

**HOUSING NEEDS AND HOUSEHOLD CHARACTERISTICS OF PERSONS WITH
DISABILITIES IN FLORIDA: AN ANALYSIS OF 2000 CENSUS DATA**

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We also would like to acknowledge the following contributions:

- The Accessible and Affordable Housing Working Group of the Real Choice Partnership Project and the Education and Data Committee of the Florida Supportive Housing Coalition helped to define research priorities and develop parameters for the Census data set.
- Caroline Carbaugh of the U.S. Census Bureau oversaw the development of the special data cross-tabulation. Thy Le, a programmer with the Census Bureau, was responsible for creating the data set.
- Michael Madariaga of the University of Florida assisted in the development of the Appendix.

Executive Summary

This report provides an analysis of 2000 U.S. Census data to help quantify the need for affordable and accessible housing for persons with disabilities (PWD) in the state of Florida. The Florida Housing Data Clearinghouse (FHDC) of the Shimberg Center for Affordable Housing at University of Florida developed this report with support from the Real Choice Partnership Project, a program of the Governor's Working Group on the Americans with Disabilities Act.

The report uses a special cross-tabulation of Census data to examine three areas:

- *Housing Conditions for Persons with Disabilities.* What is the interrelationship among disability, low incomes, housing cost burden, and substandard housing for Florida households?
- *Demographic Characteristics.* What are the demographic characteristics of households including PWD, such as household size, age of householder, and own/rent status?
- *Household Relationships.* How many PWD are adult children living with a parent, as opposed to householders or their spouses?

In addition to data and analysis on statewide trends, the report includes data for Florida's counties, metropolitan statistical areas (MSA), and cities of population 50,000 or greater.

Our findings are summarized below.

Disability Prevalence and Household Characteristics

This section examines the overall prevalence of households including persons with disabilities (PWD) age 15 and older in the state of Florida and characterizes these households by age, income, housing cost burden, and tenure (renter/owner status). Our examination of the data revealed the following:

- More than one-third of Florida's 6,341,130 households include at least one person with a disability age 15 or older.
- Counties with fewer than 20,000 households tend to have higher percentages of households including PWD than larger counties.
- Most households that include PWD are headed by non-elderly persons, but the proportion of elderly-headed households is somewhat higher than among Florida's households as a whole.
- More than 1 million households including PWD in Florida have low incomes.¹
- If income categories are held constant, households including PWD are not more likely than others to experience housing cost burdens. However, because households including PWD are more likely to have low incomes, on the whole they are more likely than other households to experience cost burdens.

¹ "Low-income" status indicates that the household's income falls below 80 percent of the area median income, adjusted for family size. Note 2 below describes the determination of area median income levels in more detail.

- Statewide, households including PWD are more likely than other households to own their homes. This is due in part to the increased likelihood that these households are headed by persons over age 50, for whom homeownership rates are high regardless of disability status. However, even within the same age group, households including PWD are slightly more likely than other households to own their homes for all but the oldest householders.
- The statewide pattern of higher homeownership rates for households including PWD holds for all larger counties, but most counties with fewer than 10,000 households show lower homeownership rates for households that include PWD than those that do not.

Households of Concern: Extremely Low-Income, Severely Cost-Burdened Households Including Person(s) with Disabilities

As a basic measure of the households including persons with disabilities that are most likely to be in need of housing assistance, this section examines households with three characteristics:

- *Disability*: The household includes at least one PWD age 15 or older.
- *Extremely Low-Income*: The household's income falls below 30 percent of the area median income (AMI), adjusted for family size.
- *Severe Cost Burden*: The household pays 50 percent or more of income for rent or mortgage costs.

In the following analysis, these households are referred to as “households of concern.”

Our examination of data regarding households of concern revealed the following:

- In the state of Florida, 181,145 households include at least one PWD age 15 or older, have extremely low incomes, and experience severe cost burden.
- In most cases, the households of concern experience the most severe of needs. Most pay 75 percent of income or more for housing, have incomes below 20 percent of the area median, or both.
- Most households of concern are headed by non-elderly persons, although the proportion of elderly-headed households is higher than among comparable households that do not include a person with a disability.
- Most households of concern are composed of 1-2 persons.
- The homeownership rate for households of concern is lower than the statewide rate for all households: 43.4 percent versus 69.4 percent. However, the rate is comparable to that of other extremely low-income, severely cost-burdened households. Moreover, in most counties, homeownership rates for households of concern exceed 50 percent; in many smaller counties, they range from 75-95 percent.
- Households of concern and other extremely low-income, severely cost-burdened households are nearly twice as likely to experience substandard housing conditions as Florida's households as a whole.

Individual Characteristics and Household Relationships

This section provides an analysis of the disability status, household relationships, age, and household income of *individuals* in Florida. A group of particular interest to service organizations is the population of adults with disabilities living with parents or in institutional settings unnecessarily. The Census data cannot quantify the number of individuals in Florida in this specific situation. However, we can determine an upper bound of the population that potentially falls within this situation by identifying the numbers of adults with disabilities who are living with parents or in an “other” category that includes living with other relatives, with unrelated individuals, or in group quarters.

Our examination of the individual-data revealed the following:

- One-quarter of all people in Florida and slightly more than half of people age 75 or older experience disabilities.
- Most persons with disabilities age 25-61 are either householders or spouses.
- Adult children of the householder make up just 7.1 percent of the total population with disabilities in the 25-61 age group. Nevertheless, this represents 122,100 individuals statewide.
- While patterns of household relationships generally are similar regardless of disability status, PWD are somewhat less likely to be spouses of the householder than those without disabilities. This difference holds true both for the population as a whole and for extremely low-income individuals.
- In the lowest income groups, there are even fewer adult children living with parents, but the percentage of people in the “other” category is higher than in the general population. This difference appears regardless of disability status.

Florida Counties Reference Map



Introduction

In Florida, more than 2.3 million households include at least one person age 15 or older with a disability. More than a million of these households have low incomes. Agencies serving people with disabilities cite the shortage of affordable and accessible housing as one of the major impediments to their constituents' ability to live independently. Without housing that is affordable to persons with low incomes and that includes necessary modifications or supportive services, many persons with disabilities are inappropriately housed in institutional settings or with aging family members.

This report provides an analysis of 2000 U.S. Census data to help quantify the need for affordable and accessible housing for persons with disabilities (PWD) in the state of Florida. The report uses a special cross-tabulation of Census data to examine three areas:

- *Housing Conditions for Persons with Disabilities.* What is the interrelationship among disability, low incomes, housing cost burden, and substandard housing for Florida households?
- *Demographic Characteristics.* What are the demographic characteristics of households including PWD, such as household size, age of householder, and own/rent status?
- *Household Relationships.* How many PWD are adult children living with a parent, as opposed to householders or their spouses?

In addition to data and analysis on statewide trends, the report includes data for Florida's counties, metropolitan statistical areas (MSA), and cities of population 50,000 or greater. The Appendix contains extensive county-by-county data tables for readers with a particular interest in a county or specific housing and demographic indicators.

Project Background

The Florida Housing Data Clearinghouse (FHDC) of the Shimberg Center for Affordable Housing at University of Florida developed this report with support from the Real Choice Partnership Project, a program of the Governor's Working Group on the Americans with Disabilities Act. The Real Choice Partnership and other coalitions of public agencies and service providers have expressed a need for concrete statewide, county, and local data to facilitate planning for housing assistance to low-income PWD. In addition to the Real Choice Partnership Project, these coalitions include the Cross-Disabilities Housing Group, which is working to create an entity that can provide housing and associated services to a variety of populations, and the Florida Supportive Housing Coalition, which promotes the development of supportive housing in the state.

FHDC developed an outline of the most relevant data items with the assistance of these organizations in 2003. We then purchased a special cross-tabulation of Census data to obtain information otherwise unavailable through publicly released Census data tables. In addition to providing much of the raw data and analysis in this report, FHDC will post the entire data set on the Clearinghouse Web site at <http://flhousingdata.shimberg.ufl.edu>. Users will be able to create custom data tables with the specific geographic areas and indicators of interest.

As part of this project, the Shimberg Center also conducted a survey of public housing authorities (PHAs) in 2003 to determine the availability of public housing units and Section 8 vouchers for PWD in Florida and to identify PHAs' best practices in reaching and assisting PWD. This survey and the resulting report were sponsored by the Florida Mental Health Institute at University of South Florida.

Contents of Research Report

The data analysis in this report is divided into three sections:

- *Disability Prevalence and Household Characteristics.* This section examines the overall prevalence of households including PWD age 15 or older in Florida and geographic variations in the prevalence of these households. The section also examines the characteristics of these households, including age of householder, household income, amount of income spent on housing, and owner/renter status, and compares them to other Florida households.
- *"Households of Concern."* This section examines similar household characteristics for those households most likely to need assistance: extremely low-income, severely cost-burdened households including PWD.
- *Individual Characteristics and Household Relationships.* This section examines the characteristics of individuals with disabilities, with an emphasis on the household relationships of non-elderly individuals and the prevalence of adult children with disabilities living with parents. In addition to identifying the number of householders, spouses of householders, and adult children, the data includes an "other" category that encompasses persons living with other relatives, those living with unrelated individuals, and those in group quarters.

Census Data Overview

The Shimberg Center obtained a three-part special cross-tabulation of Census data, based on the sample of the state's population that responded to the Census long form in 2000. The Census Bureau provided counts of the number of households or individuals in Florida's counties, MSAs, and cities of population 50,000 or greater for each possible combination of categories for the variables.

To identify PWD, the 2000 Census used a six-part definition of disability:

- *Sensory Disability.* Blindness, deafness, or a severe vision or hearing impairment.
- *Physical Disability.* Long-term condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying.
- *Mental Disability.* A condition lasting six months or more that makes learning, remembering, or concentrating difficult.

- *Self-care Disability*. A condition lasting six months or more that makes dressing, bathing, or getting around inside the home difficult.
- *Going Outside the Home Disability*. A condition lasting six months or more that makes going outside the home alone to shop or visit a doctor's office difficult.
- *Employment Disability*. A condition lasting six months or more that makes working at a job or business difficult.

Individuals reporting one or more of these characteristics are considered to have disabilities. Because the service coalitions were particularly interested in the housing needs of adults with disabilities, our data set identifies only those individuals age 15 or older reporting disabilities.

Of the three cross-tabulations that make up this data set, two consider the status of households including PWD age 15 or older and a third considers the status of individuals with disabilities in this age group. We emphasized household characteristics because any planning for housing assistance takes place at the household level. For example, using only individual-level data would leave us unable to determine whether a group of five low-income PWD represented five individuals living separately or one large family seeking housing. However, the data set also includes individual-level data in order to identify adult children with disabilities living with parents, a group of particular interest to service organizations. Furthermore, the individual-level data counts persons living in group quarters, who are excluded from household-level data by definition.

The three parts of the data set are as follows:

- *Household Demographic Characteristics*. This data set includes six variables for each *household* in Florida:
 - Disability Status: The presence or absence of one or more PWD age 15 or older (categories: yes, no).
 - Tenure: Whether the household owns or rents its housing unit (categories: owner, renter)
 - Age: The age of the *householder*, who is not necessarily one of the PWD in the household (categories: 15-49, 50-61, 62-74, 75 or older)
 - Size: The size of the household in persons (categories: 1-2, 3-4, 5 or more)
 - Income: The household income as a percentage of the area median income (categories: 0-19.9 percent, 20-29.9 percent, 30-49.9 percent, 50-59.9 percent, 60-79.9 percent, 80 percent or more)
 - Cost Burden: The household's gross rent or mortgage costs as a percentage of its income (categories: 0-29.9 percent, 30-39.9 percent, 40-49.9 percent, 50-74.9 percent, 75 percent or more)

Because of concerns about the potential for public disclosure of individual households' information, the Census Bureau provided counts of households for various combinations of four of the six variables listed above. The Shimberg Center then constructed a model estimating the full cross-tabulation of all six variables. See the Data Notes on page 57 for more information about the estimations and models used to create the data set.

- *Housing Need Characteristics*. This data set includes four variables for each *household* in Florida:
 - Disability Status (see definition and categories above)
 - Income (see definition and categories above)
 - Cost Burden (see definition and categories above)
 - Substandard Housing Conditions: The presence of one or more substandard housing condition, including overcrowding, as indicated by the presence of more than one person per room; lack of heating fuel; lack of complete kitchen facilities; or lack of complete plumbing facilities (categories: yes, no).

- *Individual Characteristics*. This data set includes four variables for each *person* in Florida:
 - Disability Status: The presence of one or more of the six disability conditions identified in the Census (categories: yes, no)
 - Age: The age of the *person* (categories: 15-24, 25-61, 62-74, 75 and older)
 - Relationship to Householder: The person's relationship to the individual designated as the householder (categories: householder, spouse, child, other)
 - Income: The income of the household in which the person resides as a percentage of area median income. For persons in group quarters, the individual income is used (see categories above).

Section I. Disability Prevalence and Household Characteristics

This section examines the overall prevalence of households including persons with disabilities (PWD) age 15 and older in the state of Florida and characterizes these households by age, income, housing cost burden, and tenure (renter/owner status). Our examination of the data revealed the following:

- More than one-third of Florida’s households include at least one person with a disability age 15 or older.
- Counties with fewer than 20,000 households tend to have higher percentages of households including PWD than larger counties.
- Most households that include PWD are headed by non-elderly persons, but the proportion of elderly-headed households is somewhat higher than among Florida’s households as a whole.
- More than 1 million households including PWD in Florida have low incomes.²
- If income categories are held constant, households including PWD are not more likely than others to experience housing cost burdens. However, because households including PWD are more likely to have low incomes, on the whole they are more likely than other households to experience cost burdens.
- Statewide, households including PWD are more likely than other households to own their homes. This is due in part to the increased likelihood that these households are headed by persons over age 50, for whom homeownership rates are high regardless of disability status. However, even within the same age group, households including PWD are slightly more likely than other households to own their homes for all but the oldest householders.
- The statewide pattern of higher homeownership rates for households including PWD holds for all larger counties, but most counties with fewer than 10,000 households show lower homeownership rates for households that include PWD than those that do not.

These findings are discussed in more detail below.

Prevalence of Households including Persons with Disabilities

Of Florida’s 6,341,130 households, 2,325,340, or 36.7 percent, include at least one person age 15 or older with a disability. Tables 1a-c below show the number and percentage of households that do and do not include PWD for Florida counties, MSAs, and cities of population 50,000 or greater. Map 1-2 show the number and percentage of households including PWD for counties.

Table 1a. Households by Presence of PWD Age 15+, Counties

² “Low-income” status indicates that the household’s income falls below 80 percent of the area median income, adjusted for family size. Note 2 below describes the determination of area median income levels in more detail.

Place	PWD Age 15+ in Household				Total Households
	Yes		No		
	Number	Percentage	Number	Percentage	
Alachua County	22,930	26.2%	64,662	73.8%	87,592
Baker County	2,842	40.3%	4,213	59.7%	7,055
Bay County	21,494	36.1%	38,080	63.9%	59,574
Bradford County	3,708	43.5%	4,817	56.5%	8,525
Brevard County	70,900	35.7%	127,494	64.3%	198,394
Broward County	221,840	33.9%	432,925	66.1%	654,765
Calhoun County	1,898	42.9%	2,529	57.1%	4,427
Charlotte County	25,082	39.2%	38,836	60.8%	63,918
Citrus County	23,420	44.5%	29,203	55.5%	52,623
Clay County	16,905	33.6%	33,427	66.4%	50,332
Collier County	34,239	33.2%	68,924	66.8%	103,163
Columbia County	9,432	45.0%	11,520	55.0%	20,952
De Soto County	4,546	42.3%	6,202	57.7%	10,748
Dixie County	2,848	54.4%	2,390	45.6%	5,238
Duval County	107,545	35.4%	196,330	64.6%	303,875
Escambia County	41,494	37.4%	69,530	62.6%	111,024
Flagler County	7,790	36.6%	13,492	63.4%	21,282
Franklin County	1,700	41.4%	2,406	58.6%	4,106
Gadsden County	6,849	43.2%	8,988	56.8%	15,837
Gilchrist County	2,209	44.3%	2,777	55.7%	4,986
Glades County	1,800	46.1%	2,101	53.9%	3,901
Gulf County	2,260	45.9%	2,659	54.1%	4,919
Hamilton County	1,900	45.4%	2,288	54.6%	4,188
Hardee County	3,658	44.5%	4,559	55.5%	8,217
Hendry County	4,690	43.1%	6,196	56.9%	10,886
Hernando County	24,362	43.9%	31,088	56.1%	55,450
Highlands County	16,532	44.1%	20,970	55.9%	37,502
Hillsborough County	139,035	35.5%	252,400	64.5%	391,435
Holmes County	3,225	46.6%	3,702	53.4%	6,927
Indian River County	18,221	37.0%	30,971	63.0%	49,192
Jackson County	7,592	45.7%	9,016	54.3%	16,608
Jefferson County	1,899	40.8%	2,750	59.2%	4,649
Lafayette County	847	38.7%	1,343	61.3%	2,190
Lake County	36,172	40.9%	52,220	59.1%	88,392
Lee County	67,715	35.9%	121,045	64.1%	188,760
Leon County	22,838	23.6%	73,891	76.4%	96,729
Levy County	6,386	45.9%	7,524	54.1%	13,910
Liberty County	1,025	45.2%	1,244	54.8%	2,269
Madison County	3,156	47.8%	3,453	52.2%	6,609
Manatee County	42,918	38.2%	69,527	61.8%	112,445
Marion County	45,267	42.4%	61,424	57.6%	106,691
Martin County	18,863	34.0%	36,538	66.0%	55,401
Miami Dade County	306,220	39.4%	471,190	60.6%	777,410
Monroe County	13,050	37.2%	22,061	62.8%	35,111
Nassau County	7,494	34.2%	14,412	65.8%	21,906
Okaloosa County	21,517	32.4%	44,867	67.6%	66,384
Okeechobee County	6,080	48.2%	6,523	51.8%	12,603

