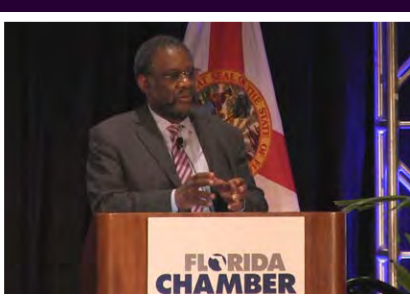
Florida Chamber Foundation

LESS POVERTY, MORE PROSPERITY: The Florida Fiscal Cliffs Report



FLORIDA CHAMBER Foundation

www.FLFoundation.org

EXECUTIVE SUMMARY

In many ways, Florida is moving in the right direction. Florida is the 16th largest economy in the world and creates one out of every 10 jobs in the United States. Florida is the third largest state in the nation and welcomes more than 1,000 new residents each day. For many, this is the Florida they live in- one that is prosperous, creates jobs and economic opportunity.

Yet, there is a very different reality many Floridians live in.

The latest available data shows that Florida has more than 3.129 million people living in poverty, with 944,415 of that total under the age of 18. This is compared to the national overall poverty rate of 13.5 percent and 19.7 percent for national under-18. The sheer number of Floridians living in poverty in our state impacts not only individual families, but also businesses, Florida's economy and our state's global competitiveness. Most policymakers, state and business leaders, and the general public are unaware of the complexity of how social programs may distort labor markets and make it difficult for families in poverty to move toward economic self-sufficiency. The path to prosperity in Florida relies on work-based solutions, but distortions in the labor market hinder that process.

Many social services designed to help low-income working individuals and families have "cliffs," where small increases in incomes will disqualify families from receiving any level of financial assistance. This "cliff" is especially profound in relation to child care tuition subsidies such as Florida's School Readiness program — a program specifically designed to offset the high cost of quality child care for low-income working families providing children with foundational early learning experiences that support kindergarten readiness and later positive educational outcomes.

The importance to business and industry leaders is the distortions in the labor market caused by these cliffs. A potential employee who may be qualified for a job, or the current employee of a Florida business who may be eligible for a raise, or may qualify for a higher-paying job may well feel compelled to pass on that opportunity given the overall financial implications to their economic stability. Employers are also penalized, as they may find a qualified and productive employee who will turn down a job, a raise, or a promotion because it makes them ineligible for a program that is designed to help their children.

This report is intended to identify the challenges Florida faces now and will face in the future, and to help Floridians understand what challenges families in poverty face in working to achieve economic self-sufficiency.

This report is not meant to provide exhaustive analysis of all the social service programs designed to support adults and children in poverty in Florida.

Florida has opportunities to change policies related to access and eligibility that benefit low-income working families, Florida businesses, our economy and our global competitiveness. Amending current policies could help significantly change the amount of distortions in the labor markets if, rather than losing access to a program, more families could keep access and pay increasing amounts of co-payments, thus removing large penalties for marginal increases in family income. Revising eligibility policies to eliminate or greatly reduce the "cliff effect" for social services that support children and families in poverty would incentivize efforts to increase earnings and create a pathway to economic self-sufficiency.

The Complex Nature of Poverty

The latest available data shows that Florida has more than 3.129 million people living in poverty, with 944,415 of that total under the age of 18. This is compared to the national overall poverty rate of 13.5 percent and 19.7 percent for national under-18. The sheer number of Floridians living in poverty in our state impacts not only individual families, but also businesses, Florida's economy and our state's global competitiveness. There is significant need to better understand the number of children and families in poverty, where they reside, and potential limitations in current social service delivery that might impede economic self-sufficiency. There are two general types of poverty in Florida: situational, or poverty resulting from temporary setbacks like loss of a job or home foreclosure, and generational, a cycle that is born into. There is also compelling need to contemplate two-generational strategies — that is the intentional focus on more effective policies and alignment of services supporting both children and their parents — helping both generations of families in poverty move toward economic independence.

