

ALICE

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



FLORIDA

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



Fall 2014

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LETTER TO THE COMMUNITY



Dear Floridians,

The most stressful days I have ever lived were those that followed my graduation from school. My wife and I were living frugally and working full-time jobs, but often didn't know if we would be able to pay our bills. The constant pressure and worry of living paycheck to paycheck was always on our minds. I will never forget those days because the financial burdens we carried wore so heavily on us.

As I travel the state, I meet more and more families who – like we were – are motivated and working hard, yet still struggle to provide the basic necessities with little chance of saving for tomorrow. I also meet business people and public officials who are deeply troubled by the struggles of these hardworking Floridians. Can we help these individuals regain their footing before they slip over the edge into poverty?

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

This groundbreaking United Way ALICE Report uses a modest “survival budget” to set an ALICE Threshold that will help us better understand the ALICE population in Florida; a population that is often overlooked. Nearly 1 in 3 Florida households make up this population. They work hard, live above the Federal Poverty Level, and still cannot consistently afford the basics of housing, food, health care, child care, and transportation.

The Report adds greater depth to our understanding of the people in our communities who live each day one crisis away from falling into poverty. We all depend on and meet ALICE every day behind cash registers, fixing our cars, serving us in restaurants and stores, and caring for our young and our elderly, among many others. Despite working, often at more than one job, ALICE earns too little for a sustainable lifestyle. No matter how hard these individuals work, an ever-increasing number are not making it and their kids, your neighbors, and our communities will pay the price in the long run.

United Way's goal is to create long-lasting changes by addressing the underlying causes of our communities' problems. We will use the Report to do just that, but it will take everyone working together to create a brighter future for ALICE and for all of us. I would ask you to look at the Executive Summary and your county's summary in the Appendix and share what you learn with colleagues and friends. Connect with your local United Way to learn how we are working to ensure ALICE and all our residents can thrive.

Thank you for being part of our effort to build a stronger and more prosperous Florida.

Sincerely,

A handwritten signature in blue ink, which appears to read "Theodore Granger". The signature is fluid and cursive, with a long horizontal stroke at the end.

Theodore Granger, *President, United Way of Florida*

THE ALICE PROJECT

ALICE

Asset Limited, Income Constrained, Employed

Though we have chosen a woman's name, this population is comprised of households with men and women alike, and includes children and seniors.

United Way is committed to ensuring that our communities are viable places to live and work. To do that, we promote current research, community dialogue, and data-driven policy solutions. These elements form the basis of one of United Way's broadest and fastest-growing initiatives – the *ALICE Project*.

ALICE was coined by United Way in 2009 after a pilot research project looked at the low-income population in affluent Morris County, one of the five founding communities which merged in 2011 to become United Way of Northern New Jersey. The original study focused primarily on data from 2007, largely before the effects of the economic downturn, known as the Great Recession, were widespread.

The value of this research was immediately evident: ALICE became a part of the common vernacular in Morris County, helping define a need and a focus for United Way's work. ALICE also began to appear in many grant applications, in the media, and in public forums discussing need in this “wealthy” community.

It quickly became clear that ALICE extended far beyond the borders of Morris County. In 2011 United Way commissioned a second ALICE study looking at all counties in New Jersey. That Report relied primarily on data collected in 2007 and 2010, measuring the impact of the Great Recession and offering a broader illustration of the challenges ALICE households face.

The Report's findings were stark: ***fully 30 percent of New Jersey households earned too little to provide basic necessities, and more than half the state's jobs paid less than \$20 an hour.***

With the forecast for low-wage jobs to continue to dominate the job market, the reality is that ALICE will continue to play an integral role in our communities for the foreseeable future. That is why ALICE has become a central part of all aspects of United Way's work.

Now the *ALICE Project* has expanded to five additional states, with ALICE Reports being released in California, Connecticut, Florida, Indiana, Michigan and New Jersey. The baseline information established in New Jersey's 2012 study allows these new Reports to compare our progress as the country's economic conditions continue to change and, in some cases, improve.

We challenge stakeholders in every state to consider the ALICE Reports and their measures as an opportunity for a new dialogue around how to make our communities viable places to live and work. As more and more states embrace ALICE, our hope is that this Report and its companions can serve as a model for the nation.

ALICE RESEARCH

About Rutgers University-Newark's School of Public Affairs and Administration (SPAA)

In developing the *ALICE Project*, United Way has partnered with Rutgers University-Newark's School of Public Affairs and Administration (SPAA), an educational leader in government and non-profit management and governance. Ranked 10th nationally in public management and administration, SPAA promotes an ethics-based performance approach to effective, equitable, and accountable policy implementation through its innovative and comprehensive undergraduate, professional and graduate degrees and certificate programs. The school's faculty generates knowledge and best practices in public service and administration, and collaborates with public and nonprofit sector organizations and professionals throughout the U.S. and the world. Guided by the principles of knowledge, competence, diversity, and service – with an emphasis on public service values and competencies for effective performance – SPAA promotes accountability, transparency, and performance in the public and nonprofit sectors.

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EXECUTIVE SUMMARY

Across Florida, 45 percent of households struggle to afford the basic necessities of housing, child care, food, health care, and transportation.

“Florida faced difficult economic times during the Great Recession. Yet the official poverty rate of 15 percent obscures the true magnitude of financial instability in the state.”

It is well recognized that despite its growing economy, internationally renowned tourism, and wealthy retirees, Florida faced difficult economic times during the Great Recession. Yet the official poverty rate of 15 percent obscures the true magnitude of financial instability in the state. The official U.S. poverty rate, which was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the U.S. A lack of accurate measurements and even language to frame a discussion has made it difficult for states – including Florida – to identify the full extent of the economic challenges that so many of their residents face.

This Report presents four groundbreaking instruments that measure the size and condition of households struggling financially, and it introduces the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The Report includes findings on households that earn below the ALICE Threshold, a level based on the actual cost of basic household necessities in each county in Florida. It outlines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

Using the realistic measures of the financial survival threshold for each county in Florida, the Report reveals a far larger problem than previously identified. Florida has 1.1 million households with income below the Federal Poverty Level (FPL) but also has 2.1 million ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **in total, 3.2 million households in Florida – fully 45 percent, triple the number previously thought – are struggling to support themselves.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Florida economy in a variety of positions such as retail salespeople, customer service representatives, laborers and movers, and health care aides. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce Florida’s economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

MAJOR FINDINGS

Who is ALICE?

Forty-five percent of households in Florida struggle to afford basic household necessities. Based on the most recent data from 2012, 1.1 million households live in poverty and another 2.1 million are ALICE households. Between the two categories, 3.2 million households in Florida have income below the ALICE Threshold.

ALICE households exist in all age groups. ALICE exists even in households headed by someone in their prime earning years, 25 to 64 years old. In fact, this age group represents the largest segment of ALICE households, underscoring the fact that most jobs in Florida do not pay enough to allow families to afford the most basic household budget.

ALICE and poverty-level households are spread across all counties in Florida.

All counties in Florida have more than 20 percent of households living below the ALICE Threshold. In addition, most cities or towns (87 percent) have more than 30 percent of households living below the ALICE Threshold. Florida's 12 largest cities – including Jacksonville, Miami, and Tampa – each have more than 37 percent of households with income below the ALICE Threshold.

ALICE households represent a cross-section of Florida's population. Contrary to some stereotypes, ALICE households have a wide range of demographic compositions. As in Florida's overall population, more than 79 percent of the state's ALICE households are White (U.S. Census terminology). However, due to wage discrepancies that disproportionately affect certain groups, it is not surprising to find female-headed households, Blacks, Hispanics, people living with a disability, and unskilled recent immigrants over-represented in the population living below the ALICE Threshold.

“All counties in Florida have more than 20 percent of households living below the ALICE Threshold.”

What is the gap between ALICE's household income and the cost of basic expenses?

ALICE households are working or have worked. However, ALICE and poverty-level households earn only 40 percent of the income needed to reach the ALICE Threshold for basic economic survival.

Public and private assistance is not enough to lift ALICE households to economic stability. The income of ALICE and poverty-level households in Florida is supplemented with \$39.5 billion in government, nonprofit, and health care resources. Despite this assistance, ALICE and poverty-level households remain 30 percent short of the income needed to reach the ALICE Threshold.

What causes the prevalence of ALICE households?

The cost of basic household expenses in Florida is more than most jobs can support. Florida's cost of living is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget for the average Florida family of four is \$47,484 and for a single adult is \$18,624. These numbers highlight the inadequacy of the U.S. poverty rate as a measure of economic viability, at \$23,050 for a family and \$11,170 for

“Across the state, there are more than twice as many ALICE and poverty renters as there are rental units that they can afford.”

a single adult. The annual Household Stability Budget – one that enables not just survival, but self-sufficiency in Florida – is almost double the Household Survival Budget for a family of four at \$81,972 per year, and \$24,764 for a single adult.

Florida became less affordable from 2007 to 2012. Despite the Great Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in Florida increased by 13 percent during this 5-year period.

Economic conditions worsened for ALICE households from 2007 to 2012. The slight improvement in housing affordability and community support through the Great Recession was not enough to offset the huge decline in job opportunities as measured by the Economic Viability Dashboard, a new index that tracks these three economic measures. Two years after the end of the Recession, conditions have improved slightly but job opportunities have not nearly returned to 2007 levels. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

Florida’s housing stock does not match current needs. Across the state, there are not enough rental units that are affordable: there are more than twice as many ALICE and poverty renters as there are rental units that they can afford. In addition, while there may be housing units where ALICE households can afford the mortgage, these households often lack sufficient resources for a down payment or do not qualify for a mortgage.

What are the consequences of insufficient income for ALICE families and their communities?

To manage their day-to-day survival, ALICE households often utilize short-term strategies that are detrimental in the long run. When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, jeopardizing their child’s safety and learning opportunities. Other short-term strategies such as skipping preventative health care, home maintenance, or a bill payment may have long-term consequences such as poor health, fines, and larger bills in the future.

There are fewer families with children in Florida. Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, some families have moved, and others have delayed having children altogether. From 2007 to 2012, the number of married-couple families with children in Florida fell by 10 percent.

ALICE households pay more for goods and services. ALICE households face higher expenses from both basic cost of living increases and the use of alternative financial products to finance routine and extraordinary expenses. Through the Great Recession, despite the low inflation and the decrease in cost of most goods and services, the cost of basic household necessities continued to rise. Without access to mainstream borrowing, many ALICE households in Florida resort to using riskier, more expensive financial options, such as “Buy Here Pay Here” car loans.

The whole community suffers when ALICE has insufficient income. When ALICE children are not ready for school, they add a burden to the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future burdens on the health care system, increasing insurance premiums for all. When ALICE workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

What challenges do ALICE households face in the future?

In line with the national trend, low-income jobs dominate the economy in Florida now and will continue to dominate in the future. As a result of changes in the job market over the last three decades, the Florida economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-nine percent of all jobs in Florida pay less than \$20 per hour (\$40,000 per year if full time), and more than half (54 percent) pay less than \$15 per hour.

Occupations with projected job growth have low wages and require minimal education. The most projected new job openings are in service jobs with wages below \$20 per hour and requiring a high school education or less. These jobs – including retail salespeople, customer service representatives, food preparation workers, home care aides, laborers and movers, janitors, and groundskeepers – are projected to grow at double or triple the rate of medium- and high-skilled jobs over the next decade across Florida.

More seniors will become ALICE households. With an aging population that is ahead of the national curve, Florida already has a high percentage of seniors. And as more Floridians become seniors, many who used their savings and retirement to weather the economic downturn will also fall below the ALICE Threshold.

More ALICE households will become family caregivers. More than one-third of Florida's ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to their household budget in both direct costs and lost wages, and reducing future employment opportunities.

“Sixty-nine percent of all jobs in Florida pay less than \$20 per hour, and more than half (54 percent) pay less than \$15 per hour.”

What would improve the economic situation for ALICE households?

Public and private intervention can provide short-term financial stability.

Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month's worth of food for a family may enable a father to repair a car transmission and get to work. If a family's primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many Florida families. The cost of housing is high in many parts of Florida, and the units that are affordable to ALICE households are often far from jobs or in disrepair. Structural changes that make quality affordable housing more available or locate it closer to job opportunities would ease the housing burden on many Florida families.

An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent. Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in Florida. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

“Improving Florida’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other.”

Improving Florida’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other. The tools presented in this Report provide the means for Florida stakeholders – policy makers, community leaders, and business leaders – to better understand the magnitude and variety of households facing financial hardship. These tools, and the enhanced understanding that they provide, can make more effective change possible.

GLOSSARY

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

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

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

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

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

Lastly, the **Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – housing affordability, job opportunities, and community support. A Dashboard is provided for each county.

INTRODUCTION

Florida is known as the number one tourist destination in the U.S., as well as the home of the Kennedy Space Center. With 40 percent of the nation's international trade passing through Florida, and as the destination for many of the country's wealthiest retirees and visitors from around the world, the Sunshine State isn't often associated with significant poverty.

Yet Florida's overall economic situation is more complex. The state poverty rate of 15 percent mirrors the U.S. average, and the median annual income of \$45,040 is 14 percent below the U.S. median of \$51,371. Florida ranks 40th in real growth in GDP, per capita earnings are still below 2007 levels, and the state is ranked number two in foreclosures nationwide. None of the economic measures traditionally used to calculate the financial status of Florida's households, such as the Federal Poverty Level (FPL), consider the actual cost of living in each county in Florida or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Florida's 67 counties.

Current measures hide the reality that 45 percent of households in Florida struggle to support themselves. Because income is distributed unequally in Florida, there is both great wealth and significant economic hardship. That inequality increased by 15 percent from 1979 to 2012; now, the top 20 percent of Florida's population earns 52 percent of all income earned in the state, while the bottom 20 percent earns only 3 percent (see Appendix A).

Until now, there have not been appropriate measures or even language to describe the sector of Florida's population that struggles to afford basic necessities. It has been difficult to obtain a true and accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged. This Report fills that gap with new language and four new measures.

This Report uses the term "ALICE" to describe a household that is Asset Limited, Income Constrained, Employed. As originally defined in the 2012 New Jersey ALICE Report, ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. ALICE households are composed of women and men, young and old, of all races and ethnicities.

The Report applies these ALICE measures to a state that is facing multiple economic challenges, in order to better understand how and why so many families are struggling financially. Some of these challenges are unique to Florida, while others are trends that have been unfolding nationally for at least three decades.

"The top 20 percent of Florida's population earns 52 percent of all income earned in the state, while the bottom 20 percent earns only 3 percent."

REPORT OVERVIEW

Who is struggling in Florida?

Section I introduces the **ALICE Threshold**: a realistic measure for income inadequacy in Florida that takes into account the current cost of basic necessities and geographic variation. In Florida there are 3.2 million households – 45 percent of the state's total – with income below the realistic cost of basic necessities; 1.1 million of those households are living below the FPL and another 2.1 million are ALICE households. This section provides a statistical picture of ALICE household demographics, including race/ethnicity, age, geography, gender, family type, disability, language, education, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

“In Florida there are 3.2 million households – 45 percent of the state’s total – with income below the realistic cost of basic necessities.”

How costly is it to live in Florida?

Section II details the average minimum costs for households in Florida simply to survive – not to save or otherwise “get ahead”. It is well known that the cost of living in Florida easily outpaces Florida’s low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, health care, and transportation. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a Florida family of four (two adults with one infant and one preschooler) is \$47,484, and for a single adult it is \$18,624. These numbers vary by county, but all highlight the inadequacy of the 2012 U.S. poverty designation of \$23,050 for a family and \$11,170 for a single adult as an economic survival standard in Florida. The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Florida households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. It is almost double the Household Survival Budget for a family of four.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With more than half of jobs in Florida paying less than \$15 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession (2007–2010), as well as high unemployment, took a toll on household savings in Florida. Twenty-seven percent of Florida households are asset poor, and 48 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Florida families to afford the Household Survival Budget. This section also compares that level of income to how much families actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Florida earn 40 percent of what is required to reach the ALICE Threshold. Resources from hospitals, nonprofits, and federal, state, and local governments contribute another 30 percent. What remains is a gap of 30 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

What are the economic conditions for ALICE households in Florida?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Florida’s ALICE households actually face. The Dashboard compares housing affordability, job opportunities, and community support across the state’s 67 counties. The slight improvement in housing affordability and community support through the Great Recession was not enough to offset the huge decline in job opportunities. It remains difficult for ALICE households to find both housing affordability and job opportunities in the same area.

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the strategies they employ and the risks and consequences that result both for themselves and for the rest of the community. The forecast for Florida's economy is for more low-wage jobs – those that pay less than the cost of basic necessities – which, in turn, means that ALICE households will continue to make up a significant percentage of households in the state.

Conclusion – Future prospects for ALICE households.

The Report concludes by considering the implications of current trends – Florida's growing but aging population, and the projected growth of low-wage and low-skilled jobs across the state – for ALICE households. This section also identifies a range of general strategies that would reduce the number of Florida households living below the ALICE Threshold.

DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Florida is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between municipalities and counties. For example, the percent of households below the ALICE threshold ranges from 30 percent in Sumter County to 58 percent in Hardee County.

The ALICE measures are calculated for 2007, 2010, and 2012 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the two years since the technical end of the Recession. The 2012 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRRA), and their Florida state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3- or 5-year averages depending on population size. The Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available.

For the purposes of this Report, percentages are rounded to whole numbers. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent.

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. Where possible in this report, we distinguish between those living below the FPL and ALICE. But over time the FPL has blurred because policy makers and administrators use multiples of the FPL as a measure. This Report makes clear where we cannot separate out those with income below the traditional poverty level.

“The forecast for Florida’s economy is for more low-wage jobs – those that pay less than the cost of basic necessities – which, in turn, means that ALICE households will continue to make up a significant percentage of households in the state.”

I. WHO IS STRUGGLING IN FLORIDA?

Measure 1 – The ALICE Threshold

According to the 2012 Census, the federal poverty rate in Florida is 15 percent, or 1,105,162 of the state's 7.2 million households. However, increased demand for public and private welfare services over the last five years suggests that many times that number of the state's households struggle to support themselves.

Until now, there has been no realistic measure to define the level of financial hardship in households across each county in the U.S. The Federal Poverty Level (FPL) was developed in 1965, and its methodology has not been updated since 1974. In addition, it is not adjusted to reflect cost of living differences across the U.S.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty rate is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, Florida's Food Assistance Program uses 200 percent of the FPL to determine program eligibility (Florida Department of Children and Family Services, 2014). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (NCSL, 2014; Roberts, Povich and Mather, 2012).

Recognizing the shortcomings of the FPL, the U.S. Census Bureau has developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. However, the SPM, though more complex than the FPL, is still too low to capture the extent of financial hardship at the county level. The 3-year average SPM for Florida is 19.4 percent, four percentage points higher than the official Florida poverty rate of 15 percent (Short, 2013; U.S. Census Bureau, 2010 and 2011).

This is not merely an academic issue, but a practical one. The lack of accurate information underreports the number of people who are "poor", which in turn distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, fairness, and transparency.

INTRODUCING ALICE

Despite being employed, many individuals and families do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care in Florida. Even though they are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

Until now, this group of people has been loosely referred to as the working poor, or technically, as the lowest two income quintiles. This Report introduces a more precise term to define these households: "**ALICE**" – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

"Until now, there has been no realistic measure to define the level of financial hardship in households across each county in the U.S."

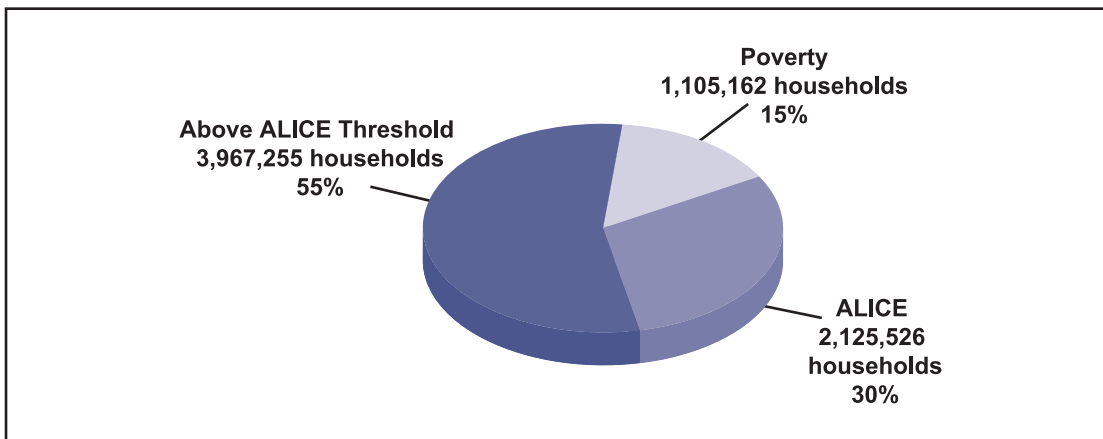
ALICE is a household with income above the official FPL but below a newly defined basic survival income level. In Florida, ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities.

“ALICE is a household with income above the official FPL but below a newly defined basic survival income level.”

THE ALICE THRESHOLD

In a state where the cost of living is higher than local wages, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold**, a new measure, is a realistic standard developed from the **Household Survival Budget**, a second measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. (The Household Survival Budget is discussed fully in Section II). **Based on calculations from the American Community Survey and the ALICE Threshold, 3,230,688 households in Florida – 45 percent – are either in poverty or qualify as ALICE** (Figure 1).

Figure 1.
Household Income, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

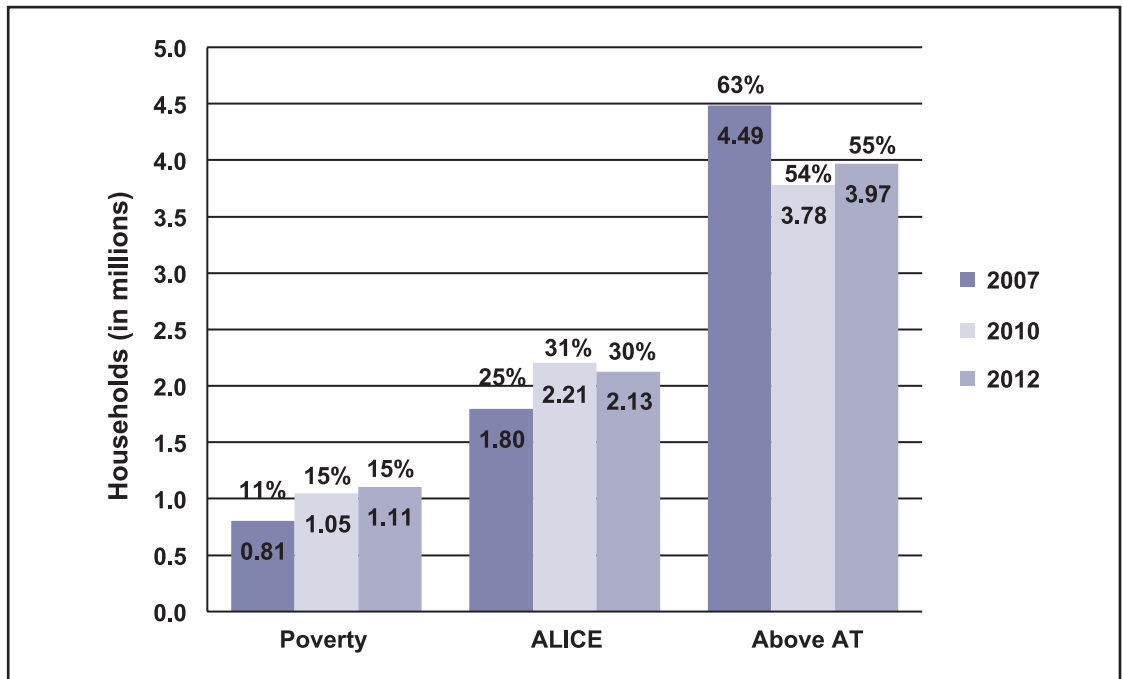
The ALICE Threshold is calculated for each of the 67 counties in the state and adjusted for age by reflecting different household sizes; specifically, 3.04 people for households headed by someone younger than 65 years old, and 1.47 people for households headed by someone 65 years or older. The ALICE Threshold for Florida households headed by someone under 65 years old varies greatly across counties, ranging from \$35,000 to \$60,000 per year. This variation reveals that the median state household income of \$45,040 per year hides the real level of income needed to be able to afford the basic household necessities in Florida on a county-by-county basis. For older households, the ALICE Threshold ranges from \$20,000 to \$35,000 per year. ALICE Thresholds and the median income for each county are listed in Appendix J, ALICE County Pages.

Household demographics have been largely shaped by the impact of the Great Recession on Florida's economy. During the Recession, the total number of households in Florida decreased by 1 percent, from 7.09 million in 2007 to 7.04 million in 2010, but then increased to 7.2 million in 2012. Similarly, from 2007 to 2010, the percentage of households in poverty

“It is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. ALICE households may be alternately in poverty or more financially secure at different points during the year.”

increased from 11 percent to 15 percent, and the percentage of ALICE households increased from 26 percent to 31 percent, while the percentage above the ALICE Threshold fell from 63 percent to 54 percent. The poverty percentages remained the same from 2010 to 2012, while the percent of ALICE households decreased slightly to 30 percent and households above the ALICE Threshold increased slightly to 55 percent (Figure 2).

Figure 2.
Households by Income, Florida, 2007 to 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Though fluidity is not fully captured in these statistics, it is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

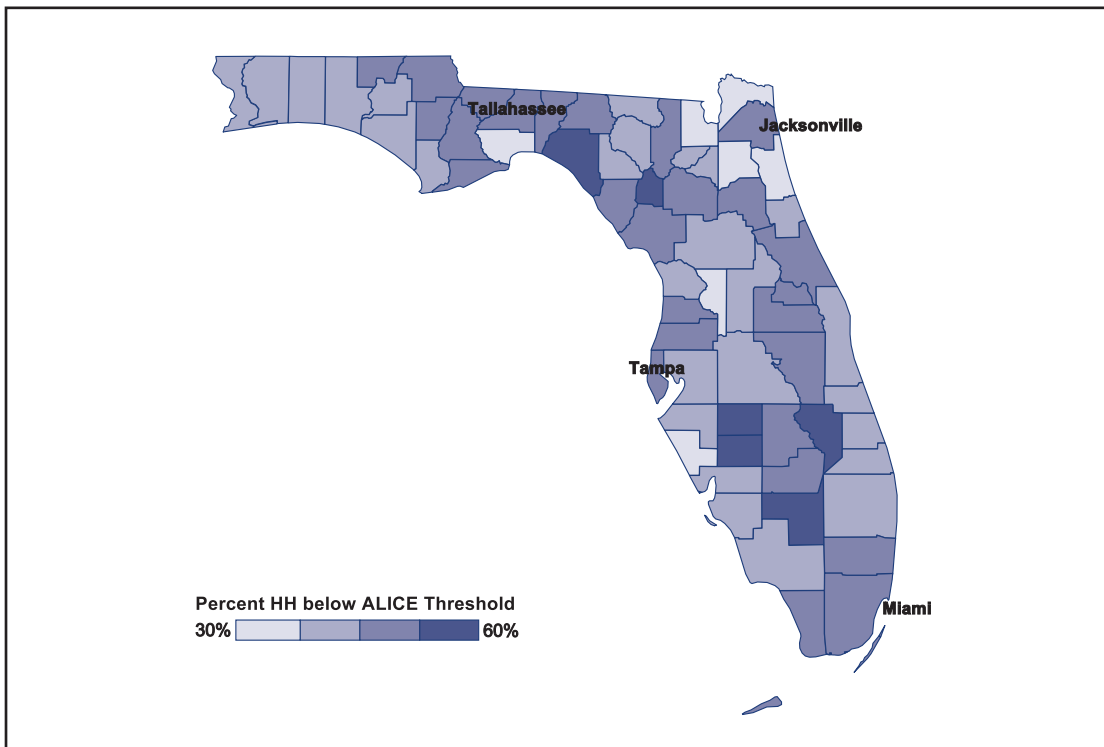
ALICE BY COUNTY

The total number of households and the number of households living below the ALICE Threshold vary greatly across Florida’s 67 counties. For example, Liberty County is the smallest county in the state, with 2,355 households, and Miami-Dade County is the largest, with 838,772 households. These counties also have the smallest and largest number of ALICE households: Liberty County has 1,144, and Miami-Dade County has 418,920.

Households living below the ALICE Threshold constitute a significant percentage of households in all Florida counties (Figure 3). However, there is variation between counties in terms of overall magnitude as well as share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 30 percent in Sumter County to 58 percent in Hardee County
- **Poverty:** Percentages ranges from 9 percent in Santa Rosa County to 27 percent in Hardee County
- **ALICE:** Percentages range from 17 percent in Baker County to 37 percent in Taylor County

Figure 3.
Percent of Households below the ALICE Threshold by County, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, the composition of ALICE households mirrors that of the population in general. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, race and ethnicity, and geographic location. These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and move below the ALICE Threshold into poverty.

While the demographic characteristics of households in poverty are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest

“ALICE households vary in size and makeup; there is no typical configuration. In fact, the composition of ALICE households mirrors that of the population in general.”

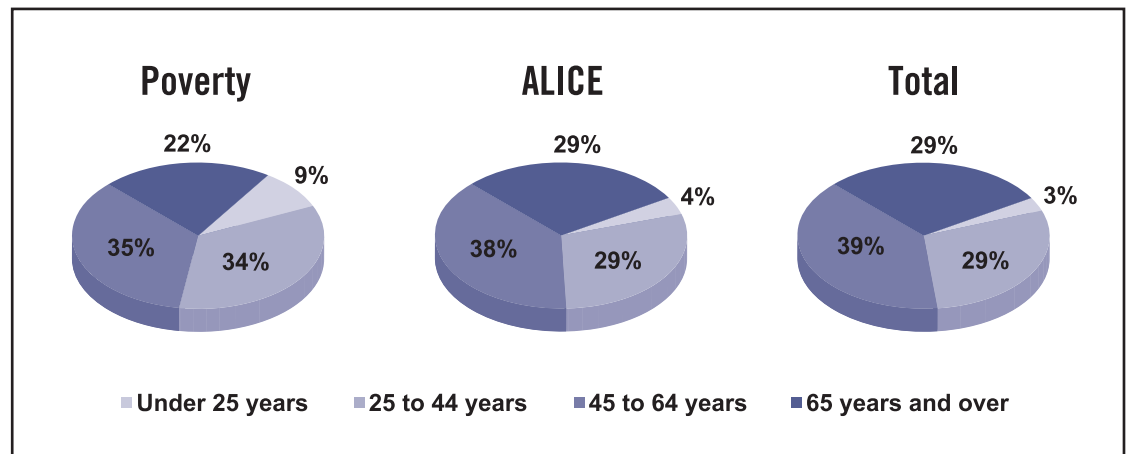
wages: women, racial/ethnic minorities, those with a disability, veterans, and unskilled recent immigrants. County statistics for race/ethnicity and age are presented in Appendix B.

Age

There are ALICE households in every age bracket in Florida. The number of ALICE households and households in poverty generally reflect their proportion of the overall population, with the youngest households slightly overrepresented and the oldest underrepresented (Figure 4). Of Florida's 7.2 million households:

- Those headed by someone under the age of 25 account for 3 percent of all households, 9 percent of households in poverty, and 4 percent of ALICE households
- Those headed by a 25- to 44-year-old represent 29 percent of all households, 34 percent of households in poverty, and 29 percent of ALICE households
- Those headed by a 45- to 64-year-old represent 39 percent of the total, 35 percent of households in poverty, and 38 percent of ALICE households
- Those headed by someone 65 or older represent 29 percent of the total, 22 percent of households in poverty, and 29 percent of ALICE households

Figure 4.
Household Income by Age, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

“The small cohort of younger Florida households are more likely to have income below the ALICE Threshold.”

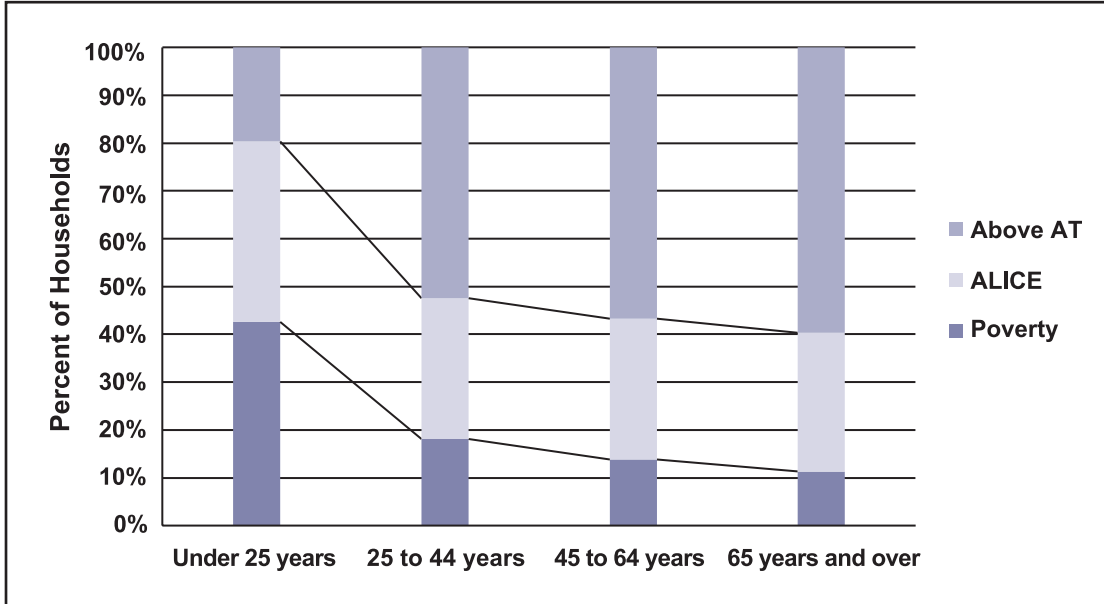
When looking at income levels within each age group, the small cohort of younger Florida households are more likely to have income below the ALICE Threshold (Figure 5):

- For households headed by someone under the age of 25, 43 percent are in poverty and another 38 percent are ALICE households
- For households headed by a 25- to 44-year-old, 18 percent are in poverty and another 29 percent are ALICE households

While older households are less likely to be in poverty, they are just as likely to be ALICE (Figure 5):

- For households headed by a 45- to 64-year-old, 14 percent are in poverty and another 29 percent are ALICE households
- For households headed by someone 65 years or older, 11 percent are in poverty and another 29 percent are ALICE households

Figure 5.
Age by Household Income, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

ALICE households in Florida face specific challenges depending on age. Many senior households continue to work, some by choice and others because of low income. In Florida’s 65- to 69-year-old age group, 28 percent are in the labor force, as are 14 percent of Florida residents aged 70–74, and 5 percent of those 75 years and over. (American Community Survey, 2012).

Florida has relatively high rates of senior households in poverty, 11 percent, which calls into question the effectiveness of government benefits, including Social Security, in reducing poverty among seniors (Haskins, 2011). In addition, the fact that 29 percent of senior households qualify as ALICE highlights the reality that seniors are economically vulnerable.

“Many senior households continue to work, some by choice and others because of low income.”

Race/Ethnicity

While differences in race/ethnicity are often highlighted between households in poverty and the total population, less is known about those who are struggling to afford the basics but earn more than the FPL. In fact, the race/ethnicity of ALICE households fairly closely mirrors that of the Florida population as a whole (Figure 6).

Eighty-one percent of Florida’s 7.2 million households are headed by someone who is White (U.S. Census classification), as are 79 percent of ALICE households. In fact, White households remain the majority in all income categories, while the distribution is mixed for minority households.

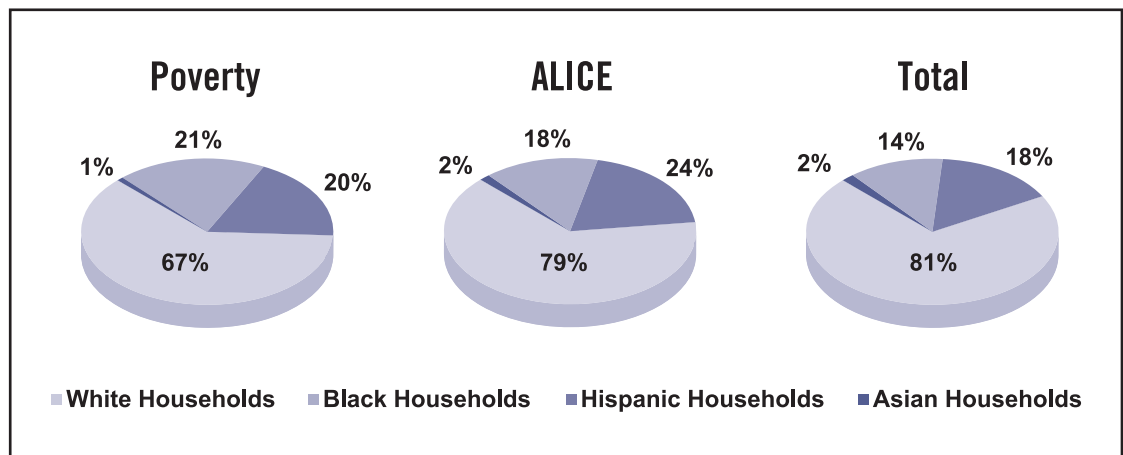
“The race/ethnicity of ALICE households fairly closely mirrors that of the Florida population as a whole.”

In Florida:

- Asians account for 2 percent of total households, 2 percent of ALICE households, and 1 percent of poverty households
- Blacks account for 14 percent of total households, 18 percent of ALICE households, and 21 percent of poverty households
- Hispanics account for 18 percent of total households, 24 percent of ALICE households, and 20 percent of poverty households
- Native Americans account for only 0.3 percent of households; there is insufficient data to accurately calculate their household income status

Floridians of any race can also be ethnically Hispanic. Because race and ethnicity are overlapping categories and Florida is a state with a large percentage of minorities, the totals for each income category in Figure 6 are greater than 100 percent. Also, the total percentage in each income category varies because income data by race and ethnicity are not as complete as data for race and ethnicity alone.

Figure 6.
Households by Race/Ethnicity and Income, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

NOTE: Data presented in this section is for households, not individuals. Groups with larger household sizes, notably Hispanics, will have different percentages for households than for individuals in the total population.

The first European settlers in Florida were Spanish, followed by the British. More recent White immigrants (U.S. Census classification) to the state have included Irish, German, Greek, and Italian residents, and there are one-half million Jewish Floridians who are primarily of Central and Eastern European ancestry (American Community Survey, 2012; Steinhardt Social Research Institute, 2013; Pew Research Center, 2013).

The largest minority populations in Florida are Hispanic; their share of the population (not households) grew from 6.5 percent in 1990 to 22 percent in 2012. The majority of Florida’s Hispanic population, 29 percent, is from Cuba. The next largest group, 20 percent, comes from Puerto Rico. Other major groups include 17 percent from South America, 15 percent from

Mexico, 11 percent from Central America, and 5 percent from the Dominican Republic (American Community Survey, 2012; Office of Economic and Demographic Research, 2011).

Blacks are Florida's second largest minority, according to the U.S. Census, representing more than 14 percent of the population, an increase of 30 percent since 2000. The vast majority of the state's Black population lives in the northern Tallahassee area (Office of Economic and Demographic Research, 2011; U.S. Census, 2011).

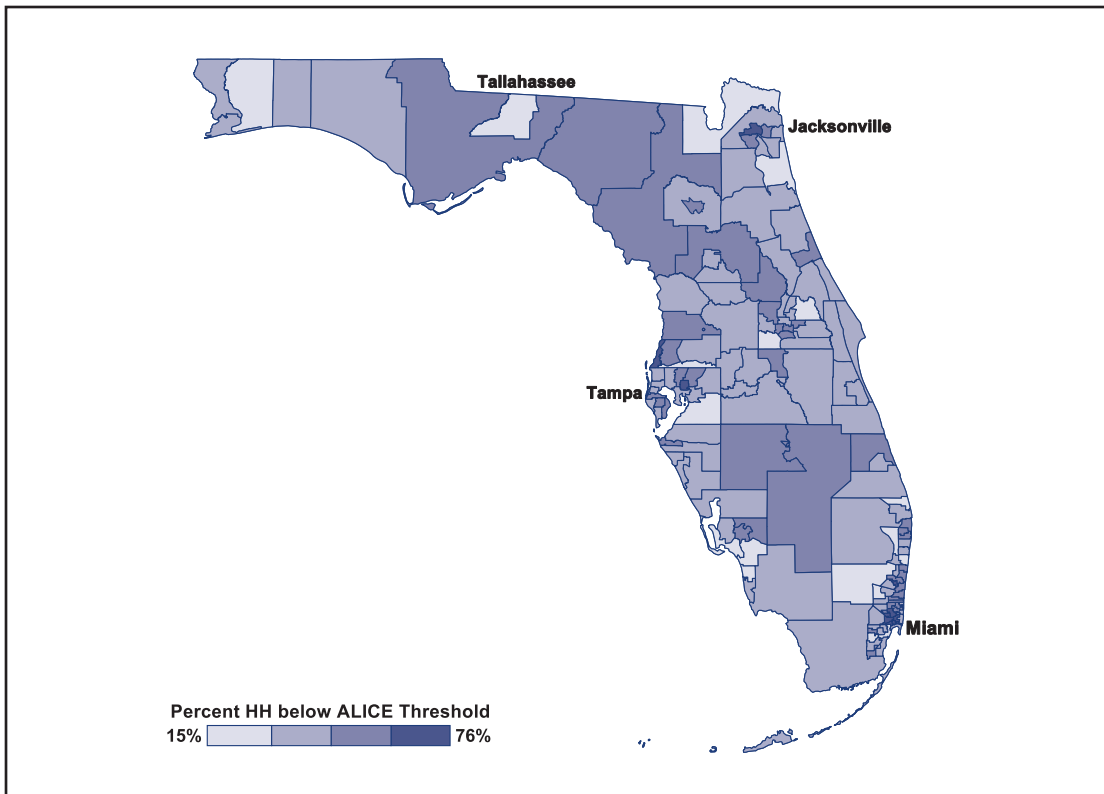
The Asian share of Florida's population increased slightly from 1.2 percent in 1990 to 2 percent in 2012 (American Community Survey, 2012; Immigration Policy Center, 2014).

Geography

ALICE and poverty households represent more than 15 percent of households in each of the 592 municipalities reporting households with income in Florida. Because there are large geographic areas with small populations across Florida, it is difficult to map small cities and towns. The wide distribution of ALICE and poverty-level households is therefore shown with Public Use Microdata Areas (PUMAs), which are non-overlapping areas that partition each state into sections of about 100,000 residents (Figure 7). PUMAs with more than 50 percent of households below the ALICE Threshold are shaded darkest blue; those with less than 20 percent are shaded lightest blue.

“ALICE and poverty households represent more than 15 percent of households in each of the 592 municipalities reporting households with income in Florida.”

Figure 7.
Percent of Households below the ALICE Threshold by Public Use Microdata Areas, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

“More than three-fourths (87 percent) of Florida’s municipalities have more than 30 percent of households living on an income below the ALICE Threshold.”

While PUMAs give a more comprehensive view, local information can also be helpful: municipal data show that **more than three-fourths (87 percent) of Florida’s municipalities have more than 30 percent of households living on an income below the ALICE Threshold:**

- 2 percent (11 towns) have less than 19 percent of households below the ALICE Threshold
- 11 percent (68 towns) have 20 to 29 percent of households below the ALICE Threshold
- 20 percent (116 towns) have 30 to 39 percent of households below the ALICE Threshold
- 25 percent (148 towns) have 40 to 49 percent of households below the ALICE Threshold
- 42 percent (249 towns) have more than 50 percent of households below the ALICE Threshold

NOTE: When geographies have small populations, the American Community Survey estimates of household income are often based on 3- or 5-year averages, making these ALICE estimates less precise than the county-level estimates.

The PUMA map shows that there is a large concentration of households with income below the ALICE Threshold in Florida’s largest cities. More than 50 percent of households in Miami, Hialeah, Tallahassee, Orlando, Hollywood and St. Petersburg have income below the ALICE Threshold. Florida’s largest city, Jacksonville, also has a significant portion of households with income below the ALICE Threshold – 44 percent (Figure 8).

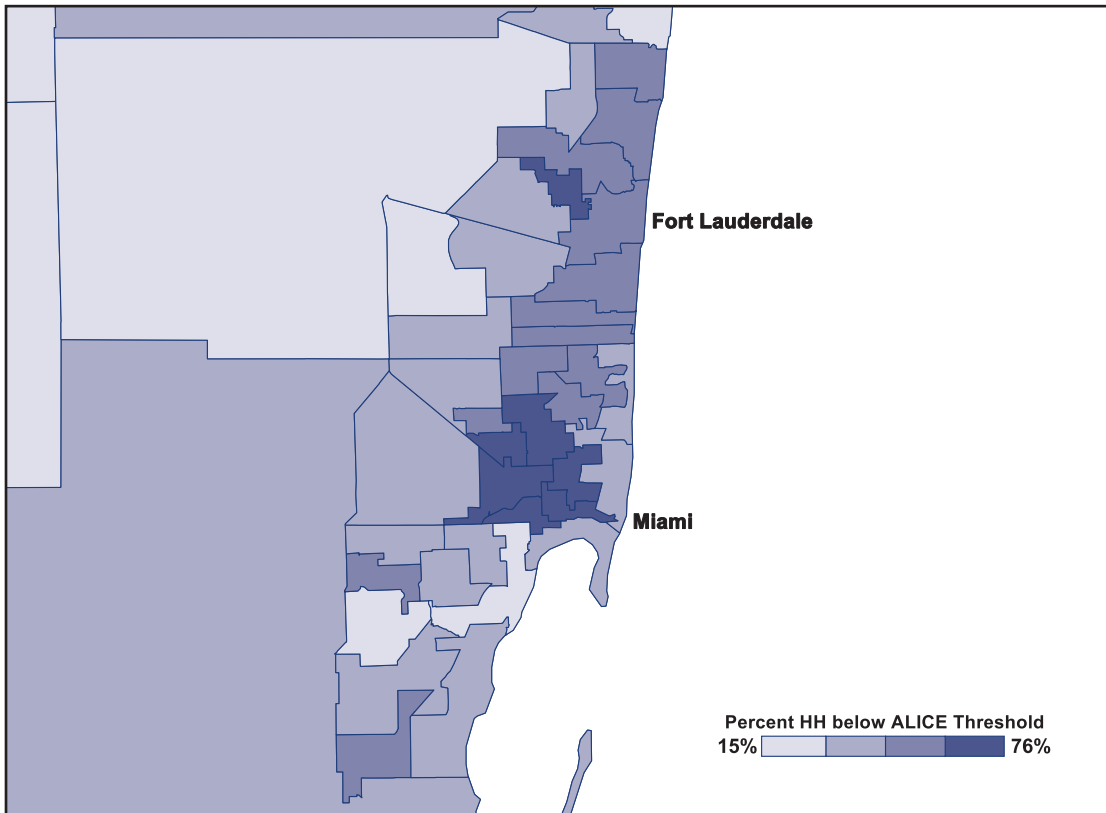
Figure 8.
Households below the ALICE Threshold, Largest Cities and Towns in Florida, 2012 (5-year estimate)

Largest Cities and Towns (above 50,000 Households)	Number of Households	Percent Households below ALICE Threshold
Jacksonville	311,342	44%
Miami	151,063	63%
Tampa	135,591	49%
St. Petersburg	104,431	50%
Orlando	98,965	51%
Tallahassee	73,250	53%
Fort Lauderdale	71,474	47%
Hialeah	71,351	63%
Port St. Lucie	57,184	44%
Hollywood	56,265	51%
Pembroke Pines	56,039	37%
Cape Coral	55,767	39%

Source: American Community Survey, 5-year estimate, 2008-2012, and the ALICE Threshold

Further breakdown of Florida’s urban areas shows the range of income levels even between areas in close proximity to one another. In Miami-Dade County, the percent of households with income below the ALICE Threshold ranges from 26 percent in the PUMA encompassing The Hammocks (West), Richmond West (West), and Country Walk to 76 percent in downtown Miami. In Palm Beach County, the percent of households with income below the ALICE Threshold ranges from 19 percent in the PUMA encompassing Wellington Village and Agricultural Reserve to 60 percent in the PUMA encompassing Greenacres City (North) and Palm Springs Village (North) (Figure 9).

Figure 9.
Percent of Households below the ALICE Threshold, Miami-Dade and Palm Beach Counties, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

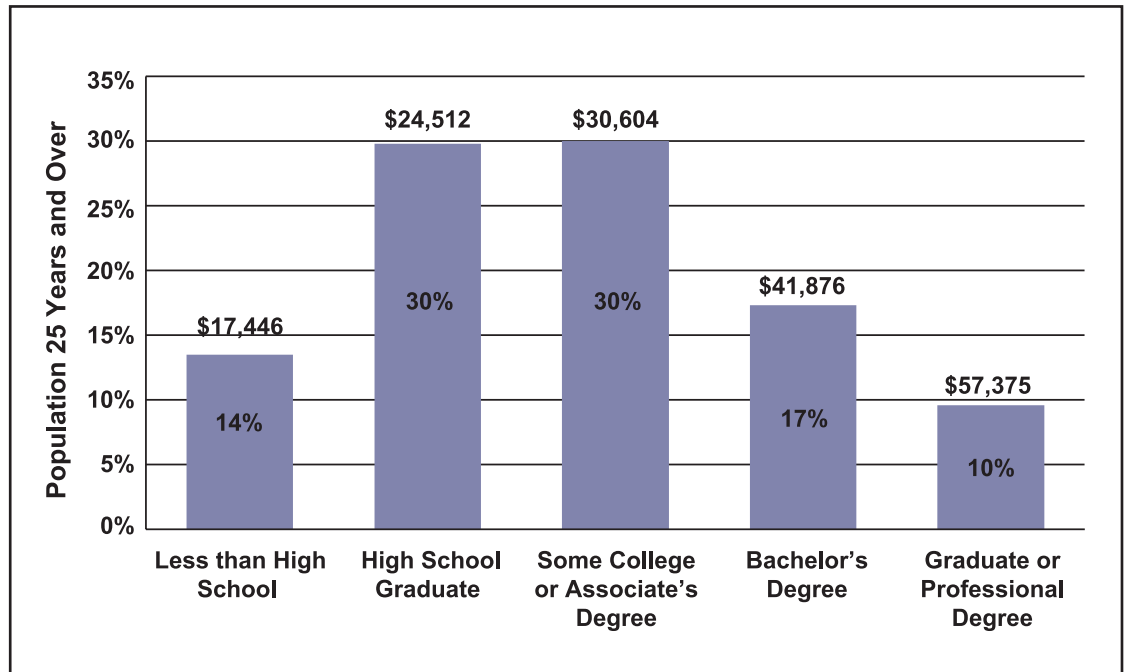
“Those individuals with the least education are more likely to have income below the ALICE Threshold.”