Place	PWD Age 15+ in Household				Total Households
	Yes		No		
	Number	Percentage	Number	Percentage	
Orange County	112,560	33.5%	223,805	66.5%	336,365
Osceola County	23,274	38.2%	37,654	61.8%	60,928
Palm Beach County	163,380	34.4%	310,915	65.6%	474,295
Pasco County	64,484	43.6%	83,269	56.4%	147,753
Pinellas County	153,280	36.9%	261,930	63.1%	415,210
Polk County	77,270	41.3%	109,860	58.7%	187,130
Putnam County	13,645	49.0%	14,213	51.0%	27,858
Santa Rosa County	15,824	36.1%	28,032	63.9%	43,856
Sarasota County	52,543	35.0%	97,650	65.0%	150,193
Seminole County	41,424	29.7%	98,228	70.3%	139,652
St. Johns County	15,632	31.5%	33,973	68.5%	49,605
St. Lucie County	31,797	41.3%	45,118	58.7%	76,915
Sumter County	9,381	45.3%	11,338	54.7%	20,719
Suwannee County	6,400	47.5%	7,084	52.5%	13,484
Taylor County	3,315	46.6%	3,802	53.4%	7,117
Union County	1,411	41.6%	1,977	58.4%	3,388
Volusia County	71,249	38.6%	113,485	61.4%	184,734
Wakulla County	3,038	35.9%	5,426	64.1%	8,464
Walton County	7,417	44.8%	9,127	55.2%	16,544
Washington County	3,621	45.3%	4,378	54.7%	7,999
State Total	2,325,338	36.7%	4,015,971	63.3%	6,341,309

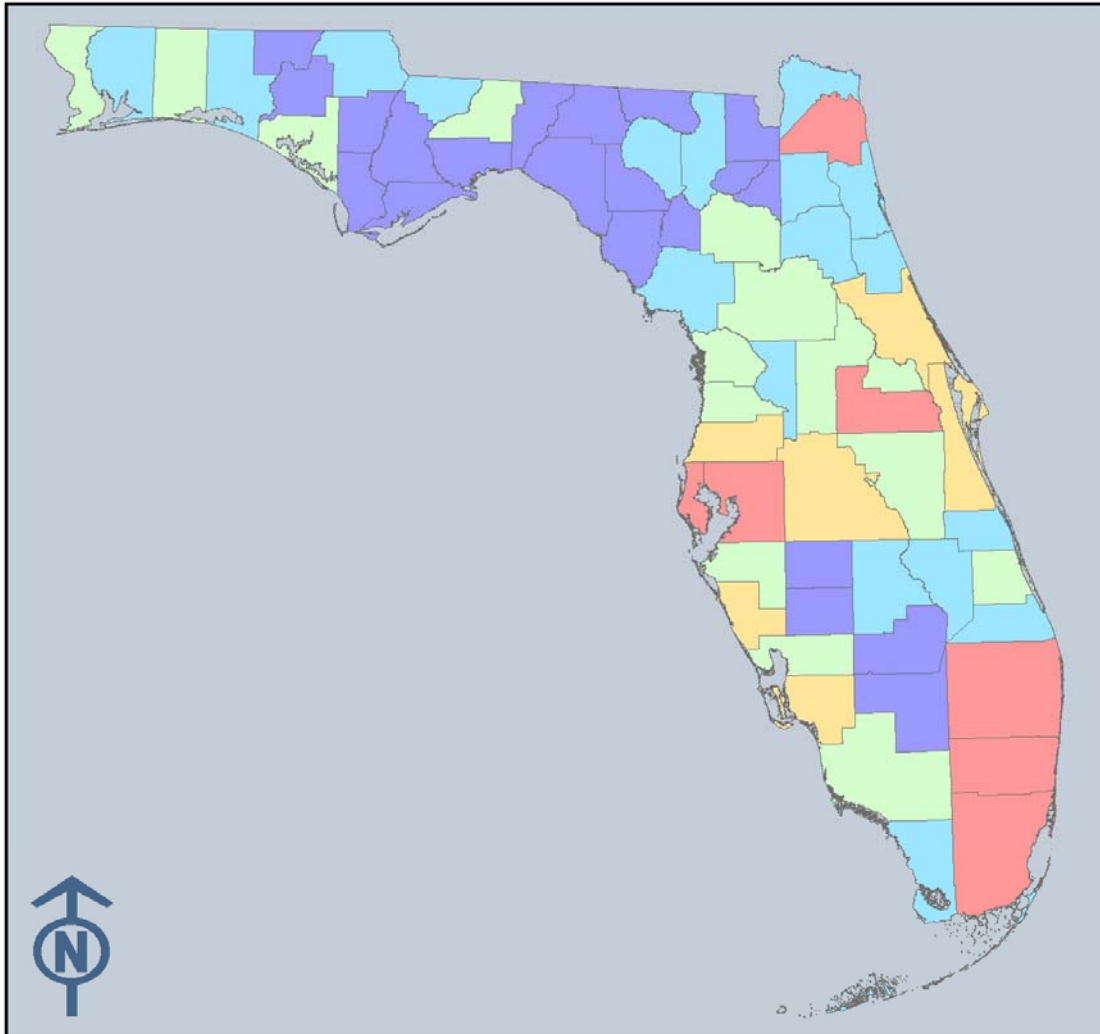
Table 1b. Households by Presence of PWD Age 15+, MSAs

Place	PWD Age 15+ in Household				Total Households
	Yes		No		
	Number	Percentage	Number	Percentage	
Daytona Beach MSA	79,005	38.3%	127,015	61.7%	206,020
Ft. Lauderdale MSA	221,840	33.9%	432,925	66.1%	654,765
Ft. Myers-Cape Coral MSA	67,715	35.9%	121,045	64.1%	188,760
Ft. Pierce-Port St. Lucie MSA	50,634	38.3%	81,651	61.7%	132,285
Ft. Walton Beach MSA	21,517	32.4%	44,867	67.6%	66,384
Gainesville MSA	22,930	26.2%	64,662	73.8%	87,592
Jacksonville MSA	147,575	34.7%	278,240	65.3%	425,815
Lakeland-Winter Haven MSA	77,270	41.3%	109,860	58.7%	187,130
Melbourne-Titusville-Palm Bay MSA	70,900	35.7%	127,494	64.3%	198,394
Miami MSA	306,220	39.4%	471,190	60.6%	777,410
Naples MSA	34,239	33.2%	68,924	66.8%	103,163
Ocala MSA	45,267	42.4%	61,424	57.6%	106,691
Orlando MSA	213,425	34.1%	411,915	65.9%	625,340
Panama City MSA	21,494	36.1%	38,080	63.9%	59,574
Pensacola MSA	57,295	37.0%	97,532	63.0%	154,827
Punta Gorda MSA	25,082	39.2%	38,836	60.8%	63,918
Sarasota-Bradenton MSA	95,455	36.3%	167,175	63.7%	262,630
Tallahassee MSA	29,697	26.4%	82,868	73.6%	112,565
Tampa-St. Petersburg-Clearwater MSA	381,140	37.7%	628,650	62.3%	1,009,790
West Palm Beach-Boca Raton MSA	163,380	34.4%	310,915	65.6%	474,295

Table 1c. Households by Presence of PWD Age 15+, Cities of Population 50,000+

Place	PWD Age 15+ in Household				Total Households
	Yes		No		
	Number	Percentage	Number	Percentage	
Boca Raton	9,082	28.3%	22,994	71.7%	32,076
Boynton Beach	9,541	36.7%	16,483	63.3%	26,024
Cape Coral	14,257	34.9%	26,556	65.1%	40,813
Clearwater	17,373	36.1%	30,764	63.9%	48,137
Coral Springs	10,817	27.3%	28,739	72.7%	39,556
Davie	8,447	29.5%	20,167	70.5%	28,614
Daytona Beach	11,000	38.5%	17,552	61.5%	28,552
Deerfield Beach	12,033	38.3%	19,358	61.7%	31,391
Delray Beach	10,286	38.3%	16,570	61.7%	26,856
Deltona	9,820	39.5%	15,059	60.5%	24,879
Ft. Lauderdale	23,407	34.2%	45,109	65.8%	68,516
Gainesville	9,770	26.2%	27,586	73.8%	37,356
Hialeah	33,026	46.7%	37,634	53.3%	70,660
Hollywood	21,815	36.6%	37,855	63.4%	59,670
Jacksonville	101,770	35.8%	182,895	64.2%	284,665
Lakeland	13,345	39.8%	20,148	60.2%	33,493
Largo	13,838	40.6%	20,227	59.4%	34,065
Lauderhill	9,095	40.1%	13,578	59.9%	22,673
Margate	8,669	38.1%	14,081	61.9%	22,750
Melbourne	11,511	37.5%	19,186	62.5%	30,697
Miami	63,599	47.3%	70,734	52.7%	134,333
Miami Beach	16,387	35.4%	29,870	64.6%	46,257
Miramar	7,258	31.6%	15,746	68.4%	23,004
North Miami	8,714	42.7%	11,694	57.3%	20,408
Orlando	26,562	32.8%	54,432	67.2%	80,994
Palm Bay	11,704	38.6%	18,635	61.4%	30,339
Pembroke Pines	14,338	27.6%	37,572	72.4%	51,910
Pensacola	8,584	35.1%	15,865	64.9%	24,449
Plantation	9,014	27.0%	24,366	73.0%	33,380
Pompano Beach	13,547	38.4%	21,708	61.6%	35,255
Port St. Lucie	13,282	39.1%	20,647	60.9%	33,929
Sarasota	8,868	37.7%	14,660	62.3%	23,528
St. Petersburg	41,683	38.0%	67,920	62.0%	109,603
Sunrise	11,895	35.7%	21,389	64.3%	33,284
Tallahassee	13,572	21.5%	49,547	78.5%	63,119
Tamarac	11,030	39.8%	16,703	60.2%	27,733
Tampa	47,133	37.8%	77,454	62.2%	124,587
West Palm Beach	12,743	36.8%	21,887	63.2%	34,630

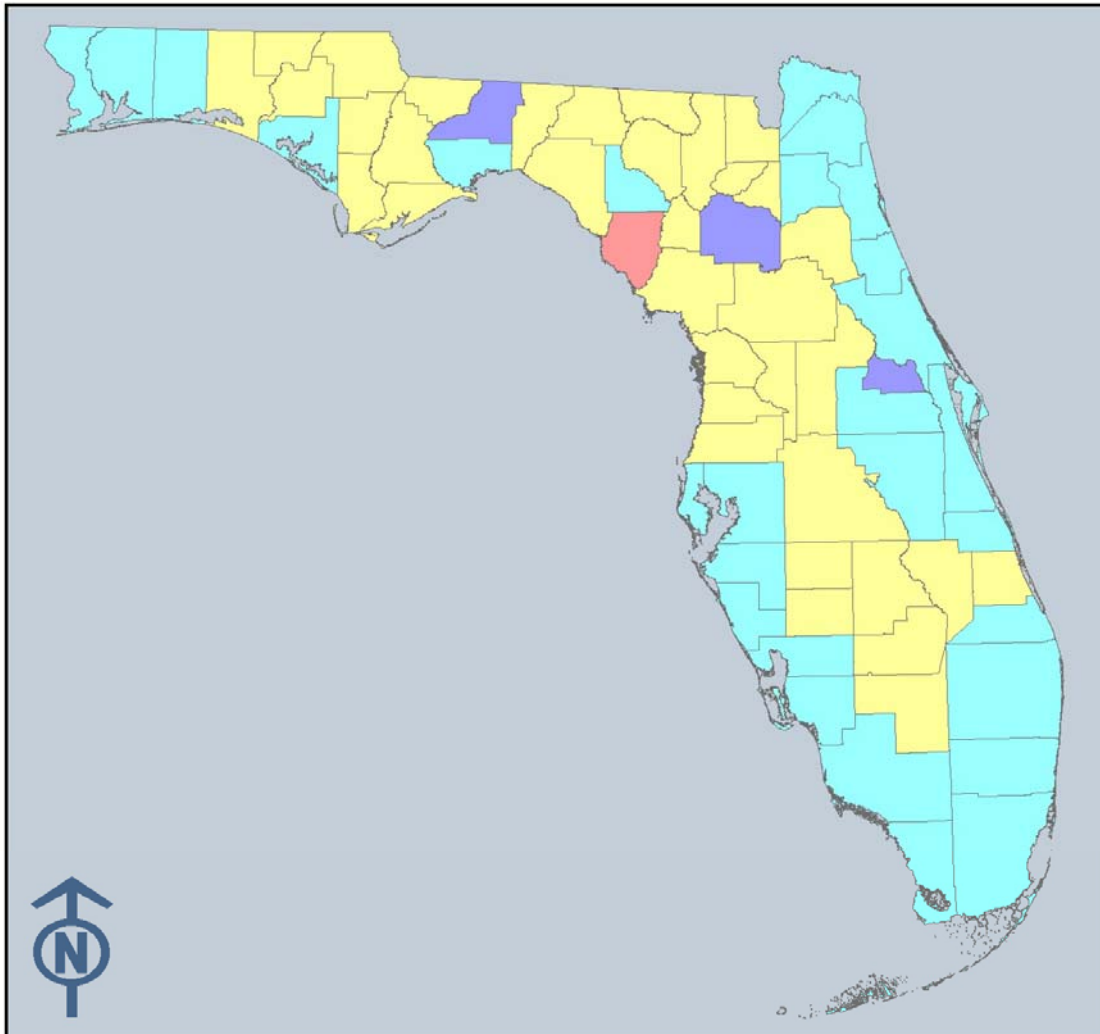
**Map 1 - Households Including a PWD Age 15+,
Florida Counties**



- 0 - 5,000
- 5,001 - 20,000
- 20,001 - 50,000
- 50,001 - 100,000
- 100,001 and over

Data Source:
Special Cross-Tabulation of the
2000 Census of Population and Housing.
Prepared by the US Census Bureau.

**Map 2 - Households Including a PWD Age 15+
as a Percentage of All Households, Florida Counties**



- 20.1 - 30%
- 30.1% - 40%
- 40.1% - 50%
- 50.1% and above

Data Source:
Special Cross-Tabulation of the
2000 Census of Population and Housing.
Prepared by the US Census Bureau.

As Map 2 demonstrates, smaller, more rural counties tend to have higher percentages of persons with disabilities. When we tested the data using the probit model, we found that households in counties with fewer than 20,000 households are more likely than those in larger counties to include PWD, even if income and the age of householder are held constant.

Age of Householder

Table 2 below shows a statewide summary of households by disability status and age of householder.

Table 2. Age of Householder by Presence of PWD Age 15+ in Household, Florida

Age of Householder	PWD Age 15+ in Household				Total Households
	Yes		No		
	Number	Percentage	Number	Percentage	
15-49	892,985	28.4%	2,255,745	71.6%	3,148,730
50-61	458,205	38.8%	723,285	61.2%	1,181,490
62-74	483,945	42.3%	661,160	57.7%	1,145,105
75+	490,205	56.6%	375,600	43.4%	865,805
Total (All Age Groups)	2,325,340	36.7%	4,015,790	63.3%	6,341,130

For the purposes of this analysis, an “elderly-headed” household is one in which the householder is age 62 or older.³ Of Florida’s 2.3 million households including PWD, 974,150, or 41.9 percent, are elderly-headed households. An additional 1,351,190, or 58.1 percent, are headed by individuals age 15-61. Note that these age groups refer to the age of the *householder*, who may or may not be one of the people in the household reporting a disability.

These figures also show that elderly-headed households make up a larger proportion of households including PWD than those not including PWD: 41.9 percent of households including a PWD versus 25.8 percent of other households. As disabilities are more common within the elderly population, especially those age 75 or older, this is not surprising.

Tables 3a-c provide data on households including PWD by elderly/non-elderly-headed status for Florida counties, MSAs, and cities of population 50,000 or greater.

Table 3a. Households with PWD Age 15+ by Elderly/Non-Elderly Status, Counties

Place	Age of Householder (Households with PWD Only)				Total Households with PWD
	15-61		62 and older		
	Number	Percentage	Number	Percentage	
Alachua County	15,314	66.8%	7,616	33.2%	22,930
Baker County	1,901	66.9%	941	33.1%	2,842
Bay County	13,164	61.2%	8,330	38.8%	21,494

³ We chose this age break because HUD’s age of eligibility for public housing units designated as “elderly” housing and other program preferences generally is 62 years of age.

