

# ALICE IN BAY COUNTY

## 2018 Point-in-Time Data

**Population:** 185,287 • **Number of Households:** 73,856

**Median Household Income:** \$52,107 (state average: \$55,462)

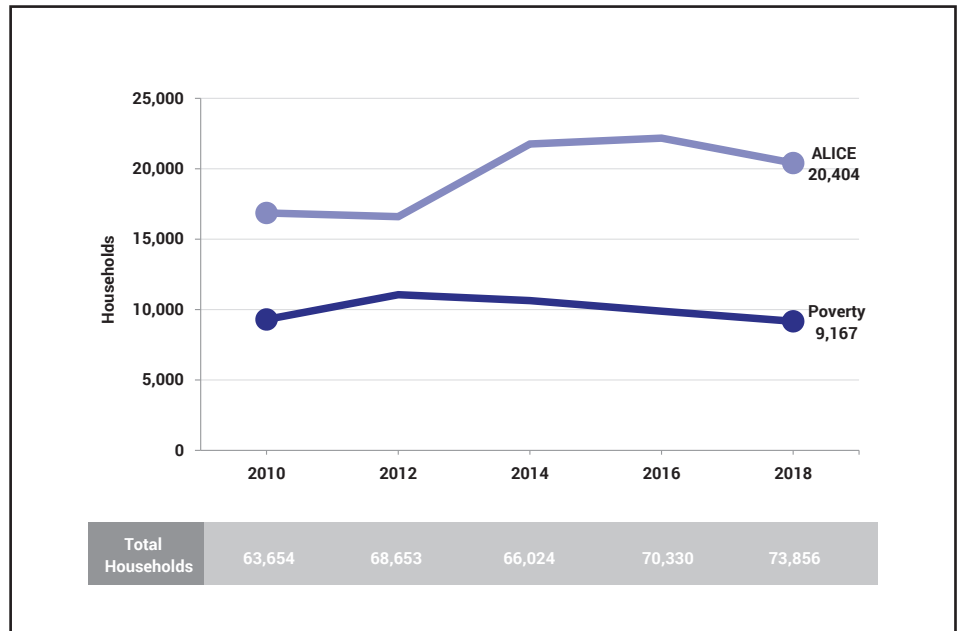
**Unemployment Rate:** 5.3% (state average: 5.2%)

**ALICE Households:** 28% (state average: 33%) • **Households in Poverty:** 12% (state average: 13%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

## Households by Income, Bay County, 2010 to 2018

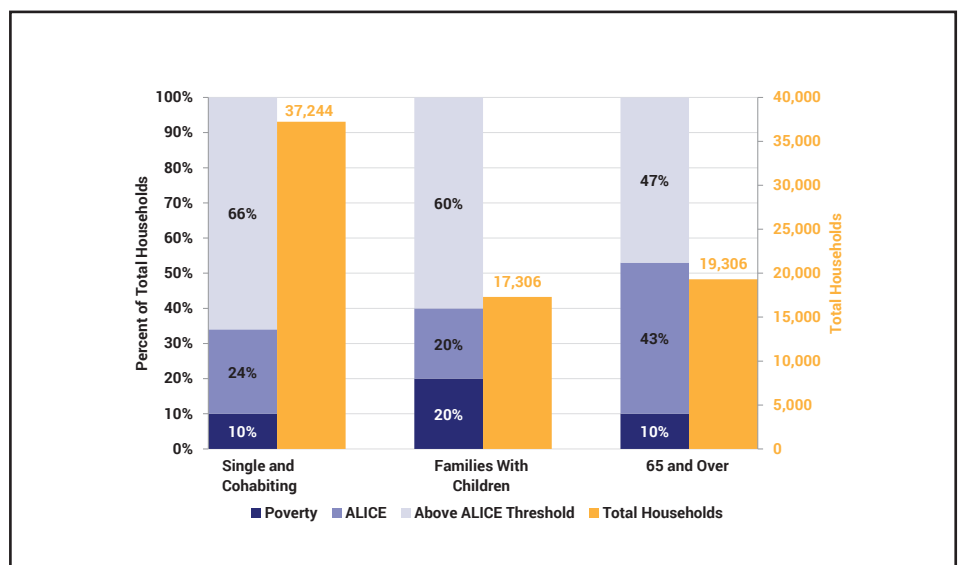


Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## What types of households are struggling?

In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Household Income by Household Type, Bay County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

# Why do so many households struggle?

## The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Bay County, 2018		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$731	\$995
Child Care	\$-	\$1,169
Food	\$300	\$908
Transportation	\$375	\$843
Health Care	\$200	\$803
Technology	\$55	\$75
Miscellaneous	\$193	\$539
Taxes	\$267	\$595
<b>Monthly Total</b>	<b>\$2,121</b>	<b>\$5,927</b>
<b>ANNUAL TOTAL</b>	<b>\$25,452</b>	<b>\$71,124</b>
<b>Hourly Wage*</b>	<b>\$12.73</b>	<b>\$35.56</b>

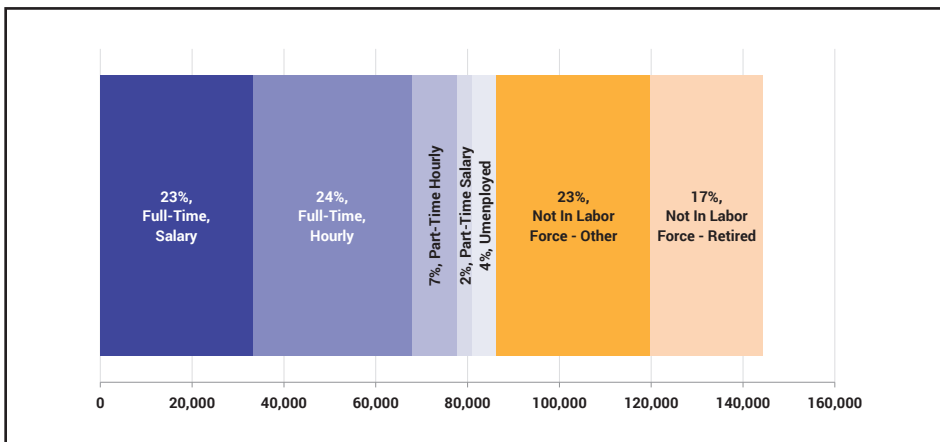
\* Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at [UnitedForALICE.org/Methodology](http://UnitedForALICE.org/Methodology)

## ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who are unemployed and a large number who are working. However, a significant portion of 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. There is also a high number of workers outside of the labor force (people who are not employed and not looking for work), which has helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

## Labor Status, Population 16 and Over, Bay County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Bay County, 2018		
Town	Total HH	% ALICE & Poverty
Callaway	5,500	45%
Cedar Grove CDP	1,205	55%
Laguna Beach CDP	1,952	40%
Lower Grand Lagoon CDP	1,992	46%
Lynn Haven	7,632	34%
Lynn Haven CCD	9,432	33%
Mexico Beach	738	34%
Mexico Beach CCD	1,550	28%
Panama City	15,197	54%
Panama City Beach	5,490	32%
Panama City Beaches CCD	16,988	36%
Panama City CCD	35,675	49%
Parker	1,797	45%
Pretty Bayou CDP	1,435	32%
Southport CCD	3,884	38%
Springfield	3,379	63%
Tyndall AFB CDP	810	23%
Upper Grand Lagoon CDP	6,615	36%
Youngstown CCD	2,670	50%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.