This report is intended to identify the challenges Florida faces now and will face in the future, and to help Floridians understand what challenges families in poverty face in working to achieve economic self-sufficiency. This report is not meant to provide exhaustive analysis of all the social service programs designed to support adults and children in poverty in Florida. There are a multitude of programs with differing benefits, varying income requirements, and differing levels of participation.

Florida State University graduate students[1] in the Applied Masters of Economics program recently conducted meaningful research analyzing 13 social service programs: *Poverty, Benefit Cliffs, and the Incentives Problem for Families in Florida*. The lengthy analysis included federal and state eligibility requirements, both financial and length of service, as well as any resulting fiscal "cliff." This "cliff" occurs when a marginal increase in income results in a loss in public benefits, often times leaving families with fewer resources as income increases. Having a job with upward mobility is important. But unfortunately, this "cliff" becomes a disincentive for many.

Due to the complex and diverse way that benefit allotments are calculated, a system was developed to categorize the structure of the social benefit allotments as "soft cliff" or "hard cliff." A soft cliff results when benefits slowly phase out as income increases. The analysis demonstrated that soft cliffs are a more favorable benefit structure, as the family is not significantly penalized when their income increases. Hard cliffs occur when a marginal increase in income results in a significant or complete loss in benefits, meaning that a small increase in income can result in thousands of dollars in lost resources. The hard cliff benefit structure is detrimental to family resources, yet hard cliffs are the types most often faced by Florida families in poverty.

[1] *Poverty, Benefit Cliffs, and the Incentives Problem for Families in Florida*. Nicholas Hyder, M.S., Erin Mahagan, M.S., Cesar Marques, M.S., and Sebastian Builes, M.S. (2016)

The results of the analysis documented that for many individuals in poverty, there can be a fairly straightforward projection line of how social services can support pathways to economic stability. However, for families with young children, there is not a linear upward trajectory or pathway — there is a profound fiscal cliff. Therefore, what many Floridians with young children in poverty experience as they work and improve their incomes is that marginal increases in wages result in substantial losses in program benefits.

According to the United Way of Florida's *Asset Limited, Income Constrained, Employed (ALICE)*[2] analysis, child care is often the greatest cost impediment to economic stability for families with young children. **In most Florida counties, the least expensive child care is a budget expense more costly than the least expensive rent.** This is an important consideration for low-income working families. For this reason, the impact of child care is analyzed in this report as a significant example of how existing public policies can disrupt the pathway toward economic self-sufficiency for families with young children in poverty.

Of particular significance is Florida's School Readiness program — a taxpayer subsidized tuition program designed to help low-income working families pay for quality child care and provide young children foundational early learning experiences that support later school success. Floridians living in poverty with young children experience large benefit "cliffs," where marginal increases in income can cause the total loss of eligibility for the School Readiness program — impacting the economic stability of the family and the educational development of the child or children.

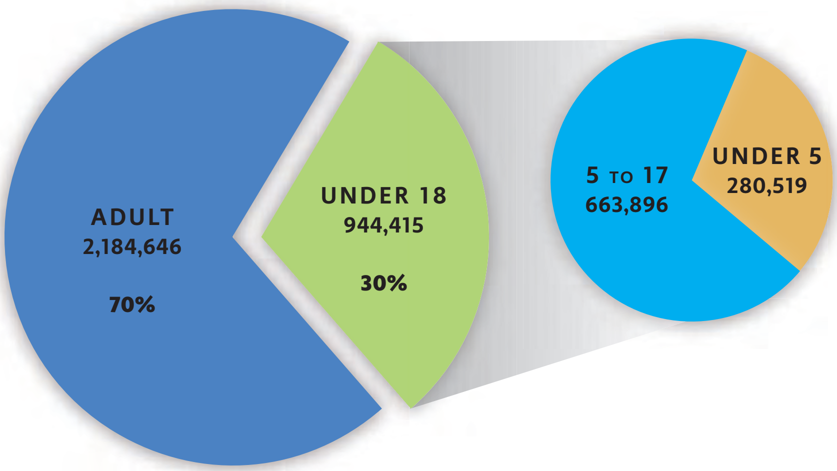
The importance to business and industry leaders is the distortions in the labor market caused by these cliffs. An employee who may be eligible for a raise, or may qualify for a higher-paying job, may well feel compelled to decline that opportunity given the overall financial implications to their economic stability. Employers are also penalized, as they may find a qualified and productive employee who will turn down a job, a raise, or a promotion because it makes them ineligible for a program that is designed to help their children.

