Board of County Commissioners
Leon County, Florida

Workshop on the United Way ALICE Report

Tuesday,
May 8, 2018
1:00 – 3:00 p.m.

Leon County Board of County Commissioners
Leon County Courthouse, 5th Floor

Leon County
Board of County Commissioners

Notes for Workshop

Leon County Board of County Commissioners

Workshop Item

May 8, 2018

To: Honorable Chairman and Members of the Board

From: Vincent S. Long, County Administrator

Title: United Way of Florida's 2017 Asset Limited Income Constrained, Employed (ALICE) Report

Review and Approval:	Vincent S. Long, County Administrator
Department/ Division Review:	Alan Rosenzweig, Deputy County Administrator Wanda Hunter, Assistant County Administrator Ken Morris, Assistant County Administrator Ben Pingree, Director of Planning, Land Management and Community Enhancement (PLACE)
Lead Staff/ Project Team:	Shington Lamy, Director of Human Services and Community Partnerships Felisa Barnes, Financial Compliance Manager Tiffany Harris, Health and Human Services Coordinator Tiffany Robinson, Health and Human Services Analyst

Statement of Issue:

As requested by the Board, this workshop presents the United Way of Florida's 2017 Asset Limited Income Constrained, Employed (ALICE) Report. The United Way of the Big Bend and other industry professionals have been invited to the Workshop and will be prepared to present and discuss the ALICE Report.

Fiscal Impact:

This item has no fiscal impact to the County.

Staff Recommendation:

Option #1: Accept staff's analysis of the United Way of Florida's 2017 Asset Limited Income Constrained, Employed (ALICE) Report (Attachment #1).

Report and Discussion

Background:

At the February 27, 2018 meeting, the Board directed staff to schedule a workshop to discuss the findings of the United Way of Florida's 2017 Asset Limited, Income Constrained, Employed (ALICE) Report. The ALICE Report provides county-level data on the minimum budget required for household survival and the percentage of households meeting these criteria in various geographic regions within each county. As discussed in greater detail in this workshop item, the Report finds that 22% of Leon County households earn incomes below the federal poverty level and another 19% earn above the poverty level but do not earn enough to afford the basic necessities. The purpose of this workshop is to present the key findings and data in the Report, describe how Leon County utilizes the report data, and highlight Leon County programs that are designed to address and serve the ALICE population in our community.

Staff has invited representatives from the United Way and other organizations that serve low-income households to present and discuss the ALICE Report with the Board. The representatives include the following:

- Katrina Rolle, Executive Director of the United Way of the Big Bend
- Holly Bullard, Director of Financial Stability of the United Way SunCoast
- Dr. Jerry Parrish, Chief Economist and Director of Research at the Florida Chamber Foundation
- Dr. Robin Perry, Associate Professor at Florida A&M University's School of Social Work
- Antoine Wright, Executive Director of Big Bend Habitat for Humanity

These representatives will present the ALICE Report to the Board and will share supporting data and information on the population and factors impacting the families that comprise the ALICE population in Florida and Leon County.

Analysis:

The remainder of this workshop item provides a brief overview of the ALICE Report; highlights some of the key comparative data contained in the report for Leon County; provides information on current Leon County programs, services, and initiatives that address the needs of the ALICE population; and discusses how these programs are informed by the ALICE Report and other relevant data. The full 2017 ALICE Report is attached to this workshop item (Attachment #1).

Overview of the ALICE Report

The ALICE Report is a comprehensive study of financial hardship conducted by Rutgers University-Newark's School of Public Affairs and Administration as requested by United Way agencies in 15 states, including Florida. The first ALICE Report on Florida was produced in 2014. The 2017 edition is an update to the initial report and was compiled using 2015 data from various sources including the Bureau of Labor Statistics, American Community Survey, the

Florida Department of Education, and other state and federal government agencies. The report identifies the households in Florida that earn income above the Federal Poverty Level (FPL) but less than the amount needed to meet basic household expenses, referred to as the "ALICE threshold". These households are identified as the "ALICE population."

The ALICE Report places a spotlight on this population of people who work yet have little or no savings, do not earn enough to consistently afford the basics and are one emergency from falling into poverty. The ALICE Project was initially undertaken to develop metrics to better count and understand this population because of the shortcomings of traditional measures of poverty and their inability to capture the magnitude of people who are struggling financially. It provides a framework and language for stakeholders to reassess public and corporate policies and implement changes that improve the lives of ALICE and their communities. The metrics included in the report are intended to ultimately inform policy decisions to affect positive change for this growing portion of our population. The Report notes that Florida's jobs forecast shows that low-skill and low-paying jobs will dominate Florida's future if the economy continues on its current trajectory

In order to determine the minimum income required to meet basic household expenses, the Report establishes a monthly "Household Survival Budget" which calculates the costs of basic necessities such as include housing, childcare, food, transportation, healthcare, and other miscellaneous expenses. As reflected in Figure 1, the average Household Survival Budget for Florida is $53,856 annually for a family of four. A family of four is defined as two adults, one child and one preschooler. The Report indicates that 29.5% of Florida households comprise the ALICE population. Another 14.5% earn below the FPL, for a combined 44% of Florida households that earn below the ALICE threshold.

Figure 1: Household Survival Budget, Florida

Average Monthly Costs, Florida, 2015			
	SINGLE ADULT	2 ADULTS, 1 CHILD, 1 PRESCHOOLER	2007–2015 PERCENT INCREASE
Monthly Costs			
Housing	$609	$842	22%
Child Care	N/A	$1,015	10%
Food	$165	$547	14%
Transportation	$326	$653	2%
Health Care	$164	$628	>48%*
Miscellaneous	$145	$408	19%
Taxes	$189	$395	20%
Monthly Total	$1,598	$4,488	19%
ANNUAL TOTAL	**$19,176**	**$53,856**	**19%**

**Increase in out-of-pocket health care costs from 2007 to 2015 was 48 percent; increase including ACA penalty was 74 percent.*
Note: Percent increases are an average of the percent change in each category for a single-adult and for a four-person family
Source: American Community Survey, U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Florida Department of Education, 2015.

Leon County Data in the ALICE Report

The ALICE Report also provides data on the ALICE population at the local level by establishing a Household Survival Budget for each county in Florida and identifying the number of households that earn below the Household Survival Budget. Figure 2 provides the required Household Survival Budget in Leon County for a single adult and for a household of four.

Figure 2: Household Survival Budget, Leon County

Household Survival Budget, Leon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$705	$905
Child Care	$–	$961
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$396
Taxes	$211	$268
Monthly Total	$1,725	$4,355
ANNUAL TOTAL	**$20,700**	**$52,260**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

Based on this information, the report found that 19% of Leon County households comprise the ALICE population, and another 22% of Leon County households earn below the FPL which indicates that 41% of the households in Leon County earned less than the established ALICE threshold, which is lower than the state average of 44%. Leon County is ranked 18th among the 67 counties in terms of lowest percentage of households below the ALICE threshold.

In addition to measuring the percentage of households below the ALICE threshold, the Report also measures several other demographic and economic characteristics of ALICE households. Overall, Leon County performs well in comparison to other Florida counties. As reflected in Table 1 , Leon County performs better than the state average in several key indicators. In fact, of all Florida counties, Leon County had the smallest percentage of married households with children and senior households below the ALICE threshold.

Table 1: Ranking and Percentage on ALICE Report Key Indicators, Leon County							
	Married w/ Children	**Single Female HH w/ Children**	**Single Male HH w/ Children**	**Seniors**	**Black**	**Hispanic**	**White**
Leon County Percentage < the ALICE Threshold	10%	78%	74%	20%	59%	51%	32%
Statewide Average	32%	84%	71%	44%	65%	57%	42%

Although Leon County had the smallest percentage of married with children and senior households below the ALICE threshold, when compared to other Florida counties, the ALICE Report indicates that Leon County had a higher percentage of renters that are "cost burdened". Cost burdened is defined as those households that spend more than 30% of their income on housing expenses. Approximately 62% of Leon County households that rent are cost burdened, while the state average is 52%. This includes renter households that are below and above the ALICE threshold. Approximately 59% of renters in Leon County earn below the ALICE threshold. These figures indicate that affordable rental housing remains a critical need in the community. Although it is reasonable to deduce that Leon County's large student population is a contributing factor to the high percentage of cost-burdened renters, more research is needed to fully determine their impact on affordable rental housing.

Addressing the Needs of the ALICE Population

The ALICE Report cites that the financial stability of ALICE households depends on the availability of community resources, as well as the cost and condition of housing and job opportunities. The following sections of this analysis describe the County initiatives, programs, and services that address these issues.

Community Resources

Leon County leverages its investments in meeting the human services needs of low-income households included in the ALICE population by collaborating with private and public partners through the Community Human Services Partnership (CHSP). The County allocates $1.2 million annually to CHSP for local human service agencies to provide assistance such as afterschool programs, childcare services, food banks, and emergency assistance. Additionally, the County's Direct Emergency Assistance Program (DEAP) and Veteran Emergency Assistance Program (VEAP) provides financial assistance to Leon County residents and veterans respectively when they are temporarily unable to meet basic needs such as shelter (rent/mortgage), utilities/fuel, food and medication. In FY 2017, 115 families were assisted through the DEAP program and 156 veterans were assisted through the VEAP program. These programs and services address the basic essentials identified in the Household Survival Budget.

Healthcare was also identified as a key basic essential in the ALICE Report. The County's Primary Healthcare Program provides funding support to local service providers to address the healthcare needs of uninsured residents. The County contracts annually with Bond Community Health Center, Neighborhood Medical Center, Apalachee Center, Inc., Capital Medical Society

Foundation/We Care Network, and the Florida A&M University College of Pharmacy for these services. Qualified patients are Leon County residents with income 100% or below the FPL and do not have health insurance. As a result, the ALICE population as defined in the Report would not qualify for the County's program. However, all three agencies reduce the full costs of services to residents that do not have any form of health insurance through a sliding fee scale. For example, a Leon County ALICE household of four (earning less than $52,260) could expect to pay $6-$20 for a primary care visit at one of the three agencies. In FY 2017, the County's Primary Healthcare Program funded 5,208 patient visits at Bond, NMC, and Apalachee; 1,673 patients who were referred to specialty care; and filled 8,205 patient prescriptions at FAMU Pharmacy.

Housing

As previously stated, data in the ALICE Report indicates a need for affordable rental housing in the community and this need has been recognized by the Board. On October 26, 2016, the County and City jointly established the Tallahassee-Leon County Affordable Housing Workgroup (Workgroup) to develop recommendations to increase the community's affordable housing inventory through greater collaboration and coordination between the County, City, and affordable housing stakeholders in the community. On October 26, 2017, the Board and City Commission adopted the 13 recommendations presented by the Workgroup. Subsequently, the Board adopted the implementation of the recommendations as a strategic initiative during its Board Retreat in December 2017. These recommendations included, but are not limited to the following:

- Supporting the redevelopment of the Orange Avenue Apartments
- Establishing a public-private organization dedicated to the promotion and coordination of affordable housing in Leon County
- Exploring the creation of community land trusts that would maintain the affordability of single and multi-family housing
- Evaluating a permanent local funding source for affordable housing

A status report on all of the Workgroup's recommendations will be provided to the Board during an upcoming meeting.

As reflected in the Report, Leon County's ALICE Household Survival Budget of $52,260 for a household of four is less than the U.S. Department of Housing and Urban Development (HUD) low-income threshold (80% of the median income or $53,920) used to determine eligibility for County housing programs and services (Attachment #2). Using this criterion, ALICE households are eligible for the services offered through the County's Division of Housing Services. Housing Services provides housing rehabilitation, down payment assistance, and emergency housing repairs. In FY 2017, Housing Services provided home rehabilitation to 10 homeowners and emergency housing repair services to 23 homes in the unincorporated areas of Leon County.

In comparison to other Florida counties, Leon County performed considerably well in the majority of the key indicators measured in the ALICE Report. However, the Report identified opportunities for improvement in the area of affordable rental housing.

Job Opportunities

More than any economic or social variable featured in this report, employment defines ALICE households. With the adoption of the County's FY 2018 budget, the Board implemented a living wage model for its lowest paid employees and increased the base pay to $12.00 per hour. Based on the Household Survival Budget for Leon County, a single adult must earn $20,700 or $9.95 an hour in order to sustain a household. As a result, the living wage model adopted by the Board is above the ALICE threshold. Other local governments, such as Alachua and Bay counties, as well as private sector employers have adopted or are giving consideration to adopting a living wage.

In recognizing that a skilled labor force stimulates economic growth, the County has adopted programs targeting households facing conditions that limit their employability and income opportunities. The Leon Works Junior Apprenticeship Program aims to address the projected unmet local market for skilled jobs by providing opportunities for low-income and at-risk high school students to gain hands-on experience in the workplace. The majority of the students that have participated in the Junior Apprenticeship Program come from households that earn less than the ALICE threshold. The Junior Apprenticeship Program grew out of the Leon Works Expo which connects high school students with employers on careers that do not require four-year degrees.

Since launching in 2016, the Office of Economic Vitality (OEV) has also implemented, enhanced, and supported a number of programs designed to stimulate economic growth and job creation that impact households that earn less than the ALICE threshold. OEV partners with CareerSource's Capital Region CareerPathways initiative to build the County's skilled labor market. The initiative outlines the positions, salary, and training required for a selected career. It also identifies local training programs available in the community and financial aid opportunities for the career path that is selected. OEV collaborates with CareerSource in the promotion of the initiative to students, parents, and teachers in the local high schools with a focus on low-income residents.

The OEV Minority, Women, and Small Business Enterprise (MWSBE) certification program has expanded and now qualifies minority and women owned firms for procurement opportunities with Tallahassee Memorial Hospital, Florida A&M University, Leon County Sheriff's Office, and Tallahassee Community College. The certification program serves to enhance the economic opportunities for locally owned business in the community that may lead to the creation of jobs that offer wages and salaries above the ALICE threshold.

OEV's Urban Vitality Job Creation Pilot Program is aimed at creating jobs in economically distressed areas of Leon County. It offers businesses located in the Southside, funding for hiring new employees at or above 75% of Leon County's average annual wage which is $29,525 and

above the ALICE threshold. Employers that are currently located or intend to relocate to the Southside community are eligible to participate.

The County's continued commitment to supporting local businesses, attracting high-skilled jobs, and promoting jobs training programs is key to improving the economic conditions of ALICE households.

Utilization of ALICE Report Data

The ALICE Report and its data will be one of several resources that County staff anticipates utilizing in the upcoming revision to the CHSP funding process. Following the United Way of the Big Bend's (UWBB) decision to disengage from the CHSP process, the Board and City Commission adopted a memorandum of understanding (CHSP MOU) that directs staff to evaluate the current CHSP funding categories. The data provided in the ALICE Report will be used in assessing the human service needs in the community. The Household Survival Budget will serve as a benchmark in identifying current assets and service gaps of the basic essentials (housing, childcare, food, transportation, healthcare, etc.). The demographic data provided in the Report will also be utilized to identify clients and consumers to provide input and feedback in the human services needs assessment that will be conducted. As directed in the CHSP MOU, recommended changes to the CHSP categories will be presented to the Board by September 2019.

Additionally, data collected through the CHSP quarterly reporting process will be shared with UWBB in order to identify the ALICE population served through CHSP. On February 27, 2018 the Board approved a Memorandum of Understanding (UWBB MOU) between the County, City, and UWBB in support of and a commitment to meeting the human service needs of County residents. In accordance with the UWBB MOU, the County, City, and UWBB will share data to assist in the funding evaluation process and to establish performance measures for program evaluation. Currently, CHSP agencies provide quarterly reports identifying the number of clients served during the fiscal year. The data provided includes the race, gender, age, disability (if applicable), zip code and income information of the clients. The data collected through the quarterly report will be shared with UWBB in its effort to identify the programs that are utilized by households earning less than the ALICE threshold.

Conclusion

The ALICE Report was commissioned by the United Way of Florida to identify the population that do not earn enough to meet the costs of basic necessities, to serve as a validated tool to shape program and policy decisions at the state and local levels. Data identified in the Report will be useful in shaping future policy items staff will bring to the Board and may address a broad range of economic development and human services programs and initiatives including the upcoming evaluation process of the categories funded through CHSP. The human services and economic development programs, services, and initiatives adopted by the Board will result in an improved quality of life for the residents of Leon County.

The workshop will touch briefly on the key indicators and the County's efforts presented in this item. The majority of the workshop will be reserved for the presentation of the ALICE Report and other data by the representatives of the United Way and Board discussion.

Options:

1. Accept staff's analysis of the United Way of Florida's 2017 Asset Limited Income Constrained, Employed (ALICE) Report.
2. Do not accept staff's analysis of the United Way of Florida's 2017 Asset Limited Income Constrained, Employed (ALICE) Report.
3. Board direction.

Recommendation:

Option #1.

Attachments:

1. United Way 2017 Asset Limited, Income Constrained, Employed (ALICE) Full Report
2. 2018 Florida Housing Finance Corporation SHIP Program Income Limits and Rent Limits

ALICE®

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

FLORIDA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING

2017 UPDATE

Winter 2017

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Way of Florida

UnitedWayALICE.org/Florida

LIVE UNITED

United Way

THE UNITED WAYS OF FLORIDA

Heart of Florida United Way

United Way of the Big Bend

United Way of the Broward County

United Way of Brevard County

United Way of Central Florida

United Way of Charlotte County

United Way of Citrus County

United Way of Collier County

United Way of Escambia County

United Way of the Florida Keys

United Way of Hernando County

United Way of Indian River County

United Way of Lake & Sumter Counties

United Way of Lee County

United Way of Manatee County

United Way of Marion County

United Way of Martin County

United Way of Miami-Dade

United Way of North Central Florida

United Way of Northeast Florida

United Way of Northwest Florida

United Way of Okaloosa-Walton County

United Way of Palm Beach County

United Way of Pasco County

United Way of Putman County

United Way of South Sarasota County

United Way of St. Johns County

United Way of St Lucie County

United Way Suncoast

United Way of Suwannee Valley

United Way of Volusia-Flagler County

NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

Aetna Foundation | AT&T | Atlantic Health System | Deloitte | Entergy | Johnson & Johnson

KeyBank | Novartis Pharmaceuticals Corporation | OneMain Financial

Thrivent Financial Foundation | UPS | U.S. Venture

LETTER TO THE COMMUNITY

Dear Floridians,

This report is about the ALICE population – Florida's most valuable and vulnerable economic driver.

- ALICE workers are the face of Florida to the 100+ million tourists who visit our state's hotels, restaurants, theme parks, beaches, and retail shops each year.
- ALICE workers are the laborers, clerical staff, mechanics, legal aids, and city workers who build and support our homes and businesses.
- ALICE workers fill our hospitals, doctors' offices and homes as aides, orderlies, therapists, and even nurses who care for us and our families' health.
- ALICE workers harvest, transport, package, and sell Florida produce around the state and the world.
- ALICE workers shape our future workforce and leaders through their work in day care centers, public and private schools, libraries, community centers, and even our colleges and universities.

ALICE is a United Way acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. "Employed" is the critical word. ALICE represents those who work hard and are above the poverty line, but due to high costs and factors often beyond their control, must live paycheck to paycheck. For many, a small emergency can quickly become a major financial crisis. Car repairs and health care emergencies, to name just a few, can plunge these working families over the edge into poverty and financial chaos. When this happens, families, employers, and our economy suffer.

In 2014, Florida's first groundbreaking United Way ALICE Report was released. It established an ALICE survival budget for each of Florida's 67 counties, based on what it costs to afford basic necessities in each community. The Report revealed a disturbing fact: 45 percent of Florida households cannot afford even this bare-minimum budget. The vast majority of these families were working, yet 15 percent lived below the Federal Poverty Level and fully 30 percent were ALICE.

This Update to the Report shows many positive and exciting examples of Florida's continued population and economic growth. But it also highlights the fact that even with three more years of economic recovery under our belts, during which unemployment fell 50 percent, the rate of Florida's households who are poor or ALICE has barely decreased: 0.5% each.

But more than providing data, this Report is about finding solutions, not about pointing fingers. ALICE families have opportunities to improve their economic conditions, and employers and policymakers have opportunities to help ALICE employees. When both groups understand these opportunities and act upon them, everyone wins. Florida's United Ways serve each and every county in Florida to ensure you and every Floridian has an opportunity to find and support winning solutions.

We hope this new United Way ALICE Report, like its predecessor, provides a common respectful narrative around this critically important but previously overlooked population.

Sincerely,

Theodore Granger, *President, United Way of Florida*

THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

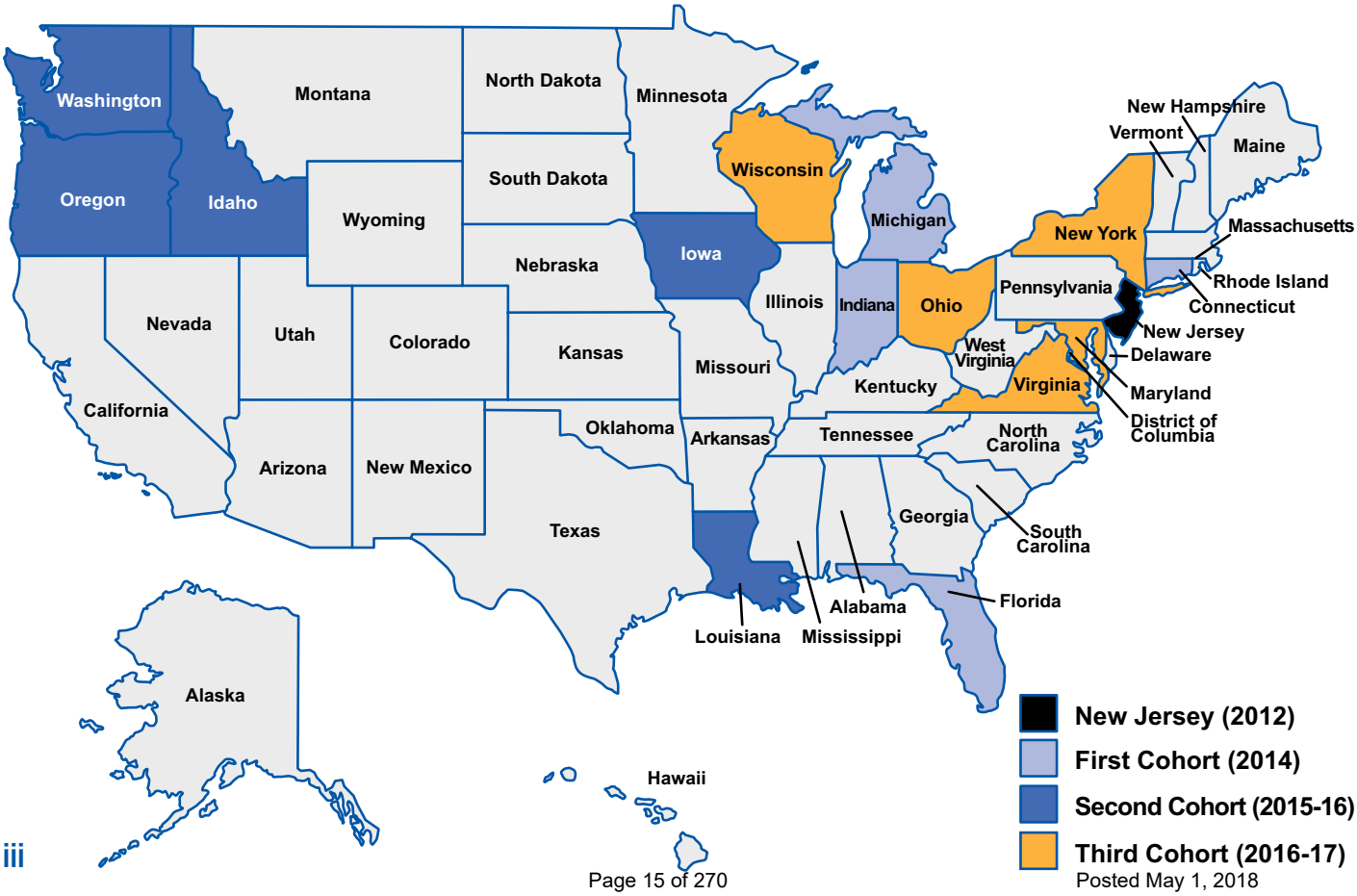
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating.

United Way of Florida is proud to join nearly 450 United Ways from these states to better understand the struggles of ALICE. Organizations across the country are also using this data to better understand the struggles and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate current initiatives and discover innovative approaches that give ALICE a voice, and create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States with United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Florida, a team of researchers collaborated with a Research Advisory Committee, composed of 22 representatives from across the state, who advised and contributed to our Report. This collaborative model, practiced in each state, ensures each Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher

Stephanie Hoopes, Ph.D. is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to expand this project as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a doctorate from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

Research Support Team

Andrew Abrahamson

Helen McGinnis

Dan Treglia, Ph.D.

ALICE Research Advisory Committee for Florida

Stuart Anderson, Ph.D.
Federal Reserve Bank of Atlanta

Lance Arney, Ph.D.
SCOPE

Jennifer Bencie, M.D., M.S.A.
Florida Department of Health – Manatee

Dale A. Brill, Ph.D.
Thinkspot

Morgan Burleson
Homeless and Hunger Coalition

Melissa Clements, Ph.D.
The Children's Forum

Sameera Fazili, J.D.
Federal Reserve Bank of Atlanta

Liana Fernandez Fox, Ph.D.
Hillsborough Community College

Michael Gutter, Ph.D.
University of Florida

Nancy Hardt, M.D.
University of Florida

Rick Harper, Ph.D.
University of West Florida

Maria D. Ilcheva, Ph.D.
The Metropolitan Center at Florida International University

Phyllis Kalifeh, Ed.D.
The Children's Forum

Jerry Murphy, Ph.D.
University of Florida

Brittany Olivieri Birken, Ph.D.
Florida Children's Council

Jerry D. Parrish, Ph.D.
The Florida Chamber Foundation

Joseph F. Pennisi
Florida Policy Institute

Robin Perry, Ph.D.
Florida A&M University

Rose A. Phillips, M.S.
Florida Housing Coalition

Gloria Putiak, M.U.R.P.
Children's Services Council of Broward County

Sandra S. Stone, Ph.D.
University of South Florida

Ellen Zinzeleta, Sc.D.
United Way Suncoast

WHAT'S NEW

Data & Methodology Updates

Every two years, the United Way *ALICE Project* engages a Research Advisory Committee of external experts to scrutinize the ALICE methodology and sources. This rigorous process results in enhancements to the methodology and new ideas in how to more accurately measure and present this important data. While these changes impact specific calculations, the overall trends have remained the same – ALICE represents a large percentage of our population and these households are struggling to provide basic essentials for their families.

For this Report, the following improvements have been incorporated. To ensure consistency and accurate comparison in changes over time, data has been recalculated for previous years. **For a more detailed description of the methodology, see the Methodology Exhibit VIII.**

- **The ALICE Threshold for each state now accounts for county-level differences.** This key measure is now calculated by combining the average household size for each county rather than using the statewide average household size.
- **The ALICE Household Survival and Stability Budgets have been updated to reflect today's economic and technological realities.** The Household Survival Budget's health care costs increased partly due to the Affordable Care Act. Because many ALICE households do not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, the penalty for not having coverage is added to the out-of-pocket health care cost. The ALICE Stability Budget added the cost of a cell phone with internet access.
- **The Economic Viability Dashboard is now presenting each of its three indices – Housing Affordability, Job Opportunities, and Community Resources – separately instead of as one combined score.** Each index represents a critical condition for the stability of ALICE households, and poor scores in on index cannot be compensated by good scores in another. These indices are not cumulative.
- **The ALICE Income Assessment has been recalculated to more accurately depict the assistance available to help an ALICE household meet basic needs.** Only programs that directly help low-income households meet the Household Survival Budget, such as TANF and Medicaid, are included. It no longer includes programs that assist households in broader ways, such as to attend college, or that assist communities, like community policing.

Source changes

- The American Community Survey no longer provides 3-year averages, so data for all communities with populations less than 65,000 relies on 5-year averages.
- The National Association of State Budget Officers (NASBO) replaces individual state budgets as the source for state spending on programs to assist vulnerable families, making the spending categories standardized and comparable.
- In the Economic Viability Dashboard, the variables for two of the indicators of the Community Resources Index – education resources and social capital – have been changed to items that vary more by county. The variable for education resources is now 3- and 4-year-olds enrolled in preschool; and the variable for social capital is the percent of the population 18 and older who voted in the most recent election.

TABLE OF CONTENTS

EXECUTIVE SUMMARY 1

I. WHO IS STRUGGLING IN FLORIDA? 5

II. WHAT DOES IT COST TO FUNCTION IN TODAY'S ECONOMY? 16

III. ACHIEVING STABILITY: INCOME, SAVINGS AND PUBLIC ASSISTANCE 22

IV. HOW HAVE ECONOMIC CONDITIONS CHANGED FOR ALICE FAMILIES? 30

CONCLUSION: WHAT CHALLENGES LIE AHEAD? 42

BIBLIOGRAPHY 56

EXHIBIT I: ALICE COUNTY PAGES

EXHIBIT II: ALICE HOUSING DATA BY COUNTY

EXHIBIT III: ALICE THRESHOLD AND DEMOGRAPHICS, FLORIDA, 2015

EXHIBIT IV: KEY FACTS AND ALICE STATISTICS FOR FLORIDA CONGRESSIONAL DISTRICTS

EXHIBIT V: THE ECONOMIC VIABILITY DASHBOARD

EXHIBIT VI: KEY FACTS AND ALICE STATISTICS FOR FLORIDA MUNICIPALITIES

EXHIBIT VII: ALICE HOUSEHOLDS BY INCOME, 2007 TO 2015

EXHIBIT VIII: METHODOLOGY OVERVIEW & RATIONALE

INDEX OF FIGURES

Figure 1. Household Income, Florida, 2007 to 2015 5

Figure 2. Household Income by Age of Head of Household, Florida, 2015 6

Figure 3. Trends in Households by Income by Age, Florida, 2007 to 2015 7

Figure 4. Households by Race/Ethnicity and Income, Florida, 2015 8

Figure 5. Households by Race/Ethnicity and Income, Florida, 2007 to 2015 10

Figure 6. Household Types by Income, Florida, 2015 11

Figure 7. Single & Cohabiting (No Children Below 18) Households by Income, Florida, 2015 11

Figure 8. Families with Children by Income, Florida, 2015 12

Figure 9. Families with Children by Income, Florida, 2007 to 2015 13

Figure 10. Percentage of Households with Income Below the ALICE Threshold by County, Florida, 2007 and 2015 14

Figure 11. Households Below the ALICE Threshold, Largest Cities and Towns in Florida, 2015 15

Figure 12. Household Survival Budget, Florida Average, 2015 16

Figure 13. Household Survival Budget, Florida Average, 2007 to 2015 17

Figure 14. Comparison of Household Budgets (family of 4), Polk County, Florida, 2015 19

Figure 15. Comparison of Household Budgets by Category, 2015 20

Figure 16. Average Household Stability Budget vs. Household Survival Budget, Florida, 2015 21

Figure 17. Earnings by Number of Households and Aggregate Total, Florida, 2007 to 2015 22

Figure 18. Percent Change in Non-wage Household Sources of Income, Florida, 2007 to 2015 23

Figure 19. Assets Ownership, Florida, 2015 24

Figure 20. ALICE Income Assessment, Florida, 2012 to 2015 25

Figure 21. Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), Florida, 2015 27

Figure 22. Total Public and Nonprofit Assistance per Household Below the ALICE Threshold, Florida, 2015 29

Figure 23. Number of Jobs by Hourly Wage, Florida, 2007 to 2015 30

Figure 24. Employment and GDP by Industry, Florida, 2007 to 2015 32

Figure 25. Top 20 Occupations by Employment and Wage, Florida, 2015 33

Figure 26. Small Business Employment by Sector, Florida, 2013 34

Figure 27. Work Status, Florida, 2007 to 2015 36

Figure 28. Economic Viability Dashboard, Florida, 2007 to 2015 37

Figure 29. Housing Affordability Index, Florida, 2010 to 2015 38

Figure 30. Renters Below the ALICE Threshold vs. Rental Stock, Florida, 2015 39

Figure 31. Jobs Opportunities Index, Florida, 2010 to 2015 40

Figure 32. Population Inflows and Outflows, Florida, 2015 43

Figure 33. Population Projection, Florida, 2010 to 2030 45

Figure 34. New Growth by Occupation, Florida, 2015 to 2023 47

Figure 35. Employment by Occupation and Impact of Technology, Florida, 2015 48

Figure 36. Median Earnings Asian, Black, Hispanic, and White Workers, Florida, 2007 to 2015 51

Figure 37. Unemployment for White, Black, and Hispanic Workers, Florida, 2007 to 2015 51

Figure 38. Short-, Medium-, and Long-Term Strategies to Assist Households with Income Below the ALICE Threshold 55

EXECUTIVE SUMMARY

This United Way ALICE Report provides the most comprehensive look at Floridians who are struggling financially: 44 percent of households in Florida could not afford basic needs such as housing, child care, food, health care, and transportation in 2015. Many households are living below the Federal Poverty Level (FPL), but an even greater number of households are what United Way calls **ALICE** – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes above the FPL, but still struggle to afford basic household necessities. The number of ALICE and poverty-level households increased steadily from 2007 to 2012, but while households in poverty fell slightly from 2012 to 2015, the percent of ALICE households continued to rise.

This Report focuses on what has changed in Florida since the first United Way ALICE Report was published three years ago. It updates the cost of basic needs in the **Household Survival Budget** for each county in Florida, and the number of households earning below this amount – **the ALICE Threshold**. It delves deeper into county and municipal data, as well as ALICE and poverty households by race, ethnicity, age, and household type to reveal variations in hardship that are often masked by state averages. Finally this Report highlights emerging trends that will be important to ALICE in the future.

The data reveal an ongoing struggle for ALICE households and the obstacles to achieving financial stability.

- **Struggling Households:** Of Florida's 7.5 million households, 14.5 percent lived in poverty in 2015 and another 29.5 percent were ALICE. Combined, 44 percent had income below the ALICE Threshold, or 3.3 million, up from 2.6 million in 2007.
- **Basic Cost of Living:** The cost of basic household expenses increased steadily in every county in Florida between 2007 and 2015. The average budget rose by 19 percent, more than the national rate of inflation of 14 percent during that time period. In 2015, the average annual Household Survival Budget for a Florida family of four (two adults with one infant and one preschooler) ranged from $44,028 in Putnam County to $68,952 in Monroe County – compared to the U.S. family poverty rate of $24,250.
- **Low-wage Jobs:** Low-wage jobs continued to dominate the landscape in Florida with 67 percent of all jobs in the state paying less than $20 per hour – a wage that is almost enough to afford the family Household Survival Budget. However, three-quarters of these jobs pay less than $15 per hour.
- **Assistance for ALICE:** Since 2012, the amount needed to bring all ALICE households to financial stability has grown faster than wages and government spending. Notably, health care spending increased by 17 percent, accounting for 55 percent of all public and nonprofit spending on ALICE and poverty-level households. Because services and funds are not typically transferable from one area of need to another, there are large gaps between spending and need in many categories. For example, the gap to meet housing needs is 47 percent and the gap to meet child care is 51 percent.
- **Emerging trends:** Several trends could change the economic landscape for ALICE families:
  - The Florida population is aging, and many seniors do not have the resources they need to support themselves.
  - Differences by race and ethnicity persist, creating challenges for many ALICE families, as well as for immigrants in Florida.
  - Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade.
  - Technology is changing the workplace, adding some jobs, replacing many others, while also changing where people work, the hours they work, and the skills that are required. Technology creates opportunities as well as challenges for ALICE workers.

Using the best available information on those who are struggling, this Report offers an enhanced set of tools for stakeholders to measure the real challenges ALICE households face in trying to make ends meet. This information is presented to inform the discussion around programmatic and policy solutions for these households and their communities now and for the future. The lack of accurate information about the number of people who are "poor" and struggling distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equity, transparency, and fairness in the allocation of resources based on an outdated FPL.

**Additional data, methodology, and ALICE reports are available in the Exhibits and at www.UnitedWayALICE.org.*

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Florida, adjusted for different counties and household types.

The ALICE Threshold is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Florida. (Unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category and a cell phone category, and is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

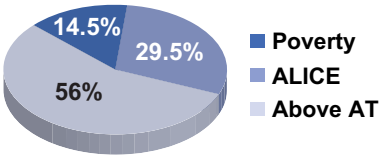
AT-A-GLANCE: FLORIDA, 2015

Point-in-Time Data

Population: 20,271,272 | Number of Counties: 67 | Number of Households: 7,458,155

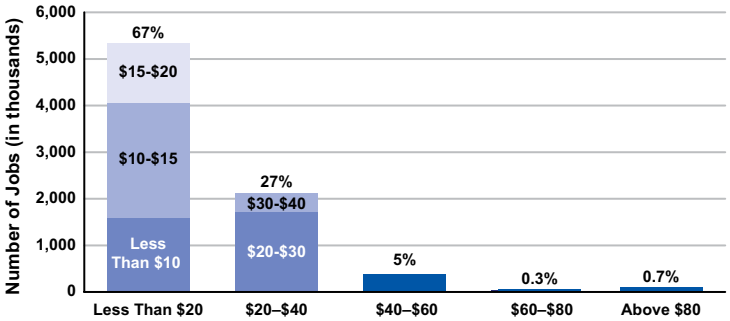
How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level (FPL), but less than what it costs to survive (the ALICE Threshold) for the state. Of Florida's 7.5 million households, 14.5 percent earn below the FPL and another 29.5 percent are ALICE, well above the 2007 level.



How much does ALICE earn?

In Florida, 67 percent of jobs pay less than $20 per hour, with three-quarters of those paying less than $15 per hour. Another 27 percent of jobs pay between $20 and $40 per hour. Only 5 percent of jobs pay above $40 per hour.



What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget increased by an average of 19 percent from 2007 to 2015, while the rate of inflation was 14 percent. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four.

Average Monthly Costs, Florida, 2015

	SINGLE ADULT	2 ADULTS, 1 CHILD, 1 PRESCHOOLER	2007–2015 PERCENT INCREASE
Monthly Costs			
Housing	$609	$842	22%
Child Care	N/A	$1,015	10%
Food	$165	$547	14%
Transportation	$326	$653	2%
Health Care	$164	$628	>48%*
Miscellaneous	$145	$408	19%
Taxes	$189	$395	20%
Monthly Total	$1,598	$4,488	19%
ANNUAL TOTAL	**$19,176**	**$53,856**	**19%**

**Increase in out-of-pocket health care costs from 2007 to 2015 was 48 percent; increase including ACA penalty was 74 percent.*
Note: Percent increases are an average of the percent change in each category for a single-adult and for a four-person family
Source: American Community Survey, U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Florida Department of Education, 2015.

AT-A-GLANCE: FLORIDA, 2015

Point-in-Time Data

Population: 20,271,272 | Number of Counties: 67 | Number of Households: 7,458,155

Florida Counties, 2015		
County	Total HH	% ALICE & Poverty
Alachua	96,427	46%
Baker	8,205	46%
Bay	69,337	41%
Bradford	8,770	50%
Brevard	225,682	34%
Broward	673,870	44%
Calhoun	4,784	58%
Charlotte	72,671	40%
Citrus	60,541	43%
Clay	71,733	33%
Collier	134,906	33%
Columbia	24,238	45%
DeSoto	11,238	58%
Dixie	6,051	55%
Duval	343,467	37%
Escambia	116,814	38%
Flagler	39,281	45%
Franklin	4,338	51%
Gadsden	16,964	56%
Gilchrist	6,187	50%
Glades	3,920	65%
Gulf	5,349	49%
Hamilton	4,688	57%
Hardee	7,618	65%
Hendry	11,345	64%
Hernando	70,713	42%
Highlands	41,116	49%
Hillsborough	503,154	42%
Holmes	6,828	56%
Indian River	55,494	40%
Jackson	16,309	58%
Jefferson	5,411	49%
Lafayette	2,493	57%
Lake	126,519	41%

Florida Counties, 2015		
County	Total HH	% ALICE & Poverty
Lee	263,694	43%
Leon	109,209	41%
Levy	15,516	50%
Liberty	2,433	52%
Madison	6,614	56%
Manatee	134,690	43%
Marion	125,227	47%
Martin	65,101	41%
Miami-Dade*	857,712	61%
Monroe	31,391	46%
Nassau	29,674	37%
Okaloosa	76,721	33%
Okeechobee	13,046	58%
Orange	457,736	43%
Osceola	98,301	60%
Palm Beach	545,780	40%
Pasco	192,628	42%
Pinellas	400,209	41%
Polk	227,122	51%
Putnam	28,165	52%
Santa Rosa	60,861	33%
Sarasota	177,807	33%
Seminole	162,739	37%
St. Johns	83,247	28%
St. Lucie	108,811	46%
Sumter	48,039	42%
Suwannee	15,649	48%
Taylor	7,605	55%
Union	3,883	70%
Volusia	209,657	42%
Wakulla	10,691	39%
Walton	23,490	42%
Washington	8,246	51%

** See Miami-Dade County page in Exhibit I*

I. WHO IS STRUGGLING IN FLORIDA?

Florida's economy has seen some economic recovery since the Great Recession, but the impact has been uneven, making it difficult for many households to improve their financial status. The economy showed signs of improvement starting in 2012, yet the number of households in Florida struggling financially increased, as the cost of living continued to exceed what most wages pay. In 2015, 44 percent of Florida's 7.5 million households could not afford the basic needs it takes to survive such as housing, child care, food, health care, and transportation. Many of Florida's households are living in poverty. An even greater number are households with incomes above the Federal Poverty Level (FPL), but not earning enough to afford basic household necessities. They are **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

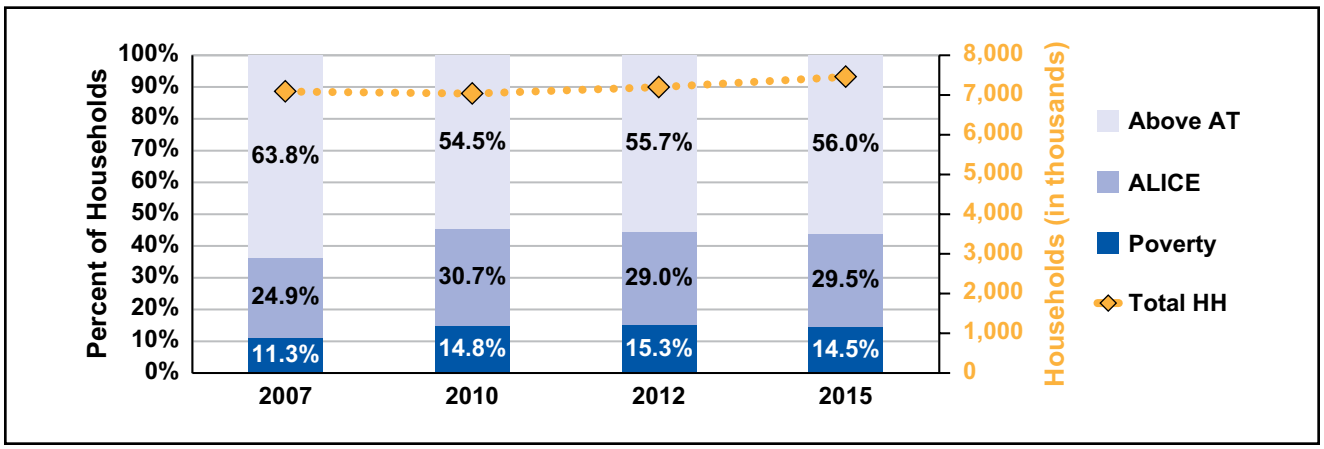
This section reviews demographic trends of ALICE and poverty-level households by race, ethnicity, age, and household type from 2007 to 2015. While many expected the economic climate to improve in 2010, the technical end of the national Great Recession, evidence of recovery in Florida only starts to emerge in 2012, and not always statewide. This section also delves into county and municipal data to reveal local variations that are often masked by state averages.

ALL HOUSEHOLDS

In Florida, the total number of households fell by 1 percent between 2007 and 2010, and then increased by 6 percent from 2010 to 2015, reaching 7,458,155. Even while the total number of households fell, the number of ALICE and poverty-level households increased through the Great Recession, and continued to increase, though more slowly, from 2010 to 2015:

- **Poverty:** Households in poverty, defined in 2015 as $11,770 for a single adult and $24,250 for a family of four, increased from 790,797 households in 2007 to 1.08 million in 2015. While there was a 30 percent increase in the number of households in poverty from 2007 to 2010, the percent in poverty fluctuated between 2010 and 2015, resulting in a 4 percent increase since 2007.
- **ALICE:** ALICE households increased from 1.7 million in 2007 to 2.2 million in 2015. While there was a 22 percent increase from 2007 to 2010, the percent of ALICE households fluctuated between 2010 and 2015, resulting in a 2 percent increase since 2007.
- **Above ALICE Threshold:** Households above the ALICE Threshold decreased from 4.5 million in 2007 to 4.2 million in 2015, a 15 percent decrease from 2007 to 2010, and then a 9 percent increase from 2012 to 2015.

Figure 1.
Household Income, Florida, 2007 to 2015

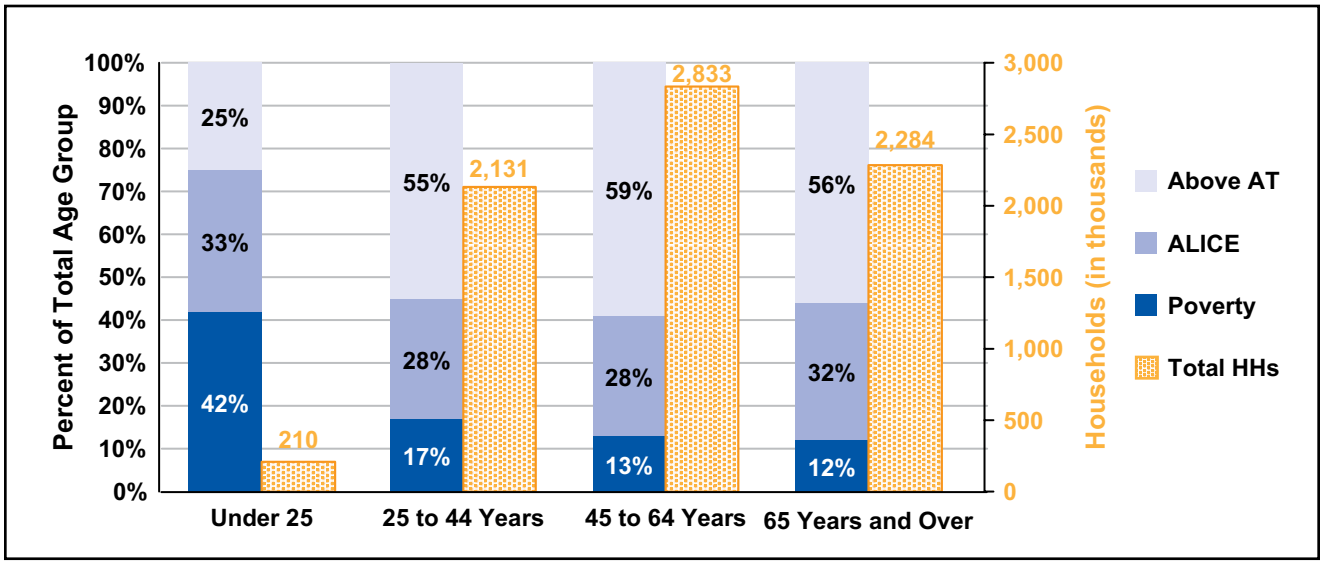


Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2007-2015; see Exhibit VII and ALICE Methodology for details

AGE

With some exceptions, the age distribution of ALICE households and households in poverty roughly reflects their proportion of the overall population, and that has been relatively consistent over time. In 2015, households headed by someone under 25 were the age group most likely to be in poverty (42 percent), with a poverty rate more than double that of the other age groups (Figure 2). Households 65 and older have the lowest poverty rate (12 percent), but they are just below the youngest households for the highest rate of ALICE households (32 percent). Even groups in their prime earning years struggle to support their families: 45 percent of households headed by 25- to 44-year-olds and 41 percent of households headed by 45- to 64-year-olds earn below the ALICE Threshold.

Figure 2.
Household Income by Age of Head of Household, Florida, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

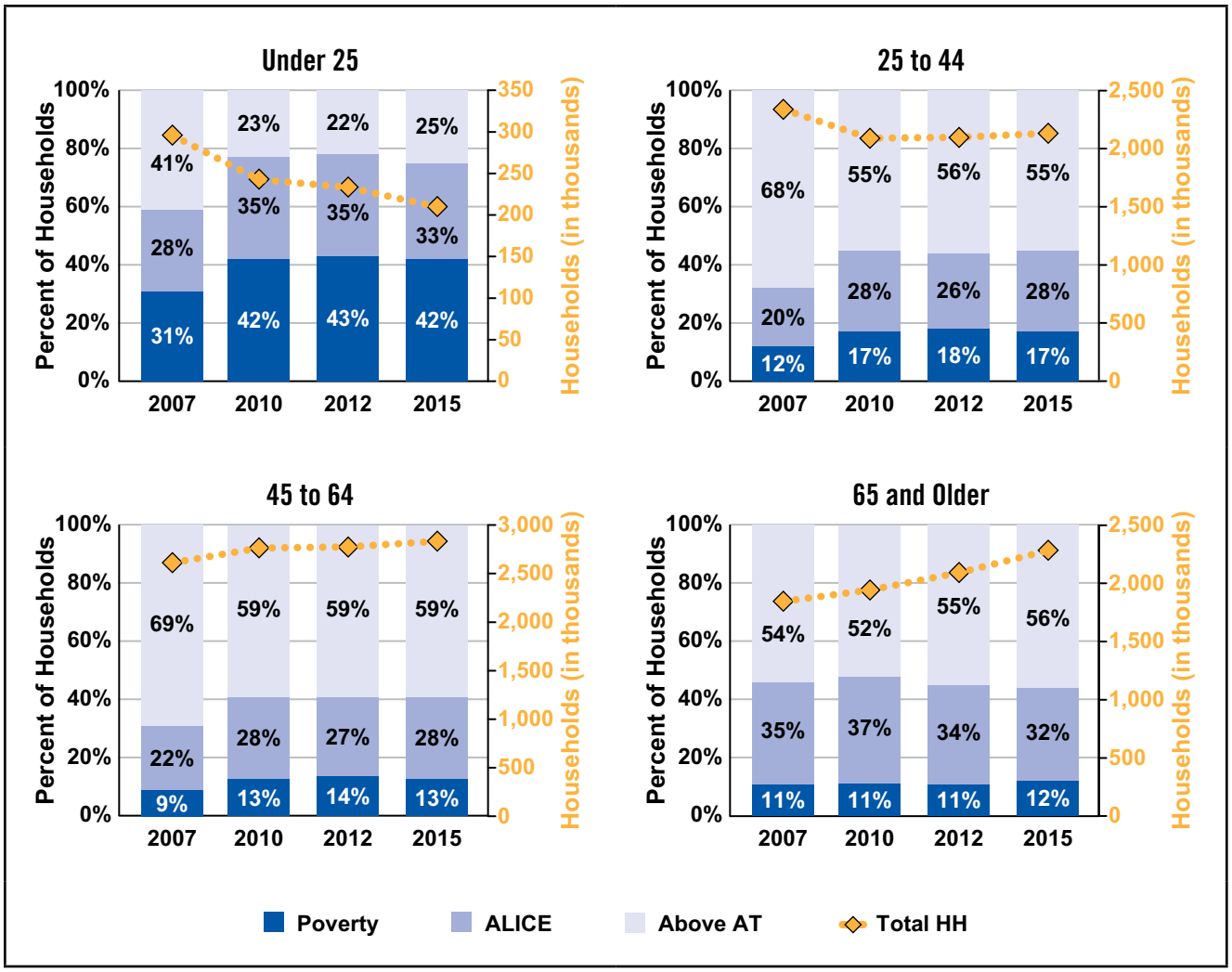
Figure 3 shows changes in the population size as well as changes in poverty and ALICE rates for each age group from 2007 to 2015.

There were two notable trends:

- Florida's population is aging. The number of younger households decreased, while the number of older households increased. Households headed by someone 25 or younger saw the biggest decline in numbers, dropping 29 percent from 2007 to 2015. Those headed by 25- to 44-year-olds fell by 9 percent. At the same time, the number of households headed by someone 45 to 64 years old increased by 9 percent from 2007 to 2015, and those headed by someone 65 years and older increased by 24 percent (American Community Survey, 2007, 2010, 2012, and 2015).
- From 2007 to 2015, each age group saw an increase in the number of households living below the ALICE Threshold. For seniors 65 and over, the proportion of ALICE households actually decreased by 16 percent even though the actual number of senior households rose; this was due to a large increase in the total number of senior households. The proportion of seniors in poverty remained flat. Note in Figure 3 that total household scales vary across age groups.

Figure 3.

Trends in Households by Income by Age, Florida, 2007 to 2015



Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2015

RACE AND ETHNICITY

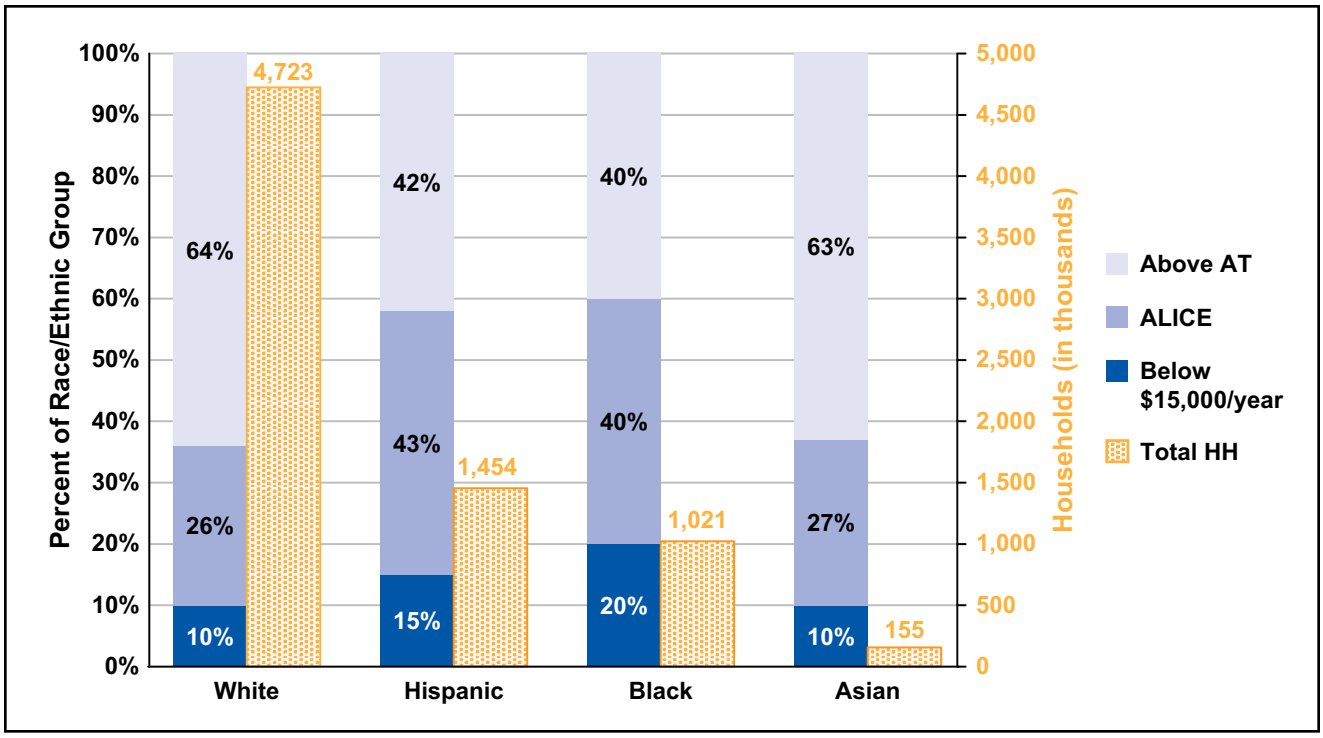
In Florida, the total number of households of color has grown steadily, while there was a slight decline in the number of White households. This increase in households of color contributed to a 5 percent increase in the total number of Florida households from 2007 to 2015.

The United Way ALICE Reports follow the U.S. Census classification for non-Whites to include Blacks, Hispanics, Asians, and Native Americans. As non-White racial and ethnic "minorities" move toward becoming a numeric majority of the population in some cities and counties throughout the U.S., the Reports use the term "people of color" for these four groups. References to White households include those that are White non-Hispanic.

ALICE and poverty-level households exist in every racial and ethnic group in Florida. Because there are significantly more White households in the state than households of color, White households also make up the largest number of households living below the ALICE Threshold. There were 1.7 million White households in poverty and ALICE in 2015, compared to 1.5 million Asian, Black, and Hispanic households in poverty and ALICE. However, populations of color made up a proportionally larger share of households below the ALICE Threshold, with 17 percent in poverty and 41 percent ALICE, compared to 10 percent of White households in poverty and 26 percent ALICE (Figure 4).

Figure 4.

Households by Race/Ethnicity and Income, Florida, 2015



Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy for poverty; see Methodology for more information.

Source: American Community Survey, 2015, and the ALICE Threshold, 2015

The change in the number of households by race and ethnicity reveals some emerging trends in Florida (Figure 5).

Hispanic Households

- **Total Households**: Hispanic households are the largest population of color in Florida, with their number increasing by 20 percent from 2007 to 2015 to 1.5 million households.
- **Poverty:** The percent of Hispanic households in poverty increased from 14 percent in 2007 to 18 percent in 2010, but then began to fall, dropping to 15 percent in 2015.
- **ALICE:** The percent of Hispanic ALICE households increased steadily from 31 percent in 2007 to 43 percent in 2015.
- **ALICE Threshold:** In 2015, 58 percent of Hispanic households lived below the ALICE Threshold.

Race and ethnicity are overlapping categories, which can be an issue when reporting Hispanic households. In most Florida counties the overlap is minimal, less than 5 percent of the White population is also Hispanic. However, in five counties – Miami-Dade, Hendry, Osceola, Hardee, and Desoto – more than 30 percent of the White population is also Hispanic. In this analysis, these households are only included in the statistics on Hispanics. The percent of Hispanic and White households has increased over time in Florida and across the country due to the increase in Hispanic immigration as well as to changes in self-identification and the way residents answer the Census questions (American Community Survey, 2015; Humes, Jones, & Ramirez, 2011).

Black Households

- **Total Households:** Blacks are the next largest population of color in Florida, with their number increasing by 11 percent from 2007 to 2015, to just over 1 million households in 2015.
- **Poverty:** The percent of Black households in poverty increased from 20 percent in 2007 to 23 percent in 2012, but then dropped back down to 20 percent in 2015.
- **ALICE:** The percent of Black ALICE households increased steadily from 31 percent in 2007 to 40 percent in 2015.
- **ALICE Threshold:** In 2015, 60 percent of Black households lived below the ALICE Threshold.

Asian Households

- **Total Households:** The total number of Asian households rose by 19 percent from 2007 to 2015 to 155,384 households.
- **Poverty:** The percent of Asian households in poverty increased from 9 percent in 2007 to 11 percent in 2010, but then began to fall, reaching 10 percent in 2012 and remaining flat through 2015.
- **ALICE:** The percent of Asian ALICE households has increased steadily from 21 percent in 2007 to 27 percent in 2015.
- **ALICE Threshold:** In 2015, 37 percent of Asian households lived below the ALICE Threshold.

White Households

- **Total Households:** Following a slightly different trajectory, the total number of White (non-Hispanic) households decreased by 1 percent from 2007 to 2015, to just over 4.7 million. These trends reflected a consolidation of households, which suggests that people moved in together to save money (such as college graduates moving in with their parents or older workers living with roommates).
- **Poverty:** The percent of White households in poverty increased from 10 percent in 2007 to 12 percent in 2010, and remained flat through 2012 before dropping back down to 10 percent in 2015.
- **ALICE:** The percent of White ALICE households increased significantly from 21 percent in 2007 to 27 percent in 2010, then improved slightly to 26 percent in 2012 and has remained flat.
- **ALICE Threshold:** In 2015, 36 percent of White households lived below the ALICE Threshold.

Figure 5.

Households by Race/Ethnicity and Income, Florida, 2007 to 2015

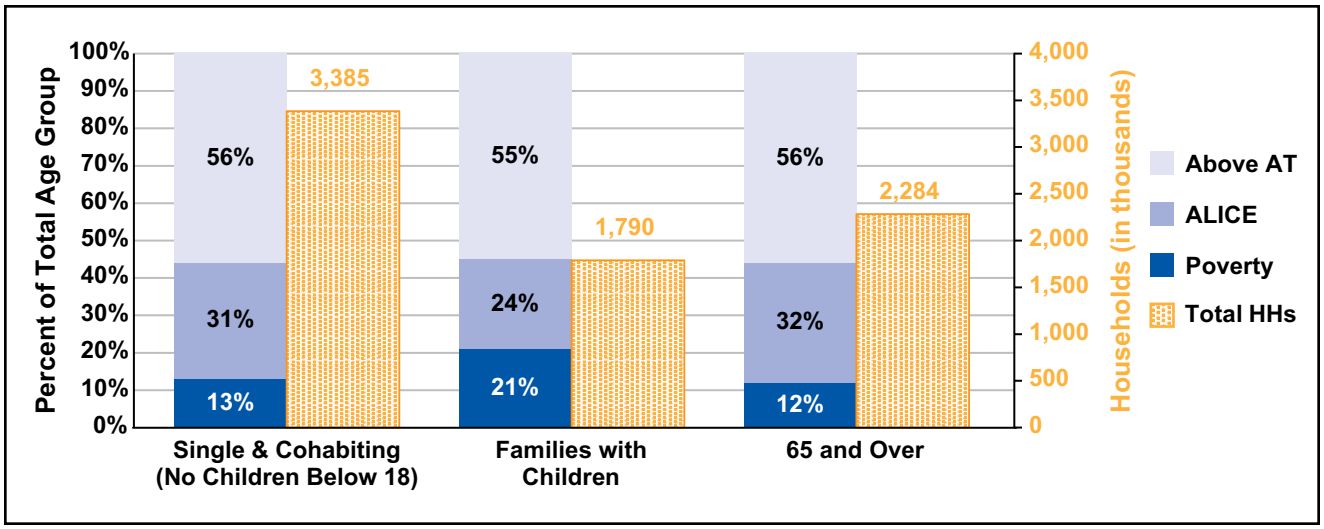
Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy for poverty.

Source: American Community Survey, 2015, and the ALICE Threshold, 2015

HOUSEHOLD TYPE

Households are changing across the U.S. People are increasingly living in a wider variety of arrangements, including singles living alone or with roommates, and grown children living with parents. Since the 1970s, U.S. households have followed a trend of smaller households, fewer households with children, fewer married-couple households, and more people living alone, especially at older ages. Today, single and cohabiting adults under 65 with no children (under 18) make up the largest group in Florida, accounting for 45 percent of households (3.4 million) (Figure 6). Nationally, approximately 27 percent of all households are single-adult households younger than 65 (Vespa, Lewis, & Kreider, 2013).

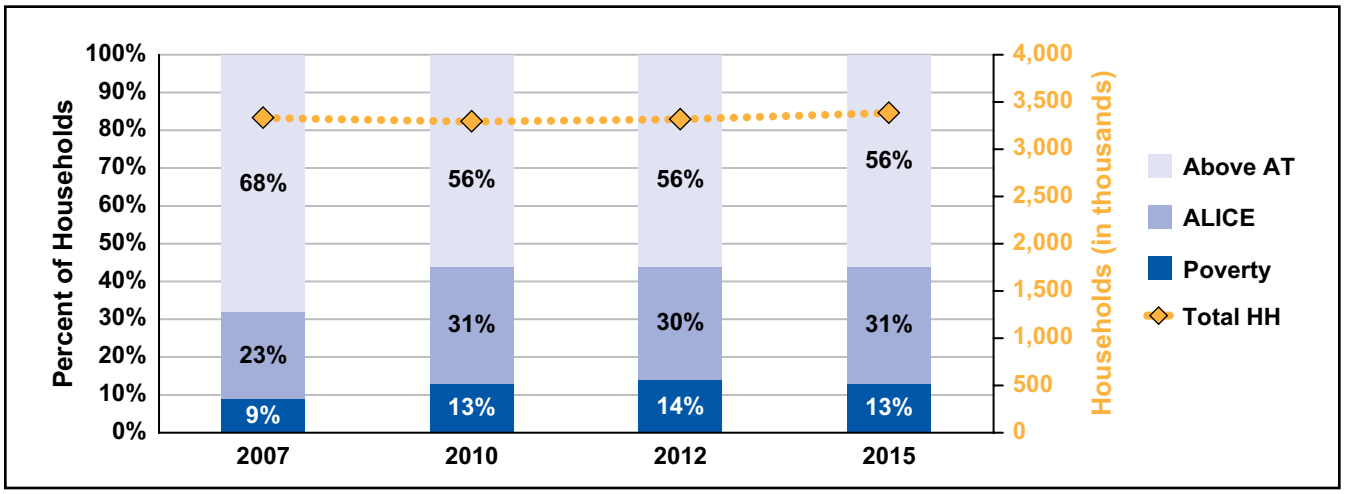
Figure 6.
Household Types by Income, Florida, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

These single and cohabiting households without children under 18 are also the group with the largest number of households below the ALICE Threshold. In 2015, 44 percent of these households had income below the ALICE Threshold (Figure 6), with 13 percent in poverty and 31 percent ALICE. The proportion of single and cohabiting households below the ALICE Threshold increased from 32 percent in 2007 to 44 percent in 2015 (Figure 7).

Figure 7.
Single & Cohabiting (No Children Below 18) Households by Income, Florida, 2015



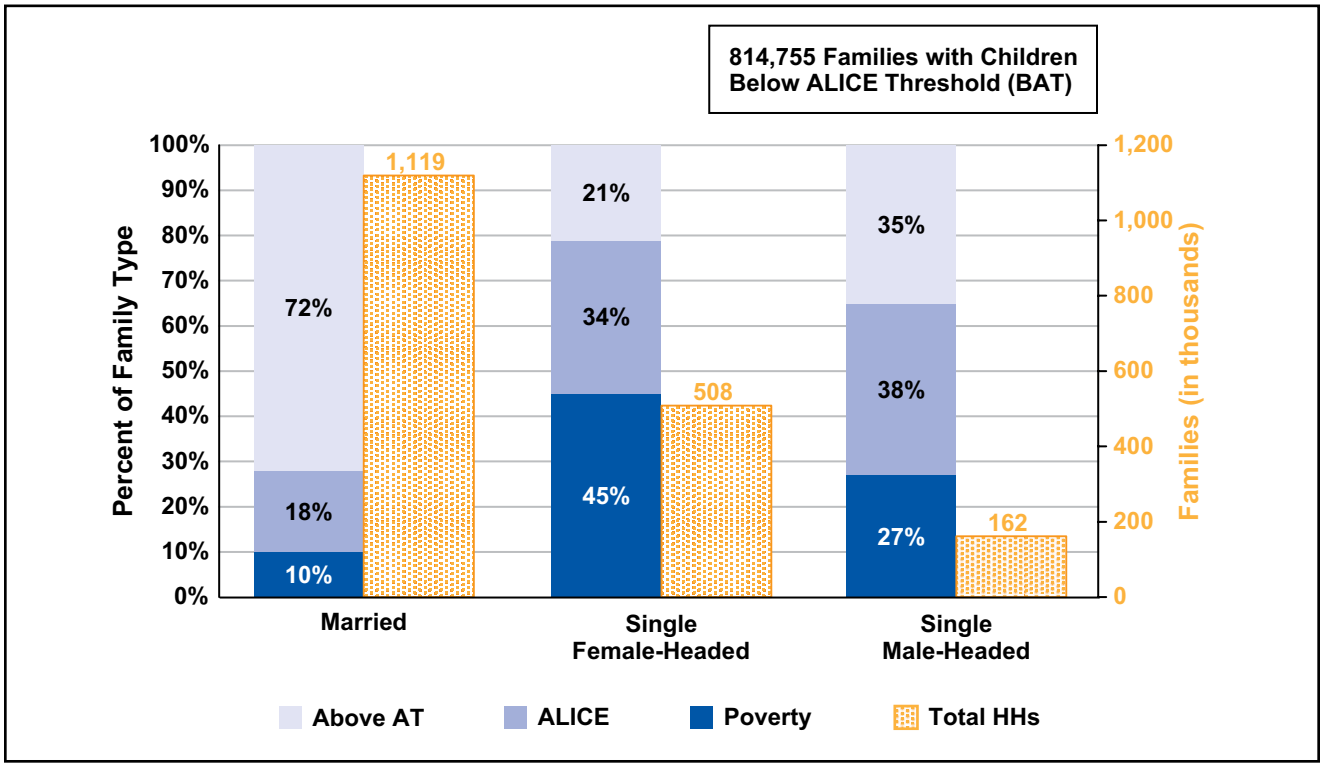
Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2015

Families with Children

Not surprisingly, households with young children have the most expensive Household Survival Budget of all household types. Not only are these households larger, but they have the additional expense of child care, preschool, and after-school care. The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number of children.

Married-parent families with children far outnumber single-headed families; however, a higher number and proportion of children in single-headed families live below the ALICE Threshold (Figure 8).

Figure 8.
Families with Children by Income, Florida, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

There are large differences in the economic conditions of married and single-parent families in Florida.

In the majority of married-parent families, both parents are working (Working Poor Families Project (WPFP), 2016). Dual-income couples typically have a higher household income than single-parent families and tend to be better able to pay their expenses. This partly explains why 72 percent of married-couple families with children in Florida have income above the ALICE Threshold (Figure 9).

It is important to note that the reality of a single-parent family is changing. According to the U.S. Census, the category of "single-parent" homes includes one parent as the sole adult (37 percent nationally), or a parent with a cohabiting partner (11 percent), or a parent with another adult age 18 or older who lives in the home, such as a grown child, grandparent, or boyfriend (52 percent). In other words, even in most single-parent families, there may be at least two adults in the home who contribute financially to the household (Vespa, Lewis, & Kreider, 2013).

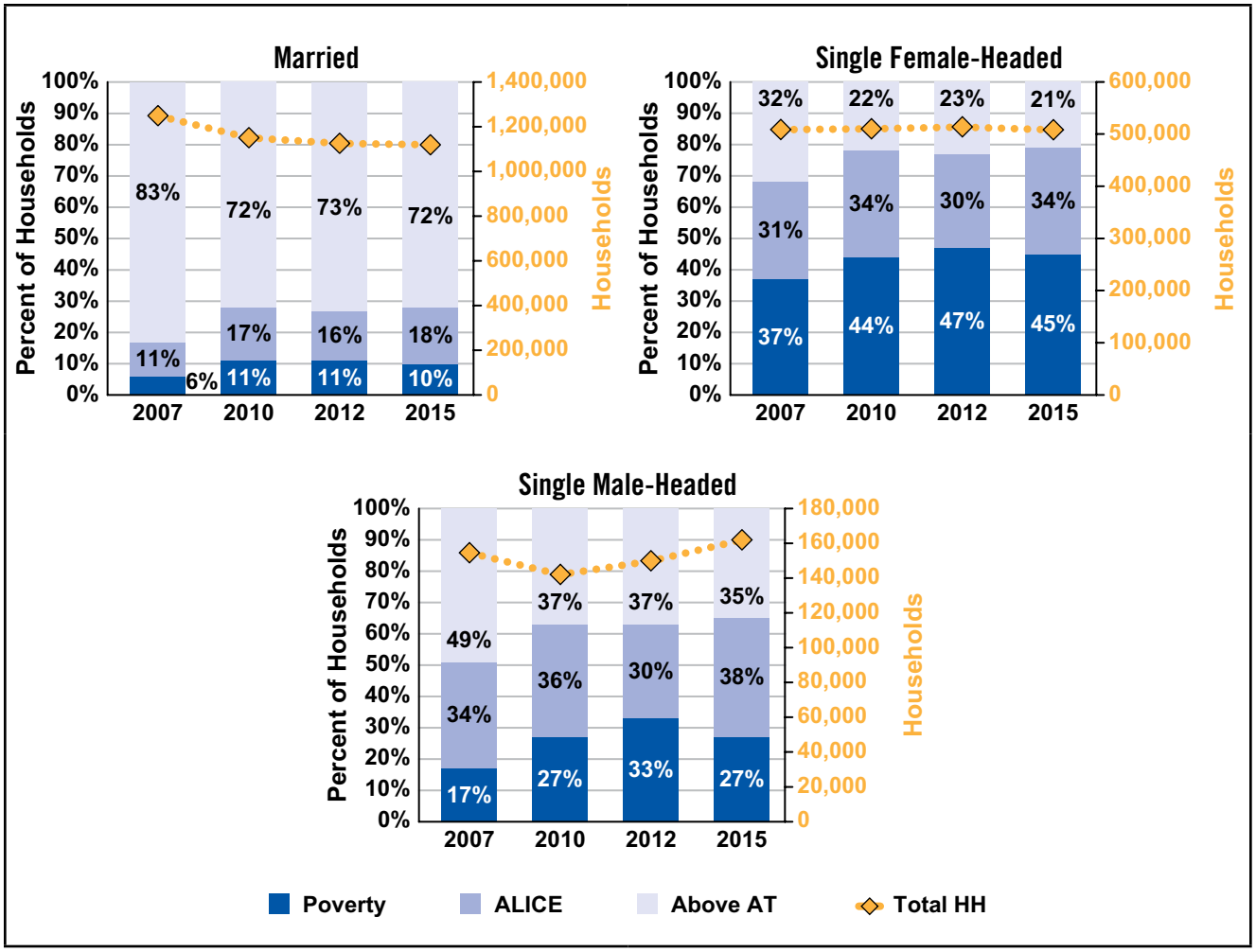
Nonetheless, single-parent families are more likely to have income below the ALICE Threshold. In 2015, in Florida, 79 percent of single female-headed households and 65 percent of single male-headed households lived below the ALICE Threshold, compared to 28 percent of married-couple families with children. Yet because

the number of married-couple families in Florida is so large, they still account for a significant portion of all children living below the ALICE Threshold.

From a wider perspective, household composition is changing in Florida – and across the country. One important trend is a decline in the number of married-couple families with children. In Florida, the number fell by 10 percent from 2007 to 2015. During the same time period, the number of single female-headed families with children remained relatively flat and the number of single male-headed families increased by 5 percent.

Figure 9.

Families with Children by Income, Florida, 2007 to 2015



Source: American Community Survey, 2007-2015

When addressing poverty, the media and the community often focus on households with single mothers. But there are households of all types that struggle to make ends meet. Single female-headed families only account for 17 percent of all working-age households below the ALICE Threshold in Florida.

ALICE BY COUNTY

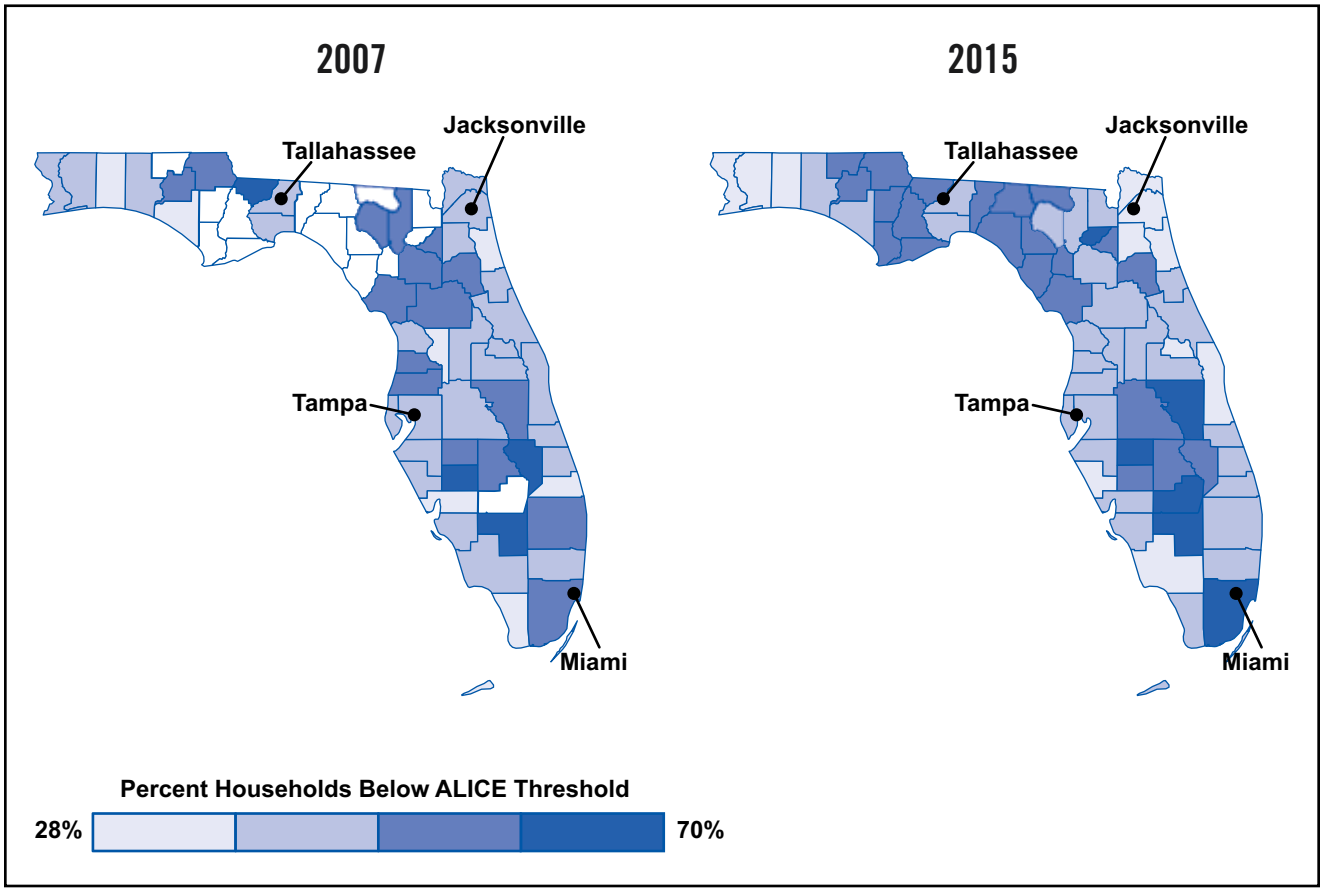
Where ALICE families live matters: The Harvard Equality of Opportunity Project has demonstrated the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty & Hendren, 2015). Local economic conditions largely determine the number of households in a county or state that struggle financially. These conditions indicate how difficult it is to survive without adequate income and assets to afford basic household necessities.

Although ALICE households live in every county of Florida, there is enormous variation in the percentage of ALICE and poverty-level households among counties, ranging from 28 percent of households with income below the ALICE Threshold in St. Johns County to 65 percent in Glades and Hardee counties in 2015 (Figure 10). Contrary to stereotypes that suggest poverty only exists in inner cities, the ALICE data show that families are struggling in rural, urban, and suburban areas.

Comparison across counties, as well as over time, provides important tools to identify the factors that reduce financial hardship in a location.

The percent of households with income below the ALICE Threshold increased across the state from 2007 to 2015. Overall, more counties had a higher percentage of households with income below the ALICE Threshold in 2015 than they had in 2007 (white sections in Figure 10 indicate no data was available). In addition, the percent of households living below the ALICE Threshold increased from a county average of 36 percent in 2007 to 47 percent in 2015. In other words, there was on average a 23 percent increase in the number of households below the ALICE Threshold across Florida counties.

Figure 10.
Percentage of Households with Income Below the ALICE Threshold by County, Florida, 2007 and 2015



Source: American Community Survey, 2007 and 2015, and the ALICE Threshold, 2007 and 2015

Details on each county's household income and ALICE demographics, as well as further breakdown by municipality, are listed in the ALICE County Pages (Exhibit I).

CHANGES AT THE LOCAL LEVEL

In the majority of towns and cities that reported households with income in 2015, more than 30 percent of their households were below the ALICE Threshold. It is difficult to measure change over time in Florida's smaller towns and cities because small population size and data limited to 5-year estimates make it more difficult to track. But there is reliable data on changes over time for the largest towns in Florida.

Florida's largest cities, those with more than 40,000 households, vary greatly in their proportion of households below the ALICE Threshold, ranging from 32 percent in Boca Raton to 76 percent in Hialeah. From 2007 to 2015, only two large cities saw their household population decrease, while most grew by more than 7 percent, and Miami and Orlando grew by more than 20 percent. During the same period, all experienced an increase in the number of households below the ALICE Threshold, most by more than 20 percent. In two cities, Brandon and Cape Coral, which had large population changes and were hit hard by the housing bubble, the number of households below the ALICE Threshold increased by more than 70 percent (Figure 11).

Figure 11.

Households Below the ALICE Threshold, Largest Cities and Towns in Florida, 2015

Largest Cities and Towns (Above 40,000 Households)	Number of Households	Percentage of Households Below ALICE Threshold	2007-2015 Percent Change	
	2015	2015	HOUSEHOLDS	BELOW AT
Jacksonville	323,488	39%	1%	23%
Miami	171,720	72%	26%	46%
Tampa	144,582	48%	11%	34%
Orlando	111,100	50%	22%	64%
St. Petersburg	103,788	42%	1%	9%
Tallahassee	74,162	48%	8%	33%
Fort Lauderdale	73,817	46%	7%	29%
Hialeah	71,124	76%	-4%	20%
Port St. Lucie	61,310	40%	7%	48%
Cape Coral	61,251	42%	4%	74%
Pembroke Pines	56,409	35%	3%	20%
Hollywood	56,104	52%	0%	13%
Gainesville	48,617	57%	8%	19%
Clearwater	46,240	41%	4%	6%
Miami Beach	43,400	55%	10%	14%
Brandon CDP, Florida	41,955	36%	19%	72%
West Palm Beach	41,168	48%	16%	16%
Coral Springs	40,825	35%	0%	58%
Boca Raton	40,551	32%	13%	25%
Pompano Beach	40,375	54%	-7%	12%
Miramar	40,203	33%	17%	43%

Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2007-2015; see Exhibit VI and ALICE Methodology for details

II. WHAT DOES IT COST TO FUNCTION IN TODAY'S ECONOMY?

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy. In Florida, the average Household Survival Budget was $53,856 for a four-person family and $19,176 for a single adult in 2015 (Figure 12). The hourly wage necessary to support a family budget is $26.93, working 40 hours per week for 50 weeks per year for one parent (or $13.47 per hour each, if two parents work), and $9.59 per hour full-time for a single adult.

Figure 12.

Household Survival Budget, Florida Average, 2015

Monthly Costs, Florida Average, 2015			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2015 PERCENT INCREASE
Monthly Costs			
Housing	$609	$842	22%
Child care	N/A	$1,015	10%
Food	$165	$547	14%
Transportation	$326	$653	2%
Health care	$164	$628	>48% *
Miscellaneous	$145	$408	19%
Taxes	$189	$395	20%
Monthly Total	$1,598	$4,488	19%
ANNUAL TOTAL	**$19,176**	**$53,856**	**19%**
Hourly Wage **	*$9.59*	*$26.93*	*19%*

** Increase in out-of-pocket health care costs from 2007 to 2015 was 48 percent; increase including ACA penalty was 74 percent.*

*** Wage required to support this budget if working 40 hours per week for 50 weeks.*

Note: Percent increases in Figure 12 are an average of the increases in each category for a single-adult and for a four-person family.

Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS) and Florida Department of Education, 2015

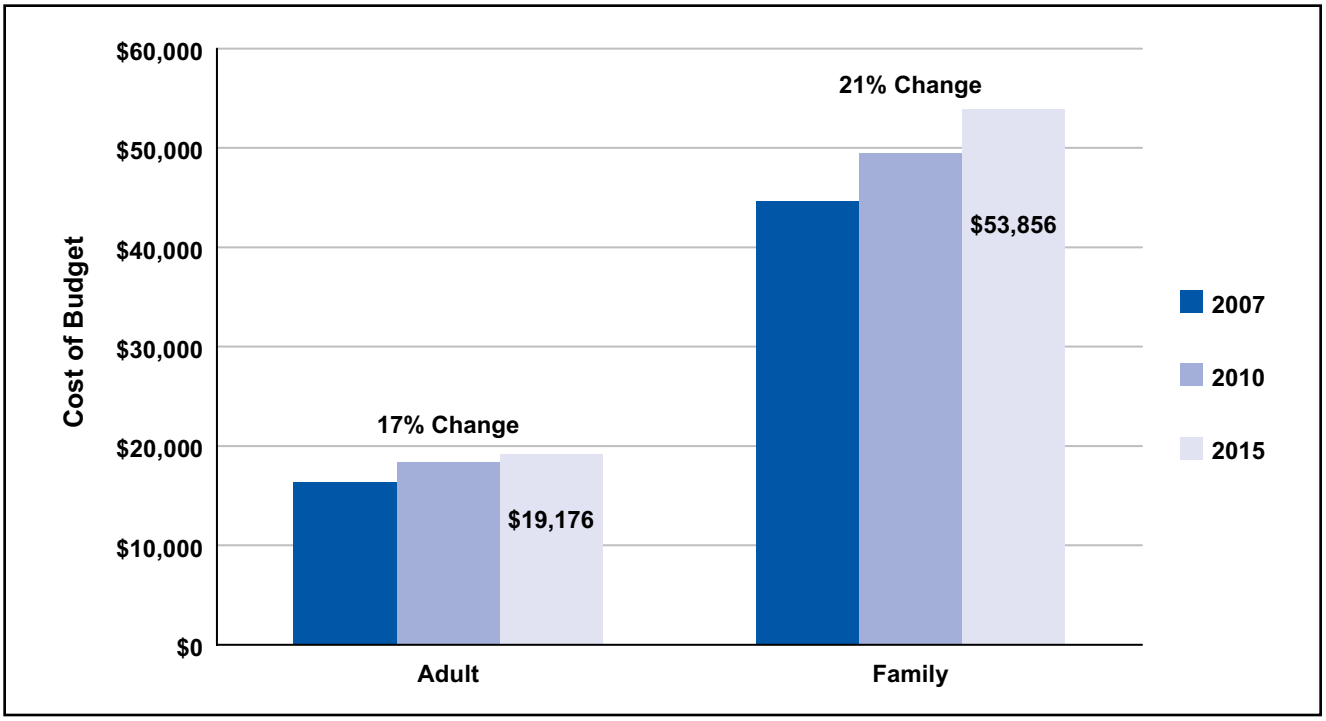
The cost of household basics in the Household Survival Budget – housing, child care, food, transportation, health care, taxes, and other miscellaneous essentials – increased by 17 percent for a single adult and 21 percent for a family of four from 2007 to 2015 (Figure 13; note Figure 12 shows the average percent increase for the two budgets between 2007 and 2015). In comparison, the rate of inflation nationally was 14 percent, and the average wage increased by 19 percent in Florida. The rise in the Household Survival Budget in Florida was driven primarily by a 20 percent increase in housing costs and an even larger increase in health care costs (Bureau of Labor Statistics (BLS), 2015).

The basic health care costs included in the Household Survival Budget also continued to rise, driven largely by the increase in out-of-pocket medical expenses.

One-third of the budget increase was due to costs associated with the Affordable Care Act (ACA). ALICE does not earn enough to afford the premiums for the ACA Marketplace plans – even the least expensive Bronze plan – and many ALICE households make too much to be eligible for Medicaid (the eligibility cutoff is 138 percent of the FPL). The Household Survival Budget, therefore, includes the least expensive option, which is the cost of the "shared responsibility payment" – the penalty for not having coverage. The annual penalty was $325 for a single adult and $975 for a family of four in 2015 (Internal Revenue Service (IRS), 2016). These costs may change in the future as insurance plans change and health care legislation changes over time across the country.

From a broader perspective, many households in Florida with income below the ALICE Threshold were able to purchase insurance through the ACA Marketplace due to Cost Sharing Reductions and Premium Tax Credits. With one of the highest ACA enrollments in the country, Florida has reduced the number of uninsured in all income groups (American Community Survey, 2007, 2010, 2012, and 2015; Centers for Medicare and Medicaid Services (CMS), 2016).

Figure 13.
Household Survival Budget, Florida Average, 2007 to 2015



Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS) and Florida Department of Education, 2015

The Household Survival Budget for seniors is based on the budget for a single adult, so likely underestimates the additional costs many seniors incur, especially those with health issues. For example Medicare does not cover most dental and foot care, eye exams and glasses, and aides and equipment (U.S. Centers for Medicare & Medicaid (CMS), 2016).

The Household Survival Budget varies across Florida counties. The basic essentials were least expensive for a family of four in Putnam County at $44,028 per year, and for a single adult in Suwannee County at $15,456. They were most in Monroe County, $68,952 for a family and $29,208 for a single adult. A Household Survival Budget for each county in Florida is presented in the County Pages (Exhibit I); there is also a Methodology Exhibit, and additional budgets for different family variations are available at http://spaa.newark.rutgers.edu/united-way-alice.

HOUSEHOLD SURVIVAL BUDGET COMPONENTS

Housing: U.S. Department of Housing and Urban Development (HUD)'s Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Child Care: The cost of registered home-based child care for an infant and a four-year-old. Home-based child care has only voluntary licensing, so the quality of care that it provides is not regulated and may vary widely between locations (Florida Department of Education, 2015). However, licensed and accredited child care centers, which are fully regulated to meet standards of quality care, are significantly more expensive.

Food: U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for the Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account broad regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag & Kumcu, 2011).

Transportation: The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible.

Health Care: The health care budget includes nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES plus a penalty for not purchasing insurance as mandated by the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2015 was $325 for a single adult and $975 for a family of four.

Miscellaneous: The miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns. It could be used for items many consider additional essentials, such as toiletries, diapers, cleaning supplies, or work clothes.

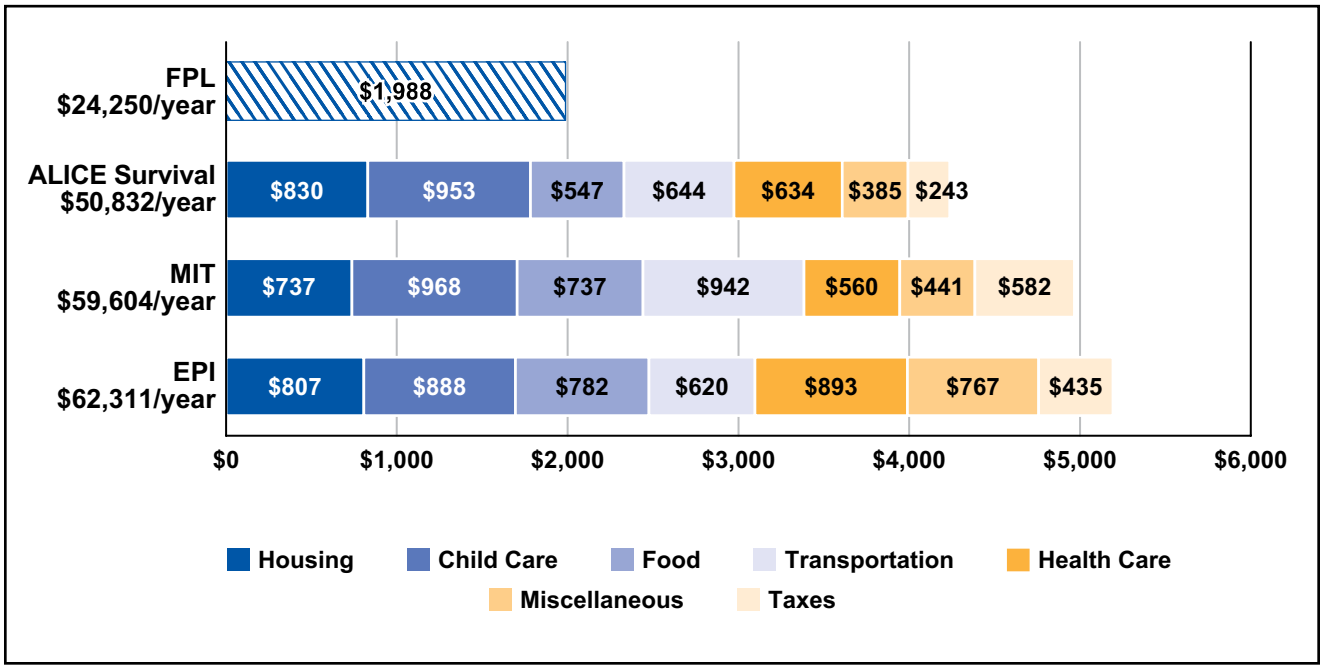
Taxes: The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter's credit as defined in each state Department of Revenue's 1040: Individual Income Tax, Forms and Instructions. In most cases, the Household Survival Budget is above the Earned Income Tax Credit (EITC) eligibility limit so these credits are not included in the budget, but they are counted in the Income Assessment, discussed below.

HOW DOES THE SURVIVAL BUDGET COMPARE?

The Household Survival Budget is a very specific measure that is used to recognize the bare minimum costs for a household to live and work in the modern economy, calculated on actual household expenditures. By comparison, other existing budgets provide different ways to view local economies, ranging from the very lowest measure, the Federal Poverty Level (FPL), to the highest, the Household Stability Budget (Figure 14).

Figure 14.

Comparison of Household Budgets (family of 4), Polk County, Florida, 2015



Source: American Community Survey, 2015; The ALICE Threshold, 2015; MIT, 2016; Economic Policy Institute, 2015

Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS), 2015; Florida Department of Education, 2015; MIT, 2016; Economic Policy Institute, 2015

Budget Comparisons

The Household Survival Budget is significantly higher than the FPL of $24,250 per year for a family of four and $11,770 per year for a single adult in 2015 (U.S. Department of Health & Human Services, 2015). However, it is lower than the Massachusetts Institute of Technology (MIT) Living Wage Calculator's budget by 17 percent and the Economic Policy Institute's Family Budget Calculator by 23 percent (note, the EPI budget is in 2014 dollars). Though these alternative budgets are slightly more comfortable, providing for higher quality housing and child care, more nutritious food, more reliable transportation, and employer-sponsored health insurance, it would still be hard to live on these budgets for a long period of time. It is important to note that while the budgets use similar calculations for taxes, the amount of taxes in the alternative budgets are higher because their base budgets are higher. As the total budget increases, the income needed to cover the expenses increases, and higher income results in a larger tax bill. Detailed comparison of the budgets is outlined below (Figure 15) (Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2015).

Figure 15.

Comparison of Household Budgets by Category, 2015

	Household Survival Budget	MIT Living Wage Budget	EPI Family Budget Calculator
Housing	HUD's 40th rent percentile for a two-bedroom apartment (which includes all utilities whether paid by the landlord/owner or by the renter).	HUD's 40th rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.	HUD's 40th rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.
Child Care	Home-based child care for an infant and a preschooler.	Lowest-cost child care option available (usually home-based care) for a 4-year-old and a school-age child, whose care is generally less costly than infant child care.	Licensed and accredited child care centers, which have significantly higher costs than home-based centers for a "young child" and a "child" (no ages specified), whose care is generally less costly than infant child care.
Food	USDA's Thrifty Food Plan for a family of four.	USDA's Low-Cost Food Plan for a family of four.	USDA's Low-Cost Food Plan estimates the cost of food for each person in the family and totals those numbers.
Transportation	Includes only the operating costs for a car (including car insurance) or public transportation where available.	Includes operating costs for a car (including car insurance), and the cost of vehicle financing.	Includes operating costs for a car (including car insurance).
Health Care	Out-of-pocket health care expenses plus the Affordable Care Act (ACA) penalty.	Employer-sponsored health insurance, medical services and supplies, and drugs.	ACA's least expensive Bronze plan.
Miscellaneous	Includes 10 percent of the budget for cost overruns.	Includes essential clothing and household expenses.	Includes apparel, personal care, and household supplies.

Source: Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2014; Glasmeier & Nadeau, 2015

Household Stability Budget

Because the alternative budgets only cover the bare essentials, it is helpful to calculate a budget that provides for stability over time – as well as a reasonable quality of life, and peace of mind. The ALICE Household Stability Budget is meant to fill this gap. This budget is significantly higher than the other measures because it estimates what it costs to support and sustain a secure and economically viable household.

The Household Stability Budget includes safer housing that needs fewer repairs, reflected in the median rent for single adults and single parents, and a moderate house with a mortgage for a two-parent family. Child care is upgraded to licensed and accredited care where quality is regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month. For transportation, the Stability Budget includes leasing a car, allowing drivers to more easily maintain a basic level of safety and reliability. For health care, health insurance is represented by the cost of an employer-sponsored health plan. Cell phone ownership, increasingly necessary to work in the modern economy, is also added into the Household Stability Budget. The Miscellaneous category represents 10 percent of the five basic necessities.

Because savings are crucial to achieving stability, the Household Stability Budget also includes a savings category of 10 percent of the budget, which is typically enough to invest in education and retirement, cover monthly payments on a student loan, or put towards a down payment on a house. However, in many cases, savings are used for emergencies and never accumulate.

In Florida, the Household Stability Budget is $92,034 per year for a family of four – 71 percent higher than the Household Survival Budget (Figure 16). The Household Stability Budget for a single adult totals $31,483 which is 30 percent higher than the Household Survival Budget.

Figure 16.
Average Household Stability Budget vs. Household Survival Budget, Florida, 2015

Florida Average – 2015			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Survival	Stability	Percent Difference
Monthly Costs			
Housing	$842	$1,213	44%
Child Care	$1,015	$1,300	28%
Food	$547	$1,047	91%
Transportation	$653	$1,185	81%
Health Care	$628	$1,002	60%
Cell Phone	N/A	$99	N/A
Savings	N/A	$455	N/A
Miscellaneous	$408	$455	12%
Taxes	$395	$913	131%
Monthly Total	$4,488	$7,670	71%
ANNUAL TOTAL	**$53,856**	**$92,034**	**71%**
Hourly Wage*	*$26.93*	*$46.02*	*71%*

** Wage required to support this budget if working 40 hours per week for 50 weeks*

Note: Percent increases in Figure 16 are an average of the increases in each category for a single-adult and for a four-person family.

Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS) and Florida Department of Education, 2015

III. ACHIEVING STABILITY: INCOME, SAVINGS AND PUBLIC ASSISTANCE

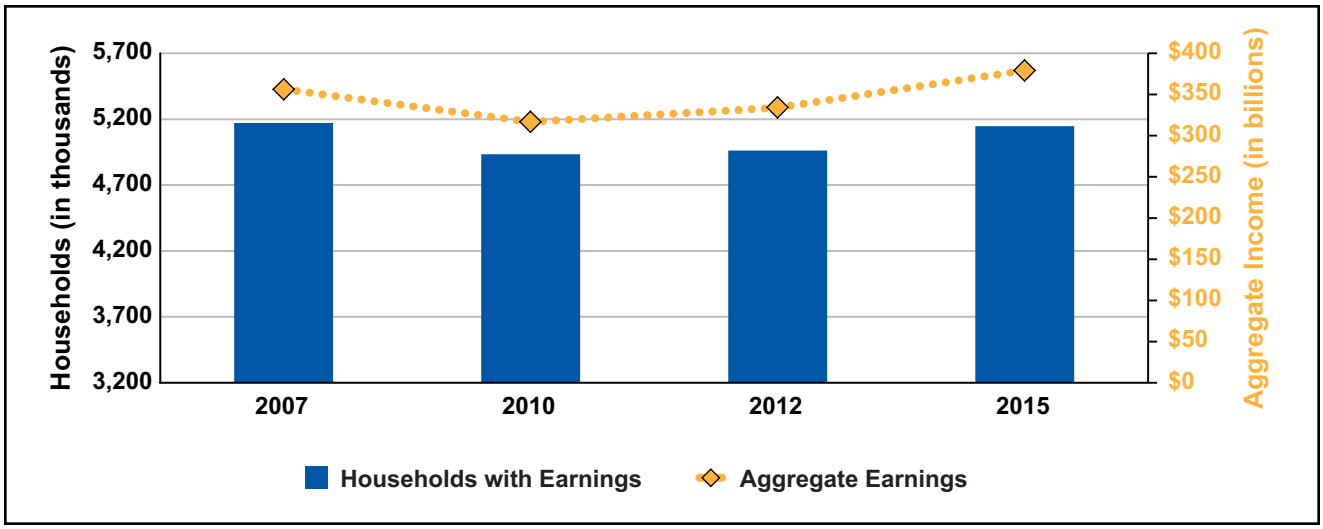
It is often assumed that ALICE households have savings to draw upon in an emergency or have access to public assistance as a last resort. However, most ALICE households have little or no savings, and are not typically eligible for public and private assistance because their earnings are above qualifying limits. This section reports how resources have changed over time.

SHIFTS IN SOURCES OF INCOME

Changes in the sources of income for Florida households during the period between 2007 and 2015 provide insight into the way the economy's downturn and rebound impacted different families (Figure 17). The toughest economic years were from 2007 to 2010, when most of these income changes occurred. Some of those trends have since been reversed, but none have returned to pre-2007 levels.

In 2015, 69 percent of households (4.96 million) had wage or salary income (blue bar, left axis), the most common sources of income for households in Florida. The number of households with wage or salary income decreased by 4 percent from 2007 to 2010 and then increased by 4 percent from 2010 to 2015 ending just below the 2007 level. The aggregate amount of all earnings followed a similar pattern but ended 6 percent higher than 2007 (dotted yellow line, right axis) (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 17.
Earnings by Number of Households and Aggregate Total, Florida, 2007 to 2015

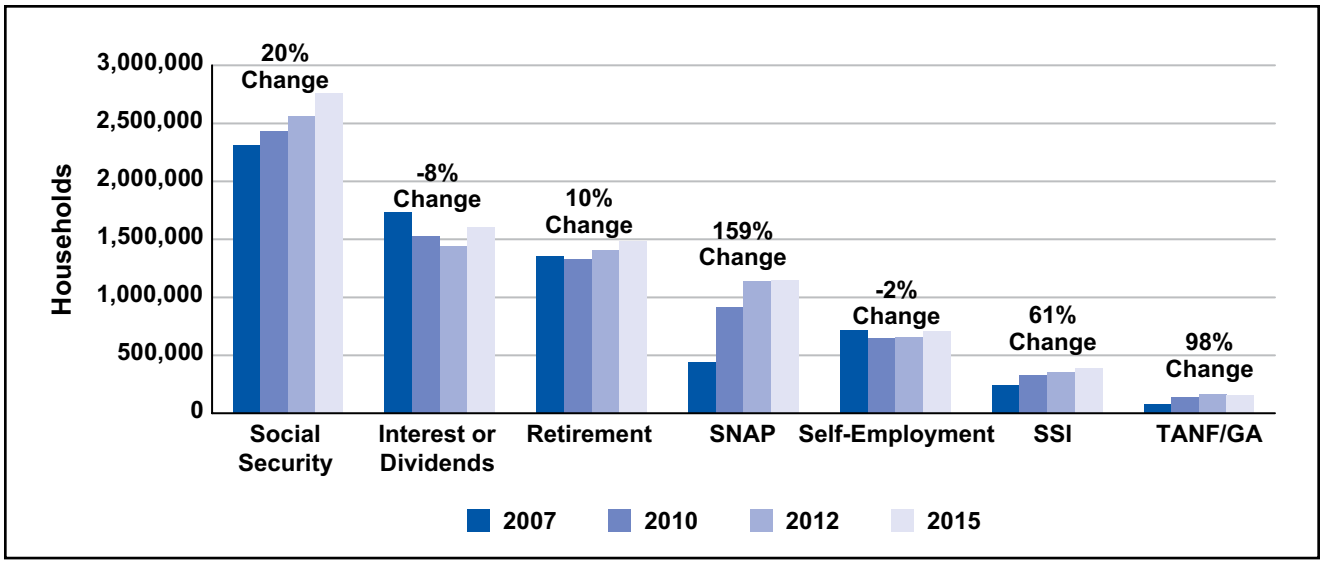


Source: American Community Survey, 2015

Households in Florida receive several other types of income as well (Figure 18). Although much has been written about the "gig" economy (also known as the contract or non-traditional economy), only a small number of households in Florida report self-employment as a source of income (though more may earn and not report it). Just 9 percent of households reported receiving self-employment income in 2015. The self-employed took a hit during the Great Recession, as the number of households reporting self-employment income decreased by 9 percent from 2007 to 2010 and then rebounded by 8 percent from 2010 to 2015 (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 18.

Percent Change in Non-wage Household Sources of Income, Florida, 2007 to 2015



Source: American Community Survey, 2015

The next most common source of income after wages is Social Security. The impact of the aging population is evident in the 20 percent increase in the number of households getting Social Security income and the 10 percent increase in households receiving retirement income from 2007 to 2015.

The impact of the financial downturn on households during this time period is also reflected in the striking increase in the number of Florida households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2015, many with one or more members who lost a job during this period began receiving government assistance for the first time. The number of households receiving SNAP, the Supplemental Nutrition Assistance Program formerly known as food stamps, increased by 159 percent. The average SNAP benefit per person decreased from $141 per month in 2010 to $130 per month in 2015 (Kaiser Family Foundation, 2014).

At the same time, the number of households receiving government aid once known as “welfare,” through Temporary Assistance for Needy Families (TANF), or General Assistance (other payments from state or local welfare offices), increased by 98 percent. But the average amount each person received in benefits decreased (U.S. Department of Health and Human Services, 2009, 2014). The number of households receiving Supplemental Security Income (SSI), which includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled, rose by 61 percent.

SAVINGS AND ASSETS

With so many families not able to keep up with the cost of living, accumulating assets is difficult in Florida. The cost of unexpected emergencies, ranging from natural disasters to personal health crises, can deplete savings. Job losses have forced people to tap into their retirement savings, or take out second mortgages or home equity lines of credit. Having minimal or no assets makes ALICE households more vulnerable to emergencies. It also can increase their overall costs when they have to use alternative financing with fees and high interest rates that make it difficult or impossible to save money or amass more assets.

According to a 2015 Financial Capability Survey, 47 percent of Florida residents did not think that they could come up with $2,000 if an unexpected need arose within the next month. These findings are on par with the 2011 Corporation for Enterprise Development (CFED) survey that found 27 percent of Florida households were

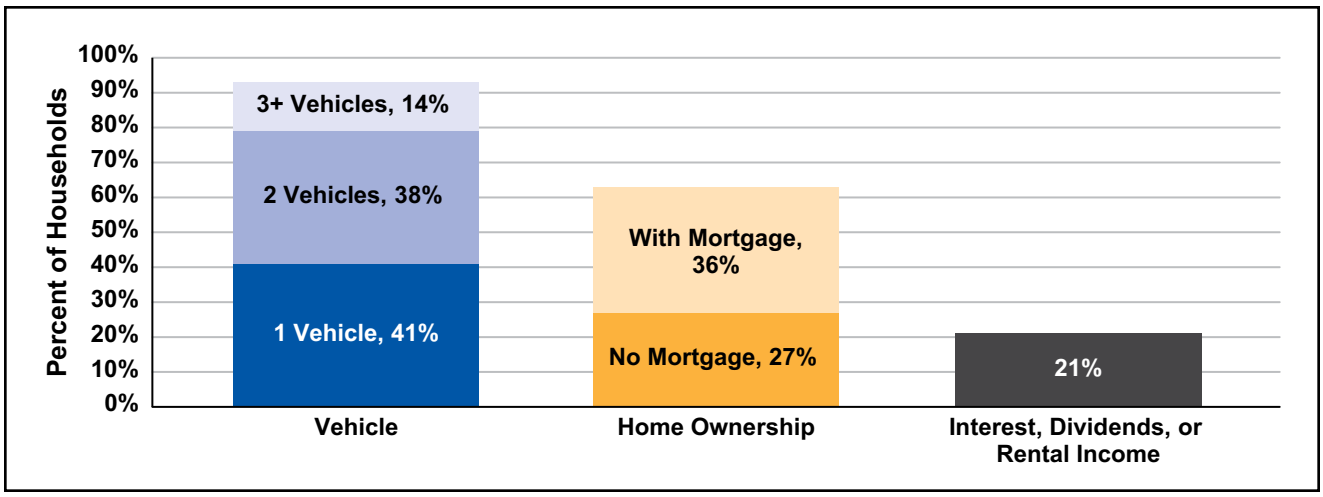
"asset poor," defined as not having enough net worth to subsist at the poverty level for three months without income. And 49 percent were "liquid asset poor," defined as having no or limited cash or a savings account (Corporation for Enterprise Development (CFED), 2012; FINRA Investor Education Foundation, 2016).

While data on savings and investments is minimal, levels of ownership of three of the most common assets in Florida – vehicles, homes, and investments – provide insight into resources families have for emergencies and to accumulate wealth (Figure 19). Most Florida households have at least one vehicle, a necessity for work. In 2015, 41 percent of all households had one vehicle, 38 percent had two and 14 percent had three or more. Only 7 percent of households had no vehicle in 2015. While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally depreciates over time. Nationally, the percent of vehicles that are leased has been increasing steadily. In 2015, 86 percent of new vehicles and 55 percent of used vehicles were leased. An indicator of the financial strain of leasing is the fact that in Florida, 2.2 percent of those leases are more than 30 days delinquent with their payment (Jones, 2014; Center for Responsible Lending, 2014; Kiernan, 2016; Zabritski M., 2016).

The second most common asset is a home, an asset that has traditionally provided financial stability and the primary means for low-income families to accumulate wealth. In 2015, 65 percent of Florida households owned a home, down from the peak of 72 percent in 2005. As homeownership is a primary asset for many families, they are significantly affected by changes in home prices. This is especially important for the two-thirds of Florida homeowners who have a mortgage. According to the 2015 Financial Capability Survey, 15 percent of Florida homeowners thought that they would owe more on their home than they would earn by selling it (American Community Survey, 2007, 2010, 2012, and 2015; Federal Reserve Bank of St. Louis, 2015; Herbert, McCue, & Sanchez-Moyano, September 2013; Federal Reserve, 2014; FINRA Investor Education Foundation, 2016).

The most effective resource to weather an emergency is an investment that produces income, which can range from a checking account to a 401K retirement plan to a rental property. According to the 2015 Financial Capability Survey, 73 percent of Florida residents report having a savings account, money market account, or certificates of deposit (CDs). However, with low interest rates and increased banking fees, only 21 percent of households in Florida received interest and dividends or rental income (same as the national average). The number of households with investment income dropped by 8 percent between 2007 and 2015, largely because of the stock market crash. Though some households have recovered, the number of households with investment income remains below the 2007 level, as many families have used assets to cover expenses during periods of unemployment and lower income. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (Bricker, et al., 2014; American Community Survey, 2007, 2010, 2012, and 2015; Federal Reserve, 2014; U.S. Financial Capability Study, 2015).

Figure 19.
Assets Ownership, Florida, 2015



Source: American Community Survey, 2015

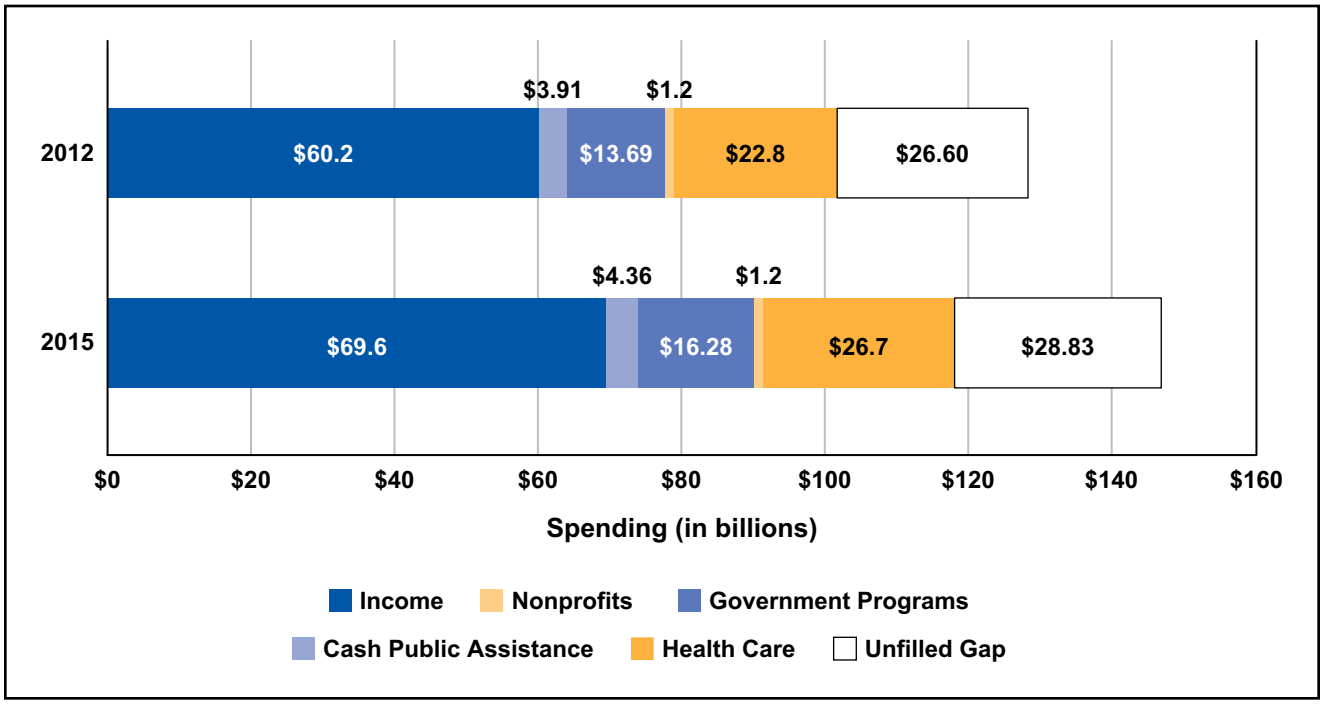
DOES PUBLIC ASSISTANCE BRING FINANCIAL STABILITY?

The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for many ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to make ends meet. When workers do not earn enough to pay for basic necessities, they may be forced to turn to public support to feed their families, secure health insurance, or pay rent and other basic needs.

The **ALICE Income Assessment** quantifies total income of households below the ALICE Threshold as well as how much public and nonprofit assistance is spent on these low-income households. The methodology for the Income Assessment has been slightly revised since the last United Way ALICE Report was published for Florida, and incorporated into this analysis (for more details, see the What's New section at the beginning of this report, and Exhibit VIII: Methodology Overview).

From 2012 to 2015, the number of households below the ALICE Threshold remained flat, but the earnings of these households increased from $60.2 billion in 2012 to $69.6 billion in 2015. During that time, the cost of basic necessities grew at a faster rate, as did the amount of need, which reached $147 billion in 2015 (up from $128 billion in 2012). Federal and state government spending on cash public assistance increased by 12 percent to $4.36 billion in 2015. Other government programs (excluding health) had the largest increase, growing by 19 percent to $16.28 billion, and nonprofit spending remained flat at $1.2 billion. Health care spending increased by 17 percent to $26.7 billion. As a result, the size of the Unfilled Gap – the amount still needed to bring all households to the ALICE Threshold – increased by 8 percent. In other words, in order for all Florida households to have income at the ALICE Threshold, $28.83 billion is needed to fill the gap – and that could come through a combination of additional wages and public resources (Figure 20) (Office of Management and Budget, 2016; Urban Institute, 2010, 2012; U.S. Department of Agriculture (USDA), 2016; National Association of State Budget Officers, 2016; American Community Survey, 2015; for more detail see the Methodology Exhibit).

Figure 20.
ALICE Income Assessment, Florida, 2012 to 2015



Source: Office of Management and Budget, 2016; Department of Treasury, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2016; Urban Institute, 2010 and 2012; U.S. Department of Agriculture, 2016; for more detail see the Methodology Exhibit.

Without public assistance, many households in poverty and ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession. Programs like SNAP, the Earned Income Tax Credit (EITC) and Child Care Tax Credit (CTC), Medicaid, and food banks provide a critical safety net for basic household well-being, and enable many families to work (Sherman, Trisi, & Parrott, 2013; Dowd & Horowitz, 2011; Grogger, 2003; Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015; Rosenbaum, 2013; Feeding America, 2014). This analysis is not an evaluation of the efficiency of the programs in delivering goods or services. However, research has shown that assistance is not always well-targeted, effective, and timely. There are several challenges to meeting basic needs with public and private assistance.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013; O'Dea, 2016; Ben-Shalom, Moffitt, & Scholz, 2012).

Second, crucial resources are often targeted to households near or below the Federal Poverty Level (FPL), meaning that many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the "cliff effect." In Florida, SNAP benefits decrease once income reaches 185 percent of the FPL, or just $44,123 for a family of four – about $10,000 less than the Household Survival Budget for a family (National Conference of State Legislatures, October 2011; Kaiser Family Foundation, 2014).

Third, resources may not be available where they are needed. This statewide analysis may mask geographic disparities in the various types of assistance. For many reasons, funding is distributed unevenly across the state, which may lead to unmet need in some parts of the state not reflected in the Income Assessment.

