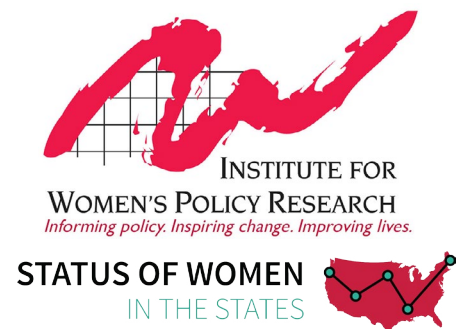


THE STATUS OF WOMEN IN FLORIDA BY COUNTY: POVERTY & OPPORTUNITY



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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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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Acknowledgments

This report was generously funded by the Florida Women’s Funding Alliance, an affinity group of Florida Philanthropic Network. The authors are grateful to:

- The FWFA Steering Committee leadership and members for investing in and raising funds to commission the Status of Women in Florida by County,
- The Summer 2015 FWFA ‘working group’ – Paula Liang, Peg Talburt, Brenda Tate, Julie Fisher Cummings and Karen Lang – who shaped the project’s scope of work and budget,
- Lars Gilberts with United Way of Florida for sharing current ALICE-FL data and offering advice,
- FPN’s leadership as this project advanced – David Biemesderfer, Bill Hoffman and Stacy Carlson, Ph.D.—along with FPN staff Geula Ferguson, Christopher Johnson, Stephanie Gocklin and Carla Batts.

IWPR appreciates many members of the staff who contributed to the report. Dr. Barbara Gault, Vice President and Executive Director, provided valuable comments on the report. Jennifer Clark, Communications Director, supported dissemination of the report and Mallory Mpare-Quarles, Communications Manager, Production and Website, oversaw the design. Research Assistant Emma Williams-Baron and former Research Assistant Asha DuMonthier provided research assistance.

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

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December 2016

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

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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 50th 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.

Poverty & Opportunity

Introduction

In Florida and across the country, women are completing higher education and starting their own businesses in growing numbers, and families are increasingly relying on their income. At the same time, too many women live in poverty and face obstacles that block them from educational opportunities, health care, and other supports that would allow them and their families to achieve economic security. In addition, women in Florida face stark disparities in opportunities across racial and ethnic groups and geographic locations. As the population of Florida continues to grow and diversify, women of color are a vital part of Florida’s future, yet they are overrepresented among the poor and uninsured, and often have limited access to the resources that could help them thrive.

This report provides critical data and analyzes several topics that are integral to Florida women’s economic security and access to opportunity. It examines four key indicators—health insurance coverage, educational attainment, business ownership, and poverty rates—that are used to calculate a Poverty & Opportunity Composite Index, which is the basis for ranking and grading each state in the nation. In addition, poverty by household type, home ownership, receipt of public assistance, and English proficiency are explored. The report also analyzes data by county (where it is available) and examines disparities that exist among racial and ethnic groups.¹

The Status of Women in Florida by County: Poverty & Opportunity is one in a series of four publications that will discuss data and recommend policies to improve women’s status in several key areas. Future reports will focus on Florida women’s Health & Well-Being and Employment & Earnings. The publications will discuss trends over time and, whenever possible, data will be disaggregated by race and ethnicity. A briefing paper, “The Status of Women in Florida by County: Population & Diversity” is also available as a source of demographic data.

The research and analysis in *The Status of Women in Florida by County* series can be a resource for advocates, philanthropists, policymakers, and other stakeholders to make informed, targeted decisions about community investments, programs, and public policies at the state and county level. The goals of *The Status of Women in Florida by County* report series are to: 1) analyze and disseminate information about Florida women’s progress in achieving rights and opportunities; 2) identify and measure the remaining barriers to equality; and 3) provide baseline measures for monitoring women’s progress.

The Poverty & Opportunity Composite Score

Across the country, scores based on the Poverty & Opportunity Composite Index range from 6.43 to 8.06, with higher scores indicating better performance in the area of poverty and opportunity and corresponding to better letter grades (see Appendix I for an explanation of how the Index is calculated).

- Florida earns a grade of D+ and a national ranking of 33rd on the Poverty & Opportunity Composite Index (Table 1.2). Although Florida ranks fifth in the nation for the percent of women-owned

¹ For data on the Florida population by gender and county, see Appendix Table II.1. For the distribution of women by race/ethnicity and county, see Appendix Table II.2.

businesses (38.5 percent), it ranks 50th for the percent of nonelderly women with health insurance (78.3 percent), and in the bottom third of the nation for the percent of women with a bachelor’s degree or higher (26.7 percent; rank of 38) and the percent of women in poverty (15.4 percent, rank of 36; Table 1.2).

Trends in Poverty & Opportunity

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 (Caiazza et al. 2004). Florida has improved on two of the indicators, and declined on the other two (Table 1.1).

- Following the 2010 passage of the Patient Protection and Affordable Care Act (ACA), the percentage of Florida women aged 18-64 with health insurance increased substantially, from 73.8 percent in 2013 to 78.3 percent in 2014 (Table 1.1; Hess et al. 2015). However, Florida still has the second lowest rate of coverage in the nation among nonelderly women (Table 1.2).
- As in every state, the share of women in Florida earning a bachelor’s degree or higher is on the rise, increasing from 20.2 in 2000 to 26.7 percent in 2014 (Table 1.1).
- The percent of businesses owned by Florida women has also seen a large increase, from about one quarter of businesses in 1997 (25.9 percent) to over one third in 2012 (38.5 percent; Table 1.1).
- Poverty remains a persistent issue, with a higher percentage of Florida women living in poverty in 2014 (15.4 percent) than in 2004 (12.6 percent; Table 1.1).

Table 1.1.

Florida’s Progress on Key Indicators of Women’s Poverty & Opportunity

	2004 Status of Women in the States	2016 Status of Women in Florida by County	Has the State Made Progress?
Percent of Women with Health Insurance, 18-64 Years Old	79.1%	78.3%	No ²
Percent of Women with a Bachelor's Degree or Higher, Aged 25 and Older	20.2%	26.7%	Yes
Percent of Businesses That are Women-Owned	25.9%	38.5%	Yes
Percent of Women Living Above Poverty, Aged 18 and Older	87.4%	84.6%	No

Sources: In the 2004 *Status of Women in the States* report, health insurance data were for calendar years 2001-2002 (from the Current Population Survey), educational attainment data were for 2000 (based on the 2000 U.S. Census), and data on women's business ownership were from the 1997 Economic Census by the Department of Commerce. The 2004 poverty data are IWPR analysis of American Community Survey microdata. For data sources for this report, and a summary of the differences between the ACS and CPS, see Appendix I.

² Data on health insurance from IWPR’s 2004 report are based on the Current Population Survey (CPS), while this report uses 2014 American Community Survey (ACS) data. The Census Bureau stopped collecting health insurance data by state from CPS in 2013. See Appendix I for a summary of differences between the CPS and ACS.

Table 1.2.

How Florida Measures Up: Women's Status on the Poverty & Opportunity Composite Index and Its Components

State	Composite Index			Women 18-64 Years Old with Health Insurance, 2014		Women with a Bachelor's Degree or Higher, Aged 25 and Older, 2014		Businesses That are Women-Owned, 2012		Women Living Above Poverty, Aged 18 and Older, 2014	
	Score	Rank	Grade	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank
Alabama	6.60	45	D-	83.7%	38	23.3%	47	36.8%	9	81.5%	48
Alaska	7.14	16	C+	79.3%	49	33.1%	13	32.5%	32	89.8%	4
Arizona	6.81	35	D+	83.8%	37	27.0%	36	36.5%	13	83.5%	41
Arkansas	6.48	50	F	84.3%	35	22.0%	50	32.7%	29	82.3%	46
California	7.05	17	C	84.6%	33	31.4%	17	37.2%	8	85.0%	31
Colorado	7.45	5	B-	87.9%	23	38.6%	3	35.5%	22	88.6%	9
Connecticut	7.46	4	B	92.5%	7	38.2%	5	32.7%	29	89.6%	5
Delaware	7.15	15	C+	92.2%	8	31.2%	18	32.6%	31	88.0%	14
District of Columbia	8.06	1	A-	95.1%	2	55.5%	1	42.7%	1	83.6%	39
Florida	6.84	33	D+	78.3%	50	26.7%	38	38.5%	5	84.6%	36
Georgia	6.91	27	C-	79.6%	47	29.3%	23	40.5%	2	82.8%	43
Hawaii	7.38	7	B-	93.8%	4	32.6%	14	37.5%	7	88.8%	8
Idaho	6.64	44	D	81.3%	43	24.0%	44	30.8%	46	86.1%	24
Illinois	7.21	13	C+	88.3%	21	33.3%	12	36.8%	9	86.3%	23
Indiana	6.76	38	D	84.5%	34	25.2%	42	34.0%	25	85.2%	27
Iowa	7.05	17	C	92.7%	6	28.8%	27	31.8%	39	88.1%	13
Kansas	7.03	20	C	85.8%	29	31.6%	16	32.3%	33	87.0%	21
Kentucky	6.57	47	D-	89.3%	17	23.5%	46	32.0%	37	82.2%	47
Louisiana	6.53	48	D-	80.0%	46	24.0%	44	36.5%	13	80.7%	49
Maine	6.90	29	C-	87.5%	26	30.6%	21	30.1%	48	85.9%	25
Maryland	7.66	2	B+	90.8%	11	38.3%	4	39.3%	3	90.3%	2
Massachusetts	7.57	3	B+	96.6%	1	41.5%	2	32.8%	28	88.6%	9
Michigan	6.97	23	C-	89.6%	15	27.7%	34	36.8%	9	84.9%	33
Minnesota	7.34	9	B-	93.3%	5	35.0%	11	32.2%	34	89.4%	6
Mississippi	6.43	51	F	80.8%	44	22.7%	48	37.9%	6	78.5%	51
Missouri	6.85	30	D+	85.2%	30	28.3%	30	33.1%	27	85.2%	27
Montana	6.75	40	D	81.8%	40	28.5%	29	31.5%	41	84.7%	35
Nebraska	7.02	21	C	87.6%	25	30.7%	20	31.7%	40	87.3%	20
Nevada	6.77	37	D	81.5%	42	22.6%	49	36.3%	15	86.6%	22
New Hampshire	7.32	10	B-	89.3%	17	36.0%	9	29.3%	50	91.0%	1
New Jersey	7.31	11	B-	86.3%	28	36.8%	7	31.9%	38	89.4%	6
New Mexico	6.71	42	D	80.8%	44	27.5%	35	39.0%	4	80.3%	50
New York	7.22	12	B-	90.0%	14	35.1%	10	36.1%	18	85.2%	27
North Carolina	6.85	30	D+	82.9%	39	29.4%	22	35.6%	20	83.6%	39
North Dakota	6.95	25	C-	90.6%	12	28.2%	32	29.8%	49	88.0%	14
Ohio	6.85	30	D+	90.2%	13	26.3%	40	33.9%	26	84.9%	33
Oklahoma	6.60	45	D-	79.6%	47	25.0%	43	32.1%	36	84.2%	37
Oregon	7.05	17	C	87.9%	23	30.8%	19	36.3%	15	85.1%	30
Pennsylvania	6.97	23	C-	89.6%	15	29.0%	26	31.2%	42	87.4%	18
Rhode Island	6.93	26	C-	92.2%	8	29.3%	23	32.2%	34	85.0%	31
South Carolina	6.73	41	D	81.7%	41	26.4%	39	35.9%	19	83.1%	42
South Dakota	6.81	35	D+	88.1%	22	28.7%	28	29.2%	51	85.6%	26
Tennessee	6.71	42	D	84.8%	32	25.5%	41	35.6%	20	82.7%	44
Texas	6.76	38	D	75.4%	51	28.0%	33	36.8%	9	83.8%	38
Utah	6.91	27	C-	84.9%	31	28.3%	30	30.3%	47	88.2%	12
Vermont	7.43	6	B-	94.9%	3	37.0%	6	30.9%	44	90.3%	2
Virginia	7.37	8	B-	86.6%	27	36.5%	8	36.2%	17	88.4%	11
Washington	7.18	14	C+	89.0%	19	32.5%	15	34.7%	23	87.4%	18
West Virginia	6.53	48	D-	88.6%	20	20.4%	51	34.1%	24	82.6%	45
Wisconsin	7.01	22	C	91.3%	10	29.3%	23	30.9%	44	87.8%	16
Wyoming	6.84	33	D+	84.2%	36	26.8%	37	31.0%	43	87.5%	17
United States				85.4%		30.2%		35.8%		85.4%	

Sources: Data on women-owned businesses are from the U.S. Department of Commerce's 2012 Survey of Business Owners accessed through American Fact Finder. All other data are based on IWPR analysis of 2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0). For methodology see Appendix I.

Access to Health Insurance

Health insurance is a crucial component of women’s personal and economic well-being. In addition to improving health outcomes by increasing access to health care services, it reduces out-of-pocket expenses for individuals and families, relieving their financial burden. In the United States, 85.4 percent of women aged 18 to 64 had health insurance coverage in 2014, a slightly higher proportion than men of the same age range (81.1 percent; Anderson et al. 2016). Following the 2010 passage of the Patient Protection and Affordable Care Act (ACA), the percent of nonelderly women and men without health insurance coverage dropped dramatically, from 22.3 percent in 2010 to 16.3 percent in 2014 (Ward et al. 2015).