Place	Age of Householder (Households with PWD Only)				Total Households with PWD
	15-61		62 and older		
	Number	Percentage	Number	Percentage	
Bradford County	2,332	62.9%	1,376	37.1%	3,708
Brevard County	37,720	53.2%	33,180	46.8%	70,900
Broward County	129,770	58.5%	92,070	41.5%	221,840
Calhoun County	1,073	56.5%	825	43.5%	1,898
Charlotte County	10,093	40.2%	14,989	59.8%	25,082
Citrus County	10,223	43.7%	13,197	56.3%	23,420
Clay County	11,871	70.2%	5,034	29.8%	16,905
Collier County	18,670	54.5%	15,569	45.5%	34,239
Columbia County	5,777	61.2%	3,655	38.8%	9,432
De Soto County	2,488	54.7%	2,058	45.3%	4,546
Dixie County	1,668	58.6%	1,180	41.4%	2,848
Duval County	73,590	68.4%	33,955	31.6%	107,545
Escambia County	25,485	61.4%	16,009	38.6%	41,494
Flagler County	3,718	47.7%	4,072	52.3%	7,790
Franklin County	940	55.3%	760	44.7%	1,700
Gadsden County	4,320	63.1%	2,529	36.9%	6,849
Gilchrist County	1,290	58.4%	919	41.6%	2,209
Glades County	920	51.1%	880	48.9%	1,800
Gulf County	1,177	52.1%	1,083	47.9%	2,260
Hamilton County	1,220	64.2%	680	35.8%	1,900
Hardee County	2,039	55.7%	1,619	44.3%	3,658
Hendry County	3,302	70.4%	1,388	29.6%	4,690
Hernando County	10,453	42.9%	13,909	57.1%	24,362
Highlands County	6,604	39.9%	9,928	60.1%	16,532
Hillsborough County	91,960	66.1%	47,075	33.9%	139,035
Holmes County	1,787	55.4%	1,438	44.6%	3,225
Indian River County	8,569	47.0%	9,652	53.0%	18,221
Jackson County	4,441	58.5%	3,151	41.5%	7,592
Jefferson County	1,086	57.2%	813	42.8%	1,899
Lafayette County	487	57.5%	360	42.5%	847
Lake County	17,573	48.6%	18,599	51.4%	36,172
Lee County	34,075	50.3%	33,640	49.7%	67,715
Leon County	15,740	68.9%	7,098	31.1%	22,838
Levy County	3,488	54.6%	2,898	45.4%	6,386
Liberty County	624	60.9%	401	39.1%	1,025
Madison County	1,858	58.9%	1,298	41.1%	3,156
Manatee County	21,379	49.8%	21,539	50.2%	42,918
Marion County	22,783	50.3%	22,484	49.7%	45,267
Martin County	8,884	47.1%	9,979	52.9%	18,863
Miami Dade County	196,810	64.3%	109,410	35.7%	306,220
Monroe County	9,292	71.2%	3,758	28.8%	13,050
Nassau County	4,968	66.3%	2,526	33.7%	7,494
Okaloosa County	13,434	62.4%	8,083	37.6%	21,517
Okeechobee County	3,470	57.1%	2,610	42.9%	6,080
Orange County	79,150	70.3%	33,410	29.7%	112,560
Osceola County	16,052	69.0%	7,222	31.0%	23,274
Palm Beach County	84,450	51.7%	78,930	48.3%	163,380
Pasco County	31,414	48.7%	33,070	51.3%	64,484

Place	Age of Householder (Households with PWD Only)				Total Households with PWD
	15-61		62 and older		
	Number	Percentage	Number	Percentage	
Pinellas County	82,540	53.8%	70,740	46.2%	153,280
Polk County	43,985	56.9%	33,285	43.1%	77,270
Putnam County	7,887	57.8%	5,758	42.2%	13,645
Santa Rosa County	10,578	66.8%	5,246	33.2%	15,824
Sarasota County	23,019	43.8%	29,524	56.2%	52,543
Seminole County	27,759	67.0%	13,665	33.0%	41,424
St. Johns County	9,940	63.6%	5,692	36.4%	15,632
St. Lucie County	17,664	55.6%	14,133	44.4%	31,797
Sumter County	4,118	43.9%	5,263	56.1%	9,381
Suwannee County	3,644	56.9%	2,756	43.1%	6,400
Taylor County	1,995	60.2%	1,320	39.8%	3,315
Union County	922	65.3%	489	34.7%	1,411
Volusia County	37,554	52.7%	33,695	47.3%	71,249
Wakulla County	2,122	69.8%	916	30.2%	3,038
Walton County	4,609	62.1%	2,808	37.9%	7,417
Washington County	1,959	54.1%	1,662	45.9%	3,621
State Total	1,351,191	58.1%	974,147	41.9%	2,325,338

Table 3b. Households with PWD Age 15+ by Elderly/Non-Elderly Status, MSAs

Place	Age of Householder (Households with PWD Only)				Total Households with PWD
	15-61		62 and older		
	Number	Percentage	Number	Percentage	
Daytona Beach MSA	41,245	52.2%	37,760	47.8%	79,005
Ft. Lauderdale MSA	129,770	58.5%	92,070	41.5%	221,840
Ft. Myers-Cape Coral MSA	34,075	50.3%	33,640	49.7%	67,715
Ft. Pierce-Port St. Lucie MSA	26,510	52.4%	24,124	47.6%	50,634
Ft. Walton Beach MSA	13,434	62.4%	8,083	37.6%	21,517
Gainesville MSA	15,314	66.8%	7,616	33.2%	22,930
Jacksonville MSA	100,355	68.0%	47,220	32.0%	147,575
Lakeland-Winter Haven MSA	43,985	56.9%	33,285	43.1%	77,270
Melbourne-Titusville-Palm Bay MSA	37,720	53.2%	33,180	46.8%	70,900
Miami MSA	196,810	64.3%	109,410	35.7%	306,220
Naples MSA	18,670	54.5%	15,569	45.5%	34,239
Ocala MSA	22,783	50.3%	22,484	49.7%	45,267
Orlando MSA	140,520	65.8%	72,905	34.2%	213,425
Panama City MSA	13,164	61.2%	8,330	38.8%	21,494
Pensacola MSA	36,060	62.9%	21,235	37.1%	57,295
Punta Gorda MSA	10,093	40.2%	14,989	59.8%	25,082
Sarasota-Bradenton MSA	44,380	46.5%	51,075	53.5%	95,455
Tallahassee MSA	20,069	67.6%	9,628	32.4%	29,697
Tampa-St. Petersburg-Clearwater MSA	216,355	56.8%	164,785	43.2%	381,140
West Palm Beach-Boca Raton MSA	84,450	51.7%	78,930	48.3%	163,380

Table 3c. Households with PWD Age 15+ by Elderly/Non-Elderly Status, Cities of Population 50,000+

Place	Age of Householder (Households with PWD Only)				Total Households with PWD
	15-61		62 and older		
	Number	Percentage	Number	Percentage	
Boca Raton	4,939	54.4%	4,143	45.6%	9,082
Boynton Beach	4,813	50.4%	4,728	49.6%	9,541
Cape Coral	8,193	57.5%	6,064	42.5%	14,257
Clearwater	9,765	56.2%	7,608	43.8%	17,373
Coral Springs	8,601	79.5%	2,216	20.5%	10,817
Davie	5,759	68.2%	2,688	31.8%	8,447
Daytona Beach	6,294	57.2%	4,706	42.8%	11,000
Deerfield Beach	5,459	45.4%	6,574	54.6%	12,033
Delray Beach	5,078	49.4%	5,208	50.6%	10,286
Deltona	5,782	58.9%	4,038	41.1%	9,820
Ft. Lauderdale	15,137	64.7%	8,270	35.3%	23,407
Gainesville	6,432	65.8%	3,338	34.2%	9,770
Hialeah	19,836	60.1%	13,190	39.9%	33,026
Hollywood	12,647	58.0%	9,168	42.0%	21,815
Jacksonville	69,920	68.7%	31,850	31.3%	101,770
Lakeland	7,013	52.6%	6,332	47.4%	13,345
Largo	6,430	46.5%	7,408	53.5%	13,838
Lauderhill	5,900	64.9%	3,195	35.1%	9,095
Margate	4,213	48.6%	4,456	51.4%	8,669
Melbourne	6,327	55.0%	5,184	45.0%	11,511
Miami	37,889	59.6%	25,710	40.4%	63,599
Miami Beach	9,313	56.8%	7,074	43.2%	16,387
Miramar	5,724	78.9%	1,534	21.1%	7,258
North Miami	6,794	78.0%	1,920	22.0%	8,714
Orlando	18,298	68.9%	8,264	31.1%	26,562
Palm Bay	7,158	61.2%	4,546	38.8%	11,704
Palm Harbor	3,758	48.4%	4,004	51.6%	7,762
Pembroke Pines	7,360	51.3%	6,978	48.7%	14,338
Pensacola	4,711	54.9%	3,873	45.1%	8,584
Plantation	5,606	62.2%	3,408	37.8%	9,014
Pompano Beach	6,897	50.9%	6,650	49.1%	13,547
Port St. Lucie	7,807	58.8%	5,475	41.2%	13,282
Sarasota	5,022	56.6%	3,846	43.4%	8,868
Spring Hill	5,405	42.0%	7,452	58.0%	12,857
St. Petersburg	25,809	61.9%	15,874	38.1%	41,683
Sunrise	6,318	53.1%	5,577	46.9%	11,895
Tallahassee	9,378	69.1%	4,194	30.9%	13,572
Tamarac	4,365	39.6%	6,665	60.4%	11,030
Tampa	30,088	63.8%	17,045	36.2%	47,133
West Palm Beach	8,063	63.3%	4,680	36.7%	12,743

Income and Cost Burden

State and federal housing programs typically designate a household as “low-income” if its income falls below 80 percent of the area median income, adjusted for family size, and as “extremely low-income” if its income falls below 30 percent of the area median.⁴ Table 4 below compares the income distribution of households that include PWD and those that do not.

Table 4. Households by Income and Presence of PWD Age 15+, Florida

Household Income as a Percentage of AMI	PWD Age 15+ in Household				Total Households
	Yes		No		
	Number	Percentage	Number	Percentage	
0-20%	169,275	44.0%	215,650	56.0%	384,925
20.1-30%	148,700	50.6%	145,360	49.4%	294,060
30.1-50%	316,015	46.4%	364,860	53.6%	680,875
50.1-60%	155,250	42.1%	213,195	57.9%	368,445
60.1-80%	304,045	40.5%	447,100	59.5%	751,145
80.1+ %	1232055	31.9%	2629625	68.1%	3,861,680

Table 4 shows that more than 1 million households including PWD have low to extremely low incomes. These households comprise 47 percent of households including PWD. In contrast, just 34.5 percent of households that do not include PWD fall within these income categories.

Measures of housing cost burden compare a household’s income to its housing costs, either rents or mortgage costs. A household usually is considered to be *cost-burdened* if it pays more than 30 percent of income for housing costs and *severely cost-burdened* if it pays more than 50 percent of income for housing.

Among Florida’s households including PWD, 768,245, or 33 percent, pay more than 30 percent of income for housing, compared to 28.5 percent of other households. Table 5 below shows the housing cost burden by income for households in Florida that include PWD and those that do not.

⁴ Based on decennial Census data, HUD estimates an annual income for a family of four for each metropolitan area and for non-metropolitan areas of each state, and creates adjusted medians for other household sizes. Thus, the family’s income may be expressed as a percentage of the median income for that area. Certain percentages of median income—80, 60, 50, and 30 percent—are often used as maximum incomes for eligibility for housing programs. The 30 percent of median income level is often used to designate the most needy households, and in many areas lies close to the poverty level for that family size.

Table 5. Households by Income, Cost Burden, and Presence of PWD Age 15+, Florida

Household Income as a Percentage of AMI	Percentage of Income Spent on Housing	PWD Age 15+ in Household				Total Households
		Yes		No		
		Number	Percentage	Number	Percentage	
0-30%	0-29.9%	88,645	45.1%	107,735	54.9%	196,380
	30-49.9%	48,185	55.0%	39,415	45.0%	87,600
	50+ %	181,145	45.9%	213,860	54.1%	395,005
0-30% Total		317,975	46.8%	361,010	53.2%	678,985
30.1-80%	0-29.9%	383,080	45.8%	453,845	54.2%	836,925
	30-49.9%	244,170	40.1%	365,155	59.9%	609,325
	50+ %	148,060	41.8%	206,155	58.2%	354,215
30.1-80% Total		775,310	43.1%	1,025,155	56.9%	1,800,465
80.1+ %	0-29.9%	1,085,370	32.0%	2,308,630	68.0%	3,394,000
	30-49.9%	123,615	31.0%	275,610	69.0%	399,225
	50+ %	23,070	33.7%	45,385	66.3%	68,455
80.1+ % Total		1,232,055	31.9%	2,629,625	68.1%	3,861,680

Overall, households including PWD are more likely other households to be cost-burdened. However, as Table 5 demonstrates, the comparisons within income groups yield more mixed results. In the extremely low-income category, households including PWD are more likely than other households to fall in the 30-50 percent cost burden group but slightly *less* likely than other households to experience cost burden over 50 percent. Among those households in the 30-80 percent of area median income category, households including PWD are slightly less likely to be cost-burdened or severely cost-burdened than other households. Thus, it appears that households including PWD are somewhat more likely to experience cost burden because they tend to have lower incomes, but at similar income levels the experience of households is similar regardless of the disability status of their members.

These results also demonstrate the widespread prevalence of cost burden among lower-income households, both those including PWD and those that do not. A total of 58.3 percent of households with income below 80 percent of the area median pay more than 30 percent of income for housing, including 56.9 percent of households with PWD and 59.5 percent of other households at that income level.

Tables showing detailed income and cost burden data for each county are included in the Appendix.

Tenure

Table 6 below shows the numbers and percentages of homeowner and renter households by age and disability status.

Table 6. Households by Age of Householder, Tenure, and Presence of PWD Age 15+, Florida

Age of Householder	Tenure	PWD Age 15+ in Household		Total Households
		Yes	No	
15-49	Owner	532,680	1,269,027	1,801,707
	Renter	353,987	986,724	1,340,711
15-49 Homeownership Rate		60.1%	56.3%	57.3%
50-61	Owner	383,233	542,807	926,040
	Renter	74,998	180,069	255,067
50-61 Homeownership Rate		83.6%	75.1%	78.4%
62-74	Owner	426,413	533,087	959,500
	Renter	57,436	124,511	181,947
62-74 Homeownership Rate		88.1%	81.1%	84.1%
75+	Owner	391,738	306,754	698,492
	Renter	98,471	60,413	158,884
75+ Homeownership Rate		79.9%	83.5%	81.5%
All Age Groups	Owner	1,734,064	2,651,675	4,385,739
	Renter	584,892	1,351,717	1,936,609
All Age Groups Homeownership Rate		74.8%	66.2%	69.4%

The homeownership rate for households including PWD age 15 or older is 74.8 percent, higher than 69.4 percent homeownership rate for all Florida households. Some of this disparity is due to the tendency of households including PWD to be headed by persons over age 50, a group for which homeownership is much more common than among younger households. Table 6 also demonstrates, however, that outside of the oldest age category, households including PWD are slightly more likely to be homeowners than renters even when compared with other households in the same age category.

Table 7 shows the numbers and percentages of homeowner and renter households by disability status in Florida’s counties.

Table 7. Households by Tenure and Presence of PWD Age 15+, Counties

Place	Tenure	PWD Age 15+ in Household		Total Households
		Yes	No	
Alachua County	Owner	14,306	33,436	47,742
	Renter	8,428	30,980	39,408
Alachua County Homeownership Rate		62.9%	51.9%	54.8%
Baker County	Owner	2,027	3,626	5,653
	Renter	815	588	1,403
Baker County Homeownership Rate		71.3%	86.0%	80.1%
Bay County	Owner	16,159	24,652	40,811
	Renter	5,235	13,340	18,575
Bay County Homeownership Rate		75.5%	64.9%	68.7%

Place	Tenure	PWD Age 15+ in Household		Total Households
		Yes	No	
Bradford County	Owner	2,429	4,223	6,652
	Renter	1,280	594	1,874
Bradford County	Homeownership Rate	65.5%	87.7%	78.0%
Brevard County	Owner	57,151	88,113	145,264
	Renter	13,384	38,932	52,316
Brevard County	Homeownership Rate	81.0%	69.4%	73.5%
Broward County	Owner	167,700	280,788	448,488
	Renter	53,265	150,242	203,507
Broward County	Homeownership Rate	75.9%	65.1%	68.8%
Calhoun County	Owner	1,407	2,215	3,622
	Renter	490	314	804
Calhoun County	Homeownership Rate	74.2%	87.6%	81.8%
Charlotte County	Owner	22,101	30,267	52,368
	Renter	2,958	8,479	11,437
Charlotte County	Homeownership Rate	88.2%	78.1%	82.1%
Citrus County	Owner	20,678	23,770	44,448
	Renter	2,733	5,403	8,136
Citrus County	Homeownership Rate	88.3%	81.5%	84.5%
Clay County	Owner	14,431	23,882	38,313
	Renter	2,427	9,484	11,911
Clay County	Homeownership Rate	85.6%	71.6%	76.3%
Collier County	Owner	27,447	49,233	76,680
	Renter	6,757	19,532	26,289
Collier County	Homeownership Rate	80.2%	71.6%	74.5%
Columbia County	Owner	7,404	8,348	15,752
	Renter	2,014	3,142	5,156
Columbia County	Homeownership Rate	78.6%	72.7%	75.3%
De Soto County	Owner	2,878	5,099	7,977
	Renter	1,668	1,103	2,771
De Soto County	Homeownership Rate	63.3%	82.2%	74.2%
Dixie County	Owner	2,442	2,163	4,605
	Renter	406	227	633
Dixie County	Homeownership Rate	85.7%	90.5%	87.9%
Duval County	Owner	72,668	117,545	190,213
	Renter	34,457	78,149	112,606
Duval County	Homeownership Rate	67.8%	60.1%	62.8%
Escambia County	Owner	29,509	43,736	73,245
	Renter	11,770	25,499	37,269
Escambia County	Homeownership Rate	71.5%	63.2%	66.3%
Flagler County	Owner	7,009	10,453	17,462
	Renter	778	3,015	3,793
Flagler County	Homeownership Rate	90.0%	77.6%	82.2%
Franklin County	Owner	1,283	2,028	3,311
	Renter	417	378	795
Franklin County	Homeownership Rate	75.5%	84.3%	80.6%
Gadsden County	Owner	5,406	6,523	11,929
	Renter	1,445	2,451	3,896
Gadsden County	Homeownership Rate	78.9%	72.7%	75.4%
Gilchrist County	Owner	1,826	2,504	4,330

