

FAMILY LIFE

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STRATEGIC DIRECTION FOR FAMILY LIFE

The family life chapter includes the following:

- Overview
- Economic Status of Families (including Hunger)
- Family Stability
- Child Care
- Public Transportation

Analysis

Data from the indicators on family life suggest that St. Lucie County is in need of better jobs for many of its residents. The county performs poorly in terms of income, unemployment, poverty levels, and hunger. Attracting new businesses to St. Lucie County can positively impact these conditions. However, efforts to attract companies with better paying jobs to St. Lucie County may require improvements in schools. In addition, affordable housing is an issue for residents and may be an issue for businesses considering the county. The areas which pose the greatest levels for concern are:

Economic Status

- Per capita income – St. Lucie County's per capita income is well below the state rate and is below all three peer counties.
- Adjusted gross income – In terms of adjusted gross income, St. Lucie County is below the state level and two of three peer counties.
- Average wages – On this measure, St. Lucie County is lower than two of three peer counties.
- Unemployment – While unemployment has been trending down in St. Lucie County for the past four years, it is still higher than the state level and all three peer counties.
- Poverty rates – St. Lucie County exceeds two of three peer counties in terms of poverty rates.
- Children in poverty – Poverty rates for children under 5 exceed two of three peer counties and exceed all three peer counties for children age 5 to 17.
- Food insecure – St. Lucie County has more families classified as food insecure than the other peer counties.

Family Stability

- Female-headed households – The rate of female-headed households is 11% which is slightly below the state rate, but exceeds each of the three peer counties. Of the female-headed households, 40% live below the poverty level, more than in each of the peer counties.
- Housing – Home ownership is lower than two of three peer counties, while median home prices are higher than two of three counties.
- Overcrowded housing units – There are more overcrowded housing units in St. Lucie County than in peer counties.
- Household cost burden – The percentage of household income spent on housing is higher in St. Lucie County than two of three peer counties. It is especially high in Fort Pierce.
- Homelessness – St. Lucie County has the second highest homeless count among peer counties, but is dramatically lower than one peer county.

Child Care

- Availability – The number of child care programs increased, while capacity decreased in St. Lucie County.
- Affordability – The percentage of income spent on child care is below state rates, but slightly higher than the rates in two of three peer counties.

Consider the following strategic directions to address these concerns:

1. Develop, evaluate, improve, or expand efforts to bring new businesses into St. Lucie County which will offer higher paying jobs and bring income from outside the county. While retailers and service businesses which generate money within the county are important, St. Lucie County needs to have additional industries which bring in dollars from outside the county.
2. Develop, evaluate, improve, or expand programs to offer seed money for start-up businesses which will bring revenue from outside St. Lucie County into the community.
3. Evaluate and improve the schools in St. Lucie County to increase FCAT scores in order to make the county more attractive to new businesses.
4. Develop, evaluate, improve, or expand programs to attract teachers to St. Lucie County in order to improve schools.

5. Develop, evaluate, improve, or expand programs to provide affordable workforce housing for teachers, law enforcement, fire rescue, and other personnel which are key to the county's success.
6. Develop, evaluate, improve, or expand programs to include plans for affordable housing as an element of, or trade-off's for, future residential developments.
7. Develop, evaluate, improve, or expand programs to provide additional subsidized child care slots as affordable child care is an issue for many families.

INDICATORS

For children and families to thrive, the families' basic needs for economic security, adequate housing, and stable parent relationships must be met. Inadequate financial resources often result in poor nutrition and poor health care which can lead to diminished productivity and well-being. The impact of poverty is particularly great on children. Family stresses, caused by economic concerns and other issues, are reflected in divorce and more frequent household moves. For adults with dependent children on welfare, participation in the work force helps combat the negative outcomes of poverty and extends the amount of time that cash assistance is not needed for basic subsistence.

Economic Status of Families

- Income and unemployment
 - Per capita income
 - Reported income
 - Adjusted gross income
 - Wages and salaries
 - Interest and dividends
 - Unemployment
- Families and children in poverty
 - Poverty rates by age and median household income
 - Children in poverty
 - Eligibility for free or reduced meals in school
 - Hunger
- Welfare to work
 - Adults receiving diversion payment/service that remain off cash assistance for 12 months
 - Work-able Food Stamp customers participating in work or work related activities
 - TANF customers participating in work or work related activities

Family Stability

- Divorce (dissolution of marriage)
- Single parent households
- School moves (student population stability)
- Housing statistics
 - Home ownership
 - Median sales prices of single family homes
 - Median rent

- Overcrowded units
- Household cost burden (% of income spent on housing)
- Foreclosures (recent)
- Homeless count and demographics

Child Care

- Availability – number of programs
 - Total number of providers
 - Providers offering infant care
 - Requests for infant care
 - Ratio of requests to providers
 - Providers offering toddler care
 - Requests for toddler care (age 1 and 2)
- Subsidized child care
 - Average monthly number of children enrolled by age group
 - Number of children served by billing group
- Quality – Gold Seal programs, as percent of all programs
- Affordability—cost as a percent of income

Public Transportation

- Routes and fares

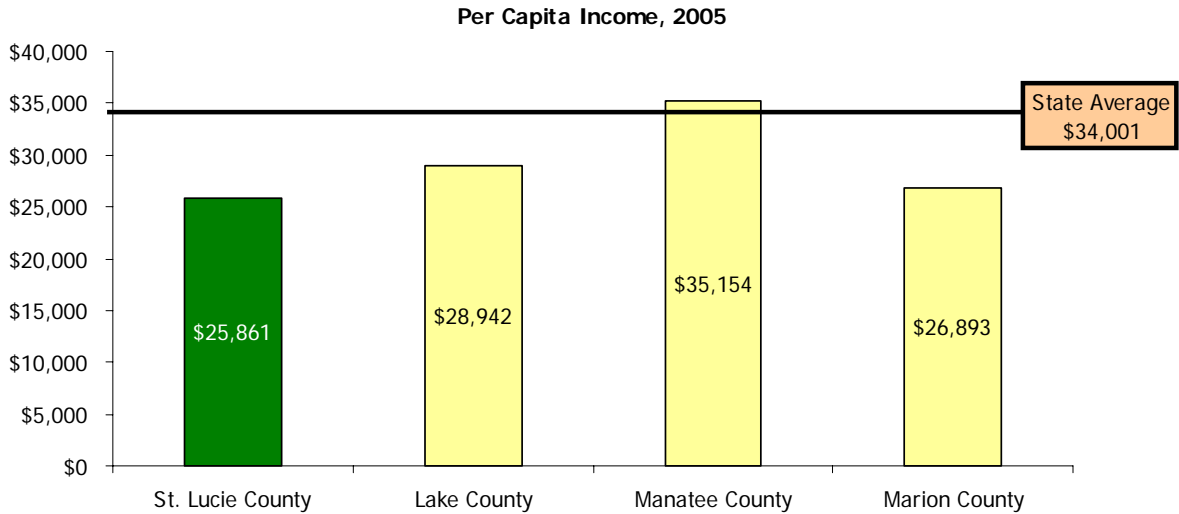
Economic Status of Families

Income and Unemployment

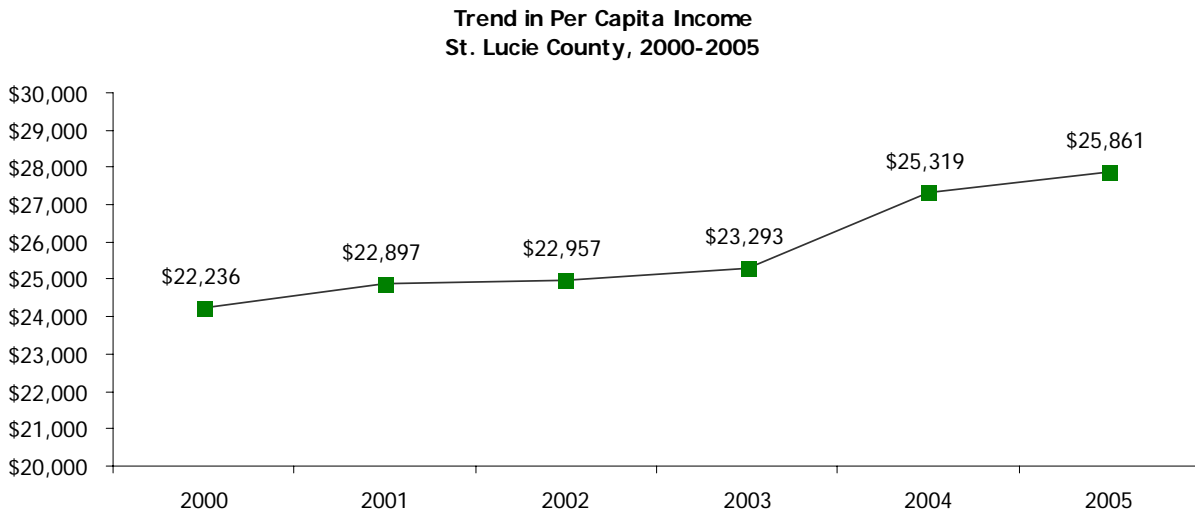
Common indicators of the economic status of a community are per capita income, reported income (average adjusted gross income), average wages, and unemployment.

Per capita income

St. Lucie County's per capita income in 2005 was \$25,861, below the state average of \$34,001 and below each of the three peer counties, according to the Florida Economic and Research Database. Per capita income in St. Lucie County has increased more rapidly in the past three years than the previous three. (Note: Per capita income is based on annualized total personal income and resident population.)



Source: Bureau of Economic and Business Research, University of Florida, citing U.S., Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System

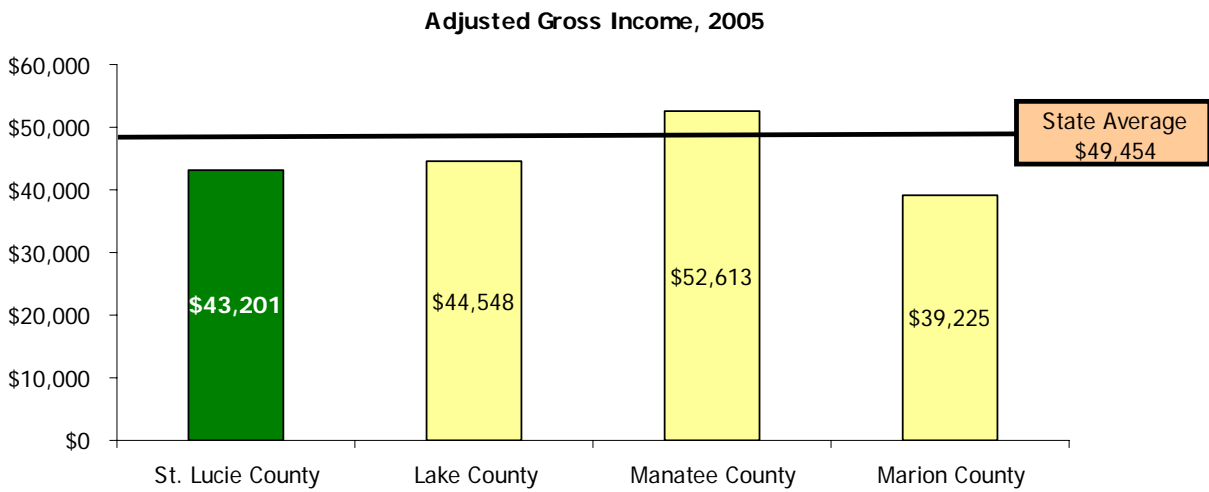


Source: Bureau of Economic and Business Research, University of Florida, citing U.S., Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System

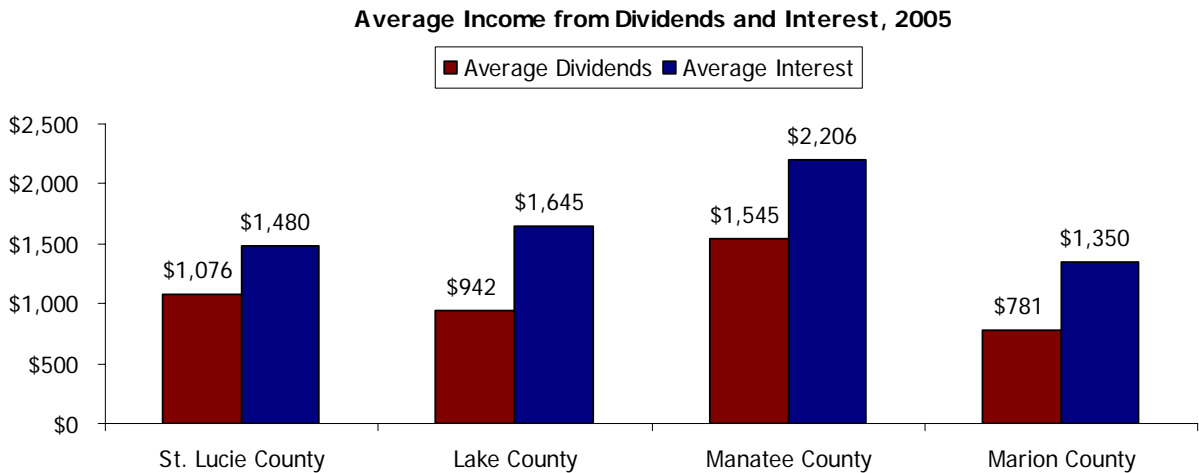
Reported Income

St. Lucie County has a lower per capita income and a higher poverty rate than two of three peer counties and an unemployment rate that is higher than all three peer counties.

Per capita income is only one view of income in a community. Incorporated into per capita income are earned income (wages and salaries), as well as dividends and interest income. Another indicator of overall income is the adjusted gross income. Adjusted gross income (AGI) is defined as gross income minus adjustments to income*. Using federal income tax data compiled by the Transactional Records Access Clearinghouse at Syracuse University, St. Lucie County falls below two of three peer counties in terms of average adjusted gross income, similar to the pattern for per capita income.



