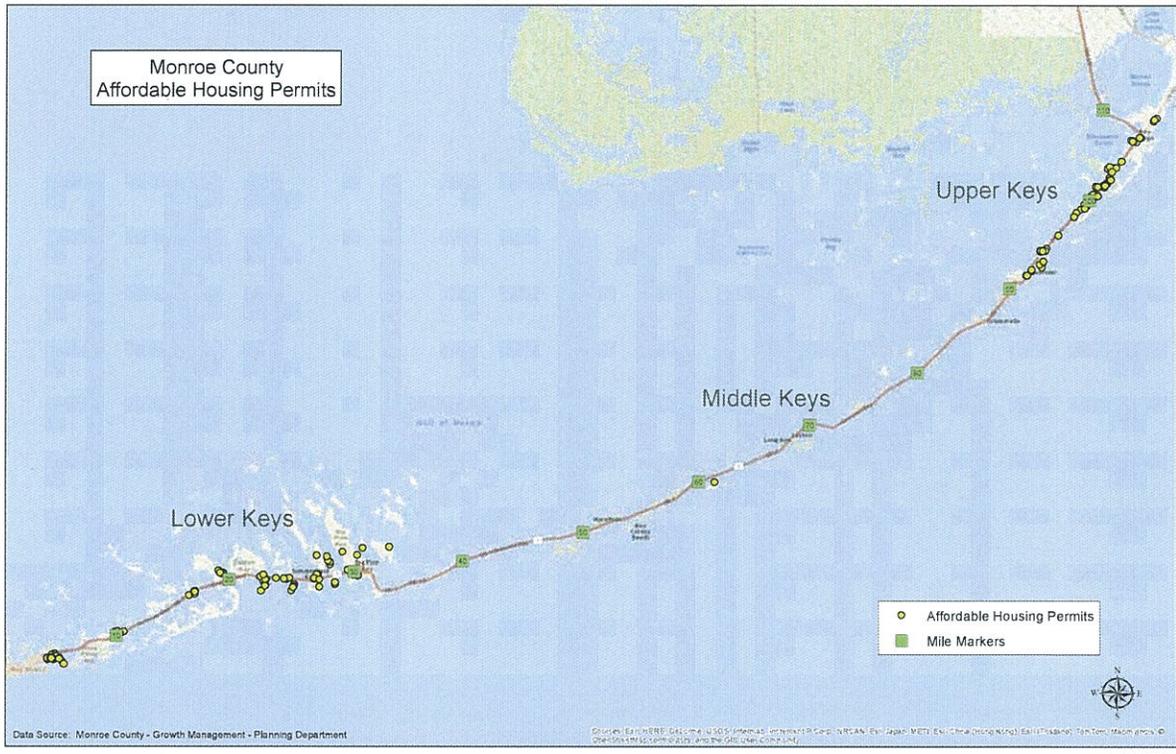


MONROE COUNTY WORKFORCE HOUSING STAKEHOLDER ASSESSMENT REPORT

APRIL 2015



*Assessment Report Prepared by:
Robert Jones, Director
FCRC Consensus Center, Florida State University*

| STAKEHOLDER ASSESSMENT REPORT TABLE OF CONTENTS | |
|--|-----------|
| <i>Contents</i> | 2 |
| <i>Executive Summary</i> | 3 |
| I. ASSESSMENT SCOPE AND ORGANIZATION | 10 |
| II. WORKFORCE HOUSING IN MONROE COUNTY-CONTEXT | 11 |
| III. WORKFORCE HOUSING CHALLENGES- IDEAS AND PERSPECTIVES | 14 |
| A. WORKFORCE HOUSING STAKEHOLDER PERSPECTIVES COMMON THEMES | 14 |
| B. WORKFORCE HOUSING STAKEHOLDER PERSPECTIVES COMMON ISSUES..... | 15 |
| C. STAKEHOLDER IDEAS AND ISSUES- MATRIX | 16 |
| D. STAKEHOLDER IDEAS AND PERSPECTIVES | 22 |
| 1. County Government Perspective and Ideas..... | 22 |
| 2. Municipal Government Perspectives and Ideas..... | 24 |
| 3. State Government Ideas and Perspectives..... | 26 |
| 4. Education Ideas and Perspectives..... | 27 |
| 5. Development Ideas and Perspectives..... | 28 |
| 6. Lodging, Hospitality and Tourist Development Ideas and Perspectives..... | 29 |
| 7. Business Sector Ideas and Perspectives..... | 31 |
| 8. Non Profit Sector Ideas and Perspectives | 34 |
| 9. Military Sector Ideas and Perspectives | 37 |
| IV. WORKFORCE HOUSING PROCESS- STAKEHOLDER PERSPECTIVES | 38 |
| A. INFORMATION NEEDED TO INFORM CONSENSUS BUILDING ON WORKFORCE HOUSING | 38 |
| B. WORKFORCE HOUSING PROCESS-STAKEHOLDER PERSPECTIVES..... | 42 |
| V. WORKFORCE HOUSING IN MONROE COUNTY--NEXT STEPS | 44 |
| <i>Appendices</i> | |
| 1. List of Interviews/Meetings | 45 |
| 2. Affordable Housing Advisory Committee Ordinance | 48 |
| 3. Workforce Housing Assessment Background Papers | 50 |
| 4. Workforce Housing Roundtable Summary of Comments, August 2014..... | 51 |
| 5. Public Comment Email | 56 |
| 6. “Affordable Housing White Paper”, September 2014, Donald Craig, AICP Director of Planning & Nicole Malo, AICP Planner, City of Key West..... | 57 |
| 7. Draft Sample Advisory Committee Procedures and Protocols | 58 |
| 8. Information on the FCRC Consensus Center, FSU | 68 |

MONROE COUNTY WORKFORCE HOUSING STAKEHOLDER ASSESSMENT REPORT- EXECUTIVE SUMMARY

Monroe County faces the quadruple impact of high land values, land limited by geographic and environmental features, housing supply limited by controlled growth (the Rate of Growth Ordinance) and a tourism economy with a prevalence of lower paying service-sector employment. In August 2014 the Monroe County Commission approved a stakeholder assessment effort, to be conducted by the FCRC Consensus Center at Florida State University (Consensus Center), to solicit perspectives and ideas on workforce housing challenges and on whether a county-wide consensus building effort should be convened to address the complex issues surrounding workforce housing in the Florida Keys.

This assessment report sets out the context for addressing workforce housing issues and used interviews, meetings and review of data and documents to assess stakeholder perspectives on the County's workforce housing challenges. These perspectives include county, city, regional, state and federal government levels, housing and tourist development leaders in Monroe County, the business and tourist community and non-profit community and civic organizations. Based on this stakeholder input, the assessment report summarizes the themes, concerns, issues, and interests that stakeholders believe ought to be considered in addressing workforce housing needs in Monroe County. *(See below)*

The workforce housing affordability crisis in the Florida Keys identified by the Monroe County Commission in 2014 is real. "Cost-burdened" households pay more than 30% of income for rent or mortgage costs. In 2013, 51% (or 16,849) of Monroe County households pay more than 30% of income for housing while statewide that figure is 43%. More than half of Monroe County renters are cost burdened (8,350 of 14,002) while about 45% of Monroe County homeowners are cost burdened (8,499 of the 18,936).

In November 2014 the United Way of Florida released its report, ALICE (Asset Limited, Income Constrained, Employed: Study of Financial Hardship, which indicates that nearly half of all Monroe County households (14,221 of 29,241) live above the federal poverty line but still struggle to afford basic expenses including housing, child care, food, transportation and health care.¹ The Report also evaluates community conditions for each of Florida's counties using a weighted "Economic Viability Dashboard" in three core areas using a scale of 1 (worst) to 100 (best).² Monroe County's results area as follows:

| <i>Core Areas</i> | <i>Rating</i> | <i>Grade</i> |
|------------------------------------|---------------|--------------|
| Housing Affordability (40%) | 14 of 100 | Poor |
| Job Opportunities (40%) | 67 of 100 | Good |
| Community Support (20%) | 48 of 100 | Poor |

¹ The Report was initially developed in New Jersey and now five other states including Florida, California, Michigan, Indiana and Connecticut, have used the model and developed reports in 2014.

<https://www.frbatlanta.org/commdev/publications/partnersupdate/2015/01/study-sheds-light-on-working-families-in-florida>

² The Index provides the means to compare counties in Florida and to see changes over time. The Housing Affordability area includes three key indicators including: the Household Survival Budget (quantifying the cost of the housing, child care, food, health care, transportation); health insurance; and housing burden. The Job Opportunities area includes three key indicators including: Income Distribution; Employment Rate; and New Hire Wages. The Community Support area includes three key indicators: Violent crime rate; the annual payroll of human services nonprofits per capita; and Access to good basic health care.

The findings of all of several recent reports on Monroe County's current housing situation confirm that there is a significant and growing shortage of affordable workforce housing, both rental and ownership. In addition there exists a policy gap in that affordable housing for the working and middle classes is largely left to individual municipalities and counties to deal with.

Over 75 persons participated in the interviews and meetings and identified a range of workforce housing issues. While some offered perspectives from the same sector, they live and work in different parts of the Keys and the ideas they offer are not necessarily the same as others sharing that perspective. However, across the various perspectives the following emerged as six common themes regarding key workforce housing issues:

1. A Shared vision of success for Workforce Housing in Monroe County
2. Take Action on Workforce Housing
3. Build upon the past affordable housing studies and reports
4. Defining the problem first based on data
5. Seek a balanced package of options as there is no single strategy that will solve the workforce housing crisis
6. View housing as community infrastructure, like transportation and water supply

Issues generally identified as important from most perspectives included:

1. Addressing the ROGO system and workforce housing, including transfers and fractional ROGOs
2. Density and livable workforce housing
3. Relaxing height restrictions in light of Federal flood insurance changes and to create more workforce housing
4. Monroe Housing Authority role in workforce housing
5. Transportation and its relationship to and role in workforce housing
6. Workforce Housing site identification and audit of publicly owned property.
7. Creation of new workforce housing units that are both affordable and livable with development incentives and public private partnerships
8. Preservation and maintenance of existing workforce housing and incentives to preserve workforce housing
9. Related workforce issues due to high cost of housing (insurance, childcare, food insecurity etc.)
10. County, City and state affordable housing policies and regulations including length of deed restrictions
11. Explore and expand funding sources to expand workforce housing in Monroe County

The Stakeholder Assessment sought to identify how different stakeholders viewed the challenges of workforce housing facing Monroe County and its residents. The over 50 issues and ideas identified and summarized from the many interviews and meetings, help to shed light on the complexity of the issues and on the healthy diversity of views on how to best address the challenges even among those sharing the same stakeholder perspective. The assessment interviews were conducted with the understanding that the themes and ideas identified would be shared with the Commission and inform any committee that would engage in subsequent consensus building on workforce housing solutions. It was also understood that individual views would not be attributed but the related themes perspectives would be summarized. The report provides input from following perspectives: County Government; City Government; Education; Development; Lodging/Hospitality/Tourism; Business; Non Profit; and Military. Over 50 workforce housing ideas and

Attachment 1

issues were identified in the Assessment from different perspectives in the following categories:

| Overall | Workforce Housing Planning & Zoning |
|---|---|
| <ol style="list-style-type: none"> 1. No single solution, menu of options 2. Build on work to date (studies, task forces, etc.) 3. Target different levels of workforce to provide WH 4. Engage private and public sector employers in finding WH solutions 5. Political will to implement solutions 6. Focus on rental housing 7. Addressing NIMBY and workforce housing 8. Encourage public private partnerships for WH 9. Encourage WH affordability and livability 10. Support living wages in the Keys 11. Expand the Keys economy beyond tourism 12. Address negative impacts on Keys communities of transient workforce 13. Clarifying workforce housing and affordable housing definitions | <ol style="list-style-type: none"> 1. Create a County Workforce Housing Development Plan 2. Consider adjusting height restrictions to increase workforce housing 3. Allow increased density for WH 4. Tax Credit Property Management after 15 yrs. 5. Encourage mixed use 6. Explore “Micro Housing” 7. Enforce Housing Codes 8. ROGO Allocations and Transfers, Fractional ROGO for WH 9. ROGO Formula 10. Address redevelopment and WH 11. Encourage commercial construction of WH by reducing impact fee. 12. Explore and assess the role of live-aboard boats in WH 13. Encourage hospitality industry and the commercial sector to build WH |
| Workforce Housing Funding | Preserve Existing Workforce Housing |
| <ol style="list-style-type: none"> 1. Workforce housing site identification and audit 2. Remedy Sadowski Trust Fund donor inequity 3. Land Authority funds for workforce housing construction 4. Dedicated local funding for workforce housing 5. Consider inclusionary WH fee 6. Address online marketplace for vacation rentals that connects users with property to rent with users looking to rent the space(e.g. AirBnB) and its impact on bed tax revenue 7. Provide assistance to workforce renters (down payment/deposit) | <ol style="list-style-type: none"> 1. Preserve/maintain affordable units 2. Address “lost” AH/WH units 3. Revisit land trusts as a tool 4. Provide for “no net loss” principle of affordable & workforce housing in the County housing element 5. Adopt a “lease form” for local governments owning underlying land for WH 6. Address loss of deed restrictions for AH 7. Address RV/Trailer Parks as WH and conversion issues |
| Workforce Housing & Transportation | Workforce Housing & Related Issues |
| <ol style="list-style-type: none"> 1. Increase highway capacity to adjust ROGO evacuation formula 2. Address related issues- Transportation options for employees 3. Address & improve transit issues in the upper and lower Keys | <ol style="list-style-type: none"> 1. Address related issues insurance costs- wind 2. Address 2018 FEMA flood insurance issues. 3. Address related issues- Daycare 4. Homelessness & Workforce Housing 5. Protect military buffer areas 6. Address “food security” (i.e. access by all people at all times to enough food for an active, healthy life) and workforce housing. |
| Workforce Housing & Site Identification | Workforce Housing Construction |
| <ol style="list-style-type: none"> 1. Audit Local Government owned public lands for WH 2. Re-purpose land owned by local government for WH 3. Focus all 3-tier properties on WH | <ol style="list-style-type: none"> 1. Waive building fees for WH 2. Buy down interest rates for WH projects 3. Cut taxing rates on WH 4. Commercial properties for WH-tax and insurance breaks |
| Workforce Housing & the Education Sector | |
| <ol style="list-style-type: none"> 1. Engage the school system as largest employer 2. Improve teacher housing needs data | |

Monroe County staff has gathered detailed baseline data that included an inventory of affordable and workforce housing projects completed over the past 2 decades in Monroe County, along with the public incentives that were made to assist in the housing development. In the course of the assessment interviews and meetings, various studies and data sources were identified on best practices from other jurisdictions and ideas developed or considered but not implemented by previous affordable housing task forces. Among the range of stakeholders interviewed, all expressed the need for a focused and comprehensive county-wide workforce housing dialogue that involved those with a stake in the outcome. Many believed that such a committee should develop a package of consensus recommendations, informed by data and the range of stakeholder and public perspectives, that can provide for both short and longer term actions for the Board of County Commission's consideration.

While some of those interviewed remained skeptical that there will be sufficient "political will" to implement the Committee's recommendations as has been the case in the past, many believed that this was an urgent and timely issue for the County to address in light of hotel redevelopment and the economic upturn.

In the Fall of 2014, following the initiation of this Assessment, the Commission re-appointed members to the existing Affordable Housing Advisory Committee and with the thought of convening and charging them with addressing workforce housing issues and providing the County Commission with its recommendations. The reconvened committee would review this assessment report and other data as it addressed its charge. A workforce housing committee, ad hoc or otherwise, appointed and charged by the County Commission to address workforce housing issues in the Florida Keys was explored in the assessment interviews. A significant number of those interviewed applauded the County Commission's action in re-purposing the existing Affordable Housing Advisory Committee to focus, at least in the short term, on workforce housing. It was suggested that this approach could provide representation from each District in the County, offer workforce housing perspectives from the public, private and nonprofit sectors, and minimize confusion and any duplication of effort that an ad hoc workforce housing committee might create. It was also pointed out that this charge would be consistent with the Committee's current mission to address affordable housing opportunities in Monroe County for both "residents and workforce."

The Commission should review the current Committee appointments to ensure that a balance of workforce housing stakeholder perspectives are included in its membership. If the Commission charges the Affordable Housing Advisory Committee to develop consensus recommendations on workforce housing actions for consideration by the Monroe County BOCC, most stakeholders interviewed suggested there should be a sufficient range of stakeholder perspectives represented and participating in the consensus building. This would allow the Committee to develop informed workforce housing consensus findings and recommendations that stakeholders might support and the County Commission could act upon.

There is a great deal of public and stakeholder interest in the workforce housing issues the Committee will take up. The membership requirements, as set forth in both Florida statute and the Monroe County Resolution, do not reference representation of the municipalities in the County, the military, the School Board and perhaps other organizations impacted by workforce housing policies and programs and with a stake in contributing to solutions to improve the availability of workforce housing in the Florida Keys.

The format for the Committee meetings should encourage constructive public and stakeholder input. The Commission might consider charging the Committee with establishing an engagement strategy to involve a broader range of stakeholders in their development of findings and recommendations. This might be accomplished through opportunities for public input during their own meetings, as well as through Committee sponsored advisory workgroups, joint workshops with municipal taskforces and city commissions, workshops at key moments in the development of options and recommendations, online surveys and other techniques.

It was observed by many that an advisory committee developing recommendations on workforce housing will require dedicated staff, including legal and planning expertise, and facilitation support for the Committee to do its work expeditiously. This is because of the complexity of the charge, the intense public interest in the issue, the linkages with other issues and programs and activities in the public, private and non-profit sectors, and the desire for timely actions to address the current workforce housing challenges.

The Monroe County Board of County Commissioners should review this Assessment Report and charge the Affordable Housing Committee to focus its efforts in the coming year on workforce housing. With a charge from the County Commission, the Committee should establish its procedures and approach and a schedule for meetings that would permit it to deliver back to the BOCC its workforce housing recommendations by mid-2016. The Committee should consider:

- Developing a shared vision of success;
- Jointly defining the workforce problems faced in the Florida Keys;
- Reviewing the range of issues and options identified in previous studies;
- Reviewing the experience and lessons learned with successful workforce housing projects developed in the Keys to date;
- Reviewing this Stakeholder Assessment Report; and
- Developing a package of consensus findings and recommended solutions for consideration by the Monroe County Board of County Commission.

This stakeholder assessment report confirms that there is wide agreement that Monroe County is facing a significant and growing workforce housing crisis with shortages for both affordable rental and ownership units. There is also agreement that no single strategy will solve the workforce housing crisis in Monroe County. Instead the challenge ahead is to craft a balanced package of targeted options that have been refined through discussion and debate and that can serve as a consensus framework for addressing and implementing solutions.

MONROE COUNTY WORKFORCE HOUSING STAKEHOLDER ASSESSMENT REPORT

I. ASSESSMENT SCOPE AND ORGANIZATION

Monroe County faces the quadruple impact of high land values, land limited by geographic and environmental features, housing supply limited by controlled growth (the Rate of Growth Ordinance) and a tourism economy with a prevalence of lower paying service-sector employment. In August 2014 the Monroe County Commission approved a stakeholder assessment effort, to be conducted by the FCRC Consensus Center at Florida State University (Consensus Center), to solicit perspectives and ideas on workforce housing challenges and on whether a county-wide consensus building effort should be convened to address the complex issues surrounding workforce housing in the Florida Keys.

The 2005 Harvard report, “Strengthening the Workforce and Communities through Housing Solutions” suggests, solutions to the workforce housing challenge require a broad-based, proactive approach.³ This stakeholder assessment engaged a broad range of public, private and non profit stakeholders to clarify substantive issues involved, options to consider, information needed and process and coordination issues.

This assessment report sets out the context for addressing workforce housing issues and used interviews, meetings and review of data and documents to assess stakeholder perspectives on the County’s workforce housing challenges. These perspectives include county, city, regional, state and federal government levels, housing and tourist development leaders in Monroe County, the business and tourist community and non-profit community and civic organizations. Based on this stakeholder input, the assessment report summarized the themes, concerns, issues, and interests that stakeholders believe ought to be considered in addressing workforce housing needs in Monroe County. The assessment seeks to address the following questions:

1. What are the range of affordable workforce housing and related issues from the perspectives of County, City, State and Federal housing and tourist development leaders, the business and tourist community and the non-profit community and civic organizations and residents?
2. What are the linkages with development and land use issues, transportation mobility?
3. What interests, organizations and individuals should participate in a stakeholder county-wide committee process to develop consensus recommendations on affordable workforce housing issues in Monroe County? How Should the County convene a stakeholder committee to develop recommendations on workforce housing in Monroe County and its cities?
4. What is needed in terms of base line current data on workforce housing programs in

³ <http://bit.ly/1kcpnfm>, “By the time a workforce housing affordability problem begins to affect the bottom line, the forces that contribute to high housing costs have long been in place and are difficult to reverse. For the housing and business communities to forestall such an outcome, they must establish a working relationship characterized by respect, trust, and an awareness of each other’s interests. They must have access to information about the causes of the affordability problem and data that demonstrate its effects.”

Monroe County? What information and data on best practices should be considered in any subsequent stakeholder consensus building process?

II. WORKFORCE HOUSING⁴ IN MONROE COUNTY- CONTEXT

The workforce housing affordability crisis in the Florida Keys identified by the Monroe County Commission in 2014 is real. "Cost-burdened" households pay more than 30% of income for rent or mortgage costs. In 2013, 51% (or 16,849) of Monroe County households pay more than 30% of income for housing while statewide that figure is 43%. More than half of Monroe County renters are cost burdened (8,350 of 14,002) while about 45% of Monroe County homeowners are cost burdened (8,499 of the 18,936).

In November 2014 the United Way of Florida released its report, ALICE (Asset Limited, Income Constrained, Employed: Study of Financial Hardship, which indicates that nearly half of all Monroe County households (14,221 of 29,241) live above the federal poverty line but still struggle to afford basic expenses including housing, child care, food, transportation and health care.⁵ The Report also evaluates community conditions for each Florida county using a weighted "Economic Viability Dashboard" in three core areas employing a scale of 1 (worst) to 100 (best).⁶ Monroe County's results area as follows:

| <i>Core Areas</i> | <i>Rating</i> | <i>Grade</i> |
|------------------------------------|---------------|--------------|
| Housing Affordability (40%) | 14 of 100 | Poor |
| Job Opportunities (40%) | 67 of 100 | Good |
| Community Support (20%) | 48 of 100 | Poor |

⁴ Workforce housing can refer to any form of housing, including ownership of single or multi-family homes, as well as occupation of rental units. Workforce housing is generally understood to mean **affordable housing** for households with earned income that is insufficient to secure quality housing in reasonable proximity to the workplace. The term "workforce" is meant to connote those who are gainfully employed, a group of people who are not typically understood to be the target of affordable housing programs. Workforce housing, then, implies an altered or expanded understanding of affordable housing. Workforce housing is commonly targeted at "essential workers" in a community i.e. police officers, firemen, teachers, nurses, medical personnel. However resort communities generally define "essential" more broadly to include service workers, as they often are characterized by high real estate costs and a high number of low-paying service jobs essential to the local tourism economy.

⁵ The Report was initially developed in New Jersey and now five other states including Florida, California, Michigan, Indiana and Connecticut, have used the model and developed reports in 2014. <https://www.frbatlanta.org/commdev/publications/partnersupdate/2015/01/study-sheds-light-on-working-families-in-florida>

⁶ The Index provides the means to compare counties in Florida and to see changes over time. The Housing Affordability area includes three key indicators including: the Household Survival Budget (quantifying the cost of the housing, child care, food, health care, transportation); health insurance; and housing burden. The Job Opportunities area includes three key indicators including: Income Distribution; Employment Rate; and New Hire Wages. The Community Support area includes three key indicators: Violent crime rate; the annual payroll of human services nonprofits per capita; and Access to good basic health care.

KEY FACTS AND ALICE STATISTICS FOR MONROE COUNTY
(From the ALICE Florida Report: Study of Financial Hardship, Fall, 2014, Appendix H)

| Big Coppitt Key /Monroe County | | | | | | | |
|---------------------------------------|-------------------|------------------|----------------|--------------------------------|--------------------------|--------------------------------------|---------------------------------------|
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 2016 | 833 | 12% | 35% | 53% | 9% | 55% | 72% |
| Big Pine Key/Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 3777 | 1619 | 10% | 35% | 56% | 4% | 44% | 42% |
| Key Largo/Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 11409 | 4517 | 15% | 38% | 47% | 9% | 44% | 57% |
| Key West | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 24870 | 9322 | 9% | 35% | 56% | 4% | 44% | 68% |
| Lower Keys/Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 10394 | 4314 | 8% | 23% | 62% | 5% | 42% | 56% |
| Marathon | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 8389 | 3371 | 14% | 41% | 45% | 9% | 40% | 65% |
| Middle Keys/Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 9731 | 4068 | 13% | 40% | 47% | 10% | 42% | 64% |
| North Key Largo/Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 1166 | 510 | 11% | 20% | 69% | 4% | 36% | 25% |
| Stock Island/ Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 3736 | 1111 | 14% | 62% | 24% | 8% | 53% | 69% |
| Tavernier/ Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 2491 | 953 | 6% | 46% | 48% | 7% | 46% | 37% |
| Upper Keys/Monroe County | | | | | | | |
| <i>Population</i> | <i>Households</i> | <i>Poverty %</i> | <i>ALICE %</i> | <i>Above ALICE Threshold %</i> | <i>Unemployment Rate</i> | <i>Housing Burden over 35% Owner</i> | <i>Housing Burden over 35% Renter</i> |
| 21234 | 8633 | 13% | 37% | 50% | 9% | 43% | 54% |

The findings of all of several recent reports on Monroe County's current housing situation confirm that there is a significant and growing shortage of affordable workforce housing, both rental and ownership. In addition there exists a policy gap in that affordable housing for the working and middle classes is largely left to individual municipalities and counties to deal with.

In Monroe County an hourly wage needed to afford a two-bedroom FMR is \$26.27/hour.⁷ In order not to pay more than 30% of family income on housing, a household must earn \$4,553 monthly or \$54,640 annually.

The findings of all of the reports on Monroe County's current housing situation confirm that there is a significant and growing shortage of affordable workforce housing, both rental and ownership. A significant portion of the current workforce housing in Monroe County is rental and there is a large rental housing deficit. As is the case throughout Florida, there has been increase in the demand for rental housing in Florida following the great recession and subsequent housing crisis, particularly among younger households and families with children. Statewide, 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, University of Florida, 2013).” The Shimberg Center has found that affordable rental shortages are most pronounced in southeast Florida. (SCHS, 2013).

In an Affordable Housing Solutions White Paper (October 2014)⁸ Donald Craig, Planning Director for the City of Key West, projected a deficit of more than 6,500 units of affordable housing units in the City and characterized the affordability challenge as follows:

“The City's Comprehensive Plan identified the City of Key West median household income as \$52,004 while the average annual wages earned by a worker in the City are approximately \$37,844 indicating that by standard guidelines for mortgage lending at the median level, a home should cost no more than \$166,012, or three times the median income. This is clearly inconsistent with actual cost of housing in the City, when the Key West Board of Realtors reports that at the end of July 2014 the median sales prices of 162 single family homes sold in the preceding 7 months was \$630,000 and the median sales prices for Condo/Townhouses was \$368,000. Clearly persons and families making the median income or average wage cannot afford for-sale housing, even if such were being built. As to rental housing, the situation is not better. Even though dated and most assuredly higher, the 2010 reported median gross monthly rent in the City was \$1,359. In order to be affordable to the average wage earner in the City, the monthly rent should be no more than \$946. Rent such as this is not available in the City at this point and time and results in workers sharing housing in increasing numbers, or paying 40-50% of their income for housing.”

⁷ “Out of Reach 2014: Florida”, <http://nlihc.org/oor/2014/FL>, National Low Income Housing Coalition

⁸ Affordable Housing White Paper- Donald Craig, AICP Director of Planning & Nicole Malo AICP, Planner, City of Key West: http://legistar1.granicus.com/KeyWest/meetings/2014/10/2491_A_City_Commission_14-10-07_Meeting_Agenda_Full_Detail.pdf

The 2015 Home Matters Report from the Florida Housing Coalition⁹ confirms what other reports have found regarding rapid increases in rents for vacant units on the market while Florida's home ownership has declined steadily since its peak in 2007. Tighter mortgage lending standards, rising mortgage interest rates and fees, and a high percentage of cash sales have squeezed many low and moderate income homebuyers out of the market.

There currently exists a policy gap to fund workforce housing development. Federal programs through HUD or state governments are generally targeted towards low-income programs designed for people that make less than 60% of Area Median Income (AMI). The Low-Income Housing Tax Credit, which mainly spurs development of rental properties, is an example of this. Affordable housing for the working and middle classes has been largely left to individual municipalities and counties to deal with.

III. WORKFORCE HOUSING CHALLENGES- STAKEHOLDER IDEAS AND PERSPECTIVES

A. Critical Affordable Workforce Housing Common Themes

The over 75 persons participating in the interviews and meetings identified a range of workforce housing issues. While some offered a perspective from the same sector, they lived and worked in different parts of the Keys and the ideas they offered were not necessarily the same as others sharing that perspective. However, across the various perspectives the following six common themes regarding key workforce housing issues emerged:

1. **A Shared vision of success** for Workforce Housing in Monroe County will be important to guide and gauge the menu of strategies and actions needed to address workforce housing.
2. **Action orientation.** All acknowledge the workforce housing context is complex and challenging but needs immediate focus and attention and that addressing gaps in workforce housing throughout the Florida Keys will require immediate and longer term actions, even if those interviewed had differences in emphasis on those options and actions.
3. **Build upon the past affordable housing studies and reports.** Many agreed with the following statement, "The comprehensive studies, recommendations and published works on the topic do not need to be repeated. The metrics of this problem are well known and documented. The dynamics and facts have changed little over the years."
4. **Define the problem(s) first.** There needs to be a careful effort to define the shared workforce housing problem facing Monroe County in a multifaceted way (different levels and needs of workers, rental vs. ownership, different locations in the Keys) and then based on data and knowledge, move to identify, craft and implement "solutions.

⁹ http://issuu.com/flhousing/docs/home_matters_report_02.2015_final

5. **No single strategy.** There does not appear to be a single strategy to pursue but rather a menu of combined strategies to address the workforce housing challenges in the Florida Keys. Any committee should seek to develop a balanced package of both short term and longer-term strategies and actions that are targeted to addressing the needs of different sections of the workforce and to different parts of Monroe County.
6. **Housing as community infrastructure.** Given its importance to the local economy, the County should consider workforce housing as it considers other critical infrastructure such as transportation and water supply. Workforce housing should receive the policy, planning and financial attention that other areas of local infrastructure receive. The County should seek to better integrate the housing element with other plan elements such as the future land use, public facilities, transportation and capital improvements.

B. Critical Affordable Workforce Housing Common Issues

Issues generally identified as important to address from most perspectives included:

1. Addressing the ROGO system and workforce housing, including transfers and fractional ROGOs
2. Density and livable workforce housing
3. Relaxing height restrictions in light of Federal flood insurance changes and to create more workforce housing
4. Strengthen Monroe County Housing Authority's role in workforce housing
5. Address transportation and its relationship to and role in workforce housing
6. Update Monroe County's workforce housing site identification and audit of publicly owned property
7. Create new workforce housing units that are both affordable and livable with development incentives and public private partnerships
8. Preserve and maintain existing workforce housing and provide incentives to preserve workforce housing
9. Address related workforce issues due to high cost of housing (insurance, childcare, food insecurity etc.)
10. Review and consider changes in the County, City and state affordable housing policies and regulations including length of deed restrictions

11. Explore and expand funding sources to expand workforce housing in Monroe County

C. Stakeholder Ideas and Perspectives on Workforce Housing Matrix

The Stakeholder Assessment sought to identify how different stakeholder perspectives viewed the challenges of workforce housing facing Monroe County and its residents. The over 50 issues and ideas identified and summarized from the many interviews and meetings, help to shed light on the complexity of the issues and on the healthy diversity of views on how to best address the challenges. The assessment interviews were conducted with the understanding that the themes and ideas identified would be shared with the Commission and inform any committee that would engage in subsequent consensus building on workforce housing solutions. It was also understood that individual views would not be attributed but related perspectives would be summarized.

