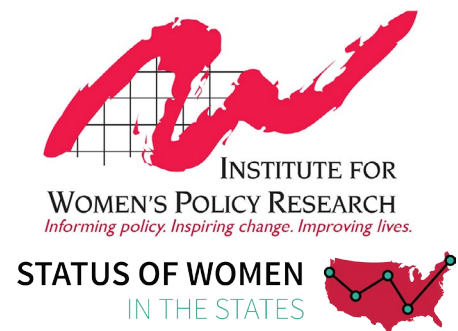


# THE STATUS OF WOMEN IN FLORIDA BY COUNTY: POVERTY & OPPORTUNITY



## About This Report

*The Status of Women in Florida by County: Poverty & Opportunity* is one in a series of four publications on women's status across Florida's counties commissioned by the Florida Women's Funding Alliance, an affinity group of Florida Philanthropic Network. This report is released in tandem with "The Status of Women in Florida by County: Population & Diversity," which analyzes the demographics of women and men in the state. The final two reports in this series will examine women's health and well-being in Florida and women's employment and earnings. The report builds on the Institute for Women's Policy Research's long-standing report series, *The Status of Women in the States*, which has provided data on the status of women nationally and for all 50 states plus the District of Columbia since 1996. *The Status of Women in the States* publications use data from U.S. government and other sources to analyze women's status across multiple issue areas. These reports have been used to highlight women's progress and the obstacles they continue to face and to encourage policy and programmatic changes that can improve women's opportunities.

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The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute's research strives to give voice to the needs of women from diverse ethnic and racial backgrounds across the income spectrum and to ensure that their perspectives enter the public debate on ending discrimination and inequality, improving opportunity, and increasing economic security for women and families. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research and to build a diverse network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.

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## About Florida Women’s Funding Alliance

Florida Women’s Funding Alliance (FWFA), an affinity group of Florida Philanthropic Network (FPN), envisions a Florida where women and girls thrive. The FWFA mission is to transform the lives of women and girls through members’ collective voices and resources. FWFA offers FPN members an opportunity to interact and connect with other staff and board members of foundations and other grantmaking organizations working to transform the lives of women and girls in Florida.

<https://www.fpnetwork.org/fwfa>

## About Florida Philanthropic Network

Florida Philanthropic Network is a statewide association of grantmakers working to build philanthropy to build a better Florida. FPN’s members are private independent, corporate and family foundations, community foundations, public charity grantmakers and corporate giving programs - from Miami to Jacksonville; Naples to Pensacola - who hold more than \$6.5 billion in assets and invest more than \$430 million annually (excluding members located outside Florida) to improve the quality of life for our citizens. FPN members share a commitment to promoting philanthropy, fostering collaboration and advancing public policy by Florida, in Florida.

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# The Status of Women in Florida by County: Poverty & Opportunity

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Commissioned by Florida Women's Funding Alliance,  
An Affinity Group of Florida Philanthropic Network

# Executive Summary

## Introduction

In Florida and across the country, women are making great strides. More women are earning bachelor's degrees and women's entrepreneurship is growing rapidly. Yet, too many women and girls live in poverty with limited access to education, health care, and other important supports that would allow them to achieve economic stability. Wide disparities also persist among Florida's women by geographic locations and across racial and ethnic groups. Improving the status of women from all backgrounds and walks of life is key to Florida's future.

*The Status of Women in Florida by County: Poverty & Opportunity* provides data and analysis of several aspects of Florida women's economic security and access to opportunity. It calculates a Composite Index based on four indicators—health insurance coverage, educational attainment, business ownership, and poverty rates—and ranks all 50 states and the District of Columbia on the composite score and component indicators. The report also examines additional data for Florida on topics such as poverty by household type, home ownership, the number of public assistance recipients, and English proficiency. Data are analyzed by counties in Florida (when available) and disaggregated by racial and ethnic groups.

This report is the first in a series of four publications on the status of women across Florida's counties. Future reports will examine women's Health & Well-Being and Employment & Earnings. This report is released in tandem with a briefing paper, "The Status of Women in Florida by County: Population & Diversity," which provides data on different populations within Florida and examines the implications of these data for policies to improve women's status. These publications aim to provide critical data that can help to build economic security and overall well-being among the state's women and girls and serve as resources that may be used to achieve multiple goals, including educating the public on issues related to women's well-being, informing policies and programs, helping donors and foundations establish investment priorities, and inspiring community efforts to strengthen economic growth by improving women's status.

## Key Findings

### ***Poverty & Opportunity Trends***

- Since the 2004 publication of *The Status of Women in the States*, Florida's grade of D+ on the Poverty & Opportunity Composite Index has remained unchanged. The share of women earning a bachelor's degree or higher and the percent of women-owned businesses have both grown, but the share of nonelderly women who are uninsured and the proportion of women who live in poverty have also increased.

### ***Health Insurance Coverage***

- Following the implementation of the Patient Protection and Affordable Care Act (ACA), the percent of nonelderly women in Florida with health insurance increased substantially, from 73.8 in 2013 to 78.3 percent in 2014. As of 2014, however, Florida still ranked 50<sup>th</sup> in the nation for its share of nonelderly women with health insurance (78.3 percent), well below the national average of 85.4 percent.

