



FLORIDA'S HISPANIC WOMEN – STRIVING BUT NOT ECONOMICALLY THRIVING

American Association of University Women (AAUW) Daytona Beach, Jacksonville, and St. Augustine Branches supported this report and infographics through financial support from members and a grant from AAUW-Florida



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EXECUTIVE SUMMARY

According to the 2017 American Community Survey, Hispanics represent a quarter of the Florida's population and that proportion is expected to grow. This report investigates the economic security of the growing population of Hispanic women in Florida across the lifespan. To benchmark economic security for workers we use the Basic Economic Security Tables/BEST) and for retirees we use the Elder Economic Security Index/Elder Index). In addition, we include nationally available data from the American Community Survey and discussions with Hispanic women. We share both the economic picture for Hispanic women in the state (and counties) and policy recommendations.

Overall this report found that the picture of economic security for Hispanic women in Florida is complex. While Hispanic women struggle to attain economic security throughout their lives, older Hispanic women are more economically insecure than their younger counterparts. Further, while Hispanic women have made inroads into the Florida labor market, they continue to experience gender gaps in pay and remain segregated in gender- and race-typed occupations. This complex picture demonstrates that Hispanic women are not a homogenous group in the state of Florida and these differences need to be understood in the context of any policy and programmatic recommendations.

KEY ECONOMIC SECURITY INDICATORS FOR WORKING AGED HISPANIC WOMEN

Income/Gender Pay Gap

- ✓ Hispanic household and individual incomes fall below the state's median income levels, and lag behind Whites. Specifically, the median income for households in Florida in 2017 was \$52,784 and for individuals was \$28,313. While White households and individual median incomes were above the state average (\$62,704 and \$33,369), Hispanic households and individual incomes were below the state average (\$44,279 and \$23,313).
- ✓ While in 2017 all women in Florida faced a gender pay gap relative to White men and same-race men, Hispanic women (like Black women) faced a substantial pay gap relative to White men. White women earned 82% of what White men earned, while Hispanic women earned only 60% of White men's earnings. In comparison to Hispanic men, Hispanic women earned 88% of what Hispanic men earned.

Occupational Distribution

- ✓ Working Hispanic women and men tend to be segregated into gender and race typical occupations. The leading occupations where Hispanic women were employed in the state in 2017 were maids and housekeeping cleaners (OCC CODE 4230), followed by secretaries and administrative assistants (OCC CODE 5700) and cashiers (OCC CODE 4720). Overall, these occupations are race- and gender-typed and characterized by low wages and little advancement.

- ✓ In 2017, Hispanic men also found themselves concentrated in race- and gender-typed work that is often low wage: drivers/sales workers and truck drivers (OCC CODE 9130); construction laborers (OCC CODE 6260); and miscellaneous managers, including funeral service managers and postmaster and mail superintendents (OCC CODE 0430).

Education

- ✓ Hispanic women have made some progress in their educational attainment. In 2017, while 42% of Hispanic women in Florida had less than a high school degree; 8% held Associate degrees, 14% held Bachelor degrees; and 6% held Graduate degrees.

Health Insurance and Supports

- ✓ In 2017, Hispanics were more likely to be uninsured than were Whites and Blacks. Specifically 17% of Hispanics in Florida were uninsured as compared to 10% of Whites and 12% of Blacks.
- ✓ With regard to Medicaid in 2017, 27% of Hispanics received Medicaid as compared to 13% of Whites and 35% of Blacks.
- ✓ Hispanics in 2017 were also less likely to receive Social Security than White and Blacks, and less likely than Blacks to receive Supplemental Nutritional Aid Program (SNAP).
- ✓ The poverty rates for female-headed Hispanic households in 2017 were significant (28% for female householders and 37% for female householders with children under 18 years old).

KEY ECONOMIC SECURITY INDICATORS FOR RETIRED HISPANIC WOMEN

- ✓ While in 2017 all women in Florida report lower income in retirement than men, Hispanic women fare the worst—with the lowest median value of retirement income (\$9,101) of all race/sex groups.
- ✓ The annual median Social Security income for Hispanic women in 2017 was just \$8,898 as compared to \$17,291 for White men and \$12,134 for White women.
- ✓ Hispanic women reported that Social Security accounted for 76% of their income in retirement, while White men and White women rely on that income source at a lower percentage (64% and 66%, respectively).

ECONOMIC SECURITY FOR WORKING AGED HISPANIC FLORIDIANS, 2017

Using the Basic Economic Security Tables (BEST) as a benchmark, we found working-aged Hispanics experience significant levels of economic insecurity, and Hispanic women are particularly at risk.

- ✓ Over half (52%) of all Hispanic working age adults were economically insecure in Florida. This number is far greater than White adults (31%) and just slightly better than Black adults (58%).
- ✓ Overall, women in Florida were more likely than were men to live in households that are economically insecure. Among Hispanics 54% of women had incomes below economic security for their family type as compared to 50% of men. In contrast a third of White women were economically insecure and as were slightly below two-thirds (63%) of Black women.
- ✓ While 57% of all children in Florida lived in households that are economically insecure, a striking 67% of Hispanic and 80% of Black children lived in economically insecure households.

- ✓ Single mothers tend to fare significantly worse than other groups across racial categories. A stunning 81% of all single mother-headed households were economically insecure in the state. Across race, 85% of Hispanic, 71% of White, and 90% of Black single mother headed households were economically insecure. In contrast 40% of married households with children were economically insecure, with the greatest share being Hispanic and Black families.
- ✓ Full-time work in Florida does not necessarily equate to economic security. Close to 30% of all full-time workers in Florida were economically insecure, despite employment. And race is critical here—while 21% of White full-time workers were economically insecure, 41% of Hispanic and 46% of Black full-time workers lacked economic security even though they worked full-time.

ECONOMIC SECURITY FOR RETIRED HISPANIC FLORIDIANS, 2017

Using the Elder Index as a benchmark, we found both gender- and race-based differences in economic security rates for retired Floridians, with Hispanics faring the worst relative to other groups.

- ✓ While 39% of retired Floridians were economically insecure in 2017, a staggering 74% of Hispanic households and 66% of Black households were economically insecure.
- ✓ An astonishing 81% of Hispanic single older women were economically insecure as compared to 45% of White women and 71% of Black women. And regarding economic security within racial categories, single women consistently fared worse than single men.
- ✓ Living in a coupled household does not guarantee economic security. 62% of Hispanic coupled households in Florida were economically insecure in 2017, as compared to 20% of White coupled households and 52% of Black coupled households.
- ✓ As seniors experience health difficulties, their economic security rates worsen. Almost half of all retirees who had self-care difficulty (48%) or difficulty living independently (46%) were economically insecure. And in all cases women who fell into ill health fared worse than men. Hispanics fared the worst relative to Whites and Blacks with 80% of Hispanics who have health issues living in economic insecurity.

OVERVIEW OF POLICY RECOMMENDATIONS

1. Address gender and race inequities in the Florida labor market including the gender/race pay gap and occupational segregation.
2. Raise the minimum wage and subminimum tipped wage in Florida.
3. Address childcare barriers that impact mothers' labor market participation.
4. Provide paid leave to all Florida workers.
5. Provide financial planning for Florida girls and women.
6. Increase savings opportunities for Florida workers.
7. Increase supports/public assistance for Florida seniors and other vulnerable groups.
8. Address healthcare inequities in Florida.

Florida's Hispanic Women – Striving But Not Economically Thriving¹

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Report Background

The American Association of University Women (AAUW) Florida advocates for all women to achieve economic security. In 2018, AAUW Florida, along with the St. Augustine and Jacksonville branches, released research on elder economic security in Florida focusing on workers who were fully retired and did not receive any income from paid work². Using the Elder Index as a benchmark, in that report we found that while seniors in Florida overall face economic insecurity, women tend to face greater economic insecurity in retirement than do men. Specifically, a staggering 40% of Florida retired households do not have enough income to cover their basic needs. Depending on marital status and housing status (own, rent or hold a mortgage) the Elder Index ranges from an annual income of \$18,492 to \$38,088 for a Florida retiree to be economically secure. Nearly 40% of Florida women live in households that are economically insecure, compared with slightly over 30% of men.

Gender differences in individual retirement incomes are significant in Florida as women are significantly poorer than are men in their retirement years. Based solely on their own income, 67% of women in Florida were economically insecure, compared with 49% of men. Including all forms of retirement income (Social Security, retirement savings and/or pensions), Florida men's median annual income in 2016 was \$28,212, while women's median annual income stood at \$16,222. This means that the median income of women in the state was BELOW the Elder Index, regardless of their marital or housing status. Looking just at Social Security the income the disparity was even greater. The median income for Florida men in 2016 was slightly over \$16,200, while women's income was only \$11,587. This is particularly troubling because women in Florida depended on Social Security to cover over two-thirds of their living expenses. When we look at women's personal income (not including income of a partner), a far greater percentage of women were economically insecure. Considering solely one's own income, 66.8% of women and 48.7% of men lived below the Elder Index.