Redesigning the qualifications for social service programs could help significantly change the amount of distortions in the labor markets if, rather than losing access to a program, more families could keep access and pay increasing amounts of co-payments, thus removing the large penalty for marginal increases in family income. Revising eligibility policies to eliminate or greatly reduce the "cliff effect" for social services that support children and families trying to work their way out of poverty would incentivize efforts to increase wages and create a pathway to economic self-sufficiency.

[2] *Asset Limited, Income Constrained, Employed: Florida*. United Way of Florida. 2017.

Floridians Living in Poverty

The most recent data available from the U.S. Census* shows that there are 3.129 million people in Florida who live in poverty – 15.8 percent of all Floridians, or nearly 1 in 6. Of that number, 944,415 are under the age of 18 – 23.4 percent of the total in this age group. Those under age 5 living in poverty total 280,898 – indicating a 26.0 percent poverty rate for those under age 5 in Florida.



The above chart shows that of those in Florida living in poverty, 70 percent are adults and 30 percent are under 18 years old. Of that 30 percent in the under-18 population, age 5 to 17 makes up around 70 percent of this group, with the other 30 percent of the under-18 age group under 5 years old.

Florida's poverty rates in all age categories are higher than U.S. rates – the below table shows Florida's poverty rates compared to the U.S. rate using the latest available census data.*

2015 POVERTY RATE	All Ages	Under 18	Under 5
Florida	15.8%	23.4 %	26.0%
U.S.	14.7%	20.7%	22.8%

Poverty rates in Florida have improved slightly since 2014.

FLORIDA POVERTY RATE	All Ages	Under 18	Under 5
2014	16.6%	24.2%	26.5%
2015	15.8%	23.4%	26.0%

[3] Of the age 5 to 17 Floridians in poverty, 646,658 of them are living with families. Subtracting them from the total leaves 17,238 not living with a family.

*2015 is latest available U.S. Census data

Poverty Income Guidelines

People are counted as being in poverty when their annual income falls below the federal poverty guideline. These poverty guidelines are issued each year by the U.S. Department of Health and Human Services. The table of poverty guidelines by family size shown to the right applies to 48 states and the District of Columbia. **An important item to note is the poverty income guidelines are the same regardless of the differences in cost of living between states or between differing areas in the state. There is no indexing for cost of living differences between states or by region.** The 2017 poverty income guidelines are the same as the 2016 guidelines for this group.

