

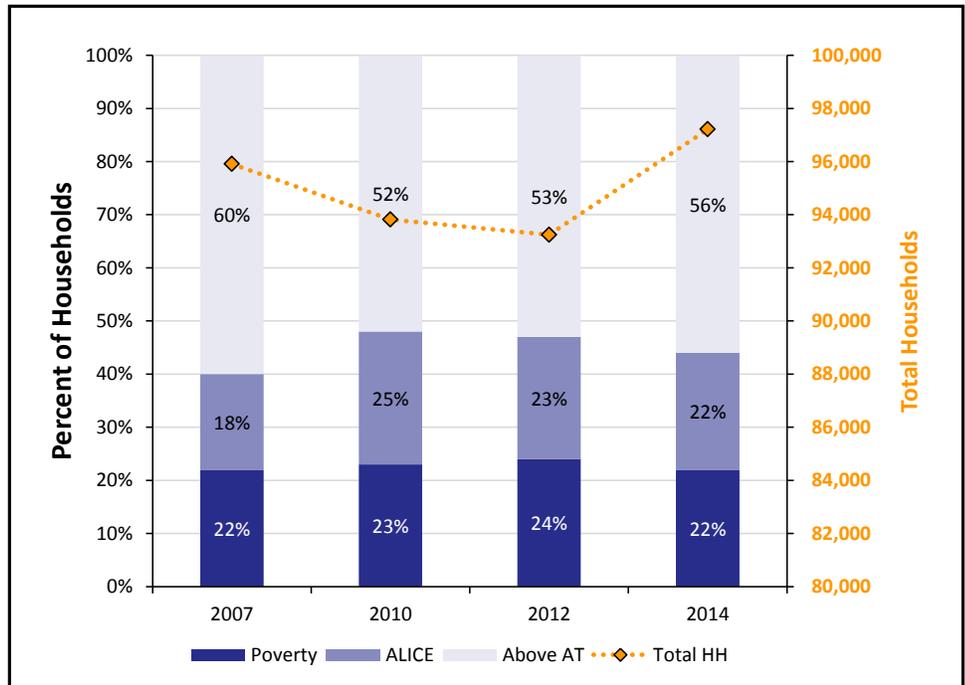
ALICE IN ALACHUA COUNTY

Population: 256,380 | **Number of Households:** 97,215
Median Household Income: \$45,228 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 42,775 (44%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Alachua County

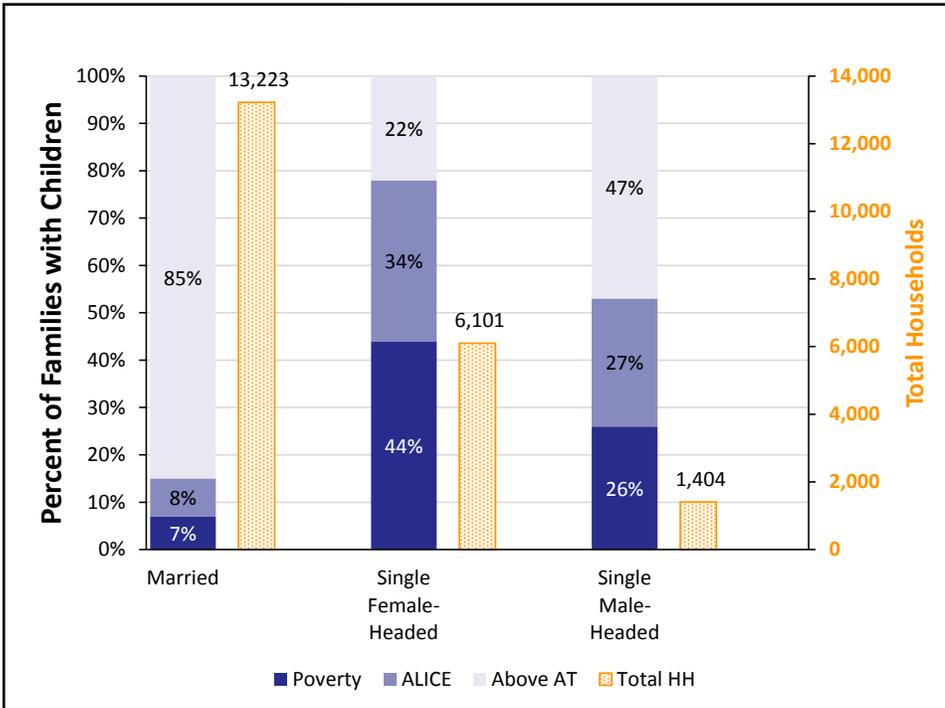
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$665	\$869
Child Care	\$-	\$1,030
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$151	\$387
Taxes	\$199	\$252
Monthly Total	\$1,659	\$4,253
ANNUAL TOTAL	\$19,908	\$51,036
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Alachua County families with children live below the ALICE Threshold. Though more Alachua County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

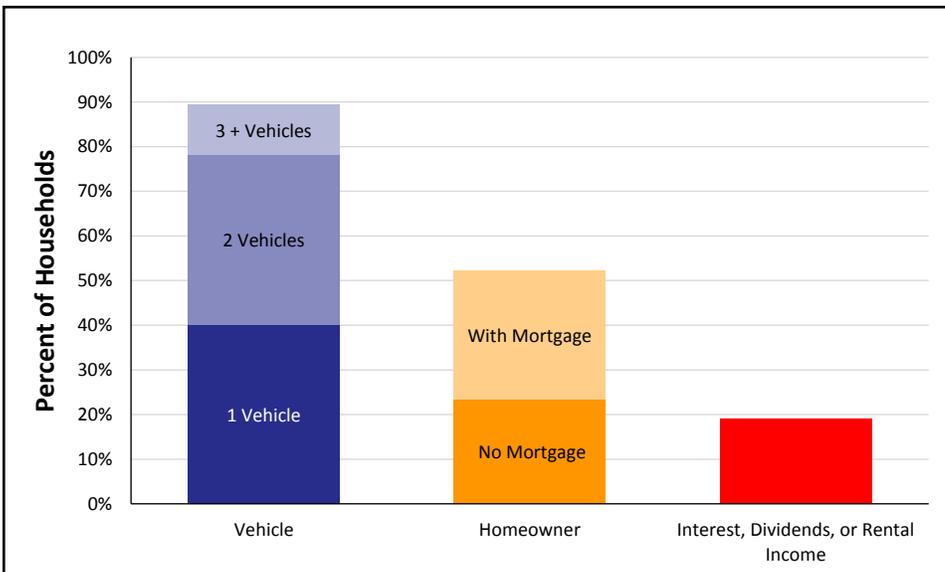
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Alachua County, 2014		
Town	Total HH	% ALICE & Poverty
Alachua	4,142	40%
Archer	401	54%
Gainesville	49,098	55%
Gainesville CCD	65,413	51%
Hawthorne	498	52%
Hawthorne CCD	2,033	52%
High Springs	1,801	34%
High Springs-Alachua CCD	16,114	36%
Micanopy	283	44%
Micanopy CCD	1,206	40%
Newberry	1,875	30%
Newberry-Archer CCD	8,592	27%
Waldo	425	64%
Waldo CCD	2,779	46%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

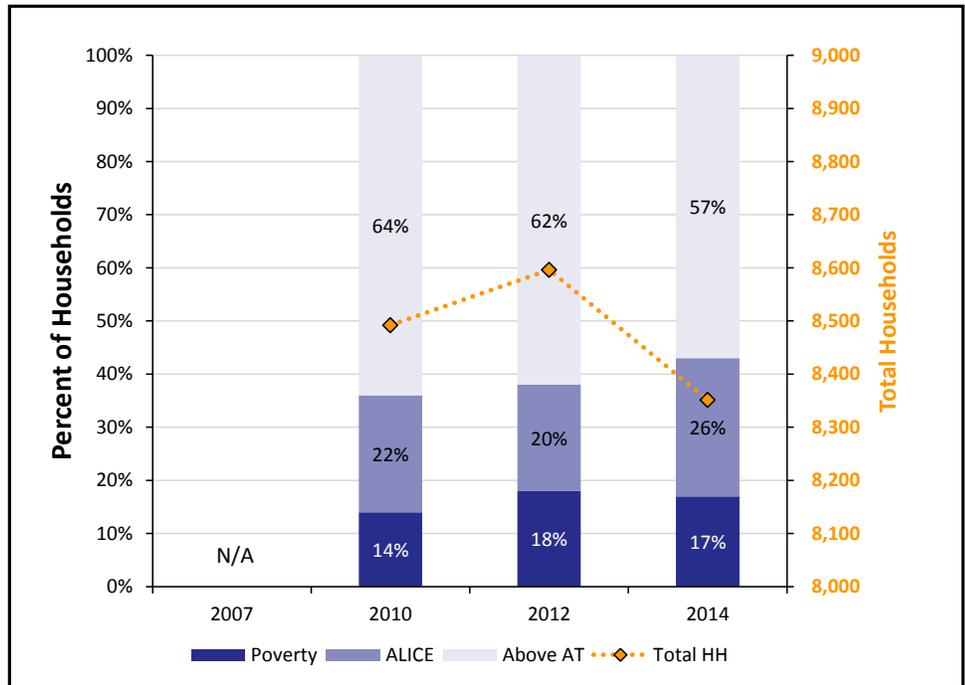
ALICE IN BAKER COUNTY

Population: 27,057 | **Number of Households:** 8,351
Median Household Income: \$46,865 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,591 (43%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Baker County

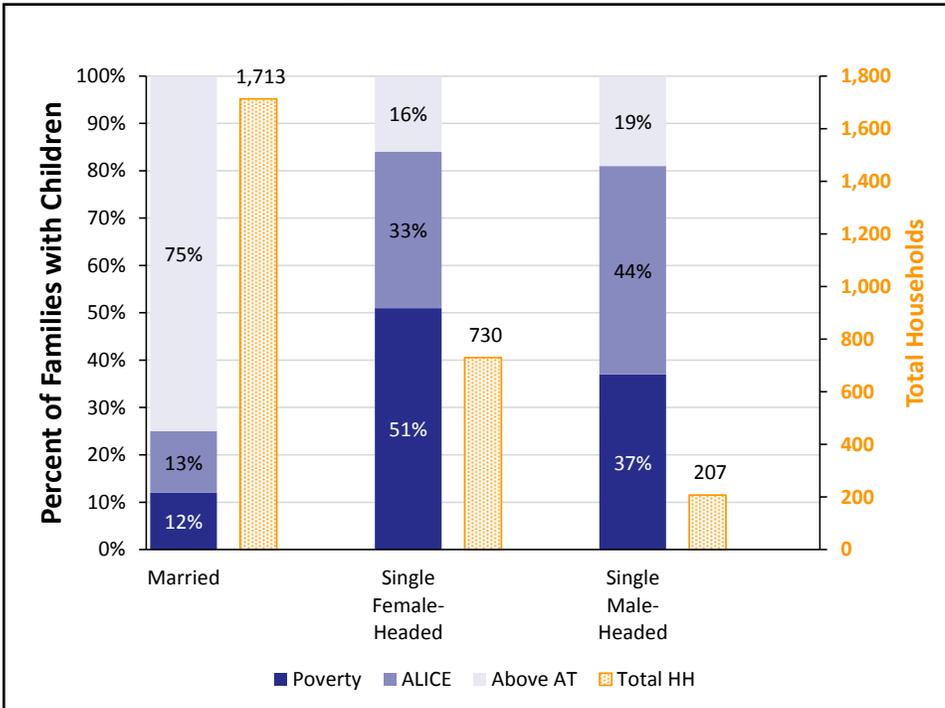
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$493	\$731
Child Care	\$-	\$757
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$334
Taxes	\$160	\$141
Monthly Total	\$1,427	\$3,678
ANNUAL TOTAL	\$17,124	\$44,136
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Baker County families with children live below the ALICE Threshold. Though more Baker County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

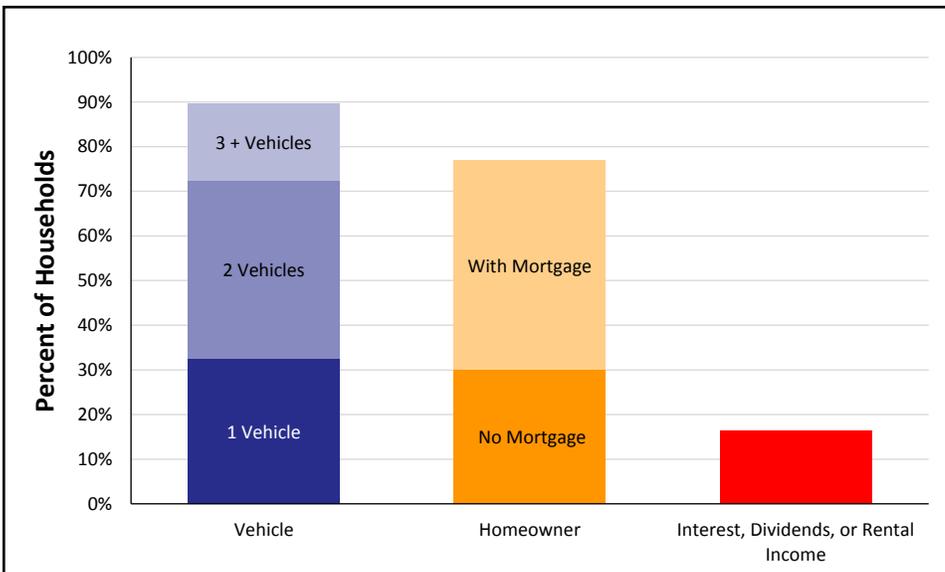
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Baker County, 2014		
Town	Total HH	% ALICE & Poverty
Macclenny	1,975	54%
Macclenny CCD	4,542	43%
Sanderson CCD	3,809	43%

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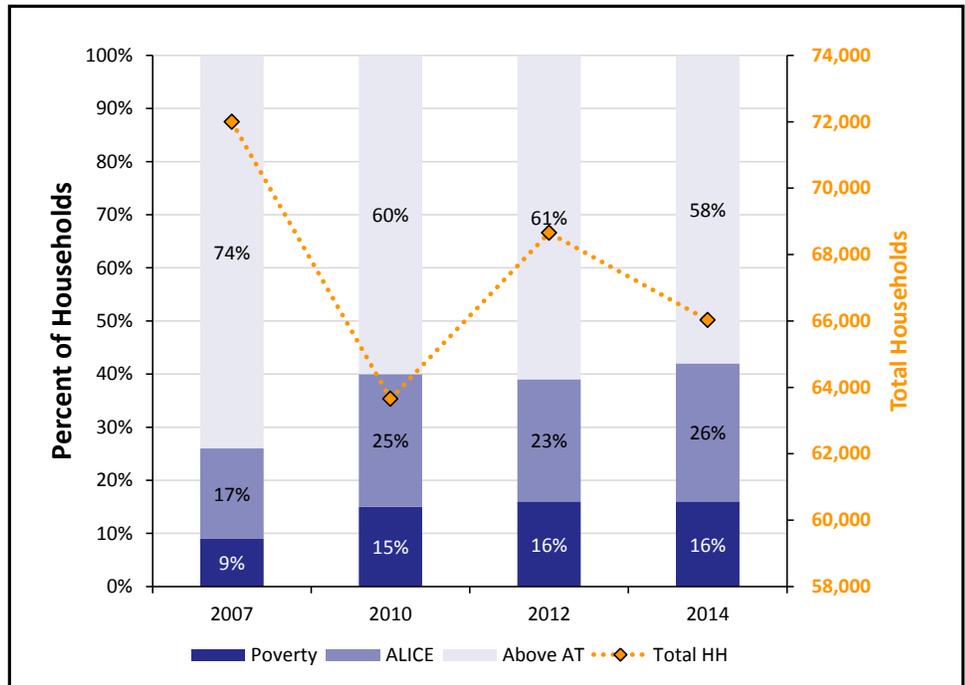
ALICE IN BAY COUNTY

Population: 178,985 | **Number of Households:** 66,024
Median Household Income: \$44,775 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 27,730 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Bay County

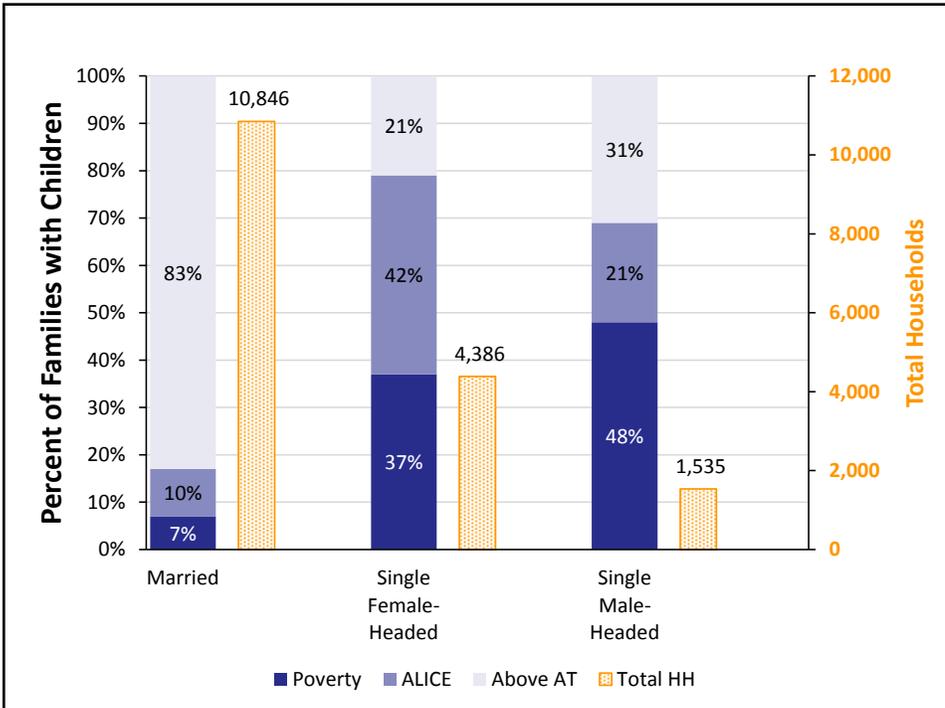
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$684	\$862
Child Care	\$-	\$920
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$153	\$371
Taxes	\$205	\$217
Monthly Total	\$1,686	\$4,085
ANNUAL TOTAL	\$20,232	\$49,020
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Bay County families with children live below the ALICE Threshold. Though more Bay County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

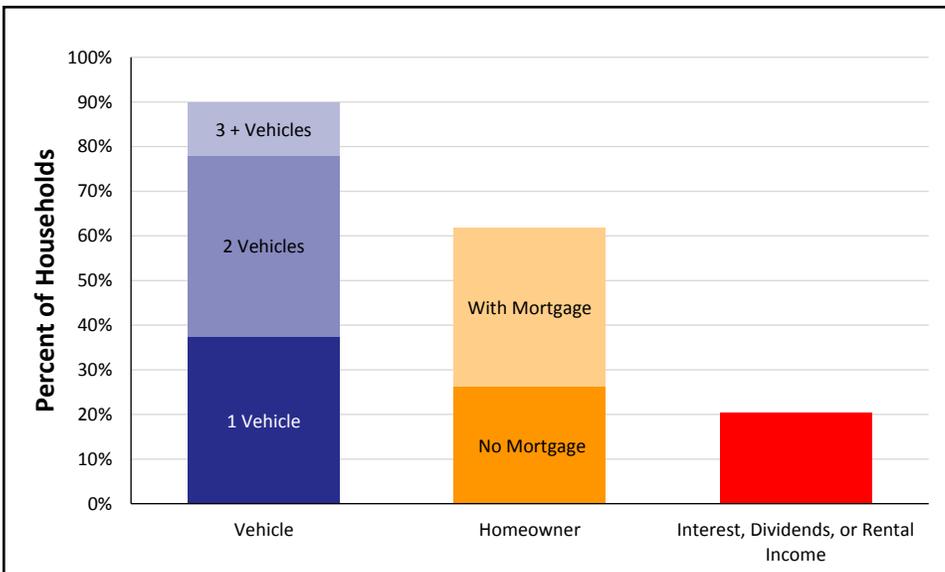


Bay County, 2014		
Town	Total HH	% ALICE & Poverty
Callaway	5,159	37%
Cedar Grove CDP	1,219	53%
Laguna Beach CDP	1,840	35%
Lower Grand Lagoon CDP	2,077	46%
Lynn Haven	7,316	33%
Lynn Haven CCD	9,109	32%
Mexico Beach	637	36%
Mexico Beach CCD	1,423	32%
Panama City	14,781	50%
Panama City Beach	5,146	32%
Panama City Beaches CCD	15,976	36%
Panama City CCD	34,780	44%
Parker	2,077	42%
Pretty Bayou CDP	1,328	41%
Southport CCD	3,548	37%
Springfield	3,496	54%
Tyndall AFB CDP	786	29%
Upper Grand Lagoon CDP	6,070	35%
Youngs CCD	2,552	44%

What assets do households have?

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

Assets, All Households, 2014



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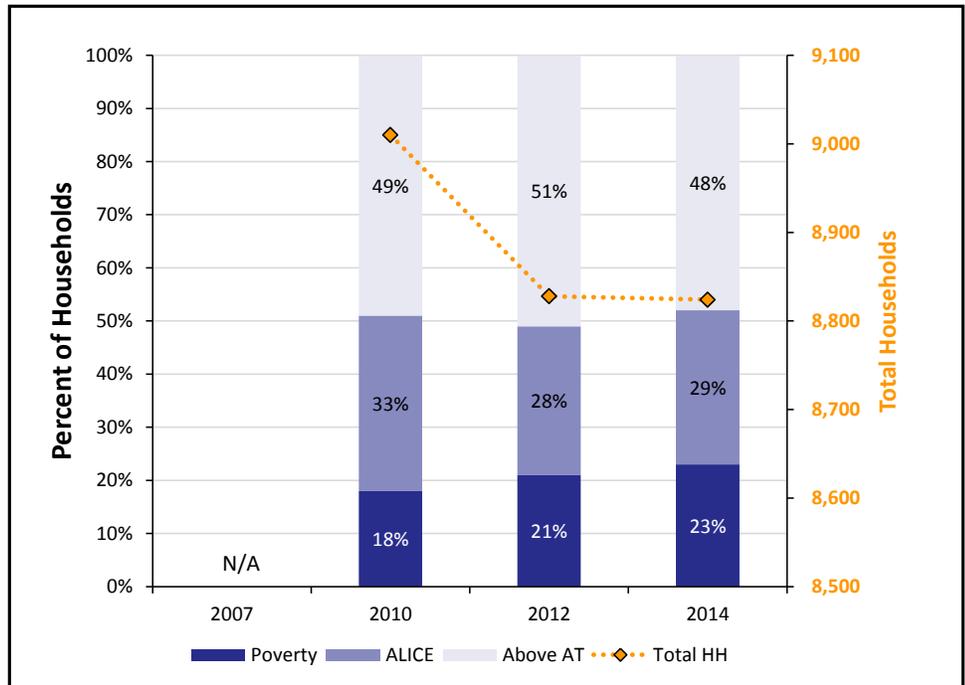
ALICE IN BRADFORD COUNTY

Population: 27,552 | **Number of Households:** 8,824
Median Household Income: \$40,481 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 4,588 (52%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Bradford County

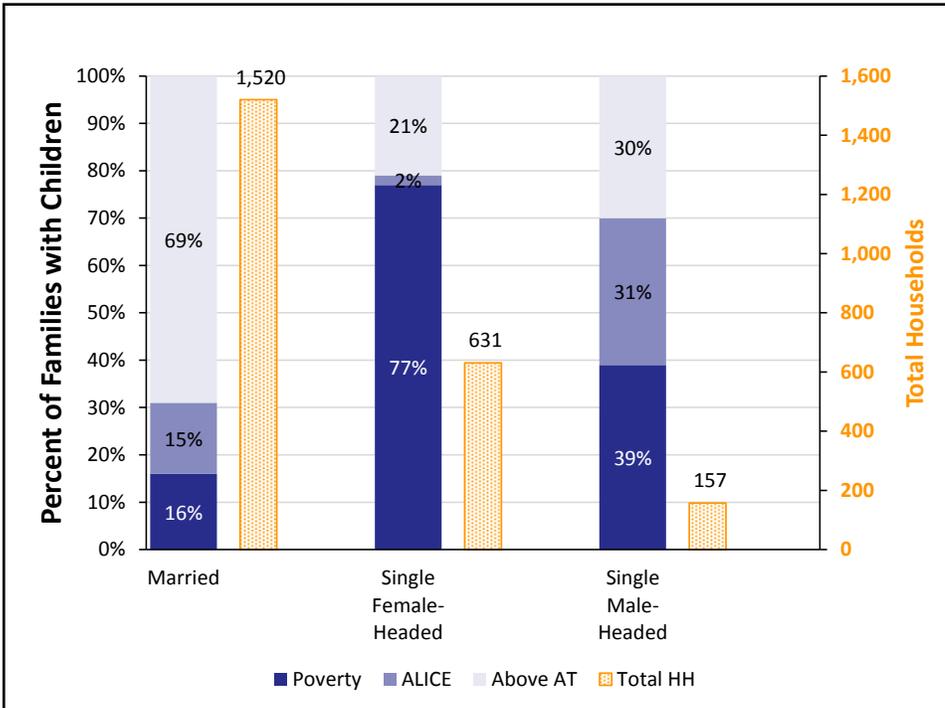
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Bradford County families with children live below the ALICE Threshold. Though more Bradford County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

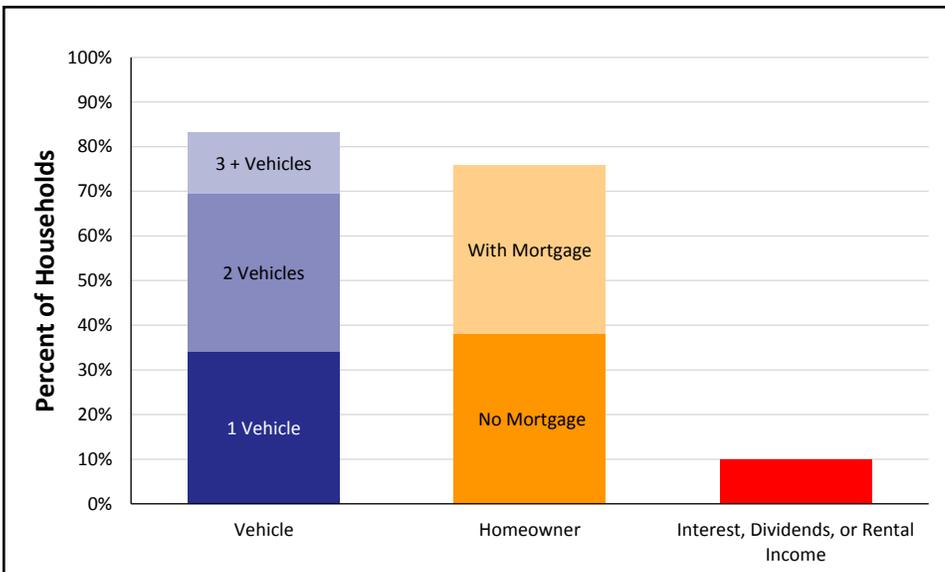
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Bradford County, 2014		
Town	Total HH	% ALICE & Poverty
Brooker CCD	436	51%
Hampton CCD	2,386	45%
Lawley	422	67%
Lawley CCD	1,502	54%
Starke	2,122	58%
Starke CCD	4,500	54%

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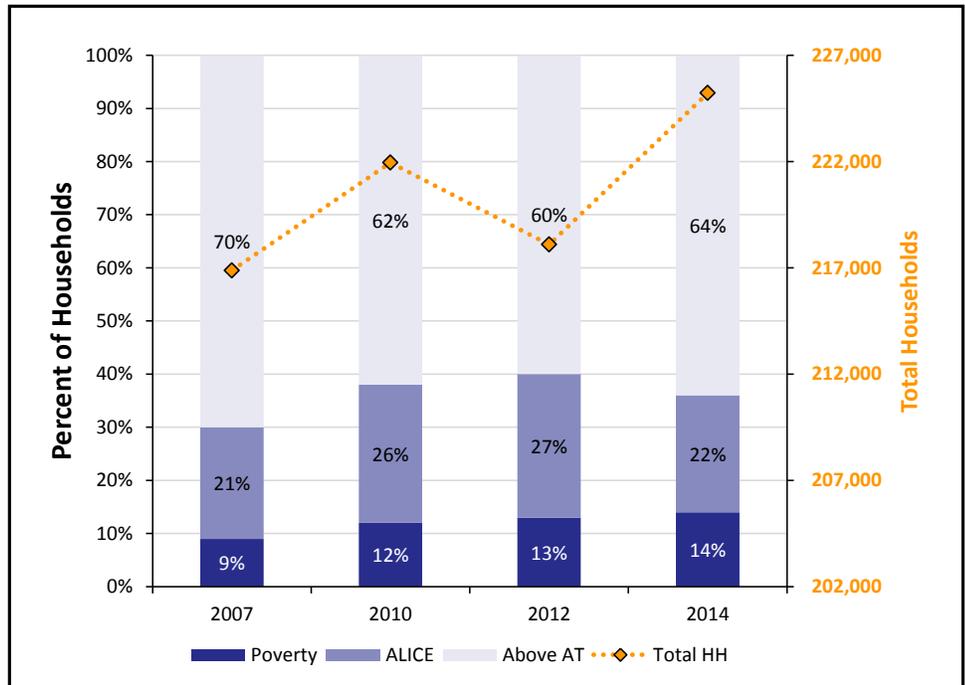
ALICE IN BREVARD COUNTY

Population: 556,885 | **Number of Households:** 225,226
Median Household Income: \$47,907 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 81,081 (36%)

How many households are struggling?

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Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Brevard County

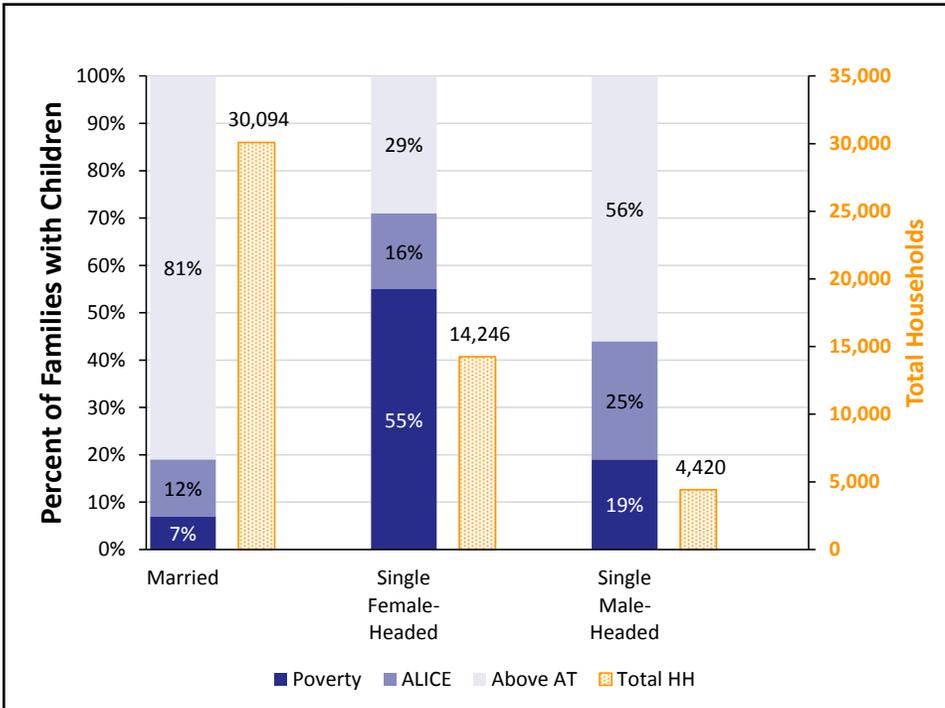
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$533	\$862
Child Care	\$-	\$933
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$134	\$373
Taxes	\$169	\$221
Monthly Total	\$1,480	\$4,104
ANNUAL TOTAL	\$17,760	\$49,248
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Brevard County families with children live below the ALICE Threshold. Though more Brevard County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

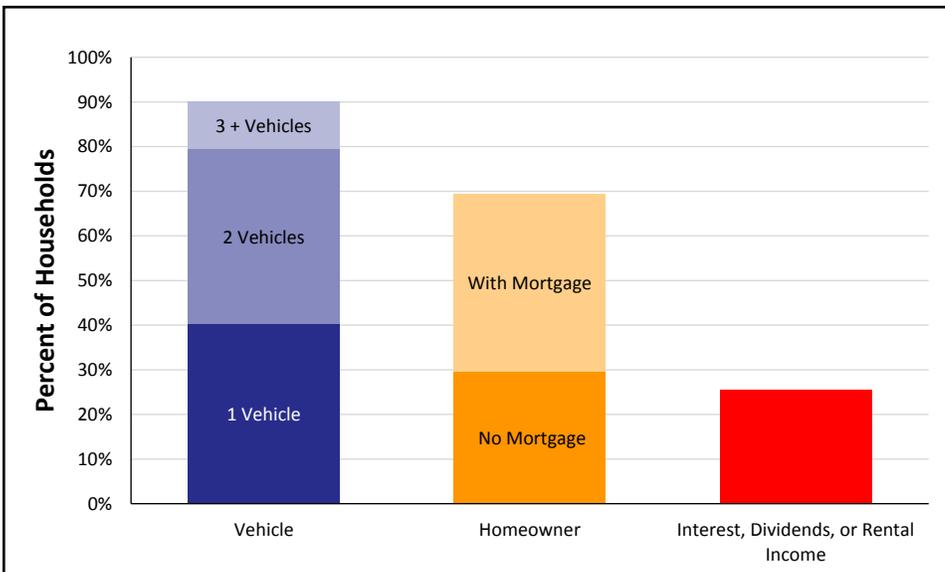
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Brevard County, 2014		
Town	Total HH	% ALICE & Poverty
Cape Canaveral	5,865	39%
Cocoa	7,130	56%
Cocoa Beach	5,735	32%
Cocoa Beach-Cape Canaveral CCD	12,809	36%
Cocoa West CDP	1,945	68%
Cocoa-Rockledge CCD	44,823	34%
Grant-Valkaria	1,558	27%
Indialantic	1,225	29%
Indialantic-Melbourne Beach CCD	18,782	26%
Indian Harbour Beach	3,750	32%
June Park CDP	1,568	31%
Malabar	1,037	22%
Malabar CCD	7,108	42%
Melbourne	33,573	41%
Melbourne Beach	1,308	25%
Melbourne CCD	51,079	39%
Melbourne Shores-Florida Beach CCD	3,235	32%
Melbourne Village	307	30%
Merritt Island CCD	17,690	34%
Merritt Island CDP	14,410	36%
Micco CDP	4,394	50%
Mims CDP	2,752	42%
Palm Bay	37,241	42%
Palm Bay CCD	37,372	42%
Palm Shores	431	31%
Patrick AFB CDP	321	28%
Port St. John CDP	4,301	33%
Rockledge	9,941	30%
Satellite Beach	4,009	18%
Sharpes CDP	1,268	42%
South Patrick Shores CDP	2,536	24%
Titusville	18,438	44%
Titusville CCD	27,023	40%
Viera East CDP	4,417	24%
Viera West CDP	3,114	9%
West Brevard CCD	1,661	11%
West Melbourne	7,318	33%

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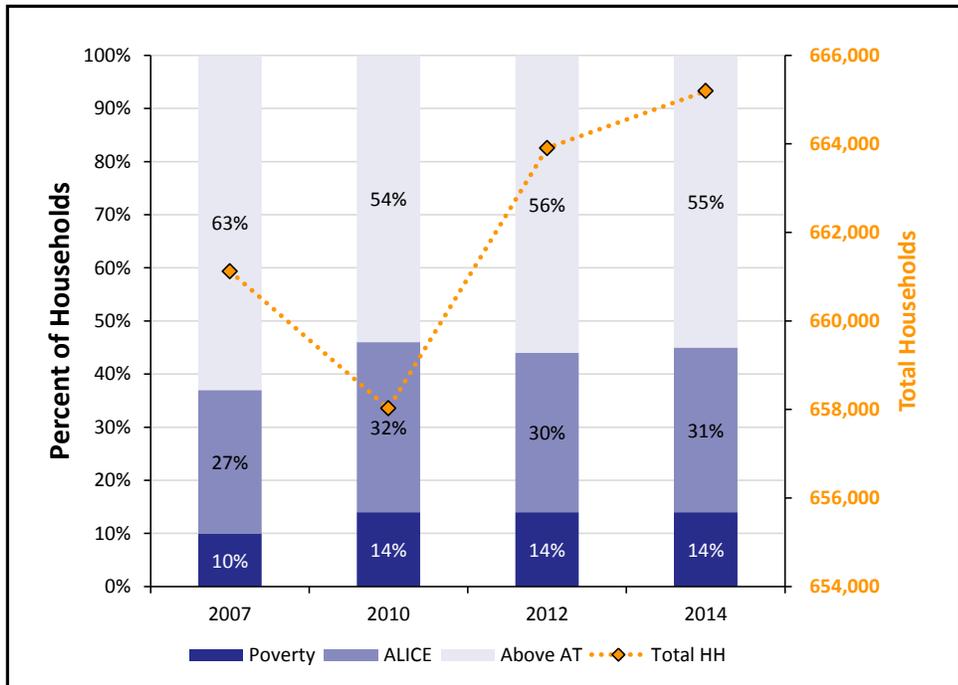
ALICE IN BROWARD COUNTY

Population: 1,869,235 | **Number of Households:** 665,192
Median Household Income: \$51,608 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 299,336 (45%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Broward County

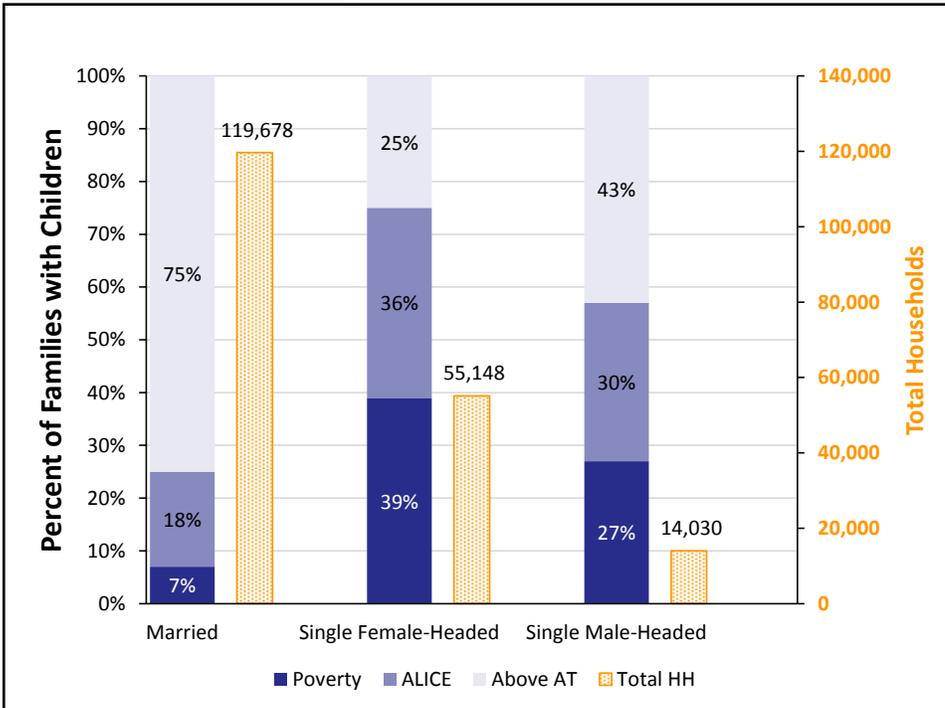
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$762	\$1,260
Child Care	\$-	\$1,100
Food	\$182	\$550
Transportation	\$338	\$676
Health Care	\$78	\$312
Miscellaneous	\$157	\$424
Taxes	\$215	\$339
Monthly Total	\$1,732	\$4,661
ANNUAL TOTAL	\$20,784	\$55,932
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Broward County families with children live below the ALICE Threshold. Though more Broward County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

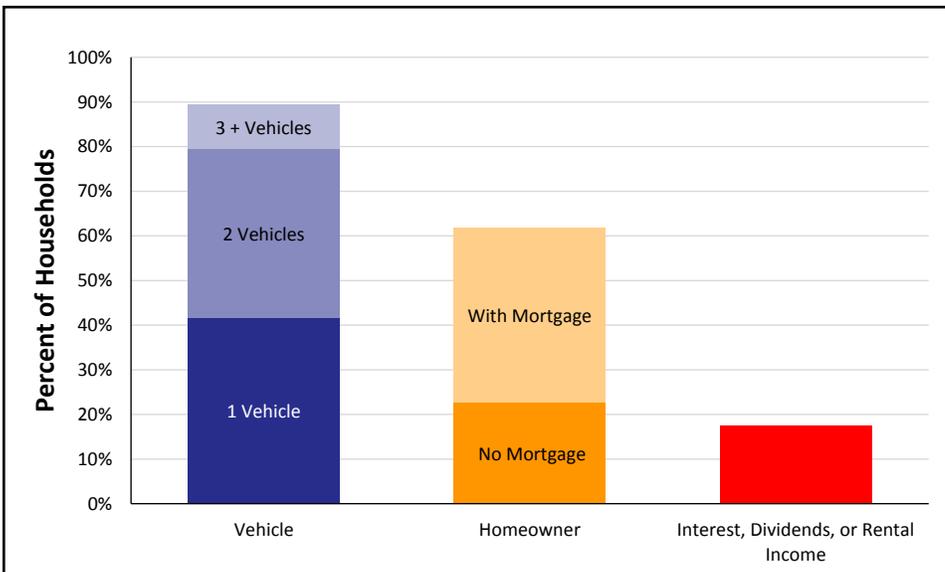
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Broward County, 2014		
Town	Total HH	% ALICE & Poverty
Boulevard Gardens CDP	505	54%
Broadview Park CDP	2,072	55%
Coconut Creek	22,067	42%
Cooper City	10,508	20%
Coral Springs	40,278	32%
Coral Springs-Margate CCD	78,091	46%
Dania Beach	11,986	56%
Davie	33,209	42%
Davie CCD	68,710	32%
Deerfield Beach	30,923	58%
Deerfield Beach CCD	66,415	41%
Fort Lauderdale	75,205	47%
Fort Lauderdale CCD	120,834	51%
Franklin Park CDP	371	86%
Hallandale Beach	18,042	61%
Hallandale Beach CCD	21,886	61%
Hillsboro Beach	969	30%
Hollywood	56,965	50%
Hollywood CCD	71,947	51%
Lauderdale Lakes	11,328	68%
Lauderdale-by-the-Sea	3,773	39%
Lauderhill	23,073	61%
Lighthouse Point	4,890	32%
Margate	20,891	52%
Miramar	36,377	35%
Miramar-Pembroke Pines CCD	94,990	37%
North Lauderdale	12,047	57%
Oakland Park	17,031	54%
Parkland	7,827	14%
Pembroke Park	2,480	71%
Pembroke Pines	54,927	39%
Plantation	34,058	35%
Plantation CCD	99,872	47%
Pompano Beach	43,307	54%
Pompano Beach CCD	44,824	54%
Roosevelt Gardens CDP	736	59%
Sea Ranch Lakes	280	14%
Southwest Ranches	2,154	25%
Sunrise	30,491	44%
Tamarac	27,011	51%
Washington Park CDP	450	70%
West Park	3,922	56%
Weston	21,317	24%
Wilton Manors	6,245	46%

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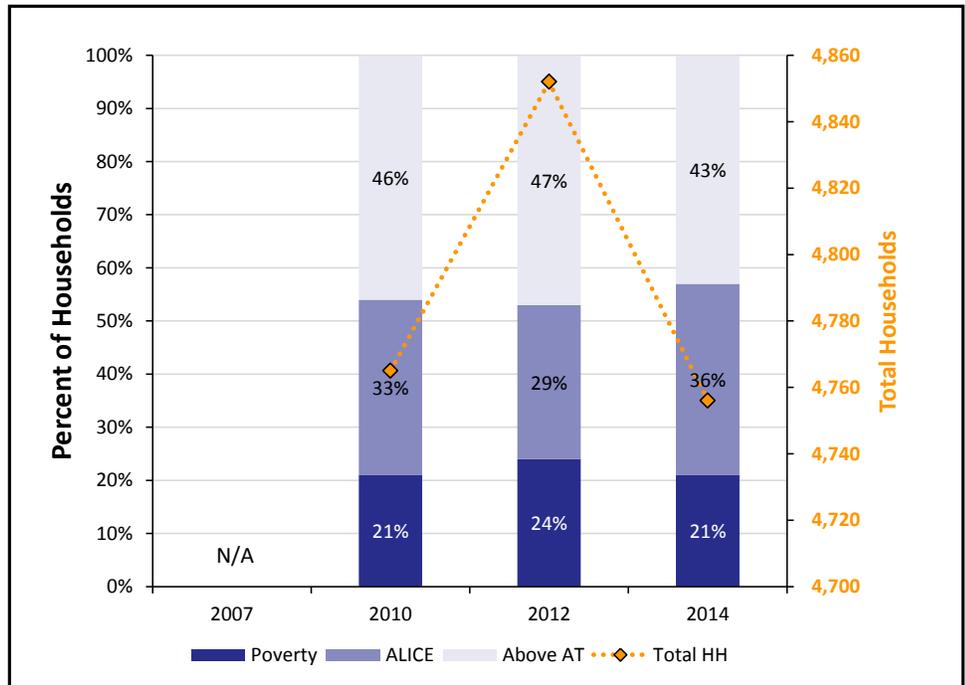
ALICE IN CALHOUN COUNTY

Population: 14,657 | **Number of Households:** 4,756
Median Household Income: \$34,053 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,711 (57%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Calhoun County

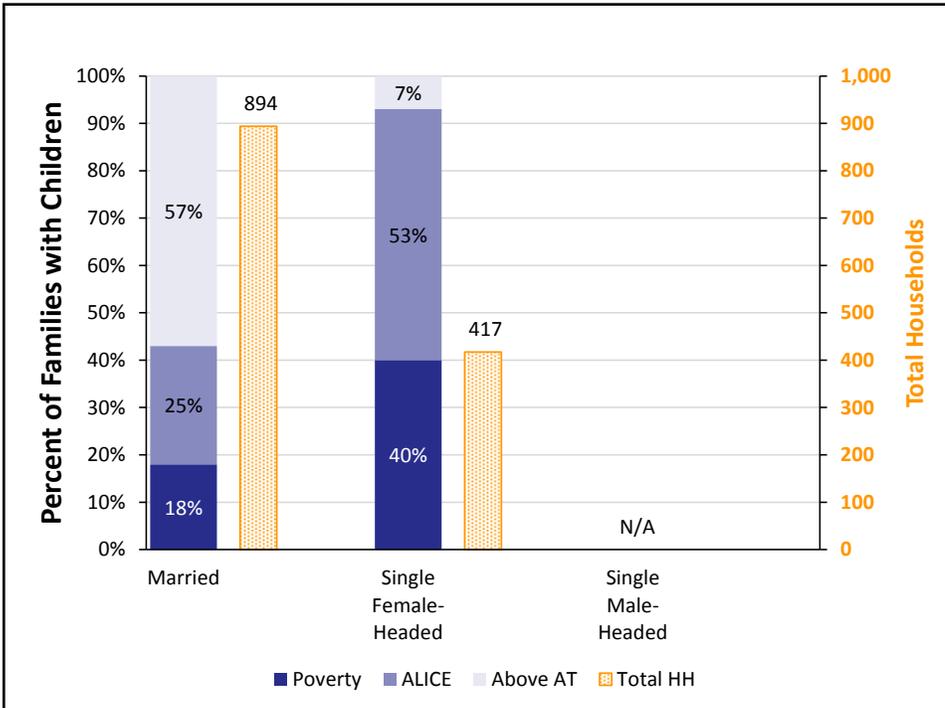
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Calhoun County families with children live below the ALICE Threshold. Though more Calhoun County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

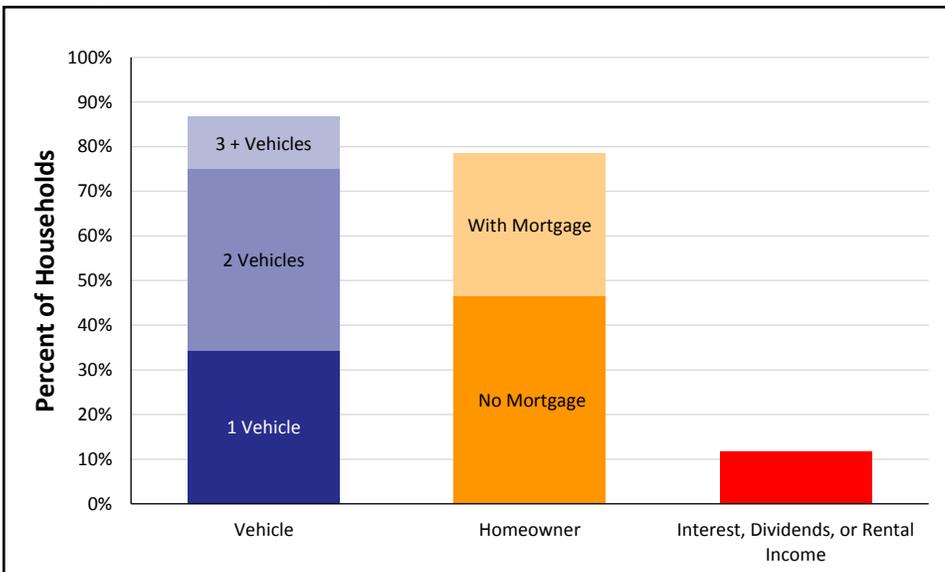
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Altha CCD	994	60%
Blounts	900	57%
Blounts CCD	2,293	61%
West Calhoun CCD	1,469	49%

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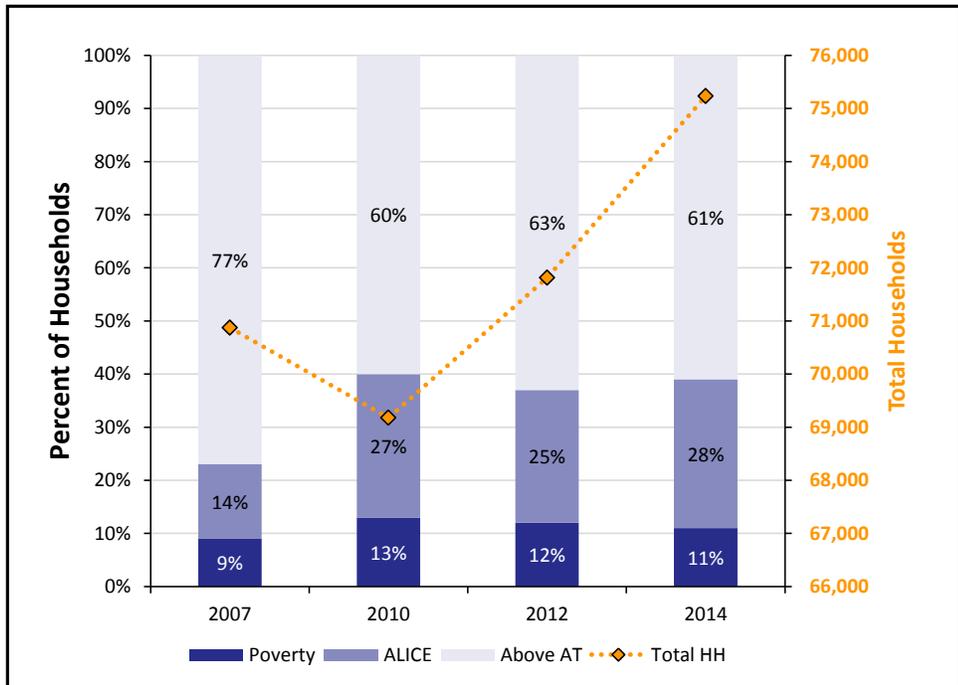
ALICE IN CHARLOTTE COUNTY

Population: 168,474 | **Number of Households:** 75,234
Median Household Income: \$43,039 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 29,341 (39%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Charlotte County

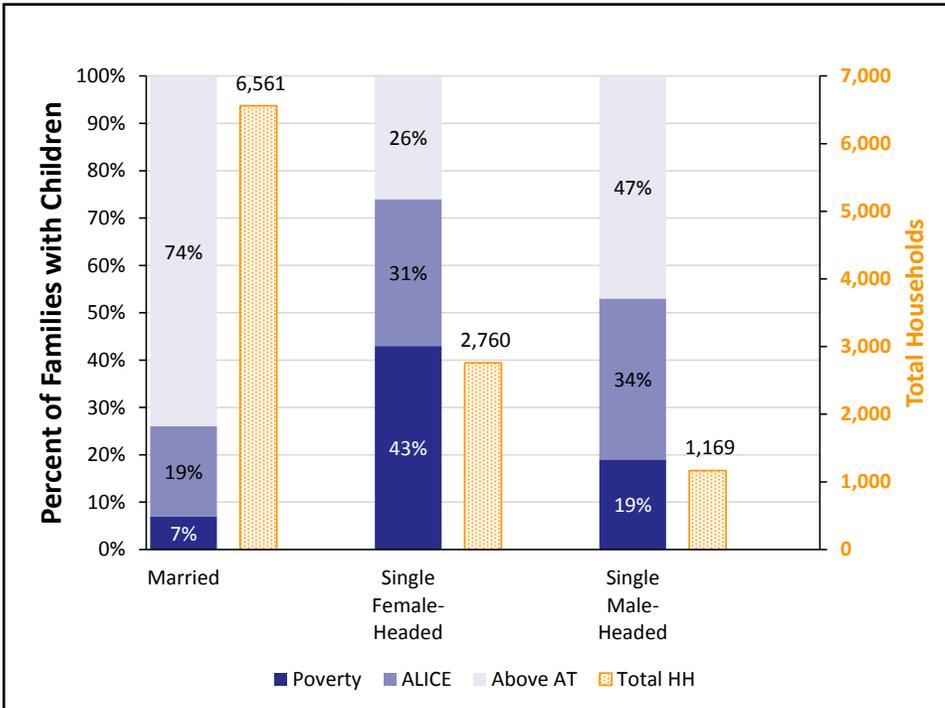
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$511	\$859
Child Care	\$-	\$1,180
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$405
Taxes	\$164	\$295
Monthly Total	\$1,451	\$4,454
ANNUAL TOTAL	\$17,412	\$53,448
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Charlotte County families with children live below the ALICE Threshold. Though more Charlotte County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

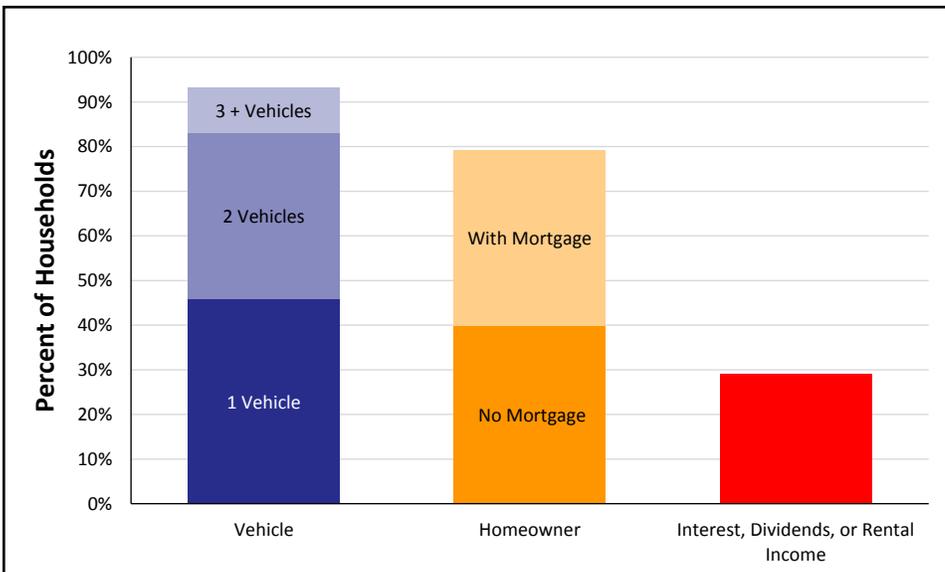
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Charlotte County, 2014		
Town	Total HH	% ALICE & Poverty
Charlotte Harbor CDP	1,804	41%
Charlotte Park CDP	1,129	41%
Cleveland CDP	1,253	53%
Grove City CDP	1,007	51%
Grove City-Rotonda CCD	17,802	35%
Harbour Heights CDP	1,401	29%
Manasota Key CDP	749	19%
Port Charlotte CCD	36,482	41%
Port Charlotte CDP	23,118	45%
Punta Gorda	8,495	27%
Punta Gorda CCD	16,664	33%
Rotonda CDP	4,195	35%

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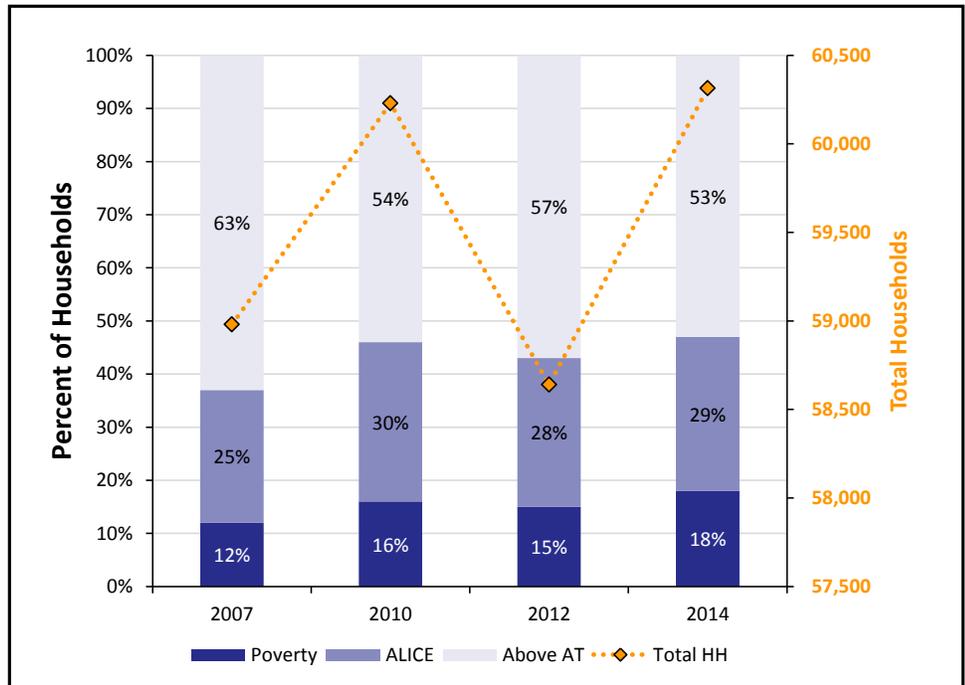
ALICE IN CITRUS COUNTY

Population: 139,377 | **Number of Households:** 60,315
Median Household Income: \$35,671 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 28,348 (47%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Citrus County

