Capital Area
Community Action
Agency

2025 COMMUNITY NEEDS ASSESSMENT

2025 Community Needs Assessment

Capital Area Community Action Agency, Inc. is dedicated to helping people become self-sufficient and live prosperous lives. The agency serves a region comprised of eight rural and suburban counties. Over the past few years after suffering through the pandemic, major storms, inflation, the government shutdown, and a recessive economy, public demands for service from the agency continue to grow.

The census shows 436,731 people live in the 4,890.66 square mile report area defined for this assessment according to the 5-year estimates of the U.S. Census Bureau American Community Survey 2019–23. Demographic data helps to inform the agency's board of directors and program staff to help make better strategic decisions focusing on the most vulnerable populations while working to maximize efforts to support true transformational change for residents to move out of poverty.

The agency receives federal funding from the Community Services Block Grant (CSBG), which requires it to conduct a community needs assessment every five years. The enclosed assessment satisfies this requirement. After an analysis of this assessment, the agency will continue to carry forward strategic plan initiatives from the past, while exploring new opportunities for growth and service to the communities it serves.

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Executive Summary

Section 1 of the report give a demographic overview of the total eight county service area. It compares the population by gender, age, race and ethnicity, and identifies the number of residents in poverty for each demographic. Section 2 includes the demographic and socio-economic profile of the residents by county. It identifies key needs and challenges, and recommendations and action priorities for each county.

Key Issues & Challenges

Counties in the service area have the same needs and challenges. Data shows them as follows:

- Infrastructure, Transportation & Rural Disadvantage

  Rural geography, long commutes, limited public transit, and potential broadband/digital access gaps magnify the disadvantage for low-income residents in reaching jobs, services and education.

- Housing Stability and Cost Burden

  Even though homeownership is relatively high in the area, low-income households may struggle with maintenance, aging housing stock, or seasonal/part-time incomes. Rental households may face cost burdens or sub-standard living conditions; the rental market in a rural coastal county may be limited.

- Economic Opportunity & Livable Wages

  A sizeable portion of the population is living at or below poverty, indicating limited access to stable, well-paying employment. Given the rural geography of most of the counties, employment opportunities may be fewer, seasonal (tourism, fishing, coastal industries) or less diversified.

- Education & Skills Building

  The relatively low levels of post-secondary education and higher share of adults without a high school diploma suggest a mismatch between workforce skills and job opportunities. Without targeted adult education, credentialing, work-based learning or career pathways, low-income residents are at a disadvantage.

- Health & Basic Needs

  The uninsured rate and likely health disparities mean that low-income residents may face unmet health needs, which in turn limit ability to work or attend school. Rural geography may compound access issues. Also, basic services like childcare, reliable transportation, internet access may be under-resourced in low-income households.

- Coordination and Targeted Outreach

  Services may be available, but low-income residents may face awareness, trust, transportation, eligibility or referral barriers. Coordination among nonprofits, local government, and service providers may be needed to ensure connected pathways rather than fragmented supports.

Recommendations & Action Priorities

Recommendation A: Promote Housing Stability & Infrastructure Equity

- Expand rental assistance or cost-burden relief programs for low-income households facing high rent burdens.
- Offer home-maintenance and energy-efficiency upgrade programs for low-income homeowners to reduce utility burden and preserve housing affordability.
- Improve transit options in low-income neighborhoods (bus, shuttle services) and ensure reliable connectivity to employment, education, health services.
- Leverage broadband/high-connectivity levels to expand remote-work opportunities, tele-education and telehealth for low-income residents.

Recommendation B: Expand Economic Opportunity & Workforce Pathways

- Develop or expand job-training programs in the county aligned with local economic sectors (tourism/hospitality, fisheries/aquaculture/coastal industries, construction, health care, technology).
- Partner with local employers to create apprenticeships, internships, and paid work experiences for low-income residents and youth.
- Provide wrap-around supports (transportation stipends, childcare, mentorship) so low-income adults can engage in training or employment.
- Encourage micro-enterprise, entrepreneurship among low-income households, especially given potential for local small business (tourism, guest services, local craft/fisheries markets) via coaching and small grants.