Workforce housing ideas and issues identified in the Assessment from different perspectives and included issues displayed in the matrix below in the following nine categories:

1. Overall *(12 Issues/Ideas)*
2. Workforce Housing Funding *(7 Issues/Ideas)*
3. Workforce Housing Planning, Zoning & Enforcement *(13 Issues/Ideas)*
4. Workforce Housing & Transportation *(4 Issues/Ideas)*
5. Workforce Housing & Site Identification *(3 Issues/Ideas)*
6. Workforce Housing Construction *(4 Issues/Ideas)*
7. Workforce Housing- Preserve Existing *(7 Issues/Ideas)*
8. Workforce Housing & the Education Sector *(2 Issues/Ideas)*
9. Workforce Housing & Related Issues *(6 Issues/Ideas)*

| ISSUES/IDEAS | STAKEHOLDER PERSPECTIVES (✓=Noted as issue/idea in the interviews) | | | | | | | | | |
|---|--|------|-------|-----------|-------------|--------------------------------|----------|------------|----------|---|
| | County | City | State | Education | Development | Lodging/Hospitality Tourism | Business | Non-Profit | Military | |
| OVERALL | | | | | | | | | | |
| 1. No single solution, menu of options | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2. Build on work to date (studies, task forces, etc.) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 3. Target different levels of workforce to provide WH | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 4. Engage private and public sector employers in finding WH solutions | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 5. Political will to implement solutions | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 6. Focus on rental housing | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 7. Addressing NIMBY and workforce housing | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 8. Encourage public private partnerships for WH | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 9. Encourage WH affordability and livability | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 10. Support living wages in the Keys | | | | | | | | ✓ | ✓ | ✓ |
| 11. Expand the Keys economy beyond tourism | ✓ | | | | | | ✓ | ✓ | ✓ | ✓ |
| 12. Address negative impacts on Keys communities of transient workforce | ✓ | | | | | | | ✓ | ✓ | ✓ |
| 13. Collect data on WH provided by hoteliers | ✓ | ✓ | | | | ✓ | ✓ | | | |

| ISSUES/IDEAS | STAKEHOLDER PERSPECTIVES | | | | | | | | |
|--|--------------------------|------|-------|-----------|-------------|--------------------------------|----------|------------|----------|
| | County | City | State | Education | Development | Lodging/Hospitality Tourism | Business | Non-Profit | Military |
| WORKFORCE HOUSING FUNDING | | | | | | | | | |
| 14. Workforce housing site identification and audit | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 15. Changing the Tourist Development Council (TDC) law to allow those dollars to be used for affordable housing development. | ✓ | ✓ | ✓ | | | | | ✓ | |
| 16. Remedy Sadowski Trust Fund donor inequity | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 17. Land Authority funds for workforce housing construction | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| 18. Dedicated local funding for workforce housing | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| 19. Consider inclusionary WH fee | ✓ | ✓ | | | ✓ | | | ✓ | |
| 20. Address Air B&B and impact on bed tax revenue | | | | | | ✓ | | | |
| 21. Provide assistance to workforce renters (down payment/deposit) | | | | | | ✓ | ✓ | ✓ | |
| WORKFORCE HOUSING- PLANNING, ZONING, ENFORCEMENT | | | | | | | | | |
| 22. Create a County Workforce Housing Development Plan | ✓ | ✓ | | | | ✓ | ✓ | ✓ | |
| 23. Consider adjusting height restrictions for more WH | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| 24. Allow increased density for WH | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | |
| 25. Tax Credit Property Management after 15 years | ✓ | ✓ | | | | | | ✓ | |
| 26. Encourage mixed use | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ | |

| ISSUES/IDEAS | STAKEHOLDER PERSPECTIVES | | | | | | | | | |
|---|--------------------------|------|-------|-----------|-------------|-----------------------------|----------|------------|----------|--|
| | County | City | State | Education | Development | Lodging/Hospitality Tourism | Business | Non-Profit | Military | |
| 27. Enforce Housing Codes | ✓ | ✓ | ✓ | | | | | | | |
| 28. Explore "Micro Housing" | ✓ | | | | ✓ | | | ✓ | | |
| 29. ROGO Allocations and Transfers, Fractional ROGO | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 30. ROGO Formula | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 31. Address redevelopment and WH | ✓ | ✓ | | | ✓ | ✓ | ✓ | | | |
| 32. Encourage commercial construction of WH by reducing impact fee. | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ | | |
| 33. Explore the role of live-aboard boats in WH | ✓ | ✓ | | | ✓ | | | | | |
| 34. Encourage hospitality industry to build WH | ✓ | ✓ | ✓ | ✓ | | ✓ | | ✓ | | |
| WORKFORCE HOUSING & TRANSPORTATION | | | | | | | | | | |
| 35. Increase highway capacity to adjust ROGO evacuation formula | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 36. Address related issues- Transportation options for employees | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 37. Address transit issues in the upper Keys | ✓ | ✓ | | | | ✓ | ✓ | | | |
| 38. Address & improve transit issues in the lower Keys | ✓ | ✓ | | | | ✓ | ✓ | ✓ | | |
| WORKFORCE HOUSING & SITE IDENTIFICATION | | | | | | | | | | |
| 39. Re-purpose land owned by local government for WH | | | | | ✓ | | ✓ | ✓ | | |
| 40. Focus all 3-tier properties on WH | | ✓ | | | | | | | | |

| ISSUES/IDEAS | STAKEHOLDER PERSPECTIVES | | | | | | | | | |
|--|--------------------------|------|-------|-----------|-------------|--------------------------------|----------|------------|----------|--|
| | County | City | State | Education | Development | Lodging/Hospitality Tourism | Business | Non-Profit | Military | |
| 41. Audit Local Government owned public lands for WH | ✓ | ✓ | ✓ | | ✓ | ✓ | | | | |
| WORKFORCE HOUSING – CONSTRUCTION | | | | | | | | | | |
| 42. Waive building fees for WH | ✓ | ✓ | | | ✓ | | | ✓ | | |
| 43. Buy down interest rates for WH projects | | | | | ✓ | ✓ | | | | |
| 44. Cut taxing rates on WH | | | | | ✓ | | | | | |
| 45. Commercial properties for WH-tax and insurance breaks | | | | | ✓ | ✓ | ✓ | | | |
| WORKFORCE HOUSING – PRESERVE EXISTING WH | | | | | | | | | | |
| 46. Preserve/maintain affordable units | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | |
| 47. Address “lost” AH/WH units | | | ✓ | | | | | ✓ | | |
| 48. Revisit land trusts as a tool | ✓ | ✓ | | | | | | ✓ | | |
| 49. Provide for “no net loss” of affordable & WH in County housing element | ✓ | ✓ | | | | | | | | |
| 50. Adopt a “lease form” for local governments owning underlying land for WH | ✓ | ✓ | ✓ | | ✓ | | | ✓ | | |
| 51. Address loss of deed restrictions for AH | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 52. Address RV/Trailer Parks as WH and conversion issues | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | | |
| WORKFORCE HOUSING – EDUCATION | | | | | | | | | | |
| 53. Engage the school system as largest employer in WH | ✓ | ✓ | | ✓ | | | | | | |
| 54. Improve teacher housing needs data collection | | | | ✓ | | | | | | |

| ISSUES/IDEAS | STAKEHOLDER PERSPECTIVES | | | | | | | | | |
|--|--------------------------|------|-------|-----------|-------------|--------------------------------|----------|----------------|----------|--|
| | County | City | State | Education | Development | Lodging/Hospitality Tourism | Business | Non- Profit | Military | |
| WORKFORCE HOUSING – RELATED ISSUES | | | | | | | | | | |
| 55. Address related issues insurance costs- wind | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 56. Address 2018 FEMA flood insurance issues. | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| 57. Address related issues- Daycare | ✓ | | | | | | | ✓ | | |
| 58. Homelessness & Workforce Housing | ✓ | ✓ | | | | ✓ | ✓ | ✓ | | |
| 59. Protect military buffer areas | | | ✓ | | | | | | ✓ | |
| 60. Address “food security” and WH | | | | | | | | ✓ | | |

D. Stakeholder Ideas and Perspectives on Workforce Housing

Over 75 persons participated in the interviews and meetings and identified a range of workforce housing issues. Below is a compilation summary of the input received from individuals representing different sectors (public, private and non-profit) and residing in different parts of Monroe County.

1. County Government- Ideas and Perspectives

Build on affordable housing work to date

- We need to understand and build on what's been learned from various task forces and studies and apply to the current workforce housing situation in the Keys. Review what incentives are in ordinances and how have they worked. How do we retool to work better. What about inclusionary zoning? What about density bonuses and density waivers? What they are how they work. How to retool to work better. What doesn't work.
- Come up to speed on what was done previously so we know where things were when walked away.

No silver bullet, no easy fix

- We need a balanced menu of options. Acknowledge the broad range of different of solution and levels of housing.
- There is no easy fix, no one way to handle this problem.

Workforce Housing Shortages

- We are short over 6000 units and under ROGO we will get 700 over the next 10 years. That does not come close to solving the problem.
- The Affordable Housing Committee should focus initially on workforce.
- We are short 6,800 units of work- force housing. This is a crisis and housing is the most expensive item on the County's list.
- Housing affordability in the Keys includes insurance, the cost of food and the cost of daycare as well as housing.

Rental workforce housing focus

- Our most critical need is in lower income and service ranges and we should focus especially on rentals for this segment of the workforce.
- 98% of the residents of county-run public housing is workforce housing for working individuals (with the exception of the elderly and disabled). Rent is capped to 30% of household income and the remaining amount is subsidized.

Windstorm and Flood Insurance Rates

- The current windstorm and flood insurance situation is huge affecting all residents not just lower income.
- If you can't pay cash, you need insurance to secure a bank loan.
- FIRM- Fair insurance rates for Monroe- is engaged in grass roots advocacy work.
- The Federally subsidized program flood insurance program was amended and will set a new basis for Florida insurance rates, setting the stage for immediate dramatic increases flood insurance rates for both residential and commercial properties.

County growth management and affordable housing.

- Should affordable housing be part of the County growth management function

which is built more to slow growth or placed elsewhere with good staff support to allow it to be more active in identifying parcels and developers in getting the job done?

Empower and support the Affordable Housing Committee

- The Committee needs to consider a menu of recommended consensus workforce housing solutions as a package for the County Commission to consider and implement.

Protect and support the Committee's affordable housing staff.

- In the past considering the complex incentives and transactions for developers to build affordable housing has opened staff to attack by those opposing development in general. It has been a very public and vitriolic situation where staff have been personally attacked.

Site Identification.

- We should identify every piece of county property that is vacant, demolished, big enough for affordable housing and zoned properly.

Preserve and maintain affordable units.

- We've lost some affordable housing that was bought at low rates and sold at market rate and restrictions were ignored. We have to pay attention so games are not played with this and we lose these units.

Mixed Use.

- We should encourage this but it has not caught on except in Key West.
- We should explore mixed use and mixed income levels vs. low income property projects makes for better self policing and safer and more livable communities.
- The only exception to this is tax credit properties where everyone is low income with no one is over 60% AMI.

Address Management on Tax Credit Properties after 15 years.

- For the first 15 years, the developer is liable and responsible to maintain the tax credits and the housing. After the 15th year property management tends to deteriorate as less cash is devoted to upkeep.

Consider allowing Land Authority bed tax funds for construction.

- Currently they can only use the funding for land acquisition.
- Consider changing the Tourist Development Council (TDC) law to allow those dollars to be used for affordable housing development.

Height Restrictions.

- Should be open to relaxing this where this could produce more workforce housing.
- Consider handling this on a site specific basis.
- There are areas in town where building higher would not block views. The City of Key West would have the capacity to implement this although it would first have to be approved by referendum.

Explore Micro Housing.

- This is being implemented in cities such as New York. It might be applied in cities in the Keys to cut down on the commute time.
- Note that 1-bedroom units are the shortest in supply for the public housing and tend to be occupied longer, usually by elderly and disabled.

Enforce Housing Codes.

- Enforce housing codes in terms of illegal multiple occupancy.

ROGO

- ROGO allocation system for permits early on effectively eliminated affordable housing construction. Three things need to come together for successful workforce housing: funding, available land and allocations. However these have not coincided. Years ago funding was available but land and allocation were not.

Hospitality Industry and Workforce Housing.

- The industry should step up and participate in efforts to provide more affordable workforce housing. Some are, others should.
- Some wonder why County taxes would be used to subsidize the hotels' workforce housing. Hotels should do more.
- We should collect data on what hoteliers are doing in providing workforce housing for their employees.

Local Dedicated Funding Source.

- We need a local dedicated funding source (sales tax, "sin" tax, etc.) that can support the construction of workforce housing not just land acquisition.

Address Sadowski Trust Fund Donor Inequity.

- Monroe County contributes 60% and gets back 8%. This should be addressed when funding resumes.

Address NIMBY

- Historically there has been community reactions to the old low income projects. This may continue to be an issue.

Related Affordability Issues

- Insurance and Day Care can figure in challenges for workers in terms of costs on tight family budgets.
- Many work 2-3 service jobs to be able to afford housing and other costs such as food.
- The "situationally" homeless are part of the workforce housing puzzle in Monroe County.

Hurricanes and Workforce Housing.

- In the last hurricanes in the Keys transportation from Miami stopped and restaurant and lodging businesses in the Upper Keys had to shut their doors for lack of employees.

2. Municipal Government- Ideas and Perspectives

Target the Levels of Workforce to Serve

- We need to define more clearly what kind(s) of workforce housing we want for the community. Hourly wage earners may always be renters in the Florida Keys. There is a shortage of decent, reasonably priced, available housing, especially one-bedroom rentals.

Engage Employers

- We need the businesses in Monroe County with the different types of employees (hourly, salaried) to be at the table and part of the solution. Hotels have the highest occupancy rate and the most profits of any place in the country. They have begun to help with workforce housing and they should continue to do

more.

Vacation rentals

- We need to address this challenging issue and its impact on workforce housing in the current marketplace.

Height restrictions

- Ease height restrictions where there aren't view issues to allow for more workforce housing.

Mixed use.

- Seek more mixed uses with the school board and other public properties.

Land Acquisition

- Focus land acquisition on workforce housing properties.

Focus on Redevelopment

- Key West is nearing build out and most construction is redevelopment and remodeling.

Loss of Deed Restrictions

- Address and audit the Loss of Deed Restrictions. ("Of the total 1,089 affordable units, 223 are expected to have their deed restrictions expire, or have expired by the end of 2015." *(See Appendix #6)*).

"No net loss" of existing workforce housing

- Amend the Comprehensive Plan's housing element so that future development will result in "no net loss" of existing workforce/affordable rental housing for households earning 80% or less than the area mean income.

High land values limit tax credit funded affordable units

- Difficult to both finance and construct units at any level except at the 60% of median through heavily subsidized tax credit funding. Lack of reasonably priced land has meant few of these projects have been built.
- In the City of Key West, its annual allocation of 91 affordable housing BPAS units.

Re-purpose land owned by local government

- Land owned by the county should be re-purposed for affordable and workforce housing.

Consider additional funding sources

- A tax on every alcoholic beverage sold or a 1% real estate transfer tax could generate funding for workforce housing. Relying upon the Land Authority funds won't be enough.

Development Plan and Funding for Workforce Housing

- We need to figure out how to put the land authority/Housing Authority and bed tax money together and form development plan for affordable housing.

ROGO AH Allocations

- Each year in City of Key West there are 90 affordable housing ROGO allocations with the City able to borrow up to 10 years ahead to create more affordable housing.
- Focus all tier-3 properties on workforce housing if it doesn't raise a property rights issue.

Adopt lease form

- Cities should consider adopting a lease form with the public sector owning the

underlying land.

Support non-profits and their work on affordable and workforce housing

- Provide funding for nonprofit affordable housing entities.

3. State Government- Ideas and Perspectives

FFHC Set Aside for Monroe County

- Work to preserve the Monroe County set aside Florida Finance Housing Corporation competitive applications for affordable housing tax credit

Sadowski Fund

- Sadowski Fund affordable housing funding has not been available for affordable housing since 2006. Work to bring that funding back.

Tourist Development Tax and Workforce Housing

- Tourist Development Tax should support the building of workforce housing. Funds go to the Monroe County Land Authority (\$4 million) and Key West (\$8 million).
- Consider changing the tourism bed tax statute to allow for supporting the construction of workforce housing.

Combination of Issues

- In the Keys need to consider four factors: hurricane evacuation; environmental protection of land and species; affordable housing; and water supply.
- During the economic downturn there was less interest in building AH.

Rising Rents

- Rising rents represent a big challenge for workforce housing and strategies to address this should be considered.

NIMBY issues and Workforce Housing

- Monroe County needs to address the NIMBY issue that is a barrier to workforce housing.

Protect Navy Noise and Crash Zone but look for workforce housing opportunities

- Work with the Navy to protect noise and crash zones while looking for opportunities to build workforce housing.

Support Deed Restrictions

- Support the use of 99 year leases for \$1- Affordable forever.
- Assess current state of enforcement of deed restricted land and work to extend leases to 99 years.

Identify and Aggregate Workforce Housing Parcels

- More could be done to identify parcels of land and aggregate them and analyze opportunities for workforce housing on surplus lands.
- There may be opportunities for duplexes and quadplexes on scarified small lots for rental units.

Height Restrictions

- Consider relaxing height restrictions especially in the center of the islands with existing tall buildings. This would provide additional workforce housing

FEMA Flood Maps

- Address the impacts of the new FEMA flood maps on Monroe County and workforce housing.

Homeless

- Homeless are an important issue to address in a tourist economy. How many of the homeless are there because of lack of affordable housing in the Keys?

ROGO System

- ROGO system has evolved and the modeling is scientifically and statistically defensible in terms of hurricane evacuation time.
- There are affordable housing ROGOs that have not been used.
- The most recent annual travel study that shows how long takes to get over the 22 segments of the U.S. 1 highway, indicates a segment starting to fail in Islamorada.

Engage the Hotel and Hospitality Industry

- Hoteliers should be more engaged in the workforce housing discussion. Convened a recent meeting for hoteliers in Islamorada to discuss this issue and only 3 came.

Enforcement of Housing Ordinances

- Need to address and enforce the ordinances regarding unlawful modifications of homes and overcrowding of residences.

Mobile Homes and RV Parks and Workforce Housing

- Need to address the question of the role of mobile/RV parks in supplying workforce housing and the impact of conversions of these parks on availability of affordable housing.

4. Education Sector Ideas and Perspectives

Target the kind of housing needed

- Education has the same levels of workforce housing needs as other sectors.
- Have to focus on the target population in terms of addressing gaps in workforce housing, e.g. Teachers, support and administrative staff, service industry workers, etc.

Partnerships for workforce housing

- Interested and exploring partnerships for workforce housing development on school board owned property.

Recruitment and Retention

- Recruiting and retaining teachers and professors in the Keys is a very challenging problem due to the relatively high cost of housing.
- Retention continues to be a problem and accessible and affordable workforce housing is part of it. There is a huge organizational cost to retrain.

Student Enrollment Stable

- The current context in terms of student enrollment is stable but not increasing, having decreased during the economic downturn.

Single vs. Family Teachers

- “We have lot of young employees with over 70 new teachers.” Young single teachers may rent space with roommate(s), but teachers with family is another matter as there is very little family friendly workforce housing.
- Many teachers in Upper Keys commute to Miami Dade vs. secure housing in

Monroe County.

- In Key West and the lower keys, the property values are the highest and present a challenge for young teachers and teachers with families.

Involve the Public School System at the Workforce Housing Table

- Since the Public School system one of the larger employers in the County in terms of teachers, support and administrative staff, there should be place at a workforce housing table for this perspective.

Increasing reliability of teacher housing needs data

- The School system is working on improving the reliability of their data and its collection related to employee housing needs.

Public private partnerships

- Encourage and support public private partnerships as part of the workforce housing solution.

5. Development Stakeholder Ideas and Perspectives

Development Constraints

- The critical areas of state concern and environmental issues constrain the available land for workforce housing.
- The cost of labor and insurance is climbing so incentives for workforce housing will be an important stimulus.

Authorize Land Authority to Build Workforce Housing

- Fund the Monroe County Housing Authority or other similar successful organizations to build workforce housing.

Convert public land for workforce housing

- The school board and the city may have large tracts that can be converted for workforce housing.
- Need to use infrastructure \$\$ making land improvements for property we should own- RFPs for developers.

Tax credit housing and workforce

- Meridian West- 102 units for very low income. It has the lowest turnover of any very low-income housing project in Florida with 3 bedroom apartment renting for around \$1100. The very low and low income are the best served in terms of affordable housing of the workforce population. Workforce housing is where the gaps are.

Livability and Affordability

- Tax credit developers- Designed for good purpose but because of bureaucratic overhead, can only do large scale projects that may look out of place and unattractive to the people living in and nearby the units/development.
- Livability ideas are secondary with landscaping and signage not given a high priority. Need to consider "livability" not just tax credits and affordability when building workforce housing.
- Scale is an issue here with smaller projects there is a greater chance of empowering residents to maintain their homes. The larger projects have ongoing maintenance and management costs

Address Spectrum of Workers and Housing Needs

- Have to clarify what workers want and need in terms of housing. What is the real need? Employees from Eastern Europe- Hawks Cay- Vast majority of employees- 6 months at a time. Is sharing an apartment for these workers a bad idea?
- What portion of staff/employers made up of transient migrant workers? What are their needs? How many are working in City of Key West and where can their housing needs be best addressed? What role might dormitories play?

Incentives for smaller unit projects

- Consider providing incentives for more smaller unit projects that will be more livable. The tax credit resource funding for this doesn't practically work below 20-25 units because of costs.
- Provide incentives for small apartment complexes, not big units, e.g. develop 10-20 units with multiple occupancy.
- They can be nicely done dorm style with shared kitchen consistent with character, built to code and also preserve green space.

Hotels re-openings and workforce housing impacts

- May not be new hotels coming on but those that were shut down are reopening. We need to be careful about what that means in terms of housing demand. There may not be growth in the population going forward.

Workforce Housing and Live Aboard Boats

- What are the City of Key West statistics on Mooring Fields. There may be more than 120 boats in mooring fields providing affordable housing. How many boats are there for a short or longer time? How many are providing workforce housing? What is the quality?

Addressing Trailer and RV Parks as Workforce Housing

- What role do existing trailer and RV parks play in affordable workforce housing in Monroe County?
- What has been the enforcement experience with the 30% rule in converting trailer parks in the County?

Waive building permit fees

- Have local governments waive building permit fees for affordable and workforce housing projects.

Political will

- Is there the political will to implement workforce housing solutions?
- There has been at times, for example the last Workforce Housing Task Force in 2007 had some of its recommendation implemented.

Encourage mixed use

- We should be encouraging mixed use in central areas throughout the Keys.

Consider greater use of an inclusionary affordable housing fee

- The County should set a fee for inclusionary housing such as the \$40,000 per inclusionary housing credit that Marathon is proposing. This fee would be paid to the Monroe County Housing Authority in an affordable housing trust fund to be distributed to those who actually build affordable housing. This would create a subsidy paid from new market rate or transient (hotel) projects to be distributed to those who actually build the affordable housing.

- To assure the housing is built and completed, the subsidy would not be funded until the certificates of occupancy for the affordable housing are issued.
- This type of commitment would incentivize those who are willing to build affordable housing, and the funds would come from those building the projects that require inclusionary housing without the market rate developer from having to use some of his/her market rate allocations on affordable housing.
- All transient unit development and re-development should require inclusionary affordable housing ordinance, or impact fee assessment.

Increase density and height

- With limited lands on which to build affordable housing, increase the density and height (e.g. 40 feet vs. 35 feet) for affordable housing to make this feasible.
- Increased density in appropriate zoning districts within commercial areas to facilitate workforce housing.
- Increase height in appropriate areas.
- Build up! Build new! Much of the KWHHA properties are old, ugly, small and inefficiently sparse. Density needs to increase.

Increase the capacity of highways

- To increase ROGO allocation work together to secure funding to increase the capacity of highways.

Review city and county owned lands for use as workforce housing

- Identify all city and county owned lands for workforce housing that do not present environmental issues and utilize for workforce housing.

Develop a workforce housing 10-year strategic plan.

- Look for early successes in the first 3-5 years in adjusting regulations. Set a goal of cutting the gap in workforce housing by 50%.
- The approach to “renter vs. ownership” should be “both/and.”

Address the 2018 FEMA changes

- We need to prepare in required elevations (AE 7 becomes 9) and 60% of houses will be in jeopardy making them harder to resale or rebuild.

Surplus land

- The County and Cities should inventory surplus land and identify land that can be used for workforce housing.
- Lift the cap on the number of credits, keep construction costs per unit low (\$25,000)
- Consider additional sales subsidy to help deals that are short.

Identify and Aggregate Parcels of Public Land

- County and the Cities haven't done enough to identify parcels of land and aggregate them. We need to do more surplus land analysis.

Additional density for workforce housing

- We have to be creative. We should consider giving additional density to developers who are constructing a workforce community/development with a couple market rate units.

Add commercial development and redevelopment

- Based on employees and square feet (use industry standards and sales tax codes) for an impact fee assessment.

ROGO Transfers

- Implement a ROGO transfer ordinance whereby a market rate unit may be dislodged if an affordable unit replaces the dislodged market rate.
- Issue no market rate ROGO units for multi-unit development projects, instead, issue “affordables” and require developers to take the affordable units and deed restrict existing market rate properties and then dislodge the market rate for use elsewhere as their market rates.

Buy Down Interest Rates for Workforce Housing Projects

- Use land authority money or impact fees to buy down interest rates for development costs for work force housing projects.

Cut Taxing Rates on Workforce Housing

- Legislation to cut taxing rates on affordable and workforce housing.

Commercial Properties for Workforce Housing

- Give commercial properties that are used for workforce housing rental the same tax and insurance (flood) breaks as primary homestead properties.

6. Lodging, Hospitality and Tourist Development-- Ideas and Perspectives

The Hospitality Economy

- Hospitality represents 80% of the economic activity in the Keys. Its workforce is very transient and generally looking to rent not purchase.

Lodging Industry and Workforce Housing

- Lodging industry may be only industry in the Keys that is trying to address workforce housing for new properties. For example the Westin in Key West has 75 units set aside housing 105 people from managers to cooks.

Marketing and the Keys

- Focusing on creating a year round destination with success in Key West. Spreading the marketing effort out over the year to increase visits and occupancy in the off season and slow season. Colorado recently decided it had marketed sufficiently and moved to disband their statewide marketing effort. The next season resulted in a big drop in tourism. Tourism remains the key part of the Key's economy.

Importance of continuing to market the Keys

- Colorado experience in cutting budget for statewide marketing led to big drop in the tourism economy.

Environmental Land Acquisition vs. Affordable Housing

- With the years in which funding was put towards environmentally land acquisition, relatively little was invested affordable housing. What is a smart split between the 2 purposes?

Transportation and the Keys.

- The transit service from Miami-Dade to Marathon and north in the Upper Keys is currently funded by the Dade County local transit ½ penny, state and federal dollars but no Monroe County support for the transit service.
- As job opportunities grow in Miami Dade, what impact will this have on the supply of lodging industry and related tourist industry employees in the Upper Keys? “Getting on bus at Walmart in Florida City to go south for work, the

question for workers is How available is work, where and how much does it pay.”

- Homestead and Florida City provide high densities of immigrant populations which housing in Monroe County does not offer.
- Hotels in the Upper Keys are interested in working with Monroe and Dade Counties in finding a solution to sustaining and improving the transit service that provides lodging and hospitality works from Marathon and north. Some hotels are supplementing the bus routes with their own busses.
- We need better transit in the lower Keys to support the workforce transportation needs.
- Better public transportation in the lower keys. Reliability and cost of public transportation options to deal with fact that more affordable housing is further away from jobs.
- Need reliable transit from workforce housing to work especially with parking issues in Key West. Alternatives such as biking and scooters are not practical given weather. Consider using smaller and more transit vehicles in the Key West area.

Employee turnover

- Person dependent industries cannot outsource jobs. Need to find ways to reduce employee turnover which often relates to housing/rental costs.

Vacation rentals and Preserving Affordable Units

- This is a large problem throughout the Keys impacting the supply of workforce housing. However it may be that many are above the workforce housing price range.
- More important than building new workforce housing is how can we maintain what is affordable for the median income workers. During the downturn property values went down while rentals went up. Workforce housing is primarily the rental housing market. Consider whether there might be restrictions or new regulations creating some disincentives for converting units to vacation rentals.

Online Vacation Rentals Marketplace

- Address the online market place for vacation rentals that connects users with property to rent with users looking to rent the space(e.g. AirBnB) and its impact on bed tax revenue
- Also, related to this is the new addition of Air B&B and lack of regulation and enforcement. This raises safety issues as well as the “free ride” by not paying the bed tax. It may be much easier to rent through this approach than to a workforce tenant.

Help Workforce Renters

- Consider providing down payment/deposit assistance.

Hospitality Industry Data

- Hotels have been reluctant to share data on workforce housing as some is tied to employment contracts and privacy concerns.

Disseminating Workforce Housing Information

- We need more effective affordable housing information that is available to workers.

Height restrictions

- Can build more rental units on both 2nd and 3rd floors with first floor commercial in the lower Keys if the height restrictions are eased. For example consider strip malls with the upper level dedicated to housing.

Public Property

- County and Cities may be the biggest land owners and should identify public property with buildings that might be torn down to build housing.

Balance environmentally land acquisition with affordable housing

- investment. Historically, nothing or little has been allocated towards AH effort. What is a smart split between the 2 purposes.

NIMBYism (“Not in my back yard”)

- Lodging industry did general marketing efforts focusing on nurses and police and workforce housing which helped. However, there continues to be a lack of creating new workforce housing.
- Give Land Authority the ability to devote some of the bed tax funding to purchase workforce housing.

Retention and the High Cost of Housing

- Tourist Development Council data shows that 94% of those leaving the County are leaving because of high cost of living and housing.

Rents going up

- While land values dropped down during the recession, rentals went up as many owners faced with increases in wind storm and flood insurance and property taxes passed these on to tourism workers.

7. Business Sector including Real Estate

Island economy and community

- Housing has always presented a dilemma and changes in an island community and economy. 100 years ago the cigar manufacturers had to address this.
- We have a dynamically changing environment with a finite piece of real estate and nothing else to fall back on. Over the past 15 years, credit should be given for successfully putting together affordable housing units in the face of regulatory and NIMBY hurdles, but we are still far short of bridging the gap and meeting the demand.
- “Checks and land” can solve the workforce housing problem.

Clarify our workforce targets for housing

- It is not clear what kind of workforce and housing are we seeking to provide? Hotel, motel, restaurant or managers- each with a different set of problems.
- We don’t know anymore what the community needs. Do we need single residential occupancy for 500 guest workers in Key West? Probably not.
- We may not have an analytical feel for what we need in terms of workforce housing throughout the Keys.

Impact on community of transient workforce

- What are we doing to the cultural makeup of the community with a transient workforce? Children grow up and move to less expensive places instead of making Monroe County their home.

- Biggest concern is the character and flavor of Monroe county may be going away and losing our foundation. The next generation shrinking.

Wind and flood insurance

- Rising insurance costs are compounding the housing problem- driving rents up beyond affordability.

Political will

- We will need the political will to make changes to bridge the gap of workforce housing
- Previous Task Forces on affordable housing have been very difficult and challenging to serve on in terms of pleasing the elected leaders and citizens.
- Do we have the political will to continue grappling with this problem and implementing solutions? Is the problem only a shortage of affordable units suitable for workforce housing?
- We have opportunities but do we have the political will to get this done? There's too much, "I've got mine," in the community. How many of our elected leaders works or owns a business?

Land trusts as a tool

- The Bahama Land Trust debacle has made serious discussion of land trusts as part of the tool kit very difficult.

Prioritize units over "money in lieu of"

- Is it even possible to prevent gentrification on island that is 2X3 square miles? Don't look for \$\$ in lieu of as we need units.

Hold off major changes to workforce housing pending the Affordable Housing Committee's work

- The County appears to be getting ready to change income limitations to target working households at the middle level. Hold off implementing changes until we have reinstated and charged the Affordable Housing Committee.

Permit Bed Tax to support purchase/building of workforce housing

- Change the law to allow purchase and building of workforce housing. Put it where people can get to work.

8. Non-Profit Sector Ideas and Perspectives

Living wages

- Affordable housing programs for low income earners range from 80 to 140 % of AMI, yet real wages for career type workers are closer to 60% AMI.
- Employers in Monroe County are not expected to pay a living wage. The wealth created in our tourist economy depends upon low wage, high turnover, and low skill employees.

Limited housing supply and investment wealth

- The outside wealth that purchases a second home or invests in real estate in the Keys drives up the asking and selling prices for all properties where the dynamic of a limited supply of land and great wealth seeking investment churns on constantly. This dynamic is shared with other resort locations. The compromises workers make then is to work several jobs and/or to live in substandard housing or to leave.

- We need to get more citizens of Monroe County invested in the future of this place.

ROGO and affordable housing

- The measured gap between the number of units needed and the available ROGOs demonstrates the futility of trying to build our way out of the crisis. The negotiations with DEO provide affordable housing units for the next 20 years within the frame work of evacuation limits. These new affordable units are critical but will not solve the need.
- The operative assumption for allowing more density for certain types of affordable housing is that all of the types of ROGOs are not necessarily equal. Consider assigning a ROGO value of less than one unit for affordable homes less than 600 square feet or so. The Comprehensive Plan, the DEO, and evacuation models can be examined for alternative methods to allow more density for affordable units that are smaller.
- The second home owners who are not necessarily in residence during the hurricane evacuation season is an example of units counted against evacuation times where the actual impact may not exist. The number of homes that are vacant in Monroe County due to second home ownership has been noted in several studies
- The Area of State Critical Concern uses the dwelling unit as its basic unit of control. The management of and regulation of all home types will become critical to assessing evacuation time. Monroe County should audit all housing types and create an inventory detailing the status of each ROGO. Benefits from an audit would include identifying flood prone structures, uninhabitable units, illegal units, etc.
- Change ROGO to square footage.

Affordable housing has not been protected

- When government has granted greater densities or used inclusionary zoning it has not always registered, audited or tracked compliance to ensure the permanency of these precious units. Deed restrictions were not monitored.
- The temptation to convert affordable units into market rate units, rental or ownership, is too great and with little penalty or notice.

Affordable housing “lost units”

- The community has a strong common interest in protecting those affordable units it has lost after subsidizing or underwriting their creation. If the will were to exist, these “lost “units could be investigated and the current owner asked to revert them to affordable status. Liens and other mechanisms exist to “take” on the public’s behalf what was not proper to convert in the first place.

Redevelopment and inclusionary zoning

- Inclusionary zoning as a government policy has been in place for new development. It is time to explore requiring affordable housing units from redevelopment projects.

Lower and Middle Keys different workforce housing issues

- The lower and middle keys have different issues and solutions from the upper keys where day labor bused in from the mainland can assist in the workforce. But the market dynamics are found in common through all of the keys.

Funding inequity

- A strong argument can be made to correct the inequity of the donor/recipient that exists, based on the \$6 million a year that Monroe County gives to The Sadowski Housing Trust Fund every year compared to the pittance of \$300,000 in SHIP funds returned this year and in the past.

Transportation

- Lack of transportation infrastructure makes workforce housing more problematic.

New workforce housing partnerships needed

- Many differing approaches in scope and scale will be required with various partnerships between government, private, for profit and nonprofit developers.

Affordable yet substandard housing

- Rental housing that costs less than \$900 a month, regardless of size or condition, is termed affordable despite being unsafe or substandard or very small.

Political will

- The political will to make real changes in policies, incentives, regulations and to commit resources remains to be sustained.

Don't repeat studies, focus on action

- The comprehensive studies, recommendations and published works on the topic do not need to be repeated. The metrics of this problem are well known and documented. The dynamics and facts have changed little over the years: outside wealth creates seasonal homes that are not available; the profit generated from transient units puts pressure on dense mobile home and RV parks; tourist industry wages are low, turnover is high, landlords can rent substandard units due to high demand for any type of housing, etc.