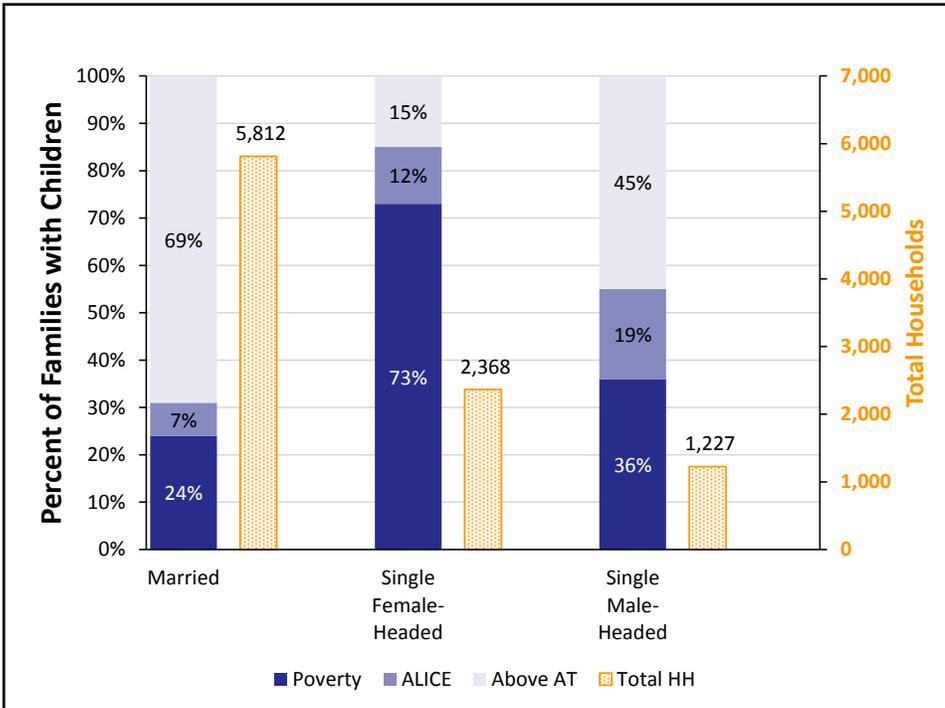
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$582	\$747
Child Care	\$-	\$880
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$140	\$352
Taxes	\$180	\$173
Monthly Total	\$1,546	\$3,867
ANNUAL TOTAL	\$18,552	\$46,404
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Citrus County families with children live below the ALICE Threshold. Though more Citrus County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

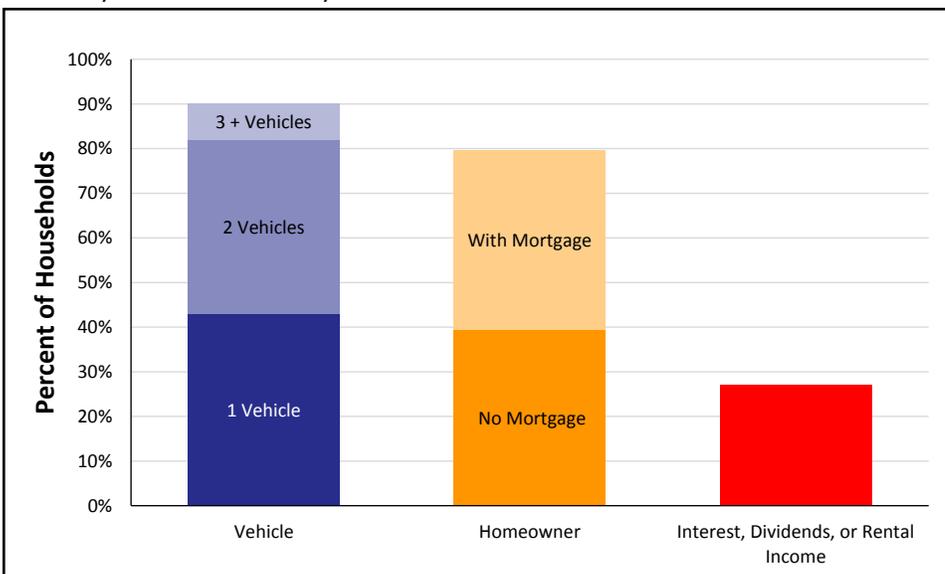
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Citrus County, 2014		
Town	Total HH	% ALICE & Poverty
Beverly Hills CDP	4,046	63%
Black Diamond CDP	318	19%
Citrus Hills CDP	3,741	21%
Citrus Springs CDP	3,375	37%
Crystal River	1,199	50%
Crystal River CCD	30,118	44%
Floral City CDP	2,271	47%
Hernando CDP	3,837	55%
Homosassa CDP	972	31%
Homosassa Springs CDP	5,356	61%
Inverness	3,242	60%
Inverness CCD	30,552	47%
Inverness Highlands North CDP	1,005	34%
Inverness Highlands South CDP	2,652	43%
Lecanto CDP	1,992	41%
Pine Ridge CDP (Citrus County)	4,343	31%
Sugarmill Woods CDP	4,418	40%

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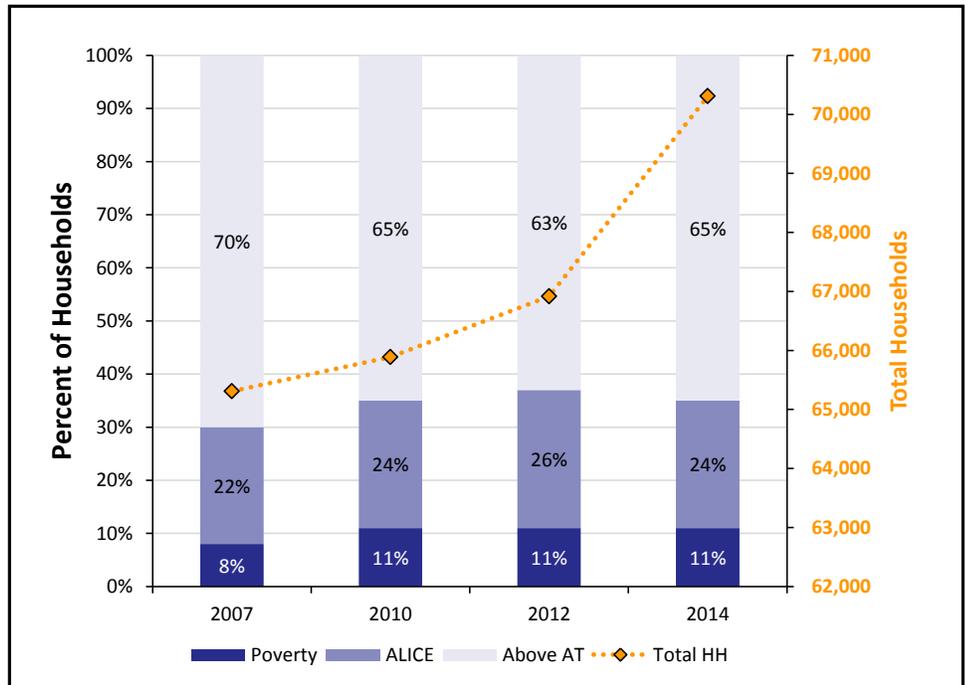
ALICE IN CLAY COUNTY

Population: 199,798 | **Number of Households:** 70,307
Median Household Income: \$58,153 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 24,607 (35%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Clay County

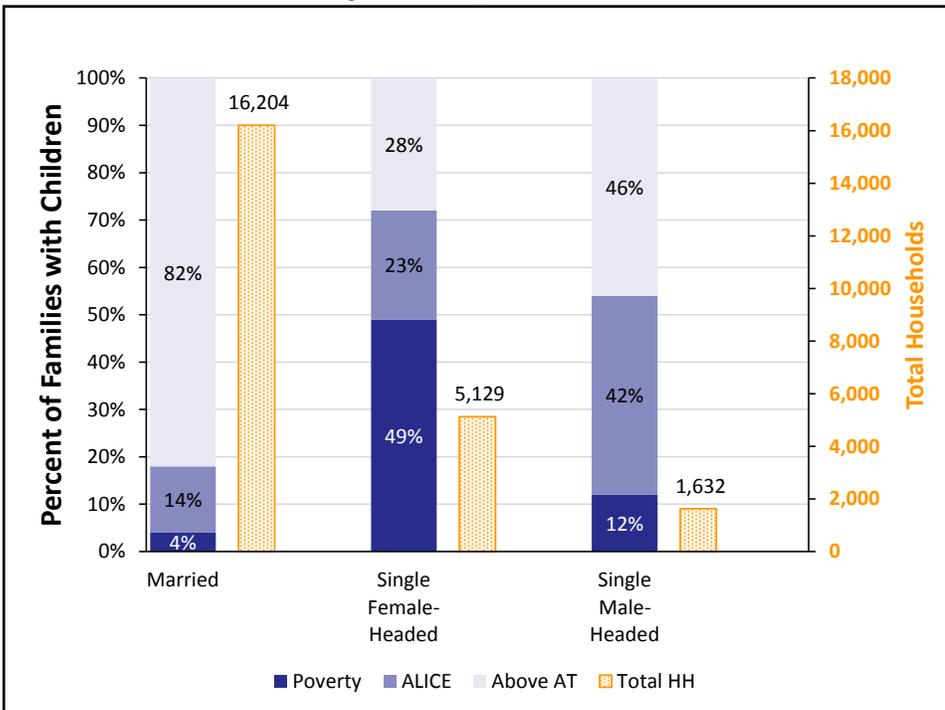
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$631	\$935
Child Care	\$-	\$990
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$147	\$390
Taxes	\$191	\$260
Monthly Total	\$1,613	\$4,290
ANNUAL TOTAL	\$19,356	\$51,480
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Clay County families with children live below the ALICE Threshold. Though more Clay County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

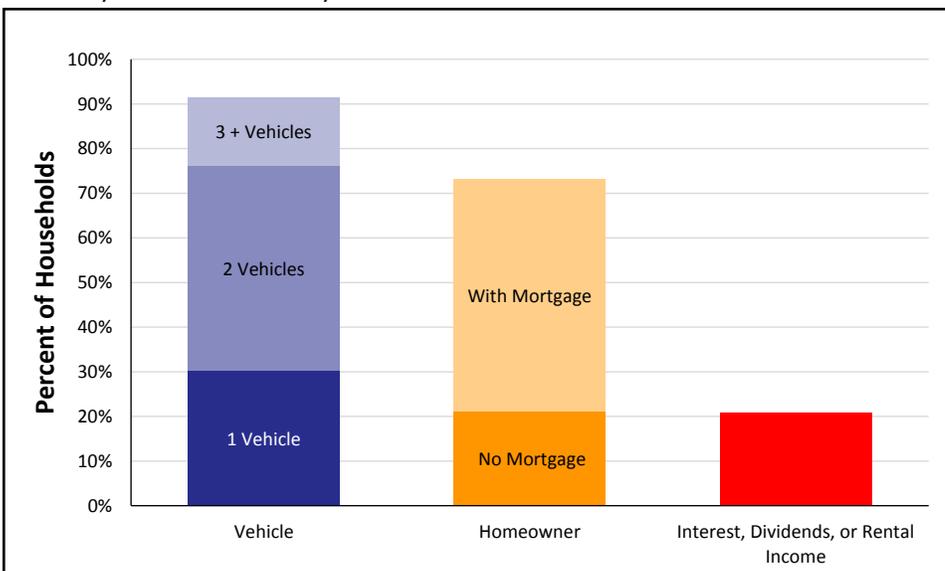


Clay County, 2014		
Town	Total HH	% ALICE & Poverty
Asbury Lake CDP	2,908	20%
Bellair-Meadowbrook Terrace CDP	5,336	47%
Fleming Island CDP	10,033	18%
Green Cove Springs	2,534	48%
Green Cove Springs CCD	5,266	43%
Keystone Heights	589	36%
Keystone Heights CCD	6,380	44%
Lakeside CDP	11,291	34%
Middleburg CDP	4,355	43%
Middleburg-Clay Hill CCD	18,136	34%
Oakleaf Plantation CDP	6,536	22%
Orange Park	3,298	43%
Orange Park CCD	32,915	31%
Penney Farms	367	51%
Penney Farms CCD	5,319	29%

What assets do households have?

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

Assets, All Households, 2014



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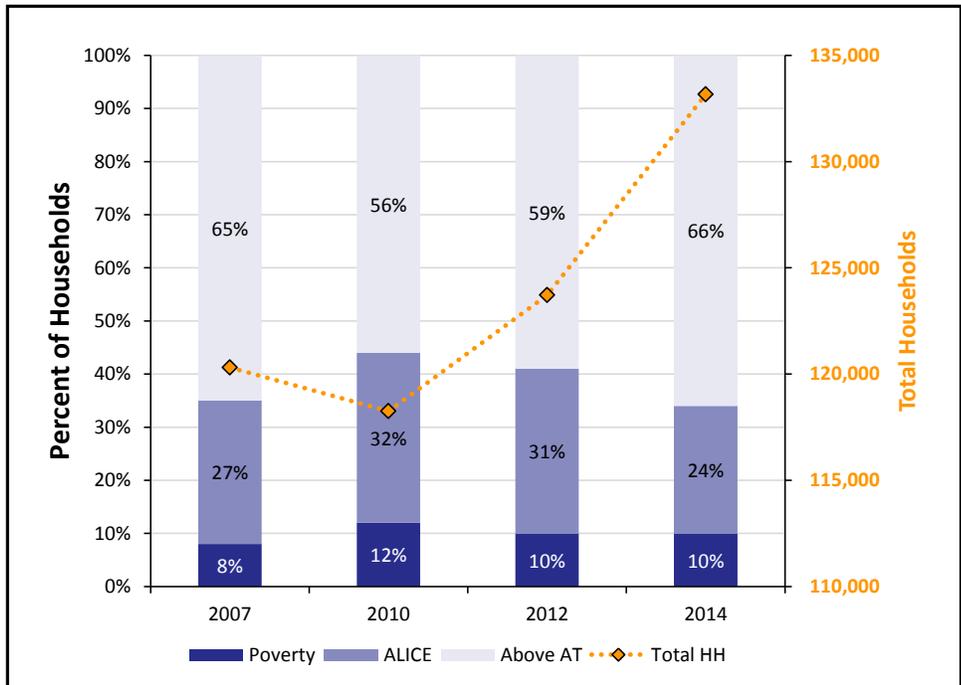
ALICE IN COLLIER COUNTY

Population: 348,777 | **Number of Households:** 133,162
Median Household Income: \$58,026 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 45,275 (34%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Collier County

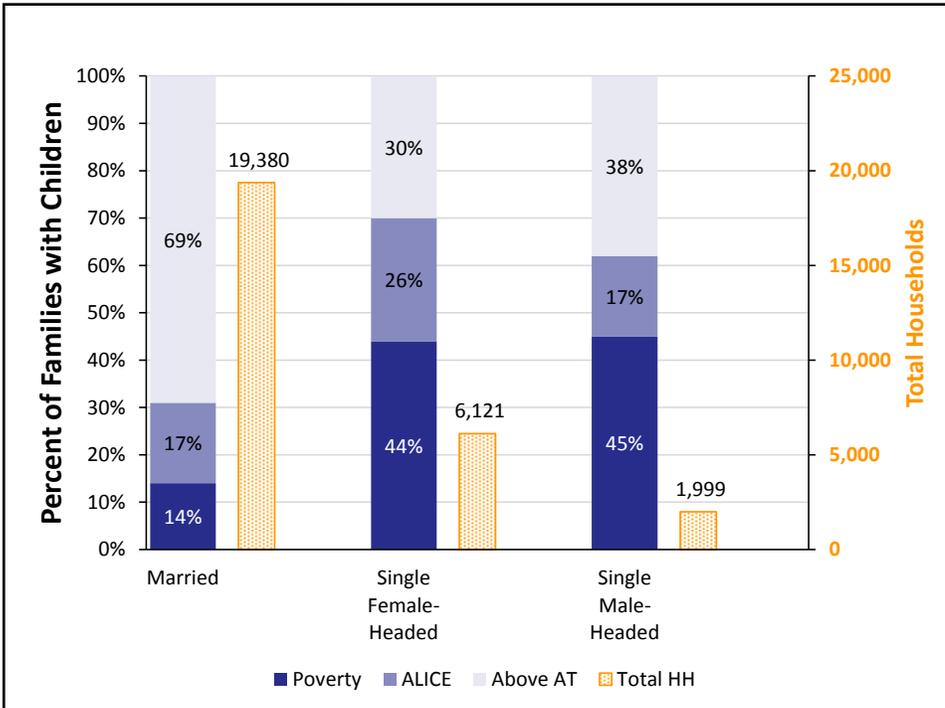
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$702	\$1,006
Child Care	\$-	\$1,100
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$155	\$414
Taxes	\$210	\$315
Monthly Total	\$1,711	\$4,550
ANNUAL TOTAL	\$20,532	\$54,600
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Collier County families with children live below the ALICE Threshold. Though more Collier County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

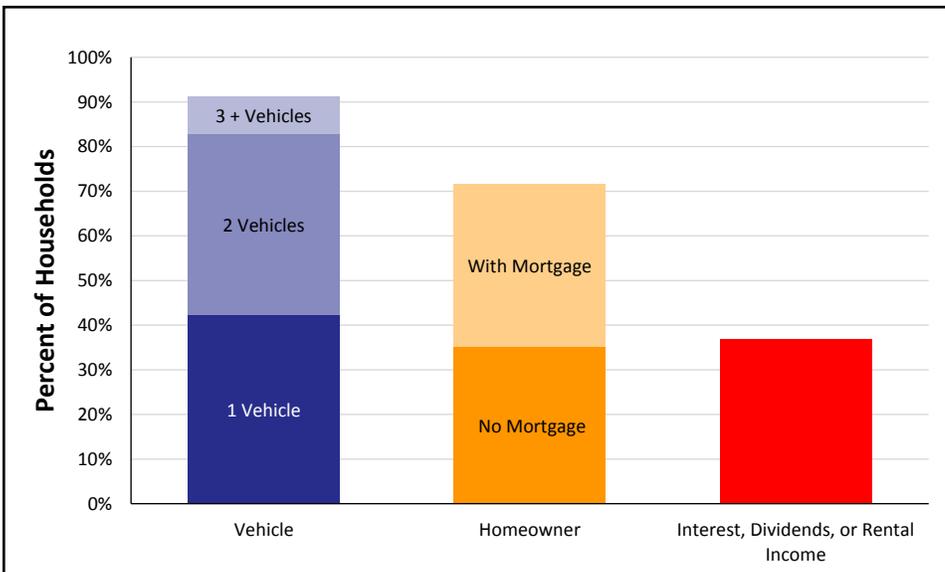
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Golden Gate CDP	6,855	62%
Immokalee CCD	14,011	42%
Immokalee CDP	4,495	74%
Island Walk CDP	1,578	16%
Lely CDP	1,712	37%
Lely Resort CDP	1,908	32%
Marco Island	8,100	26%
Marco Island CCD	8,259	27%
Naples	10,068	28%
Naples CCD	97,575	38%
Naples Manor CDP	1,106	79%
Naples Park CDP	2,520	51%
Orangetree CDP	1,471	21%
Pelican Bay CDP	3,100	16%
Pine Ridge CDP (Collier County)	817	25%
Verona Walk CDP	1,128	27%
Vineyards CDP	1,583	12%

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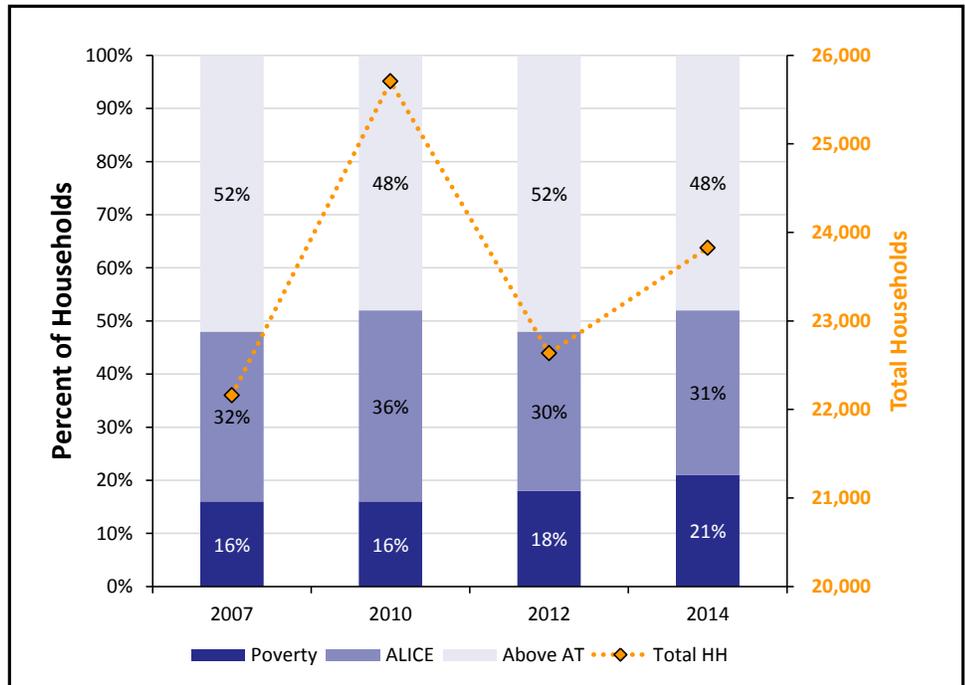
ALICE IN COLUMBIA COUNTY

Population: 67,857 | **Number of Households:** 23,825
Median Household Income: \$38,520 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 12,389 (52%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Columbia County

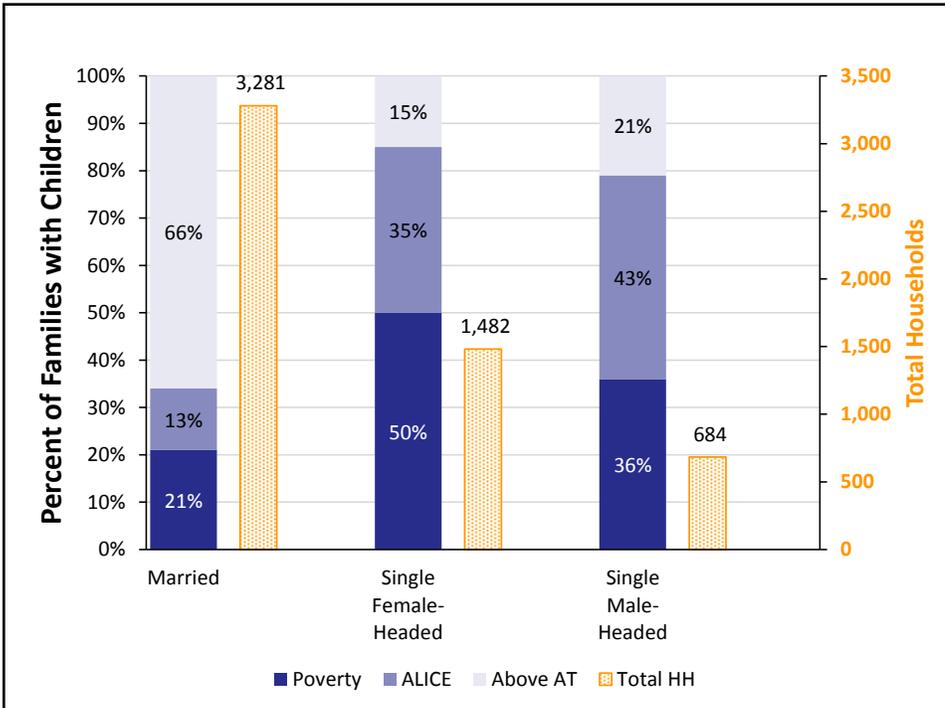
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$502	\$781
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$131	\$376
Taxes	\$162	\$226
Monthly Total	\$1,439	\$4,131
ANNUAL TOTAL	\$17,268	\$49,572
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Columbia County families with children live below the ALICE Threshold. Though more Columbia County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

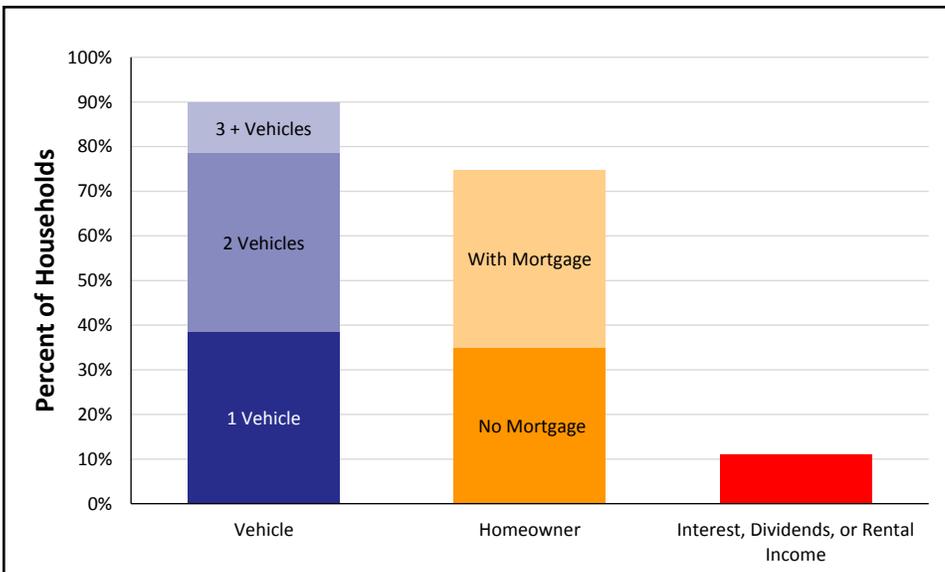


Columbia County, 2014		
Town	Total HH	% ALICE & Poverty
Five Points CDP	305	79%
Fort White CCD	5,504	52%
Lake City	4,552	61%
Lake City CCD	17,616	51%
North Columbia CCD	594	64%
Water CDP	1,031	59%

What assets do households have?

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

Assets, All Households, 2014



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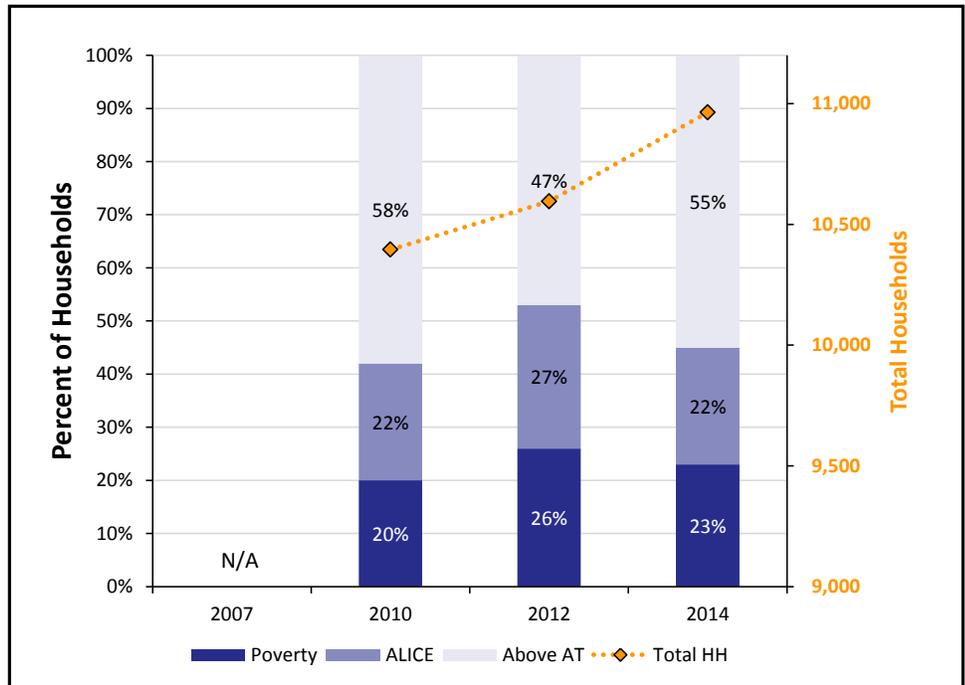
ALICE IN DESOTO COUNTY

Population: 34,785 | **Number of Households:** 10,964
Median Household Income: \$36,114 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 4,934 (45%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, DeSoto County

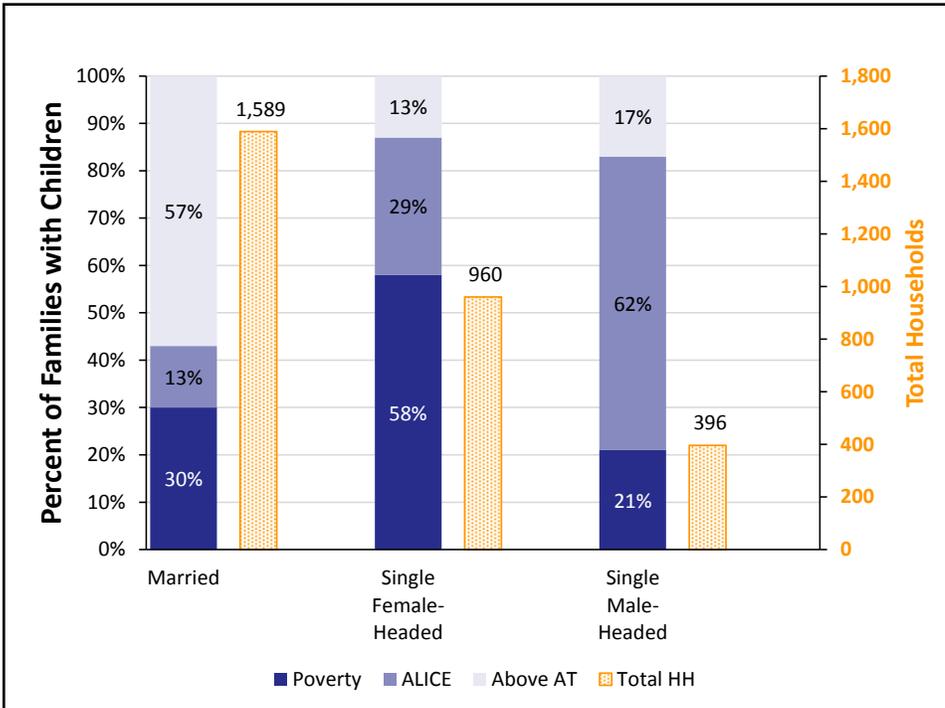
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$528	\$654
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$31	\$49
Health Care	\$122	\$486
Miscellaneous	\$96	\$282
Taxes	\$97	\$43
Monthly Total	\$1,056	\$3,097
ANNUAL TOTAL	\$12,672	\$37,164
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many DeSoto County families with children live below the ALICE Threshold. Though more DeSoto County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

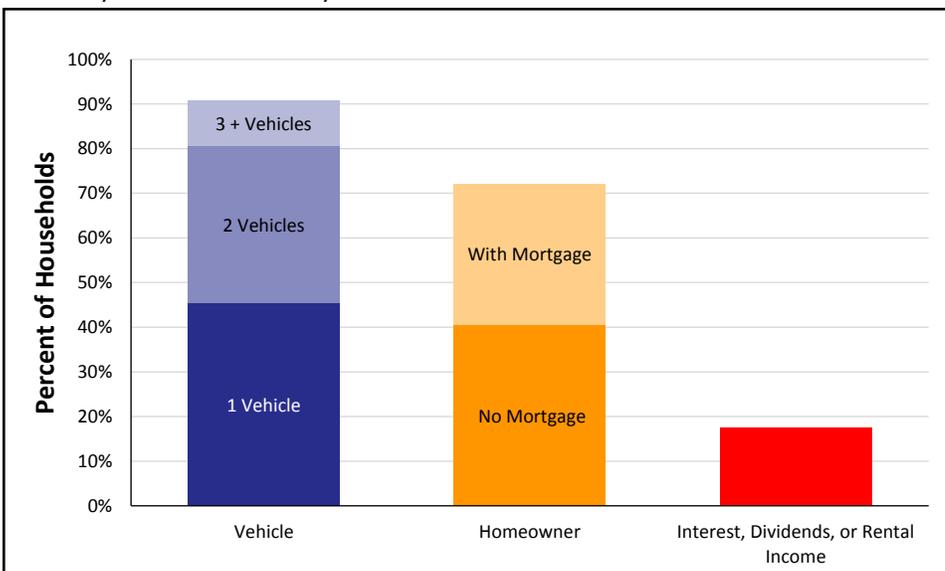
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



DeSoto County, 2014		
Town	Total HH	% ALICE & Poverty
Arcadia	2,374	54%
Arcadia East CCD	6,828	49%
Arcadia West CCD	4,136	37%
Southeast Arcadia CDP	2,123	58%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

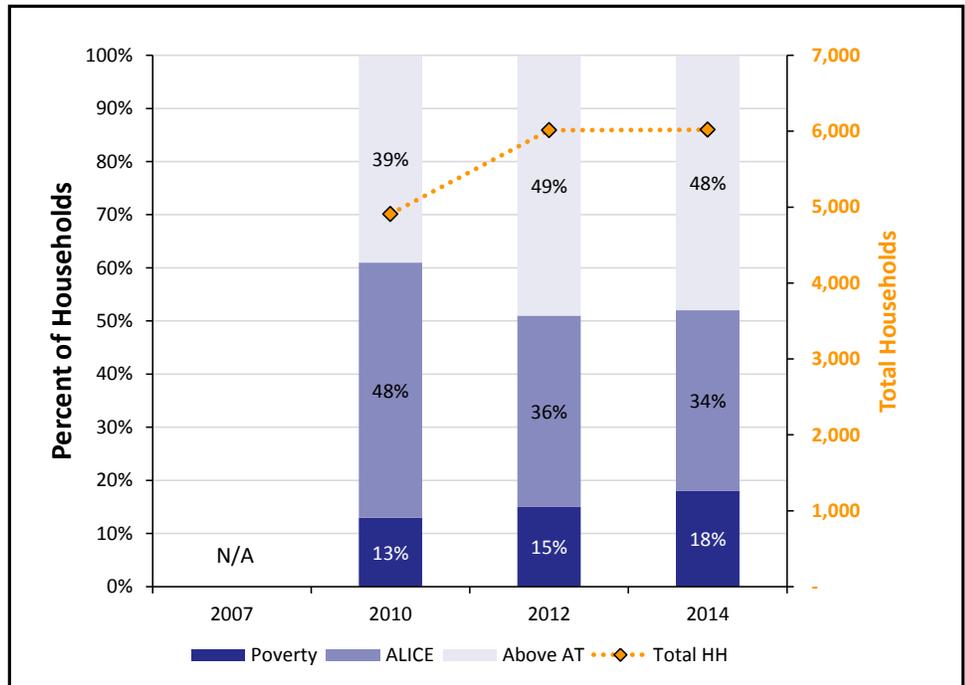
ALICE IN DIXIE COUNTY

Population: 16,137 | **Number of Households:** 6,020
Median Household Income: \$35,000 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,130 (52%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Dixie County

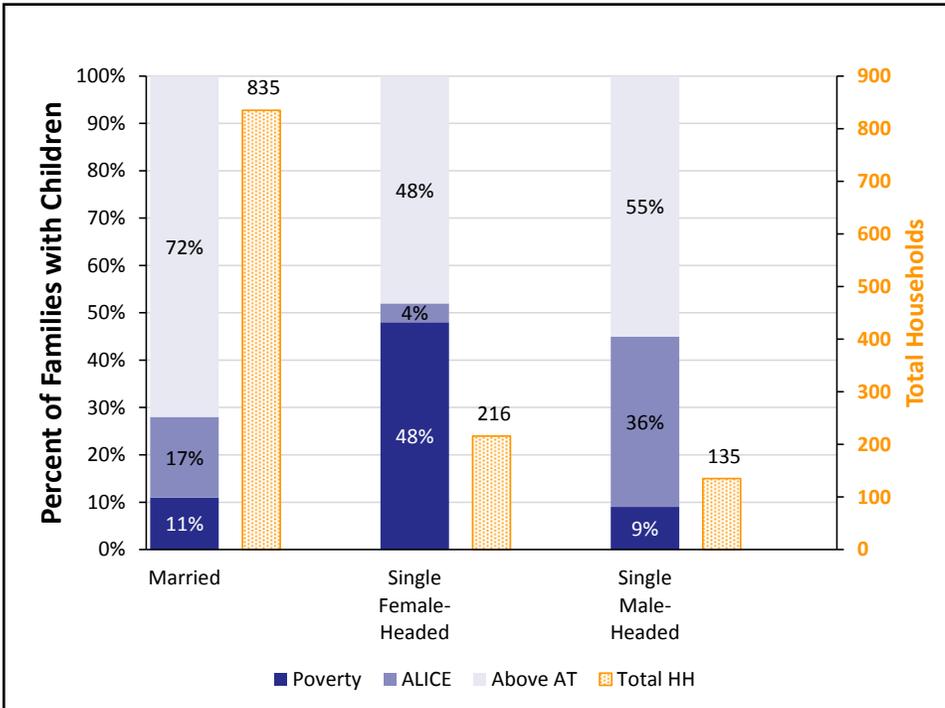
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Dixie County families with children live below the ALICE Threshold. Though more Dixie County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

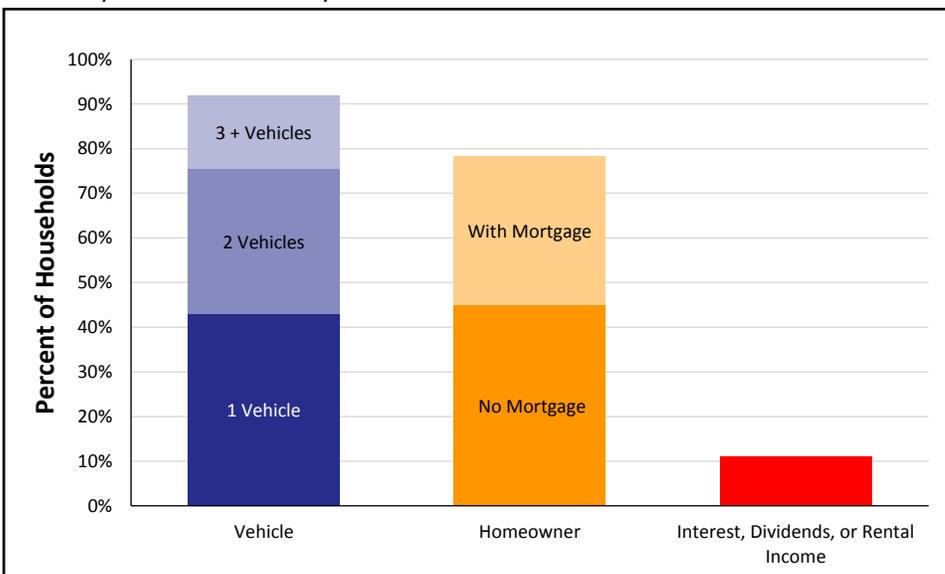
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Dixie County, 2014

Town	Total HH	% ALICE & Poverty
Cross City	794	59%
Cross City North CCD	4,396	53%
Cross City South CCD	1,624	49%

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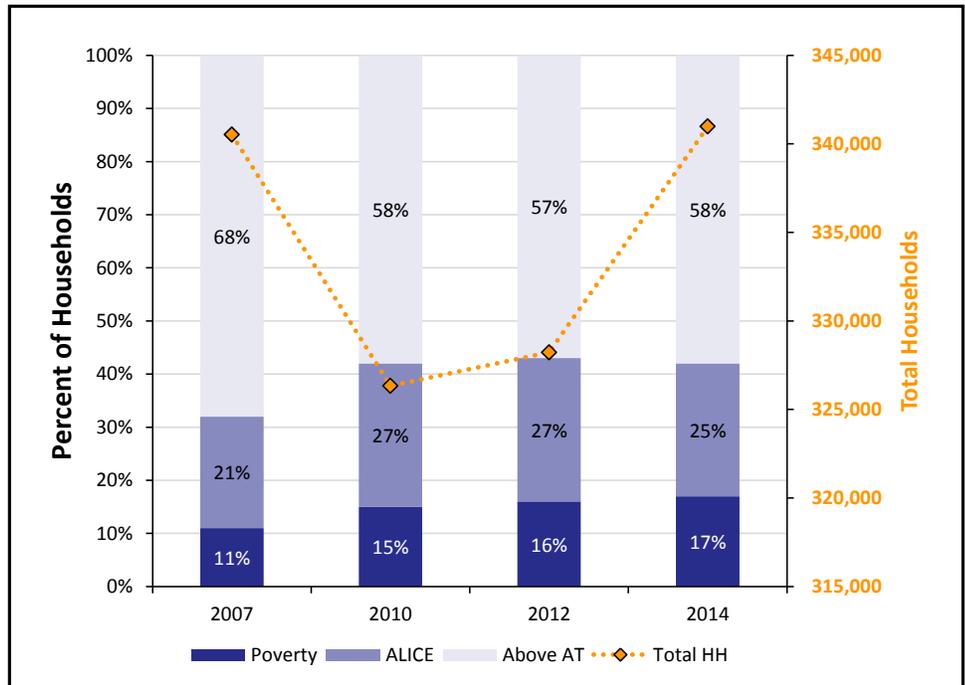
ALICE IN DUVAL COUNTY

Population: 897,698 | **Number of Households:** 340,985
Median Household Income: \$45,779 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 143,214 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Duval County

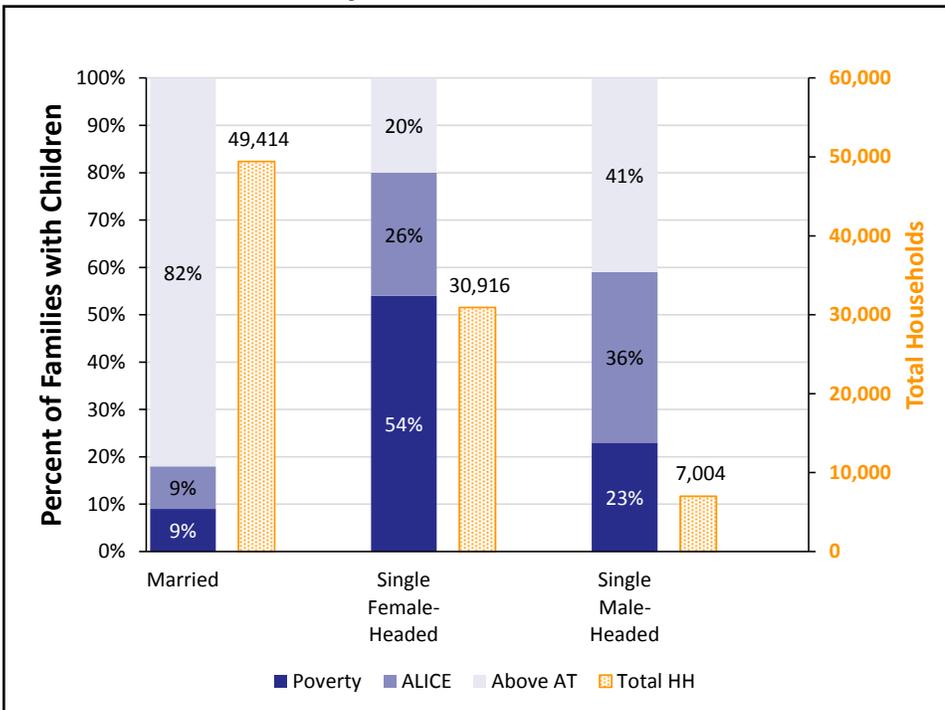
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$631	\$935
Child Care	\$-	\$960
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$147	\$386
Taxes	\$191	\$251
Monthly Total	\$1,613	\$4,247
ANNUAL TOTAL	\$19,356	\$50,964
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Duval County families with children live below the ALICE Threshold. Though more Duval County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

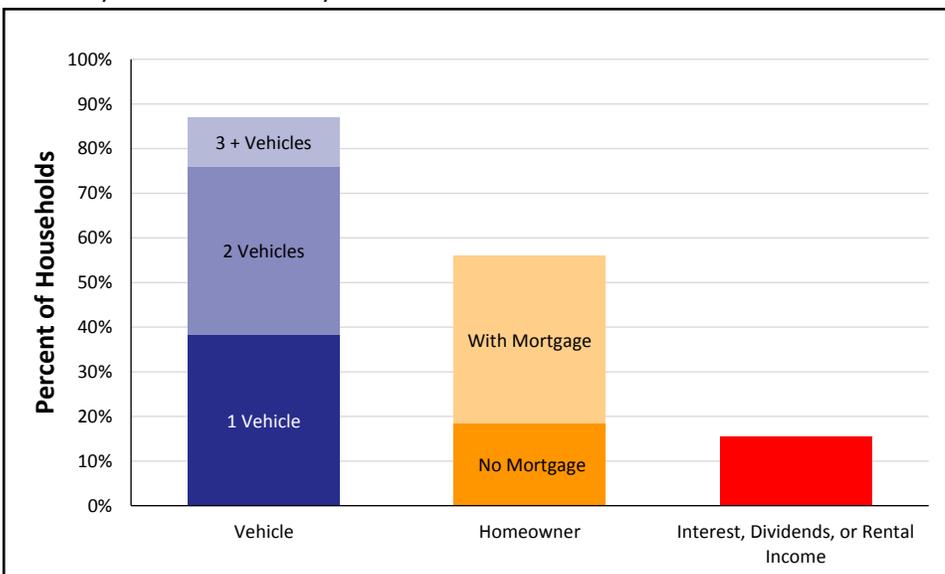
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Duval County, 2014		
Town	Total HH	% ALICE & Poverty
Atlantic Beach	5,421	26%
Baldwin	613	55%
Baldwin CCD	2,331	39%
Jacksonville	320,809	42%
Jacksonville Beach	10,143	31%
Jacksonville Beaches CCD	22,321	32%
Jacksonville East CCD	166,054	36%
Jacksonville North CCD	27,162	36%
Jacksonville West CCD	116,853	50%
Neptune Beach	2,925	24%

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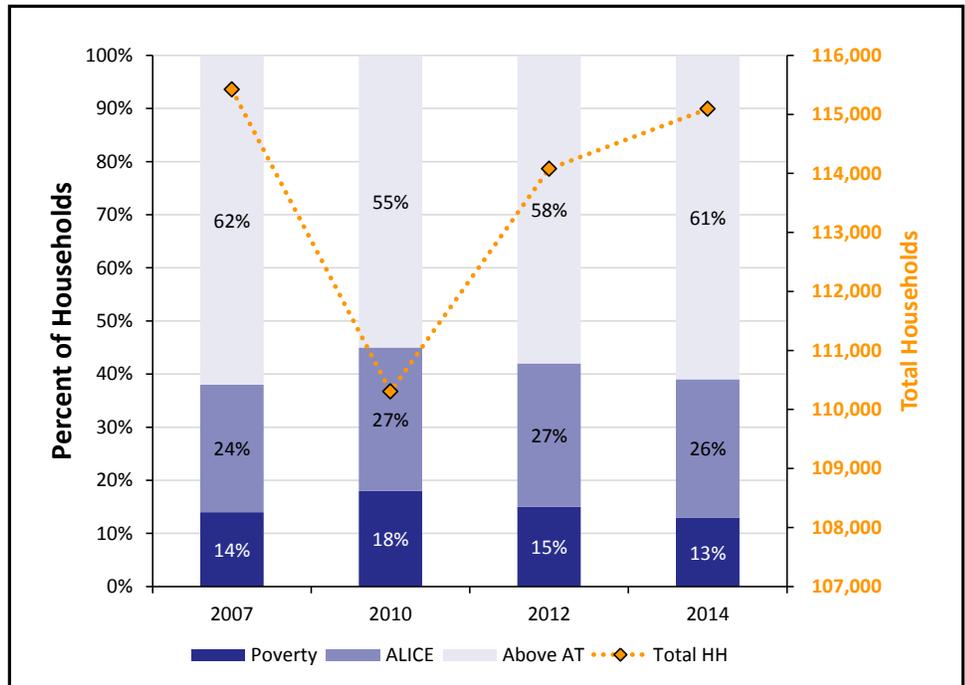
ALICE IN ESCAMBIA COUNTY

Population: 310,659 | **Number of Households:** 115,094
Median Household Income: \$46,655 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 44,887 (39%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Escambia County

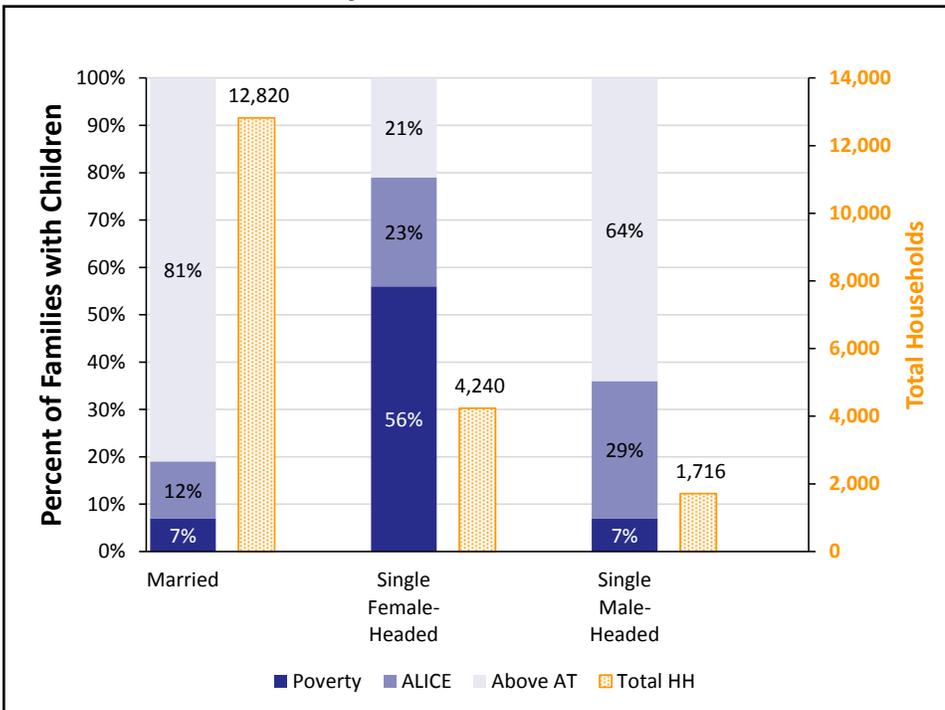
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$614	\$830
Child Care	\$-	\$900
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$144	\$365
Taxes	\$188	\$201
Monthly Total	\$1,590	\$4,011
ANNUAL TOTAL	\$19,080	\$48,132
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Escambia County families with children live below the ALICE Threshold. Though more Escambia County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

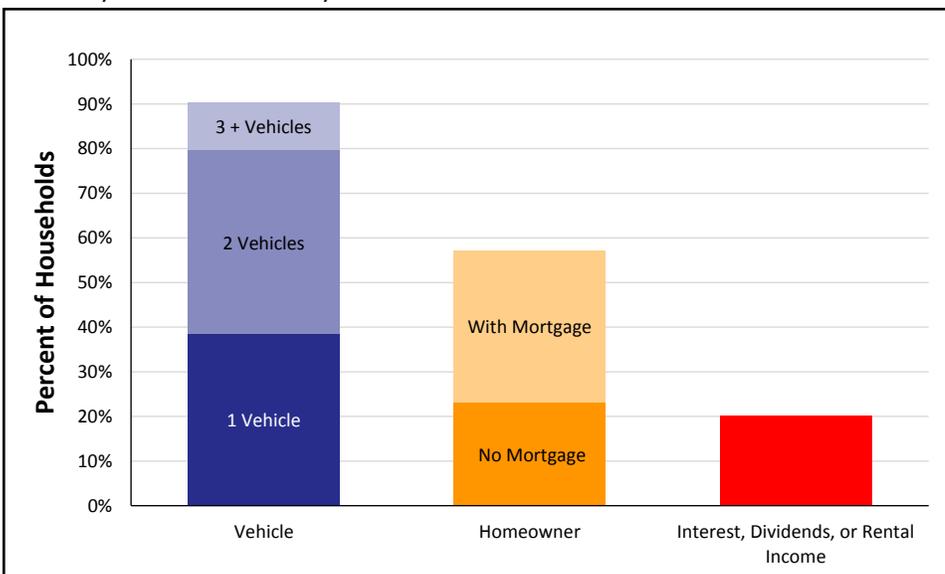
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Escambia County, 2014

Town	Total HH	% ALICE & Poverty
Bellview CDP	8,780	35%
Brent CDP	6,779	52%
Cantonment CCD	18,441	32%
Century	654	77%
Century CCD	2,814	49%
Ensley CDP	8,271	44%
Ferry Pass CDP	12,726	45%
Gonzalez CDP	4,778	19%
Goulding CDP	1,012	78%
Molino CDP	434	45%
Myrtle Grove CDP	6,155	48%
Northwest Escambia CCD	1,599	33%
Pensacola	22,062	40%
Pensacola CCD	89,541	43%
Warrington CDP	5,826	51%
West Pensacola CDP	7,762	63%

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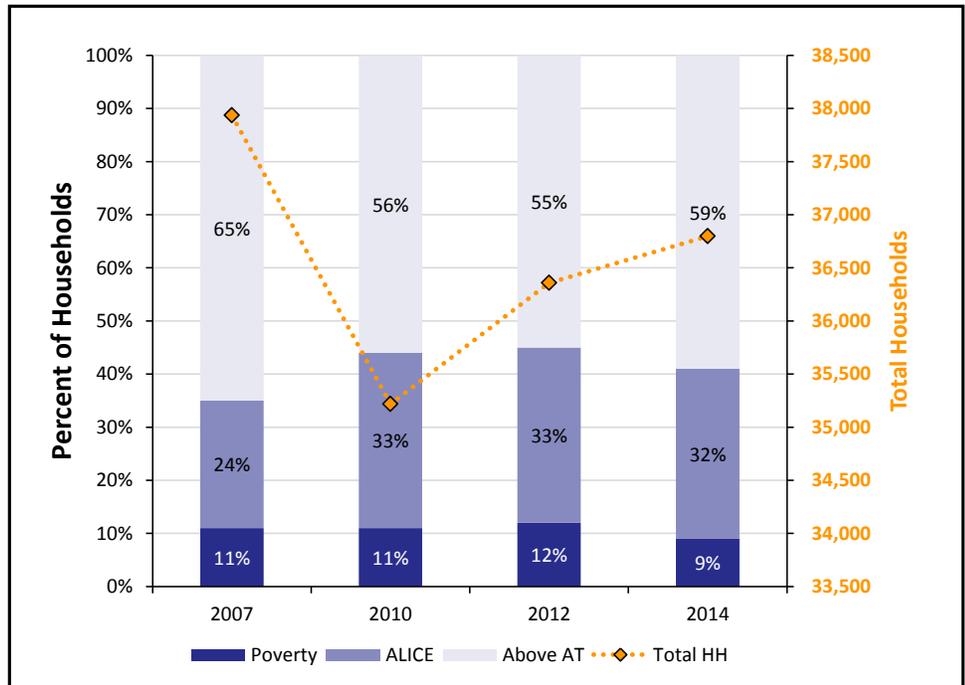
ALICE IN FLAGLER COUNTY

Population: 102,408 | **Number of Households:** 36,798
Median Household Income: \$51,622 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 15,087 (41%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Flagler County

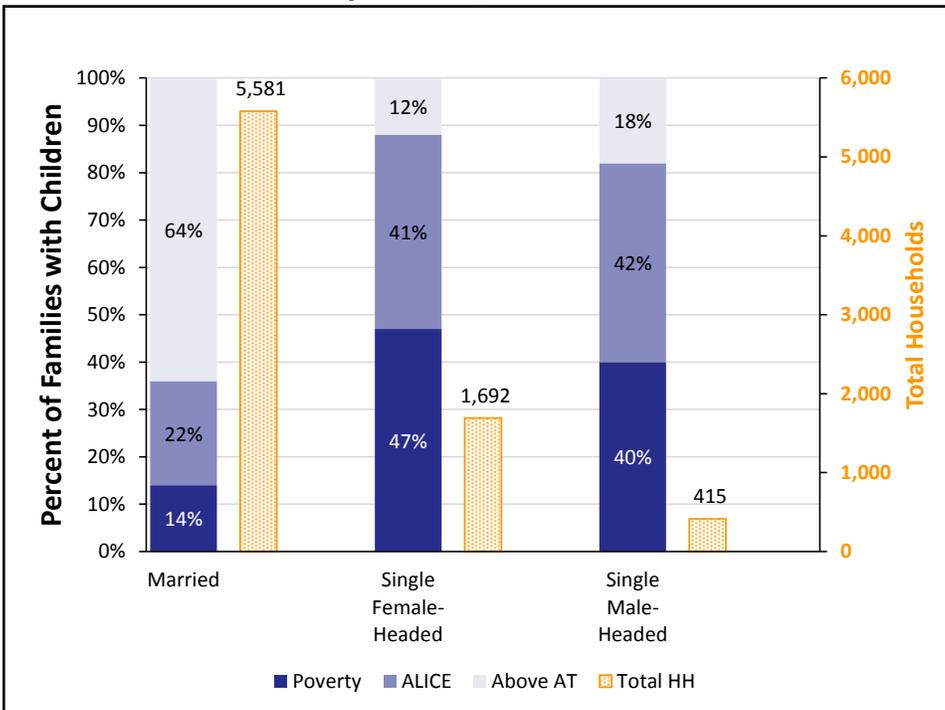
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$683	\$999
Child Care	\$-	\$1,060
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$153	\$408
Taxes	\$205	\$301
Monthly Total	\$1,685	\$4,483
ANNUAL TOTAL	\$20,220	\$53,796
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Flagler County families with children live below the ALICE Threshold. Though more Flagler County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

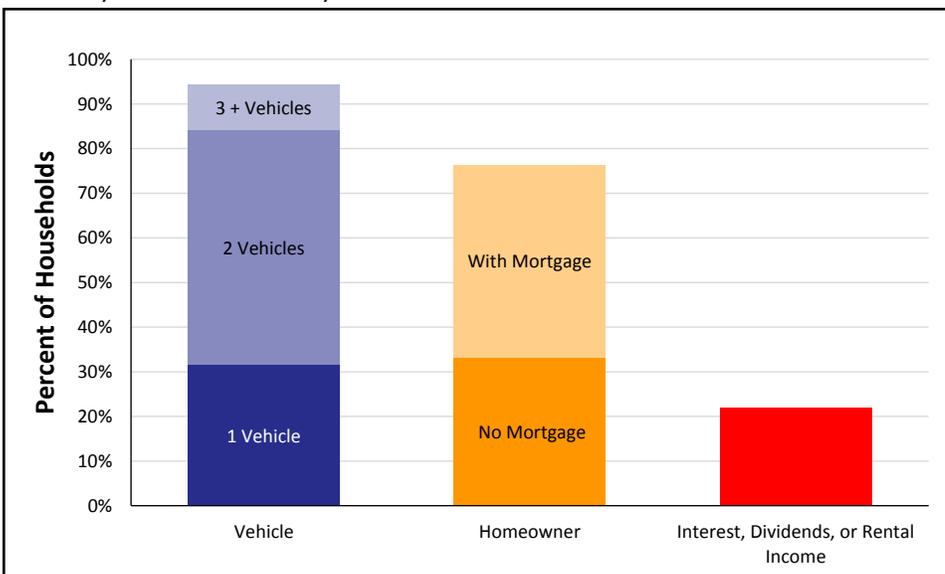
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Flagler County, 2014		
Town	Total HH	% ALICE & Poverty
Bunnell	985	66%
Bunnell CCD	23,291	51%
Flagler Beach	1,932	41%
Flagler Beach CCD	12,648	41%
Palm Coast	28,925	43%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