Source: Transactional Records Access Clearinghouse, Syracuse University

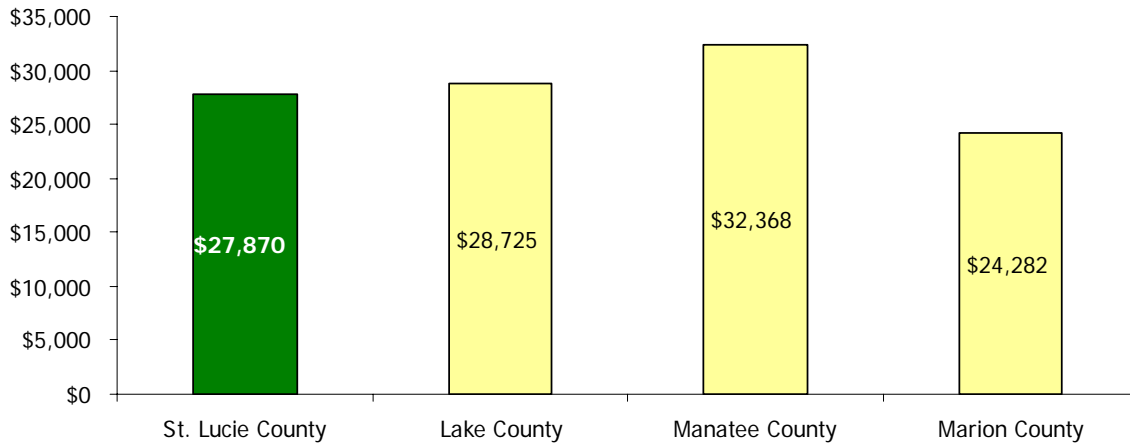


Source: Transactional Records Access Clearinghouse, Syracuse University. **No state totals available.**

*AGI is defined as your taxable income from all sources (including wages, interest, capital gains, income from retirement accounts, alimony paid *to* you) minus specific deductions (including but not limited to contributions to deductible retirement accounts, alimony paid *by* you, tuition, moving expenses).

Despite a relatively high national percentile ranking in terms of income from dividends (11th) and interest income (14th), St. Lucie County is in the 60th percentile in terms of wages and salaries. Workers in St. Lucie County were paid an average of \$27,870 per year based on data reported by the Transactional Records Access Clearinghouse at Syracuse University. This equates to an hourly wage of \$13.40 based on a 2,080 hour work-year. Wages in St. Lucie County are lower than two of the three peer counties. Only Marion County reports a lower average wage/salary. (State level data was not available from this source.)

Average Wages and Salaries, 2005



Source: Transactional Records Access Clearinghouse, Syracuse University
No state totals available.

The following table provides a summary of reported income for St. Lucie County and the three peer counties.

Reported Income, 2005

Income Reported on Federal Tax Returns Filed in 2005	St. Lucie	Lake	Manatee	Marion
Adjusted Gross Income*	\$4,178,922	\$4,826,692	\$6,537,577	\$4,742,363
Average Adjusted Gross Income	\$43,201	\$44,548	\$52,613	\$39,225
Percentile Rank on Income**	34	29	12	50
Wages and Salaries*	\$2,695,886	\$3,112,321	\$4,021,985	\$2,935,764
Average Wages and Salaries	\$27,870	\$28,725	\$32,368	\$24,282
Percentile Rank on Wages**	60	54	32	83
Interest*	\$143,171	\$178,275	\$274,128	\$163,207
Average Interest	\$1,480	\$1,645	\$2,206	\$1,350
Percentile Rank on Interest	14	10	3	19
Dividends*	\$104,082	\$102,048	\$191,961	\$94,444
Average Dividends	\$1,076	\$942	\$1,545	\$781
Percentile Rank on Dividends**	11	15	5	24

Source: Transactional Records Access Clearinghouse, Syracuse University

*Amounts in thousands of dollars.

**Percentile rank of 1 indicates top 1% while rank of 100 indicates bottom 1%.

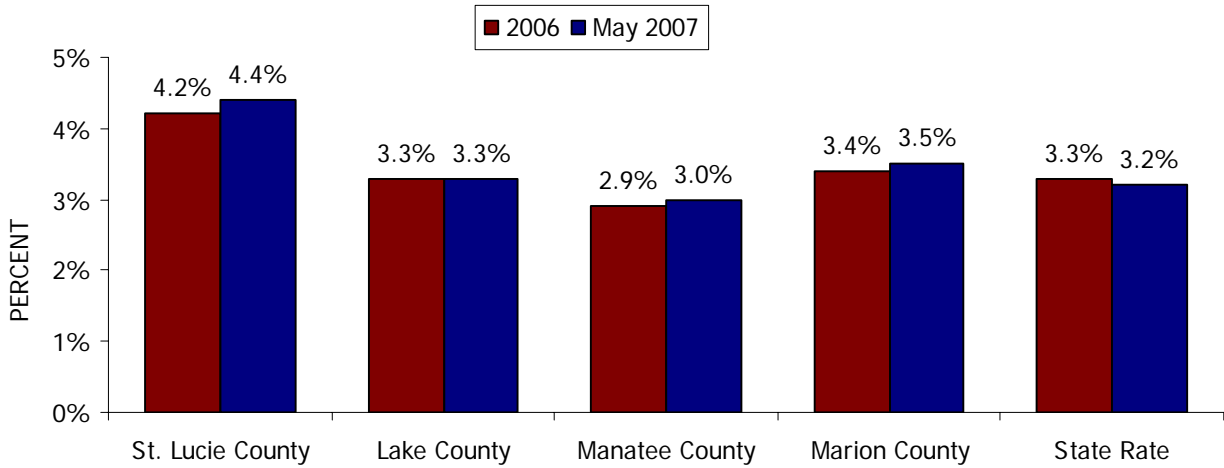
No state totals available.

Unemployment

At 4.2 percent, the 2006 annual unemployment in St. Lucie County was higher than the state rate of 3.3 percent and higher than the rates in each of the three peer counties. Unemployment has decreased for seven of the past 10 years, ending at its lowest point in 2006.

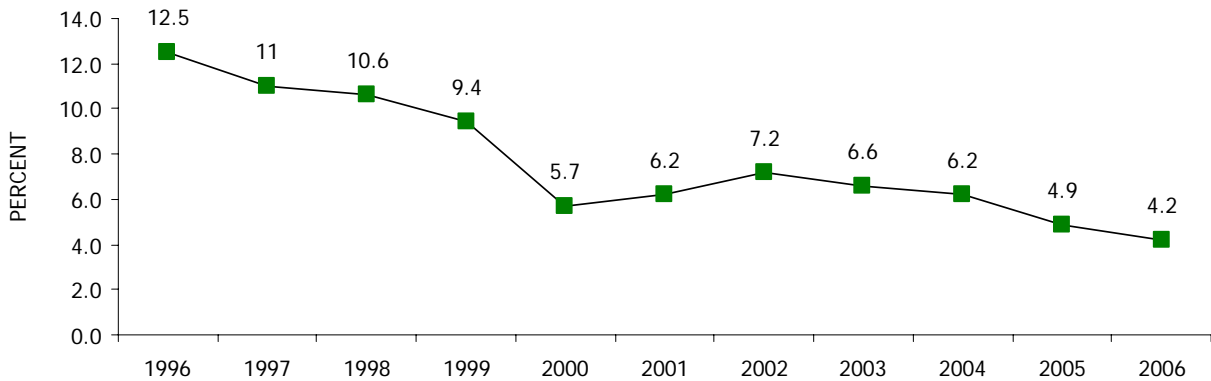
The most recent reports from the Agency for Workforce Innovation (May 2007) indicated that the unemployment rate in St. Lucie County rose to 4.4 percent for both April and May 2007, up from 4.2 percent in March 2007, and up from 3.8 percent one year ago in May 2006.

Unemployment Rate, Annual Rate for 2006 and May 2007



Source: Florida Research and Economic Database, and Agency for Workforce Innovation, Labor Market Statistics Library

**Trend in Unemployment
St. Lucie County, 1997-2006**



Source: Florida Research and Economic Database

Families and Children in Poverty

Poverty Rates by Age and Median Household Income

As average wages are lower in St. Lucie County than in two of three peer counties, the median household income is also below two of the three peer counties as shown in the following table. The table also shows poverty rates in St. Lucie County. With an overall poverty rate of 11 percent, the county exceeds two of three peer counties in terms of poverty.

The table below provides more detail on poverty rates and median household income levels for St. Lucie County and peer counties.

Median Household Income Levels and Poverty Rates by Age Group, St. Lucie, Peer Counties, and Florida, 2004

REGION	All Ages in Poverty	Under Age 18 in Poverty	Ages 5-17 in Poverty	Under Age 5 in Poverty	Median Household Income
Number of Persons					
St. Lucie	27,082	9,475	6,032	Not available	\$ 39,377
Lake	25,864	8,249	5,081	Not available	\$ 40,745
Manatee	29,352	9,497	6,112	Not available	\$ 41,419
Marion	36,194	12,081	7,805	Not available	\$ 34,948
FLORIDA	2074997	699280	447172	221598	\$ 40,900
Percentages of Populations (Poverty Rate)					
St. Lucie	11.3	18	15.8	-	-
Lake	9.5	15.1	13.1	-	-
Manatee	9.7	14.7	13.5	-	-
Marion	12.2	19.5	17.4	-	-
FLORIDA	11.9	17.3	15.6	15.6	-

*Number of children in poverty aged less than five years calculated as total child population (aged 0-17 years) less population of children aged 5-17 years.

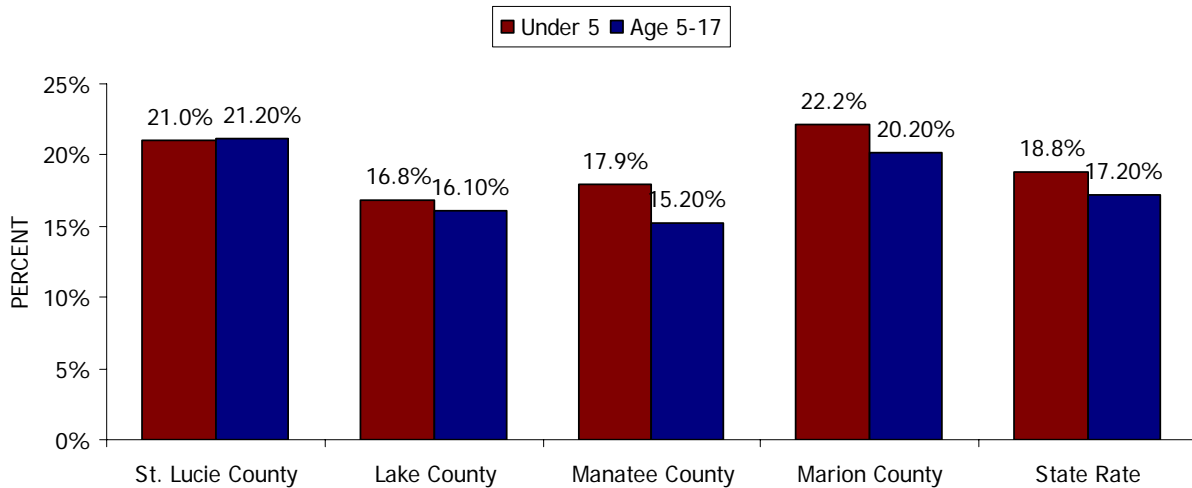
Source: U.S. Census Bureau, Small Area Income and Poverty Estimates, Estimates for Florida Counties, 2004.

Children in Poverty

The conditions of families with children in St. Lucie County and peer counties are further described in the charts below. Using data reported by the Florida Legislature, Office of Economic and Demographic Research, St. Lucie County had a higher percentage of children in poverty than the state as a whole. This includes children under age 5 (21.0% versus 18.8%) and children age 5-17 (21.2% versus 17.2%). St. Lucie County also does not compare favorably to peer counties in terms of children in poverty. The poverty rates in St. Lucie County for children under five exceed two of three peer counties and poverty rates for children 5-17 exceed all three peer counties.

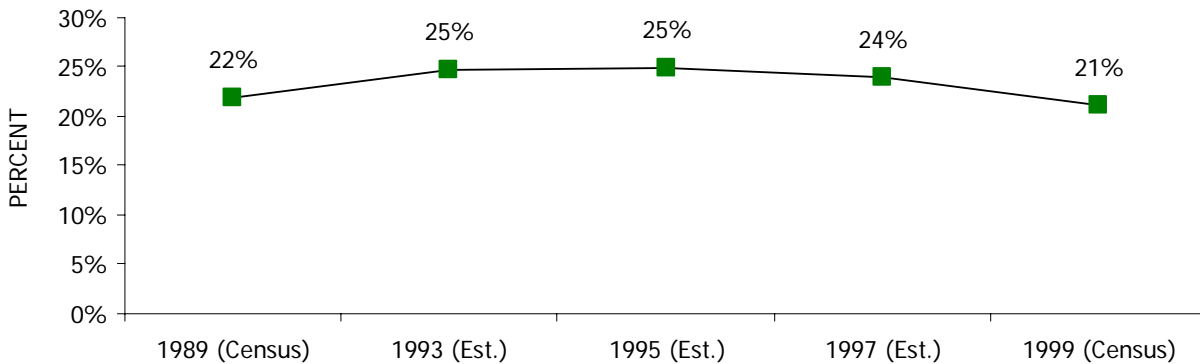
The rate of children in poverty in St. Lucie County is down about three percentage points from past estimates, but overall it has remained fairly stable over the past decade.