Place	Tenure	PWD Age 15+ in Household		Total Households
		Yes	No	
	Renter	383	273	656
Gilchrist County	Homeownership Rate	82.7%	90.2%	86.8%
Glades County	Owner	1,381	1,874	3,255
	Renter	419	227	646
Glades County	Homeownership Rate	76.7%	89.2%	83.4%
Gulf County	Owner	1,610	2,340	3,950
	Renter	650	319	969
Gulf County	Homeownership Rate	71.2%	88.0%	80.3%
Hamilton County	Owner	1,351	1,893	3,244
	Renter	549	395	944
Hamilton County	Homeownership Rate	71.1%	82.7%	77.5%
Hardee County	Owner	2,388	3,706	6,094
	Renter	1,270	853	2,123
Hardee County	Homeownership Rate	65.3%	81.3%	74.2%
Hendry County	Owner	3,504	4,209	7,713
	Renter	1,187	1,975	3,162
Hendry County	Homeownership Rate	74.7%	68.1%	70.9%
Hernando County	Owner	21,633	25,286	46,919
	Renter	2,725	5,722	8,447
Hernando County	Homeownership Rate	88.8%	81.5%	84.7%
Highlands County	Owner	13,527	15,721	29,248
	Renter	2,983	5,224	8,207
Highlands County	Homeownership Rate	81.9%	75.1%	78.1%
Hillsborough County	Owner	95,770	152,967	248,737
	Renter	42,791	98,208	140,999
Hillsborough County	Homeownership Rate	69.1%	60.9%	63.8%
Holmes County	Owner	2,434	3,188	5,622
	Renter	790	510	1,300
Holmes County	Homeownership Rate	75.5%	86.2%	81.2%
Indian River County	Owner	14,864	22,502	37,366
	Renter	3,323	8,454	11,777
Indian River County	Homeownership Rate	81.7%	72.7%	76.0%
Jackson County	Owner	6,037	6,745	12,782
	Renter	1,556	2,246	3,802
Jackson County	Homeownership Rate	79.5%	75.0%	77.1%
Jefferson County	Owner	1,262	2,393	3,655
	Renter	637	358	995
Jefferson County	Homeownership Rate	66.5%	87.0%	78.6%
Lafayette County	Owner	649	1,150	1,799
	Renter	198	194	392
Lafayette County	Homeownership Rate	76.6%	85.6%	82.1%
Lake County	Owner	30,630	40,010	70,640
	Renter	5,526	12,024	17,550
Lake County	Homeownership Rate	84.7%	76.9%	80.1%
Lee County	Owner	55,710	86,074	141,784
	Renter	11,900	34,601	46,501
Lee County	Homeownership Rate	82.4%	71.3%	75.3%
Leon County	Owner	14,623	40,153	54,776
	Renter	8,025	33,426	41,451

Place	Tenure	PWD Age 15+ in Household		Total Households
		Yes	No	
Leon County	Homeownership Rate	64.6%	54.6%	56.9%
Levy County	Owner	5,434	5,889	11,323
	Renter	952	1,622	2,574
Levy County	Homeownership Rate	85.1%	78.4%	81.5%
Liberty County	Owner	718	1,096	1,814
	Renter	307	147	454
Liberty County	Homeownership Rate	70.0%	88.2%	80.0%
Madison County	Owner	2,471	2,767	5,238
	Renter	686	685	1,371
Madison County	Homeownership Rate	78.3%	80.2%	79.3%
Manatee County	Owner	33,672	48,463	82,135
	Renter	9,161	20,972	30,133
Manatee County	Homeownership Rate	78.6%	69.8%	73.2%
Marion County	Owner	37,899	46,259	84,158
	Renter	7,363	15,075	22,438
Marion County	Homeownership Rate	83.7%	75.4%	79.0%
Martin County	Owner	16,219	27,261	43,480
	Renter	2,579	9,181	11,760
Martin County	Homeownership Rate	86.3%	74.8%	78.7%
Miami Dade County	Owner	182,753	265,598	448,351
	Renter	123,122	204,062	327,184
Miami Dade County	Homeownership Rate	59.7%	56.6%	57.8%
Monroe County	Owner	8,736	13,245	21,981
	Renter	4,315	8,788	13,103
Monroe County	Homeownership Rate	66.9%	60.1%	62.7%
Nassau County	Owner	6,415	10,918	17,333
	Renter	1,068	3,435	4,503
Nassau County	Homeownership Rate	85.7%	76.1%	79.4%
Okaloosa County	Owner	15,783	27,710	43,493
	Renter	5,640	17,001	22,641
Okaloosa County	Homeownership Rate	73.7%	62.0%	65.8%
Okeechobee County	Owner	3,954	5,691	9,645
	Renter	2,126	832	2,958
Okeechobee County	Homeownership Rate	65.0%	87.2%	76.5%
Orange County	Owner	72,998	128,991	201,989
	Renter	38,817	93,765	132,582
Orange County	Homeownership Rate	65.3%	57.9%	60.4%
Osceola County	Owner	16,507	23,767	40,274
	Renter	6,757	13,759	20,516
Osceola County	Homeownership Rate	71.0%	63.3%	66.3%
Palm Beach County	Owner	131,616	216,993	348,609
	Renter	31,263	93,227	124,490
Palm Beach County	Homeownership Rate	80.8%	69.9%	73.7%
Pasco County	Owner	54,850	64,863	119,713
	Renter	9,539	18,171	27,710
Pasco County	Homeownership Rate	85.2%	78.1%	81.2%
Pinellas County	Owner	115,898	173,878	289,776
	Renter	36,867	87,452	124,319
Pinellas County	Homeownership Rate	75.9%	66.5%	70.0%

Place	Tenure	PWD Age 15+ in Household		Total Households
		Yes	No	
Polk County	Owner	59,240	75,876	135,116
	Renter	17,910	33,709	51,619
Polk County Homeownership Rate		76.8%	69.2%	72.4%
Putnam County	Owner	10,855	10,912	21,767
	Renter	2,793	3,291	6,084
Putnam County Homeownership Rate		79.5%	76.8%	78.2%
Santa Rosa County	Owner	13,629	20,857	34,486
	Renter	2,181	7,101	9,282
Santa Rosa County Homeownership Rate		86.2%	74.6%	78.8%
Sarasota County	Owner	44,966	71,951	116,917
	Renter	7,526	25,514	33,040
Sarasota County Homeownership Rate		85.7%	73.8%	78.0%
Seminole County	Owner	32,053	63,443	95,496
	Renter	8,967	34,246	43,213
Seminole County Homeownership Rate		78.1%	64.9%	68.8%
St. Johns County	Owner	13,028	24,020	37,048
	Renter	2,555	9,829	12,384
St. Johns County Homeownership Rate		83.6%	71.0%	74.9%
St. Lucie County	Owner	25,813	32,945	58,758
	Renter	5,983	12,105	18,088
St. Lucie County Homeownership Rate		81.2%	73.1%	76.5%
Sumter County	Owner	8,163	9,385	17,548
	Renter	1,214	1,934	3,148
Sumter County Homeownership Rate		87.1%	82.9%	84.8%
Suwannee County	Owner	5,206	5,413	10,619
	Renter	1,196	1,639	2,835
Suwannee County Homeownership Rate		81.3%	76.8%	78.9%
Taylor County	Owner	2,374	3,255	5,629
	Renter	941	547	1,488
Taylor County Homeownership Rate		71.6%	85.6%	79.1%
Union County	Owner	866	1,710	2,576
	Renter	545	267	812
Union County Homeownership Rate		61.4%	86.5%	76.0%
Volusia County	Owner	57,402	80,046	137,448
	Renter	13,714	33,254	46,968
Volusia County Homeownership Rate		80.7%	70.6%	74.5%
Wakulla County	Owner	2,138	4,971	7,109
	Renter	900	455	1,355
Wakulla County Homeownership Rate		70.4%	91.6%	84.0%
Walton County	Owner	6,132	6,782	12,914
	Renter	1,287	2,318	3,605
Walton County Homeownership Rate		82.7%	74.5%	78.2%
Washington County	Owner	2,642	3,905	6,547
	Renter	979	473	1,452
Washington County Homeownership Rate		73.0%	89.2%	81.8%
State Total	Owner	1,734,064	2,651,675	4,385,739
	Renter	584,892	1,351,717	1,936,609
State Homeownership Rate		74.8%	66.2%	69.3%

Table 7 shows that most smaller counties reverse the trend of higher homeownership rates for households including PWD. Nearly all of the counties with fewer than 10,000 households have lower homeownership rates for households including PWD than other households. However, all counties with at least 20,000 households show higher homeownership rates for households including PWD.

Section II. Households of Concern: Extremely Low-Income, Severely Cost-Burdened Households Including Person(s) with Disabilities

As a basic measure of the households including persons with disabilities that are most likely to be in need of housing assistance, this section examines households with three characteristics:

- *Disability*: The household includes at least one PWD age 15 or older.
- *Extremely Low-Income*: The household's income falls below 30 percent of the area median income (AMI), adjusted for family size.
- *Severe Cost Burden*: The household pays 50 percent or more of income for rent or mortgage costs.

In the following analysis, these households are referred to as “households of concern.” With their low incomes and the high percentage of income devoted to housing, these households are the most likely to experience financial difficulties because of their housing costs.

Our examination of data regarding households of concern revealed the following:

- In most cases, the households of concern experience the most severe of needs. Most pay 75 percent of income or more for housing, have incomes below 20 percent of the area median, or both.
- Most households of concern are headed by non-elderly persons, although the proportion of elderly-headed households is somewhat higher than among comparable households that do not include a person with a disability.
- Most households of concern are composed of 1-2 persons.
- The homeownership rate for households of concern is lower than the statewide rate for all households: 43.4 percent versus 69.4 percent. However, the rate is comparable to that of other extremely low-income, severely cost-burdened households. Moreover, in most counties, homeownership rates for households of concern exceed 50 percent; in many smaller counties, they range from 75-95 percent.
- Households of concern and other extremely low-income, severely cost-burdened households are nearly twice as likely to experience substandard housing conditions as Florida's households as a whole.

These findings are discussed in more detail below.

Overall Numbers of Households of Concern

In the state of Florida, 181,145 households include at least one PWD age 15 or older, have extremely low incomes, and experience severe cost burden.

Of these households, a number experience even more serious conditions:

- Nearly three-quarters (129,370, or 71.4 percent of households of concern) pay 75 percent or more of their income for housing.
- More than half (101,875, or 56.2 percent of households of concern) have incomes below 20 percent of the area median.

- Nearly half (85,785, or 47.4% of households of concern) experience both of these most severe needs: their incomes fall below 20 percent of the area median and they pay 75 percent or more of their income for housing.

Tables 8a-c provide the total numbers of households of concern in Florida’s counties, MSAs, and cities with population of 50,000 or greater. Maps 3 and 4 show the number of renter and homeowner households of concern by county.

Table 8a. Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Counties

Place	Number of Households
Alachua County	2,685
Baker County	186
Bay County	1,615
Bradford County	277
Brevard County	4,705
Broward County	20,235
Calhoun County	143
Charlotte County	1,394
Citrus County	1,125
Clay County	844
Collier County	1,950
Columbia County	754
De Soto County	168
Dixie County	309
Duval County	9,255
Escambia County	3,865
Flagler County	482
Franklin County	90
Gadsden County	785
Gilchrist County	137
Glades County	97
Gulf County	146
Hamilton County	162
Hardee County	259
Hendry County	303
Hernando County	1,540
Highlands County	954
Hillsborough County	11,415
Holmes County	227
Indian River County	1,115
Jackson County	503
Jefferson County	120
Lafayette County	54

Place	Number of Households
Lake County	2,260
Lee County	4,100
Leon County	2,800
Levy County	489
Liberty County	79
Madison County	276
Manatee County	2,940
Marion County	2,585
Martin County	903
Miami Dade County	31,440
Monroe County	935
Nassau County	453
Okaloosa County	1,300
Okeechobee County	314
Orange County	8,560
Osceola County	1,790
Palm Beach County	13,310
Pasco County	4,070
Pinellas County	11,185
Polk County	5,365
Putnam County	1,025
Santa Rosa County	1,065
Sarasota County	3,150
Seminole County	2,515
St. Johns County	919
St. Lucie County	2,475
Sumter County	505
Suwannee County	568
Taylor County	183
Union County	100
Volusia County	4,840
Wakulla County	150
Walton County	422
Washington County	227
State Total	181,197

Table 8b. Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, MSAs

Place	Number of Households
Daytona Beach MSA	5,315
Ft. Lauderdale MSA	20,235
Ft. Myers-Cape Coral MSA	4,100

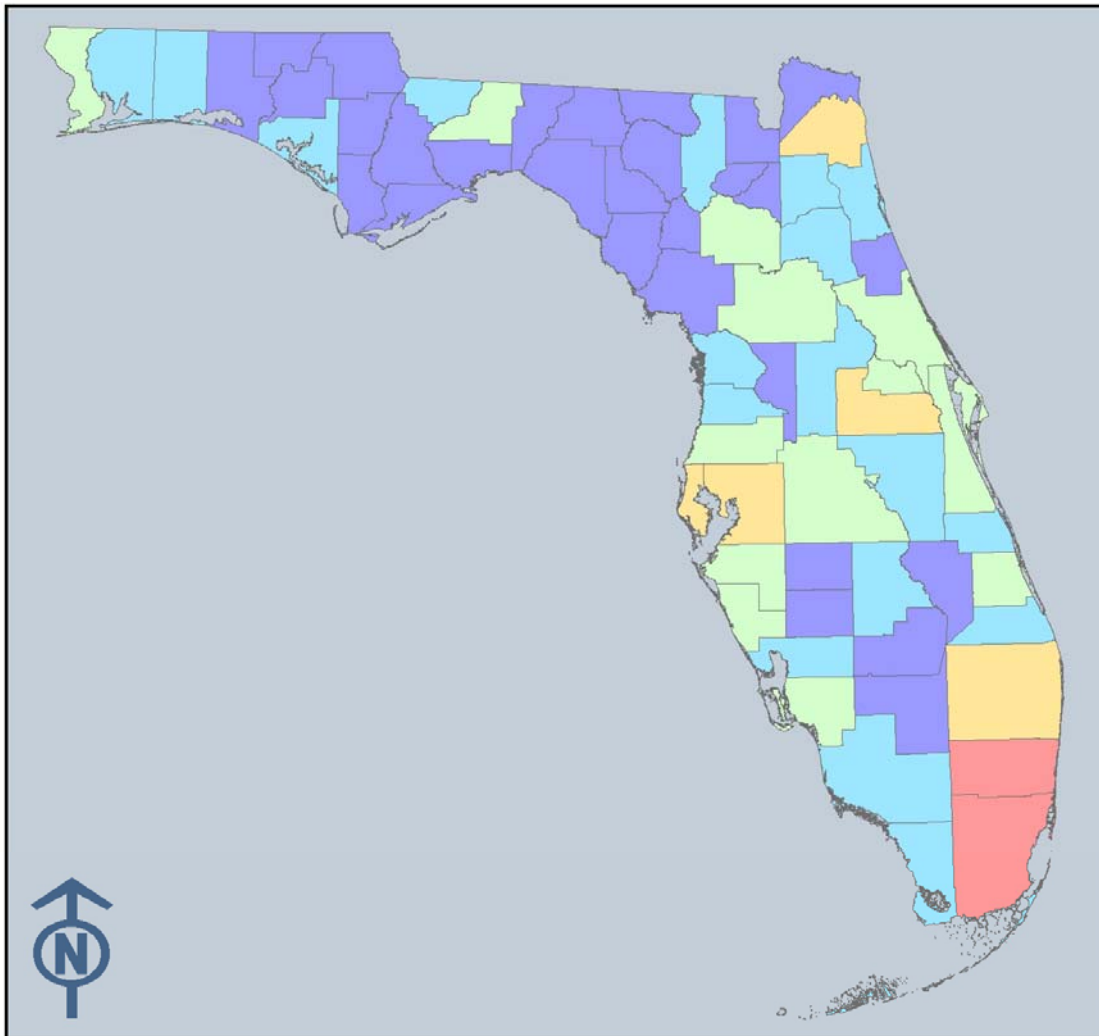
Place	Number of Households
Ft. Pierce-Port St. Lucie MSA	3,385
Ft. Walton Beach MSA	1,300
Gainesville MSA	2,685
Jacksonville MSA	11,475
Lakeland-Winter Haven MSA	5,365
Melbourne-Titusville-Palm Bay MSA	4,705
Miami MSA	31,440
Naples MSA	1,950
Ocala MSA	2,585
Orlando MSA	15,120
Panama City MSA	1,615
Pensacola MSA	4,930
Punta Gorda MSA	1,394
Sarasota-Bradenton MSA	6,105
Tallahassee MSA	3,585
Tampa-St. Petersburg-Clearwater MSA	28,175
West Palm Beach-Boca Raton MSA	13,310

Table 8c. Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Cities of Population 50,000+

Place	Number of Households
Boca Raton	514
Boynton Beach	820
Cape Coral	705
Clearwater	1,475
Coral Springs	628
Davie	585
Daytona Beach	1,448
Deerfield Beach	1,075
Delray Beach	743
Deltona	400
Ft. Lauderdale	2,910
Gainesville	1,243
Hialeah	3,470
Hollywood	2,335
Jacksonville	8,855
Lakeland	1,125
Largo	790
Lauderhill	835
Margate	728
Melbourne	864
Miami	10,320
Miami Beach	2,200