Other related issues

- While workforce housing is the focus of the moment, there are important related issues of food insecurity, education, child care for employees are critical to the workforce housing discussion.
- While addressing workforce housing, we should address homelessness (and the growing youth % of this population) and help with the path back to working for families.
- Where will the employees of the new lodging establishments be housed?
- There has been a huge uptick in the demand at food pantries across the County and not just among homeless people but with working families still in homes. 47% of families countywide with kids under 18 are eligible for reduced lunch. Of this population, 46% are minorities. Lack of affordable workforce housing has led to food insecurity. If we didn't have a housing problem we wouldn't have a food security issue.
- Many elected leaders are not aware of the childcare challenges faced by those working and living in the Keys. Those who haven't raised family here are not aware of the lack of child care options and its impact on the work force.
- If we can't control housing costs for working families, all other costs such as childcare, food prices, etc. are related and compounded.

Expand the Keys Economy.

- We need to think outside the box and expand our efforts to build a future Keys

economy beyond tourism.

- We need all parts of the demographic in Monroe County.

9. Military Sector Ideas and Perspectives

Recruitment and retention

- Workforce housing affects the recruitment and retention. The housing set aside for the base workforce has a long wait list. Housing is the #1 issue for their civilian workforce. There is not a week where the Commander is not involved in a family housing issue.

Communication and coordination

- In terms of the Naval Air Station lines of communication and coordination have been improved with the Commander now the point of contact for coordination.

Presence in the community

- In terms of presence in Monroe County, there are roughly 1600 military (including Coast Guard), 1000 civilians and 400 contractors or about 3000 employees and about 5500 including families, spouses and dependents.

Evacuation procedures

- In terms of evacuation, the Commanding Officer implements the recommendations of the County Emergency Manager and will close the base and issue evacuation orders for military personnel. Civilian workers are urged to evacuate and are provided travel orders and funds to evacuate. The 550 RV units in the Naval Air Station campgrounds evacuated first.

Need for buffer areas and workforce housing

- In terms of searching for solutions to locating workforce housing in Key West, the Naval Air Station strives to protect public health and welfare and its mission by keeping buffer areas separate without housing in the high noise of unsafe areas surrounding the base.
- The Naval Air Station does not get directly involved in growth issues such as density and intensity unless it directly impacts the buffer areas. Only exception to this was their support for the widening of the 18-mile stretch of US 1.
- General concern with the impact of vacation rentals on the supply of workforce rental housing for the over 5,500 Base employees and their families, spouses and dependents.





Staff also provided information on the ROGO system and annual allocations. Based on the affordable housing units that are in the Affordable and Workforce Housing Projects Table, the distribution of deed restricted affordable housing units is currently:

| ROGO Subarea ¹⁰ | # Units |
|---|------------|
| Upper Keys | 346 |
| Lower Keys | 431 |
| Big Pine Key and No Name Key | 19 |
| Total | 796 |
| Now incorporated as Islamorada | 5 |
| Now incorporated as Marathon | 4 |
| Total including those now incorporated | 805 |

The balances of Affordable Housing Allocation¹¹ available as of Quarter 3 Year 23 (Jan. 13, 2015-April 13, 2015) are:

- a. Big Pine/No Name Key Subarea affordable housing allocation breakdown into the two income categories are as follows: 1) very low, low, & median income 8 allocations and 2) moderate income 8 allocations; and
- b. Unincorporated Monroe County excluding the Big Pine/No Name Key Subarea affordable housing allocation breakdown into the two income categories are as follows: 1) very low income, low income and median income 114 allocations and 2) moderate 112 allocations.

The additional affordable allocations by Subarea up through 2023 include 710 total including 20 to Big Pine Key/No Name Key Subarea and 690 available for countywide allocation except for Big Pine Key/No Name Key subarea

¹⁰ The ROGO subareas are defined in Section 138-20 of the land development code as follows:

Sec. 138-20. - General provisions. (c) The ROGO allocation system shall apply within the unincorporated area of the county outside of the county mainland, and such area, for purposes hereof, has been divided into subareas as follows:
 (1) Upper Keys: the unincorporated area of the county north of Tavernier Creek and corporate limits of the Village of Islamorada (approximately mile marker 90).
 (2) Lower Keys: the unincorporated area of the county from the corporate limits of the Village of Islamorada (approximately mile marker 72) south to the corporate limits of the City of Key West at Cow Key Bridge on U.S. Highway 1 (approximately mile marker 4), excluding Big Pine Key and No Name Key.
 (3) Big Pine Key and No Name Key: the islands of Big Pine Key and No Name Key within unincorporated the county.

¹¹ Monroe County Code Sec. 138-24. **Residential ROGO allocations.....**

(1) Yearly residential ROGO allocation ratio. Each subarea shall have its number of market rate residential ROGO allocations available per ROGO year. Affordable ROGO allocations shall be available for countywide allocation except for Big Pine Key and No Name Key. The annual allocations for Big Pine Key and No Name Key shall be eight market rate and two affordable dwelling units.

In the course of the assessment interviews and meetings, various studies and data sources were identified on best practices from other jurisdictions and ideas developed or considered but not implemented by previous affordable housing task forces. These background papers can be found at: <http://consensus.fsu.edu/Workforce-Housing-Assessment/>

B. Workforce Housing Stakeholder Perspectives on the Process Going Forward

Among the range of stakeholders interviewed, all expressed the need for a focused and comprehensive county-wide workforce housing dialogue that involved those with a stake in the outcome. Many believed that such a committee should develop a package of consensus recommendations, informed by data and the range of stakeholder and public perspectives, that can provide for both short and longer term actions for the Board of County Commission's consideration. While some of those interviewed remained skeptical that there will be sufficient "political will" to implement the Committee's recommendations as has been the case in the past, many believed that this was an urgent and timely issue for the County to address in light of hotel redevelopment and the economic upturn.

As one stakeholder put it, "the re-establishing of the Affordable Housing Committee is a good step. Funding staff to work with it will be a measure of the commitment to effect real solutions. The mix of expertise, perspective and operating experience that the committee can bring to bear has great potential value. However, the community support and political will must be nurtured for difficult decisions on the demonstrated effective approaches of density, height and permanent protection and the mix of rentals and ownership."

In the Fall of 2014, following the initiation of this Assessment, the Commission re-appointed members to the existing Affordable Housing Advisory Committee and with the thought of convening and charging them with addressing workforce housing issues and providing the County Commission with its recommendations. The reconvened committee would review this assessment report and other data as it addressed its charge.

A workforce housing committee, ad hoc or otherwise, appointed and charged by the County Commission to address workforce housing issues in the Florida Keys was explored in the assessment interviews. A significant number of those interviewed applauded the County Commission's action in re-purposing the existing Affordable Housing Advisory Committee to focus, at least in the short term, on workforce housing. It was suggested that this approach could provide representation from each District in the County, offer workforce housing perspectives from the public, private and nonprofit sectors, and minimize confusion and any duplication of effort that an ad hoc workforce housing committee might create. It was also pointed out that this charge would be consistent with the Committee's current mission to address affordable housing opportunities in Monroe County for both "residents **and workforce.**" (*emphasis added*)

A workforce housing committee, ad hoc or otherwise, appointed and charged by the County Commission to address workforce housing issues in the Florida Keys was explored in the assessment interviews. A significant number of those interviewed suggested the County

Commission should consider utilizing and re-purposing the existing Affordable Housing Advisory Committee to focus at least in the short term on workforce housing.¹² It was suggested that this would provide representation from each District in the County and minimize confusion and any duplication of effort that an ad hoc workforce housing committee might create in relation to the Affordable Housing Advisory Committee. It was also pointed out that this would be consistent with the Committee's current mission to address affordable housing opportunities in Monroe County. The Ordinance also provides that, "The advisory committee may perform additional responsibilities related to affordable housing at the request of the BOCC, including creating best management practices for the development of affordable housing in the community." [2-701(c)]

The Commission should review the current Committee appointments to ensure that a balance of workforce housing stakeholder perspectives are included in its membership. If the Commission charges the Affordable Housing Advisory Committee to develop consensus recommendations on workforce housing actions for consideration by the Monroe County BOCC, most stakeholders interviewed suggested there should be a sufficient range of stakeholder perspectives represented and participating in the consensus building. This would allow the Committee to develop informed workforce housing consensus findings and recommendations that stakeholders might support and the County Commission could act upon.¹³

There is a great deal of public and stakeholder interest in the workforce housing issues the Committee will take up. The membership requirements, as set forth in both Florida statute and the Monroe County Resolution, do not reference representation of the municipalities in the County, the military, the Monroe County School Board and perhaps other organizations impacted by workforce housing policies and programs and with a stake in contributing to solutions to improve the availability of workforce housing in the Florida Keys.¹⁴

The format for the Committee meetings should encourage constructive public and stakeholder input. The Commission might consider charging the Committee with establishing an engagement strategy to involve a broader range of stakeholders in their development of findings and recommendations. This might be accomplished through opportunities for public input during their own meetings, as well as through Committee

¹² This would be consistent with their responsibility for developing every three years an affordable housing incentive recommendations report to the BOCC. The next triennial report will be due December 31 2017

¹³ The Current membership includes the following 11 members: Sylvia Murphy, Monroe County BOCC, Expires 11/2015, Tim Root, District 1, Expires 11/2016, Heather Roberts, District 1, Expires 11/2016, James D. Cameron, District 2, Expires 11/2018, Randy Wall, District 2, Expires 11/2018, Warren Leamard, District 3, Expires 11/2016, Ken Naylor, District 3, Expires 11/2016, Hana Eskra, District 4, Expires 11/2018, Edwin Swift III, District 4, Expires 11/2018, William Wiatt, District 4, Expires 11/ 2016, Jim Saunders, District 5, Expires 11/2016 and Stephanie Scuderi District 5, Expires 11/2016.

¹⁴ <http://www.monroecounty-fl.gov/DocumentCenter/Home/View/695> The membership follows the requirements of Florida Statute 420.9076 and Monroe County Resolution 062-2009, and calls for representation from those involved in affordable housing in: the residential home building industry from both a business and labor perspective, the mortgage and banking industry, the real estate industry, an advocate for low income persons, a for profit and a not for profit provider of affordable housing, a representative of employers in the County and a member of the local planning, and a representative of essential services personnel.

sponsored advisory workgroups, joint workshops with municipal taskforces and city commissions, workshops at key moments in the development of options and recommendations, online surveys and other techniques. *(See Appendix #7 for Advisory Group process recommendations).*

It was observed by many that an advisory committee developing recommendations on workforce housing will require dedicated staff, including legal and planning expertise, and facilitation support for the Committee to do its work expeditiously. This is because of the complexity of the charge, the intense public interest in the issue, the linkages with other issues and programs and activities in the public, private and non-profit sectors, and the desire for timely actions to address the current workforce housing challenges.

V. WORKFORCE HOUSING IN MONROE COUNTY--NEXT STEPS

The Monroe County Board of County Commissioners should review this Assessment Report and charge the Affordable Housing Committee to focus its efforts in the coming year on workforce housing.

With a charge from the County Commission, the Committee should establish its procedures and approach and a schedule for meetings that would permit it to deliver back to the BOCC its workforce housing recommendations by mid-2016. The Committee should consider:

- Developing a shared vision of success;
- Jointly defining the workforce problems faced in the Florida Keys;
- Reviewing the range of issues and options identified in previous studies;
- Reviewing the experience and lessons learned with successful workforce housing projects developed in the Keys to date;
- Reviewing this Stakeholder Assessment Report; and
- Developing a package of consensus findings and recommended solutions for consideration by the Monroe County Board of County Commission.

This stakeholder assessment report confirms that there is wide agreement that Monroe County is facing a significant and growing workforce housing crisis with shortages for both affordable rental and ownership units. There is also agreement that no single strategy will solve this crisis. Instead the challenge ahead for Monroe County and municipalities and the range of stakeholders interested in workforce housing, is to craft a balanced package of targeted options that have been refined through discussion and debate and that can serve as a consensus framework for addressing and implementing solutions.

APPENDIX #1
LIST OF MONROE COUNTY WORKFORCE HOUSING INTERVIEWS AND MEETINGS

| Name | Organization | Position |
|----------------------------|--|---|
| 1. Tony Allen | Allen-Beyer Funeral Home | Owner |
| 2. Steven Auger | Florida Housing Finance Corporation | Executive Director |
| 3. Debbie Swift Batty | Historic Tours of America | Director of Property Development |
| 4. Jennifer Bennett | Tourist Development Council | Research Director |
| 5. Kristen Brenner | American Caribbean Real Estate | Realtor |
| 6. Dustan Carpenter | Divine Dining by Dustan | Caterer |
| 7. Heather Carruthers | Monroe County Board of County Commissioners | Commissioner, District 3 |
| 8. J. Manuel Castillo, Sr. | Key West Housing Authority | <i>Executive Director</i> |
| 9. Harold Cates | City of Key West | Mayor |
| 10. Don Craig | City of Key West | Planning Director |
| 11. Pornchai Davidson | Naval Air Station, Key West | Commander, Executive Officer |
| 12. Ron Demes | Naval Air Station, Key West | Special Asst. Advisor to the Commanding Officer |
| 13. Brenda Edmonds | Remax Realty, Marathon | Realtor |
| 14. Hana Eskra | Gorman Development Inc. | Florida Market President |
| 15. Debra Farrell, | 21 st Century Schwartz Realty | Realtor |
| 16. George Garrett | City of Marathon | Planning Director |
| 17. Roman Gastesi | Monroe County | Administrator |
| 18. Karen Hamilton | South Florida Regional Planning Council | Regional Planner |
| 19. Christine Hurley | Monroe County Growth Management | Division Director |
| 20. Rebecca Jetton | Florida Department of Economic Opportunity | Planner |
| 21. Derrick Johnson | Coco Plum Real Estate | Realtor |
| 22. Danny Kolhage | Monroe County Board of County Commissioners | Commissioner, District 1 (Mayor Pro Tem) |
| 23. Kurt Lewin | First State <i>Bank</i> of the Florida Keys | Executive Vice President |
| 24. Kara Lundgren | The Islamorada Resort | General Manager |
| 25. Ysela Llort | Miami-Dade Transit | Director |
| 26. Capt. Steve McAlearney | Naval Air Station, Key West | Commanding Officer |
| 27. Ashley Monnier | Naval Air Station, Key West | Community Planning Liaison Officer |
| 28. Nancy Muller | Florida Housing Finance Corporation, Tallahassee | Policy & Special Programs Director |
| 29. Jim Murley | South Florida Regional Planning Council | Executive Director |
| 30. Sylvia Murphy | Monroe County Board of County Commissioners | Commission, District Five |
| 31. Mark Moss | Habitat for Humanity Key West | Executive Director |
| 32. Virginia Panico | Key West Chamber of Commerce | Executive Vice President |
| 33. Mary Pecorino | Coast to Coast Real Estate Group | Realtor |
| 34. Mark Porter | Monroe County Schools | Superintendent |
| 35. Barbara Powell | Florida Department of Economic Opportunity | Planner |

Attachment 1

| | | |
|---|--|--|
| 36. Dick Ramsey | City of Marathon | Mayor |
| 37. Holly Raschein | Florida House of Representatives, District 120 | Representative |
| 38. David Rice | Monroe County Board of County Commissioners | Commissioner, District 4 |
| 39. Mark Rison | Citizen (<i>email comment</i>) | |
| 40. Tim Root | Mingo & Company | CEO, Commercial construction |
| 41. Mark Rousch | Monroe County Land Authority | Director |
| 42. Mayte Santamaria | Growth Management, Monroe County, Florida | Assistant Director of Planning and Environmental Resources |
| 43. Jim Saunders | Bayview Land Development & Permitting | Manager |
| 44. Stephanie Scuderi | Home BancShares- Centennial Bank | Senior VP, Director of Business Development |
| 45. Jeff Sharkey | The Capitol Alliance Group, Tallahassee | CEO |
| 46. Jeff Sharp, Ray Freis, & Christy Crooks | Florida Keys Seahorse Park, Homeowner's Association Big Pine Key | Homeowners Seahorse Park |
| 47. Pritam Singh | The Singh Company, Key West | Developer |
| 48. Andrew Spann | Mt. Carmel Communications, St. Louis, Real Estate Investment & Development | Developer |
| 49. Terry Strickland | Yankee Freedom II | Manager |
| 50. Ed Swift | Historic Tours of America | CEO |
| 51. Lisa Tennyson | Monroe County | |
| 52. David Thompson | Key Largo | Developer |
| 53. Sandy Tuttle | American Caribbean Real Estate, Marathon and Lower Keys Assoc. of Realtors | Realtor |
| 54. Jodi Weinhofer | The Lodging Association of the Florida Keys & Key West | President |
| 55. Donna Windle | Southernmost Realty, Key West | Realtor |

Monroe County Workforce Housing Roundtable Participants, August 2014

| | |
|----------------------------|--|
| 56. Debbie Swift Batty | Historic Tours of America/Habitat for Humanity |
| 57. Richard Beal | Skeeter's Marine |
| 58. Heather Carruthers | Monroe BOCC (District 3 Commissioner) |
| 59. J. Manual Castillo Sr. | Key West and Monroe Co. Housing |
| 60. Rita Cotter | Congressman Garcia's Office |
| 61. Raymond Fries | Florida Keys Seahorse Park Association |
| 62. Johnathan Gueverra | Florida Keys Community College |
| 63. Derrick Johnson | Marathon and Lower Keys Assoc. of Realtors |
| 64. Amber Ernst-Leonard | Florida Keys Community College |
| 65. Mark Moss | Habitat for Humanity, Lower Keys and Key West |
| 66. Jack Niedbalski | Habitat for Humanity, Upper Keys |
| 67. Holly Raschein | Florida House of Representatives |
| 68. David Rise | AOCC |
| 69. Timothy W. Root | Utility Board Keys Energy/Workforce Housing member |
| 70. Mark Rosch | Monroe Co. Land Authority |
| 71. Jim Saunders | Bayview Homes/Development |
| 72. Bob Shillinger | Monroe Co. Attorney's Office |

Attachment 1

- | | |
|------------------------|--------------------------------------|
| 73. Donna Stayton | Florida DOH, Monroe Co. |
| 74. Jeff Stuncard | Village of Islamorada |
| 75. Owen Trepanier | Trepanier and Associates, Inc. |
| 76. Mark Warmouth | Individual Advocate/Wells Fargo Bank |
| 77. Tim Wonderlin | Habitat for Humanity, Middle Keys |
| 78. Charles Todd Young | Habitat for Humanity, Middle Keys |

APPENDIX #2 MONROE COUNTY WORKFORCE HOUSING ASSESSMENT BACKGROUND DOCUMENTS

<http://consensus.fsu.edu/Workforce-Housing-Assessment/>

AFFORDABLE HOUSING STUDIES-FLORIDA

Sadowski Housing Coalition Press Release, 2015
Report from the Florida Housing Coalition, 2015
Out of Reach 2014: Florida
ALICE Report: Study of Financial Hardship 2014 United Way of Florida

AFFORDABLE & WORKFORCE HOUSING MONROE COUNTY

Monroe County Affordable Housing Developments and Incentives DRAFT 3/25/2015
FCRC Consensus Center: Assessing A Workforce Housing Initiative, 2014
ALICE Report: Study of Financial Hardship 2014 Monroe County Excerpt
Monroe County 2014 Income Limits and Rent Limits Florida Housing Finance Corporation
Key West Data Updates, 2012
Affordable Housing Advisory Committee, 2012
Monroe County Housing Needs Assessment, 2008
Islamorada _Workforce Housing Support Study, 2007
Affordable Housing Presentation, 2007
Affordable Housing Background, 2006
Affordable Housing Needs Assessment 2006
Report on Retaining Tourism Workers II, 2006
Affordable Housing White Paper, Don Craig, City of Key West, 2014
Monroe County and Acquisition and Management Master Plan, 2006
Summary of Workforce Housing Task Force Recommendations I, 2006
Summary of Workforce Housing Task Force Recommendations II, 2006
Study of the Monroe County Tourism Workforce: Report on Retaining Tourism Workers, 2005
Florida Keys Strategy Paper, 2001
Operation Seamless, 2000 DCA

GENERAL INFORMATION- MONROE COUNTY

Monroe County Profile, 2012
Monroe County Population Projections 2010-2030, 2011
Housing and Population Chart, 2010

MONROE COUNTY AREA OF CRITICAL STATE CONCERN

Florida Keys Areas of Critical Concern, 2013
Florida Keys Areas of Critical Concern, 2012

AFFORDABLE HOUSING- BEST PRACTICES AND TOOLS

Affordable Housing Funding Sources, 2014 FHC
Workforce Housing Tools, 2009 Workforce Housing
Best Practices

AFFORDABLE HOUSING- LOCAL MEDIA COVERAGE

Video Link: Key West Housing Crisis Part I-Video
Video Link: Key West Housing Crisis Part II Video

APPENDIX #3
MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE ORDINANCE
SECTION 2-700-703

Sec. 2-700. - Establishment of affordable housing advisory committee.

- (a) The affordable housing advisory committee shall be established and operational by June 30, 2008. It shall comply with all requirements in F.S. § 420.9076 (2007) or as subsequently amended.
- (b) The committee shall consist of 11 members who shall be appointed by the BOCC by resolution.
- (c) The committee must include:
- (1) One citizen who is actively engaged in the residential homebuilding industry in connection with affordable housing.
 - (2) One citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
 - (3) One citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
 - (4) One citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
 - (5) One citizen who is actively engaged as a for-profit provider of affordable housing.
 - (6) One citizen who is actively engaged as a not-for-profit provider of affordable housing.
 - (7) One citizen who is actively engaged as a real estate professional in connection with affordable housing.
 - (8) One citizen who actively serves on the local planning agency pursuant to F.S. § 163.3174.
 - (9) One citizen who resides within the jurisdiction of the local governing body making the appointments.
 - (10) One citizen who represents employers within the jurisdiction.
 - (11) One citizen who represents essential services personnel, as defined in the local housing assistance plan.
- (d) All meetings of the advisory committee are public meetings, and all committee records are public records.
- (e) Staff, administrative, and facility support to the advisory committee shall be provided by the BOCC. The advisory committee shall be cooperatively staffed by the local government department or division having authority to administer local planning or housing programs to ensure an integrated approach to the work of the advisory committee. (Ord. No. 014-2008, § 1)

Sec. 2-701. - Duties of the affordable housing advisory committee.

- (a) The affordable housing advisory committee shall review established policies and procedures, ordinances, land development regulations, and the adopted local government comprehensive plan of the appointing local government and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations may include the modification or repeal of exiting policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing or the adoption of new policies, procedures, regulations, ordinances, or plan provisions, including recommendations to amend the local government comprehensive plan and corresponding regulations, ordinances and other policies.
- (b) By December 31, 2008, the affordable housing advisory committee is required to submit its

incentive recommendations report to the BOCC. After this initial submission, the reports are required to be submitted triennially on December 31, of the year preceding the submission of the local housing assistance plan. At a minimum, the advisory committee shall submit a report to the local governing body that includes recommendations on, and evaluates the implementation of, affordable housing incentives in the following areas: (1) The processing of approvals of development orders or permits as defined in F.S. § 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects; (2) The modification of impact fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing; (3) The allowance of flexibility in densities for affordable housing; (4) The reservation of infrastructure capacity for housing for very low income, low income and moderate income persons; (5) The allowance of affordable accessory residential units in residential zoning districts; (6) The reduction of parking and setback requirements for affordable housing; (7) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing; (8) The modification of street requirements for affordable housing; (9) The establishment of a process by which a local government considers, before adoptions, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing; (10) The preparation of a printed inventory of locally owned public lands suitable for affordable housing; (11) The support of development near transportation hubs and major employment centers and mixed-use developments; (12) Other affordable housing incentives as recommended.

(c) The advisory committee may perform additional responsibilities related to affordable housing at the request of the BOCC, including creating best management practices for the development of affordable housing in the community. (Ord. No. 014-2008, § 1)

Sec. 2-702. - Public hearing. The approval of the advisory committee of its local housing incentive strategies recommendations and its review of local government implementation of previously recommended strategies must be made by affirmative vote of a majority of the members of the advisory committee taken at a public hearing. Notice of time, dates, and place of public hearing of the committee to adopt final local housing incentive strategies recommendations must be published in a newspaper of general paid circulation, must contain a short summary of the incentives strategies recommendations to be considered by the committee, and must state the public place where a copy of the tentative recommendations can be obtained by interested persons. (Ord. No. 014-2008, § 1)

Sec. 2-703. - Commission action required.

(a) Within 90 days after the date of receipt of the local housing incentive strategies recommendations from the advisory committee, but no later than March 31, 2009, the BOCC shall adopt an amendment to its local housing assistance plan (LHAP) to incorporate the local housing incentive strategies it will implement within its jurisdiction. The BOCC must consider all of the strategies specified in subsection 2-701 as recommended by the committee.

(b) However, the amendment at a minimum, must include:

- (1) Assurance that permits for affordable housing are expedited to a greater degree than other projects. ("Permits" are defined by statute to include development orders, building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land);
- (2) An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption; and
- (3) A schedule for implementing the incentive strategies... b) By May 2, 2009, the BOCC shall notify the Florida Housing Finance Corporation by certified mail of its adoption of the amended LHAP and include a copy of the approved amended plan. (Ord. No. 014-2008, § 1)

**APPENDIX #4
MONROE COUNTY WORKFORCE HOUSING ROUNDTABLE SUMMARY OF COMMENTS,
AUGUST 2014**

**WORKFORCE HOUSING ROUNDTABLE
August 25, 2014 Marathon, Florida
Representative Holly Raschein, Florida House of Representatives District 120**

ROUNDTABLE COMMENT FORM SUMMARY

Participants in the Workforce Housing Roundtable were invited to provide comments for consideration in the Workforce Housing Assessment being conducted by the FCRC Consensus Center at FSU. Below is a list of the respondents and the compiled responses for the Comment form questions:

1. **Debbie Swift Batty** Organization: **Historic Tours of America/Habitat for Humanity**
2. **Richard Beal** Organization: **Skeeter's Marine**
3. **Heather Carruthers** Organization: **Monroe BOCC (District 3 Commissioner)**
4. **J. Manuel Castillo Sr.**, Organization: **Key West and Monroe Co. Housing**
5. **Rita Cotter** Organization: **Congressman Garcia's Office**
6. **Raymond Fries** Organization: **Florida Keys Seahorse Park Association**
7. **Derrick Johnson** Organization(s): **Marathon and Lower Keys Association of Realtors, American Legion, Overseas Village Homeowners Association.**
8. **Johnathan Gueverra**, Organization: **Florida Keys Community College**
9. **Amber Ernst-Leonard** Organization: **Florida Keys Community College**
10. **Mark Moss** Organization: **Habitat for Humanity, Lower Keys and Key West**
11. **Jack Niedbalski** Organization: **Habitat for Humanity, Upper Keys**
12. **Holly Raschein** Organization: **Florida House of Representatives**
13. **David Rice** Organization: **Monroe County Commission**
14. **Mark Rosch**, Organization- **Monroe County Land Authority**
15. **Timothy W. Root** Organization: **Member of Utility Board Keys Energy, Appointed member of Workforce Housing Committee by Commissioner Kohlage**
16. **Bob Schillinger** Organization: **Monroe Co. Attorney's Office**
17. **Donna Stayton** Organization: **Florida DOH, Monroe Co.**
18. **Jeff Stuncard** Organization: **Village of Islamorada**
19. **Jim Saunders** Organization: **Bayview Homes/Development**
20. **Owen Trepanier** Organization: **Trepanier and Associates, Inc.**
21. **Mark Warmouth** Organization: **Individual Advocate/Wells Fargo Bank**
22. **Tim Wonderlin** Organization: **Habitat for Humanity, Middle Keys**
23. **Chris Todd Young** Organization: **Habitat for Humanity, Middle Keys**

1. WHAT ARE THE MOST IMPORTANT ISSUES AFFECTING MONROE COUNTY'S WORKFORCE HOUSING?

What is working well?

- The 100-year deed restriction.
- Consideration of workforce housing.
- Collection of affordable housing (in-line) fees.
- When funded, Sadowski.
- Florida housing finance Corporation funding. Monroe County 40 funding. Key West housing authority and Monroe County Housing Authority's management of government owned apartments.
- Tax-credit housing has made gains recently, particularly in the Upper Keys. Building has slowed over the past several years and presently is proceeding but only at a moderate rate.
- Land Authority – somewhat.
- PPP's (public private partnerships)
- Our park provides for visitors accommodation and tourist revenues.
- Habitat does well because they use partnerships and provide permanent housing.
- Habitat for humanity.
- Gorman developments in Upper Keys.
- New projects on Stock Island.
- Habitat for humanity-- he is one of the leading builders and renters of homes. They need more assistance from government to provide land to build.
- Not enough information to know.
- Not much, if anything.
- Nothing.
- Nothing!

What's not?

- Confusion on definitions.
- Financing, high costs
- Cost of insurance.
- Set up funds for new construction, first time home buyers.
- Sadowski fund--replenished for Monroe County.
- Sadowski Act funding.
- Lack of incentives for building affordable housing.
- More work, fewer people to do it,
- Workforce/affordable housing programs do not cover the full range of individuals struggling to afford to live and work in the Keys.
- Insufficient collaboration and comprehensive county wide planning.
- I don't see a strategic plan all encompassing of all entities. This confusing topic must be simplified, and can be.
- We need to figure out how to put the land authority/Housing Authority and bed tax money together and form development plan for affordable housing.
- Workforce housing is not affordable for working people.

- Availability of housing to reduce out of pocket rental cost to less than 20% salary. Personally I am being priced out of housing as I do not qualify for affordable housing. My rent went up \$350 in the past three years with 10 pay raises to offset.
- Tourism/service jobs with low salaries. Wages insufficient for high cost of living.
- Not enough housing.
- Lack of availability.
- Buildable land for affordable housing.
- More second-home owners eating up properties.
- Limitations with non-tier 3 land
- Regulations, density, height.
- Length of permitting time,
- State housing allocations, land development,
- Legislation to cut taxing rates on affordable housing.
- Connection with job creators and requirements for housing.
- Many affordable units historically approved had short-term (20 years) deed restrictions that are now expiring.
- Prior developers have not developed workforce housing as required.
- Housing for new businesses which require numerous employees. Identifying property to locate workforce housing and providing incentives to builders. Always being, as we are now, lagging behind the need.
- Landlords are having to raise their rent as they incur more costs for their properties through tax increases, sewer, etc.
- Needs to be split between rental and home ownership. Not a one-size-fits-all solution.
- Availability of rentals.
- HGTV.
- Affordable housing advisory committee,

2. WHAT DO YOU BELIEVE THE FUTURE HOLD FOR WORKFORCE HOUSING IN MONROE COUNTY?

What are the future challenges that need to be addressed?

- Affordable housing allocations.
- Limited land/permitting.
- Difficulty to get permits.
- Finding a formula that functions as a continuum. One size fits all will not work.
- Lack of land on which to build housing.
- Land acquisition. There are less vacant buildable lots available each year. The market rate applications/construction is increasing rapidly.
- Height ordinances
- Higher cost for rental properties, wind and flood insurance, plus higher taxes.
- Funding to offset housing costs.
- County requirements to match funding sources (HUD).
- Lack of funds to subsidize or offer incentives.

- Changing state legislation to Land Authority and Housing Authority money to be used for workforce housing. Using our bed tax money for workforce housing.
- Much of our current affordable housing is aging and not up to par for hurricanes which could lead to a future loss of workforce housing.
- Ways to bring in new workforce housing for those at the top of the wage spectrum.
- Environmental regulations often "trump" the ability to build.
- Rising sea levels.
- Insurance rates,
- Tax rates,
- The same as the past 15 years.
- Focus! We need heads down, rolled up sleeves, and accountability! Distinct set aside time and deliverables.

What are the future opportunities that should be leveraged?

- Funding is increasing.
- Land Authority money.
- Counties (municipalities) inclusionary housing requirements should be funded partly by business development with funding for employee/affordable housing.
- Sadowski fund--replenished for Monroe County. Set up funds for new construction, first time home buyers.
- Local, state and federal funds.
- State leverage for units to become allocated for affordable housing/workforce housing.
- Huge opportunities if we effectively link workforce housing to development and redevelopment projects.
- Housing units must be incorporated in new developments being constructed.
- Require developers to build housing for the workforce.
- As energy efficient technology becomes better and better it should be used to make new housing more affordable in the long term, especially since electricity is not cheap.
- Smoke free housing as an amenity for the health and safety of residence as a cost-saving benefit for refurbishing units.
- Explore increasing height limit of structures and increase densities in certain zonings. Use state and federal land for large affordable projects.
- Buildable land for affordable housing.
- Density requirements.
- Build up! Build new! Much of the KWHA properties are old, ugly, small and inefficiently sparse. Density needs to increase.
- The greatest opportunity is the current threat to our service economy. This threat has to be leveraged to bring this issue to the forefront.
- Need to greatly increase the affordable workforce rentals.
- Housing requirements for commercial development.
- Rising flood and windstorm insurance rates.

3. HOW SHOULD THE COUNTY BEST ADDRESS THESE OPPORTUNITIES AND CHALLENGES AS WELL AS THE NEEDS OF THE BUSINESS COMMUNITY AND RESIDENTS IN THE FLORIDA KEYS?

What strategies should Monroe County consider in addressing workforce housing issues going forward?