Children in Poverty, 2005



Source: The Florida Legislature, Office of Economic and Demographic Research

**Trend in Children in Poverty
St. Lucie County, 1989-1999**

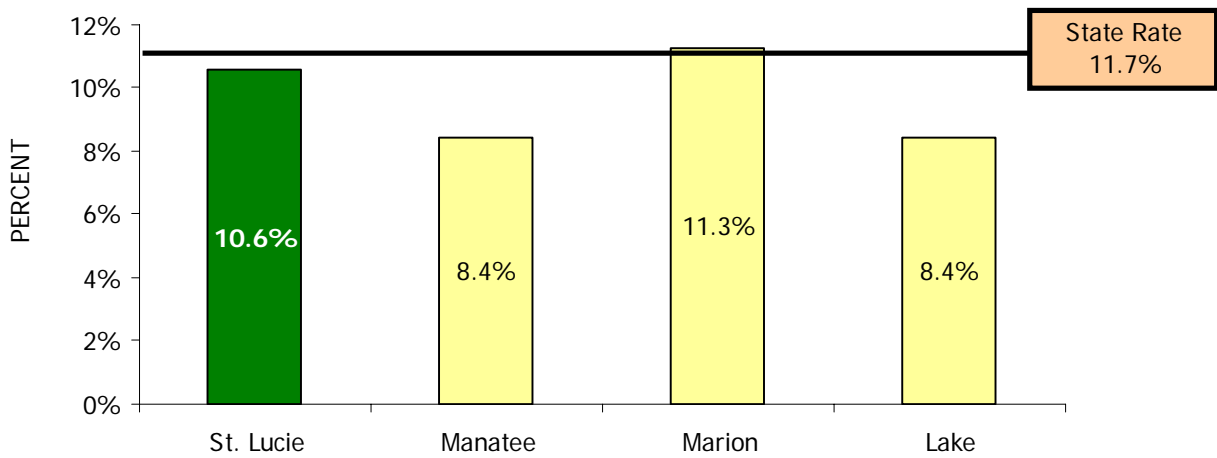


Source: Census estimates

Hunger

As reported by Florida Impact, St. Lucie County has proportionately more families classified as food insecure than the other peer counties, with the exception of Marion County. Nearly 11 percent of all households in St. Lucie County are potentially food insecure, meaning they may be unsure whether they will have food for their next meal and they may go hungry at times. Though many are above the poverty line, these individuals are unable to stretch their incomes to meet the costs of basic necessities, including adequate amounts of food for regular meals. Data on food insecurity are based on annual national surveys conducted by the federal government and Census data for state rates and county rates respectively.

Percent of All Households Potentially Food Insecure



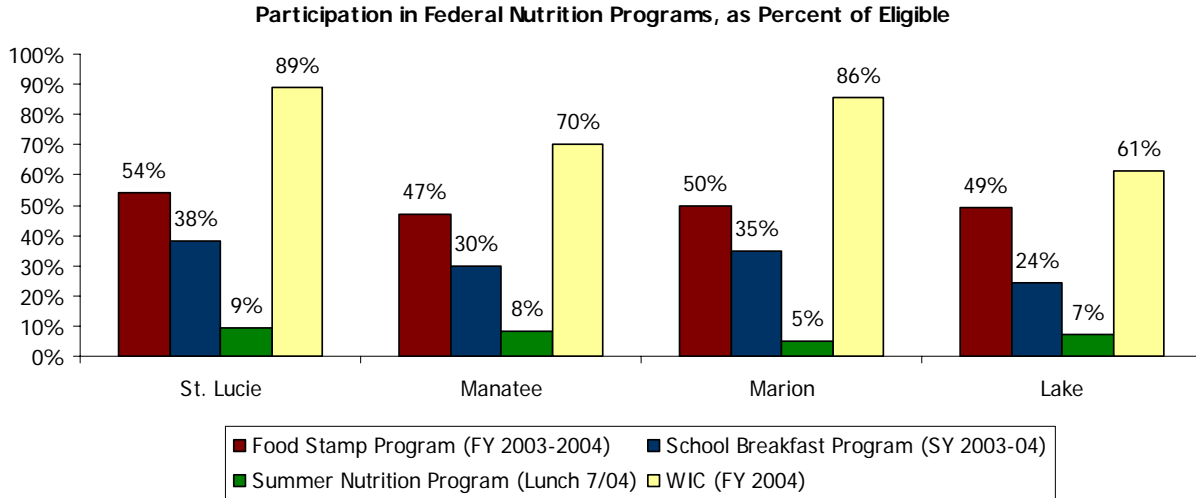
Source: Florida Impact, 2005, Feeding Florida: Responses to Hunger in the Sunshine State

According to the 2000 Census update conducted in 2003, St Lucie County had 28,970 or 12.9% of the population living in poverty. Poverty is a key indicator of hunger and food insecurity. As much of the development and population growth in St. Lucie County has happened in the past four years, it is likely the number of people in poverty has increased.

14,474 people per month are currently provided food assistance in St. Lucie County by Treasure Coast Food Bank (TCFB) member agencies. This count suggests that only about half of those identified as living in poverty and potentially at-risk of hunger are served through the TCFB network of member/partner agencies.

Data regarding the percent of seniors classified as food insecure is not available.

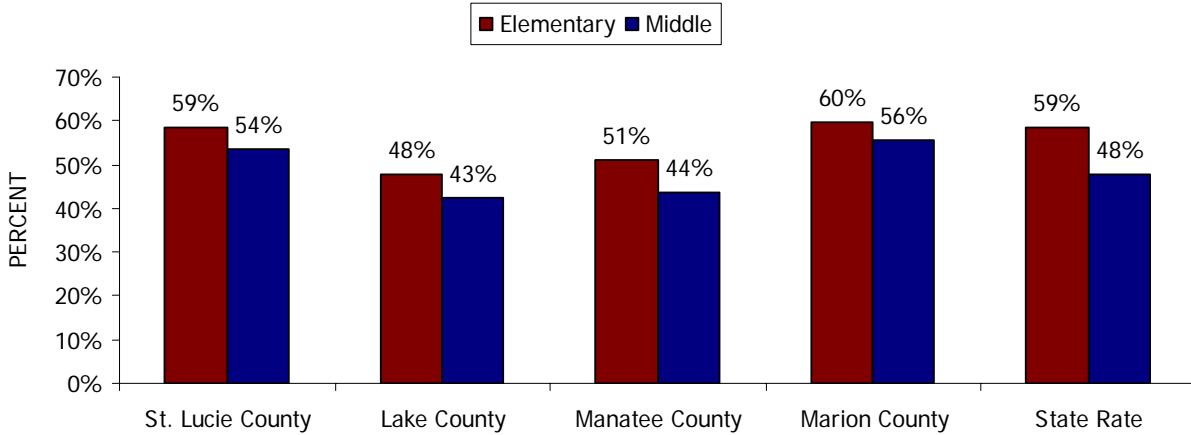
A range of federal nutrition programs is available to help people who struggle with hunger. Florida Impact also reports that utilization of federal programs can ensure that all Floridians, especially children, have access to nutritious foods year-round. However, these programs are vastly underused. For example, barely half of those eligible for Food Stamps in Florida receive them. The following chart compares the participation rate in these federal food programs in St. Lucie County and peer counties. St. Lucie County has relatively good participation rates in each program compared to peer counties. Still, far fewer children and adults participate in these programs than are eligible.



Source: Florida Impact, 2005, *Feeding Florida: Responses to Hunger in the Sunshine State*

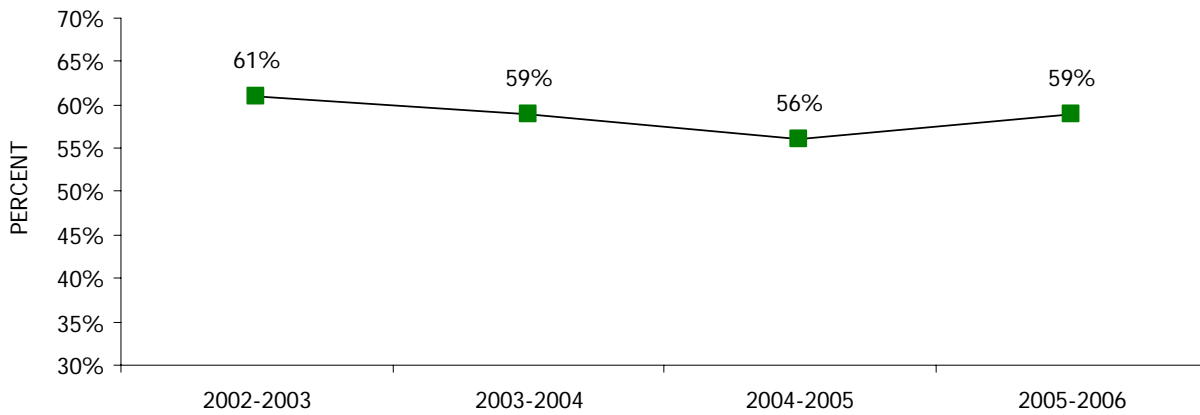
The most well-known of the federal food programs is the free or reduced school lunch program. Eligibility for this program is sometimes used as an indicator of child poverty and, to some extent, hunger. The rate of eligible elementary students in St. Lucie County is 59 percent, equal to the state rate. At the middle school level, the rate was 54 percent, higher than the state rate of 48 percent. For peer counties, Lake and Manatee have lower rates while Marion is slightly higher than the rate in St. Lucie County. The trend at the elementary level has stayed fairly stable for the past three years.

Free or Reduced School Lunch, 2005-2006



Source: Florida Department of Education

Trend in Free or Reduced School Lunch at Elementary Level
St. Lucie County, 2005-2006

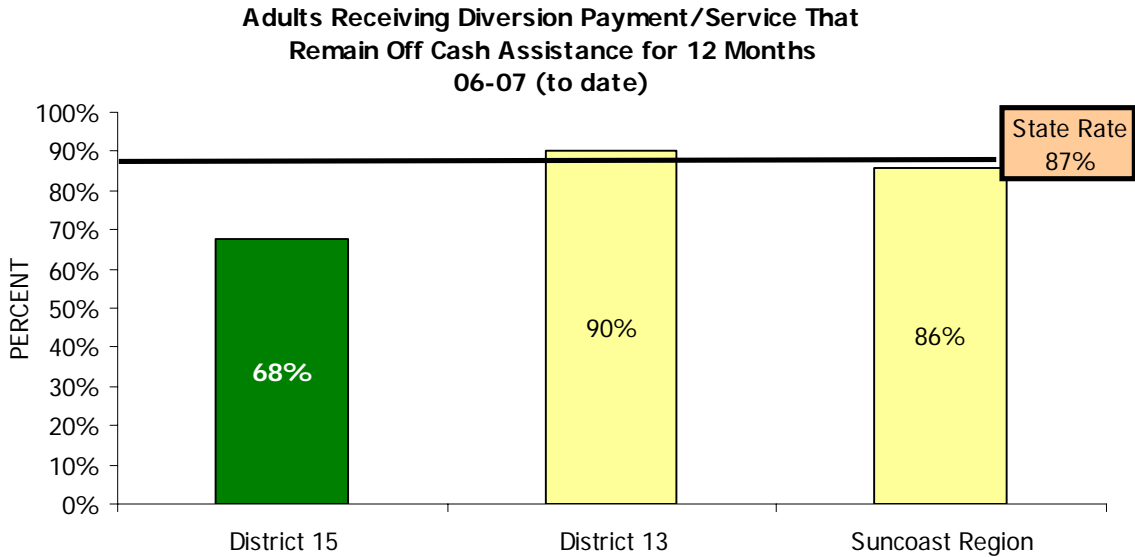


Source: Florida Department of Education

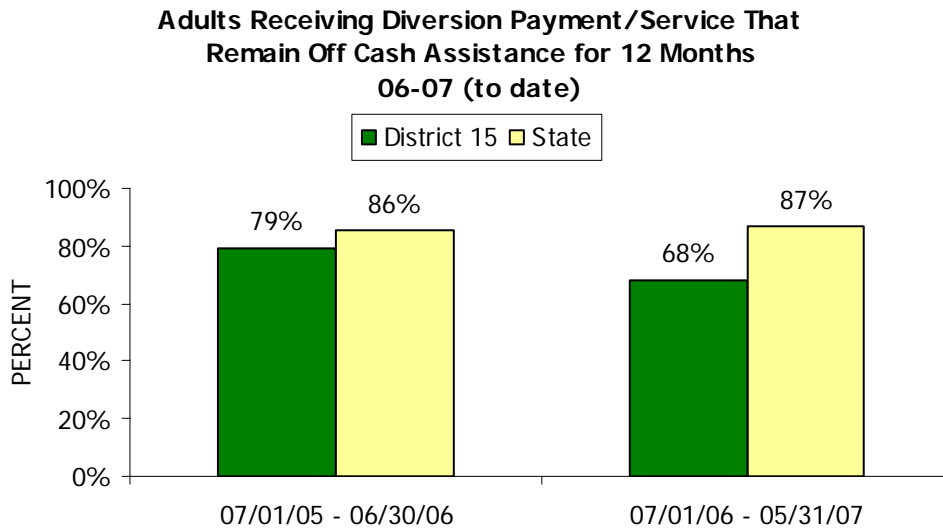
Welfare to Work

In families where the head of the household struggles to maintain a living wage, support can be provided by Temporary Assistance to Needy Families (TANF) and/or Food Stamps. In short-term crisis situations, cash assistance may be provided for 12 months as a prevention or diversion. The success with which families or individuals avoid or do not enroll in a monthly assistance/benefit program (prevention/diversion) is measured by the Department of Children and Families, Economic and Self Sufficiency Services (DCF) with an indicator of "Adults Receiving Diversion Payment/Service That Remain Off Cash Assistance for 12 Months." For individuals who are hardest to serve in workforce development services, DCF monitors the participation rate with two indicators: (1) Work Able Food Stamp Customers Participating in Work or Work Related Activities, and (2) TANF Customers Participating in Work or Work Related Activities.