Place	Number of Households
Miramar	599
North Miami	1,135
Orlando	2,550
Palm Bay	728
Pembroke Pines	1,088
Pensacola	775
Plantation	609
Pompano Beach	1,285
Port St. Lucie	744
Sarasota	925
St. Petersburg	4,125
Sunrise	980
Tallahassee	2,184
Tamarac	664
Tampa	5,035
West Palm Beach	1,985

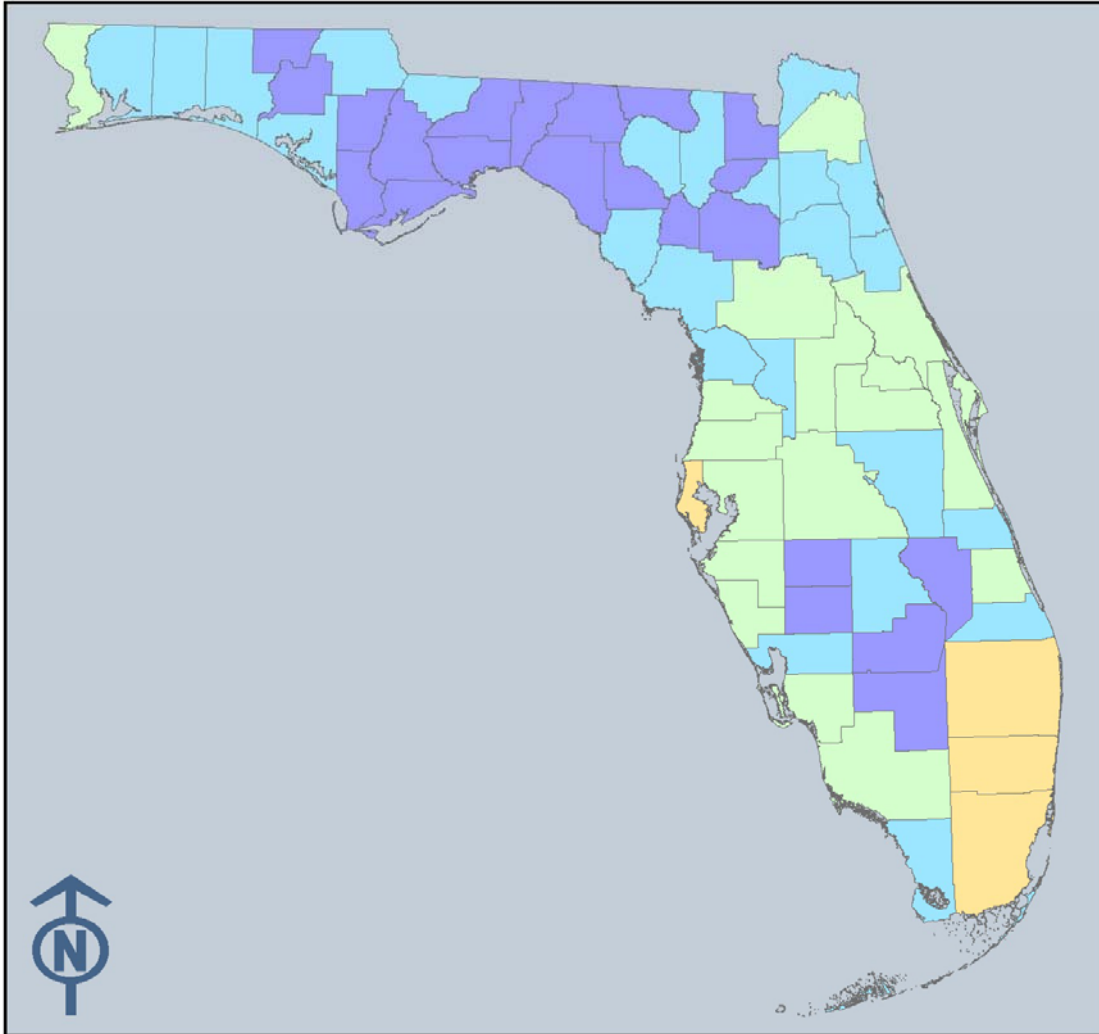
Map 3 - Extremely Low Income, Severely Cost-Burdened, Renter Households Including a PWD Age 15+, Florida Counties



- 0 - 200
- 201 - 1,000
- 1,001 - 5,000
- 5,001 - 10,000
- 10,001 and above

Data Source:
Special Cross-Tabulation of the
2000 Census of Population and Housing.
Prepared by the US Census Bureau.

Map 4 - Extremely Low Income, Severely Cost-Burdened, Owner Households Including a PWD Age 15+, Florida Counties



- 36 - 200
- 201 - 1,000
- 1,001 - 5,000
- 5,001 - 10,000

Data Source:
Special Cross-Tabulation of the
2000 Census of Population and Housing.
Prepared by the US Census Bureau.

While we have designated this group as the households most likely to be of interest to those concerned about the affordable housing needs of persons with disabilities, the Census data set provides income and cost burden categories that span the entire spectrum and are more detailed than those presented here. Data including all of these categories may be found in the Appendix.

Elderly vs. Non-Elderly Households

Of Florida’s 181,145 households of concern, 69,390 households, or 38.3 percent, are headed by elderly persons. Table 9 below compares the elderly/non-elderly status of households of concern, households in the same income and cost burden categories that do not include PWD, and all Florida households.

Table 9. Elderly/Non-Elderly Status Comparison, Florida

	Age of Householder			
	15-61		62+	
	Number	Percentage	Number	Percentage
Households of Concern	111,755	61.7%	69,390	38.3%
Other Extremely Low-Income, Severely Cost-Burdened Households	155,205	72.6%	58,655	27.4%
All Florida Households	4,330,220	68.3%	2,010,910	31.7%

Table 9 shows that households of concern are more likely than others to be headed by elderly persons than other households, even though other extremely low-income, severely cost-burdened households are less likely than the state average to be elderly-headed. Again, this is unsurprising given the higher levels of disability among older persons.

Tables 10a-c provide data on the households of concern by elderly/non-elderly status for counties, MSAs, and cities of population 50,000 or greater.

Table 10a. Elderly/Non-Elderly Status of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Counties

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
Alachua County	2,160	80.4%	525	19.6%
Baker County	122	65.6%	64	34.4%
Bay County	1,075	66.6%	540	33.4%
Bradford County	149	53.8%	128	46.2%
Brevard County	2,935	62.4%	1,770	37.6%
Broward County	11,520	56.9%	8,715	43.1%
Calhoun County	86	60.1%	57	39.9%

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
Charlotte County	754	54.1%	640	45.9%
Citrus County	710	63.1%	415	36.9%
Clay County	509	60.3%	335	39.7%
Collier County	1,295	66.4%	655	33.6%
Columbia County	560	74.3%	194	25.7%
De Soto County	110	65.5%	58	34.5%
Dixie County	210	68.0%	99	32.0%
Duval County	5,980	64.6%	3,275	35.4%
Escambia County	2,745	71.0%	1,120	29.0%
Flagler County	325	67.4%	157	32.6%
Franklin County	58	64.4%	32	35.6%
Gadsden County	535	68.2%	250	31.8%
Gilchrist County	83	60.6%	54	39.4%
Glades County	59	60.8%	38	39.2%
Gulf County	88	60.3%	58	39.7%
Hamilton County	113	69.8%	49	30.2%
Hardee County	203	78.4%	56	21.6%
Hendry County	199	65.7%	104	34.3%
Hernando County	810	52.6%	730	47.4%
Highlands County	499	52.3%	455	47.7%
Hillsborough County	7,710	67.5%	3,705	32.5%
Holmes County	184	81.1%	43	18.9%
Indian River County	690	61.9%	425	38.1%
Jackson County	324	64.4%	179	35.6%
Jefferson County	87	72.5%	33	27.5%
Lafayette County	36	66.7%	18	33.3%
Lake County	1,235	54.6%	1,025	45.4%
Lee County	2,365	57.7%	1,735	42.3%
Leon County	2,285	81.6%	515	18.4%
Levy County	259	53.0%	230	47.0%
Liberty County	67	84.8%	12	15.2%
Madison County	159	57.6%	117	42.4%
Manatee County	1,605	54.6%	1,335	45.4%
Marion County	1,710	66.2%	875	33.8%
Martin County	553	61.2%	350	38.8%
Miami Dade County	18,695	59.5%	12,745	40.5%
Monroe County	560	59.9%	375	40.1%
Nassau County	280	61.8%	173	38.2%
Okaloosa County	860	66.2%	440	33.8%
Okeechobee County	184	58.6%	130	41.4%
Orange County	6,130	71.6%	2,430	28.4%
Osceola County	1,125	62.8%	665	37.2%
Palm Beach County	6,905	51.9%	6,405	48.1%
Pasco County	2,300	56.5%	1,770	43.5%

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
Pinellas County	6,620	59.2%	4,565	40.8%
Polk County	3,515	65.5%	1,850	34.5%
Putnam County	715	69.8%	310	30.2%
Santa Rosa County	755	70.9%	310	29.1%
Sarasota County	1,770	56.2%	1,380	43.8%
Seminole County	1,760	70.0%	755	30.0%
St. Johns County	505	55.0%	414	45.0%
St. Lucie County	1,620	65.5%	855	34.5%
Sumter County	295	58.4%	210	41.6%
Suwannee County	410	72.2%	158	27.8%
Taylor County	105	57.4%	78	42.6%
Union County	50	50.0%	50	50.0%
Volusia County	2,970	61.4%	1,870	38.6%
Wakulla County	98	65.3%	52	34.7%
Walton County	274	64.9%	148	35.1%
Washington County	129	56.8%	98	43.2%
Grand Total	111,791	61.7%	69,406	38.3%

Table 10b. Elderly/Non-Elderly Status of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, MSAs

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
Daytona Beach MSA	3,290	61.9%	2,025	38.1%
Ft. Lauderdale MSA	11,520	56.9%	8,715	43.1%
Ft. Myers-Cape Coral MSA	2,365	57.7%	1,735	42.3%
Ft. Pierce-Port St. Lucie MSA	2,170	64.1%	1,215	35.9%
Ft. Walton Beach MSA	860	66.2%	440	33.8%
Gainesville MSA	2,160	80.4%	525	19.6%
Jacksonville MSA	7,270	63.4%	4,205	36.6%
Lakeland-Winter Haven MSA	3,515	65.5%	1,850	34.5%
Melbourne-Titusville-Palm Bay MSA	2,935	62.4%	1,770	37.6%
Miami MSA	18,695	59.5%	12,745	40.5%
Naples MSA	1,295	66.4%	655	33.6%
Ocala MSA	1,710	66.2%	875	33.8%
Orlando MSA	10,250	67.8%	4,870	32.2%
Panama City MSA	1,075	66.6%	540	33.4%
Pensacola MSA	3,505	71.1%	1,425	28.9%
Punta Gorda MSA	754	54.1%	640	45.9%
Sarasota-Bradenton MSA	3,380	55.4%	2,725	44.6%
Tallahassee MSA	2,815	78.5%	770	21.5%
Tampa-St. Petersburg-Clearwater MSA	17,415	61.8%	10,760	38.2%

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
West Palm Beach-Boca Raton MSA	6,905	51.9%	6,405	48.1%

Table 10c. Elderly/Non-Elderly Status of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Cities of Population 50,000+

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
Boca Raton	259	50.4%	255	49.6%
Boynton Beach	410	50.0%	410	50.0%
Cape Coral	450	63.8%	255	36.2%
Clearwater	930	63.1%	545	36.9%
Coral Springs	509	81.1%	119	18.9%
Davie	380	65.0%	205	35.0%
Daytona Beach	954	65.9%	494	34.1%
Deerfield Beach	460	42.8%	615	57.2%
Delray Beach	409	55.0%	334	45.0%
Deltona	275	68.8%	125	31.3%
Ft. Lauderdale	1,945	66.8%	965	33.2%
Gainesville	994	80.0%	249	20.0%
Hialeah	1,810	52.2%	1,660	47.8%
Hollywood	1,385	59.3%	950	40.7%
Jacksonville	5,715	64.5%	3,140	35.5%
Lakeland	740	65.8%	385	34.2%
Largo	395	50.0%	395	50.0%
Lauderhill	550	65.9%	285	34.1%
Margate	299	41.1%	429	58.9%
Melbourne	514	59.5%	350	40.5%
Miami	5,925	57.4%	4,395	42.6%
Miami Beach	1,175	53.4%	1,025	46.6%
Miramar	410	68.4%	189	31.6%
North Miami	915	80.6%	220	19.4%
Orlando	1,705	66.9%	845	33.1%
Palm Bay	459	63.0%	269	37.0%
Pembroke Pines	323	29.7%	765	70.3%
Pensacola	485	62.6%	290	37.4%
Plantation	385	63.2%	224	36.8%
Pompano Beach	795	61.9%	490	38.1%
Port St. Lucie	489	65.7%	255	34.3%
Sarasota	605	65.4%	320	34.6%
St. Petersburg	2,605	63.2%	1,520	36.8%
Sunrise	425	43.4%	555	56.6%
Tallahassee	1,850	84.7%	334	15.3%

Place	Age of Householder (Households of Concern Only)			
	15-61		62 and older	
	Number	Percentage	Number	Percentage
Tamarac	164	24.7%	500	75.3%
Tampa	3,445	68.4%	1,590	31.6%
West Palm Beach	1,165	58.7%	820	41.3%

For tables including more detailed age, income, and cost burdened categories, see the Appendix.

Household Size

Another household characteristic affecting planning for housing assistance, particularly the construction of housing units, is the size of affected households. Table 11 shows the breakdown by household size of households of concern compared to all Florida households.

Table 11. Household Size of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+ and All Households, Florida

Household Size	Households of Concern		All Households	
	Number	Percentage	Number	Percentage
1-2	129,700	71.6%	4,005,695	63.2%
3-4	35,420	19.6%	1,755,885	27.7%
5+	16,030	8.8%	579,555	9.1%

Table 11 shows that while Florida households are predominated by 1-2 person households, this tendency is even more pronounced in the households of concern, with nearly three-quarters of households of concern at this size. This is largely because 3-4 person households are less common within the group of households of concern than among the state's households as a whole.

Tables 12a-c provide data on the households of concern by household size for counties, MSAs, and cities of population 50,000 or greater.

Table 12a. Household Size of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Counties

Place	Household Size (Households of Concern Only)					
	1-2		3-4		5-6	
	Number	Percentage	Number	Percentage	Number	Percentage
Alachua County	1,915	71.3%	660	24.6%	109	4.1%
Baker County	99	54.1%	80	43.7%	4	2.2%
Bay County	1,130	70.0%	370	22.9%	115	7.1%

Place	Household Size (Households of Concern Only)					
	1-2		3-4		5-6	
	Number	Percentage	Number	Percentage	Number	Percentage
Bradford County	205	71.9%	70	24.6%	10	3.5%
Brevard County	3,470	73.8%	940	20.0%	290	6.2%
Broward County	14,810	73.2%	3,660	18.1%	1,770	8.7%
Calhoun County	120	80.5%	14	9.4%	15	10.1%
Charlotte County	1,180	84.9%	170	12.2%	40	2.9%
Citrus County	965	85.5%	154	13.6%	10	0.9%
Clay County	545	64.2%	214	25.2%	90	10.6%
Collier County	1,150	59.2%	490	25.2%	304	15.6%
Columbia County	580	76.3%	125	16.4%	55	7.2%
De Soto County	110	67.5%	33	20.2%	20	12.3%
Dixie County	220	73.3%	80	26.7%	0	0.0%
Duval County	6,710	72.5%	1,850	20.0%	695	7.5%
Escambia County	2,620	67.8%	850	22.0%	395	10.2%
Flagler County	375	78.5%	89	18.6%	14	2.9%
Franklin County	60	61.2%	28	28.6%	10	10.2%
Gadsden County	445	56.7%	215	27.4%	125	15.9%
Gilchrist County	129	89.0%	12	8.3%	4	2.8%
Glades County	64	65.3%	20	20.4%	14	14.3%
Gulf County	124	81.6%	28	18.4%	0	0.0%
Hamilton County	115	69.7%	40	24.2%	10	6.1%
Hardee County	110	43.3%	59	23.2%	85	33.5%
Hendry County	165	55.2%	54	18.1%	80	26.8%
Hernando County	1,255	81.5%	200	13.0%	85	5.5%
Highlands County	695	72.4%	190	19.8%	75	7.8%
Hillsborough County	7,610	66.8%	2,440	21.4%	1,350	11.8%
Holmes County	164	71.3%	52	22.6%	14	6.1%
Indian River County	840	75.1%	235	21.0%	43	3.8%
Jackson County	345	70.7%	114	23.4%	29	5.9%
Jefferson County	79	64.2%	40	32.5%	4	3.3%
Lafayette County	33	63.5%	19	36.5%	0	0.0%
Lake County	1,705	75.6%	305	13.5%	245	10.9%
Lee County	3,150	76.8%	565	13.8%	385	9.4%
Leon County	2,025	72.2%	580	20.7%	200	7.1%
Levy County	320	65.6%	130	26.6%	38	7.8%
Liberty County	54	73.0%	12	16.2%	8	10.8%
Madison County	185	66.3%	84	30.1%	10	3.6%
Manatee County	2,235	75.8%	505	17.1%	210	7.1%
Marion County	1,915	74.1%	465	18.0%	205	7.9%
Martin County	630	70.4%	165	18.4%	100	11.2%
Miami Dade County	20,740	66.0%	7,155	22.8%	3,535	11.2%
Monroe County	755	81.3%	140	15.1%	34	3.7%
Nassau County	340	74.9%	95	20.9%	19	4.2%
Okaloosa County	990	76.2%	250	19.2%	60	4.6%
Okeechobee County	200	63.5%	70	22.2%	45	14.3%
Orange County	5,340	62.3%	2,160	25.2%	1,065	12.4%
Osceola County	1,120	62.9%	475	26.7%	185	10.4%
Palm Beach County	10,180	76.5%	2,070	15.6%	1,055	7.9%
Pasco County	3,235	79.7%	615	15.1%	210	5.2%