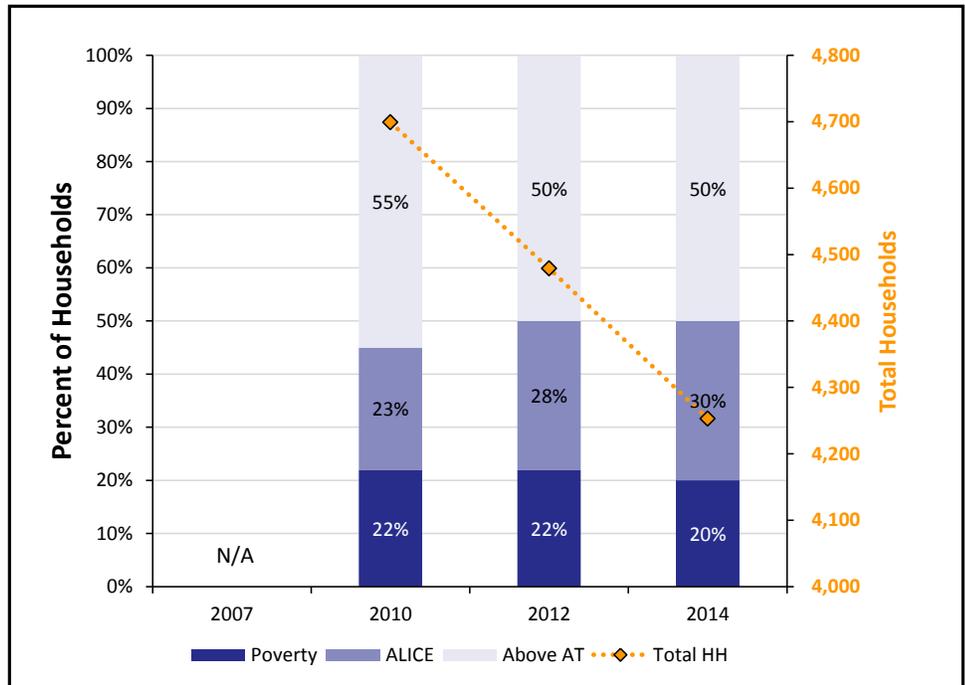
ALICE IN FRANKLIN COUNTY

Population: 11,636 | **Number of Households:** 4,253
Median Household Income: \$37,815 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,127 (50%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Franklin County

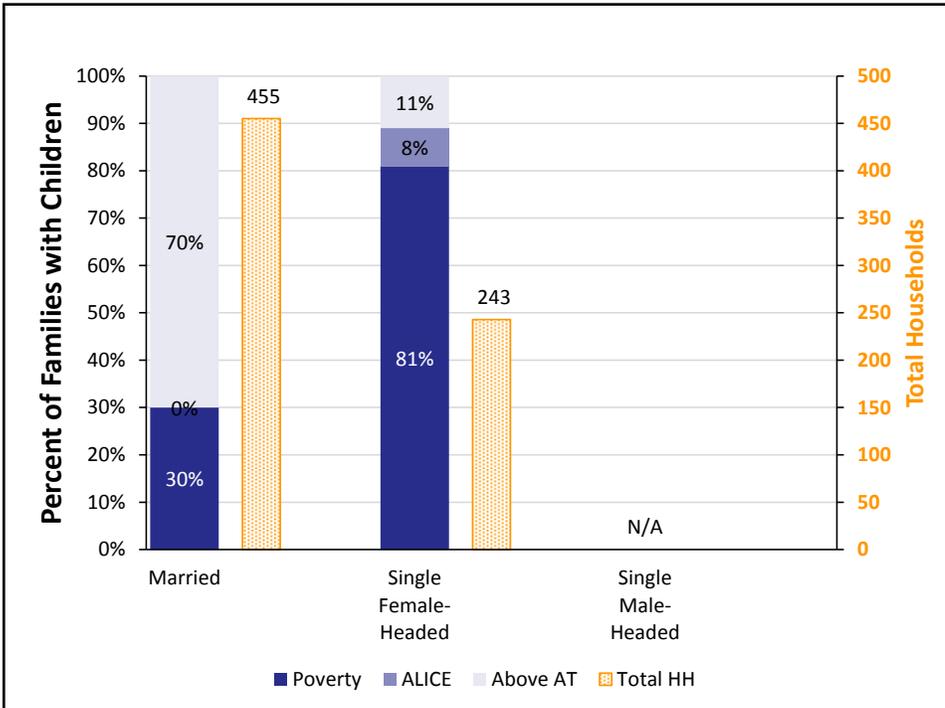
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$568	\$703
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$139	\$365
Taxes	\$177	\$203
Monthly Total	\$1,528	\$4,019
ANNUAL TOTAL	\$18,336	\$48,228
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Franklin County families with children live below the ALICE Threshold. Though more Franklin County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

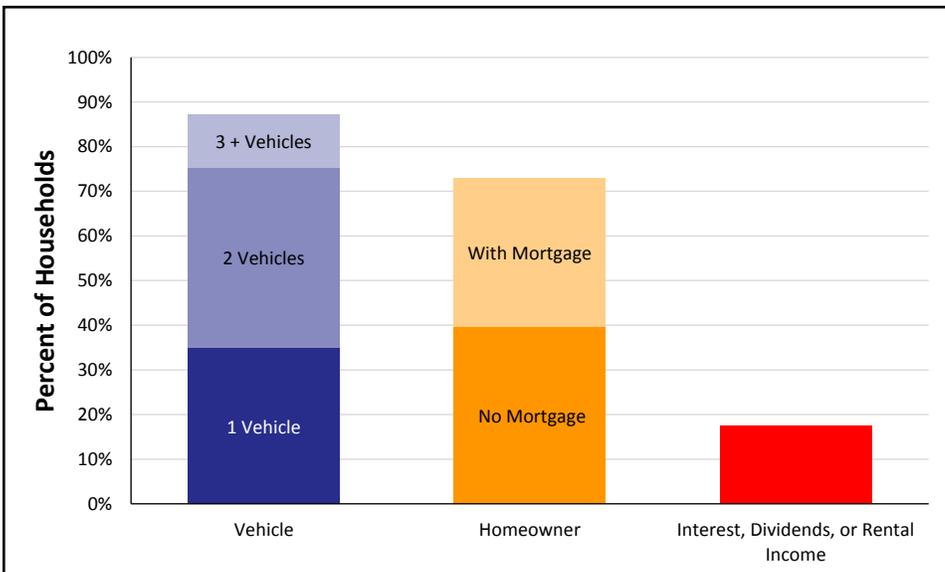
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Franklin County, 2014		
Town	Total HH	% ALICE & Poverty
Apalachicola	939	55%
Apalachicola CCD	1,691	47%
Carrabelle	748	62%
Carrabelle CCD	1,465	59%
Eastpoint CCD	1,097	44%
Eastpoint CDP	756	51%
St. George Island CDP	309	17%

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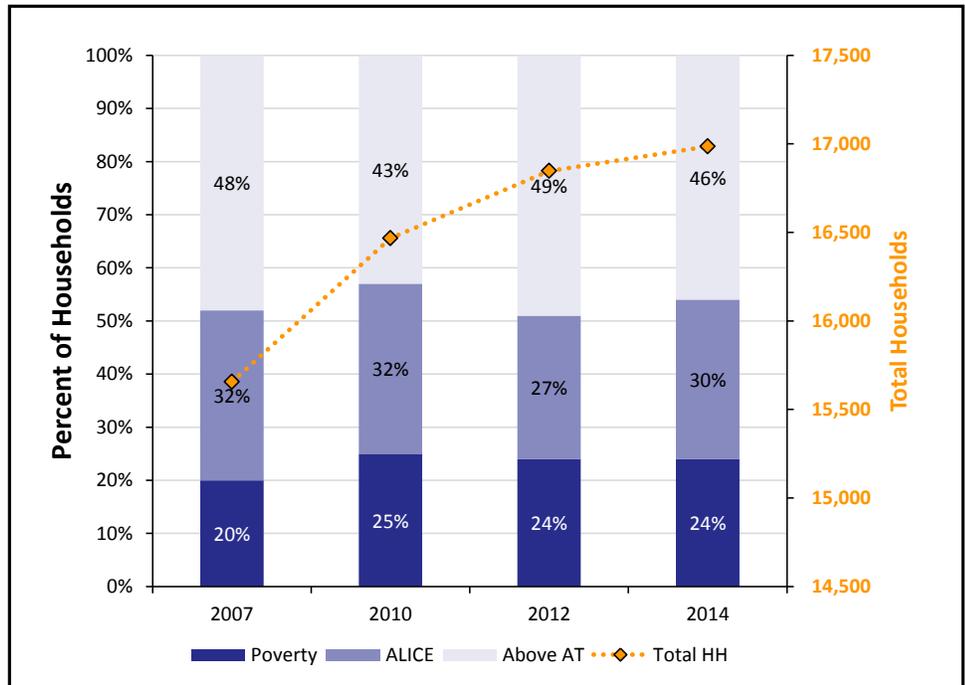
ALICE IN GADSDEN COUNTY

Population: 46,865 | **Number of Households:** 16,986
Median Household Income: \$36,146 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 9,172 (54%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gadsden County

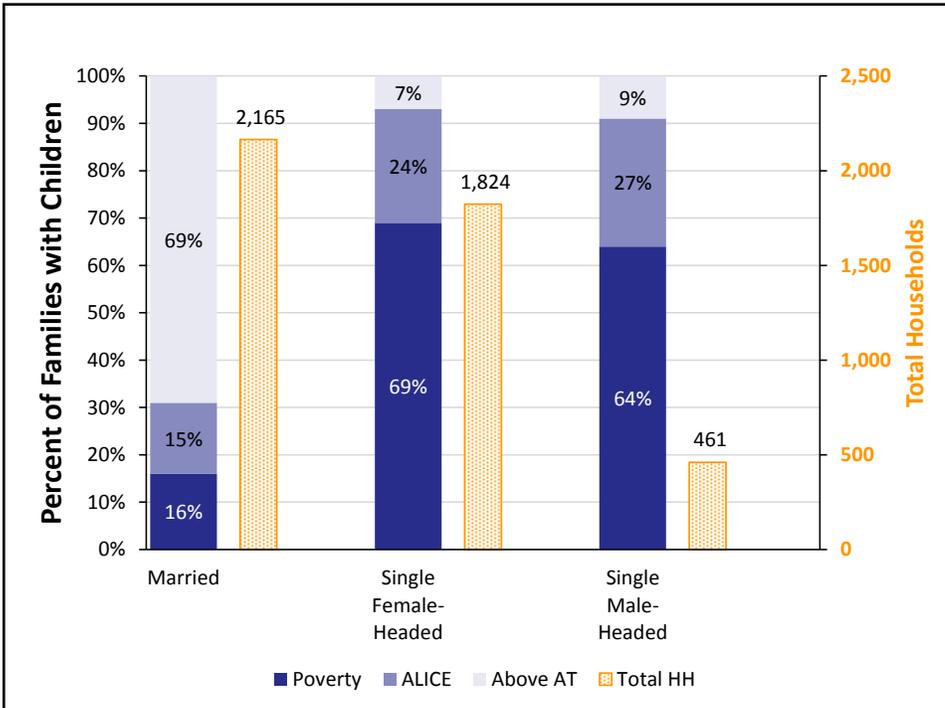
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$709	\$910
Child Care	\$-	\$908
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$156	\$376
Taxes	\$212	\$227
Monthly Total	\$1,721	\$4,136
ANNUAL TOTAL	\$20,652	\$49,632
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gadsden County families with children live below the ALICE Threshold. Though more Gadsden County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

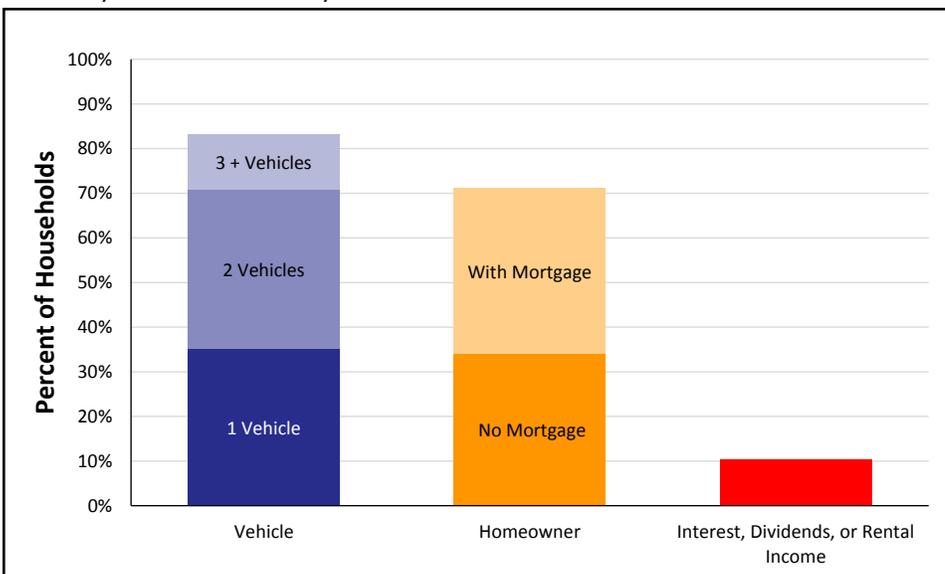
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Gadsden County, 2014		
Town	Total HH	% ALICE & Poverty
Chattahoochee	917	54%
Chattahoochee CCD	1,579	51%
Greensboro	292	64%
Greensboro CCD	1,341	64%
Gretna	505	70%
Havana	865	48%
Havana CCD	6,002	45%
Midway	1,239	46%
Quincy	2,825	63%
Quincy CCD	8,064	61%

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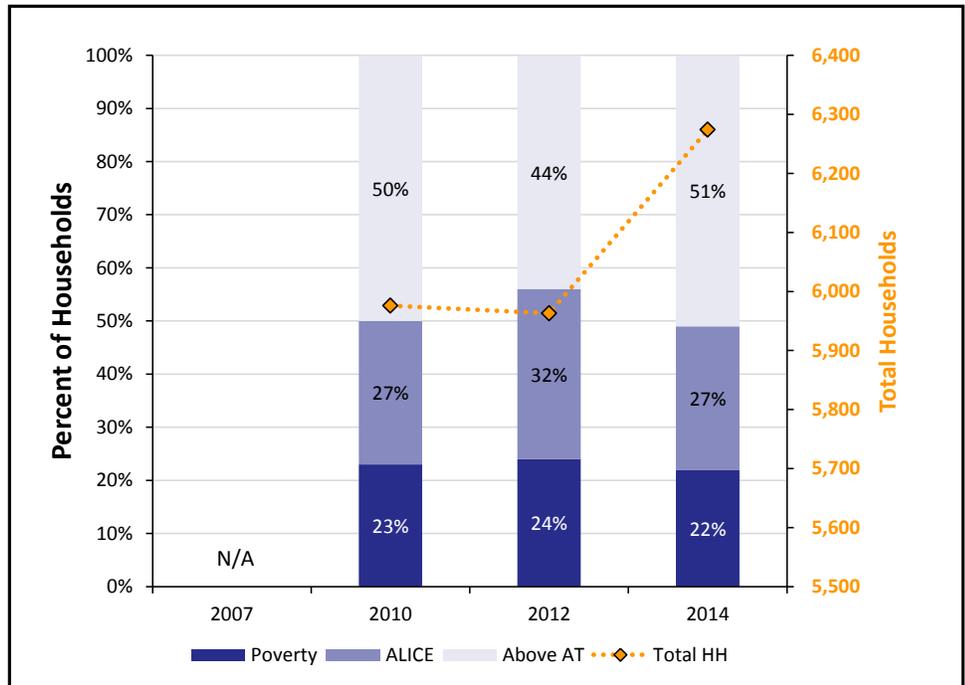
ALICE IN GILCHRIST COUNTY

Population: 16,948 | **Number of Households:** 6,274
Median Household Income: \$40,984 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,074 (49%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gilchrist County

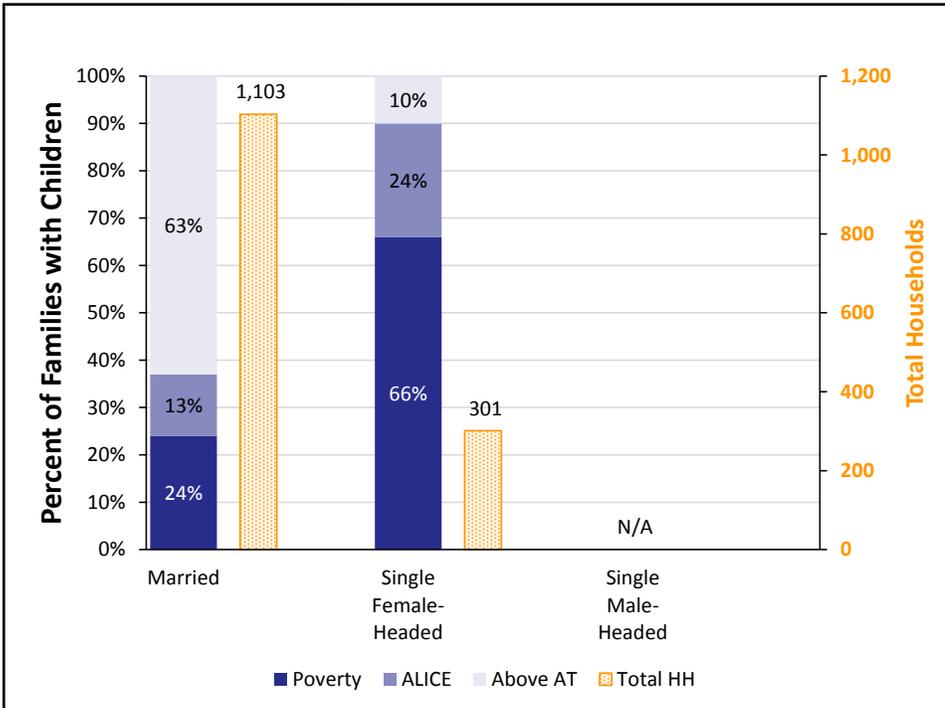
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$665	\$869
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$151	\$387
Taxes	\$199	\$253
Monthly Total	\$1,659	\$4,257
ANNUAL TOTAL	\$19,908	\$51,084
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gilchrist County families with children live below the ALICE Threshold. Though more Gilchrist County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

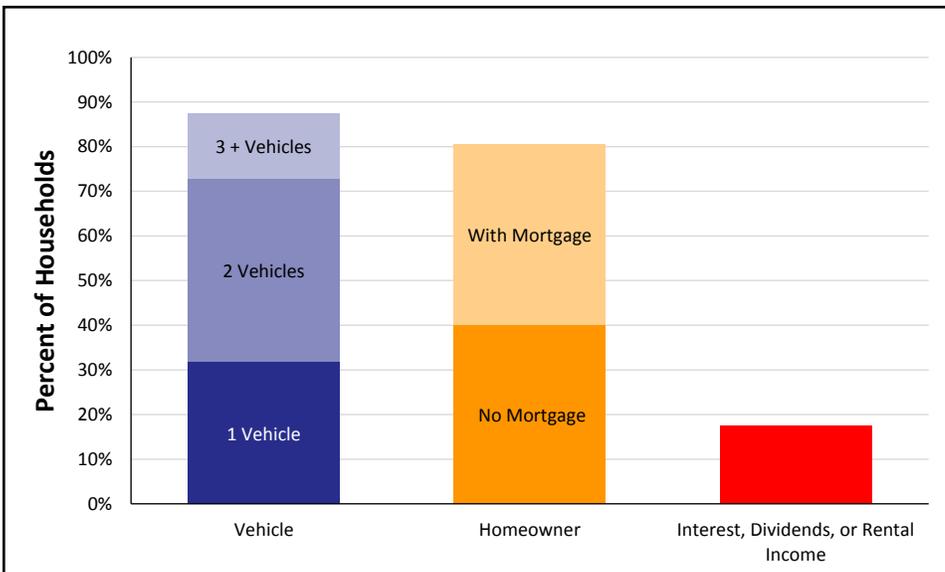
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Gilchrist County, 2014		
Town	Total HH	% ALICE & Poverty
Bell CCD	2,210	54%
Trenton	819	60%
Trenton CCD	4,064	46%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

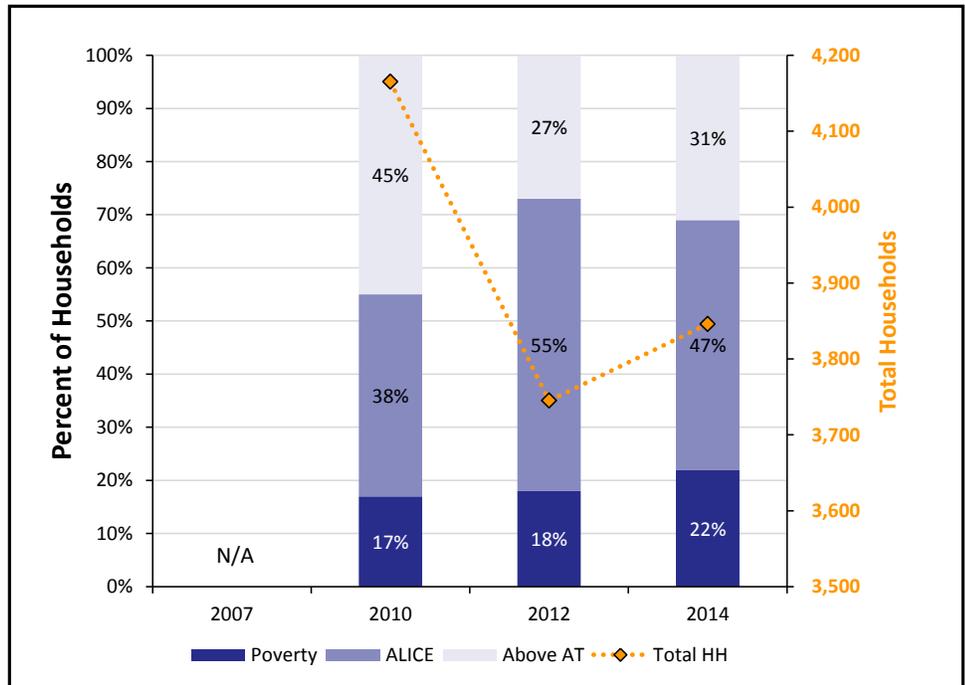
ALICE IN GLADES COUNTY

Population: 13,190 | **Number of Households:** 3,846
Median Household Income: \$33,609 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,654 (69%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Glades County

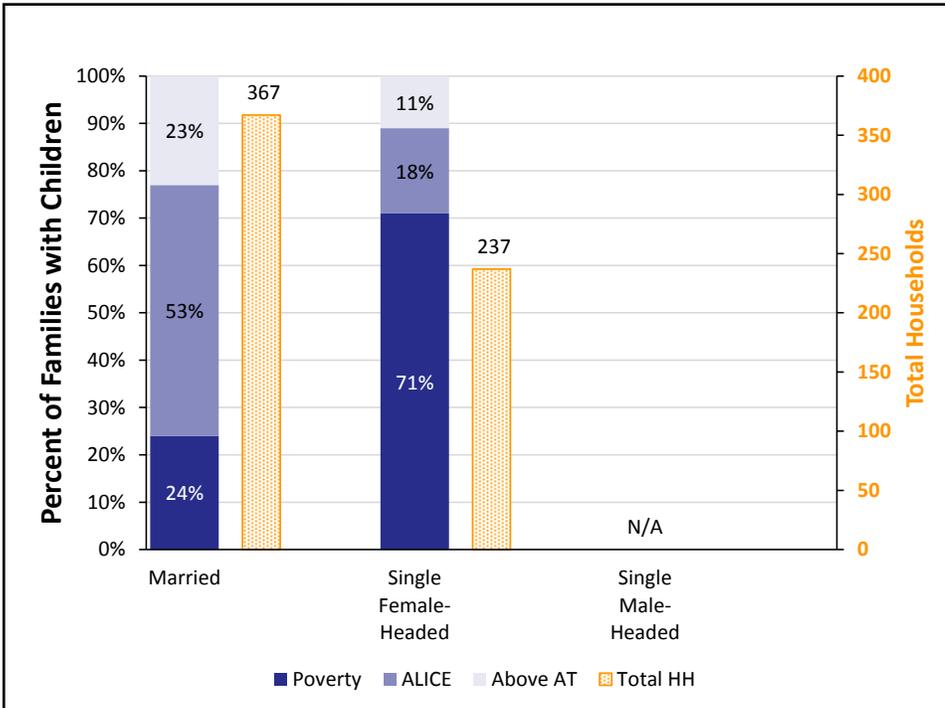
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$572	\$746
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$139	\$371
Taxes	\$178	\$216
Monthly Total	\$1,533	\$4,081
ANNUAL TOTAL	\$18,396	\$48,972
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Glades County families with children live below the ALICE Threshold. Though more Glades County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

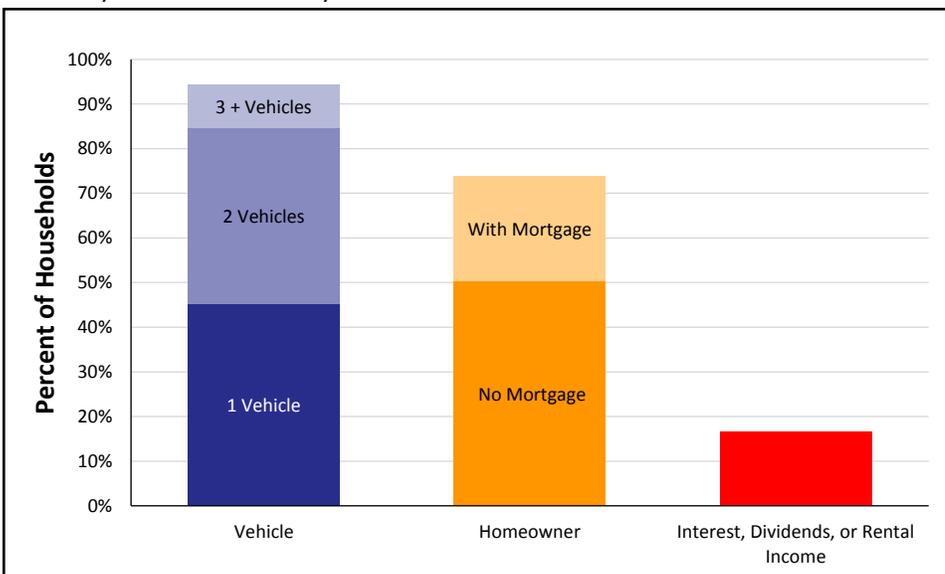
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Glades County, 2014		
Town	Total HH	% ALICE & Poverty
Buckhead Ridge CDP	684	63%
Moore Haven	643	80%
Northeast Glades CCD	1,494	66%
Southwest Glades CCD	2,352	71%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

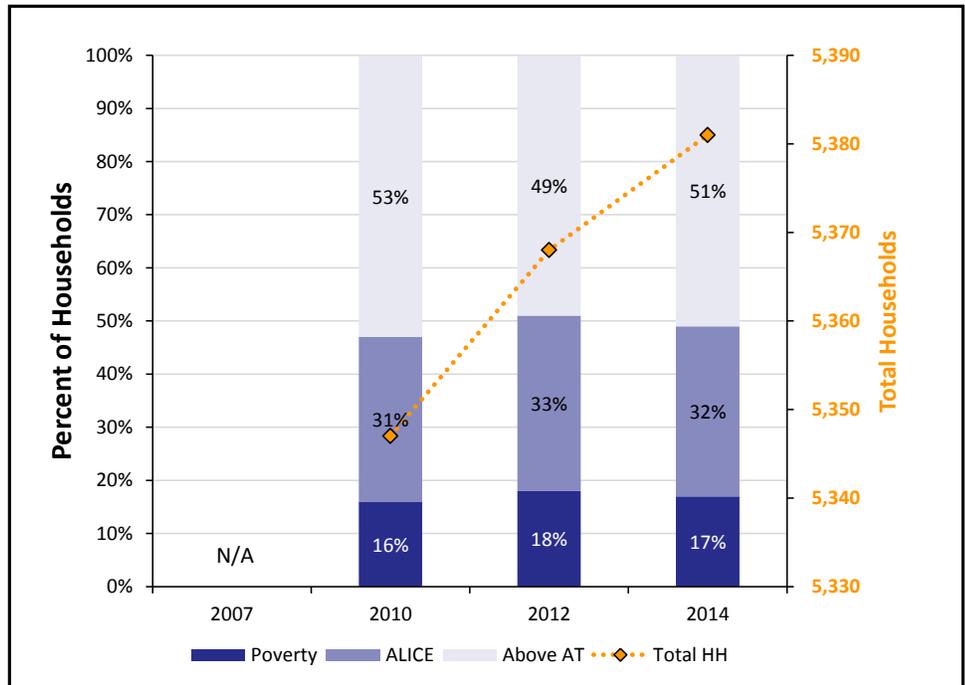
ALICE IN GULF COUNTY

Population: 15,781 | **Number of Households:** 5,381
Median Household Income: \$40,964 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,637 (49%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gulf County

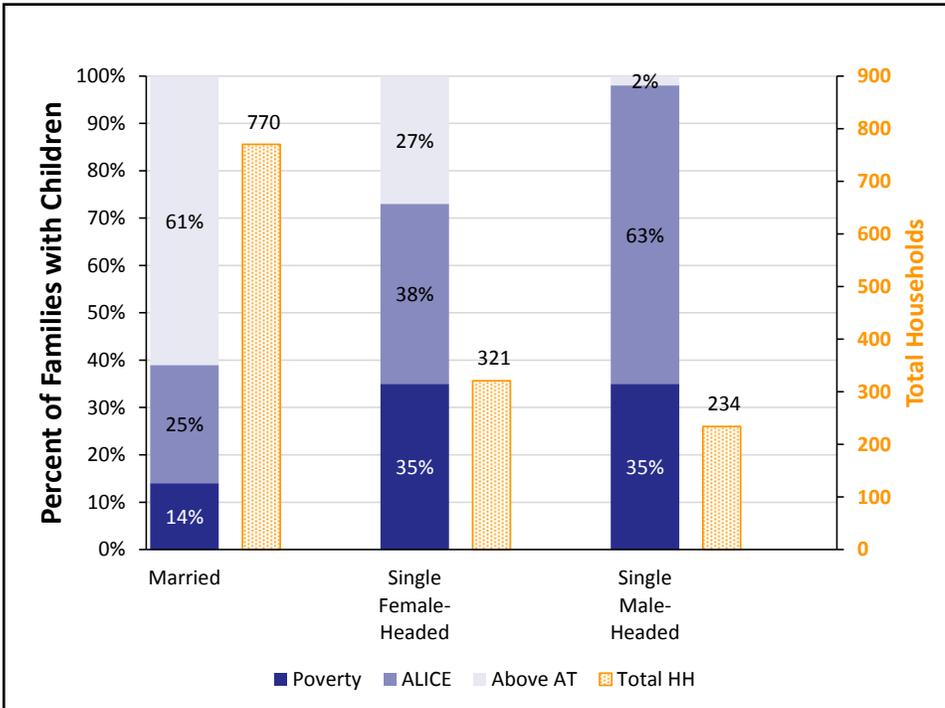
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$571	\$707
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$139	\$366
Taxes	\$178	\$204
Monthly Total	\$1,532	\$4,025
ANNUAL TOTAL	\$18,384	\$48,300
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gulf County families with children live below the ALICE Threshold. Though more Gulf County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

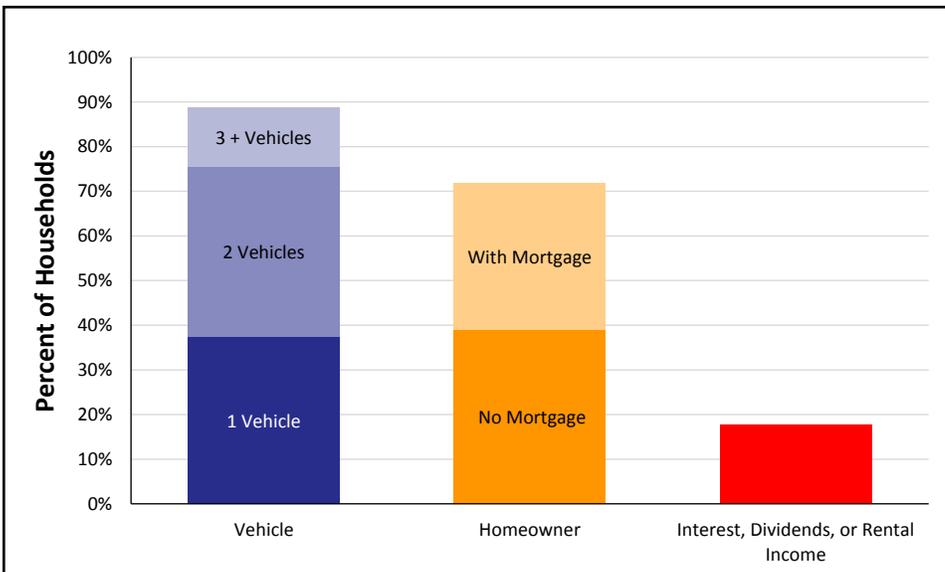


Gulf County, 2014		
Town	Total HH	% ALICE & Poverty
Port St. Joe	1,232	51%
Port St. Joe CCD	3,016	48%
Wewahitchka	877	57%
Wewahitchka CCD	2,365	52%

What assets do households have?

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

Assets, All Households, 2014



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

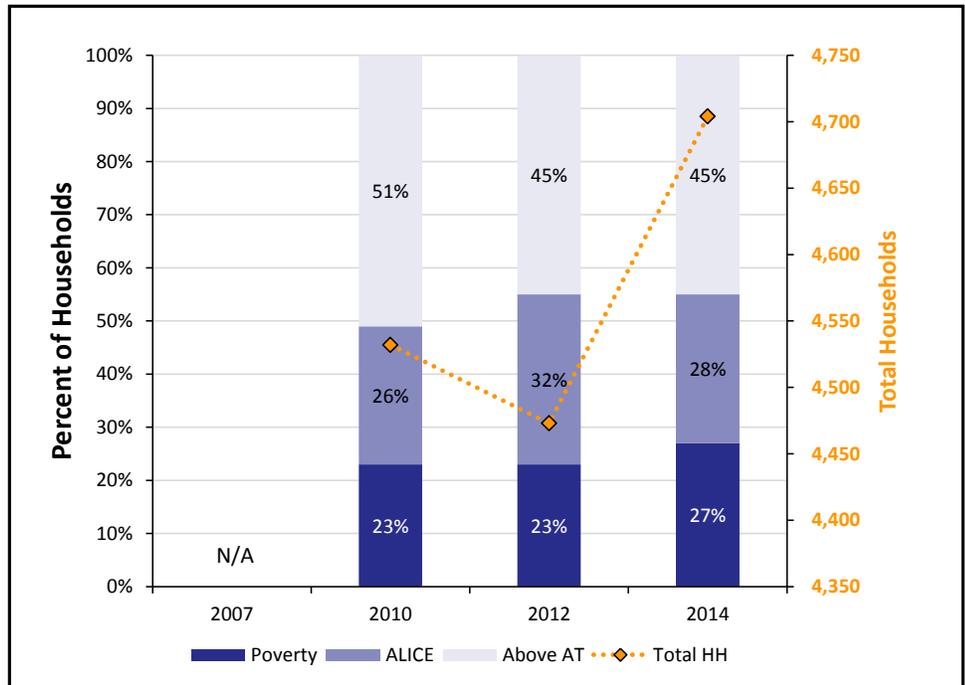
ALICE IN HAMILTON COUNTY

Population: 14,466 | **Number of Households:** 4,704
Median Household Income: \$35,629 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,587 (55%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hamilton County

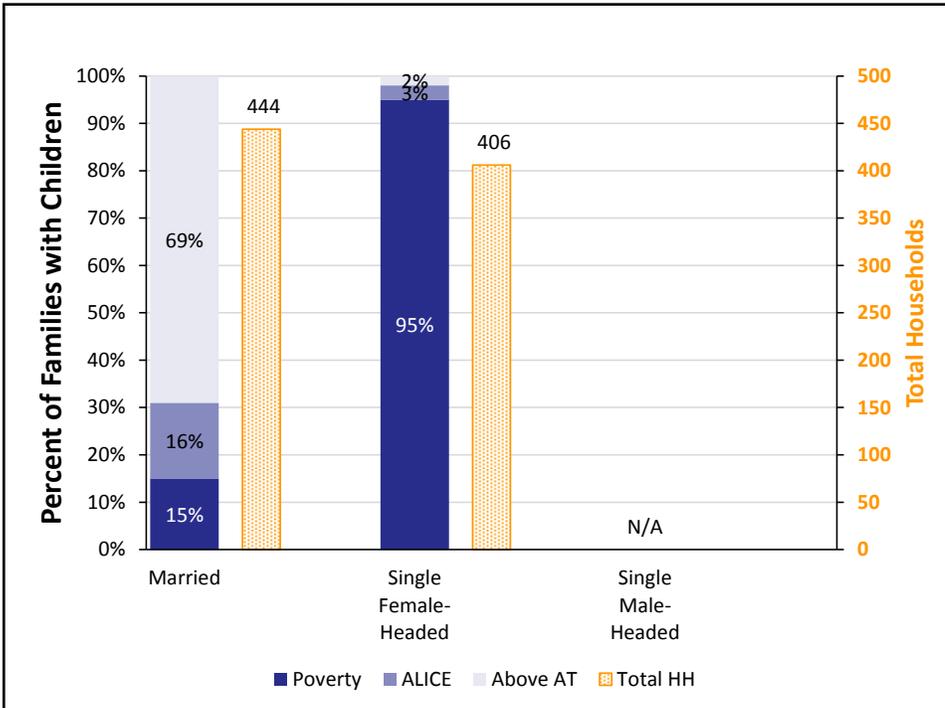
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hamilton County families with children live below the ALICE Threshold. Though more Hamilton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

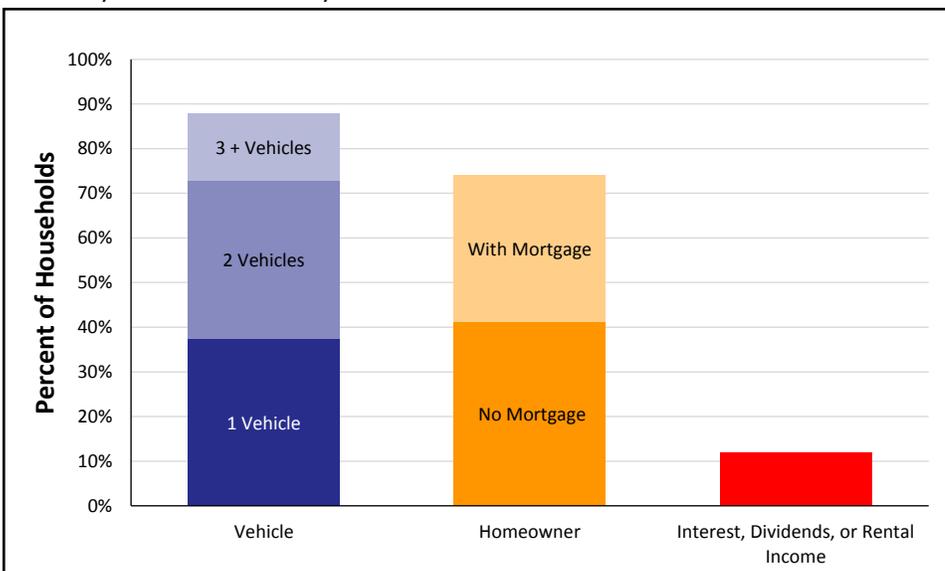


Hamilton County, 2014		
Town	Total HH	% ALICE & Poverty
Jasper	575	60%
Jasper CCD	2,048	58%
Jennings	280	63%
Jennings CCD	1,869	49%
White Springs	365	65%
White Springs CCD	787	60%

What assets do households have?

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

Assets, All Households, 2014



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

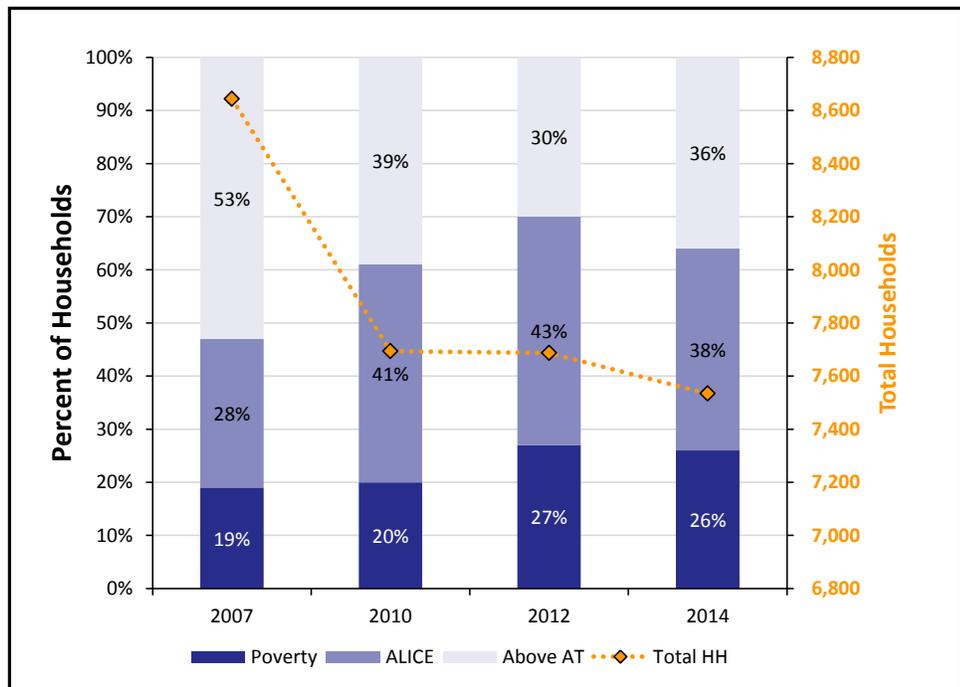
ALICE IN HARDEE COUNTY

Population: 27,549 | **Number of Households:** 7,534
Median Household Income: \$36,094 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 4,822 (64%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hardee County

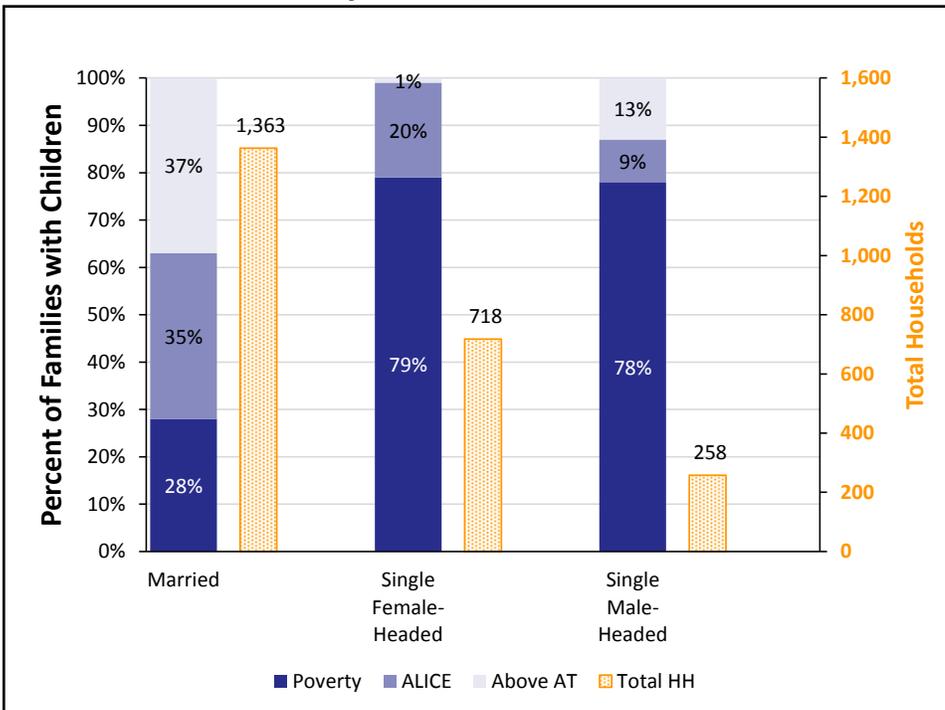
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$548	\$678
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$136	\$362
Taxes	\$172	\$196
Monthly Total	\$1,500	\$3,984
ANNUAL TOTAL	\$18,000	\$47,808
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hardee County families with children live below the ALICE Threshold. Though more Hardee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

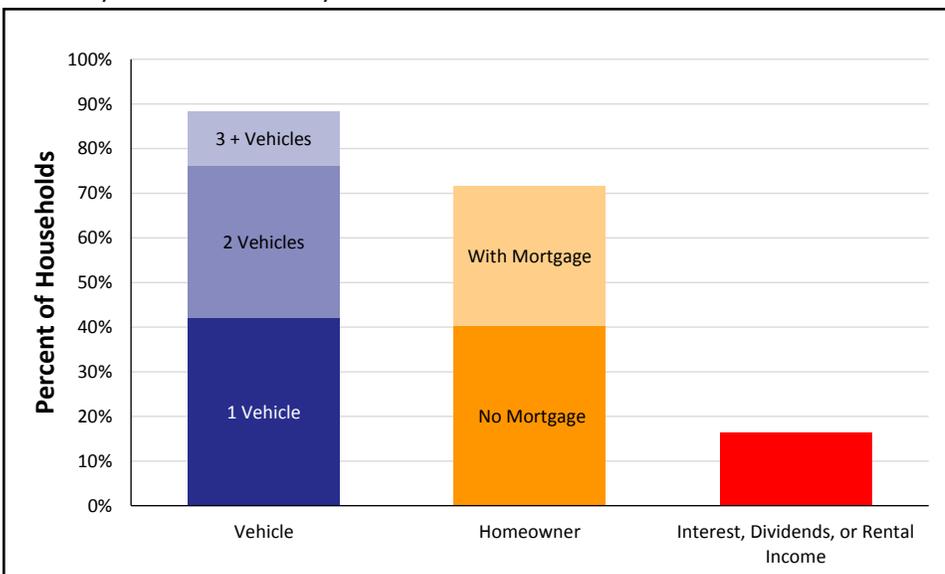
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Bowling Green	740	70%
Bowling Green CCD	1,594	67%
Wauchula	1,435	63%
Wauchula CCD	3,554	62%
Zolfo Springs	490	73%
Zolfo Springs CCD	2,386	63%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

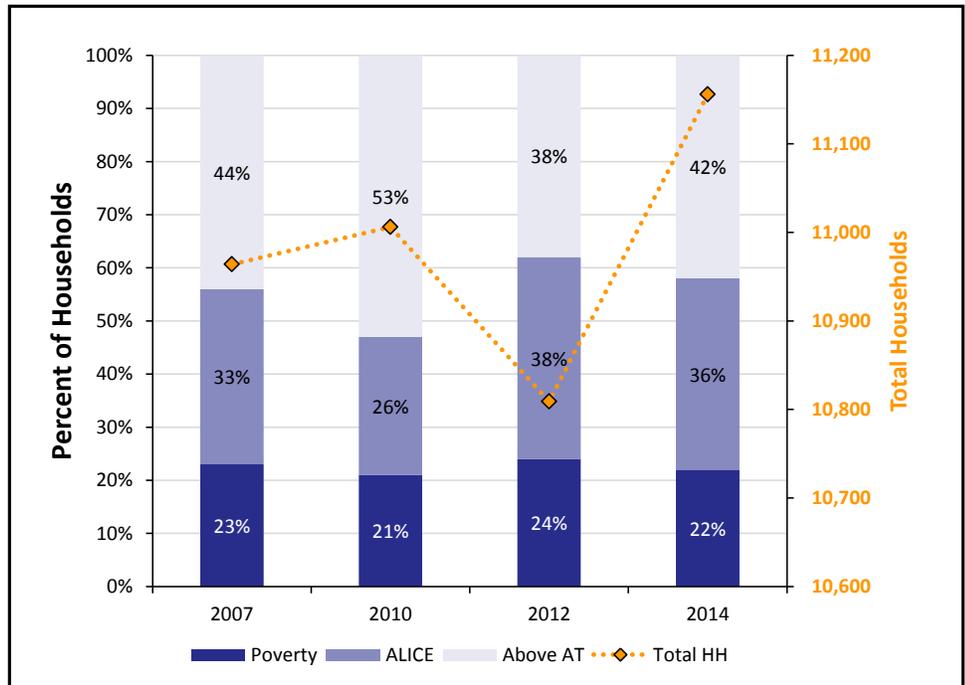
ALICE IN HENDRY COUNTY

Population: 38,360 | **Number of Households:** 11,156
Median Household Income: \$36,504 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 6,470 (58%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hendry County

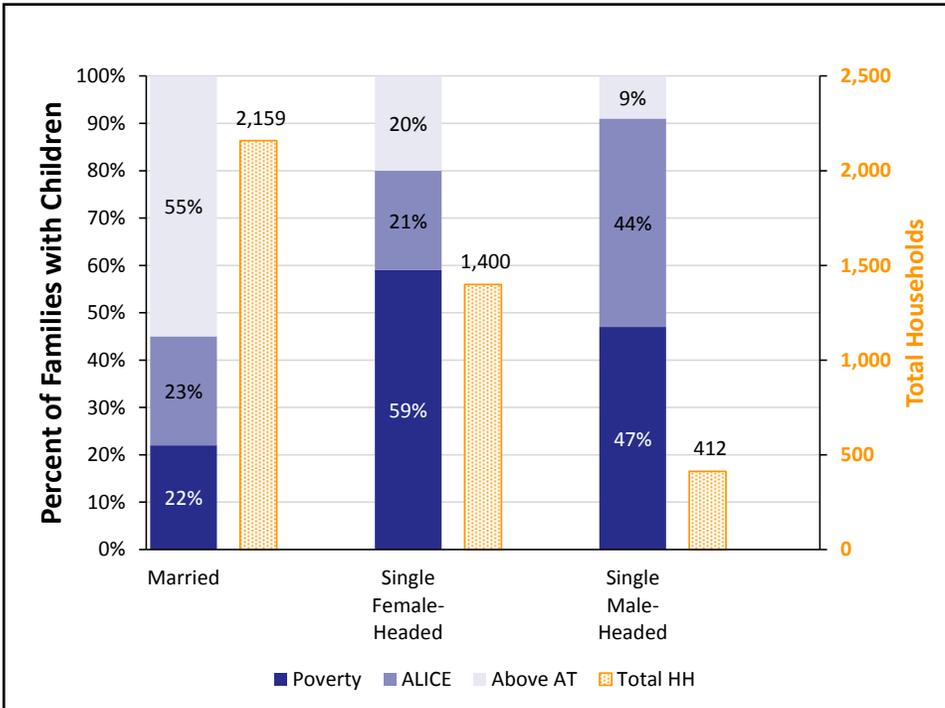
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$571	\$778
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$139	\$375
Taxes	\$178	\$225
Monthly Total	\$1,532	\$4,126
ANNUAL TOTAL	\$18,384	\$49,512
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hendry County families with children live below the ALICE Threshold. Though more Hendry County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

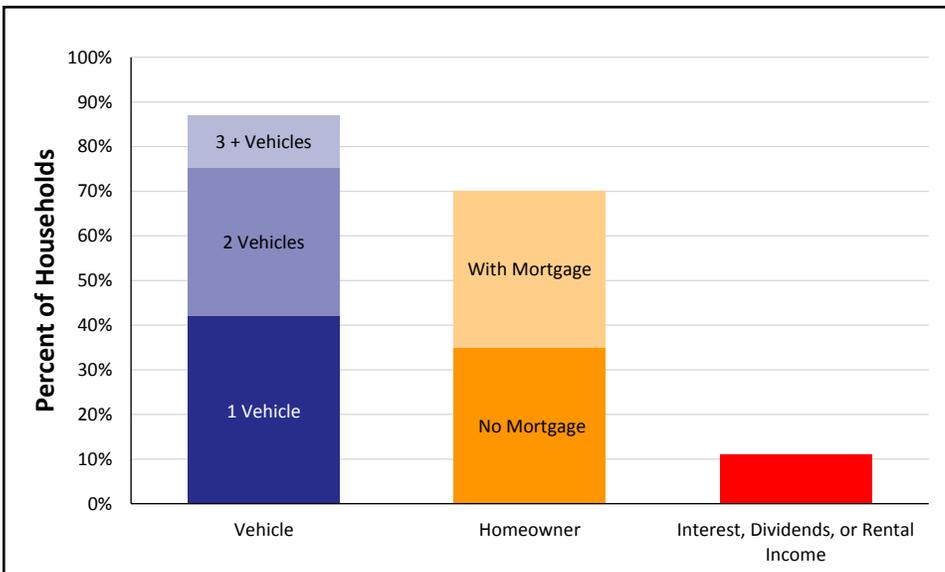
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Hendry County, 2014		
Town	Total HH	% ALICE & Poverty
Clewiston	2,326	44%
Clewiston CCD	5,573	59%
Fort Denaud CDP	551	38%
Harlem CDP	775	76%
LaBelle	1,400	57%
LaBelle CCD	5,583	57%
Montura CDP	1,015	77%
Pioneer CDP	322	55%
Port LaBelle CDP	1,303	54%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

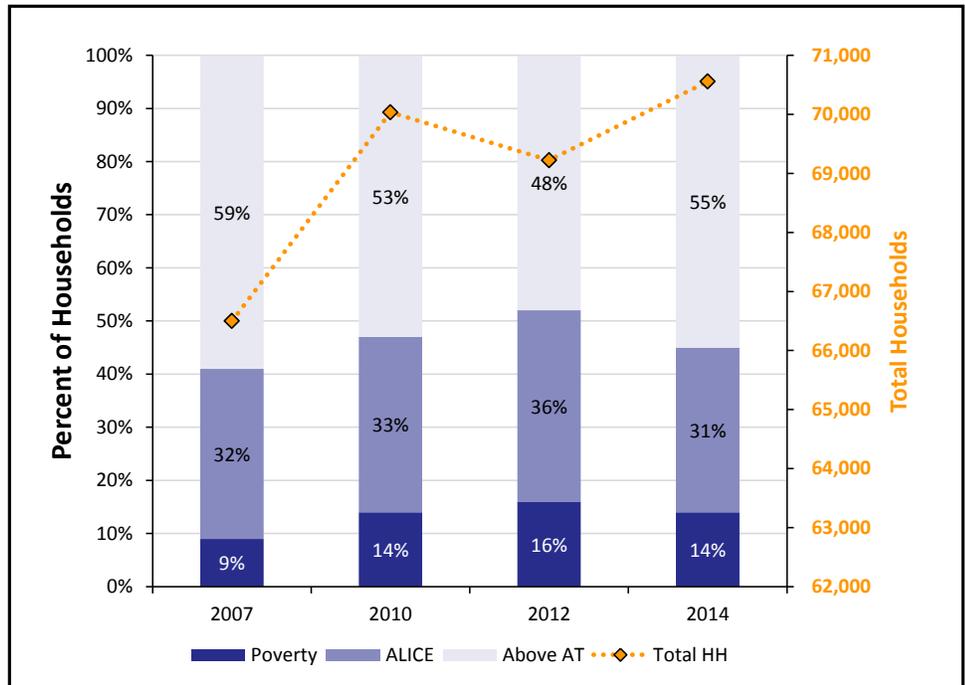
ALICE IN HERNANDO COUNTY

Population: 175,855 | **Number of Households:** 70,558
Median Household Income: \$40,255 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 31,751 (45%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hernando County

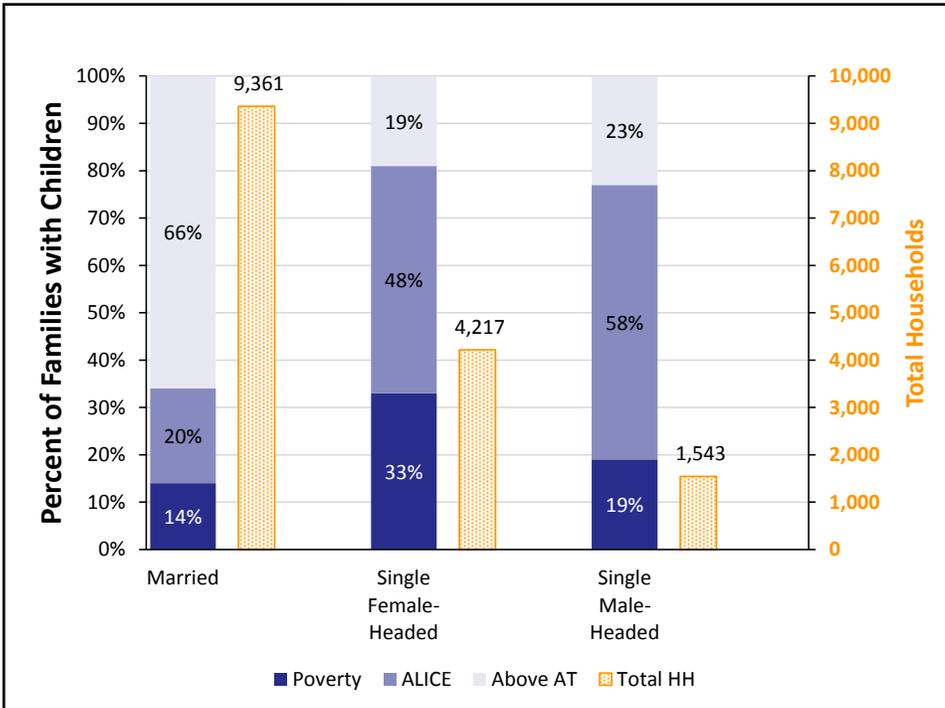
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$605	\$951
Child Care	\$-	\$993
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$143	\$393
Taxes	\$185	\$266
Monthly Total	\$1,577	\$4,318
ANNUAL TOTAL	\$18,924	\$51,816
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hernando County families with children live below the ALICE Threshold. Though more Hernando County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

