

# ALICE: A STUDY OF FINANCIAL HARDSHIP IN FLORIDA

LIVE UNITED

2018  
REPORT



ALICE® is an acronym for Asset Limited, Income Constrained, Employed.

The United Way ALICE Project is a collaboration of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin.



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*Note: This Report was made possible through funding from all Florida United Ways.*

Learn more here: [www.uwof.org/alice](http://www.uwof.org/alice)

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# LETTER TO THE COMMUNITY



Dear Floridians,

In 2016, 45 percent of Florida's families struggled to pay their bills and keep their heads above the fiscal waters. When I first heard this statistic, I was floored. Certainly, I knew that many Florida families were struggling. But almost half of the families in the state? Shocking!

The vast majority of these families work hard to earn a living. Many work one or more full-time jobs and earn enough to be above the Federal Poverty Level, but they are still barely treading water. We call these families and workers ALICE, an acronym for Asset Limited, Income Constrained, Employed.

Even using the most conservative cost scenarios for a family's monthly expenses for housing, child care, food, transportation, health care, and necessary technology, these ALICE families live on the brink of financial disaster every day — at risk of falling over the precipice when an emergency comes their way. Unable to pay to repair a broken-down car, for example, they may not be able to get to work and risk losing their jobs, leading to a downward spiral that can put them at risk of going hungry or becoming homeless. When these — or other circumstance beyond their control — occur, ALICE households, as well as their communities suffer.

The United Way ALICE Report puts a spotlight on ALICE families with the goal of helping everyone better understand the challenges the more than 2.4 million ALICE households in Florida face every day. The Report stands apart from other studies on low-income families because the methodology is conservative and based on real and current cost data. It also drills down to look at the reasons ALICE families face financial hardship. It asks the questions: What can ALICE families do to improve their conditions? What can employers do to help their ALICE employees? What can communities do to help ALICE families improve their quality of life, and at the same time improve the quality of life for all members of the community?

As you read this Report, I encourage you to think about friends, family members, co-workers, neighbors, and others with whom you regularly interact who may be ALICE. Compare your household budget to the ALICE Survival Budget for your county to more fully understand the fiscal challenges ALICE families have, and consider how you — and we — can help make a difference in their lives.

Sincerely,

**Ted Granger**, *President, United Way of Florida*

# THE UNITED WAY ALICE PROJECT

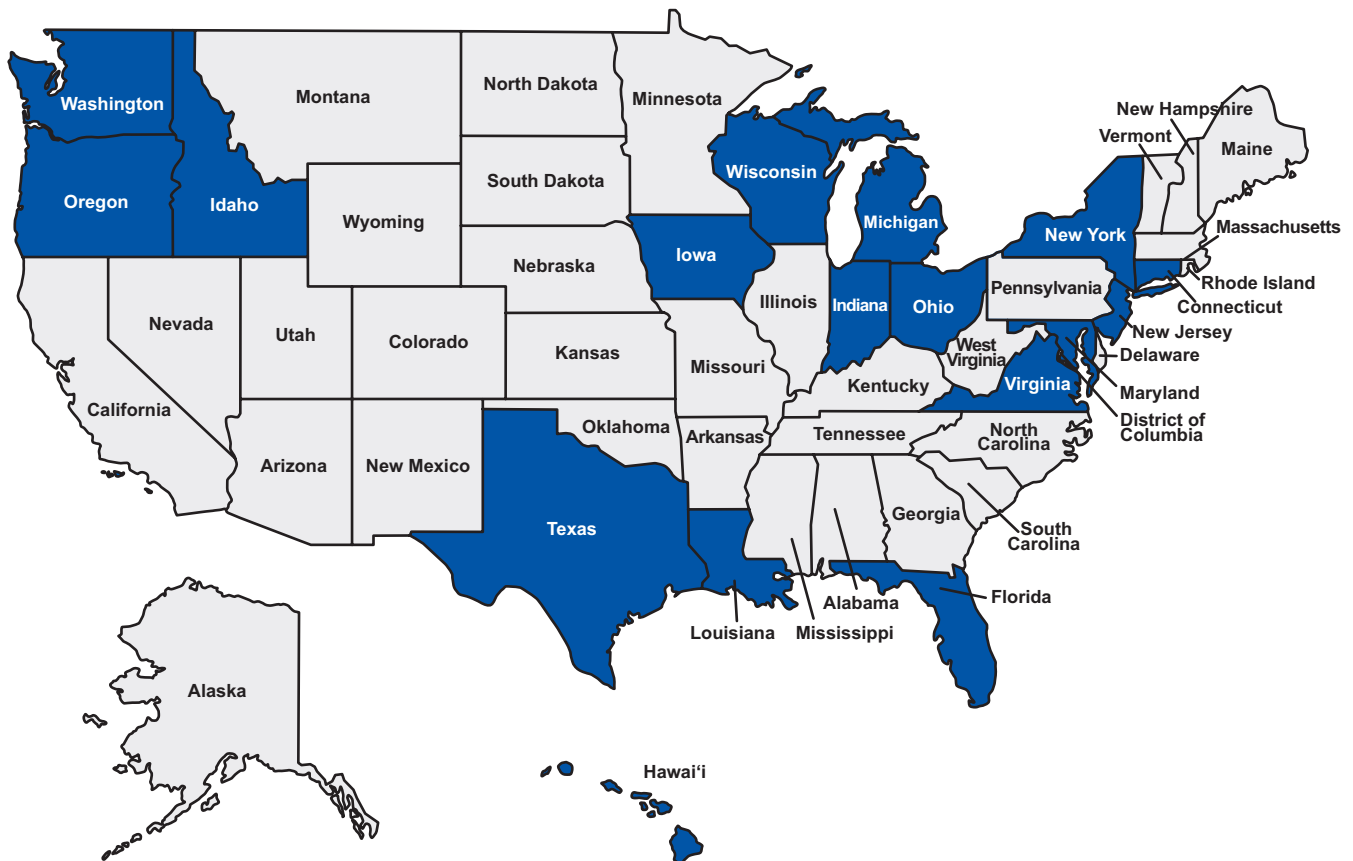
The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of a population called **ALICE** — an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE is the growing number of households in our communities that do not earn enough to afford basic necessities. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies for 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 18 states participating. United Way of Florida is proud to join the more than 540 United Ways in these states that are working to better understand ALICE's struggles. Organizations across the country are also using this data to address the challenges 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 nationwide.

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](http://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 26 representatives from across Florida, who advised and contributed to the 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 began this effort with a pilot study of a more accurate way to measure financial hardship in Morris County, New Jersey in 2009. Since then, she has overseen its expansion into a broad-based, state-by-state research initiative now spanning 18 states across the country. Her research on the ALICE population has garnered both state and national media attention.

Before joining United Way full time in 2015, Dr. Hoopes taught at Rutgers University and Columbia University. 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.

Dr. Hoopes is on the board of directors of the McGraw-Hill Federal Credit Union, and she received a resolution from the New Jersey General Assembly for her work on ALICE in 2016.

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# EXECUTIVE SUMMARY

**In Florida, 3,480,886 households — 46 percent — could not afford basic needs such as housing, child care, food, transportation, health care, and technology in 2016.**

This update of the United Way ALICE Report for Florida provides the most comprehensive look at the population called **ALICE** — an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes above the Federal Poverty Level (FPL) but struggle to afford basic household necessities.

The Report describes the cost of basic needs for each county in Florida, as well as the number of households earning below this amount — **the ALICE Threshold** — and focuses on how households have fared since the Great Recession ended in 2010.

Despite overall improvement in employment and gains in median income, the economic recovery in Florida has been uneven. Many ALICE households continue to face challenges from low wages, reduced work hours, depleted savings, and increasing costs. For the many households that earned just above the ALICE Threshold in the past, the increases in the cost of living have pushed them below the Threshold and into financial hardship. The total number of Florida households that cannot afford basic needs increased 10 percent from 2010 to 2016.

This Report focuses on trends in Florida that led to more families becoming unable to make ends meet. Key findings include:

- **Households continue to struggle:** Of Florida's 7,574,766 households, 14 percent lived in poverty in 2016 and another 32 percent were ALICE. Combined, 46 percent (3,480,886 households) had income below the ALICE Threshold, an increase of 10 percent since 2010.
- **Basic cost of living still on the rise:** The cost of basic household expenses increased steadily in Florida to \$55,164 for a family of four (two adults with one infant and one preschooler) and \$20,712 for a single adult. These bare-minimum budgets are significantly higher than the 2016 FPL of \$24,300 for a family and \$11,880 for a single adult. The cost of the family budget increased by 20 percent from 2010 to 2016.
- **Changes in the workforce:** Although unemployment rates are falling, ALICE workers are still struggling. Low-wage jobs dominate the employment landscape, with 67 percent of all jobs paying less than \$20 per hour. At the same time, an increase in contract jobs and on-demand jobs is leading to less financial stability. Gaps in wages are growing wider and vary depending on the size and location of employers as well as on the gender, education, race, and ethnicity of workers.
- **Emerging trends:** Several trends could impact the economic landscape for ALICE families:
  - *The Changing American Household* — Baby boomers are aging, millennials are making different lifestyle and work choices than previous generations, and patterns of domestic and foreign migration are shifting. These trends are changing both household composition and demands for goods and services.
  - *Market Instability* — A globally connected economy means that economic disruptions and natural disasters in one part of the world will increasingly have an impact on ALICE workers in the U.S., contributing to employment instability, a shifting supply and demand, and a disruption in traditional modes of operation.



- *Health Inequality* — As health costs rise, there will be increasing disparities in health based on income. Expensive medical advances that are out of reach of lower-income households will only further this divide.

The United Way ALICE Report for Florida 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 enable communities to move beyond stereotypes of “the poor” and an outdated FPL, and instead use data to inform programmatic and policy solutions for ALICE and communities, now and for the future.

# RESEARCH FRAMEWORK

## 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. A household consists of all the people who occupy a housing unit but does not include those living in group quarters such as a dorm, nursing home, or prison.

**The Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, transportation, health care, a smartphone, and taxes) 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. Households earning below the ALICE Threshold include both ALICE and poverty-level households.

## WHAT'S NEW

Every two years, the United Way ALICE Project engages a national Research Advisory Committee of external experts to scrutinize the ALICE methodology and sources. This rigorous process results in enhancements to the methodology that ensure the best local data is presented. While these changes impact specific calculations, the overall trends have remained the same.

**For this Report, the following changes have been incorporated:**

**The inclusion of technology:** Technology has become a regular part of life, and smartphones in particular are an expectation for employment. The Household Survival Budget now includes the cost of a smartphone plan for each adult.

**The source for state taxes has been updated and the child care methodology has been standardized:** To provide greater consistency across states and reduce the complexity of calculations while maintaining accuracy, the Report uses the Tax Foundation’s individual income tax rates and deductions for each state instead of state-level tax sources. This change resulted in slight changes in tax amounts. In addition, to improve consistency in year-to-year comparisons, the methodology used for child care calculations has been updated. Budgets have been recalculated for 2010, 2012, and 2014. To ensure consistency in change-over-time comparisons the data for previous years — 2010, 2012, and 2014 — has been recalculated and is presented in this Report.

For example, the 2014 Report stated that 3,230,688 households (45 percent) had income below the ALICE Threshold in 2012, and this Report presents that 3,187,432 (44 percent) had income below the ALICE Threshold in 2012.

**Change over time ranges have shifted:** The first United Way ALICE Report measured change before and after the Great Recession, in 2007 and 2010. This Report focuses on the recovery, measuring change from the baseline of 2010, followed by the even years since — 2012, 2014, and 2016.

**Additional detail at the sub-county level:** More ALICE data is available at the local level on our website including by: subcounty, place, zip code, Public Use Microdata Area, and congressional district.

## METHODOLOGY NOTES

This Report remains focused on the county level because state averages can mask significant differences between counties. For example, the percentage of households below the ALICE Threshold ranges from 26 percent in St. Johns County to 70 percent in Glades County. The Report examines issues surrounding ALICE households from different angles to draw the clearest picture with the range of data available. Sources include the American Community Survey, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture, the Bureau of Labor Statistics at the U.S. Department of Labor, the Internal Revenue Service, the Tax Foundation, and the Florida Department of Education. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are one- or five-year averages depending on population size.

Due to different rounding conventions in different data sources, total percentages may vary by +/-1 percent from 100 percent for a group. Typically, we present rounded numbers to make the ALICE data as clear as possible to a general audience.

The United Way ALICE Reports follow the U.S. Census classifications for the largest non-White populations: Black, Asian, Hispanic, and American Indian/Alaska Native, as well as people identifying as two or more races. Because people of any race, including Whites, can also be of Hispanic ethnicity, the ALICE data looks at White, Black, Asian, and American Indian/Alaska Native categories “alone” (i.e., not also Hispanic), as well as at Hispanic populations.

In Florida, ALICE data is only available for White, Black, Hispanic, and Asian populations. The American Community Survey does not provide income data on other race/ethnicity categories because they have small samples, so ALICE statistics are not available. Less than 1 percent of households in Florida identify themselves as American Indian/Alaskan Native, another 2 percent identify as “Some Other Race,” and 2 percent also identify as being of “Two or More Races” (American Community Survey, 2016).

For a more detailed description of the methodology and sources, see the Methodology Overview on our website, [UnitedWayALICE.org](http://UnitedWayALICE.org). For a breakdown of the data by county and municipality, see the County Pages and Data File at [UnitedWayALICE.org/Florida](http://UnitedWayALICE.org/Florida) (under “Downloads”).

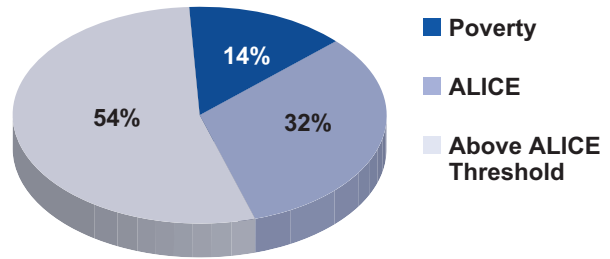
# AT-A-GLANCE: FLORIDA

2016 Point-in-Time Data

Population: 20,612,439 | Number of Counties: 67 | Number of Households: 7,574,766

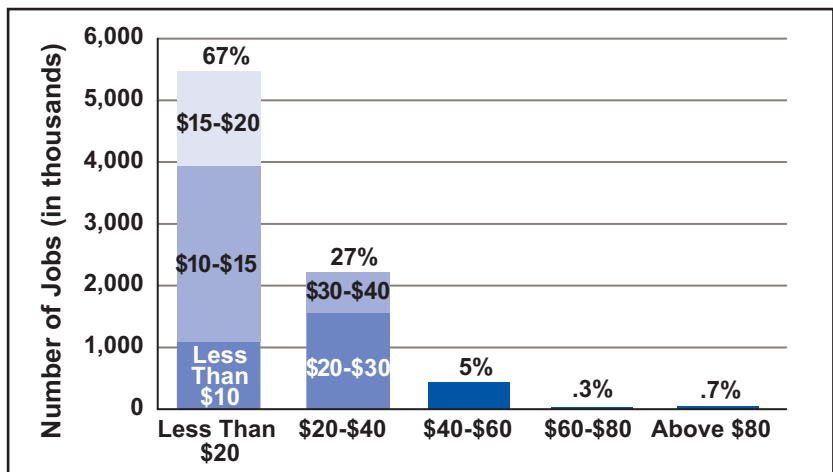
## How many households are struggling?

**ALICE**, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of Florida's 7,574,766 households, 1,056,316 earn below the Federal Poverty Level (14 percent) and another 2,424,570 (32 percent) are ALICE. Combined, 3,480,886 (46 percent) live below the ALICE threshold.



## How much does ALICE earn?

In Florida, 67 percent of jobs pay less than \$20 per hour, with almost three-quarters of those jobs paying less than \$15 per hour. Another 27 percent of jobs pay from \$20 to \$40 per hour. Only 5 percent of jobs pay from \$40 to \$60 per hour.



## What does it cost to afford the basic necessities?

Despite a low rate of inflation nationwide — 9 percent from 2010 to 2016 — the bare-minimum Household Survival Budget increased by 12 percent for a single adult and 20 percent for a family. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four.

Household Survival Budget, Florida Average, 2016		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$617	\$848
Child Care	\$-	\$1,024
Food	\$164	\$542
Transportation	\$326	\$653
Health Care	\$195	\$720
Technology	\$55	\$75
Miscellaneous	\$157	\$418
Taxes	\$212	\$317
<b>Monthly Total</b>	<b>\$1,726</b>	<b>\$4,597</b>
<b>ANNUAL TOTAL</b>	<b>\$20,712</b>	<b>\$55,164</b>
<b>Hourly Wage*</b>	<b>\$10.36</b>	<b>\$27.58</b>

\*Full-time wage required to support this budget

## AT-A-GLANCE: FLORIDA

Florida Counties, 2016		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Alachua	94,428	50%
Baker	8,270	42%
Bay	70,330	43%
Bradford	8,704	49%
Brevard	226,021	40%
Broward	681,474	50%
Calhoun	4,555	58%
Charlotte	75,147	45%
Citrus	63,581	50%
Clay	74,130	37%
Collier	139,522	36%
Columbia	24,215	50%
DeSoto	11,419	60%
Dixie	6,221	58%
Duval	353,946	40%
Escambia	118,702	46%
Flagler	41,311	42%
Franklin	4,250	54%
Gadsden	16,885	59%
Gilchrist	6,254	54%
Glades	4,019	70%
Gulf	5,349	55%
Hamilton	4,717	53%
Hardee	7,558	65%
Hendry	11,817	65%
Hernando	74,262	44%
Highlands	38,808	55%
Hillsborough	514,487	39%
Holmes	6,809	55%
Indian River	55,427	51%
Jackson	16,744	58%
Jefferson	5,564	49%
Lafayette	2,320	61%
Lake	128,888	44%
Lee	261,735	42%
Leon	112,119	43%

Florida Counties, 2016		
COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Levy	15,372	55%
Liberty	2,363	62%
Madison	6,665	60%
Manatee	142,465	44%
Marion	134,239	51%
Martin	62,976	38%
Miami-Dade	880,766	59%
Monroe	30,318	42%
Nassau	30,547	28%
Okaloosa	76,102	36%
Okeechobee	12,850	56%
Orange	468,515	47%
Osceola	97,569	57%
Palm Beach	536,446	46%
Pasco	195,628	45%
Pinellas	407,268	42%
Polk	226,429	49%
Putnam	28,025	49%
Santa Rosa	61,817	36%
Sarasota	176,191	37%
Seminole	167,549	39%
St. Johns	84,187	26%
St. Lucie	111,617	51%
Sumter	51,781	34%
Suwannee	15,315	50%
Taylor	7,544	62%
Union	3,892	59%
Volusia	214,039	43%
Wakulla	10,726	39%
Walton	27,207	35%
Washington	8,370	54%

Sources: **Point-in-Time Data:** American Community Survey, 2016. **ALICE Demographics:** American Community Survey; the ALICE Threshold, 2016. **Wages:** Bureau of Labor Statistics, 2016b. **Budget:** U.S. Department of Housing and Urban Development, 2016; U.S. Department of Agriculture, 2016; Bureau of Labor Statistics, 2016a; Internal Revenue Service, 2016; Tax Foundation, 2016, 2017; U.S. Department of Agriculture, 2016; and Florida Department of Education, 2016.

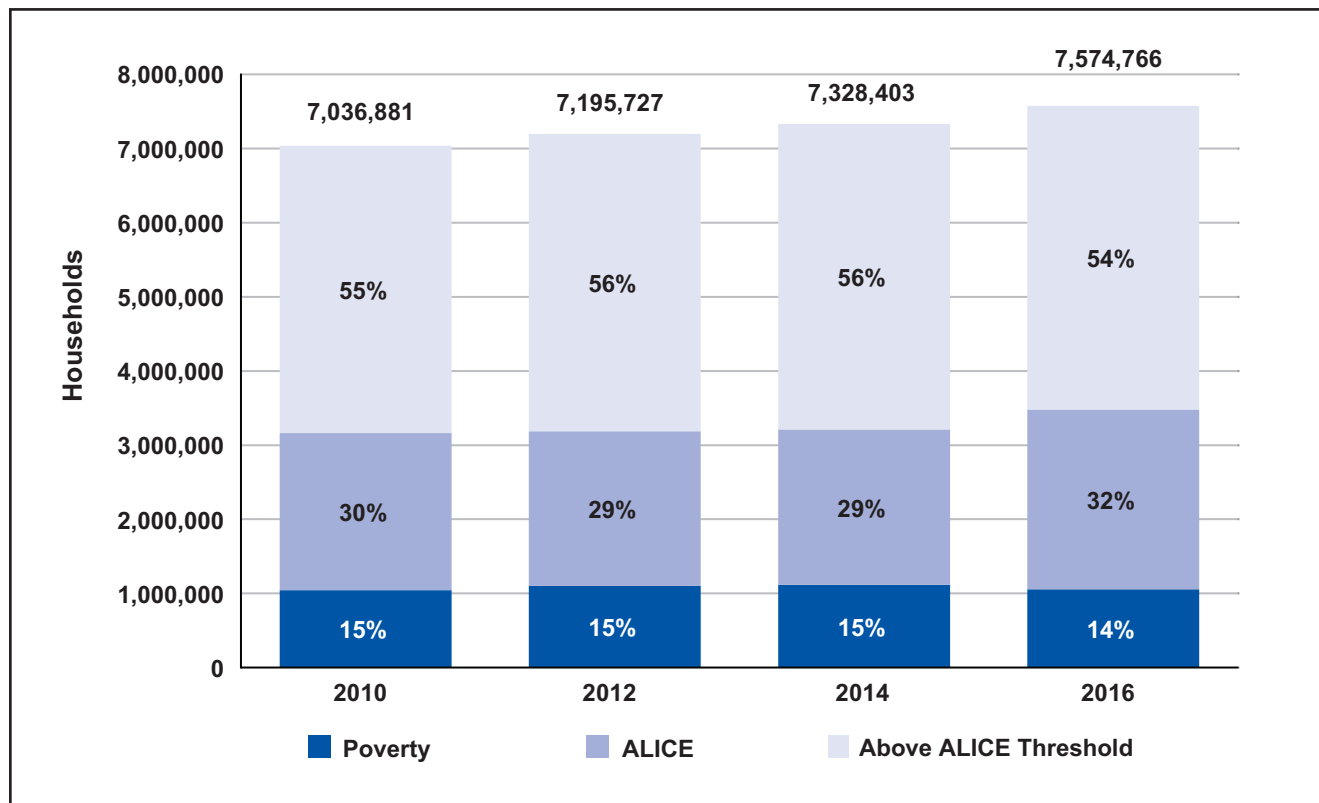
# ALICE BY THE NUMBERS

In Florida, ALICE households exist in all age groups, across all races and ethnicities, in single and two-parent families, and in households with or without children. They exist in all parts of the state, from urban Miami and Tallahassee to the suburbs of Orlando, and to rural communities in Calhoun and Suwannee counties. This section drills down to reveal demographic differences of ALICE and poverty-level households by age, race and ethnicity, and household type over time. It also reports on important local variations that are often masked by state averages.

**Overall population changes:** In Florida, the total number of households increased by 8 percent between 2010 and 2016 to 7,574,766. But the number of ALICE and poverty-level households increased even more from 3,164,432 in 2010 to 3,480,886 in 2016, a 10 percent increase (Figure 1).

- **Poverty:** The number of households in poverty — defined in 2016 as those earning \$11,880 for a single adult and \$24,300 for a family of four — grew from 1,044,961 in 2010 to 1,056,316 in 2016, a 1 percent increase. The proportion of all households that were in poverty fell from 15 percent to 14 percent during that period.
- **ALICE:** The number of ALICE households increased from 2,119,471 in 2010 to 2,424,570 in 2016, a 14 percent increase. The proportion of ALICE households decreased slightly from 30 to 29 percent between 2010 and 2014, and then rose to 32 percent by 2016.

**Figure 1.**  
**Household Income, Florida, 2010 to 2016**



Source: American Community Survey, 2010-2016, the ALICE Threshold, 2010-2016; for additional data and ALICE Methodology, see [UnitedWayALICE.org](http://UnitedWayALICE.org)

# HOUSEHOLDS BY AGE

Two major population bubbles are changing communities across Florida. The baby boomers (born between 1946 and 1964) are the largest generation, and as they age, their needs and preferences change. The second largest group is the millennials (adults born between 1981 and 1996, according to the Pew Research Center), who are making different lifestyle and work choices than previous generations. Between the two population bubbles is the smaller Generation X, made up of adults born between 1964 and 1980. To analyze general trends, the ALICE data is presented by household in more precise Census age breaks: under-25, 25-44, 45-64, and 65 and older. Millennials are covered by the youngest two brackets and baby boomers by the oldest two (Colby & Ortman, 2014; Dimock, 2018).

## Aging Population

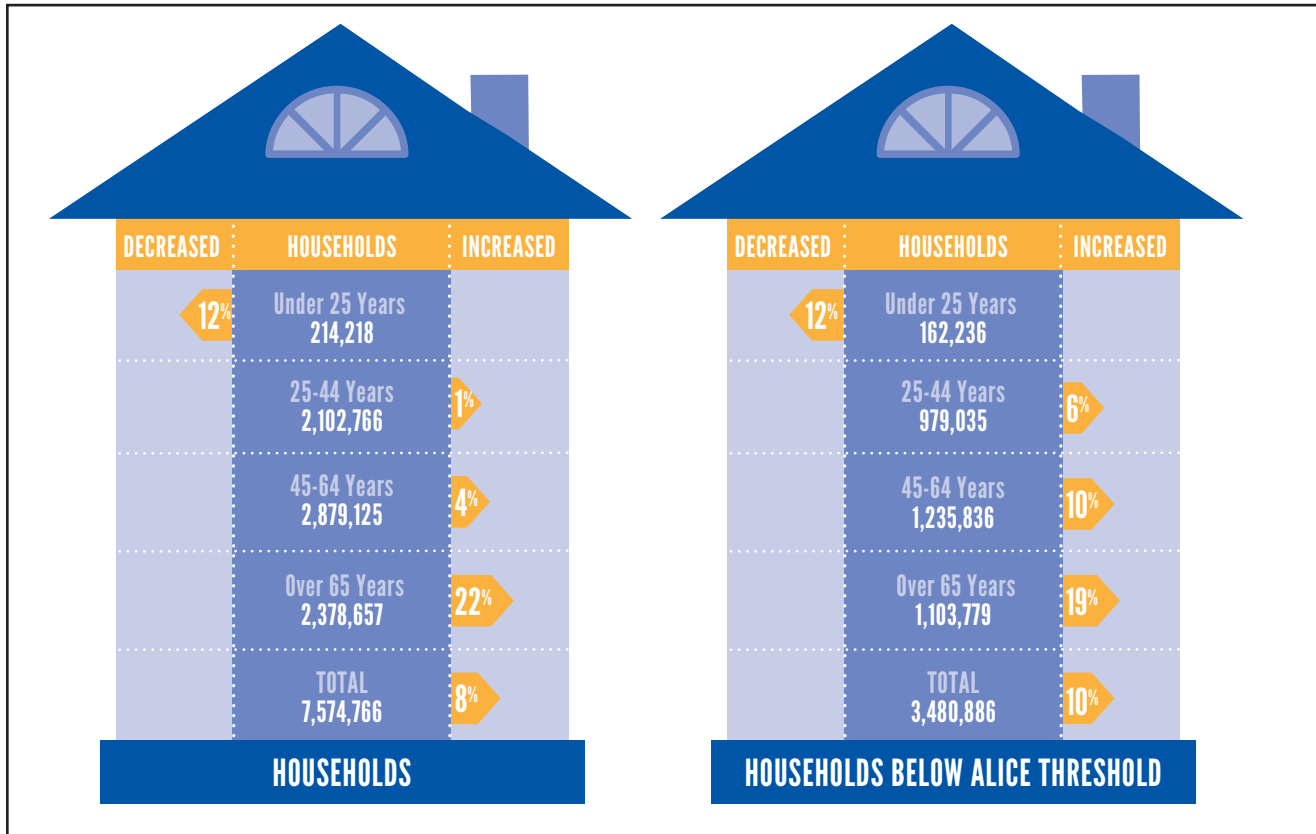
The increase in the number of ALICE households in Florida is driven by older households, both seniors and those 45 to 64 years old. The number of senior households (65 years and older) increased from 1.9 million in 2010 to 2.4 million in 2016, a 22 percent increase (Figure 2). The number of senior households with income below the ALICE Threshold grew at a slower rate of 19 percent, yet by 2016, 46 percent of senior households had income below the ALICE Threshold.

The next oldest age group, households headed by 45- to 64-year-olds, grew only 4 percent, yet the number of these households with income below the ALICE Threshold increased by 10 percent, a surprising drop in income for those in their prime earning years (American Community Survey, 2010, 2016).

## Younger Households

Even though the total population of millennials is growing, the number of households headed by them is decreasing. The youngest segment of the millennials, households headed by those under 25 years old, fell by 12 percent, from 242,703 households in 2010 to 214,218 in 2016, and the number with income below the ALICE Threshold fell by 12 percent. The older and larger segment of millennials, households headed by 25- to 44-year-olds, increased by only 1 percent overall, yet the number with income below the ALICE Threshold increased by 6 percent. Unlike previous generations of young Americans, many millennials cannot afford to live on their own. Instead, they are more likely to live with their parents or with roommates. And for the first time in more than a century, they are less likely to be living with a romantic partner. These patterns vary among some millennials from immigrant families. Overall, people under the age of 25 who are the head of their household (i.e., don't live with parents, older relatives, or roommates/partners) are far less likely to be able to afford basic necessities, with 76 percent of them living below the ALICE Threshold in 2016 (American Community Survey, 2010, 2016; Cilluffo & Cohn, 2017; Gurrentz, 2018; W. H. Frey, 2018).

**Figure 2.**  
**Household Income by Age of Head of Household, Florida, 2010 to 2016**



Source: American Community Survey, 2010-2016, the ALICE Threshold, 2010-2016

## HOUSEHOLDS BY RACE AND ETHNICITY

Statewide changes in financial stability are driven by changes in the income of White (non-Hispanic) households because they make up the largest racial group in Florida, but these trends often mask important changes in other ethnic groups. For example, in Florida, the number of Hispanic, Asian, and Black households grew faster than the number of White households from 2010 to 2016. Hispanic households increased by 20 percent to 1,514,561 households, Asian households increased by 15 percent to 159,421 households, and Black households increased by 9 percent to 1,030,968 households. In comparison, the number of White households increased by only 3 percent to 4,764,243 households (see the note on race/ethnicity in the Data & Methodology Box on p. 3).

A breakdown by race and age shows other important trends:

**Young households are decreasing overall:** The number of White under-25-year-old households fell by 16 percent from 2010 to 2016. Because White households make up the largest group of under-25-year-old households, this drop caused a decrease in the overall number of young households in Florida. But there was also a decline in the number of young households in all other racial/ethnic groups. The number of Asian under-25-year-old households fell by 17 percent, Black under-25-year-old households by 16 percent, and Hispanic under-25-year-old households by 7 percent.

Households headed by the next oldest age group, 25- to 44-year-olds, followed a similar trajectory for White households, decreasing by 9 percent, but increased for all other racial/ethnic groups (up 14 percent for Hispanic households, 3 percent for Black households, and 1 percent for Asian households).

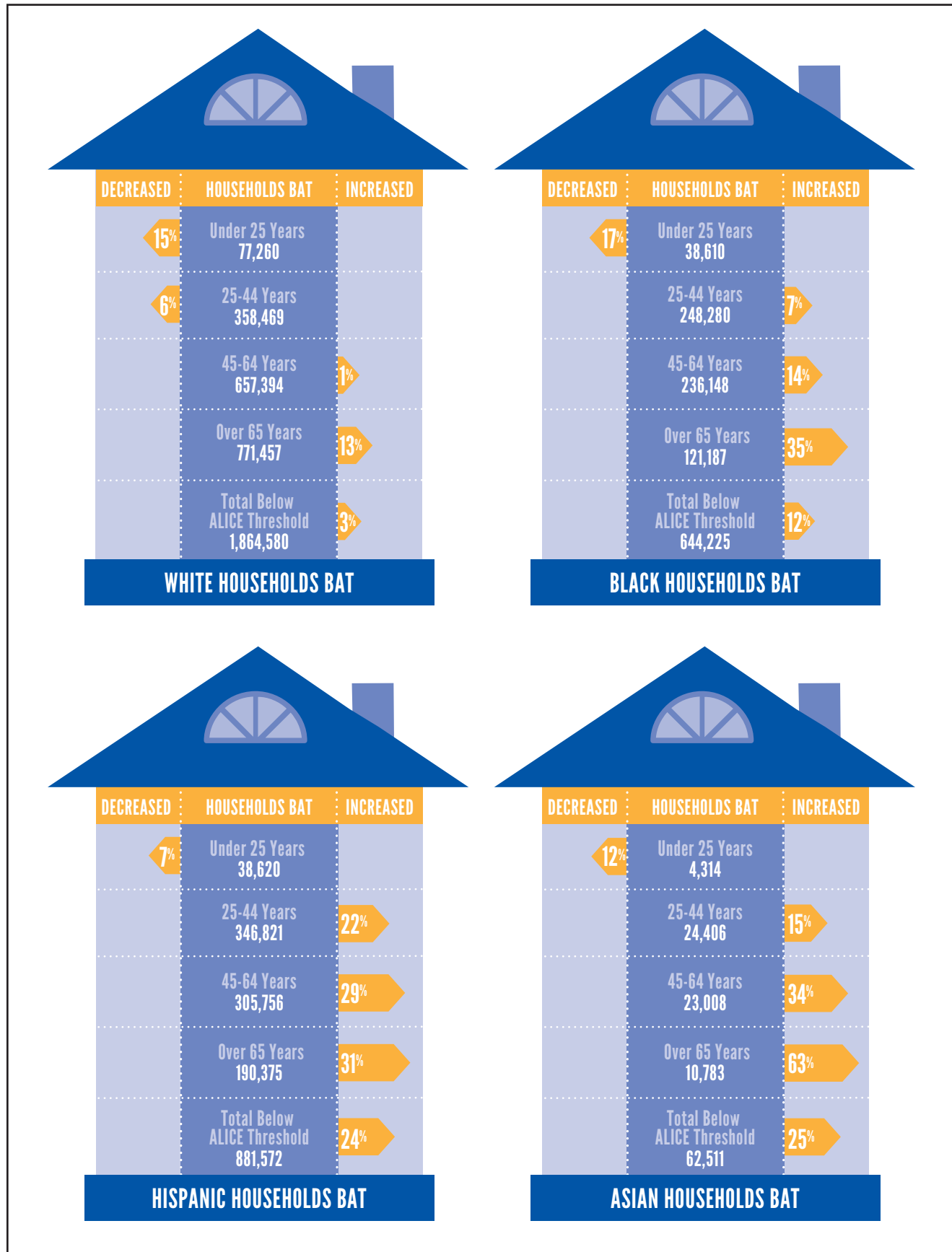
**Senior households of all race and ethnic groups are increasing:** White senior households are driving the overall growth in the senior population, increasing by 19 percent from 2010 to 2016, but other senior groups experienced significant growth as well: Asian senior households increased by 63 percent, Black senior households by 37 percent, and Hispanic senior households by 30 percent.

For households headed by 45- to 64-year-olds, there was growth in all racial/ethnic groups except for White households, which decreased by 5 percent.

**Below ALICE Threshold households increased across most groups (Figure 3):** From 2010 to 2016, the number of households below the ALICE Threshold increased for all age and racial/ethnic groups, with the exception of young under-25-year-old households (and white households aged 25-44 years). The largest increases were among households 65 years and older with Asian senior households below the ALICE threshold growing by 63 percent, Black senior households by 35 percent, Hispanic senior households by 31 percent, and White senior households by 13 percent. All groups that saw a decrease in the number of households below the ALICE threshold — households headed by under-25-year-olds in all racial/ethnic groups and White households aged 25–44 years — also experienced a decrease in total households.



**Figure 3.**  
**Households Below ALICE Threshold (BAT), by Age and Race/Ethnicity, Florida, 2010 to 2016**



Source: American Community Survey, 2010–2016 and the ALICE Threshold, 2010–2016

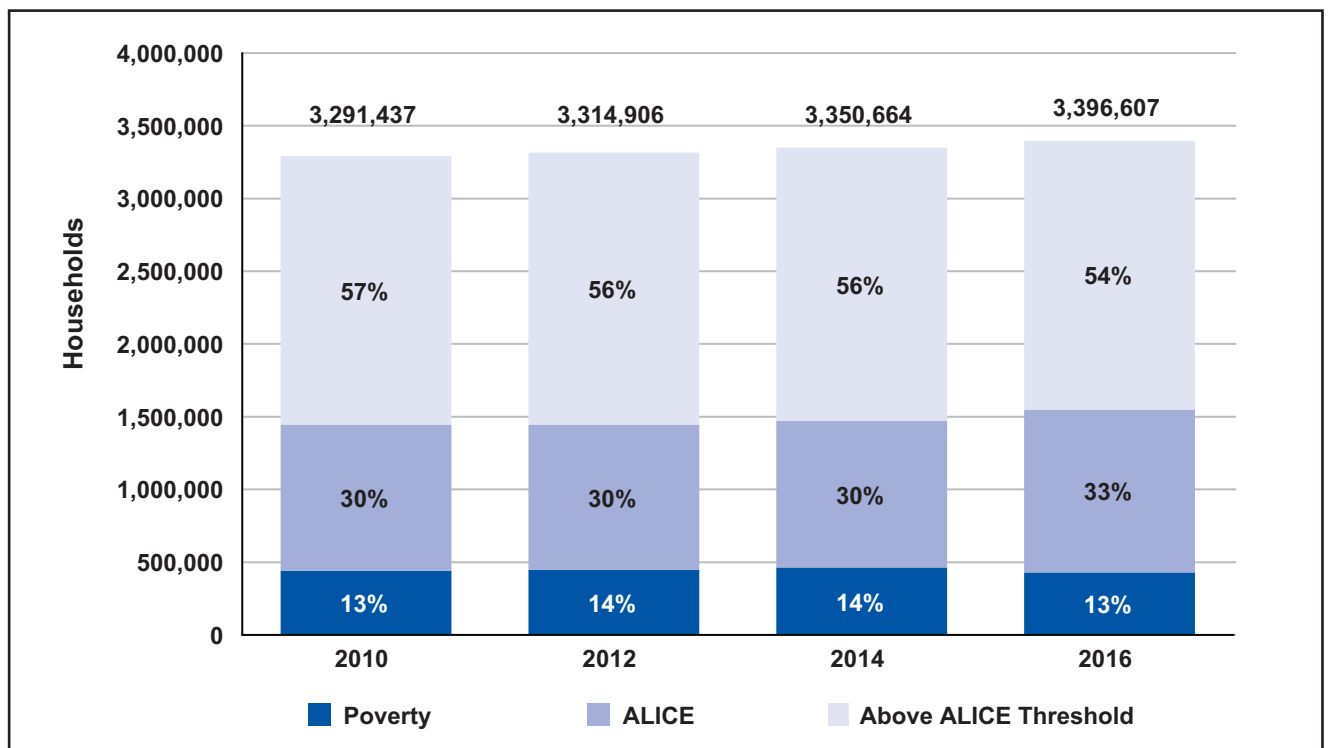
# HOUSEHOLDS BY FAMILY TYPE

There are longstanding preconceptions about what types of families tend to be low-income — for example, homes headed by single mothers. Yet ALICE and poverty-level families exist in all configurations. In fact, there have been such dramatic changes in the living arrangements of Americans that it is important to re-evaluate these old stereotypes.

After decades of declining marriage rates, along with rising levels of divorce, remarriage, and cohabitation, the household made up of a married couple with two children is no longer typical. Since the 1970s, American households have become smaller for a number of reasons: Fewer households have children, there are fewer married-couple households, and more people are living alone, especially at older ages. People are living in a wider variety of arrangements, including singles living alone or with roommates, and grown children living with parents. The share of American adults who have never been married is at a historic high.

In Florida, there are 3.4 million households composed of single or cohabiting adults under the age of 65 with no children under 18 years old. They make up the largest group in Florida, accounting for 45 percent of all households. These single or cohabiting households without children under 18 are also the group with the largest number of households below the ALICE Threshold. In 2016, 1.5 million of these households — 46 percent — had income below the ALICE Threshold, increasing from 43 percent in 2010 (Figure 4).

**Figure 4.**  
**Single or Cohabiting (Under 65) Households, No Children, by Income, Florida, 2010 to 2016**



Source: American Community Survey, 2010-2016, the ALICE Threshold, 2010-2016

## Families With Children

Families with children are also changing, with mothers doing more paid work outside the home as the cost of living continues to rise. Nationally in 2015, 42 percent of mothers were sole or primary breadwinners, bringing in 50 percent or more of family earnings, and another 22 percent were co-breadwinners, earning 25 to 49 percent of earnings in 2015. Gender roles are changing as well, with fathers doing more housework and child care. Over the last 30 years, the number of stay-at-home fathers has doubled to 2.2 million, and the amount of housework fathers report doing has also doubled, to an average of nine hours a week (Cohn & Caumont, 2016; Glynn, 2016; Livingston, 2014; Parker & Livingston, 2017).

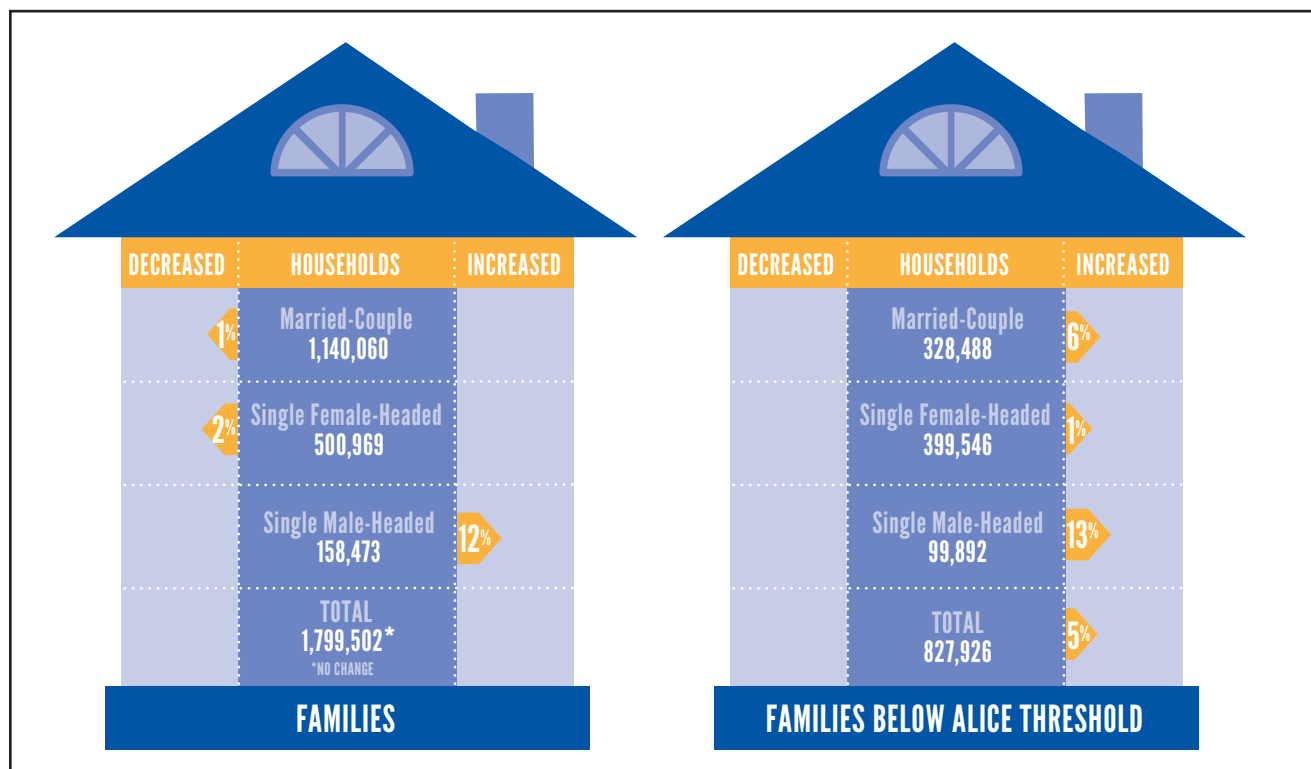
The composition of families is changing as well. There are increasing numbers of other types of families, including those with several cohabiting generations and those with lesbian, gay, bisexual, and transgender (LGBT) parents. More than a quarter of married LGBT couples are now raising children, and the number of same-sex marriages more than doubled nationally from 2010 to 2015. During that time, the Supreme Court ruled in 2013 that the federal government must recognize state-sanctioned same-sex marriages, and then in 2015, it ruled that all states must allow same-sex marriages.

Households with combined children from parents' prior relationships are also on the rise. Almost one in six children under the age of 18 now lives in a family with parents and their children from previous relationships (Cohn & Caumont, 2016; Gates & Brown, 2015; Pew Research Center, 2015).

Florida families saw the following changes from 2010 to 2016:

- **Below ALICE Threshold:** Of all Florida families with children, there were 827,926, or 46 percent, with income below the ALICE Threshold in 2016, an increase of 5 percent since 2010. Of these families, 40 percent were in married-parent families, 48 percent were in single-female-headed families, and 12 percent were in single-male-headed families.
- **Married-parent families:** The number of married-parent families with children fell by 1 percent from 2010 to 2016, while the number below the ALICE Threshold increased by 6 percent (Figure 5). In 2016, 29 percent of married-parent households lived below the ALICE Threshold.
- **Single-female-headed families:** The number of single-female-headed families with children decreased by 2 percent, but the number below the ALICE Threshold increased slightly, by 1 percent. In 2016, 80 percent of single-female-headed families lived below the ALICE Threshold.
- **Single-male-headed families:** This smallest share of family types increased by 12 percent; the number with income below the ALICE Threshold increased by 13 percent. In 2016, 63 percent of single-male-headed households lived below the ALICE Threshold.

**Figure 5.**  
**Families With Children by Income, Florida, 2010 to 2016**

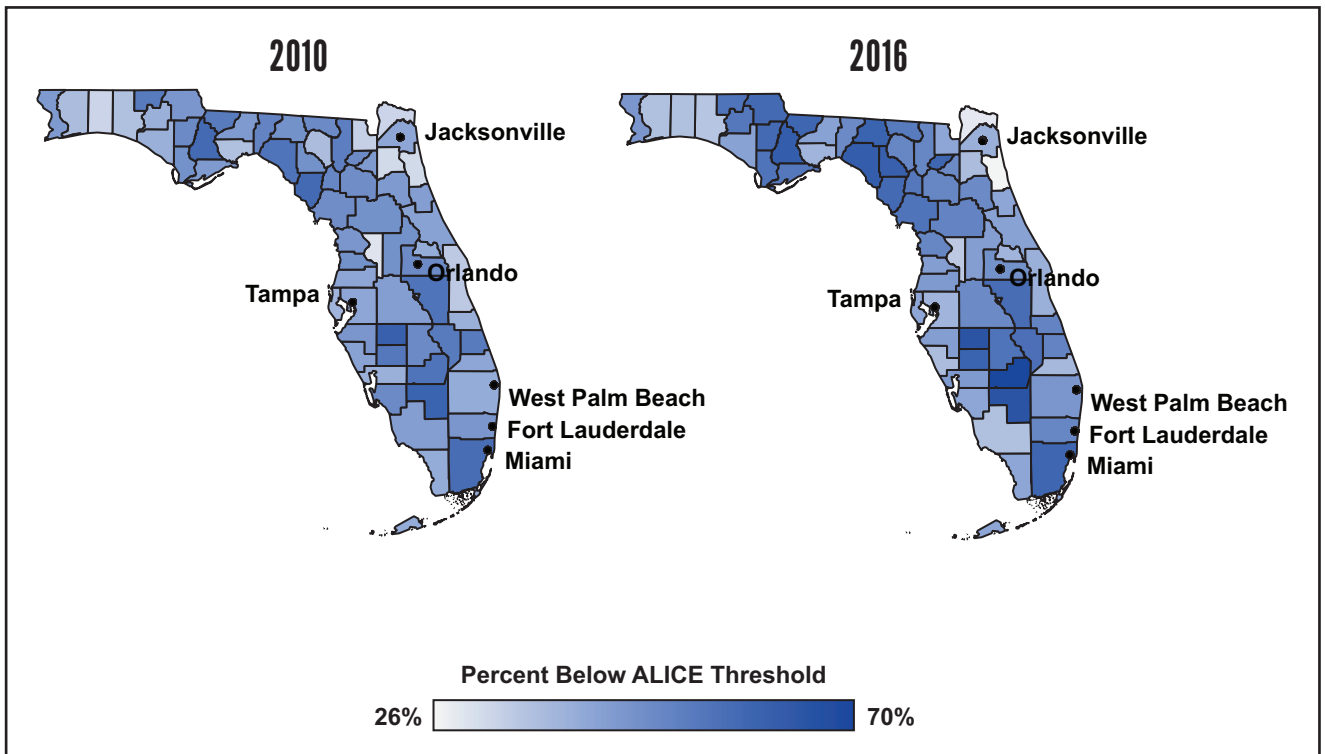


Source: American Community Survey, 2010-2016, the ALICE Threshold, 2010-2016

# ALICE BY COUNTY

Contrary to stereotypes that suggest financial hardship only exists in inner cities, ALICE households live in urban, suburban, and rural areas and in every county in Florida. Though the cost of living and wages differ across the state, the number of households with income below the ALICE Threshold increased across most counties from 2010 to 2016. But there is enormous variation among counties: The percentage of households below the ALICE Threshold ranges from 26 percent in St. Johns County to 70 percent in Glades County (Figure 6).

**Figure 6.**  
**Percent of Households Below the ALICE Threshold by County, Florida, 2010 and 2016**



Source: American Community Survey, 2010, 2016, the ALICE Threshold, 2010, 2016. Details on each county's household income and ALICE demographics, as well as further breakdown by municipality, are listed in the ALICE County Pages and Data File at [UnitedWayALICE.org/Florida](http://UnitedWayALICE.org/Florida)

# THE 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 \$55,164 for a four-person family and \$20,712 for a single adult in 2016 (Figure 7). The hourly wage necessary to support a family budget is \$27.58 for one parent working 40 hours per week for 50 weeks per year (or \$13.79 per hour each, if two parents work), and \$10.36 per hour full-time for a single adult. These costs continue to increase faster than the rate of inflation.

**Figure 7.**  
**Household Survival Budget, Florida Average, 2016**

Household Survival Budget, Florida Average, 2016			Percent Change 2010-2016	
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>				
Housing	\$617	\$848	-5%	1%
Child Care	\$-	\$1,024	N/A	5%
Food	\$164	\$542	1%	10%
Transportation	\$326	\$653	9%	9%
Health Care	\$195	\$720	97%	82%
Technology*	\$55	\$75	N/A	N/A
Miscellaneous	\$157	\$418	12%	20%
Taxes	\$212	\$317	12%	68%
<b>Monthly Total</b>	\$1,726	\$4,597	12%	20%
<b>ANNUAL TOTAL</b>	\$20,712	\$55,164	12%	20%
<b>Hourly Wage**</b>	\$10.36	\$27.58	12%	20%

\* New to budget in 2016

\*\* Wage working full-time required to support this budget

Source: Bureau of Labor Statistics, 2016a; Consumer Reports, 2017; Florida Department of Education, 2016; Internal Revenue Service, 2016; Tax Foundation, 2016, 2017; U.S. Department of Agriculture, 2016; U.S. Department of Housing and Urban Development, 2016. For the Methodology Overview and additional data, see: [UnitedWayALICE.org](http://UnitedWayALICE.org)

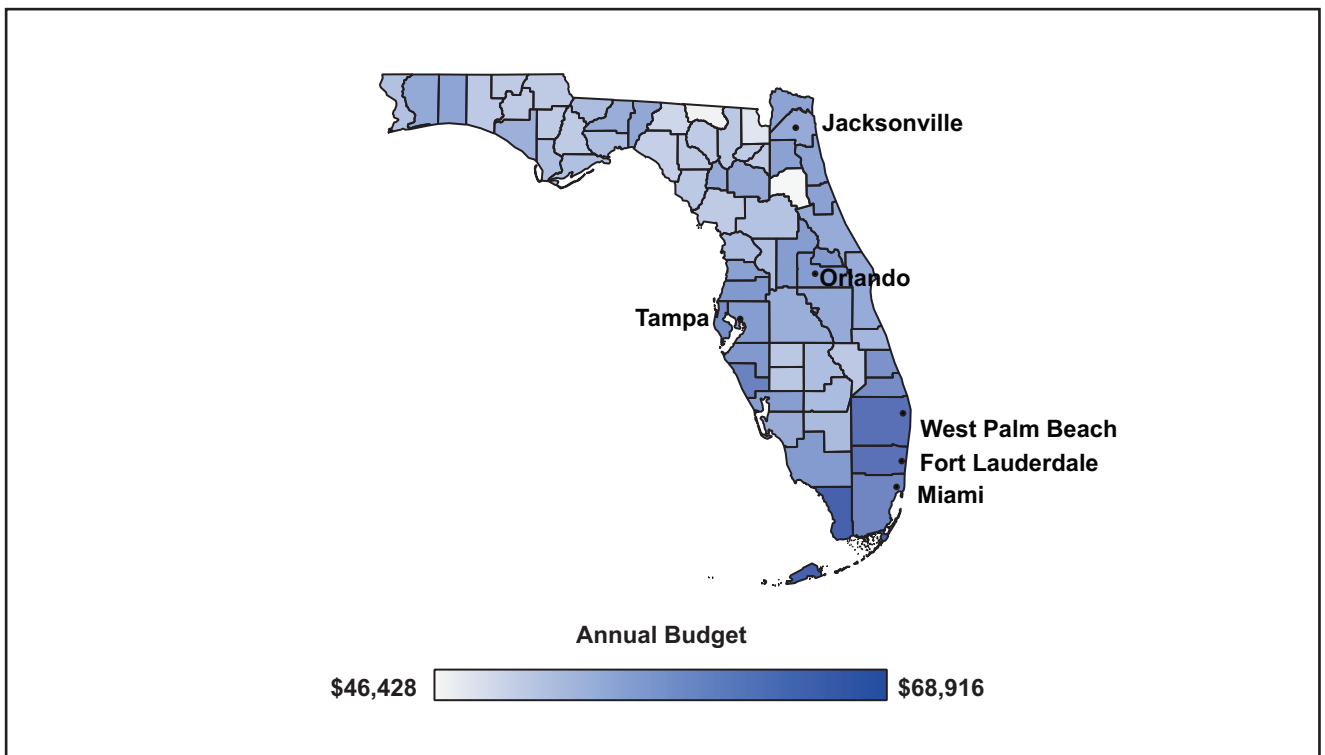
The cost of household basics in the Household Survival Budget — housing, child care, food, transportation, health care, technology, and taxes — increased by 12 percent for a single adult and 20 percent for a family of four from 2010 to 2016. At the same time, median earnings only increased by 13 percent in Florida and 11 percent nationwide, putting greater strain on families. It is important to note that the national rate of inflation — which covers many budget items that change at varying rates — was 9 percent during this time period, lower than the increase in Florida’s Household Survival Budget.

The rise in the Household Survival Budget in Florida between 2010 and 2016 was driven primarily by the significant increase — more than 80 percent — in health care costs. This increase is due to a 39 percent increase in out-of-pocket costs as well as the addition of the Affordable Care Act shared responsibility penalty for not purchasing health insurance. The Household Survival Budget only includes the bare minimum cost for each item, and the shared responsibility penalty is much lower cost than even the lowest-cost health insurance option — the Bronze Marketplace plan, which carries premiums and deductibles (for more details on health care costs, see the Methodology Overview at [UnitedWayALICE.org](http://UnitedWayALICE.org)).

In addition, the 2016 budget now includes the cost of a basic smartphone (technology), which is a necessity of modern-day life. The big increase in taxes can largely be explained by the increase in all other budget items. As the cost of these items increased, the earnings needed to cover the expenses increased, and higher earnings resulted in a larger tax bill. Changes in tax rates were minimal from 2010 to 2016; both federal and Florida tax rates were on average flat, though tax brackets shifted (American Community Survey, 2010, 2016; Bureau of Labor Statistics, 2018).

The cost of the Household Survival Budget varies across the state, with the highest-cost counties located around Miami and West Palm Beach. The lowest cost counties are in the more rural panhandle counties (Figure 8).

**Figure 8.**  
**Household Survival Budget, Family of Four, Florida Counties, 2016**



Source: American Community Survey, 2010-2016, and the ALICE Threshold, 2010-2016

# ALICE IN THE WORKFORCE

Overall, economic conditions in Florida continued to improve. The unemployment rate dropped considerably from a high of 13 percent in 2010 to 6 percent in 2016, though rates varied across the state. Many businesses have increased their productivity and the Gross Domestic Product (GDP) grew steadily during this time period, increasing from almost \$727 billion in 2010 to just over \$836 billion in 2016 (adjusted for inflation). GDP growth — 3 percent during the 2016 calendar year — was double the national average of 1.5 percent and placed Florida fifth in the nation for economic growth. The core segments of the Florida economy — finance, insurance, and real estate; professional and business services; and government — have contributed significantly to this growth.

Several indicators show the Floridian economy doing well, such as the 5 percent growth in the state's total personal income in 2015, which is the third highest rate of growth in the nation. Yet this primarily reflects the growth of the state's population, not individual increases in earnings. Per capita income growth, which measures the state's total income divided by the total population, barely grew; Florida ranked 27<sup>th</sup> in the country for per capita income growth (Bureau of Economic Analysis, 2018; Bustamante, 2018; The Florida Legislature Office of Economic and Demographic Research, 2017).

In addition, wages (adjusted for inflation) remained stagnant from 2005 to 2014, though they rose between 2014 and 2015. Because the cost of living outpaced growth in wages, many workers in Florida still do not earn enough to cover a basic household budget (Gomez & Sandoval, 2017). For a range of reasons outlined in the following sections — including low wages, lack of full-time work, and a reduced share of profits going to workers — ALICE households are not benefiting financially from seemingly positive economic trends.

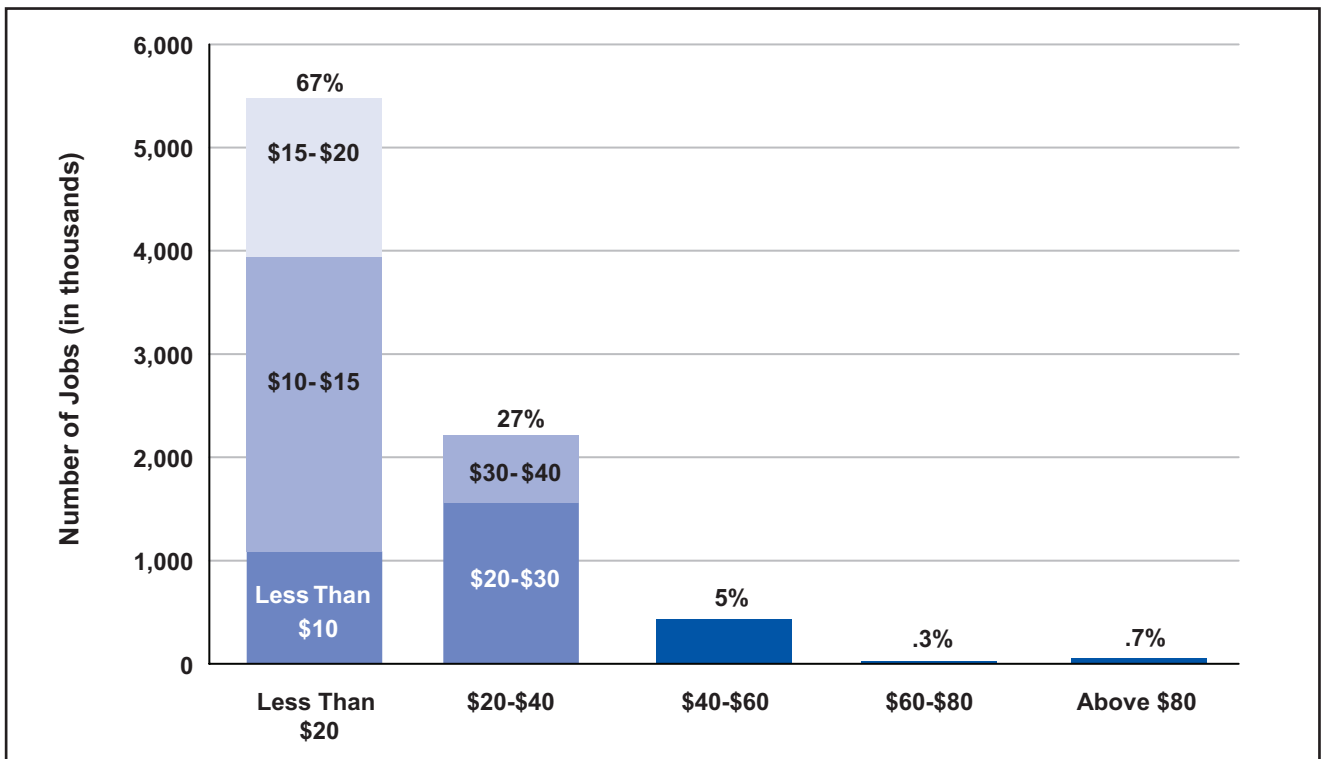
## LOW-WAGE JOBS

Florida has had a boon in job creation between 2010 and 2016, with the number of jobs rising from 7.1 million to 8.2 million. Yet more than two thirds of jobs in Florida (67 percent) pay less than \$20 per hour, with 72 percent of those jobs paying less than \$15 per hour (Figure 9). A full-time job that pays \$15 per hour grosses \$30,000 per year, which is just over half of the Household Survival Budget for a family of four in Florida. Moreover, job gains were greatest in occupations that paid even less than this — between \$9.17 and \$14.06 per hour (Bureau of Labor Statistics, 2010 and 2016).

Despite the growth in jobs, it has become more challenging for Florida workers to find jobs with wages that can support even a basic household budget. And while the unemployment rate in Florida was 4.9 percent in 2016, the underemployment rate was much higher, at 10.3 percent. In 2016, 445,900 Floridians were working less than 35 hours despite wanting to work full-time and being available to work. These individuals, often called involuntary part-time workers, cited economic reasons, such as a cutback in hours or an inability to find full-time work as the reason for their underemployment. Nationally in 2017, 22 percent of part-time workers reported that they would prefer to be working full time (Bureau of Labor Statistics, 2016c; Bureau of Labor Statistics, 2018b).

To compensate for low wages many workers take on a second job. Nationally, 29 percent of workers have a second job. This trend is expected to increase because millennials are more likely than other age groups to have more than one job: About 39 percent of workers aged 18-24 and 44 percent of workers aged 25-34 reported taking on a second job to earn more money. And workers are taking on second jobs even in professional occupations traditionally seen as providing adequate wages. For example, the National Center for Education Statistics found that in 2016, 18 percent of full-time public school teachers reported working a second job to make ends meet (CareerBuilder, 2016; National Center for Education Statistics, 2018).

**Figure 9.**  
**Number of Jobs by Hourly Wage, Florida, 2016**



Source: Bureau of Labor Statistics, Occupational Employment Statistics Wage Survey – All Industries Combined, 2016

Many ALICE workers are employed in the service sector, but they also work in occupations that build and repair our infrastructure and in jobs that educate and care for the workforce. Together, these workers were aptly described as “maintainers” by technology scholars Lee Vinsel and Andrew Russel in 2016. With much credit for economic growth given to “innovators” — disruptors and inventors — it is important to recognize that the majority of jobs are focused on ensuring a strong and functioning infrastructure and a healthy and educated workforce. These maintainer jobs are not only vital to a smoothly running economy but are the foundation for successful innovation. Yet despite how essential these workers are to the economy, improvements in employment and productivity still have not enabled many of them to earn enough to afford a basic household budget (Frey & Osborne, 2013; Vinsel & Russell, 2016).

The top 20 occupations employing the most people in Florida are predominantly maintainer jobs, which are more likely to pay low wages. In 2016, only one of the top 20 occupations — registered nurses — paid enough to support the Household Survival Budget for a family, a minimum of \$27.58 per hour (Figure 10).

The most common occupation in Florida, retail sales, pays a wage that is well below what is needed to make ends meet. The almost 340,000 retail salespeople make an average of \$10.33 per hour, or \$20,660 if working full time, year-round. These jobs fall short of meeting the family Household Survival Budget by more than \$34,000 per year. Even if both parents worked full time at this wage, they would fall short of the Household Survival Budget by \$13,844 per year.



**Figure 10.**  
**Top 20 Occupations by Employment and Wage, Florida, 2016**

OCCUPATION	2016		Percent Change 2010-2016	
	NUMBER OF JOBS	MEDIAN HOURLY WAGE	NUMBER OF JOBS	MEDIAN HOURLY WAGE
Retail Salespersons	339,070	\$10.33	29%	-2%
Cashiers	240,010	\$9.29	17%	6%
Customer Service Representatives	233,430	\$14.06	49%	3%
Food Preparation, Including Fast Food	228,350	\$9.17	50%	9%
Waiters and Waitresses	217,790	\$9.71	26%	11%
Secretaries and Administrative Assistants	174,800	\$15.37	21%	11%
Registered Nurses	174,710	\$30.15	10%	4%
Office Clerks	163,290	\$13.05	17%	13%
Stock Clerks and Order Fillers	135,660	\$11.29	-5%	10%
Laborers and Freight	126,850	\$11.55	62%	8%
Janitors and Cleaners	121,760	\$10.26	12%	9%
Cooks	101,520	\$12.15	37%	11%
First-Line Supervisors of Office Support Workers	96,140	\$24.69	23%	15%
Sales Representatives	95,130	\$23.12	22%	-1%
Bookkeeping and Auditing Clerks	94,170	\$17.14	-4%	11%
Nursing Assistants	90,890	\$11.76	2%	5%
First-Line Supervisors of Retail Sales Workers	88,970	\$19.64	23%	8%
Security Guards	85,510	\$10.71	12%	2%
Maintenance and Repair Workers	83,440	\$15.54	17%	6%
Landscaping and Groundskeeping Workers	82,520	\$11.37	13%	10%

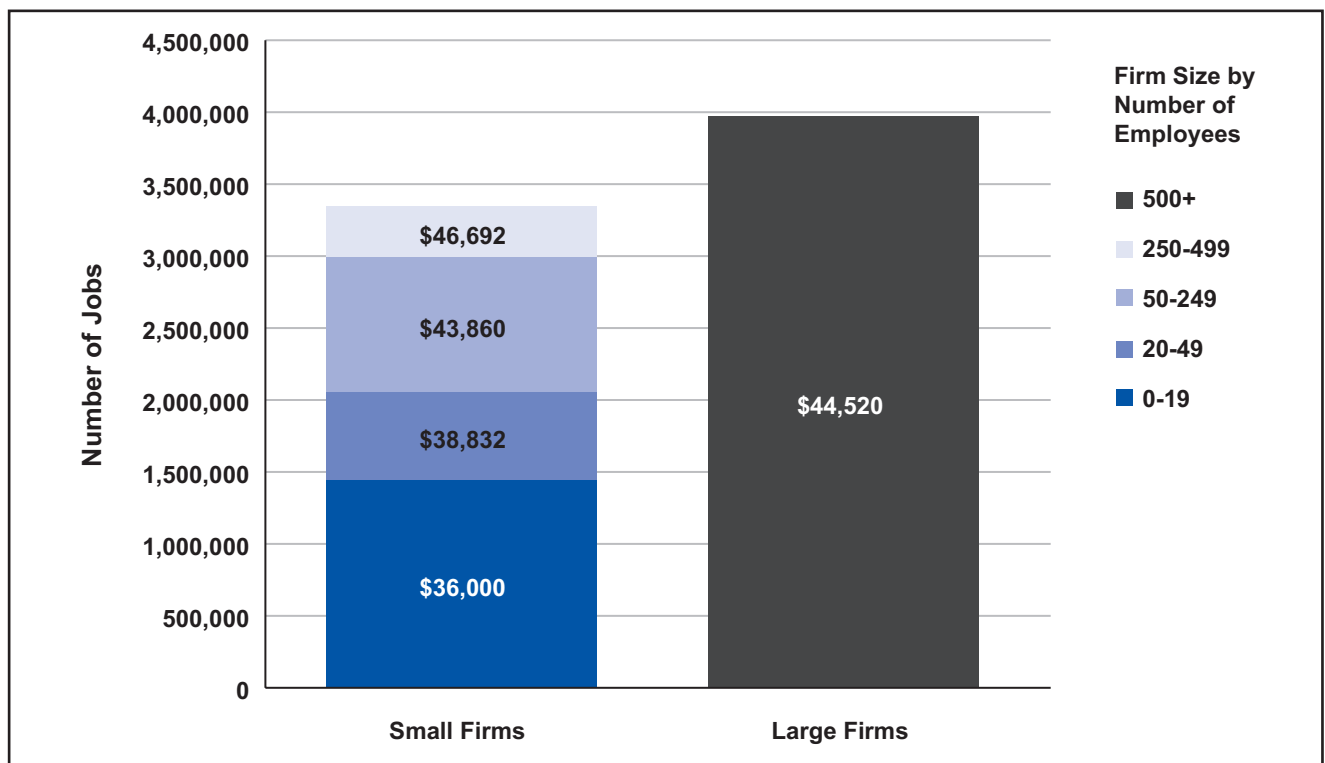
Source: Bureau of Labor Statistics, Occupational Employment Statistics Wage Survey — All Industries Combined, 2010, 2016

# SMALL BUSINESSES

One of the key determinants of ALICE workers' wages, benefits, and job stability is the size of their employer. Generally, large companies have greater resources to offer career-growth opportunities, continuous employment, and better benefits. Small businesses, defined by the Bureau of Labor Statistics as firms with fewer than 500 employees, have been an important engine for growth in the U.S. and Florida economies — driving job creation, innovation, and wealth — and have traditionally grown to become medium or large employers. However, small businesses are more vulnerable to changes in demand, price of materials, and transportation costs, as well as to cyberattacks and natural disasters. As a result, their employees face more instability, reduced wages, and a greater risk of job loss. These past two decades have been particularly tough for small businesses, with entrepreneurial growth in the U.S. and Florida largely down from the levels experienced in the 1980s and 1990s (Ewing Marion Kauffman Foundation, 2017; Haltiwanger, Jarmin, Kulick, & Miranda, 2017).