Place	Household Size (Households of Concern Only)					
	1-2		3-4		5-6	
	Number	Percentage	Number	Percentage	Number	Percentage
Pinellas County	8,990	80.4%	1,545	13.8%	645	5.8%
Polk County	3,765	70.1%	1,015	18.9%	590	11.0%
Putnam County	630	62.1%	290	28.6%	95	9.4%
Santa Rosa County	815	76.6%	150	14.1%	99	9.3%
Sarasota County	2,585	82.2%	425	13.5%	135	4.3%
Seminole County	1,810	71.8%	545	21.6%	165	6.5%
St. Johns County	690	75.4%	185	20.2%	40	4.4%
St. Lucie County	1,545	62.3%	635	25.6%	300	12.1%
Sumter County	385	75.5%	100	19.6%	25	4.9%
Suwannee County	405	71.1%	110	19.3%	55	9.6%
Taylor County	115	68.5%	39	23.2%	14	8.3%
Union County	90	91.8%	4	4.1%	4	4.1%
Volusia County	3,685	76.2%	795	16.4%	355	7.3%
Wakulla County	89	64.0%	40	28.8%	10	7.2%
Walton County	335	80.0%	65	15.5%	19	4.5%
Washington County	180	78.3%	40	17.4%	10	4.3%
Grand Total	129,670	71.6%	35,419	19.6%	16,034	8.9%

Table 12b. Household Size of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, MSAs

Place	Household Size (Households of Concern Only)					
	1-2		3-4		5-6	
	Number	Percentage	Number	Percentage	Number	Percentage
Daytona Beach MSA	4,070	76.5%	880	16.5%	370	7.0%
Ft. Lauderdale MSA	14,810	73.2%	3,660	18.1%	1,770	8.7%
Ft. Myers-Cape Coral MSA	3,150	76.8%	565	13.8%	385	9.4%
Ft. Pierce-Port St. Lucie MSA	2,175	64.5%	795	23.6%	400	11.9%
Ft. Walton Beach MSA	990	76.2%	250	19.2%	60	4.6%
Gainesville MSA	1,915	71.3%	660	24.6%	109	4.1%
Jacksonville MSA	8,280	72.2%	2,350	20.5%	845	7.4%
Lakeland-Winter Haven MSA	3,765	70.1%	1,015	18.9%	590	11.0%
Melbourne-Titusville-Palm Bay MSA	3,470	73.8%	940	20.0%	290	6.2%
Miami MSA	20,740	66.0%	7,155	22.8%	3,535	11.2%
Naples MSA	1,150	59.2%	490	25.2%	304	15.6%
Ocala MSA	1,915	74.1%	465	18.0%	205	7.9%
Orlando MSA	9,975	66.0%	3,480	23.0%	1,660	11.0%
Panama City MSA	1,130	70.0%	370	22.9%	115	7.1%
Pensacola MSA	3,430	69.6%	1,000	20.3%	495	10.1%
Punta Gorda MSA	1,180	84.9%	170	12.2%	40	2.9%
Sarasota-Bradenton MSA	4,820	79.0%	935	15.3%	345	5.7%
Tallahassee MSA	2,470	69.0%	795	22.2%	315	8.8%
Tampa-St. Petersburg-Clearwater MSA	21,090	74.8%	4,800	17.0%	2,290	8.1%
West Palm Beach-Boca Raton MSA	10,180	76.5%	2,070	15.6%	1,055	7.9%

Table 12c. Household Size of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Cities of Population 50,000+

Place	Household Size (Households of Concern Only)					
	1-2		3-4		5-6	
	Number	Percentage	Number	Percentage	Number	Percentage
Boca Raton	440	85.9%	60	11.7%	12	2.3%
Boynton Beach	620	74.3%	155	18.6%	59	7.1%
Cape Coral	515	73.6%	85	12.1%	100	14.3%
Clearwater	1,220	83.0%	165	11.2%	85	5.8%
Coral Springs	320	50.4%	220	34.6%	95	15.0%
Davie	480	82.1%	105	17.9%	0	0.0%
Daytona Beach	1,090	75.7%	209	14.5%	140	9.7%
Deerfield Beach	885	82.8%	130	12.2%	54	5.1%
Delray Beach	530	70.7%	145	19.3%	75	10.0%
Deltona	215	53.8%	125	31.3%	60	15.0%
Ft. Lauderdale	2,140	73.3%	420	14.4%	360	12.3%
Gainesville	830	66.1%	350	27.9%	75	6.0%
Hialeah	2,400	69.1%	755	21.7%	320	9.2%
Hollywood	1,635	70.1%	515	22.1%	184	7.9%
Jacksonville	6,385	72.0%	1,785	20.1%	695	7.8%
Lakeland	840	75.0%	200	17.9%	80	7.1%
Largo	695	89.2%	70	9.0%	14	1.8%
Lauderhill	570	68.3%	174	20.9%	90	10.8%
Margate	565	77.9%	115	15.9%	45	6.2%
Melbourne	605	70.9%	199	23.3%	49	5.7%
Miami	7,110	68.8%	2,280	22.1%	940	9.1%
Miami Beach	1,825	83.1%	240	10.9%	130	5.9%
Miramar	369	61.1%	190	31.5%	45	7.5%
North Miami	600	53.3%	380	33.8%	145	12.9%
Orlando	1,690	66.4%	620	24.4%	235	9.2%
Palm Bay	500	67.8%	168	22.8%	70	9.5%
Pembroke Pines	955	87.9%	73	6.7%	58	5.3%
Pensacola	500	65.2%	214	27.9%	53	6.9%
Plantation	490	80.3%	70	11.5%	50	8.2%
Pompano Beach	945	73.0%	180	13.9%	170	13.1%
Port St. Lucie	370	49.7%	240	32.2%	135	18.1%
Sarasota	705	76.3%	180	19.5%	39	4.2%
St. Petersburg	3,175	76.9%	590	14.3%	365	8.8%
Sunrise	745	76.0%	125	12.8%	110	11.2%
Tallahassee	1,615	73.6%	430	19.6%	150	6.8%
Tamarac	620	92.8%	44	6.6%	4	0.6%
Tampa	3,335	66.2%	1,060	21.1%	640	12.7%
West Palm Beach	1,470	74.1%	375	18.9%	140	7.1%

Tenure

A majority of households of concern in Florida (102,576, or 56.6 percent of all households of concern) rent their homes. Nevertheless, this leaves a substantial number of homeowners:

78,552, or 43.4 percent of all households of concern. By comparison, the state’s overall homeownership rate is 69.4 percent.

The lower-than-average rates of homeownership for households of concern appear to be related to their low incomes rather than their disability status. Households with the same income and cost burden characteristics that do not include persons with disabilities have a similar homeownership rate, 42.9 percent.

While the statewide homeownership rate for these households is lower than average, in most counties, homeowners predominate even among households of concern. Table 13 provides data on the households of concern by tenure for counties.

Table 13. Tenure of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Counties

Place	Tenure (Households of Concern Only)			
	Owner		Renter	
	Number	Percentage	Number	Percentage
Alachua County	298	11.1%	2,385	88.9%
Baker County	178	95.7%	8	4.3%
Bay County	698	43.2%	917	56.8%
Bradford County	226	81.6%	51	18.4%
Brevard County	2,255	47.9%	2,450	52.1%
Broward County	9,524	47.1%	10,711	52.9%
Calhoun County	86	60.1%	57	39.9%
Charlotte County	905	64.9%	489	35.1%
Citrus County	723	64.3%	402	35.7%
Clay County	512	60.6%	333	39.4%
Collier County	1,111	57.0%	839	43.0%
Columbia County	463	61.4%	291	38.6%
De Soto County	128	76.2%	40	23.8%
Dixie County	235	76.1%	74	23.9%
Duval County	3,510	37.9%	5,745	62.1%
Escambia County	1,482	38.3%	2,383	61.7%
Flagler County	321	66.6%	161	33.4%
Franklin County	61	67.8%	29	32.2%
Gadsden County	470	59.7%	317	40.3%
Gilchrist County	112	81.8%	25	18.2%
Glades County	79	81.4%	18	18.6%
Gulf County	83	56.8%	63	43.2%
Hamilton County	78	48.1%	84	51.9%
Hardee County	152	58.7%	107	41.3%
Hendry County	148	48.8%	155	51.2%
Hernando County	1,041	67.6%	499	32.4%
Highlands County	543	57.0%	410	43.0%

Place	Tenure (Households of Concern Only)			
	Owner		Renter	
	Number	Percentage	Number	Percentage
Hillsborough County	4,039	35.4%	7,376	64.6%
Holmes County	150	66.1%	77	33.9%
Indian River County	595	53.4%	520	46.6%
Jackson County	310	61.6%	193	38.4%
Jefferson County	71	59.2%	49	40.8%
Lafayette County	35	64.8%	19	35.2%
Lake County	1,308	57.9%	951	42.1%
Lee County	2,156	52.6%	1,944	47.4%
Leon County	260	9.3%	2,540	90.7%
Levy County	341	69.7%	148	30.3%
Liberty County	73	92.4%	6	7.6%
Madison County	221	80.1%	55	19.9%
Manatee County	1,460	49.7%	1,480	50.3%
Marion County	1,470	56.9%	1,115	43.1%
Martin County	513	56.8%	390	43.2%
Miami Dade County	9,509	30.2%	21,931	69.8%
Monroe County	460	49.2%	475	50.8%
Nassau County	263	58.1%	190	41.9%
Okaloosa County	455	35.0%	845	65.0%
Okeechobee County	241	76.8%	73	23.2%
Orange County	2,678	31.3%	5,882	68.7%
Osceola County	804	44.9%	986	55.1%
Palm Beach County	6,629	49.8%	6,681	50.2%
Pasco County	2,359	58.0%	1,711	42.0%
Pinellas County	5,271	47.1%	5,914	52.9%
Polk County	2,489	46.4%	2,876	53.6%
Putnam County	554	54.0%	471	46.0%
Santa Rosa County	582	54.6%	483	45.4%
Sarasota County	1,776	56.4%	1,374	43.6%
Seminole County	1,007	40.0%	1,508	60.0%
St. Johns County	510	55.5%	409	44.5%
St. Lucie County	1,319	53.3%	1,157	46.7%
Sumter County	314	62.2%	191	37.8%
Suwannee County	391	68.7%	178	31.3%
Taylor County	140	76.5%	43	23.5%
Union County	50	50.0%	50	50.0%
Volusia County	2,494	51.5%	2,346	48.5%
Wakulla County	72	48.0%	78	52.0%
Walton County	283	67.1%	139	32.9%
Washington County	120	52.9%	107	47.1%

Table 13 shows that in most counties, there are more owners than renters even among households of concern. In fact, for a number of smaller counties, homeownership rates for

households of concern range from 75-95 percent. See Maps 1 and 2 above for a visual portrayal of the numbers of owner and renter households of concern in each county.

Substandard Housing Conditions

The presence of substandard housing conditions among households of concern provides an indicator of even more severe housing need. Substandard housing units as indicated by Census data display one or more of the following conditions:

- Overcrowding, defined as having more than one household member per room in the housing unit;
- Without heat, indicated by not using any type of heating fuel;
- Lacking complete kitchen facilities; or
- Lacking complete plumbing facilities.

Note that the “substandard” label is applied only in the case of a few severe housing conditions. Units not designated as substandard still might be in need of other significant repairs.

Among households of concern, 27,270 households, or 15.1 percent, live in substandard units. These numbers are closely aligned with those of all extremely low-income, severely cost-burdened households, regardless of the presence of PWD; among the larger group of households, 14.5 percent live in substandard housing. In contrast, only 8.1 percent of all Florida households live in substandard housing. Therefore, while substandard housing conditions under this limited definition are relatively uncommon in both groups, the households of concern and other extremely low-income, severely cost-burdened households are nearly twice as likely to experience substandard housing conditions as Florida’s households as a whole.

Tables 14 a-c provide data on households of concern by substandard condition status for counties, MSAs, and cities of population 50,000 or greater.

Table 14a. Substandard Housing Conditions Status of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Counties

Place	Substandard Unit		Percent Substandard
	Yes	No	
Alachua County	115	2,565	4.3%
Baker County	19	170	10.1%
Bay County	159	1,450	9.9%

Place	Substandard Unit		Percent Substandard
	Yes	No	
Bradford County	29	245	10.6%
Brevard County	405	4,300	8.6%
Broward County	3,530	16,700	17.4%
Calhoun County	30	120	20.0%
Charlotte County	54	1,335	3.9%
Citrus County	55	1,085	4.8%
Clay County	59	790	6.9%
Collier County	355	1,595	18.2%
Columbia County	33	725	4.4%
De Soto County	34	135	20.1%
Dixie County	25	275	8.3%
Duval County	1,015	8,240	11.0%
Escambia County	345	3,520	8.9%
Flagler County	30	450	6.3%
Franklin County	15	70	17.6%
Gadsden County	105	670	13.5%
Gilchrist County	10	129	7.2%
Glades County	18	84	17.6%
Gulf County	4	145	2.7%
Hamilton County	33	125	20.9%
Hardee County	70	185	27.5%
Hendry County	80	215	27.1%
Hernando County	110	1,440	7.1%
Highlands County	119	840	12.4%
Hillsborough County	1,700	9,700	14.9%
Holmes County	30	189	13.7%
Indian River County	62	1,050	5.6%
Jackson County	19	475	3.8%
Jefferson County	0	119	0.0%
Lafayette County	10	44	18.5%
Lake County	195	2,055	8.7%
Lee County	380	3,720	9.3%
Leon County	305	2,500	10.9%
Levy County	32	455	6.6%
Liberty County	4	74	5.1%
Madison County	19	260	6.8%
Manatee County	450	2,500	15.3%
Marion County	149	2,440	5.8%
Martin County	139	755	15.5%
Miami Dade County	9,355	22,075	29.8%
Monroe County	300	635	32.1%
Nassau County	14	450	3.0%
Okaloosa County	105	1,195	8.1%
Okeechobee County	55	255	17.7%
Orange County	1,455	7,100	17.0%
Osceola County	285	1,500	16.0%
Palm Beach County	2,105	11,200	15.8%
Pasco County	215	3,840	5.3%

Place	Substandard Unit		Percent Substandard
	Yes	No	
Pinellas County	890	10,285	8.0%
Polk County	535	4,840	10.0%
Putnam County	95	925	9.3%
Santa Rosa County	54	1,010	5.1%
Sarasota County	249	2,900	7.9%
Seminole County	195	2,320	7.8%
St. Johns County	44	875	4.8%
St. Lucie County	285	2,195	11.5%
Sumter County	25	480	5.0%
Suwannee County	30	530	5.4%
Taylor County	4	175	2.2%
Union County	4	85	4.5%
Volusia County	560	4,280	11.6%
Wakulla County	24	119	16.8%
Walton County	14	410	3.3%
Washington County	14	215	6.1%
State Total	27,261	153,833	15.1%

Table 14b. Substandard Housing Conditions Status of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, MSAs

Place	Substandard Unit		Percent Substandard
	Yes	No	
Daytona Beach MSA	590	4,730	11.1%
Ft. Lauderdale MSA	3,530	16,700	17.4%
Ft. Myers-Cape Coral MSA	380	3,720	9.3%
Ft. Pierce-Port St. Lucie MSA	420	2,950	12.5%
Ft. Walton Beach MSA	105	1,195	8.1%
Gainesville MSA	115	2,565	4.3%
Jacksonville MSA	1,125	10,345	9.8%
Lakeland-Winter Haven MSA	535	4,840	10.0%
Melbourne-Titusville-Palm Bay MSA	405	4,300	8.6%
Miami MSA	9,355	22,075	29.8%
Naples MSA	355	1,595	18.2%
Ocala MSA	149	2,440	5.8%
Orlando MSA	2,135	12,980	14.1%
Panama City MSA	159	1,450	9.9%
Pensacola MSA	405	4,525	8.2%
Punta Gorda MSA	54	1,335	3.9%
Sarasota-Bradenton MSA	700	5,405	11.5%
Tallahassee MSA	410	3,175	11.4%
Tampa-St. Petersburg-Clearwater MSA	2,910	25,270	10.3%
West Palm Beach-Boca Raton MSA	2,105	11,200	15.8%

Table 14c. Substandard Housing Conditions Status of Extremely Low-Income, Severely Cost-Burdened Households Including PWD Age 15+, Cities of Population 50,000+

Place	Substandard Unit		Percent Substandard
	Yes	No	
Boca Raton	28	475	5.6%
Boynton Beach	165	660	20.0%
Cape Coral	43	660	6.1%
Clearwater	170	1,300	11.6%
Coral Springs	95	540	15.0%
Davie	105	475	18.1%
Daytona Beach	230	1,215	15.9%
Deerfield Beach	164	900	15.4%
Delray Beach	85	655	11.5%
Deltona	44	350	11.2%
Ft. Lauderdale	685	2,235	23.5%
Gainesville	45	1,210	3.6%
Hialeah	1,000	2,465	28.9%
Hollywood	370	1,965	15.8%
Jacksonville	980	7,880	11.1%
Lakeland	170	950	15.2%
Largo	30	755	3.8%
Lauderhill	145	695	17.3%
Margate	75	645	10.4%
Melbourne	75	780	8.8%
Miami	3,345	6,980	32.4%
Miami Beach	675	1,515	30.8%
Miramar	120	484	19.9%
North Miami	525	605	46.5%
Orlando	420	2,125	16.5%
Palm Bay	29	715	3.9%
Pembroke Pines	85	1,015	7.7%
Pensacola	85	685	11.0%
Plantation	59	545	9.8%
Pompano Beach	345	945	26.7%
Port St. Lucie	55	690	7.4%
Sarasota	130	790	14.1%
St. Petersburg	400	3,735	9.7%
Sunrise	214	760	22.0%
Tallahassee	229	1,960	10.5%
Tamarac	55	615	8.2%
Tampa	755	4,285	15.0%
West Palm Beach	330	1,640	16.8%

Table 14a shows that county-level percentages of households of concern in substandard housing can vary considerable from the statewide percentage of 15.4 percent. In Monroe, Miami-Dade, Hardee, and Hendry Counties, more than one-fourth of households of concern live in substandard housing conditions. By contrast, less than four percent of households of concern in Charlotte, Jackson, Walton, Nassau, Gulf, Taylor, and Jefferson Counties experience substandard housing conditions.

