

# Florida • County Reports 2021

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

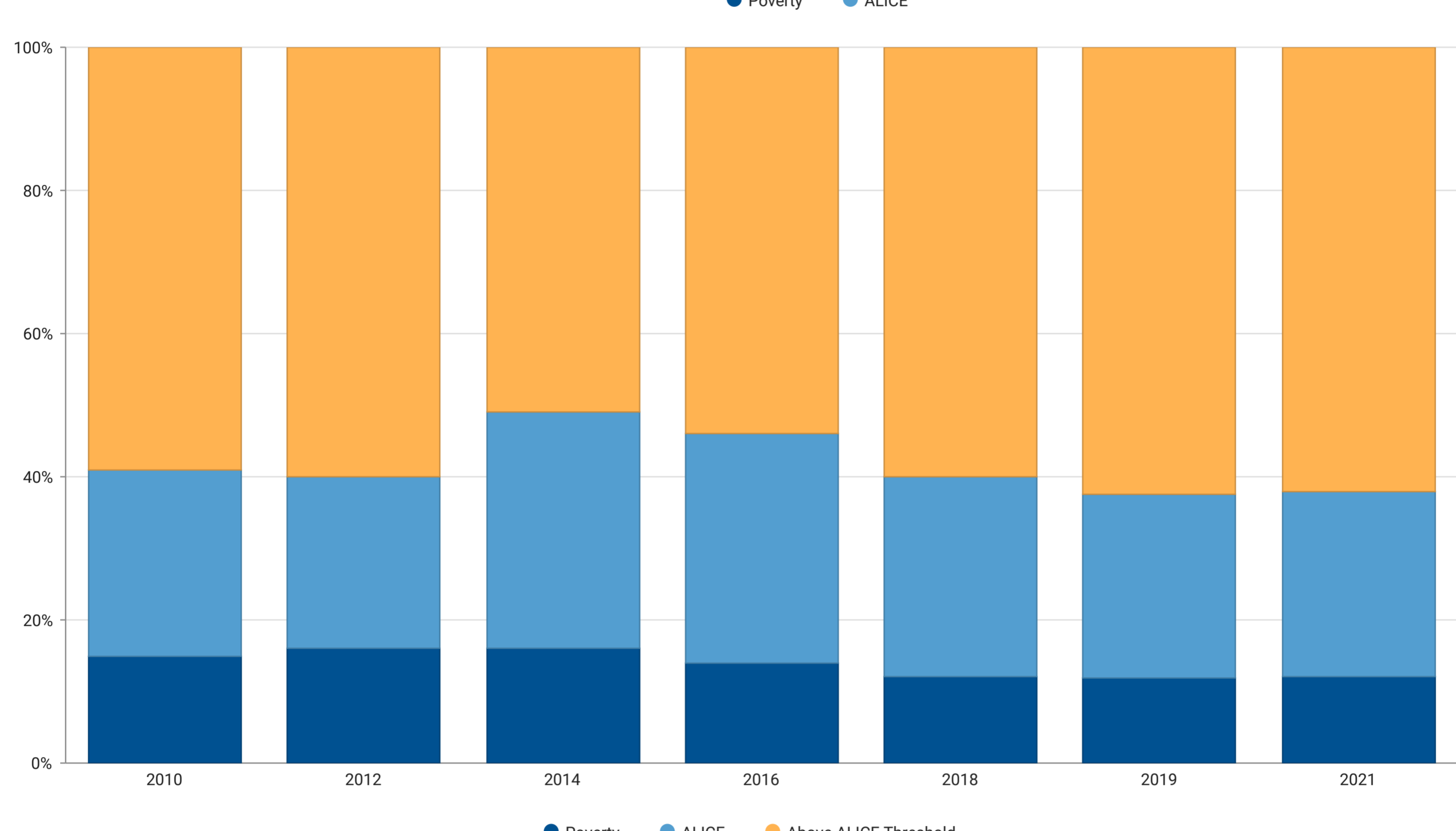
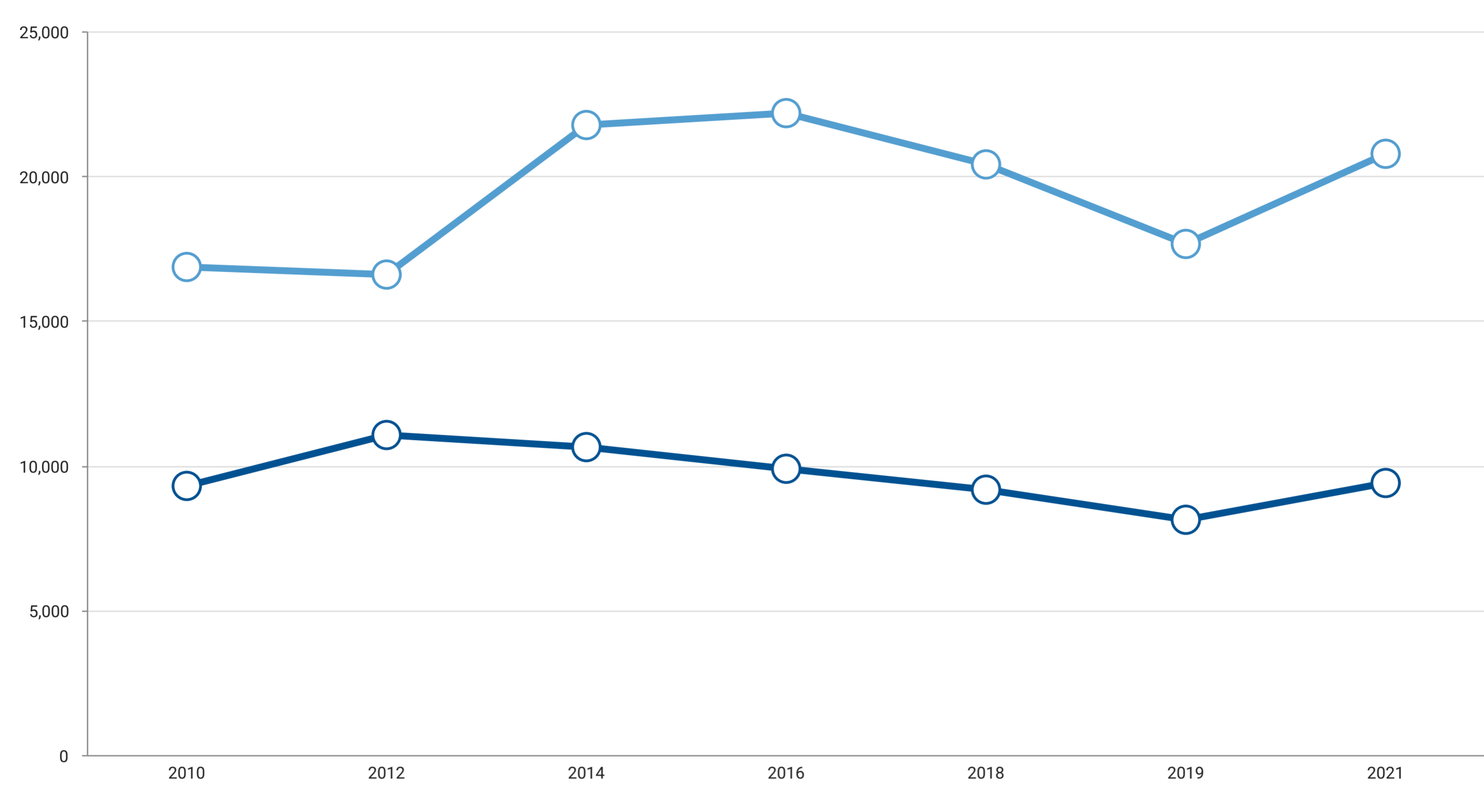
## ALICE IN BAY COUNTY