- Putting together a task force/committee.
- Task force with staff (and legal support). Suggestions:
 - All transient unit development and re-development to be inclusionary housing ordinance, or impact fee assessment.
 - Add commercial development and redevelopment based on employees/square feet (use industry standards and sales tax codes) for an impact fee assessment.
 - Fund the Monroe County Housing Authority or other similar successful organizations to build workforce housing.
 - Implement a ROGO transfer ordinance whereby a market rate unit may be dislodged if an affordable unit replaces the dislodged market rate.
 - Issue no market rate ROGO units for multi-unit development projects, instead, issue “affordables” and require developers to take the affordable units and deed restrict existing market rate properties and then dislodge the market rate for use elsewhere as their market rates.
 - Use land authority money or impact fees to buy down interest rates for development costs for work force housing projects.
 - Increased density in appropriate zoning districts within commercial areas to facilitate workforce housing.
 - Increase height in appropriate areas.
- Special considerations for landlords to make rental units affordable, while monitoring them to verify affordability.
- Again, unifying developers, county and Key West city government representatives and finding funding streams for us to define land acquisitions, builders to build on this land, and the Housing Authority to oversee these affordable units.
- Offer additional subsidies or incentives. Countywide effort to identify and acquire property to build.
- Work with DEO to increase ROGO allocations.
- Leveraging all resources.
- Many need more space.
- Focus all tier-3 properties on workforce housing.
- Give commercial properties that are used for workforce rental the same tax and insurance (flood) breaks as primary homestead properties.
- Focus land acquisition on workforce housing properties.
- Provide funding for nonprofit affordable housing entities.
- Develop a comprehensive plan that also deal with density and height restrictions.
- Create a strategy. There is no 1 year, 5 year, 10 year plan. Set goals. Consider "Outside the box" ideas.
- Keep our unique parks.
- Adding to the planning smoke free amenity to curb costs in renovation. it is a CDC best practice for reducing secondhand smoke and it's related to chronic health issues.

APPENDIX #5 EMAIL COMMENTS

From: Mike Rison <dfcmike@iserv.net>
Subject: **Re: Article in Key West Citizen regarding Affordable Housing Monroe County**
Date: August 28, 2014 11:28:02 AM EDT
To: Bob Jones rmjones@FSU.edu

I was reading an article in the Key West Citizen regarding "Affordable Housing" and your name was mentioned soliciting Citizen comments. I would like to submit a comment about the "Affordable Housing" issue in Monroe County. Please suggest the best way to submit a comment.

I might suggest some background information that could form the basis for your continued study of this issue.

As follows: The only place there is an "Affordable Housing" issue in the Florida Keys (Monroe County) is Key West). That pressure is caused by a 2 by 4 mile Island with 22,000 permanent residents that welcomes 2,000,000 Visitors per year. To service those 2,000,000 Visitors Key West has approximately 7000 lodging units.

In most areas across the country prices flow percentage wise from the cost of residential housing (for many different reasons) in the case of Key West because the Tourist Development Council has done such a spectacular job of enticing visitors to visit Key West all pricing flows from the room rates of lodging. Consider this; a company was formed to purchase 4 old and aging hotels, closed them down, spent 3 years re-constructing them and will soon add 700 additional rooms to the lodging supply! The first thing that appears necessary is a fee on all Lodging to build "Affordable Housing" for all working people as almost everyone in Key West is impacted by these huge numbers to support the Lodging Industry.

A solution put forward by (probably by Developers) was to provide cheap transportation to areas of Monroe County that have cheap housing costs, like Florida City. So enter the Lower Keys Shuttle (Key West to Marathon, \$2.00), The Upper Keys Shuttle (Marathon to Florida City \$0.50 with a transfer). So for a maximum \$2.50 you can ride anywhere between mm1 and mm120, 120 miles the only problem is you could spend 2-4 hours on an air conditioned bus each way every day. All subsidized by the Federal Government with no cost borne by the recipients of this great service. I have personally spent about \$4.50 to ride to Fort Lauderdale International Airport (the Senior price). That's the Lower Keys Shuttle, The Upper Keys Shuttle, #38 Busway, The Metro Rail, The Tri Rail, free shuttle to Fort Lauderdale Int. Airport.

Also as printed in the news paper your e-mail address is listed incorrectly (rmjones@fsu.edu) that last dot after edu will cause an e-mail program to "choke". This may be your first indication of how the "powers that be" try to impede your work while still appearing to support the idea of Citizen input! If you need a copy I have included as an attachment a copy of the Citizen containing your e-mail address as printed in the Citizen.

Regards
MR
dfcmike@iserv.net

APPENDIX #6
“AFFORDABLE HOUSING WHITE PAPER- CITY OF KEY WEST
DONALD CRAIG & NICOLE MALO

Affordable Housing White Paper- Donald Craig, AICP Director of Planning & Nicole Malo AICP, Planner,
September 2014 City of Key West:
http://legistar1.granicus.com/KeyWest/meetings/2014/10/2491_A_City_Commission_14-10-07_Meeting_Agenda_Full_Detail.pdf

APPENDIX #7 SAMPLE COMMITTEE PROTOCOLS

There was a request for a sample of protocols that the Board of County Commission and any committee they charge with addressing workforce housing might consider as they develop the charge and organize the Committee's efforts. These are based on protocols developed and used by a variety of local, regional and statewide committees that have been charged with seeking consensus on policy options.

COMMITTEE PROCESS OVERVIEW

CONSENSUS

Defining Consensus

Consensus is a deliberative process where a group seeks a shared understanding of a problem considers and evaluates all options and strives to achieve a practical agreement that all can live with.

Consensus means that, to the extent possible, each member commits to work toward agreements that meet their own and other members needs so that all can support the outcome.

Consensus is a **process, an attitude and an outcome**. Consensus processes have the potential of producing better quality, more informed and better-supported outcomes.

As a **process**, consensus is a problem solving approach in which all members:

1. Jointly share, clarify and distinguish their concerns;
2. Educate each other on substantive issues;
3. Jointly develop alternatives to address concerns; and then;
4. Seek to adopt recommendations everyone can embrace or at least live with.

In a consensus process, members should be able to honestly say:

- I believe that other members understand my point of view;
- I believe I understand other members' points of view; and
- Whether or not I prefer this decision, I support it because it was arrived at openly and fairly and because it is the best solution we can achieve at this time.

Consensus as an **attitude** means that each member commits to work toward agreements that meet their own and other member needs and interests so that all can support the outcome.

Consensus as an **outcome** means that agreement on decisions is reached by all members or by a significant majority of members after a process of active problem solving. In a consensus outcome, the level of enthusiasm for the agreement may not be the same among all members on any issue, but on balance all should be able to live with the overall package. Levels of consensus on a committee outcome can include a mix of:

- Participants who strongly support the solution;
- Participants who can "live with" the solution; and,

- Some participants who do not support the solution but agree not to vote against it.

SUCCESSFUL MEETINGS

Successful Meetings Overview

A successful meeting is a collaboration between members, staff, chair, facilitator, consultants (if relevant) and affected stakeholder interest groups. Consensus-based processes and decisions, developed working with diverse stakeholder interests affected by the issue(s), takes time to educate members' on the range of issues and possible solutions. Members have different levels of expertise and knowledge on the issues and require different levels of preparation and education (“getting up to speed”) before they are prepared to evaluate options and make decisions. This is especially relevant to consensus-based decisions that strive for unanimity, or at a minimum a 75% level of support. In consensus-based processes one is not dealing with a simple majority decision requirement, instead the full range of issues and options are evaluated with the goal of ensuring stakeholder interests are addressed to the extent possible, and at a minimum are fairly considered. The reality is that consensus decisions, once reached, are durable, efficacious, long-lasting, and will have achieved the support of most if not all of the stakeholder interests affected by the issue(s).

A meeting will be successful to the extent that staff, chair, facilitator(s) and project consultants plan meetings and meeting objectives, ensure members receive relevant materials, and design and prepare agenda packets, worksheets, surveys, and summary reports sufficiently in advance of meetings.

A meeting will be successful to the extent that members' review materials, study the issues, consult with constituent stakeholders between meetings, complete pre and between meeting assignments, and prepare prior to the meetings. If there are documents and/or information members believe should be evaluated they should let chair/staff/facilitator know. Similarly, if there are meeting objectives and/or agenda items member's think should be added to the agenda, they should identify them during “Agenda Review” and during the “Next Steps” phase of each meeting where next meeting agenda items are requested.

In summary, meeting success is a group effort requiring collaboration, cooperation, planning, commitment, time and resources. It is the responsibility of staff, chairs, facilitators, consultants, members, stakeholder groups, and the public to ensure meetings are productive and successful. In short, it is “our” responsibility.

ADVISORY COMMITTEE

ORGANIZATIONAL AND PROCEDURAL POLICES AND GUIDELINES

CONSENSUS-BUILDING AND DECISION-MAKING PROCEDURES

The Monroe County Affordable Housing Committee (Committee) will seek consensus on guidance and recommendations to the Monroe County Board of County Commissioners (BOCC)

The Committee's consensus building and decision making process is participatory, on matters of substance, the members will jointly strive for agreements which all of the members can accept,

support or at least agree not to oppose. In instances where, after vigorously exploring possible ways to enhance the members' support for the final decision on an issue or package of advisory recommendations, and where 100% acceptance or support is not achievable, final recommendations of the Committee will require at least a 75% favorable vote of all members present and voting. This super majority decision rule underscores the Committee's view of the importance of seeking consensus. In the event the Committee can not reach consensus (75% in favor) on a decision, a minority report may be requested immediately following the vote, describing the rationales and preferences of those dissenting, to be included in the meeting summary report.

The Committee will make advisory recommendations only when a quorum is present. A quorum shall be constituted by at least 51% of the appointed members being present (simple majority).

The Committee will utilize Robert's Rules of Order, as modified by the Committee's adopted consensus guidelines and procedures, to make and approve motions; however, the 75% supermajority voting requirement will supercede the normal voting requirements used in Robert's Rules of Order for decision making on substantive motions and amendments to motions. In addition, the Committee will utilize their adopted meeting guidelines for conduct during meetings. The Committee will make substantive advisory recommendations using their adopted facilitated consensus-building procedures, and will use Robert's Rules of Order only for formal motions once a facilitated discussion is completed.

The Committee's facilitation team, in general, should use parliamentary procedures set forth in Robert's Rules of Order, as modified by Committee's adopted procedural guidelines.

Any voting member may make a motion when a quorum is present, and after a thorough discussion. A second is required to discuss the motion. If a motion is seconded, the Facilitator will open the floor for discussion. The Facilitator will recognize members wishing to speak on the motion. The Facilitator will, if time permits, recognize other participants wishing to speak on the motion.

The Facilitator may elect or be requested by the member making the motion to take a "straw poll" on the motion. Based on the result, the Facilitator may table the motion with the agreement of the member moving it, pending further discussion. The member making the motion may accept friendly amendments to the motion. After completing discussion, the Facilitator will call the discussion to a close and restate the motion, with any friendly amendments, and call for a vote. If the motion receives a 75% or more favorable vote of the members present and voting it will be approved.

COMMITTEE PROCEDURAL GUIDELINES

MEMBER'S ROLE

- ✓ Prepare for meetings. Review documents and background material prior to meetings.
- ✓ Keep to the agenda and meeting procedural polices and guidelines.
- ✓ The Committee process is an opportunity to explore possibilities. Offering or exploring an idea does not necessarily imply support for it.
- ✓ Listen to understand. Seek a shared understanding even if you don't agree.
- ✓ Be focused and concise—balance participation & minimize repetition. Share the airtime.
- ✓ Look to the facilitator(s) to be recognized. Please raise your hand (or tent card) to speak.
- ✓ Speak one person at a time. Please don't interrupt each other.
- ✓ Focus on issues, not personalities. *"Using insult instead of argument is the sign of a small mind."*
- ✓ Avoid stereotyping or personal attacks. *"Mud thrown is ground lost."*

- ✓ To the extent possible, offer options to address other's concerns, as well as your own.
- ✓ Participate fully in discussions, and complete meeting assignments as requested.
- ✓ Represent and communicate with member's constituent group(s).
- ✓ Refrain from using electronic devices during the meetings; Keep electronic devices turned off or silent.

FACILITATOR'S ROLE (FCRC Consensus Center @ FSU)

- ✓ Design and facilitate a participatory Committee process.
- ✓ Ensure a fair process during which all perspectives are considered.
- ✓ Enhance the opportunity for consensus building encouraging constructive discussions among the members.
- ✓ Assist the Committee to build consensus on advisory recommendations.
- ✓ Assist participants to stay focused and on task.
- ✓ Assure that participants follow ground rules.
- ✓ Prepare agenda packets and provide meeting summary reports.

MONROE COUNTY STAFF ROLE

- ✓ Respect meeting process and guidelines.

MEMBERS OF THE PUBLIC ROLE

- ✓ Respect meeting process and guidelines.
- ✓ Provide input during provided public comment opportunities.
- ✓ Consult and provide input to their representative stakeholder members to enhance the efficacy of the process.

GUIDELINES FOR BRAINSTORMING

- ✓ Speak when recognized by the Facilitator(s).
- ✓ Offer one idea per person without explanation.
- ✓ No comments, criticism, or discussion of other's ideas.
- ✓ Listen respectfully to other's ideas and opinions.
- ✓ Seek understanding and not agreement at this point in the discussion.

THE NAME STACKING PROCESS

- ✓ Determines the speaking order.
- ✓ Participant raises hand to speak (or raise name tent). Facilitator(s) will call on participants in turn.
- ✓ Facilitator(s) may interrupt the stack (change the speaking order) in order to promote discussion on a specific issue or, to balance participation and allow those who have not spoken on an issue an opportunity to do so before others on the list who have already spoken on the issue.

GUIDELINES FOR REPORTS AND PRESENTATIONS

- ✓ Facilitator introduces presenter.
- ✓ Hold all questions until report or presentation is complete, unless invited by the speaker.
- ✓ Facilitator stacks names.
- ✓ Facilitator calls on members to speak.
- ✓ Clarifying questions only. (For discussions, see guidelines below.)

GUIDELINES FOR DISCUSSIONS AND PROPOSALS

- ✓ Facilitator guides process.
- ✓ Meeting guidelines remain in effect.
- ✓ Facilitator stacks names.
- ✓ Proposal is presented (no comments or discussion).
- ✓ Clarifying questions are taken (no comments or discussion of the proposal).
- ✓ Discussion of proposal (focus on issues, refine proposal, and consensus building).
- ✓ Consensus/Acceptability ranking as needed.
- ✓ Facilitator tests for consensus with a motion to approve and a vote.

ACCEPTABILITY RANKING SCALE

During the meetings, members will be asked to develop and rank options, and following discussion and refinement, may be asked to do additional rankings of the options if requested by members and staff. Please be prepared to offer specific refinements or changes to address your reservations. The following scale will be utilized for the ranking exercises:

| | | | | |
|------------------------------------|-------------------------------|---|---|--------------------------|
| ACCEPTABILITY RANKING SCALE | <i>4= Acceptable, I agree</i> | <i>3= Acceptable, I agree with minor reservations</i> | <i>2= Not Acceptable, I don't agree unless major reservations addressed</i> | <i>1= Not Acceptable</i> |
|------------------------------------|-------------------------------|---|---|--------------------------|

PRIORITIZATION RANKING SCALE

- 5 Highest Level of Priority; Urgent
- 4 High Priority
- 3 Moderate Level of Priority
- 2 Low Level of Priority
- 1 Lowest Possible Priority; Committee Should not Pursue

| TOPIC | RANK | 5 | 4 | 3 | 2 | 1 | RAW SCORE | AVERAGE |
|-------|------|---|---|---|---|---|-----------|---------|
|-------|------|---|---|---|---|---|-----------|---------|

AGENDA SUBMITTAL AND CONSIDERATION PROCEDURES

All agenda items must be submitted by close of business ten (10) days prior to the next scheduled Committee meeting.

The staff will review a proposed agenda item for a determination of whether the issue falls under the charge of the Committee. Staff will notify the member proposing the agenda item of the determination whether the issue will be placed on the Committee's next agenda.

Committee members will receive all proposed agenda items and supporting documentation at least seven days prior to the next scheduled Committee meeting.

No new agenda items will be considered at the Committee meeting with the exception of those issues raised by the staff that have been determined to require immediate Committee action, or by the unanimous (100%) approval of a quorum of the Committee through the Chair.

Agenda items that meet submittal criteria and arrive after the established deadline will be placed on the next regularly scheduled Committee meeting agenda.

Based on number of agenda items the Facilitator, in consultation with the Chair, may allocate a specific amount of time for each agenda item.

The Committee by a 75% favorable vote may discuss requested agenda items not meeting the submittal criteria requirements but may not take any formal action on the issue until the next scheduled Committee meeting.

Special meetings may be called by the staff in consultation with the Chair, based on urgency and necessity for immediate action.

AGENDA ITEM SUBMITTAL CRITERIA

Agenda item must be submitted 10 days prior to regularly scheduled Committee meetings. Proposed agenda item must clearly state the action requested of the Committee. If applicable, proponent should provide exact ordinance, rule or statutory references that the proposal addresses. Proponent should provide all necessary supporting documentation required for Committee and staff to determine the merits of the request. Proponent must indicate that they have not requested any additional actions on the proposed agenda items such as an administrative hearing or declaratory statement. Proponent must provide the following contact and agenda information:

| CONTACT INFORMATION | |
|------------------------------|--|
| Name: | |
| Organization/Representation: | |
| Address: | |
| Phone and Fax Numbers: | |
| E-Mail Address: | |
| Date Submitted: | |

| AGENDA ITEM INFORMATION | |
|------------------------------|--|
| Date of Committee Meeting: | |
| Name of Presenter: | |
| Representation of Presenter: | |
| Agenda Item Title: | |
| Amount of Time Requested: | |
| Rationale for Agenda Item: | |
| Specific Action Requested: | |
| Background Documentation: | |

MEETING PROCESS—AGENDA ITEM CONSIDERATION PROCEDURES

1. Facilitator introduces the agenda item/proposal.
2. Proponent states the action requested and provides rationale for proposal.

3. Facilitator asks Committee members only for clarifying questions (a clarifying question addresses a specific point that is not understood, and should not indicate support or opposition to the proposal).
4. After questions, the facilitator opens the issue up for discussion. All Committee members and Staff wishing to speak raise their name tents and be acknowledged by the Facilitator prior to speaking. Committee approved meeting guidelines are in effect at all times.

FOR PROPOSALS (issues requiring Committee action): Following Committee member's preliminary discussion, the facilitator asks if any members of the public wishes to address the Committee on the current issue under Committee consideration. The facilitator serves as a moderator for public input. The facilitator asks for those who wish to speak in favor of the proposal or topic under discussion to offer brief comments, others who wish to speak in favor will be asked to offer new points or simply state agreement with previous speakers. The same opportunity and requirements will be offered for those who wish to speak in opposition to the proposal or topic under discussion. The facilitator ensures that all views are expressed and similar views are not repeated. Members may, through the facilitator or chair, ask clarifying questions to members of the public offering comments. The facilitator or chair may limit public comment to three (3) minutes per person. This process will be used for substantive Committee issues and not for procedural matters before the Committee.

FOR DISCUSSION ISSUES (no formal action required): Following Committee member's preliminary discussion, the facilitator asks if any members of the public wishes to address the Committee on the current issue under Committee consideration. The facilitator serves as a moderator for public input. Members of the public will be provided one opportunity to comment per discussion agenda item, and may be limited to three (3) minutes. Members may, through the facilitator or chair, ask clarifying questions to members of the public offering comments. This process is used for Committee substantive issues and not for procedural matters before the Committee.

FOR PROPOSALS AND DISCUSSION ISSUES (Substantive Agenda Items): After discussion and public comment, a Committee member may make a motion for an action on the issue. If there is a second to the motion, the facilitator will call for discussion. Once a motion is made and seconded the discussion will be restricted to only Committee members unless the facilitator or chair requests specific clarification from the staff or a member of the public. Members may request specific clarification from a member of the public through the facilitator/chair. A member may wish to second a motion for the purpose of Committee discussion and not necessarily as a show of support for the motion. If the motion involves an option that the public has already commented on, then the vote is taken, if the proposed action (motion) is materially different from what was discussed, an additional opportunity should be provided for public comment, and then the Committee votes on the motion.

Only motions to approve will be considered. There will be no motions to disapprove. If there is no motion after discussion or a motion with no second, the requested action is not approved.

MEETING PROCESS PROCEDURES

- Facilitator introduces each agenda item.
- Proponent/Presenter provides overview, rationale for proposal, and any requested action.
- Clarifying questions from members (i.e. something you don't understand). Names stacked (raise name tents).
- Committee begins discussion only after all questions are answered.
- General discussion by Committee members.
- When appropriate: Facilitator asks if any members of the public wishes to address the Committee on the current issue under Committee consideration. Facilitator asks for those who wish to speak in favor of the proposal or topic under discussion to offer brief comments, others who wish to speak in favor will be asked to offer new points or simply state agreement with previous speakers.
- The same opportunity and requirements will be offered for those who wish to speak in opposition to the proposal or topic under discussion.
- Facilitator ensures that all views are expressed and similar views are not repeated.
- Facilitator may instruct members of the public to avoid repeating points, and encourage them to summarize key points and to submit lengthy prepared statements into the record that will be included in the meeting summary (instead of reading them).
- When appropriate: Members of the public will be provided one opportunity to comment and may be limited to three (3) minutes.
- Members may, through the facilitator or chair, ask clarifying questions to members of the public offering comments.
- After public comment, facilitator calls for members' discussion and stacks names of members wishing to speak.
- Members explore the pros and cons of all options prior to making a formal motion.
- Any voting member may make a motion when a quorum is present which will require a second.
- If a motion is seconded, the facilitator opens the floor for discussion. The Facilitator will recognize members wishing to speak on the motion.
- Committee votes on the motion.
- Once a motion is on the floor discussion is restricted to Committee members except as allowed by the facilitator or chair for purposes of clarification.
- For Committee members offering a second, is it understood that they may be seconding for purposes of discussion, and not necessarily due to agreement with the motion.
- Committee members may offer friendly amendments. If accepted by maker of the motion, the friendly amendment becomes a part of the motion currently under discussion.
- In order to get a "read" on a motion, the Facilitator may elect or be requested by the member making the motion to take a "straw poll" on the motion. Based on the result, the Facilitator may suggest to the member moving that they withdraw or table the motion pending further discussion.
- Committee members may offer an amendment to the motion: second required, discussion, vote on the amendment only.
- The motion on the table is now the motion as amended (if amendment was accepted by the mover and approved by 75% or greater of the Committee). After completing discussion, the Facilitator will call the discussion to a close and restate the motion, with any friendly amendments or approved amendments, and the Facilitator will call for a vote. If the motion receives a 75% or greater favorable vote of the Committee members it will be deemed approved.

PUBLIC PARTICIPATION PROCEDURES POLICY

PUBLIC COMMENT PROCEDURES: Public comment opportunities provided during Committee meetings are for comments only. The public is also encouraged to provide their comments in writing using the Public Comment Forms to ensure accuracy. All written and or electronic comments will be included as in the Facilitator's Summary Report. Public comment provided orally during meetings will be summarized and included in the Facilitator's Summary Report.

TIME LIMITS FOR PUBLIC COMMENT POLICY: The minimum time allowed per person wishing to comment is three (3) minutes and the maximum is five (5) minutes. The facilitator will check for the number of people wishing to comment and the amount of time left in the meeting, and poll Committee members for the amount of time they prefer to allow for each person wishing to comment from three (3), four (4) or five (5) minutes.

PUBLIC OPPORTUNITY TO BE HEARD POLICY: The Committee will provide a regularly scheduled general public comment opportunity at each Committee meeting. In addition, the public will be provided an opportunity to comment prior to the Committee voting on substantive policy matters (actions that are not procedural or ministerial in content). If a decision is to be made over the course of multiple meetings (i.e., discussed at one meeting and voted on at another meeting) the public will be allowed an opportunity to speak on the issue during the regularly scheduled Public Comment opportunity. If a decision is to be made at the same meeting where the issue is first discussed the public will be provided an opportunity to speak after Committee discussion but before a vote is taken.

If there are a large number of individuals wishing to speak from the same group, the Committee Chair and facilitator may decide to require representatives of groups to speak on behalf of their respective groups, rather than all members of a group speaking. The group shall elect one person to speak on their behalf and notify the Committee of their selected representative prior to public comment.

PROCEDURE FOR REQUESTING TO MAKE PRESENTATIONS TO THE COMMITTEE: Members of the public wishing to make a presentation to the Committee should contact their constituent stakeholder representative on the Committee. If the Committee member agrees that the presentation is relevant and beneficial to the Committee they will discuss the presentation with staff, and staff will review the presentation for relevance, accuracy of data, and balance of perspective and if deemed beneficial to the Committee, they will present the request to the Committee for their consideration. If the Committee is interested in having the presentation it will be scheduled for a subsequent meeting with appropriate time set for the agenda per agenda submittal policy.

DISTRIBUTION OF INFORMATION TO COMMITTEE PROCEDURES: Members of the public wishing to distribute information to the Committee should provide the information to the facilitator or staff in electronic format for distribution to the Committee.

COMMITTEE MEETING ATTENDANCE POLICY

Any members of the Committee who fails to attend two consecutive regularly scheduled meetings will be contacted by staff to determine why the member was not able to attend and if the member still wishes to serve on the Committee. If the member cannot demonstrate his or her absence was for good cause, which includes but is not limited to personal or family illness or military service, or no longer wishes to serve on the Committee, Staff will request the member submit a written resignation from the Committee to their appointing member of the County Commission. If the member refuses to resign, the Committee will recommend to the Board that the member's appointment be terminated and a new member be appointed as a replacement.

COMMITTEE ADOPTED GUIDING PRINCIPLES

1. The Committee will adhere to their charge and purpose by providing advisory recommendations to the County Commission
2. The Committee will strive to achieve consensus on the evaluation and development of substantive advisory recommendations submitted to the County Commission.
3. The Committee will operate under adopted policies and procedures that are clear and concise, and consistently and equitably applied.
4. Committee members will serve as liaisons between the stakeholder groups they have been appointed to represent on the Committee, and they should strive to both inform and seek input on issues the Committee is addressing from those they represent.

MEETING FREQUENCY POLICY

The Committee shall agree on a workplan and schedule consistent with meeting its charge at its organizational meeting. Additional meetings may be called by the Staff or Committee chair as required.

ABSENTEE COMMITTEE MEMBER COMMENT POLICY

Any member of the Committee who wishes to have their comments/opinions read into the record at a meeting they will not be able to attend, may send their written comments by e-mail to the Facilitator and the Staff. The member should identify the agenda item(s) that the comment(s) pertains to. The Facilitator will read the absentee member's comments into the record during the discussion portion of the specific agenda item the member is commenting on, and the member's comments will be included in the Facilitator's meeting summary report. The Committee member may only make one comment per agenda item, and each comment will be limited to a maximum of five-hundred (500) words.

CHAIR ELECTION POLICY

The Committee will elect a chair from within the existing membership, who will serve in that position for a one-year term. The Chair will work with the facilitator to moderate the Committee meetings.

APPENDIX #8
INFORMATION ON FCRC CONSENSUS CENTER, FLORIDA STATE UNIVERSITY



CONSENSUS CENTER

“Facilitating Consensus Solutions, Supporting Collaborative Action.”

The Florida State University
Morgan Building, Suite 236
2035 East Paul Dirac Drive
Tallahassee, FL 32310
Phone: (850) 644-6320
Fax: (850) 644-4968
<http://consensus.fsu.edu>



THE
FLORIDA STATE
UNIVERSITY

The FCRC Consensus Center serves as an independent public resource facilitating consensus solutions and supporting collaborative action.

The Consensus Center, based at Florida State University in Tallahassee and University of Central Florida in Orlando, provides consensus building and collaborative planning services, education, training and applied research. Through our work, we strive to build a broader understanding of the value of collaborative approaches and create a cadre of leaders, professionals, managers, stakeholders and students skilled in using collaborative consensus building processes to produce and implement solutions.

The Center offers neutral technical assistance to a wide range of public and private organizations, professionals, agency staff and private citizens engaged in collaboration on public and organizational challenges throughout Florida and the country. We help to design and implement efforts for strategic planning and public problem-solving. We have substantial experience assisting with a range of stakeholder collaborations on topics such as building codes, land use, water resources, environmental, energy, airspace. Contact us if you'd like to explore utilizing a collaborative approach and the Center's services.

Robert M. Jones, Director FCRC Consensus Center rmjones@fsu.edu

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

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Way of Florida

UnitedWayALICE.org/Florida

LIVE UNITED



UNITED WAYS IN FLORIDA

United Way of the Big Bend
United Way of Brevard County
United Way of Broward County
United Way of Central Florida
United Way of Charlotte County
United Way of Citrus County
United Way of Collier County
United Way of Escambia County
United Way of Lee, Hendry, Glades
and Okeechobee Counties
United Way of Manatee County
United Way of Marion County
United Way of the Florida Keys
Heart of Florida United Way
United Way of Hernando County
United Way of Indian River County
United Way of Lake and Sumter Counties
United Way of Martin County
United Way of Miami-Dade
United Way of North Central Florida
United Way of Northeast Florida
United Way of Northwest Florida
United Way of Okaloosa and Walton Counties
United Way of Palm Beach County
United Way of Pasco County
United Way of Putnam County
United Way of St. Johns County
United Way of St. Lucie County
United Way of Santa Rosa County
United Way of South Sarasota
United Way Suncoast
United Way of Suwannee Valley
United Way of Volusia-Flagler Counties

NATIONAL ALICE ADVISORY COUNCIL

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

AT&T | Atlantic Health System | Deloitte | Novartis Pharmaceuticals Corporation | UPS

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, appearing to read "Theodore Granger".

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.

The ALICE Research Team

Stephanie Hoopes Halpin, Ph.D., assistant professor at the School of Public Affairs and Administration, Rutgers-Newark, and lead researcher and author of the United Way ALICE Report

Assisted by:

Jeff Backstrand, Ph.D.

Joanne Dick

Quintus Jett, Ph.D.

Cynthia Stein Lessick

Jyoti Punjabi

Kelly Robinson, Ph.D.

Minglu Wang, M.A.

Jonathan Woolley

and

Marc Holzer, Ph.D., Founding Dean, Board of Governors Distinguished Professor, School of Public Affairs and Administration, Rutgers-Newark

ALICE Research Advisory Council for Florida

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

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

Kyan Bishop, Federal Reserve Bank – Atlanta

Benjamin Browning, Florida Association of Community Health Centers

Dona DeMarsh Butler, Volusia County Government

Liana Fernandez Fox, Ph.D., Liana Fernandez Fox Consulting

Rhett Garland, Florida Department of Economic Opportunity – Bureau of Labor Market Statistics

Gladys Ibañez, Ph.D., Behavioral Science Research Institute

Maria D. Ilcheva, Ph.D., Florida International University – Metropolitan Center

Carol Jones, United Way of Northwest Florida

Richard Ogburn, South Florida Regional Planning Council

Donna J. Petersen, ScD, MHS, CPH, University of South Florida

Patricia West, Broward County Human Services – Family Success Administration

James D. Wright, Ph.D., University of Central Florida



TABLE OF CONTENTS

| | |
|--|-----|
| EXECUTIVE SUMMARY | 1 |
| INTRODUCTION | 6 |
| I. WHO IS STRUGGLING IN FLORIDA? | 9 |
| <i>Measure 1 – The ALICE Threshold</i> | |
| II. HOW COSTLY IS IT TO LIVE IN FLORIDA? | 28 |
| <i>Measure 2 – The Household Budget: Survival vs. Stability</i> | |
| III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE? | 33 |
| IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD? | 41 |
| <i>Measure 3 – The ALICE Income Assessment</i> | |
| V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN FLORIDA? | 46 |
| <i>Measure 4 – The Economic Viability Dashboard</i> | |
| VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME | 56 |
| CONCLUSION – FUTURE PROSPECTS FOR ALICE HOUSEHOLDS | 72 |
| APPENDIX A – INCOME INEQUALITY IN FLORIDA | 83 |
| APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY | 84 |
| APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES | 87 |
| APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES | 89 |
| APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES | 91 |
| APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES | 94 |
| APPENDIX G – HOUSING DATA BY COUNTY | 96 |
| APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR FLORIDA MUNICIPALITIES | 98 |
| APPENDIX I – PUBLIC USE MICRODATA AREAS (PUMA) BY INCOME | 125 |
| APPENDIX J – ALICE COUNTY PAGES | 129 |
| BIBLIOGRAPHY | 197 |

ALICE IN FLORIDA

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 – Asset Limited, Income Constrained, Employed**. 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 at least 30 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 30 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.

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.

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

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 60 percent in DeSoto 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 NACCRRA), 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.

“Until now, there has been no realistic measure to define the level of financial hardship in households across each county in 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 Limited, **I**ncome **C**onstrained, **E**mployed.

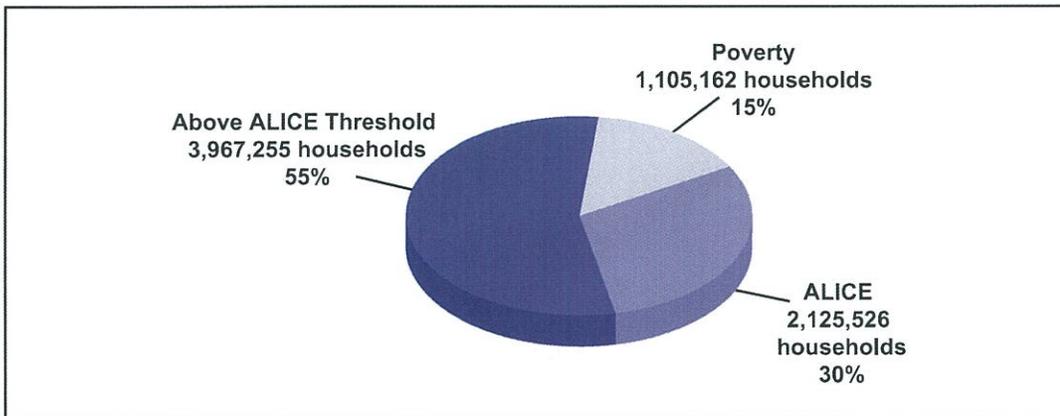
ALICE is a household with income above the official FPL but below a newly defined basic survival income level. In Florida, ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities.