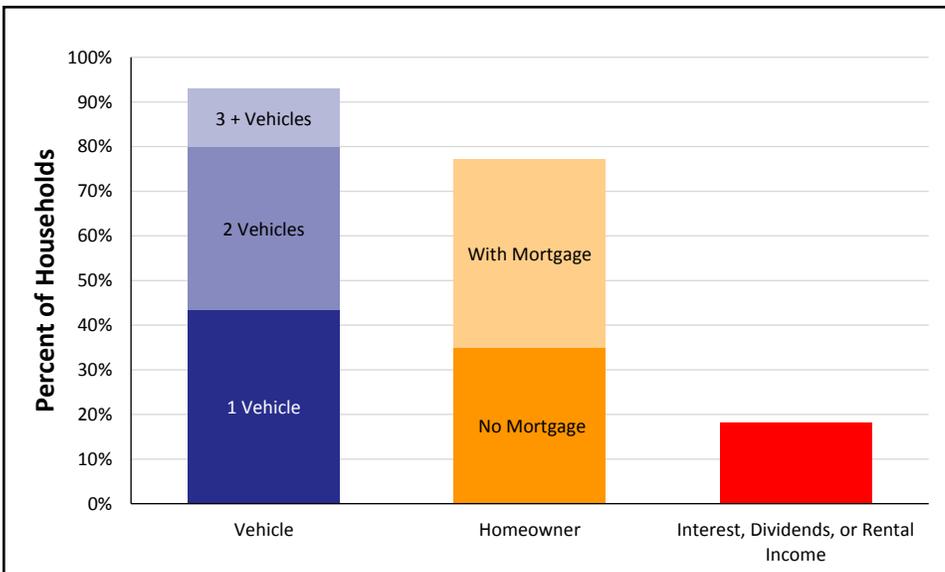
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Hernando County, 2014		
Town	Total HH	% ALICE & Poverty
Brookridge CDP	2,390	48%
Brooksville	3,020	68%
Brooksville CCD	12,473	54%
Garden Grove CDP	362	64%
Hernando Beach CCD	5,828	42%
Hernando Beach CDP	1,027	38%
High Point CDP	1,674	60%
Hill 'n Dale CDP	598	78%
Masaryk CDP	485	48%
North Brooksville CDP	1,431	52%
North Weeki Wachee CDP	3,622	35%
Ridge Manor CCD	2,734	46%
Ridge Manor CDP	1,859	48%
South Brooksville CDP	1,698	53%
Spring Hill CCD	49,148	46%
Spring Hill CDP	39,055	43%
Timber Pines CDP	3,165	30%
Weeki Wachee Gardens CDP	727	55%

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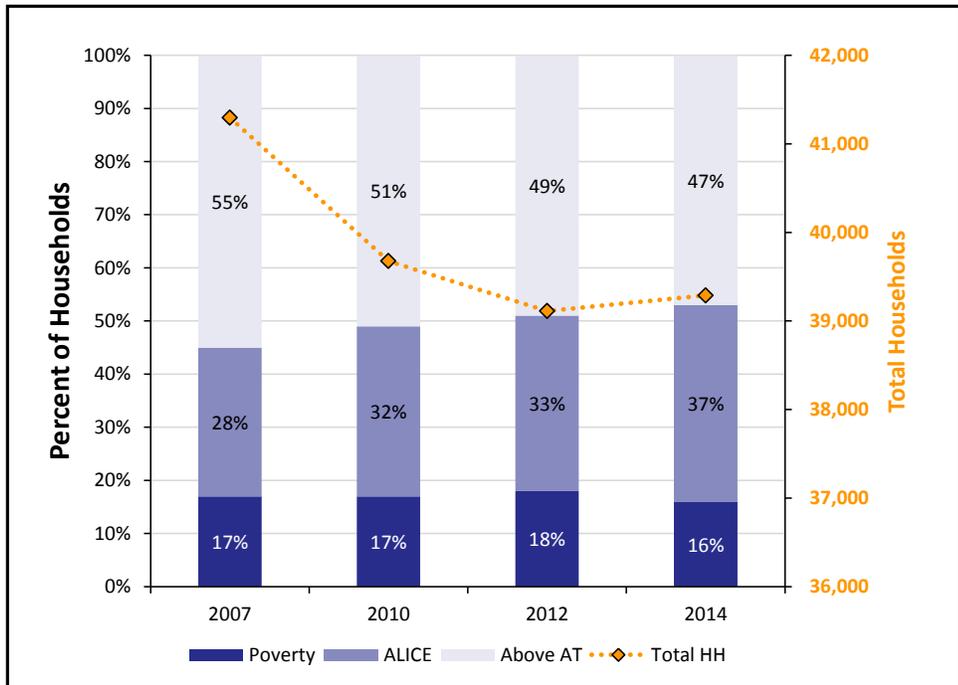
ALICE IN HIGHLANDS COUNTY

Population: 98,236 | **Number of Households:** 39,288
Median Household Income: \$36,120 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 20,823 (53%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Highlands County

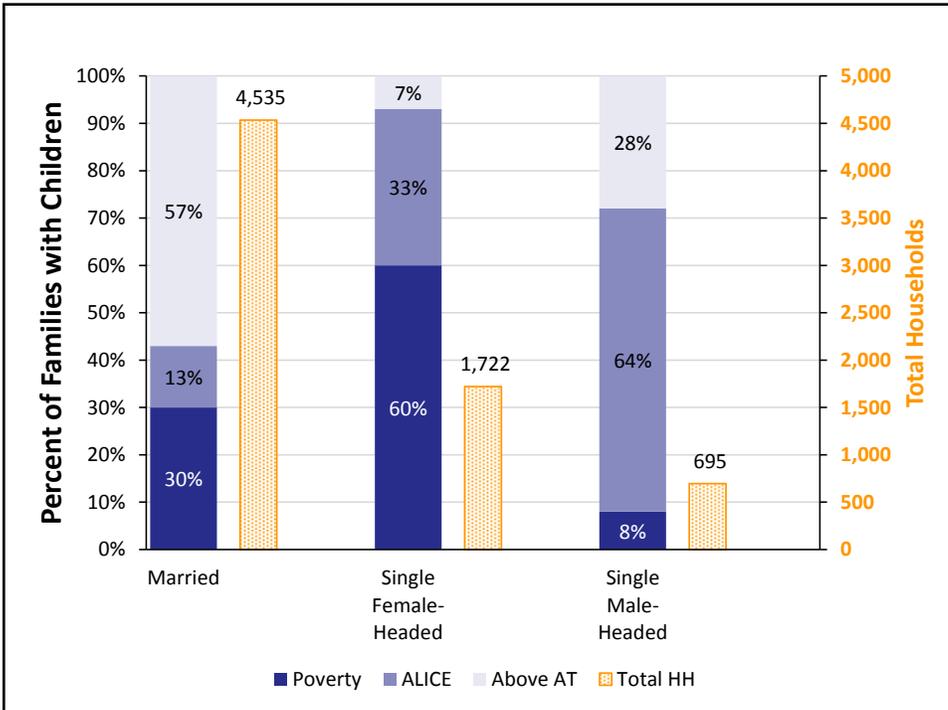
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$548	\$697
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$136	\$365
Taxes	\$172	\$201
Monthly Total	\$1,500	\$4,011
ANNUAL TOTAL	\$18,000	\$48,132
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Highlands County families with children live below the ALICE Threshold. Though more Highlands County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

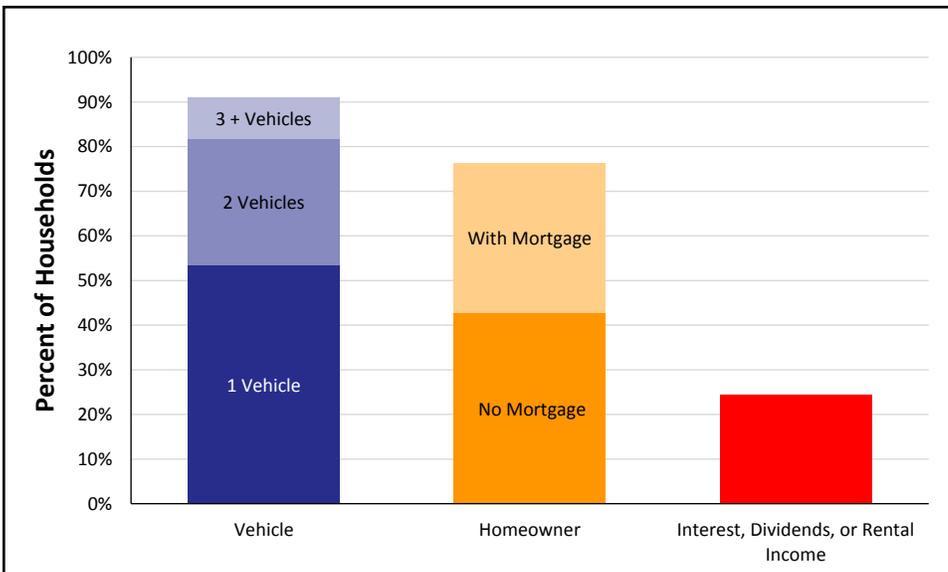
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Highlands County, 2014		
Town	Total HH	% ALICE & Poverty
Avon Park	2,827	65%
Avon Park CCD	13,017	50%
Lake Placid	752	61%
Lake Placid CCD	9,354	50%
Sebring	4,047	64%
Sebring CCD	17,511	50%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

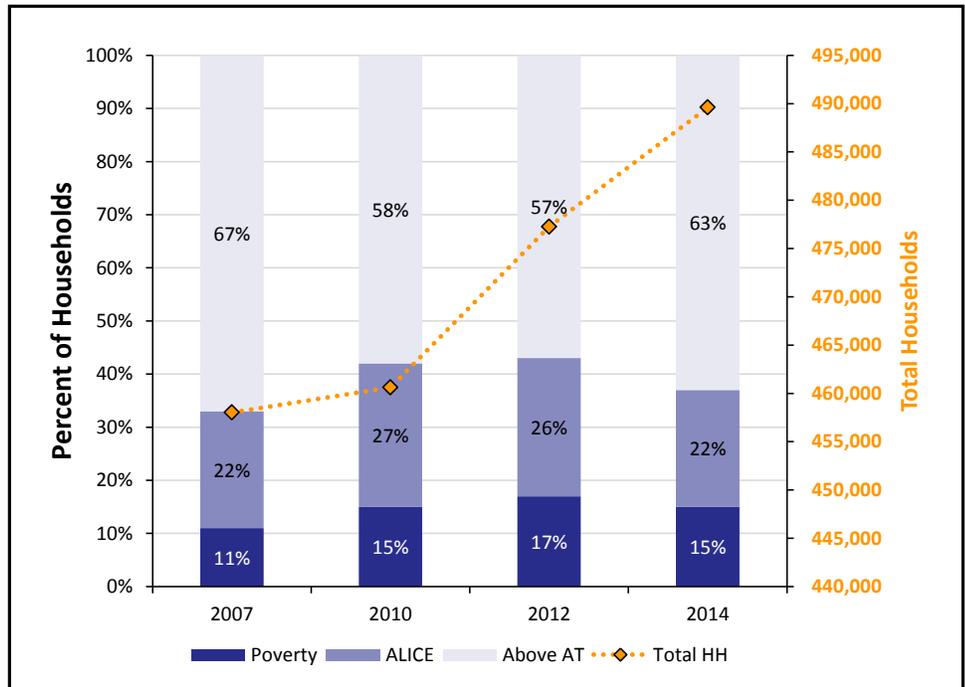
ALICE IN HILLSBOROUGH COUNTY

Population: 1,316,298 | **Number of Households:** 489,603
Median Household Income: \$50,796 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 181,153 (37%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hillsborough County

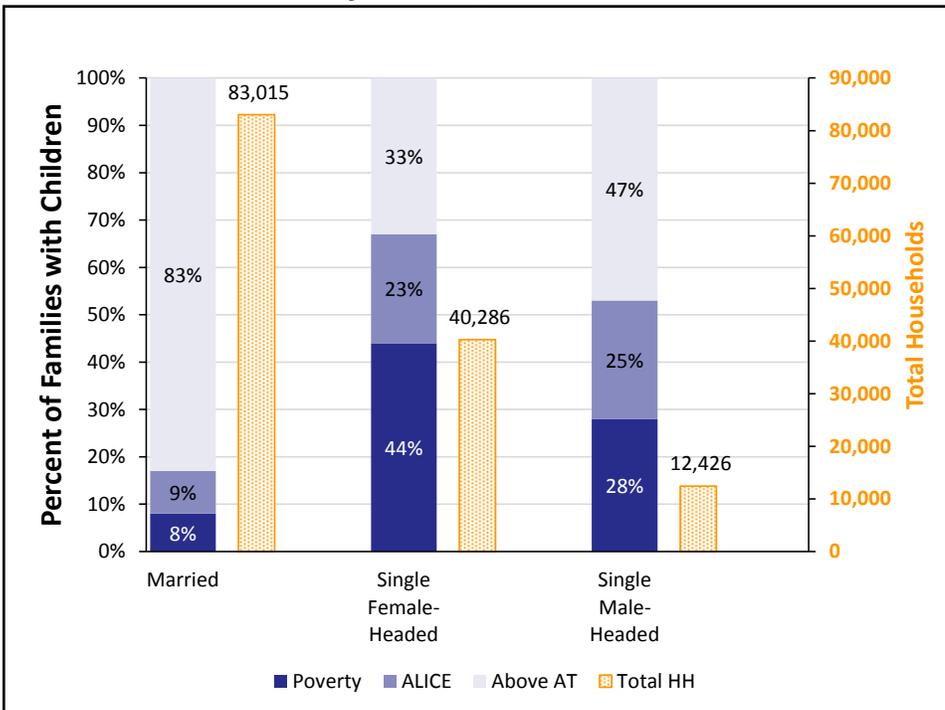
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$605	\$951
Child Care	\$-	\$1,013
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$143	\$395
Taxes	\$185	\$272
Monthly Total	\$1,577	\$4,346
ANNUAL TOTAL	\$18,924	\$52,152
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hillsborough County families with children live below the ALICE Threshold. Though more Hillsborough County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

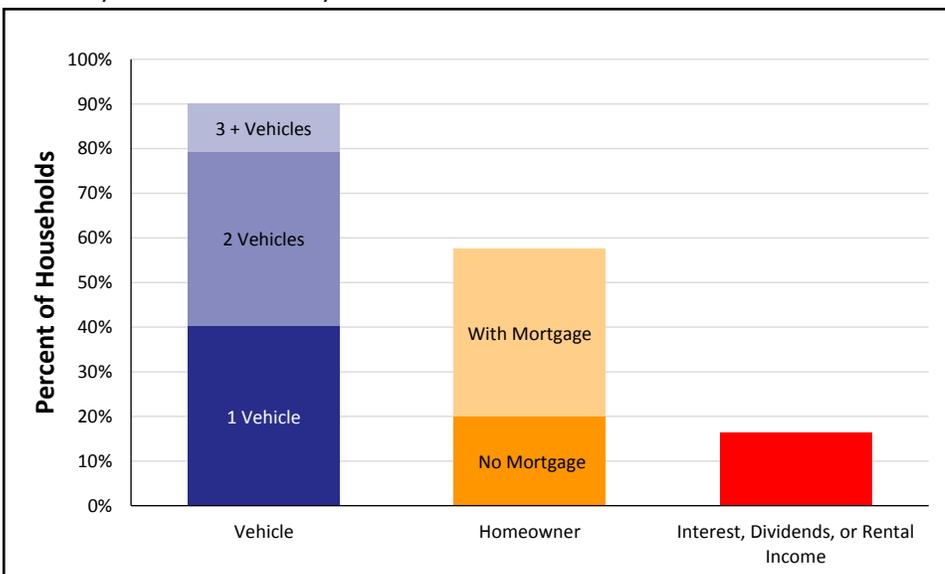
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Hillsborough County, 2014		
Town	Total HH	% ALICE & Poverty
Apollo Beach CDP	6,019	19%
Balm CDP	505	34%
Bloomington CDP	7,727	20%
Brandon CCD	62,764	31%
Brandon CDP	40,044	31%
Carrollwood CDP	13,860	28%
Cheval CDP	4,292	28%
Citrus Park CDP	8,989	32%
Dover CDP	1,077	64%
East Lake-Orient Park CDP	9,109	51%
Egypt Lake-Leto CDP	13,266	52%
Fish Hawk CDP	4,836	12%
Gibsonton CDP	4,930	44%
Keystone CDP	7,735	9%
Keystone-Citrus Park CCD	48,780	23%
Lake Magdalene CDP	11,773	36%
Lutz CDP	7,377	26%
Mango CDP	4,314	55%
Northdale CDP	8,374	24%
Palm River-Clair Mel CDP	7,551	51%
Palm River-Gibsonton CCD	15,347	46%
Pebble Creek CDP	2,731	15%
Plant City	12,329	43%
Plant City CCD	28,637	42%
Progress Village CDP	2,298	32%
Riverview CDP	27,865	30%
Ruskin CCD	25,952	32%
Ruskin CDP	5,967	39%
Seffner CDP	2,547	35%
Sun City Center CDP	11,790	33%
Tampa	140,429	42%
Tampa CCD	252,815	45%
Temple Terrace	9,939	39%
Thonotosassa CDP	4,770	45%
Town 'n' Country CDP	31,621	34%
University CDP (Hillsborough County)	16,922	72%
Valrico CDP	12,664	20%
Westchase CDP	8,353	18%
Wimauma CDP	1,738	65%
Wimauma-Riverview CCD	43,177	25%

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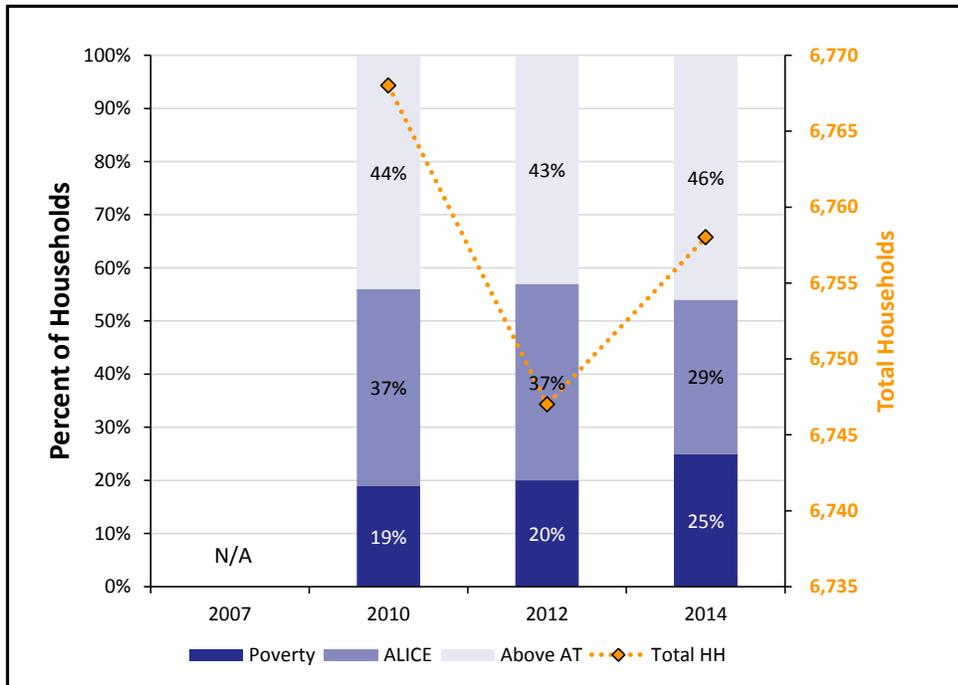
ALICE IN HOLMES COUNTY

Population: 19,741 | **Number of Households:** 6,758
Median Household Income: \$36,236 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,649 (54%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Holmes County

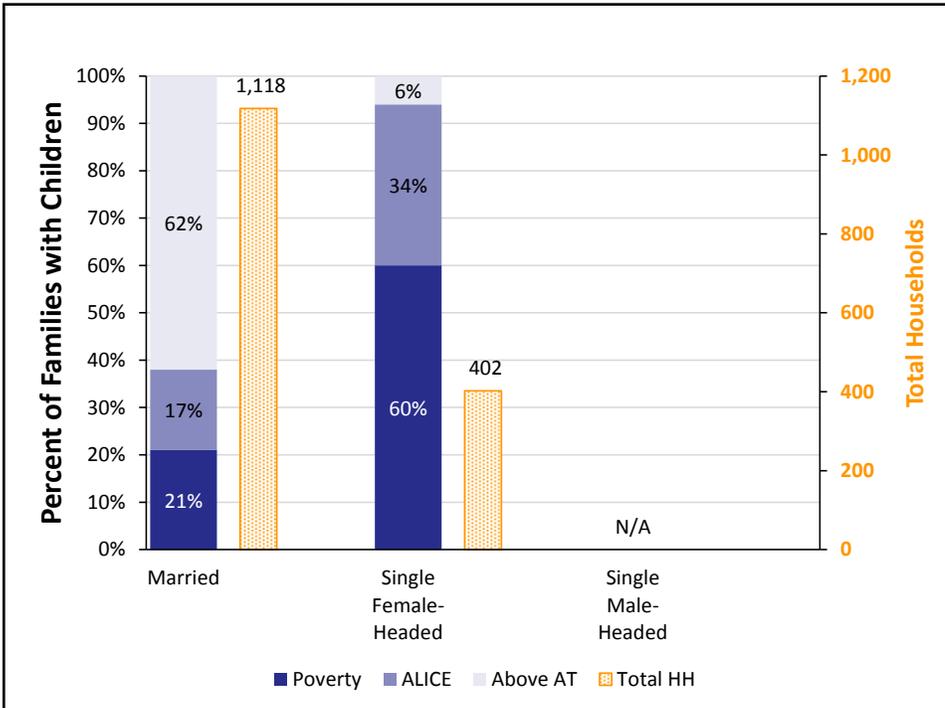
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Holmes County families with children live below the ALICE Threshold. Though more Holmes County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

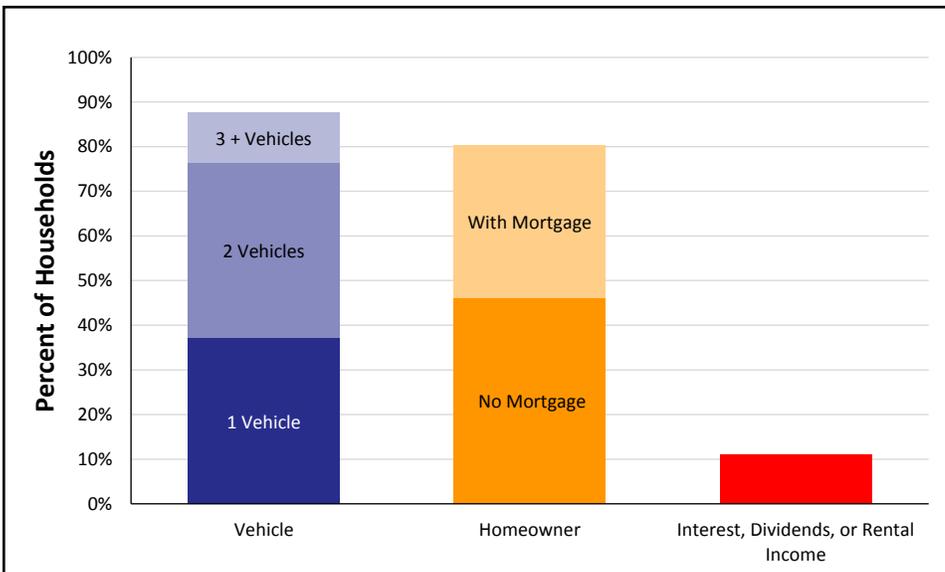
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Holmes County, 2014		
Town	Total HH	% ALICE & Poverty
Bonifay	963	63%
Bonifay CCD	3,198	56%
Esto-Noma CCD	1,505	48%
West Holmes CCD	2,055	56%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

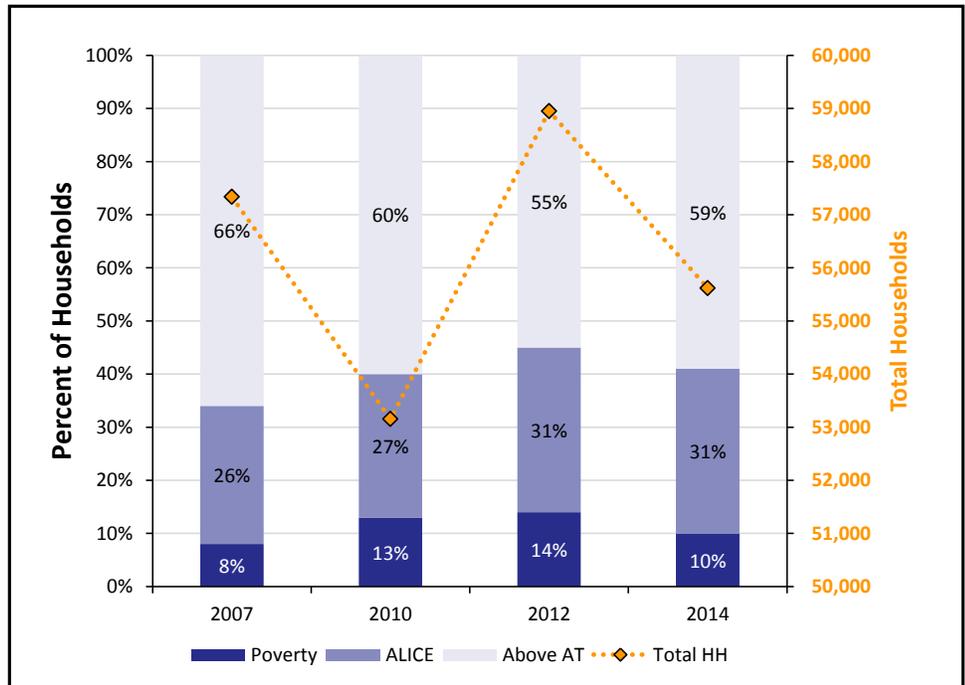
ALICE IN INDIAN RIVER COUNTY

Population: 144,755 | **Number of Households:** 55,618
Median Household Income: \$46,238 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 22,803 (41%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Indian River County

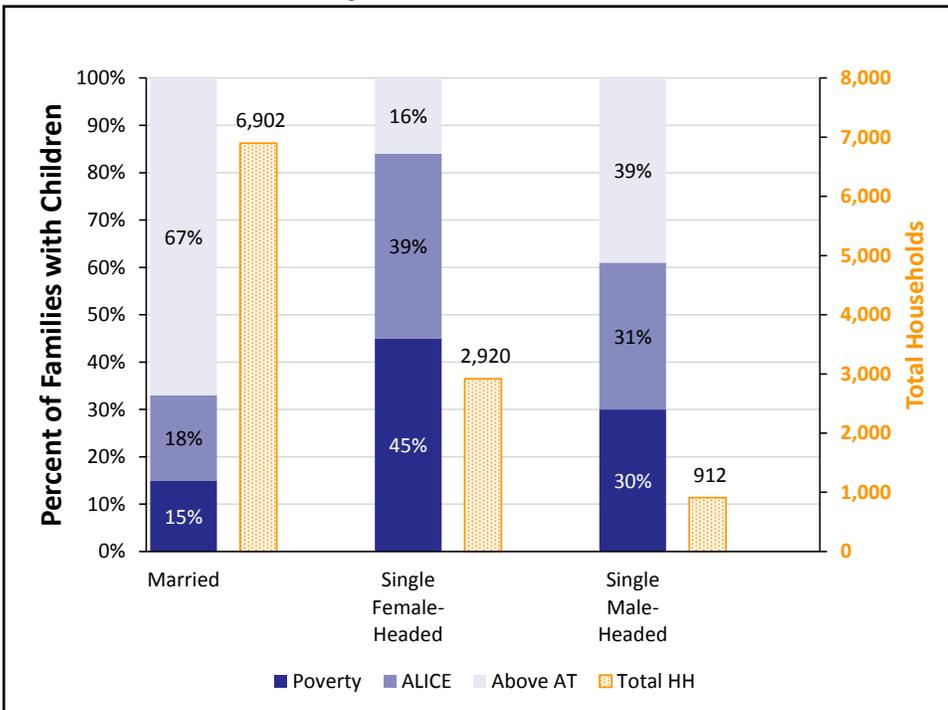
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$560	\$864
Child Care	\$-	\$940
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$138	\$374
Taxes	\$175	\$223
Monthly Total	\$1,517	\$4,116
ANNUAL TOTAL	\$18,204	\$49,392
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Indian River County families with children live below the ALICE Threshold. Though more Indian River County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

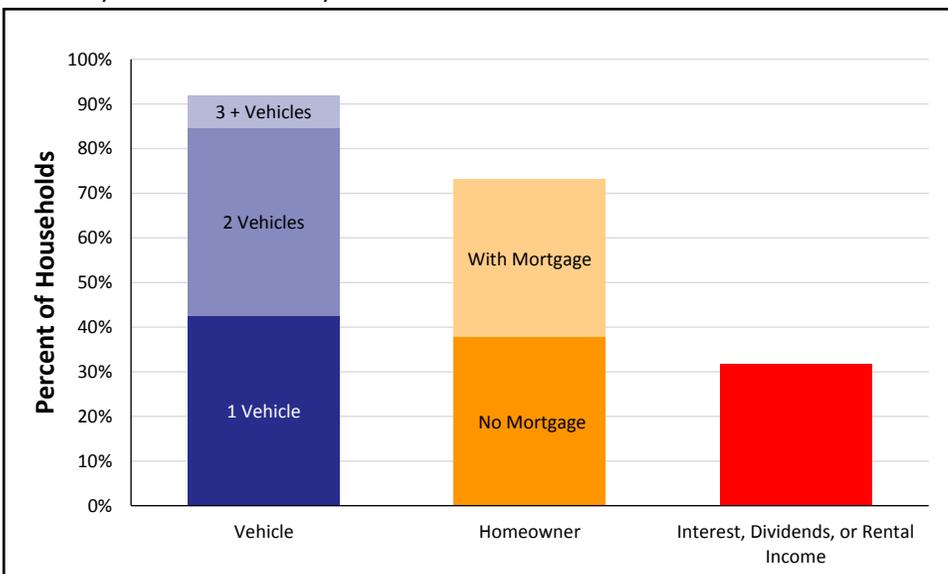
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Indian River County, 2014		
Town	Total HH	% ALICE & Poverty
Fellsmere	1,279	77%
Fellsmere CCD	6,855	52%
Florida Ridge CDP	6,995	48%
Gifford CDP	3,877	61%
Indian River Shores	2,065	14%
Roseland CDP	692	36%
Sebastian	9,128	42%
South Beach CDP	1,734	15%
Vero Beach	7,012	50%
Vero Beach CCD	50,487	41%
Vero Beach South CDP	9,248	43%
Wabasso Beach CDP	915	30%
West Vero Corridor CDP	3,972	48%
Winter Beach CDP	795	23%

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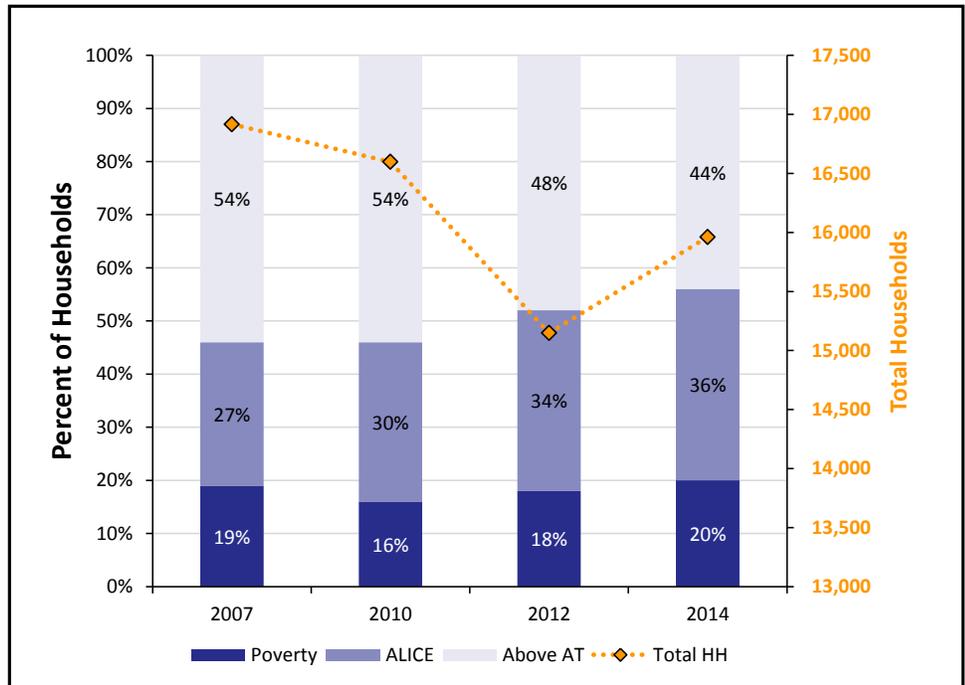
ALICE IN JACKSON COUNTY

Population: 49,105 | **Number of Households:** 15,961
Median Household Income: \$36,310 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 8,938 (56%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Jackson County

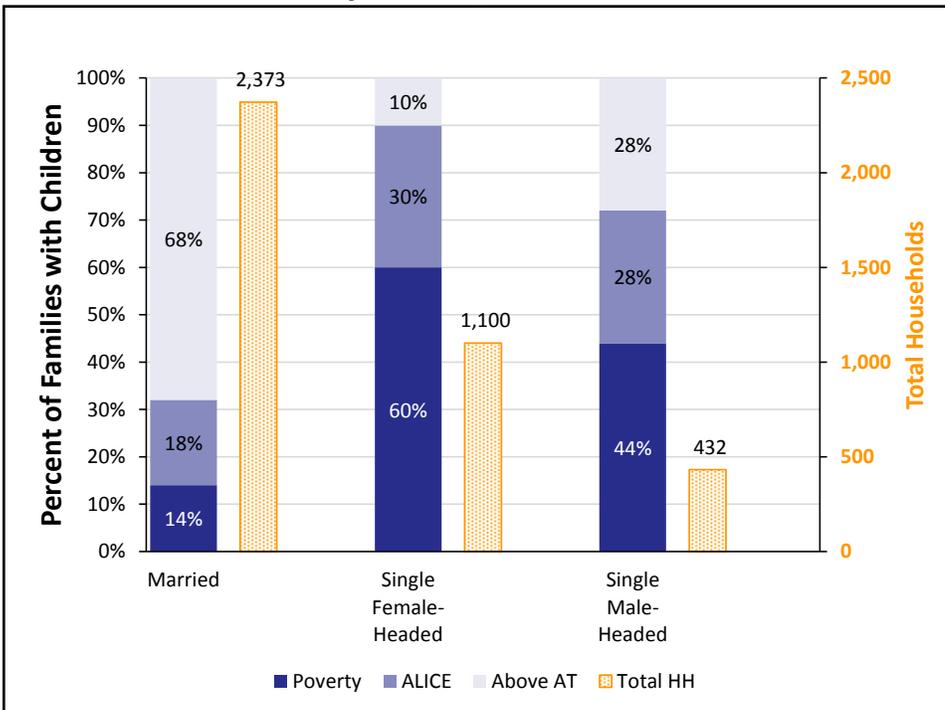
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jackson County families with children live below the ALICE Threshold. Though more Jackson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

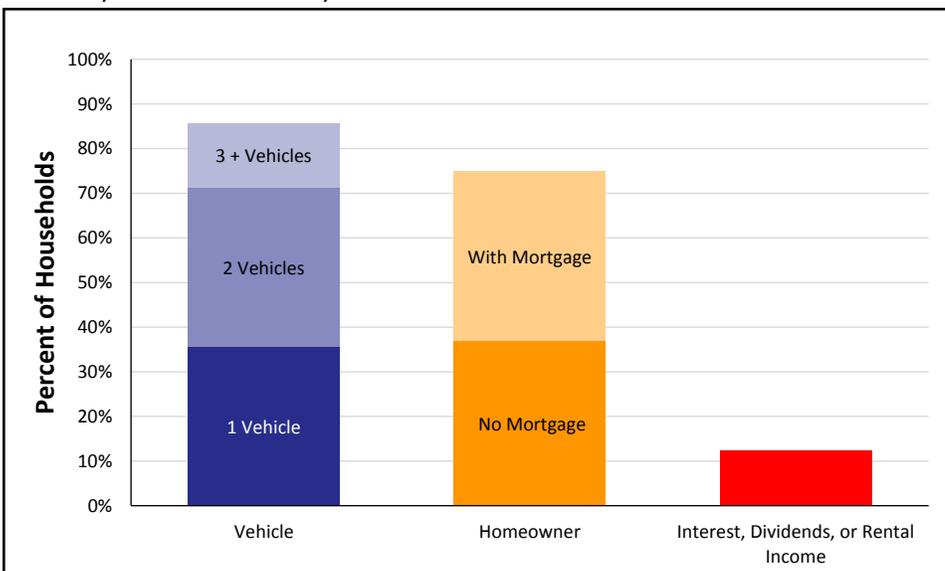
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Jackson County, 2014		
Town	Total HH	% ALICE & Poverty
Alford CCD	1,508	56%
Campbellton CCD	615	66%
Cottondale CCD	1,290	57%
Cypress CCD	1,852	49%
Graceville	761	64%
Graceville CCD	1,512	60%
Grand Ridge	377	51%
Greenwood CCD	1,361	54%
Malone	285	66%
Malone CCD	987	53%
Marianna	2,964	71%
Marianna CCD	5,188	60%
Sneads	804	56%
Sneads CCD	1,648	53%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

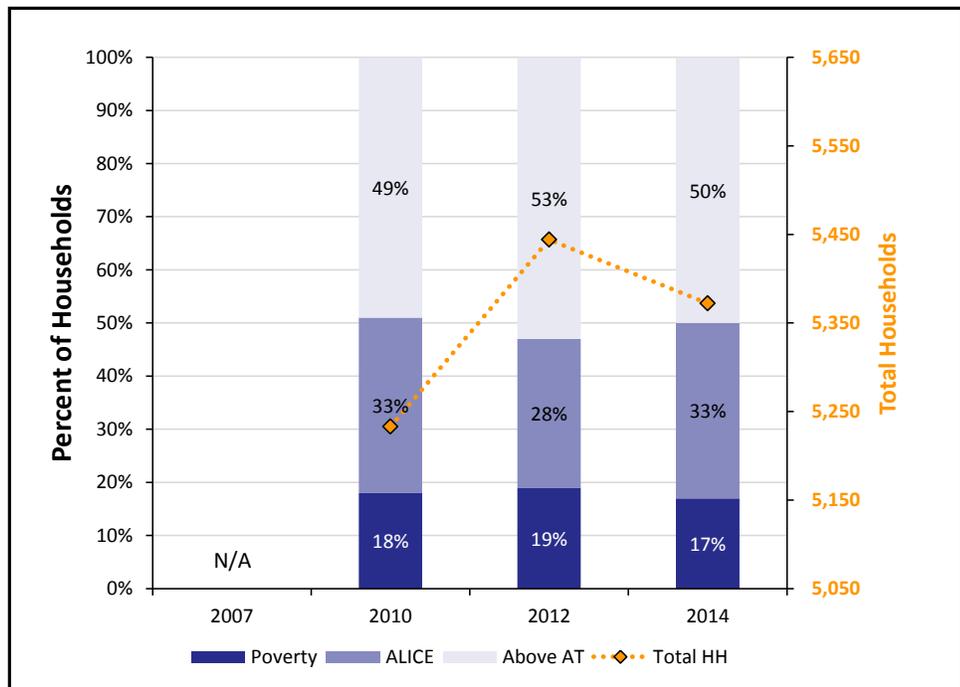
ALICE IN JEFFERSON COUNTY

Population: 14,335 | **Number of Households:** 5,372
Median Household Income: \$42,866 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,686 (50%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Jefferson County

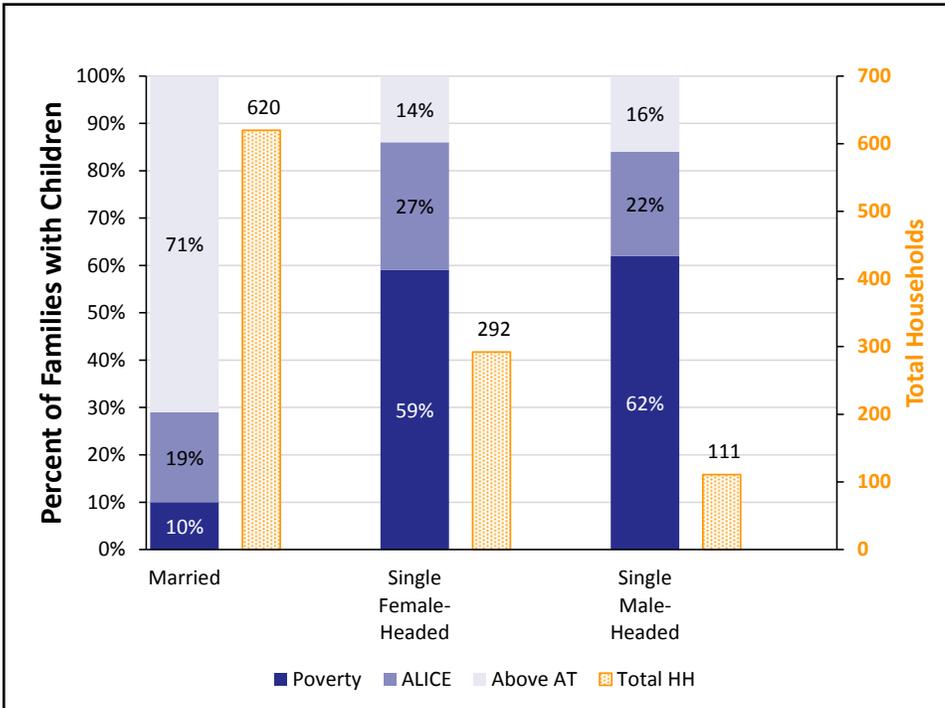
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$709	\$910
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$156	\$392
Taxes	\$212	\$266
Monthly Total	\$1,721	\$4,316
ANNUAL TOTAL	\$20,652	\$51,792
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jefferson County families with children live below the ALICE Threshold. Though more Jefferson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

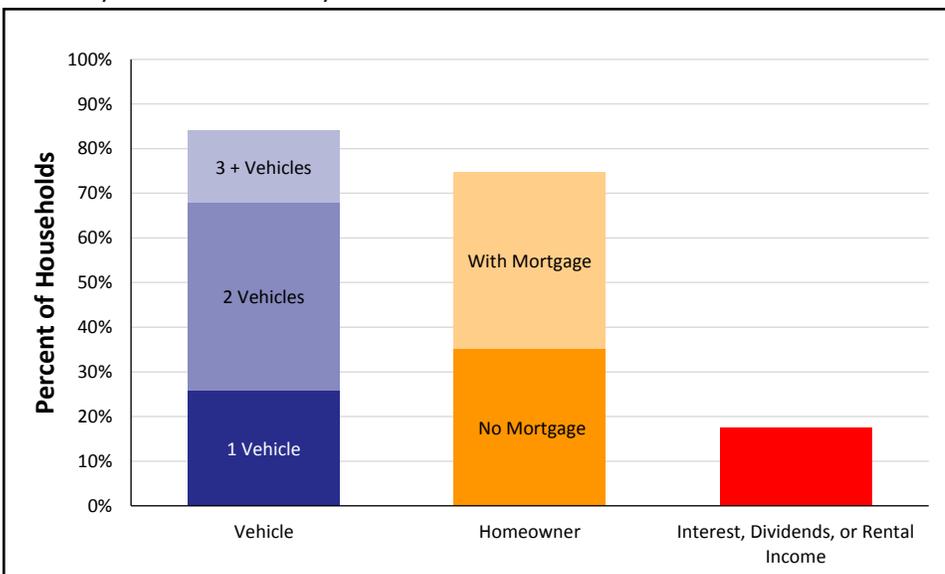
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Jefferson County, 2014		
Town	Total HH	% ALICE & Poverty
Monticello	992	54%
Monticello CCD	3,555	52%
Wacissa CCD	1,817	44%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

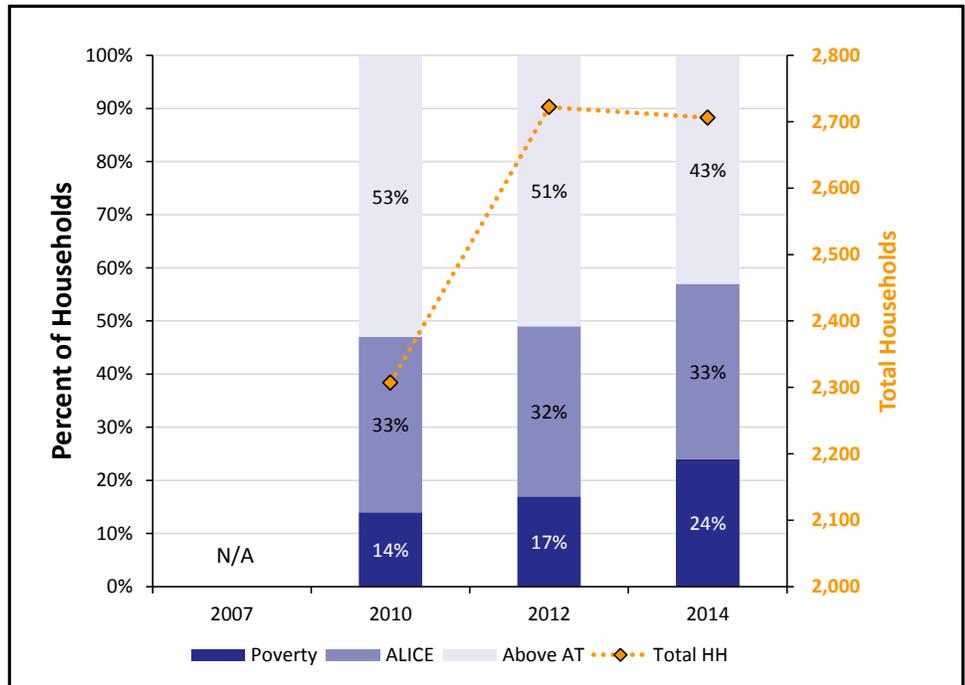
ALICE IN LAFAYETTE COUNTY

Population: 8,821 | **Number of Households:** 2,706
Median Household Income: \$35,720 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 1,542 (57%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Lafayette County

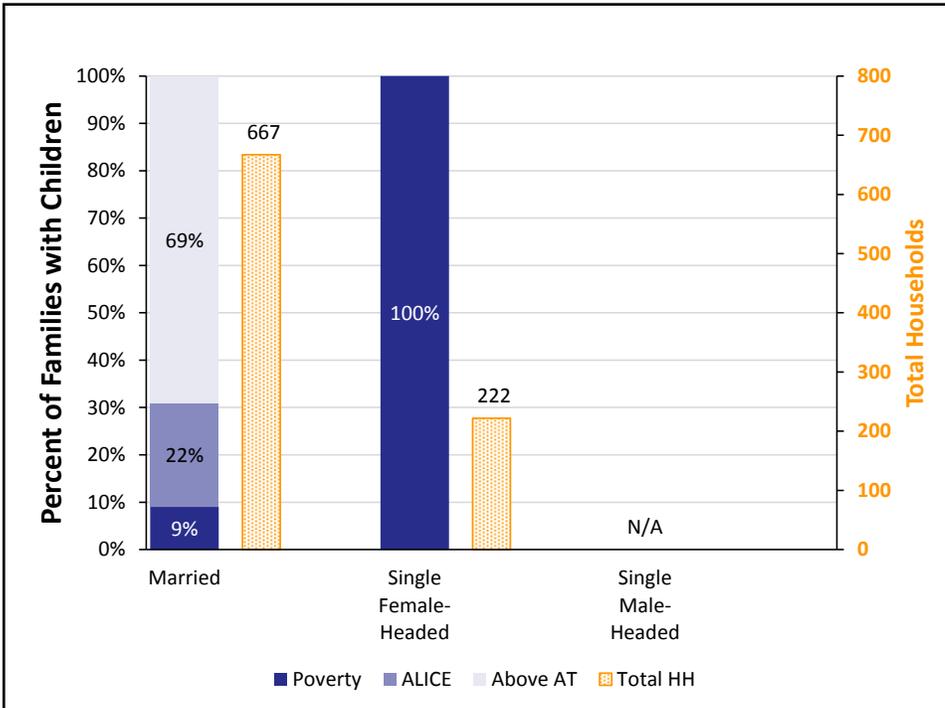
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lafayette County families with children live below the ALICE Threshold. Though more Lafayette County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

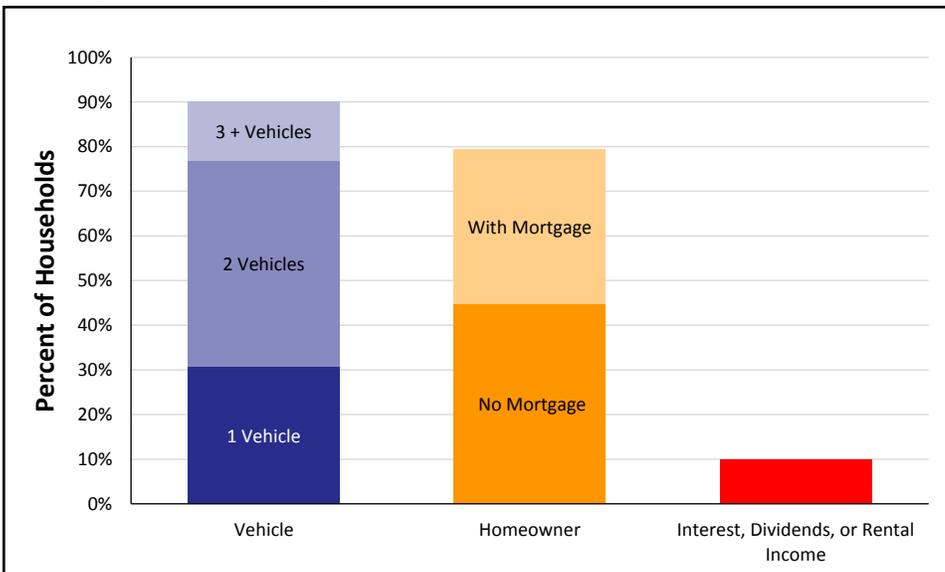
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Lafayette County, 2014		
Town	Total HH	% ALICE & Poverty
Day CCD	516	55%
Mayo	465	60%
Mayo CCD	2,190	57%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

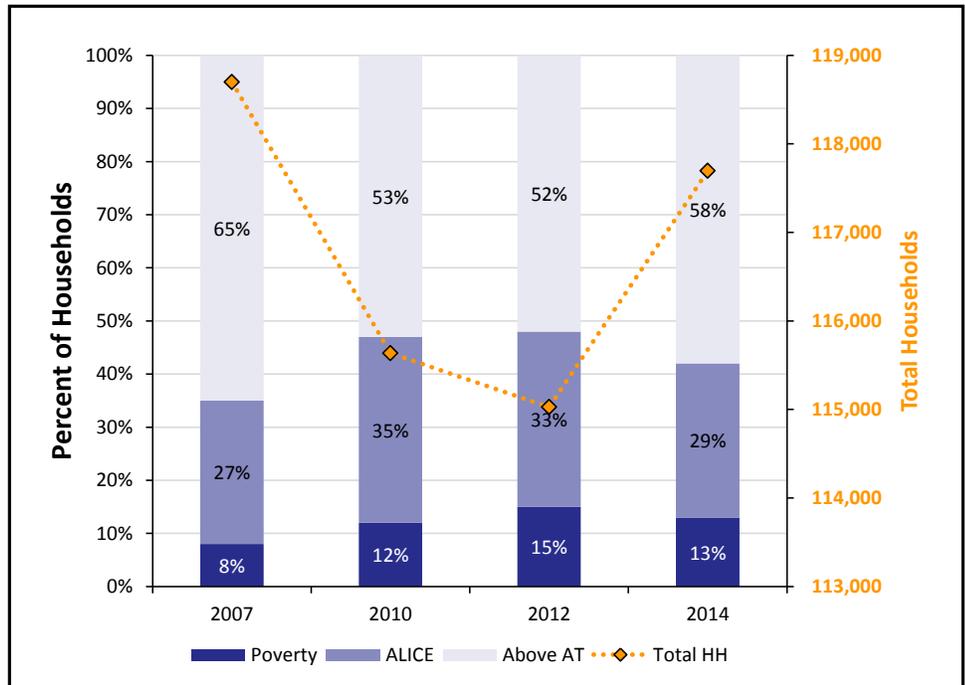
ALICE IN LAKE COUNTY

Population: 315,690 | **Number of Households:** 117,696
Median Household Income: \$47,191 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 49,432 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Lake County

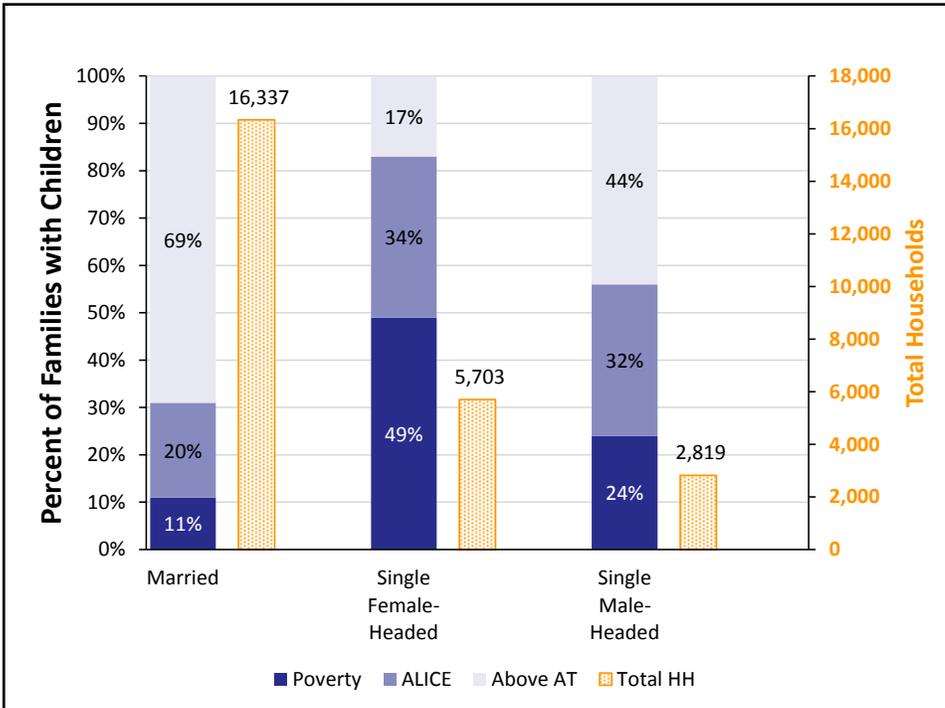
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$697	\$983
Child Care	\$-	\$953
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$155	\$391
Taxes	\$209	\$264
Monthly Total	\$1,705	\$4,306
ANNUAL TOTAL	\$20,460	\$51,672
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lake County families with children live below the ALICE Threshold. Though more Lake County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

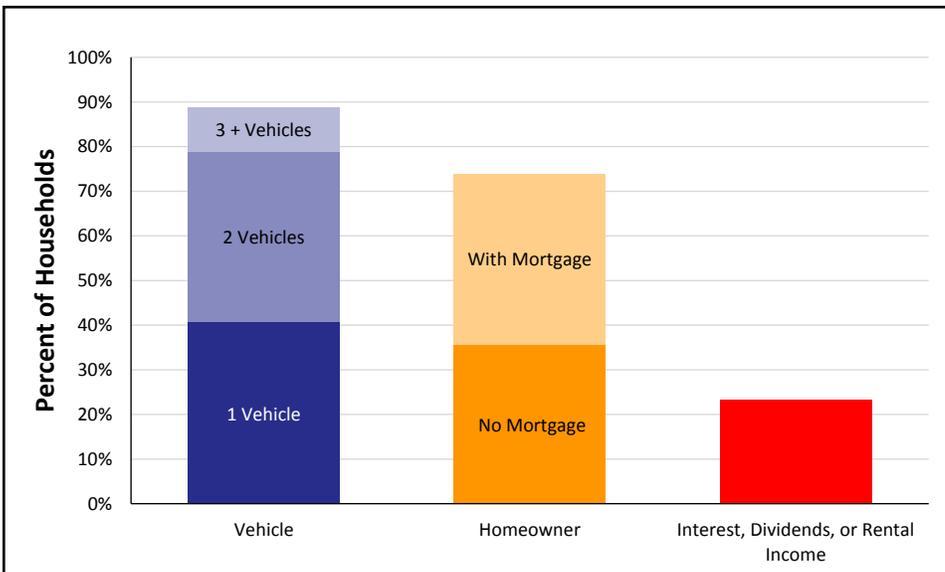
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Lake County, 2014

Town	Total HH	% ALICE & Poverty
Astatula	590	47%
Astor CDP	569	67%
Clermont	10,678	36%
Clermont CCD	28,361	34%
Eustis	7,394	54%
Eustis CCD	11,291	49%
Fruitland Park	1,459	46%
Fruitland Park-Lady Lake CCD	12,951	49%
Groveland	2,951	43%
Groveland-Mascotte CCD	9,049	42%
Howey-in-the-Hills	519	22%
Howey-in-the-Hills-Okahumpka CCD	8,474	37%
Lady Lake	6,845	51%
Lake Kathryn CDP	328	81%
Lake Mack-Forest Hills CDP	365	73%
Leesburg	8,488	61%
Leesburg CCD	9,391	59%
Leesburg East CCD	9,979	46%
Mascotte	1,413	54%
Minneola	3,236	46%
Montverde	524	26%
Mount Dora	5,343	42%
Mount Dora CCD	9,782	41%
Mount Plymouth CDP	1,574	24%
Silver Lake CDP	713	35%
Sorrento CDP	331	56%
Tavares	6,127	54%
Tavares CCD	9,153	50%
Umatilla	1,566	54%
Umatilla CCD	9,226	52%
Yalaha CDP	593	26%

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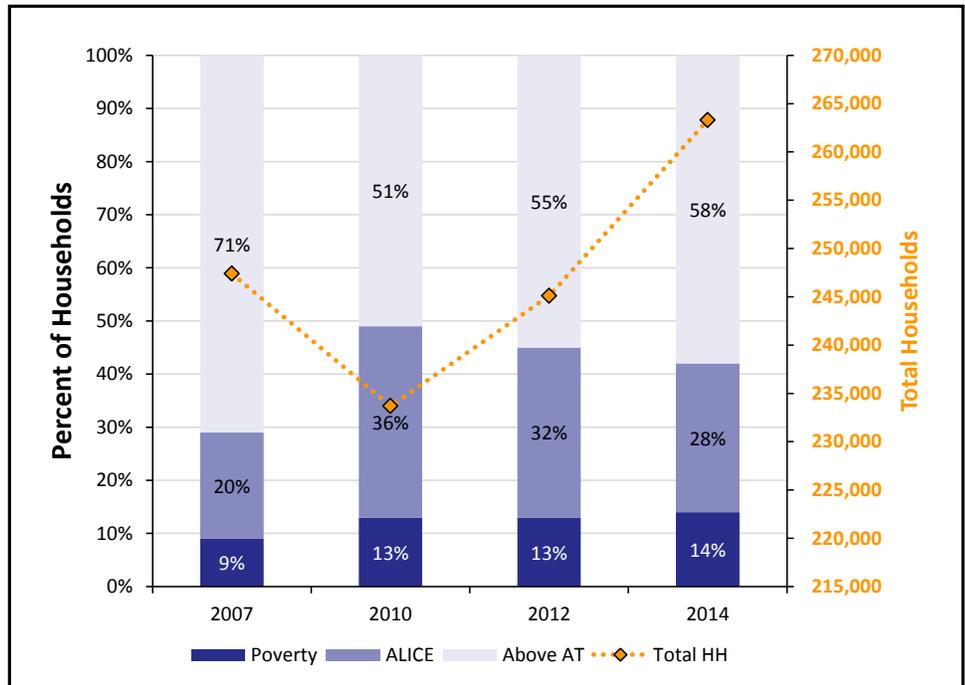
ALICE IN LEE COUNTY