District 15, in which St. Lucie County is included, reported a lower rate than peer districts for adults remaining off of cash assistance for 12 months after receiving diversion payments. Further, the rate has dropped from the previous fiscal year.

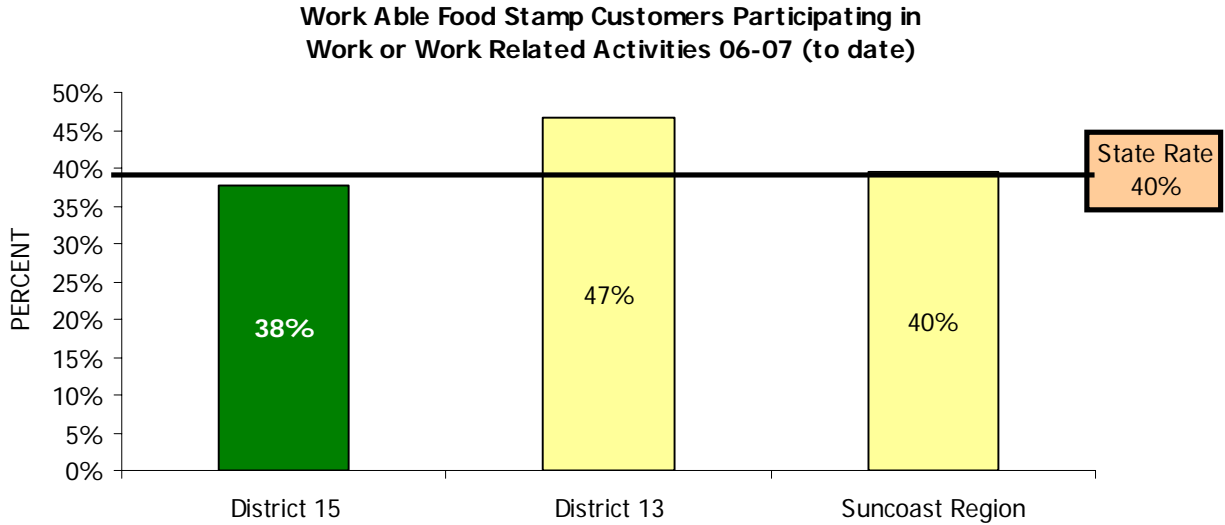


Source: Department of Children and Families, Performance Measures Dashboard.

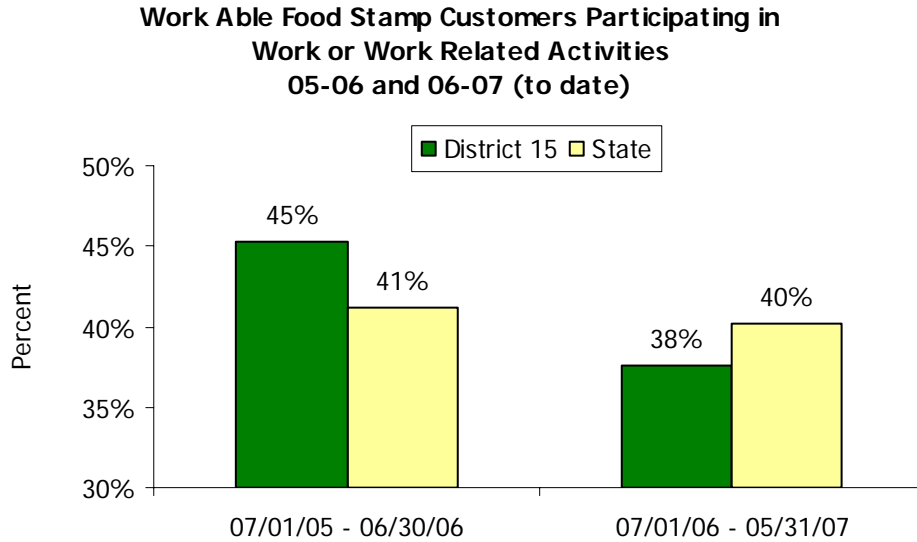


Source: Department of Children and Families, Performance Measures Dashboard.

District 15, including St. Lucie County, also reported a lower rate than peer districts for work able Food Stamp customers participating in work or work-related activities and a performance drop over the past year.

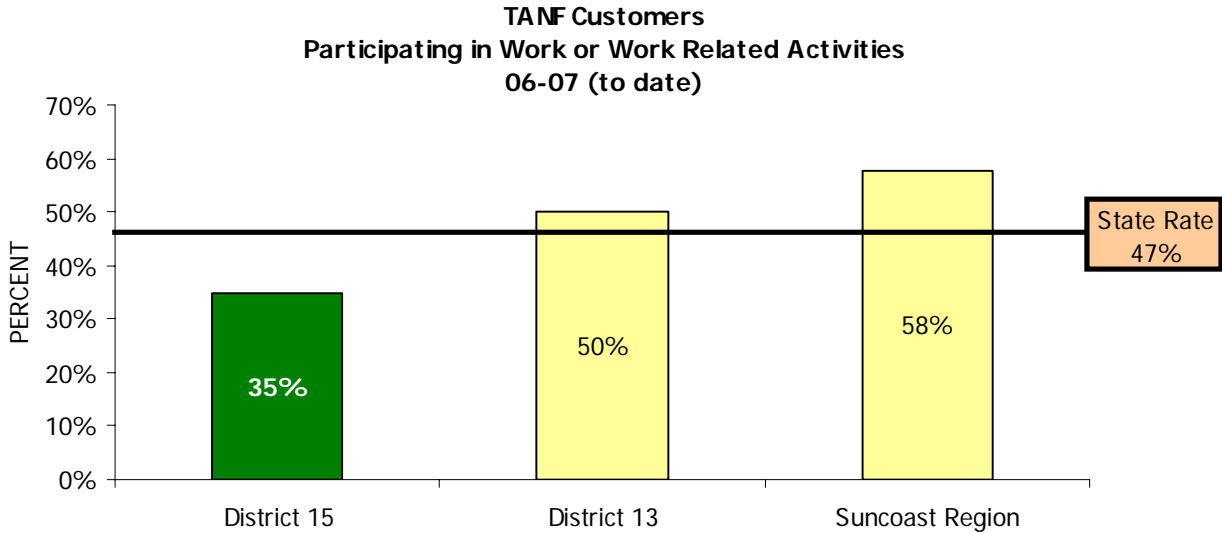


Source: Department of Children and Families, Performance Measures Dashboard.

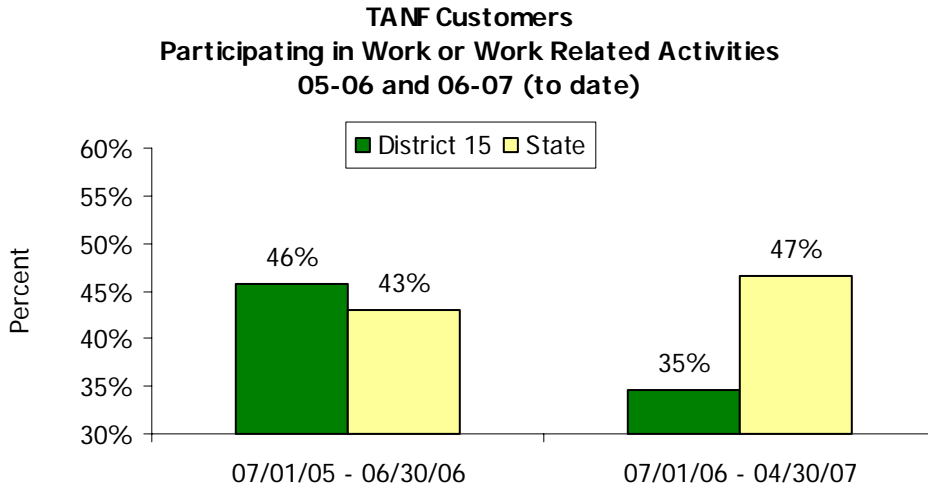


Source: Department of Children and Families, Performance Measures Dashboard.

For families receiving TANF (Temporary Assistance for Needy Families) participating in work or work-related activities, District 15, including St. Lucie County, reported a substantially lower rate than peer districts and a considerable performance drop over the past year.



Source: Department of Children and Families, Performance Measures Dashboard.



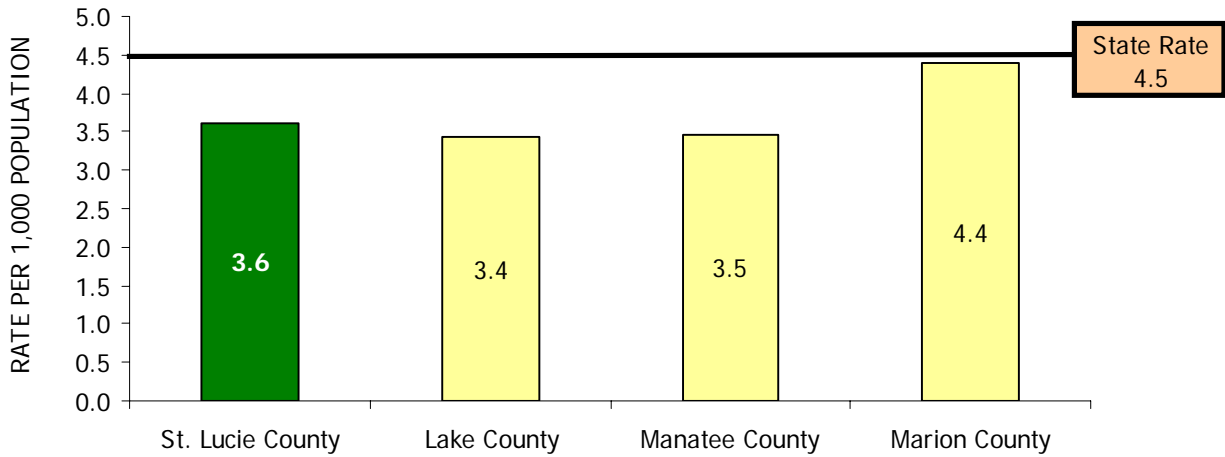
Source: Department of Children and Families, Performance Measures Dashboard.

Family Stability

Divorce

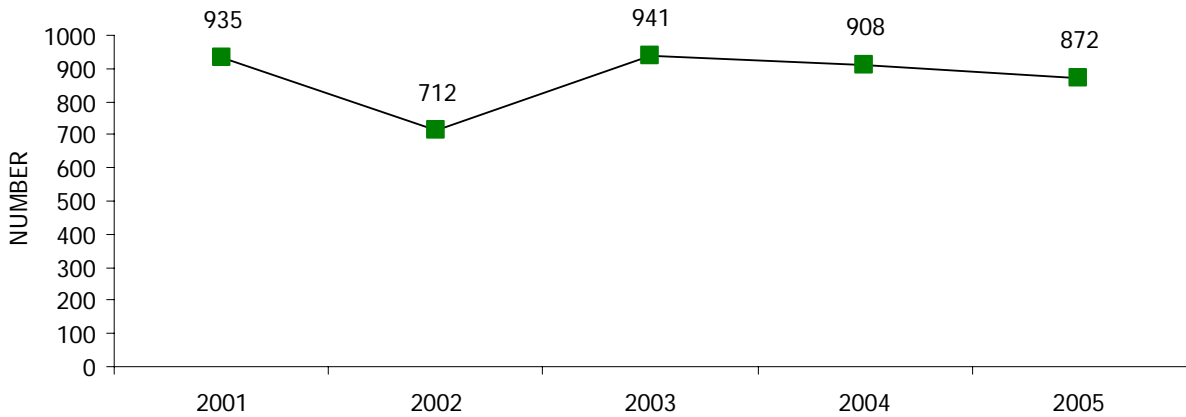
With a divorce rate of 3.6 per 1,000 population, the stability of marriages in St. Lucie County is better than the state rate of 4.5 divorces. Compared to peer counties, the divorce rate in St. Lucie County is about the same as two peer counties and lower than the third. The divorce rate for St. Lucie County has decreased three out of five years from 2001 to 2005.

Dissolution of Marriage, 2005



Source: Florida Vital Statistics Annual Reports

**Trend in Dissolution of Marriage
St. Lucie County, 2001-2005**

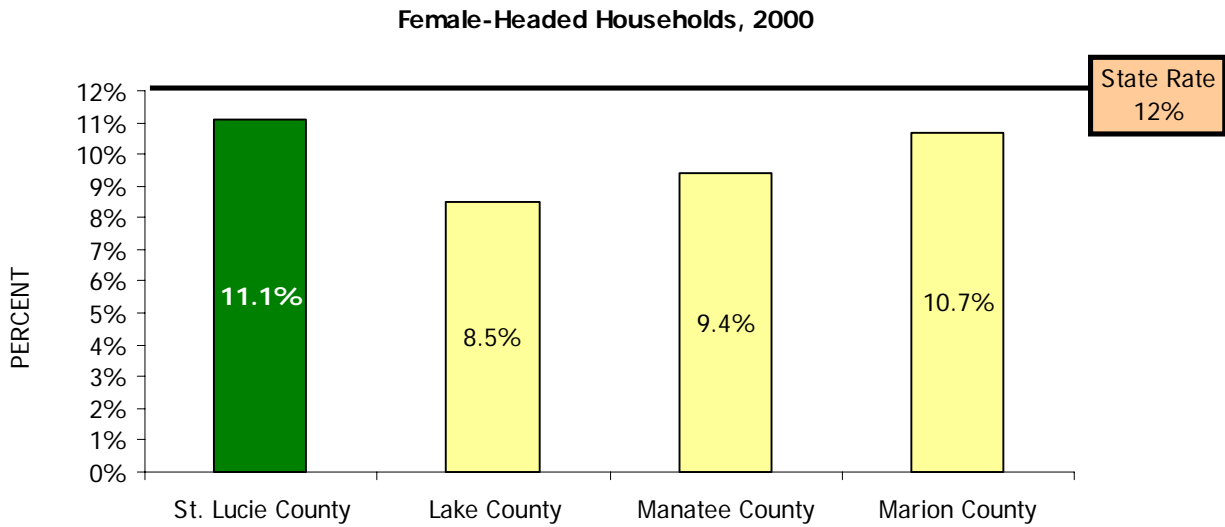


Source: Florida Vital Statistics Annual Reports

Female-Headed Households

In St. Lucie County, 70.5 percent of all 76,933 households are family households, including 26 percent of households with children under age 18. The average household size is 2.47 and the average family size is 2.89.