In addition, we found race impacted one's chances of living below the Elder Index. A greater percentage of Hispanic, Asian and Black households lived below the Elder Index than did White households. Specifically, 32.8% of White households lived below the Elder Index in Florida, whereas 54.4% of Asian households, 66.2% of Black households, and 75.8% of Hispanic households lived below the Elder Index. The finding that over three-quarters of Hispanic elder households lived below economic security was very concerning. According to the 2017 American Community Survey, while over half the state population identified as White (54%), Hispanics represent 25% of the state's population and that proportion is expected to grow. Recent U.S. Census data finds that in three counties—Miami-Dade,

¹ Copyright ©2019 American Association of University Women, Florida

² Gatta, Mary. 2018. *Women, Economic Insecurity and Aging in the Florida Sunshine*. American Association of University Women, Florida. <https://staugustine-fl.aauw.net/files/2018/04/Final-Florida-Report-Gatta.pdf>

Osceola and Hendry—Hispanics make up more than half of all residents. In addition, several northern Florida counties (Madison, Nassau and St. Johns) have experienced some of the greatest growth rate in the Hispanic population over recent years. And in terms of raw population numbers, Miami-Dade, Broward, Hillsborough, and Orange counties have experienced the largest growth of Hispanics in the past year³. A 2016 report from the National Council of La Raza⁴ notes that currently Florida has the third-largest Latino population in the nation. This report finds that by 2028, Florida is projected to join the growing list of “minority majority” states across the country with residents displaced by recent hurricanes along with migration for economic opportunity.

Nationally, Hispanic women are outpacing Hispanic men in education, career growth and financial decision-making. According to the report *Latina Power Shift* by the Nielsen Company⁵, 74% of female Hispanic high school graduates from 2012-2014 enrolled in college, outpacing both non-Hispanic whites and African Americans. Further, this report found that 57% of those surveyed said their goal was to make it to the top of their profession and 40% say high social status is important.

Despite these ambitions, Hispanic women face a significant pay gap (relative to Hispanic men and White men); and a poverty rate almost double that of White women.⁶ For these reasons, AAUW-Florida, wanted to better understand the current economic security picture of Florida Hispanic women in order to inform programs and policies that can better ensure economic security for this important and growing population and, in turn, strengthen the state.

Current Report Overview

In this report we explore the economic security of the growing population of Hispanic⁷ women across the lifespan in Florida. One’s economic status in retirement is very much dependent on the experiences one has during the working years. To benchmark economic security for workers we use the Basic Economic Security Tables/BEST) and for retirees we use the Elder Economic Security Index/Elder Index). In addition, we include nationally available data from the American Community Survey and discussions with Hispanic women. We share both the economic picture for Hispanic women in the state (and counties) and policy recommendations

As will be demonstrated throughout the report, the picture of economic security for Hispanic women in Florida is complex. While Hispanic women struggle to attain economic security throughout their lives, older Hispanic women are more economically insecure than their younger counterparts.

³ Schneider, Mike. June 21, 2018. “Census Shows Greatest Hispanic Growth Rate in North Florida.” Associated Press. <https://www.usnews.com/news/best-states/florida/articles/2018-06-21/census-shows-greatest-hispanic-growth-rate-in-north-florida>

⁴ National Council of La Raza. 2016. *Latinos in the Sunshine State: Building a Brighter Economic Future*. <https://www.unidosus.org/>

⁵ Nielsen Company. 2014. *Latina Power Shift*. <https://www.nielsen.com/content/dam/corporate/us/en/docs/events/latina-power-shift-collateral/latina-power-shift-fact-sheet.pdf>

⁶ Hegewisch, Ariane and Williams-Baron, Emma. 2018. *The Gender Wage Gap: 2017 Earnings Differences by Race and Ethnicity*. <https://iwpr.org/publications/gender-wage-gap-2017-race-ethnicity/>

⁷ We are respectful to the discussions surrounding the use of Hispanic, Latino, Latina and Latinx, however in this report we are using the term Hispanic in order to be consistent with the national datasets from which we draw data.

Further, while Hispanic women have made inroads into the Florida labor market, they continue to experience gender gaps in pay and remain segregated in gender- and race-typed occupations. This complex picture demonstrates that Hispanic women are not a homogenous group in the state of Florida and these differences need to be understood in the context of any policy and programmatic recommendations.

Key Economic Security Indicators for Working Aged Hispanic Women⁸

To begin, it is important to paint a picture of key economic security indicators for Hispanic women in Florida. Looking first at working aged Hispanic women we highlight income, occupation, and education, along with additional indicators of public assistance, health insurance and poverty rates.

Income

Income is a central driver to move workers to economic security. Without enough income, one cannot move toward economic security. As illustrated in Table 1, Hispanic household and individual incomes fall below the state’s median income levels, and lag behind Whites. The pervasiveness of gender- and race-based pay gaps is easily identified by looking at Table 2. While all women in Florida face a gender pay gap relative to White men and same-race men, Hispanic women (like Black women) face a substantial pay gap relative to White men. In 2017 White women earned 82% of what White men earned, while Hispanic women earned only 60% of White men’s earnings. The loss of income simply because of one’s gender and race is a significant barrier to economic security. Gender pay disparity equates to less money to cover life expenses such as housing or healthcare, and less money to include in any savings or retirement programs.

There are many reasons for the existence of the gender- and race- based pay gap, including labor market discrimination, the devaluing of women’s work (stereotypes and myths that women’s work is less important to family income), the motherhood penalty (when women have children they often see their wages fall compared to men) and wage secrecy (too often women do not know what other colleagues are earning, and therefore unaware if they are being paid fairly).

Table 1—Income by Race, Florida, 2017

	Overall	Hispanic	White	Black
Median Household Income	\$52,784	\$44,279	\$62,704	\$35,392
Median Individual Earnings	\$28,313	\$23,257	\$33,369	\$23,257

Source: American Community Survey 2017

⁸ In order to maintain consistency with the economic security rates, all demographic statistics are calculated within the context of the BEST and Elder Index. In addition, Hispanic throughout this report includes all 23 of the Hispanic ancestries listed in the HISP variable in the American Community Survey (ACS). The ACS doesn't collect any information that could identify anyone undocumented nor do they ask any questions about it. They are implicitly included in the survey if they live in the households that are selected to participate. See the methodological note at the end of this report for a full discussion.

TABLE 2—Income by Race and Sex, Florida, 2017

Median Earnings (Year-Round /Full-time)	Hispanic	White	Black
Men	\$35,123	\$51,136	\$34,719
Women	\$30,889	\$41,747	\$30,307
Gender Pay Gap (relative to white men)	60%	82%	59%
Gender Pay Gap (within race)	88%	82%	87%

Source: American Community Survey 2017

Occupations

The pay gap is inextricably tied to occupational segregation by race and sex. Too often women and especially women of color, are concentrated in low wage jobs that do not offer employment benefits, career ladders, or routes to economic security. Our analysis of American Community Survey data finds that in 2017 in Florida gender- and race- based occupational segregation continued to be a hallmark of the state’s labor market.

The leading occupations where Hispanic women were employed in Florida in 2017 were maids and housekeeping cleaners (OCC CODE 4230), followed by secretaries and administrative assistants (OCC CODE 5700) and cashiers (OCC CODE 4720). Overall, these occupations are race- and gender-typed and characterized by low wages and little advancement. Hispanic men also found themselves concentrated in race- and gender-typed work that is often low wage: drivers/sales workers and truck drivers (OCC CODE 9130); construction laborers (OCC CODE 6260); and miscellaneous managers, including funeral service managers and postmaster and mail superintendents (OCC CODE 0430).

When we look at the distribution of White women in the State’s labor market, we found that White women were also segregated in traditionally female occupations: elementary and middle school teachers (OCC CODE 2310); registered nurses (OCC CODE 3255); and secretaries and administrative assistants (OCC CODE 5700). These occupations, however, overall offer better wages and routes to economic security than do the leading occupations of Hispanic women. And comparing these occupations to those held by White men demonstrates the gender inequity within and across race. White men had greater representation in managerial occupations than other groups:(miscellaneous managers, including funeral service managers and postmaster and mail superintendents (OCC CODE 0430); drivers/sales workers and truck drivers (OCC CODE 9130); and first-line supervisors of retail sales (OCC CODE 4700). Such data demonstrate the importance of addressing systemic gender and racial segregation in the state’s labor market.