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).**

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

Figure 1.
Household Income, Florida, 2012



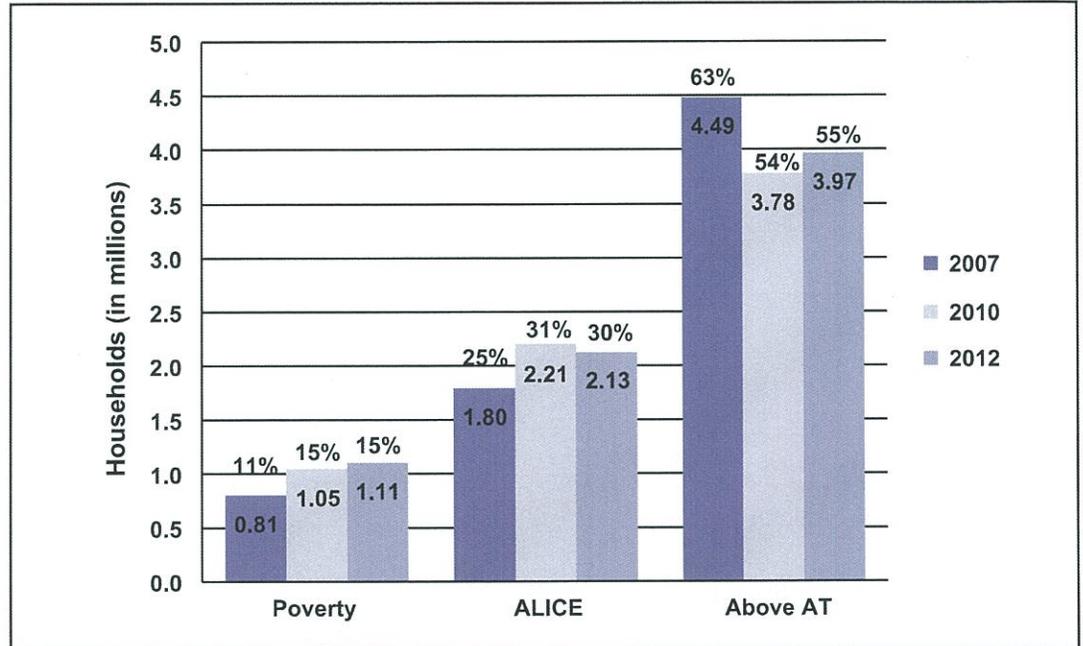
Source: American Community Survey, 2012, and the ALICE Threshold

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

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

“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.”

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.

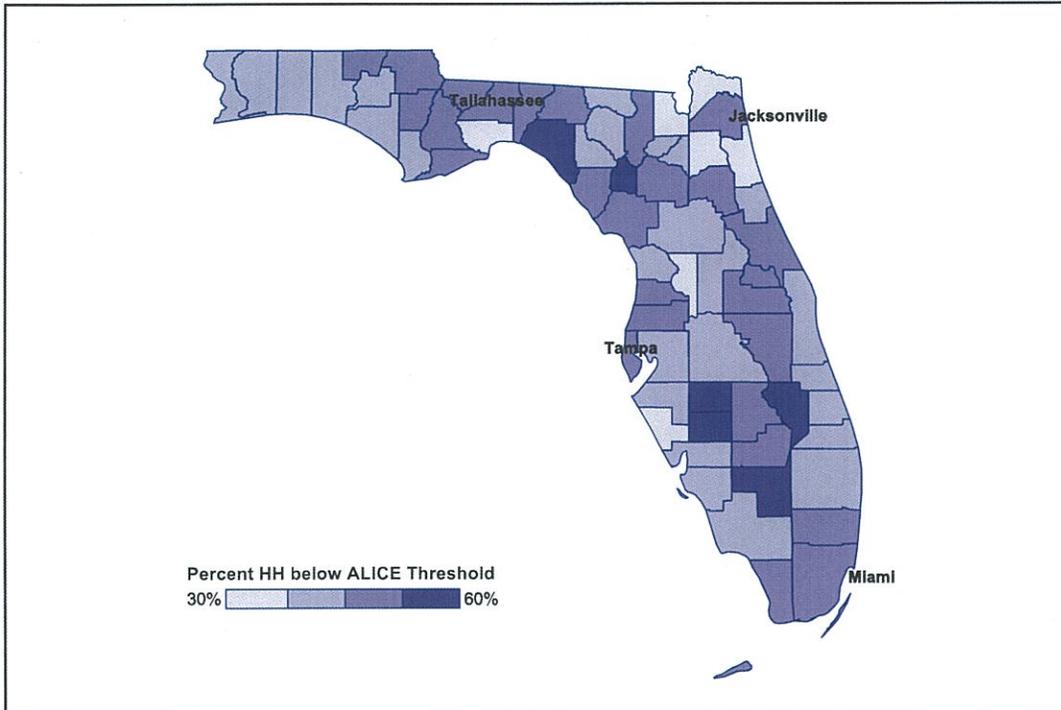
ALICE BY COUNTY

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 60 percent in DeSoto 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.”

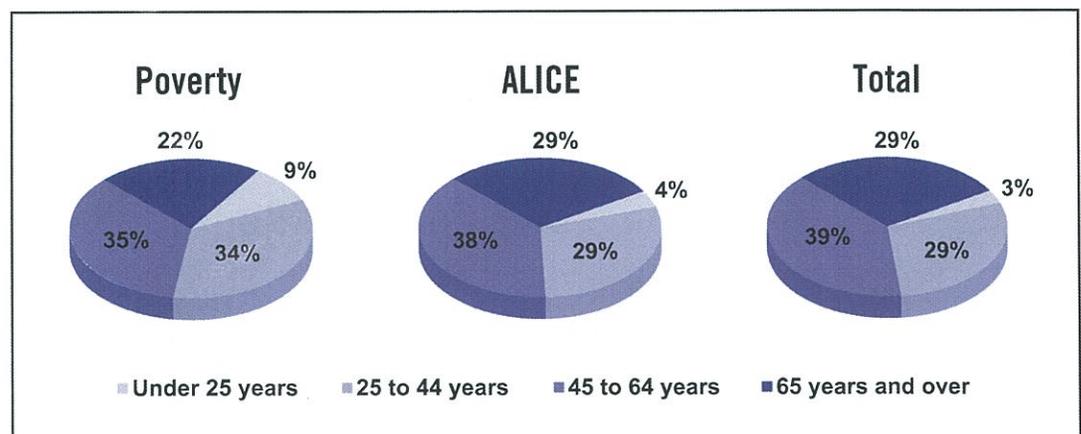
wages: women, racial/ethnic minorities, those with a disability, veterans, and unskilled recent immigrants. County statistics for race/ethnicity and age are presented in Appendix B.

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.”

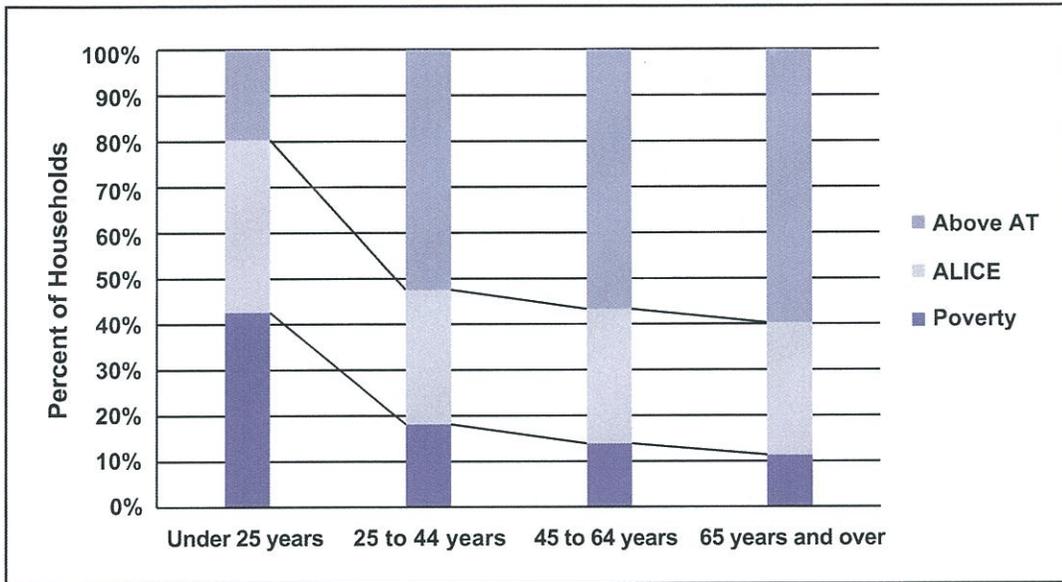
When looking at income levels within each age group, the small cohort of younger Florida households are more likely to have income below the ALICE Threshold (Figure 5):

- 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.

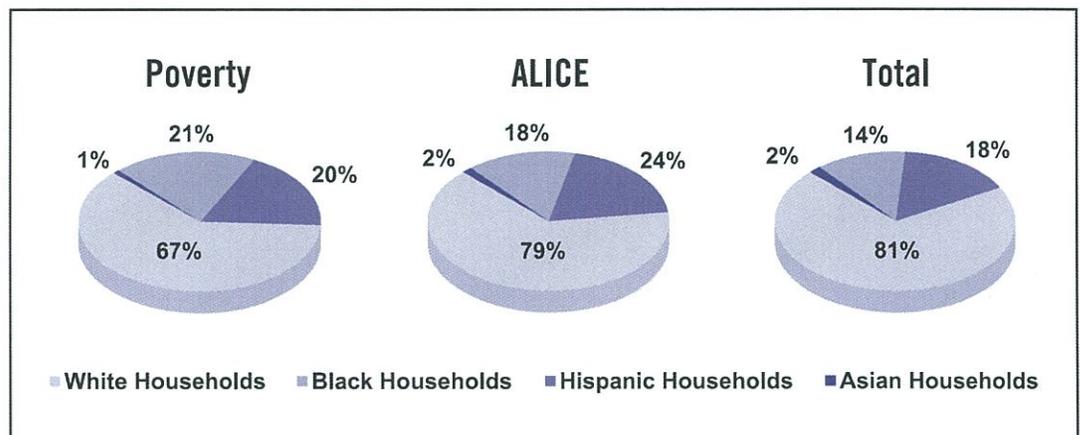
“The race/ethnicity of ALICE households fairly closely mirrors that of the Florida population as a whole.”

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).

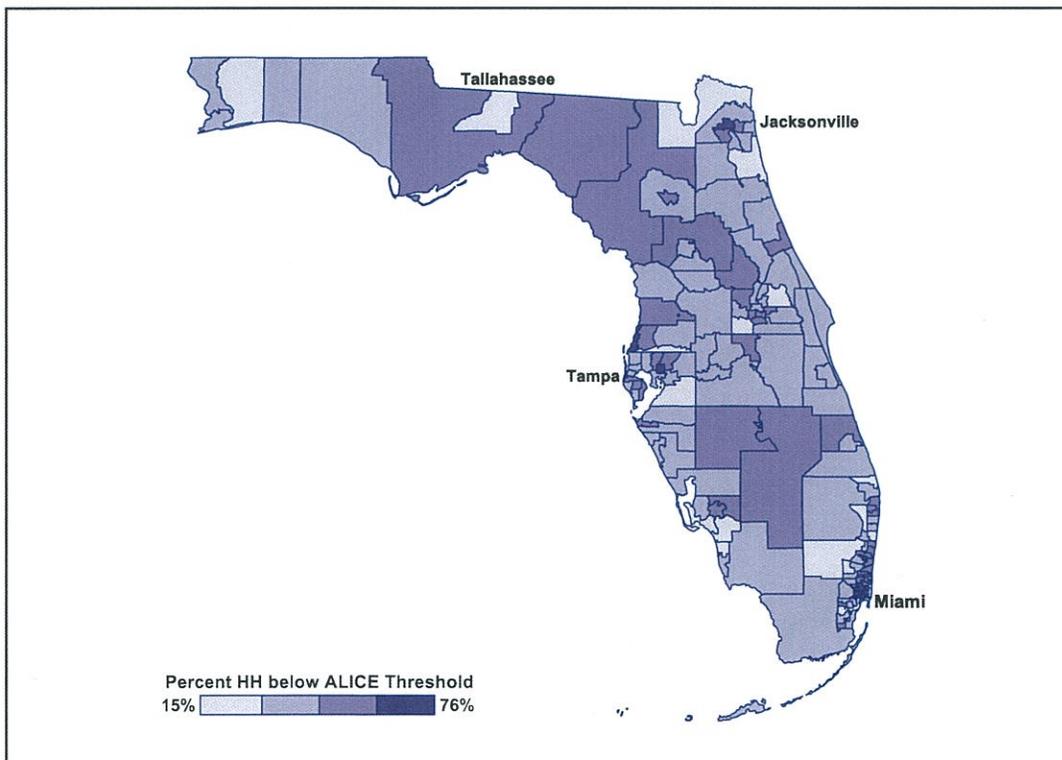
The Asian share of Florida's population increased slightly from 1.2 percent in 1990 to 2 percent in 2012 (American Community Survey, 2012; Immigration Policy Center, 2014).

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).

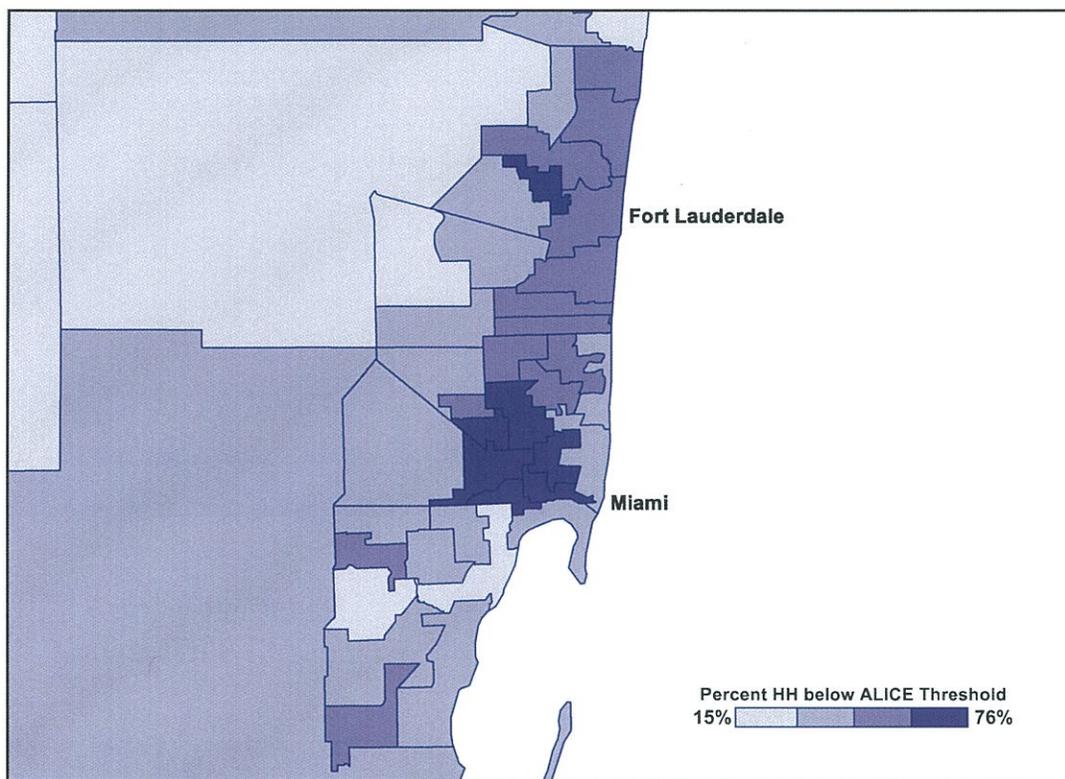
Figure 8.
Households below the ALICE Threshold, Largest Cities and Towns in Florida, 2012 (5-year estimate)

| 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



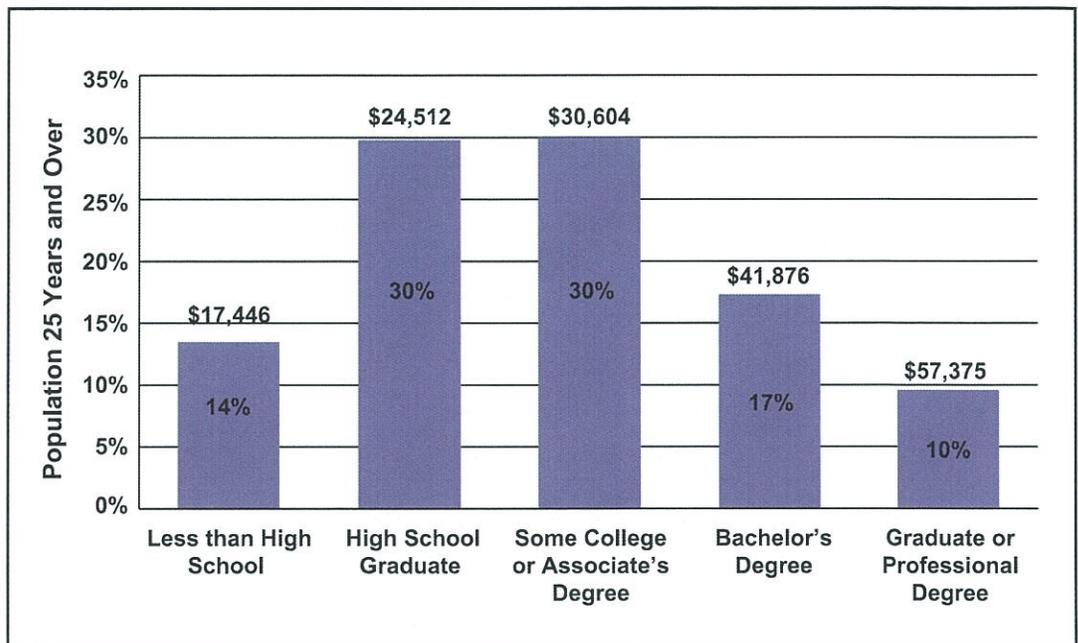
“Those individuals with the least education are more likely to have income below the ALICE Threshold.”

Source: American Community Survey, 2012, and 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



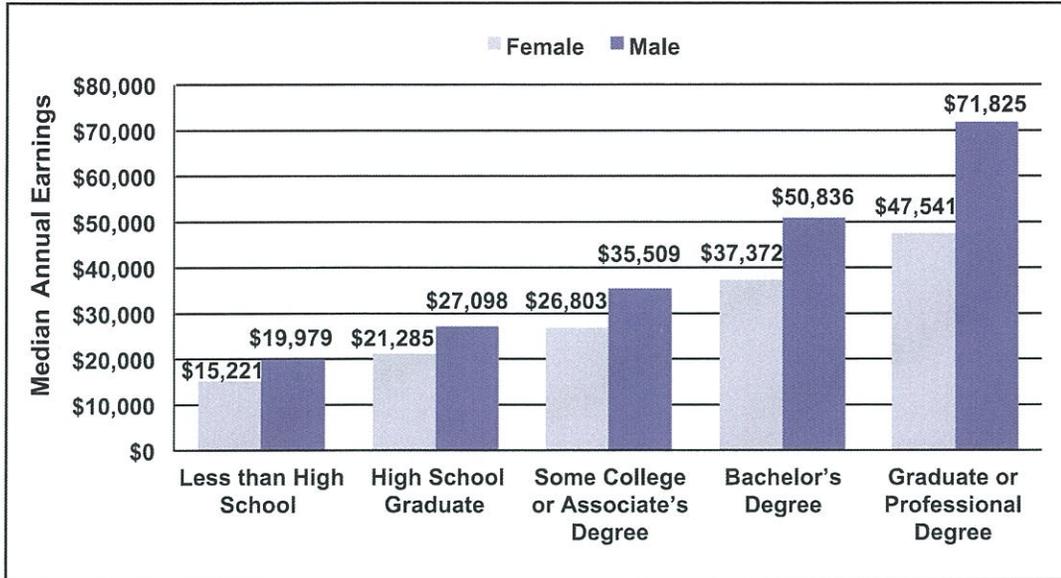
Source: American Community Survey, 2012

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.

“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.”

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

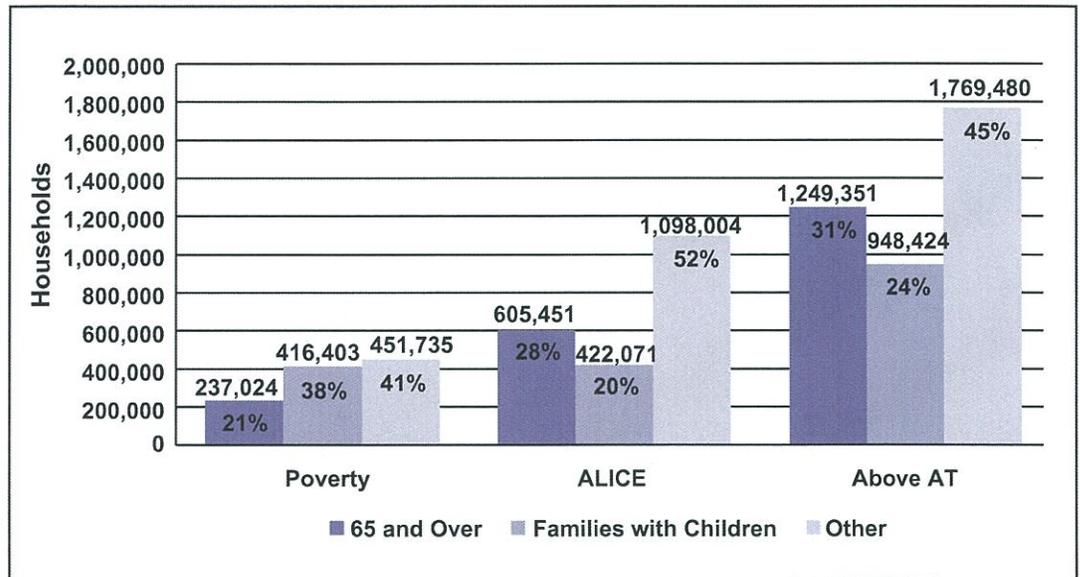
While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families 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

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.

“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.”

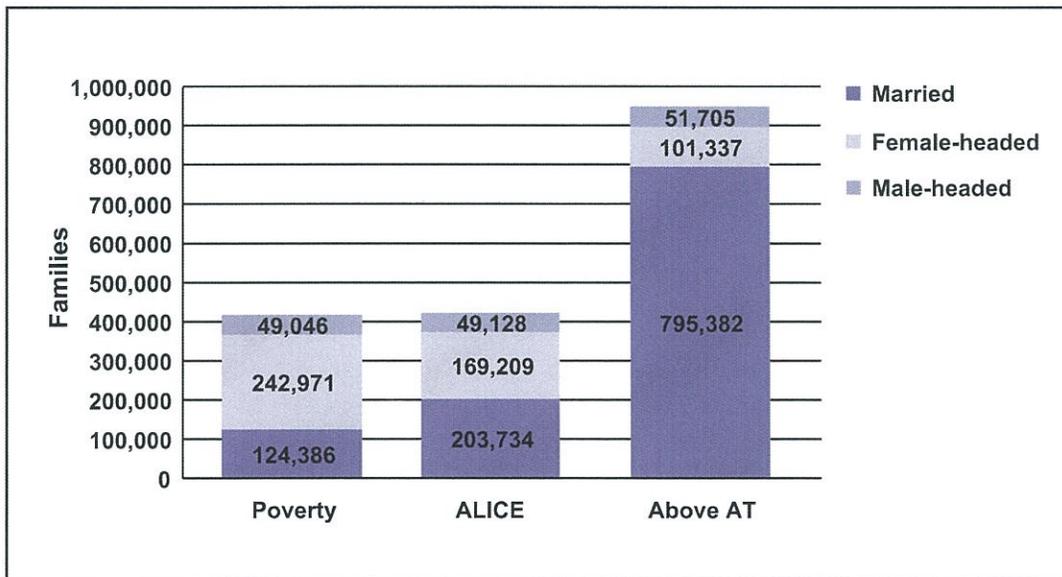
For married-couple families with children, the Great Recession was a particularly difficult time. **In Florida, these families experienced a 93 percent increase in unemployment for at least one parent, which was nearly triple the national average of 33 percent** (Vespa, Lewis, and Kreider, 2013). As 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

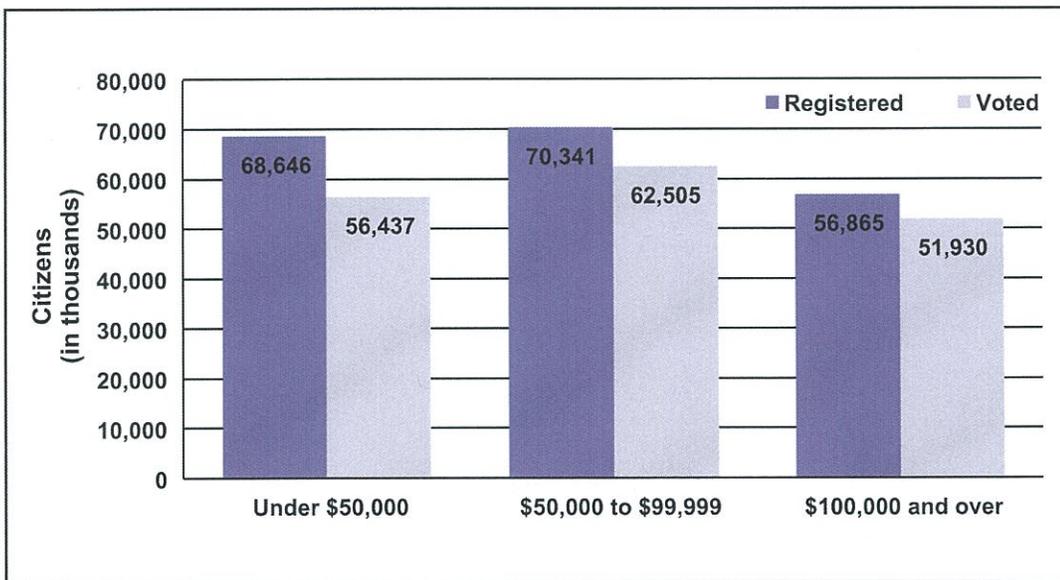
Florida is one of four states – California, Florida, New York, and Texas – that account for 50 percent of all homeless veterans across the country, according to the 2010 Congressional Study. These four states accounted for 46 percent of the total U.S. homeless population, 32 percent of the total U.S. 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

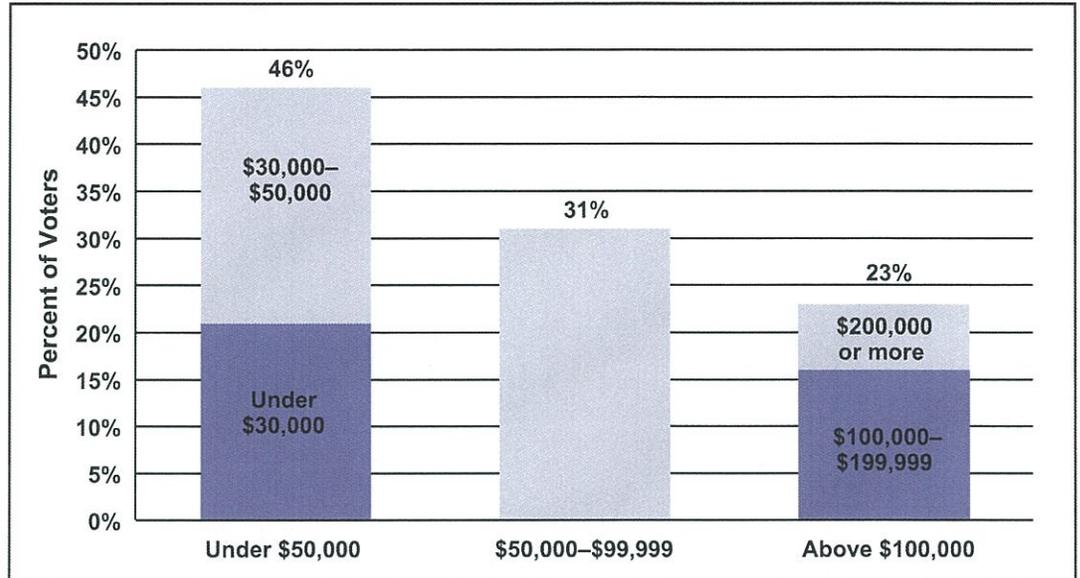


Source: U.S. Census, November 2012

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).

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

“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.”



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.

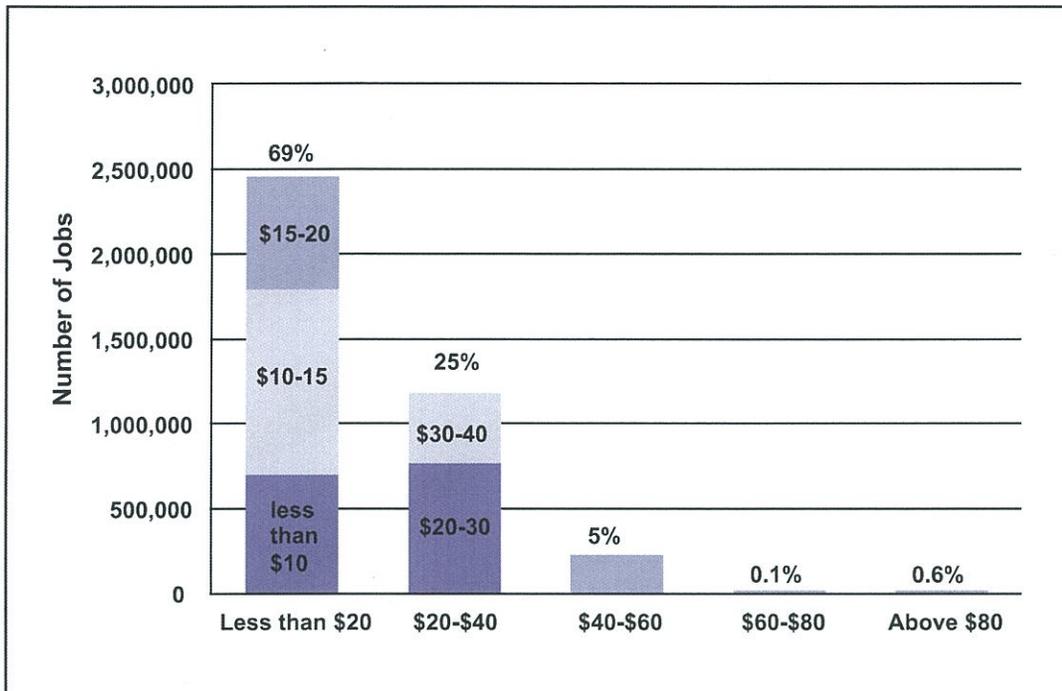
INCOME CONSTRAINED

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.”