**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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

| 2021 Point-in-Time-Data                |   |
|--|---|
| <b>Population:</b>                     | 179,168   |
| <b>Number of Households:</b>           | Number of Households: 79,532 (15% change from 2019) |
| <b>Median Household Income:</b>        | \$60,557 (state average: \$63,062)                  |
| <b>Labor Force Participation Rate:</b> | 63% (state average: 59%)                            |
| <b>ALICE Households:</b>               | 26% (state average 33%)                             |
| <b>Households in Poverty:</b>          | 12% (state average 12%)                             |

## Financial Hardship Has Changed Over Time in Bay County

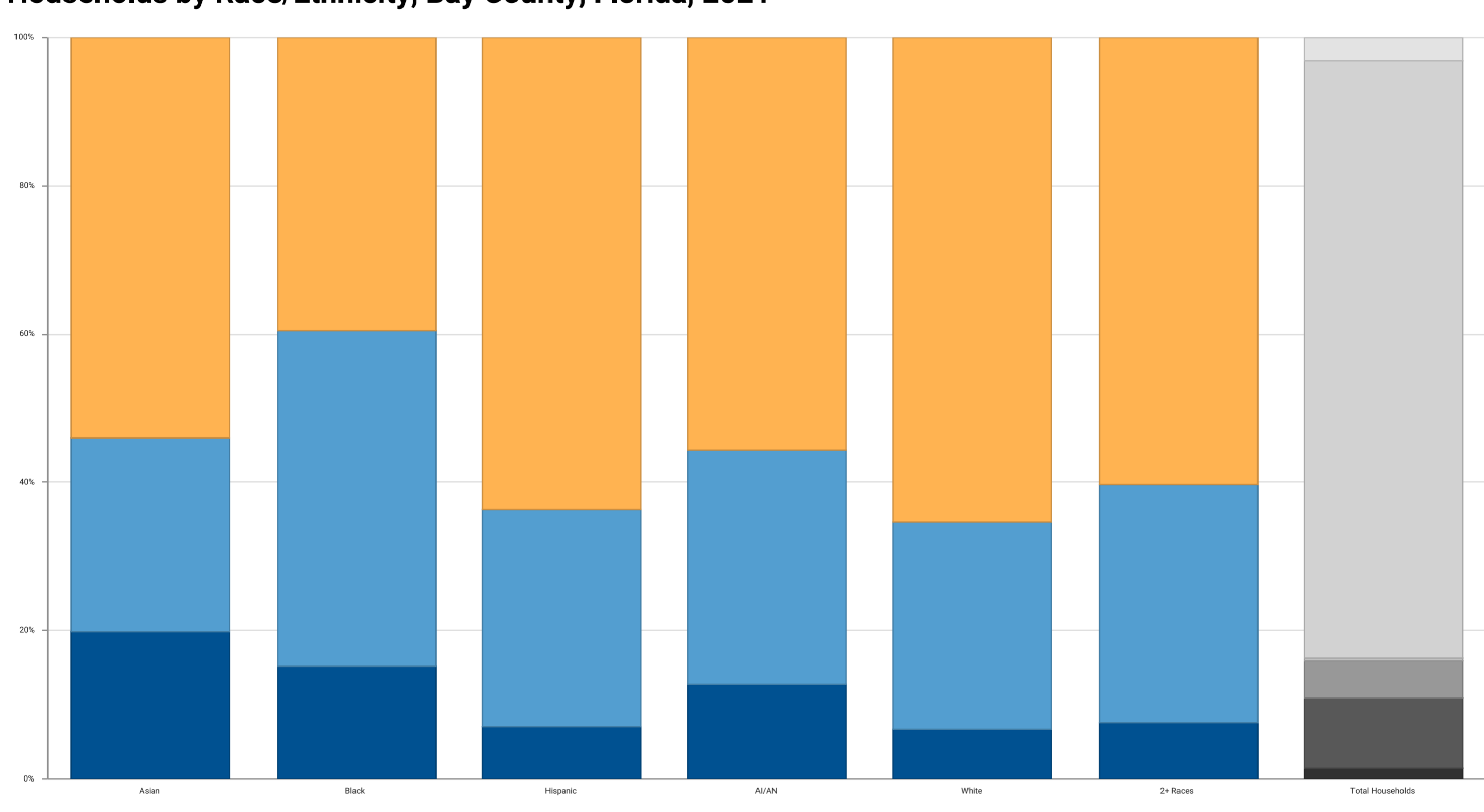
As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 3,639,583 households in Florida were below the ALICE Threshold; by 2021 that number had changed to 3,866,606.



## Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

## Households by Race/Ethnicity, Bay County, Florida, 2021



There were also differences in financial hardship by household type and age of householder.

| Group                                | % Below ALICE Threshold |
|--------------------------------------|-------------------------|
| Single or Cohabiting (no children)   | 34%                     |
| Married (with children)              | 21%                     |
| Single-Female-Headed (with children) | 77%                     |
| Single-Male-Headed (with children)   | 50%                     |

| Group          | % Below ALICE Threshold |
|----------------|-------------------------|
| Under 25       | 36%                     |
| 25 to 44 Years | 45%                     |
| 45 to 64 Years | 27%                     |
| Seniors (65+)  | 45%                     |

## The Cost of Basics Outpaces Wages

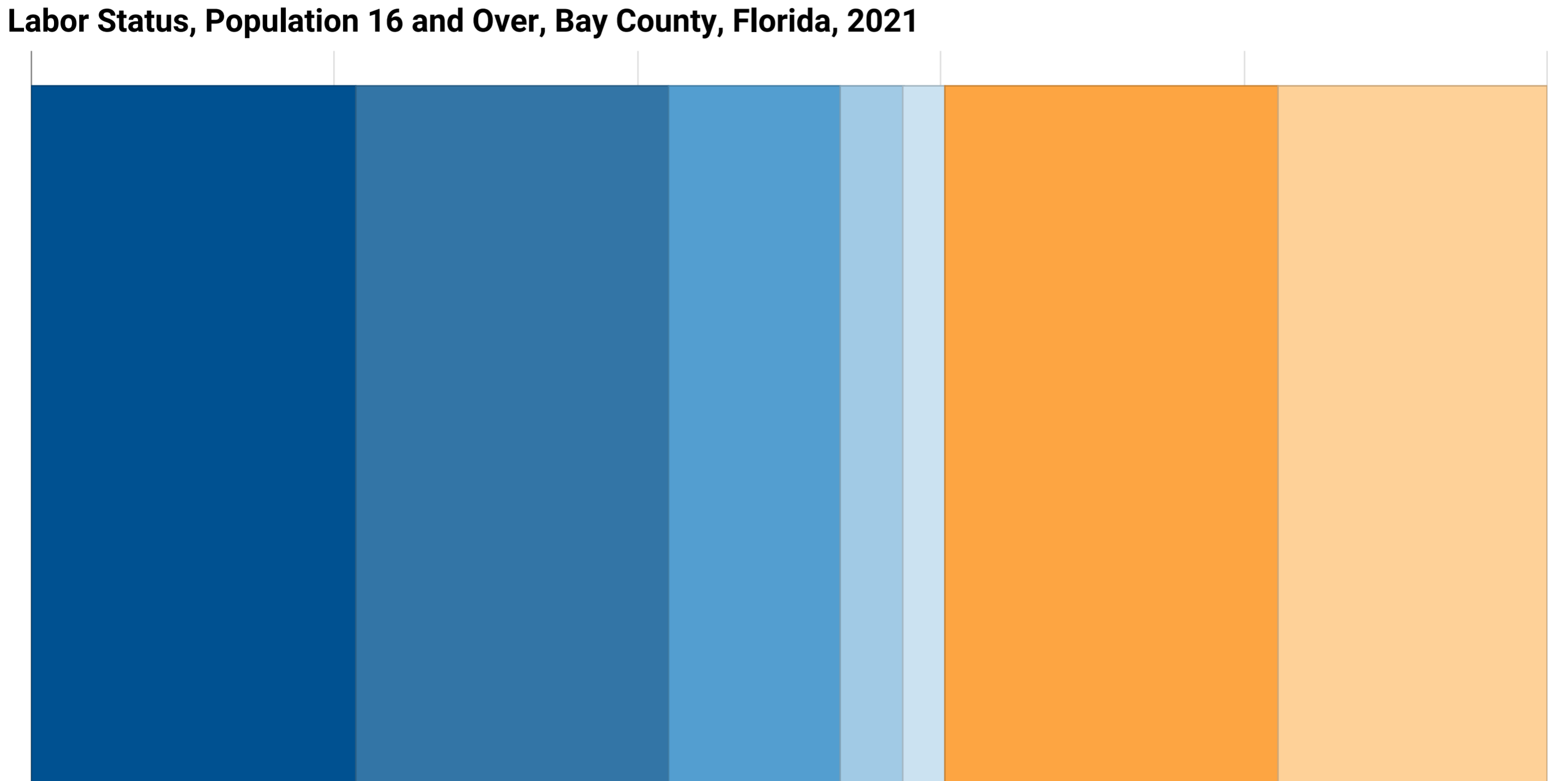
The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2021, household costs in every county in Florida were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