Despite these struggles, in 2016 small businesses employed just under half of the private sector workforce in Florida (Figure 11). The very smallest firms — those with fewer than 20 people — accounted for the largest share of small-business employment. Yet because small firms experience the greatest employee turnover of any size firm, workers in small firms move in and out of employment more often, which can lead to periods of no wages (U.S. Census Bureau, 2016b).

**Figure 11.**  
**Private-Sector Employment by Firm Size, With Average Annual Wages, Florida, 2016**



Source: U.S. Census Bureau; Quarterly Workforce Indicators, 2016b

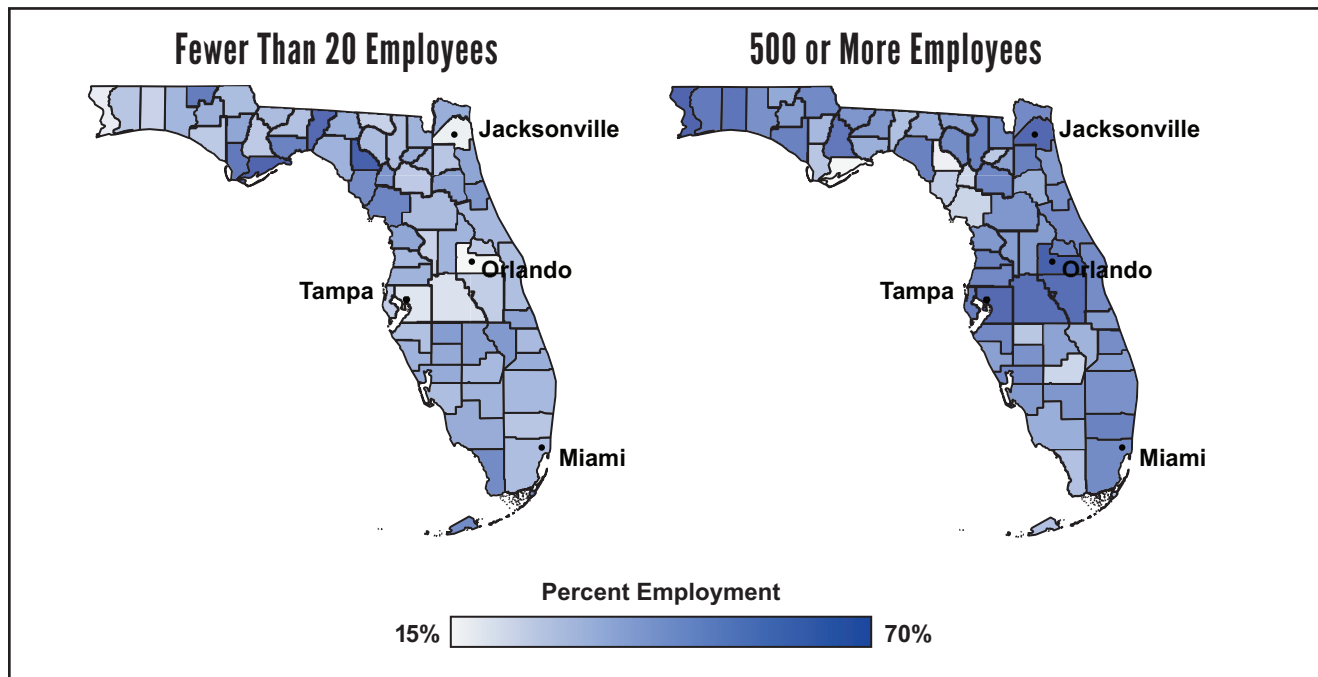
The wages of employees in the smallest firms are significantly lower than wages in larger firms (Figure 11). While average wages have been increasing faster than the 9 percent national rate of inflation, for many employees, wages have not kept pace with the 15 percent increase in the cost of the family Household Survival Budget in Florida. From 2010 to 2016, workers in firms with fewer than 20 employees saw their wages rise by 12 percent, to an average of \$36,000 (if full time, year-round). Wages of workers in companies with 20 to 49 employees grew by 8 percent to \$38,832, and wages for workers in companies with 50 to 249 employees increased by 14 percent, to \$43,860.

Employees in the largest firms started with higher wages and also saw an increase in their wages: Those working in firms with 250 to 499 employees saw their wages increase by 18 percent to \$46,692, and wages of those working in firms with 500 or more employees increased by 14 percent, to \$44,520.

Another measure reveals that new-hire wages are lower than wages of workers in stable employment (defined as working more than one quarter). Since job instability is often a threat to an ALICE household's stability, it is important to note the difference between new wages and stable wages. For all firm sizes, new-hire wages were at least 31 percent lower than stable wages, and as much as 34 percent less for those in firms with 20 to 49 employees.

Wages vary widely by location with areas dominated by small companies having lower wages and less job stability. Figure 12 shows the percentage of firms in each county that are the smallest (fewer than 20) and the largest (500 or more), with lighter areas representing a lower percentage of firms and the darker areas representing a higher percentage. Small firms are more concentrated in less populous counties in the panhandle and central Florida, while companies with 500 or more employees are more concentrated in urban areas around Miami, Tampa, Orlando, and Jacksonville. Large companies in rural areas are often large retail chains, which tend to have lower wages, explaining the lower median wage for firms with more than 500 employees in rural areas compared to firms with 250 to 499 employees in those areas (U.S. Census Bureau, 2016b).

**Figure 12.**  
**Percent Employment by Firm Size, Florida, 2016**



Source: U.S. Census; Quarterly Workforce Indicators, 2016b

## GIG ECONOMY

In 2016, as the economy approached full employment (defined as less than 5 percent unemployment rate) in many Florida counties, ALICE workers were more likely to be employed. But their income still lagged behind the cost of living in most areas. In some cases, the problem is just low wages. But workers are also having difficulty finding full-time, continuous work.

Over the last decade, there has been a shift away from traditional full-time, full-benefit jobs. In 2016, 15 to 33 percent of the workforce nationally was working as a consultant or contingent worker, temp, freelancer, or contractor (often referred to as the gig economy). According to a National Bureau of Economic Research report, as much as 94 percent of U.S. net employment growth in the last decade has come from alternative or contingent labor (Hathaway & Muro, 2016).

Yet many gig-economy workers are struggling financially. Some evidence of this hardship comes from data on a subset of the gig economy called non-employer firms, defined in most cases as a self-employed individual operating a very small, unincorporated business with no paid employees. Nationally, non-employer firms are growing at a greater rate than firms with employees. There were 25 million businesses classified as non-employers in 2016. Average annual sales for these firms were \$46,978, and approximately 45 percent of non-employer firms had total revenue of less than \$25,000 per year (Abraham, Haltiwanger, Sandusky, & Spletzer, 2016; Economic Policy Institute, 2018; Federal Reserve Banks, 2015; Katz & Krueger, 2016; U.S. Census Bureau, 2016a; Wald, 2014).

Florida has been a leader in the nation in this area with over two million non-employer firms in 2016, primarily concentrated in real estate (245,008 firms); professional, scientific, and technical services (240,709 firms); administrative support and waste management (233,972 firms); construction (181,203 firms); and a large category that encompasses a range of other service establishments, such as equipment and machinery repair, grantmaking, advocacy, personal care, dry cleaning and laundry, and pet care (346,169 firms). In 2016, sales receipts from non-employer firms made a significant contribution to the Florida economy, totaling \$85 billion, or 18 percent of total receipts. Yet the average annual sales for these firms was only \$41,829 in 2015 (SBCD Florida, 2016; U.S. Census Bureau, 2016).

Miami-Dade County is one of the most entrepreneurial areas in the country, with a self-employment rate at 15 percent of all workers over age 16 (compared to 10 percent nationally in 2015). Between 2005 and 2015, the number of non-employer firms in the Miami area rose 56 percent, almost three times the national rate. In Miami, non-employer firms are concentrated in natural resource, construction, and maintenance occupations. Within each of these industries, 31 percent are self-employed; in the service sector, management, business, science, and arts occupations, 15 percent are self-employed (Hipple & Hammond, 2016; Florida International University Business, 2018; Pew Charitable Trusts, 2016).

Although non-employer firms and contingent jobs contribute to job growth, many gig-economy workers experience gaps in employment and less regular schedules, and they do not have retirement plans, employer-sponsored health insurance, and worker safety protections. In addition, these workers often have difficulty qualifying for loans or other financial products that require regular income, making it difficult to pay for monthly expenses during gaps in employment or during times of crisis (Economic Policy Institute, 2018; Federal Reserve Bank, 2015; Freelancers Union & Elance-oDesk, 2016; U.S. Government Accountability Office, 2015).

# EMERGING TRENDS

While ALICE households differ in their composition, challenges, and level of need, three broad trends will impact the conditions they face and their opportunities to change their financial status in the next decade: the changing American household, increasing market instability, and growing inequality of health. These trends will also have significant implications for local communities and Florida as a whole.

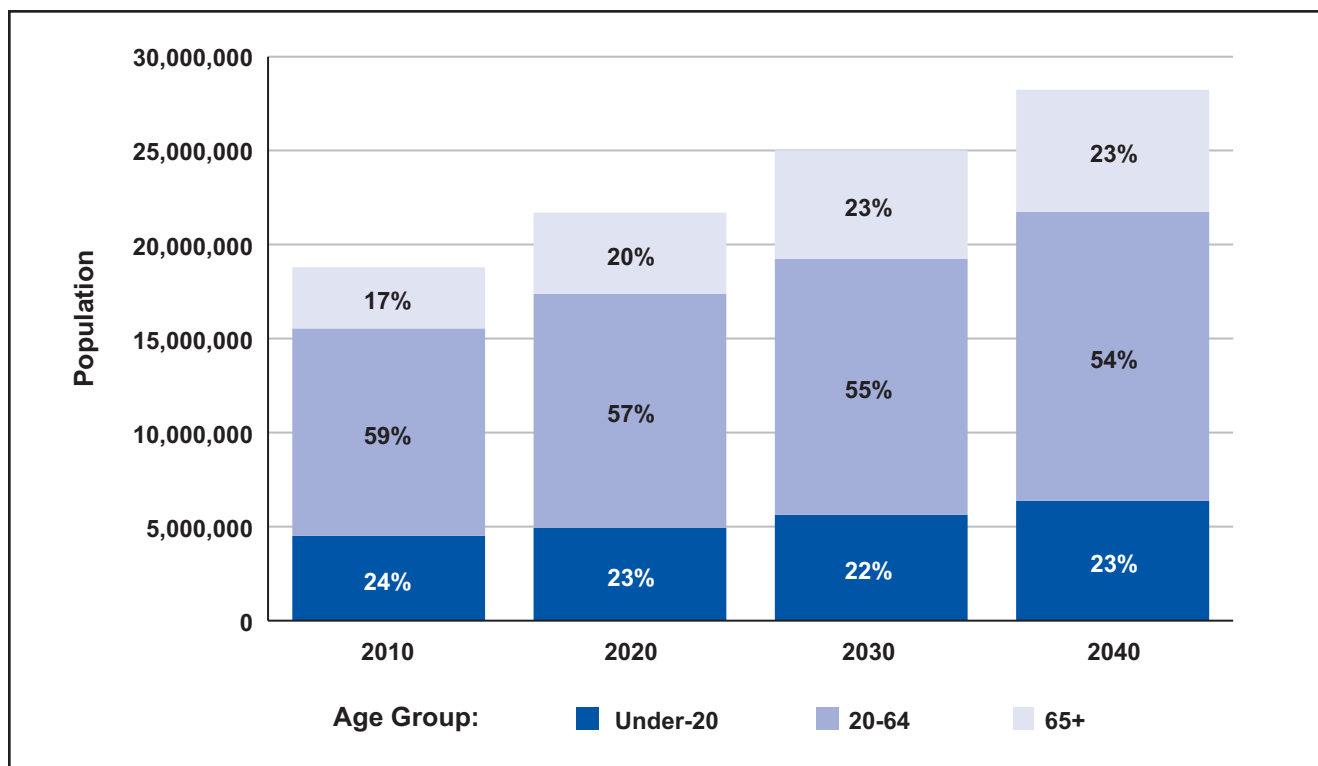
## THE CHANGING AMERICAN HOUSEHOLD

Decades of shifting demographic trends have created changes in demand for housing, health care, transportation, and community services. These changes have implications for which households become ALICE households and where they live and work.

### Growing Populations: Millennials, Baby Boomers, and Immigrants

**Generational shifts:** Both millennials and baby boomers are powerful demographic forces. Millennials have different lifestyle preferences than past generations, including choosing to live in urban areas, and delaying both marriage and having children. The large boomer cohort encompasses a group that is working longer, involved in a wide array of activities, and is generally healthier than previous generations. Florida's elderly population is projected to grow from 3,259,602 (17 percent of the total population) in 2010 to 6,481,767 (23 percent) by 2040, a 99 percent increase (Figure 13). In contrast, demographers predict that the rest of the population will increase in numbers, but their percentage of the overall population will actually decline. For example, the number of 0- to 19-year-olds will grow from 4,512,990 (24 percent) in 2010 to 6,377,392 (23 percent) by 2040, and 20- to 64-year-olds will grow from 11,028,718 (59 percent) in 2010 to 15,375,980 (54 percent) by 2040 (Bleemer, et al., 2017; Gurrentz, 2018; Weldon Cooper Center for Public Service, 2016).

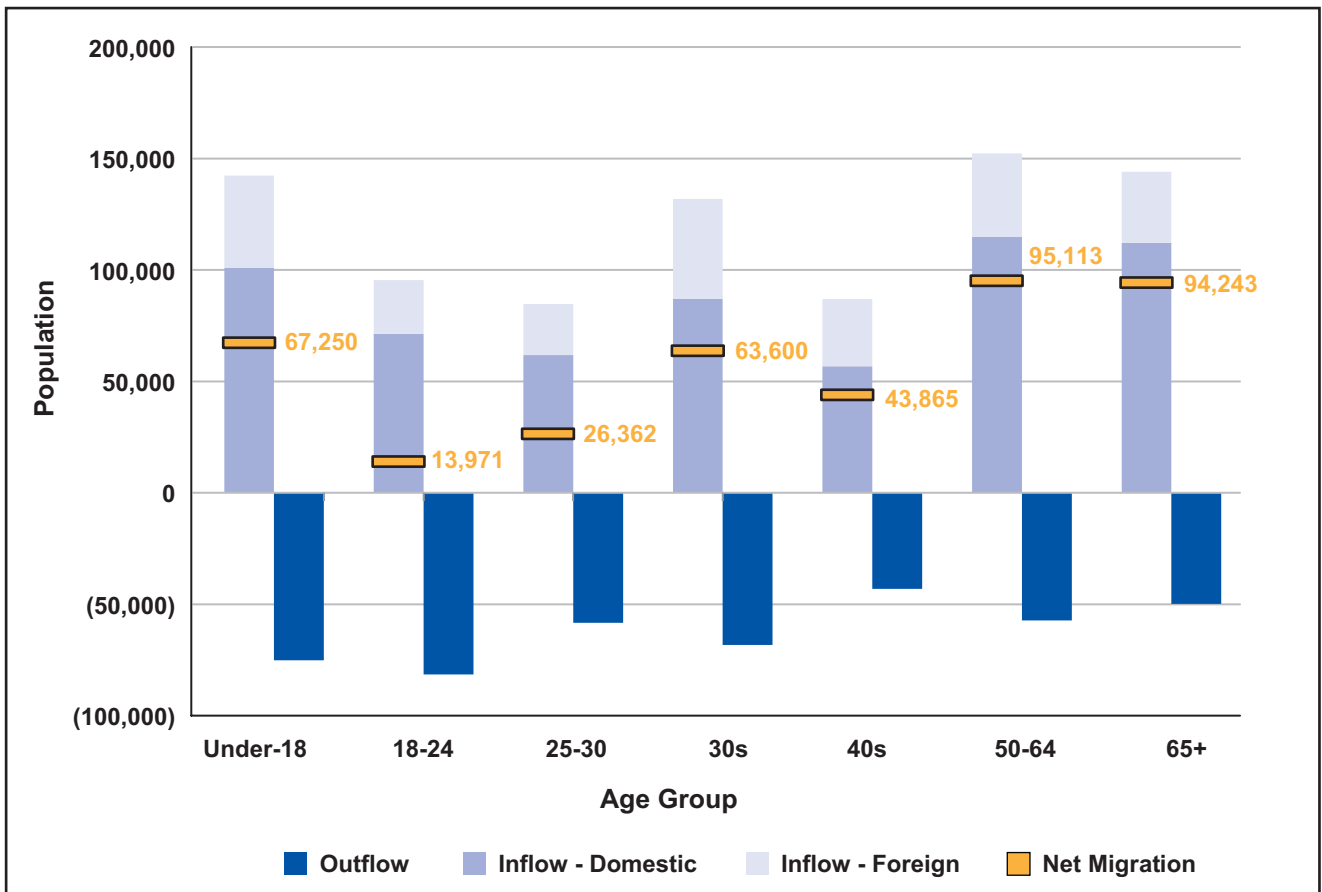
**Figure 13.**  
**Population Projection, Florida, 2010 to 2040**



Source: Weldon Cooper Center for Public Service, 2016

**Migration and immigration:** Florida has seen an influx of people migrating from other states, largely New York and other northeastern states, and immigrating from abroad. Though people moved in and out of the state in 2016, tens of thousands more people across all age groups moved into Florida than left, a trend that has been increasing over the last decade. The largest inflows are among people under 18 years old and those over 50 years old (Figure 14). There was significant foreign-born immigration in all age groups, and for those aged 18 to 30, net migration would have been negative without the foreign-born inflow of immigrants (Aisch, Gebeloff, & Quealy, 2014; American Community Survey, 2016).

**Figure 14.**  
**Population Inflows and Outflows, Florida, 2016**



Source: American Community Survey, 2016

**An ethnically diverse workforce:** International migration plays an increasing role in Florida’s racial and ethnic composition as well as its changing workforce. The total number of immigrants entering the state increased from 634,062 in 2010 to 837,856 in 2016, a 32 percent increase. The largest number of immigrants are of people in their 30’s, followed by youth under 18, and adults aged 50-64 (American Community Survey, 2010, 2016).

Because of this steady flow of immigrants, the foreign-born population made up 21 percent of Florida’s total population in 2016, up from 17 percent in 2000. By 2016, 55 percent had become citizens, 13 percent were legal permanent residents, and 32 percent were undocumented. Current immigrants in Florida come from Latin America (75 percent), followed by Asia (11 percent), but they also hail from Africa, Europe, and the Middle East (American Community Survey, 2016; Migration Policy Institute, 2014, 2016).

- **Impact on the labor force:** In Florida, 26 percent of the civilian labor force (age 16 and older) was foreign born in 2016. Nationally, the portion of the labor force that is foreign born has risen over the last 20 years from about 11 percent to just over 16 percent. Because the number of immigrants and their children are increasing faster than the domestic population, they will become an even bigger portion of the future workforce (National Academies of Sciences, Engineering, and Medicine, 2017).
- **Immigrants work in all sectors:** In Florida, immigrants work primarily in agriculture, forestry, fishing and hunting, and mining (46 percent of the workforce in these industries); construction (36 percent); wholesale trade and transportation (31 percent each); and manufacturing (28 percent) (Cilluffo & Cohn, 2017; Migration Policy Institute, 2016).
- **Immigrants vary widely in education:** Among adults age 25 and older, 23 percent of Florida's foreign-born population has less than a high school education, compared with 9 percent of the native population. However, a comparable percentage of the foreign-born population has a graduate or professional degree (10 percent) compared to the native-born population (11 percent) (American Community Survey, 2016).

## Implications of Demographic Trends

**Changing infrastructure needs:** There will be greater pressure on the state's infrastructure, especially the housing market, with demand for smaller, affordable rental units. Different groups prioritize different amenities for these units: Many young millennials prefer housing near compact, mixed-use, walkable centers with shopping, restaurants, and public transportation; seniors generally want housing that is accessible to family, health care, and other services; and many immigrants want locations close to schools, jobs, and public transportation. In addition, millennials are burdened by more student debt than previous generations, which has led to reduced rates of homeownership in this population. These trends are increasing the demand for smaller, low-cost housing units. The demand in Florida has pushed down the vacancy rate of all rental units to 8 percent in 2016 (from 15 percent in 2010), while increasing their prices, making it harder for ALICE households of all ages to find and afford basic housing. There were only 32 affordable rental units available for every 100 households with incomes at or below 30 percent of area median income. This represents a deficit of more than 309,000 affordable units across the state. Because of these shortages, more households are increasingly burdened by the cost of housing. Over 70 percent of low-income renters (those with incomes below 50 percent of area median income) were housing burdened (they spent more than 30 percent of income on housing) in 2016, compared to only 5 percent of renters with incomes above 100 percent of the area median income (American Community Survey, 2016; Bleemer, Brown, Lee, Strair, & van der Klaauw, 2017; Shimberg Center for Housing Studies, 2016; U.S. Census Bureau, 2017).

**Increased need for caregiving:** The aging population will increase demand for geriatric health services, including caregiving, assisted living facilities, nursing homes, and home health care. The challenges of ensuring seniors getting the care they need include a shortage of paid and unpaid caregivers, lack of training among caregivers, and the financial and emotional burden of caregiving on family members.

- **The caregiver-support ratio:** With the number of seniors increasing and the number of potential caregivers (aged 45 to 64) decreasing, there will be fewer people available to care for each senior. The ratio of working-age people to older seniors (80+) was 7 to 1 in 2010 nationally, and is projected to fall to 4 to 1 by 2030, and then to 3 to 1 in 2050 (AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013).
- **Health aides are ALICE:** With the increased demand for caregivers, there is a growing need for more paid direct care workers (home health aides, personal care aides, and nursing assistants), who are themselves likely to be ALICE. These jobs do not require extensive training and are not well regulated, yet they involve substantial responsibility for the health of vulnerable clients. Together, these factors may lead to poor-quality caregiving and the risk of physical, mental, and financial abuse and neglect — an issue that is on the rise in Florida and across the country (Bureau of Labor Statistics, 2016b; Espinoza, 2017; MetLife Mature Market Institute, 2011; U.S. Bureau of Justice Statistics, 2015).

- **Caregiving takes a toll:** In Florida, there are currently more than 2.6 million family caregivers, whose unpaid care totals an estimated \$29.7 billion. While families of all income levels may choose to care for family members themselves, many ALICE caregivers are forced into the role because they cannot afford to hire outside care. Nationwide, half of caregivers reported household income of less than \$50,000 per year and said they had no choice in taking on caregiving responsibilities. Caregiving also adds direct costs to a household budget and can reduce income due to hours away from work or the loss of a job. And the responsibility of making medical decisions, as well as the amount of care required, can mean further mental and physical strain for caregivers. Caregivers rely on community resources, and unfortunately in Florida, many caregivers aren't getting the support they need. The Long-Term Services and Supports scorecard ranked Florida 16<sup>th</sup> among the 50 states when it comes to serving family caregivers, older adults, and people with disabilities (AARP Foundation, 2017; AARP Public Policy Institute, 2015; Dixon, 2017; MetLife Mature Market Institute, 2011; Rainville, Skufca, & Mehegan, 2016; Ramchand, et al., 2014).

## MARKET INSTABILITY

In a complex, integrated global economy, ALICE workers will experience even greater fluctuations in employment and changes in job requirements. Economic disruptions and natural disasters in one part of the world will increasingly have an impact on ALICE workers in the U.S., contributing to employment instability, shifting supply and demand, and disruption in traditional modes of operation. ALICE households, with few resources to weather these fluctuations, will suffer the most.

### Shifting Risk to Workers

As businesses seek new ways to improve productivity and reduce costs, they have increasingly shifted to a contingent workforce and developed more flexible, short-term staffing models that enable them to scale up or down as needed. Yet, workers bear the brunt of this strategy by experiencing unexpected gains or losses in work hours, which makes it difficult for ALICE households to pay bills regularly, make short-term family plans (e.g., child care), or make long-term financial plans such as qualifying for a mortgage. In many cases, shorter working hours make it uneconomic for those who have to travel long distances to jobs. Irregular work schedules for families with children have also been shown to increase parenting stress, which in turn puts children at risk for adverse childhood experiences (Browne, 2014; Watson, Frohlich, & Johnston, 2014).

Shifting to contractors or part-time workers reduces the responsibility of employers to provide benefits, such as health insurance and retirement plans. This increases costs to ALICE households and makes them more vulnerable if they have a health crisis or have to retire early. In some cases, employer or government benefits (including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports) are tied to number of hours worked, and unpredictable scheduling means workers could at times fall short of eligibility. For example, low-wage workers are two and a half times more likely to be out of work than other workers, but they are only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, & Rouhani, 2015; U.S. Government Accountability Office, 2007, 2017).

### Changing Job Market

Florida's economic landscape is changing. Despite national media's attention on innovation, the workforce in Florida is projected to be largely low-paying jobs requiring few educational credentials. Of the jobs that are projected to be the fastest-growing in the next decade, 88 percent currently pay less than \$20 per hour in Florida, and 84 percent do not require more than a high school diploma (Figure 15) (Bureau of Labor Statistics, 2016b; Projections Management Partnership, 2016).

Many of these jobs are also at the greatest risk of being replaced by technology. In Florida, more than four out of five jobs (84 percent) in the top-20 fastest-growing occupations could be replaced by technology in the next two decades. In addition to automating existing jobs, technology is creating new on-demand jobs and services, with the most attention going to gig-economy jobs, such as Airbnb rentals and Uber and Lyft driving (Frey & Osborne, 2013).



It is easy to identify jobs that are likely to disappear due to automation, but it is more difficult to predict the many new jobs that will be created to build and repair the newly mechanized parts of this infrastructure. Workers filling these maintainer roles will be required to develop new sets of skills. In the face of rapidly increasing computing power, an ability to work with data and work alongside machines will be necessary. The pace of change may be faster than anticipated. By one estimate, 50 percent of subject knowledge acquired during the first year of a four-year technical degree will be outdated by the time students graduate. Types of jobs that are predicted to emerge in the next 20 to 30 years include augmented reality architects, alternative currency bankers, waste-data managers, 3-D printing engineers, privacy managers, wind-turbine repair techs, nano-medics, drone dispatchers, robotic-earthworm drivers, body-part and limb makers, memory augmentation therapists, mass-energy storage-developers, and self-driving-car mechanics (Bustamante, 2018; T. Frey, 2011; Mejia, 2017; OECD, 2016; World Economic Forum, 2016).

**Figure 15.**  
**Job Projections, Florida, 2016 to 2026**

Occupation	2016 Employment	Annual New Growth	Median Wage (2016)	Education or Training	Likelihood of Being Replaced by Tech
Retail Salespersons	345,800	3,381	\$10.33	None	92%
Cashiers	240,360	1,245	\$9.29	None	97%
Customer Service Representatives	236,920	3,567	\$14.06	High school diploma or equivalent	55%
Food Prep, Including Fast Food	230,340	5,872	\$9.17	None	92%
Waiters and Waitresses	218,160	3,436	\$9.71	None	94%
Secretaries and Administrative Assistants	187,930	404	\$15.37	High school diploma or equivalent	96%
Registered Nurses	185,360	3,971	\$30.15	Bachelor's degree	1%
Office Clerks, General	168,100	1,405	\$13.05	High school diploma or equivalent	96%
Stock Clerks and Order Fillers	136,450	1,810	\$11.29	High school diploma or equivalent	64%
Janitors and Cleaners	127,530	2,427	\$10.26	None	66%
Laborers and Movers, Hand	127,330	2,529	\$11.55	None	85%
First-Line Supervisors of Retail Sales Workers	114,660	1,402	\$19.64	None	28%
Landscaping and Groundskeeping Workers	108,360	2,298	\$11.37	None	95%
Bookkeeping and Auditing Clerks	105,330	779	\$17.14	Some college, no degree	98%
Cooks, Restaurant	101,930	2,114	\$12.15	None	96%
Sales Representatives, Wholesale and Manufacturing	100,540	1,572	\$23.12	High school diploma or equivalent	85%
First-Line Supervisors of Office Workers	99,790	1,184	\$24.69	Bachelor's degree	1%
Maids and Housekeeping Cleaners	96,510	1,750	\$10.01	None	69%
Nursing Assistants	95,050	1,656	\$17.14	Postsecondary nondegree award	4%
Maintenance and Repair Workers	92,260	1,582	\$15.54	High school diploma or equivalent	64%

Source: Bureau of Labor Statistics, 2017; Projections Management Partnership, 2016

## Increasing Exposure to Environmental Hazards

The impact of natural and man-made disasters is often felt more by ALICE workers and low-income communities. More affordable homes are often located in vulnerable areas. Hurricanes, floods, violent weather, rising sea levels, crop failures, droughts, and ocean acidification directly threaten the homes of ALICE families and jobs where ALICE works. For example, ALICE families who live in flood prone areas may suffer the financial cost of flooding damage, and an ALICE worker suffers lost wages when crops fail and there is less work. Employees in the tourism and hospitality industry often lose work and wages during and following disasters like floods, hurricanes, and environmental events such as a red tide (NASA, 2018; Simms, 2018; Van Paasschen, 2017).

Where climate risk overlaps with social risk, natural disasters have the most devastating impacts. In Florida, there are 11 counties that rank “high” for both social vulnerability and for climate hazards, according to Oxfam America and the Hazards and Vulnerability Research Institute. These counties include Charlotte, Citrus, Flagler, Hernando, Highlands, Marion, Miami-Dade, Pasco, Pinellas, Sarasota, and Sumter. Factors for social vulnerability include economic standing (the most important factor in assessing community vulnerability to disaster), age extremes (with the young and elderly more dependent on care and less able to evacuate in times of disaster), rural and urban communities (extremes in population compound risks), special needs populations, vulnerable occupations (people who are unemployed or employed in low-paying jobs have a more difficult time preparing for and recovering from disasters), housing quality, and racial/ethnic disparities. Eight Florida counties (Charlotte, Citrus, Collier, Highlands, Marion, Miami-Dade, Sarasota, and Sumter) are in the top 20 percent in the nation when it comes to social vulnerability to environmental hazards (Oxfam America, 2017).

Households that have their own resources (like flood insurance) to put toward disaster recovery can often bounce back quicker than households that rely on government assistance following a natural disaster. There is evidence that people with lower incomes face substantial barriers in obtaining aid following disasters, including difficulty getting to disaster assistance centers (due to transportation and child care issues) and a lack of knowledge and comfort with governmental procedures. Even with assistance, many families are still not able to recover fully, especially in terms of lost and lower wages (Fothergill & Peek, 2004).

Maintainer jobs commonly held by ALICE workers — those that build and repair infrastructure and support the workforce — are also key to recovery following natural disasters. Communities rely on ALICE to rebuild and recover. When ALICE can’t work during these periods of recovery because of relocation, injury, or caregiving responsibilities (e.g., due to closed schools or senior centers), ALICE households suffer lost wages and community resilience is negatively impacted overall.

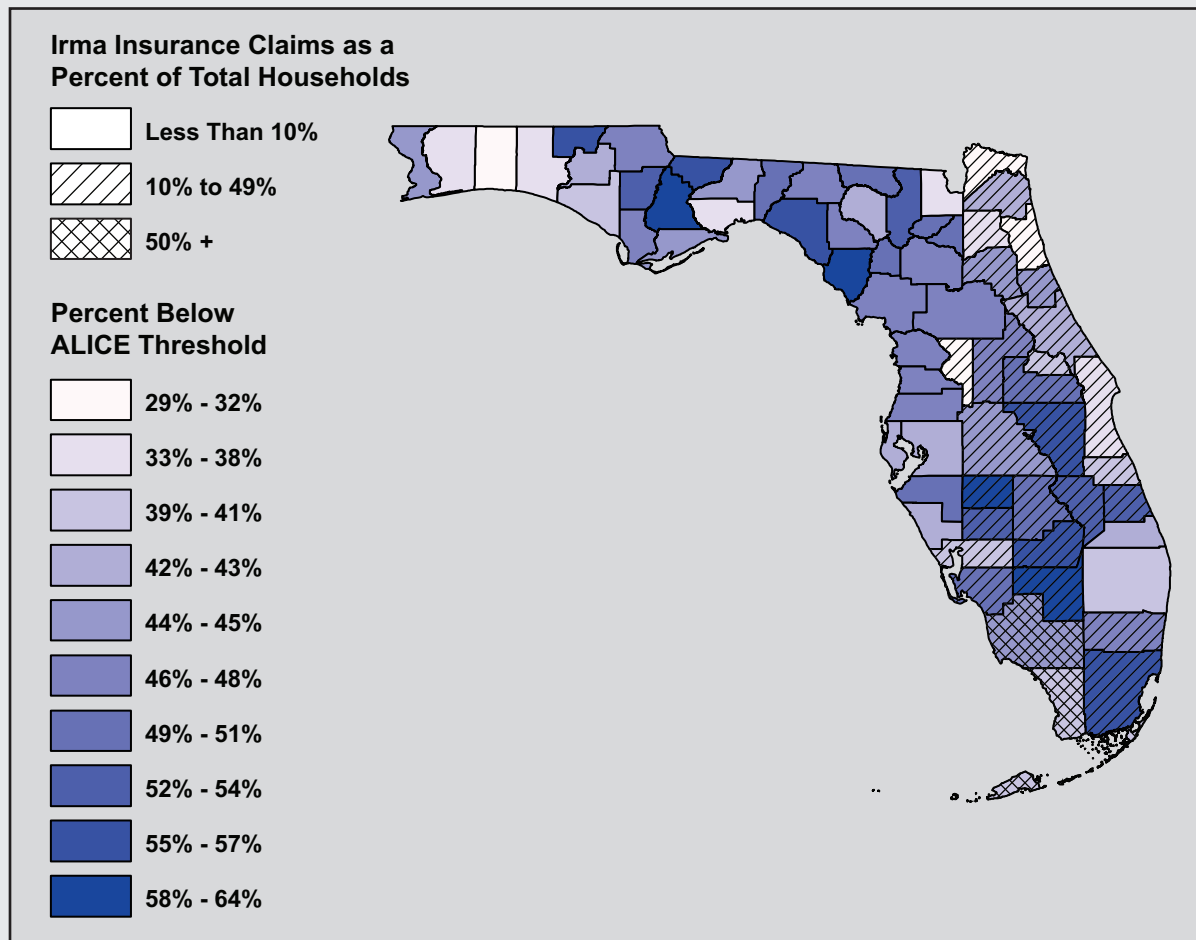
Because of the impact natural disasters have on their work and living situations, low-income families are also more likely to suffer from mental and physical health issues, such as depression, stress, and post-traumatic stress disorder. Children and those with pre-existing mental and physical health conditions are at increased risk (SAMHSA, 2017).

# ALICE AND HURRICANE IRMA

When Hurricane Irma made landfall in Florida on September 10, 2017, it became one of the strongest and costliest hurricanes recorded in the Atlantic basin. Irma caused widespread damage across the Caribbean islands and the southern U.S. In Florida, the cost of damage was approximately \$50 billion.

Because the hurricane occurred after the time period covered in this Report, its impact is not reflected in the Household Survival Budget data. But by highlighting where ALICE households live and work, and understanding their financial vulnerability, we know ALICE families lost wages and suffered from damage to their houses and cars. To demonstrate that this disaster disproportionately impacted low-income residents, Figure 16 shows where insurance claims were made after Hurricane Irma layered over where ALICE lives. When looking at the number of insurance claims alone (diagonal lines reflect 10 to 49 percent of total households with insurance claims, while the cross hatch reflects 50 percent or more), the counties that appear to be hardest hit were Miami-Dade, followed by Orange and Lee. However, an analysis of insurance claims and ALICE data together shows that other counties with a high percentage of households below the ALICE Threshold also were hard hit, especially Hendry, Hardee, and Osceola counties. These findings are corroborated by assessments of the impact of Hurricane Irma from FEMA, the U.S. Energy Information Administration, and the National Low Income Housing Coalition.

**Figure 16.**  
**Household Income by Irma Insurance Claims, Florida, 2016 to 2017**



Source: ALICE Threshold, 2016; Florida Office of Insurance Regulation, 2018

Hurricane Irma impacted housing for thousands of ALICE families — both renters and owners. ALICE and low-income households are less able to move away from environmentally vulnerable areas and less able to prepare for a disaster or evacuate. Renters also face an increased burden as they often have little control over the timing and quality of the rehabilitation of their homes, and fewer resources for finding new housing. An analysis of FEMA registrations for post-storm assistance showed that almost half of renters and just over one third of owners that registered lived in economically disadvantaged zip codes, where at least 20 percent of the population lived in poverty. And while the majority of FEMA registrants were White (echoing the Florida population), households of color were disproportionately represented among FEMA rental registrants: 32 percent were Hispanic and 27 percent were Black. In comparison, Hispanic households comprise 20 percent of all Florida households and Black households account for 14 percent.

Irma also negatively impacted employment in the state, with 5,900 Floridians applying for financial assistance through the Disaster Unemployment Assistance Program due to lost work or income. Workers who applied were compensated, but there were delays in receiving aid, while rent and other expenses continued. With power outages in most counties for days, many residents could not work, yet only a portion were aware that they could apply for assistance. The impact on income continued for those whose livelihood was damaged by the storm. Irma had a significant impact on the tourism, hospitality, and citrus industries, which employ a large number seasonal workers, many of whom lost work, not only during the storm but for weeks and months afterwards. First Responders — who are often ALICE — also reported an unexpected burden on household after the storm: Due to overtime pay they received, they no longer qualified for benefits and social services when they needed them the most, despite the fact that the increase in pay was temporary.

*Sources: FEMA, 2017; Fothergill & Peek, 2004; Hartman, 2017; National Low Income Housing Coalition, 2017; NOAA, 2017; Oxfam America, 2017; Pilkington, 2017; U.S. Energy Information Administration, 2017*

## Lacking Assets

What makes market instability especially difficult for ALICE households is their lack of financial resilience. Without adequate assets, families have little to no savings and few opportunities to improve their situation. When families can invest in education, new technology, a small business, or their own home, they can improve their circumstances socially and economically. They can also finance a secure retirement. These are opportunities for creating financial security that are often unavailable to ALICE, increasing the vulnerability of hard-working people.

More than three-quarters of U.S. workers live paycheck to paycheck at least some of the time, and nearly as many are in debt. They do not have savings or access to credit that might sustain them through a low period of income or an unexpected disaster. In 2015, 47 percent of Florida residents did not have money set aside to cover expenses for three months to protect them against an emergency such as illness or the loss of a job. The wealth divide disproportionately affects households of color, which have fewer assets than White households. Nationally (state data is not available), the median wealth of White households was eight times the median wealth of Black households in 2010 and grew to 13 times in 2013 (the most recent data available) (CareerBuilder, 2017; FINRA Investor Education Foundation, 2016; Kochhar & Cilluffo, 2017; McKernan, Ratcliffe, & Shanks, 2011; Prosperity Now, 2018).

While data on wealth is minimal, there is data on three of the most common assets in Florida — vehicles, homes, and investments — which can provide insight into resources families have for emergencies and to accumulate wealth. Most Florida households (93 percent) have at least one vehicle. Although cars are by-and-large a necessity for work in Florida and offer other benefits beyond their cash value, they are not an effective means of accumulating wealth. The second most common asset is a home, which has traditionally provided financial stability and the primary means for low-income families to accumulate wealth. In 2016, 65 percent

of Florida households owned a home and over half of those had a mortgage. Homeownership rates are decreasing, and more Florida households are renting — among both lower- and higher-income households (American Community Survey, 2016; Shimberg Center for Housing Studies, 2016).

The most effective resource to weather an emergency is an income-producing investment, which can range from a savings account to a 401(k) retirement plan to a rental property. In 2016, 21 percent of households in Florida had interest and dividends or rental income, equal to the national average of 21 percent, but down from 31 percent in 2007. And only 20 percent of Florida households had retirement income. Florida has the lowest percentage of employees with access to retirement plans and also the lowest participation rate for retirement plans in the nation (American Community Survey, 2014, 2016; CareerBuilder, 2017; McKernan, et.al., 2011).

When families do not have savings or access to traditional financial services, they are often forced to either go without critical necessities (such as electricity or medical care) or to borrow money through alternative lending products, which have high interest rates and greater risks of predatory lending practices and default. In some cases, the consequence of not taking out these loans are worse than the financial risk of taking them. However, when caught in a cycle of lending and borrowing, they can spiral into a debt trap with long-term financial consequences (Consumer Financial Protection Bureau, 2017; Mayer & Jencks, 1989; McKernan, et al., 2011; McKernan, Ratcliffe, & Vinopal, 2009; Mills & Amick, 2011).

## THE WEALTH-HEALTH GAP

There has long been a real and significant divide in health outcomes by socioeconomic status, largely because of differences in living conditions, but also because of disparities in levels of quality health care access. With advances in technology and medical care, that gap is projected to grow. It is well documented that people in lower-income groups do not live as long as those in higher-income groups. The National Academies of Sciences, Engineering, and Medicine projects that, of people born in 1960, those in the lowest-income quintile have a shorter life expectancy than those in the highest-income quintile: 13 years shorter for men (76 years compared to 89 years) and 14 years shorter for women (78 years compared to 92 years) (Chetty, Stepner, et al., 2016; Komlos & Kelly, 2016; National Academies of Sciences, Engineering, and Medicine, 2015).

With advances in technology and medical care, such as personalized medicine, biotechnology, and genetic engineering, that gap is projected to grow (Chetty, Stepner, Abraham, et al., 2016; Harari, 2014; Komlos & Kelly, 2016; Regalado, 2015).

The health-wealth divide is also exacerbated by the differences in the environments where families live. Those with the fewest resources live in areas with unhealthy living conditions, such as contaminated water and polluted air, because these homes are less expensive. The impact of pollution, toxic exposure, and disease compounds over time.

Institutionalized racism and ongoing discrimination also factor into disproportionate exposure to adverse health conditions, as people of color have typically had less mobility and choice around where they live and in job opportunities. A 30-year analysis of 319 commercial hazardous-waste treatment and storage sites in the U.S. found a consistent pattern of placing hazardous waste facilities in low-income neighborhoods, which are often disproportionately populated by Black and Hispanic families. A variety of large studies have also revealed an association between low socioeconomic status and greater harm from air pollution. A comprehensive review from Harvard University researchers revealed that Black, Asian, Hispanic, and Medicaid-eligible individuals of any race/ethnicity had a higher likelihood of death from any pollution-related cause compared to the rest of the population, with Black people almost three times as likely to die from exposure to air pollutants than other groups (Di, Wang, Zanobetti, & Wang, 2017; Mohai & Saha, 2015).

# THE DENTAL HEALTH DIVIDE

Nowhere are wealth-health disparities starker than in the divide in dental care. Higher-income Americans have dental insurance (most often separate from health insurance) and access to care that provides resistance to tooth decay and breakage, and promotes jaw comfort, clear speech, and easier maintenance — all of which lead to better overall health. The wealthiest families spend thousands of dollars on supplemental dental care to achieve whiter, straighter, and stronger smiles, which lead to more social and job opportunities.

Those with the lowest incomes rarely have dental insurance and Medicaid's dental coverage varies from state to state, so these families often forgo preventative care. They are far more likely to suffer from tooth decay and gum infection, which can increase the risk of cancer and cardiovascular diseases and can affect speech, nutrition, sleeping, learning, playing, and overall quality of life. In addition, crooked or yellow teeth can stigmatize people in social settings and reduce job prospects, as they are associated with low educational achievement and social mobility. According to a 2015 American Dental Association survey, 29 percent of low-income respondents reported that the appearance of their mouth and teeth affected their ability to interview for a job.

Dental coverage for those covered by Medicaid and Children's Health Insurance Program (CHIP) in Florida (with income below 133 percent of the Federal Poverty Level) is available through Florida Medicaid Dental (for adults aged 19 and over) and the Florida KidCare program (for children ages 18 and under). Florida KidCare covers a variety of services, including semi-annual oral exams, x-rays, fillings, crowns, and oral surgery. Still, there was a 30 percent gap in dental care utilization between children enrolled in KidCare and children with private dental benefits — the second largest dental utilization gap of all states in 2013. Florida Medicaid Dental for adults is even more limited, only covering emergency dental services.

For adults 65 years and older in Florida and across the country, Medicare does not cover routine oral health and dental care. Older adults must purchase an insurance plan or pay out-of-pocket. Many seniors with severe needs (such as root canals and crowns), are unable to afford the high cost of these restorative procedures and simply have their teeth pulled. As a result, nearly one in five Americans older than 65 do not have a single real tooth.

Even Floridians with dental coverage have difficulty accessing care because of the limited number of dentists in the state and a shortage of those who accept Medicaid and other dental plans. Florida has 223 Dental Care Health Professional Shortage Areas. In 2016, 69 percent of general practice dentists surveyed by the Florida Department of Health reported that they had not accepted a Medicaid patient in the last 12 months, largely because of Medicaid's inadequate reimbursement.

In addition, with the eligibility cutoff for the Florida Medicaid Dental at 133 percent of the Federal Poverty Level, there are many ALICE households that do not qualify for dental assistance but cannot afford marketplace premiums for dental insurance. As a result, the U.S. Department of Health and Human Services estimates that just 13 percent of dental needs in Florida were met in 2017. Nationally, even though states are required to provide dental benefits to children covered by Medicaid and CHIP, one-third of White children and one-half of Black and Hispanic children still go without dental care.

*Sources: Barnett & Berchick, 2017; Center for Health Care Strategies, 2018; Frakt, 2018; Health Policy Institute, 2015; Hinton & Paradise, 2016; Jordan & Sullivan, 2017; Kaiser Family Foundation, 2017; Otto, 2017; Paradise, 2014; Wall, Nasseh, & Vujicic, 2014*

# NEXT STEPS

There is a basic belief in America that if you work hard, you can support yourself and your family. Yet the data presented in this Report shows that for nearly 3.5 million households in Florida, this is not the case. Working households are still struggling due to the mismatch between the basic cost of living and the wages of many jobs across the state, exacerbated by systemic inequalities in opportunity and wealth. By making this clear, the ALICE data challenges persistent assumptions and stereotypes about people who can't afford to pay their bills or are forced to visit a food bank — that they are primarily people of color, live only in cities, are unemployed, or are struggling as the result of some moral failing. The data on ALICE households shows that hardship in Florida exists across boundaries of race/ethnicity, age, and geography.

With projected demographic changes and persistent barriers to stability, many ALICE and poverty-level families will continue to face hardship. In particular:

- At least 47 percent of Floridians do not have money set aside to cover expenses for three months in case of an emergency such as illness or the loss of a job (FINRA Investor Education Foundation, 2016).
- The majority of residents under age 25 are unable to afford to live on their own, and for both economic and cultural reasons are delaying getting married, having children, or moving for new job opportunities.
- More seniors are aging without saving for retirement.
- There are fewer workers to meet the growing demand for senior caregiving.
- Income and wealth disparities persist by race/ethnicity, sex, gender identity, and sexual orientation.

## OVERCOMING THE OBSTACLES: IDEAS BEING DEBATED, CONSIDERED, AND PILOTED

Economic change will continue, and these changes will both provide opportunity and inflict costs. Yet the distribution of opportunity and cost is not usually even or equitable. To have a positive impact on ALICE families, communities need to consider a range of system changes that would help ALICE weather downturns in the short term and become more financially secure in the long term. Policymakers, academics, and advocates have proposed a range of broad ideas that could be adapted on a local, statewide, or national front. The following are four of the biggest obstacles to financial stability for ALICE families, and a sample of ideas and pilot programs being debated and considered across the country.

### Widening Skills Gap

1

Going forward, most jobs, and especially higher-paying jobs, will require digital skills. Since 2004, the share of occupations that require high levels of digital skills has more than doubled, from 10 to 22 percent (Liu, 2017). For ALICE to maintain employment over time, workers will need accessible, high-quality technology training throughout their lifetime. Public K–12 schools can incorporate digital skills into all aspects of the curriculum for students, higher education can offer more focused programs, and companies can invest in training for their employees.

## Lack of Stable and Viable Employment

2

For ALICE, finding well-paying jobs with security and financial stability is becoming harder as low-wage and gig-economy jobs continue to dominate the landscape. Fluctuating income — through unpredictable schedules and on-demand work — is one of the biggest problems ALICE workers face. At the same time, employers are also trying to navigate a changing business environment, remain competitive, and offer comprehensive benefit packages. The following are several possible solutions that address these challenges that ALICE workers and businesses face:

- **Fewer barriers to employment:** Barriers for ALICE can include lack of job skills, family care responsibilities, physical and mental health problems (including substance abuse), limited English proficiency, and lack of reliable transportation. There are several evidence-based solutions such as work programs that provide direct connections to employment (including apprenticeships); an individualized approach (to address a wide range of challenges, from soft skills to housing); and the development of career pathways over time through work and education. Successful outcomes require employers, government agencies, and nonprofits to weave together larger webs of connected programs and resources (Tessler, 2013; U.S. Department of Health & Human Services, 2012; Van Horn, Edwards, & Greene, n.d.; Yellen, 2017).
- **Portable benefits:** Benefits such as health insurance, retirement plans like a 401(k), or paid leave, could move with the worker from job to job, and across multiple jobs at once. These can be delivered in multiple forms — through programs that are not connected to work or the employer at all; or through programs that involve employers but establish benefits that can be provided across employers. Some examples of this approach already exist in the construction industry and business associations; legislators in New York and Washington are considering benefit management systems that would allow employers to pay into workers' benefit funds (Foster, Nelson, & Reder, 2016; Guillot, 2017; Maxim & Muro, 2018; Quinton, 2017; Small Business Majority, 2017a; Strom & Schmitt, 2016).
- **Small business support:** Because of the less stable nature of many small businesses, their employees would benefit from measures that helped them weather fluctuations in their schedule and long-term employment, which include establishing portable benefits as mentioned above. In addition, small business entrepreneurs and their employees need more support to help them overcome common barriers, including limited resources to invest in skill development; student debt, which limits an owner's ability to invest in their businesses; and lack of access to affordable child care, which increases absenteeism and decreases their productivity (Beelsley, 2016; Small Business Majority, 2016, 2017).
- **Lifetime employment:** Considering lifetime employment models from other countries can expand our thinking on this topic. For example, guaranteed employment is an innovative policy that has been utilized in Germany and Japan. Companies guarantee employment for large numbers of workers. To avoid layoffs, the practice allows for transfers and defined reductions in hours and wages in lean times (Noorderhaven, Koen, & Sorge, 2015).

## Lack of Savings and Assets

3

Without enough money for even current expenses, ALICE families find it nearly impossible to save for emergencies or invest in future goals like education or retirement. A lack of savings is one of the biggest problems facing low-income families. Programs and infrastructure are needed to help them weather emergencies and periods of low income. Here are two approaches for policymakers to consider:



- **Access to credit:** For those with low incomes, saving for emergencies is nearly impossible. Access to credit at low rates has proven to be effective to help ALICE workers and employers — especially small businesses — weather an emergency. However, ALICE families still need to have enough income to repay the loan, or they risk greater long-term financial crises (Collins & Gjertson, 2013; Mayer & Jencks, 1989).
- **Private and public financial instruments:** These range from new types of financial products to a guaranteed income or allowance. Employers could make wages more immediately available (rather than wait two weeks until payday), and banks could do the same for deposited funds. Financial institutions and the government could offer insurance or credit, as well as tax credits and savings incentives, to protect workers against dips in income. Going even further, for centuries economists, theologians, and policy makers have proposed a minimum guaranteed income for all families, though proposals run the gamut of approaches. The idea has received more bipartisan attention recently as more workers face periods of low-wages or unemployment (Murray, 2016; Schiller, 2017; Shaefer & Edin, 2013; Van Parijs & Vanderborght, 2017).

## Systemic Bias

4

Bias against marginalized groups persists in the workplace, the housing market, education, health care, and the law, despite positive shifts in public opinion and attitudes regarding differences in race and ethnicity, age, sex, gender identity, sexual orientation, and disability.

Racial bias is among the most persistent, despite research confirming that the gaps in education, income, and wealth that now exist along racial lines in the U.S. have little to do with individual behaviors. Instead, these gaps reflect systemic policies and institutional practices that create different opportunities for people of different races and ethnicities. Discriminatory practices have been embedded in our social structures and legal system, especially in terms of housing policies, immigration practices, voting rights, school funding, and health care programs. To make a difference for ALICE households, changes need to be made within institutions that impede equity in the legal system, health care, housing, education, and jobs (Agency for Healthcare Research and Quality, 2015; Cramer, 2012; Goldrick-Rab, Kelchen, & Houle, 2014; Shapiro, Meschede, & Osoro, 2013; The Sentencing Project, 2018).

**For solutions to be effective, they must be as comprehensive and as interconnected as the problems are.** Siloed solutions do not work. Because conditions vary across counties and states, the solutions to the challenges that ALICE and poverty-level households face will vary as well. Stakeholders — family, friends, nonprofits, businesses, policymakers, academics, and the government — will need to work together with innovation and vision and be willing to change the structure of the local and national economy — and even the fabric of their communities.

Ultimately, if ALICE households can become financially stable, Florida's economy will be stronger and its communities more vibrant — improving life not just for ALICE, but for everyone. The data detailed in this Report can be a jumping-off point to create new and better ideas that can help working families move toward this goal. There is no one solution: A range of strategies will be needed to ensure that working people and their families aren't left behind.

# ALICE IN ALACHUA COUNTY

## 2016 Point-in-Time Data

**Population:** 263,496 • **Number of Households:** 94,428

**Median Household Income:** \$45,304 (state average: \$50,860)

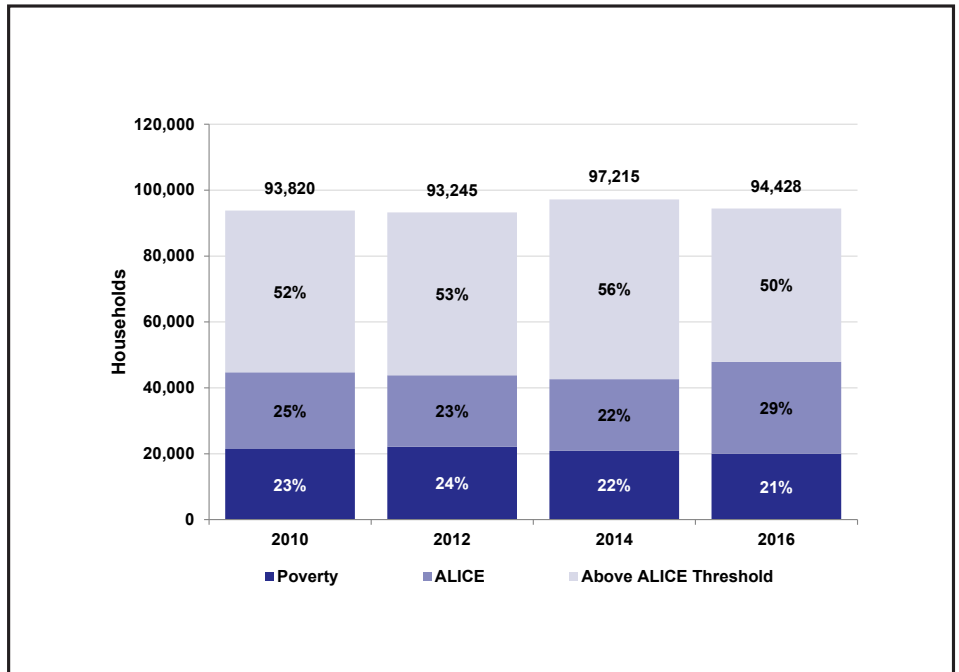
**Unemployment Rate:** 5.5% (state average: 6.0%)

**ALICE Households:** 29% (state average: 32%) • **Households in Poverty:** 21% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

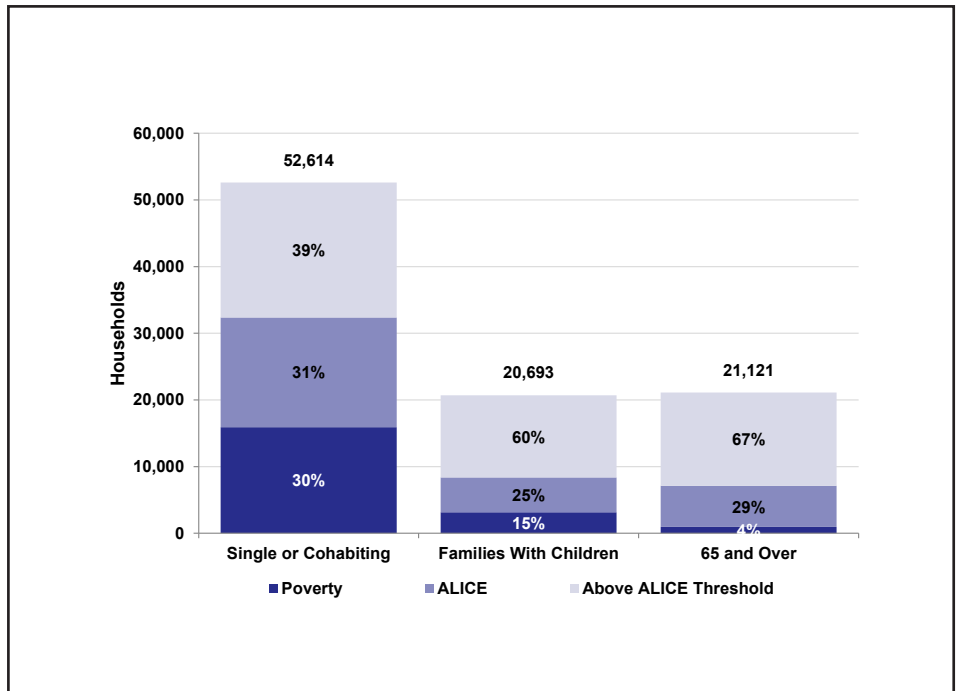
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Alachua County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$637	\$887
Child Care	\$-	\$1,057
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$159	\$427
Taxes	\$215	\$338
Monthly Total	\$1,748	\$4,696
<b>ANNUAL TOTAL</b>	\$20,976	\$56,352
Hourly Wage	\$10.49	\$28.18

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Alachua County, 2016		
Town	Total HH	% ALICE & Poverty
Alachua	3,670	43%
Archer	455	61%
Gainesville	48,591	60%
Gainesville CCD	65,439	56%
Hawthorne	526	65%
Hawthorne CCD	2,264	56%
High Springs	2,025	47%
High Springs-Alachua CCD	16,197	44%
Micanopy	264	53%
Micanopy CCD	1,193	47%
Newberry	1,882	33%
Newberry-Archer CCD	8,635	31%
Waldo	299	65%
Waldo CCD	2,608	50%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN BAKER COUNTY

## 2016 Point-in-Time Data

**Population:** 27,312 • **Number of Households:** 8,270

**Median Household Income:** \$53,327 (state average: \$50,860)

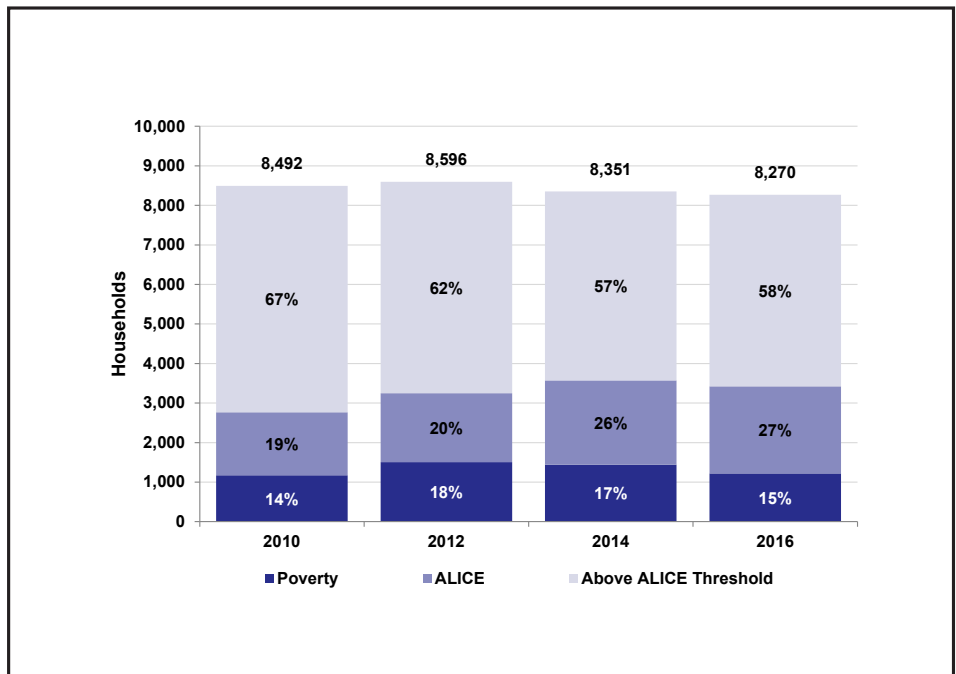
**Unemployment Rate:** 6.8% (state average: 6.0%)

**ALICE Households:** 27% (state average: 32%) • **Households in Poverty:** 15% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

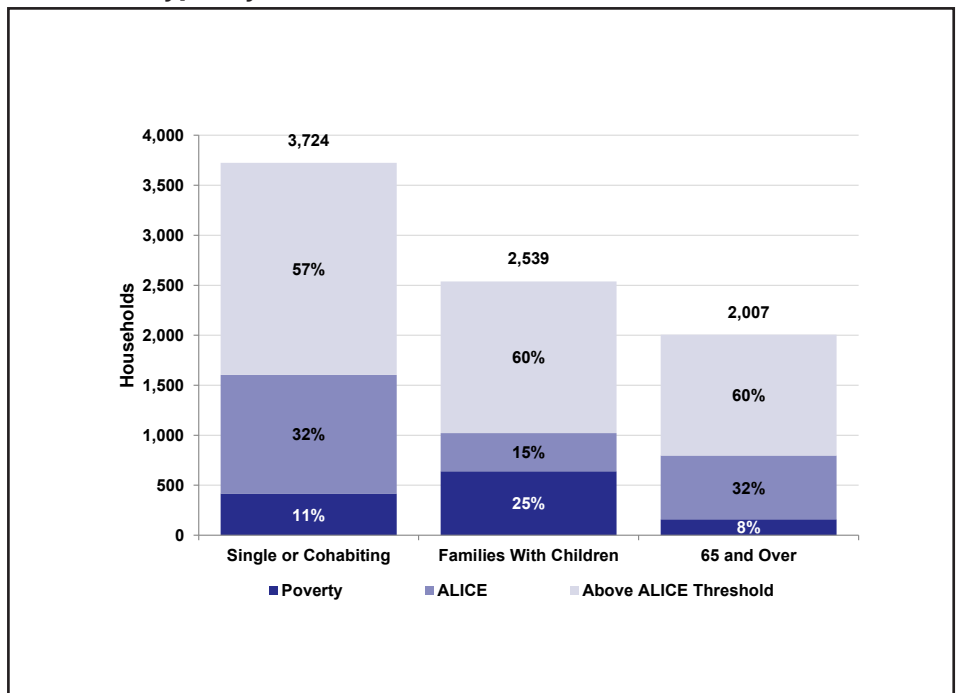
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

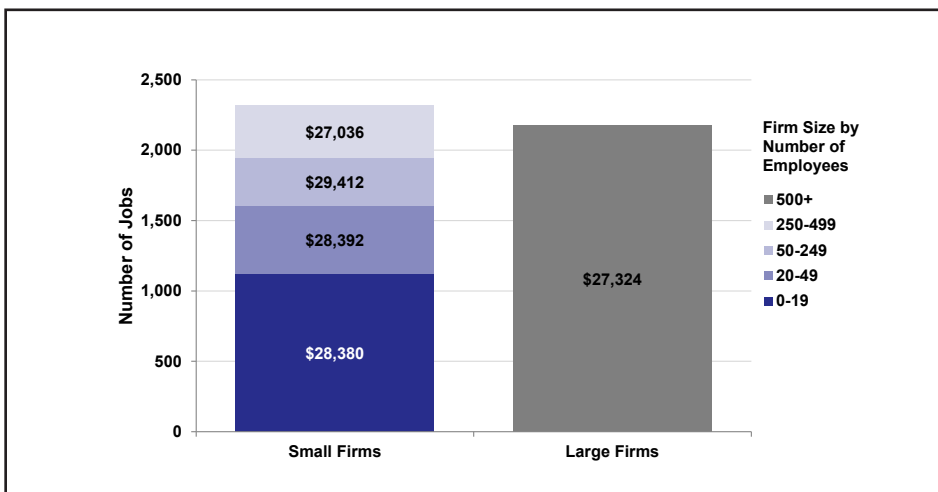
Baker County, 2016		
Town	Total HH	% ALICE & Poverty
Glen St. Mary	181	63%
Maccleddy	1,891	42%
Maccleddy CCD	4,506	38%
Sanderson CCD	3,764	45%

Household Survival Budget, Baker County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$452	\$724
Child Care	\$-	\$753
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$136	\$366
Taxes	\$170	\$197
<b>Monthly Total</b>	<b>\$1,495</b>	<b>\$4,027</b>
<b>ANNUAL TOTAL</b>	<b>\$17,940</b>	<b>\$48,324</b>
<b>Hourly Wage</b>	<b>\$8.97</b>	<b>\$24.16</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN BAY COUNTY

## 2016 Point-in-Time Data

**Population:** 183,974 • **Number of Households:** 70,330

**Median Household Income:** \$49,157 (state average: \$50,860)

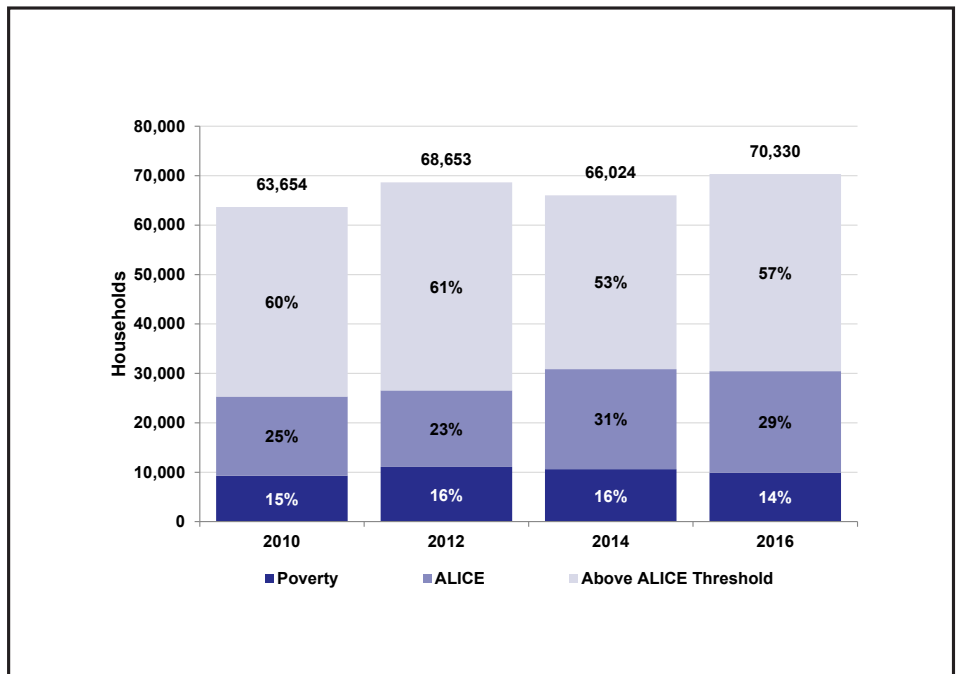
**Unemployment Rate:** 5.7% (state average: 6.0%)

**ALICE Households:** 29% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

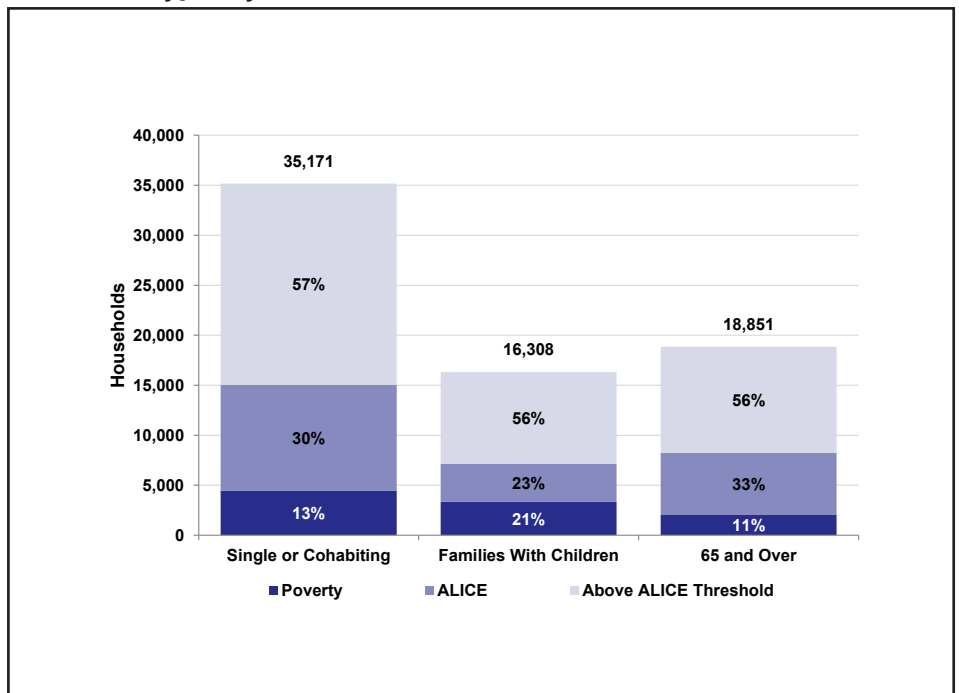
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

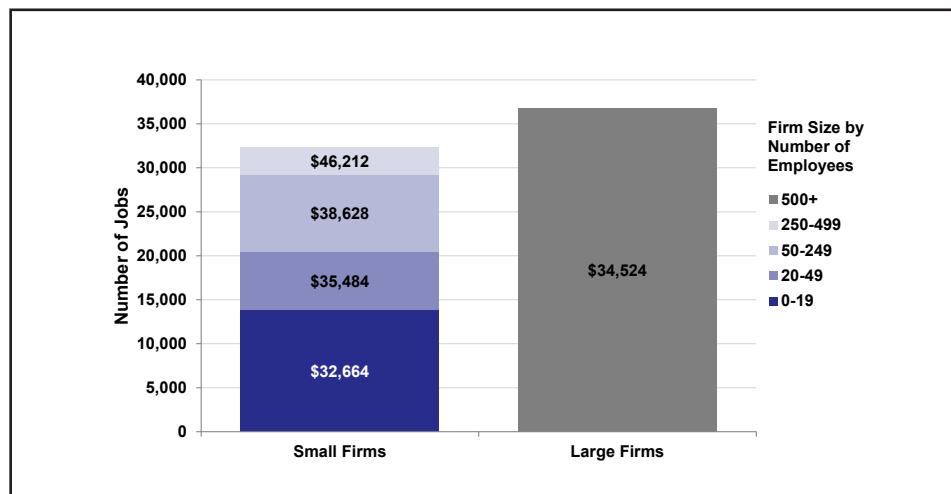
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Bay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$657	\$881
Child Care	\$-	\$1,000
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$161	\$419
Taxes	\$221	\$319
Monthly Total	\$1,776	\$4,606
<b>ANNUAL TOTAL</b>	\$21,312	\$55,272
Hourly Wage	\$10.66	\$27.64

