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## United Way: 45 percent of Florida households can't afford cost of living



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The 15 percent of Floridians stuck in poverty is bad enough. But the real shocker is the alarming number of Floridians who hold jobs but still cannot meet the basic needs of their households.

A new United Way of Florida report out Tuesday finds a startling 45 percent — or 3.2 million — of all households in this state cannot afford basic housing, child care, food, health care and transportation. In the broader Tampa Bay area alone, that translates to more than 600,000 households in seven counties that are unable to consistently afford the cost of living in Florida. Conditions in those households still lag behind prerecession levels, the "Study on Financial Hardship" report says.

A week after the elections, and amid bullish talk of a rebounding state economy, it's out of vogue to spotlight such a huge portion of our own communities unable to make ends meet. That's one reason why it's important that the United Way organizations in Florida, including Tampa Bay's United Way Suncoast, issued a report on struggling households so dire it's painful.

"It is well recognized that despite its growing economy, internationally renowned tourism, and wealthy retirees, Florida faced difficult economic times during the Great Recession," the United Way report says. "Yet the official poverty rate of 15 percent obscures the true magnitude of financial instability in the state."

We hear about this problem, if at all, in snippets. Too many folks cobbling together three jobs to try and generate the income of one. Too many stuck in part-time work. Too many unable to find affordable housing. Too many public protests by fast-food workers seeking better pay.

Is this report a not-so-subtle hint to give more to the United Way? No doubt. Is it also a veiled call for a higher minimum wage? Perhaps. In last week's elections, voters approved higher minimum wages in five states, joining 25 others that already have passed such laws in recent years.

Florida's minimum wage this year — already higher than the federal minimum wage — is \$7.93 per hour. Starting Jan. 1, that wage is expected to increase to \$8.05 per hour, which is a 1.54 percent (or 12-cent) increase. That's a bump of 96 cents for an 8-hour day, \$4.80 per week and a mere \$249.60 a year. Hardly enough to end the financial burdens of 3.2 million Florida households.

It does not help that Florida continues to grow less affordable. Despite the recession and low inflation, between 2007 and 2012 the cost of basic housing, child care, transportation, food and health care in Florida increased

by 13 percent.

Notably, the United Way report analyzed each county in the state three ways, based on job opportunities near affordable living and community support.

Hillsborough and Pinellas both fared well except that housing is too expensive for many in need. Pasco won "fair" grades, though nearly half of its workers leave the county to get to their jobs. Hernando struggled most with its lack of jobs.

If we fail to take serious notice when 45 percent of this state is struggling, will we do so when a growing majority of Florida households is in such trouble?

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### **Major findings**

- 45 percent of Florida households struggle to afford basic necessities.
- Too many Florida jobs are low-wage and do not pay enough to allow families to support themselves.
- 87 percent of Florida cities or towns have more than 30 percent of households that can't provide basic necessities even though they work at jobs.
- Tampa is one of 12 large Florida cities with more than 37 percent of households with income too small to afford basic necessities.
- More than 79 percent of the state's households unable to meet the basic necessity threshold are white. Those disproportionately affected are female-headed households, blacks, Hispanics, people living with a disability and unskilled recent immigrants.

Source: United Way of Florida Study of Financial Hardships

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