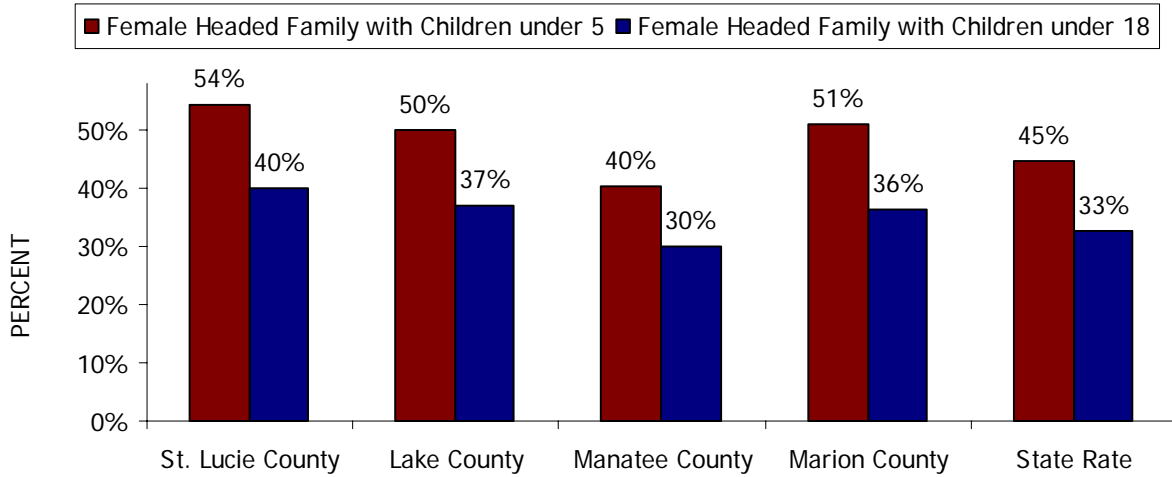
Many research studies support the conclusion that living with two parents who are married to each other is associated with more favorable outcomes for children. In St. Lucie County, of all households, 11 percent (8,524) are female-headed households (no husband present). This rate exceeds the rates in each of the peer counties, although it is slightly below the state rate of 12 percent.



Source: Census 2000, Summary File 1.

In addition to having more female-headed households than peer counties, St. Lucie County has the highest proportion of poverty among female-headed households. Of the female-headed households in St. Lucie County with children under 5, 54 percent lived below the poverty level, more than in each of the peer counties. Of the female-headed households in St. Lucie County with children under 18, 40 percent lived below the poverty level, more than in each of the peer counties.

Poverty Rates in Female-Headed Households, 2000

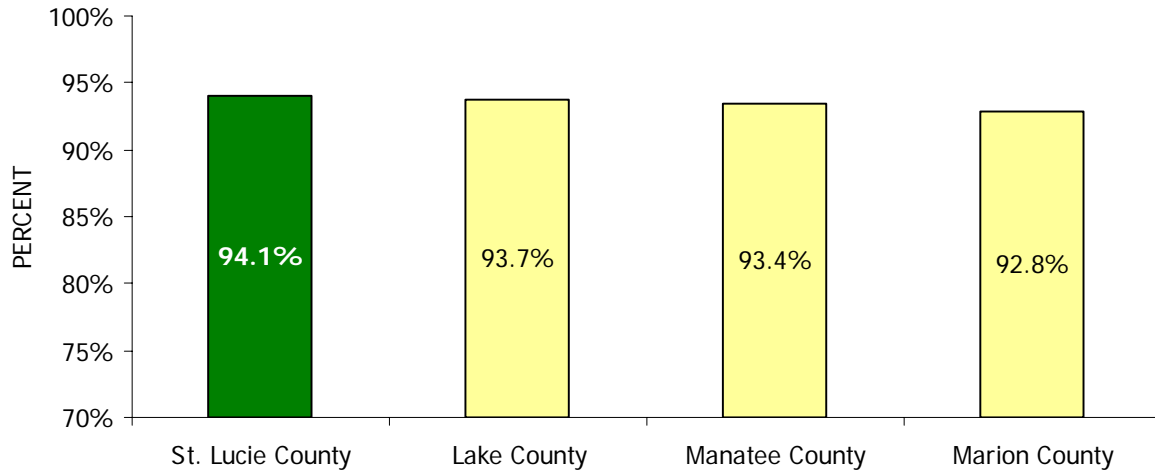


Source: The Florida Legislature, Office of Economic and Demographic Research.

School Moves (Student Population Stability)

For children, the number of school moves is one indication of stability, where school moves serve as a proxy for family moves. Using this indicator, St. Lucie County families tend to move slightly less than families in peer counties. The elementary student population in St. Lucie County is slightly more stable than the three peer counties. Overall, the rates vary only slightly.

Student Population Stability (Elementary), 2005-2006

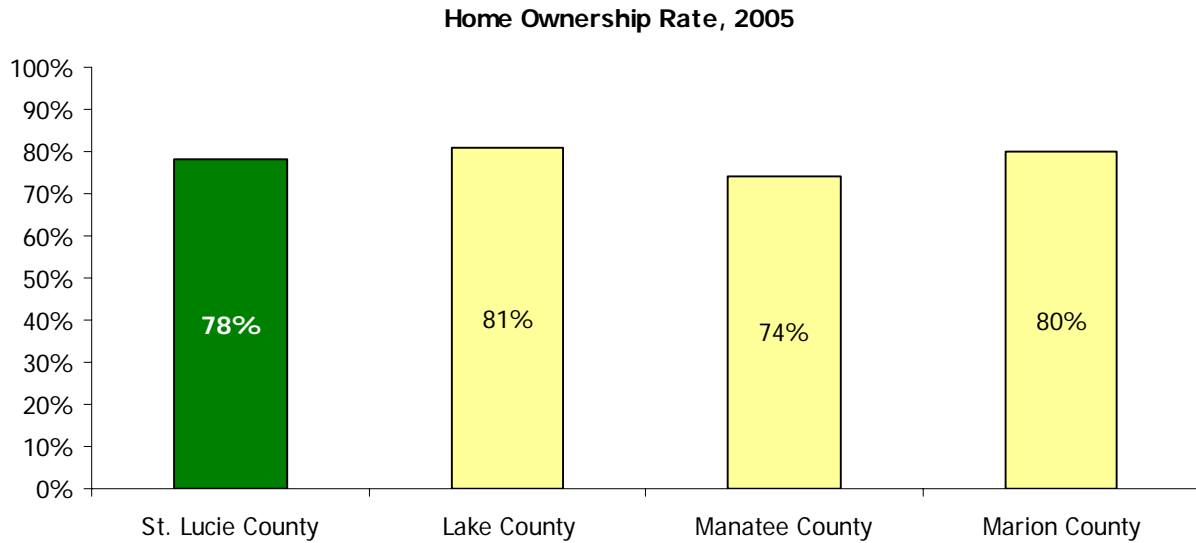


Source: Florida Department of Education

Housing

Housing concerns are of particular importance to communities growing as quickly as St. Lucie County. Statistics on home ownership rates, median single family sales prices, median rent prices, and overcrowded units provide a snapshot of the housing situation in St. Lucie County.

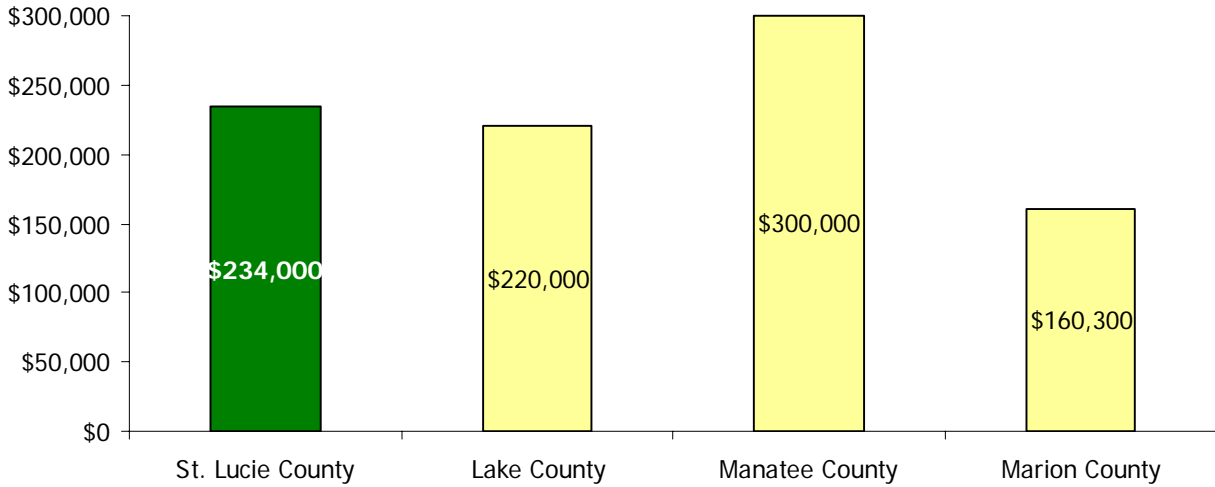
In terms of home ownership, St. Lucie County has a slightly lower home ownership rate than two of three peer counties, based on 2005 data.



Source: Shimberg Center for Affordable Housing, Florida Housing Data Clearinghouse

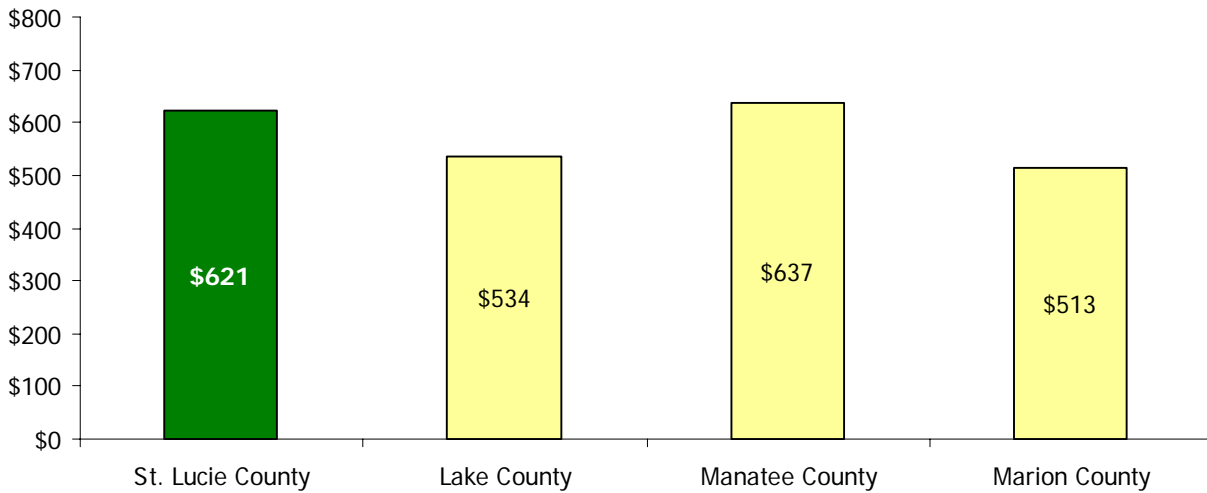
The median sales price of homes in St. Lucie County is higher than two of three peer counties. The 2005 nominal median sales price of homes within each of the peer counties ranges widely, from \$160,300 in Marion County to \$300,000 in Manatee County, compared to St. Lucie County's median sales price of \$234,000. Median rents in St. Lucie County are higher than two of three peer counties based on 2000 data.

Median Single Family Home Sales Price, 2005



Source: Shimberg Center for Affordable Housing, Florida Housing Data Clearinghouse

Median Gross Rent, 2000



Source: Shimberg Center for Affordable Housing, Florida Housing Data Clearinghouse

At 4.5 percent, St. Lucie County has more overcrowded units as a percent of all units than each of the peer counties. The following table provides more detail on housing characteristics in St. Lucie County compared to peer counties.

Selected Housing Statistics for St. Lucie County and Peer Counties

County	Number of Households 2005	Housing Characteristics						
		Home ownership Rate, 2005 ¹ % and Rank		Median Gross Rent, 2000 \$ and Rank		Median Single Family Home Sales Price (Nominal), 2005: \$ and Rank		Overcrowded Units as a percent of all units, 2000
St. Lucie	96,683	78%	34	\$621	18	\$234,000	17	
Lake	111,141	81%	18	\$534	31	\$220,000	20	2.7
Manatee	128,839	74%	51	\$367	14	\$300,000	8	4.0
Marion	126,956	80%	23	\$513	34	\$160,300	39	3.2

¹Owner households as a percent of all households

Source: Shimberg Center for Affordable Housing, Florida Housing Data Clearinghouse

The table below depicts the household cost burden in communities within St. Lucie County as well as peer counties. Household cost burden is defined as the percentage of household income invested in housing, so a higher figure typically indicates a higher level of burden.