Recommendation C: Strengthen Education, Youth Supports & Adult Learning

- Expand adult education and credentialing opportunities accessible locally or via hybrid/remote models for low-income residents.
- Increase early childhood education access and after-school/summer enrichment for children in poverty, to support school readiness and long-term success.
- Partner with regional colleges, technical schools, and community organizations to build clear career-pathway programs for youth and adults in low-income households.

<u>Recommendation D: Improve Access to Health, Wellness & Basic Services</u>

- Increase outreach and enrollment efforts for health insurance and coverage among uninsured; establish mobile clinics or telehealth services to reach remote parts of the county.
- Expand mental health and substance-use supports, especially for low-income populations who may face stress, isolation, or barriers to care.
- Address food insecurity by expanding food pantries, mobile food delivery, community gardens, and school-based nutrition supports particularly in high-poverty areas.
- Ensure low-income residents have access to broadband and devices, enabling remote work, online education, telehealth, and access to services.

<u>Recommendation E: Coordination and Targeted Outreach</u>

- Engage residents living in poverty in the design and evaluation of programs to ensure services are culturally responsive, accessible, and meet real needs.
- Coordinate across sectors—nonprofits, government agencies, health systems, educational institutions—to reduce duplication, increase access and create seamless support pathways.
- Develop data-collection systems to track progress (poverty reduction, employment outcomes, educational attainment, housing stability) and refine interventions over time.
- Focus on place-based strategies—prioritize neighborhoods or coastal communities with higher poverty levels to concentrate resources and create visible impact.

SECTION I – TOTAL SERVICE AREA DATA

The first section gives demographic information on the aggregate service area. The National Community Action Partnership's Data Hub provided the information in this report. This Hub is an online tool with multiple features that allow for the efficient use of data and mapping as part of a larger community needs assessment process. In the Hub, Community Action Agencies can measure and visually represent the fundamental drivers of poverty in their communities through an array of census data sets and a report generator.

The subsequent sections will outline the demographics of each of the eight counties in the service area. It includes an executive summary, background, population, needs analysis, key challenges and recommendations for each county. The service area includes Calhoun, Franklin, Gadsden, Gulf, Jefferson, Leon, Liberty and Wakulla counties.

CAPITAL AREA COMMUNITY ACTION AGENCY

TOTAL SERVICE AREA DATA
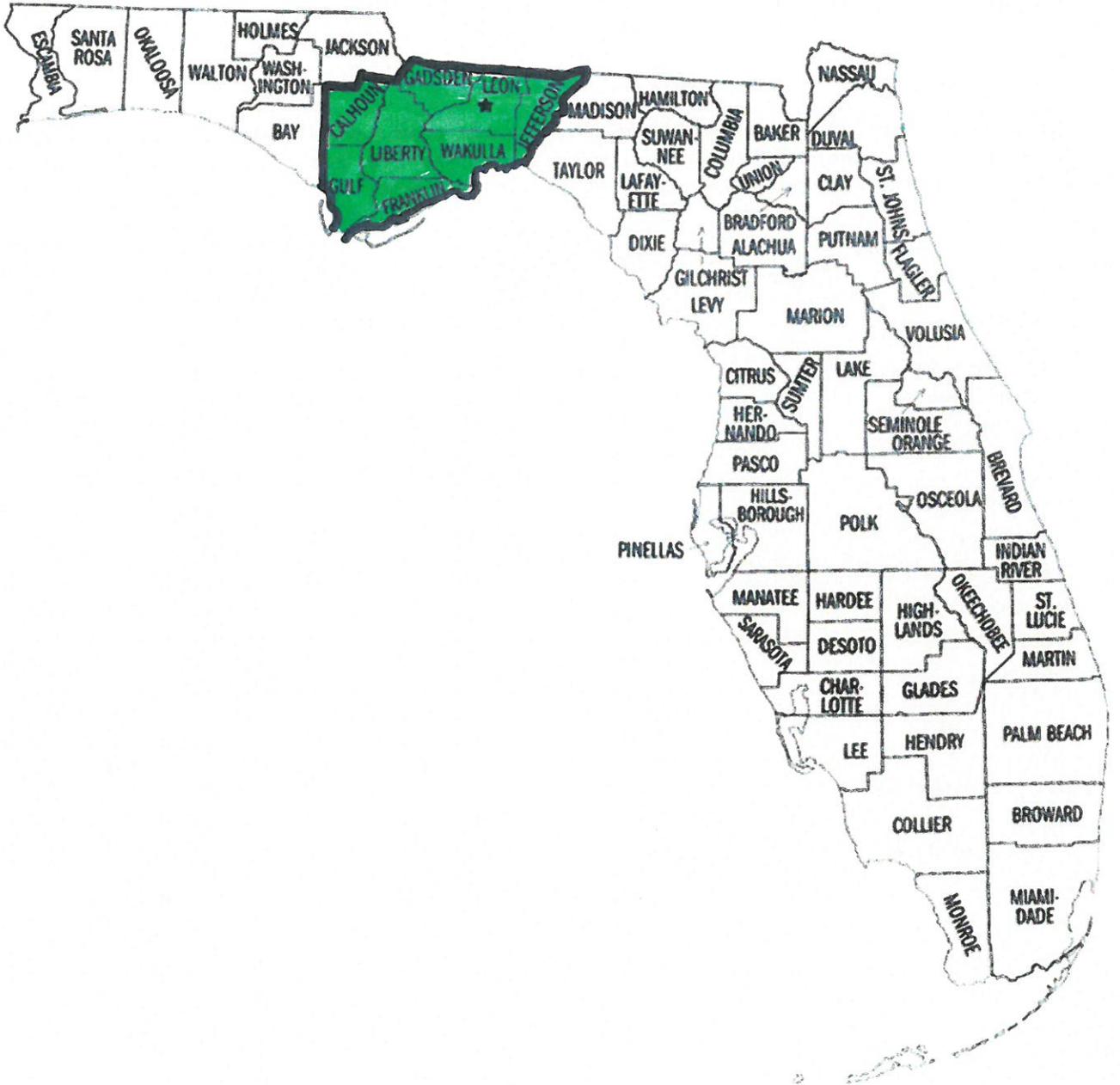
Community Action Partnership Report

