

FINANCIAL HARDSHIP AMONG VETERANS: ESCAMBIA & SANTA ROSA COUNTIES

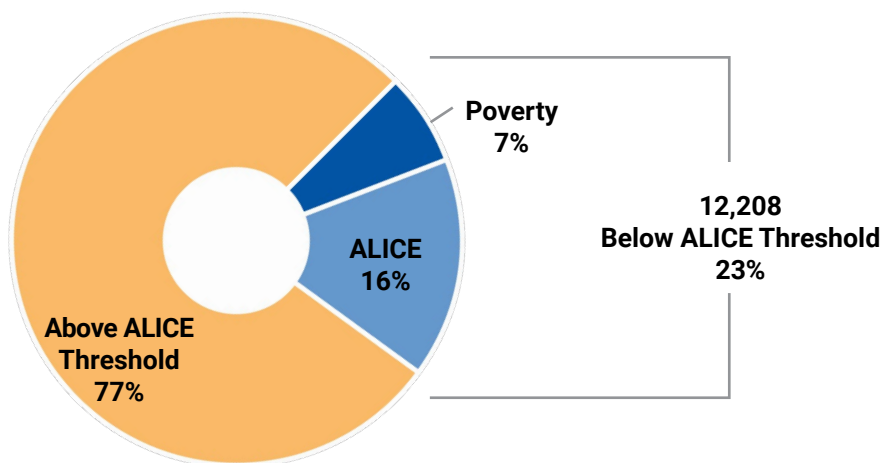
In 2019, there were 54,392 military veterans in Escambia and Santa Rosa counties. Overall, a majority of them have fared better economically than nonveterans, in line with a belief that our nation must meet veterans' basic needs given their service and sacrifice.

Yet in 2019, a substantial 12,208 of those who served our country struggled to make ends meet. According to the Federal Poverty Level (FPL), 7% of veterans in our community (3,768) lived in poverty in 2019. But [United For ALICE](#) data shows that another 16% (8,440) – more than twice as many – were also experiencing financial hardship, in households that earned above the FPL but not enough to afford the basics in the communities where they lived.

The reality is that almost one-quarter (23%) of all veterans in Escambia and Santa Rosa counties lived in a household with income below the ALICE Threshold of Financial Survival in 2019. This includes households in poverty as well as those who were **ALICE: Asset Limited, Income Constrained, Employed**. ALICE households don't earn enough to afford housing, child care, food, transportation, health care, a smartphone plan, and taxes – the basics needed to live and work in the modern economy. This ALICE in Focus Research Brief shows that there are veterans below the ALICE Threshold of all ages, races/ethnicities, in a variety of living arrangements and employment situations, across our community.

Veterans by Household, Escambia Co. & Santa Rosa Co., 2019

Number of Veterans = 54,392



Note: This research uses American Community Survey Public Use Microdata Samples (ACS PUMS) and focuses on veterans, whose ALICE status is determined by their household's income compared to local cost of living. The data does not include veterans who are unhoused or living in group quarters. In this brief, percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. All numbers are presented in the [ALICE Veterans Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019



KEY FINDINGS

- Of the 54,392 veterans in Escambia and Santa Rosa counties in 2019, 7% were below the FPL, and an additional 16% – more than twice as many – were ALICE.
- While there are veterans from most racial/ethnic groups in Escambia and Santa Rosa counties, economic inequities persist: 35% of Black veterans lived in households below the ALICE Threshold in 2019, compared to 23% of Hispanic and 21% of White veterans.
- In 2019, 37% of veterans living alone in Escambia and Santa Rosa counties were below the ALICE Threshold, compared to 20% of veterans living in households with other people.
- Veterans with disabilities faced higher rates of financial hardship in Escambia and Santa Rosa counties: 31% lived in a household with income below the ALICE Threshold, compared to 20% of veterans without disabilities.
- In Escambia and Santa Rosa counties, significantly more veterans who were not in the labor force (34%) were below the ALICE threshold than veterans who were working (11%).