- In Florida, as in the United States as a whole, more women aged 18 to 64 have health insurance than comparable men. More than three in four Florida women have health insurance (78.3 percent), which is well below the U.S. average of 85.4 percent for women, yet above the rate for Florida men (72.7 percent; Table 1.2; Anderson et al. 2016).
- Rates of health insurance coverage among Florida women vary widely by county (Appendix Table I.1 and Map 1.1). The counties with the highest rates of health insurance among nonelderly women are St. Johns (86.3 percent), Leon (86.1 percent), and Alachua (83.3 percent). In 16 Florida counties, more than 80 percent of nonelderly women are covered by health insurance.
- The counties with the lowest rates of coverage among women aged 18 to 64 are: Glades (60.7 percent), Hendry (61.4 percent), and Hardee (63.0 percent; Appendix Table I.1 and Map 1.1). Fewer than 70 percent of women in 10 Florida counties have health insurance.

The Patient Protection and Affordable Care Act (ACA)

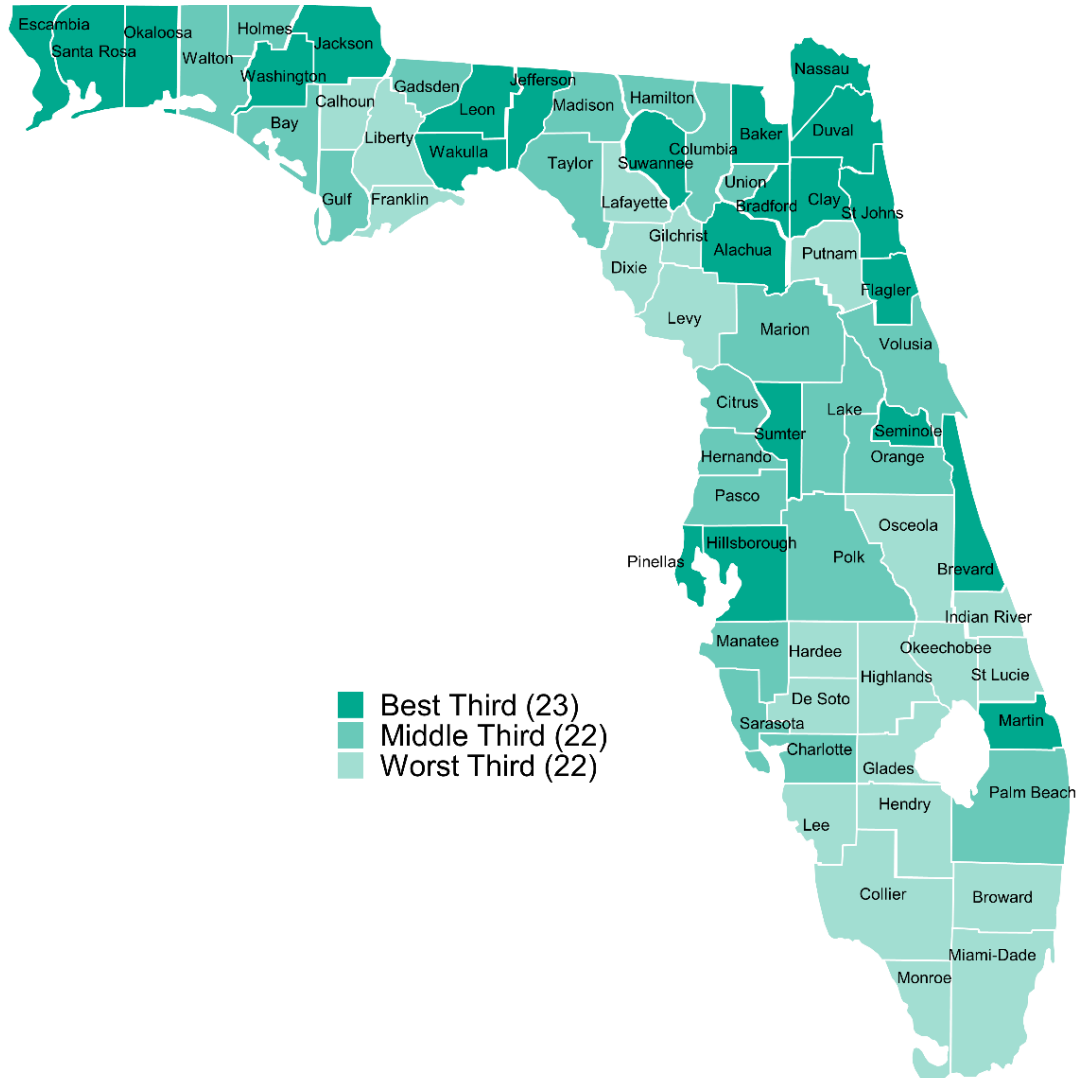
The ACA includes a provision for individuals who cannot afford private insurance. States have an option to expand Medicaid eligibility to those under age 65 who are not eligible for Medicare and have incomes up to 138 percent of the federal poverty line (individuals were previously eligible only if they were pregnant, the parent of a dependent child, 65 years of age or older, or disabled, in addition to meeting income requirements; National Conference of State Legislatures 2011).³ States can choose to opt out of this Medicaid expansion, however. As of March 14, 2016, Florida was among the 19 states that have rejected the Medicaid expansion (Kaiser Family Foundation 2016).

As of October 2015, 2.9 million American adults fell into the insurance coverage gap; they had incomes between Medicaid eligibility and 100 percent of the federal poverty level (Garfield and Damico 2016). Eighty-nine percent of those in the coverage gap lived in the South, and most lived in four states: Texas (home to 26 percent of the 2.9 million adults in the gap), Florida (20 percent), Georgia (11 percent), and North Carolina (8 percent; Garfield and Damico 2016).

³ Federal law allows for the expansion of Medicaid to individuals with incomes at or below 133 percent of the federal poverty line. The law also includes a five percent “income disregard,” which effectively makes the limit 138 percent of poverty (Center for Mississippi Health Policy 2012).

Map 1.1.

Percent of Nonelderly Women with Health Insurance, Florida Counties, 2014



Note: For women aged 18-64.

Source: IWPR analysis of data from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

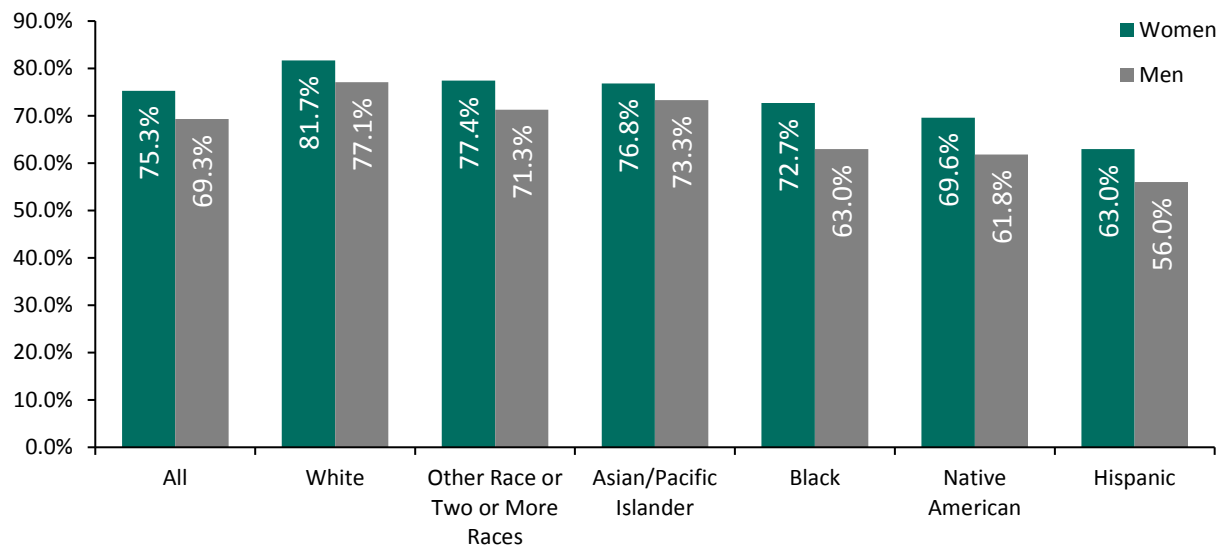
Health Insurance Coverage by Race and Ethnicity

In Florida and across the country, health insurance coverage varies considerably by race and ethnicity.

- Among women aged 18 to 64 from the largest racial and ethnic groups, White women in Florida have the highest rates of coverage (81.7 percent; Figure 1.1).
- Nonelderly Hispanic women in Florida have the lowest rates of health insurance coverage (63.0 percent; Figure 1.1).
- Women’s coverage rates are higher than men’s in every racial and ethnic group.

Figure 1.1.

Health Insurance Coverage Rates Among Florida Women and Men Aged 18-64, by Race/Ethnicity, 2014



Note: The coverage rates for women are different from Tables 2.1 and 2.2 because this figure uses three-year data (2012-2014), while Tables 2.1 and 2.2 use one-year data (2014). Racial categories are non-Hispanic.

Source: IWPR analysis of 2012-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Education

Higher levels of educational attainment can lead to higher earnings and serve as a buffer against unemployment (U. S. Bureau of Labor Statistics 2016b). In 2015, for example, the unemployment rate was 9.4 percent for women aged 25 and older with less than a high school diploma, 5.4 percent for women with only a high school diploma, and only 2.7 percent for women with a bachelor’s degree or higher (U. S. Bureau of Labor Statistics 2016a; U.S. Bureau of Labor Statistics 2015).

Historically, men in the United States were more likely to receive postsecondary degrees than women. Beginning in 1981 the trend reversed, and women began to surpass men in bachelor’s degrees earned (Rose 2015). During the 2012-2013 academic year, women comprised 57 percent of the nation’s college students (Rose 2015). Nationally, 30.2 percent of women aged 25 and older have a bachelor’s degree or higher, a slightly higher percentage than men of the same age range (29.9 percent; Table 1.2; Anderson et

al. 2016). In Florida, the trend differs: women are less likely than men to have at least a bachelor's degree (26.7 percent of women compared with 28.1 percent of men).

Women's educational attainment in Florida differs across the state's counties.

- Levy County has the smallest share of women with a bachelor's degree or higher at 10.0 percent, and Leon County has the highest share at 44.3 percent.
- In seven Florida counties, the share of women with a bachelor's degree or higher exceeds the national average of 30.2 percent. In addition to Leon County, the share of women with this level of education is higher than the national average in Alachua (40.1 percent), St. Johns County (39.6 percent), Seminole (33.7 percent), Palm Beach (30.9 percent), Orange (30.5 percent), and Monroe Counties (30.4 percent; Appendix Table I.2 and Map 1.2).
- In more than half of Florida counties (34 of the 67), the share of women aged 25 and older who have earned a bachelor's degree or higher is less than 20 percent. After Levy County, Union County (10.3 percent) and Hardee County (11.5 percent) have the next smallest shares (Appendix Table I.2 and Map 1.2).
- In 32 counties, the share of women with at least a bachelor's degree is larger than the share of similarly educated men (Appendix Table I.2).