- Florida chose not to expand Medicaid under the ACA. Of the approximately 2.9 million adults in the United States in the insurance coverage gap—those with income between Medicaid eligibility and 100 percent of the federal poverty level—20 percent, or 567,000, live in Florida (Garfield and Damico 2016).
- Health insurance coverage rates among women aged 18-64 vary widely across Florida, from a low of 60.7 percent in Glades County to a high of 86.3 percent in St. Johns County. In 10 Florida counties, fewer than 70 percent of nonelderly women have health insurance.
- Among women from the largest racial and ethnic groups, Hispanic women have the smallest share with health insurance coverage (63.0 percent), and White women have the largest (81.7 percent).

### ***Higher Education***

- More than one in four Florida women aged 25 and older has a bachelor's degree or higher (26.7 percent), compared with 28.1 percent of Florida men with the same level of education. Women's lower educational attainment than men's in Florida differs from the pattern nationally; in the United States overall, women aged 25 and older are slightly more likely than their male counterparts to hold at least a bachelor's degree (30.2 percent compared with 29.9 percent).
- The share of Florida women with a bachelor's degree or higher ranges from a high of 44.3 percent in Leon County to a low of 10.0 percent in Levy County.
- Among Florida women aged 25 and older, Asian/Pacific Islander women are the most likely to hold a bachelor's degree or higher (43.3 percent), followed by women who identify as multiracial or of another race (30.8 percent), White women (28.6 percent), Hispanic women (22.6 percent), and Black women (19.0 percent). Native American women are the least likely to hold a bachelor's degree at 16.8 percent.

### ***Women's Business Ownership***

- Florida is among the states with the largest number of women-owned businesses (807,817) and the greatest growth in women-owned businesses; between 2002 and 2012, the growth rate for women-owned businesses in the state was 84.7 percent, the fourth highest in the country and well above the national average of 52.2 percent. In 2012, women owned 38.5 percent of Florida businesses, earning the state a ranking of fifth in the nation. The share of Florida businesses owned by women is highest in Hendry (43.2 percent) and Gilchrist and Osceola Counties (each 42.0 percent), and lowest in Holmes (24.6 percent), Gulf (28.3 percent), and Charlotte Counties (29.4 percent).
- In the United States overall, the entrepreneurship of women of color has increased substantially in recent years. Between 1997 and 2014, the share of women-owned firms nationwide that were owned by women of color nearly doubled, from 17 percent to 32 percent. While White women's share of women-owned businesses in Florida is smaller than White men's share of men-owned businesses (74.0 and 84.4 percent, respectively), the reverse is true for Black women. Black women, who account for about 16 percent of Florida's women, own 18.4 percent of women-owned businesses; their share is twice as large as the share of men-owned businesses owned by Black men (9.0 percent). Asian women own 4.1 percent of women-owned businesses, and Native American women own 0.7 percent.
- Despite growth in the number of businesses owned by women, the share of the private sector workforce employed by women-owned businesses and the revenues of women-owned businesses have remained relatively stagnant since 2002.

## ***Poverty***

- Poverty, and especially poverty among women and women of color, continues to be a persistent problem. In Florida, 15.4 percent of women aged 18 and older live in poverty, placing the state among the bottom third in the country. Poverty among women is lowest in Sumter County (10.2 percent); at the opposite end of the spectrum, more than one in four women live in poverty in five Florida counties: Gilchrist (25.4 percent), DeSoto (25.8 percent), Hamilton (26.3 percent), Alachua (26.4 percent), and Hardee (29.0 percent).
- Poverty rates in Florida vary considerably among adults from the largest racial and ethnic groups. Black women have the highest poverty rate at 25.2 percent, followed by Native American (21.4 percent) and Hispanic (21.2 percent) women, and women of another race or multiple races (17.8 percent women). Asian/Pacific Islander and White women have much lower poverty rates at 12.6 and 11.9 percent, respectively.
- In Florida, more than two in five households that are headed by single women with children live in poverty (41.5 percent), which is slightly below the national average of 43.2 percent for single mother households. Florida single men with children have the second-highest poverty rate among all household types (26.9 percent), exceeding the U.S. average of 23.3 percent. Married couples with and without children have lower poverty rates than households headed by single men and women; married couples without children in Florida have the lowest poverty rate among all household types at 5.1 percent. In households headed by married couples or single women, the poverty rate is nearly twice as high if children under 18 are present.
- If working women in Florida aged 18 and older were paid the same as comparable men—men who are of the same age, have the same level of education, work the same number of hours, and have the same urban/rural status—the poverty rate among all working women would fall by 57.3 percent, from 8.2 percent to 3.5 percent. Florida’s working single mothers would see an even more dramatic reduction in poverty if they earned the same as comparable men; the poverty rate among working single mothers in Florida would drop from more than one in five single mothers in poverty (23.1 percent) to fewer than one in 10 (9.5 percent).