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Bay County, 2016		
Town	Total HH	% ALICE & Poverty
Callaway	5,266	41%
Cedar Grove CDP	1,172	51%
Laguna Beach CDP	1,925	45%
Lower Grand Lagoon CDP	1,891	49%
Lynn Haven	7,265	36%
Lynn Haven CCD	9,135	34%
Mexico Beach	650	37%
Mexico Beach CCD	1,475	36%
Panama City	14,519	54%
Panama City Beach	5,291	34%
Panama City Beaches CCD	16,403	39%
Panama City CCD	34,429	49%
Parker	1,841	45%
Pretty Bayou CDP	1,383	36%
Southport CCD	3,895	36%
Springfield	3,448	60%
Tyndall AFB CDP	825	35%
Upper Grand Lagoon CDP	6,352	36%
Youngstown CCD	2,602	53%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN BRADFORD COUNTY

## 2016 Point-in-Time Data

**Population:** 26,919 • **Number of Households:** 8,704

**Median Household Income:** \$43,373 (state average: \$50,860)

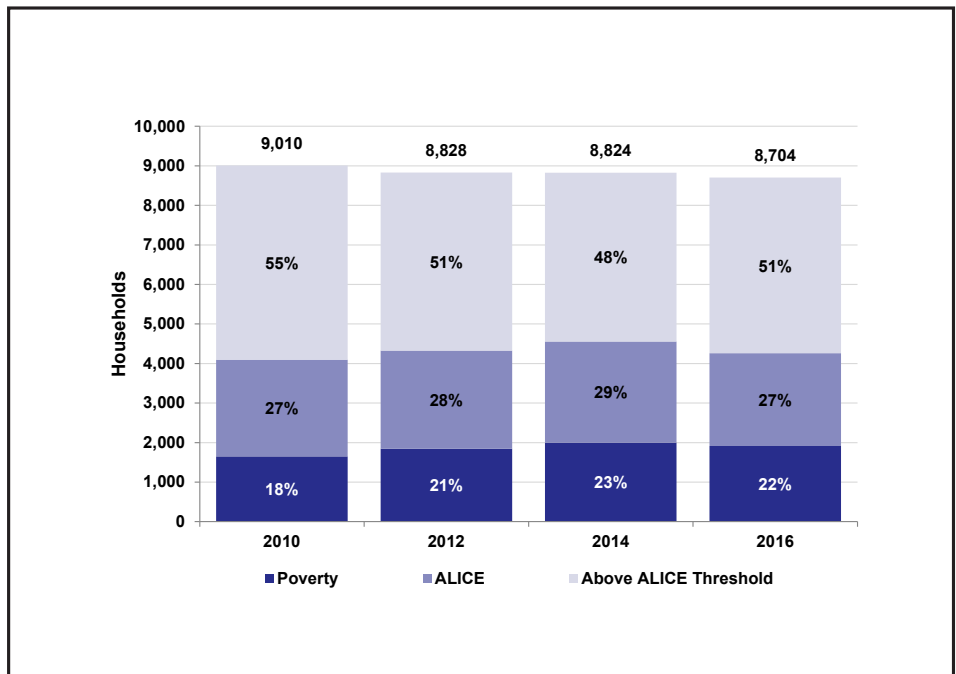
**Unemployment Rate:** 10.6% (state average: 6.0%)

**ALICE Households:** 27% (state average: 32%) • **Households in Poverty:** 22% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

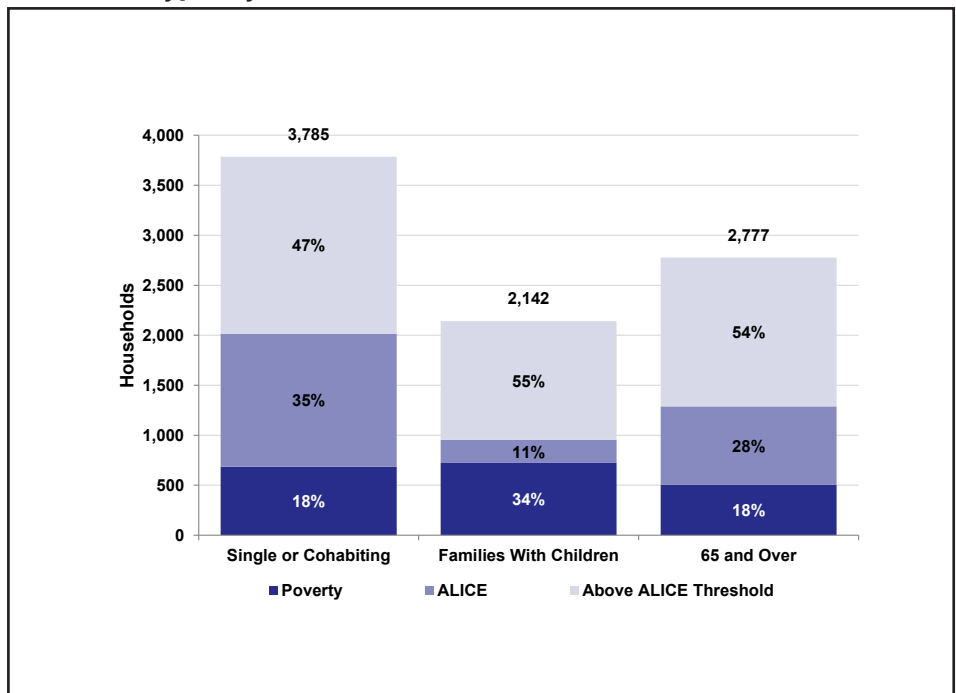
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Bradford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$185	\$254
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.81</b>

Bradford County, 2016		
Town	Total HH	% ALICE & Poverty
Brooker	140	48%
Brooker CCD	388	61%
Hampton	170	63%
Hampton CCD	2,364	39%
Lawtey	375	67%
Lawtey CCD	1,386	51%
Starke	2,042	57%
Starke CCD	4,566	52%

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN BREVARD COUNTY

## 2016 Point-in-Time Data

**Population:** 579,130 • **Number of Households:** 226,021

**Median Household Income:** \$51,184 (state average: \$50,860)

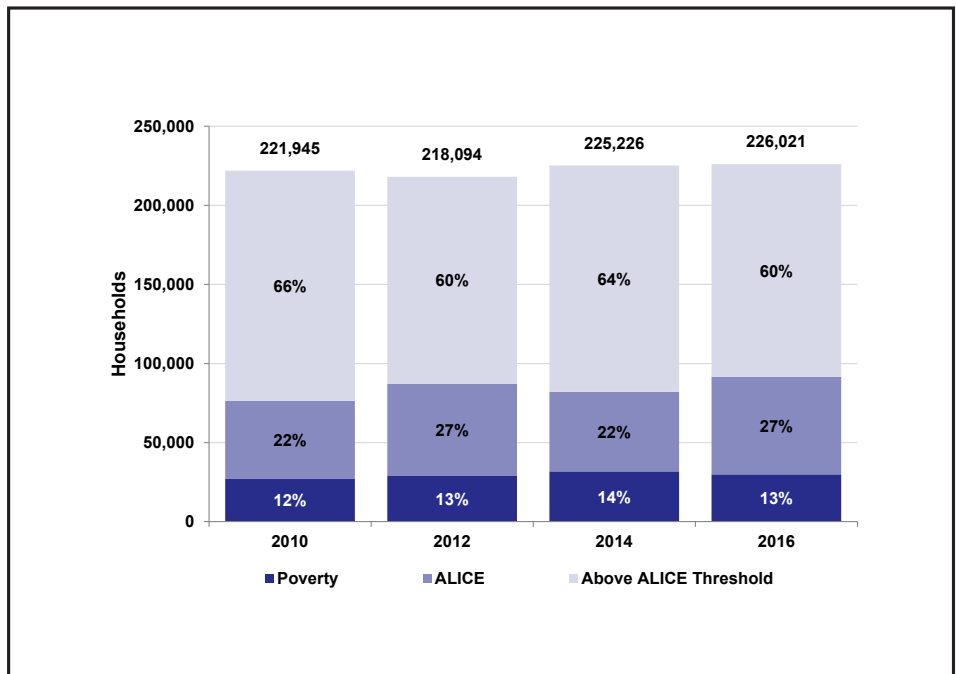
**Unemployment Rate:** 6.0% (state average: 6.0%)

**ALICE Households:** 27% (state average: 32%) • **Households in Poverty:** 13% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

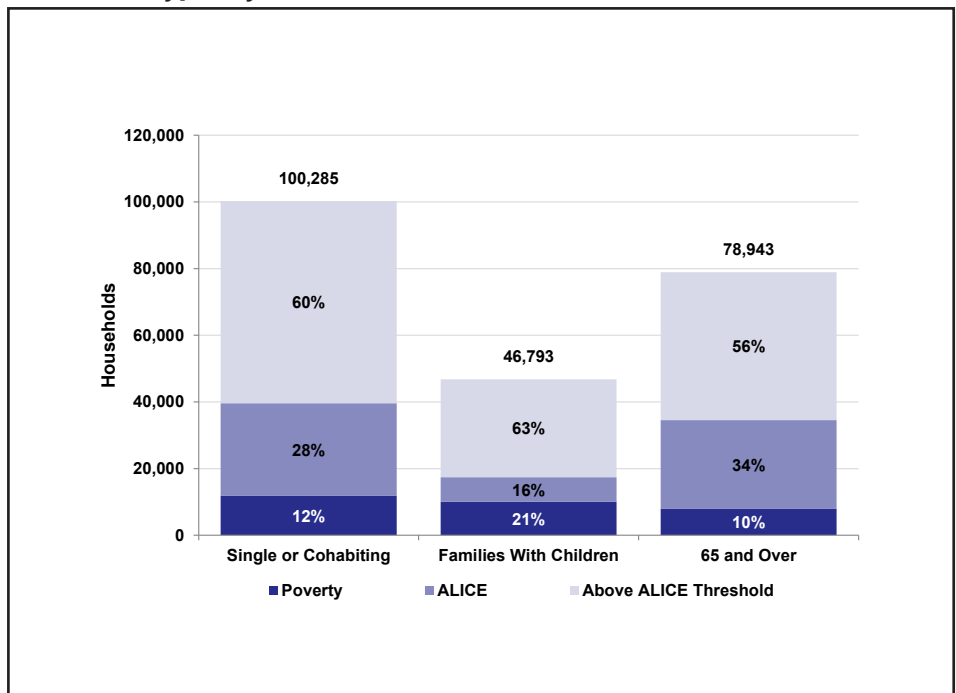
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Brevard County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$538	\$872
Child Care	\$-	\$1,050
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$146	\$424
Taxes	\$190	\$331
Monthly Total	\$1,611	\$4,664
<b>ANNUAL TOTAL</b>	<b>\$19,332</b>	<b>\$55,968</b>
Hourly Wage	\$9.67	\$27.98

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Brevard County, 2016		
Town	Total HH	% ALICE & Poverty
Cape Canaveral	5,363	46%
Cocoa	6,733	59%
Cocoa Beach	5,826	38%
Cocoa Beach-Cape Canaveral CCD	12,465	41%
Cocoa West CDP	1,891	70%
Cocoa-Rockledge CCD	45,625	39%
Grant-Valkaria	1,457	30%
Indialantic	1,148	26%
Indialantic-Melbourne Beach CCD	19,100	28%
Indian Harbour Beach	3,699	38%
June Park CDP	1,587	39%
Malabar	1,123	28%
Malabar CCD	6,941	46%
Melbourne	31,902	49%
Melbourne Beach	1,210	26%
Melbourne CCD	51,226	44%
Melbourne Shores-Florida Beach CCD	3,269	34%
Melbourne Village	314	35%
Merritt Island CCD	17,913	38%
Merritt Island CDP	14,723	39%
Micco CDP	4,291	55%
Mims CDP	2,524	39%
Palm Bay	37,830	48%
Palm Bay CCD	38,175	48%
Palm Shores	464	38%
Patrick AFB CDP	401	44%
Port St. John CDP	4,344	43%
Rockledge	10,323	37%
Satellite Beach	4,093	22%
Sharpes CDP	1,152	54%
South Patrick Shores CDP	2,671	22%
Titusville	19,227	49%
Titusville CCD	27,954	43%
Viera East CDP	4,565	29%
Viera West CDP	3,255	16%
West Brevard CCD	1,705	20%
West Melbourne	7,249	32%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN BROWARD COUNTY

## 2016 Point-in-Time Data

**Population:** 1,909,632 • **Number of Households:** 681,474

**Median Household Income:** \$54,212 (state average: \$50,860)

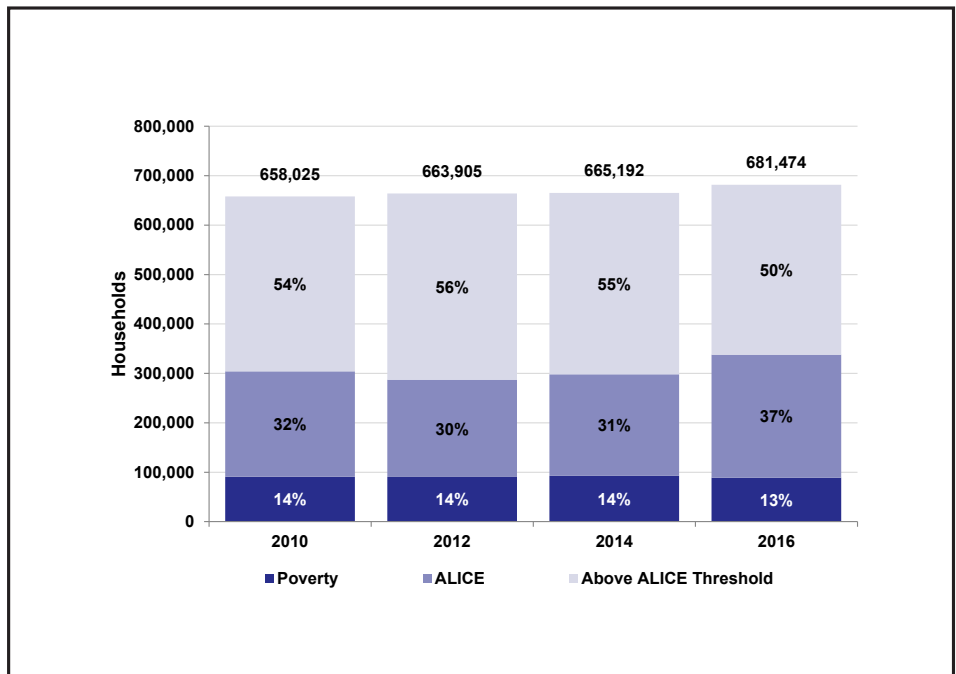
**Unemployment Rate:** 5.7% (state average: 6.0%)

**ALICE Households:** 37% (state average: 32%) • **Households in Poverty:** 13% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

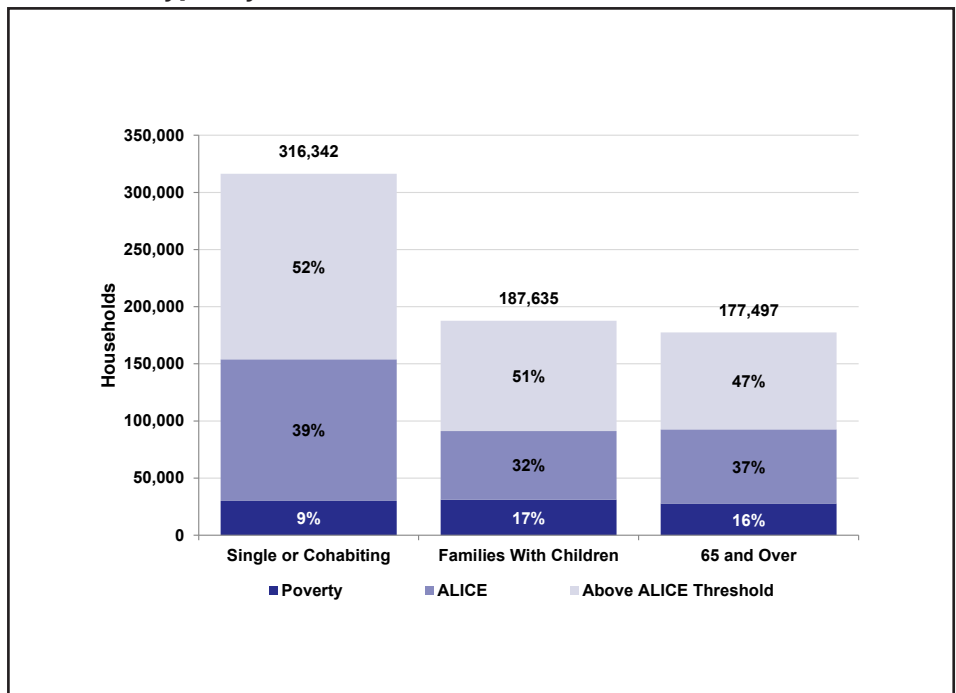
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

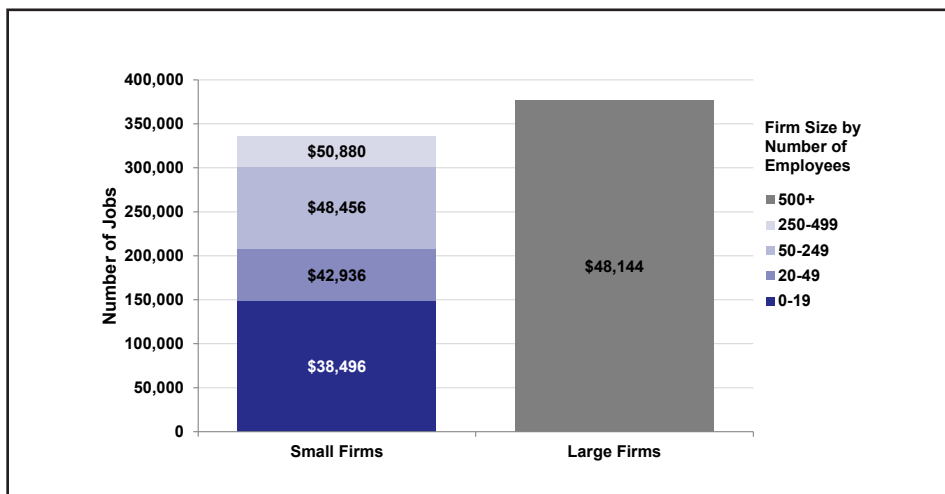
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Broward County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$773	\$1,253
Child Care	\$-	\$1,130
Food	\$164	\$542
Transportation	\$419	\$837
Health Care	\$164	\$598
Technology	\$55	\$75
Miscellaneous	\$185	\$493
Taxes	\$275	\$492
<b>Monthly Total</b>	<b>\$2,035</b>	<b>\$5,420</b>
<b>ANNUAL TOTAL</b>	<b>\$24,420</b>	<b>\$65,040</b>
<b>Hourly Wage</b>	<b>\$12.21</b>	<b>\$32.52</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Broward County, 2016		
Town	Total HH	% ALICE & Poverty
Boulevard Gardens CDP	562	67%
Broadview Park CDP	2,050	64%
Coconut Creek	22,343	48%
Cooper City	11,015	26%
Coral Springs	43,023	42%
Coral Springs-Margate CCD	78,197	53%
Dania Beach	12,291	61%
Davie	34,502	44%
Davie CCD	69,791	36%
Deerfield Beach	31,275	58%
Deerfield Beach CCD	68,173	44%
Fort Lauderdale	72,896	51%
Fort Lauderdale CCD	119,841	55%
Franklin Park CDP	344	89%
Hallandale Beach	18,065	67%
Hallandale Beach CCD	22,048	67%
Hillsboro Beach	893	33%
Hillsboro Pines CDP	161	31%
Hollywood	57,852	50%
Hollywood CCD	72,985	56%
Lauderdale Lakes	10,802	76%
Lauderdale-by-the-Sea	3,879	47%
Lauderhill	21,551	66%
Lighthouse Point	4,952	35%
Margate	20,945	59%
Miramar	41,895	47%
Miramar-Pembroke Pines CCD	96,082	44%
North Lauderdale	12,126	66%
Oakland Park	16,498	59%
Parkland	8,826	15%
Pembroke Park	2,317	78%
Pembroke Pines	57,765	42%
Plantation	33,769	42%
Plantation CCD	101,142	54%
Pompano Beach	39,136	62%
Pompano Beach CCD	44,729	60%
Roosevelt Gardens CDP	789	72%
Sea Ranch Lakes	248	25%
Southwest Ranches	2,267	27%
Sunrise	32,671	55%
Tamarac	26,909	57%
Washington Park CDP	465	81%
West Park	4,033	62%
Weston	21,161	29%
Wilton Manors	6,687	50%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN CALHOUN COUNTY

## 2016 Point-in-Time Data

**Population:** 14,550 • **Number of Households:** 4,555

**Median Household Income:** \$37,089 (state average: \$50,860)

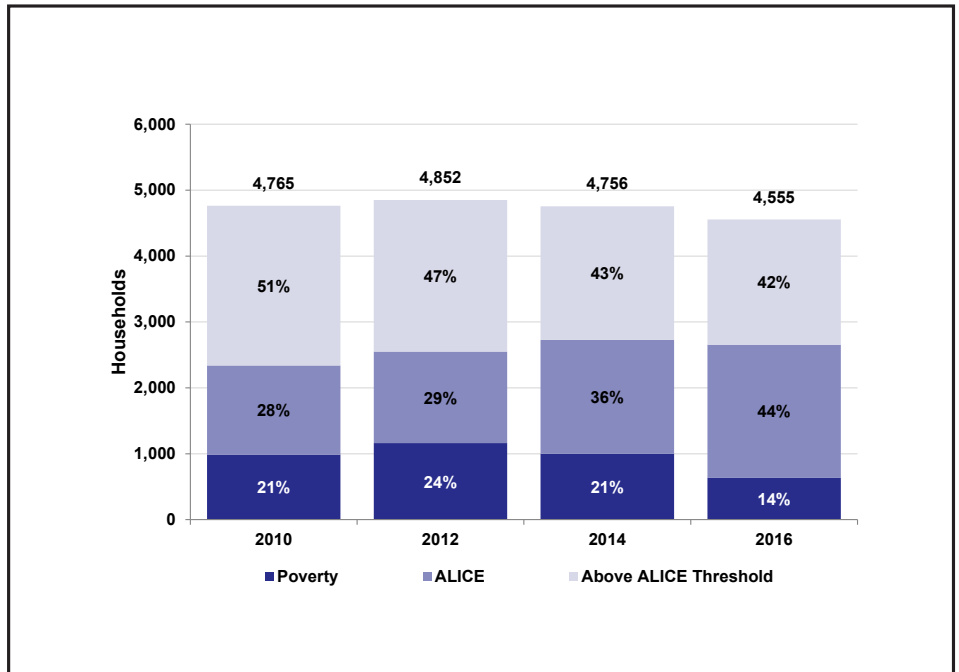
**Unemployment Rate:** 10.1% (state average: 6.0%)

**ALICE Households:** 44% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

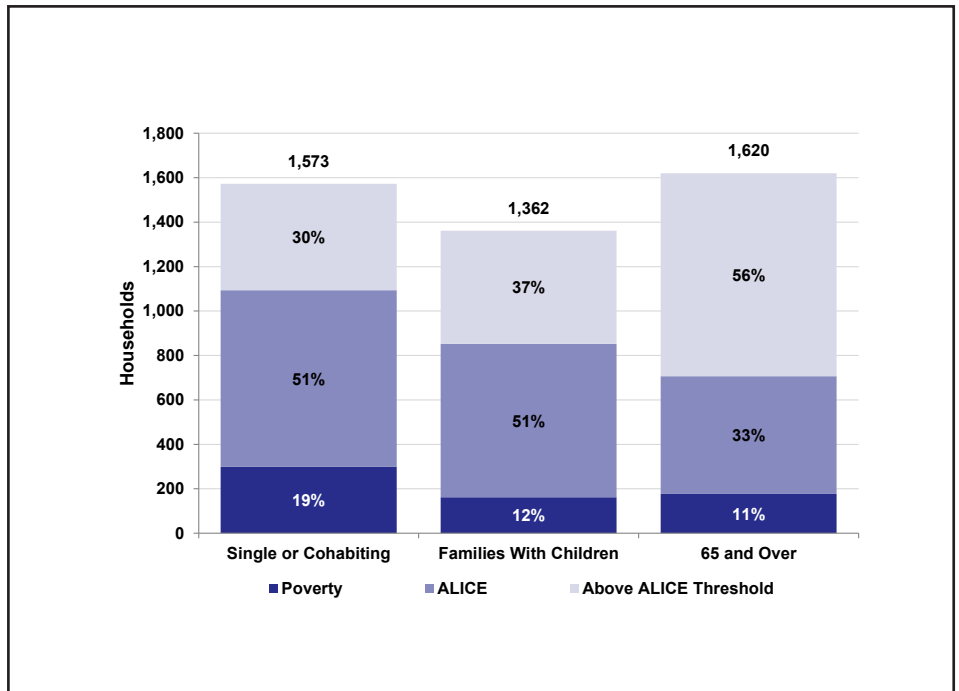
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Calhoun County, 2016		
Town	Total HH	% ALICE & Poverty
Altha	248	73%
Altha CCD	975	65%
Blountstown	853	66%
Blountstown CCD	2,166	58%
West Calhoun CCD	1,414	54%

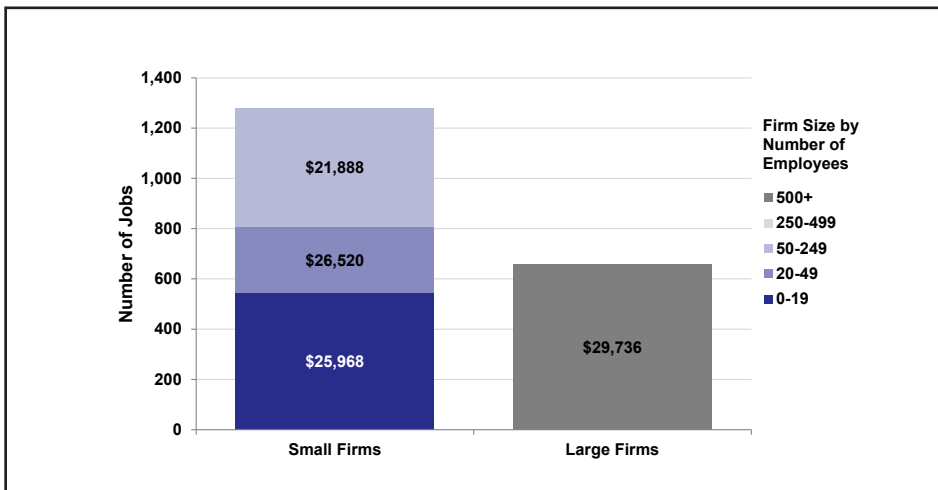
### Household Survival Budget, Calhoun County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$471	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$138	\$391
Taxes	\$174	\$254
<b>Monthly Total</b>	<b>\$1,520</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,240</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.12</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN CHARLOTTE COUNTY

## 2016 Point-in-Time Data

**Population:** 178,465 • **Number of Households:** 75,147

**Median Household Income:** \$44,200 (state average: \$50,860)

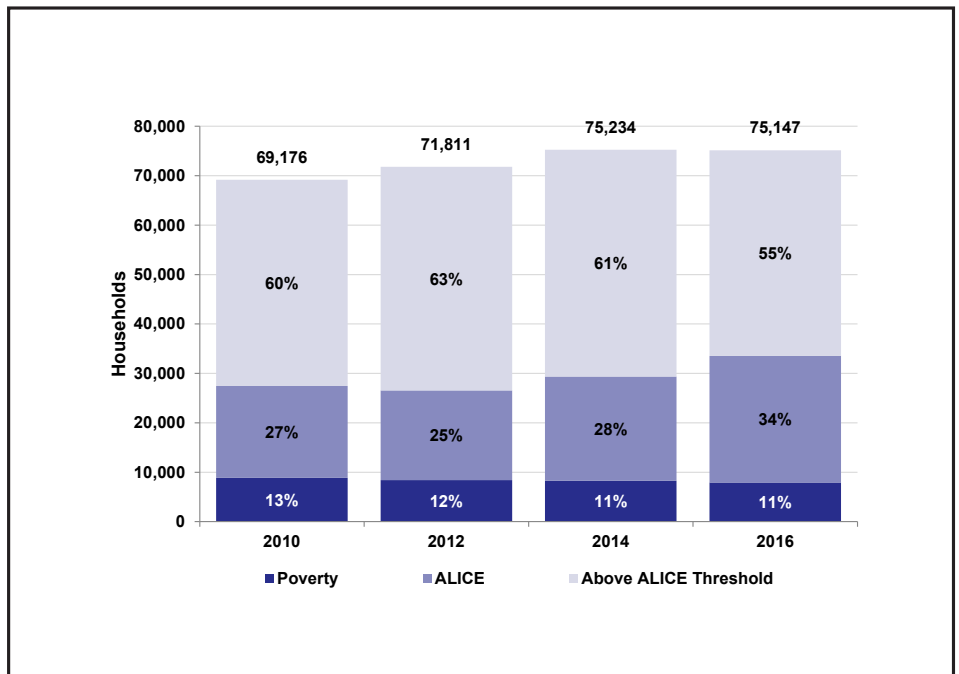
**Unemployment Rate:** 8.8% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

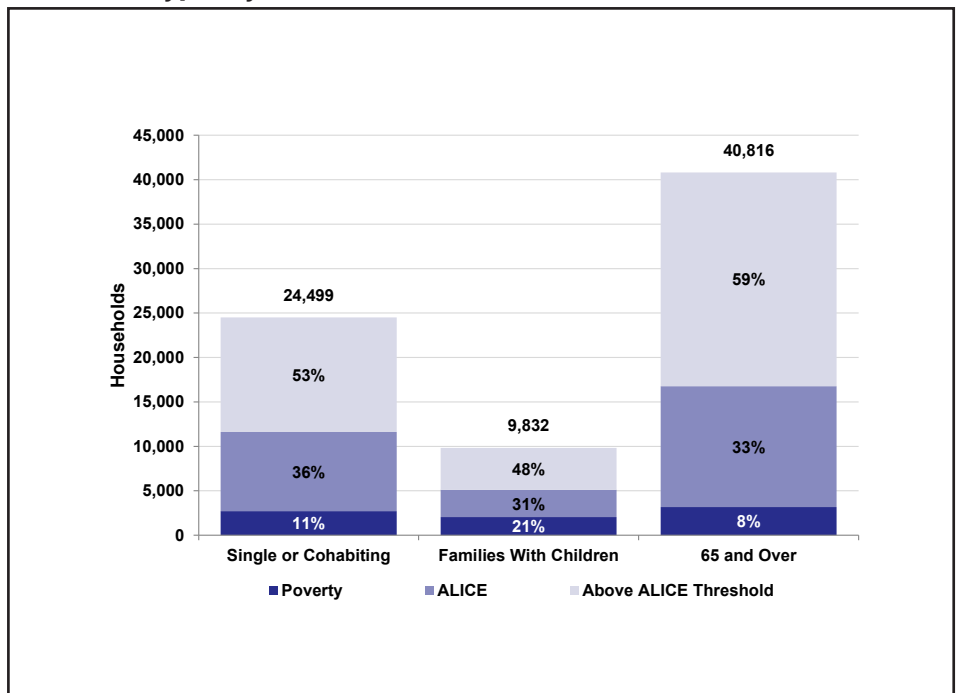
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Charlotte County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$606	\$848
Child Care	\$-	\$1,180
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$155	\$438
Taxes	\$206	\$363
Monthly Total	\$1,704	\$4,816
<b>ANNUAL TOTAL</b>	<b>\$20,448</b>	<b>\$57,792</b>
Hourly Wage	\$10.22	\$28.90

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Charlotte County, 2016		
Town	Total HH	% ALICE & Poverty
Charlotte Harbor CDP	1,787	54%
Charlotte Park CDP	1,165	47%
Cleveland CDP	1,255	60%
Grove City CDP	985	51%
Grove City-Rotonda CCD	17,800	44%
Harbour Heights CDP	1,292	46%
Manasota Key CDP	590	28%
Port Charlotte CCD	37,643	50%
Port Charlotte CDP	23,985	55%
Punta Gorda	9,142	34%
Punta Gorda CCD	17,856	40%
Rotonda CDP	4,027	40%
Solana CDP	245	35%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN CITRUS COUNTY

## 2016 Point-in-Time Data

**Population:** 143,621 • **Number of Households:** 63,581

**Median Household Income:** \$39,206 (state average: \$50,860)

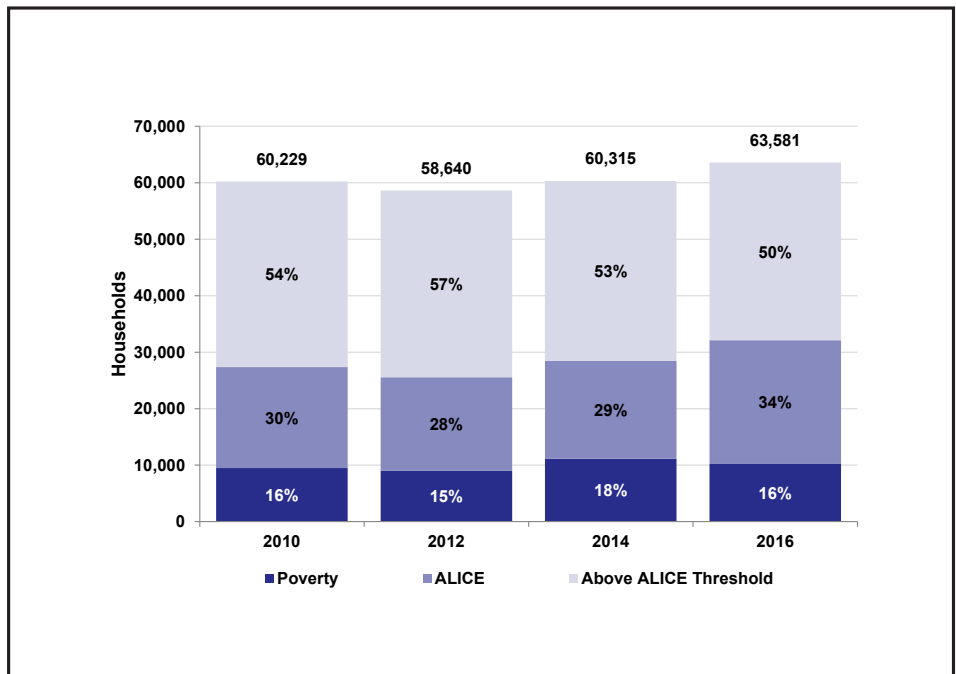
**Unemployment Rate:** 11.3% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 16% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

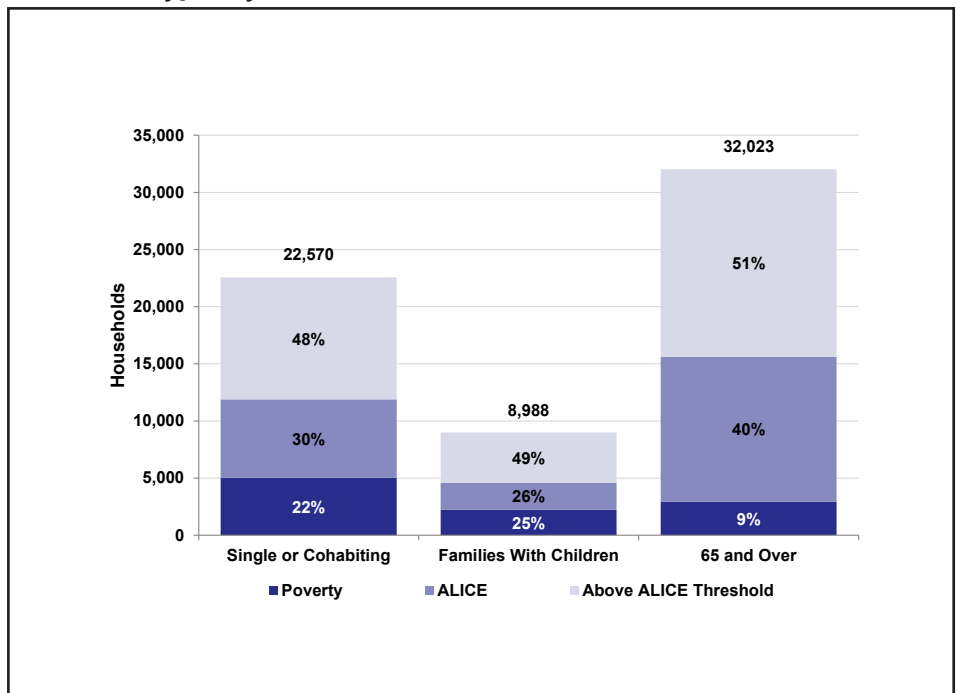
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

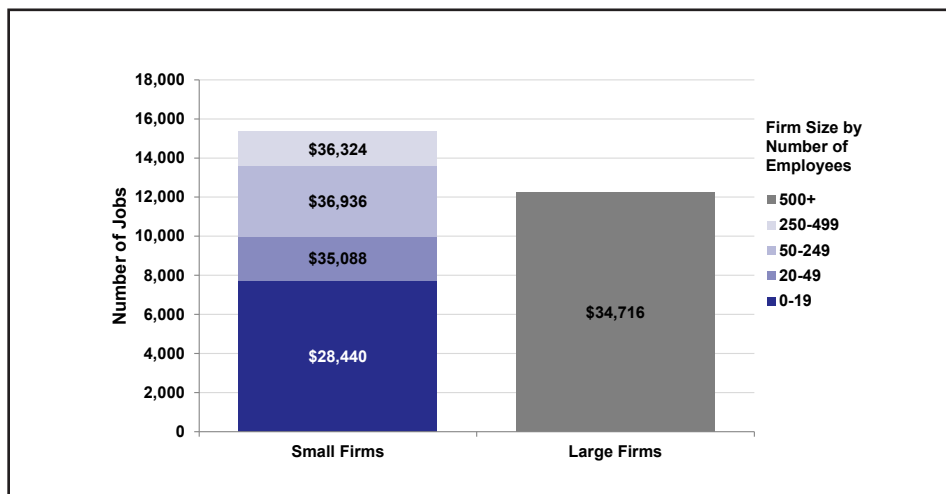
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Citrus County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$608	\$776
Child Care	\$-	\$1,000
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$155	\$405
Taxes	\$207	\$286
<b>Monthly Total</b>	<b>\$1,707</b>	<b>\$4,454</b>
<b>ANNUAL TOTAL</b>	<b>\$20,484</b>	<b>\$53,448</b>
<b>Hourly Wage</b>	<b>\$10.24</b>	<b>\$26.72</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Citrus County, 2016		
Town	Total HH	% ALICE & Poverty
Beverly Hills CDP	4,087	69%
Black Diamond CDP	447	19%
Citrus Hills CDP	3,519	22%
Citrus Springs CDP	3,466	42%
Crystal River	1,285	57%
Crystal River CCD	30,325	47%
Floral City CDP	2,349	57%
Hernando CDP	4,118	66%
Homosassa CDP	1,041	39%
Homosassa Springs CDP	5,383	62%
Inverness	3,244	68%
Inverness CCD	31,025	54%
Inverness Highlands North CDP	774	46%
Inverness Highlands South CDP	2,689	54%
Lecanto CDP	1,969	52%
Pine Ridge CDP (Citrus County)	4,428	34%
Sugarmill Woods CDP	4,083	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN CLAY COUNTY

## 2016 Point-in-Time Data

**Population:** 208,311 • **Number of Households:** 74,130

**Median Household Income:** \$56,315 (state average: \$50,860)

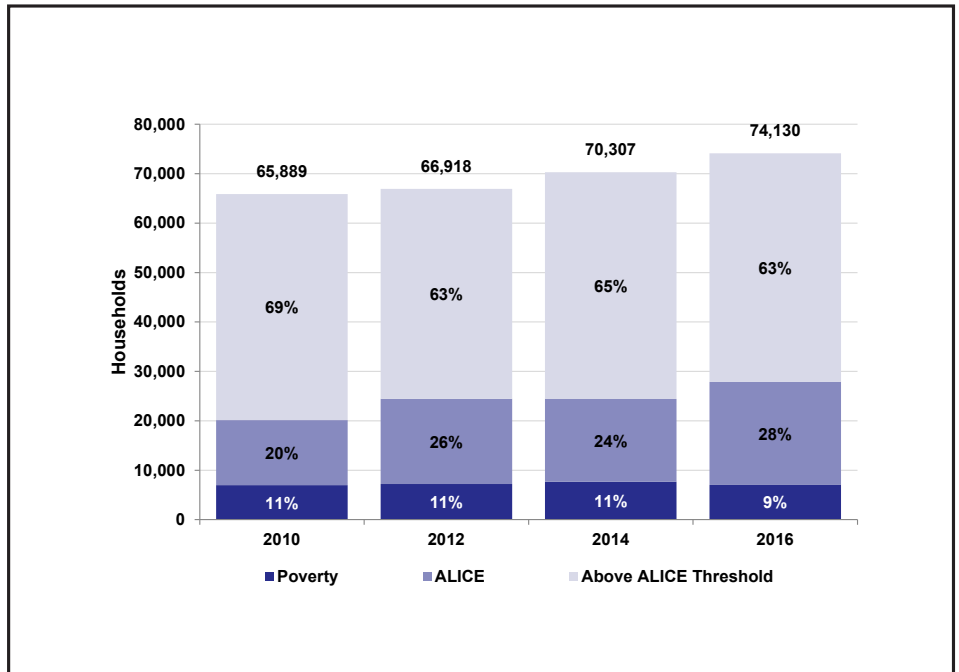
**Unemployment Rate:** 4.7% (state average: 6.0%)

**ALICE Households:** 28% (state average: 32%) • **Households in Poverty:** 9% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

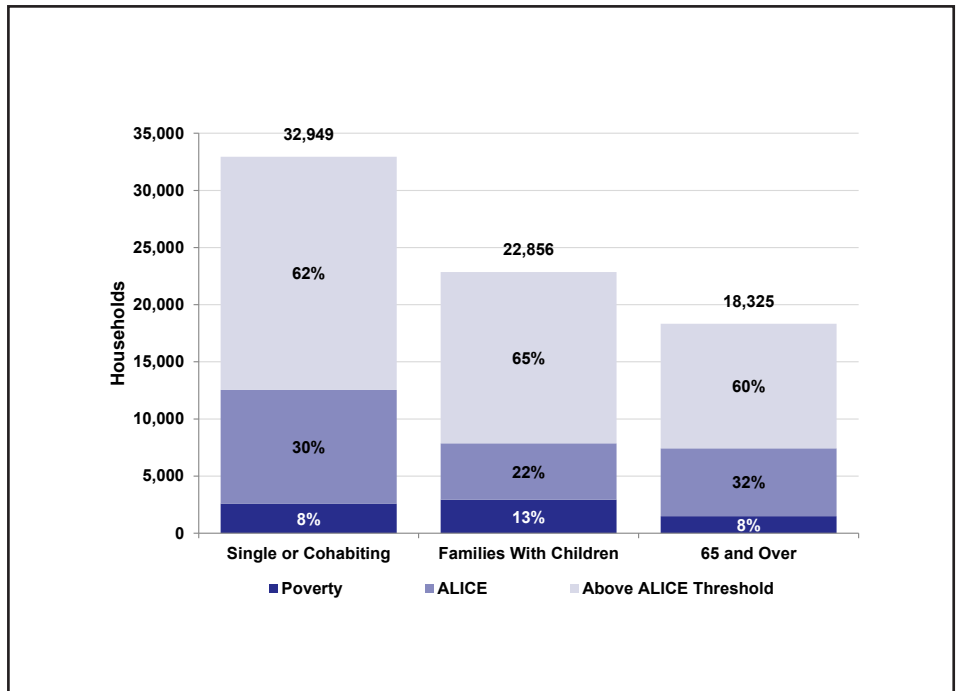
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Clay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$616	\$960
Child Care	\$-	\$1,047
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$156	\$435
Taxes	\$209	\$357
<b>Monthly Total</b>	<b>\$1,718</b>	<b>\$4,786</b>
<b>ANNUAL TOTAL</b>	<b>\$20,616</b>	<b>\$57,432</b>
<b>Hourly Wage</b>	<b>\$10.31</b>	<b>\$28.72</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Clay County, 2016		
Town	Total HH	% ALICE & Poverty
Asbury Lake CDP	3,095	29%
Bellair-Meadowbrook Terrace CDP	5,458	52%
Fleming Island CDP	10,301	21%
Green Cove Springs	2,380	46%
Green Cove Springs CCD	5,113	44%
Keystone Heights	566	35%
Keystone Heights CCD	6,826	46%
Lakeside CDP	11,320	38%
Middleburg CDP	4,473	45%
Middleburg-Clay Hill CCD	19,337	37%
Oakleaf Plantation CDP	7,396	25%
Orange Park	3,383	43%
Orange Park CCD	33,737	34%
Penney Farms	338	53%
Penney Farms CCD	5,514	36%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN COLLIER COUNTY

## 2016 Point-in-Time Data

**Population:** 365,136 • **Number of Households:** 139,522

**Median Household Income:** \$61,228 (state average: \$50,860)

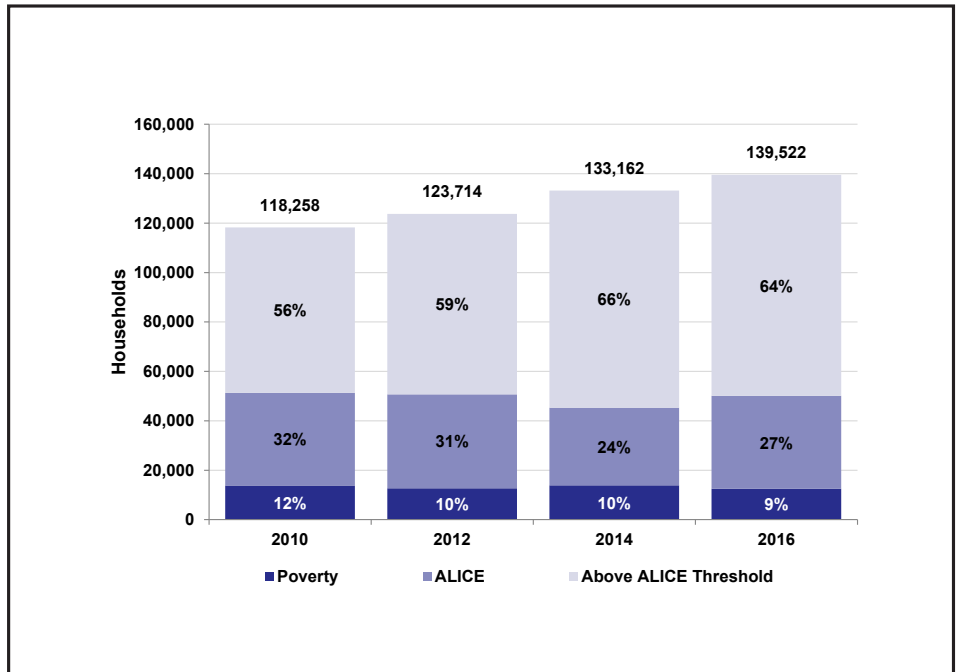
**Unemployment Rate:** 3.7% (state average: 6.0%)

**ALICE Households:** 27% (state average: 32%) • **Households in Poverty:** 9% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

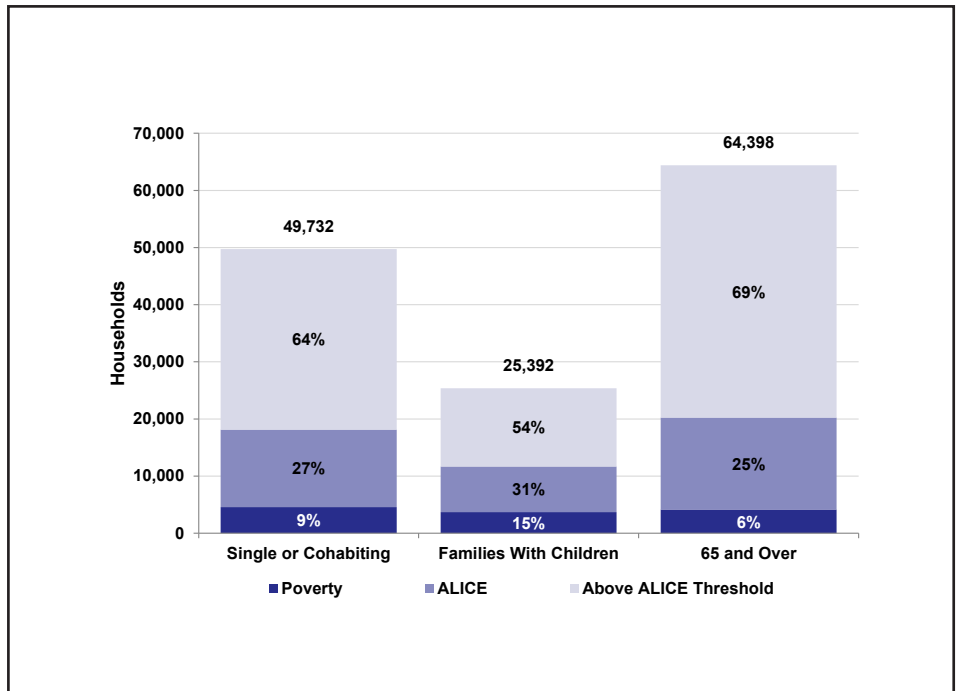
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

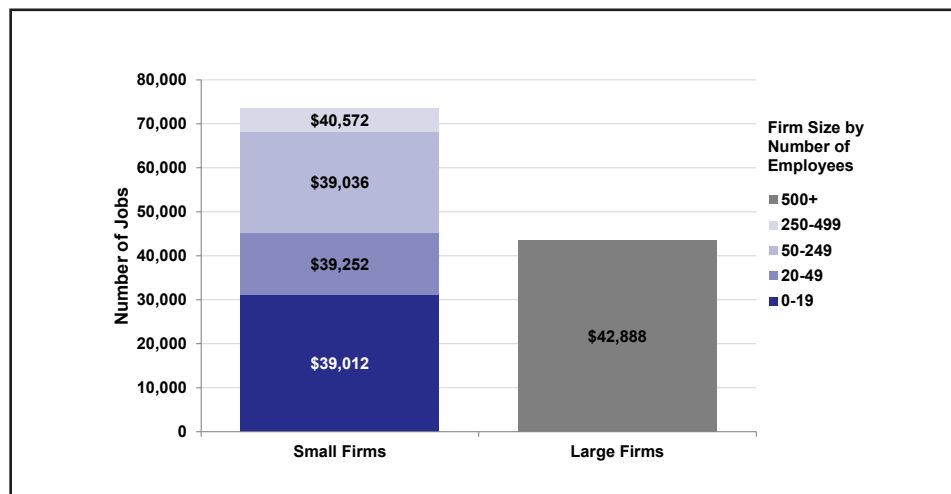
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Collier County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$720	\$1,042
Child Care	\$-	\$1,014
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$170	\$441
Taxes	\$239	\$372
<b>Monthly Total</b>	<b>\$1,866</b>	<b>\$4,856</b>
<b>ANNUAL TOTAL</b>	<b>\$22,392</b>	<b>\$58,272</b>
<b>Hourly Wage</b>	<b>\$11.20</b>	<b>\$29.14</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Collier County, 2016		
Town	Total HH	% ALICE & Poverty
Everglades	109	42%
Everglades CCD	6,909	47%
Golden Gate CDP	7,109	60%
Goodland CDP	128	56%
Immokalee CCD	15,991	39%
Immokalee CDP	5,094	73%
Island Walk CDP	1,547	16%
Lely CDP	1,875	44%
Lely Resort CDP	2,143	39%
Marco Island	8,352	29%
Marco Island CCD	8,480	30%
Naples	10,563	29%
Naples CCD	101,951	38%
Naples Manor CDP	1,112	63%
Naples Park CDP	2,398	44%
Orangetree CDP	1,306	20%
Pelican Bay CDP	3,150	16%
Pine Ridge CDP (Collier County)	792	18%
Plantation Island CDP	168	89%
Verona Walk CDP	1,135	37%
Vineyards CDP	1,809	25%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN COLUMBIA COUNTY

## 2016 Point-in-Time Data

**Population:** 69,299 • **Number of Households:** 24,215

**Median Household Income:** \$42,019 (state average: \$50,860)

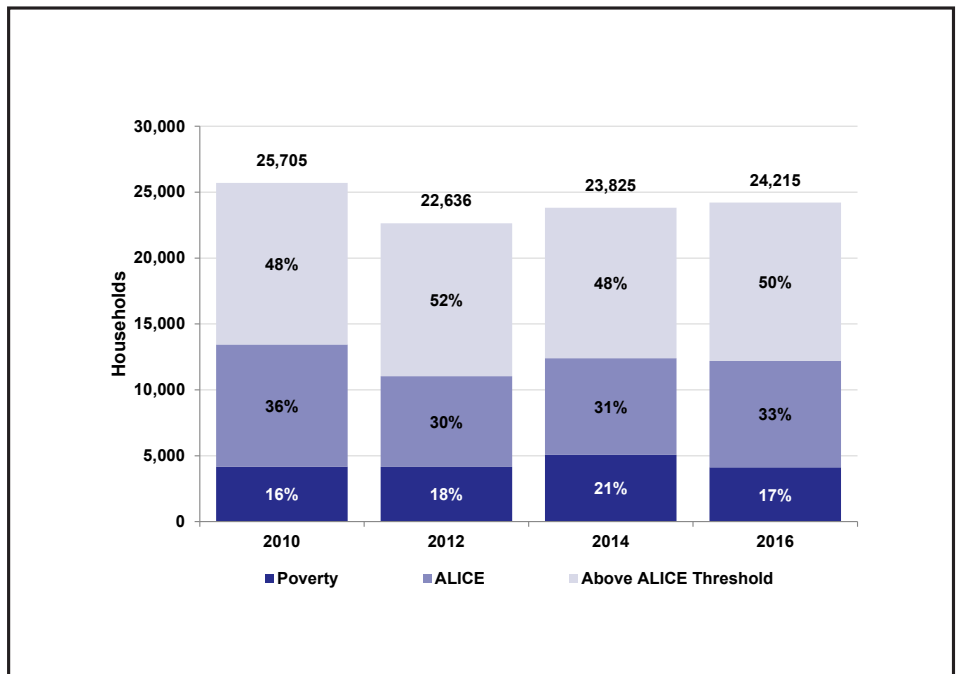
**Unemployment Rate:** 7.3% (state average: 6.0%)

**ALICE Households:** 33% (state average: 32%) • **Households in Poverty:** 17% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

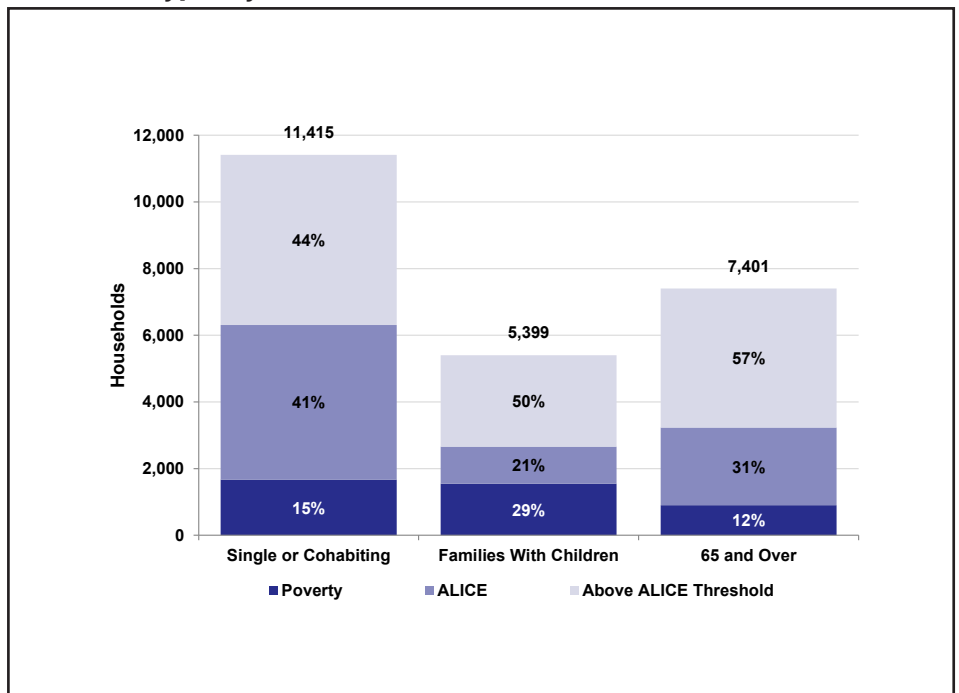
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Columbia County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$682	\$874
Child Care	\$-	\$823
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$165	\$395
Taxes	\$228	\$262
<b>Monthly Total</b>	<b>\$1,812</b>	<b>\$4,341</b>
<b>ANNUAL TOTAL</b>	<b>\$21,744</b>	<b>\$52,092</b>
<b>Hourly Wage</b>	<b>\$10.87</b>	<b>\$26.05</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Columbia County, 2016		
Town	Total HH	% ALICE & Poverty
Five Points CDP	319	67%
Fort White	274	48%
Fort White CCD	5,630	54%
Lake City	4,634	62%
Lake City CCD	17,656	50%
North Columbia CCD	625	52%
Watertown CDP	1,247	60%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN DESOTO COUNTY

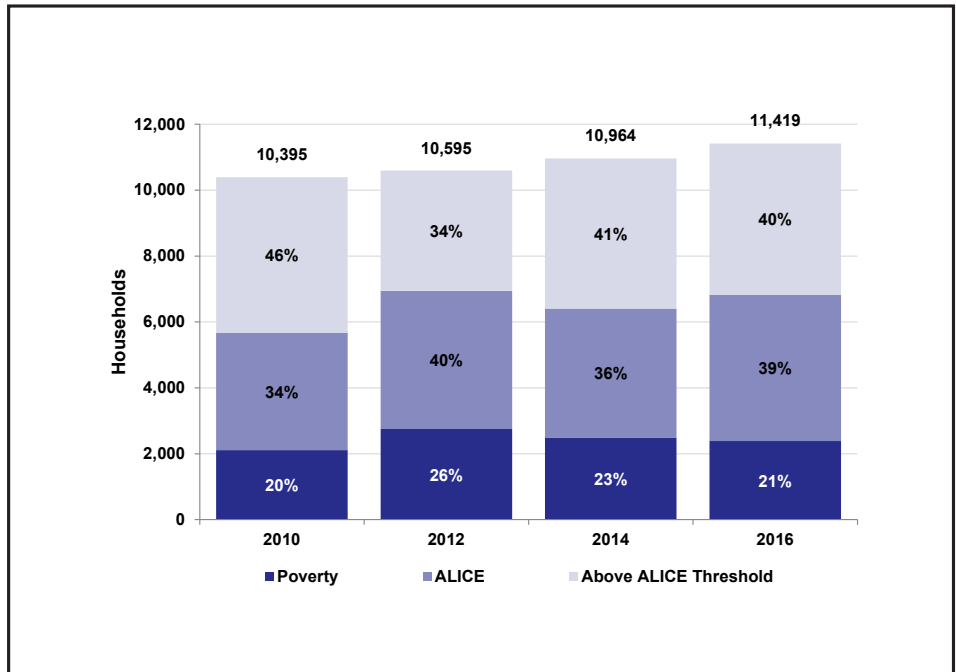
## 2016 Point-in-Time Data

**Population:** 35,134 • **Number of Households:** 11,419  
**Median Household Income:** \$35,513 (state average: \$50,860)  
**Unemployment Rate:** 8.3% (state average: 6.0%)  
**ALICE Households:** 39% (state average: 32%) • **Households in Poverty:** 21% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

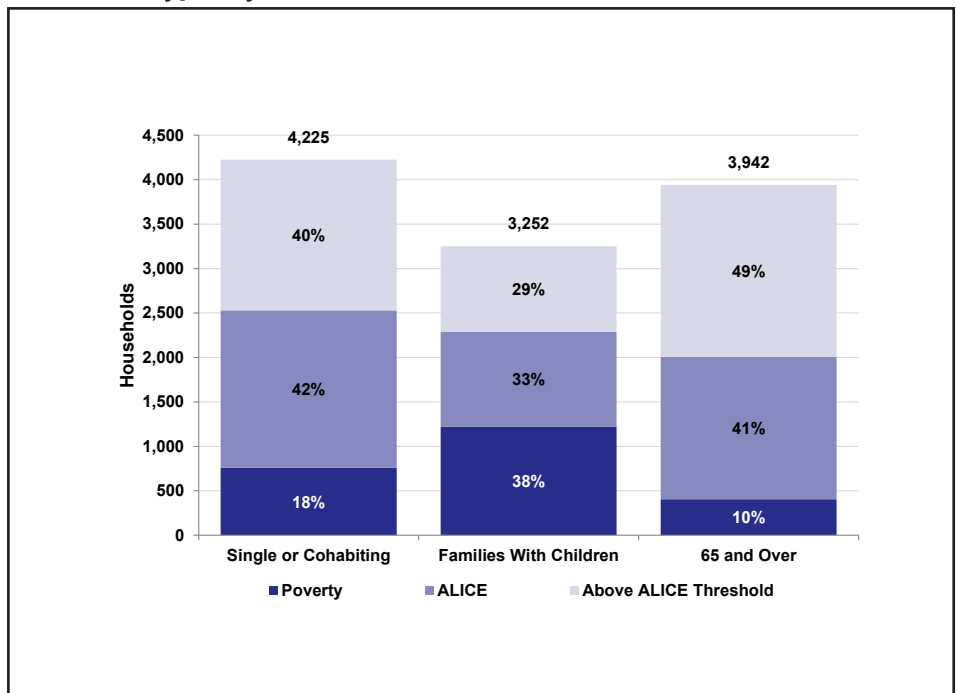
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

DeSoto County, 2016		
Town	Total HH	% ALICE & Poverty
Arcadia	2,696	68%
Arcadia East CCD	7,290	64%
Arcadia West CCD	4,129	52%
Southeast Arcadia CDP	2,315	70%

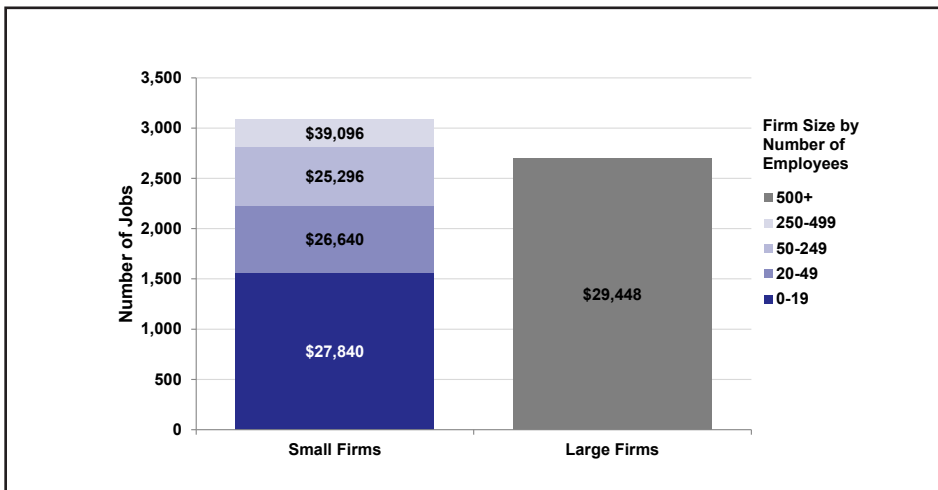
### Household Survival Budget, DeSoto County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$545	\$679
Child Care	\$-	\$1,016
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$147	\$394
Taxes	\$191	\$262
<b>Monthly Total</b>	<b>\$1,620</b>	<b>\$4,338</b>
<b>ANNUAL TOTAL</b>	<b>\$19,440</b>	<b>\$52,056</b>
<b>Hourly Wage</b>	<b>\$9.72</b>	<b>\$26.03</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN DIXIE COUNTY

## 2016 Point-in-Time Data

**Population:** 16,084 • **Number of Households:** 6,221

**Median Household Income:** \$34,634 (state average: \$50,860)

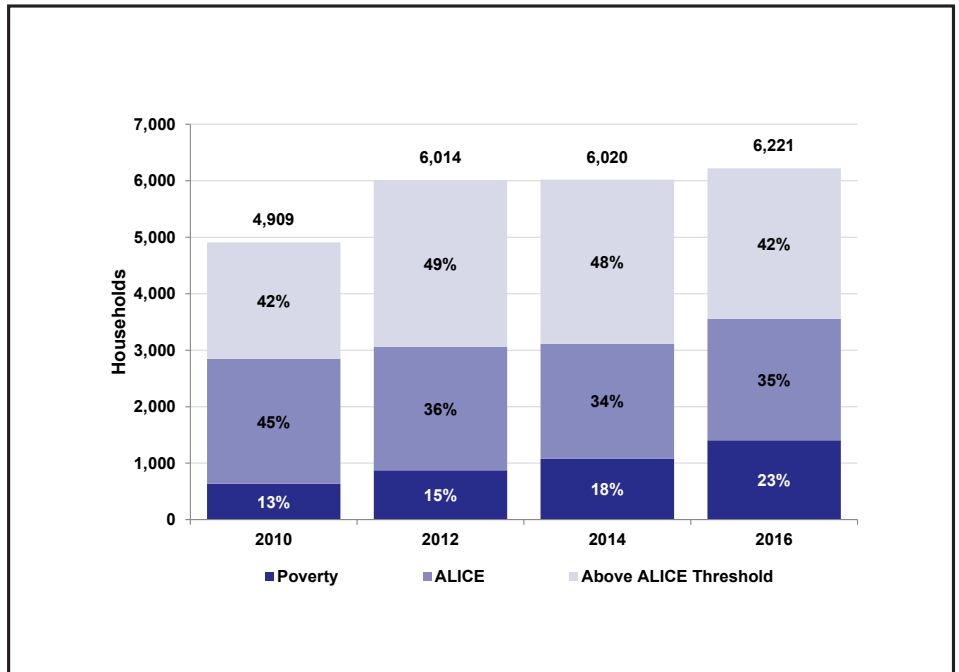
**Unemployment Rate:** 5.3% (state average: 6.0%)

**ALICE Households:** 35% (state average: 32%) • **Households in Poverty:** 23% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

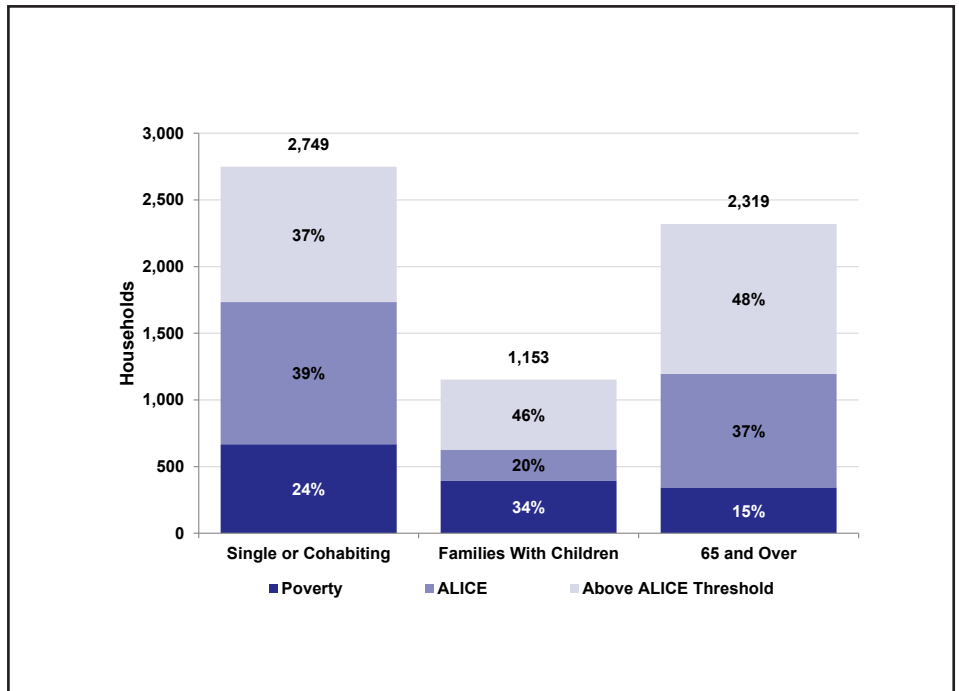
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

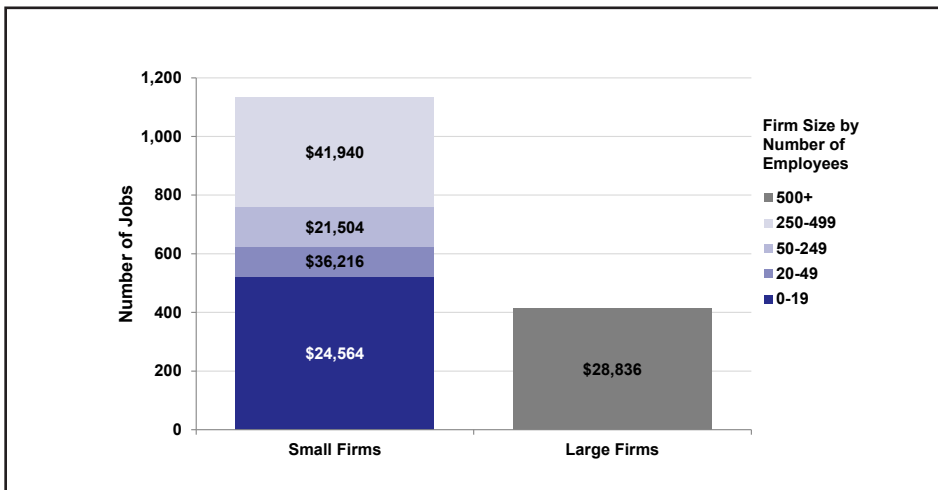
Dixie County, 2016		
Town	Total HH	% ALICE & Poverty
Cross City	791	69%
Cross City North CCD	4,460	61%
Cross City South CCD	1,761	49%