“Within the state, there is a striking difference in earnings between men and women at all educational levels. This, in part, helps explain why so many of Florida’s single-female-headed households have incomes below the ALICE Threshold.”

Education

Income continues to be highly correlated with education. In Florida, 86 percent of the population has a high school diploma, but far less (27 percent) of the population 25 years and older has a bachelor’s or advanced degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 10).

Figure 10.
Education Attainment and Median Annual Earnings, Florida, 2012

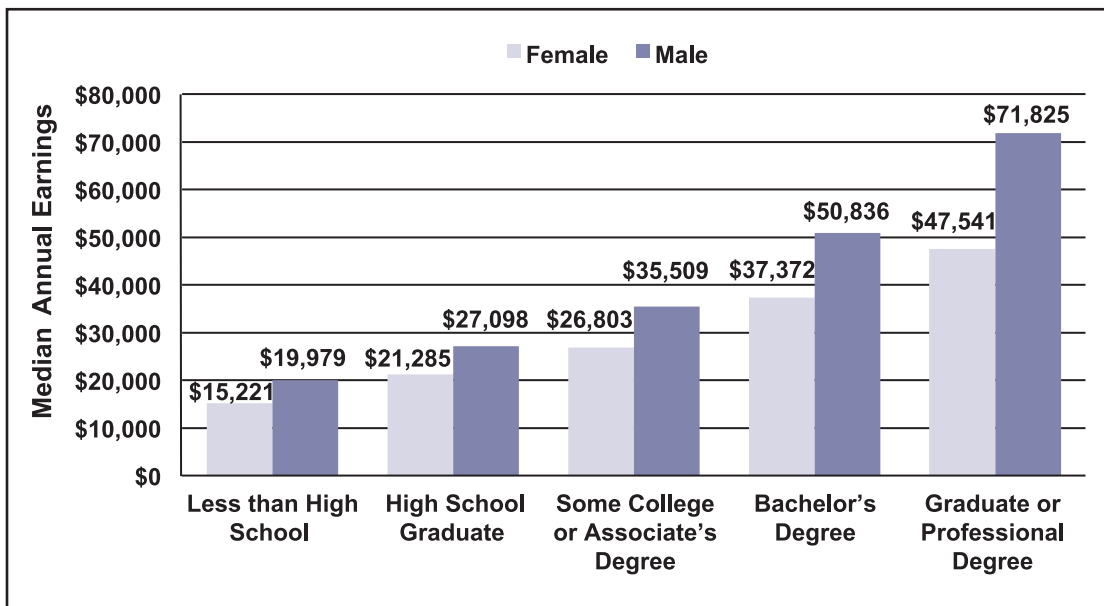


Source: American Community Survey, 2012

Those individuals with the least education are more likely to have earnings below the ALICE Threshold. The median annual earnings for Florida residents with less than a high school diploma are \$17,446, and they account for 14 percent of the population 25 years and over. Those with a high school diploma account for 30 percent of the population and have median annual earnings of \$24,512. Those with some college or a two-year associate’s degree account for another 30 percent of the population and have median annual earnings of \$30,604. Those with a bachelor’s degree account for 17 percent of the population and have median annual earnings of \$41,876. And those with a graduate or professional degree account for 10 percent of the population and have median annual earnings of \$57,375 (American Community Survey, 2012).

Within the state, there is a striking difference in earnings between men and women at all educational levels (Figure 11). Men earn at least 27 percent more than women across all educational levels; the highest earnings gap is 51 percent for those with a graduate or professional degree (American Community Survey, 2012). This, in part, helps explain why so many of Florida’s single-female-headed households have incomes below the ALICE Threshold.

Figure 11.
Median Annual Earnings by Education and Gender, Florida, 2012



Source: American Community Survey, 2012

With the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Florida colleges and universities received more than \$2.2 billion in federal Pell Grants in 2012 (National Priorities Project, 2012). Yet, in Florida's Class of 2012, 51 percent still graduated with an average of \$22,873 in student debt (Project on Student Debt, 2012).

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income. Many demographic factors are interrelated and impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students.

In Florida, the public high school graduation rate is 71 percent for all students but significantly lower for economically disadvantaged students (60 percent), those with limited English proficiency (53 percent), and those with disabilities (44 percent). For these groups, Florida graduation rates are among the lowest in the country (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Household Type

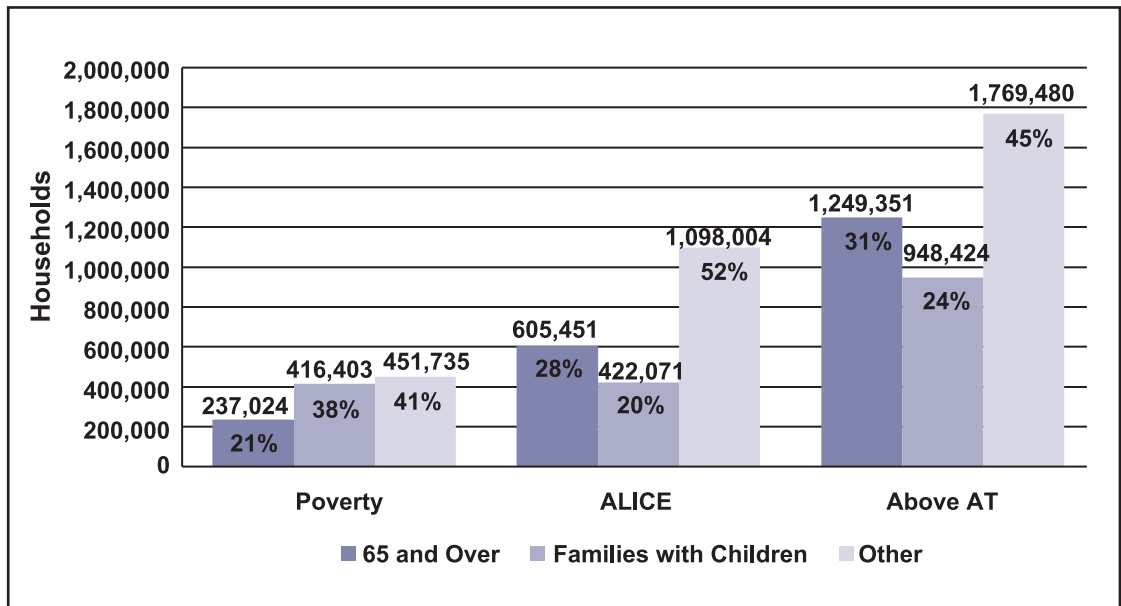
While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

In addition to these two categories, there are a number of "other" ALICE household types

"Economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. It is not surprising that these same groups also earn lower wages later in life."

that have continued to increase, and they now make up the largest proportion of households in all income categories in Florida (Figure 11). “Other” households include families with at least two members related by birth, marriage, or adoption, or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, between 1970 and 2012, the share of households comprised of married couples with children under 18 decreased by half from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

Figure 12.
Household Types by Income, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

“While most children under 18 in Florida live in married-parent families (63 percent), children in families with income below the ALICE Threshold are more likely to live in single-parent families.”

Families with Children

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). While most children under 18 in Florida live in married-parent families (63 percent), children in families with income below the ALICE Threshold are more likely to live in single-parent families. Most single-parent families are headed by mothers, but single-father families account for 8 percent of families with children in Florida.

The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number (and cost) of children. Variations of these are discussed below.

Married-Couple Households with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 71 percent of married-couple families in Florida have income above the ALICE Threshold. However, married-couple families are a large demographic in Florida and comprise 39 percent of the state’s families with income below the ALICE Threshold.

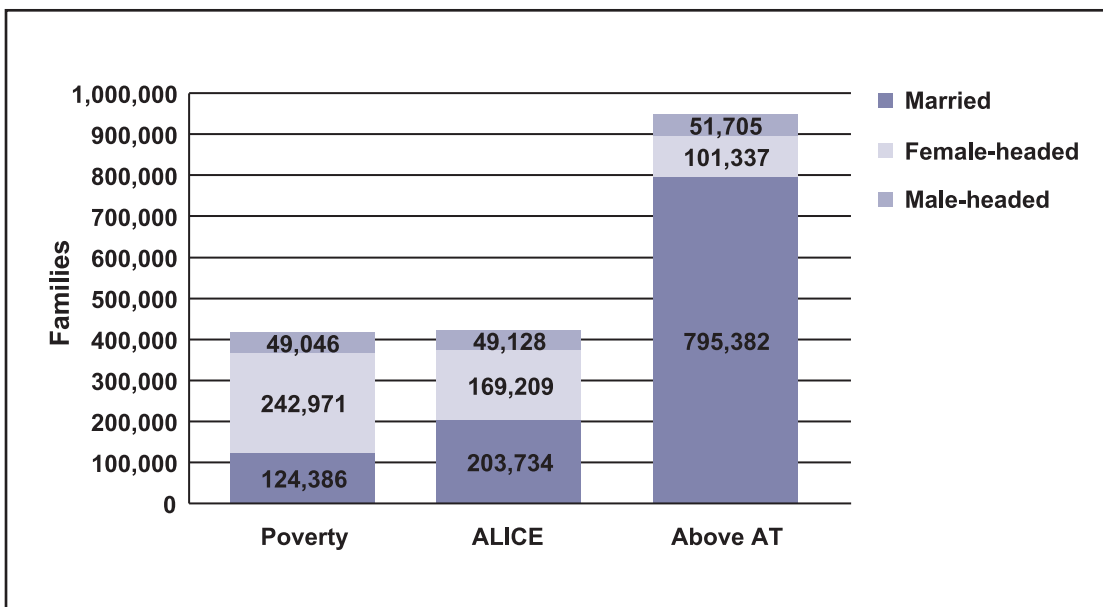
For married-couple families with children, the Great Recession was a particularly difficult time. **In Florida, these families experienced a 93 percent increase in unemployment for at least one parent, which was nearly triple the national average of 33 percent** (Vespa, Lewis, and Kreider, 2013). As a result, the number of Florida families in poverty increased by 61 percent from 2007 to 2012, while the number of ALICE households increased by 34 percent and the number of households above the ALICE Threshold fell by 17 percent.

A subset of this group, families who owned their own homes, faced an even greater decrease. Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 19 percent in Florida, more than the average decrease of 15 percent nationally (Vespa, Lewis, and Kreider, 2013).

One large demographic change in Florida from 2007 to 2012 was the decrease in the number of married-couple families with children; their numbers fell by 10 percent (American Community Survey, 2012). That decrease may indicate that for some families – especially those facing unemployment or foreclosure – it is too expensive to raise children in Florida. Families may be delaying having children, or moving to other states with greater economic opportunity.

“The number of Florida families in poverty increased by 61 percent from 2007 to 2012, while the number of ALICE households increased by 34 percent and the number of households above the ALICE Threshold fell by 17 percent.”

Figure 13.
Households with Children by Income, Florida, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Female-headed Households with Children

Female-headed households with children account for 29 percent of Florida families with children but 49 percent of those families below the ALICE Threshold. This rate is slightly higher than the rough estimate provided by the Working Poor Families Project that 40 percent of low-income working families in Florida were headed by women in 2012 (Povich, Roberts and Mather, 2014).

“With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in Florida, they still earn significantly less than men.”

From 2007 to 2012, the number of female-headed households with children decreased by 13 percent in Florida. However, the number of these households that are ALICE increased by 2 percent during the same period, and the number in poverty increased by 32 percent. Those above the ALICE Threshold decreased by 22 percent. With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in Florida, they still earn significantly less than men, as detailed in Figure 11.

Male-headed Households with Children

Households headed by single men with children account for 8 percent of all Florida families with children and 12 percent of families with income below the ALICE Threshold. From 2007 to 2012, the number of single-male-headed households with children decreased by 17 percent in Florida. During the same period, the number of these households living in poverty nearly doubled, increasing by 89 percent, while the number who qualified as ALICE decreased by 9 percent and those above the ALICE Threshold decreased by 20 percent.

Other Households

With so much of the focus on households with seniors (26 percent of households below the ALICE Threshold) and those with children (26 percent), the many other kinds of households that make up the ALICE population are often overlooked. These households account for 46 percent of all Florida households and 48 percent of the state’s households with income below the ALICE Threshold. This category includes married-couple households with children older than 18, couples with no children, single-adult households younger than 65 years and non-married adult households.

Disability

Households with a member who is living with a disability often have increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006).

A total of 13 percent of people in Florida have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 20.9 percent of Florida residents aged 16 and over with a severe disability live in poverty, compared with 14.2 percent of residents with no disability. Disability is also disproportionately associated with age: more than one-third (36.3 percent) of residents 65 years or older are living with a disability (American Community Survey, 2012).

Those with a disability are more likely to experience financial hardship. Most notably, they are far less likely to be employed. Only 17.3 percent of people of working age (18–64 years old) with a disability are employed in Florida, compared to 59.8 percent of those with no disability. And for those who are working, they earn less. The median annual earnings for a Florida resident with a disability are \$19,259, 40 percent less than the \$27,017 annual median income for someone without a disability. Households with a member who has a disability are more likely to be in poverty or to be ALICE (American Community Survey, 2012).

The Florida numbers fit with national findings from the National Bureau of Economic Research, which estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic

consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent in after-tax income, 24 percent in housing value, and 22 percent in food consumption. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development, March 2011).

Immigrants

Immigrant workers are an important part of the Florida economy, contributing at least \$234 billion to the state economy in 2010. Immigrants comprised 19.4 percent of the state's population and 24.7 percent of the state's workforce in 2011 (Immigration Policy Center, 2013). Unauthorized immigrants comprised roughly an additional 5.4 percent of the state's population and 6.6 percent of the state's workforce in 2010, according to a report by the Pew Hispanic Center (Pew, 2011).

Florida is the country's second largest immigration hub; the state has three of the top 20 metro areas in the U.S. in terms of rate of international migration. The Miami-Fort Lauderdale-West Palm Beach area gained more than 164,000 residents from abroad from 2010 to 2013, an international migration rate of 28.1 per 1,000 residents. The Orlando-Kissimmee-Sanford area had a rate of 20.2 per 1,000 residents, and Naples-Immokalee-Marco Island had a rate of 18.5 per 1,000 residents (Maciag, 2014).

Immigrant groups vary widely in language, education, age, and skills. Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups, such as non-citizens, more recent immigrants, and those who are language-isolated, the likelihood increases (Suro, Wilson and Singer, 2012).

Foreign-born residents in Florida are only slightly less educated than the state's total population. Of foreign-born residents in Florida age 25 and older, 23 percent have not graduated from high school, compared to 14 percent for all residents. And 16 percent have a bachelor's degree and 9 percent have a graduate or professional degree, compared to 17 and 10 percent, respectively, for all Florida residents. Interestingly, Florida residents born in other states are slightly better educated than the total population, with 17 percent earning a bachelor's degree and 11 percent earning a graduate or professional degree (American Community Survey, 2012).

The median annual income for native-born residents is only very slightly below that of residents born outside of the U.S. (\$21,610 compared to \$21,861). However, the median income for residents born in another state is \$28,081 (American Community Survey, 2012). This category most likely includes highly educated Americans moving to Florida for good jobs who can earn sufficient wages to cover the cost of living in the state.

There are more than 39 different foreign languages spoken in Florida, with Spanish being the most common at 20 percent, followed by other Indo-European languages at 5 percent. Of the population over five years old, 5.5 percent are linguistically isolated, meaning that no one in the household age 14 or older speaks English only or speaks English "very well" (American Community Survey, 2012). These households face significant challenges to employment and use of social services, and are therefore more likely to be ALICE households.

“Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups, such as non-citizens, more recent immigrants, and those who are language-isolated, the likelihood increases.”

When immigrants have less education and the challenge of language barriers, they are more likely to earn less than native-born Florida residents and are therefore more likely to have income below the ALICE Threshold.

Veterans

Local data about veterans in Florida is difficult to obtain, but local reports of unemployed and homeless veterans suggest that many veterans live below the ALICE Threshold. National data show that unemployment among post-9/11 veterans was significantly higher than for other veteran cohorts and worsened at an increased rate compared to other veterans and non-veterans throughout the Great Recession, peaking at 12 percent in 2011. That figure declined to 9 percent in 2013 but remains above the rate of 6.6 percent for veterans from all other service periods and is on par with the 9 percent rate for the total population. The rates are somewhat difficult to compare because 19 percent of Gulf War II-era veterans are not in the labor force – not a surprising number since 29 percent reported having a service-connected disability in August 2013, compared with 15 percent of all veterans (Bureau of Labor Statistics (BLS), 2013).

“Local reports of unemployed and homeless veterans suggest that many veterans live below the ALICE Threshold.”

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests two possibilities. First, wartime deployments may affect the physical or psychological abilities of new veterans or restrict the amount of training they receive that would be transferable to the civilian labor market. Second, deployments may also be a time of lax recruiting standards for the military, and the high unemployment rates may simply reflect the reentry into the labor force of individuals who would have had trouble finding work regardless of military service (Faberman and Foster, 2013; BLS, 2013).

Of Florida’s 1.56 million veterans, 73 percent are in the labor force (including those looking for work). Of those in the labor force, 9 percent are unemployed (American Community Survey, 2012). But these averages mask large differences between age groups. While 93 percent of Florida veterans are 35 years or older (Figure 14), the state’s most recent veterans, and therefore the youngest – the 104,498 veterans aged 18 to 34 years – are those most likely to be unemployed or in struggling ALICE households. Nationally, veterans aged 18 to 34 years old are almost twice as likely to be unemployed (11 percent in 2012) as those 35 years and older (6 percent) (BLS, 2013). The veterans most at risk of being in poverty or living in ALICE households are those who are unemployed, especially when they have exhausted their temporary health benefits and their unemployment benefits eventually expire. In addition to typically being younger, these veterans are more likely to have less education and training or to have a disability.

Figure 14.
Veterans by Age, Florida, 2012

Age	Number of Veterans (FL)	Percent of Total Vets (FL)	Percent of Veterans Unemployed (US)
18 to 34 years	104,498	7%	11%
35 to 54 years	357,165	23%	6%
55 to 64 years	304,136	19%	6%
65 years and over	795,433	51%	6%

Source: American Community Survey, 2012; Bureau of Labor Statistics, 2013

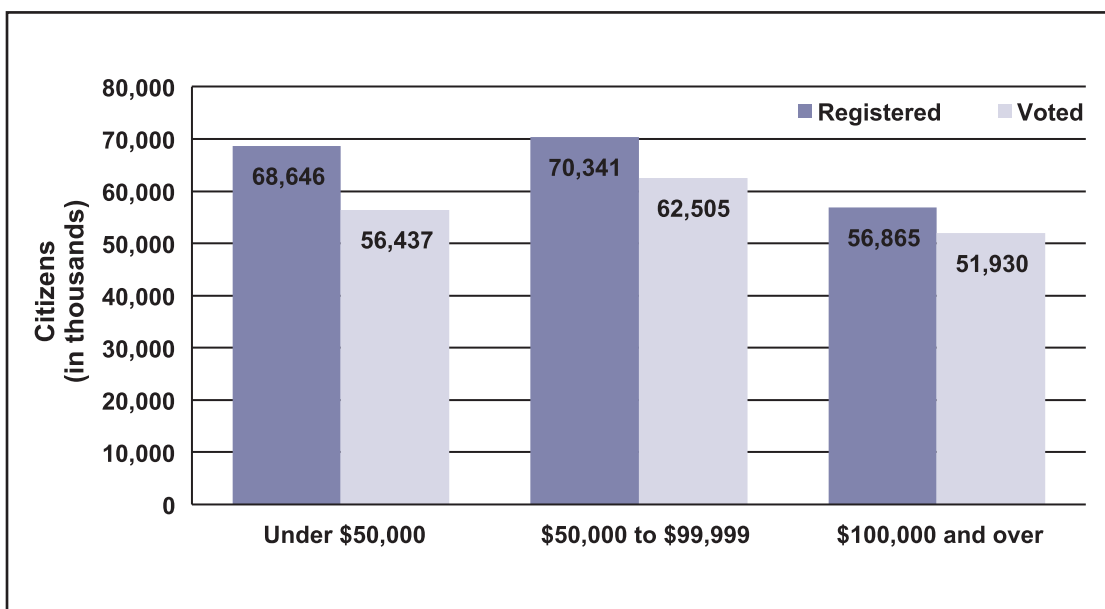
Florida is one of four states – California, Florida, New York, and Texas – that account for 50 percent of all homeless veterans across the country, according to the 2010 Congressional Study. These four states accounted for 46 percent of the total U.S. homeless population, 32 percent of the total U.S. population, and 28 percent of the total veteran population in 2010 (U.S. Department of Veterans Affairs, 2010). Since 2009, there has been a 38 percent decrease in the number of homeless veterans in Florida to 4,915, the most significant reduction in number of any homeless population in the state (Florida Council on Homelessness, 2013).

Voters

Contrary to many headlines about the voting rates of households in poverty, such as “Rich Americans are Nearly Twice as Likely to Vote as the Poor” (Kavoussi, 2013), the majority of ALICE households vote. Nationally, there are almost as many registered voters with household income below \$50,000 per year (near the average ALICE Threshold) as there are those with annual incomes between \$50,000 and \$99,999, and they exceed the number of voters with household incomes above \$100,000. Voters with family income below \$50,000 are slightly less likely to vote than voters with higher income. However, the fact remains that ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election (Figure 15).

“ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election.”

Figure 15.
Vote by Annual Income, U.S., 2012 Presidential Election

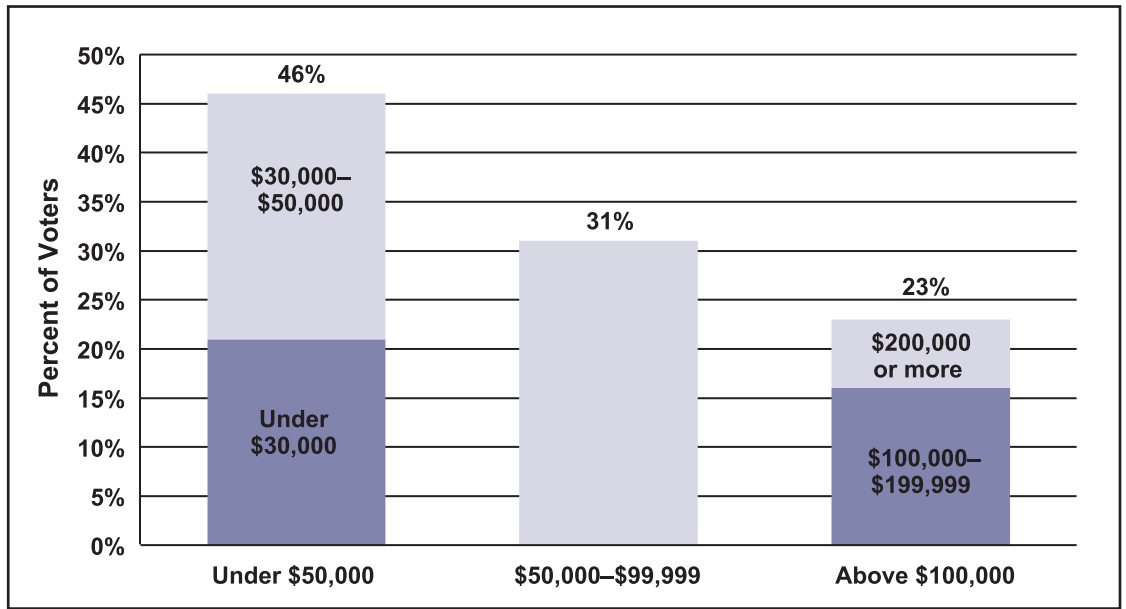


Source: U.S. Census, November 2012

In Florida, exit polls for the 2012 election showed that voters with family income below \$50,000, near the Household Survival Budget for a family of four, made up the largest block of voters. Approximately half the voters (46 percent) had an annual family income of less than \$50,000; 21 percent had household income under \$30,000, and 25 percent had income between \$30,000 and \$49,999. By comparison, 31 percent of voters had family income between \$50,000 and \$99,000, 16 percent had income between \$100,000 and \$199,999, 2 percent had income between \$200,000 and \$249,000, and 5 percent had income of \$250,000 or more (NBCNews.com, 2012) (Figure 16).

“In Florida, exit polls for the 2012 election showed that voters with family income below \$50,000, near the Household Survival Budget for a family of four, made up the largest block of voters.”

Figure 16.
Florida Voters by Annual Income, U.S., 2012 Presidential Election



Source: NBCNews.com, 2012

II. HOW COSTLY IS IT TO LIVE IN FLORIDA?

Measure 2 – The Household Budget: Survival vs. Stability

The cost of basic household necessities increased in Florida from 2007 to 2012 despite low inflation during the Great Recession. As a result, 45 percent of all households in Florida are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

“Forty-five percent of all households in Florida are challenged to afford the basic necessities.”

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the U.S. poverty rate as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household necessities. A statewide average Household Survival Budget for Florida is presented in Figure 17 in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in Florida is presented in Appendix J. As a frame of reference, it is worth noting that these budgets are even lower than the Florida Working Poor Families Project budget, which is based on 200 percent of the Federal Poverty Level (FPL), and the Economic Policy Institute’s “Family Budget Calculator” (Roberts, Povich and Mather, 2013; EPI, 2013).

The average annual Household Survival Budget for a four-person family living in Florida is \$47,484, an increase of 14 percent from the start of the Great Recession in 2007. This translates to an hourly wage of \$23.74, 40 hours per week for 50 weeks per year for one parent (or \$11.87 per hour each, if two parents work). The annual Household Survival Budget for a single adult is \$18,624, an increase of 12 percent since 2007. The single-adult budget translates to an hourly wage of \$9.32. The rate of inflation over the same period was 7 percent.

Figure 17.
Household Survival Budget, Florida Average, 2012

Monthly Costs – Florida Average – 2012			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2012 PERCENT INCREASE
Housing	\$624	\$809	21%
Child care	\$0	\$1,007	9%
Food	\$176	\$531	16%
Transportation	\$349	\$697	9%
Health care	\$105	\$420	14%
Miscellaneous	\$141	\$360	13%
Taxes	\$158	\$134	-6%
Monthly Total	\$1,553	\$3,957	13%
ANNUAL TOTAL	\$18,624	\$47,484	
Hourly Wage	\$9.32/hour	\$23.74/hour	

Source: See Appendix C.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

“As foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.”

In comparison to the annual Household Survival Budget, the U.S. poverty rate was \$23,050 per year for a family of four and \$11,170 per year for a single adult in 2012, and the Florida median family income was \$45,040 per year.

Increased costs occurred primarily from 2007 to 2010, but increases continued through 2012. The 21 percent increase in housing is particularly surprising because it happened during a downturn in the housing market and in a period with low inflation of 7 percent. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As those foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across Florida counties. The basic essentials are least expensive in DeSoto County, where the cost was \$36,886 per year for a family and \$14,060 for a single adult. They were most expensive in Monroe County, where the cost was \$61,962 per year for a family and \$24,020 for a single adult. For each county’s Survival Budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on HUD’s Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service nor a security deposit.

Housing costs vary by county in Florida. Rental housing is least expensive in Jackson County at \$584 per month for a two-bedroom apartment and \$409 for an efficiency apartment. Rental housing is most expensive in Monroe County at \$1,419 for a two-bedroom apartment and \$946 per month for an efficiency apartment. The National Low Income Housing Coalition (NLIHC) reports that Florida is the 12th most expensive state in the country for housing (NLIHC, 2014).

In the Household Survival Budget, housing for a family accounts for 20 percent of the budget, well under the U.S. Department of Housing and Urban Development’s (HUD) affordability guidelines of 30 percent (HUD, 2012). However, for a single adult in Florida, an efficiency apartment accounts for 40 percent of the Household Survival Budget and the renter would be considered “housing burdened.” The availability of such housing units is addressed in Section V.

Child Care

In Florida, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of \$1,007 per month (\$536 per month for an infant and \$471 per month for a four-year-old). Though home-based child care sites are registered with the state, the quality of care that they provide is not regulated and may vary widely between locations. However, licensed and accredited child care centers, which are regulated to meet standards of quality care, are more expensive with an average cost of \$1,086 per month (\$626 per month for an infant and \$460 per month for a four-year-old). The cost of child care in Florida was calculated using the Child Care Aware annual survey.

Child care for two children accounts for 25 percent of the family’s budget, by far their greatest expense. The cost of child care in Florida increased by 9 percent from 2007 to 2012. Costs vary across counties: the least expensive home-based child care for two children, an infant

and a preschooler, is found in Putnam County at \$746 per month, and the most expensive home-based child care is in Martin County at \$1,321 per month.

Food

The original U.S. poverty rate was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The minimal food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for Supplemental Nutrition Assistance Program (SNAP) benefits. The cost for a family of two adults and two young children in Florida is \$531 per month and for a single adult is \$176 per month. Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet but includes foods that require a considerable amount of home preparation with little waste, plus skill in food shopping (Hanson, 2008). The Thrifty Food Plan does not afford meals out.

Within the Household Survival Budget, the food category increased in Florida by a surprisingly large 16 percent from 2007 to 2012, more than double the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 13 percent of the budget for a family or 11 percent for a single adult in Florida.

Transportation

The fourth item in the Household Survival Budget is transportation costs, a prerequisite for most employment in Florida. The average cost of transportation by car is more than 11 times greater than by public transport. According to the Consumer Expenditure Survey, the average cost in the Miami metropolitan area is \$437 per month for gasoline and motor oil and other vehicle expenses, and slightly less in the rest of Florida at \$409 per month. By comparison, the average cost for public transportation is \$36 per month. The Household Survival Budget in Figure 17 shows the average of the two, adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs in the Household Survival Budget represent 18 percent of the family budget and 22 percent of the single adult budget. According to the Housing and Transportation Affordability Index transportation costs are more than 25 percent for low-income households in Miami, and increase to 30 percent in northern parts of Florida, and as high as 55 percent in the Tampa area (Center for Neighborhood Technology, 2011) – another indicator that the Household Survival Budget represents minimal costs.

Public transportation is typically the cheapest form of transportation, but it is non-existent in most of Florida; only in Miami-Dade County does 6 percent of the population use public transportation as their primary means of getting to work. For the rest of the counties, less than 5 percent of the population uses public transportation (American Community Survey, 2012). Most households must have a car to get to work, which is a significant additional cost for ALICE households.

Health Care

The fifth item in the Household Survival Budget is health care costs. In 2012, the average health care cost in Florida was \$105 per month for a single adult (7 percent of the budget) and \$420 per month for a family (11 percent of the budget), which represents an increase of 14 percent from 2007 to 2012. The health care budget includes the nominal out-of-pocket

“Public transportation is typically the cheapest form of transportation, but it is non-existent in most of Florida. Most households must have a car to get to work, which is a significant additional cost for ALICE households.”

health care spending indicated in the Consumer Expenditure Survey. Since it does not include health insurance, such a low health care budget is not realistic in Florida, especially if any household member has a serious illness or a medical emergency.

Seniors have many additional health care costs beyond what is covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a substantial additional budget expense. For example, in Florida, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs, with wide geographic variation. Costs for daily adult day care range from \$1,440 per month in Tallahassee to \$2,490 per month in St. Augustine; and costs for assisted living range from \$2,181 in Miami to \$5,103 per month in Winter Park (John Hancock, 2013; Gerontology Institute, 2012).

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Florida, even for low-income households. Taxes represent 3 to 10 percent of the average Household Survival Budget. A single adult in Florida earning \$18,600 per year pays on average \$1,896 in federal and state taxes, and a family earning around \$48,000 per year pays approximately \$1,608. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Because Florida is one of seven states with no income tax, the tax bill for Floridians is lower than in the rest of the U.S. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. With the reduced payroll tax rates in 2012, the average tax bill for a single adult decreased by 2 percent but the tax bill for a family decreased by 9 percent from 2007 to 2012 (IRS and Florida Department of the Treasury, 2007, 2010 and 2012). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC) is not included in the tax calculation because the gross income threshold for EITC is below the Household Survival Budget – \$41,952 vs. \$47,484 for a family of four and \$13,980 vs. \$18,624 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC. The federal EITC (there is no state EITC in Florida) helped two million taxpayers in 2012 (National Conference of State Legislatures, 2014). Although Florida has no income tax, the state's sales and property taxes are regressive and impact middle- and low-income residents more than the wealthiest residents (Institute on Taxation and Economic Policy, 2013; Gibson, 2013).

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories; it could be used for essentials such as toiletries, cleaning supplies, or work clothes; it could also be used for phone service (which is not included in rent) or for a cell phone, which is increasingly used as a home phone. It is not enough to purchase cable service, or automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the budget for a financial indulgence such as holiday gifts, a new television, a bedspread – something that many households take for granted.

This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households, and the wider community – are discussed in Section VI.

“This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue.”

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. **In Florida, the Household Stability Budget is \$81,972 per year for a family of four – 73 percent higher than the Household Survival Budget** (Figure 18). That comparison highlights how minimal the expenses are in the Household Survival Budget.

Figure 18.
Average Household Stability Budget vs. Household Survival Budget, Florida, 2012

Monthly Costs – Florida Average - 2012			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Stability	Survival	Percent Difference
Housing	\$1,121	\$809	39%
Child care	\$1,086	\$1,007	8%
Food	\$1,000	\$531	88%
Transportation	\$1,094	\$697	57%
Health care	\$945	\$420	125%
Miscellaneous	\$525	\$360	46%
Savings	\$525	\$0	
Taxes	\$535	\$134	299%
Monthly Total	\$6,831	\$3,957	73%
ANNUAL TOTAL	\$81,972	\$47,484	73%
Hourly Wage	\$40.99/hour	\$23.74/hour	

Source: See Appendix D.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The spending amounts in the Household Stability Budget are those that can be maintained over time and include median rent and housing prices, licensed and accredited child care, the USDA’s Moderate Food Plan plus one meal out per month, leasing a car, and participating in an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$525 per month for a family is probably enough to invest in education and retirement, while \$160 per month for a single adult might be enough to cover the monthly payments on a student loan or build towards the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for a Florida family with two children is moderate, not extravagant, yet still totals \$81,972 per year. This is almost double the Household Survival Budget of \$47,484 and the Florida median family income of \$45,040 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$20.49 an hour or one parent must earn \$40.99 an hour.

The Household Stability Budget for a single adult totals \$24,764 per year, 33 percent higher than the Household Survival Budget, but below the Florida median income for a single adult of \$25,648. To afford the Household Stability Budget, a single adult must earn \$12.38 an hour.

“The Household Stability Budget for a Florida family with two children is moderate, not extravagant, yet still totals almost double the Household Survival Budget and the Florida median family income.”

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to experience household dislocation in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in Florida.

“The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets.”

Changes in the labor market over the past thirty-five years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notable has been the contraction of middle-wage, middle-skill jobs and the expansion of lower-paying service occupations. These changes have greatly impacted the Florida economy as well, and they accelerated during the years of the Great Recession (2007 to 2010) and the two years following (Autor, 2010; National Employment Law Project, 2014).

With a growing population, Florida’s economy has continued to expand, with the workforce growing from 3.2 million workers in 1976 to 8.5 million in 2013. The economy, however, is heavily dependent on the service sector, particularly sectors that serve retirees and tourists. In addition, economic productivity has declined over the last decade, per capita income has decreased, and the participation rate in the labor force peaked at 64.2 percent of the population in 2007. Unemployment reached its historic low in 2006, at 3.3 percent, and is currently 8.4 percent (Bureau of Labor Statistics (BLS), 2012a; Dewey and Denslow, 2013). These changes to Florida’s economy have had a significant downward effect on both the income and the assets of ALICE households.

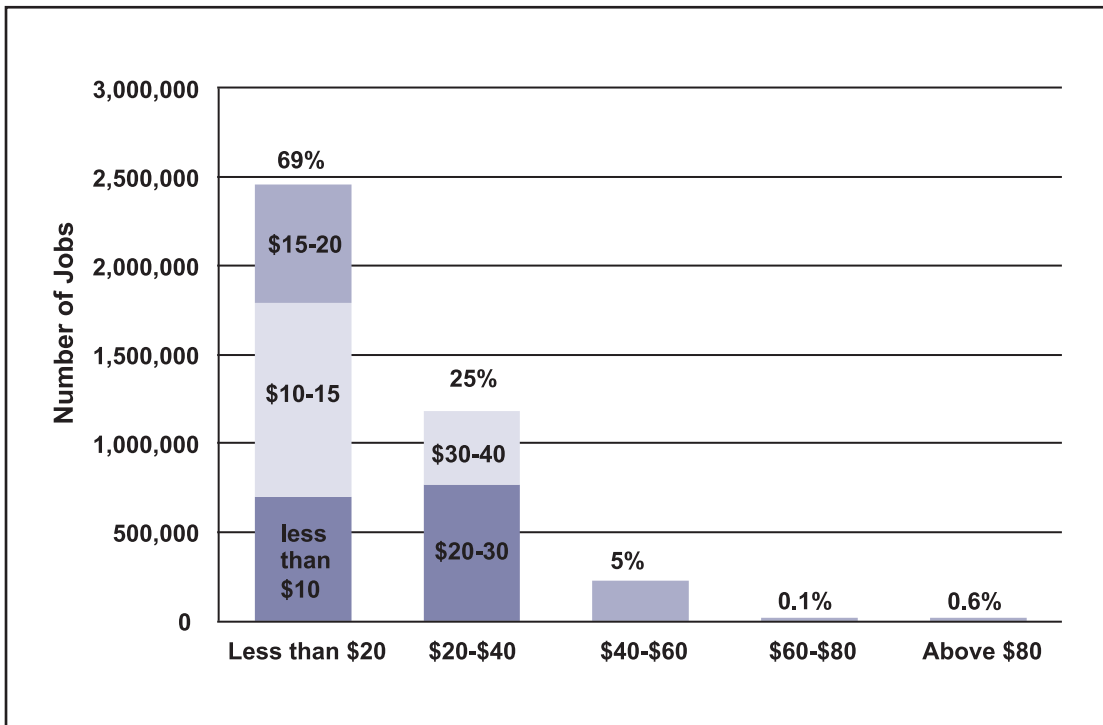
INCOME CONSTRAINED

One of the essential characteristics of ALICE households is that they are “Income Constrained”. The changes in Florida’s economy have reduced the job opportunities for ALICE households. From 2007 to 2012, the size of the labor force increased by 2 percent but the participation rate in the labor force decreased by 3.6 percent, from 64.2 percent to 60.6 percent. As a result, the percent of those employed decreased; in 2007, 61.6 percent of Floridians were employed, but in 2012, that figure was only 55.3 percent (BLS, 2012a; BLS, 2007 and 2012).

Florida now faces an economy dominated by low-paying jobs. In Florida, 69 percent of jobs pay less than \$20 per hour, with the majority paying between \$10 and \$15 per hour (Figure 19). Another 25 percent of jobs pay between \$20 and \$40 per hour, with more than half of those paying between \$20 and \$30 per hour. Only 5 percent of jobs pay between \$40 and \$60 per hour; 0.1 percent pay between \$60 and \$80 per hour, and another 0.6 percent pay above \$80 per hour. A full-time job that pays \$20 per hour grosses \$40,000 per year, which is less than the Household Survival Budget for a family of four in Florida.

“Florida now faces an economy dominated by low-paying jobs. In Florida, 69 percent of jobs pay less than \$20 per hour, with the majority paying between \$10 and \$15 per hour.”

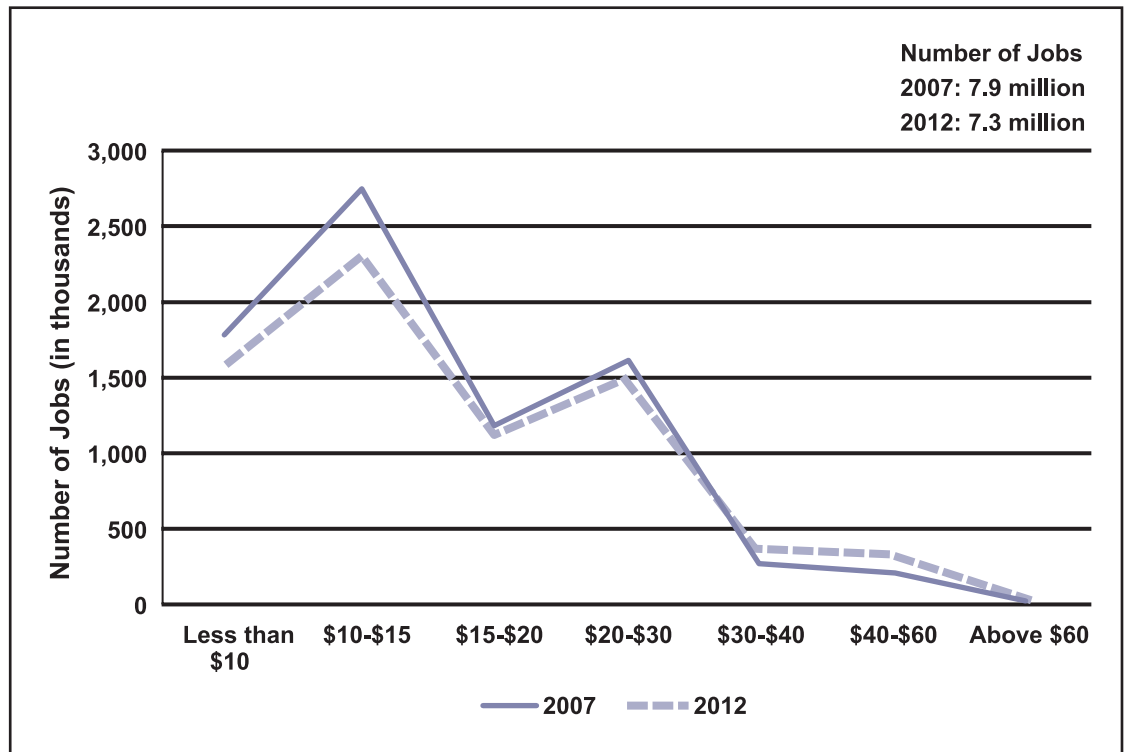
Figure 19.
Number of Jobs by Hourly Wage, Florida, 2012



Source: Bureau of Labor Statistics, 2012

Florida’s modern economy is based on large-scale commercial agriculture, primarily citrus and cattle, as well as phosphate production and tourism. After World War II, the economy expanded into electronics, plastics, construction, real estate, international banking, and the U.S. space program in Cape Canaveral (Florida Division of Historical Resources, 2014). Unlike other states that experienced a major shift away from manufacturing, Florida has long been dependent on the service sector. Today, Florida’s main employers are private sector service-providing industries such as retail trade, accommodation and food services, and administrative and waste management services. Continued population growth through the Great Recession has put pressure on these industries to provide more jobs at a time when the number of jobs is decreasing (Bustamante and Griffin, 2013; Florida Division of Historical Resources, 2000) (Figure 20).

Figure 20.
Number of Jobs by Hourly Wage, Florida, 2007 to 2012



Source: Bureau of Labor Statistics, 2012

“Florida’s economy is dependent on jobs with wages so low that workers cannot afford to live near their jobs even though they are required to work on-site.”

Service sector jobs have become an essential and dominant component of Florida’s economy, with most of the occupations employing the largest number of workers now concentrated in this sector (Figure 21). Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses’ aides, and security guards cannot telecommute or be outsourced. All of the occupations listed in Figure 21 require the worker to be there in person, and all but five of them pay less than \$20 per hour. This means that Florida’s economy is dependent on jobs with wages so low that workers cannot afford to live near their jobs even though they are required to work on-site.

Low-paid, service-sector workers also cannot afford the Household Survival Budget. By way of example, there are more than 310,000 retail sales jobs in the state, paying on average \$9.88 per hour. **These jobs fall short of meeting the family Household Survival Budget by more than \$27,000 per year.** In fact, only five of the top 20 jobs pay more than \$20 per hour: first-line supervisors of admin support workers and sales representatives pay just above that rate at almost \$23 per hour, while accountants and auditors and registered nurses pay almost \$29 per hour, and general and operations managers pay \$45.64 per hour.

Figure 21.
Occupations by Employment and Wage, Florida, 2012

Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	314,850	\$9.88
Cashiers	204,480	\$8.93
Waiters and Waitresses	185,830	\$8.90
Customer Service Representatives	183,320	\$13.18
Food Prep, Including Fast Food	177,490	\$8.72
Registered Nurses	163,720	\$28.88
Secretaries and Administrative Assistants	145,070	\$14.14
Office Clerks, General	140,590	\$12.15
Stock Clerks and Order Fillers	115,930	\$10.62
Janitors and Cleaners	108,030	\$9.38
Laborers and Material Movers, Hand	103,470	\$10.86
Bookkeeping, Accounting, and Auditing Clerks	91,170	\$15.66
Sales Representatives	87,200	\$22.93
Nursing Assistants	84,740	\$11.25
First-Line Supervisors of Retail Sales Workers	83,990	\$18.23
Cooks, Restaurant	82,990	\$10.87
Security Guards	78,050	\$10.45
First-Line Supervisors of Administrative Support Workers	76,610	\$22.57
Accountants and Auditors	74,020	\$28.42
General and Operations Managers	73,410	\$45.64

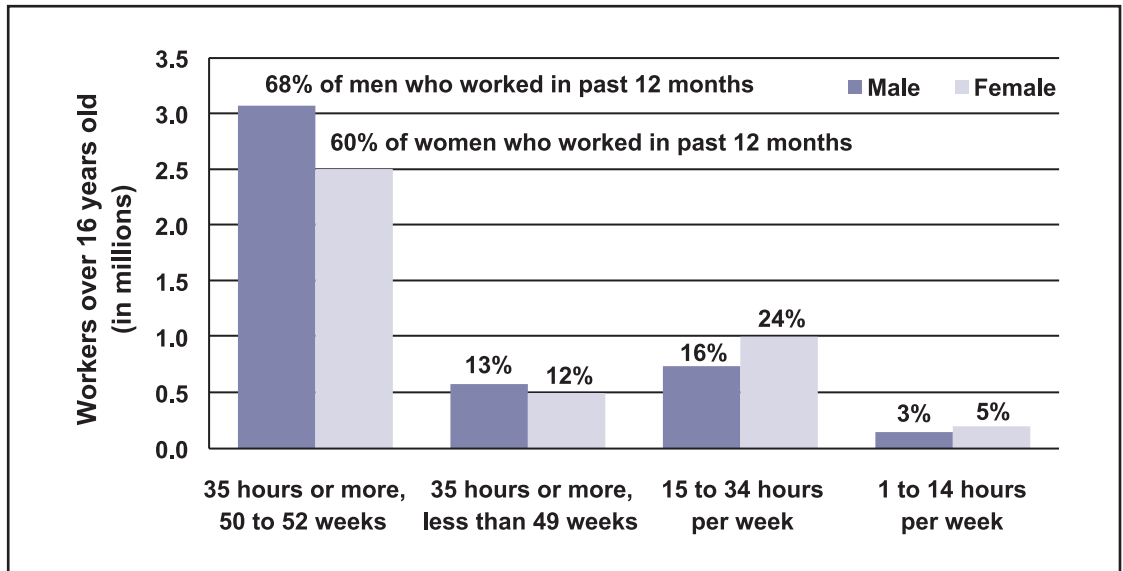
Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2012

In addition to those who are unemployed (8.4 percent) as defined by the official unemployment rate in 2012, there are many underemployed Florida residents – those who are employed part time for economic reasons or who have stopped looking for work but would like to work (16 percent). While unemployment started to improve in 2011, the share of underemployed workers in Florida has increased by 146 percent from 2000 to 2012. In addition, long-term unemployment in Florida increased 320 percent during this same period (BLS, 2012b; Bustamante and Griffin, 2013).

In terms of full- and part-time employment, 68 percent of men who worked in the past 12 months (3 million) and 60 percent of women (2.5 million) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, one-third of men and 40 percent of women work part time (Figure 22). Jobs paying less than \$20 per hour are less likely to be full time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.

“In addition to those who are unemployed there are many Florida residents who are employed part time for economic reasons or who have stopped looking for work but would like to work.”

Figure 22.
Full-Time and Part-Time Employment by Gender, Florida, 2012

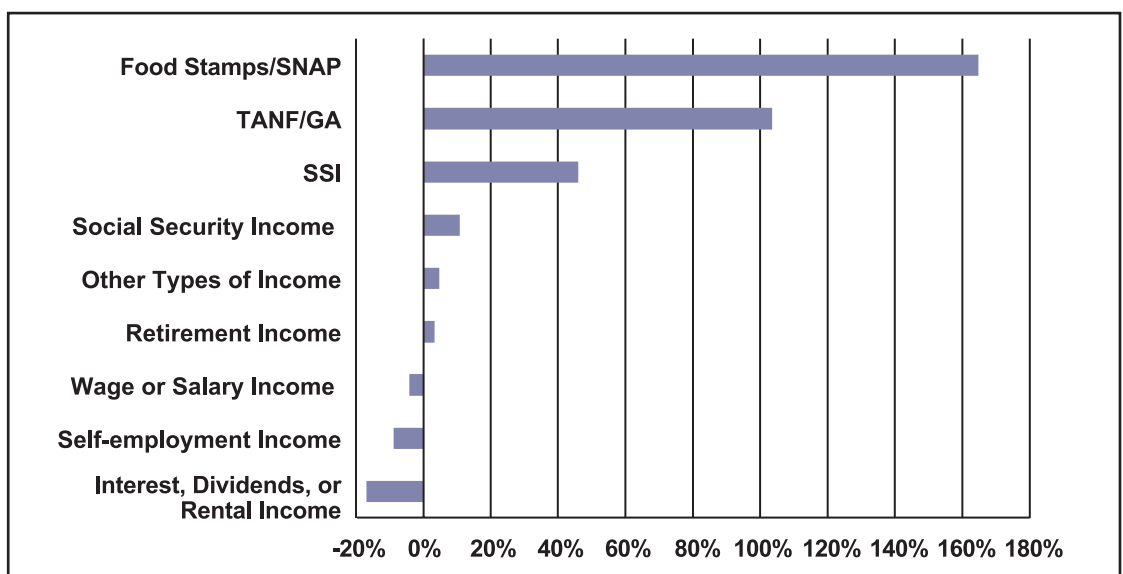


Source: American Community Survey, 2012

Shifts in Sources of Income

The sources of income for Florida households shifted during the period from 2007 to 2012. Overall, the number of households earning a wage or salary income decreased by 4 percent and the number of households with self-employment income decreased by 9 percent (Figure 23). Interest, dividend, and rental income decreased by 17 percent. The impact of both the aging population and the increasing reliance on a low-wage service economy was evident in a 3 percent increase in the number of households receiving retirement income and an 11 percent increase in households receiving Social Security income. Other types of income increased by 5 percent, including child support, government unemployment compensation, and payments to veterans, which are discussed further in the next section (American Community Survey, 2012).