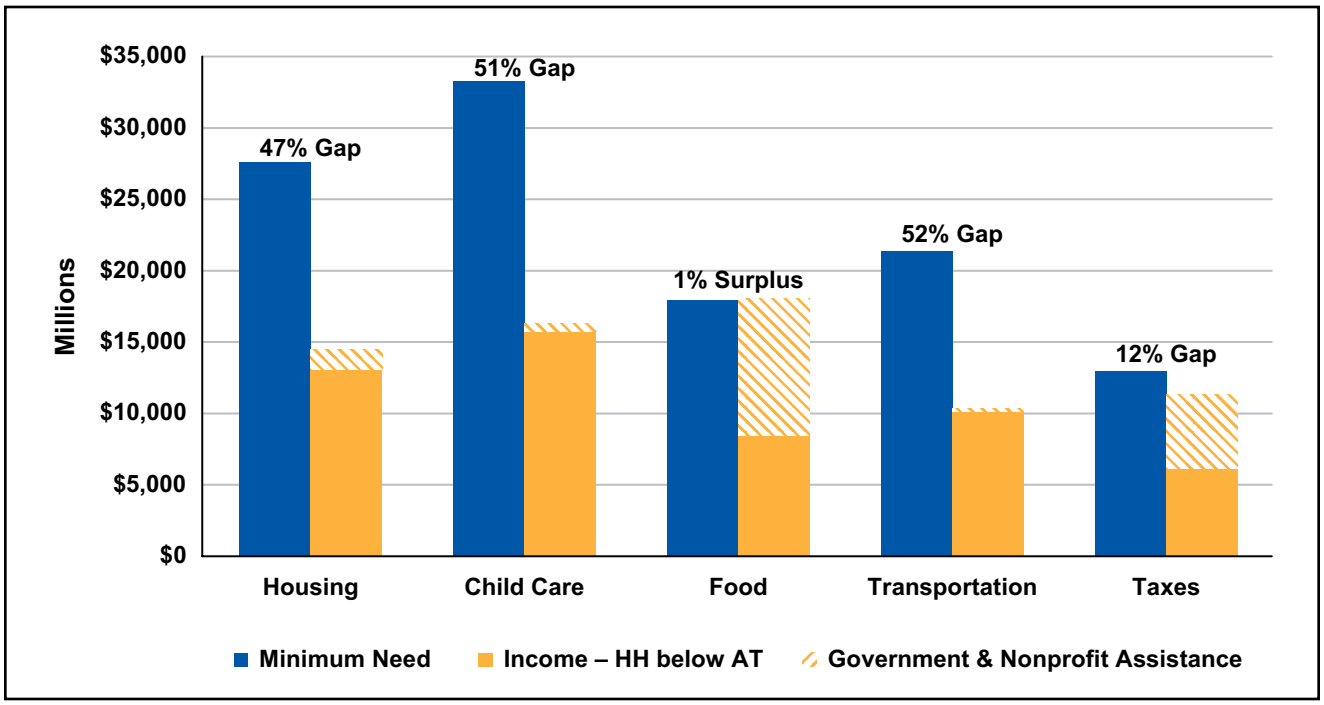
Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 8 percent of the assistance provided in Florida is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, for which the need varies across households below the ALICE Threshold. This means that not all households benefit equally from assistance. For example, a household that only visits a doctor for an annual checkup does not receive its share of the spending put toward health care assistance in Florida, while a household that experiences a medical emergency receives far more than the average.

Spending by Category: Example for Families with Children

A breakdown of public and nonprofit spending in Florida by category reveals that there are large gaps in key areas, particularly housing and child care. Figure 21 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with income from households below the ALICE Threshold (shown in dark yellow), plus the public and nonprofit spending in each category (shown in yellow cross-hatch). The gap or surplus in each budget area is the difference between the blue column and the yellow/cross-hatch column. The comparison assumes that the income households earn is allocated proportionately to each category.

Figure 21.

Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), Florida, 2015



Source: Office of Management and Budget, 2015; U.S. Department of Agriculture (USDA), 2015; Internal Revenue Service, 2015; Department of Treasury, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2016; Urban Institute, 2012

Housing

In the Household Survival Budget for a family of four, housing accounts for 19 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 19 percent of their income on housing. That still leaves them far short of what is needed to afford rent at HUD's 40th rent percentile. But does public assistance fill the gap? Federal housing programs provide $1.2 billion in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). In addition, nonprofits spend an estimated $231 million on housing assistance (because nonprofit spending is not available by category, the estimate is one-fifth of the total nonprofit budget). Yet when income and government and nonprofit assistance for housing are combined, **there is still a 47 percent gap in resources for all households to meet the basic ALICE Threshold for housing.** Therefore it is not surprising that most families spend more of their income on housing, which leaves less for other items.

Child Care

In the Household Survival Budget for a family of four, child care accounts for 23 percent of the family budget. Yet for many ALICE households, 23 percent of earned income is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to Florida families include $457 million for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work, and Florida's School Readiness program. Nonprofits provide additional child care assistance including vouchers and child care services estimated at $231 million. Yet when income and government and nonprofit assistance are combined, **there is still a 51 percent gap in resources for all households to meet the basic ALICE Threshold for child care.**

Food

In the Household Survival Budget for a family of four, food accounts for 12 percent of the family budget, yet for many ALICE households, 12 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for Florida households includes $1.6 billion of federal spending on food programs, primarily SNAP (formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Nonprofits also provide food assistance – including food pantries, food banks, and soup kitchens – totaling approximately $231 million. When income and government and nonprofit food assistance are combined, **there is a 1 percent surplus in resources for all households to meet the basic ALICE Threshold for food.** In practice, there is a gap for many Florida families. Because there are strict eligibility requirements for Florida's Food Assistance Program, and food pantries are not always geographically accessible to families in need, approximately 17 percent of Florida residents struggled with hunger in 2015, according to Feeding Florida (Florida Department of Children and Families, 2016; Feeding Florida, 2015).

Transportation

In the Household Survival Budget for a family of four, transportation accounts for 15 percent of the family budget. Yet for many ALICE households, 15 percent of what they actually earn is not enough to afford even the running costs of a car. While Florida's public transportation systems are state-funded, there is no government spending on transportation targeted specifically to ALICE and poverty families. However, nonprofits provide some programs, spending an estimated $231 million. When income and nonprofit assistance are combined, **there is a 52 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.**

Taxes

In the Household Survival Budget for a family of four, taxes account for 14 percent of the family budget, so this analysis assumes that 14 percent of income is allocated toward taxes. Though earning enough to afford the Household Survival Budget would put some ALICE households above the eligibility level for the Earned Income Tax Credit (EITC), many households below the ALICE Threshold benefit from the EITC (the average income for households receiving EITC in Florida in 2014 was $14,118). The federal EITC provided $1.3 billion in tax credits and refunds for Florida's working families. Eligible households collected an average federal tax refund of $2,450, which helped 2 million ALICE and poverty-level households in 2015 (National Conference of State Legislatures, 2016; Brookings, 2016). The per-household amount of taxes depends on a recipient's income; for every additional dollar families with children earned above $17,830 ($23,260 for married families), the amount of credit they received decreased. When income and government credits and refunds are combined, **there remains a 12 percent gap in resources for all households to meet the basic ALICE Threshold for taxes.**

The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: $26.7 billion or 55 percent of all spending in Florida. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by Florida hospitals (Office of Management and Budget, 2016; Internal Revenue Service (IRS), 2007, 2010 and 2012; National Association of State Budget Officers, 2016).

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), spending on health care has also increased in Florida, but the percent of residents insured has also increased for all income groups. For this reason, spending on health care in Florida surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income Florida households.

Because there is greater variation in the amount of money families need for health care than there is in any other single category, it is difficult to estimate health care needs and costs, and even more difficult to deliver health care efficiently to families in poverty or ALICE families. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (U.S. Department of Housing and Urban Development (HUD), 2010; Stanton, 2006; Kaiser Family Foundation, 2012).

Public and Nonprofit Assistance per Household

Looking at the breakdown of average spending further highlights the difference between health care spending and other types of assistance. In Florida, the average assistance each household received was $8,130 in health care resources from the government and hospitals in 2015, a 14 percent increase from 2012. By comparison, the average benefit to households below the ALICE Threshold from other types of federal, state, and local government and nonprofit assistance – excluding health care – was $6,647 per household, a 13 percent increase from 2012. Combining the two categories, the average household below the ALICE Threshold received a total of $14,776 in cash and services, shared by all members of the household and spread throughout the year (Figure 22) (Office of Management and Budget, 2016; American Community Survey, 2007, 2010, 2012, and 2015; Urban Institute, 2010, 2012; National Association of State Budget Officers, 2016; and the ALICE Threshold, 2012 and 2015).

Figure 22.
Total Public and Nonprofit Assistance per Household Below the ALICE Threshold, Florida, 2015

Spending per Household Below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
2012	$7,151	$5,886	$13,037
2015	$8,130	$6,647	$14,776

Source: Office of Management and Budget, 2016; Department of Treasury, 2015; National Association of State Budget Officers, 2016; Urban Institute, 2012; American Community Survey, 2015; and the ALICE Threshold, 2015

To put the amount of per-household spending in perspective, most Floridians, including those well above the ALICE Threshold, receive some form of assistance though the mechanism for delivery are different. For example, households with income between $100,000 and $200,000 receive an average of $9,978 as a home mortgage interest deduction and $4,720 in real estate tax deductions; households with income above $1 million receive an average of $24,516 as a home mortgage interest deduction and $41,600 in real estate tax deductions in 2014 (Internal Revenue Service, 2014).

IV. HOW HAVE ECONOMIC CONDITIONS CHANGED FOR ALICE FAMILIES?

More than any demographic feature, employment defines ALICE households. The financial stability of ALICE workers depends on local job opportunities, as well as the cost and condition of housing, and the availability of community resources. The updated Economic Viability Dashboard presented in this section describes changes in these economic factors throughout Florida.

FLORIDA JOBS

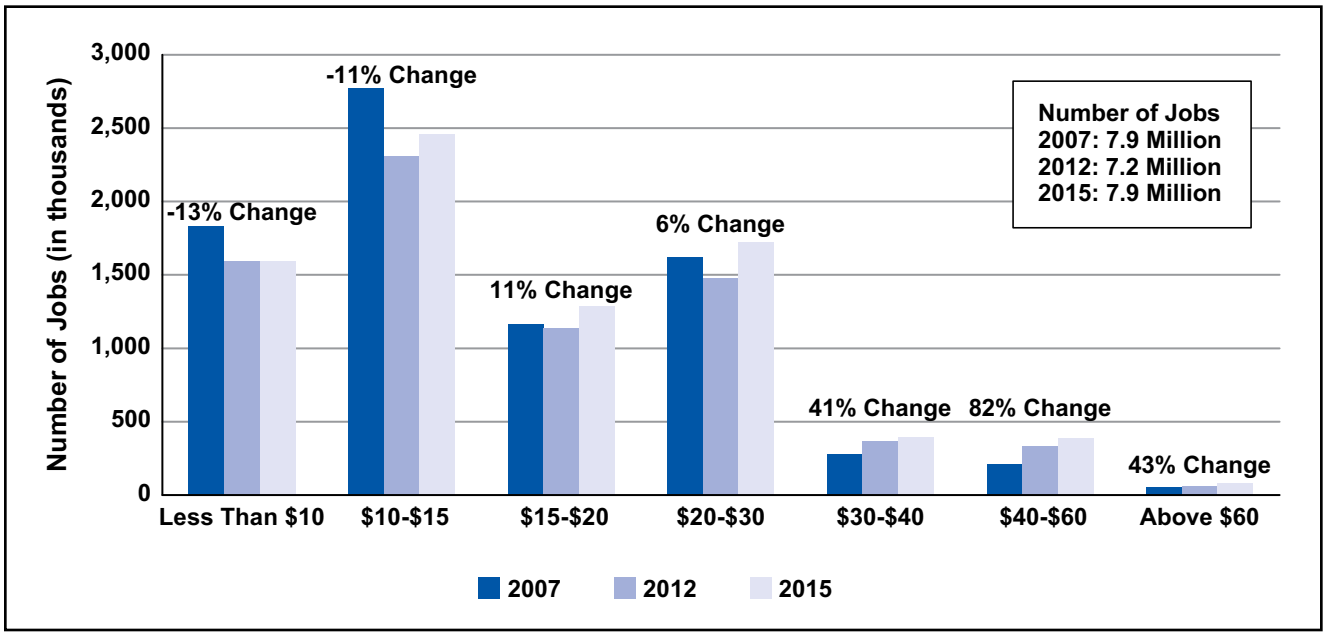
Florida's job market has improved since 2012, though low-wage jobs still dominate the economic landscape. In Florida, **67 percent of jobs pay less than $20 per hour, with three-quarters of those paying less than $15 per hour.** This is lower than the 73 percent of jobs that were low-wage in 2007 (Figure 23). However, when 2007 wages are adjusted for inflation, the percent of jobs paying less than $20 per hour in 2015 dollars was the same, 67 percent.

A full-time job that pays $15 per hour grosses $30,000 per year, which is well below the average Household Survival Budget for a family of four in Florida of $53,856.

With 7.9 million total jobs in Florida recorded by the Bureau of Labor Statistics in 2015, the job market has shown improvement since 2012, and it is just returning to its 2007 size (Figure 23). Though jobs paying less than $20 per hour dominate the job market, those paying less than $15 decreased between 2007 and 2015. The number of jobs paying more than $20 per hour increased, with those paying more than $30 per hour rising dramatically. Jobs paying $30 to $40 rose by 41 percent and jobs paying $40 to $60 increased by 82 percent. Jobs that saw the most growth were food preparers, restaurant cooks, customer service representatives, office administrative supervisors, and secretaries and administrative assistants (Bureau of Labor Statistics (BLS), 2007 and 2015).

Figure 23.

Number of Jobs by Hourly Wage, Florida, 2007 to 2015



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007-2015

Industries in Florida vary in the contributions they make to the state's employment and gross domestic product (GDP). The industries with large GDP contributions but low employment tend to pay higher wages to employees, while those with smaller GDP contributions but higher employment have more people to pay. In Florida, ALICE workers tend to be concentrated in the industries with smaller GDP contributions (Figure 24).

The financial industry continues to be the largest contributor to GDP, with over $173 billion in 2015 or 22 percent of total GDP. However, it employs less than 2 percent of the workforce. There are few ALICE workers in this field, and they are primarily in administrative support roles. With strong demand for banking, financial investments, insurance, and real estate investments, Miami and Tampa had the 3rd and 4th fastest growing financial sectors in the state (Headlight Data, 2015).

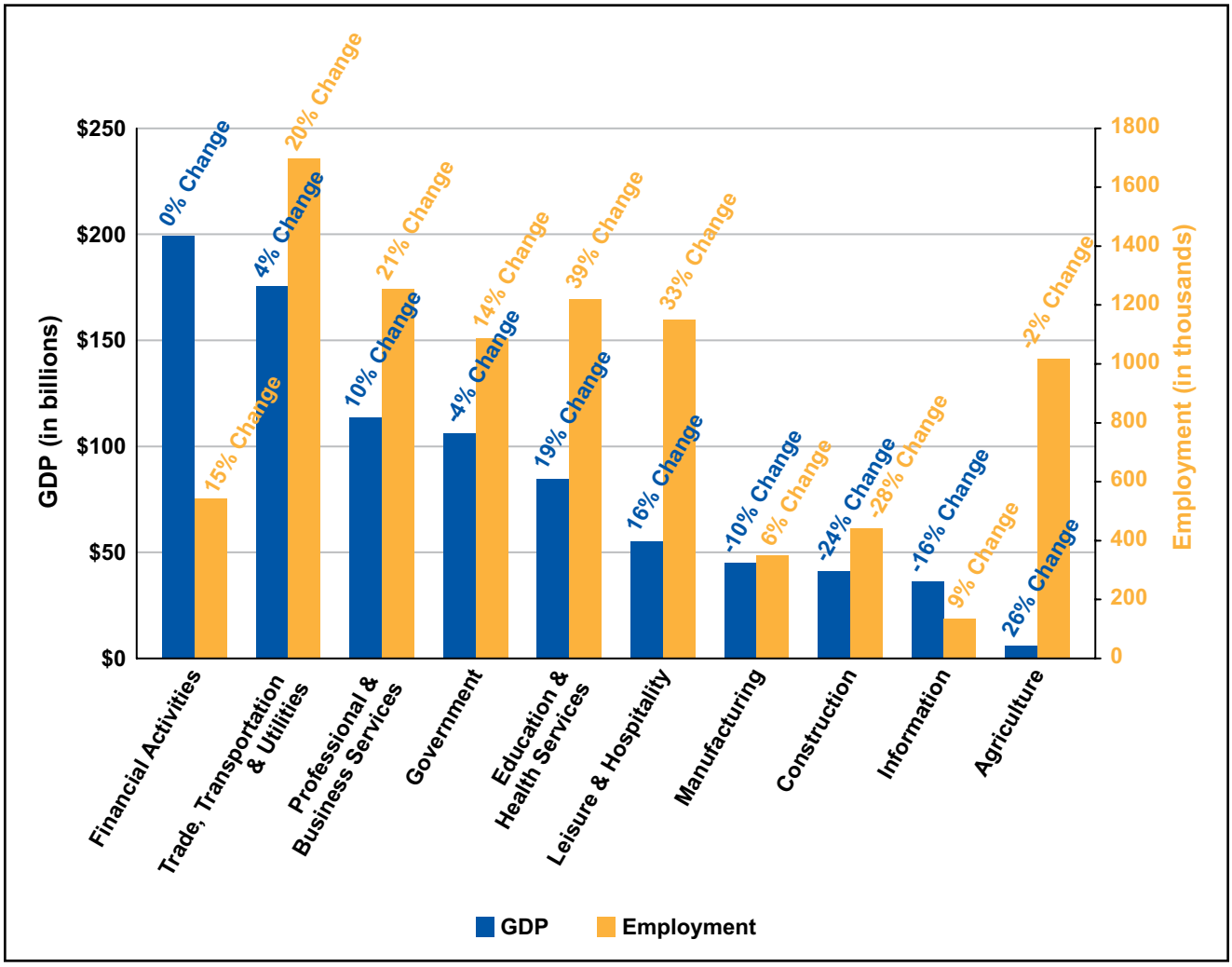
The trade, transportation, and utilities industry made the second largest contribution to GDP (20 percent) and employed the largest number of workers, 1.7 million workers or 17 percent of the workforce. While its contribution to GDP increased by 4 percent between 2007 and 2015, employment in the industry increased by 20 percent, and continues to employ significant numbers of ALICE workers.

The next four largest employing industries – professional and business services, government, education and health services, and leisure and hospitality employ a larger share of the population than is represented by its contribution to GDP. Primarily service industries, these are large employers of ALICE workers. Education and health services is the fastest growing sector for employment and GDP. Leisure and hospitality have also shown strong growth, especially since 2010. In 2015, there were more than 106 million out-of-state visitors who spent more than $89 billion in taxable spending and provided $11.3 billion in state and local taxes. Government grew in employment but declined in GDP (Bureau of Labor Statistics (BLS), 2015; Parrish, 2016).

While agriculture and construction make much smaller contributions to GDP, they are large employers (16 percent and 5 percent respectively), and have shown some of the strongest growth since 2010. With Florida's warm climate, the growing season is more year-round than other regions of the country, and the leading commodities (greenhouse and nursery products, as well as oranges, tomatoes, and dairy products) require more labor than most agriculture products. The construction industry, which took a hard hit during the Great Recession, has bounced back and is now responsible for the largest percentage increase in job creation of all categories from 2010 to 2015, though the sector still has not returned to 2007 levels (Parrish, 2016; Walton, 2016).

Though Florida is a well known leader in the aerospace industry, overall manufacturing accounts for less than 5 percent of employment and GDP in Florida. Despite this small share, prominence in the aerospace industry has garnered national attention and provided a compelling case for Florida's future in the technology and innovation sectors (DiBello, 2013; Walton, 2016).

Figure 24.
Employment and GDP by Industry, Florida, 2007 to 2015



Source: Bureau of Labor Statistics (BLS), 2007-2015, and U.S. Department of Commerce, Bureau of Economic Analysis, 2007-2015

With the service sector employing a large number of ALICE workers, it's important to address several characteristics of the service-sector economy that add to the struggles of their employees. Most notably, service sector jobs pay low wages. In 2015, only one of the 20 most common service sector occupations paid enough to support the Household Survival Budget, a minimum of $26.93 per hour: registered nurses who earned an average of $29.87 per hour (Figure 25).

The most common occupation in Florida, retail sales, pays a wage that is well below what is needed to make ends meet. The more than 337,140 retail salespeople make an average of $9.99 per hour, or $19,980 if working full time, year round. These jobs fall short of meeting the family Household Survival Budget by more than $33,000 per year. Even if both parents worked full time at this wage, they would fall short of the Household Survival Budget by almost $14,000 per year.

Working in service sector jobs can put more financial stress on ALICE families in other ways. First, many of these jobs are seasonal, like those in agriculture and tourism, and this leads to irregular income for ALICE households as well as unpredictable scheduling and lack of benefits. Second, these jobs are often located in areas with high housing costs, meaning that employees have to either pay more for housing or have longer commutes and higher transportation costs. Most of these jobs require employees to work on-site, and they often have unpredictable or nontraditional work schedules, which makes it harder to plan around public transportation and child care.

This is especially true in Naples and Orlando, and many of Florida's islands as well as the Florida Keys, where tourism and resort communities exacerbate some of these challenges. In these areas, the demand for jobs is highest where housing costs are highest, and yet many jobs are low wage and seasonal (Maxwell, 2015; Florida Housing Coalition, 2015; Florida Department of Economic Opportunity, 2015).

Figure 25.

Top 20 Occupations by Employment and Wage, Florida, 2015

	2015		2007-2015 Percent Change	
OCCUPATION	NUMBER OF JOBS	MEDIAN HOURLY WAGE	NUMBER OF JOBS	MEDIAN HOURLY WAGE
Retail Salespersons	337,140	$9.99	19%	-6%
Food Prep, Including Fast Food	227,860	$8.98	38%	20%
Cashiers	226,000	$9.08	-5%	13%
Customer Service Representatives	220,700	$13.73	33%	4%
Waiters and Waitresses	209,340	$9.31	3%	7%
Secretaries and Admin Assistants	173,050	$14.73	21%	17%
Registered Nurses	168,870	$29.87	14%	9%
Office Clerks, General	155,040	$12.48	-18%	14%
Laborers and Movers, Hand	129,670	$11.03	1%	12%
Stock Clerks and Order Fillers	123,120	$10.98	-22%	17%
Janitors and Cleaners	112,290	$9.99	-2%	8%
Cooks, Restaurant	96,010	$11.68	37%	10%
Sales Representatives	91,910	$22.80	-6%	2%
Bookkeeping and Auditing Clerks	91,670	$16.69	-22%	15%
First-Line Supervisors of Office and Admin Workers	90,560	$23.87	21%	17%
Nursing Assistants	88,110	$11.43	-1%	5%
First-Line Supervisors of Retail Sales Workers	86,680	$19.10	0%	0%
Security Guards	82,860	$10.43	7%	5%
Maids and Housekeeping Cleaners	80,960	$9.46	12%	12%
Maintenance and Repair Workers	80,190	$15.29	3%	12%

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007 and 2015

Small Businesses

Small businesses – firms employing fewer than 500 employees – employed 44 percent of the private sector workforce in 2013 in Florida (latest data available). Firms employing less than 20 people employed the largest share. Small businesses, and their employees, experienced the largest shifts during the Great Recession, a trend that continued through 2015. For example, in the second quarter of 2014, 18,673 ventures started up in Florida and 16,293 exited (meaning they closed, moved to another state, or merged with another company). Startups generated 75,015 new jobs while exits caused 68,247 job losses. Small businesses are more vulnerable to changes in demand, price of materials, and transportation, as well as to cyber attacks and natural disasters. Many small businesses have fewer resources to pay their employees, and even fewer to maintain employees in lean times (U.S. Small Business Administration, 2016; Florida SBDC and University of West Florida Center for Research and Economic Opportunity, 2015).

Some sectors are more heavily reliant on small businesses, such as construction (88 percent of employees worked in small businesses in 2013) and other services such as food and cleaning (81 percent), while other sectors are much less so, such as administrative support (19 percent) (Figure 26 shows 2013 figures, the latest data available). For many small businesses, there is a dual challenge when ALICE is both the employee and the customer, such as child care, where more than 90 percent of operators are sole proprietors (included as part of Educational Services in Figure 26). On the one hand, child care workers are ALICE; there were 7,664 small child care businesses in Florida in 2015 and 33,860 child care workers, who earned an average wage of $9.53 per hour ($19,060 annually if full time). On the other hand, ALICE families use child care so they can work, but it can be the most expensive item in ALICE's budget – even more than housing. The conundrum is that if small businesses increase wages of their employees, those expenses are passed on to customers, who themselves are ALICE. These ALICE workers will earn more money, but child care will become more expensive for them (U.S. Small Business Administration, 2016; SBDCNet, 2014; Florida SBDC and University of West Florida Center for Research and Economic Opportunity, 2015).

Figure 26.
Small Business Employment by Sector, Florida, 2013

Small Business Employment by Sector, Florida, 2013

	SMALL BUSINESS EMPLOYMENT SHARE	SMALL BUSINESS EMPLOYMENT	TOTAL PRIVATE EMPLOYMENT
Construction	88%	308,407	271,423
Other Services	81%	300,906	244,604
Agriculture, Forestry, Fishing	78%	9,182	7,118
Professional, Scientific, and Tech Services	68%	444,688	304,220
Wholesale Trade	63%	299,427	188,149
Real Estate and Rental and Leasing	63%	149,440	93,433
Manufacturing	53%	281,852	149,610
Arts, Entertainment, and Recreation	52%	178,157	92,009
Educational Services	52%	156,060	80,435
Accommodation and Food Services	51%	832,085	427,739
Health Care and Social Assistance	45%	1,010,544	454,690
Mining and Oil and Gas Extraction	37%	4,185	1,563
Transportation and Warehousing	35%	209,498	72,772
Finance and Insurance	31%	338,792	103,461
Retail Trade	29%	985,663	288,998
Utilities	24%	27,579	6,598
Information	23%	155,169	34,855
Administrative Support	19%	1,307,729	245,474
Total	44%	6,999,363	3,067,151

Source: U.S. Small Business Administration, 2016

SHIFTING TOWARDS THE "GIG ECONOMY"

NEW ECONOMY TERMS

Gig – also referred to as **contract** or **freelance** work – one-time project and compensation

Contingent – work arrangements without traditional employers or regular, full-time schedules

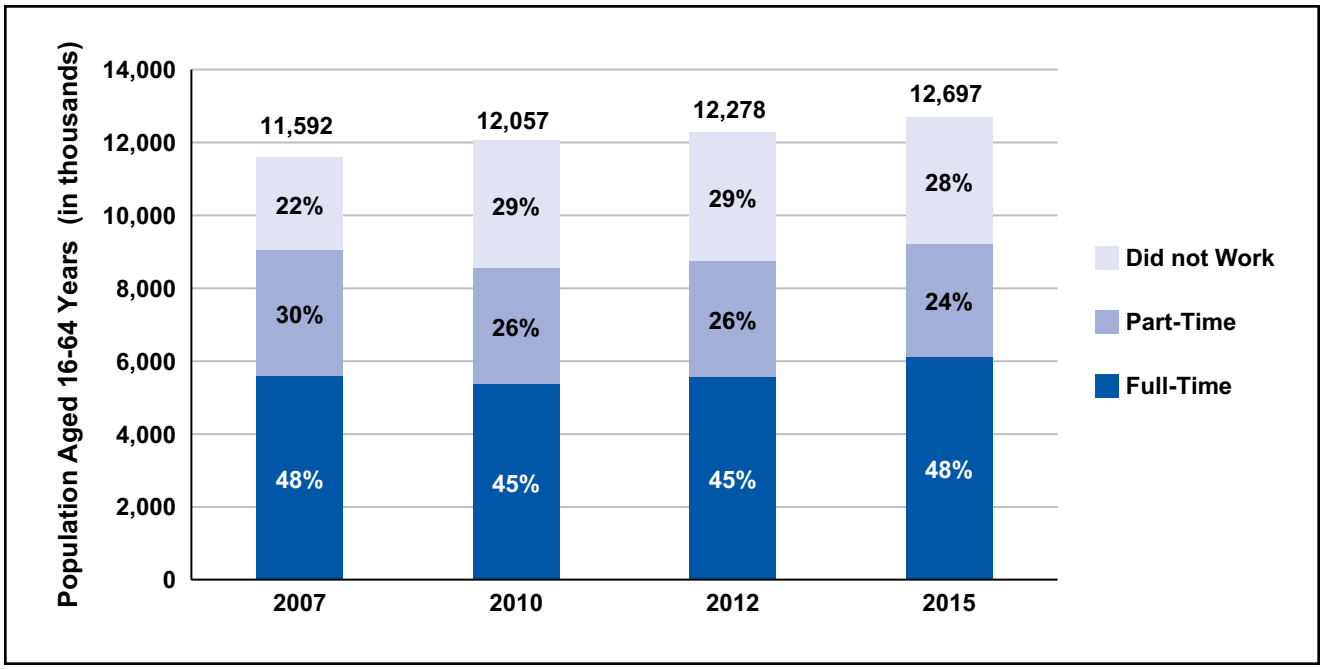
On-demand – also referred to as **on-call** – work with schedule variability according to customer activity

Shadow economy – also referred to as the **grey or underground economy** – unreported activity and income from the production of legal goods and services

The nature of work is changing dramatically in Florida and across the country, and these changes impact ALICE workers disproportionately. The most significant change is that low-wage jobs, especially those in the service sector, are increasingly shifting away from traditional full-time employment with benefits towards part-time, on-demand, or contingent employment with fluctuating hours and few benefits. At the same time, workers are replacing or supplementing their traditional jobs with a new gig-to-gig, project-to-project work life. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2015, and is expected to grow to nearly 20 percent by 2020 (Intuit, 2010; Economist Intelligence Unit, 2014; Manyika, et al., 2016).

These positions may help ALICE households who need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Boudreau, 2015). The non-traditional nature of this work is not captured in the American Community Survey, which only asks about number of weeks and hours worked, not number of jobs or quality of relationships with the employers. In fact, the American Community Survey statistics show a decline in part-time work and self-employment (Figure 27), whereas recent national surveys focusing on changes in the labor market report an increase in part-time work and self-employment (U.S. Census Bureau, 2010, 2015; American Community Survey, 2007, 2010, 2012, and 2015; Boudreau, 2015; Fehr, 2017).

Figure 27.
Work Status, Florida, 2007 to 2015



Source: American Community Survey, 2007-2015

Likewise, declining unemployment rates do not account for the changing numbers of underemployed workers – defined as those who are employed part time (either in the traditional or gig economy), those who have accepted a lower income than they had in the past, or those who have stopped looking for work but would like to work. For example, Florida's unemployment rate was 5.4 percent in 2015, but the underemployment rate was 11.5 percent (Bureau of Labor Statistics (BLS), 2015).

While information specific to Florida was not available, two national surveys provide greater insight on the growing prevalence of alternative work arrangements in primary and supplementary jobs. Nationally, the percentage of workers employed as temporary help agency workers, on-call workers, contract workers, independent contractors, or freelancers as their **main** job rose from 10.1 percent in 2005 to 15.8 percent in 2015, according to the RAND-Princeton Contingent Worker Survey (RPCWS) (Katz & Krueger, 2016).

By a broader measure, one-third of all workers in the U.S. have had supplemental, temporary, or contract-based work in addition to their main job in the past 12 months, according to an independent survey by Freelancers Union and Elance-oDesk. These findings are supported by IRS data showing a steady increase in nonemployee compensation (1099 form), sole proprietorship businesses, and self-employment. Because low-wage jobs continue to dominate the employment landscape, income earned through alternative and supplemental employment is increasingly critical for many ALICE families (Abraham, Haltiwanger, Sandusky, & Spletzer, 2016; Katz & Krueger, 2016; Freelancers Union & Elance-oDesk; Wald, 2014).

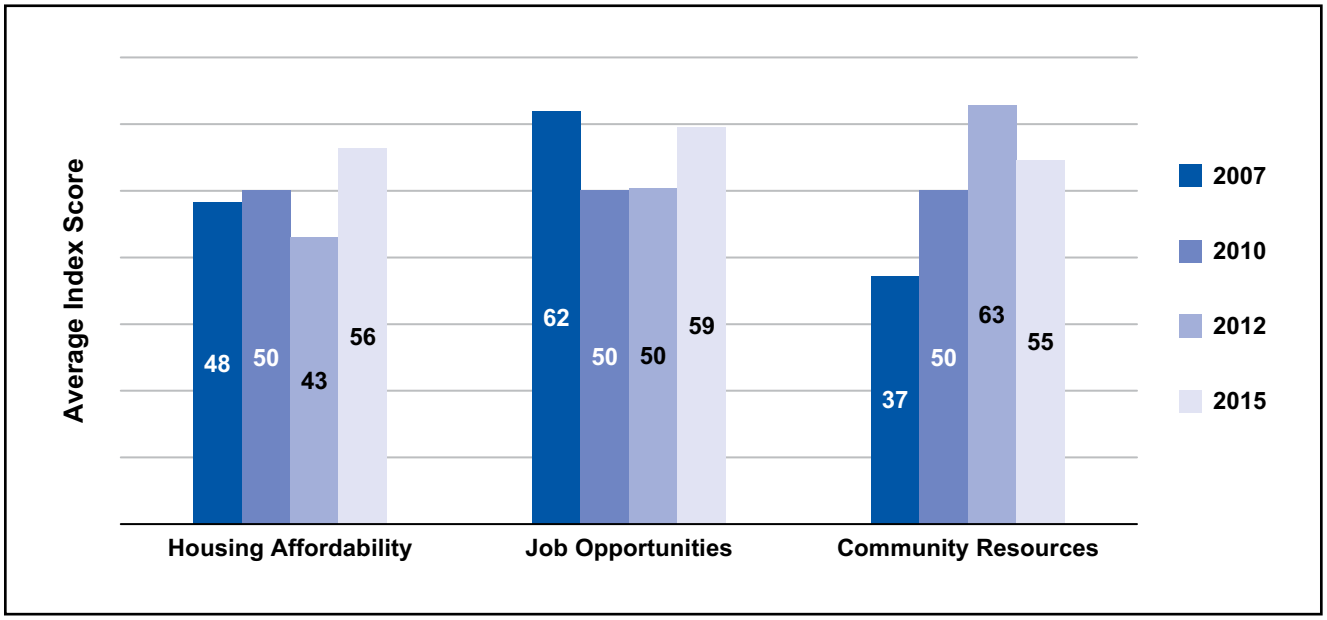
The characteristics and experiences of non-traditional, contingent workers differ from those of standard, full-time workers in a number of ways. The U.S. Government Accountability Office's report on the contingent workforce found that core contingent workers are less likely to have a high school degree and more likely to have low family income. They are more likely to experience job instability, have worker-safety issues, and feel less satisfied with their benefits and employment arrangements than standard full-time workers. In addition, contingent work tends to yield lower earnings with fewer benefits (such as retirement plans and health insurance), which results in greater reliance on public assistance (U.S. Government Accountability Office (U.S. GAO), 2015).

FLORIDA'S ECONOMY AND LOCAL CONDITIONS

In addition to shifting labor market conditions, the financial stability of ALICE households depends on local conditions. The **Economic Viability Dashboard** is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the **Housing Affordability Index**, the **Job Opportunities Index**, and the **Community Resources Index**. Index scores range from 1 to 100, with higher scores reflecting better conditions. Each county's score is relative to other counties in Florida and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than scores in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states.

The change in statewide Dashboard scores from 2007 to 2015 provides a picture of the Great Recession and the uneven recovery in Florida (Figure 28). Between 2007 and 2010, scores for Housing Affordability were relatively stable; Job Opportunities fell by 19 percent, and Community Resources rose by 35 percent. In the five years since the recession ended in 2010, conditions fluctuated before rebounding in 2015; Housing Affordability surpassed 2007 levels, Job Opportunities improved by 19 percent but have not returned to their 2007 level, and Community Resources were 47 percent higher than 2007.

Figure 28.
Economic Viability Dashboard, Florida, 2007 to 2015



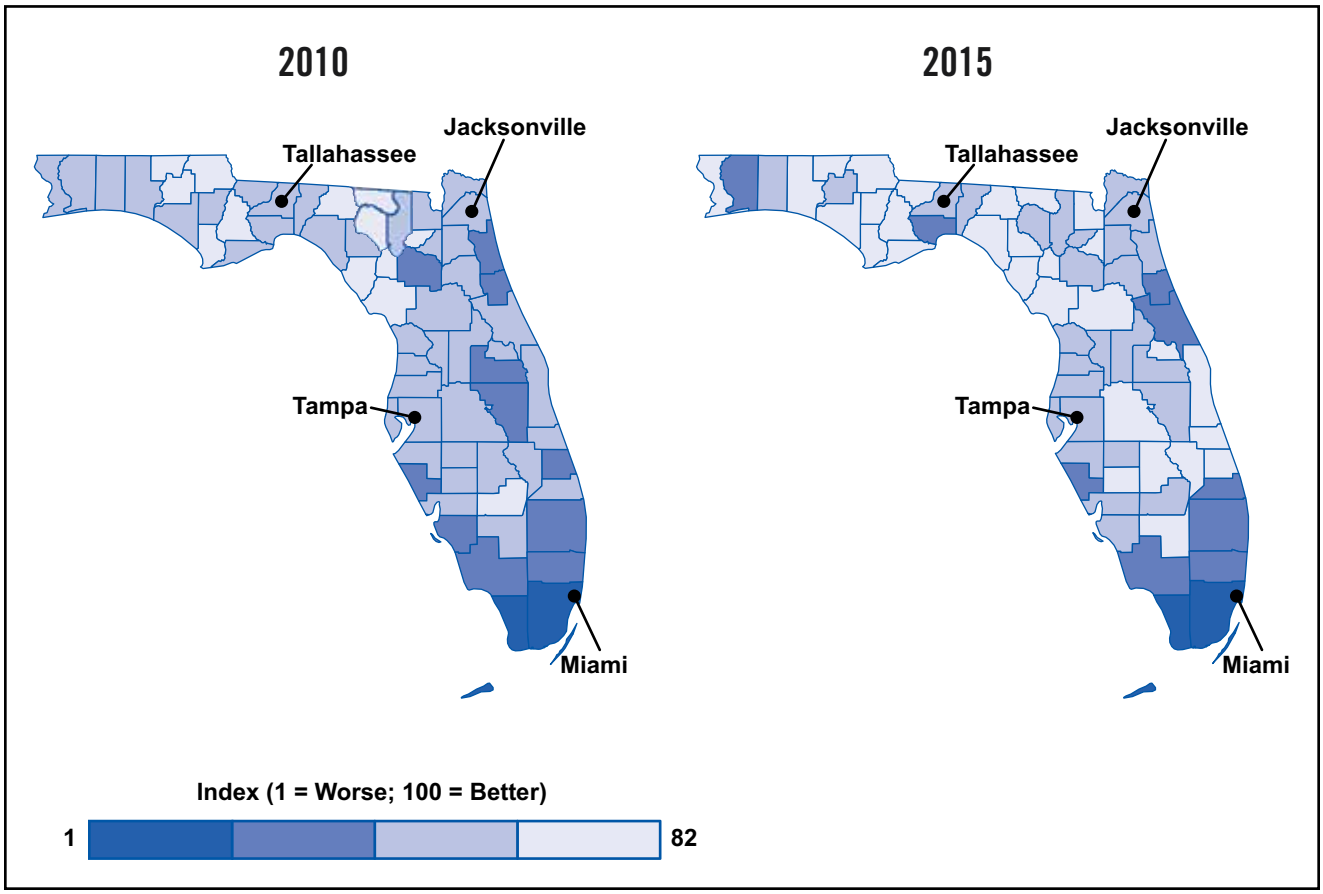
Source: American Community Survey, 2010 and 2015; Bureau of Labor Statistics (BLS), 2010 and 2015; U.S. Department of Housing and Urban Development (HUD), 2010 and 2015

Housing Affordability, which includes measures on the affordable housing stock, housing burden, and real estate taxes, showed significant improvement from 2007 to 2015. Despite a dip in 2012, the index surpassed its 2007 level in 2015 by 17 percent. This improvement fits with statewide reports on the housing industry (O'Connor, 2016). However, the statewide improvement also masked varying conditions across the state. The Housing Affordability Index improved from 2010 to 2015 in most counties. In Figure 29, higher scores shifted these counties from darker blues (worse conditions) in 2010 to lighter blues (better conditions) in 2015. At the same time, affordability fell in several counties, notably Bradford, Jackson, Nassau, and Columbia counties, which had affordability scores fall more than 20 percent.

For the 2007 to 2015 time period, Monroe and St. Johns counties had the largest drops in Housing Affordability, falling by more than 37 percent. Housing stock in Monroe County continues to face increasing pressure from tourism and resort communities. St. Johns County has a small stock of affordable housing, which cannot keep pace with a growing population and changing job opportunities (Florida Housing Coalition, 2015; Florida Department of Economic Opportunity, 2015; American Community Survey, 2007, 2010, 2012, and 2015).

Part of the reason housing became more affordable in Florida is because the housing bubble burst. Florida had one of the highest rates of foreclosure in the country. This left many neighborhoods with empty and unkempt houses that brought down value for the whole community. Foreclosures are still occurring but at a lower rate; the rate in Florida is 0.10 percent, compared to 0.06 percent nationally in 2015. The highest rates of foreclosure in the state – rates more than 0.20 percent are in Hernando and Hendry counties (RealtyTrac, 2016; O'Connor, 2016).

Figure 29.
Housing Affordability Index, Florida, 2010 to 2015



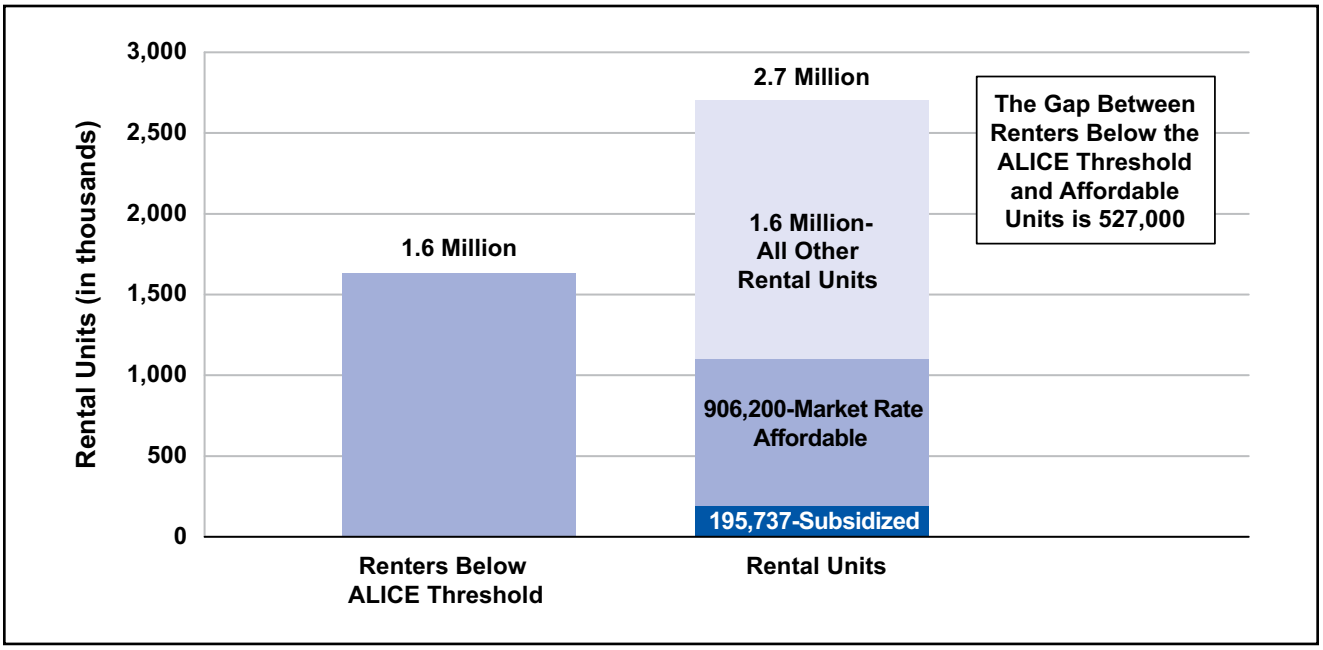
Source: American Community Survey; 2010-2015; Bureau of Labor Statistics (BLS), 2010-2015; U.S. Department of Housing and Urban Development (HUD), 2010-2015

Drilling down into housing affordability in Florida, analysis of the housing stock in each county reveals that the available rental units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are more than 1.6 million renters with income below the ALICE Threshold, yet there are approximately 1.1 million rental units – subsidized and market-rate – that these households can afford without being housing-burdened, which is defined as spending more than one-third of income on housing (Figure 30). Therefore, Florida would need at least 527,000 additional lower-cost rental units to meet the demand of renters below the ALICE Threshold. This estimate assumes that all ALICE and poverty-level households are currently

living in rental units they can afford. The data on housing burden, in fact, shows that many are not, in which case the assessment of need for low-cost rental units is a low estimate, and is more likely closer to 675,000 units (American Community Survey, 2015; U.S. Department of Housing and Urban Development (HUD), 2015).

Subsidized housing units are an important source of affordable housing for poverty-level households and some ALICE families. Of the 1.1 million rental units that households with income below the ALICE Threshold can afford across the state, approximately 18 percent are subsidized: Florida's affordable rental housing programs reached 195,737 households across the state in 2015 (U.S. Department of Housing and Urban Development (HUD), 2015).

Figure 30.
Renters Below the ALICE Threshold vs. Rental Stock, Florida, 2015

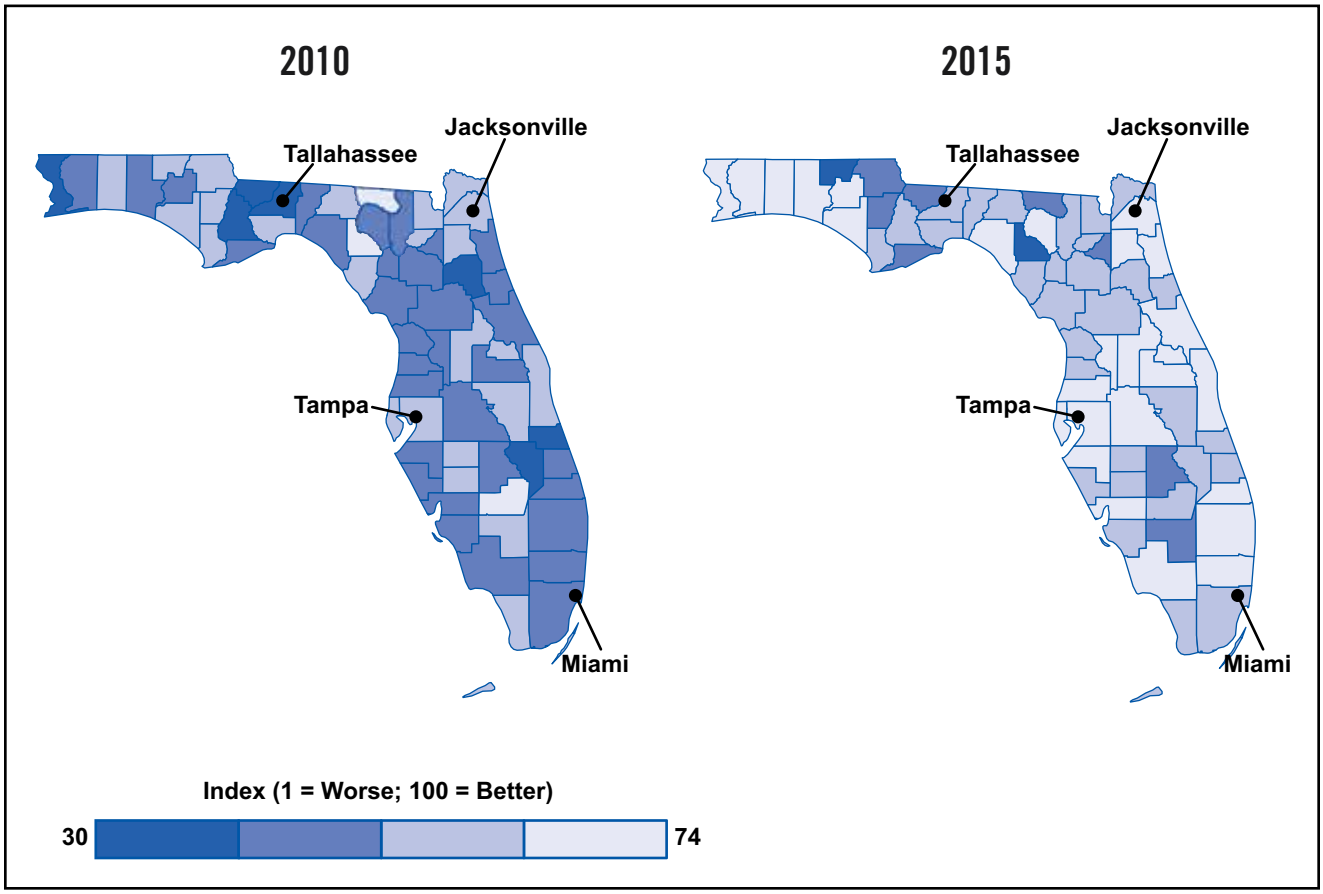


Source: American Community Survey, 2015, U.S. Department of Housing and Urban Development (HUD), 2015, and the ALICE Threshold, 2015

Job Opportunities Index scores reflect more than the number of jobs, but also wages and distribution of income. The Index score fell dramatically across Florida counties during the Great Recession and remained low through 2012. The rebound from 2012 to 2015 has been pronounced, but has not quite reached 2007 levels in all Florida counties. In the post-Recession era, from 2010 to 2015, all but 13 counties experienced some improvement in job opportunities. Liberty County had the greatest improvement, increasing by 93 percent, followed by Martin, Flagler, Indian River, Walton, Taylor, and Escambia counties, which all had an increase of more than 50 percent.

Several counties still face tough job conditions. Four counties had scores that dropped by at least 20 percent since 2007: Bradford, Jackson, Nassau, and Columbia counties. At the same time, Job Opportunity Index scores improved by more than 20 percent in Sarasota, Alachua, and Escambia counties. In general, the best job opportunities remain in central Florida and the top of the Panhandle (Figure 31).

Figure 31.
Jobs Opportunities Index, Florida, 2010 to 2015



Source: American Community Survey; Bureau of Labor Statistics (BLS), 2010-2015; U.S. Department of Housing and Urban Development (HUD) 2010-2015

Improvement in Community Resources was driven primarily by the increased rate of those with health insurance. The spike in the index in 2012 was due to voting, which is an indicator of social capital, or how invested people are in their community. Voting was higher during the 2012 presidential election. See Exhibit V for county scores.

ECONOMIC VIABILITY DASHBOARD

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

The Job Opportunities Index

Key Indicators: Income Distribution+Unemployment Rate+New Hire Wages

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

The Community Resources Index

Key Indicators: Education Resources+Health Resources+Social Capital

Collective resources in a location can make a difference in the financial stability of ALICE households. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and the percent of the adult population who voted.

Refer to the Methodology Exhibit for more information

CONCLUSION: WHAT CHALLENGES LIE AHEAD?

While ALICE families differ in their composition, challenges, and level of need, there are three broad trends that will impact the conditions these households face in the next decade and their opportunities to change their financial status. These trends will also have significant implications for local communities and the state as a whole. These are:

1. **Population Changes – Migration and an Aging Population**
2. **Jobs – Technology and Future Prospects**
3. **Education and Income Gap**

POPULATION CHANGES

Migration has been the primary source of Florida's high population growth since at least the 1970s, and despite having a reputation of attracting retirees, Florida has become home to people of all ages. Population growth rates slowed during the Great Recession, especially migration from other states, but it has picked up again since 2010. More than 85 percent of Florida's total population growth since 2010 was due to migration with domestic migration accounting for just over half (Wang & Rayer, 2016; Florida Department of Transportation, 2014).

When migration is broken down by age group, it is clear that Florida is a destination for more than retirees. The largest movement of people into the state in 2015 was by those under 18 years old, with more than 234,000 moving to Florida (Figure 32). As minors, most came with their families, paralleling the inflows of 20-, 30-, and 40-somethings.

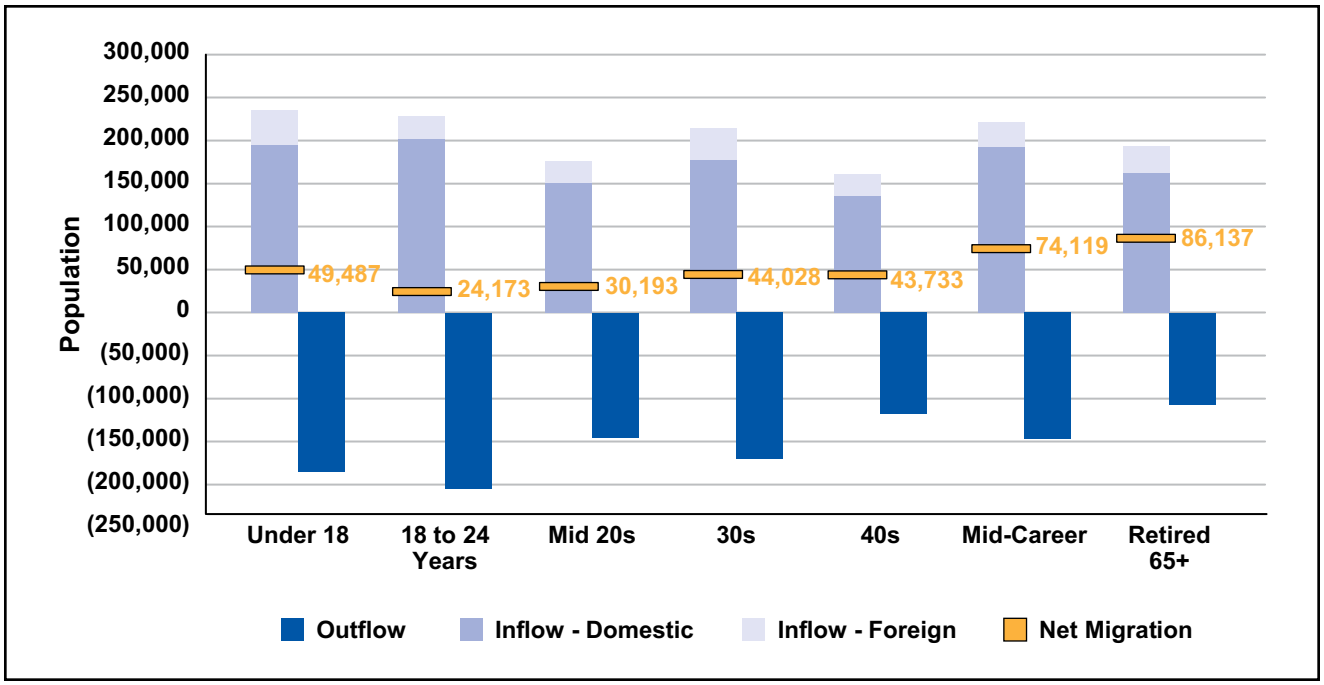
The largest movement in and out of the state was among those aged 18 to 24, with more than 228,000 moving in to the state and 205,000 moving out. Without this net positive migration, the decline in households headed by someone under 25 would be even larger. Many of those moving were college students. In fact, 27,301 students moved to Florida to enroll in undergraduate programs, while 17,719 went to colleges in another state (American Community Survey, 2007, 2010, 2012, and 2015; U.S. Census Bureau, 2010, 2015; National Center for Education Statistics (NCES), 2014; Wang & Rayer, 2016; Florida Department of Transportation, 2014).

At all ages, there is a net gain, which among adults steadily increases with age, reaching 86,137 for those ages 65 and older (U.S. Census Bureau, 2010, 2015; American Community Survey, 2014).

Foreign migration accounted for more than 10 percent of inflows in each age group. Foreign immigrants accounted for 17 percent of those under 18 years old and 11 percent of college age students (American Community Survey, 2014).

Figure 32.

Population Inflows and Outflows, Florida, 2015



Source: American Community Survey, 2015

What Shifting Demographics Means for the Community

When unemployment rates are low, a large college-age population is a potential engine for a state's future economic growth. Florida's challenge is to have job opportunities and affordable living available to these young residents. Debt for unemployed or underemployed college graduates can cause them to remain below the ALICE Threshold. Florida's college loan default rate was 14.1 percent, considerably higher than the national rate of 11.3 percent in 2013 (U.S. Department of Education, 2013)

The high cost of living combined with college debt has made it difficult for young workers in Florida. This is reflected in the decline in the number of households headed by someone under 25 years old in Florida, and in the high rate of poverty and ALICE among young people living alone. Recent graduates and young workers are choosing to move in with their parents or roommates, and delaying buying a home and starting a family on their own. With fewer young people choosing to strike out on their own, not only has the housing construction sector suffered, but there has also been a reduction in furniture and appliance manufacturing and other indirect effects for retail and utilities (Keely, van Ark, Levanon, & Burbank, May 2012; American Community Survey, 2007, 2010, 2012, and 2015; U.S. Department of Education, 2013).

Foreign-born Residents

International migration plays an increasing role in Florida's racial and ethnic composition. The foreign-born population represented 20 percent of the state total in 2015, up from 16.7 percent in 2000. The light blue portion of the inflow bars in Figure 32 represents the number of people moving to Florida from outside the U.S. Almost four million foreign-born residents live in Florida, with many settling in Florida's largest counties: Orange, Broward, Palm Beach, and Miami-Dade. More than half (54 percent) have become citizens, 5 percent are undocumented, and 41 percent are legal permanent residents. Current immigrants in Florida came from Latin America (75 percent), followed by Asia (11 percent), but they also hail from Africa, Europe, and the Middle East (Migration Policy Institute, 2014; American Community Survey, 2014; Wang & Rayer, 2016; Florida Department of Transportation, 2014; American Immigration Council, 2015).

Immigrants vary widely in language, education, age, and skills – as well as in their financial stability. Among adults ages 25 and older, 22 percent of Florida's foreign-born population has less than a high school education, compared to 12 percent of the native population. However, a higher percentage of the foreign-born population has a graduate or professional degree (10 percent) compared to the native-born population (7 percent). As a result, there are many well-educated and financially successful immigrants in Florida. Yet, there are also other immigrant families with distinct challenges that make them more likely to be unemployed or in struggling ALICE households. These challenges include low levels of education, minimal English proficiency, and lack of access to support services if their citizenship status is undocumented (American Community Survey, 2014; Chirillo, Anderson, & Hess, 2016; Aspen Institute, 2013).

As both workers and entrepreneurs, immigrants are an important source of economic growth in Florida, making up 24.5 percent of the state's workforce (2.3 million workers) in 2013. Across the state, Latino- and Asian-owned businesses contributed to the economy through sales revenue, and employed more than 400,000 people in 2007 (latest data available). And the state's Asians and Latinos also contribute to the economy as consumers, according to the U.S. Census Bureau (U.S. Census Bureau, 2012; Migration Policy Institute, 2014; Gardner, Johnson, & Wiehe, April 2015; Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

Implications of Undocumented Workers for the Community

Not only do immigrants run businesses and pay taxes, they facilitate growth in the economy. They contribute to a range of fields from engineering to science to the service sector and are more likely to start their own business. In addition, the availability of low-skilled immigrant workers, such as child care providers and house cleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman & Gray, 2012).

Though undocumented workers make up a small part of the overall immigrant population, their costs and benefits to Florida's economy are being hotly debated. On the one hand, they contribute to economic growth and the tax base. The Perryman Group estimates that if all undocumented immigrants were removed from the state, Florida would lose billions in economic activity, approximately 750,000 jobs, and according to the Institute for Taxation and Economic Policy, millions in state and local taxes. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans, because undocumented workers have a different set of skills that complement rather than replicate the U.S. workforce (Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

On the other hand, undocumented workers use community resources, though they use a lot fewer resources than legal residents because they are often not eligible for assistance. In Florida, state and local governments provide services for undocumented residents including schooling for K-12 children of undocumented residents and medical care (Gardner, Johnson, & Wiehe, April 2015; Martin & Ruark, 2010; National Academies of Sciences, Engineering, and Medicine, 2016).

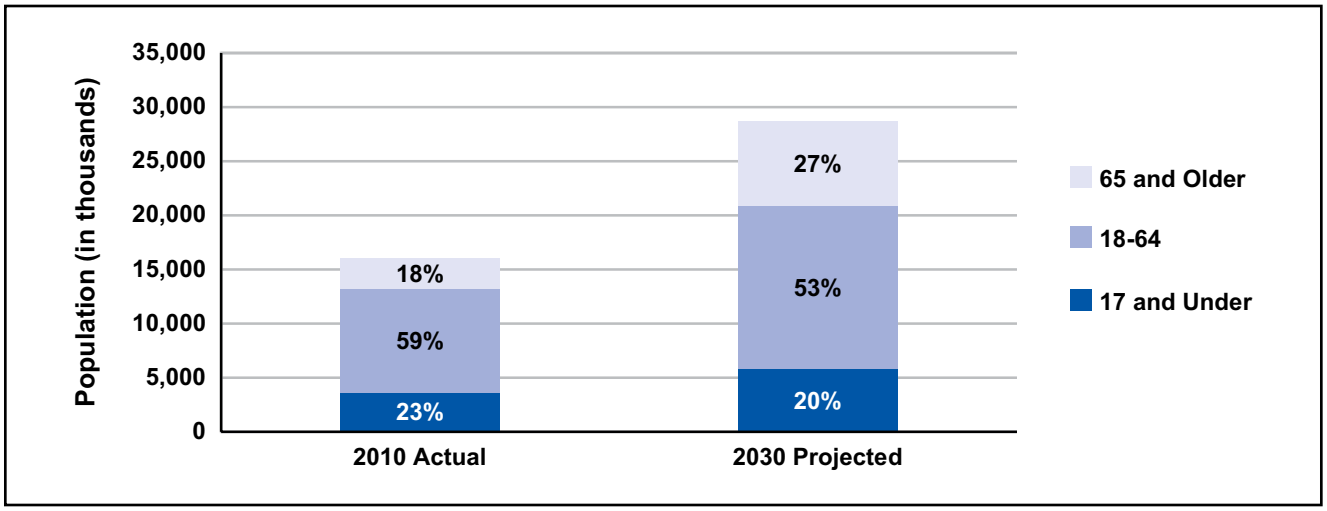
Exacerbating this issue is the fact that foreign born, and especially undocumented workers, are often underpaid and are among the most likely to live in poverty and ALICE households. Often without access to any government safety net, they can be more likely to need emergency services in a crisis. While there continues to be high demand for foreign born workers in Florida, especially those who are bilingual, job opportunities and wages need to be sufficient in order to continue to attract these workers and prevent them from being ALICE (Pew Charitable Trusts, 2014; Camarota, 2015; Pereira, et al., 2012).

An Aging Population

By 2030, when all baby boomers are 65 or older, the senior share of the population is projected to increase in nearly every country in the world. Because this shift will tend to lower labor force participation and reduce the amount of money people put towards savings, there are well-founded concerns about a potential slowing in future economic growth (Bloom, Canning, & Fink, 2011).

The proportion of Florida's population that is 65 and above was projected to grow from 18 percent in 2010 to 27 percent by 2030, a 177 percent increase (Figure 33). Florida's population is significantly older than the national average with a median age of 41.6 years old compared to the nation's 37.6 in 2014. In contrast, demographers predict that the population of all other age groups will increase by 10 percent or less in Florida (U.S. Census Bureau, 2005; Florida Demographic Estimating Conference and the University of Florida, Bureau of Economic and Business Research, 2015; Florida Department of Transportation, 2014; American Community Survey, 2014).

Figure 33.
Population Projection, Florida, 2010 to 2030



Source: U.S. Census, 2005

As five million Florida residents will age into retirement over the next 20 years, this demographic shift has implications for the financial stability of these households as well as for the economic stability of the state. In Florida, and nationally, these trends will likely produce increases in the number of ALICE households. Since the start of the Great Recession, retirement plan participation decreased for all families and has continued to do so for families in the bottom half of the income distribution. For upper-middle income families, participation rebounded slightly from 2010 to 2015, but did not return to 2007 levels (Bricker, et al., 2014; Florida Demographic Estimating Conference and the University of Florida, Bureau of Economic and Business Research, 2015).

Florida has the lowest rate of residents planning for retirement with only 46 percent of workers participating in an employer-sponsored retirement plan, the lowest in the country, and below the national average of 49 percent. Rates also vary across metropolitan areas within Florida. One of the lowest rates is in Fort Myers-Cape Coral, with 33 percent and Miami-Fort Lauderdale-Miami Beach, with 38 percent (The Pew Charitable Trusts, 2016; The Pew Charitable Trusts, May 2016).

However, those on the brink of retirement are finding that they cannot afford to fully leave the workforce. Nationally, the large numbers of post-WW II baby boomers (those aged 55 and over) are expected to make up a larger share of the labor force in the next decade. The over 55 age group has steadily increased its share of the labor force from 11.8 percent in 1992 to 14.3 percent in 2002 to 20.9 percent in 2012, and is projected to increase to 25.6 percent by 2022. In Florida, almost half (48 percent) of the over 65 population were in the workforce in 2011 (Bricker, et al., 2014; AARP, 2012; Bureau of Labor Statistics (BLS), 2014; Institute for Women's Policy Research, 2016).

More of the ALICE seniors will be women because they are likely to live longer than their generation of men, and have fewer resources on which to draw. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women tend to live longer than men, they are more likely to be single and depend on one income in their old age. In Florida in 2015, there were 18 percent more women 65 or older than men of the same age, but 38 percent more in poverty (Waid, 2013; Hounsell, 2008; American Community Survey, 2007, 2010, 2012, and 2015; Brown, Rhee, Saad-Lessler, & Oakley, March 2016).

Broader Consequences of an Aging Population

The aging of the population in Florida presents new challenges. First, there will be greater pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units need to be near family, health care, and other services. Likewise, transportation services need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Florida's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty selling their homes at the prices they had estimated in better times, a source of income they were relying on to support their retirement plans (U.S. Department of Transportation, 2015). As a result of the financial hardships of home ownership for seniors, increasing numbers are actually living together, in rented and owned homes, to maintain independence while minimizing the economic burden (Abrahms, 2013).

The aging population will increase demand for geriatric health services, including assisted living and nursing facilities and home health care. Along with the traditional increase in physical health problems, low-income seniors in Florida are more likely to face mental health issues. According to American's Health Rankings, seniors in Florida with income below $25,000 average 6.1 poor mental health days in the last month compared to 2 days for those with income above $75,000. Seniors reporting mental distress are also more likely to report poor or fair physical health (United Health Foundation, 2016; Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

Without sufficient savings, many families will not be able to afford the health care they need. A collaborative project of AARP, the Commonwealth Fund, and The Scan Foundation suggests that the state is ill-prepared. The Long-Term Services and Support Scorecard ranks Florida 43rd among all states in its long-term support and services for older adults in terms of affordability, access, and quality of life (Reinhard, et al., 2014).

Shifting demographics also have implications for caring for the growing number of seniors. The Caregiver Support Ratio, the number of potential caregivers aged 45 to 64 for each person aged 80 and older, was 5.5 in 2010, and is projected to fall to 2.9 by 2030. In fact, The Long-Term Services and Support Scorecard ranked Florida 40th in its support for family caregivers (Reinhard, et al., 2014; AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013).

A number of additional consequences are emerging, ranging from job implications to elder abuse. With the increased demand for caregivers, there is a growing need for more paid health aides, who are themselves likely to be ALICE. Nursing assistants, one of the fastest growing jobs in Florida, are paid $11.72 per hour, and require reliable transportation, which can consume a significant portion of the worker's wage. There are similar challenges for home health aides and personal care aides. These jobs do not require much training, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. Together these factors may lead to poor quality caregiving. There are significant downsides to poor quality caregiving, including abuse and neglect – physical, mental and financial – an issue that is on the rise in Florida and across the country (MetLife Mature Market Institute, June 2011; U.S. Bureau of Justice Statistics, 2015).

JOBS – TECHNOLOGY AND THE FUTURE

More than any other factor, jobs define ALICE. The outlook for new jobs shows that they will be dominated by low-wage jobs that will require no work experience and minimal education. According to the Bureau of Labor Statistics 2015 to 2023 job projections for Florida, 82 percent of new jobs will pay less than $15 per hour, and only 3 percent will require any work experience. In terms of education, 29 percent of new jobs will not require a high school diploma, 37 percent will require only a high school diploma, while 31 percent will require an associate or postsecondary degree, and only 3 percent will require a bachelor's degree (Figure 34) (Florida Department of Economic Opportunity, 2016).

Figure 34.

New Growth by Occupation, Florida, 2015 to 2023

OCCUPATION	2015 EMPLOYMENT	ANNUAL NEW GROWTH	HOURLY WAGE	EDUCATION OR TRAINING	WORK EXPERIENCE
Retail Salespersons	331,438	123,284	11.81	High school diploma	None
Cashiers	210,410	97,267	9.34	High school diploma	None
Waiters and Waitresses	193,583	100,784	10.03	Less than high school	None
Customer Service Representatives	190,248	66,525	14.21	Postsecondary adult vocational	None
Food Prep, Including Fast Food	183,508	65,794	8.87	Less than high school	None
Registered Nurses	169,380	56,799	30.28	Associate degree	None
Secretaries	163,703	28,974	14.9	Postsecondary adult vocational	None
Office Clerks, General	147,743	41,935	13.22	High school diploma	None
Janitors and Cleaners	121,214	29,113	10.36	Less than high school	None
Stock Clerks and Order Fillers	117,509	26,423	11.46	High school diploma	None
First-Line Supervisors of Retail Sales Workers	117,222	29,279	20.46	Postsecondary adult vocational	Less than 5 years
Laborers and Movers, Hand	108,118	38,438	12.17	Less than high school	None
Landscaping and Groundskeeping	96,958	31,207	11.26	Less than high school	None
Sales Representatives	92,964	28,160	28.47	Postsecondary adult vocational	None
Nursing Assistants	88,258	26,829	11.72	Postsecondary adult vocational	None
Cooks, Restaurant	87,226	25,416	11.52	Postsecondary adult vocational	None
Accountants and Auditors	84,311	26,377	32.27	Bachelor's degree	None
First-Line Supervisors of Administrative Support Workers	81,107	26,962	24.45	Associate degree	None
Receptionists and Information Clerks	77,264	34,178	12.72	High school diploma	None
Sales Representatives, Services	68,533	24,935	26.55	High School diploma	None

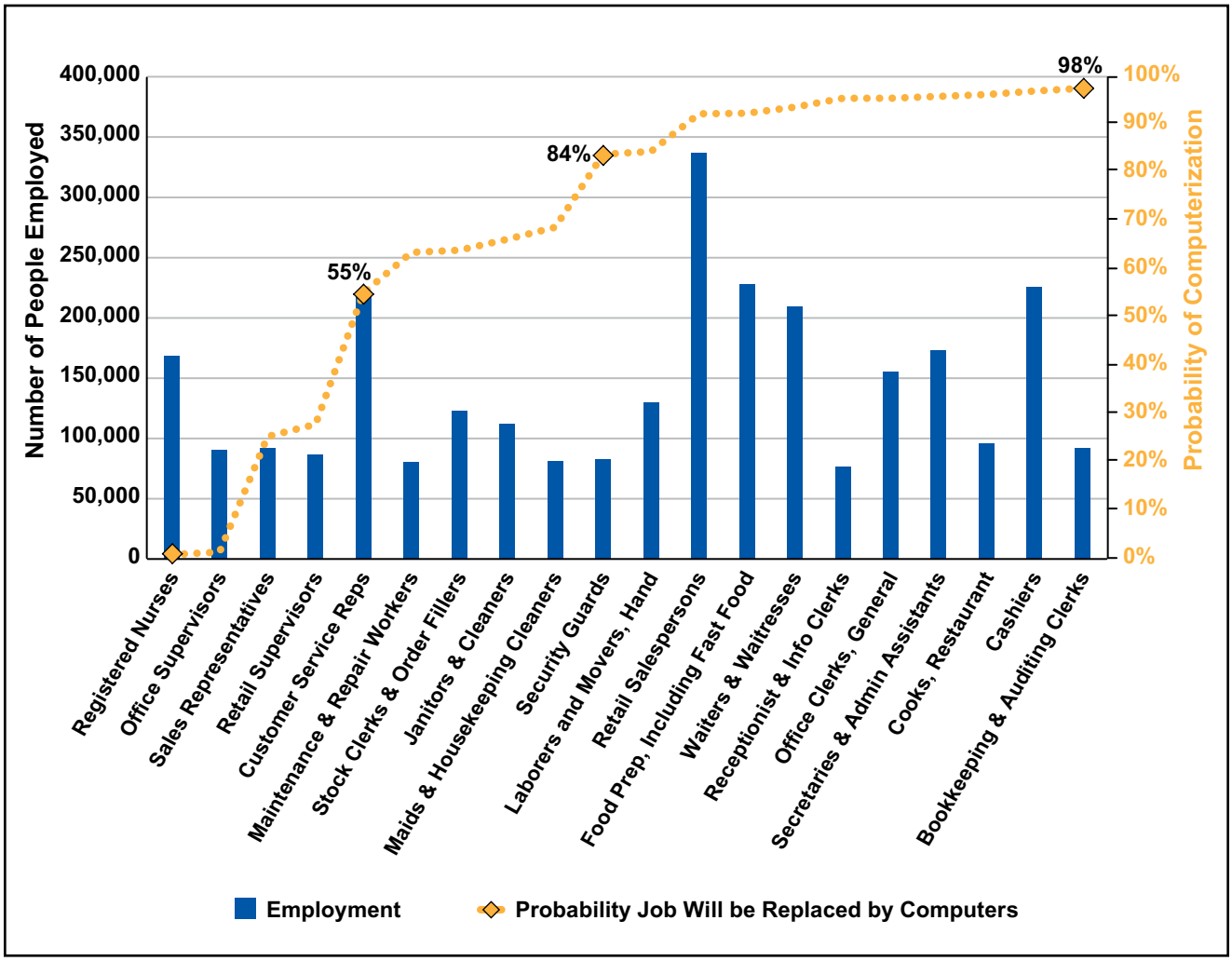
Source: Florida Department of Economic Opportunity, 2016

Jobs and Technology

With Florida's High Tech Corridor, the state's innovation economy has grown substantially over the past five years; in 2015, it was ranked the 4th highest state for technology jobs in the country. In addition, technology is changing the nature of work in most sectors and will likely have a large impact on the future of both low-wage and high-wage jobs across industries (CBRE Research, 2015; Comptia, 2016; florida.High.Tech, 2016; Parrish, 2016).

While technology has been changing jobs for centuries as businesses weigh the costs of capital versus wages, the latest wave comes as technology has decreased the costs of automation of manufacturing and many services. Wendy's, for example, recently announced plans to replace front-line staff with computer kiosks. Figure 35 shows the likelihood that Florida's top 20 occupations will be replaced by technology over the next two decades. While some of the changes are likely to be positive and offer new opportunities, there are many new risks associated that will negatively impact ALICE workers (Frey & Osborne, September 2013).

Figure 35.
Employment by Occupation and Impact of Technology, Florida, 2015



Source: Bureau of Labor Statistics (BLS), OES wages, 2015, and Frey and Osborne, 2013

New jobs: Technology has created new opportunities in types as well as the availability of jobs. Most commonly, technology is changing the scope of jobs. For example, Wish Farms in Plant City is investing in robots that can pick berries, meaning fewer employees will be needed for harvesting, but the company will need engineers to program and oversee the machines. Technology is also creating new services, and has ushered in a "gig" economy, creating new jobs such as TaskRabbit workers and Uber drivers. Gig positions may help ALICE households fill short-term gaps in standard employment and may be more lucrative than jobs in the traditional employment market (Knight, 2012; Price, 2016; David, 2016; Manyika, et al., 2016; Smith, 2016).

Cost of changing jobs: When technology eliminates jobs, even if new jobs are created, there is disruption for those losing their jobs and they incur costs associated with unemployment, moving, and retraining. The cost of changing jobs will affect millions of U.S. workers, as more than 60 percent of jobs have a higher than 50 percent chance of being replaced by technology by 2020. Low-wage workers, especially those with lower levels of education, and older workers, especially women, are among those most at-risk of not benefiting from new technology-based jobs. For example, a hard-working cashier does not necessarily have the skills to repair digital checkout kiosks. The jobs that remain will be service jobs that cannot be automated and are often low paying, such as health aides, janitors, sales representatives, and movers (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013; Monge-Naranjo, 2015; Mitchell, 2013).

Risks to job security: A contingent workforce provides flexibility for companies to scale up or down on demand, but it subjects workers to unexpected gains or losses in work hours, making it difficult for ALICE households to pay bills regularly or to make long-term financial plans, especially qualifying for a mortgage. In the gig economy, there are no benefits, such as health insurance and retirement plans. This increases costs to ALICE families and makes them more vulnerable should they have a health crisis or have to retire early. In addition, unpredictable wages can put employer or government benefits that are tied to work hours in jeopardy, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. For example, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, & Rouhani, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (U.S. GAO), 2007).

Fewer standard workplace protections: Independent contractors lack other standard workplace protections such as protection against discrimination (age, gender, and race). And they do not have recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 hours per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company. Without workforce protections, ALICE workers are vulnerable to exploitation, legal bills, and poor working conditions (Donovan, Bradley, & Shimabukuro, 2016).

The impact of technology on education: Technology – and increasingly affordable technology – will enable more online education options and could change the recent trajectory of poor returns on education. However, these options are less available to those without access to the Internet, such as low-income individuals and those in rural areas. Colleges are embracing online courses for matriculated students and Massive Open Online Courses (MOOCs) for the wider community. These can lower the cost of education and enable many more avenues to gain and update skills. However, technology also makes it easier to create fraudulent educational organizations and to cheat unsuspecting students. For-profit colleges nationwide enroll about 11 percent of all higher education students but account for nearly 50 percent of all loan defaults. The U.S. Government Accountability Office (U.S. GAO) and several state attorneys general are investigating numerous fraudulent educational practices and money-making education schemes (State Attorneys General, 2014; U.S. Government Accountability Office (U.S. GAO), September 21, 2009; U.S. Government Accountability Office (U.S. GAO), October 7, 2010; U.S. Government Accountability Office (U.S. GAO), August 4, 2010; Cohen, 2015; Minnesota Attorney General's Office, 2016; United States Senate Health, Education, Labor and Pensions Committee, July 30, 2012; Carlson & Gross, 2016).

According to the Florida Chamber of Commerce, four out of five new jobs in Florida will be created by small businesses, and many of those will be innovation-based businesses. While these present some opportunities for ALICE workers with the right skills, small businesses are also more unpredictable employers (as discussed earlier). Innovation has the potential to change the jobs landscape, but the timing and the extent depend on a host of economic factors, and the implications for ALICE families are not yet clear (Teague, 2014; Florida SBDC and University of West Florida Center for Research and Economic Opportunity, 2015).

EDUCATION AND INCOME GAP

There are many compounding factors to being ALICE or in poverty. Being a racial or ethnic minority, an unskilled recent immigrant, language-isolated, or being an undocumented worker makes a household more likely to be ALICE. Likewise, as discussed in the full United Way ALICE Report published in 2014, having a female-headed household, having a low level of education, living with a disability, or having a household headed by a transgender individual predisposes a household to being ALICE. Groups with more than one of these factors – younger combat veterans or ex-offenders, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold.

The Education Gap

The education gap among racial and ethnic groups is showing some signs of improvement, suggesting that some structural changes are occurring in Florida. In K-12 education, the Education Equality Index (EEI) shows that the achievement gap – the disparity in educational measures between socioeconomic and racial or ethnic groups – in Florida narrowed between 2011 and 2014. The achievement gap for students from low-income families and families of color in Florida is smaller than the national average, with Florida ranking 2nd out of 35 states for which data is available. Of Florida's six cities with large populations of color (Hialeah, Jacksonville, Miami, Orlando, St. Petersburg, and Tampa), all but St. Petersburg scored above the national average (Education Equality Index, 2016; Office of the Governor, 2014).

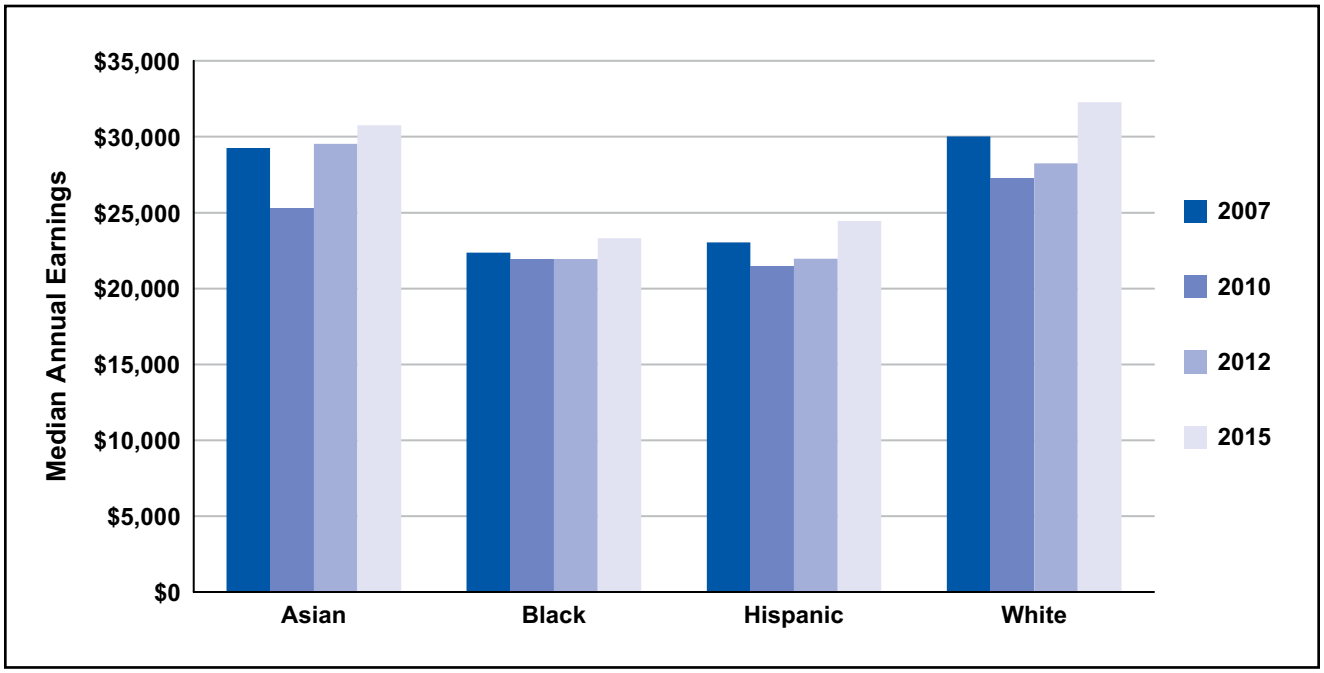
The education gap impacts graduation rates and college performance. Among teenagers, 65 percent of Black students, 75 percent of Hispanic students, and 68 percent of economically disadvantaged students in the state go on to college after high school, compared to 82 percent of White students. However, once in college, students who are Black or Hispanic were more likely to need remediation and had lower grade point averages than students who are White (Office of the Governor, 2014; National Center for Education Statistics (NCES), 2015; Ladner & Burke, 2010).

Income Trends among Ethnic and Racial Groups

The differences between racial and ethnic groups are also apparent in earnings and employment. All groups experienced a decline in earnings during the Great Recession, as noted in the drop from 2007 to 2010 in Figure 36, and all have recovered to some degree since then. Yet, the wages for Black and Hispanic workers remain significantly lower than those for Asian and White workers (American Community Survey, 2007, 2010, 2012, and 2015).

Because it is hard to accumulate wealth with lower earnings, Black and Hispanic households have substantially less wealth than White households, a gap that has been widening in recent years. Nationally (wealth data is not available at the state level), the median wealth of White households was 13 times the median wealth of Black households in 2013, compared with eight times the wealth in 2010, according to the Pew Research Center (Kochhar & Fry, 2014).

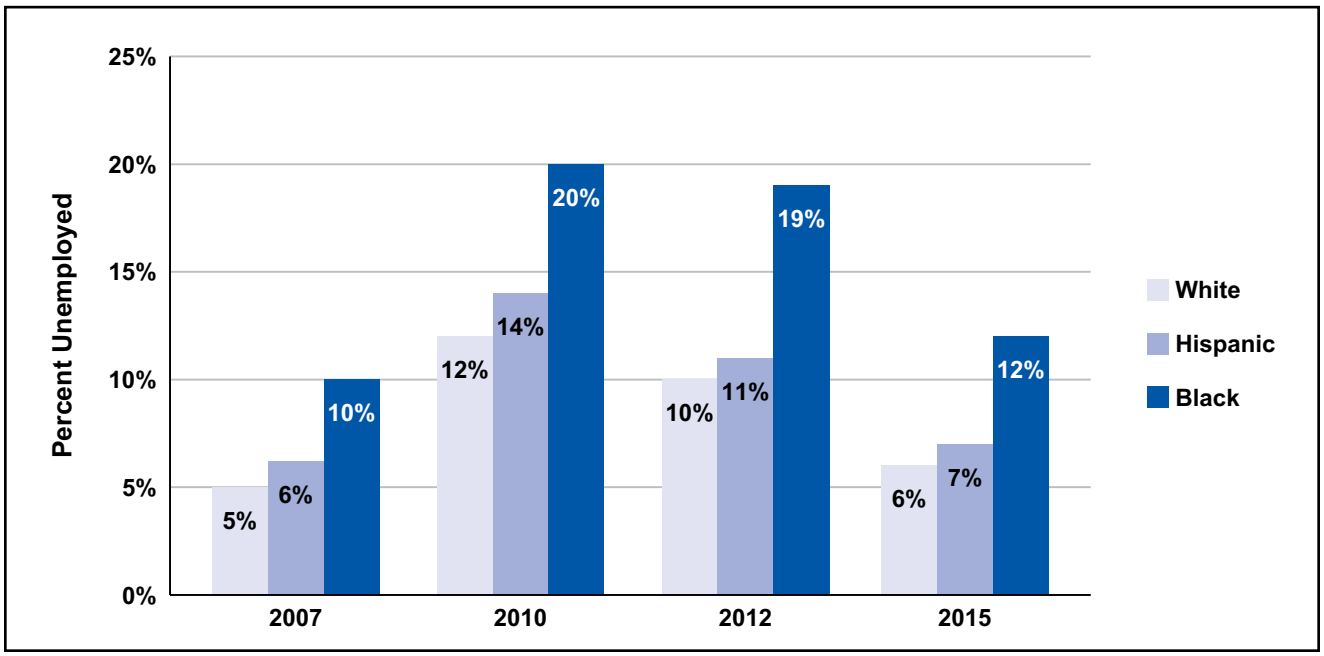
Figure 36.
Median Earnings Asian, Black, Hispanic, and White Workers, Florida, 2007 to 2015



Source: American Community Survey, 2007-2015

Black and Hispanic workers also have higher rates of unemployment in Florida. Though all groups faced higher rates of unemployment through the Great Recession, and have seen some improvement since then, the rate of unemployment for Blacks remains well above the rate for Whites and Hispanics. The gap in unemployment between Hispanic and White workers remains 1 percentage point (Figure 37).

Figure 37.
Unemployment for White, Hispanic, and Black Workers, Florida, 2007 to 2015



Source: American Community Survey, 2007-2015

Implications of an Education and Income Gap for the Community

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Florida. With inadequate educational opportunities, the state economy loses talent and suffers from lower productivity from less-skilled workers. In order for Florida's economy to continue to grow and sustain an aging population, the state must also then continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw.

Education is also important for communities; people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues, while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, & Payea, 2013; Campbell, 2006; Mitra, 2011).

Ultimately, basic secondary education remains essential for any job. According to the Alliance for Excellent Education, if 90 percent of students graduated from high school in Florida, their aggregate increased annual income would be $436 million and they would pay $23 million in annual state and local tax revenues (Alliance for Excellent Education (AEE), 2013).

What Will it Take to Meet the Challenges Ahead?

There is a basic belief in America that if you work hard, you can support your family. Yet, the data presented in this Report shows that this is not the case for hundreds of thousands of hard-working families in Florida. The Report also debunks the assumptions and stereotypes that those who cannot support their families are primarily people of color, live in urban areas, are unemployed, or in extreme cases are thought to be simply lazy or have some sort of moral failing.

Why is there a mismatch between stereotypes and the facts? First, there has been a lack of awareness. Before the United Way ALICE Reports, 3.3 million struggling households in Florida had not been clearly named and documented. Second, the situation has developed over decades and barriers are embedded in many parts of our economy and communities.

Solutions require addressing the layers of obstacles outlined in this Report that prevent ALICE families from achieving financial stability: An economy heavily dependent on low-wage jobs, fast-changing job landscape, institutional bias against populations of color, changing demographics, increasing cost of household basics, and even the increasing occurrence of natural disasters.

What Will it Take to Overcome These Barriers?

The most common approaches to overcoming these barriers are short-term efforts that help an ALICE family weather an emergency. Temporary housing, child care assistance, meals, rides to work, and caregiving for ill or elderly relatives help ALICE recover from the loss of housing, a lack of food, an accident, or illness. These approaches can be crucial to preventing an ALICE household from falling into poverty or becoming homeless. But, these short-term relief efforts are not designed to move households to long-term financial stability.

The issues affecting ALICE are complex and solutions are difficult. Real change requires identifying where barriers exist and understanding how they are connected. Only then can stakeholders begin to envision bold ideas and take the steps necessary to remove barriers so that ALICE families can thrive. The following solutions need to be a part of the dialogue when addressing the financial stability of Florida residents.

Decrease the cost of household basics: The cost of basic household necessities in Florida has increased faster than the national rate of inflation – and wages of most jobs – leaving ALICE households further behind than a decade ago. Large-scale economic and social changes that could

significantly reduce basic household costs over time include a larger supply of affordable housing (market-rate or subsidized), public preschool, accessible and affordable health care, and more public transportation (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Schneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

Improve job opportunities: The seemingly simple solution – to increase the wages of current low-paying jobs – has complex consequences. The increased cost of doing business is either passed on to the consumer, who in many cases is ALICE, or absorbed by the business, resulting in fewer resources to invest in growth, or in some cases in a reduction in staff. However, if ALICE families have more income, they can spend more and utilize less assistance. Increased consumer activity provides benefits to businesses that can offset increased costs in production (Knowledge@Wharton, 2013; Congressional Budget Office, 2014; Wolfson, 2014).

Another option is to focus on restructuring the Florida economy towards more medium- and high-skilled jobs in both the public and private sectors, an enormous undertaking involving a wide range of stakeholders. But as technology increasingly replaces many low-wage jobs, this will be even more important for Florida. Such a shift would require an influx of new businesses and new industries, increased education and training for workers, and policies for labor migration to ensure skill needs are met (Luis, 2009; Frey & Osborne, September 2013).

Adjust to fast paced job change: New gig-focused job opportunities help many ALICE households fill short-term gaps in standard employment and some provide more lucrative opportunities than exist in the traditional employment market. While part-time and contract work has been part of the Florida economy for decades, these jobs are growing rapidly, pushing economists and policymakers into uncharted territory. With the shift to contract work, the burden of economic risk is increasingly shifted to workers, including retraining and securing benefits such as health insurance and disability insurance. Since any period of unemployment is a financial hardship for ALICE families, new safety measures that keep workers from sliding into financial distress during periods of transition will be needed (Friedman, 2016; Donovan, Bradley, & Shimabukuro, 2016; Watson, Frohlich, & Johnston, 2014).

Accommodate changing demographics: Based on forecasted economic and demographic changes, particularly the increasing number of seniors and immigrants, it is foreseeable that significantly more households will need smaller, lower-cost housing over the next two decades. In addition, these groups prefer housing that is close to transportation and community services. The changing structure of households, including the decline in the number of married parents with children and the increase in single male-parent families, will impact child care and schools as well as neighborhoods (sidewalks and playgrounds) and consumer goods (Harvard Joint Center for Housing Studies, 2014; Stilwell, 2015; Southwick Associates, 2015; Snaith, 2016; Shimberg Center for Housing Studies, 2013; South Florida Regional Planning Council, 2008).

Cost, regulations, and zoning laws limit the building of new, small, or low-cost housing units in most of the remaining open areas in Florida. To meet the needs of seniors, and preferences of millennials and immigrants, regulations and zoning laws will need to be changed and possibly subsidies or tax breaks would be necessary to make it cost effective to build townhouses and multifamily units. However, such changes impact developers and existing homeowners, making this a complex undertaking (Joint Center for Housing Studies, 2013; The White House, 2016; Prevost, 2013).

Address institutional bias: While attitudes about race and ethnicity have improved over the last few decades, there remain deeper causes for the sharp economic racial disparities. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect in part policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics. To make a difference for ALICE families that are Black, Hispanic, or another disadvantaged

group, changes need to be made within the institutions that impede equity in the legal system, health care, housing, education, and jobs (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013; Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010).

Prepare for natural disasters: For the most part, the areas and populations that are vulnerable to disasters are well known and well documented. Florida has 1,200 miles of coastline, almost 4,500 square miles of estuaries and bays, and more than 6,700 square miles of other coastal waters. The entire state lies within the Atlantic Coastal Plain, with a maximum elevation of less than 400 feet above sea level. Given this landscape, most of the state is vulnerable to rising water levels, while episodic flooding and beach erosion of low-lying areas are expanding into areas that have not been impacted previously. The consequences of these changes include damage to property and infrastructure, declines in coastal bird and wildlife populations, and the contamination of groundwater supplies (Florida Oceans and Coastal Council, 2010).

Natural disasters have a disproportionate impact on low-income families. With no savings to cover even minor damage to homes or cars, many households have no way to pay for these additional expenses. With a tight budget, most ALICE households cannot afford insurance or even preventative maintenance. As a result, they cannot repair even minor damage to homes and property, or afford dislocation. These natural disasters can also lead to increased mental health issues (Cooley, Eli Moore, & Allen, 2012; Deryugina, Kawano, & Levitt, 2013; Hoopes, 2013).

However, because of the demand for more housing and the desirability of water front property, the coastal region has experienced significant development and population growth over the past 50 years, with most of Florida's 18 million residents living less than 60 miles from the Atlantic Ocean or the Gulf of Mexico. Three-fourths of Florida's population resides in coastal counties. The housing that ALICE households can afford is often less expensive because it is located in flood-prone areas (Florida Oceans and Coastal Council, 2010; Florida Department of Environmental Protection, 2010; U.S. Global Change Research Program, 2014; White House, 2014; Climate Central, 2014).

Catastrophic natural disasters have disproportionate impacts on lower income families, but often are not considered in development planning. This, in turn, adds costs to emergency relief and recovery expenses down the road. Solutions are complex: Halting development adds price pressure to the existing housing stock. However, allowing development adds layers of risk to many homeowners and renters. In addition, natural disasters in these areas add enormous costs to state and federal emergency services. For flood-prone areas that have already been developed, stakeholders will need to consider the multi-faceted issues involved. These include the costs of emergency response, and insurance, the costs of relocation, the impact of mandatory relocation on families, and supports needed to minimize the impact of such relocations (Hayat & Moore, 2015; Environmental Protection Agency, 2014; Polefka, 2013).

STRATEGIES THAT CAN MAKE A DIFFERENCE FOR ALICE

This United Way ALICE Report presents a range of strategies and broad changes Florida stakeholders – whether family, friends, nonprofits or the government – can consider for their own communities. These are current and innovative ideas collected from research and practitioners. These are not policy prescriptions, but rather a collection of options that could help ALICE families in the short-, medium-, and long-term.

The chart below allocates strategies to different stakeholders, though there is often overlap. Research shows that there are layers of support for financially fragile families. Often the first place low-income people or those without emergency savings seek help are from friends and family, followed by private nonprofits and government.

Florida is a diverse state, and there is no one-size-fits-all solution. Different communities can assess which strategies make the most sense for them as they assimilate the ALICE data laid out in this Report. Ultimately, strategies that put more money in the pockets of ALICE families – either by increasing their income or reducing their expenses – are needed now and in the future.

Figure 38.

Short-, Medium-, and Long-Term Strategies to Assist Households with Income Below the ALICE Threshold

Strategies to Assist ALICE Families		
	SHORT-TERM	MEDIUM- AND LONG-TERM
Friends and Family	• Temporary housing • Meals and food • Rides to work and errands • Child care • Caregiving for ill/elderly relatives • Tool and trade sharing	• Loans • Access to good employers
Nonprofits	• Temporary housing • Food pantries • Utility assistance • Home repair • Tax preparation • Caregiver respite • Subsidized child care • Tool and trade sharing • Financial counseling, debt repair and credit building	• Loans and affordable financial products • Support to find good employers • Job training and educational assistance • Affordable housing
Employers	• Paid days off • Transportation assistance • Flex-time • Telecommuting options	• Regular work schedules • Full-time opportunities • Higher wages • Benefits • HR resources for caregivers • On-site health services, wellness incentives • Career paths • Mentoring • Employer sponsored training • Apprentice programs
Government	• Temporary assistance • Child care vouchers • Housing subsidies • Educational vouchers and charter school options • Social Security credit for caregivers • Tax credit for caregivers, workers, parents and students • Financial counseling, debt repair and credit building	• Quality, affordable housing, child care, education, health care, transportation, and financial products • Reduced student loan burden • Attract higher-skilled jobs • Strengthen infrastructure • Job training and educational assistance • Integrated public services

BIBLIOGRAPHY

AARP. (2012). *AARP Workforce Profiles.* Retrieved from http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2013/workforceprofiles/AARP%20Workforce%20Profile%20-%20Florida.pdf

AARP Public Policy Institute. (2015, June). *Caregiving in the U.S. 2015.* National Alliance for Caregiving. Retrieved from http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

Abraham, K., Haltiwanger, J., Sandusky, K., & Spletzer, J. (2016, May). Measuring the Gig Economy. Society of Labor Economists. Retrieved from http://www.sole-jole.org/16375.pdf

Abrahms, S. (2013, May 31). House Sharing for Boomer Women Who Would Rather Not Live Alone. *AARP Bulletin*. Retrieved from http://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html

Agency for Healthcare Research and Quality (AHRQ). (2015, May). 2014 National Healthcare Quality and Disparities Report. *AHRQ Pub. No. 15-0007*. Retrieved from https://www.ahrq.gov/sites/default/files/wysiwyg/research/findings/nhqrdr/nhqdr14/2014nhqdr.pdf

Allard, S. W., Danziger, S., & Wathe, M. (2012). *Policy Brief.* National Poverty Center. Retrieved from http://www.npc.umich.edu/publications/policy_briefs/brief31/PolicyBrief31.pdf

Alliance for Excellent Education (AEE). (2013, September). Saving Futures, Saving Dollars: The Impact of Education on Crime Reduction and Earnings. Retrieved from http://all4ed.org/wp-content/uploads/2013/09/Florida_hs.pdf

American Community Survey. (2007, 2010, 2012, and 2015). *2007, 2010, 2012, and 2014; 1-, 3-, and 5-Year Estimates.* Retrieved from U.S. Census Bureau: www.factfinder.census.gov

American Community Survey. (2014). *2014; 1-, and 3-, and 5-Year Estimates.* Retrieved from U.S. Census Bureau: www.factfinder.census.gov

American Immigration Council. (2015). *New Americans in [STATE].* Retrieved from https://www.americanimmigrationcouncil.org/topics/state-by-state

Aspen Institute. (2013). *Experiences Of Immigrant Workers: Challenges, Opportunities, And The Future Of Our Economy.* Retrieved from http://www.aspenwsi.org/resource/immigrant-workers/

Baum, S., Ma, J., & Payea, K. (2013). Education Pays: The Benefits of Higher Education for Individuals and Society. Retrieved from https://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf

Ben-Shalom, Y., Moffitt, R., & Scholz, J. (2012). An Assessment of the Effectiveness of Anti-Poverty Programs in the United States. (Chapter 22). Retrieved from http://www.irp.wisc.edu/publications/dps/pdfs/dp139211.pdf

Bloom, D., Canning, D., & Fink, G. (2011, January). Implications of Population Aging for Economic Growth. (P. o. Aging, Ed.) (Working Paper No. 64). Retrieved from http://www.hsph.harvard.edu/program-on-the-global-demography-of-aging/WorkingPapers/2011/PGDA_WP_64.pdf

Boudreau, J. (2015). We Need to Move Beyond the Employee vs. Contractor Debate. *Harvard Business Review*. Retrieved from https://hbr.org/2015/07/we-need-to-move-beyond-the-employee-vs-contractor-debate

Bricker, J., Dettling, L., Henriques, A., Hsu, J., Moore, K., Sabelhaus, J., & Windle, R. (2014, September). Changes in U.S. Family Finances from 2010 to 2013: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, 100*(4). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf

Brookings. (2016). *Earned Income Tax Credit (EITC) Interactive.* Retrieved from https://www.brookings.edu/interactives/earned-income-tax-credit-eitc-interactive-and-resources/?keyword=CHARACTERISTICS%20OF%20EITC-ELIGIBLE%20TAX%20UNITS%20IN%202014

Brown, J., Rhee, N., Saad-Lessler, J., & Oakley, D. (March 2016). *Shortchanged in Retirement: Continuing Challenges to Women's Financial Future.* National Institute on Retirement Security. Retrieved from http://www.nirsonline.org/storage/nirs/documents/Shortchanged/final_shortchanged_retirement_report_2016.pdf

Brynjolfsson, E., & McAfee, A. (2014). *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies* (First Edition ed.). Retrieved from http://www.amazon.com/The-Second-Machine-Age-Technologies/dp/0393239357

Bureau of Labor Statistics (BLS). (2007 and 2015). *Occupational Employment Statistics (OES) Survey.* U.S. Department of Labor. Retrieved from http://www.bls.gov/oes/

Bureau of Labor Statistics (BLS). (2014). *Share of Labor Force Projected to Rise for People Age 55 and Over and Fall for Younger Age Groups.* Retrieved from https://www.bls.gov/opub/ted/2014/ted_20140124.htm

Bureau of Labor Statistics (BLS). (2015). *Alternative Measures of Labor Underutilization for States, 2015 Annual Averages*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: https://www.bls.gov/lau/stalt15q4.htm

Bureau of Labor Statistics (BLS). (2015). *QCEW State and County Map.* Retrieved from BLS Beta Labs, U.S. Department of Labor: http://beta.bls.gov/maps/cew/us

Bureau of Labor Statistics (BLS). (2015). *States: Employment status of the civilian noninstitutional population, 1976 to 2015 annual averages*. Retrieved from U.S. Department of Labor: http://www.bls.gov/lau/staadata.txt

Bureau of Labor Statistics. (2016). *Occupational employment, job openings and worker characteristics.* Retrieved from http://www.bls.gov/emp/ep_table_107.htm

Camarota, S. A. (2015). *Welfare Use by Legal and Illegal Immigrant Households.* Retrieved from http://cis.org/Welfare-Use-Legal-Illegal-Immigrant-Households

Campbell, D. (2006). What is Education's Impact on Civic and Social Engagement?" Measuring the Effects of Education on Health and Civic Engagement. Retrieved from http://www.oecd.org/edu/innovation-education/37425694.pdf

Carlson, E., & Gross, J. (2016). *The State of the Urban/Rural Digital Divide.* Retrieved from https://www.ntia.doc.gov/blog/2016/state-urbanrural-digital-divide

CBRE Research. (2015). Tech Thirty, 2015. Retrieved from http://www.cbre.us/research/2015-US-Reports/Pages/Tech-Thirty-2015.aspx

Center for Responsible Lending. (2014). *The State of Lending in America and Its Impact on U.S. Households.* Retrieved from http://www.responsiblelending.org/state-of-lending/reports/SOL-full-5-12-14.pdf

Centers for Medicare and Medicaid Services (CMS). (2016). Retrieved from https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html

Centers for Medicare and Medicaid Services (CMS). (2016, April 1). *Medicaid and CHIP Eligibility Levels*. Retrieved from https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

Chetty, R., & Hendren, N. (2015, April). The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates. (T. E. Project, Ed.) Retrieved from http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf

Chirillo, G., Anderson, J., & Hess, C. (2016). *The Status of Women in Florida by County: Population & Diversity.* Retrieved from http://www.floridatrend.com/public/userfiles/news/pdfs/R474-Population-Diversity.pdf

Climate Central. (2014). *Florida and the Surging Sea.* Retrieved from http://sealevel.climatecentral.org/uploads/ssrf/FL-Report.pdf

Cohen, P. (2015, October). For-Profit Colleges Accused of Fraud Still Receive U.S. Funds. *The New York Times*. Retrieved from http://www.nytimes.com/2015/10/13/business/for-profit-colleges-accused-of-fraud-still-receive-us-funds.html?_r=0

Coleman-Jensen, A., Rabbitt, M. P., Gregory, C., & Singh, A. (September 2015). *Household Food Security in the United States in 2014.* Economic Research Report Number 194, United States Department of Agriculture (USDA). Retrieved from https://www.ers.usda.gov/webdocs/publications/err215/err-215.pdf

Collins, M., & Gjertson, L. (2013). Emergency savings for low-income consumers. *Focus*, 12. Retrieved from http://www.irp.wisc.edu/publications/focus/pdfs/foc301.pdf

Comptia. (2016). *Cyberstates 2016.* Retrieved from https://www.comptia.org/docs/default-source/advocacydocs/cyberstates/comptia-cyberstates-2016-vfinal-v2.pdf?sfvrsn=2

Congressional Budget Office. (2014). *The Effects of a Minimum-Wage Increase on Employment and Family Income.* Retrieved from https://www.cbo.gov/publication/44995

Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA). (2015). *Report on the Economic Well-Being of U.S. Households in 2014.* Retrieved from https://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf

Cooley, H., Eli Moore, M. H., & Allen, L. (2012). *Social Vulnerability to Climate Change in California.* California Energy Commission's California Climate Change Center. Retrieved from http://www.energy.ca.gov/2012publications/CEC-500-2012-013/CEC-500-2012-013.pdf

Corporation for Enterprise Development (CFED). (2012). *Asset and Opportunity Scorecard, 2012*. Retrieved from http://assetsandopportunity.org/scorecard/state_data/

Cramer, R. (2012, December 13). Trends in Savings, Debt, and Net Worth: Testimony to FDIC Advisory Committee on Economic Inclusion (ComE-IN). Retrieved from https://static.newamerica.org/attachments/8991-fdic-is-focusing-on-saving-and-financial-inclusion/CramerFDIC1.3_13_a91df04065274d9f8e5c50910114f0c0.pdf

David, C. (2016). Wishnatzki Pursues Automated Harvester. *The Packer*. Retrieved from http://www.thepacker.com/shipping-profiles/florida-strawberries/wishnatzki-pursues-automated-harvester

Deryugina, T., Kawano, L., & Levitt, S. (2013). *The Economic Impact of Hurricane Katrina on its Victims: Evidence from Individual Tax Returns.* American Economic Association. Retrieved from http://www.nber.org/papers/w20713

DiBello, F. (2013). Spotlight on Aerospace in Florida. *Florida's Bottom Line*, p. 2. Retrieved from https://www.myfloridacfo.com/FloridasBottomLine/docs/FBL102513_WebFinal.pdf

Donovan, S., Bradley, D., & Shimabukuro, J. (2016). *What Does the Gig Economy Mean for Workers?* Congressional Research Service. Retrieved from https://www.fas.org/sgp/crs/misc/R44365.pdf

Dowd, T., & Horowitz, J. (2011, September). Income Mobility and the Earned Income Tax Credit: Short-Term Safety Net or Long-Term Income Support. *Public Finance Review*. Retrieved from https://cms.bsu.edu/-/media/WWW/DepartmentalContent/MillerCollegeofBusiness/Econ/research/FacultyPapers/horowitz2011pfr.pdf

Economic Policy Institute. (2015). *Family Budget Calculator*. Retrieved May 22, 2014, from http://www.epi.org/resources/budget/

Economist Intelligence Unit. (2014). *What's Next: Future Global Trends Affecting Your Organization.* Retrieved from https://www.shrm.org/about/foundation/shapingthefuture/documents/2-14%20theme%201%20paper-final%20for%20web.pdf

Education Equality Index. (2016). *Education Equality in America: Comparing the Achievement Gap Across Schools and Cities*, http://www.educationequalityindex.org/wp-content/uploads/2016/02/Education-Equality-in-America-v1-4.pdf

Environmental Protection Agency. (2014). *Planning for Flood Recovery and Long-Term Resilience in Vermont.* Office of Sustainable Communities Smart Growth Program. Retrieved from https://www.epa.gov/sites/production/files/2014-07/documents/vermont-sgia-final-report.pdf

Federal Reserve. (2014, July). *Report on the Economic Well-Being of U.S. Households in 2013.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2013-report-economic-well-being-us-households-201407.pdf

Federal Reserve Bank of St. Louis. (2015). *Homeownership Rate for Florida*. Retrieved from Economic Research: https://fred.stlouisfed.org/series/FLHOWN

Feeding America. (2014, August). Hunger in America 2014: National Report. Retrieved from http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf?s_src=W159ORGSC&s_referrer=google&s_subsrc=http%3A%2F%2Fwww.feedingamerica.org%2Fhunger-inameric

Feeding Florida. (2015). *Map the Meal Gap 2015 Study Indicates Food Insecurity Hits Close to Home.* Retrieved from https://www.feedingflorida.org/news/entry/map-the-meal-gap-2015-study-indicates-food-insecurity-hits-close-to-home

Fehr, J. (2017). *Why Hire Temporary and Contract Workers.* Retrieved from http://www.thehartford.com/business-playbook/in-depth/benefits-temporary-contract-employees

FINRA Investor Education Foundation. (2016). *Florida Survey Data, 2015.* Retrieved from National Financial Capbility Study: http://www.usfinancialcapability.org

Florida Demographic Estimating Conference and the University of Florida, Bureau of Economic and Business Research. (2015). *Florida Population by Age Group.* Retrieved from http://edr.state.fl.us/Content/population-demographics/data/Pop_Census_Day.pdf

Florida Department of Children and Families. (2016). Retrieved from http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/food-assistance-and-suncap

Florida Department of Economic Opportunity. (2015). *Florida Keys Area of Critical State Concern.* Retrieved from http://www.floridajobs.org/docs/default-source/2015-community-development/community-planning/2015-cmty-plan-acsc/2015-florida-keys-area-of-critical-state-concern-annual-report.pdf?sfvrsn=2

Florida Department of Economic Opportunity. (2016). *2015-2023 Projections Statewide or by Workforce Region.* Retrieved from http://www.floridajobs.org/labor-market-information/data-center/statistical-programs/employment-projections

Florida Department of Education. (2015). Retrieved from http://www.floridaearlylearning.com/providers/provider_menu/market_rate.aspx

Florida Department of Environmental Protection. (2010). *Florida Assessment of Coastal Trends.* Retrieved from https://www.dep.state.fl.us/cmp/publications/FACT_2010/REV_FACT_AUG_2012/2010_FACT_AUG30(2).pdf

Florida Department of Transportation. (2014). *Florida Transporation Trends and Conditions.* Retrieved from http://www.fdot.gov/planning/trends/tc-report/Population.pdf

Florida Housing Coalition. (2015). *Home Matters.* Retrieved from http://www.flhousing.org/wp-content/uploads/2014/02/Home-Matters-Report-02.2015-FINAL.pdf

Florida Housing Coalition. (2015). *Home Matters, St Johns County Report.* Retrieved from http://www.flhousing.org/wp-content/uploads/2016/01/Home-Matters-for-St-Johns-County.pdf

Florida Oceans and Coastal Council. (2010). *Climate Change and Sea-Level Rise in Florida.* Retrieved from http://www.dep.state.fl.us/oceanscouncil/reports/climate_change_and_sea_level_rise.pdf

Florida SBDC and University of West Florida Center for Research and Economic Opportunity. (2015). *Small Business and Its Impact on Florida.* Retrieved from http://floridasbdc.org/Reports/2015-State-of-Small-Business/State%20of%20Small%20Business%20Florida%202015-FINAL.indd.pdf

florida.High.Tech. (2016). Retrieved from http://www.floridahightech.com/wp-content/uploads/2016/02/FHT-2016-compressed.pdf

Freelancers Union & Elance-oDesk. (n.d.). *Freelancing in America: A National Survey of the New Workforce.* Retrieved July 15, 2016, from https://fu-web-storage-prod.s3.amazonaws.com/content/filer_public/7c/45/7c457488-0740-4bc4-ae45-0aa60daac531/freelancinginamerica_report.pdf

Frey, C., & Osborne, M. (September 2013). *The Future of Employment: How Susceptible Are Jobs To Computerisation?* Oxford Martin School, University of Oxford. Retrieved from http://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf

Friedman, T. (2016). *Thank You for Being Late: An Optimist's Guide to Thriving in the Age of Accelerations.* Retrieved from http://us.macmillan.com/thankyouforbeinglate/thomaslfriedman

Furman, J., & Gray, D. (2012, July 12). Ten Ways Immigrants Help Build and Strengthen Our Economy. Retrieved from https://www.whitehouse.gov/blog/2012/07/12/ten-ways-immigrants-help-build-and-strengthen-our-economy

Gardner, M., Johnson, S., & Wiehe, M. (April 2015). *Undocumented Immigrants' State & Local Tax Contributions.* Institute on Taxation & Economic Policy. Retrieved from http://www.itep.org/pdf/undocumentedtaxes2015.pdf

Garfield, R., Damico, A., Stephens, J., & Rouhani, S. (2015, April 17). The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid – An Update. Retrieved January 21, 2016, from http://kff.org/health-reform/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid-an-update/

Glasmeier, A., & Nadeau, C. (2015). *Living Wage Calculator User's Guide/Technical Notes, 2015 Update.* Massachusetts Institute of Technology (MIT). Retrieved from http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2015.pdf

Goldrick-Rab, S., Kelchen, R., & Houle, J. (2014, September 2). The Color of Student Debt: Implications of Federal Loan Program Reforms for Black Students and Historically Black Colleges and Universities. (W. H. Lab, Ed.) Retrieved from https://news.education.wisc.edu/docs/WebDispenser/news-connections-pdf/thecolorofstudentdebt-draft.pdf?sfvrsn=4

Grogger, J. (2003, January). *Welfare Transitions in the 1990s: the Economy, Welfare Policy, and the EITC.* National Bureau of Economic Research, Working Paper No. 9472. Retrieved from http://www.nber.org/papers/w9472.pdf

Hanson, K. (2008). Mollie Orshansky's Strategy to Poverty Measurement as a Relationship between Household Food Expenditures and Economy Food Plan. *Review of Agricultural Economics, Volume 30* (Number 3), 572–580. Retrieved from http://handle.nal.usda.gov/10113/20301

Harvard Joint Center for Housing Studies. (2014). *Housing America's Older Adults: Meeting the Needs of an Aging Population.* Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing_americas_older_adults_2014.pdf

Haskins, R. (2011, June). Fighting Poverty the American Way. Retrieved from https://www.brookings.edu/research/fighting-poverty-the-american-way/

Hayat, B., & Moore, R. (2015). *Addressing Affordability and Long Term Resiliency Through the National Flood Insurance Program.* NRDC. Retrieved from https://www.nrdc.org/sites/default/files/blog-national-flood-insurance-program-report.pdf

Headlight Data. (2015). Retrieved from http://headlightdata.com/top-10-large-counties-with-best-and-worst-financial-services-economies-of-2014-kings-county-brooklyn-ny-grew-the-fastest-hennepin-county-in-minneapolis-shrank-the-most

Herbert, C., McCue, D., & Sanchez-Moyano, R. (September 2013). *Is Homeownership Still an Effective Means of Building Wealth for Low-income and Minority Households? (Was it Ever?).* Harvard University, Joint Center for Housing Studies. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/hbtl-06.pdf

Hoopes, S. (2013). *The Impact of Superstorm Sandy on New Jersey Towns and Households.* School of Public Affairs and Administration, Rutgers-Newark. Retrieved from https://njdatabank.newark.rutgers.edu/sites/default/files/files/RutgersSandyImpact-FINAL-2013_10_28.pdf

Hounsell, C. (2008). The Female Factor 2008: Why Women Are at Greater Financial Risk in Retirement and How Annuities Can Help.

Humes, K. R., Jones, N. A., & Ramirez, R. R. (2011). *Overview of Race and Hispanic Origin: 2010.* U.S. Census. Retrieved from http://www.census.gov/prod/cen2010/briefs/c2010br-02.pdf

Institute for Women's Policy Research. (2016). *The Status of Women in Florida by County: Poverty & Opportunity.* Retrieved from http://www.floridatrend.com/public/userfiles/news/pdfs/R475-Poverty-Opportunity.pdf

Internal Revenue Service (IRS). (2007, 2010 and 2012). NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report.