DEFINING VETERAN STATUS

In this Brief, veterans are defined as those who were “on active duty in the past, but not now” as reported in the 2019 [U.S. Census Bureau’s American Community Survey](#) (ACS). This ALICE research uses the ACS definition and dataset because it is the only public source that includes both veteran status and the information needed to determine a person’s ALICE household status – their household composition, income, and location. The ACS asks whether each member of a household has ever served on active duty in the U.S. Armed Forces, Reserves, or National Guard.

This ALICE in Focus analysis does not include:

- **Veterans living in Census-defined “group quarters”:** This includes 6,968 veterans in Florida living in non-institutional group quarters (such as college dormitories or group homes) and 18,232 in institutional group quarters (such as nursing homes or correctional facilities). Because the cost of living in these settings differs substantially from the cost of living in a household, the ALICE status of these veterans cannot be determined.
- **Veterans experiencing homelessness:** The ACS does not fully capture veterans who are not living permanently in households. However, the U.S. Department of Housing and Urban Development’s Point-In-Time Estimate of Homelessness reported 2,436 homeless veterans in Florida in 2020.

KEY TERMS

ALICE: Asset Limited, Income Constrained, Employed

These households earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. While the FPL for a family of four in 2019 was \$25,750, the average bare-minimum cost of living for a family in Florida according to the ALICE Household Survival Budget was nearly \$70,000.

ALICE Threshold

Derived from the Household Survival Budget, the average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for various household types for every U.S. state and county.

Below ALICE Threshold

Includes children in both poverty-level and ALICE households combined.