48 STATES:* 2017 POVERTY INCOME GUIDELINES

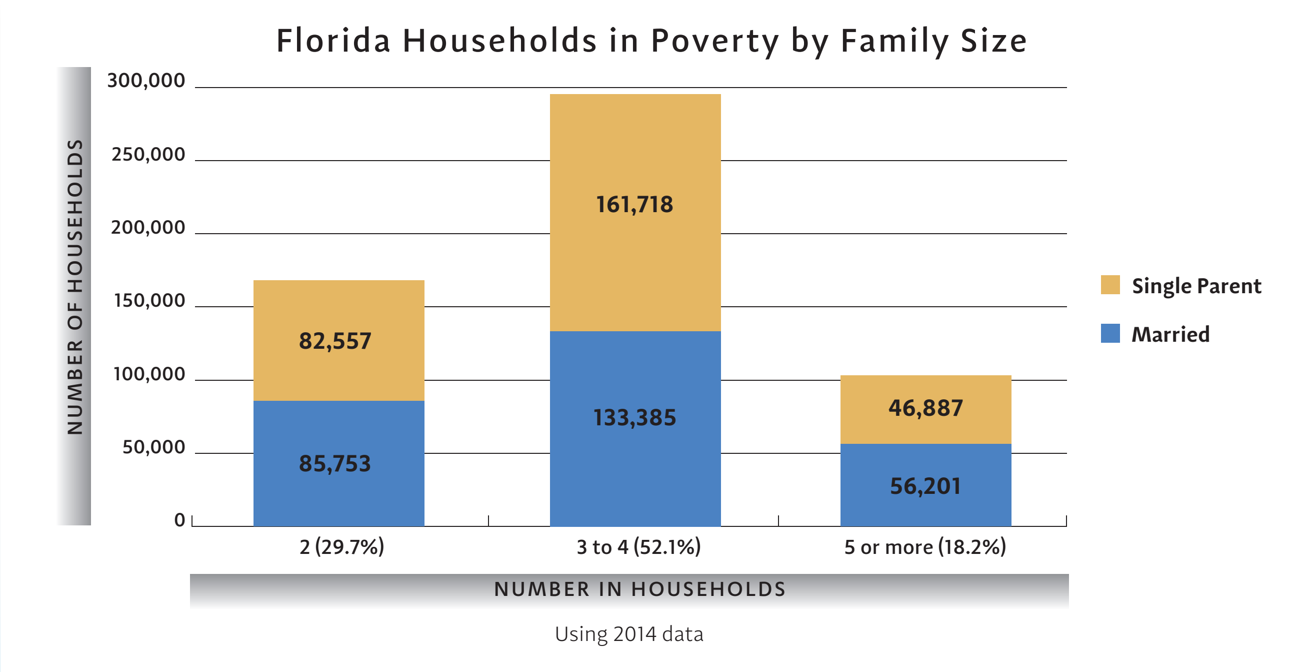
Persons in family/household	Income
1	$11,880
2	$16,020
3	$20,160
4	$24,300
5	$28,440
6	$32,580
7	$36,730
8	$40,890

