

## Report: Many local families don't make livable wage

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If you are holding down a job and still struggling to make ends meet, know that you aren't alone.

A new study by the United Way of Florida found that in 2015, one in three working families in Santa Rosa County didn't earn enough income to comfortably cover basic living expenses. In Escambia County, the rate was nearly two in five. Though those percentages include families living below the poverty line, the majority of those households are made up of working people living paycheck to paycheck.

(Photo: Don Campbell/AP Photo)

The findings are outlined in the United Way's new ALICE report ([http://www.uwof.org/sites/uwof.org/files/17UW%20ALICE%20Report\\_FL%20Update\\_2.14.17\\_Lowres.pdf](http://www.uwof.org/sites/uwof.org/files/17UW%20ALICE%20Report_FL%20Update_2.14.17_Lowres.pdf)), a study of "asset limited, income constrained and employed" households throughout the state. The report found vast numbers of everyday Floridians — from retail and tourism workers, to office staff, to daycare employees — were teetering on the edge of financial crisis.

Andrea Krieger, CEO of United Way of Escambia, said it isn't always readily apparent just how many families are just barely getting by, and that most were "too embarrassed" to tell friends and neighbors how close they were to financial disaster.

"One medical incident can send a family over the edge," Krieger said. "Most of them don't have that extra \$400 to expend (on an ambulance ride)."

The ALICE report establishes a "survival budget" for each of Florida's 67 counties, bare-minimum guidelines on how much a family must make in order to afford housing, childcare, transportation, health care and other basic needs.

In Escambia County the amount was \$19,176 for a single adult, or about \$9.22 an hour. For a family of two adults, an infant and a toddler, the amount is \$49,884, or a combined hourly wage of about \$23.98.

A household living below the ALICE threshold was defined as a family that made less than those totals, but more than the then-federal poverty line of \$11,770 for single individuals and \$24,250 for a family of four.

The study found statewide, about 30 percent of families were ALICE families. The percentage of ALICE families locally was slightly below the state average at 27 percent and 22 percent in Escambia and Santa Rosa counties respectively.

Still, single mothers, minorities and certain communities were disproportionately represented.

In Escambia County, 55 percent of blacks make less than the ALICE threshold, as do 71 percent of single-parent households headed by females. The ALICE threshold rates in Santa Rosa County were 46 percent for blacks and 78 percent for single mothers.

The Escambia County communities with the greatest rates of ALICE threshold households were Century at 75 percent, Goulding at 74 percent and West Pensacola at 62 percent.

In Santa Rosa County, the struggling communities included Jay at 55 percent, Pea Ridge at 53 percent and Roeville, a community of about 500 southeast of Whiting Field, at 56 percent.

Krieger said a key purpose of the ALICE report is helping identify areas where community resources can be allocated for the greatest impact.

"It shines a light on things you want to change and sets numbers that are validated outside the community," she said. "It's a way for us to talk about what we can do smarter instead of just working harder."

Krieger added, "The data's not pretty, but making informed decisions is incredibly important. We can't afford to ignore the data just because it's ugly."

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