

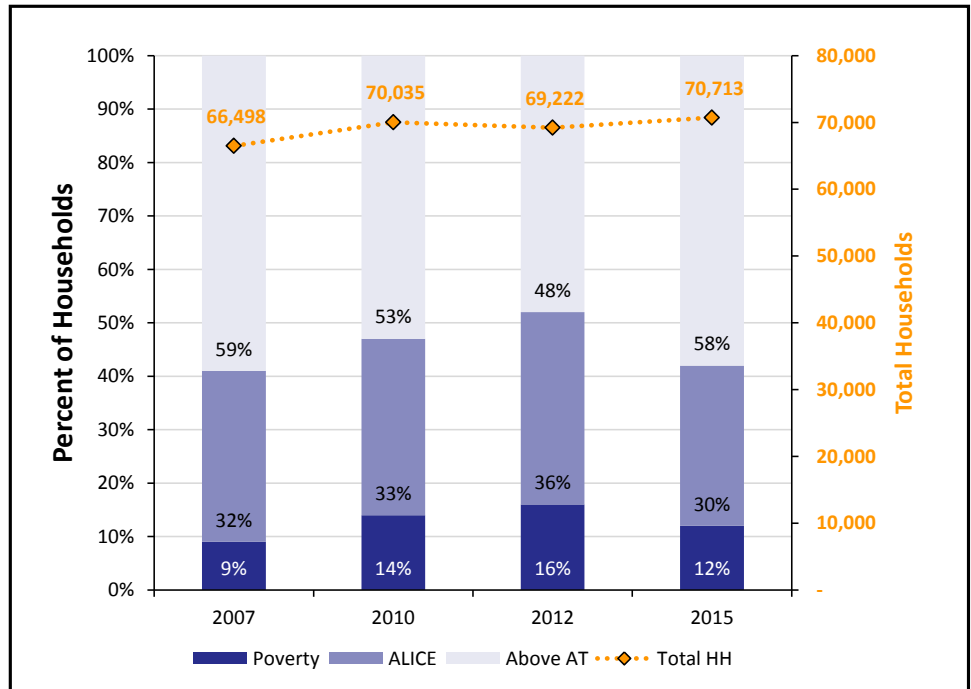
ALICE IN HERNANDO COUNTY

Population: 178,439 | **Number of Households:** 70,713
Median Household Income: \$43,590 (state average: \$49,426)
Florida Underemployment Rate for 2015: 11.5%
Households Below ALICE Threshold: 29,989 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

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

Household Survival Budget, Hernando County

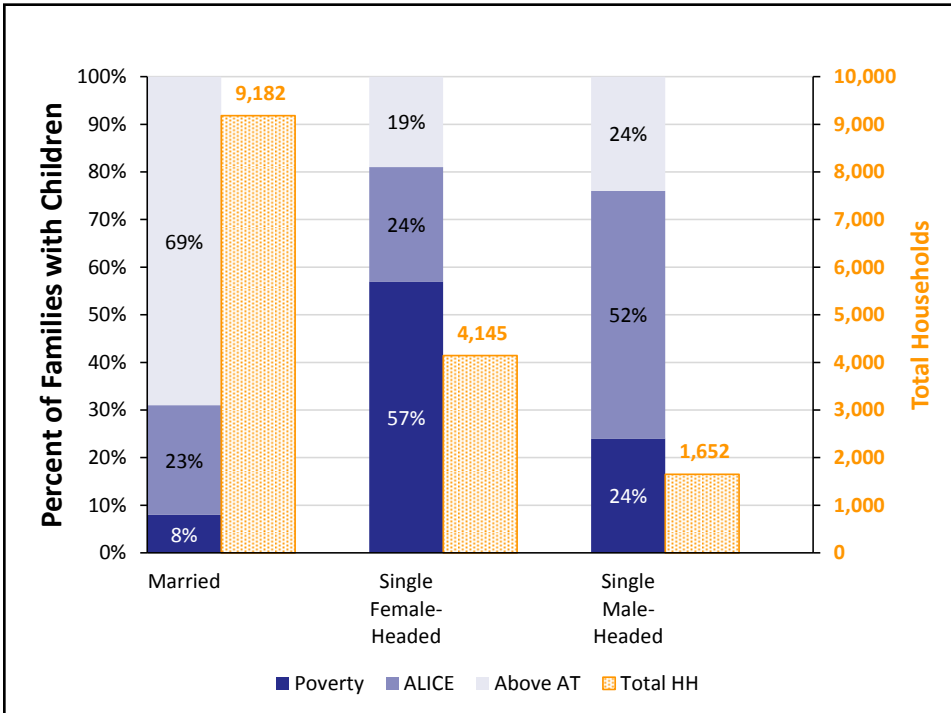
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$610	\$959
Child Care	\$-	\$993
Food	\$165	\$547
Transportation	\$322	\$644
Health Care	\$165	\$634
Miscellaneous	\$145	\$407
Taxes	\$187	\$294
Monthly Total	\$1,594	\$4,478
ANNUAL TOTAL	\$19,128	\$53,736
POVERTY ANNUAL TOTAL	\$11,770	\$24,250