Education

Access to higher paying occupations is often correlated with educational attainment. As is demonstrated in Table 3, Hispanic women are making progress in education. A greater percentage of Hispanic women earned more Associate and Bachelor degrees than Hispanic men in 2017. This is consistent with national trend data that have demonstrated that women graduate at higher rates than men. And while Hispanic women continue to lag behind White men and women relative to educational attainment, trend data over time suggests that Hispanics may be closing that gap (NCLR, 2016), indicating increased possible prospects for economic security.

Table 3- Education by Race and Sex, Florida, 2017

Education Level	OVERALL		HISPANIC		WHITE		BLACK	
	Men	Women	Men	Women	Men	Women	Men	Women
Less than High School	37%	34%	46%	42%	30%	27%	45%	42%
High School or GED	18%	16%	18%	16%	19%	16%	22%	20%
Some College, No Degree	14%	15%	12%	13%	16%	16%	14%	15%
Associate degree	7%	9%	6%	8%	8%	10%	7%	8%
Bachelor Degree	15%	17%	11%	14%	18%	20%	9%	9%
Graduate Degree and above	9%	9%	6%	6%	10%	11%	4%	6%

Source: American Community Survey 2017

Additional Factors

Table 4 highlights some additional economic security indicators for Hispanics in Florida. In 2017, Hispanics were more likely to be uninsured than were Whites and Blacks. With regard to Medicaid, 27% of Hispanics received Medicaid as compared to 13% of Whites and 35% of Blacks. Hispanics were also less likely to receive Social Security Insurance than White and Blacks, and less likely than Blacks to receive Food Stamps. In addition the poverty rates for female-headed Hispanic households in 2017 were significant (28% for female householders and 37% for female householders with children under 18 years old).

Table 4—Some Additional Economic Security Indicators, Florida 2017

	Overall	Hispanic	White	Black
Uninsured	12%	17%	10%	12%
Receive Medicaid	20%	27%	13%	35%
Receive Social Security	2%	1%	2%	4%
Receive Food Stamps	17%	24%	9%	32%
Poverty Rate Female Householder*	24%	28%	18%	29%
Poverty Rate, Female Householder with related children under 18 years old*	34%	37%	29%	39%

*Does not refer to BEST population

Source: American Community Survey 2017

Key Economic Security Indicators for Retired Hispanic Women

In addition to understanding the picture for working aged Hispanic women, it is equally important to understand how older Hispanics are faring who are no longer working (either by choice or not). As evident in Table 5, older Hispanic women tend to fare worse than older White and Black women. This is distinct from the earlier tables for working age Floridians. For working aged Hispanic women, while they consistently lagged behind comparable Whites, they did fare better than comparable Black workers in some economic security indicators. The same is not true for older Hispanics, as noted in the table above.

Interestingly across race, women are more likely to live alone in old age than are men in Florida. This indicates that women may be outliving partners and therefore need to financially prepare for that future. Further, living alone also means that there is typically only one source of income in retirement. And looking at gender and race differences in retirement income, several important findings emerge. First, in 2017 all women were less likely to have their own retirement income as compared to men. While close to half (49%) of White men reported retirement income, only 37% of White women and 19% of Hispanic women reported any retirement income. And for those who do have income in retirement, the gender disparity is significant. Overall the annual median value of women’s retirement income (from savings programs) in Florida was slightly over half that of men’s income (\$12,134 v. \$21,842).

Hispanic women in Florida fared the worst—with the lowest median value of retirement income (\$9,101) of all groups. Even considering Social Security income, older Hispanic women lag behind other groups. While all women face a gender gap in Social Security income, this gap is exceptionally

pronounced for Hispanic women. The annual median Social Security income for Hispanic women in 2017 was just \$8,898 as compared to \$17,291 for White men and \$12,134 for White women. This is particularly troubling as Hispanic women rely on Social Security income more than other groups. Hispanic women reported that Social Security accounts for 76% of their income in retirement, while White men and White women relied on that income source at a lower percentage (64% and 66%, respectively). These findings support the long-term impact of the gender pay gap—when one earns less, one contributes less to a retirement savings program and Social Security.

Table 5: Economic Security Indicators for Florida Retirees, 2017

	OVERALL		HISPANIC		WHITE		BLACK	
	Men	Women	Men	Women	Men	Women	Men	Women
Percent Coupled	70%	52%	67%	45%	72%	54%	46%	33%
Percent Single	30%	48%	33%	55%	28%	46%	54%	67%
Percent Reporting Retirement Income	46%	35%	20%	19%	49%	37%	33%	34%
Annual Median Value of Retirement Income	\$21,842	\$12,134	\$11,954	\$9,101	\$22,651	\$12,235	\$17,090	\$14,193
Annual Median Personal Income	\$28,320	\$16,643	\$13,964	\$10,011	\$32,156	\$18,201	\$15,168	\$13,655
Annual Median Social Security Income	\$16,484	\$11,932	\$10,921	\$8,898	\$17,291	\$12,134	\$12,539	\$10,938
Social Security as Percent of Income	65%	68%	75%	76%	64%	66%	71%	73%

Source: American Community Survey 2017

What is Economic Security in Florida?

How much income do Floridians need to meet the real costs of living? To answer this question, we need an accurate definition and measure of both working aged and elders' economic security. The Basic Economic Security Tables™ Index (BEST) is a measure to give families, advocates and policy makers a clear understanding of the incomes families require to afford basic expenses. Economic security is the ability to afford housing, utilities, food, transportation, childcare, health care, emergency and retirement savings, and necessary household expenses. Individuals who lack the income needed to meet these basic needs are forced to choose among them. Table 6 summarizes the BEST income levels for selected family types in Florida. Each family type assumes working-age adults (age 18 to 64 years old).

To attain basic economic security, a single worker in Florida would need to earn \$33,780 annually. Not surprisingly, the presence of children in the household increases the needed income for economic security. A single parent with an infant, for instance, would need to earn \$50,964 a year. And for families with two earners, the household would need \$46,056 a year in income if they did not have children; and \$71,184 if they had a preschool age and school aged child.

Table 6- Basic Economic Security Tables, (BEST) 2018

BEST for Workers without Employment Based Benefits					
Florida, Selected Family Types					
Monthly Expenses	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	2 Workers	2 Workers, 1 Preschooler, 1 Schoolchild
Housing	\$767	\$886	\$886	\$767	\$886
Food	\$267	\$381	\$581	\$489	\$776
Transportation	\$467	\$539	\$539	\$982	\$1,025
Child Care	\$0	\$649	\$918	\$0	\$918
Personal & Household Items	\$381	\$468	\$541	\$467	\$613
Health Care	\$286	\$464	\$549	\$437	\$678
Emergency Savings	\$122	\$222	\$277	\$157	\$266
Retirement Savings	\$106	\$106	\$106	\$85	\$85
Taxes	\$389	\$624	\$815	\$450	\$863
Tax Credits	\$0	-\$92	-\$177	\$0	-\$178
Monthly Total (per Worker)	\$2,815	\$4,297	\$5,035	\$1,919	\$2,966
Annual Total	\$33,780	\$50,964	\$60,420	\$46,056	\$71,184
Hourly Wage (per Worker)	\$15.99	\$24.13	\$28.61	\$10.90	\$16.85
Additional Asset Building Savings					
Children's Higher Education	\$0	\$61	\$123	\$0	\$123
Homeownership	\$113	\$148	\$148	\$295	\$148
<small>Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.</small>					

Source, Institute for Women's Policy Research, <http://www.basiceconomicsecurity.org/>

To benchmark elder economic security, the University of Massachusetts Gerontology Institute developed the Elder Economic Security Standard™ Index (referred to as the Elder Index) to measure the minimum income older adults require to make ends meet, live with dignity and remain in their own homes as they age. The Elder Index helps workers and retirees plan for the future. It also serves as a basis to quantify the effectiveness of state and national public policies and programs in preserving economic security for older adults. To arrive at a measure of income adequacy, the Elder Index sums the five major monthly expenses that constitute the basic elder household budget. As a measure of basic needs, the Elder Index includes only those goods and services essential to health and welfare including housing, food, health care, transportation and miscellaneous expenses. An elder with income sufficient to cover only these expenses attains basic security but is unlikely to thrive in retirement. Attaining the Elder Index income is, therefore, one critical, but not final, step along the path to a high quality of life. Table 7 represents the Elder Index for Florida for single and coupled retirees.

As evident in the table, housing status matters for economic security as one ages. Single and coupled retirees who own their home outright need \$18,492 and \$27,804 annually for basic economic security. In contrast, those who rent their homes or have mortgages need higher annual incomes.