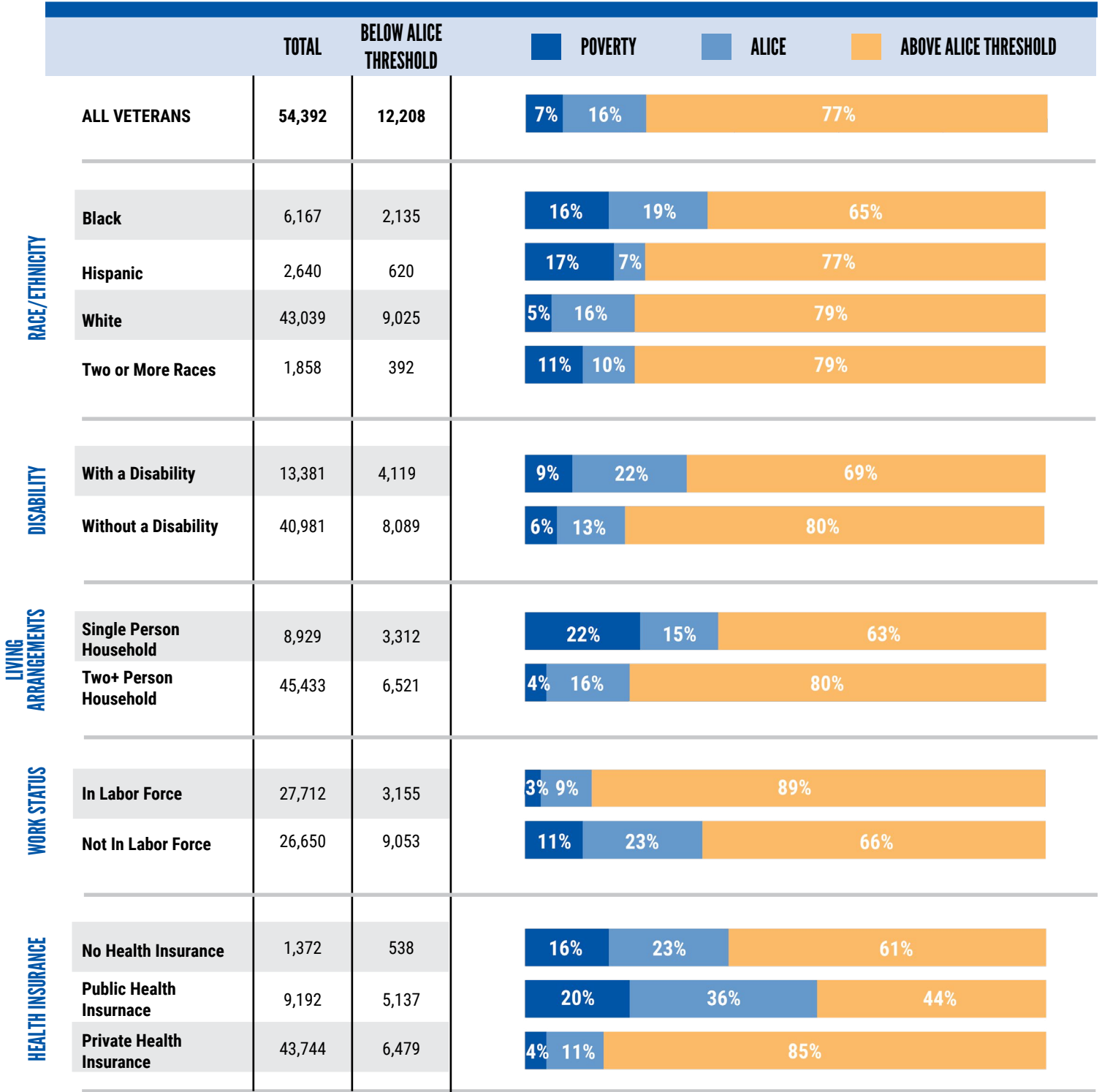
ALICE VETERANS DATA DASHBOARD

Visit the ALICE Veterans Data Dashboard to explore data on children living in hardship by:

- State, regional, and local geographies
- Demographic categories including children’s age, race/ethnicity, disability, and nativity
- Household characteristics like work status and living arrangements
- Access to critical resources

Visit UnitedForALICE.org/Focus-Veterans

Veterans by Household Financial Status and Key Demographics, Escambia Co. & Santa Rosa Co., 2019



Note: Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. The groups shown in this figure overlap across categories (Race/Ethnicity, Disability Status, Living Arrangements, and Workers). All racial categories except Two or More Races are for one race alone. The Hispanic group may include children of any race. The Work category includes only veterans age 17–64. View more on the [ALICE Veterans Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

NEXT STEPS

Capturing the true extent of financial hardship among veterans is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There's a lot more to be done to change the trajectory for veterans who are struggling to make ends meet. Visit UnitedForALICE.org to learn more, then share this data with stakeholders in your community.

Learn more with:

- The [ALICE Veterans Data Dashboard](#), to dig deeper into demographics, and local geographies
- [Resources related to veterans and financial hardship](#), including the references linked in this Research Brief, as well as additional resources that offer important context and even deeper analysis
- [The Pandemic Divide: An ALICE Analysis of National COVID Surveys](#) (2021) and other resources on the ALICE and COVID-19 webpage, to see the impacts of the pandemic on ALICE
- The [ALICE Wage Tool](#), to explore wage levels by geography and occupation

Connect with stakeholders:

- Contact [United Way of West Florida](#) for support and volunteer opportunities
- [Connect with members of the committees that support this work](#), including the ALICE in Focus National Research Advisory Committee for Veterans, and the ALICE in Focus National Leadership Committee for Veterans
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#)
- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for veterans who have been [historically undercounted](#).

United For ALICE is a driver of innovative research and action around financial hardship. The data and analysis are shared with United Ways, corporations, foundations, government, and nonprofits to inform policy and promote positive change.

United For ALICE partners with United Way of West Florida to bring the ALICE research to our community.



**United Way
of West Florida**

The ALICE in Focus Series utilizes the Household Survival Budget and the ALICE Threshold to analyze the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each "Focus" in the series highlights a different demographic group. For more details about the ALICE in Focus Series methodology, go to UnitedForALICE.org/Methodology.