



MEMORANDUM

To: Council Members

AGENDA ITEM 6

From: Staff

Date: October 18, 2019

Subject: Affordable Housing – Presentation and Proposals by Suzanne Cabrera, Housing Leadership Council of Palm Beach County, Inc.; Mayor Mack Bernard of Palm Beach County; and Senator Steve Geller, Broward County Commissioner and Joint Resolution TCSF #19-01

Introduction

Insufficient housing to meet the needs of the work force, elderly, youth, and families in Southeast Florida is a continuing challenge and impediment to economic and community development and quality of life. The housing crisis is exacerbated by rising property values, low wages, new housing stock that caters mostly to affluent buyers, and a high cost of living.

According to the Center for Neighborhood Technologies Housing and Transportation Affordability Index, the combined cost of housing and transportation in South Florida and Treasure Coast counties ranges from 50% to 70% or more of a household's income. Southeast Florida has become increasingly unaffordable for residents, essential workers, recent college graduates, entry-level hires, and young professionals who would otherwise relocate or stay in the region. Affordable housing - a diversity of housing options along income ranges - is a critical component of community and economic development.

Background

Established in 1992, the William E. Sadowski Affordable Housing Act created a dedicated source of revenue for state and local housing programs, as well as a flexible, but accountable framework for local housing programs to operate within. The Act deliberately used the real estate documentary stamp tax as its revenue source because of its nexus with the development of housing and because the source of funding needed to be able to grow to keep pace with escalating land and housing costs. The Governor and Florida Legislature provided full funding from the Housing Trust Funds every year from FY 1992-93 to FY 2002-03. Over the past

sixteen years, however, more than \$2 billion has been diverted from the State and Local Housing Trust Fund to other programs not related to affordable housing.

It is projected that during Fiscal Year 2020-2021, the documentary stamp tax will generate more than \$350 million for the State and Local Housing Trust Funds and that full appropriation of these funds would create approximately 30,000 jobs and \$4.4 billion of positive economic benefit. The need for housing in Florida is more urgent than ever given the housing that was destroyed and damaged in Hurricane Irma and Hurricane Michael.

Recommendation

The Treasure Coast and South Florida Regional Planning Councils should jointly adopt and transmit Resolution TCSF #19-01 calling for appropriation of 100 percent of the trust fund for housing to the Governor, Senate President, House Speaker, the region's Legislative Delegations, counties, municipalities, chambers of commerce, and economic development organizations in the Treasure Coast and South Florida regions.

Joint Council Action – October 25, 2019

Attachments

1. Resolution TCSF #19-01
2. Sadowski Housing Coalition Information Sheet
3. ALICE Report for Florida – All Counties At-A-Glance
4. ALICE Summaries for TCRPC and SFRPC Counties

Suzanne Cabrera



Suzanne Cabrera is the President/CEO of the Housing Leadership Council of Palm Beach County (HLC). The HLC is a non-profit, 501(c)(3) organization founded in 2006 by community and business leaders to address workforce/affordable housing issues. The organization is an action-oriented coalition of businesses, civic, and community leaders working to increase the availability and attainability of housing for area residents. Specifically, Mrs. Cabrera works on the development and preservation of affordable/workforce housing including financing of projects through private and public sources and addressing regulatory barriers that increase the cost of housing. As part of this effort, the HLC convenes a wide variety of public, private, non-profit, and municipal partners including business executive, developers, lenders, CRAs, CDCs, Public Housing Authorities, as well as local, state, and federal agencies to develop housing strategies and form collaborative partnerships to implement policy and funding initiatives. The HLC formed several successful consortiums, including the Lake Worth CRA Consortium which received a \$23.3 million dollar NSP2 Award and the South Florida CLT Network which received funding over \$500,000 from SIF, Ford Foundation, and Cornerstone. Mrs. Cabrera has extensive experience in writing and administering federal, state, and local grants including NSP, CDBG, ESGP, ESP, and FEMA. She has written grants resulting in over \$50 million in successful awards. She is also known for her advocacy work and has received several awards for her efforts to restore the State Housing Trust Funds (Sadowski).

Prior to joining the HLC she served as Executive Director of The Lord's Place, a non-profit agency which serves the poor and homeless. During her 12-year tenure she started a number of housing initiatives including securing an initial \$1.2 million HUD grant and \$4 million in private funding for the construction and endowment of a 38 unit multi-family housing complex. She also oversaw the merger with Café Joshua and took the agency from 4 staff members and \$250,000 budget to an organization with over 70 staff members and \$10M in assets which served thousands of families and individuals in need. Prior to this position, she served as the Executive Director of Hibiscus Children which provided shelter for abused and neglected children and a full complement of services for families at risk.

Mrs. Cabrera has many professional volunteer roles including serving as current chair of the Florida Housing Coalition Board of Directors. Locally she was a member and past chair of the Palm Beach County Commission on Affordable Housing, chair of the West Palm Beach Affordable Housing Committee and a member of the Affordable Housing Collaborative. She also serves on the Community Advisory Board for JPMC, Regions, Bank United, PNC, BB&T. She has authored articles on housing policy and frequently speaks on housing issues at the local, state, and national level.

She received a Bachelor of Science degree from St. Lawrence University with a double major in biology and chemistry and did graduate work in bio-chemistry at McGill University. She resides in West Palm Beach, Florida with her husband, Maurice, an aerospace design engineer with Aerojet Rocketdyne and her twins Alex, who attends FSU, and Rachel who attends USF and is a Midshipman in the Navy ROTC.

ATTACHMENT 1



RESOLUTION TCSF #19-01

A JOINT RESOLUTION OF THE SOUTH FLORIDA AND TREASURE COAST REGIONAL PLANNING COUNCILS REPRESENTING THE LOCAL GOVERNMENTS OF MONROE, MIAMI-DADE, BROWARD, PALM BEACH, MARTIN, ST. LUCIE, AND INDIAN RIVER COUNTIES, FLORIDA; SUPPORTING FULL APPROPRIATION OF STATE AND LOCAL HOUSING TRUST FUNDS FOR HOUSING

WHEREAS, the South Florida and Treasure Coast Regional Planning Council's seven county geographical area is comprised of Broward, Indian River, Martin, Miami-Dade, Monroe, Palm Beach, and St. Lucie counties and 122 municipalities, which contain over 6.7 million residents or nearly one-third of the State's population, responsible for generating over one-third of the State's gross domestic product; and

