

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

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 is the first in a series commissioned by Florida Women's Funding Alliance, an affinity group of Florida Philanthropic Network. This research, conducted by the Institute for Women's Policy Research, aims to provide critical data that can help to build economic security and overall well-being among the state's women and girls.

Policy Recommendations



Pass paid leave legislation

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.

Support a living wage

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. 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.



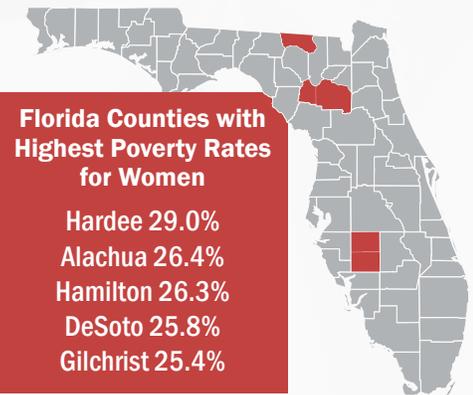
Close the gender wage gap

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.

Make assistance programs more accessible

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.

In Florida, 15.4 percent of women aged 18 and older live in poverty, placing the state among the bottom third in the country. More than one in four women live in poverty in five Florida counties.



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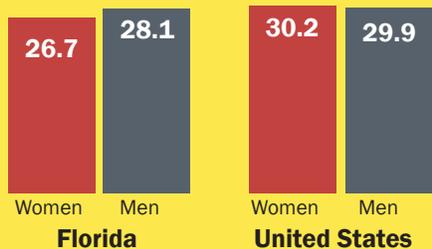


Invest in education

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.

More than one in four Florida women aged 25 and older has a bachelor's degree or higher, 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, where women aged 25 and older are slightly more likely than their male counterparts to hold at least a bachelor's degree.

% of residents aged 25 and older with bachelor's degree or higher



Make government contracts accessible

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.

Increase access to financing options for business ownership

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.



Increase access to health care services

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. 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. Overall, Florida ranks 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.