Table 7- Elder Index, 2016

ELDER INDEX: Florida, Statewide Average, 2016						
	Single Elder			Elder Couple		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$494	\$823	\$1,351	\$494	\$823	\$1,351
Food	\$256	\$256	\$256	\$470	\$470	\$470
Transportation	\$224	\$224	\$224	\$347	\$347	\$347
Health Care (Good)	\$310	\$310	\$310	\$620	\$620	\$620
Miscellaneous	\$257	\$257	\$257	\$386	\$386	\$386
Index Per Month	\$1,541	\$1,870	\$2,398	\$2,317	\$2,646	\$3,174
Index Per Year	\$18,492	\$22,440	\$28,776	\$27,804	\$31,752	\$38,088

Source, National Council on Aging, <http://www.basiceconomicsecurity.org/>

How Economically Secure are Hispanic Floridians?

Overall, in 2017 Hispanics in Florida experience significant levels of economic insecurity, and Hispanic women are particularly at risk. Looking first at Table 8 and focusing on the economic security for working aged Floridians over half (52%) of all Hispanic working age adults were economically insecure in Florida. This number is far greater than White adults (31%) and just slightly better than Black adults (58%).

Overall, in 2017 women in Florida were more likely to live in households that were economically insecure than were men. Among Hispanics 54% of women had incomes below economic security for their family type as compared to 50% of men. In contrast a third of White women were economically insecure and slightly below two-thirds (63%) of Black women had economically insecure incomes.

Moreover in 2017 while 57% of all children in Florida lived in households that were economically insecure, a striking 67% of Hispanic children and 80% of Black children lived in economically insecure households.

And not surprisingly, single mothers fared significantly worse than other groups across racial categories. A stunning 81% of all single mother-headed households were economically insecure in the state. Across race, 85% of Hispanic, 71% of White, and 90% of Black single mother headed households were economically insecure. In contrast 40% of married households with children were economically insecure, with the greatest share being Hispanic and Black families.

In addition to the gender and racial disparities relative to economic insecurity in Florida, it is important to note that full-time work does not necessarily equate to economic security. Close to 30% of all full-time workers in Florida were economically insecure, despite employment. And race is critical here—while 21% of White full-time workers were economically insecure, 41% of Hispanic and 46% of Black full-time workers lacked economic security even though they were working full-time. This finding continues to point to the importance of race- and gender-based pay gaps and occupational segregation.

Table 8- Economic Security by Race in Florida, 2017

BASIC ECONOMIC SECURITY TABLES (BEST)								
	OVERALL		HISPANIC		WHITE		BLACK	
	ABOVE	BELOW	ABOVE	BELOW	ABOVE	BELOW	ABOVE	BELOW
Adults	60%	40%	48%	52%	69%	31%	42%	58%
Men	63%	38%	50%	50%	71%	29%	48%	52%
Women	59%	42%	46%	54%	67%	33%	38%	63%
Children	43%	57%	33%	67%	58%	43%	21%	80%
Single Mother	19%	81%	15%	85%	29%	71%	10%	90%
Married w Children	60%	40%	44%	56%*	70%	30%	43%	57%
Full time worker	71%	29%	59%	41%	79%	21%	54%	46%

*Not significant finding

Source: American Community Survey 2017

Looking at retired Floridians also points to important gender- and race-based differences in economic security rates. While 39% of retired Floridians were economically insecure in 2017, a

staggering 74% of Hispanic households and 66% of Black households were economically insecure. And again, gender and race intersections matter.

An astonishing 81% of Hispanic single older women were economically insecure as compared to 45% of White women and 71% of Black women. And within racial categories single women consistently fare worse than single men in regard to economic security. Retirees that live in coupled households fare better than those that are single, as multiple income sources improve economic security. However racial disparities exist within this category as well. And as seniors experience health difficulties their economic security rates worsen. In 2017 almost half of all retirees who had self-care difficulty (48%) or difficulty living independently (46%) were economically insecure. And in all cases in 2017 women who fell into ill health fared worse than men. This is tied to women bringing less income into retirement and also bearing the brunt of caring labor for family members. Hispanics fared the worst with 80% of Hispanics who had health issues lived in economic insecurity.

Table 9- Elder Economic Security by Race in Florida, 2017

	OVERALL		HISPANIC		WHITE		BLACK	
	ABOVE	BELOW	ABOVE	BELOW	ABOVE	BELOW	ABOVE	BELOW
Households	61%	39%	26%	74%	67%	33%	34%	66%
Single Households	50%	50%	20%	80%	57%	43%	29%	71%
Female Single Households	48%	52%	19%	81%	55%	45%	29%	71%
Male Single Households	68%	32%	32%	68%	75%	25%	38%	62%
Couple Households	75%	25%	38%	62%	80%	20%	48%	52%
<i>Self-Care Difficulty**</i>								
All Elders	52%	48%	20%	80%	61%	39%	28%	72%
Elder Men	58%	42%	26%	74%*	65%	35%	38%	62%*
Elder Women	48%	52%	17%	83%	58%	42%	21%	79%
<i>Difficulty Living Independently</i>								
All Elders	54%	46%	20%	80%	63%	37%	23%	77%
Elder Men	61%	39%	20%	80%	69%	31%	31%	69%*
Elder Women	50%	50%	21%	79%	59%	41%	18%	82%

*Not significant finding

**Self-care difficulty is when a physical, mental or emotional condition (lasting 6 months or longer) makes it difficult for a person to dress, bathe or get around inside the house.

Source: American Community Survey 2017

A Short Note on The Experiences of Hispanic Women

While the demographic data detailing economic security for Hispanic women in Florida is quite telling, we also conducted a small number of discussions with Hispanic women to glean more information on their experiences relative to economic security in the state. It is important to note that the focus groups were not meant to be a statistically representative portrait of Hispanic women the state but, instead, were conducted to get a bit deeper information on women's experiences. Four groups were conducted in Duval, St. Johns, Flagler and Volusia counties; and included women who identify as Hispanic. These discussions included women in both professional and nonprofessional occupations, native born and immigrant, and a variety of age groups (college students, mid-age and senior women). The following section summarizes some of the larger trends gleaned from those discussions. Further research needs to be conducted in Florida to fully capture the lived experiences of Hispanic women and complement the quantitative data.

Among the key findings from the discussions: all the women we spoke with raised concerns (at varying levels) about their economic security. Several reported being under-saved and the challenges they experienced attempting to make ends meet each month. In addition, women talked about the need to care for other family members (both in terms of care work and financial support). This need to care for family and extended family often stretched already thin funds even further.

In addition to economic security concerns, several women raised the larger concern that for undocumented Hispanic workers, while they may be paying into Social Security and other programs (such as Medicare and Medicaid), they are not able to collect on those programs when they need them. In addition, the women noted that for undocumented workers, there are also often few options for them to draw on if they experience employment violations on the job (such as health and safety concerns or not being paid for their work). These workers are particularly vulnerable to wage theft and other employment practices that increase economic insecurity. And even for documented immigrants, many found that their academic and professional credentials in their home country did not translate easily to the United States. As a result, while a worker may have a college degree, diploma or advanced degree, including work experience in their home country, they found themselves in the State's low wage labor market.

Interestingly, across all the discussions, many women did not know if they were being paid fairly relative to male and non-Hispanic counterparts. Accurate information and understanding on the gender and race-based pay gap is critical for workers as well as employers. In addition, we found other information gaps in our focus groups. For instance, some of the college students we spoke with shared misinformation they held regarding financial aid; and other women shared misinformation and confusion over Medicare and health care. Resources that are accessible in multiple languages and clear language are critical to help ensure accurate information is available and shared.

Finally, all women spoke of the need to fight stereotypes of Hispanic women in the workplace. Stereotypes women experienced ranged from being considered "caliente" and emotional to submissive and meek. Cultural competency training in workplaces and schools that challenge these stereotypes and promote cultural awareness are critical to ensure that women are treated fairly.

State Policy Recommendations

Overall, Hispanics face varying levels of economic insecurity in Florida. As the Hispanic population is projected to grow over the next decades it is imperative that state policy and programs be developed and implemented to improve the prospects for economic security. Moreover, while not the focus of this report, Black women in Florida have significant economic insecurity rates. As such we also recommend conducting a deeper dive into the experiences of Black women in Florida relative to economic insecurity in order to address these disparities. While true economic security results from a combination of actions at the federal and state levels, along with employers, AAUW-Florida is interested in focusing currently on steps the State of Florida can take to improve economic security.