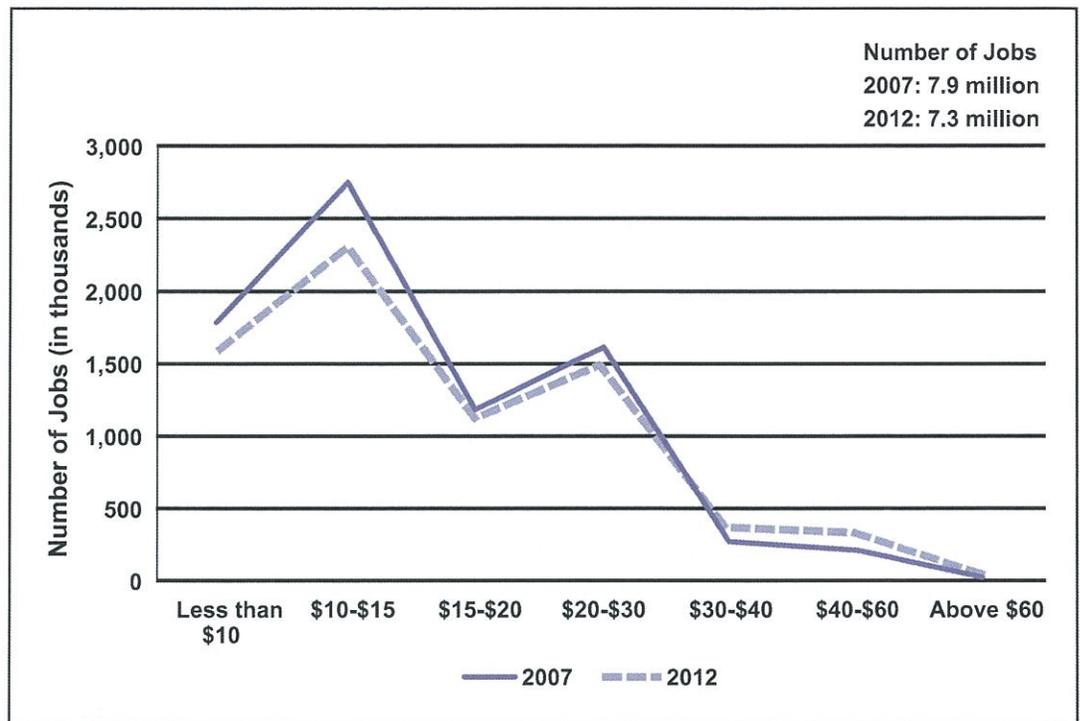
Figure 19.
Number of Jobs by Hourly Wage, Florida, 2012



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 |

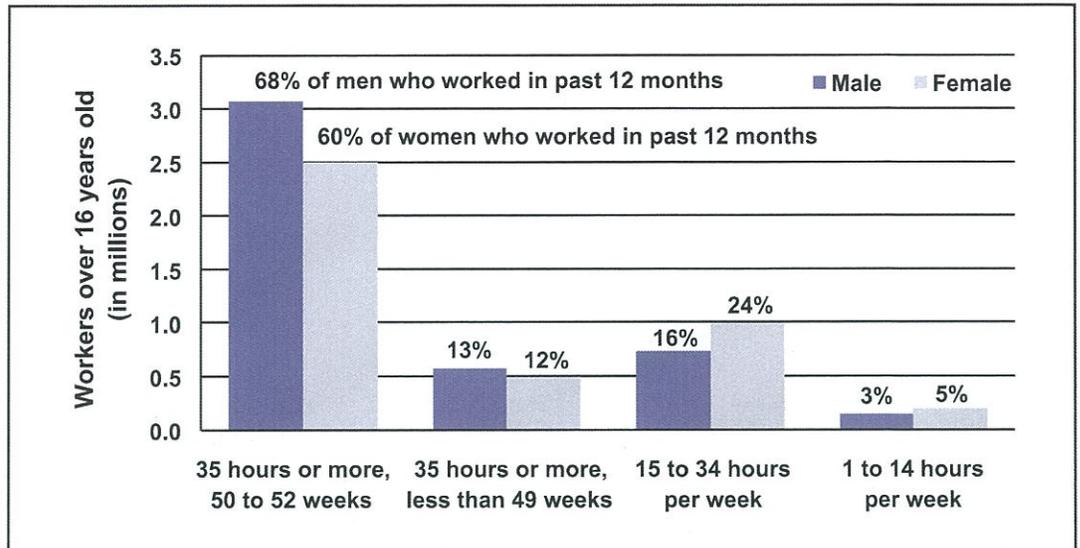
Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2012

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

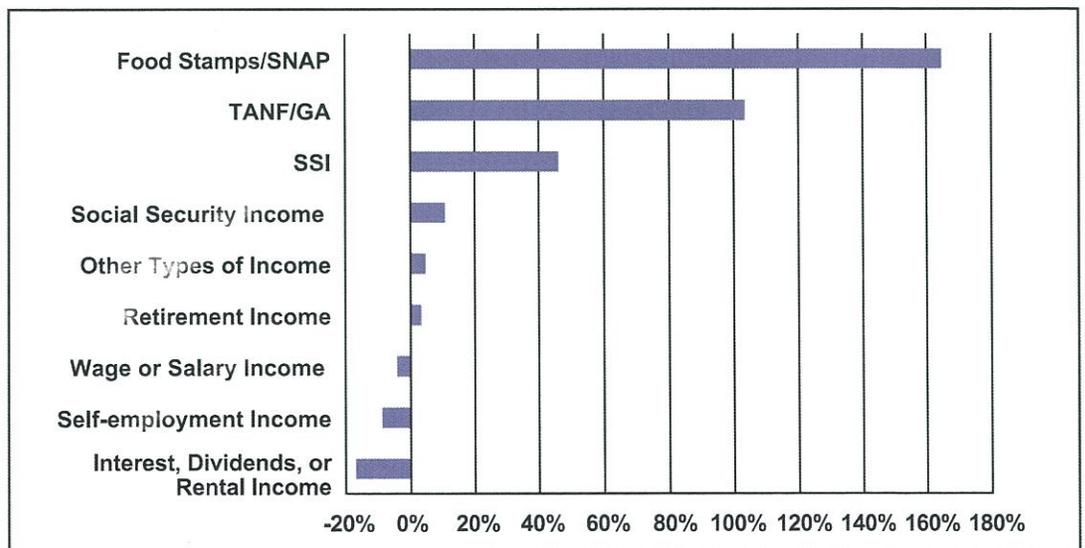


Source: American Community Survey, 2012

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

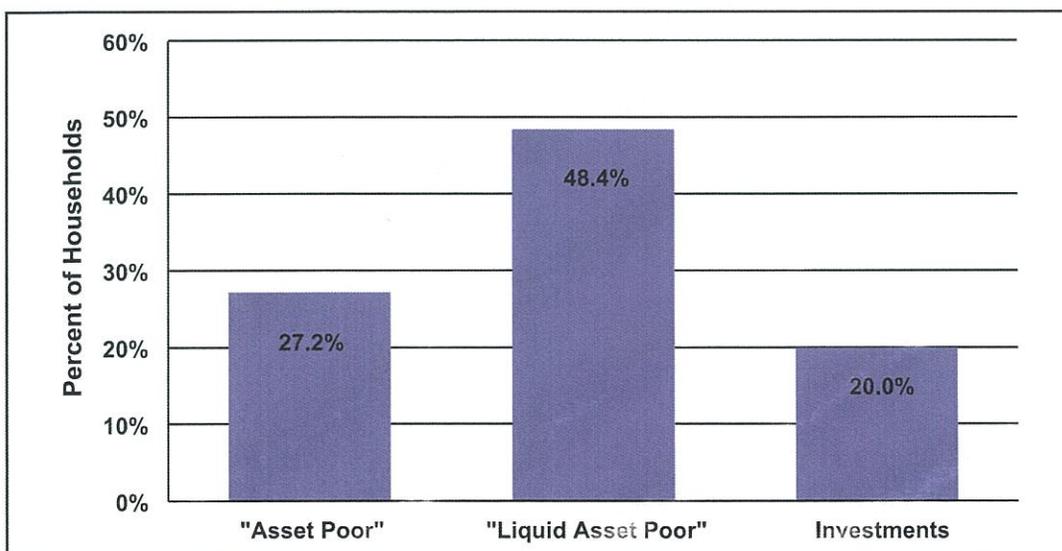
The second defining feature of ALICE households is their lack of savings. Given the combination of the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Florida. The lack of assets makes ALICE households more vulnerable to emergencies, but it also increases their 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



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

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).

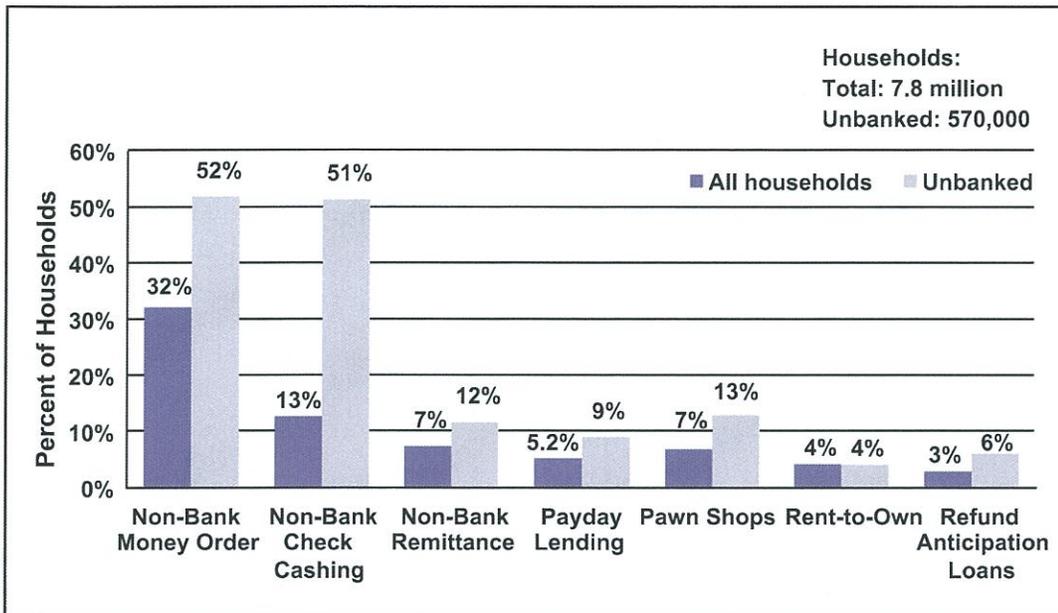
AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. In 2011, more than half of Florida households with an annual income below \$30,000 had used an AFP. In 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

“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.”

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.

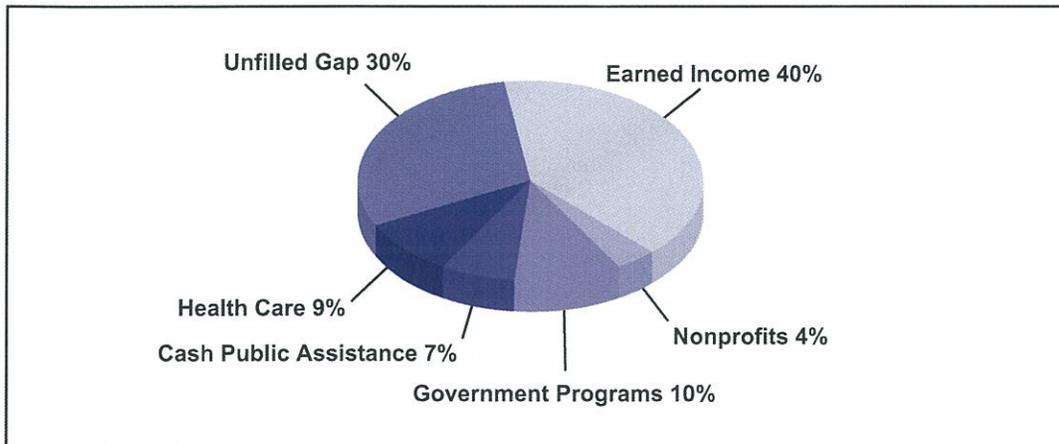
The total annual public and private spending on Florida households below the ALICE Threshold, which includes families in poverty, is \$39.5 billion (Figure 25) or 5 percent of Florida’s \$800 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2012c). That spending includes several types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

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).

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

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 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

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

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.

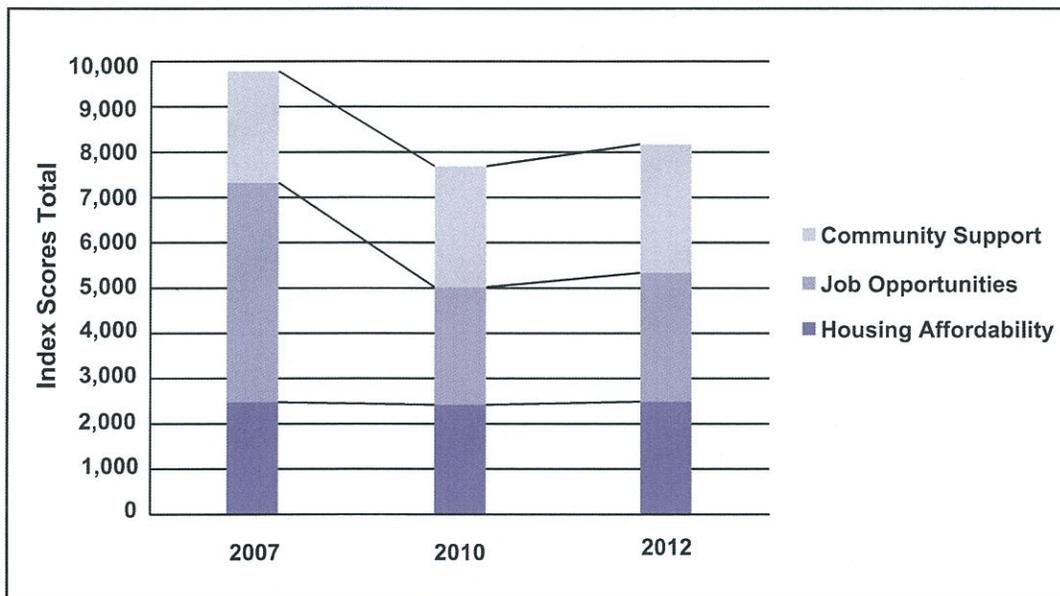
The results for each Index are presented in the following maps in summary format (Figures 29, 30, and 31); they are color coded by thirds into “poor”, “fair”, and “good” scores for each county. The full scores between 1 and 100 are in the table at the end of this section (Figure 32), and the methodology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

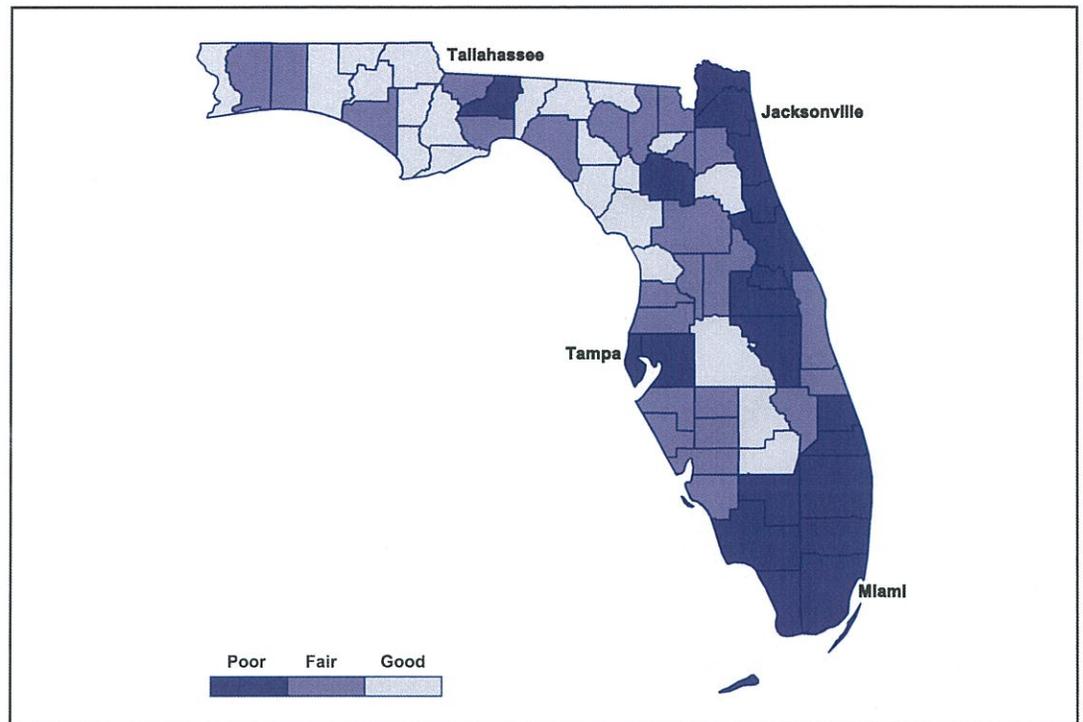
Key Indicators: Affordable Housing Stock + Housing Burden + Real Estate Taxes

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.

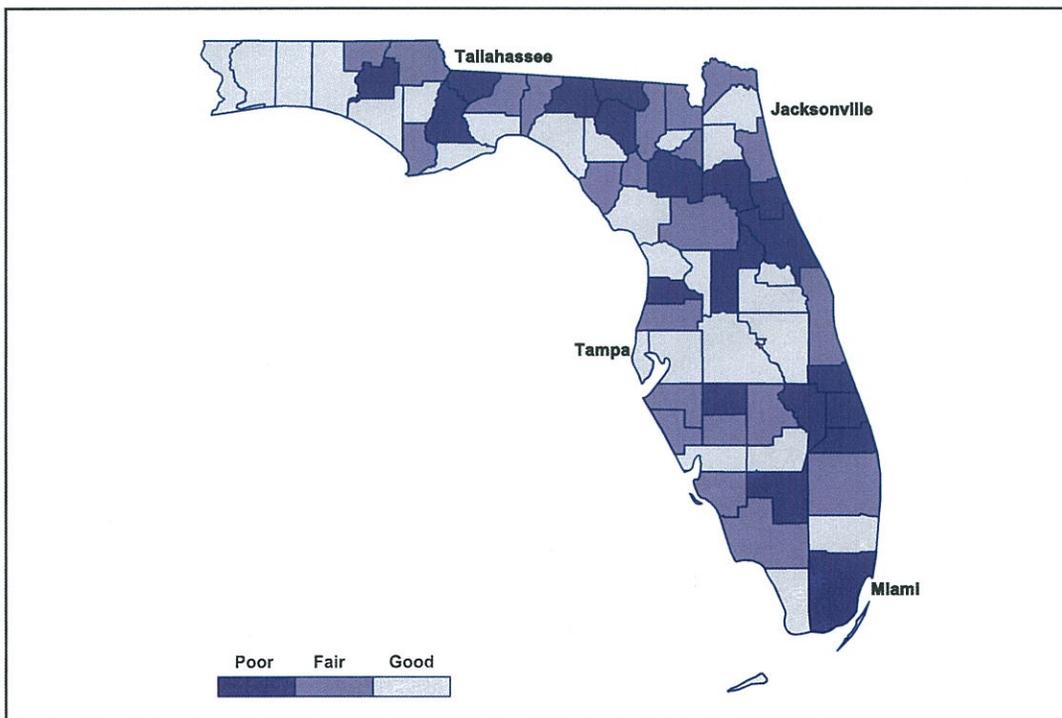
The Job Opportunities Index

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.

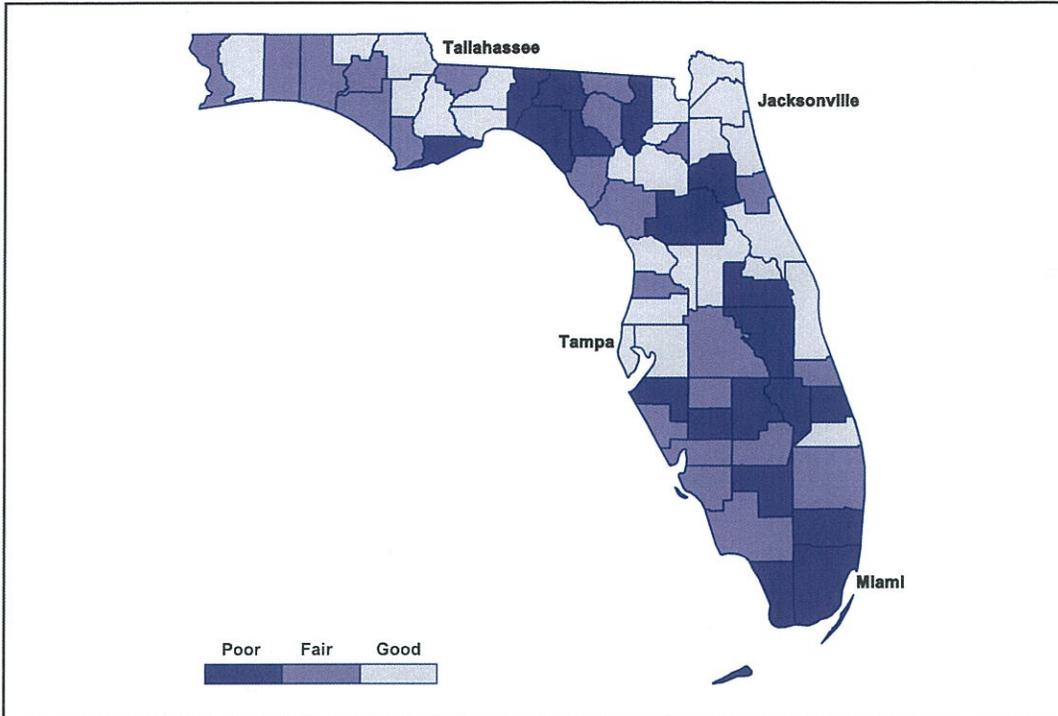
The Community Support Index

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 |

Source: NAHB/Wells Fargo, 2014

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

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).

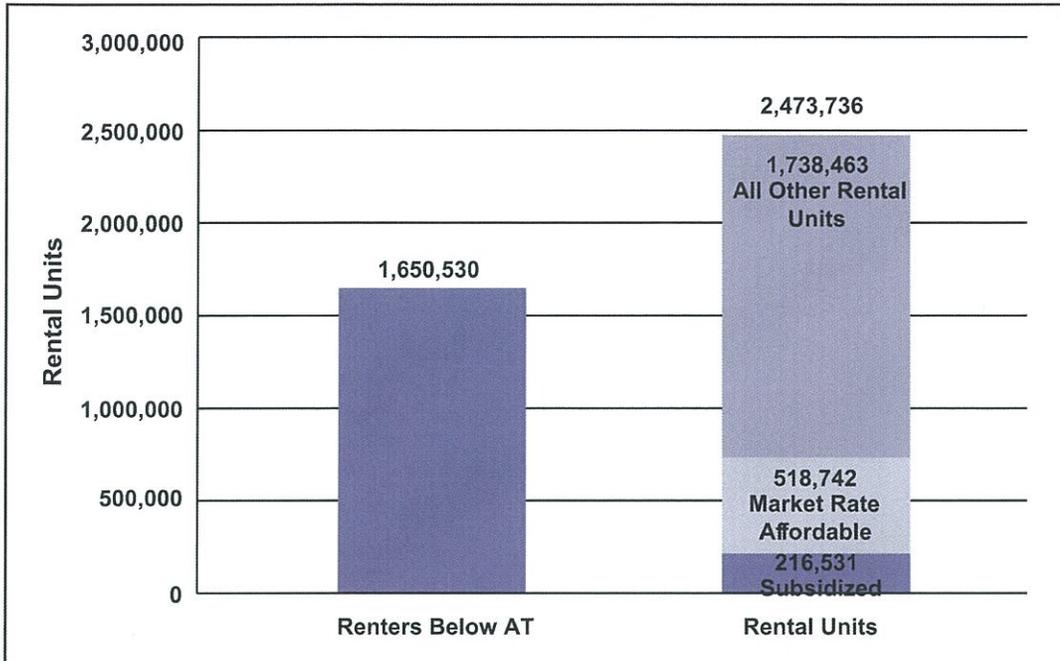
The rental stock in Florida does not match current needs. Analysis of each county in Florida reveals that there are approximately 1.65 million renters with income below the ALICE Threshold, yet there are fewer than 736,000 rental units that ALICE and poverty households can afford, assuming the household 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).

“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.”

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

“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.”

“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.”

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.”

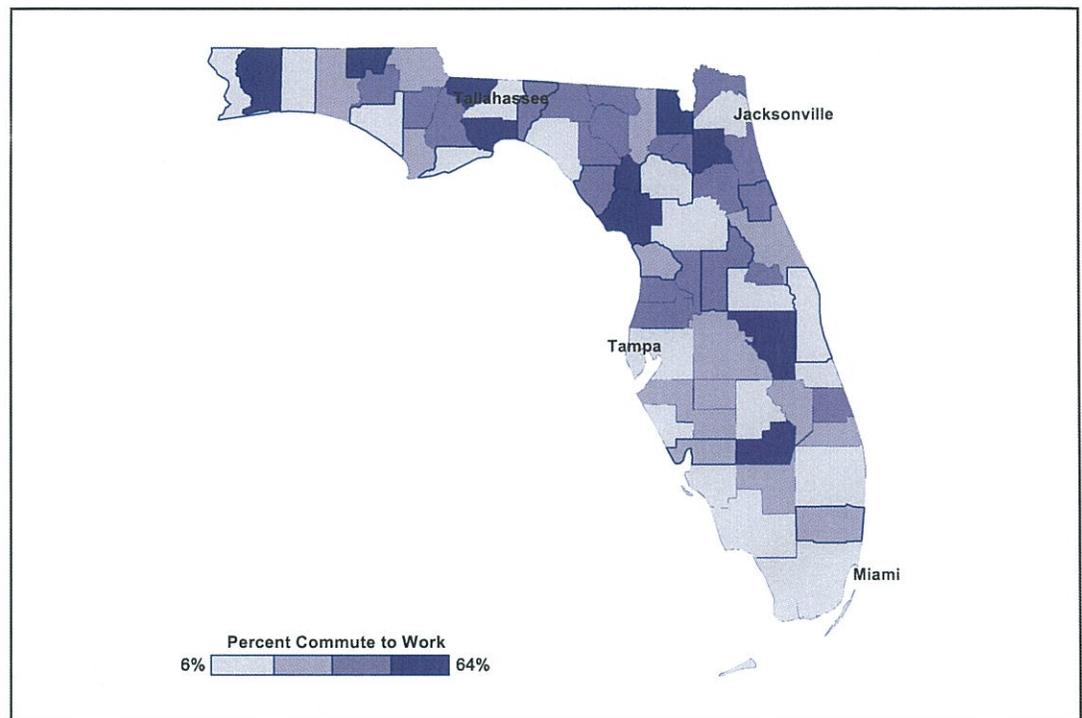
TRANSPORTATION AND COMMUTING

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

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

“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.”

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

"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."

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.”

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).

“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.”

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).

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).

“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.”

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.

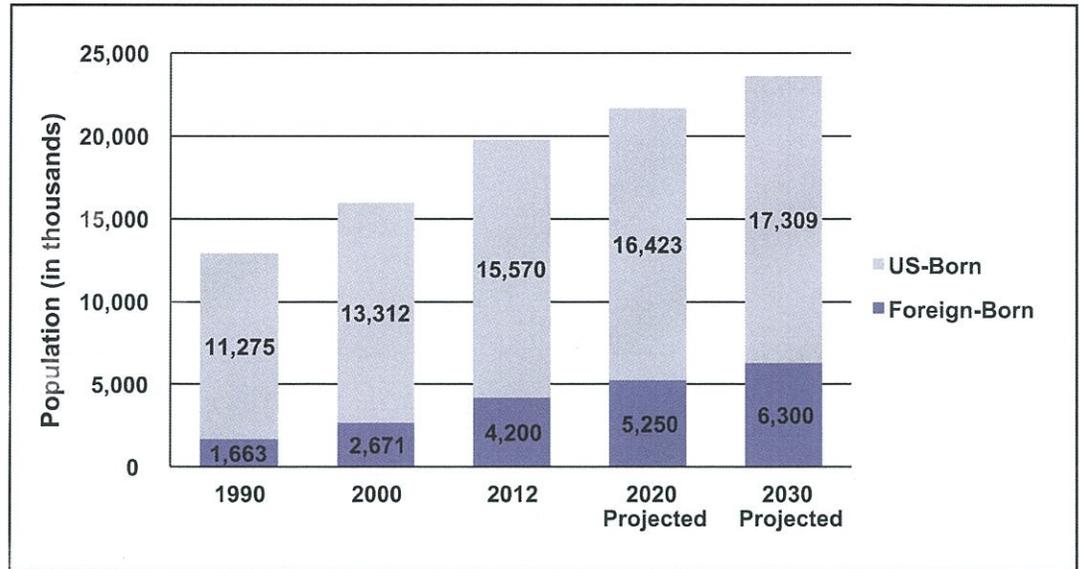
Finally, this section also considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

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.

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

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).

“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.

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).

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

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 **Asset Limited, Income Constrained, and Employed (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.

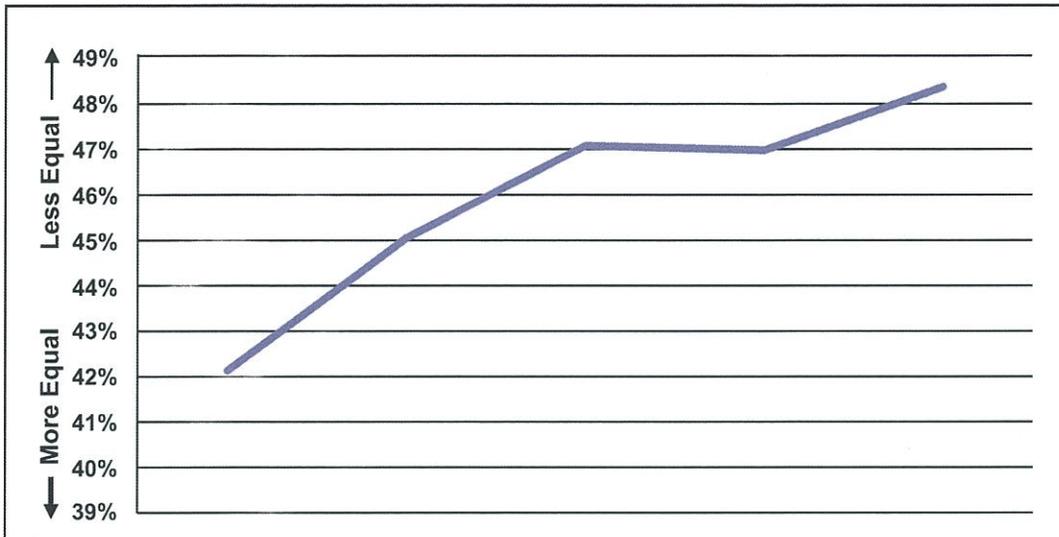
The **ALICE Income Assessment** tool demonstrates that significant government and nonprofit assistance is already being spent on ALICE households across all Florida counties, but it also quantifies a gap of \$40.5 billion. Quantifying the problem can help stakeholders best decide whether to fill that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

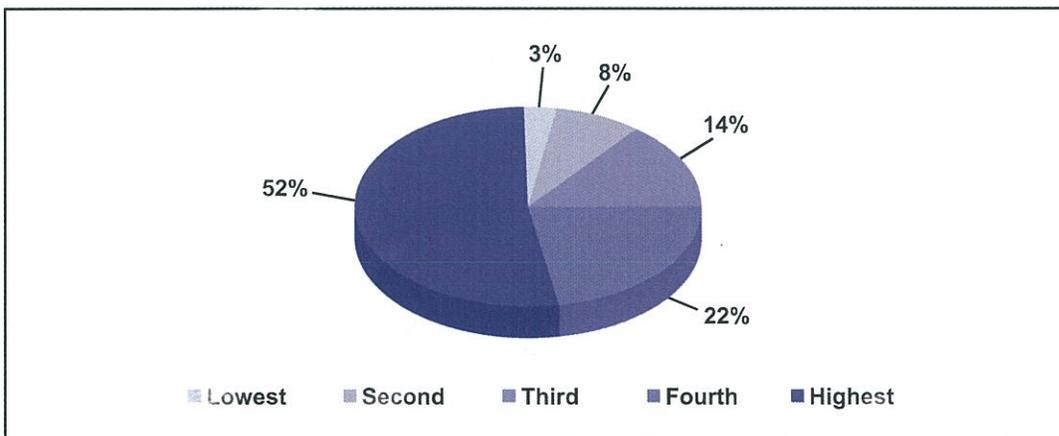
Income Inequality in Florida, 1979–2012



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
Franklin County
Glades County
Hamilton County
Jefferson County
Liberty County
Taylor County

Dixie County
Gilchrist County
Gulf County
Holmes County
Lafayette County
Madison 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 | 131,362 | 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 | |
| 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 | |
| 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 | NA | 78% | 29% | 27% | 5 year estimate |
| Alva CDP, Lee County | 2,333 | 925 | 6% | 10% | 84% | 0.38 | NA | 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 | NA | 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 | NA | 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 | 12,564 | 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 | 3,774 | 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 |

Attachment 2

| 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 | NA | 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 |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| 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 | 59,200 | 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 | 38,223 | 11,004 | 19% | 31% | 52% | 0.47 | 12% | 67% | 54% | 68% | 5 year estimate |
| Kensington Park CDP, Sarasota County | 4,394 | 1,593 | 17% | 41% | 42% | 0.44 | 9% | 67% | 40% | 52% | 5 year estimate |
| Key Biscayne, Miami-Dade County | 12,067 | 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 |

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 |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| 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 | NA | 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 | 9% | 83% | 16% | 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 |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| 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-Florida 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 | 9,670 | 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 | 413,804 | 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 |

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 |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| 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 | NA | 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 | NA | 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 | NA | 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 | NA | 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 |

| 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 |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| New Port Richey East CDP, Pasco County | 8,785 | 3,820 | 20% | 38% | 42% | 0.37 | NA | 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 | 21,150 | 9% | 34% | 57% | 0.39 | 13% | 79% | 30% | 43% | 5 year estimate |
| North River Shores CDP, Martin County | 3,758 | 1,536 | 17% | 26% | 57% | 0.54 | 19% | 86% | 35% | 86% | 5 year estimate |
| North Sarasota CDP, Sarasota County | 7,654 | 2,985 | 21% | 37% | 42% | 0.41 | 19% | 70% | 40% | 81% | 5 year estimate |
| North Weeki Wachee CDP, Hernando County | 8,619 | 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 |

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 | 1,343 | 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 | 6,505 | 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 |

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 | BAT* – 38% | | 9,722 | BAT* – 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 | BAT* – 22% | | 5,687 | BAT* – 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 | BAT* – 32% | | 23,052 | BAT* – 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% |

*Below the ALICE Threshold

| 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)–Kendale 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 | BAT* – 26% | | 4,889 | BAT* – 23% | |
| Miami-Dade County (East Central)–Kendall (North), Sunset & Westwood Lakes | 35,944 | BAT* – 40% | | 9,836 | BAT* – 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 | BAT* – 28% | | 10,531 | BAT* – 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% |

*Below the ALICE Threshold

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 Asset Limited, Income Constrained, Employed, 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 |
|-----------------|------------------|-----------|------------------|
| 3,557 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).