Counties in Service Area

Calhoun County, FL
Gulf County, FL
Liberty County, FL

Franklin County, FL
Jefferson County, FL
Wakulla County, FL

Gadsden County, FL
Leon County, FL

Population Profile

Total Population

The census shows 436,731 people live in the 4,890.66 square mile report area defined for this assessment according to the U.S. Census Bureau American Community Survey 2019-23 5-year estimates. The population density for this area, estimated at 89 persons per square mile, is less than the national average population density of 94 persons per square mile.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Report Location	436,731	4,890.66	89
Calhoun County, FL	13,593	567.34	24
Franklin County, FL	12,418	545.00	23
Gadsden County, FL	43,642	516.38	85
Gulf County, FL	14,772	553.46	27
Jefferson County, FL	14,713	598.08	25
Leon County, FL	295,335	668.43	442
Liberty County, FL	7,650	835.56	9
Wakulla County, FL	34,608	606.42	57
Florida	21,928,881	53,654.21	409
United States	332,387,540	3,533,298.58	94

Total Population by Gender

Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	214,634	222,097	49.15%	50.85%
Calhoun County, FL	7,619	5,974	56.05%	43.95%
Franklin County, FL	6,924	5,494	55.76%	44.24%
Gadsden County, FL	20,907	22,735	47.91%	52.09%
Gulf County, FL	8,477	6,295	57.39%	42.61%
Jefferson County, FL	7,680	7,033	52.20%	47.80%
Leon County, FL	139,811	155,524	47.34%	52.66%
Liberty County, FL	4,338	3,312	56.71%	43.29%
Wakulla County, FL	18,878	15,730	54.55%	45.45%
Florida	10,773,620	11,155,261	49.13%	50.87%
United States	164,545,087	167,842,453	49.50%	50.50%

Total Population by Age Groups, Total

This indicator reports the total population of the report area by age groups.