Population: 679,513 | **Number of Households:** 263,295
Median Household Income: \$49,055 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 110,584 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Lee County

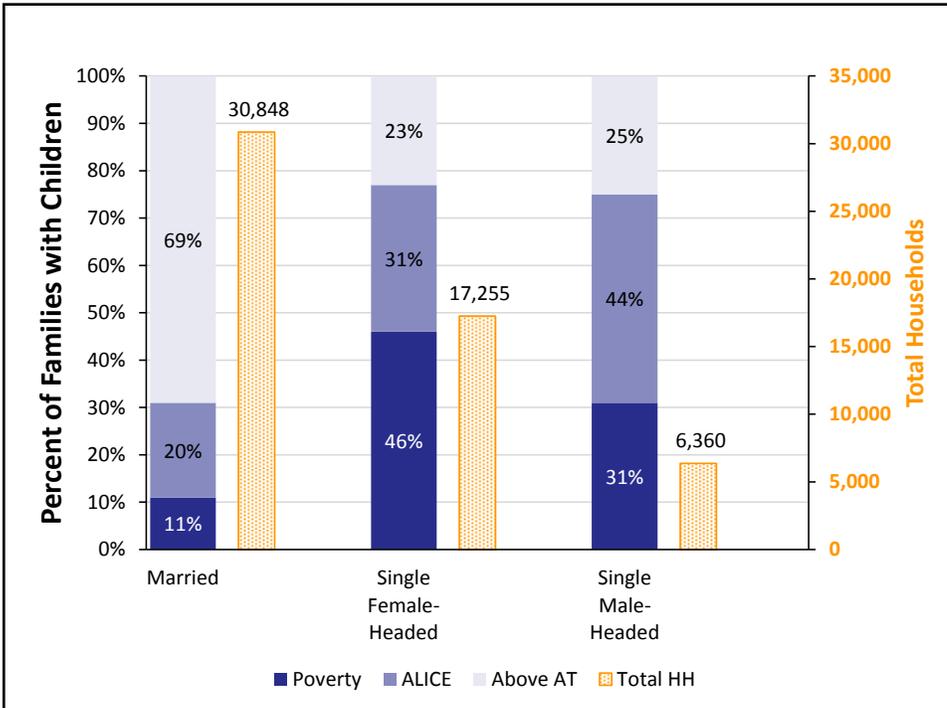
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$700	\$893
Child Care	\$-	\$963
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$155	\$381
Taxes	\$210	\$239
Monthly Total	\$1,709	\$4,191
ANNUAL TOTAL	\$20,508	\$50,292
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lee County families with children live below the ALICE Threshold. Though more Lee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

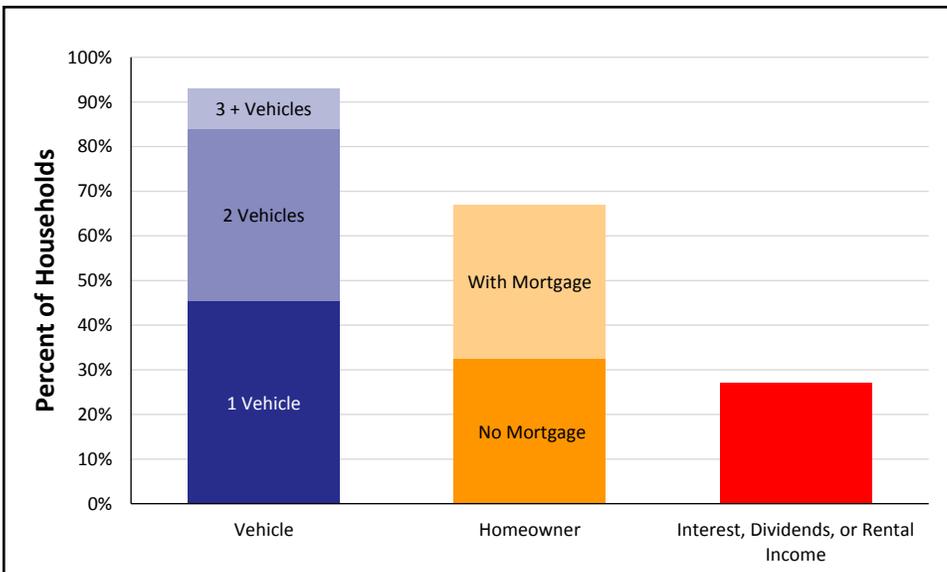
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Lee County, 2014		
Town	Total HH	% ALICE & Poverty
Alva CDP	826	35%
Boca Grande CCD	392	25%
Bokeelia CDP	529	47%
Bonita Springs	18,761	38%
Bonita Springs CCD	40,252	35%
Buckingham CDP	1,480	32%
Burnt Store Marina CDP	942	18%
Cape Coral	64,329	37%
Cape Coral CCD	64,220	41%
Cypress Lake CDP	5,937	43%
Estero CDP	10,562	26%
Estero Island CCD	4,598	34%
Fort Myers	26,571	49%
Fort Myers Beach	3,556	34%
Fort Myers CCD	61,681	48%
Fort Myers Shores CCD	5,181	40%
Fort Myers Shores CDP	2,012	49%
Gateway CDP	2,971	25%
Harlem Heights CDP	333	55%
Iona CDP	7,143	36%
Lehigh Acres CCD	45,703	44%
Lehigh Acres CDP	32,416	54%
Lochmoor Waterway Estates CDP	1,702	42%
Matlacha CDP	474	39%
McGregor CDP	3,394	31%
North Fort Myers CCD	16,711	54%
North Fort Myers CDP	18,629	51%
Olga CDP	801	47%
Page Park CDP	308	98%
Palmona Park CDP	447	68%
Pine Island CCD	3,825	44%
Pine Island Center CDP	845	58%
Pine Manor CDP	1,151	89%
Punta Rassa CDP	1,053	36%
San Carlos Park CDP	5,752	46%
Sanibel	3,459	22%
Sanibel Island CCD	3,498	22%
St. James City CDP	1,844	40%
Suncoast Estates CDP	1,659	76%
Three Oaks CDP	1,113	21%
Tice CDP	1,105	70%
Villas CDP	4,928	46%
Whiskey Creek CDP	2,132	26%

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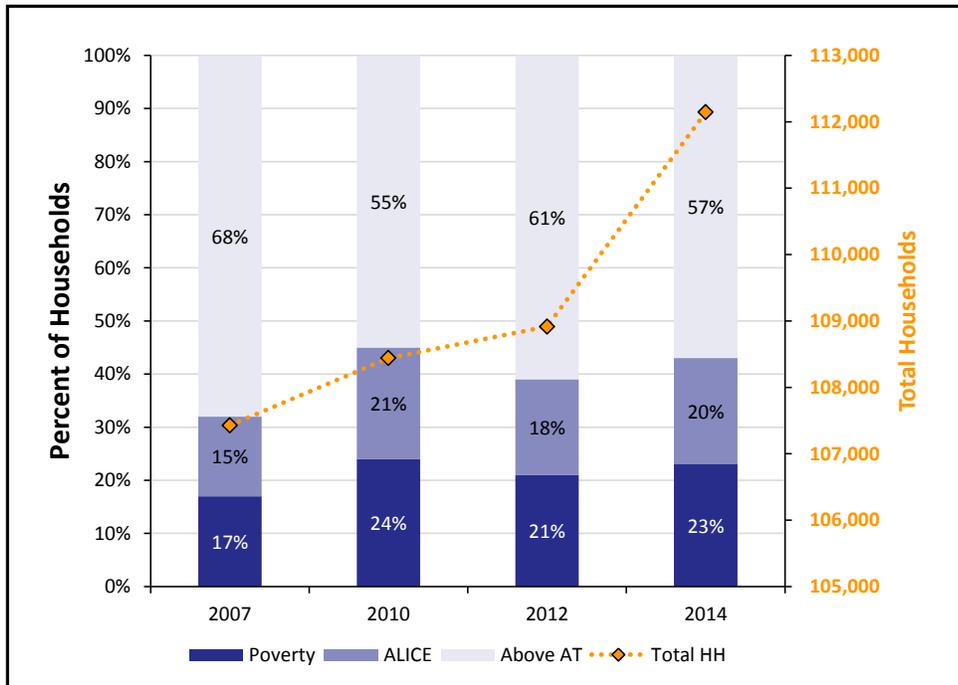
ALICE IN LEON COUNTY

Population: 283,988 | **Number of Households:** 112,145
Median Household Income: \$44,824 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 48,222 (43%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Leon County

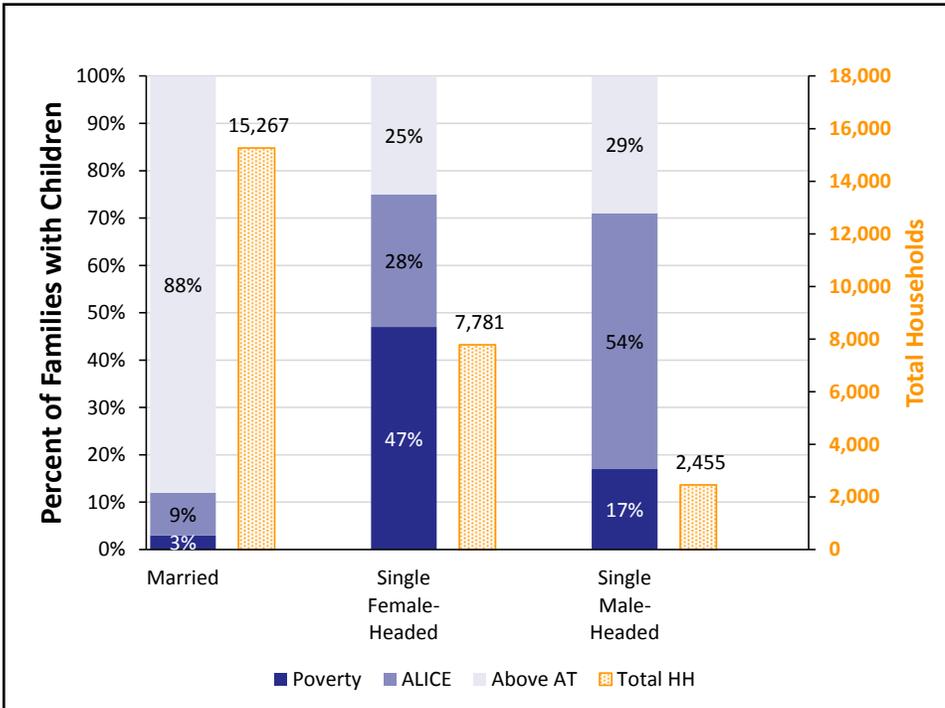
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$709	\$910
Child Care	\$-	\$961
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$156	\$383
Taxes	\$212	\$244
Monthly Total	\$1,721	\$4,213
ANNUAL TOTAL	\$20,652	\$50,556
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Leon County families with children live below the ALICE Threshold. Though more Leon County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

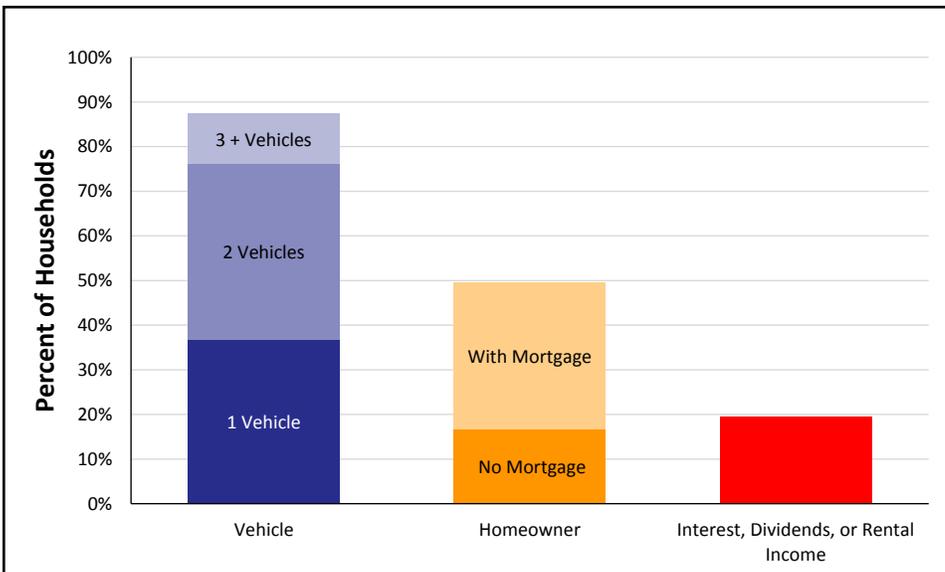
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Leon County, 2014		
Town	Total HH	% ALICE & Poverty
East Leon CCD	13,948	23%
Northeast Leon CCD	20,051	16%
Northwest Leon CCD	9,170	29%
Southeast Leon CCD	6,107	30%
Southwest Leon CCD	5,360	50%
Tallahassee	75,056	50%
Tallahassee Central CCD	16,770	70%
Tallahassee East CCD	10,145	41%
Tallahassee Northeast CCD	6,554	38%
Tallahassee Northwest CCD	10,230	62%
Tallahassee South CCD	5,668	53%
Tallahassee Southwest CCD	6,666	77%
Woodville CDP	1,064	43%

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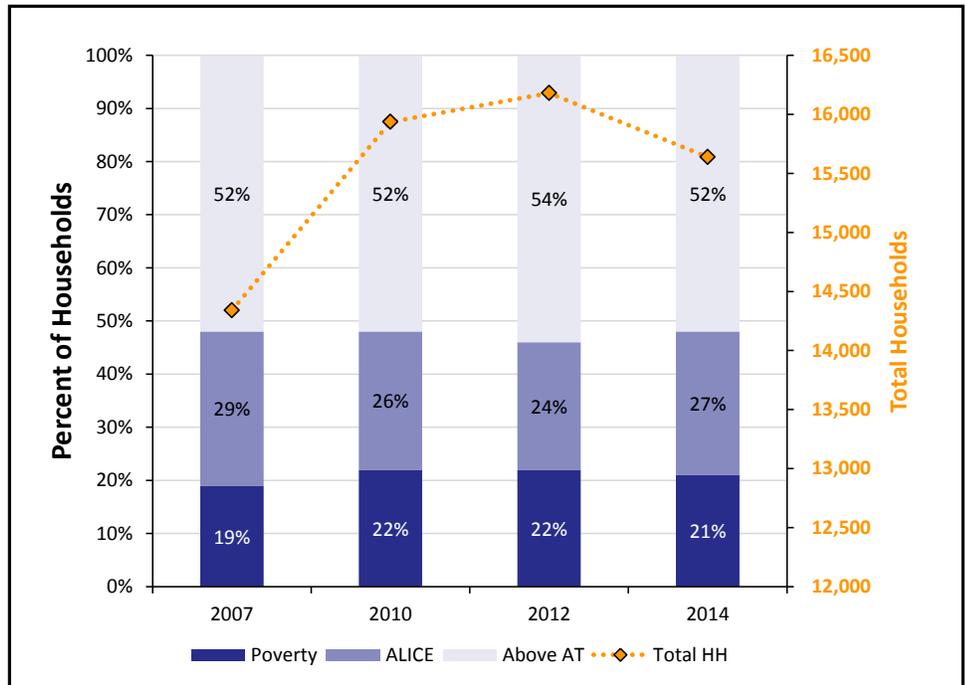
ALICE IN LEVY COUNTY

Population: 40,057 | **Number of Households:** 15,638
Median Household Income: \$35,483 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 7,506 (48%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Levy County

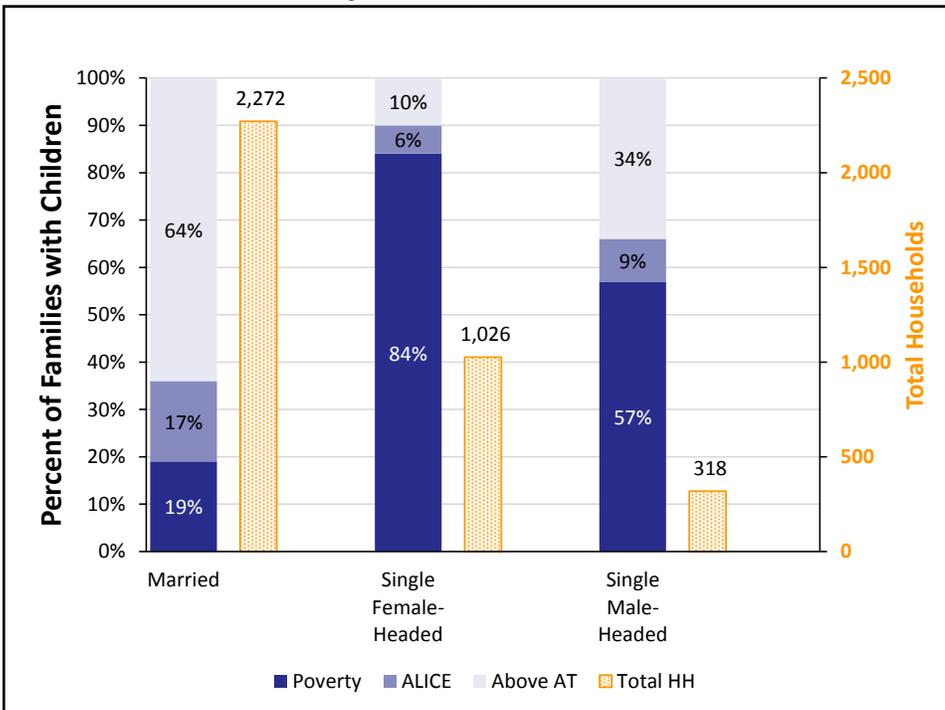
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Levy County families with children live below the ALICE Threshold. Though more Levy County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

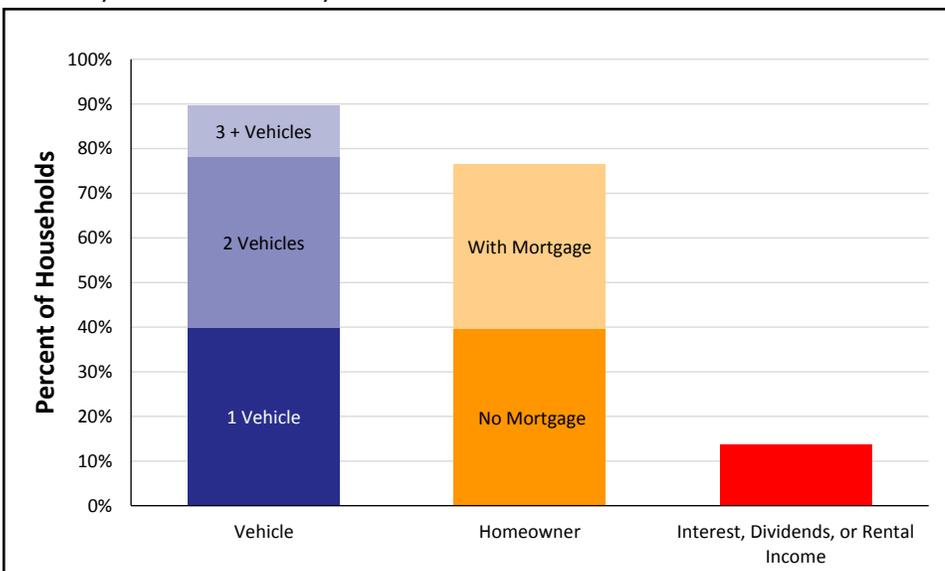
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Levy County, 2014

Town	Total HH	% ALICE & Poverty
Andrews CDP	396	61%
Bronson	418	49%
Cedar Key	367	37%
Cedar Key-Yankee CCD	2,537	51%
Chiefland	906	69%
Chiefland CCD	4,841	48%
East Bronson CDP	722	60%
Fanning Springs	404	48%
Inglis	633	59%
Manatee Road CDP	1,120	37%
Williston	1,032	56%
Williston Highlands CDP	862	48%
Williston-Bronson CCD	8,260	48%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

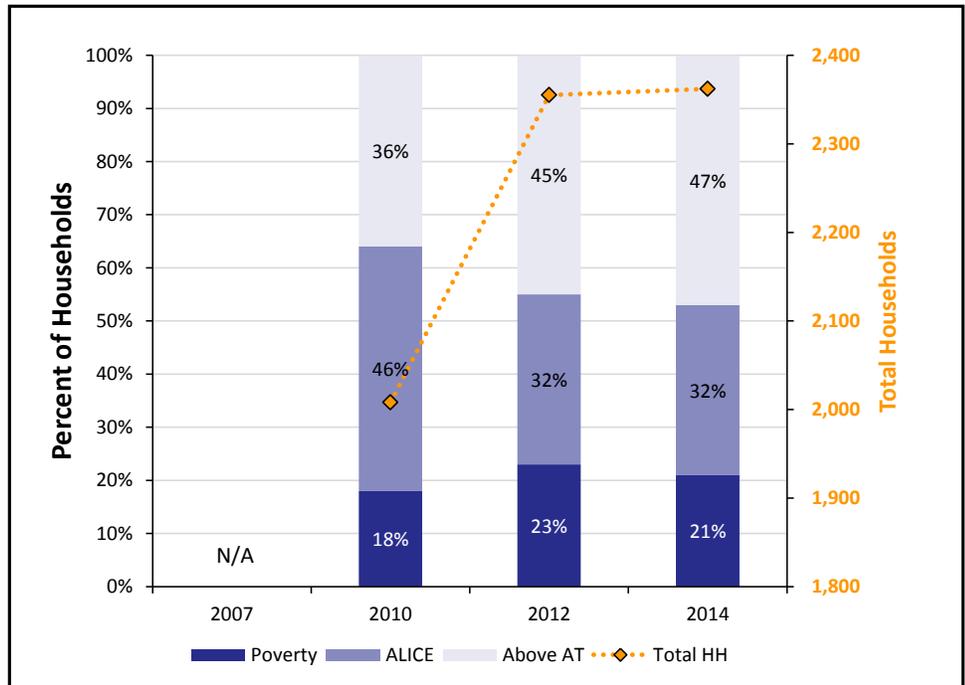
ALICE IN LIBERTY COUNTY

Population: 8,302 | **Number of Households:** 2,362
Median Household Income: \$38,990 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 1,252 (53%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Liberty County

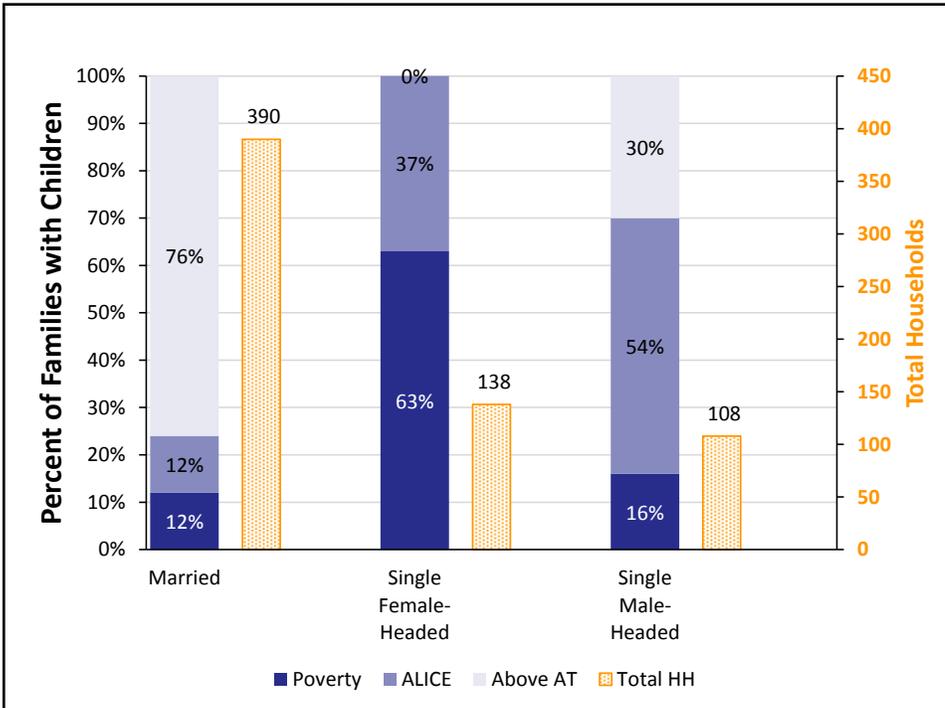
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$357
Taxes	\$165	\$184
Monthly Total	\$1,456	\$3,926
ANNUAL TOTAL	\$17,472	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Liberty County families with children live below the ALICE Threshold. Though more Liberty County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

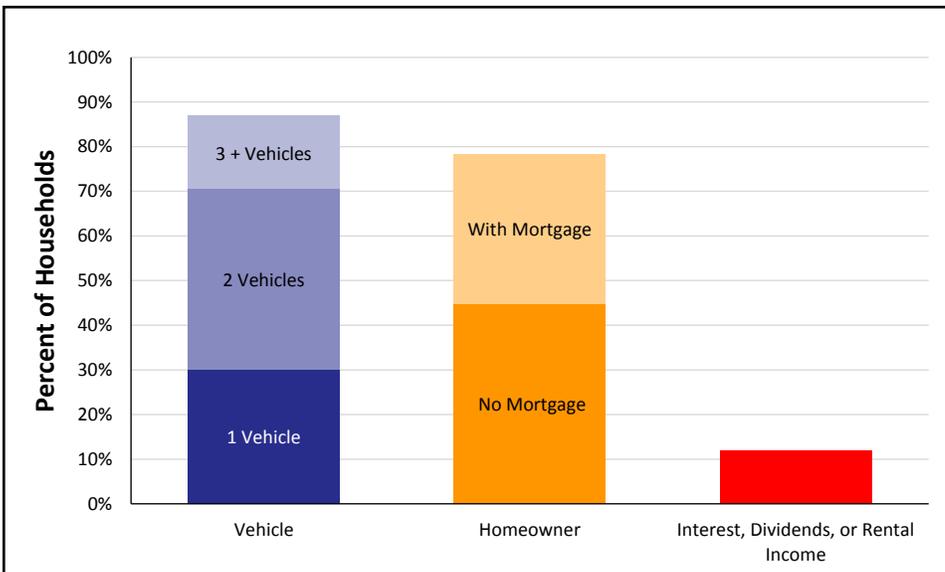
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Liberty County, 2014		
Town	Total HH	% ALICE & Poverty
Bristol	285	55%
East Liberty CCD	779	44%
West Liberty CCD	1,583	57%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

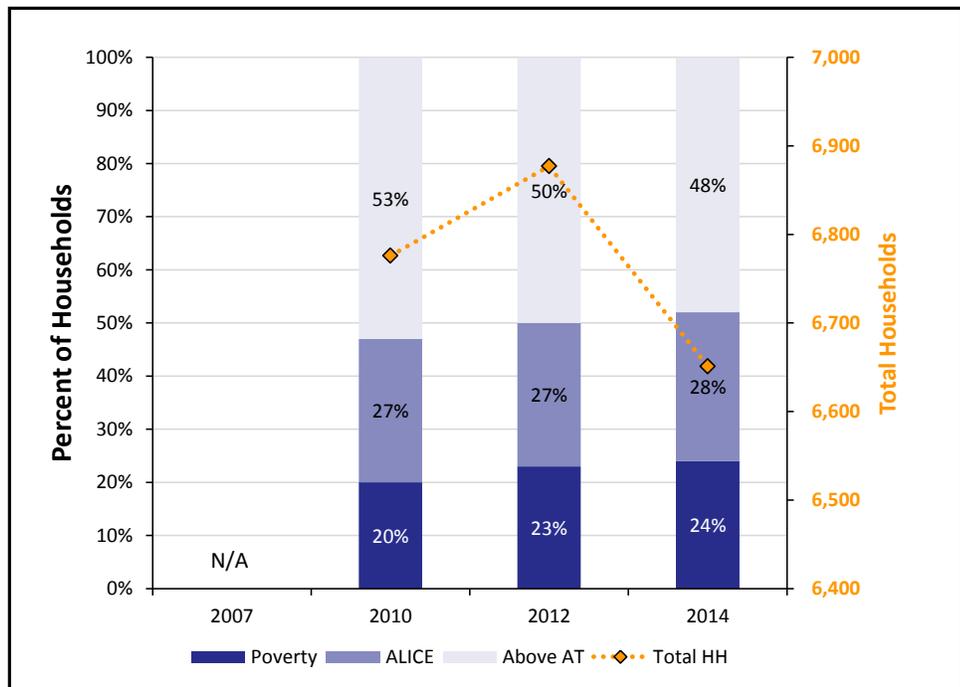
ALICE IN MADISON COUNTY

Population: 18,901 | **Number of Households:** 6,651
Median Household Income: \$33,520 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,459 (52%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Madison County

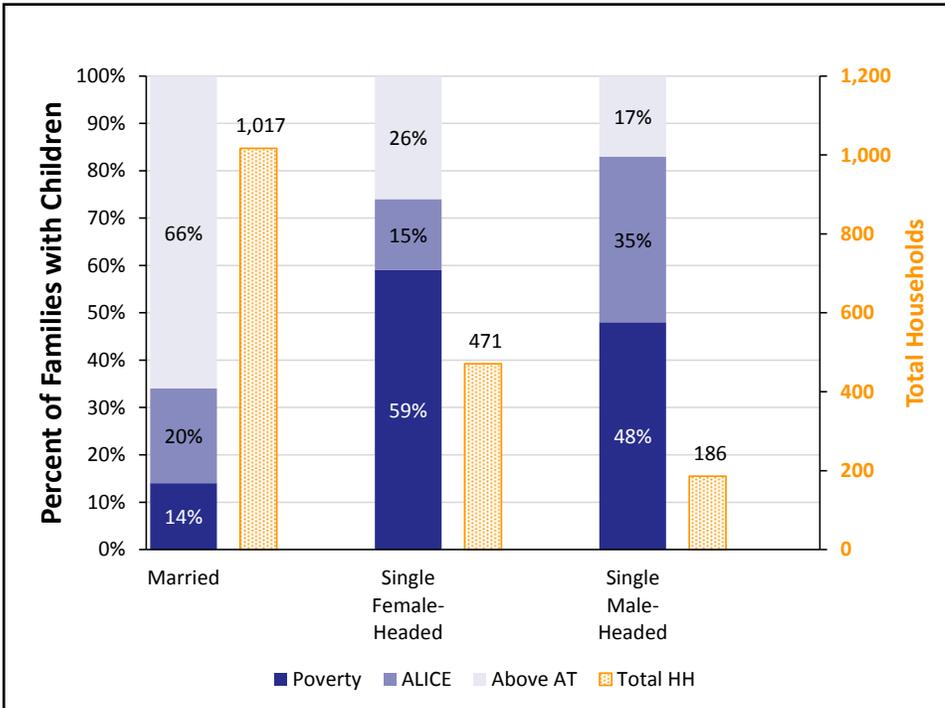
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$531	\$657
Child Care	\$-	\$887
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$134	\$341
Taxes	\$169	\$154
Monthly Total	\$1,478	\$3,754
ANNUAL TOTAL	\$17,736	\$45,048
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Madison County families with children live below the ALICE Threshold. Though more Madison County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

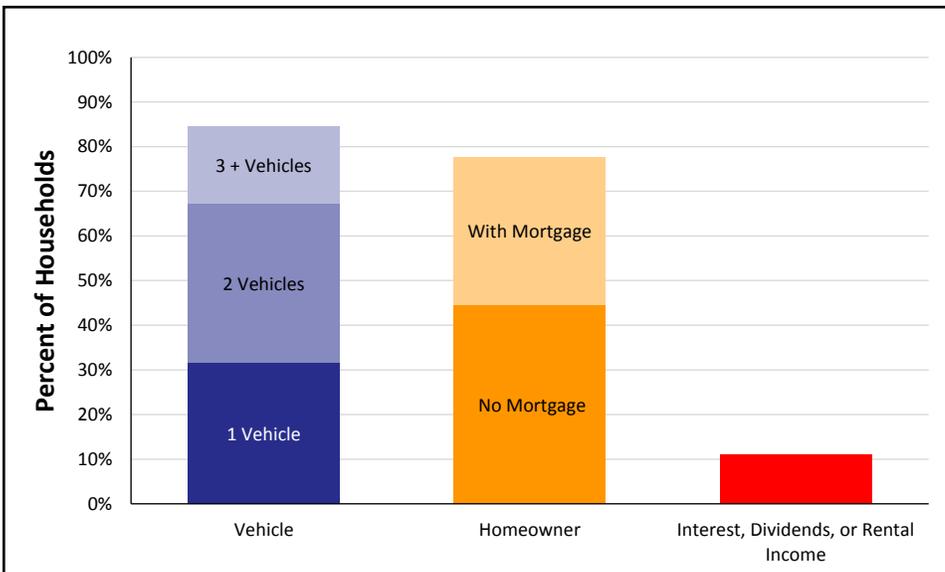
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Madison County, 2014		
Town	Total HH	% ALICE & Poverty
Greenville CCD	1,403	47%
Madison	1,210	72%
Madison CCD	5,248	53%

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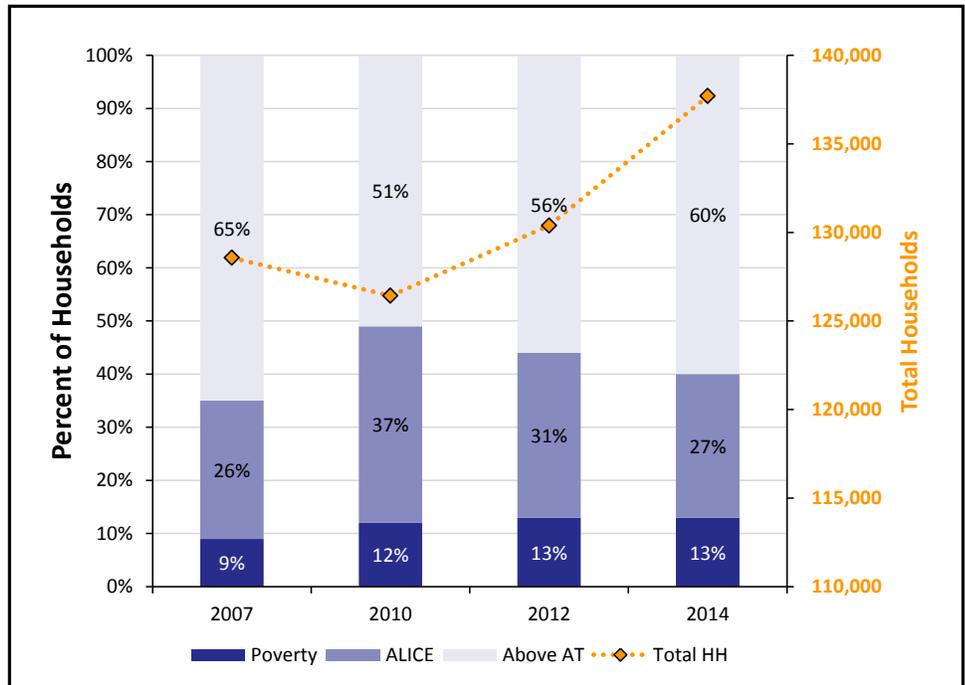
ALICE IN MANATEE COUNTY

Population: 351,746 | **Number of Households:** 137,695
Median Household Income: \$52,031 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 55,078 (40%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Manatee County

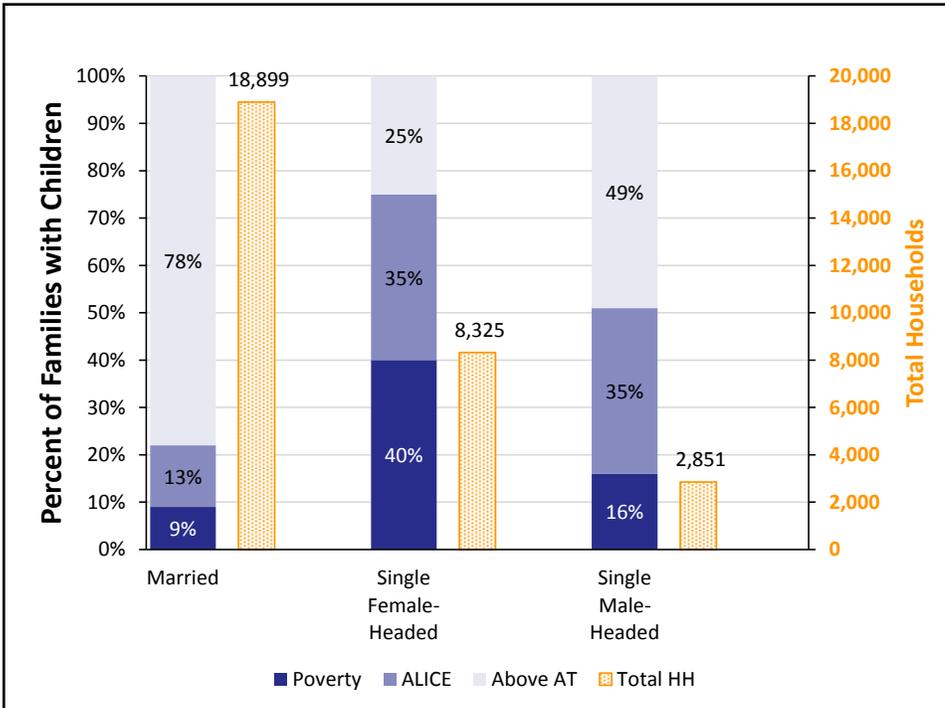
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$710	\$1,011
Child Care	\$-	\$1,120
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$157	\$417
Taxes	\$213	\$323
Monthly Total	\$1,724	\$4,586
ANNUAL TOTAL	\$20,688	\$55,032
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Manatee County families with children live below the ALICE Threshold. Though more Manatee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

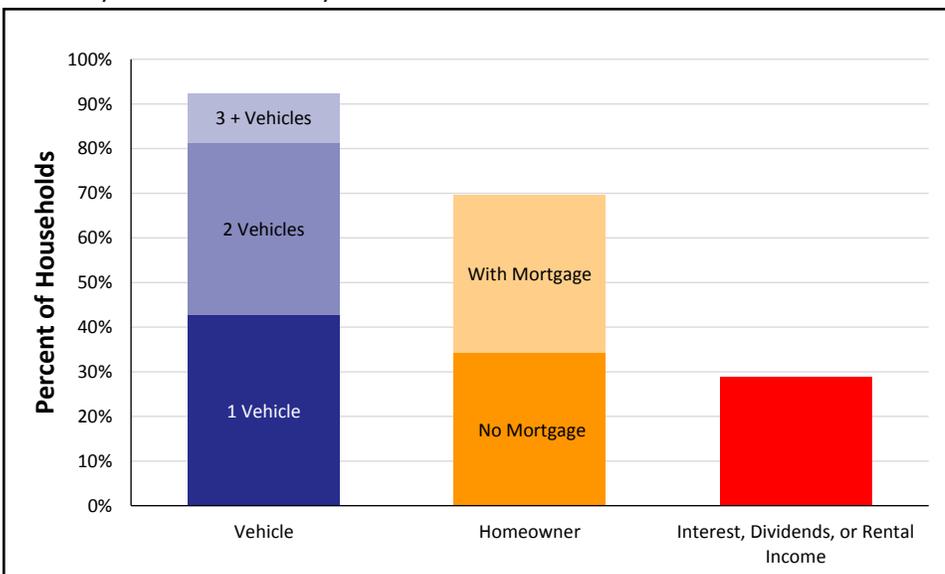
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Manatee County, 2014		
Town	Total HH	% ALICE & Poverty
Anna Maria	601	42%
Bayshore Gardens CDP	7,363	56%
Bradenton	20,483	51%
Bradenton Beach	636	51%
Bradenton CCD	96,286	46%
Cortez CDP	2,128	37%
Ellenton CDP	1,439	54%
Holmes Beach	2,075	37%
Longboat Key	3,851	26%
Memphis CDP	2,756	51%
Myakka City CCD	16,583	22%
Palmetto	5,092	55%
Palmetto CCD	12,024	50%
Parrish CCD	8,552	24%
Samoset CDP	1,088	64%
South Bradenton CDP	10,174	64%
West Bradenton CDP	1,640	32%
West Samoset CDP	1,911	79%
Whitfield CDP (Manatee County)	1,208	30%

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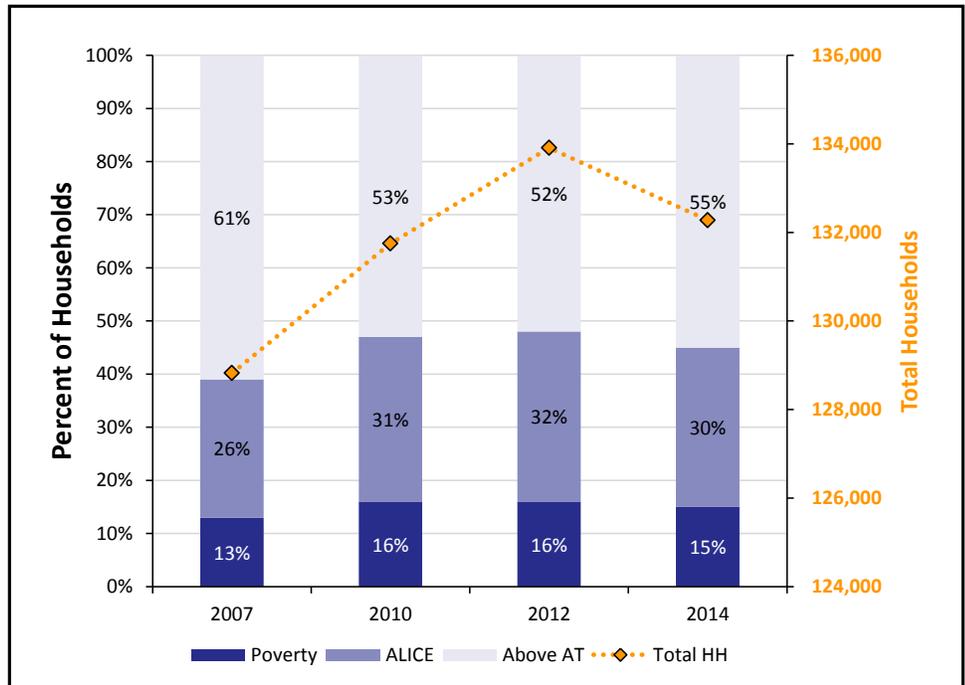
ALICE IN MARION COUNTY

Population: 339,167 | **Number of Households:** 132,275
Median Household Income: \$39,958 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 59,524 (45%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Marion County

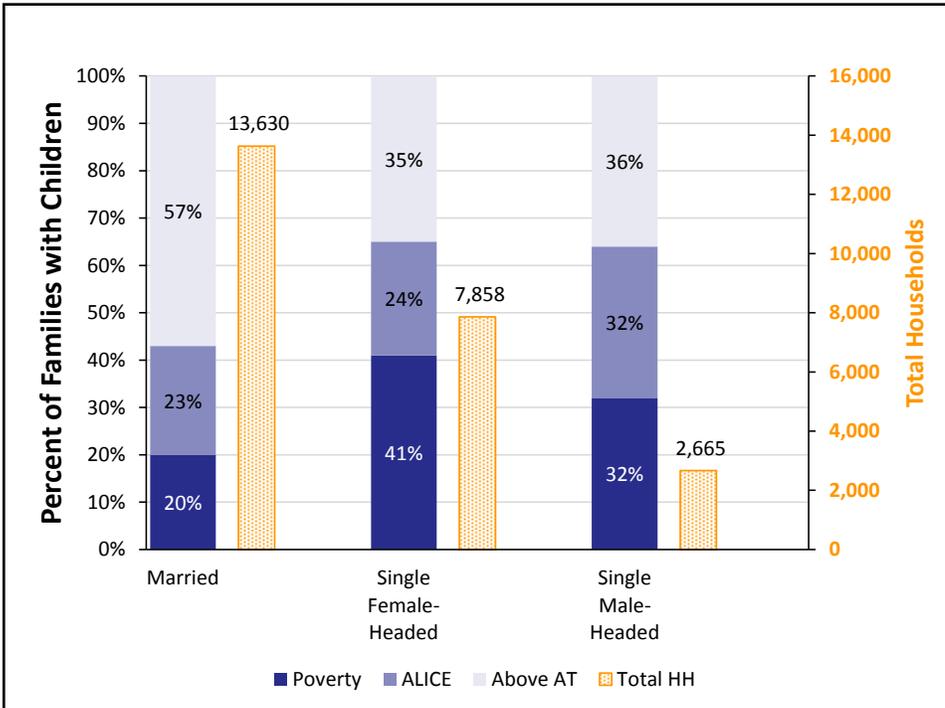
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$507	\$787
Child Care	\$-	\$940
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$131	\$364
Taxes	\$163	\$201
Monthly Total	\$1,445	\$4,007
ANNUAL TOTAL	\$17,340	\$48,084
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Marion County families with children live below the ALICE Threshold. Though more Marion County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

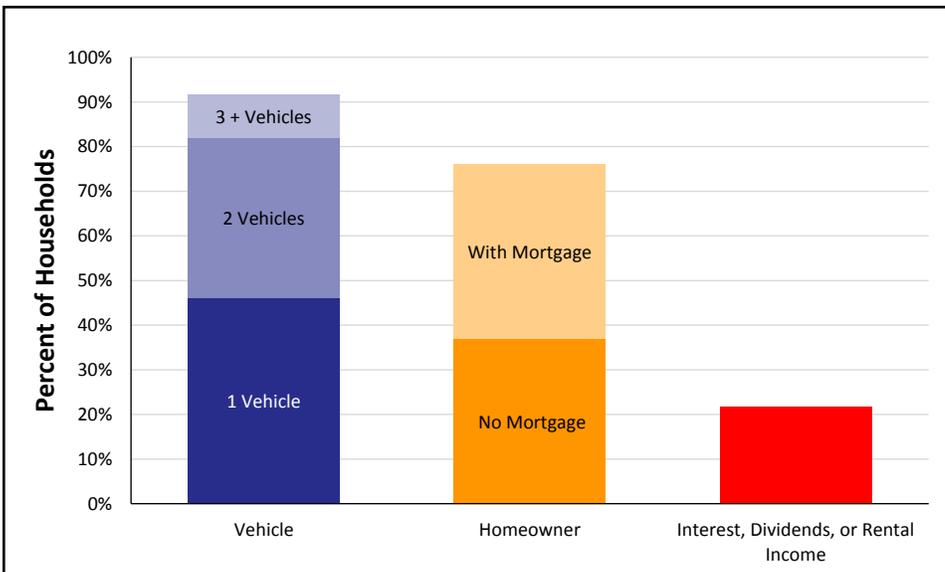
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Marion County, 2014		
Town	Total HH	% ALICE & Poverty
Bellevue	1,866	62%
Bellevue CCD	45,815	40%
Dunnellon	946	68%
Dunnellon CCD	5,662	53%
East Marion CCD	7,689	63%
Fellowship CCD	10,935	44%
Fort McCoy-Anthony CCD	5,559	51%
Ocala	21,922	51%
Ocala CCD	53,000	50%
Reddick-McIntosh CCD	4,477	55%
Silver Springs Shores CDP	2,580	73%

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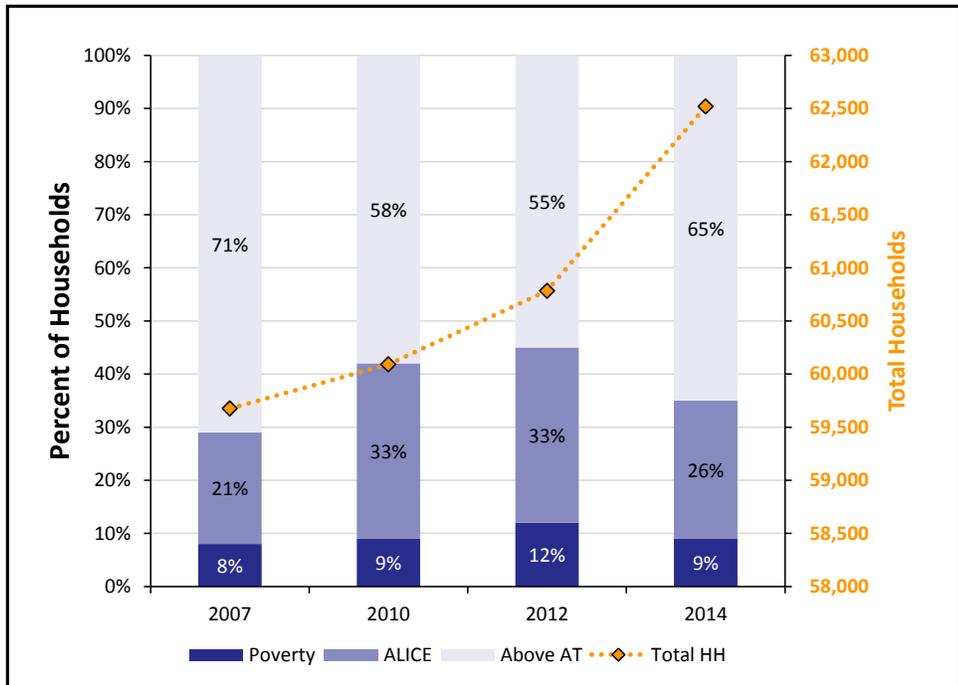
ALICE IN MARTIN COUNTY

Population: 153,392 | **Number of Households:** 62,518
Median Household Income: \$55,866 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 21,881 (35%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Martin County

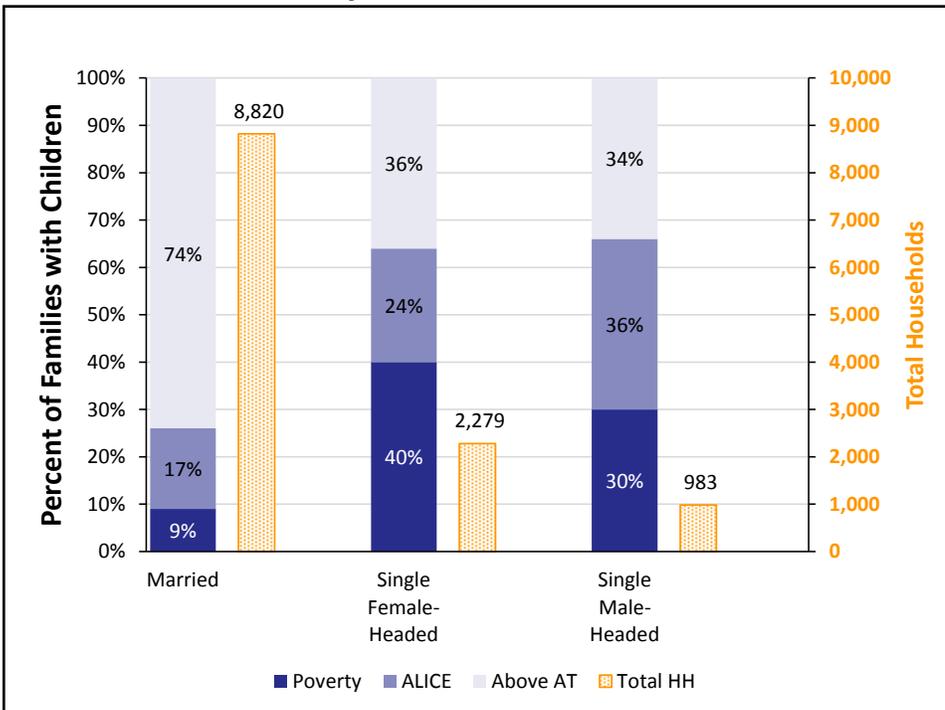
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$674	\$926
Child Care	\$-	\$1,500
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$152	\$455
Taxes	\$202	\$413
Monthly Total	\$1,672	\$5,009
ANNUAL TOTAL	\$20,064	\$60,108
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Martin County families with children live below the ALICE Threshold. Though more Martin County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

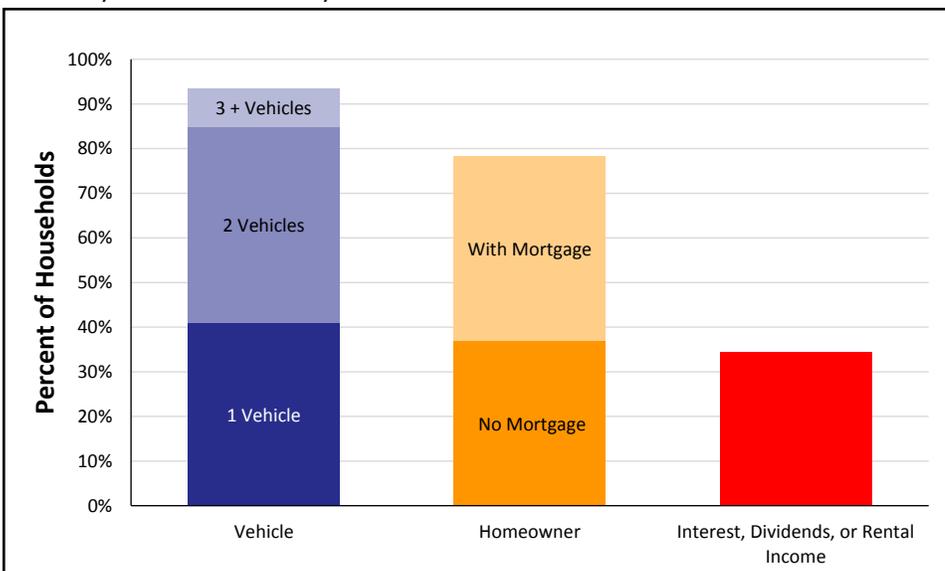
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Hobe Sound CDP	5,735	46%
Indian CCD	5,954	39%
Indian CDP	1,383	55%
Jensen Beach CDP	5,259	46%
Jupiter Island	282	16%
North River Shores CDP	1,509	44%
Palm City CDP	9,371	27%
Port Salerno CDP	4,093	47%
Port Salerno-Hobe Sound CCD	25,883	38%
Rio CDP	484	47%
Sewall's Point	787	16%
Stuart	7,291	58%
Stuart CCD	28,991	41%

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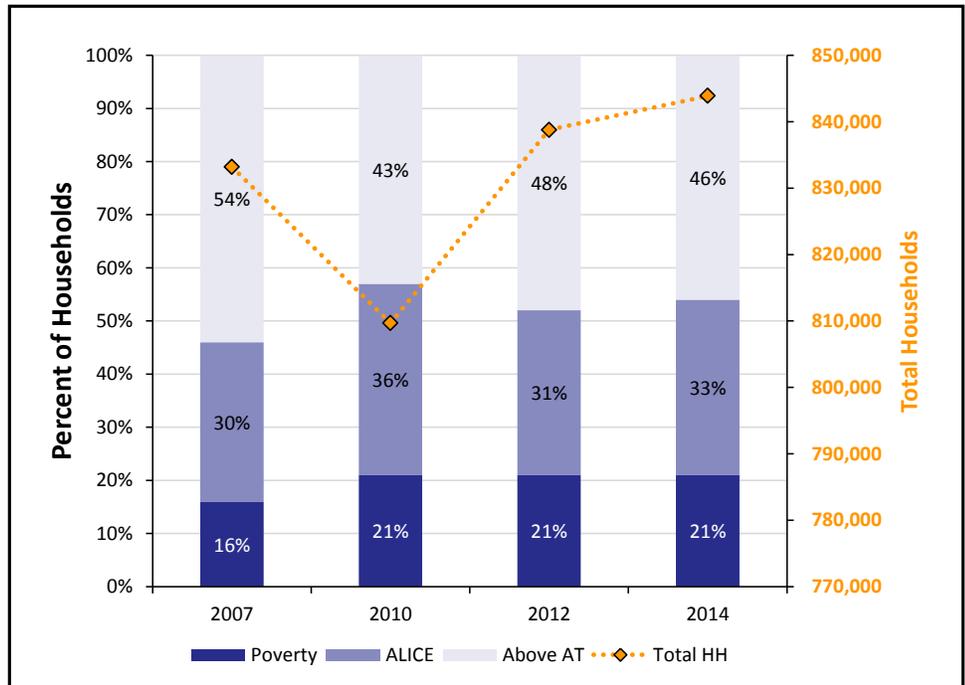
ALICE IN MIAMI-DADE COUNTY

Population: 2,662,874 | **Number of Households:** 843,887
Median Household Income: \$42,926 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 455,699 (54%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Miami-Dade County

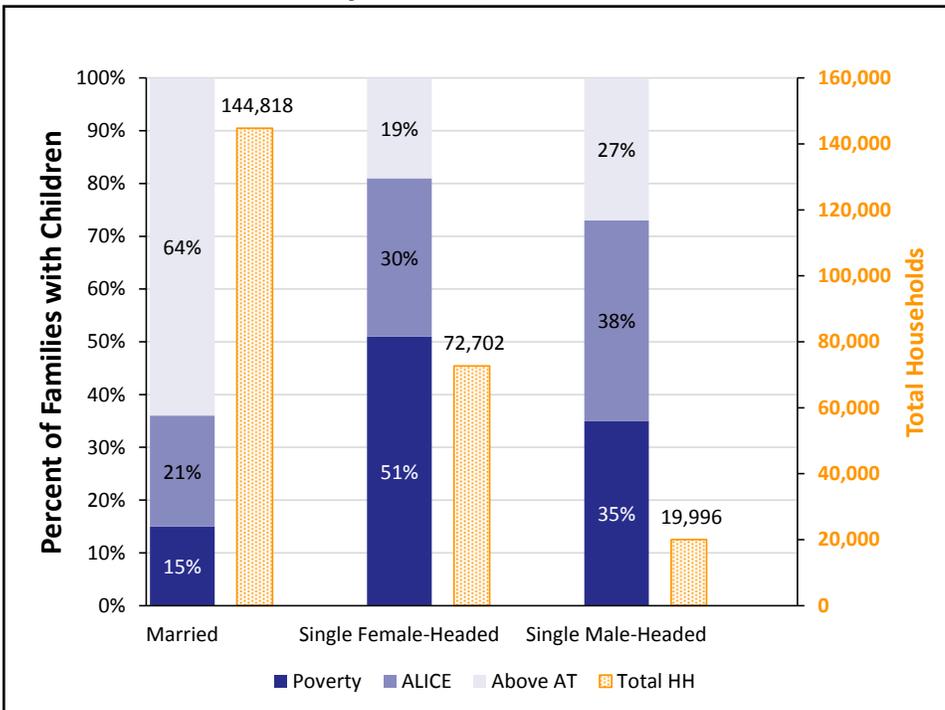
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$747	\$1,166
Child Care	\$-	\$900
Food	\$182	\$550
Transportation	\$338	\$676
Health Care	\$78	\$312
Miscellaneous	\$156	\$385
Taxes	\$210	\$249
Monthly Total	\$1,711	\$4,238
ANNUAL TOTAL	\$20,532	\$50,856
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Miami-Dade County families with children live below the ALICE Threshold. Though more Miami-Dade County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