Internal Revenue Service (IRS). (2016). *Individual Shared Responsibility Provision – Reporting and Calculating the Payment.* Retrieved from https://www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-calculating-the-payment

Internal Revenue Service. (2014). *Individual Income and Tax Data, by State and Size of Adjusted Gross Income, Tax Year 2014.* Retrieved from https://www.irs.gov/uac/soi-tax-stats-historic-table-2

Intuit. (2010). *Intuit 2020 Report: Twenty Trends that will Shape the Next Decade.* Retrieved from https://http-download.intuit.com/http.intuit/CMO/intuit/futureofsmallbusiness/intuit_2020_report.pdf

Joint Center for Housing Studies. (2013). America's Rental Housing: Evolving Markets and Needs. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_americas_rental_housing_2013_1_0.pdf

Jones, S. (2014). *Table: The Rise in Auto Loans Across the U.S.* Retrieved from Bankrate.com: http://www.bankrate.com/finance/auto/table-auto-loan-debt-per-capita-by-state.aspx

Kaiser Family Foundation. (2012). *Health Care Costs: A Primer.* Retrieved from http://kff.org/report-section/health-care-costs-a-primer-2012-report/

Kaiser Family Foundation. (2014). *Average Monthly Food Stamp Benefits Per Person*. Retrieved from State Health Facts: http://kff.org/other/state-indicator/avg-monthly-food-stamp-benefits/

Katz, L., & Krueger, A. (2016). *The Rise and Nature of Alternative Work Arrangements in the United States, 1995-2015.* RAND-Princeton Contingent Worker Survey. Retrieved from https://krueger.princeton.edu/sites/default/files/akrueger/files/katz_krueger_cws_-_march_29_20165.pdf

Keely, L., van Ark, B., Levanon, G., & Burbank, J. (May 2012). *The Shifting Nature of U.S. Housing Demand.* Demand Institute. Retrieved from http://demandinstitute.org/demandwp/wp-content/uploads/2015/03/the-shifting-nature-of-us-housing-demand.pdf

Kiernan, J. (2016). *Q2 2016 Auto Financing Report.* WalletHub. Retrieved March 30, 2016, from https://wallethub.com/edu/auto-financing-report/10131/

Knight, W. (2012). This Robot Could Transform Manufacturing. *MIT Technology Review*. Retrieved from https://www.technologyreview.com/s/429248/this-robot-could-transform-manufacturing/

Knowledge@Wharton. (2013). *The Complex Economics of America's Minimum Wage.* Retrieved from http://knowledge.wharton.upenn.edu/article/complex-economics-americas-minimum-wage/

Kochhar, R., & Fry, R. (2014). Wealth Inequality Has Widened along Racial, Ethnic Lines Since End of Great Recession. *FactTank*. Retrieved from http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/

Ladner, M., & Burke, L. (2010). *Closing the Racial Achievement Gap: Learning from Florida's Reforms.* Retrieved from http://www.heritage.org/research/reports/2010/09/closing-the-racial-achievement-gap-learning-from-floridas-reforms

Leadership Conference on Civil Rights. (2000). *Justice on Trial: Racial Disparities in the American Criminal Justice System.* Leadership Conference Education Fund. Retrieved from http://www.protectcivilrights.org/pdf/reports/justice.pdf

Leibtag, E., & Kumcu, A. (2011, May). The WIC Fruit and Vegetable Cash Voucher: Does Regional Price Variation Affect Buying Power?. *Economic Information Bulletin* (Number 75). Retrieved from http://www.ers.usda.gov/media/127579/eib

Luis, M. (2009). *A Tale of Ten Cities: Attracting and Retaining Talent.* Retrieved from http://www.psrc.org/assets/5585/IRBC2-Talent1109.pdf

Lusardi, A., Schneider, D., & Tufano, P. (2011). *Financially Fragile Households:Evidence and Implications.* Retrieved from https://www.brookings.edu/wp-content/uploads/2011/03/2011a_bpea_lusardi.pdf

Manyika, J., Lund, S., Bughin, J., Robinson, K., Mischke, J., & Mahajan, D. (2016). *Independent work: Choice, necessity, and the gig economy.* McKinsey Global Institute. Retrieved from http://www.mckinsey.com/global-themes/employment-and-growth/independent-work-choice-necessity-and-the-gig-economy

Martin, J., & Ruark, E. (2010). *The Fiscal Burden Of Illegal Immigration On United States Taxpayers.* Federation for American Immigration Reform. Retrieved from http://www.fairus.org/DocServer/research-pub/USCostStudy_2013upd.pdf

Massachusetts Institute of Technology (MIT). (2015). *Living Wage Calculator User's Guide/Technical Notes, 2015 Update*. Retrieved from http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2015.pdf

Maxwell, S. (2015). Orlando: No. 1 in tourism and dead last in wages. *Orlando Sentinel*. Retrieved from http://www.orlandosentinel.com/opinion/os-low-wage-orlando-scott-maxwell-20150905-column.html

MetLife Mature Market Institute. (June 2011). *The MetLife Study of Elder Financial Abuse.* Retrieved from https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-elder-financial-abuse.pdf

Migration Policy Institute. (2014). *State Immigration Data Profiles: Demographics & Social*. Retrieved from http://www.migrationpolicy.org/programs/data-hub/state-immigration-data-profiles

Minnesota Attorney General's Office. (2016). *For-Profit Colleges: Do Your Homewor.* Retrieved from https://www.ag.state.mn.us/Brochures/pubForProfitColleges.pdf

Mishel, L., Bivens, J., Gould, E., & Shierholz, H. (2012). *The State of Working America, 12th Edition.* Ithaca, NY: An Economic Policy Institute Book, Cornell University Press.

Mitchell, J. (2013). *Who Are the Long-Term Unemployed?* Retrieved from http://www.urban.org/sites/default/files/publication/23911/412885-Who-Are-the-Long-Term-Unemployed-.PDF

Mitra, D. (2011). Pennsylvania's Best Investment: The Social and Economic Benefits of Public Education. Retrieved from http://www.elc-pa.org/wp-content/uploads/2011/06/BestInvestment_Full_Report_6.27.11.pdf

Monge-Naranjo, A. (2015). *Long-Term Unemployment Affected Older Women Most Following Recession.* Federal Reserve Bank of St. Louis. Retrieved from https://www.stlouisfed.org/on-the-economy/2015/november/older-women-recession-long-term-unemployment

National Academies of Sciences, Engineering, and Medicine. (2016). *The Economic and Fiscal Consequences of Immigration.* Retrieved from https://www.nap.edu/catalog/23550/the-economic-and-fiscal-consequences-of-immigration

National Association of State Budget Officers. (2016). *State Expenditure Report: Examining Fiscal 2014-2016 State Spending.* Retrieved from https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20(Fiscal%202014-2016)%20-%20S.pdf

National Center for Education Statistics (NCES). (2014). Retrieved from http://nces.ed.gov/programs/digest/d14/tables/dt14_309.10.asp

National Center for Education Statistics (NCES). (2015). *Public High School 4-Year Adjusted Cohort Graduation Rate (ACGR), by Selected Student Characteristics and State: 2010-11 through 2013-14.* Retrieved from https://nces.ed.gov/programs/digest/d15/tables/dt15_219.46.asp

National Conference of State Legislatures. (2016). *Tax Credits for Working Families: Earned Income Tax Credit (EITC).* Retrieved from http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx

National Conference of State Legislatures. (October 2011). *State Policies to Counteract the Cliff Effect in Public Programs: Summary Prepared by National Conference of State Legislatures.* Retrieved from http://www.legis.nd.gov/files/committees/64-2014%20appendices/17_9066_01000appendixb.pdf

O'Connor, B. (2016). Florida's Remarkable Recovery: How it Happened. *Florida's Bottom Line*, p. 3. Retrieved from http://www.myfloridacfo.com/floridasbottomline/docs/FBLFall2016.pdf

O'Dea, C. (2016). Explainer: NJ's Welfare Programs pay Well Below Federal Poverty Level. *NJ Spotlight*. Retrieved from http://www.njspotlight.com/stories/16/02/22/explainer-nj-s-welfare-programs-pay-well-below-poverty-level-impose-strict-rules/

Office of Management and Budget. (2016). Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government. Retrieved from https://www.gpo.gov/fdsys/pkg/BUDGET-2016-PER/pdf/BUDGET-2016-PER.pdf

Office of the Governor. (2014). *Florida Minority Students Closing the Achievement Gap.* Retrieved from http://www.flgov.com/fl-minority-students-closing-the-achievement-gap/

Oliver, M., & Shapiro, T. (2006). *Black Wealth/White Wealth: A New Perspective on Racial Inequality* (2nd ed.). New York, NY: Routledge. Retrieved from http://www.amazon.com/Black-Wealth-White-Perspective-Inequality/dp/0415951674

Parrish, J. (2016). Florida's Economy. *Florida's Bottom Line*, p. 5. Retrieved from http://www.myfloridacfo.com/floridasbottomline/docs/FBLFall2016.pdf

Pereira, K. M., Crosnoe, R., Fortuny, K., Pedroza, J. M., Ulvestad, K., Weiland, C., Chaudry, A. (2012). *Barrier to Immigrants Acces to Health and Human Services Programs.* Retrieved from https://aspe.hhs.gov/basic-report/barriers-immigrants-access-health-and-human-services-programs

Perryman Group. (2008, April). *An Essential Resource: An Analysis of the Economic Impact of Undocumented Workers on Business Activity in the US with Estimated Effects by State and Industry.* Retrieved from https://www.perrymangroup.com/special-reports/classics-from-the-archives/an-essential-resource/

Pew Charitable Trusts. (2014). *Mapping Public Benefits for Immigrants in the States.* Retrieved from http://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2014/09/mapping-public-benefits-for-immigrants-in-the-states

Polefka, S. (n.d.). *Moving Out of Harm's Way.* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/green/reports/2013/12/12/81046/moving-out-of-harms-way/

Prevost, L. (2013). *Snob Zones: Fear, Prejudice, and Real Estate.* Boston, MA: Beacon Press. Retrieved from http://www.amazon.com/Snob-Zones-Fear-Prejudice-Estate-ebook/dp/B008ED6AL8

Price, W. T. (2016). The Future of Automation and Your Job. *Florida Today*. Retrieved from http://www.floridatoday.com/story/news/local/2016/09/03/future-automation-job/89857442/

RealtyTrac. (2016). *Florida Real Estate Trends & Market Info.* Retrieved from http://www.realtytrac.com/statsandtrends/foreclosuretrends/fl

Redfoot, D., Feinberg, L., & Houser, A. (2013, August). The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf

Reinhard, S. C., Kassner, E., Houser, A., Ujvari, K., Mollica, R., & Hendrickson, L. (2014). Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People With Physical Disabilities, and Family Caregivers. Retrieved from http://www.longtermscorecard.org/2014-scorecard#.WHkmsVUrLIU

Rosenbaum, D. (2013, January). *The Relationship Between SNAP and Work Among Low-Income Households.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/cms/index.cfm?fa=view&id=38

SBDCNet. (2014). *Daycare Business 2014.* Retrieved from http://www.sbdcnet.org/small-business-research-reports/daycare-business-2014

Shaefer, H. L., & Edin, K. (2013, May). Rising Extreme Poverty in the United States and the Response of Federal Means-Tested Transfer Programs. (Working Paper #13-06). Retrieved from http://www.npc.umich.edu/publications/working_papers/?publication_id=255&

Shapiro, T., Meschede, T., & Osoro, S. (2013). *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide.* Brandeis University, Institute on Assets and Social Policy. Retrieved from http://iasp.brandeis.edu/pdfs/Author/shapiro-thomas-m/racialwealthgapbrief.pdf

Sherman, A., Trisi, D., & Parrott, S. (2013, July 30). *Various Supports for Low-Income Families Reduce Poverty and Have Long-Term Positive Effects On Families and Children.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/7-30-13pov.pdf

Shimberg Center for Housing Studies. (2013). *2013 Rental Market Study: Affordable Housing Needs.* Retrieved from http://www.shimberg.ufl.edu/publications/Full_RMS_Needs.pdf

Smith, A. (2016). *Gig Work, Online Selling and Home Sharing.* Pew Research Center. Retrieved from http://www.pewinternet.org/2016/11/17/labor-platforms-technology-enabled-gig-work/

Snaith, S. (2016). UCF Florida & metro forecast: State economy will outpace U.S. *Florida Trend*. Retrieved from http://www.floridatrend.com/article/20237/ucf-florida-metro-forecast-state-economy-will-outpace-us

South Florida Regional Planning Council. (2008). *Identified Barriers to Affordable Housing.* Retrieved from http://www.sfrpc.com/ftp/pub/housing/barriers.pdf

Southwick Associates. (2015). *Demographic, economic, and growth initiative analysis: Big Bend Region of Florida.* Retrieved from http://www.conservationfund.org/images/projects/files/Big_Bend_Technical_Report_FINAL_PDF.pdf

Stanton, M. (2006). *The High Concentration of U.S. Health Care Expenditures.* Agency for Healthcare Research and Quality. Retrieved from https://archive.ahrq.gov/research/findings/factsheets/costs/expriach/expendria.pdf

State Attorneys General. (2014, September 9). Re: S.2204 – Proprietary Education Oversight Coordination Improvement Act. Retrieved from http://ag.ky.gov/pdf_news/s2204-letter.pdf

Stilwell, V. (2015). Boomers Competing With Millennials for U.S. Urban Rental Housing. *Bloomberg*. Retrieved from http://www.bloomberg.com/news/articles/2015-07-21/boomers-competing-with-millennials-for-u-s-urban-rental-housing

Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging. (2012, December). *Policy Academy State Profile: [STATE].* Retrieved from http://www.aoa.acl.gov/AoA_Programs/HPW/Behavioral/index.aspx#state

Sum, A., & Khatiwada, I. (2010). The Nation's Underemployed in the 'Great Recession' of 2007–09. *Monthly Labor Review, Vol. 133.* Retrieved from http://www.bls.gov/opub/mlr/2010/11/mlr201011.pdf

Teague, J. (2014). Accelerating Growth Through Innovation. *Florida's Bottom Line*, p. 6. Retrieved from http://www.myfloridacfo.com/floridasbottomline/docs/FBLSummerIssue14.pdf

The Pew Charitable Trusts. (2016, January 13). *Employer-based Retirement Plan Access and Participation across the 50 States*. Retrieved from http://www.pewtrusts.org/en/multimedia/data-visualizations/2016/employer-based-retirement-plan-access-and-participation-across-the-50-states

The Pew Charitable Trusts. (May 2016). *A Look at Access to Employer-Based Retirement Plans in the Nation's Metropolitan Areas.* Brief. Retrieved from http://www.pewtrusts.org/~/media/assets/2016/05/employerbased_retirement_plans_metropolitan_areas.pdf?la=en

The White House. (2016). *Housing Development Toolkit.* Retrieved from https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf

U.S. Bureau of Justice Statistics. (2015). *Elderly Abuse Statistics.* National Center on Elder Abuse. Retrieved from http://www.statisticbrain.com/elderly-abuse-statistics/

U.S. Census Bureau. (2005). *Population Projections.* Retrieved from https://www.census.gov/population/projections/data/state/projectionsagesex.html

U.S. Census Bureau. (2010, 2015). *Population Estimates: Historical Data.* U.S. Census Bureau. Retrieved from https://www.census.gov/popest/data/historical/index.html

U.S. Census Bureau. (2012). *Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race for the U.S., States, Metro Areas, Counties, and Places: 2012, 2012 Survey of Business Owners.* Retrieved from American Fact Finder: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk

U.S. Centers for Medicare & Medicaid (CMS). (2016). Retrieved from https://www.medicare.gov/what-medicare-covers/not-covered/item-and-services-not-covered-by-part-a-and-b.html

U.S. Chamber of Commerce. (2013). *Immigration Myths and Facts.* Retrieved from https://www.uschamber.com/sites/default/files/legacy/reports/Immigration_MythsFacts.pdf

U.S. Department of Agriculture (USDA). (2016). *Supplemental Nutrition Assistance Program Participation and Costs.* Retrieved from http://www.fns.usda.gov/sites/default/files/pd/SNAPsummary.pdf

U.S. Department of Education. (2013). *FY 2013 3-Year Official Cohort Default Rates by State/Territory.* Retrieved from https://www2.ed.gov/offices/OSFAP/defaultmanagement/staterates.pdf

U.S. Department of Health & Human Services. (2015). *Poverty Guidelines*. Retrieved from https://aspe.hhs.gov/prior-hhs-poverty-guidelines-and-federal-register-references

U.S. Department of Health and Human Services. (2009, 2014). Retrieved from https://www.acf.hhs.gov/ofa/resource/tanf-financial-data-fy-2009; https://www.acf.hhs.gov/ofa/resource/tanf-financial-data-fy-2014

U.S. Department of Housing and Urban Development (HUD). (2010, March). *Costs Associated with First-Time Homelessness for Families and Individuals.* Retrieved from http://www.huduser.org/publications/pdf/Costs_Homeless.pdf

U.S. Department of Housing and Urban Development (HUD). (2015). *Picture of Subsidized Households: Summary of all HUD Programs, 2015 based on 2010 Census.* Retrieved from https://www.huduser.gov/portal/datasets/picture/yearlydata.html

U.S. Department of Transportation. (2015). *Beyond Traffic: Trends and Choices 2045.* Retrieved from https://www.transportation.gov/sites/dot.gov/files/docs/Draft_Beyond_Traffic_Framework.pdf

(2015). *U.S. Financial Capability Study.* Retrieved from http://www.usfinancialcapability.org/downloads/tables/Florida_2015.pdf

U.S. Global Change Research Program. (2014). Retrieved from http://www.globalchange.gov/nca3-downloads-materials

U.S. Government Accountability Office (U.S. GAO). (2007). *Unemployment Insurance: Low-Wage And Part-Time Workers Continue To Experience Low Rates Of Receipt.* Retrieved from http://www.gao.gov/new.items/d071147.pdf

U.S. Government Accountability Office (U.S. GAO). (2015). *Contingent Workforce: Size, Characteristics, Earnings, and Benefits.* GAO-15-168R. Retrieved from http://www.gao.gov/assets/670/669766.pdf

U.S. Government Accountability Office (U.S. GAO). (August 4, 2010). *For-Profit Colleges: Undercover Testing Finds Colleges Encouraged Fraud and Engaged in Deceptive and Questionable Marketing Practices.* Retrieved from http://www.gao.gov/products/GAO-10-948T

U.S. Government Accountability Office (U.S. GAO). (October 7, 2010). *Higher Education: Stronger Federal Oversight Needed to Enforce Ban on Incentive Payments to School Recruiters.* Retrieved from http://www.gao.gov/products/GAO-11-10

U.S. Government Accountability Office (U.S. GAO). (September 21, 2009). *Proprietary Schools: Stronger Department of Education Oversight Needed to Help Ensure Only Eligible Students Receive Federal Student Aid.* Retrieved from http://www.gao.gov/products/GAO-09-600

U.S. Small Business Administration. (2016). *Small Business Profile: Florida.* Retrieved from https://www.sba.gov/sites/default/files/advocacy/Florida.pdf

United Health Foundation. (2016). *America's Health Rankings, 2016 Senior Report.* Retrieved from http://www.americashealthrankings.org/explore/2015-annual-report/measure/MentalHealth/state/FL

United States Senate Health, Education, Labor and Pensions Committee. (July 30, 2012). *For Profi t Higher Education: The Failure to Safeguard the Federal Investment and Ensure Student Success.* Retrieved from http://www.help.senate.gov/imo/media/for_profit_report/PartI-PartIII-SelectedAppendixes.pdf

Urban Institute. (2010, 2012). *NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report.* Retrieved from National Center for Charitable Statistics: http://nccs.urban.org/NCCS-Databases-and-Tools.cfm

Vespa, J., Lewis, J. M., & Kreider, R. M. (2013, August). America's Families and Living Arrangements: 2012, Population Characteristics. Retrieved from https://www.census.gov/prod/2013pubs/p20-570.pdf

Waid, M. D. (2013, April). An Uphill Climb: Women Face Greater Obstacles to Retirement Security. (Fact Sheet 281). Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2013/uphill-climb-women-face-g

Wald, J. (2014, July). What the Rise of the Freelance Economy Really Means for Businesses. *Forbes.* Retrieved from http://www.forbes.com/sites/waldleventhal/2014/07/01/a-modern-human-capital-talent-strategy-usingfreelancers/#4800cc3636a4

Walton, J. (2016). *Florida's Economy: The 6 Industries Driving GDP Growth.* Retrieved from http://www.investopedia.com/articles/investing/011316/floridas-economy-6-industries-driving-gdp-growth.asp#ixzz4W3PXSa4r

Wang, Y., & Rayer, S. (2016). *Foreign In-Migration To Florida, 2005–2014.* Retrieved from http://www.bebr.ufl.edu/population/website-article/foreign-migration-florida-2005%E2%80%932014

Watson, L., Frohlich, L., & Johnston, E. (2014, April). Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences. Retrieved from http://www.nwlc.org/sites/default/files/pdfs/collateral_damage_s

White House. (2014). *FACT SHEET: What Climate Change Means for Florida and the Southeast and Caribbean.* Retrieved from https://obamawhitehouse.archives.gov/the-press-office/2014/05/06/fact-sheet-what-climate-change-means-regions-across-america-and-major-se

Wolfson, D. B. (2014). What Does the Minimum Wage Do? Retrieved from http://research.upjohn.org/up_press/227/

Working Poor Families Project (WPFP). (2016, Accessed March 28). *Indicators and data, Supplemental data, Table S.5.* Retrieved from http://www.workingpoorfamilies.org/indicators/

Zabritski, M. (2016). *State of the Automotive Finance Market: A Look at Loans and Leases in Q1 2016.* Retrieved from http://www.experian.com/assets/automotive/quarterly-webinars/2016-q1-safm.pdf

EXHIBITS

The following Exhibits present key data for better understanding ALICE households in Florida from a variety of geographic and demographic perspectives. Exhibit VIII describes an overview of the methodology used in the ALICE Reports.

EXHIBIT I: COUNTY PAGES

EXHIBIT II: ALICE HOUSING DATA BY COUNTY

EXHIBIT III: ALICE THRESHOLD AND DEMOGRAPHICS, FLORIDA, 2015

EXHIBIT IV: KEY FACTS AND ALICE STATISTICS FOR FLORIDA CONGRESSIONAL DISTRICTS

EXHIBIT V: THE ECONOMIC VIABILITY DASHBOARD

EXHIBIT VI: KEY FACTS AND ALICE STATISTICS FOR FLORIDA MUNICIPALITIES

EXHIBIT VII: ALICE HOUSEHOLDS BY INCOME, 2007 TO 2015

EXHIBIT VIII: METHODOLOGY OVERVIEW & RATIONALE

ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Florida's 67 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Florida. Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations below 65,000, data are 5-year estimates (starting in 2014, there are no 3-year estimates).

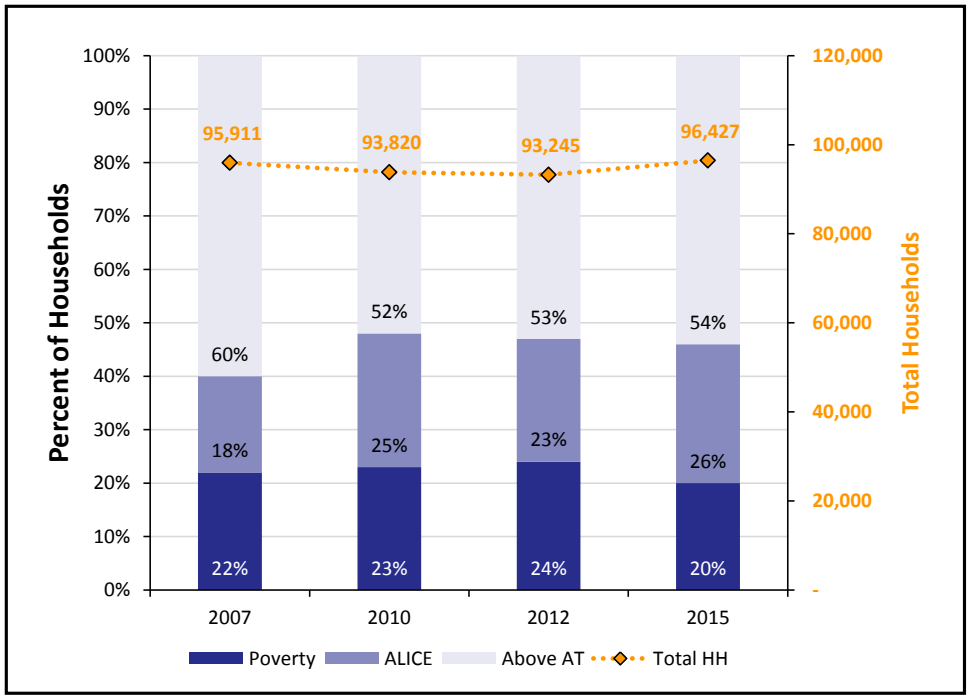
ALICE IN ALACHUA COUNTY

Population: 259,964 | **Number of Households:** 96,427
Median Household Income: $47,895 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 44,453 (46%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Alachua County

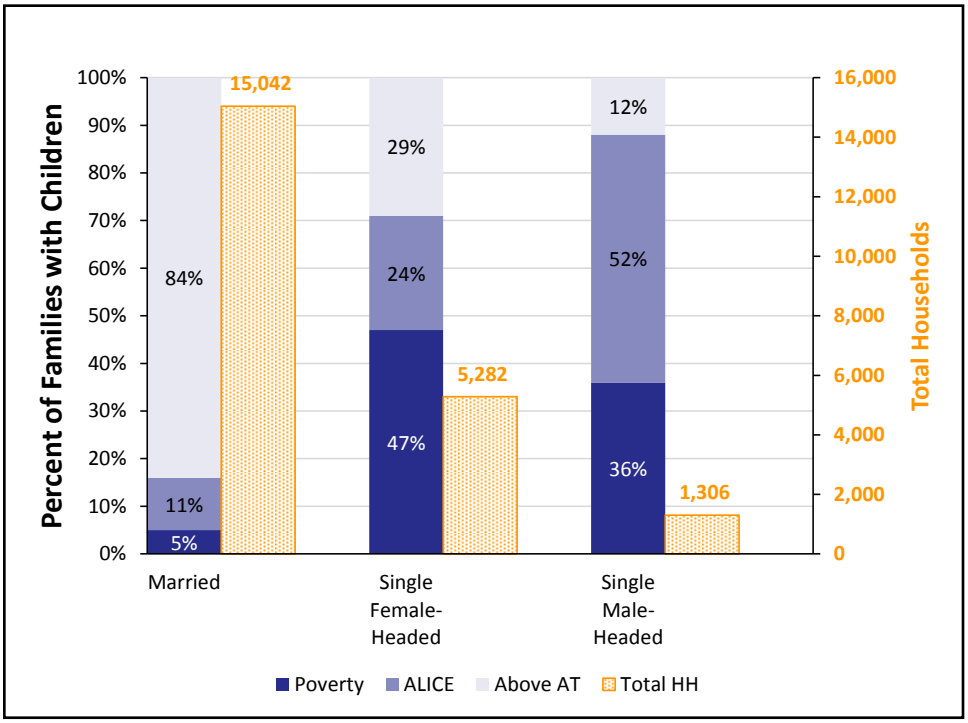
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$676	$883
Child Care	$–	$1,030
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$153	$402
Taxes	$203	$282
Monthly Total	$1,684	$4,422
ANNUAL TOTAL	**$20,208**	**$53,064**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Alachua County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

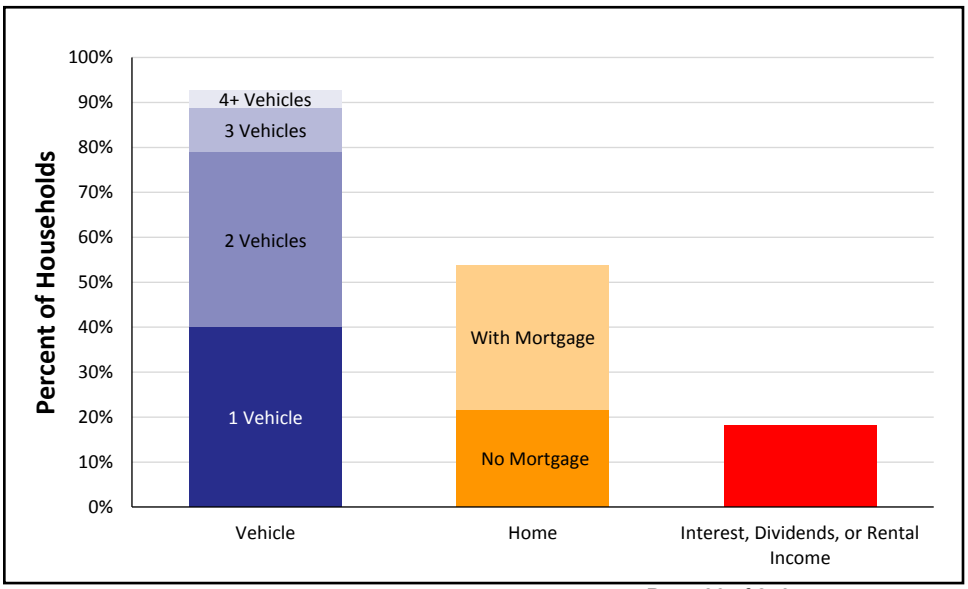
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Alachua County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Alachua County, 2015

Town	Total HH	% ALICE & Poverty
Alachua	4,012	42%
Archer	445	64%
Gainesville	48,617	57%
Gainesville CCD	65,880	55%
Hawthorne	507	61%
Hawthorne CCD	2,238	52%
High Springs	1,989	43%
High Springs-Alachua CCD	16,125	40%
Micanopy	293	53%
Micanopy CCD	1,237	47%
Newberry	1,845	28%
Newberry-Archer CCD	8,538	30%
Waldo	373	71%
Waldo CCD	2,685	48%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

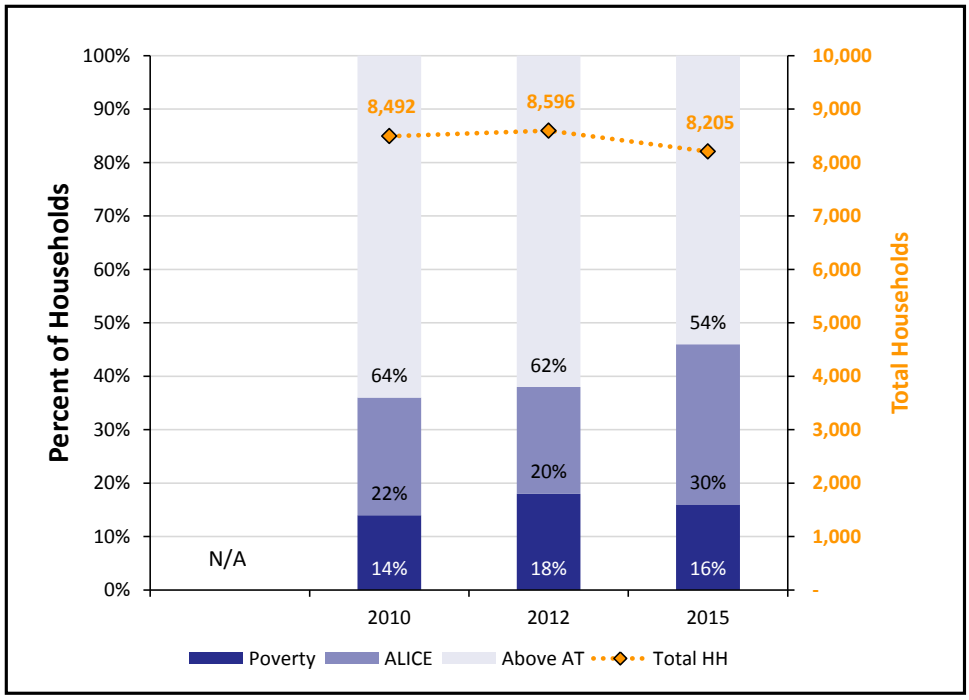
ALICE IN BAKER COUNTY

Population: 27,135 | **Number of Households:** 8,205
Median Household Income: $47,121 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 3,749 (46%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Baker County

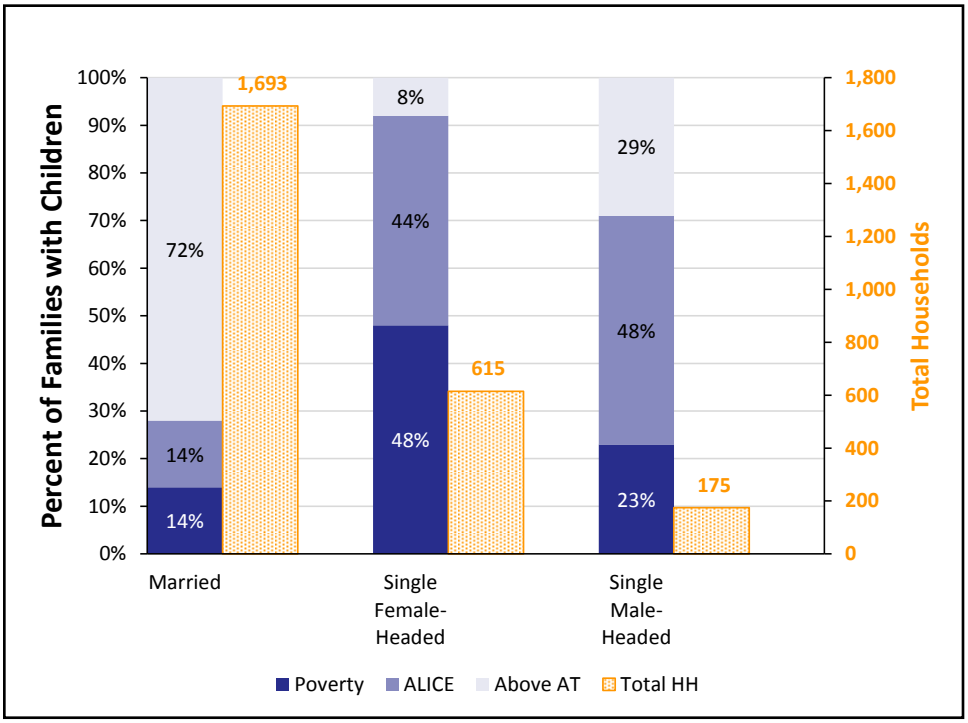
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$491	$728
Child Care	$–	$757
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$130	$347
Taxes	$160	$162
Monthly Total	$1,433	$3,819
ANNUAL TOTAL	**$17,196**	**$45,828**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Baker County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

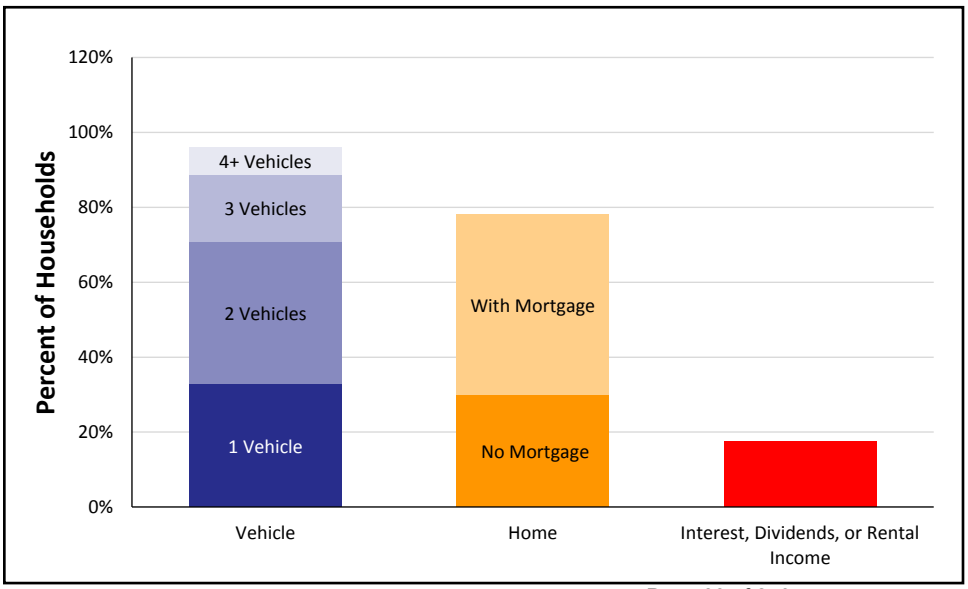
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Baker County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Baker County, 2015

Town	Total HH	% ALICE & Poverty
Macclenny	1,899	49%
Macclenny CCD	4,493	42%
Sanderson CCD	3,712	50%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

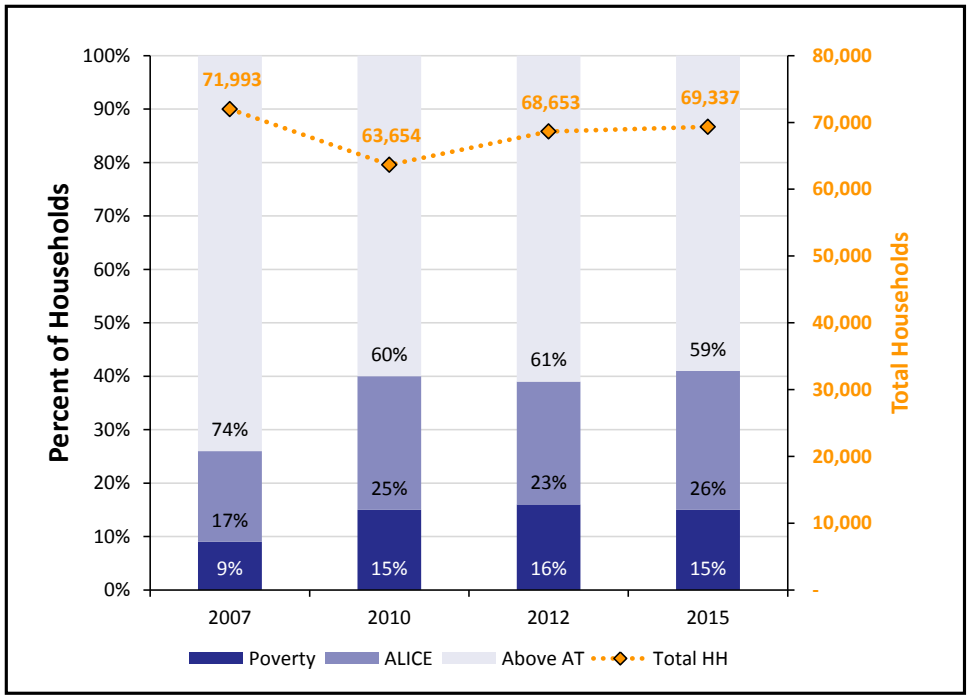
ALICE IN BAY COUNTY

Population: 181,635 | **Number of Households:** 69,337
Median Household Income: $48,259 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 28,577 (41%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Bay County

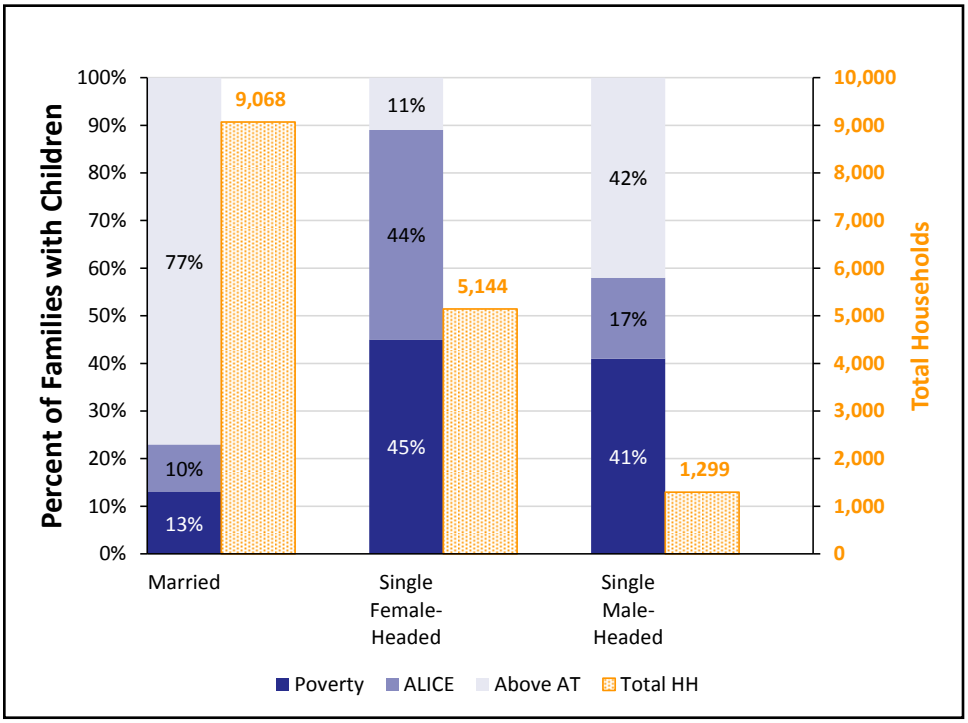
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$703	$886
Child Care	$–	$920
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$388
Taxes	$211	$250
Monthly Total	$1,723	$4,269
ANNUAL TOTAL	**$20,676**	**$51,228**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Bay County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

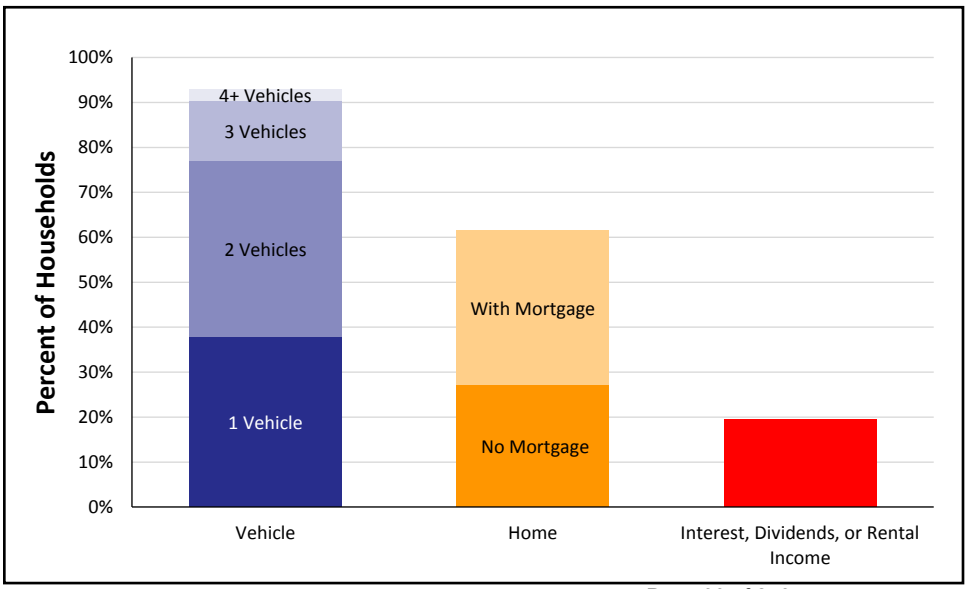
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Bay County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Bay County, 2015

Town	Total HH	% ALICE & Poverty
Callaway	5,297	39%
Cedar Grove CDP	1,145	47%
Laguna Beach CDP	1,920	45%
Lower Grand Lagoon CDP	2,017	49%
Lynn Haven	7,238	35%
Lynn Haven CCD	9,175	33%
Mexico Beach	654	37%
Mexico Beach CCD	1,465	37%
Panama City	14,945	54%
Panama City Beach	5,241	37%
Panama City Beaches CCD	15,967	39%
Panama City CCD	34,976	47%
Parker	1,949	47%
Pretty Bayou CDP	1,386	40%
Southport CCD	3,776	34%
Springfield	3,590	59%
Tyndall AFB CDP	811	37%
Upper Grand Lagoon CDP	6,029	36%
Youngstown CCD	2,563	56%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

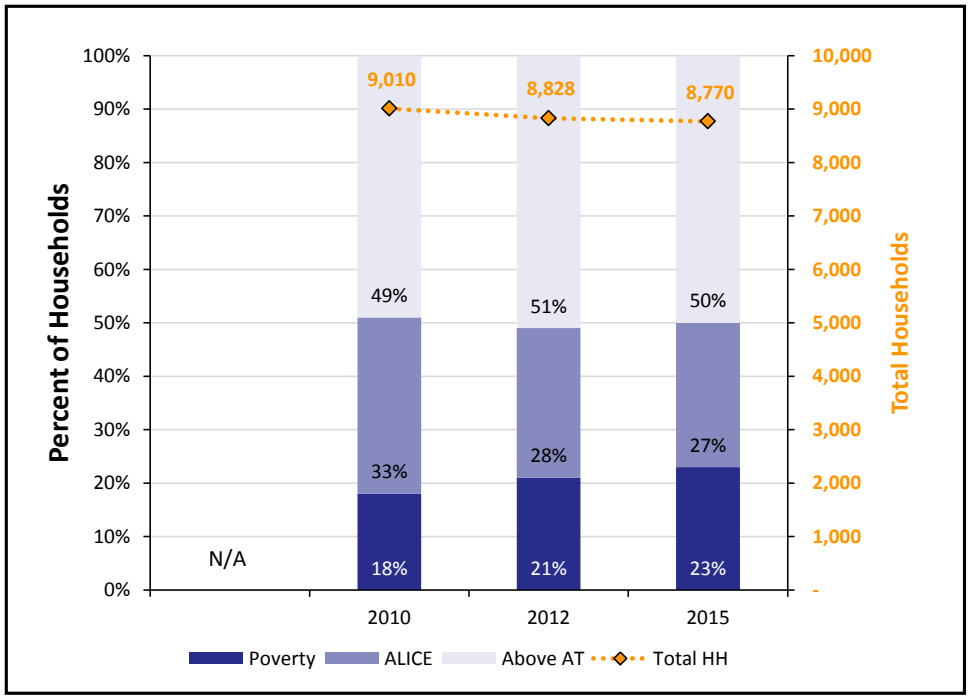
ALICE IN BRADFORD COUNTY

Population: 27,223 | **Number of Households:** 8,770
Median Household Income: $41,606 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 4,332 (50%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Bradford County

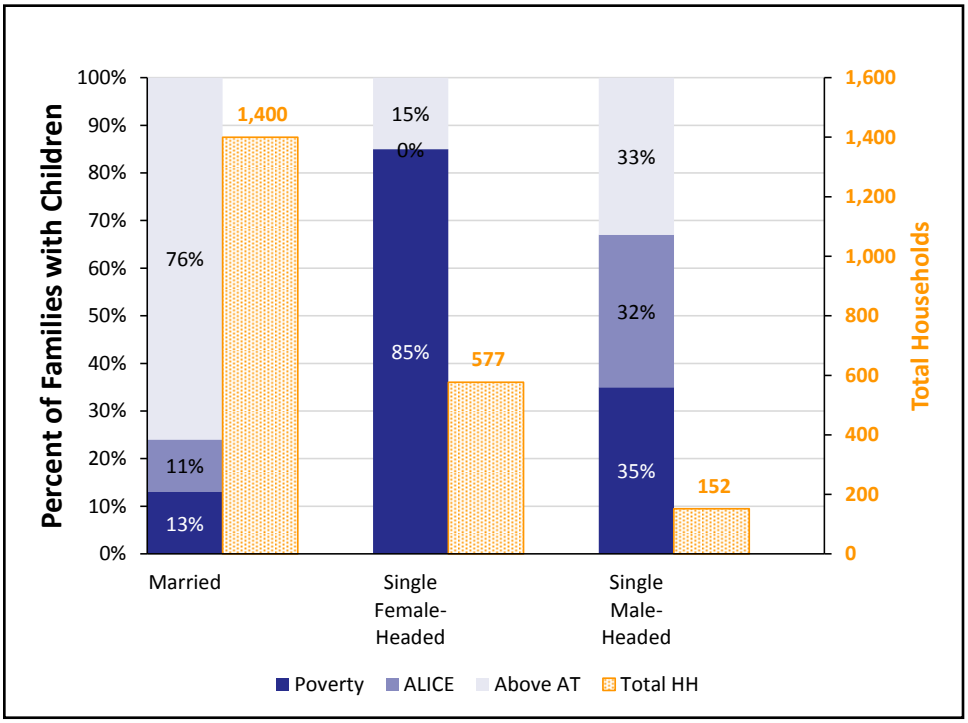
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Bradford County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

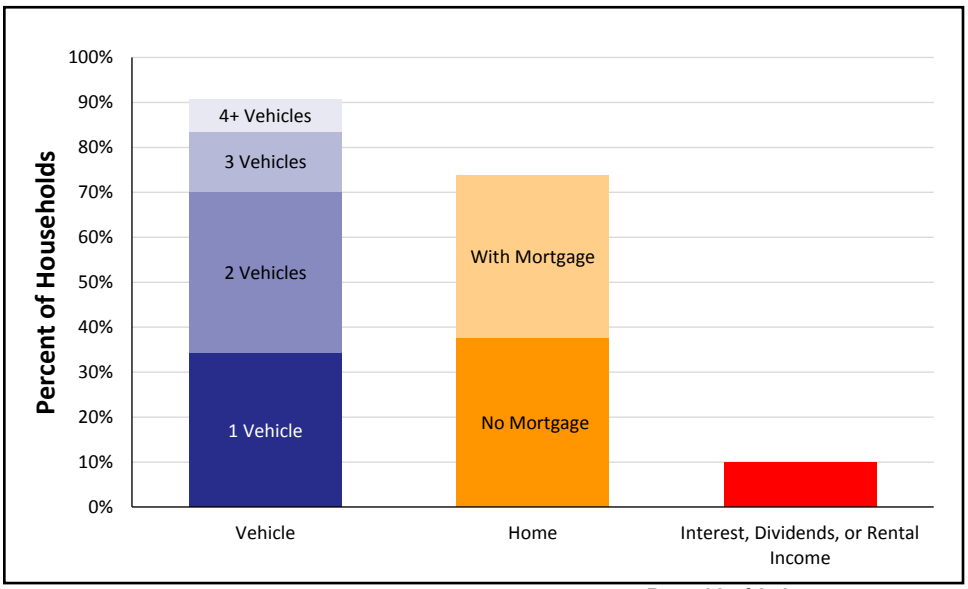


Bradford County, 2015		
Town	Total HH	% ALICE & Poverty
Brooker CCD	421	51%
Hampton CCD	2,335	43%
Lawtey	386	65%
Lawtey CCD	1,460	49%
Starke	2,044	56%
Starke CCD	4,554	53%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Bradford County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

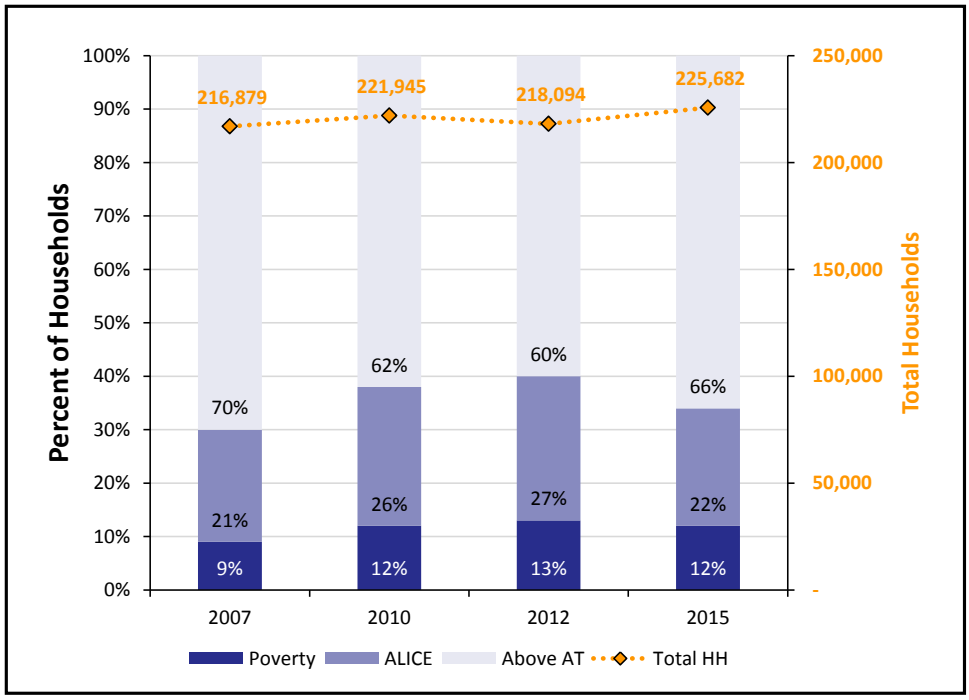
ALICE IN BREVARD COUNTY

Population: 568,088 | **Number of Households:** 225,682
Median Household Income: $50,416 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 75,153 (34%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Brevard County

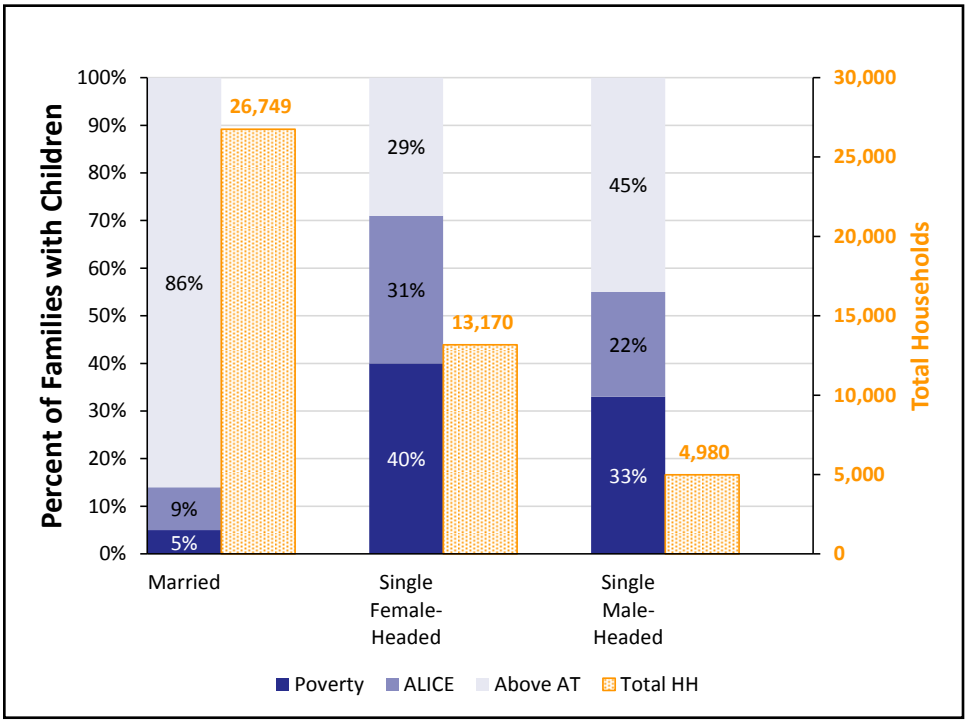
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$542	$878
Child Care	$–	$933
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$137	$389
Taxes	$172	$251
Monthly Total	$1,503	$4,276
ANNUAL TOTAL	**$18,036**	**$51,312**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Brevard County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

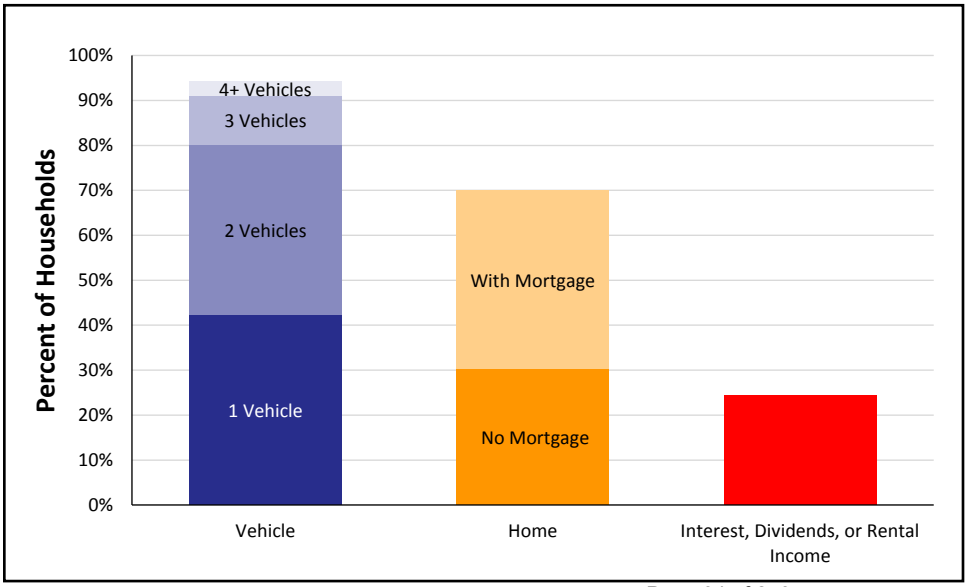
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Brevard County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Brevard County, 2015

Town	Total HH	% ALICE & Poverty
Cape Canaveral	5,602	39%
Cocoa	6,811	56%
Cocoa Beach	5,796	32%
Cocoa Beach-Cape Canaveral CCD	12,609	35%
Cocoa West CDP	1,953	70%
Cocoa-Rockledge CCD	45,172	34%
Grant-Valkaria	1,518	25%
Indialantic	1,212	27%
Indialantic-Melbourne Beach CCD	18,972	24%
Indian Harbour Beach	3,653	34%
June Park CDP	1,570	32%
Malabar	1,084	20%
Malabar CCD	6,928	39%
Melbourne	32,825	41%
Melbourne Beach	1,211	20%
Melbourne CCD	51,170	38%
Melbourne Shores-Floridana Beach CCD	3,317	31%
Melbourne Village	316	23%
Merritt Island CCD	17,826	34%
Merritt Island CDP	14,577	35%
Micco CDP	4,234	47%
Mims CDP	2,617	35%
Palm Bay	38,113	38%
Palm Bay CCD	37,981	42%
Palm Shores	410	33%
Patrick AFB CDP	370	32%
Port St. John CDP	4,283	37%
Rockledge	10,171	30%
Satellite Beach	4,020	15%
Sharpes CDP	1,186	43%
South Patrick Shores CDP	2,638	20%
Titusville	18,722	44%
Titusville CCD	27,170	38%
Viera East CDP	4,583	25%
Viera West CDP	3,312	9%
West Brevard CCD	1,646	10%
West Melbourne	7,158	31%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

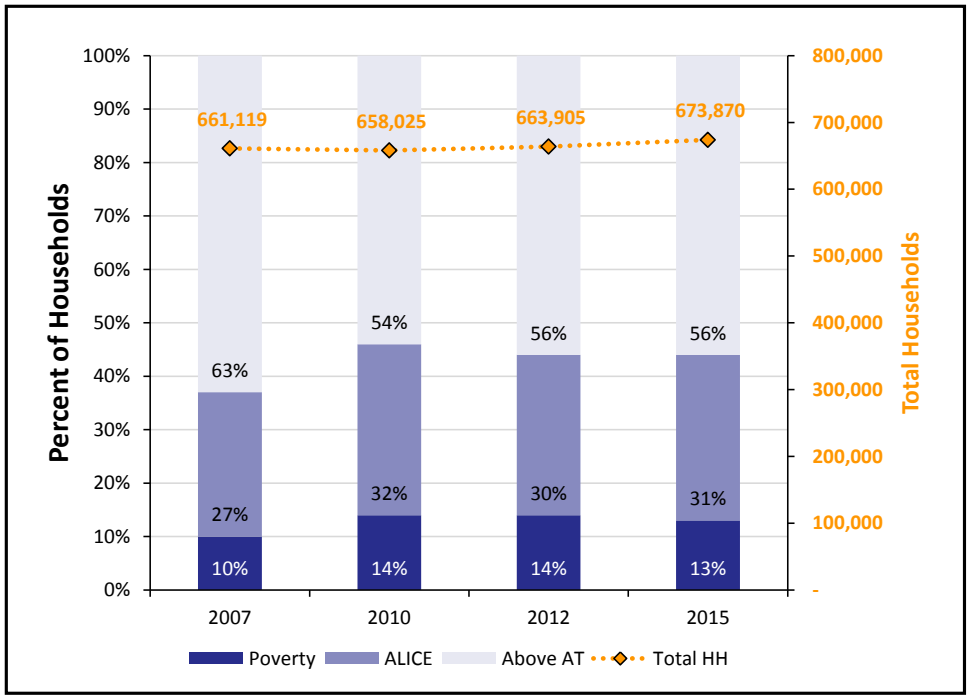
ALICE IN BROWARD COUNTY

Population: 1,896,425 | **Number of Households:** 673,870
Median Household Income: $53,926 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 296,943 (44%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Broward County

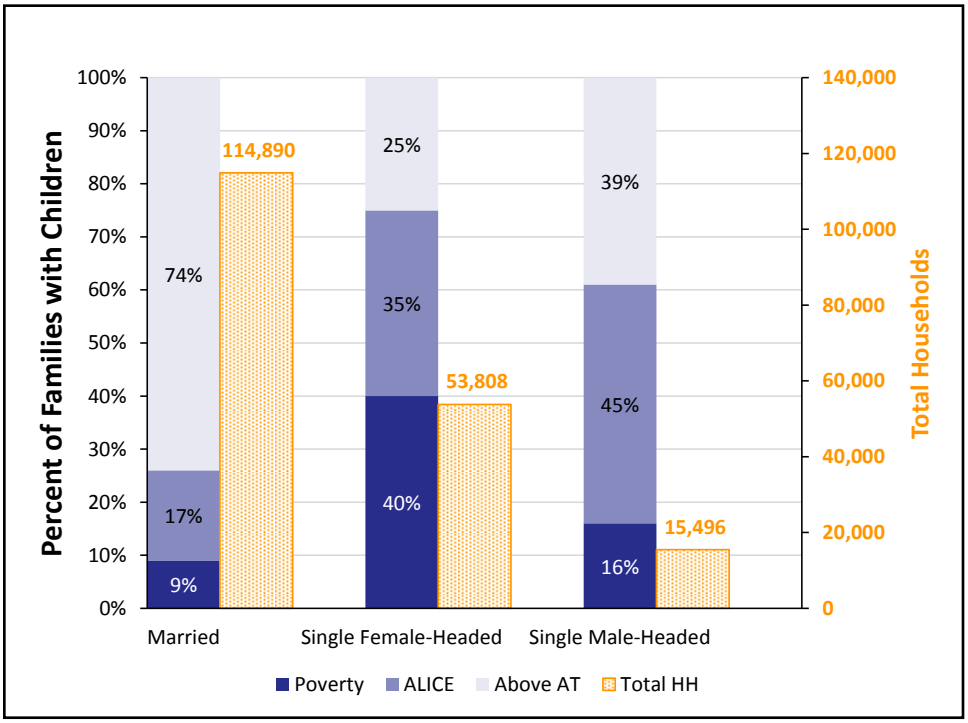
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$764	$1,263
Child Care	$–	$1,100
Food	$165	$547
Transportation	$419	$837
Health Care	$133	$506
Miscellaneous	$173	$469
Taxes	$247	$440
Monthly Total	$1,901	$5,162
ANNUAL TOTAL	**$22,812**	**$61,944**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Broward County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

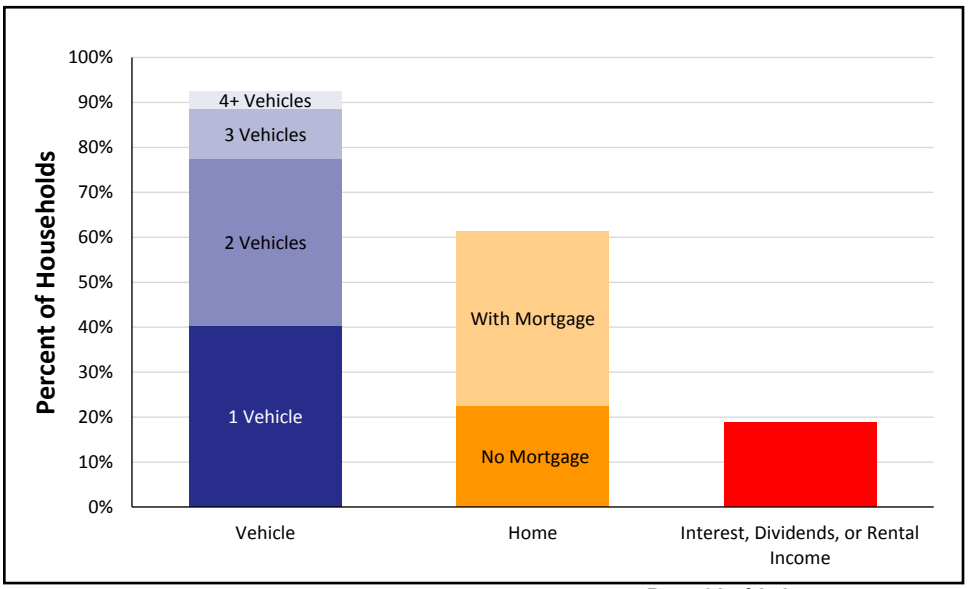
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Broward County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Broward County, 2015

Town	Total HH	% ALICE & Poverty
Boulevard Gardens CDP	495	46%
Broadview Park CDP	2,039	52%
Coconut Creek	22,113	43%
Cooper City	10,727	22%
Coral Springs	40,825	35%
Coral Springs-Margate CCD	77,842	47%
Dania Beach	12,202	56%
Davie	36,504	39%
Davie CCD	69,286	33%
Deerfield Beach	31,863	51%
Deerfield Beach CCD	66,918	41%
Fort Lauderdale	73,817	46%
Fort Lauderdale CCD	120,691	51%
Franklin Park CDP	334	90%
Hallandale Beach	18,025	61%
Hallandale Beach CCD	22,002	62%
Hillsboro Beach	927	34%
Hollywood	56,104	52%
Hollywood CCD	72,079	51%
Lauderdale Lakes	10,999	69%
Lauderdale-by-the-Sea	3,869	39%
Lauderhill	23,525	60%
Lighthouse Point	4,932	31%
Margate	20,651	53%
Miramar	40,203	33%
Miramar-Pembroke Pines CCD	96,006	38%
North Lauderdale	11,913	58%
Oakland Park	16,837	54%
Parkland	8,240	14%
Pembroke Park	2,482	72%
Pembroke Pines	56,409	35%
Plantation	33,712	32%
Plantation CCD	100,420	48%
Pompano Beach	40,375	54%
Pompano Beach CCD	45,040	56%
Roosevelt Gardens CDP	752	56%
Sea Ranch Lakes	263	20%
Southwest Ranches	2,177	24%
Sunrise	30,856	41%
Tamarac	27,242	54%
Washington Park CDP	384	65%
West Park	4,156	60%
Weston	21,259	24%
Wilton Manors	6,474	46%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

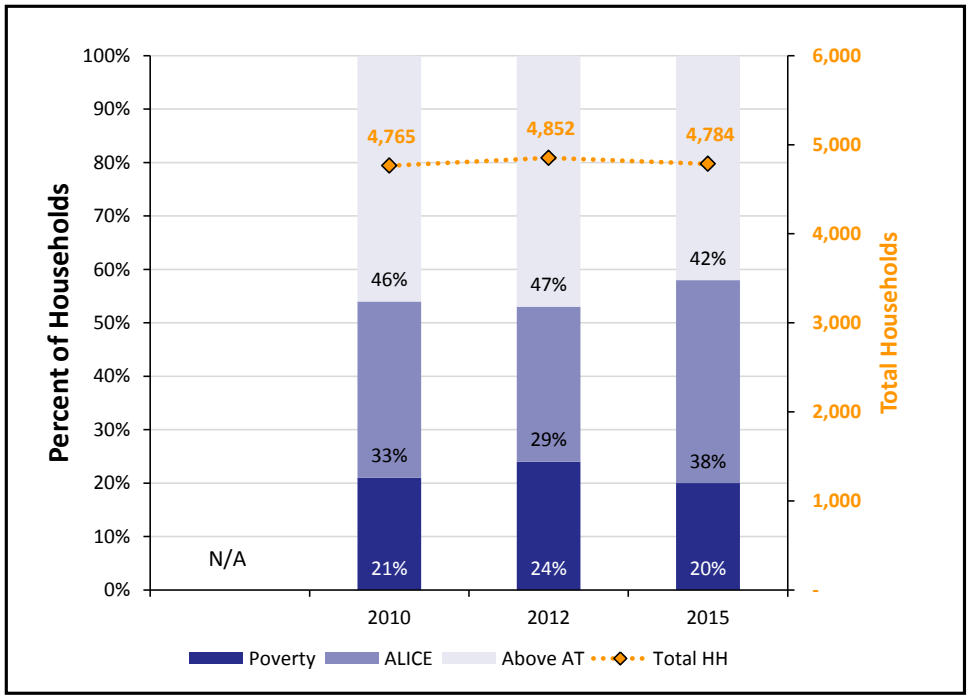
ALICE IN CALHOUN COUNTY

Population: 14,615 | **Number of Households:** 4,784
Median Household Income: $34,510 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,780 (58%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Calhoun County

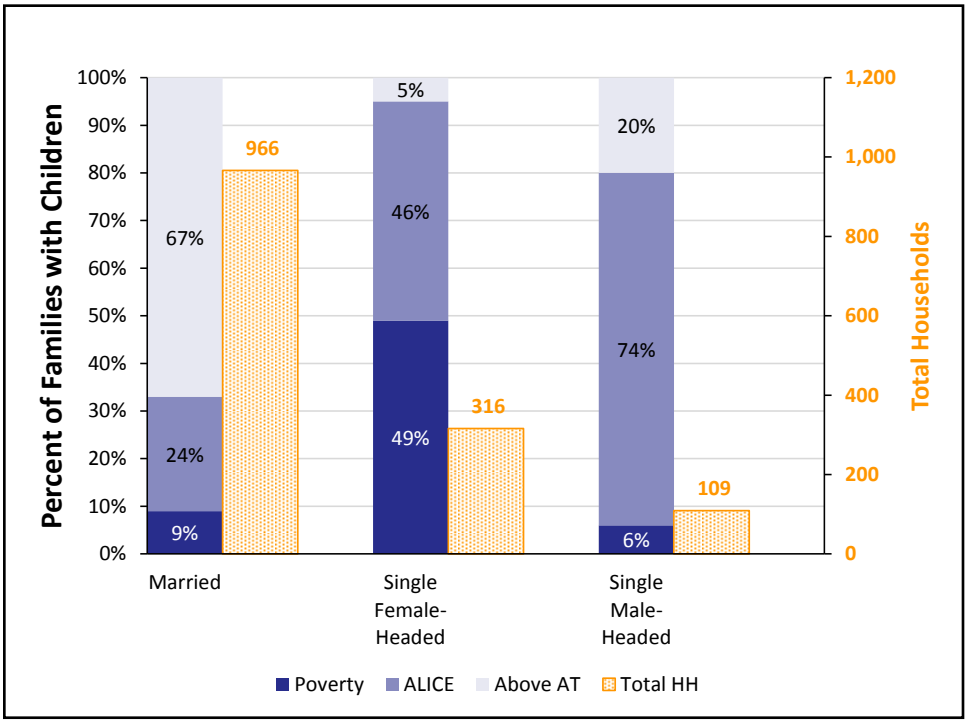
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Calhoun County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

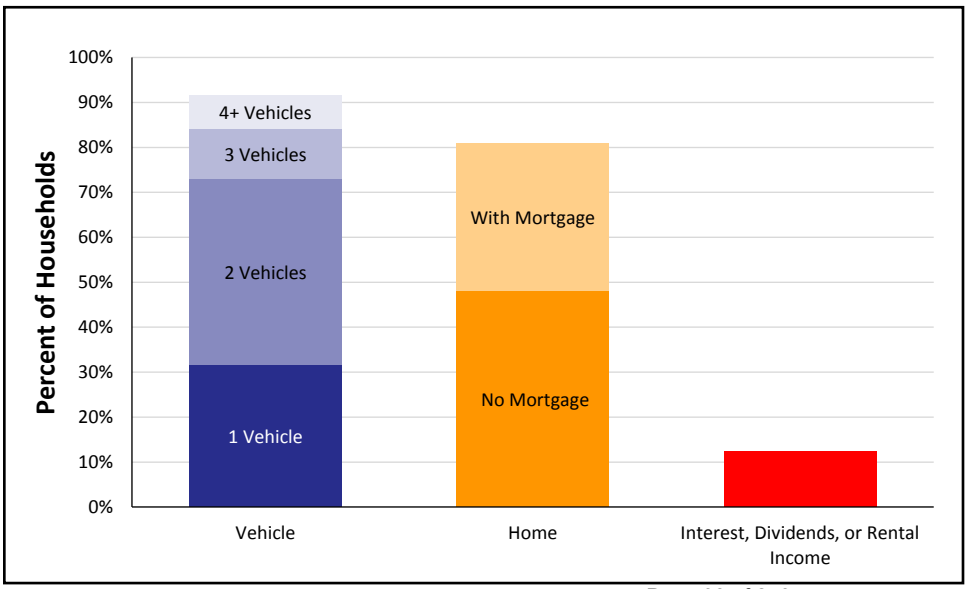


Calhoun County, 2015		
Town	Total HH	% ALICE & Poverty
Altha CCD	973	59%
Blountstown	937	60%
Blountstown CCD	2,293	60%
West Calhoun CCD	1,518	53%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Calhoun County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

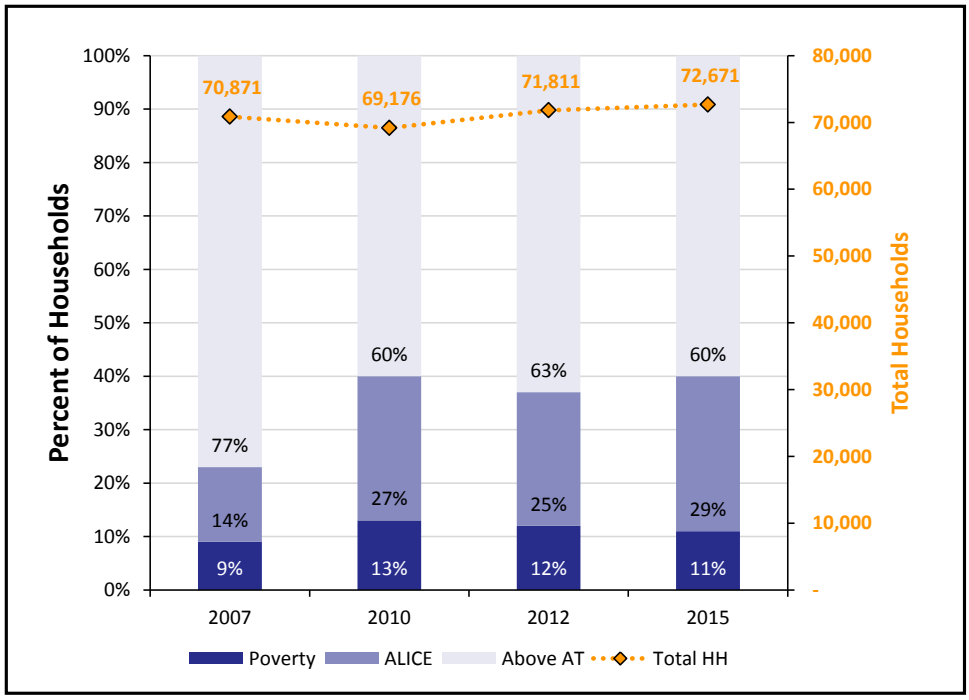
ALICE IN CHARLOTTE COUNTY

Population: 173,115 | **Number of Households:** 72,671
Median Household Income: $45,492 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 28,632 (40%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Charlotte County

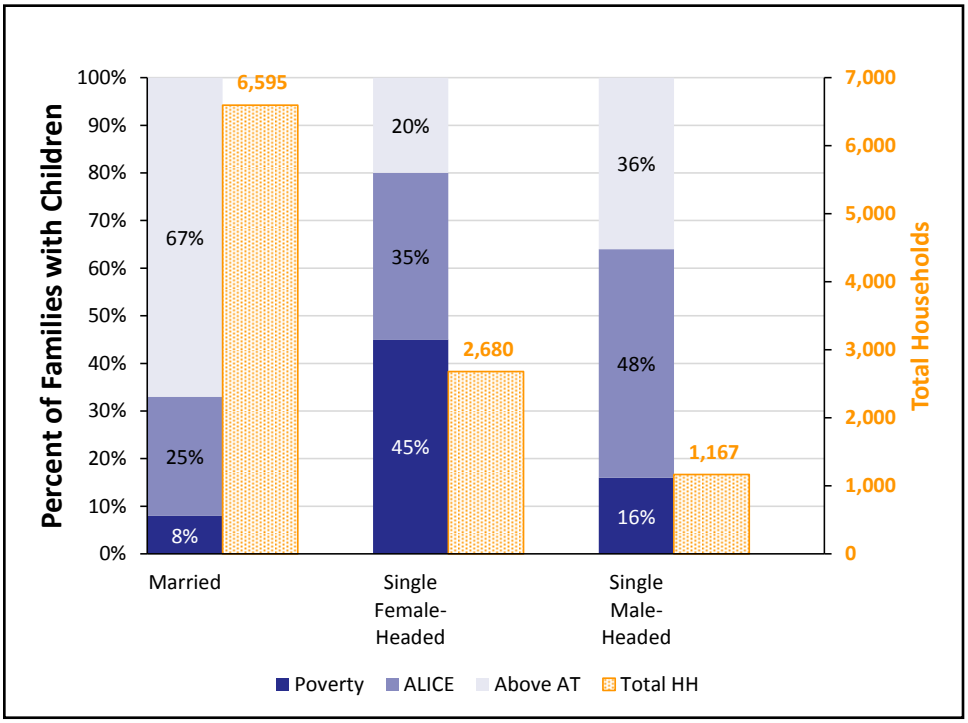
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$508	$854
Child Care	$–	$1,180
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$132	$418
Taxes	$164	$319
Monthly Total	$1,456	$4,596
ANNUAL TOTAL	**$17,472**	**$55,152**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Charlotte County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

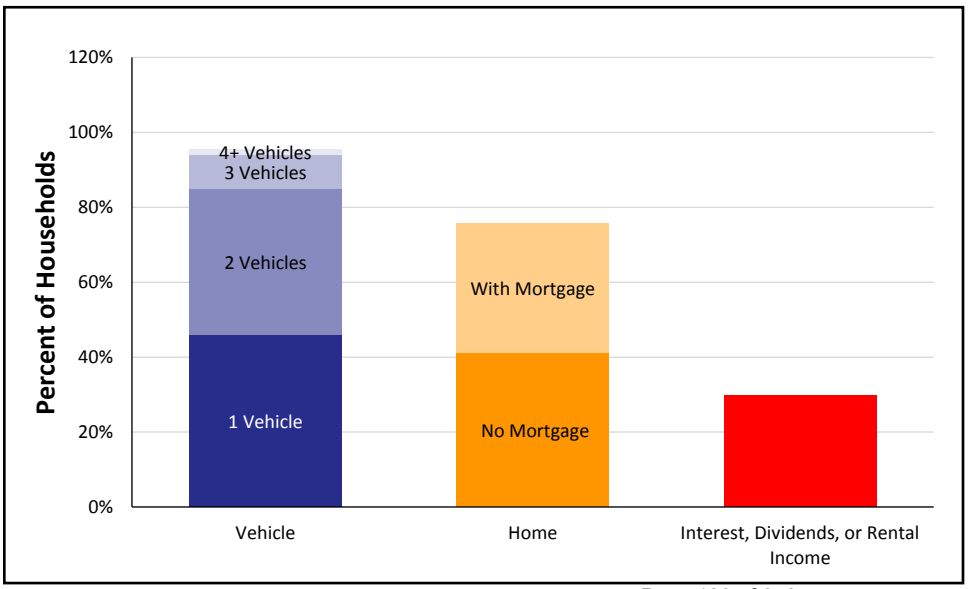


Charlotte County, 2015		
Town	Total HH	% ALICE & Poverty
Charlotte Harbor CDP	1,791	39%
Charlotte Park CDP	1,190	40%
Cleveland CDP	1,152	50%
Grove City CDP	985	50%
Grove City-Rotonda CCD	17,951	40%
Harbour Heights CDP	1,371	32%
Manasota Key CDP	605	22%
Port Charlotte CCD	37,031	43%
Port Charlotte CDP	23,486	48%
Punta Gorda	8,629	29%
Punta Gorda CCD	16,874	35%
Rotonda CDP	4,124	41%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Charlotte County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

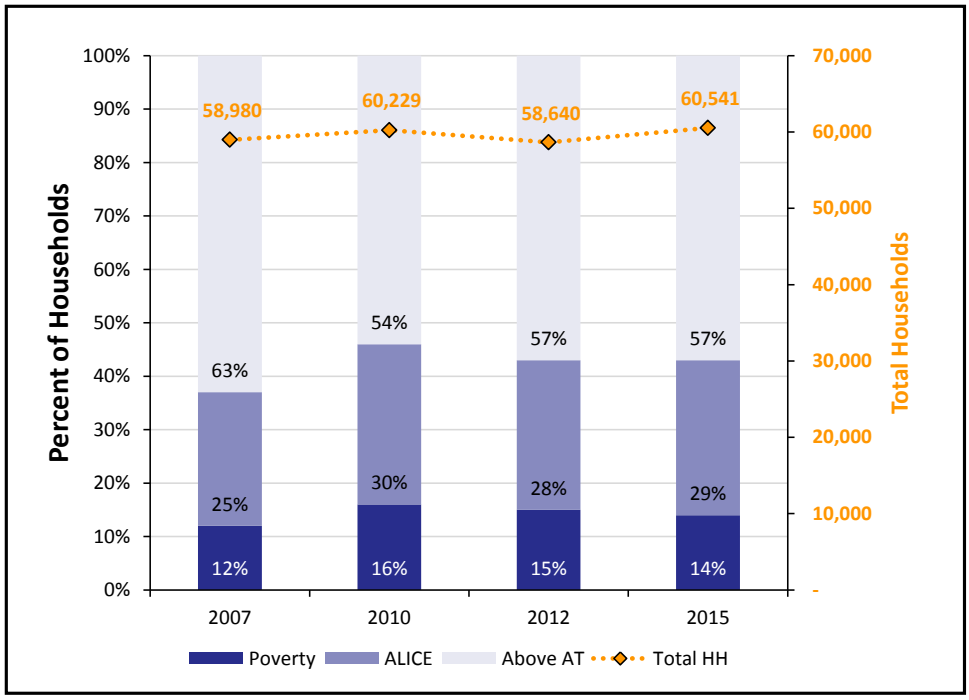
ALICE IN CITRUS COUNTY

Population: 141,058 | **Number of Households:** 60,541
Median Household Income: $40,294 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 26,251 (43%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Citrus County

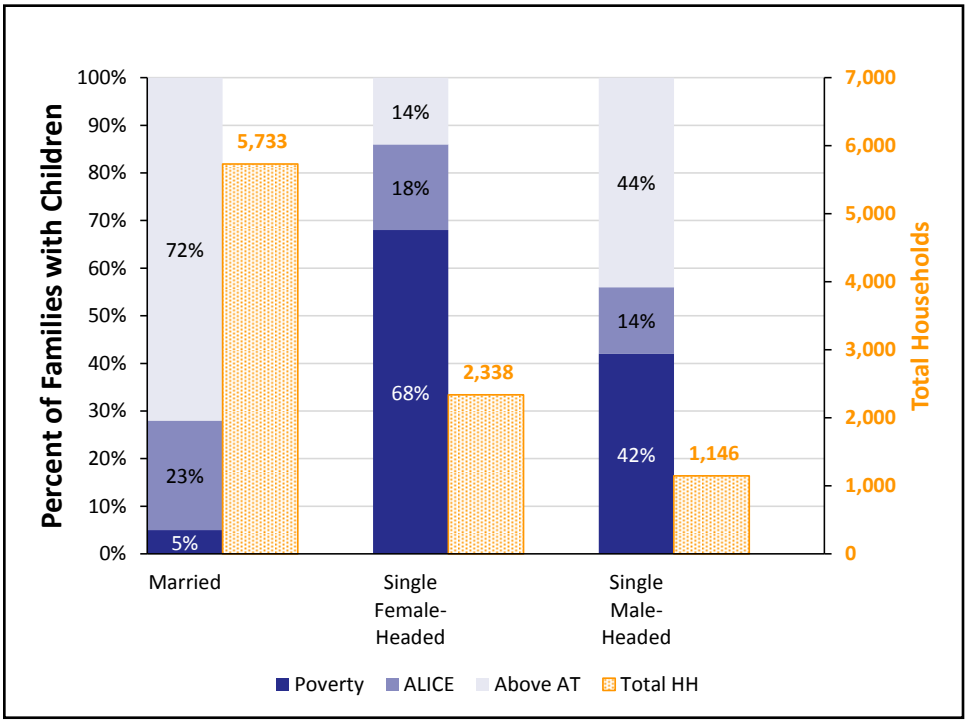
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$600	$770
Child Care	$–	$880
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$144	$368
Taxes	$185	$203
Monthly Total	$1,581	$4,046
ANNUAL TOTAL	**$18,972**	**$48,552**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Citrus County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

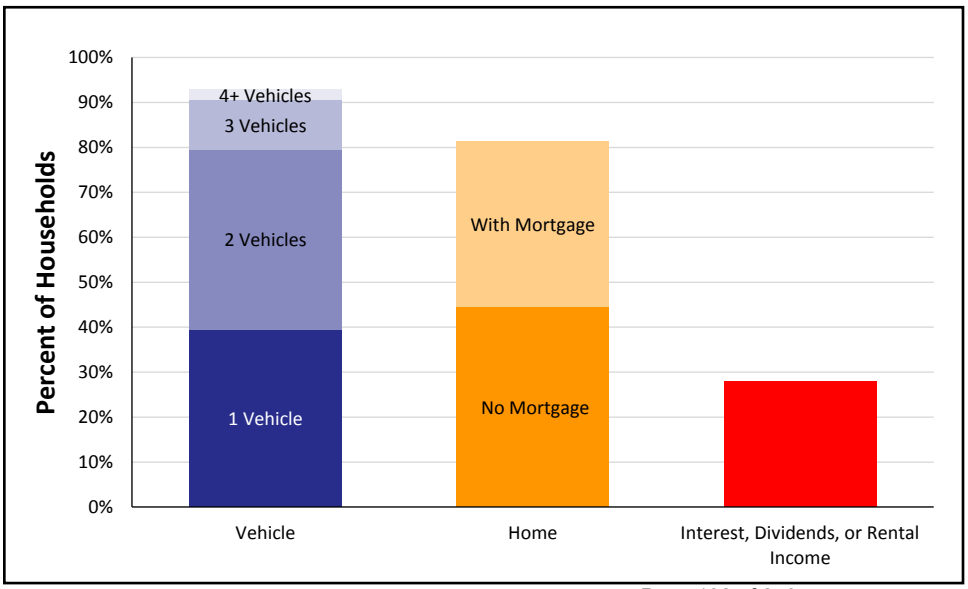
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Citrus County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Citrus County, 2015

Town	Total HH	% ALICE & Poverty
Beverly Hills CDP	3,999	62%
Black Diamond CDP	419	22%
Citrus Hills CDP	3,691	20%
Citrus Springs CDP	3,410	37%
Crystal River	1,232	51%
Crystal River CCD	30,114	42%
Floral City CDP	2,251	51%
Hernando CDP	4,121	59%
Homosassa CDP	865	33%
Homosassa Springs CDP	5,291	60%
Inverness	3,212	61%
Inverness CCD	30,898	48%
Inverness Highlands North CDP	871	37%
Inverness Highlands South CDP	2,670	48%
Lecanto CDP	1,957	37%
Pine Ridge CDP (Citrus County)	4,671	32%
Sugarmill Woods CDP	4,410	37%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

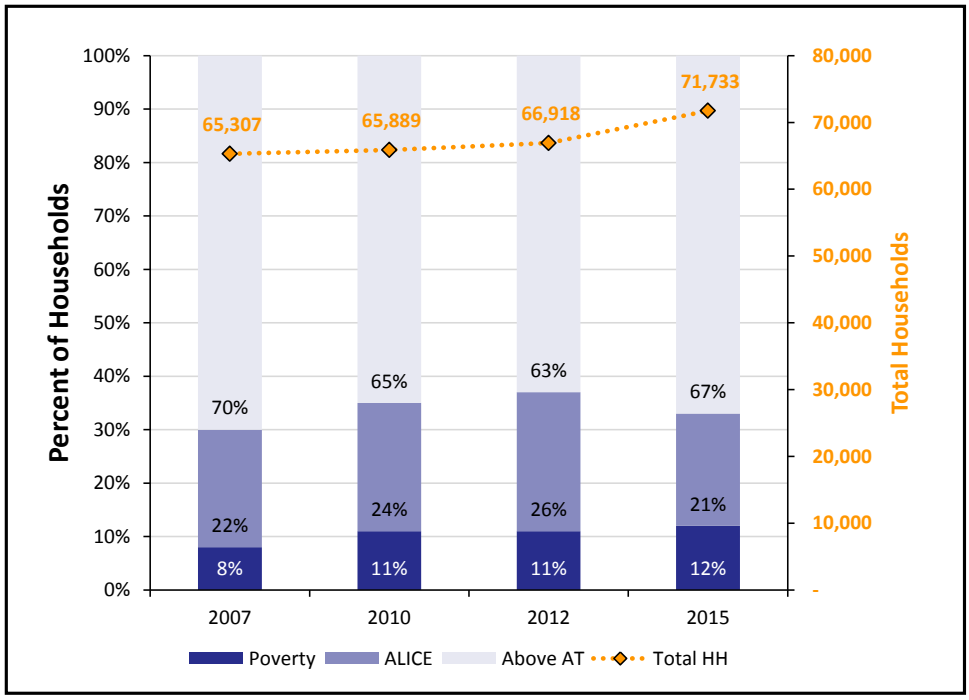
ALICE IN CLAY COUNTY

Population: 203,967 | **Number of Households:** 71,733
Median Household Income: $58,676 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 23,925 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Clay County

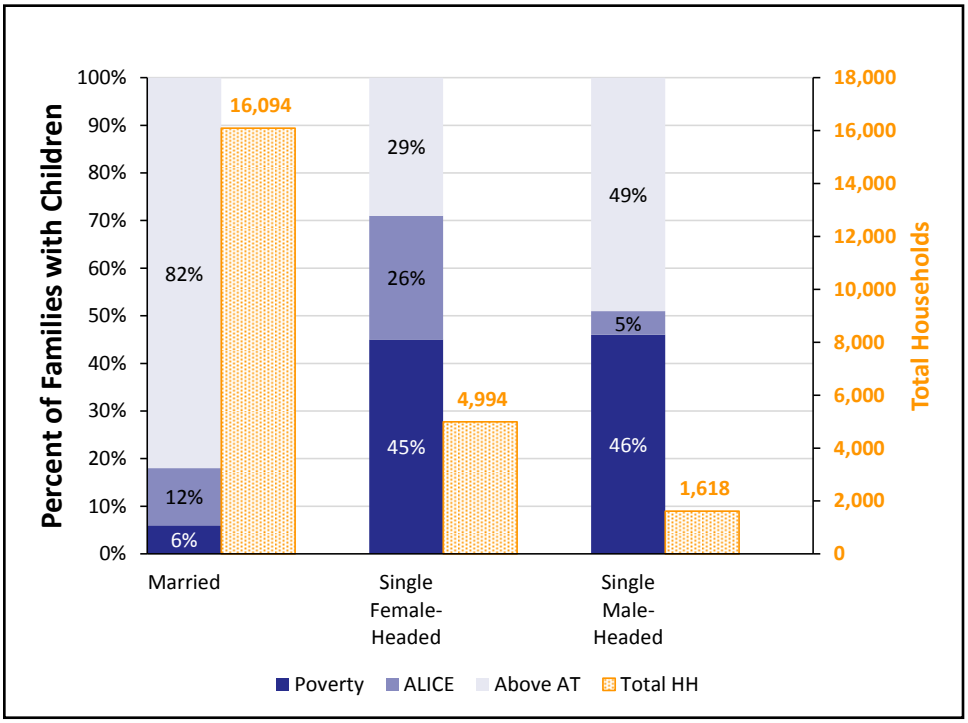
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$628	$931
Child Care	$–	$990
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$147	$403
Taxes	$191	$285
Monthly Total	$1,618	$4,434
ANNUAL TOTAL	**$19,416**	**$53,208**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Clay County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

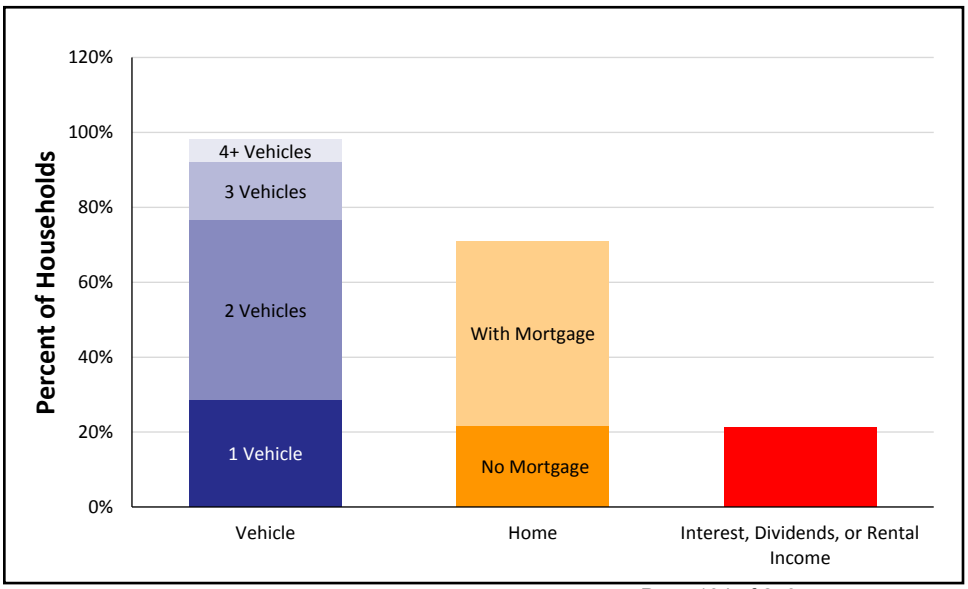
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Clay County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Clay County, 2015

Town	Total HH	% ALICE & Poverty
Asbury Lake CDP	2,867	23%
Bellair-Meadowbrook Terrace CDP	5,381	49%
Fleming Island CDP	10,216	19%
Green Cove Springs	2,421	47%
Green Cove Springs CCD	5,128	43%
Keystone Heights	587	34%
Keystone Heights CCD	6,562	45%
Lakeside CDP	11,310	34%
Middleburg CDP	4,438	43%
Middleburg-Clay Hill CCD	18,568	34%
Oakleaf Plantation CDP	6,830	20%
Orange Park	3,455	41%
Orange Park CCD	33,396	31%
Penney Farms	353	53%
Penney Farms CCD	5,399	31%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

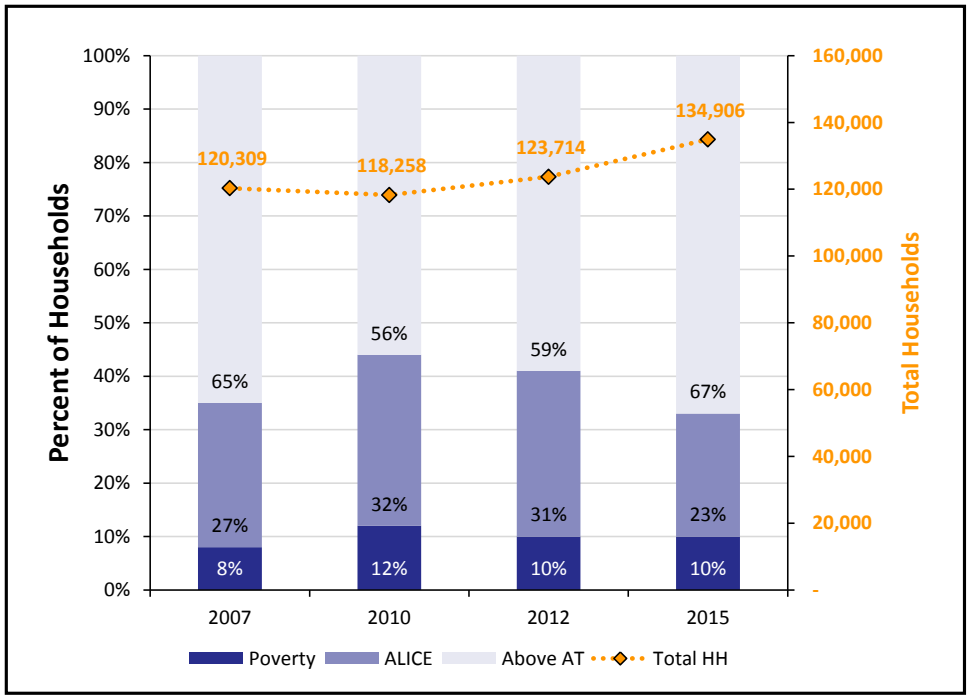
ALICE IN COLLIER COUNTY

Population: 357,305 | **Number of Households:** 134,906
Median Household Income: $62,126 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 44,948 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Collier County

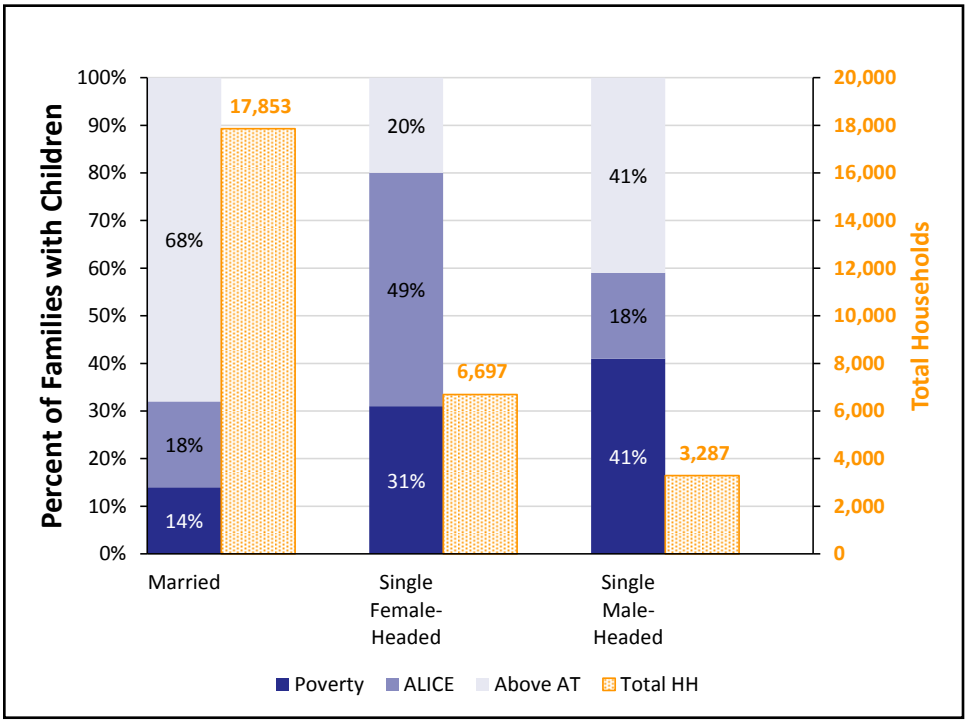
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$691	$990
Child Care	$–	$1,100
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$155	$425
Taxes	$207	$336
Monthly Total	$1,705	$4,676
ANNUAL TOTAL	**$20,460**	**$56,112**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Collier County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

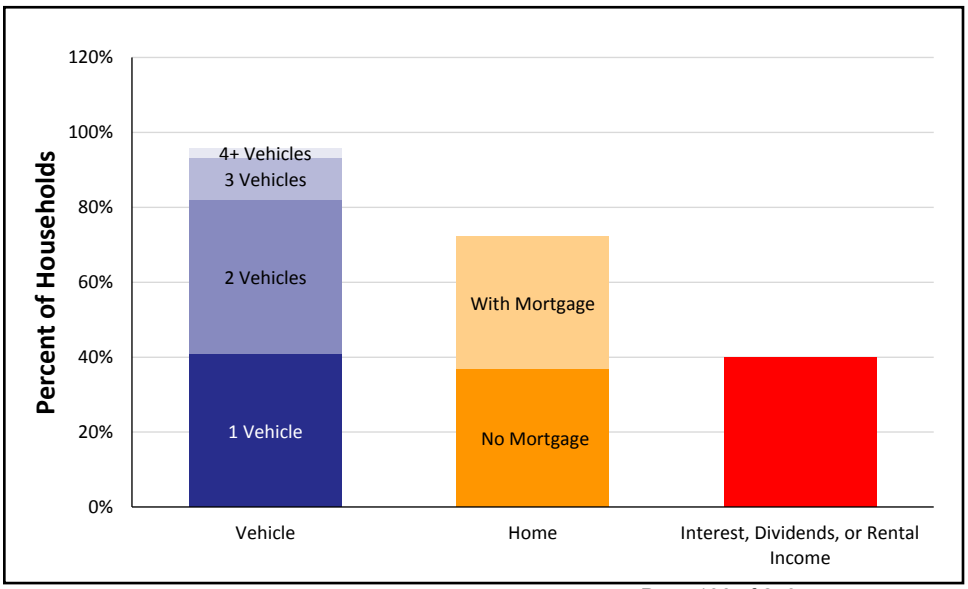
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Collier County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Collier County, 2015

Town	Total HH	% ALICE & Poverty
Golden Gate CDP	7,113	60%
Immokalee CCD	14,937	40%
Immokalee CDP	4,955	75%
Island Walk CDP	1,551	13%
Lely CDP	1,731	38%
Lely Resort CDP	2,104	33%
Marco Island	8,254	27%
Marco Island CCD	8,416	28%
Naples	10,392	27%
Naples CCD	99,949	37%
Naples Manor CDP	1,120	77%
Naples Park CDP	2,568	49%
Orangetree CDP	1,369	19%
Pelican Bay CDP	2,995	14%
Pine Ridge CDP (Collier County)	848	21%
Verona Walk CDP	1,230	32%
Vineyards CDP	1,716	15%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

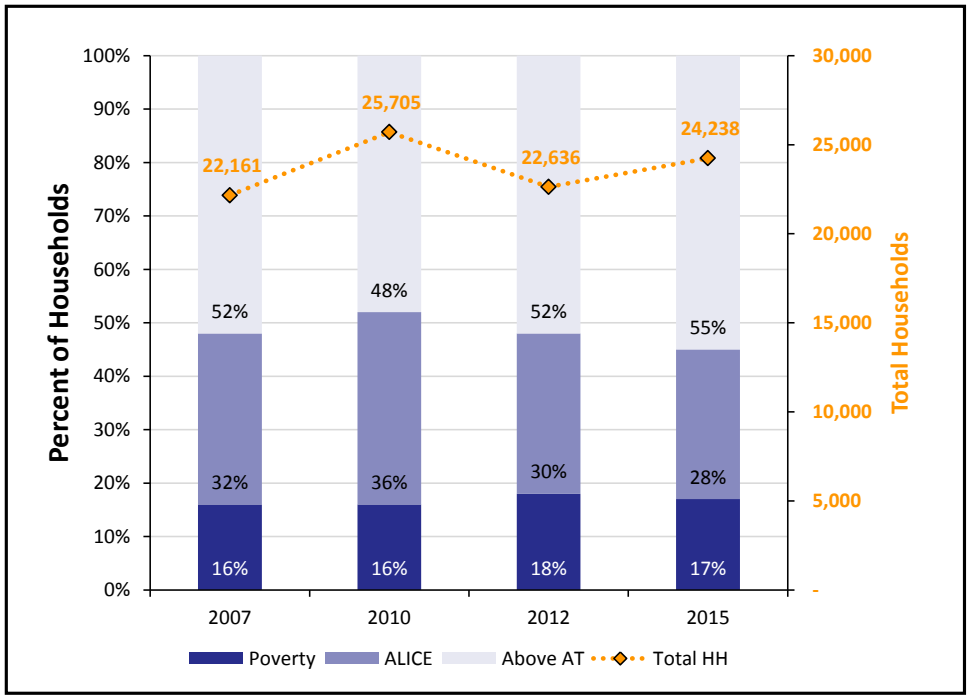
ALICE IN COLUMBIA COUNTY

Population: 68,348 | **Number of Households:** 24,238
Median Household Income: $47,808 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 10,862 (45%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Columbia County

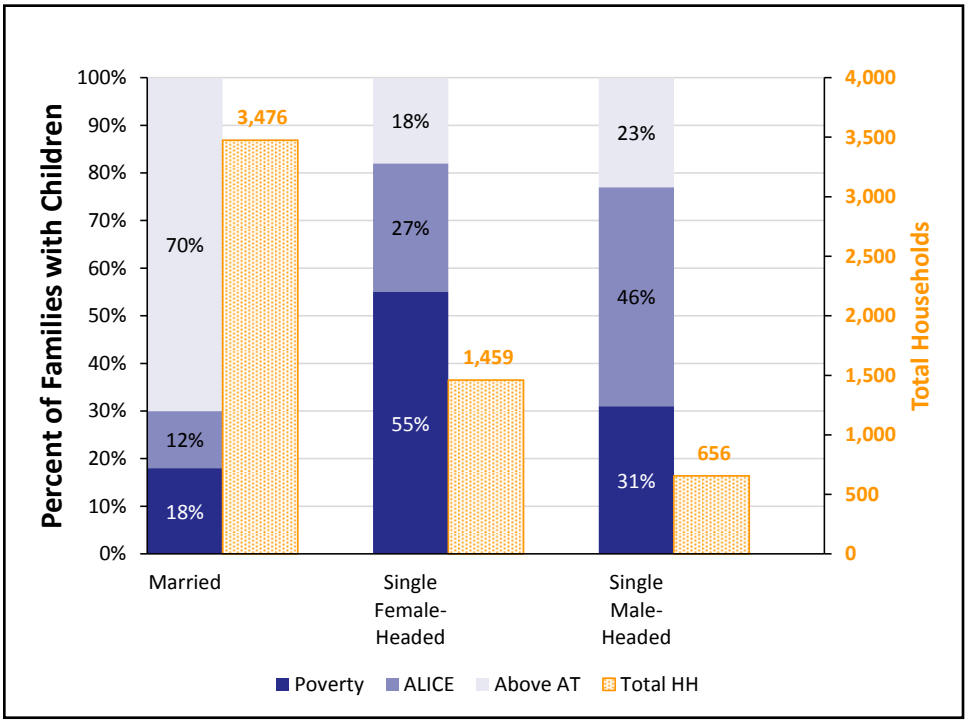
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$480	$747
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$129	$385
Taxes	$158	$242
Monthly Total	$1,419	$4,232
ANNUAL TOTAL	**$17,028**	**$50,784**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Columbia County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

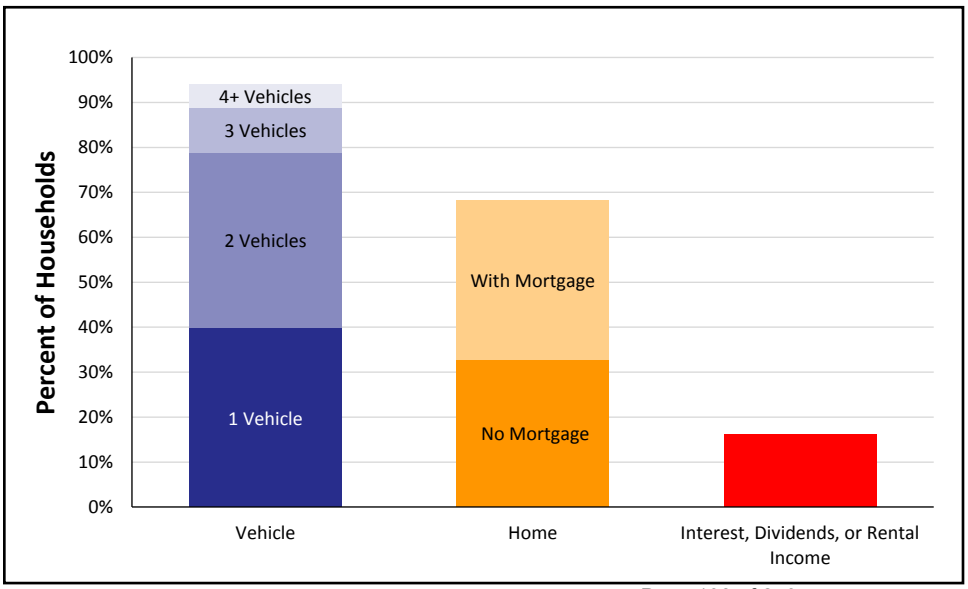


Columbia County, 2015		
Town	Total HH	% ALICE & Poverty
Five Points CDP	299	55%
Fort White CCD	5,556	50%
Lake City	4,634	58%
Lake City CCD	17,609	47%
North Columbia CCD	543	58%
Watertown CDP	1,167	55%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Columbia County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

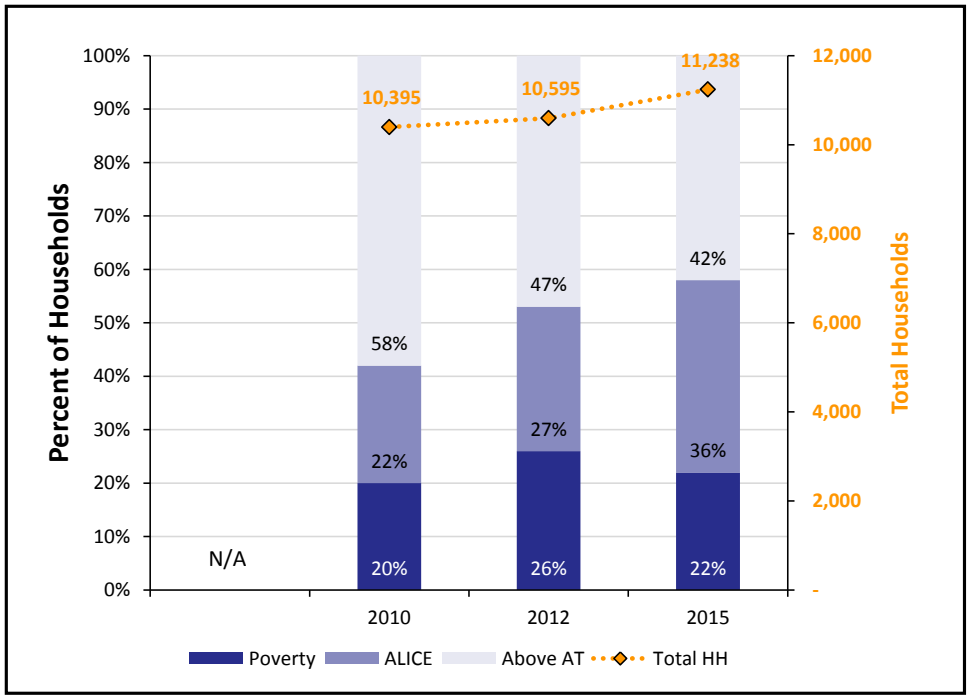
ALICE IN DESOTO COUNTY

Population: 34,957 | **Number of Households:** 11,238
Median Household Income: $35,165 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 6,535 (58%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, DeSoto County

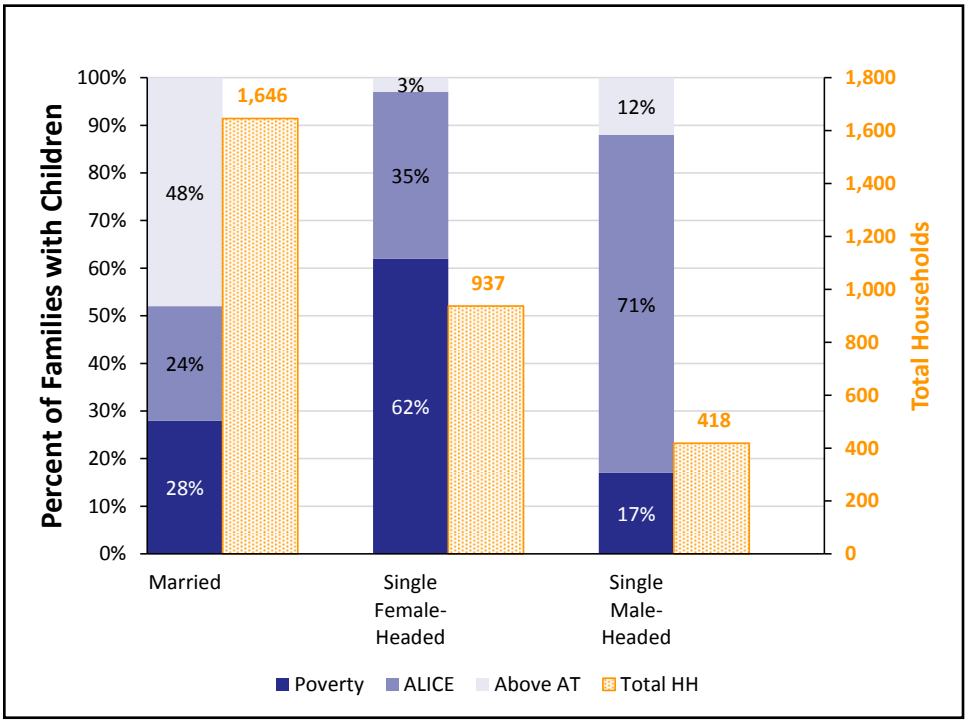
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$532	$658
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$135	$373
Taxes	$170	$215
Monthly Total	$1,489	$4,104
ANNUAL TOTAL	**$17,868**	**$49,248**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more DeSoto County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

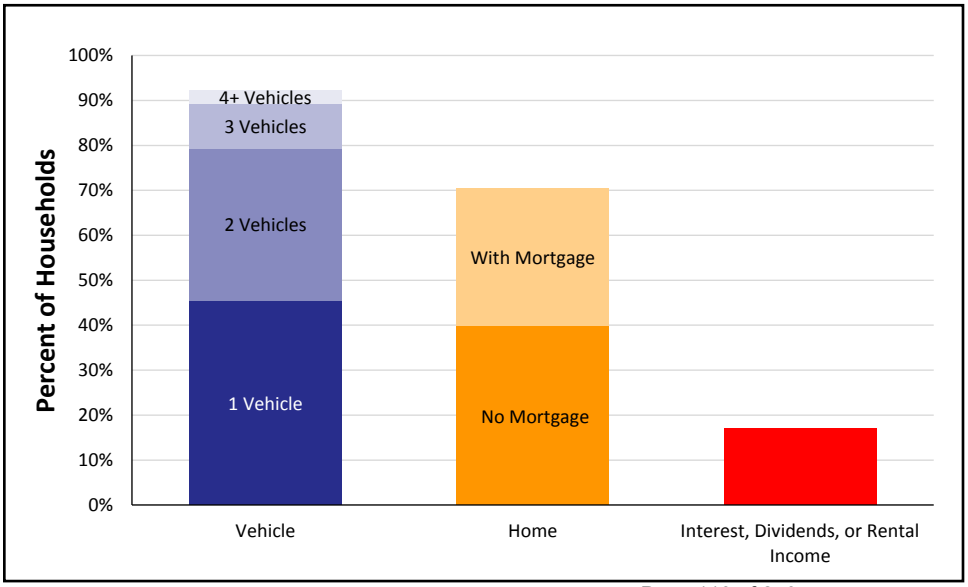


DeSoto County, 2015		
Town	Total HH	% ALICE & Poverty
Arcadia	2,527	64%
Arcadia East CCD	7,178	64%
Arcadia West CCD	4,060	49%
Southeast Arcadia CDP	2,336	71%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in DeSoto County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

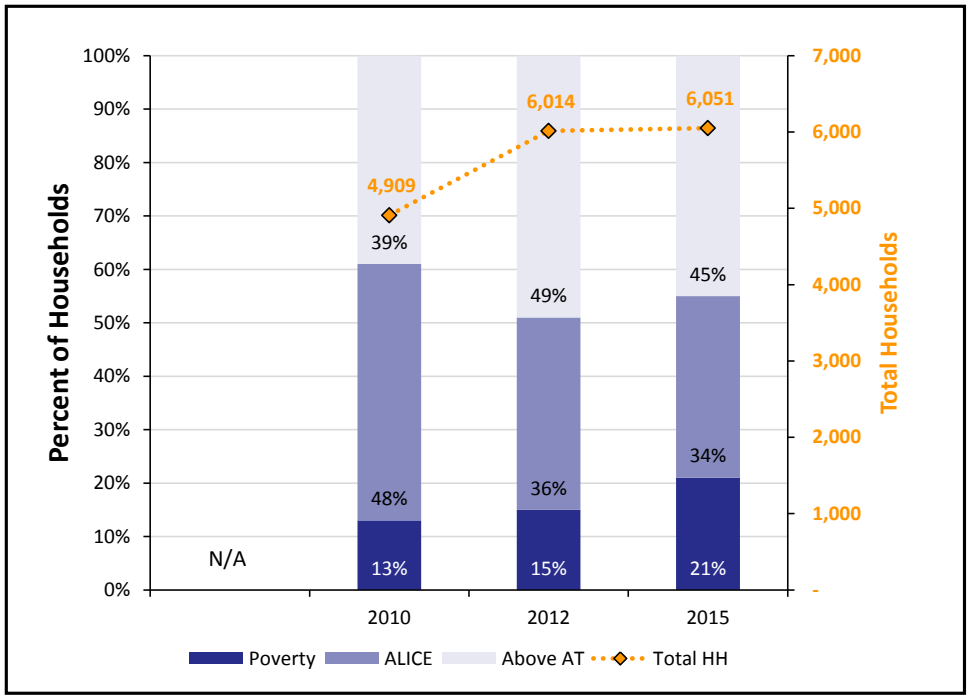
ALICE IN DIXIE COUNTY

Population: 16,091 | **Number of Households:** 6,051
Median Household Income: $36,292 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 3,327 (55%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Dixie County