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Report Location	21,360	61,122	73,365	57,989	52,557	48,638	51,107	70,593
Calhoun County, FL	641	2,072	934	1,961	1,734	1,885	1,938	2,428
Franklin County, FL	455	1,446	606	1,664	1,495	1,485	2,010	3,257
Gadsden County, FL	2,550	7,141	3,357	4,759	5,643	5,515	6,192	8,485
Gulf County, FL	526	1,663	879	1,928	2,016	1,964	2,327	3,469
Jefferson County, FL	604	1,925	1,225	1,673	1,521	1,886	2,274	3,605
Leon County, FL	14,560	40,371	63,256	40,831	33,733	29,573	30,465	42,546
Liberty County, FL	280	1,188	682	1,244	1,068	1,112	1,023	1,053
Wakulla County, FL	1,744	5,316	2,426	3,929	5,347	5,218	4,878	5,750
Florida	1,114,328	3,191,038	1,773,216	2,779,896	2,738,113	2,725,323	2,976,234	4,630,733
United States	18,939,899	54,705,39	30,307,61	45,497,632	43,492,887	40,847,713	42,626,382	55,970,047

Population Age 0-4

Of the estimated 436,731 total population in the report area, an estimated 21,360 are children under the age of five (5), representing 4.89% of the population. Data is based on the latest U.S. Census Bureau American Community Survey 5-year estimates. The number of children under age 5 is relevant because this population has unique needs which are considered separately from other age groups.

Report Area	Total Population	Population Age 0-4	Percent Population Age 0-4
Report Location	436,731	21,360	4.89%
Calhoun County, FL	13,593	641	4.72%
Franklin County, FL	12,418	455	3.66%
Gadsden County, FL	43,642	2,550	5.84%
Gulf County, FL	14,772	526	3.56%
Jefferson County, FL	14,713	604	4.11%
Leon County, FL	295,335	14,560	4.93%
Liberty County, FL	7,650	280	3.66%
Wakulla County, FL	34,608	1,744	5.04%
Florida	21,928,881	1,114,328	5.08%
United States	332,387,540	18,939,899	5.70%

Population Age 65+

Of the estimated 436,731 total population in the report area, an estimated 70,593 persons are adults aged 65 and older, representing 16.16% of the population. Data is based on the latest U.S. Census Bureau American Community Survey 5-year estimates. The number of older adults in the report area is relevant because this population has unique needs that are considered separately from other age groups.

Report Area	Total Population	Population Age 65+	Population Age 65+, Percent
Report Location	436,731	70,593	16.16%
Calhoun County, FL	13,593	2,428	17.86%
Franklin County, FL	12,418	3,257	26.23%
Gadsden County, FL	43,642	8,485	19.44%
Gulf County, FL	14,772	3,469	23.48%
Jefferson County, FL	14,713	3,605	24.50%
Leon County, FL	295,335	42,546	14.41%
Liberty County, FL	7,650	1,053	13.76%
Wakulla County, FL	34,608	5,750	16.61%
Florida	21,928,881	4,630,733	21.12%
United States	332,387,540	55,970,047	16.84%

Population with Any Disability

This indicator reports the percentage of the total civilian non-institutionalized population with a disability. The report area has a total population of 418,903 for whom disability status has been determined, of which 59,818 or 14.28% have any disability. This indicator is relevant because disabled individuals may require targeted services and outreach by providers.

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with Disability, Percent
Report Location	418,903	59,818	14.28%
Calhoun County, FL	11,836	2,849	24.07%
Franklin County, FL	10,853	2,334	21.51%
Gadsden County, FL	40,994	8,037	19.61%
Gulf County, FL	12,233	2,579	21.08%
Jefferson County, FL	13,530	2,762	20.41%
Leon County, FL	291,499	35,710	12.25%
Liberty County, FL	6,199	1,537	24.79%
Wakulla County, FL	31,759	4,010	12.63%
Florida	21,591,588	2,924,178	13.54%
United States	327,425,278	42,703,063	13.04%

Household Income

Median annual household incomes in the report area for 2023 are shown in the table below. Since this reports a median amount, a "Report Area" value is not able to be calculated.

Report Area	Estimated Population	Median Household Income
Calhoun County, FL	11,847	$47,523
Franklin County, FL	11,386	$55,816
Gadsden County, FL	42,553	$51,288
Gulf County, FL	13,859	$66,806
Jefferson County, FL	14,183	$59,967
Leon County, FL	279,835	$66,063
Liberty County, FL	6,212	$51,523
Wakulla County, FL	33,663	$72,916
Florida	22,108,759	$73,283
United States	326,104,344	$77,719