1. Address gender and race inequities in the labor market including the gender/race pay gap and occupational segregation. Regardless of race, women fare worse than men in regard to economic insecurity. Therefore, labor market inequities—such as pay gaps, occupational segregation and discrimination—must be addressed in order to ensure that all Floridians can achieve economic security. Women lose income as a result of the gender pay gap. This loss of income impacts savings and Social Security payments. Closing the gender pay gap in Florida is a critical step in helping women better secure retirement. Florida has an opportunity to address this pay inequity with legislation, especially the “Senator Helen Gordon Davis Fair Pay Protection Act.” The bill provides stronger guidance, protections and enforcement to ensure women and men are paid fairly. Moreover workplace discrimination—particularly age, gender and racial discrimination—must be eliminated through enforced policies and greater workplace education. Workers also need effective venues to address inequity (either through legal or workplace channels). This is particularly critical as workers report that they need to work longer in order to economically survive. Lost income in the years leading up to retirement reduces the credits used to calculate a worker’s benefits and may force workers to collect benefits early or tap any savings they have—both practices reduce lifetime benefits. In addition, Florida policy should foster the development and funding of state and local programs that introduce young girls to careers that are nontraditional for their gender in order to address occupational sex segregation.

2. Raise the minimum wage. Despite full-time work, close to 30% of Florida workers are economically insecure; and for Hispanic full-time workers, 40% are economically insecure. Currently, the minimum wage stands at \$8.46 an hour. This wage is significantly less than a BEST hourly wage (Table 6) that would provide for basic economic security. For instance, a single worker needs to earn \$15.99 an hour to achieve basic economic security and a single worker with an infant child would need \$24.13. Currently there is a petition to include a ballot vote to raise the state’s minimum wage to \$15/hour. Raising the minimum wage will help to move workers to economic security. In addition, the subminimum tipped wage in Florida is currently \$5.44 an hour, leaving tipped workers (a significant part of the hospitality tourism economy) even more economically vulnerable as they depend on the tips of customers for their income. As such, eliminating the tipped minimum wage and ensuring one fair wage for all workers will increase economic security for some of the state’s most vulnerable workers.

3. Address childcare barriers that impact mothers’ labor market participation. The case of single mothers in Florida is particularly troubling, as single mothers experience the greatest economic insecurity in the state. One significant barrier single mothers face is childcare. In addition to labor

market inequities, the state must fully address childcare (access and affordability) and other barriers facing single mothers.

4. *Provide paid leave to all workers.* The gender gap in Social Security income results in part because women bear the brunt of caring labor in the home. When women take time out to care for a child or family member, they are forgoing income. Florida must follow the lead of several states and ensure paid leave for workers who take time out of the labor market to provide critical care. Paid family leave insurance provides women with access to income while performing critical family caregiving.

5. *Provide financial planning for girls and women.* Identify the needs of girls and women with respect to their financial knowledge, confidence, and strategies, with a focus on their ability to make ends meet, save, choose and use financial products, and seek information and advice. Trusted community-based organizations can serve as important points of contact to provide financial education to adult women. In addition, financial literacy courses—including information on savings, debt and college loans--- must be part of the high school curriculum. There are bills in the State House and Senate to include financial literacy courses in high school classes.

6. *Increase savings opportunities for workers.* State-based retirement plans could provide access to retirement savings accounts for millions of working women who do not have access to any workplace savings opportunities. Florida should investigate the possibility for developing a state-based retirement program for its workers. Currently, eight states have passed legislation to establish retirement savings programs for private sector workers whose employers do not offer a plan, and several others have legislation pending. Central to these plans are automatic enrollment and a simplified savings program. In a traditional retirement savings plan, workers are not enrolled unless they specifically sign up. However, in automatic enrollment plans, workers are automatically enrolled unless they opt-out. This helps to address workers' tendency not to save, since they are automatically enrolled. A state-based retirement program provides a retirement savings option for workers who work in organizations that do not offer employment savings programs.

7. *Increase supports/public assistance for seniors and other vulnerable groups.* For many workers and current retirees it is simply too late to save. A successful retirement will not be grounded in their savings that they accumulate but, instead, in lowering the costs of their life expenses. We must provide access to affordable housing and enhanced supports for other life necessities. Access to The Supplemental Nutrition Assistance Program (SNAP) can help individuals better afford food and help bridge economic insecurity gaps. In addition SNAP also helps improve health outcomes by addressing malnutrition and other maladies that arise from food insecurity. Other supports include ways to help subsidize electricity, along with an investment in a public transportation system that can minimize costs for travel to doctors and grocery stores. It is through a renewed commitment to support programs that workers and retirees can supplement their Social Security income and what savings they may have.

8. *Address healthcare inequities.* Healthcare costs are a significant barrier to economic security in the state for both workers and retirees. Florida should join the ranks of other states that have expanded Medicaid through the Affordable Care Act. A state Medicaid expansion would help ensure health care coverage for an estimated additional 700,000 Floridians.

Methodological Notes

This analysis compares annual incomes required for basic economic security, as defined in *The Basic Economic Security Tables (BEST)* and the *Elder Economic Security Standard Index (Elder Index)*, to 2017 1-year American Community Survey PUMS data for statewide estimates and to 2017 5-year American Community Survey (ACS) PUMS data for county estimates.

Race definitions are the same for both sample groups: White and Black were both defined as non-Hispanic and the Hispanic variable includes all 23 of the Hispanic ancestries listed in the HISP variable. Unless otherwise indicated, all population estimates in this analysis are statistically different from the estimates for the general population at the $p < .05$ level. Undocumented individuals are implicitly included in the ACS and are identified with other foreign-born respondents. Any household that fits the BEST or Elder Index household assumptions is included in the demographic sample, regardless of citizenship or immigration status.

The BEST Population

The study sample includes those living in US households composed of family types included in the BEST Index—one or two adults and between zero and six children. "Adults" are defined as between 19 and 64 years of age. Children are divided into four age categories: infant (age 0-2), preschooler (age 3-5), schoolchild (age 6-12) and teenager (age 13-18). Eighteen-year-olds are adults if they are either in a married or unmarried partnership or if there are no over-18 adults in the household and the 18-year old(s) is/are not attending high school.

Households included in the study sample are limited to "family" units—individuals whose relationships suggest economic interdependence and resource sharing. In a two-adult household, adults are partners (either married or unmarried). In households with children, the children are biological or adopted children, stepchildren, siblings, grandchildren, other relatives, foster children, or other non-relatives. This analysis excludes households with multiple, non-partnered adults. Economic security calculations compare total household income to the BEST Index by family type. Where specified, earnings (either individual or total household) are compared to the BEST in order to investigate the specific value of work and the impact of wages on security.

The Elder Index Population

The study sample is limited to households for which Elder Index values are calculated: households composed of either a single adult age 65 or older or an elder couple where both adults are age 65 or older. All adults are fully retired (reporting zero earnings and no work in the past year). Seniors who live in group quarters, including institutional settings, and those who reside with an unrelated roommate or family member other than a partner are not included in this analysis. The incomes of individuals living in homes they do not own and for which they do not pay rent are compared to the US Elder Index value for renters. When elders' incomes are compared to Elder Index values, payments from cash-equivalent public assistance programs and Supplemental Security Income (SSI) are excluded from elder incomes. While public assistance programs, particularly food support programs and energy assistance, are critical to helping many elders address the gap between income and economic security needs, elders who depend on an often under-funded social safety net cannot be fully secure.

Appendix: County Levels of Economic Insecurity

This appendix includes economic security rates for each of the counties as compared to BEST and Elder Index. In many instances calculating at the county level will not produce statistically significant results, since the data population size is often too small. In those cases, the interpretation of the data means that the economic security rates are not statistically significantly different from the state level results. Tables include:

- BEST by county and sex for all working aged adults.
- BEST by county, sex and race for all working aged adults.
- Elder Index by county and sex for all working age adults.

To use this data, identify the county of interest and note if the results are statistically significant. For instance, to find the overall economic security of working adults in Duval County, one would first locate Duval on the table “Overall Florida Economic Security, 2017 (BEST).” Second, refer to the “significance” column for the county. For Duval, the results are listed as significant (YES). This means one can report that 42% of Duval County working aged women and 34% of Duval County working aged men are economically insecure.

In contrast, if the significance county is not significant, then it is best to use the state-level data for reporting. In St. Johns County, for instance, the significance column for the overall economic security of working adults is “No.” This means that the county level results are not statistically significant from the state-level data.