WHEREAS, the Councils are multi-purpose regional governmental entities with policy responsibility in the areas of affordable housing, economic development, emergency preparedness, energy, regional health, natural resources, urban planning, and regional transportation; and

WHEREAS, a diversity of housing options along income ranges is an essential component of economic development and new job creation; and

WHEREAS, college graduates and entry-level hires who would otherwise relocate or stay in Southeast Florida are leaving the region due, in part, to high housing costs; and

WHEREAS, rising property values, low wages, and high transportation costs are pricing new workers and businesses out of Southeast Florida and exacerbating an existing housing crisis; and

WHEREAS, high housing costs mean that households have less money for nutritious food and health care, education, transportation, family emergencies, dependent care, and other necessities, and can lead to homelessness, stress and depression, and economic and family insecurity; and

WHEREAS, the 2018 ALICE Report (Asset Limited, Income Constrained, Employed) by the United Way of Florida defines ALICE households as households that earn more than the Federal Poverty Level but less than what it costs to survive in the state; and

WHEREAS, the 2018 ALICE Report indicates the following percentages for residents in poverty and ALICE households in Southeast Florida: Indian River 51%, Martin 38%, St. Lucie 51%, Palm Beach 46%, Broward 50%, Miami-Dade 59%, and Monroe 42%, and

WHEREAS, Florida is experiencing a homeownership rate of 65.5%, which while it is greater than the prior year rate of 64.1% may be moving back down again. This further defines its existing affordable housing crisis; and

WHEREAS, South Florida's rental affordability crisis was found to be the worst in the nation according to The State of the Nation's Housing Report by the Harvard Joint Center for Housing Studies; and

WHEREAS, affordable housing is housing that is affordable to the elderly, young families with children, and essential workers including firefighters, police officers, teachers, and other workers that drive the region's service and professional economy; and

WHEREAS, the William E. Sadowski Affordable Housing Act of 1992 deliberately used the documentary stamp tax as its revenue source because of its nexus with the development of housing and because the source of funding needed to grow to keep pace with escalating land and housing costs; and

WHEREAS, the William E. Sadowski Affordable Housing Act has worked as planned, providing needed revenues into the State and Local Housing Trust Funds; and

WHEREAS, the Governor and Legislature provided full funding from the Housing Trust Funds every year from Fiscal Year 1992-1993 through Fiscal Year 2002-2003; and

WHEREAS, since that time, the Legislature has failed to appropriate all the housing trust fund monies for housing; and

WHEREAS, it is projected that during Fiscal Year 2020-2021, the documentary stamp tax will generate more than \$350 million for the State and Local Housing Trust Funds; and

WHEREAS, the full appropriation of the State and Local Housing Trust Funds would create approximately 30,000 jobs and \$4.4 billion dollars of positive economic benefit for Florida; and

WHEREAS, more than \$2 billion for affordable housing has been diverted from state and local housing programs by the Florida Legislature over the past sixteen years to other programs; and

WHEREAS, Florida's affordable housing needs far exceeded the funds available prior to the exacerbation of affordable housing need related to Hurricane Irma and Hurricane Michael.

NOW, THEREFORE, BE IT RESOLVED BY THE SOUTH FLORIDA AND TREASURE COAST REGIONAL PLANNING COUNCILS THAT:

Section 1. The South Florida and Treasure Coast Regional Planning Councils request that the Florida Legislature support state and local housing programs by appropriating 100% of the monies deposited in the State and Local Housing Trust Funds for housing; and

Section 2. The South Florida and Treasure Coast Regional Planning Councils request that the Governor support full appropriation of the funds in the State and Local Housing Trust Funds for housing; and

Section 3. The South Florida and Treasure Coast Regional Planning Councils request that all local governments, economic development organizations, the Florida League of Cities, the Florida Association of Counties, and other public, private, non-profit, and philanthropic partners adopt this position as one of their top, “must have” priorities for the upcoming 2020 Florida Legislative Session and beyond, and deploy their state legislative advocacy staff and lobbying teams to secure the support of the Florida Legislature and Governor for appropriating 100% of the monies available in the State and Local Housing Trust Funds for housing; and

Section 4. The South Florida and Treasure Coast Regional Planning councils request that base allocations be maintained for the 26 “constrained counties,” but that the “lottery system” of distributing affordable housing dollars be eliminated and replaced with an allocation system that prioritizes and formulates distribution based on actual needs; and

Section 5. That this Resolution shall take effect immediately upon adoption hereof.

DULY ADOPTED by the South Florida and Treasure Coast Regional Planning Councils this 25th day of October, 2019.

Greg Ross
Chair, SFRPC

Susan Adams
Chair, TCRPC

MANY Voices, ONE Message to the Legislature: Appropriate all the Housing Trust Funds for Housing

What is the Sadowski Coalition and who are the Sadowski Coalition Affiliates?

- The Sadowski Coalition, a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs.
- The Sadowski Act passed in 1992, increasing the doc stamp tax paid on all real estate transaction and placing these monies in a dedicated state and local housing trust fund.
- Today the Sadowski Coalition is comprised of more than 30 diverse statewide organizations representing millions of Floridians.
- The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.



How are Florida's housing programs funded?

- 70% of monies go to the Local Government Housing Trust Fund for the State Housing Initiatives Partnership (SHIP) program which funds housing programs in all 67 counties and larger cities.
- 30% of monies go to the State Housing Trust Fund for Florida Housing Finance Corporation programs such as the State Apartment Incentive Loan (SAIL) program.

What do these programs do? Who do they serve?

- SHIP funds can be used for repair of existing housing stock to allow seniors to age in place or to provide retrofitting for persons with special needs;
- SHIP funds can be used to provide first time homeownership with down payment and closing cost assistance, as well as preservation of existing housing;
- SAIL funds can be used to rehabilitate existing apartments in dire need of repair or to build new units where needed; apartments that house Florida's most vulnerable populations, such as the frail elderly and persons with disabilities;
- SAIL and SHIP programs span from homelessness to the moderate income essential workforce;
- The beauty of both SHIP and SAIL is that they are flexible and can meet changing needs and priorities within the same program framework.

What is the need for these programs?

- Nearly 922,000 very low-income households in Florida pay more than 50% of their income on housing – they are one missed paycheck away from homelessness;
- Florida has the third largest homeless population in the nation.

What is the economic impact of Florida's housing programs?