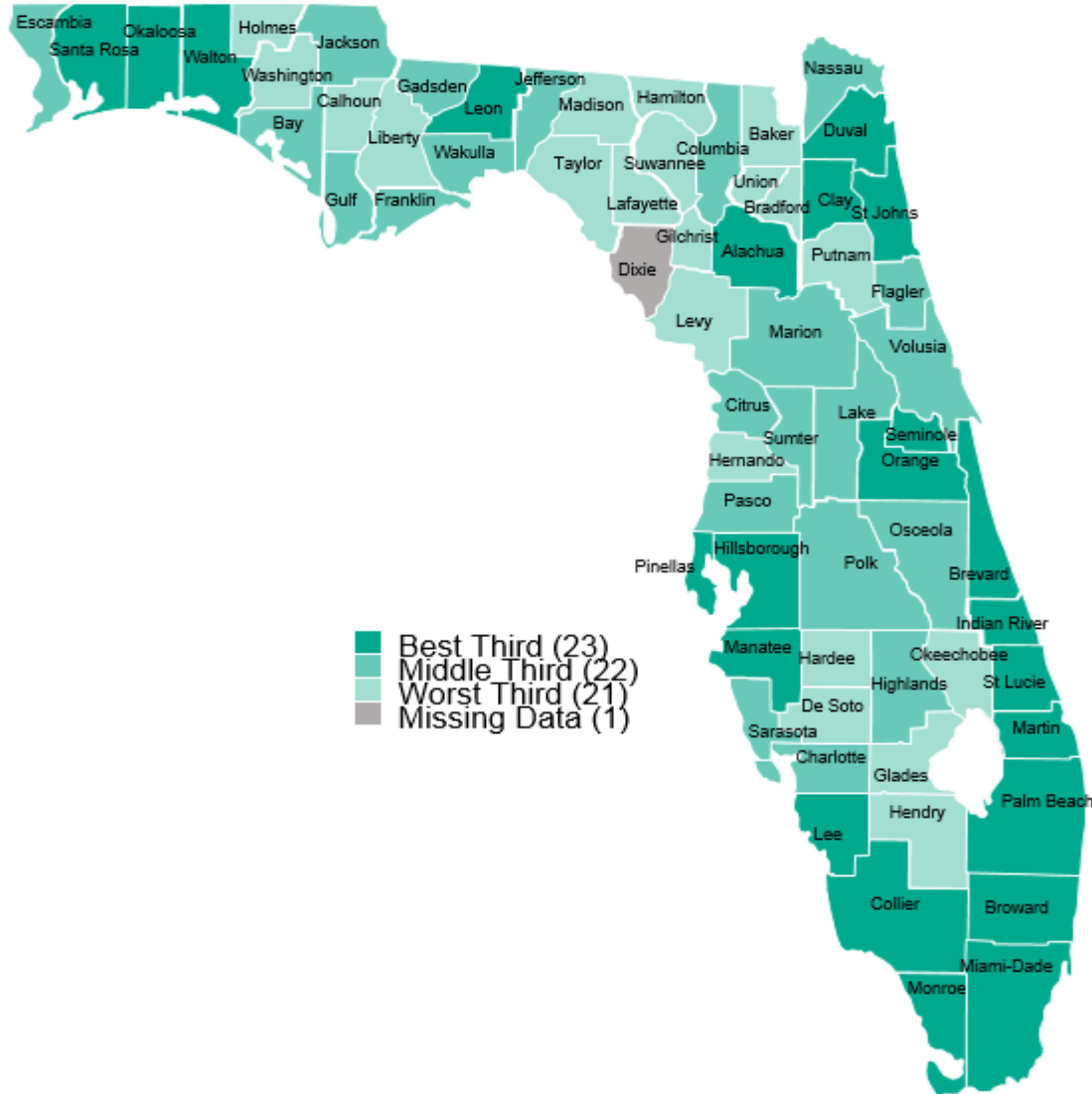
Educational Attainment by Race and Ethnicity

The educational progress that Florida women have made has not been distributed equally across racial and ethnic groups.

- 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 with another race or two or more races (30.8 percent) and White women (28.6 percent; Figure 1.2).
- Hispanic, Black, and Native American women are the least likely to hold at least a bachelor's degree (22.6, 19.0, and 16.8 percent, respectively; Figure 1.2).
- Asian/Pacific Islander, White, and Native American women in Florida are less likely to earn a bachelor's degree than are men of the same racial group. Women who identify as multiracial or of another race, Hispanic, or Black are more likely to have a bachelor's degree than their male counterparts (Figure 1.2).

Map 1.2.

Percent of Women with a Bachelor's Degree or Higher, Florida Counties, 2014

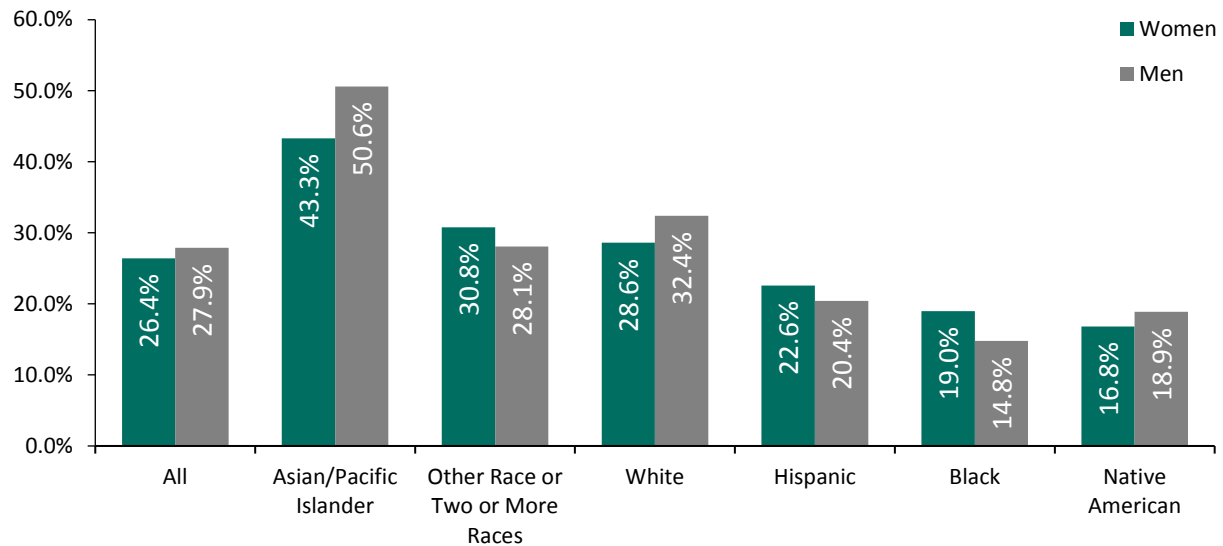


Notes: For women aged 25 and older

Source: IWPR analysis of data from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

Figure 1.2.

Percent of Florida Women and Men Aged 25 and Older with a Bachelor's Degree or Higher, by Race/Ethnicity, 2014



Note: Racial categories are non-Hispanic.

Source: IWPR analysis of 2012-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Women Business Owners

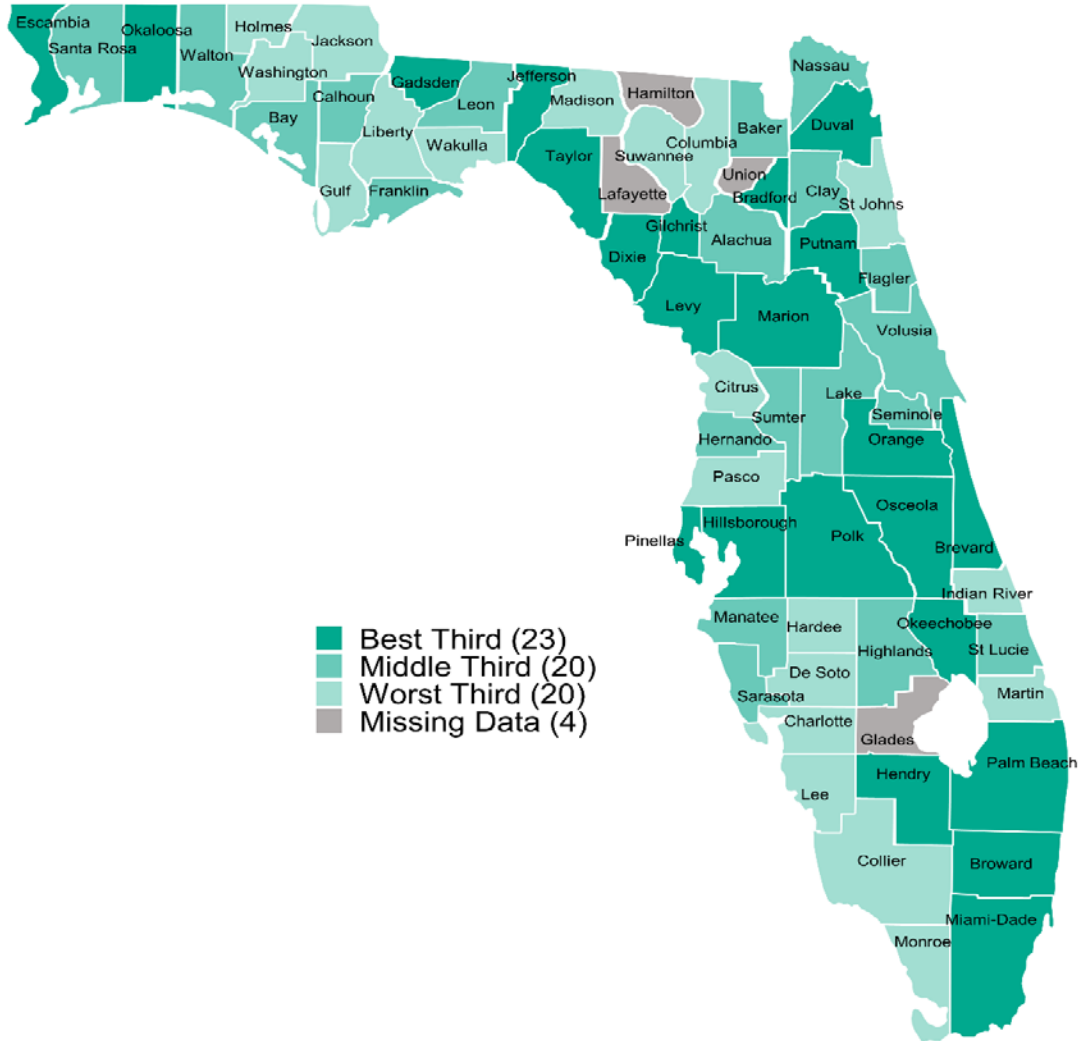
Across the country, more women are pursuing entrepreneurship and owning their own businesses. Between 1997 and 2012, the number of women-owned businesses in the United States grew from 5.4 million to almost 10 million (Anderson et al. 2016). Florida is among the states with the largest number of women-owned 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 (Anderson et al. 2016).

- In 2012, women owned 38.5 percent of Florida businesses, earning the state a ranking of fifth in the nation (Table 1.2). Although men owned 51.7 percent of businesses in Florida, the growth rate in Florida for women-owned businesses over the previous decade (84.7 percent) far surpasses the growth of men-owned businesses (22.6 percent; Anderson et al. 2016; Institute for Women's Policy Research 2015a).⁴
- The share of Florida businesses owned by women is highest in Hendry (43.2 percent), Gilchrist and Osceola Counties (each 42.0 percent), and Okeechobee and Taylor Counties (each 41.7 percent; Appendix Table I.3 and Map 1.3).
- Women own the smallest share of businesses in Holmes (24.6 percent), Gulf (28.3 percent), and Charlotte Counties (29.4 percent; Appendix Table I.3 and Map 1.3).

⁴ The share of women-owned businesses in Florida (38.5%) and men-owned businesses (51.7%) do not total to 100% because some businesses are owned by both men and women.

Map 1.3.

Share of Businesses That Are Woman-Owned, Florida Counties, 2014



Note: Includes firms with paid employees and firms with no paid employees.
Source: IWPR analysis of data from the U.S. Census Bureau, 2012 Survey of Business Owners, accessed through American Fact Finder.

Business Ownership by Race and Ethnicity

In the United States overall, there has been a particularly striking increase in the entrepreneurship of women of color. 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 (Hess et al. 2015). In 2012, men of color owned 26 percent of all businesses owned by men in the United States (Anderson et al. 2016).

- White women owned 74.0 percent of the 807,817 women-owned businesses in Florida; White men owned 84.4 percent of men-owned businesses (Table 1.3).
- Black women owned 18.4 percent of women-owned businesses; their share was twice as large as the share of men-owned businesses owned by Black men (9.0 percent; Table 1.3).
- The shares of business ownership by Asian and Native American men and women were quite similar (Table 1.3).

Table 1.3.

Distribution of Women- and Men-Owned Businesses by Gender and Race/Ethnicity, Florida, 2012

	Women-Owned	Men-Owned
Number of Businesses	807,817	1,084,885
White	74.0%	84.4%
Black	18.4%	9.0%
Asian	4.1%	3.7%
Native American	0.7%	0.6%

Note: Includes firms with and without paid employees. Racial categories include Hispanics. Asian does not include Pacific Islanders.

Source: IWPR analysis of data from the U.S. Census Bureau, 2012 Survey of Business Owners.

While the increase in women’s entrepreneurship is optimistic, it has not been accompanied by a growth in the size or profitability of women-owned businesses. Nationally, 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 (Womenable 2016). Although Florida is the state with the greatest growth in the number of firms between 2007 and 2016 in the nation, revenues grew by 25 percent (ranking Florida 31st) and employment grew by about 6 percent (a ranking of 40th; Womenable 2016).