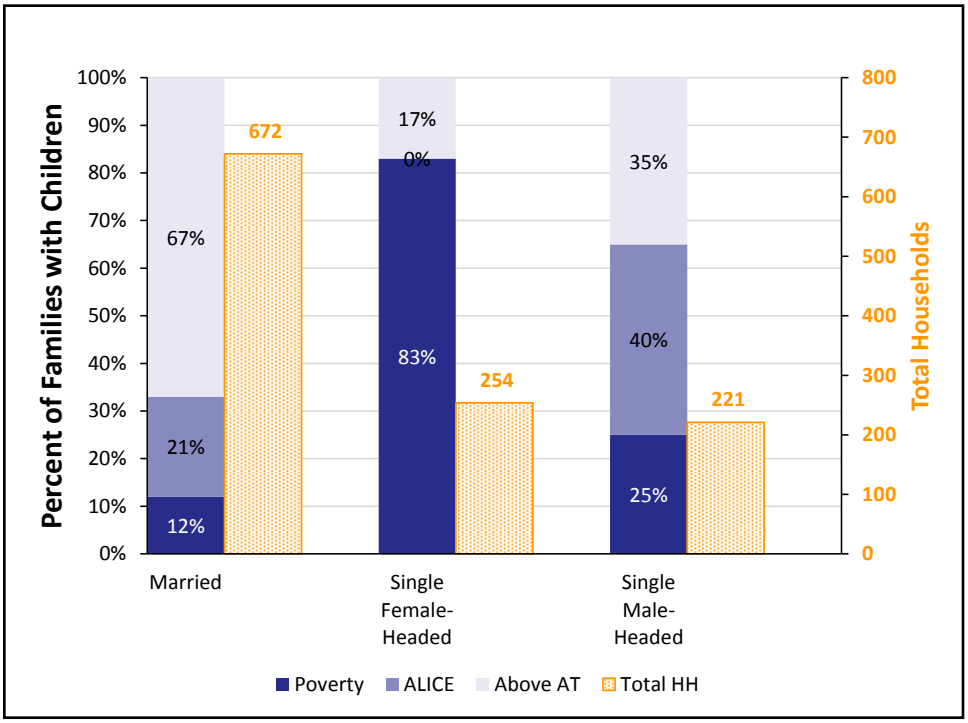
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Dixie County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

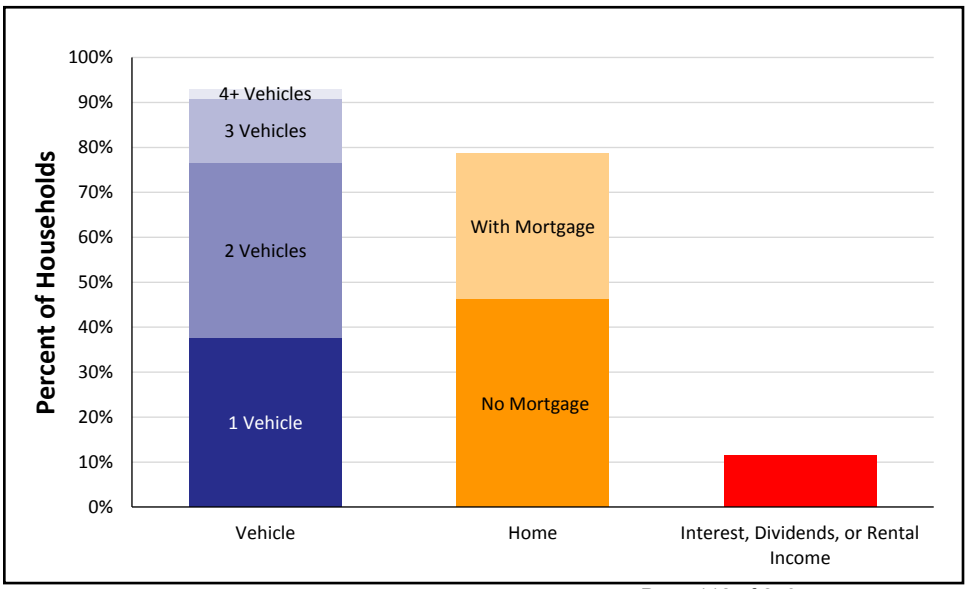
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Dixie County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Dixie County, 2015

Town	Total HH	% ALICE & Poverty
Cross City	788	66%
Cross City North CCD	4,290	59%
Cross City South CCD	1,761	47%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

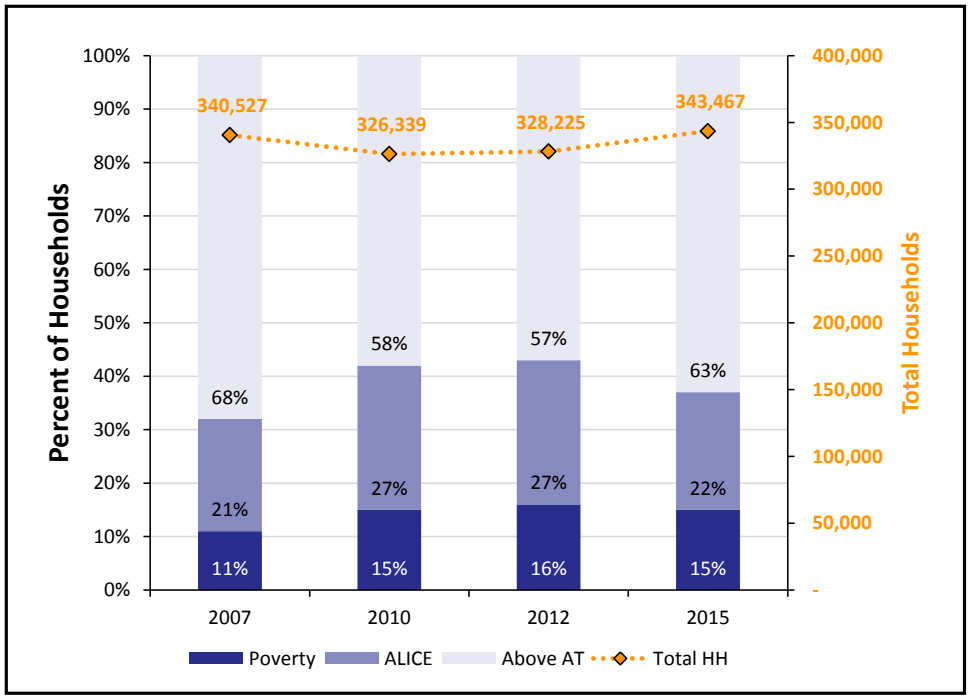
ALICE IN DUVAL COUNTY

Population: 913,010 | **Number of Households:** 343,467
Median Household Income: $49,554 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 128,665 (37%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Duval County

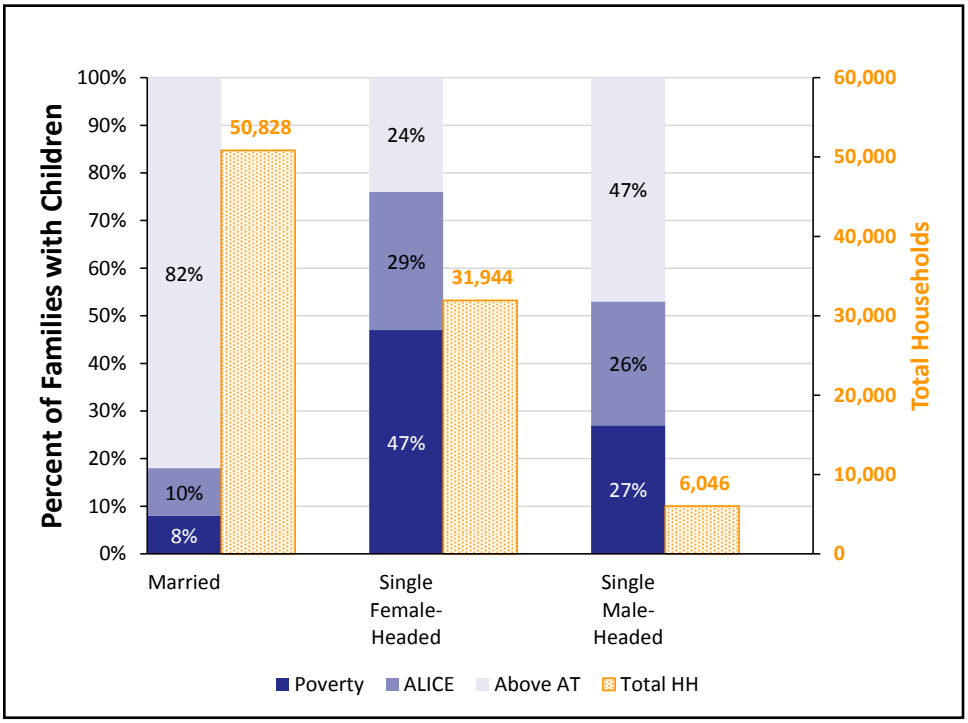
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$628	$931
Child Care	$–	$960
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$147	$399
Taxes	$191	$276
Monthly Total	$1,618	$4,391
ANNUAL TOTAL	**$19,416**	**$52,692**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Duval County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

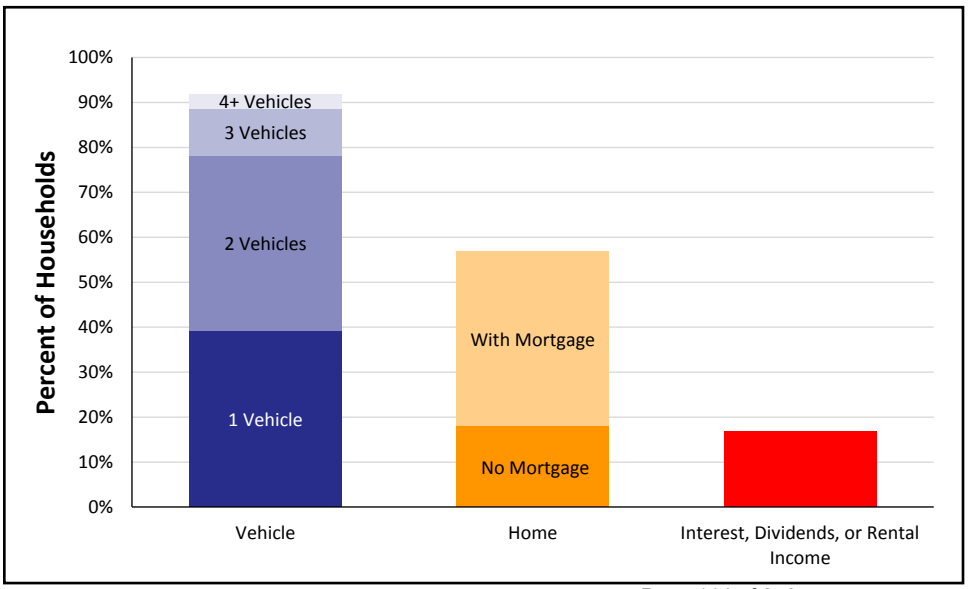
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Duval County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Duval County, 2015

Town	Total HH	% ALICE & Poverty
Atlantic Beach	5,477	24%
Baldwin	597	53%
Baldwin CCD	2,340	39%
Jacksonville	323,488	39%
Jacksonville Beach	10,303	27%
Jacksonville Beaches CCD	22,553	30%
Jacksonville East CCD	168,890	35%
Jacksonville North CCD	27,351	36%
Jacksonville West CCD	116,766	49%
Neptune Beach	2,948	22%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

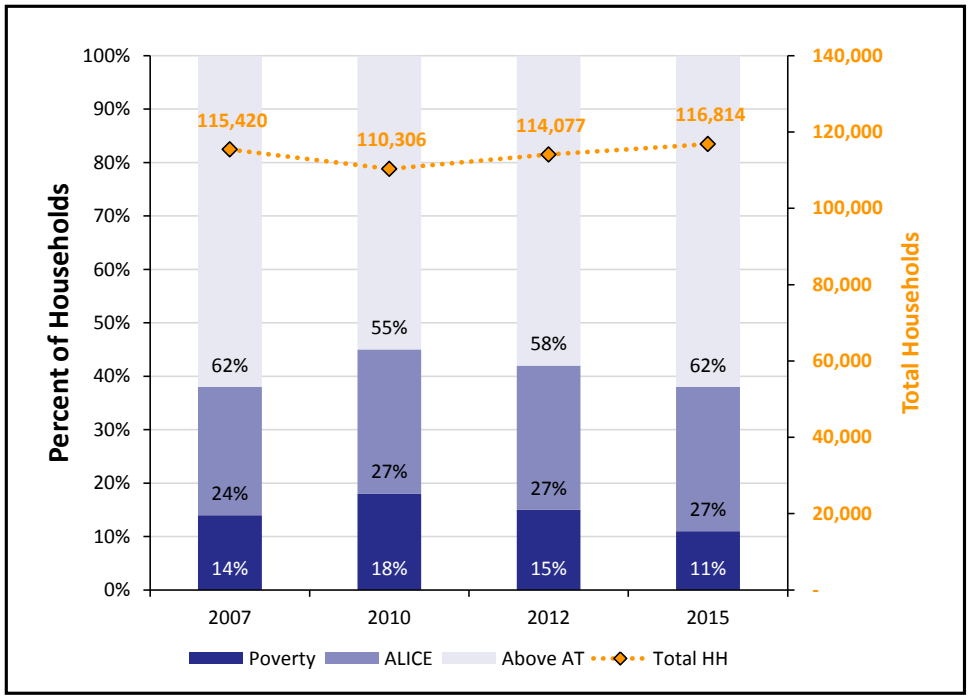
ALICE IN ESCAMBIA COUNTY

Population: 311,003 | **Number of Households:** 116,814
Median Household Income: $46,001 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 44,318 (38%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Escambia County

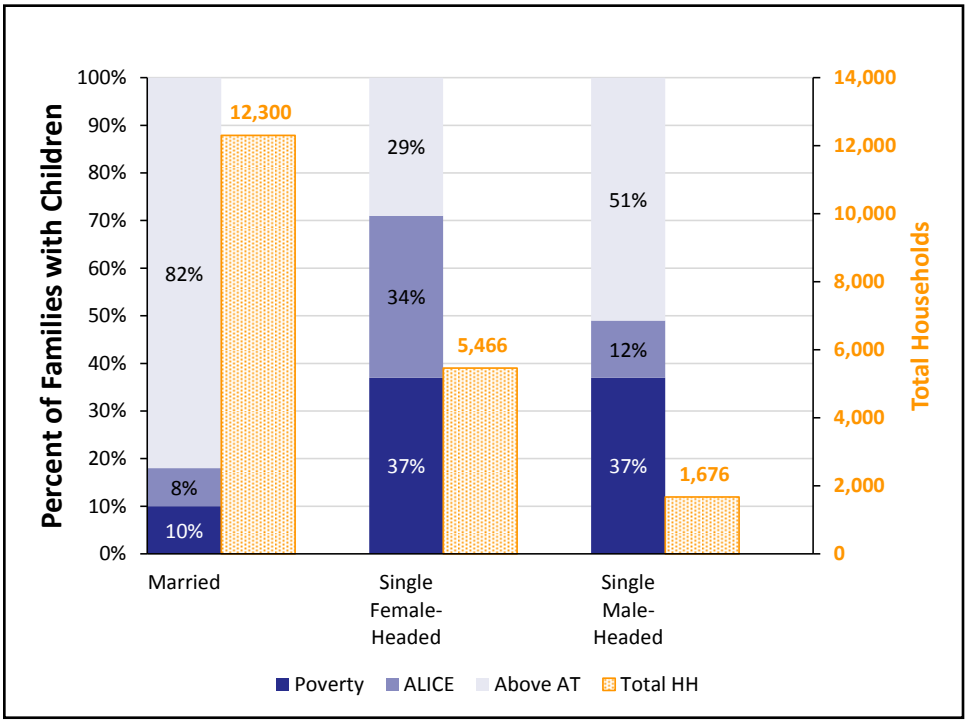
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$613	$828
Child Care	$–	$900
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$378
Taxes	$188	$226
Monthly Total	$1,598	$4,157
ANNUAL TOTAL	**$19,176**	**$49,884**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Escambia County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

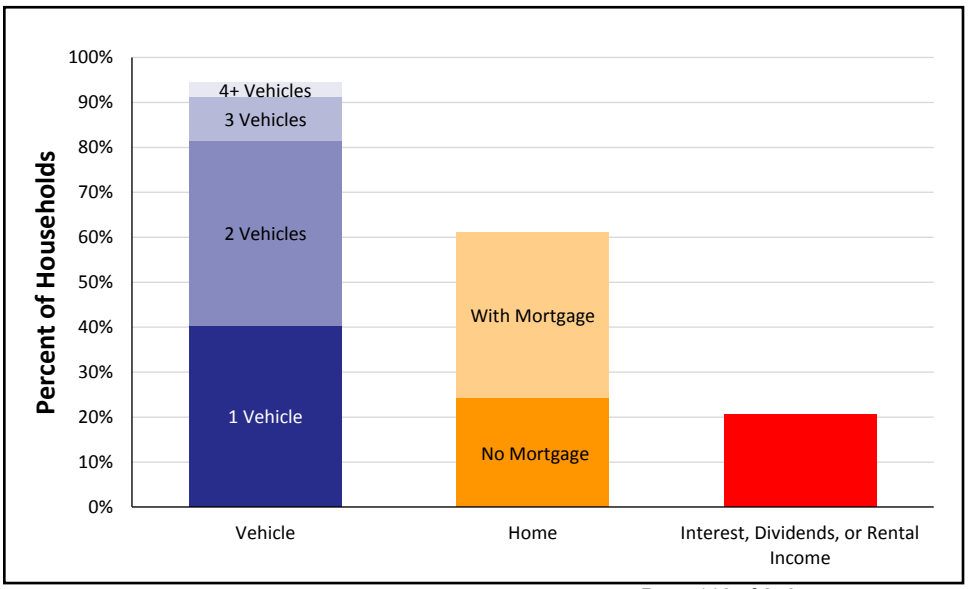


Escambia County, 2015		
Town	Total HH	% ALICE & Poverty
Bellview CDP	8,614	31%
Brent CDP	6,824	49%
Cantonment CCD	18,759	31%
Century	687	75%
Century CCD	2,847	52%
Ensley CDP	8,413	43%
Ferry Pass CDP	12,742	45%
Gonzalez CDP	4,818	19%
Goulding CDP	1,012	74%
Molino CDP	453	57%
Myrtle Grove CDP	6,044	43%
Northwest Escambia CCD	1,697	29%
Pensacola	22,103	42%
Pensacola CCD	90,357	42%
Warrington CDP	5,732	51%
West Pensacola CDP	8,143	62%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Escambia County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

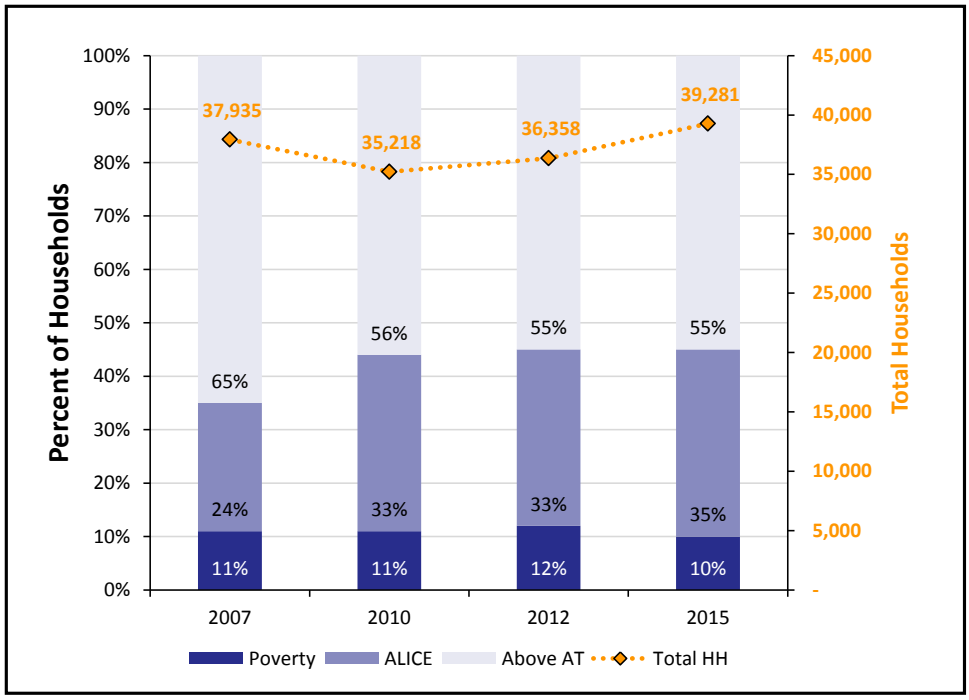
ALICE IN FLAGLER COUNTY

Population: 105,392 | **Number of Households:** 39,281
Median Household Income: $48,864 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 17,688 (45%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Flagler County

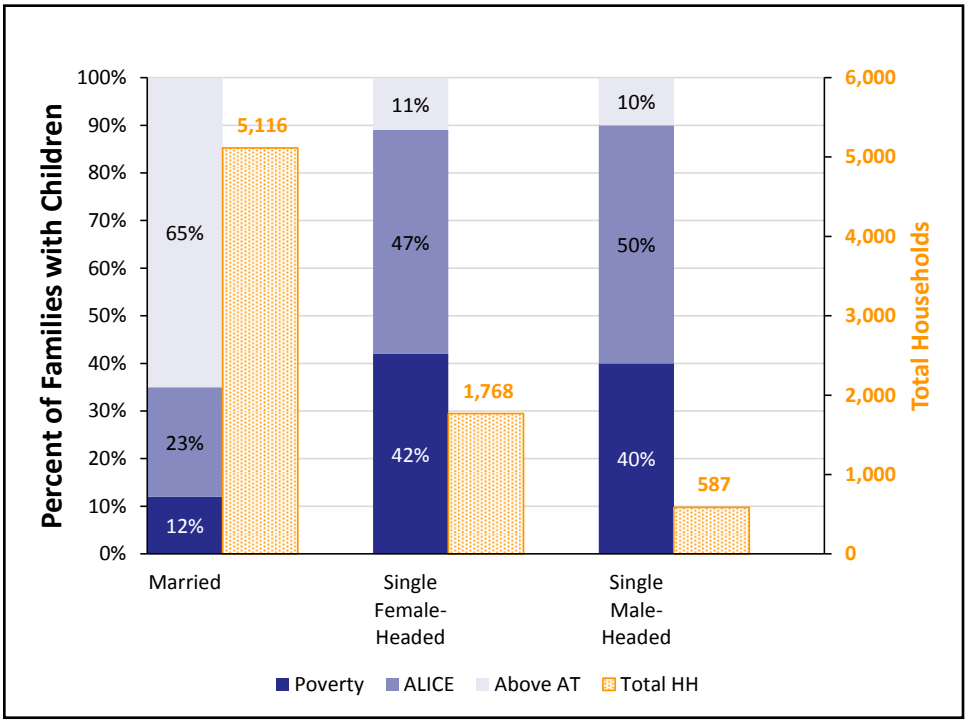
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$640	$935
Child Care	$–	$1,060
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$149	$413
Taxes	$194	$307
Monthly Total	$1,635	$4,540
ANNUAL TOTAL	**$19,620**	**$54,480**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Flagler County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

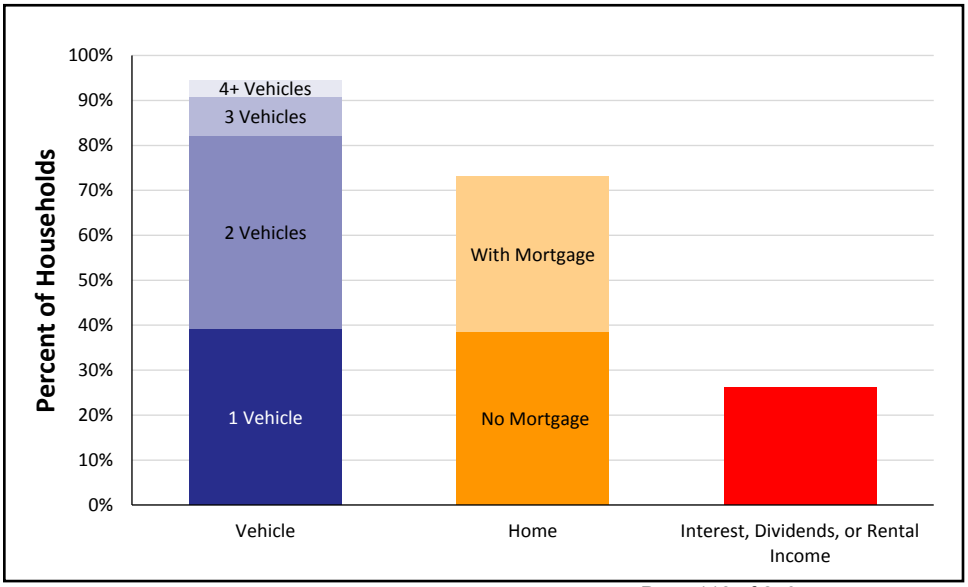


Flagler County, 2015		
Town	Total HH	% ALICE & Poverty
Bunnell	966	64%
Bunnell CCD	24,044	47%
Flagler Beach	2,057	42%
Flagler Beach CCD	12,906	41%
Palm Coast	29,739	44%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Flagler County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

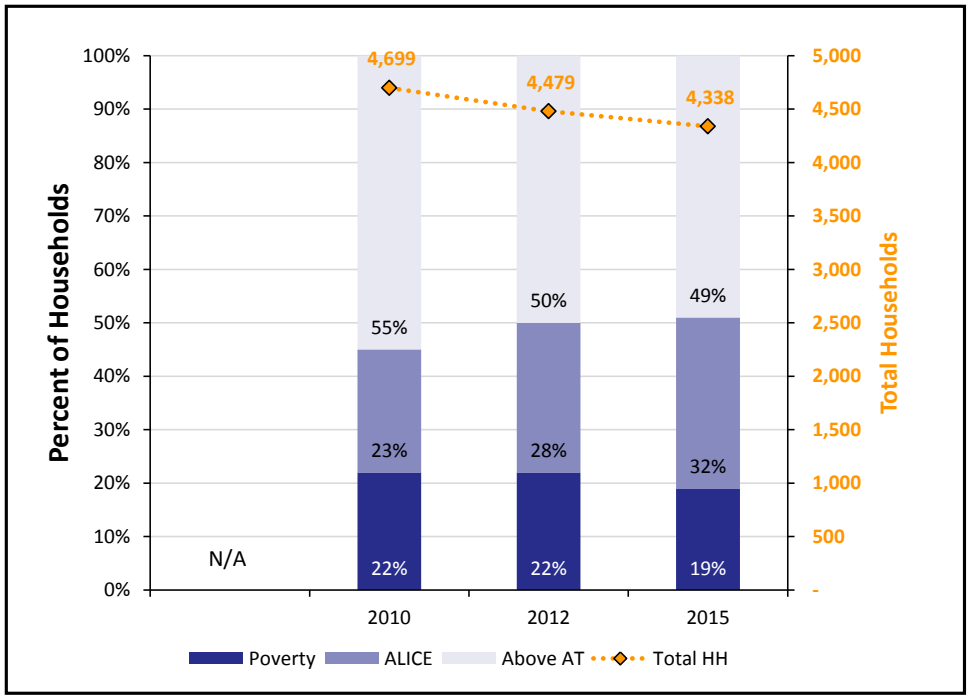
ALICE IN FRANKLIN COUNTY

Population: 11,628 | **Number of Households:** 4,338
Median Household Income: $40,401 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,199 (51%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Franklin County

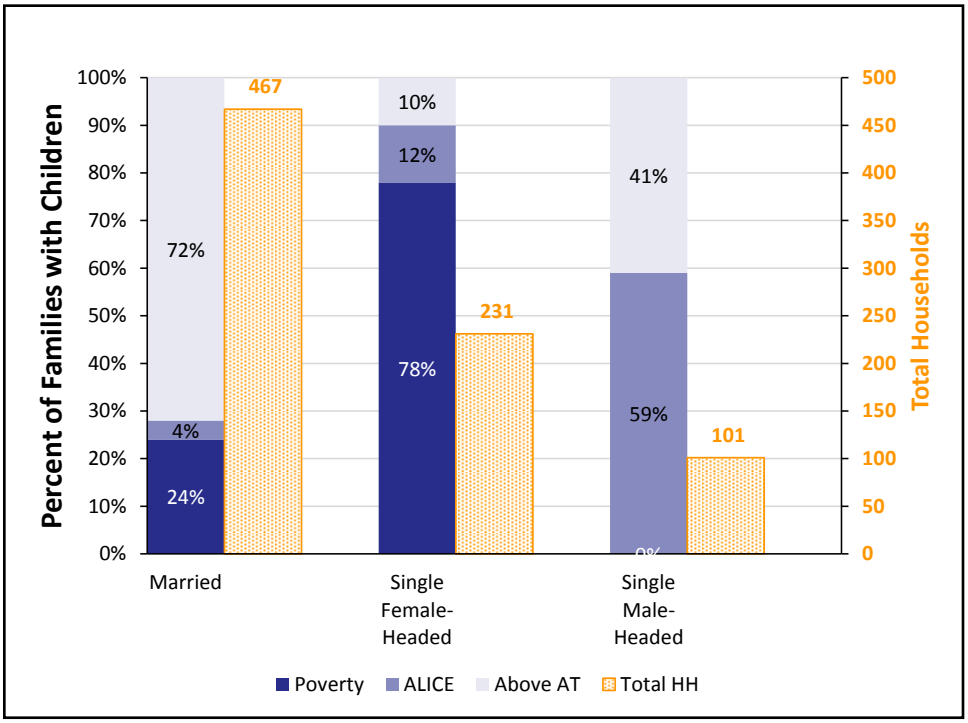
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$576	$713
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$380
Taxes	$180	$231
Monthly Total	$1,549	$4,182
ANNUAL TOTAL	**$18,588**	**$50,184**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Franklin County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

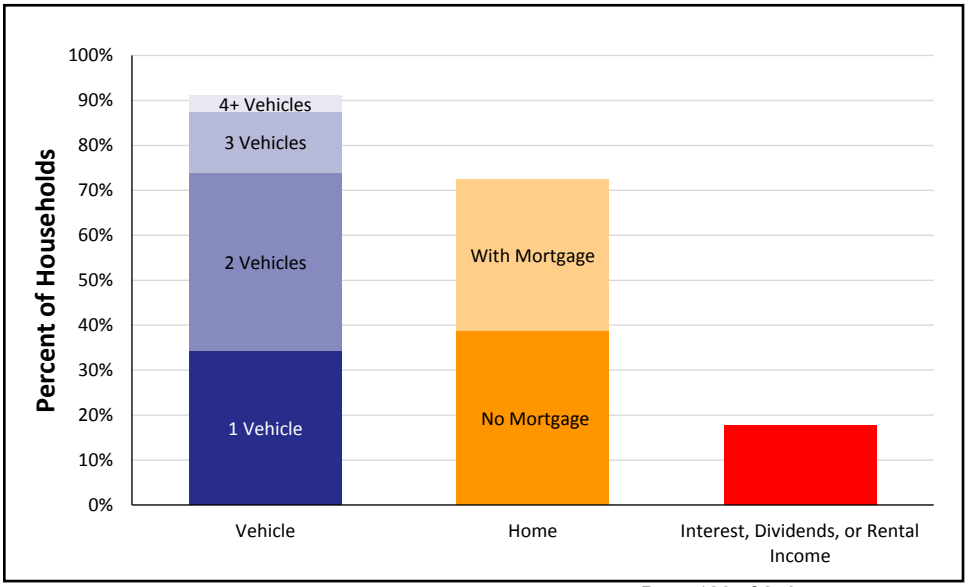


Franklin County, 2015		
Town	Total HH	% ALICE & Poverty
Apalachicola	940	51%
Apalachicola CCD	1,694	43%
Carrabelle	758	61%
Carrabelle CCD	1,439	60%
Eastpoint CCD	1,205	51%
Eastpoint CDP	854	55%
St. George Island CDP	304	24%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Franklin County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

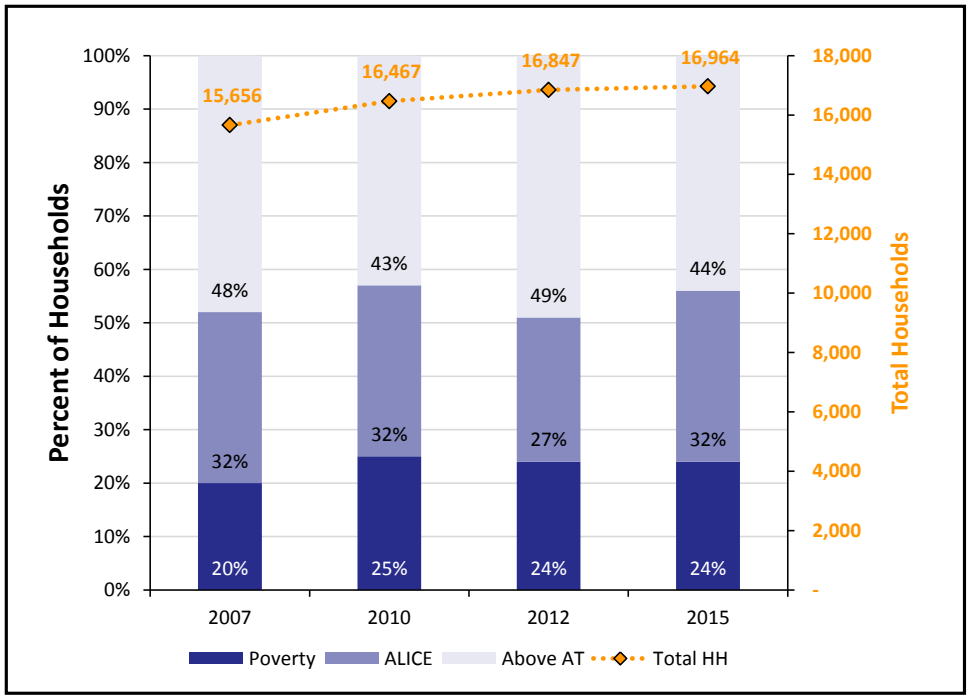
ALICE IN GADSDEN COUNTY

Population: 46,424 | **Number of Households:** 16,964
Median Household Income: $35,567 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 9,447 (56%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gadsden County

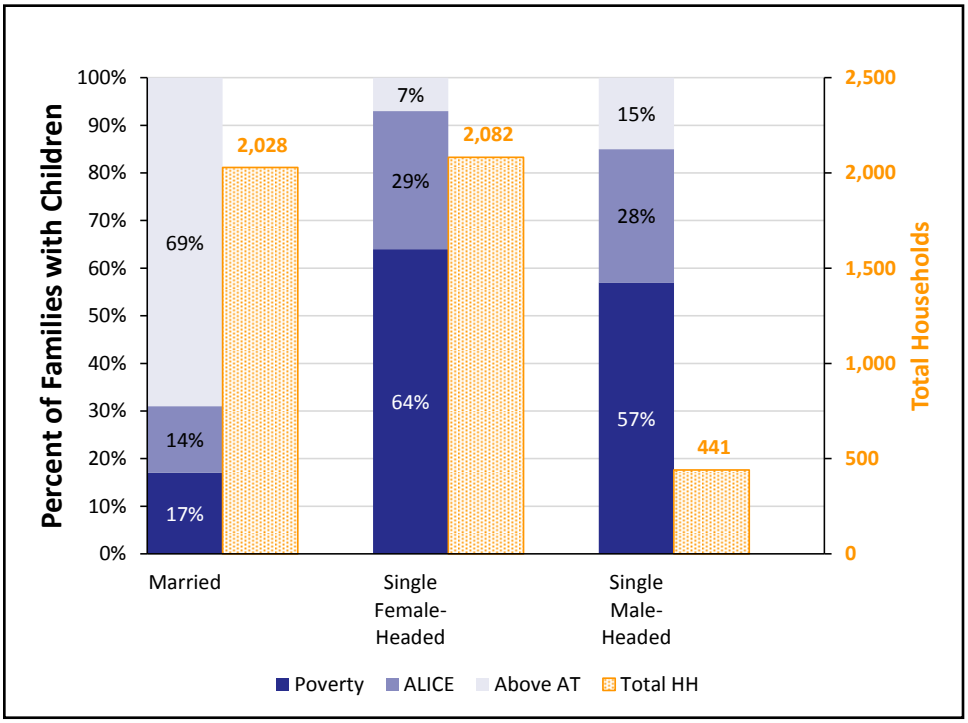
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$705	$905
Child Care	$–	$908
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$389
Taxes	$211	$252
Monthly Total	$1,725	$4,279
ANNUAL TOTAL	**$20,700**	**$51,348**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Gadsden County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

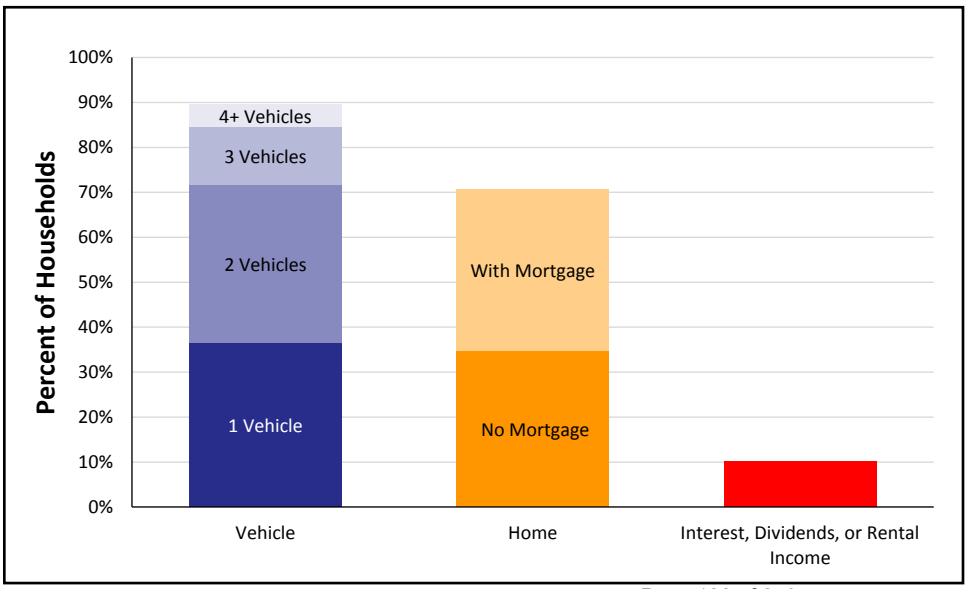


Gadsden County, 2015		
Town	Total HH	% ALICE & Poverty
Chattahoochee	851	55%
Chattahoochee CCD	1,582	54%
Greensboro	239	43%
Greensboro CCD	1,373	59%
Gretna	516	71%
Havana	836	54%
Havana CCD	6,045	45%
Midway	1,232	45%
Quincy	2,733	62%
Quincy CCD	7,964	64%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gadsden County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

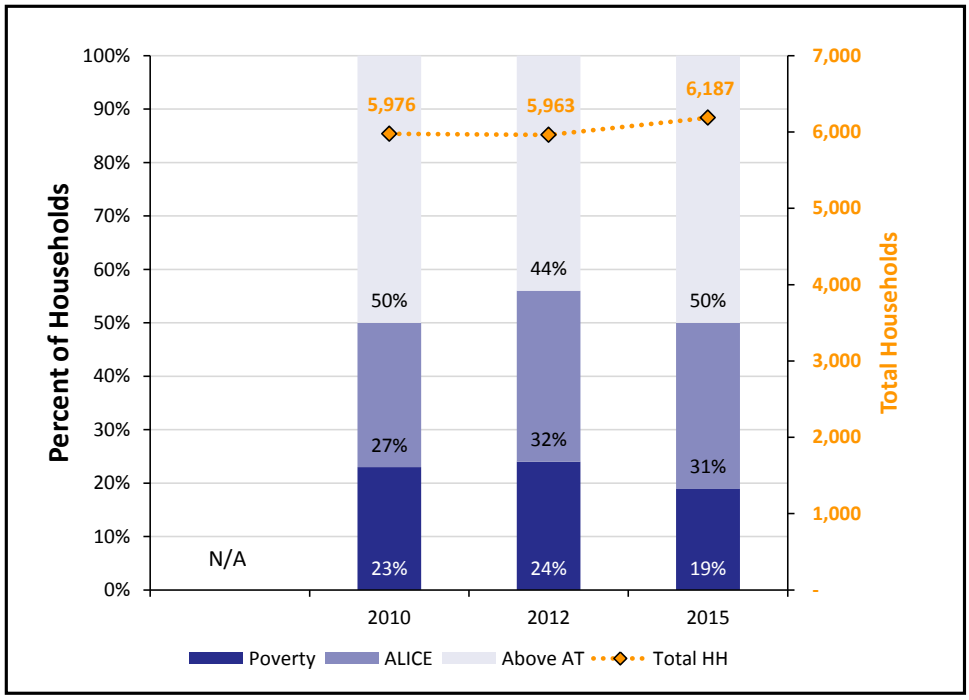
ALICE IN GILCHRIST COUNTY

Population: 16,992 | **Number of Households:** 6,187
Median Household Income: $40,623 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 3,130 (50%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gilchrist County

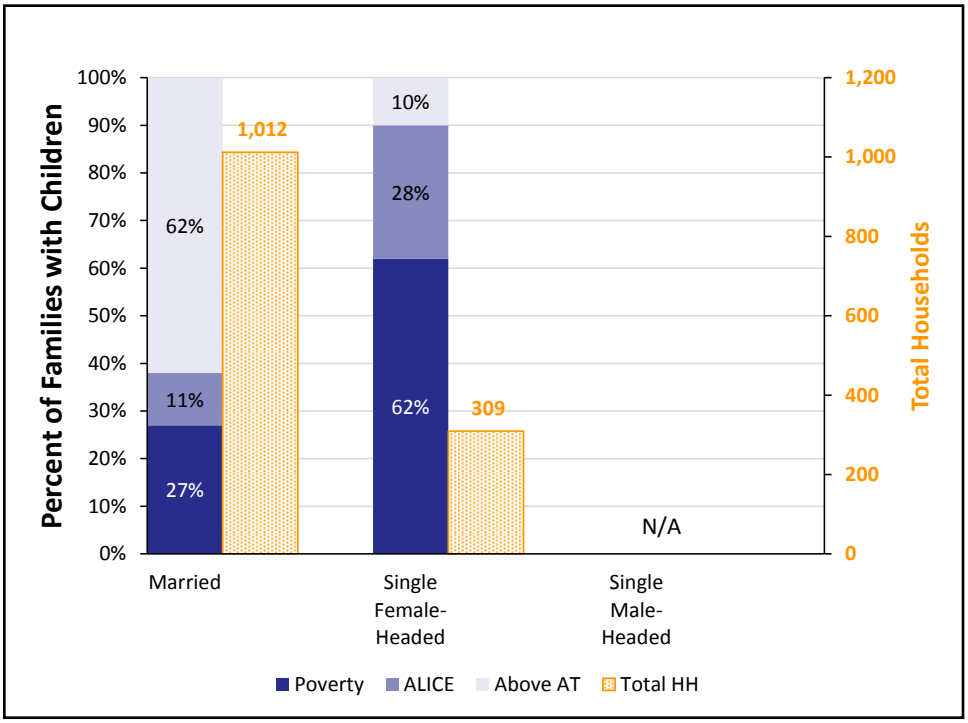
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$676	$883
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$153	$402
Taxes	$203	$283
Monthly Total	$1,684	$4,426
ANNUAL TOTAL	**$20,208**	**$53,112**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Gilchrist County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

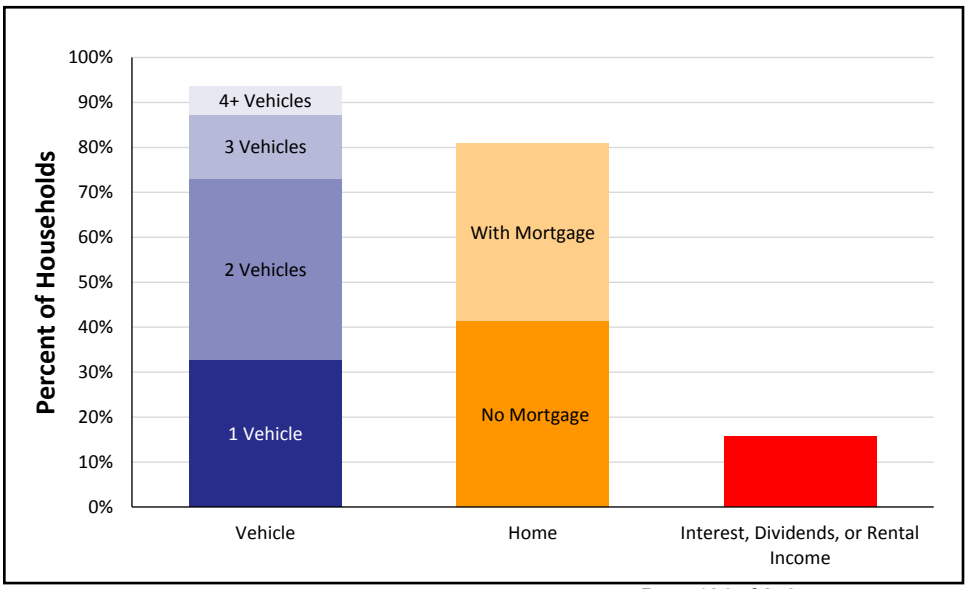


Gilchrist County, 2015		
Town	Total HH	% ALICE & Poverty
Bell CCD	2,240	60%
Trenton	723	58%
Trenton CCD	3,947	45%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gilchrist County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

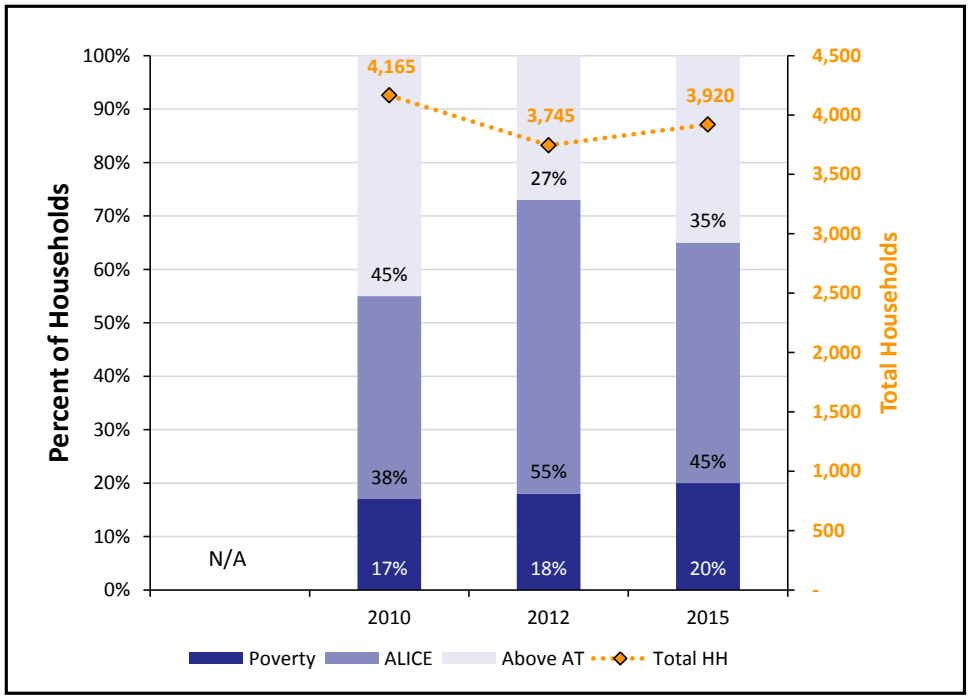
ALICE IN GLADES COUNTY

Population: 13,272 | **Number of Households:** 3,920
Median Household Income: $34,877 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,554 (65%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Glades County

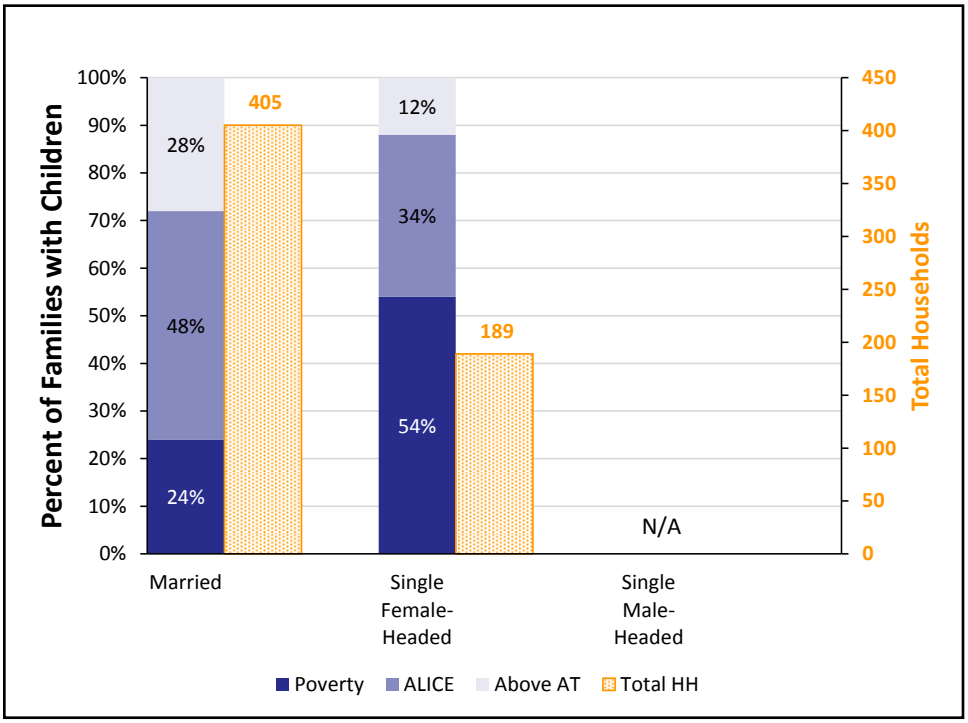
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$623	$812
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$147	$393
Taxes	$190	$262
Monthly Total	$1,612	$4,325
ANNUAL TOTAL	**$19,344**	**$51,900**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Glades County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

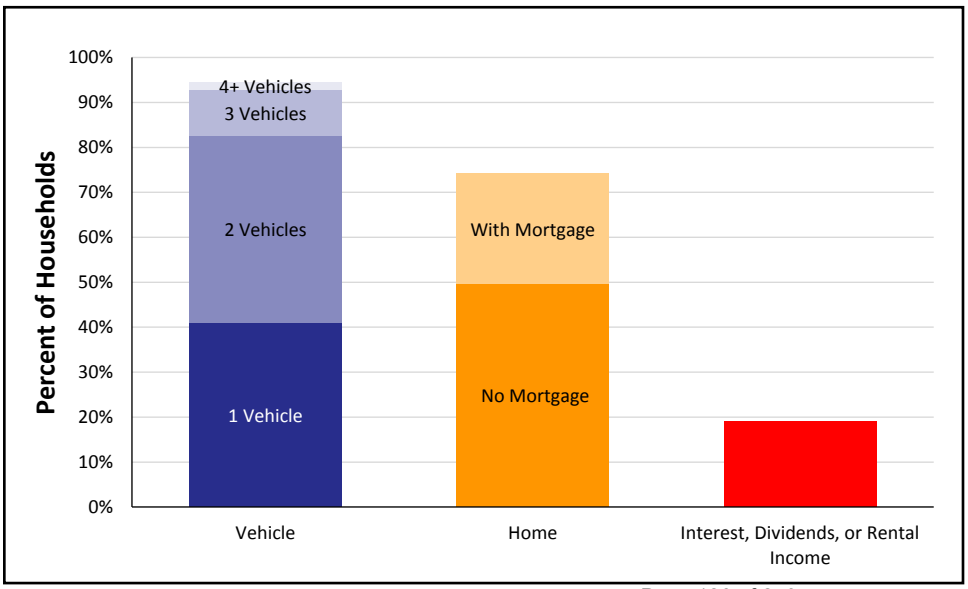
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Glades County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Glades County, 2015

Town	Total HH	% ALICE & Poverty
Buckhead Ridge CDP	639	64%
Moore Haven	655	79%
Northeast Glades CCD	1,447	64%
Southwest Glades CCD	2,473	66%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

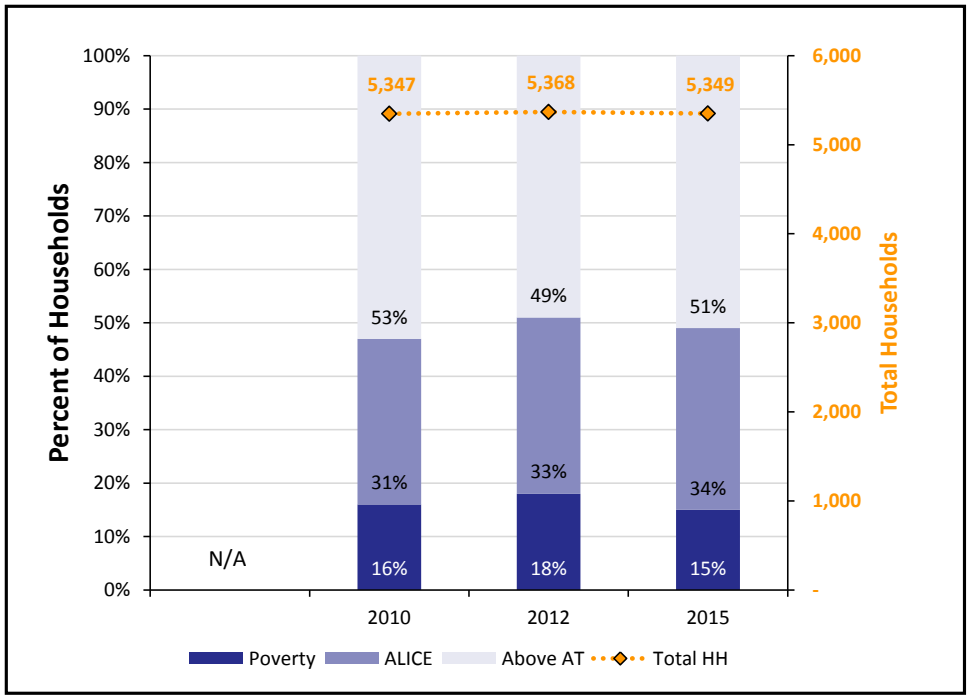
ALICE IN GULF COUNTY

Population: 15,785 | **Number of Households:** 5,349
Median Household Income: $41,788 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,621 (49%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gulf County

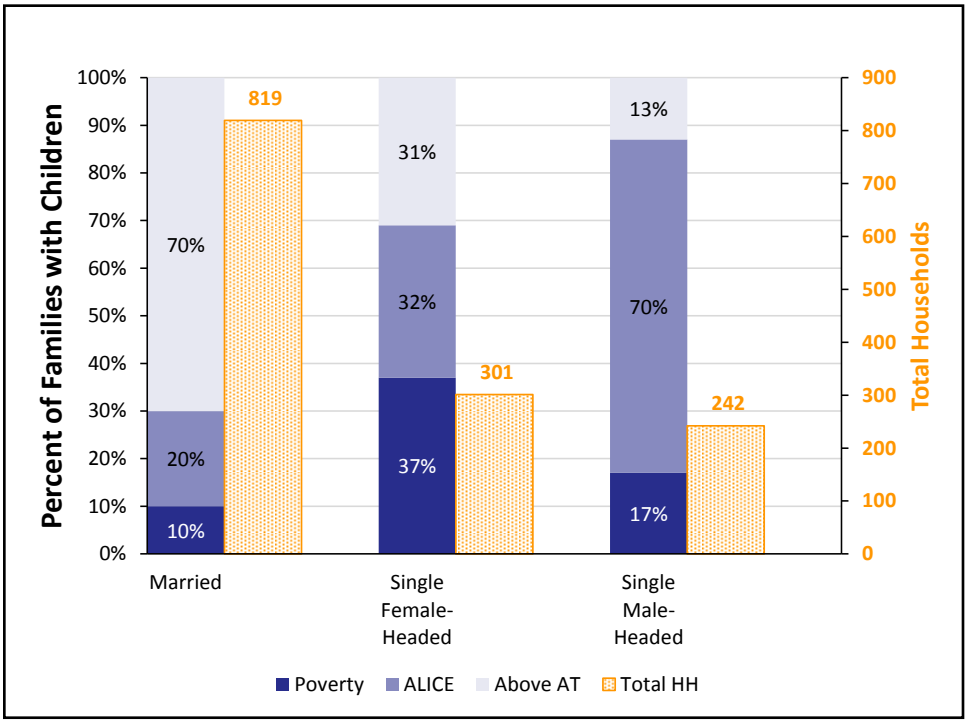
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$567	$702
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$379
Taxes	$178	$228
Monthly Total	$1,537	$4,167
ANNUAL TOTAL	**$18,444**	**$50,004**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Gulf County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

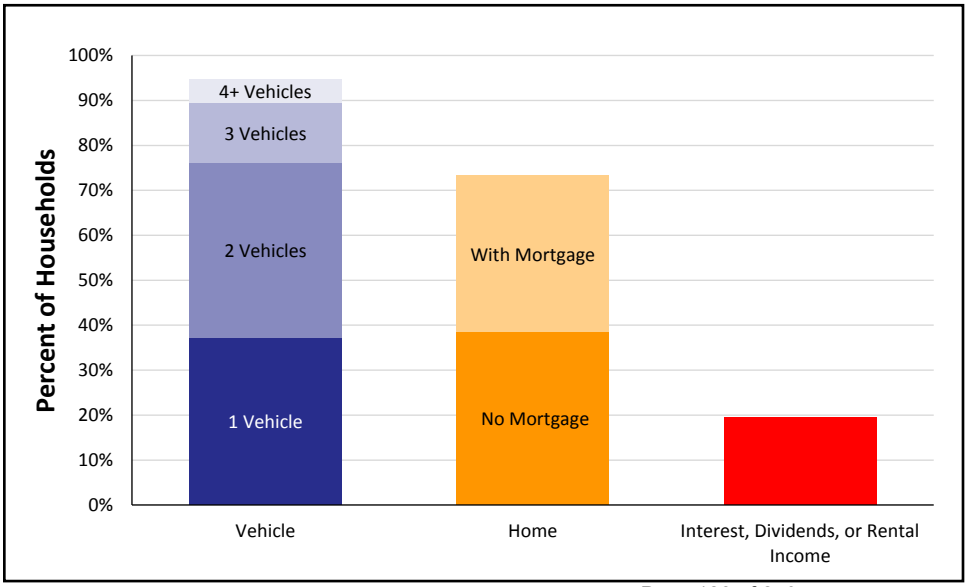


Gulf County, 2015		
Town	Total HH	% ALICE & Poverty
Port St. Joe	1,297	55%
Port St. Joe CCD	3,112	46%
Wewahitchka	803	60%
Wewahitchka CCD	2,237	52%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gulf County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

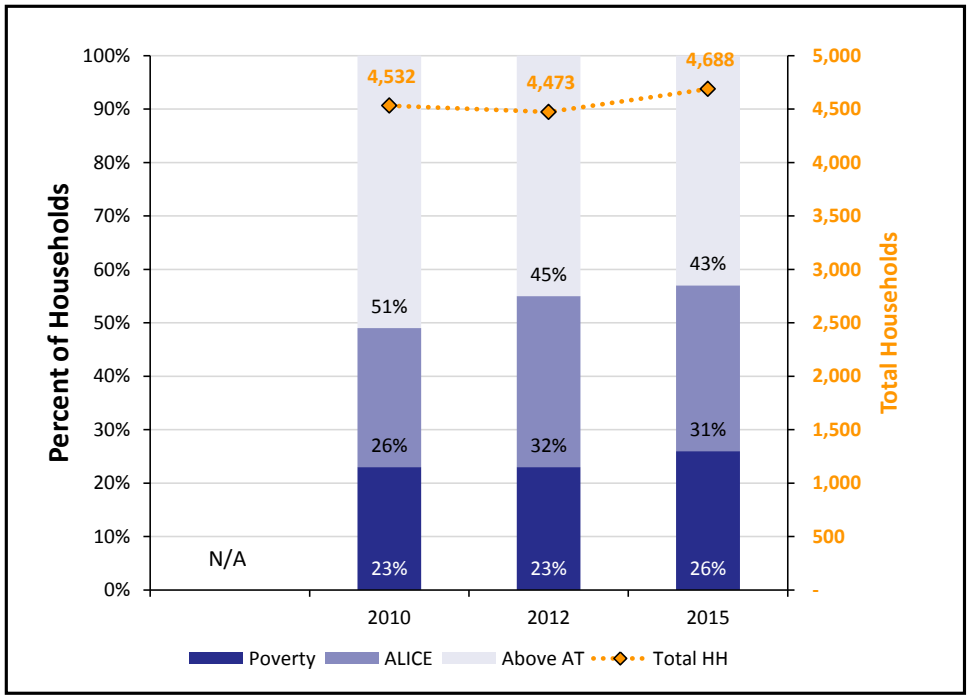
ALICE IN HAMILTON COUNTY

Population: 14,395 | **Number of Households:** 4,688
Median Household Income: $35,048 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,682 (57%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hamilton County

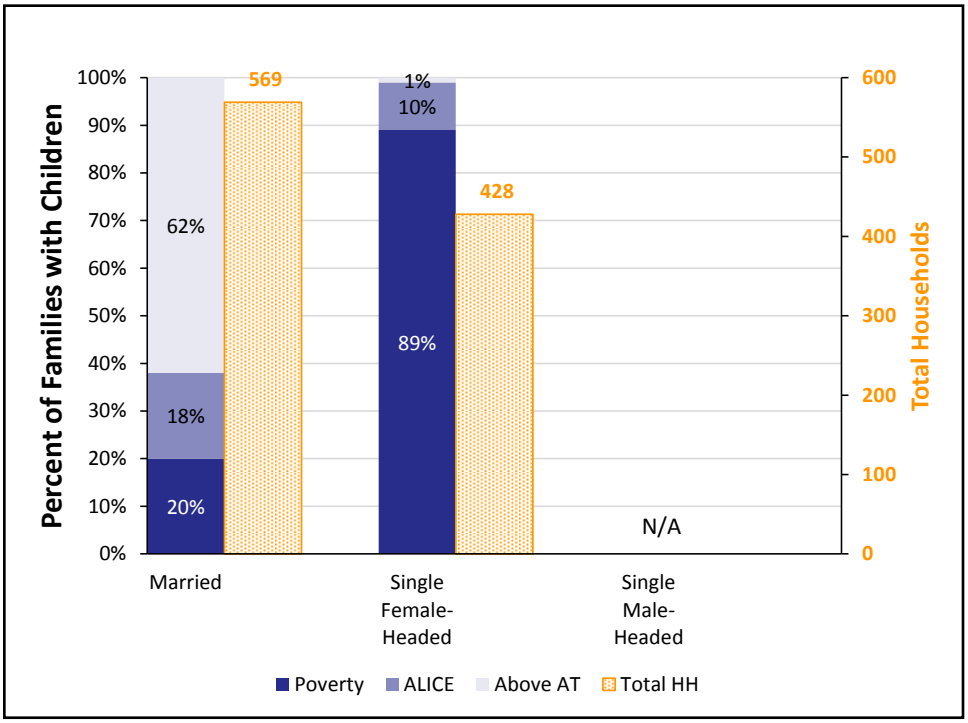
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Hamilton County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

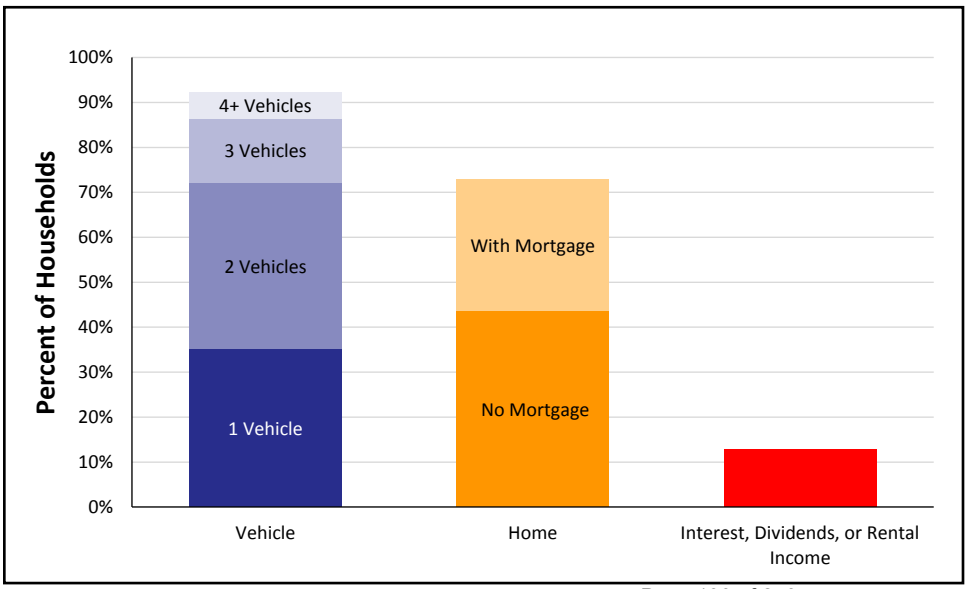


Hamilton County, 2015		
Town	Total HH	% ALICE & Poverty
Jasper	712	60%
Jasper CCD	2,168	57%
Jennings	248	70%
Jennings CCD	1,824	55%
White Springs	373	65%
White Springs CCD	696	61%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hamilton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

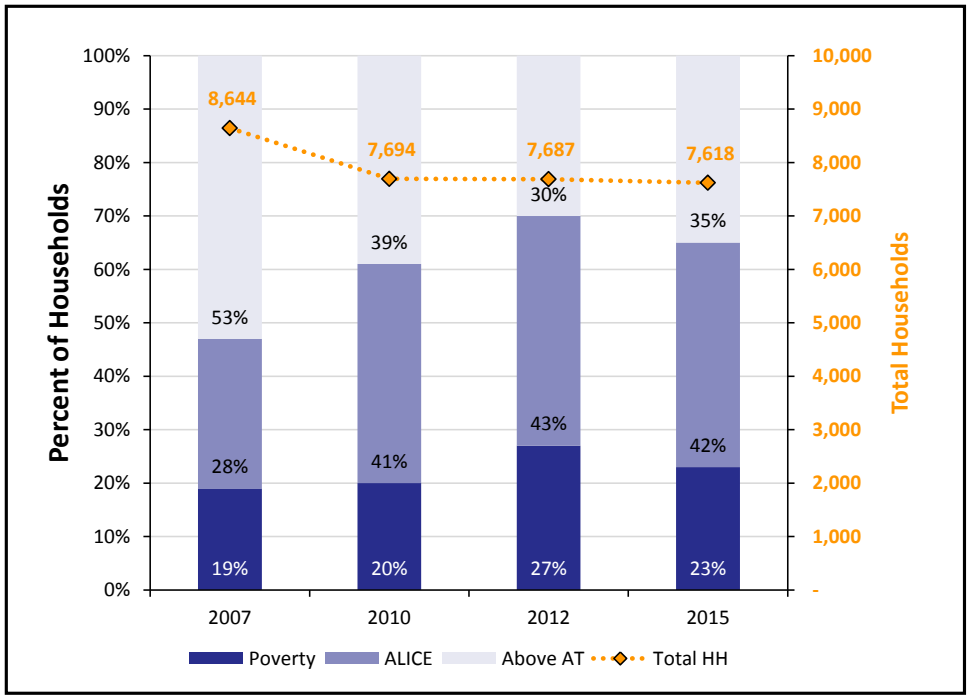
ALICE IN HARDEE COUNTY

Population: 27,468 | **Number of Households:** 7,618
Median Household Income: $35,457 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 4,926 (65%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hardee County

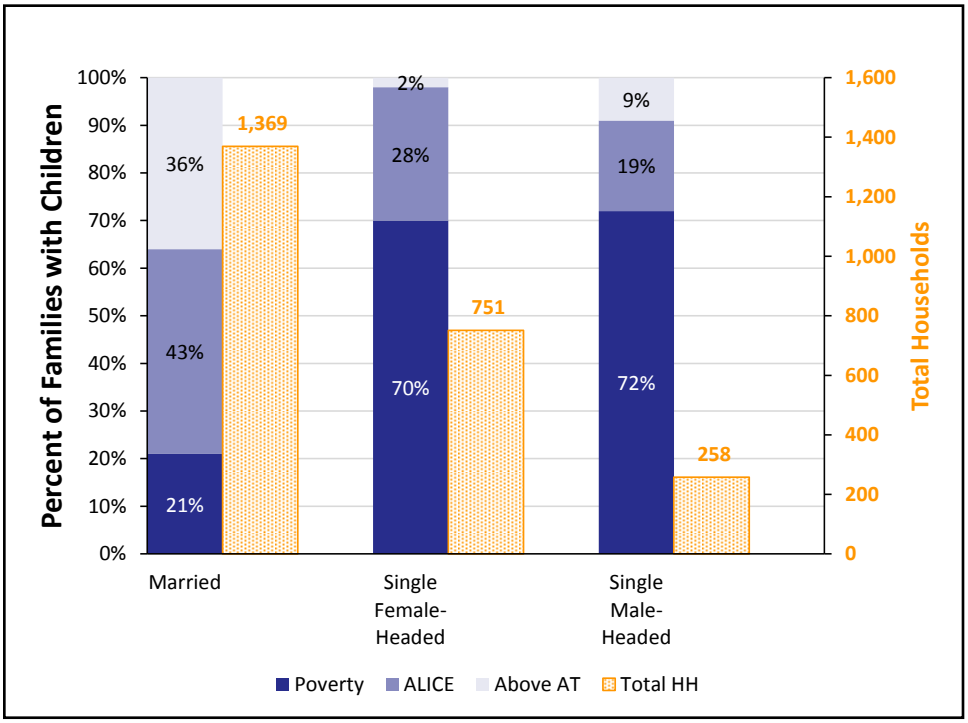
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$534	$661
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$136	$374
Taxes	$170	$216
Monthly Total	$1,492	$4,109
ANNUAL TOTAL	**$17,904**	**$49,308**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Hardee County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

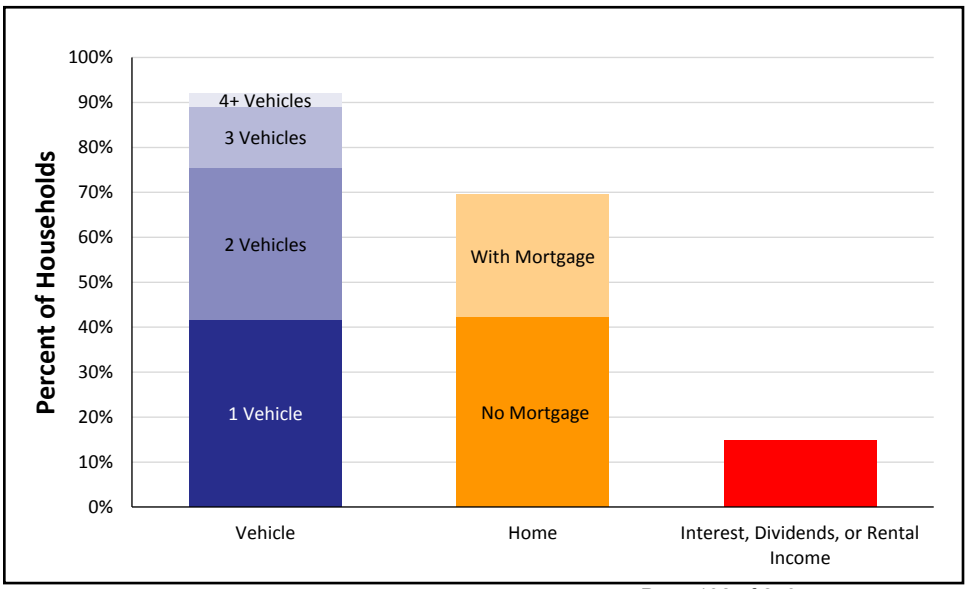
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hardee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Hardee County, 2015

Town	Total HH	% ALICE & Poverty
Bowling Green	835	76%
Bowling Green CCD	1,591	70%
Wauchula	1,618	58%
Wauchula CCD	3,812	63%
Zolfo Springs	466	78%
Zolfo Springs CCD	2,215	64%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

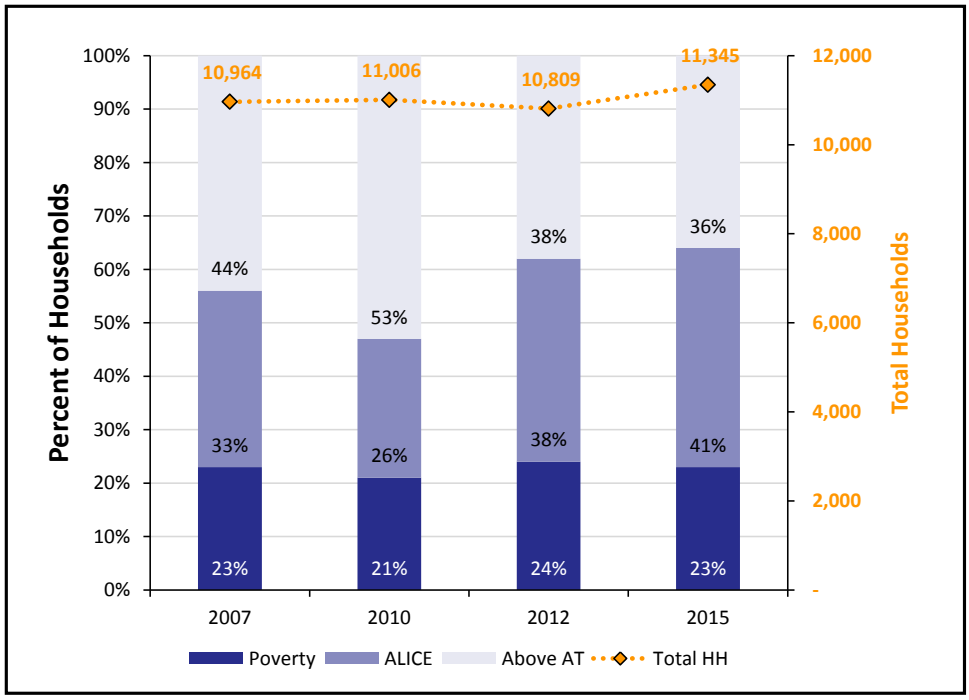
ALICE IN HENDRY COUNTY

Population: 38,363 | **Number of Households:** 11,345
Median Household Income: $36,771 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 7,279 (64%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hendry County

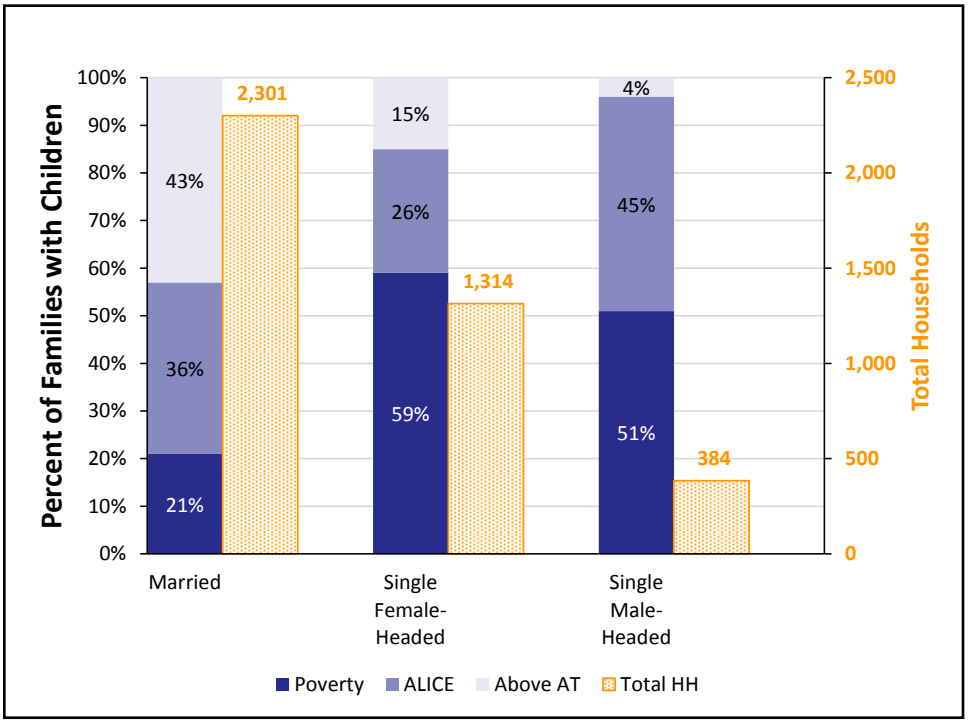
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$556	$757
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$138	$386
Taxes	$175	$245
Monthly Total	$1,521	$4,246
ANNUAL TOTAL	**$18,252**	**$50,952**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Hendry County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

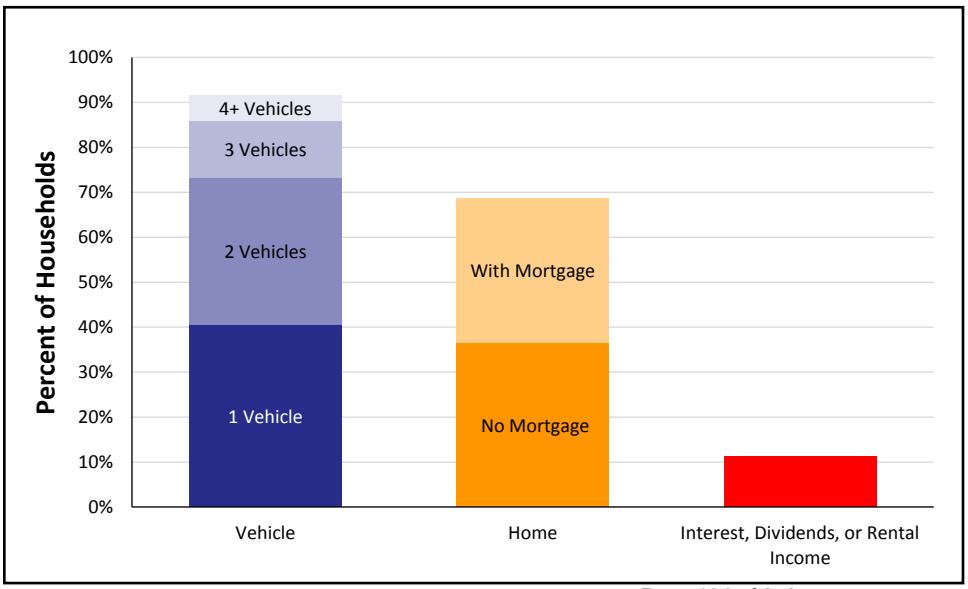
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hendry County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Hendry County, 2015

Town	Total HH	% ALICE & Poverty
Clewiston	2,404	56%
Clewiston CCD	5,625	69%
Fort Denaud CDP	609	44%
Harlem CDP	763	82%
LaBelle	1,405	57%
LaBelle CCD	5,720	59%
Montura CDP	1,014	79%
Pioneer CDP	335	67%
Port LaBelle CDP	1,260	53%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

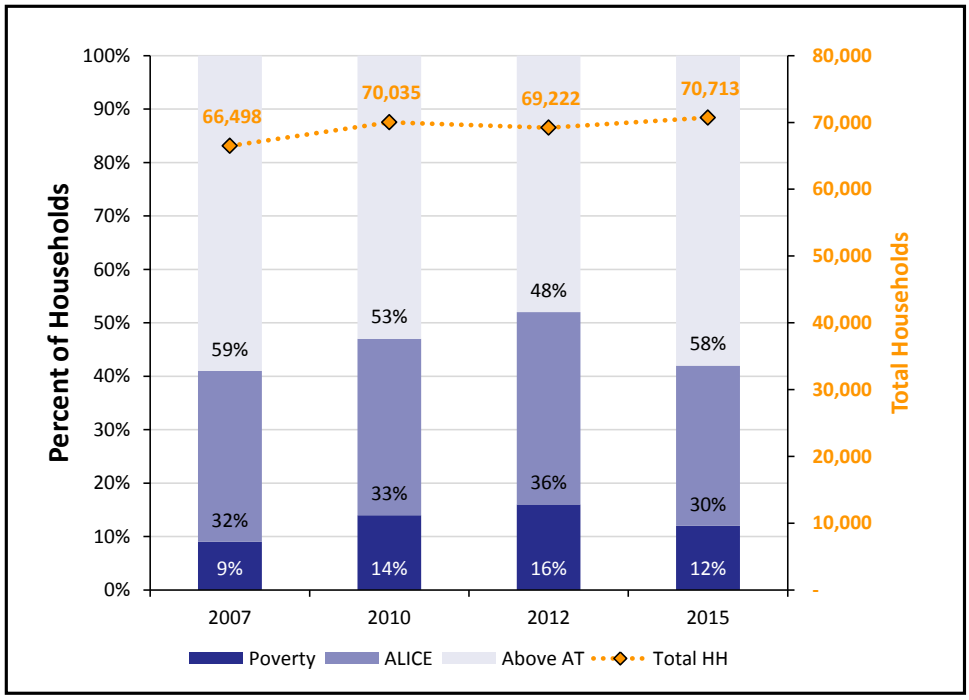
ALICE IN HERNANDO COUNTY

Population: 178,439 | **Number of Households:** 70,713
Median Household Income: $43,590 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 29,989 (42%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hernando County

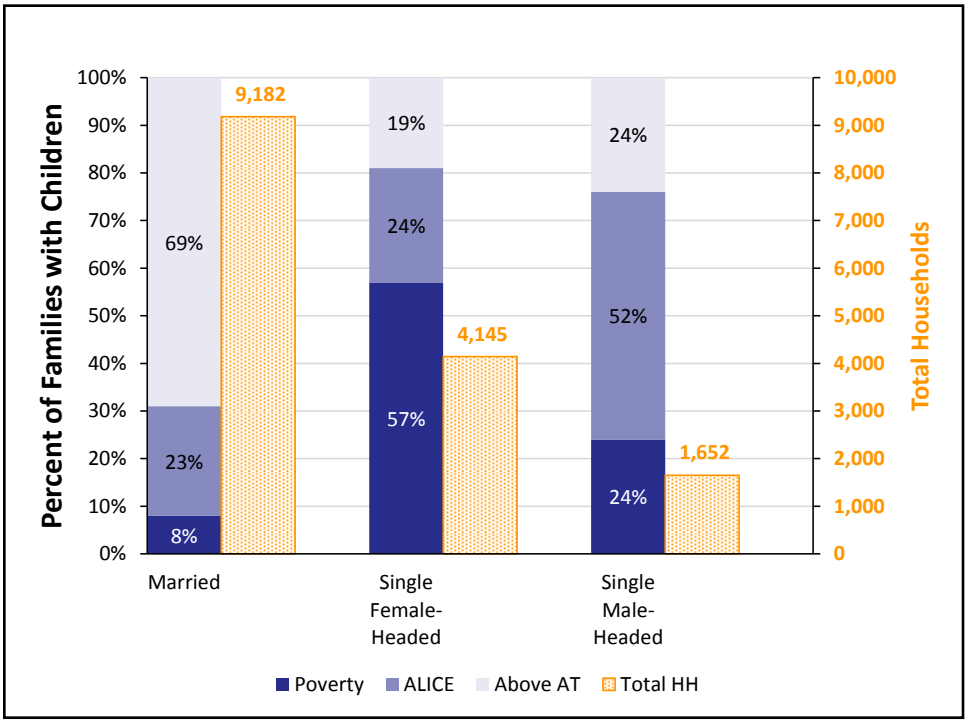
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$610	$959
Child Care	$–	$993
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$407
Taxes	$187	$294
Monthly Total	$1,594	$4,478
ANNUAL TOTAL	**$19,128**	**$53,736**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Hernando County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

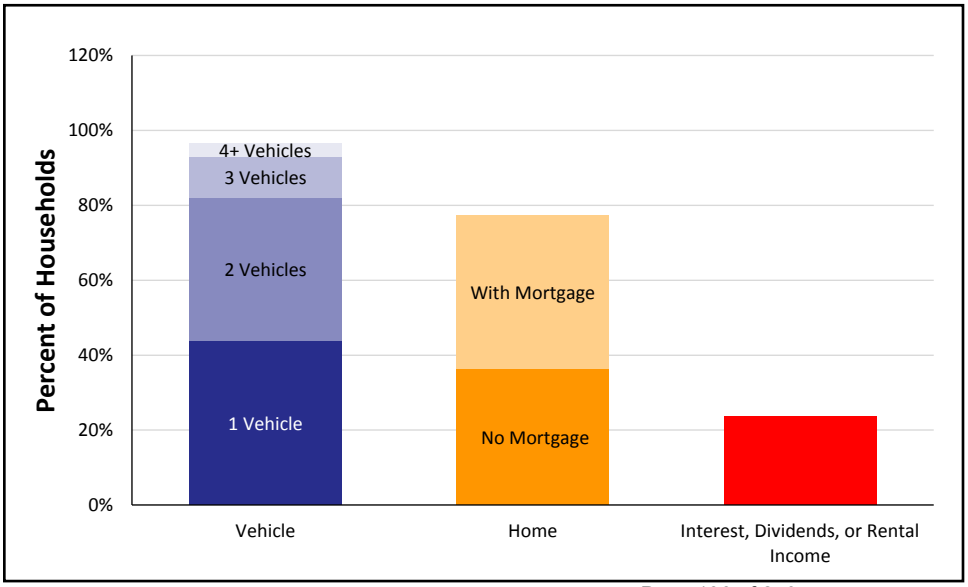
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hernando County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Hernando County, 2015

Town	Total HH	% ALICE & Poverty
Brookridge CDP	2,305	46%
Brooksville	3,074	64%
Brooksville CCD	12,370	51%
Garden Grove CDP	234	51%
Hernando Beach CCD	5,725	40%
Hernando Beach CDP	1,074	37%
High Point CDP	1,738	58%
Hill 'n Dale CDP	634	82%
Masaryktown CDP	405	44%
North Brooksville CDP	1,374	49%
North Weeki Wachee CDP	3,604	38%
Ridge Manor CCD	2,818	50%
Ridge Manor CDP	1,952	53%
South Brooksville CDP	1,683	53%
Spring Hill CCD	49,539	46%
Spring Hill CDP	39,446	43%
Timber Pines CDP	3,055	28%
Weeki Wachee Gardens CDP	825	40%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

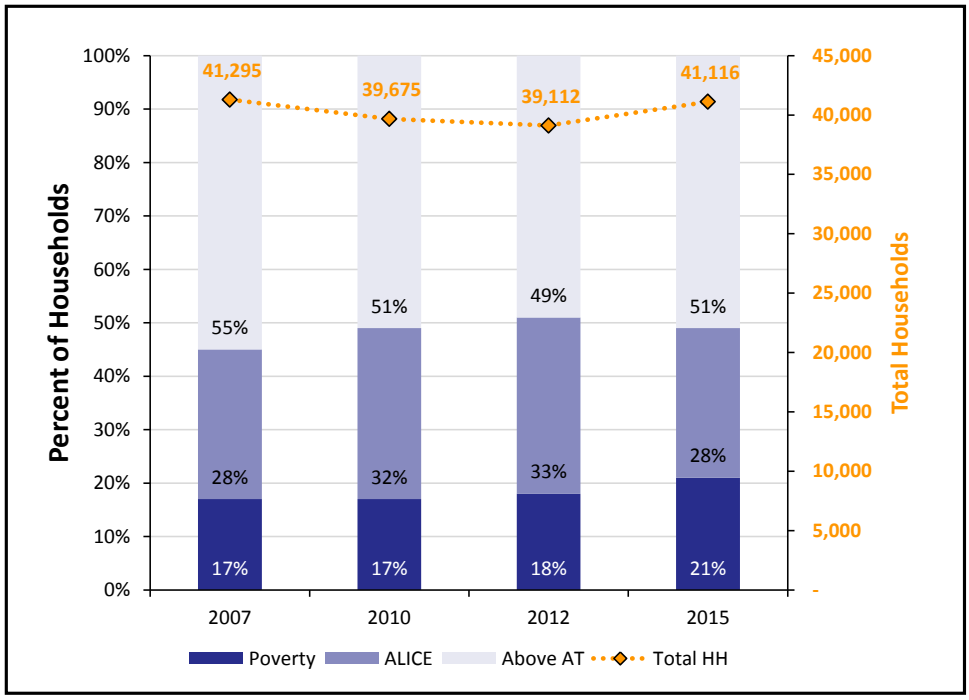
ALICE IN HIGHLANDS COUNTY

Population: 99,491 | **Number of Households:** 41,116
Median Household Income: $34,242 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 19,972 (49%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Highlands County

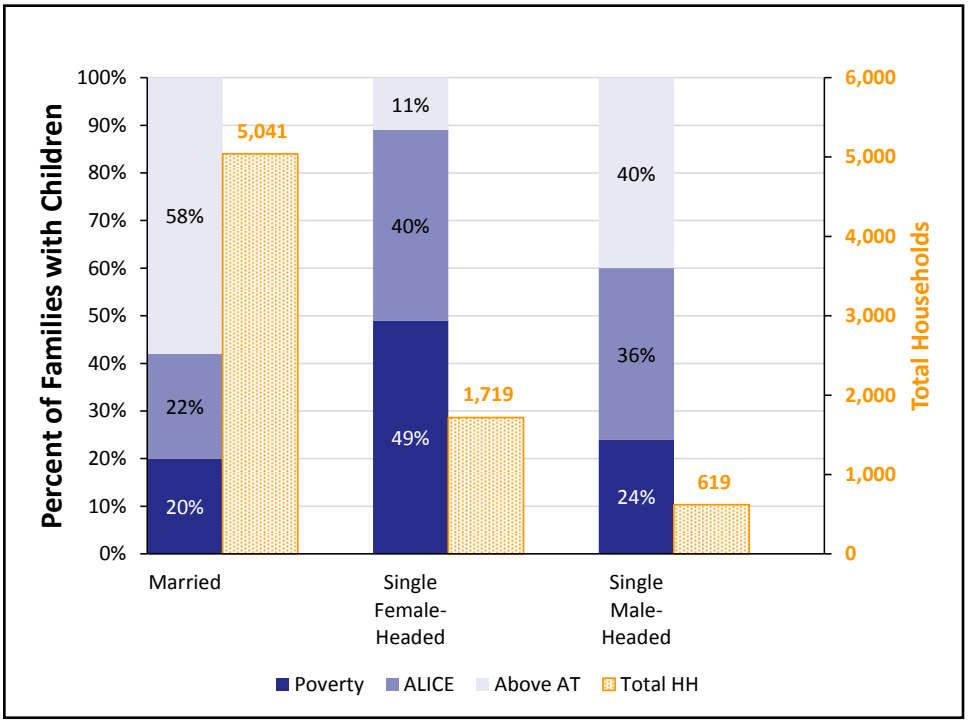
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$571	$726
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$382
Taxes	$178	$235
Monthly Total	$1,541	$4,201
ANNUAL TOTAL	**$18,492**	**$50,412**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Highlands County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

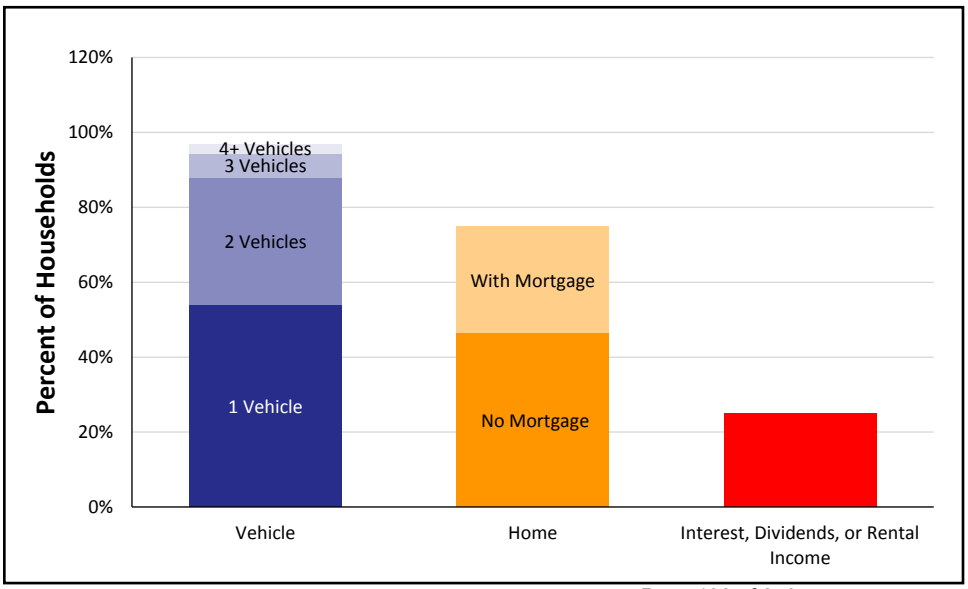
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Highlands County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Highlands County, 2015

Town	Total HH	% ALICE & Poverty
Avon Park	3,337	63%
Avon Park CCD	13,215	48%
Lake Placid	767	65%
Lake Placid CCD	9,381	49%
Sebring	4,259	63%
Sebring CCD	17,801	47%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

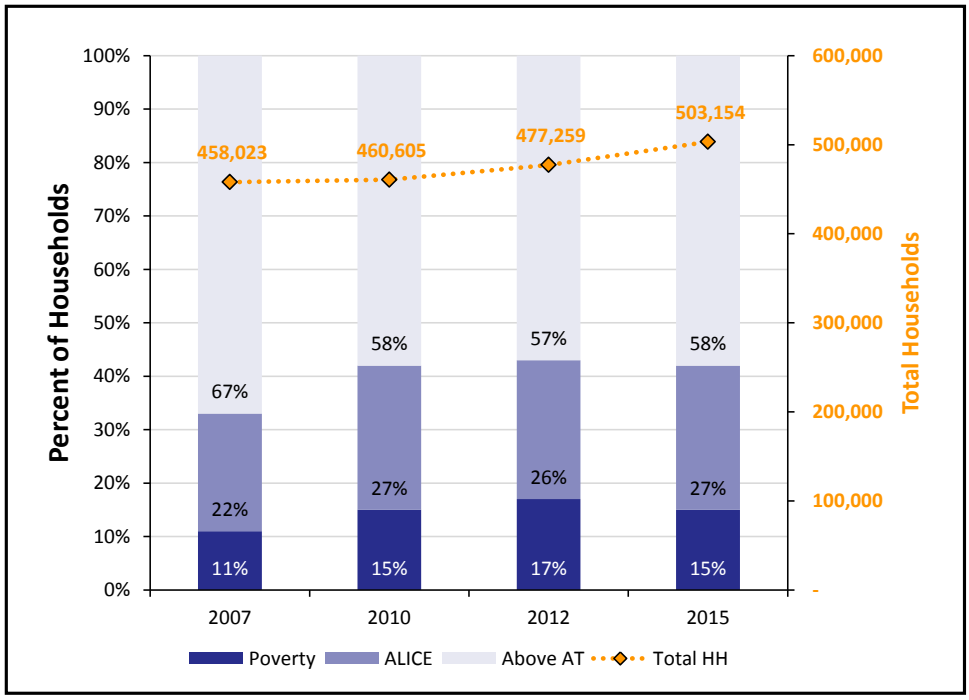
ALICE IN HILLSBOROUGH COUNTY

Population: 1,349,050 | **Number of Households:** 503,154
Median Household Income: $51,725 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 210,307 (42%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hillsborough County

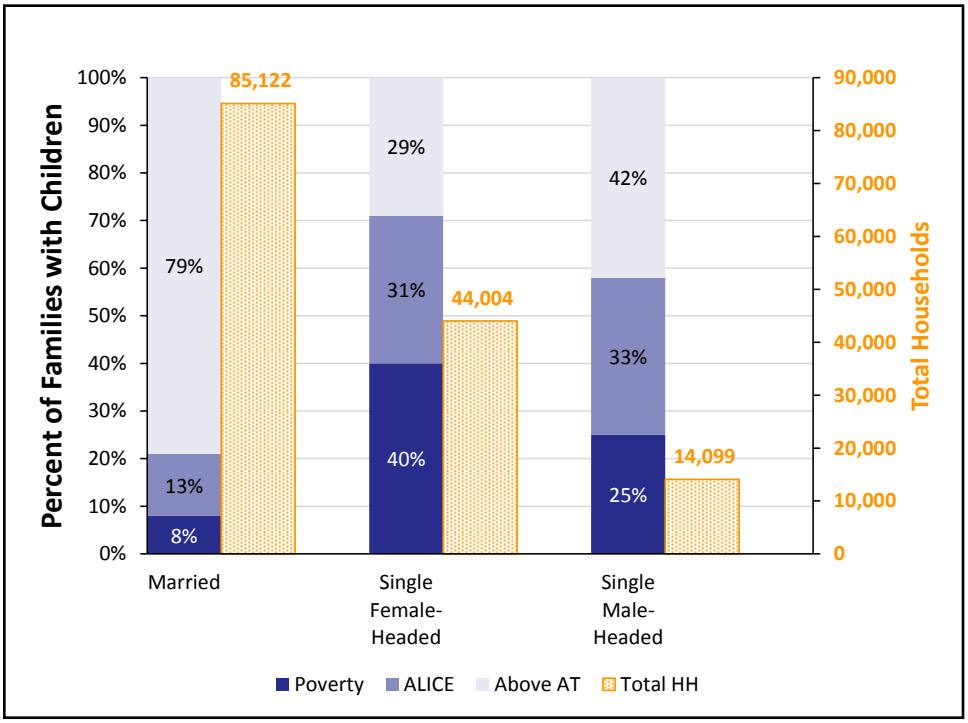
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$610	$959
Child Care	$–	$1,013
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$410
Taxes	$187	$300
Monthly Total	$1,594	$4,507
ANNUAL TOTAL	**$19,128**	**$54,084**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Hillsborough County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

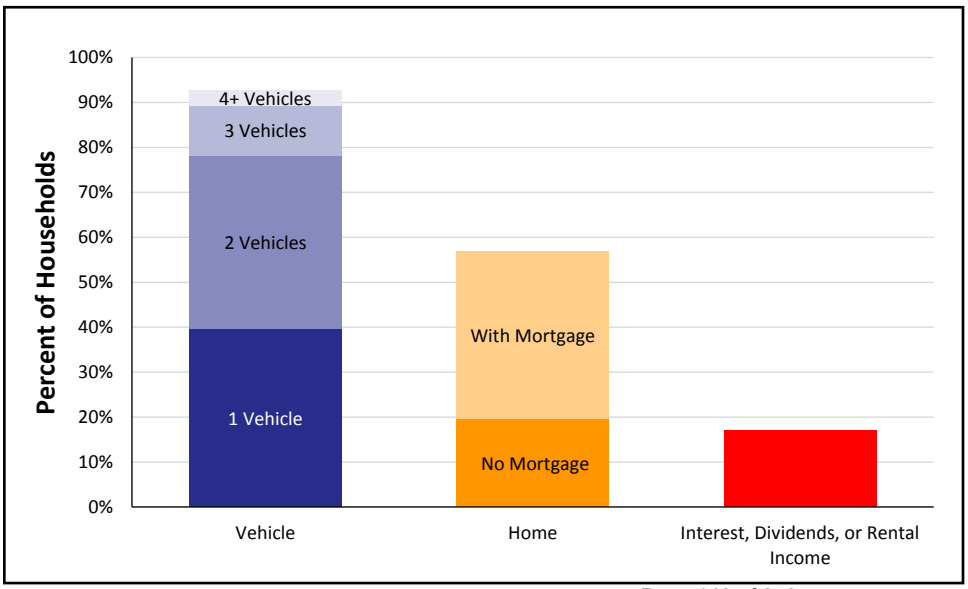
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hillsborough County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Hillsborough County, 2015

Town	Total HH	% ALICE & Poverty
Apollo Beach CDP	6,269	26%
Balm CDP	593	39%
Bloomingdale CDP	7,899	23%
Brandon CCD	63,831	36%
Brandon CDP	41,955	36%
Carrollwood CDP	13,926	33%
Cheval CDP	4,268	34%
Citrus Park CDP	9,177	36%
Dover CDP	971	61%
East Lake-Orient Park CDP	9,550	56%
Egypt Lake-Leto CDP	13,545	60%
Fish Hawk CDP	4,940	18%
Gibsonton CDP	5,286	49%
Keystone CDP	7,937	11%
Keystone-Citrus Park CCD	49,635	28%
Lake Magdalene CDP	11,798	43%
Lutz CDP	7,511	33%
Mango CDP	4,264	58%
Northdale CDP	8,400	29%
Palm River-Clair Mel CDP	7,676	56%
Palm River-Gibsonton CCD	16,022	50%
Pebble Creek CDP	2,760	22%
Plant City	12,774	48%
Plant City CCD	28,933	46%
Progress Village CDP	2,434	38%
Riverview CDP	27,869	27%
Ruskin CCD	26,993	38%
Ruskin CDP	6,383	46%
Seffner CDP	2,616	41%
Sun City Center CDP	11,910	39%
Tampa	144,582	48%
Tampa CCD	256,445	49%
Temple Terrace	9,815	41%
Thonotosassa CDP	4,802	49%
Town 'n' Country CDP	30,176	45%
University CDP (Hillsborough County)	17,057	76%
Valrico CDP	12,799	25%
Westchase CDP	8,685	20%
Wimauma CDP	1,791	66%
Wimauma-Riverview CCD	44,219	29%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

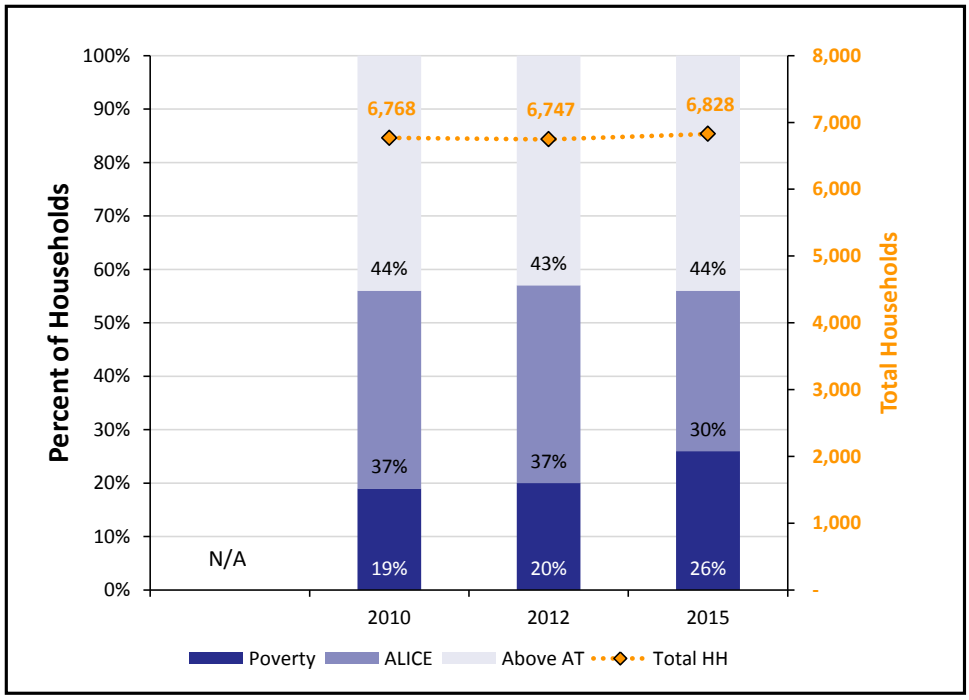
ALICE IN HOLMES COUNTY

Population: 19,635 | **Number of Households:** 6,828
Median Household Income: $35,020 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 3,841 (56%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Holmes County

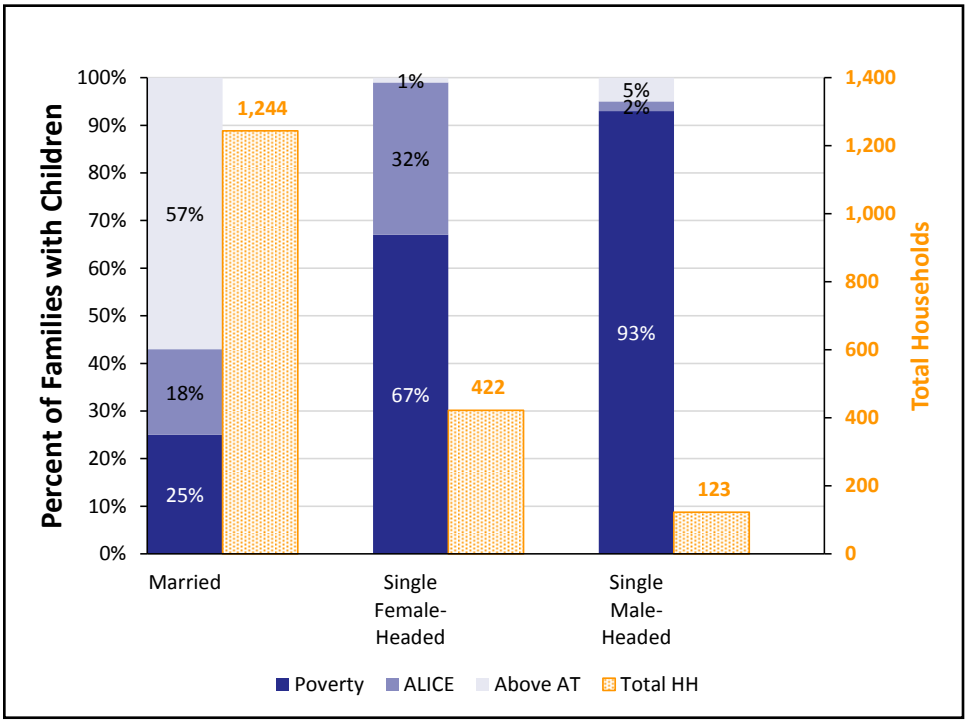
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Holmes County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

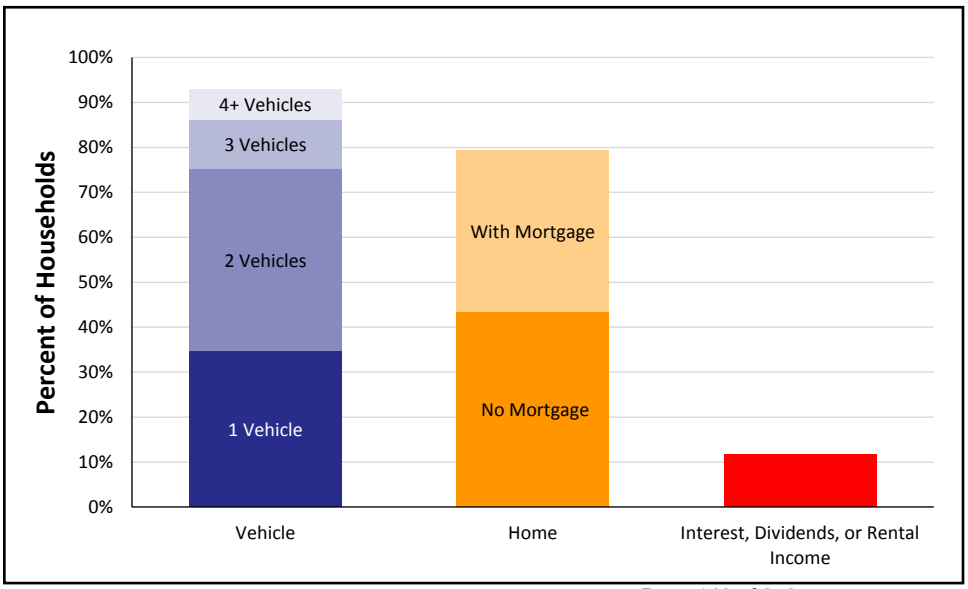
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Holmes County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Holmes County, 2015

Town	Total HH	% ALICE & Poverty
Bonifay	957	65%
Bonifay CCD	3,114	57%
Esto-Noma CCD	1,582	52%
West Holmes CCD	2,132	58%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

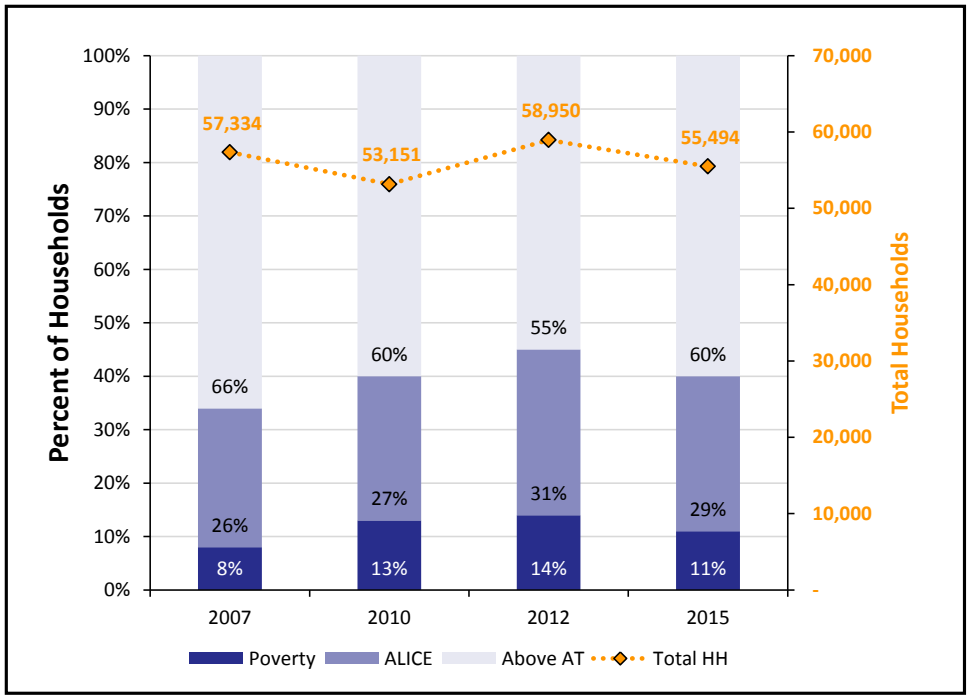
ALICE IN INDIAN RIVER COUNTY

Population: 147,919 | **Number of Households:** 55,494
Median Household Income: $49,379 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 22,005 (40%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Indian River County

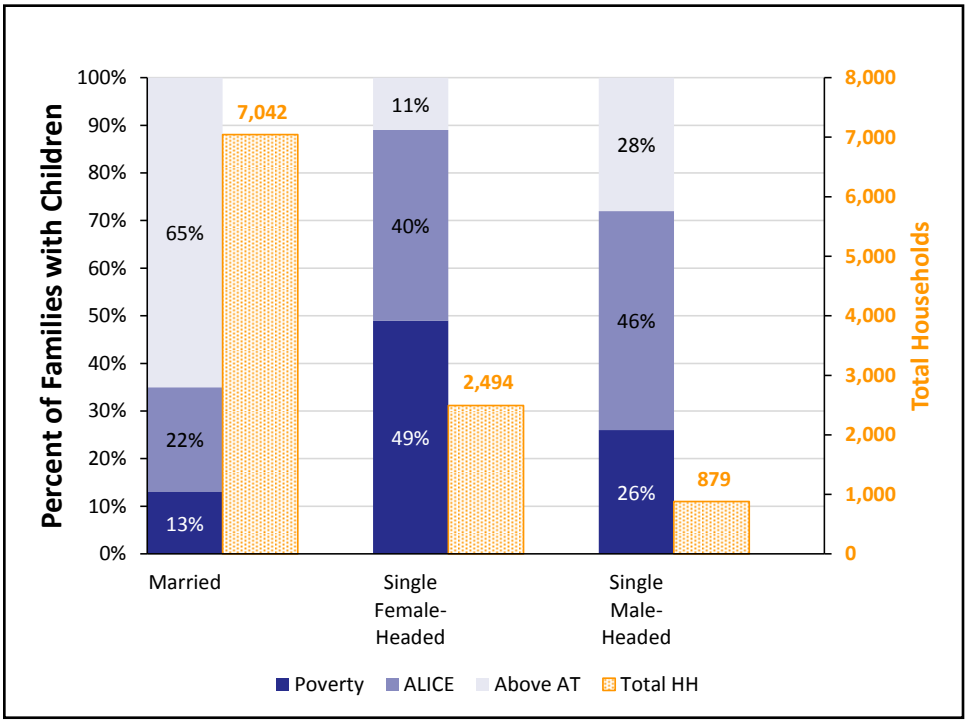
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$532	$821
Child Care	$–	$940
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$135	$382
Taxes	$170	$236
Monthly Total	$1,489	$4,204
ANNUAL TOTAL	**$17,868**	**$50,448**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Indian River County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

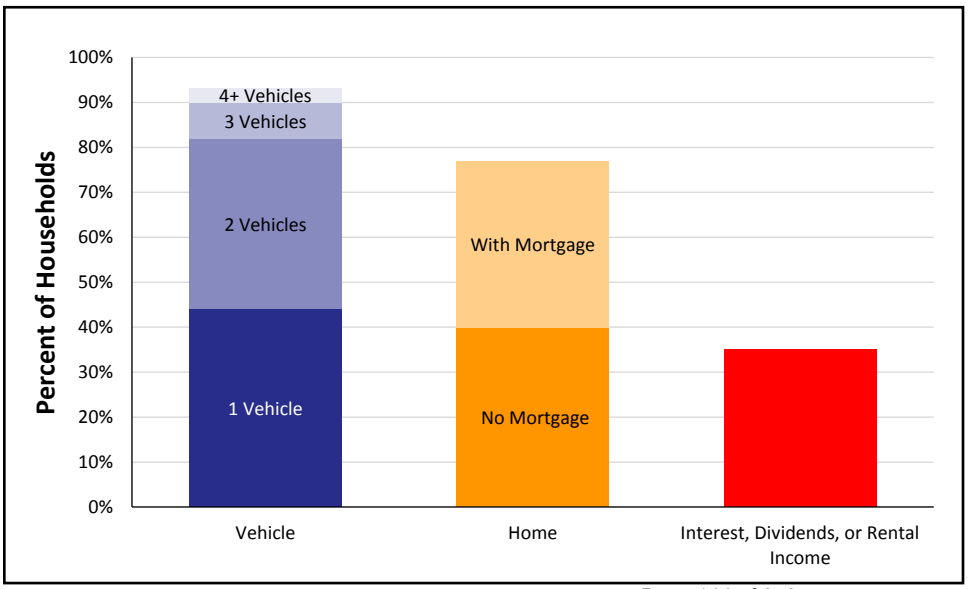
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Indian River County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Indian River County, 2015

Town	Total HH	% ALICE & Poverty
Fellsmere	1,260	81%
Fellsmere CCD	6,977	52%
Florida Ridge CDP	7,166	49%
Gifford CDP	3,801	62%
Indian River Shores	2,139	17%
Roseland CDP	703	25%
Sebastian	9,172	42%
South Beach CDP	1,621	14%
Vero Beach	7,174	51%
Vero Beach CCD	50,848	43%
Vero Beach South CDP	9,405	47%
Wabasso Beach CDP	861	31%
West Vero Corridor CDP	3,992	48%
Winter Beach CDP	801	26%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

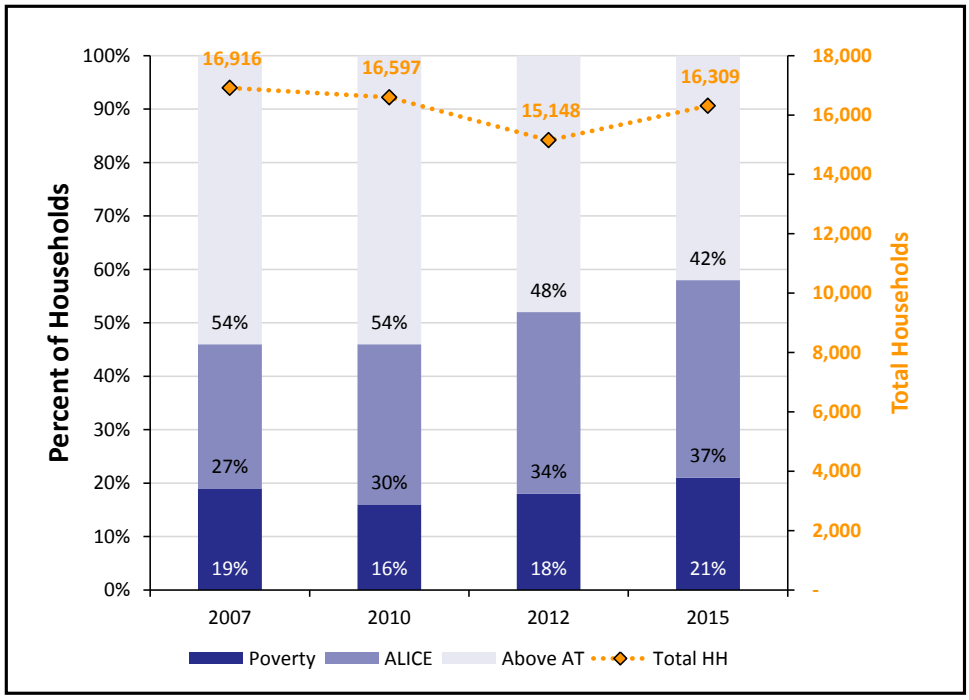
ALICE IN JACKSON COUNTY

Population: 48,900 | **Number of Households:** 16,309
Median Household Income: $35,098 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 9,464 (58%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Jackson County