Household Survival Budget, Dixie County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$527	\$648
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$145	\$393
Taxes	\$187	\$258
<b>Monthly Total</b>	<b>\$1,596</b>	<b>\$4,321</b>
<b>ANNUAL TOTAL</b>	<b>\$19,152</b>	<b>\$51,852</b>
<b>Hourly Wage</b>	<b>\$9.58</b>	<b>\$25.93</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN DUVAL COUNTY

## 2016 Point-in-Time Data

**Population:** 926,255 • **Number of Households:** 353,946

**Median Household Income:** \$51,980 (state average: \$50,860)

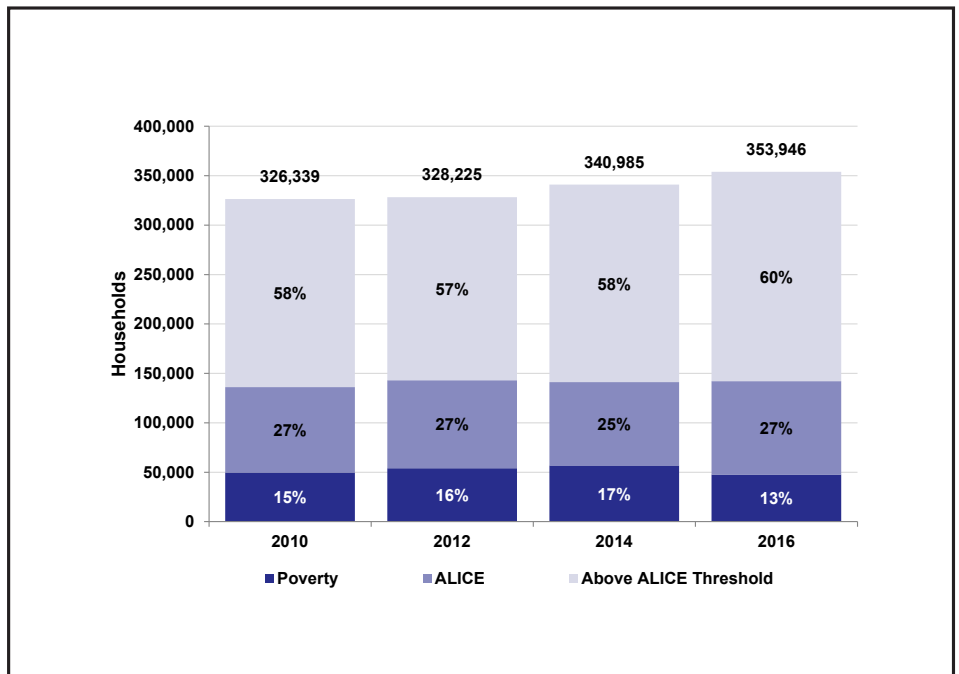
**Unemployment Rate:** 5.9% (state average: 6.0%)

**ALICE Households:** 27% (state average: 32%) • **Households in Poverty:** 13% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

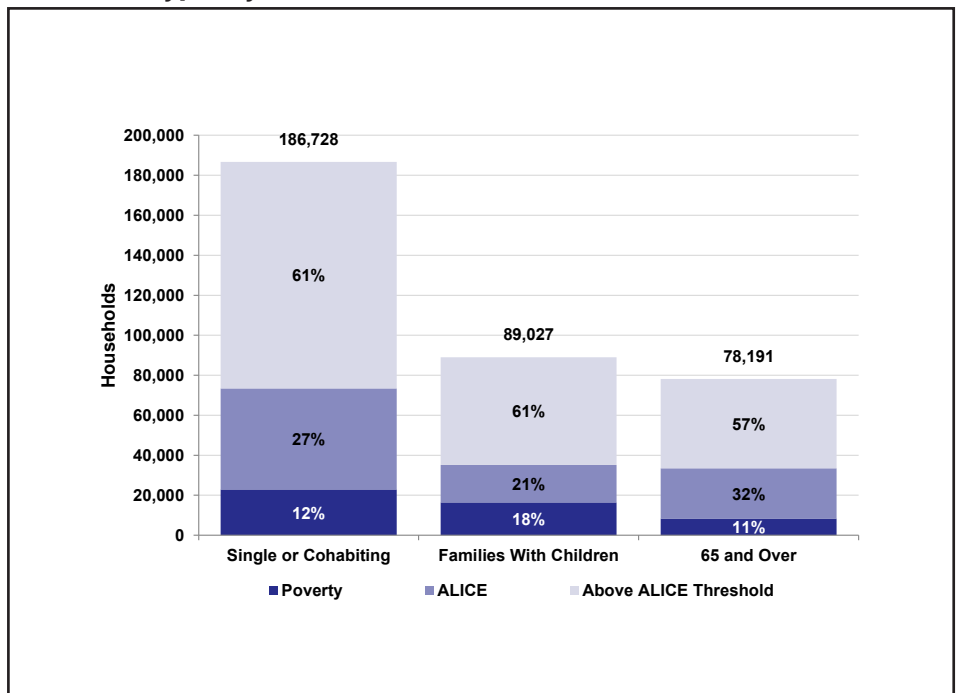
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

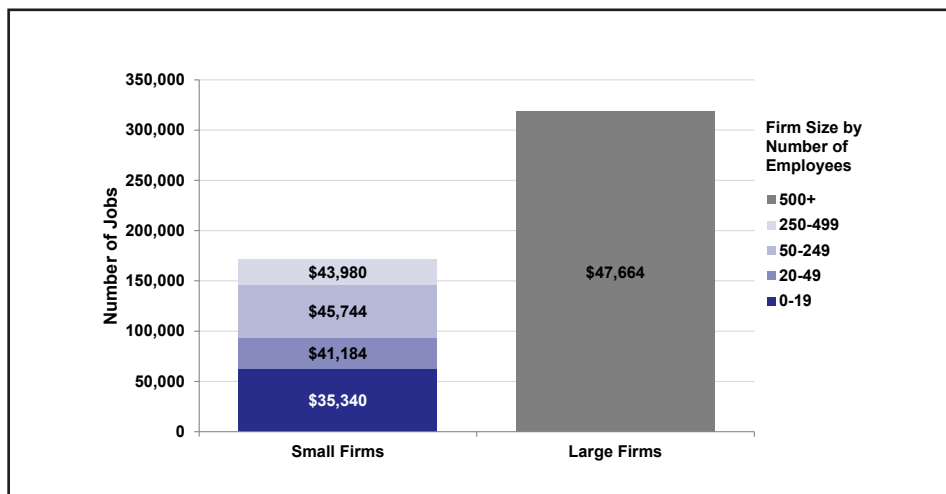
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Duval County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$616	\$960
Child Care	\$-	\$973
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$156	\$425
Taxes	\$209	\$335
<b>Monthly Total</b>	<b>\$1,718</b>	<b>\$4,680</b>
<b>ANNUAL TOTAL</b>	<b>\$20,616</b>	<b>\$56,160</b>
<b>Hourly Wage</b>	<b>\$10.31</b>	<b>\$28.08</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Duval County, 2016		
Town	Total HH	% ALICE & Poverty
Atlantic Beach	5,502	29%
Baldwin	575	49%
Baldwin CCD	2,317	41%
Jacksonville	331,555	41%
Jacksonville Beach	10,874	32%
Jacksonville Beaches CCD	23,181	33%
Jacksonville East CCD	171,728	40%
Jacksonville North CCD	27,267	40%
Jacksonville West CCD	117,413	53%
Neptune Beach	2,952	23%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN ESCAMBIA COUNTY

## 2016 Point-in-Time Data

**Population:** 315,187 • **Number of Households:** 118,702

**Median Household Income:** \$44,788 (state average: \$50,860)

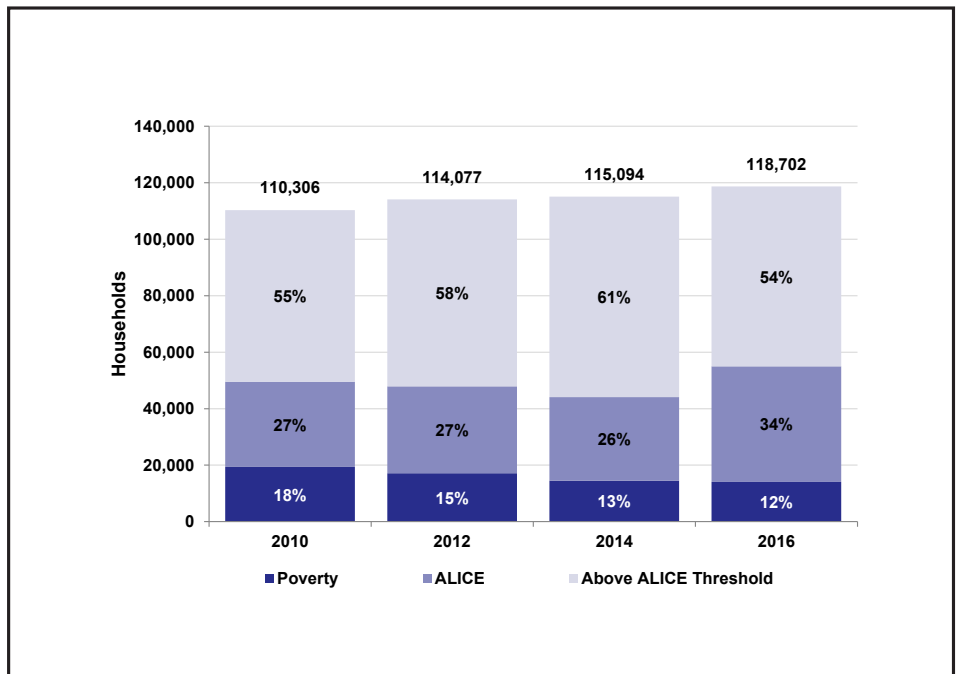
**Unemployment Rate:** 6.2% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

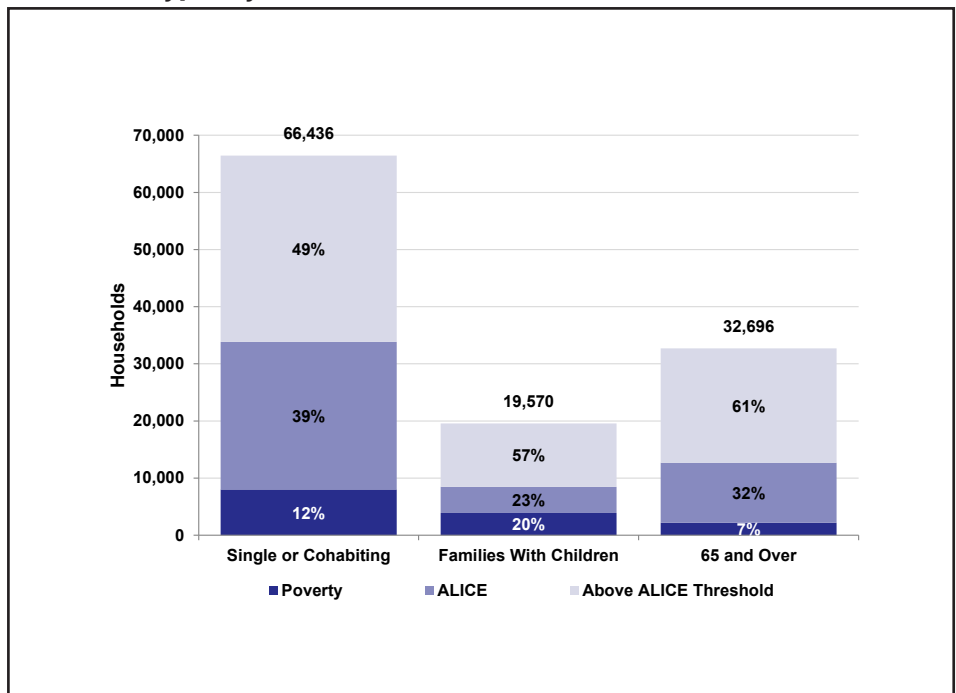
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

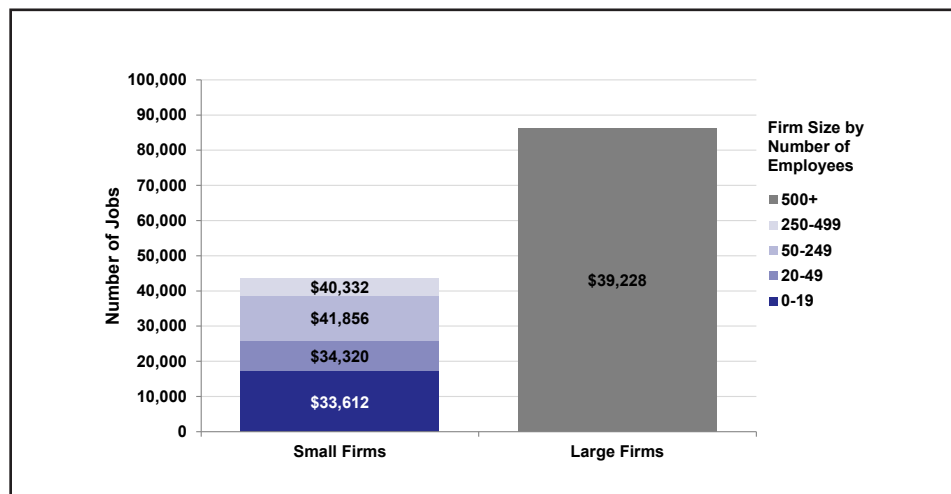
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Escambia County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$690	\$838
Child Care	\$-	\$910
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$166	\$401
Taxes	\$231	\$278
Monthly Total	\$1,824	\$4,414
<b>ANNUAL TOTAL</b>	\$21,888	\$52,968
Hourly Wage	\$10.94	\$26.48

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Escambia County, 2016		
Town	Total HH	% ALICE & Poverty
Bellview CDP	8,834	39%
Brent CDP	7,077	54%
Cantonment CCD	18,995	33%
Century	641	76%
Century CCD	2,926	49%
Ensley CDP	8,585	48%
Ferry Pass CDP	13,067	50%
Gonzalez CDP	5,011	23%
Goulding CDP	981	81%
Molino CDP	397	53%
Myrtle Grove CDP	6,122	54%
Northwest Escambia CCD	1,651	33%
Pensacola	21,890	46%
Pensacola CCD	92,412	48%
Warrington CDP	5,836	56%
West Pensacola CDP	8,593	66%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN FLAGLER COUNTY

## 2016 Point-in-Time Data

**Population:** 108,310 • **Number of Households:** 41,311

**Median Household Income:** \$49,395 (state average: \$50,860)

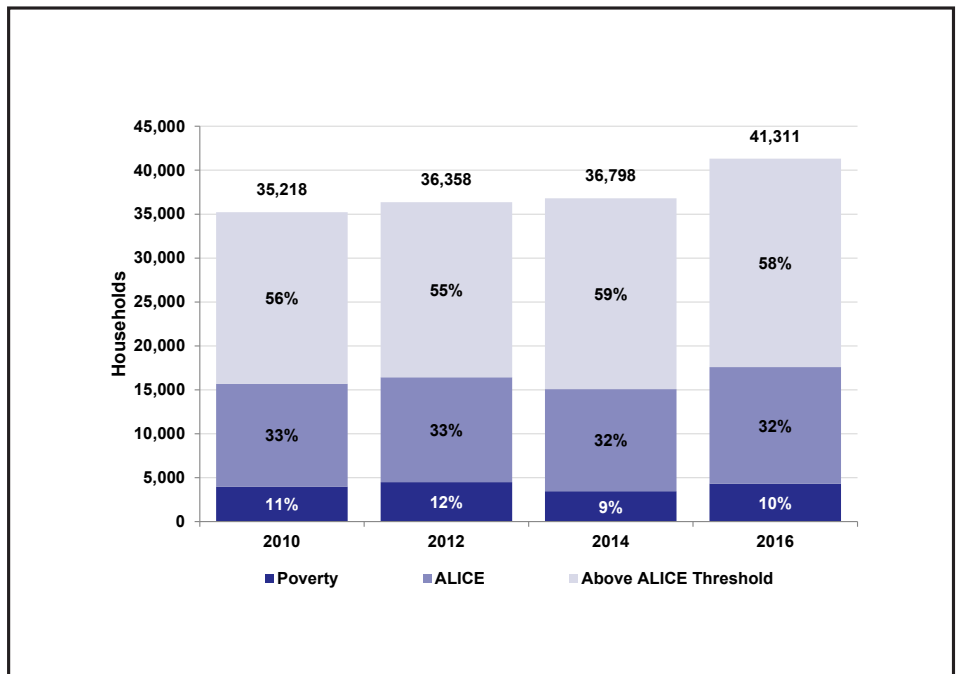
**Unemployment Rate:** 4.9% (state average: 6.0%)

**ALICE Households:** 32% (state average: 32%) • **Households in Poverty:** 10% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

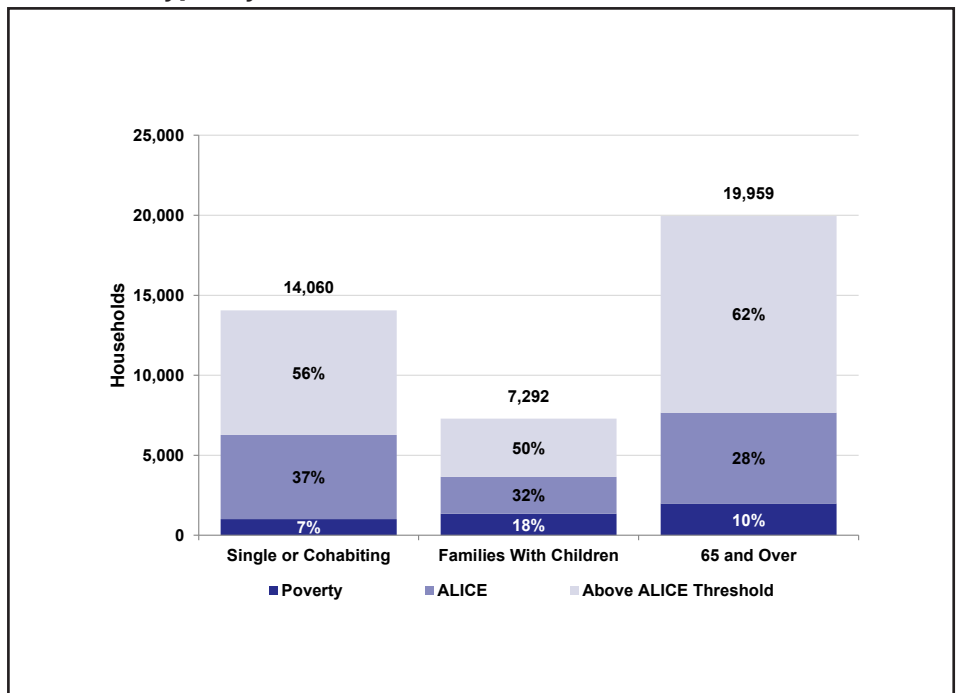
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

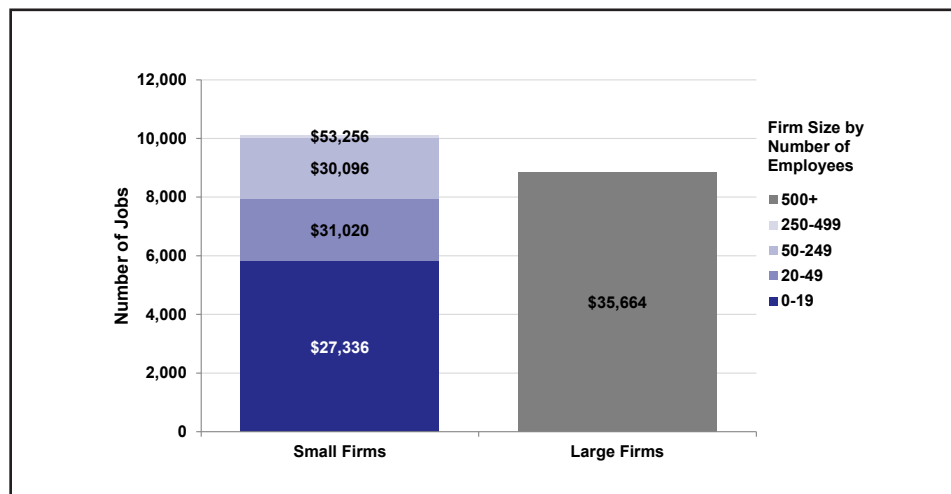
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Flagler County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$572	\$927
Child Care	\$-	\$1,080
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$151	\$435
Taxes	\$197	\$357
<b>Monthly Total</b>	<b>\$1,657</b>	<b>\$4,786</b>
<b>ANNUAL TOTAL</b>	<b>\$19,884</b>	<b>\$57,432</b>
<b>Hourly Wage</b>	<b>\$9.94</b>	<b>\$28.72</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Flagler County, 2016		
Town	Total HH	% ALICE & Poverty
Beverly Beach	216	37%
Bunnell	968	60%
Bunnell CCD	24,417	45%
Flagler Beach	2,331	40%
Flagler Beach CCD	13,733	39%
Palm Coast	32,446	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN FRANKLIN COUNTY

## 2016 Point-in-Time Data

**Population:** 11,705 • **Number of Households:** 4,250

**Median Household Income:** \$40,301 (state average: \$50,860)

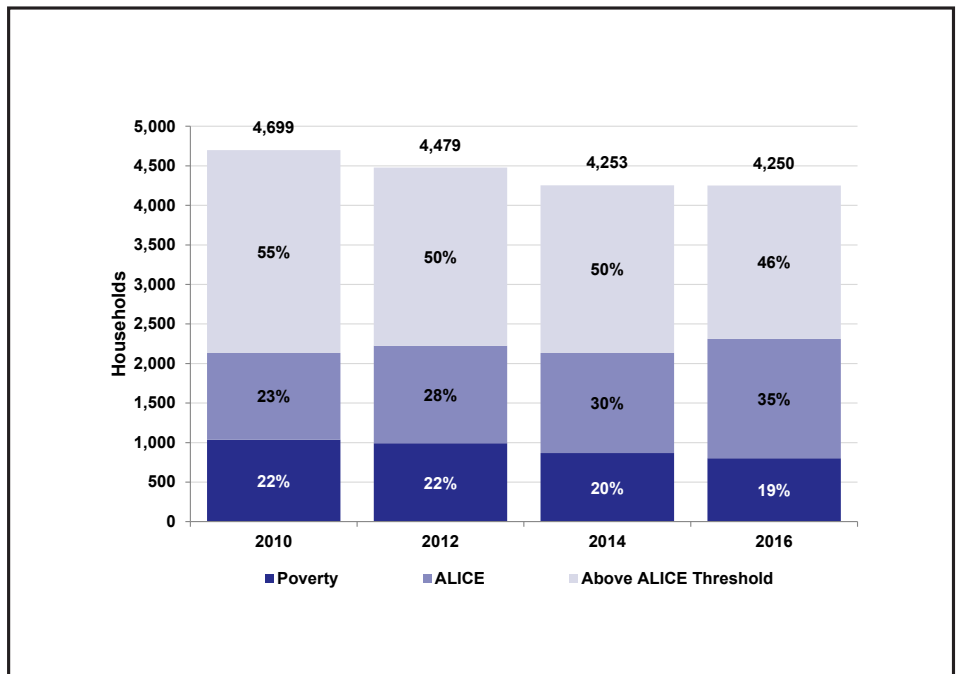
**Unemployment Rate:** 9.2% (state average: 6.0%)

**ALICE Households:** 35% (state average: 32%) • **Households in Poverty:** 19% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

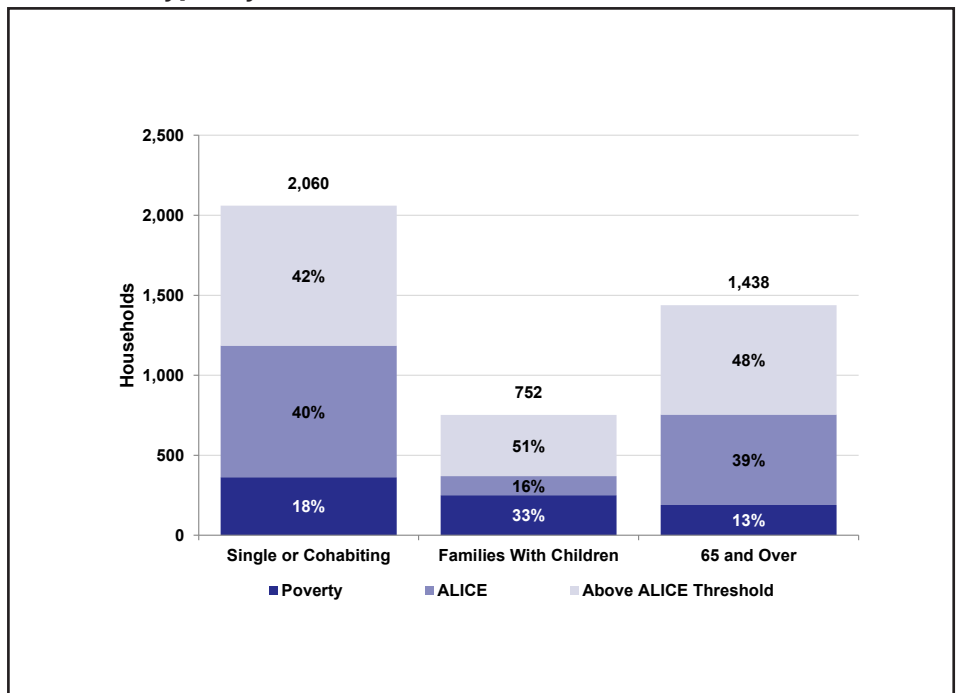
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

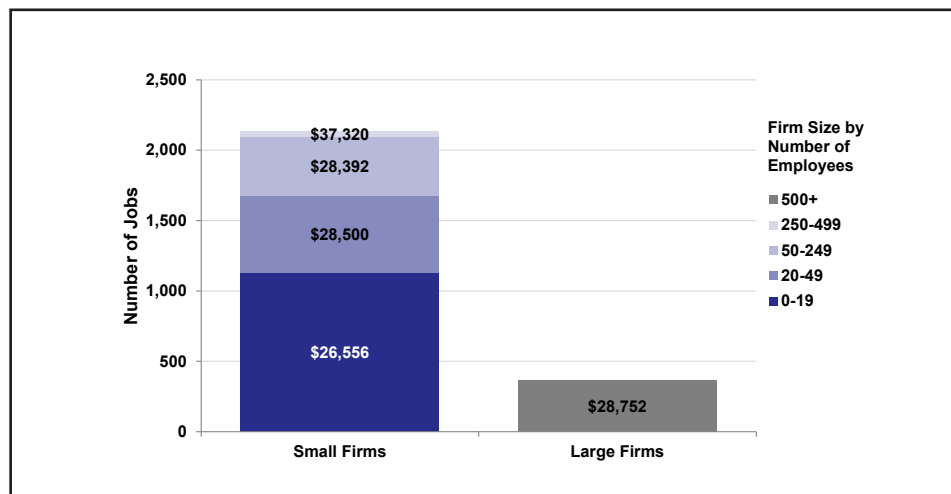
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Franklin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$588	\$723
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$153	\$403
Taxes	\$201	\$281
<b>Monthly Total</b>	<b>\$1,679</b>	<b>\$4,429</b>
<b>ANNUAL TOTAL</b>	<b>\$20,148</b>	<b>\$53,148</b>
<b>Hourly Wage</b>	<b>\$10.07</b>	<b>\$26.57</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Franklin County, 2016		
Town	Total HH	% ALICE & Poverty
Apalachicola	933	53%
Apalachicola CCD	1,729	45%
Carrabelle	733	67%
Carrabelle CCD	1,354	63%
Eastpoint CCD	1,167	57%
Eastpoint CDP	831	58%
St. George Island CDP	322	19%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN GADSDEN COUNTY

## 2016 Point-in-Time Data

**Population:** 46,153 • **Number of Households:** 16,885

**Median Household Income:** \$38,533 (state average: \$50,860)

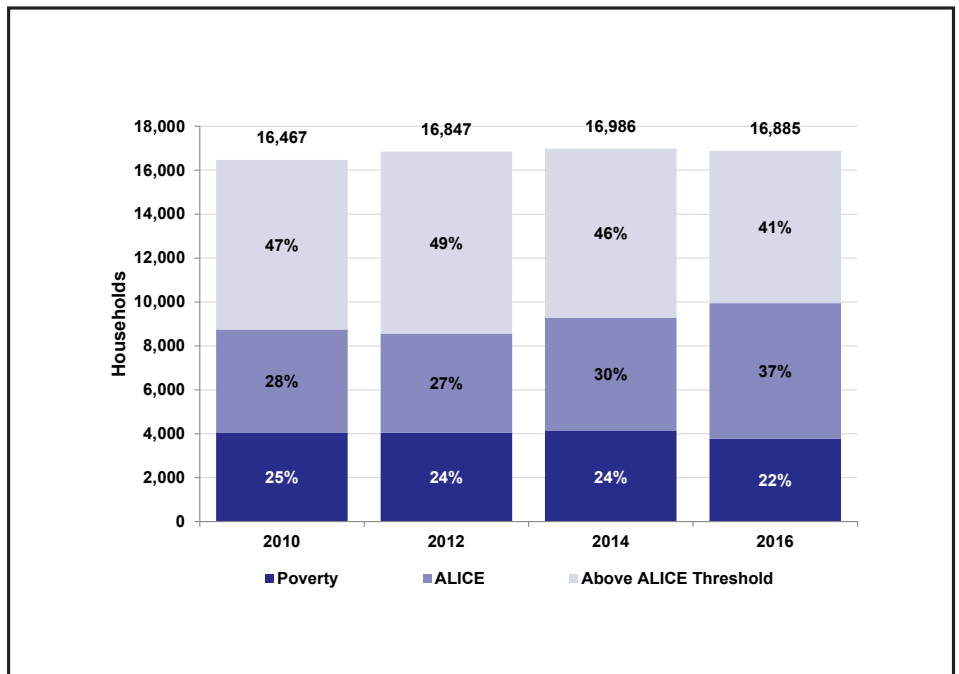
**Unemployment Rate:** 9.6% (state average: 6.0%)

**ALICE Households:** 37% (state average: 32%) • **Households in Poverty:** 22% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

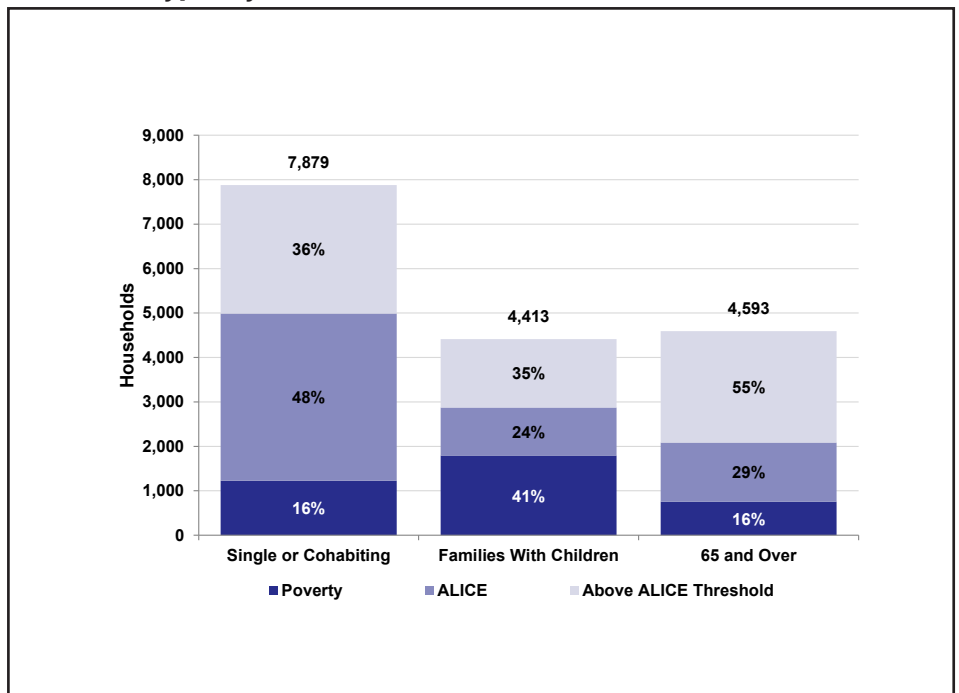
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

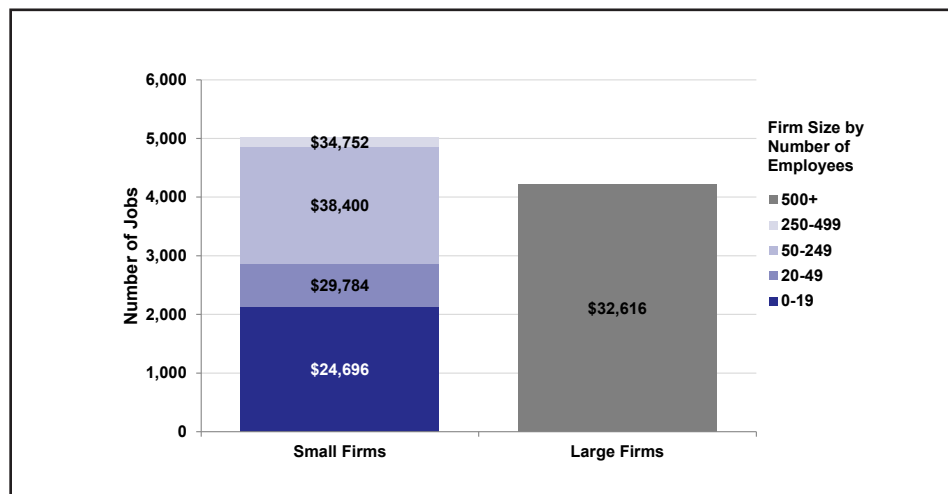
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Gadsden County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$693	\$914
Child Care	\$-	\$870
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$166	\$406
Taxes	\$231	\$289
<b>Monthly Total</b>	<b>\$1,827</b>	<b>\$4,466</b>
<b>ANNUAL TOTAL</b>	<b>\$21,924</b>	<b>\$53,592</b>
<b>Hourly Wage</b>	<b>\$10.96</b>	<b>\$26.80</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Gadsden County, 2016		
Town	Total HH	% ALICE & Poverty
Chattahoochee	818	65%
Chattahoochee CCD	1,546	61%
Greensboro	229	55%
Greensboro CCD	1,263	67%
Gretna	613	82%
Havana	899	59%
Havana CCD	6,010	49%
Midway	1,167	45%
Quincy	2,899	63%
Quincy CCD	8,066	64%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN GILCHRIST COUNTY

## 2016 Point-in-Time Data

**Population:** 17,033 • **Number of Households:** 6,254

**Median Household Income:** \$40,881 (state average: \$50,860)

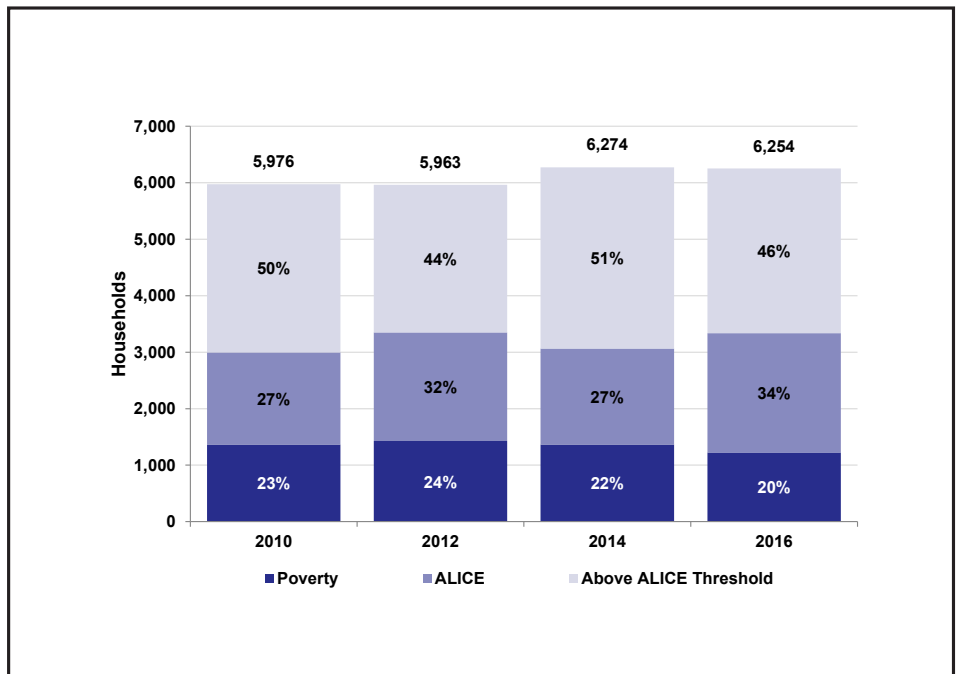
**Unemployment Rate:** 9.7% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 20% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

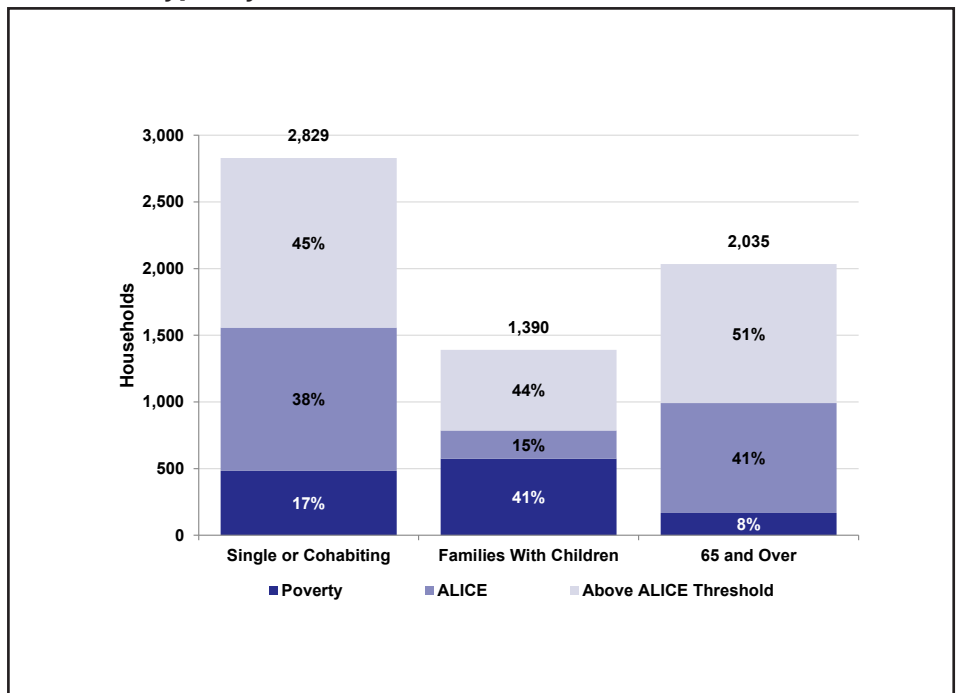
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Gilchrist County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$637	\$887
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$159	\$424
Taxes	\$215	\$331
<b>Monthly Total</b>	<b>\$1,748</b>	<b>\$4,664</b>
<b>ANNUAL TOTAL</b>	<b>\$20,976</b>	<b>\$55,968</b>
<b>Hourly Wage</b>	<b>\$10.49</b>	<b>\$27.98</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Gilchrist County, 2016		
Town	Total HH	% ALICE & Poverty
Bell	165	72%
Bell CCD	2,247	59%
Spring Ridge CDP	203	51%
Trenton	728	62%
Trenton CCD	4,007	50%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN GLADES COUNTY

## 2016 Point-in-Time Data

**Population:** 13,420 • **Number of Households:** 4,019

**Median Household Income:** \$34,143 (state average: \$50,860)

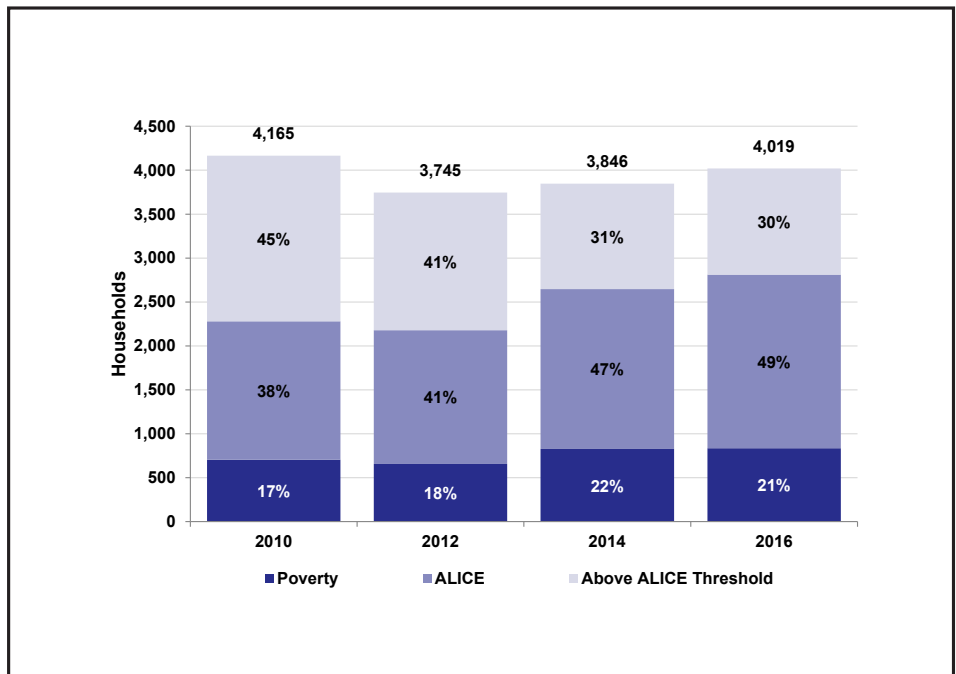
**Unemployment Rate:** 13.3% (state average: 6.0%)

**ALICE Households:** 49% (state average: 32%) • **Households in Poverty:** 21% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

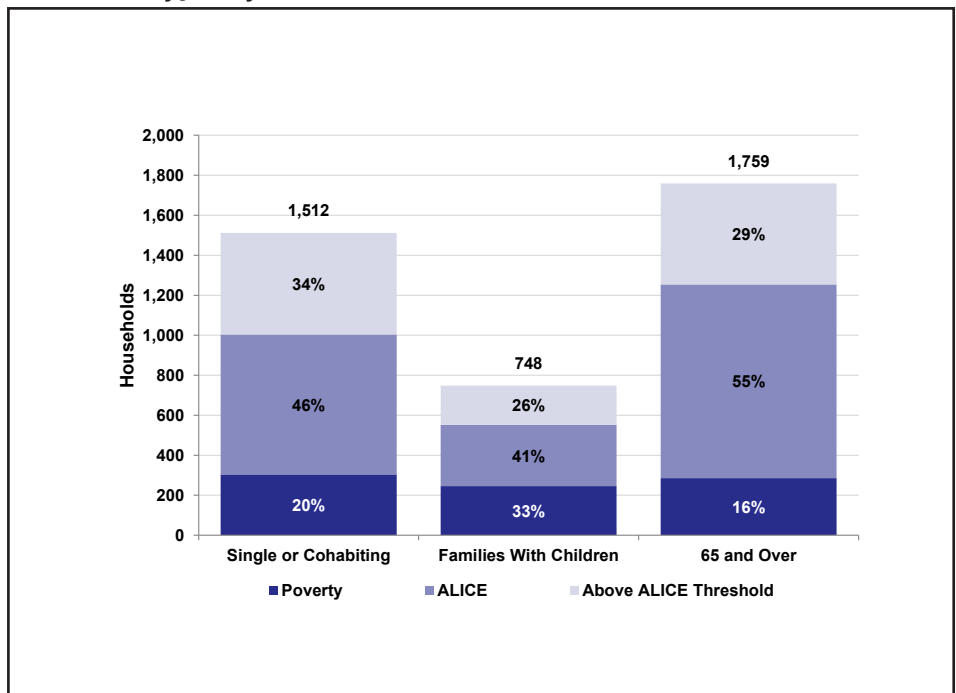
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Glades County, 2016		
Town	Total HH	% ALICE & Poverty
Buckhead Ridge CDP	643	72%
Moore Haven	631	81%
Northeast Glades CCD	1,434	68%
Southwest Glades CCD	2,585	71%

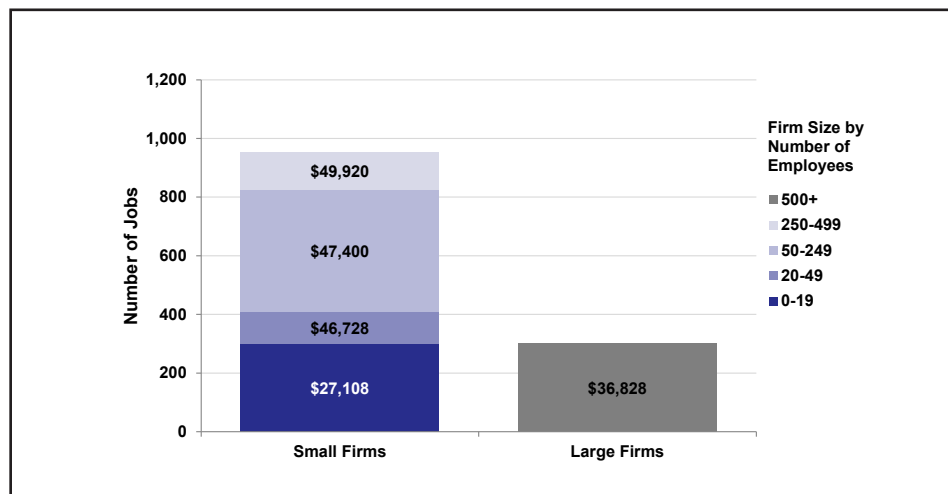
### Household Survival Budget, Glades County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$563	\$759
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$149	\$407
Taxes	\$195	\$292
<b>Monthly Total</b>	<b>\$1,644</b>	<b>\$4,480</b>
<b>ANNUAL TOTAL</b>	<b>\$19,728</b>	<b>\$53,760</b>
<b>Hourly Wage</b>	<b>\$9.86</b>	<b>\$26.88</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN GULF COUNTY

## 2016 Point-in-Time Data

**Population:** 15,851 • **Number of Households:** 5,349

**Median Household Income:** \$40,822 (state average: \$50,860)

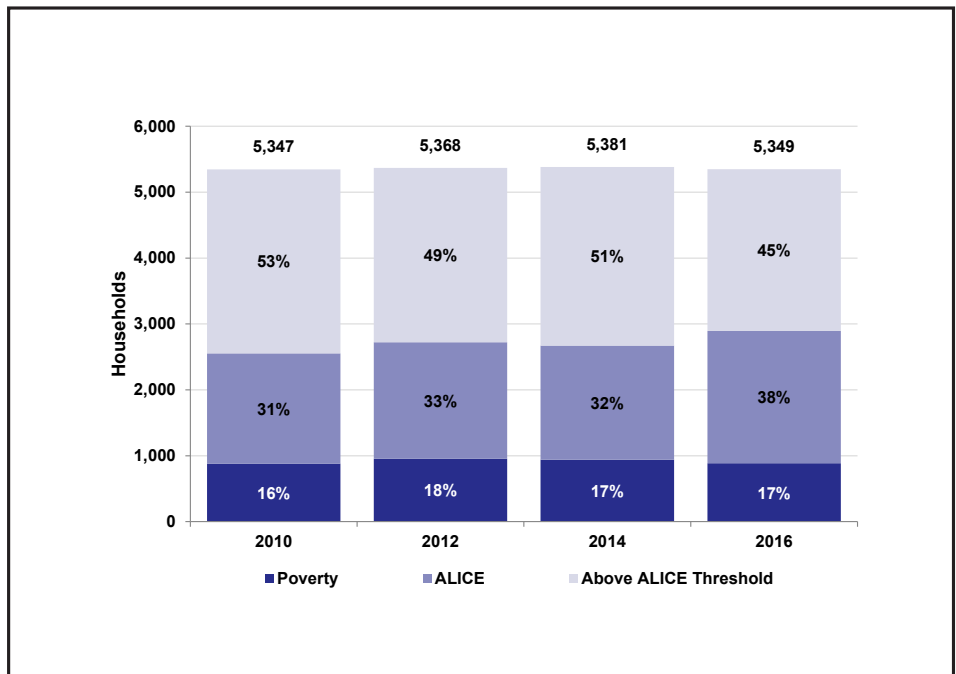
**Unemployment Rate:** 9.2% (state average: 6.0%)

**ALICE Households:** 38% (state average: 32%) • **Households in Poverty:** 17% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

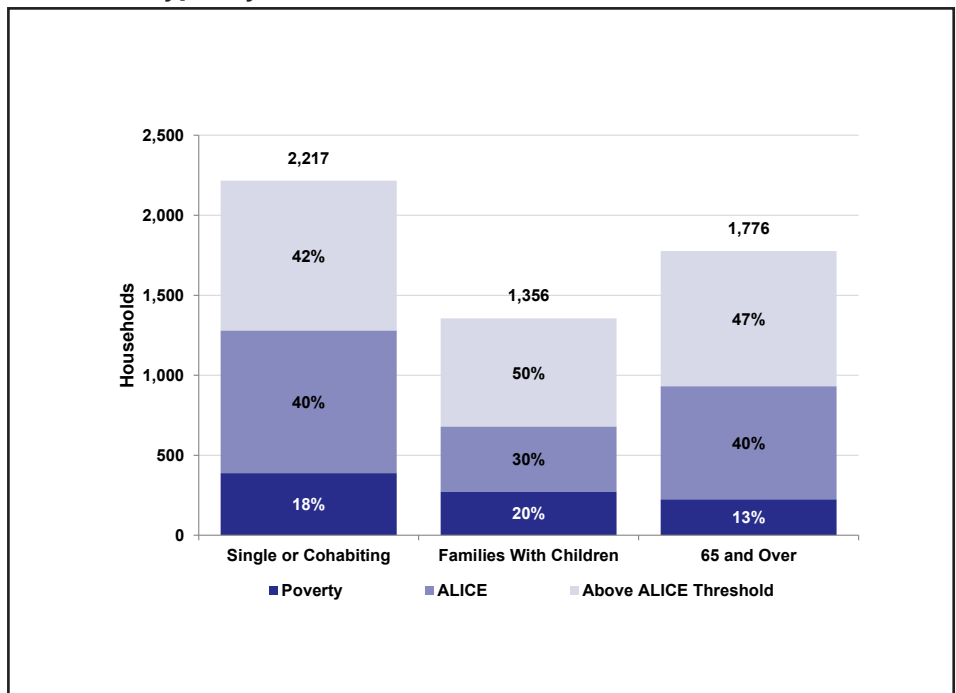
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

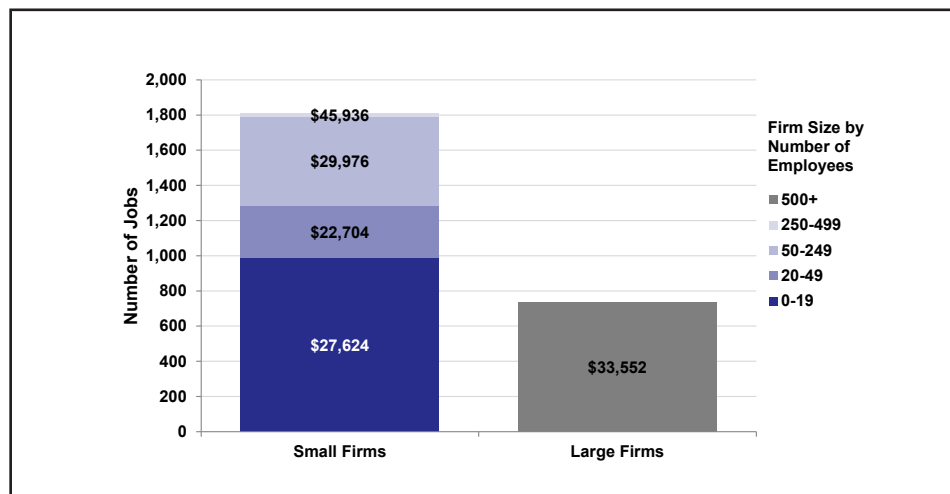
Gulf County, 2016		
Town	Total HH	% ALICE & Poverty
Port St. Joe	1,245	59%
Port St. Joe CCD	3,117	50%
Wewahitchka	940	64%
Wewahitchka CCD	2,232	60%

Household Survival Budget, Gulf County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$543	\$738
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$147	\$405
Taxes	\$191	\$286
<b>Monthly Total</b>	<b>\$1,618</b>	<b>\$4,451</b>
<b>ANNUAL TOTAL</b>	<b>\$19,416</b>	<b>\$53,412</b>
<b>Hourly Wage</b>	<b>\$9.71</b>	<b>\$26.71</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HAMILTON COUNTY

## 2016 Point-in-Time Data

**Population:** 14,362 • **Number of Households:** 4,717

**Median Household Income:** \$38,980 (state average: \$50,860)

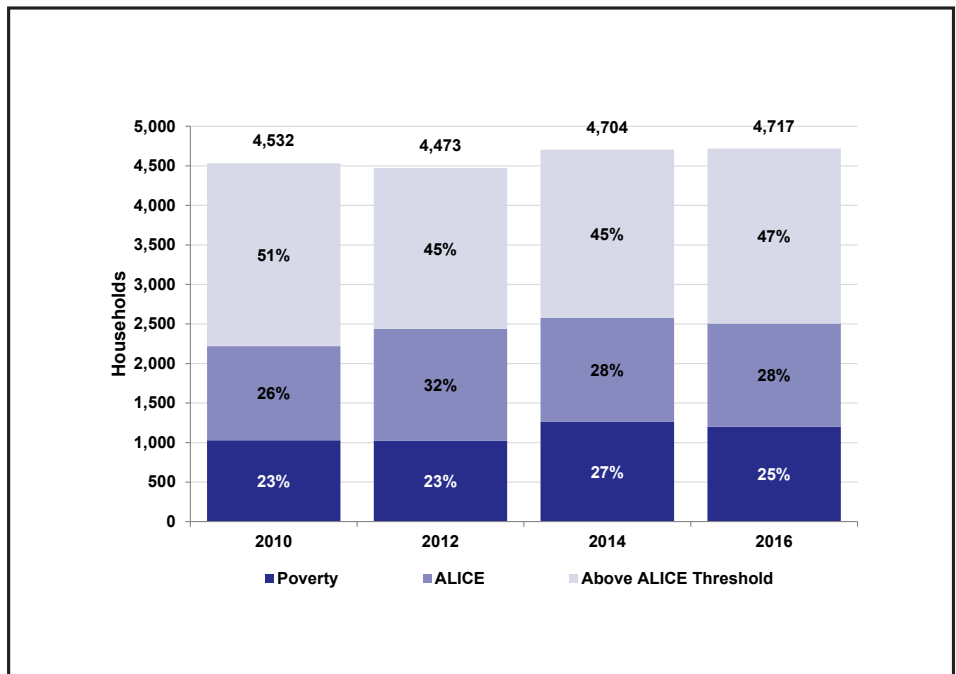
**Unemployment Rate:** 14.0% (state average: 6.0%)

**ALICE Households:** 28% (state average: 32%) • **Households in Poverty:** 25% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

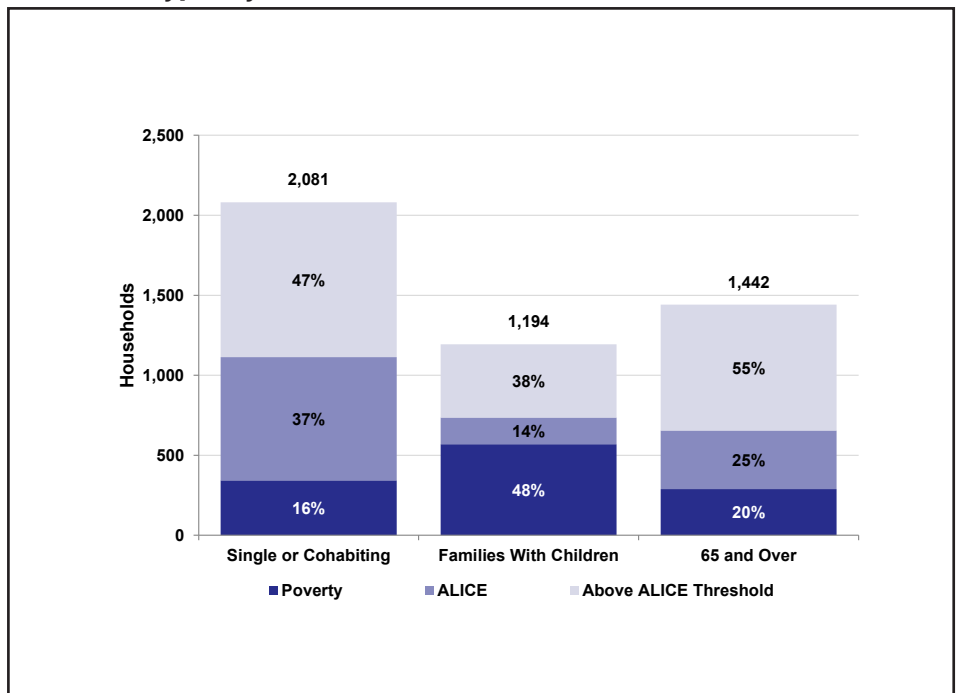
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hamilton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$753
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$355
Taxes	\$185	\$175
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$3,904</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$46,848</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$23.42</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Hamilton County, 2016		
Town	Total HH	% ALICE & Poverty
Jasper	779	54%
Jasper CCD	2,293	53%
Jennings	230	68%
Jennings CCD	1,724	51%
White Springs	397	60%
White Springs CCD	700	60%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HARDEE COUNTY

## 2016 Point-in-Time Data

**Population:** 27,302 • **Number of Households:** 7,558

**Median Household Income:** \$36,222 (state average: \$50,860)

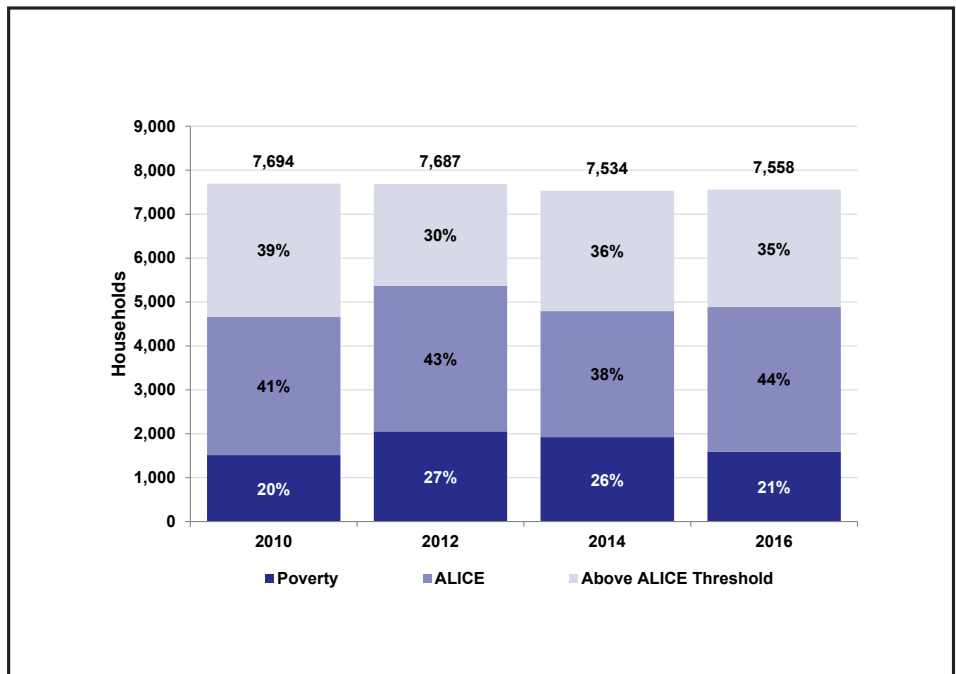
**Unemployment Rate:** 11.3% (state average: 6.0%)

**ALICE Households:** 44% (state average: 32%) • **Households in Poverty:** 21% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

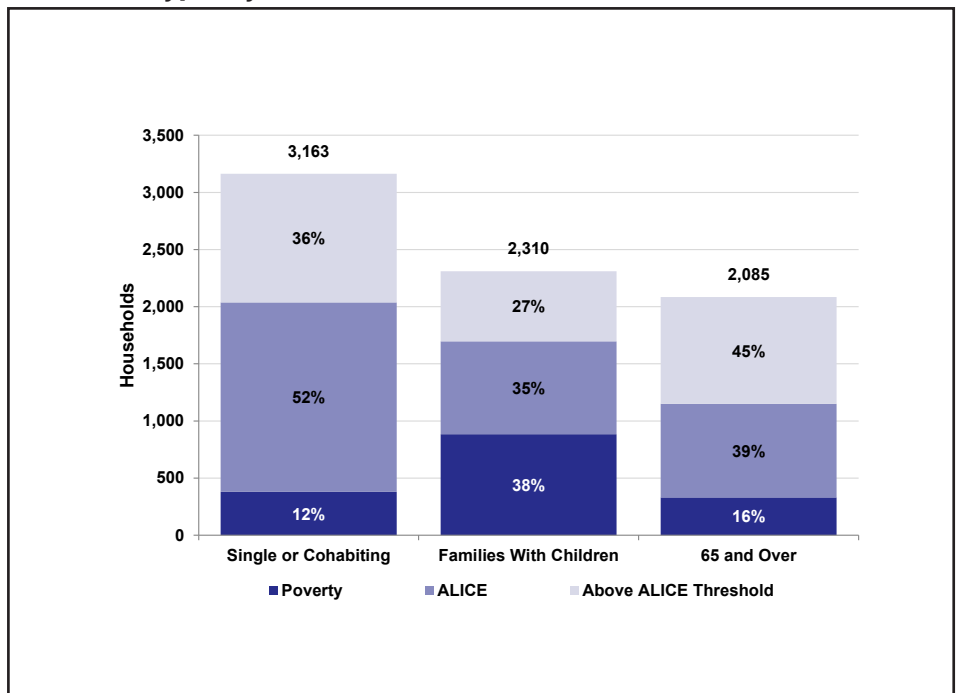
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

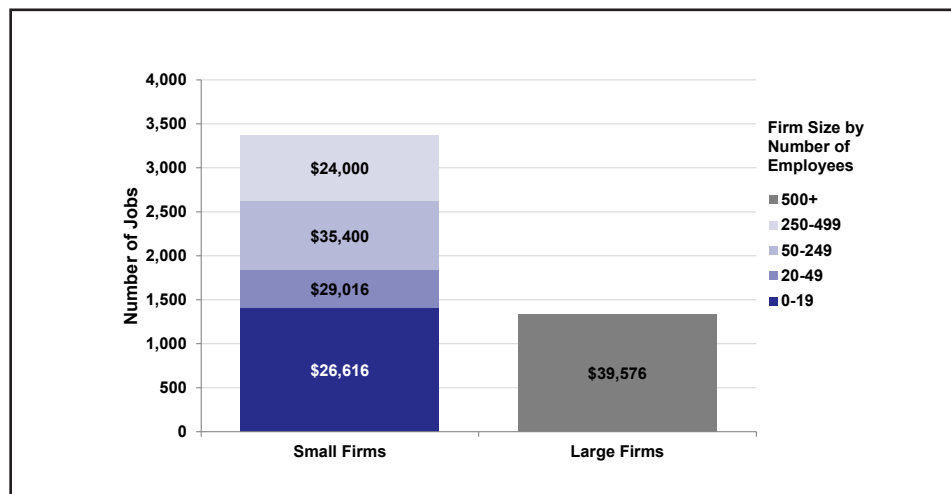
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hardee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$533	\$655
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$146	\$394
Taxes	\$189	\$260
<b>Monthly Total</b>	<b>\$1,605</b>	<b>\$4,331</b>
<b>ANNUAL TOTAL</b>	<b>\$19,260</b>	<b>\$51,972</b>
<b>Hourly Wage</b>	<b>\$9.63</b>	<b>\$25.99</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Hardee County, 2016		
Town	Total HH	% ALICE & Poverty
Bowling Green	822	78%
Bowling Green CCD	1,562	70%
Fort Green Springs CDP	138	58%
Gardner CDP	155	63%
Lemon Grove CDP	194	67%
Wauchula	1,661	62%
Wauchula CCD	3,736	64%
Zolfo Springs	469	81%
Zolfo Springs CCD	2,260	62%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HENDRY COUNTY

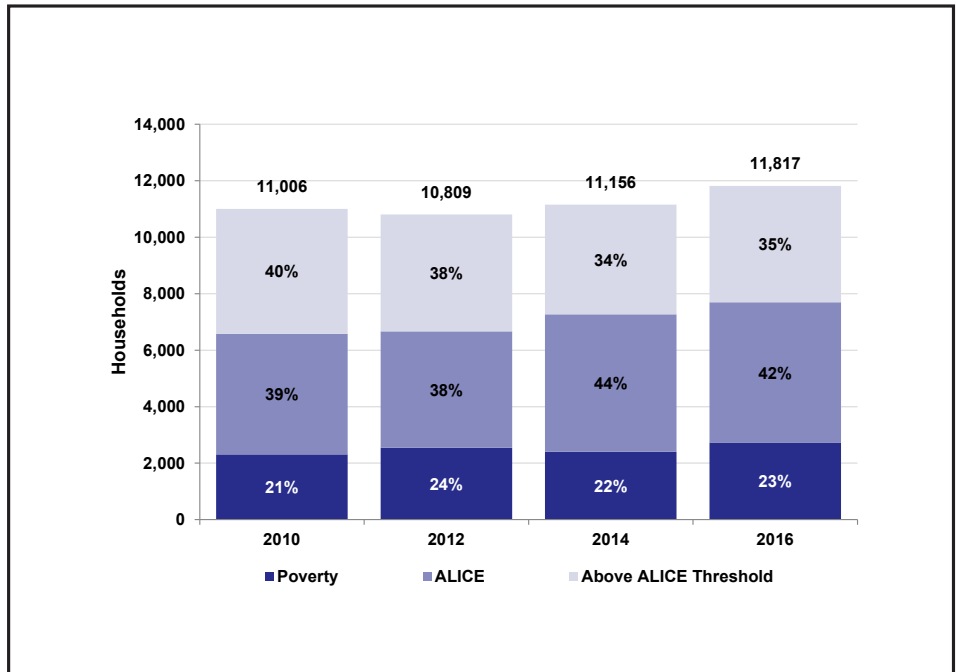
## 2016 Point-in-Time Data

**Population:** 38,376 • **Number of Households:** 11,817  
**Median Household Income:** \$37,552 (state average: \$50,860)  
**Unemployment Rate:** 10.1% (state average: 6.0%)  
**ALICE Households:** 42% (state average: 32%) • **Households in Poverty:** 23% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

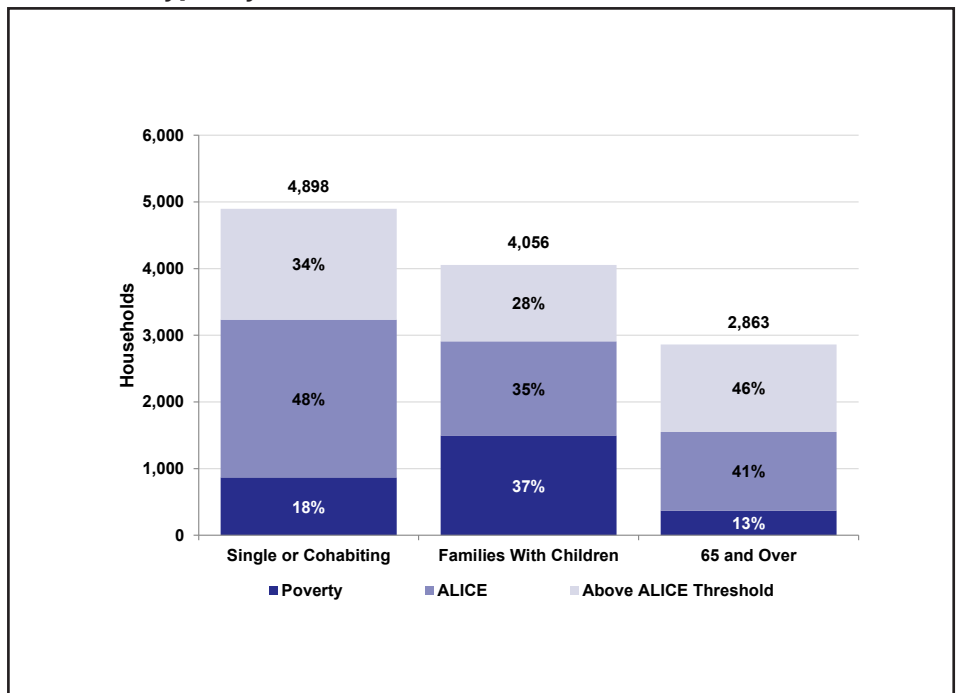
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hendry County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$619	\$761
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$157	\$408
Taxes	\$210	\$293
Monthly Total	\$1,723	\$4,484
<b>ANNUAL TOTAL</b>	\$20,676	\$53,808
Hourly Wage	\$10.34	\$26.90

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Hendry County, 2016		
Town	Total HH	% ALICE & Poverty
Clewiston	2,427	56%
Clewiston CCD	5,929	69%
Fort Denaud CDP	662	51%
Harlem CDP	754	81%
LaBelle	1,407	56%
LaBelle CCD	5,888	61%
Montura CDP	1,133	83%
Pioneer CDP	359	69%
Port LaBelle CDP	1,347	59%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HERNANDO COUNTY