BIBLIOGRAPHY

- AARP Public Policy Institute, "Valuing the Invaluable: 2011 Update - The Economic Value of Family Caregiving in 2009," Fact Sheet, AARP, 2011. <http://assets.aarp.org/rgcenter/ppi/ltc/fs229-ltc.pdf>
- Abel, Jaison, Richard Deitz and Yaqin Su, "Are Recent College Graduates Finding Good Jobs?" *Current Issues in Economics and Finance*, Federal Reserve Bank of New York, Vol 20, No 1, 2014. http://www.newyorkfed.org/research/current_issues/ci20-1.pdf
- Allegretto, Sylvia, "Basic Family Budgets: Working families' incomes often fail to meet living expenses around the U.S.," Briefing Paper, Economic Policy Institute, 2005. <http://www.earncentral.org/members/minwage/documents/epi-familybudgets.pdf>
- Allegretto, Sylvia, Marc Doussard, Dave Graham-Squire, Ken Jacobs, Dan Thompson and Jeremy Thompson, "Fast Food, Poverty Wages: The Public Cost Of Low-Wage Jobs in The Fast-Food Industry," UC Berkeley Labor Center, October 2013. http://laborcenter.berkeley.edu/publiccosts/fast_food_poverty_wages.pdf
- Alliance for Excellent Education (AEE), "Saving Futures, Saving Dollars: The Impact of Education on Crime Reduction and Earnings," Issue Brief, September 2013. <http://all4ed.org/wp-content/uploads/2013/09/SavingFutures.pdf>
- Alliance for Excellent Education (AEE), "The Economic Benefits of Increasing the High School Graduation Rate for Public School Students in the United States," Issue Brief, October 2013. http://all4ed.org/wp-content/uploads/2014/01/US_econ.pdf
- Altig, Dave and John Robertson, "The Skills Gap: Still Trying to Separate Myth from Fact," Federal Reserve Bank of Atlanta, June 7, 2012. Retrieved May 20, 2014. <http://macroblog.typepad.com/macroblog/2012/06/the-skills-gap-still-trying-to-separate-myth-from-fact.html>
- American Psychological Association, "Psychological Effects of Unemployment and Underemployment," 2014. Accessed 07/02/2014. <http://www.apa.org/about/gr/issues/socioeconomic/unemployment.aspx>
- American Society of Civil Engineers (ASCE), "America's Infrastructure Report Card," 2013. <http://www.infrastructurereportcard.org/a/#p/home>
- Annie E. Casey Foundation, National KIDS COUNT, 2014. <http://datacenter.kidscount.org/data/tables/7188-children-ages-3-to-4-not-attending-preschool?loc=1&loct=2#detailed/2/6.11.16.32/false/1049.995.932.757.470/any/14230.14231>
- Autor, David, "The Polarization of Job Opportunities in the U.S. Labor Market: Implications for Employment and Earnings," Center for American Progress and the Hamilton Project, 2010. <http://economics.mit.edu/files/5554>
- Baicker, Katherine and Amy Finkelstein, "The Effects of Medicaid Coverage - Learning from the Oregon Experiment," *New England Journal of Medicine*, August 2011. <http://www.nejm.org/doi/full/10.1056/NEJMp1108222>
- Baker, Dean, "Who's Dreaming? Homeownership Among Low Income Families." Center for Economic and Policy Research, 2005 http://www.cepr.net/documents/publications/housing_2005_01.pdf
- Baker, Dean, and Simone Baribeau, "Homeownership in a Bubble: The Fast Path to Poverty?" Center for Economic and Policy Research, August 2003. http://www.cepr.net/documents/publications/housing_2003_08.pdf

- Barr, Michael S., and Rebecca M. Blank, "Access to Financial Services, Savings, and Assets Among the Poor," National Poverty Center, University of Michigan, November 2008.
http://www.npc.umich.edu/publications/policy_briefs/brief13/PolicyBrief13.pdf
- Bernanke, Ben S., "Recent Developments in the Labor Market," at the National Association for Business Economics Annual Conference, Washington, D.C., March 26, 2012.
- Bernstein, Jared, "Let the War on the Poverty Line Commence," Working Paper Series, The Foundation for Child Development, New York, 2001.
<http://fcd-us.org/sites/default/files/LetTheWarOnThePovertyLineCommence.pdf>
- Blanchard, Carrie, and Dale Brill, "Immigration and Florida's Economy," Florida Chamber Foundation, January 2011. http://www.flchamber.com/wp-content/uploads/FloridaChamberFoundationImmigrationandFloridasEconomy_0124111.pdf
- Blank, Rebecca M., "Presidential Address: How to Improve Poverty Measurement in the United States," *Journal of Policy Analysis and Management*, 2008, pp. 233-254. http://deepblue.lib.umich.edu/bitstream/handle/2027.42/58071/20323_ftp.pdf;jsessionid=9C48A50AD7A23C8D6E293F7FBA9AA046?sequence=1
- Bloom, David, David Canning and Gunther Fink, "Implications of Population Aging for Economic Growth," Program on the Global Demography of Aging Working Paper No. 64, Harvard University, January 2011.
http://diseaseriskindex.harvard.edu/pgda/WorkingPapers/2011/PGDA_WP_64.pdf
- Boguslaw, Janet, Hannah Thomas, Laura Sullivan, Tatjana Meschede, Sara Chaganti, and Thomas Shapiro, "Hard Choices: Navigating the Economic Shock of Unemployment," Economic Mobility Project, The Pew Charitable Trusts, April 2013. http://iasp.brandeis.edu/pdfs/2013/Hard_Choices.pdf
- Brault, Matthew, "Americans With Disabilities: 2010," Current Population Reports, U.S. Census Bureau, July 2012. <http://www.census.gov/prod/2012pubs/p70-131.pdf>
- Bricker, Jesse, Brian Bucks, Arthur Kennickell, Traci Mach, and Kevin Moore, "Surveying the Aftermath of the Storm: Changes in Family Finances from 2007 to 2009," Finance and Economics Discussion Series No. 2011-17, Federal Reserve Board, Washington, D.C., 2011.
<http://www.federalreserve.gov/pubs/feds/2011/201117/201117abs.html>
- Brookings, "Characteristics of EITC-Eligible Tax Units in 2012 by State," 2012.
<http://www.brookings.edu/research/interactives/eitc>
- Bureau of Labor Statistics (BLS), "Alternative Measures of Labor Underutilization for States, 2012 Annual Averages," Local Area Unemployment Statistics, U.S. Department of Labor, 2012b.
<http://www.bls.gov/lau/stalt12q4.htm>
- Bureau of Labor Statistics (BLS), "Education and Training Assignments by Detailed Occupation, U.S. Department of Labor, 2012d." http://www.bls.gov/emp/ep_table_112.htm
- Bureau of Labor Statistics (BLS), "Employment Situation of Veterans Summary, U.S. Department of Labor, March 2014." <http://www.bls.gov/news.release/pdf/vet.pdf>
- Bureau of Labor Statistics (BLS), "Employment Status of the Civilian Noninstitutional Population, Annual Averages," Local Area Unemployment Statistics, U.S. Department of Labor, 2014.
<http://www.bls.gov/lau/rdscnp16.htm>

Bureau of Labor Statistics (BLS), "Health Care Spending: 1998, 2003, and 2008, Consumer Expenditure Survey: 2008," U.S. Department of Labor, August 2010, Volume 1, Number 8.

http://www.bls.gov/opub/focus/volume1_number8/cex_1_8.pdf

Bureau of Labor Statistics (BLS), "Multiple Jobholding in States in 2012," U.S. Department of Labor, 2013.

<http://www.bls.gov/opub/mlr/2013/article/multiple-jobholding-in-states-in-2012.htm>

Bureau of Labor Statistics (BLS), Occupational Employment Statistics (OES) Survey, May 2007 and 2012.

<http://www.bls.gov/oes/>

Bustamante, Ali R., and Jasmin Griffin, "State of Working Florida: 2013," Research Institute on Social and Economic Policy, Florida International University, September 2013.

<http://www.risep-fiu.org/wp-content/uploads/2013/09/State-of-Working-Florida-2013-FINAL.pdf>

Campbell, John Y., Howell Edmunds Jackson, Brigitte C. Madrian, and Peter Tufano, "Consumer financial protection," *Journal of Economic Perspectives* 25(1), 2011, pp. 91-114.

http://dash.harvard.edu/bitstream/handle/1/9887620/JEP_consumer_financial_protection_11.pdf?sequence=1

Carasso, Adam, and Signe-Mary McKernan, "Portraits of the Assets and Liabilities of Low-Income Families," Opportunity and Ownership Project, Urban Institute, Vol.9, May 2008.

http://www.urban.org/UploadedPDF/411678_low-income_families.pdf

Center for Behavioral Health Statistics and Quality, "Results from the 2011 National Survey on Drug Use and Health: Mental Health Findings," Substance Abuse and Mental Health Services Administration, U.S. Department of Health and Human Services, November 2012.

http://www.samhsa.gov/data/NSDUH/2k11MH_FindingsandDetTables/2K11MHFR/NSDUHmhfr2011.pdf

Center for Labor Market Studies, "Left Behind in America: the Nation's Dropout Crisis," Center for Labor Market Studies Publications, Northeastern University, Paper 21, 2009. <http://hdl.handle.net/2047/d20000598>

Center for Labor Market Studies, "The Fiscal Consequences of Dropping Out of School and Failing to Complete Years of Post-Secondary Schooling in Connecticut," Northeastern University, 2009a.

http://www.opp.org/About/docs/dropout_crisis/FiscallImpactsPaperforCT.pdf

Center for Neighborhood Technology, Housing and Transportation Affordability Index, 2011.

<http://htaindex.cnt.org/map/>

Center for Responsible Lending, "The Cost of Bad Lending," State Fact Sheets, August 2010.

<http://www.responsiblelending.org/mortgage-lending/tools-resources/factsheets/>

Center for Responsible Lending, "The State of Lending in America and Its Impact on U.S. Households," 2012.

<http://www.responsiblelending.org/state-of-lending/#sthash.opdeLUp.dpuf>

Center for Urban Transportation Research, "A Vision of Future Transit Ridership in Florida," University of South Florida for the Florida Department of Transportation (FDOT) Public Transit Office, June 2013.

<http://www.dot.state.fl.us/transit/Pages/VisionFinalReport.pdf>

Centers for Disease Control and Prevention (CDC), "Health Disparities and Inequalities Report, United States, 2011," *Morbidity and Mortality Weekly Report*, January 14, 2011. <http://www.cdc.gov/mmwr/pdf/other/su6001.pdf>

Centers for Disease Control and Prevention (CDC), "Risk Factors and Health Indicators from the Behavioral Risk Factor Surveillance System," 2001 to 2012. Retrieved May 28, 2014. <http://www.cdc.gov/sortablestats/>

Centers for Disease Control and Prevention (CDC), "State Indicator Report on Fruits and Vegetables," 2013.
<http://www.cdc.gov/nutrition/downloads/State-Indicator-Report-Fruits-Vegetables-2013.pdf>

Childhood Trends, "Research-Based Responses to Key Questions about the 2010 Head Start Impact Study,"
Early Childhood Highlights, Volume 2, Issue 1, 2011.
http://www.childtrends.org/Files/Child_Trends-2011_01_28_ECHH_2010HSSStudy.pdf

Choi, Laura, "Financial Stress and Its Physical Effects on Individuals and Communities," *Community Development Investment Review*, December 2009. <http://www.frbsf.org/community-development/files/choi.pdf>

Cohen, Robin A., Whitney K. Kirzinger, and Renee M. Gindi, "Strategies Used by Adults to Reduce Their Prescription Drug Costs," National Center for Health Statistics Data Brief, No. 119, April 2013.
<http://www.cdc.gov/nchs/data/databriefs/db119.pdf>

Commonwealth Fund, "Florida Low-Income Population Scorecard," Health System Data Center, 2014.
<http://datacenter.commonwealthfund.org/scorecard/low-income/11/florida/>

CoreLogic, "National Foreclosure Report," April 2013.
<http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-april-2013.pdf>

Corporation for Enterprise Development, Asset and Opportunity Scorecard, 2012.
http://assetsandopportunity.org/scorecard/state_data/

Corporation for Enterprise Development, Asset and Opportunity Scorecard, 2014.
<http://scorecard.assetsandopportunity.org/2012/measure/asset-poverty-rate>

Council on Homelessness, "Council on Homelessness 2013 Report," Department of Children and Families, June 2013. www.dcf.state.fl.us/programs/homelessness/docs/2013CouncilReport.pdf

Culhane, Dennis P., Jung Min Park, and Stephen Metraux, "The Patterns and Costs of Services Use among Homeless Families," *Journal of Community Psychology*, 39, 2011, pp. 815–825. doi: 10.1002/jcop.20473

Cunningham, Alisa, and Gregory Kienzl, "Delinquency: The Untold Truth of Student Loan Borrowing," Institute for Higher Education Policy, 2011.
<http://www.usafunds.org/USAFunds%20ResourceLibrary/DelinquencyTheUntoldTruth.pdf>

Currie, Janet, and Erdal Tekin, "Is There a Link Between Foreclosure And Health?" NBER Working Paper Series, August 2011. <http://www.nber.org/papers/w17310.pdf>

DeNavas-Walt, Carmen, Bernadette Proctor, and Jessica Smith, "Income, Poverty, and Health Insurance Coverage in the United States: 2010," Current Population Reports, U.S. Census Bureau, September 2011.
<http://www.census.gov/prod/2011pubs/p60-239.pdf>

Dewey, James F., and David Denslow, "Low, Declining, Polarizing: Job Skill in Florida," Bureau of Economic and Business Research, University of Florida, 2012. <https://www.bebr.ufl.edu/sites/default/files/Low%20Declining.%20Polarizing%20-%202012%20Florida%20Regional%20Economic%20Symposium.pdf>

Dewey, James F., and David Denslow, "The Structure of Florida's Economy and Educational Attainment," Bureau of Economic and Business Research, University of Florida, 2011.
<https://www.bebr.ufl.edu/articles/economic-analysis/structure-florida-s-economy-and-educational-attainment>

Dewey, James F., and David Denslow, "Tougher Choices: Shaping Florida's Future," LeRoy Collins Institute, February 2014.
<http://collinsinstitute.fsu.edu/sites/collinsinstitute.fsu.edu/files/Tougher%20Choices%20FINAL%202014.pdf>

Dewey, James F., and David Denslow, "Will Florida Become the New Mississippi?" Bureau of Economic and Business Research, University of Florida, 2013.

<http://www.bebr.ufl.edu/articles/economic-analysis/will-florida-become-new-mississippi>

Dube, Arindrajit, and Ken Jacobs, "Hidden Cost of Wal-Mart Jobs: Use Of Safety Net Programs by Wal-Mart Workers In California," UC Berkeley Labor Center, August 2004.

<http://Laborcenter.Berkeley.Edu/Retail/Walmart.pdf>

Eberts, Randall W., "U.S. Employment Outlook for 2013," *International Labor Brief* 11(2), February 2013, pp. 4-14. <http://research.upjohn.org/cgi/viewcontent.cgi?article=1033&context=perarticles>

Economic Policy Institute, Family Budget Calculator, 2013. Retrieved May 22, 2014.

<http://www.epi.org/resources/budget/>

Economic Policy Institute, "What Families Need to Get By: The 2013 Update of EPI's Family Budget Calculator," EPI Issue Brief #368, 2013. <http://s4.epi.org/files/2013/ib368-basic-family-budgets.pdf>

Economic Security Index, Institution for Social and Policy Studies, Yale University.

<http://economicsecurityindex.org>

Edwards, Ashley N., "Dynamics of Economic Well-Being: Poverty, 2009–2011," *Household Economic Studies*, U.S. Census, January 2014. <http://www.census.gov/prod/2014pubs/p70-137.pdf>

Federal Deposit Insurance Corporation (FDIC), "Addendum to the 2011 FDIC National Survey of Unbanked and Underbanked Households: Uses of Alternative Services," June 2013.

http://www.fdic.gov/householdsurvey/2013_AFSAddendum_web.pdf

Federal Deposit Insurance Corporation (FDIC), "FDIC National Survey of Unbanked and Underbanked Households," 2011. http://www.fdic.gov/householdsurvey/Full_Report.pdf

Federal Reserve, "Insights into the Financial Experiences of Older Adults: A Forum Briefing Paper," Federal Reserve Board Report, July 2013.

<http://www.federalreserve.gov/newsevents/conferences/older-adults-forum-paper-20130717.pdf>

Federal Reserve Bank of Atlanta, "Data Digest: Florida," Local Economic Analysis Research Network, February 2014. <http://www.frbatlanta.org/documents/rein/dataanalysis/digest/fl/1402.pdf>

Federal Reserve Bank of St. Louis, "Home Ownership Rate for Florida," Economic Research, 2014.

<http://research.stlouisfed.org/fred2/series/FLHOWN>

Feeding America, "Map the Meal Gap," March 2012. Retrieved May 28, 2014.

<http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap.aspx#>

Flores, G. Michael, "Serving Consumers' Needs for Loans in the 21st Century," Bretton Woods, Inc., June 2012.

<http://www.mynafsa.org/wp-content/uploads/2013/04/Bretton%20Woods%20Study%20Serving%20Consumers'%20Needs%20June%202012.pdf>

Florida Chamber Foundation, "The Florida Scorecard," 2012. <http://www.thefloridascorecard.com/>

Florida Coalition for the Homeless, "Homelessness in Florida," 2010.

<http://www.fchonline.org/pdf/2010%20-%20Homelessness%20in%20Florida%20-%20Final.pdf>

Florida Department of Children and Family Services, "General Information about Food Assistance and SUNCAP," 2014. Accessed 07/02/2014. <http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/food-assistance-and-suncap>

Florida Division of Historical Resources, "A Brief History of Florida," Department of State, 2000. Accessed 07/15/2014. <http://www.flheritage.com/facts/history/summary/>

Frame, W. Scott, "Estimating the Effect of Mortgage Foreclosures on Nearby Property Values: A Critical Review of the Literature," Federal Reserve Bank of Atlanta, *Economic Review*, Volume 95, Number 3, 2010. http://www.chicagofed.org/digital_assets/others/region/foreclosure_resource_center/more_frame_externalities.pdf

Gallup-Healthways Well-Being Index, "State of American Well-Being," 2013. <http://www.healthways.com/solution/default.aspx?id=1125>

Gerontology Institute, "The National Elder Economic Security Standard Index," University of Massachusetts Boston, December 2012. http://scholarworks.umb.edu/gerontologyinstitute_pubs/75/

Gibbons, Steve, "The Costs of Urban Property Crime", *The Economic Journal*, 2004, Vol. 114, pp. 441-452. <http://onlinelibrary.wiley.com/enhanced/doi/10.1111/j.1468-0297.2004.00254.x/>

Gladwell, Malcolm, "Million-Dollar Murray: Why Problems Like Homelessness May Be Easier To Solve Than To Manage," *The New Yorker*, February 13, 2006. http://www.newyorker.com/Archive/2006/02/13/060213fa_Fact

Glover, Robert, Joel Miller and Stephanie Sadowski, "Proceedings on the State Budget Crisis and Behavioral Health Treatment Gap: The Impact on Public Substance Abuse and Mental Health Treatment Systems," National Association of State Mental Health Program Directors, Washington, DC, March 22, 2012. http://www.nasmhpd.org/docs/Summary-Congressional%20Briefing_March%202022_Website.pdf

Hacker, Jacob, Gregory Huber, Austin Nichols, Philipp Rehm and Stuart Craig, "Economic Insecurity Across the American States: New State Estimates from the Economic Security Index," Institution for Social and Policy Studies, Yale University and the Rockefeller Foundation, June 2012. http://economicsecurityindex.org/assets/state_reports/ESI_cross_state.pdf

Hanson, Kenneth, "Mollie Orshansky's Strategy to Poverty Measurement as a Relationship between Household Food Expenditures and Economy Food Plan," *Review of Agricultural Economics*, Volume 30, Number 3, 2008, pp. 572-580. <http://handle.nal.usda.gov/10113/20301>

Hartline-Grafton, Heather, "Food Insecurity and Obesity: Understanding the Connections," Food Research and Action Center, Spring 2011. http://frac.org/pdf/frac_brief_understanding_the_connections.pdf

Harvard Mental Health Letter, "Mental Health Problems in the Workplace," Harvard Medical School, February 2010. Retrieved May 28, 2014. http://www.health.harvard.edu/newsletters/Harvard_Mental_Health_Letter/2010/February/mental-health-problems-in-the-workplace

Haskins, Ron, "Fighting Poverty the American Way," The Brookings Institution, June 2011. http://www.brookings.edu/~media/research/files/papers/2011/6/20%20fighting%20poverty%20haskins/0620_fighting_poverty_haskins.pdf

Heisler, Michele, Kenneth Langa, Elizabeth Eby, A. Mark Fendrick, Mohammed Kabeto, and John Piette, "The Health Effects of Restricting Prescription Medication Use Because of Cost," *Medical Care* 42(7), July 2004, pp. 626-34. <http://www.ncbi.nlm.nih.gov/pubmed/15213486>

Homeless Research Institute, "The State of Homelessness in America 2013," National Alliance to End Homelessness, 2013. http://b3cdn.net/naeh/bb34a7e4cd84ee985c_3vm6r7cjh.pdf

Hoopes Halpin, Stephanie, "ALICE (Asset-Limited, Income-Constrained, Employed): A Study of Financial Hardship in New Jersey," United Way of Northern New Jersey, 2012.

http://www.unitedwaynnj.org/documents/UWNNJ_ALICE%20Report_FINAL2012.pdf

Hoynes, Hilary W., "A Revolution in Poverty Policy: The Earned Income Tax Credit and the Well-Being of American Families," *Pathways*, Stanford Center on Poverty and Inequality, Summer 2014.

http://web.stanford.edu/group/scspi/ media/pdf/pathways/summer_2014/Pathways_Summer_2014.pdf

Human Development Index, "The Measure of America 2013–2014," Social Science Research Council, 2014.

<http://www.measureofamerica.org/human-development/>

Hutchings, Gail, and David Shern, "Examining The Efficacy of Florida's Publically Funded Mental Health Services," Behavioral Health Policy Collaborative for the Florida Department of Children and Families, Substance Abuse and Mental Health Program and the Florida Council for Community Mental Health, 2012.

http://www.fcmh.org/news/summit_docs/FloridasPublicallyFundedMental.pdf

Ihlanfeldt, Keith and Tom Mayock, "Crime and Housing Prices," Department of Economics and DeVoe Moore Center, Florida State University, February 2009.

<http://coss.fsu.edu/dmc/sites/coss.fsu.edu.dmc/files/CrimeHousingPricesFEB25.pdf>

Ihlanfeldt, Keith and Tom Mayock, "Panel Data Estimates of the Effects of Different Types of Crime on Housing Prices" *Regional Science and Urban Economics*, May 2010, Volume 40, Issues 2–3, pp. 161–172.

<http://www.sciencedirect.com/science/article/pii/S0166046210000086>

Institute on Taxation and Economic Policy (ITEP), "Who Pays? A Distributional Analysis of the Tax Systems in All 50 States," 4th Edition, January 2013. <http://www.itep.org/pdf/whopaysreport.pdf>

Insurance Research Council, Uninsured Motorists, 2011 Edition, 2011.

http://www.insurance-research.org/sites/default/files/downloads/IRCUM2011_042111.pdf

Internal Revenue Service (IRS), data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2007, 2010 and 2012.

Internal Revenue Service (IRS), "Earned Income Tax Credit for 2012; Do I Qualify?" FS-2013-1, January 2013.

<http://www.irs.gov/uac/Newsroom/Earned-Income-Tax-Credit-for-2012;-Do-I-Qualify%3F>

Internal Revenue Service (IRS), Form 1040 Instructions, 2007, 2010 and 2012.

<http://www.irs.gov/instructions/i1040/ar01.html#d0e397>

Internal Revenue Service (IRS), 1040: Individual Income Tax, 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>

Internal Revenue Service (IRS), "SOI Tax Stats – County Data – 2012," 2012.

<http://www.irs.gov/uac/SOI-Tax-Stats-County-Data-2012>

Internal Revenue Service (IRS), "Tax Guide 2012 for Individuals," Publication 17, Catalog Number 10311G, 2007, 2010 and 2012.

<http://www.irs.gov/pub/irs-prior/p17--2012.pdf>

<http://www.irs.gov/pub/irs-prior/p17--2010.pdf>

<http://www.irs.gov/pub/irs-prior/p17--2007.pdf>

Internal Revenue Service (IRS), Tax Tables, 2007, 2010 and 2012.

Jaimovich, Nir, and Henry Siu, "The Trend is the Cycle: Job Polarization and Jobless Recoveries," National Bureau of Economic Research, August 14, 2012. <http://research.stlouisfed.org/conferences/annual/Jaimovich.pdf>

Jewish Virtual Library, "Florida, United States," American-Israeli Cooperative Enterprise, 2013. <http://www.jewishvirtuallibrary.org/jsource/vjw/florida.html>

John Hancock, "2013 Cost of Care Survey," 2013. <http://www.sfpfinancial.com/files/16915/2013%20Cost%20of%20Care.pdf>

Joint Center for Housing Studies, "America's Rental Housing: Evolving Markets and Needs," Harvard University, 2013. http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_americas_rental_housing_2013_1_0.pdf

Kaiser Commission on Medicaid and the Uninsured, "Oral Health and Low-Income Nonelderly Adults: A Review of Coverage and Access," Kaiser Family Foundation, June 2012. <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7798-02.pdf>

Kaiser Family Foundation, Kaiser Health Tracking Poll, June 2012. http://kaiserfamilyfoundation.files.wordpress.com/2013/05/8322_hsw-may2012-update.pdf

Kaiser Family Foundation, State Health Facts, 2012. <http://kff.org/statedata/>

Kaiser Family Foundation and Health Research and Educational Trust, "Employer Health Benefits 2011," Annual Survey, September 2011. <http://www.nahu.org/meetings/capitol/2012/attendees/jumpdrive/2011%20Employee%20Benefits%20Survey%20by%20KFF.pdf>

Kavoussi, Bonnie, "Rich Americans Are Nearly Twice As Likely To Vote As The Poor," Huffington Post, April 17, 2014. <http://www.huffingtonpost.com/bonnie-kavoussi/>

Kendall, Anne, Christine M. Olson, and Edward A. Frongillo Jr., "Relationship of Hunger and Food Insecurity to Food Availability and Consumption," *Journal of the American Dietetic Association*, 1996, 96(10), pp. 1019–24. <http://www.ncbi.nlm.nih.gov/pubmed/8841164>

Kingsley, G. Thomas., Robin Smith, and David Price, "The Impacts of Foreclosures on Families and Communities," Urban Institute, May 2009. http://www.urban.org/UploadedPDF/411909_impact_of_forclosures.pdf

Kneebone, Elizabeth, "Job Sprawl Revisited: The Changing Geography of Metropolitan Employment," Metro Economy Series for the Metropolitan Policy Program at Brookings, April 2009. http://www.brookings.edu/~media/research/files/reports/2009/4/06%20job%20sprawl%20kneebone/20090406_jobsprawl_kneebone.pdf

Kneebone, Elizabeth, and Alan Berube, *Confronting Suburban Poverty in America*. Washington, D.C.: Brookings Institution Press, 2013. <http://www.brookings.edu/research/books/2013/confrontingsuburbanpovertyinamerica>

Lerman, Robert, and Signe-Mary McKernan, "The Effects of Holding Assets on Social and Economic Outcomes of Families: A Review of Theory and Evidence," Urban Institute, November 2008.

Lewis, Kristen and Sarah Burd-Sharps, "American Human Development Report, 2013-2014," Measure of America, 2014. <http://ssrc-static.s3.amazonaws.com/moa/MOA-III-June-18-FINAL.pdf>

Lynch, Allen K. and David W. Rasmussen, "Measuring the Impact of Crime on House Prices," *Applied Economics*, 2001, 33, pp. 1981-89. <http://www.tandfonline.com/doi/abs/10.1080/00036840110021735#preview>

Mangano, Philip, "Ending Homelessness," Op-Ed, *The Washington Times*, September 1, 2008. Accessed 05/25/2014. <http://www.washingtontimes.com/news/2008/sep/1/ending-homelessness/?page=all>

ManpowerGroup, "2012 Talent Shortage Survey," ManpowerGroup, 2012. Retrieved May 28, 2014. <http://www.manpowergroup.us/campaigns/talent-shortage-2012/>

Marshall, J. Michael, and Mark A. Rothenberg, "An Analysis of Affordable/Work-Force Housing Initiatives and Their Legality in the State of Florida, Part I," *The Florida Bar Journal*, Vol. 82, No.6, June 2008. <http://www.floridabar.org/DIVCOM/JN/JNJournal01.nsf/c0d731e03de9828d852574580042ae7a/64323171631ce3b385257458006538ab!OpenDocument>

Mayer, Susan and Christopher Jencks, "Poverty and the Distribution of Material Hardship," *The Journal of Human Resources*, Winter 1989, Vol. 24, No. 1, pp. 88-114. <http://www.vanneman.umd.edu/socy699j/MayerJ89.pdf>

McCartney, Kathleen, "Easy as ABC: Quality Childcare Matters for Low-Income Families," Harvard Graduate School of Education, 2008. <http://www.uknow.gse.harvard.edu/leadership/LP309-608.html>

McKenzie, Brian, and Melanie Rapino, "Commuting in the United States: 2009," American Community Survey Reports, September 2011. <http://www.census.gov/prod/2011pubs/acs-15.pdf>

McKernan, Signe-Mary, Caroline Ratcliffe and Trina Williams Shank, "Is Poverty Incompatible With Asset Accumulation?" Urban Institute, 2011. <http://www.urban.org/uploadedpdf/412391-Poverty-Incompatible-with-Asset-Accumulation.pdf>

McKernan, Signe-Mary, Caroline Ratcliffe, Eugene Steuerle and Sisi Zhang, "Less Than Equal: Racial Disparities in Wealth Accumulation," Urban Institute, April 2013. <http://www.urban.org/UploadedPDF/412802-Less-Than-Equal-Racial-Disparities-in-Wealth-Accumulation.pdf>

McQueen, M.P., "Road Risks Rise as More Drivers Drop Insurance: Higher Premiums, Joblessness Contribute to Alarming Trend; What to Do When You're Hit," *Wall Street Journal*, December 17, 2008. <http://online.wsj.com/article/SB122947388659212351.html>

MetLife Mature Market Institute, "Market Survey of Long-Term Care Costs: The 2012 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs," MetLife, November 2012. <https://www.metlife.com/assets/cao/mmi/publications/studies/2012/studies/mmi-2012-market-survey-long-term-care-costs.pdf>

MetLife Mature Market Institute, "The MetLife Study of Working Caregivers and Employer Health Care Costs," February 2010. <https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-caregiving-costs-working-caregivers.pdf>

Meyer, Bruce and Wallace Mok, "Disability, Earnings, Income and Consumption," NBER Working Paper No. 18869, March 2013. <http://www.nber.org/papers/w18869>

Migration Policy Institute, "State Immigration Data Profiles." <http://www.migrationpolicy.org/programs/data-hub/state-immigration-data-profiles>

Miller, George, Representative (D-CA), "Everyday Low Wages: The Hidden Price We All Pay for Wal-Mart," A Report by the Democratic Staff of the Committee on Education and the Workforce, U.S. House of Representatives, February 16, 2004.

<http://www.amiba.net/assets/files/studies/everyday-low-wages-georgemiller-walmartreport.pdf>

Moffitt, Robert, "The Great Recession and the Social Safety Net," *Annals of the American Academy of Political and Social Science*, March 31, 2013. <http://www.econ2.jhu.edu/people/Moffitt/moffitt%20annals%204-26-2013.pdf>

Mortgage Bankers Association, "Delinquencies Rise, Foreclosures Fall in Latest MBA Mortgage Delinquency Survey," August 22, 2011. <http://www.mbaa.org/NewsandMedia/PressCenter/77688.htm>

NBCNews.com, "Decision 2012," 2012. Accessed 07/018/2014.

<http://elections.nbcnews.com/ns/politics/2012/florida/president/#.U8kxWWdOWM8>

NBCNews.com, "Presidential Election Results – Exit Poll," November 2012.

<http://elections.nbcnews.com/ns/politics/2012/all/president/>

National Alliance to End Homelessness, "Chapter Two: The Economics of Homelessness," *The State of Homelessness in America*, 2012. <http://www.endhomelessness.org/content/article/detail/4364>

National Association for the Education of Young Children, Required Criteria for NAEYC Accreditation, 2008.

http://www.naeyc.org/files/academy/file/Required_Criteria%5B1%5D.pdf

National Association of Home Builders (NAHB)/Wells Fargo, "The NAHB/Wells Fargo Housing Opportunity Index," 2014. http://www.nahb.org/reference_list.aspx?sectionID=135

National Center for Children in Poverty, Young Child Risk Calculator using 2007-2009 American Community Survey. <http://www.nccp.org/tools/risk/>

National Center for Education Statistics, "Public High School Four-Year On-Time Graduation Rates and Event Dropout Rates: School Years 2010–11 and 2011–12," U.S. Department of Education, NCES 2014-391, 2014.

<http://nces.ed.gov/pubs2014/2014391.pdf>

National Conference of State Legislatures, "Federal Earned Income Tax Credit by State for Tax Year 2012,"

2014. <http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx>

National Conference of State Legislatures, "Medicaid and CHIP Eligibility Table by State," 2014.

<http://www.ncsl.org/research/health/medicaid-eligibility-table-by-state-state-activit.aspx>

National Employment Law Project, "Super-sizing Public Costs: How Low Wages at Top Fast-Food Chains Leave Taxpayers Footing the Bill," Data Brief, October 2013.

<http://www.nelp.org/page/-/rtmw/uploads/NELP-Super-Sizing-Public-Costs-Fast-Food-Report.pdf>

National Employment Law Project, "The Low-Wage Recovery: Industry Employment and Wages Four Years

into the Recovery," Data Brief, April 2014. <http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1>

National Low Income Housing Coalition (NLIHC), "Out of Reach 2014," 2014.