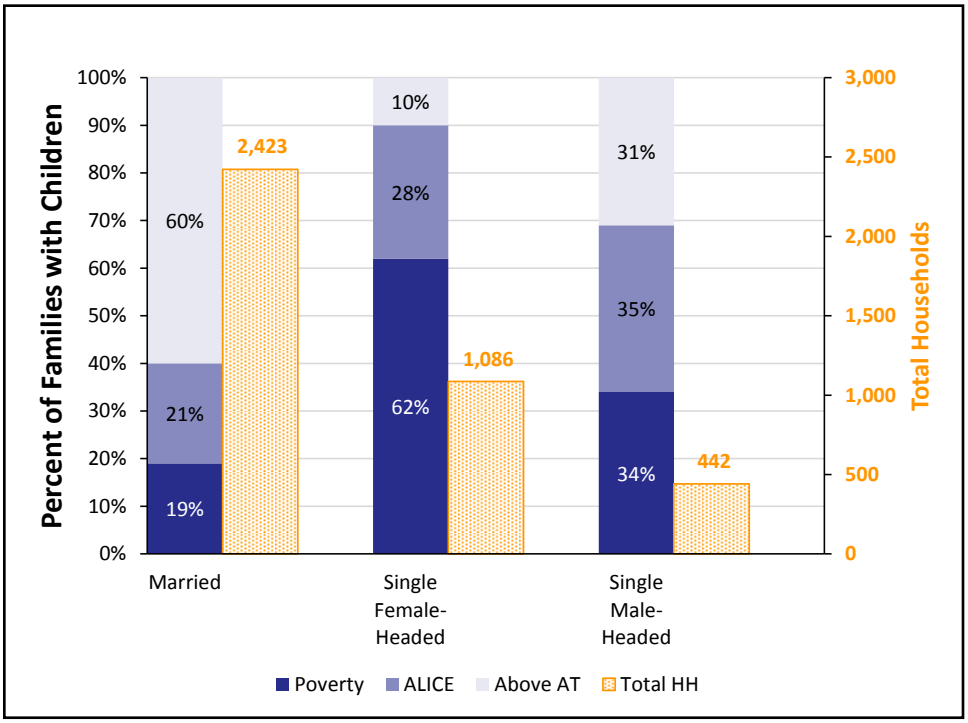
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Jackson County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

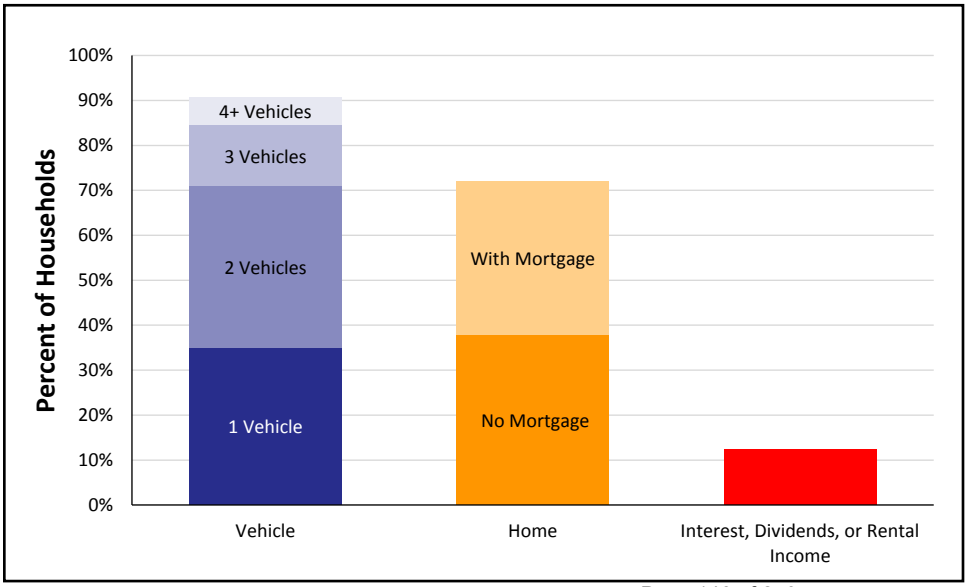
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Jackson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Jackson County, 2015

Town	Total HH	% ALICE & Poverty
Alford CCD	1,561	54%
Campbellton CCD	546	68%
Cottondale CCD	1,290	58%
Cypress CCD	1,897	52%
Graceville	757	64%
Graceville CCD	1,471	59%
Grand Ridge	337	61%
Greenwood CCD	1,298	56%
Malone	250	66%
Malone CCD	933	56%
Marianna	3,490	74%
Marianna CCD	5,757	62%
Sneads	758	56%
Sneads CCD	1,556	54%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

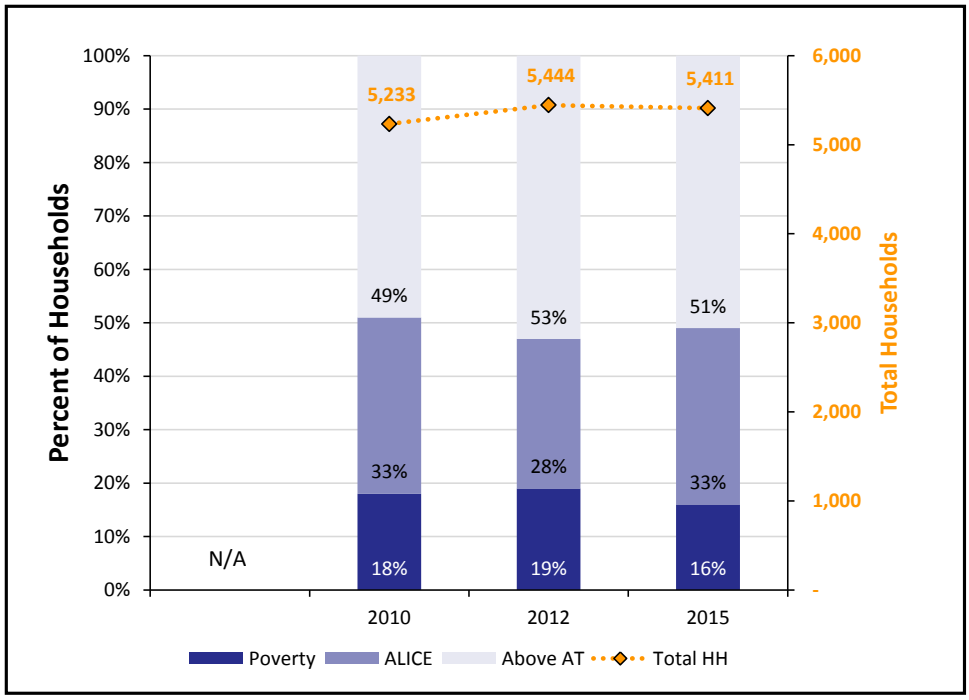
ALICE IN JEFFERSON COUNTY

Population: 14,198 | **Number of Households:** 5,411
Median Household Income: $43,355 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,663 (49%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Jefferson County

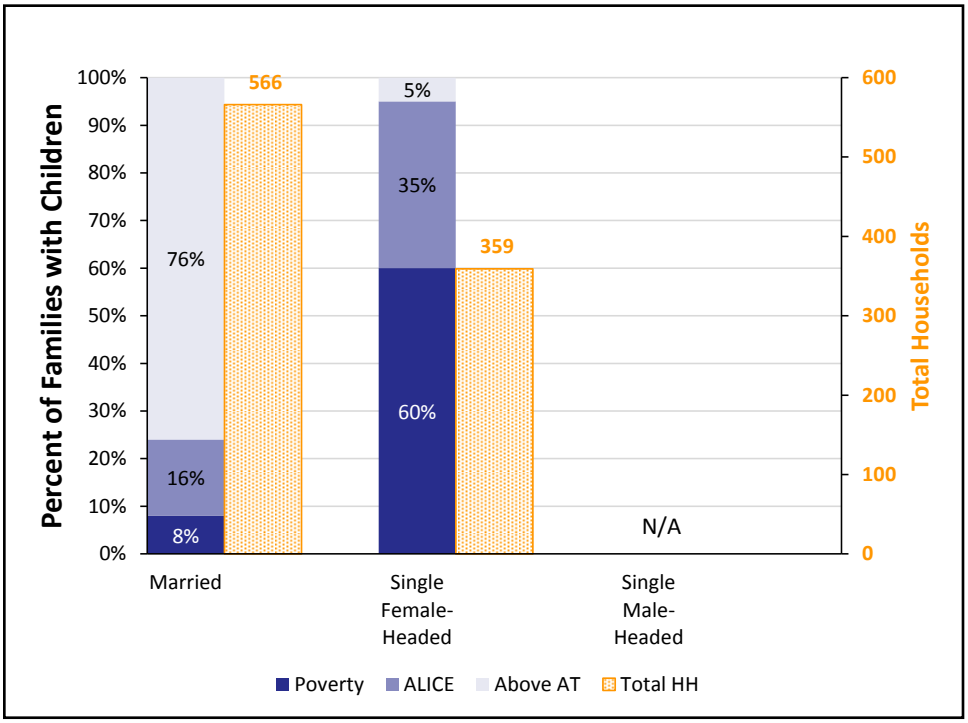
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$705	$905
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$405
Taxes	$211	$290
Monthly Total	$1,725	$4,458
ANNUAL TOTAL	**$20,700**	**$53,496**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Jefferson County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

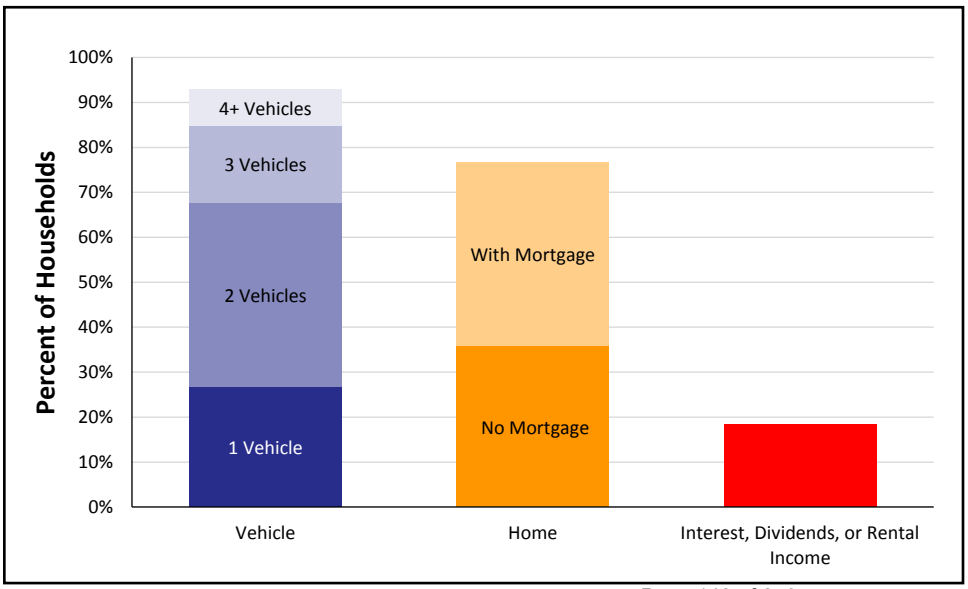


Jefferson County, 2015		
Town	Total HH	% ALICE & Poverty
Monticello	945	57%
Monticello CCD	3,609	53%
Wacissa CCD	1,802	42%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Jefferson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

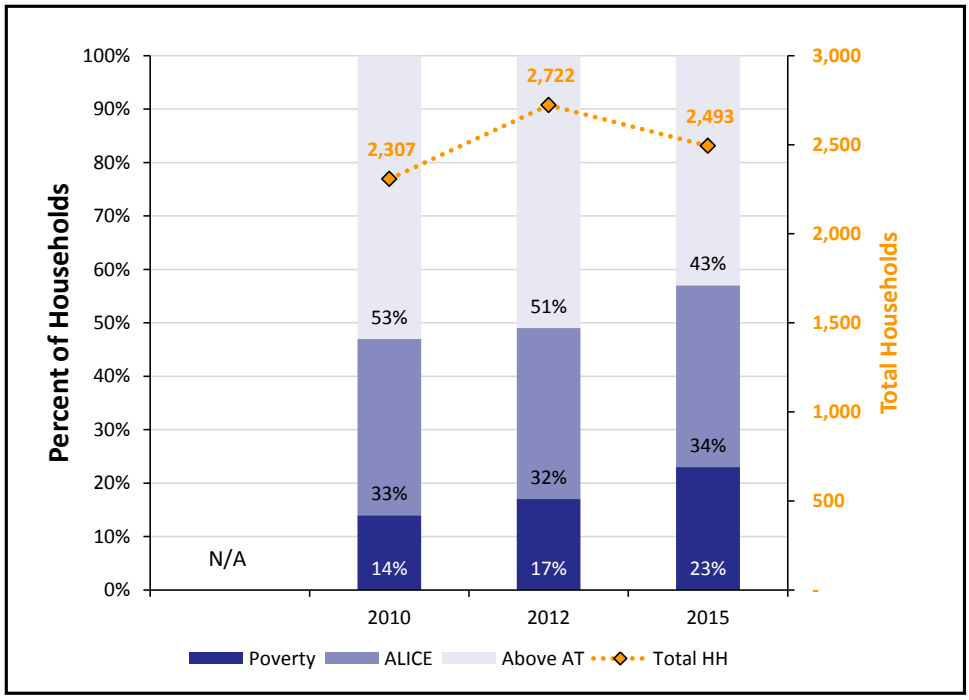
ALICE IN LAFAYETTE COUNTY

Population: 8,801 | **Number of Households:** 2,493
Median Household Income: $35,864 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 1,435 (57%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Lafayette County

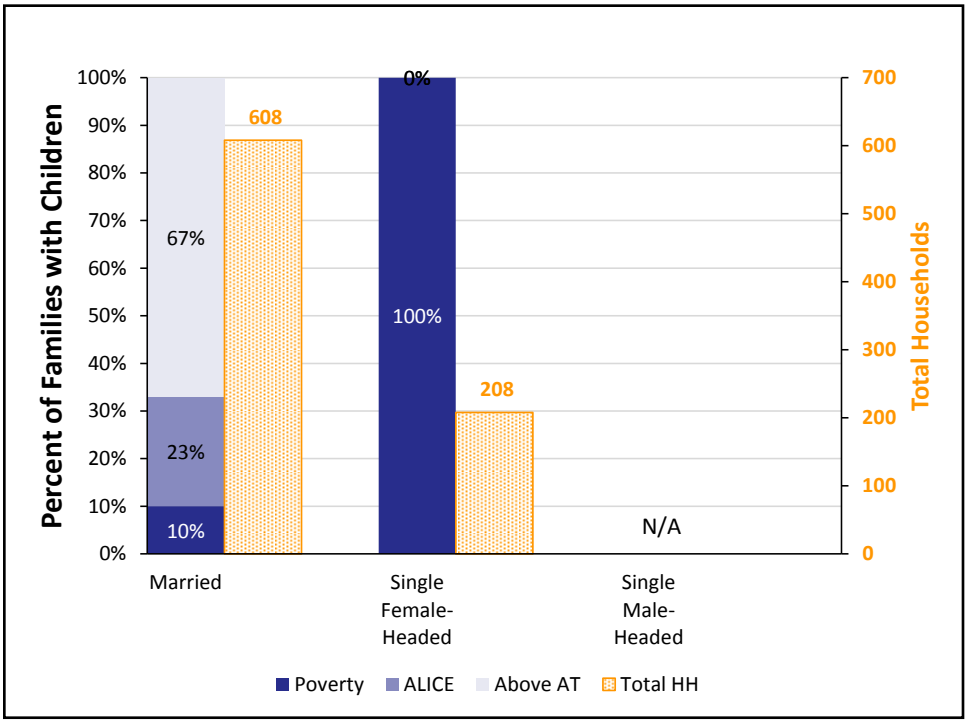
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Lafayette County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

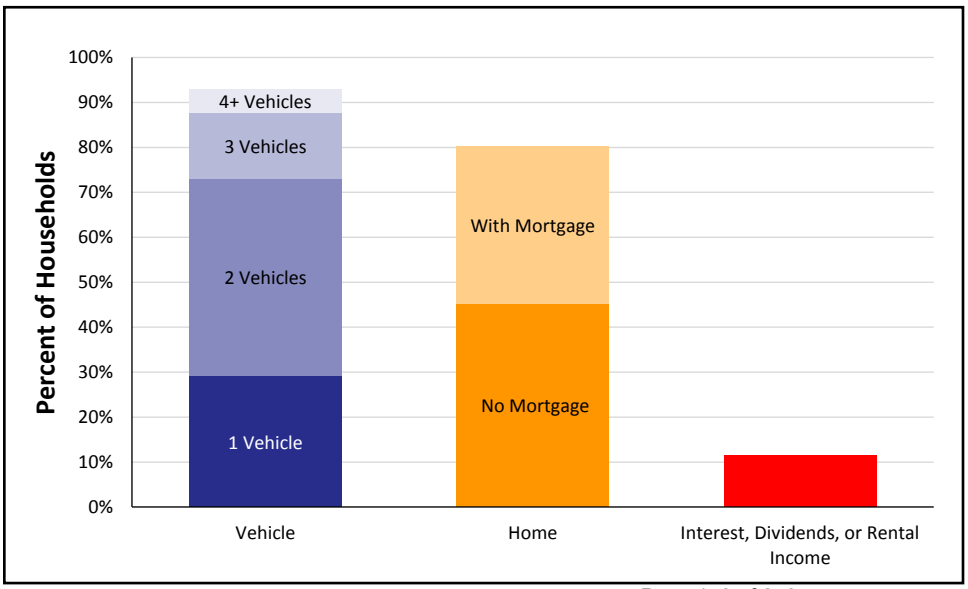


Lafayette County, 2015		
Town	Total HH	% ALICE & Poverty
Day CCD	472	58%
Mayo	419	59%
Mayo CCD	2,021	57%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lafayette County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

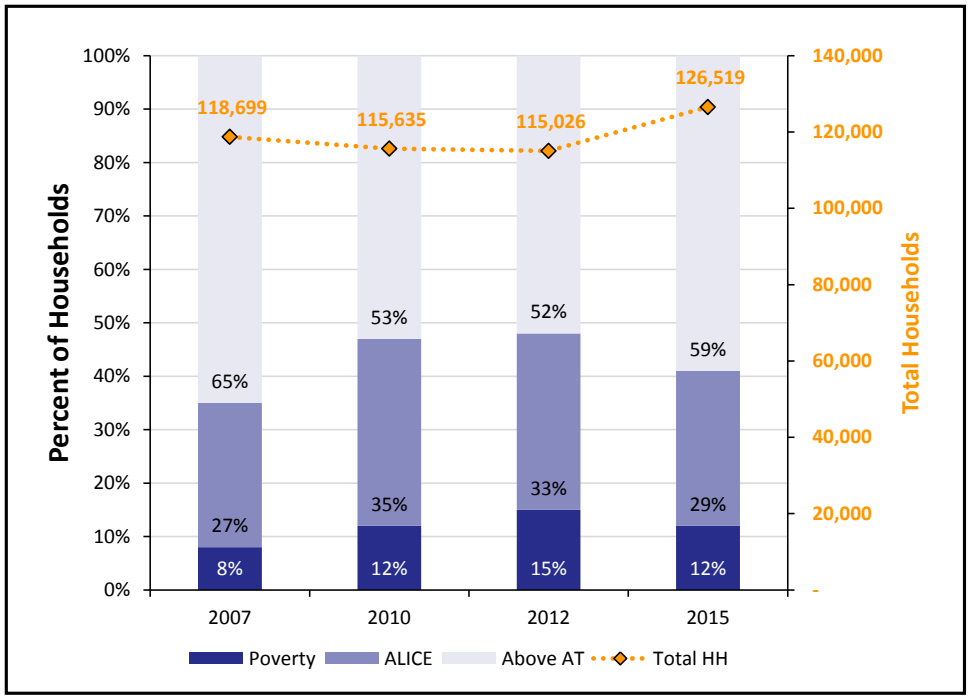
ALICE IN LAKE COUNTY

Population: 325,875 | **Number of Households:** 126,519
Median Household Income: $50,305 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 51,456 (41%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Lake County

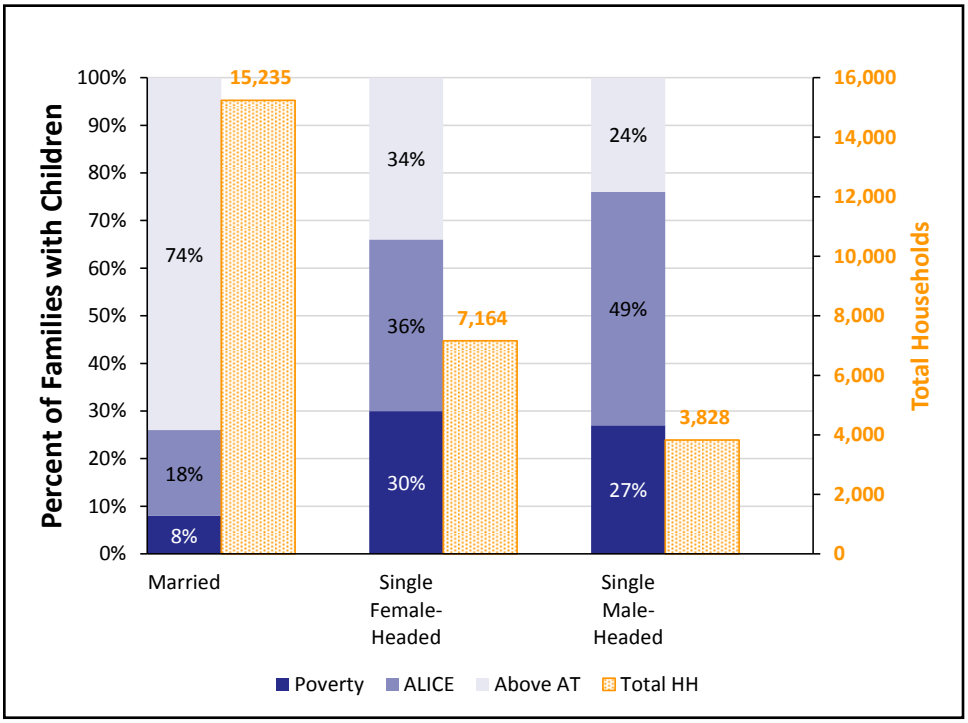
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$707	$997
Child Care	$–	$953
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$407
Taxes	$212	$294
Monthly Total	$1,728	$4,476
ANNUAL TOTAL	**$20,736**	**$53,712**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Lake County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

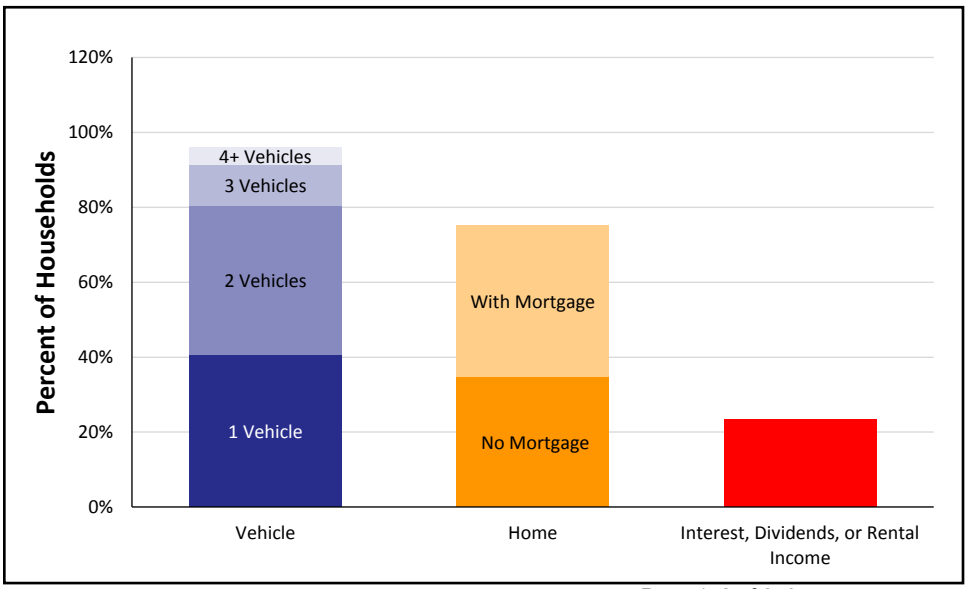
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lake County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Lake County, 2015

Town	Total HH	% ALICE & Poverty
Astatula	541	50%
Astor CDP	649	68%
Clermont	11,007	38%
Clermont CCD	29,373	35%
Eustis	7,150	57%
Eustis CCD	11,514	49%
Fruitland Park	1,479	49%
Fruitland Park-Lady Lake CCD	13,046	46%
Groveland	3,345	39%
Groveland-Mascotte CCD	9,484	39%
Howey-in-the-Hills	527	24%
Howey-in-the-Hills-Okahumpka CCD	8,293	36%
Lady Lake	6,936	50%
Lake Kathryn CDP	297	81%
Lake Mack-Forest Hills CDP	300	71%
Leesburg	8,311	61%
Leesburg CCD	9,216	58%
Leesburg East CCD	9,803	49%
Mascotte	1,488	49%
Minneola	3,290	44%
Montverde	520	28%
Mount Dora	5,747	41%
Mount Dora CCD	10,185	39%
Mount Plymouth CDP	1,577	24%
Silver Lake CDP	689	37%
Sorrento CDP	215	74%
Tavares	6,232	52%
Tavares CCD	9,227	49%
Umatilla	1,399	49%
Umatilla CCD	9,110	50%
Yalaha CDP	539	19%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

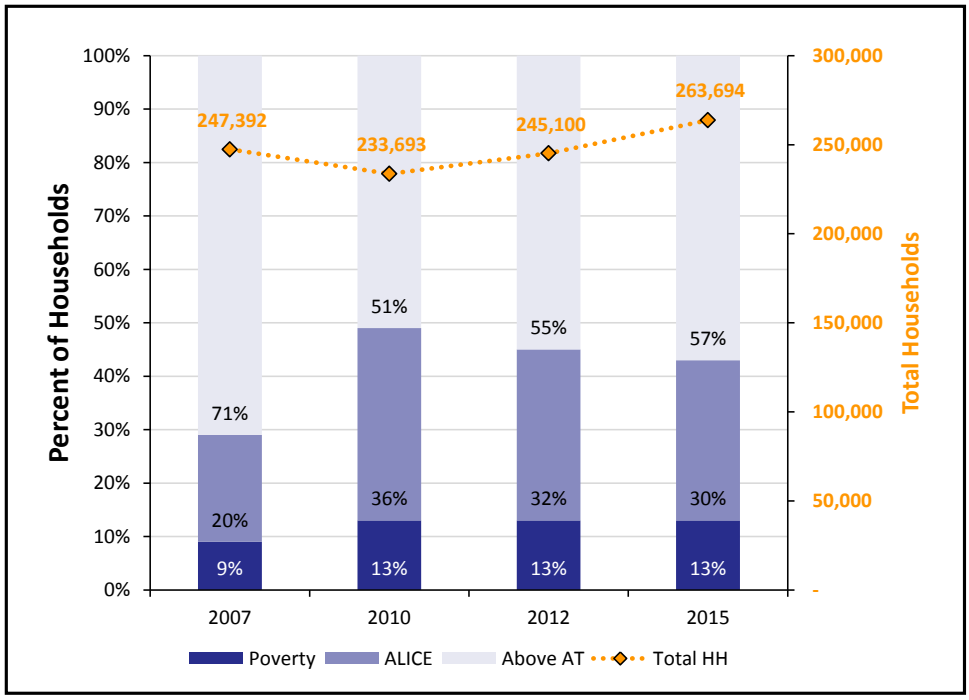
ALICE IN LEE COUNTY

Population: 701,982 | **Number of Households:** 263,694
Median Household Income: $50,651 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 114,083 (43%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Lee County

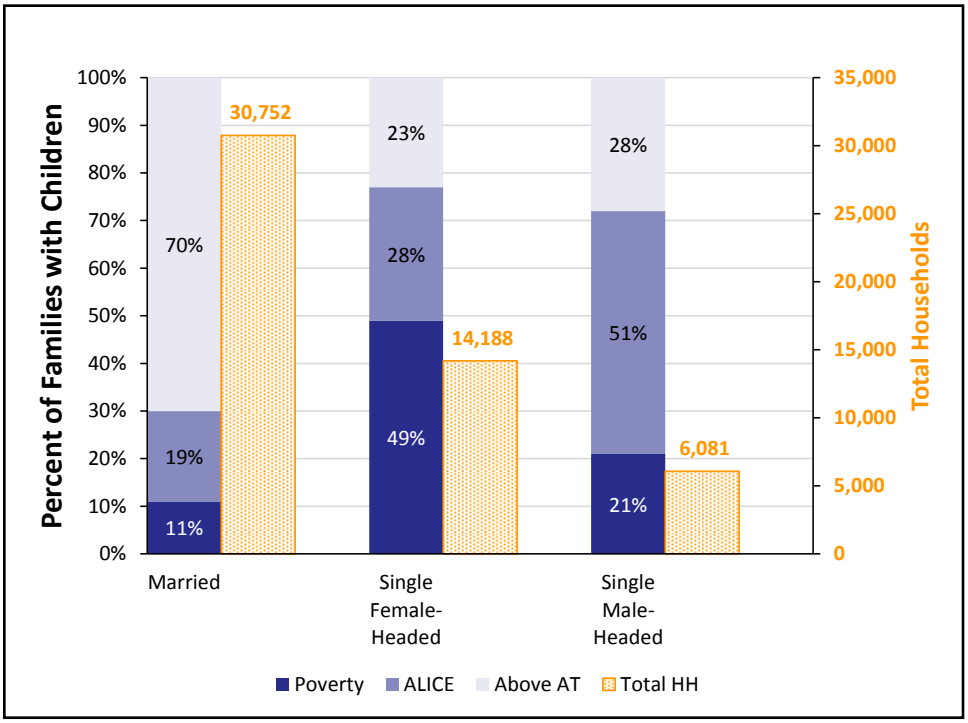
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$703	$896
Child Care	$–	$963
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$395
Taxes	$211	$266
Monthly Total	$1,723	$4,345
ANNUAL TOTAL	**$20,676**	**$52,140**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Lee County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

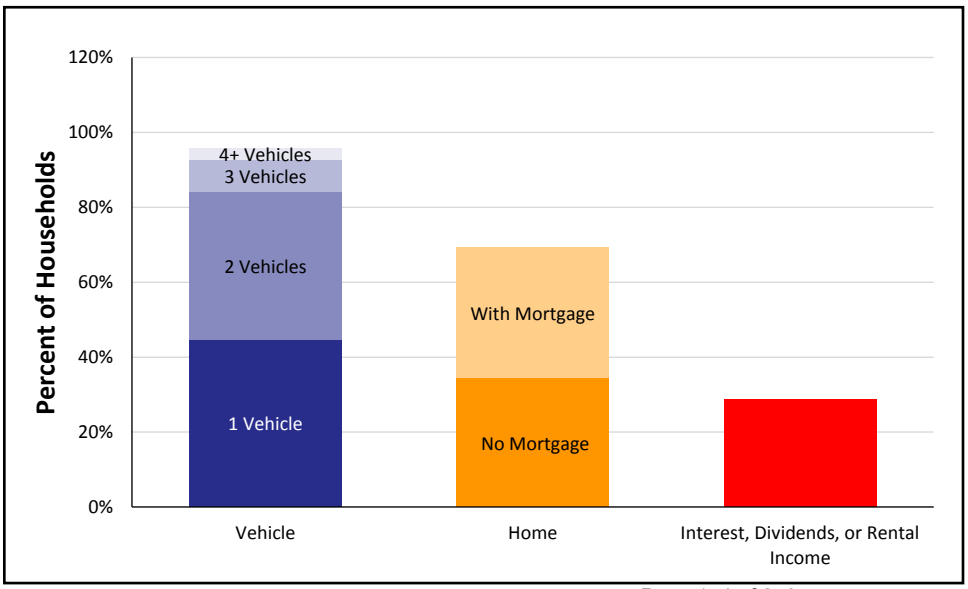
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Lee County, 2015

Town	Total HH	% ALICE & Poverty
Alva CDP	819	37%
Boca Grande CCD	358	24%
Bokeelia CDP	610	56%
Bonita Springs	19,634	38%
Bonita Springs CCD	42,523	36%
Buckingham CDP	1,521	37%
Burnt Store Marina CDP	986	25%
Cape Coral	61,251	42%
Cape Coral CCD	65,919	44%
Cypress Lake CDP	6,053	49%
Estero	13,790	28%
Estero Island CCD	4,605	37%
Fort Myers	28,441	56%
Fort Myers Beach	3,604	37%
Fort Myers CCD	62,852	50%
Fort Myers Shores CCD	5,096	41%
Fort Myers Shores CDP	1,980	49%
Gateway CDP	3,002	24%
Harlem Heights CDP	396	58%
Iona CDP	7,158	39%
Lehigh Acres CCD	46,767	47%
Lehigh Acres CDP	33,574	55%
Lochmoor Waterway Estates CDP	1,746	45%
Matlacha CDP	420	54%
McGregor CDP	3,414	33%
North Fort Myers CCD	16,889	55%
North Fort Myers CDP	19,044	52%
Olga CDP	761	50%
Page Park CDP	233	100%
Palmona Park CDP	466	78%
Pine Island CCD	3,754	48%
Pine Island Center CDP	750	50%
Pine Manor CDP	1,072	94%
Punta Rassa CDP	1,021	32%
San Carlos Park CDP	5,953	48%
Sanibel	3,487	25%
Sanibel Island CCD	3,524	25%
St. James City CDP	1,834	42%
Suncoast Estates CDP	1,635	75%
Three Oaks CDP	1,016	21%
Tice CDP	1,188	74%
Villas CDP	4,901	49%
Whiskey Creek CDP	2,128	27%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

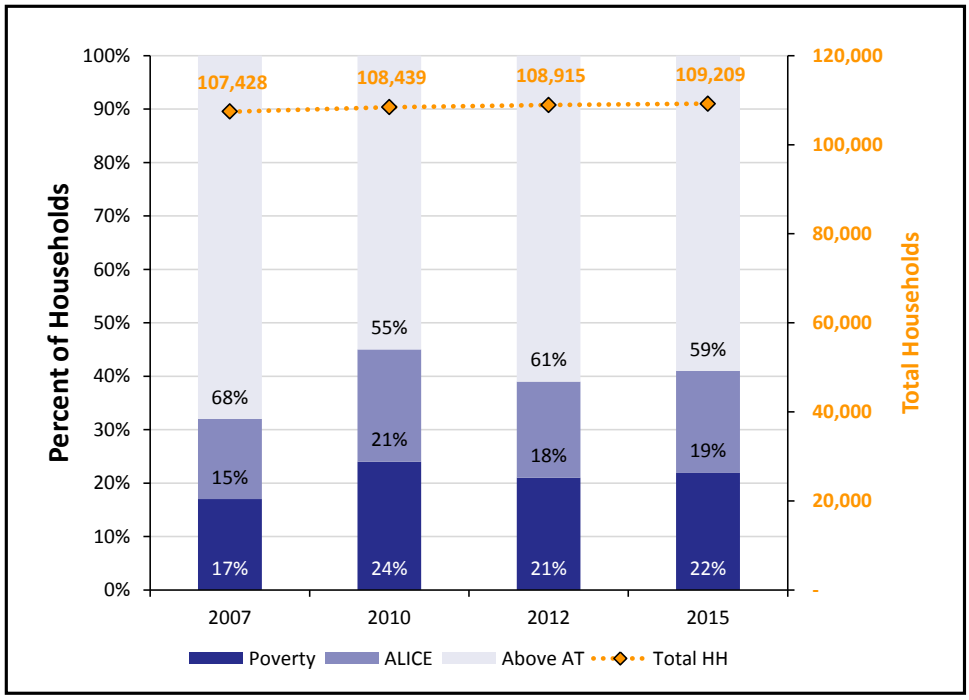
ALICE IN LEON COUNTY

Population: 286,272 | **Number of Households:** 109,209
Median Household Income: $46,002 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 44,759 (41%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Leon County

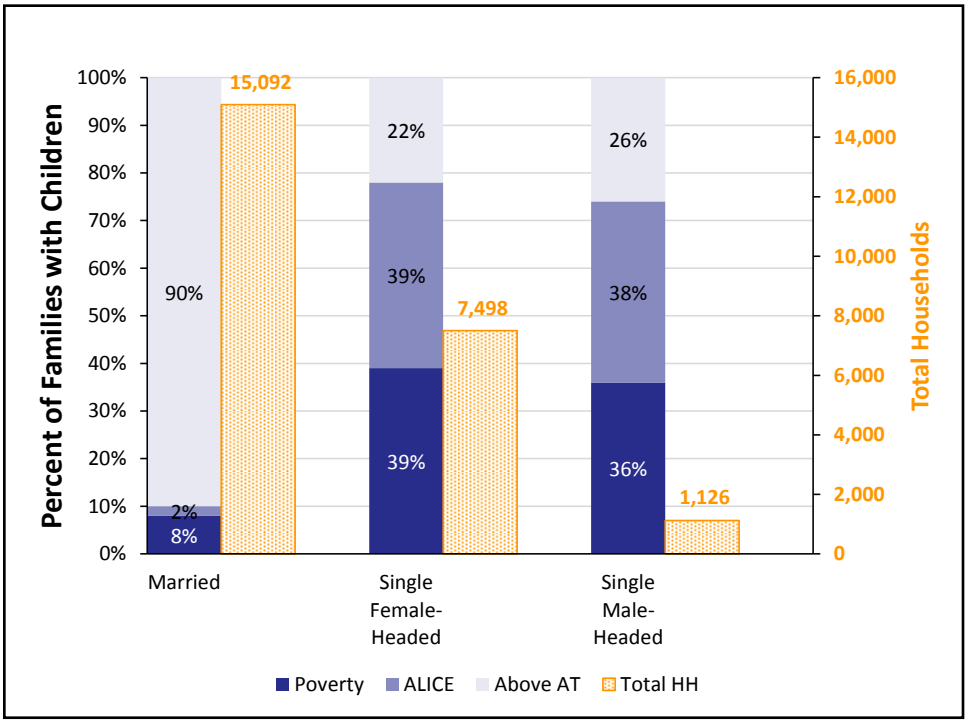
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$705	$905
Child Care	$–	$961
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$396
Taxes	$211	$268
Monthly Total	$1,725	$4,355
ANNUAL TOTAL	**$20,700**	**$52,260**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Leon County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

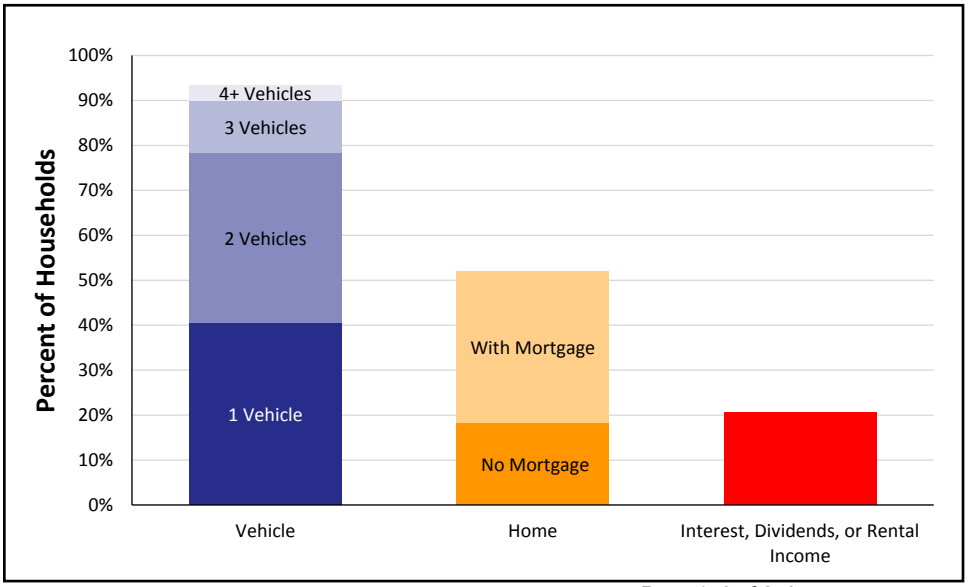


Leon County, 2015		
Town	Total HH	% ALICE & Poverty
East Leon CCD	13,940	24%
Northeast Leon CCD	20,029	16%
Northwest Leon CCD	9,125	27%
Southeast Leon CCD	5,998	29%
Southwest Leon CCD	5,235	47%
Tallahassee	74,162	48%
Tallahassee Central CCD	16,672	68%
Tallahassee East CCD	10,353	41%
Tallahassee Northeast CCD	6,789	37%
Tallahassee Northwest CCD	10,735	60%
Tallahassee South CCD	5,624	55%
Tallahassee Southwest CCD	6,334	76%
Woodville CDP	982	41%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Leon County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

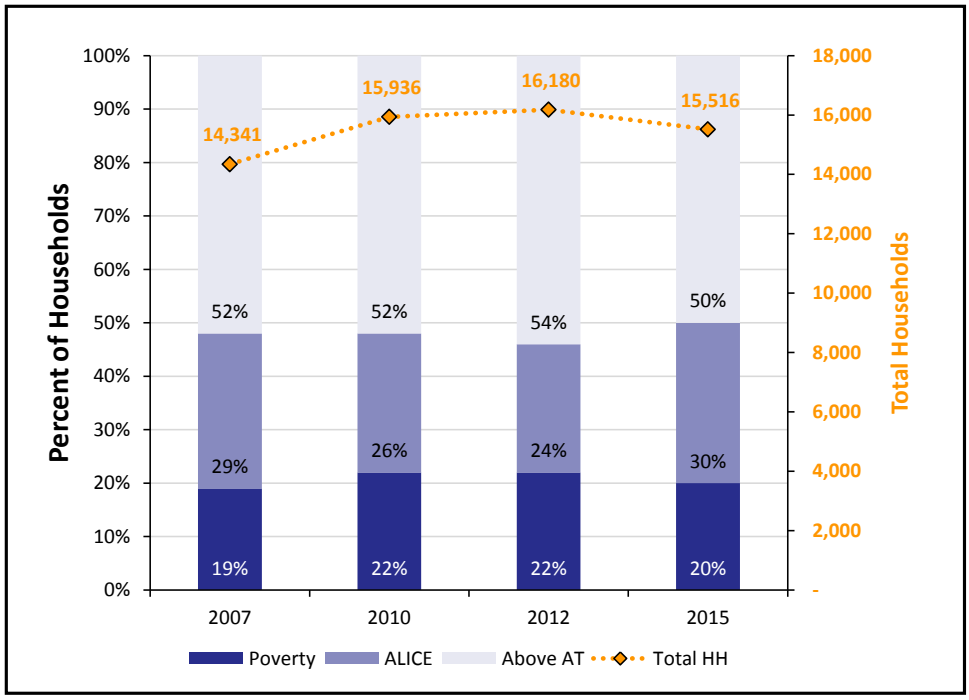
ALICE IN LEVY COUNTY

Population: 39,821 | **Number of Households:** 15,516
Median Household Income: $35,782 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 7,841 (50%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Levy County

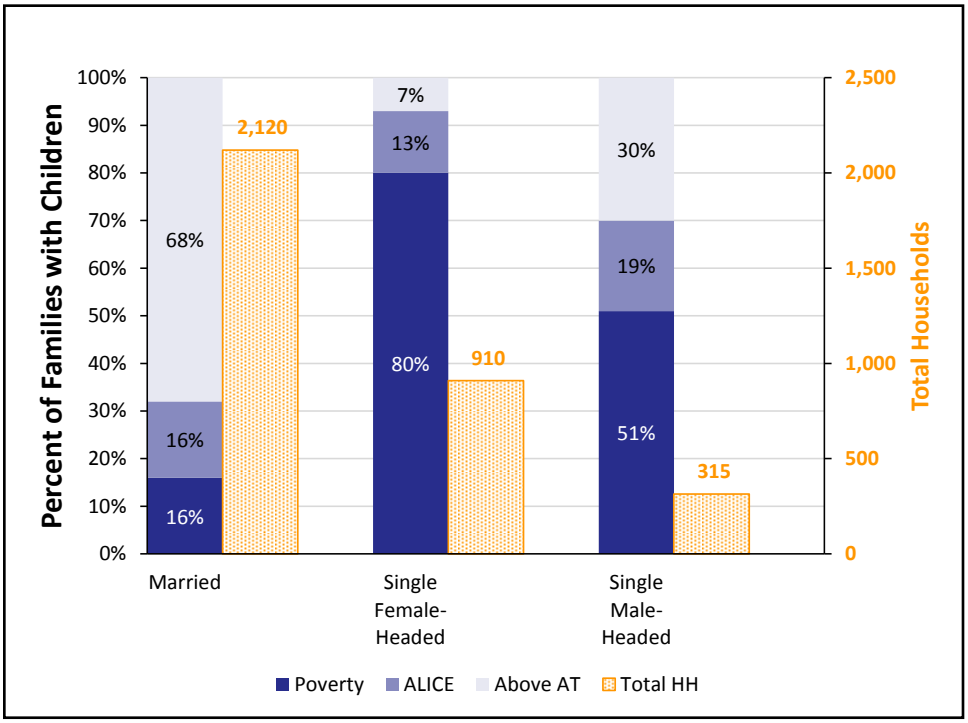
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$531	$657
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$135	$373
Taxes	$169	$215
Monthly Total	$1,487	$4,103
ANNUAL TOTAL	**$17,844**	**$49,236**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Levy County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

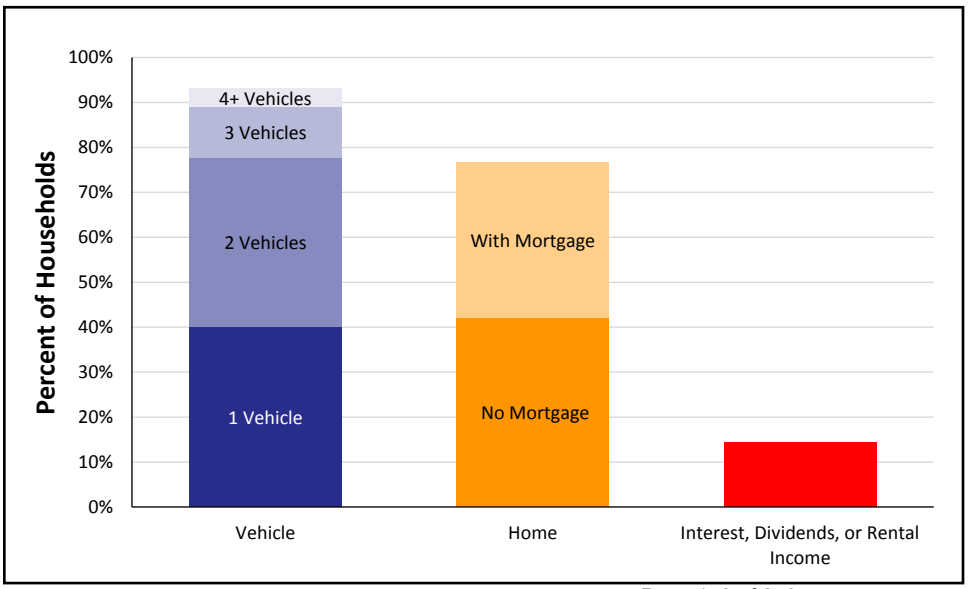
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Levy County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Levy County, 2015

Town	Total HH	% ALICE & Poverty
Andrews CDP	382	64%
Bronson	382	62%
Cedar Key	342	36%
Cedar Key-Yankeetown CCD	2,440	52%
Chiefland	911	66%
Chiefland CCD	4,853	51%
East Bronson CDP	720	60%
Fanning Springs	389	52%
Inglis	635	59%
Manatee Road CDP	1,225	48%
Williston	980	57%
Williston Highlands CDP	892	37%
Williston-Bronson CCD	8,223	50%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

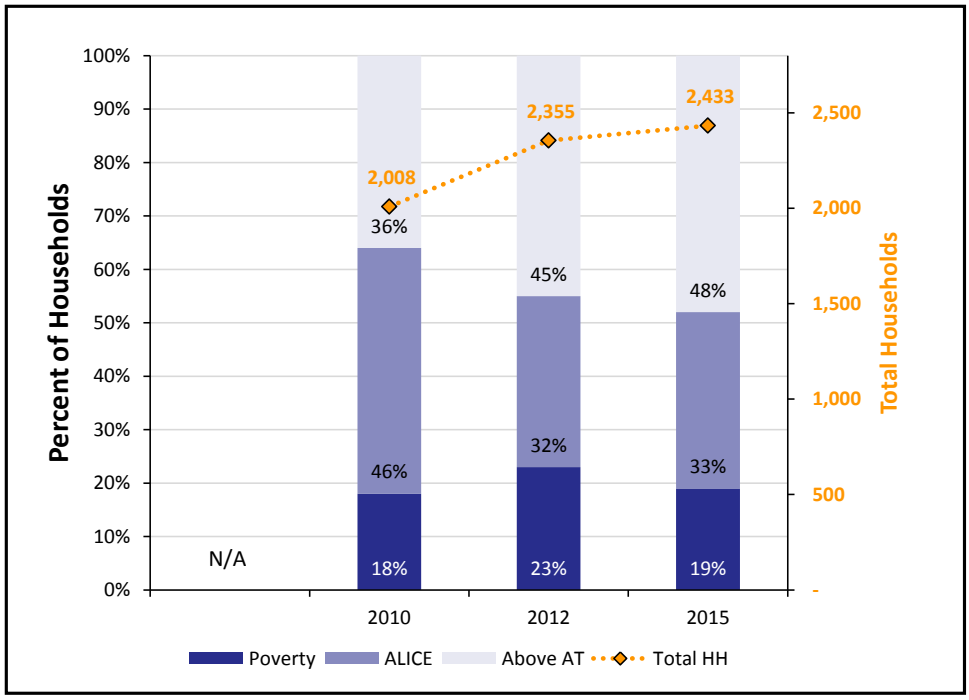
ALICE IN LIBERTY COUNTY

Population: 8,295 | **Number of Households:** 2,433
Median Household Income: $39,406 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 1,279 (52%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Liberty County

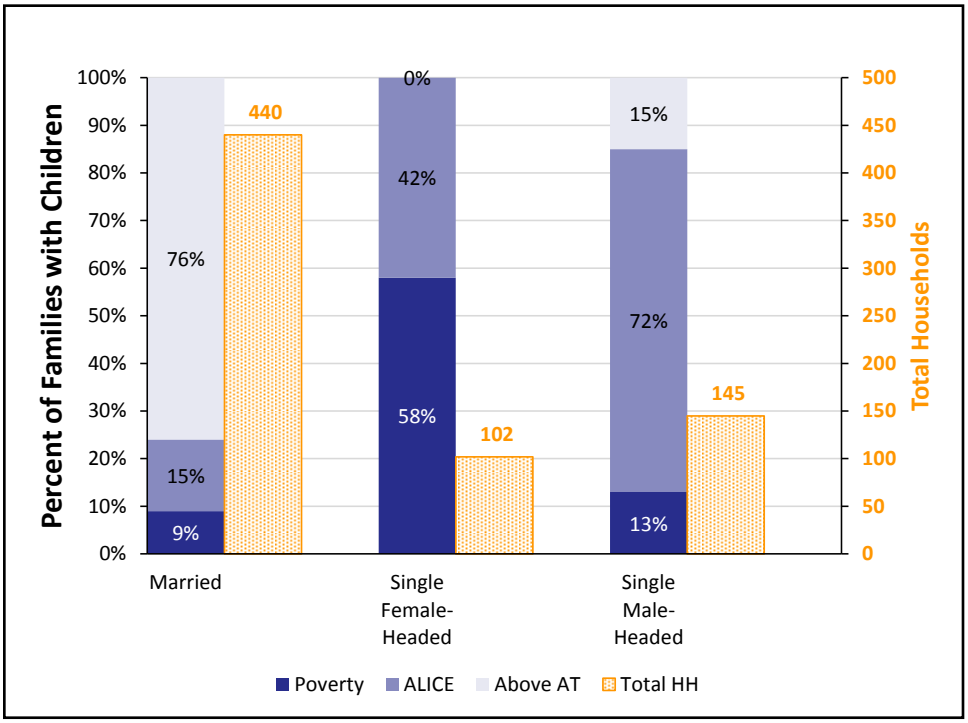
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$371
Taxes	$167	$211
Monthly Total	$1,472	$4,083
ANNUAL TOTAL	**$17,664**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Liberty County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

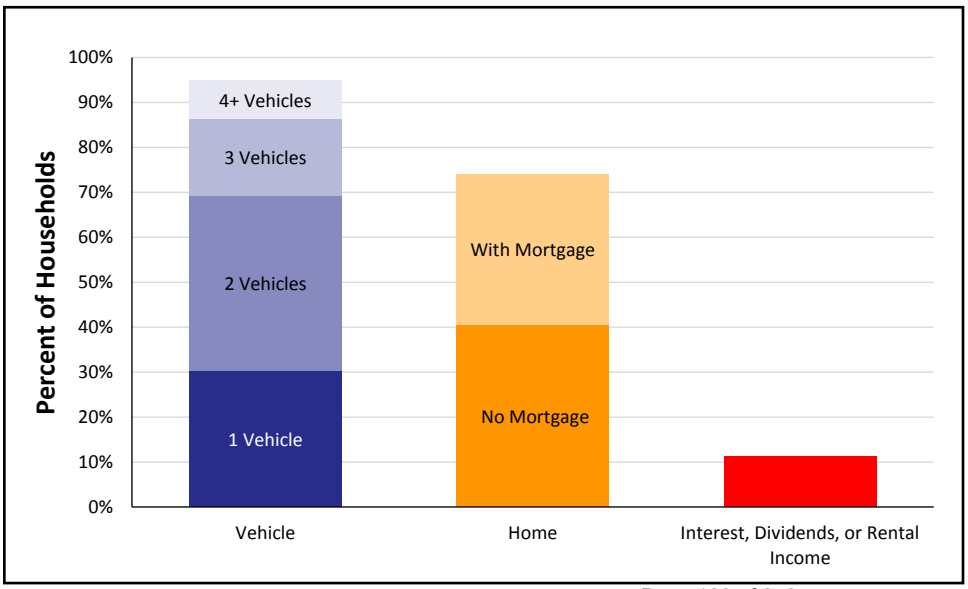


Liberty County, 2015		
Town	Total HH	% ALICE & Poverty
Bristol	363	54%
East Liberty CCD	855	43%
West Liberty CCD	1,578	57%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Liberty County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

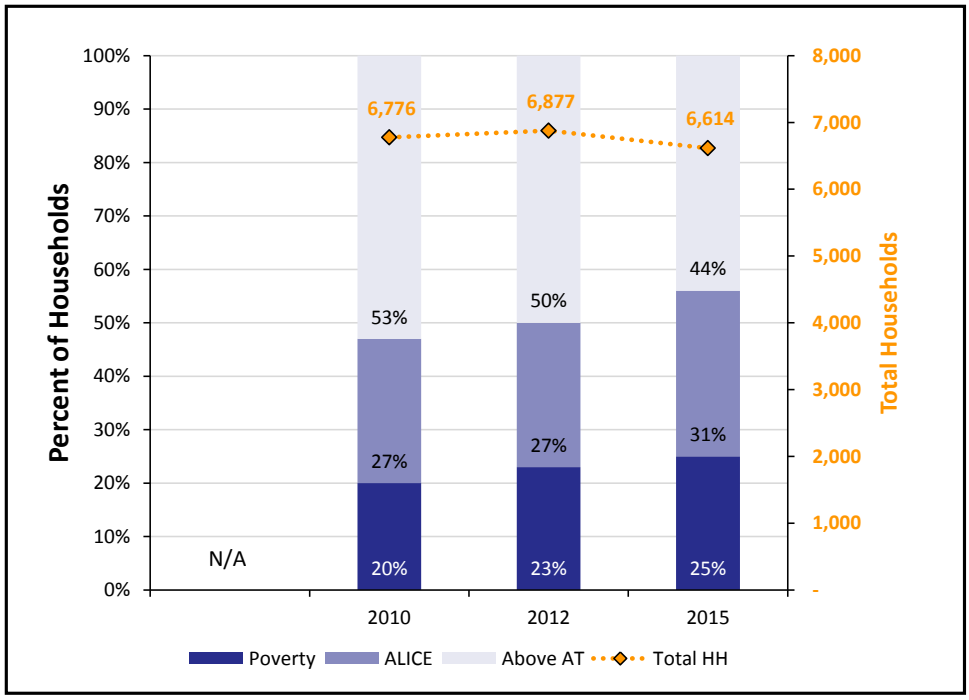
ALICE IN MADISON COUNTY

Population: 18,729 | **Number of Households:** 6,614
Median Household Income: $32,164 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 3,725 (56%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Madison County

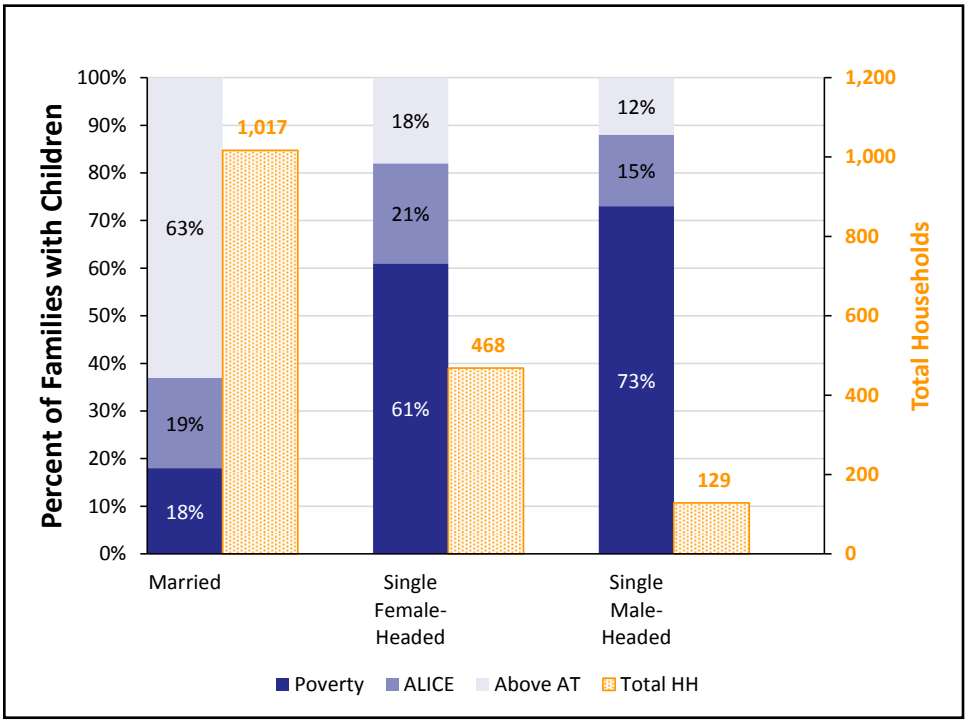
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$887
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$353
Taxes	$167	$172
Monthly Total	$1,472	$3,880
ANNUAL TOTAL	**$17,664**	**$46,560**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Madison County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

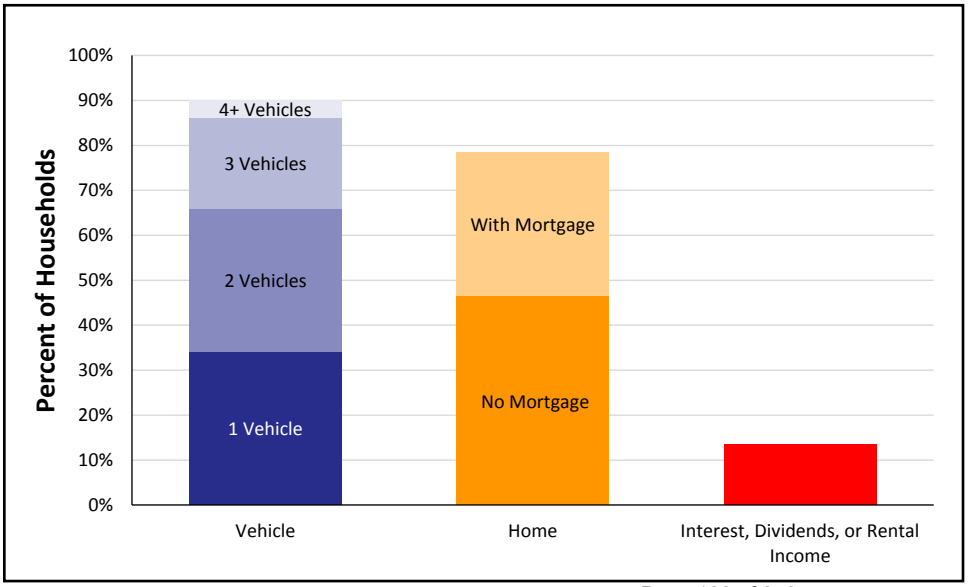


Madison County, 2015		
Town	Total HH	% ALICE & Poverty
Greenville CCD	1,416	56%
Madison	1,123	76%
Madison CCD	5,198	57%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Madison County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

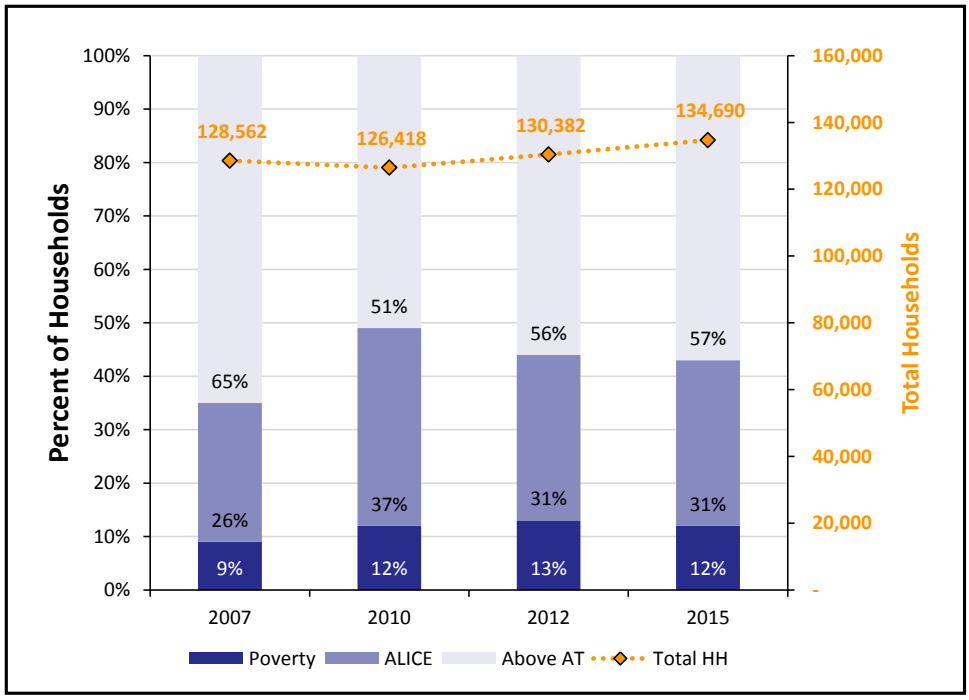
ALICE IN MANATEE COUNTY

Population: 363,369 | **Number of Households:** 134,690
Median Household Income: $50,835 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 57,513 (43%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Manatee County

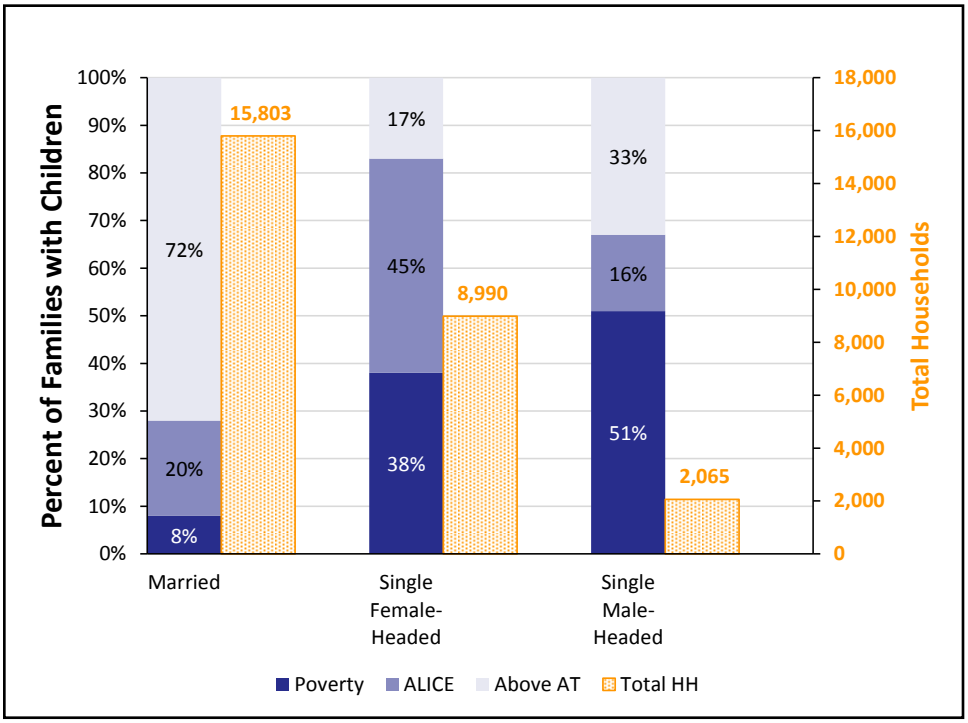
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$675	$960
Child Care	$–	$1,120
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$153	$424
Taxes	$202	$333
Monthly Total	$1,682	$4,662
ANNUAL TOTAL	**$20,184**	**$55,944**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Manatee County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

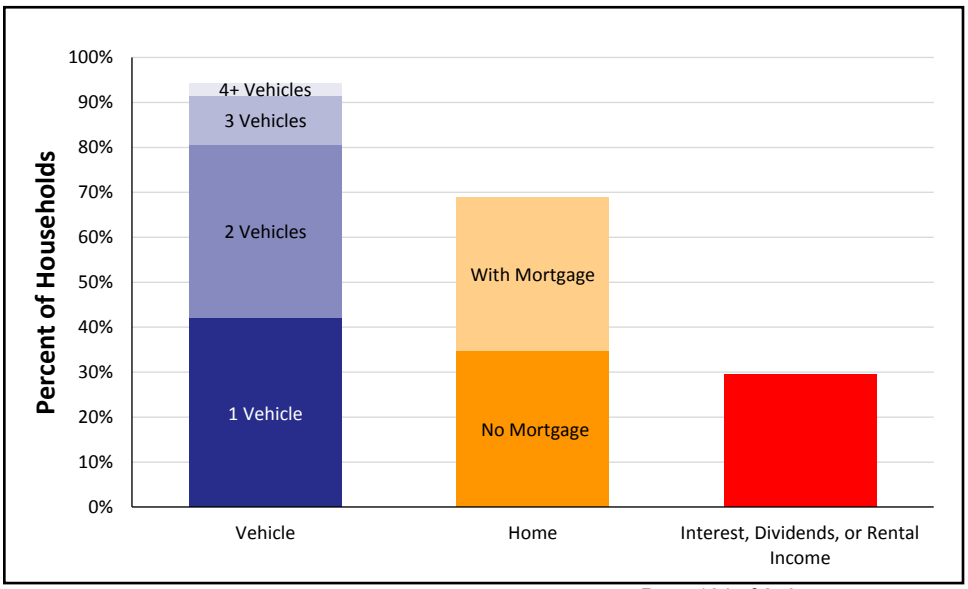
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Manatee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Manatee County, 2015

Town	Total HH	% ALICE & Poverty
Anna Maria	587	48%
Bayshore Gardens CDP	7,592	58%
Bradenton	20,649	53%
Bradenton Beach	553	54%
Bradenton CCD	96,630	48%
Cortez CDP	2,063	41%
Ellenton CDP	1,360	45%
Holmes Beach	2,113	39%
Longboat Key	3,867	27%
Memphis CDP	2,699	59%
Myakka City CCD	17,634	24%
Palmetto	4,859	56%
Palmetto CCD	11,610	54%
Parrish CCD	8,851	26%
Samoset CDP	1,230	64%
South Bradenton CDP	10,331	67%
West Bradenton CDP	1,616	34%
West Samoset CDP	1,965	84%
Whitfield CDP (Manatee County)	1,275	29%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

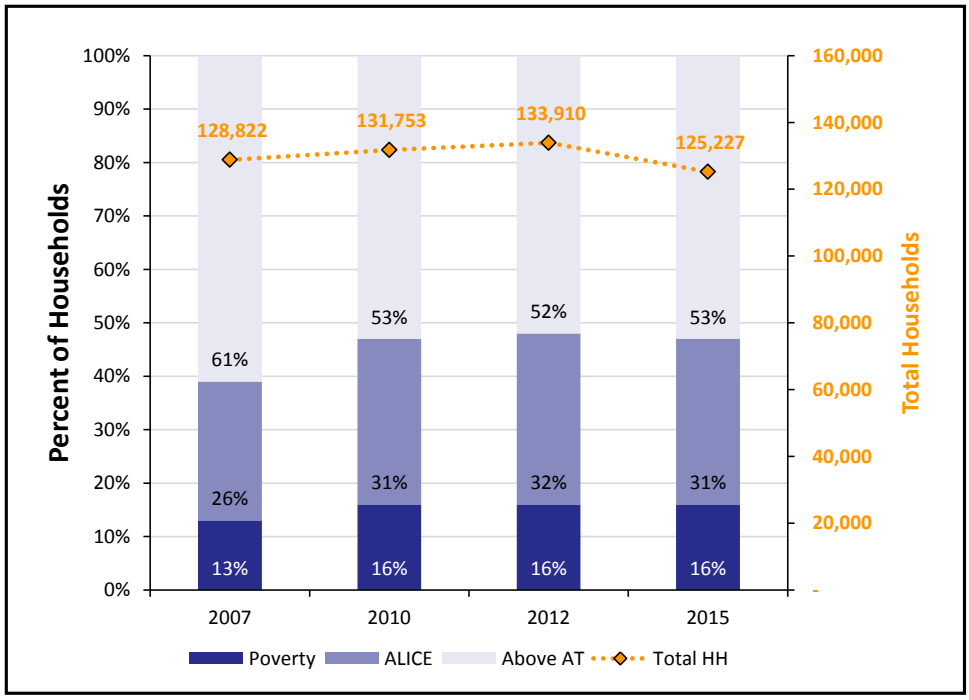
ALICE IN MARION COUNTY

Population: 343,254 | **Number of Households:** 125,227
Median Household Income: $40,050 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 59,852 (47%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Marion County

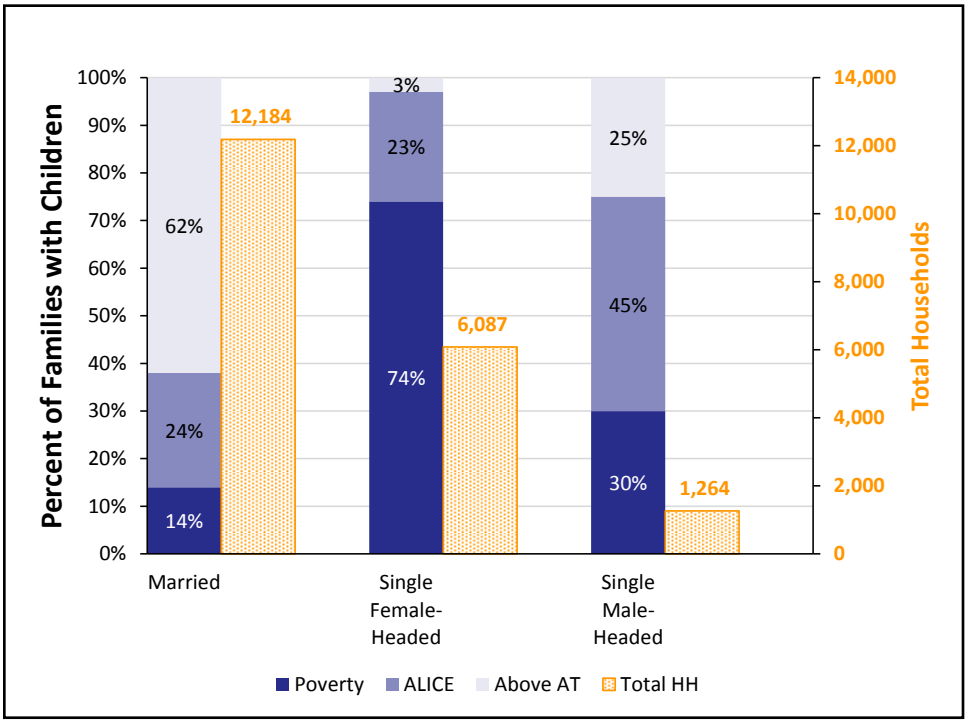
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$504	$783
Child Care	$–	$940
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$132	$377
Taxes	$163	$224
Monthly Total	$1,451	$4,149
ANNUAL TOTAL	**$17,412**	**$49,788**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Marion County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

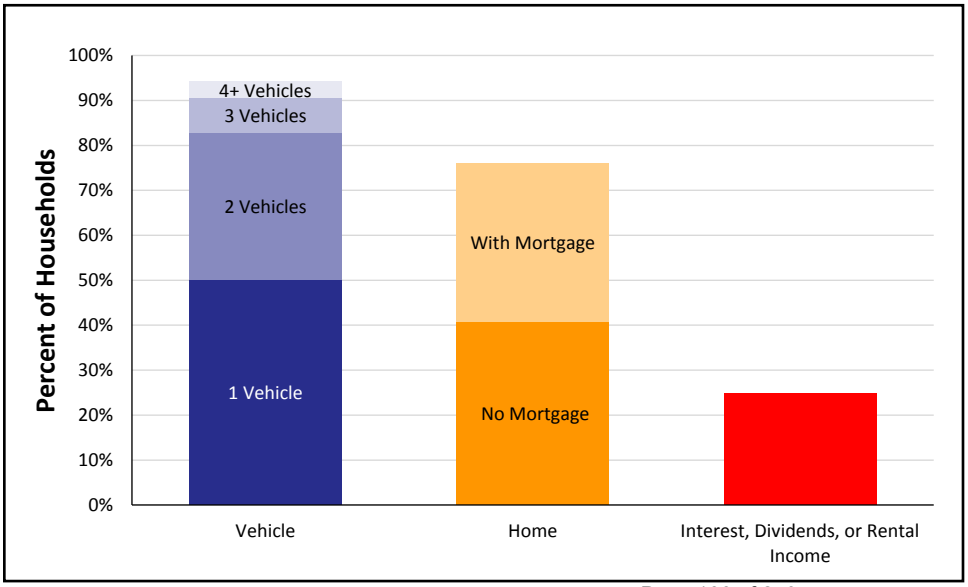


Marion County, 2015		
Town	Total HH	% ALICE & Poverty
Belleview	1,821	66%
Belleview CCD	45,390	41%
Dunnellon	958	65%
Dunnellon CCD	5,612	52%
East Marion CCD	7,625	65%
Fellowship CCD	10,985	47%
Fort McCoy-Anthony CCD	5,383	56%
Ocala	21,664	56%
Ocala CCD	52,626	53%
Reddick-McIntosh CCD	4,666	58%
Silver Springs Shores CDP	2,964	75%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Marion County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

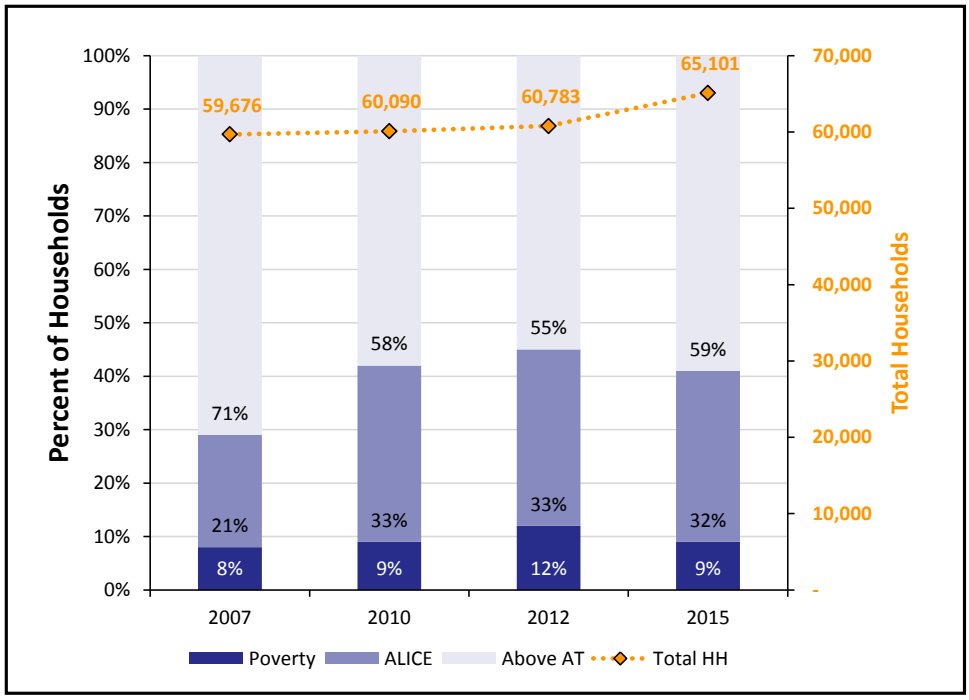
ALICE IN MARTIN COUNTY

Population: 156,283 | **Number of Households:** 65,101
Median Household Income: $51,622 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 26,689 (41%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Martin County

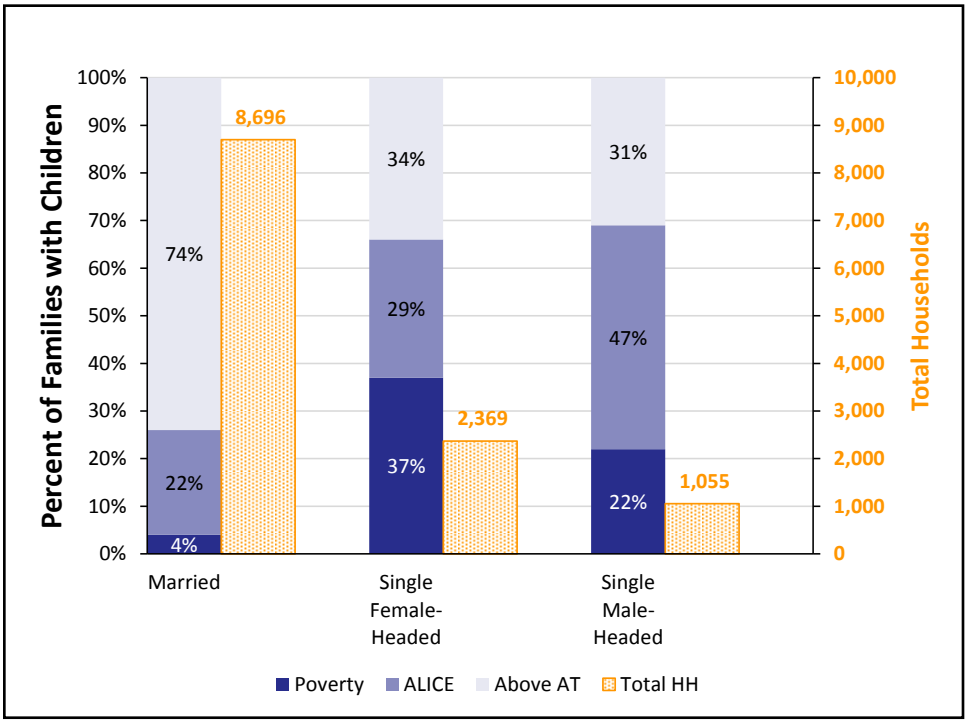
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$684	$939
Child Care	$–	$1,500
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$154	$471
Taxes	$205	$443
Monthly Total	$1,695	$5,178
ANNUAL TOTAL	**$20,340**	**$62,136**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Martin County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

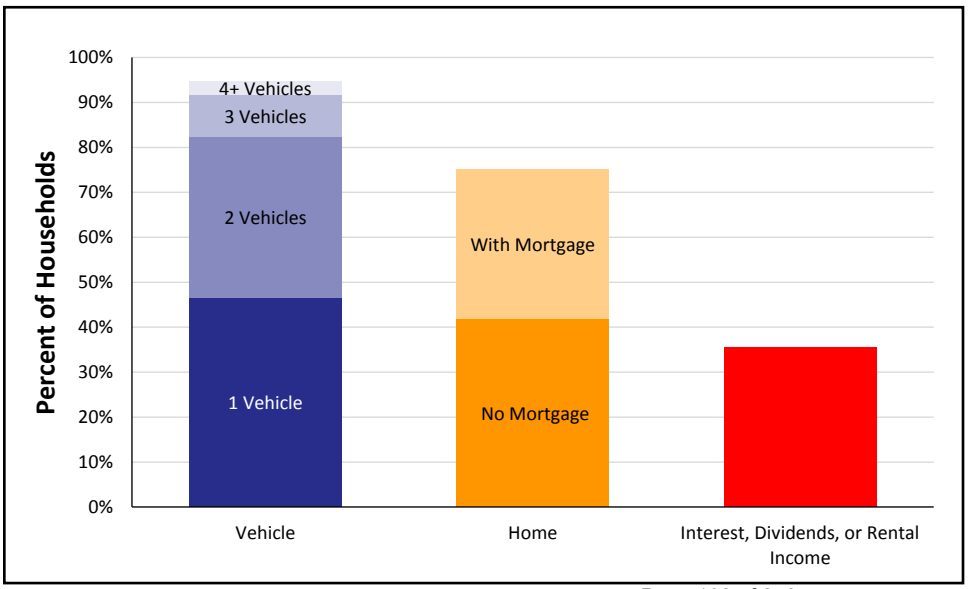
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Martin County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Martin County, 2015

Town	Total HH	% ALICE & Poverty
Hobe Sound CDP	5,948	53%
Indiantown CCD	6,212	42%
Indiantown CDP	1,484	62%
Jensen Beach CDP	5,288	48%
Jupiter Island	291	16%
North River Shores CDP	1,559	49%
Palm City CDP	9,558	28%
Port Salerno CDP	4,236	50%
Port Salerno-Hobe Sound CCD	26,439	41%
Rio CDP	452	46%
Sewall's Point	811	19%
Stuart	7,418	59%
Stuart CCD	29,301	43%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN MIAMI-DADE COUNTY

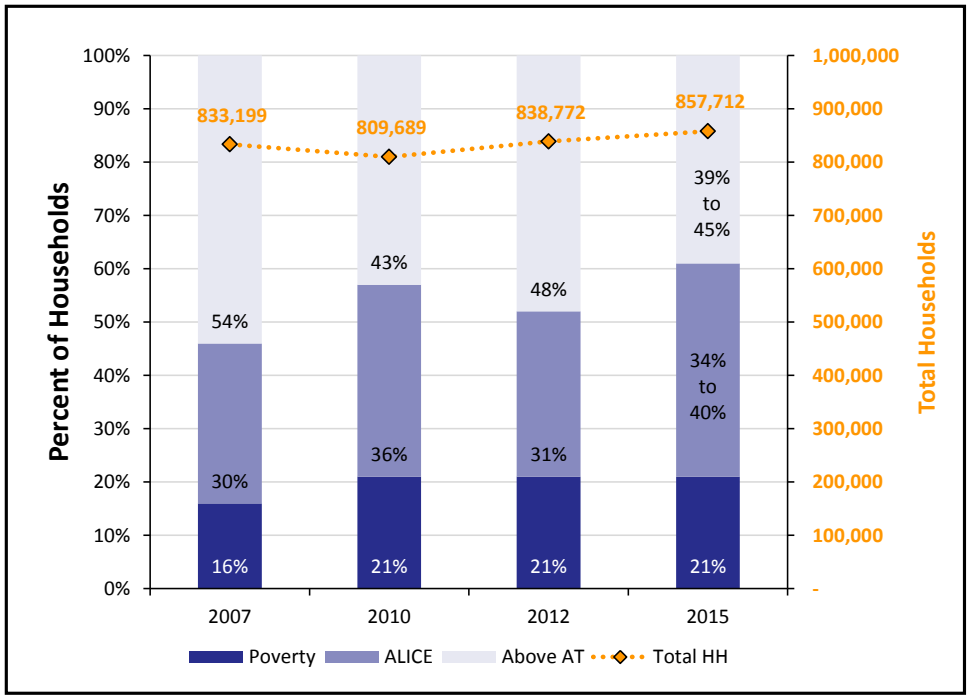
Population: 2,693,117 | **Number of Households:** 857,712
Median Household Income: $43,786 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 467,160 to 519,810 (55% to 61%)

Note: The ALICE Threshold methodology provides for Thresholds at US Census income breaks. With the under 65 Household Survival budget of $56,753 and a 65 years and older budget of $45,010, we provide a range of households using two thresholds: under 65 households with income below $50,000 and below $60,000, plus 65 year and older households at $45,000.

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). In Miami-Dade, the increase in the ALICE Threshold was due to increasing household costs and increasing household size. These changes moved the Miami-Dade ALICE Threshold into a higher income bracket, for details see note above.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Miami-Dade County

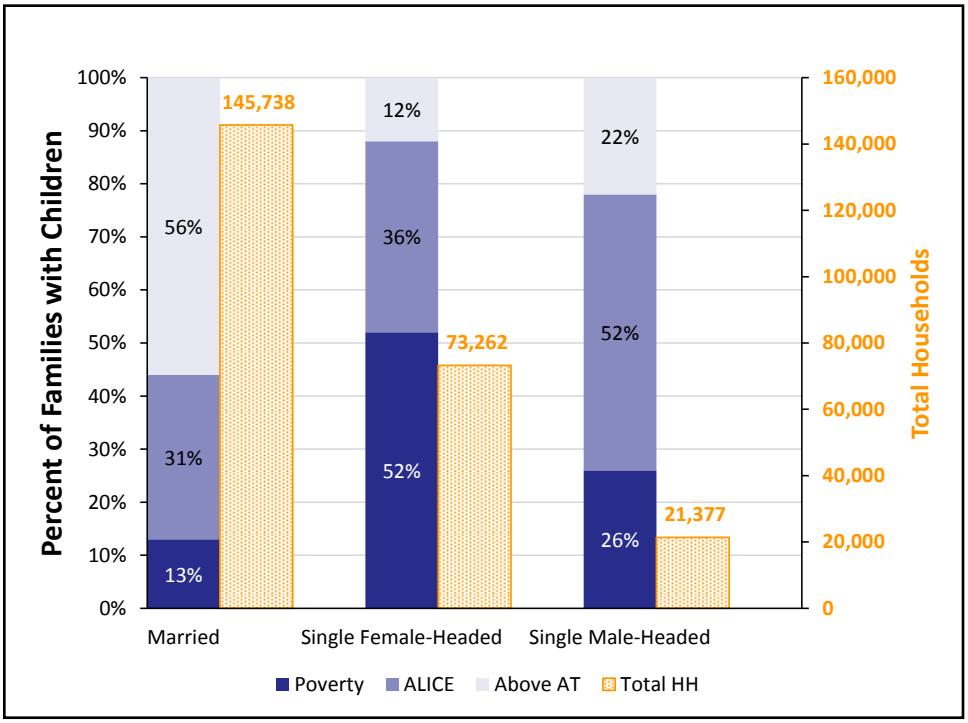
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$745	$1,162
Child Care	$–	$900
Food	$165	$547
Transportation	$419	$837
Health Care	$133	$506
Miscellaneous	$170	$430
Taxes	$242	$348
Monthly Total	$1,874	$4,730
ANNUAL TOTAL	**$22,488**	**$56,760**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Miami-Dade County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

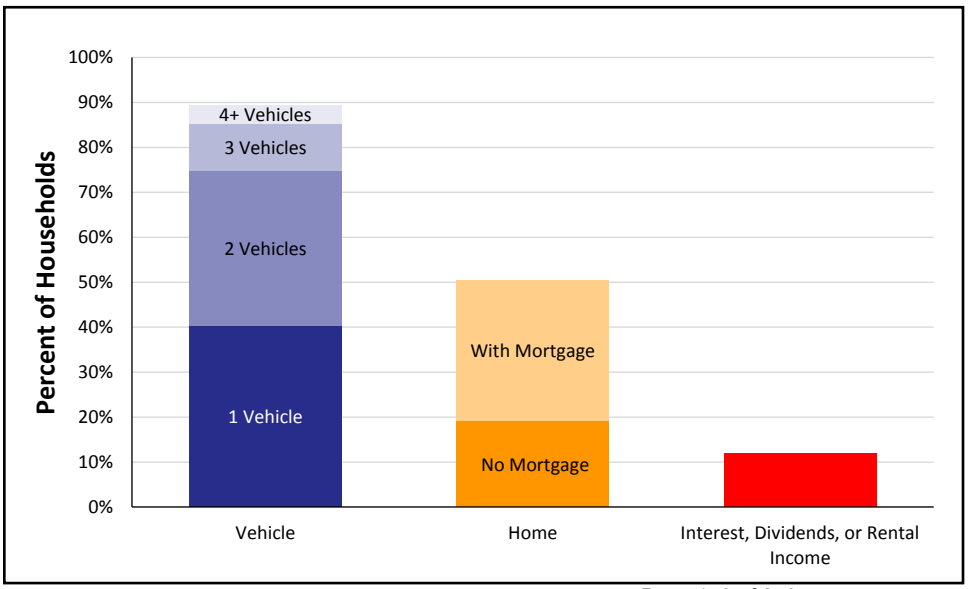
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Miami-Dade County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Miami-Dade County, 2015

Town	Total HH	BAT Range
Aventura	18,701	42% to 47%
Bal Harbour	1,521	49% to 50%
Bay Harbor Islands	2,604	41% to 47%
Biscayne Park	1,156	40% to 42%
Coral Gables	17,954	30% to 34%
Cutler Bay	12,848	39% to 45%
Doral	15,038	34% to 41%
El Portal	883	48% to 53%
Florida City	2,794	83% to 86%
Hialeah	71,124	71% to 76%
Hialeah Gardens	6,254	56% to 61%
Homestead	19,154	59% to 66%
Key Biscayne	4,570	24% to 28%
Medley	356	82% to 84%
Miami Beach	43,400	48% to 55%
Miami	171,720	66% to 72%
Miami Gardens	29,814	62% to 68%
Miami Lakes	9,794	37% to 44%
Miami Shores	3,250	23% to 25%
Miami Springs	4,923	46% to 53%
North Bay Village	3,219	50% to 58%
North Miami Beach	14,150	61% to 68%
North Miami	18,302	64% to 70%
Opa-locka	5,247	86% to 91%
Palmetto Bay	7,318	23% to 27%
Pinecrest	5,980	21% to 25%
South Miami	4,221	43% to 48%
Sunny Isles Beach	10,855	51% to 55%
Surfside	2,220	32% to 34%
Sweetwater	5,533	68% to 74%
Virginia Gardens	937	49% to 57%
West Miami	2,034	59% to 63%
Kendall CDP	26,911	36% to 43%
Fountainebleau CDP	18,175	57% to 65%
Kendale Lakes CDP	17,936	50% to 57%
Tamiami CDP	16,085	52% to 58%
The Hammocks CDP	15,687	40% to 48%
S. Miami Heights CDP	10,503	62% to 69%
Westchester CDP	9,175	53% to 58%
Golden Glades CDP	9,118	63% to 70%
West Little River CDP	8,935	65% to 71%
University Park CDP	7,496	55% to 60%
Ives Estates CDP	6,908	51% to 60%
Princeton CDP	6,598	50% to 56%
Leisure City CDP	6,478	66% to 73%
Sunset CDP	5,185	36% to 42%
Brownsville CDP	4,890	81% to 86%
Olympia Heights CDP	3,985	41% to 46%
Westview CDP	2,965	68% to 72%
West Perrine CDP	2,899	61% to 65%
Goulds CDP	2,756	71% to 75%
Naranja CDP	2,706	76% to 82%
Richmond Heights CDP	2,569	60% to 70%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

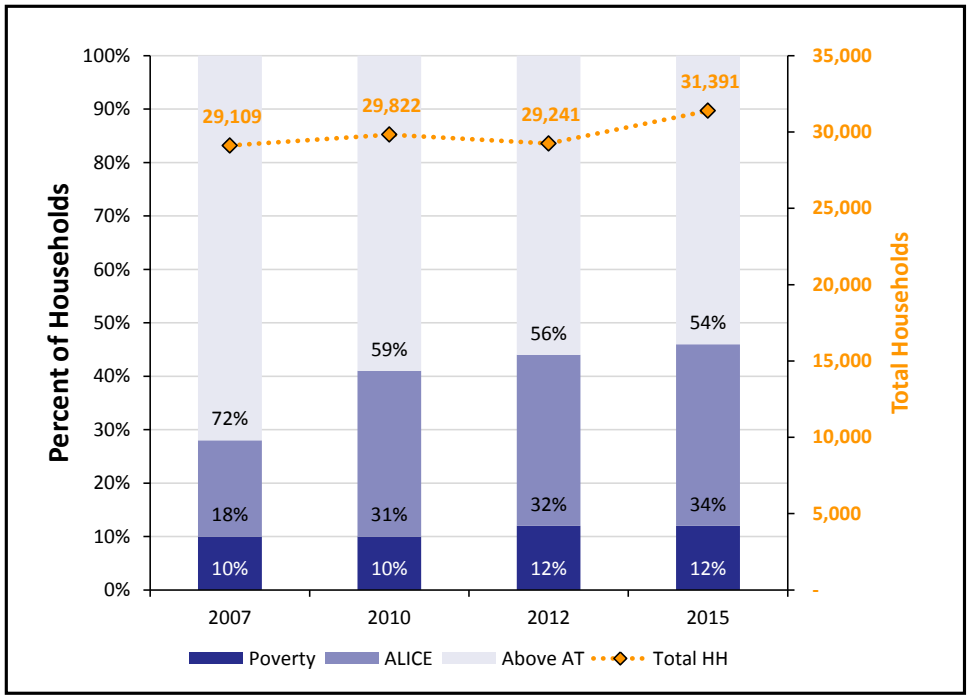
ALICE IN MONROE COUNTY

Population: 77,482 | **Number of Households:** 31,391
Median Household Income: $61,020 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 14,509 (46%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Monroe County

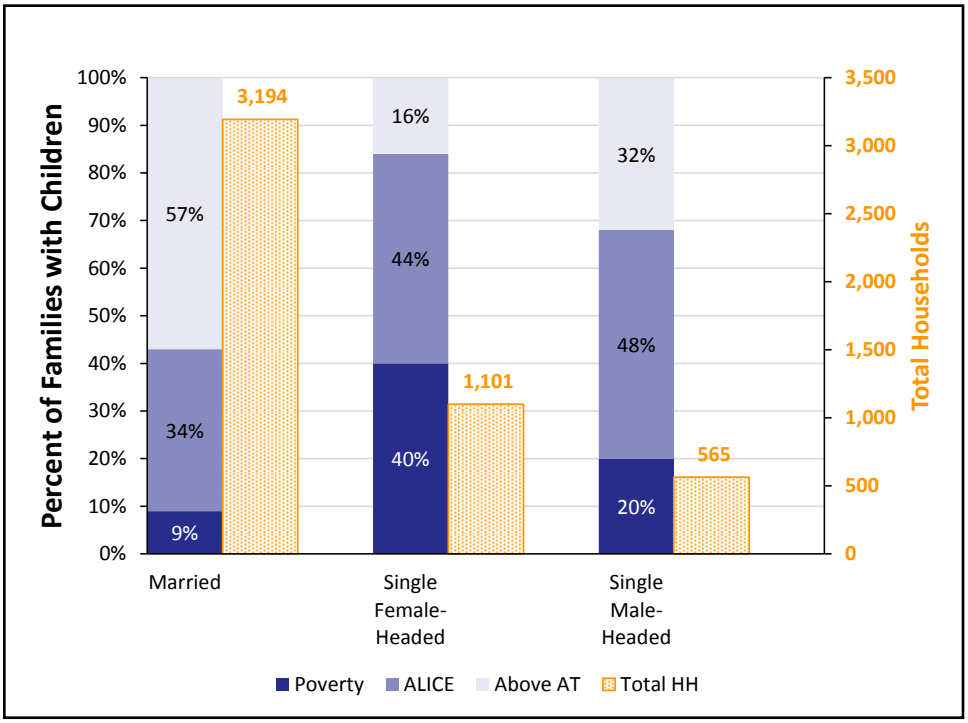
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,200	$1,635
Child Care	$–	$1,200
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$221	$522
Taxes	$361	$564
Monthly Total	$2,434	$5,746
ANNUAL TOTAL	**$29,208**	**$68,952**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Monroe County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

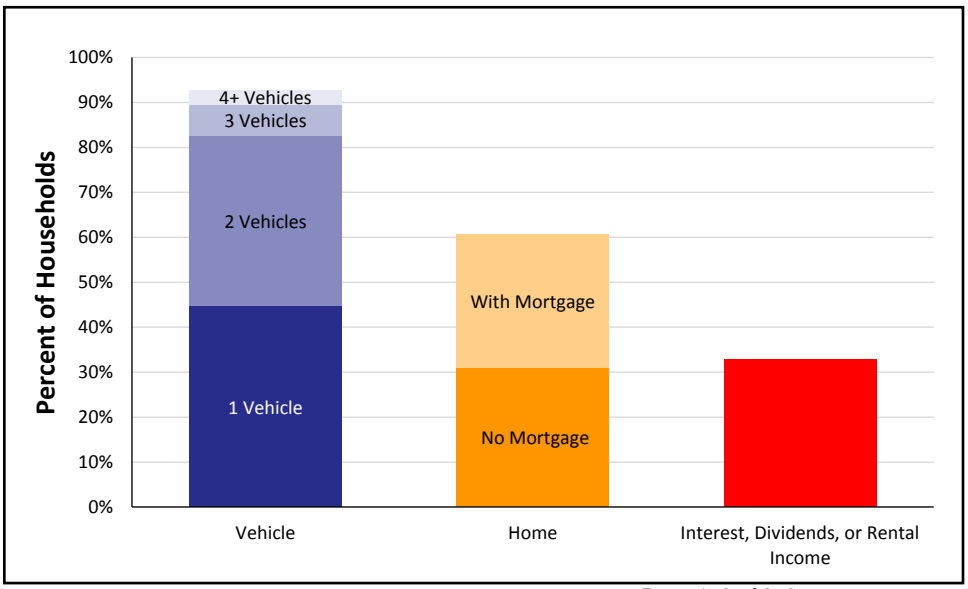
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Monroe County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Monroe County, 2015

Town	Total HH	% ALICE & Poverty
Big Coppitt Key CDP	880	45%
Big Pine Key CDP	1,922	49%
Cudjoe Key CDP	951	45%
Islamorada	2,613	47%
Key Colony Beach	391	31%
Key Largo CDP	4,207	49%
Key West	9,524	52%
Key West CCD	11,972	52%
Lower Keys CCD	4,976	44%
Marathon	3,003	56%
Middle Keys CCD	3,819	52%
North Key Largo CDP	401	23%
Stock Island CDP	1,162	66%
Tavernier CDP	897	54%
Upper Keys CCD	8,139	48%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

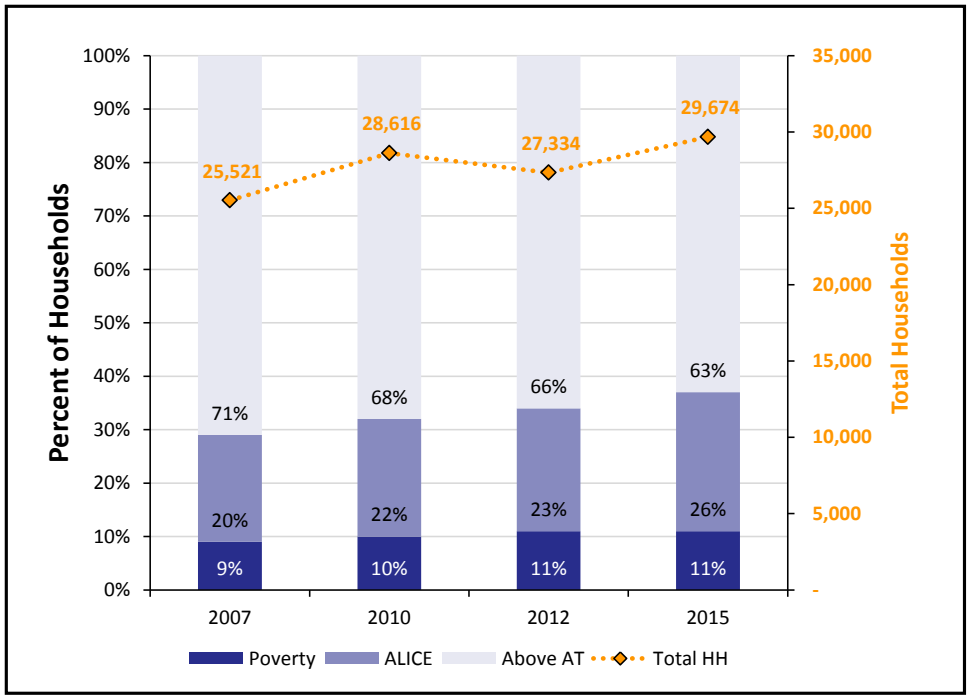
ALICE IN NASSAU COUNTY

Population: 78,444 | **Number of Households:** 29,674
Median Household Income: $52,005 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 11,156 (37%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Nassau County

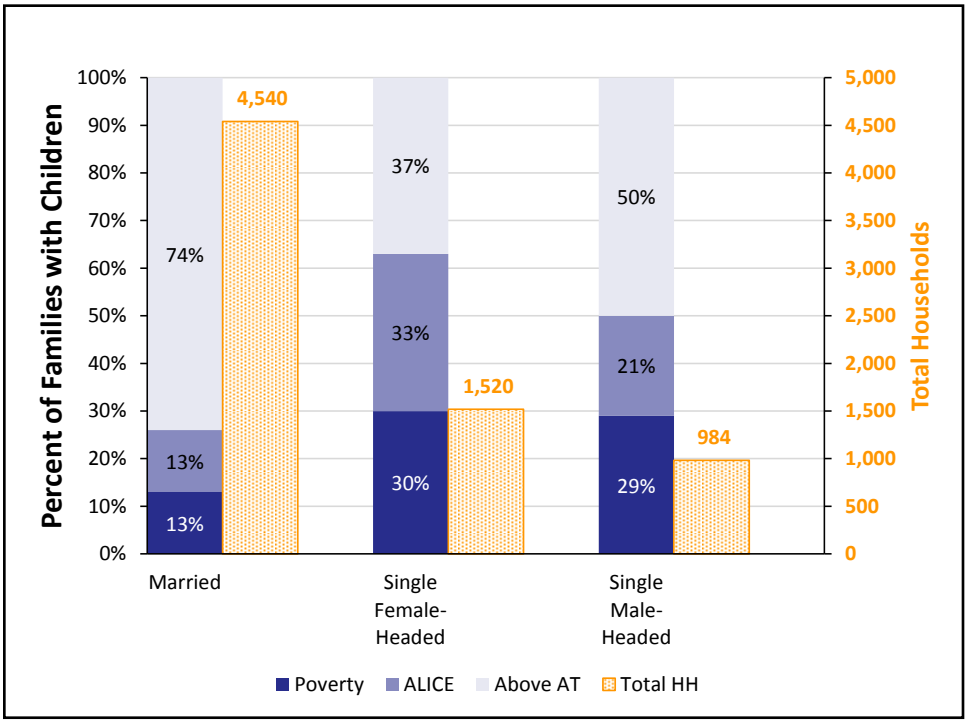
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$628	$931
Child Care	$–	$983
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$147	$402
Taxes	$191	$283
Monthly Total	$1,618	$4,424
ANNUAL TOTAL	**$19,416**	**$53,088**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Nassau County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

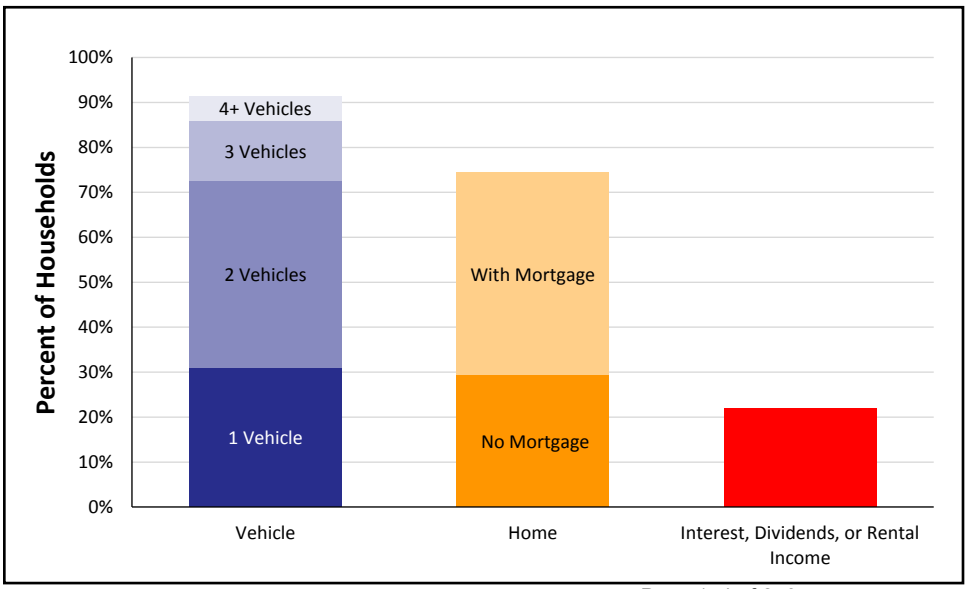


Nassau County, 2015		
Town	Total HH	% ALICE & Poverty
Callahan	540	65%
Callahan-Hilliard CCD	9,178	39%
Fernandina Beach	5,367	33%
Fernandina Beach CCD	9,475	30%
Hilliard	1,047	43%
Nassau Village-Ratliff CDP	1,788	35%
Yulee CCD	9,653	35%
Yulee CDP	4,179	34%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Nassau County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

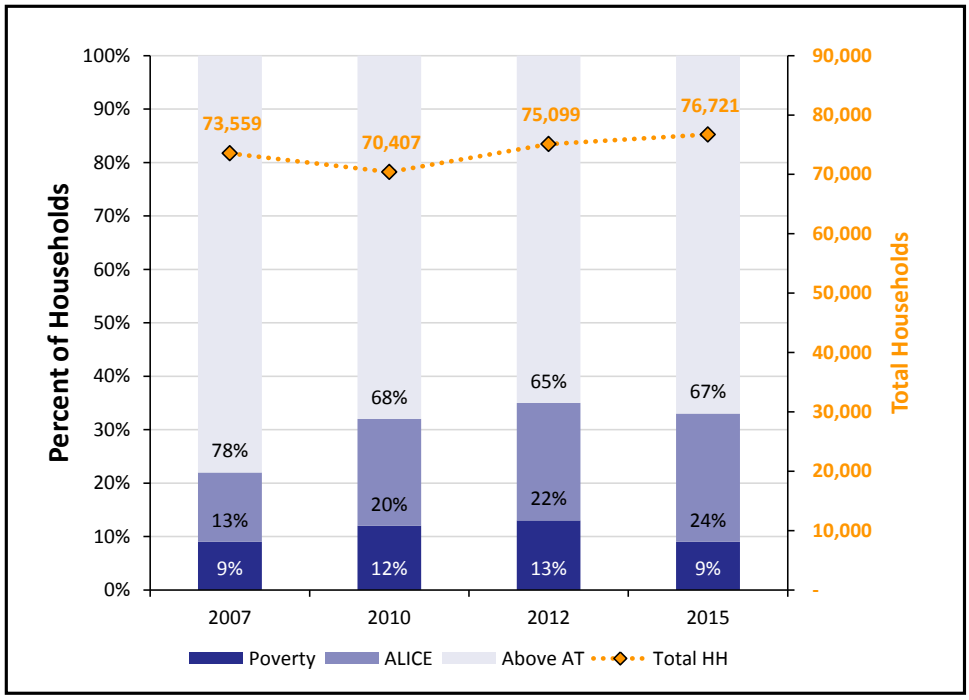
ALICE IN OKALOOSA COUNTY

Population: 198,664 | **Number of Households:** 76,721
Median Household Income: $55,659 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 25,445 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Okaloosa County

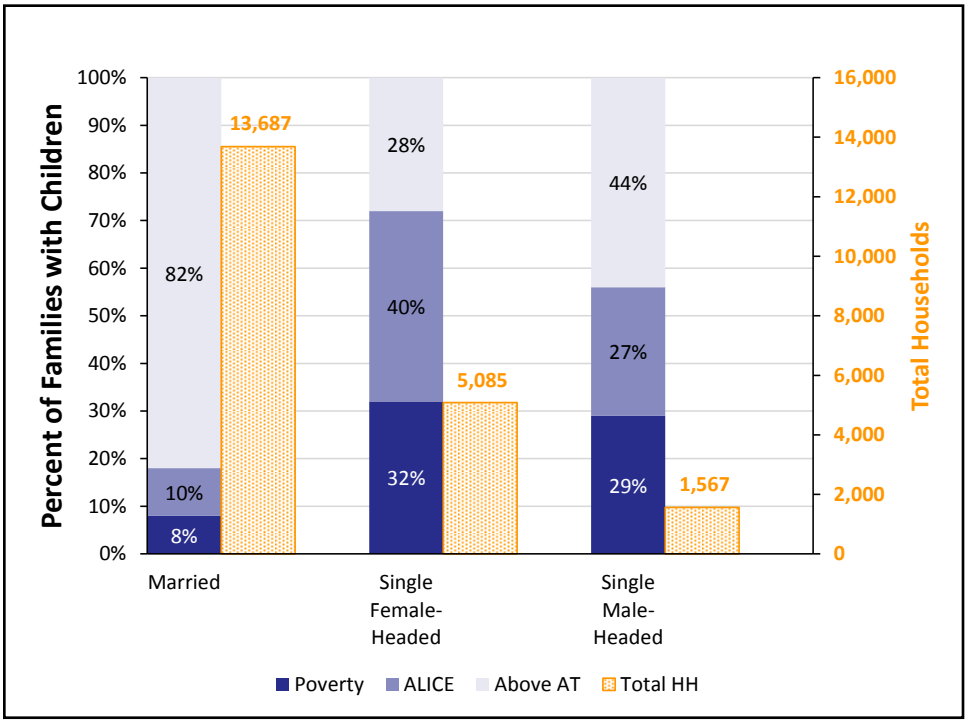
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$719	$905
Child Care	$–	$1,010
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$159	$402
Taxes	$215	$283
Monthly Total	$1,745	$4,425
ANNUAL TOTAL	**$20,940**	**$53,100**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Okaloosa County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

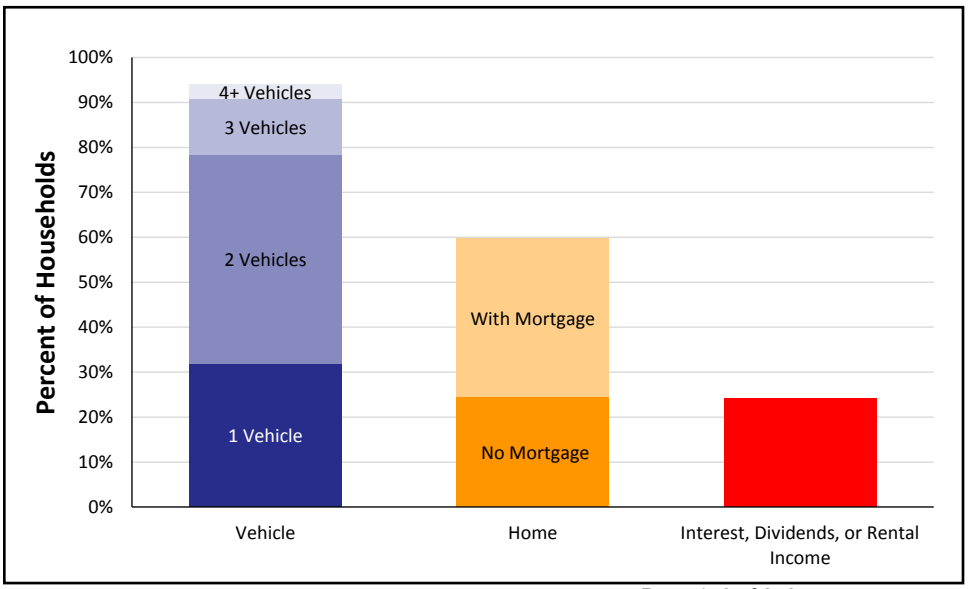


Okaloosa County, 2015		
Town	Total HH	% ALICE & Poverty
Baker CCD	2,844	40%
Crestview	7,983	40%
Crestview CCD	16,874	33%
Destin	5,702	27%
Eglin AFB CCD	1,559	52%
Eglin AFB CDP	928	55%
Fort Walton Beach	8,502	40%
Fort Walton Beach CCD	39,078	35%
Lake Lorraine CDP	3,093	40%
Laurel Hill CCD	799	48%
Mary Esther	1,766	30%
Niceville	5,441	34%
Niceville-Valparaiso CCD	13,730	27%
Ocean City CDP	2,467	38%
Shalimar	292	23%
Valparaiso	1,603	36%
Wright CDP	10,210	41%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Okaloosa County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

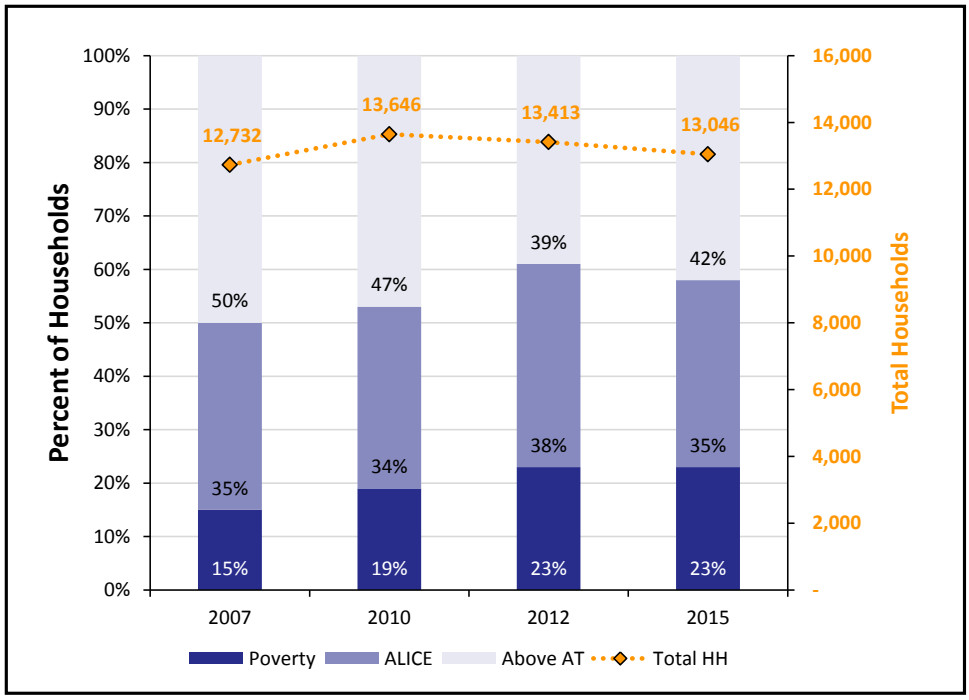
ALICE IN OKEECHOBEE COUNTY

Population: 39,255 | **Number of Households:** 13,046
Median Household Income: $35,405 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 7,620 (58%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Okeechobee County