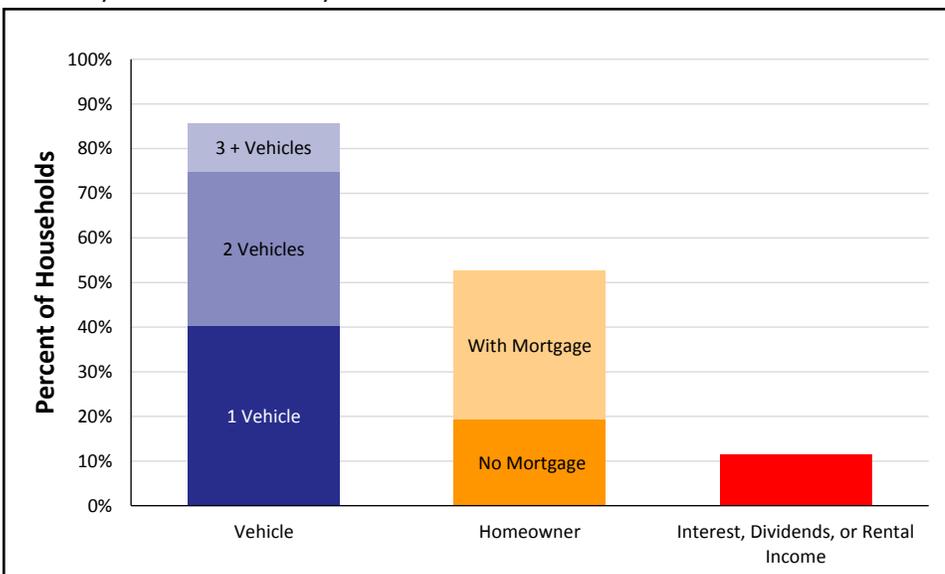
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Miami-Dade County, 2014		
Town	Total HH	% ALICE & Poverty
Aventura	18,102	42%
Bal Harbour	1,412	45%
Bay Harbor Islands	2,590	43%
Biscayne Park	1,204	40%
Coral Gables	17,599	31%
Cutler Bay	12,873	37%
Doral	14,507	34%
El Portal	819	50%
Florida City	2,745	80%
Golden Glades CDP	9,124	63%
Goulds CDP	2,745	67%
Hialeah	68,027	70%
Hialeah CCD	105,218	60%
Hialeah Gardens	6,348	54%
Homestead	19,269	58%
Homestead CCD	31,735	59%
Ives Estates CDP	6,781	49%
Kendale Lakes CDP	17,866	48%
Kendall CDP	29,517	42%
Key Biscayne CCD	4,287	21%
Leisure City CDP	6,196	65%
Miami	158,039	65%
Miami Beach	41,959	51%
Miami Beach CCD	64,517	52%
Miami CCD	323,641	61%
Miami Gardens	30,786	61%
Miami Gardens CCD	30,691	58%
Miami Lakes	9,741	36%
Miami Shores	3,398	26%
Miami Springs	5,015	47%
Naranja CDP	2,402	76%
North Bay Village	3,197	49%
North Miami	18,038	63%
North Miami Beach	14,065	61%
Olympia Heights CDP	3,896	44%
Opa-locka	4,901	83%
Palmetto Bay	7,251	20%
Pincrest	5,991	22%
Princeton CDP	6,398	51%
Richmond Heights CDP	2,450	59%
South Miami	4,121	45%
South Miami Heights CDP	10,411	59%
Sunny Isles Beach	11,216	50%
Surfside	2,215	35%
Sweetwater	5,489	68%
Tamiami CDP	16,078	49%
The Hammocks CDP	15,888	41%
Virginia Gardens	922	51%
West Little River CDP	9,029	63%
West Miami	2,039	58%
West Perrine CDP	2,928	56%
Westchester CDP	9,202	53%

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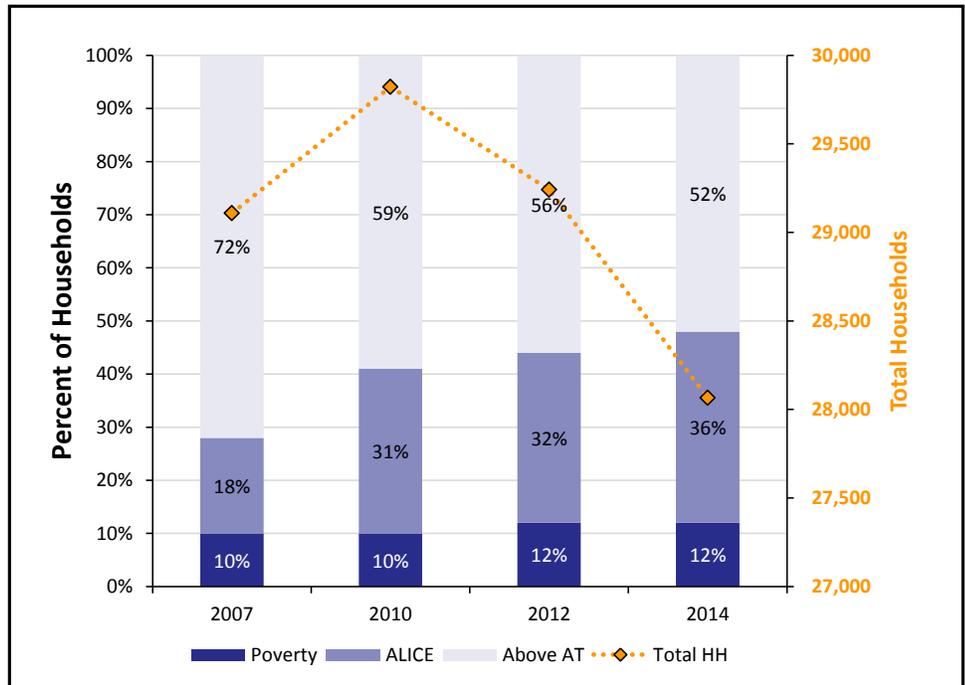
ALICE IN MONROE COUNTY

Population: 77,136 | **Number of Households:** 28,065
Median Household Income: \$59,388 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 13,471 (48%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Monroe County

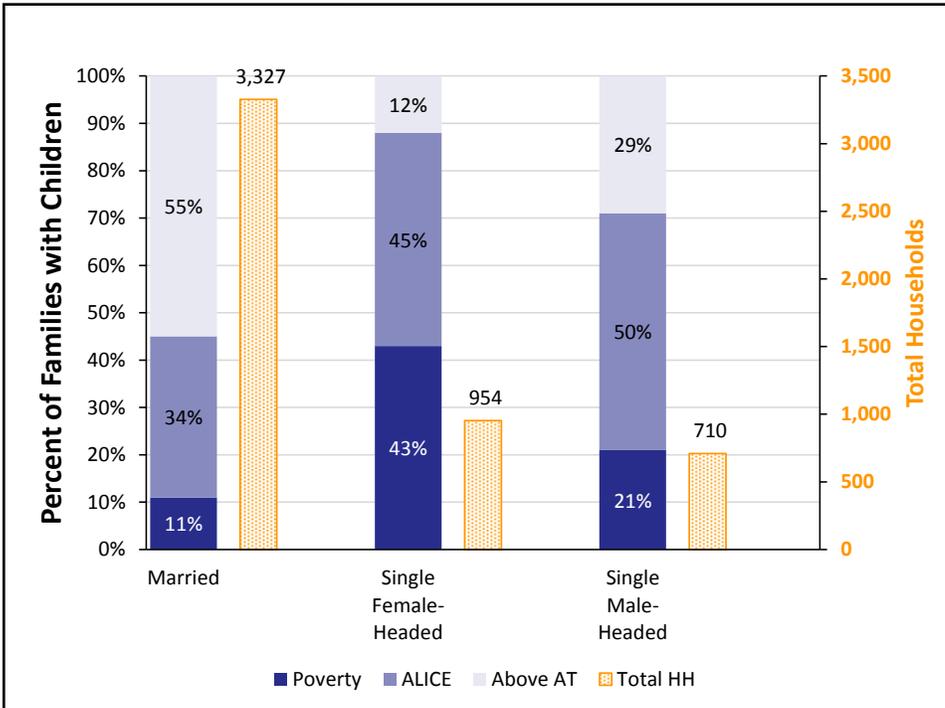
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$1,003	\$1,366
Child Care	\$-	\$1,200
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$195	\$474
Taxes	\$301	\$456
Monthly Total	\$2,143	\$5,211
ANNUAL TOTAL	\$25,716	\$62,532
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Monroe County families with children live below the ALICE Threshold. Though more Monroe County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

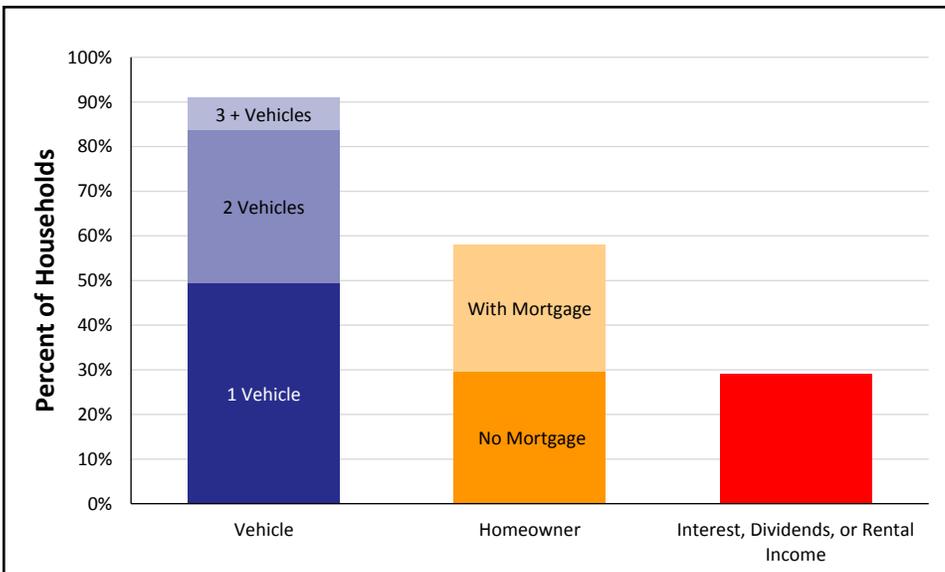
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Monroe County, 2014		
Town	Total HH	% ALICE & Poverty
Big Coppitt Key CDP	913	49%
Big Pine Key CDP	1,798	50%
Cudjoe Key CDP	858	45%
Islamorada	2,623	47%
Key Colony Beach	335	39%
Key Largo CDP	4,395	50%
Key West	9,226	53%
Key West CCD	11,726	54%
Lower Keys CCD	4,590	45%
Marathon	3,042	58%
Middle Keys CCD	3,768	55%
North Key Largo CDP	476	31%
Stock Island CDP	1,195	73%
Tavernier CDP	821	51%
Upper Keys CCD	8,329	48%

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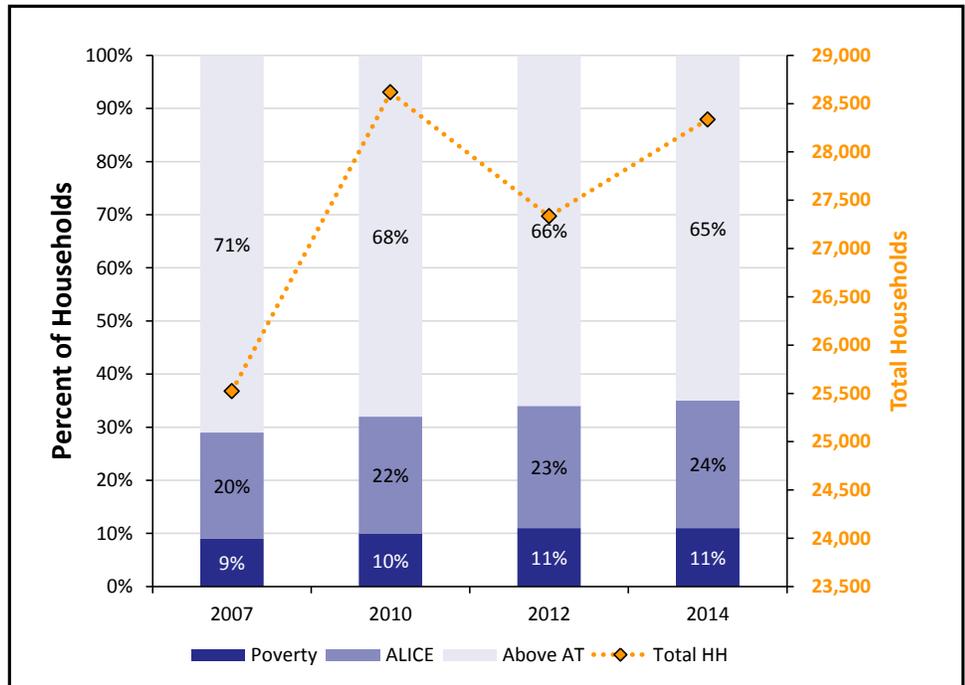
ALICE IN NASSAU COUNTY

Population: 76,619 | **Number of Households:** 28,336
Median Household Income: \$52,249 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 9,918 (35%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Nassau County

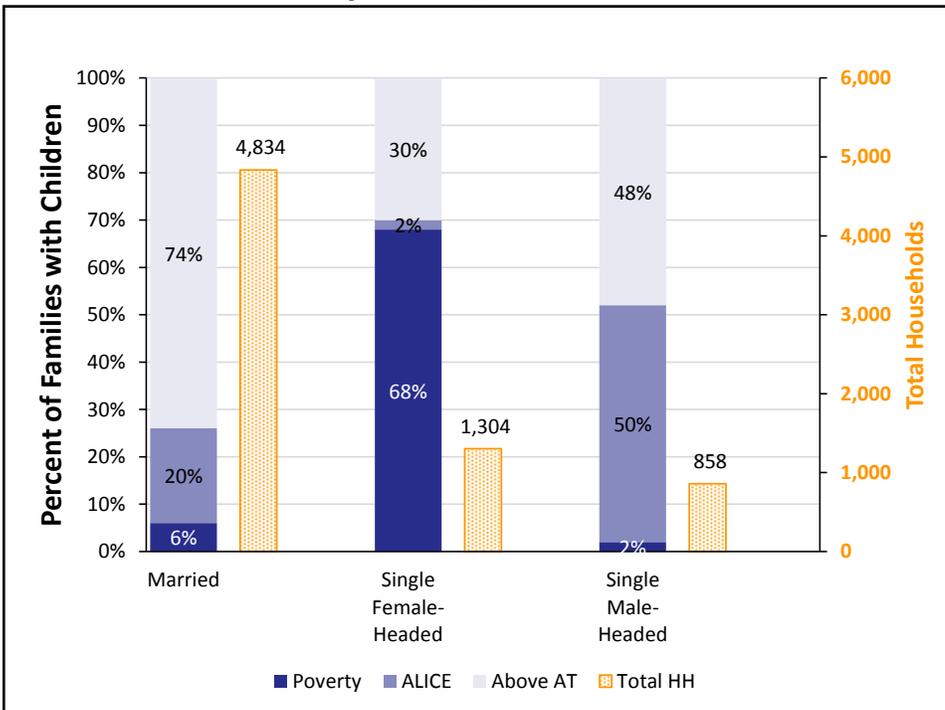
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$631	\$935
Child Care	\$-	\$983
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$147	\$389
Taxes	\$191	\$258
Monthly Total	\$1,613	\$4,280
ANNUAL TOTAL	\$19,356	\$51,360
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Nassau County families with children live below the ALICE Threshold. Though more Nassau County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

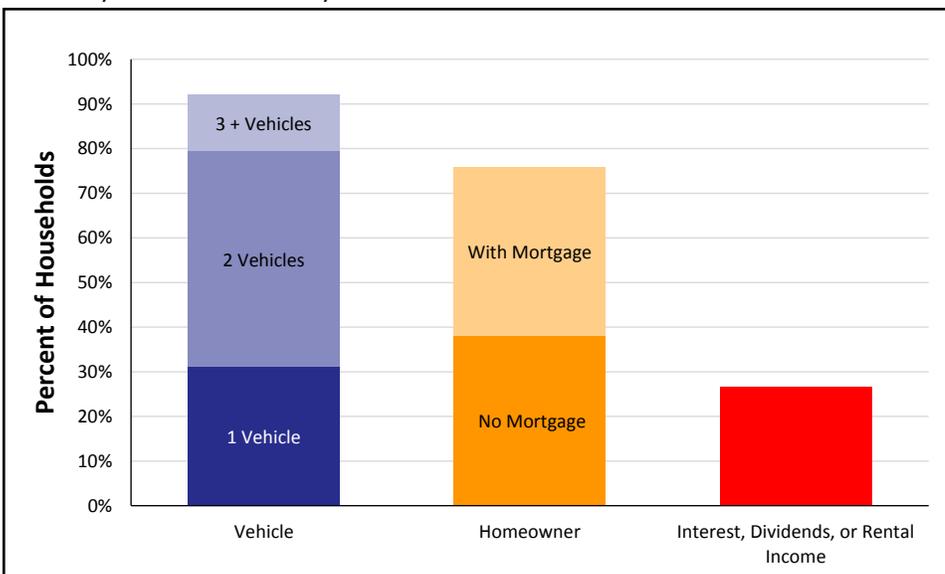
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Nassau County, 2014		
Town	Total HH	% ALICE & Poverty
Callahan	513	62%
Callahan-Hilliard CCD	9,222	37%
Fernandina Beach	5,156	35%
Fernandina Beach CCD	9,190	31%
Hilliard	1,015	43%
Nassau Village-Ratliff CDP	1,832	33%
Yulee CCD	9,656	32%
Yulee CDP	4,287	32%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

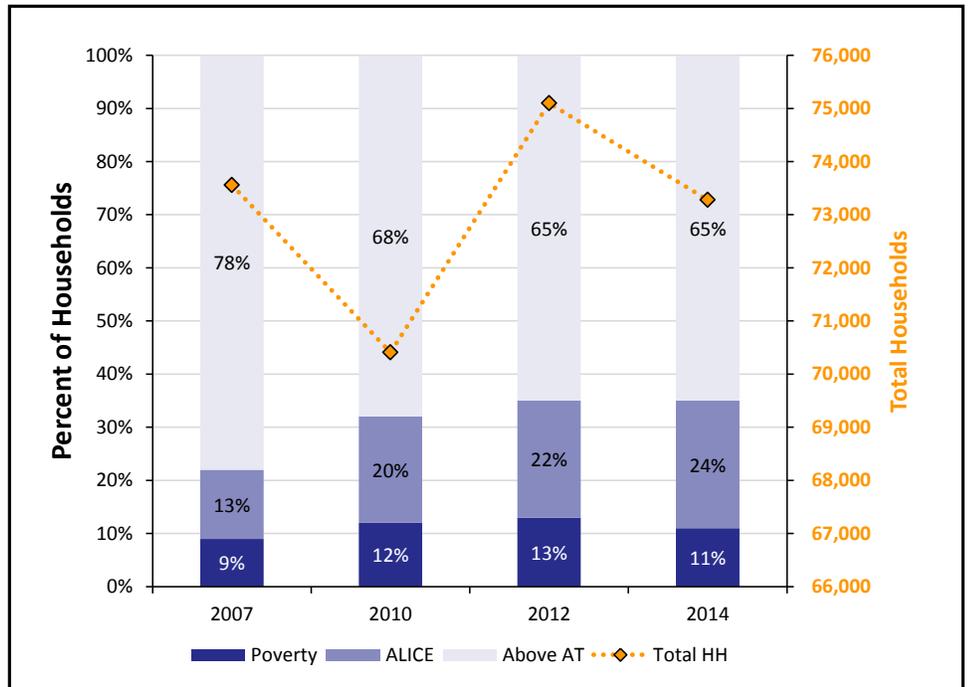
ALICE IN OKALOOSA COUNTY

Population: 196,512 | **Number of Households:** 73,277
Median Household Income: \$57,640 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 25,647 (35%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Okaloosa County

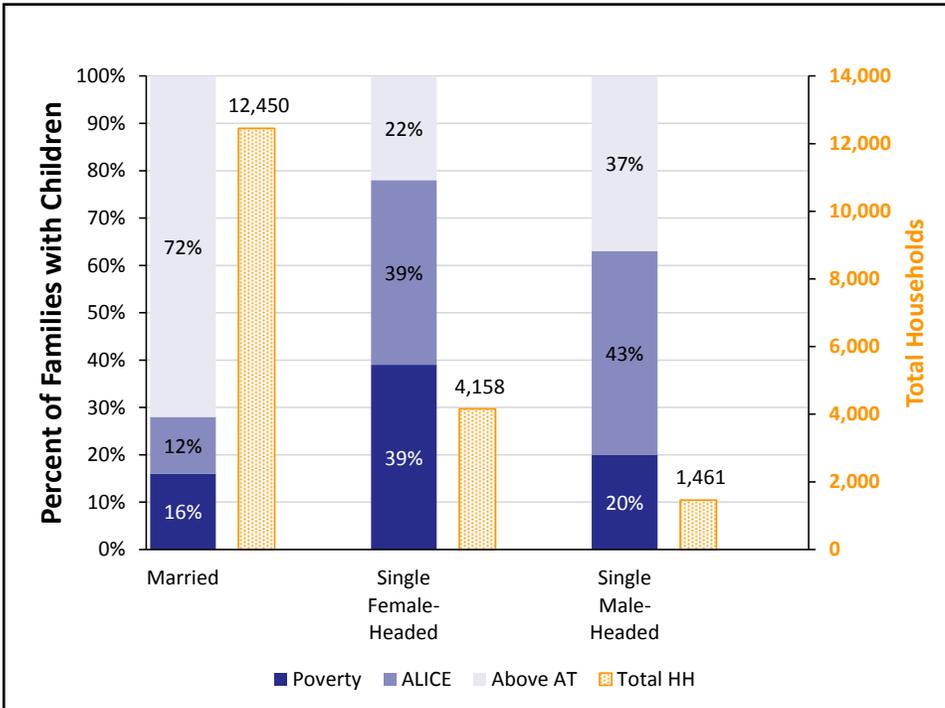
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$707	\$889
Child Care	\$-	\$1,010
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$156	\$387
Taxes	\$212	\$252
Monthly Total	\$1,719	\$4,253
ANNUAL TOTAL	\$20,628	\$51,036
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Okaloosa County families with children live below the ALICE Threshold. Though more Okaloosa County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

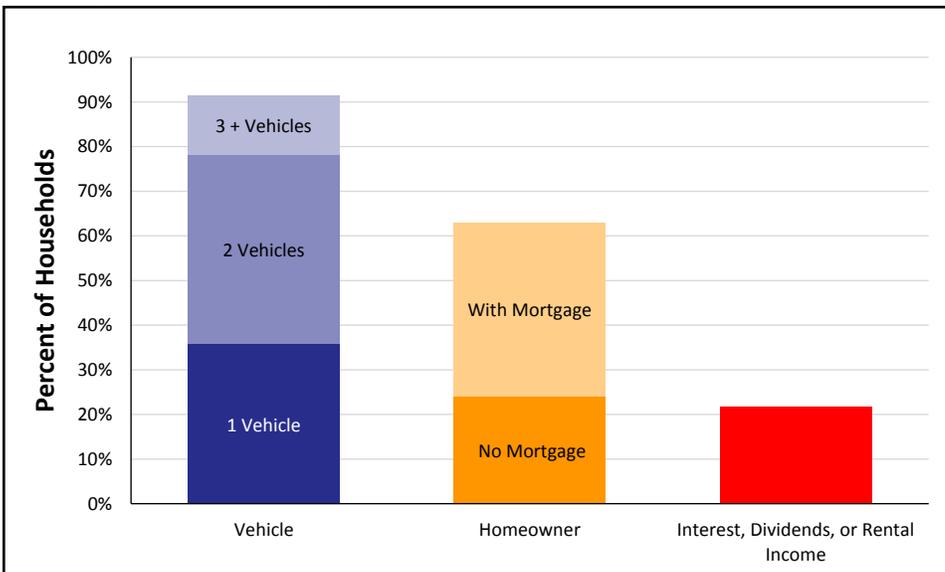
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Okaloosa County, 2014		
Town	Total HH	% ALICE & Poverty
Baker CCD	2,780	38%
Crestview	7,862	43%
Crestview CCD	16,531	37%
Destin	5,544	27%
Eglin AFB CCD	1,491	51%
Eglin AFB CDP	929	50%
Fort Walton Beach	8,103	42%
Fort Walton Beach CCD	38,558	38%
Lake Lorraine CDP	3,119	39%
Laurel Hill CCD	801	53%
Mary Esther	1,797	34%
Niceville	5,243	33%
Niceville-Valparaiso CCD	13,494	26%
Ocean City CDP	2,447	37%
Shalimar	315	28%
Valparaiso	1,601	33%
Wright CDP	10,250	47%

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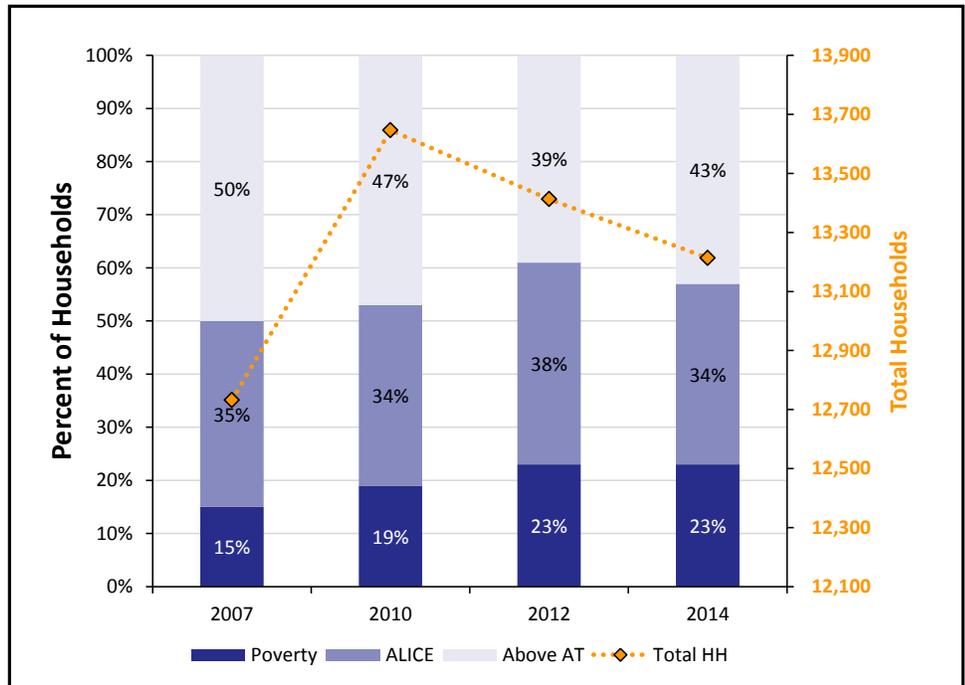
ALICE IN OKEECHOBEE COUNTY

Population: 39,398 | **Number of Households:** 13,213
Median Household Income: \$35,490 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 7,531 (57%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Okeechobee County

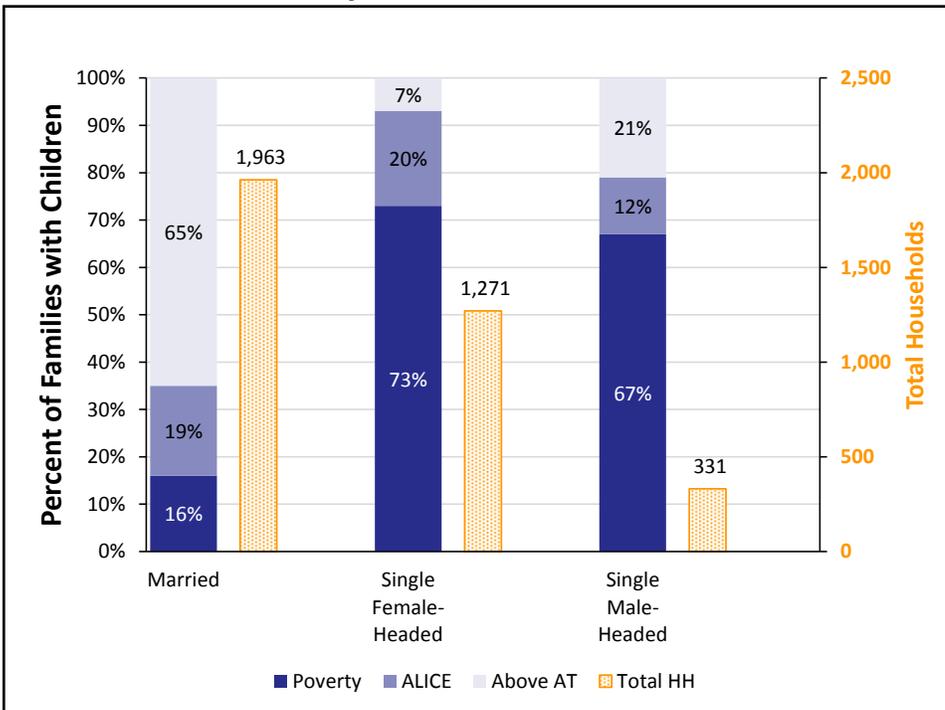
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$557	\$759
Child Care	\$-	\$1,000
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$137	\$368
Taxes	\$175	\$210
Monthly Total	\$1,513	\$4,052
ANNUAL TOTAL	\$18,156	\$48,624
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Okeechobee County families with children live below the ALICE Threshold. Though more Okeechobee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

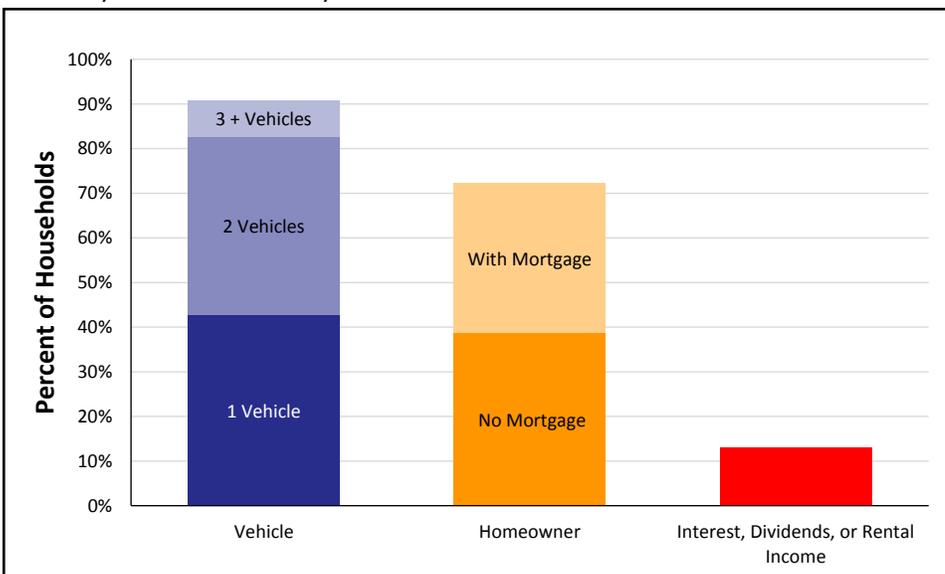
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Okeechobee County, 2014		
Town	Total HH	% ALICE & Poverty
Cypress Quarters CDP	294	69%
North Okeechobee CCD	2,364	55%
Okeechobee	1,720	57%
Okeechobee CCD	10,849	57%
Taylor Creek CDP	1,745	63%

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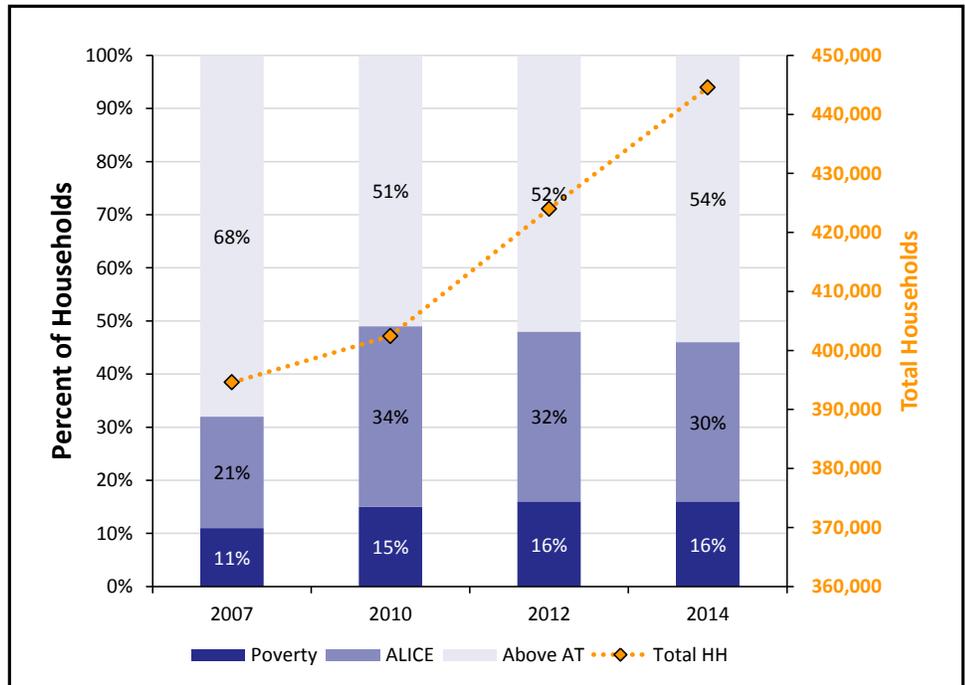
ALICE IN ORANGE COUNTY

Population: 1,253,001 | **Number of Households:** 444,543
Median Household Income: \$47,055 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 204,490 (46%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Orange County

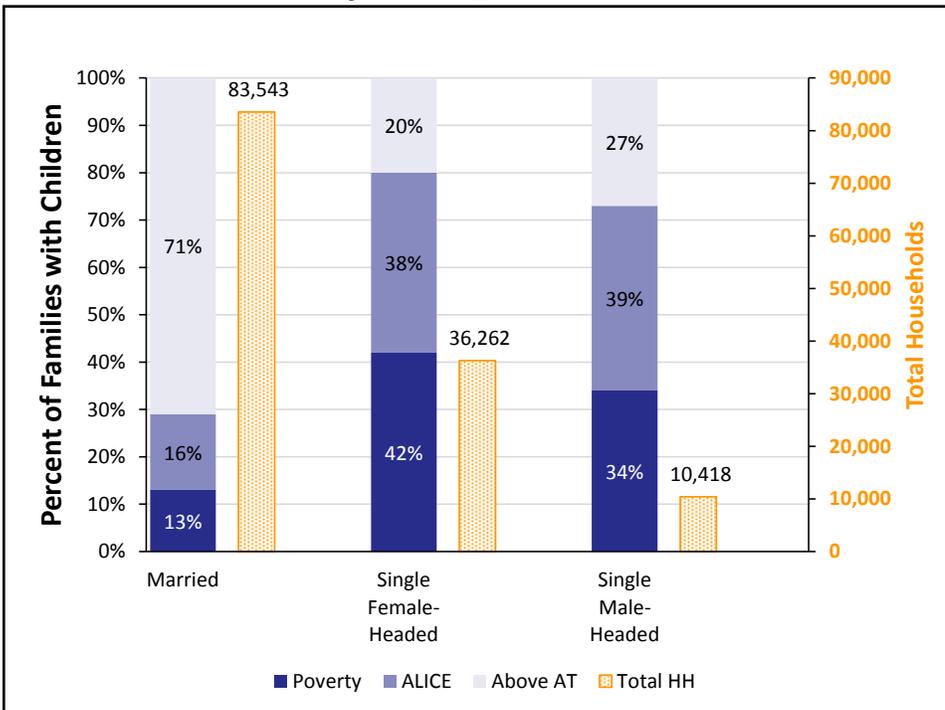
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$697	\$983
Child Care	\$-	\$1,040
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$155	\$403
Taxes	\$209	\$290
Monthly Total	\$1,705	\$4,431
ANNUAL TOTAL	\$20,460	\$53,172
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Orange County families with children live below the ALICE Threshold. Though more Orange County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

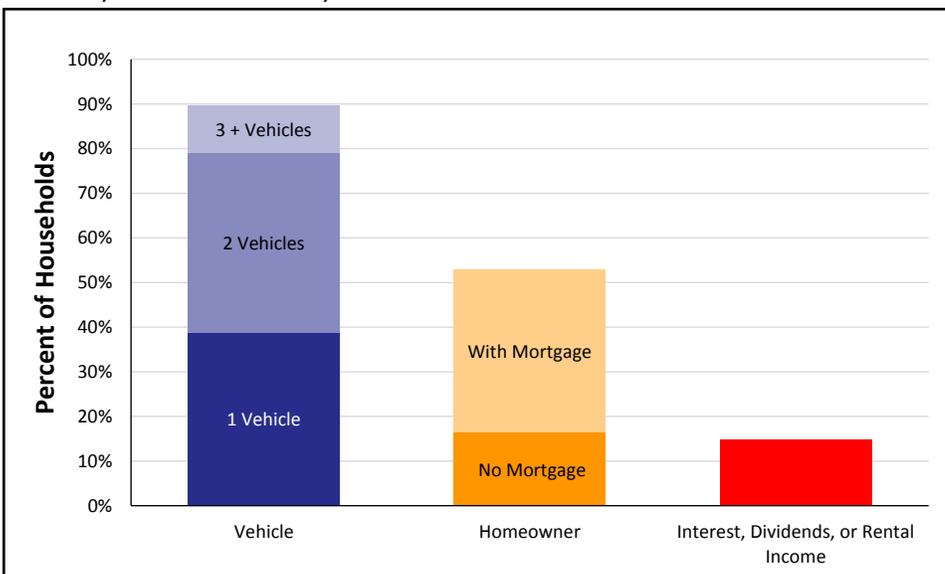
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Orange County, 2014		
Town	Total HH	% ALICE & Poverty
Alafaya CDP	27,930	33%
Apopka	14,819	38%
Apopka CCD	30,519	41%
Azalea Park CDP	4,537	64%
Bay Hill CDP	1,993	31%
Belle Isle	2,252	25%
Bithlo CDP	2,659	40%
Christmas CDP	792	45%
Clarcona CDP	1,276	63%
Conway CDP	5,552	34%
Doctor Phillips CDP	4,094	21%
East Orange CCD	12,193	29%
Eatonville	591	68%
Edgewood	1,028	30%
Fairview Shores CDP	4,196	51%
Gotha CDP	584	11%
Holden Heights CDP	1,357	53%
Horizon West CDP	5,817	18%
Hunters Creek CDP	7,413	28%
Lake Butler CDP	5,285	15%
Lake Mary Jane CDP	449	35%
Lockhart CDP	5,015	45%
Maitland	6,986	33%
Meadow Woods CDP	7,991	43%
Oak Ridge CDP	7,353	69%
Oakland	835	29%
Ocoee	12,049	31%
Orlando	109,685	52%
Orlando CCD	211,851	53%
Orlovista CDP	2,014	61%
Pine Castle CDP	3,587	67%
Pine Hills CDP	21,874	61%
Rio Pinar CDP	1,785	20%
Sky Lake CDP	1,818	59%
South Apopka CDP	1,655	57%
Southchase CDP	4,788	38%
Southwest Orange CCD	62,947	31%
Taft CDP	733	57%
Tangelo Park CDP	749	55%
Tangerine CDP	827	40%
Tildenville CDP	525	58%
Union Park CCD	74,424	42%
Union Park CDP	3,611	53%
University CDP (Orange County)	6,102	57%
Wedgfield CDP	2,330	28%
Williamsburg CDP	3,522	39%
Windermere	1,098	22%
Winter Garden	12,213	35%
Winter Garden-Ocoee CCD	31,675	43%
Winter Park	11,747	39%
Zellwood CDP	1,382	48%

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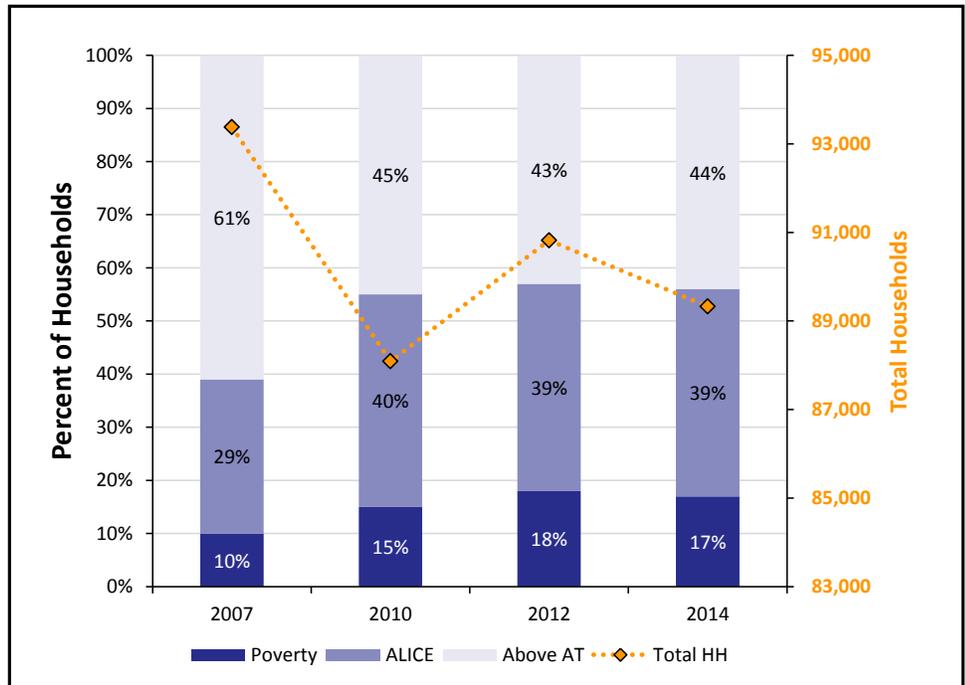
ALICE IN OSCEOLA COUNTY

Population: 310,211 | **Number of Households:** 89,328
Median Household Income: \$42,899 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 50,024 (56%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Osceola County

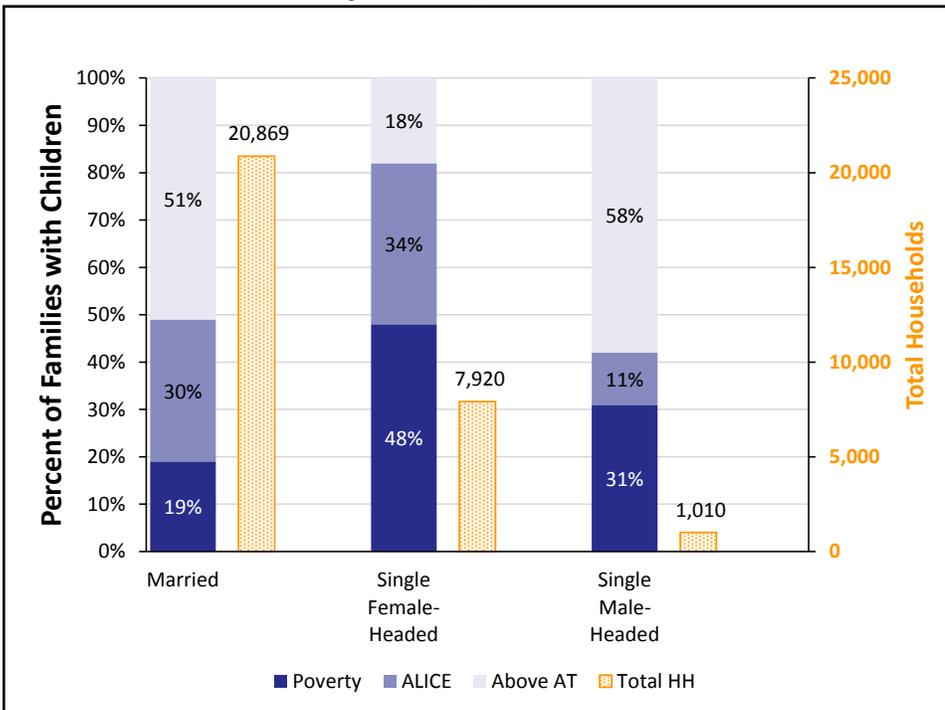
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$697	\$983
Child Care	\$-	\$900
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$155	\$385
Taxes	\$209	\$247
Monthly Total	\$1,705	\$4,230
ANNUAL TOTAL	\$20,460	\$50,760
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Osceola County families with children live below the ALICE Threshold. Though more Osceola County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

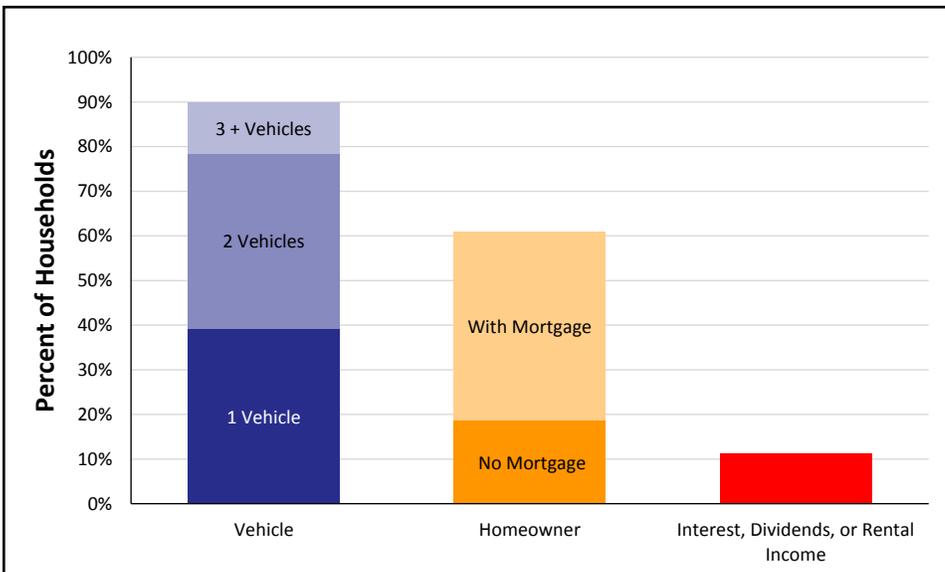
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Osceola County, 2014		
Town	Total HH	% ALICE & Poverty
Buena Ventura Lakes CDP	8,415	57%
Campbell CDP	1,307	63%
Celebration CDP	2,534	22%
Four Corners CDP	11,129	49%
Kissimmee	20,616	65%
Kissimmee CCD	46,713	59%
South and East Osceola CCD	2,389	44%
St. Cloud	13,102	50%
St. Cloud CCD	41,312	51%

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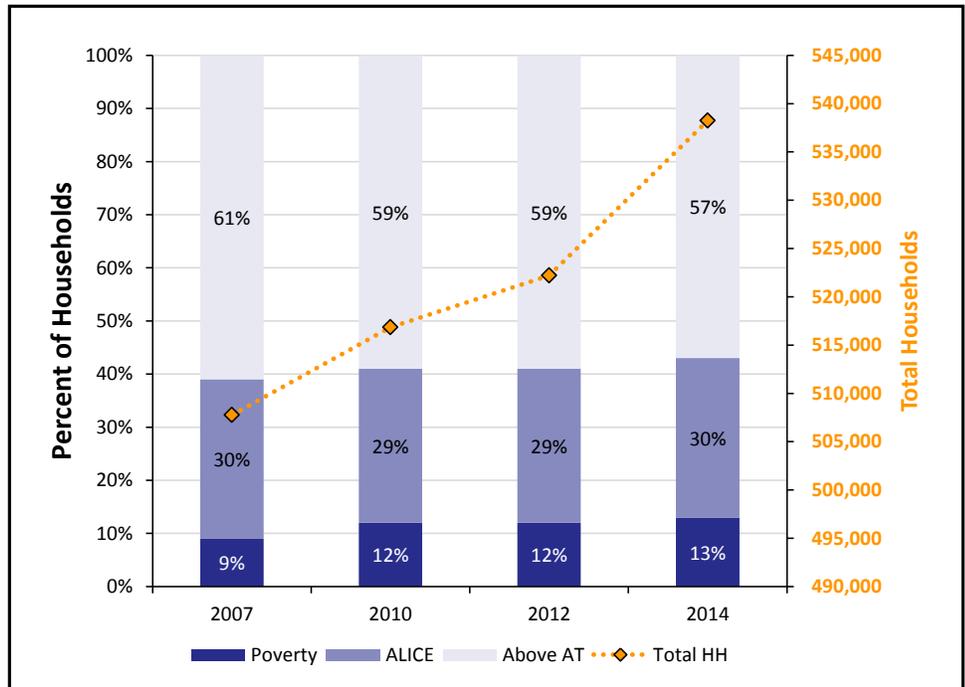
ALICE IN PALM BEACH COUNTY

Population: 1,397,710 | **Number of Households:** 538,246
Median Household Income: \$52,203 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 231,446 (43%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Palm Beach County

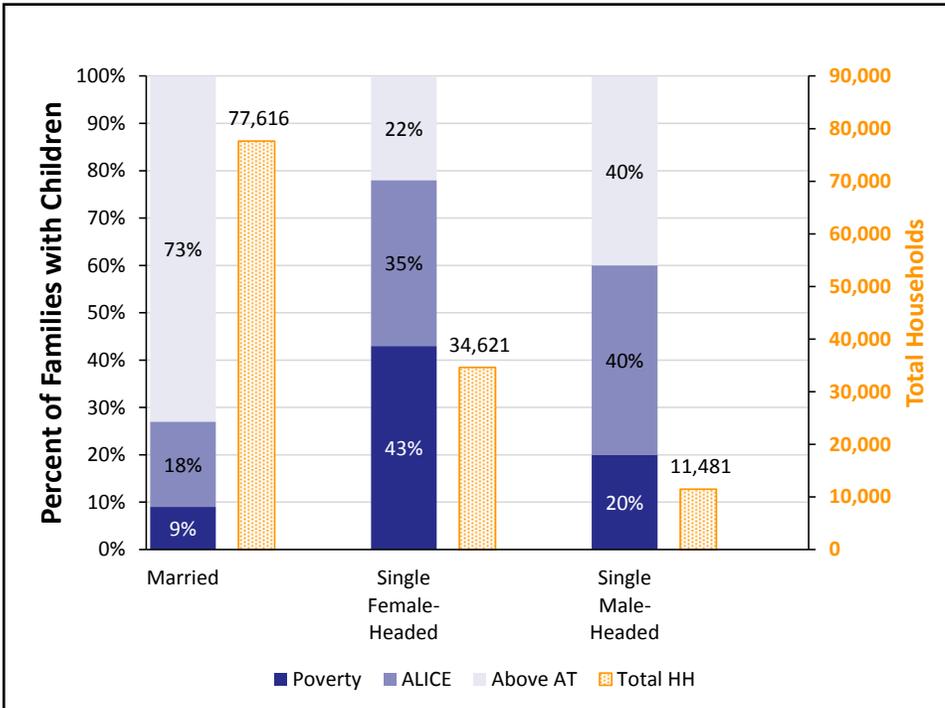
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$750	\$1,202
Child Care	\$-	\$1,147
Food	\$182	\$550
Transportation	\$338	\$676
Health Care	\$78	\$312
Miscellaneous	\$156	\$422
Taxes	\$211	\$336
Monthly Total	\$1,715	\$4,645
ANNUAL TOTAL	\$20,580	\$55,740
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Palm Beach County families with children live below the ALICE Threshold. Though more Palm Beach County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

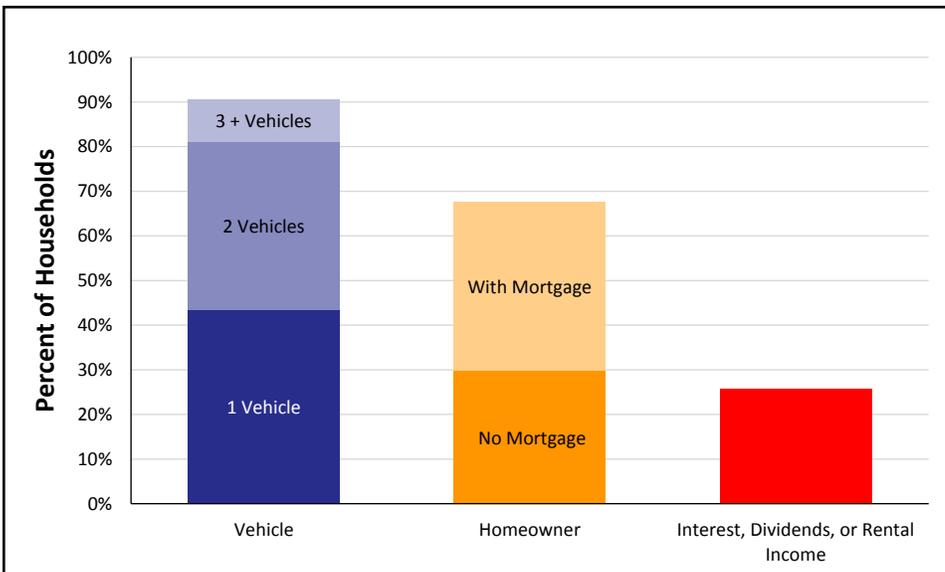
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Palm Beach County, 2014		
Town	Total HH	% ALICE & Poverty
Atlantis	919	25%
Belle Glade	5,590	69%
Belle Glade-Pahokee CCD	9,391	71%
Boca Raton	35,995	30%
Boca Raton CCD	57,381	33%
Boynton Beach	28,361	51%
Boynton Beach-Delray Beach CCD	135,062	43%
Briny Breezes	458	52%
Cabana Colony CDP	834	42%
Delray Beach	26,774	45%
Greenacres	13,296	53%
Gulf Stream	327	12%
Gun Club Estates CDP	302	62%
Haverhill	661	46%
Highland Beach	1,964	23%
Hypoluxo	1,301	29%
Juno Beach	1,945	36%
Juno Ridge CDP	319	76%
Jupiter	24,257	31%
Jupiter CCD	36,729	32%
Jupiter Farms CDP	3,956	23%
Kenwood Estates CDP	278	51%
Lake Belvedere Estates CDP	962	36%
Lake Clarke Shores	1,423	31%
Lake Park	3,093	63%
Lake Worth	11,824	60%
Lake Worth CCD	73,592	57%
Lantana	3,936	52%
Limestone Creek CDP	307	42%
Loxahatchee Groves	1,042	27%
Mangonia Park	588	76%
North Palm Beach	6,215	38%
Ocean Ridge	921	31%
Pahokee	1,817	66%
Palm Beach	4,694	23%
Palm Beach Gardens	22,675	32%
Palm Beach Shores	645	37%
Palm Springs	7,900	68%
Pine Air CDP	678	72%
Plantation Mobile Home Park CDP	315	71%
Riviera Beach	11,950	55%
Riviera Beach CCD	42,662	45%
Royal Palm Beach	11,188	33%
Royal Palm Beach-West Jupiter CCD	37,324	32%
Royal Palm Estates CDP	751	63%
San Castle CDP	1,074	58%
Schall Circle CDP	398	73%
Seminole Manor CDP	804	63%
South Bay	625	65%
South Palm Beach	775	35%
Sunshine Parkway CCD	70,033	30%
Tequesta	2,519	40%
The Acreage CDP	11,120	30%
Watergate CDP	968	56%
Wellington	19,770	25%
West Palm Beach	42,349	53%
West Palm Beach CCD	58,422	57%
Western Community CCD	8,942	26%
Westgate CDP	2,120	71%

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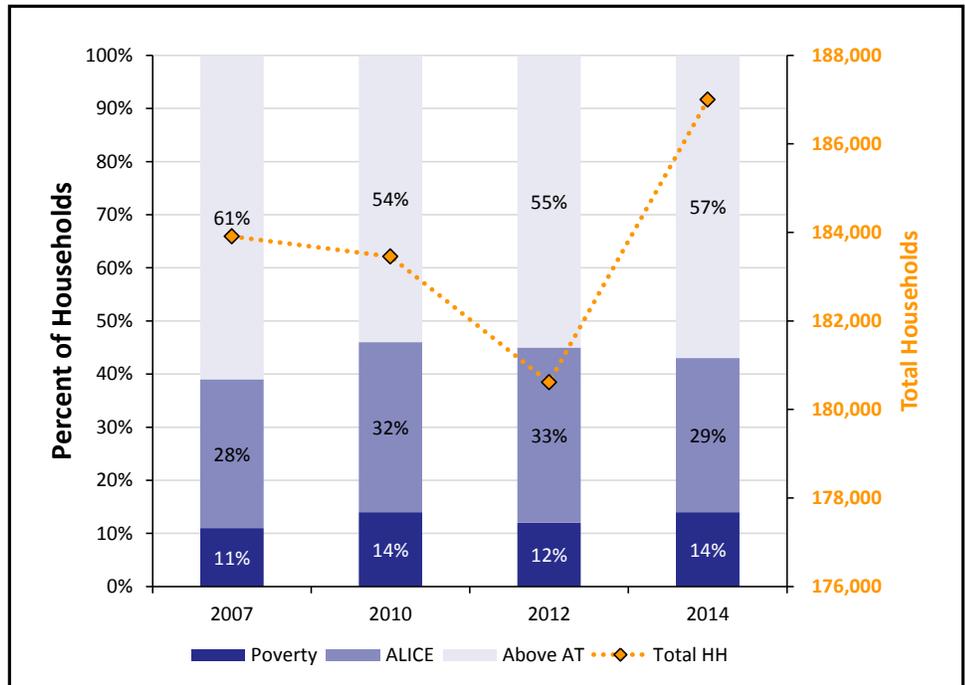
ALICE IN PASCO COUNTY

Population: 485,331 | **Number of Households:** 186,999
Median Household Income: \$45,349 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 80,410 (43%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Pasco County

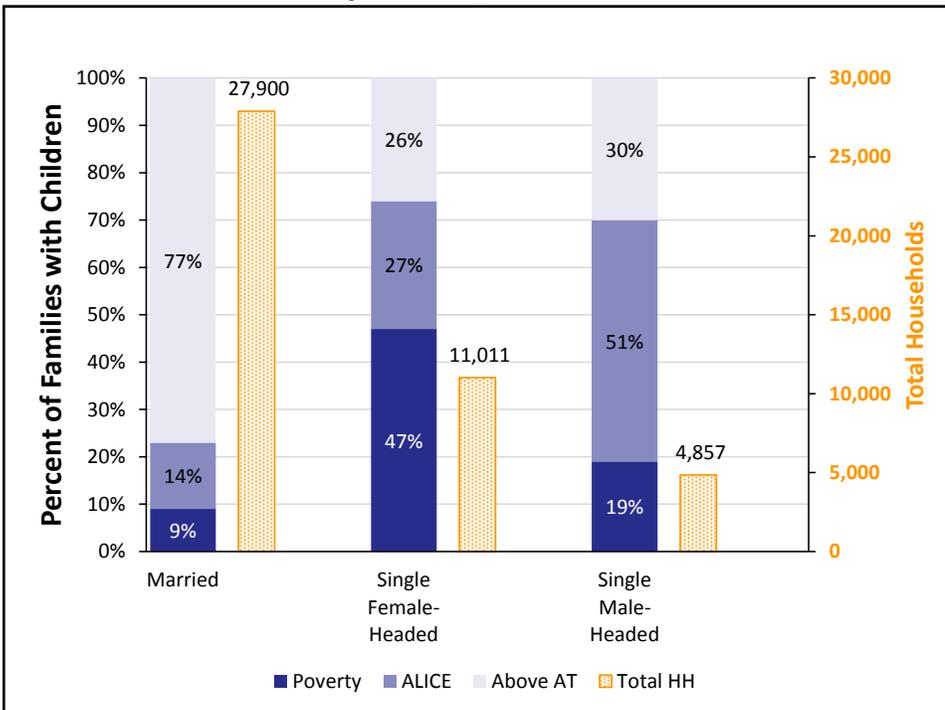
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$605	\$951
Child Care	\$-	\$1,097
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$143	\$406
Taxes	\$185	\$298
Monthly Total	\$1,577	\$4,467
ANNUAL TOTAL	\$18,924	\$53,604
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Pasco County families with children live below the ALICE Threshold. Though more Pasco County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