## 2016 Point-in-Time Data

**Population:** 182,835 • **Number of Households:** 74,262

**Median Household Income:** \$47,253 (state average: \$50,860)

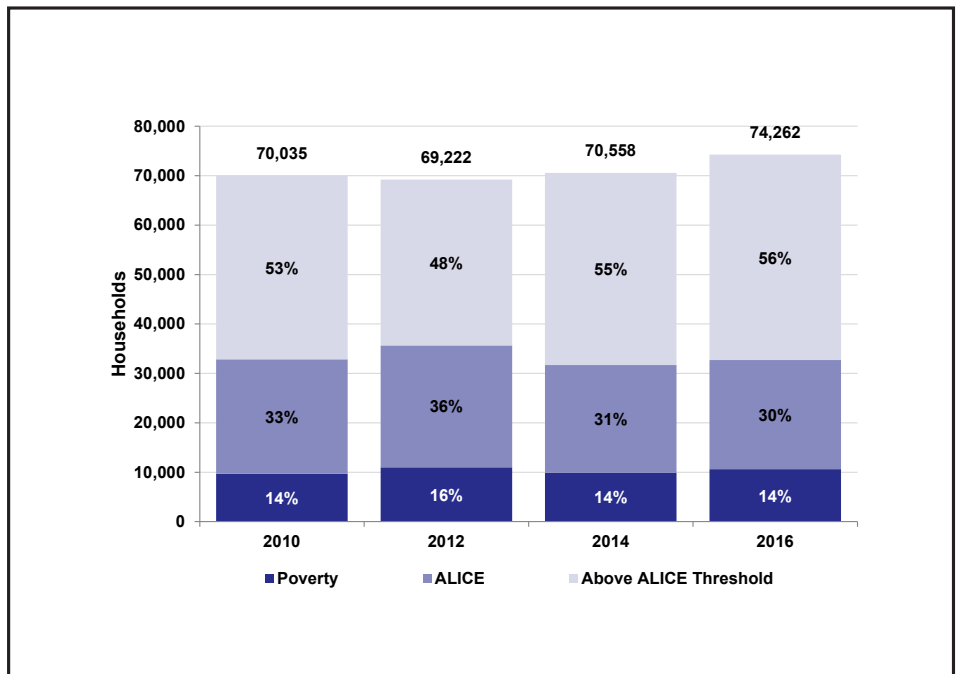
**Unemployment Rate:** 6.9% (state average: 6.0%)

**ALICE Households:** 30% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

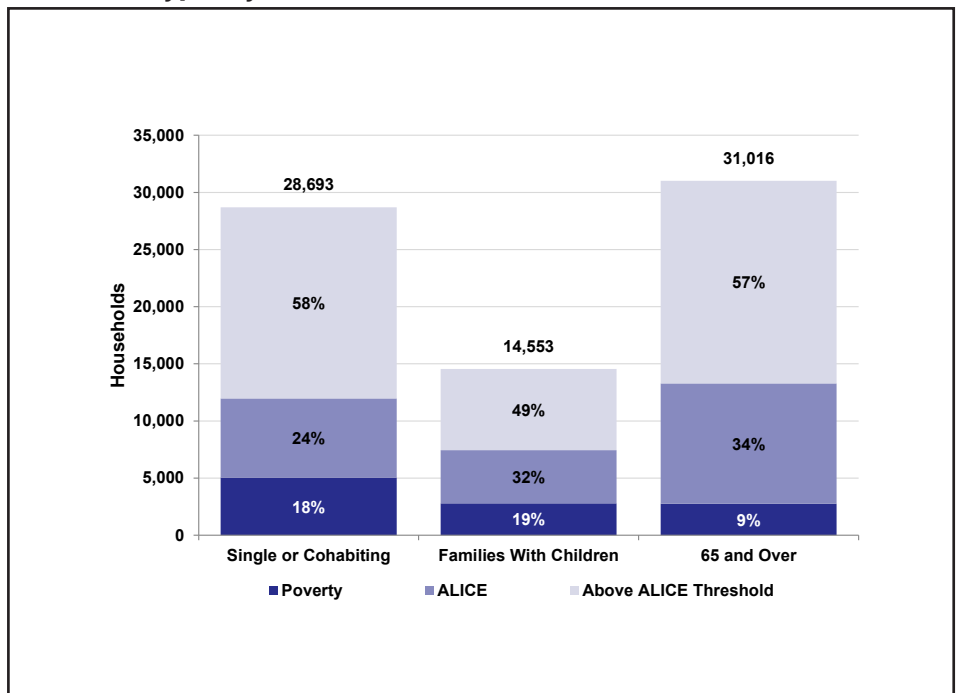
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

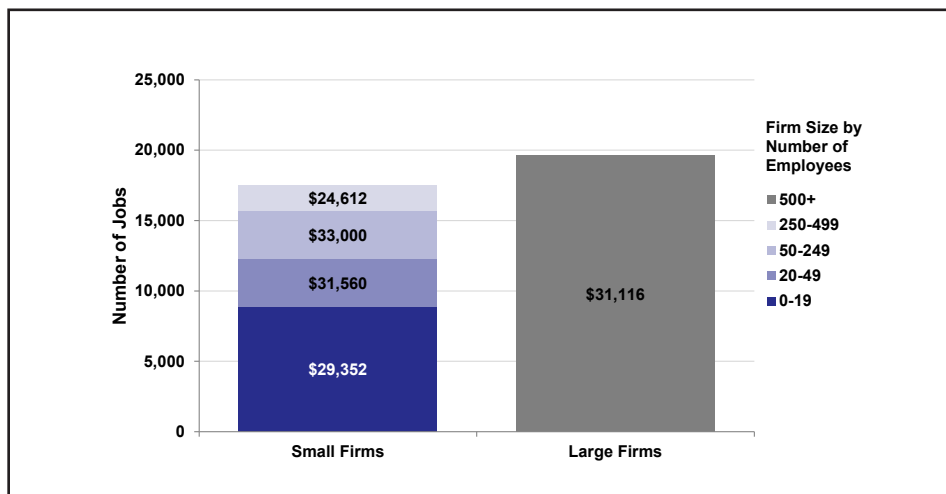
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hernando County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$668	\$992
Child Care	\$-	\$1,020
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$163	\$436
Taxes	\$224	\$359
<b>Monthly Total</b>	<b>\$1,792</b>	<b>\$4,794</b>
<b>ANNUAL TOTAL</b>	<b>\$21,504</b>	<b>\$57,528</b>
<b>Hourly Wage</b>	<b>\$10.75</b>	<b>\$28.76</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Hernando County, 2016		
Town	Total HH	% ALICE & Poverty
Brookridge CDP	2,340	54%
Brooksville	3,154	67%
Brooksville CCD	12,407	54%
Garden Grove CDP	258	59%
Hernando Beach CCD	5,912	46%
Hernando Beach CDP	1,067	38%
High Point CDP	1,834	62%
Hill 'n Dale CDP	766	53%
Masaryktown CDP	410	58%
North Brooksville CDP	1,433	49%
North Weeki Wachee CDP	3,620	48%
Ridge Manor CCD	2,896	53%
Ridge Manor CDP	1,804	56%
South Brooksville CDP	1,692	58%
Spring Hill CCD	49,703	50%
Spring Hill CDP	42,168	43%
Spring Lake CDP	189	16%
Timber Pines CDP	3,092	36%
Weeki Wachee Gardens CDP	939	51%
Wiscon CDP	269	60%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HIGHLANDS COUNTY

## 2016 Point-in-Time Data

**Population:** 100,917 • **Number of Households:** 38,808

**Median Household Income:** \$36,490 (state average: \$50,860)

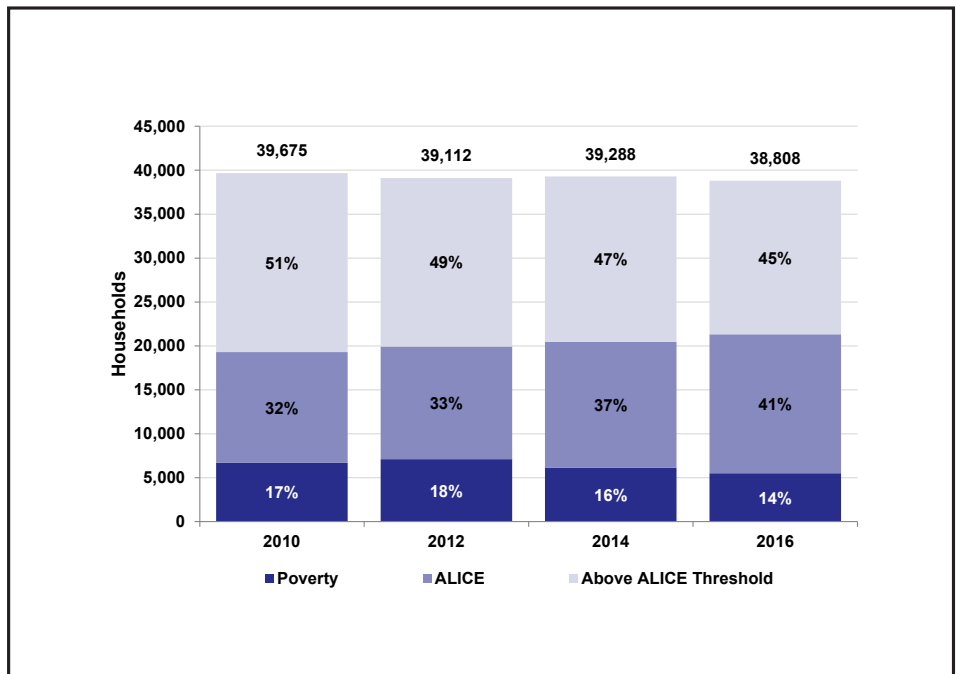
**Unemployment Rate:** 15.4% (state average: 6.0%)

**ALICE Households:** 41% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

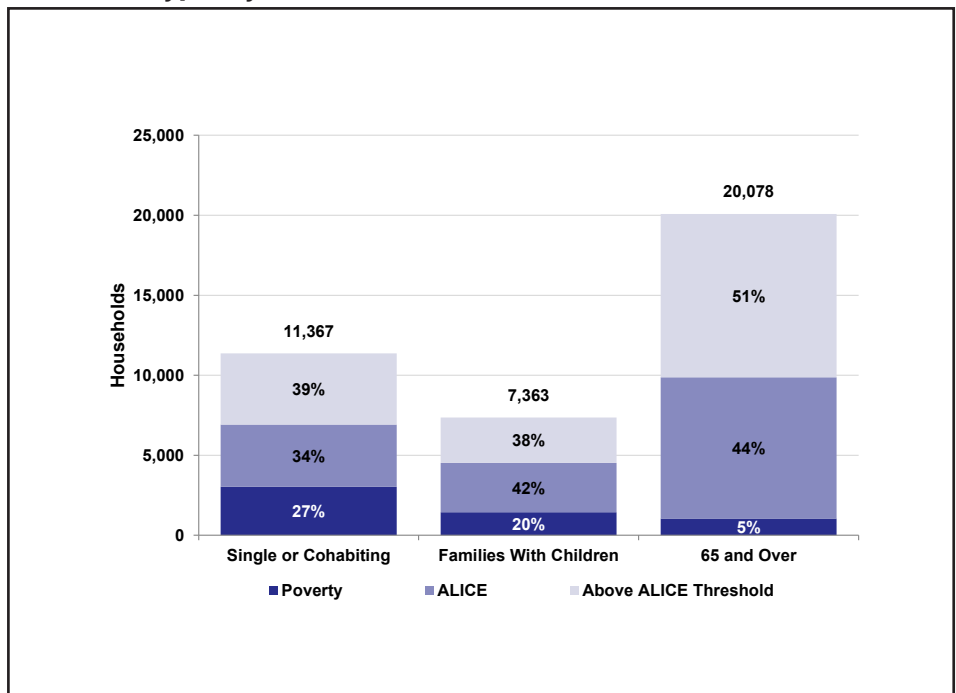
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Highlands County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$524	\$737
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$145	\$404
Taxes	\$186	\$285
Monthly Total	\$1,592	\$4,448
<b>ANNUAL TOTAL</b>	\$19,104	\$53,376
Hourly Wage	\$9.55	\$26.69

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Highlands County, 2016		
Town	Total HH	% ALICE & Poverty
Avon Park	3,240	72%
Avon Park CCD	13,141	56%
Lake Placid	711	71%
Lake Placid CCD	9,335	56%
Sebring	4,326	73%
Sebring CCD	18,024	56%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HILLSBOROUGH COUNTY

## 2016 Point-in-Time Data

**Population:** 1,376,238 • **Number of Households:** 514,487

**Median Household Income:** \$54,588 (state average: \$50,860)

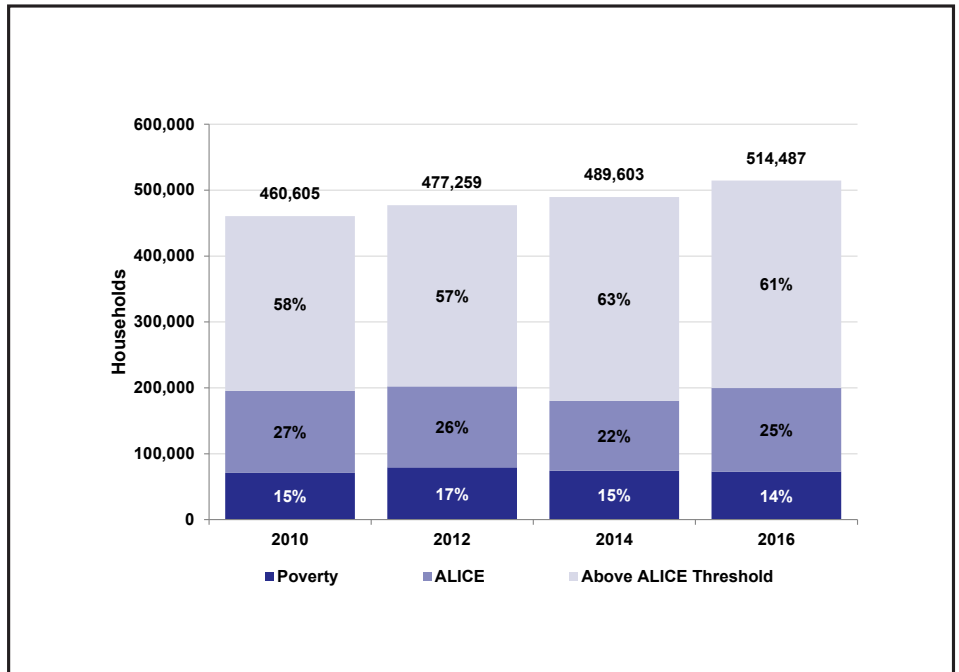
**Unemployment Rate:** 5.8% (state average: 6.0%)

**ALICE Households:** 25% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

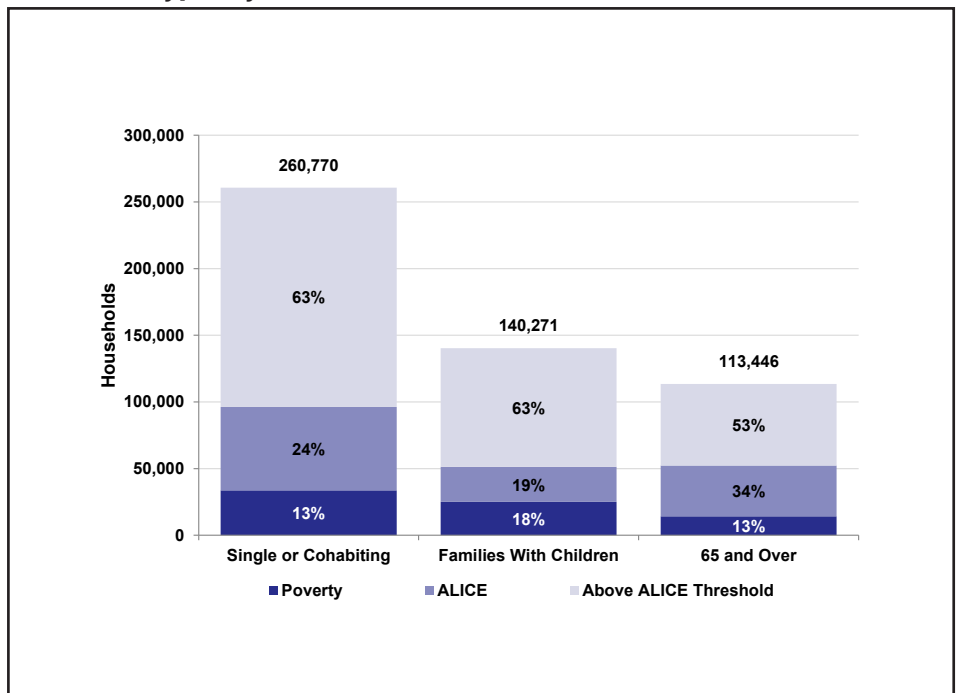
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

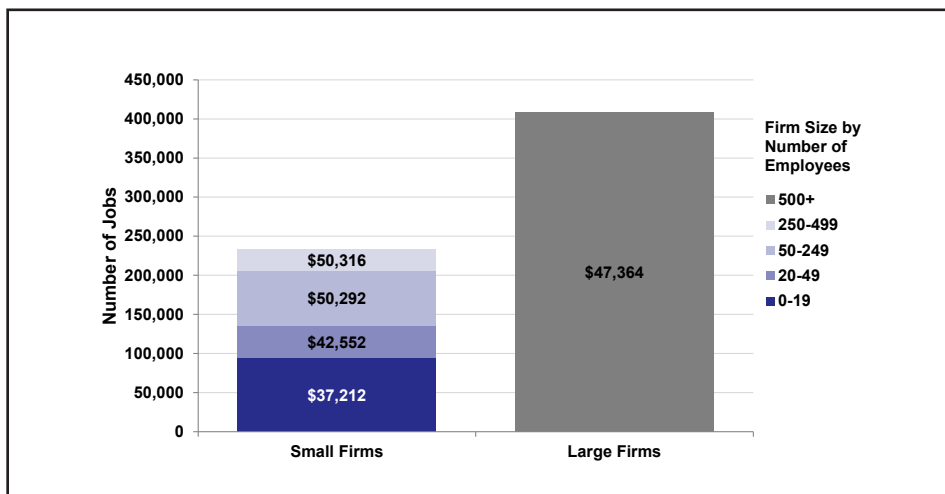
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hillsborough County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$668	\$992
Child Care	\$-	\$1,050
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$163	\$440
Taxes	\$224	\$368
Monthly Total	\$1,792	\$4,837
<b>ANNUAL TOTAL</b>	<b>\$21,504</b>	<b>\$58,044</b>
Hourly Wage	\$10.75	\$29.02

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Hillsborough County, 2016		
Town	Total HH	% ALICE & Poverty
Apollo Beach CDP	6,583	27%
Balm CDP	710	28%
Bloomingdale CDP	7,852	22%
Brandon CCD	64,430	35%
Brandon CDP	40,300	31%
Carrollwood CDP	13,962	34%
Cheval CDP	4,369	32%
Citrus Park CDP	9,453	36%
Dover CDP	933	66%
East Lake-Orient Park CDP	9,756	57%
Egypt Lake-Leto CDP	13,667	60%
Fish Hawk CDP	5,243	15%
Gibsonton CDP	5,419	48%
Keystone CDP	8,054	13%
Keystone-Citrus Park CCD	50,174	27%
Lake Magdalene CDP	11,826	41%
Lutz CDP	7,748	31%
Mango CDP	4,191	59%
Northdale CDP	8,312	27%
Palm River-Clair Mel CDP	7,835	55%
Palm River-Gibsonton CCD	16,570	49%
Pebble Creek CDP	2,776	22%
Plant City	12,864	47%
Plant City CCD	29,452	45%
Progress Village CDP	2,649	40%
Riverview CDP	30,547	24%
Ruskin CCD	28,248	38%
Ruskin CDP	6,539	44%
Seffner CDP	2,583	38%
Sun City Center CDP	12,597	39%
Tampa	151,167	44%
Tampa CCD	260,600	48%
Temple Terrace	9,986	38%
Thonotosassa CDP	4,772	49%
Town 'n' Country CDP	31,705	42%
University CDP (Hillsborough County)	17,802	74%
Valrico CDP	12,863	24%
Westchase CDP	8,772	21%
Wimauma CDP	1,830	61%
Wimauma-Riverview CCD	46,367	27%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN HOLMES COUNTY

## 2016 Point-in-Time Data

**Population:** 19,569 • **Number of Households:** 6,809

**Median Household Income:** \$37,437 (state average: \$50,860)

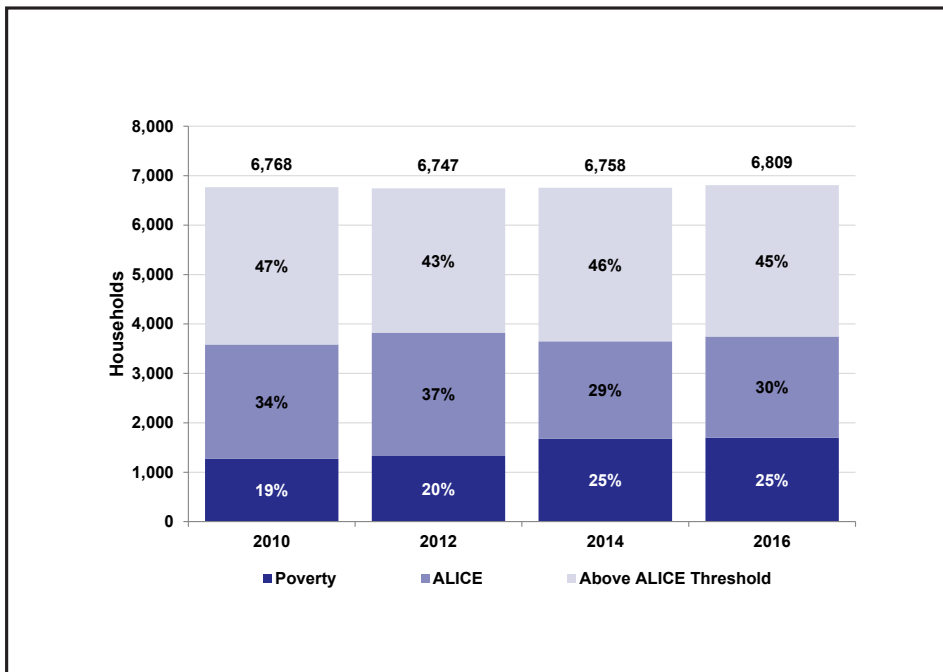
**Unemployment Rate:** 13.1% (state average: 6.0%)

**ALICE Households:** 30% (state average: 32%) • **Households in Poverty:** 25% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

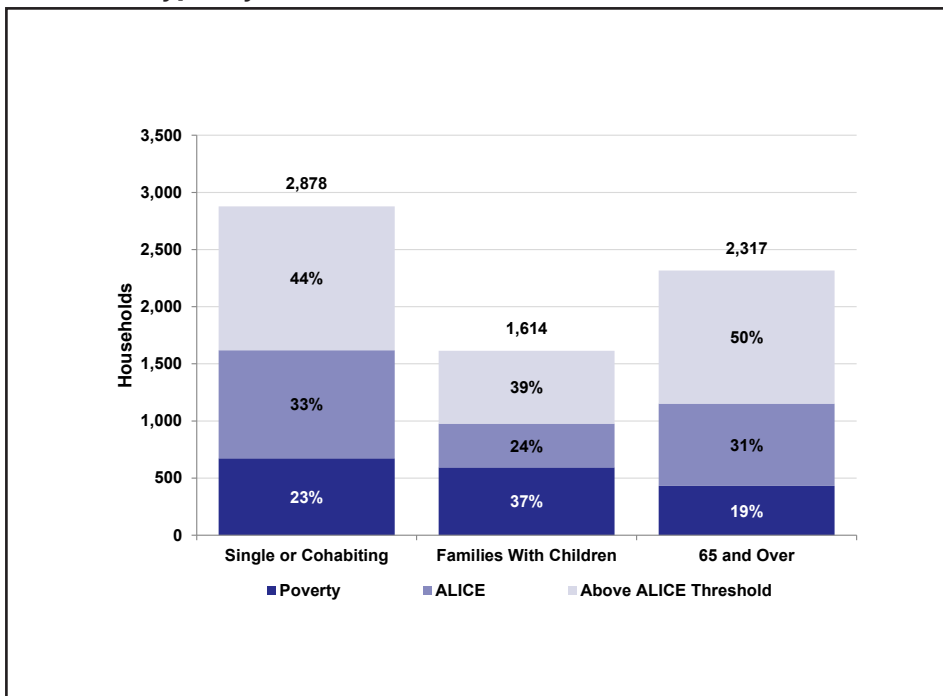
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

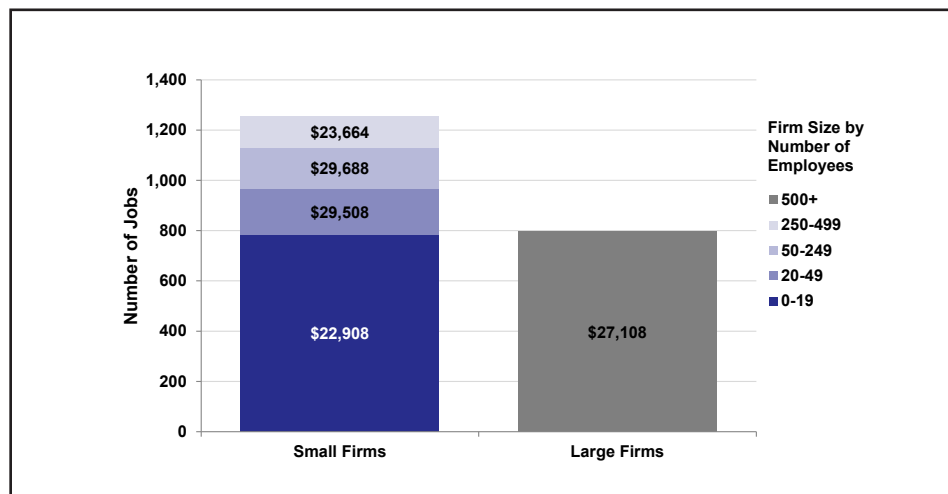
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Holmes County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$185	\$254
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Holmes County, 2016		
Town	Total HH	% ALICE & Poverty
Bonifay	1,016	65%
Bonifay CCD	3,220	56%
Esto	118	67%
Esto-Noma CCD	1,521	54%
Ponce de Leon	210	59%
West Holmes CCD	2,068	55%
Westville	111	74%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN INDIAN RIVER COUNTY

## 2016 Point-in-Time Data

**Population:** 151,563 • **Number of Households:** 55,427

**Median Household Income:** \$49,072 (state average: \$50,860)

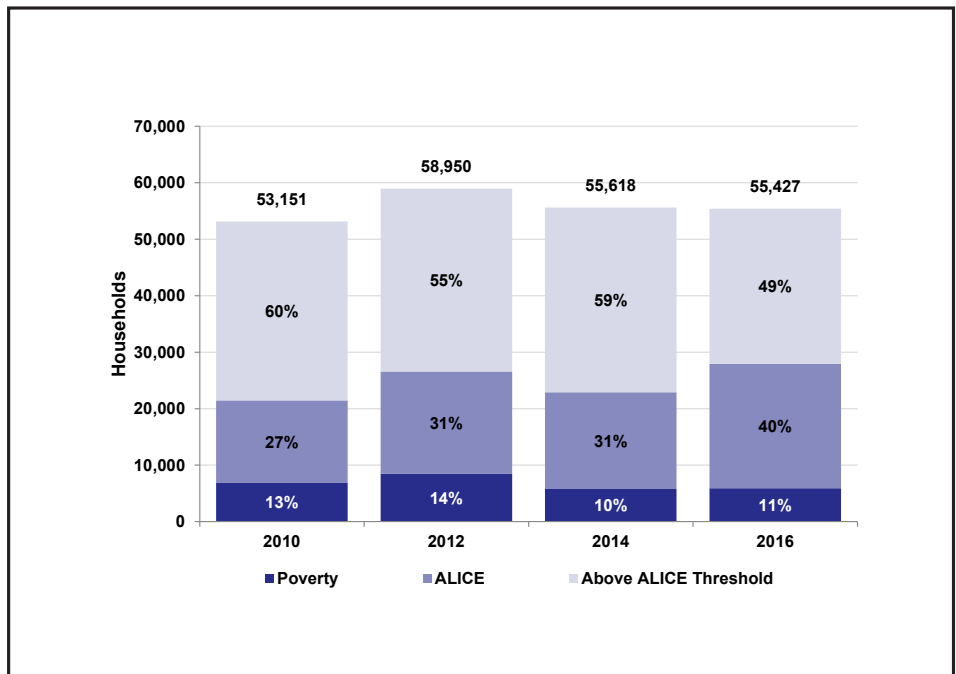
**Unemployment Rate:** 5.5% (state average: 6.0%)

**ALICE Households:** 40% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

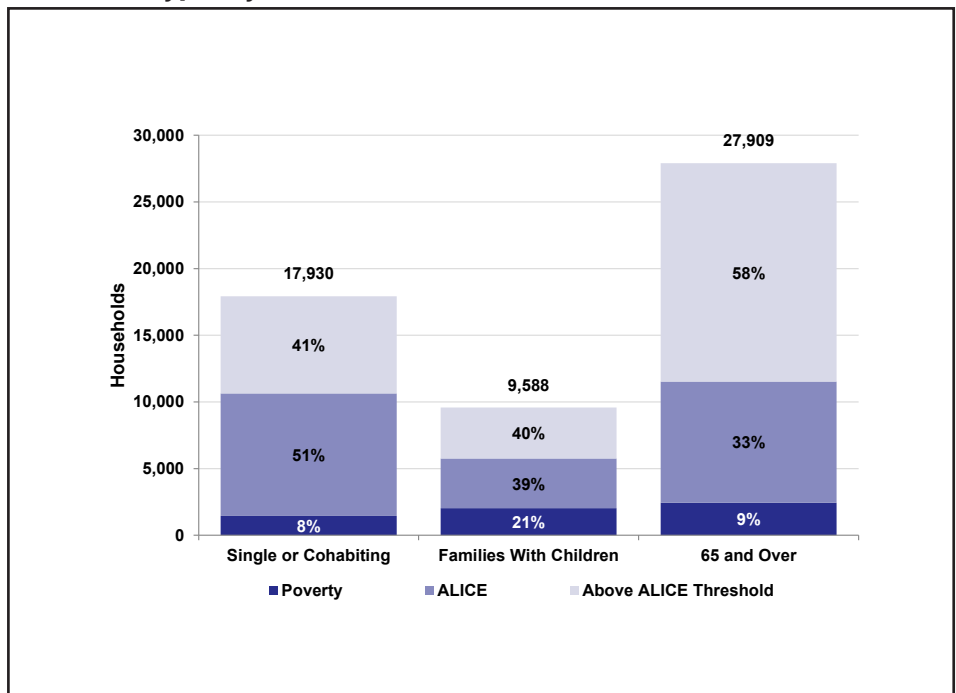
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Indian River County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$593	\$833
Child Care	\$-	\$1,000
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$153	\$412
Taxes	\$202	\$304
<b>Monthly Total</b>	<b>\$1,685</b>	<b>\$4,536</b>
<b>ANNUAL TOTAL</b>	<b>\$20,220</b>	<b>\$54,432</b>
<b>Hourly Wage</b>	<b>\$10.11</b>	<b>\$27.22</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Indian River County, 2016		
Town	Total HH	% ALICE & Poverty
Fellsmere	1,127	90%
Fellsmere CCD	6,837	65%
Florida Ridge CDP	7,164	55%
Gifford CDP	3,658	67%
Indian River Shores	2,216	21%
Orchid	185	15%
Roseland CDP	754	43%
Sebastian	9,204	52%
South Beach CDP	1,650	19%
Vero Beach	7,127	57%
Vero Beach CCD	50,992	49%
Vero Beach South CDP	9,349	54%
Wabasso Beach CDP	868	21%
Wabasso CDP	213	49%
West Vero Corridor CDP	4,113	56%
Windsor CDP	139	20%
Winter Beach CDP	837	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN JACKSON COUNTY

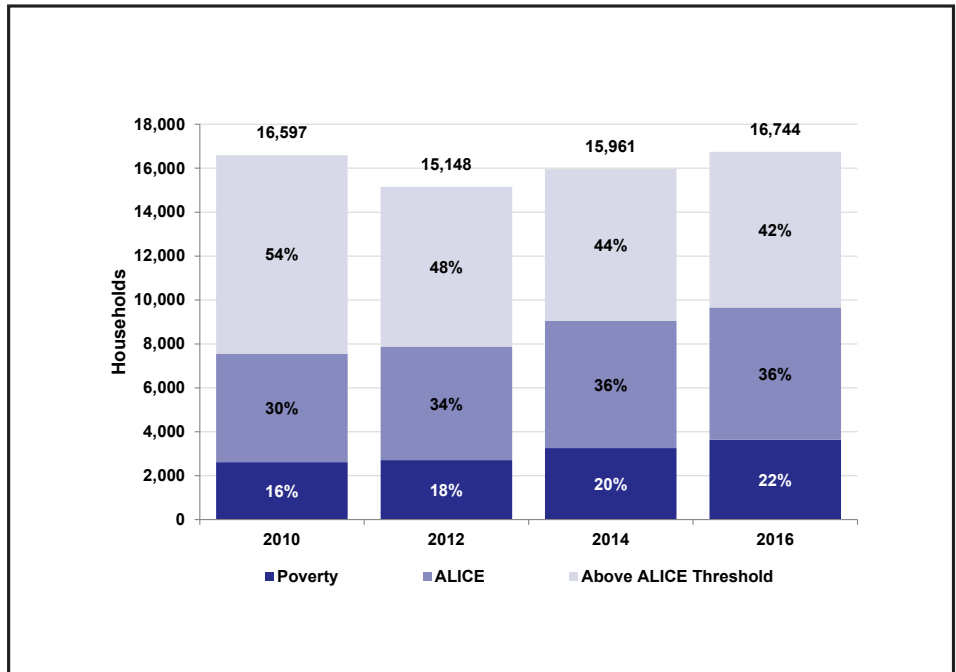
## 2016 Point-in-Time Data

**Population:** 48,721 • **Number of Households:** 16,744  
**Median Household Income:** \$35,470 (state average: \$50,860)  
**Unemployment Rate:** 12.3% (state average: 6.0%)  
**ALICE Households:** 36% (state average: 32%) • **Households in Poverty:** 22% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

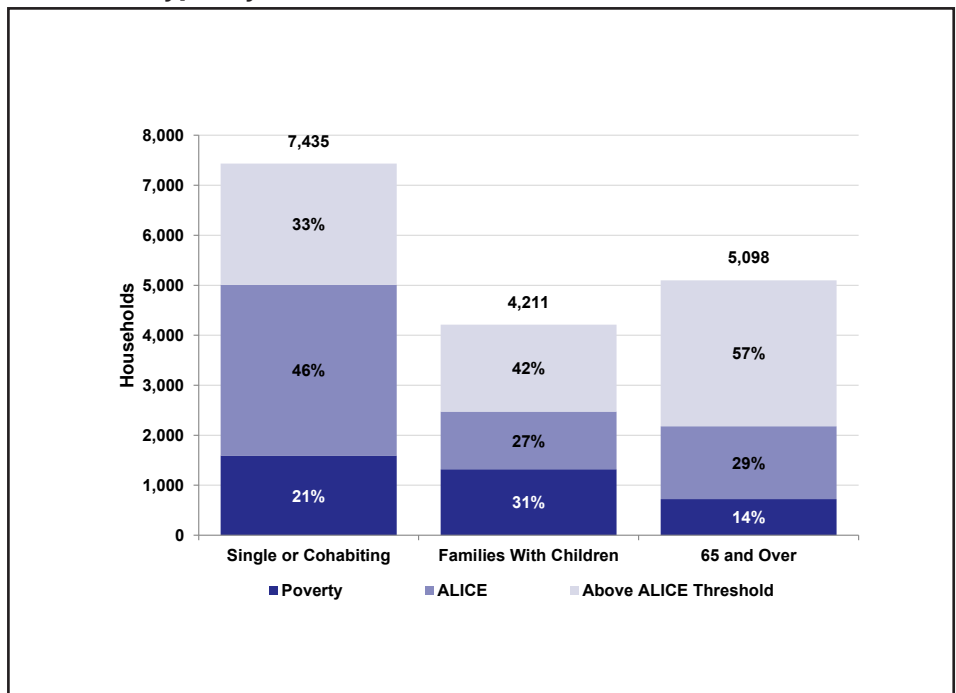
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

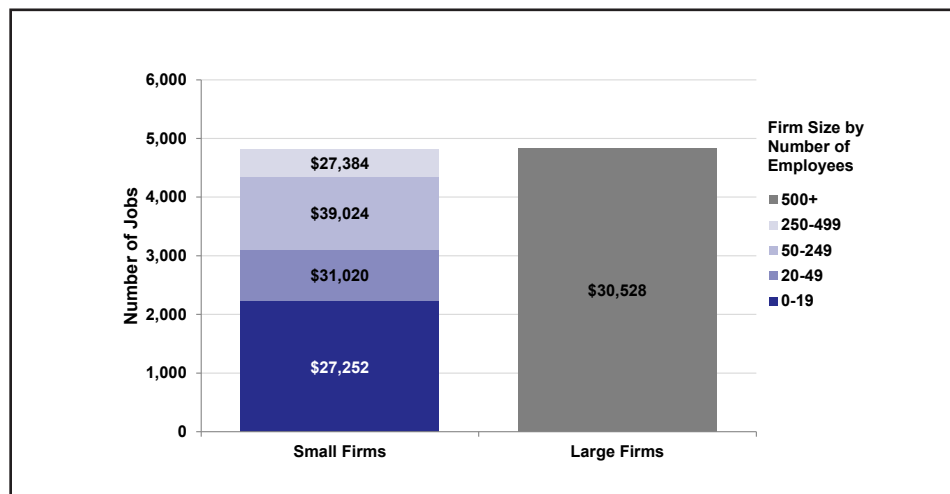
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jackson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$185	\$254
Monthly Total	\$1,582	\$4,301
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,612</b>
Hourly Wage	\$9.49	\$25.81

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Jackson County, 2016		
Town	Total HH	% ALICE & Poverty
Alford	216	78%
Alford CCD	1,408	56%
Campbellton CCD	538	70%
Cottdale	313	63%
Cottdale CCD	1,272	58%
Cypress CCD	1,889	50%
Graceville	728	65%
Graceville CCD	1,404	59%
Grand Ridge	332	54%
Greenwood	269	62%
Greenwood CCD	1,431	53%
Jacob City	159	70%
Malone	255	63%
Malone CCD	1,026	52%
Marianna	3,875	72%
Marianna CCD	6,209	61%
Sneads	763	55%
Sneads CCD	1,567	55%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN JEFFERSON COUNTY

## 2016 Point-in-Time Data

**Population:** 14,082 • **Number of Households:** 5,564

**Median Household Income:** \$41,696 (state average: \$50,860)

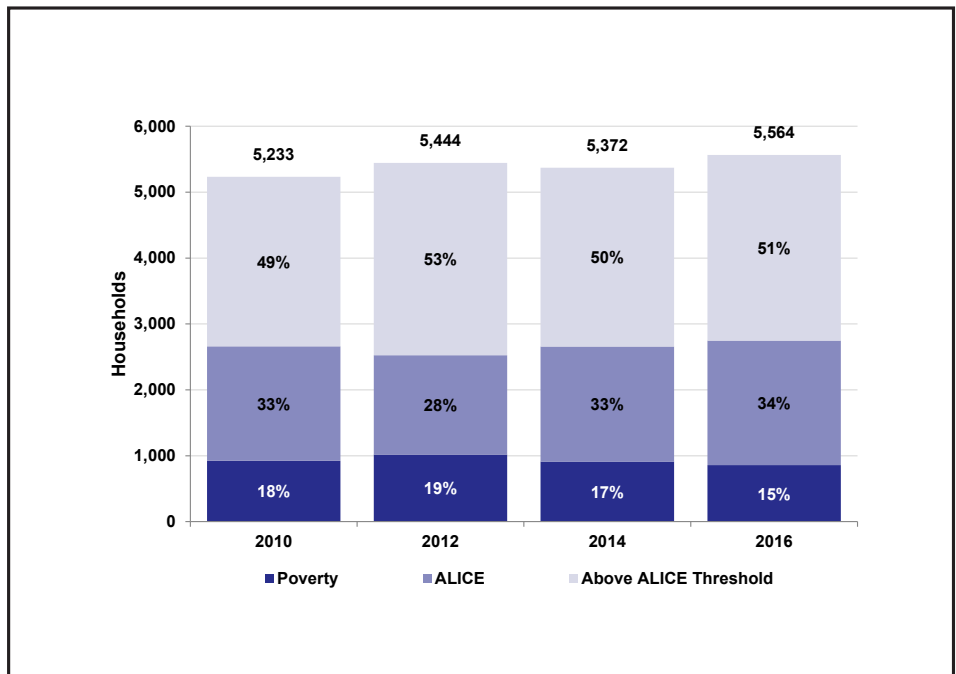
**Unemployment Rate:** 8.4% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 15% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

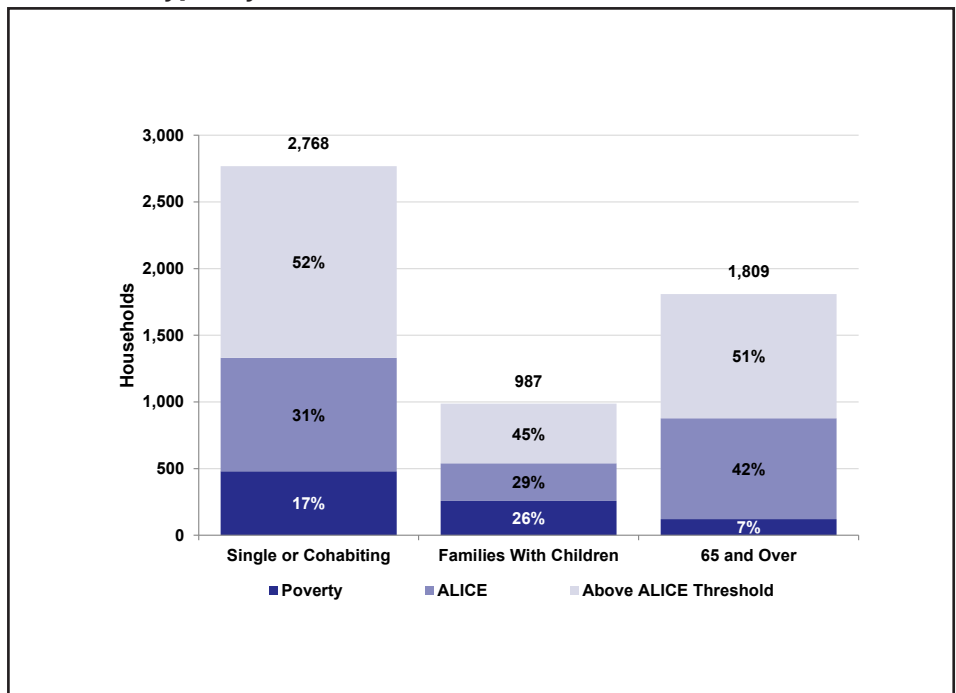
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jefferson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$693	\$914
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$166	\$428
Taxes	\$231	\$339
Monthly Total	\$1,827	\$4,703
<b>ANNUAL TOTAL</b>	\$21,924	\$56,436
Hourly Wage	\$10.96	\$28.22

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Jefferson County, 2016		
Town	Total HH	% ALICE & Poverty
Aucilla CDP	111	77%
Monticello	927	55%
Monticello CCD	3,663	53%
Wacissa CCD	1,901	43%
Wacissa CDP	114	37%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN LAFAYETTE COUNTY

## 2016 Point-in-Time Data

**Population:** 8,742 • **Number of Households:** 2,320

**Median Household Income:** \$36,236 (state average: \$50,860)

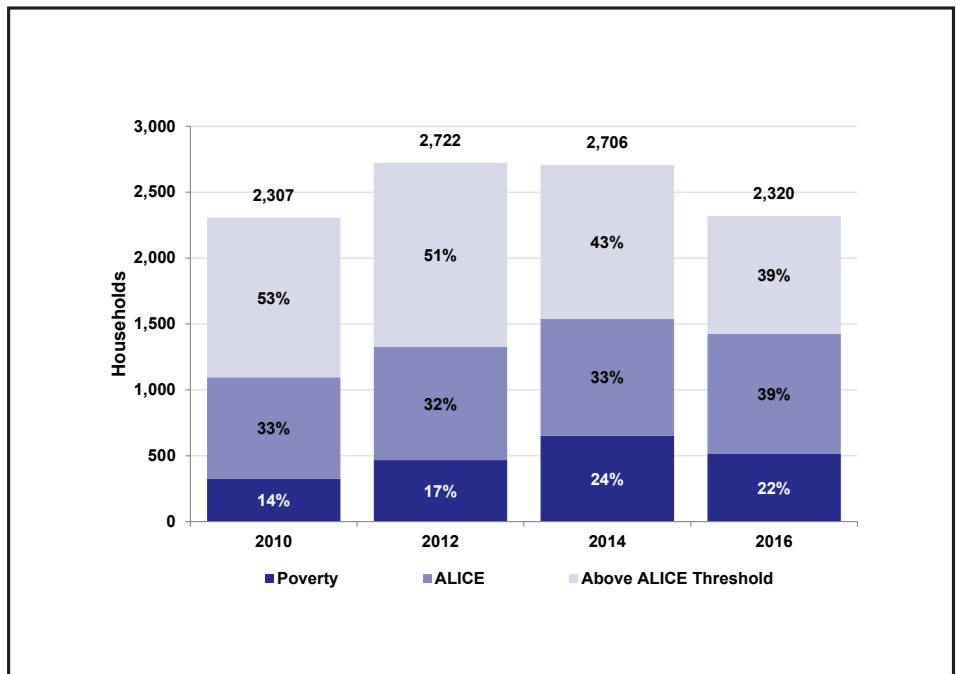
**Unemployment Rate:** 15.0% (state average: 6.0%)

**ALICE Households:** 39% (state average: 32%) • **Households in Poverty:** 22% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

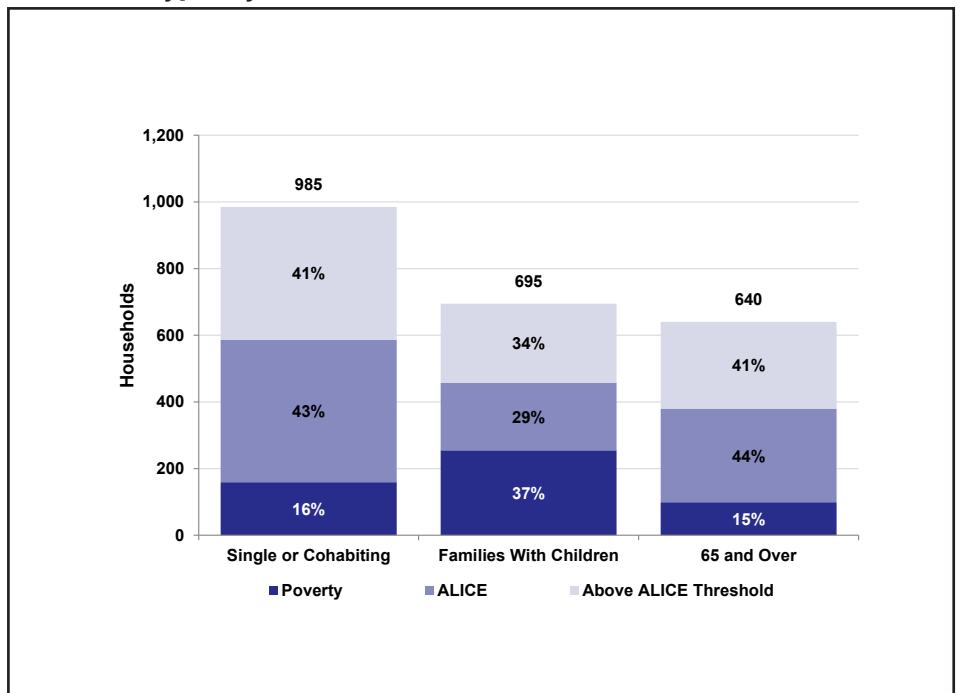
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

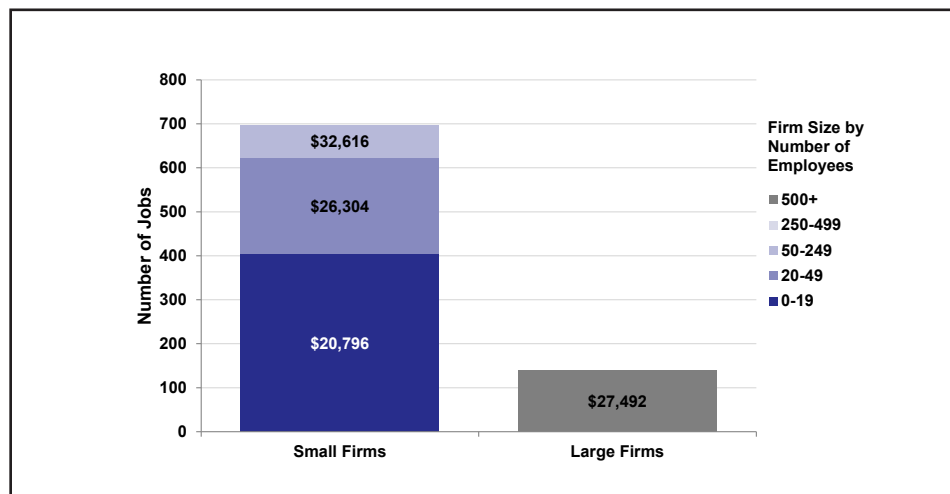
Lafayette County, 2016		
Town	Total HH	% ALICE & Poverty
Day CCD	449	63%
Mayo	405	67%
Mayo CCD	1,871	61%

Household Survival Budget, Lafayette County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$185	\$254
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN LAKE COUNTY

## 2016 Point-in-Time Data

**Population:** 335,396 • **Number of Households:** 128,888

**Median Household Income:** \$50,226 (state average: \$50,860)

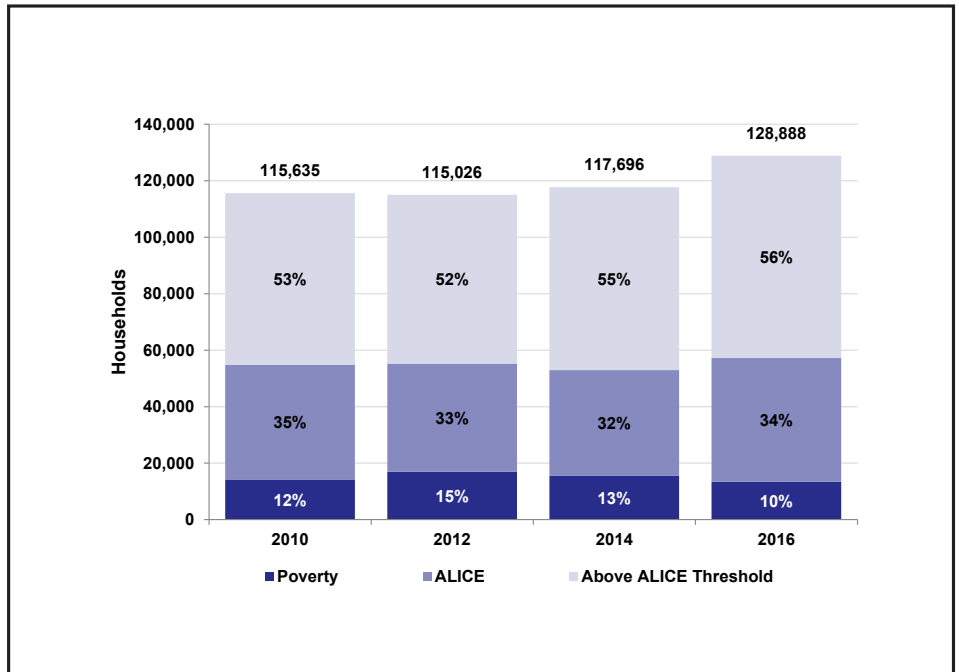
**Unemployment Rate:** 5.7% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 10% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

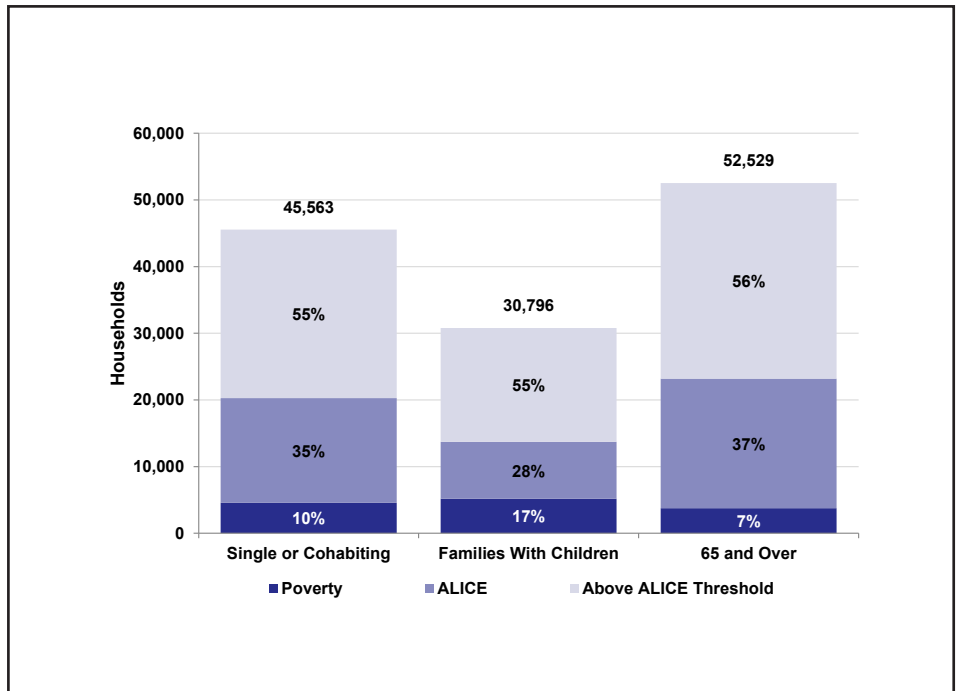
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

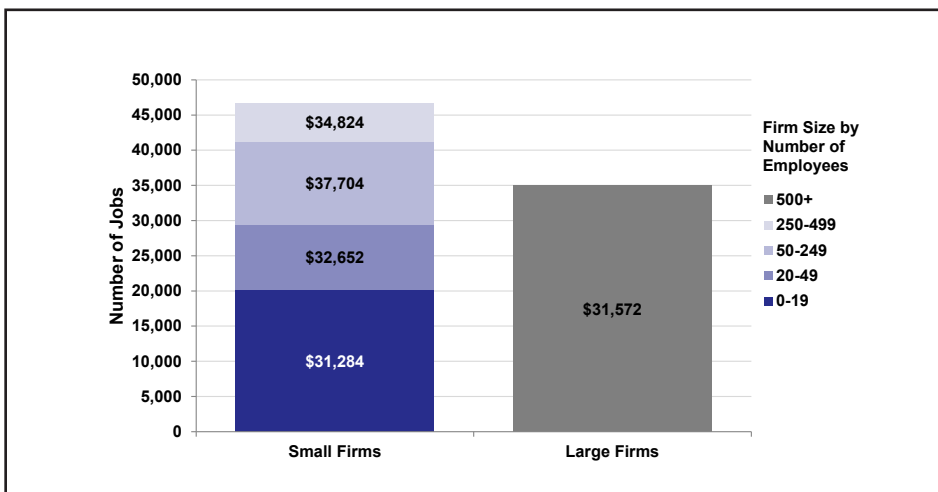
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Lake County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$748	\$1,003
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$173	\$439
Taxes	\$248	\$367
Monthly Total	\$1,906	\$4,831
<b>ANNUAL TOTAL</b>	<b>\$22,872</b>	<b>\$57,972</b>
Hourly Wage	\$11.44	\$28.99

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Lake County, 2016		
Town	Total HH	% ALICE & Poverty
Astatula	573	52%
Astor CDP	655	71%
Clermont	11,241	41%
Clermont CCD	30,121	37%
Eustis	7,269	58%
Eustis CCD	11,458	51%
Ferndale CDP	220	80%
Fruitland Park	1,615	56%
Fruitland Park-Lady Lake CCD	13,672	54%
Groveland	3,671	43%
Groveland-Mascotte CCD	9,579	46%
Howey-in-the-Hills	508	30%
Howey-in-the-Hills-Okahumpka CCD	7,957	44%
Lady Lake	7,237	53%
Lake Kathryn CDP	332	66%
Lake Mack-Forest Hills CDP	269	78%
Leesburg	8,383	62%
Leesburg CCD	9,331	61%
Leesburg East CCD	10,149	54%
Mascotte	1,555	51%
Minneola	3,273	41%
Montverde	527	27%
Mount Dora	5,606	47%
Mount Dora CCD	10,561	43%
Mount Plymouth CDP	1,684	34%
Paisley CDP	400	72%
Pine Lakes CDP	223	59%
Silver Lake CDP	689	44%
Sorrento CDP	255	83%
Tavares	6,582	58%
Tavares CCD	9,724	53%
Umatilla	1,459	63%
Umatilla CCD	9,484	56%
Yalaha CDP	411	24%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN LEE COUNTY

## 2016 Point-in-Time Data

**Population:** 722,336 • **Number of Households:** 261,735

**Median Household Income:** \$52,909 (state average: \$50,860)

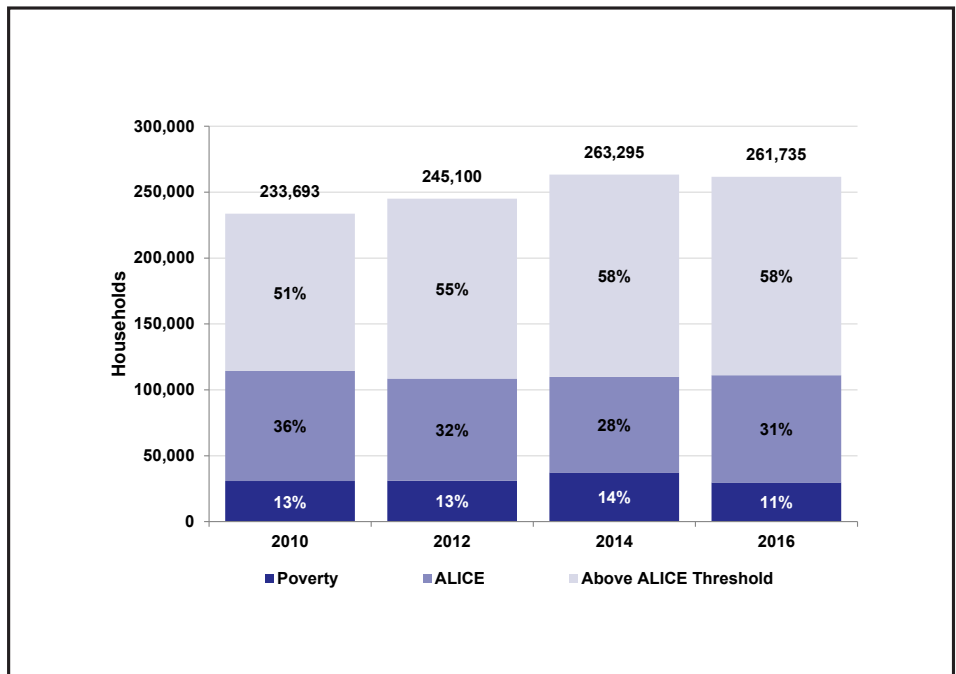
**Unemployment Rate:** 6.1% (state average: 6.0%)

**ALICE Households:** 31% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

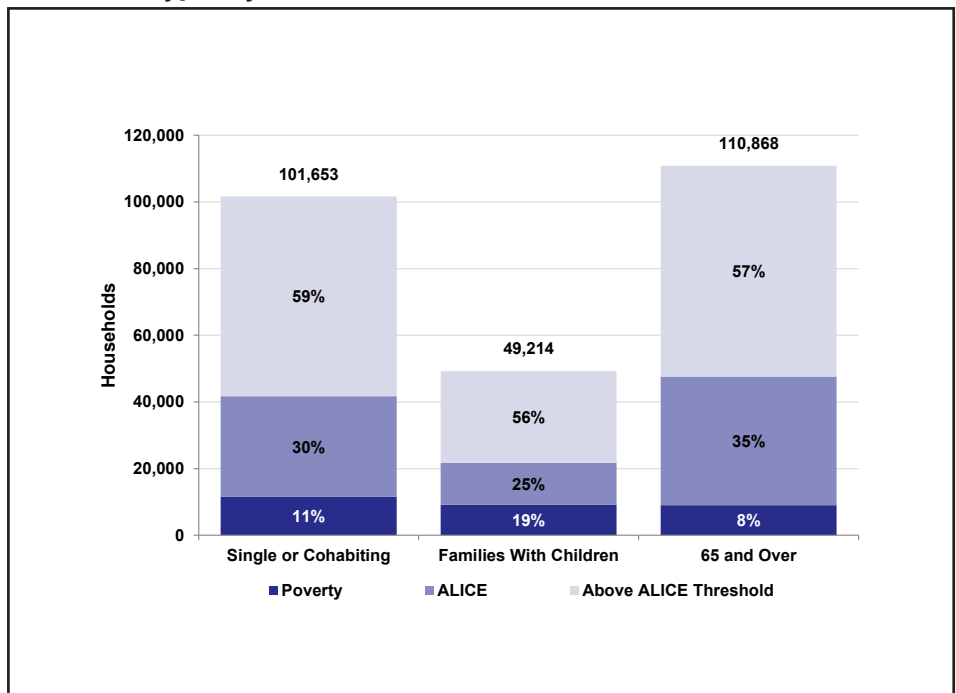
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

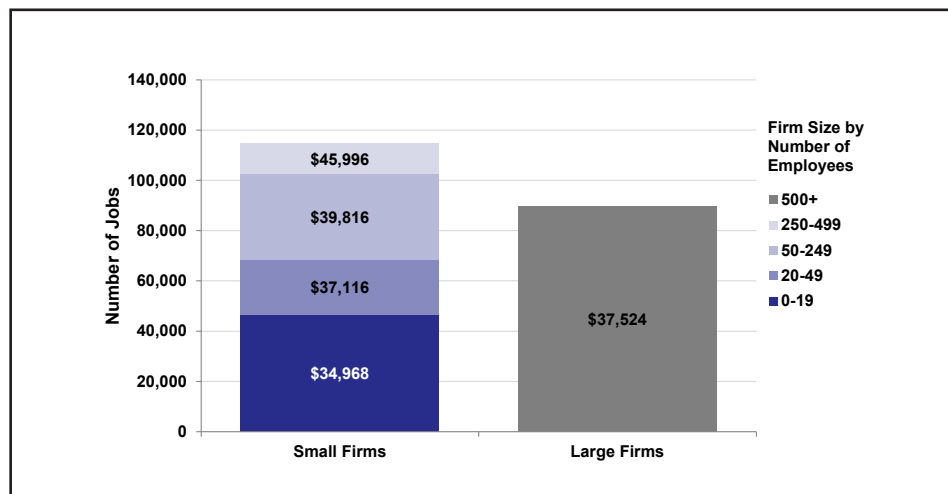
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Lee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$681	\$911
Child Care	\$-	\$1,003
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$165	\$423
Taxes	\$228	\$329
<b>Monthly Total</b>	<b>\$1,811</b>	<b>\$4,653</b>
<b>ANNUAL TOTAL</b>	<b>\$21,732</b>	<b>\$55,836</b>
<b>Hourly Wage</b>	<b>\$10.87</b>	<b>\$27.92</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Lee County, 2016		
Town	Total HH	% ALICE & Poverty
Alva CDP	893	38%
Boca Grande CCD	324	29%
Bokeelia CDP	680	56%
Bonita Springs	20,390	38%
Bonita Springs CCD	43,722	36%
Buckingham CDP	1,475	40%
Burnt Store Marina CDP	995	29%
Cape Coral	63,098	41%
Cape Coral CCD	67,506	45%
Cypress Lake CDP	6,026	49%
Estero	14,146	29%
Estero Island CCD	4,684	36%
Fort Myers	27,938	62%
Fort Myers Beach	3,703	35%
Fort Myers CCD	64,595	52%
Fort Myers Shores CCD	5,405	44%
Fort Myers Shores CDP	2,157	54%
Gateway CDP	3,283	22%
Harlem Heights CDP	356	47%
Iona CDP	7,283	44%
Lehigh Acres CCD	47,495	47%
Lehigh Acres CDP	30,787	50%
Lochmoor Waterway Estates CDP	1,852	46%
Matlacha CDP	400	41%
Matlacha Isles-Matlacha Shores CDP	150	32%
McGregor CDP	3,366	36%
North Fort Myers CCD	17,048	55%
North Fort Myers CDP	19,135	54%
Olga CDP	756	46%
Page Park CDP	237	100%
Palmona Park CDP	457	81%
Pine Island CCD	3,688	47%
Pine Island Center CDP	701	57%
Pine Manor CDP	1,235	92%
Pineland CDP	123	24%
Punta Rassa CDP	1,155	38%
San Carlos Park CDP	5,801	49%
Sanibel	3,553	27%
Sanibel Island CCD	3,617	27%
St. James City CDP	1,776	44%
Suncoast Estates CDP	1,622	66%
Three Oaks CDP	1,224	19%
Tice CDP	1,285	79%
Villas CDP	4,927	47%
Whiskey Creek CDP	2,192	29%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN LEON COUNTY

## 2016 Point-in-Time Data

**Population:** 287,822 • **Number of Households:** 112,119

**Median Household Income:** \$51,107 (state average: \$50,860)

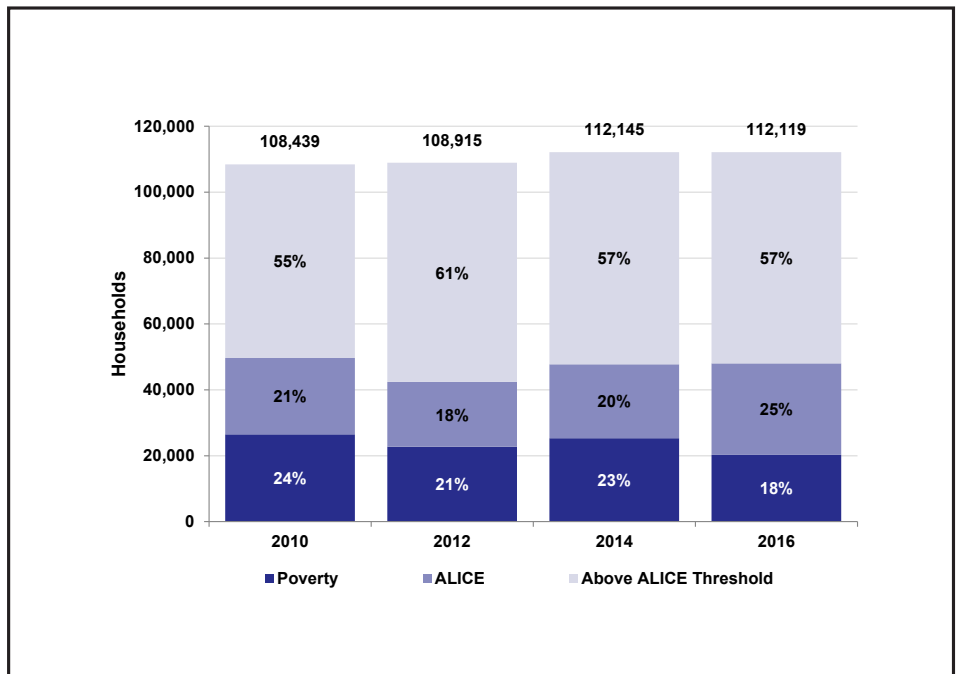
**Unemployment Rate:** 6.6% (state average: 6.0%)

**ALICE Households:** 25% (state average: 32%) • **Households in Poverty:** 18% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

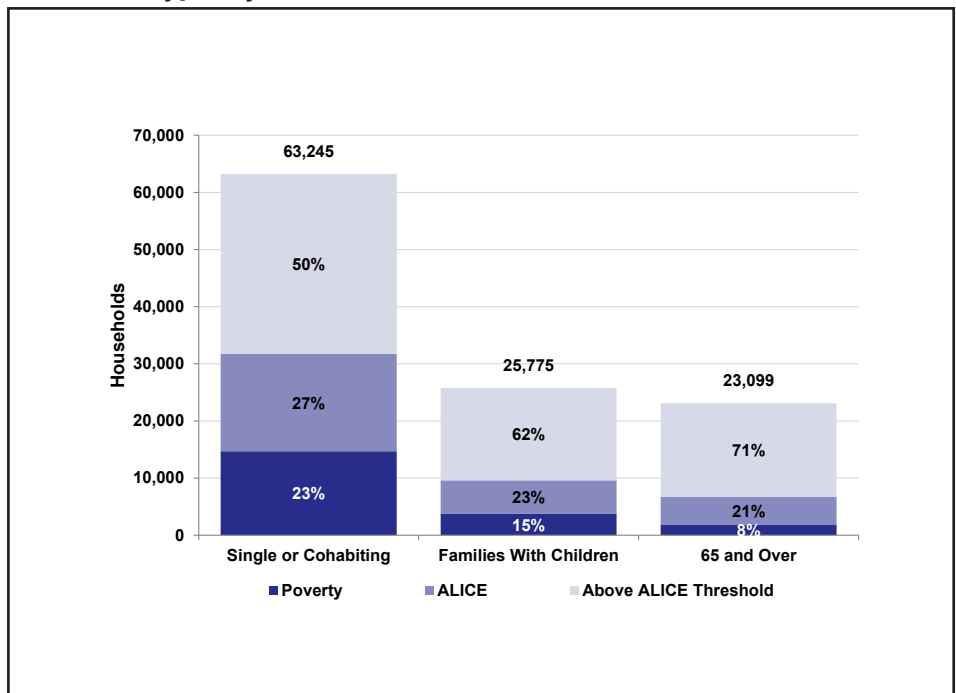
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