On the whole, St. Lucie County's household cost burden exceeds the levels observed for two of three peer counties. Within St. Lucie County, Fort Pierce has the highest burden levels, where 12.8 percent of households spend over half their income on housing. This area is followed by Port St. Lucie and the unincorporated areas of the county, where 8.7 percent of households spend over 50 percent of their income on housing. The high levels of burden in these areas could be due to either excessively high real estate values, as might occur near the coast, or excessively low income levels, as might occur in the more impoverished areas of the county.

Household Cost Burden: Percentage of Income Spent On Housing, All Households, 2005

County	Community	Number of Households by Level of Cost Burden				Percentage of Households by Level of Cost Burden			
		<30%	30-39%	40-49%	50+ %	<30%	30-39%	40-49%	50+ %
St. Lucie County	County Total	64744	8371	4637	8082	75.4%	9.8%	5.4%	9.4%
	Ft. Pierce	10312	1485	1020	1889	70.1%	10.1%	6.9%	12.8%
	Port St. Lucie	30959	4053	2147	3539	76.1%	10.0%	5.3%	8.7%
	St. Lucie Village	202	19	8	20	81.1%	7.6%	3.2%	8.0%
	Unincorporated	23271	2814	1462	2634	77.1%	9.3%	4.8%	8.7%
Lake County	County Total	82012	8650	4786	7795	79.4%	8.4%	4.6%	7.6%
Manatee County	County Total	91782	14095	6686	11890	73.7%	11.3%	5.4%	9.6%
Marion County	County Total	92365	11407	5385	10178	77.4%	9.6%	4.5%	8.5%

Source: Shimberg Center for Affordable Housing, Florida Housing Data Clearinghouse.

As reported in the Palm Beach Post (3/15/2007), foreclosures rose markedly in St. Lucie County in the past year. Compared to 45 foreclosures in April 2006, there were 174 properties in some stage of foreclosure in February 2007 and 370 in March 2007. In the neighboring counties of Palm Beach and Martin, the number of current foreclosures was close to the number reported a year ago. As reported by the Palm Beach Post on 7/12/2007, a Moody's economist declared St. Lucie County to be in a recession due to the severe housing market decline.

Homeless Conditions

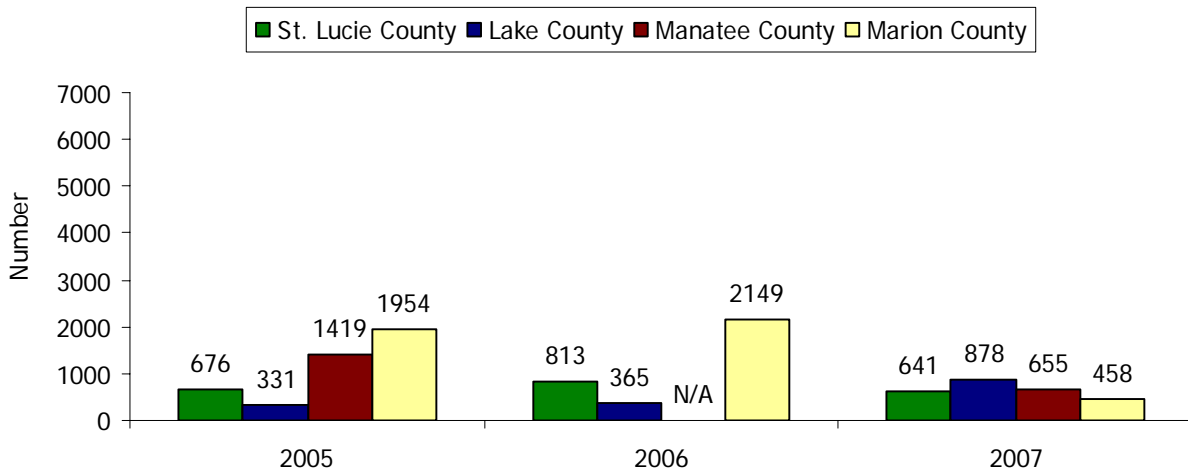
A recent survey indicates that 641 individuals in St. Lucie County are homeless daily. Among these are an estimated 167 children.

The Treasure Coast Homeless Services Council (TCHSC), the local homeless coalition representing St. Lucie County and other Treasure Coast counties, participated in the January 2007 one-day, point-in-time count of the homeless sponsored by the Department of Children and Families. The data were compiled into the *2007 Annual Report on Homeless Conditions in Florida*.

The survey, using the state’s definition of “homeless”¹, reported that statewide estimates of homelessness have decreased to 60,168 since the 83,391 count in 2005 and the 85,907 count in 2006. In St. Lucie County, an estimated 641 people were homeless daily in St. Lucie County, the lowest level over the past three years. This number represents 37 percent of the 1,734 homeless population in the three-county area of Indian River, Martin, and St. Lucie counties, and the highest count among the three counties.

Comparing St. Lucie County to peer counties in 2007, St. Lucie has the third highest count, behind Lake County (878) and Manatee County (655), and above 458 reported in Marion County.

Homeless Count, 2007



Source: *2007 Annual Report on Homeless Conditions in Florida*, Department of Children and Families, and survey data reported by Treasure Coast Homeless Services Council, Inc. No physical count was done in Manatee County in 2006.

¹ According to Florida Statutes Section 420.621, Homeless means an individual who lacks a fixed, regular, and adequate nighttime residence or an individual who has a primary nighttime residence that is: (1) A supervised publicly or privately operated shelter designed to provide temporary living accommodations, including welfare hotels, congregate shelters, and transitional housing for the mentally ill; (2) An institution that provides a temporary residence for individuals intended to be institutionalized; or (3) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Of the 1,734 reported as homeless in the three-county area, 1,108 (64%) were adults ages 18 to 60, 449 (26%) were children under age 18, and 117 (10%) were elderly. Applying the 26 percent of children to the total number reported for St. Lucie County (641) suggests an estimated total of 167 children may be homeless in St. Lucie County.

Of the total 1,734 homeless persons in the three-county area, over half (1,004 or 58%) were male and 95 percent were non-Hispanic. Slightly under half (850 or 48%) were White and one-third (581 or 34%) were Black/African American. Of the 1,734, 208 (12%) were married and 1,526 (88%) were single. Single includes unmarried mothers with children.

The survey addressed conditions of homelessness. Of the 1,734 homeless persons:

- 44 percent had been without a regular place to stay in the past three years only once;
- 27 percent reported disabling conditions, including 13 percent with mental health conditions;
- 35 percent had been homeless for more than three months but less than one year, and 26 percent had been homeless between one and three months;
- 46 percent reported employment or financial reasons for their homelessness, 25 percent cited housing reasons, and 25 percent cited medical/disability problems; and
- 39 percent were currently employed.

The subpopulations reported as having the greatest needs were families with children and the mentally ill. Emergency shelter and permanent housing were judged to be the continuum of care components that were the weakest.

The coalition director reports that the top two unmet needs are: (1) attainable housing, and (2) employment at the Florida Housing Wage. To address the housing issues, TCHSC has created the Coalition for Attainable Homes, a Public/Private Partnership, to navigate the development process and access options and programs available through FHFC and other affordable housing development programs.

In 2004, St. Lucie County was heavily impacted by Hurricanes Frances and Jeanne. On October 24, 2005, Hurricane Wilma damaged over 6,000 homes in St Lucie County, further contributing to the affordable housing problems. Unincorporated St. Lucie County identified 47 mobile homes that were uninhabitable due to storm damage, with an additional 1,385 that sustained some damage. Displacement from mobile home parks due to development was already an issue for the elderly and those on fixed incomes in the county. TCHSC has determined that relocation of mobile homes to other permanent sites is virtually impossible due to being prohibitive and the fact that the units are not in a condition to be moved successfully. TCHSC continues to receive requests for housing from persons who are displaced from mobile home parks. In addition, approximately three calls per week come from tenants who are living in hurricane-damaged rental units which have not been repaired.

TCHSC reports that homelessness due to eviction is common for low wage earners in St. Lucie County. Out of the more than 1,000 individuals who seek assistance annually from the Homeless Resource Center, more than 45 percent are from St. Lucie County. Most (70%) of the requests for financial assistance are due to pending evictions for non-payment of rent. The second most frequent request for services from St. Lucie County residents is for utility payments, which have risen sharply due to changes in billing practices, fuel charges, and required deposits for connections.

In terms of resources to address homelessness, there are 12 "single adult" beds, and 46 "family beds" on the entire Treasure Coast. A large portion of funds for the homeless pay for short-term stays in motel rooms for homeless individuals and families seeking housing. Mustard Seed Ministries in Fort Pierce is the largest provider of housing assistance in the county, paying approximately 260 rents per year to prevent evictions or to re-house homeless families, and utilizing six motels in the county that work with the "voucher" program to provide reduced rental rates for the homeless population.

Currently, there are no homeless shelters in St. Lucie County.

The Homeless Family Center, the emergency shelter located in Vero Beach, is open to residents of St. Lucie County. Approximately 35 percent of the 455 persons they serve annually are residents of St. Lucie County. Also, St. Lucie Community Services currently manages 26 apartments which house the severely mentally ill disabled in fair market rental housing.

Federal housing in St. Lucie County consists of 750 Public Housing Units in the City of Fort Pierce operated by the Fort Pierce Housing Authority. They are occupied primarily by low income elderly and disabled individuals. There are also 69 beds in private housing currently available to house individuals who are released or diverted from jail and have a substance abuse problem.

The TCHSC is recognized by HUD as an authorized Continuum of Care for Indian River, St. Lucie, and Martin counties. The continuum of services includes preventing homelessness, addressing the causes of homelessness through referral and case management, and increasing employment and housing opportunities. TCHSC is a consortium of approximately 80 agencies, providers, and interested citizens who develop a strategic plan and pool resources to accomplish the plan. The largest direct service provider consortium member in St. Lucie County is New Horizons of the Treasure Coast which serves the seriously mentally ill population. TCHSC provides a coordination function through the operation of a Homeless Resource Center which accepts referrals from all member agencies and coordinates services for the applicant in one place. Assessment and information sharing is facilitated among participating member agencies using Client Track, a confidential client management information system. As a result of its HUD status, the TCHSC has secured \$9.4 million within the past six years for the Treasure Coast's homeless programs.

Child Care

Availability

While the population in the county has been increasing, there has been a net reduction in the availability of child care. From 2001 to 2005, there was a one percent reduction in the capacity of child care programs overall.

St. Lucie County had 210 child care programs (including licensed, exempt, and Head Start) with a capacity of 11,483 in 2005, according to *2005 Charting the Progress: Child Care and Early Education in Florida* published by the Children's Forum. This is an increase in the number of programs reported in 2003 (193), but a decrease in the capacity reported in 2002 (11,732) and in 2001 (11,582).

Relative to peer counties, St. Lucie County is in the mid-range in terms of availability of infant care, with a ratio of 2.7 requests per provider offering infant care.

Infant and Toddler Care in St. Lucie and Peer Counties

	St. Lucie	Lake	Manatee	Marion
Providers offering infant care	97	Information not available	144	147
Requests for infant care	259	152	352	451
Ratio of requests to providers	2.67	--	2.44	3.07
Providers offering toddler care	Not available through CCR&R reports	Not available through CCR&R reports	Not available through CCR&R reports	Not available through CCR&R reports
Requests for toddler care (age 1 & 2)	320	274	562	710
Total number of providers	204	195	272	284

Source: AWI, OEL, Florida Child Care Resource and Referral State Network

For families that qualify, subsidized child care is available through the Early Learning Coalition of St. Lucie County. In the 2005-2006 annual report, the Early Learning Coalition reported the following service delivery data for subsidized child care:

Subsidized Child Care: Number of Children Served By Billing Group (Unduplicated)

Billing Group Category	Average Number Served per Month	Percent of Total Served	Average Cost Per Month
At-Risk	327	14.0%	\$89,334.61
Welfare Transition	248	4.97%	\$57,816.16
Transitional Child Care	255	10.0%	\$63,583.24
Migrant Farm Workers	16	0.59%	\$3,957.95
Working Poor	1,914	69.0%	\$443,520.64
2 Parent Family/1 Parent Working	11	0.45%	\$2,783.21
Child Care Purchasing Pool	4	0.05%	\$340.68
Totals	2,661	100%	\$634,837.42

Source: Early Learning Coalition of St. Lucie County, Inc., *Annual Report Fiscal Year 2005-2006*

Subsidized Child Care: Average Monthly Number of Children Enrolled By Age Group (Unduplicated)

Age Group	Average Number Enrolled per Month	Percent of Total Enrolled	Average Cost Per Month
Infant	163	7.23%	\$45,730.03
Toddler	326	14.0%	\$88,550.99
2 Year Olds	407	17.31%	\$109,177.95
Three & Four Year Olds	915	37.84%	\$241,305.43
School Age Children	842	23.25%	\$147,734.07
Special Needs Children	8	0.38%	\$2,338.95
Totals	2,661	100%	\$634,837.42

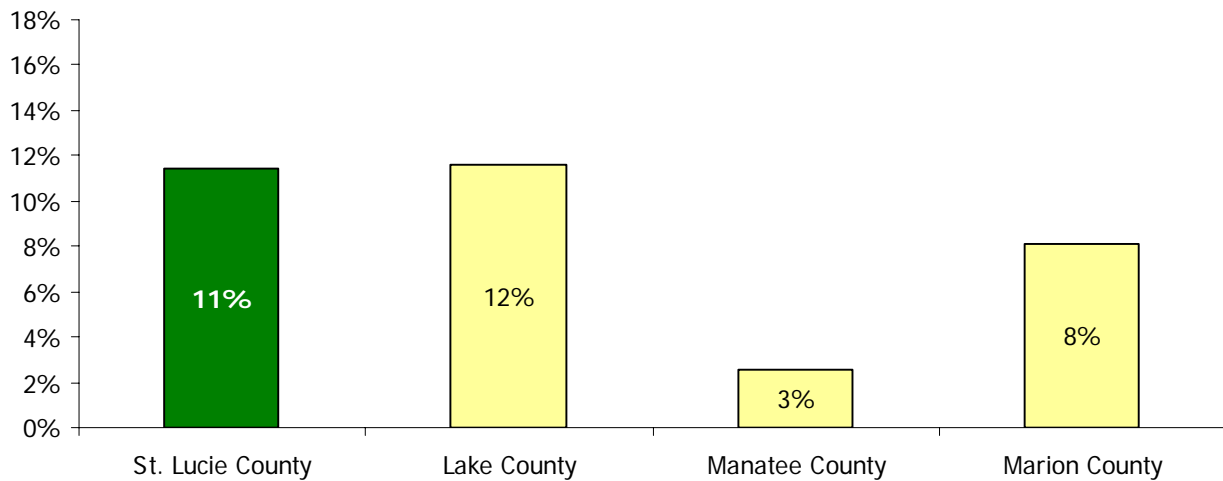
Source: Early Learning Coalition of St. Lucie County, Inc., *Annual Report Fiscal Year 2005-2006*

Quality

Despite decreasing numbers, child care is improving.