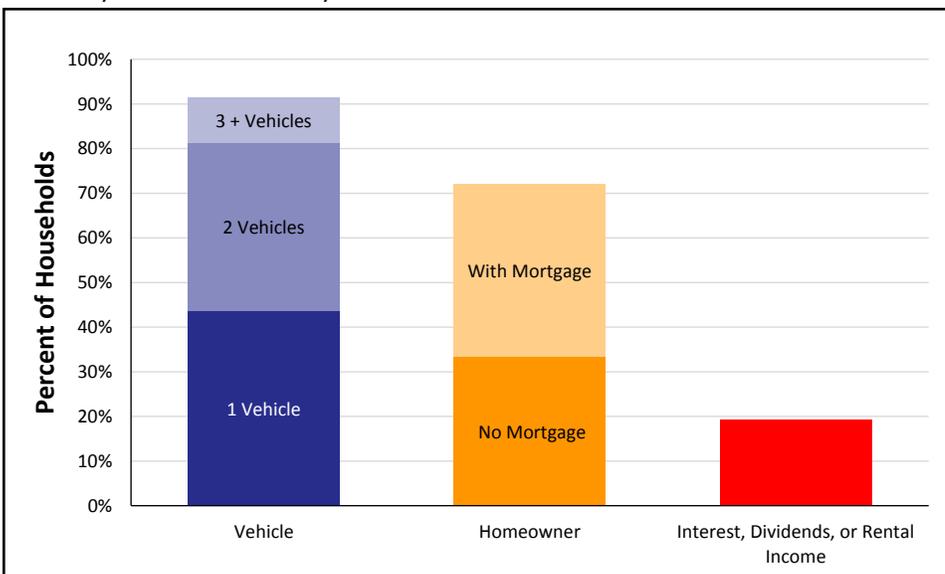
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Pasco County, 2014		
Town	Total HH	% ALICE & Poverty
Bayonet Point CDP	10,982	58%
Beacon Square CDP	2,661	61%
Central Pasco CCD	42,768	24%
Crystal Springs CDP	367	55%
Dade City	2,522	65%
Dade City CCD	5,378	58%
Dade City North CDP	795	70%
Elfers CDP	5,584	58%
Heritage Pines CDP	1,074	32%
Holiday CDP	8,761	61%
Hudson CDP	5,410	51%
Jasmine Estates CDP	7,210	63%
Key Vista CDP	540	16%
Lacoochee CCD	2,173	61%
Lacoochee CDP	476	69%
Land O' Lakes CDP	11,663	27%
Meadow Oaks CDP	993	44%
Moon Lake CDP	1,690	60%
New Port Richey	6,298	63%
New Port Richey CCD	65,494	46%
New Port Richey East CDP	3,868	60%
Odessa CDP	2,573	32%
Pasadena Hills CDP	3,305	41%
Port Richey	1,312	49%
Port Richey CCD	44,706	53%
Quail Ridge CDP	462	41%
River Ridge CDP	1,881	27%
San Antonio	416	31%
Shady Hills CDP	3,979	50%
Trinity CDP	3,979	16%
Wesley Chapel CDP	16,148	21%
Zephyrhills	6,562	51%
Zephyrhills CCD	24,287	47%
Zephyrhills North CDP	1,140	52%
Zephyrhills South CDP	2,720	54%
Zephyrhills West CDP	2,681	47%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

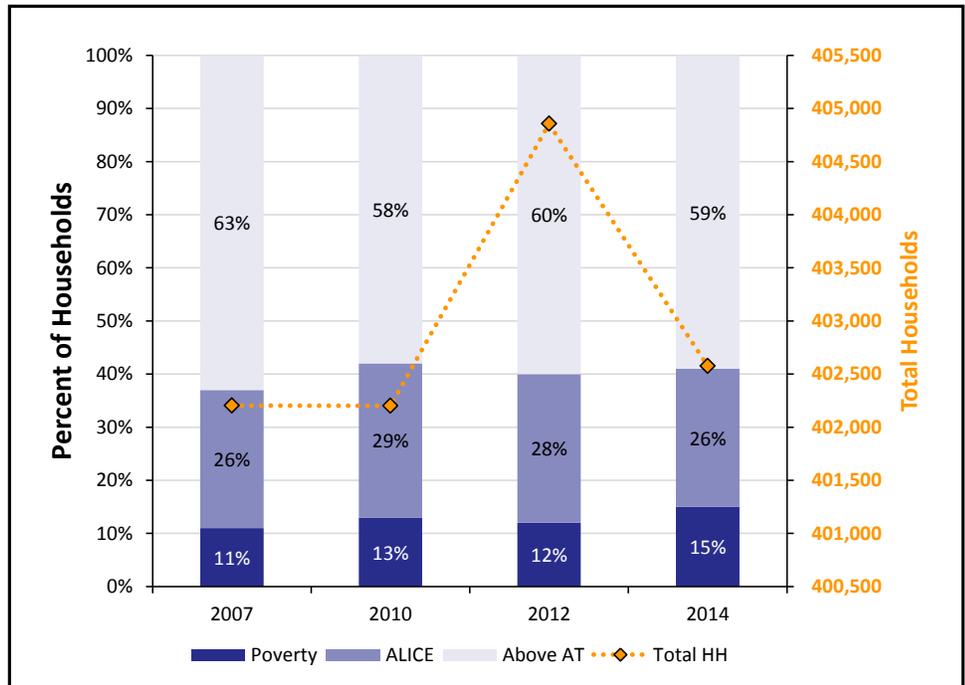
ALICE IN PINELLAS COUNTY

Population: 938,098 | **Number of Households:** 402,575
Median Household Income: \$45,152 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 165,056 (41%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Pinellas County

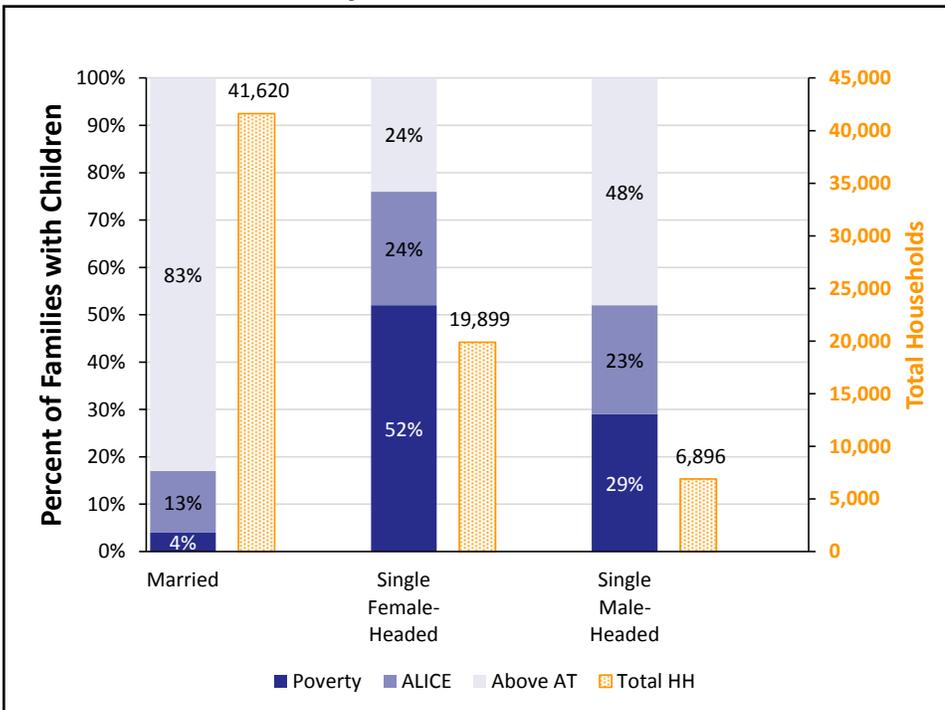
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$605	\$951
Child Care	\$-	\$1,240
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$143	\$425
Taxes	\$185	\$341
Monthly Total	\$1,577	\$4,672
ANNUAL TOTAL	\$18,924	\$56,064
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Pinellas County families with children live below the ALICE Threshold. Though more Pinellas County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

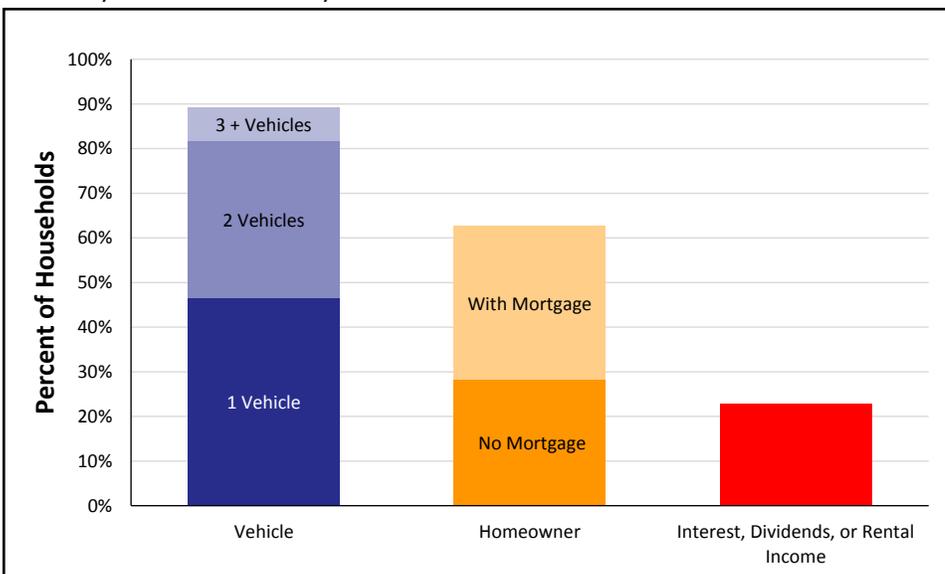
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Pinellas County, 2014		
Town	Total HH	% ALICE & Poverty
Bardmoor CDP	3,858	35%
Bay Pines CDP	1,322	38%
Bear Creek CDP	912	42%
Belleair	1,735	24%
Belleair Beach	741	20%
Belleair Bluffs	1,136	44%
Boca Ciega CCD	30,504	36%
Clearwater	46,053	41%
Clearwater CCD	140,568	41%
Dunedin	16,548	39%
East Lake CDP	13,189	23%
Feather Sound CDP	1,698	22%
Greenbriar CDP	1,091	35%
Gulfport	5,846	46%
Harbor Bluffs CDP	1,277	15%
Indian Rocks Beach	2,171	27%
Indian Shores	834	29%
Kenneth City	1,819	49%
Largo	36,179	48%
Lealman CDP	8,849	59%
Madeira Beach	2,420	43%
North Redington Beach	743	22%
Oldsmar	4,916	34%
Palm Harbor CDP	26,198	33%
Pinellas Park	20,911	43%
Redington Beach	653	20%
Redington Shores	1,237	35%
Ridgecrest CDP	1,030	52%
Safety Harbor	7,301	30%
Seminole	8,249	37%
South Highpoint CDP	1,697	53%
South Pasadena	3,080	44%
St. Pete Beach	4,936	30%
St. Pete Beach CCD	8,438	30%
St. Petersburg	103,519	40%
St. Petersburg CCD	165,598	42%
Tarpon Springs	10,017	43%
Tarpon Springs CCD	57,428	33%
Tierra Verde CDP	1,608	18%
Treasure Island	3,578	32%
West Lealman CDP	7,440	54%

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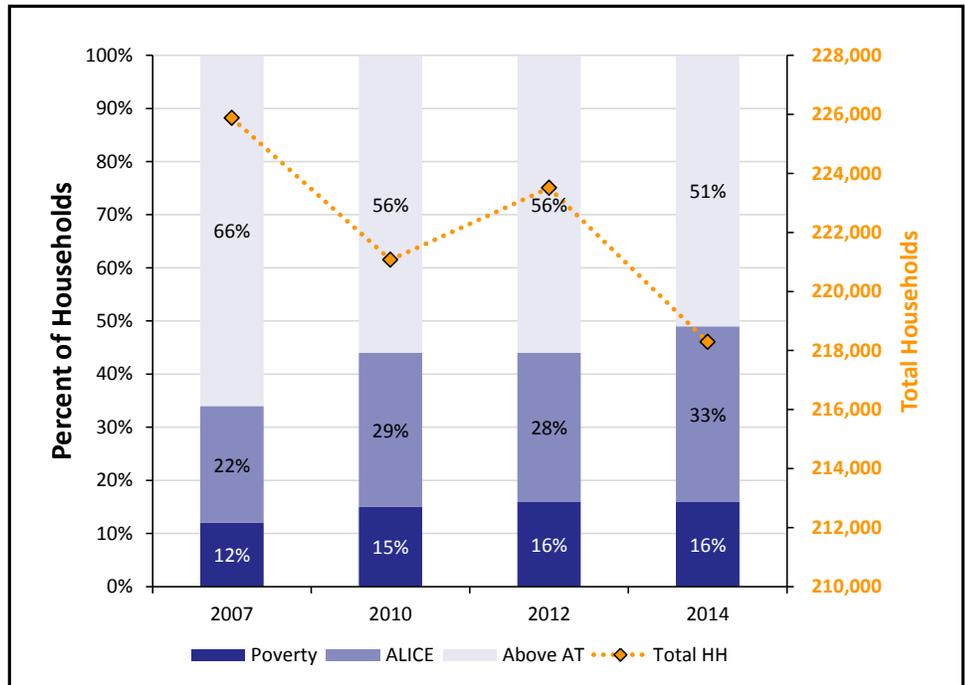
ALICE IN POLK COUNTY

Population: 634,638 | **Number of Households:** 218,286
Median Household Income: \$42,780 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 106,960 (49%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Polk County

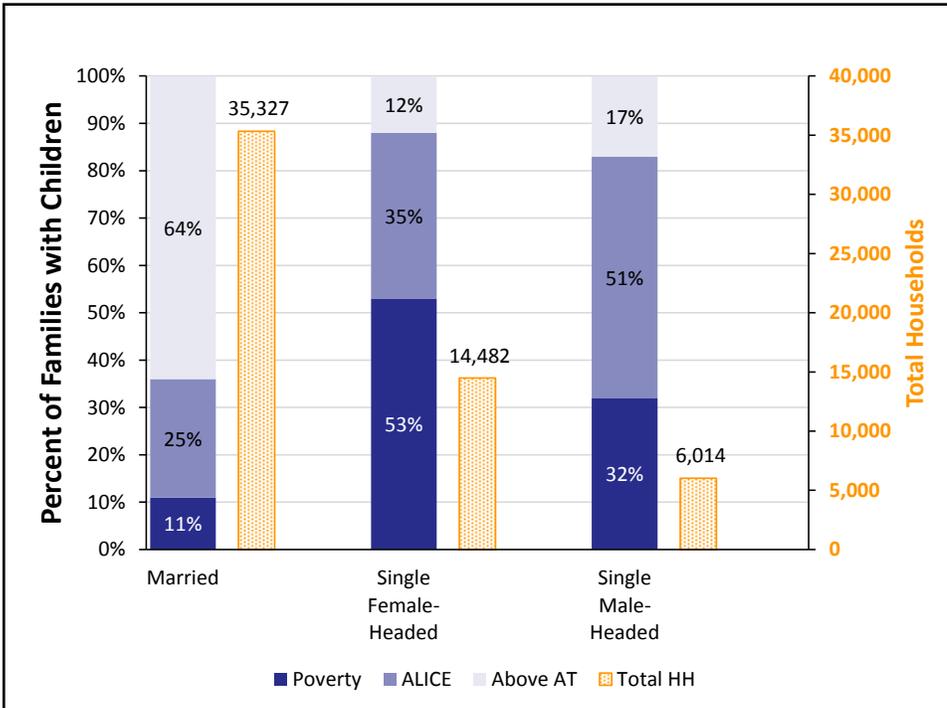
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$619	\$807
Child Care	\$-	\$953
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$145	\$369
Taxes	\$189	\$210
Monthly Total	\$1,597	\$4,054
ANNUAL TOTAL	\$19,164	\$48,648
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Polk County families with children live below the ALICE Threshold. Though more Polk County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

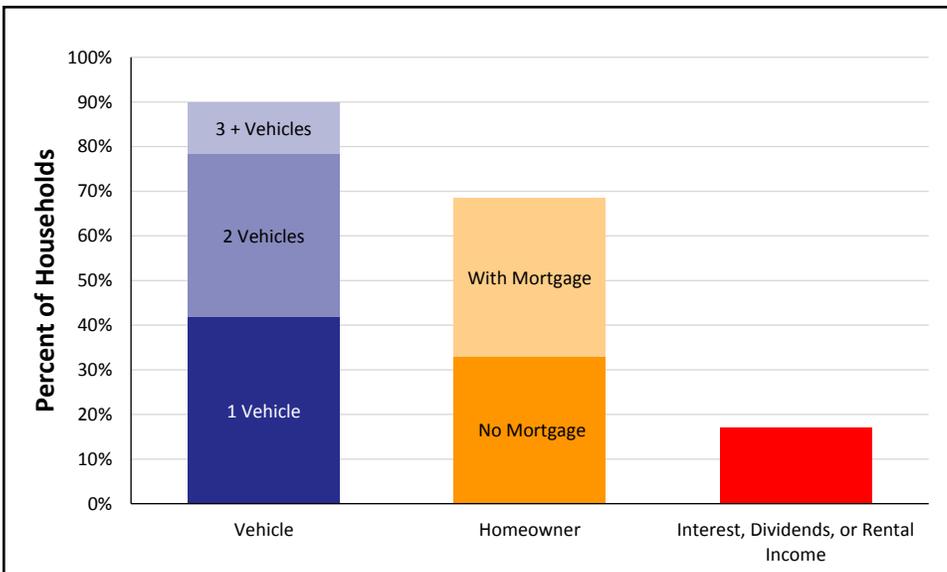
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Polk County, 2014		
Town	Total HH	% ALICE & Poverty
Alturas CDP	1,284	45%
Auburndale	4,633	53%
Babson Park CDP	317	47%
Bartow	5,847	49%
Bartow CCD	20,082	47%
Combee Settlement CDP	2,014	69%
Crooked Lake Park CDP	616	56%
Crystal Lake CDP	2,051	66%
Cypress Gardens CDP	3,560	37%
Davenport	944	60%
Dundee	1,499	59%
Eagle Lake	911	48%
Fort Meade	1,840	50%
Frostproof	1,041	47%
Frostproof CCD	3,451	51%
Fuller Heights CDP	3,184	35%
Fussels Corner CDP	2,222	47%
Grenelefe CDP	717	45%
Haines City	6,769	63%
Haines City CCD	43,565	50%
Highland City CDP	3,507	34%
Inwood CDP	2,309	69%
Jan Phyl Village CDP	1,619	43%
Kathleen CDP	2,063	47%
Lake Alfred	1,671	59%
Lake Hamilton	430	54%
Lake Wales	5,497	58%
Lake Wales CCD	16,740	53%
Lakeland	38,052	54%
Lakeland CCD	93,042	47%
Lakeland Highlands CDP	3,967	21%
Loughman CDP	965	59%
Medulla CDP	3,098	42%
Mulberry	1,638	66%
Poinciana CDP	16,938	57%
Polk City	681	54%
Wahnetta CDP	1,228	72%
Waverly CDP	373	80%
Willow Oak CDP	1,689	56%
Winter Haven	13,907	54%
Winter Haven-Auburndale CCD	43,676	51%

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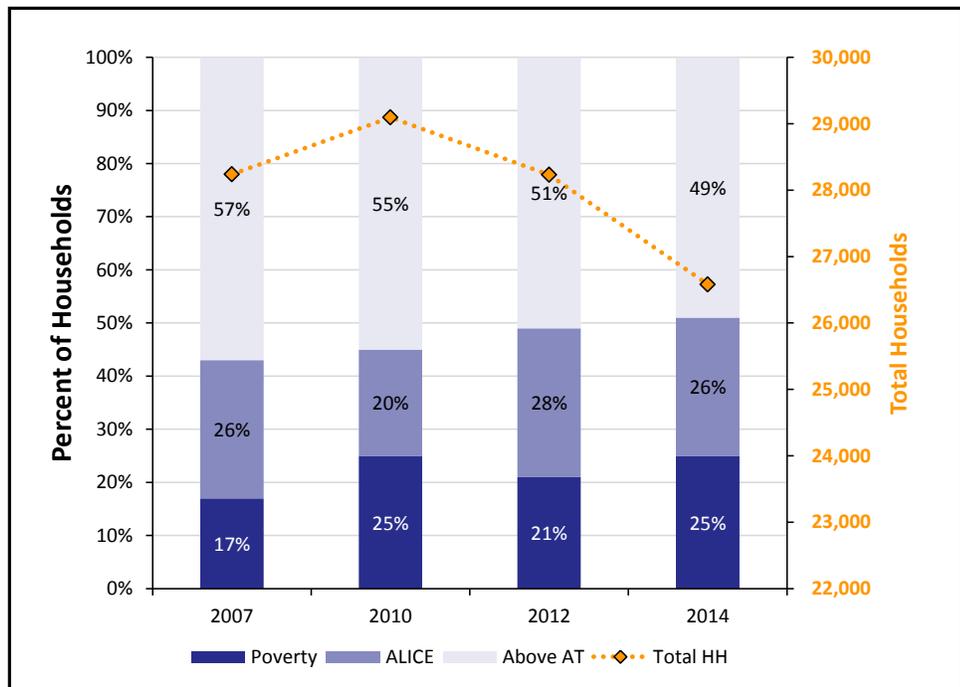
ALICE IN PUTNAM COUNTY

Population: 72,143 | **Number of Households:** 26,580
Median Household Income: \$30,765 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 13,556 (51%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Putnam County

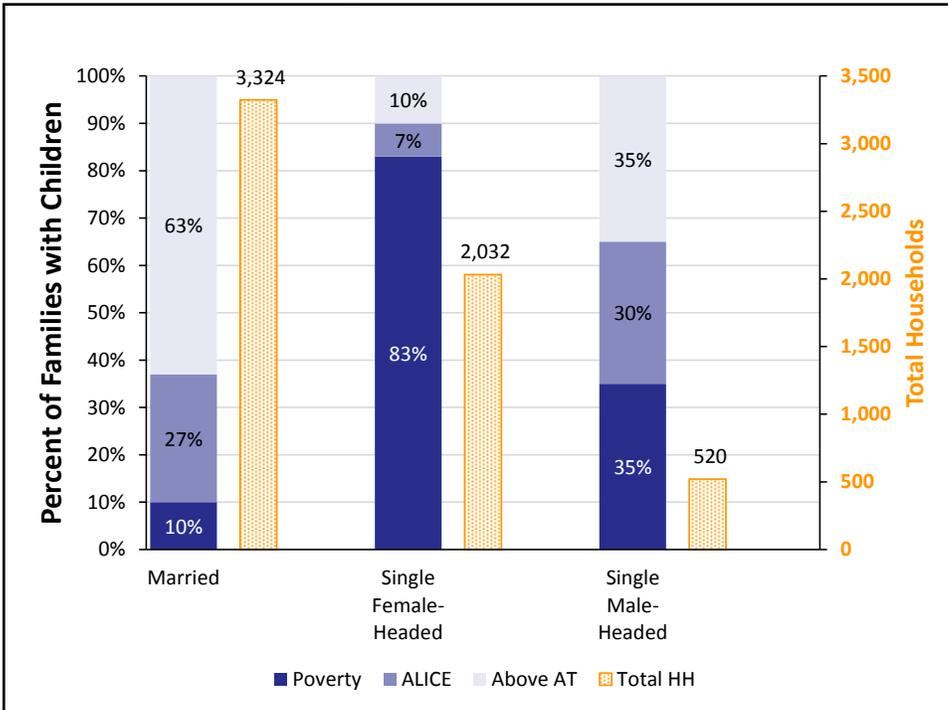
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$524	\$651
Child Care	\$-	\$730
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$133	\$321
Taxes	\$167	\$117
Monthly Total	\$1,468	\$3,534
ANNUAL TOTAL	\$17,616	\$42,408
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Putnam County families with children live below the ALICE Threshold. Though more Putnam County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

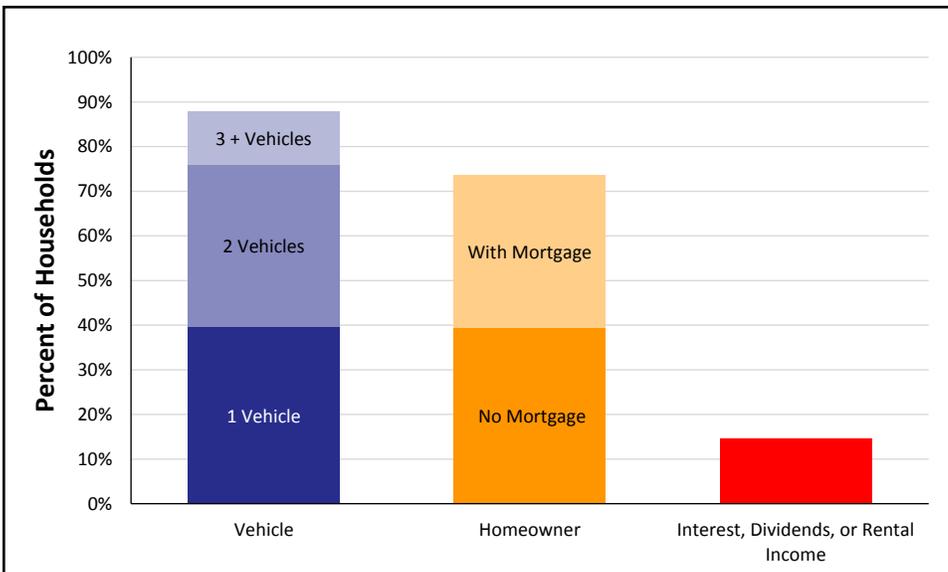
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Crescent City	759	62%
Crescent City CCD	6,532	55%
East Palatka CCD	3,394	43%
East Palatka CDP	524	44%
Interlachen	557	63%
Interlachen-Florahome CCD	9,435	51%
Palatka	3,835	70%
Palatka CCD	8,481	52%
Pomona Park	288	53%
Welaka	303	53%

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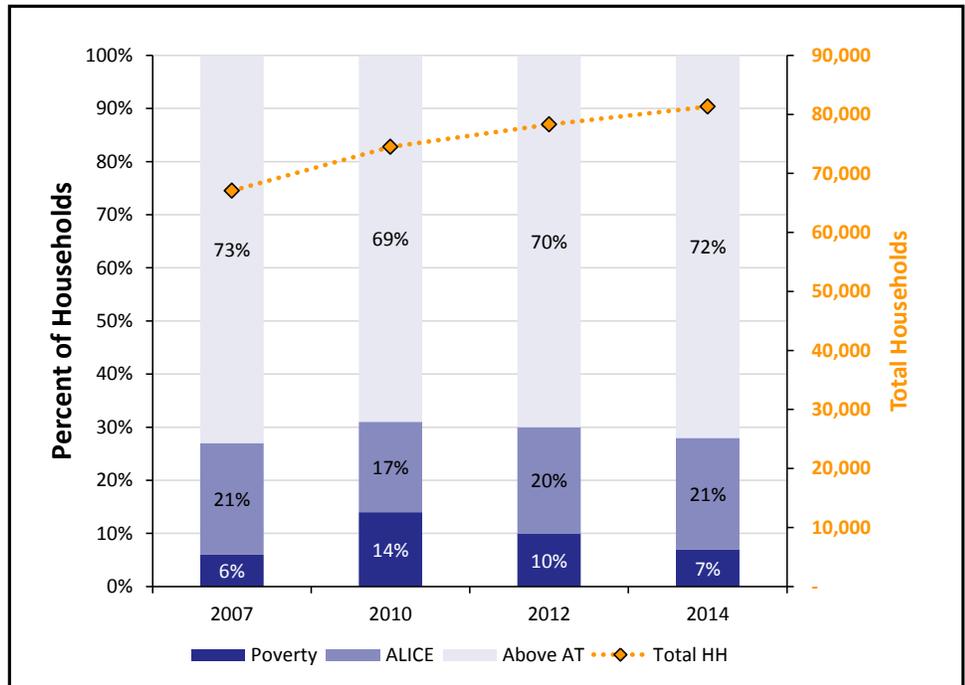
ALICE IN ST JOHNS COUNTY

Population: 217,919 | **Number of Households:** 81,309
Median Household Income: \$65,976 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 22,767 (28%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, St Johns County

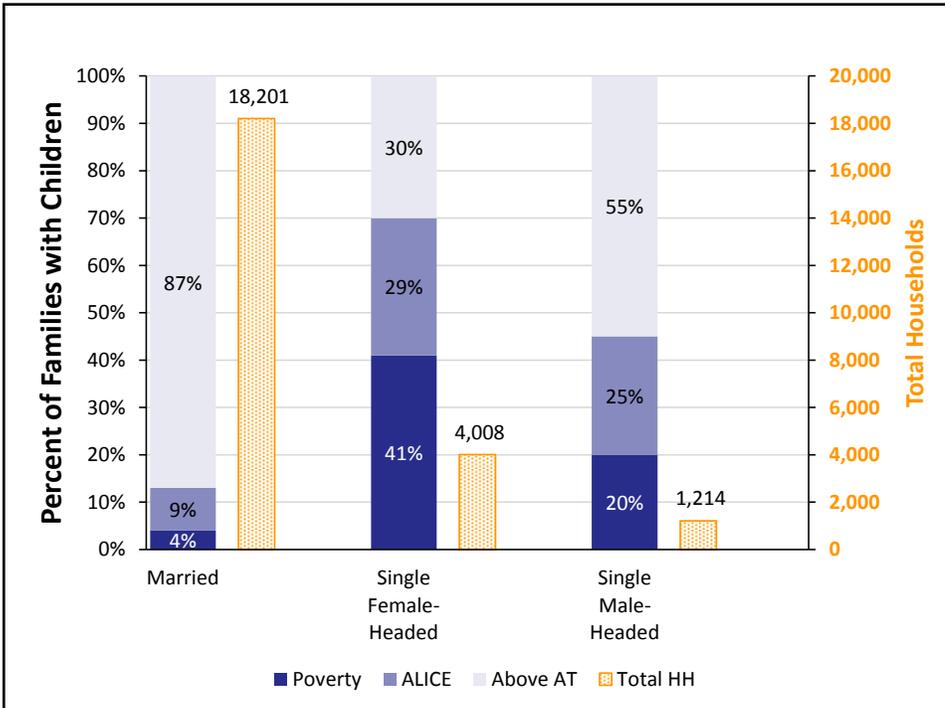
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$631	\$935
Child Care	\$-	\$1,052
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$147	\$398
Taxes	\$191	\$279
Monthly Total	\$1,613	\$4,379
ANNUAL TOTAL	\$19,356	\$52,548
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many St Johns County families with children live below the ALICE Threshold. Though more St Johns County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

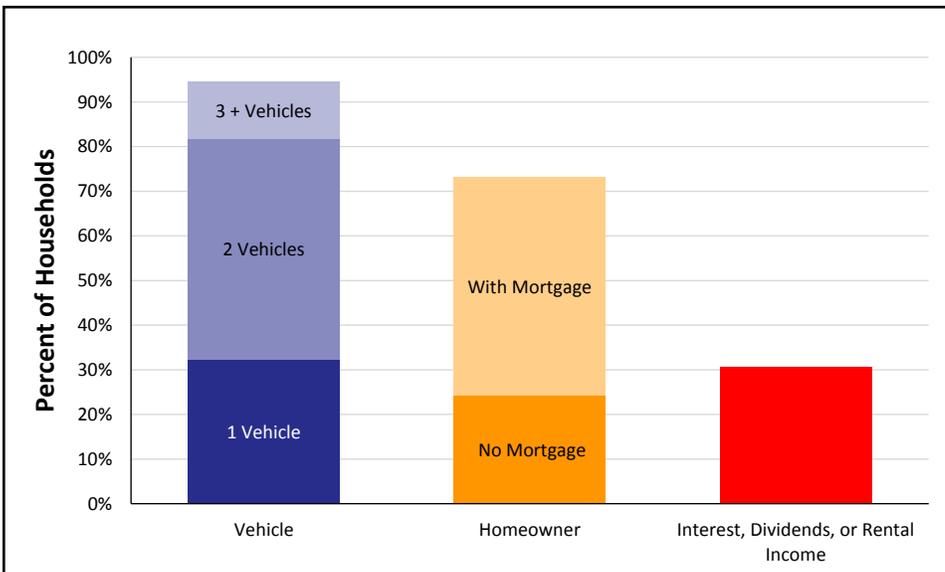
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



St Johns County, 2014		
Town	Total HH	% ALICE & Poverty
Butler Beach CDP	2,717	32%
Crescent Beach CDP	496	39%
Flagler Estates CDP	910	44%
Fruit Cove CCD	13,000	15%
Fruit Cove CDP	9,928	17%
Hastings CCD	4,401	48%
Matanzas CCD	7,141	41%
Nocatee CDP	1,962	18%
Palm Valley CDP	8,590	25%
Ponte Vedra CCD	11,963	24%
Sawgrass CDP	2,465	24%
St. Augustine	5,383	47%
St. Augustine Beach	2,834	29%
St. Augustine CCD	40,938	35%
St. Augustine Shores CDP	3,699	46%
St. Augustine South CDP	2,093	35%
Villano Beach CDP	1,078	33%
World Golf Village CDP	4,747	22%

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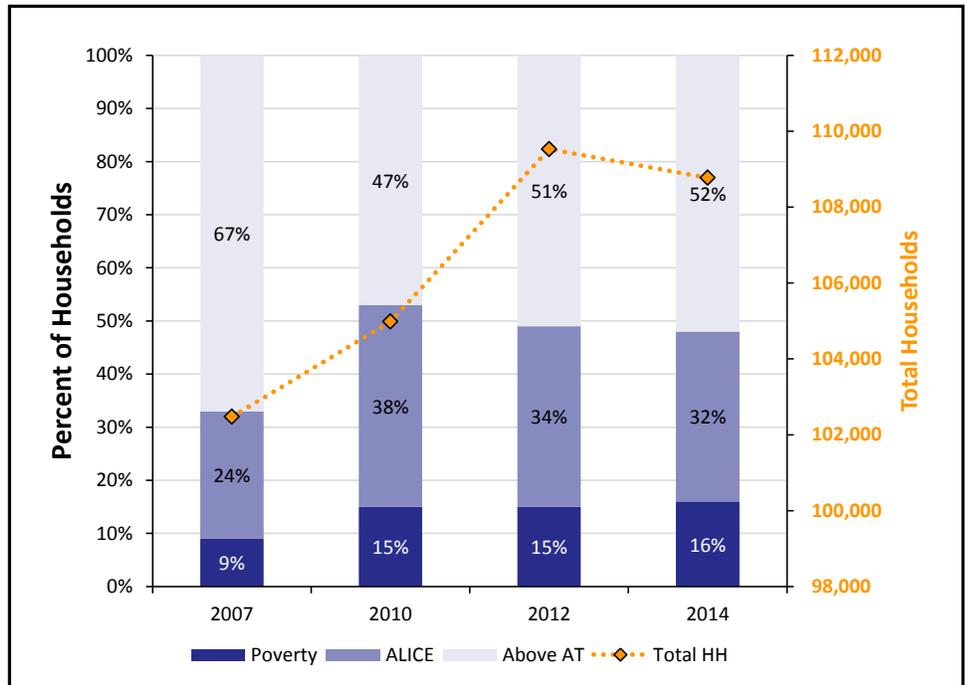
ALICE IN ST LUCIE COUNTY

Population: 291,028 | **Number of Households:** 108,771
Median Household Income: \$42,359 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 52,210 (48%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, St Lucie County

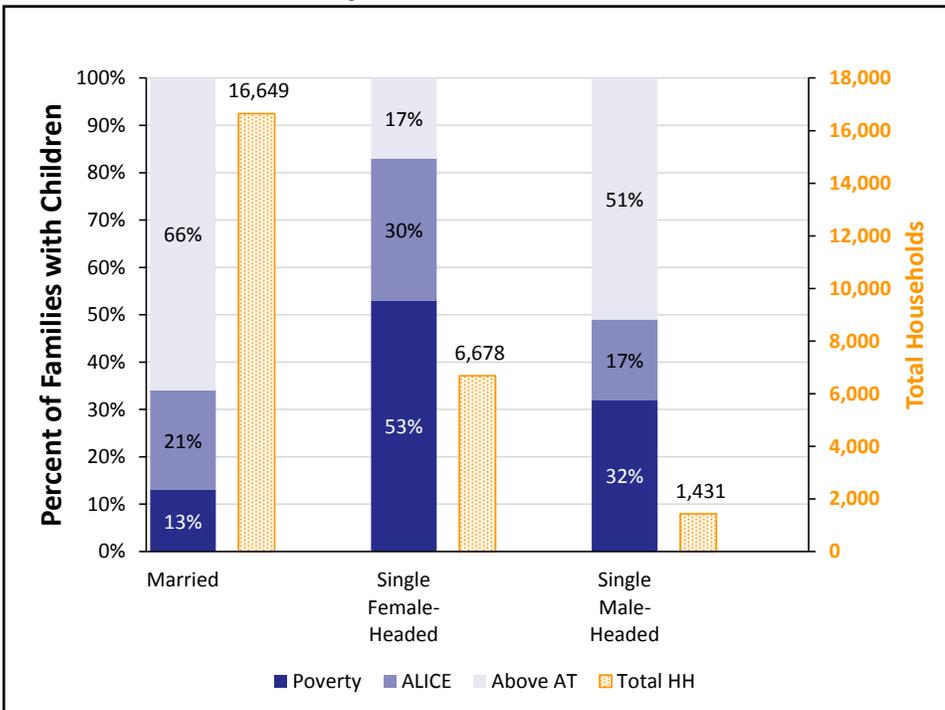
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$674	\$926
Child Care	\$-	\$1,020
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$152	\$393
Taxes	\$202	\$267
Monthly Total	\$1,672	\$4,321
ANNUAL TOTAL	\$20,064	\$51,852
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many St Lucie County families with children live below the ALICE Threshold. Though more St Lucie County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

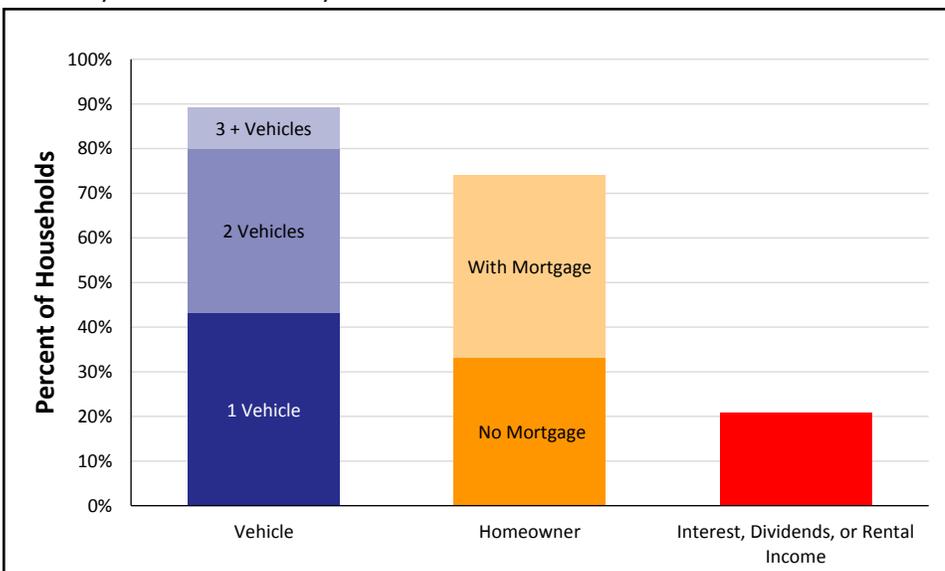
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



St Lucie County, 2014		
Town	Total HH	% ALICE & Poverty
Fort Pierce	16,283	69%
Fort Pierce CCD	42,463	57%
Fort Pierce North CDP	2,346	71%
Fort Pierce South CDP	1,851	59%
Hutchinson Island CCD	5,044	35%
Hutchinson Island South CDP	2,978	35%
Indian River Estates CDP	2,548	50%
Lakewood Park CDP	4,812	41%
Port St. Lucie	63,557	44%
Port St. Lucie CCD	56,761	42%
River Park CDP	2,512	62%
West St. Lucie CCD	2,836	53%
White City CDP	1,330	37%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

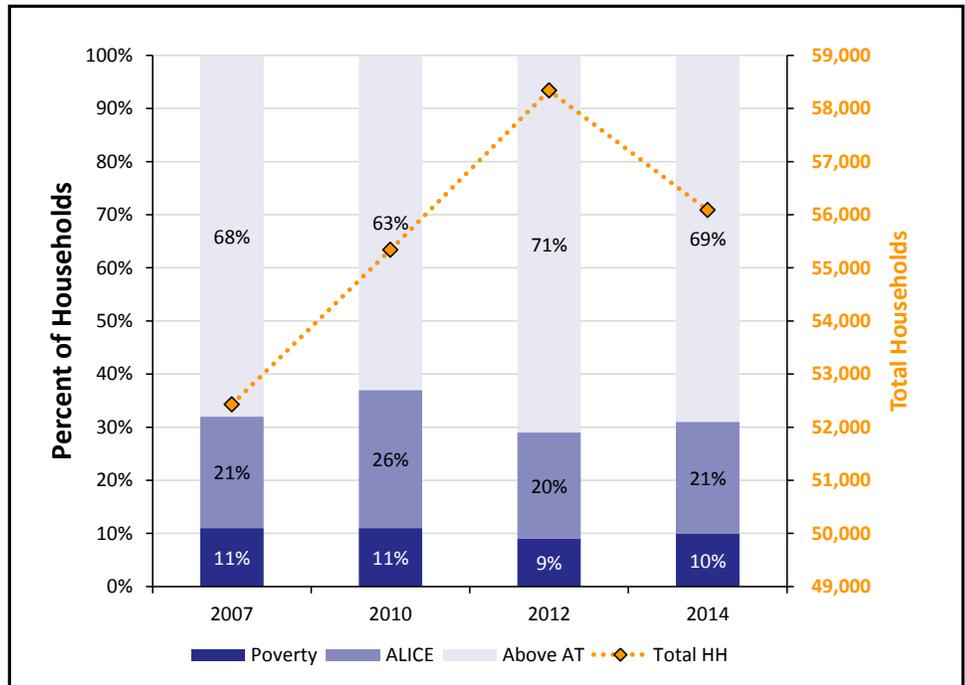
ALICE IN SANTA ROSA COUNTY

Population: 163,422 | **Number of Households:** 56,085
Median Household Income: \$60,317 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 17,386 (31%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Santa Rosa County

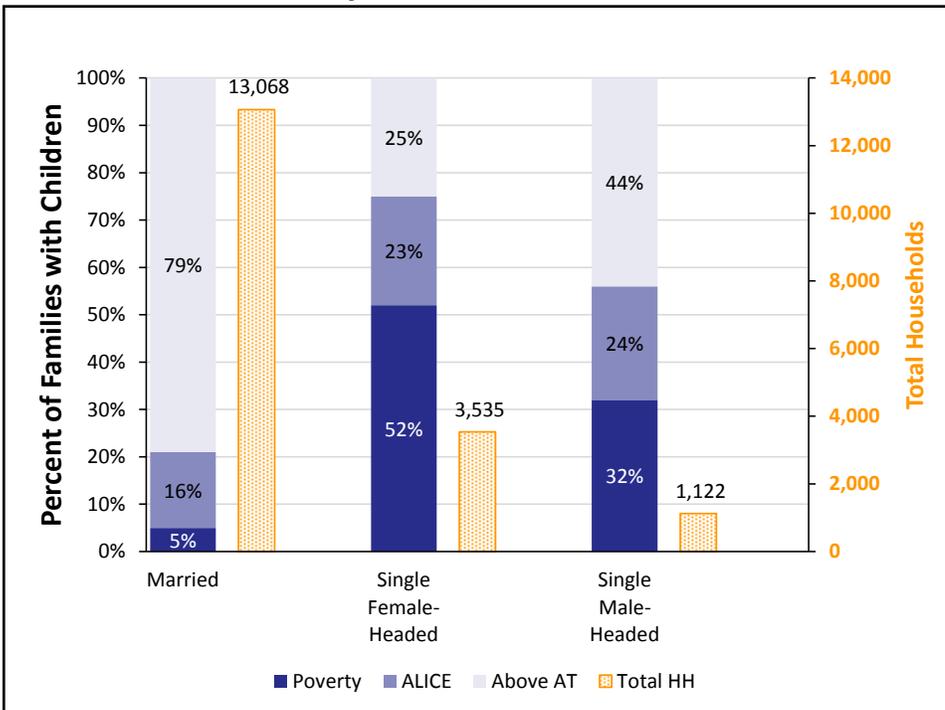
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$614	\$830
Child Care	\$-	\$965
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$144	\$373
Taxes	\$188	\$220
Monthly Total	\$1,590	\$4,103
ANNUAL TOTAL	\$19,080	\$49,236
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Santa Rosa County families with children live below the ALICE Threshold. Though more Santa Rosa County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

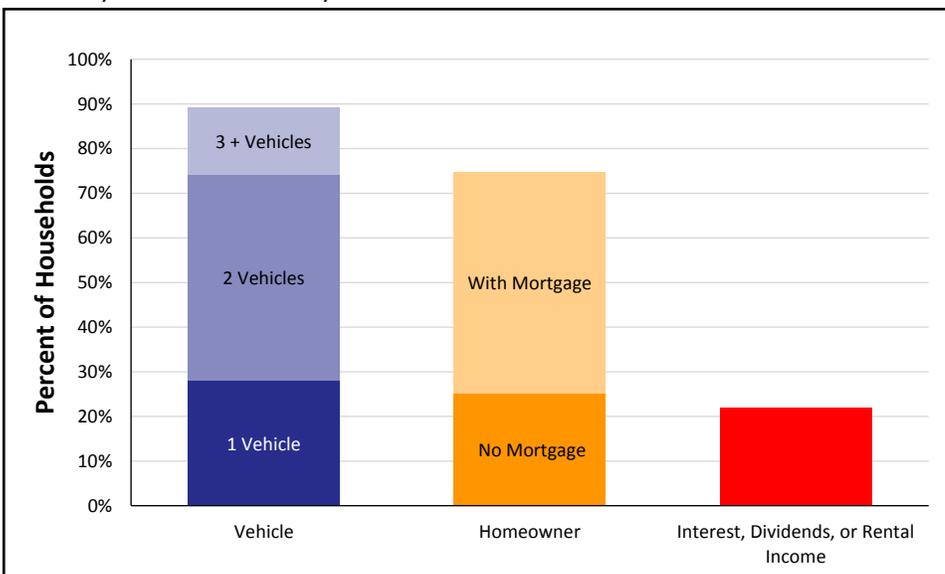
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Santa Rosa County, 2014		
Town	Total HH	% ALICE & Poverty
Allen CCD	991	25%
Allen CDP	382	12%
Avalon-Mulat CCD	2,420	27%
Bagdad CCD	2,305	54%
Bagdad CDP	1,455	55%
Berrydale CCD	683	37%
Chumuckla CDP	330	30%
East Milton CCD	2,958	46%
East Milton CDP	2,774	46%
Gulf Breeze CCD	2,246	25%
Harold CCD	399	30%
Harold CDP	345	22%
Holley CDP	614	41%
Holley-Navarre CCD	12,576	29%
Jay CCD	1,470	35%
Midway CCD	9,135	30%
Midway CDP (Santa Rosa County)	6,687	31%
Milton	3,930	53%
Milton CCD	4,537	53%
Munson CCD	572	46%
Navarre Beach CCD	512	4%
Navarre CDP	11,962	28%
Oriole Beach CDP	581	36%
Pace CCD	11,126	30%
Pace CDP	7,362	30%
Pea Ridge CDP	1,320	41%
Point Baker CDP	1,097	50%
Skyline CCD	5,634	35%
Tiger Point CDP	1,192	23%
Wallace CDP	631	34%
Woodlawn Beach CDP	675	23%

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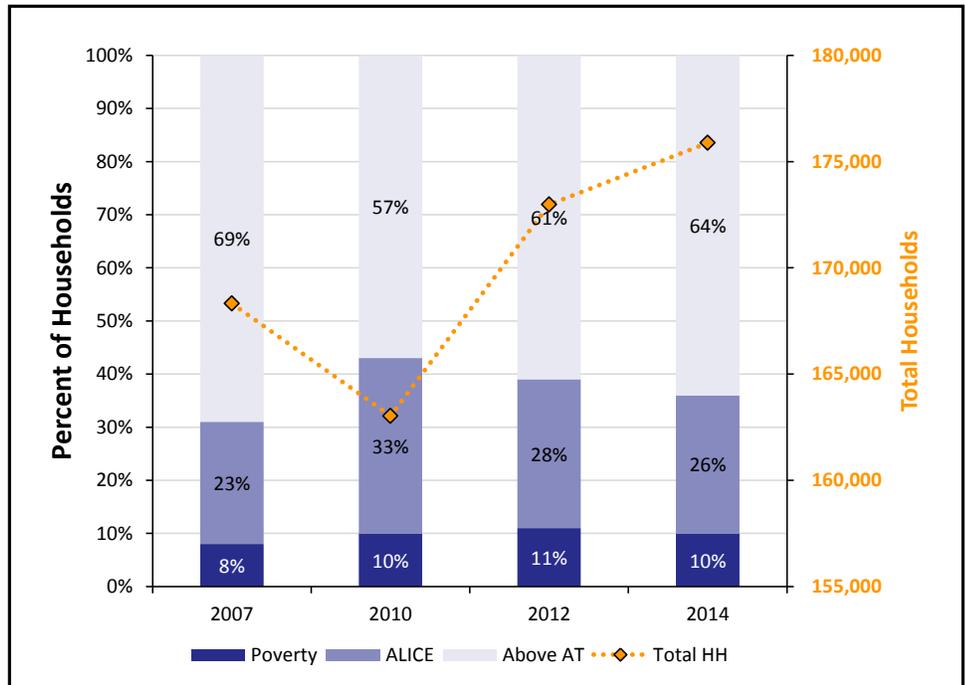
ALICE IN SARASOTA COUNTY

Population: 396,962 | **Number of Households:** 175,881
Median Household Income: \$52,109 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 63,317 (36%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Sarasota County

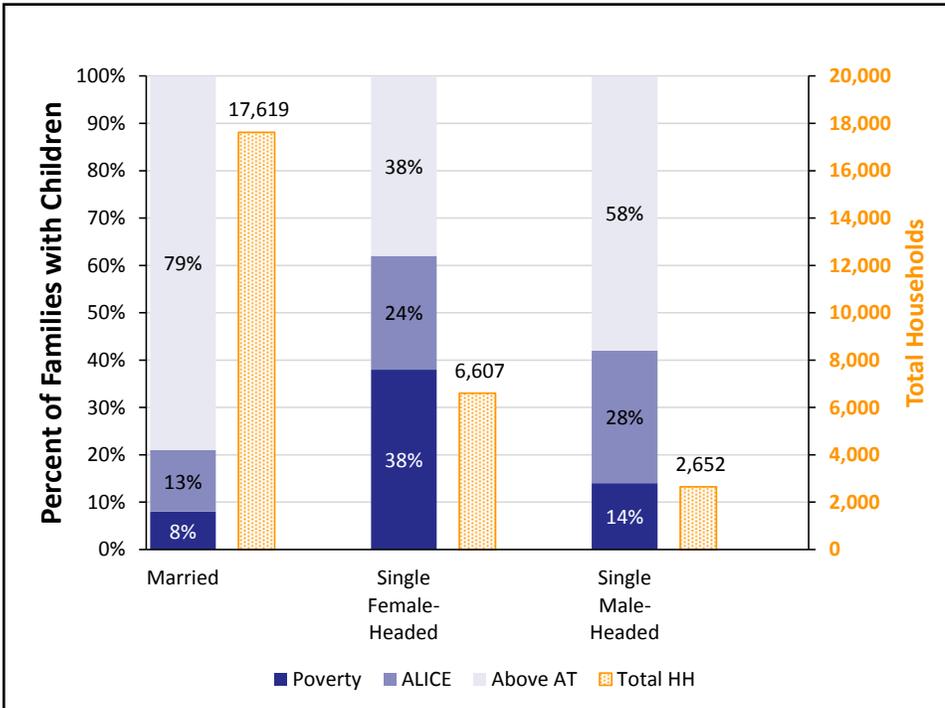
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$710	\$1,011
Child Care	\$-	\$1,153
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$157	\$421
Taxes	\$213	\$333
Monthly Total	\$1,724	\$4,633
ANNUAL TOTAL	\$20,688	\$55,596
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Sarasota County families with children live below the ALICE Threshold. Though more Sarasota County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

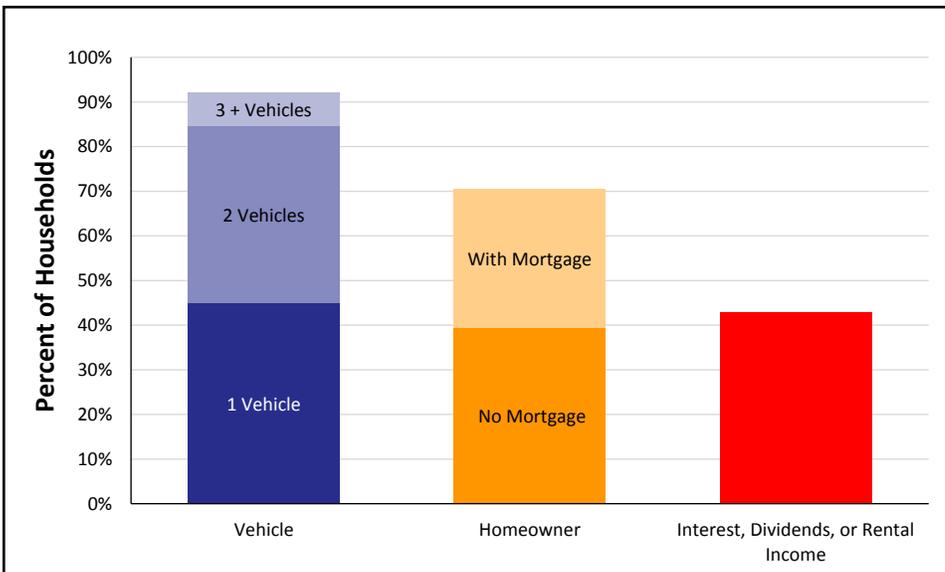
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Sarasota County, 2014		
Town	Total HH	% ALICE & Poverty
Bee Ridge CDP	4,462	37%
Desoto Lakes CDP	1,369	42%
Englewood CCD	5,779	45%
Englewood CDP	7,440	44%
Fruitville CDP	5,610	38%
Gulf Gate Estates CDP	5,297	48%
Gulf Gate Estates-Osprey CCD	13,634	34%
Interior County CCD	14,907	31%
Kensington Park CDP	1,529	51%
Lake Sarasota CDP	1,623	31%
Laurel CDP	4,244	40%
Longboat Key CCD	2,489	26%
Nokomis CDP	1,353	44%
North Port	22,622	41%
North Port CCD	25,093	41%
North Sarasota CDP	3,047	58%
Osprey CDP	2,767	23%
Plantation CDP	2,665	26%
Ridge Wood Heights CDP	2,074	42%
Sarasota	22,773	50%
Sarasota CCD	78,578	41%
Sarasota Springs CDP	6,248	39%
Siesta Key CDP	3,056	29%
South Gate Ridge CDP	2,413	38%
South Sarasota CDP	2,260	40%
South Venice CDP	6,231	46%
Southgate CDP	3,332	46%
The Meadows CDP	2,061	25%
Vamo CDP	2,463	40%
Venice	11,312	39%
Venice CCD	32,240	41%
Venice Gardens CDP	3,414	39%
Warm Mineral Springs CDP	2,610	41%

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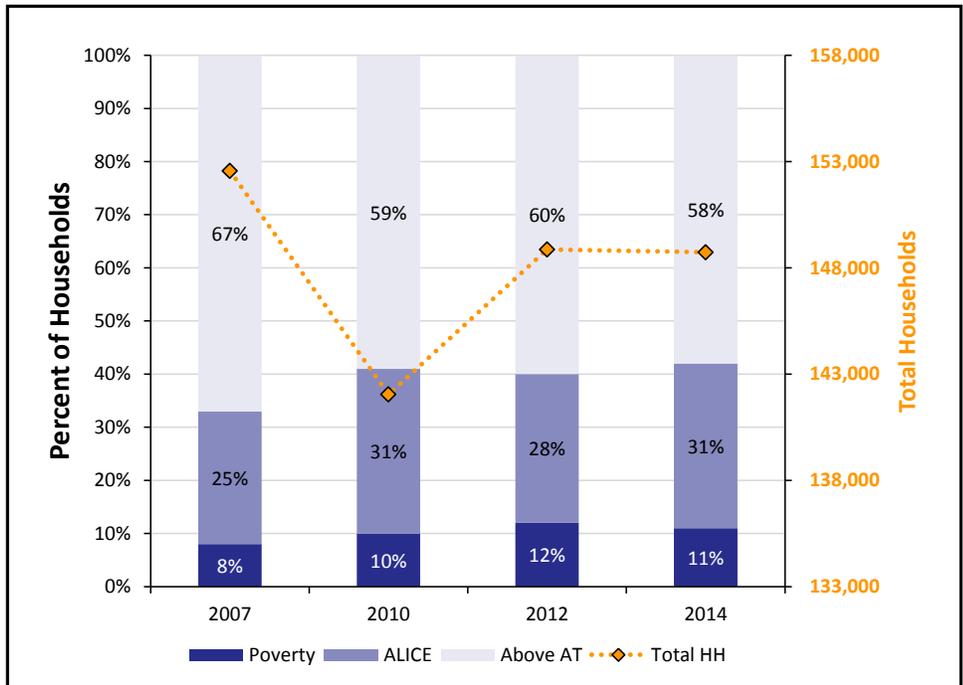
ALICE IN SEMINOLE COUNTY

Population: 442,516 | **Number of Households:** 148,732
Median Household Income: \$56,322 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 62,467 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Seminole County