Figure 23.
Percent Change in Household Sources of Income, Florida, 2007 to 2012



Source: American Community Survey, 2012

“The impact of the financial downturn on households was evident in the striking increases in the number of households receiving income from government sources.”

The impact of the financial downturn on households was also evident in the striking increases in the number of households receiving income from government sources. While not all ALICE households qualified for government support, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving SNAP (Food Stamps) increased by 165 percent in Florida, from 444,472 in 2007 to 1.4 million in 2012, and the number receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 112 percent, from 76,880 to 163,237 households. The number receiving Supplemental Security Income (SSI) increased by 46 percent, from 241,849 to 352,982 households; SSI includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled.

ASSET LIMITED

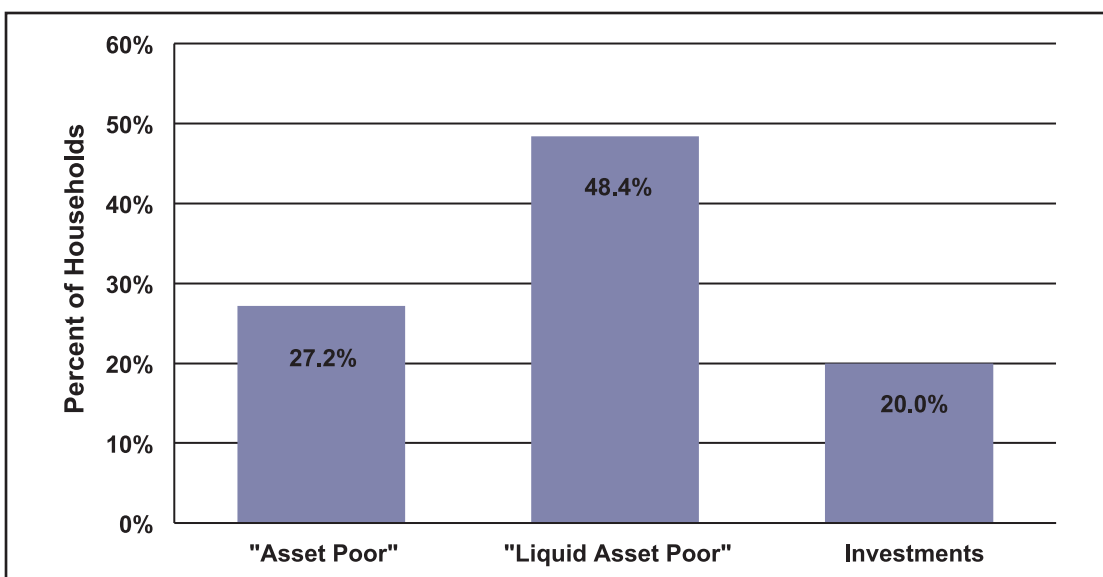
The second defining feature of ALICE households is their lack of savings. Given the combination of the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Florida. The lack of assets makes ALICE households more vulnerable to emergencies, but it also increases their costs, such as alternative financing fees and high interest rates, and limits efforts to build more assets.

In 2011, 27.2 percent of Florida households were considered to be “asset poor”, defined by the Corporation for Enterprise Development (CFED) as not having sufficient net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three has less than \$4,632 in savings or other assets. The percentage of households without sufficient “liquid assets” was even higher at 48.4 percent. “Liquid assets” include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 24).

Many more households would be considered “asset poor” if the criterion were lack of three months of subsistence at the ALICE Threshold instead of at the outdated Federal Poverty Level. For example, the Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

“Many more households would be considered ‘asset poor’ if the criterion were lack of three months of subsistence at the ALICE Threshold instead of at the outdated Federal Poverty Level.”

Figure 24.
Households by Wealth, Florida, 2012



Source: American Community Survey, 2012; Corporation for Enterprise Development, 2012

“Drawing on financial assets that can be liquidated or leveraged is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases.”

Only 20 percent of Florida households have an investment that produces income, such as stocks or rental properties, and the number of households with investments decreased by 24 percent through the Great Recession, a clear impact of the stock market crash. The aggregate numbers suggest that many Florida households divested from the stock market all together. This large reduction in investment income fits with the national trend of reduced assets for households of all income types. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2007 and 2012).

Data on wealth at the state level is limited, but the national information available suggests that Florida fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families experienced an increase in wealth of 13 percent, compared to an increase of 120 percent for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall well below zero, meaning that their average debts exceeded their assets.

According to the Urban Institute, the racial wealth gap was even larger (McKernan, Ratcliffe, Steuerle and Zhang, 2013). The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups, but in percentage terms, the declines were greater for less-advantaged groups as defined by minority status, education, and pre-recession income and wealth (Pfeffer, Danziger, and Schoeni, 2013).

A drop in wealth is also the reason many households become ALICE households. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases (Pew Economic Mobility Project, 2013).

Once assets have been depleted, the cost of doing business increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability and, in some cases, does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). But many households in Florida do not have basic banking access. According to CFED, 7.3 percent of households in Florida are unbanked, and 21.1 percent are under-banked (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (CFED, 2014).

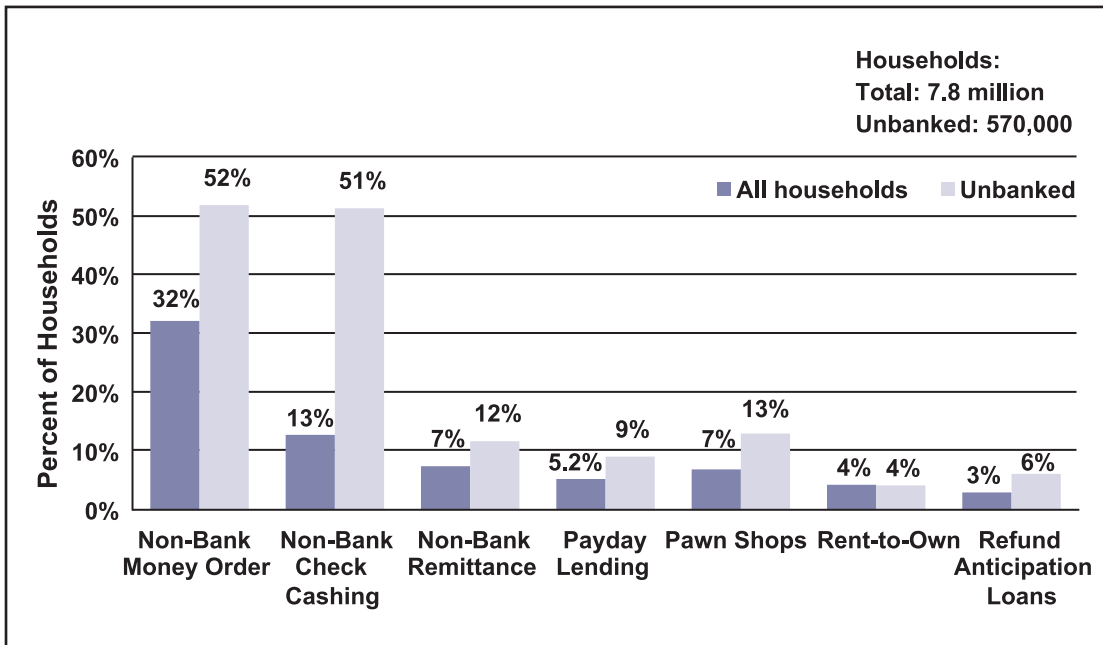
Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, Alternative Financial Products (AFPs) establishments have expanded to fill the unmet need for small financial transactions (Flores, 2012).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. In 2011, more than half of Florida households with an annual income below \$30,000 had used an AFP. In contrast, for households with an annual income above \$75,000, that figure was 34 percent (Federal Deposit Insurance Corporation (FDIC), 2013).

The most commonly used AFPs in Florida are non-bank money orders, with 32 percent of all households and 52 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 13

percent of all households and 51 percent of unbanked households. The use of other AFPs by the total population is less than 7 percent. However, unbanked households make use of a range of other AFPs: 13 percent have used a pawn shop, 12 percent have used non-bank remittances, 9 percent have used payday lending, 6 percent have used refund anticipation loans, and 4 percent have used rent-to-own agreements (Figure 25) (FDIC, 2013).

Figure 25.
Use of Alternative Financial Products by Banking Status, Florida, 2011



Source: Federal Deposit Insurance Corporation, 2013

NOTE: FDIC reports 7.8 million households, a significantly higher number than the ACS estimate of 7.1 million households in Florida in 2011. The FDIC survey may have included seasonal visitors to the state, as well as undocumented immigrants, who were not counted in the census.

In Florida, 52 percent of households with income below the ALICE Threshold own their own home, an asset traditionally thought of as providing financial stability. However, low incomes and declining home values have made it financially difficult for ALICE homeowners to maintain their homes. For some who want to own a home but do not have funds for a down payment or cannot qualify for a mortgage, risky and expensive lease or rent-to-own options are used (Partnership for Strong Communities, 2013; FDIC, 2013).

And for those households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. From 2006 to 2012, housing values dropped by 79 percent in Florida according to the Federal Reserve’s Housing Price Index (Federal Reserve Bank of St. Louis, 2014). This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. The drop in homeownership was especially steep in Florida, falling from 72 percent in 2006 to 67 percent in 2012 (Federal Reserve Bank of St. Louis, 2012). Many who sold their homes lost money, with some owing more than the sale price. Nationally, Florida had the highest number of completed foreclosures (101,614) in 2012 to 2013. Overall, the 2012 mortgage foreclosure rate in Florida was 9.5 percent, also the highest in the country (CoreLogic, 2013).

“Low incomes and declining home values have made it financially difficult for ALICE homeowners to maintain their homes.”

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

“The total cost of public and nonprofit assistance for struggling households has not been tallied on a state-by-state basis. The ALICE Income Assessment provides this information for Florida.”

Forty-five percent of Florida households do not have enough income to reach the ALICE Threshold for financial stability. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough?

Until now, the amount of public and private social services spent on households below the ALICE Threshold has never been totaled for Florida. Recent national studies have quantified the cost of public services needed to support low-wage workers, specifically at big box retail chain stores and fast food restaurants (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women, 2011). But to date the total cost of public and nonprofit assistance for struggling households has not been tallied on a state-by-state basis. The ALICE Income Assessment provides this information for Florida.

THE ALICE INCOME ASSESSMENT

ALICE Threshold – Earned Income and Assistance = Unfilled Gap
\$134.4 billion – \$93.9 billion = \$40.5 billion

The ALICE Income Assessment is a tool that measures how much income a household needs to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracts the household’s earned income, as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 26. Because most public spending is now based on multiples of the FPL and amounts are reported in aggregate, it is not possible to separate spending on those below the FPL and those above.

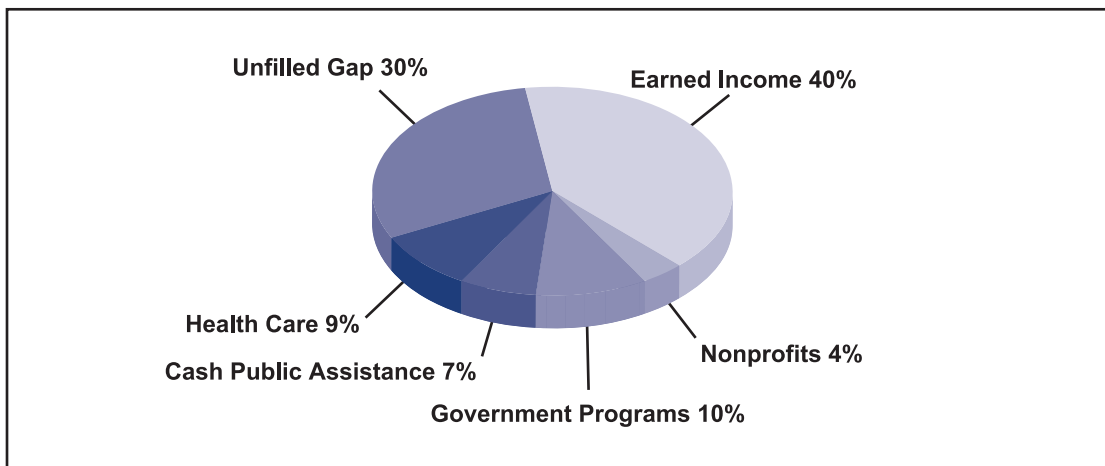
The total annual income of poverty-level and ALICE households in Florida is \$54.4 billion, which includes wages and Social Security. This is only 40 percent of the amount needed to reach the ALICE Threshold of \$134.4 billion statewide; government and nonprofit assistance makes up an additional 30 percent. But an Unfilled Gap remains of 30 percent, or \$40.5 billion, between the combined earned income and assistance for poverty and ALICE households in Florida and the ALICE Threshold. The consequences of the Unfilled Gap and coping strategies for ALICE households are discussed in Section VI.

The total annual public and private spending on Florida households below the ALICE Threshold, which includes families in poverty, is \$39.5 billion (Figure 25) or 5 percent of Florida’s \$800 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2012c). That spending includes several types of assistance:

- Florida nonprofits in the human services area provide \$4.7 billion, or 4 percent of the total required for ALICE families to reach the ALICE Threshold
- Government programs spend \$13.7 billion, the largest single category, adding 10 percent
- Cash public assistance delivers \$8.8 billion, or 7 percent
- Health care spending is \$12.3 billion, adding another 9 percent

Yet even the total amount of this assistance is not enough to fill the gap between earned income and the ALICE Threshold. The remaining 30 percent is the Unfilled Gap (additional details in Appendix E). **In other words, it would require approximately \$40.5 billion in additional wages or public resources for all Florida households to have income at the ALICE Threshold.**

Figure 26.
Categories of Income and Assistance for Households Below the ALICE Threshold, Florida, 2012



Source: National Priorities Project's Federal Priorities Database, NCCS Data Web Report Builder, Fiscal Year 2012 Florida State Budget; see Appendix E.

Definitions

- **Earned Income** = Wages, dividends, Social Security
- **Nonprofits** = Human services revenue not from the government or user fees
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), housing, and human services, federal and state
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Unfilled Gap** = Shortfall to ALICE Threshold

Details for Spending Categories in Florida

Federally funded programs for Florida households below the ALICE Threshold total \$20.4 billion and are the largest source of assistance. These programs account for 51 percent of spending on low-income households in the state. The programs can be broken into four categories:

- **Social services** is the largest category, spending \$8.9 billion on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant.
- **Education spending** is \$3.6 billion, which includes Pell grants, adult education, Title I grants to local educational agencies, and child care programs, including Head Start.

“Federally funded programs for Florida households below the ALICE Threshold total \$20.4 billion and are the largest source of public spending.”

“Despite the seemingly large amounts of welfare and health care spending nationwide, they in fact make up a small percentage of GDP, and they fall well short of what is necessary to provide financial stability for a family.”

- **Food programs** provide \$6.7 billion in assistance, including the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Housing programs** account for \$1.2 billion, including Section 8 Housing Vouchers, the Low-Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).

State and local government assistance for households below the ALICE Threshold in Florida totals \$2.2 billion, accounting for 5 percent of spending. This includes funding for a wide array of community health and human services programs for child care, youth, veterans, seniors, and people with disabilities.

Nonprofit support from human services organizations in Florida is \$4.7 billion, or 12 percent of assistance to households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the \$4.7 billion figure does not include government grants or user fees. Most of the \$4.7 billion is raised by the nonprofits from corporations, foundations, and individuals. Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.

Health care is the second largest single amount of assistance to low-income households in Florida: \$12.26 billion, or 31 percent of all spending. This includes federal spending on Medicaid and CHIP and community health benefits provided by Florida hospitals. Despite paying a smaller portion of Medicaid than the federal government, states are responsible for all administrative costs. To avoid counting spending that does not actually reach low-income households as well as duplication with hospital spending, the state portion of Medicaid is not included in this tally. As a result, the full public health expenditure on households with income below the ALICE Threshold is likely underestimated.

Figure 27.
Sources of Public and Private Assistance to Households below the ALICE Threshold, Florida, 2012

Source of Assistance	Spending in Millions
Federal	
<i>Social Services</i>	\$8,926
<i>Education</i>	\$3,568
<i>Food</i>	\$6,697
<i>Housing</i>	\$1,159
State and Local Government	\$2,168
Nonprofits	\$4,749
Health care	\$12,261
TOTAL	\$39,528

Source: National Priorities Project's Federal Priorities Database, 2012

Public and Nonprofit Spending Per Household

When looking at each household (not individuals) below the ALICE Threshold in Florida, the average benefit from federal, state, and local government and nonprofit sources (excluding health care) is \$8,440 per household. On average, each household also receives \$3,795 in health care resources from government and hospitals. In total, the average household below the ALICE Threshold receives a total of \$12,235 in cash and services, shared between all members of the household and spread throughout the year.

Despite the seemingly large amounts of welfare and health care spending nationwide, they make up a small percentage of GDP, and they fall well short of what is necessary to provide financial stability for a family (Weaver, 2009). According to Wider Opportunities for Women (WOW), a Washington, D.C.-based research organization, relying on a basic assistance package means that a three-person family earns minimum wage, leaving them 50 percent short for basic household expenses in almost every state. WOW also notes that a worker earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits (WOW, 2011).

Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. These programs were widely shared across demographic groups, including families with and without children, single-parent families, and two-parent families (Moffitt, 2013).

Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care, while the rest use small amounts (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park and Metraux, 2011). So while Florida households below the ALICE Threshold receive an average of \$3,795 in health care assistance, it is likely that many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell's famous anecdote about the homeless man who cost the system a million dollars a year at the emergency room (Gladwell, 2006). For those households that do not receive health care assistance, however, the Unfilled Gap goes up to 39 percent – the average Unfilled Gap of 30 percent plus 9 percent from the health care assistance they did not receive.

Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, ALICE and poverty-level households in Florida received an aggregate \$4.9 billion to reduce their taxes through the EITC in 2012; this compares to \$8.3 billion spent on SSI and \$562 million spent on TANF (Brookings, 2012). Because there is no state income tax in Florida, there is also no state EITC. Households that are eligible benefit from a reduction in taxes owed. Since net refund in Florida is positive for all income brackets, the EITC contribution to the ALICE Unfilled Gap is not included in the calculations above (IRS, 2012).

“Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession.”

“Families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net.”

Federal EITC filing data provides another window into households with income below the ALICE Threshold. In 2012, 21 percent of tax filers in Florida were eligible for EITC. In terms of household type, 26 percent were married households, 48 percent were single heads of households, and 26 percent were single adults. In terms of industries that employ EITC-eligible workers, the most common was manufacturing, followed by retail trade, health care, accommodation and food service, and construction (Brookings, 2012).

These refunds have been effective at lifting low-wage workers, especially those with children, out of poverty. In Florida, the median Adjusted Gross Income for EITC filers was \$13,638, significantly less than the ALICE Survival Budget of \$47,484 for a family and \$18,624 for a single adult. Yet EITC refunds alone are not enough to lift families to financial stability (Brookings, 2012; Hoynes, 2014).

The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability, it makes a significant difference to many ALICE families. In fact, without it, their situation would be much worse. The Pew Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need.

Unemployment insurance was the most common form of assistance; 20 percent of families surveyed used it to make ends meet. However, many part-time, temporary, and self-employed workers had not paid into the unemployment insurance program and did not have access to other types of collective insurance programs. Even for those eligible, unemployment insurance was not always sufficient; these households often needed other safety net programs as well (Pew Economic Mobility Project, 2013).

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN FLORIDA?

Measure 4 – The Economic Viability Dashboard

Local economic conditions largely determine how many households in a county or state fall below the ALICE Threshold. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Florida, however, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way. For example, Florida’s GDP obscures the lack of high-skilled jobs in many counties.

By contrast, county unemployment statistics clearly reveal where there are not enough jobs. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community support in each county.

The Economic Viability Dashboard is a new instrument developed to present three indices – Housing Affordability, Job Opportunities, and Community Support – for each county in Florida. The Dashboard builds on the work of earlier indices and fills a gap in understanding economic conditions for ALICE households in particular.

“In order to understand the challenges that the ALICE population faces in Florida, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way.”

EXISTING INDICES

The Human Development Index, a project of the Social Science Research Council, measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Florida ranked 30th in social and economic development. Though the life expectancy rate was above the national average (79.4 years versus 78.9), Florida had relatively lower levels of education attainment and median earnings (Lewis and Burd-Sharps, 2014).

Be the Change’s Opportunity Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state’s economic, educational, and community health. Florida ranks 40th overall with scores below average on the economy, education, and community. This Index also breaks opportunity scores down by county (Opportunity Nation, 2013).

The Institution for Social and Policy Studies’ Economic Security Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding “financial insecurity” level in each state. **Florida residents face more financial insecurity than the national average, but like the national average, insecurity scores have improved since 2010 (Hacker, Huber, Nichols, Rehm and Craig, 2012).**

“The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households.”

The Gallup-Healthways Well-Being Index provides a view of life in Florida at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Florida has scored near the national average since 2008 (Gallup-Healthways, 2012).

The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Florida’s 20 metro areas rank from the 37th most affordable areas in the nation to 199th, out of 225 metro areas (NAHB/Wells Fargo, 2014).

ECONOMIC VIABILITY DASHBOARD

Because they focus on the median, each of the above indices conceals economic conditions for low-income households. By contrast, the Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Florida, and why that struggle is harder in some parts of the state than in others.

The Economic Viability Dashboard reports how counties perform on three dimensions: Housing Affordability, Job Opportunities, and Community Support. Each is an Index with scores presented on a scale from 1 (worst economic conditions for ALICE) to 100 (best economic conditions). The Indices also provide the means to compare counties in Florida and to see changes over time.

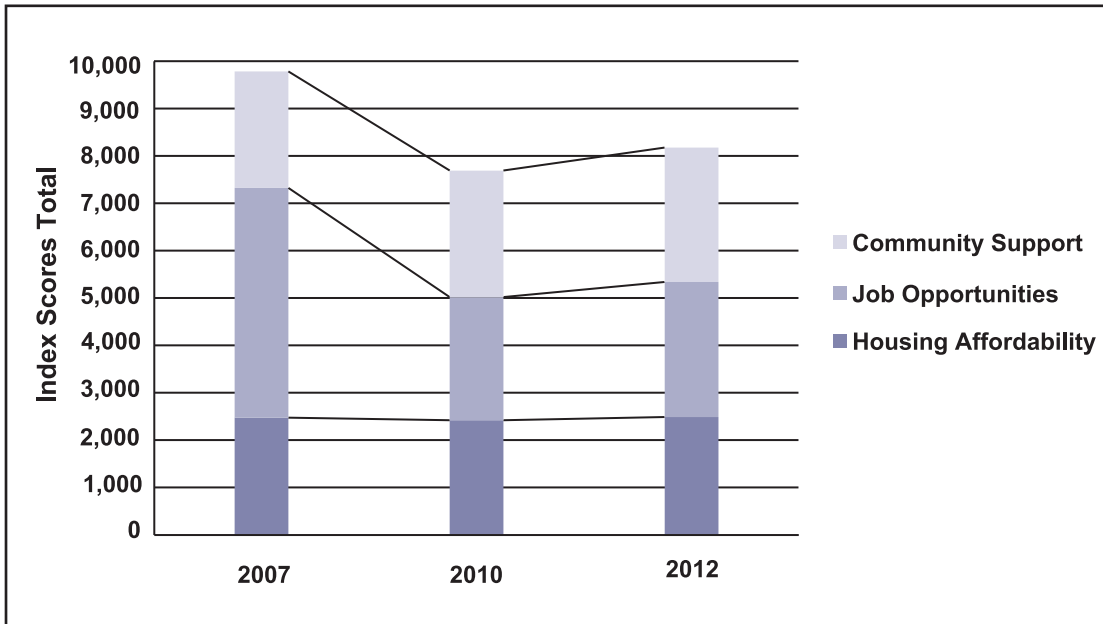
The results for each Index are presented in the following maps in summary format (Figures 29, 30, and 31); they are color coded by thirds into “poor”, “fair”, and “good” scores for each county. The full scores between 1 and 100 are in the table at the end of this section (Figure 32), and the methodology and sources are in Appendix F.

ALICE households have to navigate a range of variables, and The Economic Viability Dashboard shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable for ALICE households as places to live. In addition, many affordable counties do not have much community support. The ideal locations are those that are affordable and have high levels of both job opportunities and community support.

The Economic Viability Dashboard also enables comparison over time for the three dimensions that it measures. To visualize the change over time, the scores for all counties with data available in the three years 2007, 2010, and 2012 are added together and presented in Figure 28. The change in Dashboard scores from 2007 to 2012 provides a striking picture of conditions worsening in Florida counties over the course of the Great Recession. From 2007 to 2010, scores worsened on average 21 percent, and Miami-Dade, Putnam, St. Lucie, Monroe, and Gadsden counties fell by more than 30 percent. Conditions improved slightly in many counties from 2010 to 2012, but did not return to 2007 levels. (See Appendix J for score results for each county and Appendix F for sources and calculations.)

Each of the indices also performed differently over time. Across Florida, Housing Affordability remained flat from 2007 to 2012, dropping 2 percent through the Great Recession but then improving to the 2007 level by 2012. The driver of worsening conditions for ALICE households was the large decline in Job Opportunities, which fell by 46 percent from 2007 to 2010 and then improved by 10 percent from 2010 to 2012. Interestingly, Community Support increased throughout the period, improving on average by 9 percent from 2007 to 2010 and another 6 percent from 2010 to 2012.

Figure 28.
Economic Viability Dashboard, Florida, 2007–2012



Source: See Appendix F.

The three Indices are reviewed below. Each Index is comprised of three indicators.

The Housing Affordability Index

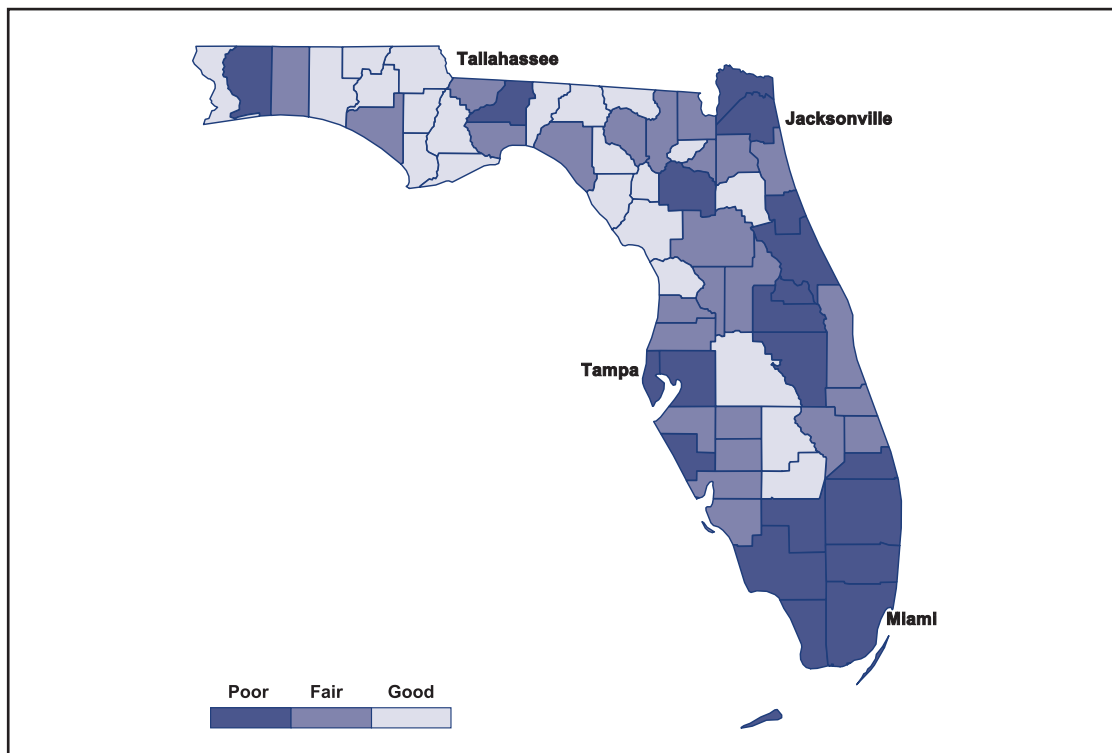
Key Indicators: Affordable Housing Stock + Housing Burden + Real Estate Taxes

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

In Florida, there is wide variation between counties on Housing Affordability scores (Figure 29). The least affordable county is Miami-Dade, with a score of 13 out of 100; the most affordable is Liberty County, with a score of 71. Even the most affordable counties are well below the possible 100 points. In terms of regions, the areas near metro Miami, Tampa, Orlando, Jacksonville, and Tallahassee and those in southern Florida are the least affordable, while the northern counties are more affordable.

“On Housing Affordability scores the areas near metro Miami, Tampa, Orlando, Jacksonville, and Tallahassee and those in southern Florida are the least affordable, while the northern counties are more affordable.”

Figure 29.
Housing Affordability by County, Florida, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

“The average affordable housing gap in Florida is 11 percent of the rental housing stock, but there is large variation between counties.”

The Housing Affordability Index: Affordable Housing Stock Indicator

The first key indicator in the Housing Affordability Index is the amount of the local housing stock that is affordable for households with income below the ALICE Threshold. To measure this, the Index includes the number of ALICE households minus the number of rental and owner units that ALICE can afford, controlled for size by the percent of the overall housing stock. The higher the percent, the harder it is for ALICE households to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Florida is 11 percent of the rental housing stock, but there is large variation between counties. Union County has the lowest gap with only 3 percent, but the highest, in Monroe County, is 34 percent.

The Housing Affordability Index: Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the extreme housing burden, defined as housing costs that exceed 35 percent of income. This is even higher than the threshold for housing burden defined by the U.S. Department of Housing and Urban Development (HUD) as housing costs that exceed 30 percent of income. That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

With many of Florida’s metro areas ranking among the least affordable in the country, it is not surprising that many Florida households are housing burdened. In fact, 49 percent of renters pay more than 35 percent of their household income on rent, and 26 percent of owners pay more than 35 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest combined housing burden for renters and owners in Miami-Dade County at a

rate of 46 percent; the lowest is 20 percent in Dixie and Glades counties (American Community Survey, 2012). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

The Housing Affordability Index: Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. The average annual real estate tax in Florida is \$1,277, but there is wide variation across counties. According to the American Community Survey, average annual real estate taxes are lowest in Jackson County at \$553 and highest in Monroe County at \$2,668. For the Housing Affordability Index, property taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

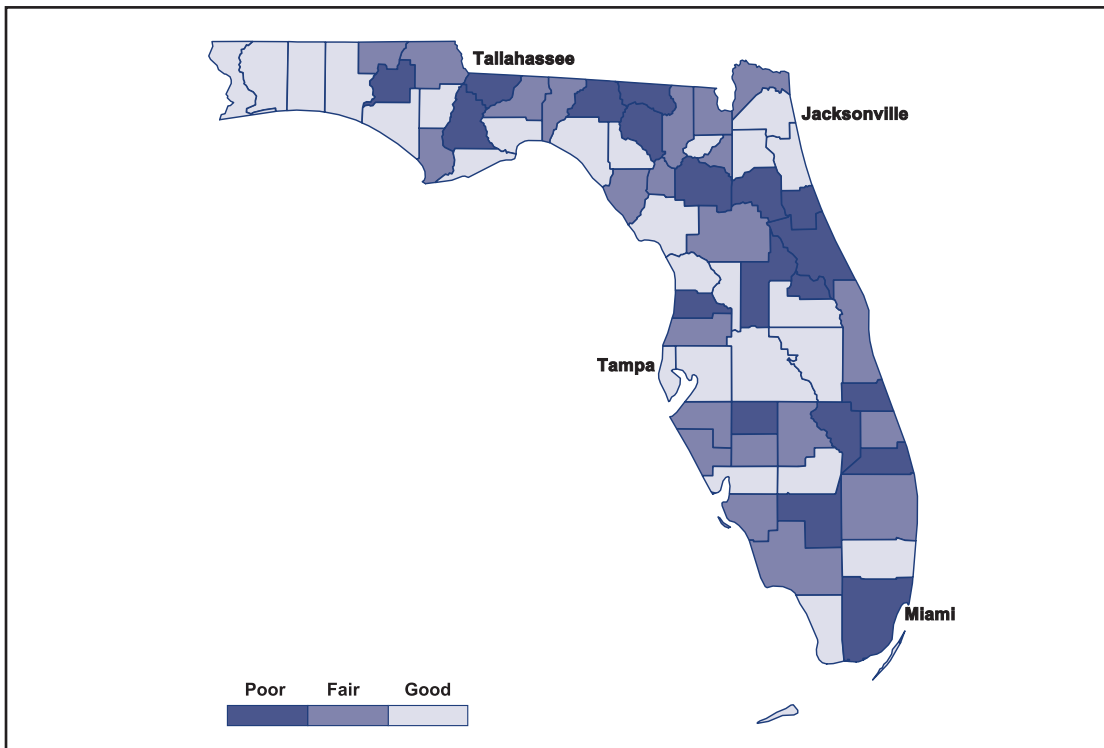
The Job Opportunities Index

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

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is less variation across Florida counties in Job Opportunities than in Housing Affordability. The fewest job opportunities are in Indian River County with a score of 34, and the most are in Okaloosa County with a score of 70.

“The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The more job opportunities there are in a county, the more likely a household is to be financially stable.”

Figure 30.
Job Opportunities by County, Florida, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

“In Florida, income is most unequal in Alachua County, where the lowest two quintiles each earn only 9 percent of the income.”

The Job Opportunities Index: Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county’s median income, and therefore the higher the Index score. In Florida, income is most unequal in Alachua County, where the lowest two quintiles each earn only 9 percent of the income. The highest percentage these two quintiles earn is 15 percent in Charlotte, Dixie, Santa Rosa, Union, and Wakulla counties (American Community Survey, 2012).

The Job Opportunities Index: Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to income and financial stability; the higher the unemployment level in a given region, the fewer opportunities there are for earning income, therefore the lower the Index score. Florida’s statewide unemployment rate is near the national average of 8 percent, but there is wide variation between counties. The lowest rate is in Monroe County, at 5.1 percent, and the highest is in Hendry County, with a rate of 13.3 percent.

The Job Opportunities Index: New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the “average wage for new hires” as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Florida is \$2,175 per month, but there is wide variation between counties; new hires in Wakulla County earn \$1,540 per month while new hires in Hillsborough and Monroe counties earn more than \$2,800. This significant variation indicates that there are very different kinds of jobs and/or wage levels available in different locations.

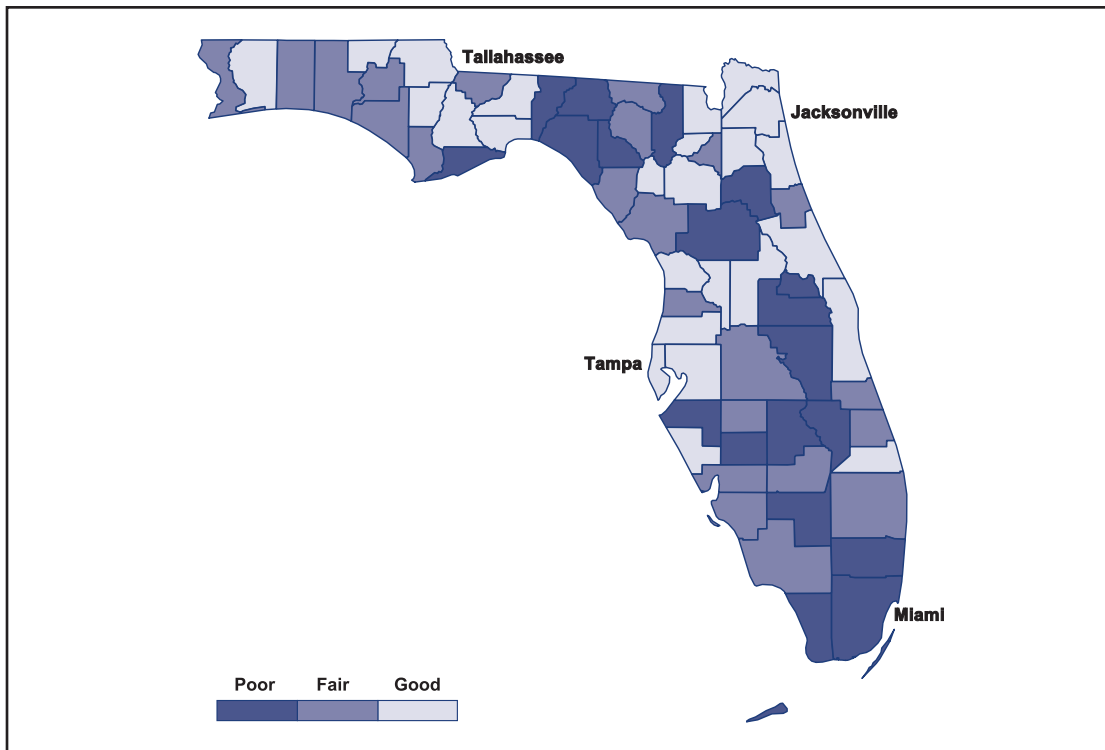
The Community Support Index

Key Indicators: Violent Crime Rate + Nonprofits + Access to Health Care

Community support provides stability and resources that enable a household to function more efficiently. The key indicators for the Community Support Index are the violent crime rate, the size of the human services nonprofit sector, and access to health care.

In Florida, there was greater variation across counties in Community Support than in the other Indices. The county scores for Community Support range from a low of 30 in Hendry County to a high of 80 in Alachua County.

Figure 31.
Community Support by County, Florida, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

The Community Support Index: Violent Crime Indicator

There is nothing more basic to economic prosperity than personal safety. The first indicator of Community Support is how well the population is protected and able to live and work in safety. The indicator used to assess safety is the Violent Crime Rate per 1,000 residents as reported in the FBI's Uniform Crime Report. Higher crime rates make it literally harder to survive and also depress the availability of good jobs nearby; therefore, a high crime rate lowers the Index score. In Florida, Calhoun County has the lowest rate at 1.37 violent crimes per 1,000 residents, while four counties have rates above 7 violent crimes per 1,000 residents: Escambia, Franklin, Madison, and Putnam (Federal Bureau of Investigation, 2012).

High crime rates drive down rent and property values, so the housing stock that low-income households can afford is often in less safe neighborhoods (Shapiro and Hassett, 2012; Ihlanfeldt and Mayock, 2010; Lynch and Rasmussen, 2001; Gibbons, 2004). While there is much debate on the cause and effect, it is clear that living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.

The Community Support Index: Nonprofits Indicator

The second indicator in the Community Support Index is the impact of human service organizations in a given area, as measured by the annual payroll of human services nonprofits per capita (not including hospitals, universities, or houses of worship). For the Index, nonprofits with higher payroll per capita are assumed to have more

“There is nothing more basic to economic prosperity than personal safety. The first indicator of Community Support is how well the population is protected and able to live and work in safety.”

community impact and provide more support to local households living below the ALICE Threshold, resulting in a higher Index score.

In Florida, the average size of the nonprofit sector, as measured by the nonprofit payroll per capita per year, is \$2,661, but there is enormous variation in nonprofit sector activity across counties. The smallest nonprofit sector is in Lafayette County, where the nonprofit payroll is just \$45 per capita. The largest is in Alachua County, home of the University of Florida, with \$16,612 per capita. Florida also follows the national trend of nonprofits in state capitals generally having a higher impact on their local area because of the associated higher concentration of nonprofit head offices in those locations. The second largest nonprofit sector is in Leon County, the home of the state capital, with \$9,975.

Another sign of the impact of the Great Recession is the fact that nonprofit revenues in Florida in 2010 were down 5 percent from 2007. Unfortunately, this was the same time period when demand for services increased in these areas. However, by 2012 they had returned to their 2007 levels.

The Community Support Index: Health Care Indicator

The third indicator in Community Support, and fundamental to economic opportunity, is access to health care. Because health insurance is a vital part of access to health care in the U.S., coverage is used as a proxy here for access to health care. With funding for coverage of the uninsured provided at the federal and state levels, the extent of coverage is an indicator of the effectiveness of local health outreach. For community health, the higher the rate of health insurance coverage, the higher the Index score.

Health insurance alone (especially Medicaid) is not a guarantee of access to basic health care, but it is especially useful to note the level of coverage in 2012 as a baseline from which to measure change from the Affordable Care Act going forward.

The level of health insurance coverage in Florida decreased over the last decade, from 83 percent of the population with health insurance in 2003–2005 to 79.3 percent in 2010–2012, and a range of coverage persists across counties. The counties with the lowest health insurance coverage rate are Hendry and Miami-Dade with 67 percent, and the highest is St. Johns County with 85 percent (U.S. Census Bureau, 2013).

Health insurance is especially important for households living below the ALICE Threshold, who do not have the resources to pay for a health emergency. Even with eligibility for Medicaid and CHIP, low-income households are less likely than high-income households to have insurance in Florida. In fact, 40 percent of the population under the age of 64 with annual income under 200 percent of the Federal Poverty Level did not have health insurance in Florida in 2012, compared to 25 percent of the total non-elderly population (Kaiser Family Foundation, 2012).

“Health insurance is especially important for households living below the ALICE Threshold, who do not have the resources to pay for a health emergency.”

OVERVIEW OF ECONOMIC VIABILITY FOR ALICE HOUSEHOLDS IN FLORIDA’S COUNTIES

For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find. The Economic Viability Dashboard shows that there are three counties in Florida that score in the highest third in all three indices: Calhoun, Citrus, and Union. Five score in the highest third on Housing Affordability and Job Opportunities and “fair” on Community Support: Escambia, Glades, Levy, Polk, and Walton. At the other end of the spectrum, Hendry, Miami-Dade, and St. Lucie counties scored “poor” on all three indices (Figure 32).

Figure 32.
Economic Viability Dashboard, Florida, 2012

- Index scores are from a possible 1 (worst) to 100 (best)
- The scores are color coded by thirds: poor = bottom third; fair = middle third; good = top third of scores for each index

County	Housing Affordability (scores range from 13 to 71)	Job Opportunities (scores range from 34 to 70)	Community Support (scores range from 30 to 80)
Alachua	poor (32)	poor (46)	good (80)
Baker	fair (48)	fair (53)	good (62)
Bay	fair (53)	good (58)	fair (50)
Bradford	fair (51)	fair (56)	fair (51)
Brevard	fair (50)	fair (56)	good (58)
Broward	poor (31)	good (62)	poor (47)
Calhoun	good (63)	good (65)	good (61)
Charlotte	fair (52)	good (63)	fair (54)
Citrus	good (61)	good (57)	good (56)
Clay	fair (49)	good (62)	good (60)
Collier	poor (43)	fair (51)	fair (53)
Columbia	fair (49)	fair (55)	poor (45)
DeSoto	fair (49)	fair (55)	poor (37)
Dixie	good (70)	fair (55)	fair (52)
Duval	poor (38)	good (58)	good (61)
Escambia	good (60)	good (57)	fair (55)
Flagler	poor (42)	poor (44)	fair (52)
Franklin	good (66)	good (64)	poor (40)
Gadsden	fair (57)	poor (45)	fair (52)
Gilchrist	good (60)	fair (51)	good (57)
Glades	good (67)	good (58)	fair (49)
Gulf	good (67)	fair (51)	fair (55)
Hamilton	good (62)	poor (45)	fair (53)
Hardee	fair (57)	poor (46)	fair (49)
Hendry	poor (42)	poor (44)	poor (30)
Hernando	fair (56)	poor (49)	fair (53)
Highlands	good (59)	fair (52)	poor (48)
Hillsborough	poor (35)	good (62)	good (60)
Holmes	good (70)	fair (55)	good (58)
Indian River	fair (51)	poor (34)	fair (54)
Jackson	good (68)	fair (54)	good (56)
Jefferson	good (58)	fair (52)	poor (47)
Lafayette	good (59)	good (57)	poor (44)
Lake	fair (47)	poor (50)	good (59)
Lee	fair (49)	fair (55)	fair (50)
Leon	poor (28)	fair (53)	good (69)
Levy	good (59)	good (60)	fair (53)
Liberty	good (71)	poor (48)	good (63)
Madison	good (62)	poor (49)	poor (45)
Manatee	fair (46)	fair (53)	poor (44)
Marion	fair (56)	fair (51)	poor (47)
Martin	poor (37)	poor (46)	good (61)

“The Economic Viability Dashboard shows that there are three counties in Florida that score in the highest third in all three indices: Calhoun, Citrus, and Union.”

“For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find.”

County	Housing Affordability (scores range from 13 to 71)	Job Opportunities (scores range from 34 to 70)	Community Support (scores range from 30 to 80)
Miami-Dade	poor (13)	poor (48)	poor (37)
Monroe	poor (14)	good (67)	poor (48)
Nassau	poor (40)	fair (55)	good (58)
Okaloosa	fair (47)	good (70)	fair (54)
Okeechobee	fair (55)	poor (45)	poor (37)
Orange	poor (30)	good (57)	poor (47)
Osceola	poor (39)	good (57)	poor (43)
Palm Beach	poor (32)	fair (54)	fair (49)
Pasco	fair (53)	fair (51)	good (57)
Pinellas	poor (45)	good (60)	good (57)
Polk	good (58)	good (57)	fair (54)
Putnam	good (60)	poor (43)	poor (40)
Santa Rosa	fair (57)	good (62)	good (63)
Sarasota	fair (48)	fair (55)	fair (55)
Seminole	poor (40)	good (61)	good (71)
St. Johns	poor (36)	fair (56)	good (76)
St. Lucie	poor (40)	poor (49)	poor (46)
Sumter	fair (54)	good (60)	good (67)
Suwannee	fair (57)	poor (50)	fair (53)
Taylor	fair (56)	good (67)	poor (48)
Union	good (66)	good (65)	good (56)
Volusia	poor (45)	poor (50)	good (58)
Wakulla	fair (47)	good (58)	good (58)
Walton	good (62)	good (62)	fair (49)
Washington	good (58)	poor (46)	fair (55)

Sources and Methodology: See Appendix F.

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take risks. When the overall economic climate worsens, as it did from 2007 to 2012 during and after the Great Recession, more households are forced to make even harder trade-offs. How do these households survive?

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well** (Figure 33).

Figure 33.
Consequences of Households Living Below the ALICE Threshold in Florida

	Impact on ALICE	Impact on Community
HOUSING		
Live doubled up or in substandard housing	Inconvenience; health and safety risks; increased maintenance and utility costs	Stressed worker; absenteeism; unplanned school changes
Move farther away from job	Longer commute; costs increase; less time for other activities	More traffic on road; workers late to job
Homeless	Disruption to job, family, education, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard	Safety and learning risks; health risks; limited future employment opportunity	Future burden on education system and other social services; less productive worker
None	One parent cannot work; forgoing immediate income and future promotions	Further burden on education system and other social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; future burden on health care system
Not enough	Poor daily functioning	Even less productive, future burden on social services

“For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings.”

“Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units.”

	Impact on ALICE	Impact on Community
TRANSPORTATION		
Old car	Unreliable transportation; risk accidents; increased maintenance costs	Worker late/absent from job
No insurance/registration	Risk of fine; accident liability; license revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Less time for other activities; more costly	More traffic on road; workers late to job; burden on social services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for special transportation; greater burden on emergency vehicles
HEALTH AND HEALTH CARE		
Underinsured	Forgo preventative health care; more out-of-pocket expenses	Workers report to job sick; spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use Emergency Room for non-emergency care	Higher premiums for all; more expensive health costs
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Tired or stressed worker; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal Savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Florida, 2014

HOUSING

Housing is the cornerstone of financial stability, so the cost of housing plays a critical role in an ALICE household’s budget. Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, doubling up on housing, living far from work, or living in substandard units. For these households, housing is challenging in Florida due to the lack of available low-cost units. Among ALICE homeowners, the drop in the housing market has forced many into foreclosure.

The rankings of Florida's 20 metro areas vary almost as much as the country as a whole, with two metro areas in the nation's top 50 most affordable metro areas and two in the bottom 50 least affordable. The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Florida's Lakeland-Winter Haven and Tallahassee metro areas rank among the top 41 most affordable in the nation (out of 225) and among the top 10 in the South (out of 74). Miami-Miami Beach-Kendall is one of the least affordable metro areas in the nation, ranked 199 out of 225. In addition, North Port-Bradenton-Sarasota ranked 173 nationally and West Palm Beach-Boca Raton-Boynton Beach ranked 164 (NAHB/Wells Fargo, 2014) (Figure 34).

With a statewide vacancy rate of 20.3 percent, Florida sees problems of price reductions, poor housing conditions, and abandoned properties (American Community Survey, 2012; Metzger, 2012).

Figure 34.
NAHB/Wells Fargo Housing Opportunity Index for Florida Metro Areas, 2014

Affordability Rank		
METRO AREA	REGIONAL RANKING	NATIONAL RANKING
Lakeland-Winter Haven	7	37
Tallahassee	8	41
Ocala	11	52
Palm Bay-Melbourne-Titusville	14	67
Pensacola-Ferry Pass-Brent	18	76
Gainesville	20	79
Palm Coast	21	81
Port St. Lucie	27	89
Punta Gorda	28	91
Jacksonville	30	93
Tampa-St. Petersburg-Clearwater	32	96
Deltona-Daytona Beach-Ormond Beach	35	102
Panama City-Lynn Haven-Panama City Beach	39	108
Crestview-Fort Walton Beach-Destin	40	110
Sebastian-Vero Beach MSA	49	131
Cape Coral-Fort Myers	53	142
Fort Lauderdale-Pompano Beach-Deerfield Beach	55	144
Orlando-Kissimmee-Sanford	56	145
West Palm Beach-Boca Raton-Boynton Beach	61	164
North Port-Bradenton-Sarasota	66	173
Miami-Miami Beach-Kendall	73	199

“With a statewide vacancy rate of 20.3 percent, Florida sees problems of price reductions, poor housing conditions, and abandoned properties.”