In St. Lucie County, 24 of the centers or family child care homes (11% of all centers and homes) were Gold Seal programs in 2005, up from 20 in 2003 and 16 in 2001. This number is about even with Lake County (with 20 Gold Seal centers or homes, representing 12% of the total). St. Lucie is proportionately better than Marion County (with 25 Gold Seal centers or homes, representing 8% of the total) and Manatee County (with 7 Gold Seal centers or homes, representing 3% of the total). The chart below illustrates that St. Lucie County exceeds 2 of 3 peer counties in terms of the percentage of Gold Seal centers and homes.

Gold Seal Accredited Centers and Homes as a Percent of All Programs, 2005

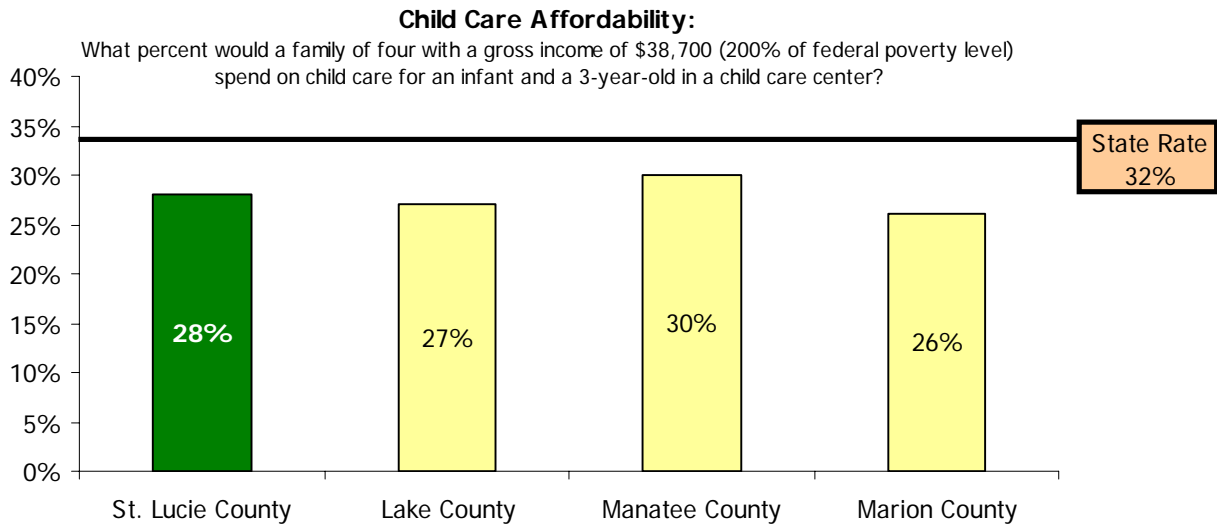


Source: Children's Forum, 2005 *Charting the Progress: Child Care and Early Education in Florida*.

Affordability

Some families are spending a high proportion of their income on child care.

According to *Charting the Progress*, rates for care in child care centers ranged from an average of \$125 per week for infants (birth to 12 months) to \$100 for four-year-old children. A family of four in St. Lucie County with a gross income of \$38,700 (200% of Federal Poverty Level) would spend 28 percent of their income on child care for an infant and a three-year-old in a child care center. This percentage of income is below the state rate, but slightly higher than the rates reported for two of three peer counties, as shown in the chart below.



Source: Children's Forum, 2005 *Charting the Progress: Child Care and Early Education in Florida*.

Public Transportation

Public transportation in St. Lucie County is limited, with only Community Transit being operated by the Council on Aging of St. Lucie County.

Public transportation in St. Lucie County is provided by Community Transit operated by the Council on Aging of St. Lucie, Inc. Community Transit provides non-emergency transportation at a nominal cost to all locations for all reasons throughout St. Lucie County. Community Transit has two modes of transportation:

(1) Treasure Coast Connector (Fixed Route)

The Treasure Coast Connector (TCC) is a regional fixed route system servicing St. Lucie and Martin counties. A fixed route service generally provides service along specific routes with scheduled arrival times at predetermined bus stop areas. Reservations are not required. TCC has stops located off of U.S. 1 for passenger safety. The route begins with the first stop at the 7th Street Juvenile Courthouse, along U.S. 1 to Martin Memorial Medical Center.

(2) Community Transit (Demand Response)

A curb to curb system where passenger trips are generated by calls from passengers or their agents at least twenty-four (24) hours in advance, to the Transit Reservationist, who then schedules a vehicle to pick up the passenger.

Community Transit provides transportation to Medicaid providers in St. Lucie County with 48-hours advance notice. Transportation to a Medicaid provider outside St. Lucie County requires 72-hours advance notice.

Fares are as follows:

- Single ride: \$1.00
- Elderly, disabled, children 5-11: \$.50
- Children under 5 (with an adult): Free
- Medicaid recipients: \$1.00 co-pay

COMMUNITY RESPONSE TO FAMILY LIFE

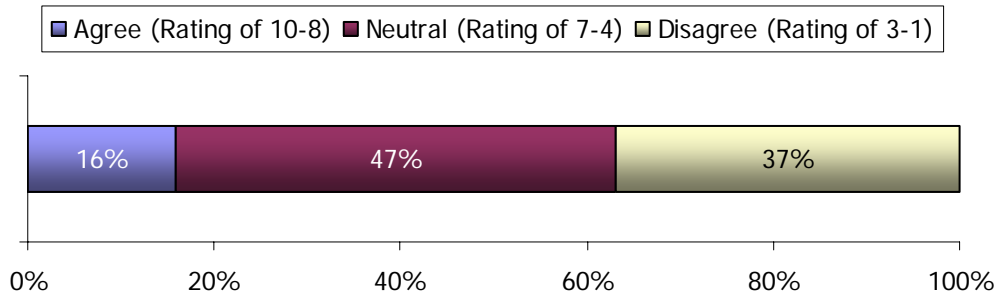
Income

Few residents see an improvement in the economic climate.

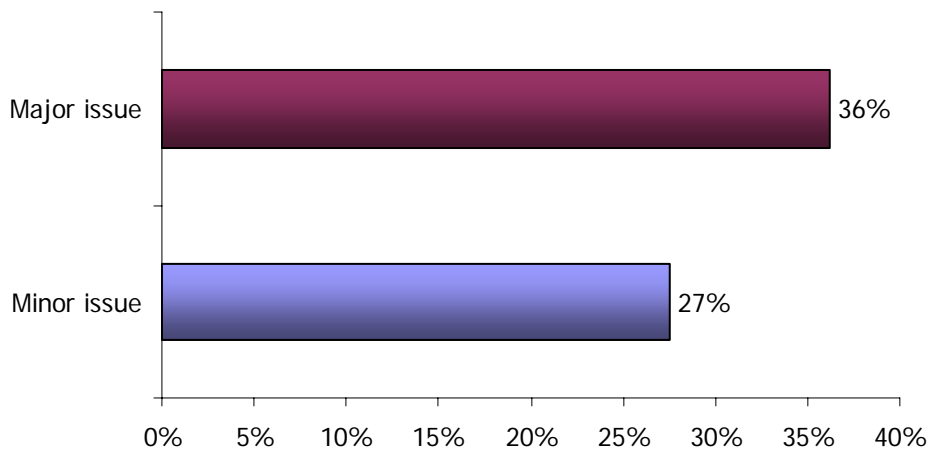
The family life indicators are very revealing in terms of household income and unemployment rates. Clearly, they point to St. Lucie as a county whose economic condition is below the state average. The results of the telephone survey serve to support these findings, with less than two in ten (16%) believing the economic climate of the county has improved over the last two years. Further, twice as many, 37%, feel the opposite is true.

Two-thirds of telephone survey respondents have a problem budgeting household income with the percent increasing to almost 87% among households with incomes under \$25,000. Though higher income residents have less of a problem with household finances than their less affluent counterparts, survey results show that one-quarter of households with incomes over \$50,000 have difficulty budgeting their money.

Agreement for Economic Climate Improving Over Last 2 Years



Budgeting Household Income



Data Source: Questions 5 and 23 in community telephone survey

Employment

Jobs and higher wages are consistently seen as needed in St. Lucie County.

Underlying many of the economic and social problems in St. Lucie County is the need for more employment opportunities. Community leaders and service providers in the focus groups stressed this several times, with a special emphasis on the need for higher paying jobs. Several pointed out the large number of residents who leave the county for work.

"They are going down to Palm Beach County. There is a family that has kids in our program and the father drives a truck down in Boca every day." (Service provider)

Most community leaders and service providers in the focus groups have been residents of St. Lucie County for many years and are aware of the changes that have occurred. As some noted, the economy of the county was once based on agriculture or fishing. While both are important to the county, neither industry is most needed.

Some feel that a portion of the people who relocate to St. Lucie County do so because of the comparatively lower cost of housing, but find few or limited employment opportunities in the county.

"I think families are moving here because it is less expensive than South Florida, but they are not finding the job opportunities that they thought." (Community leader)

"We have this dichotomy. They are coming here to help with economics but we have one of the highest levels of child poverty in Fort Pierce. Sixty percent of children in the St. Lucie County school system are with reduced and free lunches." (Community leader)

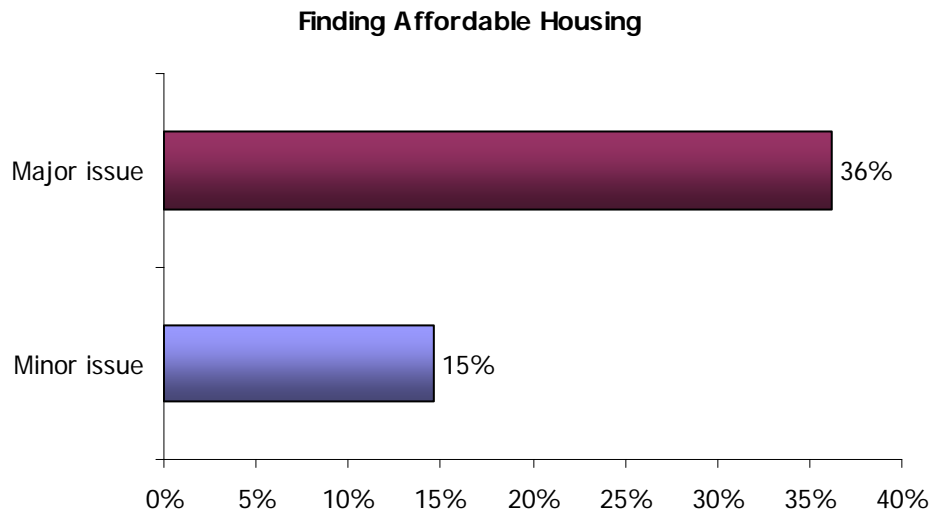
Housing

Finding affordable housing is a major issue for over one-third in St. Lucie County.

St. Lucie County is not the only community in the nation that is struggling with the issue of affordable housing. A decade or two ago, St. Lucie County was known as a place where many young, working, middle income families could afford to purchase a new home. To some extent, this continues to be true. It is not uncommon for residents of the county to work outside of St. Lucie County primarily because St. Lucie County housing is more affordable than the counties to the south, such as Martin and Palm Beach.

Over one-third (36%) of residents in the community-wide telephone survey indicated that finding affordable housing was a major issue in their household. Overall, half (49%) indicated that finding housing they could afford was not a problem.

Those most likely to have a major problem finding affordable housing are younger (under 40 years old) and either Black or Hispanic. Further, over four in ten (43%) of those with incomes under \$50,000 have a major issue finding affordable housing.



Data Source: Question 13 in community telephone survey

Focus group respondents feel only lip service is given to the issue of affordable housing.

Community leaders and service providers who participated in the focus groups acknowledged the need for more affordable housing in the county. However, many of these focus group participants see affordable housing as part of the related employment/economic issues of the county and not a single issue.

Some voiced that one of the issues regarding affordable housing concerns developers who want to build expensive homes and residents who don't want affordable housing in their neighborhood.

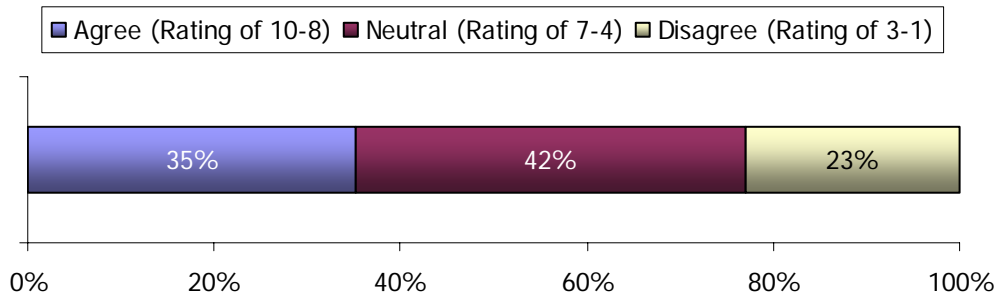
"There is lip service about affordable housing, but there is not a real concerted effort to bring in affordable housing. For one thing, developers don't want to give up their profit margin and no one wants low income housing in their backyard." (Service provider)

Homelessness

Homelessness is an issue that is not apparent to a majority of St. Lucie County residents.

