



Posted February 26, 2017 04:54 am - Updated February 26, 2017 05:09 am By
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United Way ALICE Report: Many St. Johns County residents still struggling; cost of housing is main obstacle

St. Johns County has the state's highest-earning households and still has a sizable population who can't, or barely can, meet financial obligations.

That is according to the newest version of the ALICE Report by the United Way. ALICE refers to the population who are asset limited, income constrained, employed – basically the working poor.

The report, first released to the public Thursday, says 17 percent of the county's 83,247 households are in the ALICE status as of 2015. That's the same number as in 2010 but less than 2012 (20 percent). That combined with the 11 percent living below the federal poverty rate means more than a quarter of the county's households are in a serious struggle to survive financially.

In doing the study, researchers concluded that in Florida a single adult needs to earn \$19,176 to cover all basic costs of living. A family of two adults with two children (including one of preschool age) needs to earn \$53,856 per year. Households that earn less than that but more than the federal poverty level of \$11,770 for a single adult and \$24,250 for a family of four are ALICE.

The report says that in Florida, the total number of households fell by 1 percent between 2007 and 2010, and then increased by 6 percent from 2010 to 2015, reaching 7,458,155.

Even while the total number of households fell, the number of ALICE and poverty-level households increased through the Great Recession, and continued to increase, though more slowly, from 2010 to 2015.

Because the information is only through 2015, it does not take into account the economic damage caused in St. Johns County and other places in the state.

Melissa Nelson, the executive director for the United Way of St. Johns County, said she'll be curious to see the hard numbers from the hurricane's effect because she has seen so much anecdotal evidence of economic hardship caused by the storm.

"It was all kinds of people who were hit," she said. "We continually describe ALICE that it's (people who are) one paycheck away from disaster. Well, this was the disaster that took many people over the edge."

The ALICE report shows that despite the fact that St. Johns County has the highest median income in the state at \$70,379 per year (\$66,194 according to the U.S. Census Bureau), there are still people who are struggling.

Nelson said things have clearly improved since the recession, but not everyone has seen big benefits yet.

"We know that we have increased jobs," Nelson said. "But if you are looking at the jobs that are being created they're service industry jobs or lower price point for pay jobs."

While many places have that issue, it's particularly difficult for county residents because the cost of housing is so high here.

A recent Apartment List Rent Report said the median rent for a one-bedroom apartment in the county was \$1,020 per month at the end of 2016. The median cost for a two-bedroom was \$1,290.

“In St. Johns County, because of the cost of housing, it doesn’t equate,” Nelson said. “You cannot make ends meet and get ahead due to the cost of housing.

“I think housing is by far the biggest challenge that I see for St. Johns County.”

Nelson said her organization, along with other United Way chapters around the state, will use the ALICE Report information to decide how to best invest donations for the next fiscal year.

“We want to make sure that we put the dollars where they are needed the most,” she said. “We look at the needs in our community and (look at) how we can leverage every single dollar to make the most impact that we possibly can.”