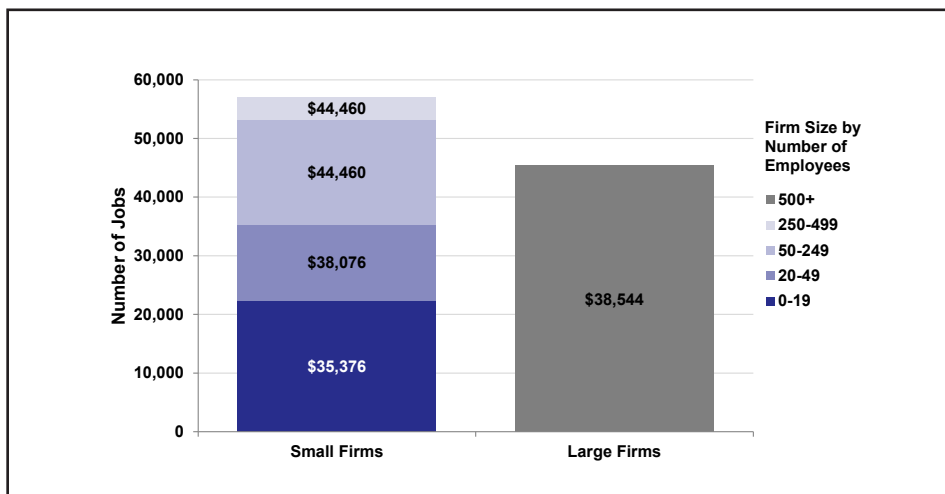
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Leon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$693	\$914
Child Care	\$-	\$996
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$166	\$422
Taxes	\$231	\$327
<b>Monthly Total</b>	<b>\$1,827</b>	<b>\$4,646</b>
<b>ANNUAL TOTAL</b>	<b>\$21,924</b>	<b>\$55,752</b>
<b>Hourly Wage</b>	<b>\$10.96</b>	<b>\$27.88</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Leon County, 2016		
Town	Total HH	% ALICE & Poverty
East Leon CCD	13,911	27%
Northeast Leon CCD	20,172	21%
Northwest Leon CCD	9,397	32%
Southeast Leon CCD	6,232	34%
Southwest Leon CCD	5,098	51%
Tallahassee	75,147	50%
Tallahassee Central CCD	16,224	70%
Tallahassee East CCD	10,590	49%
Tallahassee Northeast CCD	7,039	38%
Tallahassee Northwest CCD	10,741	65%
Tallahassee South CCD	5,690	64%
Tallahassee Southwest CCD	6,017	80%
Woodville CDP	1,018	53%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN LEVY COUNTY

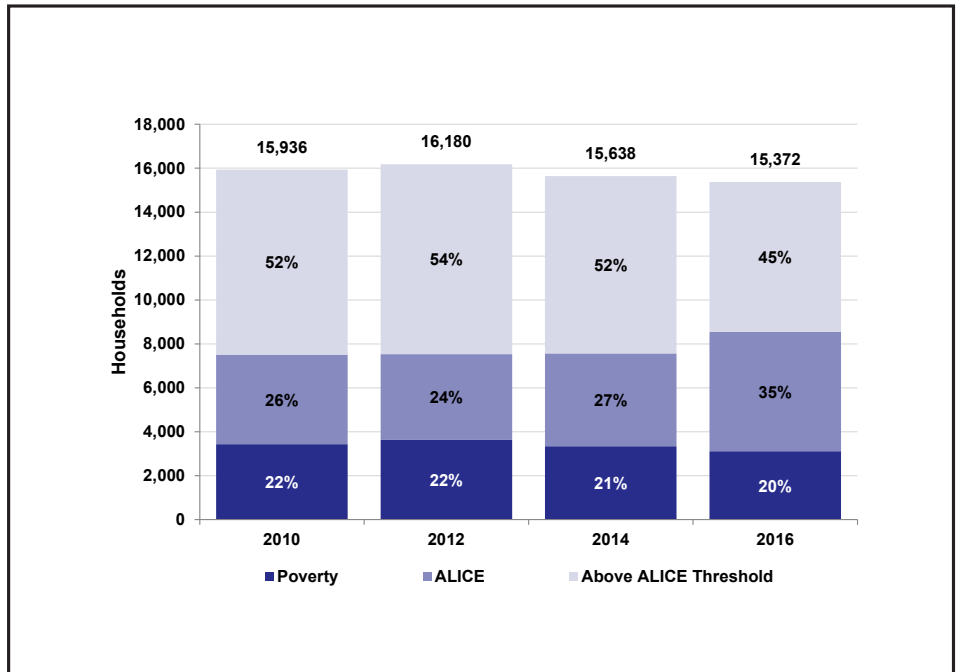
## 2016 Point-in-Time Data

**Population:** 39,707 • **Number of Households:** 15,372  
**Median Household Income:** \$35,480 (state average: \$50,860)  
**Unemployment Rate:** 9.9% (state average: 6.0%)  
**ALICE Households:** 35% (state average: 32%) • **Households in Poverty:** 20% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

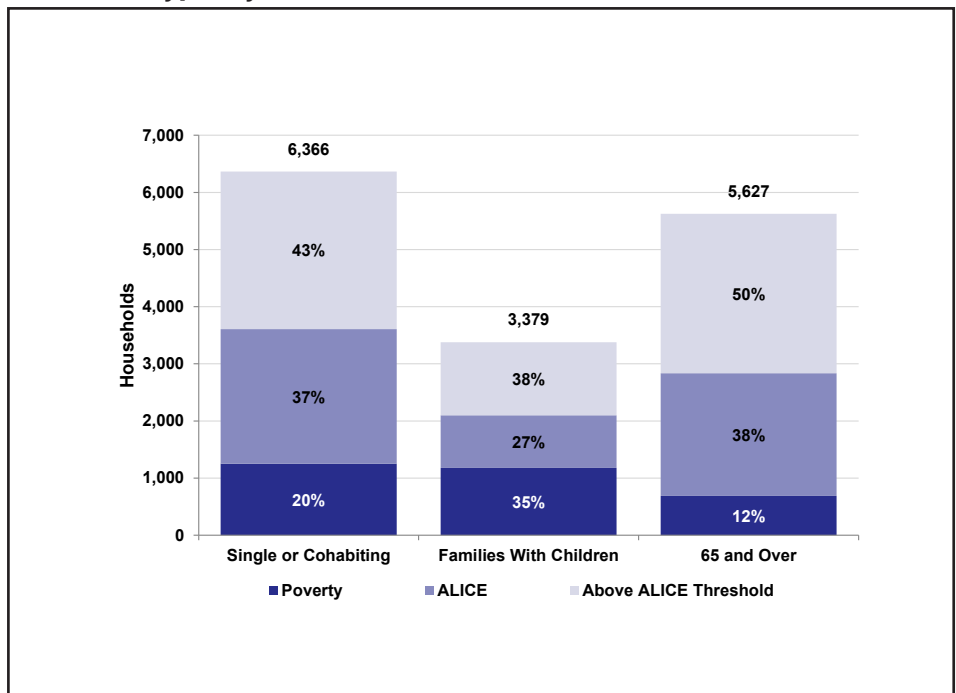
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

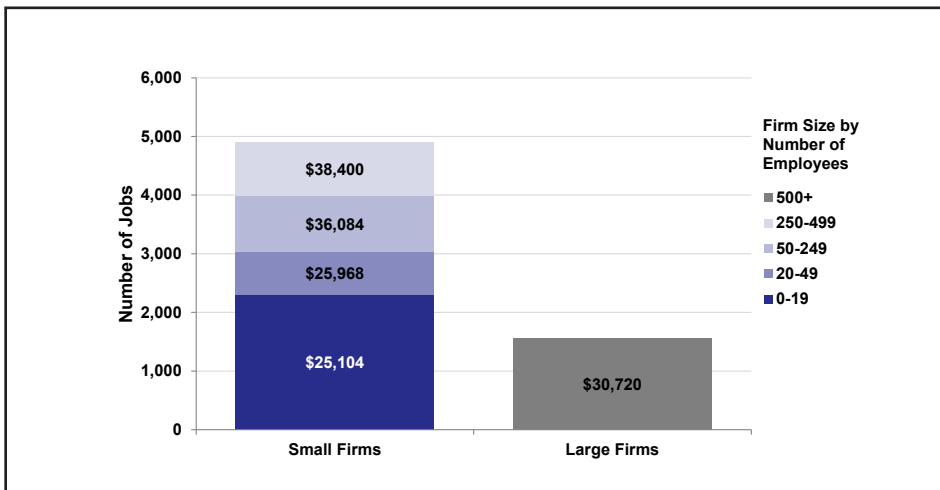
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Levy County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$522	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$186	\$254
<b>Monthly Total</b>	<b>\$1,589</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$19,068</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.53</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Levy County, 2016		
Town	Total HH	% ALICE & Poverty
Andrews CDP	314	63%
Bronson	357	59%
Cedar Key	331	42%
Cedar Key-Yankeetown CCD	2,480	60%
Chiefland	869	73%
Chiefland CCD	4,737	56%
East Bronson CDP	646	62%
East Williston CDP	182	48%
Fanning Springs	369	45%
Inglis	644	64%
Manatee Road CDP	1,181	55%
Raleigh CDP	144	77%
Williston	943	61%
Williston Highlands CDP	919	44%
Williston-Bronson CCD	8,155	54%
Yankeetown	296	47%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN LIBERTY COUNTY

## 2016 Point-in-Time Data

**Population:** 8,285 • **Number of Households:** 2,363

**Median Household Income:** \$37,917 (state average: \$50,860)

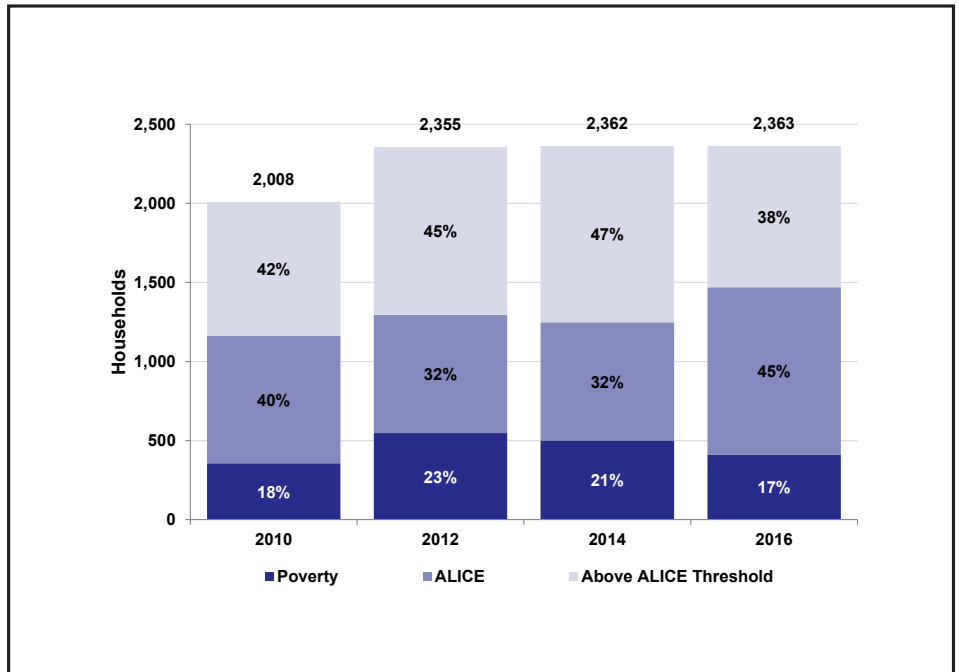
**Unemployment Rate:** 9.1% (state average: 6.0%)

**ALICE Households:** 45% (state average: 32%) • **Households in Poverty:** 17% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

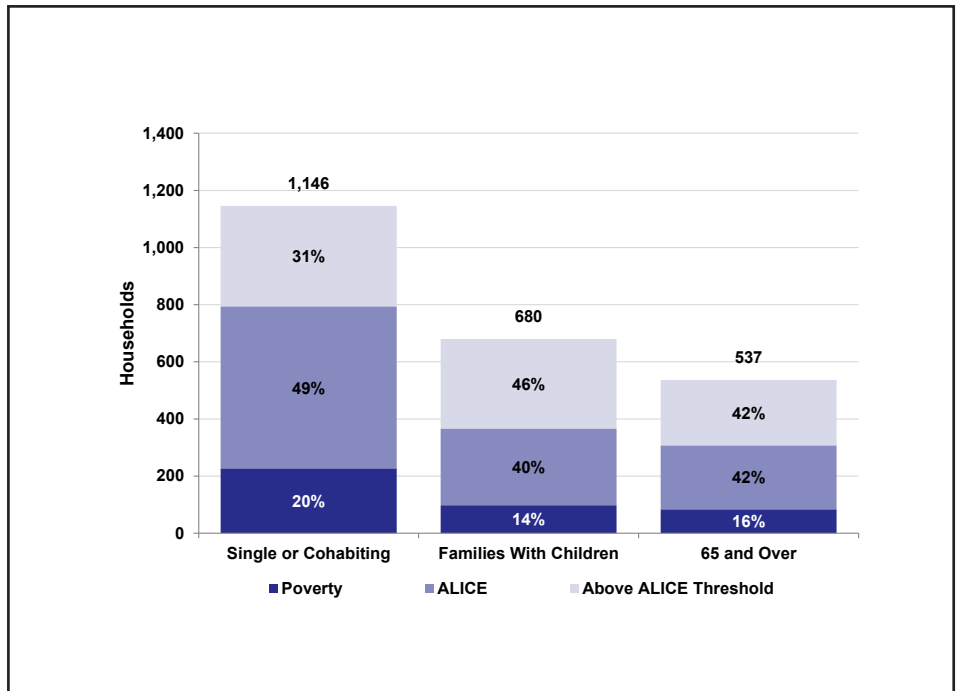
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Liberty County, 2016		
Town	Total HH	% ALICE & Poverty
Bristol	319	63%
East Liberty CCD	912	54%
Hosford CDP	288	45%
Lake Mystic CDP	137	47%
West Liberty CCD	1,451	67%

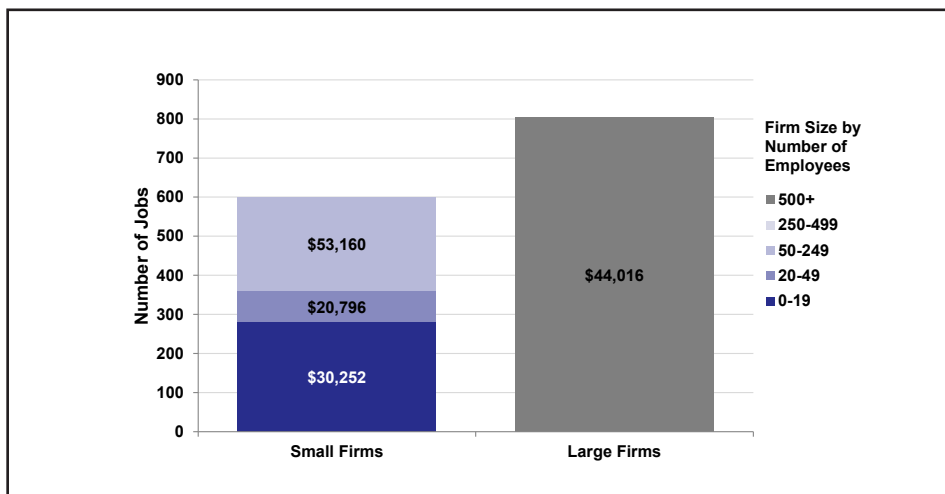
### Household Survival Budget, Liberty County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$185	\$254
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN MADISON COUNTY

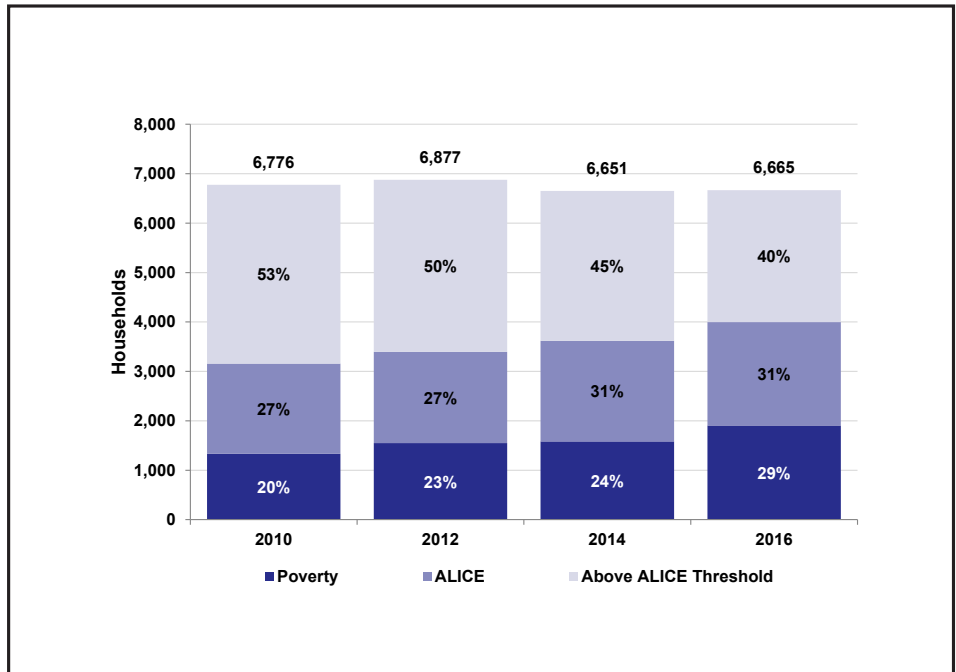
## 2016 Point-in-Time Data

**Population:** 18,560 • **Number of Households:** 6,665  
**Median Household Income:** \$29,806 (state average: \$50,860)  
**Unemployment Rate:** 12.4% (state average: 6.0%)  
**ALICE Households:** 31% (state average: 32%) • **Households in Poverty:** 29% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

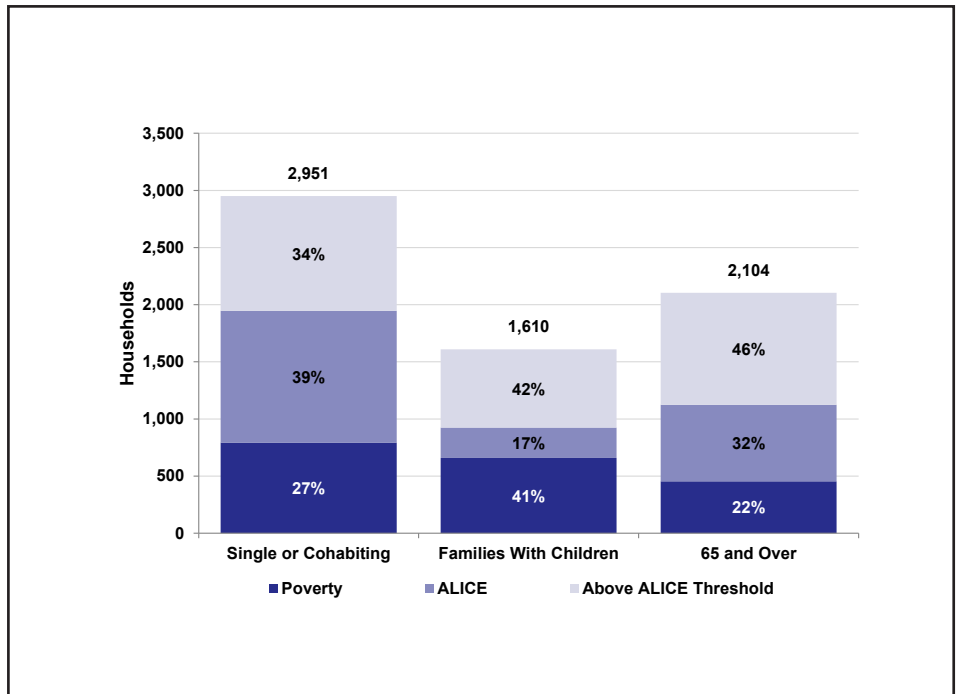
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

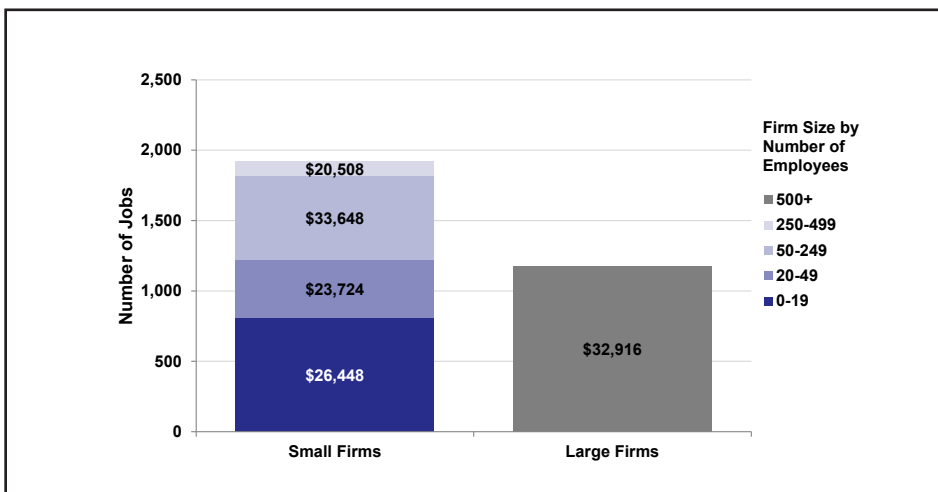
Madison County, 2016		
Town	Total HH	% ALICE & Poverty
Greenville	323	76%
Greenville CCD	1,409	67%
Lee	144	60%
Madison	1,055	74%
Madison CCD	5,256	58%

Household Survival Budget, Madison County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$950
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$380
Taxes	\$185	\$228
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,179</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$50,148</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.07</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN MANATEE COUNTY

## 2016 Point-in-Time Data

**Population:** 375,888 • **Number of Households:** 142,465

**Median Household Income:** \$51,748 (state average: \$50,860)

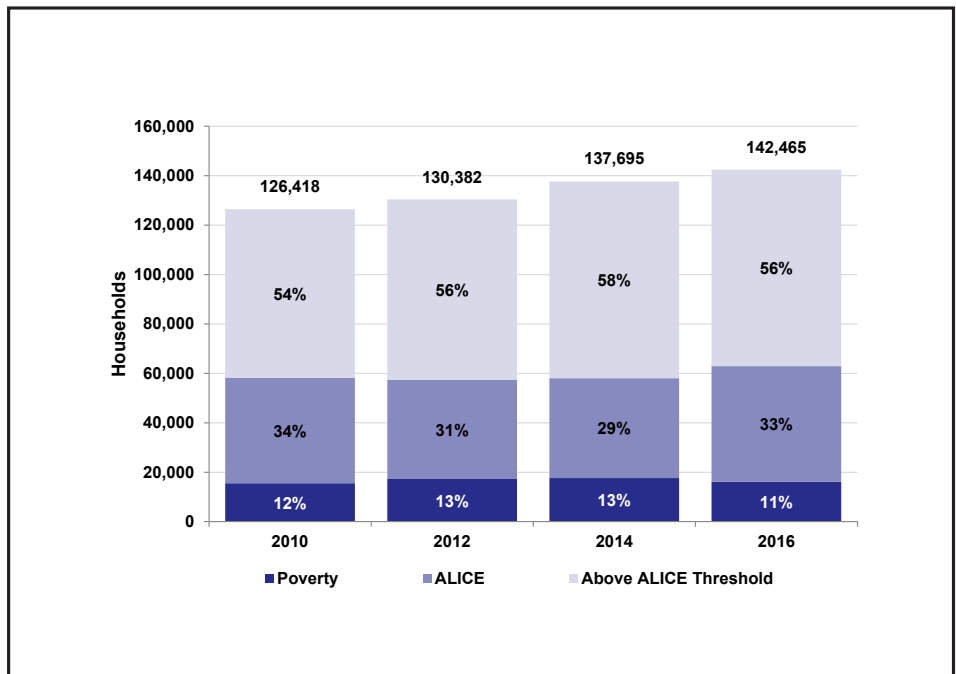
**Unemployment Rate:** 6.4% (state average: 6.0%)

**ALICE Households:** 33% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

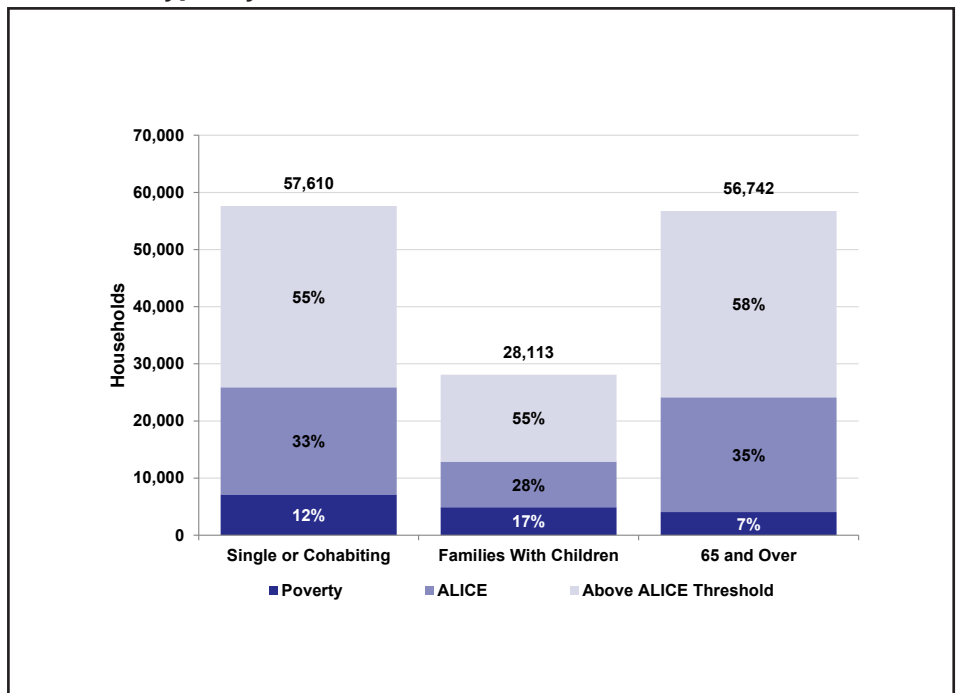
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Manatee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$711	\$974
Child Care	\$-	\$1,097
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$168	\$443
Taxes	\$237	\$377
<b>Monthly Total</b>	<b>\$1,853</b>	<b>\$4,878</b>
<b>ANNUAL TOTAL</b>	<b>\$22,236</b>	<b>\$58,536</b>
<b>Hourly Wage</b>	<b>\$11.12</b>	<b>\$29.27</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Manatee County, 2016		
Town	Total HH	% ALICE & Poverty
Anna Maria	529	48%
Bayshore Gardens CDP	7,376	59%
Bradenton	21,005	55%
Bradenton Beach	502	56%
Bradenton CCD	96,918	50%
Cortez CDP	2,007	49%
Ellenton CDP	1,396	52%
Holmes Beach	2,097	39%
Longboat Key	3,845	28%
Memphis CDP	2,602	56%
Myakka City CCD	18,553	24%
Palmetto	4,763	52%
Palmetto CCD	11,351	51%
Parrish CCD	9,168	26%
Samoset CDP	1,096	68%
South Bradenton CDP	10,291	67%
West Bradenton CDP	1,608	35%
West Samoset CDP	1,806	79%
Whitfield CDP (Manatee County)	1,269	31%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN MARION COUNTY

## 2016 Point-in-Time Data

**Population:** 349,020 • **Number of Households:** 134,239

**Median Household Income:** \$39,383 (state average: \$50,860)

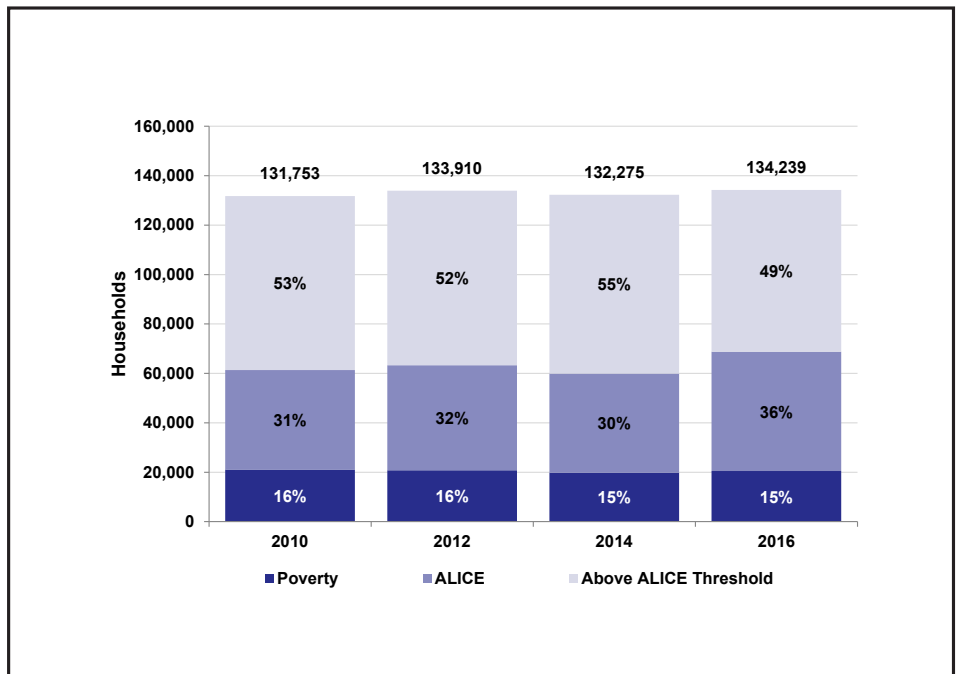
**Unemployment Rate:** 6.3% (state average: 6.0%)

**ALICE Households:** 36% (state average: 32%) • **Households in Poverty:** 15% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

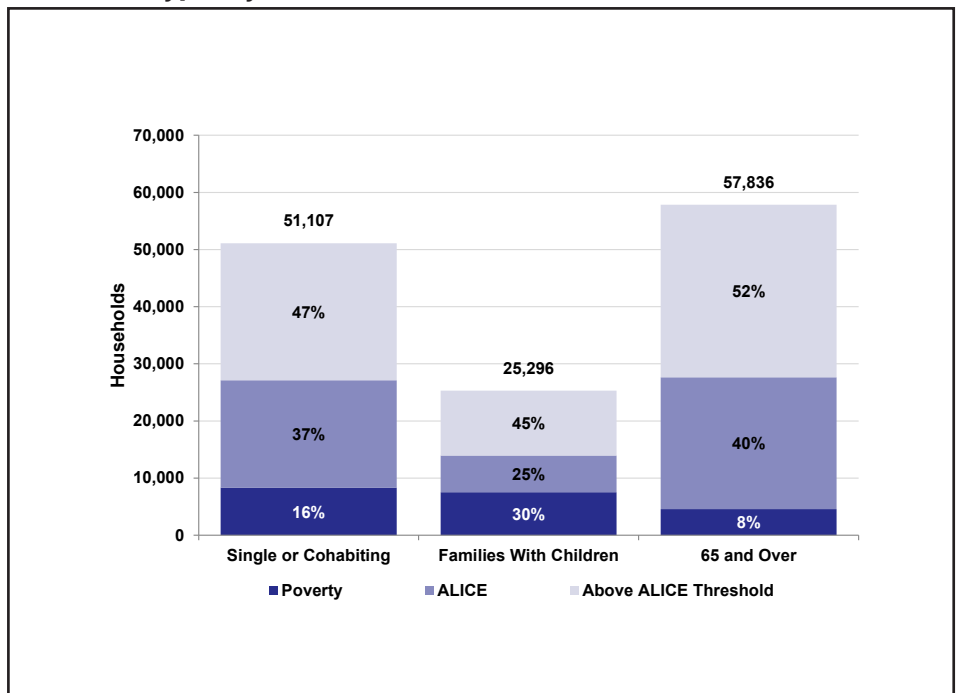
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

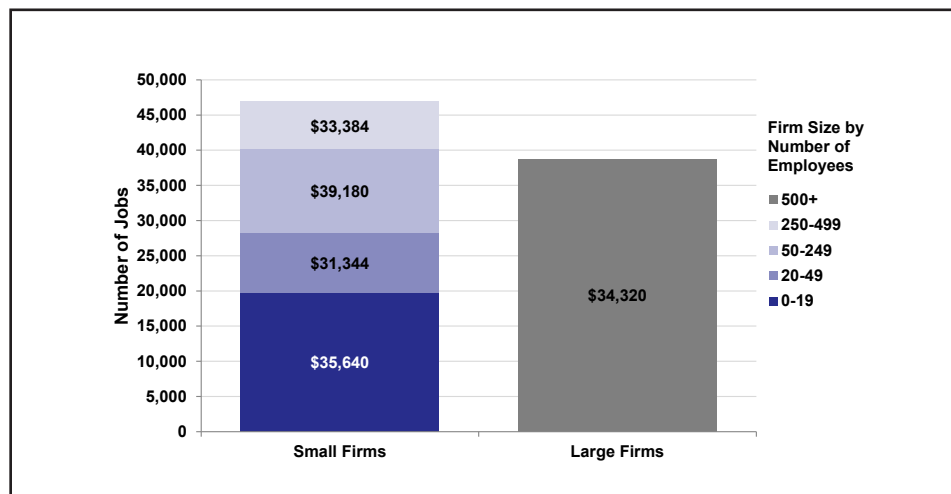
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Marion County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$546	\$780
Child Care	\$-	\$951
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$147	\$399
Taxes	\$191	\$273
<b>Monthly Total</b>	<b>\$1,621</b>	<b>\$4,390</b>
<b>ANNUAL TOTAL</b>	<b>\$19,452</b>	<b>\$52,680</b>
<b>Hourly Wage</b>	<b>\$9.73</b>	<b>\$26.34</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Marion County, 2016		
Town	Total HH	% ALICE & Poverty
Bellevue	1,775	59%
Bellevue CCD	45,772	43%
Dunnellon	1,017	70%
Dunnellon CCD	5,591	50%
East Marion CCD	7,433	65%
Fellowship CCD	11,384	47%
Fort McCoy-Anthony CCD	5,318	55%
McIntosh	203	34%
Ocala	21,348	54%
Ocala CCD	52,096	53%
Reddick	247	74%
Reddick-McIntosh CCD	4,683	54%
Silver Springs Shores CDP	3,036	77%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN MARTIN COUNTY

## 2016 Point-in-Time Data

**Population:** 158,701 • **Number of Households:** 62,976

**Median Household Income:** \$54,620 (state average: \$50,860)

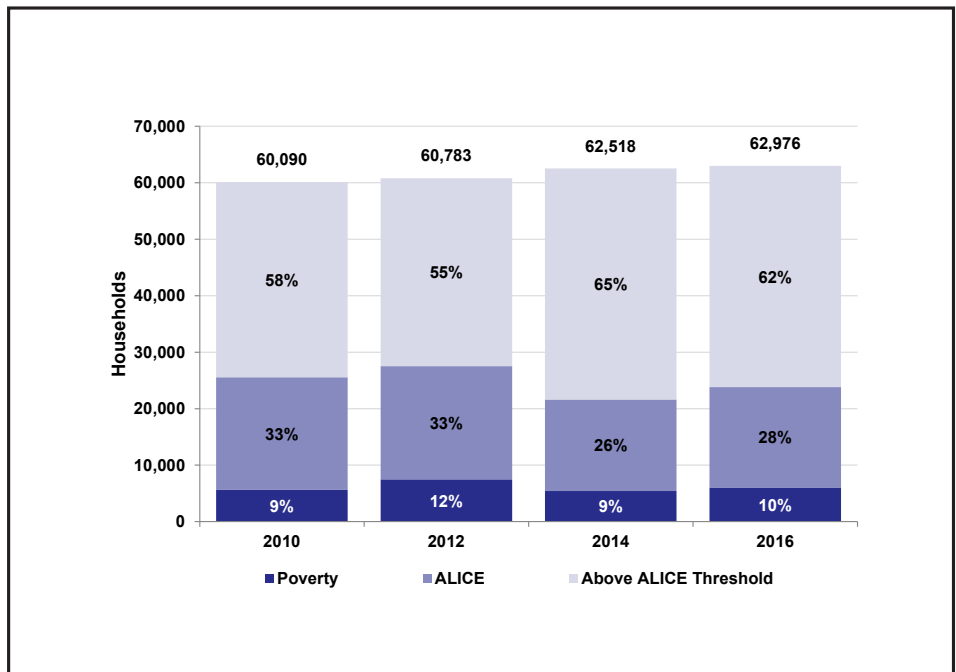
**Unemployment Rate:** 4.2% (state average: 6.0%)

**ALICE Households:** 28% (state average: 32%) • **Households in Poverty:** 10% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

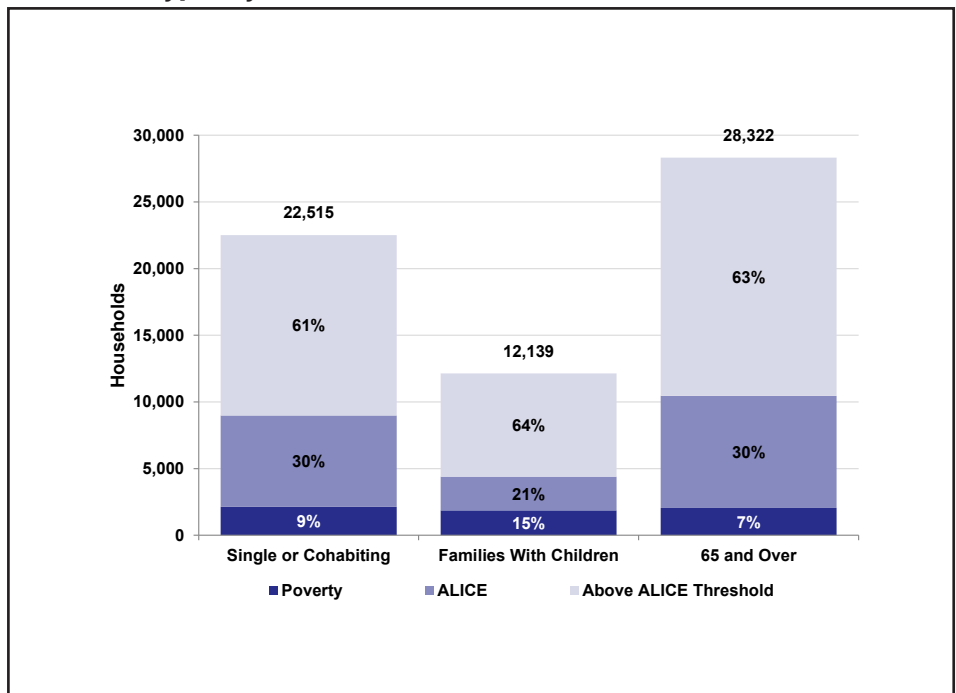
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Martin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$698	\$923
Child Care	\$-	\$1,250
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$167	\$457
Taxes	\$233	\$408
Monthly Total	\$1,835	\$5,025
<b>ANNUAL TOTAL</b>	\$22,020	\$60,300
Hourly Wage	\$11.01	\$30.15

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Martin County, 2016		
Town	Total HH	% ALICE & Poverty
Hobe Sound CDP	6,147	52%
Indiantown CCD	6,177	41%
Indiantown CDP	1,419	66%
Jensen Beach CDP	5,367	44%
Jupiter Island	298	17%
North River Shores CDP	1,546	47%
Ocean Breeze Park	140	70%
Palm City CDP	9,838	29%
Port Salerno CDP	4,377	47%
Port Salerno-Hobe Sound CCD	27,032	41%
Rio CDP	463	36%
Sewall's Point	839	18%
Stuart	7,429	55%
Stuart CCD	29,771	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN MIAMI-DADE COUNTY

## 2016 Point-in-Time Data

**Population:** 2,712,945 • **Number of Households:** 880,766

**Median Household Income:** \$45,935 (state average: \$50,860)

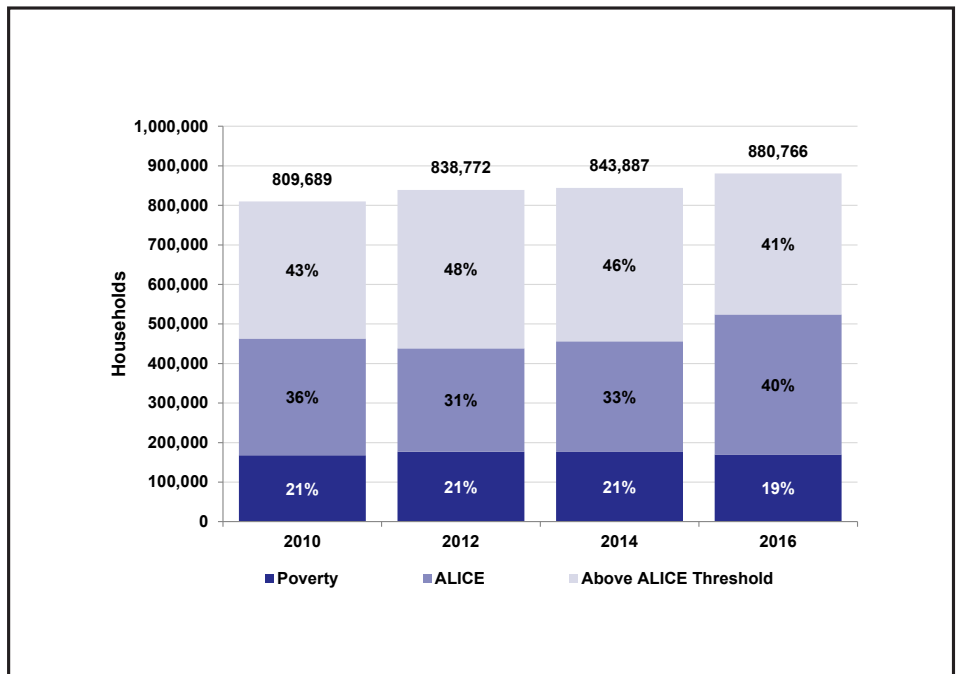
**Unemployment Rate:** 5.9% (state average: 6.0%)

**ALICE Households:** 40% (state average: 32%) • **Households in Poverty:** 19% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

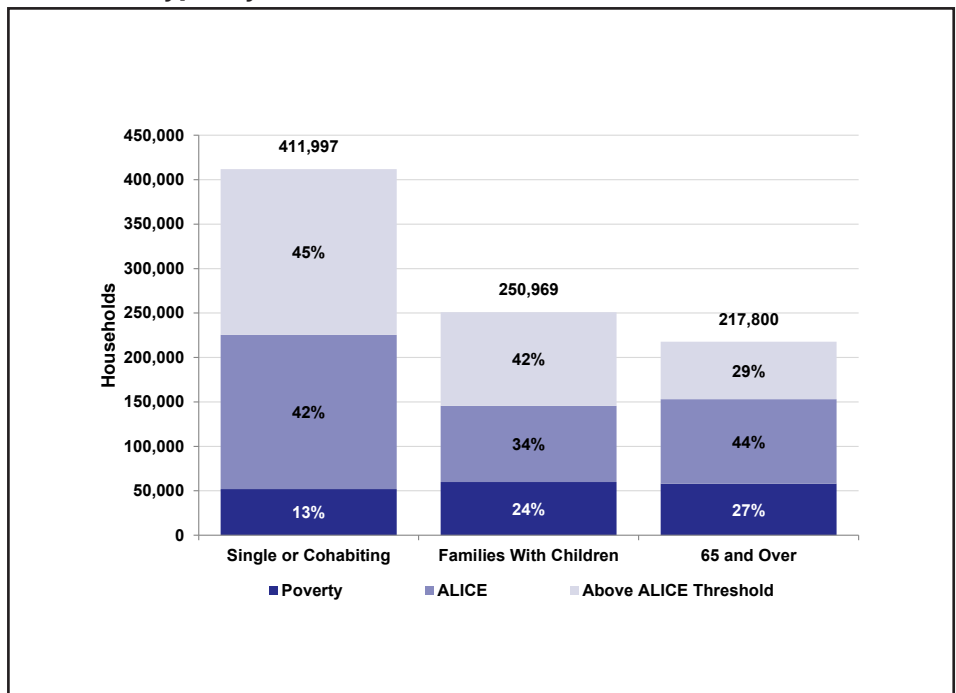
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



# Why do so many households struggle?

## The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. Family costs increased by 30 percent statewide from 2010 to 2016.

Household Survival Budget, Miami-Dade County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$774	\$1,250
Child Care	\$-	\$920
Food	\$164	\$542
Transportation	\$419	\$837
Health Care	\$164	\$598
Technology	\$55	\$75
Miscellaneous	\$185	\$465
Taxes	\$275	\$427
<b>Monthly Total</b>	<b>\$2,036</b>	<b>\$5,114</b>
<b>ANNUAL TOTAL</b>	<b>\$24,432</b>	<b>\$61,368</b>
<b>Hourly Wage</b>	<b>\$12.22</b>	<b>\$30.68</b>

## ...and wages lag behind

Employment and wages vary by location and firm size, but across the state, wages are still often less than the cost of the family Household Survival Budget.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey; ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Miami-Dade County, 2016		
Town	Total HH	% ALICE & Poverty
Aventura	18,875	50%
Bal Harbour	1,549	52%
Bay Harbor Islands	2,462	46%
Biscayne Park	1,008	48%
Brownsville CDP	5,108	87%
Coral Gables	17,980	34%
Coral Terrace CDP	7,352	55%
Country Club CDP	16,393	65%
Country Walk CDP	4,538	34%
Cutler Bay	12,999	41%
Doral	15,799	41%
El Portal	835	47%
Everglades CCD	1,853	48%
Florida City	2,862	84%
Fountainbleau CDP	18,719	65%
Gladeview CDP	3,785	84%
Glenvar Heights CDP	7,125	50%
Golden Beach	187	25%
Golden Glades CDP	9,425	70%
Goulds CDP	2,869	79%
Hialeah	75,222	78%
Hialeah CCD	107,815	69%
Hialeah Gardens	6,429	62%
Homestead	19,201	65%
Homestead Base CDP	145	100%
Homestead CCD	32,072	66%
Ives Estates CDP	6,933	60%
Kendale Lakes CDP	17,858	56%
Kendale Lakes-Tamiami CCD	109,216	49%
Kendall CDP	28,831	47%
Kendall West CDP	11,479	63%
Kendall-Palmetto Bay CCD	52,628	40%
Key Biscayne	4,641	26%
Key Biscayne CCD	4,641	26%
Leisure City CDP	6,707	76%
Medley	317	88%
Miami	172,748	70%
Miami Beach	44,963	53%
Miami Beach CCD	64,421	56%
Miami CCD	336,232	67%
Miami Gardens	33,174	67%
Miami Gardens CCD	30,855	67%
Miami Lakes	9,652	40%
Miami Shores	3,418	24%
Miami Springs	4,968	53%
Naranja CDP	2,661	81%
North Bay Village	3,264	53%
North Miami	18,394	71%
North Miami Beach	14,189	70%
North Westside CCD	42,104	57%
Ojus CDP	6,787	60%
Olympia Heights CDP	3,950	47%
Opa-locka	5,123	88%

Miami-Dade County, 2016		
Town	Total HH	% ALICE & Poverty
Palm Springs North CDP	1,599	33%
Palmetto Bay	7,367	27%
Palmetto Estates CDP	3,898	52%
Pinecrest	6,060	26%
Pinewood CDP	4,670	78%
Princeton CDP	6,961	56%
Princeton-Goulds CCD	45,104	60%
Richmond Heights CDP	2,571	69%
Richmond West CDP	9,064	42%
South Miami	4,194	48%
South Miami Heights CDP	10,503	68%
South Westside CCD	26,683	54%
Sunny Isles Beach	10,434	54%
Sunset CDP	5,181	39%
Surfside	2,275	41%
Sweetwater	5,622	72%
Tamiami CDP	16,199	57%
The Crossings CDP	7,542	45%
The Hammocks CDP	15,712	47%
Three Lakes CDP	4,956	43%
University Park CDP	7,596	62%
Virginia Gardens	876	59%
West Little River CDP	9,094	72%
West Miami	2,188	63%
West Perrine CDP	2,854	68%
Westchester CDP	9,024	57%
Westview CDP	3,114	76%
Westwood Lakes CDP	3,240	55%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN MONROE COUNTY

## 2016 Point-in-Time Data

**Population:** 79,077 • **Number of Households:** 30,318

**Median Household Income:** \$65,717 (state average: \$50,860)

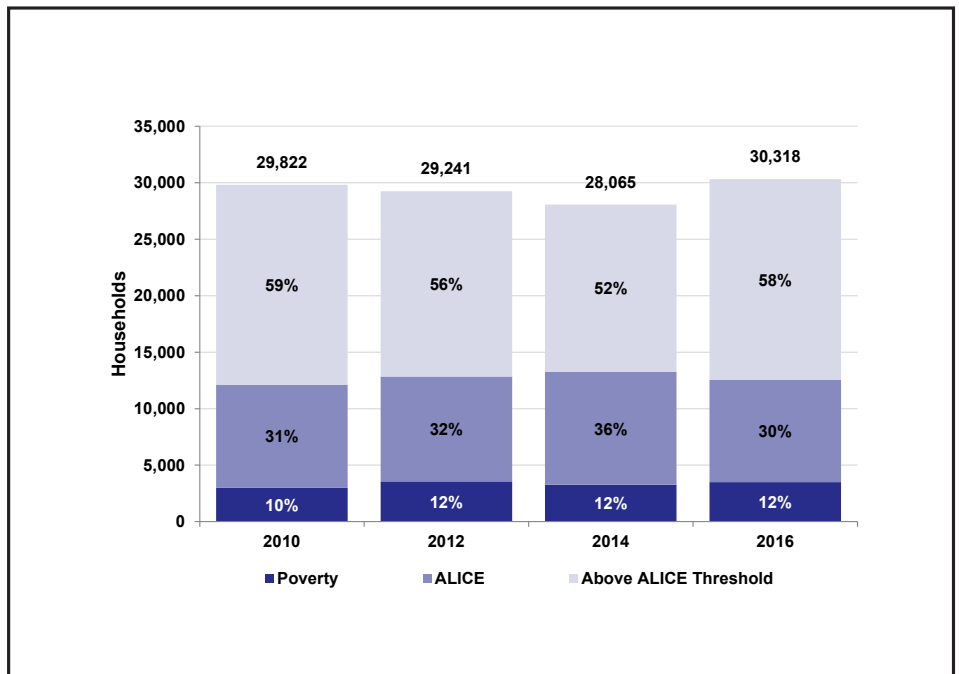
**Unemployment Rate:** 3.3% (state average: 6.0%)

**ALICE Households:** 30% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

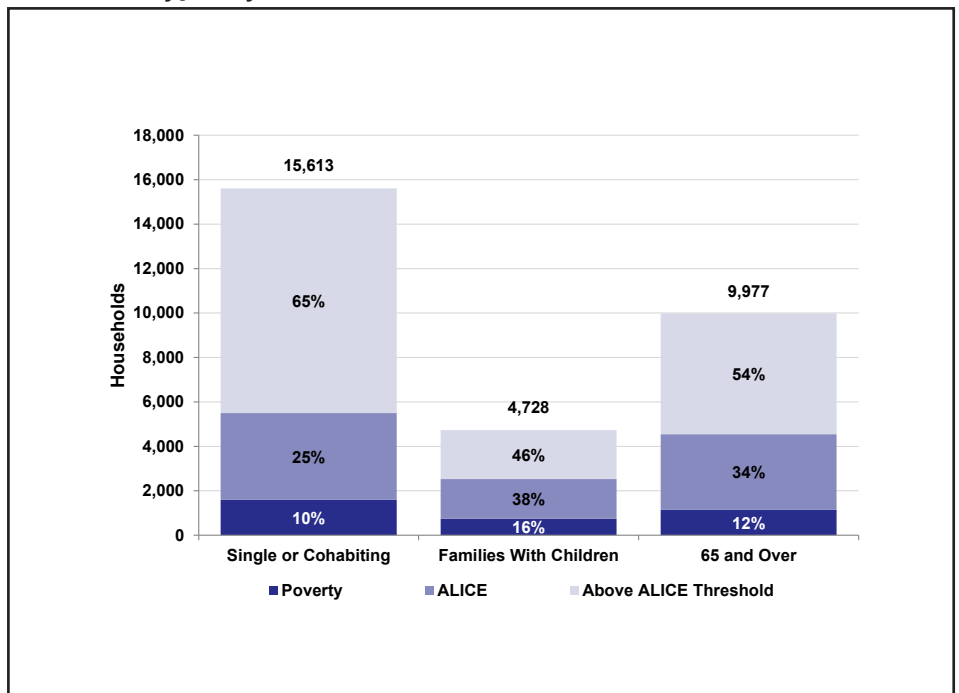
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

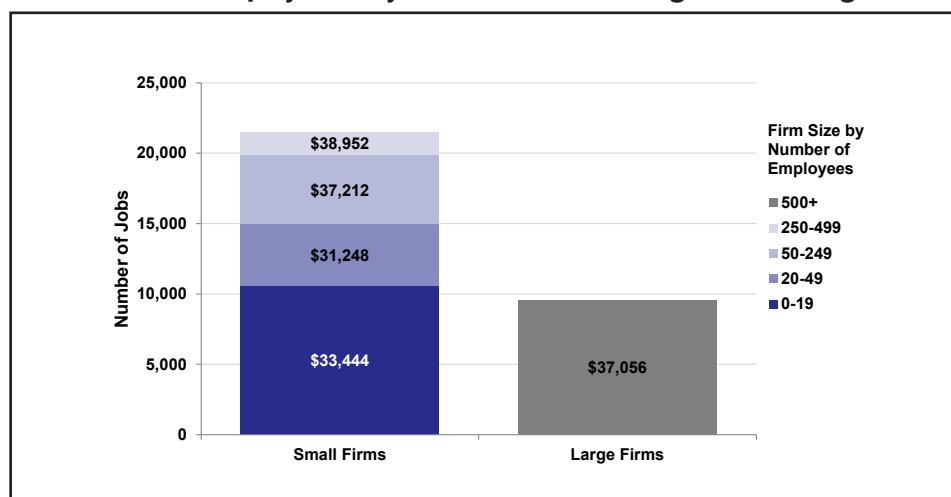
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$999	\$1,473
Child Care	\$-	\$1,200
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$206	\$522
Taxes	\$324	\$561
Monthly Total	\$2,266	\$5,743
<b>ANNUAL TOTAL</b>	\$27,192	\$68,916
Hourly Wage	\$13.60	\$34.46

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Monroe County, 2016		
Town	Total HH	% ALICE & Poverty
Big Coppitt Key CDP	1,033	43%
Big Pine Key CDP	2,040	49%
Cudjoe Key CDP	931	44%
Duck Key CDP	310	42%
Islamorada	2,636	43%
Key Colony Beach	366	29%
Key Largo CDP	4,125	46%
Key West	9,653	49%
Key West CCD	12,377	49%
Lower Keys CCD	5,180	41%
Marathon	3,186	53%
Middle Keys CCD	3,986	49%
North Key Largo CDP	423	22%
Stock Island CDP	1,274	63%
Tavernier CDP	794	54%
Upper Keys CCD	8,002	45%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN NASSAU COUNTY

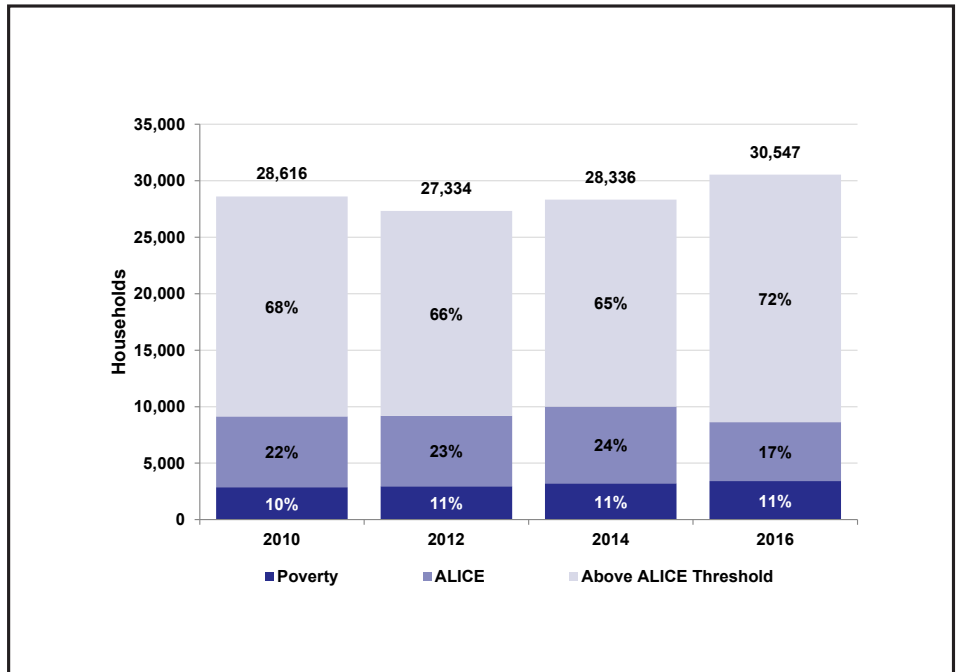
## 2016 Point-in-Time Data

**Population:** 80,622 • **Number of Households:** 30,547  
**Median Household Income:** \$71,515 (state average: \$50,860)  
**Unemployment Rate:** 5.8% (state average: 6.0%)  
**ALICE Households:** 17% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

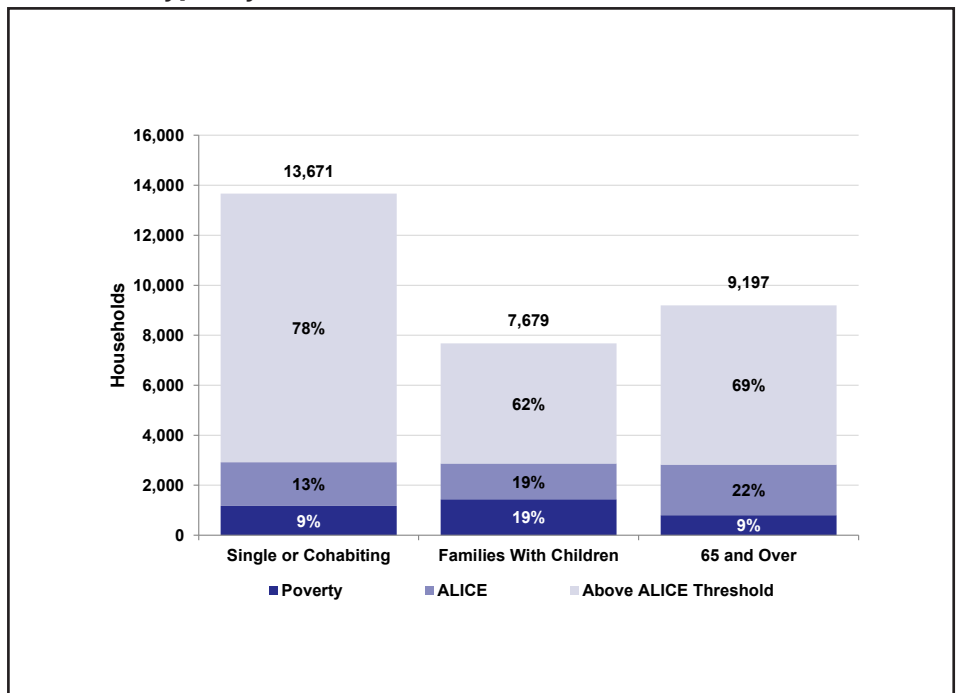
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

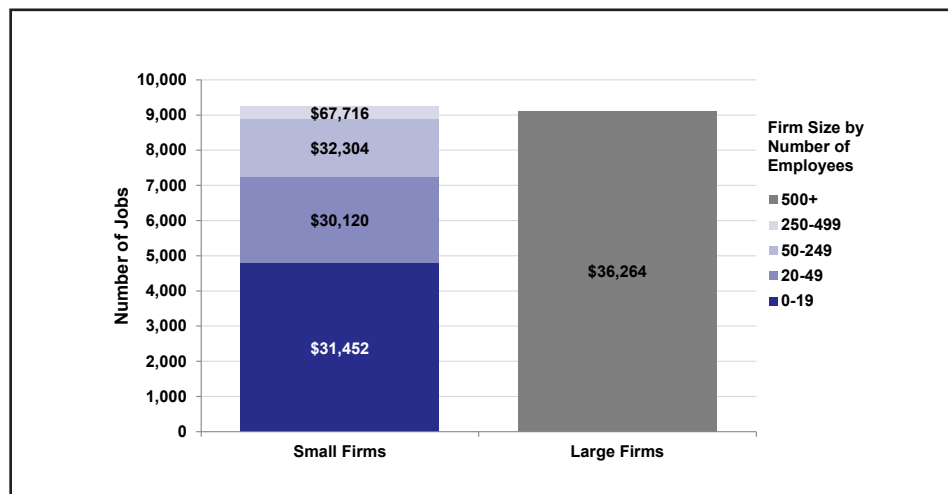
Household Survival Budget, Nassau County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$616	\$960
Child Care	\$-	\$1,030
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$156	\$433
Taxes	\$209	\$352
<b>Monthly Total</b>	<b>\$1,718</b>	<b>\$4,762</b>
<b>ANNUAL TOTAL</b>	<b>\$20,616</b>	<b>\$57,144</b>
<b>Hourly Wage</b>	<b>\$10.31</b>	<b>\$28.57</b>

Nassau County, 2016		
Town	Total HH	% ALICE & Poverty
Callahan	542	63%
Callahan-Hilliard CCD	9,217	39%
Fernandina Beach	5,646	39%
Fernandina Beach CCD	9,723	36%
Hilliard	1,081	41%
Nassau Village-Ratliff CDP	1,800	39%
Yulee CCD	10,274	35%
Yulee CDP	4,297	37%

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN OKALOOSA COUNTY

## 2016 Point-in-Time Data

**Population:** 201,170 • **Number of Households:** 76,102

**Median Household Income:** \$60,026 (state average: \$50,860)

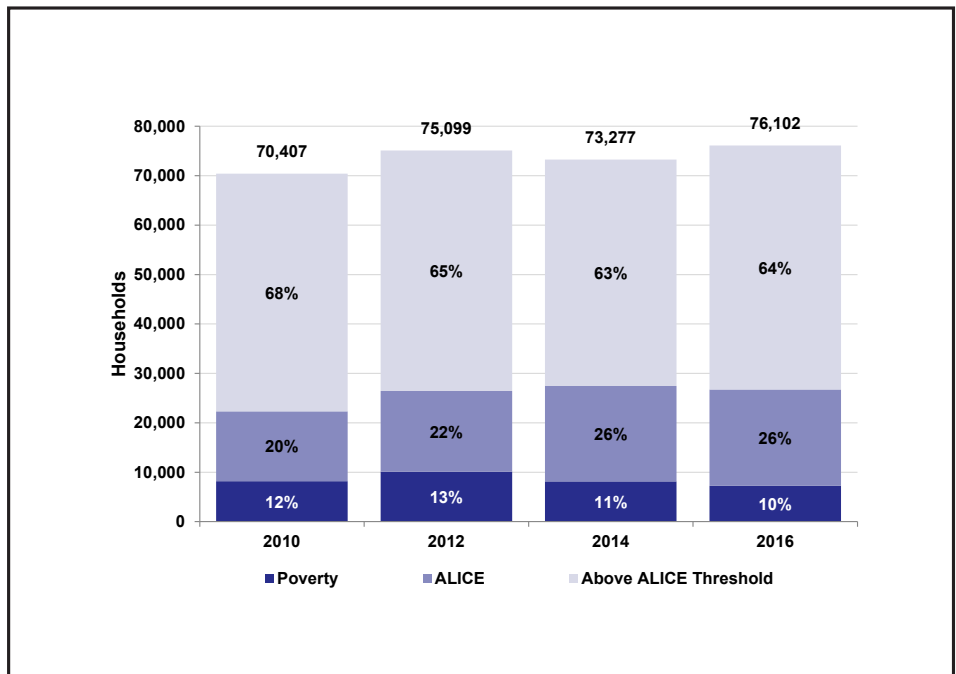
**Unemployment Rate:** 5.8% (state average: 6.0%)

**ALICE Households:** 26% (state average: 32%) • **Households in Poverty:** 10% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

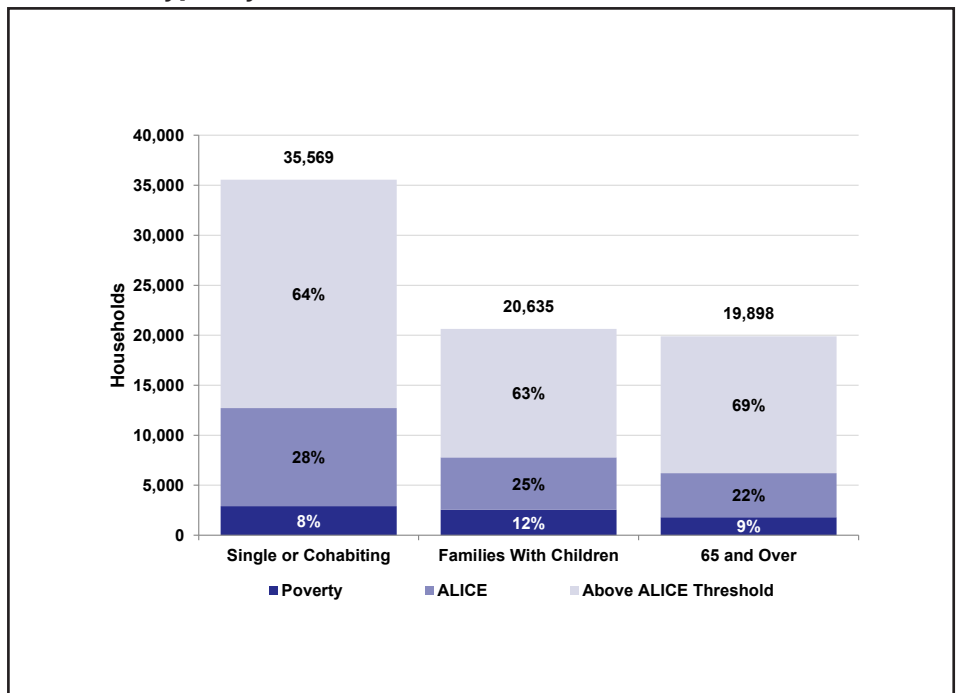
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

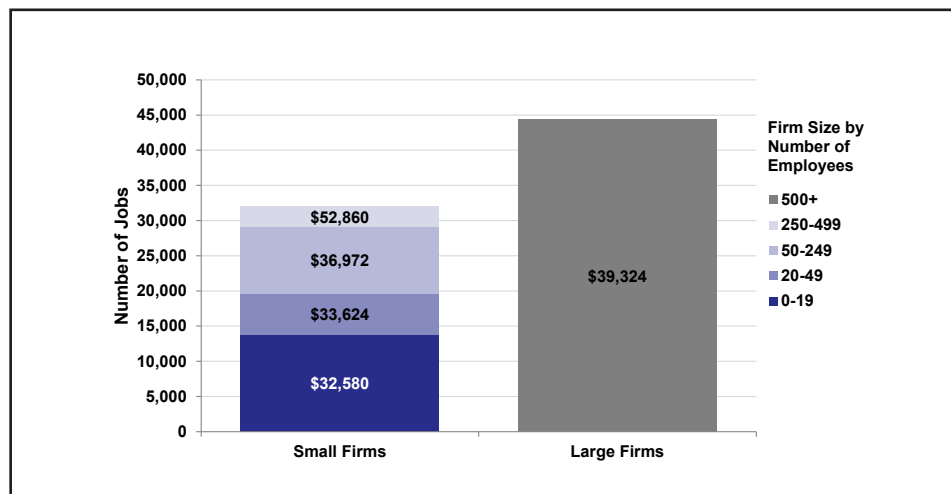
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Okaloosa County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$658	\$930
Child Care	\$-	\$1,053
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$162	\$432
Taxes	\$221	\$350
<b>Monthly Total</b>	<b>\$1,778</b>	<b>\$4,752</b>
<b>ANNUAL TOTAL</b>	<b>\$21,336</b>	<b>\$57,024</b>
<b>Hourly Wage</b>	<b>\$10.67</b>	<b>\$28.51</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Okaloosa County, 2016		
Town	Total HH	% ALICE & Poverty
Baker CCD	2,882	38%
Cinco Bayou	193	32%
Crestview	8,141	42%
Crestview CCD	17,295	34%
Destin	5,890	29%
Eglin AFB CCD	1,375	52%
Eglin AFB CDP	641	44%
Fort Walton Beach	8,947	44%
Fort Walton Beach CCD	40,053	39%
Lake Lorraine CDP	3,073	37%
Laurel Hill	246	53%
Laurel Hill CCD	786	51%
Mary Esther	1,804	36%
Niceville	5,435	36%
Niceville-Valparaiso CCD	13,749	28%
Ocean City CDP	2,597	43%
Shalimar	330	21%
Valparaiso	1,558	41%
Wright CDP	9,835	45%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN OKEECHOBEE COUNTY

## 2016 Point-in-Time Data

**Population:** 39,420 • **Number of Households:** 12,850

**Median Household Income:** \$36,415 (state average: \$50,860)

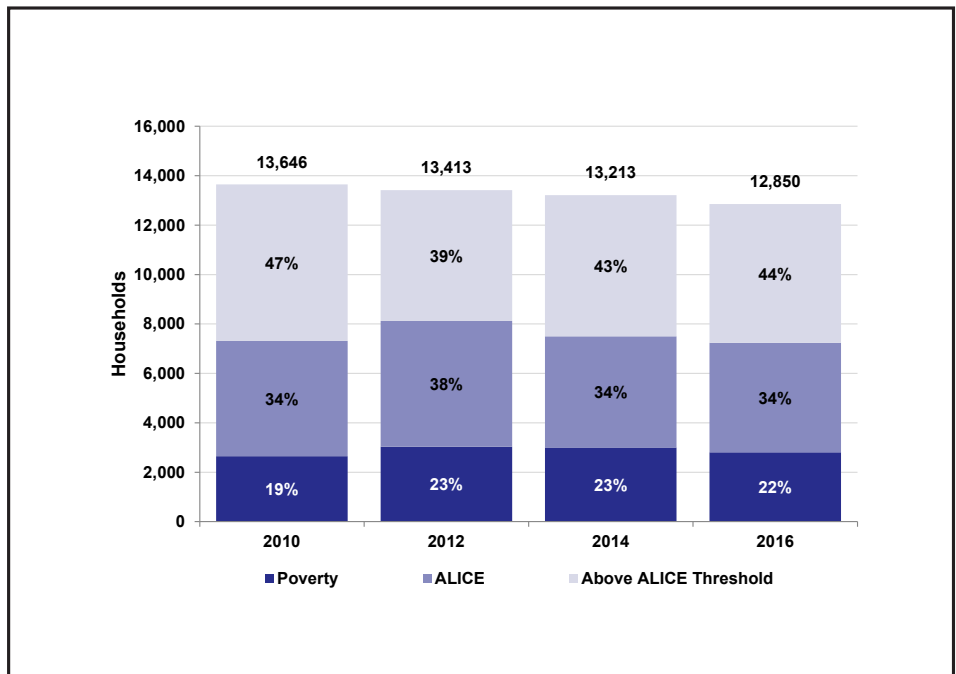
**Unemployment Rate:** 11.2% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 22% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