Source: NAHB/Wells Fargo, 2014

“The rental stock in Florida does not match current needs. There are approximately 1.6 million renters with income below the ALICE Threshold, yet there are fewer than 736,000 rental units that ALICE and poverty households can afford.”

Another indicator of the lack of housing affordability in Florida is the extent to which households are housing burdened. As discussed in Section V, 49 percent of renters pay more than 35 percent of their household income on rent, and 26 percent of owners pay more than 35 percent of their income on monthly owner costs. According to the American Community Survey, owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012). When households with income below the ALICE Threshold spend more than 35 percent of income on rent and utility costs, they are often forced to forgo other basics such as food, medicine, child care, or utilities (National Low Income Housing Coalition (NLIHC), 2012).

Renters

Overall, Floridians are less likely to be renters, with only 34 percent of housing units renter-occupied. However, a higher percentage of ALICE households (48 percent) are renting, and they occupy 67 percent of all rental units. The number of renters has increased as the rate of homeownership has fallen in Florida from a high of 72.4 percent in 2006 to 66 percent in 2012. Renting allows for greater mobility; people can move more easily for work. In fact, renters are more likely than homeowners to have moved in the last few years (Office of Economic and Demographic Research, July 2014; American Community Survey, 2012). However, any change in housing location has a range of associated costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community.

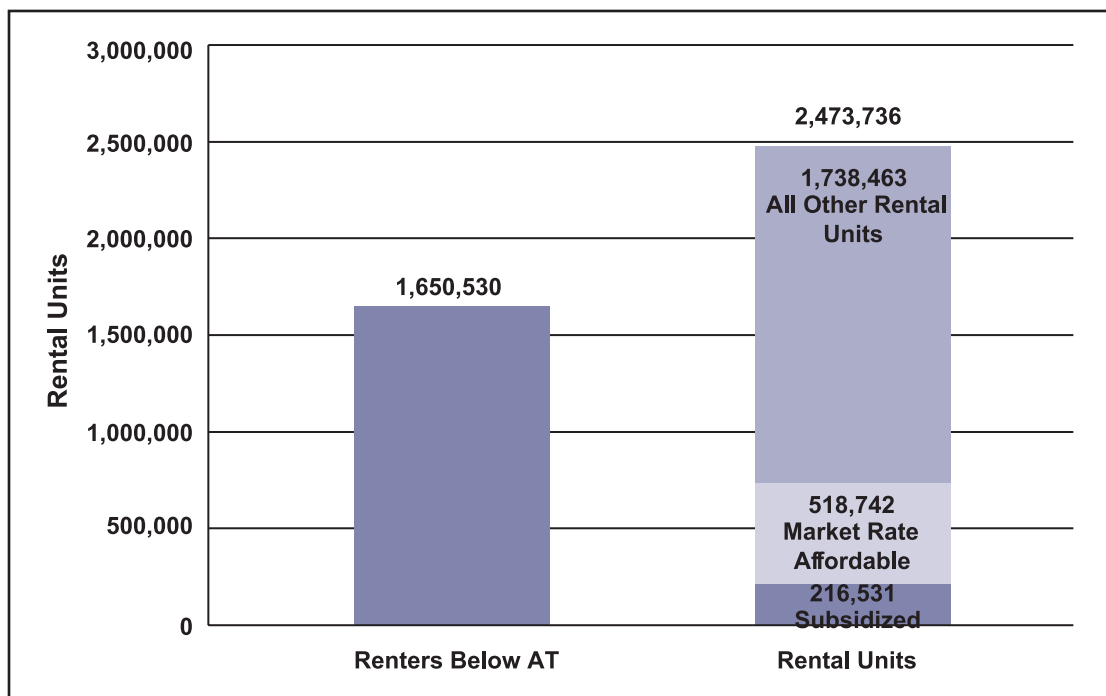
The housing bubble and subsequent housing crisis led to an increase in the demand for rental housing in Florida, particularly among younger households and families with children. The percent of households renting increased from 29.4 percent in 2007 to 34.4 percent in 2012 (American Community Survey, 2012; Shimberg Center for Housing Studies, 2013).

The rental stock in Florida does not match current needs. Analysis of each county in Florida reveals that there are approximately 1.65 million renters with income below the ALICE Threshold, yet there are fewer than 736,000 rental units that ALICE and poverty households can afford, assuming the household spends no more than one-third of its income on rent (Figure 35). Florida would need at least 915,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in Florida, and that the gap figure of 915,000 low-cost rental units needed is in fact a low estimate.

The ALICE rental housing deficit is based on the actual cost of housing and household income, rather than a percentage of Area Median Income. This method reveals a much larger rental housing deficit than did previous estimates. NLIHC’s statewide Florida estimate of 389,752 for the shortage of units affordable and available for extremely low-income renters is based on renters who earn 30 percent of the median income (NLIHC, 2013). Nevertheless, both indices confirm the significant shortage of affordable housing in Florida.

The Shimberg Center for Housing Studies (SCHS) at the University of Florida found that affordable rental shortages were most pronounced in southeast Florida, particularly the Miami, West Palm Beach, and Fort Lauderdale areas (SCHS, 2013).

Figure 35.
Rental Stock, Affordable Units vs. Renters Below the ALICE Threshold, Florida, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

Of the 735,273 rental units that households with income below the ALICE Threshold can afford, just under one-third are subsidized. Florida’s affordable rental housing programs reached 216,531 households across the state in 2010 (HUD, 2013). Because the cost of housing is high in many parts of Florida, market rate housing fails to provide enough rental units that ALICE households can afford. The extent of Florida’s affordable rental housing programs, and the gap in low-cost units that still remains, reveal the burden that the high cost of housing imposes on the entire state.

In this market, most Florida renters continue to spend larger portions of their income on housing. The estimated mean wage for a Florida renter in 2013 was \$13.50 per hour. At this wage, according to NLIHC, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment (\$995 per month) without becoming housing burdened, a renter must work 57 hours per week, 52 weeks per year (NLIHC, 2014).

Problems with Low-cost Housing Units

Many housing units cost less because they are in undesirable locations, lack basic kitchen or bath facilities, or are in need of repair. Low-cost housing units are often in areas with high crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores and other necessities. This is especially a problem for Florida’s cities, where there continue to be neighborhoods with housing stocks characterized by vacancies, structural deficiencies, and lagging upkeep (Florida Policy Institute, 2014).

Florida’s housing stock is much younger than the national average with only 12 percent of housing units built before 1960, compared to the U.S. average of 30 percent (American Community Survey, 2012). In Florida’s low-cost housing stock, however, 19,504 units

“Low-cost housing units are often in areas with high crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores and other necessities.”

lack complete plumbing facilities and 52,399 lack complete kitchen facilities (American Community Survey, 2012). Less expensive housing units often need maintenance, so ALICE households living in these units face both the cost of upkeep and the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Rental housing stock is also especially vulnerable to removal. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013).

Homeowners

In Florida, there are 1.8 million homeowners with income below the ALICE Threshold and there are even more owner units that are affordable (i.e., do not consume more than one-third of their income), assuming they have a 30-year mortgage at 4 percent and they provide a 10 percent down payment. However, the fact that 26 percent of owners pay more than 35 percent of their income on monthly owner costs reveals that ALICE homeowners are living in more expensive houses than they can afford, made down payments below 10 percent, or have higher interest rate mortgages. The extent of foreclosures in Florida suggests that all of these factors were present through the Great Recession.

When ALICE households are homeowners, they are more likely to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. In 2013, Florida ranked first in the nation with 101,614 completed foreclosures. Its 2012 foreclosure inventory rate of 9.5 percent was also the highest in the nation; the percentage of delinquent borrowers across the U.S. has historically been 1.1 percent. Among U.S. metro area foreclosure rates, the top eight highest metro rates in the nation were in Florida: Palm Bay-Melbourne-Titusville (1), Deltona-Daytona Beach-Ormond Beach (2), Orlando-Kissimmee (3), Lakeland (4), Port St. Lucie (5), Ocala (6), Tampa-St. Petersburg-Clearwater (7), and Miami-Fort Lauderdale-Pompano Beach (8) (Office of Economic and Demographic Research, July 2014; CoreLogic, 2013; Demarco, 2011).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset but also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Federal Reserve Board, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify look for alternatives, leading to an increased interest in the use of "contract for deed" or "rent-to-own" mortgages (Popoff, 2013).

Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others move to public assistance housing and homeless services. In Florida in 2013, there were 47,862 homeless people, down from 57,687 in 2010. One-third of the homeless are in families. These figures include 4,915 homeless veterans, down from 7,794 in 2010. However, the overall rate of homelessness in Florida is 248 per 100,000

"The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost."

population, compared to the national rate of 200 per 100,000 (Florida Coalition for the Homeless, 2010; National Alliance to End Homelessness, 2013; U.S. Interagency Council on Homelessness, 2014; U.S. National Center on Homelessness Among Veterans, 2010; and Florida Council on Homelessness, 2013).

The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services (National Alliance to End Homelessness, 2005). The National Alliance to End Homelessness (NAEH) estimates that the cost to help a household recover from a homeless episode is \$11,439, including shelter, transitional housing, counseling, and other services (NAEH, 2005). And Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports **that the cost of keeping people on the street ranges between \$35,000 and \$150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from \$13,000 to \$25,000 per person per year**, based on data from 65 U.S. cities (Mangano, 2008).

CHILD CARE AND EDUCATION

The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting future earning potential. As discussed in the Household Survival Budget, child care in Florida is often the most expensive item in a family's budget. The average cost of licensed, accredited child care centers in Florida is \$1,086 per month for an infant and a four-year-old, and only slightly less for unlicensed, non-accredited, home-based child care at \$1,007 per month for an infant and a four-year-old.

The value of good child care – for children, their families, and the wider community – is well documented. Early learning experiences that help build both social skills and pre-learning skills have social and economic benefits for children, parents, employers, and society as a whole, both now and in the future. Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children. Inadequate child care negatively affects parents and employers as well, resulting in absenteeism, tardiness, and low productivity (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. Florida was one of the first states in the country to offer free prekindergarten regardless of family income, so that by 2011–2012, 80 percent of Florida's four-year-olds attended the state's Voluntary Prekindergarten Education Program. However, the program is only three hours per day and does not extend to three-year-olds. In 2012, Florida ranked 35th nationally in terms of spending per prekindergarten student, at \$2,422 per month. In terms of quality, these programs scored 3 out of 10 in the National Institute for Early Education Research (NIEER)'s Quality Standards Checklist (NIEER, 2013).

One impact of the Great Recession has been the decrease in demand for formal child care for three-year-olds and before- and after-care for four-year-olds, as unemployed parents save money by caring for preschool-age children at home. Employed parents may also use more unlicensed, home-based child care to save money, but home-based child care is unregulated, so the safety, health, and learning quality that it offers are sometimes questionable. Alternatively, ALICE parents may rely on friends, family, or neighbors for child care. Over all, attendance at preschool remains highly related to income. In Florida, 59 percent of children in

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households with income roughly below the ALICE Threshold were not enrolled in preschool, compared to 42 percent for those in families with income roughly above the ALICE Threshold (Annie E. Casey, 2014; Sell, Zlotnik, Noonan, Rubin, 2010). The empty spaces in preschools also create economic problems for child care centers. In some cases, centers raise rates for remaining children, but that is often not possible for government-subsidized spots. In other cases, centers are forced to close.

One area of particular concern for Florida’s ALICE households is the achievement gap in Florida’s public schools. Twenty-eight percent of Florida’s high school students didn’t graduate on time in 2010–2011, compared to the national average of 20 percent (Annie E. Casey, 2014).

State and national data show that students from low-income families, as well as African American students, Hispanic students, students with disabilities, and limited English proficient (LEP) students are significantly less likely to graduate than their peers. The graduation rate for White students in Florida was 80 percent in 2011–2012, yet in the same school year only 64 percent of Black students and 73 percent of Hispanic students earned diplomas. In addition, the graduation rate was only 48 percent for students with disabilities, 57 percent for LEP students, and 65 percent for economically disadvantaged students (National Center for Education Statistics, 2014).

As a result, these students face depressed wages and decreased employment opportunities. **The youth unemployment rate in Florida is the fourth highest in the country, at 31 percent for 16- to 24-year-olds** (Bureau of Labor Statistics (BLS), 2012). The combination of low graduation rates and high unemployment rates for this age group also contributes to higher crime rates and a higher incidence of mental health issues ranging from depression to substance abuse (American Psychological Association, 2014; O’Sullivan, Mugglestone, and Allison, 2014).

The difference in the net fiscal contributions of a high school graduate versus a high school dropout in the U.S. is \$305,000 over that person’s lifetime, according to a 2009 estimate by the Center for Labor Market Studies at Northeastern University. The gap between high school graduates and those who hold a bachelor’s degree is \$512,000. Included in these calculations are income from tax payments minus cost of government assistance, institutionalization, and incarceration. The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Therefore, closing the achievement gap would be economically beneficial not only for lower-income individuals and families, but for all Floridians (Tyler and Lofstrom, 2009; Center for Labor Market Studies, 2009 and 2009a).

Another problem for ALICE households is the cost of college and the burden of college loans. Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. In Florida, 32 percent of workers have some college or an associate’s degree, but not a bachelor’s degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn’t received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

FOOD

Having enough food is a basic challenge for ALICE households. Between 2010 and 2012, 14.8 percent of Florida households experienced food hardship (U.S. Department of Agriculture (USDA), 2012). Feeding America estimates that 17.9 percent of the overall Florida population and 27.6 percent of children are food insecure, according to the USDA's measure of lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods (Feeding America, 2014).

The need for food assistance has increased over time as well. **From 2007 to 2012, the total number of Florida households receiving SNAP (federal food stamps) increased by 165 percent** (American Community Survey, 2007 and 2012). In addition, The Feeding America system in Florida provided emergency food to more than three million different people in 2010. Of the households they served, 33 percent had at least one employed adult, and 50 percent reported having to choose between paying for food and paying for utilities (Feeding America, 2010).

Access to healthy food options is another challenge for the ALICE population. Many low-income households work long hours at low-paying jobs and are faced with higher prices for and often minimal access to fresh food, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy. In Florida, 38 percent of adults and 42 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that only 79 percent of Florida neighborhoods have a healthy food retailer within a half-mile; however, this percentage is higher than the national average of 70 percent (Centers for Disease Control and Prevention (CDC), 2013).

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia and Kushel, 2010; Kendall, Olson and Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

Households facing food insecurity are also more vulnerable to obesity. ALICE households often lack access to healthy, affordable food or time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and the lack of access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures (Hartline-Grafton, 2011). In Florida, 25 percent of adults are overweight or obese, slightly less than the national average of 28 percent (CDC, 2013). However, these rates have increased over time, from 19 percent in 2001 to 25 percent in 2012. Youth obesity rates also increased, from 10 percent in 2001 to 11 percent in 2011 (CDC, 2012).

“In Florida, 38 percent of adults and 42 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that only 79 percent of Florida neighborhoods have a healthy food retailer within a half-mile.”

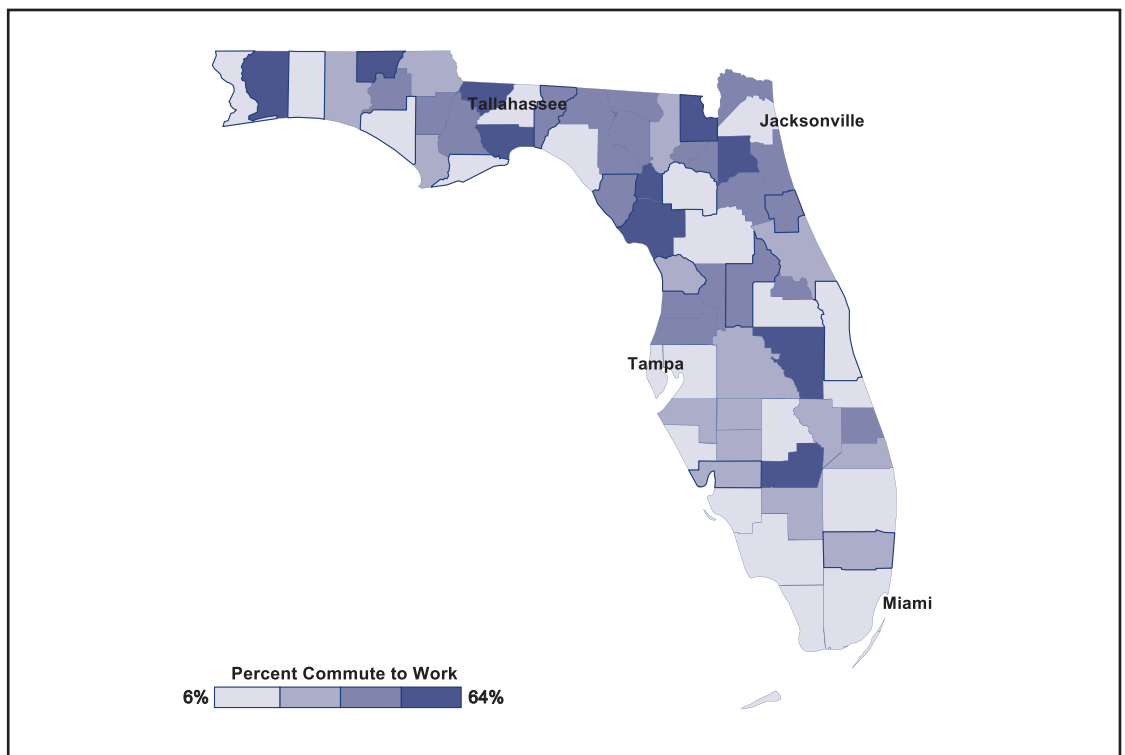
“Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.”

TRANSPORTATION AND COMMUTING

With limited public transportation in Florida, having a car is essential in order to live and work in most parts of the state. Only in Miami-Dade County do 6 percent of workers use public transportation to get to work (American Community Survey, 2012). Without a car in Florida, ALICE households have difficulty getting to their jobs, grocery stores, schools, and health care centers. Also, because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.

Nationally, families with a car are more likely to live in neighborhoods with greater environmental quality, safety, and social quality than the neighborhoods of households without cars (Pendall, Hayes, George, and McDade, 2014). There are consequences for the wider community when households do not have access to a car and cannot get to work or to health care facilities, including reduced economic productivity and a greater burden on health services, particularly emergency vehicles.

Figure 36.
Percent of Workers Commuting Outside Home County, Florida, 2012



Source: American Community Survey, 2012

Commuting impacts many workers in Florida (Figure 36); 19 percent commute to work outside their home county. The mean commute time for Florida workers is 26 minutes, the same as the national average, but that statistic conceals the wide variation between counties. In most southern counties, the percent of residents who commute outside their home county to work is less than 10 percent, in part because the counties are geographically large. However, in 23 counties, 40 percent or more of workers commute outside their home county to go to work, and in Gilchrist County, 64 percent of workers commute outside their home county to go to work (American Community Survey, 2012) (Figure 37).

Figure 37.
Highest Percent of Workers Commuting Outside Home County, Florida, 2012

County	Percent Commuting Outside Home County
Gilchrist	64%
Clay	57%
Gadsden	57%
Wakulla	55%
Baker	54%
Holmes	53%
Santa Rosa	53%
Levy	52%
Osceola	51%
Glades	50%
Pasco	49%
Jefferson	48%
Calhoun	48%
Hamilton	48%
Bradford	47%
Nassau	46%
Washington	46%
Dixie	45%
Seminole	45%
Liberty	45%
St. Johns	42%
Sumter	41%
Lake	40%

Source: American Community Survey, 2012

Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Long commutes also reduce time for other activities, such as exercise, shopping for and cooking healthy food, and community and family involvement. This is another instance in which ALICE workers use short-term cost saving measures that impose long-term risks.

Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and are forced to resort to non-traditional means, such as “Buy Here Pay Here” used car dealerships and Car-Title loans. According to the Center for Responsible Lending, the aggregate cost of interest rate overcharges on used cars is more than \$674 million (Center for Responsible Lending, 2012).

In 2010, approximately 33 percent of ALICE households nationally bought a new vehicle through installment debt, a drop from 44 percent in 2007, reflecting the national decrease

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“Across the U.S., funding has been cut for mental health services while demand has increased. According to the Center for Behavioral Health Statistics and Quality, only 38 percent of individuals with mental health issues have received appropriate services.”

in the purchase of new vehicles. With that national decrease, the average value of vehicles dropped across the country. Nationally, for low-income families, the median car value is \$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families (Bricker, Bucks, Kennickell, Mach, and Moore, 2011).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in nearly every state, 24 percent of Florida motorists were uninsured in 2009, up from 23 percent in 2007 (latest figures available from the Insurance Research Council, 2009 and 2011). Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorists add roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008).

Another cost-saving strategy is not registering a vehicle, saving the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver’s license that increase the cost of car insurance, and even impounding of the vehicle. Low-income households also often defer car maintenance. Again, this short-term cost saving measure creates hazards for the wider community as older and poorly maintained vehicles on the roads pose safety and environmental risks to all drivers.

These “cost cutting” strategies all have risks for ALICE households as well as for the wider community. Older cars that may need repairs make driving less safe and increase pollution for all. When ALICE workers cannot get to work on time, productivity suffers. And when there is an emergency such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child’s health, rely on friends or neighbors for transportation, or call an ambulance, increasing costs for all taxpayers.

HEALTH AND HEALTH CARE

Quality of health directly correlates to income. Low-income households are more likely than higher-income households to be obese and to have poorer health in general (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2010). There is a two-way connection: having a health problem can reduce income and increase expenses, often moving a family below the ALICE Threshold or even into poverty. But trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014).

A 2011 survey of U.S. physicians by the Robert Wood Johnson Foundation concluded that “medical care alone cannot help people achieve and maintain good health if they do not have enough to eat, live in a dilapidated apartment without heat, or are unemployed.” Physicians report that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

A contributing factor to poor health in Florida is a shortage of health care professionals. According to the Kaiser Family Foundation, there are 252 Primary Care Health Professional

Shortage Areas (HPSA) in Florida, with only 43 percent of need being met, well below the national rate of 60 percent of need being met in HPSAs across the country. In addition, there are approximately 220 Dental Care HPSAs in Florida, with only 17 percent of need being met, and 143 Mental HPSAs with 50 percent of need being met (Kaiser Family Foundation, 2012).

ALICE households try to save on health care in many ways. Unfortunately, most have downside risks, many of them significant.

Preventative Health Care

A common way to save on health care costs is to forgo preventative health care, which typically includes seeing a doctor, taking regular medication, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. In Florida, 22 percent of adults went without health care in 2011, but among low-income adults, that figure rose to 38 percent (Commonwealth Fund, 2014).

Forgoing preventative dental care is even more common, and nationally low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Untreated mental health issues are also a pressing problem. In 2012, 17 percent of Floridians aged 18 or over (nearly three million people) had been diagnosed with a mental illness. However, many more needed assistance: according to the Behavioral Health Policy Collaborative, more than four million Florida residents need mental health services (Hutchings and Shern, 2012; and SAMHSA, 2014). Across the U.S., funding has been cut for mental health services while demand has increased. According to the Center for Behavioral Health Statistics and Quality, only 38 percent of individuals with mental health issues have received appropriate services. The result has been longer waiting lists for treatment, less money to help patients find housing and jobs, and more people visiting emergency rooms for psychiatric care (Glover, Miller and Sadowski, 2012). Untreated mental health issues shift problems to other areas: they increase emergency department costs, increase acute care costs, and add to caseloads in the criminal, juvenile justice, and corrections systems, as well as increasing costs to assist the homeless and the unemployed. It should be noted that nationally, each \$1 spent on substance abuse treatment saves \$7 in future health care spending (Glover, Miller, and Sadowski, 2012; Hutchings and Shern, 2012).

One of the primary reasons that people do not seek mental health treatment is cost. Among Floridians with mental illness who go without treatment, the primary reasons are cost and stigma, according to the Behavioral Health Policy Collaborative. These findings mirror national surveys which have found that over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment, and over half of individuals with private insurance said that the number one reason they do not seek mental health treatment is that they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

More than two million Florida children need mental health services (Hutchings and Shern, 2012). Untreated mental health issues in children carry serious implications both for the child and for the community. According to the National Center for Children in Poverty, nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in

“Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder.”

“When health care is expensive, many ALICE families only seek care when the illness is advanced and pain is unbearable. It is at that point that many people go to the more expensive emergency room for help because their condition has reached a crisis point and they have no other option.”

the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010). National research also shows that consistent with other areas of health, children in low-income households (such as ALICE) and minority children who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

In addition to the high costs of health care, low-income and minority families across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state.

Health problems also cost employees lost wages for absenteeism, and their companies feel that cost in decreased productivity. A National Alliance on Mental Illness study estimated that the annual cost to employers for mental-health absenteeism ranged from \$10,000 for small organizations to over \$3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

Insurance Coverage

Another way to save on health care costs is to forgo health insurance. While 25 percent of the total Florida population under 65 years old did not have health insurance in 2012, 40 percent of those roughly under the ALICE Threshold were without insurance (Kaiser Family Foundation, 2012). In general, the national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades. In particular, health insurance coverage has fallen by more than 14 percent for the lowest two quintiles (Schmitt, 2012).

Forgoing dental insurance is even more common, as it is often not included in private health insurance packages. Dental care has restrictive coverage through Medicaid in most states, including Florida. As a result, only 60 percent of adults in Florida visited a dentist in the past year (Kaiser Commission on Medicaid and the Uninsured, June 2012; Kaiser Family Foundation, 2012).

Emergency Room Use

The consequences of forgoing preventative care and health insurance include poorer health status and increases in emergency room use, hospitalizations, and cardiovascular events (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward, and McHorney, 2011). The number of emergency room visits in Florida was 397 per 1,000 people in 2011, slightly below the national average of 415 per 1,000 (Kaiser Family Foundation, 2012).

When health care is expensive, many ALICE families only seek care when the illness is advanced and pain is unbearable. It is at that point that many people go to the more expensive emergency room for help because their condition has reached a crisis point and they have no other option. The wider community feels the consequences of emergency room use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (BLS, 2010; Kaiser Family Foundation, 2011).

Caregiving

Another hidden health care cost is that of caring for a sick or elderly family member or someone living with a disability. The AARP estimates that there were more than 2,780,000 family caregivers in Florida in 2009. With 7.2 million households, that means that **more than one in three households (39 percent) in Florida have a caregiver. Because of the cost constraints under which ALICE households operate, it is likely that even more ALICE households have a caregiver.**

Caregiving for a family member is costly for families both in the time devoted to care and in the time taken away from employment. Many caregivers are forced into the role because they cannot afford outside care. However, families of all income levels may choose to care for family members themselves.

In 2009, Florida caregivers donated 2.7 billion hours to care for elderly parents or family members who were sick or had a disability. At the hourly wage of \$10.88 for a typical home health aide, **that totals more than \$29 billion in unrealized income provided by family caregivers (AARP, 2011) – more than three times Florida’s total Medicaid spending of \$9.7 billion in 2012.**

A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reduced hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351, and a very conservative estimate for reduced pensions was approximately \$50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and Social Security benefits was \$324,044 (MetLife, 2010).

“Insufficient household income can also put pressure on other family members to work, sometimes forcing young adults to drop out of school.”

INCOME

As discussed in Section III, low wages for ALICE households make it more difficult to meet their basic budget, and in many instances they also face higher costs. A reduction in income has forced many to turn to government assistance for the first time. ALICE households use many strategies to increase their income, including working longer hours or taking an additional job. Despite a high unemployment rate, 3.4 percent of workers in Florida were multiple jobholders in 2012 (BLS, 2013).

Insufficient household income can also put pressure on other family members to work, sometimes forcing young adults to drop out of school. Ironically, in many areas of Florida – and especially in Miami, Daytona, and Tallahassee – the graduation rate is low and the unemployment rate is high (National Center for Education Statistics, 2014; BLS, 2014).

Without sufficient income, many ALICE households do not qualify for traditional financial products. The alternatives carry higher fees and interest rates and more associated risks.

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Pew Economic Mobility Project, 2013).

“Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.”

Taxes

The conventional view may be of low-income households receiving government assistance, but from this Report it is clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. While there is some relief for the elderly and the lowest-income earners, most ALICE households pay about 10 percent of their income in federal taxes. Only very low-income households, earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the poverty rate), are not required to file taxes (IRS, Form 1040, 2012). If a household with taxable income (for example, one without automatic federal withholding) cannot afford to pay their taxes, they increase the cost for others and incur the risk of being audited and paying fines and interest in addition to the original amount due.

SAVINGS

Without assets, ALICE households risk greater economic instability, both in the present through an unexpected emergency as discussed above, and in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to the Pew Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Pew Economic Mobility Project, 2013).

Few assets and a weak credit record mean that many ALICE families are forced to use alternative financial products, as discussed in Section III. They are also vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to so many foreclosures in Florida (McKernan, Ratcliffe, and Shank, 2011).

High-interest, unsecured debt from credit cards and payday loans can be a useful alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring utilities is often greater than a payday loan fee. But the repeated use of payday loans and credit card debt increases the fees and interest rates and decreases the chance that they can be repaid. Repeated use of payday loans is linked to a higher rate of moving out of one’s home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (CRSA, 2006; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw, 2013).

For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act caps rates on payday loans to service members at a 36 percent annual percentage rate (Campbell, Jackson, Madrian, and Tufano, 2011).

CONCLUSION – FUTURE PROSPECTS FOR ALICE HOUSEHOLDS

As this Report has documented, despite aggregate ALICE household earnings of more than \$54 billion, and despite another \$39.5 billion in spending by government, nonprofits, and hospitals, there are still 3.2 million households in Florida struggling financially. Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011), not to enable economic stability. Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest with Social Security spending: senior households are largely above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival.

This section of the Report identifies the future obstacles to economic stability in Florida for ALICE households as the state faces the challenges of a fast-growing population, an economy dependent on the service sector, and an aging population. The most immediate impediment is the stubbornly high rate of underemployment, which remains above 14 percent in 2013. In addition, while the unemployment rate continues to improve, the 2013 rate of 7.2 percent remains significantly higher than the pre-Recession rate of 3.3 percent in 2000. Florida's established economic triad – agriculture, construction, and tourism – presents challenges because it primarily produces low-wage jobs, and the Great Recession further reduced hours and wages for many of these jobs. In addition, as the state's population expands and demand for housing and services increases, ALICE households will face problems such as the lack of supply of low-cost housing, the high cost of quality child care, longer commutes, and declining health.

This section reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Florida.

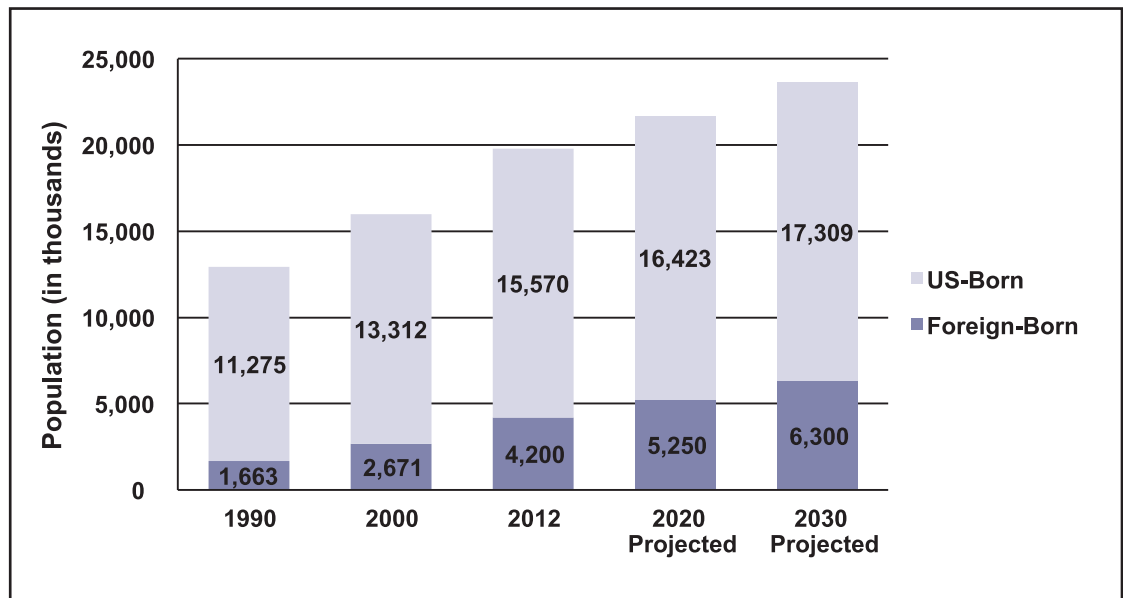
Finally, this section also considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

GROWING POPULATION

Florida is among the fastest growing states in the country; the population grew by 49 percent from 1990 to 2012 (Figure 38). From 2000 to 2010, that growth happened at a much faster rate than the U.S. as a whole (17.6 percent versus 9.7 percent). Although Florida's growth is expected to slow to 12 percent between 2010 and 2020 as well as between 2020 and 2030, it is still a faster rate than the projected U.S. overall rate of 8 percent (Center for Urban Transportation Research, 2013). Florida attracts both domestic and international migrants, and foreign-born residents will comprise an increasingly larger share of the population over the next two decades, increasing by 21 percent from 4.2 million to 6.3 million or more (U.S. Census, 2012; Office of Economic and Demographic Research, 2011).

“The majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education, not to enable economic stability.”

Figure 38.
Florida Population by Origin, 1990 to 2030



Source: U.S. Census, 2012

“With the increasing number of Florida households the demand for low cost housing and child care increases, and there is greater need for health care and other services, as well as maintenance and expansion of infrastructure.”

As part of this growth, the number of urbanized areas increased from 28 to 30 and the proportion of the state’s population contained within urbanized areas increased from 84 to 87 percent from 2000 to 2010. Two Florida Metropolitan Statistical Areas (MSA) are represented in the top ten fastest-growing MSAs in the U.S. between 2000 and 2010. The Palm Coast MSA, located between Jacksonville and Daytona, is the fastest-growing MSA with a growth rate of 92 percent, and the Cape Coral-Fort Myers MSA is the fifth fastest-growing, with a growth rate of more than 40 percent. In terms of counties, Miami-Dade County is among the top ten most populous counties in the country, ranking eighth with 11 percent growth between 2000 and 2010. Flagler County is the third fastest-growing county in the U.S., having grown 92 percent between 2000 and 2010, and Sumter County is eighth fastest-growing, with a 75 percent increase in population during that decade (Center for Urban Transportation Research, 2013).

This growth puts pressure on city resources, statewide infrastructure, and job markets. With the increasing number of Florida households through both national and international migration, the demand for low cost housing and child care increases, and there is greater need for health care and other services, as well as maintenance and expansion of infrastructure. While there are great opportunities in growth, there are also significant challenges. These are outlined further below.

AGING POPULATION

Between 2005 and 2050, the share of the population aged 60 and over is projected to increase in nearly every country in the world. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth (Bloom, Canning, and Fink, 2011). Florida currently has the largest share of baby boomers in the U.S., the cohort about to move into senior citizen status, with 17.8 percent. This means that Florida will age more dramatically than the nation as a whole. By 2030, the segment of Florida’s population that will be 65 or older will increase to 27.1

percent, significantly higher than the national average of 19.7 percent (American Community Survey, 2012; U.S. Census, 2005).

The aging trend will be acutely felt in Florida and will have direct implications for ALICE households. Because so many households have seen the value of their houses decline, their retirement assets go toward emergencies, and their wages decrease so that they cannot save, more of Florida's aging householders face becoming ALICE in the near future.

With shifts in population, there may also be fewer workers to support the greater numbers of households in need. While there has been significant migration into Florida, many of the U.S. migrants are seniors. The ratio of taxpaying workers to retirees is already lower in Florida than in the rest of the U.S. (3-to-1 in Florida versus 4-to-1 across the country), and it is predicted to decline further to 2-to-1 by 2030 (Florida Legislature's Office of Economic & Demographic Research, March 2014).

Population aging, population growth, and a service-based economy have significant consequences for ALICE households and the wider community. First, there will be increased pressure in the housing market for smaller rental units. Unless changes are made to the housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing the value they had estimated in better times, which they had thought would support their retirement plans. The reduced value of housing assets may result in adding to the number of senior ALICE households. There will also be increased demand for low-cost assisted living and nursing facilities (New England Economic Partnership, 2013; Florida Legislature's Office of Economic & Demographic Research, March 2014).

Second, there will be a need for even more caregivers in the future. Currently, more than one-third of Florida households have a caregiver. The demand for ALICE caregivers will increase, but there will be relatively fewer family members available. Not only do households with caregivers risk future financial instability due to reduced work opportunities, but they also suffer lost Social Security benefits and reduced pensions.

The overall growth of Florida's population will impact senior ALICE households as well. Increased pressure on public services and infrastructure will compete for limited government spending, especially in health care. A decrease in the labor force as well as a decline in senior consumer spending could depress the economy. On the positive side, the increased demand for labor-intensive jobs, including firefighters, police, and construction, could lead to higher wages for ALICE workers, discussed further below. For seniors, however, wage increases could mean increased inflation and less buying power for their fixed incomes.

EMPLOYMENT

With a 2013 unemployment rate of 7.2 percent and an underemployment rate of 14.3 percent, it will take significant job growth in Florida to absorb both the unemployed and the underemployed, as well as the projected addition to the workforce of 3,400 new workers per month (Bureau of Labor Statistics (BLS), 2014; and Florida Legislature's Office of Economic & Demographic Research, July 2014). Long-term unemployment also continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, "Because of its negative effects on workers' skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy" (Bernanke, 2012).

"Population aging, population growth, and a service-based economy have significant consequences for ALICE households and the wider community."

“More than 80 percent of the top 20 job openings in Florida, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000.”

In addition, there is the challenge of finding jobs that cover the basic cost of living. There are relatively fewer high-skill jobs in the state compared to other parts of the country, in part due to the fact that Florida’s primary industries – especially tourism, as well as agriculture and construction – are dominated by low-skill, low-wage jobs (Center for Urban Transportation Research, 2013).

According to the BLS, looking at the job market ahead, of the occupations with the most projected job openings from 2010 to 2020, low-skilled jobs have the largest share (Figure 39) (BLS, 2012). More than 80 percent of the top 20 job openings in Florida, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000. In fact, only 18 percent of job openings have an annual salary of more than \$40,000.

Figure 39.
Projected Occupational Demand by Wage, Education, and Work Experience, Florida, 2010–2020

Occupations	Current Employment #	Annual Openings due to Growth, 2010 – 2020	Current Hourly Wage	Typical Education Needed for Entry	Work Experience Required
Retail Salespersons	331,438	123,284	\$11.81	High school diploma	None
Waiters & Waitresses	193,583	100,784	\$10.03	Less than high school	None
Cashiers	210,410	97,267	\$9.34	High school diploma	None
Customer Service Representatives	190,248	66,525	\$14.21	Postsecondary adult vocational	None
Food Prep, including Fast Food	183,508	65,794	\$8.87	Less than high school	None
Registered Nurses	169,380	56,799	\$30.28	Associate degree	None
Office Clerks, General	147,743	41,935	\$13.22	High school diploma	None
Laborers & Movers, Hand	108,118	38,438	\$12.17	Less than high school	None
Receptionists & Information Clerks	77,264	34,178	\$12.72	High school diploma	None
Landscaping & Groundskeeping	96,958	31,207	\$11.26	Less than high school	None
First-Line Supervisors of Retail Sales Workers	117,222	29,279	\$20.46	Postsecondary adult vocational	Less than 5 years
Janitors & Cleaners	121,214	29,113	\$10.36	Less than high school	None

Occupations	Current Employment #	Annual Openings due to Growth, 2010 – 2020	Current Hourly Wage	Typical Education Needed for Entry	Work Experience Required
Secretaries	163,703	28,974	\$14.90	Postsecondary adult vocational	None
Sales Representatives	92,964	28,160	\$28.47	Postsecondary adult vocational	None
First-Line Supervisors of Administrative Support Workers	81,107	26,962	\$24.45	Associate degree	None
Nursing Assistants	88,258	26,829	\$11.72	Postsecondary adult vocational	None
Stock Clerks & Order Fillers	117,509	26,423	\$11.46	High school diploma	None
Accountants & Auditors	84,311	26,377	\$32.27	Bachelor's degree	None
Cooks, Restaurant	87,226	25,416	\$11.52	Postsecondary adult vocational	None
Sales Representatives, Services	68,533	24,935	\$26.55	High school diploma	None

Source: Bureau of Labor Statistics, 2012

The future path of employment in Florida is, of course, the net result of the outlook for the industries that make up the state economy. Over the period of 2010 to 2020, the forecast is for total employment to grow slowly, but there is a wide variation in the performance of different industries.

The strongest job growth is in construction, followed by government. Other areas also expected to grow include health services and leisure and hospitality. These industries have been strong over the past decade, and will continue to grow with the surge in the number of people reaching retirement age. While there is demand for these jobs, it is not clear whether there will be people willing to work in them for wages that do not pay enough to support an ALICE household (Florida Department of Economic Opportunity, 2013). Notably, with Florida's dependence on agriculture and tourism, there are relatively fewer high-skill jobs in the state compared to the rest of the country (Center for Urban Transportation Research, 2013).

With job growth concentrated in sectors with low wages, investment in education will have little payoff, reducing the means by which ALICE families can raise their income to a more financially stable level. Of the projected openings in the top 20 jobs, a bachelor's degree is the highest education requirement and is needed for only 3 percent of job openings. Forty five percent of job openings require a high school degree and 25 percent require less than a high school diploma. Only 8 percent of new jobs will require an associate's degree and 20 percent will require post-secondary adult vocational training (BLS, 2012d). With this low-wage employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

“With job growth concentrated in sectors with low wages, investment in education will have little payoff, reducing the means by which ALICE families can raise their income to a more financially stable level.”

Analysis by the University of Florida shows a hollowing out of the middle of the employment landscape. Middle-skill jobs are being eliminated and demand for workers in low-skill, manual, non-routine jobs is outpacing increased demand for high-skill analytical jobs. The expected baby boom retirements are predicted to accelerate this process (Dewey and Denslow, 2012).

These projections fit with the research on national trends. According to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). And the experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, and Zukin, 2012).

IMMIGRANTS

Given an aging population, immigration will continue to be important to economic growth in Florida, as a source of both workers and entrepreneurs. Depending on their income opportunities, however, it may be a source of new ALICE households as well. Florida attracts both domestic and international migration, and foreign-born immigrants will comprise a larger share of the state's rapidly growing population over the next two decades, increasing by 21 percent (U.S. Census, 2012; and Office of Economic and Demographic Research, March 2014).

Immigrants have been an important part of Florida's economy for the last decade. Florida's 450,137 Latino-owned businesses had sales and receipts of \$72.6 billion and employed 302,345 people in 2007, the last year for which data is available, according to the U.S. Census Bureau's Survey of Business Owners. In addition, the state's 64,931 Asian-owned businesses had sales and receipts of \$17.3 billion and employed 104,650 people (Immigration Policy Center, 2014). The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled American women to work more and to pursue careers while having children (Furman and Gray, 2012). However, job opportunities and wages need to be sufficient to attract these workers.

Even undocumented workers remain important to Florida's economy. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from Florida, the state would lose \$43 billion in economic activity, \$19 billion in gross state product, and approximately 262,436 jobs (Perryman Group, 2008). Workers in these jobs are notoriously underpaid, and are among the most vulnerable to living in ALICE and poverty households.

“While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in Florida.”

RACE/ETHNICITY

While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in Florida. The employment and wage differences between Whites, Hispanics, and Blacks are especially pronounced. The unemployment rate for Whites is 6.4 percent, for Hispanics is 9.2 percent, and for Blacks is 14.1 percent (Austin, 2013).

Another indicator is the National Urban League's Black-White Income Index, which compares the median African-American household income to the median White household income. The closest rate is in the Palm Bay–Melbourne–Titusville metro area, where the index is 70 percent, indicating that on average, the median African-American household has slightly more than two-thirds the income of the white median household. The rate in Lakeland-Winter Haven is 66.5 percent and all other areas are below 65 percent (National Urban League, 2014).

Similarly, the Hispanic-White Income Index compares the median Hispanic household income to the median White household income. While no Florida metro areas have full equity, several areas rank among the highest in the country, including Lakeland-Winter Haven at 89.6 percent, Palm Bay-Melbourne-Titusville at 88.9 percent, Jacksonville at 84.7 percent, and Deltona-Daytona Beach-Ormond Beach with 81.5 percent. However, the index is much lower in other metro areas: Tampa-St. Petersburg-Clearwater rates at 73.6 percent, Miami-Fort Lauderdale-Pompano Beach at 68.6 percent, Orlando-Kissimmee-Sanford at 66.6 percent, and Cape Coral-Fort Myers at 62.4 percent (National Urban League, 2014).

As discussed in Section VI, there are also educational achievement disparities by race and ethnicity, in part demonstrated by that fact that test scores and graduation rates for Blacks and Hispanic students lag behind those for White students.

HOUSING

The high cost of housing will continue to be the biggest drain on the Household Survival Budget. Unless the housing stock changes, there will be more households competing for the same number of small and low-cost housing units in Florida.

With the aging of baby boomers and the growing number of residents, there will be additional demand for lower-cost and smaller units as workers retire and downsize their homes and new residents require housing. Current zoning laws in Florida limit the potential for new small or low-cost housing units to be built in economically prosperous areas. Given this combination of factors, unless the price for single-family homes on large lots decreases substantially or zoning laws are changed, many ALICE households will continue to live farther away from their jobs (Marshall and Rothenberg, 2008; Prevost, 2013).

With the projected increase in senior residents, there will also be an increase in demand for assisted living facilities and nursing homes in Florida. The cost of these facilities will be a major concern for senior ALICE households.

CHILD CARE AND EDUCATION

There are challenges for ALICE households to find quality affordable education at all levels in Florida. Starting with child care but moving through high school, the state's current facilities do not match the existing need.

In 2012, Florida's Voluntary Prekindergarten Education Program reached 80 percent of the state's four-year-olds, but none of the state's three-year-olds. With almost 60 percent of preschool-age children from households below the ALICE Threshold not enrolled in preschool, many ALICE families were forced to rely on friends and family for child care. In terms of K-12 and higher education, the state faces three major challenges: reduction in jobs requiring higher education; job training; and the achievement gap. Education has traditionally been the best guarantee of higher income and the two are strongly correlated. Short- and long-term factors, however, may be changing the equation, especially for ALICE households. First, longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt. Second, tuition has increased beyond the means of many ALICE households and burdened many others.

“Unless the housing stock changes, there will be more households competing for the same number of small and low-cost housing units in Florida.”

“The evidence is clear on the importance of a solid high school education for economic success. The lack of a basic education also has repercussions for the wider society.”

At the same time, there has been significant national public attention on the importance of job training and surveys that show the number of jobs unfilled due to lack of qualified candidates (Manpower, 2012). Further research has found that many of these jobs were not filled because the wage being offered was too low or because applicants did not have the experience (rather than skills) required. The lack of technical skills therefore accounted for only one-third of the increase in unemployment during the Great Recession (Altig and Robertson, 2012). And there was no evidence that jobs remained open because of geographic location. The National Bureau of Economic Research concludes that labor demand shortfalls, more than skill mismatches, are the primary determinant of the current labor market performance (Rothstein, 2012).

However, there is wide disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health), have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households. For example, the mid-career annual median salary for those with a social work degree is less than \$47,000, while those with a petroleum engineering degree earn \$160,000 (PayScale, 2014; Abel, Deitz and Su, 2014).

Nevertheless, basic secondary education remains essential for any job. One area of particular concern for Florida’s ALICE households is the performance and graduation rates of Florida’s public schools, especially for low-income and minority students. The evidence is clear on the importance of a solid high school education for economic success. The lack of a basic education also has repercussions for the wider society, as discussed in Section VI.

TRANSPORTATION

Transportation costs vary between and within regions in Florida depending on neighborhood characteristics. According to the Center for Neighborhood Technology’s (CNT) Housing and Transportation Affordability Index, most people who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs. Many Florida workers live in location-inefficient areas, which require automobiles for most trips and are more likely to have high transportation costs (CNT, 2011).

Without a statewide public transportation system, most ALICE workers drive to work, adding additional expense. Florida’s poor road and bridge infrastructure adds to household costs by increasing vehicle repairs and costs created by transportation delays (American Society of Civil Engineers, 2013). **Commuting long distances will only increase as lack of affordable housing persists and pushes people away from employment centers.**

HEALTH CARE

The trend for low-income households to have poor health will increase as health costs rise and the Florida population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient

income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs as well as costs in the future.

The situation may be reversed or at least slowed by the Affordable Care Act (ACA), though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

However, Florida currently has 252 Primary Care Health Professional Shortage Areas (HPSA). Going forward, there will be increased demand resulting from an aging population, and one that is increasingly insured due to the ACA. To maintain current rates of utilization, Florida will need an additional 4,671 primary care physicians (PCPs) by 2030, a 38 percent increase compared to the state's current (as of 2010) 12,228-PCP workforce (Robert Graham Center, 2012).

TAXES

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households nationally, they have not matched those received by higher-income households. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent. In addition, because there is no state income tax in Florida, more revenue has to be raised through sales tax. The lowest income group pays almost 8 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr and Huang, 2012; Springer, 2005).

ALTERNATIVE SERVICES

Because ALICE households have low incomes, they often do not qualify for traditional financial or banking services. In Florida, there are numerous examples of ALICE households turning to alternatives to cope with their economic situation. In housing, there is an increase in the use of “contract for deed” mortgages. In early education, with Florida's Voluntary Prekindergarten Education Program not providing opportunities for three-year-olds, many ALICE families are forced to rely on friends and family for child care. In K–12 education, where the public education system has produced poor results, graduation rates are low and youth unemployment is high, so teens and youth turn to under-the-table jobs. And in terms of banking, without access to traditional banks, many ALICE households use costly non-bank financial products such as “Buy Here, Pay Here” auto loans.

These systems fill a need. Some are helpful; some cause additional problems. However, they all represent additional challenges to Florida in terms of regulation, oversight, and greater inequality in the state.

“Because ALICE households have low incomes, they often do not qualify for traditional financial or banking services. In Florida, there are numerous examples of ALICE households turning to alternatives to cope with their economic situation.”

SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness. The chief value of short-term measures is the stability that they provide; food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households potentially preventing much larger future costs.