- SHIP and SAIL are highly leveraged, with private sector loans and equity providing \$4 to \$6 for every one dollar of state funding—thus greatly increasing economic impact.
- The appropriation of the estimated \$350* million in the state and local housing trust funds in Fiscal Year 2020-21 into Florida's housing programs will create **over 30,000 jobs and more than \$4.4 BILLION in positive economic impact in Florida.***

What is our priority for the 2020 Session?

Together the Sadowski Coalition and the Sadowski Affiliates bring a cohesive message and urge the Florida Legislature to use all of Florida's housing trust fund monies for Florida's housing programs.

**\$350 million based upon documentary stamp projection from August 2019 Revenue Estimating Conference for FY 20-21 and the Governor's proposed budget.*

For more information, please visit: www.SadowskiCoalition.com

Membership in the Sadowski Affiliates is free thanks to support from JPMorgan Chase & Co. | **JPMORGAN CHASE & CO.**



SADOWSKI HOUSING COALITION MEMBERS

BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Federation of Manufactured Home Owners of Florida
- Florida Apartment Association
- Florida Bankers Association

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Centers for Independent Living
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition for the Homeless
- Florida Housing Coalition

GOVERNMENT/ PLANNING ORGANIZATIONS

- American Planning Assoc., Fla. Ch.
- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida League of Cities
- Florida Redevelopment Association
- Florida Regional Councils Association

BUSINESS/ INDUSTRY GROUPS

- Florida Chamber of Commerce
- Florida Green Building Coalition
- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Retail Federation

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- Florida Legal Services
- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- LeadingAge Florida
- The Arc of Florida
- United Way of Florida

FAITH BASED ORGANIZATIONS

- Florida Conference of Catholic Bishops
- Florida Impact
- Habitat for Humanity of Florida
- Volunteers of America of Florida



Comprised of thousands of individuals, local, or regional organizations, Sadowski Affiliates are comprised of the local organizational members of the Sadowski Coalition members, such as local Realtors, United Way offices, and Habitat Affiliates, as well as hundreds of individuals throughout Florida who are not affiliated with any organization. They are Many Voices having One Message: Use all of the State and Local Housing Trust Funds for Housing.

AT-A-GLANCE: FLORIDA

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

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

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

ALICE IN BROWARD COUNTY

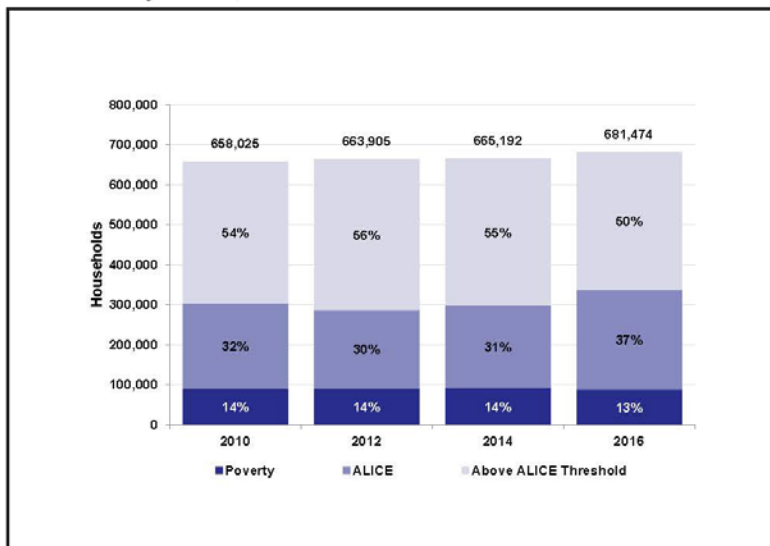
2016 Point-in-Time Data

Population: 1,909,632 • **Number of Households:** 681,474
Median Household Income: \$54,212 (state average: \$50,860)
Unemployment Rate: 5.7% (state average: 6.0%)
ALICE Households: 37% (state average: 32%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

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

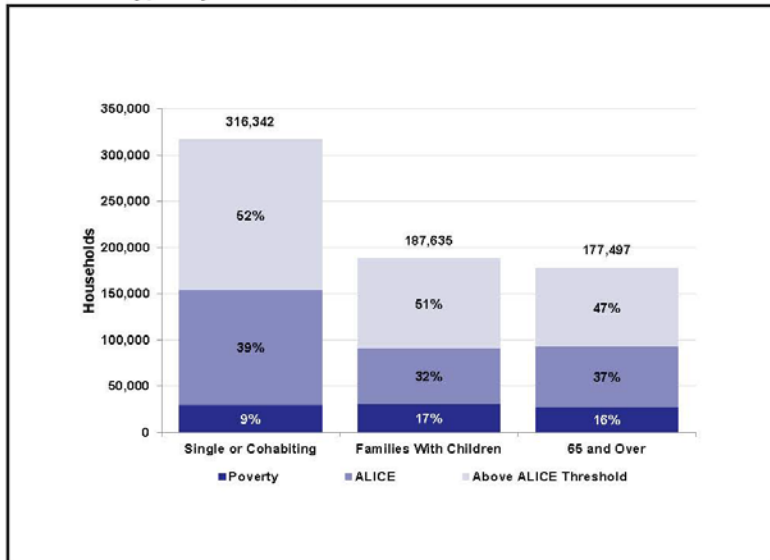
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

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

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

...and wages lag behind

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

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



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

Broward County, 2016		
Town	Total #	% ALICE & Poverty
Boulevard Gardens CDP	562	67%
Broadview Park CDP	2,050	64%
Coconut Creek	22,343	48%
Cooper City	11,015	26%
Coral Springs	43,023	42%
Coral Springs-Margate CCD	78,197	53%
Dania Beach	12,291	61%
Davie	34,502	44%
Davie CCD	69,791	36%
Deerfield Beach	31,275	58%
Deerfield Beach CCD	68,173	44%
Fort Lauderdale	72,896	51%
Fort Lauderdale CCD	119,841	55%
Franklin Park CDP	344	89%
Hallandale Beach	18,065	67%
Hallandale Beach CCD	22,048	67%
Hillsboro Beach	893	33%
Hillsboro Pines CDP	161	31%
Hollywood	57,852	50%
Hollywood CCD	72,985	56%
Lauderdale Lakes	10,802	76%
Lauderdale-by-the-Sea	3,879	47%
Lauderhill	21,551	66%
Lighthouse Point	4,952	35%
Margate	20,945	59%
Miramar	41,895	47%
Miramar-Pembroke Pines CCD	96,082	44%
North Lauderdale	12,126	66%
Oakland Park	16,498	59%
Parkland	8,826	15%
Pembroke Park	2,317	78%
Pembroke Pines	57,785	42%
Plantation	33,769	42%
Plantation CCD	101,142	54%
Pompano Beach	39,136	62%
Pompano Beach CCD	44,729	60%
Roosevelt Gardens CDP	789	72%
Sea Ranch Lakes	248	25%
Southwest Ranches	2,267	27%
Sunrise	32,671	55%
Tamarac	26,909	57%
Washington Park CDP	465	81%
West Park	4,033	62%
Weston	21,161	29%
Wilton Manors	6,687	50%