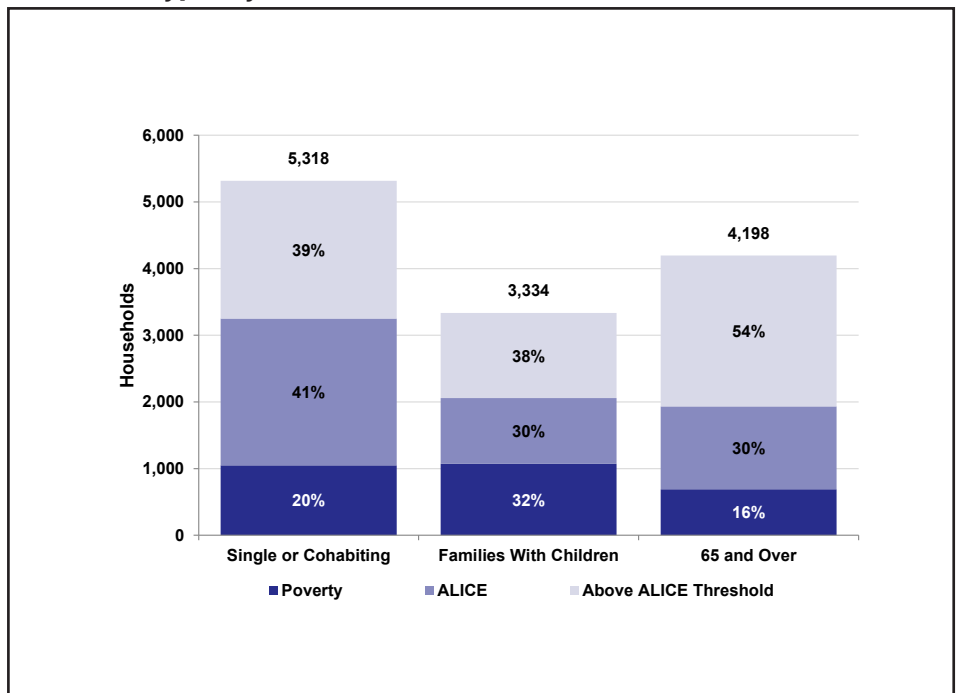
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Okeechobee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$520	\$701
Child Care	\$-	\$977
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$392
Taxes	\$186	\$257
<b>Monthly Total</b>	<b>\$1,587</b>	<b>\$4,314</b>
<b>ANNUAL TOTAL</b>	<b>\$19,044</b>	<b>\$51,768</b>
<b>Hourly Wage</b>	<b>\$9.52</b>	<b>\$25.88</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Okeechobee County, 2016		
Town	Total HH	% ALICE & Poverty
Cypress Quarters CDP	358	63%
North Okeechobee CCD	2,217	55%
Okeechobee	1,847	58%
Okeechobee CCD	10,633	57%
Taylor Creek CDP	1,747	64%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN ORANGE COUNTY

## 2016 Point-in-Time Data

**Population:** 1,314,367 • **Number of Households:** 468,515

**Median Household Income:** \$51,335 (state average: \$50,860)

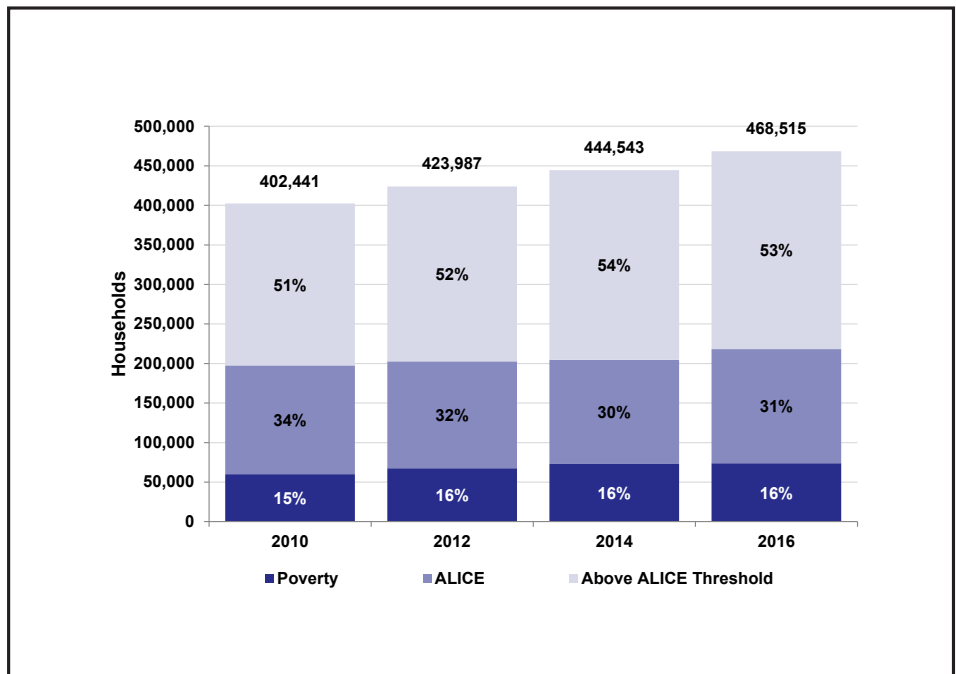
**Unemployment Rate:** 6.3% (state average: 6.0%)

**ALICE Households:** 31% (state average: 32%) • **Households in Poverty:** 16% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

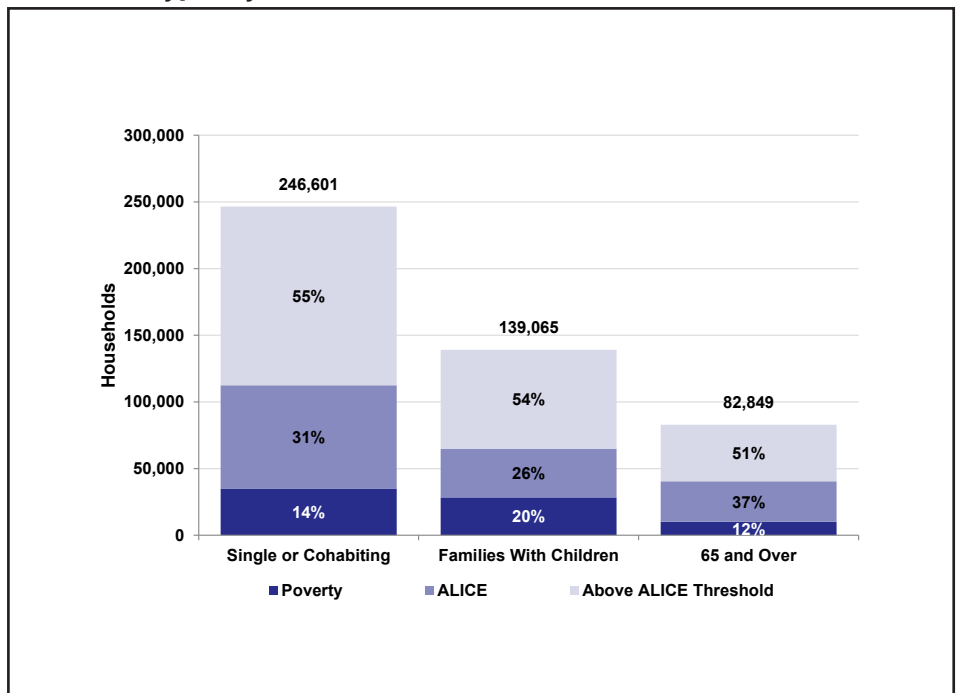
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Orange County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$748	\$1,003
Child Care	\$-	\$1,040
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$173	\$440
Taxes	\$248	\$368
<b>Monthly Total</b>	<b>\$1,906</b>	<b>\$4,838</b>
<b>ANNUAL TOTAL</b>	<b>\$22,872</b>	<b>\$58,056</b>
<b>Hourly Wage</b>	<b>\$11.44</b>	<b>\$29.03</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Orange County, 2016		
Town	Total HH	% ALICE & Poverty
Alafaya CDP	28,665	38%
Apopka	16,015	39%
Apopka CCD	32,323	42%
Azalea Park CDP	4,552	64%
Bay Hill CDP	1,875	26%
Belle Isle	2,524	22%
Bithlo CDP	2,943	43%
Christmas CDP	772	58%
Clarcona CDP	1,313	65%
Conway CDP	5,421	35%
Doctor Phillips CDP	4,044	24%
East Orange CCD	13,926	36%
Eatonville	571	73%
Edgewood	1,045	33%
Fairview Shores CDP	4,241	56%
Gotha CDP	633	13%
Holden Heights CDP	1,313	52%
Horizon West CDP	7,208	22%
Hunters Creek CDP	7,631	33%
Lake Butler CDP	5,915	14%
Lake Mary Jane CDP	537	46%
Lockhart CDP	5,179	52%
Maitland	7,316	35%
Meadow Woods CDP	9,053	44%
Oak Ridge CDP	7,469	76%
Oakland	851	29%
Ocoee	13,315	39%
Orlando	115,977	52%
Orlando CCD	220,961	57%
Orlovista CDP	2,141	73%
Paradise Heights CDP	251	71%
Pine Castle CDP	3,865	68%
Pine Hills CDP	20,726	63%
Rio Pinar CDP	1,812	22%
Sky Lake CDP	1,879	58%
South Apopka CDP	1,671	69%
Southchase CDP	4,960	44%
Southwest Orange CCD	67,520	35%
Taft CDP	700	77%
Tangelo Park CDP	798	60%
Tangerine CDP	928	32%
Tildenville CDP	492	98%
Union Park CCD	76,658	46%
Union Park CDP	3,639	55%
University CDP (Orange County)	6,529	65%
Wedgfield CDP	2,372	41%
Williamsburg CDP	3,404	46%
Windermere	1,199	17%
Winter Garden	13,245	40%
Winter Garden-Ocoee CCD	33,464	48%
Winter Park	12,095	38%
Zellwood CDP	1,441	51%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN OSCEOLA COUNTY

## 2016 Point-in-Time Data

**Population:** 336,015 • **Number of Households:** 97,569

**Median Household Income:** \$51,436 (state average: \$50,860)

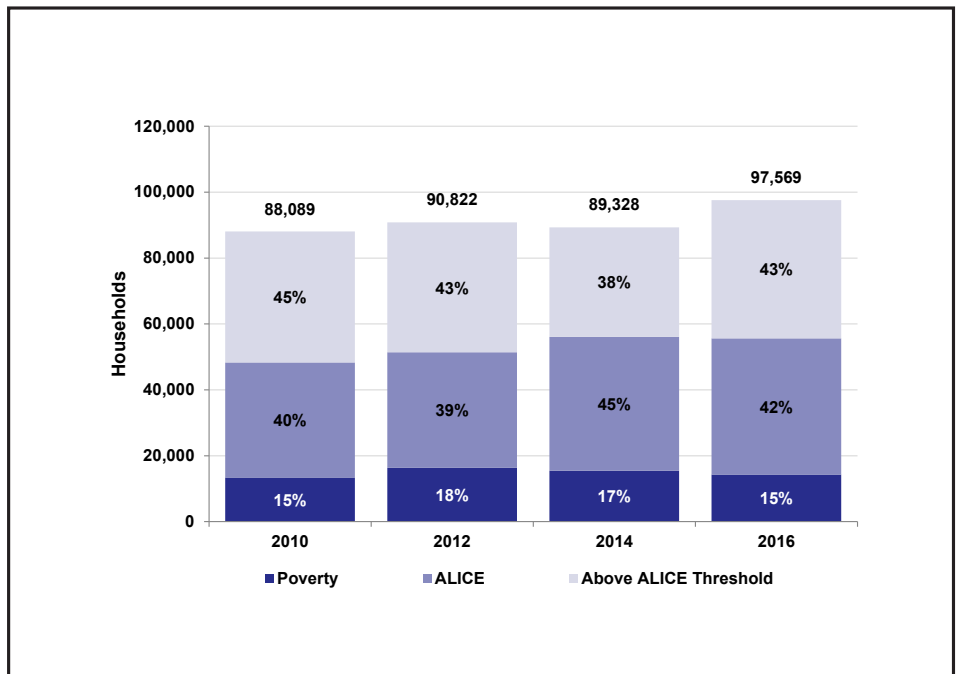
**Unemployment Rate:** 5.4% (state average: 6.0%)

**ALICE Households:** 42% (state average: 32%) • **Households in Poverty:** 15% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

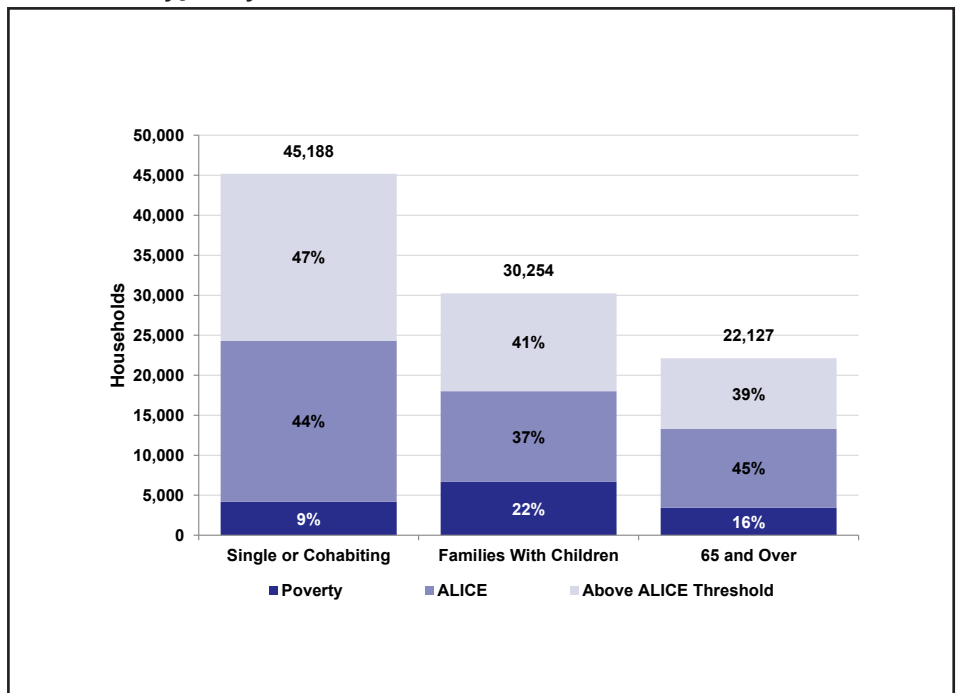
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

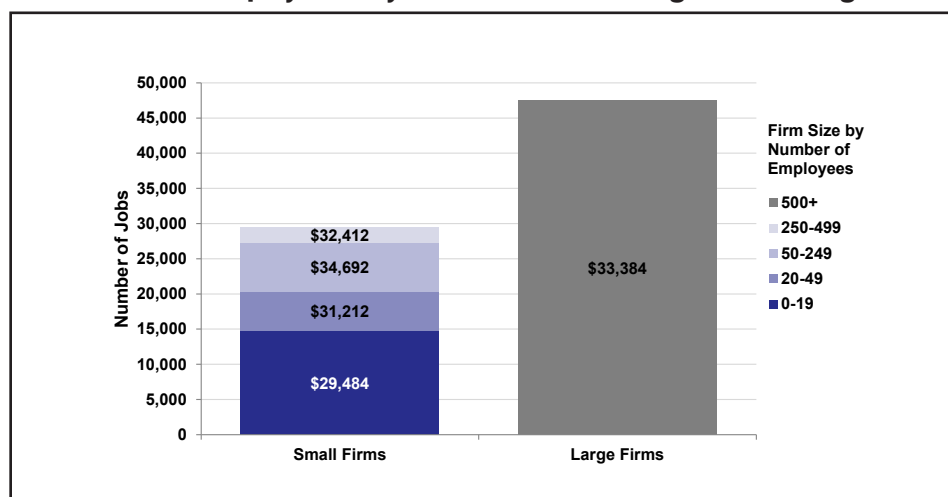
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Osceola County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$748	\$1,003
Child Care	\$-	\$926
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$173	\$425
Taxes	\$248	\$333
<b>Monthly Total</b>	<b>\$1,906</b>	<b>\$4,674</b>
<b>ANNUAL TOTAL</b>	<b>\$22,872</b>	<b>\$56,088</b>
<b>Hourly Wage</b>	<b>\$11.44</b>	<b>\$28.04</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Osceola County, 2016		
Town	Total HH	% ALICE & Poverty
Buenaventura Lakes CDP	8,392	66%
Campbell CDP	1,206	66%
Celebration CDP	2,816	35%
Four Corners CDP	12,183	55%
Kissimmee	21,587	69%
Kissimmee CCD	47,890	65%
South and East Osceola CCD	2,419	51%
St. Cloud	14,102	58%
St. Cloud CCD	43,015	58%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN PALM BEACH COUNTY

## 2016 Point-in-Time Data

**Population:** 1,443,810 • **Number of Households:** 536,446

**Median Household Income:** \$57,580 (state average: \$50,860)

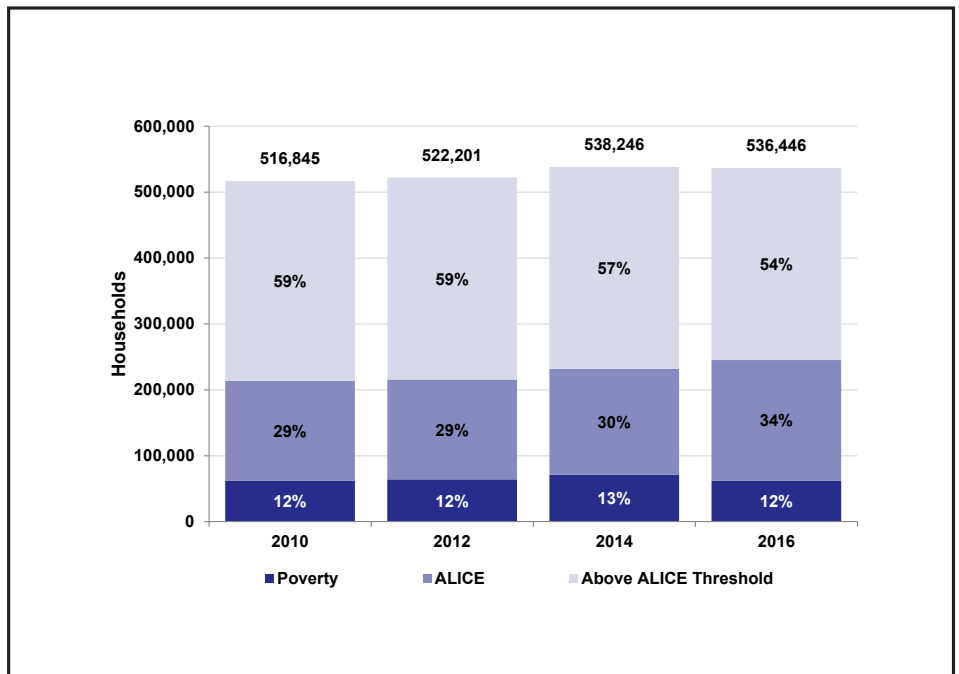
**Unemployment Rate:** 6.3% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

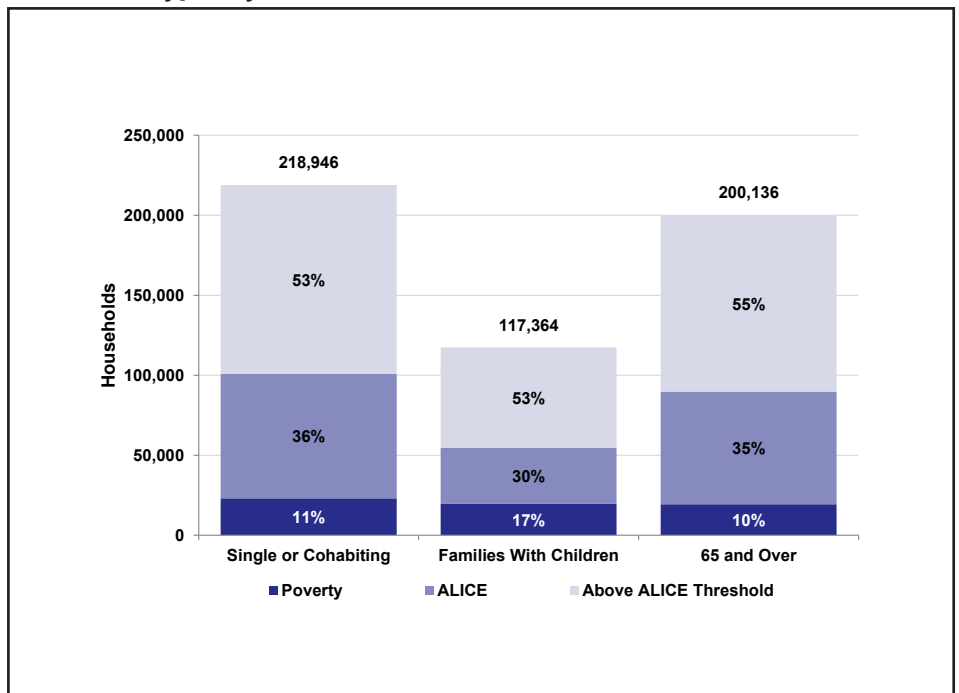
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

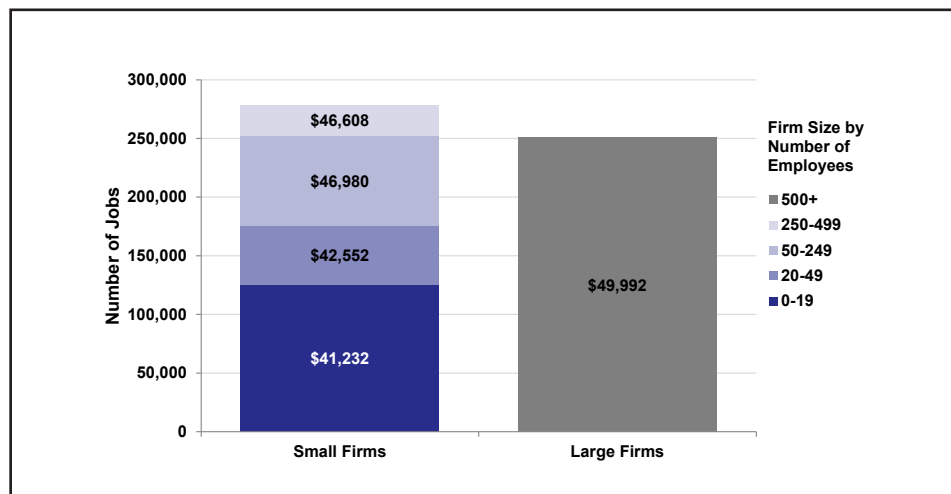
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Palm Beach County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$765	\$1,240
Child Care	\$-	\$1,160
Food	\$164	\$542
Transportation	\$419	\$837
Health Care	\$164	\$598
Technology	\$55	\$75
Miscellaneous	\$184	\$495
Taxes	\$273	\$497
<b>Monthly Total</b>	<b>\$2,024</b>	<b>\$5,444</b>
<b>ANNUAL TOTAL</b>	<b>\$24,288</b>	<b>\$65,328</b>
<b>Hourly Wage</b>	<b>\$12.14</b>	<b>\$32.66</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Palm Beach County, 2016		
Town	Total HH	% ALICE & Poverty
Atlantis	947	29%
Belle Glade	6,180	78%
Belle Glade-Pahokee CCD	9,995	79%
Boca Raton	43,103	38%
Boca Raton CCD	58,674	38%
Boynton Beach	28,885	51%
Boynton Beach-Delray Beach CCD	136,533	49%
Briny Breezes	537	56%
Cabana Colony CDP	922	47%
Canal Point CDP	181	62%
Delray Beach	26,502	48%
Glades CCD	201	100%
Golf	109	23%
Greenacres	13,443	62%
Gulf Stream	291	22%
Gun Club Estates CDP	389	48%
Haverhill	602	50%
Highland Beach	2,054	26%
Hypoluxo	1,401	40%
Juno Beach	1,889	32%
Juno Ridge CDP	391	75%
Jupiter	24,915	34%
Jupiter CCD	37,548	36%
Jupiter Farms CDP	4,144	28%
Jupiter Inlet Colony	190	14%
Kenwood Estates CDP	427	71%
Lake Belvedere Estates CDP	996	40%
Lake Clarke Shores	1,491	37%
Lake Park	2,806	60%
Lake Worth	12,730	67%
Lake Worth CCD	74,928	63%
Lantana	4,069	58%
Limestone Creek CDP	327	60%
Loxahatchee Groves	971	33%
Manalapan	146	12%
Mangonia Park	657	79%
North Palm Beach	6,133	42%
Ocean Ridge	861	34%
Pahokee	1,826	76%
Palm Beach	4,772	23%
Palm Beach Gardens	23,168	35%
Palm Beach Shores	649	43%
Palm Springs	8,136	72%
Pine Air CDP	611	68%
Plantation Mobile Home Park CDP	342	75%
Riviera Beach	11,475	59%
Riviera Beach CCD	42,598	48%
Royal Palm Beach	11,609	40%
Royal Palm Beach-West Jupiter CCD	37,718	36%
Royal Palm Estates CDP	836	76%
San Castle CDP	1,098	58%
Schall Circle CDP	375	92%
Seminole Manor CDP	947	70%
South Bay	604	75%
South Palm Beach	794	43%
Stacey Street CDP	134	92%
Sunshine Parkway CCD	72,052	34%
Tequesta	2,751	51%
The Acreage CDP	11,247	28%
Watergate CDP	966	59%
Wellington	20,301	32%
West Palm Beach	41,679	52%
West Palm Beach CCD	59,275	62%
Western Community CCD	9,027	26%
Westgate CDP	2,280	80%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN PASCO COUNTY

## 2016 Point-in-Time Data

**Population:** 512,368 • **Number of Households:** 195,628

**Median Household Income:** \$46,264 (state average: \$50,860)

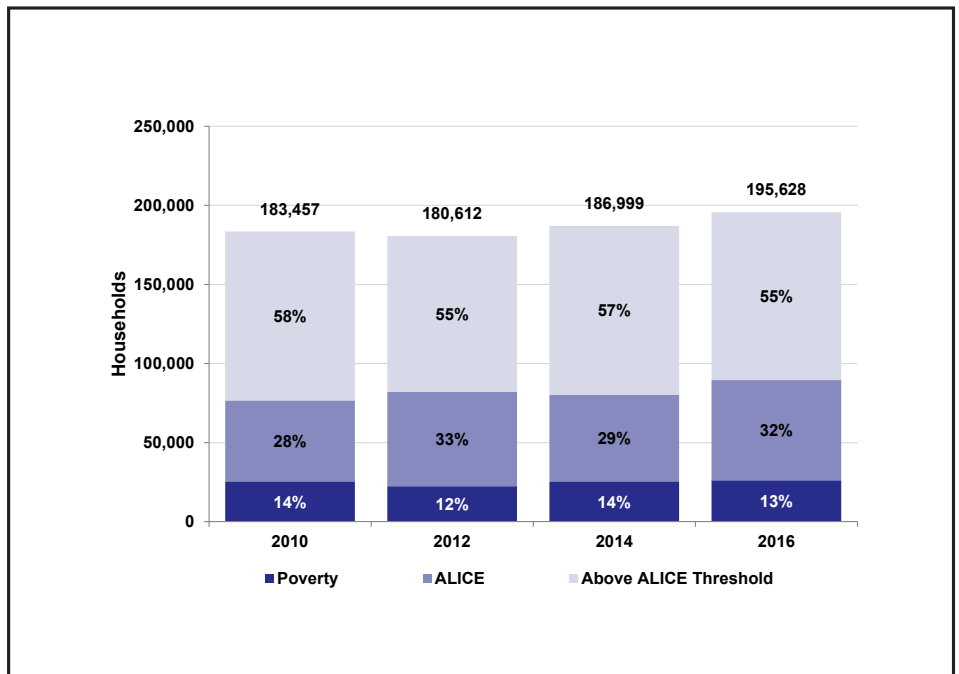
**Unemployment Rate:** 7.5% (state average: 6.0%)

**ALICE Households:** 32% (state average: 32%) • **Households in Poverty:** 13% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

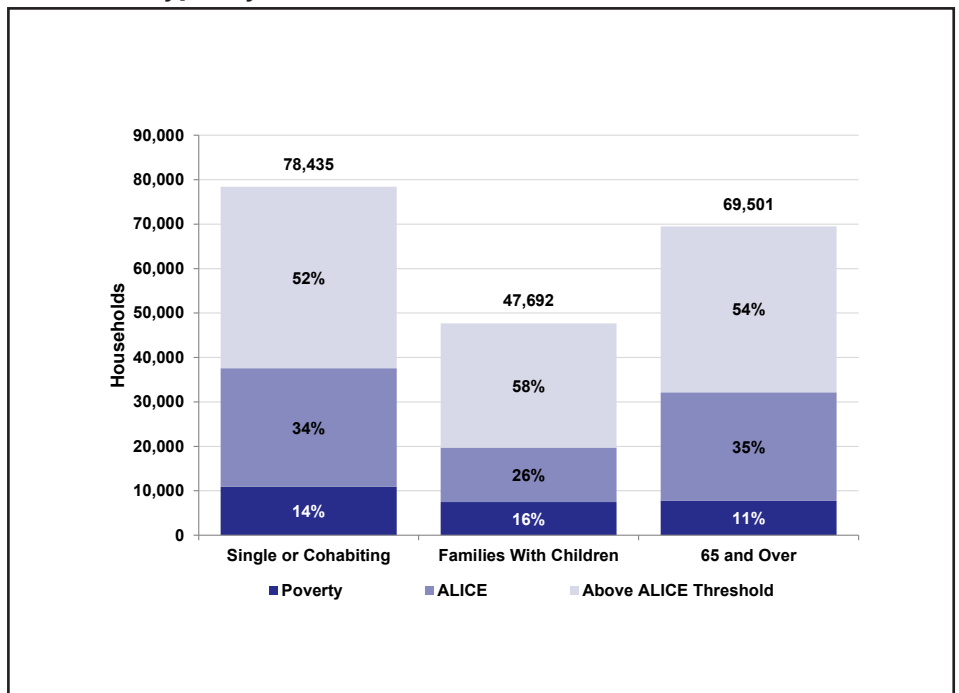
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Pasco County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$668	\$992
Child Care	\$-	\$1,080
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$163	\$444
Taxes	\$224	\$377
Monthly Total	\$1,792	\$4,880
<b>ANNUAL TOTAL</b>	<b>\$21,504</b>	<b>\$58,560</b>
Hourly Wage	\$10.75	\$29.28

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Pasco County, 2016		
Town	Total HH	% ALICE & Poverty
Bayonet Point CDP	10,854	61%
Beacon Square CDP	2,735	66%
Central Pasco CCD	44,986	28%
Connerton CDP	375	9%
Crystal Springs CDP	321	55%
Dade City	2,638	57%
Dade City CCD	5,528	55%
Dade City North CDP	818	64%
Elfers CDP	5,424	65%
Heritage Pines CDP	1,131	28%
Holiday CDP	8,776	66%
Hudson CDP	5,554	55%
Jasmine Estates CDP	7,586	67%
Key Vista CDP	637	15%
Lacoochee CCD	2,126	54%
Lacoochee CDP	569	74%
Land O' Lakes CDP	12,402	29%
Meadow Oaks CDP	1,079	51%
Moon Lake CDP	1,711	65%
New Port Richey	6,771	67%
New Port Richey CCD	67,694	51%
New Port Richey East CDP	4,302	66%
Odessa CDP	2,669	35%
Pasadena Hills CDP	3,533	47%
Port Richey	1,290	55%
Port Richey CCD	45,429	57%
Quail Ridge CDP	553	41%
River Ridge CDP	1,824	43%
San Antonio	413	25%
Shady Hills CDP	4,021	52%
Trilby CDP	178	62%
Trinity CDP	4,037	24%
Wesley Chapel CDP	17,004	26%
Zephyrhills	6,432	61%
Zephyrhills CCD	23,529	56%
Zephyrhills North CDP	1,091	68%
Zephyrhills South CDP	2,467	60%
Zephyrhills West CDP	2,561	56%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN PINELLAS COUNTY

## 2016 Point-in-Time Data

**Population:** 960,730 • **Number of Households:** 407,268

**Median Household Income:** \$50,036 (state average: \$50,860)

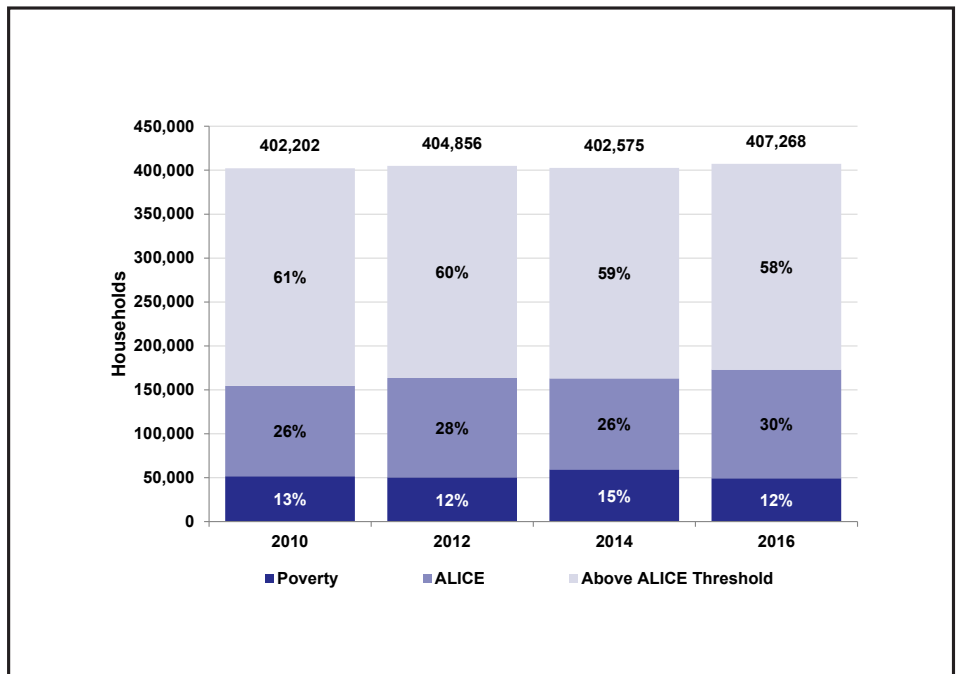
**Unemployment Rate:** 5.8% (state average: 6.0%)

**ALICE Households:** 30% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

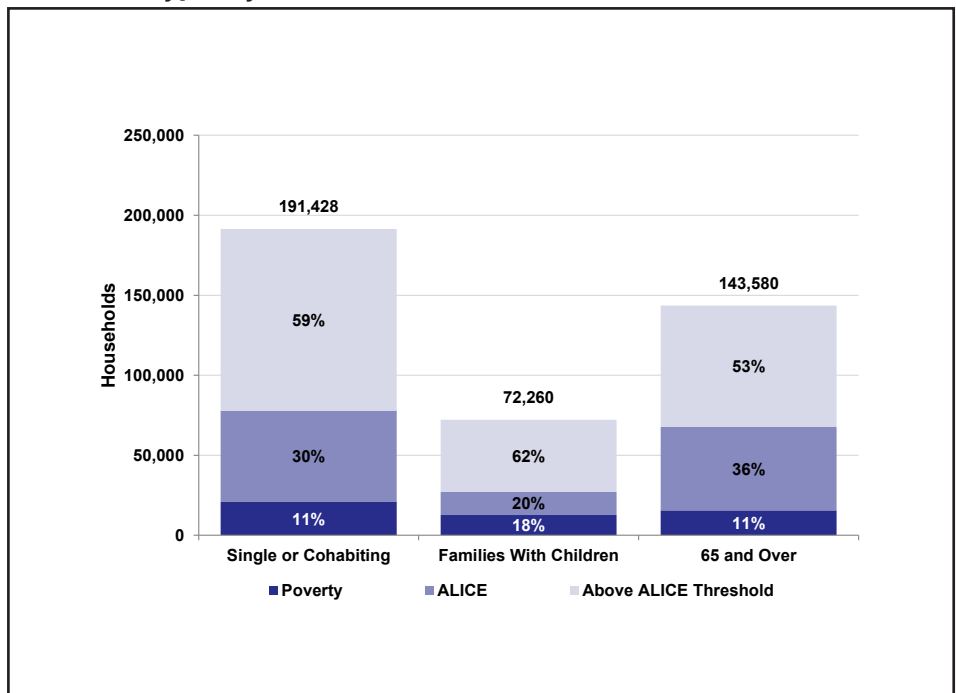
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

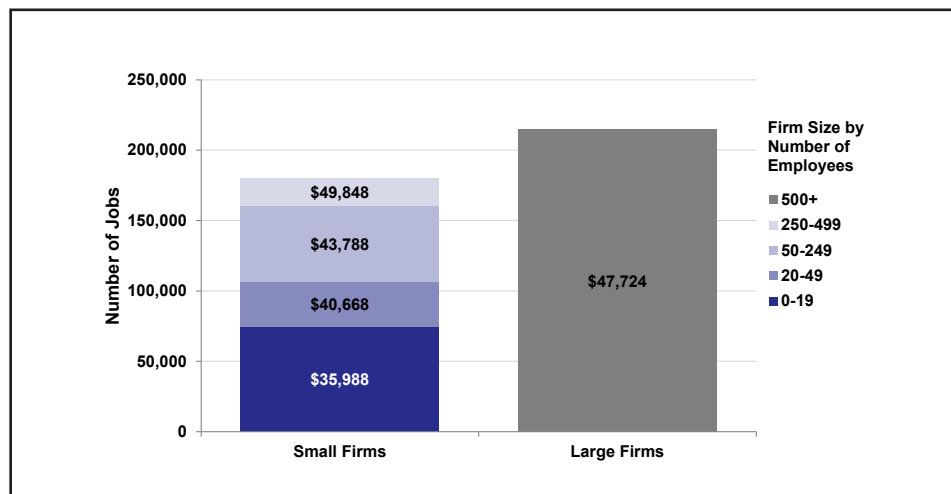
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Pinellas County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$668	\$992
Child Care	\$-	\$1,160
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$163	\$454
Taxes	\$224	\$401
Monthly Total	\$1,792	\$4,994
<b>ANNUAL TOTAL</b>	<b>\$21,504</b>	<b>\$59,928</b>
Hourly Wage	\$10.75	\$29.96

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Pinellas County, 2016		
Town	Total HH	% ALICE & Poverty
Bardmoor CDP	3,884	46%
Bay Pines CDP	1,501	42%
Bear Creek CDP	926	42%
Belleair	1,722	19%
Belleair Beach	739	24%
Belleair Bluffs	1,191	45%
Boca Ciega CCD	30,727	40%
Clearwater	45,459	49%
Clearwater CCD	141,218	46%
Dunedin	16,818	45%
East Lake CDP	13,065	26%
Feather Sound CDP	1,723	27%
Greenbriar CDP	1,104	34%
Gulfport	5,935	48%
Harbor Bluffs CDP	1,221	24%
Indian Rocks Beach	2,204	31%
Indian Shores	850	38%
Kenneth City	1,754	51%
Largo	38,718	51%
Lealman CDP	8,651	65%
Madeira Beach	2,348	41%
North Redington Beach	769	32%
Oldsmar	5,153	35%
Palm Harbor CDP	26,462	37%
Pinellas Park	20,942	50%
Redington Beach	709	20%
Redington Shores	1,215	33%
Ridgecrest CDP	972	66%
Safety Harbor	7,242	35%
Seminole	8,441	41%
South Highpoint CDP	1,781	63%
South Pasadena	3,347	57%
St. Pete Beach	5,005	33%
St. Pete Beach CCD	8,455	34%
St. Petersburg	109,832	41%
St. Petersburg CCD	167,459	47%
Tarpon Springs	10,051	45%
Tarpon Springs CCD	57,929	37%
Tierra Verde CDP	1,680	15%
Treasure Island	3,567	36%
West Lealman CDP	7,495	58%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN POLK COUNTY

## 2016 Point-in-Time Data

**Population:** 666,149 • **Number of Households:** 226,429

**Median Household Income:** \$46,355 (state average: \$50,860)

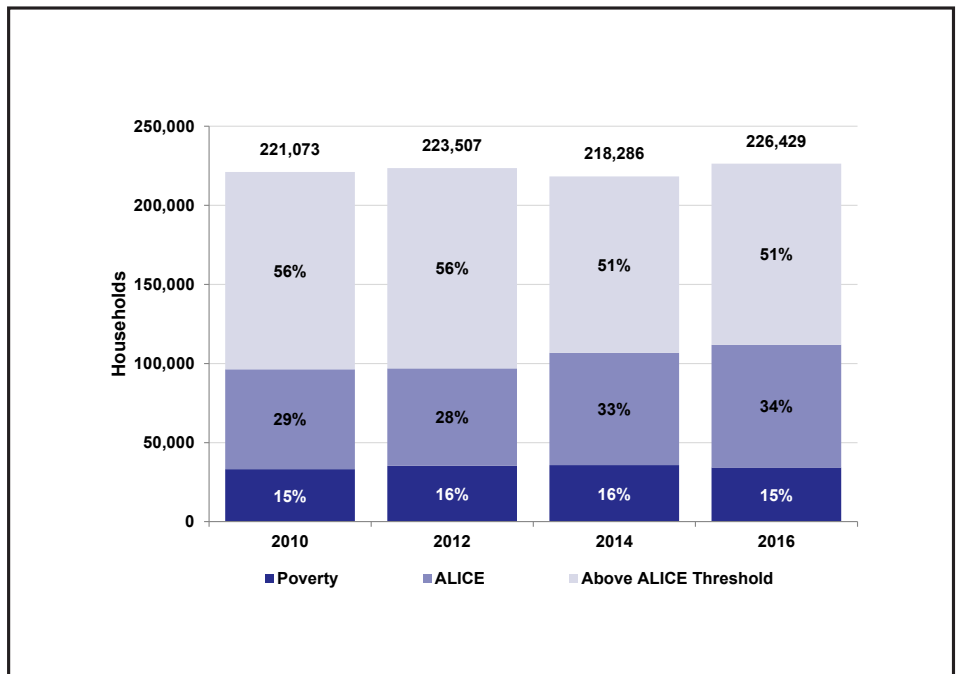
**Unemployment Rate:** 6.1% (state average: 6.0%)

**ALICE Households:** 34% (state average: 32%) • **Households in Poverty:** 15% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

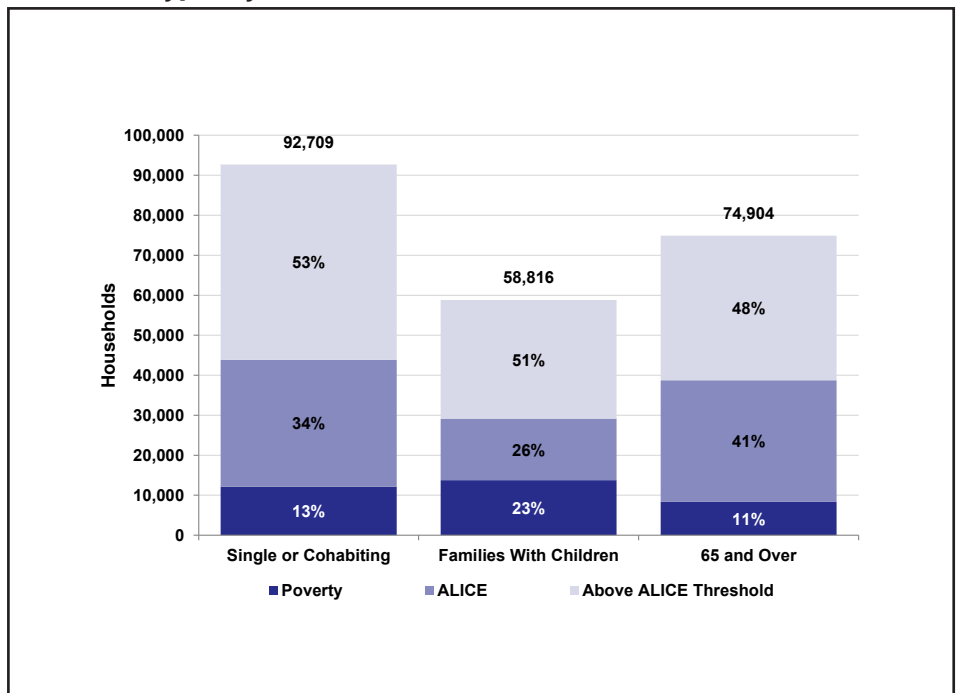
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

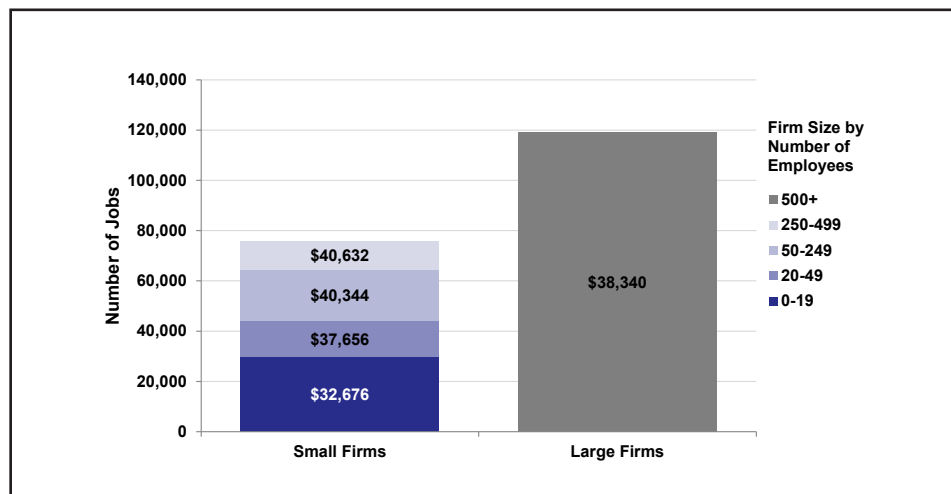
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Polk County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$684	\$901
Child Care	\$-	\$1,000
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$165	\$421
Taxes	\$229	\$325
<b>Monthly Total</b>	<b>\$1,815</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$21,780</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$10.89</b>	<b>\$27.80</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Polk County, 2016		
Town	Total HH	% ALICE & Poverty
Alturas CDP	1,304	54%
Auburndale	4,887	54%
Babson Park CDP	324	57%
Bartow	5,990	51%
Bartow CCD	20,713	49%
Bradley Junction CDP	136	80%
Combee Settlement CDP	2,148	69%
Crooked Lake Park CDP	638	68%
Crystal Lake CDP	2,021	69%
Cypress Gardens CDP	3,560	42%
Davenport	1,010	58%
Dundee	1,499	68%
Eagle Lake	774	50%
Fort Meade	1,880	52%
Frostproof	1,174	62%
Frostproof CCD	3,659	59%
Fuller Heights CDP	3,366	39%
Fussels Corner CDP	2,088	63%
Grenelefe CDP	714	54%
Haines City	7,038	67%
Haines City CCD	44,804	53%
Highland City CDP	3,564	39%
Inwood CDP	2,244	69%
Jan Phyl Village CDP	1,672	50%
Kathleen CDP	2,143	50%
Lake Alfred	2,093	61%
Lake Hamilton	378	46%
Lake Wales	5,573	57%
Lake Wales CCD	16,571	58%
Lakeland	40,078	50%
Lakeland CCD	93,245	50%
Lakeland Highlands CDP	4,160	24%
Loughman CDP	1,110	53%
Medulla CDP	3,161	46%
Mulberry	1,475	65%
Poinciana CDP	17,672	59%
Polk City	699	52%
Wahnetta CDP	1,183	72%
Waverly CDP	318	62%
Willow Oak CDP	1,933	67%
Winter Haven	14,188	58%
Winter Haven-Auburndale CCD	44,068	55%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN PUTNAM COUNTY

## 2016 Point-in-Time Data

**Population:** 72,277 • **Number of Households:** 28,025

**Median Household Income:** \$38,239 (state average: \$50,860)

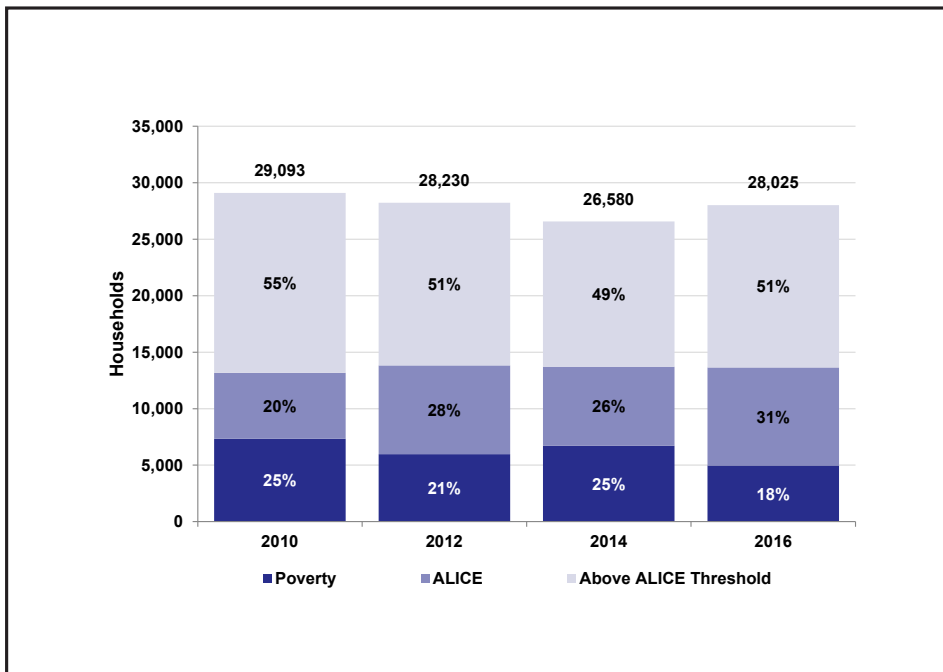
**Unemployment Rate:** 7.9% (state average: 6.0%)

**ALICE Households:** 31% (state average: 32%) • **Households in Poverty:** 18% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

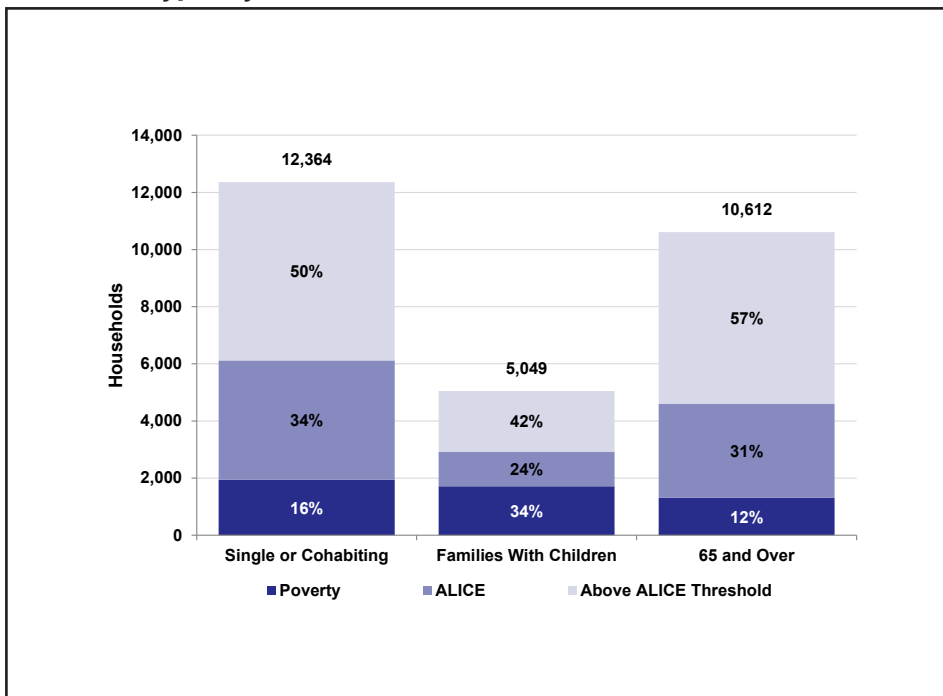
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

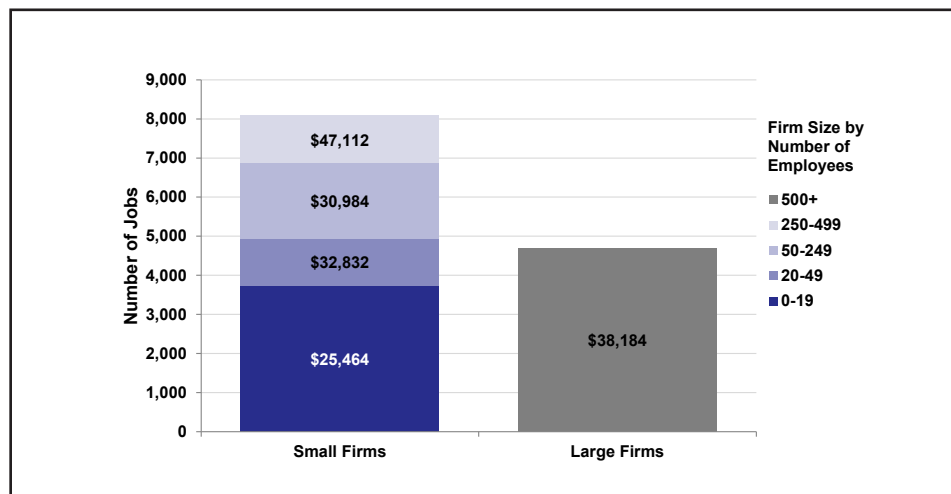
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Putnam County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$492	\$634
Child Care	\$-	\$727
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$141	\$352
Taxes	\$179	\$169
<b>Monthly Total</b>	<b>\$1,549</b>	<b>\$3,869</b>
<b>ANNUAL TOTAL</b>	<b>\$18,588</b>	<b>\$46,428</b>
<b>Hourly Wage</b>	<b>\$9.29</b>	<b>\$23.21</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Putnam County, 2016		
Town	Total HH	% ALICE & Poverty
Crescent City	726	61%
Crescent City CCD	6,237	53%
East Palatka CCD	3,513	50%
East Palatka CDP	614	59%
Interlachen	548	63%
Interlachen-Florahome CCD	8,997	52%
Palatka	3,843	72%
Palatka CCD	8,559	57%
Pomona Park	330	55%
Welaka	274	58%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN ST. JOHNS COUNTY

## 2016 Point-in-Time Data

**Population:** 235,087 • **Number of Households:** 84,187

**Median Household Income:** \$78,581 (state average: \$50,860)

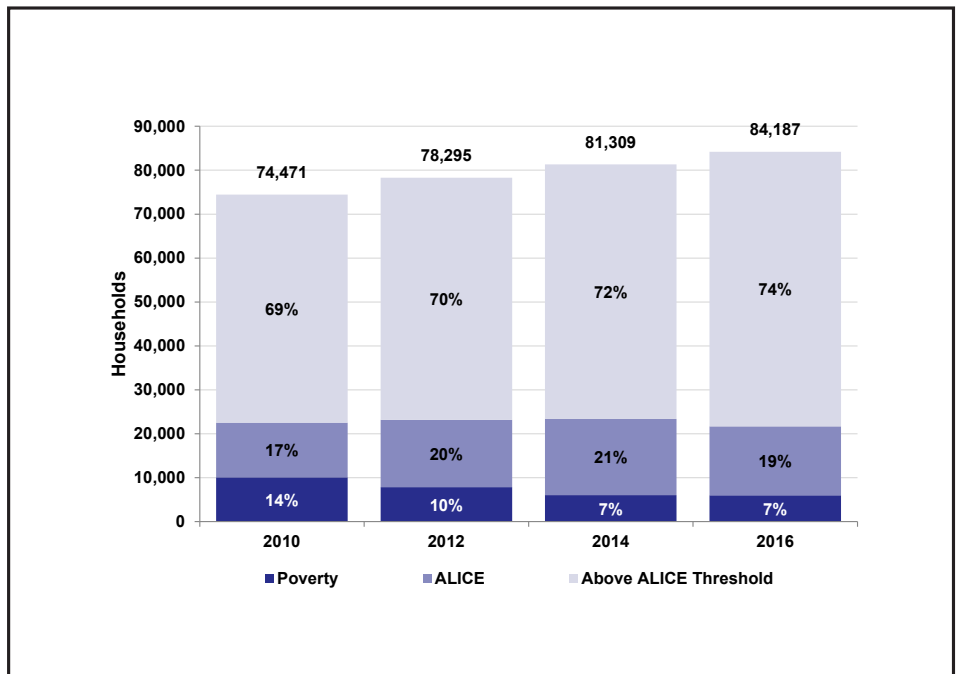
**Unemployment Rate:** 3.1% (state average: 6.0%)

**ALICE Households:** 19% (state average: 32%) • **Households in Poverty:** 7% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

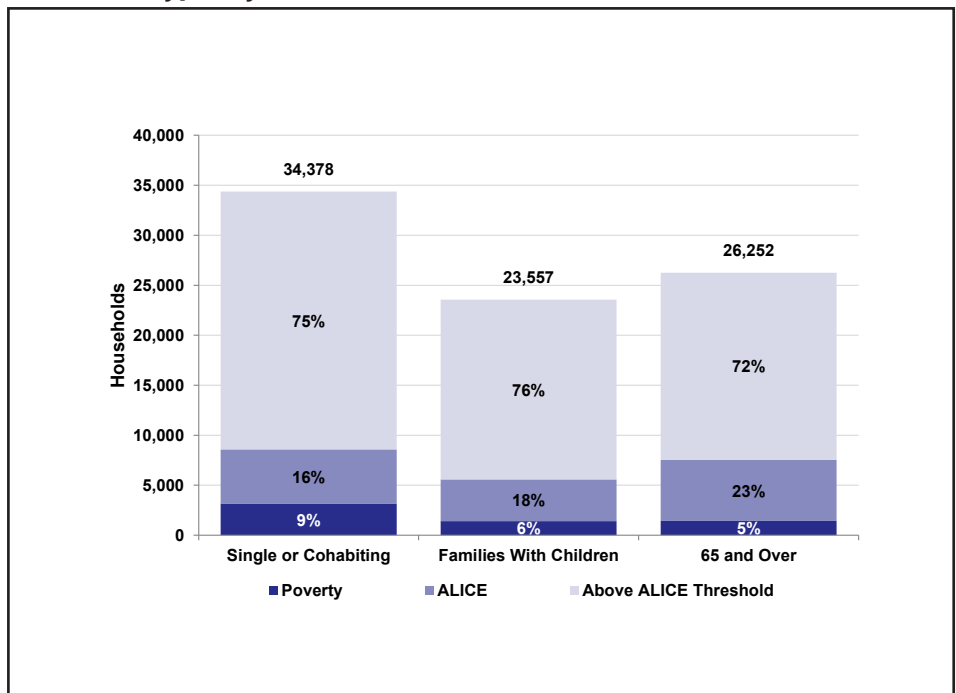
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, St. Johns County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$616	\$960
Child Care	\$-	\$1,030
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$156	\$433
Taxes	\$209	\$352
<b>Monthly Total</b>	<b>\$1,718</b>	<b>\$4,762</b>
<b>ANNUAL TOTAL</b>	<b>\$20,616</b>	<b>\$57,144</b>
<b>Hourly Wage</b>	<b>\$10.31</b>	<b>\$28.57</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

St. Johns County, 2016		
Town	Total HH	% ALICE & Poverty
Butler Beach CDP	2,468	38%
Crescent Beach CDP	531	39%
Flagler Estates CDP	1,086	56%
Fruit Cove CCD	14,300	18%
Fruit Cove CDP	10,262	22%
Hastings	293	70%
Hastings CCD	4,577	49%
Matanzas CCD	7,449	44%
Nocatee CDP	3,048	17%
Palm Valley CDP	8,832	25%
Ponte Vedra CCD	12,072	23%
Sawgrass CDP	2,318	22%
St. Augustine	5,505	50%
St. Augustine Beach	2,924	26%
St. Augustine CCD	42,910	34%
St. Augustine Shores CDP	3,927	46%
St. Augustine South CDP	2,010	36%
Villano Beach CDP	1,065	30%
World Golf Village CDP	5,031	14%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN ST. LUCIE COUNTY

## 2016 Point-in-Time Data

**Population:** 306,507 • **Number of Households:** 111,617

**Median Household Income:** \$44,804 (state average: \$50,860)

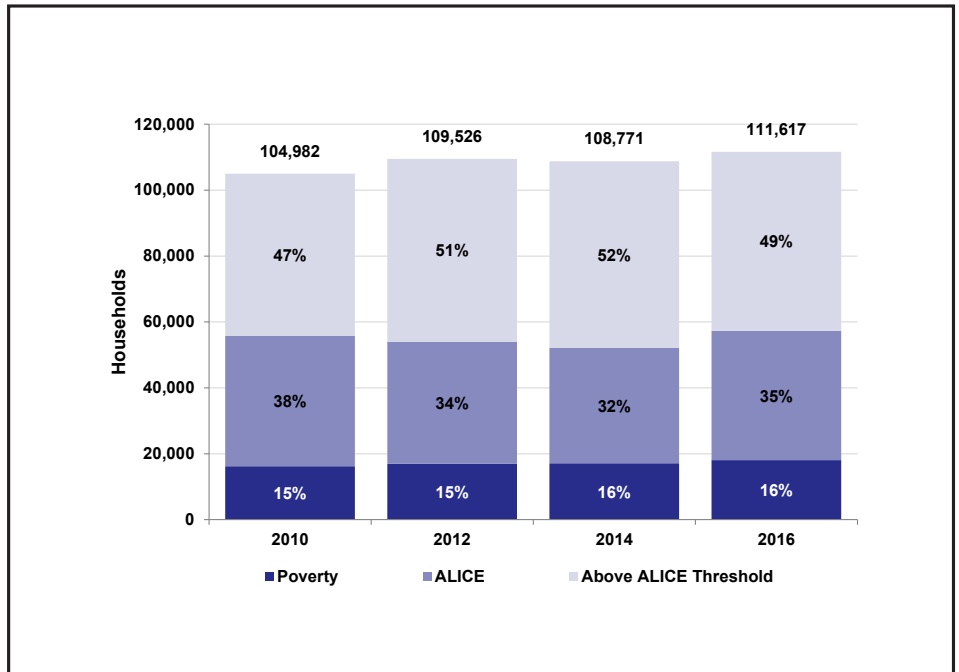
**Unemployment Rate:** 5.6% (state average: 6.0%)

**ALICE Households:** 35% (state average: 32%) • **Households in Poverty:** 16% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

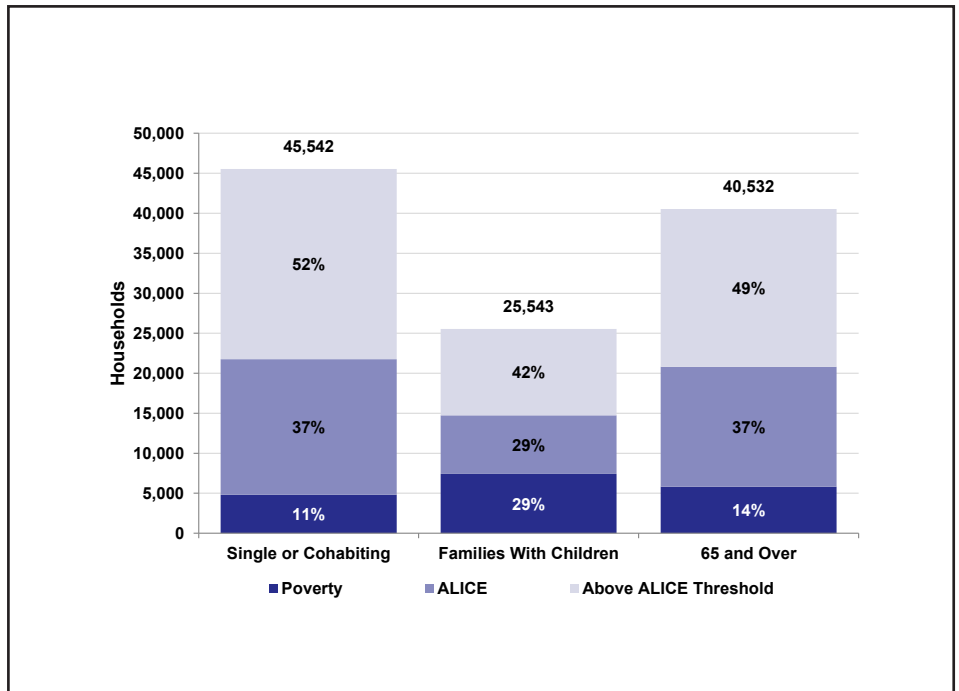
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, St. Lucie County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$698	\$923
Child Care	\$-	\$1,200
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$167	\$450
Taxes	\$233	\$393
Monthly Total	\$1,835	\$4,953
<b>ANNUAL TOTAL</b>	\$22,020	\$59,436
Hourly Wage	\$11.01	\$29.72

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

St. Lucie County, 2016		
Town	Total HH	% ALICE & Poverty
Fort Pierce	16,649	72%
Fort Pierce CCD	42,955	61%
Fort Pierce North CDP	2,473	75%
Fort Pierce South CDP	1,569	67%
Hutchinson Island CCD	5,221	44%
Hutchinson Island South CDP	3,202	47%
Indian River Estates CDP	2,555	51%
Lakewood Park CDP	4,777	45%
Port St. Lucie	64,360	46%
Port St. Lucie CCD	57,694	45%
River Park CDP	2,284	67%
St. Lucie Village	227	39%
West St. Lucie CCD	2,926	54%
White City CDP	1,330	44%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN SANTA ROSA COUNTY

## 2016 Point-in-Time Data

**Population:** 170,497 • **Number of Households:** 61,817

**Median Household Income:** \$63,619 (state average: \$50,860)

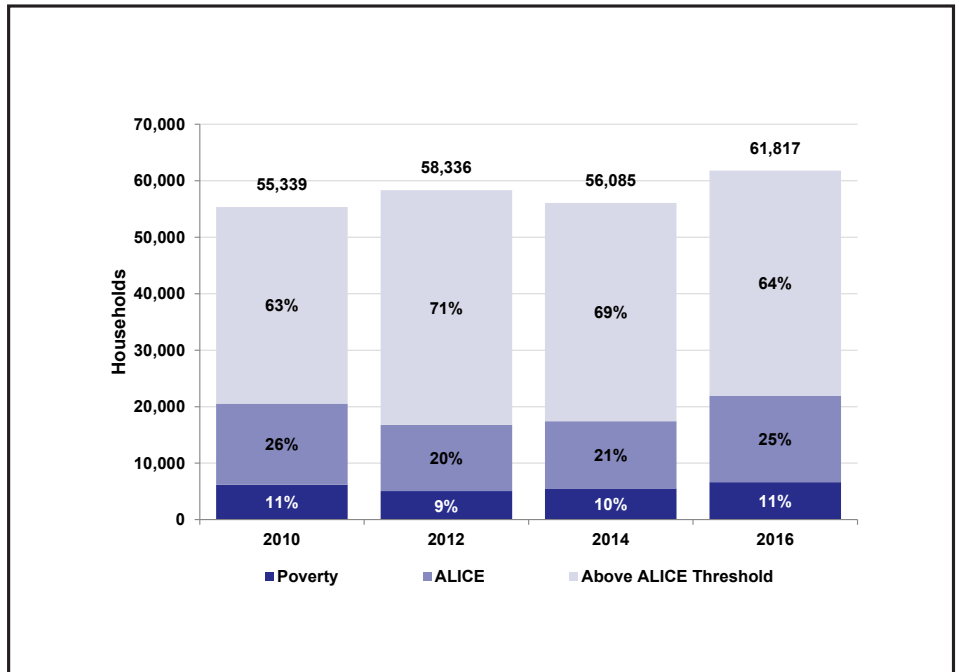
**Unemployment Rate:** 5.4% (state average: 6.0%)

**ALICE Households:** 25% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

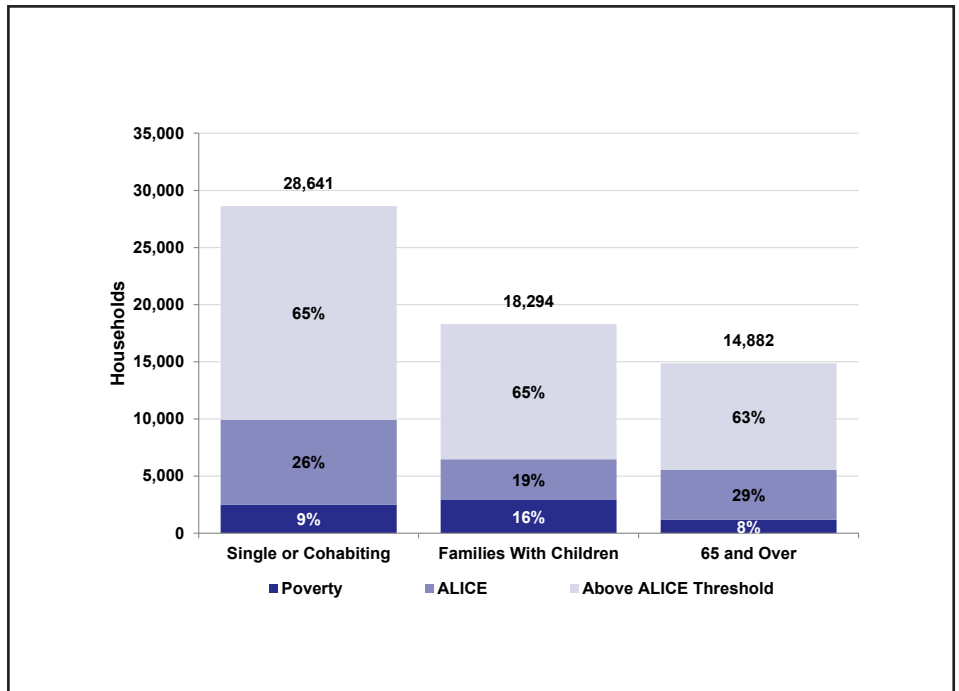
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