Women’s Poverty and Economic Security

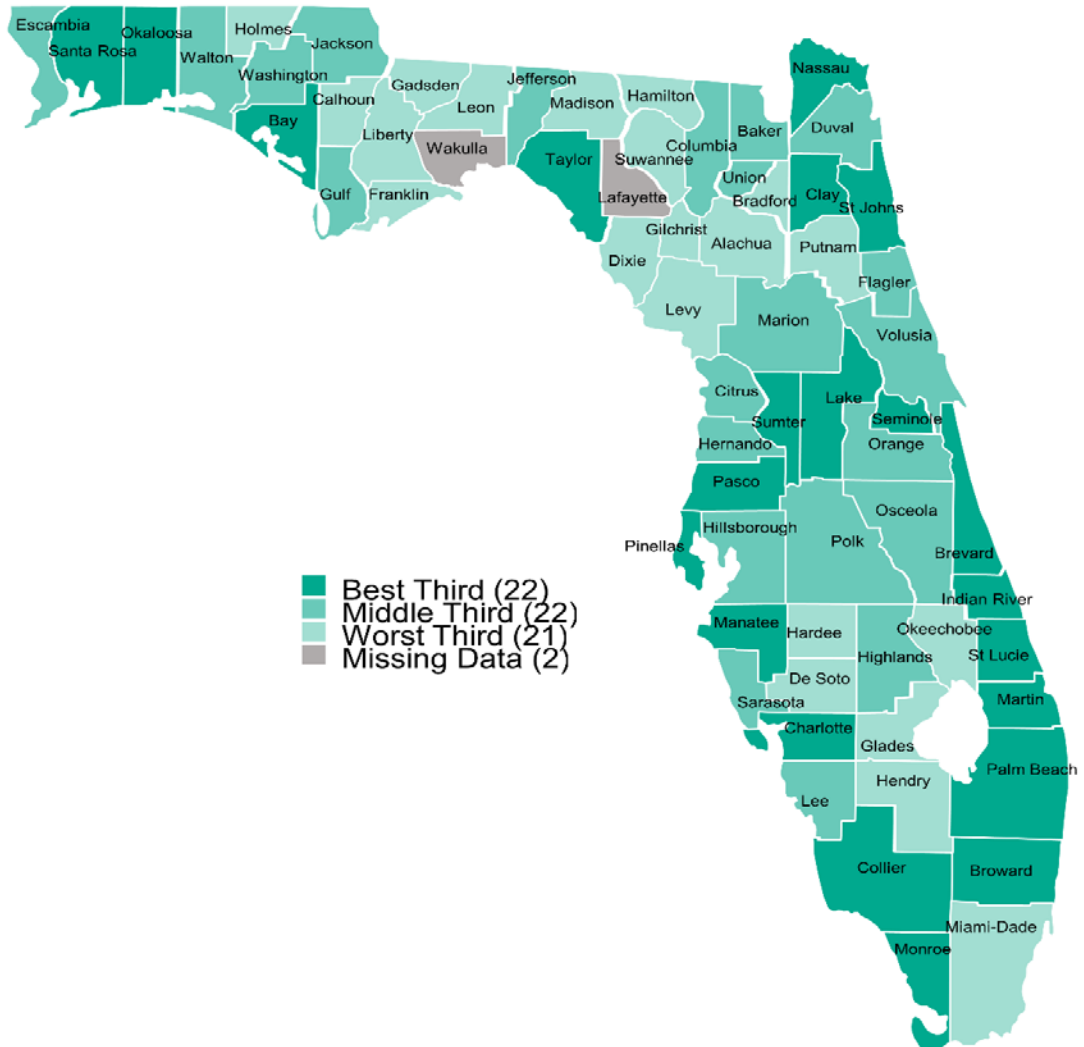
Poverty, especially poverty among women and women of color, continues to be a persistent problem in the United States. Nationally, 85.4 percent of women aged 18 and older have family incomes that place them above the federal poverty line, resulting in a national poverty rate for women of 14.6 percent, compared with 11.1 percent for men (Table 1.2; Anderson et al. 2016). In Florida, the poverty rate is higher than the national average; 84.6 percent of Florida women live above poverty, placing the state among the bottom third in the country, with a ranking of 36 (Table 1.2).

- In Florida, as in every state in the nation, women are more likely to live in poverty than men (15.4 percent of women compared with 12.2 percent of men; Table 1.2; Anderson et al. 2016).

- Poverty among women aged 18 and older is lowest in the Florida counties of Sumter (with 10.2 percent of women living in poverty), Martin (10.4 percent), and St. Johns (10.5 percent; Appendix Table I.4 and Map 1.4).
- 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; Appendix Table I.4).

Map 1.4.

Percent of Women In Poverty, Florida Counties, 2014



Note: For women aged 18 and older.

Source: IWPR analysis of data from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

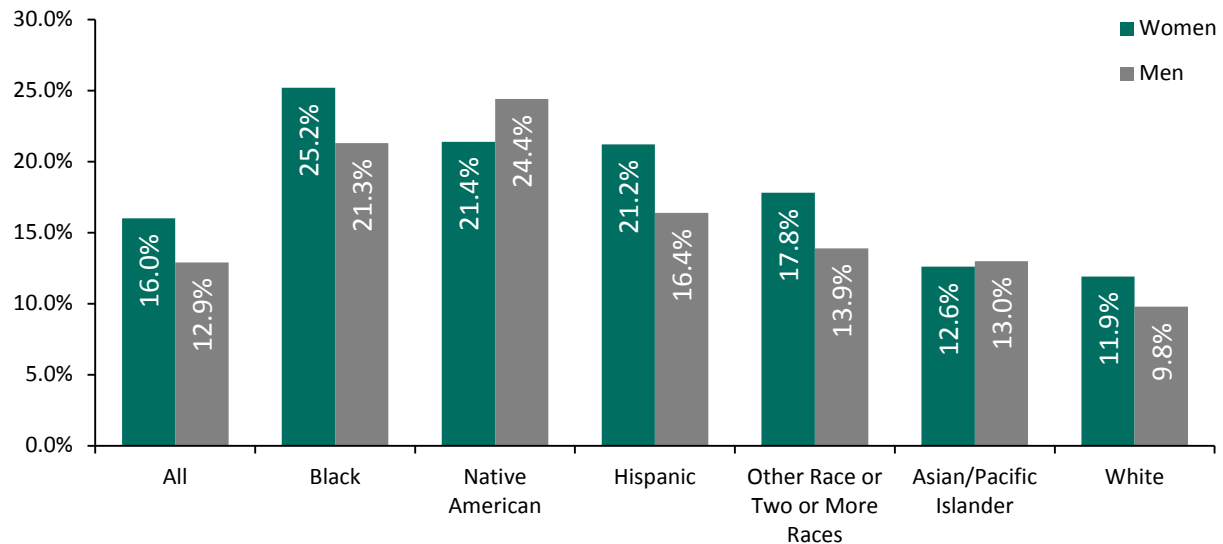
Poverty by Race and Ethnicity

Poverty rates in Florida vary considerably among adults from the largest racial and ethnic groups.

- Black women in Florida have the highest poverty rate at 25.2 percent, followed by Native American women (21.4 percent), Hispanic women (21.2 percent), and women of another race or multiple races (17.8 percent women; Figure 1.3). Asian/Pacific Islander and White women have much lower poverty rates at 12.6 and 11.9 percent, respectively.
- Among Florida men, Native American men are the racial/ethnic group with the highest poverty rate (Figure 1.3). Native Americans are also the only racial and ethnic group with a markedly higher poverty rate among men than among women of the same race or ethnicity.

Figure 1.3.

Percent of Florida Women and Men Aged 18 and Older Living in Poverty, by Race/Ethnicity, 2014



Note: Racial categories are non-Hispanic.

Source: IWPR analysis of 2012-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Poverty by Household Type

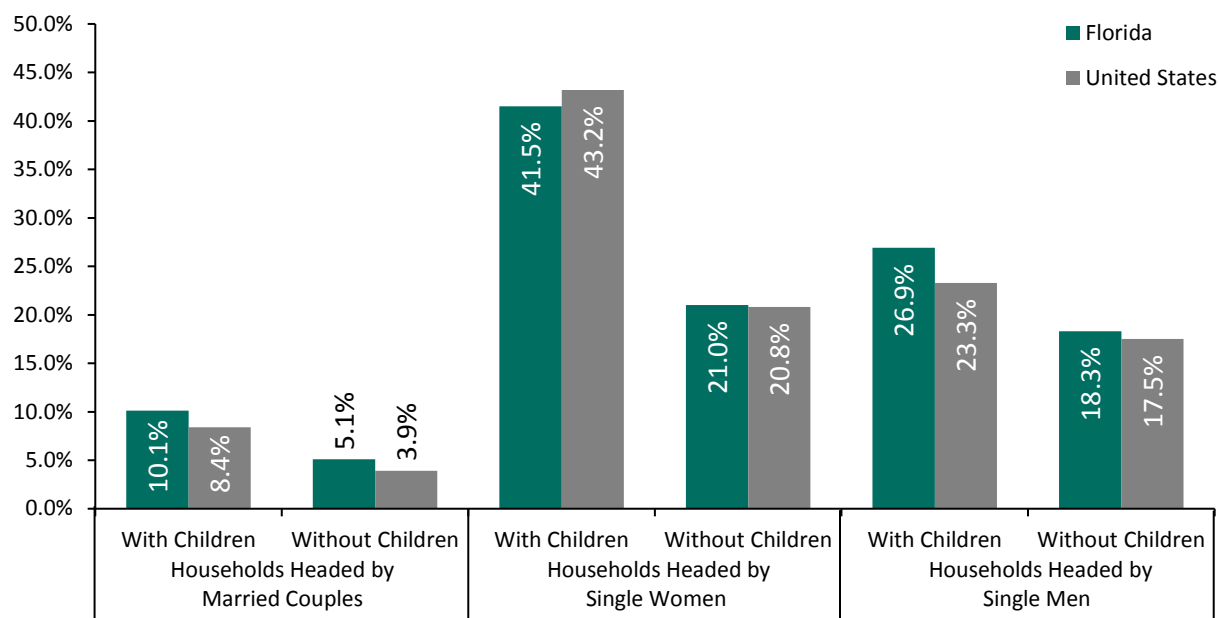
Poverty rates vary considerably by household type in Florida, as in the United States overall. Among the household types shown in Figure 1.4, single women with children under age 18 are the most likely to be poor.

- 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 (Figure 1.4). Florida single men with children have the second-highest poverty rate among all household types (26.9 percent), exceeding the U.S. average for this household type of 23.3 percent.
- Married couples without children have the lowest poverty rates of any household type in both Florida and the United States (Figure 1.4).

- In households headed by married couples or single women, poverty rates are nearly twice as high when children under 18 are present. The difference between households headed by single men with and without children is much smaller.

Figure 1.4.

Percent of Households in Poverty by Household Type and Presence of Children, Florida and the United States, 2014



Note: Households with children include those with children under age 18. Single women and single men include those who are never married, married with an absent spouse, widowed, divorced, or separated.

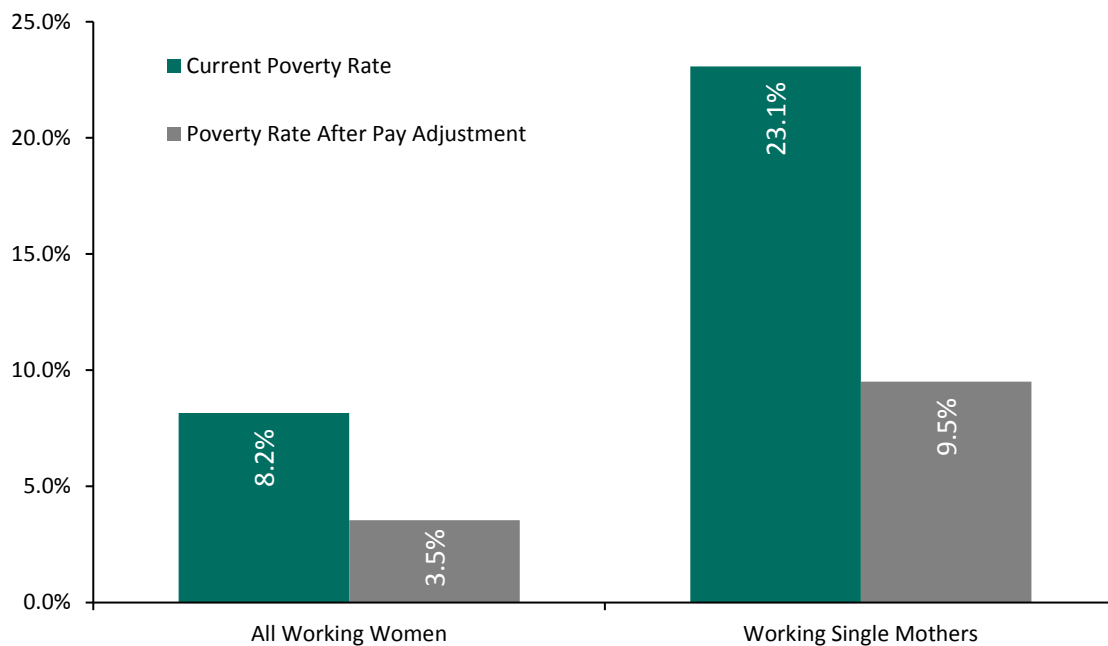
Source: IWPR analysis of 2012-2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Poverty and Policy

Closing the gender wage gap would lower poverty rates among women in Florida and all other states, and would help many women and families achieve economic security. In the United States as a whole, if working women 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 be cut in half, falling from 8.2 to 4.0 percent (Institute for Women’s Policy Research 2016). The high poverty rate among working single mothers in the United States would also fall dramatically, from 29.3 percent to 15.8 percent—by nearly half—if they earned the same as comparable men (Institute for Women’s Policy Research 2016).

- If working women in Florida aged 18 and older were paid the same as comparable men, the poverty rate among all working women would fall by more than half, from 8.2 percent to 3.5 percent after the pay adjustment (Figure 1.5).
- 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 nearly one in five single mothers in poverty (23.1 percent) to fewer than one in 10 (9.5 percent; Figure 1.5).

Figure 1.5.
Current Poverty Rate and Estimated Rate if Working Women and Working Single Mothers Earned the Same as Comparable Men, Florida, 2014



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements based on Flood et al., 2013-2015 (for calendar years 2012-2014), Integrated Public Use Microdata Series, Version 4.0 (Flood et al. 2015; Institute for Women’s Policy Research 2015b).