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

ALICE IN INDIAN RIVER COUNTY

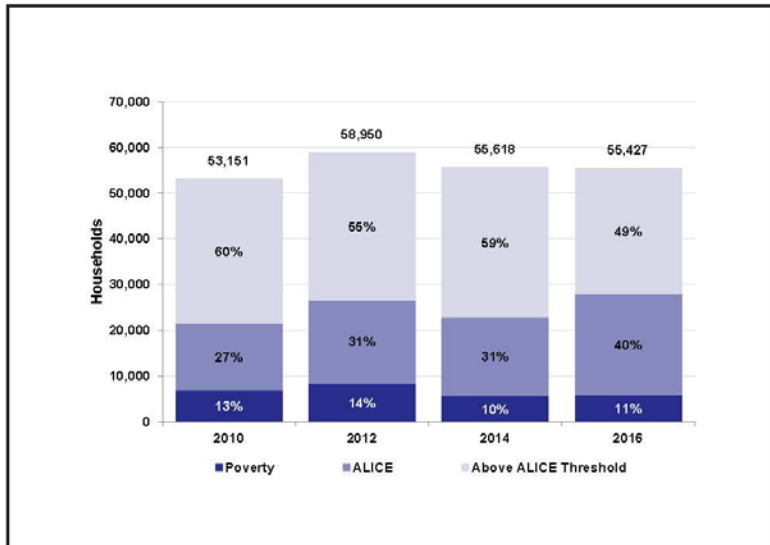
2016 Point-in-Time Data

Population: 151,563 • **Number of Households:** 55,427
Median Household Income: \$49,072 (state average: \$50,860)
Unemployment Rate: 5.5% (state average: 6.0%)
ALICE Households: 40% (state average: 32%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

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

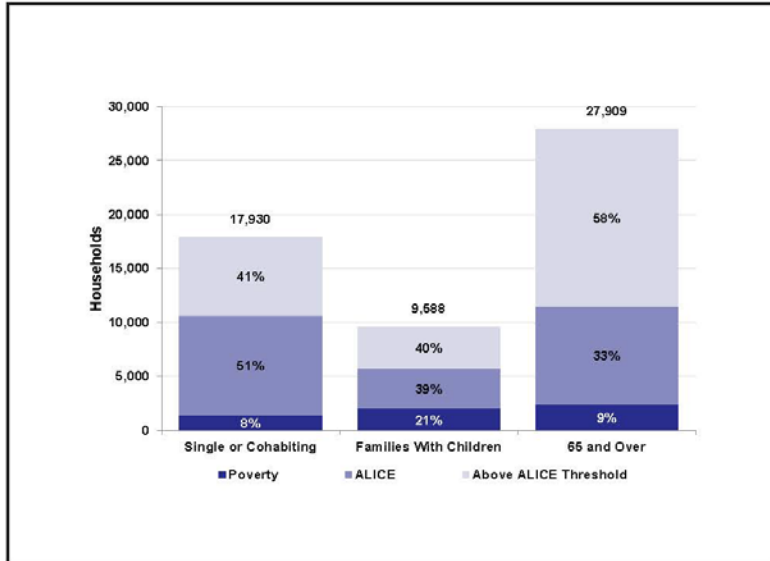
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

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

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

...and wages lag behind

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

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



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

Indian River County, 2016		
Town	Total #	% ALICE & Poverty
Fellsmere	1,127	90%
Fellsmere CCD	6,837	65%
Florida Ridge CDP	7,164	55%
Gifford CDP	3,858	67%
Indian River Shores	2,216	21%
Orchid	185	15%
Roseland CDP	754	43%
Sebastian	9,204	52%
South Beach CDP	1,850	19%
Vero Beach	7,127	57%
Vero Beach CCD	50,992	49%
Vero Beach South CDP	9,349	54%
Wabasso Beach CDP	868	21%
Wabasso CDP	213	49%
West Vero Corridor CDP	4,113	56%
Windsor CDP	139	20%
Winter Beach CDP	837	40%

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

ALICE IN MARTIN COUNTY

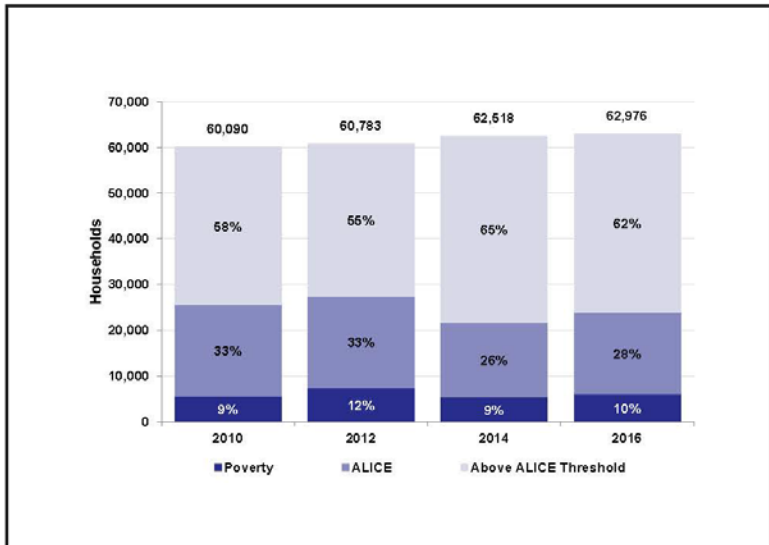
2016 Point-in-Time Data

Population: 158,701 • **Number of Households:** 62,976
Median Household Income: \$54,620 (state average: \$50,860)
Unemployment Rate: 4.2% (state average: 6.0%)
ALICE Households: 28% (state average: 32%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