Economic Security Tables by County For Workers and Retirees, Florida

OVERALL FLORIDA BASIC ECONOMIC SECURITY, 2017 (BEST)									
Working Aged Floridians Compared to BEST									
	Households			Men			Women		
County	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Alachua	54%	46%	No	59%	41%	No	58%	42%	No
Baker	66%	34%	No	70%	30%	No	67%	33%	No
Bay	52%	48%	No	57%	43%	No	52%	48%	No
Bradford	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No
Brevard	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No
Broward	57%	43%	No	63%	37%	No	57%	43%	No
Calhoun	49%	51%	No	55%	45%	No	51%	49%	No
Charlotte	58%	42%	No	61%	39%	No	59%	41%	No
Citrus	51%	49%	No	56%	44%	No	52%	48%	No
Clay	64%	36%	Yes	69%	31%	Yes	64%	36%	Yes
Collier	60%	40%	Yes	65%	35%	Yes	61%	39%	Yes
Columbia	47%	53%	No	53%	47%	No	48%	52%	No
DeSoto	58%	42%	No	63%	37%	No	59%	41%	No
Dixie	48%	52%	No	54%	46%	No	50%	50%	No
Duval	59%	41%	Yes	66%	34%	Yes	58%	42%	Yes
Escambia	58%	42%	Yes	64%	36%	Yes	59%	41%	Yes
Flagler	56%	44%	No	62%	38%	No	56%	44%	No
Franklin	47%	53%	No	54%	46%	No	49%	51%	No
Gadsden	45%	55%	No	52%	48%	No	47%	53%	No
Gilchrist	46%	54%	No	52%	48%	No	47%	53%	No
Glades	41%	59%	No	45%	55%	No	42%	58%	No
Gulf	48%	52%	No	54%	46%	No	50%	50%	No
Hamilton	45%	55%	No	51%	49%	No	43%	57%	No
Hardee	39%	61%	No	44%	56%	No	41%	59%	No
Hendry	39%	61%	Yes	43%	57%	Yes	39%	61%	Yes
Hernando	49%	51%	Yes	53%	47%	Yes	50%	50%	Yes
Highlands	41%	59%	Yes	46%	54%	Yes	42%	58%	Yes
Hillsborough	59%	41%	Yes	66%	34%	Yes	60%	40%	Yes
Holmes	55%	45%	No	61%	39%	No	56%	44%	No
Indian River	59%	41%	No	62%	38%	No	60%	40%	Yes
Jackson	51%	49%	No	57%	43%	No	53%	47%	No
Jefferson	45%	55%	No	52%	48%	No	47%	53%	No
Lafayette	43%	57%	No	49%	51%	No	41%	59%	No
Lake	54%	46%	No	59%	41%	No	55%	45%	No
Lee	58%	42%	No	62%	38%	No	58%	42%	No
Leon	56%	44%	No	64%	36%	Yes	59%	41%	Yes

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Levy	49%	51%	No	55%	45%	No	50%	50%	No
Liberty	49%	51%	No	55%	45%	No	51%	49%	No
Madison	46%	54%	No	53%	47%	No	44%	56%	No
Manatee	58%	42%	No	64%	36%	Yes	59%	41%	Yes
Marion	49%	51%	Yes	55%	45%	Yes	48%	52%	Yes
Martin	62%	38%	Yes	67%	33%	Yes	65%	35%	Yes
Miami Dade	47%	53%	Yes	53%	47%	Yes	46%	54%	Yes
Monroe	54%	46%	No	59%	41%	No	57%	43%	No
Nassau	63%	37%	Yes	67%	33%	Yes	65%	35%	Yes
Okaloosa	57%	43%	No	63%	37%	No	57%	43%	No
Okeechobee	41%	59%	Yes	46%	54%	Yes	42%	58%	Yes
Orange	52%	48%	No	58%	42%	No	53%	47%	No
Osceola	45%	55%	Yes	49%	51%	Yes	44%	56%	Yes
Palm Beach	59%	41%	Yes	65%	35%	Yes	60%	40%	Yes
Pasco	56%	44%	No	61%	39%	No	58%	42%	No
Pinellas	59%	41%	Yes	65%	35%	Yes	61%	39%	Yes
Polk	54%	46%	No	60%	40%	No	54%	46%	No
Putnam	46%	54%	Yes	54%	46%	No	46%	54%	Yes
St Johns	72%	28%	No	77%	23%	No	73%	27%	No
St Lucie	47%	53%	Yes	54%	46%	Yes	48%	52%	Yes
Santa Rosa	64%	36%	Yes	69%	31%	Yes	64%	36%	Yes
Sarasota	62%	38%	Yes	67%	33%	Yes	64%	36%	Yes
Seminole	65%	35%	Yes	70%	30%	Yes	66%	34%	Yes
Sumter	59%	41%	No	66%	34%	No	60%	40%	No
Suwannee	44%	56%	No	49%	51%	No	42%	58%	Yes
Taylor	44%	56%	No	50%	50%	No	42%	58%	No
Union	48%	52%	No	54%	46%	No	49%	51%	No
Volusia	52%	48%	No	58%	42%	No	54%	46%	No
Wakulla	47%	53%	No	53%	47%	No	49%	51%	No
Walton	53%	47%	No	59%	41%	No	54%	46%	No
Washington	57%	43%	No	63%	37%	No	58%	42%	No

Source: American Community Survey, 2017

Significance refers to statistical significance

Above/Below refers to being either above or below the BEST economic security level for the county.

HISPANIC BASIC ECONOMIC SECURITY, 2017 (BEST)

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Alachua	45%	55%	No	46%	54%	No	53%	47%	Yes
Baker	62%	38%	No	65%	35%	No	58%	42%	No
Bay	40%	60%	No	42%	58%	No	41%	59%	No
Bradford	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No
Brevard	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No
Broward	51%	49%	Yes	56%	44%	Yes	52%	48%	Yes
Calhoun	36%	64%	No	47%	53%	No	38%	62%	No
Charlotte	37%	63%	No	35%	65%	No	42%	58%	No
Citrus	35%	65%	No	27%	73%	Yes	43%	57%	No
Clay	61%	39%	Yes	69%	31%	Yes	59%	41%	Yes
Collier	33%	67%	Yes	37%	63%	Yes	33%	67%	Yes
Columbia	28%	72%	No	42%	58%	No	38%	62%	No
DeSoto	36%	64%	No	39%	61%	No	33%	67%	No
Dixie	28%	72%	No	42%	58%	No	38%	62%	No
Duval	45%	55%	No	53%	47%	Yes	48%	52%	Yes
Escambia	47%	53%	No	45%	55%	No	48%	52%	No
Flagler	52%	48%	No	47%	53%	No	48%	52%	No
Franklin	36%	64%	No	47%	53%	No	38%	62%	No
Gadsden	33%	67%	No	44%	56%	No	35%	65%	No
Gilchrist	28%	72%	No	41%	59%	No	38%	62%	No
Glades	20%	80%	No	22%	78%	No	25%	75%	No
Gulf	36%	64%	No	47%	53%	No	38%	62%	No
Hamilton	30%	70%	No	36%	64%	No	23%	77%	No
Hardee	18%	82%	No	20%	80%	No	16%	84%	No
Hendry	20%	80%	Yes	21%	79%	Yes	24%	76%	No
Hernando	42%	58%	No	48%	52%	No	41%	59%	No
Highlands	19%	81%	Yes	21%	79%	Yes	17%	83%	No
Hillsborough	41%	59%	No	46%	54%	No	42%	58%	No
Holmes	43%	57%	No	45%	55%	No	44%	56%	No
Indian River	39%	61%	No	38%	62%	No	39%	61%	No
Jackson	44%	56%	No	47%	53%	No	49%	51%	No
Jefferson	34%	66%	No	44%	56%	No	35%	65%	No
Lafayette	24%	76%	No	36%	64%	No	17%	83%	No
Lake	40%	60%	No	45%	55%	No	44%	56%	No
Lee	37%	63%	Yes	40%	60%	Yes	35%	65%	Yes
Leon	51%	49%	Yes	56%	44%	Yes	63%	37%	Yes
Levy	28%	72%	No	42%	58%	No	38%	62%	No
Liberty	36%	64%	No	47%	53%	No	38%	62%	No
Madison	30%	70%	No	36%	64%	No	23%	77%	No