Residents that participated in the telephone survey were queried as to how serious they felt the issue of homelessness was in St. Lucie County. Their responses suggest that residents are somewhat unsure if homelessness is an issue or not. About one-third (35%) feel homelessness is a serious issue, 42% are neutral, and 23% do not think it is an issue. Findings further suggest that those most likely to view homelessness as an issue are under 40, Black, and have incomes under \$25,000.

Agreement for Homelessness Being a Serious Issue



Data Source: Question 9 in community telephone survey

The lack of understanding of the homeless issue may, in part, be a result of the lack of homeless shelters and services in St. Lucie County. As explained by service providers who attended the focus groups, St. Lucie County's homeless are served by the Homeless Coalition which is based in Indian River County. As a result, county residents and service providers are not very knowledgeable about the homeless situation.

As one service provider explained in the focus group, there are homeless in St. Lucie County, but many of these individuals have no way to get to the services they need.

"There are 44 camps of homeless people, families and single people, in the woods in St. Lucie County. They are not getting served because, while there are homeless services, they cannot connect to them." (Service provider)

Child Care

Focus group participants feel that the Children Services Council of St. Lucie County (CSC), faith-based organizations, and the educational system serve children well in St. Lucie County.

The Children’s Services Council plays an important role in funding many programs for children in the county. Many respondents acknowledge that children are well served by this agency, even though some in the population are defined as at-risk/in need of services.

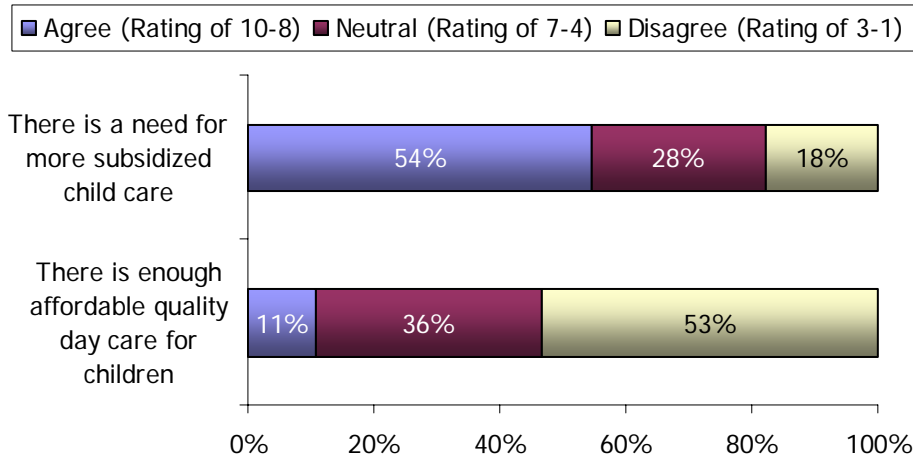
Faith-based respondents in the groups believe many churches work together to serve the community. They see community outreach for children from faith-based organizations in areas including after-school programs, daycare centers, summer camps, youth centers, and youth outreach.

Respondents in the groups also believe both primary and secondary educational opportunities in the county are strengths. They perceive the presence of institutions of higher education, like Indian River Community College, as positive.

However, residents in the telephone survey see many gaps with child care and the school system.

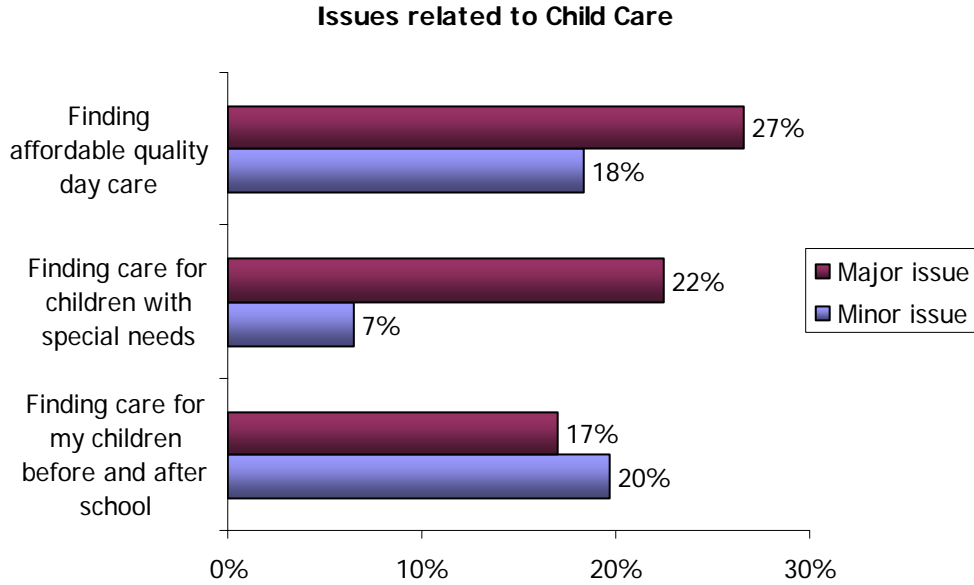
In terms of child care, very few respondents (11%) with children agree that there is enough quality day care for children in St. Lucie County. In addition, a majority (54%) feel there is a need for more subsidized child care.

Agreement with Statements related to Child Care



Data Source: Questions 30 and 31 in community telephone survey

Many parents with children (45%) have had an issue finding affordable quality child care in the past 12 months, with 29% having an issue finding care for children with special needs. Further, finding care before and after school is an issue for 37% of the residents in the telephone survey.



Data Source: Questions 37, 38, and 39 in community telephone survey

Consistent with these findings, focus group participants identified specific gaps in terms of after school care, summer programs, and care for special needs children.

“We have a Boys and Girls Club and there are a few places that parents can take their children where they can feel safe. It appears the after school care in the school system is limited. If we could offer more services, then it would be good for the children.” (Community leader)

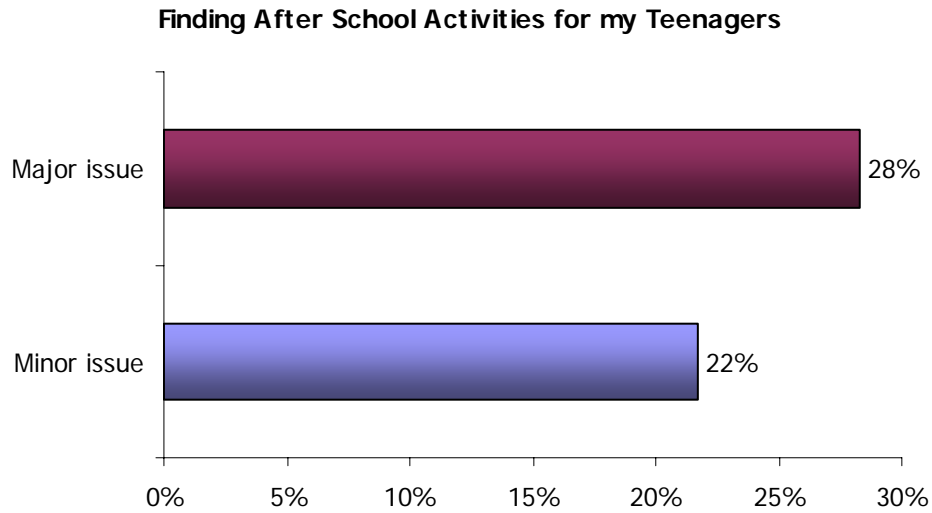
Youth Programs

Community leaders and residents feel there is a need for positive youth programs.

Many respondents in the focus groups identified lack of activities for youth as an underlying cause of more serious problems, such as gangs and crime. Community leaders identify a need for more programs that offer a positive influence, such as the Boys and Girls Club. They suggest that gangs have resulted from youth being underserved in terms of opportunities and mentoring.

Some focus group participants believe the lack of parenting or a father figure is a root cause of the trouble with youth in the community. Respondents in the focus groups suggest the growth of gangs has other ramifications including the rise in crime, violence, and HIV/AIDS.

The need for positive programs is also highlighted in the telephone survey among residents. Many of the parents in the telephone survey (50%) have an issue with finding activities for teenagers.



Data Source: Question 40 in community telephone survey

Lack of activities and opportunities feeds gangs and crime.

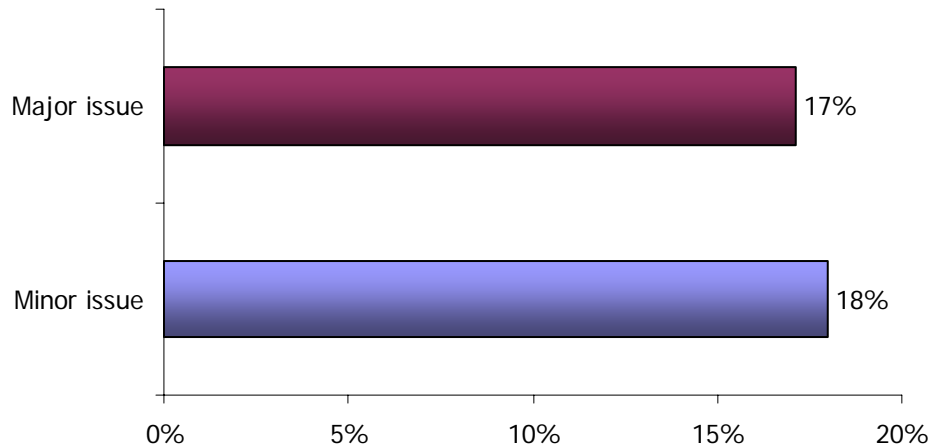
Focus group participants suggest that more constructive activities and outreach are needed to serve this population and curb the attraction to gangs. Faith-based respondents mentioned that there are limited opportunities for youth and nowhere they can turn.

Respondents see a gap in terms of both recreational and educational/employment opportunities for youth. Those who are too old for camp or child care and too young to work are particularly vulnerable when activities are lacking. Gang-related activity often fills the void for these youth.

Community leaders and service providers suggest problems with youth affect the poor and affluent. Some believe lack of parental involvement underlies concerns regarding youth. Often gangs replace the family as the child's support unit.

Residents also agree that gangs are a large problem. In the telephone survey, 39 percent agree that gangs hurt the quality of life in their neighborhood. In addition, criminal activity among teens had been an issue for 35 percent of parents in the telephone survey in the past 12 months.

Criminal Activity by Teens



Data Source: Question 45 in community telephone survey

Community leaders offer numerous ideas for positive programs to be considered in St. Lucie County.

Respondents in the focus groups suggested that more positive youth programs are needed, including:

- Beacon centers (school based after-school programs)
- Vocational programs
- Entrepreneurial training
- Mentoring from retirees
- Summer opportunities/internships
- Youth centers
- Athletic programs
- Faith-based youth groups

Respondents stress that, in order to make a difference, the number of organizations and programs must be sufficient to serve the population. According to focus group respondents, current programs have waiting lists and, therefore, do not adequately meet the county's needs.

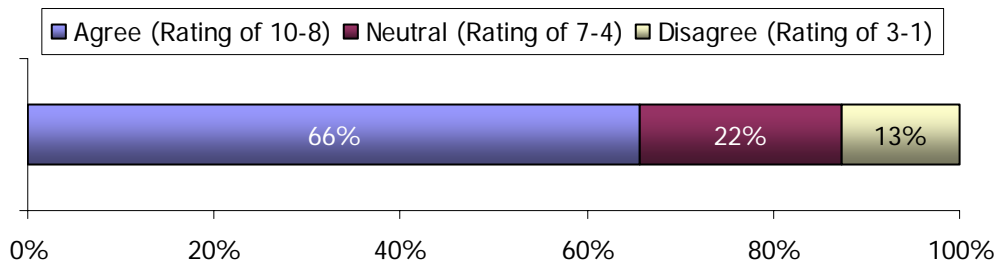
Public Transportation

Recognition that public transportation is needed comes from all ages, ethnicities, and income levels.

County residents were questioned in the telephone survey about the importance of the county having a public transportation system. Overall, two-thirds (66%) agree that transportation is important and this support comes from all groups. Residents who are age 60 or over share the same opinion on public transportation as residents under age 60.

Nonetheless, a majority (66%) of residents in the telephone survey did not indicate they have a problem finding transportation to work. However, 21% of those with incomes under \$25,000 have a major issue finding a ride to work, while 29% of Blacks who participated in the survey have this problem.

Agreement with County Having an Adequate Public Transportation System



Data Source: Question 6 in community telephone survey

Members of the Haitian and Hispanic communities commented in the focus groups that there is a need for better public transportation. Several spoke from personal experience:

“There’s no bus in the morning to drop the kids. If one day the car doesn’t work, I don’t know what I would do.” (Haitian focus group)

“There isn’t a place where I can go at 8:30 AM and wait for a bus to pick us up. I don’t have a license to drive, so there is no way to get to places. You just have to stay home.” (Hispanic focus group)

Leaders see progress being made in providing public transportation.

Focus group participants, including community leaders and service providers may be closer to the transportation issue and more aware of what has been done to provide a transportation system to county residents. Participants tended to break into two groups, either that public transportation was important and the county is working on it, or more needs to be done to resolve the problem.

One participant summed up the position held by many in the focus groups:

"I think that most people would say that we still have a need for public transportation. I think it is still a major issue for the poor, those that can't drive, or don't have cars. I think we have all been here long enough and we have seen great strides, but now things are starting to get in place for the frame work and we are heading in the right direction."