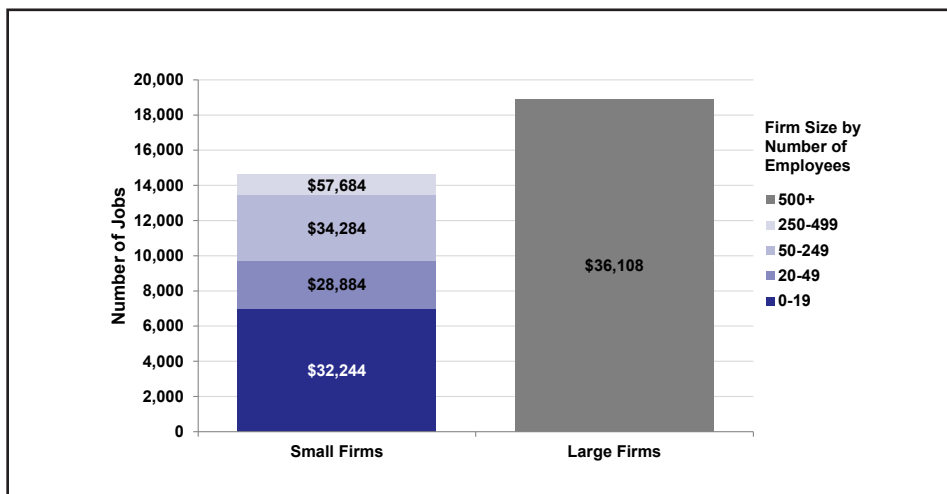
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Santa Rosa County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$690	\$838
Child Care	\$-	\$1,110
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$166	\$427
Taxes	\$231	\$339
Monthly Total	\$1,824	\$4,701
<b>ANNUAL TOTAL</b>	<b>\$21,888</b>	<b>\$56,412</b>
Hourly Wage	\$10.94	\$28.21

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Santa Rosa County, 2016		
Town	Total HH	% ALICE & Poverty
Allentown CCD	1,141	36%
Allentown CDP	438	28%
Avalon CDP	251	34%
Avalon-Mulat CCD	2,502	34%
Bagdad CCD	2,443	53%
Bagdad CDP	1,450	56%
Berrydale CCD	734	50%
Brownsdale CDP	206	30%
Chumuckla CDP	438	38%
East Milton CCD	2,951	53%
East Milton CDP	2,826	53%
Floridatown CDP	132	37%
Garcon Point CDP	166	26%
Gulf Breeze	2,415	23%
Gulf Breeze CCD	2,415	23%
Harold CCD	450	35%
Harold CDP	340	23%
Holley CDP	577	37%
Holley-Navarre CCD	13,208	34%
Jay	182	64%
Jay CCD	1,358	48%
Midway CCD	9,513	36%
Midway CDP (Santa Rosa County)	7,032	41%
Milton	3,639	46%
Milton CCD	4,207	46%
Munson CCD	543	56%
Navarre Beach CCD	456	28%
Navarre Beach CDP	456	28%
Navarre CDP	12,631	33%
Oriole Beach CDP	547	33%
Pace CCD	11,706	34%
Pace CDP	7,703	35%
Pea Ridge CDP	1,309	50%
Point Baker CDP	1,139	44%
Roeville CDP	206	53%
Skyline CCD	5,809	40%
Tiger Point CDP	1,141	23%
Wallace CDP	620	32%
Whitfield CDP (Santa Rosa County)	104	71%
Woodlawn Beach CDP	793	18%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN SARASOTA COUNTY

## 2016 Point-in-Time Data

**Population:** 412,569 • **Number of Households:** 176,191

**Median Household Income:** \$54,989 (state average: \$50,860)

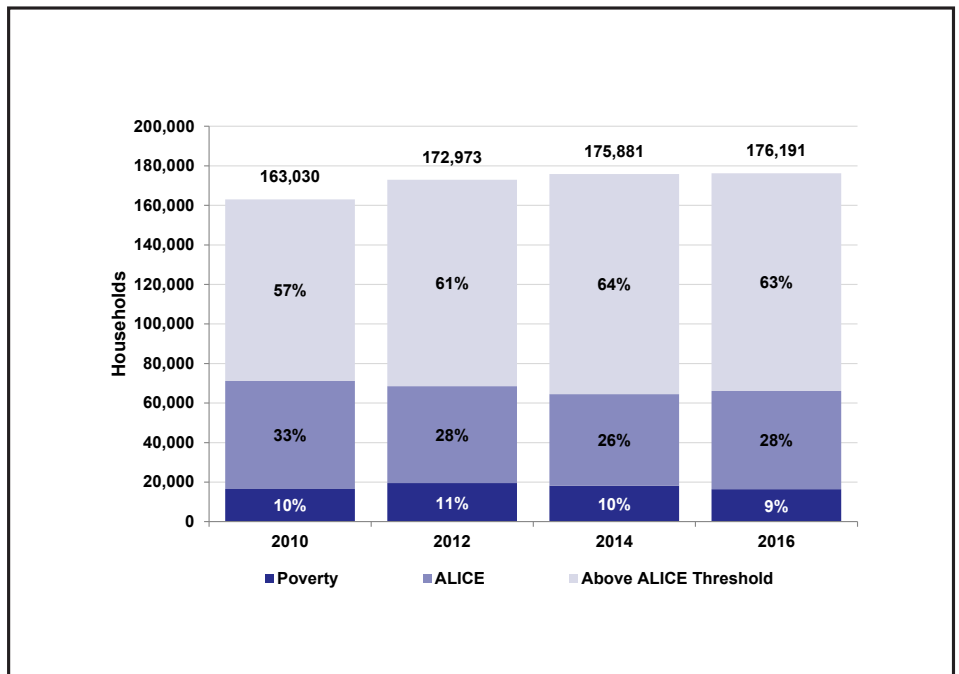
**Unemployment Rate:** 4.8% (state average: 6.0%)

**ALICE Households:** 28% (state average: 32%) • **Households in Poverty:** 9% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

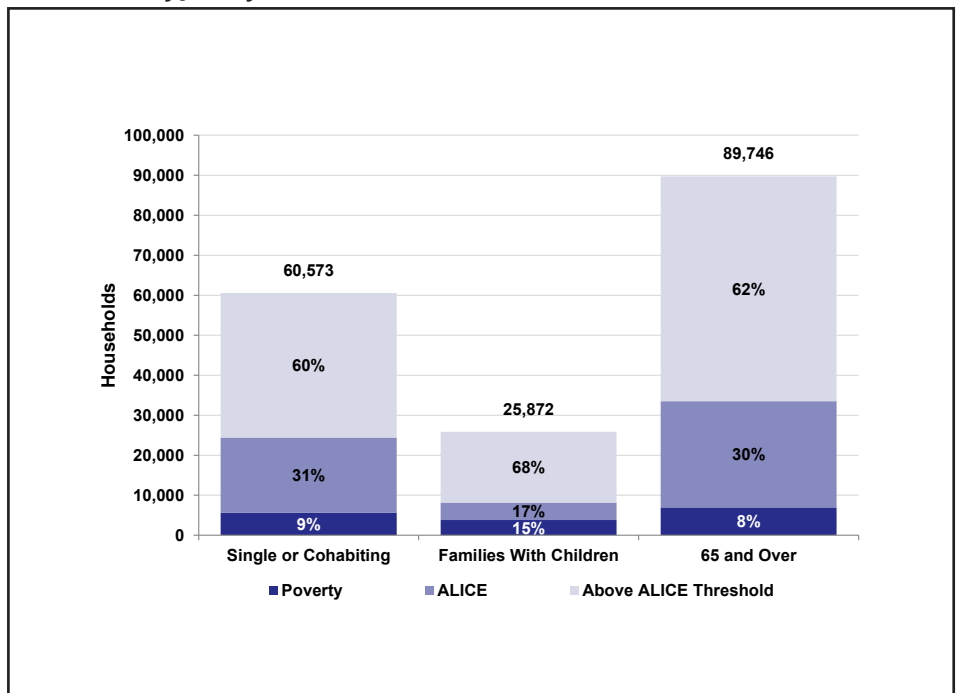
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

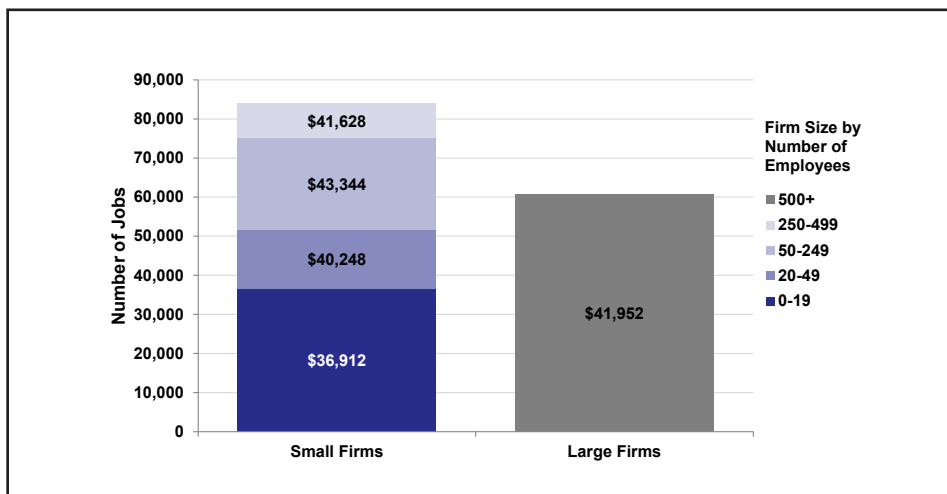
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Sarasota County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$711	\$974
Child Care	\$-	\$1,300
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$168	\$470
Taxes	\$237	\$439
<b>Monthly Total</b>	<b>\$1,853</b>	<b>\$5,170</b>
<b>ANNUAL TOTAL</b>	<b>\$22,236</b>	<b>\$62,040</b>
<b>Hourly Wage</b>	<b>\$11.12</b>	<b>\$31.02</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Sarasota County, 2016		
Town	Total HH	% ALICE & Poverty
Bee Ridge CDP	4,415	35%
Desoto Lakes CDP	1,395	39%
Englewood CCD	5,712	45%
Englewood CDP	7,499	46%
Fruitville CDP	5,508	34%
Gulf Gate Estates CDP	5,320	49%
Gulf Gate Estates-Osprey CCD	14,293	37%
Interior County CCD	15,952	31%
Kensington Park CDP	1,481	49%
Lake Sarasota CDP	1,617	35%
Laurel CDP	4,467	44%
Longboat Key CCD	2,431	22%
Nokomis CDP	1,487	51%
North Port	22,895	38%
North Port CCD	25,160	39%
North Sarasota CDP	3,101	56%
Osprey CDP	2,869	25%
Plantation CDP	2,741	29%
Ridge Wood Heights CDP	1,963	45%
Sarasota	23,482	51%
Sarasota CCD	78,955	42%
Sarasota Springs CDP	6,062	39%
Siesta Key CDP	2,896	25%
South Gate Ridge CDP	2,516	46%
South Sarasota CDP	2,386	41%
South Venice CDP	6,251	43%
Southgate CDP	3,207	51%
The Meadows CDP	2,172	32%
Vamo CDP	2,586	46%
Venice	11,711	38%
Venice CCD	33,073	40%
Venice Gardens CDP	3,372	38%
Warm Mineral Springs CDP	2,537	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN SEMINOLE COUNTY

## 2016 Point-in-Time Data

**Population:** 455,479 • **Number of Households:** 167,549

**Median Household Income:** \$61,311 (state average: \$50,860)

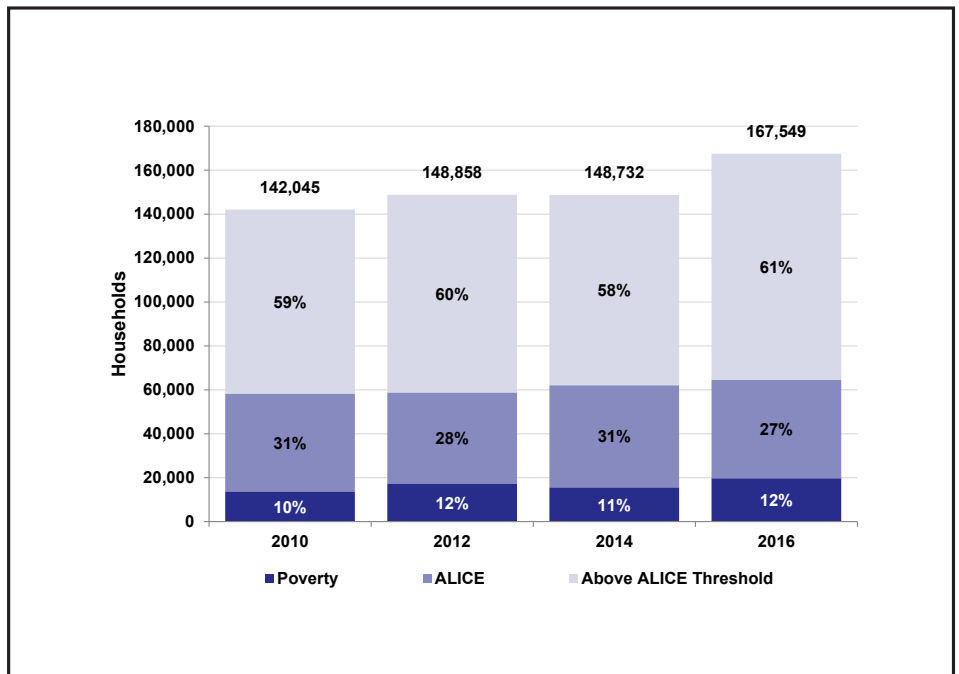
**Unemployment Rate:** 5.0% (state average: 6.0%)

**ALICE Households:** 27% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

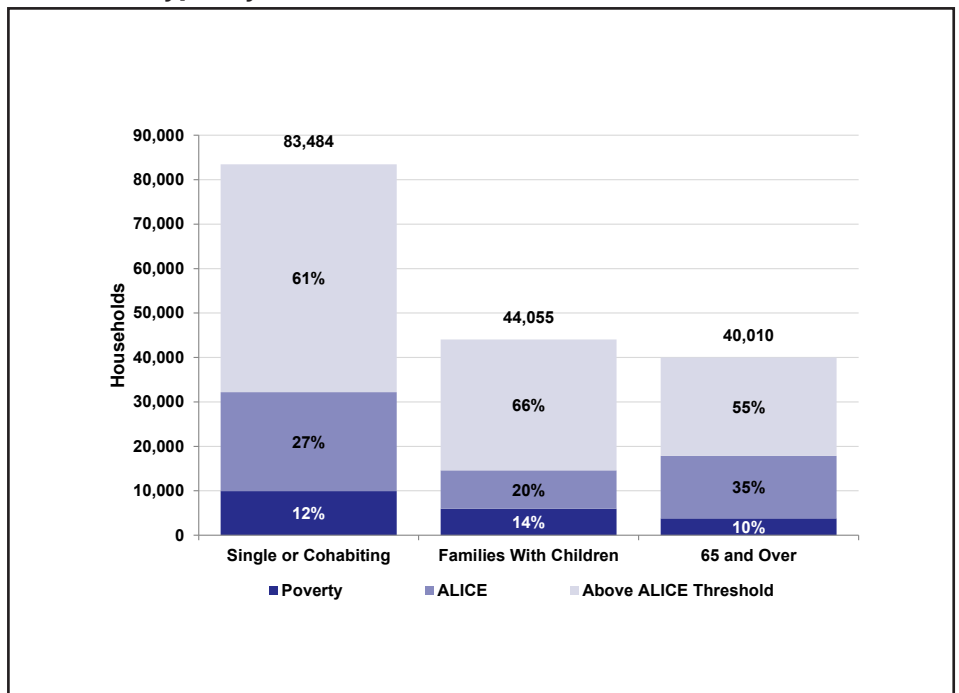
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Seminole County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$748	\$1,003
Child Care	\$-	\$1,060
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$173	\$442
Taxes	\$248	\$374
Monthly Total	\$1,906	\$4,866
<b>ANNUAL TOTAL</b>	<b>\$22,872</b>	<b>\$58,392</b>
Hourly Wage	\$11.44	\$29.20

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Seminole County, 2016		
Town	Total HH	% ALICE & Poverty
Altamonte Springs	17,608	48%
Black Hammock CDP	380	42%
Casselberry	10,429	56%
Casselberry-Altamonte Springs CCD	76,930	43%
Chuluota CDP	761	38%
Fern Park CDP	3,283	46%
Forest City CDP	4,976	44%
Geneva CDP	824	30%
Goldenrod CDP	4,880	55%
Heathrow CDP	2,440	27%
Lake Mary	5,497	24%
Longwood	4,925	42%
Midway CDP (Seminole County)	573	81%
Oviedo	11,014	25%
Oviedo CCD	31,906	32%
Sanford	19,987	59%
Sanford CCD	47,380	42%
Wekiwa Springs CDP	8,469	26%
Winter Springs	12,239	36%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN SUMTER COUNTY

## 2016 Point-in-Time Data

**Population:** 123,996 • **Number of Households:** 51,781

**Median Household Income:** \$54,562 (state average: \$50,860)

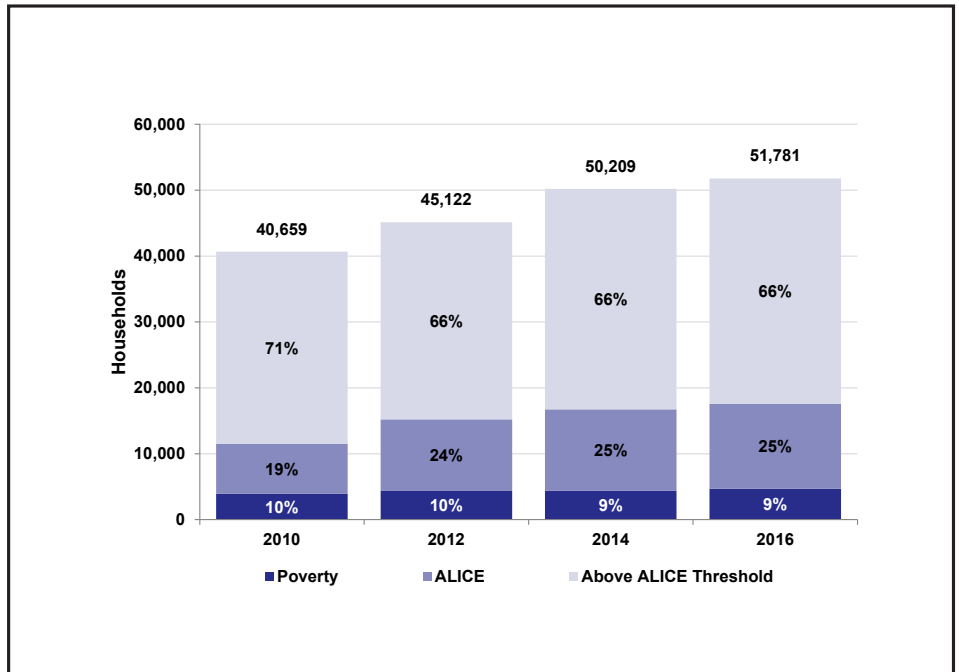
**Unemployment Rate:** 2.8% (state average: 6.0%)

**ALICE Households:** 25% (state average: 32%) • **Households in Poverty:** 9% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

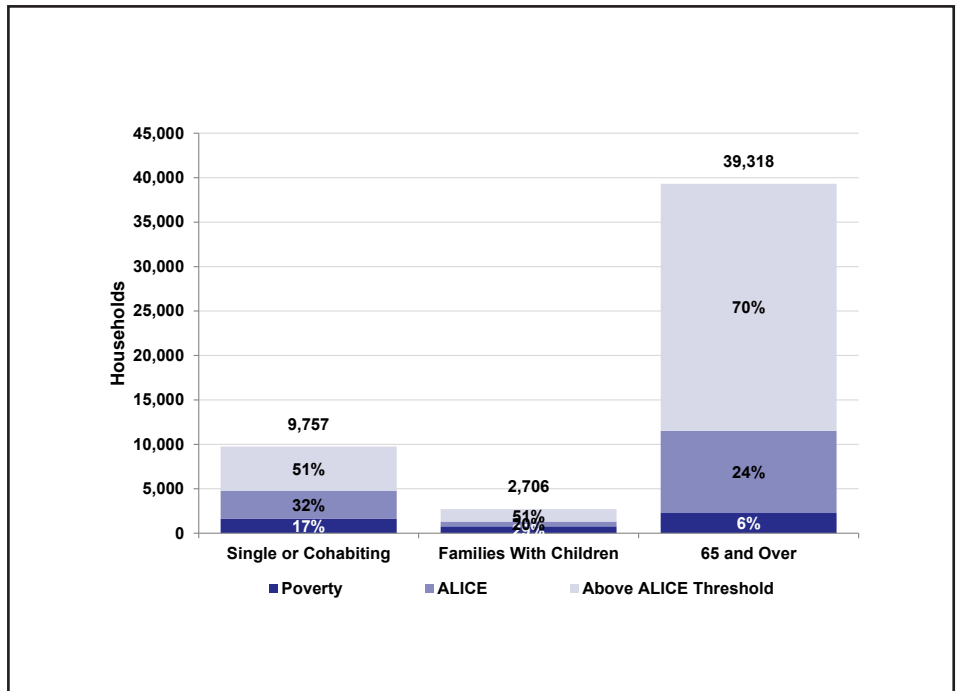
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

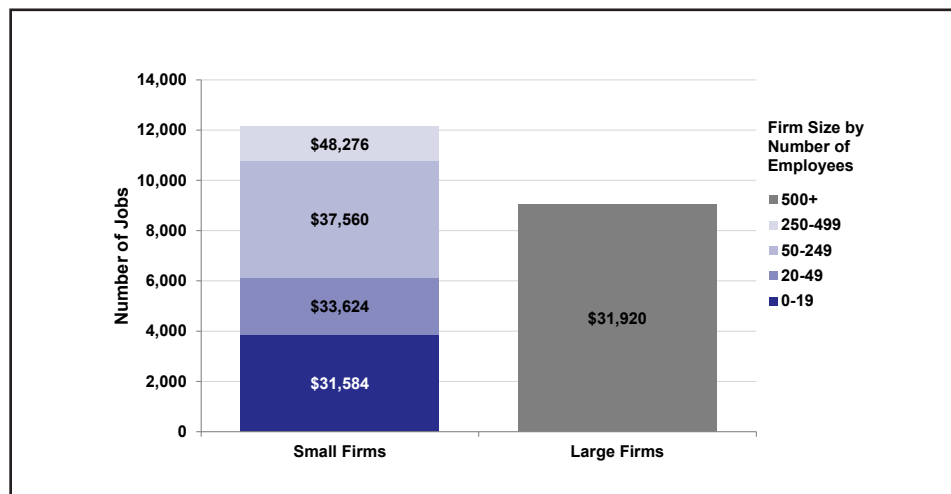
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Sumter County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$520	\$728
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$403
Taxes	\$186	\$283
Monthly Total	\$1,587	\$4,436
<b>ANNUAL TOTAL</b>	\$19,044	\$53,232
Hourly Wage	\$9.52	\$26.62

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Sumter County, 2016		
Town	Total HH	% ALICE & Poverty
Bushnell	1,104	58%
Bushnell-Center Hill CCD	8,471	52%
Center Hill	360	59%
Coleman	213	65%
Lake Panasoffkee CDP	1,391	57%
The Villages CDP	37,778	25%
Webster	255	57%
Wildwood	2,922	42%
Wildwood CCD	40,891	29%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN SUWANNEE COUNTY

## 2016 Point-in-Time Data

**Population:** 43,653 • **Number of Households:** 15,315

**Median Household Income:** \$37,796 (state average: \$50,860)

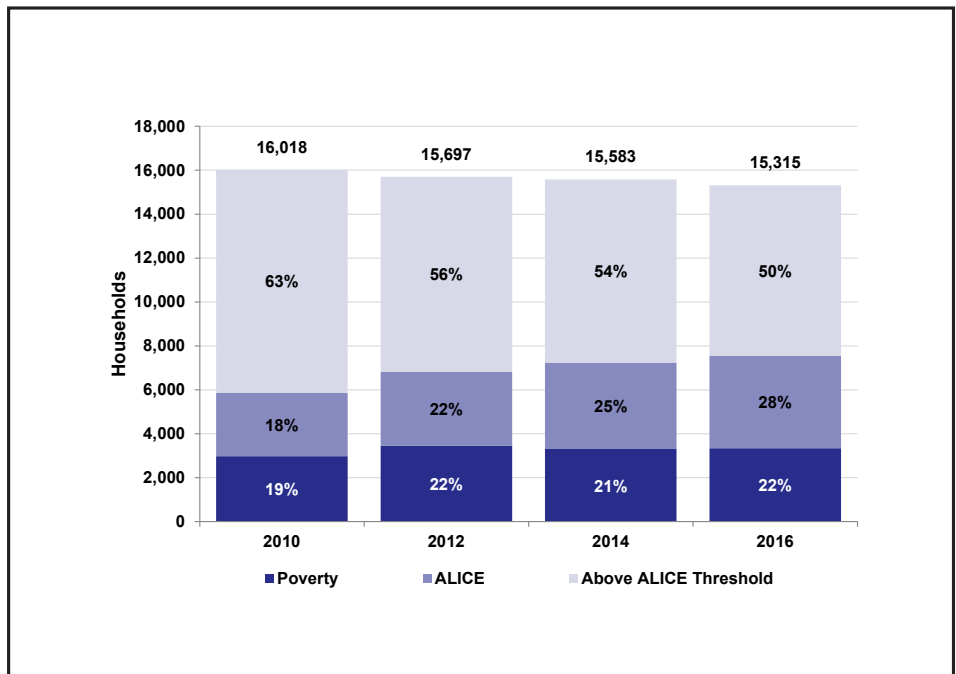
**Unemployment Rate:** 10.3% (state average: 6.0%)

**ALICE Households:** 28% (state average: 32%) • **Households in Poverty:** 22% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

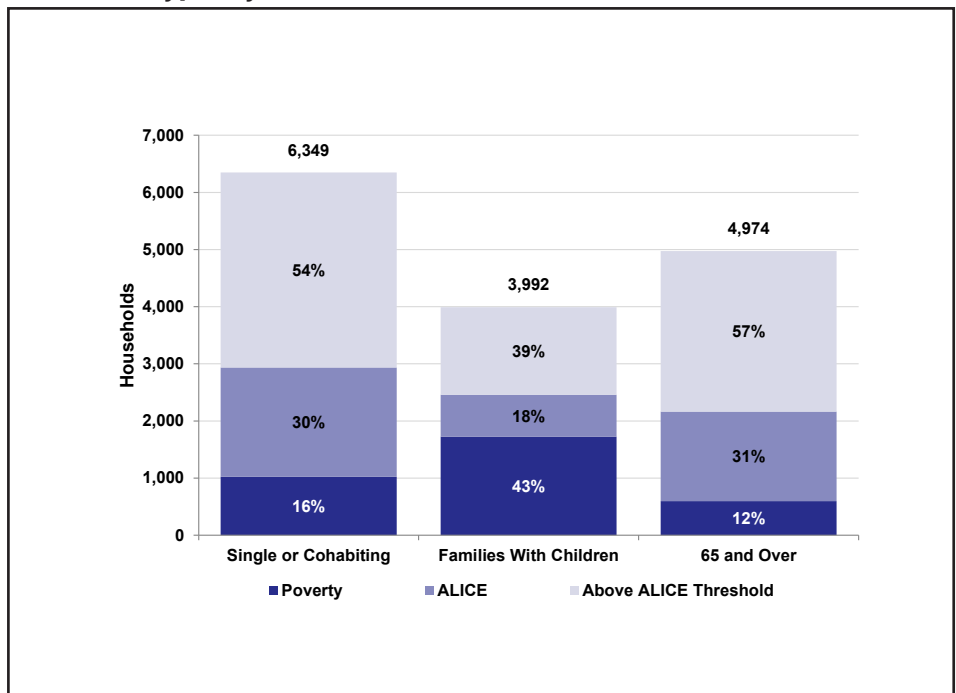
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

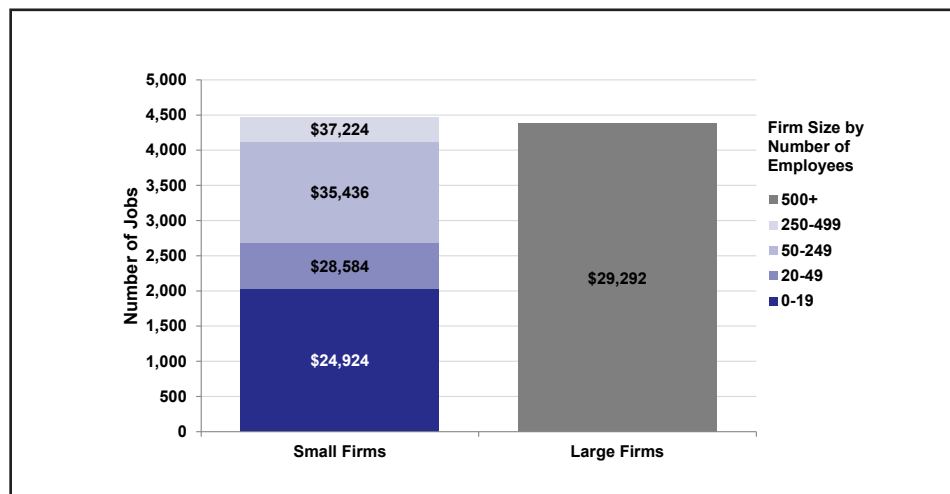
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Suwannee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$471	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$138	\$391
Taxes	\$174	\$254
<b>Monthly Total</b>	<b>\$1,520</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,240</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.12</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Suwannee County, 2016		
Town	Total HH	% ALICE & Poverty
Branford	277	60%
Branford CCD	2,592	45%
Dowling Park CCD	3,113	52%
Live Oak	2,314	67%
Live Oak CCD	6,464	50%
McAlpin-Wellborn CCD	3,146	47%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN TAYLOR COUNTY

## 2016 Point-in-Time Data

**Population:** 22,582 • **Number of Households:** 7,544

**Median Household Income:** \$36,195 (state average: \$50,860)

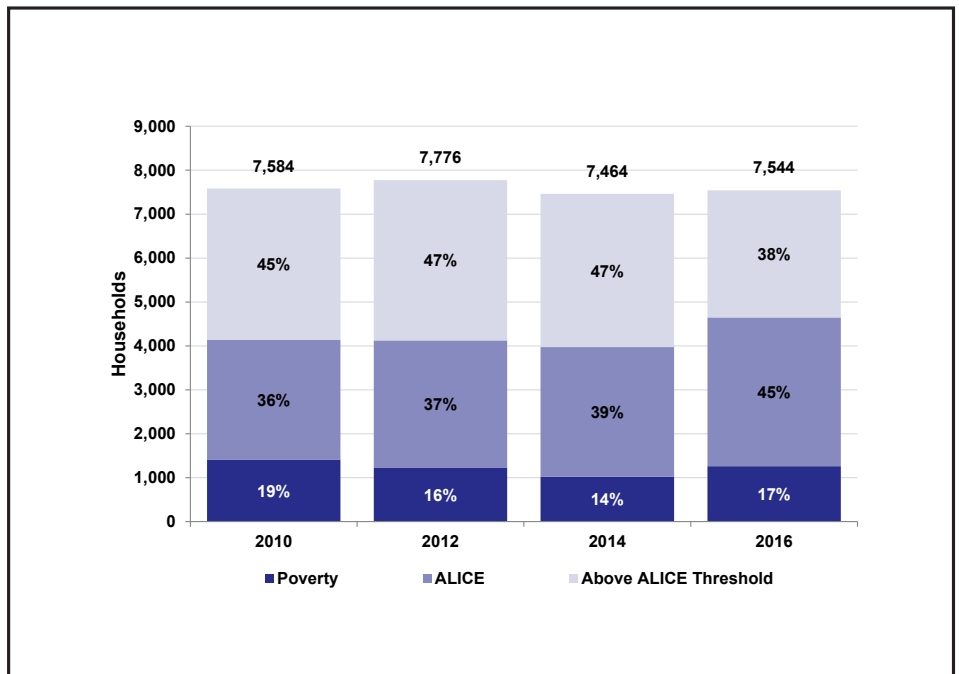
**Unemployment Rate:** 7.7% (state average: 6.0%)

**ALICE Households:** 45% (state average: 32%) • **Households in Poverty:** 17% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

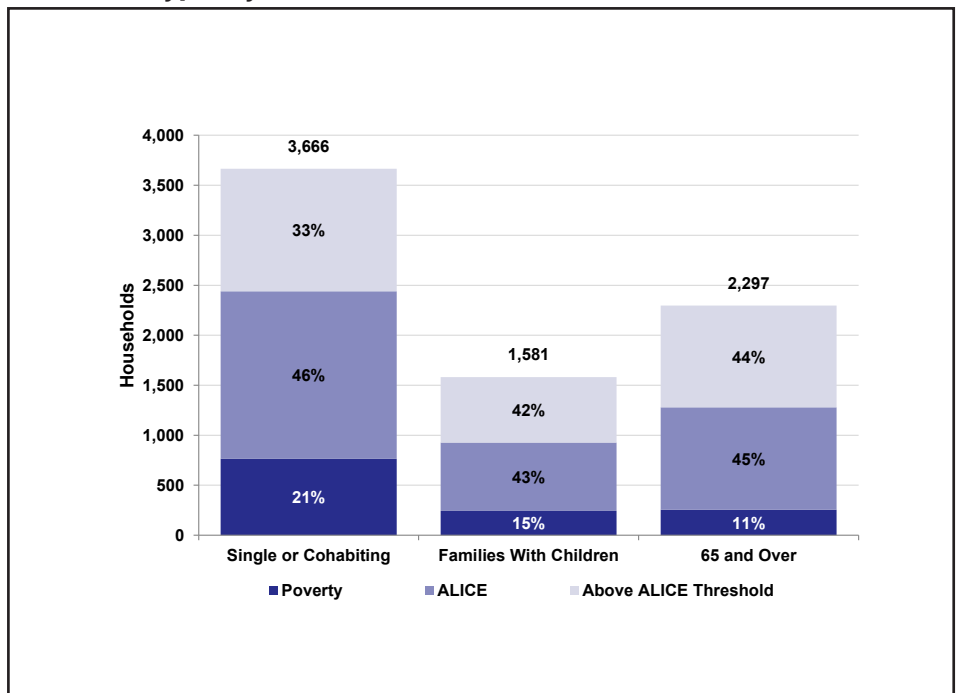
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Taylor County, 2016		
Town	Total HH	% ALICE & Poverty
Perry	2,619	75%
Perry North CCD	5,437	64%
Perry South CCD	2,107	56%
Steinhatchee CDP	547	63%

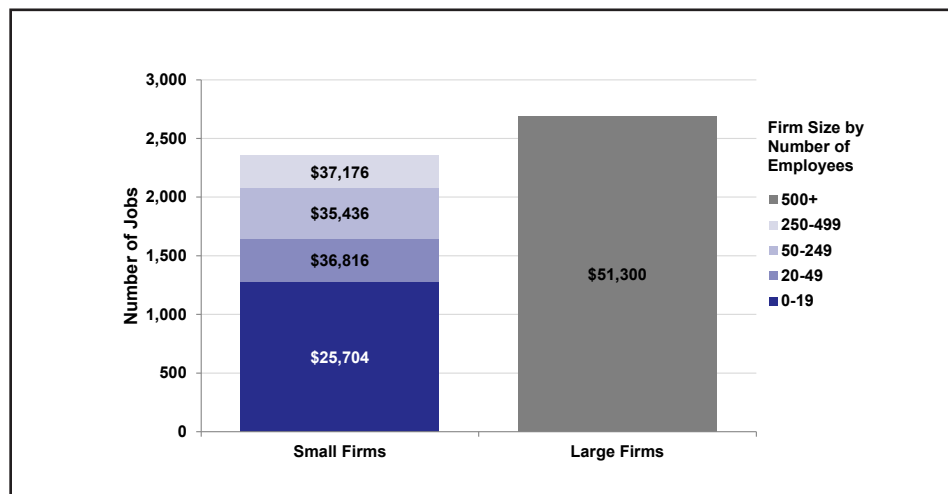
### Household Survival Budget, Taylor County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,000
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$386
Taxes	\$185	\$243
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,250</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,000</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.50</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN UNION COUNTY

## 2016 Point-in-Time Data

**Population:** 15,159 • **Number of Households:** 3,892

**Median Household Income:** \$37,778 (state average: \$50,860)

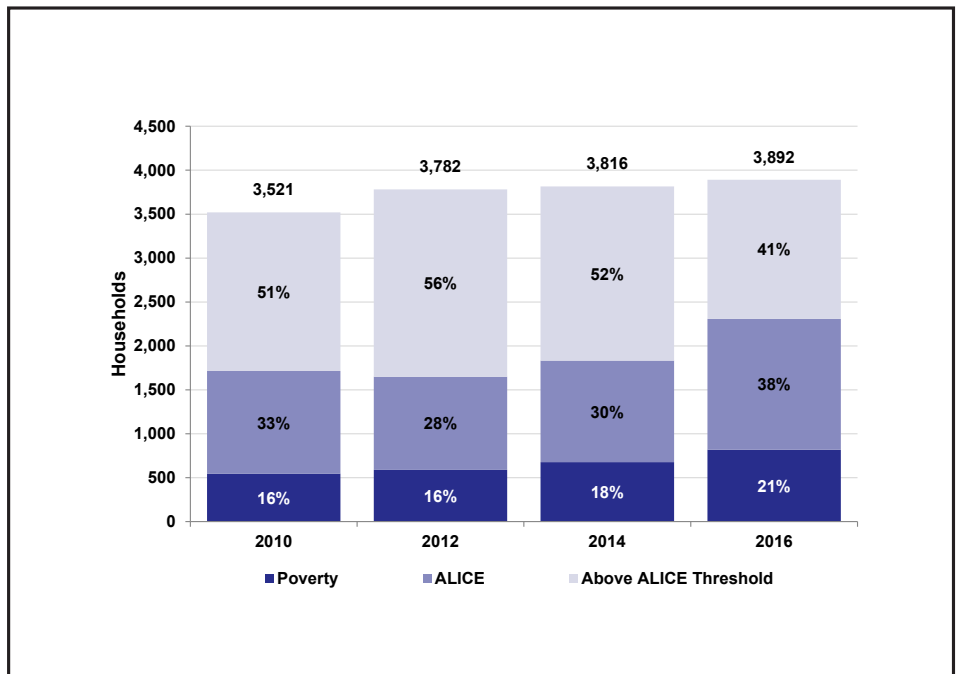
**Unemployment Rate:** 10.5% (state average: 6.0%)

**ALICE Households:** 38% (state average: 32%) • **Households in Poverty:** 21% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

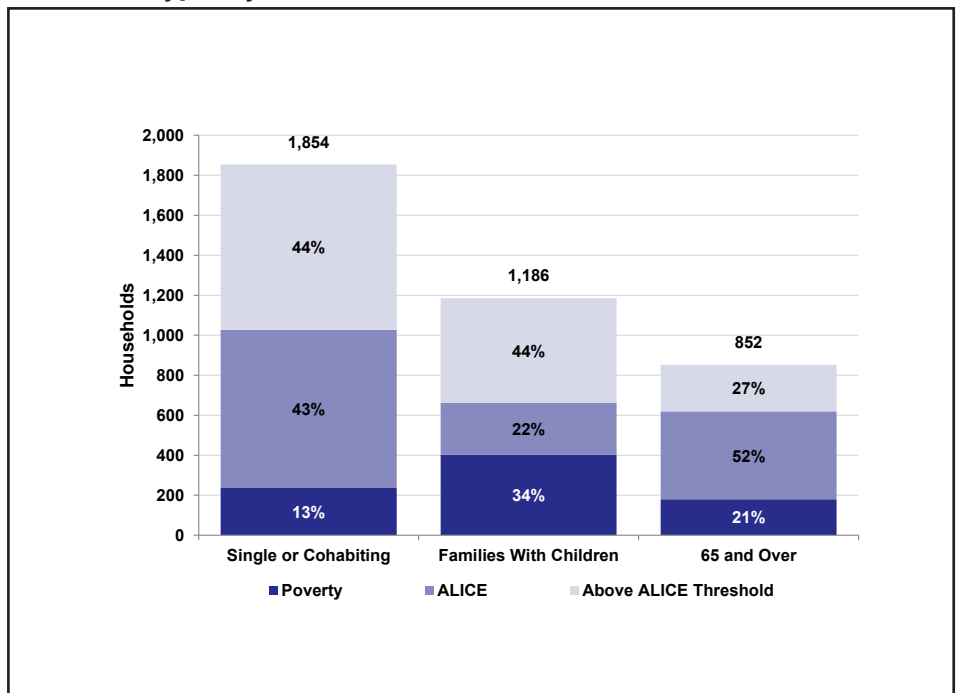
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

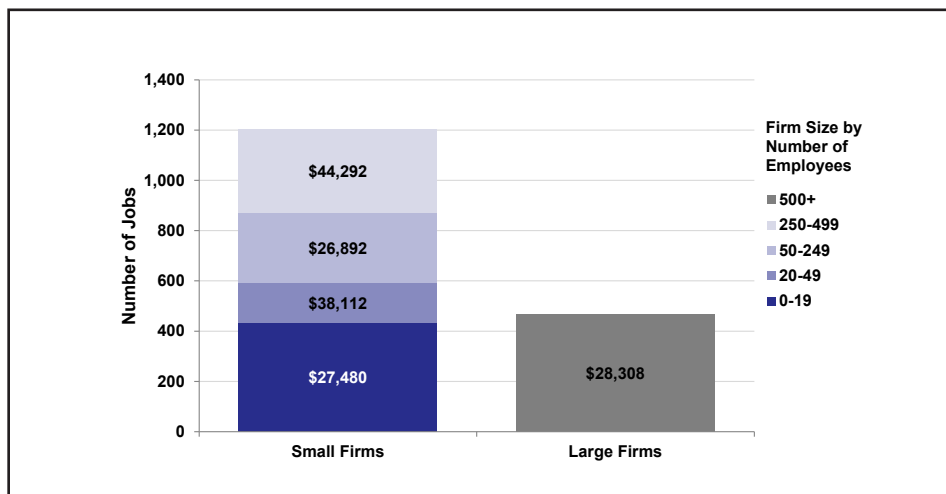
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Union County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$516	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$144	\$391
Taxes	\$185	\$254
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Union County, 2016		
Town	Total HH	% ALICE & Poverty
Lake Butler	803	63%
Lake Butler CCD	1,715	59%
Raiford CCD	594	53%
Worthington Springs	152	75%
Worthington Springs CCD	1,583	62%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN VOLUSIA COUNTY

## 2016 Point-in-Time Data

**Population:** 529,364 • **Number of Households:** 214,039

**Median Household Income:** \$45,366 (state average: \$50,860)

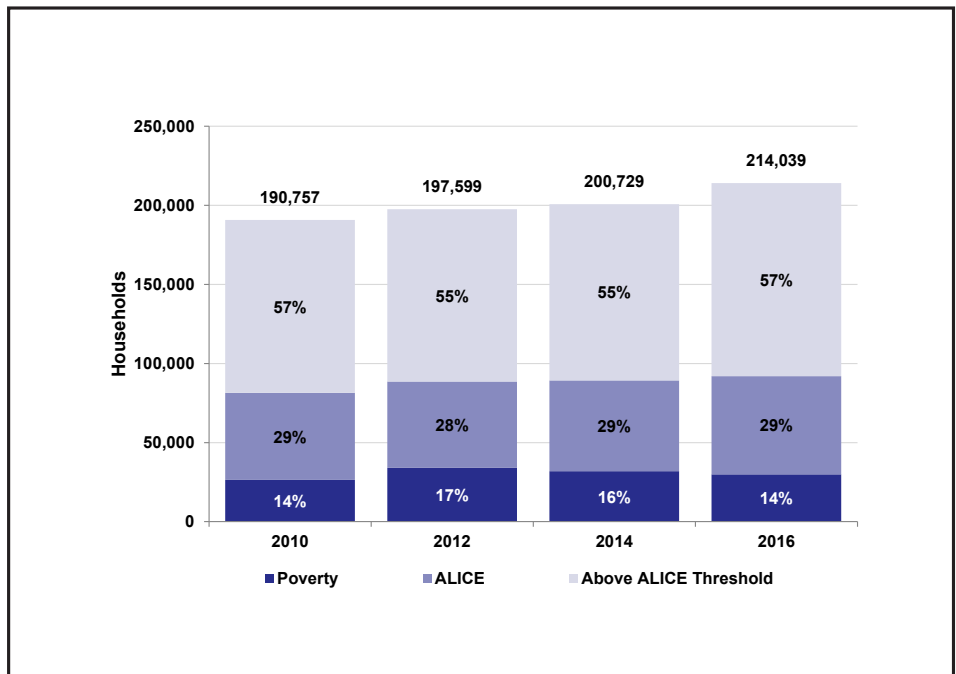
**Unemployment Rate:** 6.4% (state average: 6.0%)

**ALICE Households:** 29% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

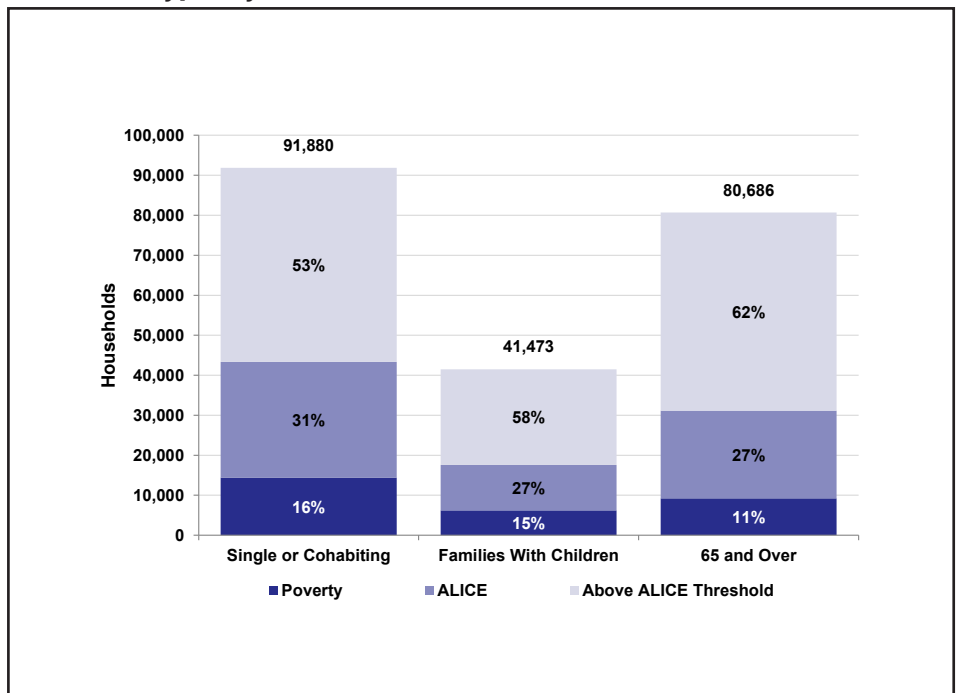
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016





## Why do so many households struggle?

### The cost of living continues to increase...

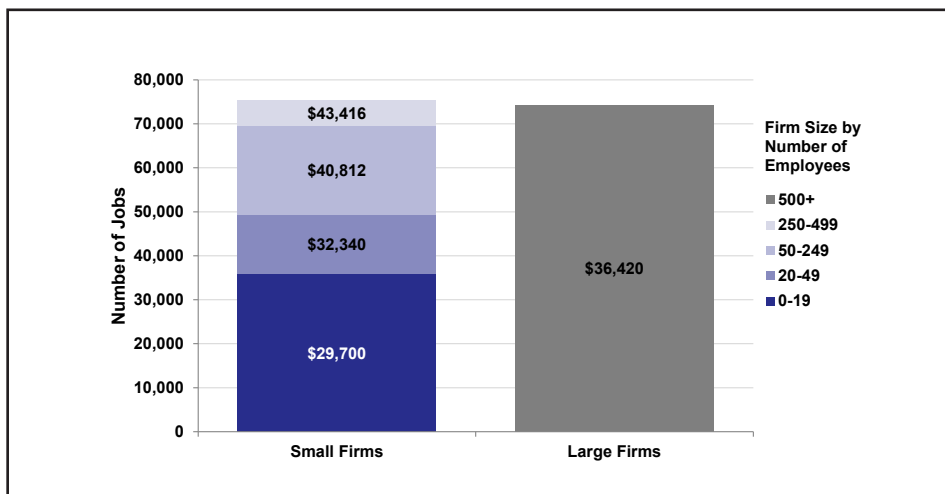
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Volusia County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$553	\$896
Child Care	\$-	\$1,030
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$148	\$425
Taxes	\$193	\$332
<b>Monthly Total</b>	<b>\$1,631</b>	<b>\$4,670</b>
<b>ANNUAL TOTAL</b>	<b>\$19,572</b>	<b>\$56,040</b>
<b>Hourly Wage</b>	<b>\$9.79</b>	<b>\$28.02</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Volusia County, 2016		
Town	Total HH	% ALICE & Poverty
Central Volusia CCD	14,012	27%
Daytona Beach	30,669	60%
Daytona Beach CCD	16,730	73%
Daytona Beach Shores	2,463	36%
De Leon Springs CDP	854	41%
DeBary	7,986	39%
DeBary-Orange City CCD	17,005	44%
DeLand	10,719	48%
DeLand CCD	24,545	45%
DeLand Southwest CDP	355	74%
Deltona	31,155	41%
Deltona CCD	34,012	46%
Edgewater	8,466	39%
Glencoe CDP	942	40%
Holly Hill	4,894	65%
Lake Helen	1,146	54%
New Smyrna Beach	11,913	38%
New Smyrna Beach CCD	26,161	40%
North DeLand CDP	521	50%
North Peninsula CCD	12,307	47%
Oak Hill	792	36%
Orange City	4,786	54%
Ormond Beach	16,660	39%
Ormond Beach CCD	22,623	46%
Ormond-by-the-Sea CDP	3,714	44%
Pierson	418	58%
Pierson-Seville CCD	2,536	44%
Ponce Inlet	1,388	27%
Port Orange	24,813	41%
Port Orange CCD	29,810	48%
Samsula-Spruce Creek CDP	2,138	27%
Seville CDP	151	57%
South Daytona	5,234	57%
South Peninsula CCD	5,569	34%
West DeLand CDP	1,313	38%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN WAKULLA COUNTY

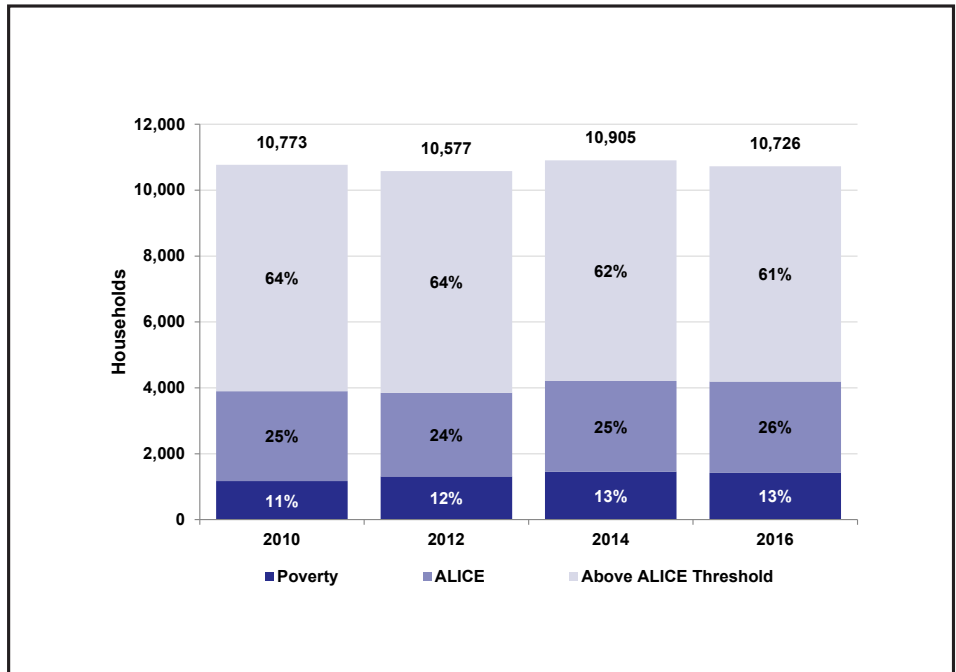
## 2016 Point-in-Time Data

**Population:** 31,314 • **Number of Households:** 10,726  
**Median Household Income:** \$54,078 (state average: \$50,860)  
**Unemployment Rate:** 7.1% (state average: 6.0%)  
**ALICE Households:** 26% (state average: 32%) • **Households in Poverty:** 13% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

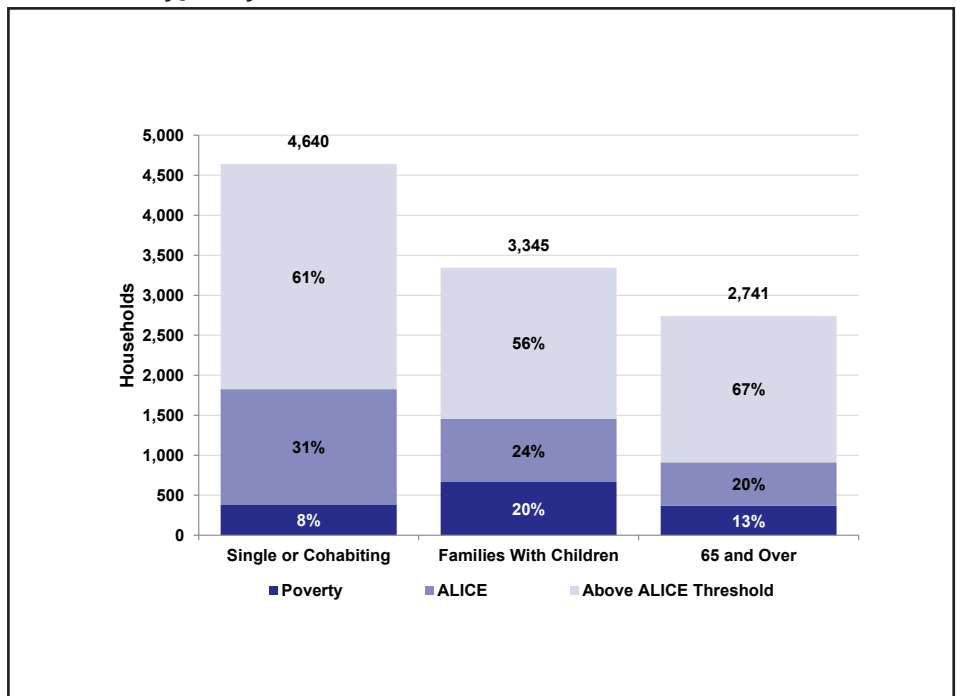
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Wakulla County, 2016		
Town	Total HH	% ALICE & Poverty
Crawfordville CDP	1,546	34%
East Wakulla CCD	8,619	35%
Panacea CDP	360	83%
Sopchoppy	189	46%
St. Marks	111	34%
West Wakulla CCD	2,107	53%

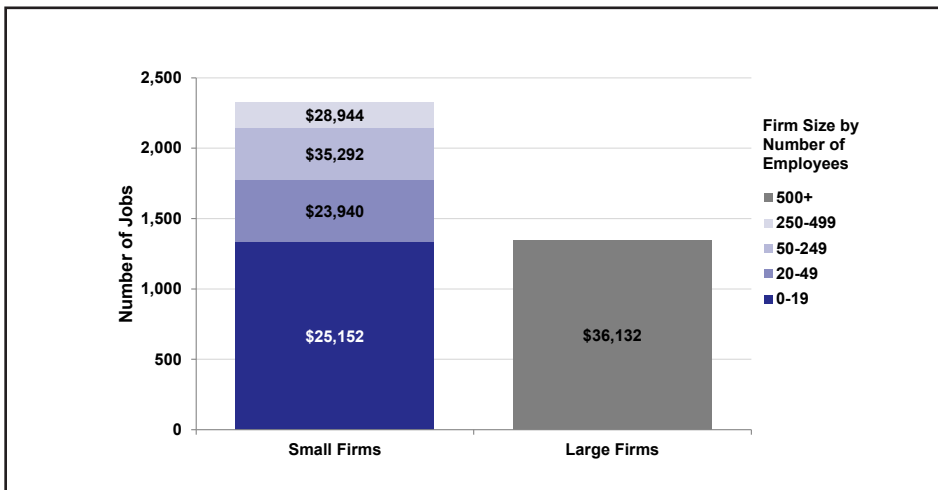
### Household Survival Budget, Wakulla County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$617	\$798
Child Care	\$-	\$980
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$156	\$405
Taxes	\$209	\$287
<b>Monthly Total</b>	<b>\$1,719</b>	<b>\$4,457</b>
<b>ANNUAL TOTAL</b>	<b>\$20,628</b>	<b>\$53,484</b>
<b>Hourly Wage</b>	<b>\$10.31</b>	<b>\$26.74</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN WALTON COUNTY

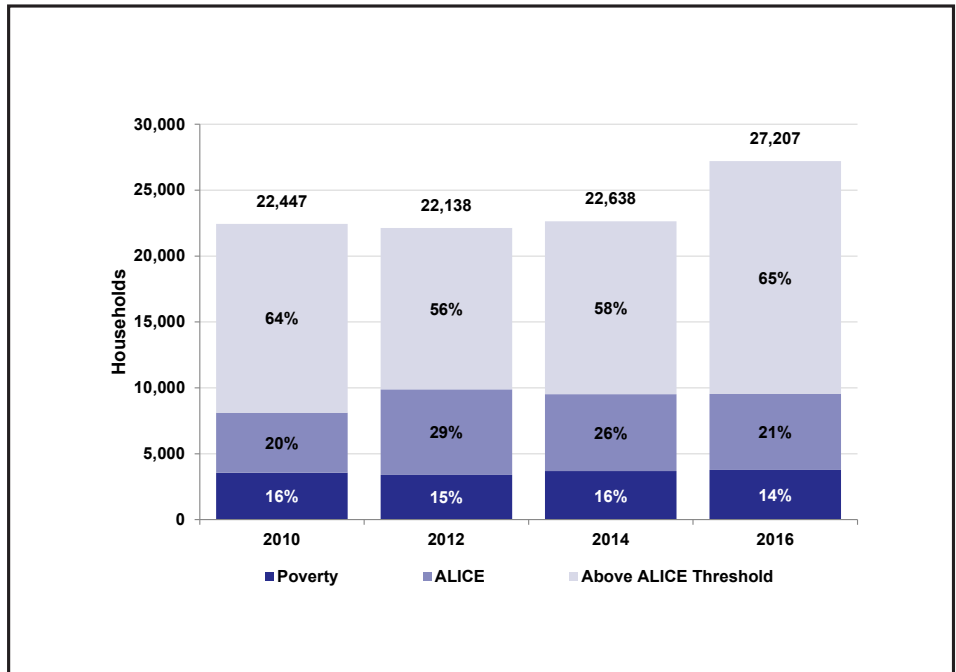
## 2016 Point-in-Time Data

**Population:** 65,889 • **Number of Households:** 27,207  
**Median Household Income:** \$56,246 (state average: \$50,860)  
**Unemployment Rate:** 6.4% (state average: 6.0%)  
**ALICE Households:** 21% (state average: 32%) • **Households in Poverty:** 14% (state average: 14%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

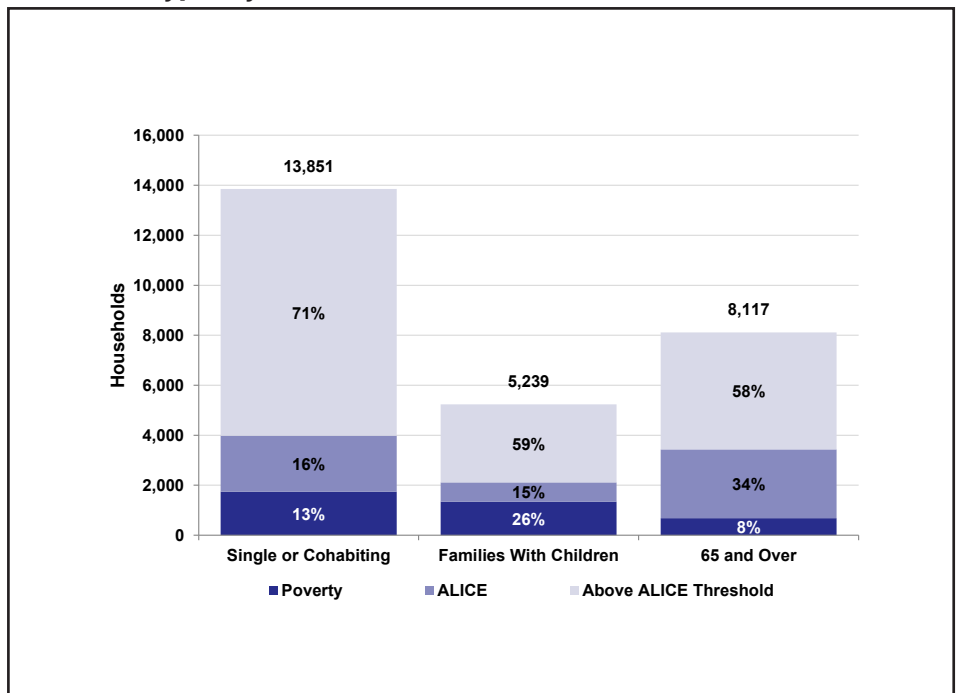
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

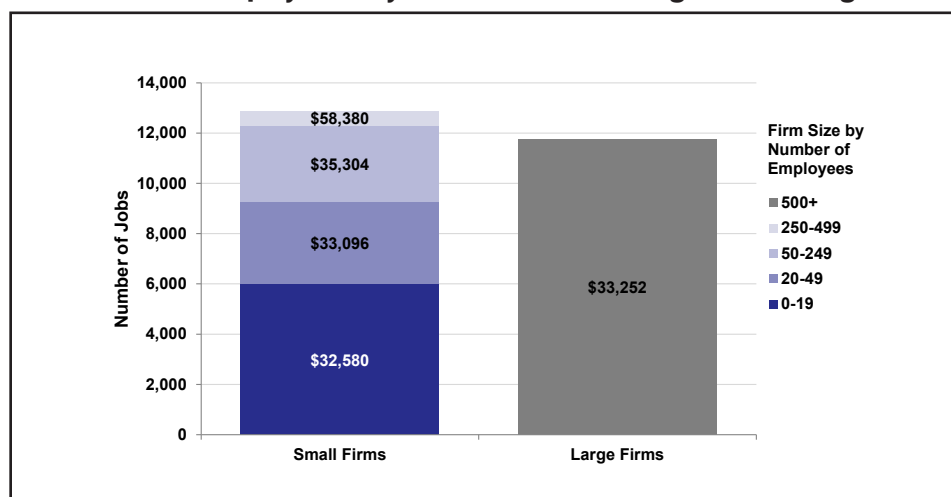
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Walton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$635	\$771
Child Care	\$-	\$900
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$159	\$391
Taxes	\$214	\$254
<b>Monthly Total</b>	<b>\$1,745</b>	<b>\$4,303</b>
<b>ANNUAL TOTAL</b>	<b>\$20,940</b>	<b>\$51,636</b>
<b>Hourly Wage</b>	<b>\$10.47</b>	<b>\$25.82</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Walton County, 2016		
Town	Total HH	% ALICE & Poverty
DeFuniak Springs	2,362	60%
DeFuniak Springs CCD	5,463	56%
Freeport	891	49%
Freeport CCD	3,973	40%
Miramar Beach CDP	3,513	30%
Paxton	269	52%
Paxton-Darlington CCD	3,836	53%
Redbay CCD	1,134	55%
Walton Beaches CCD	9,923	27%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

# ALICE IN WASHINGTON COUNTY

## 2016 Point-in-Time Data

**Population:** 24,627 • **Number of Households:** 8,370

**Median Household Income:** \$38,330 (state average: \$50,860)

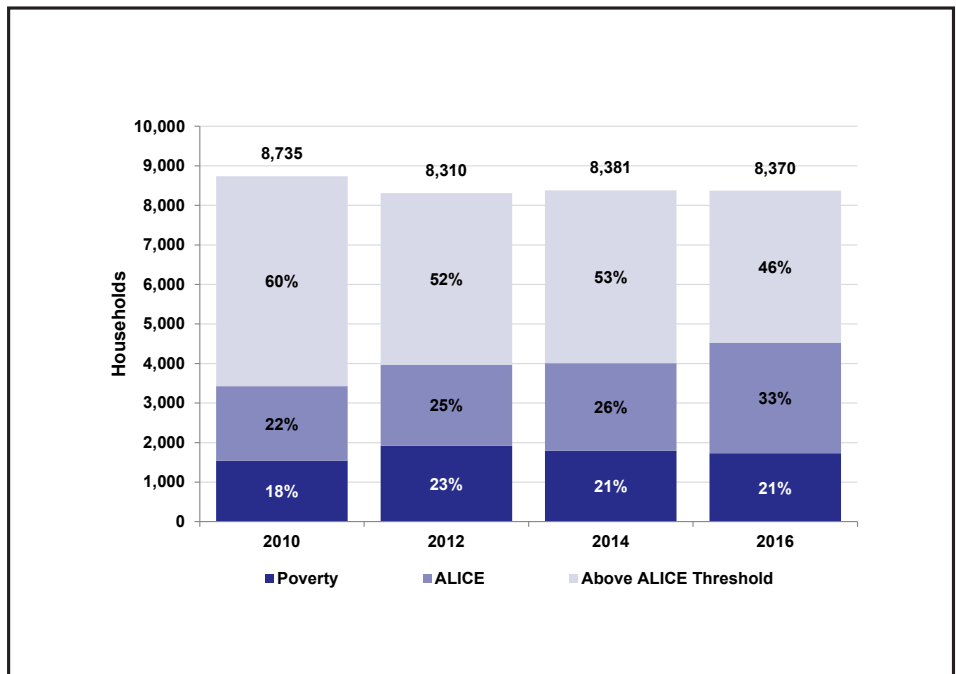
**Unemployment Rate:** 9.8% (state average: 6.0%)

**ALICE Households:** 33% (state average: 32%) • **Households in Poverty:** 21% (state average: 14%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

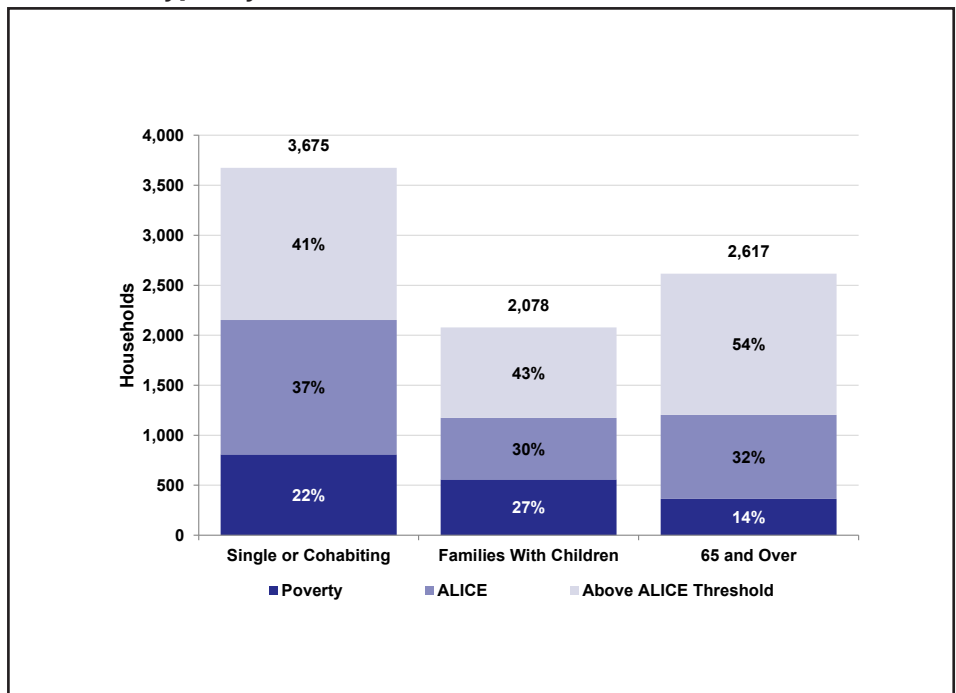
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

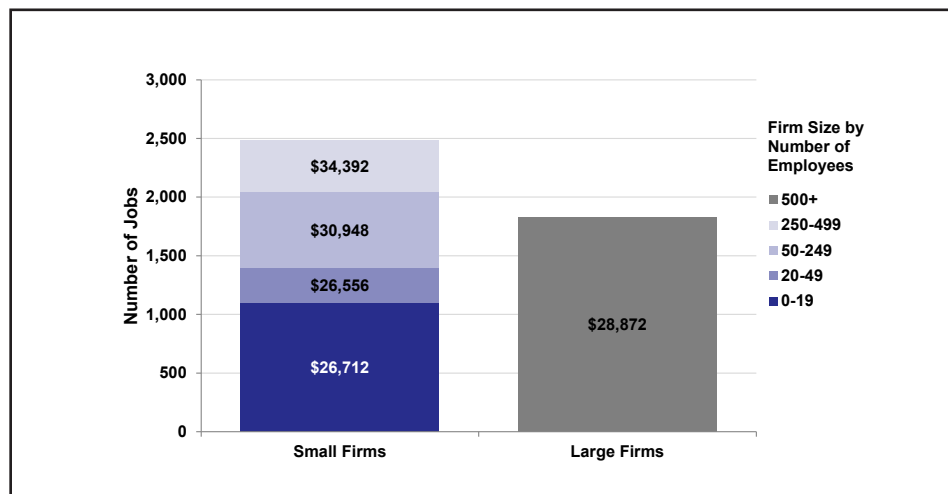
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 15 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Washington County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$471	\$634
Child Care	\$-	\$1,035
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$138	\$391
Taxes	\$174	\$254
<b>Monthly Total</b>	<b>\$1,520</b>	<b>\$4,301</b>
<b>ANNUAL TOTAL</b>	<b>\$18,240</b>	<b>\$51,612</b>
<b>Hourly Wage</b>	<b>\$9.12</b>	<b>\$25.81</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Florida Department of Education, 2016.

Washington County, 2016		
Town	Total HH	% ALICE & Poverty
Caryville CCD	1,339	49%
Chipley	1,258	61%
Chipley CCD	2,852	52%
Ebro	102	56%
Vernon	303	63%
Vernon CCD	4,179	57%
Wausau	163	62%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

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