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Florida more affordable and provide better income opportunities. The costs of basic necessities – housing, child care, transportation, food, and health care – are high in Florida relative to the income currently available to ALICE households. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

“To permanently reduce the number of ALICE households, broader and more strategic action is needed.”

An improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher-paying jobs, would enable ALICE households to afford to live near their work, build assets, and become financially independent. To increase the wages of low-income workers in Florida so that they can afford the Household Survival Budget for a single person would mean increasing the wages of 1 million (out of 7.3 million) jobs to \$9.32 per hour. For a low-income family to afford the Household Survival Budget, the wages of 2.55 million jobs would need to increase to \$11.87 per hour (for both working parents). These wages are higher than Florida’s minimum wage of \$7.93 per hour.

The biggest impact on income opportunity would be made through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as education and training.

Not only does the kind of job matter, but the kind of employer can make a big difference as well. Even within occupations, there is large variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Strategies to attract employers who understand the importance of providing well-structured jobs would make a difference for ALICE households. Research shows that these employers make a particular difference for workers with a disability (Ton, 2012; Schur, Kruse, Blasi and Blanck, 2009).

The extensive use of alternative financial services also suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

SUMMARY

This Report on **A**sset **L**imited, **I**ncome **C**onstrained, and **E**mployed (**ALICE**) households across Florida offers a new set of tools – on both the state and the county level – that policymakers and stakeholders in Florida’s future can use to understand more completely the families that are struggling to make ends meet in Florida and the specific obstacles they face.

Remedies for Florida’s ailing economy will benefit from addressing the fact that 45 percent of Florida families do not earn enough to meet the basic **Household Survival Budget**, and that these families take risks in order to get by, such as forgoing health insurance and medical care, that can be harmful to the family as well as costly to the wider community.

ALICE families differ in their composition, obstacles, and magnitude of need. **ALICE** households range from young families with children to senior citizens, and face challenges ranging from low-wage jobs located far from their homes and the associated increased cost of commuting, to financial barriers which limit access to low-cost community banking services, to having few or no assets to cushion the cost of an unexpected health emergency or caregiving. Some households become **ALICE** after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

The **ALICE Economic Viability Dashboard**, a tool presented in this Report, provides insight into the economic challenges **ALICE** households face in each county in Florida. With this tool, policymakers can better identify where housing is affordable for local wages, where there are job opportunities, where there is community support for **ALICE** households – and where there are gaps.

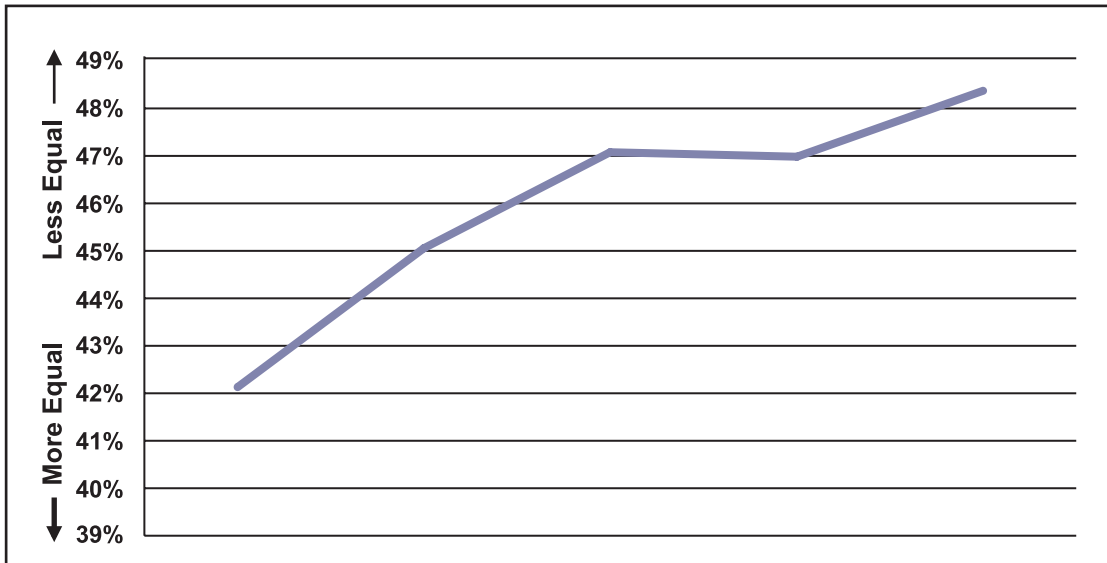
The **ALICE Income Assessment** tool demonstrates that significant government and nonprofit assistance is already being spent on **ALICE** households across all Florida counties, but it also quantifies a gap of \$40.5 billion. Quantifying the problem can help stakeholders best decide whether to fill that gap through efforts to increase income for **ALICE** households or decrease expenses for basic household necessities.

Improving Florida’s economy and meeting **ALICE**’s challenges are linked: improvement for one would directly benefit the other. Ultimately, if **ALICE** households earned more income, they would be financially stable and would no longer require assistance from government and nonprofits. Greater household stability would also lead to a reduction in risk taking, and greater stability for all of Florida’s stakeholders.

“Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Any effective policy solutions will need to reflect this reality.”

APPENDIX A – INCOME INEQUALITY IN FLORIDA

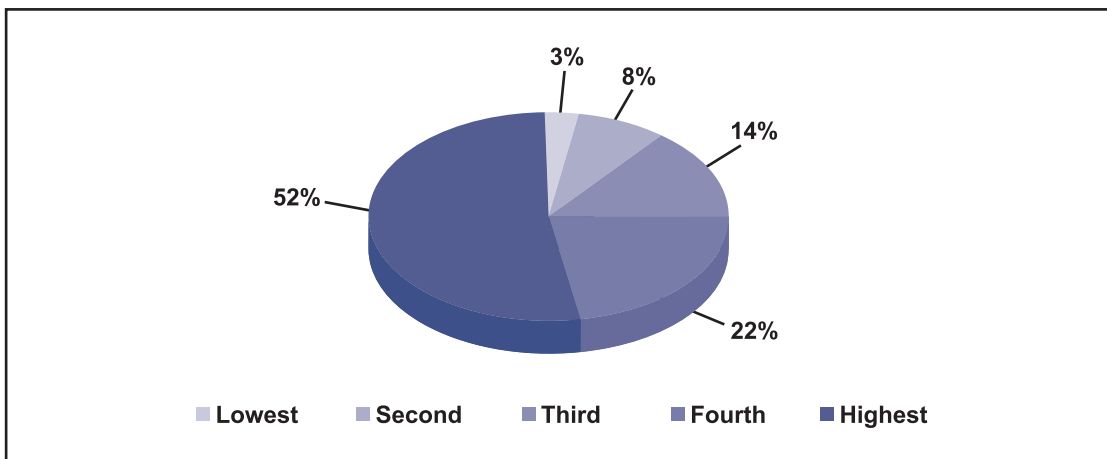
Income Inequality in Florida, 1979–2012



Source: American Community Survey, 1979–2012

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Florida has grown more unequal over time.

Income Distribution by Quintile in Florida, 2012



Source: American Community Survey, 2012

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Florida, the top 20 percent of the population – the highest quintile – receives 52 percent of all income, while the bottom quintile earns only 3 percent. If five Florida residents divided \$100 according to the current distribution of income, the first person would get \$52, the second would get \$22, the third, \$14, the fourth, \$8, and the last \$3.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold determines how many households are struggling in a county based upon the Household Survival Budget. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by 3.04, the average household size for Florida households headed by someone under 65 years old.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by 1.47, the average senior household size.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000 or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey (ACS), 2007–2012, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the ACS, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

NOTE: ACS data for Florida counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is replaced with 2009 5-year data where possible or extrapolated from the larger counties. For statewide totals, the numbers from counties are extrapolated from overall percentages.

Least Populated Counties in Florida, no 2007 ACS data available

Calhoun County	Dixie County
Franklin County	Gilchrist County
Glades County	Gulf County
Hamilton County	Holmes County
Jefferson County	Lafayette County
Liberty County	Madison County
Taylor County	Union County

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Florida, 2012

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Alachua County	93,245	46,528	54%	71%	66%	45%	38%	\$45,000	\$30,000
Baker County	8,596	3,004	36%	69%	26%	31%	37%	\$35,000	\$25,000
Bay County	68,653	30,102	41%	61%	59%	42%	41%	\$45,000	\$30,000
Bradford County	8,828	3,995	100%	66%	38%	41%	47%	\$40,000	\$25,000
Brevard County	218,094	87,407	33%	58%	45%	38%	32%	\$45,000	\$25,000
Broward County	663,905	309,833	37%	60%	49%	42%	52%	\$50,000	\$35,000
Calhoun County	4,852	2,420	0%	66%	72%	48%	45%	\$40,000	\$25,000
Charlotte County	71,811	28,349	41%	51%	60%	38%	36%	\$45,000	\$30,000
Citrus County	58,640	25,580	27%	48%	53%	43%	43%	\$40,000	\$30,000
Clay County	66,918	24,459	34%	42%	37%	33%	30%	\$45,000	\$30,000
Collier County	123,714	47,392	44%	73%	61%	37%	30%	\$50,000	\$30,000
Columbia County	22,636	11,046	17%	66%	64%	46%	48%	\$40,000	\$25,000
DeSoto County	10,595	6,408	0%	71%	69%	58%	48%	\$45,000	\$30,000
Dixie County	6,014	3,060	100%	78%	50%	49%	47%	\$40,000	\$25,000
Duval County	328,225	157,512	30%	67%	52%	41%	44%	\$45,000	\$30,000
Escambia County	114,077	46,268	44%	64%	53%	34%	32%	\$40,000	\$25,000
Flagler County	36,358	15,297	31%	53%	41%	40%	32%	\$45,000	\$25,000
Franklin County	4,479	2,123	45%	77%	50%	44%	42%	\$40,000	\$25,000
Gadsden County	16,847	8,264	53%	60%	75%	32%	40%	\$40,000	\$25,000
Gilchrist County	5,963	3,179	0%	80%	72%	53%	53%	\$45,000	\$30,000
Glades County	3,745	1,900	76%	50%	63%	50%	51%	\$45,000	\$30,000
Gulf County	5,368	2,272	NA	49%	62%	41%	36%	\$40,000	\$25,000
Hamilton County	4,473	1,998	0%	66%	74%	32%	47%	\$35,000	\$25,000
Hardee County	7,687	4,450	93%	72%	65%	58%	60%	\$45,000	\$30,000
Hendry County	10,809	5,982	70%	73%	59%	48%	52%	\$45,000	\$25,000
Hernando County	69,222	35,682	30%	59%	58%	51%	47%	\$45,000	\$30,000
Highlands County	39,112	19,942	40%	74%	68%	49%	47%	\$45,000	\$30,000
Hillsborough County	477,259	215,790	35%	63%	61%	41%	44%	\$45,000	\$30,000
Holmes County	6,747	3,303	21%	76%	92%	49%	47%	\$40,000	\$25,000
Indian River County	58,950	26,127	31%	73%	55%	42%	35%	\$45,000	\$25,000
Jackson County	15,148	7,376	31%	62%	75%	44%	47%	\$40,000	\$25,000
Jefferson County	5,444	2,755	NA	70%	39%	41%	46%	\$45,000	\$25,000
Lafayette County	2,722	1,173	NA	59%	81%	41%	46%	\$40,000	\$25,000
Lake County	115,026	51,730	40%	55%	49%	44%	38%	\$45,000	\$30,000
Lee County	245,100	101,789	38%	63%	67%	39%	33%	\$45,000	\$30,000
Leon County	108,915	49,708	47%	65%	57%	37%	28%	\$45,000	\$25,000
Levy County	16,180	7,958	100%	67%	54%	47%	42%	\$40,000	\$25,000
Liberty County	2,355	1,144	0%	64%	98%	45%	60%	\$40,000	\$25,000
Madison County	6,877	3,394	68%	65%	29%	41%	37%	\$40,000	\$25,000
Manatee County	130,382	56,584	40%	70%	66%	41%	40%	\$50,000	\$30,000
Marion County	133,910	58,390	45%	57%	55%	41%	35%	\$40,000	\$25,000
Martin County	60,783	27,516	60%	68%	64%	43%	39%	\$50,000	\$30,000
Miami-Dade County	838,772	418,920	37%	62%	54%	47%	54%	\$45,000	\$30,000
Monroe County	29,241	14,221	59%	73%	64%	47%	38%	\$60,000	\$35,000
Nassau County	27,334	8,393	15%	39%	18%	31%	22%	\$40,000	\$30,000

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Okaloosa County	75,099	29,134	50%	57%	48%	36%	32%	\$45,000	\$30,000
Okeechobee County	13,413	7,558	0%	74%	74%	54%	54%	\$45,000	\$30,000
Orange County	423,987	198,532	38%	61%	59%	42%	44%	\$45,000	\$30,000
Osceola County	90,822	45,406	34%	55%	60%	47%	50%	\$45,000	\$30,000
Palm Beach County	522,201	217,711	34%	63%	59%	38%	36%	\$50,000	\$30,000
Pasco County	180,612	82,068	29%	44%	47%	45%	46%	\$45,000	\$30,000
Pinellas County	404,856	187,360	45%	70%	61%	44%	42%	\$50,000	\$30,000
Polk County	223,507	91,370	31%	60%	48%	37%	35%	\$40,000	\$25,000
Putnam County	28,230	13,907	54%	69%	74%	46%	36%	\$40,000	\$25,000
Santa Rosa County	58,336	18,655	28%	59%	48%	29%	28%	\$45,000	\$25,000
Sarasota County	172,973	72,223	40%	69%	59%	41%	33%	\$50,000	\$30,000
Seminole County	148,858	60,839	28%	57%	60%	38%	40%	\$50,000	\$30,000
St. Johns County	78,295	25,024	25%	55%	37%	30%	37%	\$45,000	\$30,000
St. Lucie County	109,526	51,013	47%	64%	66%	42%	37%	\$45,000	\$30,000
Sumter County	45,122	13,571	78%	65%	40%	28%	20%	\$40,000	\$25,000
Suwannee County	15,697	6,824	36%	75%	55%	41%	46%	\$35,000	\$25,000
Taylor County	7,776	4,126	0%	69%	84%	48%	43%	\$40,000	\$25,000
Union County	3,782	1,575	61%	71%	14%	38%	41%	\$40,000	\$25,000
Volusia County	197,599	91,702	41%	69%	56%	43%	34%	\$45,000	\$25,000
Wakulla County	10,577	3,753	50%	44%	62%	35%	33%	\$40,000	\$25,000
Walton County	22,138	9,889	41%	81%	45%	43%	42%	\$40,000	\$30,000
Washington County	8,310	3,614	0%	48%	51%	42%	37%	\$40,000	\$25,000

Source: American Community Survey, 2012. Estimates depend on population size: population above 65,000, 1-year estimate; population between 20,000 and 65,000, 3-year estimate; population below 20,000 people, 5-year estimate.

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, and 2012. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to Child Care Aware (formerly the National Association of Child Care Resource and Referral Agencies, or NACCRRA). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

Source: Florida Department of Education, Office of Early Learning, Market Rate Reports, 2007-2013.

http://www.floridaearlylearning.com/sites/www/Uploads/files/Providers/Market%20Rate%20Documents/Market_Rate_report_FT_2013.pdf

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans: Cost of Food at Home, U.S. Average, June 2007. Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet but includes foods that require a considerable amount of home preparation with little waste, plus skill in food shopping (Hanson, 2008). The Thrifty Food Plan does not afford meals out. State food budget numbers are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

Sources:

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

<http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf>

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan areas and states, Florida's counties were matched with the most local level. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). In the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead. Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas and motor oil and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and states, Florida's counties were matched with the most local level. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health budget does not include the cost of health insurance.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. Federal taxes include income tax using standard deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit, for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2012, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012. There is no income tax in Florida.

Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010 and 2012.

<http://www.irs.gov/pub/irs-prior/i1040--2012.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2010.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2007.pdf>

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40th percentile, for a single adult; the basis is a two-bedroom apartment for a head of household with children; and housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of the Household Survival Budget's rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by the Florida Department of Education.

FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the CES.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources: http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Florida, 2012

Monthly Costs – Florida Average – 2012		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$727	\$1,121
Child care	\$0	\$1,086
Food	\$325	\$1,000
Transportation	\$341	\$1,094
Health care	\$202	\$945
Miscellaneous	\$160	\$525
Savings	\$160	\$525
Taxes	\$149	\$535
Monthly Total	\$2,064	\$6,831
ANNUAL TOTAL	\$24,764	\$81,972
Hourly Wage	\$12.38/hour	\$40.99/hour

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The Household Stability Budget for all household variations by county can be found at:
<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household Earnings include wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:

Federal spending data was gathered from the National Priorities Project's Federal Priorities Database. <http://nationalpriorities.org/interactive-data/database/search/>

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>

Title I Grants to Local Educational Agencies data from the U.S. Department of Education, ESEA Title I LEA Allocations, FY 2012. <http://www2.ed.gov/about/overview/budget/titlei/fy12/index.html>

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant - Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Supplemental Education Opportunity Grants – Provide grants to financially needy undergraduate students.
- Vocational Education Basic Grants to States – Provide money to states to offset the costs of running vocational programs for secondary and postsecondary students.

- Pell Grants – provide grants to undergraduate students with demonstrated financial need.
- College Work Study Program – Funds part-time jobs for undergraduate students with demonstrated financial need.
- Adult Education – Funds local programs for adult education and literacy services as authorized by the Title II Workforce Investment Act of 1998. Programs include workplace literacy services, family literacy services, and English literacy and integrated English literacy-civics education programs.
- Title I Grants to Local Educational Agencies – Provide funds to school districts and schools with high numbers or high percentages of children who are disadvantaged to support a variety of services.

Food

- Food Stamps – Provide money to low-income households to supplement their food budgets. Also known as the Supplemental Nutrition Assistance Program or SNAP.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low-Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Spending estimates for state and local government include budget categories: health care, welfare, and housing.

Source: *State of Florida, "State and Local Government Spending," compiled by Christopher Chantrill, 2012.*
http://www.usfederalbudget.us/year_spending_2012FLms_15ms2n#usgs302

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute.

Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010, Urban Institute.

Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Support Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where x is the indicator’s value, μ is the unweighted average, σ the standard deviation for that indicator and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Stock – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.
Source: American Community Survey (ACS) and ALICE Threshold calculations
- Extreme Housing Burden – Households spending more than 35 percent of income on housing.
Source: American Community Survey
- Real Estate Taxes – Median real estate taxes.
Source: American Community Survey

Job Opportunities Index

- Income Distribution – Share of Income of the Lowest Two Quintiles.
Source: American Community Survey.
- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics
Source: <http://www.bls.gov/lau/#tables>
- New Hire Wages – Quarterly Workforce Indicators (QWI), U.S. Census
Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>

Community Support Index

- Violent Crime Rate per 1,000 Residents
Source: Uniform Crime Reports, FBI
- Nonprofits – Revenue of human services nonprofits per capita, as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Does not include hospitals, universities, or houses of worship. Most current data is for 2010.
Source: Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute. <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>
- Health Care – Percent of population under 65 years old with health insurance.
Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey

APPENDIX G – HOUSING DATA BY COUNTY

Rental and Owner Gaps – The number of additional rental and owner units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than 35 percent of income on housing.

Housing Data by County, Florida, 2012

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey
Alachua County	51,431	32%	21%	41,814	77%	56%	16,385	1 year estimate
Baker County	6,675	28%	20%	1,921	65%	52%	1,243	3 year estimate
Bay County	41,100	34%	21%	27,553	67%	45%	9,033	1 year estimate
Bradford County	6,592	41%	22%	2,236	64%	45%	1,424	3 year estimate
Brevard County	158,941	37%	24%	59,153	66%	45%	19,890	1 year estimate
Broward County	435,558	40%	33%	228,347	63%	50%	87,477	1 year estimate
Calhoun County	3,805	49%	18%	1,047	76%	53%	361	5 year estimate
Charlotte County	57,270	34%	24%	14,541	63%	41%	5,603	1 year estimate
Citrus County	49,398	35%	20%	9,242	51%	44%	4,688	1 year estimate
Clay County	49,577	33%	23%	17,341	64%	38%	6,343	1 year estimate
Collier County	91,797	36%	26%	31,917	63%	48%	11,546	1 year estimate
Columbia County	16,497	39%	24%	6,139	57%	36%	3,513	1 year estimate
DeSoto County	7,623	68%	24%	2,972	87%	46%	2,581	3 year estimate
Dixie County	4,609	46%	16%	1,405	59%	33%	416	5 year estimate
Duval County	195,162	38%	25%	133,063	70%	50%	48,340	1 year estimate
Escambia County	67,709	27%	18%	46,368	50%	40%	5,934	1 year estimate
Flagler County	27,600	43%	30%	8,758	65%	39%	5,714	1 year estimate
Franklin County	2,984	37%	20%	1,495	62%	46%	289	5 year estimate
Gadsden County	12,241	39%	22%	4,606	74%	53%	1,372	3 year estimate
Gilchrist County	4,831	60%	20%	1,132	81%	47%	453	5 year estimate
Glades County	2,924	67%	14%	821	75%	41%	384	5 year estimate
Gulf County	3,907	40%	24%	1,461	57%	43%	372	5 year estimate
Hamilton County	3,242	40%	20%	1,231	67%	37%	447	5 year estimate
Hardee County	5,625	64%	23%	2,062	75%	37%	625	3 year estimate
Hendry County	7,561	61%	18%	3,248	80%	50%	2,586	3 year estimate
Hernando County	54,761	45%	22%	14,461	81%	49%	5,270	1 year estimate
Highlands County	29,697	44%	21%	9,415	74%	53%	3,726	1 year estimate
Hillsborough County	277,248	34%	24%	200,011	67%	48%	68,953	1 year estimate
Holmes County	5,318	48%	19%	1,429	59%	38%	355	5 year estimate
Indian River County	43,984	40%	25%	14,966	75%	57%	5,415	1 year estimate
Jackson County	11,605	35%	19%	3,543	72%	41%	1,043	3 year estimate
Jefferson County	4,202	52%	21%	1,242	85%	44%	641	5 year estimate
Lafayette County	2,179	38%	25%	543	55%	41%	161	5 year estimate
Lake County	85,825	47%	21%	29,201	73%	55%	12,516	1 year estimate
Lee County	166,960	40%	24%	78,140	69%	44%	30,045	1 year estimate
Leon County	58,847	26%	19%	50,068	76%	56%	21,200	1 year estimate

Housing Data by County, Florida, 2012

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey
Levy County	12,861	39%	22%	3,319	77%	51%	1,520	3 year estimate
Liberty County	1,835	39%	18%	520	60%	44%	200	5 year estimate
Madison County	5,178	44%	20%	1,699	73%	62%	428	5 year estimate
Manatee County	89,862	40%	22%	40,520	67%	47%	14,871	1 year estimate
Marion County	99,793	32%	20%	34,117	64%	50%	6,964	1 year estimate
Martin County	44,437	41%	29%	16,346	73%	59%	7,243	1 year estimate
Miami-Dade County	455,142	42%	37%	383,630	71%	56%	163,033	1 year estimate
Monroe County	17,696	37%	35%	11,545	54%	58%	6,273	1 year estimate
Nassau County	20,158	18%	29%	7,176	53%	39%	3,835	1 year estimate
Okaloosa County	46,720	30%	23%	28,379	62%	42%	9,414	1 year estimate
Okeechobee County	9,602	60%	23%	3,811	79%	46%	1,417	3 year estimate
Orange County	235,855	39%	29%	188,132	69%	49%	65,525	1 year estimate
Osceola County	55,553	47%	33%	35,269	71%	51%	13,982	1 year estimate
Palm Beach County	365,137	38%	30%	157,064	63%	50%	63,868	1 year estimate
Pasco County	135,211	42%	21%	45,401	65%	47%	17,101	1 year estimate
Pinellas County	260,451	35%	25%	144,405	64%	46%	46,164	1 year estimate
Polk County	151,595	28%	21%	71,912	55%	44%	14,160	1 year estimate
Putnam County	20,522	34%	19%	7,708	80%	43%	2,545	1 year estimate
St. Johns County	59,274	27%	25%	19,021	57%	49%	6,282	1 year estimate
St. Lucie County	78,897	48%	25%	30,629	74%	56%	13,390	1 year estimate
Santa Rosa County	42,802	28%	17%	15,534	57%	33%	4,326	1 year estimate
Sarasota County	127,954	42%	25%	45,019	63%	45%	16,593	1 year estimate
Seminole County	100,815	34%	27%	48,043	62%	47%	16,111	1 year estimate
Sumter County	40,194	23%	18%	4,928	60%	53%	2,963	1 year estimate
Suwannee County	11,014	34%	20%	4,683	66%	47%	1,910	3 year estimate
Taylor County	5,967	44%	17%	1,809	76%	50%	1,370	3 year estimate
Union County	2,455	28%	22%	1,327	55%	23%	131	5 year estimate
Volusia County	139,167	44%	26%	58,432	70%	52%	22,840	1 year estimate
Wakulla County	8,218	25%	25%	2,359	61%	53%	1,440	3 year estimate
Walton County	16,010	32%	29%	6,128	57%	55%	1,787	3 year estimate
Washington County	6,331	40%	22%	1,979	62%	46%	1,230	3 year estimate

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR FLORIDA MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Florida. Key data and ALICE statistics for the state’s municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Key Facts and ALICE Statistics by Municipality, Florida, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Alachua, Alachua County	9,054	3,840	16%	23%	61%	0.43	8%	88%	31%	40%	5 year estimate
Alafaya CDP, Orange County	85,334	27,098	11%	21%	68%	0.39	10%	77%	31%	44%	5 year estimate
Alford CCD, Jackson County	3,586	1,557	14%	22%	64%	0.38	7%	80%	22%	20%	5 year estimate
Allentown CCD, Santa Rosa County	2,496	900	4%	23%	72%	0.30	7%	87%	28%	25%	5 year estimate
Altamonte Springs, Seminole County	41,729	16,813	10%	37%	54%	0.41	11%	77%	42%	47%	5 year estimate
Altha CCD, Calhoun County	2,516	920	21%	24%	55%	0.37	14%	78%	30%	25%	5 year estimate
Alturas CDP, Polk County	3,549	1,227	20%	19%	61%	0.45	0%	78%	29%	27%	5 year estimate
Alva CDP, Lee County	2,333	925	6%	10%	84%	0.38	0%	87%	26%	22%	5 year estimate
Anna Maria, Manatee County	1,387	729	5%	33%	61%	0.47	16%	86%	48%	41%	5 year estimate
Apalachicola, Franklin County	1,987	1,017	30%	35%	35%	0.49	14%	77%	37%	36%	5 year estimate
Apollo Beach CDP, Hillsborough County	14,759	5,704	6%	18%	76%	0.44	11%	88%	36%	51%	5 year estimate
Apopka, Orange County	43,160	14,733	14%	24%	64%	0.44	11%	82%	38%	62%	5 year estimate
Arcadia East CCD, DeSoto County	23,731	6,728	24%	34%	42%	0.42	13%	73%	27%	45%	5 year estimate
Arcadia West CCD, DeSoto County	10,897	3,780	20%	30%	50%	0.42	12%	75%	33%	39%	5 year estimate
Arcadia, DeSoto County	7,572	2,392	30%	35%	36%	0.50	0%	79%	32%	50%	5 year estimate
Archer, Alachua County	1,087	470	20%	46%	35%	0.42	9%	83%	30%	10%	5 year estimate
Asbury Lake CDP, Clay County	8,478	2,851	3%	17%	80%	0.33	6%	89%	30%	39%	5 year estimate
Astatula, Lake County	1,931	651	9%	36%	55%	0.33	9%	84%	29%	40%	5 year estimate
Atlantic Beach, Duval County	12,799	5,343	8%	22%	70%	0.51	8%	88%	31%	49%	5 year estimate
Auburndale, Polk County	13,623	4,539	18%	28%	54%	0.42	13%	77%	32%	56%	5 year estimate

Key Facts and ALICE Statistics by Municipality, Florida, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Avalon-Mulat CCD, Santa Rosa County	5,951	2,297	1%	28%	71%	0.40	13%	89%	33%	32%	5 year estimate
Aventura, Miami-Dade County	36,525	17,018	12%	25%	63%	0.56	11%	82%	55%	54%	5 year estimate
Avon Park, Highlands County	8,862	3,005	26%	44%	30%	0.41	21%	75%	38%	57%	5 year estimate
Azalea Park CDP, Orange County	13,036	4,324	22%	38%	40%	0.37	16%	72%	42%	72%	5 year estimate
Bagdad CDP, Santa Rosa County	3,903	1,546	11%	30%	59%	0.41	13%	80%	34%	14%	5 year estimate
Baker CCD, Okaloosa County	7,408	2,846	17%	27%	57%	0.46	10%	81%	21%	44%	5 year estimate
Baldwin, Duval County	1,624	594	25%	41%	34%	0.42	23%	75%	36%	37%	5 year estimate
Bartow, Polk County	17,422	5,934	19%	21%	60%	0.48	0%	86%	30%	47%	5 year estimate
Bay Harbor Islands, Miami-Dade County	5,662	2,521	12%	24%	64%	0.57	6%	78%	48%	59%	5 year estimate
Bay Pines CDP, Pinellas County	3,051	1,381	7%	39%	54%	0.42	11%	87%	32%	38%	5 year estimate
Bayonet Point CDP, Pasco County	23,891	10,613	14%	47%	39%	0.42	15%	80%	32%	56%	5 year estimate
Bayshore Gardens CDP, Manatee County	16,824	7,247	19%	42%	38%	0.42	13%	75%	31%	52%	5 year estimate
Beacon Square CDP, Pasco County	6,892	2,867	15%	43%	43%	0.43	15%	81%	41%	57%	5 year estimate
Bear Creek CDP, Pinellas County	1,523	811	13%	41%	46%	0.58	14%	75%	27%	70%	5 year estimate
Bee Ridge CDP, Sarasota County	9,680	4,429	9%	28%	63%	0.46	9%	89%	38%	57%	5 year estimate
Bell, Gilchrist County	595	198	16%	46%	38%	0.37	9%	78%	27%	23%	5 year estimate
Bellair-Meadowbrook Terrace CDP, Clay County	13,313	5,353	9%	38%	53%	0.38	18%	82%	27%	45%	5 year estimate
Belle Glade, Palm Beach County	17,597	5,661	36%	32%	32%	0.49	54%	74%	28%	54%	5 year estimate
Belle Glade-Pahokee CCD, Palm Beach County	34,282	9,412	36%	34%	30%	0.49	21%	74%	31%	53%	5 year estimate
Belle Isle, Orange County	6,082	2,267	12%	17%	72%	0.52	10%	78%	34%	68%	5 year estimate
Belleair Bluffs, Pinellas County	1,980	1,117	17%	36%	47%	0.46	9%	80%	49%	43%	5 year estimate
Bellevue, Marion County	4,512	1,804	25%	36%	39%	0.43	18%	76%	41%	80%	5 year estimate
Bellview CDP, Escambia County	19,954	8,598	10%	25%	65%	0.39	13%	85%	28%	51%	5 year estimate
Berrydale CCD, Santa Rosa County	1,976	734	10%	25%	64%	0.40	10%	87%	21%	56%	5 year estimate
Beverly Hills CDP, Citrus County	8,113	3,991	20%	40%	40%	0.39	17%	84%	28%	45%	5 year estimate
Big Coppitt Key CDP, Monroe County	2,016	833	12%	35%	53%	0.39	9%	67%	55%	72%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Big Pine Key CDP, Monroe County	3,777	1,619	10%	35%	56%	0.44	4%	80%	44%	42%	5 year estimate
Biscayne Park, Miami-Dade County	3,098	1,218	11%	24%	66%	0.43	6%	76%	45%	50%	5 year estimate
Bithlo CDP, Orange County	8,712	2,729	22%	21%	57%	0.45	14%	80%	42%	56%	5 year estimate
Blountstown, Calhoun County	2,526	982	27%	26%	47%	0.47	10%	82%	26%	42%	5 year estimate
Boca Ciega CCD, Pinellas County	66,369	30,042	9%	31%	60%	0.45	8%	86%	36%	49%	5 year estimate
Boca Grande CCD, Lee County	999	451	1%	21%	78%	0.53	13%	97%	55%	85%	5 year estimate
Boca Raton, Palm Beach County	87,848	35,701	9%	22%	68%	0.52	11%	86%	33%	57%	5 year estimate
Bonifay CCD, Holmes County	10,142	3,313	21%	27%	51%	0.44	10%	82%	27%	49%	5 year estimate
Bonifay, Holmes County	2,811	987	27%	26%	47%	0.43	9%	77%	43%	55%	5 year estimate
Bonita Springs, Lee County	45,146	18,557	13%	24%	65%	0.53	10%	74%	34%	56%	5 year estimate
Bowling Green, Hardee County	2,924	682	25%	42%	33%	0.35	14%	63%	32%	66%	5 year estimate
Boynton Beach, Palm Beach County	70,120	28,647	12%	34%	53%	0.47	11%	78%	35%	59%	5 year estimate
Bradenton Beach, Manatee County	1,197	674	19%	33%	48%	0.48	4%	85%	58%	52%	5 year estimate
Bradenton, Manatee County	50,085	21,031	16%	36%	49%	0.42	13%	75%	29%	60%	5 year estimate
Bradley Junction CDP, Polk County	379	153	37%	8%	56%	0.44	21%	50%	55%	25%	5 year estimate
Brandon CDP, Hillsborough County	101,167	38,622	8%	27%	64%	0.43	7%	85%	27%	44%	5 year estimate
Branford CCD, Suwannee County	7,441	2,794	27%	22%	50%	0.44	8%	83%	28%	25%	5 year estimate
Brent CDP, Escambia County	22,190	6,734	22%	32%	46%	0.44	15%	79%	29%	49%	5 year estimate
Bristol, Liberty County	925	271	27%	19%	54%	0.41	12%	90%	39%	33%	5 year estimate
Broadview Park CDP, Broward County	6,853	2,013	20%	39%	41%	0.36	14%	45%	58%	56%	5 year estimate
Bronson, Levy County	1,385	492	27%	22%	51%	0.43	9%	86%	26%	38%	5 year estimate
Brooker CCD, Bradford County	1,288	460	1%	23%	76%	0.29	9%	65%	15%	7%	5 year estimate
Brookridge CDP, Hernando County	4,504	2,342	10%	40%	50%	0.33	9%	89%	25%	41%	5 year estimate
Brooksville, Hernando County	7,766	3,271	26%	40%	34%	0.45	0%	83%	23%	59%	5 year estimate
Brownsville CDP, Miami-Dade County	13,795	4,489	40%	34%	25%	0.46	22%	66%	49%	69%	5 year estimate
Buckhead Ridge CDP, Glades County	1,814	714	5%	46%	49%	0.39	17%	83%	17%	34%	5 year estimate
Buckingham CDP, Lee County	4,282	1,487	3%	22%	75%	0.39	6%	86%	36%	36%	5 year estimate
Buenaventura Lakes CDP, Osceola County	30,657	8,659	12%	37%	51%	0.40	13%	73%	54%	64%	5 year estimate

Key Facts and ALICE Statistics by Municipality, Florida, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Bunnell, Flagler County	2,734	943	31%	36%	33%	0.53	14%	73%	33%	43%	5 year estimate
Bushnell, Sumter County	2,756	949	22%	20%	58%	0.43	12%	87%	26%	44%	5 year estimate
Butler Beach CDP, St. Johns County	5,745	2,704	6%	31%	63%	0.44	10%	82%	30%	59%	5 year estimate
Cabana Colony CDP, Palm Beach County	2,322	803	12%	31%	57%	0.35	12%	75%	50%	50%	5 year estimate
Callahan, Nassau County	1,089	440	35%	28%	38%	0.48	10%	82%	47%	68%	5 year estimate
Callaway, Bay County	14,409	5,293	10%	27%	63%	0.35	12%	83%	30%	46%	5 year estimate
Campbell CDP, Osceola County	2,760	1,439	17%	39%	43%	0.48	22%	85%	40%	63%	5 year estimate
Campbellton CCD, Jackson County	1,401	586	21%	36%	43%	0.41	6%	91%	27%	31%	5 year estimate
Canal Point CDP, Palm Beach County	399	126	33%	40%	28%	0.38	10%	93%	48%	42%	5 year estimate
Cantonment CCD, Escambia County	51,543	18,457	13%	19%	68%	0.41	11%	85%	24%	46%	5 year estimate
Cape Canaveral, Brevard County	9,931	5,678	13%	29%	59%	0.44	14%	74%	34%	46%	5 year estimate
Cape Coral, Lee County	161,237	55,767	12%	27%	61%	0.41	14%	81%	33%	55%	5 year estimate
Carrabelle, Franklin County	2,742	763	31%	32%	37%	0.46	0%	77%	19%	51%	5 year estimate
Carrollwood CDP, Hillsborough County	35,881	14,103	11%	26%	64%	0.44	10%	83%	38%	47%	5 year estimate
Caryville CCD, Washington County	3,644	1,351	18%	28%	54%	0.40	9%	81%	27%	23%	5 year estimate
Casselberry, Seminole County	26,360	10,031	13%	38%	48%	0.43	13%	77%	45%	53%	5 year estimate
Cedar Grove CDP, Bay County	3,391	1,297	12%	35%	54%	0.39	18%	64%	26%	51%	5 year estimate
Cedar Key, Levy County	528	283	30%	14%	55%	0.55	11%	85%	29%	39%	5 year estimate
Celebration CDP, Osceola County	7,586	3,037	6%	16%	78%	0.44	4%	87%	47%	36%	5 year estimate
Center Hill, Sumter County	1,109	320	29%	24%	47%	0.42	3%	75%	17%	71%	5 year estimate
Central Pasco CCD, Pasco County	119,807	41,928	7%	19%	74%	0.38	9%	87%	35%	41%	5 year estimate
Central Volusia CCD, Volusia County	35,472	12,734	7%	16%	77%	0.44	7%	89%	36%	54%	5 year estimate
Century, Escambia County	1,801	667	42%	33%	25%	0.46	18%	82%	44%	67%	5 year estimate
Charlotte Harbor CDP, Charlotte County	3,844	1,770	11%	24%	65%	0.34	18%	88%	29%	48%	5 year estimate
Charlotte Park CDP, Charlotte County	2,098	1,061	7%	41%	53%	0.38	6%	91%	34%	22%	5 year estimate
Chattahoochee, Gadsden County	3,535	910	21%	24%	55%	0.46	12%	87%	22%	24%	5 year estimate
Cheval CDP, Hillsborough County	10,448	4,299	7%	27%	67%	0.45	6%	87%	39%	42%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Chiefland CCD, Levy County	13,003	5,033	19%	31%	51%	0.43	15%	80%	20%	42%	5 year estimate
Chiefland, Levy County	2,536	960	36%	33%	31%	0.48	21%	78%	39%	45%	5 year estimate
Chipley, Washington County	3,612	1,339	26%	23%	51%	0.43	4%	86%	21%	54%	5 year estimate
Christmas CDP, Orange County	2,774	829	5%	33%	62%	0.39	9%	76%	34%	100%	5 year estimate
Chuluota CDP, Seminole County	2,086	801	3%	35%	62%	0.40	3%	92%	47%	0%	5 year estimate
Cinco Bayou, Okaloosa County	336	191	20%	15%	65%	0.41	7%	90%	28%	30%	5 year estimate
Citrus Park CDP, Hillsborough County	24,086	8,707	10%	27%	63%	0.44	11%	87%	37%	60%	5 year estimate
Citrus Springs CDP, Citrus County	8,398	2,952	9%	26%	65%	0.36	19%	82%	29%	53%	5 year estimate
Clarcona CDP, Orange County	2,998	1,291	17%	39%	44%	0.51	0%	85%	18%	43%	5 year estimate
Clearwater, Pinellas County	108,732	47,105	13%	36%	50%	0.47	9%	83%	33%	53%	5 year estimate
Clermont, Lake County	29,107	10,583	9%	24%	67%	0.36	9%	87%	34%	58%	5 year estimate
Cleveland CDP, Charlotte County	3,040	1,343	18%	31%	50%	0.40	11%	72%	19%	54%	5 year estimate
Clewiston, Hendry County	7,118	2,181	17%	27%	56%	0.43	13%	69%	31%	47%	5 year estimate
Cocoa Beach, Brevard County	11,368	5,765	8%	26%	66%	0.45	11%	83%	36%	45%	5 year estimate
Cocoa Beach-Cape Canaveral CCD, Brevard County	23,652	12,585	10%	28%	62%	0.45	12%	79%	35%	46%	5 year estimate
Cocoa West CDP, Brevard County	5,677	2,280	32%	33%	35%	0.45	20%	79%	38%	61%	5 year estimate
Cocoa, Brevard County	17,254	7,204	25%	30%	45%	0.47	17%	77%	38%	59%	5 year estimate
Cocoa-Rockledge CCD, Brevard County	116,110	44,912	12%	24%	64%	0.42	12%	84%	31%	52%	5 year estimate
Coconut Creek, Broward County	54,077	22,256	9%	35%	56%	0.41	10%	82%	41%	49%	5 year estimate
Coleman, Sumter County	718	289	32%	39%	29%	0.49	8%	66%	46%	32%	5 year estimate
Combee Settlement CDP, Polk County	5,663	1,970	24%	38%	38%	0.44	23%	70%	28%	70%	5 year estimate
Conway CDP, Orange County	15,480	5,521	7%	24%	70%	0.41	8%	85%	37%	52%	5 year estimate
Cooper, Broward County	30,335	9,633	5%	16%	80%	0.38	9%	90%	36%	47%	5 year estimate
Coral Gables, Miami-Dade County	48,137	16,972	10%	19%	71%	0.56	8%	89%	38%	55%	5 year estimate
Coral Springs-Margate CCD, Broward County	218,352	78,175	12%	33%	54%	0.43	12%	75%	46%	60%	5 year estimate
Cottondale, Jackson County	885	299	38%	36%	26%	0.49	14%	83%	34%	58%	5 year estimate
Crawfordville CDP, Wakulla County	3,194	1,113	19%	16%	65%	0.37	6%	82%	32%	67%	5 year estimate
Crescent Beach CDP, St. Johns County	909	542	15%	27%	58%	0.45	18%	98%	56%	21%	5 year estimate
Crescent, Putnam County	1,779	761	36%	26%	38%	0.48	9%	68%	32%	42%	5 year estimate

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Crestview, Okaloosa County	21,606	7,507	21%	25%	57%	0.41	12%	87%	36%	52%	5 year estimate
Crooked Lake Park CDP, Polk County	1,400	538	12%	24%	64%	0.31	3%	82%	28%	74%	5 year estimate
Cross North CCD, Dixie County	12,120	4,434	14%	40%	46%	0.41	9%	83%	31%	21%	5 year estimate
Cross South CCD, Dixie County	4,181	1,580	16%	26%	57%	0.40	5%	83%	21%	35%	5 year estimate
Cross, Dixie County	2,596	826	24%	35%	41%	0.47	14%	82%	32%	39%	5 year estimate
Crystal Lake CDP, Polk County	5,592	1,962	25%	32%	43%	0.41	22%	75%	33%	76%	5 year estimate
Crystal River CCD, Citrus County	71,450	29,853	14%	30%	56%	0.44	17%	84%	29%	54%	5 year estimate
Cutler Bay, Miami-Dade County	41,448	12,734	12%	21%	68%	0.41	9%	77%	44%	54%	5 year estimate
Cypress CCD, Jackson County	5,542	1,969	13%	25%	62%	0.44	11%	84%	20%	41%	5 year estimate
Cypress Gardens CDP, Polk County	9,084	3,689	8%	16%	76%	0.40	5%	84%	27%	44%	5 year estimate
Cypress Lake CDP, Lee County	11,276	5,897	10%	31%	59%	0.38	11%	84%	38%	43%	5 year estimate
Cypress Quarters CDP, Okeechobee County	1,263	408	39%	19%	42%	0.48	37%	83%	21%	75%	5 year estimate
Dade CCD, Pasco County	15,771	5,390	24%	33%	43%	0.47	15%	77%	35%	59%	5 year estimate
Dade North CDP, Pasco County	2,593	735	47%	19%	35%	0.50	0%	52%	34%	58%	5 year estimate
Dade, Pasco County	6,536	2,403	27%	41%	32%	0.45	0%	78%	42%	70%	5 year estimate
Dania Beach, Broward County	30,150	12,635	19%	37%	46%	0.46	17%	71%	35%	61%	5 year estimate
Davenport, Polk County	2,901	921	15%	31%	54%	0.35	12%	77%	36%	59%	5 year estimate
Davie CCD, Broward County	200,564	66,420	9%	22%	69%	0.46	8%	85%	41%	53%	5 year estimate
Davie, Broward County	95,492	32,376	13%	27%	61%	0.47	11%	84%	39%	50%	5 year estimate
Day CCD, Lafayette County	2,376	488	18%	22%	59%	0.39	17%	92%	16%	36%	5 year estimate
Daytona Beach, Volusia County	61,376	25,560	27%	36%	38%	0.50	13%	79%	36%	52%	5 year estimate
De Leon Springs CDP, Volusia County	3,943	856	20%	23%	57%	0.43	11%	51%	28%	3%	5 year estimate
DeBary, Volusia County	19,246	7,780	7%	25%	68%	0.37	0%	88%	34%	61%	5 year estimate
Deerfield Beach, Broward County	77,426	32,174	19%	40%	44%	0.46	15%	77%	43%	56%	5 year estimate
DeFuniak Springs, Walton County	5,309	2,172	37%	29%	34%	0.53	0%	79%	35%	66%	5 year estimate
DeLand Southwest CDP, Volusia County	959	357	27%	42%	32%	0.32	44%	48%	43%	38%	5 year estimate
DeLand, Volusia County	27,239	9,704	18%	30%	52%	0.47	14%	84%	32%	57%	5 year estimate
Delray Beach, Palm Beach County	61,553	26,883	13%	30%	58%	0.52	13%	76%	43%	51%	5 year estimate

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Deltona, Volusia County	85,436	28,413	16%	27%	61%	0.40	10%	81%	35%	61%	5 year estimate
Desoto Lakes CDP, Sarasota County	4,153	1,416	11%	34%	55%	0.41	10%	75%	40%	52%	5 year estimate
Destin, Okaloosa County	12,425	5,194	8%	20%	72%	0.45	6%	79%	40%	44%	5 year estimate
Doctor Phillips CDP, Orange County	11,263	3,950	6%	15%	79%	0.48	6%	89%	32%	48%	5 year estimate
Doral, Miami-Dade County	47,156	13,681	8%	19%	73%	0.41	7%	74%	47%	59%	5 year estimate
Dover CDP, Hillsborough County	4,101	1,064	42%	24%	34%	0.55	7%	50%	34%	63%	5 year estimate
Dowling Park CCD, Suwannee County	7,720	3,199	15%	29%	56%	0.43	10%	79%	31%	42%	5 year estimate
Dundee, Polk County	3,734	1,615	18%	31%	51%	0.34	0%	76%	40%	62%	5 year estimate
Dunedin, Pinellas County	35,328	16,036	9%	34%	56%	0.44	8%	85%	33%	57%	5 year estimate
Dunnellon CCD, Marion County	12,237	5,556	19%	25%	56%	0.43	22%	86%	34%	61%	5 year estimate
Eagle Lake, Polk County	2,365	857	8%	23%	70%	0.34	8%	83%	22%	47%	5 year estimate
East Lake CDP, Pinellas County	33,239	13,224	6%	21%	72%	0.48	10%	90%	36%	45%	5 year estimate
East Lake-Orient Park CDP, Hillsborough County	23,315	8,804	19%	35%	46%	0.41	16%	81%	40%	62%	5 year estimate
East Leon CCD, Leon County	36,109	13,903	7%	18%	75%	0.38	7%	93%	29%	47%	5 year estimate
East Liberty CCD, Liberty County	1,942	745	19%	29%	52%	0.44	6%	72%	19%	41%	5 year estimate
East Marion CCD, Marion County	19,203	8,246	21%	34%	46%	0.42	19%	72%	28%	40%	5 year estimate
East Milton CDP, Santa Rosa County	9,809	2,768	26%	21%	53%	0.41	23%	79%	25%	40%	5 year estimate
East Orange CCD, Orange County	36,450	11,496	9%	18%	73%	0.39	8%	84%	47%	44%	5 year estimate
East Palatka CDP, Putnam County	1,607	434	23%	24%	53%	0.49	21%	85%	27%	79%	5 year estimate
East Wakulla CCD, Wakulla County	25,795	8,683	12%	22%	66%	0.40	9%	89%	30%	47%	5 year estimate
Eastpoint CDP, Franklin County	2,082	771	23%	19%	58%	0.36	10%	77%	20%	45%	5 year estimate
Eatonville, Orange County	2,046	601	30%	39%	30%	0.45	26%	80%	41%	45%	5 year estimate
Edgewater, Volusia County	20,755	8,358	11%	28%	62%	0.40	16%	79%	31%	62%	5 year estimate
Eglin AFB CDP, Okaloosa County	2,851	1,055	7%	60%	33%	0.32	5%	92%	0%	32%	5 year estimate
Egypt Lake-Leto CDP, Hillsborough County	40,468	13,638	25%	40%	41%	0.43	12%	69%	38%	59%	5 year estimate
El Portal, Miami-Dade County	2,263	846	14%	28%	59%	0.51	14%	77%	48%	58%	5 year estimate
Elfers CDP, Pasco County	13,612	5,341	17%	42%	41%	0.35	14%	78%	34%	56%	5 year estimate
Ellenton CDP, Manatee County	3,576	1,451	20%	31%	49%	0.45	10%	73%	33%	85%	5 year estimate
Englewood CCD, Sarasota County	11,669	5,960	13%	32%	55%	0.48	17%	85%	31%	64%	5 year estimate