Section III. Individual Characteristics and Household Relationships

This section provides an analysis of the disability status, household relationships, age, and household income of *individuals* in Florida. A group of particular interest to service organizations is the population of adults with disabilities living with parents or in institutional settings unnecessarily; that is, those who could live in independent housing given an affordable and accessible housing unit and the proper level of services.

The Census data cannot quantify the number of individuals in Florida in this specific situation. However, we can determine an upper bound of the population that potentially falls within this situation by identifying the numbers of adults with disabilities who are living with parents or in an “other” category that includes living with other relatives, with unrelated individuals, or in group quarters.

This data set includes four categories of household relationships:

- *Householder*: Typically the person in whose name the housing unit is owned or rented;
- *Spouse*: A person married to and living with the householder, either in a formal or common-law marriage;
- *Child*: A son or daughter by birth, a stepchild, or an adopted child of the householder, regardless of the child’s age or marital status. The category excludes sons-in-law, daughters-in-law, and foster children;
- *Other*: This category encompasses a wide variety of other family relationships, including grandchildren, parents, siblings, other blood relatives, and in-laws. It also includes persons living with householders to whom they are unrelated. Finally, it includes persons living outside of households in group quarters. These include institutional settings such as correctional institutions, nursing homes, and juvenile institutions. It also includes non-institutional settings such as college dormitories, military quarters, and group homes.⁵

The data set also categorizes these individuals by household income, enabling us to quantify the population of low- and extremely low-income individuals for whom housing affordability might pose a barrier to independent living. For those living in group quarters and therefore without a household income, the income ranges refer to the individual’s income.

Our examination of the individual-data revealed the following:

- One-quarter of all people in Florida and slightly more than half of people age 75 or older experience disabilities.
- Most persons with disabilities age 25-61 are either householders or spouses.
- Adult children of the householder make up just 7.1 percent of the total population with disabilities in the 25-61 age group. Nevertheless, this represents 122,100 individuals statewide.
- While patterns of household relationships generally are similar regardless of disability status, PWD are somewhat less likely to be spouses of the householder than those without

⁵ *Census 2000 Summary File 3 Technical Documentation*. Prepared by the U.S. Census Bureau, 2002. Pages 1024-1027.

disabilities. This difference holds true both for the population as a whole and for extremely low-income individuals.

- In the lowest income groups, there are even fewer adult children living with parents, but the percentage of people in the “other” category is higher than in the general population. This difference appears regardless of disability status.

These findings are discussed in more detail below.

Distribution of Persons with Disabilities by Age

In Florida, 3,291,770 individuals age 15 and older, or 25.4 percent of this population, reported one or more disabilities in the Census. This includes slightly more than half of all individuals over age 75. Table 15 below shows the number and percentage of *individuals* with disabilities in each age group for counties in Florida.

Note that the tables in this section differ from earlier tables showing the prevalence of *households* containing PWD. In the household-level tables, a household including two individuals with disabilities would be counted only once; in these tables, these individuals would show up separately for a count of two.

Table 15. Individuals by Age and Disability Status, Counties

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
Alachua County	15-24	4,920	8.4%	53,360	91.6%	58,280
	25-61	16,750	16.9%	82,090	83.1%	98,840
	62-74	4,760	32.0%	10,110	68.0%	14,870
	75+	5,500	55.6%	4,400	44.4%	9,900
Alachua County Total		31,930	17.6%	149,960	82.4%	181,890
Baker County	15-24	380	11.6%	2,900	88.4%	3,280
	25-61	3,170	27.6%	8,300	72.4%	11,470
	62-74	750	42.4%	1,020	57.6%	1,770
	75+	560	73.7%	200	26.3%	760
Baker County Total		4,860	28.1%	12,420	71.9%	17,280
Bay County	15-24	2,680	14.2%	16,230	85.8%	18,910
	25-61	15,790	20.8%	60,100	79.2%	75,890
	62-74	5,880	36.7%	10,160	63.3%	16,040
	75+	4,840	61.3%	3,060	38.7%	7,900
Bay County Total		29,190	24.6%	89,550	75.4%	118,740
Bradford County	15-24	800	22.1%	2,820	77.9%	3,620
	25-61	4,300	30.7%	9,690	69.3%	13,990
	62-74	990	39.8%	1,500	60.2%	2,490
	75+	1,000	69.0%	450	31.0%	1,450
Bradford County Total		7,090	32.9%	14,460	67.1%	21,550
Brevard County	15-24	7,730	15.4%	42,580	84.6%	50,310

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
	25-61	46,560	20.3%	182,830	79.7%	229,390
	62-74	20,550	30.3%	47,280	69.7%	67,830
	75+	22,060	51.8%	20,510	48.2%	42,570
Brevard County	Total	96,900	24.8%	293,200	75.2%	390,100
Broward County	15-24	25,030	14.3%	149,610	85.7%	174,640
	25-61	163,100	19.6%	668,070	80.4%	831,170
	62-74	45,020	29.7%	106,590	70.3%	151,610
	75+	75,140	52.2%	68,680	47.8%	143,820
Broward County	Total	308,290	23.7%	992,950	76.3%	1,301,240
Calhoun County	15-24	320	18.9%	1,370	81.1%	1,690
	25-61	2,120	31.3%	4,650	68.7%	6,770
	62-74	640	48.9%	670	51.1%	1,310
	75+	570	65.5%	300	34.5%	870
Calhoun County	Total	3,650	34.3%	6,990	65.7%	10,640
Charlotte County	15-24	1,660	16.2%	8,610	83.8%	10,270
	25-61	13,190	23.2%	43,660	76.8%	56,850
	62-74	8,810	26.5%	24,420	73.5%	33,230
	75+	10,680	46.2%	12,440	53.8%	23,120
Charlotte County	Total	34,340	27.8%	89,130	72.2%	123,470
Citrus County	15-24	1,630	17.8%	7,510	82.2%	9,140
	25-61	13,610	27.9%	35,170	72.1%	48,780
	62-74	7,910	30.2%	18,320	69.8%	26,230
	75+	9,010	51.1%	8,620	48.9%	17,630
Citrus County	Total	32,160	31.6%	69,620	68.4%	101,780
Clay County	15-24	2,310	12.7%	15,850	87.3%	18,160
	25-61	13,930	18.9%	59,610	81.1%	73,540
	62-74	3,850	35.2%	7,100	64.8%	10,950
	75+	3,590	60.3%	2,360	39.7%	5,950
Clay County	Total	23,680	21.8%	84,920	78.2%	108,600
Collier County	15-24	4,940	20.1%	19,590	79.9%	24,530
	25-61	24,770	21.8%	89,030	78.2%	113,800
	62-74	8,700	19.2%	36,630	80.8%	45,330
	75+	10,820	41.1%	15,510	58.9%	26,330
Collier County	Total	49,230	23.4%	160,760	76.6%	209,990
Columbia County	15-24	1,310	16.4%	6,660	83.6%	7,970
	25-61	7,910	28.9%	19,470	71.1%	27,380
	62-74	2,700	43.7%	3,480	56.3%	6,180
	75+	2,180	65.5%	1,150	34.5%	3,330
Columbia County	Total	14,100	31.4%	30,760	68.6%	44,860
De Soto County	15-24	800	15.9%	4,240	84.1%	5,040
	25-61	3,680	26.3%	10,290	73.7%	13,970
	62-74	1,380	30.2%	3,190	69.8%	4,570
	75+	1,480	55.0%	1,210	45.0%	2,690
De Soto County	Total	7,340	27.9%	18,930	72.1%	26,270

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
Dixie County	15-24	390	22.0%	1,380	78.0%	1,770
	25-61	2,260	33.4%	4,500	66.6%	6,760
	62-74	910	45.5%	1,090	54.5%	2,000
	75+	600	65.9%	310	34.1%	910
Dixie County Total		4,160	36.4%	7,280	63.6%	11,440
Duval County	15-24	16,030	15.0%	91,100	85.0%	107,130
	25-61	87,960	21.8%	315,290	78.2%	403,250
	62-74	22,520	37.8%	37,050	62.2%	59,570
	75+	21,980	59.6%	14,920	40.4%	36,900
Duval County Total		148,490	24.5%	458,360	75.5%	606,850
Escambia County	15-24	5,050	10.7%	42,060	89.3%	47,110
	25-61	31,210	21.8%	112,150	78.2%	143,360
	62-74	10,770	37.2%	18,150	62.8%	28,920
	75+	10,990	62.8%	6,500	37.2%	17,490
Escambia County Total		58,020	24.5%	178,860	75.5%	236,880
Flagler County	15-24	530	13.6%	3,370	86.4%	3,900
	25-61	4,710	21.6%	17,140	78.4%	21,850
	62-74	2,580	23.5%	8,410	76.5%	10,990
	75+	2,530	43.3%	3,310	56.7%	5,840
Flagler County Total		10,350	24.3%	32,230	75.7%	42,580
Franklin County	15-24	150	12.1%	1,090	87.9%	1,240
	25-61	1,470	24.3%	4,570	75.7%	6,040
	62-74	530	38.4%	850	61.6%	1,380
	75+	520	64.2%	290	35.8%	810
Franklin County Total		2,670	28.2%	6,800	71.8%	9,470
Gadsden County	15-24	1,220	19.2%	5,120	80.8%	6,340
	25-61	6,750	30.1%	15,710	69.9%	22,460
	62-74	1,700	41.3%	2,420	58.7%	4,120
	75+	1,640	66.7%	820	33.3%	2,460
Gadsden County Total		11,310	32.0%	24,070	68.0%	35,380
Gilchrist County	15-24	410	15.0%	2,330	85.0%	2,740
	25-61	1,670	25.7%	4,820	74.3%	6,490
	62-74	750	46.6%	860	53.4%	1,610
	75+	550	66.3%	280	33.7%	830
Gilchrist County Total		3,380	29.0%	8,290	71.0%	11,670
Glades County	15-24	110	8.7%	1,160	91.3%	1,270
	25-61	1,340	26.9%	3,650	73.1%	4,990
	62-74	740	42.0%	1,020	58.0%	1,760
	75+	450	62.5%	270	37.5%	720
Glades County Total		2,640	30.2%	6,100	69.8%	8,740
Gulf County	15-24	160	10.9%	1,310	89.1%	1,470
	25-61	1,980	28.6%	4,940	71.4%	6,920
	62-74	770	43.8%	990	56.3%	1,760
	75+	550	61.1%	350	38.9%	900

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
Gulf County Total		3,460	31.3%	7,590	68.7%	11,050
Hamilton County	15-24	400	19.1%	1,690	80.9%	2,090
	25-61	2,080	29.7%	4,920	70.3%	7,000
	62-74	420	38.5%	670	61.5%	1,090
	75+	500	75.8%	160	24.2%	660
Hamilton County Total		3,400	31.4%	7,440	68.6%	10,840
Hardee County	15-24	600	14.2%	3,640	85.8%	4,240
	25-61	3,170	26.0%	9,010	74.0%	12,180
	62-74	990	36.5%	1,720	63.5%	2,710
	75+	1,020	63.4%	590	36.6%	1,610
Hardee County Total		5,780	27.9%	14,960	72.1%	20,740
Hendry County	15-24	1,380	20.9%	5,230	79.1%	6,610
	25-61	4,110	25.4%	12,100	74.6%	16,210
	62-74	1,010	34.7%	1,900	65.3%	2,910
	75+	870	60.8%	560	39.2%	1,430
Hendry County Total		7,370	27.1%	19,790	72.9%	27,160
Hernando County	15-24	1,640	14.2%	9,900	85.8%	11,540
	25-61	13,630	25.6%	39,650	74.4%	53,280
	62-74	8,690	32.1%	18,350	67.9%	27,040
	75+	9,610	51.1%	9,200	48.9%	18,810
Hernando County Total		33,570	30.3%	77,100	69.7%	110,670
Highlands County	15-24	1,610	19.2%	6,760	80.8%	8,370
	25-61	8,650	26.3%	24,210	73.7%	32,860
	62-74	5,580	30.3%	12,860	69.7%	18,440
	75+	7,140	51.4%	6,750	48.6%	13,890
Highlands County Total		22,980	31.2%	50,580	68.8%	73,560
Hillsborough County	15-24	19,420	14.7%	113,080	85.3%	132,500
	25-61	111,890	21.8%	400,870	78.2%	512,760
	62-74	31,250	36.2%	55,050	63.8%	86,300
	75+	30,840	56.2%	24,040	43.8%	54,880
Hillsborough County Total		193,400	24.6%	593,040	75.4%	786,440
Holmes County	15-24	460	18.9%	1,980	81.1%	2,440
	25-61	2,620	28.3%	6,640	71.7%	9,260
	62-74	930	42.7%	1,250	57.3%	2,180
	75+	900	72.0%	350	28.0%	1,250
Holmes County Total		4,910	32.5%	10,220	67.5%	15,130
Indian River County	15-24	1,720	16.1%	8,940	83.9%	10,660
	25-61	10,680	22.4%	37,030	77.6%	47,710
	62-74	4,880	23.9%	15,560	76.1%	20,440
	75+	7,290	44.3%	9,180	55.7%	16,470
Indian River County Total		24,570	25.8%	70,710	74.2%	95,280
Jackson County	15-24	1,110	16.7%	5,550	83.3%	6,660
	25-61	6,810	28.9%	16,790	71.1%	23,600
	62-74	2,230	44.4%	2,790	55.6%	5,020

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
	75+	2,130	66.4%	1,080	33.6%	3,210
Jackson County	Total	12,280	31.9%	26,210	68.1%	38,490
Jefferson County	15-24	200	12.0%	1,470	88.0%	1,670
	25-61	1,780	26.3%	4,980	73.7%	6,760
	62-74	520	40.6%	760	59.4%	1,280
	75+	650	70.7%	270	29.3%	920
Jefferson County	Total	3,150	29.6%	7,480	70.4%	10,630
Lafayette County	15-24	190	17.9%	870	82.1%	1,060
	25-61	910	24.3%	2,830	75.7%	3,740
	62-74	260	34.2%	500	65.8%	760
	75+	190	63.3%	110	36.7%	300
Lafayette County	Total	1,550	26.5%	4,310	73.5%	5,860
Lake County	15-24	3,370	17.5%	15,840	82.5%	19,210
	25-61	22,670	24.8%	68,690	75.2%	91,360
	62-74	11,330	29.1%	27,670	70.9%	39,000
	75+	12,780	50.6%	12,480	49.4%	25,260
Lake County	Total	50,150	28.7%	124,680	71.3%	174,830
Lee County	15-24	6,640	16.2%	34,280	83.8%	40,920
	25-61	41,780	21.0%	157,070	79.0%	198,850
	62-74	18,600	24.0%	58,820	76.0%	77,420
	75+	24,130	46.9%	27,370	53.1%	51,500
Lee County	Total	91,150	24.7%	277,540	75.3%	368,690
Leon County	15-24	5,510	9.2%	54,150	90.8%	59,660
	25-61	16,430	14.4%	97,470	85.6%	113,900
	62-74	4,360	30.3%	10,050	69.7%	14,410
	75+	5,500	59.1%	3,810	40.9%	9,310
Leon County	Total	31,800	16.1%	165,480	83.9%	197,280
Levy County	15-24	670	17.4%	3,190	82.6%	3,860
	25-61	4,550	27.4%	12,030	72.6%	16,580
	62-74	1,920	39.0%	3,000	61.0%	4,920
	75+	1,620	63.3%	940	36.7%	2,560
Levy County	Total	8,760	31.4%	19,160	68.6%	27,920
Liberty County	15-24	160	16.5%	810	83.5%	970
	25-61	930	23.8%	2,980	76.2%	3,910
	62-74	370	53.6%	320	46.4%	690
	75+	170	70.8%	70	29.2%	240
Liberty County	Total	1,630	28.1%	4,180	71.9%	5,810
Madison County	15-24	460	17.1%	2,230	82.9%	2,690
	25-61	2,780	31.1%	6,150	68.9%	8,930
	62-74	740	36.1%	1,310	63.9%	2,050
	75+	790	59.0%	550	41.0%	1,340
Madison County	Total	4,770	31.8%	10,240	68.2%	15,010
Manatee County	15-24	4,210	16.8%	20,780	83.2%	24,990
	25-61	26,280	22.2%	92,180	77.8%	118,460