## ***Public Assistance and Social Security***

- Over 3.6 million people in Florida, or 19.5 percent of the population, receive Supplemental Nutrition Assistance Program (SNAP, or food stamps), compared with 14.5 percent of the U.S. population. In Florida, over 48,000 families with children receive Temporary Assistance for Needy Families (TANF) cash assistance. The state has about 83,000 individual TANF recipients; of those about 70,000 (or 83 percent) are children and 14,000 (or 17 percent) are adults. In the United States overall, 72 percent of TANF recipients are children and 28 percent are adults.
- Over three million Floridians aged 65 and older receive Social Security, with older women comprising 55 percent of recipients. The average monthly Social Security benefit in Florida is \$1,161 for older women and \$1,490 for older men, amounts that are similar to the U.S. average benefit amounts of \$1,155 for women and \$1,502 for men. The average monthly benefit for older Florida women varies across counties, ranging from a low of \$984 in Holmes County to a high of \$1,269 in Palm Beach County.

## ***Home Ownership***

- In 2014, about two-thirds of Florida households (64.1 percent) owned their homes, a share that was slightly higher than in the United States as a whole, where about 63.1 percent of households own their homes. More than seven in 10 White households (72.7 percent) own their home, compared with fewer than half (48.3 percent) of households of color.

## *English Proficiency*

- As one of the states attracting large immigrant populations, Florida has a high concentration of individuals with limited English proficiency. Between 1990 and 2013, the share of Florida’s population with limited proficiency grew from 7.9 percent to 11.5 percent; in 2013, Florida accounted for 8.5 percent of the nation’s limited English proficient population. The counties with the largest population of those who have limited English proficiency are Miami-Dade (34.5 percent), Hendry (24.0 percent), and Hardee (21.9 percent).

## Policy Recommendations

Across the state of Florida, women face challenges that require the attention of policymakers, advocates, employers, and funders. While in many ways women in Florida are making progress, too many live in poverty and do not have sufficient access to health insurance, education, and adequate public assistance. Often those disparities are even greater for women of color. These inequities can be improved through policies and programs that have the potential to create a better future for Florida’s women, men, and children.

- Florida can increase women’s access to health care services by expanding public health programs to serve more low-income women. Given that 20 percent of the 2.9 million Americans who fall into the insurance coverage gap live in Florida, the state should reconsider its decision to not expand Medicaid.
- To address disparities in educational attainment, Florida can facilitate access to higher education by providing supports for those who face financial and other barriers to completing a degree. Philanthropists and state and local government should make educational opportunities for Hispanic, Black, and Native American women in Florida a particular focus of investment in scholarship and grant programs.
- To capitalize on the recent growth in women’s business ownership, and substantial increase in businesses owned by women of color, Florida can ensure that state and local government contracts are accessible to women-owned and minority-women-owned businesses. Women’s entrepreneurship can also be encouraged through public and private sector investments in loan and entrepreneurship programs, and through technical assistance to women entrepreneurs to help them to identify sound business and financing opportunities to start or grow their business.
- Compared with businesses owned by men, businesses owned by women are far more likely to have no start-up or expansion capital and, among those that do, most use their own personal or family savings. Addressing the lack of access to financing options could mitigate some of the risk of business ownership and encourage women, especially low-income women and women of color, to pursue business ownership as a path to financial stability.
- Like the vast majority of states, Florida has not passed paid leave legislation. Work-life supports such as paid sick days and paid family leave are benefits few low-wage workers receive, but they are vitally important to help women—who are more likely than men to have unpaid caregiving responsibilities—remain in the workforce. Since over half of Florida families with children under 18 have a breadwinner mother (who is either a sole earner or earns 40 percent or more of the household income), policies that help women stay in their jobs and advance have the potential to increase earnings and reduce poverty for women and their families (Anderson et al. 2016).



- The minimum wage in Florida in 2016 is \$8.05 per hour, yet the Basic Economic Security Tables (BEST) Index—a measure of the wage an individual must earn to meet basic needs plus minimal savings—is \$14.52 an hour for a single adult in Florida with work benefits, and \$22.56 an hour for an adult with work benefits and a preschool child (Wider Opportunities for Women 2014). Raising the minimum wage would increase women’s earnings and reduce poverty. An increased minimum wage would be especially beneficial to women of color, who are disproportionately represented among low-wage workers. In addition, to set a reasonable wage floor, Florida should consider tying its minimum wage to cost-of-living increases.
- Closing the gender wage gap would not only increase women’s earnings but also significantly lower poverty rates among women. Florida can take steps to reduce the gender wage gap by barring employers from requiring potential employees to submit previous salary history (which can perpetuate wage inequality). In addition, the enforcement of pay transparency laws would allow women to determine if they are being underpaid relative to comparable men without fear of retaliation.
- Florida could also reduce women’s poverty by strengthening the basic safety net for those who earn very low wages or who cannot work. Efforts should be made to ensure that those who need Supplemental Nutrition Assistance (SNAP) or Temporary Assistance for Needy Families (TANF) have access to the programs. In addition, benefit levels should be increased.

Florida is home to nearly 10 million women and girls from all walks of life (Appendix Table II.1). *The Status of Women in Florida by County: Poverty & Opportunity* aims to provide information that will help women and families thrive and strengthen communities across the state.