Florida, along with the vast majority of states, has not passed paid leave legislation, a critical work-life support that can help women—who are more likely than men to have unpaid caregiving responsibilities—remain in the workforce. Since mothers are breadwinners in more than half of Florida families with children under 18, 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).⁵

Poverty and the Social Safety Net

Public assistance programs such as the Supplemental Nutrition Assistance Program (SNAP, previously called food stamps) and Temporary Assistance for Needy Families (TANF) reduce financial hardship for many low-income families. SNAP not only helps to alleviate hunger and poverty but also, particularly among those who receive SNAP in their youth, leads to long-term improvements in health, educational performance, and economic self-sufficiency (Council of Economic Advisors, Executive Office of the President of the United States 2015). Similarly, receipt of TANF is associated with higher employment rates and income, improvement in young children’s academic performance, and reduced recidivism among the previously incarcerated (Pavetti 2014). These programs, however, do not reach all the women and families who might be eligible, in part due to complicated application and eligibility processes, lack of transportation, and inconvenient times for completing the application process (Waters Boots 2010). In addition, funding has decreased over time (Falk 2016), and there is growing evidence that benefit

⁵ A breadwinner mother is defined as a single mother who heads a household (irrespective of earnings) or a married mother who earns at least 40 percent of the couple’s joint earnings in a household with children under 18; single mothers who live in someone else’s household (such as with their parents) are not included in breadwinners.

amounts are insufficient to meet the needs of households receiving them (Council of Economic Advisors, Executive Office of the President of the United States 2015; Food Research & Action Center 2016a).

- Over 3.6 million people in Florida receive SNAP, or 19.5 percent of the population (Table 1.4). In comparison, 14.5 percent of the U.S. population receives SNAP.
- In Florida, over 48,000 families with children receive TANF cash assistance (Table 1.4). There are about 83,000 individual 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.

Table 1.4.

SNAP and TANF Participation, Florida and the United States

	SNAP Participants		TANF Cash Assistance Recipients			
	Number of People	As Share of Population	Families with Children	Recipients	Children	Adults
Florida	3,664,055	19.5%	48,376	83,013	68,935	14,078
United States	44,705,445	14.5%	1,618,151	4,067,509	2,946,700	1,120,809

Note: SNAP participants as of January 2016 and TANF recipients as of March 2015. TANF cash assistance caseload includes families receiving assistance in state-funded programs counted toward the TANF maintenance of effort (MOE) requirement. Source: Data on SNAP participants are from the Food Research and Action Center (Food Research & Action Center 2016b). Data on TANF recipients are from the Congressional Research Service (Falk 2016), based on data from the U.S. Department of Health and Human Services (HHS).

Many older women and men also rely on Social Security, which is the largest source of income for most Americans aged 65 and older and, in 2011, lifted 14.8 million people out of poverty (Fischer and Hayes 2013). Older women are more reliant on Social Security than older men, in part because they are less likely to have any income at all from assets, pensions, or earnings. Nearly three in 10 older women (29 percent) have no source of income other than Social Security, compared with 18 percent of older men (Fischer and Hayes 2013).

- Over three million Floridians aged 65 and older receive Social Security (Appendix Table I.5). Older women comprise 55 percent of recipients.⁶
- The average monthly Social Security benefit for older women in Florida is \$1,161; for men, the average benefit is \$1,490 (Appendix Table I.5). These are similar to U.S. average monthly benefit amounts of \$1,155 for women and \$1,502 for men.
- The average monthly benefit for older women in Florida ranges from a low of \$984 in Holmes County to a high of \$1,269 in Palm Beach County (Appendix Table I.5).
- The difference between older women's and men's average monthly Social Security benefit is largest in Collier, where older women receive \$461 less per month than older men (Appendix Table I.5).

⁶ For the proportion of Florida women and men aged 65 and older by county, see Appendix Table II.4.

Home Ownership

Owning a home traditionally has been a key to achieving long-term residential and economic stability, and is the primary source for building wealth in the United States (CFED 2016a). Yet, home ownership rates have dropped significantly since peaking at 69.0 percent in 2004; recent homeownership rates are similar to those in the late 1980s (U.S. Bureau of the Census 2016).

- 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 (Table 1.5).
- The rate of homeownership in Florida varies by race and ethnicity. While 72.7 percent of White households own their home, only 48.3 percent of households of color are homeowners (CFED 2016b).
- Over one-third of Florida homeowners (37.2 percent) were considered “cost-burdened” in 2014, meaning that over 30 percent of household income was spent on the costs of owning the home; only four states had a greater share of “cost-burdened” homeowners than Florida (CFED 2016c). Those who are “cost-burdened” are at heightened risk of foreclosure or homelessness if they experience a decrease in income.
- The foreclosure rate in Florida in the second quarter of 2015 was 4.2 percent, more than double the national rate of 2.1 percent (CFED 2016d). During this time, Florida ranked 49th in the country for its foreclosure rate. The rate in Florida, however, has seen a large drop since the height of foreclosures in 2011, when it was 14.5 percent.

Table 1.5.

Home Ownership, Florida and the United States, 2014

	Florida		United States	
	Number	Percent	Number	Percent
Total households	7,328,046		117,259,427	
Owner-occupied housing units	4,693,821	64.1%	73,991,995	63.1%
Renter-occupied housing units	2,634,225	35.9%	43,267,432	36.9%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.

English Proficiency

As the United States continues to attract immigrants from around the world, many people speak a language in their home other than English. In 2014, those who spoke a language other than English in the home numbered about 61.5 million individuals aged five and older, or one in five people (20.9 percent; Appendix Table I.6). Of those, most report that they speak English very well, but 8.6 percent of the U.S. population, or 25.3 million people, is “limited English proficient” (Appendix Table I.6).

In general, those with limited English proficiency have lower levels of education and higher rates of poverty than those who are English-proficient (Migration Policy Institute 2015a). Women with limited proficiency are much more likely to work in low-paying service occupations compared with those who are proficient in English (Migration Policy Institute 2015a).

As one of the states attracting large immigrant populations, Florida is also a state with a high concentration of individuals with limited English proficiency (Migration Policy Institute 2015a).⁷ 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 (Migration Policy Institute 2015b).

- Several Florida counties have very small populations with limited proficiency in English. In four counties, less than one percent of the population aged five and older speaks English less than very well: Baker (0.4 percent), Nassau (0.5 percent), Dixie (0.8 percent), and Holmes (0.9 percent; Appendix Table I.6).
- 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; Appendix Table I.6).

Policy Recommendations

Across the state of Florida, women face challenges that demand 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 to achieve economic stability for themselves and their families. Often those disparities are even greater for women of color. These inequities can be improved through policies and programs that have the potential to improve the lives of 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 not to 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

⁷ For the proportion of Florida women and men of all ages who are immigrants, by county, see Appendix Table II.3

vitaly 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 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.

Such policies and programs are critical to reducing entrenched poverty and to improving opportunities for women across the state. Women and girls are an integral part of Florida’s future, and progress for them would positively affect the lives of all residents. Florida could become a state where women from all walks of life thrive, leading to a stronger economy and country.

Appendix I:

Methodology

To analyze the status of women in Florida by county, IWPR selected indicators that prior research and experience have shown illuminate issues that are integral to women’s lives and that allow for comparisons with other states and the United States as a whole. The data in IWPR’s *Status of Women in Florida by County* report come from federal government agencies and other sources; many of the figures rely on IWPR analysis of the U.S. Census Bureau’s American Community Survey (ACS), accessed through American Fact Finder or from the Minnesota Population Center’s Integrated Public Use Microdata Series (IPUMS), Version 6.0 (Ruggles et al. 2015).

The tables and figures present data for individuals or households, often disaggregated by race and ethnicity. In general, race and ethnicity are self-identified; the person providing the information determines the group to which he or she (and other household members) belongs. People who identify as Hispanic or Latino may be of any race; to prevent double counting, IWPR’s analysis separates Hispanics from racial categories—including White, Black (which includes those who identified as Black or African American), Asian/Pacific Islander (which includes those who identified as Chinese, Japanese, and Other Asian or Pacific Islander), or Native American (which includes those who identified as American Indian or Alaska Native).

County-level data, accessed through American Fact Finder, combine five years of data (2010-2014) to ensure an adequate sample size. Margins of error were used to determine if the coefficient of variance (CV) for the data met the minimum threshold of 25 percent; if the CV was greater than 25 percent, the data are not presented. When analyzing state- and national-level ACS microdata, IWPR used 2014 data, the most recent available, for most indicators (Institute for Women’s Policy Research 2015c). When analyzing indicators by race and ethnicity and poverty rates by household type, IWPR combined three years of data (2012, 2013, and 2014) to ensure sufficient sample sizes. IWPR constructed a multi-year file by selecting the 2012, 2013, and 2014 datasets, averaging the sample weights to represent the average population during the three year period. Data are not presented if the average cell size for the category total is less than 35.

IWPR used personal weights to obtain nationally representative statistics for person-level analyses of ACS microdata, and household weights for household-level analyses. Weights included with the IPUMS ACS for person-level data adjust for the mixed geographic sampling rates, nonresponses, and individual sampling probabilities. Estimates from IPUMS ACS samples may not be consistent with summary table ACS estimates available from the U.S. Census Bureau due to the additional sampling error and the fact that over time the Census Bureau changes the definitions and classifications for some variables. The IPUMS project provides harmonized data to maximize comparability over time; updates and corrections to the microdata released by the Census Bureau and IPUMS may result in minor variation in future analyses.

To analyze the impact that paying women equally to men would have on poverty rates for working women, IWPR used data from the 2013–2015 Current Population Survey Annual Social and Economic supplements (for calendar years 2012–2014) based on Flood et al. (2015) to measure women’s and men’s earnings. The analysis of women’s and family earnings gains is based on a model that predicts women’s earnings as if they were not subject to wage inequality. Using an ordinary least squares regression model, the natural log values of men’s annual earnings are regressed on controls for many of the differences between men and women in age, education, annual hours of work, and metropolitan residence based on a

sample of men aged 18 or older with positive earnings and positive hours of work during the previous year. Women's earnings are predicted using the coefficients from the men's earnings equation (this method assumes that women retain their own human capital but are rewarded at the same rates as men would be) and calculated only for the actual hours that women worked during the year. The average earnings estimates include only those predicted to have positive earnings adjustments. Those with reduced predicted earnings are assigned their actual earnings during the year. Additional detail on the estimation of equal wages for working women can be found in the IWPR briefing paper, "How Equal Pay for Working Women Would Reduce Poverty and Grow the American Economy" (Hartmann, Hayes, and Clark 2014).

Differences Between the American Community Survey (ACS) and the Current Population Survey (CPS)

The differences between the ACS and CPS and their impact on measures related to health insurance have some bearing on this report's comparisons with data from IWPR's 2004 report and on the reported differences in data for 2014 that come from the two surveys. While both the ACS and the CPS survey households, their sample frames also include noninstitutionalized group quarters, such as college dorms and group homes for adults. The ACS also includes institutionalized group quarters, such as correctional facilities and nursing homes (U.S. Department of Commerce, Bureau of the Census 2014a; U.S. Department of Commerce, Bureau of the Census 2014b). College students away at school and living in a dormitory are treated differently in the two surveys. In the ACS they would be residents of the dormitory in the group quarters population while in the CPS they remain a member of their family household (Kromer and Howard 2011). While all CPS interviews are collected using computer-assisted interviews, about half of the ACS households respond using the paper mail-back form and half by computer-assisted interview (U.S. Department of Commerce, Bureau of the Census 2014a; U.S. Department of Commerce, Bureau of the Census 2014b). The ACS collects health insurance information in the previous 12 months throughout the year while the CPS-ASEC collects health insurance information for the previous calendar year during interviews collected February-April each year.

Calculating the Composite Index

To construct the Poverty & Opportunity Composite Index, each of the four component indicators was first standardized. For each of the indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting values were summed for each state to create a composite score. Women's health insurance coverage, educational attainment, and business ownership were given a weight of 1.0 each, while poverty was given a weight of 4.0. The states were ranked from the highest to the lowest scores.

To grade the states on this composite index, values for each of the components were set at desired levels to provide an "ideal score." The percentage of women with health insurance and with a bachelor's degree or higher were set at the highest values for all states; the percentage of businesses owned by women was set as if 50 percent of businesses were owned by women; and the percentage of women in poverty was set at the national value for men. Each state's score was then compared with the ideal score to determine its grade.

PERCENT WITH HEALTH INSURANCE: Percent of women aged 18 through 64 who are insured. Source: Calculations of 2014 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 6.0) at the Minnesota Population Center (Ruggles et al. 2015).

EDUCATIONAL ATTAINMENT: In 2013, the percent of women aged 25 and older with a bachelor's degree or higher. Source: Calculations of 2014 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 6.0) at the Minnesota Population Center (Ruggles et al. 2015).

WOMEN'S BUSINESS OWNERSHIP: In 2012, the percent of all firms (legal entities engaged in economic activity during any part of 2012 that filed an IRS Form 1040, Schedule C; 1065; any 1120; 941; or 944) owned by women. The Bureau of the Census 2012 Survey of Business Owners asked the sex of the owner(s); a business is classified as woman-owned based on the sex of those with a majority of the stock or equity in the business. Source: Calculations of data from the U.S. Department of Commerce, Bureau of the Census (Institute for Women's Policy Research 2015a).