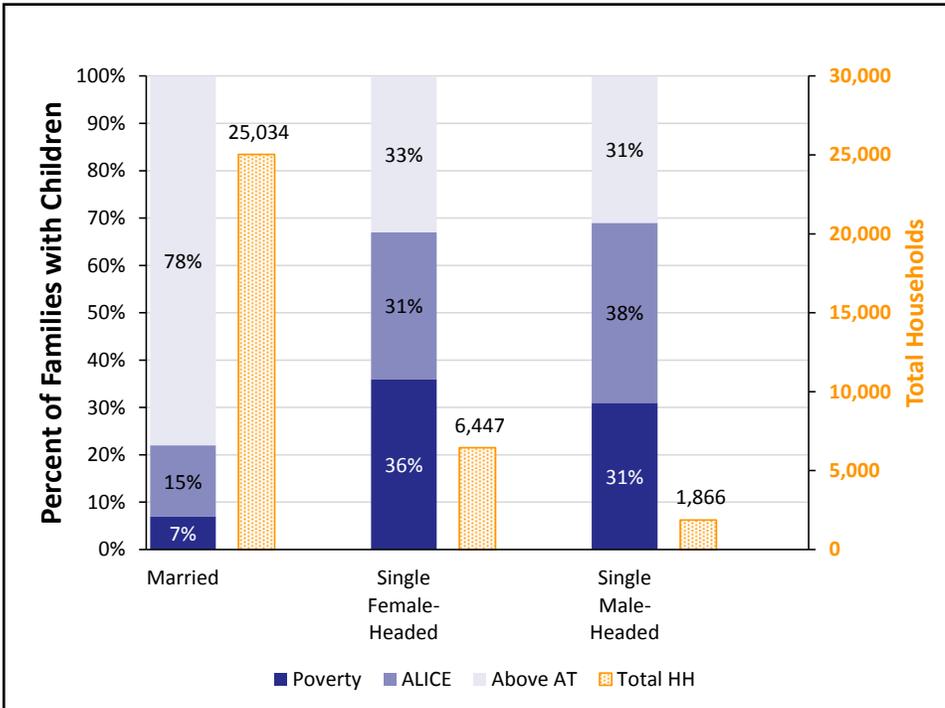
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$697	\$983
Child Care	\$-	\$1,120
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$155	\$413
Taxes	\$209	\$315
Monthly Total	\$1,705	\$4,546
ANNUAL TOTAL	\$20,460	\$54,552
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Seminole County families with children live below the ALICE Threshold. Though more Seminole County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

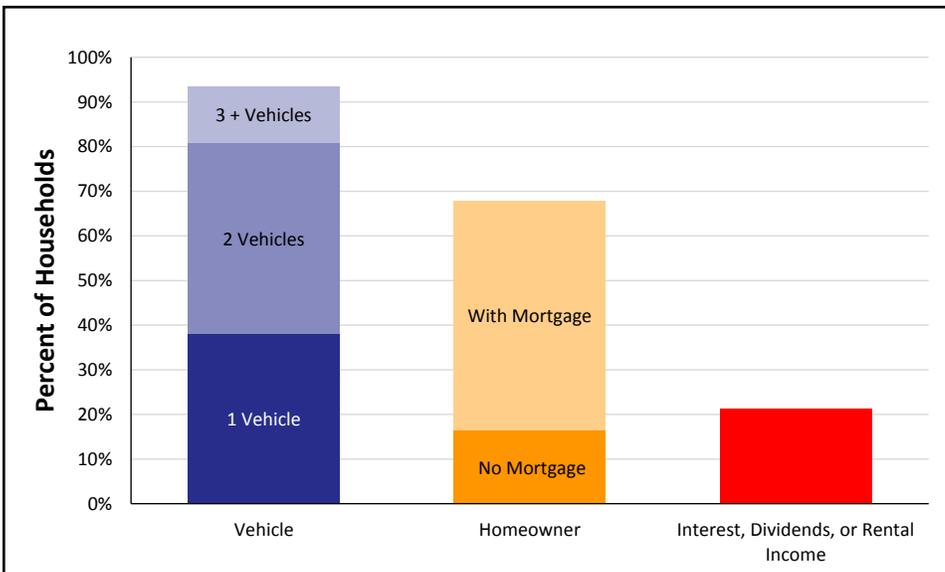
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Seminole County, 2014		
Town	Total HH	% ALICE & Poverty
Altamonte Springs	16,481	48%
Black Hammock CDP	382	47%
Casselberry	10,496	57%
Casselberry-Altamonte Springs CCD	74,368	43%
Chuluota CDP	750	34%
Fern Park CDP	3,234	43%
Forest City CDP	4,728	42%
Geneva CDP	758	34%
Goldenrod CDP	4,721	59%
Heathrow CDP	2,265	28%
Lake Mary	5,083	26%
Longwood	4,591	41%
Midway CDP (Seminole County)	573	81%
Oviedo	10,012	25%
Oviedo CCD	29,909	32%
Sanford	18,267	61%
Sanford CCD	43,655	43%
Wekiwa Springs CDP	8,281	27%
Winter Springs	11,214	37%

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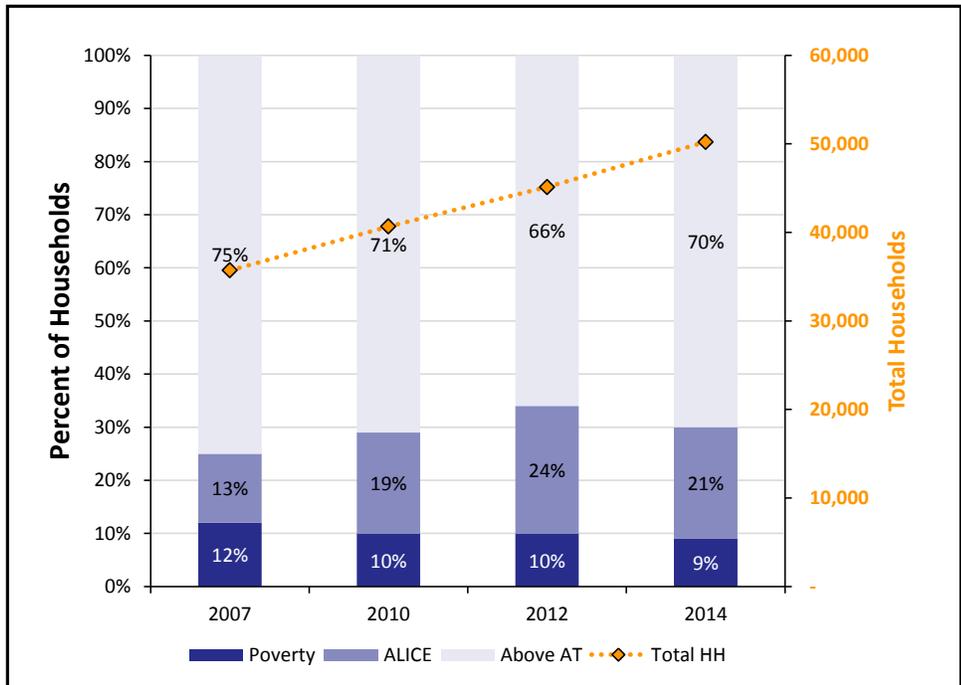
ALICE IN SUMTER COUNTY

Population: 114,350 | **Number of Households:** 50,209
Median Household Income: \$50,942 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 15,063 (30%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Sumter County

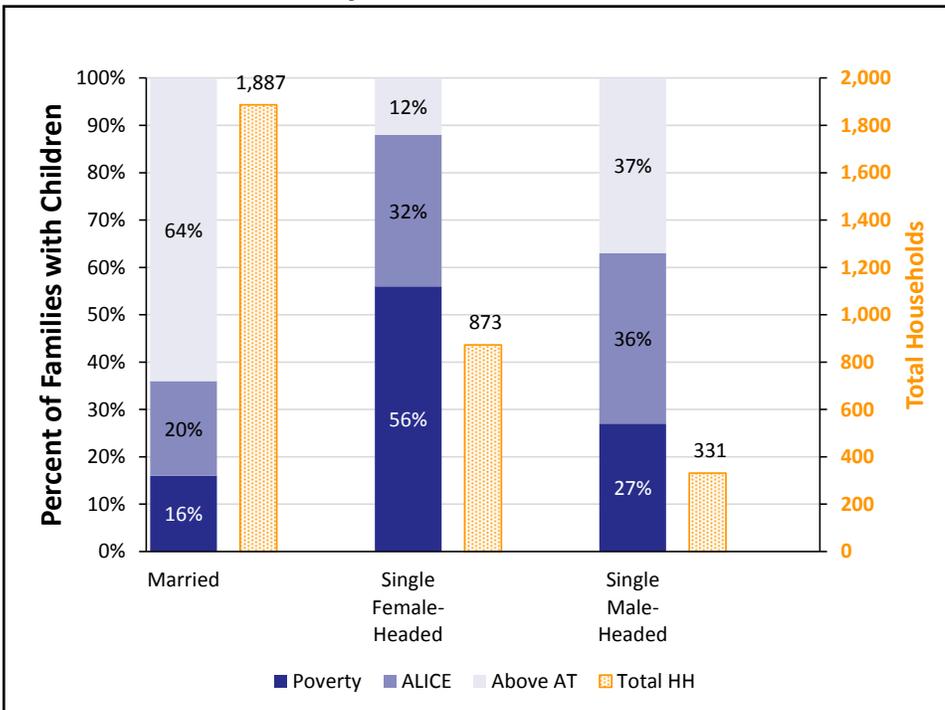
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$576	\$713
Child Care	\$-	\$960
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$140	\$357
Taxes	\$179	\$185
Monthly Total	\$1,539	\$3,930
ANNUAL TOTAL	\$18,468	\$47,160
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Sumter County families with children live below the ALICE Threshold. Though more Sumter County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

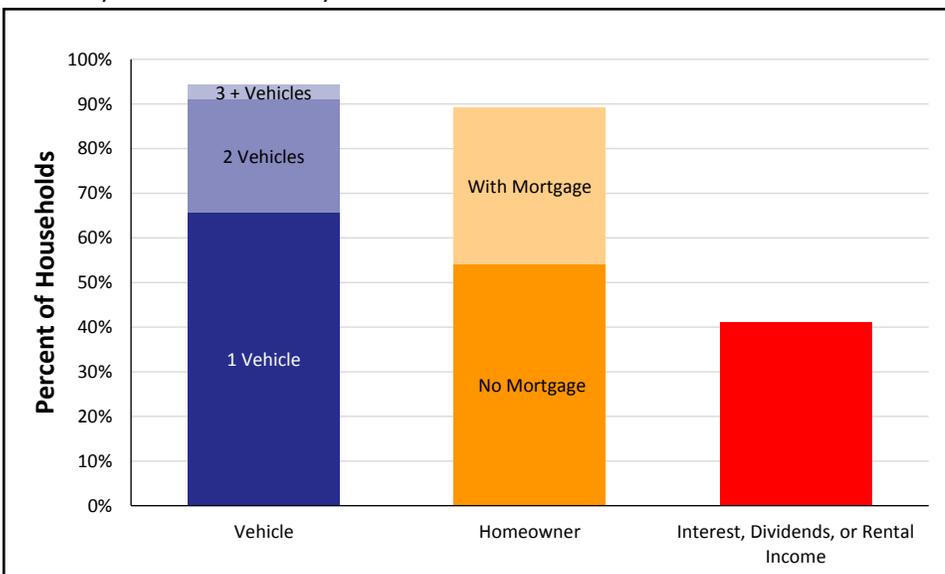
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Sumter County, 2014		
Town	Total HH	% ALICE & Poverty
Bushnell	1,134	55%
Bushnell-Center Hill CCD	9,046	53%
Center Hill	378	60%
Coleman	284	70%
Lake Panasoffkee CDP	1,643	47%
The Villages CDP	33,361	23%
Webster	286	58%
Wildwood	3,014	39%
Wildwood CCD	36,822	27%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

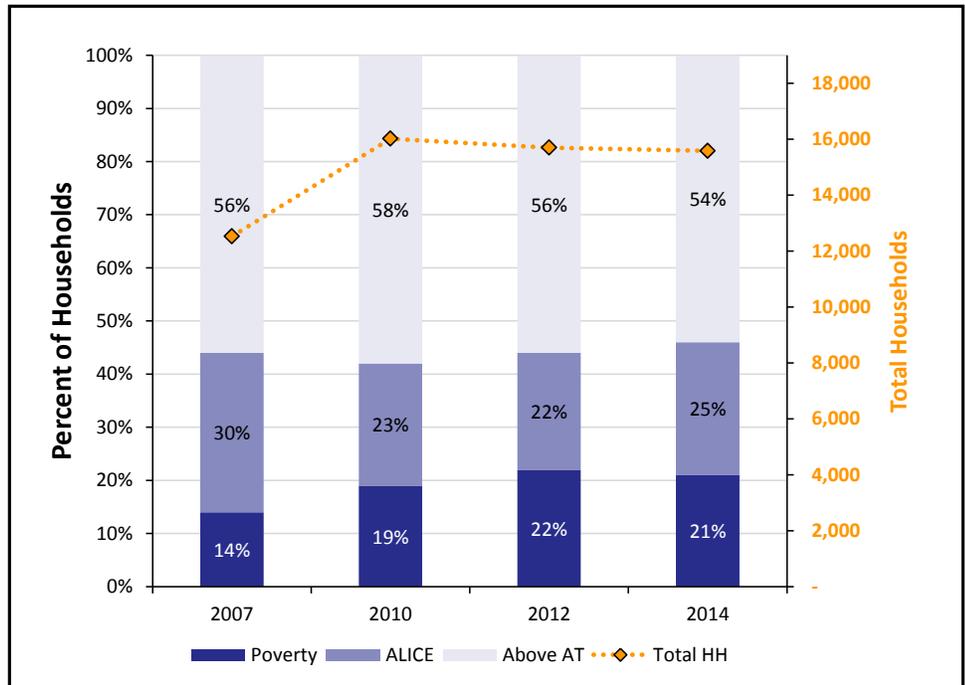
ALICE IN SUWANNEE COUNTY

Population: 43,404 | **Number of Households:** 15,583
Median Household Income: \$37,879 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 7,168 (46%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Suwannee County

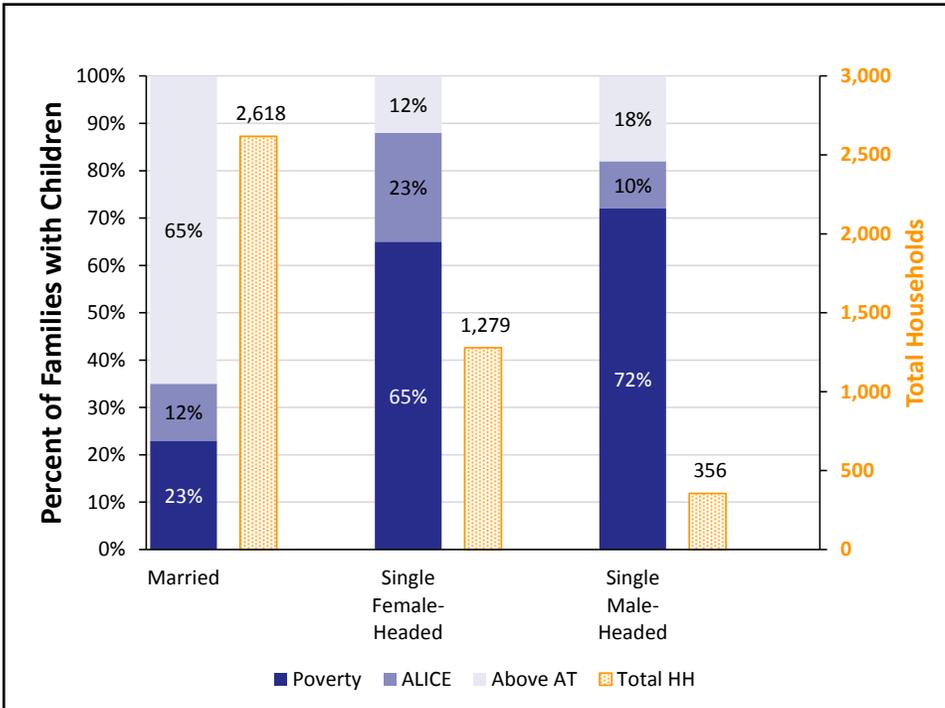
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$383	\$644
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$116	\$358
Taxes	\$135	\$186
Monthly Total	\$1,278	\$3,936
ANNUAL TOTAL	\$15,336	\$47,232
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Suwannee County families with children live below the ALICE Threshold. Though more Suwannee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

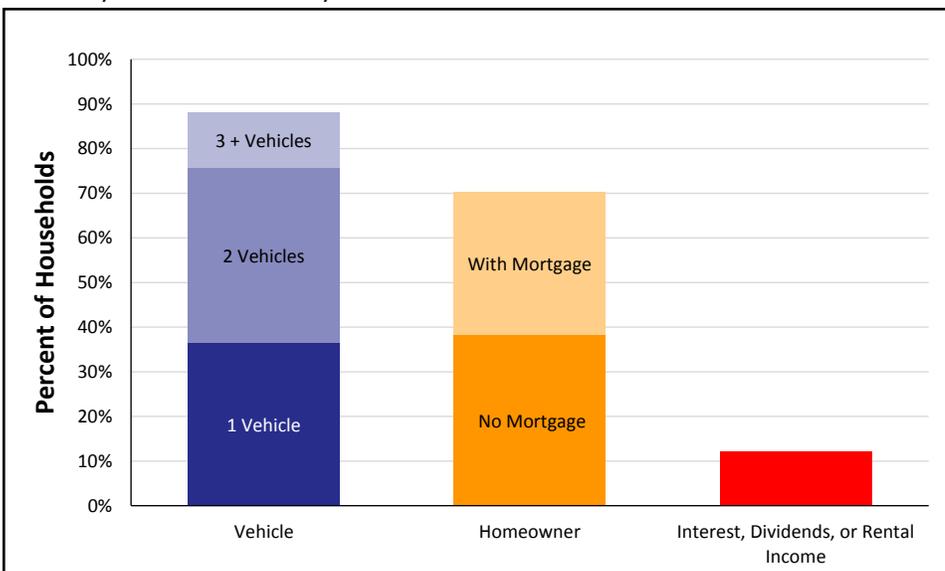


Suwannee County, 2014		
Town	Total HH	% ALICE & Poverty
Branford	339	59%
Branford CCD	2,676	46%
Dowling Park CCD	3,109	45%
Live Oak	2,661	69%
Live Oak CCD	6,563	48%
McAlpin-Wellborn CCD	3,235	45%

What assets do households have?

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

Assets, All Households, 2014



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

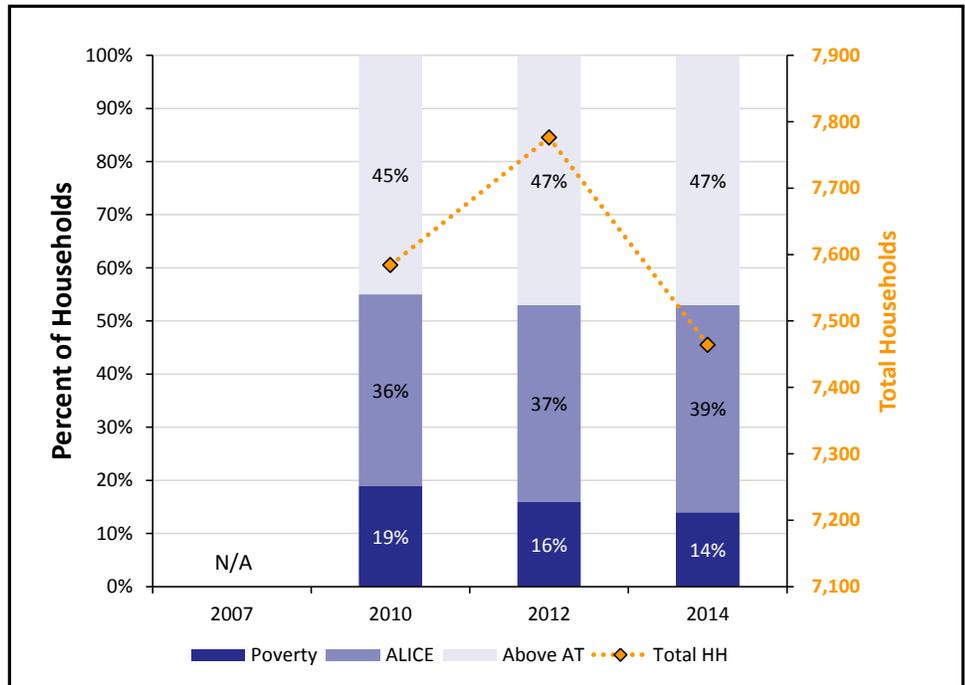
ALICE IN TAYLOR COUNTY

Population: 22,690 | **Number of Households:** 7,464
Median Household Income: \$36,907 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,956 (53%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Taylor County

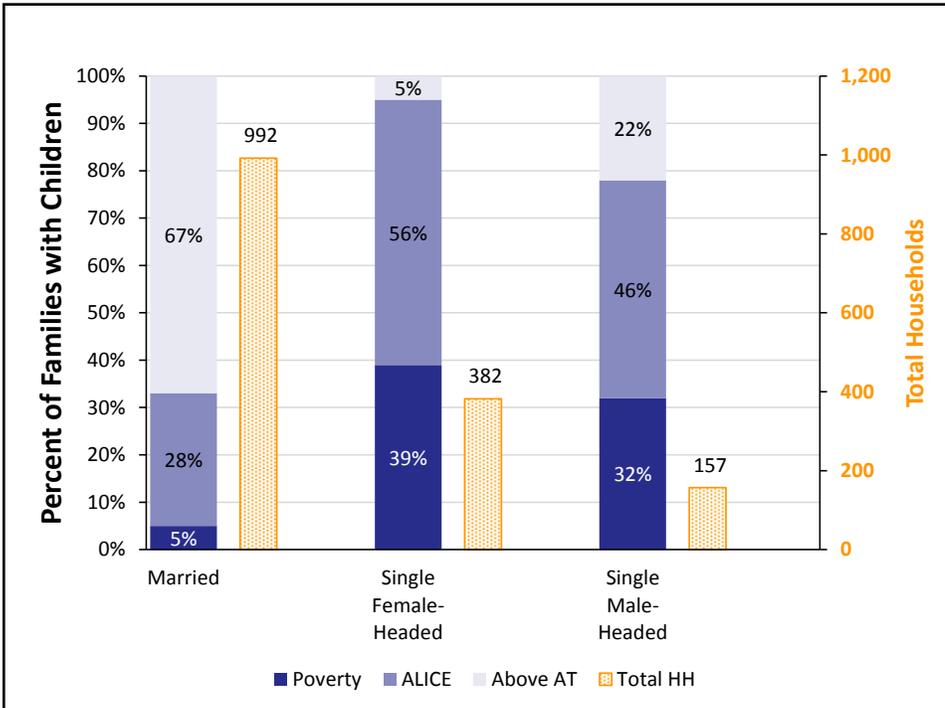
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$978
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$132	\$350
Taxes	\$165	\$170
Monthly Total	\$1,456	\$3,850
ANNUAL TOTAL	\$17,472	\$46,200
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Taylor County families with children live below the ALICE Threshold. Though more Taylor County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

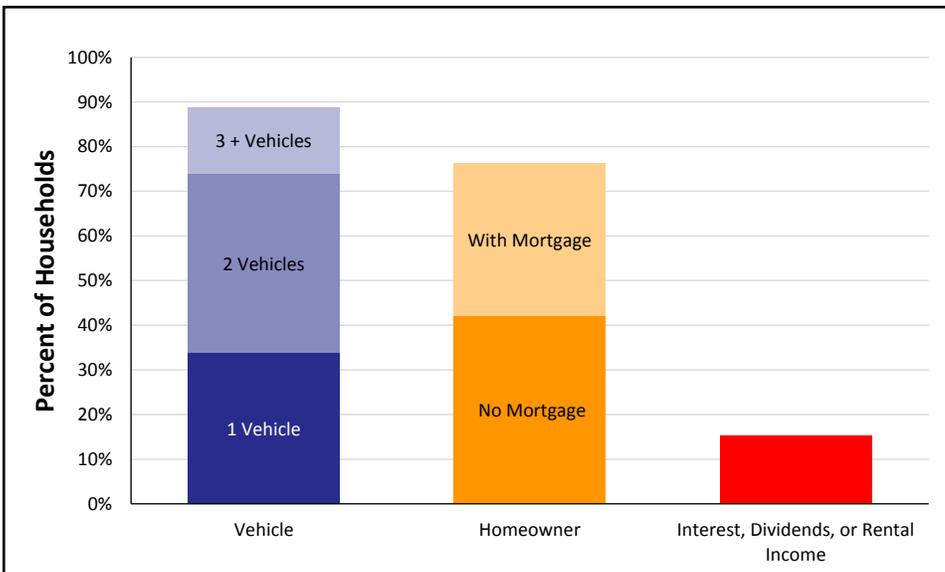
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Taylor County, 2014		
Town	Total HH	% ALICE & Poverty
Perry	2,388	62%
Perry North CCD	5,352	55%
Perry South CCD	2,112	50%
Steinhatchee CDP	581	56%

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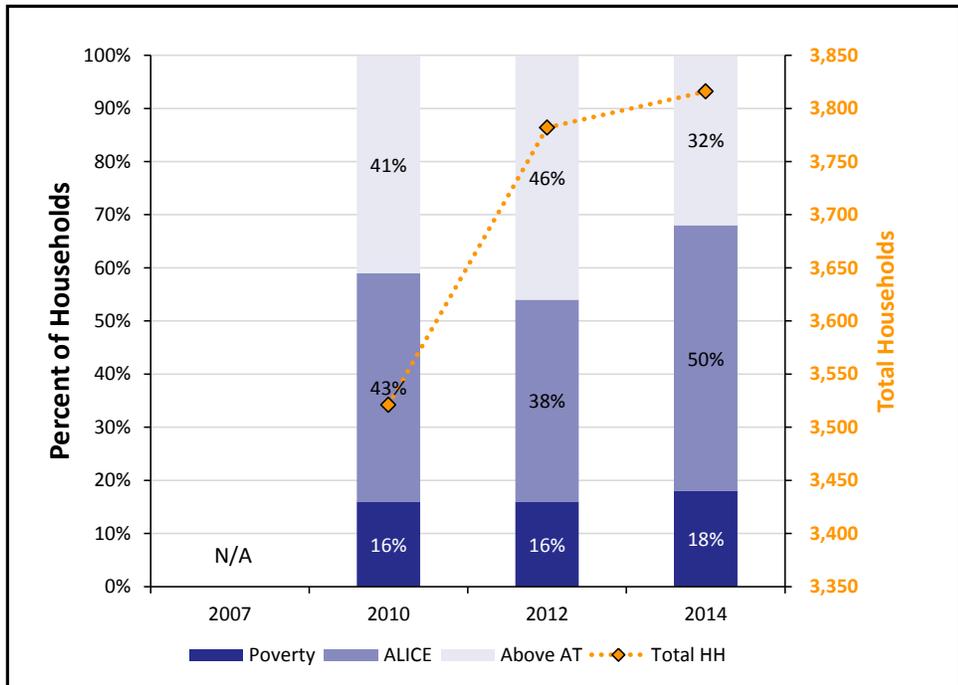
ALICE IN UNION COUNTY

Population: 15,258 | **Number of Households:** 3,816
Median Household Income: \$41,476 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 2,595 (68%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Union County

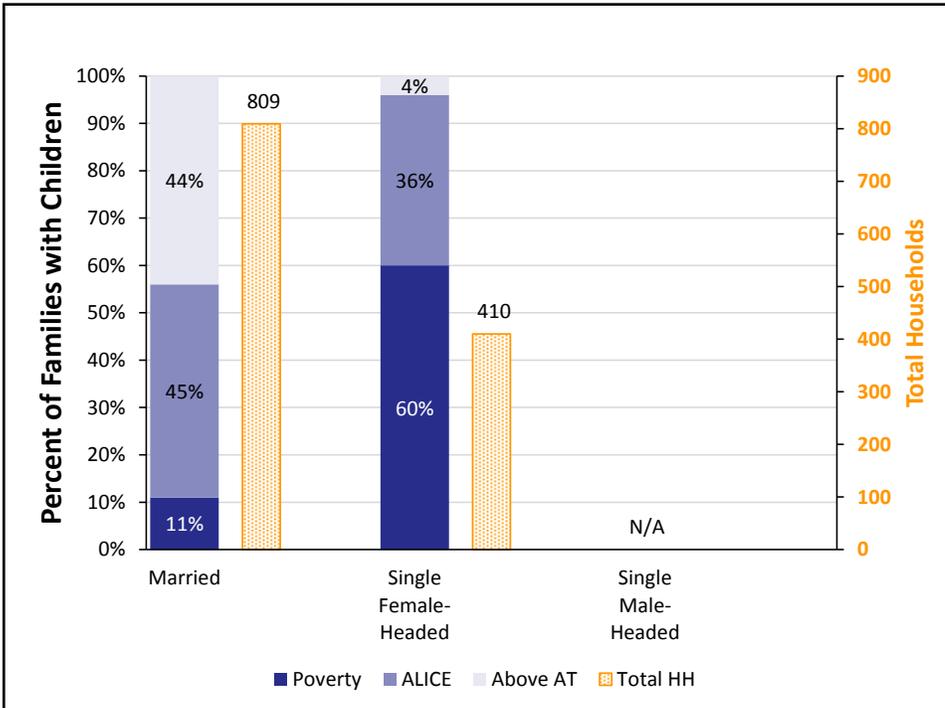
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$126	\$357
Taxes	\$154	\$184
Monthly Total	\$1,392	\$3,926
ANNUAL TOTAL	\$16,704	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Union County families with children live below the ALICE Threshold. Though more Union County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

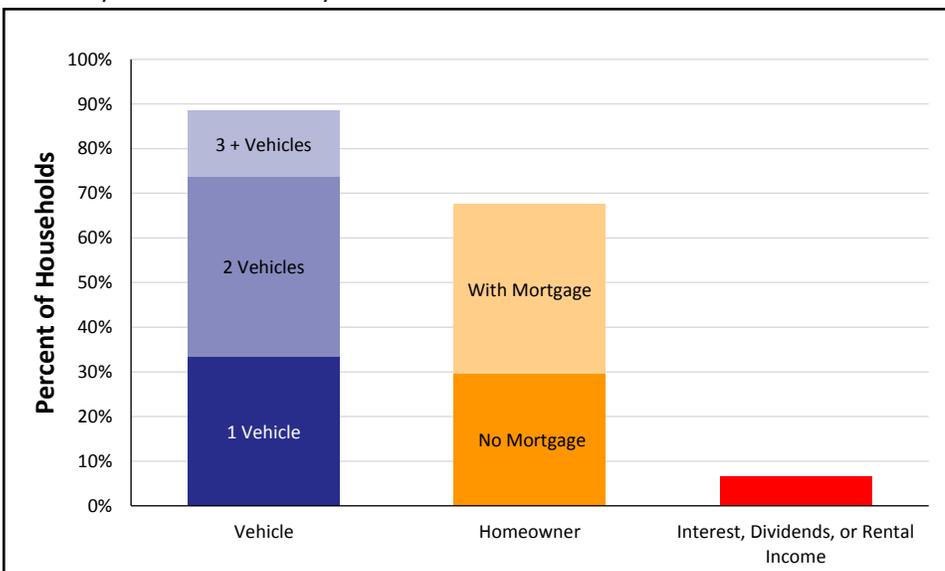


Union County, 2014		
Town	Total HH	% ALICE & Poverty
Lake Butler	729	83%
Lake Butler CCD	1,522	74%
Raiford CCD	645	69%
Worthington Springs CCD	1,649	62%

What assets do households have?

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

Assets, All Households, 2014



Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

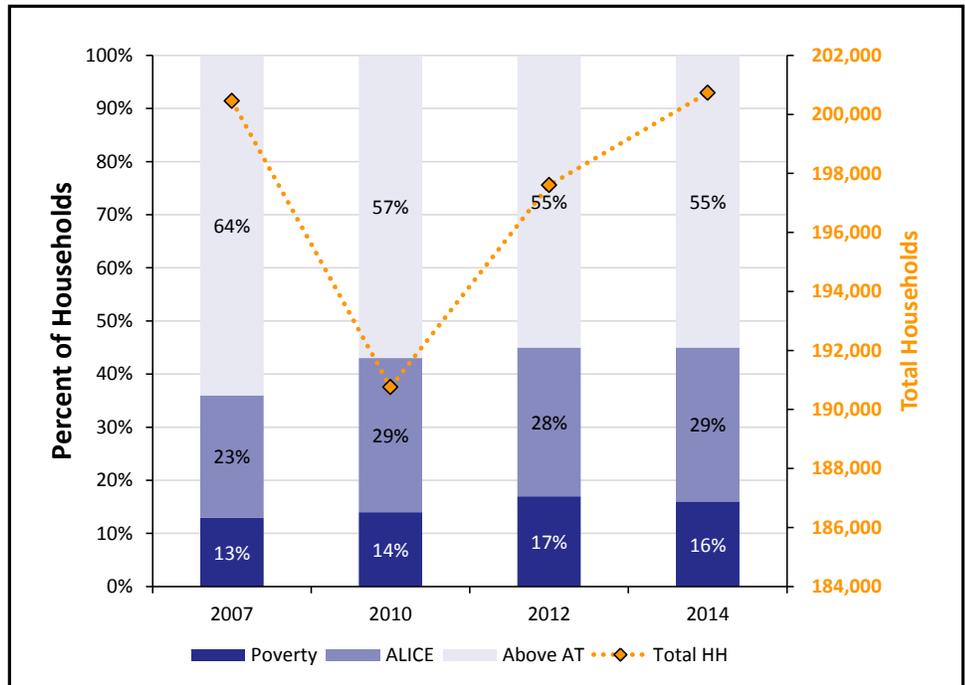
ALICE IN VOLUSIA COUNTY

Population: 507,531 | **Number of Households:** 200,729
Median Household Income: \$40,818 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 90,328 (45%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Volusia County

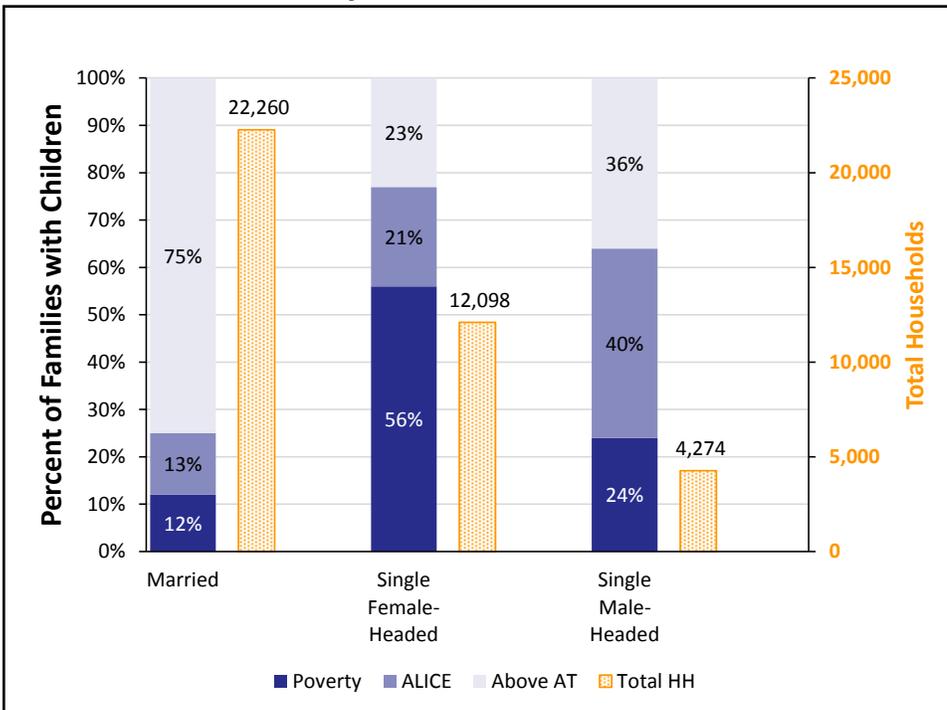
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$555	\$878
Child Care	\$-	\$960
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$137	\$379
Taxes	\$174	\$234
Monthly Total	\$1,510	\$4,166
ANNUAL TOTAL	\$18,120	\$49,992
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Volusia County families with children live below the ALICE Threshold. Though more Volusia County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

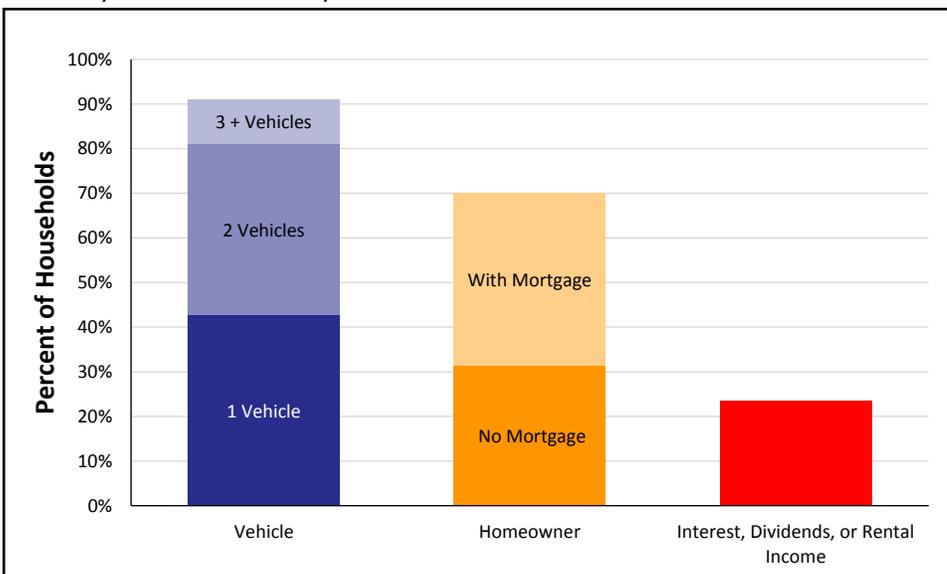
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Volusia County, 2014		
Town	Total HH	% ALICE & Poverty
Central Volusia CCD	13,323	25%
Daytona Beach	25,775	62%
Daytona Beach CCD	15,929	71%
Daytona Beach Shores	2,408	37%
De Leon Springs CDP	867	36%
DeBary	7,852	34%
DeBary-Orange City CCD	16,671	43%
DeLand	10,079	48%
DeLand CCD	23,398	42%
DeLand Southwest CDP	375	69%
Deltona	29,801	49%
Deltona CCD	32,641	41%
Edgewater	8,476	36%
Glencoe CDP	1,124	42%
Holly Hill	4,831	62%
Lake Helen	1,048	41%
New Smyrna Beach	10,780	35%
New Smyrna Beach CCD	25,210	37%
North DeLand CDP	493	46%
North Peninsula CCD	11,422	46%
Oak Hill	745	41%
Orange City	4,875	54%
Ormond Beach	15,550	35%
Ormond Beach CCD	21,790	44%
Ormond-by-the-Sea CDP	3,768	43%
Pierson	419	52%
Pierson-Seville CCD	2,608	43%
Ponce Inlet	1,386	23%
Port Orange	23,941	39%
Port Orange CCD	28,606	46%
Samsula-Spruce Creek CDP	2,224	20%
South Daytona	5,020	55%
South Peninsula CCD	5,494	35%
West DeLand CDP	1,264	43%

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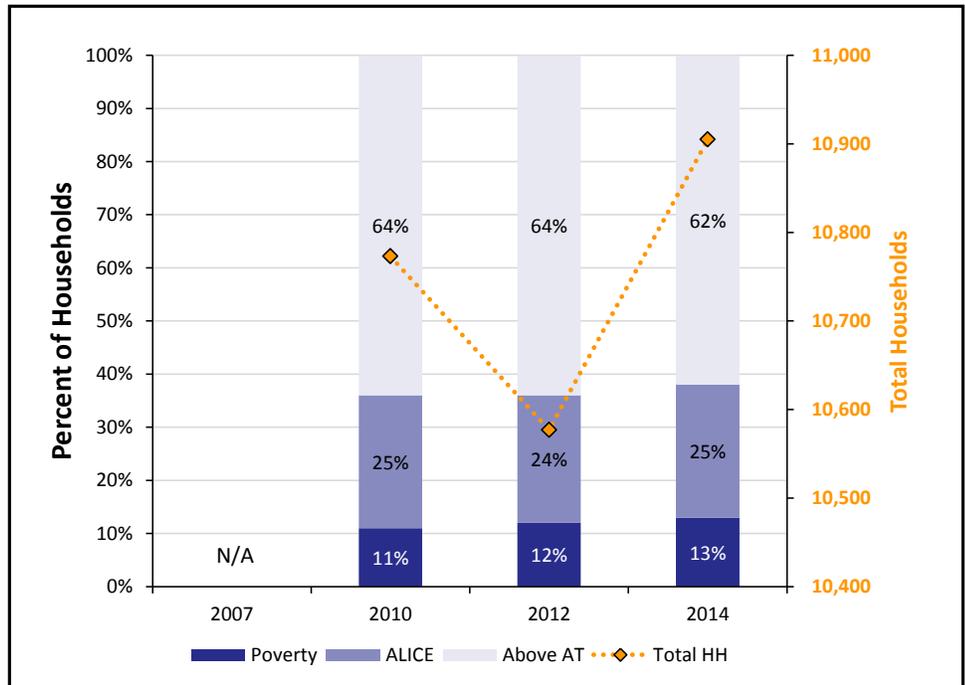
ALICE IN WAKULLA COUNTY

Population: 31,015 | **Number of Households:** 10,905
Median Household Income: \$53,143 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 4,144 (38%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Wakulla County

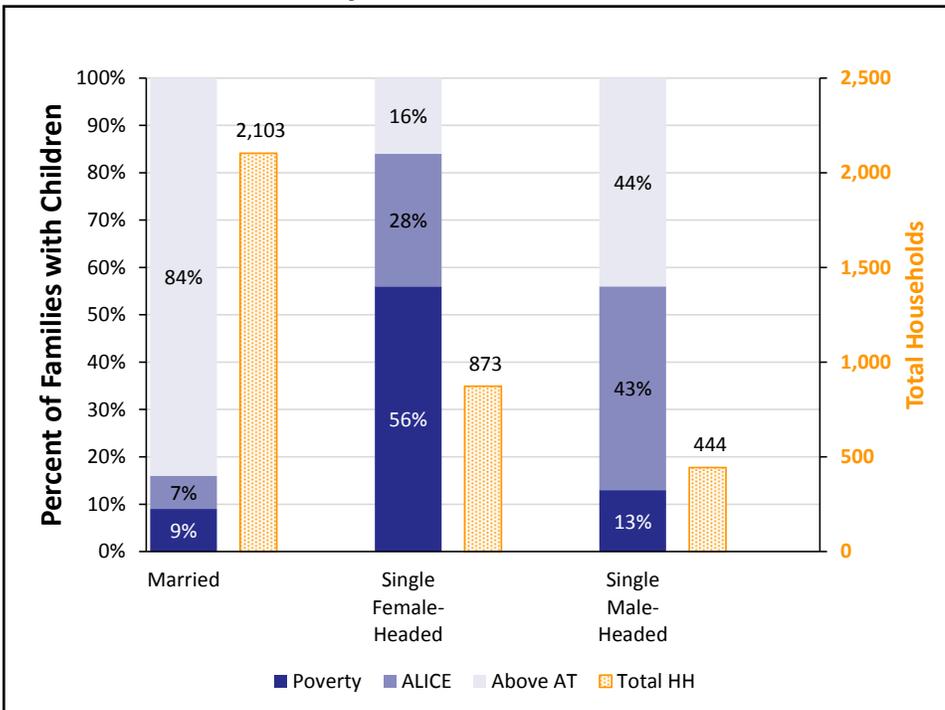
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$557	\$759
Child Care	\$-	\$1,014
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$137	\$370
Taxes	\$175	\$214
Monthly Total	\$1,513	\$4,072
ANNUAL TOTAL	\$18,156	\$48,864
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Wakulla County families with children live below the ALICE Threshold. Though more Wakulla County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

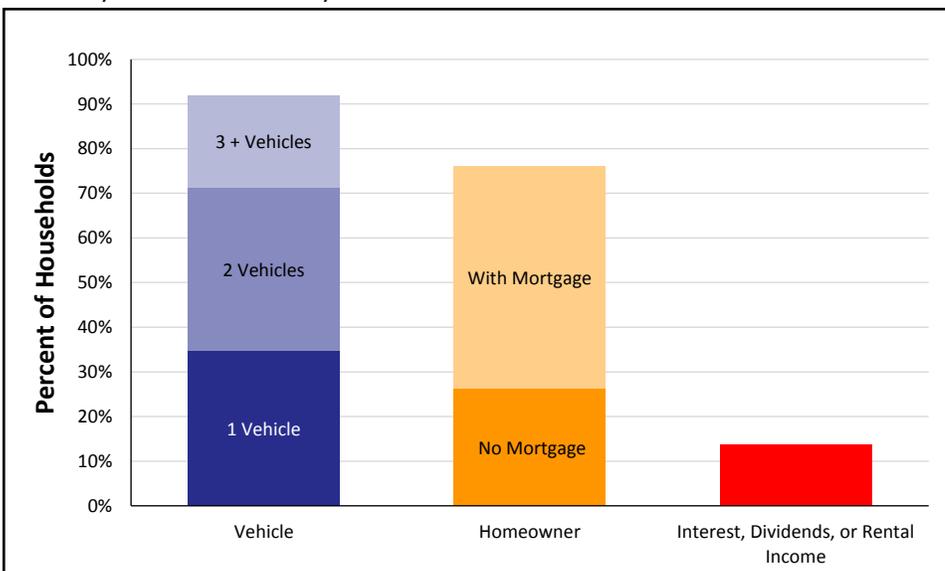
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Wakulla County, 2014		
Town	Total HH	% ALICE & Poverty
Crawfordville CDP	1,370	41%
East Wakulla CCD	8,943	36%
Panacea CDP	359	87%
West Wakulla CCD	1,962	49%

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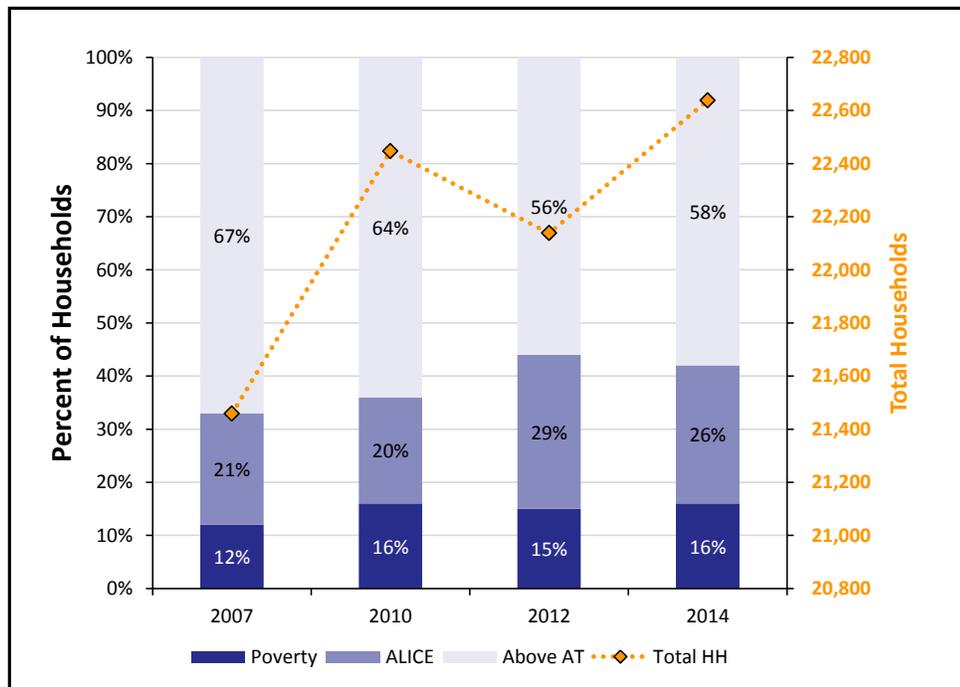
ALICE IN WALTON COUNTY

Population: 57,821 | **Number of Households:** 22,638
Median Household Income: \$44,468 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 9,508 (42%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Walton County

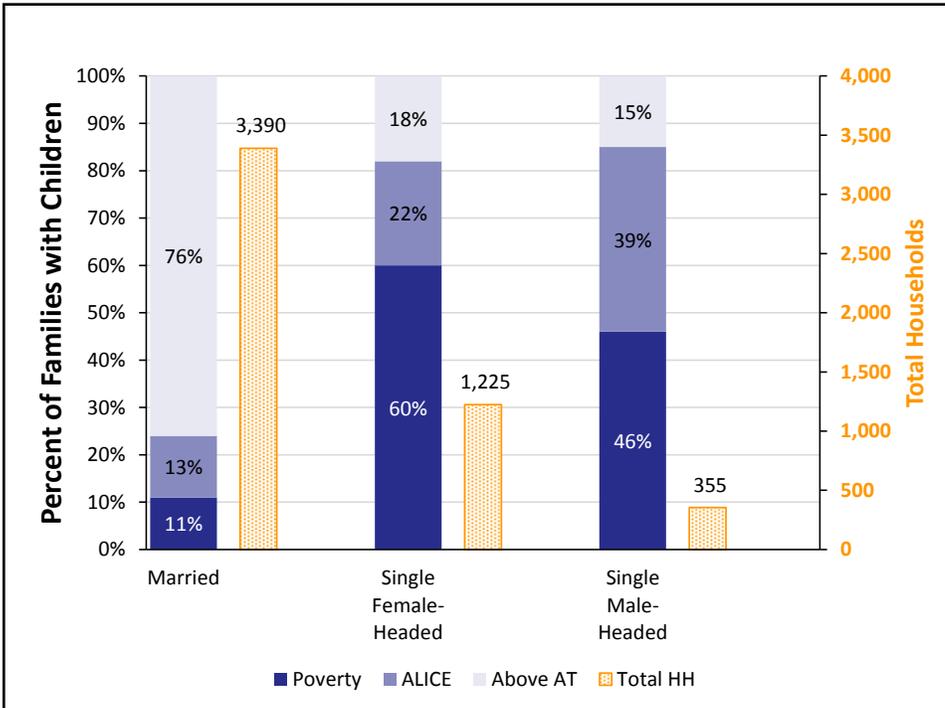
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$650	\$885
Child Care	\$-	\$900
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$149	\$372
Taxes	\$196	\$218
Monthly Total	\$1,639	\$4,090
ANNUAL TOTAL	\$19,668	\$49,080
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Walton County families with children live below the ALICE Threshold. Though more Walton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

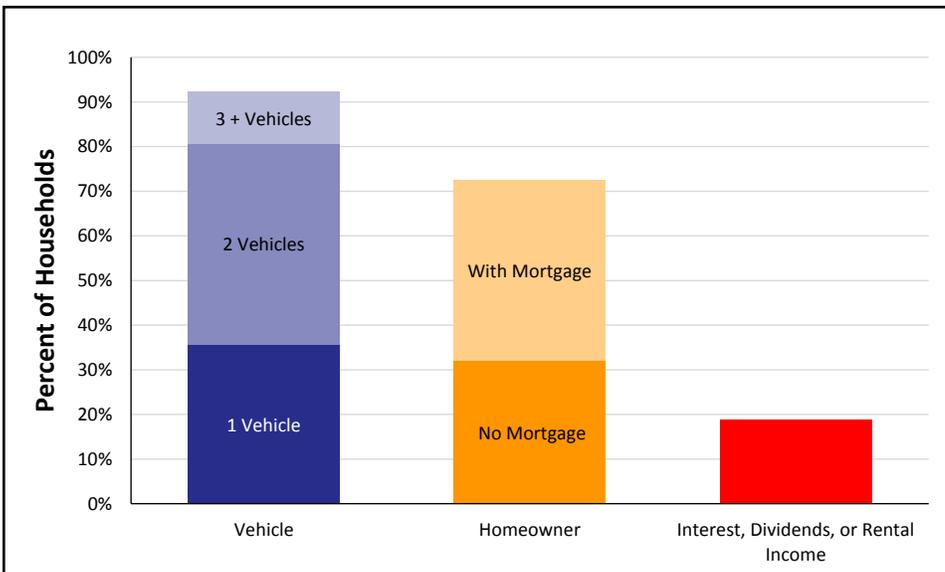
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Walton County, 2014		
Town	Total HH	% ALICE & Poverty
DeFuniak Springs	2,113	65%
DeFuniak Springs CCD	5,228	56%
Freeport	750	47%
Freeport CCD	3,584	39%
Miramar Beach CDP	3,444	36%
Paxton-Darlington CCD	3,571	48%
Redbay CCD	1,197	57%
Walton Beaches CCD	9,058	31%

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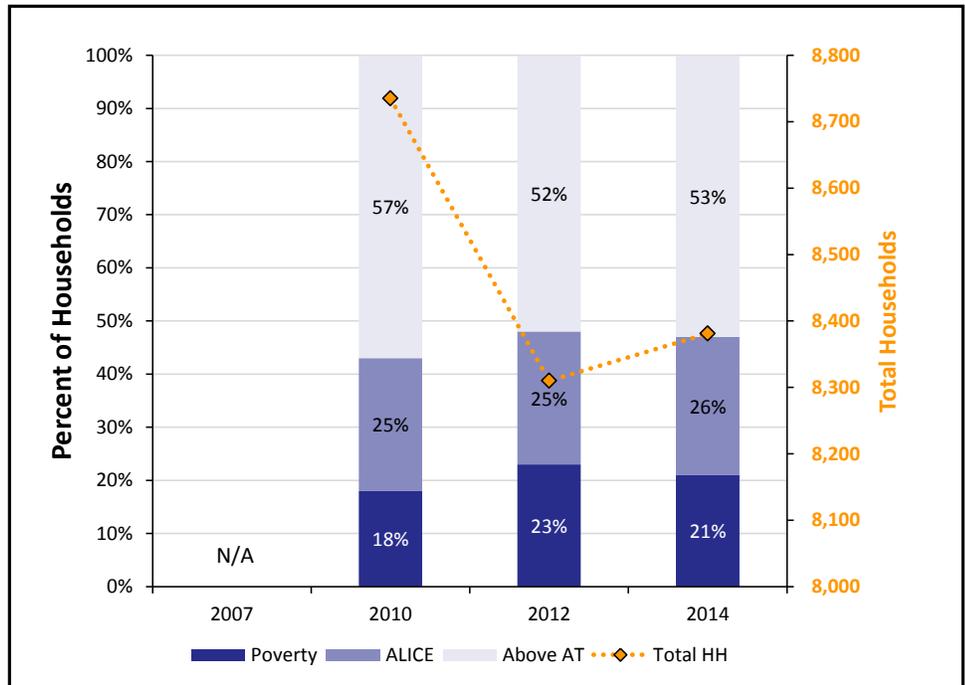
ALICE IN WASHINGTON COUNTY

Population: 24,660 | **Number of Households:** 8,381
Median Household Income: \$38,563 (state average: \$47,463)
Florida Underemployment Rate for 2014: 12.8%
Households Below ALICE Threshold: 3,939 (47%)

How many households are struggling?

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

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Washington County

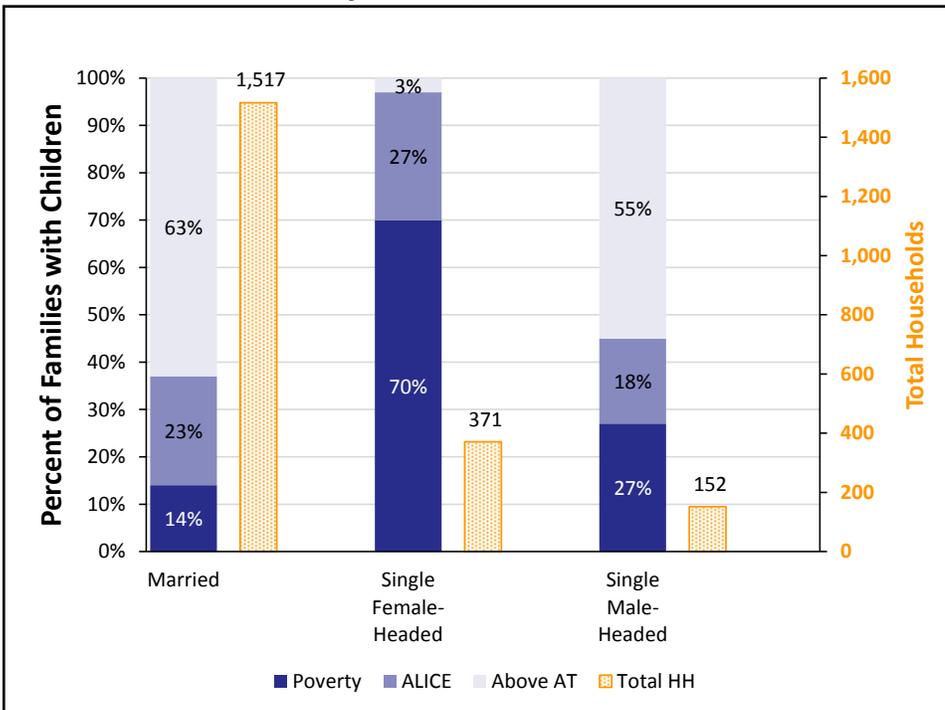
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$637
Child Care	\$-	\$1,033
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$126	\$357
Taxes	\$154	\$184
Monthly Total	\$1,392	\$3,926
ANNUAL TOTAL	\$16,704	\$47,112
POVERTY ANNUAL TOTAL	\$11,670	\$23,850

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Florida Department of Education, Office of Early Learning.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Washington County families with children live below the ALICE Threshold. Though more Washington County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

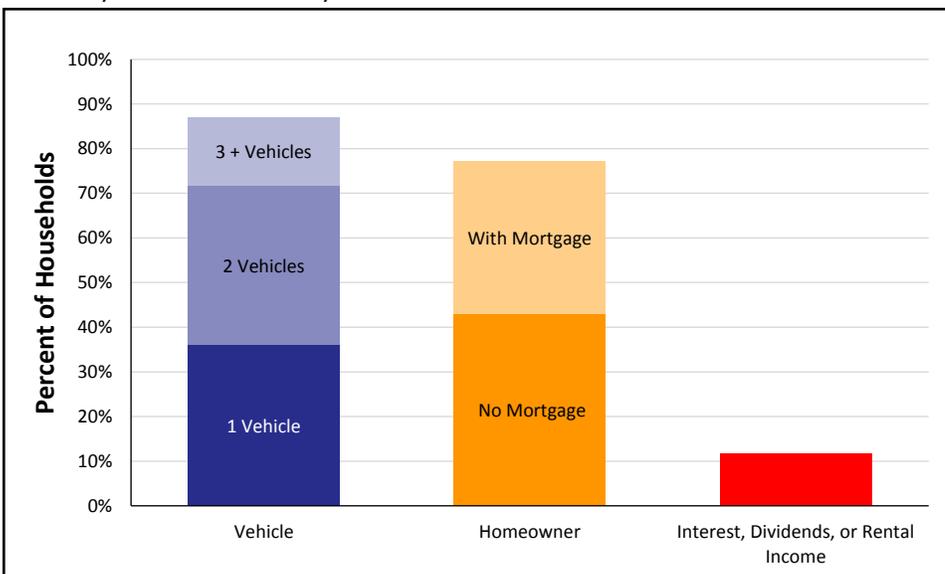
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Washington County, 2014		
Town	Total HH	% ALICE & Poverty
Caryville CCD	1,218	39%
Chipley	1,344	52%
Chipley CCD	3,190	47%
Vernon	355	64%
Vernon CCD	3,973	51%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.