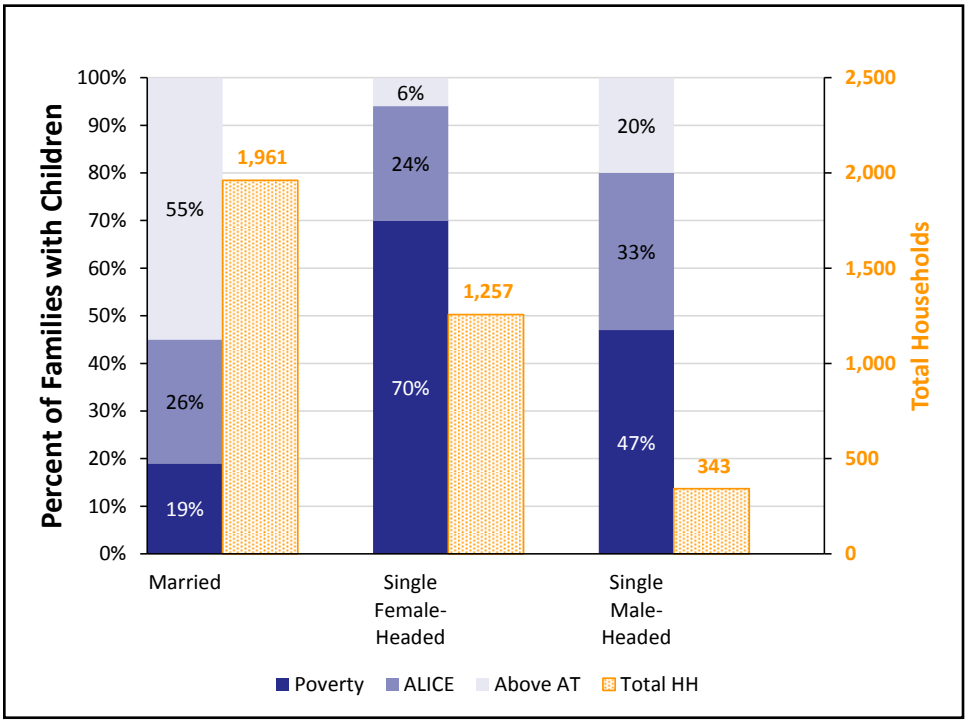
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$508	$692
Child Care	$–	$1,000
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$132	$373
Taxes	$164	$215
Monthly Total	$1,456	$4,105
ANNUAL TOTAL	**$17,472**	**$49,260**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Okeechobee County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

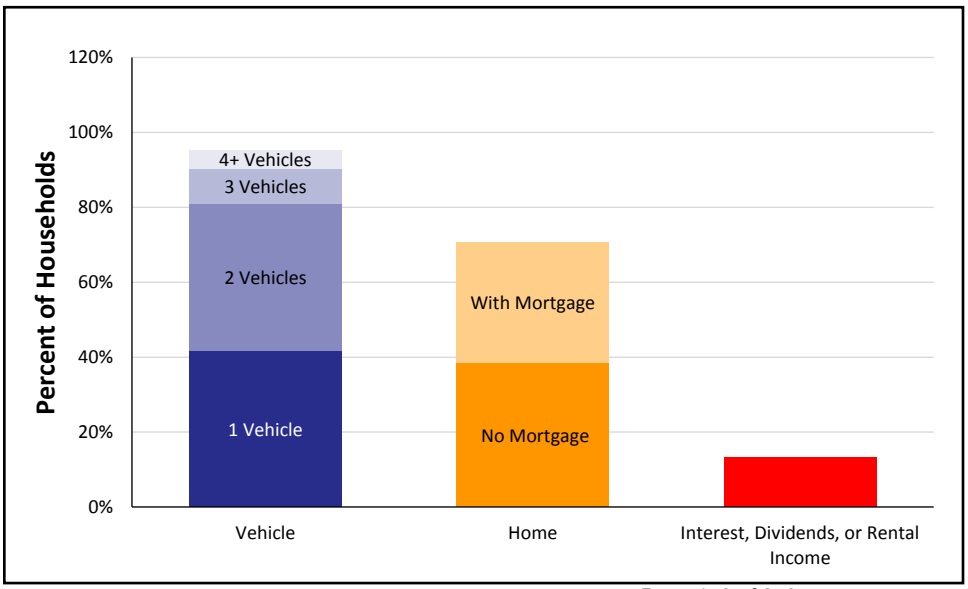


Okeechobee County, 2015		
Town	Total HH	% ALICE & Poverty
Cypress Quarters CDP	427	70%
North Okeechobee CCD	2,269	61%
Okeechobee	1,909	57%
Okeechobee CCD	10,777	58%
Taylor Creek CDP	1,748	61%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Okeechobee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

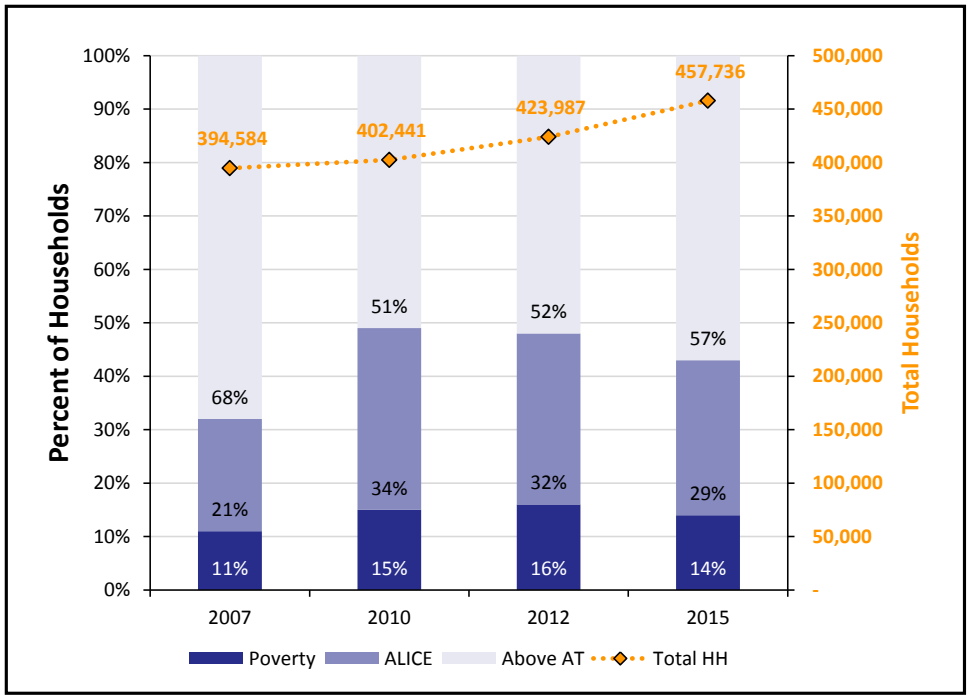
ALICE IN ORANGE COUNTY

Population: 1,288,126 | **Number of Households:** 457,736
Median Household Income: $50,720 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 199,826 (43%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Orange County

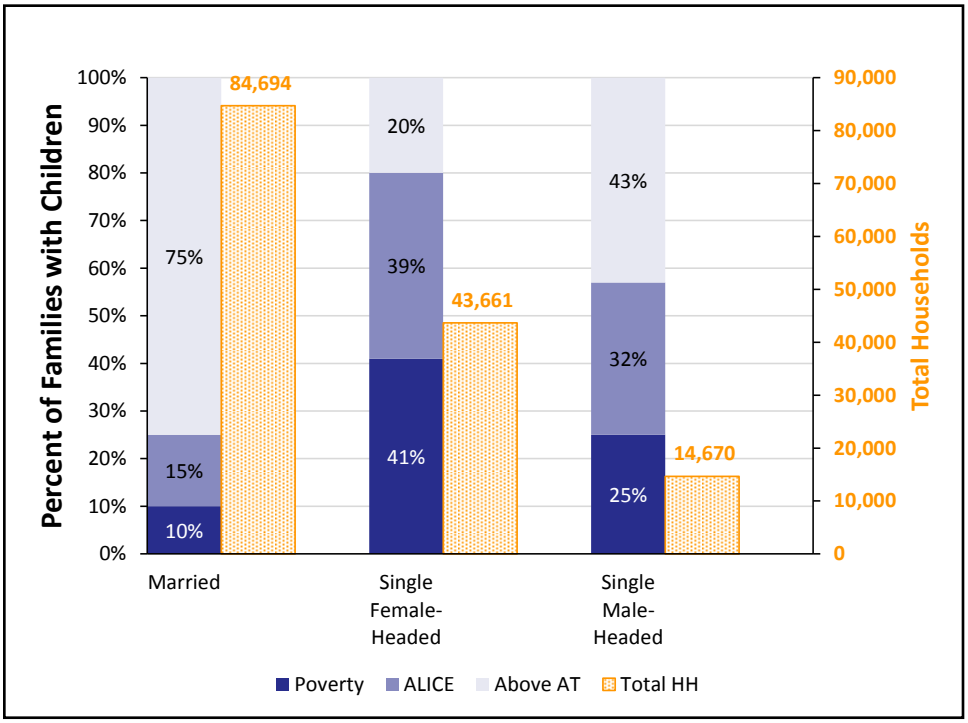
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$707	$997
Child Care	$–	$1,040
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$418
Taxes	$212	$320
Monthly Total	$1,728	$4,600
ANNUAL TOTAL	**$20,736**	**$55,200**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Orange County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

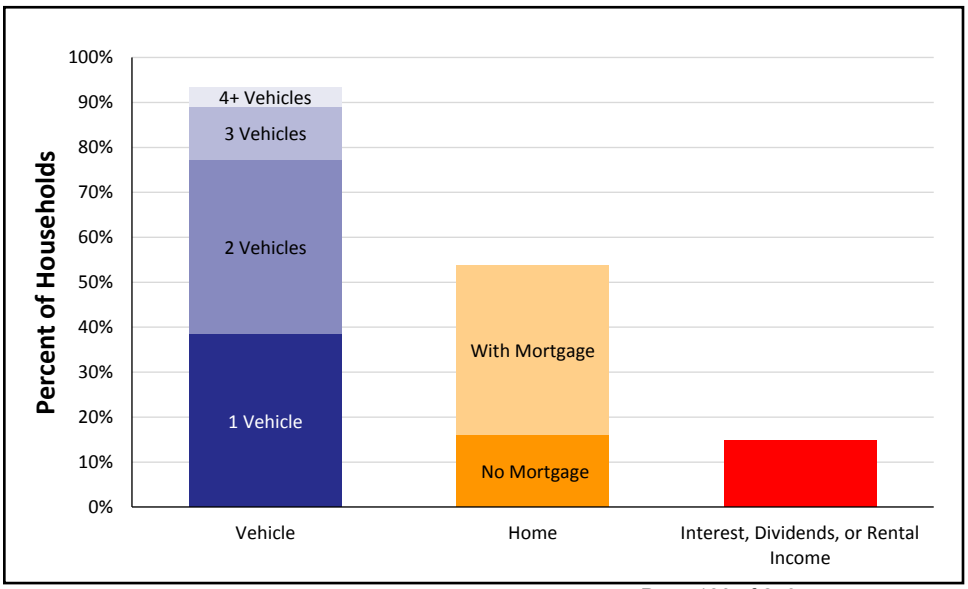
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Orange County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Orange County, 2015

Town	Total HH	% ALICE & Poverty
Alafaya CDP	28,286	34%
Apopka	15,688	39%
Apopka CCD	31,695	41%
Azalea Park CDP	4,545	62%
Bay Hill CDP	1,864	30%
Belle Isle	2,388	23%
Bithlo CDP	2,735	43%
Christmas CDP	859	51%
Clarcona CDP	1,158	65%
Conway CDP	5,457	33%
Doctor Phillips CDP	4,101	20%
East Orange CCD	13,119	33%
Eatonville	581	71%
Edgewood	1,037	30%
Fairview Shores CDP	4,207	54%
Gotha CDP	566	14%
Holden Heights CDP	1,405	58%
Horizon West CDP	6,465	20%
Hunters Creek CDP	7,784	32%
Lake Butler CDP	5,562	16%
Lake Mary Jane CDP	506	37%
Lockhart CDP	5,145	46%
Maitland	7,049	31%
Meadow Woods CDP	8,710	45%
Oak Ridge CDP	7,540	68%
Oakland	831	26%
Ocoee	12,964	35%
Orlando	111,100	50%
Orlando CCD	216,173	53%
Orlovista CDP	2,053	64%
Pine Castle CDP	3,630	65%
Pine Hills CDP	23,027	58%
Rio Pinar CDP	1,822	20%
Sky Lake CDP	1,916	59%
South Apopka CDP	1,586	60%
Southchase CDP	4,612	37%
Southwest Orange CCD	65,488	33%
Taft CDP	685	69%
Tangelo Park CDP	773	55%
Tangerine CDP	920	40%
Tildenville CDP	616	60%
Union Park CCD	75,352	43%
Union Park CDP	3,614	51%
University CDP (Orange County)	6,198	61%
Wedgefield CDP	2,525	34%
Williamsburg CDP	3,462	40%
Windermere	1,132	20%
Winter Garden	12,318	36%
Winter Garden-Ocoee CCD	32,492	45%
Winter Park	11,793	38%
Zellwood CDP	1,461	55%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

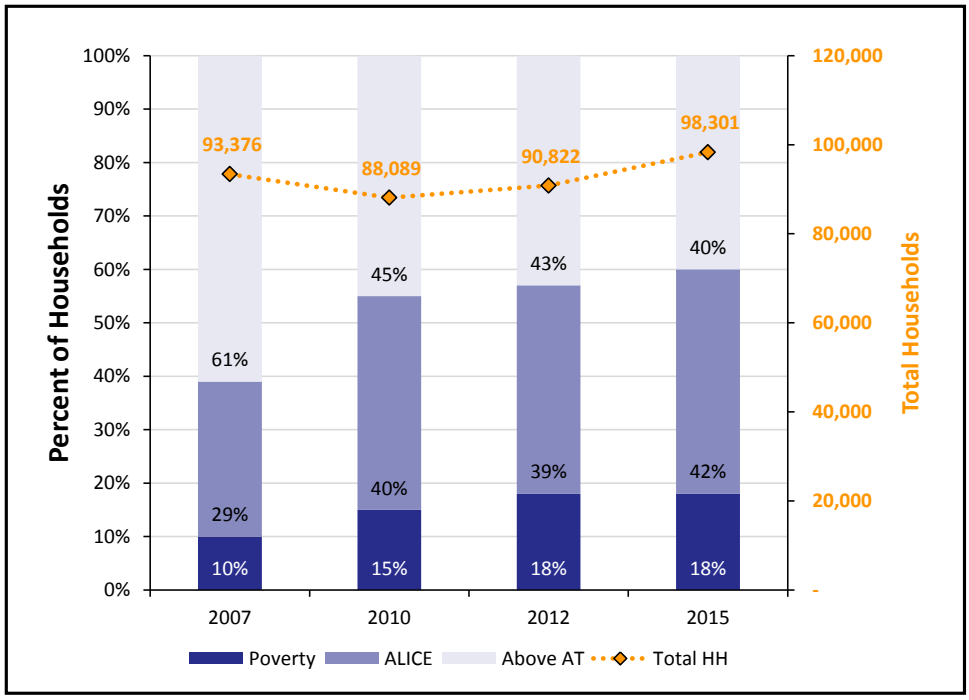
ALICE IN OSCEOLA COUNTY

Population: 323,993 | **Number of Households:** 98,301
Median Household Income: $45,244 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 58,397 (60%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Osceola County

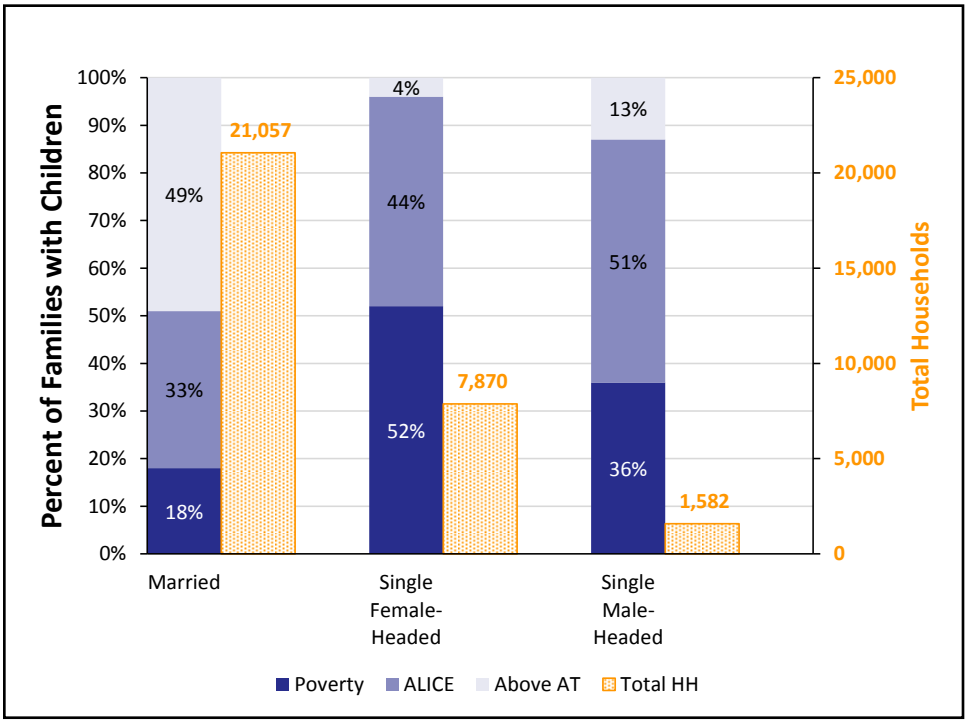
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$707	$997
Child Care	$–	$900
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$400
Taxes	$212	$277
Monthly Total	$1,728	$4,399
ANNUAL TOTAL	**$20,736**	**$52,788**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Osceola County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

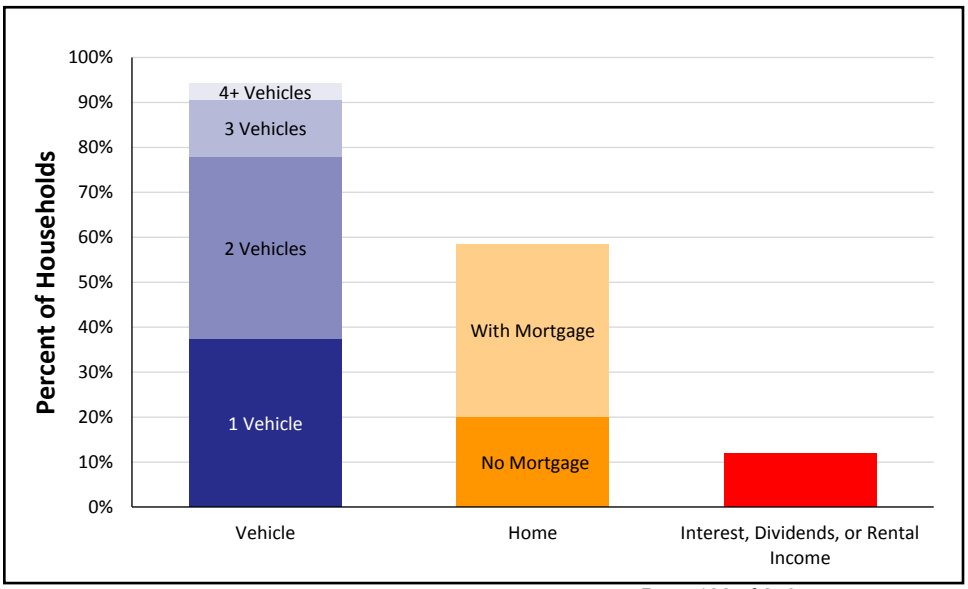
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Osceola County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Osceola County, 2015

Town	Total HH	% ALICE & Poverty
Buenaventura Lakes CDP	8,543	67%
Campbell CDP	1,226	63%
Celebration CDP	2,687	31%
Four Corners CDP	11,464	55%
Kissimmee	22,823	64%
Kissimmee CCD	47,837	66%
South and East Osceola CCD	2,404	46%
St. Cloud	13,465	56%
St. Cloud CCD	42,097	57%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

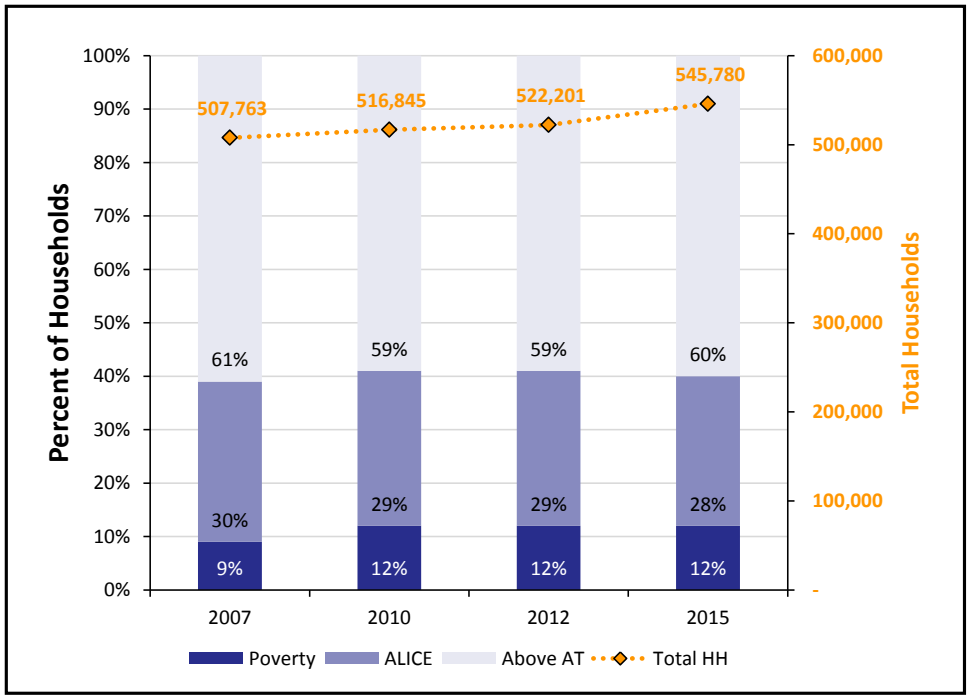
ALICE IN PALM BEACH COUNTY

Population: 1,422,789 | **Number of Households:** 545,780
Median Household Income: $56,664 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 218,952 (40%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Palm Beach County

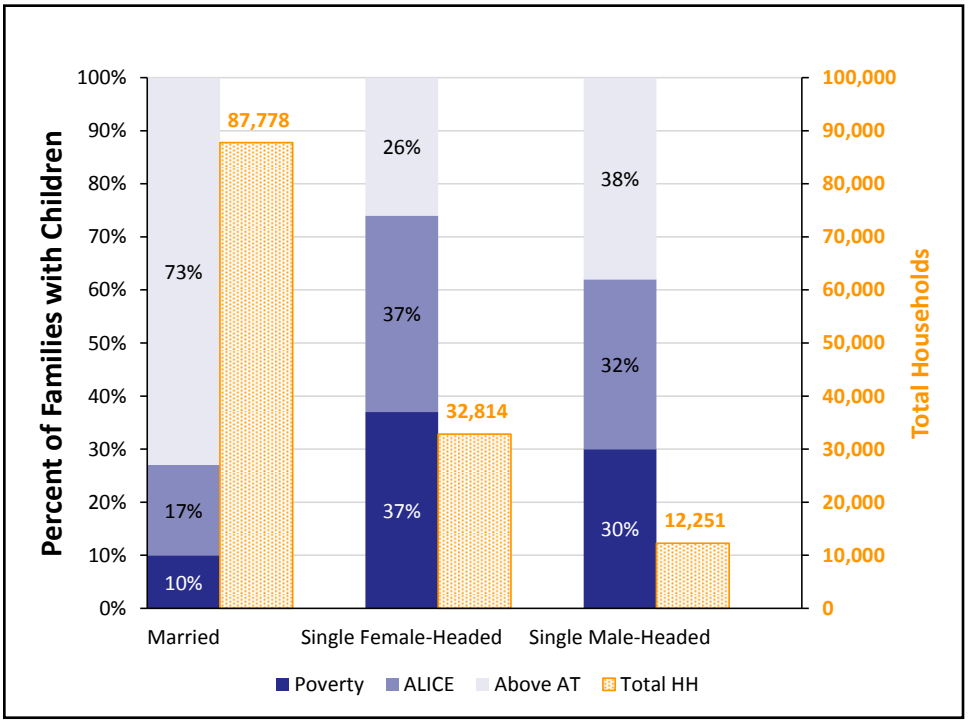
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$752	$1,206
Child Care	$–	$1,147
Food	$165	$547
Transportation	$419	$837
Health Care	$133	$506
Miscellaneous	$171	$468
Taxes	$244	$437
Monthly Total	$1,884	$5,148
ANNUAL TOTAL	**$22,608**	**$61,776**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Palm Beach County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

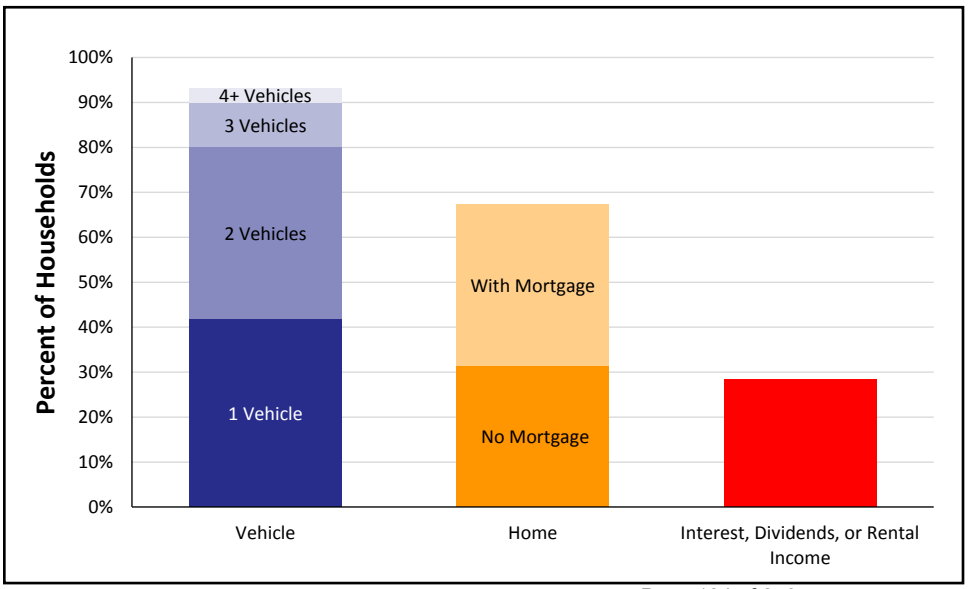
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Palm Beach County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Palm Beach County, 2015

Town	Total HH	% ALICE & Poverty
Atlantis	920	25%
Belle Glade	5,715	72%
Belle Glade-Pahokee CCD	9,504	73%
Boca Raton	40,551	32%
Boca Raton CCD	58,068	33%
Boynton Beach	29,848	45%
Boynton Beach-Delray Beach CCD	136,295	43%
Briny Breezes	497	46%
Cabana Colony CDP	849	42%
Delray Beach	27,741	42%
Greenacres	13,305	53%
Gulf Stream	310	18%
Gun Club Estates CDP	339	63%
Haverhill	630	46%
Highland Beach	2,026	24%
Hypoluxo	1,330	30%
Juno Beach	1,982	33%
Juno Ridge CDP	318	70%
Jupiter	24,536	32%
Jupiter CCD	36,810	32%
Jupiter Farms CDP	3,965	21%
Kenwood Estates CDP	383	58%
Lake Belvedere Estates CDP	936	28%
Lake Clarke Shores	1,528	34%
Lake Park	2,942	55%
Lake Worth	12,784	60%
Lake Worth CCD	74,418	57%
Lantana	3,884	52%
Limestone Creek CDP	296	51%
Loxahatchee Groves	1,006	30%
Mangonia Park	616	74%
North Palm Beach	6,092	35%
Ocean Ridge	842	32%
Pahokee	1,822	71%
Palm Beach	4,738	21%
Palm Beach Gardens	22,945	31%
Palm Beach Shores	650	38%
Palm Springs	7,684	68%
Pine Air CDP	637	65%
Plantation Mobile Home Park CDP	291	70%
Riviera Beach	11,570	53%
Riviera Beach CCD	42,352	44%
Royal Palm Beach	11,354	32%
Royal Palm Beach-West Jupiter CCD	37,692	31%
Royal Palm Estates CDP	799	61%
San Castle CDP	1,078	50%
Schall Circle CDP	388	85%
Seminole Manor CDP	912	63%
South Bay	595	68%
South Palm Beach	804	37%
Sunshine Parkway CCD	71,218	30%
Tequesta	2,534	41%
The Acreage CDP	11,205	27%
Watergate CDP	972	58%
Wellington	19,959	28%
West Palm Beach	41,168	48%
West Palm Beach CCD	58,959	57%
Western Community CCD	9,072	24%
Westgate CDP	2,187	76%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

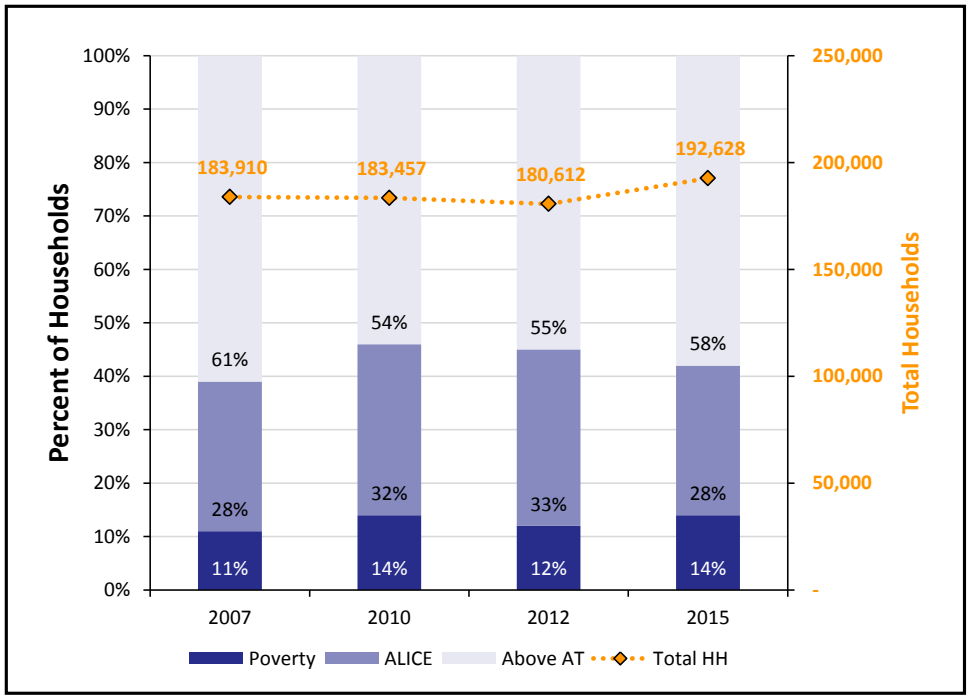
ALICE IN PASCO COUNTY

Population: 497,909 | **Number of Households:** 192,628
Median Household Income: $46,133 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 80,857 (42%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Pasco County

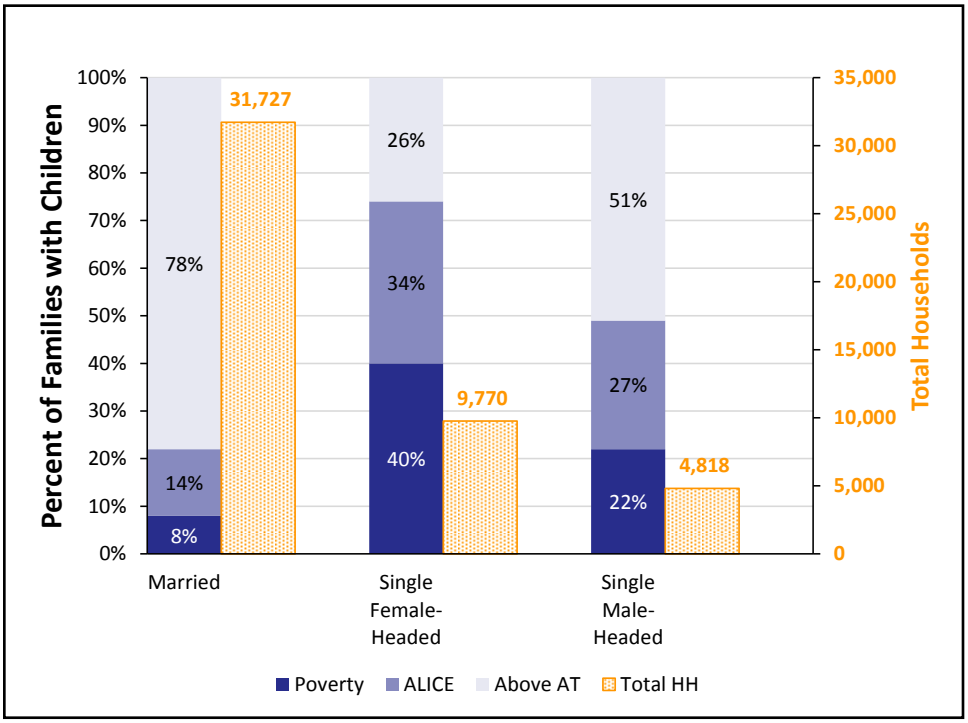
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$610	$959
Child Care	$–	$1,097
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$421
Taxes	$187	$326
Monthly Total	$1,594	$4,628
ANNUAL TOTAL	**$19,128**	**$55,536**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Pasco County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

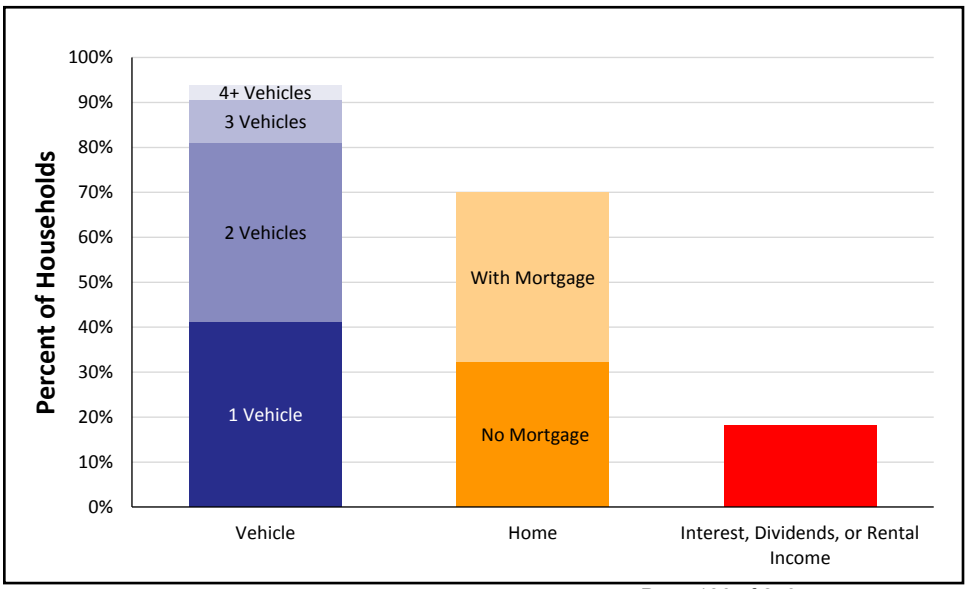
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Pasco County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Pasco County, 2015

Town	Total HH	% ALICE & Poverty
Bayonet Point CDP	10,974	57%
Beacon Square CDP	2,580	62%
Central Pasco CCD	43,746	24%
Crystal Springs CDP	345	70%
Dade City	2,663	60%
Dade City CCD	5,613	56%
Dade City North CDP	798	64%
Elfers CDP	5,482	61%
Heritage Pines CDP	1,081	24%
Holiday CDP	8,820	62%
Hudson CDP	5,457	51%
Jasmine Estates CDP	7,423	62%
Key Vista CDP	559	19%
Lacoochee CCD	2,127	52%
Lacoochee CDP	513	67%
Land O' Lakes CDP	11,893	25%
Meadow Oaks CDP	960	45%
Moon Lake CDP	1,675	63%
New Port Richey	6,575	63%
New Port Richey CCD	66,208	46%
New Port Richey East CDP	3,972	59%
Odessa CDP	2,515	35%
Pasadena Hills CDP	3,444	40%
Port Richey	1,295	47%
Port Richey CCD	44,677	52%
Quail Ridge CDP	495	37%
River Ridge CDP	1,811	23%
San Antonio	423	28%
Shady Hills CDP	3,925	50%
Trinity CDP	4,027	17%
Wesley Chapel CDP	16,444	20%
Zephyrhills	6,409	51%
Zephyrhills CCD	23,947	48%
Zephyrhills North CDP	1,286	56%
Zephyrhills South CDP	2,601	51%
Zephyrhills West CDP	2,723	49%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

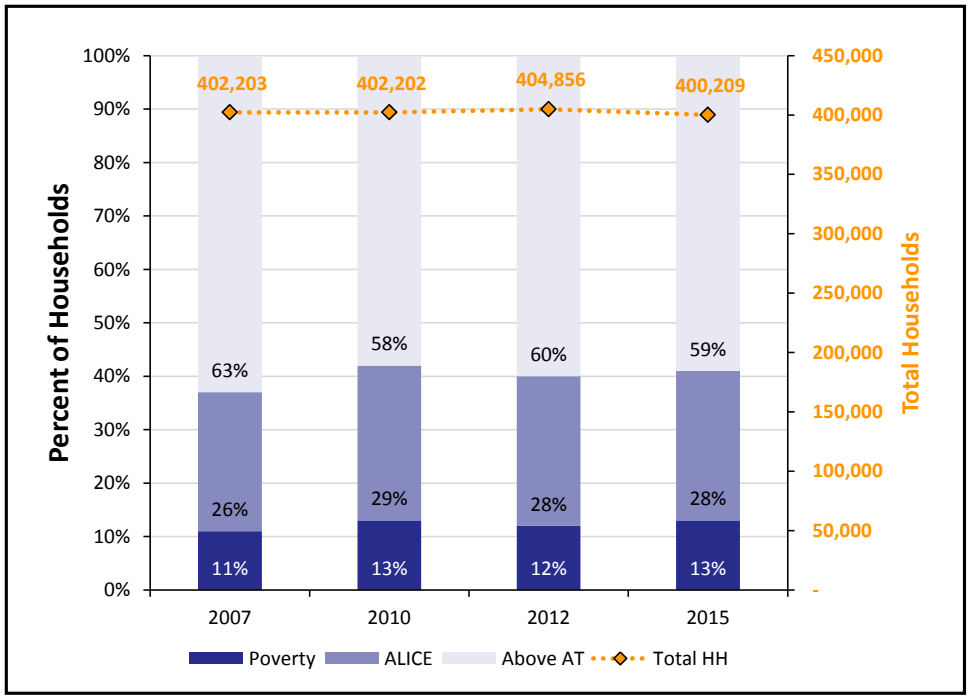
ALICE IN PINELLAS COUNTY

Population: 949,827 | **Number of Households:** 400,209
Median Household Income: $47,618 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 165,421 (41%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Pinellas County

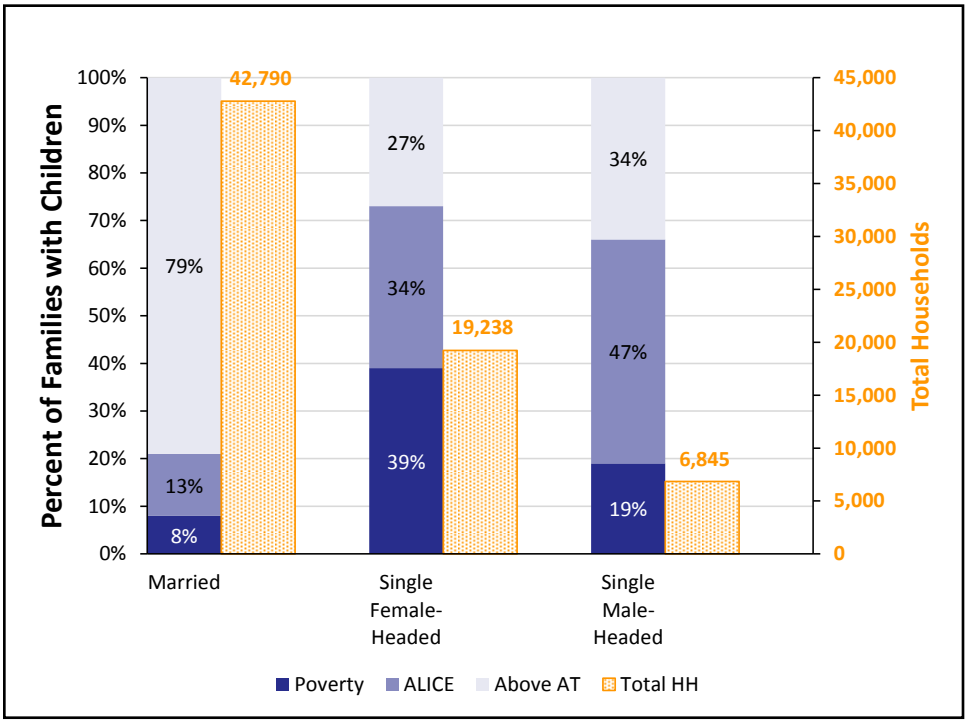
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$610	$959
Child Care	$–	$1,240
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$439
Taxes	$187	$370
Monthly Total	$1,594	$4,833
ANNUAL TOTAL	**$19,128**	**$57,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Pinellas County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

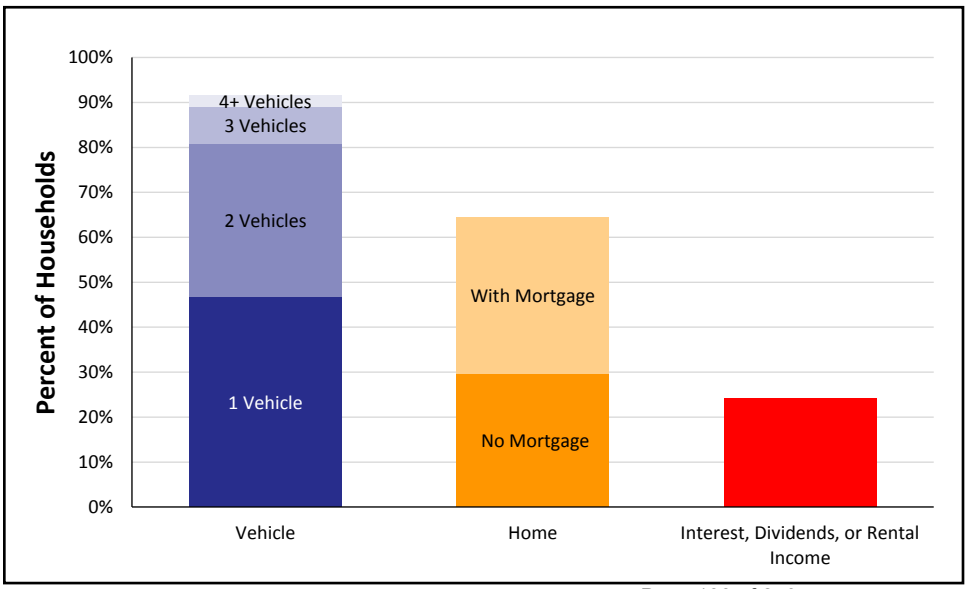
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Pinellas County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Pinellas County, 2015

Town	Total HH	% ALICE & Poverty
Bardmoor CDP	3,845	43%
Bay Pines CDP	1,401	39%
Bear Creek CDP	899	42%
Belleair	1,737	22%
Belleair Beach	723	21%
Belleair Bluffs	1,196	41%
Boca Ciega CCD	30,600	39%
Clearwater	46,240	41%
Clearwater CCD	139,857	44%
Dunedin	16,656	42%
East Lake CDP	13,041	25%
Feather Sound CDP	1,767	26%
Greenbriar CDP	981	36%
Gulfport	5,925	49%
Harbor Bluffs CDP	1,149	19%
Indian Rocks Beach	2,132	31%
Indian Shores	843	33%
Kenneth City	1,815	50%
Largo	35,192	47%
Lealman CDP	8,682	63%
Madeira Beach	2,296	42%
North Redington Beach	741	26%
Oldsmar	5,038	36%
Palm Harbor CDP	26,423	35%
Pinellas Park	20,981	47%
Redington Beach	713	21%
Redington Shores	1,189	35%
Ridgecrest CDP	1,039	57%
Safety Harbor	7,158	33%
Seminole	8,360	40%
South Highpoint CDP	1,646	57%
South Pasadena	3,255	52%
St. Pete Beach	5,077	33%
St. Pete Beach CCD	8,539	34%
St. Petersburg	103,788	42%
St. Petersburg CCD	166,259	46%
Tarpon Springs	9,809	42%
Tarpon Springs CCD	57,398	35%
Tierra Verde CDP	1,631	15%
Treasure Island	3,566	34%
West Lealman CDP	7,506	56%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

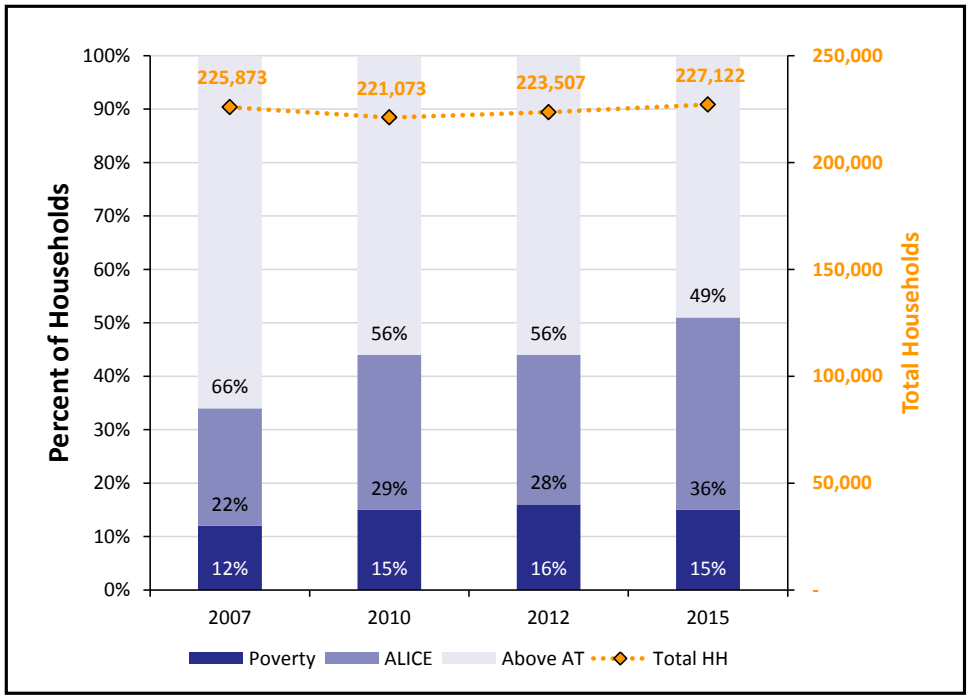
ALICE IN POLK COUNTY

Population: 650,092 | **Number of Households:** 227,122
Median Household Income: $44,061 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 113,909 (51%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Polk County

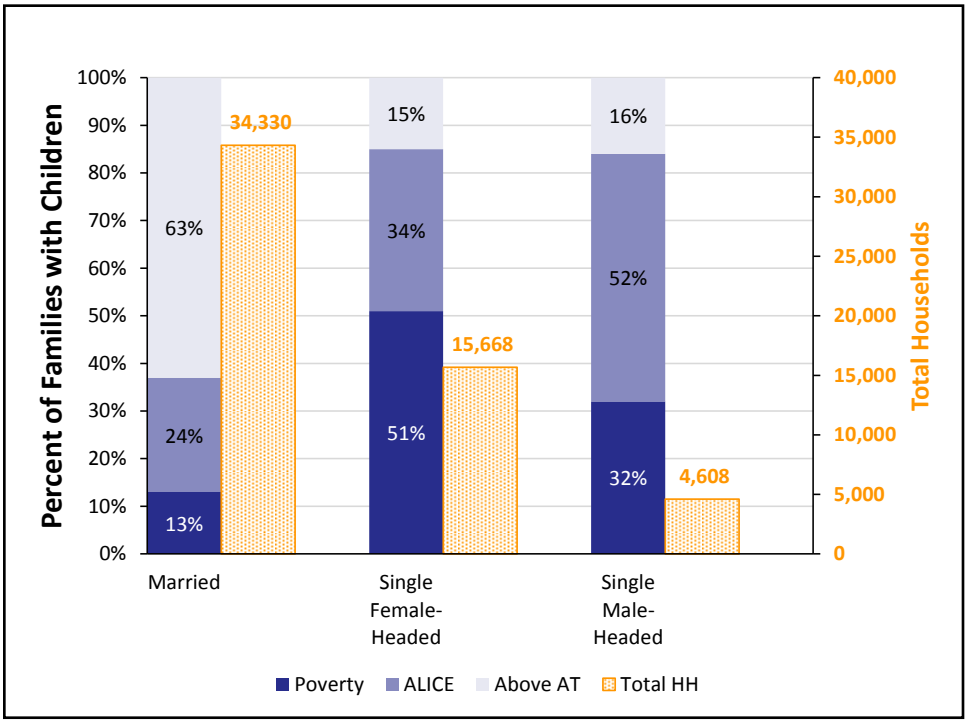
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$637	$830
Child Care	$–	$953
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$385
Taxes	$194	$243
Monthly Total	$1,631	$4,236
ANNUAL TOTAL	**$19,572**	**$50,832**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Polk County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

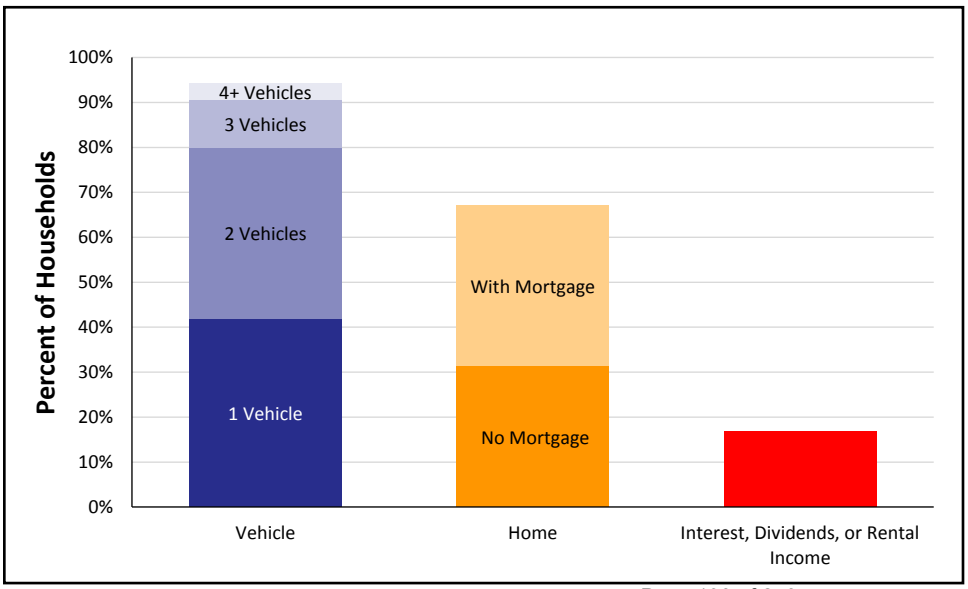
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Polk County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Polk County, 2015

Town	Total HH	% ALICE & Poverty
Alturas CDP	1,249	47%
Auburndale	4,711	53%
Babson Park CDP	318	49%
Bartow	5,931	50%
Bartow CCD	20,451	48%
Combee Settlement CDP	2,035	73%
Crooked Lake Park CDP	612	66%
Crystal Lake CDP	2,048	68%
Cypress Gardens CDP	3,561	40%
Davenport	1,021	54%
Dundee	1,430	66%
Eagle Lake	872	50%
Fort Meade	1,826	49%
Frostproof	1,119	55%
Frostproof CCD	3,544	56%
Fuller Heights CDP	3,328	39%
Fussels Corner CDP	2,125	55%
Grenelefe CDP	743	48%
Haines City	6,867	63%
Haines City CCD	44,107	50%
Highland City CDP	3,525	37%
Inwood CDP	2,256	70%
Jan Phyl Village CDP	1,617	55%
Kathleen CDP	2,043	51%
Lake Alfred	1,924	59%
Lake Hamilton	364	44%
Lake Wales	5,427	57%
Lake Wales CCD	16,361	55%
Lakeland	38,975	55%
Lakeland CCD	92,789	50%
Lakeland Highlands CDP	3,996	23%
Loughman CDP	1,055	55%
Medulla CDP	3,130	44%
Mulberry	1,567	65%
Poinciana CDP	17,275	58%
Polk City	743	52%
Wahneta CDP	1,181	70%
Waverly CDP	374	72%
Willow Oak CDP	1,770	62%
Winter Haven	14,120	56%
Winter Haven-Auburndale CCD	44,129	53%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

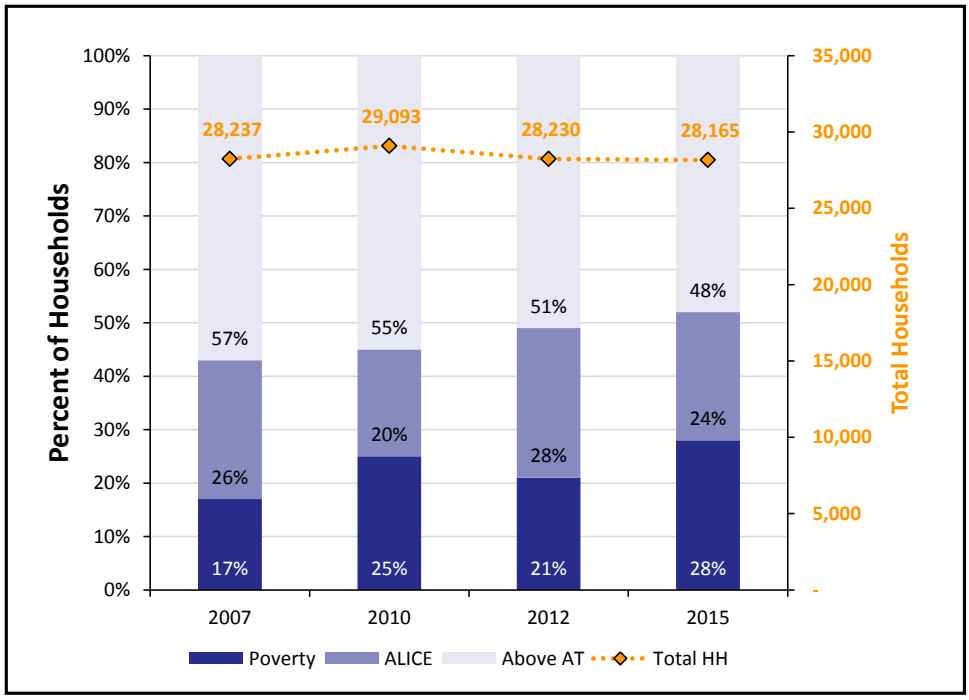
ALICE IN PUTNAM COUNTY

Population: 72,023 | **Number of Households:** 28,165
Median Household Income: $31,483 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 14,729 (52%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Putnam County

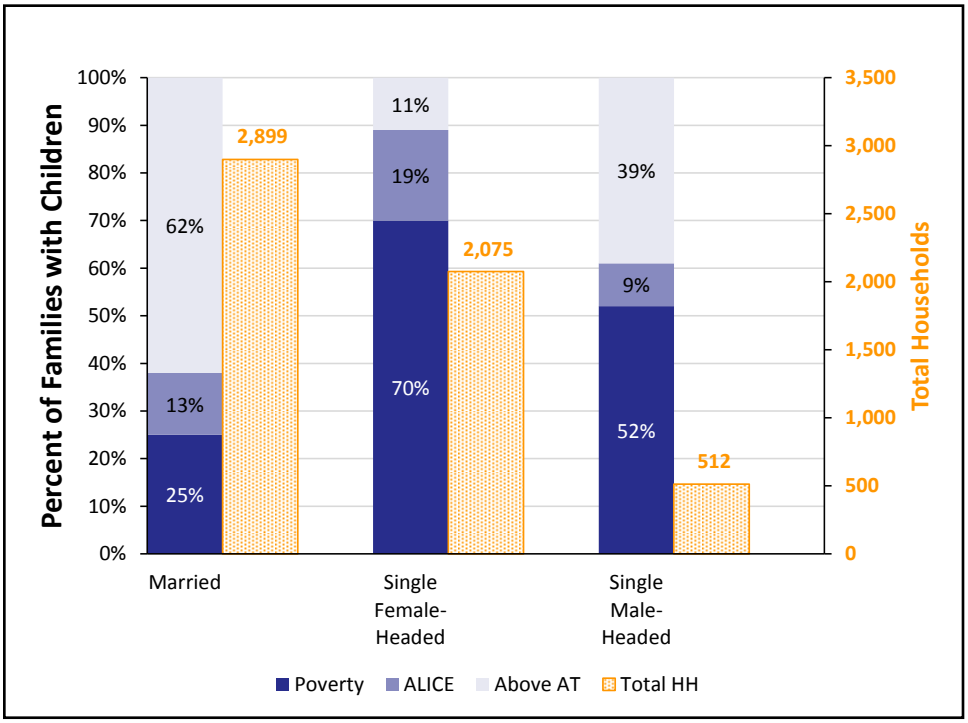
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$644
Child Care	$–	$730
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$334
Taxes	$167	$136
Monthly Total	$1,472	$3,669
ANNUAL TOTAL	**$17,664**	**$44,028**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Putnam County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

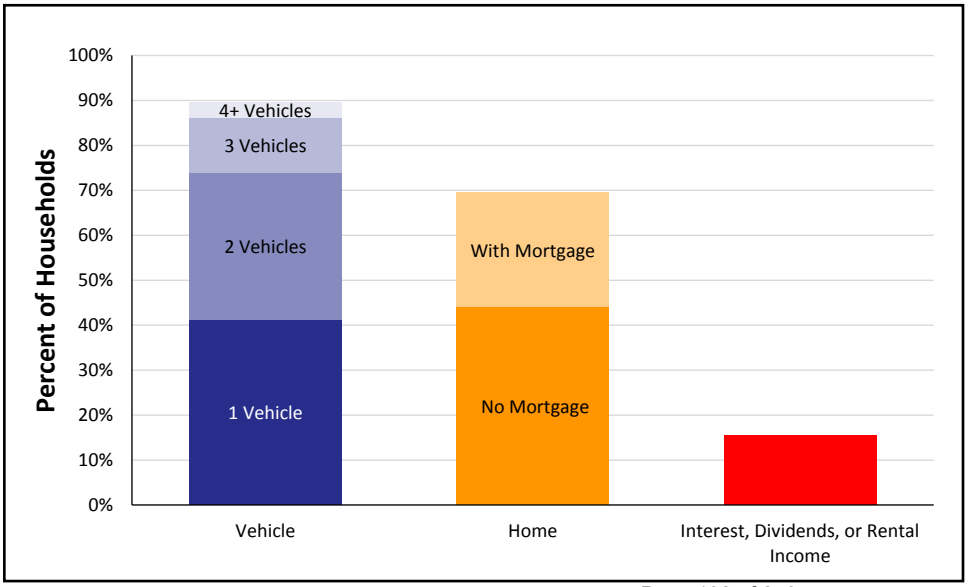
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Putnam County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Putnam County, 2015

Town	Total HH	% ALICE & Poverty
Crescent City	725	61%
Crescent City CCD	6,392	55%
East Palatka CCD	3,438	49%
East Palatka CDP	508	45%
Interlachen	538	59%
Interlachen-Florahome CCD	9,285	50%
Palatka	3,827	72%
Palatka CCD	8,568	55%
Pomona Park	285	58%
Welaka	280	57%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

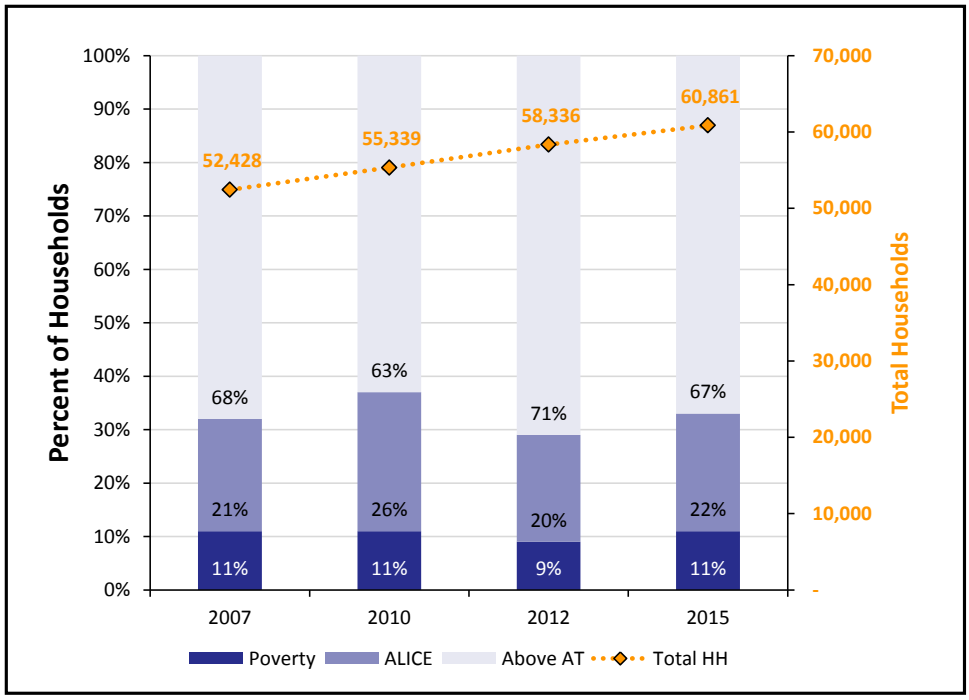
ALICE IN SANTA ROSA COUNTY

Population: 167,040 | **Number of Households:** 60,861
Median Household Income: $59,682 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 20,080 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Santa Rosa County

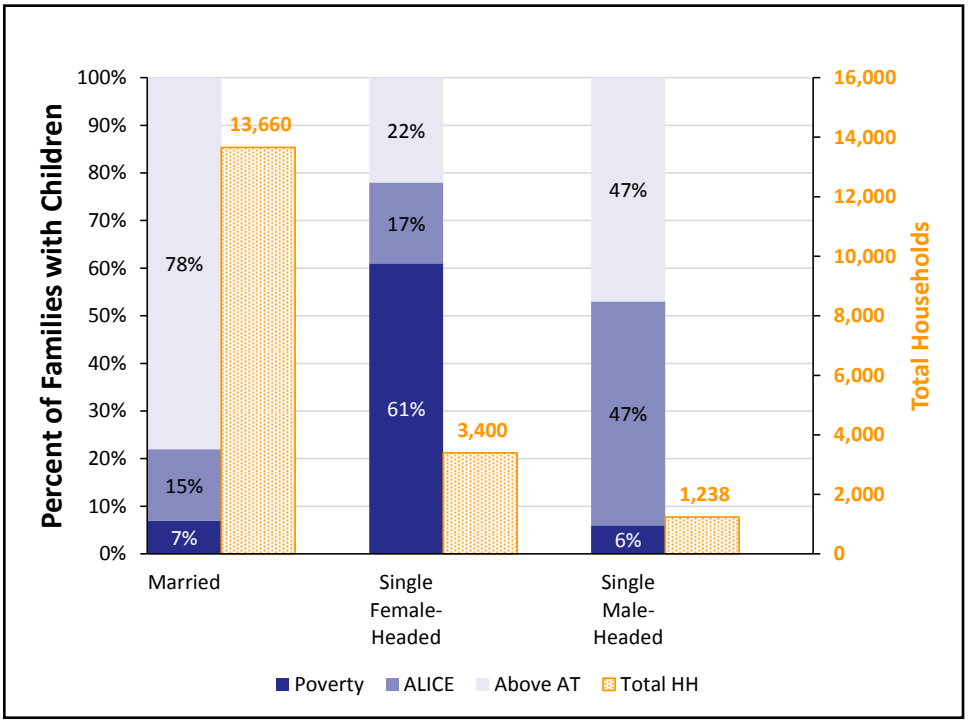
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$613	$828
Child Care	$–	$965
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$145	$386
Taxes	$188	$246
Monthly Total	$1,598	$4,250
ANNUAL TOTAL	**$19,176**	**$51,000**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Santa Rosa County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

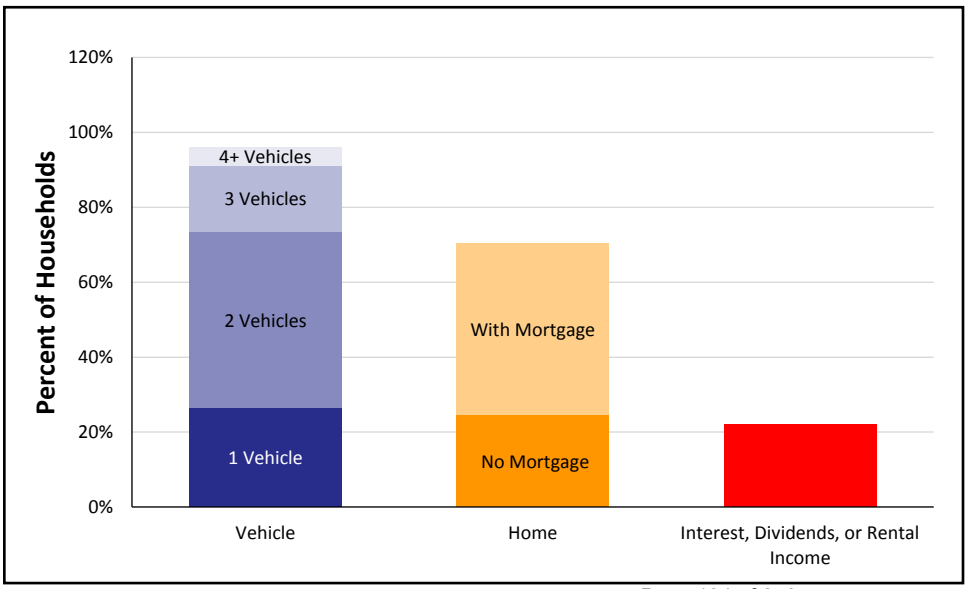
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Santa Rosa County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Santa Rosa County, 2015

Town	Total HH	% ALICE & Poverty
Allentown CCD	910	31%
Allentown CDP	376	22%
Avalon-Mulat CCD	2,341	28%
Bagdad CCD	2,421	52%
Bagdad CDP	1,494	50%
Berrydale CCD	731	44%
Chumuckla CDP	300	33%
East Milton CCD	2,998	48%
East Milton CDP	2,814	49%
Gulf Breeze CCD	2,366	26%
Harold CCD	421	35%
Harold CDP	343	25%
Holley CDP	546	30%
Holley-Navarre CCD	12,741	29%
Jay CCD	1,453	39%
Midway CCD	9,401	32%
Midway CDP (Santa Rosa County)	6,903	36%
Milton	3,762	46%
Milton CCD	4,312	45%
Munson CCD	574	51%
Navarre Beach CCD	518	8%
Navarre CDP	12,195	29%
Oriole Beach CDP	545	31%
Pace CCD	11,538	32%
Pace CDP	7,663	31%
Pea Ridge CDP	1,412	53%
Point Baker CDP	1,181	41%
Skyline CCD	5,907	37%
Tiger Point CDP	1,212	20%
Wallace CDP	604	36%
Woodlawn Beach CDP	741	18%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

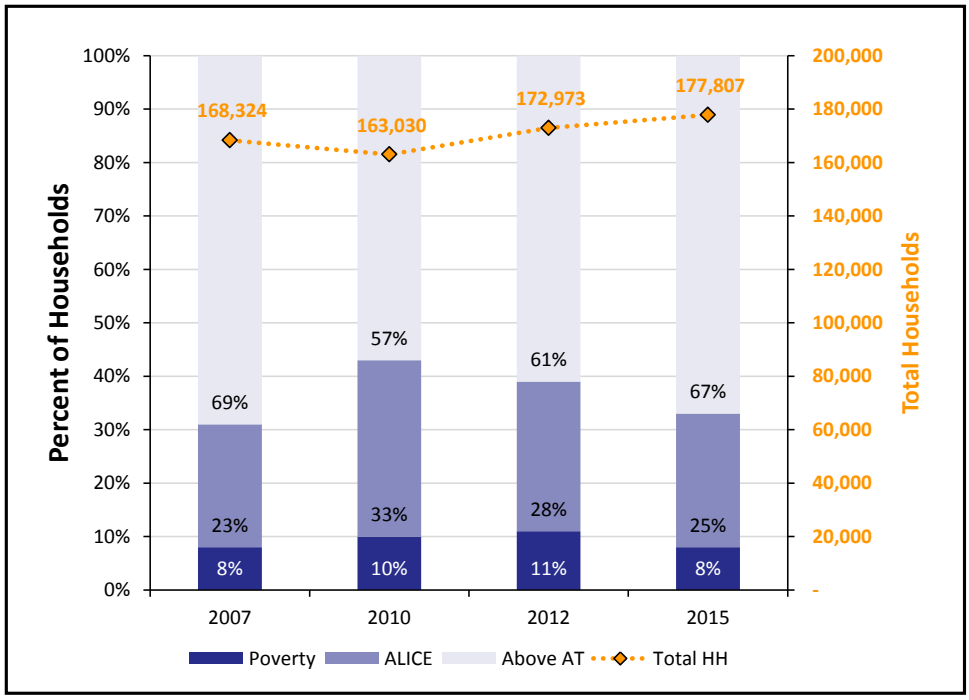
ALICE IN SARASOTA COUNTY

Population: 405,549 | **Number of Households:** 177,807
Median Household Income: $56,286 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 59,332 (33%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Sarasota County

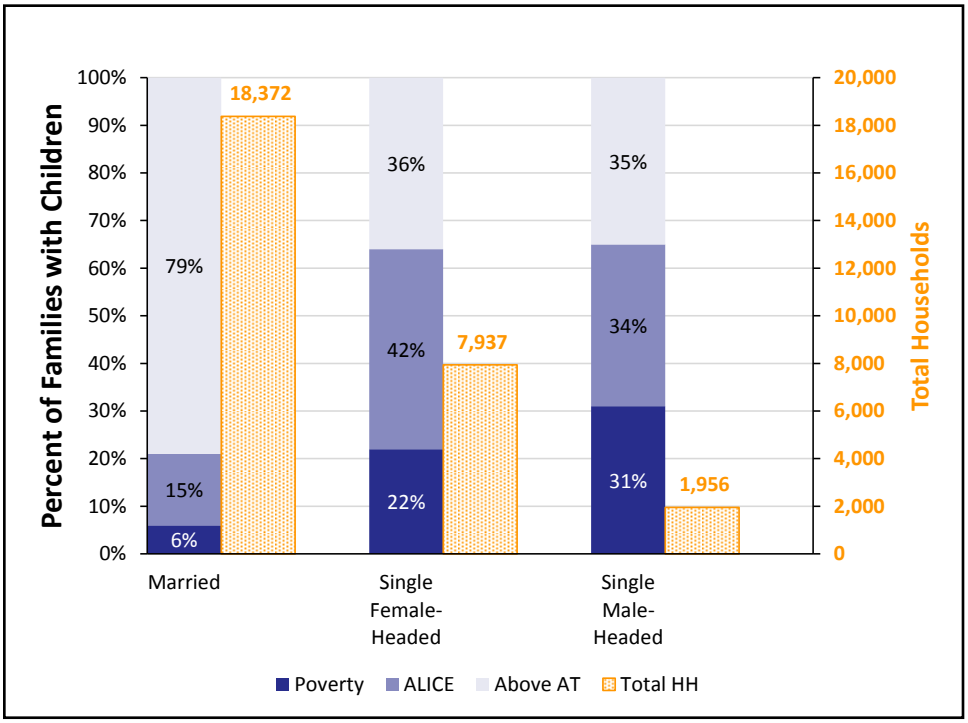
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$675	$960
Child Care	$–	$1,153
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$153	$428
Taxes	$202	$344
Monthly Total	$1,682	$4,710
ANNUAL TOTAL	**$20,184**	**$56,520**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Sarasota County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

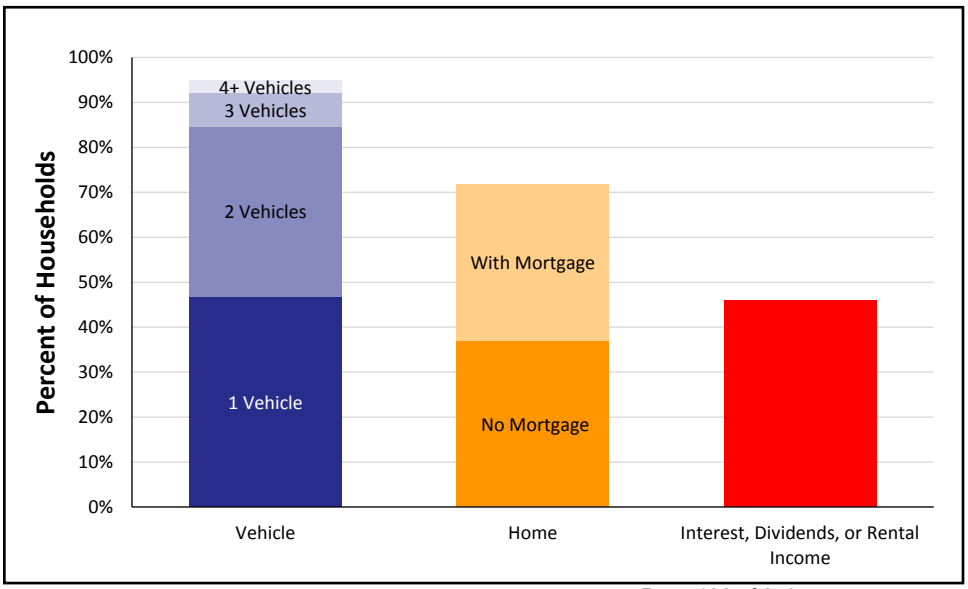
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Sarasota County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Sarasota County, 2015

Town	Total HH	% ALICE & Poverty
Bee Ridge CDP	4,453	35%
Desoto Lakes CDP	1,341	34%
Englewood CCD	5,786	43%
Englewood CDP	7,496	44%
Fruitville CDP	5,716	36%
Gulf Gate Estates CDP	5,287	48%
Gulf Gate Estates-Osprey CCD	14,190	34%
Interior County CCD	15,196	30%
Kensington Park CDP	1,500	51%
Lake Sarasota CDP	1,635	31%
Laurel CDP	4,389	38%
Longboat Key CCD	2,489	24%
Nokomis CDP	1,414	47%
North Port	22,580	38%
North Port CCD	24,971	38%
North Sarasota CDP	3,087	56%
Osprey CDP	2,916	25%
Plantation CDP	2,734	28%
Ridge Wood Heights CDP	2,050	40%
Sarasota	23,461	48%
Sarasota CCD	79,818	40%
Sarasota Springs CDP	6,098	37%
Siesta Key CDP	2,983	26%
South Gate Ridge CDP	2,528	40%
South Sarasota CDP	2,418	40%
South Venice CDP	6,252	44%
Southgate CDP	3,366	48%
The Meadows CDP	2,184	28%
Vamo CDP	2,519	36%
Venice	11,524	38%
Venice CCD	32,735	40%
Venice Gardens CDP	3,367	37%
Warm Mineral Springs CDP	2,571	41%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

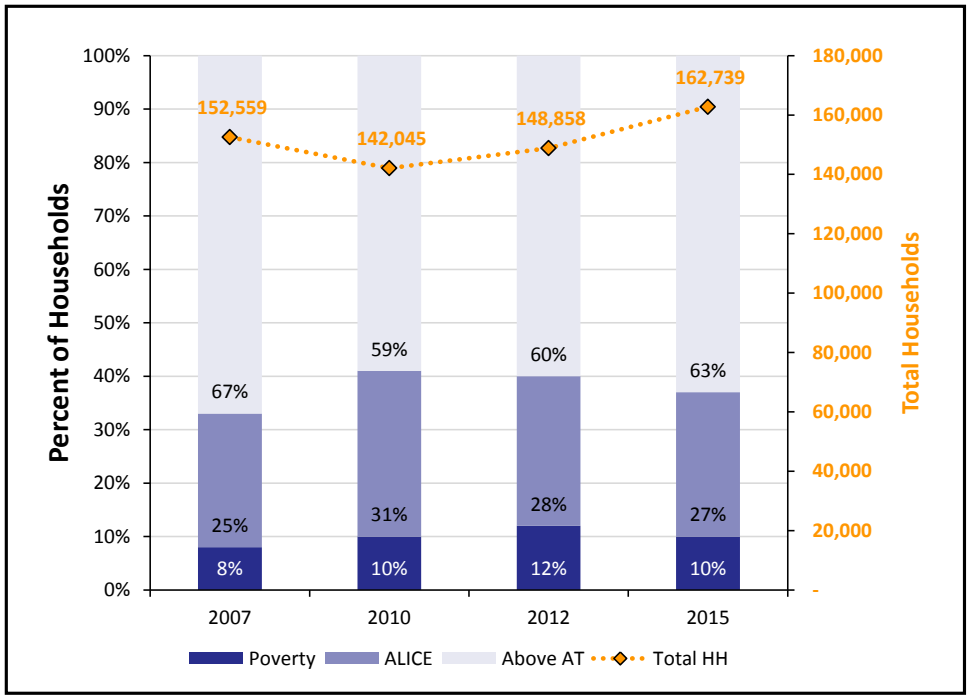
ALICE IN SEMINOLE COUNTY

Population: 449,144 | **Number of Households:** 162,739
Median Household Income: $57,074 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 61,100 (37%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Seminole County

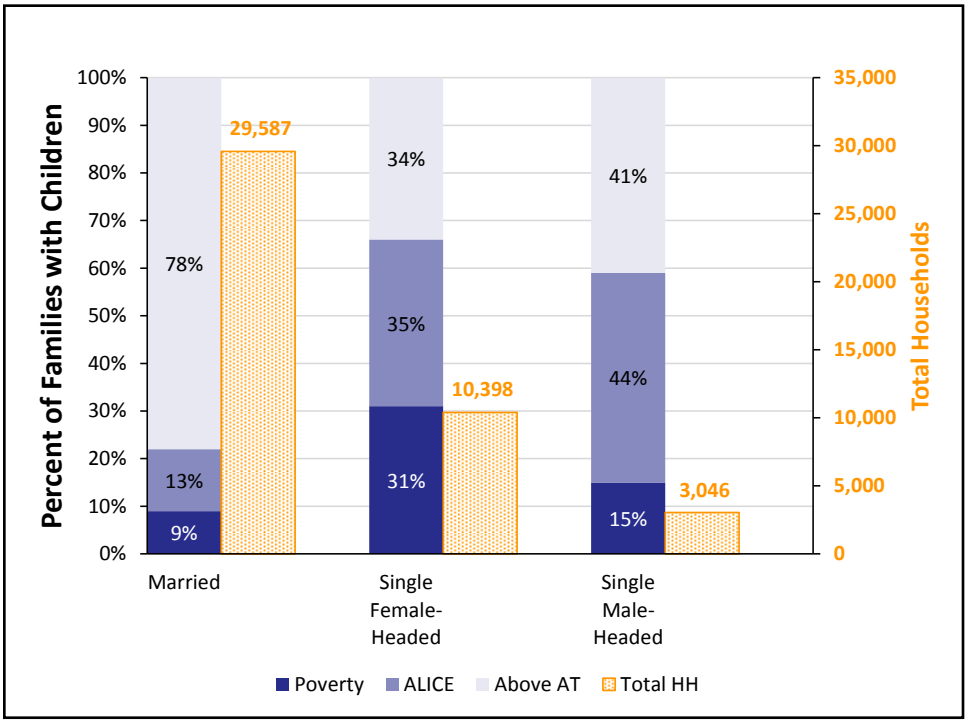
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$707	$997
Child Care	$–	$1,120
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$157	$429
Taxes	$212	$345
Monthly Total	$1,728	$4,716
ANNUAL TOTAL	**$20,736**	**$56,592**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Seminole County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

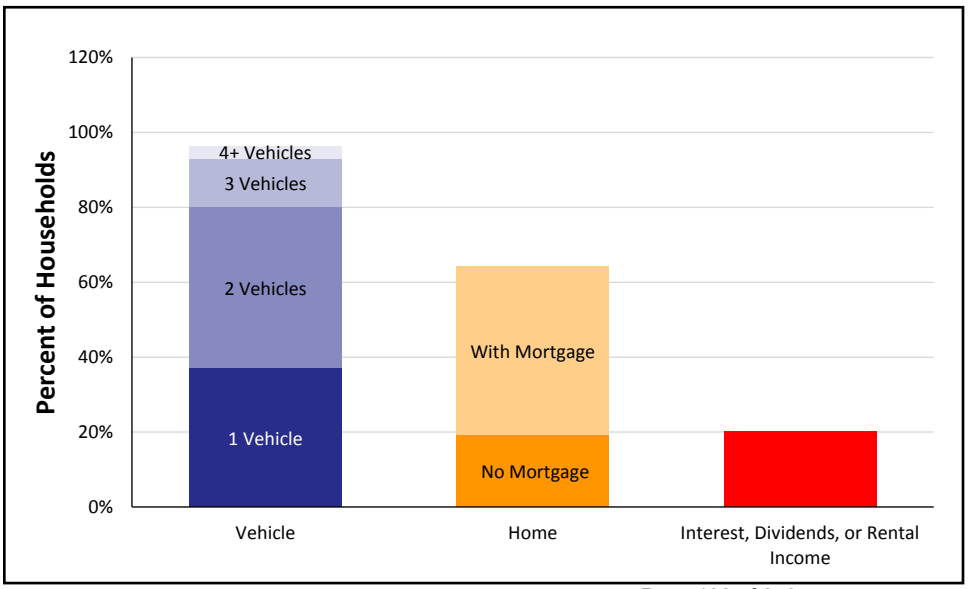
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Seminole County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Seminole County, 2015

Town	Total HH	% ALICE & Poverty
Altamonte Springs	16,709	44%
Black Hammock CDP	388	54%
Casselberry	10,694	52%
Casselberry-Altamonte Springs CCD	75,543	40%
Chuluota CDP	811	32%
Fern Park CDP	3,226	44%
Forest City CDP	4,705	38%
Geneva CDP	778	26%
Goldenrod CDP	4,755	52%
Heathrow CDP	2,308	30%
Lake Mary	5,375	23%
Longwood	4,780	37%
Midway CDP (Seminole County)	534	72%
Oviedo	10,721	22%
Oviedo CCD	31,236	28%
Sanford	19,039	55%
Sanford CCD	45,481	39%
Wekiwa Springs CDP	8,375	22%
Winter Springs	11,891	33%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

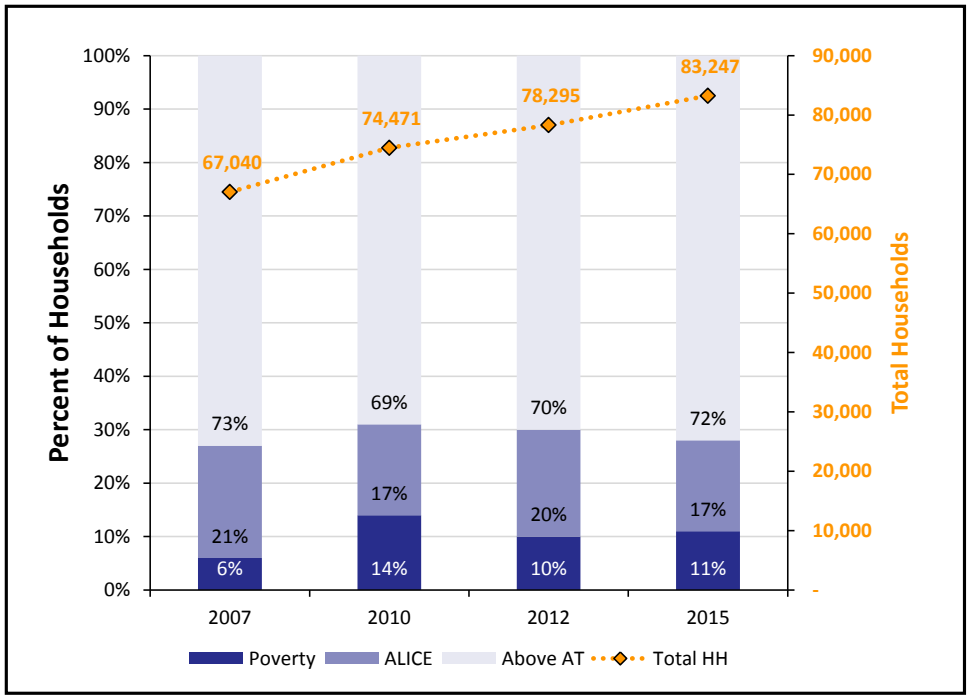
ALICE IN ST. JOHNS COUNTY

Population: 226,640 | **Number of Households:** 83,247
Median Household Income: $70,379 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 23,812 (28%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, St. Johns County

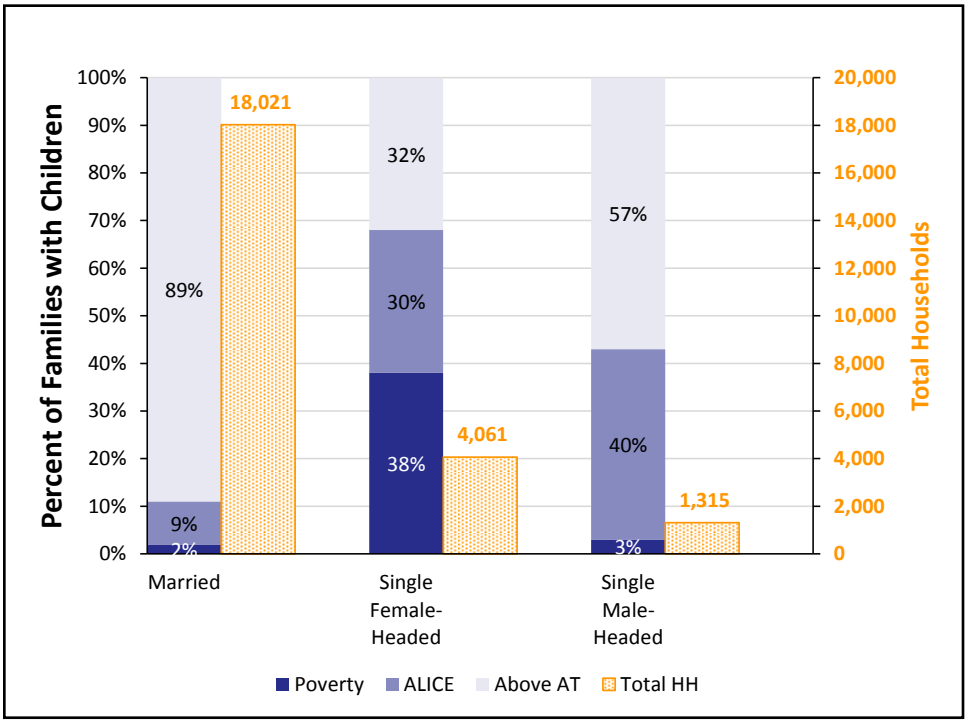
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$628	$931
Child Care	$–	$1,052
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$147	$411
Taxes	$191	$304
Monthly Total	$1,618	$4,523
ANNUAL TOTAL	**$19,416**	**$54,276**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more St. Johns County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

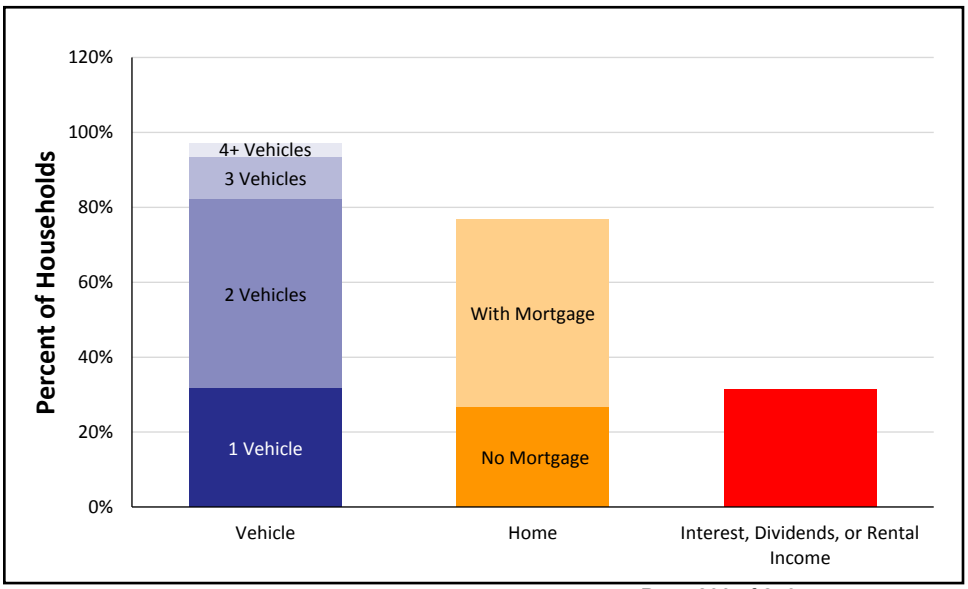
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Johns County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



St. Johns County, 2015

Town	Total HH	% ALICE & Poverty
Butler Beach CDP	2,641	34%
Crescent Beach CDP	487	36%
Flagler Estates CDP	1,015	50%
Fruit Cove CCD	13,609	15%
Fruit Cove CDP	10,066	17%
Hastings CCD	4,452	49%
Matanzas CCD	7,130	41%
Nocatee CDP	2,321	18%
Palm Valley CDP	8,767	26%
Ponte Vedra CCD	12,191	25%
Sawgrass CDP	2,531	27%
St. Augustine	5,477	48%
St. Augustine Beach	2,926	24%
St. Augustine CCD	41,860	34%
St. Augustine Shores CDP	3,721	47%
St. Augustine South CDP	2,144	32%
Villano Beach CDP	1,044	33%
World Golf Village CDP	4,624	17%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

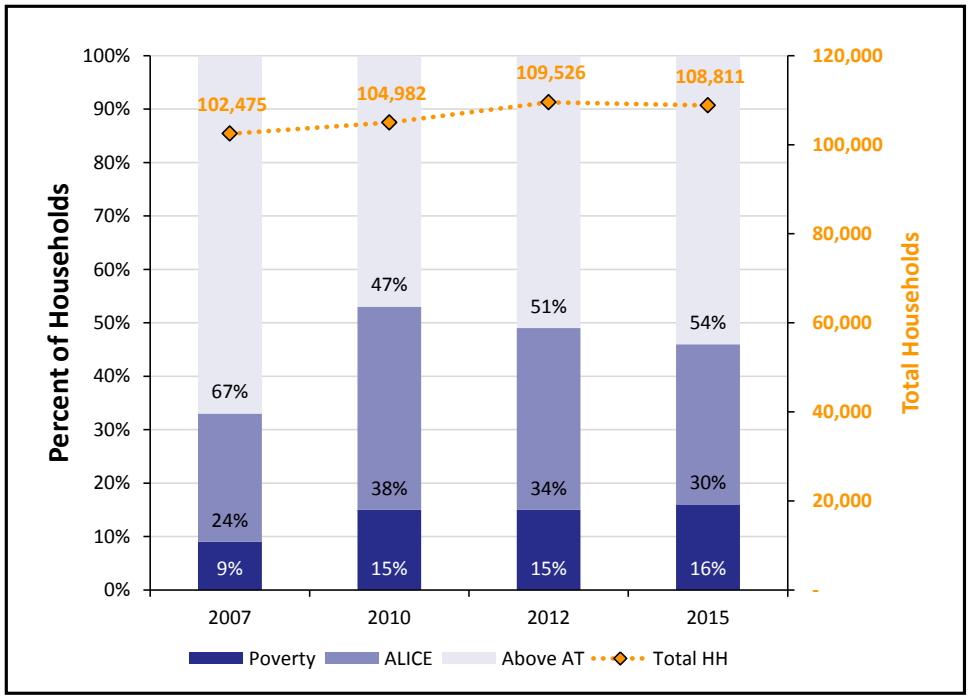
ALICE IN ST. LUCIE COUNTY

Population: 298,563 | **Number of Households:** 108,811
Median Household Income: $45,905 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 50,645 (46%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, St. Lucie County

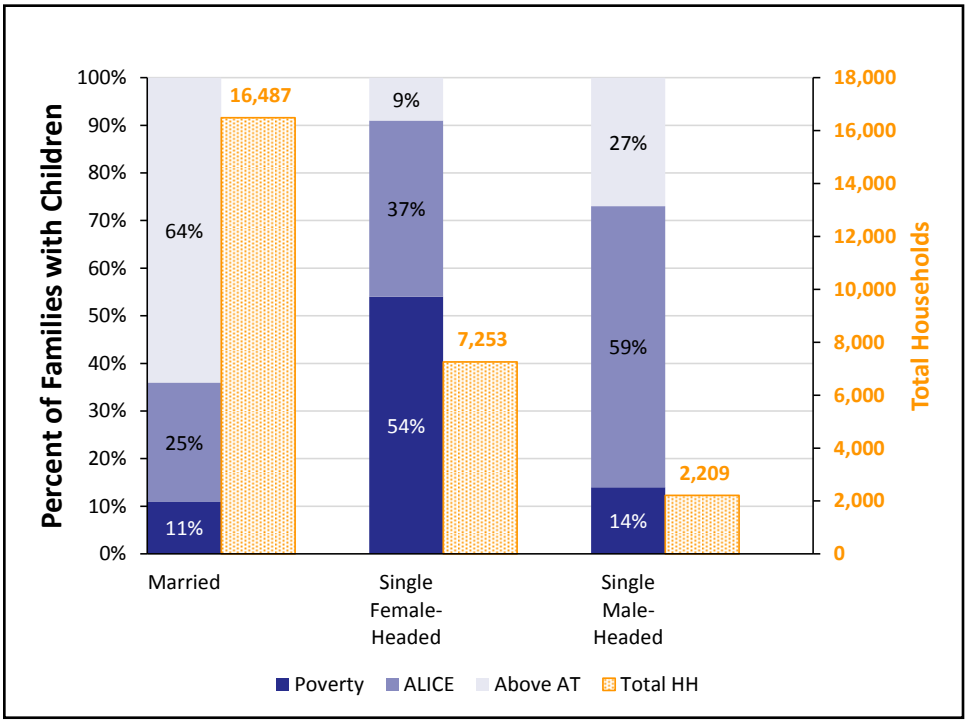
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$684	$939
Child Care	$–	$1,020
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$154	$408
Taxes	$205	$296
Monthly Total	$1,695	$4,488
ANNUAL TOTAL	**$20,340**	**$53,856**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more St. Lucie County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

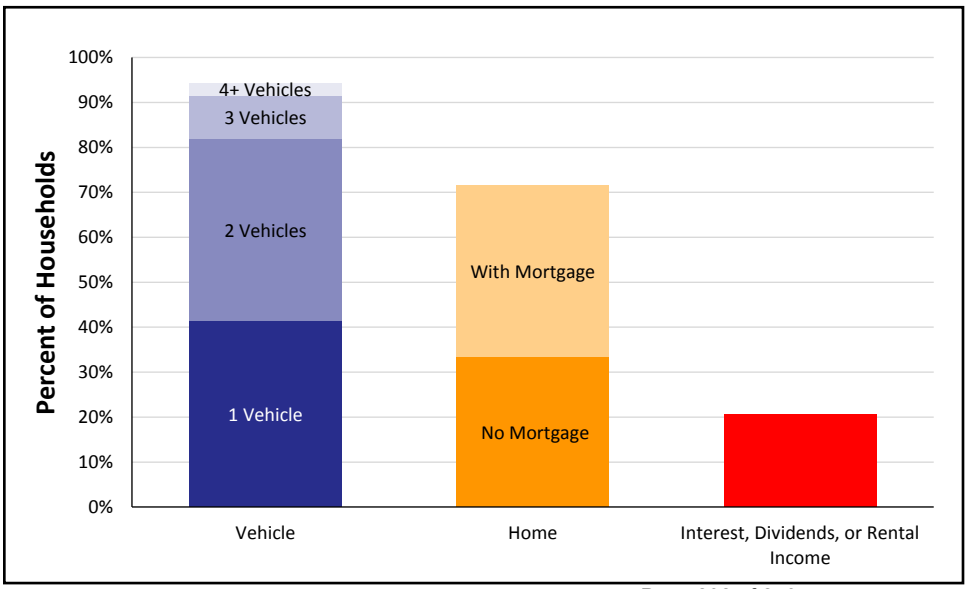
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Lucie County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



St. Lucie County, 2015

Town	Total HH	% ALICE & Poverty
Fort Pierce	16,522	71%
Fort Pierce CCD	42,984	60%
Fort Pierce North CDP	2,341	73%
Fort Pierce South CDP	1,837	69%
Hutchinson Island CCD	5,145	36%
Hutchinson Island South CDP	3,105	35%
Indian River Estates CDP	2,691	52%
Lakewood Park CDP	4,839	44%
Port St. Lucie	61,310	40%
Port St. Lucie CCD	56,787	44%
River Park CDP	2,517	67%
West St. Lucie CCD	2,982	45%
White City CDP	1,333	40%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

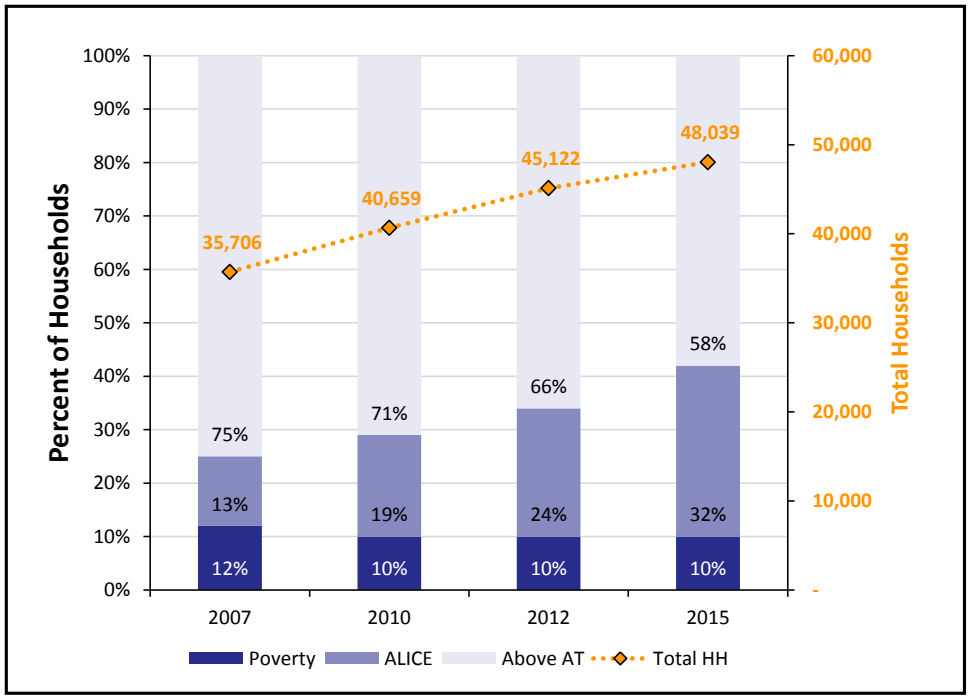
ALICE IN SUMTER COUNTY

Population: 118,891 | **Number of Households:** 48,039
Median Household Income: $51,335 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 19,982 (42%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Sumter County

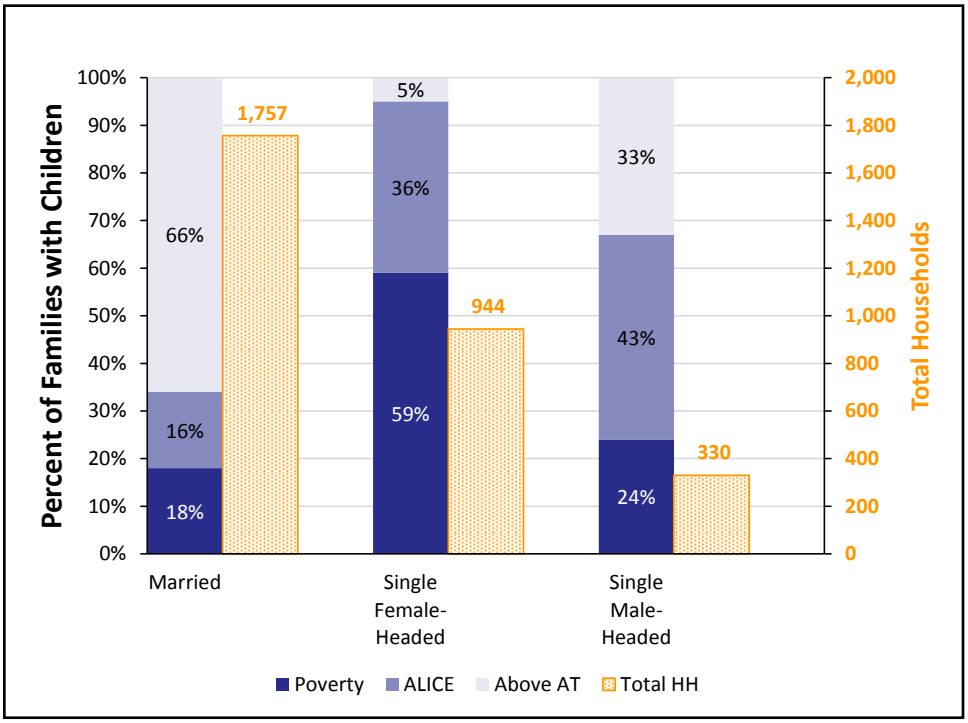
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$635	$786
Child Care	$–	$960
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$148	$380
Taxes	$193	$231
Monthly Total	$1,628	$4,182
ANNUAL TOTAL	**$19,536**	**$50,184**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Sumter County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

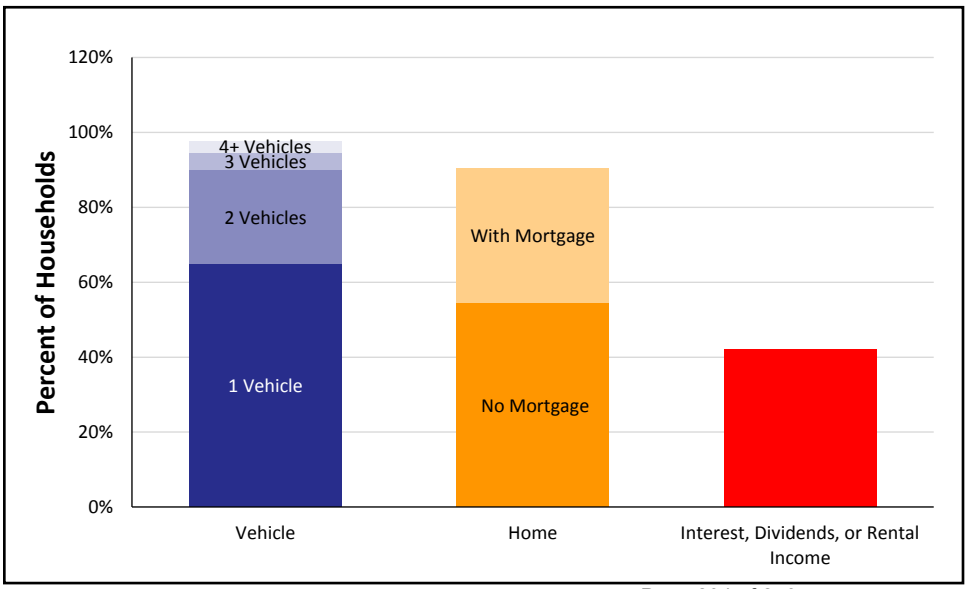


Sumter County, 2015		
Town	Total HH	% ALICE & Poverty
Bushnell	1,151	63%
Bushnell-Center Hill CCD	8,843	61%
Center Hill	392	77%
Coleman	233	70%
Lake Panasoffkee CDP	1,462	60%
The Villages CDP	36,306	33%
Webster	286	65%
Wildwood	2,608	56%
Wildwood CCD	39,196	37%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Sumter County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

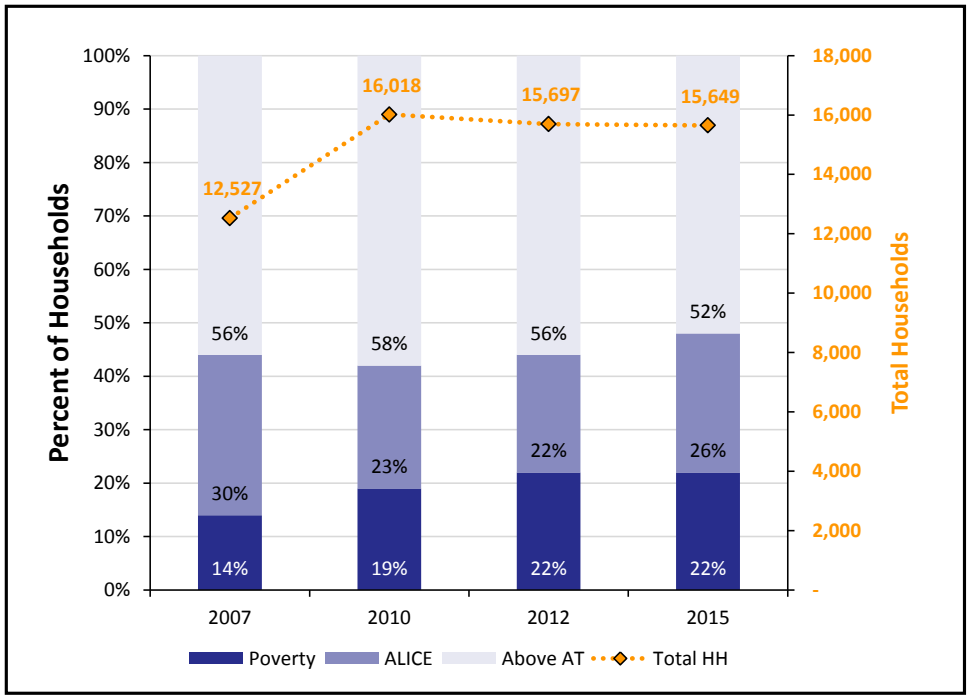
ALICE IN SUWANNEE COUNTY

Population: 43,595 | **Number of Households:** 15,649
Median Household Income: $36,289 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 7,556 (48%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Suwannee County

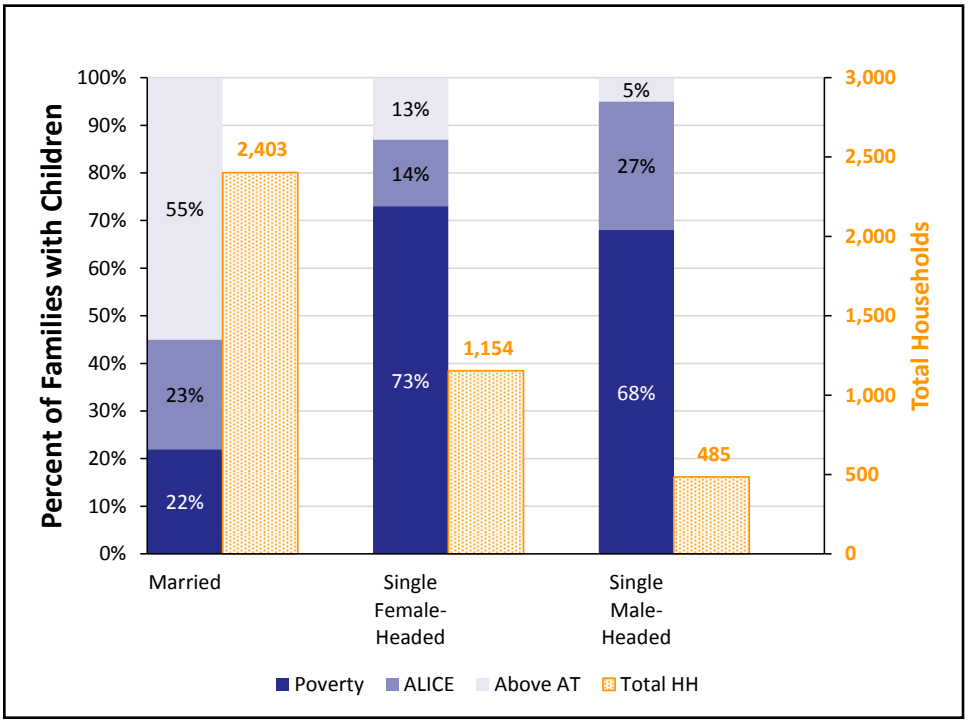
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$383	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$117	$371
Taxes	$136	$211
Monthly Total	$1,288	$4,083
ANNUAL TOTAL	**$15,456**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Suwannee County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

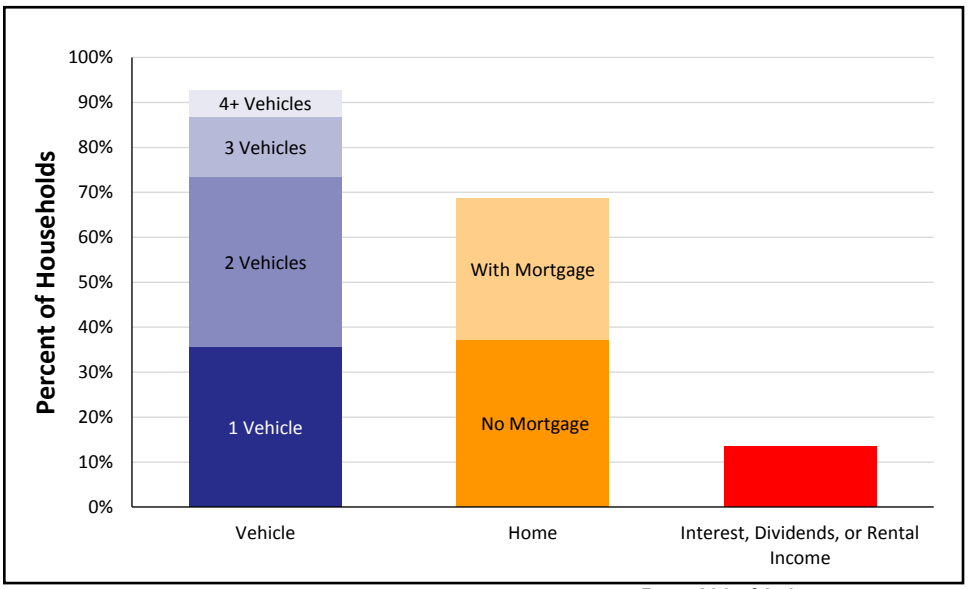


Suwannee County, 2015		
Town	Total HH	% ALICE & Poverty
Branford	297	54%
Branford CCD	2,536	45%
Dowling Park CCD	3,198	46%
Live Oak	2,501	68%
Live Oak CCD	6,598	51%
McAlpin-Wellborn CCD	3,317	48%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Suwannee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

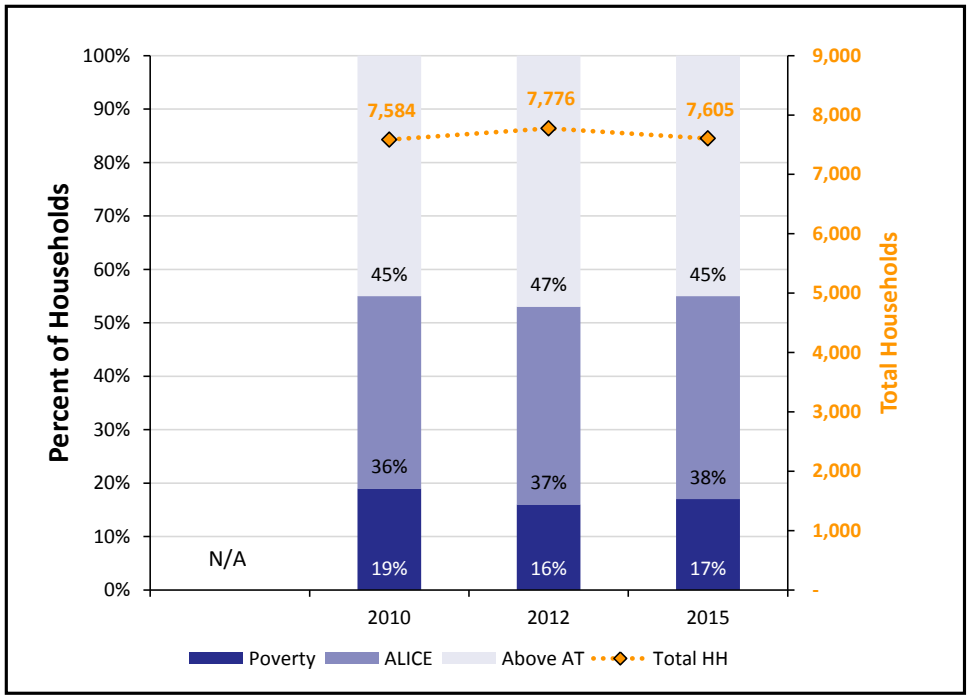
ALICE IN TAYLOR COUNTY

Population: 22,685 | **Number of Households:** 7,605
Median Household Income: $36,181 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 4,144 (55%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Taylor County

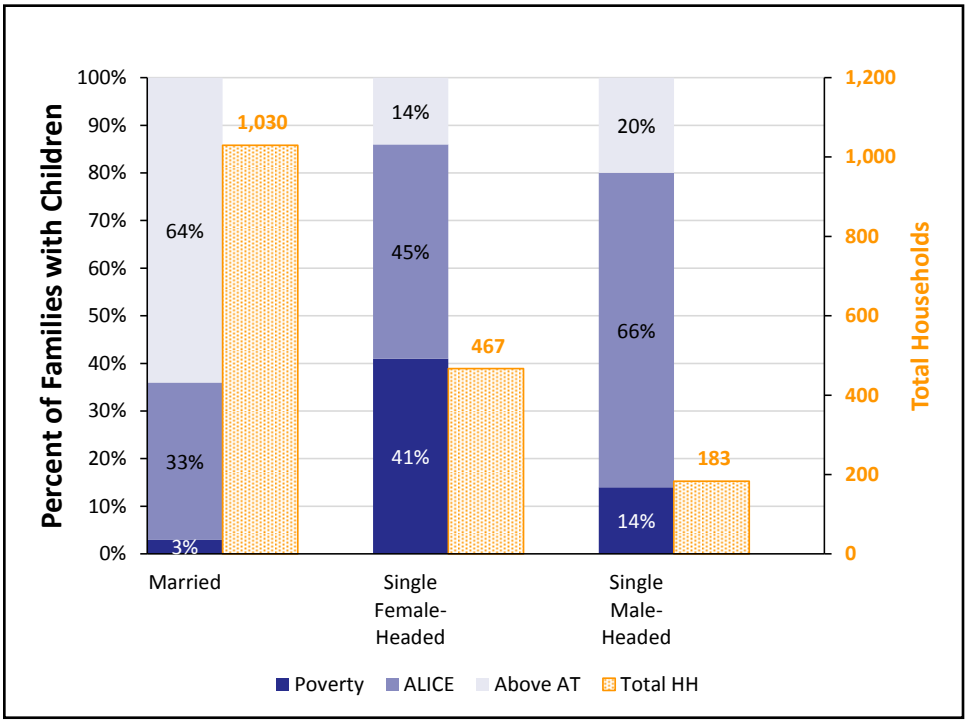
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$519	$643
Child Care	$–	$978
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$134	$364
Taxes	$167	$195
Monthly Total	$1,472	$4,005
ANNUAL TOTAL	**$17,664**	**$48,060**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Taylor County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

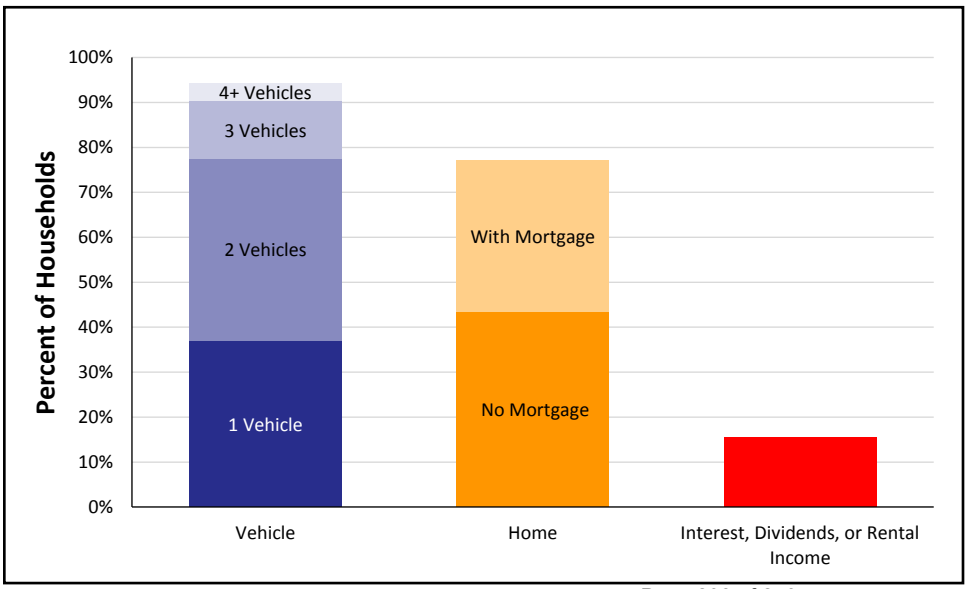
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Taylor County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Taylor County, 2015