PERCENT OF WOMEN ABOVE POVERTY: In 2014, the percent of women living above the federal poverty threshold, which varies by family size and composition. In 2014, the poverty level of a family of four (with two children) was \$24,008 (U.S. Department of Commerce, Bureau of the Census 2015). This report uses the official federal definition of poverty that compares the cash income received by family members to an estimate of the minimum amount the family would need to meet their basic needs. Source: Calculations of 2014 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS, Version 6.0) at the Minnesota Population Center (Ruggles et al. 2015).

Appendix II:

Poverty & Opportunity Tables

Appendix Table I.1.

Health Insurance Coverage by Gender, Aged 18-64, Florida Counties, 2010-2014

County	Women	Men	County	Women	Men
Alachua	83.3%	78.9%	Leon	86.1%	81.7%
Baker	83.1%	75.7%	Levy	69.2%	64.8%
Bay	77.5%	72.0%	Liberty	71.2%	59.2%
Bradford	80.7%	67.7%	Madison	75.1%	70.1%
Brevard	78.8%	74.1%	Manatee	75.0%	69.2%
Broward	72.8%	68.5%	Marion	73.2%	67.2%
Calhoun	71.1%	71.0%	Martin	80.0%	71.1%
Charlotte	75.1%	70.5%	Miami-Dade	63.6%	58.5%
Citrus	77.8%	72.0%	Monroe	69.5%	63.0%
Clay	83.1%	79.2%	Nassau	80.2%	74.1%
Collier	69.6%	61.7%	Okaloosa	79.9%	75.1%
Columbia	74.5%	73.6%	Okeechobee	69.8%	61.6%
DeSoto	69.0%	48.2%	Orange	74.9%	69.9%
Dixie	71.3%	68.6%	Osceola	71.2%	66.3%
Duval	80.8%	75.1%	Palm Beach	74.8%	69.0%
Escambia	80.6%	74.0%	Pasco	77.8%	73.6%
Flagler	78.3%	72.3%	Pinellas	78.2%	73.0%
Franklin	71.1%	65.5%	Polk	76.9%	70.1%
Gadsden	77.4%	66.5%	Putnam	72.4%	64.6%
Gilchrist	66.4%	68.1%	St. Johns	86.3%	81.6%
Glades	60.7%	56.9%	St. Lucie	71.1%	67.5%
Gulf	74.2%	70.0%	Santa Rosa	82.0%	78.5%
Hamilton	75.2%	73.9%	Sarasota	77.0%	70.9%
Hardee	63.0%	53.3%	Seminole	80.2%	75.8%
Hendry	61.4%	51.8%	Sumter	80.5%	73.7%
Hernando	76.7%	71.5%	Suwannee	77.9%	69.7%
Highlands	72.9%	64.9%	Taylor	76.2%	73.6%
Hillsborough	78.4%	73.1%	Union	77.0%	77.9%
Holmes	75.5%	67.0%	Volusia	75.2%	69.9%
Indian River	72.4%	67.3%	Wakulla	81.8%	82.9%
Jackson	78.6%	80.0%	Walton	77.9%	67.9%
Jefferson	78.2%	76.4%	Washington	80.9%	71.5%
Lafayette	73.0%	61.2%	Florida	78.3%	72.7%
Lake	76.6%	73.8%	United States	85.4%	81.1%
Lee	73.1%	65.2%			

Source: Data for Florida and the United States are based on IWPR analysis of 2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0). Data for Florida counties are from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

Appendix Table I.2.

Percent of Women and Men with a Bachelor's Degree or Higher, Aged 25 and Older, Florida Counties, 2010-2014

County	Women	Men
Alachua	40.1%	41.5%
Baker	12.0%	9.8%
Bay	22.2%	20.9%
Bradford	12.1%	9.1%
Brevard	24.3%	29.3%
Broward	29.5%	30.9%
Calhoun	13.6%	5.7%
Charlotte	19.3%	22.6%
Citrus	15.8%	17.8%
Clay	24.0%	23.2%
Collier	28.5%	36.4%
Columbia	15.6%	12.7%
DeSoto	11.7%	8.5%
Dixie	n/a	7.0%
Duval	26.3%	26.7%
Escambia	22.4%	25.5%
Flagler	21.7%	25.3%
Franklin	19.5%	13.4%
Gadsden	18.1%	14.5%
Gilchrist	11.8%	10.1%
Glades	11.7%	9.2%
Gulf	17.7%	12.6%
Hamilton	13.5%	8.7%
Hardee	11.5%	8.9%
Hendry	12.5%	8.8%
Hernando	14.9%	16.7%
Highlands	15.0%	16.8%
Hillsborough	29.2%	30.4%
Holmes	12.0%	9.9%
Indian River	25.4%	28.2%
Jackson	14.9%	13.6%
Jefferson	23.1%	13.1%
Lafayette	12.7%	10.9%
Lake	20.2%	21.9%
Lee	24.0%	26.8%

County	Women	Men
Leon	44.3%	44.3%
Levy	10.0%	11.1%
Liberty	13.5%	12.9%
Madison	13.4%	7.7%
Manatee	26.1%	29.1%
Marion	15.9%	18.8%
Martin	28.9%	33.5%
Miami-Dade	26.3%	26.6%
Monroe	30.4%	29.0%
Nassau	20.7%	25.4%
Okaloosa	25.3%	30.9%
Okeechobee	12.3%	9.3%
Orange	30.5%	30.7%
Osceola	18.9%	16.6%
Palm Beach	30.9%	34.8%
Pasco	20.8%	21.5%
Pinellas	26.9%	29.9%
Polk	19.0%	18.1%
Putnam	11.7%	11.6%
St. Johns	39.6%	43.4%
St. Lucie	18.4%	19.7%
Santa Rosa	25.9%	27.0%
Sarasota	28.5%	34.2%
Seminole	33.7%	36.4%
Sumter	23.3%	29.4%
Suwannee	12.7%	11.1%
Taylor	11.7%	8.8%
Union	10.3%	8.0%
Volusia	20.8%	21.8%
Wakulla	19.4%	15.5%
Walton	24.8%	25.4%
Washington	12.7%	10.3%
Florida	26.7%	28.1%
United States	30.2%	29.9%

Note: n/a=margins of error are too large to report estimates (coefficient of variance exceeds 25 percent).

Source: Data for Florida and the United States are based on IWPR analysis of 2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0). Data for Florida counties are from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

Appendix Table I.3.

Percent of Businesses That Are Women-Owned, Florida Counties, 2012

County	Percent	County	Percent
Alachua	35.7%	Leon	37.4%
Baker	37.0%	Levy	37.9%
Bay	36.5%	Liberty	32.5%
Bradford	40.1%	Madison	30.6%
Brevard	37.8%	Manatee	37.1%
Broward	39.3%	Marion	38.7%
Calhoun	37.2%	Martin	33.6%
Charlotte	29.4%	Miami-Dade	40.0%
Citrus	33.5%	Monroe	31.1%
Clay	37.4%	Nassau	36.3%
Collier	33.6%	Okaloosa	38.6%
Columbia	31.4%	Okeechobee	41.7%
DeSoto	34.2%	Orange	39.5%
Dixie	40.9%	Osceola	42.0%
Duval	40.0%	Palm Beach	37.9%
Escambia	39.3%	Pasco	35.0%
Flagler	35.7%	Pinellas	37.8%
Franklin	36.5%	Polk	37.8%
Gadsden	39.4%	Putnam	40.0%
Gilchrist	42.0%	St. Johns	35.8%
Glades	n/a	St. Lucie	35.7%
Gulf	28.3%	Santa Rosa	36.4%
Hamilton	n/a	Sarasota	32.2%
Hardee	34.2%	Seminole	36.7%
Hendry	43.2%	Sumter	35.9%
Hernando	36.7%	Suwannee	30.0%
Highlands	36.4%	Taylor	41.7%
Hillsborough	38.1%	Union	n/a
Holmes	24.6%	Volusia	36.5%
Indian River	35.1%	Wakulla	30.3%
Jackson	33.9%	Walton	35.4%
Jefferson	39.5%	Washington	35.0%
Lafayette	n/a	Florida	38.5%
Lake	37.1%	United States	35.8%
Lee	34.4%		

Note: Includes firms with paid employees and firms with no paid employees. n/a=margins of error are too large to report estimates (coefficient of variance exceeds 25 percent).

Source: U.S. Census Bureau, 2012 Survey of Business Owners, accessed through American Fact Finder.

Appendix Table I.4.

Percent of Women and Men Living Below Poverty, Aged 18 and Older, Florida Counties, 2010-2014

County	Women	Men
Alachua	26.4%	24.0%
Baker	18.4%	15.5%
Bay	14.6%	11.6%
Bradford	22.3%	n/a
Brevard	13.8%	10.8%
Broward	14.5%	11.8%
Calhoun	22.8%	18.3%
Charlotte	12.5%	10.4%
Citrus	15.8%	14.4%
Clay	10.6%	9.3%
Collier	12.7%	10.8%
Columbia	18.2%	15.3%
DeSoto	25.8%	27.5%
Dixie	22.3%	n/a
Duval	16.7%	13.2%
Escambia	15.6%	13.3%
Flagler	14.9%	13.2%
Franklin	21.5%	20.0%
Gadsden	22.7%	22.5%
Gilchrist	25.4%	20.7%
Glades	20.0%	n/a
Gulf	18.6%	12.0%
Hamilton	26.3%	n/a
Hardee	29.0%	21.6%
Hendry	23.5%	22.4%
Hernando	15.0%	12.4%
Highlands	18.2%	15.2%
Hillsborough	16.6%	13.6%
Holmes	23.9%	23.6%
Indian River	14.1%	11.9%
Jackson	19.3%	16.0%
Jefferson	15.5%	15.6%
Lafayette	n/a	n/a
Lake	13.7%	10.7%
Lee	14.7%	12.2%

County	Women	Men
Leon	24.3%	23.6%
Levy	22.3%	17.4%
Liberty	20.3%	n/a
Madison	20.6%	18.2%
Manatee	13.8%	10.8%
Marion	17.0%	13.7%
Martin	10.4%	10.7%
Miami-Dade	20.5%	16.6%
Monroe	12.9%	12.8%
Nassau	12.9%	8.9%
Okaloosa	12.9%	9.2%
Okeechobee	24.8%	22.9%
Orange	16.7%	14.1%
Osceola	17.3%	13.8%
Palm Beach	13.9%	11.2%
Pasco	14.2%	12.1%
Pinellas	13.9%	11.6%
Polk	16.6%	13.7%
Putnam	24.9%	20.2%
St. Johns	10.5%	7.6%
St. Lucie	16.9%	14.3%
Santa Rosa	12.2%	9.5%
Sarasota	11.3%	9.9%
Seminole	11.2%	10.6%
Sumter	10.2%	8.6%
Suwannee	21.9%	17.5%
Taylor	14.5%	n/a
Union	17.6%	n/a
Volusia	16.5%	14.1%
Wakulla	n/a	n/a
Walton	14.8%	15.1%
Washington	17.1%	16.7%
Florida	15.4%	12.2%
United States	14.6%	11.1%

Note: n/a=margins of error are too large to report estimates (coefficient of variance exceeds 25 percent).

Source: Data for Florida and the United States are based on IWPR analysis of 2014 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0). Data by Florida county are from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

Appendix Table I.5.