Poverty - Population Below 185% FPL

In the report area 33.52% or 135,517 individuals for whom poverty status is determined are living in households with income below 185% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population with Income Below 185% FPL	Population with Income Below 185% FPL, Percent
Report Location	404,255	135,517	33.52%
Calhoun County, FL	11,801	5,649	47.87%
Franklin County, FL	10,825	3,764	34.77%
Gadsden County, FL	40,646	19,460	47.88%
Gulf County, FL	12,168	3,577	29.40%
Jefferson County, FL	13,486	4,750	35.22%
Leon County, FL	277,659	89,282	32.16%
Liberty County, FL	6,199	2,210	35.65%
Wakulla County, FL	31,471	6,825	21.69%
Florida	21,459,978	5,965,075	27.80%
United States	324,567,147	84,044,244	25.89%

Population in Poverty by Gender

This indicator reports the population in poverty in the report area by gender. The percentage values could be interpreted as, for example, *"Of all the male population within the report area, the proportion living in households with income below the federal poverty level is (value).*

Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	33,360	40,914	17.06%	19.60%
Calhoun County, FL	1,165	1,341	19.26%	23.31%
Franklin County, FL	896	978	16.68%	17.94%
Gadsden County, FL	5,439	5,804	27.75%	27.58%
Gulf County, FL	653	759	10.94%	12.24%
Jefferson County, FL	1,131	1,609	17.23%	23.25%
Leon County, FL	22,573	28,878	16.94%	20.00%
Liberty County, FL	539	751	18.61%	22.74%
Wakulla County, FL	964	794	6.09%	5.08%
Florida	1,213,074	1,494,624	11.55%	13.64%
United States	18,016,757	22,373,288	11.26%	13.60%

Population in Poverty by Ethnicity Alone

This indicator reports the population in poverty in the report area by ethnicity alone.
The percentage values could be interpreted as, for example, *"Of all the Hispanic population within the report area, the proportion living in households with income below the federal poverty level is (value)."*

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Report Location	6,751	67,523	23.62%	17.97%
Calhoun County, FL	262	2,244	67.35%	19.66%
Franklin County, FL	21	1,853	7.09%	17.60%
Gadsden County, FL	1,698	9,545	34.65%	26.70%
Gulf County, FL	94	1,318	31.23%	11.11%
Jefferson County, FL	154	2,586	28.15%	19.99%
Leon County, FL	4,454	46,997	21.35%	18.30%
Liberty County, FL	35	1,255	11.71%	21.27%
Wakulla County, FL	33	1,725	3.33%	5.66%
Florida	872,837	1,834,861	15.08%	11.71%
United States	10,467,411	29,922,634	16.89%	11.39%

Population in Poverty by Race, Total

This indicator reports the total population in poverty in the report area by race alone.

Report Area	Non-Hispanic White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	31,389	32,828	408	1,836	43	2,592	5,178
Calhoun County, FL	1,574	408	3	43	0	87	391
Franklin County, FL	1,679	162	0	0	0	4	29
Gadsden County, FL	1,796	7,793	355	0	0	846	453
Gulf County, FL	1,264	110	0	0	0	12	26
Jefferson County, FL	775	1,645	0	85	0	37	198
Leon County, FL	21,719	22,402	38	1,691	43	1,585	3,973
Liberty County, FL	1,164	75	0	0	0	8	43
Wakulla County, FL	1,418	233	12	17	0	13	65
Florida	1,315,830	632,340	11,506	62,788	1,607	217,185	466,442
United States	20,312,310	8,404,656	617,308	1,884,376	104,976	3,933,913	5,132,506

Seniors in Poverty

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5-year data, an average of 10.4% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 10.4%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	68,163	7,122	10.4%
Calhoun County, FL	2,146	239	11.1%
Franklin County, FL	3,154	248	7.9%
Gadsden County, FL	8,277	1,220	14.7%
Gulf County, FL	3,348	215	6.4%
Jefferson County, FL	3,393	656	19.3%
Leon County, FL	41,278	3,992	9.7%
Liberty County, FL	971	141	14.5%
Wakulla County, FL	5,596	411	7.3%
Florida	4,528,843	514,775	11.4%
United States	54,579,391	5,654,531	10.4%

Education

Attainment - Overview

Educational Attainment shows the distribution of the highest level of education achieved in the report area, and helps schools and businesses to understand the needs of adults, whether it be workforce training or the ability to develop science, technology, engineering, and mathematics opportunities. Educational attainment is calculated for persons over 25 years old, and is an estimated average for the period from 2019 to 2023.