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Ensley CDP, Escambia County	21,320	8,107	20%	31%	49%	0.42	14%	77%	32%	43%	5 year estimate
Estero CDP, Lee County	23,070	10,813	6%	16%	78%	0.44	9%	89%	29%	46%	5 year estimate
Estero Island CCD, Lee County	8,555	4,637	7%	29%	64%	0.60	6%	89%	38%	43%	5 year estimate
Esto-Noma CCD, Holmes County	4,501	1,490	16%	29%	55%	0.39	10%	82%	31%	26%	5 year estimate
Eustis, Lake County	18,727	7,225	14%	33%	53%	0.42	0%	82%	28%	57%	5 year estimate
Everglades CCD, Collier County	15,330	6,251	11%	31%	57%	0.46	10%	78%	36%	45%	5 year estimate
Fairview Shores CDP, Orange County	9,779	4,177	25%	28%	47%	0.47	15%	75%	39%	62%	5 year estimate
Fanning Springs, Levy County	1,144	453	21%	36%	43%	0.44	8%	70%	19%	48%	5 year estimate
Feather Sound CDP, Pinellas County	3,280	1,779	6%	15%	79%	0.37	6%	88%	33%	23%	5 year estimate
Fellowship CCD, Marion County	25,527	10,893	13%	26%	62%	0.42	14%	80%	33%	52%	5 year estimate
Fellsmere, Indian River County	17,486	7,120	13%	32%	56%	0.41	15%	75%	30%	59%	5 year estimate
Fern Park CDP, Seminole County	7,999	3,241	12%	32%	56%	0.42	7%	75%	39%	42%	5 year estimate
Fernandina Beach, Nassau County	11,573	4,775	15%	20%	65%	0.47	0%	83%	33%	51%	5 year estimate
Ferry Pass CDP, Escambia County	29,687	12,226	14%	30%	56%	0.49	9%	86%	26%	62%	5 year estimate
Flagler Beach CCD, Flagler County	28,918	12,973	7%	24%	69%	0.45	13%	88%	40%	48%	5 year estimate
Flagler Estates CDP, St. Johns County	2,629	901	12%	46%	42%	0.30	14%	76%	36%	25%	5 year estimate
Fleming Island CDP, Clay County	33,556	9,923	6%	14%	80%	0.38	7%	94%	32%	38%	5 year estimate
Florida Ridge CDP, Indian River County	9,530	4,047	26%	32%	42%	0.61	13%	71%	38%	60%	5 year estimate
Florida, Miami-Dade County	11,313	2,720	42%	37%	21%	0.45	22%	64%	58%	69%	5 year estimate
Forest CDP, Seminole County	14,892	4,808	11%	30%	59%	0.52	11%	78%	37%	48%	5 year estimate
Fort Lauderdale, Broward County	170,747	71,474	14%	31%	53%	0.49	13%	77%	37%	52%	5 year estimate
Fort McCoy-Anthony CCD, Marion County	18,643	5,776	22%	22%	56%	0.43	14%	77%	29%	53%	5 year estimate
Fort Meade, Polk County	5,699	1,996	10%	24%	66%	0.37	17%	83%	24%	29%	5 year estimate
Fort Myers Beach, Lee County	6,438	3,444	6%	31%	63%	0.60	0%	87%	38%	43%	5 year estimate
Fort Myers CCD, Lee County	147,329	61,238	14%	30%	55%	0.49	13%	78%	34%	53%	5 year estimate
Fort Myers Shores CDP, Lee County	4,577	1,957	25%	33%	43%	0.43	11%	79%	45%	48%	5 year estimate
Fort Myers, Lee County	65,733	23,320	23%	34%	46%	0.51	15%	72%	28%	52%	5 year estimate

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Fort Pierce CCD, St. Lucie County	108,402	41,553	19%	37%	44%	0.45	15%	74%	35%	62%	5 year estimate
Fort Pierce South CDP, St. Lucie County	4,962	1,710	23%	43%	34%	0.41	13%	75%	37%	74%	5 year estimate
Fort Pierce, St. Lucie County	42,328	15,621	34%	40%	31%	0.51	18%	63%	42%	62%	5 year estimate
Fort Walton Beach, Okaloosa County	19,822	8,162	13%	30%	57%	0.43	10%	79%	29%	47%	5 year estimate
Fort White CCD, Columbia County	14,473	5,322	13%	36%	51%	0.42	22%	81%	28%	30%	5 year estimate
Fountainebleau CDP, Miami-Dade County	53,580	18,157	15%	36%	50%	0.42	11%	61%	46%	59%	5 year estimate
Four Corners CDP, Osceola County	30,437	10,069	13%	32%	55%	0.37	13%	80%	31%	60%	5 year estimate
Freeport, Walton County	1,730	706	24%	29%	46%	0.49	9%	82%	34%	45%	5 year estimate
Frostproof, Polk County	3,029	1,190	9%	22%	69%	0.36	0%	83%	19%	33%	5 year estimate
Fruit Cove CDP, St. Johns County	29,161	9,546	4%	13%	83%	0.42	5%	95%	31%	48%	5 year estimate
Fruitland Park, Lake County	4,108	1,347	10%	29%	61%	0.35	21%	82%	28%	51%	5 year estimate
Fruitville CDP, Sarasota County	13,452	5,484	10%	27%	63%	0.40	11%	80%	35%	52%	5 year estimate
Fuller Heights CDP, Polk County	9,275	3,103	7%	16%	77%	0.35	9%	81%	26%	31%	5 year estimate
Fussels Corner CDP, Polk County	5,067	2,327	13%	25%	62%	0.39	23%	87%	33%	34%	5 year estimate
Gainesville, Alachua County	126,038	47,060	31%	31%	39%	0.55	10%	79%	30%	57%	5 year estimate
Gateway CDP, Lee County	8,494	2,885	6%	14%	81%	0.41	8%	91%	45%	47%	5 year estimate
Gibsonton CDP, Hillsborough County	15,989	5,071	21%	33%	46%	0.38	10%	72%	43%	60%	5 year estimate
Gifford CDP, Indian River County	22,124	9,385	9%	32%	59%	0.39	20%	84%	36%	60%	5 year estimate
Glen St. Mary, Baker County	517	196	18%	29%	53%	0.32	19%	80%	11%	35%	5 year estimate
Golden Gate CDP, Collier County	28,490	6,631	25%	39%	40%	0.41	10%	57%	47%	64%	5 year estimate
Golden Glades CDP, Miami-Dade County	33,365	9,151	26%	32%	44%	0.44	17%	61%	54%	59%	5 year estimate
Goldenrod CDP, Seminole County	12,000	4,762	24%	32%	44%	0.47	13%	80%	34%	66%	5 year estimate
Gonzalez CDP, Escambia County	13,135	4,704	10%	12%	78%	0.36	10%	81%	21%	45%	5 year estimate
Goulding CDP, Escambia County	5,186	1,017	27%	45%	28%	0.39	23%	76%	44%	53%	5 year estimate
Goulds CDP, Miami-Dade County	9,638	2,433	29%	23%	48%	0.41	18%	69%	44%	41%	5 year estimate
Graceville, Jackson County	2,262	859	34%	25%	41%	0.50	11%	83%	26%	45%	5 year estimate
Grant-Valkaria, Brevard County	3,837	1,651	4%	25%	71%	0.43	15%	87%	36%	0%	5 year estimate
Green Cove Springs, Clay County	6,903	2,404	20%	27%	53%	0.47	10%	78%	29%	57%	5 year estimate

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Greenacres, Palm Beach County	38,046	13,454	18%	36%	48%	0.42	14%	67%	43%	62%	5 year estimate
Greensboro, Gadsden County	911	290	42%	23%	36%	0.50	17%	63%	42%	16%	5 year estimate
Greenville, Madison County	759	319	41%	16%	43%	0.46	21%	79%	39%	61%	5 year estimate
Greenwood, Jackson County	712	228	14%	32%	54%	0.38	19%	88%	41%	42%	5 year estimate
Grenelefe CDP, Polk County	1,515	675	2%	37%	61%	0.50	2%	87%	37%	72%	5 year estimate
Gretna, Gadsden County	1,591	482	34%	26%	41%	0.46	16%	73%	41%	23%	5 year estimate
Grove CDP, Charlotte County	1,832	959	20%	25%	55%	0.57	22%	80%	14%	37%	5 year estimate
Groveland, Lake County	8,678	2,592	11%	29%	60%	0.36	0%	82%	48%	43%	5 year estimate
Gulf Breeze, Santa Rosa County	5,859	2,093	5%	21%	74%	0.51	4%	86%	27%	32%	5 year estimate
Gulf Gate Estates CDP, Sarasota County	11,021	5,376	13%	37%	50%	0.39	6%	79%	40%	58%	5 year estimate
Gulfport, Pinellas County	12,063	5,607	15%	37%	48%	0.57	10%	81%	43%	62%	5 year estimate
Haines, Polk County	20,802	6,885	24%	26%	50%	0.39	10%	66%	41%	48%	5 year estimate
Hallandale Beach, Broward County	37,798	18,100	17%	43%	39%	0.48	18%	73%	47%	59%	5 year estimate
Hampton, Bradford County	647	212	28%	33%	40%	0.44	17%	69%	31%	24%	5 year estimate
Harlem CDP, Hendry County	2,558	806	44%	28%	28%	0.48	19%	86%	47%	53%	5 year estimate
Harlem Heights CDP, Lee County	963	293	17%	63%	20%	0.26	13%	20%	39%	34%	5 year estimate
Harold CCD, Santa Rosa County	1,183	438	11%	17%	73%	0.29	6%	90%	14%	59%	5 year estimate
Hastings CCD, St. Johns County	11,257	4,384	14%	34%	52%	0.44	9%	84%	31%	39%	5 year estimate
Havana CCD, Gadsden County	14,377	5,728	19%	21%	60%	0.51	11%	86%	27%	39%	5 year estimate
Haverhill, Palm Beach County	1,887	667	17%	28%	55%	0.42	11%	72%	46%	60%	5 year estimate
Hawthorne, Alachua County	1,497	478	21%	29%	50%	0.40	19%	88%	35%	25%	5 year estimate
Heathrow CDP, Seminole County	6,195	2,290	5%	18%	76%	0.48	5%	93%	35%	21%	5 year estimate
Hernando Beach CCD, Hernando County	11,622	5,784	11%	30%	59%	0.43	18%	86%	38%	43%	5 year estimate
Hernando CDP, Citrus County	9,151	3,736	18%	35%	48%	0.40	21%	77%	20%	63%	5 year estimate
Hialeah Gardens, Miami-Dade County	22,203	6,161	17%	32%	52%	0.39	18%	61%	40%	58%	5 year estimate
Hialeah, Miami-Dade County	231,953	71,351	28%	36%	37%	0.45	13%	64%	45%	69%	5 year estimate
High Springs-Alachua CCD, Alachua County	38,495	15,659	12%	25%	63%	0.44	6%	90%	27%	44%	5 year estimate

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Highland Beach, Palm Beach County	3,582	1,935	5%	14%	81%	0.52	3%	96%	43%	62%	5 year estimate
Highland CDP, Polk County	9,570	3,419	6%	17%	76%	0.40	6%	90%	27%	52%	5 year estimate
Hill 'n Dale CDP, Hernando County	1,701	654	30%	37%	33%	0.42	20%	76%	22%	76%	5 year estimate
Hilliard, Nassau County	3,078	1,051	16%	25%	60%	0.35	16%	82%	21%	52%	5 year estimate
Hobe Sound CDP, Martin County	12,901	5,639	13%	35%	52%	0.51	12%	83%	34%	44%	5 year estimate
Holden Heights CDP, Orange County	3,729	1,263	16%	25%	59%	0.45	10%	79%	27%	68%	5 year estimate
Holiday CDP, Pasco County	20,568	9,042	16%	41%	43%	0.38	19%	77%	27%	59%	5 year estimate
Holley CDP, Santa Rosa County	1,107	546	5%	21%	74%	0.35	6%	79%	27%	46%	5 year estimate
Holly Hill, Volusia County	11,730	4,875	22%	38%	40%	0.43	14%	73%	36%	54%	5 year estimate
Hollywood, Broward County	145,241	56,265	15%	37%	49%	0.46	12%	77%	39%	62%	5 year estimate
Homestead, Miami-Dade County	62,129	18,567	28%	29%	45%	0.48	14%	66%	34%	63%	5 year estimate
Homosassa Springs CDP, Citrus County	14,034	5,727	21%	36%	43%	0.46	20%	76%	27%	54%	5 year estimate
Horizon West CDP, Orange County	12,111	4,288	5%	15%	79%	0.36	7%	88%	41%	59%	5 year estimate
Howey-in-the-Hills, Lake County	1,126	519	10%	16%	74%	0.41	4%	91%	28%	56%	5 year estimate
Hudson CDP, Pasco County	11,939	5,503	17%	34%	49%	0.48	17%	82%	24%	54%	5 year estimate
Hunters Creek CDP, Orange County	22,384	7,636	8%	25%	67%	0.40	9%	84%	50%	60%	5 year estimate
Hutchinson Island CCD, St. Lucie County	9,010	5,022	9%	24%	66%	0.48	17%	90%	34%	65%	5 year estimate
Hypoluxo, Palm Beach County	2,585	1,209	14%	29%	57%	0.50	12%	82%	26%	43%	5 year estimate
Immokalee CDP, Collier County	22,760	4,088	49%	30%	23%	0.44	15%	50%	42%	55%	5 year estimate
Indialantic, Brevard County	2,745	1,335	7%	17%	75%	0.49	6%	88%	23%	45%	5 year estimate
Indialantic-Melbourne Beach CCD, Brevard County	43,919	18,430	9%	20%	72%	0.47	9%	85%	35%	46%	5 year estimate
Indian Harbour Beach, Brevard County	8,267	3,593	10%	23%	66%	0.46	14%	81%	42%	47%	5 year estimate
Indian River Estates CDP, St. Lucie County	6,425	2,639	9%	38%	53%	0.37	14%	82%	30%	49%	5 year estimate
Indian Rocks Beach, Pinellas County	4,137	2,267	5%	29%	66%	0.47	7%	90%	44%	41%	5 year estimate
Indiantown CDP, Martin County	6,730	1,459	24%	31%	45%	0.42	13%	63%	32%	66%	5 year estimate
Inglis, Levy County	1,377	651	35%	29%	35%	0.51	22%	83%	36%	44%	5 year estimate
Interior County CCD, Sarasota County	29,431	14,116	9%	18%	73%	0.45	8%	91%	30%	53%	5 year estimate
Interlachen-Florahome CCD, Putnam County	24,051	9,615	18%	33%	49%	0.42	15%	77%	28%	37%	5 year estimate

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Inverness CCD, Citrus County	69,355	29,638	15%	31%	54%	0.45	15%	84%	25%	44%	5 year estimate
Inverness Highlands South CDP, Citrus County	6,238	2,516	12%	29%	59%	0.36	7%	84%	25%	45%	5 year estimate
Inverness, Citrus County	7,259	3,393	19%	40%	41%	0.42	19%	86%	28%	50%	5 year estimate
Inwood CDP, Polk County	6,068	2,400	26%	40%	34%	0.37	15%	72%	28%	69%	5 year estimate
Iona CDP, Lee County	14,425	7,231	7%	24%	68%	0.51	8%	88%	33%	40%	5 year estimate
Island Walk CDP, Collier County	2,901	1,573	3%	12%	85%	0.32	8%	95%	29%	66%	5 year estimate
Ives Estates CDP, Miami-Dade County	17,904	6,668	13%	30%	58%	0.40	11%	67%	48%	40%	5 year estimate
Jacksonville Beach, Duval County	21,518	9,648	12%	23%	66%	0.47	7%	88%	36%	51%	5 year estimate
Jacksonville Beaches CCD, Duval County	54,674	22,470	11%	26%	63%	0.49	8%	85%	35%	54%	5 year estimate
Jacksonville East CCD, Duval County	416,455	162,634	11%	28%	61%	0.46	9%	84%	32%	49%	5 year estimate
Jacksonville North CCD, Duval County	75,604	26,426	14%	25%	61%	0.41	10%	84%	35%	54%	5 year estimate
Jacksonville West CCD, Duval County	312,658	116,400	21%	32%	47%	0.46	15%	81%	35%	55%	5 year estimate
Jacksonville, Duval County	836,507	311,342	17%	29%	56%	0.47	12%	83%	31%	55%	5 year estimate
Jan Phyl Village CDP, Polk County	4,774	1,694	12%	27%	61%	0.41	10%	87%	24%	75%	5 year estimate
Jasmine Estates CDP, Pasco County	18,744	7,535	16%	45%	39%	0.40	16%	72%	35%	65%	5 year estimate
Jasper, Hamilton County	4,433	623	30%	25%	46%	0.56	12%	82%	25%	45%	5 year estimate
Jay CCD, Santa Rosa County	4,118	1,544	16%	25%	58%	0.41	10%	83%	21%	14%	5 year estimate
Jennings, Hamilton County	1,006	283	23%	33%	45%	0.39	13%	61%	9%	51%	5 year estimate
Juno Ridge CDP, Palm Beach County	714	392	11%	57%	32%	0.45	5%	55%	36%	61%	5 year estimate
Jupiter, Palm Beach County	56,294	23,324	8%	23%	70%	0.51	6%	89%	39%	49%	5 year estimate
Kendale Lakes CDP, Miami-Dade County	59,230	18,012	16%	26%	59%	0.42	13%	70%	42%	65%	5 year estimate
Kendall CDP, Miami-Dade County	75,640	28,172	10%	25%	65%	0.48	9%	83%	42%	50%	5 year estimate
Kendall West CDP, Miami-Dade County	38,288	11,004	19%	31%	52%	0.47	12%	67%	54%	68%	5 year estimate
Kensington Park CDP, Sarasota County	4,094	1,593	17%	41%	42%	0.44	9%	67%	40%	52%	5 year estimate
Key Biscayne, Miami-Dade County	12,385	4,347	8%	9%	83%	0.58	3%	93%	42%	32%	5 year estimate
Key Largo CDP, Monroe County	11,409	4,517	15%	38%	47%	0.49	9%	75%	44%	57%	5 year estimate
Key West, Monroe County	24,870	9,322	9%	43%	48%	0.48	6%	66%	51%	68%	5 year estimate

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Keystone Heights, Clay County	1,354	528	7%	30%	63%	0.42	8%	82%	20%	25%	5 year estimate
Keystone-Citrus Park CCD, Hillsborough County	128,907	48,424	8%	20%	72%	0.44	8%	87%	36%	46%	5 year estimate
Kissimmee, Osceola County	61,484	21,105	21%	38%	43%	0.41	13%	72%	43%	69%	5 year estimate
LaBelle, Hendry County	4,646	1,715	27%	32%	40%	0.50	29%	63%	41%	39%	5 year estimate
Lacoochee CDP, Pasco County	1,766	401	37%	19%	44%	0.33	17%	59%	32%	46%	5 year estimate
Lady Lake, Lake County	14,043	6,944	9%	36%	55%	0.38	12%	87%	19%	76%	5 year estimate
Laguna Beach CDP, Bay County	3,233	1,827	23%	28%	49%	0.47	11%	76%	31%	46%	5 year estimate
Lake Alfred, Polk County	5,039	1,757	25%	29%	46%	0.44	12%	80%	37%	60%	5 year estimate
Lake Belvedere Estates CDP, Palm Beach County	3,038	889	11%	30%	59%	0.32	11%	63%	53%	56%	5 year estimate
Lake Butler CDP, Orange County	15,961	5,174	2%	12%	85%	0.48	7%	93%	40%	49%	5 year estimate
Lake Butler, Union County	2,384	820	36%	35%	30%	0.50	18%	77%	32%	34%	5 year estimate
Lake Clarke Shores, Palm Beach County	3,412	1,410	5%	21%	74%	0.42	5%	88%	35%	31%	5 year estimate
Lake Hamilton, Polk County	1,075	422	24%	29%	47%	0.48	9%	78%	36%	48%	5 year estimate
Lake Kathryn CDP, Lake County	827	269	22%	67%	12%	0.33	23%	73%	9%	85%	5 year estimate
Lake Lorraine CDP, Okaloosa County	6,837	3,044	13%	27%	60%	0.43	7%	81%	25%	48%	5 year estimate
Lake Magdalene CDP, Hillsborough County	28,783	11,847	12%	31%	58%	0.50	10%	83%	34%	58%	5 year estimate
Lake Mary, Seminole County	13,917	4,899	5%	22%	73%	0.47	9%	86%	35%	53%	5 year estimate
Lake Panasoffke CDP, Sumter County	3,798	1,976	17%	21%	62%	0.48	0%	78%	22%	70%	5 year estimate
Lake Park, Palm Beach County	8,204	2,925	16%	42%	42%	0.40	16%	68%	49%	55%	5 year estimate
Lake Placid, Highlands County	2,405	739	26%	25%	49%	0.58	11%	65%	28%	58%	5 year estimate
Lake Wales, Polk County	14,268	5,700	24%	26%	50%	0.46	16%	82%	29%	60%	5 year estimate
Lake Worth, Palm Beach County	35,324	11,935	24%	36%	41%	0.44	17%	61%	42%	58%	5 year estimate
Lake, Columbia County	12,133	4,537	25%	34%	41%	0.47	0%	83%	36%	46%	5 year estimate
Lakeland, Polk County	100,009	40,219	17%	27%	58%	0.44	14%	86%	23%	46%	5 year estimate
Lakeside CDP, Clay County	31,438	11,723	7%	24%	69%	0.40	11%	82%	30%	44%	5 year estimate
Lakewood Park CDP, St. Lucie County	11,625	4,851	16%	31%	53%	0.45	14%	85%	34%	57%	5 year estimate
Land O' Lakes CDP, Pasco County	33,621	11,671	5%	22%	73%	0.38	10%	89%	37%	45%	5 year estimate
Lantana, Palm Beach County	10,445	4,047	17%	35%	48%	0.49	0%	74%	49%	56%	5 year estimate

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Largo, Pinellas County	77,871	36,472	13%	40%	48%	0.45	13%	80%	26%	52%	5 year estimate
Lauderdale Lakes, Broward County	33,262	11,791	22%	42%	36%	0.45	20%	69%	55%	59%	5 year estimate
Lauderdale-by-the-Sea, Broward County	6,111	3,862	13%	27%	59%	0.59	7%	88%	43%	51%	5 year estimate
Lauderhill, Broward County	69,083	23,925	21%	40%	40%	0.44	17%	68%	45%	60%	5 year estimate
Laurel Hill, Okaloosa County	645	243	19%	28%	52%	0.39	15%	72%	20%	51%	5 year estimate
Lawtey, Bradford County	1,195	435	25%	35%	40%	0.44	17%	72%	27%	41%	5 year estimate
Lealman CDP, Pinellas County	21,366	8,890	25%	45%	34%	0.44	19%	73%	30%	52%	5 year estimate
Lecanto CDP, Citrus County	5,619	1,968	14%	27%	60%	0.45	4%	91%	29%	66%	5 year estimate
Leesburg, Lake County	20,614	8,779	17%	42%	41%	0.42	17%	81%	28%	67%	5 year estimate
Lehigh Acres CDP, Lee County	104,011	29,226	20%	34%	51%	0.38	18%	69%	31%	54%	5 year estimate
Leisure CDP, Miami-Dade County	22,880	5,890	39%	22%	46%	0.44	17%	63%	49%	57%	5 year estimate
Live Oak, Suwannee County	6,865	2,552	31%	32%	37%	0.47	15%	75%	28%	53%	5 year estimate
Lochmoor Waterway Estates CDP, Lee County	3,923	1,741	8%	36%	56%	0.39	5%	82%	39%	53%	5 year estimate
Lockhart CDP, Orange County	13,736	5,155	15%	29%	56%	0.43	11%	78%	33%	51%	5 year estimate
Longboat Key CCD, Sarasota County	4,550	2,505	6%	16%	78%	0.59	2%	97%	38%	24%	5 year estimate
Longwood, Seminole County	13,796	4,696	7%	27%	66%	0.36	7%	79%	35%	54%	5 year estimate
Loughman CDP, Polk County	2,380	921	12%	21%	68%	0.38	2%	71%	31%	49%	5 year estimate
Lower Grand Lagoon CDP, Bay County	4,876	2,581	15%	36%	49%	0.42	7%	68%	26%	28%	5 year estimate
Lower Keys CCD, Monroe County	10,394	4,314	8%	30%	62%	0.43	5%	84%	42%	56%	5 year estimate
Loxahatchee Groves, Palm Beach County	3,199	1,035	10%	21%	69%	0.42	5%	84%	47%	14%	5 year estimate
Lutz CDP, Hillsborough County	19,158	7,025	6%	20%	74%	0.44	9%	89%	31%	62%	5 year estimate
Lynn Haven, Bay County	18,393	7,120	10%	28%	62%	0.39	0%	88%	25%	55%	5 year estimate
Macclenny, Baker County	6,362	2,134	19%	30%	51%	0.40	6%	88%	26%	47%	5 year estimate
Madeira Beach, Pinellas County	4,281	2,365	12%	32%	56%	0.48	10%	79%	41%	47%	5 year estimate
Madison, Madison County	2,852	1,131	36%	28%	36%	0.51	12%	80%	30%	52%	5 year estimate
Maitland, Orange County	15,913	6,555	7%	22%	71%	0.46	5%	89%	31%	37%	5 year estimate
Malabar CCD, Brevard County	16,079	7,512	10%	32%	58%	0.44	14%	84%	26%	42%	5 year estimate
Malone CCD, Jackson County	4,383	1,006	12%	37%	50%	0.38	8%	83%	16%	42%	5 year estimate

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Manatee Road CDP, Levy County	2,488	994	9%	31%	60%	0.34	11%	80%	17%	63%	5 year estimate
Mango CDP, Hillsborough County	11,273	4,085	21%	31%	47%	0.39	12%	71%	29%	61%	5 year estimate
Mangonia Park, Palm Beach County	1,671	592	24%	52%	24%	0.42	24%	61%	40%	65%	5 year estimate
Marathon, Monroe County	8,389	3,371	14%	41%	45%	0.48	9%	70%	40%	65%	5 year estimate
Marco Island, Collier County	16,570	7,751	7%	17%	75%	0.53	6%	92%	40%	40%	5 year estimate
Margate, Broward County	54,266	21,065	14%	37%	50%	0.42	13%	74%	41%	55%	5 year estimate
Marianna, Jackson County	7,330	2,660	29%	32%	39%	0.54	12%	84%	37%	51%	5 year estimate
Mary Esther, Okaloosa County	3,933	1,709	4%	25%	71%	0.37	5%	85%	21%	67%	5 year estimate
Mascotte, Lake County	5,067	1,372	20%	33%	47%	0.35	12%	80%	49%	65%	5 year estimate
Matanzas CCD, St. Johns County	14,907	6,673	12%	28%	60%	0.41	11%	84%	35%	49%	5 year estimate
Mayo, Lafayette County	1,510	464	30%	31%	39%	0.47	11%	62%	23%	50%	5 year estimate
McAlpin-Wellborn CCD, Suwannee County	8,459	3,100	22%	21%	57%	0.43	11%	83%	21%	43%	5 year estimate
McGregor CDP, Lee County	7,829	3,536	7%	20%	73%	0.48	7%	87%	27%	44%	5 year estimate
Meadow Woods CDP, Orange County	23,464	7,306	13%	29%	58%	0.38	16%	71%	52%	63%	5 year estimate
Medulla CDP, Polk County	8,073	3,011	9%	24%	67%	0.39	7%	88%	29%	48%	5 year estimate
Melbourne Beach, Brevard County	3,135	1,303	7%	21%	72%	0.50	5%	81%	49%	67%	5 year estimate
Melbourne CCD, Brevard County	121,213	50,664	12%	28%	60%	0.44	12%	85%	30%	53%	5 year estimate
Melbourne Shores-Floridana Beach CCD, Brevard County	7,430	3,326	8%	20%	72%	0.49	11%	92%	35%	40%	5 year estimate
Melbourne, Brevard County	77,047	33,120	16%	31%	55%	0.48	17%	84%	27%	47%	5 year estimate
Memphis CDP, Manatee County	8,879	2,806	20%	35%	45%	0.43	16%	65%	40%	52%	5 year estimate
Merritt Island CCD, Brevard County	42,412	17,454	11%	20%	69%	0.45	9%	86%	30%	42%	5 year estimate
Merritt Island CDP, Brevard County	34,880	14,196	12%	21%	68%	0.44	12%	86%	28%	51%	5 year estimate
Mexico Beach, Bay County	1,236	604	13%	21%	66%	0.44	13%	83%	49%	35%	5 year estimate
Miami Beach, Miami-Dade County	90,579	43,115	17%	33%	50%	0.64	7%	74%	43%	53%	5 year estimate
Miami Gardens, Miami-Dade County	110,739	30,692	22%	30%	51%	0.47	21%	75%	49%	67%	5 year estimate
Miami Lakes, Miami-Dade County	30,016	9,680	10%	18%	72%	0.43	10%	73%	48%	61%	5 year estimate
Miami Springs, Miami-Dade County	13,909	4,925	9%	30%	61%	0.43	12%	77%	34%	58%	5 year estimate
Miami, Miami-Dade County	413,864	151,063	32%	33%	37%	0.57	14%	65%	43%	62%	5 year estimate
Micanopy CCD, Alachua County	2,914	1,339	12%	31%	58%	0.48	6%	82%	26%	51%	5 year estimate
Micco CDP, Brevard County	8,852	4,753	12%	38%	50%	0.38	14%	85%	22%	42%	5 year estimate

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Middle Keys CCD, Monroe County	9,731	4,068	13%	40%	47%	0.48	10%	73%	42%	64%	5 year estimate
Middleburg CDP, Clay County	12,617	4,365	13%	28%	60%	0.40	13%	81%	30%	49%	5 year estimate
Middleburg-Clay Hill CCD, Clay County	54,075	17,625	11%	22%	67%	0.36	11%	85%	32%	52%	5 year estimate
Midway CDP, Santa Rosa County	17,198	6,548	8%	22%	70%	0.43	6%	88%	34%	58%	5 year estimate
Midway CDP, Seminole County	1,689	568	31%	41%	28%	0.44	31%	76%	38%	46%	5 year estimate
Midway, Gadsden County	2,996	1,134	18%	24%	58%	0.37	6%	83%	40%	51%	5 year estimate
Milton, Santa Rosa County	8,889	3,738	11%	42%	47%	0.35	0%	82%	32%	50%	5 year estimate
Mims CDP, Brevard County	7,488	2,942	15%	28%	57%	0.43	17%	86%	21%	43%	5 year estimate
Minneola, Lake County	9,434	3,125	11%	38%	51%	0.42	0%	82%	40%	66%	5 year estimate
Miramar Beach CDP, Walton County	6,136	3,259	6%	27%	66%	0.49	4%	90%	39%	56%	5 year estimate
Miramar, Broward County	128,737	36,767	10%	26%	65%	0.38	9%	77%	52%	60%	5 year estimate
Monticello, Jefferson County	2,759	979	15%	35%	50%	0.44	13%	78%	25%	44%	5 year estimate
Montverde, Lake County	1,550	487	5%	18%	77%	0.40	10%	89%	38%	49%	5 year estimate
Moon Lake CDP, Pasco County	4,558	1,559	29%	39%	33%	0.43	21%	70%	38%	45%	5 year estimate
Moore Haven, Glades County	2,700	585	28%	37%	36%	0.44	12%	48%	23%	43%	5 year estimate
Mount Dora, Lake County	12,445	5,209	15%	30%	56%	0.47	0%	82%	35%	55%	5 year estimate
Mount Plymouth CDP, Lake County	3,821	1,500	8%	29%	64%	0.35	7%	81%	44%	25%	5 year estimate
Munson CCD, Santa Rosa County	1,649	595	4%	31%	65%	0.38	14%	72%	23%	15%	5 year estimate
Myakka CCD, Manatee County	43,911	15,951	7%	17%	77%	0.41	9%	89%	40%	35%	5 year estimate
Myrtle Grove CDP, Escambia County	16,917	5,908	20%	21%	59%	0.40	12%	86%	24%	54%	5 year estimate
Naples CCD, Collier County	242,981	94,243	9%	27%	64%	0.54	10%	79%	38%	54%	5 year estimate
Naples Manor CDP, Collier County	5,152	1,002	31%	42%	27%	0.43	26%	50%	53%	66%	5 year estimate
Naples Park CDP, Collier County	7,195	2,627	7%	38%	56%	0.38	12%	68%	37%	57%	5 year estimate
Naranja CDP, Miami-Dade County	7,046	2,299	42%	30%	27%	0.49	10%	73%	59%	82%	5 year estimate
Nassau Village-Ratliff CDP, Nassau County	5,594	1,946	6%	22%	72%	0.36	6%	80%	27%	30%	5 year estimate
Navarre Beach CCD, Santa Rosa County	1,246	524	3%	3%	94%	0.40	0%	91%	34%	25%	5 year estimate
Navarre CDP, Santa Rosa County	31,500	11,402	7%	21%	71%	0.40	9%	87%	33%	53%	5 year estimate
Neptune Beach, Duval County	6,886	3,375	10%	19%	71%	0.52	3%	88%	37%	52%	5 year estimate

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New Port Richey East CDP, Pasco County	8,785	3,820	20%	38%	42%	0.37	0%	82%	30%	42%	5 year estimate
New Port Richey, Pasco County	15,113	6,524	22%	43%	35%	0.48	16%	75%	41%	56%	5 year estimate
New Smyrna Beach, Volusia County	22,715	10,566	16%	22%	63%	0.49	8%	87%	36%	48%	5 year estimate
Newberry, Alachua County	5,006	2,072	15%	25%	60%	0.39	6%	84%	36%	42%	5 year estimate
Newberry-Archer CCD, Alachua County	21,764	8,794	12%	23%	66%	0.43	7%	87%	26%	29%	5 year estimate
Niceville, Okaloosa County	12,977	5,200	9%	23%	68%	0.39	6%	87%	24%	60%	5 year estimate
Nocatee CDP, St. Johns County	3,925	1,371	10%	19%	71%	0.43	6%	91%	53%	75%	5 year estimate
Nokomis CDP, Sarasota County	3,478	1,421	14%	32%	54%	0.42	16%	71%	29%	46%	5 year estimate
North Bay Village, Miami-Dade County	7,181	3,038	11%	30%	59%	0.40	5%	62%	55%	43%	5 year estimate
North Brooksville CDP, Hernando County	3,637	1,537	16%	33%	51%	0.42	19%	79%	18%	34%	5 year estimate
North Columbia CCD, Columbia County	1,692	657	18%	34%	48%	0.43	6%	75%	32%	0%	5 year estimate
North Fort Myers CCD, Lee County	36,347	16,975	12%	35%	53%	0.43	14%	82%	30%	45%	5 year estimate
North Key Largo CDP, Monroe County	1,166	510	11%	20%	69%	0.62	4%	93%	36%	25%	5 year estimate
North Lauderdale, Broward County	41,789	12,132	17%	38%	44%	0.38	15%	61%	49%	68%	5 year estimate
North Miami Beach, Miami-Dade County	42,422	13,718	23%	32%	49%	0.44	15%	63%	50%	63%	5 year estimate
North Miami, Miami-Dade County	59,860	17,935	24%	34%	43%	0.48	14%	62%	51%	67%	5 year estimate
North Okeechobee CCD, Okeechobee County	8,392	2,237	22%	33%	46%	0.40	13%	73%	50%	21%	5 year estimate
North Palm Beach, Palm Beach County	12,114	6,095	7%	25%	68%	0.48	7%	90%	37%	42%	5 year estimate
North Peninsula CCD, Volusia County	24,008	11,894	12%	32%	55%	0.51	11%	81%	34%	46%	5 year estimate
North Port, Sarasota County	57,831	21,130	9%	34%	57%	0.39	13%	79%	30%	43%	5 year estimate
North River Shores CDP, Martin County	3,796	1,536	17%	26%	57%	0.54	19%	86%	35%	86%	5 year estimate
North Sarasota CDP, Sarasota County	7,654	3,035	21%	37%	42%	0.41	19%	70%	40%	81%	5 year estimate
North Weeki Wachee CDP, Hernando County	8,649	3,682	11%	25%	65%	0.38	14%	86%	32%	57%	5 year estimate
Northdale CDP, Hillsborough County	19,735	8,526	10%	21%	70%	0.39	11%	88%	33%	49%	5 year estimate

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Northeast Glades CCD, Glades County	4,270	1,518	13%	37%	50%	0.43	14%	76%	15%	55%	5 year estimate
Northeast Leon CCD, Leon County	52,010	19,607	6%	13%	81%	0.42	5%	94%	26%	42%	5 year estimate
Northwest Escambia CCD, Escambia County	4,198	1,597	10%	20%	69%	0.37	10%	85%	18%	41%	5 year estimate
Northwest Leon CCD, Leon County	23,030	8,970	11%	22%	67%	0.37	8%	87%	29%	51%	5 year estimate
Oak Ridge CDP, Orange County	19,946	6,878	21%	46%	34%	0.39	12%	58%	44%	68%	5 year estimate
Oakland Park, Broward County	42,191	17,413	18%	39%	47%	0.44	14%	68%	42%	66%	5 year estimate
Oakland, Orange County	2,510	835	13%	16%	71%	0.50	9%	89%	40%	50%	5 year estimate
Oakleaf Plantation CDP, Clay County	20,966	6,222	7%	16%	77%	0.31	8%	89%	42%	50%	5 year estimate
Ocala, Marion County	56,616	22,308	21%	27%	53%	0.50	16%	78%	32%	56%	5 year estimate
Ocean CDP, Okaloosa County	5,462	2,503	12%	34%	54%	0.41	12%	75%	31%	52%	5 year estimate
Ocoee, Orange County	37,127	11,520	8%	21%	71%	0.40	13%	80%	38%	39%	5 year estimate
Odessa CDP, Pasco County	7,251	2,434	5%	18%	77%	0.36	9%	86%	35%	38%	5 year estimate
Ojus CDP, Miami-Dade County	17,901	6,603	13%	28%	59%	0.51	6%	77%	50%	55%	5 year estimate
Okeechobee, Okeechobee County	5,632	1,834	21%	26%	53%	0.51	10%	72%	30%	44%	5 year estimate
Oldsmar, Pinellas County	13,565	4,762	11%	30%	59%	0.44	12%	84%	37%	55%	5 year estimate
Olympia Heights CDP, Miami-Dade County	12,514	3,846	17%	21%	63%	0.47	7%	82%	41%	58%	5 year estimate
Opa-locka, Miami-Dade County	15,329	5,163	42%	38%	21%	0.53	12%	64%	61%	64%	5 year estimate
Orange Park, Clay County	8,527	3,360	9%	30%	61%	0.42	11%	83%	25%	40%	5 year estimate
Orange, Volusia County	10,653	4,996	17%	36%	46%	0.41	13%	82%	30%	74%	5 year estimate
Oriole Beach CDP, Santa Rosa County	1,562	590	15%	29%	55%	0.53	13%	77%	18%	71%	5 year estimate
Orlando, Orange County	249,525	98,965	18%	35%	49%	0.48	12%	77%	34%	53%	5 year estimate
Orlovista CDP, Orange County	7,237	2,189	26%	35%	40%	0.38	24%	57%	44%	76%	5 year estimate
Ormond Beach, Volusia County	38,251	15,699	12%	25%	65%	0.51	9%	86%	31%	59%	5 year estimate
Ormond-by-the-Sea CDP, Volusia County	7,733	3,922	12%	32%	56%	0.53	11%	83%	35%	51%	5 year estimate
Osprey CDP, Sarasota County	5,915	2,734	6%	21%	72%	0.51	14%	88%	30%	36%	5 year estimate
Oviedo, Seminole County	34,426	10,088	7%	20%	73%	0.36	9%	90%	34%	51%	5 year estimate
Pace CCD, Santa Rosa County	30,827	11,098	9%	24%	67%	0.38	8%	87%	28%	42%	5 year estimate

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Page Park CDP, Lee County	861	292	27%	64%	9%	0.25	0%	55%	0%	61%	5 year estimate
Palatka CCD, Putnam County	24,375	9,004	27%	20%	52%	0.47	13%	83%	23%	69%	5 year estimate
Palm Bay, Brevard County	104,136	37,084	17%	30%	57%	0.43	15%	83%	34%	55%	5 year estimate
Palm Beach Gardens, Palm Beach County	49,200	21,899	7%	23%	70%	0.51	7%	89%	37%	55%	5 year estimate
Palm CDP, Martin County	22,911	9,252	8%	19%	73%	0.44	11%	91%	33%	45%	5 year estimate
Palm Coast, Flagler County	79,980	27,288	12%	26%	63%	0.42	12%	83%	37%	47%	5 year estimate
Palm Harbor CDP, Pinellas County	58,688	26,450	9%	28%	64%	0.44	10%	88%	34%	57%	5 year estimate
Palm River-Clair Mel CDP, Hillsborough County	21,438	7,145	26%	34%	43%	0.45	16%	76%	34%	67%	5 year estimate
Palm River-Gibsonton CCD, Hillsborough County	43,684	14,540	21%	33%	46%	0.41	13%	75%	37%	62%	5 year estimate
Palm Springs, Palm Beach County	20,124	6,895	22%	42%	36%	0.36	15%	65%	52%	63%	5 year estimate
Palm Valley CDP, St. Johns County	20,698	8,372	5%	19%	76%	0.52	9%	92%	34%	38%	5 year estimate
Palmetto Bay, Miami-Dade County	23,873	7,273	7%	10%	83%	0.42	9%	90%	30%	71%	5 year estimate
Palmetto CCD, Manatee County	31,943	12,323	14%	40%	46%	0.45	12%	77%	32%	52%	5 year estimate
Palmona Park CDP, Lee County	919	402	7%	61%	31%	0.36	14%	58%	26%	66%	5 year estimate
Panacea CDP, Wakulla County	665	224	34%	40%	26%	0.41	20%	60%	34%	70%	5 year estimate
Panama Beach, Bay County	11,623	5,269	11%	29%	60%	0.39	30%	77%	34%	44%	5 year estimate
Panama Beaches CCD, Bay County	35,035	16,477	11%	31%	58%	0.44	8%	77%	35%	41%	5 year estimate
Panama CCD, Bay County	89,337	35,790	14%	32%	54%	0.41	11%	81%	28%	52%	5 year estimate
Paradise Heights CDP, Orange County	797	255	18%	65%	17%	0.37	20%	59%	37%	100%	5 year estimate
Parker, Bay County	4,354	2,201	7%	38%	55%	0.35	13%	81%	33%	52%	5 year estimate
Parkland, Broward County	24,050	7,415	6%	12%	81%	0.42	7%	90%	46%	61%	5 year estimate
Parrish CCD, Manatee County	21,204	7,648	8%	19%	73%	0.37	12%	88%	37%	40%	5 year estimate
Pasadena Hills CDP, Pasco County	8,233	3,146	5%	33%	63%	0.41	7%	87%	22%	62%	5 year estimate
Patrick AFB CDP, Brevard County	1,320	325	3%	47%	50%	0.24	15%	95%	0%	42%	5 year estimate
Paxton-Darlington CCD, Walton County	8,394	3,474	16%	24%	60%	0.43	12%	78%	18%	21%	5 year estimate
Pebble Creek CDP, Hillsborough County	8,117	2,681	5%	18%	78%	0.34	10%	84%	31%	47%	5 year estimate
Pembroke Park, Broward County	6,076	2,464	24%	48%	28%	0.40	9%	69%	28%	64%	5 year estimate
Pembroke Pines, Broward County	160,292	56,039	12%	28%	63%	0.43	11%	85%	41%	56%	5 year estimate

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Penney Farms CCD, Clay County	14,130	5,003	9%	18%	73%	0.35	7%	90%	27%	44%	5 year estimate
Pensacola, Escambia County	52,083	22,862	16%	24%	60%	0.48	11%	81%	29%	48%	5 year estimate
Perry North CCD, Taylor County	15,371	5,548	18%	36%	46%	0.47	14%	81%	20%	56%	5 year estimate
Perry South CCD, Taylor County	7,190	2,200	18%	27%	55%	0.39	8%	84%	25%	31%	5 year estimate
Pierson-Seville CCD, Volusia County	7,000	2,471	17%	27%	56%	0.45	6%	75%	36%	50%	5 year estimate
Pine Air CDP, Palm Beach County	2,180	619	16%	52%	32%	0.33	13%	59%	37%	75%	5 year estimate
Pine Castle CDP, Orange County	9,847	3,497	27%	39%	34%	0.43	13%	65%	46%	72%	5 year estimate
Pine Hills CDP, Orange County	69,219	20,144	21%	36%	43%	0.41	18%	73%	40%	60%	5 year estimate
Pine Island CCD, Lee County	8,452	4,088	11%	31%	58%	0.44	8%	81%	34%	41%	5 year estimate
Pine Lakes CDP, Lake County	514	180	33%	58%	9%	0.36	37%	73%	68%	50%	5 year estimate
Pine Manor CDP, Lee County	3,260	779	49%	28%	23%	0.38	20%	45%	43%	66%	5 year estimate
Pine Ridge CDP, Collier County	1,958	834	10%	27%	63%	0.58	7%	92%	34%	42%	5 year estimate
Pincrest, Miami-Dade County	18,464	5,936	5%	13%	82%	0.52	5%	91%	43%	42%	5 year estimate
Pinellas Park, Pinellas County	49,411	20,448	13%	35%	53%	0.39	12%	75%	33%	53%	5 year estimate
Pinewood CDP, Miami-Dade County	17,371	4,937	33%	37%	30%	0.44	20%	60%	50%	68%	5 year estimate
Plant CCD, Hillsborough County	85,801	28,221	16%	28%	56%	0.45	10%	76%	33%	52%	5 year estimate
Plantation, Broward County	88,019	33,623	8%	26%	66%	0.46	7%	81%	37%	43%	5 year estimate
Poinciana CDP, Polk County	53,561	17,176	14%	23%	59%	0.38	19%	78%	45%	69%	5 year estimate
Point Baker CDP, Santa Rosa County	2,590	1,036	13%	29%	58%	0.42	9%	77%	19%	31%	5 year estimate
Polk, Polk County	2,266	747	27%	22%	51%	0.72	16%	76%	24%	75%	5 year estimate
Pomona Park, Putnam County	830	290	26%	28%	46%	0.39	12%	63%	21%	52%	5 year estimate
Pompano Beach, Broward County	102,968	41,211	15%	37%	45%	0.47	11%	68%	37%	60%	5 year estimate
Ponce de Leon, Holmes County	380	215	2%	48%	50%	0.37	2%	87%	25%	44%	5 year estimate
Ponce Inlet, Volusia County	3,034	1,509	4%	16%	80%	0.48	8%	95%	33%	19%	5 year estimate
Ponte Vedra CCD, St. Johns County	27,572	11,550	5%	17%	78%	0.52	6%	94%	35%	41%	5 year estimate
Port Charlotte CCD, Charlotte County	84,989	36,973	13%	30%	57%	0.41	15%	82%	37%	53%	5 year estimate
Port LaBelle CDP, Hendry County	4,698	1,188	25%	29%	46%	0.40	21%	68%	38%	51%	5 year estimate

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Port Orange CCD, Volusia County	64,867	27,662	14%	32%	54%	0.44	9%	83%	32%	51%	5 year estimate
Port Richey CCD, Pasco County	106,425	44,550	15%	39%	46%	0.44	16%	80%	31%	58%	5 year estimate
Port Salerno-Hobe Sound CCD, Martin County	59,832	25,241	10%	28%	62%	0.51	12%	84%	34%	52%	5 year estimate
Port St. Joe CCD, Gulf County	7,807	3,247	16%	25%	59%	0.42	14%	80%	33%	41%	5 year estimate
Port St. John CDP, Brevard County	12,286	4,506	11%	21%	68%	0.36	10%	83%	31%	42%	5 year estimate
Port St. Lucie, St. Lucie County	168,718	57,184	11%	33%	56%	0.40	13%	82%	35%	53%	5 year estimate
Pretty Bayou CDP, Bay County	3,035	1,306	7%	31%	62%	0.51	9%	89%	29%	51%	5 year estimate
Princeton CDP, Miami-Dade County	23,529	6,103	21%	25%	54%	0.44	16%	65%	49%	54%	5 year estimate
Progress Village CDP, Hillsborough County	5,267	1,887	12%	32%	56%	0.42	12%	78%	33%	49%	5 year estimate
Punta Gorda CCD, Charlotte County	37,382	16,538	10%	24%	65%	0.48	11%	86%	33%	42%	5 year estimate
Quincy CCD, Gadsden County	23,815	8,197	28%	28%	44%	0.46	17%	79%	30%	40%	5 year estimate
Raiford CCD, Union County	3,838	617	9%	19%	71%	0.30	8%	91%	20%	17%	5 year estimate
Redbay CCD, Walton County	2,899	1,138	30%	37%	33%	0.44	16%	78%	27%	57%	5 year estimate
Reddick-McIntosh CCD, Marion County	11,645	4,366	16%	24%	61%	0.47	16%	78%	31%	45%	5 year estimate
Richmond Heights CDP, Miami-Dade County	9,011	2,623	15%	38%	46%	0.40	32%	75%	48%	48%	5 year estimate
Ridge Manor CCD, Hernando County	6,790	2,605	16%	29%	55%	0.40	12%	76%	29%	40%	5 year estimate
Ridge Wood Heights CDP, Sarasota County	4,793	2,121	15%	38%	47%	0.44	11%	73%	44%	60%	5 year estimate
Rio CDP, Martin County	823	419	18%	32%	50%	0.74	28%	73%	42%	91%	5 year estimate
Rio Pinar CDP, Orange County	5,423	1,733	7%	11%	83%	0.37	8%	88%	33%	74%	5 year estimate
River Park CDP, St. Lucie County	5,304	2,551	13%	44%	43%	0.41	14%	79%	35%	66%	5 year estimate
Riverview CDP, Hillsborough County	79,420	24,169	9%	21%	71%	0.37	6%	87%	28%	49%	5 year estimate
Riviera Beach, Palm Beach County	32,822	12,169	22%	33%	45%	0.50	20%	74%	43%	65%	5 year estimate
Rockledge, Brevard County	25,206	9,730	6%	27%	67%	0.41	14%	85%	26%	52%	5 year estimate
Roosevelt Gardens CDP, Broward County	2,877	779	32%	26%	42%	0.45	20%	76%	39%	63%	5 year estimate
Rotonda CDP, Charlotte County	8,745	4,288	9%	32%	59%	0.41	11%	90%	33%	60%	5 year estimate
Royal Palm Beach, Palm Beach County	34,656	10,947	8%	23%	69%	0.38	12%	85%	38%	61%	5 year estimate