Number of Social Security Beneficiaries and Average Monthly Benefit for Women and Men Aged 65 and Older, Florida Counties, State, and the United States, December 2014

County	Number of Social Security Beneficiaries Aged 65 and Older		Average Amount of Monthly Benefits for Those Aged 65 and Older	
	Women	Men	Women	Men
Alachua	16,360	12,820	\$1,214	\$1,514
Baker	1,625	1,350	\$1,101	\$1,443
Bay	14,435	11,815	\$1,101	\$1,464
Bradford	2,225	1,760	\$1,091	\$1,386
Brevard	61,100	50,100	\$1,177	\$1,538
Broward	127,240	100,150	\$1,181	\$1,435
Calhoun	1,135	930	\$1,003	\$1,353
Charlotte	26,105	23,370	\$1,175	\$1,533
Citrus	22,960	20,390	\$1,143	\$1,482
Clay	14,580	12,160	\$1,151	\$1,522
Collier	38,710	34,465	\$1,235	\$1,696
Columbia	5,625	4,950	\$1,089	\$1,395
DeSoto	2,640	2,420	\$1,094	\$1,364
Dixie	1,485	1,470	\$1,034	\$1,308
Duval	58,935	43,265	\$1,179	\$1,481
Escambia	26,145	20,680	\$1,092	\$1,442
Flagler	13,770	12,375	\$1,184	\$1,565
Franklin	1,060	1,030	\$1,072	\$1,381
Gadsden	3,835	2,860	\$1,084	\$1,344
Gilchrist	1,450	1,300	\$1,075	\$1,365
Glades	935	965	\$1,082	\$1,398
Gulf	1,375	1,220	\$1,126	\$1,498
Hamilton	1,055	920	\$1,047	\$1,405
Hardee	1,670	1,490	\$1,017	\$1,323
Hendry	1,980	1,955	\$1,076	\$1,339
Hernando	23,395	19,605	\$1,142	\$1,482
Highlands	13,890	11,770	\$1,123	\$1,433
Hillsborough	85,425	67,135	\$1,168	\$1,486
Holmes	1,730	1,465	\$984	\$1,304
Indian River	20,225	16,620	\$1,218	\$1,598
Jackson	4,375	3,515	\$1,067	\$1,334
Jefferson	1,340	1,145	\$1,117	\$1,425
Lafayette	535	480	\$1,050	\$1,344
Lake	39,480	33,330	\$1,154	\$1,517
Lee	71,520	64,055	\$1,205	\$1,602

County	Number of Social Security Beneficiaries Aged 65 and Older		Average Amount of Monthly Benefits for Those Aged 65 and Older	
	Women	Men	Women	Men
Leon	16,620	12,640	\$1,267	\$1,596
Levy	4,305	3,960	\$1,077	\$1,362
Liberty	480	425	\$1,063	\$1,315
Madison	1,645	1,370	\$1,044	\$1,377
Manatee	38,205	31,910	\$1,207	\$1,580
Marion	45,150	38,710	\$1,136	\$1,477
Martin	19,365	16,320	\$1,242	\$1,640
Miami-Dade	172,360	137,595	\$986	\$1,207
Monroe	5,830	6,855	\$1,184	\$1,491
Nassau	7,280	6,390	\$1,181	\$1,641
Okaloosa	15,310	12,515	\$1,082	\$1,493
Okeechobee	3,080	2,930	\$1,118	\$1,419
Orange	66,625	52,145	\$1,134	\$1,443
Osceola	18,510	15,485	\$1,057	\$1,367
Palm Beach	139,990	108,390	\$1,269	\$1,632
Pasco	50,195	40,900	\$1,153	\$1,476
Pinellas	99,655	76,925	\$1,209	\$1,489
Polk	57,130	47,555	\$1,141	\$1,488
Putnam	7,175	6,300	\$1,092	\$1,400
St. Johns	19,020	16,155	\$1,230	\$1,648
St. Lucie	29,085	24,780	\$1,181	\$1,514
Santa Rosa	11,985	10,245	\$1,113	\$1,499
Sarasota	58,570	48,305	\$1,227	\$1,599
Seminole	31,490	23,895	\$1,204	\$1,577
Sumter	27,550	25,645	\$1,226	\$1,660
Suwannee	4,270	3,575	\$1,073	\$1,395
Taylor	1,855	1,625	\$1,108	\$1,458
Union	735	665	\$1,050	\$1,385
Volusia	57,605	46,975	\$1,165	\$1,481
Wakulla	2,085	1,850	\$1,139	\$1,430
Walton	5,345	4,720	\$1,107	\$1,505
Washington	2,160	1,770	\$1,030	\$1,354
Florida	1,731,015	1,414,855	\$1,161	\$1,490
United States	23,498,352	18,585,736	\$1,155	\$1,502

Note: Number of beneficiaries and average amount of benefits in current-payment status.

Source: Social Security Administration, Master Beneficiary Record, 100 percent data (U.S. Social Security Administration 2014).

Appendix Table I.6.

Language Spoken at Home and English Proficiency, Aged Five and Older, Florida Counties, State, and the United States, 2010-2014

County	Population Five Years and Over	Speak Only English at Home	Speak a Language Other Than English at Home	Speak English Less Than "Very Well"
Alachua	237,943	86.5%	13.5%	3.4%
Baker	25,344	97.8%	2.2%	0.4%
Bay	162,303	93.9%	6.1%	2.5%
Bradford	26,011	97.6%	2.4%	1.0%
Brevard	522,675	89.8%	10.2%	3.3%
Broward	1,708,936	61.6%	38.4%	15.1%
Calhoun	13,893	93.7%	6.3%	2.3%
Charlotte	157,835	89.2%	10.8%	3.4%
Citrus	134,339	93.9%	6.1%	1.8%
Clay	183,637	90.7%	9.3%	3.0%
Collier	317,724	68.1%	31.9%	15.0%
Columbia	63,598	92.6%	7.4%	1.8%
DeSoto	32,721	70.9%	29.1%	19.7%
Dixie	15,239	96.8%	3.2%	0.8%
Duval	820,534	86.5%	13.5%	5.2%
Escambia	285,411	92.1%	7.9%	2.8%
Flagler	94,348	84.1%	15.9%	7.3%
Franklin	11,119	93.7%	6.3%	2.6%
Gadsden	43,826	90.7%	9.3%	4.6%
Gilchrist	16,087	95.5%	4.5%	2.5%
Glades	12,490	77.8%	22.2%	9.5%
Gulf	15,176	95.2%	4.8%	2.0%
Hamilton	13,773	91.3%	8.7%	2.7%
Hardee	25,436	59.5%	40.5%	21.9%
Hendry	35,330	54.4%	45.6%	24.0%
Hernando	165,932	89.0%	11.0%	3.2%
Highlands	93,397	81.2%	18.8%	8.3%
Hillsborough	1,197,231	72.8%	27.2%	9.9%
Holmes	18,716	97.0%	3.0%	0.9%
Indian River	134,583	85.7%	14.3%	5.4%
Jackson	46,648	94.2%	5.8%	2.5%
Jefferson	13,616	91.6%	8.4%	1.9%
Lafayette	8,362	86.5%	13.5%	8.2%
Lake	289,096	87.7%	12.3%	4.1%
Lee	614,846	78.6%	21.4%	10.0%

County	Population Five Years and Over	Speak Only English at Home	Speak a Language Other Than English at Home	Speak English Less Than "Very Well"
Leon	265,808	90.1%	9.9%	2.4%
Levy	37,980	93.7%	6.3%	2.2%
Liberty	7,872	91.7%	8.3%	3.5%
Madison	17,805	93.3%	6.7%	2.7%
Manatee	318,034	83.4%	16.6%	7.0%
Marion	317,921	88.2%	11.8%	3.9%
Martin	143,412	85.9%	14.1%	6.8%
Miami-Dade	2,447,363	27.8%	72.2%	34.5%
Monroe	71,807	76.2%	23.8%	9.9%
Nassau	71,012	96.3%	3.7%	0.5%
Okaloosa	176,440	90.2%	9.8%	3.3%
Okeechobee	37,039	75.4%	24.6%	13.6%
Orange	1,124,237	66.0%	34.0%	12.6%
Osceola	270,648	52.2%	47.8%	18.2%
Palm Beach	1,288,298	70.6%	29.4%	12.9%
Pasco	447,769	85.8%	14.2%	4.5%
Pinellas	882,636	86.6%	13.4%	5.3%
Polk	579,560	80.7%	19.3%	7.5%
Putnam	68,832	90.7%	9.3%	4.0%
St. Johns	148,952	93.6%	6.4%	2.3%
St. Lucie	372,191	87.1%	12.9%	9.2%
Santa Rosa	409,326	80.8%	19.2%	1.7%
Sarasota	193,189	92.2%	7.8%	4.9%
Seminole	268,320	79.7%	20.3%	6.3%
Sumter	101,474	92.8%	7.2%	2.8%
Suwannee	40,797	91.3%	8.7%	4.6%
Taylor	21,383	95.2%	4.8%	1.8%
Union	14,491	94.2%	5.8%	1.5%
Volusia	474,975	87.0%	13.0%	4.4%
Wakulla	29,249	94.9%	5.1%	1.1%
Walton	54,620	91.9%	8.1%	3.1%
Washington	23,361	95.9%	4.1%	1.4%
Florida	18,284,956	72.2%	27.8%	11.7%
United States	294,133,373	79.1%	20.9%	8.6%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, accessed through American Fact Finder.

Appendix III:

Population & Diversity Tables

Appendix Table II.1.

Number of Women and Men, Florida Counties, State, and United States, 2010-2014

County	Women	Men	Sex ratio (males per 100 females)
Alachua	130,019	121,740	93.6
Baker	12,941	14,116	109.1
Bay	87,354	85,634	98.0
Bradford	12,183	15,369	126.2
Brevard	280,527	268,364	95.7
Broward	934,205	881,064	94.3
Calhoun	6,667	7,990	119.8
Charlotte	83,849	79,302	94.6
Citrus	72,274	67,497	93.4
Clay	99,226	95,642	96.4
Collier	169,843	164,631	96.9
Columbia	32,779	34,883	106.4
DeSoto	15,158	19,627	129.5
Dixie	7,377	8,760	118.7
Duval	453,816	426,934	94.1
Escambia	153,043	151,056	98.7
Flagler	51,477	47,366	92.0
Franklin	4,857	6,779	139.6
Gadsden	23,416	23,449	100.1
Gilchrist	8,066	8,882	110.1
Glades	5,817	7,373	126.7
Gulf	6,537	9,244	141.4
Hamilton	5,768	8,698	150.8
Hardee	12,446	15,103	121.3
Hendry	17,707	20,653	116.6
Hernando	90,553	83,239	91.9
Highlands	50,535	47,726	94.4
Hillsborough	655,378	624,290	95.3
Holmes	9,186	10,555	114.9
Indian River	73,109	67,809	92.8
Jackson	21,842	27,263	124.8
Jefferson	6,690	7,645	114.3
Lafayette	3,573	5,248	146.9
Lake	157,507	147,503	93.6
Lee	329,968	317,586	96.2

County	Women	Men	Sex ratio (males per 100 females)
Leon	147,395	133,487	90.6
Levy	20,239	19,818	97.9
Liberty	3,149	5,153	163.6
Madison	9,007	9,894	109.8
Manatee	173,469	162,371	93.6
Marion	174,063	160,708	92.3
Martin	75,732	73,926	97.6
Miami-Dade	1,338,556	1,262,305	94.3
Monroe	35,277	39,931	113.2
Nassau	38,184	36,734	96.2
Okaloosa	93,629	95,355	101.8
Okeechobee	18,225	21,173	116.2
Orange	609,644	590,597	96.9
Osceola	147,458	141,991	96.3
Palm Beach	701,668	657,406	93.7
Pasco	243,105	229,640	94.5
Pinellas	481,514	443,516	92.1
Polk	314,812	302,511	96.1
Putnam	37,023	36,168	97.7
St. Johns	104,673	98,729	94.3
St. Lucie	145,266	138,722	95.5
Santa Rosa	77,647	80,593	103.8
Sarasota	202,159	184,785	91.4
Seminole	223,403	208,732	93.4
Sumter	50,486	53,222	105.4
Suwannee	21,364	22,040	103.2
Taylor	9,764	12,926	132.4
Union	5,194	10,064	193.8
Volusia	255,812	243,169	95.1
Wakulla	13,743	17,272	125.7
Walton	28,486	29,335	103.0
Washington	11,302	13,358	118.2
Florida	9,897,141	9,464,651	95.6
United States	159,591,925	154,515,159	96.8

Note: Includes women and men of all ages.

Source: IWPR compilation of data from U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates accessed through American Fact Finder.

Appendix Table II.2.

Distribution of Women of All Ages by Race/Ethnicity, Florida Counties, State, and United States, 2014