For the selected area, 22.10% have at least a college bachelor's degree, while 25.30% stopped their formal educational attainment after high school.

Report Area	No High School Diploma	High School Only	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Report Location	9.81%	25.30%	18.59%	8.16%	22.10%	16.05%
Calhoun County, FL	18.2%	42.8%	20.1%	5.9%	9.2%	3.9%
Franklin County, FL	16.9%	31.1%	20.0%	6.7%	14.0%	11.3%
Gadsden County, FL	18.7%	35.9%	19.1%	6.2%	13.0%	7.1%
Gulf County, FL	13.3%	30.9%	21.8%	9.6%	15.4%	9.1%
Jefferson County, FL	12.3%	38.7%	21.7%	8.5%	11.8%	7.1%
Leon County, FL	6.3%	18.8%	17.6%	8.7%	27.6%	21.0%
Liberty County, FL	21.0%	41.1%	14.9%	7.3%	8.6%	7.2%
Wakulla County, FL	12.5%	37.0%	21.5%	7.7%	13.6%	7.6%
Florida	10.4%	27.4%	18.9%	10.1%	20.7%	12.5%
United States	10.6%	26.2%	19.4%	8.8%	21.3%	13.7%

Adult Literacy

Literacy data published by the Program for the International Assessment of Adult Competencies (PIACC) breaks adult literacy into three different "Levels". Those reported as Level 1 are at risk for being able to understand printed material. Those at the upper end of Level 1 can read and understand the text well enough to be able to perform small task, but might have difficulty understanding or drawing inferences from multiple forms of text. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate.

Report Area	Population Ages 16-74	Total At or Below Level 1	At or Below Level 1	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
Report Location	333,502	70,911	21.3%	57,566	17.3%	84,397	25.3%
Calhoun County, FL	10,782	3,148	29.2%	2,437	22.6%	3,828	35.5%
Franklin County, FL	9,078	2,415	26.6%	2,033	22.4%	2,787	30.7%
Gadsden County, FL	33,889	12,166	35.9%	10,743	31.7%	13,589	40.1%
Gulf County, FL	12,639	3,084	24.4%	2,452	19.4%	3,653	28.9%
Jefferson County, FL	10,891	3,147	28.9%	2,614	24%	3,681	33.8%
Leon County, FL	225,284	40,101	17.8%	31,540	14%	48,887	21.7%
Liberty County, FL	6,645	1,967	29.6%	1,641	24.7%	2,312	34.8%
Wakulla County, FL	24,294	4,883	20.1%	4,106	16.9%	5,661	23.3%
Florida	14,889,019	3,521,466	23.7%	2,965,513	19.9%	4,081,255	27.4%
United States	235,567,157	51,401,095	21.8%	42,569,858	18.1%	60,378,678	25.6%

Access - Head Start

Head Start is a program designed to help children from birth to age five who come from families at or below poverty level. The program's goal is to help children become ready for kindergarten while also providing the needed requirements to thrive, including health care and food support.

This indicator reports the number and rate of Head Start program facilities per 10,000 children under age 5. Head Start facility data is acquired from the US Department of Health and Human Services (HHS) 2024 Head Start locator. Population data is from the 2020 US Decennial Census. The report area has a total of 29 Head Start programs with a rate of 13.57 per 10,000 children under 5 years old.

Report Area	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children Under Age 5)
Report Location	21,376	29	13.57
Calhoun County, FL	640	2	31.25
Franklin County, FL	431	2	46.4
Gadsden County, FL	2,267	9	39.7
Gulf County, FL	556	4	71.94
Jefferson County, FL	596	2	33.56
Leon County, FL	14,879	8	5.38
Liberty County, FL	366	0	0
Wakulla County, FL	1,641	2	12.19
Florida	1,030,284	1,007	9.77
United States	18,515,341	21,035	11.36

Access - Preschool Enrollment (Age 3-4)

This indicator reports the percentage of the population age 3-4 that is enrolled in school. This indicator helps identify places where preschool opportunities are either abundant or lacking in the educational system.

