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## Area shows slight decline in financially struggling households

**Friday**

Posted Feb 24, 2017 at 1:15 PM

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In the **United Way of Florida's latest report** measuring how many households in the state struggle to pay for basic necessities, Sarasota and Manatee counties showed some improvement.

In Sarasota County, the number of households earning below the federal poverty level declined from 11 percent in 2012 to 8 percent by 2015. During the same period, the number of households earning above the poverty level but still not enough to cover basic expenses declined from 28 percent to 25 percent.

In Manatee County, the number of households below the poverty level dropped slightly from 13 percent to 12 percent during those three years. The number of households earning above poverty level but still unable to meet basic expenses remained at 31 percent, however.

The **statewide study called ALICE** — an acronym for "Asset Limited, Income Constrained, Employed" — takes in factors such as the costs of "basic necessities" such as housing, food, transportation and child care.

"Of Florida's 7.5 million households, 14.5 percent lived in poverty in 2015 and another 29.5 percent were ALICE," the report released this week states.

That combined 44 percent of households not being able to meet expenses compares with 44.3 percent in 2012, 45.5 percent in 2010 and 36.2 percent in 2007. From 2007 to 2015, the total number of Florida households not meeting the ALICE threshold for a "survival budget" climbed from 2.6 million to 3.3 million.

Although basic household expenses "increased steadily" in every county, "low-wage jobs continued to dominate the landscape in Florida with 67 percent of all jobs in the state paying less than \$20 per hour" — a wage that is "almost enough" to afford what the ALICE report calls a "household survival budget."

"This report is very important to us," said Mireya Eavey, Sarasota area president for United Way Suncoast. "Its data will help the local United Way and other agencies, including local governments, set funding priorities and determine what they can do to "move the needle."

### **ALICE in Sarasota County**

According to the report, the median income for Sarasota County's 177,807 households came to \$56,286 — above the statewide average of \$49,426.

Even so, a third of those households — 59,332 — had incomes below the ALICE threshold. Eight percent remained below poverty level and another 25 percent, though above the poverty level, struggled to pay for basic needs.

For a single adult without children, the 2015 "household survival budget" in Sarasota County came to \$1,682: housing, \$675; food, \$165; transportation, \$322; health care, \$165; miscellaneous, \$153; taxes, \$202. That comes to \$20,184 per year. A Sarasota County resident at the federal poverty level earned \$11,770.

Noting that she doubts an individual can actually rent a home for \$675 each month in Sarasota County, Eavey said the cost-of-living numbers used in the study are obviously "very modest" — indicating that the ALICE report clearly does not overstate the case of how difficult it can be for low- to moderate-income households to meet expenses.

For a Sarasota County family of two parents with an infant and a preschooler, the household income needed to be \$4,710 a month or \$56,520 a year to meet these monthly expenses: housing, \$960; child care, \$1,173; food, \$547;

transportation, \$644; health care, \$634; miscellaneous, \$428; and taxes, \$344. A family at poverty level, however, brought in \$24,250 in annual wages.

In Sarasota County, of all 18,372 married households with children, 6 percent were at poverty level and 15 percent are above poverty level but will be beneath the ALICE threshold.

Of the 7,937 families with children headed by a single female, 22 percent were at poverty level and another 42 percent, though earning more, were still beneath the ALICE threshold.

Of the 1,956 families with children headed by a single male, an even greater portion — 31 percent — were at poverty level. Another 34 percent were above poverty level but still beneath the ALICE threshold of being able to make a "survival budget."

Of all households in Sarasota County, including those without children, about 35 percent had mortgages. Home ownership is an indicator of "family stability," Eavey said. "When families do not own a home, they move a lot" causing their children to change schools as they frequently search for more affordable rentals.

Of all households in Sarasota County, less than 50 percent had "interest, dividends or rental income."

That means they are not acquiring assets for future expenses, Eavey said. "Income is what you get by with, assets are what get you ahead."

### **ALICE in Manatee County**

Of Manatee County's 134,690 households, 12 percent were below the poverty level and another 31 percent were still unable to make a "survival budget."

For a single person in Manatee, that "household survival budget" came to \$1,682 a month or \$20,184 a year based on the following monthly expenses: housing, \$675; food, \$165; transportation, \$322; health care, \$165; miscellaneous, \$153; and taxes, \$202. A single Manatee resident at poverty level earned \$11,770 annually.

For a Manatee family with two parents, an infant and a preschooler, the "household survival budget" came to \$4,662 a month or \$55,944 a year based on the following monthly expenses: housing, \$960; child care, \$1,120; food, \$547; transportation, \$644; health care, \$634; miscellaneous, \$424; and taxes, \$333. If that family was at poverty level, its annual earnings came to \$24,250.

Of the 15,803 married households with children in Manatee, 8 percent were at poverty level and an additional 20 percent were still below the ALICE threshold.

Of the 8,990 Manatee households with children headed by a single female, 38 percent were at poverty level and 45 percent, though not at poverty level, still did not earn enough to make the "survival budget."

Of the 2,065 Manatee households with children headed by a single male, a staggering 51 percent were at poverty level and an additional 16 percent were still below the ALICE threshold.

Of all Manatee households, including those without children, about 35 percent had a mortgage and less than 30 percent had "interest, dividends or rental income."