For households with more than 8 persons, add $4,160 for each additional person

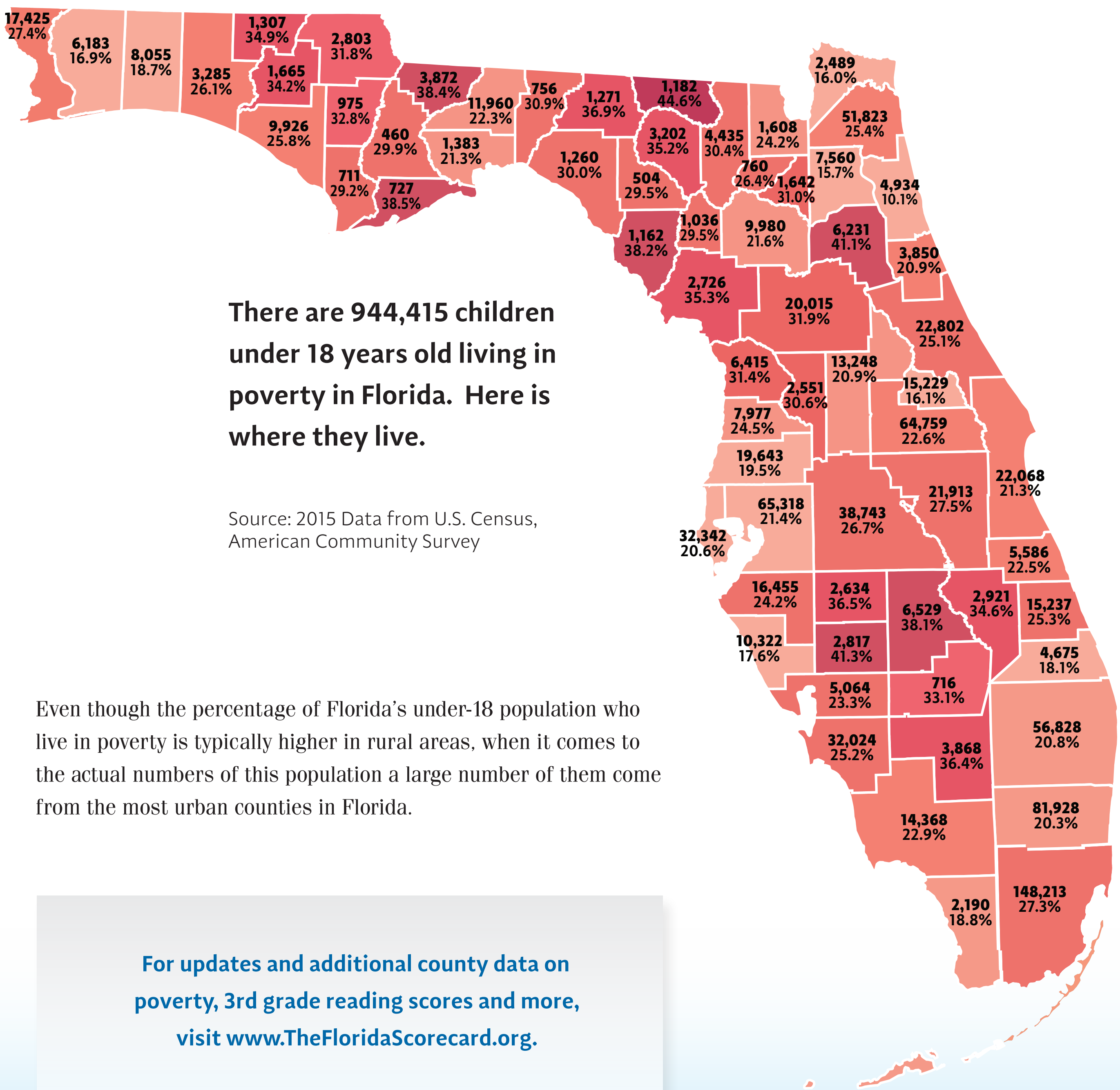
*does not include Hawaii or Alaska

Household Size of Families Living in Poverty

The more than 3.1 million Floridians living in poverty are made up of 566,501 Florida households. Of those households, 81.8 percent of them have 4 or fewer people. Those headed by a single parent make up 51.4 percent of the total.



The map below shows the number of people under 18 years old living in poverty as well as the poverty rate, by county, of Florida's under-18 population. **Poverty rates for Florida's under-18 population range from a low of 10.1 percent in St. John's County, to a high of 44.6% in Hamilton County.** The median under-18 poverty rate for Florida counties is 26.3 percent, and the state average is 23.4 percent.



There are 944,415 children under 18 years old living in poverty in Florida. Here is where they live.