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Manatee	28%	72%	Yes	33%	67%	Yes	30%	70%	Yes
Marion	33%	67%	Yes	35%	65%	Yes	33%	67%	Yes
Martin	35%	65%	No	35%	65%	No	36%	64%	No
Miami Dade	43%	57%	No	48%	52%	No	42%	58%	No
Monroe	37%	63%	No	43%	57%	No	41%	59%	No
Nassau	62%	38%	No	65%	35%	No	58%	42%	No
Okaloosa	50%	50%	Yes	57%	43%	No	49%	51%	No
Okeechobee	21%	79%	Yes	23%	77%	Yes	25%	75%	No
Orange	38%	62%	Yes	42%	58%	Yes	37%	63%	Yes
Osceola	32%	68%	Yes	36%	64%	Yes	32%	68%	Yes
Palm Beach	42%	58%	No	45%	55%	No	44%	56%	No
Pasco	48%	52%	Yes	53%	47%	Yes	49%	51%	Yes
Pinellas	39%	61%	No	44%	56%	No	42%	58%	No
Polk	33%	67%	Yes	37%	63%	Yes	32%	68%	Yes
Putnam	26%	74%	No	32%	68%	No	26%	74%	No
St Johns	62%	38%	No	66%	34%	No	68%	32%	No
St Lucie	32%	68%	Yes	34%	66%	Yes	36%	64%	No
Santa Rosa	42%	58%	No	53%	47%	No	55%	45%	No
Sarasota	44%	56%	No	49%	51%	No	47%	53%	No
Seminole	50%	50%	Yes	57%	43%	Yes	51%	49%	Yes
Sumter	39%	61%	No	48%	52%	No	41%	59%	No
Suwannee	24%	76%	No	36%	64%	No	17%	83%	No
Taylor	24%	76%	No	36%	64%	No	17%	83%	No
Union	28%	72%	No	42%	58%	No	38%	62%	No
Volusia	32%	68%	No	37%	63%	No	31%	69%	No
Wakulla	36%	64%	No	47%	53%	No	38%	62%	No
Walton	40%	60%	No	44%	56%	No	43%	57%	No
Washington	44%	56%	No	46%	54%	No	46%	54%	No

Source: American Community Survey, 2017

Significance refers to statistical significance

Above/Below refers to being either above or below the BEST economic security level for the county.

WHITE BASIC ECONOMIC SECURITY, 2017 (BEST)

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Alachua	61%	39%	No	66%	34%	No	65%	35%	No
Baker	68%	32%	No	71%	29%	No	70%	30%	No
Bay	55%	45%	No	60%	40%	No	56%	44%	No
Bradford	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No
Brevard	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No
Broward	69%	31%	No	74%	26%	No	70%	30%	Yes
Calhoun	56%	44%	No	59%	41%	No	59%	41%	No
Charlotte	60%	40%	No	65%	35%	No	62%	38%	No
Citrus	51%	49%	Yes	57%	43%	Yes	51%	49%	Yes
Clay	65%	35%	No	70%	30%	No	65%	35%	No
Collier	71%	29%	Yes	75%	25%	Yes	71%	29%	Yes
Columbia	51%	49%	Yes	55%	45%	Yes	52%	48%	Yes
DeSoto	69%	31%	No	76%	24%	No	70%	30%	No
Dixie	52%	48%	No	56%	44%	No	53%	47%	No
Duval	69%	31%	No	73%	27%	No	68%	32%	No
Escambia	67%	33%	No	71%	29%	No	68%	32%	No
Flagler	57%	43%	No	63%	37%	No	58%	42%	No
Franklin	53%	47%	No	57%	43%	No	56%	44%	No
Gadsden	51%	49%	No	55%	45%	No	55%	45%	No
Gilchrist	49%	51%	No	54%	46%	No	50%	50%	No
Glades	52%	48%	No	57%	43%	No	51%	49%	No
Gulf	54%	46%	No	57%	43%	No	57%	43%	No
Hamilton	52%	48%	No	55%	45%	No	51%	49%	No
Hardee	50%	50%	No	57%	43%	No	52%	48%	No
Hendry	49%	51%	No	55%	45%	No	49%	51%	Yes
Hernando	51%	49%	Yes	56%	44%	Yes	52%	48%	Yes
Highlands	52%	48%	No	59%	41%	No	54%	46%	Yes
Hillsborough	71%	29%	Yes	76%	24%	Yes	72%	28%	Yes
Holmes	59%	41%	No	64%	36%	No	60%	40%	No
Indian River	65%	35%	No	70%	30%	No	67%	33%	No
Jackson	57%	43%	No	60%	40%	No	60%	40%	No
Jefferson	52%	48%	No	55%	45%	No	55%	45%	No
Lafayette	50%	50%	No	53%	47%	No	49%	51%	No
Lake	58%	42%	No	64%	36%	No	59%	41%	No
Lee	65%	35%	No	70%	30%	No	66%	34%	No
Leon	67%	33%	No	71%	29%	No	70%	30%	No
Levy	53%	47%	No	57%	43%	No	54%	46%	No
Liberty	56%	44%	No	59%	41%	No	59%	41%	No
Madison	53%	47%	No	57%	43%	No	51%	49%	No

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Manatee	66%	34%	No	72%	28%	No	67%	33%	No
Marion	54%	46%	No	60%	40%	No	53%	47%	Yes
Martin	68%	32%	No	74%	26%	No	71%	29%	No
Miami Dade	72%	28%	Yes	76%	24%	Yes	71%	29%	Yes
Monroe	65%	35%	No	68%	32%	No	68%	32%	No
Nassau	65%	35%	No	68%	32%	No	67%	33%	No
Okaloosa	60%	40%	No	65%	35%	No	60%	40%	No
Okeechobee	52%	48%	No	58%	42%	No	52%	48%	No
Orange	66%	34%	No	71%	29%	No	67%	33%	No
Osceola	61%	39%	No	63%	37%	No	61%	39%	No
Palm Beach	70%	30%	Yes	76%	24%	Yes	72%	28%	Yes
Pasco	58%	42%	No	62%	38%	No	60%	40%	No
Pinellas	65%	35%	No	70%	30%	No	67%	33%	No
Polk	63%	37%	No	68%	32%	No	64%	36%	No
Putnam	54%	46%	No	61%	39%	No	55%	45%	No
St Johns	75%	25%	No	79%	21%	Yes	76%	24%	No
St Lucie	56%	44%	No	63%	37%	No	57%	43%	No
Santa Rosa	67%	33%	No	72%	28%	No	65%	35%	No
Sarasota	65%	35%	No	70%	30%	No	67%	33%	No
Seminole	72%	28%	Yes	76%	24%	Yes	73%	27%	Yes
Sumter	65%	35%	No	71%	29%	No	67%	33%	No
Suwannee	50%	50%	No	53%	47%	No	49%	51%	Yes
Taylor	51%	49%	No	54%	46%	No	50%	50%	No
Union	52%	48%	No	56%	44%	No	53%	47%	No
Volusia	58%	42%	No	63%	37%	No	60%	40%	No
Wakulla	53%	47%	No	56%	44%	No	56%	44%	No
Walton	57%	43%	No	61%	39%	No	57%	43%	No
Washington	61%	39%	No	65%	35%	No	61%	39%	No

Source: American Community Survey, 2017

Significance refers to statistical significance

Above/Below refers to being either above or below the BEST economic security level for the county.

BLACK BASIC ECONOMIC SECURITY, 2017 (BEST)

	Households			Men				Women		
County	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	
Alachua	31%	69%	No	37%	63%	Yes	33%	67%	No	
Baker	41%	59%	No	53%	47%	No	32%	68%	No	
Bay	33%	67%	No	47%	53%	No	32%	68%	No	
Bradford	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No	
Brevard	N/A	N/A	No	N/A	N/A	No	N/A	N/A	No	
Broward	39%	61%	No	47%	53%	No	38%	62%	No	
Calhoun	37%	63%	No	47%	53%	No	36%	64%	No	
Charlotte	35%	65%	No	47%	53%	No	29%	71%	No	
Citrus	79%	21%	No	53%	47%	No	79%	21%	Yes	
Clay	58%	42%	No	58%	42%	Yes	59%	41%	Yes	
Collier	33%	67%	No	38%	62%	No	29%	71%	No	
Columbia	31%	69%	No	42%	58%	No	32%	68%	No	
DeSoto	44%	56%	No	46%	54%	No	41%	59%	No	
Dixie	32%	68%	No	43%	57%	No	32%	68%	No	
Duval	42%	58%	No	52%	48%	Yes	39%	61%	Yes	
Escambia	36%	64%	No	50%	50%	No	33%	67%	No	
Flagler	37%	63%	No	58%	42%	No	36%	64%	No	
Franklin	36%	64%	No	46%	54%	No	35%	65%	No	
Gadsden	32%	68%	No	42%	58%	No	31%	69%	No	
Gilchrist	31%	69%	No	42%	58%	No	32%	68%	No	
Glades	35%	65%	No	51%	49%	No	30%	70%	No	
Gulf	35%	65%	No	46%	54%	No	35%	65%	No	
Hamilton	22%	78%	No	31%	69%	No	21%	79%	No	
Hardee	26%	74%	No	24%	76%	No	25%	75%	No	
Hendry	32%	68%	No	44%	56%	No	22%	78%	No	
Hernando	28%	72%	No	35%	65%	No	27%	73%	No	
Highlands	28%	72%	No	29%	71%	No	25%	75%	No	
Hillsborough	42%	58%	No	53%	47%	Yes	42%	58%	Yes	
Holmes	38%	62%	No	50%	50%	No	36%	64%	No	
Indian River	32%	68%	No	25%	75%	Yes	37%	63%	No	
Jackson	38%	62%	No	47%	53%	No	38%	62%	No	
Jefferson	32%	68%	No	43%	57%	No	31%	69%	No	
Lafayette	21%	79%	No	31%	69%	No	20%	80%	No	
Lake	35%	65%	No	46%	54%	No	39%	61%	No	
Lee	33%	67%	No	38%	62%	Yes	31%	69%	No	
Leon	36%	64%	No	45%	55%	No	35%	65%	No	
Levy	33%	67%	No	44%	56%	No	34%	66%	No	
Liberty	37%	63%	No	47%	53%	No	36%	64%	No	
Madison	23%	77%	No	34%	66%	No	21%	79%	No	