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

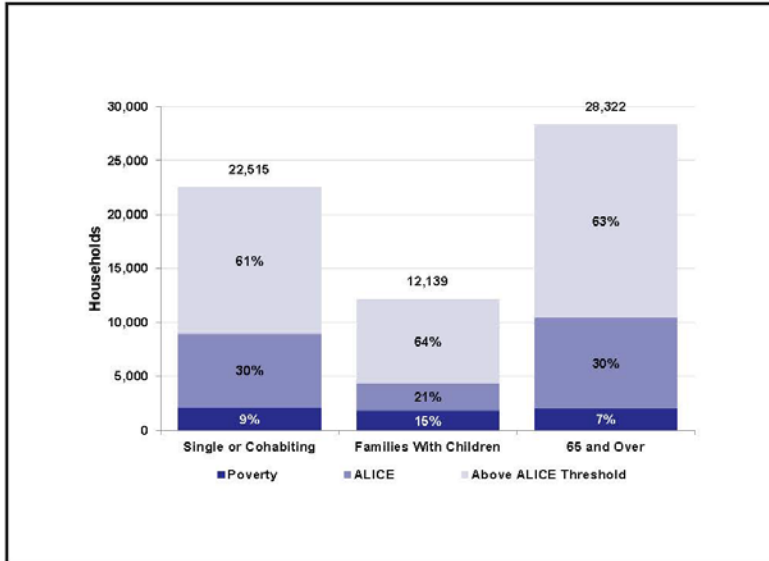
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

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

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

...and wages lag behind

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

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



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

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

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

ALICE IN MIAMI-DADE COUNTY

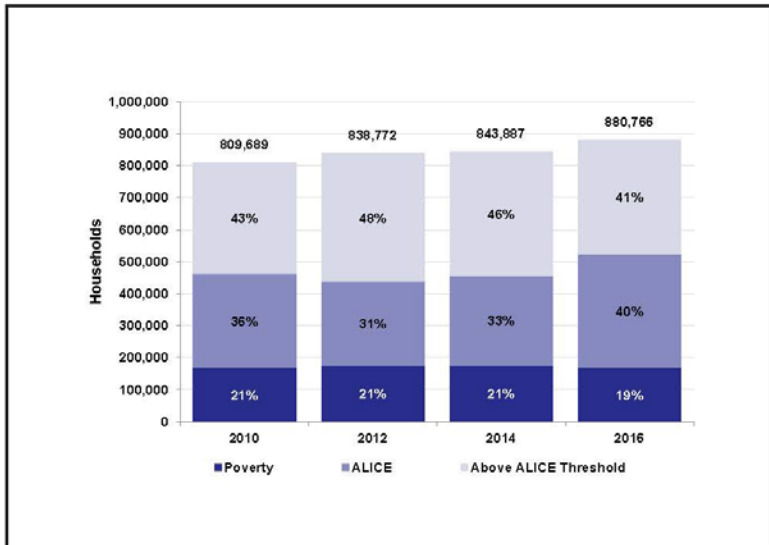
2016 Point-in-Time Data

Population: 2,712,945 • **Number of Households:** 880,766
Median Household Income: \$45,935 (state average: \$50,860)
Unemployment Rate: 5.9% (state average: 6.0%)
ALICE Households: 40% (state average: 32%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

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

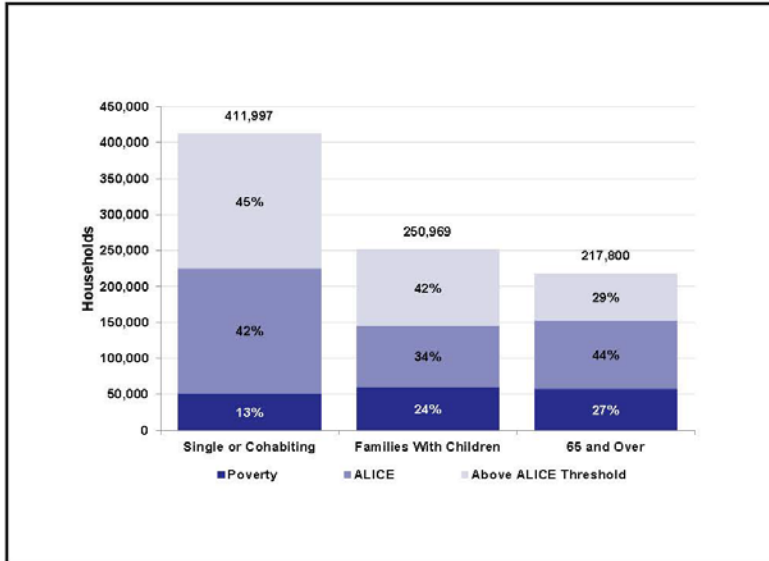
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

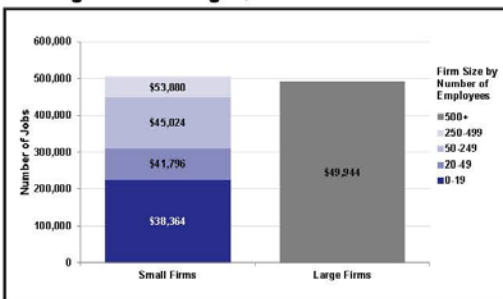
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. Family costs increased by 30 percent statewide from 2010 to 2016.

Household Survival Budget, Miami-Dade County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$774	\$1,250
Child Care	\$-	\$920
Food	\$164	\$542
Transportation	\$419	\$837
Health Care	\$164	\$598
Technology	\$55	\$75
Miscellaneous	\$185	\$465
Taxes	\$275	\$427
Monthly Total	\$2,036	\$5,114
ANNUAL TOTAL	\$24,432	\$61,368
Hourly Wage	\$12.22	\$30.68

...and wages lag behind

Employment and wages vary by location and firm size, but across the state, wages are still often less than the cost of the family Household Survival Budget.