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Royal Palm Estates CDP, Palm Beach County	2,694	784	27%	33%	40%	0.37	15%	57%	59%	70%	5 year estimate
Ruskin CCD, Hillsborough County	56,550	25,036	7%	27%	65%	0.42	10%	87%	30%	61%	5 year estimate
Samoset CDP, Manatee County	4,589	1,180	17%	51%	31%	0.35	13%	65%	62%	56%	5 year estimate
San Antonio, Pasco County	1,140	420	6%	21%	72%	0.39	4%	92%	25%	60%	5 year estimate
San Carlos Park CDP, Lee County	18,828	5,749	14%	30%	57%	0.38	12%	68%	41%	43%	5 year estimate
Sanderson CCD, Baker County	12,401	3,819	16%	19%	65%	0.41	12%	82%	25%	55%	5 year estimate
Sanford, Seminole County	54,146	18,179	18%	37%	45%	0.41	15%	77%	39%	62%	5 year estimate
Sanibel Island CCD, Lee County	6,862	3,471	6%	12%	82%	0.51	5%	95%	35%	52%	5 year estimate
Sarasota Springs CDP, Sarasota County	14,496	5,985	10%	34%	56%	0.41	12%	76%	41%	64%	5 year estimate
Sarasota, Sarasota County	52,420	22,638	18%	36%	46%	0.53	14%	77%	37%	50%	5 year estimate
Satellite Beach, Brevard County	10,297	4,089	5%	19%	76%	0.41	6%	84%	35%	43%	5 year estimate
Sawgrass CDP, St. Johns County	5,007	2,408	7%	15%	78%	0.53	6%	96%	35%	38%	5 year estimate
Schall Circle CDP, Palm Beach County	1,323	456	26%	29%	45%	0.48	34%	61%	45%	10%	5 year estimate
Sebastian, Indian River County	2,262	709	19%	8%	73%	0.41	19%	77%	33%	23%	5 year estimate
Sebring CCD, Highlands County	41,048	17,414	16%	36%	48%	0.43	14%	82%	27%	51%	5 year estimate
Seffner CDP, Hillsborough County	8,188	2,755	13%	22%	64%	0.40	5%	82%	39%	39%	5 year estimate
Seminole Manor CDP, Palm Beach County	2,593	838	31%	24%	45%	0.40	9%	68%	41%	69%	5 year estimate
Seminole, Pinellas County	17,246	7,994	9%	34%	57%	0.45	8%	86%	33%	47%	5 year estimate
Shady Hills CDP, Pasco County	10,551	3,890	16%	35%	49%	0.43	18%	81%	31%	64%	5 year estimate
Shalimar, Okaloosa County	635	289	12%	13%	75%	0.39	5%	80%	27%	54%	5 year estimate
Sharpes CDP, Brevard County	3,091	1,434	12%	43%	45%	0.43	16%	68%	32%	55%	5 year estimate
Silver Lake CDP, Lake County	1,785	796	8%	29%	63%	0.50	5%	87%	19%	51%	5 year estimate
Silver Springs Shores CDP, Marion County	6,507	2,733	13%	43%	44%	0.39	14%	79%	38%	56%	5 year estimate
Sky Lake CDP, Orange County	6,120	1,973	18%	34%	49%	0.38	9%	68%	39%	58%	5 year estimate
Skyline CCD, Santa Rosa County	14,745	5,542	11%	23%	67%	0.39	11%	83%	23%	38%	5 year estimate
Sneads CCD, Jackson County	6,335	1,810	17%	32%	52%	0.44	12%	86%	22%	30%	5 year estimate

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South and East Osceola CCD, Osceola County	7,247	2,566	16%	23%	61%	0.41	11%	83%	41%	38%	5 year estimate
South Apopka CDP, Orange County	5,915	1,733	24%	23%	52%	0.39	18%	74%	35%	57%	5 year estimate
South Bay, Palm Beach County	4,855	664	39%	31%	30%	0.43	22%	78%	43%	61%	5 year estimate
South Bradenton CDP, Manatee County	22,603	9,406	17%	47%	35%	0.39	16%	75%	24%	53%	5 year estimate
South Brooksville CDP, Hernando County	4,061	1,780	24%	25%	51%	0.49	9%	78%	27%	54%	5 year estimate
South Daytona, Volusia County	12,388	5,153	21%	35%	45%	0.42	0%	76%	34%	67%	5 year estimate
South Gate Ridge CDP, Sarasota County	5,514	2,406	7%	28%	65%	0.40	14%	79%	36%	56%	5 year estimate
South Highpoint CDP, Pinellas County	4,611	1,576	16%	48%	36%	0.41	11%	60%	35%	65%	5 year estimate
South Miami Heights CDP, Miami-Dade County	36,700	10,535	22%	29%	49%	0.43	12%	68%	51%	56%	5 year estimate
South Miami, Miami-Dade County	11,717	4,195	15%	23%	62%	0.49	11%	84%	33%	62%	5 year estimate
South Pasadena, Pinellas County	4,980	3,065	9%	40%	51%	0.46	6%	87%	38%	56%	5 year estimate
South Patrick Shores CDP, Brevard County	5,953	2,468	9%	14%	77%	0.52	10%	82%	21%	48%	5 year estimate
South Peninsula CCD, Volusia County	11,561	5,675	10%	25%	65%	0.51	8%	88%	37%	52%	5 year estimate
South Sarasota CDP, Sarasota County	4,448	2,282	10%	37%	52%	0.64	12%	87%	47%	63%	5 year estimate
South Venice CDP, Sarasota County	13,976	5,991	8%	40%	52%	0.39	13%	80%	35%	48%	5 year estimate
Southchase CDP, Orange County	15,469	4,559	10%	26%	64%	0.40	11%	73%	50%	50%	5 year estimate
Southeast Arcadia CDP, DeSoto County	7,660	2,022	26%	39%	35%	0.35	10%	59%	26%	42%	5 year estimate
Southeast Leon CCD, Leon County	15,248	5,968	11%	21%	68%	0.42	7%	88%	31%	49%	5 year estimate
Southgate CDP, Sarasota County	7,960	3,438	13%	31%	56%	0.41	11%	79%	37%	48%	5 year estimate
Southport CCD, Bay County	9,408	3,483	11%	26%	63%	0.38	9%	80%	21%	29%	5 year estimate
Southwest Glades CCD, Glades County	8,682	2,227	21%	30%	49%	0.40	15%	66%	21%	32%	5 year estimate
Southwest Leon CCD, Leon County	12,365	5,151	21%	33%	46%	0.42	15%	81%	30%	50%	5 year estimate
Southwest Orange CCD, Orange County	171,378	58,810	8%	22%	70%	0.47	8%	86%	40%	55%	5 year estimate
Southwest Ranches, Broward County	7,410	2,271	4%	17%	79%	0.52	4%	88%	45%	38%	5 year estimate
Spring Hill CDP, Hernando County	101,269	38,925	15%	34%	53%	0.43	21%	84%	31%	51%	5 year estimate
Springfield, Bay County	8,978	3,601	20%	33%	47%	0.37	9%	82%	23%	53%	5 year estimate

Key Facts and ALICE Statistics by Municipality, Florida, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
St. Augustine Beach, St. Johns County	6,215	2,828	11%	23%	66%	0.49	10%	88%	31%	39%	5 year estimate
St. Augustine, St. Johns County	13,113	5,438	19%	34%	47%	0.46	10%	78%	36%	62%	5 year estimate
St. Cloud CCD, Osceola County	128,797	43,027	14%	28%	58%	0.39	12%	78%	47%	61%	5 year estimate
St. Pete Beach, Pinellas County	9,387	5,003	9%	27%	65%	0.50	50%	88%	35%	55%	5 year estimate
St. Petersburg, Pinellas County	246,533	104,431	16%	35%	50%	0.49	11%	81%	31%	51%	5 year estimate
Starke, Bradford County	5,479	2,030	33%	23%	44%	0.50	20%	82%	36%	64%	5 year estimate
Steinhatchee CDP, Taylor County	1,105	623	18%	35%	47%	0.40	23%	87%	19%	100%	5 year estimate
Stock Island CDP, Monroe County	3,736	1,111	14%	62%	24%	0.32	8%	52%	53%	69%	5 year estimate
Stuart CCD, Martin County	65,858	28,652	11%	31%	59%	0.52	13%	86%	34%	56%	5 year estimate
Suncoast Estates CDP, Lee County	4,389	1,480	31%	45%	24%	0.41	24%	63%	40%	35%	5 year estimate
Sunny Isles Beach, Miami-Dade County	21,263	10,865	19%	24%	58%	0.65	7%	79%	53%	46%	5 year estimate
Sunrise, Broward County	88,859	31,419	13%	36%	53%	0.43	8%	80%	43%	51%	5 year estimate
Sunset CDP, Miami-Dade County	16,862	5,257	11%	23%	66%	0.44	10%	82%	40%	62%	5 year estimate
Sunshine Parkway CCD, Palm Beach County	188,238	68,314	8%	21%	71%	0.46	9%	86%	42%	53%	5 year estimate
Surfside, Miami-Dade County	5,748	2,057	9%	16%	75%	0.55	8%	80%	38%	38%	5 year estimate
Sweetwater, Miami-Dade County	20,329	5,079	36%	34%	36%	0.40	13%	54%	44%	70%	5 year estimate
Taft CDP, Orange County	2,243	704	24%	21%	55%	0.35	21%	72%	23%	42%	5 year estimate
Tallahassee, Leon County	186,977	73,250	27%	26%	47%	0.51	13%	86%	28%	62%	5 year estimate
Tamarac, Broward County	61,657	27,273	12%	41%	48%	0.42	11%	78%	45%	55%	5 year estimate
Tamiami CDP, Miami-Dade County	55,567	16,037	13%	27%	61%	0.43	10%	68%	47%	82%	5 year estimate
Tampa, Hillsborough County	347,650	135,591	22%	30%	51%	0.55	13%	80%	32%	54%	5 year estimate
Tangelo Park CDP, Orange County	2,183	779	19%	28%	54%	0.40	16%	78%	26%	62%	5 year estimate
Tangerine CDP, Orange County	1,837	738	19%	24%	57%	0.42	16%	83%	29%	58%	5 year estimate
Tarpon Springs CCD, Pinellas County	135,377	57,225	9%	28%	63%	0.47	10%	88%	36%	51%	5 year estimate
Tavares CCD, Lake County	22,588	9,358	11%	35%	54%	0.44	14%	84%	27%	61%	5 year estimate
Tavernier CDP, Monroe County	2,491	953	6%	46%	48%	0.51	7%	75%	46%	37%	5 year estimate
Taylor Creek CDP, Okeechobee County	4,594	1,892	19%	42%	39%	0.47	14%	73%	26%	53%	5 year estimate
Temple Terrace, Hillsborough County	25,004	9,659	17%	30%	56%	0.45	10%	83%	28%	71%	5 year estimate
The Hammocks CDP, Miami-Dade County	54,791	16,159	14%	25%	62%	0.42	12%	70%	49%	66%	5 year estimate
The Meadows CDP, Sarasota County	3,968	2,250	8%	26%	66%	0.51	13%	90%	40%	62%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Thonotosassa CDP, Hillsborough County	12,729	4,579	17%	37%	46%	0.49	14%	82%	32%	60%	5 year estimate
Tice CDP, Lee County	4,610	1,289	23%	35%	43%	0.35	15%	52%	42%	50%	5 year estimate
Tildenville CDP, Orange County	1,035	389	35%	61%	4%	0.18	7%	70%	0%	54%	5 year estimate
Titusville CCD, Brevard County	66,018	26,762	13%	26%	61%	0.43	12%	83%	27%	50%	5 year estimate
Town 'n' Country CDP, Hillsborough County	81,597	30,308	14%	31%	56%	0.45	11%	74%	36%	43%	5 year estimate
Trenton CCD, Gilchrist County	11,705	3,932	23%	28%	49%	0.44	14%	75%	30%	58%	5 year estimate
Trilby CDP, Pasco County	545	208	36%	52%	12%	0.38	44%	78%	0%	79%	5 year estimate
Tyndall AFB CDP, Bay County	3,885	747	9%	45%	46%	0.37	3%	100%	0%	58%	5 year estimate
Umatilla CCD, Lake County	25,625	9,291	17%	29%	54%	0.48	15%	77%	31%	53%	5 year estimate
Union Park CCD, Orange County	226,427	72,791	15%	25%	60%	0.42	11%	79%	40%	60%	5 year estimate
University CDP, Hillsborough County	40,398	16,657	44%	35%	23%	0.47	24%	70%	34%	65%	5 year estimate
University CDP, Orange County	27,999	6,204	29%	30%	40%	0.49	13%	78%	39%	66%	5 year estimate
University Park CDP, Miami-Dade County	27,458	7,625	18%	26%	55%	0.46	9%	72%	50%	68%	5 year estimate
Upper Grand Lagoon CDP, Bay County	13,977	6,009	7%	28%	65%	0.45	8%	80%	40%	39%	5 year estimate
Upper Keys CCD, Monroe County	21,234	8,633	13%	37%	50%	0.57	9%	77%	43%	54%	5 year estimate
Valparaiso, Okaloosa County	5,113	1,680	6%	32%	61%	0.40	6%	90%	18%	49%	5 year estimate
Valrico CDP, Hillsborough County	36,170	12,400	7%	17%	76%	0.41	8%	89%	30%	56%	5 year estimate
Venice CCD, Sarasota County	64,330	31,452	8%	31%	60%	0.44	12%	87%	33%	55%	5 year estimate
Vernon CCD, Washington County	12,959	4,039	18%	24%	58%	0.37	16%	80%	29%	47%	5 year estimate
Vero Beach CCD, Indian River County	19,434	6,877	13%	30%	56%	0.39	13%	68%	33%	50%	5 year estimate
Viera East CDP, Brevard County	11,230	4,488	2%	19%	79%	0.37	7%	89%	28%	33%	5 year estimate
Villano Beach CDP, St. Johns County	3,176	1,332	14%	24%	61%	0.43	10%	85%	42%	42%	5 year estimate
Villas CDP, Lee County	10,341	4,982	9%	35%	57%	0.45	8%	80%	36%	40%	5 year estimate
Virginia Gardens, Miami-Dade County	2,404	849	12%	32%	57%	0.39	10%	80%	44%	65%	5 year estimate
Wacissa CCD, Jefferson County	4,252	1,813	21%	30%	48%	0.45	15%	77%	27%	70%	5 year estimate
Wahneta CDP, Polk County	4,810	1,289	34%	28%	38%	0.38	11%	58%	24%	66%	5 year estimate
Waldo CCD, Alachua County	7,153	2,749	11%	32%	57%	0.41	7%	76%	23%	57%	5 year estimate
Walton Beaches CCD, Walton County	18,915	8,696	6%	25%	69%	0.47	5%	89%	41%	59%	5 year estimate
Warm Mineral Springs CDP, Sarasota County	5,203	2,617	9%	30%	61%	0.36	25%	89%	25%	69%	5 year estimate
Warrington CDP, Escambia County	13,159	5,615	22%	30%	48%	0.46	11%	79%	32%	62%	5 year estimate

Key Facts and ALICE Statistics by Municipality, Florida, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Washington Park CDP, Broward County	1,529	471	29%	32%	39%	0.41	27%	89%	35%	85%	5 year estimate
Watergate CDP, Palm Beach County	2,570	915	21%	40%	39%	0.40	7%	67%	49%	64%	5 year estimate
Watertown CDP, Columbia County	2,808	1,050	18%	32%	50%	0.44	12%	84%	14%	44%	5 year estimate
Wauchula CCD, Hardee County	13,769	3,491	22%	29%	50%	0.46	15%	68%	26%	42%	5 year estimate
Waverly CDP, Polk County	714	283	16%	43%	40%	0.42	42%	64%	11%	54%	5 year estimate
Webster, Sumter County	990	370	29%	34%	37%	0.41	5%	78%	44%	63%	5 year estimate
Wedgefield CDP, Orange County	7,084	2,243	6%	16%	78%	0.34	8%	87%	41%	57%	5 year estimate
Welaka, Putnam County	713	309	27%	32%	42%	0.54	9%	83%	25%	37%	5 year estimate
Wellington, Palm Beach County	57,712	18,536	7%	17%	76%	0.44	9%	86%	40%	57%	5 year estimate
Wesley Chapel CDP, Pasco County	43,129	15,349	8%	14%	78%	0.33	8%	86%	30%	27%	5 year estimate
West Bradenton CDP, Manatee County	4,475	1,654	9%	30%	61%	0.37	13%	79%	40%	59%	5 year estimate
West Brevard CCD, Brevard County	4,416	1,604	5%	11%	84%	0.38	11%	90%	36%	57%	5 year estimate
West Calhoun CCD, Calhoun County	3,767	1,436	19%	20%	61%	0.48	13%	77%	23%	15%	5 year estimate
West DeLand CDP, Volusia County	3,627	1,249	11%	17%	72%	0.39	7%	72%	27%	72%	5 year estimate
West Holmes CCD, Holmes County	5,328	1,944	19%	33%	48%	0.40	13%	78%	19%	33%	5 year estimate
West Lealman CDP, Pinellas County	14,299	6,994	16%	44%	40%	0.43	12%	80%	33%	65%	5 year estimate
West Liberty CCD, Liberty County	6,358	1,610	25%	24%	51%	0.48	30%	67%	19%	15%	5 year estimate
West Little River CDP, Miami-Dade County	31,381	9,425	26%	33%	40%	0.42	18%	61%	49%	55%	5 year estimate
West Melbourne, Brevard County	18,259	7,216	10%	24%	66%	0.39	0%	84%	32%	56%	5 year estimate
West Palm Beach CCD, Palm Beach County	142,896	58,338	17%	37%	45%	0.55	12%	70%	44%	57%	5 year estimate
West Park, Broward County	14,306	4,035	14%	41%	44%	0.37	13%	68%	50%	56%	5 year estimate
West Pensacola CDP, Escambia County	20,920	7,926	28%	37%	36%	0.42	23%	76%	33%	57%	5 year estimate
West Perrine CDP, Miami-Dade County	10,439	2,936	26%	30%	44%	0.47	16%	76%	56%	60%	5 year estimate
West Samoset CDP, Manatee County	6,203	1,796	26%	57%	17%	0.39	22%	52%	60%	65%	5 year estimate
West St. Lucie CCD, St. Lucie County	5,791	2,692	9%	35%	56%	0.46	18%	80%	28%	41%	5 year estimate
West Wakulla CCD, Wakulla County	4,654	1,899	16%	16%	68%	0.41	14%	85%	27%	46%	5 year estimate
Westchase CDP, Hillsborough County	22,308	8,171	6%	14%	80%	0.43	9%	94%	28%	46%	5 year estimate
Westchester CDP, Miami-Dade County	30,308	9,399	15%	27%	58%	0.45	13%	75%	41%	62%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Western Community CCD, Palm Beach County	29,663	9,159	6%	19%	75%	0.43	11%	86%	43%	45%	5 year estimate
Westgate CDP, Palm Beach County	7,921	2,030	30%	43%	28%	0.40	17%	59%	43%	76%	5 year estimate
Weston, Broward County	66,603	20,518	5%	17%	77%	0.45	8%	86%	40%	49%	5 year estimate
Westview CDP, Miami-Dade County	9,705	2,694	28%	31%	41%	0.43	14%	72%	46%	66%	5 year estimate
Westville, Holmes County	357	100	22%	9%	69%	0.37	2%	75%	5%	9%	5 year estimate
Wewahitchka CCD, Gulf County	7,989	2,121	20%	24%	55%	0.45	12%	78%	23%	30%	5 year estimate
White CDP, St. Lucie County	3,327	1,298	12%	30%	58%	0.44	11%	75%	21%	75%	5 year estimate
White Springs CCD, Hamilton County	1,874	720	27%	28%	45%	0.49	27%	79%	26%	28%	5 year estimate
Whitfield CDP, Manatee County	2,868	1,265	12%	24%	64%	0.50	13%	79%	36%	40%	5 year estimate
Wildwood, Sumter County	6,644	2,975	14%	24%	61%	0.46	11%	83%	29%	60%	5 year estimate
Williamsburg CDP, Orange County	7,858	3,449	6%	29%	65%	0.32	7%	85%	42%	38%	5 year estimate
Williston-Bronson CCD, Levy County	20,971	8,034	20%	26%	54%	0.45	12%	79%	29%	37%	5 year estimate
Willow Oak CDP, Polk County	5,188	1,645	9%	34%	57%	0.35	3%	74%	38%	34%	5 year estimate
Wilton Manors, Broward County	11,787	5,827	9%	38%	52%	0.48	13%	77%	40%	50%	5 year estimate
Wimauma CDP, Hillsborough County	5,242	1,465	35%	35%	30%	0.45	11%	71%	46%	74%	5 year estimate
Winter Beach CDP, Indian River County	118,769	51,451	13%	26%	61%	0.54	14%	82%	33%	61%	5 year estimate
Winter Garden, Orange County	35,951	11,290	8%	26%	66%	0.41	9%	86%	39%	48%	5 year estimate
Winter Haven, Polk County	34,509	13,701	22%	27%	52%	0.48	12%	79%	33%	56%	5 year estimate
Winter Park, Orange County	28,408	11,684	11%	24%	65%	0.58	9%	87%	33%	48%	5 year estimate
Winter Springs, Seminole County	33,413	11,745	6%	25%	69%	0.42	13%	82%	31%	50%	5 year estimate
Woodville CDP, Leon County	3,099	1,126	13%	31%	55%	0.36	7%	79%	29%	78%	5 year estimate
Worthington Springs CCD, Union County	4,409	1,574	12%	29%	59%	0.37	8%	76%	31%	30%	5 year estimate
Wright CDP, Okaloosa County	25,774	10,217	22%	30%	52%	0.43	14%	76%	35%	53%	5 year estimate
Yankeetown, Levy County	551	282	21%	26%	53%	0.42	12%	71%	45%	44%	5 year estimate
Youngstown CCD, Bay County	7,088	2,584	22%	35%	43%	0.39	13%	81%	29%	24%	5 year estimate
Yulee CCD, Nassau County	26,482	9,370	10%	17%	73%	0.42	9%	82%	30%	41%	5 year estimate
Zephyrhills, Pasco County	13,515	5,939	15%	37%	49%	0.42	11%	85%	29%	55%	5 year estimate
Zolfo Springs, Hardee County	2,549	578	38%	28%	34%	0.36	17%	56%	37%	50%	5 year estimate

APPENDIX I – PUBLIC USE MICRODATA AREAS (PUMA) BY INCOME

Public Use Microdata Areas (PUMAs) are non-overlapping areas that partition each state into sections of about 100,000 residents. There are 104 PUMAs in Florida.

ALICE Households by Public Use Microdata Areas (PUMA), Florida, 2012

PUMA	Total Households	% HH Poverty	% HH ALICE	Senior Households (65 years and older)	% Senior HH Poverty	% Senior HH ALICE
Alachua County (Central)–Gainesville City (Central)	51,991	32%	29%	7,521	7%	30%
Alachua County (Outer)	41,254	13%	22%	9,554	6%	32%
Apalachee Region (Outside Leon County)	66,265	20%	32%	18,773	10%	30%
Brevard County (East)–Beaches & Merritt Island	50,416	10%	24%	17,925	7%	18%
Brevard County (Northwest)–Titusville, Rockledge & Cocoa Cities	70,856	14%	26%	23,107	12%	23%
Brevard County (Southeast)–Palm Bay City, Grant-Valkaria & Malabar Towns	48,345	15%	29%	15,278	3%	29%
Brevard County (Southwest)–Melbourne & West Melbourne Cities	48,477	15%	28%	15,921	10%	23%
Broward County (Central)–Davie Town & Cooper City	39,573	12%	27%	6,310	9%	35%
Broward County (Central)–Lauderhill & Lauderdale Lakes Cities	35,578	22%	45%	7,851	24%	41%
Broward County (Central)–Plantation & Sunrise Cities	62,890	10%	30%	14,992	15%	37%
Broward County (Central)–Tamarac, Oakland Park & North Lauderdale Cities	69,601	14%	40%	19,298	13%	36%
Broward County (East Central)–Fort Lauderdale City (Central)	55,433	16%	32%	11,073	10%	28%
Broward County (North Central)–Margate & Coconut Creek Cities	42,024	12%	35%	12,129	11%	49%
Broward County (South Central)–Miramar (West) & Pembroke Pines (Southwest) Cities	44,583	0%	38%	9,722	0%	68%
Broward County (Southeast)–Hollywood (North) & Dania Beach (South) Cities	42,651	17%	37%	10,711	12%	34%
Broward County (Southeast)–Hollywood (South) & Pembroke Pines (East) Cities	45,291	15%	37%	10,911	14%	44%
Broward County (Southeast)–Miramar (East), Hallandale Beach & West Park Cities	43,508	16%	40%	10,287	18%	43%
Broward County (West)–Coral Springs & Parkland Cities	46,770	10%	22%	7,650	9%	29%
Broward County–Deerfield, Pompano Beach (North) & Lighthouse Point Cities	43,578	17%	37%	14,422	20%	42%
Broward County–Pompano Beach (South) & Fort Lauderdale (Northeast) Cities	50,516	14%	36%	17,482	11%	35%
Broward County–Weston, Pembroke Pines (Northwest) Cities & Southwest Ranches Town	41,909	0%	22%	5,687	0%	35%
Charlotte County	71,811	12%	28%	35,974	8%	28%
Citrus County	58,640	15%	28%	27,679	10%	33%
Clay County	66,918	11%	26%	14,638	8%	22%
Collier County (East)	35,033	12%	27%	12,669	8%	22%
Collier County (Northwest)	46,451	0%	32%	23,052	0%	27%
Collier County (Southwest)	42,230	13%	31%	19,404	11%	22%
Columbia, Levy, Bradford, Gilchrist, Dixie & Union Counties	61,895	19%	29%	19,431	10%	33%
Duval County (East)–Jacksonville City (Beaches)	48,814	11%	25%	8,743	5%	19%
Duval County (North Central)–Jacksonville City (Arlington)	40,373	19%	36%	8,530	16%	32%
Duval County (Northwest Central)–Jacksonville City (Northwest)	42,282	30%	40%	11,902	20%	46%
Duval County (Outer)–Jacksonville City (North & West)	41,268	14%	28%	7,132	6%	30%
Duval County (South Central)–Jacksonville City (Southeast River)	44,393	12%	30%	9,940	10%	35%
Duval County (Southeast)–Jacksonville City (Southeast)	51,081	11%	33%	7,726	6%	36%

PUMA	Total Households	% HH Poverty	% HH ALICE	Senior Households (65 years and older)	% Senior HH Poverty	% Senior HH ALICE
Duval County (Southwest Central)–Jacksonville City (Southwest)	60,014	20%	30%	10,997	9%	31%
Escambia County (North)	43,320	14%	23%	9,973	7%	26%
Escambia County (South)	70,757	16%	27%	18,834	7%	24%
Flagler & Volusia (North Central) Counties	39,199	13%	29%	15,665	9%	22%
Hernando County	69,222	16%	36%	28,740	9%	38%
Hillsborough County (Central)	68,030	11%	30%	10,757	11%	30%
Hillsborough County (Central)–Tampa City (Central)	53,645	30%	37%	10,782	26%	41%
Hillsborough County (North Central)	63,051	18%	30%	12,767	14%	33%
Hillsborough County (North Central)–Tampa City (North)	57,350	22%	29%	7,766	10%	27%
Hillsborough County (Northeast)	42,221	17%	29%	9,220	10%	32%
Hillsborough County (Northwest)	53,147	11%	26%	10,435	12%	26%
Hillsborough County (South County)	68,285	10%	21%	19,878	6%	28%
Hillsborough County (Southwest)–Tampa City (South)	71,530	17%	28%	14,370	22%	28%
Indian River County	58,950	14%	30%	25,323	8%	27%
Lake (South) & Sumter (South) Counties	58,195	15%	26%	21,915	6%	28%
Lake County (North)	38,980	16%	33%	14,849	10%	33%
Lee County (Central)–Greater Fort Myers City	41,905	18%	34%	13,004	11%	27%
Lee County (Northeast)–Lehigh Acres & North Fort Myers	52,192	15%	36%	17,825	8%	36%
Lee County (Northwest)–Cape Coral City	59,421	12%	28%	17,545	10%	26%
Lee County (South & West)–Barrier Islands Region	52,696	9%	24%	27,491	5%	21%
Lee County (Southeast)–Bonita Springs City & Estero (East)	38,886	10%	23%	16,200	5%	19%
Leon County (Central)–Tallahassee City (Central)	54,543	34%	29%	7,356	20%	16%
Leon County (Outer)	54,372	7%	20%	11,702	7%	16%
Manatee County (North)	39,456	13%	30%	14,690	12%	32%
Manatee County (South)	42,181	10%	26%	16,412	6%	27%
Manatee County (West Central)	48,745	16%	35%	19,550	11%	32%
Marion County (Central)–Ocala City	38,430	20%	26%	11,348	13%	25%
Marion County (North)	39,399	15%	33%	16,475	9%	35%
Marion County (South Central)	56,081	12%	26%	26,750	5%	23%
Martin County	60,783	12%	33%	27,061	7%	32%
Miami-Dade (South/Outside Urban Development Boundary) & Monroe Counties	38,284	14%	24%	10,246	14%	23%
Miami-Dade County (Central)–Kendall Lakes (Southwest) & Kendall West (South)	31,627	16%	34%	6,429	19%	36%
Miami-Dade County (Central)–Miami Springs City & Miami International Airport	34,082	31%	31%	8,066	34%	27%
Miami-Dade County (Central)–The Hammocks (West), Richmond West (West) & Country Walk	30,793	0%	26%	4,889	0%	23%
Miami-Dade County (East Central)–Kendall (North), Sunset & Westwood Lakes	35,944	0%	40%	9,836	0%	49%
Miami-Dade County (East Central)–Miami City (West)	37,249	31%	39%	12,167	35%	39%
Miami-Dade County (East Central)–South Miami City, Westchester & Coral Terrace	34,626	15%	26%	10,320	14%	32%
Miami-Dade County (East)–Coral Gables City, Pinecrest Village & Kendall (South)	38,186	0%	28%	10,531	0%	31%
Miami-Dade County (East)–Miami City (East) & Key Biscayne Village	44,245	19%	24%	10,451	21%	23%
Miami-Dade County (North Central)–Doral, Sweetwater Cities & Fontainebleau	33,025	15%	27%	4,604	21%	35%
Miami-Dade County (North Central)–Greater Miami Lakes Town	36,666	15%	26%	5,637	17%	25%
Miami-Dade County (North Central)–Miami Gardens City (North & West)	27,741	20%	31%	6,491	15%	33%
Miami-Dade County (North Central)–Tamiami Trail Region (South)–Tamiami	29,198	14%	27%	7,633	17%	30%
Miami-Dade County (Northeast Central)–Miami City (Downtown)	36,430	41%	35%	8,947	61%	25%
Miami-Dade County (Northeast Central)–Miami City (North)	38,492	35%	29%	6,848	41%	28%
Miami-Dade County (Northeast)–Aventura City & Surfside Town	42,458	13%	28%	13,054	15%	28%
Miami-Dade County (Northeast)–Greater North Miami Beach City (West)	37,725	23%	33%	8,953	27%	36%
Miami-Dade County (Northeast)–Hialeah City (North Central)	30,087	22%	34%	7,402	33%	29%
Miami-Dade County (Northeast)–Hialeah City (South Central)	31,132	30%	37%	9,969	39%	32%

ALICE Households by Public Use Microdata Areas (PUMA), Florida, 2012

PUMA	Total Households	% HH Poverty	% HH ALICE	Senior Households (65 years and older)	% Senior HH Poverty	% Senior HH ALICE
Miami-Dade County (Northeast)—Miami Beach City & Miami Shores Village	47,272	16%	28%	9,719	17%	30%
Miami-Dade County (Northeast)—Opa-Locka City, West Little River & Westview	28,886	34%	33%	6,465	28%	27%
Miami-Dade County (South)—Homestead City (North) & Florida City (North)	31,223	30%	28%	5,854	32%	22%
Miami-Dade County (Southeast)—Cutler Bay Town & Palmetto Bay Village	32,911	14%	24%	6,234	10%	31%
Miami-Dade County (Southwest)—South Miami Heights	30,351	17%	27%	5,143	17%	33%
Miami-Dade County—North Miami City (Southwest) & Golden Glades (West)	29,380	24%	37%	5,320	27%	24%
Nassau & Baker Counties	35,539	13%	19%	8,834	6%	20%
Okaloosa County	75,099	13%	25%	16,774	8%	23%
Orange County (Central)—Orlando City (East Downtown) & Azalea Park	49,651	20%	37%	8,701	21%	35%
Orange County (Central)—Orlando City (West Downtown) & Pine Hills (Southeast)	36,887	19%	37%	6,130	13%	36%
Orange County (North Central)—Orlando (North), Winter Park & Maitland Cities	45,145	16%	29%	8,839	14%	26%
Orange County (North Central)—Orlando City (Univ. of Central Florida) & Union Park	37,924	21%	31%	5,650	14%	27%
Orange County (Northeast)	41,065	0%	37%	5,554	0%	39%
Orange County (Northwest)	42,281	18%	30%	9,358	15%	35%
Orange County (South Central)—Orlando City (South Central), Conway & Pine Castle	46,191	19%	39%	7,946	17%	31%
Orange County (Southeast)	38,648	0%	39%	5,134	0%	34%
Orange County (Southwest)—Disney-International Drive Region	40,265	0%	31%	6,073	0%	32%
Orange County (West Central)—Winter Garden, Ocoee Cities & Oakland Town	45,930	12%	31%	5,982	9%	34%
Osceola County (East)	40,544	18%	27%	8,519	20%	33%
Osceola County (West)	50,278	18%	36%	10,089	12%	35%
Palm Beach County (Central)—Wellington Village & Agricultural Reserve	35,037	0%	19%	10,007	0%	16%
Palm Beach County (East Central)—Greater Boynton Beach City (North)	64,006	10%	33%	27,280	7%	28%
Palm Beach County (East Central)—Lake Worth City, Lantana Town & Atlantis City	41,441	19%	31%	11,684	14%	28%
Palm Beach County (East)—Greenacres City (North) & Palm Springs Village (North)	45,939	20%	40%	14,287	13%	38%
Palm Beach County (East)—West Palm Beach City (Southeast) & Palm Beach Town	58,642	19%	39%	15,941	18%	35%
Palm Beach County (Northeast)	43,391	7%	18%	13,149	7%	18%
Palm Beach County (Northeast)—Palm Beach Gardens & Riviera Beach Cities	43,957	12%	27%	14,723	8%	23%
Palm Beach County (Southeast)—Boca Raton City & Highland Beach Town	44,434	9%	24%	15,677	7%	18%
Palm Beach County (Southeast)—Greater Delray Beach City	58,361	11%	29%	33,586	9%	28%
Palm Beach County (West of Boca Raton City)	43,814	10%	29%	17,077	8%	31%
Palm Beach County (West)—Glades & Western Communities	43,179	11%	29%	10,869	15%	25%
Pasco County (East Central)	43,194	13%	32%	16,125	12%	35%
Pasco County (Gulf Coast)	52,623	17%	45%	19,105	11%	44%
Pasco County (South)	44,587	6%	18%	10,637	4%	21%
Pasco County (West Central)	40,208	13%	36%	16,368	8%	41%
Pinellas County (Central)—Clearwater City (South & Central)	42,875	12%	35%	12,431	10%	31%
Pinellas County (Central)—Greater Largo City	48,790	14%	42%	16,081	12%	41%
Pinellas County (Central)—Greater Pinellas Park City	48,265	17%	37%	16,036	10%	40%
Pinellas County (North Central)	48,695	8%	32%	19,420	6%	34%
Pinellas County (North)	52,122	8%	27%	17,735	5%	27%
Pinellas County (South Central)—St. Petersburg City (West)	48,570	12%	34%	16,218	6%	33%
Pinellas County (Southeast)—St. Petersburg City (East)	66,564	17%	33%	15,093	12%	28%
Pinellas County (West Central)—Greater Seminole City	48,975	9%	33%	17,179	6%	36%
Polk County (Central)	47,642	13%	21%	11,890	15%	19%
Polk County (Northeast)	60,387	18%	28%	22,176	12%	26%
Polk County (Northwest)	66,084	16%	26%	18,995	12%	24%
Polk County (South)	49,394	16%	25%	17,423	7%	24%
Putnam & St. Johns (South) Counties	40,978	19%	27%	14,115	9%	26%

PUMA	Total Households	% HH Poverty	% HH ALICE	Senior Households (65 years and older)	% Senior HH Poverty	% Senior HH ALICE
Santa Rosa County	58,336	9%	23%	13,084	6%	22%
Sarasota County (Central & Gulf Coast)	62,931	11%	31%	32,362	9%	26%
Sarasota County (East)	55,886	8%	29%	26,626	5%	25%
Sarasota County (North)	54,156	15%	32%	19,781	10%	26%
Seminole County (East)	34,647	0%	31%	6,092	0%	31%
Seminole County (North Central)	35,053	13%	33%	8,224	11%	34%
Seminole County (South Central)	40,164	13%	34%	8,103	11%	36%
Seminole County (West)	38,994	13%	26%	8,130	6%	28%
Southeast Heartland–Highlands (South & East), Okeechobee, Hendry & Glades Counties	32,713	23%	33%	11,715	15%	42%
Southwest Heartland–Highlands (Northwest), DeSoto & Hardee Counties	53,124	20%	35%	22,735	15%	33%
St. Johns County (North)	65,547	10%	20%	16,214	8%	27%
St. Lucie County (North)	44,571	23%	34%	18,682	11%	32%
St. Lucie County (South)	64,955	10%	29%	19,306	5%	27%
Sumter (North) & Lake (North) Counties	62,973	11%	28%	39,808	7%	22%
Suwannee, Taylor, Madison, Hamilton & Lafayette Counties	38,878	25%	28%	11,636	15%	26%
Volusia County (Central & Northwest)—DeLand, DeBary Cities & Pierson Town	42,166	16%	24%	15,115	13%	22%
Volusia County (Northeast)—Daytona Beach, Ormond Beach & Holly Hill Cities	53,112	21%	34%	18,145	11%	23%
Volusia County (Southwest Central)—Deltona & Lake Helen Cities	41,594	14%	30%	12,733	8%	28%
Volusia County—Port Orange, Edgewater, New Smyrna Beach (East) & Oak Hill Cities	57,886	17%	29%	22,989	13%	21%
Walton, Washington, Holmes & Bay Counties	106,959	18%	29%	28,242	11%	31%

APPENDIX J – ALICE COUNTY PAGES

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

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Florida.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

A Census County Division (CCD) is a subdivision of a county that makes up a statistical area, established cooperatively by the Census Bureau and state and local government.

Line items in the Household Survival Budget are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

ALICE IN ALACHUA COUNTY

Population: 251,417 | **Number of Households:** 93,245
Median Household Income: \$41,669 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
22,130 HH 24%	24,398 HH 26%		46,717 HH 50%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (32)	poor (46)	good (80)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Alachua County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$648	\$814
Child care	\$0	\$971
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$144	\$357
Taxes	\$161	\$125
Monthly total	\$1,585	\$3,924
ANNUAL TOTAL	\$19,026	\$47,092
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Alachua County, 2012		
Town	Total HH	% ALICE & Poverty
Alachua	3,840	39%
Archer	470	65%
Gainesville	47,060	61%
Hawthorne	478	50%
High Springs-Alachua CCD	15,659	37%
Micanopy CCD	1,339	42%
Newberry	2,072	40%
Newberry-Archer CCD	8,794	34%
Waldo CCD	2,749	43%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BAKER COUNTY

Baker County, 2012

Town	Total HH	% ALICE & Poverty
Glen St. Mary	196	47%
Maccleenny	2,134	49%
Sanderson CCD	3,819	35%

Population: 27,067 | **Number of Households:** 8,596

Median Household Income: \$46,992 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,508 HH 18%	1,496 HH 17%		5,592 HH 65%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (48)

Job Opportunities
fair (53)

Community Support
good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Baker County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$432	\$665
Child care	\$0	\$783
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$118	\$315
Taxes	\$118	\$49
Monthly total	\$1,300	\$3,470
ANNUAL TOTAL	\$15,601	\$41,638
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BAY COUNTY

Population: 171,903 | **Number of Households:** 68,653
Median Household Income: \$46,005 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
11,056 HH 16%	19,046 HH 28%		38,551 HH 56%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (53)	good (58)	fair (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Bay County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$686	\$829
Child care	\$0	\$946
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$149	\$355
Taxes	\$171	\$123
Monthly total	\$1,638	\$3,910
ANNUAL TOTAL	\$19,659	\$46,924
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Bay County, 2012		
Town	Total HH	% ALICE & Poverty
Callaway	5,293	37%
Cedar Grove CDP	1,297	46%
Laguna Beach CDP	1,827	51%
Lower Grand Lagoon CDP	2,581	51%
Lynn Haven	7,120	38%
Mexico Beach	604	34%
Panama Beach	5,269	40%
Panama Beaches CCD	16,477	42%
Panama CCD	35,790	46%
Parker	2,201	45%
Pretty Bayou CDP	1,306	38%
Southport CCD	3,483	37%
Springfield	3,601	53%
Tyndall AFB CDP	747	54%
Upper Grand Lagoon CDP	6,009	35%
Youngstown CCD	2,584	57%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BRADFORD COUNTY

Bradford County, 2012

Town	Total HH	% ALICE & Poverty
Brooker CCD	460	24%
Hampton	212	60%
Lawtey	435	60%
Starke	2,030	56%

Population: 28,027 | **Number of Households:** 8,828

Median Household Income: \$38,940 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,842 HH 21%	2,153 HH 24%		4,833 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (51)

Job Opportunities
fair (56)

Community Support
fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Bradford County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$423	\$650
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$117	\$349
Taxes	\$116	\$109
Monthly total	\$1,288	\$3,841
ANNUAL TOTAL	\$15,458	\$46,090
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BREVARD COUNTY

Population: 547,307 | **Number of Households:** 218,094
Median Household Income: \$46,162 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 29,185 HH 13%	ALICE 58,222 HH 27%	STRUGGLING	Above ALICE 130,687 HH 60%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability fair (50)	Job Opportunities fair (56)	Community Support good (58)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Brevard County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$583	\$840
Child care	\$0	\$1,000
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$136	\$364
Taxes	\$148	\$141
Monthly total	\$1,499	\$4,002
ANNUAL TOTAL	\$17,991	\$48,020
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Brevard County, 2012		
Town	Total HH	% ALICE & Poverty
Cape Canaveral	5,678	41%
Cocoa	7,204	55%
Cocoa Beach	5,765	34%
Cocoa Beach-Cape Canaveral CCD	12,585	38%
Cocoa West CDP	2,280	65%
Cocoa-Rockledge CCD	44,912	36%
Grant-Valkaria	1,651	29%
Indialantic	1,335	25%
Indialantic-Melbourne Beach CCD	18,430	28%
Indian Harbour Beach	3,593	34%
Malabar CCD	7,512	42%
Melbourne	33,120	45%
Melbourne Beach	1,303	28%
Melbourne CCD	50,664	40%
Melbourne Shores-Floridana Beach CCD	3,326	28%
Merritt Island CCD	17,454	31%
Merritt Island CDP	14,196	32%
Micco CDP	4,753	50%
Mims CDP	2,942	43%
Palm Bay	37,084	43%
Patrick AFB CDP	325	50%
Port St. John CDP	4,506	32%
Rockledge	9,730	33%
Satellite Beach	4,089	24%
Sharpes CDP	1,434	55%
South Patrick Shores CDP	2,468	23%
Titusville CCD	26,762	39%
Viera East CDP	4,488	21%
West Brevard CCD	1,604	16%
West Melbourne	7,216	34%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BROWARD COUNTY

Broward County, 2012

Town	Total HH	% ALICE & Poverty
Broadview Park CDP	2,013	59%
Coconut Creek	22,256	44%
Cooper	9,633	20%
Coral Springs-Margate CCD	78,175	46%
Dania Beach	12,635	54%
Davie	32,376	39%
Davie CCD	66,420	31%
Deerfield Beach	32,174	56%
Fort Lauderdale	71,474	47%
Hallandale Beach	18,100	61%
Hollywood	56,265	51%
Lauderdale Lakes	11,791	64%
Lauderdale-by-the-Sea	3,862	41%
Lauderhill	23,925	60%
Margate	21,065	50%
Miramar	36,767	35%
North Lauderdale	12,132	56%
Oakland Park	17,413	53%
Parkland	7,415	19%
Pembroke Park	2,464	72%
Pembroke Pines	56,039	37%
Plantation	33,623	34%
Pompano Beach	41,211	55%
Roosevelt Gardens CDP	779	58%
Southwest Ranches	2,271	21%
Sunrise	31,419	47%
Tamarac	27,273	52%
Washington Park CDP	471	61%
West Park	4,035	56%
Weston	20,518	23%
Wilton Manors	5,827	48%

Population: 1,815,137 | **Number of Households:** 663,905
Median Household Income: \$49,793 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
90,321 HH 14%	219,512 HH 33%		354,072 HH 53%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (31)	good (62)	poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Broward County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$883	\$1,187
Child care	\$0	\$1,117
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$167	\$399
Taxes	\$209	\$217
Monthly total	\$1,833	\$4,393
ANNUAL TOTAL	\$21,996	\$52,712
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CALHOUN COUNTY

Population: 14,639 | **Number of Households:** 4,852
Median Household Income: \$32,480 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
1,163 HH 24%	1,257 HH 26%		2,432 HH 50%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (63)	good (65)	good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Calhoun County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$486	\$584
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$125	\$341
Taxes	\$129	\$92
Monthly total	\$1,371	\$3,749
ANNUAL TOTAL	\$16,455	\$44,988
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Calhoun County, 2012		
Town	Total HH	% ALICE & Poverty
Altha CCD	920	45%
Blountstown	982	53%
West Calhoun CCD	1,436	39%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CHARLOTTE COUNTY

Charlotte County, 2012

Town	Total HH	% ALICE & Poverty
Charlotte Harbor CDP	1,770	35%
Charlotte Park CDP	1,061	47%
Cleveland CDP	1,343	50%
Grove CDP	959	45%
Port Charlotte CCD	36,973	43%
Punta Gorda CCD	16,538	35%
Rotonda CDP	4,288	41%

Population: 162,449 | **Number of Households:** 71,811

Median Household Income: \$45,247 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
8,429 HH 12%	19,920 HH 28%		43,462 HH 61%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (52)

Job Opportunities
good (63)

Community Support
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Charlotte County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$638	\$867
Child care	\$0	\$1,188
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$143	\$391
Taxes	\$159	\$199
Monthly total	\$1,572	\$4,302
ANNUAL TOTAL	\$18,861	\$51,627
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CITRUS COUNTY

Population: 139,360 | **Number of Households:** 58,640
Median Household Income: \$39,322 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
9,012 HH 15%	16,568 HH 28%		33,060 HH 56%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (61)	good (57)	good (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Citrus County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$653	\$786
Child care	\$0	\$833
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$145	\$336
Taxes	\$163	\$83
Monthly total	\$1,592	\$3,695
ANNUAL TOTAL	\$19,109	\$44,345
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Citrus County, 2012		
Town	Total HH	% ALICE & Poverty
Beverly Hills CDP	3,991	60%
Citrus Springs CDP	2,952	35%
Crystal River CCD	29,853	44%
Hernando CDP	3,736	52%
Homosassa Springs CDP	5,727	57%
Inverness	3,393	59%
Inverness CCD	29,638	46%
Inverness Highlands South CDP	2,516	41%
Lecanto CDP	1,968	40%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CLAY COUNTY

Clay County, 2012

Town	Total HH	% ALICE & Poverty
Asbury Lake CDP	2,851	20%
Bellair-Meadowbrook Terrace CDP	5,353	47%
Fleming Island CDP	9,923	20%
Green Cove Springs	2,404	47%
Keystone Heights	528	37%
Lakeside CDP	11,723	31%
Middleburg CDP	4,365	40%
Middleburg-Clay Hill CCD	17,625	33%
Oakleaf Plantation CDP	6,222	23%
Orange Park	3,360	39%
Penney Farms CCD	5,003	27%

Population: 194,345 | **Number of Households:** 66,918
Median Household Income: \$54,827 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
7,209 HH 11%	17,250 HH 26%		42,459 HH 63%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (49)	good (62)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Clay County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$630	\$834
Child care	\$0	\$1,042
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$142	\$368
Taxes	\$157	\$150
Monthly total	\$1,561	\$4,052
ANNUAL TOTAL	\$18,735	\$48,620
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN COLLIER COUNTY

Population: 332,427 | **Number of Households:** 123,714
Median Household Income: \$54,126 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 12,707 HH 10%	ALICE 34,685 HH 28%	STRUGGLING	Above ALICE 76,322 HH 62%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability poor (43)	Job Opportunities fair (51)	Community Support fair (53)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Collier County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$813	\$1,049
Child care	\$0	\$1,000
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$165	\$390
Taxes	\$205	\$198
Monthly total	\$1,815	\$4,295
ANNUAL TOTAL	\$21,783	\$51,535
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Collier County, 2012		
Town	Total HH	% ALICE & Poverty
Everglades CCD	6,251	43%
Golden Gate CDP	6,631	60%
Immokalee CDP	4,088	77%
Island Walk CDP	1,573	15%
Marco Island	7,751	25%
Naples CCD	94,243	36%
Naples Manor CDP	1,002	73%
Naples Park CDP	2,627	44%
Pine Ridge CDP	834	37%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN COLUMBIA COUNTY

Columbia County, 2012

Town	Total HH	% ALICE & Poverty
Fort White CCD	5,322	49%
Lake	4,537	59%
North Columbia CCD	657	52%
Watertown CDP	1,050	50%

Population: 67,966 | **Number of Households:** 22,636

Median Household Income: \$36,542 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
4,152 HH 18%	6,894 HH 30%		11,590 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (49)

Job Opportunities
fair (55)

Community Support
poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Columbia County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$473	\$646
Child care	\$0	\$779
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$123	\$313
Taxes	\$126	\$44
Monthly total	\$1,354	\$3,439
ANNUAL TOTAL	\$16,250	\$41,271
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN DESOTO COUNTY

Population: 34,725 | **Number of Households:** 10,595
Median Household Income: \$32,575 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
2,749 HH 26%	1,918 HH 18%		5,928 HH 56%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (49)	fair (55)	poor (37)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, DeSoto County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$655	\$788
Child care	\$0	\$1,013
Food	\$176	\$531
Transportation	\$29	\$47
Health care	\$107	\$426
Miscellaneous	\$107	\$279
Taxes	\$98	(\$11)
Monthly total	\$1,172	\$3,074
ANNUAL TOTAL	\$14,060	\$36,886
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

DeSoto County, 2012		
Town	Total HH	% ALICE & Poverty
Arcadia	2,392	64%
Arcadia East CCD	6,728	58%
Arcadia West CCD	3,780	50%
Southeast Arcadia CDP	2,022	65%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN DIXIE COUNTY

Dixie County, 2012

Town	Total HH	% ALICE & Poverty
Cross	826	59%
Cross North CCD	4,434	54%
Cross South CCD	1,580	43%