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Manatee	29%	71%	No	45%	55%	No	30%	70%	No
Marion	31%	69%	No	40%	60%	No	29%	71%	No
Martin	20%	80%	No	24%	76%	Yes	12%	88%	Yes
Miami Dade	31%	69%	No	39%	61%	Yes	29%	71%	Yes
Monroe	27%	73%	No	29%	71%	No	21%	79%	No
Nassau	41%	59%	No	53%	47%	No	32%	68%	No
Okaloosa	42%	58%	No	52%	48%	No	36%	64%	No
Okeechobee	35%	65%	No	51%	49%	No	30%	70%	No
Orange	35%	65%	No	43%	57%	No	34%	66%	No
Osceola	41%	59%	No	50%	50%	No	36%	64%	No
Palm Beach	35%	65%	No	42%	58%	No	34%	66%	No
Pasco	45%	55%	No	52%	48%	No	47%	53%	Yes
Pinellas	36%	64%	No	48%	52%	No	36%	64%	No
Polk	38%	62%	No	49%	51%	No	36%	64%	No
Putnam	11%	89%	No	20%	80%	Yes	10%	90%	Yes
St Johns	34%	66%	No	45%	55%	No	39%	61%	No
St Lucie	28%	72%	No	36%	64%	No	28%	72%	Yes
Santa Rosa	62%	38%	No	60%	40%	No	50%	50%	No
Sarasota	33%	67%	No	46%	54%	No	32%	68%	No
Seminole	46%	54%	No	54%	46%	Yes	47%	53%	Yes
Sumter	34%	66%	No	45%	55%	No	33%	67%	No
Suwannee	21%	79%	No	31%	69%	No	20%	80%	No
Taylor	22%	78%	No	31%	69%	No	21%	79%	No
Union	32%	68%	No	43%	57%	No	32%	68%	No
Volusia	32%	68%	No	43%	57%	No	32%	68%	No
Wakulla	34%	66%	No	44%	56%	No	33%	67%	No
Walton	34%	66%	No	48%	52%	No	33%	67%	No
Washington	40%	60%	No	52%	48%	No	38%	62%	No

Source: American Community Survey, 2017

Significance refers to statistical significance

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OVERALL FLORIDA ELDER INDEX, 2017

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Alachua	52%	48%	Yes	57%	43%	Yes	57%	43%	Yes
Baker	71%	29%	No	79%	21%	No	72%	28%	No
Bay	56%	44%	No	63%	37%	No	57%	43%	No
Bradford	55%	45%	No	64%	36%	No	56%	44%	No
Brevard	62%	38%	Yes	70%	30%	No	63%	37%	No
Broward	54%	46%	Yes	61%	39%	Yes	54%	46%	Yes
Calhoun	59%	41%	No	63%	37%	No	62%	38%	No
Charlotte	67%	33%	Yes	75%	25%	Yes	68%	32%	Yes
Citrus	65%	35%	Yes	71%	29%	Yes	66%	34%	Yes
Clay	73%	27%	Yes	80%	20%	Yes	73%	27%	Yes
Collier	71%	29%	Yes	76%	24%	Yes	72%	28%	Yes
Columbia	50%	50%	Yes	59%	41%	Yes	50%	50%	Yes
DeSoto	65%	35%	No	69%	31%	No	66%	34%	No
Dixie	55%	45%	No	64%	36%	No	56%	44%	No
Duval	56%	44%	Yes	65%	35%	Yes	57%	43%	Yes
Escambia	69%	31%	Yes	78%	22%	Yes	70%	30%	Yes
Flagler	71%	29%	Yes	77%	23%	Yes	73%	27%	Yes
Franklin	59%	41%	No	64%	36%	No	63%	37%	No
Gadsden	57%	43%	No	62%	38%	No	60%	40%	No
Gilchrist	54%	46%	No	64%	36%	No	56%	44%	No
Glades	61%	39%	No	67%	33%	No	64%	36%	No
Gulf	54%	46%	No	59%	41%	No	57%	43%	No
Hamilton	47%	53%	No	52%	48%	No	50%	50%	No
Hardee	65%	35%	No	68%	32%	No	66%	34%	No
Hendry	61%	39%	No	67%	33%	No	63%	37%	No
Hernando	71%	29%	Yes	78%	22%	Yes	71%	29%	Yes
Highlands	64%	36%	No	69%	31%	No	66%	34%	No
Hillsborough	58%	42%	Yes	66%	34%	Yes	59%	41%	Yes
Holmes	57%	43%	No	65%	35%	No	59%	41%	No
Indian River	69%	31%	Yes	77%	23%	Yes	70%	30%	Yes
Jackson	54%	46%	No	59%	41%	No	57%	43%	No
Jefferson	58%	42%	No	63%	37%	No	62%	38%	No
Lafayette	47%	53%	No	52%	48%	No	50%	50%	No
Lake	68%	32%	No	75%	25%	No	70%	30%	No
Lee	66%	34%	Yes	73%	27%	Yes	68%	32%	Yes
Leon	70%	30%	Yes	78%	22%	Yes	71%	29%	Yes
Levy	55%	45%	No	64%	36%	No	56%	44%	No
Liberty	60%	40%	No	64%	36%	No	63%	37%	No
Madison	55%	45%	No	58%	42%	No	58%	42%	No

County	Households			Men			Women		
	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance	ABOVE	BELOW	Significance
Manatee	68%	32%	Yes	75%	25%	Yes	71%	29%	Yes
Marion	67%	33%	Yes	74%	26%	Yes	66%	34%	Yes
Martin	64%	36%	Yes	75%	25%	No	63%	37%	No
Miami Dade	33%	67%	Yes	38%	62%	Yes	34%	66%	Yes
Monroe	53%	47%	Yes	61%	39%	Yes	53%	47%	Yes
Nassau	70%	30%	Yes	78%	22%	Yes	71%	29%	Yes
Okaloosa	67%	33%	Yes	77%	23%	Yes	67%	33%	Yes
Okeechobee	59%	41%	No	65%	35%	No	62%	38%	No
Orange	52%	48%	Yes	64%	36%	Yes	52%	48%	Yes
Osceola	51%	49%	Yes	59%	41%	Yes	52%	48%	Yes
Palm Beach	61%	39%	No	70%	30%	No	62%	38%	No
Pasco	67%	33%	Yes	74%	26%	Yes	68%	32%	Yes
Pinellas	61%	39%	No	69%	31%	No	61%	39%	No
Polk	60%	40%	No	70%	30%	No	61%	39%	No
Putnam	57%	43%	No	64%	36%	No	57%	43%	No
St Johns	71%	29%	No	78%	22%	No	72%	28%	No
St Lucie	63%	37%	No	70%	30%	No	63%	37%	No
Santa Rosa	68%	32%	Yes	79%	21%	No	66%	34%	No
Sarasota	68%	32%	Yes	75%	25%	Yes	69%	31%	Yes
Seminole	55%	45%	Yes	62%	38%	Yes	56%	44%	Yes
Sumter	76%	24%	Yes	81%	19%	Yes	76%	24%	Yes
Suwannee	47%	53%	Yes	52%	48%	No	50%	50%	No
Taylor	50%	50%	No	55%	45%	No	53%	47%	No
Union	50%	50%	No	60%	40%	No	51%	49%	No
Volusia	64%	36%	No	71%	29%	No	65%	35%	No
Wakulla	59%	41%	No	63%	37%	No	62%	38%	No
Walton	60%	40%	No	68%	32%	No	62%	38%	No
Washington	58%	42%	No	65%	35%	No	59%	41%	No

Source: American Community Survey, 2017

Significance refers to statistical significance

Above/Below refers to being either above or below the Elder Index economic security level for the county.