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



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

Miami-Dade County, 2016		
Town	Total #	% ALICE & Poverty
Aventura	18,875	50%
Bal Harbour	1,549	52%
Bay Harbor Islands	2,462	46%
Biscayne Park	1,008	48%
Brownsville CDP	5,108	87%
Coral Gables	17,980	34%
Coral Terrace CDP	7,352	55%
Country Club CDP	18,393	65%
Country Walk CDP	4,538	34%
Cutler Bay	12,999	41%
Doral	15,799	41%
El Portal	835	47%
Everglades CCD	1,853	48%
Florida City	2,862	84%
Fountainbleau CDP	18,719	65%
Gladeview CDP	3,785	84%
Glennvar Heights CDP	7,125	50%
Golden Beach	187	25%
Golden Glades CDP	9,425	70%
Goulds CDP	2,869	79%
Hialeah	75,222	78%
Hialeah CCD	107,815	69%
Hialeah Gardens	6,429	62%
Homestead	19,201	65%
Homestead Base CDP	145	100%
Homestead CCD	32,072	66%
Ives Estates CDP	6,933	60%
Kendale Lakes CDP	17,858	56%
Kendale Lakes-Tamiami CCD	109,216	49%
Kendall CDP	28,831	47%
Kendall West CDP	11,479	63%
Kendall-Palmetto Bay CCD	52,628	40%
Key Biscayne	4,641	26%
Key Biscayne CCD	4,641	26%
Leisure City CDP	6,707	76%
Medley	317	88%
Miami	172,748	70%
Miami Beach	44,963	53%
Miami Beach CCD	64,421	56%
Miami CCD	336,232	67%
Miami Gardens	33,174	67%
Miami Gardens CCD	30,855	67%
Miami Lakes	9,652	40%
Miami Shores	3,418	24%
Miami Springs	4,968	53%
Naranja CDP	2,661	81%
North Bay Village	3,264	53%
North Miami	18,394	71%
North Miami Beach	14,189	70%
North Westside CCD	42,104	57%
Ojus CDP	6,787	60%
Olympia Heights CDP	3,950	47%
Opa-locka	5,123	88%

Miami-Dade County, 2016		
Town	Total #	% ALICE & Poverty
Palm Springs North CDP	1,599	33%
Palmetto Bay	7,367	27%
Palmetto Estates CDP	3,898	52%
Pinecrest	6,060	26%
Pinewood CDP	4,870	78%
Princeton CDP	6,861	56%
Princeton-Goulds CCD	45,104	60%
Richmond Heights CDP	2,571	69%
Richmond West CDP	9,064	42%
South Miami	4,194	48%
South Miami Heights CDP	10,503	68%
South Westside CCD	26,683	54%
Sunny Isles Beach	10,434	54%
Sunset CDP	5,181	39%
Surfside	2,275	41%
Sweetwater	5,822	72%
Tamiami CDP	16,199	57%
The Crossings CDP	7,542	45%
The Hammocks CDP	15,712	47%
Three Lakes CDP	4,956	43%
University Park CDP	7,596	62%
Virginia Gardens	876	59%
West Little River CDP	8,094	72%
West Miami	2,188	63%
West Perrine CDP	2,854	68%
Westchester CDP	9,024	57%
Westview CDP	3,114	76%
Westwood Lakes CDP	3,240	55%

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

ALICE IN MONROE COUNTY

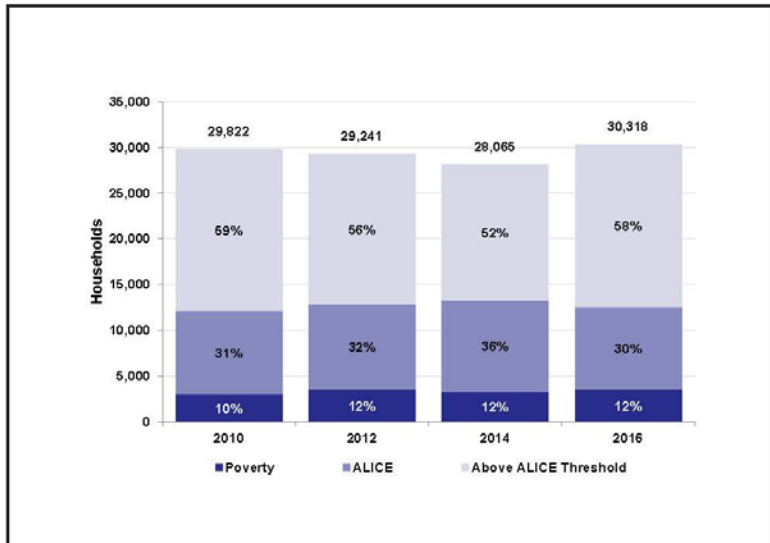
2016 Point-in-Time Data

Population: 79,077 • **Number of Households:** 30,318
Median Household Income: \$65,717 (state average: \$50,860)
Unemployment Rate: 3.3% (state average: 6.0%)
ALICE Households: 30% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

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

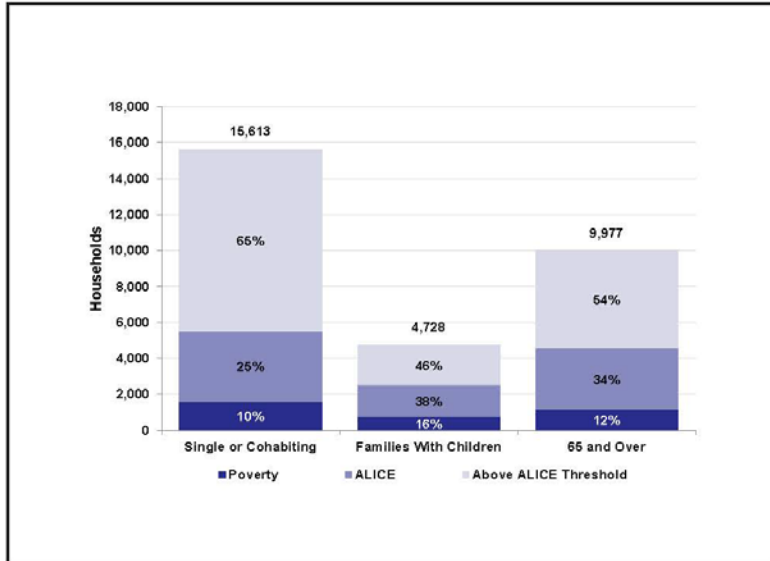
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

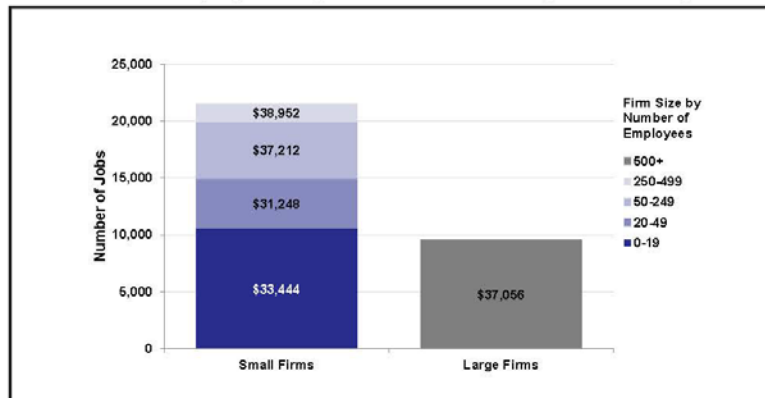
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family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