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

How many families with children are struggling?

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

Families with Children by Income, 2015

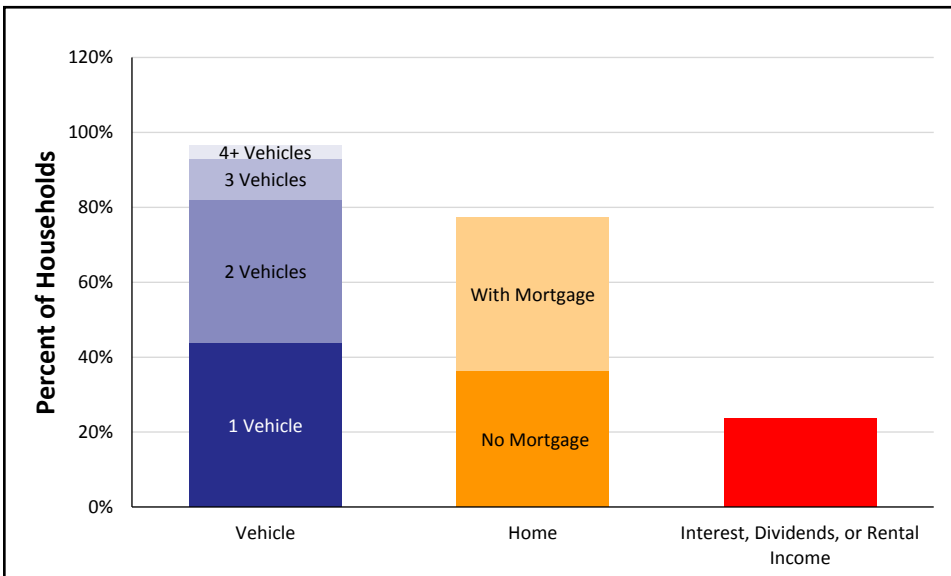


Hernando County, 2015		
Town	Total HH	% ALICE & Poverty
Brookridge CDP	2,305	46%
Brooksville	3,074	64%
Brooksville CCD	12,370	51%
Garden Grove CDP	234	51%
Hernando Beach CCD	5,725	40%
Hernando Beach CDP	1,074	37%
High Point CDP	1,738	58%
Hill 'n Dale CDP	634	82%
Masaryktown CDP	405	44%
North Brooksville CDP	1,374	49%
North Weeki Wachee CDP	3,604	38%
Ridge Manor CCD	2,818	50%
Ridge Manor CDP	1,952	53%
South Brooksville CDP	1,683	53%
Spring Hill CCD	49,539	46%
Spring Hill CDP	39,446	43%
Timber Pines CDP	3,055	28%
Weeki Wachee Gardens CDP	825	40%

What assets do households have?

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

Assets, All Households, 2015



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