| Monthly Costs and Credits | Single Adult | One Adult, One Child | One Adult, One In Child Care | Two Adults | Two Adults Two Children | Two Adults, Two In Child Care | Single Senior | Two Seniors |
|---------------------------|--------------|----------------------|------------------------------|------------|-------------------------|-------------------------------|---------------|-------------|
| Housing - Rent            | \$701        | \$694                | \$694                        | \$694      | \$796                   | \$796                         | \$701         | \$694       |
| Housing - Utilities       | \$154        | \$239                | \$239                        | \$239      | \$292                   | \$292                         | \$154         | \$239       |
| Child Care                | \$0          | \$234                | \$625                        | \$0        | \$469                   | \$1,396                       | \$0           | \$0         |
| Food                      | \$453        | \$768                | \$689                        | \$830      | \$1,354                 | \$1,235                       | \$418         | \$766       |
| Transportation            | \$359        | \$457                | \$457                        | \$536      | \$836                   | \$836                         | \$312         | \$442       |
| Health Care               | \$224        | \$539                | \$539                        | \$539      | \$854                   | \$854                         | \$529         | \$1,057     |
| Technology                | \$75         | \$75                 | \$75                         | \$110      | \$110                   | \$110                         | \$75          | \$110       |
| Miscellaneous             | \$197        | \$301                | \$332                        | \$295      | \$471                   | \$552                         | \$219         | \$331       |
| Tax Payments              | \$284        | \$440                | \$507                        | \$366      | \$737                   | \$912                         | \$333         | \$575       |
| Tax Credits               | \$0          | (\$367)              | (\$613)                      | \$0        | (\$734)                 | (\$1,267)                     | \$0           | \$0         |
| Monthly Total             | \$2,447      | \$3,380              | \$3,544                      | \$3,609    | \$5,185                 | \$5,716                       | \$2,741       | \$4,214     |
| ANNUAL TOTAL              | \$29,364     | \$40,560             | \$42,528                     | \$43,308   | \$62,220                | \$68,592                      | \$32,892      | \$50,568    |
| Hourly Wage               | \$14.68      | \$20.28              | \$21.26                      | \$21.65    | \$31.11                 | \$34.30                       | \$16.45       | \$25.28     |

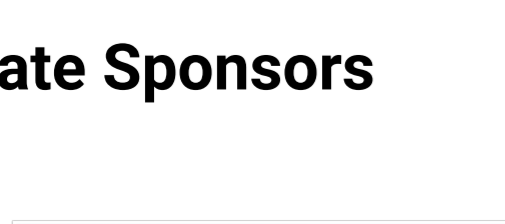
## The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Bay County were unemployed and a large number were working in 2021. However, a significant portion of both full and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

## Labor Status, Population 16 and Over, Bay County, Florida, 2021



## State Sponsors



United Way of Florida