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$999	\$1,473
Child Care	\$-	\$1,200
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$206	\$522
Taxes	\$324	\$561
Monthly Total	\$2,266	\$5,743
ANNUAL TOTAL	\$27,192	\$68,916
<i>Hourly Wage</i>	<i>\$13.60</i>	<i>\$34.46</i>

...and wages lag behind

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

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



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

Monroe County, 2016		
Town	Total #	% ALICE & Poverty
Big Coppitt Key CDP	1,033	43%
Big Pine Key CDP	2,040	49%
Cudjoe Key CDP	931	44%
Duck Key CDP	310	42%
Islamorada	2,636	43%
Key Colony Beach	366	29%
Key Largo CDP	4,125	46%
Key West	9,653	49%
Key West CCD	12,377	49%
Lower Keys CCD	5,180	41%
Marathon	3,186	53%
Middle Keys CCD	3,986	49%
North Key Largo CDP	423	22%
Stock Island CDP	1,274	63%
Tavernier CDP	794	54%
Upper Keys CCD	8,002	45%

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

ALICE IN PALM BEACH COUNTY

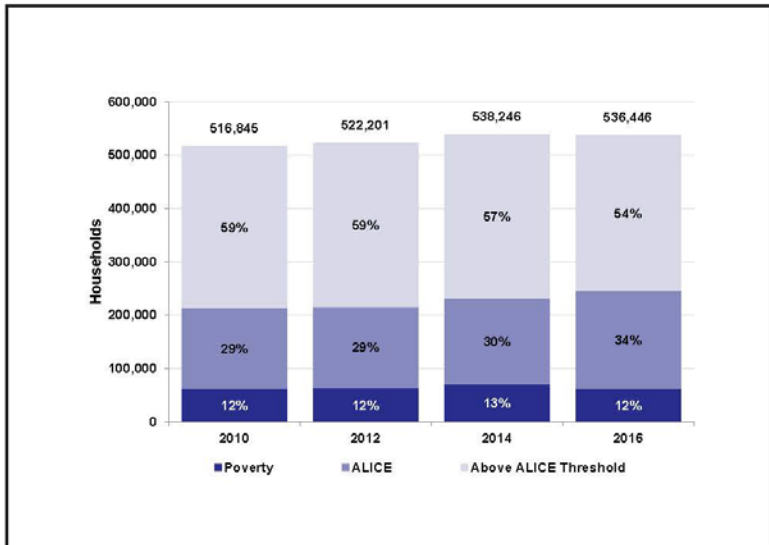
2016 Point-in-Time Data

Population: 1,443,810 • **Number of Households:** 536,446
Median Household Income: \$57,580 (state average: \$50,860)
Unemployment Rate: 6.3% (state average: 6.0%)
ALICE Households: 34% (state average: 32%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

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

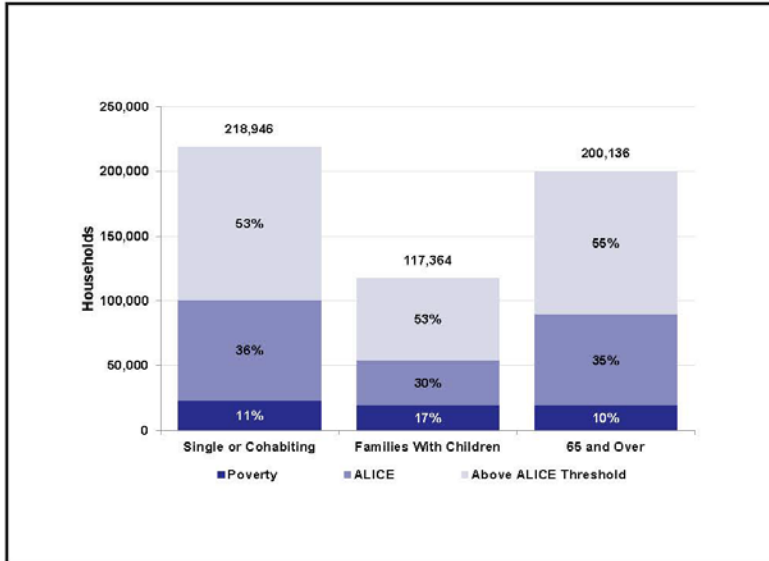
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

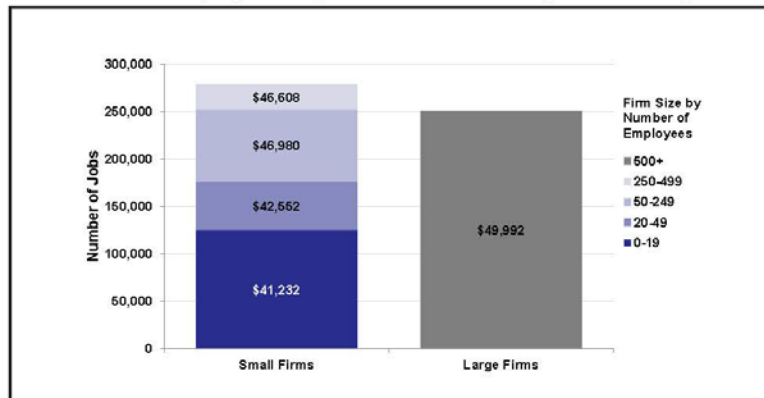
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family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

Household Survival Budget, Palm Beach County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$765	\$1,240
Child Care	\$-	\$1,160
Food	\$164	\$542
Transportation	\$419	\$837
Health Care	\$164	\$598
Technology	\$55	\$75
Miscellaneous	\$184	\$495
Taxes	\$273	\$497
Monthly Total	\$2,024	\$5,444
ANNUAL TOTAL	\$24,288	\$65,328
Hourly Wage	\$12.14	\$32.66