Population: 16,301 | **Number of Households:** 6,014

Median Household Income: \$35,476 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
875 HH 15%	2,185 HH 36%		2,954 HH 49%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (70)

Job Opportunities
fair (55)

Community Support
fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Dixie County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$482	\$584
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$124	\$341
Taxes	\$128	\$92
Monthly total	\$1,366	\$3,749
ANNUAL TOTAL	\$16,392	\$44,988
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN DUVAL COUNTY

Population: 879,602 | **Number of Households:** 328,225
Median Household Income: \$43,449 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
54,024 HH 16%	103,488 HH 32%		170,713 HH 52%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (38)

Job Opportunities
good (58)

Community Support
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Duval County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$630	\$834
Child care	\$0	\$1,000
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$142	\$363
Taxes	\$157	\$139
Monthly total	\$1,561	\$3,993
ANNUAL TOTAL	\$18,735	\$47,919
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Duval County, 2012		
Town	Total HH	% ALICE & Poverty
Atlantic Beach	5,343	30%
Baldwin	594	66%
Jacksonville	311,342	44%
Jacksonville Beach	9,648	34%
Jacksonville Beaches CCD	22,470	37%
Jacksonville East CCD	162,634	39%
Jacksonville North CCD	26,426	39%
Jacksonville West CCD	116,400	53%
Neptune Beach	3,375	29%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN ESCAMBIA COUNTY

Escambia County, 2012

Town	Total HH	% ALICE & Poverty
Bellview CDP	8,598	35%
Brent CDP	6,734	54%
Cantonment CCD	18,457	32%
Century	667	75%
Ensley CDP	8,107	51%
Ferry Pass CDP	12,226	44%
Gonzalez CDP	4,704	22%
Goulding CDP	1,017	72%
Myrtle Grove CDP	5,908	41%
Northwest Escambia CCD	1,597	31%
Pensacola	22,862	40%
Warrington CDP	5,615	52%
West Pensacola CDP	7,926	64%

Population: 302,715 | **Number of Households:** 114,077

Median Household Income: \$45,009 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
17,113 HH 15%	29,155 HH 26%		67,809 HH 59%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (60)

Job Opportunities
good (57)

Community Support
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Escambia County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$619	\$748
Child care	\$0	\$925
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$141	\$343
Taxes	\$155	\$95
Monthly total	\$1,547	\$3,768
ANNUAL TOTAL	\$18,560	\$45,218
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN FLAGLER COUNTY

Population: 98,359 | **Number of Households:** 36,358
Median Household Income: \$42,856 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
4,496 HH 12%	10,801 HH 30%		21,061 HH 58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (42)	poor (44)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$601	\$872
Child care	\$0	\$1,054
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$138	\$375
Taxes	\$152	\$164
Monthly total	\$1,523	\$4,122
ANNUAL TOTAL	\$18,276	\$49,469
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Town	Total HH	% ALICE & Poverty
Bunnell	943	67%
Flagler Beach CCD	12,973	31%
Palm Coast	27,288	37%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN FRANKLIN COUNTY

Franklin County, 2012

Town	Total HH	% ALICE & Poverty
Apalachicola	1,017	65%
Carrabelle	763	63%
Eastpoint CDP	771	42%

Population: 11,545 | **Number of Households:** 4,479

Median Household Income: \$37,428 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
993 HH 22%	1,130 HH 25%		2,356 HH 53%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (66)

Job Opportunities
good (64)

Community Support
poor (40)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Franklin County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$549	\$660
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$132	\$350
Taxes	\$141	\$112
Monthly total	\$1,454	\$3,855
ANNUAL TOTAL	\$17,453	\$46,258
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GADSDEN COUNTY

Population: 47,177 | **Number of Households:** 16,847
Median Household Income: \$36,508 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
4,051 HH 24%	4,213 HH 25%		8,583 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (57)	poor (45)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Gadsden County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$596	\$817
Child care	\$0	\$904
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$138	\$349
Taxes	\$151	\$108
Monthly total	\$1,516	\$3,835
ANNUAL TOTAL	\$18,196	\$46,022
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Gadsden County, 2012		
Town	Total HH	% ALICE & Poverty
Chattahoochee	910	45%
Greensboro	290	64%
Gretna	482	59%
Havana CCD	5,728	40%
Midway	1,134	42%
Quincy CCD	8,197	56%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GILCHRIST COUNTY

Gilchrist County, 2012

Town	Total HH	% ALICE & Poverty
Bell	198	62%
Trenton CCD	3,932	51%

Population: 16,880 | **Number of Households:** 5,963

Median Household Income: \$36,521 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,428 HH 24%	1,751 HH 29%		2,784 HH 47%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (60)

Job Opportunities
fair (51)

Community Support
good (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Gilchrist County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$648	\$814
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$144	\$370
Taxes	\$161	\$154
Monthly total	\$1,585	\$4,071
ANNUAL TOTAL	\$19,026	\$48,848
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GLADES COUNTY

Population: 12,952 | **Number of Households:** 3,745
Median Household Income: \$35,219 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
656 HH 18%	1,244 HH 33%		1,845 HH 49%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (67)	good (58)	fair (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Glades County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$717	\$868
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$153	\$377
Taxes	\$179	\$169
Monthly total	\$1,681	\$4,146
ANNUAL TOTAL	\$20,176	\$49,756
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Glades County, 2012		
Town	Total HH	% ALICE & Poverty
Buckhead Ridge CDP	714	51%
Moore Haven	585	64%
Northeast Glades CCD	1,518	50%
Southwest Glades CCD	2,227	51%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GULF COUNTY

Gulf County, 2012

Town	Total HH	% ALICE & Poverty
Port St. Joe CCD	3,247	41%
Wewahitchka CCD	2,121	45%

Population: 15,796 | **Number of Households:** 5,368

Median Household Income: \$39,535 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
954 HH 18%	1,318 HH 25%		3,096 HH 58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (67)

Job Opportunities
fair (51)

Community Support
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Gulf County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$581	\$697
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$136	\$355
Taxes	\$148	\$122
Monthly total	\$1,497	\$3,907
ANNUAL TOTAL	\$17,959	\$46,880
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HAMILTON COUNTY

Population: 14,728 | **Number of Households:** 4,473
Median Household Income: \$36,875 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
1,023 HH 23%	975 HH 22%		2,475 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (62)	poor (45)	fair (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hamilton County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$495	\$600
Child care	\$0	\$763
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$126	\$305
Taxes	\$130	\$32
Monthly total	\$1,383	\$3,357
ANNUAL TOTAL	\$16,598	\$40,279
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Hamilton County, 2012		
Town	Total HH	% ALICE & Poverty
Jasper	623	54%
Jennings	283	55%
White Springs CCD	720	55%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HARDEE COUNTY

Hardee County, 2012

Town	Total HH	% ALICE & Poverty
Bowling Green	682	67%
Wauchula CCD	3,491	50%
Zolfo Springs	578	66%

Population: 27,158 | **Number of Households:** 7,687

Median Household Income: \$33,255 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
2,055 HH 27%	2,395 HH 31%		3,237 HH 42%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (57)

Job Opportunities
poor (46)

Community Support
fair (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hardee County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$657	\$791
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$145	\$367
Taxes	\$164	\$148
Monthly total	\$1,598	\$4,038
ANNUAL TOTAL	\$19,176	\$48,457
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HENDRY COUNTY

Population: 38,387 | **Number of Households:** 10,809
Median Household Income: \$34,821 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
2,546 HH 24%	3,436 HH 32%		4,827 HH 45%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (42)	poor (44)	poor (30)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hendry County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$616	\$821
Child care	\$0	\$929
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$140	\$352
Taxes	\$155	\$116
Monthly total	\$1,543	\$3,876
ANNUAL TOTAL	\$18,513	\$46,509
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Hendry County, 2012		
Town	Total HH	% ALICE & Poverty
Clewiston	2,181	44%
Harlem CDP	806	72%
LaBelle	1,715	60%
Port LaBelle CDP	1,188	54%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HERNANDO COUNTY

Hernando County, 2012

Town	Total HH	% ALICE & Poverty
Brookridge CDP	2,342	50%
Brooksville	3,271	66%
Hernando Beach CCD	5,784	41%
Hill 'n Dale CDP	654	67%
North Brooksville CDP	1,537	49%
North Weeki Wachee CDP	3,682	35%
Ridge Manor CCD	2,605	45%
South Brooksville CDP	1,780	49%
Spring Hill CDP	38,925	47%

Population: 173,422 | **Number of Households:** 69,222

Median Household Income: \$36,515 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
11,012 HH 16%	24,670 HH 36%		33,540 HH 48%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (56)

Job Opportunities
poor (49)

Community Support
fair (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hernando County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$690	\$926
Child care	\$0	\$946
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$149	\$368
Taxes	\$172	\$149
Monthly total	\$1,644	\$4,046
ANNUAL TOTAL	\$19,726	\$48,555
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HIGHLANDS COUNTY

Population: 98,128 | **Number of Households:** 39,112
Median Household Income: \$34,733 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
7,106 HH 18%	12,836 HH 33%		19,170 HH 49%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (59)	fair (52)	poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$637	\$767
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$143	\$364
Taxes	\$159	\$141
Monthly total	\$1,570	\$4,004
ANNUAL TOTAL	\$18,845	\$48,054
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Town	Total HH	% ALICE & Poverty
Avon Park	3,005	70%
Lake Placid	739	51%
Sebring CCD	17,414	52%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HILLSBOROUGH COUNTY

Hillsborough County, 2012

Town	Total HH	% ALICE & Poverty
Apollo Beach CDP	5,704	24%
Brandon CDP	38,622	36%
Carrollwood CDP	14,103	36%
Cheval CDP	4,299	33%
Citrus Park CDP	8,707	37%
Dover CDP	1,064	66%
East Lake-Orient Park CDP	8,804	54%
Egypt Lake-Leto CDP	13,638	59%
Gibsonton CDP	5,071	54%
Keystone-Citrus Park CCD	48,424	28%
Lake Magdalene CDP	11,847	42%
Lutz CDP	7,025	26%
Mango CDP	4,085	53%
Northdale CDP	8,526	30%
Palm River-Clair Mel CDP	7,145	57%
Palm River-Gibsonton CCD	14,540	54%
Pebble Creek CDP	2,681	22%
Plant CCD	28,221	44%
Progress Village CDP	1,887	44%
Riverview CDP	24,169	29%
Ruskin CCD	25,036	35%
Seffner CDP	2,755	36%
Tampa	135,591	49%
Temple Terrace	9,659	44%
Thonotosassa CDP	4,579	54%
Town 'n' Country CDP	30,308	44%
University CDP	16,657	77%
Valrico CDP	12,400	24%
Westchase CDP	8,171	20%
Wimauma CDP	1,465	70%

Population: 1,277,746 | **Number of Households:** 477,259
Median Household Income: \$46,515 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
79,509 HH 17%	136,281 HH 29%		261,469 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (35)	good (62)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hillsborough County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$690	\$926
Child care	\$0	\$1,063
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$149	\$383
Taxes	\$172	\$181
Monthly total	\$1,644	\$4,210
ANNUAL TOTAL	\$19,726	\$50,518
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HOLMES COUNTY

Population: 19,971 | **Number of Households:** 6,747
Median Household Income: \$34,928 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 1,328 HH 20%	ALICE 1,975 HH 29%	STRUGGLING	Above ALICE 3,444 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability good (70)	Job Opportunities fair (55)	Community Support good (58)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Holmes County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$498	\$601
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$126	\$343
Taxes	\$131	\$96
Monthly total	\$1,387	\$3,773
ANNUAL TOTAL	\$16,645	\$45,271
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Holmes County, 2012		
Town	Total HH	% ALICE & Poverty
Bonifay	987	53%
Bonifay CCD	3,313	49%
Esto-Noma CCD	1,490	45%
Ponce de Leon	215	50%
West Holmes CCD	1,944	52%
Westville	100	31%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN INDIAN RIVER COUNTY

Indian River County, 2012

Town	Total HH	% ALICE & Poverty
Fellsmere	7,120	44%
Florida Ridge CDP	4,047	58%
Gifford CDP	9,385	41%
Sebastian	709	27%
Vero Beach CCD	6,877	44%
Winter Beach CDP	51,451	39%

Population: 140,567 | **Number of Households:** 58,950

Median Household Income: \$40,413 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.56 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
8,516 HH 14%	17,611 HH 30%		32,823 HH 56%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (51)

Job Opportunities
poor (34)

Community Support
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Indian River County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$558	\$858
Child care	\$0	\$1,000
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$133	\$366
Taxes	\$143	\$145
Monthly total	\$1,466	\$4,027
ANNUAL TOTAL	\$17,595	\$48,323
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN JACKSON COUNTY

Population: 49,203 | **Number of Households:** 15,148
Median Household Income: \$36,487 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
2,710 HH 18%	4,666 HH 31%		7,772 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (68)	fair (54)	good (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Jackson County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$409	\$584
Child care	\$0	\$933
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$115	\$324
Taxes	\$113	\$62
Monthly total	\$1,270	\$3,561
ANNUAL TOTAL	\$15,237	\$42,730
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Jackson County, 2012		
Town	Total HH	% ALICE & Poverty
Alford CCD	1,557	36%
Campbellton CCD	586	57%
Cottontdale	299	74%
Cypress CCD	1,969	38%
Graceville	859	59%
Greenwood	228	46%
Malone CCD	1,006	50%
Marianna	2,660	61%
Sneads CCD	1,810	48%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN JEFFERSON COUNTY

Jefferson County, 2012

Town	Total HH	% ALICE & Poverty
Monticello	979	50%
Wacissa CCD	1,813	52%

Population: 14,564 | **Number of Households:** 5,444

Median Household Income: \$41,163 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,018 HH 19%	1,737 HH 32%		2,689 HH 49%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (58)

Job Opportunities
fair (52)

Community Support
poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Jefferson County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$596	\$817
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$138	\$370
Taxes	\$151	\$155
Monthly total	\$1,516	\$4,075
ANNUAL TOTAL	\$18,196	\$48,898
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LAFAYETTE COUNTY

Population: 8,668 | **Number of Households:** 2,722
Median Household Income: \$44,180 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
467 HH 17%	706 HH 26%		1,549 HH 57%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (59)	good (57)	poor (44)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lafayette County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$550	\$667
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$132	\$351
Taxes	\$141	\$114
Monthly total	\$1,456	\$3,865
ANNUAL TOTAL	\$17,468	\$46,376
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Lafayette County, 2012		
Town	Total HH	% ALICE & Poverty
Day CCD	488	41%
Mayo	464	61%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LAKE COUNTY

Lake County, 2012

Town	Total HH	% ALICE & Poverty
Astatula	651	45%
Clermont	10,583	33%
Eustis	7,225	47%
Fruitland Park	1,347	39%
Groveland	2,592	40%
Howey-in-the-Hills	519	26%
Lady Lake	6,944	45%
Lake Kathryn CDP	269	88%
Leesburg	8,779	59%
Mascotte	1,372	53%
Minneola	3,125	49%
Montverde	487	23%
Mount Dora	5,209	44%
Mount Plymouth CDP	1,500	36%
Pine Lakes CDP	180	91%
Silver Lake CDP	796	37%
Tavares CCD	9,358	46%
Umatilla CCD	9,291	46%

Population: 303,186 | **Number of Households:** 115,026
Median Household Income: \$41,083 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
16,950 HH 15%	34,780 HH 30%		63,296 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (47)

Job Opportunities
poor (50)

Community Support
good (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lake County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$753	\$936
Child care	\$0	\$904
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$157	\$364
Taxes	\$189	\$141
Monthly total	\$1,731	\$4,002
ANNUAL TOTAL	\$20,776	\$48,023
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LEE COUNTY

Population: 645,293 | **Number of Households:** 245,100
Median Household Income: \$46,278 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 31,061 HH 13%	ALICE 70,728 HH 29%	STRAINING	Above ALICE 143,311 HH 58%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability fair (49)	Job Opportunities fair (55)	Community Support fair (50)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lee County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$733	\$901
Child care	\$0	\$979
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$155	\$369
Taxes	\$184	\$152
Monthly total	\$1,704	\$4,058
ANNUAL TOTAL	\$20,443	\$48,696
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Lee County, 2012		
Town	Total HH	% ALICE & Poverty
Alva CDP	925	16%
Boca Grande CCD	451	22%
Bonita Springs	18,557	35%
Buckingham CDP	1,487	25%
Cape Coral	55,767	39%
Cypress Lake CDP	5,897	41%
Estero CDP	10,813	22%
Estero Island CCD	4,637	36%
Fort Myers	23,320	54%
Fort Myers Beach	3,444	37%
Fort Myers CCD	61,238	45%
Fort Myers Shores CDP	1,957	57%
Gateway CDP	2,885	19%
Harlem Heights CDP	293	80%
Iona CDP	7,231	32%
Lehigh Acres CDP	29,226	49%
Lochmoor Waterway Estates CDP	1,741	44%
McGregor CDP	3,536	27%
North Fort Myers CCD	16,975	47%
Page Park CDP	292	91%
Palmona Park CDP	402	69%
Pine Island CCD	4,088	42%
Pine Manor CDP	779	77%
San Carlos Park CDP	5,749	43%
Sanibel Island CCD	3,471	18%
Suncoast Estates CDP	1,480	76%
Tice CDP	1,289	57%
Villas CDP	4,982	43%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LEON COUNTY

Leon County, 2012

Town	Total HH	% ALICE & Poverty
East Leon CCD	13,903	25%
Northeast Leon CCD	19,607	19%
Northwest Leon CCD	8,970	33%
Southeast Leon CCD	5,968	32%
Southwest Leon CCD	5,151	54%
Tallahassee	73,250	53%
Woodville CDP	1,126	45%

Population: 283,769 | **Number of Households:** 108,915
Median Household Income: \$46,443 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
22,724 HH 21%	26,984 HH 25%		59,207 HH 54%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (28)	fair (53)	good (69)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Leon County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$596	\$817
Child care	\$0	\$992
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$138	\$360
Taxes	\$151	\$132
Monthly total	\$1,516	\$3,958
ANNUAL TOTAL	\$18,196	\$47,493
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LEVY COUNTY

Population: 40,339 | **Number of Households:** 16,180
Median Household Income: \$34,152 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 3,628 HH 22%	ALICE 4,330 HH 27%	STRUGGLING	Above ALICE 8,222 HH 51%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability good (59)	Job Opportunities good (60)	Community Support fair (53)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Levy County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$521	\$629
Child care	\$0	\$904
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$129	\$326
Taxes	\$136	\$66
Monthly total	\$1,417	\$3,582
ANNUAL TOTAL	\$17,009	\$42,981
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Levy County, 2012		
Town	Total HH	% ALICE & Poverty
Bronson	492	49%
Cedar Key	283	45%
Chiefland	960	69%
Chiefland CCD	5,033	49%
Fanning Springs	453	57%
Inglis	651	65%
Manatee Road CDP	994	40%
Williston-Bronson CCD	8,034	46%
Yankeetown	282	47%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LIBERTY COUNTY

Liberty County, 2012

Town	Total HH	% ALICE & Poverty
Bristol	271	46%
East Liberty CCD	745	48%
West Liberty CCD	1,610	49%

Population: 8,300 | **Number of Households:** 2,355

Median Household Income: \$39,225 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
547 HH	597 HH		1,211 HH
23%	25%		51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (71)

Job Opportunities
poor (48)

Community Support
good (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Liberty County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$486	\$584
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$125	\$341
Taxes	\$129	\$92
Monthly total	\$1,371	\$3,749
ANNUAL TOTAL	\$16,455	\$44,988
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MADISON COUNTY

Population: 19,187 | **Number of Households:** 6,877
Median Household Income: \$34,361 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
1,549 HH 23%	1,845 HH 27%		3,483 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (62)	poor (49)	poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Madison County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$486	\$584
Child care	\$0	\$925
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$125	\$323
Taxes	\$129	\$61
Monthly total	\$1,371	\$3,550
ANNUAL TOTAL	\$16,455	\$42,598
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Madison County, 2012		
Town	Total HH	% ALICE & Poverty
Greenville	319	57%
Madison	1,131	64%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MANATEE COUNTY

Manatee County, 2012

Town	Total HH	% ALICE & Poverty
Anna Maria	729	39%
Bayshore Gardens CDP	7,247	62%
Bradenton	21,031	51%
Bradenton Beach	674	52%
Ellenton CDP	1,451	51%
Memphis CDP	2,806	55%
Myakka CCD	15,951	23%
Palmetto CCD	12,323	54%
Parrish CCD	7,648	27%
Samoset CDP	1,180	69%
South Bradenton CDP	9,406	65%
West Bradenton CDP	1,654	39%
West Samoset CDP	1,796	83%
Whitfield CDP	1,265	36%

Population: 333,895 | **Number of Households:** 130,382
Median Household Income: \$47,474 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
17,237 HH 13%	39,347 HH 30%		73,798 HH 57%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (46)

Job Opportunities
fair (53)

Community Support
poor (44)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Manatee County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$755	\$995
Child care	\$0	\$1,117
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$158	\$398
Taxes	\$189	\$215
Monthly total	\$1,734	\$4,382
ANNUAL TOTAL	\$20,809	\$52,589
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MARION COUNTY

Population: 335,125 | **Number of Households:** 133,910
Median Household Income: \$37,098 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
20,792 HH 16%	37,598 HH 28%		75,520 HH 56%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (56)

Job Opportunities
fair (51)

Community Support
poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Marion County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$603	\$729
Child care	\$0	\$925
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$139	\$340
Taxes	\$152	\$90
Monthly total	\$1,526	\$3,742
ANNUAL TOTAL	\$18,307	\$44,901
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Marion County, 2012		
Town	Total HH	% ALICE & Poverty
Belleview	1,804	61%
Dunnellon CCD	5,556	44%
East Marion CCD	8,246	54%
Fellowship CCD	10,893	38%
Fort McCoy-Anthony CCD	5,776	44%
Ocala	22,308	47%
Reddick-McIntosh CCD	4,366	39%
Silver Springs Shores CDP	2,733	56%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MARTIN COUNTY

Martin County, 2012

Town	Total HH	% ALICE & Poverty
Hobe Sound CDP	5,639	48%
Indiantown CDP	1,459	55%
North River Shores CDP	1,536	43%
Palm CDP	9,252	27%
Port Salerno-Hobe Sound CCD	25,241	38%
Rio CDP	419	50%
Stuart CCD	28,652	41%

Population: 148,817 | **Number of Households:** 60,783

Median Household Income: \$44,821 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
7,487 HH 12%	20,029 HH 33%		33,267 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (37)

Job Opportunities
poor (46)

Community Support
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Martin County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$737	\$936
Child care	\$0	\$1,321
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$155	\$417
Taxes	\$185	\$255
Monthly total	\$1,709	\$4,586
ANNUAL TOTAL	\$20,509	\$55,030
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MIAMI-DADE COUNTY

Population: 2,591,035 | **Number of Households:** 838,772

Median Household Income: \$41,400 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.52 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
176,683 HH 21%	242,237 HH 29%		419,852 HH 50%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (13)

Job Opportunities
poor (48)

Community Support
poor (37)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Miami-Dade County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$819	\$1,125
Child care	\$0	\$908
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$158	\$365
Taxes	\$191	\$143
Monthly total	\$1,743	\$4,014
ANNUAL TOTAL	\$20,920	\$48,166
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Miami-Dade County, 2012		
Town	Total HH	% ALICE & Poverty
Aventura	17,018	37%
Bay Harbor Islands	2,521	36%
Biscayne Park	1,218	34%
Coral Gables	16,972	29%
Cutler Bay	12,734	32%
Doral	13,681	27%
El Portal	846	41%
Florida	2,720	79%
Hialeah Gardens	6,161	48%
Hialeah	71,351	63%
Homestead	18,567	55%
Key Biscayne	4,347	17%
Miami Beach	43,115	50%
Miami Gardens	30,692	49%
Miami Lakes	9,680	28%
Miami Springs	4,925	39%
Miami	151,063	63%
North Bay	3,038	41%
North Miami Beach	13,718	51%
North Miami	17,935	57%
Opa-locka	5,163	79%
Palmetto Bay	7,273	17%
Pinecrest	5,936	18%
South Miami	4,195	38%
Sunny Isles Beach	10,865	42%
Surfside	2,057	25%
Sweetwater	5,079	64%
Virginia Gardens	849	43%
Kendall CDP	28,172	35%
Fountainebleau CDP	18,157	50%
Kendale Lakes CDP	18,012	41%
The Hammocks CDP	16,159	38%
Tamiami CDP	16,037	39%
Kendall West CDP	11,004	48%
South Miami Heights CDP	10,535	51%
West Little River CDP	9,425	60%
Westchester CDP	9,399	42%
Golden Glades CDP	9,151	56%
University Park CDP	7,625	45%
Ives Estates CDP	6,668	42%
Ojus CDP	6,603	41%
Princeton CDP	6,103	46%
Leisure CDP	5,890	54%
Sunset CDP	5,257	34%
Pinewood CDP	4,937	70%
Brownsville CDP	4,489	75%
Olympia Heights CDP	3,846	37%
West Perrine CDP	2,936	56%
Westview CDP	2,694	59%
Richmond Heights CDP	2,623	54%
Goulds CDP	2,433	52%
Naranja CDP	2,299	73%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MONROE COUNTY

Monroe County, 2012

Town	Total HH	% ALICE & Poverty
Big Coppitt Key CDP	833	47%
Big Pine Key CDP	1,619	44%
Key Largo CDP	4,517	53%
Key West	9,322	52%
Lower Keys CCD	4,314	38%
Marathon	3,371	55%
Middle Keys CCD	4,068	53%
North Key Largo CDP	510	31%
Stock Island CDP	1,111	76%
Tavernier CDP	953	52%
Upper Keys CCD	8,633	50%

Population: 74,809 | **Number of Households:** 29,241

Median Household Income: \$53,637 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
3,557 HH 12%	10,664 HH 36%		15,020 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (14)

Job Opportunities
good (67)

Community Support
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Monroe County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$946	\$1,419
Child care	\$0	\$1,250
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$182	\$469
Taxes	\$242	\$368
Monthly total	\$2,002	\$5,163
ANNUAL TOTAL	\$24,020	\$61,962
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN NASSAU COUNTY

Population: 74,629 | **Number of Households:** 27,334
Median Household Income: \$53,230 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
2,960 HH 11%	5,433 HH 20%		18,941 HH 69%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (40)	fair (55)	good (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Nassau County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$630	\$834
Child care	\$0	\$863
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$142	\$346
Taxes	\$157	\$101
Monthly total	\$1,561	\$3,801
ANNUAL TOTAL	\$18,735	\$45,609
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Nassau County, 2012		
Town	Total HH	% ALICE & Poverty
Callahan	440	62%
Fernandina Beach	4,775	35%
Hilliard	1,051	40%
Nassau Village-Ratliff CDP	1,946	28%
Yulee CCD	9,370	27%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN OKALOOSA COUNTY

Okaloosa County, 2012

Town	Total HH	% ALICE & Poverty
Baker CCD	2,846	43%
Cinco Bayou	191	35%
Crestview	7,507	43%
Destin	5,194	28%
Eglin AFB CDP	1,055	67%
Fort Walton Beach	8,162	43%
Lake Lorraine CDP	3,044	40%
Laurel Hill	243	48%
Mary Esther	1,709	29%
Niceville	5,200	32%
Ocean CDP	2,503	46%
Shalimar	289	25%
Valparaiso	1,680	39%
Wright CDP	10,217	48%

Population: 190,083 | **Number of Households:** 75,099

Median Household Income: \$52,787 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
10,102 HH 13%	19,032 HH 25%		45,965 HH 61%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (47)

Job Opportunities
good (70)

Community Support
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Okaloosa County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$641	\$844
Child care	\$0	\$1,092
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$143	\$376
Taxes	\$159	\$167
Monthly total	\$1,576	\$4,136
ANNUAL TOTAL	\$18,909	\$49,629
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN OKEECHOBEE COUNTY

Population: 39,676 | **Number of Households:** 13,413
Median Household Income: \$32,025 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
3,033 HH 23%	4,525 HH 34%		5,855 HH 44%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (55)	poor (45)	poor (37)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Okeechobee County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$774	\$933
Child care	\$0	\$1,029
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$160	\$379
Taxes	\$195	\$174
Monthly total	\$1,761	\$4,173
ANNUAL TOTAL	\$21,127	\$50,075
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Okeechobee County, 2012		
Town	Total HH	% ALICE & Poverty
Cypress Quarters CDP	408	58%
North Okeechobee CCD	2,237	54%
Okeechobee	1,834	47%
Taylor Creek CDP	1,892	61%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN ORANGE COUNTY

Orange County, 2012

Town	Total HH	% ALICE & Poverty
Alafaya CDP	27,098	32%
Apopka	14,733	36%
Azalea Park CDP	4,324	60%
Belle Isle	2,267	28%
Bithlo CDP	2,729	43%
Christmas CDP	829	38%
Clarcona CDP	1,291	56%
Conway CDP	5,521	30%
Doctor Phillips CDP	3,950	21%
East Orange CCD	11,496	27%
Eatonville	601	70%
Fairview Shores CDP	4,177	53%
Holden Heights CDP	1,263	41%
Horizon West CDP	4,288	21%
Hunters Creek CDP	7,636	33%
Lake Butler CDP	5,174	15%
Lockhart CDP	5,155	44%
Maitland	6,555	29%
Meadow Woods CDP	7,306	42%
Oak Ridge CDP	6,878	66%
Oakland	835	29%
Ocoee	11,520	29%
Orlando	98,965	51%
Orlovista CDP	2,189	60%
Paradise Heights CDP	255	83%
Pine Castle CDP	3,497	66%
Pine Hills CDP	20,144	57%
Rio Pinar CDP	1,733	17%
Sky Lake CDP	1,973	51%
South Apopka CDP	1,733	48%
Southchase CDP	4,559	36%
Southwest Orange CCD	58,810	30%
Taft CDP	704	45%
Tangelo Park CDP	779	46%
Tangerine CDP	738	43%
Tildenville CDP	389	96%
Union Park CCD	72,791	40%
University CDP (Orange County)	6,204	60%
Wedgfield CDP	2,243	22%
Williamsburg CDP	3,449	35%
Winter Garden	11,290	34%
Winter Park	11,684	35%

Population: 1,202,234 | **Number of Households:** 423,987
Median Household Income: \$45,624 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
67,584 HH 16%	130,948 HH 31%		225,455 HH 53%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (30)	good (57)	poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Orange County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$753	\$936
Child care	\$0	\$1,000
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$157	\$376
Taxes	\$189	\$167
Monthly total	\$1,731	\$4,136
ANNUAL TOTAL	\$20,776	\$49,635
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN OSCEOLA COUNTY

Population: 287,416 | **Number of Households:** 90,822
Median Household Income: \$42,915 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
16,350 HH 18%	29,056 HH 32%		45,416 HH 50%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (39)	good (57)	poor (43)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Osceola County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$753	\$936
Child care	\$0	\$938
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$157	\$368
Taxes	\$189	\$150
Monthly total	\$1,731	\$4,049
ANNUAL TOTAL	\$20,776	\$48,584
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Osceola County, 2012		
Town	Total HH	% ALICE & Poverty
Buenaventura Lakes CDP	8,659	49%
Campbell CDP	1,439	57%
Celebration CDP	3,037	22%
Four Corners CDP	10,069	45%
Kissimmee	21,105	57%
South and East Osceola CCD	2,566	39%
St. Cloud CCD	43,027	42%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN PALM BEACH COUNTY

Palm Beach County, 2012

Town	Total HH	% ALICE & Poverty
Belle Glade	5,661	68%
Belle Glade-Pahokee CCD	9,412	70%
Boca Raton	35,701	32%
Boynton Beach	28,647	47%
Cabana Colony CDP	803	43%
Canal Point CDP	126	72%
Delray Beach	26,883	42%
Greenacres	13,454	52%
Haverhill	667	45%
Highland Beach	1,935	19%
Hypoluxo	1,209	43%
Juno Ridge CDP	392	68%
Jupiter	23,324	30%
Lake Belvedere Estates CDP	889	41%
Lake Clarke Shores	1,410	26%
Lake Park	2,925	58%
Lake Worth	11,935	59%
Lantana	4,047	52%
Loxahatchee Groves	1,035	31%
Mangonia Park	592	76%
North Palm Beach	6,095	32%
Palm Beach Gardens	21,899	30%
Palm Springs	6,895	64%
Pine Air CDP	619	68%
Riviera Beach	12,169	55%
Royal Palm Beach	10,947	31%
Royal Palm Estates CDP	784	60%
Schall Circle CDP	456	55%
Seminole Manor CDP	838	55%
South Bay	664	70%
Sunshine Parkway CCD	68,314	29%
Watergate CDP	915	61%
Wellington	18,536	24%
West Palm Beach CCD	58,338	55%
Western Community CCD	9,159	25%
Westgate CDP	2,030	72%

Population: 1,356,545 | **Number of Households:** 522,201
Median Household Income: \$51,278 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
64,229 HH 12%	153,482 HH 29%		304,490 HH 58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (32)	fair (54)	fair (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Palm Beach County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$823	\$1,138
Child care	\$0	\$1,146
Food	\$176	\$531
Transportation	\$327	\$655
Health care	\$72	\$287
Miscellaneous	\$159	\$397
Taxes	\$192	\$212
Monthly total	\$1,749	\$4,365
ANNUAL TOTAL	\$20,987	\$52,379
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN PASCO COUNTY

Population: 470,391 | **Number of Households:** 180,612
Median Household Income: \$42,704 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
22,470 HH 12%	59,598 HH 33%		98,544 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (53)

Job Opportunities
fair (51)

Community Support
good (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Pasco County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$690	\$926
Child care	\$0	\$1,083
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$149	\$385
Taxes	\$172	\$187
Monthly total	\$1,644	\$4,239
ANNUAL TOTAL	\$19,726	\$50,868
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Pasco County, 2012		
Town	Total HH	% ALICE & Poverty
Bayonet Point CDP	10,613	61%
Beacon Square CDP	2,867	57%
Central Pasco CCD	41,928	26%
Dade	2,403	68%
Dade CCD	5,390	57%
Dade North CDP	735	65%
Elfers CDP	5,341	59%
Holiday CDP	9,042	57%
Hudson CDP	5,503	51%
Jasmine Estates CDP	7,535	61%
Lacoochee CDP	401	56%
Land O' Lakes CDP	11,671	27%
Moon Lake CDP	1,559	67%
New Port Richey	6,524	65%
New Port Richey East CDP	3,820	58%
Odessa CDP	2,434	23%
Pasadena Hills CDP	3,146	37%
Port Richey CCD	44,550	54%
San Antonio	420	28%
Shady Hills CDP	3,890	51%
Trilby CDP	208	88%
Wesley Chapel CDP	15,349	22%
Zephyrhills	5,939	51%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN PINELLAS COUNTY

Population: 921,319 | **Number of Households:** 404,856
Median Household Income: \$44,927 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
50,486 HH 12%	136,874 HH 34%		217,496 HH 54%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (45)	good (60)	good (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Pinellas County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$690	\$926
Child care	\$0	\$1,292
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$149	\$412
Taxes	\$172	\$244
Monthly total	\$1,644	\$4,531
ANNUAL TOTAL	\$19,726	\$54,372
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Pinellas County, 2012

Town	Total HH	% ALICE & Poverty
Bay Pines CDP	1,381	46%
Bear Creek CDP	811	54%
Belleair Bluffs	1,117	53%
Boca Ciega CCD	30,042	40%
Clearwater	47,105	50%
Dunedin	16,036	44%
East Lake CDP	13,224	28%
Feather Sound CDP	1,779	21%
Gulfport	5,607	52%
Indian Rocks Beach	2,267	34%
Largo	36,472	52%
Lealman CDP	8,890	66%
Madeira Beach	2,365	44%
Oldsmar	4,762	41%
Palm Harbor CDP	26,450	36%
Pinellas Park	20,448	47%
Seminole	7,994	43%
South Highpoint CDP	1,576	64%
South Pasadena	3,065	49%
St. Pete Beach	5,003	35%
St. Petersburg	104,431	50%
Tarpon Springs CCD	57,225	37%
West Lealman CDP	6,994	60%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN POLK COUNTY

Population: 616,158 | **Number of Households:** 223,507
Median Household Income: \$41,325 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 35,246 HH 16%	ALICE 56,124 HH 25%	STRAINING	Above ALICE 132,137 HH 59%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability good (58)	Job Opportunities good (57)	Community Support fair (54)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Polk County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$604	\$767
Child care	\$0	\$958
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$139	\$349
Taxes	\$152	\$109
Monthly total	\$1,527	\$3,841
ANNUAL TOTAL	\$18,323	\$46,092
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Polk County, 2012		
Town	Total HH	% ALICE & Poverty
Alturas CDP	1,227	39%
Auburndale	4,539	46%
Bartow	5,934	40%
Bradley Junction CDP	153	44%
Combee Settlement CDP	1,970	62%
Crooked Lake Park CDP	538	36%
Crystal Lake CDP	1,962	57%
Cypress Gardens CDP	3,689	24%
Davenport	921	46%
Dundee	1,615	49%
Eagle Lake	857	30%
Fort Meade	1,996	34%
Frostproof	1,190	31%
Fuller Heights CDP	3,103	23%
Fussels Corner CDP	2,327	38%
Greenelefe CDP	675	39%
Haines	6,885	50%
Highland CDP	3,419	24%
Inwood CDP	2,400	66%
Jan Phyl Village CDP	1,694	39%
Lake Alfred	1,757	54%
Lake Hamilton	422	53%
Lake Wales	5,700	50%
Lakeland	40,219	42%
Loughman CDP	921	32%
Medulla CDP	3,011	33%
Poinciana CDP	17,176	41%
Polk	747	49%
Wahnetta CDP	1,289	62%
Waverly CDP	283	60%
Willow Oak CDP	1,645	43%
Winter Haven	13,701	48%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN PUTNAM COUNTY

Putnam County, 2012

Town	Total HH	% ALICE & Poverty
Crescent	761	62%
East Palatka CDP	434	47%
Interlachen-Florahome CCD	9,615	51%
Palatka CCD	9,004	48%
Pomona Park	290	54%
Welaka	309	58%

Population: 73,263 | **Number of Households:** 28,230

Median Household Income: \$34,025 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
5,976 HH 21%	7,931 HH 28%		14,323 HH 51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (60)

Job Opportunities
poor (43)

Community Support
poor (40)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Putnam County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$654
Child care	\$0	\$746
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$131	\$310
Taxes	\$140	\$39
Monthly total	\$1,446	\$3,406
ANNUAL TOTAL	\$17,358	\$40,870
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN ST. JOHNS COUNTY

Population: 202,188 | **Number of Households:** 78,295
Median Household Income: \$61,288 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
7,850 HH 10%	17,174 HH 22%		53,271 HH 68%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (36)	fair (56)	good (76)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, St. Johns County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$630	\$834
Child care	\$0	\$1,000
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$142	\$363
Taxes	\$157	\$139
Monthly total	\$1,561	\$3,993
ANNUAL TOTAL	\$18,735	\$47,919
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

St. Johns County, 2012		
Town	Total HH	% ALICE & Poverty
Butler Beach CDP	2,704	37%
Crescent Beach CDP	542	42%
Flagler Estates CDP	901	58%
Fruit Cove CDP	9,546	17%
Hastings CCD	4,384	48%
Matanzas CCD	6,673	40%
Nocatee CDP	1,371	29%
Palm Valley CDP	8,372	24%
Ponte Vedra CCD	11,550	22%
Sawgrass CDP	2,408	22%
St. Augustine	5,438	53%
St. Augustine Beach	2,828	34%
Villano Beach CDP	1,332	39%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN ST. LUCIE COUNTY

St. Lucie County, 2012

Town	Total HH	% ALICE & Poverty
Fort Pierce	15,621	69%
Fort Pierce CCD	41,553	56%
Fort Pierce South CDP	1,710	66%
Hutchinson Island CCD	5,022	34%
Indian River Estates CDP	2,639	47%
Lakewood Park CDP	4,851	47%
Port St. Lucie	57,184	44%
River Park CDP	2,551	57%
West St. Lucie CCD	2,692	44%
White CDP	1,298	42%

Population: 283,866 | **Number of Households:** 109,526

Median Household Income: \$41,785 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
16,960 HH 15%	34,053 HH 31%		58,513 HH 53%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (40)

Job Opportunities
poor (49)

Community Support
poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, St. Lucie County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$737	\$936
Child care	\$0	\$1,083
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$155	\$387
Taxes	\$185	\$190
Monthly total	\$1,709	\$4,253
ANNUAL TOTAL	\$20,509	\$51,036
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SANTA ROSA COUNTY

Population: 158,512 | **Number of Households:** 58,336
Median Household Income: \$61,031 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
5,053 HH 9%	13,602 HH 23%		39,681 HH 68%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (57)	good (62)	good (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Santa Rosa County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$619	\$748
Child care	\$0	\$1,017
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$141	\$354
Taxes	\$155	\$120
Monthly total	\$1,547	\$3,896
ANNUAL TOTAL	\$18,560	\$46,753
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Santa Rosa County, 2012		
Town	Total HH	% ALICE & Poverty
Allentown CCD	900	28%
Avalon-Mulat CCD	2,297	29%
Bagdad CDP	1,546	41%
Berrydale CCD	734	36%
East Milton CDP	2,768	47%
Gulf Breeze	2,093	26%
Harold CCD	438	27%
Holley CDP	546	26%
Jay CCD	1,544	42%
Midway CDP	6,548	30%
Milton	3,738	53%
Munson CCD	595	35%
Navarre Beach CCD	524	6%
Navarre CDP	11,402	29%
Oriole Beach CDP	590	45%
Pace CCD	11,098	33%
Point Baker CDP	1,036	42%
Skyline CCD	5,542	33%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SARASOTA COUNTY

Sarasota County, 2012

Town	Total HH	% ALICE & Poverty
Bee Ridge CDP	4,429	37%
Desoto Lakes CDP	1,416	45%
Englewood CCD	5,960	45%
Fruitville CDP	5,484	37%
Gulf Gate Estates CDP	5,376	50%
Interior County CCD	14,116	27%
Kensington Park CDP	1,593	58%
Longboat Key CCD	2,505	22%
Nokomis CDP	1,421	46%
North Port	21,130	43%
North Sarasota CDP	3,035	58%
Osprey CDP	2,734	28%
Ridge Wood Heights CDP	2,121	53%
Sarasota	22,638	54%
Sarasota Springs CDP	5,985	44%
South Gate Ridge CDP	2,406	35%
South Sarasota CDP	2,282	48%
South Venice CDP	5,991	48%
Southgate CDP	3,438	44%
The Meadows CDP	2,250	34%
Venice CCD	31,452	40%
Warm Mineral Springs CDP	2,617	39%

Population: 386,147 | **Number of Households:** 172,973

Median Household Income: \$48,035 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
19,486 HH 11%	52,737 HH 30%		100,750 HH 58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (48)

Job Opportunities
fair (55)

Community Support
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Sarasota County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$755	\$995
Child care	\$0	\$1,167
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$158	\$405
Taxes	\$189	\$229
Monthly total	\$1,734	\$4,452
ANNUAL TOTAL	\$20,809	\$53,430
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SEMINOLE COUNTY

Population: 430,838 | **Number of Households:** 148,858
Median Household Income: \$54,986 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 17,381 HH 12%	ALICE 43,458 HH 29%	STRUGGLING	Above ALICE 88,019 HH 59%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability poor (40)	Job Opportunities good (61)	Community Support good (71)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Seminole County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$753	\$936
Child care	\$0	\$1,158
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$157	\$396
Taxes	\$189	\$210
Monthly total	\$1,731	\$4,358
ANNUAL TOTAL	\$20,776	\$52,297
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Seminole County, 2012		
Town	Total HH	% ALICE & Poverty
Altamonte Springs	16,813	46%
Casselberry	10,031	52%
Chuluota CDP	801	38%
Fern Park CDP	3,241	44%
Forest CDP	4,808	41%
Goldenrod CDP	4,762	56%
Heathrow CDP	2,290	24%
Lake Mary	4,899	27%
Longwood	4,696	34%
Midway CDP	568	72%
Oviedo	10,088	27%
Sanford	18,179	55%
Winter Springs	11,745	31%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SUMTER COUNTY

Sumter County, 2012

Town	Total HH	% ALICE & Poverty
Bushnell	949	42%
Center Hill	320	53%
Coleman	289	71%
Lake Panasoffkee CDP	1,976	38%
Webster	370	63%
Wildwood	2,975	39%

Population: 101,620 | **Number of Households:** 45,122

Median Household Income: \$45,173 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
4,415 HH 10%	9,156 HH 20%		31,551 HH 70%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (54)

Job Opportunities
good (60)

Community Support
good (67)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Sumter County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$531	\$641
Child care	\$0	\$883
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$130	\$325
Taxes	\$138	\$64
Monthly total	\$1,431	\$3,570
ANNUAL TOTAL	\$17,168	\$42,841
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SUWANNEE COUNTY

Population: 43,133 | **Number of Households:** 15,697
Median Household Income: \$37,269 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
3,449 HH 22%	3,375 HH 22%		8,873 HH 57%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (57)	poor (50)	fair (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Suwannee County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$414	\$625
Child care	\$0	\$767
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$116	\$309
Taxes	\$114	\$37
Monthly total	\$1,276	\$3,395
ANNUAL TOTAL	\$15,316	\$40,741
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Suwannee County, 2012		
Town	Total HH	% ALICE & Poverty
Branford CCD	2,794	50%
Dowling Park CCD	3,199	44%
Live Oak	2,552	63%
McAlpin-Wellborn CCD	3,100	43%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN TAYLOR COUNTY

Taylor County, 2012

Town	Total HH	% ALICE & Poverty
Perry North CCD	5,548	54%
Perry South CCD	2,200	45%
Steinhatchee CDP	623	53%

Population: 22,655 | **Number of Households:** 7,776

Median Household Income: \$34,102 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,233 HH 16%	2,893 HH 37%		3,650 HH 47%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (56)

Job Opportunities
good (67)

Community Support
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Taylor County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$484	\$584
Child care	\$0	\$1,033
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$124	\$336
Taxes	\$128	\$82
Monthly total	\$1,369	\$3,693
ANNUAL TOTAL	\$16,424	\$44,313
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN UNION COUNTY

Population: 15,400 | **Number of Households:** 3,782
Median Household Income: \$43,750 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
590 HH 16%	985 HH 26%		2,207 HH 58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (66)	good (65)	good (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Union County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$479	\$619
Child care	\$0	\$867
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$124	\$320
Taxes	\$127	\$56
Monthly total	\$1,362	\$3,519
ANNUAL TOTAL	\$16,345	\$42,229
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Union County, 2012		
Town	Total HH	% ALICE & Poverty
Lake Butler	820	70%
Raiford CCD	617	29%
Worthington Springs CCD	1,574	41%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN VOLUSIA COUNTY

Volusia County, 2012

Town	Total HH	% ALICE & Poverty
Central Volusia CCD	12,734	23%
Daytona Beach	25,560	62%
De Leon Springs CDP	856	43%
DeBary	7,780	32%
DeLand	9,704	48%
DeLand Southwest CDP	357	68%
Deltona	28,413	39%
Edgewater	8,358	38%
Holly Hill	4,875	60%
New Smyrna Beach	10,566	37%
North Peninsula CCD	11,894	45%
Orange	4,996	54%
Ormond Beach	15,699	35%
Ormond-by-the-Sea CDP	3,922	44%
Pierson-Seville CCD	2,471	44%
Ponce Inlet	1,509	20%
Port Orange CCD	27,662	46%
South Daytona	5,153	55%
South Peninsula CCD	5,675	35%
West DeLand CDP	1,249	28%

Population: 496,950 | **Number of Households:** 197,599

Median Household Income: \$40,106 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
34,016 HH 17%	57,686 HH 29%		105,897 HH 54%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (45)

Job Opportunities
poor (50)

Community Support
good (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Volusia County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$596	\$866
Child care	\$0	\$950
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$138	\$361
Taxes	\$151	\$134
Monthly total	\$1,516	\$3,968
ANNUAL TOTAL	\$18,196	\$47,617
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN WAKULLA COUNTY

Population: 30,868 | **Number of Households:** 10,577
Median Household Income: \$50,156 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
1,310 HH 12%	2,443 HH 23%		6,824 HH 65%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (47)	good (58)	good (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Wakulla County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$571	\$690
Child care	\$0	\$958
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$135	\$339
Taxes	\$146	\$89
Monthly total	\$1,483	\$3,734
ANNUAL TOTAL	\$17,801	\$44,804
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Wakulla County, 2012		
Town	Total HH	% ALICE & Poverty
Crawfordville CDP	1,113	35%
East Wakulla CCD	8,683	34%
Panacea CDP	224	74%
West Wakulla CCD	1,899	32%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN WALTON COUNTY

Walton County, 2012

Town	Total HH	% ALICE & Poverty
DeFuniak Springs	2,172	66%
Freeport	706	54%
Miramar Beach CDP	3,259	34%
Paxton-Darlington CCD	3,474	40%
Redbay CCD	1,138	67%
Walton Beaches CCD	8,696	31%

Population: 56,216 | **Number of Households:** 22,138

Median Household Income: \$42,732 (state average: \$45,040)

Florida Underemployment Rate for 2012: 16%

Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
3,390 HH	6,499 HH		12,249 HH
15%	29%		55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (62)

Job Opportunities
good (62)

Community Support
fair (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Walton County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$631	\$761
Child care	\$0	\$938
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$142	\$346
Taxes	\$157	\$102
Monthly total	\$1,563	\$3,804
ANNUAL TOTAL	\$18,750	\$45,643
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN WASHINGTON COUNTY

Population: 24,754 | **Number of Households:** 8,310
Median Household Income: \$38,523 (state average: \$45,040)
Florida Underemployment Rate for 2012: 16%
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,924 HH 23%	1,690 HH 20%		4,696 HH 57%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (58)	poor (46)	fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Washington County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$429	\$644
Child care	\$0	\$1,075
Food	\$176	\$531
Transportation	\$350	\$699
Health care	\$107	\$426
Miscellaneous	\$118	\$348
Taxes	\$117	\$107
Monthly total	\$1,296	\$3,832
ANNUAL TOTAL	\$15,553	\$45,989
POVERTY ANNUAL TOTAL	\$11,170	\$23,050

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Washington County, 2012		
Town	Total HH	% ALICE & Poverty
Caryville CCD	1,351	46%
Chipley	1,339	49%
Vernon CCD	4,039	42%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

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