Report Area	Population Age 3-4	Population Age 3-4 Enrolled in School	Population Age 3-4 Enrolled in School, Percent
Report Location	9,011	4,560	50.60%
Calhoun County, FL	293	45	15.36%
Franklin County, FL	118	86	72.88%
Gadsden County, FL	1,533	859	56.03%
Gulf County, FL	333	215	64.56%
Jefferson County, FL	221	112	50.68%
Leon County, FL	5,617	2,843	50.61%
Liberty County, FL	141	102	72.34%
Wakulla County, FL	755	298	39.47%
Florida	472,921	232,361	49.13%
United States	7,932,435	3,615,142	45.57%

Households by Composition and Relationship to Householder

This indicator reports households by composition and relationship to householder.

Report Area	Total Households	Married Family Households	Single Male Family Households	Single Female Family Households	Non-Family Households
Report Location	172,917	65,514	7,318	24,962	75,123
Calhoun County, FL	4,625	2,069	229	645	1,682
Franklin County, FL	4,918	2,325	189	656	1,748
Gadsden County, FL	16,485	6,135	832	3,701	5,817
Gulf County, FL	5,800	3,026	199	628	1,947
Jefferson County, FL	5,675	2,457	194	1,012	2,012
Leon County, FL	120,673	41,807	4,972	16,548	57,346
Liberty County, FL	2,554	1,095	90	549	820
Wakulla County, FL	12,187	6,600	613	1,223	3,751
Florida	8,550,911	3,992,583	442,513	1,089,364	3,026,451
United States	127,482,865	60,193,570	6,433,814	15,592,781	45,262,700

Housing Costs - Cost Burden (30%)

This indicator reports the percentage of the households where housing costs are 30% or more of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 172,917 total households in the report area, 53,344 or 30.85% of the population live in cost- burdened households.

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
Report Location	172,917	53,344	30.85%
Calhoun County, FL	4,625	878	18.98%
Franklin County, FL	4,918	1,104	22.45%
Gadsden County, FL	16,485	4,082	24.76%
Gulf County, FL	5,800	1,285	22.16%
Jefferson County, FL	5,675	1,245	21.94%
Leon County, FL	120,673	41,513	34.40%
Liberty County, FL	2,554	530	20.75%
Wakulla County, FL	12,187	2,707	22.21%
Florida	8,550,911	2,913,660	34.07%
United States	127,482,865	37,330,839	29.28%

Severely Cost-Burdened Households by Tenure, Total

This data shows the number of households that spend more than 50% of the household income on housing costs. In the report area, there were 27,710 severely cost burdened households according to the U.S. Census Bureau American Community Survey (ACS) 2019- 2023 5-year estimates. The data for this indicator is only reported for households where household housing costs and income earned was identified in the American Community Survey.

Housing Costs - Cost Burden, Severe (50%)

Report Area	Total Households	Severely Burdened Households	Severely Burdened Households, Percent
Report Location	172,917	27,710	16.03%
Calhoun County, FL	4,625	428	9.25%
Franklin County, FL	4,918	465	9.46%
Gadsden County, FL	16,485	2,326	14.11%
Gulf County, FL	5,800	584	10.07%
Jefferson County, FL	5,675	658	11.59%
Leon County, FL	120,673	22,030	18.26%
Liberty County, FL	2,554	265	10.38%
Wakulla County, FL	12,187	954	7.83%
Florida	8,550,911	1,421,064	16.62%
United States	127,482,865	17,661,218	13.85%

This indicator reports the percentage of the households where housing costs are 50% or more total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels.

Housing Quality - Substandard Housing

This indicator reports the number and percentage of owner and renter-occupied housing units, having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard. Of the 172,917 total occupied housing units in the report area, 56,596 or 32.73% have one or more substandard conditions.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Report Location	172,917	56,596	32.73%
Calhoun County, FL	4,625	1,067	23.07%
Franklin County, FL	4,918	1,158	23.55%
Gadsden County, FL	16,485	4,483	27.19%
Gulf County, FL	5,800	1,402	24.17%
Jefferson County, FL	5,675	1,363	24.02%
Leon County, FL	120,673	43,577	36.11%
Liberty County, FL	2,554	593	23.22%
Wakulla County, FL	12,187	2,953	24.23%
Florida	8,550,911	3,113,323	36.41%
United States	127,482,865	40,765,129	31.98%