...and wages lag behind

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

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



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

Palm Beach County, 2016		
Town	Total #	% ALICE & Poverty
Atlantis	947	79%
Belle Glade	6,190	78%
Belle Glade-Pahokee CCD	9,995	79%
Boca Raton	43,103	38%
Boca Raton CCD	58,674	38%
Boynton Beach	28,885	51%
Boynton Beach-Delray Beach CCD	136,533	49%
Briny Breezes	537	56%
Cabana Colony CDP	922	47%
Canal Point CDP	181	62%
Delray Beach	26,502	48%
Glades CCD	201	100%
Golf	109	23%
Greenacres	13,443	62%
Gulf Stream	291	22%
Gun Club Estates CDP	389	48%
Haverhill	802	50%
Highland Beach	2,054	26%
Hypoluxo	1,401	40%
Juno Beach	1,889	32%
Juno Ridge CDP	391	75%
Jupiter	24,915	34%
Jupiter CCD	37,548	36%
Jupiter Farms CDP	4,144	28%
Jupiter Inlet Colony	190	14%
Kenwood Estates CDP	427	71%
Lake Belvedere Estates CDP	996	40%
Lake Clarke Shores	1,491	37%
Lake Park	2,806	60%
Lake Worth	12,730	67%
Lake Worth CCD	74,928	83%
Lantana	4,069	58%
Limestone Creek CDP	327	60%
Loxahatchee Groves	971	33%
Manalapan	146	12%
Mangonia Park	857	79%
North Palm Beach	6,133	42%
Ocean Ridge	861	34%
Pahokee	1,826	76%
Palm Beach	4,772	23%
Palm Beach Gardens	23,168	35%
Palm Beach Shores	649	43%
Palm Springs	8,136	72%
Pine Air CDP	611	68%
Plantation Mobile Home Park CDP	342	75%
Riviera Beach	11,475	59%
Riviera Beach CCD	42,598	48%
Royal Palm Beach	11,609	40%
Royal Palm Beach-West Jupiter CCD	37,718	36%
Royal Palm Estates CDP	836	76%
San Castle CDP	1,098	58%
Schall Circle CDP	375	92%
Seminole Manor CDP	947	70%
South Bay	604	75%
South Palm Beach	794	43%
Stacey Street CDP	134	92%
Sunshine Parkway CCD	72,052	34%
Tequesta	2,751	51%
The Acreage CDP	11,247	28%
Watergate CDP	966	59%
Wellington	20,301	32%
West Palm Beach	41,879	52%
West Palm Beach CCD	58,275	62%
Western Community CCD	9,027	26%
Westgate CDP	2,280	80%

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

ALICE IN ST. LUCIE COUNTY

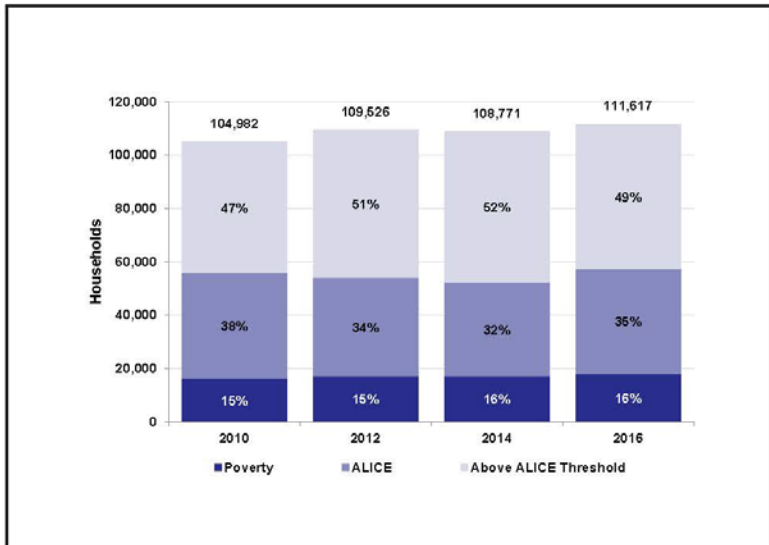
2016 Point-in-Time Data

Population: 306,507 • **Number of Households:** 111,617
Median Household Income: \$44,804 (state average: \$50,860)
Unemployment Rate: 5.6% (state average: 6.0%)
ALICE Households: 35% (state average: 32%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

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

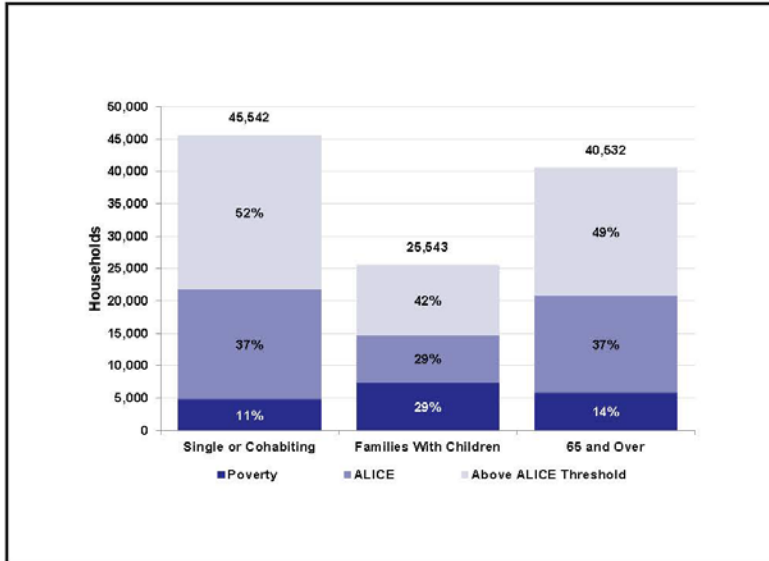
Households by Income, 2010 to 2016



What types of households are struggling?

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

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

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

Household Survival Budget, St. Lucie County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$698	\$923
Child Care	\$-	\$1,200
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$167	\$450
Taxes	\$233	\$393
Monthly Total	\$1,835	\$4,953
ANNUAL TOTAL	\$22,020	\$59,436
Hourly Wage	\$11.01	\$29.72

...and wages lag behind

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

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



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

St. Lucie County, 2016		
Town	Total HH	% ALICE & Poverty
Fort Pierce	16,649	72%
Fort Pierce CCD	42,955	61%
Fort Pierce North CDP	2,473	75%
Fort Pierce South CDP	1,569	67%
Hutchinson Island CCD	5,221	44%
Hutchinson Island South CDP	3,202	47%
Indian River Estates CDP	2,555	51%
Lakewood Park CDP	4,777	45%
Port St. Lucie	64,380	46%
Port St. Lucie CCD	57,694	45%
River Park CDP	2,284	67%
St. Lucie Village	227	39%
West St. Lucie CCD	2,926	54%
White City CDP	1,330	44%

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