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
	62-74	11,030	26.5%	30,630	73.5%	41,660
	75+	15,990	48.8%	16,780	51.2%	32,770
Manatee County	Total	57,510	26.4%	160,370	73.6%	217,880
Marion County	15-24	4,550	17.4%	21,580	82.6%	26,130
	25-61	29,740	26.2%	83,910	73.8%	113,650
	62-74	14,520	32.0%	30,790	68.0%	45,310
	75+	14,590	51.6%	13,700	48.4%	28,290
Marion County	Total	63,400	29.7%	149,980	70.3%	213,380
Martin County	15-24	1,910	18.0%	8,720	82.0%	10,630
	25-61	11,630	20.8%	44,380	79.2%	56,010
	62-74	4,940	21.7%	17,830	78.3%	22,770
	75+	7,400	41.7%	10,360	58.3%	17,760
Martin County	Total	25,880	24.1%	81,290	75.9%	107,170
Miami Dade County	15-24	46,010	15.5%	251,750	84.5%	297,760
	25-61	265,410	23.4%	868,860	76.6%	1,134,270
	62-74	80,430	36.5%	139,660	63.5%	220,090
	75+	81,010	58.9%	56,460	41.1%	137,470
Miami Dade County	Total	472,860	26.4%	1,316,730	73.6%	1,789,590
Monroe County	15-24	1,390	19.6%	5,710	80.4%	7,100
	25-61	11,650	24.7%	35,490	75.3%	47,140
	62-74	2,590	27.1%	6,960	72.9%	9,550
	75+	2,180	48.0%	2,360	52.0%	4,540
Monroe County	Total	17,810	26.1%	50,520	73.9%	68,330
Nassau County	15-24	900	13.2%	5,930	86.8%	6,830
	25-61	6,050	20.1%	24,010	79.9%	30,060
	62-74	1,940	30.5%	4,430	69.5%	6,370
	75+	1,650	62.7%	980	37.3%	2,630
Nassau County	Total	10,540	23.0%	35,350	77.0%	45,890
Okaloosa County	15-24	3,090	13.2%	20,360	86.8%	23,450
	25-61	16,470	18.9%	70,750	81.1%	87,220
	62-74	5,830	33.7%	11,480	66.3%	17,310
	75+	4,800	60.2%	3,170	39.8%	7,970
Okaloosa County	Total	30,190	22.2%	105,760	77.8%	135,950
Okeechobee County	15-24	840	16.1%	4,370	83.9%	5,210
	25-61	4,720	28.7%	11,750	71.3%	16,470
	62-74	1,880	42.4%	2,550	57.6%	4,430
	75+	1,500	57.9%	1,090	42.1%	2,590
Okeechobee County	Total	8,940	31.1%	19,760	68.9%	28,700
Orange County	15-24	19,940	15.1%	111,900	84.9%	131,840
	25-61	98,320	21.0%	368,950	79.0%	467,270
	62-74	23,440	35.3%	42,990	64.7%	66,430
	75+	23,700	58.5%	16,800	41.5%	40,500
Orange County	Total	165,400	23.4%	540,640	76.6%	706,040
Osceola County	15-24	3,810	16.3%	19,520	83.7%	23,330

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
	25-61	20,450	23.4%	66,780	76.6%	87,230
	62-74	5,290	35.4%	9,650	64.6%	14,940
	75+	4,950	58.0%	3,590	42.0%	8,540
Osceola County Total		34,500	25.7%	99,540	74.3%	134,040
Palm Beach County	15-24	18,110	16.1%	94,200	83.9%	112,310
	25-61	105,180	20.0%	420,030	80.0%	525,210
	62-74	37,720	24.6%	115,850	75.4%	153,570
	75+	64,420	46.3%	74,740	53.7%	139,160
Palm Beach County Total		225,430	24.2%	704,820	75.8%	930,250
Pasco County	15-24	5,640	18.0%	25,670	82.0%	31,310
	25-61	39,770	26.3%	111,600	73.7%	151,370
	62-74	18,400	32.5%	38,160	67.5%	56,560
	75+	24,240	50.9%	23,380	49.1%	47,620
Pasco County Total		88,050	30.7%	198,810	69.3%	286,860
Pinellas County	15-24	13,160	15.1%	74,060	84.9%	87,220
	25-61	102,620	22.7%	348,510	77.3%	451,130
	62-74	35,770	28.8%	88,320	71.2%	124,090
	75+	57,610	51.9%	53,400	48.1%	111,010
Pinellas County Total		209,160	27.0%	564,290	73.0%	773,450
Polk County	15-24	10,050	16.9%	49,500	83.1%	59,550
	25-61	56,880	25.5%	166,020	74.5%	222,900
	62-74	20,920	33.3%	41,890	66.7%	62,810
	75+	22,280	54.9%	18,280	45.1%	40,560
Polk County Total		110,130	28.5%	275,690	71.5%	385,820
Putnam County	15-24	1,840	22.0%	6,510	78.0%	8,350
	25-61	10,390	31.9%	22,200	68.1%	32,590
	62-74	3,770	38.2%	6,100	61.8%	9,870
	75+	3,240	61.0%	2,070	39.0%	5,310
Putnam County Total		19,240	34.3%	36,880	65.7%	56,120
Santa Rosa County	15-24	1,730	12.4%	12,250	87.6%	13,980
	25-61	13,650	22.1%	48,200	77.9%	61,850
	62-74	4,020	34.2%	7,740	65.8%	11,760
	75+	2,820	60.4%	1,850	39.6%	4,670
Santa Rosa County Total		22,220	24.1%	70,040	75.9%	92,260
Sarasota County	15-24	3,900	15.5%	21,240	84.5%	25,140
	25-61	28,340	20.0%	113,410	80.0%	141,750
	62-74	14,090	22.6%	48,200	77.4%	62,290
	75+	24,620	46.6%	28,220	53.4%	52,840
Sarasota County Total		70,950	25.2%	211,070	74.8%	282,020
Seminole County	15-24	5,810	12.9%	39,250	87.1%	45,060
	25-61	32,690	16.6%	164,730	83.4%	197,420
	62-74	8,570	30.2%	19,830	69.8%	28,400
	75+	9,970	56.9%	7,540	43.1%	17,510
Seminole County Total		57,040	19.8%	231,350	80.2%	288,390

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
St. Johns County	15-24	1,950	14.4%	11,580	85.6%	13,530
	25-61	12,110	19.1%	51,410	80.9%	63,520
	62-74	3,230	22.8%	10,940	77.2%	14,170
	75+	4,230	49.1%	4,390	50.9%	8,620
St. Johns County Total		21,520	21.6%	78,320	78.4%	99,840
St. Lucie County	15-24	3,640	18.1%	16,480	81.9%	20,120
	25-61	22,650	26.2%	63,880	73.8%	86,530
	62-74	8,530	28.5%	21,430	71.5%	29,960
	75+	9,770	48.8%	10,270	51.2%	20,040
St. Lucie County Total		44,590	28.5%	112,060	71.5%	156,650
Sumter County	15-24	790	16.5%	4,010	83.5%	4,800
	25-61	6,830	28.4%	17,180	71.6%	24,010
	62-74	3,720	30.0%	8,680	70.0%	12,400
	75+	2,850	54.7%	2,360	45.3%	5,210
Sumter County Total		14,190	30.6%	32,230	69.4%	46,420
Suwannee County	15-24	620	13.7%	3,890	86.3%	4,510
	25-61	4,900	29.8%	11,530	70.2%	16,430
	62-74	2,000	44.0%	2,550	56.0%	4,550
	75+	1,740	67.4%	840	32.6%	2,580
Suwannee County Total		9,260	33.0%	18,810	67.0%	28,070
Taylor County	15-24	390	15.6%	2,110	84.4%	2,500
	25-61	2,770	28.6%	6,900	71.4%	9,670
	62-74	910	40.6%	1,330	59.4%	2,240
	75+	790	72.5%	300	27.5%	1,090
Taylor County Total		4,860	31.4%	10,640	68.6%	15,500
Union County	15-24	290	16.9%	1,430	83.1%	1,720
	25-61	2,820	34.8%	5,290	65.2%	8,110
	62-74	500	53.2%	440	46.8%	940
	75+	250	65.8%	130	34.2%	380
Union County Total		3,860	34.6%	7,290	65.4%	11,150
Volusia County	15-24	7,370	14.0%	45,230	86.0%	52,600
	25-61	47,000	22.9%	158,340	77.1%	205,340
	62-74	19,500	30.4%	44,690	69.6%	64,190
	75+	24,840	52.1%	22,870	47.9%	47,710
Volusia County Total		98,710	26.7%	271,130	73.3%	369,840
Wakulla County	15-24	400	14.1%	2,440	85.9%	2,840
	25-61	2,570	20.9%	9,740	79.1%	12,310
	62-74	600	28.6%	1,500	71.4%	2,100
	75+	530	64.6%	290	35.4%	820
Wakulla County Total		4,100	22.7%	13,970	77.3%	18,070
Walton County	15-24	730	16.5%	3,690	83.5%	4,420
	25-61	6,190	29.4%	14,850	70.6%	21,040
	62-74	2,040	38.3%	3,280	61.7%	5,320
	75+	1,690	66.8%	840	33.2%	2,530

Place	Age of Person	Disability				Total Persons
		Yes		No		
		Number	Percentage	Number	Percentage	
Walton County Total		10,650	32.0%	22,660	68.0%	33,310
Washington County	15-24	260	9.9%	2,360	90.1%	2,620
	25-61	2,770	26.4%	7,730	73.6%	10,500
	62-74	1,020	42.9%	1,360	57.1%	2,380
	75+	1,080	72.5%	410	27.5%	1,490
Washington County Total		5,130	30.2%	11,860	69.8%	16,990
State	15-24	286,780	14.9%	1,635,610	85.1%	1,922,390
	25-61	1,713,620	22.0%	6,066,980	78.0%	7,780,600
	62-74	583,780	30.8%	1,312,410	69.2%	1,896,190
	75+	707,590	52.5%	640,320	47.5%	1,347,910
State Total		3,291,770	25.4%	9,655,320	74.6%	12,947,090

Characteristics of Total Population of Non-Elderly Adults with Disabilities

In Florida, 1,713,620 individuals age 25-61, or 22 percent, reported a disability to the Census. Most of these are householders or their spouses. Nevertheless, nearly 400,000 individuals are adult children living with parents or are persons in the “other” category.

Table 16 below shows the number of persons age 25-61 with and without disabilities in each household relationship category:

Table 16. Persons With and Without Disabilities Age 25-61 by Relationship to Householder, Florida

Relationship to Householder		Disability		Total (All Disability Status)
		Yes	No	
Child	Number	122,100	304,860	426,960
	Percentage	7.1%	5.0%	5.5%
Householder	Number	932,730	3,121,950	4,054,680
	Percentage	54.4%	51.5%	52.1%
Spouse	Number	394,340	1,930,030	2,324,370
	Percentage	23.0%	31.8%	29.9%
Other	Number	264,450	710,140	974,590
	Percentage	15.4%	11.7%	12.5%

Thus, slightly more than half of PWD are householders, and an additional 23 percent are spouses of householders. While adult children make up the smallest proportion, at 7.1 percent of the PWD in this age group, they still comprise 122,100 individuals statewide.

The percentages in each relationship category for persons without disabilities are largely similar to those for PWD. The most striking difference between the two groups is the higher likelihood that a person without a disability is the spouse of the householder (31.8 percent for persons without disabilities compared to 23 percent of PWD). In contrast, PWD are slightly more likely

to be householders, adult children of householders, or those living with unrelated persons or in group quarters than those without disabilities.

Characteristics of Extremely Low-Income Adults with Disabilities

Of Florida’s PWD age 25-61, 237,120 live in households with incomes below 30 percent of the area median or, if in group quarters, have individual incomes below that amount. Again, most of these individuals are householders, but unlike in the total population of adults with disabilities, more fall within the “other” category than are spouses of householders.

Table 17 below shows the number of extremely low-income persons with and without disabilities in each household relationship category:

Table 17. Extremely Low-Income Persons With and Without Disabilities Age 25-61 by Relationship with Householder and Income Level, Florida

Relationship to Householder		Disability		Total (All Disability Status)
		Yes	No	
Child	Number	8,550	13,170	21,720
	Percentage	3.6%	3.5%	3.5%
Householder	Number	142,040	207,820	349,860
	Percentage	59.9%	54.9%	56.8%
Spouse	Number	23,210	60,920	84,130
	Percentage	9.8%	16.1%	13.7%
Other	Number	63,320	96,470	159,790
	Percentage	26.7%	25.5%	26.0%

In this case, nearly 60 percent of PWD are householders. However, the percentage of spouses among this extremely low-income population is far lower than among the population with disabilities as a whole: less than 10 percent. More than a quarter of extremely low-income PWD fall in the “other” category, a higher percentage than the 15.4 percent of PWD as a whole. The percentage of adult children with disabilities living with parents is minimal for the extremely low-income group: 3.6 percent of all individuals with these age, disability, and income characteristics, representing 8,550 persons statewide.

These patterns—low percentages of spouses and adult children and higher percentages of persons in the “other” category—are even more pronounced for the lowest income group, those with 20 percent of area median income or less. Among this group, only 2.9 percent are adult children and 8.4 percent are spouses, but nearly a third (31.7 percent) fall within the “other” category. This is likely due to the individuals in the most extreme circumstances, those in group quarters with little or no income, who fall in this income and household relationship category.

Again, the percentages in each category for persons with and without disabilities are similar, with the exception of higher percentages of spouses among the population without disabilities. Thus, it appears that the lower percentages of adult children and higher percentages in the “other” category are associated with the individuals’ extremely low incomes rather than with their disability status.

Conclusion

While this analysis has focused largely on statewide trends, the Census data set includes extensive data on characteristics of households including PWD and individuals with disabilities for metropolitan areas, counties, and larger cities. We encourage those interested in using the data for more local planning and analysis to see the detailed county-level tables in the Appendix and to visit the Florida Housing Data Clearinghouse Web site (<http://flhousingdata.shimberg.ufl.edu>) to create custom data tables.

The statewide analysis reveals a number of patterns that would be expected; for example, it shows that households including PWD are more likely to be headed by elderly persons than other households. However, the data also reveals some less obvious trends that could have implications for the development of housing assistance programs for PWD. First, the data shows that the housing-related characteristics of the “households of concern”—substandard housing, housing cost burdens exceeding 75 percent, homeownership rates—mirror those of other extremely low-income, severely cost-burdened households that do not include PWD. This suggests that many of the same “fixes” that are needed to address the housing problems of the non-disabled population, such rent subsidies, affordable housing development, and home owner assistance programs, would be similarly helpful to financially distressed households including PWD.

Second, while the largest numbers of households including PWD are located in more populous, urban counties, the smaller counties show higher percentages of households including PWD relative to households as a whole. This suggests a need for complementary rural and urban strategies to address the housing needs of PWD.

Finally, the data shows that homeownership rates are high among households including PWD. In most counties, a majority of even extremely low-income, severely cost-burdened households including PWD own their homes. Thus, housing assistance strategies for financially distressed households including PWD ideally would address both owner-occupied and renter housing.

Data Notes

This data provides an estimate of a complete Census count based on a 1 in 6 sample of the Florida population. As a result of the estimation process, the data set includes some error; these estimated numbers differ from a count or enumeration of all people and all units. Furthermore, the Census Bureau deliberately blurs or suppresses some data in developing both the estimates and special tabulations such as those used in this report. This is to prevent possible disclosure of individual information because of small counts in the cells of a complex table of characteristics. In order to provide additional detail, Shimberg staff created simulations of the original special tabulations to expand the level of information available. All of this manipulation of the underlying sample count creates error in the final output, which users should take into account when using this information.

For purposes of confidentiality, the Census Bureau applies their Disclosure Review Board (DRB) specifications for rounding to the special cross-tabulations. In the household-level tables, the following rounding rules were used:

- 0 remains 0
- 1-7 rounds to 4
- 8 or greater rounds to nearest multiple of 5 (i.e., 864 rounds to 865, 982 rounds to 980)
- Any number that already ends in 5 or 0 stays as is.

For the special cross-tabulation containing data on individuals in households and group quarters, the data is rounded to the nearest 10, in contrast to the nearest 5. The rounding rules for this special tabulation were as follows:

- 0 remains 0
- 1-4 rounds to 0
- 5-14 rounds to 10
- 15-24 rounds to 20, etc. (i.e., 861-864 rounds to 860, 865-869 rounds to 870)

In addition to rounding for purposes of confidentiality, the Census Bureau balances the level of detail in the data against the level of detail in the geography. The Bureau's response to a request for special tabulations is a compromise between details of interest, such as five cost burden categories or six income categories, and the geography of interest, cities and counties. The maximum number of "cells" allowed in our special tabulation request, given our interest in cities and counties, was approximately 360.

The tabulation of four household characteristics—age of householder, size of household, household income, and cost burden—contains four age categories, three size categories, six income categories, and five cost burden categories. These combine for 360 possibly combinations of characteristics. However, our objective was to compare *five* household characteristics—tenure, age, size, income, cost burden—plus the disability characteristics of the household members. To achieve this objective, we simulated a series of five-way cross-tabulations, with various combinations of the six characteristics, from a series of seven four-way tabulations. A mathematical model called the least squares matrix method generated a set of

functions that included all of the correlations between the six variables given in the original four-way data sets. The model produced a series of five-way tables that best matched the original set of functions. Finally, we controlled the five-way tabulations to an original four-way table to increase reliability.