<http://nlihc.org/sites/default/files/oor/2014OOR.pdf>

National Low Income Housing Coalition (NLIHC), "The Shrinking Supply of Affordable Housing," *Housing Spotlight*, February 2012, Volume 2, Issue 1. <http://nlihc.org/sites/default/files/HousingSpotlight2-1.pdf>

National Priorities Project's Federal Priorities Database. Local Spending Data, <http://nationalpriorities.org/interactive-data/database/search/>

National Urban League, "One Nation Underemployed: Jobs Rebuild America," *The State of Black America 2014, 38th Edition*. New York, NY: National Urban League, 2014. <http://iamempowered.com/soba/2014/home>

O'Brien, Rourke and David Pedulla, "Beyond the Poverty Line," *Stanford Social Innovation Review*, Fall 2010. http://www.ssireview.org/articles/entry/beyond_the_poverty_line

O'Sullivan, Rory, Konrad Mugglestone, and Tom Allison, "In This Together: The Hidden Cost of Young Adult Unemployment," January 2014. <http://younginvincibles.org/wp-content/uploads/2014/01/In-This-Together-The-Hidden-Cost-of-Young-Adult-Unemployment.pdf>

Office of Economic and Demographic Research, "Florida: An Economic Overview," Florida Legislature, July 15, 2014. http://edr.state.fl.us/Content/presentations/economic/FIEconomicOverview_7-15-14.pdf

Office of Economic and Demographic Research, "Florida: Demographics," House Redistricting Committee, Congressional Redistricting Subcommittee, House Redistricting Subcommittee, and Senate Redistricting Subcommittee, April 2011. http://edr.state.fl.us/Content/presentations/population-demographics/DemographicOverview_4-20-11.pdf

Office of Economic and Demographic Research, "Florida's Economic Future and the Impact of Aging," Florida Legislature, prepared for Florida Assisted Living Federation of America, March 17, 2014. http://edr.state.fl.us/Content/presentations/economic/FIEconomicFuture&theImpactofAging_3-17-14.pdf

Office of the Inspector General, U.S. Department of Health and Human Services, "Homeless Prevention Programs," OEI-07-90-00100; 2/91, 2002-06-21. <http://oig.hhs.gov/oei/reports/oei-07-90-00100.pdf>

Opportunity Nation, "Opportunity Index 2013," Be the Change, Inc., <http://www.opportunitynation.org/pages/2013-opportunity-index-measuring-mobility>

Parity Project, "Untreated and Under-Treated Mental Health Problems," NAMI-New York City Metro, May 13, 2003. <http://www.mentalhealthpromotion.net/resources/untreated-and-undertreated-mental-health-problems-how-are-they-hurting-your-business.pdf>

PayScale, "2013-2014 PayScale College Salary Report". <http://www.payscale.com/college-salary-report-2014/majors-that-pay-you-back>

Pendall, Rolf, Christopher Hayes, Taz George, and Zach McDade, "Driving to Opportunity: Understanding the Links among Transportation Access, Residential Outcomes, and Economic Opportunity for Housing Voucher Recipients," Urban Institute, March 2014. <http://www.urban.org/UploadedPDF/413078-Driving-to-Opportunity.pdf>

Perryman Group, "An Essential Resource: An Analysis of the Economic Impact of Undocumented Workers on Business Activity in the US with Estimated Effects by State and Industry," April 2008. <http://www.immigrationpolicy.org/sites/default/files/docs/ipc/Impact%20of%20the%20Undocumented%20Workforce%20April%2015%202008.pdf>

Pew Hispanic Center, "Unauthorized Immigrant Population: National and State Trends, 2010," Pew Research Center, February 2011. <http://pewhispanic.org/files/reports/133.pdf#page=24>

Pew Research Center, "Survey of U.S. Jews," Religion and Public Life Project, 2013. <http://www.pewforum.org/2013/10/01/chapter-2-intermarriage-and-other-demographics/>

Pew Research Center for the People & the Press, "American Values Survey: Question Database," Pew Research Center, 2012. Retrieved May 30, 2014. <http://www.people-press.org/values-questions/q41t/i-often-dont-have-enough-money-to-make-ends-meet/#total>

Pfeffer, Fabian T., Sheldon Danziger, and Robert F. Schoeni, "Wealth Disparities before and after the Great Recession," National Poverty Center Working Paper Series #13-05, University of Michigan, April 2013. <http://npc.umich.edu/publications/u/2013-05-npc-working-paper.pdf>

Piette, John D., Anne Marie Rosland, Maria J. Silveira, Rodney Hayward, and Colleen A. McHorney, "Medication Cost Problems among Chronically Ill Adults in the US: Did the Financial Crisis Make a Bad Situation Worse?" *Patient Preference and Adherence*, 2011, 5, pp. 187–94. <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3090380/>

Povich, Deborah, Brandon Roberts and Mark Mather, "Low-Income Working Mothers and State Policy: Investing for a Better Economic Future," Working Poor Families Project, 2012. http://www.workingpoorfamilies.org/wp-content/uploads/2014/02/WPFP_Low-Income-Working-Mothers-Report_021214.pdf

Prah, Pamela, "States Confront 'New Mindset' on Home Care Workers Wages," Pew Charitable Trusts, April 25, 2014. Retrieved May 30, 2014. <http://www.pewstates.org/projects/stateline/headlines/states-confront-new-mindset-on-home-care-workers-wages-85899544323>

Project on Student Debt, "Student Debt and the Class of 2012," The Institute for College Access & Success, 2012. <http://projectonstudentdebt.org/files/pub/classof2012.pdf>

Rampell, Catherine, "As New Graduates Return to Nest, Economy Also Feels the Pain," *New York Times*, November 16, 2011. <http://www.nytimes.com/2011/11/17/business/economy/as-graduates-move-back-home-economy-feels-the-pain.html>

Reid, Caroline K., "Achieving the American Dream? A Longitudinal Analysis of the Homeownership Experiences of Low-Income Households," Center for Studies in Demography and Ecology, University of Washington, Working Paper No. 04-04, 2004. <https://csde.washington.edu/downloads/04-04.pdf>

Robert Graham Center, "Florida: Projecting Primary Care Physician Workforce," Policy Studies in Family Medicine and Primary Care, 2012. http://www.graham-center.org/online/etc/medialib/graham/documents/tools-resources/floridapdf.Par.0001.File.dat/Florida_final.pdf

Robert Wood Johnson Foundation, "Health Care's Blind Side: The Overlooked Connection Between Social Needs and Good Health: Summary of Findings from a Survey of America's Physicians," December 2011. <http://www.rwjf.org/files/research/RWJFPhysiciansSurveyExecutiveSummary.pdf>

Roberts, Brandon, Deborah Povich and Mark Mather, "Low-Income Working Families: The Growing Economic Gap," Working Poor Families Project, Winter 2012-2013. http://www.workingpoorfamilies.org/wp-content/uploads/2013/01/Winter-2012_2013-WPFP-Data-Brief.pdf

Rohe, William M., Shannon Van Zandt, and George McCarthy, "Social Benefits and Costs of Homeownership," in *Low-Income Homeownership: Examining the Unexamined Goal*, edited by N.P. Retsinas and E.S. Belsky. Washington, DC: Brookings Institution Press, 2002.

Rothstein, Jesse, "The Labor Market Four Years into the Crisis: Assessing Structural Explanations," NBER Working Paper 17966, March 2012. Retrieved May 30, 2014. <http://www.nber.org/papers/w17966>

Scanlon, Edward, and Deborah Page-Adams, "Homeownership and Youth Well-Being: An Empirical Test of Asset-Based Welfare," Center for Social Development, Washington University in St. Louis, 2000. <http://csd.wustl.edu/Publications/Documents/40.HomeownershipAndYouth.pdf>

Schmitt, John, "Health-insurance Coverage for Low-Wage Workers, 1979-2010 and Beyond," Center for Economic and Policy Research, February 2012.

<http://www.cepr.net/documents/publications/health-low-wage-2012-02.pdf>

Schur, Lisa, Douglas Kruse, Joseph Blasi and Peter Blanck, "Is Disability Disabling in All Workplaces? Workplace Disparities and Corporate Culture," *Industrial Relations*, July 2009, Vol. 48, No. 3, pp. 381-410.

http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1402968

Schwartz, Mary, and Ellen Wilson, "Who Can Afford To Live in a Home?" U.S. Census Bureau, 2008.

<http://www.census.gov/hhes/www/housing/special-topics/files/who-can-afford.pdf>

Seligman, Hilary, Barbara Laraia, and Margot Kushel, "Food Insecurity Is Associated with Chronic Disease among Low-Income NHANES Participants," *The Journal of Nutrition*, February 2010, 140(2).

<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2806885/>

Shapiro, Robert, and Kevin Hassett, "The Economic Benefits of Reducing Violent Crime: Case Study of 8 American Cities," Center for American Progress, June 2012. <http://www.americanprogress.org/issues/economy/report/2012/06/19/11755/the-economic-benefits-of-reducing-violent-crime/>

Shimberg Center for Housing Studies, University of Florida, "2013 Rental Market Study: Affordable Rental Housing Needs," Florida Housing Finance Corporation, April 2013.

http://www.shimberg.ufl.edu/publications/Full_RMS_Needs.pdf

Short, Kathleen, "The Research: Supplemental Poverty Measure: 2010," Current Population Reports, U.S. Census Bureau, November 2011.

http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Short_ResearchSPM2010.pdf

Short, Kathleen, "The Research: Supplemental Poverty Measure: 2012," Current Population Reports, U.S. Census Bureau, November 2013. <http://www.census.gov/prod/2013pubs/p60-247.pdf>

Shtauber, Assaf, "The Effects of Access to Mainstream Financial Services on the Poor," Columbia Business School Research Paper No. 14-11, June 1, 2013. http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2403335

Silletti, Leslie, "The Costs and Benefits of Supportive Housing," Center for Urban Initiatives and Research, University of Wisconsin-Milwaukee, June 2005.

<http://www.metropolisstrategies.org/documents/CostsandBenefitsofSupportiveHousing-areview.pdf>

Stagman, Shannon, and Janice L. Cooper, "Children's Mental Health: What Every Policymaker Should Know," National Center for Children in Poverty, April 2010. http://www.nccp.org/publications/pdf/text_929.pdf

State of Florida, "State and Local Government Spending," compiled by Christopher Chantrill, 2012.

http://www.usfederalbudget.us/year_spending_2012FLms_15ms2n#usgs302

Steinhardt Social Research Institute, "American Jewish Population Estimates: 2012," Brandeis University, September 2013. <http://www.brandeis.edu/ssri/pdfs/AmJewishPopEst2012.pdf>

Stetser, Marie, and Robert Stillwell, "Public High School Four-Year On-Time Graduation Rates and Event Dropout Rates. School Years 2010-11 and 2011-12," First Look (NCES 2014-391), National Center for Education Statistics, U.S. Department of Education. Retrieved April 28, 2014 from <http://nces.ed.gov/pubsearch>

Stone, Charley, Carl Van Horn, and Cliff Zukin, "Chasing the American Dream: Recent College Graduates and the Great Recession," John J. Heldrich Center for Workforce Development, Rutgers University, May 2012.

http://www.heldrich.rutgers.edu/sites/default/files/content/Chasing_American_Dream_Report.pdf

Substance Abuse and Mental Health Services Administration, "NSDUH Report: State Estimates of Adult Mental Illness from the 2011 and 2012 National Surveys on Drug Use and Health," Center for Behavioral Health Statistics and Quality, February 28, 2014.

www.samhsa.gov/data/2k14/NSDUH170/sr170-mental-illness-state-estimates-2014.htm

Sullivan, James, "Borrowing During Unemployment: Unsecured Debt as a Safety Net," Chicago Federal Reserve, February 2005.

http://www.chicagofed.org/digital_assets/others/events/2005/promises_and_pitfalls/paper_borrowing.pdf

Suro, Roberto, Jill H. Wilson, and Audrey Singer, "Immigration and Poverty in America's Suburbs," Metropolitan Policy Program, Brookings Institution, August 2011. http://www.brookings.edu/~media/Files/rc/papers/2011/0804_immigration_suro_wilson_singer/0804_immigration_suro_wilson_singer.pdf

The Pew Charitable Trusts Economic Mobility Project, "Hard Choices: Navigating the Economic Shock of Unemployment," April 2013. http://iasp.brandeis.edu/pdfs/2013/Hard_Choices.pdf

Thiess, Rebecca, "The Future of Work: Trends and Challenges for Low-Wage Workers," Economic Policy Institute, Briefing Paper No. 341, April 2012. <http://www.epi.org/files/2012/bp341-future-of-work.pdf>

Ton, Zeynep, "Why 'Good Jobs' Are Good for Retailers," *Harvard Business Review*, January-February 2012.

http://retailactionproject.org/wp-content/uploads/2012/08/WhyGoodJobsAreGoodforRetailers_ZTon.pdf

Tyler, John, and Magnus Lofstrom, "Finishing High School: Alternative Pathways and Dropout Recovery," *America's High Schools, The Future of Children*, Princeton-Brookings, Volume 19, Number 1, Spring 2009. <http://www.princeton.edu/futureofchildren/publications/journals/article/index.xml?journalid=30&articleid=49§ionid=175>

U.S. Census Bureau, American Community Survey (ACS), 2007, 2010 and 2012; 1-, 3-, and 5-year estimates. <http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, 2013. <http://www.census.gov/prod/techdoc/cps/cpsmar13.pdf>

U.S. Census Bureau, "The Black Population: 2010," 2010 Census Briefs, September 2011. <http://www.census.gov/prod/cen2010/briefs/c2010br-06.pdf>

U.S. Census Bureau, "Experimental Poverty Measures Publications," 2010. <http://www.census.gov/hhes/povmeas/publications/index.html>

U.S. Census Bureau, "Poverty Thresholds," 2007, 2010 and 2012, Poverty Data. <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>

U.S. Census Bureau, "Reported Voting and Registration of Family Members, by Age and Family Income," Voting and Registration in the Election of November 2008, Table 8, November 2008. <http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2008/tables.html>

U.S. Census Bureau, "Reported Voting and Registration of Family Members, by Age and Family Income," Voting and Registration in the Election of November 2012, Table 7, November 2012. <http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2012/tables.html>

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

U.S. Senate Committee on Health, Education, Labor & Pensions, "Dental Crisis in America: the Need to Expand Access," A Report from Chairman Bernard Sanders, Subcommittee on Primary Health and Aging, February 29, 2012. <http://www.sanders.senate.gov/imo/media/doc/DENTALCRISIS.REPORT.pdf>

Uchitelle, Louis, "How to Define Poverty? Let Us Count the Ways," *New York Times*, May 26, 2001. <http://www.nytimes.com/2001/05/26/arts/how-to-define-poverty-let-us-count-the-ways.html?pagewanted=all&src=pm>

United States Interagency Council on Homelessness, "State Homeless Resources Map," 2013, accessed May 28, 2014. http://usich.gov/usich_resources/maps/overall_homelessness_rates/

United States Interagency Council on Homelessness, "State Homeless Resources Map: Florida," 2014. http://usich.gov/usich_resources/maps/overall_homelessness_rates/

USA Today, "State-by-State Day Care Costs," June 20, 2007. http://usatoday30.usatoday.com/news/nation/2007-06-20-day-care-table_N.htm

Vandell, Deborah Lowe, Jay Belsky, Margaret Burchinal, Laurence Steinberg, and Nathan Vandergrift, "Do Effects of Early Child Care Extend to Age 15 Years? Results From the NICHD Study of Early Child Care and Youth Development," *Child Development*, Published Online: May 13, 2010. <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2938040/>

VanLandeghem, Karen and Cindy Brach, "Mental Health Needs of Low-Income Children with Special Health Care Needs," CHIRI™ Issue Brief No. 9, Agency for Healthcare Research and Quality, April 2009. AHRQ Pub. No. 090033. <http://www.ahrq.gov/cpi/initiatives/chiri/Briefs/brief9/brief9.pdf>

Vespa, Jonathan, Jamie M. Lewis, and Rose M. Kreider, "America's Families and Living Arrangements: 2012, Population Characteristics," U.S. Census Bureau, August 2013. <https://www.census.gov/prod/2013pubs/p20-570.pdf>

Weaver, R. Kent, "The Politics of Low-Income Families in the United States," in *Making the Work-Based Safety Net Work Better: Forward-Looking Policies to Help Low-Income Families*, edited by Carolyn J. Heinrich and John Karl Scholz. New York, NY: Russell Sage, September 2011.

Wider Opportunities for Women (WOW), "Coming Up Short: Wages, Public Assistance and Economic Security Across America," Spring 2011. <http://www.wowonline.org/documents/ComingUpShort2011.pdf>

Working Poor Families Project (WFPF), "Framework of Indicators and Source Data," 2013. <http://www.workingpoorfamilies.org/wp-content/uploads/2013/05/FrameworkofIndicators20135-1-13.pdf>

Zavodny, Madeline, "Immigration and its Contribution to our Economic Strength," Testimony before the Joint Economic Committee of the U.S. Senate, May 8, 2013. http://www.aei.org/files/2013/05/08/zavodny-immigration-and-its-contribution-to-our-economic-strength_141729556780.pdf

Zurlo, Karen A., WonAh Yoon, and Hyungsoo Kim, "Unsecured Consumer Debt and Mental Health Outcomes in Middle-Aged and Older Americans," *Journals of Gerontology*, 69(3), May 2014, pp. 461-9. <http://www.ncbi.nlm.nih.gov/pubmed/24637231>

U.S. Department of Agriculture (USDA), "Food Security in the United States: Definitions of Food Security," USDA Economic Research Service, 2014. <http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx#.U8qeSJRdXmc>

U.S. Department of Agriculture (USDA), Frazão, Elizabeth, "High Costs Of Poor Eating Patterns In the United States," in *America's Eating Habits: Changes and Consequences*, USDA Economic Research Service, 1999. http://www.ers.usda.gov/media/91018/aib750a_1_.pdf

U.S. Department of Agriculture (USDA), "Key Statistics & Graphics," USDA Economic Research Service, 2012. <http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx>

U.S. Department of Commerce, Bureau of Economic Analysis (BEA), Regional Data, GDP and Personal Income, 2012c. http://www.bea.gov/iTable/index_regional.cfm

U.S. Department of Education, "ESEA Title I LEA Allocations – FY 2012," <http://www2.ed.gov/about/overview/budget/titlei/fy12/index.html>

U.S. Department of Housing and Urban Development (HUD), 2009 Worst Case Housing Needs of People With Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress, Office of Policy Development and Research, March 2011. http://www.huduser.org/portal/publications/WorstCaseDisabilities03_2011.pdf

U.S. Department of Housing and Urban Development (HUD), "Affordable Housing," definition of housing burden, 2012. <http://www.hud.gov/offices/cpd/affordablehousing/>

U.S. Department of Housing and Urban Development (HUD), "Bridging the Gap: Homelessness Policy," Insights into Housing and Community Development, Office of Policy Development and Research, 2011. http://www.huduser.org/portal/periodicals/insight/insight_1.pdf

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

U.S. Department of Housing and Urban Development (HUD), Summary of all HUD Programs, 2013 based on 2010 Census, 2013. <http://www.huduser.org/portal/datasets/picture/yearlydata.html>

U.S. Department of Veterans Affairs, "National Survey of Veterans, Active Duty Service Members, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses," prepared by Westat, October 2010. <http://www.va.gov/vetdata/docs/surveysandstudies/nvssurveyfinalweightedreport.pdf>

U.S. Department of Veterans Affairs, "Veteran Homelessness: A Supplemental Report to the 2010 Annual Homeless Assessment Report to Congress," National Center on Homelessness Among Veterans, 2010. <https://www.onecpd.info/resources/documents/2010aharveteransreport.pdf>

U.S. House of Representatives Committee on Oversight and Government Reform, "The Consumer Financial Protection Bureau's Threat to Credit Access in The United States," Staff Report, U.S. House of Representatives, 112th Congress, December 14, 2012. <http://oversight.house.gov/wp-content/uploads/2012/12/Access-to-Credit-Report-12.14.12.pdf>



Monroe County 2010-2030

Population Projections

March 15, 2011



TABLE OF CONTENTS

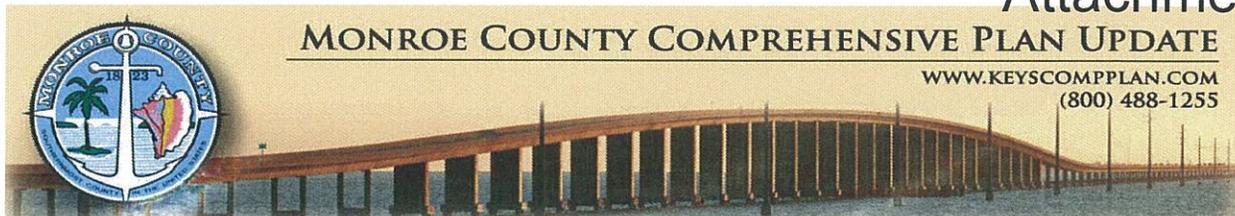
| Section | Title | Page |
|---------|--|------|
| 1.0 | <i>Background - Forecast Approach</i> | 2 |
| 2.0 | <i>ROGO Based Permanent Population Series</i> | 2 |
| 3.0 | <i>Analysis of Permanent Population Data</i> | 2 |
| 4.0 | <i>Analysis of Seasonal Population Data</i> | 3 |
| 5.0 | <i>Seasonality</i> | 4 |
| 6.0 | <i>Methodological Flaw in MCPD and FKAA Regarding Seasonal Shift</i> | 8 |
| 7.0 | <i>Seasonality in Retail Sales</i> | 10 |
| 8.0 | <i>Long term Trends in Retail Sales and Traffic</i> | 12 |
| 9.0 | <i>Countywide Functional Population</i> | 14 |
| 10.0 | <i>Determination of Unincorporated Area Functional Population</i> | 18 |
| 11.0 | <i>Unincorporated Population in Upper/Middle/Lower Keys</i> | 20 |

Appendix 1 – Monroe County Planning Department Population Study

Appendix 2 - FKAA Seasonal Methodology

Appendix 3 - County Population with Seasonal Replacement Calculations

Appendix 4 – Response to DCA Review Notes/Request for Additional Information



1.0 Background - Forecast Approach

The population forecast was prepared¹ for unincorporated Monroe County through year 2030 for the update of the County's Comprehensive Plan. Population is identified according to upper/middle/lower (UML) keys. It is based on the countywide functional population control total forecast through 2030; functional population is the sum of permanent plus seasonal population.

The Keith and Schnars (K&S) team begins with a permanent population forecast and a seasonal population forecast at the county level. The seasonal population series is based on the Florida Keys Aqueduct Authority (FKAA) data series. This series includes estimates of seasonal residences, RV's, hotel/motel, camps, boat liveaboards, mobile home, and other. The Department of Community Affairs (DCA) has recommended using the FKAA series for the purposes of estimating the seasonal population component, with appropriate updates to the methodology.

The permanent population series is the latest published by the University of Florida, Bureau of Economic and Business Research (BEBR). In as much as ROGO has been in place since 1993, BEBR population projections reflect a ROGO constrained growth trend. This means permanent population growth projections implicitly assume the continuation of the ROGO constraint and the effects of the ROGO constraint are implicitly embedded in the history.

2.0 ROGO Based Permanent Population Series

The ROGO based permanent population series will be used in the Comp Plan update as one component of the functional population. At the county level, for control totals, DCA has recommended using the latest BEBR annual estimates and the BEBR Medium series population projections from PS 156, published March 2010 for permanent population estimates.

3.0 Analysis of Permanent Population Data

University of Florida annual population estimates for municipalities and unincorporated areas indicates permanent population fell in the Keys from 2006-2008, with some a return to growth evidenced in 2009. The effect of the short term decline is to drive the long term population projections down. Thus, both recent history and future projections from BEBR suggest a downward trend in permanent population. This is reflected in the resulting Functional Population series shown in **Figure 1**. This series represents the sum of the most recent BEBR permanent projection and the FKAA seasonal projection.

¹ The population forecast was prepared by Fishkind and Associates with support from Keith and Schnars, P.A.

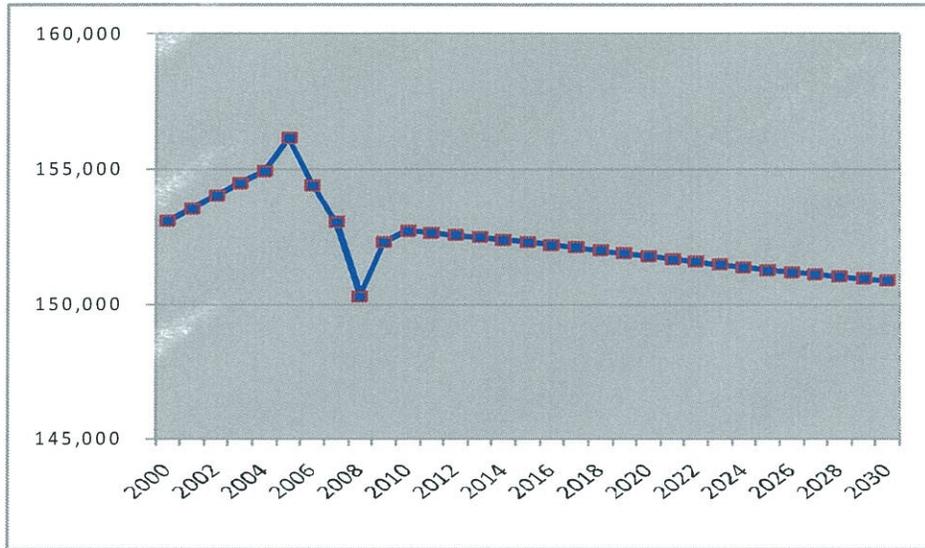


Figure 1 – Preliminary Functional Population Projection

4.0 Analysis of Seasonal Population Data

There is ongoing ROGO based residential growth and there is a substantial inventory of non-conforming, substandard, live-aboard and RV camp housing. Substandard, non-conforming units are being gradually removed from inventory, however, not at a rate fast enough to net out all residential growth. It is our view a portion of the permanent population losses have occurred as a result of the recession, a rise in foreclosures, depletion of affordable housing and increased unemployment. Nearly 3,500 units have been foreclosed throughout the Keys since 2005. The rise in home prices and threat of hurricanes has also contributed in our view to some permanent population loss. Losses associated with some of these conditions may be temporary, resulting in renewed growth after the recession. The BEBR annual permanent population estimate for 2009 indicated, net positive permanent population growth in 2009 and small losses in 2010.

On the other hand, of all the new single family housing growth in Monroe County since 1999, nearly 70% has been in non-homesteaded units. It is likely this is a function of both growth in seasonal population as well as permanent population loss, which may cause once permanently occupied existing units to become non-homesteaded. This latter aspect represents a shift from existing permanent population to seasonal population and is why the non-homesteaded mix is so high.



5.0 Seasonality

Seasonal population is one component of Functional population. K&S has researched three functional population series. The three functional series in this analysis include permanent populations based on Census, BEBR and FKAA. In each of these scenarios the same Seasonal series, from FKAA, is used. The FKAA seasonal series is the seasonal series developed by Monroe County Planning Department (MCPD). The detailed methodology for the Seasonal series is found in the MCPD report included as Appendix 1. The FKAA seasonal series methodology generated from the MCPD report is found in **Appendix 2**.

As permanent population has fallen we must examine whether and the degree to which it is replaced by seasonal population. The American Communities Survey from 2005, 2008 and the Census 2000 data indicate a substantial increase in housing units held for seasonal use. These data indicate the number of seasonal units has risen from 12,628 in 2000 to 15,262 in 2005 to 19,195 in 2008 (**Table 2**). This is an increase of 6,567 seasonal units. This would represent a shift into seasonal population by as much as 16,418 persons. During the same period permanently occupied units have fallen from 35,086 to 29,084, some 6,002 units or a decline of 15,005 persons (**Table 1**). Based on the ACS and Census data, the loss in permanent population is approximately equivalent to the gain in seasonal population since year 2000.

**Table 1- H1 - Vacant and Occupied Unit Counts****Table H1. Housing Units by Vacancy Status and Tenure by Units in Structure, 2000 - Monroe County**

| Monroe County Units in Structure | Occupied Units | | | Vacant Units | Total Units | Vacant % |
|-------------------------------------|----------------|---------------|---------------|-----------------|----------------|---------------|
| | Owner | Renter | Total | | | |
| 1, detached | 13,866 | 3,496 | 17,362 | 6,850 | 24,212 | 28.29% |
| 1, attached | 1,045 | 1,503 | 2,548 | 1,655 | 4,203 | 39.38% |
| 2 | 480 | 1,598 | 2,078 | 453 | 2,531 | 17.90% |
| 3 or 4 | 306 | 1,875 | 2,181 | 589 | 2,770 | 21.26% |
| 5 to 9 | 215 | 1,042 | 1,257 | 897 | 2,154 | 41.64% |
| 10 to 19 | 403 | 425 | 828 | 899 | 1,727 | 52.06% |
| 20 to 49 | 375 | 180 | 555 | 1,039 | 1,594 | 65.18% |
| 50 or more | 346 | 1,043 | 1,389 | 444 | 1,833 | 24.22% |
| Mobile home | 4,468 | 1,945 | 6,413 | 3,401 | 9,814 | 34.65% |
| Boat, RV, van, etc. | 396 | 79 | 475 | 304 | 779 | 39.02% |
| Total | 21,900 | 13,186 | 35,086 | 16,531 | 51,617 | 32.03% |

Table H1. Housing Units by Vacancy Status and Tenure by Units in Structure, 2005 - Monroe County

| Monroe County Units in Structure | Occupied Units | | | Vacant Units | Total Units | Vacant % |
|-------------------------------------|----------------|---------------|---------------|-----------------|----------------|---------------|
| | Owner | Renter | Total | | | |
| 1, detached | 16,618 | 2,024 | 18,642 | 7,448 | 26,090 | 28.55% |
| 1, attached | 1,427 | 2,106 | 3,533 | 2,978 | 6,511 | 45.74% |
| 2 | 621 | 973 | 1,594 | 636 | 2,230 | 28.52% |
| 3 or 4 | 52 | 1,521 | 1,573 | 638 | 2,211 | 28.86% |
| 5 to 9 | 458 | 482 | 940 | 1,440 | 2,380 | 60.50% |
| 10 to 19 | 597 | 46 | 643 | 505 | 1,148 | 43.99% |
| 20 to 49 | 132 | 1,125 | 1,257 | 1,198 | 2,455 | 48.80% |
| 50 or more | 435 | 532 | 967 | 203 | 1,170 | 17.35% |
| Mobile home | 2,876 | 1,485 | 4,361 | 3,904 | 8,265 | 47.24% |
| Boat, RV, van, etc. | 405 | 46 | 451 | 0 | 451 | 0.00% |
| Total | 23,621 | 10,340 | 33,961 | 18,950 | 52,911 | 35.81% |

Table H1. Housing Units by Vacancy Status and Tenure by Units in Structure, 2008 - Monroe County

| Monroe County Units in Structure | Occupied Units | | | Vacant Units | Total Units | Vacant % |
|-------------------------------------|----------------|--------------|---------------|-----------------|----------------|---------------|
| | Owner | Renter | Total | | | |
| 1, detached | 15,019 | 3,344 | 18,363 | 10,351 | 28,714 | 36.05% |
| 1, attached | 490 | 1,233 | 1,723 | 3,209 | 4,932 | 65.06% |
| 2 | 371 | 803 | 1,174 | 764 | 1,938 | 39.42% |
| 3 or 4 | 283 | 699 | 982 | 1,581 | 2,563 | 61.69% |
| 5 to 9 | 272 | 845 | 1,117 | 2,158 | 3,275 | 65.89% |
| 10 to 19 | 170 | 202 | 372 | 1,011 | 1,383 | 73.10% |
| 20 to 49 | 161 | 56 | 217 | 828 | 1,045 | 79.23% |
| 50 or more | 463 | 504 | 967 | 816 | 1,783 | 45.77% |
| Mobile home | 2,739 | 1,121 | 3,860 | 4,011 | 7,871 | 50.96% |
| Boat, RV, van, etc. | 164 | 145 | 309 | 0 | 309 | 0.00% |
| Total | 20,132 | 8,952 | 29,084 | 24,729 | 53,813 | 45.95% |



Table 2-H3

Table H3. Number of Vacant Units by Vacancy Status, 2000 - Monroe County

| Monroe County Vacancy Status | Vacant Units | % |
|---|-----------------|----------------|
| For rent | 1,663 | 10.06% |
| For sale only | 759 | 4.59% |
| Rented or sold, not occupied | 304 | 1.84% |
| For seasonal, recreational, or occasional use | 12,628 | 76.39% |
| For migrant workers | 48 | 0.29% |
| Other vacant | 1,129 | 6.83% |
| Total | 16,531 | 100.00% |

Table H3. Number of Vacant Units by Vacancy Status, 2005 - Monroe County

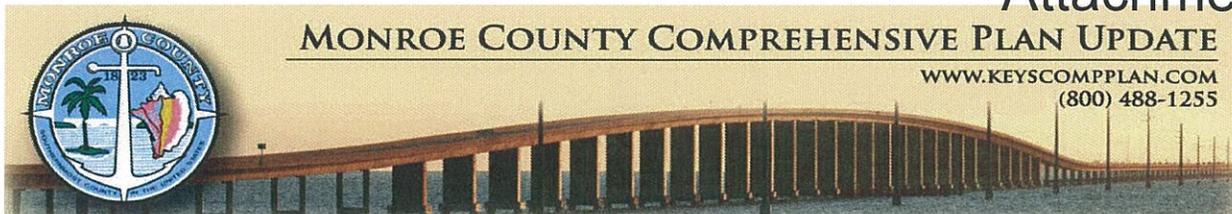
| Monroe County Vacancy Status | Vacant Units | % |
|---|-----------------|----------------|
| For rent | 943 | 4.98% |
| Rented, not occupied | 458 | 2.42% |
| For sale only | 448 | 2.36% |
| Sold, not occupied | 123 | 0.65% |
| For seasonal, recreational, or occasional use | 15,738 | 83.05% |
| For migrant workers | 0 | 0.00% |
| Other vacant | 1,240 | 6.54% |
| Total | 18,950 | 100.00% |

Table H3. Number of Vacant Units by Vacancy Status, 2008 - Monroe County

| Monroe County Vacancy Status | Vacant Units | % |
|---|-----------------|----------------|
| For rent | 1,581 | 6.43% |
| Rented, not occupied | 53 | 0.22% |
| For sale only | 1,545 | 6.28% |
| Sold, not occupied | 441 | 1.79% |
| For seasonal, recreational, or occasional use | 19,195 | 78.03% |
| For migrant workers | 0 | 0.00% |
| Other vacant | 1,914 | 7.78% |
| Total | 24,729 | 100.53% |

Source: US Census and American Communities Survey;
Prepared by the South Florida Regional Planning Council

Contributing to the support of the seasonal increase phenomenon is the rate of foreclosures and the Monroe County Property Appraiser data regarding homestead exemptions. It is generally believed non-homesteaded properties represent seasonal vacant, second homes, or for-rent units. Population in these should be distinguished from



short-term tourist visitors. However, in times of high foreclosure rates, a shift to non-homestead may represent a temporary loss in permanent population.

During the housing bubble from 2003-2008 in fact non-homesteaded units did rise. This coincided with a rise in foreclosures, as well as speculative investing and reported permanent population losses. There were 3,431 foreclosures in Monroe County from 2005-2009.

During the 2000-2009 period, total homesteaded units increased from 16,005 to 16,698 units, a net increase of 693 units. Non-homesteaded units moved from 20,784 to 22,197, a net increase of 1,413 units. This compares with the 3,431 foreclosures from 2005-2009, recognizing it is likely as much as half of the foreclosed units may have been resold since the initial foreclosures which began in 2005, and some tendency to for those units to return to a homesteaded status. By 2009, after speculative investing ceased, the share of non-homesteaded properties went back down, falling to 2003 levels. This is consistent with the expectation of resold foreclosures regaining homesteads (**Figure 2**). Also, as noted, permanent population increased during 2009 according to BEBR, supporting an increase in permanent population.

The non-homestead rate for all units is now 57.1%. This is essentially the same rate both pre and post bubble. Single family non-homestead rates began to move up more closely in concert with rising foreclosures (**Figure 2**). This supports our belief a considerable portion of permanent population losses may be attributable to foreclosures arising from the speculative housing bubble, and thus temporary. The expectation is some permanent population may return to these units over the course of the planning horizon – thus permanent population may increase over this period in substantially greater numbers than the growth in new housing units. To the degree this condition occurs, the BEBR medium series permanent population projection will be in error and will under-project permanent population growth. Planning for this contingency in the face of an unknown resolution to thousands of foreclosures is necessary. Thus, reflecting the population associated with portions of these foreclosed units as non-homestead and seasonal population will also correct and compensate for this potential longer term problem with the BEBR projection.