County	All Women	White	Hispanic	Black	Native American	Asian	Native Hawaiian and Other Pacific Islander	Two or More Races
Alachua	132,571	61.9%	9.0%	20.9%	0.2%	5.7%	0.0%	2.3%
Baker	12,987	84.8%	2.0%	10.5%	0.3%	0.8%	0.0%	1.6%
Bay	89,917	77.5%	5.4%	11.0%	0.6%	2.6%	0.1%	2.8%
Bradford	12,166	79.5%	2.6%	15.1%	0.4%	0.6%	0.0%	1.7%
Brevard	285,188	75.3%	9.4%	10.3%	0.3%	2.6%	0.1%	2.1%
Broward	961,311	38.6%	27.5%	28.4%	0.2%	3.6%	0.1%	1.6%
Calhoun	6,618	82.1%	4.1%	9.3%	1.3%	0.9%	0.0%	2.2%
Charlotte	86,383	84.9%	6.5%	5.3%	0.2%	1.7%	0.0%	1.3%
Citrus	71,937	88.9%	4.9%	2.8%	0.3%	1.8%	0.0%	1.3%
Clay	101,569	74.4%	9.1%	10.2%	0.4%	3.4%	0.1%	2.5%
Collier	177,056	65.7%	25.2%	6.6%	0.2%	1.4%	0.0%	0.9%
Columbia	32,701	74.9%	5.2%	16.5%	0.5%	1.2%	0.1%	1.7%
DeSoto	15,307	62.0%	25.6%	10.6%	0.3%	0.8%	0.0%	0.8%
Dixie	7,319	87.9%	3.5%	6.0%	0.5%	0.5%	0.0%	1.6%
Duval	462,964	54.1%	8.3%	30.2%	0.3%	4.7%	0.1%	2.3%
Escambia	155,494	64.6%	4.9%	23.5%	0.8%	3.3%	0.2%	2.8%
Flagler	53,240	74.8%	9.8%	11.0%	0.2%	2.4%	0.1%	1.6%
Franklin	4,989	85.6%	3.0%	8.3%	0.5%	0.5%	0.0%	2.0%
Gadsden	22,927	31.5%	9.7%	56.9%	0.3%	0.8%	0.0%	0.8%
Gilchrist	8,160	89.8%	4.7%	3.2%	0.6%	0.5%	0.0%	1.2%
Glades	5,952	64.0%	21.8%	7.5%	5.3%	0.5%	0.1%	0.8%
Gulf	6,338	82.9%	2.6%	10.6%	0.6%	0.9%	0.0%	2.4%
Hamilton	6,027	58.4%	8.7%	29.6%	0.6%	0.9%	0.0%	1.8%
Hardee	12,773	49.9%	40.9%	6.6%	0.4%	1.2%	0.1%	1.0%
Hendry	18,488	36.1%	47.3%	12.8%	1.6%	1.4%	0.1%	0.8%
Hernando	91,554	80.4%	11.3%	5.0%	0.3%	1.5%	0.1%	1.5%
Highlands	50,598	70.1%	17.0%	9.7%	0.4%	1.5%	0.0%	1.2%
Hillsborough	674,815	51.2%	26.1%	16.4%	0.2%	4.1%	0.1%	1.9%
Holmes	9,150	91.0%	2.2%	3.0%	0.9%	0.8%	0.2%	2.0%
Indian River	75,280	77.0%	11.1%	9.0%	0.3%	1.4%	0.0%	1.2%
Jackson	21,879	69.8%	3.2%	24.0%	0.6%	0.6%	0.1%	1.8%
Jefferson	6,703	59.0%	3.4%	35.3%	0.2%	0.6%	0.0%	1.5%
Lafayette	3,538	81.3%	10.7%	6.3%	0.3%	0.3%	0.0%	1.1%
Lake	162,967	72.6%	13.4%	9.8%	0.3%	2.3%	0.1%	1.5%
Lee	346,347	69.8%	18.7%	8.3%	0.2%	1.7%	0.0%	1.2%
Leon	149,129	56.4%	6.1%	32.2%	0.3%	3.1%	0.0%	1.9%
Levy	20,131	80.3%	7.5%	9.6%	0.4%	0.8%	0.0%	1.4%
Liberty	3,147	82.4%	4.7%	9.3%	1.1%	0.5%	0.0%	1.9%
Madison	8,746	55.5%	3.5%	38.7%	0.4%	0.5%	0.0%	1.5%
Manatee	181,644	72.8%	14.7%	8.8%	0.2%	2.0%	0.0%	1.4%
Marion	176,358	72.5%	11.4%	12.7%	0.3%	1.6%	0.1%	1.4%
Martin	77,385	81.3%	11.5%	4.6%	0.2%	1.4%	0.0%	1.0%
Miami-Dade	1,370,034	14.0%	66.6%	16.9%	0.1%	1.6%	0.0%	0.7%
Monroe	36,666	68.3%	22.7%	5.8%	0.3%	1.4%	0.1%	1.3%

County	All Women	White	Hispanic	Black	Native American	Asian	Native Hawaiian and Other Pacific Islander	Two or More Races
Nassau	38,919	87.1%	3.7%	6.4%	0.3%	1.1%	0.1%	1.4%
Okaloosa	96,596	74.5%	8.2%	9.0%	0.5%	4.1%	0.2%	3.5%
Okeechobee	18,075	68.1%	23.0%	5.8%	0.9%	1.1%	0.1%	1.0%
Orange	637,277	42.5%	29.1%	20.6%	0.2%	5.6%	0.1%	1.8%
Osceola	158,064	35.7%	50.1%	9.6%	0.2%	3.0%	0.1%	1.4%
Palm Beach	721,613	57.8%	19.9%	18.0%	0.2%	2.8%	0.0%	1.3%
Pasco	249,507	77.6%	13.2%	4.8%	0.3%	2.5%	0.0%	1.6%
Pinellas	488,788	75.3%	8.6%	10.6%	0.2%	3.5%	0.1%	1.7%
Polk	323,622	62.7%	18.8%	14.7%	0.3%	1.9%	0.1%	1.5%
Putnam	36,594	71.5%	9.1%	16.7%	0.4%	0.8%	0.1%	1.5%
St. Johns	111,756	84.1%	6.0%	5.4%	0.2%	2.6%	0.1%	1.6%
St. Lucie	148,936	59.6%	17.0%	19.5%	0.2%	2.0%	0.1%	1.6%
Santa Rosa	79,921	84.1%	5.1%	4.5%	0.7%	2.7%	0.2%	2.8%
Sarasota	207,332	84.0%	8.3%	4.6%	0.2%	1.7%	0.0%	1.2%
Seminole	228,534	63.2%	19.3%	11.2%	0.2%	4.2%	0.1%	1.9%
Sumter	56,375	88.6%	4.2%	5.2%	0.3%	1.0%	0.0%	0.8%
Suwannee	21,028	77.6%	8.3%	11.2%	0.4%	0.9%	0.0%	1.6%
Taylor	9,855	77.4%	2.1%	16.7%	0.8%	1.0%	0.0%	2.0%
Union	5,375	81.1%	4.0%	11.9%	0.6%	0.5%	0.0%	1.9%
Volusia	260,043	73.8%	12.0%	10.6%	0.3%	1.8%	0.0%	1.5%
Wakulla	14,057	83.4%	3.1%	10.3%	0.6%	0.7%	0.0%	1.8%
Walton	30,236	85.4%	5.6%	4.8%	0.8%	1.2%	0.1%	2.1%
Washington	11,055	81.0%	3.0%	11.7%	1.3%	0.9%	0.1%	1.9%
Florida	10,170,011	55.6%	23.8%	15.8%	0.3%	2.8%	0.1%	1.6%
United States	161,920,569	62.0%	16.9%	12.8%	0.7%	5.4%	0.2%	2.0%

Note: Estimates are based on the 2010 Census, and therefore vary slightly from data in Appendix Table II.1, which uses a different data source. Racial categories are non-Hispanic. Distributions may not total to 100 percent due to rounding. For comparable data on men, see “The Status of Women in Florida by County: Population & Diversity,” available at www.statusofwomendata.org.

Source: IWPR analysis of data from the U.S. Census Bureau, Population Division accessed through American Fact Finder.

Appendix Table II.3

Proportion of Women and Men of All Ages Who Are Immigrants, Florida Counties, State, and United States, 2010-2014

County	Total Population of All Ages		Proportion of Population Who Are Immigrants, All Ages	
	Women	Men	Women	Men
Alachua	130,019	121,740	10.5%	10.1%
Baker	12,941	14,116	1.7%	n/a
Bay	87,354	85,634	5.8%	4.3%
Bradford	12,183	15,369	n/a	1.9%
Brevard	280,527	268,364	9.7%	7.8%
Broward	934,205	881,064	33.5%	30.0%
Calhoun	6,667	7,990	n/a	4.3%
Charlotte	83,849	79,302	10.6%	9.1%
Citrus	72,274	67,497	5.6%	4.5%
Clay	99,226	95,642	7.4%	5.7%
Collier	169,843	164,631	22.4%	23.7%
Columbia	32,779	34,883	4.2%	2.7%
DeSoto	15,158	19,627	13.9%	21.2%
Dixie	7,377	8,760	n/a	n/a
Duval	453,816	426,934	10.0%	9.0%
Escambia	153,043	151,056	5.9%	5.2%
Flagler	51,477	47,366	14.3%	12.4%
Franklin	4,857	6,779	1.8%	4.8%
Gadsden	23,416	23,449	5.3%	6.7%
Gilchrist	8,066	8,882	4.0%	3.3%
Glades	5,817	7,373	13.7%	12.1%
Gulf	6,537	9,244	n/a	3.3%
Hamilton	5,768	8,698	n/a	5.2%
Hardee	12,446	15,103	16.0%	22.8%
Hendry	17,707	20,653	20.4%	29.6%
Hernando	90,553	83,239	7.0%	6.1%
Highlands	50,535	47,726	9.3%	11.4%
Hillsborough	655,378	624,290	16.1%	15.4%
Holmes	9,186	10,555	n/a	2.9%
Indian River	73,109	67,809	10.6%	10.8%
Jackson	21,842	27,263	2.8%	2.6%
Jefferson	6,690	7,645	n/a	2.4%
Lafayette	3,573	5,248	n/a	8.5%
Lake	157,507	147,503	8.3%	7.4%
Lee	329,968	317,586	15.5%	15.2%

County	Total Population of All Ages		Proportion of Population Who Are Immigrants, All Ages	
	Women	Men	Women	Men
Leon	147,395	133,487	6.7%	6.8%
Levy	20,239	19,818	2.8%	3.4%
Liberty	3,149	5,153	n/a	n/a
Madison	9,007	9,894	n/a	5.2%
Manatee	173,469	162,371	12.0%	13.1%
Marion	174,063	160,708	8.0%	6.9%
Martin	75,732	73,926	8.9%	11.1%
Miami-Dade	1,338,556	1,262,305	53.2%	49.8%
Monroe	35,277	39,931	19.2%	16.5%
Nassau	38,184	36,734	3.3%	2.1%
Okaloosa	93,629	95,355	8.7%	4.6%
Okeechobee	18,225	21,173	10.8%	12.9%
Orange	609,644	590,597	19.9%	18.9%
Osceola	147,458	141,991	20.2%	18.6%
Palm Beach	701,668	657,406	23.2%	23.2%
Pasco	243,105	229,640	9.7%	8.5%
Pinellas	481,514	443,516	11.9%	11.1%
Polk	314,812	302,511	9.8%	10.4%
Putnam	37,023	36,168	4.3%	5.0%
St. Johns	104,673	98,729	6.5%	6.1%
St. Lucie	145,266	138,722	15.7%	14.4%
Santa Rosa	77,647	80,593	4.9%	3.3%
Sarasota	202,159	184,785	12.1%	11.7%
Seminole	223,403	208,732	12.5%	11.1%
Sumter	50,486	53,222	5.9%	5.9%
Suwannee	21,364	22,040	5.6%	5.7%
Taylor	9,764	12,926	n/a	2.1%
Union	5,194	10,064	n/a	3.2%
Volusia	255,812	243,169	7.9%	7.0%
Wakulla	13,743	17,272	n/a	n/a
Walton	28,486	29,335	5.8%	5.7%
Washington	11,302	13,358	n/a	3.4%
Florida	9,897,141	9,464,651	20.2%	18.9%
United States	159,591,925	154,515,159	13.2%	13.0%

Note: n/a=margins of error are too large to report data.

Source: IWPR analysis of data from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates accessed through American Fact Finder.

Appendix Table II.4

Proportion of Women and Men Aged 65 and Older, Florida Counties, State, and United States, 2010-2014

County	Proportion of the Population Aged 65 and Older	
	Women	Men
Alachua	12.6%	10.4%
Baker	14.0%	10.3%
Bay	16.7%	14.0%
Bradford	20.6%	13.6%
Brevard	23.0%	19.9%
Broward	16.3%	13.0%
Calhoun	19.1%	14.1%
Charlotte	36.6%	35.3%
Citrus	33.9%	33.3%
Clay	14.0%	12.0%
Collier	29.0%	27.1%
Columbia	18.5%	14.5%
DeSoto	22.0%	16.1%
Dixie	22.0%	19.1%
Duval	13.4%	10.3%
Escambia	16.9%	13.2%
Flagler	26.7%	26.4%
Franklin	22.0%	16.2%
Gadsden	16.3%	12.4%
Gilchrist	21.3%	15.9%
Glades	25.2%	21.3%
Gulf	21.7%	14.0%
Hamilton	19.4%	11.1%
Hardee	15.5%	12.9%
Hendry	12.9%	11.1%
Hernando	27.6%	25.6%
Highlands	34.2%	31.8%
Hillsborough	13.7%	11.0%
Holmes	21.3%	15.3%
Indian River	30.1%	27.0%
Jackson	21.4%	13.2%
Jefferson	21.4%	15.5%
Lafayette	18.5%	10.4%
Lake	26.2%	24.1%
Lee	25.6%	24.2%

County	Proportion of the Population Aged 65 and Older	
	Women	Men
Leon	11.3%	9.3%
Levy	21.0%	21.2%
Liberty	14.5%	8.1%
Madison	19.9%	14.5%
Manatee	25.6%	23.3%
Marion	27.6%	25.9%
Martin	30.3%	26.3%
Miami-Dade	16.6%	12.5%
Monroe	18.9%	18.8%
Nassau	18.6%	17.6%
Okaloosa	16.0%	12.8%
Okeechobee	19.1%	15.5%
Orange	11.4%	9.0%
Osceola	13.1%	10.8%
Palm Beach	24.1%	20.0%
Pasco	22.8%	20.3%
Pinellas	24.0%	20.0%
Polk	20.0%	17.5%
Putnam	21.1%	19.0%
St. Johns	17.8%	16.1%
St. Lucie	22.4%	20.1%
Santa Rosa	14.9%	12.4%
Sarasota	33.9%	31.0%
Seminole	14.5%	11.8%
Sumter	50.5%	47.0%
Suwannee	20.7%	16.6%
Taylor	21.6%	13.5%
Union	12.7%	10.3%
Volusia	23.8%	20.4%
Wakulla	13.9%	10.1%
Walton	18.9%	16.4%
Washington	19.1%	14.1%
Florida	19.7%	16.6%
United States	15.3%	12.2%

Note: For number of women and men in Florida, see Appendix Table II.1.

Source: IWPR compilation of data from the U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates accessed through American Fact Finder.

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