Town	Total HH	% ALICE & Poverty
Perry	2,695	65%
Perry North CCD	5,531	55%
Perry South CCD	2,074	53%
Steinhatchee CDP	551	51%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

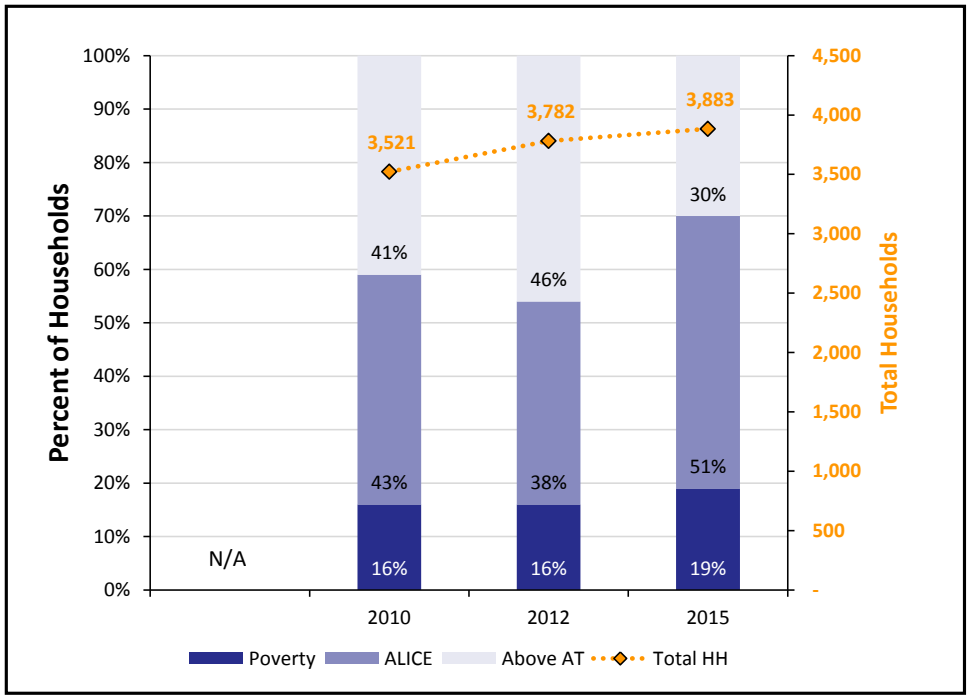
ALICE IN UNION COUNTY

Population: 15,191 | **Number of Households:** 3,883
Median Household Income: $39,163 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 2,716 (70%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Union County

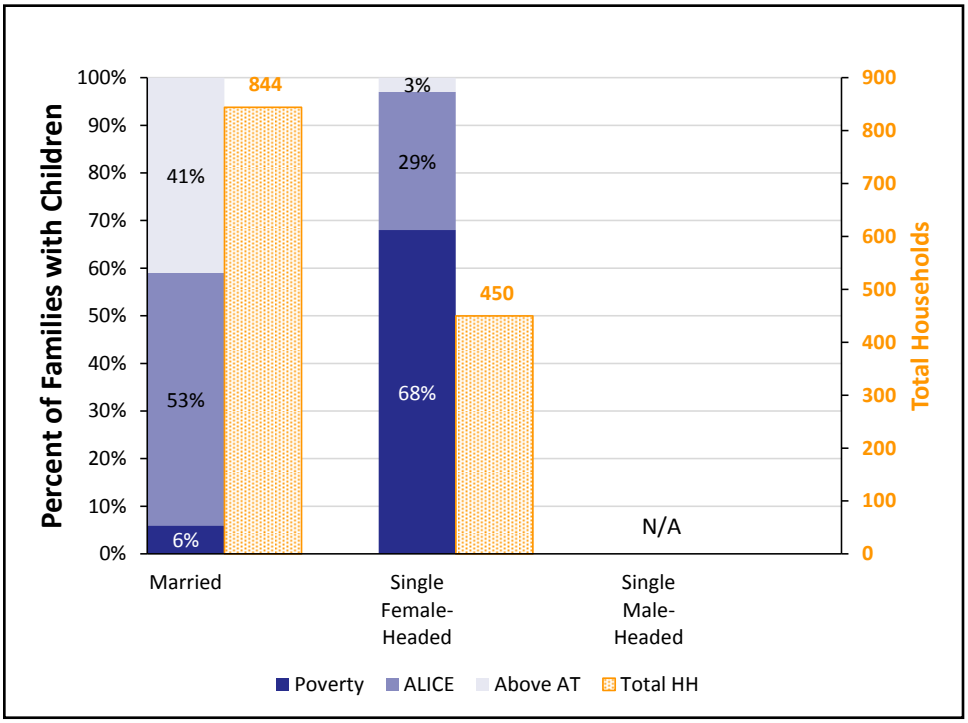
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$472	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$128	$371
Taxes	$156	$211
Monthly Total	$1,408	$4,083
ANNUAL TOTAL	**$16,896**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Union County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

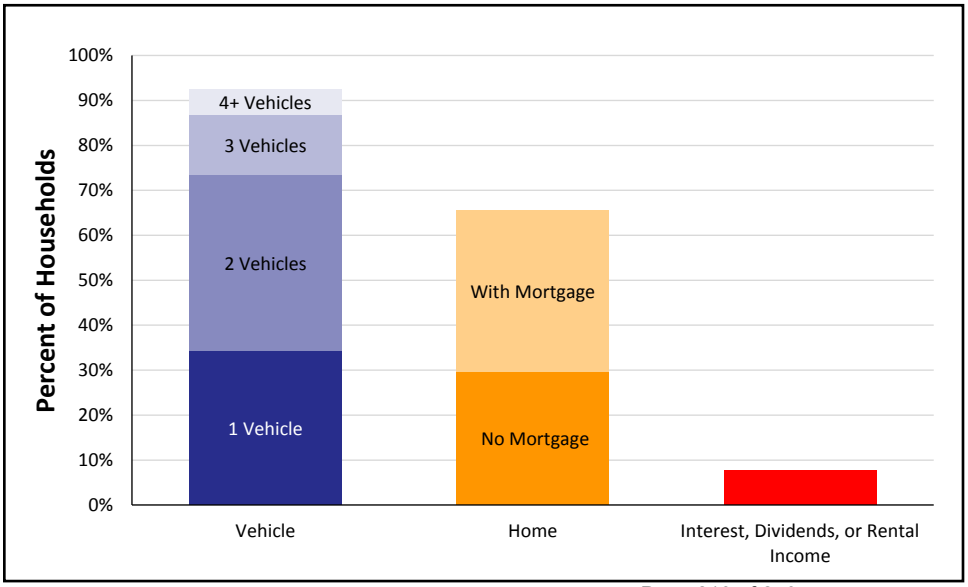


Union County, 2015		
Town	Total HH	% ALICE & Poverty
Lake Butler	812	80%
Lake Butler CCD	1,643	75%
Raiford CCD	657	63%
Worthington Springs CCD	1,583	67%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Union County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

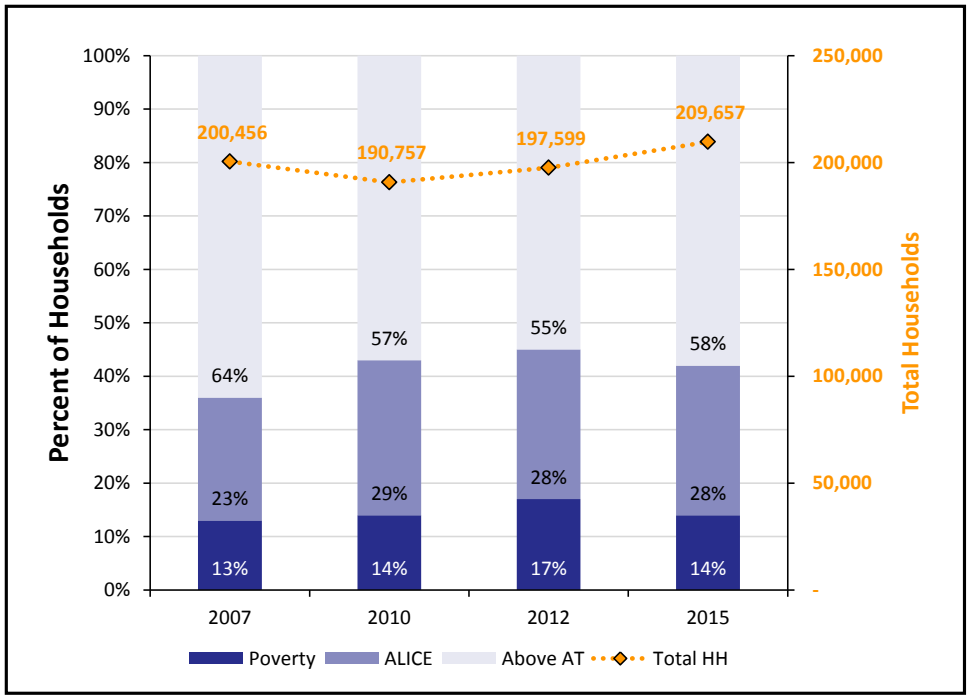
ALICE IN VOLUSIA COUNTY

Population: 517,887 | **Number of Households:** 209,657
Median Household Income: $42,175 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 89,476 (42%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Volusia County

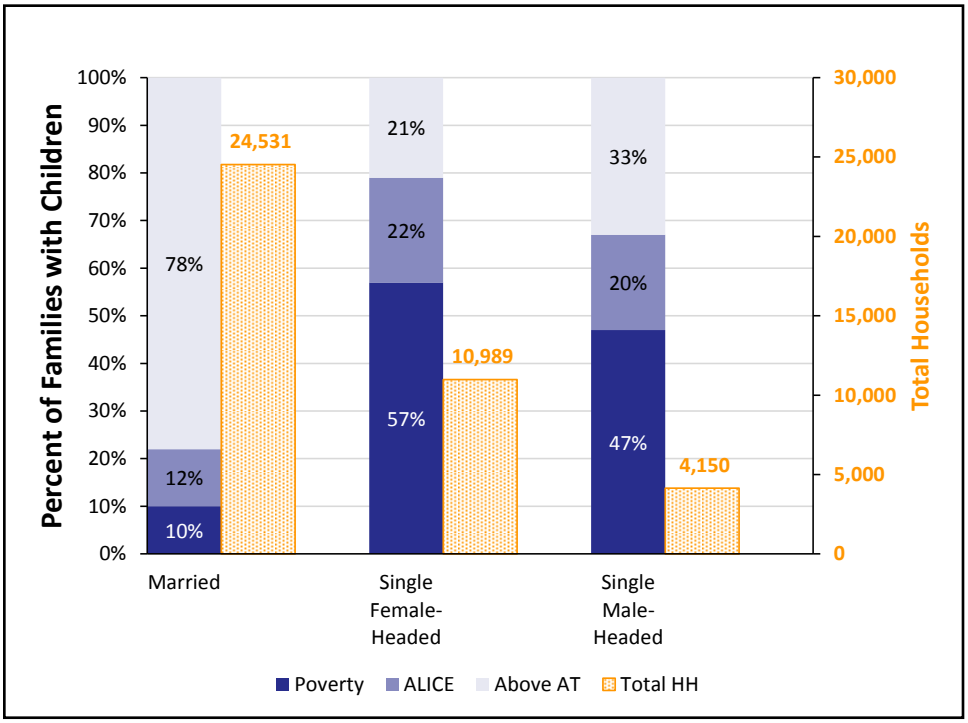
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$569	$900
Child Care	$–	$960
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$140	$395
Taxes	$178	$266
Monthly Total	$1,539	$4,346
ANNUAL TOTAL	**$18,468**	**$52,152**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Volusia County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

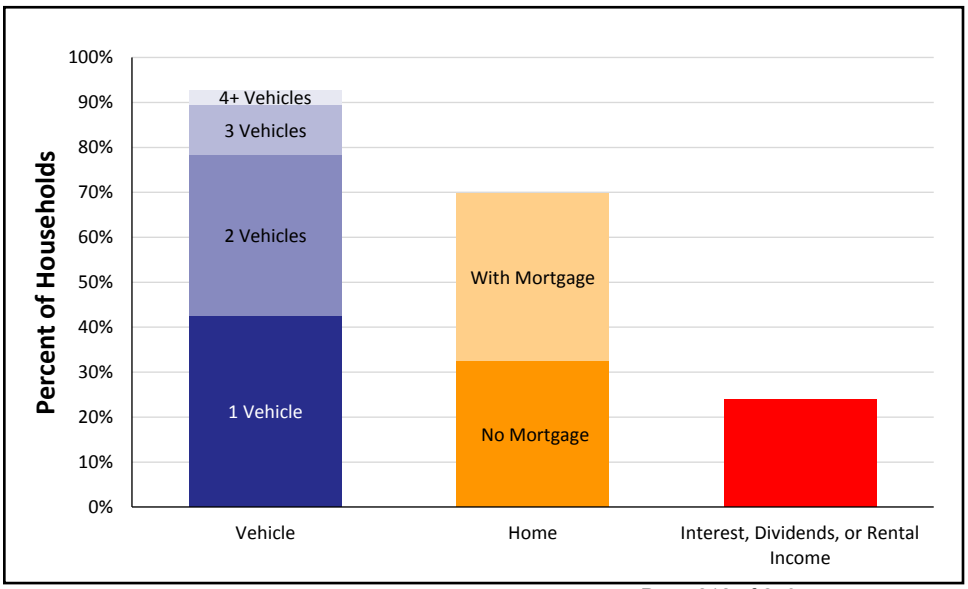
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Volusia County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Volusia County, 2015

Town	Total HH	% ALICE & Poverty
Central Volusia CCD	13,682	25%
Daytona Beach	26,998	62%
Daytona Beach CCD	16,343	72%
Daytona Beach Shores	2,353	38%
De Leon Springs CDP	821	31%
DeBary	7,928	37%
DeBary-Orange City CCD	16,866	43%
DeLand	10,093	45%
DeLand CCD	23,583	42%
DeLand Southwest CDP	362	76%
Deltona	30,583	42%
Deltona CCD	33,431	43%
Edgewater	8,345	37%
Glencoe CDP	1,071	40%
Holly Hill	4,764	61%
Lake Helen	1,092	48%
New Smyrna Beach	10,786	37%
New Smyrna Beach CCD	25,013	38%
North DeLand CDP	538	41%
North Peninsula CCD	11,964	45%
Oak Hill	672	40%
Orange City	4,871	53%
Ormond Beach	16,223	37%
Ormond Beach CCD	22,237	45%
Ormond-by-the-Sea CDP	3,730	43%
Pierson	427	57%
Pierson-Seville CCD	2,502	43%
Ponce Inlet	1,433	23%
Port Orange	24,356	40%
Port Orange CCD	29,145	47%
Samsula-Spruce Creek CDP	2,365	16%
South Daytona	5,102	54%
South Peninsula CCD	5,414	33%
West DeLand CDP	1,321	45%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

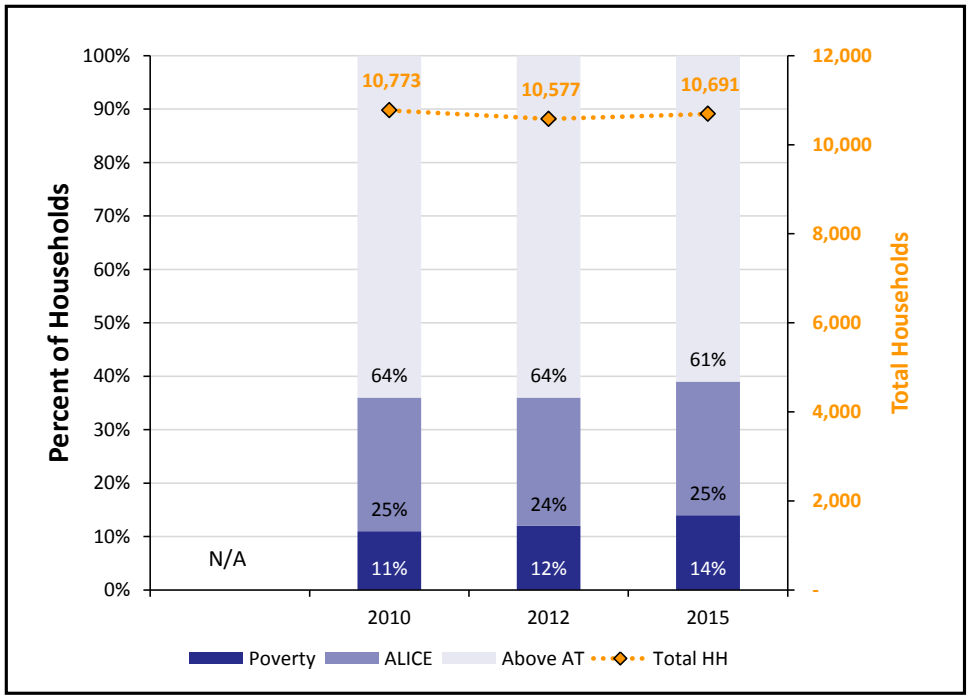
ALICE IN WAKULLA COUNTY

Population: 31,128 | **Number of Households:** 10,691
Median Household Income: $50,340 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 4,195 (39%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Wakulla County

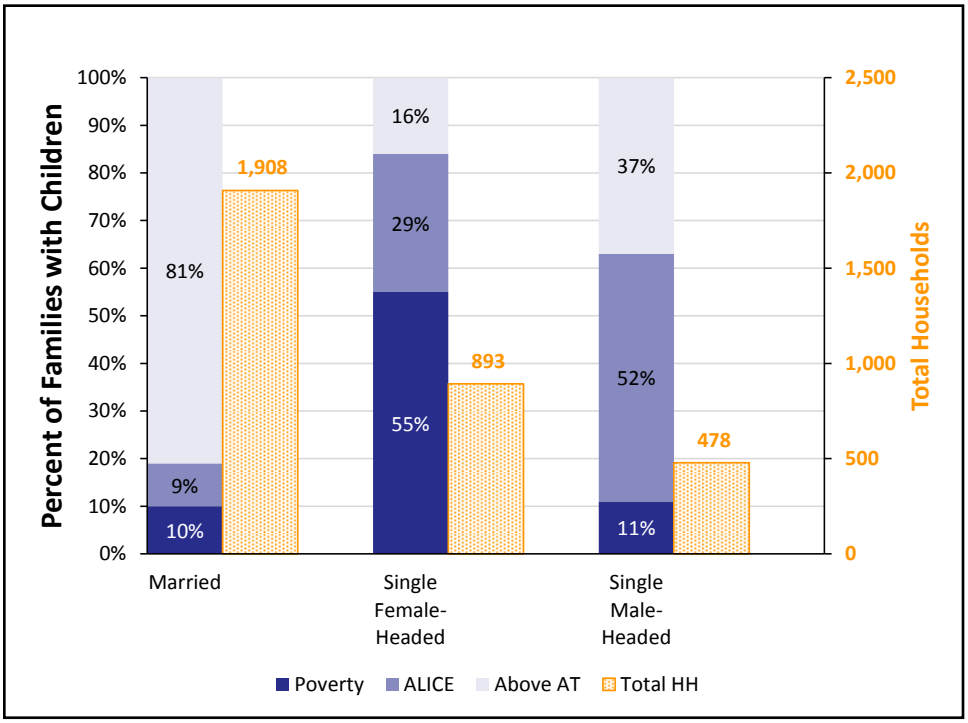
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$580	$790
Child Care	$–	$1,014
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$141	$388
Taxes	$181	$249
Monthly Total	$1,554	$4,266
ANNUAL TOTAL	**$18,648**	**$51,192**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Wakulla County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

Families with Children by Income, 2015

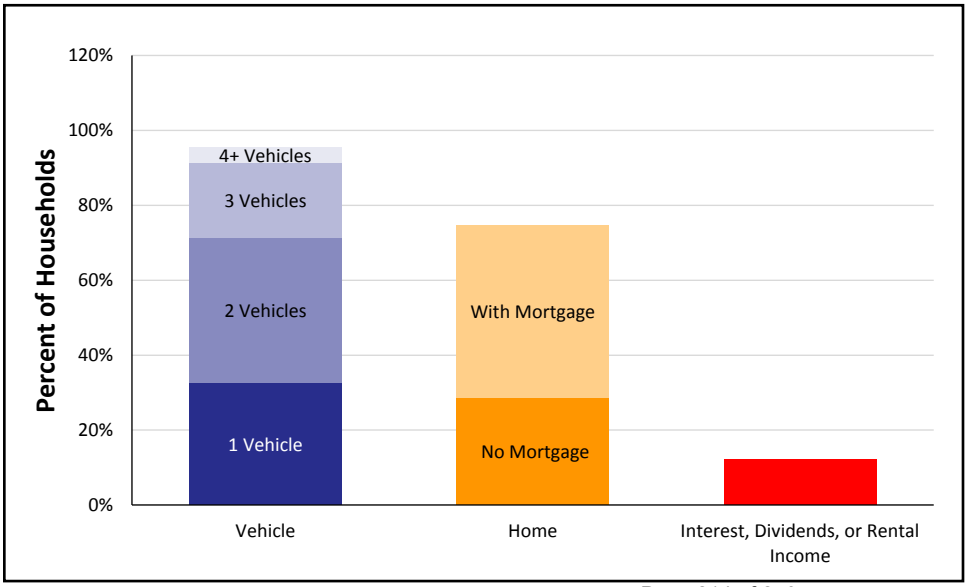


Wakulla County, 2015		
Town	Total HH	% ALICE & Poverty
Crawfordville CDP	1,453	34%
East Wakulla CCD	8,608	36%
Panacea CDP	366	71%
West Wakulla CCD	2,083	50%

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Wakulla County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

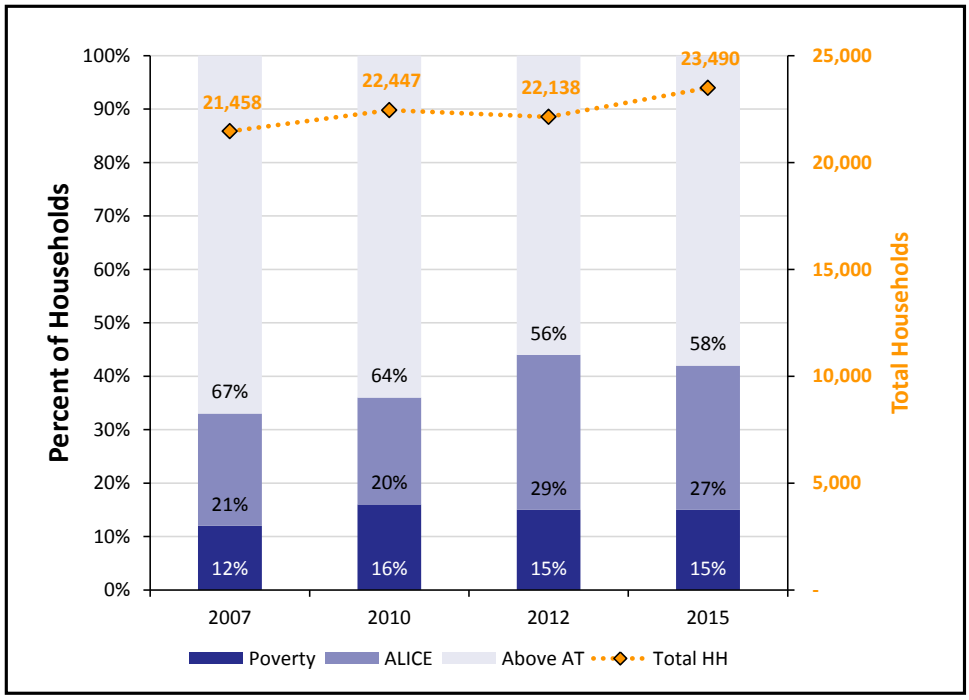
ALICE IN WALTON COUNTY

Population: 59,487 | **Number of Households:** 23,490
Median Household Income: $44,966 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 9,676 (42%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Walton County

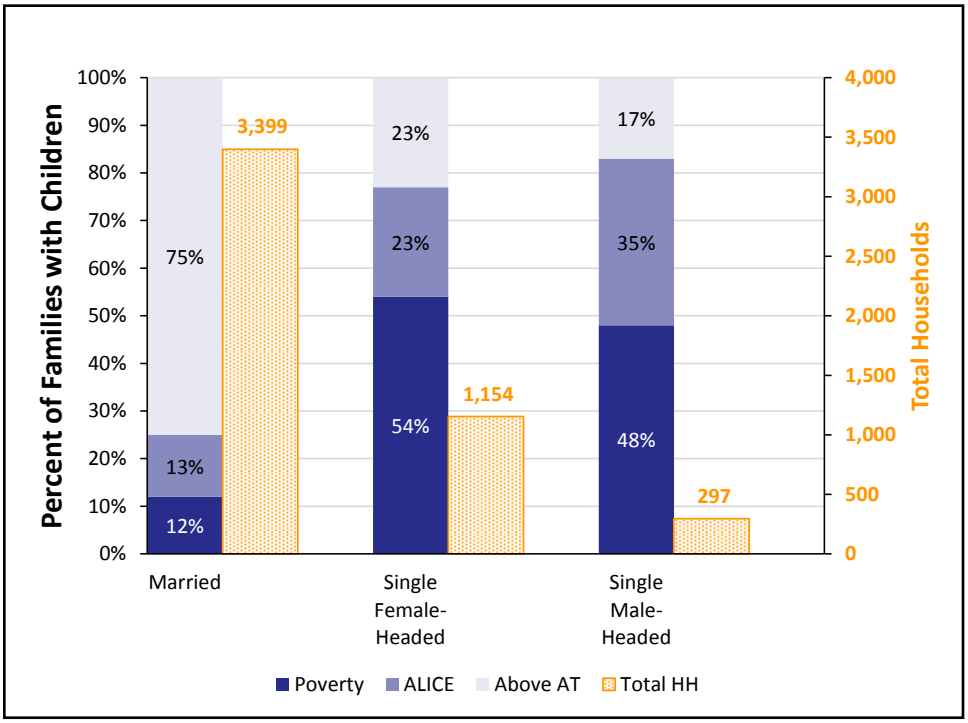
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$592	$807
Child Care	$–	$900
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$143	$375
Taxes	$183	$220
Monthly Total	$1,570	$4,127
ANNUAL TOTAL	**$18,840**	**$49,524**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Walton County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

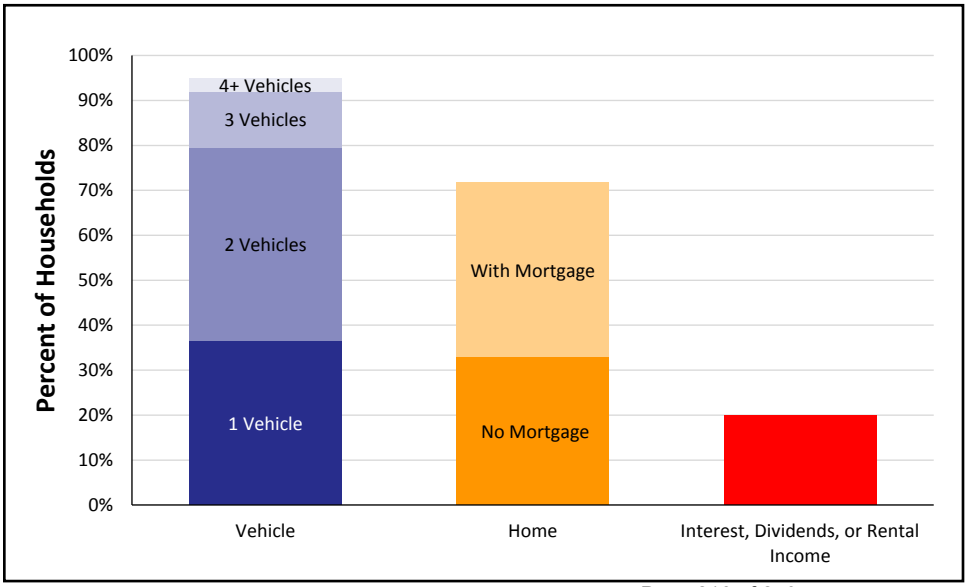
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Walton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Walton County, 2015

Town	Total HH	% ALICE & Poverty
DeFuniak Springs	2,109	61%
DeFuniak Springs CCD	5,400	56%
Freeport	842	45%
Freeport CCD	3,718	42%
Miramar Beach CDP	3,482	34%
Paxton-Darlington CCD	3,680	50%
Redbay CCD	1,168	51%
Walton Beaches CCD	9,524	28%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

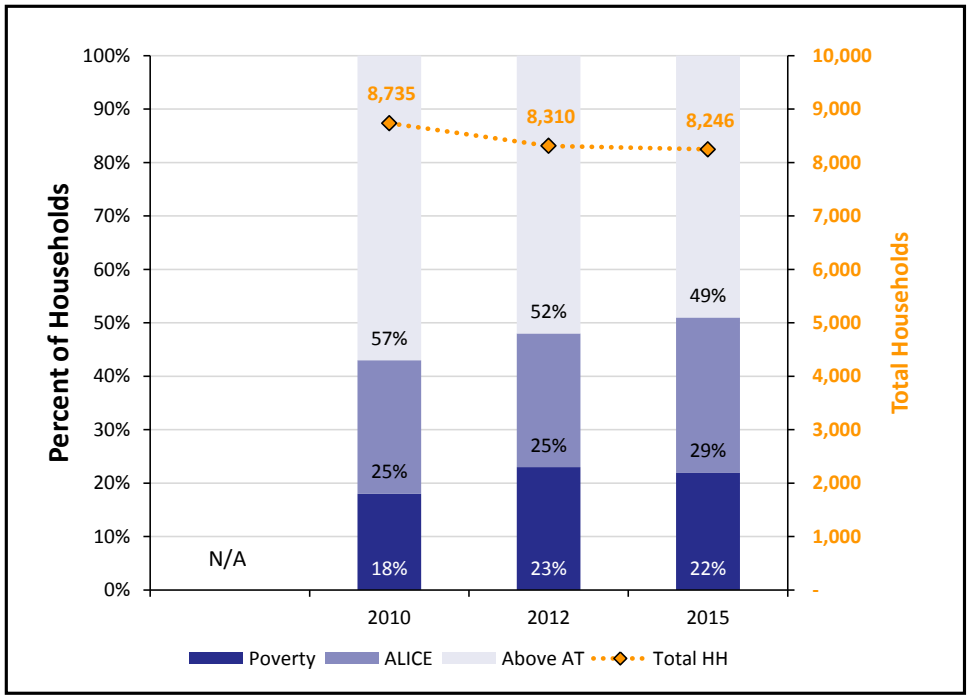
ALICE IN WASHINGTON COUNTY

Population: 24,629 | **Number of Households:** 8,246
Median Household Income: $38,970 (state average: $49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 4,167 (51%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The percentage of households below the ALICE Threshold changes over time (left axis, blue bars) as does the total number of households (right axis, dotted yellow line). The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,770 for a single adult and $24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Washington County

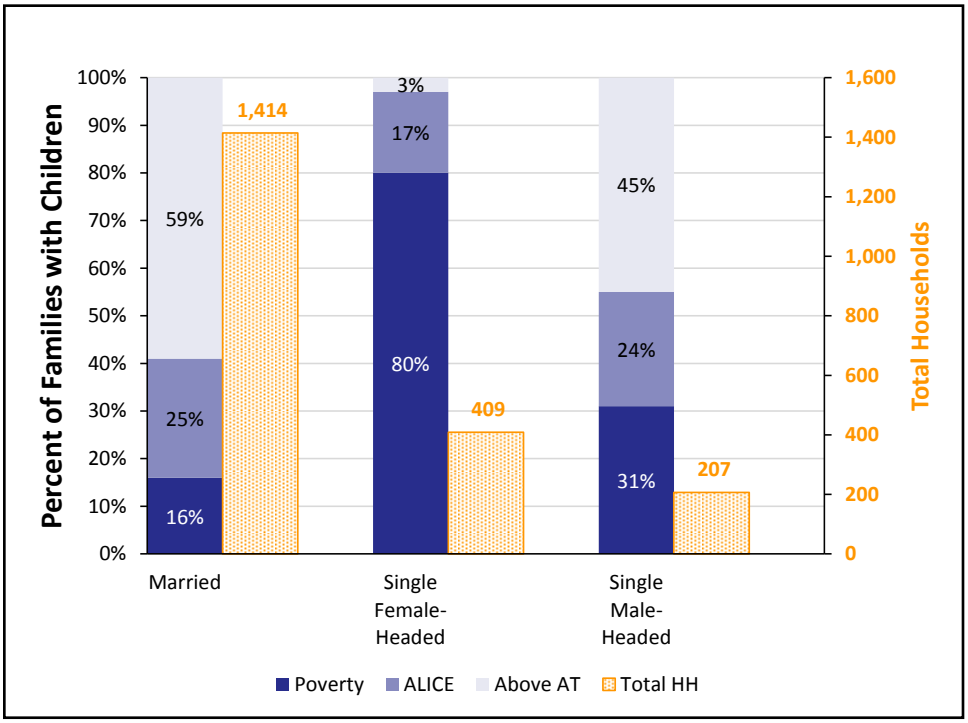
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$472	$643
Child Care	$–	$1,033
Food	$165	$547
Transportation	$322	$644
Health Care	$165	$634
Miscellaneous	$128	$371
Taxes	$156	$211
Monthly Total	$1,408	$4,083
ANNUAL TOTAL	**$16,896**	**$48,996**
POVERTY ANNUAL TOTAL	$11,770	$24,250

*Sources: **2015 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more Washington County families are headed by married parents, a greater percent of single parent families have income below the AT (left axis, blue bar). Total number of families in each category are reflected by dotted yellow bars (right axis).

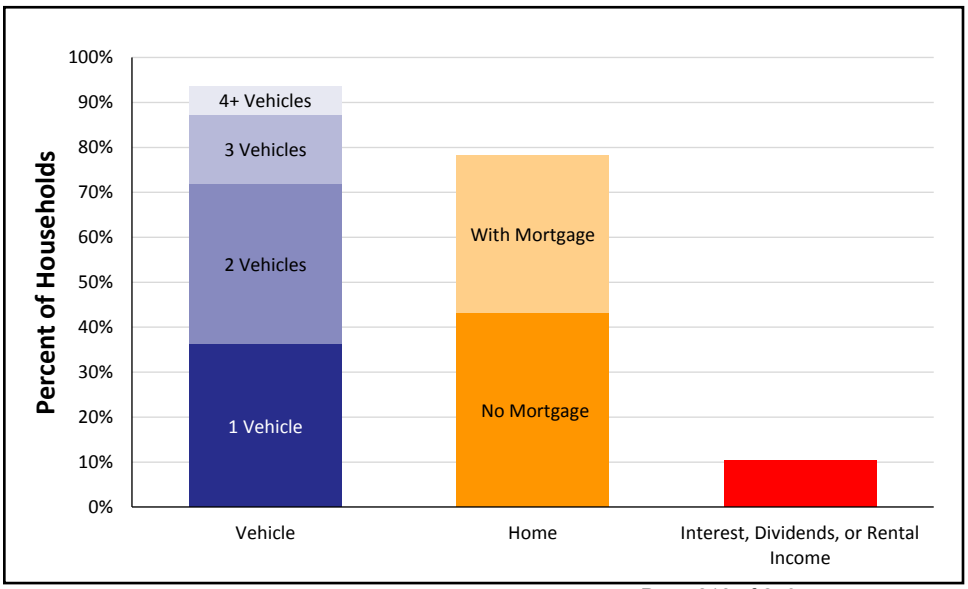
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Washington County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Washington County, 2015

Town	Total HH	% ALICE & Poverty
Caryville CCD	1,309	45%
Chipley	1,250	57%
Chipley CCD	2,928	48%
Vernon	333	66%
Vernon CCD	4,009	54%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP), and Census County Divisions (CCD), relatively permanent statistical areas delineated cooperatively by the Census Bureau and state and local government authorities. These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE HOUSING DATA BY COUNTY

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it. This table presents key housing data for each county in Florida in 2015 for owner-occupied and renter-occupied units.

The Gap in Rental Units is an average of the high and low estimates for the number of rental units necessary to enable all households below the ALICE Threshold to spend less than one-third of their income on housing.

Source: American Community Survey, 2015; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2015, there are no 3-year estimates.

Housing Data by County, Florida, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Alachua	51,964	36%	21%	44,463	70%	55%	4,140	1-Year
Baker	6,406	43%	22%	1,799	80%	53%	351	5-Year
Bay	42,673	42%	21%	26,664	68%	52%	4,775	1-Year
Bradford	6,477	48%	19%	2,293	77%	57%	242	5-Year
Brevard	158,025	27%	23%	67,657	46%	51%	5,392	1-Year
Broward	414,256	37%	35%	259,614	60%	62%	90,678	1-Year
Calhoun	3,875	61%	24%	909	87%	54%	145	5-Year
Charlotte	55,131	50%	25%	17,540	72%	57%	3,065	1-Year
Citrus	49,292	41%	21%	11,249	60%	59%	7,607	1-Year
Clay	50,941	32%	20%	20,792	59%	45%	12,362	1-Year
Collier	97,414	33%	26%	37,492	56%	54%	9,647	1-Year
Columbia	16,564	48%	21%	7,674	60%	37%	4,623	1-Year
DeSoto	7,907	61%	23%	3,331	81%	53%	142	5-Year
Dixie	4,769	66%	22%	1,282	75%	53%	123	5-Year
Duval	195,353	23%	26%	148,114	50%	52%	11,264	1-Year
Escambia	71,379	26%	20%	45,435	50%	49%	1,516	1-Year
Flagler	28,702	48%	29%	10,579	58%	47%	6,150	1-Year
Franklin	3,147	55%	28%	1,191	73%	42%	81	5-Year
Gadsden	11,990	54%	25%	4,974	87%	55%	640	5-Year
Gilchrist	5,006	57%	19%	1,181	74%	49%	91	5-Year
Glades	2,908	86%	19%	1,012	89%	60%	610	5-Year
Gulf	3,923	48%	26%	1,426	85%	50%	452	5-Year
Hamilton	3,423	61%	24%	1,265	78%	59%	987	5-Year
Hardee	5,300	59%	21%	2,318	80%	49%	1,261	5-Year
Hendry	7,802	55%	28%	3,543	77%	46%	678	5-Year
Hernando	54,638	54%	24%	16,075	71%	47%	11,346	1-Year
Highlands	30,814	42%	19%	10,302	79%	61%	1,392	1-Year
Hillsborough	286,637	36%	25%	216,517	63%	54%	29,547	1-Year
Holmes	5,421	62%	24%	1,407	85%	58%	240	5-Year

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Indian River	42,755	45%	20%	12,739	71%	47%	1,310	1-Year
Jackson	11,747	59%	26%	4,562	86%	50%	560	5-Year
Jefferson	4,150	46%	30%	1,261	80%	64%	281	5-Year
Lafayette	2,001	57%	25%	492	80%	37%	394	5-Year
Lake	95,377	44%	24%	31,142	67%	54%	5,461	1-Year
Lee	182,806	43%	27%	80,888	63%	52%	13,065	1-Year
Leon	56,747	19%	24%	52,462	59%	62%	4,565	1-Year
Levy	11,899	43%	23%	3,617	66%	52%	249	5-Year
Liberty	1,801	52%	13%	632	75%	26%	51	5-Year
Madison	5,186	64%	27%	1,428	83%	64%	179	5-Year
Manatee	92,814	42%	23%	41,876	65%	54%	7,190	1-Year
Marion	95,212	54%	23%	30,015	74%	53%	1,150	1-Year
Martin	49,010	44%	29%	16,091	61%	46%	9,891	1-Year
Miami-Dade	433,846	42%	37%	423,866	69%	66%	139,396	1-Year
Monroe	19,025	36%	35%	12,366	51%	59%	7,846	1-Year
Nassau	22,065	41%	26%	7,609	63%	45%	4,773	1-Year
Okaloosa	45,861	20%	21%	30,860	44%	52%	3,761	1-Year
Okeechobee	9,229	59%	24%	3,817	84%	53%	367	5-Year
Orange	246,508	36%	27%	211,228	65%	57%	46,567	1-Year
Osceola	57,486	46%	32%	40,815	68%	60%	13,580	1-Year
Palm Beach	367,126	37%	31%	178,654	60%	60%	57,381	1-Year
Pasco	134,828	47%	23%	57,800	68%	53%	9,274	1-Year
Pinellas	258,204	45%	28%	142,005	65%	53%	20,056	1-Year
Polk	152,419	47%	23%	74,703	73%	54%	10,823	1-Year
Putnam	19,593	46%	22%	8,572	75%	59%	6,466	1-Year
Santa Rosa	42,867	35%	24%	17,994	48%	38%	560	1-Year
Sarasota	127,664	39%	25%	50,143	57%	53%	9,182	1-Year
Seminole	104,433	34%	27%	58,306	59%	53%	14,310	1-Year
St. Johns	64,035	32%	25%	19,212	51%	50%	9,878	1-Year
St. Lucie	77,847	47%	30%	30,964	68%	59%	20,927	1-Year
Sumter	46,276	46%	21%	4,894	70%	53%	3,440	1-Year
Suwannee	10,752	57%	24%	4,897	73%	48%	167	5-Year
Taylor	5,862	63%	19%	1,743	84%	41%	360	5-Year
Union	2,547	58%	26%	1,336	75%	36%	548	5-Year
Volusia	146,531	33%	27%	63,126	60%	61%	6,605	1-Year
Wakulla	7,998	42%	24%	2,693	72%	47%	40	5-Year
Walton	16,858	35%	28%	6,632	50%	55%	747	5-Year
Washington	6,447	59%	22%	1,799	73%	54%	48	5-Year

ALICE THRESHOLD AND DEMOGRAPHICS, FLORIDA, 2015

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a Household Survival Budget in each county in Florida, and to show the number of households earning below this amount – the ALICE Threshold.

The table presents ALICE demographics for each county broken down by race/ethnicity and age. Note that percentages of race/ethnicity and age can mask the size of the population. The ALICE Thresholds for households under and over 65 years old for each county are presented.

For details of the methodology, see the Methodology Overview.

Source: American Community Survey, 2015; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates; there are no 3-year estimates.

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Florida, 2015

County	Total HHs	HHs Below ALICE Threshold	Percent HH Below AT – Race/Ethnicity				Percent HH Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Alachua	96,427	46%	47%	70%	62%	39%	42%	45,000	35,000
Baker	8,205	46%	49%	76%	41%	43%	41%	50,000	30,000
Bay	69,337	41%	46%	59%	53%	37%	40%	45,000	30,000
Bradford	8,770	50%	N/A	70%	27%	45%	49%	50,000	30,000
Brevard	225,682	34%	34%	56%	45%	31%	32%	40,000	30,000
Broward	673,870	44%	38%	54%	45%	39%	53%	50,000	40,000
Calhoun	4,784	58%	27%	69%	44%	58%	50%	50,000	30,000
Charlotte	72,671	40%	37%	59%	65%	37%	34%	45,000	30,000
Citrus	60,541	43%	21%	52%	54%	43%	40%	40,000	30,000
Clay	71,733	33%	39%	41%	33%	35%	39%	45,000	35,000
Collier	134,906	33%	41%	67%	60%	27%	27%	50,000	35,000
Columbia	24,238	45%	17%	61%	55%	41%	41%	45,000	30,000
DeSoto	11,238	58%	0%	81%	73%	51%	45%	50,000	30,000
Dixie	6,051	55%	89%	76%	43%	54%	49%	45,000	30,000
Duval	343,467	37%	26%	54%	47%	30%	35%	40,000	30,000
Escambia	116,814	38%	44%	55%	51%	31%	33%	40,000	30,000
Flagler	39,281	45%	26%	61%	43%	44%	42%	50,000	35,000
Franklin	4,338	51%	0%	55%	47%	51%	47%	45,000	30,000
Gadsden	16,964	56%	84%	67%	65%	38%	46%	45,000	30,000
Gilchrist	6,187	50%	27%	73%	53%	50%	52%	45,000	35,000
Glades	3,920	65%	0%	85%	88%	62%	61%	60,000	35,000
Gulf	5,349	49%	0%	72%	51%	46%	47%	45,000	30,000

County	Total HHs	HHs Below ALICE Threshold	Percent HH Below AT – Race/Ethnicity				Percent HH Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Hamilton	4,688	57%	0%	71%	87%	49%	47%	50,000	30,000
Hardee	7,618	65%	45%	74%	83%	54%	54%	60,000	35,000
Hendry	11,345	64%	35%	84%	71%	52%	54%	60,000	30,000
Hernando	70,713	42%	47%	66%	50%	40%	40%	45,000	30,000
Highlands	41,116	49%	35%	68%	65%	40%	38%	40,000	30,000
Hillsborough	503,154	42%	32%	62%	52%	33%	46%	45,000	35,000
Holmes	6,828	56%	56%	61%	100%	56%	55%	45,000	30,000
Indian River	55,494	40%	17%	73%	59%	37%	32%	50,000	30,000
Jackson	16,309	58%	61%	74%	69%	53%	46%	50,000	30,000
Jefferson	5,411	49%	N/A	68%	58%	39%	50%	45,000	35,000
Lafayette	2,493	57%	N/A	81%	96%	51%	62%	50,000	35,000
Lake	126,519	41%	32%	55%	50%	40%	43%	45,000	35,000
Lee	263,694	43%	48%	64%	60%	39%	38%	50,000	35,000
Leon	109,209	41%	35%	59%	51%	32%	24%	40,000	30,000
Levy	15,516	50%	100%	61%	68%	48%	50%	40,000	30,000
Liberty	2,433	52%	0%	72%	100%	48%	49%	50,000	30,000
Madison	6,614	56%	65%	68%	30%	51%	49%	45,000	30,000
Manatee	134,690	43%	41%	65%	65%	38%	42%	50,000	35,000
Marion	125,227	47%	43%	68%	65%	44%	39%	50,000	30,000
Martin	65,101	41%	37%	70%	64%	38%	38%	50,000	35,000
Miami-Dade	857,712	61%	48%	72%	64%	40%	67%	60,000	45,000
Monroe	31,391	46%	41%	70%	63%	42%	44%	60,000	45,000
Nassau	29,674	37%	5%	52%	30%	34%	35%	45,000	30,000
Okaloosa	76,721	33%	45%	52%	40%	31%	35%	40,000	35,000
Okeechobee	13,046	58%	22%	78%	74%	55%	47%	50,000	30,000
Orange	457,736	43%	39%	54%	54%	35%	52%	45,000	40,000
Osceola	98,301	60%	50%	72%	70%	46%	60%	60,000	40,000
Palm Beach	545,780	40%	33%	59%	55%	33%	40%	50,000	35,000
Pasco	192,628	42%	32%	46%	42%	42%	41%	45,000	30,000
Pinellas	400,209	41%	37%	60%	58%	38%	43%	45,000	30,000
Polk	227,122	51%	37%	68%	63%	44%	47%	50,000	35,000
Putnam	28,165	52%	10%	73%	68%	47%	39%	40,000	25,000
Santa Rosa	60,861	33%	18%	46%	47%	32%	42%	45,000	35,000
Sarasota	177,807	33%	34%	65%	50%	31%	33%	45,000	35,000
Seminole	162,739	37%	28%	54%	53%	32%	42%	45,000	35,000
St. Johns	83,247	28%	31%	49%	41%	27%	35%	45,000	35,000
St. Lucie	108,811	46%	38%	66%	63%	41%	43%	50,000	35,000
Sumter	48,039	42%	71%	70%	64%	40%	39%	50,000	40,000
Suwannee	15,649	48%	57%	62%	74%	44%	38%	45,000	25,000
Taylor	7,605	55%	100%	63%	72%	52%	46%	45,000	30,000
Union	3,883	70%	55%	77%	48%	70%	66%	60,000	40,000
Volusia	209,657	42%	38%	65%	56%	38%	38%	40,000	30,000
Wakulla	10,691	39%	0%	37%	50%	40%	33%	45,000	25,000
Walton	23,490	42%	10%	75%	45%	39%	39%	40,000	30,000
Washington	8,246	51%	N/A	73%	21%	48%	36%	50,000	25,000

KEY FACTS AND ALICE STATISTICS FOR FLORIDA CONGRESSIONAL DISTRICTS

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it.

Key data and ALICE statistics for the state's 27 congressional districts (114th Congress) are presented below.

Source: American Community Survey, 2015, 1-year estimates.

Districts for the 114th Congress	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%
Congressional District 1	750,928	284,944	11%	25%	64%	7.3%	89%	21%	44%
Congressional District 2	718,173	263,789	19%	31%	50%	8.3%	89%	21%	51%
Congressional District 3	721,105	256,401	18%	24%	58%	8.2%	89%	19%	41%
Congressional District 4	740,304	281,685	10%	24%	66%	5.2%	90%	24%	47%
Congressional District 5	743,735	264,825	23%	28%	49%	10.4%	84%	28%	56%
Congressional District 6	755,981	299,860	14%	32%	54%	6.7%	89%	25%	51%
Congressional District 7	738,367	266,444	11%	28%	61%	6.5%	89%	28%	51%
Congressional District 8	730,746	287,064	11%	22%	67%	6.8%	89%	22%	47%
Congressional District 9	819,676	264,789	16%	42%	42%	6.1%	85%	28%	58%
Congressional District 10	788,192	296,949	12%	26%	62%	5.7%	89%	25%	49%
Congressional District 11	740,907	294,002	14%	38%	48%	9.3%	90%	22%	47%
Congressional District 12	747,779	290,195	12%	26%	62%	6.3%	90%	23%	47%
Congressional District 13	716,429	307,481	13%	28%	59%	5.3%	89%	28%	48%
Congressional District 14	765,377	297,271	19%	31%	50%	8.3%	86%	28%	52%
Congressional District 15	728,456	259,029	13%	27%	60%	6.6%	89%	20%	48%
Congressional District 16	764,808	311,188	10%	26%	64%	6.5%	88%	24%	50%
Congressional District 17	747,648	275,425	13%	26%	61%	7.4%	87%	21%	50%
Congressional District 18	748,028	289,741	12%	28%	60%	5.7%	89%	29%	51%
Congressional District 19	774,346	303,535	12%	28%	60%	6.4%	86%	27%	48%

Districts for the 114th Congress	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%
Congressional District 20	767,766	249,312	20%	37%	43%	11.7%	81%	37%	61%
Congressional District 21	758,192	279,199	10%	27%	63%	6.6%	88%	31%	55%
Congressional District 22	730,302	311,737	12%	28%	60%	6.5%	86%	32%	57%
Congressional District 23	734,951	279,979	12%	30%	58%	5.8%	87%	35%	58%
Congressional District 24	745,862	243,955	25%	40%	35%	9.4%	80%	36%	60%
Congressional District 25	765,164	230,199	18%	28%	54%	5.6%	83%	33%	60%
Congressional District 26	776,959	221,403	15%	38%	47%	5.4%	83%	35%	63%
Congressional District 27	751,091	252,783	21%	40%	39%	6.2%	81%	34%	63%

THE ECONOMIC VIABILITY DASHBOARD

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it.

The **Economic Viability Dashboard** is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. Index scores range from 1 to 100, with higher scores reflecting better conditions. Each county's score is relative to other counties in Florida and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states. Scores are presented for 2010 and 2015, showing change since the end of the Great Recession (comparison with 2007 is more difficult because complete data was not available in all counties).

Source: American Community Survey, U.S. Census, and Bureau of Labor Statistics (BLS), 2015.

ECONOMIC VIABILITY DASHBOARD

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

Collective resources in a location can also make a difference in the financial stability of ALICE households in both the short and long terms. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and percent of the adult population who voted.

Economic Viability Dashboard, Florida, 2010 and 2015

1 = worse, 100 = better

County	Housing Affordability		Job Opportunities		Community Resources	
	2010	2015	2010	2015	2010	2015
Alachua County	40	55	45	57	61	63
Baker County	59	68	58	57	47	53
Bay County	56	64	55	66	44	60
Bradford County	49	70	47	47	54	68
Brevard County	53	63	53	71	60	67
Broward County	25	28	50	67	45	55
Calhoun County	59	72	52	51	62	37
Charlotte County	51	52	43	63	53	60
Citrus County	59	61	45	58	65	65
Clay County	52	53	58	64	61	59
Collier County	31	38	49	66	41	48
Columbia County	46	58	45	54	46	58
DeSoto County	47	67	52	59	21	25
Dixie County	69	76	61	61	52	44
Duval County	49	59	58	68	57	61
Escambia County	53	68	40	74	54	53
Flagler County	30	35	41	62	52	51
Franklin County	53	66	49	47	54	49
Gadsden County	54	67	36	50	55	68
Gilchrist County	63	74	50	55	64	44
Glades County	65	51	68	53	43	38
Gulf County	65	64	57	53	48	51
Hamilton County	70	70	71	42	50	42
Hardee County	45	57	53	55	17	21
Hendry County	44	65	54	51	20	22
Hernando County	52	56	42	60	52	58
Highlands County	57	69	50	51	37	55
Hillsborough County	43	55	55	70	47	56
Holmes County	68	70	55	37	42	37
Indian River County	47	63	35	55	46	55
Jackson County	67	70	56	45	55	51
Jefferson County	61	61	48	53	63	74
Lafayette County	57	71	66	36	41	44
Lake County	44	59	53	72	54	57
Lee County	41	51	46	62	44	47
Leon County	42	52	39	53	67	83

Economic Viability Dashboard, Florida, 2010 and 2015

1 = worse, 100 = better

County	Housing Affordability		Job Opportunities		Community Resources	
	2010	2015	2010	2015	2010	2015
Levy County	62	73	48	52	46	52
Liberty County	70	82	30	58	41	45
Madison County	65	69	60	53	54	48
Manatee County	42	51	49	66	43	50
Marion County	54	67	45	55	48	61
Martin County	42	36	42	63	58	77
Miami-Dade County	12	16	45	62	26	45
Monroe County	1	10	60	62	41	63
Nassau County	54	42	57	59	65	66
Okaloosa County	56	61	60	70	58	60
Okeechobee County	52	64	35	52	26	28
Orange County	28	42	47	67	46	55
Osceola County	34	42	53	61	36	45
Palm Beach County	28	31	47	65	50	60
Pasco County	52	61	49	65	47	59
Pinellas County	48	59	52	68	51	66
Polk County	54	62	50	67	43	56
Putnam County	50	49	39	54	39	48
St. Johns County	38	36	48	64	77	80
St. Lucie County	37	39	46	61	46	53
Santa Rosa County	55	67	50	71	63	54
Sarasota County	38	47	51	69	58	68
Seminole County	43	68	58	57	60	53
Sumter County	55	61	48	65	61	59
Suwannee County	66	59	51	68	51	66
Taylor County	60	62	42	67	62	56
Union County	67	49	57	54	38	48
Volusia County	50	36	47	64	44	80
Wakulla County	55	39	54	61	76	53
Walton County	56	67	45	71	61	54
Washington County	62	47	51	69	60	68

KEY FACTS AND ALICE STATISTICS FOR FLORIDA MUNICIPALITIES

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it. Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Florida.

Key data and ALICE statistics for the state's municipalities are presented here.

Source: American Community Survey, 2015; towns with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. There are no 3-year estimates.

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Alachua, Alachua County	9,435	4,012	16%	26%	58%	7.0%	89%	28%	45%	5-Year
Archer, Alachua County	1,180	445	31%	33%	36%	12.0%	85%	24%	42%	5-Year
Gainesville CCD, Alachua County	175,982	65,880	27%	28%	45%	8.2%	86%	24%	55%	5-Year
Gainesville, Alachua County	130,133	48,617	29%	28%	43%	5.1%	92%	21%	55%	1-Year
Hawthorne CCD, Alachua County	5,780	2,238	22%	30%	48%	16.3%	80%	26%	36%	5-Year
Hawthorne, Alachua County	1,670	507	32%	29%	39%	25.4%	82%	45%	47%	5-Year
High Springs, Alachua County	5,591	1,989	9%	34%	57%	8.8%	84%	25%	60%	5-Year
High Springs-Alachua CCD, Alachua County	39,736	16,125	13%	27%	60%	6.4%	89%	23%	47%	5-Year
La Crosse, Alachua County	261	107	20%	28%	52%	2.3%	90%	31%	36%	5-Year
Micanopy CCD, Alachua County	2,836	1,237	14%	33%	53%	4.0%	83%	17%	41%	5-Year
Micanopy, Alachua County	668	293	13%	40%	47%	7.2%	88%	19%	57%	5-Year
Newberry, Alachua County	5,307	1,845	10%	18%	72%	2.5%	87%	24%	40%	5-Year
Newberry-Archer CCD, Alachua County	23,027	8,538	11%	19%	70%	4.7%	89%	20%	37%	5-Year
Waldo CCD, Alachua County	6,857	2,685	14%	34%	52%	13.7%	85%	22%	49%	5-Year
Waldo, Alachua County	1,004	373	29%	42%	29%	15.2%	74%	32%	66%	5-Year
Glen St. Mary, Baker County	567	184	21%	45%	34%	15.4%	84%	13%	50%	5-Year
Macclenny CCD, Baker County	14,441	4,493	15%	27%	58%	5.2%	89%	26%	45%	5-Year
Macclenny, Baker County	6,414	1,899	18%	31%	51%	3.7%	87%	24%	52%	5-Year
Sanderson CCD, Baker County	12,694	3,712	17%	33%	50%	13.0%	84%	17%	35%	5-Year
Callaway, Bay County	14,760	5,297	15%	24%	61%	10.3%	82%	25%	46%	5-Year
Cedar Grove CDP, Bay County	3,313	1,145	16%	31%	53%	15.8%	82%	25%	51%	5-Year
Laguna Beach CDP, Bay County	3,665	1,920	13%	32%	55%	6.6%	75%	21%	53%	5-Year
Lower Grand Lagoon CDP, Bay County	3,722	2,017	20%	29%	51%	5.9%	69%	33%	42%	5-Year
Lynn Haven CCD, Bay County	25,151	9,175	10%	23%	67%	7.6%	84%	23%	53%	5-Year
Lynn Haven, Bay County	19,355	7,238	10%	25%	65%	7.9%	88%	27%	47%	5-Year
Mexico Beach CCD, Bay County	4,483	1,465	9%	28%	63%	11.4%	94%	38%	46%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Mexico Beach, Bay County	1,355	654	12%	25%	63%	10.1%	86%	38%	36%	5-Year
Panama City Beach, Bay County	12,092	5,241	10%	27%	63%	5.2%	82%	27%	42%	5-Year
Panama City Beaches CCD, Bay County	35,603	15,967	11%	28%	61%	6.3%	80%	29%	47%	5-Year
Panama City CCD, Bay County	91,793	34,976	17%	30%	53%	10.1%	83%	25%	51%	5-Year
Panama City, Bay County	36,917	14,945	20%	34%	46%	12.2%	82%	25%	54%	5-Year
Parker, Bay County	4,462	1,949	17%	30%	53%	15.0%	81%	30%	51%	5-Year
Pretty Bayou CDP, Bay County	3,432	1,386	8%	32%	60%	6.6%	89%	24%	57%	5-Year
Southport CCD, Bay County	10,718	3,776	11%	23%	66%	5.9%	90%	15%	34%	5-Year
Springfield, Bay County	9,186	3,590	23%	36%	41%	7.3%	78%	25%	54%	5-Year
Tyndall AFB CDP, Bay County	3,128	811	7%	30%	63%	12.5%	98%	?	49%	5-Year
Upper Grand Lagoon CDP, Bay County	14,216	6,029	8%	28%	64%	7.1%	81%	31%	53%	5-Year
Youngstown CCD, Bay County	7,605	2,563	27%	29%	44%	10.2%	89%	24%	44%	5-Year
Brooker CCD, Bradford County	1,313	421	18%	33%	49%	18.3%	72%	14%	57%	5-Year
Brooker, Bradford County	394	118	16%	29%	55%	10.3%	75%	17%	18%	5-Year
Hampton CCD, Bradford County	6,506	2,335	19%	24%	57%	10.3%	82%	15%	38%	5-Year
Hampton, Bradford County	412	149	30%	39%	31%	22.5%	86%	22%	50%	5-Year
Lawtey CCD, Bradford County	5,560	1,460	22%	27%	51%	19.1%	85%	17%	42%	5-Year
Lawtey, Bradford County	1,051	386	27%	38%	35%	11.5%	87%	31%	24%	5-Year
Starke CCD, Bradford County	13,844	4,554	25%	28%	47%	10.9%	82%	22%	50%	5-Year
Starke, Bradford County	5,401	2,044	29%	27%	44%	12.2%	83%	25%	52%	5-Year
Cape Canaveral, Brevard County	10,031	5,602	13%	26%	61%	8.6%	78%	24%	45%	5-Year
Cocoa Beach, Brevard County	11,355	5,796	8%	24%	68%	7.7%	83%	30%	39%	5-Year
Cocoa Beach-Cape Canaveral CCD, Brevard County	23,905	12,609	10%	25%	65%	8.3%	81%	27%	43%	5-Year
Cocoa West CDP, Brevard County	4,910	1,953	38%	32%	30%	21.8%	74%	32%	84%	5-Year
Cocoa, Brevard County	17,339	6,811	27%	29%	44%	15.2%	79%	30%	59%	5-Year
Cocoa-Rockledge CCD, Brevard County	117,688	45,172	13%	21%	66%	12.0%	85%	26%	50%	5-Year
Grant-Valkaria, Brevard County	3,938	1,518	6%	19%	75%	5.9%	86%	35%	15%	5-Year
Indialantic, Brevard County	2,764	1,212	9%	18%	73%	4.9%	82%	25%	49%	5-Year
Indialantic-Melbourne Beach CCD, Brevard County	45,515	18,972	7%	17%	76%	8.1%	86%	29%	44%	5-Year
Indian Harbour Beach, Brevard County	8,315	3,653	11%	23%	66%	15.7%	81%	37%	55%	5-Year
June Park CDP, Brevard County	3,981	1,570	11%	21%	68%	7.3%	90%	22%	36%	5-Year
Malabar CCD, Brevard County	15,567	6,928	12%	27%	61%	11.6%	88%	25%	49%	5-Year
Malabar, Brevard County	2,822	1,084	6%	14%	80%	7.9%	89%	24%	65%	5-Year
Melbourne Beach, Brevard County	3,146	1,211	3%	17%	80%	2.0%	87%	32%	66%	5-Year
Melbourne CCD, Brevard County	124,818	51,170	13%	25%	62%	10.2%	86%	26%	50%	5-Year
Melbourne Shores-Floridana Beach CCD, Brevard County	7,109	3,317	10%	21%	69%	15.7%	92%	32%	40%	5-Year
Melbourne Village, Brevard County	769	316	4%	19%	77%	12.7%	89%	28%	42%	5-Year
Melbourne, Brevard County	80,136	32,825	14%	27%	59%	5.5%	86%	24%	49%	1-Year
Merritt Island CCD, Brevard County	43,778	17,826	13%	21%	66%	10.9%	86%	25%	47%	5-Year
Merritt Island CDP, Brevard County	35,900	14,577	13%	22%	65%	10.7%	85%	25%	49%	5-Year
Micco CDP, Brevard County	8,293	4,234	14%	33%	53%	19.4%	90%	21%	49%	5-Year
Mims CDP, Brevard County	6,334	2,617	14%	21%	65%	14.1%	90%	18%	41%	5-Year
Palm Bay CCD, Brevard County	105,426	37,981	16%	26%	58%	11.4%	84%	30%	58%	5-Year
Palm Bay, Brevard County	107,895	38,113	15%	23%	62%	6.6%	90%	25%	50%	1-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Palm Shores, Brevard County	1,123	410	14%	19%	67%	3.6%	87%	21%	39%	5-Year
Patrick AFB CDP, Brevard County	1,371	370	3%	29%	68%	9.1%	97%	?	44%	5-Year
Port St. John CDP, Brevard County	11,335	4,283	14%	23%	63%	13.0%	85%	32%	43%	5-Year
Rockledge, Brevard County	25,798	10,171	9%	21%	70%	11.2%	85%	25%	40%	5-Year
Satellite Beach, Brevard County	10,351	4,020	3%	12%	85%	4.9%	91%	25%	37%	5-Year
Sharpes CDP, Brevard County	2,885	1,186	19%	24%	57%	12.5%	78%	27%	48%	5-Year
South Patrick Shores CDP, Brevard County	6,529	2,638	7%	13%	80%	9.6%	83%	26%	45%	5-Year
Titusville CCD, Brevard County	65,479	27,170	15%	23%	62%	11.8%	86%	22%	49%	5-Year
Titusville, Brevard County	44,363	18,722	18%	26%	56%	11.8%	84%	24%	50%	5-Year
Viera East CDP, Brevard County	11,264	4,583	3%	22%	75%	9.4%	92%	22%	55%	5-Year
Viera West CDP, Brevard County	8,365	3,312	3%	6%	91%	8.4%	95%	25%	15%	5-Year
West Brevard CCD, Brevard County	4,306	1,646	3%	7%	90%	8.2%	94%	29%	35%	5-Year
West Melbourne, Brevard County	19,667	7,158	9%	22%	69%	10.4%	87%	21%	47%	5-Year
Boulevard Gardens CDP, Broward County	1,870	495	2%	44%	54%	17.7%	76%	40%	49%	5-Year
Broadview Park CDP, Broward County	7,593	2,039	21%	31%	48%	7.1%	52%	32%	71%	5-Year
Coconut Creek, Broward County	56,816	22,113	9%	34%	57%	9.7%	83%	37%	53%	5-Year
Cooper City, Broward County	33,382	10,727	4%	18%	78%	6.9%	90%	34%	52%	5-Year
Coral Springs, Broward County	129,502	40,825	10%	25%	65%	6.8%	86%	34%	59%	1-Year
Coral Springs-Margate CCD, Broward County	228,089	77,842	12%	35%	53%	10.1%	78%	40%	60%	5-Year
Dania Beach, Broward County	30,878	12,202	22%	34%	44%	12.2%	74%	36%	62%	5-Year
Davie CCD, Broward County	212,050	69,286	10%	23%	67%	7.6%	87%	36%	55%	5-Year
Davie, Broward County	100,894	36,504	13%	26%	61%	4.6%	87%	30%	60%	1-Year
Deerfield Beach CCD, Broward County	183,189	66,918	11%	30%	59%	9.0%	83%	37%	56%	5-Year
Deerfield Beach, Broward County	79,769	31,863	12%	39%	49%	8.1%	85%	34%	57%	1-Year
Fort Lauderdale CCD, Broward County	297,992	120,691	17%	34%	49%	12.5%	78%	38%	56%	5-Year
Fort Lauderdale, Broward County	178,587	73,817	15%	31%	54%	9.1%	85%	38%	56%	1-Year
Franklin Park CDP, Broward County	958	334	44%	46%	10%	34.0%	69%	37%	74%	5-Year
Hallandale Beach CCD, Broward County	51,236	22,002	22%	40%	38%	13.8%	75%	39%	61%	5-Year
Hallandale Beach, Broward County	38,725	18,025	21%	40%	39%	13.0%	76%	41%	61%	5-Year
Hillsboro Beach, Broward County	1,568	927	4%	30%	66%	5.4%	92%	43%	34%	5-Year
Hillsboro Pines CDP, Broward County	401	122	0%	28%	72%	5.4%	98%	40%	52%	5-Year
Hollywood CCD, Broward County	188,262	72,079	16%	35%	49%	10.5%	77%	37%	59%	5-Year
Hollywood, Broward County	149,721	56,104	16%	36%	48%	9.2%	83%	34%	59%	1-Year
Lauderdale Lakes, Broward County	34,103	10,999	24%	45%	31%	18.9%	75%	50%	64%	5-Year
Lauderdale-by-the-Sea, Broward County	6,313	3,869	11%	28%	61%	7.9%	87%	37%	47%	5-Year
Lauderhill, Broward County	71,574	23,525	20%	40%	40%	8.2%	83%	39%	73%	1-Year
Lighthouse Point, Broward County	10,842	4,932	6%	25%	69%	5.9%	93%	33%	56%	5-Year
Margate, Broward County	55,678	20,651	13%	40%	47%	11.7%	78%	37%	62%	5-Year
Miramar, Broward County	137,115	40,203	9%	24%	67%	7.7%	88%	33%	65%	1-Year
Miramar-Pembroke Pines CCD, Broward County	297,974	96,006	10%	28%	62%	9.3%	83%	42%	60%	5-Year
North Lauderdale, Broward County	42,853	11,913	19%	39%	42%	10.6%	68%	46%	64%	5-Year
Oakland Park, Broward County	43,347	16,837	16%	38%	46%	11.7%	74%	35%	59%	5-Year
Parkland, Broward County	27,114	8,240	3%	11%	86%	5.7%	96%	36%	65%	5-Year
Pembroke Park, Broward County	6,244	2,482	23%	49%	28%	7.2%	76%	23%	62%	5-Year
Pembroke Pines, Broward County	166,624	56,409	10%	25%	65%	5.6%	90%	32%	55%	1-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Plantation CCD, Broward County	276,292	100,420	13%	35%	52%	9.2%	79%	39%	56%	5-Year
Plantation, Broward County	92,555	33,712	9%	23%	68%	4.0%	89%	33%	56%	1-Year
Pompano Beach CCD, Broward County	108,068	45,040	18%	38%	44%	11.1%	76%	35%	59%	5-Year
Pompano Beach, Broward County	107,771	40,375	19%	35%	46%	13.8%	80%	33%	61%	1-Year
Roosevelt Gardens CDP, Broward County	2,760	752	17%	39%	44%	19.0%	77%	35%	61%	5-Year
Sea Ranch Lakes, Broward County	701	263	6%	14%	80%	2.2%	93%	37%	19%	5-Year
Southwest Ranches, Broward County	7,676	2,177	8%	16%	76%	10.3%	88%	43%	46%	5-Year
Sunrise, Broward County	92,706	30,856	10%	31%	59%	6.5%	83%	35%	52%	1-Year
Tamarac, Broward County	63,227	27,242	12%	42%	46%	8.2%	83%	39%	55%	5-Year
Washington Park CDP, Broward County	1,310	384	15%	50%	35%	15.9%	82%	32%	62%	5-Year
West Park, Broward County	14,779	4,156	21%	39%	40%	14.5%	71%	43%	65%	5-Year
Weston, Broward County	69,947	21,259	7%	17%	76%	0.0%	92%	38%	51%	5-Year
Wilton Manors, Broward County	12,133	6,474	12%	34%	54%	7.8%	81%	34%	42%	5-Year
Altha CCD, Calhoun County	2,431	973	14%	45%	41%	11.9%	88%	23%	41%	5-Year
Altha, Calhoun County	670	237	29%	30%	41%	15.6%	84%	14%	53%	5-Year
Blountstown CCD, Calhoun County	8,438	2,293	26%	34%	40%	8.9%	77%	26%	45%	5-Year
Blountstown, Calhoun County	2,625	937	32%	28%	40%	12.1%	75%	25%	34%	5-Year
West Calhoun CCD, Calhoun County	3,746	1,518	13%	40%	47%	10.4%	78%	19%	18%	5-Year
Charlotte Harbor CDP, Charlotte County	4,001	1,791	10%	29%	61%	4.0%	77%	21%	40%	5-Year
Charlotte Park CDP, Charlotte County	2,475	1,190	10%	30%	60%	10.3%	86%	29%	33%	5-Year
Cleveland CDP, Charlotte County	2,881	1,152	16%	34%	50%	14.1%	76%	24%	22%	5-Year
Grove City CDP, Charlotte County	1,982	985	28%	22%	50%	16.5%	82%	19%	30%	5-Year
Grove City-Rotonda CCD, Charlotte County	38,871	17,951	12%	28%	60%	9.3%	85%	26%	56%	5-Year
Harbour Heights CDP, Charlotte County	3,400	1,371	11%	21%	68%	11.1%	91%	28%	28%	5-Year
Manasota Key CDP, Charlotte County	1,131	605	9%	13%	78%	13.6%	94%	37%	42%	5-Year
Port Charlotte CCD, Charlotte County	88,106	37,031	12%	31%	57%	10.9%	84%	29%	51%	5-Year
Port Charlotte CDP, Charlotte County	56,434	23,486	14%	34%	52%	10.7%	82%	32%	55%	5-Year
Punta Gorda CCD, Charlotte County	38,806	16,874	11%	24%	65%	11.9%	86%	29%	35%	5-Year
Punta Gorda, Charlotte County	17,288	8,629	11%	18%	71%	10.2%	89%	30%	40%	5-Year
Rotonda CDP, Charlotte County	8,337	4,124	10%	31%	59%	6.2%	89%	24%	74%	5-Year
Solana CDP, Charlotte County	289	180	17%	41%	42%	30.2%	78%	28%	42%	5-Year
Beverly Hills CDP, Citrus County	8,593	3,999	26%	36%	38%	19.8%	85%	25%	57%	5-Year
Black Diamond CDP, Citrus County	1,114	419	15%	7%	78%	12.3%	81%	21%	27%	5-Year
Citrus Hills CDP, Citrus County	8,039	3,691	4%	16%	80%	4.2%	97%	20%	46%	5-Year
Citrus Springs CDP, Citrus County	8,695	3,410	11%	26%	63%	10.5%	84%	25%	51%	5-Year
Crystal River CCD, Citrus County	68,992	30,114	15%	27%	58%	13.0%	87%	25%	49%	5-Year
Crystal River, Citrus County	3,060	1,232	24%	27%	49%	13.7%	77%	29%	68%	5-Year
Floral City CDP, Citrus County	4,919	2,251	12%	39%	49%	13.3%	87%	28%	31%	5-Year
Hernando CDP, Citrus County	9,699	4,121	23%	36%	41%	21.9%	82%	17%	61%	5-Year
Homosassa CDP, Citrus County	1,673	865	10%	23%	67%	1.0%	96%	24%	10%	5-Year
Homosassa Springs CDP, Citrus County	13,012	5,291	25%	35%	40%	18.4%	81%	22%	59%	5-Year
Inverness CCD, Citrus County	70,662	30,898	16%	32%	52%	13.2%	87%	21%	54%	5-Year
Inverness Highlands North CDP, Citrus County	2,944	871	22%	15%	63%	5.4%	92%	16%	20%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Inverness Highlands South CDP, Citrus County	6,375	2,670	13%	35%	52%	4.6%	86%	16%	42%	5-Year
Inverness, Citrus County	7,184	3,212	20%	41%	39%	12.8%	89%	25%	70%	5-Year
Lecanto CDP, Citrus County	5,415	1,957	16%	21%	63%	15.6%	86%	24%	32%	5-Year
Pine Ridge CDP (Citrus County), Citrus County	10,402	4,671	11%	21%	68%	11.7%	94%	26%	62%	5-Year
Sugarmill Woods CDP, Citrus County	9,129	4,410	7%	30%	63%	13.8%	90%	24%	44%	5-Year
Asbury Lake CDP, Clay County	8,078	2,867	7%	16%	77%	7.8%	86%	18%	35%	5-Year
Bellair-Meadowbrook Terrace CDP, Clay County	13,987	5,381	9%	40%	51%	9.2%	85%	24%	43%	5-Year
Fleming Island CDP, Clay County	30,350	10,216	7%	12%	81%	7.6%	95%	26%	40%	5-Year
Green Cove Springs CCD, Clay County	14,089	5,128	15%	28%	57%	12.1%	84%	24%	48%	5-Year
Green Cove Springs, Clay County	7,054	2,421	17%	30%	53%	12.3%	83%	23%	56%	5-Year
Keystone Heights CCD, Clay County	17,202	6,562	14%	31%	55%	14.1%	81%	22%	46%	5-Year
Keystone Heights, Clay County	1,652	587	7%	27%	66%	7.8%	89%	14%	30%	5-Year
Lakeside CDP, Clay County	31,223	11,310	10%	24%	66%	10.5%	85%	23%	44%	5-Year
Middleburg CDP, Clay County	13,062	4,438	16%	27%	57%	11.2%	82%	23%	37%	5-Year
Middleburg-Clay Hill CCD, Clay County	58,303	18,568	12%	22%	66%	11.5%	87%	24%	38%	5-Year
Oakleaf Plantation CDP, Clay County	23,087	6,830	7%	13%	80%	8.0%	93%	25%	22%	5-Year
Orange Park CCD, Clay County	93,295	33,396	8%	23%	69%	9.2%	89%	25%	43%	5-Year
Orange Park, Clay County	8,545	3,455	9%	32%	59%	11.6%	87%	22%	42%	5-Year
Penney Farms CCD, Clay County	14,528	5,399	12%	19%	69%	11.7%	90%	19%	41%	5-Year
Penney Farms, Clay County	618	353	5%	48%	47%	16.9%	95%	28%	56%	5-Year
Chokoloskee CDP, Collier County	418	153	59%	32%	9%	0.0%	97%	28%	100%	5-Year
Everglades CCD, Collier County	16,035	6,586	14%	30%	56%	6.5%	82%	30%	49%	5-Year
Everglades, Collier County	268	117	15%	27%	58%	4.0%	87%	34%	30%	5-Year
Golden Gate CDP, Collier County	29,258	7,113	25%	35%	40%	9.7%	59%	39%	65%	5-Year
Goodland CDP, Collier County	330	162	0%	64%	36%	0.0%	87%	34%	100%	5-Year
Immokalee CCD, Collier County	56,726	14,937	17%	23%	60%	11.0%	69%	27%	40%	5-Year
Immokalee CDP, Collier County	24,879	4,955	42%	33%	25%	17.6%	51%	29%	51%	5-Year
Island Walk CDP, Collier County	3,041	1,551	0%	13%	87%	5.3%	98%	36%	66%	5-Year
Lely CDP, Collier County	3,589	1,731	5%	33%	62%	6.3%	90%	27%	61%	5-Year
Lely Resort CDP, Collier County	5,088	2,104	8%	25%	67%	3.4%	85%	39%	47%	5-Year
Marco Island CCD, Collier County	17,478	8,416	8%	20%	72%	5.0%	93%	39%	48%	5-Year
Marco Island, Collier County	17,148	8,254	8%	19%	73%	5.1%	93%	40%	46%	5-Year
Naples CCD, Collier County	250,852	99,949	10%	27%	63%	7.2%	81%	31%	53%	5-Year
Naples Manor CDP, Collier County	5,566	1,120	26%	51%	23%	25.0%	62%	34%	64%	5-Year
Naples Park CDP, Collier County	6,691	2,568	9%	40%	51%	6.6%	69%	33%	47%	5-Year
Naples, Collier County	20,603	10,392	9%	18%	73%	5.4%	93%	34%	51%	5-Year
Orangetree CDP, Collier County	5,248	1,369	6%	13%	81%	2.7%	79%	40%	29%	5-Year
Pelican Bay CDP, Collier County	5,230	2,995	2%	12%	86%	1.6%	99%	33%	55%	5-Year
Pine Ridge CDP (Collier County), Collier County	1,994	848	7%	14%	79%	0.7%	92%	33%	28%	5-Year
Plantation Island CDP, Collier County	452	150	55%	32%	13%	0.0%	74%	35%	?	5-Year
Verona Walk CDP, Collier County	2,645	1,230	11%	21%	68%	8.6%	95%	33%	38%	5-Year
Vineyards CDP, Collier County	3,983	1,716	5%	10%	85%	3.1%	90%	31%	33%	5-Year
Five Points CDP, Columbia County	812	299	27%	28%	45%	13.2%	72%	28%	20%	5-Year
Fort White CCD, Columbia County	14,988	5,556	19%	31%	50%	16.4%	85%	26%	22%	5-Year
Fort White, Columbia County	728	226	17%	22%	61%	13.8%	92%	25%	39%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Lake City CCD, Columbia County	51,548	17,609	16%	31%	53%	14.2%	84%	22%	41%	5-Year
Lake City, Columbia County	12,082	4,634	22%	36%	42%	18.2%	77%	26%	45%	5-Year
North Columbia CCD, Columbia County	1,270	543	27%	31%	42%	19.0%	74%	14%	0%	5-Year
Watertown CDP, Columbia County	3,318	1,167	16%	39%	45%	17.3%	78%	31%	34%	5-Year
Arcadia East CCD, DeSoto County	23,856	7,178	26%	38%	36%	11.4%	73%	24%	48%	5-Year
Arcadia West CCD, DeSoto County	11,101	4,060	16%	33%	51%	5.2%	75%	20%	39%	5-Year
Arcadia, DeSoto County	7,704	2,527	26%	38%	36%	13.7%	81%	27%	57%	5-Year
Southeast Arcadia CDP, DeSoto County	8,129	2,336	32%	39%	29%	10.8%	68%	22%	43%	5-Year
Cross City North CCD, Dixie County	12,157	4,290	21%	38%	41%	7.1%	79%	24%	39%	5-Year
Cross City South CCD, Dixie County	3,934	1,761	23%	24%	53%	7.5%	84%	17%	33%	5-Year
Cross City, Dixie County	2,198	788	27%	39%	34%	7.6%	81%	24%	40%	5-Year
Atlantic Beach, Duval County	12,961	5,477	7%	17%	76%	4.5%	88%	25%	44%	5-Year
Baldwin CCD, Duval County	7,376	2,340	11%	28%	61%	16.2%	82%	18%	45%	5-Year
Baldwin, Duval County	1,929	597	21%	32%	47%	23.0%	78%	18%	45%	5-Year
Jacksonville Beach, Duval County	22,149	10,303	8%	19%	73%	4.5%	89%	33%	49%	5-Year
Jacksonville Beaches CCD, Duval County	55,635	22,553	10%	20%	70%	6.8%	88%	30%	47%	5-Year
Jacksonville East CCD, Duval County	430,253	168,890	12%	23%	65%	8.2%	86%	27%	51%	5-Year
Jacksonville North CCD, Duval County	77,801	27,351	13%	23%	64%	9.4%	87%	33%	53%	5-Year
Jacksonville West CCD, Duval County	319,608	116,766	23%	26%	51%	13.5%	83%	31%	55%	5-Year
Jacksonville, Duval County	868,031	323,488	16%	23%	61%	7.2%	88%	25%	50%	1-Year
Neptune Beach, Duval County	6,683	2,948	12%	10%	78%	4.0%	92%	29%	41%	5-Year
Bellview CDP, Escambia County	22,341	8,614	7%	24%	69%	7.6%	88%	19%	49%	5-Year
Brent CDP, Escambia County	21,957	6,824	20%	29%	51%	9.4%	84%	23%	52%	5-Year
Cantonment CCD, Escambia County	54,365	18,759	10%	21%	69%	8.9%	87%	19%	44%	5-Year
Century CCD, Escambia County	8,572	2,847	14%	38%	48%	11.8%	85%	22%	48%	5-Year
Century, Escambia County	1,529	687	20%	55%	25%	21.6%	77%	31%	58%	5-Year
Ensley CDP, Escambia County	21,981	8,413	14%	29%	57%	10.9%	81%	24%	41%	5-Year
Ferry Pass CDP, Escambia County	32,077	12,742	16%	29%	55%	9.5%	87%	24%	57%	5-Year
Gonzalez CDP, Escambia County	14,187	4,818	5%	14%	81%	6.5%	88%	15%	46%	5-Year
Goulding CDP, Escambia County	4,274	1,012	33%	41%	26%	26.4%	83%	30%	64%	5-Year
Molino CDP, Escambia County	1,256	453	19%	38%	43%	15.9%	76%	13%	61%	5-Year
Myrtle Grove CDP, Escambia County	16,134	6,044	19%	24%	57%	6.5%	86%	22%	52%	5-Year
Northwest Escambia CCD, Escambia County	4,570	1,697	9%	20%	71%	9.0%	88%	9%	46%	5-Year
Pensacola CCD, Escambia County	238,820	90,357	15%	27%	58%	9.4%	86%	24%	49%	5-Year
Pensacola, Escambia County	52,752	22,103	16%	26%	58%	8.9%	85%	24%	47%	5-Year
Warrington CDP, Escambia County	13,053	5,732	19%	32%	49%	13.2%	85%	21%	55%	5-Year
West Pensacola CDP, Escambia County	20,538	8,143	19%	43%	38%	16.0%	81%	26%	53%	5-Year
Beverly Beach, Flagler County	342	191	5%	43%	52%	24.1%	94%	17%	58%	5-Year
Bunnell CCD, Flagler County	71,011	24,044	13%	34%	53%	9.1%	84%	30%	44%	5-Year
Bunnell, Flagler County	2,762	966	27%	37%	36%	7.0%	76%	24%	39%	5-Year
Flagler Beach CCD, Flagler County	29,772	12,906	9%	32%	59%	10.0%	88%	34%	45%	5-Year
Flagler Beach, Flagler County	4,682	2,057	5%	37%	58%	5.9%	83%	36%	51%	5-Year
Palm Coast, Flagler County	82,121	29,739	10%	34%	56%	8.4%	88%	28%	46%	1-Year
Apalachicola CCD, Franklin County	4,087	1,694	11%	32%	57%	6.3%	83%	32%	51%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Apalachicola, Franklin County	2,077	940	13%	38%	49%	8.3%	84%	39%	46%	5-Year
Carrabelle CCD, Franklin County	4,524	1,439	27%	33%	40%	14.0%	79%	29%	25%	5-Year
Carrabelle, Franklin County	2,770	758	26%	35%	39%	11.9%	81%	23%	23%	5-Year
Eastpoint CCD, Franklin County	3,017	1,205	19%	32%	49%	9.4%	76%	22%	26%	5-Year
Eastpoint CDP, Franklin County	2,165	854	25%	30%	45%	11.7%	73%	21%	32%	5-Year
St. George Island CDP, Franklin County	587	304	8%	16%	76%	4.2%	86%	31%	77%	5-Year
Chattahoochee CCD, Gadsden County	5,133	1,582	23%	31%	46%	12.2%	73%	24%	41%	5-Year
Chattahoochee, Gadsden County	3,229	851	26%	29%	45%	10.7%	65%	21%	39%	5-Year
Greensboro CCD, Gadsden County	3,954	1,373	33%	26%	41%	7.0%	73%	13%	19%	5-Year
Greensboro, Gadsden County	664	239	24%	19%	57%	3.8%	82%	21%	16%	5-Year
Gretna, Gadsden County	1,271	516	25%	46%	29%	15.0%	86%	28%	26%	5-Year
Havana CCD, Gadsden County	14,425	6,045	18%	27%	55%	8.4%	86%	25%	43%	5-Year
Havana, Gadsden County	1,895	836	20%	34%	46%	16.5%	83%	31%	49%	5-Year
Midway, Gadsden County	3,234	1,232	14%	31%	55%	6.0%	86%	34%	36%	5-Year
Quincy CCD, Gadsden County	22,912	7,964	28%	36%	36%	14.1%	83%	25%	41%	5-Year
Quincy, Gadsden County	7,947	2,733	28%	34%	38%	14.4%	80%	24%	49%	5-Year
Bell CCD, Gilchrist County	5,517	2,240	28%	32%	40%	14.5%	76%	15%	53%	5-Year
Bell, Gilchrist County	505	168	15%	51%	34%	7.8%	72%	28%	19%	5-Year
Spring Ridge CDP, Gilchrist County	319	167	8%	37%	55%	5.2%	94%	29%	?	5-Year
Trenton CCD, Gilchrist County	11,475	3,947	14%	31%	55%	8.2%	80%	21%	37%	5-Year
Trenton, Gilchrist County	2,199	723	21%	37%	42%	16.0%	73%	14%	48%	5-Year
Buckhead Ridge CDP, Glades County	1,595	639	18%	46%	36%	14.8%	92%	15%	35%	5-Year
Moore Haven, Glades County	2,818	655	21%	58%	21%	14.2%	68%	15%	60%	5-Year
Northeast Glades CCD, Glades County	3,583	1,447	17%	47%	36%	15.6%	82%	17%	50%	5-Year
Southwest Glades CCD, Glades County	9,689	2,473	22%	44%	34%	12.1%	75%	20%	43%	5-Year
Port St. Joe CCD, Gulf County	7,817	3,112	13%	33%	54%	8.1%	85%	32%	45%	5-Year
Port St. Joe, Gulf County	3,413	1,297	11%	44%	45%	13.0%	84%	19%	47%	5-Year
Wewahitchka CCD, Gulf County	7,968	2,237	18%	34%	48%	12.7%	79%	16%	32%	5-Year
Wewahitchka, Gulf County	1,979	803	28%	32%	40%	15.3%	77%	23%	32%	5-Year
Jasper CCD, Hamilton County	8,148	2,168	26%	31%	43%	17.1%	83%	24%	54%	5-Year
Jasper, Hamilton County	4,243	712	34%	26%	40%	10.4%	87%	23%	52%	5-Year
Jennings CCD, Hamilton County	4,577	1,824	27%	28%	45%	14.5%	85%	21%	39%	5-Year
Jennings, Hamilton County	668	248	35%	35%	30%	17.2%	72%	14%	61%	5-Year
White Springs CCD, Hamilton County	1,670	696	24%	37%	39%	15.2%	86%	29%	38%	5-Year
White Springs, Hamilton County	961	373	30%	35%	35%	23.8%	87%	31%	42%	5-Year
Bowling Green CCD, Hardee County	5,376	1,591	22%	48%	30%	8.6%	74%	24%	40%	5-Year
Bowling Green, Hardee County	2,916	835	24%	52%	24%	8.3%	75%	29%	49%	5-Year
Gardner CDP, Hardee County	277	136	12%	47%	41%	0.0%	91%	0%	100%	5-Year
Lemon Grove CDP, Hardee County	678	179	37%	27%	36%	20.8%	72%	29%	80%	5-Year
Wauchula CCD, Hardee County	14,356	3,812	20%	43%	37%	11.2%	76%	19%	42%	5-Year
Wauchula, Hardee County	4,909	1,618	15%	43%	42%	6.6%	74%	12%	49%	5-Year
Zolfo Springs CCD, Hardee County	7,736	2,215	29%	35%	36%	12.2%	76%	22%	44%	5-Year
Zolfo Springs, Hardee County	2,003	466	35%	43%	22%	9.1%	73%	28%	54%	5-Year
Clewiston CCD, Hendry County	19,835	5,625	23%	46%	31%	10.6%	67%	32%	48%	5-Year
Clewiston, Hendry County	7,240	2,404	19%	37%	44%	7.3%	71%	28%	43%	5-Year
Fort Denaud CDP, Hendry County	1,639	609	5%	39%	56%	5.3%	90%	18%	0%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Harlem CDP, Hendry County	2,347	763	33%	49%	18%	11.9%	91%	43%	59%	5-Year
LaBelle CCD, Hendry County	18,528	5,720	22%	37%	41%	13.2%	72%	24%	34%	5-Year
LaBelle, Hendry County	4,648	1,405	21%	36%	43%	17.6%	76%	34%	51%	5-Year
Montura CDP, Hendry County	3,087	1,014	23%	56%	21%	19.4%	68%	33%	42%	5-Year
Pioneer CDP, Hendry County	728	335	20%	47%	33%	26.1%	89%	18%	25%	5-Year
Port LaBelle CDP, Hendry County	4,385	1,260	25%	28%	47%	16.9%	70%	17%	45%	5-Year
Bayport CDP, Hernando County	452	125	0%	16%	84%	0.0%	72%	0%	11%	5-Year
Brookridge CDP, Hernando County	4,429	2,305	8%	38%	54%	6.8%	86%	24%	7%	5-Year
Brooksville CCD, Hernando County	31,672	12,370	19%	32%	49%	14.9%	83%	23%	48%	5-Year
Brooksville, Hernando County	7,752	3,074	22%	42%	36%	18.9%	79%	25%	57%	5-Year
Garden Grove CDP, Hernando County	462	234	10%	41%	49%	31.0%	85%	19%	31%	5-Year
Hernando Beach CCD, Hernando County	11,905	5,725	11%	29%	60%	11.1%	89%	28%	48%	5-Year
Hernando Beach CDP, Hernando County	2,376	1,074	12%	25%	63%	7.8%	91%	34%	60%	5-Year
High Point CDP, Hernando County	3,409	1,738	17%	41%	42%	11.3%	87%	27%	13%	5-Year
Hill 'n Dale CDP, Hernando County	1,906	634	52%	30%	18%	27.7%	77%	28%	65%	5-Year
Masaryktown CDP, Hernando County	888	405	26%	18%	56%	16.1%	92%	28%	46%	5-Year
Nobleton CDP, Hernando County	335	108	0%	26%	74%	6.7%	82%	0%	0%	5-Year
North Brooksville CDP, Hernando County	3,695	1,374	21%	28%	51%	14.0%	85%	23%	34%	5-Year
North Weeki Wachee CDP, Hernando County	8,436	3,604	11%	27%	62%	12.4%	87%	23%	54%	5-Year
Ridge Manor CCD, Hernando County	6,704	2,818	17%	33%	50%	10.5%	82%	24%	53%	5-Year
Ridge Manor CDP, Hernando County	4,593	1,952	20%	33%	47%	9.2%	86%	24%	44%	5-Year
South Brooksville CDP, Hernando County	3,701	1,683	22%	31%	47%	20.2%	89%	22%	58%	5-Year
Spring Hill CCD, Hernando County	124,528	49,539	13%	33%	54%	13.8%	85%	28%	50%	5-Year
Spring Hill CDP, Hernando County	103,197	39,446	13%	30%	57%	9.0%	88%	25%	44%	1-Year
Spring Lake CDP, Hernando County	454	209	11%	25%	64%	13.4%	84%	31%	?	5-Year
Timber Pines CDP, Hernando County	5,305	3,055	5%	23%	72%	17.1%	96%	14%	53%	5-Year
Weeki Wachee Gardens CDP, Hernando County	1,527	825	6%	34%	60%	8.5%	87%	24%	22%	5-Year
Wiscon CDP, Hernando County	414	207	9%	49%	42%	0.0%	93%	27%	100%	5-Year
Avon Park CCD, Highlands County	33,646	13,215	16%	32%	52%	15.3%	83%	20%	54%	5-Year
Avon Park, Highlands County	9,974	3,337	27%	36%	37%	20.0%	78%	29%	55%	5-Year
Lake Placid CCD, Highlands County	22,989	9,381	21%	28%	51%	12.7%	85%	22%	45%	5-Year
Lake Placid, Highlands County	2,541	767	40%	25%	35%	8.6%	68%	24%	54%	5-Year
Sebring CCD, Highlands County	41,693	17,801	16%	31%	53%	11.9%	85%	20%	49%	5-Year
Sebring, Highlands County	10,371	4,259	31%	32%	37%	12.9%	79%	26%	59%	5-Year
Apollo Beach CDP, Hillsborough County	16,336	6,269	8%	18%	74%	8.7%	90%	33%	35%	5-Year
Balm CDP, Hillsborough County	1,880	593	8%	31%	61%	8.2%	83%	40%	51%	5-Year
Bloomingdale CDP, Hillsborough County	22,882	7,899	6%	17%	77%	6.1%	90%	22%	54%	5-Year
Brandon CCD, Hillsborough County	175,508	63,831	11%	25%	64%	7.2%	86%	24%	48%	5-Year
Brandon CDP, Hillsborough County	113,968	41,955	11%	25%	64%	6.8%	89%	20%	44%	1-Year
Carrollwood CDP, Hillsborough County	35,027	13,926	9%	24%	67%	6.6%	87%	29%	46%	5-Year
Cheval CDP, Hillsborough County	10,833	4,268	8%	26%	66%	5.5%	90%	29%	39%	5-Year
Citrus Park CDP, Hillsborough County	25,570	9,177	11%	25%	64%	7.5%	84%	35%	59%	5-Year
Dover CDP, Hillsborough County	3,817	971	39%	22%	39%	2.2%	47%	32%	55%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
East Lake-Orient Park CDP, Hillsborough County	25,373	9,550	22%	34%	44%	11.2%	79%	30%	57%	5-Year
Egypt Lake-Leto CDP, Hillsborough County	37,408	13,545	21%	39%	40%	8.3%	75%	31%	55%	5-Year
Fish Hawk CDP, Hillsborough County	16,297	4,940	6%	12%	82%	6.3%	95%	26%	39%	5-Year
Gibsonton CDP, Hillsborough County	18,070	5,286	20%	29%	51%	7.4%	77%	24%	62%	5-Year
Keystone CDP, Hillsborough County	23,271	7,937	2%	9%	89%	4.1%	96%	26%	36%	5-Year
Keystone-Citrus Park CCD, Hillsborough County	134,015	49,635	8%	20%	72%	6.3%	89%	27%	45%	5-Year
Lake Magdalene CDP, Hillsborough County	28,560	11,798	14%	29%	57%	7.1%	84%	29%	52%	5-Year
Lutz CDP, Hillsborough County	20,398	7,511	7%	26%	67%	6.7%	88%	30%	54%	5-Year
Mango CDP, Hillsborough County	12,267	4,264	22%	36%	42%	14.7%	78%	20%	66%	5-Year
Northdale CDP, Hillsborough County	22,725	8,400	8%	21%	71%	7.5%	86%	26%	45%	5-Year
Palm River-Clair Mel CDP, Hillsborough County	23,017	7,676	22%	34%	44%	13.4%	78%	27%	57%	5-Year
Palm River-Gibsonton CCD, Hillsborough County	50,134	16,022	20%	30%	50%	10.8%	78%	27%	56%	5-Year
Pebble Creek CDP, Hillsborough County	8,111	2,760	7%	15%	78%	6.7%	92%	30%	45%	5-Year
Plant City CCD, Hillsborough County	88,511	28,933	17%	29%	54%	10.1%	77%	24%	51%	5-Year
Plant City, Hillsborough County	36,382	12,774	16%	32%	52%	10.9%	78%	27%	52%	5-Year
Progress Village CDP, Hillsborough County	7,366	2,434	13%	25%	62%	9.0%	84%	30%	44%	5-Year
Riverview CDP, Hillsborough County	89,746	27,869	8%	19%	73%	4.9%	88%	24%	40%	1-Year
Ruskin CCD, Hillsborough County	63,658	26,993	10%	28%	62%	7.6%	87%	27%	52%	5-Year
Ruskin CDP, Hillsborough County	20,643	6,383	14%	32%	54%	5.2%	77%	28%	47%	5-Year
Seffner CDP, Hillsborough County	7,907	2,616	12%	29%	59%	10.4%	80%	27%	57%	5-Year
Sun City Center CDP, Hillsborough County	20,554	11,910	8%	31%	61%	12.5%	97%	24%	62%	5-Year
Tampa CCD, Hillsborough County	656,090	256,445	19%	30%	51%	10.2%	82%	30%	53%	5-Year
Tampa, Hillsborough County	369,028	144,582	19%	29%	52%	8.3%	88%	28%	51%	1-Year
Temple Terrace, Hillsborough County	25,354	9,815	15%	26%	59%	8.1%	85%	25%	50%	5-Year
Thonotosassa CDP, Hillsborough County	13,292	4,802	18%	31%	51%	13.7%	83%	30%	51%	5-Year
Town 'n' Country CDP, Hillsborough County	78,996	30,176	14%	31%	55%	7.2%	86%	32%	57%	1-Year
University CDP (Hillsborough County), Hillsborough County	41,858	17,057	41%	35%	24%	15.5%	71%	23%	62%	5-Year
Valrico CDP, Hillsborough County	36,975	12,799	8%	17%	75%	6.8%	91%	25%	48%	5-Year
Westchase CDP, Hillsborough County	23,222	8,685	6%	14%	80%	4.8%	94%	19%	42%	5-Year
Wimauma CDP, Hillsborough County	6,405	1,791	32%	34%	34%	7.7%	71%	27%	62%	5-Year
Wimauma-Riverview CCD, Hillsborough County	134,968	44,219	9%	20%	71%	7.1%	87%	26%	47%	5-Year
Bonifay CCD, Holmes County	9,588	3,114	27%	30%	43%	11.1%	82%	28%	52%	5-Year
Bonifay, Holmes County	2,756	957	34%	31%	35%	16.4%	84%	31%	59%	5-Year
Esto, Holmes County	375	124	33%	37%	30%	15.0%	78%	31%	38%	5-Year
Esto-Noma CCD, Holmes County	4,430	1,582	21%	31%	48%	11.3%	84%	22%	37%	5-Year
Ponce de Leon, Holmes County	496	211	30%	30%	40%	21.0%	84%	31%	36%	5-Year
West Holmes CCD, Holmes County	5,617	2,132	29%	29%	42%	22.8%	75%	20%	30%	5-Year
Westville, Holmes County	362	121	26%	37%	37%	18.5%	72%	17%	27%	5-Year
Fellsmere CCD, Indian River County	19,803	6,977	12%	40%	48%	10.8%	79%	24%	59%	5-Year
Fellsmere, Indian River County	5,390	1,260	35%	46%	19%	14.6%	60%	25%	63%	5-Year
Florida Ridge CDP, Indian River County	19,701	7,166	11%	38%	51%	14.3%	80%	23%	50%	5-Year
Gifford CDP, Indian River County	8,750	3,801	25%	37%	38%	17.9%	78%	26%	63%	5-Year
Indian River Shores, Indian River County	4,026	2,139	6%	11%	83%	0.0%	96%	29%	49%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Orchid, Indian River County	374	192	5%	8%	87%	13.6%	99%	35%	100%	5-Year
Roseland CDP, Indian River County	1,669	703	8%	17%	75%	17.1%	84%	21%	27%	5-Year
Sebastian, Indian River County	22,920	9,172	9%	33%	58%	14.6%	84%	27%	46%	5-Year
South Beach CDP, Indian River County	3,320	1,621	2%	12%	86%	5.2%	96%	38%	56%	5-Year
Vero Beach CCD, Indian River County	123,063	50,848	12%	31%	57%	12.4%	84%	27%	54%	5-Year
Vero Beach South CDP, Indian River County	23,973	9,405	12%	35%	53%	11.8%	81%	25%	55%	5-Year
Vero Beach, Indian River County	15,788	7,174	18%	33%	49%	9.9%	81%	32%	62%	5-Year
Wabasso Beach CDP, Indian River County	1,549	861	7%	24%	69%	11.9%	96%	35%	30%	5-Year
Wabasso CDP, Indian River County	575	195	13%	24%	63%	10.6%	95%	25%	0%	5-Year
West Vero Corridor CDP, Indian River County	6,945	3,992	8%	40%	52%	16.5%	91%	26%	62%	5-Year
Winter Beach CDP, Indian River County	2,594	801	17%	9%	74%	15.1%	76%	16%	64%	5-Year
Alford CCD, Jackson County	3,831	1,561	17%	37%	46%	8.2%	86%	22%	21%	5-Year
Alford, Jackson County	538	201	37%	35%	28%	12.2%	72%	39%	31%	5-Year
Campbellton CCD, Jackson County	1,310	546	25%	43%	32%	11.6%	75%	28%	48%	5-Year
Cottondale CCD, Jackson County	3,422	1,290	24%	34%	42%	13.8%	81%	15%	47%	5-Year
Cottondale, Jackson County	947	320	32%	28%	40%	15.1%	87%	11%	42%	5-Year
Cypress CCD, Jackson County	4,837	1,897	10%	42%	48%	8.1%	86%	23%	33%	5-Year
Graceville CCD, Jackson County	6,085	1,471	26%	33%	41%	16.3%	82%	23%	42%	5-Year
Graceville, Jackson County	2,321	757	36%	28%	36%	9.7%	84%	24%	47%	5-Year
Grand Ridge, Jackson County	825	337	15%	46%	39%	10.4%	82%	31%	40%	5-Year
Greenwood CCD, Jackson County	4,854	1,298	16%	40%	44%	12.8%	88%	29%	18%	5-Year
Greenwood, Jackson County	882	261	9%	45%	46%	23.7%	88%	14%	13%	5-Year
Jacob City, Jackson County	383	149	28%	39%	33%	20.5%	78%	32%	17%	5-Year
Malone CCD, Jackson County	3,765	933	18%	38%	44%	13.2%	83%	18%	23%	5-Year
Malone, Jackson County	1,926	250	30%	36%	34%	20.4%	85%	24%	28%	5-Year
Marianna CCD, Jackson County	14,502	5,757	26%	36%	38%	15.7%	91%	34%	40%	5-Year
Marianna, Jackson County	8,860	3,490	31%	43%	26%	23.0%	90%	45%	42%	5-Year
Sneads CCD, Jackson County	6,294	1,556	21%	33%	46%	12.3%	90%	21%	61%	5-Year
Sneads, Jackson County	1,849	758	27%	29%	44%	18.7%	84%	18%	66%	5-Year
Lloyd CDP, Jefferson County	378	119	22%	8%	70%	0.0%	100%	7%	100%	5-Year
Monticello CCD, Jefferson County	10,198	3,609	16%	37%	47%	10.2%	86%	30%	39%	5-Year
Monticello, Jefferson County	2,006	945	20%	37%	43%	12.9%	83%	23%	56%	5-Year
Wacissa CCD, Jefferson County	4,000	1,802	15%	27%	58%	8.3%	94%	29%	52%	5-Year
Wacissa CDP, Jefferson County	229	100	17%	29%	54%	0.0%	100%	29%	100%	5-Year
Day CCD, Lafayette County	2,970	472	19%	39%	42%	15.7%	81%	15%	38%	5-Year
Mayo CCD, Lafayette County	5,831	2,021	24%	33%	43%	14.4%	77%	28%	33%	5-Year
Mayo, Lafayette County	1,145	419	29%	30%	41%	14.6%	72%	22%	56%	5-Year
Astatula, Lake County	1,541	541	15%	35%	50%	9.9%	80%	18%	35%	5-Year
Astor CDP, Lake County	1,742	649	21%	47%	32%	19.8%	60%	28%	42%	5-Year
Clermont CCD, Lake County	86,761	29,373	11%	24%	65%	8.5%	88%	26%	51%	5-Year
Clermont, Lake County	30,319	11,007	13%	25%	62%	9.2%	86%	28%	63%	5-Year
Eustis CCD, Lake County	29,826	11,514	18%	31%	51%	9.1%	85%	28%	51%	5-Year
Eustis, Lake County	19,198	7,150	22%	35%	43%	11.1%	82%	28%	57%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Ferndale CDP, Lake County	469	205	20%	62%	18%	40.4%	97%	14%	0%	5-Year
Fruitland Park, Lake County	4,330	1,479	16%	33%	51%	10.3%	86%	31%	63%	5-Year
Fruitland Park-Lady Lake CCD, Lake County	29,492	13,046	12%	34%	54%	9.0%	88%	22%	62%	5-Year
Groveland, Lake County	9,931	3,345	11%	28%	61%	8.7%	81%	23%	43%	5-Year
Groveland-Mascotte CCD, Lake County	29,462	9,484	14%	25%	61%	11.7%	79%	23%	49%	5-Year
Howey-in-the-Hills, Lake County	1,234	527	4%	20%	76%	5.6%	82%	35%	24%	5-Year
Howey-in-the-Hills-Okahumpka CCD, Lake County	16,433	8,293	7%	29%	64%	9.9%	94%	21%	33%	5-Year
Lady Lake, Lake County	14,312	6,936	11%	39%	50%	11.2%	90%	18%	65%	5-Year
Lake Kathryn CDP, Lake County	920	297	12%	69%	19%	16.7%	76%	0%	44%	5-Year
Lake Mack-Forest Hills CDP, Lake County	568	300	24%	47%	29%	23.9%	69%	11%	0%	5-Year
Leesburg CCD, Lake County	22,307	9,216	18%	40%	42%	13.8%	84%	25%	59%	5-Year
Leesburg East CCD, Lake County	22,562	9,803	14%	35%	51%	10.4%	88%	26%	55%	5-Year
Leesburg, Lake County	21,209	8,311	20%	41%	39%	14.4%	82%	25%	60%	5-Year
Mascotte, Lake County	5,267	1,488	17%	32%	51%	5.0%	74%	26%	57%	5-Year
Minneola, Lake County	10,086	3,290	7%	37%	56%	4.5%	93%	34%	53%	5-Year
Montverde, Lake County	1,594	520	2%	26%	72%	5.7%	91%	27%	52%	5-Year
Mount Dora CCD, Lake County	26,713	10,185	10%	29%	61%	6.0%	85%	24%	40%	5-Year
Mount Dora, Lake County	12,929	5,747	12%	29%	59%	5.3%	88%	24%	45%	5-Year
Mount Plymouth CDP, Lake County	5,305	1,577	5%	19%	76%	7.1%	87%	22%	13%	5-Year
Paisley CDP, Lake County	1,159	388	43%	21%	36%	17.5%	85%	31%	86%	5-Year
Pine Lakes CDP, Lake County	626	223	20%	26%	54%	19.9%	79%	14%	18%	5-Year
Silver Lake CDP, Lake County	1,555	689	15%	22%	63%	0.0%	94%	24%	46%	5-Year
Sorrento CDP, Lake County	514	215	9%	65%	26%	0.0%	23%	0%	0%	5-Year
Tavares CCD, Lake County	22,199	9,227	12%	37%	51%	9.0%	85%	25%	48%	5-Year
Tavares, Lake County	14,608	6,232	12%	40%	48%	9.6%	86%	25%	48%	5-Year
Umatilla CCD, Lake County	24,806	9,110	20%	30%	50%	14.6%	79%	27%	59%	5-Year
Umatilla, Lake County	3,586	1,399	18%	31%	51%	11.2%	92%	41%	92%	5-Year
Yalaha CDP, Lake County	1,117	539	3%	16%	81%	2.8%	97%	30%	0%	5-Year
Alva CDP, Lee County	2,088	819	9%	28%	63%	5.1%	91%	21%	23%	5-Year
Boca Grande CCD, Lee County	865	358	4%	20%	76%	13.2%	80%	52%	0%	5-Year
Bokeelia CDP, Lee County	1,339	610	16%	40%	44%	5.1%	83%	48%	43%	5-Year
Bonita Springs CCD, Lee County	104,385	42,523	10%	26%	64%	8.0%	83%	27%	50%	5-Year
Bonita Springs, Lee County	47,915	19,634	12%	26%	62%	7.7%	81%	29%	52%	5-Year
Buckingham CDP, Lee County	4,316	1,521	6%	31%	63%	2.8%	87%	24%	54%	5-Year
Burnt Store Marina CDP, Lee County	1,903	986	5%	20%	75%	0.0%	99%	34%	0%	5-Year
Cape Coral CCD, Lee County	180,259	65,919	12%	32%	56%	11.1%	82%	33%	51%	5-Year
Cape Coral, Lee County	175,230	61,251	12%	30%	58%	6.9%	82%	31%	48%	1-Year
Cypress Lake CDP, Lee County	11,964	6,053	10%	39%	51%	8.1%	89%	32%	52%	5-Year
Estero Island CCD, Lee County	8,430	4,605	9%	28%	63%	5.0%	92%	36%	41%	5-Year
Estero, Lee County	29,588	13,790	7%	21%	72%	6.7%	93%	26%	51%	5-Year
Fort Myers Beach, Lee County	6,668	3,604	9%	28%	63%	5.3%	91%	34%	41%	5-Year
Fort Myers CCD, Lee County	153,027	62,852	15%	35%	50%	9.3%	80%	29%	50%	5-Year
Fort Myers Shores CCD, Lee County	14,027	5,096	11%	30%	59%	7.0%	81%	26%	42%	5-Year
Fort Myers Shores CDP, Lee County	5,541	1,980	15%	34%	51%	6.4%	76%	26%	53%	5-Year
Fort Myers, Lee County	74,015	28,441	20%	36%	44%	7.5%	83%	24%	46%	1-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Gateway CDP, Lee County	8,208	3,002	9%	15%	76%	10.0%	94%	27%	39%	5-Year
Harlem Heights CDP, Lee County	1,423	396	19%	39%	42%	19.8%	76%	27%	19%	5-Year
Iona CDP, Lee County	13,830	7,158	9%	30%	61%	7.4%	94%	28%	52%	5-Year
Lehigh Acres CCD, Lee County	150,099	46,767	15%	32%	53%	11.4%	79%	26%	50%	5-Year
Lehigh Acres CDP, Lee County	119,480	33,574	19%	36%	45%	8.9%	80%	26%	52%	1-Year
Lochmoor Waterway Estates CDP, Lee County	4,561	1,746	15%	30%	55%	7.9%	85%	32%	45%	5-Year
Matlacha CDP, Lee County	851	420	11%	43%	46%	4.7%	82%	32%	18%	5-Year
Matlacha Isles-Matlacha Shores CDP, Lee County	354	175	6%	21%	73%	0.0%	64%	29%	0%	5-Year
McGregor CDP, Lee County	7,652	3,414	9%	24%	67%	5.2%	86%	29%	42%	5-Year
North Fort Myers CCD, Lee County	37,229	16,889	13%	42%	45%	12.6%	81%	27%	47%	5-Year
North Fort Myers CDP, Lee County	40,560	19,044	11%	41%	48%	11.7%	86%	26%	48%	5-Year
Olga CDP, Lee County	2,104	761	9%	41%	50%	7.8%	72%	35%	25%	5-Year
Page Park CDP, Lee County	549	233	51%	49%	0%	4.5%	59%	25%	46%	5-Year
Palmona Park CDP, Lee County	1,245	466	19%	59%	22%	14.2%	58%	52%	58%	5-Year
Pine Island CCD, Lee County	8,277	3,754	14%	34%	52%	7.4%	87%	29%	34%	5-Year
Pine Island Center CDP, Lee County	1,877	750	21%	29%	50%	8.9%	82%	25%	37%	5-Year
Pine Manor CDP, Lee County	4,451	1,072	56%	38%	6%	13.9%	56%	60%	56%	5-Year
Pineland CDP, Lee County	293	132	0%	44%	56%	9.8%	92%	18%	83%	5-Year
Punta Rassa CDP, Lee County	1,767	1,021	6%	26%	68%	0.0%	99%	17%	53%	5-Year
San Carlos Park CDP, Lee County	18,443	5,953	14%	34%	52%	8.5%	72%	28%	43%	5-Year
Sanibel Island CCD, Lee County	7,077	3,524	6%	19%	75%	7.1%	93%	32%	49%	5-Year
Sanibel, Lee County	6,899	3,487	6%	19%	75%	6.8%	94%	32%	50%	5-Year
St. James City CDP, Lee County	3,900	1,834	12%	30%	58%	7.9%	92%	25%	35%	5-Year
Suncoast Estates CDP, Lee County	4,570	1,635	28%	47%	25%	20.8%	61%	28%	46%	5-Year
Three Oaks CDP, Lee County	3,188	1,016	2%	19%	79%	5.9%	87%	27%	30%	5-Year
Tice CDP, Lee County	4,293	1,188	29%	45%	26%	9.3%	52%	34%	64%	5-Year
Villas CDP, Lee County	10,349	4,901	7%	42%	51%	4.9%	82%	35%	39%	5-Year
Whiskey Creek CDP, Lee County	4,973	2,128	4%	23%	73%	4.3%	91%	22%	21%	5-Year
East Leon CCD, Leon County	36,882	13,940	9%	15%	76%	6.4%	92%	24%	46%	5-Year
Northeast Leon CCD, Leon County	52,711	20,029	4%	12%	84%	4.4%	95%	21%	41%	5-Year
Northwest Leon CCD, Leon County	23,675	9,125	10%	17%	73%	7.5%	87%	25%	49%	5-Year
Southeast Leon CCD, Leon County	15,372	5,998	8%	21%	71%	6.2%	92%	19%	46%	5-Year
Southwest Leon CCD, Leon County	13,019	5,235	19%	28%	53%	13.0%	80%	24%	48%	5-Year
Tallahassee Central CCD, Leon County	46,066	16,672	45%	23%	32%	19.8%	86%	29%	66%	5-Year
Tallahassee East CCD, Leon County	21,031	10,353	14%	27%	59%	6.1%	87%	18%	49%	5-Year
Tallahassee Northeast CCD, Leon County	14,838	6,789	17%	20%	63%	10.9%	90%	21%	55%	5-Year
Tallahassee Northwest CCD, Leon County	26,964	10,735	41%	19%	40%	12.9%	86%	27%	69%	5-Year
Tallahassee South CCD, Leon County	15,776	5,624	28%	27%	45%	18.8%	81%	34%	58%	5-Year
Tallahassee Southwest CCD, Leon County	16,606	6,334	47%	29%	24%	16.5%	81%	35%	71%	5-Year
Tallahassee, Leon County	189,894	74,162	29%	19%	52%	9.1%	91%	23%	63%	1-Year
Woodville CDP, Leon County	2,695	982	16%	25%	59%	5.7%	88%	16%	48%	5-Year
Andrews CDP, Levy County	1,191	382	6%	58%	36%	30.8%	66%	17%	18%	5-Year
Bronson, Levy County	955	382	18%	44%	38%	8.1%	89%	26%	37%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Cedar Key, Levy County	667	342	9%	27%	64%	4.2%	90%	15%	38%	5-Year
Cedar Key-Yankeetown CCD, Levy County	5,747	2,440	21%	31%	48%	8.5%	77%	26%	34%	5-Year
Chiefland CCD, Levy County	11,990	4,853	18%	33%	49%	12.2%	80%	19%	43%	5-Year
Chiefland, Levy County	2,234	911	40%	26%	34%	13.3%	80%	20%	49%	5-Year
East Bronson CDP, Levy County	2,355	720	26%	34%	40%	26.9%	64%	53%	26%	5-Year
East Williston CDP, Levy County	731	207	12%	21%	67%	16.7%	91%	10%	77%	5-Year
Fanning Springs, Levy County	1,046	389	26%	26%	48%	16.3%	85%	15%	49%	5-Year
Inglis, Levy County	1,370	635	34%	25%	41%	16.4%	79%	33%	38%	5-Year
Manatee Road CDP, Levy County	2,790	1,225	16%	32%	52%	9.0%	78%	23%	52%	5-Year
Williston Highlands CDP, Levy County	2,142	892	12%	25%	63%	3.5%	79%	10%	0%	5-Year
Williston, Levy County	2,730	980	23%	34%	43%	6.4%	84%	26%	54%	5-Year
Williston-Bronson CCD, Levy County	22,084	8,223	21%	29%	50%	11.3%	80%	23%	37%	5-Year
Yankeetown, Levy County	514	273	20%	25%	55%	9.1%	82%	36%	45%	5-Year
Bristol, Liberty County	1,107	363	19%	35%	46%	3.0%	88%	18%	39%	5-Year
East Liberty CCD, Liberty County	2,326	855	10%	33%	57%	4.9%	82%	12%	8%	5-Year
Hosford CDP, Liberty County	740	274	7%	38%	55%	7.6%	71%	4%	13%	5-Year
Lake Mystic CDP, Liberty County	381	131	6%	33%	61%	4.7%	91%	9%	0%	5-Year
West Liberty CCD, Liberty County	5,969	1,578	24%	33%	43%	12.9%	76%	14%	20%	5-Year
Greenville CCD, Madison County	3,989	1,416	27%	29%	44%	15.3%	82%	20%	34%	5-Year
Greenville, Madison County	1,080	336	35%	30%	35%	12.0%	89%	18%	54%	5-Year
Lee, Madison County	561	155	25%	31%	44%	18.8%	66%	27%	57%	5-Year
Madison CCD, Madison County	14,740	5,198	25%	32%	43%	10.6%	80%	28%	50%	5-Year
Madison, Madison County	2,940	1,123	44%	32%	24%	21.9%	81%	42%	68%	5-Year
Anna Maria, Manatee County	1,219	587	7%	41%	52%	12.1%	90%	49%	27%	5-Year
Bayshore Gardens CDP, Manatee County	19,446	7,592	19%	39%	42%	9.9%	78%	21%	51%	5-Year
Bradenton Beach, Manatee County	946	553	15%	39%	46%	5.2%	88%	47%	47%	5-Year
Bradenton CCD, Manatee County	239,435	96,630	14%	34%	52%	9.1%	81%	27%	55%	5-Year
Bradenton, Manatee County	51,811	20,649	15%	38%	47%	10.0%	78%	26%	56%	5-Year
Cortez CDP, Manatee County	4,043	2,063	8%	33%	59%	9.3%	87%	24%	50%	5-Year
Ellenton CDP, Manatee County	3,009	1,360	12%	33%	55%	14.7%	90%	16%	65%	5-Year
Holmes Beach, Manatee County	4,045	2,113	14%	25%	61%	5.5%	92%	35%	73%	5-Year
Longboat Key, Manatee County	7,072	3,867	8%	19%	73%	7.5%	98%	38%	42%	5-Year
Memphis CDP, Manatee County	8,152	2,699	20%	39%	41%	10.3%	72%	33%	45%	5-Year
Myakka City CCD, Manatee County	47,297	17,634	7%	17%	76%	6.9%	91%	29%	38%	5-Year
Palmetto CCD, Manatee County	31,801	11,610	16%	38%	46%	7.9%	80%	28%	48%	5-Year
Palmetto, Manatee County	12,973	4,859	18%	38%	44%	5.8%	82%	30%	54%	5-Year
Parrish CCD, Manatee County	25,196	8,851	7%	19%	74%	8.4%	93%	27%	41%	5-Year
Samoset CDP, Manatee County	4,695	1,230	23%	41%	36%	5.8%	69%	47%	50%	5-Year
South Bradenton CDP, Manatee County	23,822	10,331	23%	44%	33%	9.5%	75%	26%	52%	5-Year
West Bradenton CDP, Manatee County	4,492	1,616	7%	27%	66%	9.7%	75%	37%	60%	5-Year
West Samoset CDP, Manatee County	7,010	1,965	39%	45%	16%	14.0%	64%	44%	61%	5-Year
Whitfield CDP (Manatee County), Manatee County	3,173	1,275	2%	27%	71%	12.6%	87%	25%	41%	5-Year
Belleview CCD, Marion County	108,771	45,390	10%	31%	59%	10.2%	83%	23%	44%	5-Year
Belleview, Marion County	4,612	1,821	24%	42%	34%	6.2%	76%	27%	63%	5-Year
Dunnellon CCD, Marion County	12,612	5,612	18%	34%	48%	16.5%	90%	27%	44%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Dunnellon, Marion County	1,783	958	30%	35%	35%	13.4%	88%	29%	32%	5-Year
East Marion CCD, Marion County	18,977	7,625	23%	42%	35%	18.9%	78%	20%	48%	5-Year
Fellowship CCD, Marion County	26,723	10,985	16%	31%	53%	14.9%	83%	28%	40%	5-Year
Fort McCoy-Anthony CCD, Marion County	19,048	5,383	22%	34%	44%	14.3%	84%	26%	50%	5-Year
McIntosh, Marion County	357	200	5%	37%	58%	6.2%	94%	24%	28%	5-Year
Ocala CCD, Marion County	138,520	52,626	18%	35%	47%	11.5%	84%	29%	50%	5-Year
Ocala, Marion County	57,209	21,664	20%	36%	44%	12.1%	82%	30%	55%	5-Year
Reddick, Marion County	559	196	27%	42%	31%	20.4%	74%	32%	53%	5-Year
Reddick-McIntosh CCD, Marion County	12,160	4,666	17%	41%	42%	11.8%	79%	33%	45%	5-Year
Silver Springs Shores CDP, Marion County	7,809	2,964	23%	52%	25%	16.2%	86%	37%	52%	5-Year
Hobe Sound CDP, Martin County	13,545	5,948	12%	41%	47%	8.4%	85%	32%	40%	5-Year
Indiantown CCD, Martin County	20,489	6,212	14%	28%	58%	11.3%	80%	36%	59%	5-Year
Indiantown CDP, Martin County	6,065	1,484	22%	40%	38%	16.8%	69%	36%	72%	5-Year
Jensen Beach CDP, Martin County	12,266	5,288	13%	35%	52%	8.1%	84%	29%	59%	5-Year
Jupiter Island, Martin County	656	291	2%	14%	84%	4.4%	92%	25%	27%	5-Year
North River Shores CDP, Martin County	4,068	1,559	13%	36%	51%	14.6%	83%	27%	76%	5-Year
Ocean Breeze Park, Martin County	241	162	15%	59%	26%	3.5%	90%	45%	53%	5-Year
Palm City CDP, Martin County	23,413	9,558	5%	23%	72%	6.6%	94%	31%	35%	5-Year
Port Salerno CDP, Martin County	9,999	4,236	12%	38%	50%	9.2%	78%	30%	50%	5-Year
Port Salerno-Hobe Sound CCD, Martin County	63,669	26,439	9%	32%	59%	9.1%	85%	29%	44%	5-Year
Rio CDP, Martin County	1,022	452	15%	31%	54%	23.5%	84%	33%	52%	5-Year
Sewall's Point, Martin County	2,057	811	4%	15%	81%	6.0%	98%	41%	16%	5-Year
Stuart CCD, Martin County	67,428	29,301	10%	33%	57%	9.9%	88%	31%	53%	5-Year
Stuart, Martin County	16,037	7,418	16%	43%	41%	12.0%	83%	33%	57%	5-Year
Aventura, Miami-Dade County	37,357	18,701	12%	35%	53%	7.2%	87%	47%	55%	5-Year
Bal Harbour, Miami-Dade County	2,677	1,521	16%	34%	50%	5.8%	90%	57%	59%	5-Year
Bay Harbor Islands, Miami-Dade County	5,921	2,604	15%	32%	53%	5.8%	80%	29%	44%	5-Year
Biscayne Park, Miami-Dade County	3,193	1,156	12%	30%	58%	5.8%	84%	35%	70%	5-Year
Brownsville CDP, Miami-Dade County	16,410	4,890	45%	41%	14%	23.0%	71%	41%	67%	5-Year
Coral Gables, Miami-Dade County	50,059	17,954	8%	26%	66%	5.7%	90%	33%	48%	5-Year
Coral Terrace CDP, Miami-Dade County	23,994	7,319	15%	42%	43%	9.9%	78%	35%	68%	5-Year
Country Club CDP, Miami-Dade County	48,622	15,811	21%	43%	36%	6.1%	71%	42%	61%	5-Year
Country Walk CDP, Miami-Dade County	16,485	4,482	11%	27%	62%	7.7%	83%	40%	64%	5-Year
Cutler Bay, Miami-Dade County	43,474	12,848	12%	33%	55%	7.5%	80%	38%	51%	5-Year
Doral, Miami-Dade County	51,382	15,038	13%	28%	59%	5.8%	80%	39%	57%	5-Year
El Portal, Miami-Dade County	2,492	883	19%	34%	47%	12.2%	76%	34%	57%	5-Year
Everglades CCD, Miami-Dade County	6,535	1,827	10%	48%	42%	5.0%	72%	40%	33%	5-Year
Florida City, Miami-Dade County	12,024	2,794	47%	39%	14%	28.7%	72%	49%	67%	5-Year
Fountainebleau CDP, Miami-Dade County	55,596	18,175	15%	50%	35%	8.7%	71%	39%	63%	5-Year
Gladeview CDP, Miami-Dade County	12,525	3,548	45%	40%	15%	26.1%	69%	35%	64%	5-Year
Glenvar Heights CDP, Miami-Dade County	17,881	7,025	14%	36%	50%	4.0%	88%	31%	51%	5-Year
Golden Beach, Miami-Dade County	709	214	12%	9%	79%	9.2%	96%	45%	27%	5-Year
Golden Glades CDP, Miami-Dade County	33,806	9,118	24%	46%	30%	14.3%	66%	46%	62%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Goulds CDP, Miami-Dade County	10,909	2,756	34%	41%	25%	15.4%	74%	36%	62%	5-Year
Hialeah CCD, Miami-Dade County	355,961	105,967	25%	43%	32%	9.7%	70%	43%	67%	5-Year
Hialeah Gardens, Miami-Dade County	23,092	6,254	21%	40%	39%	8.1%	70%	36%	67%	5-Year
Hialeah, Miami-Dade County	237,082	71,124	32%	44%	24%	6.9%	79%	39%	67%	1-Year
Homestead Base CDP, Miami-Dade County	1,141	118	100%	0%	0%	68.8%	50%	?	19%	5-Year
Homestead CCD, Miami-Dade County	116,680	31,844	28%	39%	33%	14.6%	70%	32%	66%	5-Year
Homestead, Miami-Dade County	66,500	19,154	26%	40%	34%	0.0%	73%	31%	64%	5-Year
Ives Estates CDP, Miami-Dade County	20,510	6,908	15%	45%	40%	11.3%	73%	42%	49%	5-Year
Kendale Lakes CDP, Miami-Dade County	59,354	17,936	14%	43%	43%	9.4%	76%	40%	63%	5-Year
Kendale Lakes-Tamiami CCD, Miami-Dade County	389,173	108,419	12%	38%	50%	7.8%	78%	43%	63%	5-Year
Kendall CDP, Miami-Dade County	76,466	26,911	10%	33%	57%	3.8%	90%	28%	53%	1-Year
Kendall West CDP, Miami-Dade County	39,347	11,330	17%	45%	38%	7.3%	71%	47%	66%	5-Year
Kendall-Palmetto Bay CCD, Miami-Dade County	164,976	53,022	10%	30%	60%	8.0%	86%	34%	55%	5-Year
Key Biscayne CCD, Miami-Dade County	12,888	4,570	8%	20%	72%	4.8%	94%	40%	33%	5-Year
Key Biscayne, Miami-Dade County	12,888	4,570	8%	20%	72%	4.8%	94%	40%	33%	5-Year
Leisure City CDP, Miami-Dade County	25,952	6,478	34%	39%	27%	17.2%	69%	37%	70%	5-Year
Medley, Miami-Dade County	998	356	22%	62%	16%	8.0%	58%	23%	64%	5-Year
Miami Beach CCD, Miami-Dade County	136,676	63,962	17%	40%	43%	5.3%	77%	41%	56%	5-Year
Miami Beach, Miami-Dade County	92,311	43,400	15%	40%	45%	3.3%	79%	40%	54%	1-Year
Miami CCD, Miami-Dade County	955,569	330,469	25%	42%	33%	11.4%	72%	40%	62%	5-Year
Miami Gardens CCD, Miami-Dade County	112,598	30,472	21%	45%	34%	14.9%	73%	45%	65%	5-Year
Miami Gardens, Miami-Dade County	113,199	29,814	26%	42%	32%	11.0%	80%	41%	66%	1-Year
Miami Lakes, Miami-Dade County	30,728	9,794	11%	33%	56%	5.1%	80%	38%	57%	5-Year
Miami Shores, Miami-Dade County	10,784	3,250	9%	16%	75%	8.1%	85%	33%	39%	5-Year
Miami Springs, Miami-Dade County	14,397	4,923	12%	41%	47%	8.9%	77%	37%	63%	5-Year
Miami, Miami-Dade County	440,989	171,720	29%	43%	28%	7.3%	78%	36%	63%	1-Year
Naranja CDP, Miami-Dade County	9,392	2,706	34%	48%	18%	16.6%	77%	46%	66%	5-Year
North Bay Village, Miami-Dade County	7,689	3,219	12%	46%	42%	4.9%	69%	39%	51%	5-Year
North Miami Beach, Miami-Dade County	43,489	14,150	22%	46%	32%	12.9%	65%	43%	61%	5-Year
North Miami, Miami-Dade County	62,042	18,302	24%	46%	30%	11.8%	65%	44%	65%	5-Year
North Westside CCD, Miami-Dade County	136,057	40,686	17%	42%	41%	8.0%	73%	39%	62%	5-Year
Ojus CDP, Miami-Dade County	19,030	6,880	17%	41%	42%	7.0%	78%	38%	60%	5-Year
Olympia Heights CDP, Miami-Dade County	14,645	3,985	17%	29%	54%	6.6%	81%	38%	51%	5-Year
Opa-locka, Miami-Dade County	16,139	5,247	47%	44%	9%	11.5%	69%	48%	60%	5-Year
Palm Springs North CDP, Miami-Dade County	5,648	1,592	8%	26%	66%	5.2%	85%	38%	77%	5-Year
Palmetto Bay, Miami-Dade County	24,443	7,318	7%	20%	73%	7.7%	89%	29%	66%	5-Year
Palmetto Estates CDP, Miami-Dade County	16,175	3,969	15%	37%	48%	12.3%	75%	38%	66%	5-Year
Pinecrest, Miami-Dade County	19,174	5,980	6%	19%	75%	6.0%	92%	31%	59%	5-Year
Pinewood CDP, Miami-Dade County	16,992	4,655	32%	47%	21%	18.7%	68%	38%	60%	5-Year
Princeton CDP, Miami-Dade County	26,992	6,598	21%	35%	44%	13.8%	74%	43%	56%	5-Year
Princeton-Goulds CCD, Miami-Dade County	159,346	44,109	21%	40%	39%	11.3%	76%	42%	59%	5-Year
Richmond Heights CDP, Miami-Dade County	9,985	2,569	18%	52%	30%	19.5%	77%	40%	67%	5-Year
Richmond West CDP, Miami-Dade County	35,693	8,967	9%	34%	57%	8.0%	77%	42%	38%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
South Miami Heights CDP, Miami-Dade County	38,255	10,503	22%	47%	31%	8.5%	74%	43%	61%	5-Year
South Miami, Miami-Dade County	12,156	4,221	15%	33%	52%	11.4%	81%	37%	54%	5-Year
South Westside CCD, Miami-Dade County	92,583	26,806	15%	40%	45%	7.4%	79%	39%	69%	5-Year
Sunny Isles Beach, Miami-Dade County	21,837	10,855	16%	39%	45%	6.0%	85%	50%	55%	5-Year
Sunset CDP, Miami-Dade County	16,069	5,185	10%	32%	58%	5.2%	86%	33%	74%	5-Year
Surfside, Miami-Dade County	5,987	2,220	8%	26%	66%	5.1%	92%	25%	49%	5-Year
Sweetwater, Miami-Dade County	20,739	5,533	30%	44%	26%	8.8%	64%	41%	64%	5-Year
Tamiami CDP, Miami-Dade County	57,195	16,085	15%	43%	42%	7.4%	75%	46%	77%	5-Year
The Crossings CDP, Miami-Dade County	23,938	7,639	12%	33%	55%	7.8%	84%	40%	52%	5-Year
The Hammocks CDP, Miami-Dade County	55,713	15,687	10%	38%	52%	7.5%	77%	42%	60%	5-Year
Three Lakes CDP, Miami-Dade County	16,749	4,999	9%	33%	58%	7.6%	85%	40%	66%	5-Year
University Park CDP, Miami-Dade County	25,870	7,496	19%	41%	40%	7.5%	79%	38%	71%	5-Year
Virginia Gardens, Miami-Dade County	2,957	937	17%	40%	43%	8.1%	79%	43%	52%	5-Year
West Little River CDP, Miami-Dade County	30,749	8,935	28%	43%	29%	16.5%	70%	39%	55%	5-Year
West Miami, Miami-Dade County	6,400	2,034	19%	44%	37%	8.1%	78%	45%	63%	5-Year
West Perrine CDP, Miami-Dade County	10,399	2,899	28%	37%	35%	13.3%	77%	35%	60%	5-Year
Westchester CDP, Miami-Dade County	30,585	9,175	13%	45%	42%	8.5%	81%	42%	68%	5-Year
Westview CDP, Miami-Dade County	10,624	2,965	27%	45%	28%	15.2%	72%	38%	85%	5-Year
Westwood Lakes CDP, Miami-Dade County	12,449	3,219	16%	42%	42%	6.9%	71%	37%	65%	5-Year
Big Coppitt Key CDP, Monroe County	2,567	880	12%	33%	55%	7.6%	75%	40%	58%	5-Year
Big Pine Key CDP, Monroe County	4,716	1,922	8%	41%	51%	5.3%	86%	45%	32%	5-Year
Cudjoe Key CDP, Monroe County	1,833	951	11%	34%	55%	13.3%	88%	23%	52%	5-Year
Duck Key CDP, Monroe County	665	302	27%	19%	54%	10.2%	78%	49%	63%	5-Year
Islamorada, Monroe County	6,386	2,613	9%	38%	53%	6.6%	87%	33%	49%	5-Year
Key Colony Beach, Monroe County	739	391	6%	25%	69%	0.9%	87%	38%	28%	5-Year
Key Largo CDP, Monroe County	10,496	4,207	13%	36%	51%	7.0%	81%	37%	62%	5-Year
Key West CCD, Monroe County	33,175	11,972	13%	39%	48%	5.8%	75%	41%	61%	5-Year
Key West, Monroe County	25,366	9,524	13%	39%	48%	6.1%	78%	42%	61%	5-Year
Lower Keys CCD, Monroe County	12,163	4,976	8%	36%	56%	5.0%	83%	36%	46%	5-Year
Marathon, Monroe County	8,563	3,003	19%	37%	44%	6.6%	69%	39%	63%	5-Year
Middle Keys CCD, Monroe County	10,165	3,819	18%	34%	48%	6.4%	72%	40%	58%	5-Year
North Key Largo CDP, Monroe County	1,024	401	3%	20%	77%	7.8%	88%	28%	43%	5-Year
Stock Island CDP, Monroe County	3,901	1,162	15%	51%	34%	2.9%	57%	45%	67%	5-Year
Tavernier CDP, Monroe County	2,435	897	19%	35%	46%	8.2%	69%	34%	45%	5-Year
Upper Keys CCD, Monroe County	20,389	8,139	12%	36%	52%	7.1%	82%	35%	55%	5-Year
Callahan, Nassau County	1,291	540	31%	34%	35%	8.9%	80%	33%	63%	5-Year
Callahan-Hilliard CCD, Nassau County	27,276	9,178	13%	26%	61%	8.0%	84%	23%	42%	5-Year
Fernandina Beach CCD, Nassau County	21,320	9,475	10%	20%	70%	9.9%	85%	31%	47%	5-Year
Fernandina Beach, Nassau County	11,990	5,367	12%	21%	67%	10.2%	84%	32%	48%	5-Year
Hilliard, Nassau County	3,121	1,047	19%	24%	57%	10.5%	89%	24%	45%	5-Year
Nassau Village-Ratliff CDP, Nassau County	5,228	1,788	11%	24%	65%	3.2%	86%	19%	31%	5-Year
Yulee CCD, Nassau County	27,284	9,653	12%	23%	65%	11.5%	85%	28%	55%	5-Year
Yulee CDP, Nassau County	11,672	4,179	10%	24%	66%	10.1%	85%	26%	44%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Baker CCD, Okaloosa County	7,381	2,844	12%	28%	60%	7.0%	81%	22%	31%	5-Year
Cinco Bayou, Okaloosa County	348	192	15%	15%	70%	1.6%	88%	22%	32%	5-Year
Crestview CCD, Okaloosa County	47,782	16,874	14%	19%	67%	9.1%	88%	26%	49%	5-Year
Crestview, Okaloosa County	22,524	7,983	19%	21%	60%	9.8%	90%	29%	49%	5-Year
Destin, Okaloosa County	13,055	5,702	7%	20%	73%	6.1%	80%	32%	50%	5-Year
Eglin AFB CCD, Okaloosa County	5,261	1,559	10%	42%	48%	3.7%	99%	0%	42%	5-Year
Eglin AFB CDP, Okaloosa County	2,384	928	10%	45%	45%	3.6%	98%	0%	48%	5-Year
Fort Walton Beach CCD, Okaloosa County	93,452	39,078	12%	23%	65%	6.6%	81%	27%	47%	5-Year
Fort Walton Beach, Okaloosa County	20,767	8,502	15%	25%	60%	8.2%	81%	26%	50%	5-Year
Lake Lorraine CDP, Okaloosa County	7,152	3,093	13%	27%	60%	9.1%	88%	27%	49%	5-Year
Laurel Hill CCD, Okaloosa County	1,929	799	16%	32%	52%	6.0%	84%	21%	41%	5-Year
Laurel Hill, Okaloosa County	609	241	22%	29%	49%	7.6%	86%	19%	31%	5-Year
Mary Esther, Okaloosa County	4,109	1,766	7%	23%	70%	4.8%	82%	22%	39%	5-Year
Niceville, Okaloosa County	13,929	5,441	12%	22%	66%	3.6%	89%	20%	54%	5-Year
Niceville-Valparaiso CCD, Okaloosa County	36,432	13,730	8%	19%	73%	5.2%	92%	21%	49%	5-Year
Ocean City CDP, Okaloosa County	6,120	2,467	14%	24%	62%	8.9%	79%	26%	50%	5-Year
Shalimar, Okaloosa County	676	292	7%	16%	77%	5.4%	86%	25%	43%	5-Year
Valparaiso, Okaloosa County	5,069	1,603	9%	27%	64%	8.8%	90%	21%	53%	5-Year
Wright CDP, Okaloosa County	24,862	10,210	16%	25%	59%	5.4%	78%	25%	47%	5-Year
Cypress Quarters CDP, Okeechobee County	1,281	427	36%	34%	30%	27.0%	88%	24%	72%	5-Year
North Okeechobee CCD, Okeechobee County	9,347	2,269	19%	42%	39%	9.6%	78%	23%	33%	5-Year
Okeechobee CCD, Okeechobee County	29,908	10,777	24%	34%	42%	12.3%	77%	23%	48%	5-Year
Okeechobee, Okeechobee County	5,566	1,909	26%	31%	43%	7.2%	74%	23%	41%	5-Year
Taylor Creek CDP, Okeechobee County	3,600	1,748	25%	36%	39%	13.9%	79%	18%	66%	5-Year
Alafaya CDP, Orange County	85,264	28,286	12%	22%	66%	0.0%	90%	32%	57%	5-Year
Apopka CCD, Orange County	92,413	31,695	13%	28%	59%	9.9%	80%	29%	53%	5-Year
Apopka, Orange County	45,801	15,688	12%	27%	61%	9.0%	82%	30%	51%	5-Year
Azalea Park CDP, Orange County	13,287	4,545	21%	41%	38%	11.1%	71%	32%	66%	5-Year
Bay Hill CDP, Orange County	5,133	1,864	8%	22%	70%	10.9%	83%	37%	31%	5-Year
Belle Isle, Orange County	6,403	2,388	3%	20%	77%	8.8%	86%	21%	58%	5-Year
Bithlo CDP, Orange County	8,559	2,735	16%	27%	57%	6.6%	85%	33%	44%	5-Year
Christmas CDP, Orange County	2,211	859	24%	27%	49%	16.7%	85%	41%	84%	5-Year
Clarcona CDP, Orange County	2,785	1,158	14%	51%	35%	16.5%	74%	22%	43%	5-Year
Conway CDP, Orange County	15,187	5,457	8%	25%	67%	7.0%	89%	27%	50%	5-Year
Doctor Phillips CDP, Orange County	11,501	4,101	6%	14%	80%	4.2%	90%	32%	39%	5-Year
East Orange CCD, Orange County	39,474	13,119	10%	23%	67%	6.7%	88%	39%	43%	5-Year
Eatonville, Orange County	2,299	581	34%	37%	29%	25.5%	75%	37%	45%	5-Year
Edgewood, Orange County	2,690	1,037	8%	22%	70%	5.4%	90%	30%	23%	5-Year
Fairview Shores CDP, Orange County	10,586	4,207	20%	34%	46%	11.7%	76%	35%	56%	5-Year
Gotha CDP, Orange County	1,810	566	7%	7%	86%	9.4%	94%	26%	100%	5-Year
Holden Heights CDP, Orange County	4,065	1,405	28%	30%	42%	10.0%	75%	24%	65%	5-Year
Horizon West CDP, Orange County	19,706	6,465	6%	14%	80%	6.6%	85%	27%	41%	5-Year
Hunters Creek CDP, Orange County	22,327	7,784	9%	23%	68%	5.8%	85%	31%	53%	5-Year
Lake Butler CDP, Orange County	16,871	5,562	4%	12%	84%	3.1%	91%	35%	31%	5-Year
Lake Hart CDP, Orange County	280	159	0%	18%	82%	9.2%	100%	87%	?	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Lake Mary Jane CDP, Orange County	1,430	506	5%	32%	63%	6.1%	98%	51%	0%	5-Year
Lockhart CDP, Orange County	14,312	5,145	15%	31%	54%	15.6%	75%	30%	49%	5-Year
Maitland, Orange County	16,630	7,049	9%	22%	69%	4.9%	89%	32%	42%	5-Year
Meadow Woods CDP, Orange County	28,943	8,710	14%	31%	55%	10.7%	79%	38%	60%	5-Year
Oak Ridge CDP, Orange County	23,108	7,540	26%	42%	32%	7.8%	63%	42%	60%	5-Year
Oakland, Orange County	2,721	831	6%	20%	74%	6.6%	84%	23%	54%	5-Year
Ocoee, Orange County	39,884	12,964	9%	26%	65%	8.5%	83%	29%	46%	5-Year
Orlando CCD, Orange County	572,795	216,173	19%	34%	47%	10.0%	77%	33%	57%	5-Year
Orlando, Orange County	270,917	111,100	18%	32%	50%	7.2%	83%	27%	52%	1-Year
Orlovista CDP, Orange County	5,978	2,053	19%	45%	36%	16.0%	71%	28%	55%	5-Year
Paradise Heights CDP, Orange County	823	272	9%	59%	32%	23.0%	78%	4%	100%	5-Year
Pine Castle CDP, Orange County	10,796	3,630	29%	36%	35%	9.8%	64%	33%	63%	5-Year
Pine Hills CDP, Orange County	76,081	23,027	20%	38%	42%	9.7%	83%	30%	61%	1-Year
Rio Pinar CDP, Orange County	5,490	1,822	5%	15%	80%	5.1%	92%	29%	28%	5-Year
Sky Lake CDP, Orange County	6,260	1,916	18%	41%	41%	9.4%	78%	42%	61%	5-Year
South Apopka CDP, Orange County	5,372	1,586	37%	23%	40%	13.3%	69%	28%	54%	5-Year
Southchase CDP, Orange County	14,987	4,612	10%	27%	63%	9.4%	74%	38%	48%	5-Year
Southwest Orange CCD, Orange County	190,344	65,488	10%	23%	67%	6.5%	85%	32%	50%	5-Year
Taft CDP, Orange County	1,852	685	25%	44%	31%	23.6%	69%	32%	81%	5-Year
Tangelo Park CDP, Orange County	2,346	773	21%	34%	45%	13.0%	79%	35%	57%	5-Year
Tangerine CDP, Orange County	2,538	920	19%	21%	60%	15.9%	83%	34%	41%	5-Year
Tildenville CDP, Orange County	1,921	616	40%	20%	40%	0.0%	92%	75%	87%	5-Year
Union Park CCD, Orange County	237,277	75,352	16%	27%	57%	9.1%	82%	33%	58%	5-Year
Union Park CDP, Orange County	10,498	3,614	25%	26%	49%	10.5%	83%	35%	56%	5-Year
University CDP (Orange County), Orange County	32,937	6,198	32%	29%	39%	9.6%	86%	33%	66%	5-Year
Wedgefield CDP, Orange County	7,800	2,525	8%	26%	66%	6.7%	87%	37%	71%	5-Year
Williamsburg CDP, Orange County	8,148	3,462	11%	29%	60%	9.8%	84%	40%	30%	5-Year
Windermere, Orange County	3,106	1,132	6%	14%	80%	7.7%	94%	40%	47%	5-Year
Winter Garden, Orange County	37,955	12,318	10%	26%	64%	5.9%	86%	30%	54%	5-Year
Winter Garden-Ocoee CCD, Orange County	96,736	32,492	14%	31%	55%	9.3%	80%	31%	56%	5-Year
Winter Park, Orange County	29,182	11,793	10%	28%	62%	6.2%	90%	29%	49%	5-Year
Zellwood CDP, Orange County	3,302	1,461	16%	39%	45%	6.9%	89%	20%	48%	5-Year
Buenaventura Lakes CDP, Osceola County	31,348	8,543	19%	48%	33%	10.6%	75%	40%	68%	5-Year
Campbell CDP, Osceola County	2,561	1,226	18%	45%	37%	8.4%	83%	22%	56%	5-Year
Celebration CDP, Osceola County	7,816	2,687	6%	25%	69%	4.6%	91%	36%	51%	5-Year
Four Corners CDP, Osceola County	32,727	11,464	12%	43%	45%	7.4%	86%	24%	49%	5-Year
Kissimmee CCD, Osceola County	155,240	47,837	19%	47%	34%	9.9%	76%	37%	58%	5-Year
Kissimmee, Osceola County	69,152	22,823	24%	40%	36%	0.0%	84%	27%	55%	1-Year
South and East Osceola CCD, Osceola County	6,951	2,404	13%	33%	54%	10.0%	81%	34%	20%	5-Year
St. Cloud CCD, Osceola County	138,679	42,097	16%	41%	43%	9.8%	80%	36%	58%	5-Year
St. Cloud, Osceola County	41,502	13,465	16%	40%	44%	10.9%	82%	31%	46%	5-Year
Acacia Villas CDP, Palm Beach County	375	112	32%	42%	26%	38.9%	65%	37%	100%	5-Year
Atlantis, Palm Beach County	2,175	920	7%	18%	75%	4.8%	92%	29%	40%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Belle Glade, Palm Beach County	17,950	5,715	34%	38%	28%	18.1%	76%	27%	55%	5-Year
Belle Glade-Pahokee CCD, Palm Beach County	34,563	9,504	34%	39%	27%	22.3%	76%	30%	50%	5-Year
Boca Raton CCD, Palm Beach County	131,939	58,068	9%	24%	67%	7.8%	89%	35%	59%	5-Year
Boca Raton, Palm Beach County	93,226	40,551	12%	20%	68%	3.5%	89%	29%	60%	1-Year
Boynton Beach, Palm Beach County	73,972	29,848	13%	32%	55%	13.5%	83%	29%	59%	1-Year
Boynton Beach-Delray Beach CCD, Palm Beach County	318,218	136,295	12%	31%	57%	10.2%	84%	34%	56%	5-Year
Briny Breezes, Palm Beach County	812	497	9%	37%	54%	4.7%	95%	21%	57%	5-Year
Cabana Colony CDP, Palm Beach County	2,266	849	11%	31%	58%	5.6%	71%	25%	62%	5-Year
Canal Point CDP, Palm Beach County	376	151	19%	34%	47%	18.4%	93%	28%	60%	5-Year
Delray Beach, Palm Beach County	66,261	27,741	9%	33%	58%	9.2%	87%	35%	58%	1-Year
Glades CCD, Palm Beach County	440	217	70%	19%	11%	0.0%	82%	?	59%	5-Year
Greenacres, Palm Beach County	38,840	13,305	16%	37%	47%	11.3%	71%	35%	58%	5-Year
Gulf Stream, Palm Beach County	677	310	4%	14%	82%	5.2%	97%	32%	15%	5-Year
Gun Club Estates CDP, Palm Beach County	1,174	339	12%	51%	37%	0.0%	84%	71%	56%	5-Year
Haverhill, Palm Beach County	1,979	630	20%	26%	54%	9.8%	78%	42%	68%	5-Year
Highland Beach, Palm Beach County	3,654	2,026	9%	15%	76%	1.7%	99%	37%	33%	5-Year
Hypoluxo, Palm Beach County	2,668	1,330	7%	23%	70%	7.4%	86%	28%	31%	5-Year
Juno Beach, Palm Beach County	3,325	1,982	8%	25%	67%	4.5%	96%	28%	56%	5-Year
Juno Ridge CDP, Palm Beach County	566	318	9%	61%	30%	9.5%	70%	12%	68%	5-Year
Jupiter CCD, Palm Beach County	88,259	36,810	8%	24%	68%	5.0%	89%	34%	52%	5-Year
Jupiter Farms CDP, Palm Beach County	11,514	3,965	5%	16%	79%	5.4%	88%	36%	37%	5-Year
Jupiter Inlet Colony, Palm Beach County	390	163	2%	11%	87%	2.1%	85%	42%	63%	5-Year
Jupiter, Palm Beach County	59,054	24,536	9%	23%	68%	5.0%	87%	33%	52%	5-Year
Kenwood Estates CDP, Palm Beach County	1,451	383	40%	18%	42%	10.1%	53%	31%	66%	5-Year
Lake Belvedere Estates CDP, Palm Beach County	3,475	936	11%	17%	72%	11.5%	71%	30%	33%	5-Year
Lake Clarke Shores, Palm Beach County	3,483	1,528	6%	28%	66%	8.2%	90%	32%	68%	5-Year
Lake Park, Palm Beach County	8,376	2,942	22%	33%	45%	11.2%	74%	30%	56%	5-Year
Lake Worth CCD, Palm Beach County	217,286	74,418	19%	38%	43%	12.2%	70%	36%	61%	5-Year
Lake Worth, Palm Beach County	36,403	12,784	24%	36%	40%	11.8%	65%	37%	62%	5-Year
Lantana, Palm Beach County	10,910	3,884	22%	30%	48%	12.0%	75%	39%	60%	5-Year
Limestone Creek CDP, Palm Beach County	1,022	296	15%	36%	49%	9.3%	84%	56%	100%	5-Year
Loxahatchee Groves, Palm Beach County	3,306	1,006	9%	21%	70%	10.0%	83%	40%	36%	5-Year
Manalapan, Palm Beach County	265	133	2%	9%	89%	5.1%	91%	30%	33%	5-Year
Mangonia Park, Palm Beach County	1,929	616	32%	42%	26%	20.1%	69%	50%	59%	5-Year
North Palm Beach, Palm Beach County	12,425	6,092	7%	28%	65%	4.8%	91%	36%	50%	5-Year
Ocean Ridge, Palm Beach County	1,590	842	11%	21%	68%	9.4%	94%	35%	19%	5-Year
Pahokee, Palm Beach County	6,003	1,822	30%	41%	29%	34.2%	72%	38%	39%	5-Year
Palm Beach Gardens, Palm Beach County	50,977	22,945	7%	24%	69%	5.2%	90%	32%	50%	5-Year
Palm Beach Shores, Palm Beach County	1,077	650	10%	28%	62%	7.5%	85%	42%	46%	5-Year
Palm Beach, Palm Beach County	8,418	4,738	5%	16%	79%	6.0%	96%	39%	47%	5-Year
Palm Springs, Palm Beach County	21,832	7,684	23%	45%	32%	13.1%	68%	41%	62%	5-Year
Pine Air CDP, Palm Beach County	2,450	637	16%	49%	35%	10.2%	70%	10%	64%	5-Year
Plantation Mobile Home Park CDP, Palm Beach County	1,123	291	23%	47%	30%	18.5%	52%	9%	50%	5-Year
Riviera Beach CCD, Palm Beach County	104,227	42,352	13%	31%	56%	9.3%	84%	35%	57%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Riviera Beach, Palm Beach County	33,445	11,570	20%	33%	47%	14.0%	82%	36%	62%	5-Year
Royal Palm Beach, Palm Beach County	36,175	11,354	8%	24%	68%	6.3%	88%	33%	49%	5-Year
Royal Palm Beach-West Jupiter CCD, Palm Beach County	104,820	37,692	8%	23%	69%	6.8%	88%	34%	50%	5-Year
Royal Palm Estates CDP, Palm Beach County	3,014	799	30%	31%	39%	19.4%	63%	45%	67%	5-Year
San Castle CDP, Palm Beach County	4,358	1,078	13%	37%	50%	16.4%	60%	43%	45%	5-Year
Schall Circle CDP, Palm Beach County	1,253	388	54%	31%	15%	22.5%	74%	28%	44%	5-Year
Seminole Manor CDP, Palm Beach County	2,866	912	30%	33%	37%	17.6%	77%	41%	60%	5-Year
South Bay, Palm Beach County	4,976	595	37%	31%	32%	17.3%	83%	43%	51%	5-Year
South Palm Beach, Palm Beach County	1,350	804	11%	26%	63%	8.2%	94%	46%	60%	5-Year
Stacey Street CDP, Palm Beach County	516	117	21%	54%	25%	4.2%	43%	?	43%	5-Year
Sunshine Parkway CCD, Palm Beach County	199,891	71,218	8%	22%	70%	7.3%	88%	34%	54%	5-Year
Tequesta, Palm Beach County	5,819	2,534	4%	37%	59%	5.2%	89%	39%	70%	5-Year
The Acreage CDP, Palm Beach County	37,853	11,205	6%	21%	73%	6.7%	87%	37%	46%	5-Year
Watergate CDP, Palm Beach County	3,245	972	27%	31%	42%	7.4%	67%	38%	55%	5-Year
Wellington, Palm Beach County	60,155	19,959	8%	20%	72%	7.0%	88%	35%	53%	5-Year
West Palm Beach CCD, Palm Beach County	150,804	58,959	20%	37%	43%	11.4%	75%	38%	56%	5-Year
West Palm Beach, Palm Beach County	106,782	41,168	14%	34%	52%	9.1%	83%	31%	54%	1-Year
Western Community CCD, Palm Beach County	28,359	9,072	5%	19%	76%	6.0%	90%	36%	47%	5-Year
Westgate CDP, Palm Beach County	8,310	2,187	33%	43%	24%	13.6%	64%	37%	72%	5-Year
Bayonet Point CDP, Pasco County	25,453	10,974	17%	40%	43%	11.0%	83%	23%	48%	5-Year
Beacon Square CDP, Pasco County	6,564	2,580	21%	41%	38%	15.7%	81%	33%	52%	5-Year
Central Pasco CCD, Pasco County	131,013	43,746	7%	17%	76%	6.8%	90%	26%	38%	5-Year
Connerton CDP, Pasco County	3,573	305	0%	26%	74%	1.9%	89%	8%	100%	5-Year
Crystal Springs CDP, Pasco County	968	345	22%	48%	30%	11.8%	77%	24%	15%	5-Year
Dade City CCD, Pasco County	14,609	5,613	25%	31%	44%	10.9%	81%	24%	58%	5-Year
Dade City North CDP, Pasco County	2,467	798	38%	26%	36%	16.4%	69%	34%	50%	5-Year
Dade City, Pasco County	6,655	2,663	28%	32%	40%	8.5%	78%	22%	62%	5-Year
Elfers CDP, Pasco County	13,982	5,482	20%	41%	39%	12.4%	77%	31%	58%	5-Year
Heritage Pines CDP, Pasco County	1,987	1,081	2%	22%	76%	10.5%	99%	11%	100%	5-Year
Holiday CDP, Pasco County	20,636	8,820	19%	43%	38%	10.4%	78%	27%	58%	5-Year
Hudson CDP, Pasco County	12,033	5,457	16%	35%	49%	13.2%	84%	23%	51%	5-Year
Jasmine Estates CDP, Pasco County	19,604	7,423	23%	39%	38%	13.2%	78%	26%	53%	5-Year
Key Vista CDP, Pasco County	1,559	559	4%	15%	81%	6.0%	90%	12%	64%	5-Year
Lacoochee CCD, Pasco County	6,133	2,127	22%	30%	48%	12.4%	76%	26%	45%	5-Year
Lacoochee CDP, Pasco County	1,630	513	38%	29%	33%	22.2%	71%	31%	45%	5-Year
Land O' Lakes CDP, Pasco County	33,812	11,893	7%	18%	75%	6.1%	92%	28%	40%	5-Year
Meadow Oaks CDP, Pasco County	2,343	960	16%	29%	55%	12.2%	83%	22%	50%	5-Year
Moon Lake CDP, Pasco County	4,774	1,675	25%	38%	37%	14.1%	79%	22%	50%	5-Year
New Port Richey CCD, Pasco County	164,449	66,208	14%	32%	54%	9.1%	85%	28%	54%	5-Year
New Port Richey East CDP, Pasco County	8,686	3,972	18%	41%	41%	13.5%	86%	32%	60%	5-Year
New Port Richey, Pasco County	15,260	6,575	21%	42%	37%	10.7%	81%	32%	57%	5-Year
Odessa CDP, Pasco County	7,404	2,515	7%	28%	65%	4.7%	91%	43%	41%	5-Year
Pasadena Hills CDP, Pasco County	8,292	3,444	6%	34%	60%	6.9%	88%	23%	54%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Port Richey CCD, Pasco County	109,191	44,677	17%	35%	48%	12.0%	83%	25%	52%	5-Year
Port Richey, Pasco County	2,699	1,295	16%	31%	53%	7.2%	83%	31%	42%	5-Year
Quail Ridge CDP, Pasco County	1,263	495	14%	23%	63%	9.7%	82%	40%	51%	5-Year
River Ridge CDP, Pasco County	4,601	1,811	4%	19%	77%	9.9%	88%	11%	61%	5-Year
San Antonio, Pasco County	1,107	423	6%	22%	72%	3.4%	92%	22%	30%	5-Year
Shady Hills CDP, Pasco County	10,817	3,925	18%	32%	50%	13.7%	84%	25%	46%	5-Year
Trilby CDP, Pasco County	333	221	17%	48%	35%	35.5%	96%	52%	38%	5-Year
Trinity CDP, Pasco County	10,459	4,027	6%	11%	83%	3.3%	96%	33%	44%	5-Year
Wesley Chapel CDP, Pasco County	49,735	16,444	6%	14%	80%	7.0%	89%	26%	32%	5-Year
Zephyrhills CCD, Pasco County	53,893	23,947	14%	34%	52%	12.5%	87%	20%	50%	5-Year
Zephyrhills North CDP, Pasco County	2,310	1,286	13%	43%	44%	18.4%	92%	16%	44%	5-Year
Zephyrhills South CDP, Pasco County	5,359	2,601	19%	32%	49%	21.0%	84%	16%	68%	5-Year
Zephyrhills West CDP, Pasco County	5,207	2,723	13%	36%	51%	23.8%	90%	12%	48%	5-Year
Zephyrhills, Pasco County	14,275	6,409	17%	34%	49%	11.1%	86%	21%	49%	5-Year
Bardmoor CDP, Pinellas County	9,448	3,845	19%	24%	57%	3.6%	88%	26%	33%	5-Year
Bay Pines CDP, Pinellas County	3,240	1,401	12%	27%	61%	6.9%	83%	22%	61%	5-Year
Bear Creek CDP, Pinellas County	1,840	899	17%	25%	58%	10.1%	85%	17%	57%	5-Year
Belleair Beach, Pinellas County	1,685	723	7%	14%	79%	5.4%	94%	46%	35%	5-Year
Belleair Bluffs, Pinellas County	2,236	1,196	11%	30%	59%	8.0%	88%	41%	44%	5-Year
Belleair, Pinellas County	3,941	1,737	4%	18%	78%	9.5%	95%	39%	41%	5-Year
Boca Ciega CCD, Pinellas County	66,868	30,600	11%	28%	61%	7.3%	86%	31%	46%	5-Year
Clearwater CCD, Pinellas County	323,210	139,857	13%	31%	56%	8.3%	84%	30%	53%	5-Year
Clearwater, Pinellas County	112,979	46,240	14%	27%	59%	7.0%	85%	30%	57%	1-Year
Dunedin, Pinellas County	35,712	16,656	9%	33%	58%	6.7%	86%	32%	51%	5-Year
East Lake CDP, Pinellas County	32,054	13,041	6%	19%	75%	7.5%	92%	30%	49%	5-Year
Feather Sound CDP, Pinellas County	3,370	1,767	7%	19%	74%	4.7%	95%	37%	19%	5-Year
Greenbriar CDP, Pinellas County	2,385	981	8%	28%	64%	1.9%	86%	41%	48%	5-Year
Gulfport, Pinellas County	12,167	5,925	17%	32%	51%	10.0%	84%	35%	61%	5-Year
Harbor Bluffs CDP, Pinellas County	2,786	1,149	8%	11%	81%	2.5%	93%	34%	37%	5-Year
Indian Rocks Beach, Pinellas County	4,172	2,132	5%	26%	69%	8.4%	88%	36%	45%	5-Year
Indian Shores, Pinellas County	1,469	843	10%	23%	67%	8.0%	93%	36%	28%	5-Year
Kenneth City, Pinellas County	5,013	1,815	15%	35%	50%	4.4%	86%	27%	65%	5-Year
Largo, Pinellas County	81,007	35,192	17%	30%	53%	5.7%	86%	26%	45%	1-Year
Lealman CDP, Pinellas County	20,783	8,682	28%	35%	37%	12.1%	80%	27%	52%	5-Year
Madeira Beach, Pinellas County	4,320	2,296	15%	27%	58%	7.8%	81%	31%	48%	5-Year
North Redington Beach, Pinellas County	1,484	741	6%	20%	74%	5.2%	97%	40%	50%	5-Year
Oldsmar, Pinellas County	13,860	5,038	11%	25%	64%	10.2%	86%	25%	44%	5-Year
Palm Harbor CDP, Pinellas County	59,769	26,423	9%	26%	65%	7.4%	90%	29%	53%	5-Year
Pinellas Park, Pinellas County	50,433	20,981	14%	33%	53%	7.2%	82%	30%	49%	5-Year
Redington Beach, Pinellas County	1,565	713	7%	14%	79%	9.2%	88%	29%	43%	5-Year
Redington Shores, Pinellas County	2,046	1,189	12%	23%	65%	3.7%	87%	39%	51%	5-Year
Ridgecrest CDP, Pinellas County	3,237	1,039	24%	33%	43%	18.1%	78%	30%	33%	5-Year
Safety Harbor, Pinellas County	17,142	7,158	8%	25%	67%	6.2%	88%	26%	53%	5-Year
Seminole, Pinellas County	17,637	8,360	12%	28%	60%	6.3%	85%	28%	45%	5-Year
South Highpoint CDP, Pinellas County	4,624	1,646	22%	35%	43%	9.0%	73%	39%	58%	5-Year
South Pasadena, Pinellas County	5,009	3,255	12%	40%	48%	11.5%	92%	30%	58%	5-Year
St. Pete Beach CCD, Pinellas County	16,130	8,539	10%	24%	66%	7.0%	88%	33%	54%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
St. Pete Beach, Pinellas County	9,466	5,077	10%	23%	67%	7.4%	89%	31%	54%	5-Year
St. Petersburg CCD, Pinellas County	388,685	166,259	16%	30%	54%	8.7%	84%	31%	50%	5-Year
St. Petersburg, Pinellas County	257,088	103,788	16%	26%	58%	6.3%	89%	29%	46%	1-Year
Tarpon Springs CCD, Pinellas County	136,584	57,398	10%	25%	65%	8.4%	89%	29%	51%	5-Year
Tarpon Springs, Pinellas County	24,003	9,809	14%	28%	58%	11.4%	85%	29%	46%	5-Year
Tierra Verde CDP, Pinellas County	3,359	1,631	6%	9%	85%	5.8%	96%	40%	12%	5-Year
Treasure Island, Pinellas County	6,783	3,566	9%	25%	66%	6.8%	88%	39%	55%	5-Year
West Lealman CDP, Pinellas County	15,838	7,506	16%	40%	44%	8.6%	84%	26%	57%	5-Year
Alturas CDP, Polk County	3,756	1,249	22%	25%	53%	13.9%	79%	27%	53%	5-Year
Auburndale, Polk County	14,281	4,711	19%	34%	47%	10.6%	81%	26%	56%	5-Year
Babson Park CDP, Polk County	1,337	318	21%	28%	51%	11.0%	85%	23%	100%	5-Year
Bartow CCD, Polk County	61,241	20,451	15%	33%	52%	9.0%	84%	23%	43%	5-Year
Bartow, Polk County	18,094	5,931	20%	30%	50%	9.9%	87%	23%	44%	5-Year
Bradley Junction CDP, Polk County	480	170	23%	48%	29%	23.2%	64%	29%	0%	5-Year
Combee Settlement CDP, Polk County	5,921	2,035	25%	48%	27%	27.4%	70%	26%	59%	5-Year
Crooked Lake Park CDP, Polk County	1,564	612	20%	46%	34%	6.2%	82%	29%	57%	5-Year
Crystal Lake CDP, Polk County	6,452	2,048	31%	37%	32%	21.9%	81%	19%	69%	5-Year
Cypress Gardens CDP, Polk County	8,955	3,561	7%	33%	60%	7.4%	87%	26%	49%	5-Year
Davenport, Polk County	3,137	1,021	19%	35%	46%	10.1%	80%	28%	59%	5-Year
Dundee, Polk County	3,908	1,430	23%	43%	34%	3.1%	75%	24%	54%	5-Year
Eagle Lake, Polk County	2,486	872	17%	33%	50%	9.2%	83%	22%	39%	5-Year
Fort Meade, Polk County	5,824	1,826	16%	33%	51%	13.7%	85%	21%	36%	5-Year
Frostproof CCD, Polk County	14,535	3,544	19%	37%	44%	14.6%	81%	23%	29%	5-Year
Frostproof, Polk County	3,062	1,119	17%	38%	45%	8.7%	91%	17%	58%	5-Year
Fuller Heights CDP, Polk County	9,777	3,328	5%	34%	61%	7.3%	88%	19%	42%	5-Year
Fussels Corner CDP, Polk County	5,064	2,125	17%	38%	45%	16.2%	83%	28%	51%	5-Year
Grenelefe CDP, Polk County	1,800	743	3%	45%	52%	3.1%	90%	15%	68%	5-Year
Haines City CCD, Polk County	130,246	44,107	16%	34%	50%	8.4%	80%	29%	52%	5-Year
Haines City, Polk County	21,624	6,867	25%	38%	37%	7.4%	70%	33%	56%	5-Year
Highland City CDP, Polk County	10,120	3,525	7%	30%	63%	7.7%	89%	19%	40%	5-Year
Highland Park, Polk County	309	136	8%	51%	41%	6.4%	90%	21%	27%	5-Year
Hillcrest Heights, Polk County	280	103	16%	24%	60%	2.8%	89%	17%	35%	5-Year
Inwood CDP, Polk County	6,739	2,256	30%	40%	30%	19.7%	73%	29%	52%	5-Year
Jan Phyl Village CDP, Polk County	4,690	1,617	17%	38%	45%	8.0%	88%	17%	55%	5-Year
Kathleen CDP, Polk County	5,895	2,043	20%	31%	49%	12.5%	79%	32%	36%	5-Year
Lake Alfred, Polk County	5,213	1,924	27%	32%	41%	13.2%	84%	25%	75%	5-Year
Lake Hamilton, Polk County	1,080	364	9%	35%	56%	17.6%	78%	18%	29%	5-Year
Lake Wales CCD, Polk County	42,879	16,361	16%	39%	45%	12.9%	83%	24%	50%	5-Year
Lake Wales, Polk County	14,929	5,427	23%	34%	43%	16.3%	85%	29%	56%	5-Year
Lakeland CCD, Polk County	257,087	92,789	15%	35%	50%	11.4%	86%	23%	49%	5-Year
Lakeland Highlands CDP, Polk County	11,728	3,996	4%	19%	77%	7.0%	93%	23%	32%	5-Year
Lakeland, Polk County	104,410	38,975	15%	40%	45%	7.5%	89%	20%	47%	1-Year
Loughman CDP, Polk County	2,877	1,055	11%	44%	45%	3.9%	81%	43%	35%	5-Year
Medulla CDP, Polk County	8,334	3,130	10%	34%	56%	7.9%	92%	20%	37%	5-Year
Mulberry, Polk County	3,900	1,567	16%	49%	35%	10.7%	84%	26%	50%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Poinciana CDP, Polk County	73,943	17,275	20%	38%	42%	0.0%	77%	41%	59%	5-Year
Polk City, Polk County	2,413	743	19%	33%	48%	16.8%	86%	21%	43%	5-Year
Wahneta CDP, Polk County	5,372	1,181	39%	31%	30%	5.9%	54%	22%	49%	5-Year
Waverly CDP, Polk County	828	374	19%	53%	28%	27.4%	78%	0%	75%	5-Year
Willow Oak CDP, Polk County	4,948	1,770	20%	42%	38%	7.3%	75%	33%	39%	5-Year
Winter Haven, Polk County	35,835	14,120	18%	38%	44%	12.0%	83%	27%	50%	5-Year
Winter Haven-Auburndale CCD, Polk County	120,688	44,129	18%	35%	47%	11.0%	81%	25%	49%	5-Year
Crescent City CCD, Putnam County	16,973	6,392	27%	28%	45%	13.2%	76%	30%	40%	5-Year
Crescent City, Putnam County	1,814	725	34%	27%	39%	13.4%	76%	34%	41%	5-Year
East Palatka CCD, Putnam County	8,278	3,438	18%	31%	51%	8.2%	80%	26%	49%	5-Year
East Palatka CDP, Putnam County	1,852	508	20%	25%	55%	14.7%	82%	28%	79%	5-Year
Interlachen, Putnam County	1,430	538	34%	25%	41%	18.1%	74%	17%	35%	5-Year
Interlachen-Florahome CCD, Putnam County	24,579	9,285	23%	27%	50%	14.2%	80%	24%	46%	5-Year
Palatka CCD, Putnam County	22,866	8,568	30%	25%	45%	12.1%	82%	28%	60%	5-Year
Palatka, Putnam County	10,414	3,827	41%	31%	28%	17.3%	82%	38%	59%	5-Year
Pomona Park, Putnam County	732	285	24%	34%	42%	11.8%	79%	26%	55%	5-Year
Welaka, Putnam County	642	280	24%	33%	43%	21.8%	82%	26%	36%	5-Year
Allentown CCD, Santa Rosa County	2,186	910	5%	26%	69%	3.6%	89%	24%	37%	5-Year
Allentown CDP, Santa Rosa County	946	376	2%	20%	78%	3.1%	92%	13%	47%	5-Year
Avalon CDP, Santa Rosa County	571	264	5%	33%	62%	9.7%	73%	34%	70%	5-Year
Avalon-Mulat CCD, Santa Rosa County	6,378	2,341	7%	21%	72%	8.7%	87%	23%	34%	5-Year
Bagdad CCD, Santa Rosa County	6,306	2,421	21%	31%	48%	18.2%	79%	32%	63%	5-Year
Bagdad CDP, Santa Rosa County	3,951	1,494	18%	32%	50%	8.8%	78%	34%	56%	5-Year
Berrydale CCD, Santa Rosa County	1,970	731	5%	39%	56%	2.9%	80%	19%	4%	5-Year
Brownsdale CDP, Santa Rosa County	518	202	0%	20%	80%	4.5%	93%	14%	?	5-Year
Chumuckla CDP, Santa Rosa County	767	300	7%	26%	67%	2.9%	86%	33%	0%	5-Year
East Milton CCD, Santa Rosa County	12,988	2,998	24%	24%	52%	15.4%	81%	24%	53%	5-Year
East Milton CDP, Santa Rosa County	12,490	2,814	26%	23%	51%	15.9%	82%	24%	53%	5-Year
Floridatown CDP, Santa Rosa County	326	123	17%	11%	72%	0.0%	99%	31%	48%	5-Year
Garcon Point CDP, Santa Rosa County	468	180	0%	14%	86%	13.2%	97%	44%	?	5-Year
Gulf Breeze CCD, Santa Rosa County	6,092	2,366	6%	20%	74%	5.8%	91%	21%	50%	5-Year
Gulf Breeze, Santa Rosa County	6,092	2,366	6%	20%	74%	5.8%	91%	21%	50%	5-Year
Harold CCD, Santa Rosa County	1,054	421	16%	19%	65%	4.5%	81%	24%	50%	5-Year
Harold CDP, Santa Rosa County	908	343	12%	13%	75%	0.0%	86%	16%	59%	5-Year
Holley CDP, Santa Rosa County	1,531	546	18%	12%	70%	9.3%	79%	18%	34%	5-Year
Holley-Navarre CCD, Santa Rosa County	34,480	12,741	9%	20%	71%	6.6%	89%	27%	45%	5-Year
Jay CCD, Santa Rosa County	3,572	1,453	9%	30%	61%	8.8%	86%	17%	31%	5-Year
Jay, Santa Rosa County	420	190	17%	38%	45%	10.5%	87%	24%	31%	5-Year
Midway CCD, Santa Rosa County	24,046	9,401	8%	24%	68%	6.3%	90%	26%	51%	5-Year
Midway CDP (Santa Rosa County), Santa Rosa County	17,434	6,903	9%	27%	64%	6.4%	89%	29%	52%	5-Year
Milton CCD, Santa Rosa County	10,504	4,312	14%	31%	55%	13.4%	81%	27%	41%	5-Year
Milton, Santa Rosa County	9,276	3,762	14%	32%	54%	15.3%	81%	29%	43%	5-Year
Mulat CDP, Santa Rosa County	466	114	25%	18%	57%	0.0%	90%	67%	78%	5-Year
Munson CCD, Santa Rosa County	1,238	574	14%	37%	49%	13.2%	86%	13%	32%	5-Year
Munson CDP, Santa Rosa County	257	128	5%	78%	17%	8.2%	96%	0%	0%	5-Year
Navarre Beach CCD, Santa Rosa County	1,079	518	3%	5%	92%	0.0%	97%	33%	20%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Navarre Beach CDP, Santa Rosa County	1,079	518	3%	5%	92%	0.0%	97%	33%	20%	5-Year
Navarre CDP, Santa Rosa County	32,949	12,195	9%	20%	71%	6.5%	89%	28%	45%	5-Year
Oriole Beach CDP, Santa Rosa County	1,608	545	5%	26%	69%	3.4%	90%	23%	66%	5-Year
Pace CCD, Santa Rosa County	32,945	11,538	10%	22%	68%	4.6%	89%	23%	40%	5-Year
Pace CDP, Santa Rosa County	21,997	7,663	9%	22%	69%	4.9%	92%	25%	43%	5-Year
Pea Ridge CDP, Santa Rosa County	4,036	1,412	12%	41%	47%	5.7%	86%	25%	47%	5-Year
Point Baker CDP, Santa Rosa County	3,440	1,181	12%	29%	59%	13.0%	75%	15%	24%	5-Year
Roeville CDP, Santa Rosa County	513	212	20%	36%	44%	18.2%	93%	27%	84%	5-Year
Skyline CCD, Santa Rosa County	16,112	5,907	14%	23%	63%	11.4%	84%	23%	40%	5-Year
Tiger Point CDP, Santa Rosa County	2,978	1,212	5%	15%	80%	5.7%	91%	17%	34%	5-Year
Wallace CDP, Santa Rosa County	1,502	604	18%	18%	64%	1.6%	85%	24%	0%	5-Year
Woodlawn Beach CDP, Santa Rosa County	2,026	741	7%	11%	82%	9.1%	94%	16%	56%	5-Year
Bee Ridge CDP, Sarasota County	9,836	4,453	10%	25%	65%	7.3%	90%	34%	52%	5-Year
Desoto Lakes CDP, Sarasota County	3,692	1,341	11%	23%	66%	5.3%	82%	33%	30%	5-Year
Englewood CCD, Sarasota County	11,245	5,786	10%	33%	57%	13.6%	88%	27%	57%	5-Year
Englewood CDP, Sarasota County	14,515	7,496	11%	33%	56%	13.1%	88%	24%	55%	5-Year
Fruitville CDP, Sarasota County	13,725	5,716	7%	29%	64%	6.7%	87%	25%	47%	5-Year
Gulf Gate Estates CDP, Sarasota County	10,358	5,287	13%	35%	52%	7.4%	78%	34%	50%	5-Year
Gulf Gate Estates-Osprey CCD, Sarasota County	28,372	14,190	8%	26%	66%	10.2%	89%	29%	49%	5-Year
Interior County CCD, Sarasota County	32,256	15,196	8%	22%	70%	4.9%	93%	24%	46%	5-Year
Kensington Park CDP, Sarasota County	4,185	1,500	14%	37%	49%	4.1%	76%	33%	60%	5-Year
Lake Sarasota CDP, Sarasota County	4,759	1,635	5%	26%	69%	4.4%	79%	26%	59%	5-Year
Laurel CDP, Sarasota County	9,390	4,389	10%	28%	62%	8.7%	89%	29%	52%	5-Year
Longboat Key CCD, Sarasota County	4,592	2,489	8%	16%	76%	2.1%	98%	35%	32%	5-Year
Nokomis CDP, Sarasota County	3,152	1,414	18%	29%	53%	11.4%	76%	30%	45%	5-Year
North Port CCD, Sarasota County	64,026	24,971	10%	28%	62%	9.5%	87%	23%	41%	5-Year
North Port, Sarasota County	59,555	22,580	11%	27%	62%	9.2%	86%	25%	40%	5-Year
North Sarasota CDP, Sarasota County	7,587	3,087	20%	36%	44%	10.6%	77%	31%	52%	5-Year
Osprey CDP, Sarasota County	6,664	2,916	5%	20%	75%	12.4%	92%	29%	36%	5-Year
Plantation CDP, Sarasota County	4,933	2,734	6%	22%	72%	6.3%	96%	21%	42%	5-Year
Ridge Wood Heights CDP, Sarasota County	4,760	2,050	15%	25%	60%	5.6%	75%	29%	47%	5-Year
Sarasota CCD, Sarasota County	184,004	79,818	12%	28%	60%	7.3%	83%	31%	49%	5-Year
Sarasota Springs CDP, Sarasota County	15,547	6,098	9%	28%	63%	7.0%	76%	28%	57%	5-Year
Sarasota, Sarasota County	53,583	23,461	16%	32%	52%	10.3%	79%	33%	50%	5-Year
Siesta Key CDP, Sarasota County	6,058	2,983	9%	17%	74%	2.2%	93%	37%	32%	5-Year
South Gate Ridge CDP, Sarasota County	5,902	2,528	9%	31%	60%	5.9%	79%	30%	57%	5-Year
South Sarasota CDP, Sarasota County	4,973	2,418	14%	26%	60%	7.6%	89%	33%	60%	5-Year
South Venice CDP, Sarasota County	14,652	6,252	9%	35%	56%	9.1%	80%	24%	52%	5-Year
Southgate CDP, Sarasota County	7,329	3,366	14%	34%	52%	10.1%	85%	29%	62%	5-Year
The Meadows CDP, Sarasota County	4,022	2,184	3%	25%	72%	3.7%	91%	32%	48%	5-Year
Vamo CDP, Sarasota County	4,768	2,519	10%	26%	64%	14.4%	89%	28%	46%	5-Year
Venice CCD, Sarasota County	67,543	32,735	9%	31%	60%	9.3%	88%	27%	55%	5-Year
Venice Gardens CDP, Sarasota County	7,659	3,367	7%	30%	63%	6.9%	86%	23%	46%	5-Year
Venice, Sarasota County	21,402	11,524	8%	30%	62%	9.9%	93%	28%	59%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Warm Mineral Springs CDP, Sarasota County	4,935	2,571	8%	33%	59%	16.0%	91%	14%	51%	5-Year
Altamonte Springs, Seminole County	42,218	16,709	10%	34%	56%	9.4%	81%	33%	47%	5-Year
Black Hammock CDP, Seminole County	963	388	12%	42%	46%	1.5%	89%	36%	56%	5-Year
Casselberry, Seminole County	26,663	10,694	15%	37%	48%	11.7%	81%	40%	51%	5-Year
Casselberry-Altamonte Springs CCD, Seminole County	206,247	75,543	11%	29%	60%	10.0%	83%	31%	48%	5-Year
Chuluota CDP, Seminole County	2,481	811	5%	27%	68%	3.9%	91%	38%	72%	5-Year
Fern Park CDP, Seminole County	8,161	3,226	14%	30%	56%	10.0%	72%	32%	40%	5-Year
Forest City CDP, Seminole County	14,924	4,705	13%	25%	62%	8.8%	82%	22%	48%	5-Year
Geneva CDP, Seminole County	2,459	778	2%	24%	74%	14.9%	85%	19%	30%	5-Year
Goldenrod CDP, Seminole County	12,603	4,755	23%	29%	48%	10.2%	77%	30%	57%	5-Year
Heathrow CDP, Seminole County	5,962	2,308	9%	21%	70%	3.5%	93%	38%	38%	5-Year
Lake Mary, Seminole County	15,038	5,375	5%	18%	77%	9.6%	89%	25%	48%	5-Year
Longwood, Seminole County	13,848	4,780	12%	25%	63%	12.4%	81%	27%	53%	5-Year
Midway CDP (Seminole County), Seminole County	1,485	534	26%	46%	28%	17.4%	80%	50%	73%	5-Year
Oviedo CCD, Seminole County	98,302	31,236	9%	19%	72%	8.3%	89%	30%	51%	5-Year
Oviedo, Seminole County	36,617	10,721	7%	15%	78%	6.7%	90%	26%	48%	5-Year
Sanford CCD, Seminole County	132,797	45,481	12%	27%	61%	9.2%	85%	31%	55%	5-Year
Sanford, Seminole County	56,170	19,039	18%	37%	45%	12.4%	80%	37%	61%	5-Year
Wekiwa Springs CDP, Seminole County	23,500	8,375	4%	18%	78%	7.5%	91%	27%	44%	5-Year
Winter Springs, Seminole County	33,973	11,891	8%	25%	67%	9.7%	86%	30%	49%	5-Year
Butler Beach CDP, St. Johns County	5,629	2,641	7%	27%	66%	5.1%	90%	28%	64%	5-Year
Crescent Beach CDP, St. Johns County	859	487	16%	20%	64%	2.8%	92%	42%	29%	5-Year
Flagler Estates CDP, St. Johns County	3,051	1,015	24%	26%	50%	11.5%	74%	28%	39%	5-Year
Fruit Cove CCD, St. Johns County	43,372	13,609	5%	10%	85%	6.8%	95%	27%	47%	5-Year
Fruit Cove CDP, St. Johns County	31,146	10,066	5%	12%	83%	7.7%	95%	25%	48%	5-Year
Hastings CCD, St. Johns County	12,075	4,452	19%	30%	51%	9.4%	83%	33%	43%	5-Year
Hastings, St. Johns County	682	273	33%	36%	31%	2.9%	78%	26%	49%	5-Year
Matanzas CCD, St. Johns County	16,265	7,130	11%	30%	59%	8.6%	85%	27%	46%	5-Year
Nocatee CDP, St. Johns County	7,306	2,321	5%	13%	82%	3.0%	92%	37%	47%	5-Year
Palm Valley CDP, St. Johns County	21,630	8,767	7%	19%	74%	5.3%	92%	28%	50%	5-Year
Ponte Vedra CCD, St. Johns County	29,495	12,191	7%	18%	75%	6.1%	94%	29%	50%	5-Year
Sawgrass CDP, St. Johns County	5,321	2,531	7%	20%	73%	12.0%	98%	33%	53%	5-Year
St. Augustine Beach, St. Johns County	6,564	2,926	9%	15%	76%	4.8%	87%	20%	40%	5-Year
St. Augustine CCD, St. Johns County	109,288	41,860	12%	22%	66%	6.2%	87%	29%	48%	5-Year
St. Augustine Shores CDP, St. Johns County	8,024	3,721	11%	36%	53%	6.4%	81%	33%	46%	5-Year
St. Augustine South CDP, St. Johns County	5,349	2,144	5%	27%	68%	3.4%	89%	31%	15%	5-Year
St. Augustine, St. Johns County	13,676	5,477	18%	30%	52%	7.7%	83%	26%	57%	5-Year
Villano Beach CDP, St. Johns County	3,051	1,044	10%	23%	67%	12.0%	80%	44%	41%	5-Year
World Golf Village CDP, St. Johns County	13,323	4,624	3%	14%	83%	5.1%	89%	33%	34%	5-Year
Fort Pierce CCD, St. Lucie County	110,320	42,984	22%	38%	40%	12.5%	79%	28%	60%	5-Year
Fort Pierce North CDP, St. Lucie County	7,058	2,341	35%	38%	27%	20.1%	76%	28%	71%	5-Year
Fort Pierce South CDP, St. Lucie County	4,646	1,837	26%	43%	31%	13.3%	65%	30%	77%	5-Year
Fort Pierce, St. Lucie County	43,267	16,522	33%	38%	29%	15.5%	74%	32%	63%	5-Year
Hutchinson Island CCD, St. Lucie County	9,011	5,145	10%	26%	64%	7.6%	94%	34%	44%	5-Year
Hutchinson Island South CDP, St. Lucie County	5,026	3,105	8%	27%	65%	9.5%	96%	30%	45%	5-Year

Key Facts and ALICE Statistics for Florida Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Indian River Estates CDP, St. Lucie County	6,439	2,691	12%	40%	48%	4.7%	89%	26%	58%	5-Year
Lakewood Park CDP, St. Lucie County	11,511	4,839	12%	32%	56%	7.3%	87%	22%	38%	5-Year
Port St. Lucie CCD, St. Lucie County	162,241	56,787	13%	31%	56%	12.5%	82%	35%	60%	5-Year
Port St. Lucie, St. Lucie County	179,410	61,310	13%	27%	60%	8.9%	87%	32%	53%	1-Year
River Park CDP, St. Lucie County	5,622	2,517	22%	45%	33%	10.7%	77%	33%	63%	5-Year
St. Lucie Village, St. Lucie County	613	227	11%	27%	62%	3.8%	86%	18%	42%	5-Year
West St. Lucie CCD, St. Lucie County	6,434	2,982	10%	35%	55%	10.2%	87%	17%	49%	5-Year
White City CDP, St. Lucie County	3,407	1,333	15%	25%	60%	5.7%	82%	15%	42%	5-Year
Bushnell, Sumter County	2,973	1,151	28%	35%	37%	12.8%	88%	26%	65%	5-Year
Bushnell-Center Hill CCD, Sumter County	25,846	8,843	23%	38%	39%	12.2%	82%	20%	44%	5-Year
Center Hill, Sumter County	1,150	392	35%	42%	23%	10.0%	74%	31%	33%	5-Year
Coleman, Sumter County	575	233	15%	55%	30%	7.5%	81%	25%	30%	5-Year
Lake Panasoffkee CDP, Sumter County	3,311	1,462	23%	37%	40%	9.5%	80%	18%	54%	5-Year
The Villages CDP, Sumter County	72,590	36,306	5%	28%	67%	0.0%	0%	21%	42%	5-Year
Webster, Sumter County	813	286	33%	32%	35%	4.3%	77%	27%	78%	5-Year
Wildwood CCD, Sumter County	82,655	39,196	7%	30%	63%	6.9%	94%	21%	45%	5-Year
Wildwood, Sumter County	6,052	2,608	16%	40%	44%	6.2%	87%	30%	59%	5-Year
Branford CCD, Suwannee County	7,141	2,536	20%	25%	55%	6.7%	84%	29%	15%	5-Year
Branford, Suwannee County	867	297	26%	28%	46%	9.6%	74%	29%	27%	5-Year
Dowling Park CCD, Suwannee County	8,252	3,198	20%	26%	54%	11.7%	82%	23%	20%	5-Year
Live Oak CCD, Suwannee County	18,351	6,598	26%	25%	49%	11.0%	78%	21%	49%	5-Year
Live Oak, Suwannee County	6,920	2,501	35%	33%	32%	10.7%	77%	25%	50%	5-Year
McAlpin-Wellborn CCD, Suwannee County	9,851	3,317	18%	30%	52%	14.2%	89%	23%	33%	5-Year
Perry North CCD, Taylor County	14,372	5,531	16%	39%	45%	10.5%	86%	15%	30%	5-Year
Perry South CCD, Taylor County	8,313	2,074	19%	34%	47%	4.1%	85%	28%	23%	5-Year
Perry, Taylor County	7,058	2,695	24%	41%	35%	16.3%	85%	20%	32%	5-Year
Steinhatchee CDP, Taylor County	962	551	9%	42%	49%	10.3%	81%	32%	33%	5-Year
Lake Butler CCD, Union County	7,491	1,643	22%	53%	25%	13.0%	88%	19%	38%	5-Year
Lake Butler, Union County	2,224	812	33%	47%	20%	19.6%	89%	22%	45%	5-Year
Raiford CCD, Union County	3,689	657	13%	50%	37%	11.0%	88%	28%	10%	5-Year
Worthington Springs CCD, Union County	4,011	1,583	18%	49%	33%	10.5%	83%	31%	37%	5-Year
Worthington Springs, Union County	616	170	25%	65%	10%	21.7%	61%	51%	68%	5-Year
Central Volusia CCD, Volusia County	38,066	13,682	9%	16%	75%	7.0%	86%	27%	51%	5-Year
Daytona Beach CCD, Volusia County	40,867	16,343	36%	36%	28%	13.8%	77%	30%	58%	5-Year
Daytona Beach Shores, Volusia County	4,294	2,353	13%	25%	62%	7.6%	88%	48%	44%	5-Year
Daytona Beach, Volusia County	62,726	26,998	28%	34%	38%	11.7%	80%	30%	57%	5-Year
De Leon Springs CDP, Volusia County	2,418	821	15%	16%	69%	17.1%	79%	14%	33%	5-Year
DeBary, Volusia County	19,547	7,928	9%	28%	63%	8.2%	87%	31%	59%	5-Year
DeBary-Orange City CCD, Volusia County	41,980	16,866	12%	31%	57%	8.6%	86%	30%	61%	5-Year
DeLand CCD, Volusia County	64,250	23,583	15%	27%	58%	8.4%	83%	27%	57%	5-Year
DeLand Southwest CDP, Volusia County	826	362	40%	36%	24%	7.5%	68%	20%	58%	5-Year
DeLand, Volusia County	28,524	10,093	16%	29%	55%	10.0%	84%	27%	62%	5-Year
Deltona CCD, Volusia County	97,249	33,431	14%	29%	57%	9.9%	81%	37%	59%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Deltona, Volusia County	88,474	30,583	12%	30%	58%	5.8%	88%	35%	52%	1-Year
Edgewater, Volusia County	21,050	8,345	11%	26%	63%	9.5%	85%	27%	62%	5-Year
Glencoe CDP, Volusia County	2,843	1,071	12%	28%	60%	2.2%	80%	39%	20%	5-Year
Holly Hill, Volusia County	11,726	4,764	23%	38%	39%	13.6%	78%	33%	53%	5-Year
Lake Helen, Volusia County	2,643	1,092	12%	36%	52%	7.3%	82%	36%	40%	5-Year
New Smyrna Beach CCD, Volusia County	57,589	25,013	13%	25%	62%	8.2%	85%	30%	51%	5-Year
New Smyrna Beach, Volusia County	23,356	10,786	13%	24%	63%	6.4%	87%	31%	47%	5-Year
North DeLand CDP, Volusia County	1,511	538	8%	33%	59%	8.9%	84%	8%	34%	5-Year
North Peninsula CCD, Volusia County	24,492	11,964	16%	29%	55%	9.3%	82%	30%	51%	5-Year
Oak Hill, Volusia County	1,517	672	13%	27%	60%	6.1%	88%	30%	30%	5-Year
Orange City, Volusia County	11,023	4,871	17%	36%	47%	10.0%	84%	26%	65%	5-Year
Ormond Beach CCD, Volusia County	53,403	22,237	15%	30%	55%	10.3%	83%	27%	59%	5-Year
Ormond Beach, Volusia County	39,938	16,223	11%	26%	63%	8.9%	85%	27%	60%	5-Year
Ormond-by-the-Sea CDP, Volusia County	7,678	3,730	16%	27%	57%	9.0%	84%	32%	52%	5-Year
Pierson, Volusia County	1,466	427	21%	36%	43%	5.9%	73%	36%	45%	5-Year
Pierson-Seville CCD, Volusia County	7,091	2,502	19%	24%	57%	2.6%	73%	27%	38%	5-Year
Ponce Inlet, Volusia County	3,086	1,433	8%	15%	77%	5.7%	92%	33%	54%	5-Year
Port Orange CCD, Volusia County	67,596	29,145	16%	31%	53%	8.2%	84%	28%	56%	5-Year
Port Orange, Volusia County	57,858	24,356	13%	27%	60%	6.6%	86%	27%	52%	5-Year
Samsula-Spruce Creek CDP, Volusia County	6,314	2,365	10%	6%	84%	4.0%	81%	32%	40%	5-Year
Seville CDP, Volusia County	568	135	29%	41%	30%	0.0%	32%	36%	16%	5-Year
South Daytona, Volusia County	12,343	5,102	20%	34%	46%	12.5%	82%	26%	67%	5-Year
South Peninsula CCD, Volusia County	11,136	5,414	12%	21%	67%	7.5%	89%	37%	48%	5-Year
West DeLand CDP, Volusia County	3,997	1,321	16%	29%	55%	4.7%	80%	32%	63%	5-Year
Crawfordville CDP, Wakulla County	3,998	1,453	15%	19%	66%	7.6%	84%	25%	67%	5-Year
East Wakulla CCD, Wakulla County	26,442	8,608	14%	22%	64%	9.4%	89%	24%	42%	5-Year
Panacea CDP, Wakulla County	937	366	5%	66%	29%	23.3%	46%	27%	41%	5-Year
Sopchoppy, Wakulla County	389	158	14%	26%	60%	9.8%	86%	26%	33%	5-Year
St. Marks, Wakulla County	255	120	14%	14%	72%	13.6%	83%	16%	24%	5-Year
West Wakulla CCD, Wakulla County	4,686	2,083	14%	36%	50%	8.9%	81%	27%	26%	5-Year
DeFuniak Springs CCD, Walton County	15,908	5,400	22%	34%	44%	12.7%	77%	22%	40%	5-Year
DeFuniak Springs, Walton County	5,543	2,109	22%	39%	39%	6.6%	79%	25%	45%	5-Year
Freeport CCD, Walton County	9,955	3,718	14%	28%	58%	8.3%	86%	27%	48%	5-Year
Freeport, Walton County	2,346	842	13%	32%	55%	8.8%	89%	35%	38%	5-Year
Miramar Beach CDP, Walton County	7,120	3,482	7%	27%	66%	4.7%	85%	29%	58%	5-Year
Paxton, Walton County	577	230	17%	22%	61%	6.4%	88%	22%	6%	5-Year
Paxton-Darlington CCD, Walton County	9,255	3,680	23%	27%	50%	11.1%	77%	18%	49%	5-Year
Redbay CCD, Walton County	3,178	1,168	29%	22%	49%	8.5%	83%	9%	55%	5-Year
Walton Beaches CCD, Walton County	21,191	9,524	6%	22%	72%	4.4%	83%	38%	52%	5-Year
Caryville CCD, Washington County	3,488	1,309	17%	28%	55%	9.3%	82%	20%	24%	5-Year
Chipley CCD, Washington County	7,970	2,928	25%	23%	52%	12.5%	89%	15%	38%	5-Year
Chipley, Washington County	3,564	1,250	30%	27%	43%	15.4%	88%	23%	45%	5-Year
Vernon CCD, Washington County	13,171	4,009	21%	33%	46%	11.4%	85%	26%	47%	5-Year
Vernon, Washington County	1,144	333	27%	39%	34%	22.3%	82%	18%	64%	5-Year
Wausau, Washington County	486	155	19%	35%	46%	16.3%	89%	25%	45%	5-Year

ALICE HOUSEHOLDS BY INCOME, 2007 TO 2015

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it.

This table presents the total number of households in each county in 2007, 2010, 2012, and 2015, as well as the percent of households in poverty and ALICE.

Source: American Community Survey, 2007-2015

ALICE Households, Florida, 2007 to 2015

	2007			2010			2012			2015			2015
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Alachua	95,911	22%	18%	93,820	23%	25%	93,245	24%	23%	96,427	20%	26%	1-Year
Baker	N/A	N/A	N/A	8,492	14%	22%	8,596	18%	20%	8,205	16%	30%	5-Year
Bay	71,993	9%	17%	63,654	15%	25%	68,653	16%	23%	69,337	15%	26%	1-Year
Bradford	N/A	N/A	N/A	9,010	18%	33%	8,828	21%	28%	8,770	23%	27%	5-Year
Brevard	216,879	9%	21%	221,945	12%	26%	218,094	13%	27%	225,682	12%	22%	1-Year
Broward	661,119	10%	27%	658,025	14%	32%	663,905	14%	30%	673,870	13%	31%	1-Year
Calhoun	N/A	N/A	N/A	4,765	21%	33%	4,852	24%	29%	4,784	20%	38%	5-Year
Charlotte	70,871	9%	14%	69,176	13%	27%	71,811	12%	25%	72,671	11%	29%	1-Year
Citrus	58,980	12%	25%	60,229	16%	30%	58,640	15%	28%	60,541	14%	29%	1-Year
Clay	65,307	8%	22%	65,889	11%	24%	66,918	11%	26%	71,733	12%	21%	1-Year
Collier	120,309	8%	27%	118,258	12%	32%	123,714	10%	31%	134,906	10%	23%	1-Year
Columbia	22,161	16%	32%	25,705	16%	36%	22,636	18%	30%	24,238	17%	28%	1-Year
DeSoto	N/A	N/A	N/A	10,395	20%	22%	10,595	26%	27%	11,238	22%	36%	5-Year
Dixie	N/A	N/A	N/A	4,909	13%	48%	6,014	15%	36%	6,051	21%	34%	5-Year
Duval	340,527	11%	21%	326,339	15%	27%	328,225	16%	27%	343,467	15%	22%	1-Year
Escambia	115,420	14%	24%	110,306	18%	27%	114,077	15%	27%	116,814	11%	27%	1-Year
Flagler	37,935	11%	24%	35,218	11%	33%	36,358	12%	33%	39,281	10%	35%	1-Year
Franklin	N/A	N/A	N/A	4,699	22%	23%	4,479	22%	28%	4,338	19%	32%	5-Year
Gadsden	15,656	20%	32%	16,467	25%	32%	16,847	24%	27%	16,964	24%	32%	5-Year
Gilchrist	N/A	N/A	N/A	5,976	23%	27%	5,963	24%	32%	6,187	19%	31%	5-Year
Glades	N/A	N/A	N/A	4,165	17%	38%	3,745	18%	55%	3,920	20%	45%	5-Year
Gulf	N/A	N/A	N/A	5,347	16%	31%	5,368	18%	33%	5,349	15%	34%	5-Year
Hamilton	N/A	N/A	N/A	4,532	23%	26%	4,473	23%	32%	4,688	26%	31%	5-Year
Hardee	8,644	19%	28%	7,694	20%	41%	7,687	27%	43%	7,618	23%	42%	5-Year
Hendry	10,964	23%	33%	11,006	21%	26%	10,809	24%	38%	11,345	23%	41%	5-Year

	2007			2010			2012			2015			2015
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Hernando	66,498	9%	32%	70,035	14%	33%	69,222	16%	36%	70,713	12%	30%	1-Year
Highlands	41,295	17%	28%	39,675	17%	32%	39,112	18%	33%	41,116	21%	28%	1-Year
Hillsborough	458,023	11%	22%	460,605	15%	27%	477,259	17%	26%	503,154	15%	27%	1-Year
Holmes	N/A	N/A	N/A	6,768	19%	37%	6,747	20%	37%	6,828	26%	30%	5-Year
Indian River	57,334	8%	26%	53,151	13%	27%	58,950	14%	31%	55,494	11%	29%	1-Year
Jackson	16,916	19%	27%	16,597	16%	30%	15,148	18%	34%	16,309	21%	37%	5-Year
Jefferson	N/A	N/A	N/A	5,233	18%	33%	5,444	19%	28%	5,411	16%	33%	5-Year
Lafayette	N/A	N/A	N/A	2,307	14%	33%	2,722	17%	32%	2,493	23%	34%	5-Year
Lake	118,699	8%	27%	115,635	12%	35%	115,026	15%	33%	126,519	12%	29%	1-Year
Lee	247,392	9%	20%	233,693	13%	36%	245,100	13%	32%	263,694	13%	30%	1-Year
Leon	107,428	17%	15%	108,439	24%	21%	108,915	21%	18%	109,209	22%	19%	1-Year
Levy	14,341	19%	29%	15,936	22%	26%	16,180	22%	24%	15,516	20%	30%	5-Year
Liberty	N/A	N/A	N/A	2,008	18%	46%	2,355	23%	32%	2,433	19%	33%	5-Year
Madison	N/A	N/A	N/A	6,776	20%	27%	6,877	23%	27%	6,614	25%	31%	5-Year
Manatee	128,562	9%	26%	126,418	12%	37%	130,382	13%	31%	134,690	12%	31%	1-Year
Marion	128,822	13%	26%	131,753	16%	31%	133,910	16%	32%	125,227	16%	31%	1-Year
Martin	59,676	8%	21%	60,090	9%	33%	60,783	12%	33%	65,101	9%	32%	1-Year
Miami-Dade	833,199	16%	30%	809,689	21%	36%	838,772	21%	31%	857,712	21%	40%	1-Year
Monroe	29,109	10%	18%	29,822	10%	31%	29,241	12%	32%	31,391	12%	34%	1-Year
Nassau	25,521	9%	20%	28,616	10%	22%	27,334	11%	23%	29,674	11%	26%	1-Year
Okaloosa	73,559	9%	13%	70,407	12%	20%	75,099	13%	22%	76,721	9%	24%	1-Year
Okeechobee	12,732	15%	35%	13,646	19%	34%	13,413	23%	38%	13,046	23%	35%	5-Year
Orange	394,584	11%	21%	402,441	15%	34%	423,987	16%	32%	457,736	14%	29%	1-Year
Osceola	93,376	10%	29%	88,089	15%	40%	90,822	18%	39%	98,301	18%	42%	1-Year
Palm Beach	507,763	9%	30%	516,845	12%	29%	522,201	12%	29%	545,780	12%	28%	1-Year
Pasco	183,910	11%	28%	183,457	14%	32%	180,612	12%	33%	192,628	14%	28%	1-Year
Pinellas	402,203	11%	26%	402,202	13%	29%	404,856	12%	28%	400,209	13%	28%	1-Year
Polk	225,873	12%	22%	221,073	15%	29%	223,507	16%	28%	227,122	15%	36%	1-Year
Putnam	28,237	17%	26%	29,093	25%	20%	28,230	21%	28%	28,165	28%	24%	1-Year
Santa Rosa	52,428	11%	21%	55,339	11%	26%	58,336	9%	20%	60,861	11%	22%	1-Year
Sarasota	168,324	8%	23%	163,030	10%	33%	172,973	11%	28%	177,807	8%	25%	1-Year
Seminole	152,559	8%	25%	142,045	10%	31%	148,858	12%	28%	162,739	10%	27%	1-Year
St. Johns	67,040	6%	21%	74,471	14%	17%	78,295	10%	20%	83,247	11%	17%	1-Year
St. Lucie	102,475	9%	24%	104,982	15%	38%	109,526	15%	34%	108,811	16%	30%	1-Year
Sumter	35,706	12%	13%	40,659	10%	19%	45,122	10%	24%	48,039	10%	32%	5-Year
Suwannee	12,527	14%	30%	16,018	19%	23%	15,697	22%	22%	15,649	22%	26%	5-Year
Taylor	N/A	N/A	N/A	7,584	19%	36%	7,776	16%	37%	7,605	17%	38%	5-Year
Union	N/A	N/A	N/A	3,521	16%	43%	3,782	16%	38%	3,883	19%	51%	5-Year
Volusia	200,456	13%	23%	190,757	14%	29%	197,599	17%	28%	209,657	14%	28%	1-Year
Wakulla	N/A	N/A	N/A	10,773	11%	25%	10,577	12%	24%	10,691	14%	25%	5-Year
Walton	21,458	12%	21%	22,447	16%	20%	22,138	15%	29%	23,490	15%	27%	5-Year
Washington	N/A	N/A	N/A	8,735	18%	25%	8,310	23%	25%	8,246	22%	29%	5-Year

METHODOLOGY OVERVIEW & RATIONALE

LAST UPDATED JANUARY 2017

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Florida, and to show how many households are struggling to afford it.

This methodology overview describes the rationale for developing ALICE, an alternative to the Federal Poverty Level; the guiding parameters for development of new measures; four resultant measures; and the methodology and data sources used for each.

BACKGROUND: SHORTCOMINGS OF THE FEDERAL POVERTY LEVEL

An accurate and comprehensive measure of the scope, causes, and consequences of poverty forms the basis for identifying problems, planning policy solutions, and allocating resources. Since the War on Poverty began in 1965, the Federal Poverty Level (FPL) has provided a standard by which to determine the number and proportion of people living in poverty in the U.S. Despite the FPL's benefit of providing a nationally recognized income threshold for determining who is poor, its shortcomings are well documented (Citro & Michael, 1995; O'Brien & Pedulla, 2010; Uchitelle, 2001).

Primarily, the measure is not based on the current cost of basic contemporary household necessities, and except for Alaska and Hawaii, it is not adjusted to reflect cost of living differences across the U.S. The net effect is an undercount of households living in economic hardship. The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, New Jersey's Low Income Home Energy Assistance Program (LIHEAP) uses 200 percent of the FPL and Louisiana's Women, Infants & Children Program (WIC) uses 185 percent of the FPL (New Jersey Energy Assistance Programs, 2013; U.S. Department of Agriculture, 2015). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, & Mather, 2012).

In light of the FPL's weaknesses, other measures of financial hardship have been developed. The federal government produces two alternatives to the FPL: the Supplemental Poverty Measure (SPM) from the U.S. Census at the state level, and the Area Median Income (AMI) from the Department of Housing and Urban Development (HUD) for sub-state geographies. Other sub-state geography alternatives to the FPL include Kids Count (Annie E. Casey Foundation), the Self-Sufficiency Standard (Center for Women's Welfare, School of Social Work, University of Washington), the Basic Needs Budget (National Center for Children in Poverty), the Family Budget Calculator (Economic Policy Institute), the Economic Security Index (Institution for Social and Policy Studies), the Living Wage Calculator (MIT), and the Assets and Opportunity Scorecard (Corporation for Enterprise Development). While the plethora of alternatives demonstrates the lack of satisfaction with the FPL, none comprehensively measure the number of households who are struggling in each county in a state and describe the conditions they face.

Beyond measurement concerns, the FPL suffers from language issues common to assessments of poverty. For one, the term "poverty" is vague, lacking any measure of the depth, duration, or household and societal consequences of financial hardship. In addition, the term has gained negative connotations and is often and inaccurately associated only with a lack of employment.

PARAMETERS

To meet the United Way *ALICE Project* goals goals that new measures be transparent and provide data that is easily updated on a regular basis and replicable across all states, the ALICE tools were developed based on the following parameters:

1. **Make a household the unit of analysis:** Because people live in a variety of economic units (families, roommates, etc.), the ALICE tools measure households. ALICE households do not include those living in institutional group quarters, such as college dorms, nursing homes, homeless shelters, or prisons.

2. **Define the basic cost of living:** The goal is to define the basic elements needed to participate in the modern economy. Other measures are either unrealistically low, where a household earning the Threshold still cannot afford basic necessities, or they create an income benchmark that is too high and financially unsustainable. The ALICE measures provide a conservative estimate for the costs of five essentials: housing, child care, food, transportation, and health care, plus miscellaneous expenses and taxes.

3. **Measure the number of households unable to afford the basic cost of living:** In addition to capturing the basic cost of living, it is important to know the number and proportion of households unable to afford it. Where possible, it is also important to understand their demographic characteristics and geographic distribution.

4. **Provide data at the local level:** Counties serve as the base geographic unit of analysis because they are the smallest geography for which we can obtain reliable data across the country. Where possible, we also measure ALICE indicators at the Census Bureau's municipal, county subdivision, and Public Use Microdata Area (PUMA) level. State-level data, while available for a broader set of economic indicators, masks significant inter-county variation.

5. **Make new measures transparent and easy to understand:** To ensure that measures are transparent and easily understandable, all data come from official and publicly available sources, including the U.S. Census Bureau, the Department of Housing and Urban Development (HUD), the U. S. Department of Agriculture (USDA), and the Bureau of Labor Statistics (BLS). In particular, using readily available data from the American Community Survey's tabulated data as the basis for estimates ensures that calculations are transparent and easily verifiable.

6. **Ensure that measures can be easily updated on a regular basis:** ALICE measures are standardized using regularly collected, publicly available data to ensure that they can be applied across every county and updated regularly.

7. **Make new measures replicable across all states:** The ALICE measures quantify financial hardship across geographic jurisdictions and over time. The standard measures enable comparison and common understanding.

8. **Identify important contextual conditions:** Because economic hardship does not occur in a vacuum, the ALICE tools provide the means to understand the conditions that struggling households face (such as few job opportunities), as well as the consequences of those struggles for the wider community

(such as more traffic and longer commutes as workers find lower cost homes further away, or stress on emergency rooms overused for primary care).

9. **Use neutral language:** Because the term "poverty" carries negative connotations, a more neutral descriptive acronym is offered. The term "**ALICE**" describes a household that is **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

THE ALICE MEASURES

The United Way *ALICE Project* developed the four ALICE measures, described below, to identify and assess financial hardship at a local level and to enhance existing local, state, and national poverty measures.

Household Survival Budget: The Household Survival Budget is a minimal estimate of the total cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency. It is calculated separately for each county, and for different household types. The budget can be updated as costs and the items considered necessary change over time. For comparison, a Household Stability Budget provides an estimate of a more sustainable budget, including a 10 percent savings category.

ALICE Threshold: The ALICE Threshold represents the minimum income level necessary for survival for a household. Derived from the Household Survival Budget, the Threshold is rounded to American Community Survey income category and adjusted for household size and composition for each county, as described below.

ALICE Income Assessment: The ALICE Income Assessment is a tool that measures: 1) how much income households need to reach the ALICE Threshold; 2) how much they actually earn; 3) how much public and nonprofit assistance is provided to help these households meet their basic needs; and 4) the Unfilled Gap – how far these households remain from reaching the ALICE Threshold despite both income and assistance.

Economic Viability Dashboard: The Economic Viability Dashboard is an Index designed to measure the economic conditions that ALICE households face in each county in a given state. The Dashboard measures three indicators of local economic conditions: Housing Affordability, Job Opportunities, and Community Resources. The Index score for each county ranges from 1 to 100, where 1 indicates the worst economic conditions for ALICE and 100 indicates the best conditions.

ADDITIONAL ANALYSIS: ALICE HOUSING STOCK ASSESSMENT

Each ALICE Report includes the ALICE Housing Stock assessment, an analysis that measures the number of housing units in a county that ALICE and poverty households can afford compared with the demand for affordable units. These include rental and owner-occupied units, both government subsidized and market rate.

METHODOLOGY: HOUSEHOLD SURVIVAL AND STABILITY BUDGETS

The Household Budgets are a means to understand the cost of living on a local scale. To evaluate the minimal amount needed to survive in a particular geographic area, the Household Survival Budget includes the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a

10 percent contingency – priced at the most basic level for each county in a state. The Household Survival Budget is calculated for different household types, including a single adult and a family of four (two adults, one infant, and one preschooler). For comparison, the Household Stability Budget provides an estimate of a more sustainable budget for the same household types.

Household Survival Budget

The Household Survival Budget is comprised of conservative estimates of the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – in each county. The data definitions and sources are as follows:

1. **Housing:** The housing budget is based on HUD's Fair Market Rent (usually 40th percentile of gross rents, but in some locations HUD reports the 50th percentile) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.
   Data Source: http://www.huduser.org/portal/datasets/fmr.html

2. **Child Care:** The child care budget is based on the average annual cost of care for one infant and one preschooler in registered family child care homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware. When data are missing, state averages are used, though missing data may mean that child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties. The source for county breakdowns varies by state.
   Data Source: State totals http://www.usa.childcareaware.org/costofcare

3. **Food:** The food budget is based on the Thrifty Level (lowest of four levels) of the USDA Food Plans. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average.
   Data Sources:
   https://www.cnpp.usda.gov/USDAFoodPlansCostofFood
   State food budget numbers are adjusted for regional price variation.
   https://www.ers.usda.gov/webdocs/publications/eib48/10609_page19.pdf

4. **Transportation:** The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.
   Data Sources:
   Bureau of Labor Statistics (CES): http://www.bls.gov/cex/csxmsa.htm#y1112
   CES Region definitions: http://www.bls.gov/cex/csxgloss.htm
   American Community Survey: http://www.census.gov/acs/www/

5. **Health Care:** The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance. Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage -- to the current out-of-pocket health care spending. The penalty for 2015 was $325 for an adult and $975 for a family.
Data Sources:
Bureau of Labor Statistics (CES): http://www.bls.gov/cex/csxmsa.htm#y1112
CES Region definitions: http://www.bls.gov/cex/csxgloss.htm
Shared responsibility payment: https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

6. **Taxes:** The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter's credit as defined in each state Treasury's 1040: Individual Income Tax, Forms and Instructions. Local taxes are incorporated as applicable.
Data Sources:
Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions for relevant years, such as: http://www.irs.gov/pub/irs-prior/i1040--2012.pdf
State Income Tax, Forms and Instructions for relevant years, such as:
http://www.state.nj.us/treasury/taxation/pdf/other_forms/tgi-ee/2010/10_1040i.pdf

7. **Miscellaneous:** The Miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns.

Household Stability Budget

The Household Stability Budget represents a more financially stable, less austere standard of living compared to the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are outlined below.

1. **Housing:** The housing budget for a single adult is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency at the Fair Market Rent of 40th percentile; for a head of household with children, the basis is a two-bedroom apartment at the median rent; and housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

2. **Child Care:** The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware.

3. **Food:** The food budget is based on the USDA's Moderate Level Food Plan for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the CES.

4. **Transportation:** Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the CES.

5. **Health Care:** The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.
Data Source:
U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS) for relevant years (note: 2007 data not available, 2008 was used instead). For example:
Table II.C.2 Average total employee contribution
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2014/tiic2.htm
Table VII.C.2. Average total employee contribution (in dollars) per enrolled employee for single coverage at establishments that offer health insurance
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviic2.htm
Table VII.D.2. Average total employee contribution (in dollars) per enrolled employee for family coverage at establishments that offer health insurance where percent of low-wage employee contribution is 50 percent or more
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviid2.htm

6. **Technology:** Most jobs now require access to the internet and a smartphone. These are necessary to receive work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the cost of a smartphone for each adult in the family.
Data Source: Consumer Reports, Cell Phone Plan Comparison, 2014
http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm

7. **Miscellaneous and Savings:** As in the Household Survival Budget, there is a miscellaneous category to cover cost overruns. In addition, there is a savings category. They are each 10 percent of the budget total (not including taxes).

8. **Taxes:** Taxes are calculated in the same manner as the Household Survival Budget, but the amounts are much larger as the size of credits and exemptions does not increase with income.

METHODOLOGY: THE ALICE THRESHOLD

In addition to understanding the basic cost of living, it is important to know the number and proportion of households not able to afford it and, where possible, their demographic features and geographic distribution. To do so, we calculate ALICE Thresholds for each county based on the Household Survival Budget to match the American Community Survey income categories allowing analysis of American Community Survey demographics. *Data are from the American Community Survey: http://www.census.gov/acs/www/.*

1. **Two Thresholds:** Because there are significant differences between households by age, there are two separate ALICE Thresholds: one for households headed by someone under 65 years old, and another for households headed by someone 65 years and older. They are calculated separately for each county in a state.

   - *Threshold for under 65:* The Threshold for households headed by someone under 65 years old is based on the average of the least expensive Household Survival Budget (Single Adult) and the most expensive Household Survival Budget (Family of Four), reflecting the wide range of types of households in this age group. The average budget is then adjusted to the average household size of the location.
   *(HHSB Single Adult + HHSB Family of 4)/5 * Ave HH size under65*

- *Threshold for 65 and over:* Households headed by someone 65 years and older are less likely to include children. Therefore, the Threshold is based on the Household Survival Budget for a Single Adult. *HHSB Single Adult * Ave HH size 65over*

2. **Household Income:** The average budgets are rounded to the tabulated American Community Survey estimates for household income in the following categories: $30,000, $35,000, $40,000, $45,000, $50,000, $60,000, or $75,000.

3. **Average Household Size:** The average household size for households headed by someone under 65 is calculated as: the number of households headed by someone under 65 divided by the total population under 65. The average household size for households headed by someone 65 and older is calculated as: the number of households headed by someone 65 and older divided by the population 65 and older. To ensure that results reflect local conditions as closely as possible, averages are calculated at the county level.

4. **Number of ALICE households:** The number of ALICE households is derived by subtracting the number of households in poverty from the ALICE Threshold. Poverty numbers are provided by the American Community Survey for most demographic groups. Because the Survey does not provide the poverty numbers for race/ethnicity, the income category of less than $15,000 per year is used as a proxy.

Note: To correct from rounding, Above ALICE Threshold is adjusted so total of the three income categories equals 100 percent.

METHODOLOGY: ALICE INCOME ASSESSMENT

The ALICE Income Assessment looks at the impact of public and nonprofit resources on the needs of ALICE households. The tool measures the "Unfilled Gap" between the total amount that households receive in income, cash government assistance, and in-kind public assistance and the total needed to reach the ALICE Threshold. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. Public assistance used in this analysis includes only programs directed specifically at low-income households that directly help them meet the basic Household Survival Budget, such as TANF and Medicaid. It does not include programs that assist low-income households in broader ways, such as to attend college, or that assist communities, like community policing. The analysis is only of funds spent, not an evaluation of the efficacy of the programs or efficacy of meeting household needs.

1. **Federal Spending:** This figure includes a wide array of programs:

   - *Social Services* – Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant (SSBG).

   - *Child Care and Education* – Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. They are Head Start, Neglected and Delinquent Children and Youth Education, Rural and Low-Income Schools Program, and Homeless Children and Youth Education. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

   - *Food* – Supplemental Nutrition Assistance Program (SNAP), School Lunch Program, School Breakfast Program, Child and Adult Care Food Program (CACFP), and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

   - *Housing* – Section 8 Housing Choice Vouchers (including Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857)), Low-Income Home Energy Assistance Program (LIHEAP), and Community Development Block Grants (CDBG).

- *EITC* – Earned Income Tax Credit

2. **Health Care:** This figure includes:

   - *Medicaid* – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.

   - *Children's Health Insurance Program (CHIP)* – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and authorized immigrants.

   - *Community Health Benefits* – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report.

3. **State and Local Government Spending:** This figure includes funds from state and local government, not pass-throughs from the federal government, in the areas of health, social services, transportation, and workforce development. Spending on ALICE was estimated from the National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014.

4. **Nonprofit Assistance:** This figure includes spending by nonprofit organizations identified as Human Services organizations. Human Services nonprofit programs are those reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service.

Data Sources:

Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010 and 2012, Urban Institute.

Department of Treasury, "USAspending.gov Data Download," Bureau of the Fiscal Service, accessed 9/1/15. https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx

Earned income Tax Credit – Federal spending retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats

Federal spending data was gathered from Office of Management and Budget, "Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government," U.S. Government Printing Office, Washington, DC. 2016. https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET

Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012

State spending data was gathered from: National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2014-2016 State Spending," 2016. https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20(Fiscal%202014-2016)%20-%20S.pdf

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

Supplemental Social Insurance, B19066 - Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2012 and 2015.

METHODOLOGY: ECONOMIC VIABILITY DASHBOARD

While there are many measures of general economic conditions, there is a gap in the understanding of the conditions that most affect ALICE households. The Economic Viability Dashboard presents the conditions that underlie the economic hardship faced by ALICE households at the local level: Housing Affordability, Job Opportunities, and Community Resources. Each of these sets of conditions is reflected in an Index that allows comparison across different kinds of measures.

1. **Index:** Each Index in the Dashboard creates a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to "z-scores", which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu)/ \sigma$$

   where x is the indicator's value, μ is the unweighted average, σ the standard deviation for that indicator and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the unemployment rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100, with higher scores reflecting better conditions. Data from 2010 is used as the baseline for comparison over time. Each county's score is relative to other counties in the state and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states.

2. **Dashboard:** The conditions are displayed as a dashboard reflecting the economic reality of an area. This format ensures that poor conditions are not concealed by better results in another category, thus enabling the identification of gaps.

3. **Local Conditions:** The Index variables reflect the locality, rather than resources or conditions that are the same in all communities across the country. Index scores range from 1 to 100, Economic conditions are reported for each county in a state for 2007, 2010, 2012, and the most current year available.

4. **Data Definitions and Sources:**
   The variables noted below for each index are the best proxies for the indicators that are available in all counties and updated on a regular basis:

   Housing Affordability Index:

   - Affordable Housing Gap – The number of available units ALICE and poverty households can afford while spending no more than one-third of their income on housing (ALICE Housing Stock assessment) compared to the number of renter and owner households below the ALICE Threshold.
     Source: American Community Survey and ALICE Threshold calculations

   - Housing Burden – Households spending more than 30 percent of income on housing.
     Source: American Community Survey, Table PD04

   - Real Estate Taxes – Median real estate taxes.
     Source: American Community Survey

Job Opportunities Index:

- *Income Distribution* – Share of Income in the Lowest Two Quintiles
  Source: American Community Survey, Table B19082

- Unemployment Rate – Employment Status
  Source: American Community Survey, Table S2301

- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census
  Source: LED Extraction Tool: http://ledextract.ces.census.gov/

Community Resources Index:

- Education Resources – 3- and 4-year-olds enrolled in preschool
  Source: American Community Survey, Table S2301

- Health Resources – Percent of population under 65 years old with health insurance. For consistency with data sets, for 2007 we used 2008 data. Prior to 2008, data was only available through the SAHIE Estimates using the Current Population Survey (CPS) which does not match the American Community Survey, where data from 2008 to date has been collected.
  Source: American Community Survey, Table S2701 for 2010 and 2013; and B27001 for 2008

- Social Capital – Percent of population 18 and older who voted in the most recent election
  Sources:
  Election Administration and Voting Survey and Data Sets, Section F, 2010, 2012 and 2015
  http://www.eac.gov/research/election_administration_and_voting_survey.aspx
  Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey. http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata

METHODOLOGY: ALICE HOUSING STOCK ASSESSMENT

One of the most difficult conditions that most ALICE households face is the high cost of housing. Ultimately, housing cost is determined by what someone is willing to pay. However, the housing stock in an area can become out of sync when it is slow to adjust to demographic and economic changes. A mismatch occurs when the types of housing units residents want at certain price levels do not match the types of housing that exist, and a limited supply pushes up prices for all units.

An analysis of the number of units that are affordable for ALICE families reveals that there is indeed a mismatch between the number of households with income below the ALICE Threshold and the number of housing units in a given county that they can afford. Because there has been no accurate assessment of the number of rental and owner-occupied units that includes both government-subsidized and market-rate housing that ALICE families can afford, we developed the ALICE Housing Stock assessment.

The demographic and economic changes discussed above are causing significant shifts in housing demand. At the same time, there are many constraints on the housing market that prevent it from adjusting quickly. They include limited land availability for new housing, zoning regulations on the type of housing that can be built, and the cost of construction.

The ALICE Housing Stock assessment relies on the actual cost of housing and a county-level, cost-based threshold, whereas other mismatch approaches use either the Area Median Income (which takes into account county variation but does not necessarily have a relation to the actual cost in the area) or the bottom quintile or a flat rate (such as $500) across all areas (Apgar, 1990; Goodman, 2001; Quigley & Raphael, 2001; U.S. Department of Housing and Urban Development, 2015). Also, these other approaches do not take into account the distribution of income below their thresholds, while the ALICE Housing Stock assessment does so along the Census breaks.

1. **Housing Affordability:** Defined as spending no more than one-third of income on housing.

   - *Rental Affordability*: Based on the cost of rent.

   - *Ownership Affordability:* Based on the cost of mortgage payments plus real estate taxes.

2. **Number of Affordable Units:** The number of affordable units is calculated by totaling the number of units where the housing cost is below one-third of the ALICE Threshold.

   - *Renter-occupied:* Based on the gross rent as reported in the tabulated American Community Survey estimates in the following categories: Less than $200, $200 to $299, $300 to $499, $500-$749, $750 to $999, $1,000 to $1,499, and $1,500 or more.

   - *Owner-occupied:* Based on the real estate taxes and mortgage of housing value as reported in the tabulated American Community Survey estimates in the following categories: Less than $50,000, $50,000 to $99,999, $100,000 to $149,999, $150,000 to $199,999, $200,000 to $299,999, $300,000 to $499,999, $500,000 to $999,999, and $1,000,000 and over.

3. **Comparison:** Comparison between the number of affordable units and the number of ALICE households provides some insight into the additional number of units needed to house all ALICE households affordably. Such a comparison is bound to underestimate the need, as it assumes that all ALICE and poverty households are currently living in units that they can afford. The number of households that are housing burdened reveals that existing units are not perfectly allocated by income.

ADDITIONAL INFORMATION

For questions, contact Stephanie Hoopes, national director, United Way *ALICE Project*.
Stephanie.Hoopes@UnitedWayNNJ.org

REFERENCES

Apgar, W. J. (1990). The Nation's Housing: A Review of Past Trends and Future Prospects for Housing in America. In D. DiPasquale & L. C. Keyes (Eds.), *Building Foundations* (pp. 25–59). University of Pennsylvania.

Citro, C. F., & Michael, R. T. (1995). *Measuring Poverty: A New Approach.* Washington, DC: National Academy Press.

Goodman, J. (2001). *Housing Affordability in the United States: Trends, Interpretations and Outlook. Consulting report for Millenial Housing Commission.*

National Conference of State Legislatures. (2014). Medicaid and CHIP Eligibility Table by State. Retrieved January 20, 2016, from http://www.ncsl.org/research/health/medicaid-eligibility-table-by-state-state-activit.aspx

New Jersey Energy Assistance Programs. (2013). New Jersey Community Resources. Retrieved February 6, 2014, from http://www.njcommunityresources.info/njenergy.htm

O'Brien, R. L., & Pedulla, D. S. (2010). Beyond the Poverty Line. *Stanford Social Innovation Review*, 8(4), 30–35.

Pearce, D. (2015). Methodology of the Standard. Center for Women's Welfare, University of Washington, 2015. http://www.selfsufficiencystandard.org/methodology-standard

Porter, C., & Deakin, E. (1995). Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas. Berkeley: Institute of Urban and Regional Development, University of California.

Quigley, J. M., & Raphael, S. (2001). The economics of homelessness: The evidence from North America. *European Journal of Housing Policy*, 1(3), 323–336.

Roberts, B., Povich, D., & Mather, M. (2012). *Low-Income Working Families: The Growing Economic Gap*.

Uchitelle, L. (2001, May 26). How to Define Poverty? Let Us Count the Ways. New York Times. Retrieved from http://www.nytimes.com/2001/05/26/arts/how-to-define-poverty-let-us-count-the-ways.html?pagewanted=all&src=pm

U.S. Department of Agriculture. (2015). WIC Eligibility Requirements. Retrieved January 20, 2016, from http://www.fns.usda.gov/wic/wic-eligibility-requirements

U.S. Department of Housing and Urban Development. (2015). CHAS: Background; Dataset.

ALICE is a registered trademark of the United Way of Northern New Jersey.

© Copyright 2009–2017 United Way of Northern New Jersey. All rights reserved.
No further use, copying, dissemination, distribution, or publication is permitted without the express written permission of United Way of Northern New Jersey.

HUD release: 3/30/2018
FHFC Posted: 4/9/2018
Effective: 4/1/2018

2018 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP Program

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Jackson County	30%	12,140	16,460	20,780	25,100	28,150	30,250	32,350	34,400	Refer to HUD		303	357	519	665	756	834
	50%	18,250	20,850	23,450	26,050	28,150	30,250	32,350	34,400	36,470	38,554	456	488	586	677	756	834
	80%	29,200	33,400	37,550	41,700	45,050	48,400	51,750	55,050	58,352	61,686	730	782	938	1,084	1,210	1,335
Median: 47,700	120%	43,800	50,040	56,280	62,520	67,560	72,600	77,640	82,560	87,528	92,530	1,095	1,173	1,407	1,626	1,815	2,002
	140%	51,100	58,380	65,660	72,940	78,820	84,700	90,580	96,320	102,116	107,951	1,277	1,368	1,641	1,897	2,117	2,336
Jefferson County	30%	14,150	16,460	20,780	25,100	29,420	33,740	38,060	42,380	Refer to HUD		353	382	519	681	843	1,005
(Tallahassee MSA)	50%	23,600	27,000	30,350	33,700	36,400	39,100	41,800	44,500	47,180	49,876	590	632	758	876	977	1,078
	80%	37,750	43,150	48,550	53,900	58,250	62,550	66,850	71,150	75,488	79,802	943	1,011	1,213	1,401	1,563	1,725
Median: 67,400	120%	56,640	64,800	72,840	80,880	87,360	93,840	100,320	106,800	113,232	119,702	1,416	1,518	1,821	2,103	2,346	2,589
	140%	66,080	75,600	84,980	94,360	101,920	109,480	117,040	124,600	132,104	139,653	1,652	1,771	2,124	2,453	2,737	3,020
Lafayette County	30%	12,140	16,460	20,780	25,100	28,200	30,300	32,400	34,500	Refer to HUD		303	357	519	666	757	836
	50%	18,300	20,900	23,500	26,100	28,200	30,300	32,400	34,500	36,540	38,628	457	490	587	678	757	836
	80%	29,250	33,400	37,600	41,750	45,100	48,450	51,800	55,150	58,464	61,805	731	783	940	1,085	1,211	1,336
Median: 52,200	120%	43,920	50,160	56,400	62,640	67,680	72,720	77,760	82,800	87,696	92,707	1,098	1,176	1,410	1,629	1,818	2,007
	140%	51,240	58,520	65,800	73,080	78,960	84,840	90,720	96,600	102,312	108,158	1,281	1,372	1,645	1,900	2,121	2,341
Lake County	30%	13,450	16,460	20,780	25,100	29,420	33,740	38,060	42,200	Refer to HUD		336	373	519	681	843	1,003
(Orlando-Kissimmee-	50%	22,400	25,600	28,800	31,950	34,550	37,100	39,650	42,200	44,730	47,286	560	600	720	831	927	1,023
Sanford MSA)	80%	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500	71,568	75,658	895	958	1,150	1,328	1,482	1,636
Median: 62,900	120%	53,760	61,440	69,120	76,680	82,920	89,040	95,160	101,280	107,352	113,486	1,344	1,440	1,728	1,995	2,226	2,455
	140%	62,720	71,680	80,640	89,460	96,740	103,880	111,020	118,160	125,244	132,401	1,568	1,680	2,016	2,327	2,597	2,864
Lee County	30%	13,400	16,460	20,780	25,100	29,420	33,740	38,060	42,050	Refer to HUD		335	373	519	681	843	1,001
(Cape Coral-Fort Myers MSA)	50%	22,300	25,500	28,700	31,850	34,400	36,950	39,500	42,050	44,590	47,138	557	597	717	828	923	1,019
	80%	35,700	40,800	45,900	50,950	55,050	59,150	63,200	67,300	71,344	75,421	892	956	1,147	1,325	1,478	1,631
Median: 63,700	120%	53,520	61,200	68,880	76,440	82,560	88,680	94,800	100,920	107,016	113,131	1,338	1,434	1,722	1,987	2,217	2,446
	140%	62,440	71,400	80,360	89,180	96,320	103,460	110,600	117,740	124,852	131,986	1,561	1,673	2,009	2,318	2,586	2,854
Leon County	30%	14,150	16,460	20,780	25,100	29,420	33,740	38,060	42,380	Refer to HUD		353	382	519	681	843	1,005
(Tallahassee HMFA;	50%	23,600	27,000	30,350	33,700	36,400	39,100	41,800	44,500	47,180	49,876	590	632	758	876	977	1,078
Tallahassee MSA)	80%	37,750	43,150	48,550	53,900	58,250	62,550	66,850	71,150	75,488	79,802	943	1,011	1,213	1,401	1,563	1,725
Median: 67,400	120%	56,640	64,800	72,840	80,880	87,360	93,840	100,320	106,800	113,232	119,702	1,416	1,518	1,821	2,103	2,346	2,589
	140%	66,080	75,600	84,980	94,360	101,920	109,480	117,040	124,600	132,104	139,653	1,652	1,771	2,124	2,453	2,737	3,020

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.