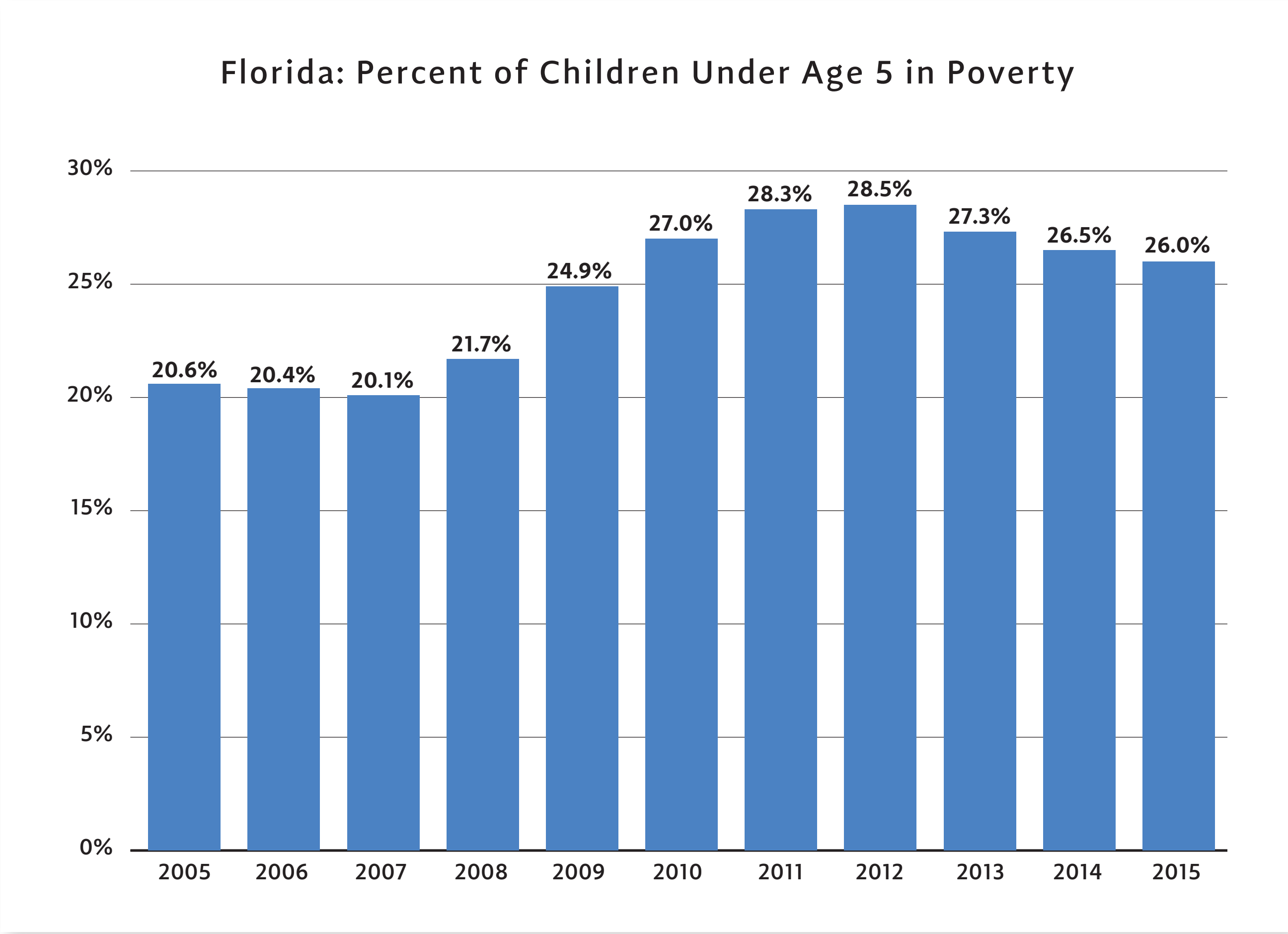
Source: 2015 Data from U.S. Census, American Community Survey

Even though the percentage of Florida's under-18 population who live in poverty is typically higher in rural areas, when it comes to the actual numbers of this population a large number of them come from the most urban counties in Florida.

For updates and additional county data on poverty, 3rd grade reading scores and more, visit www.TheFloridaScorecard.org.

Generational Poverty: Children Under Age 5 in Florida

Of particular concern to Florida's future is the poverty rate of children under 5 years old. The sooner we can move them from poverty, the sooner society can see the benefits of keeping children in a positive environment. This population will be part of Florida's workforce for the year 2030 and beyond. The chart below shows the trend in poverty rates since 2005 in Florida for the under-age-5 population. Florida experienced significant increases in this poverty rate during the Great Recession and, although rates peaked in 2012, the rates have not dropped to pre-recession levels.



In the under-5 age category, there is only official data for the 40 most-populated counties in Florida. These 40 counties cover approximately 96 percent of Florida's population. Just as in the under-18 age category, the number of under-5 children in poverty is highly concentrated. In this category, the top 6 counties make up 50.5 percent of the total amount of children in Florida under age 5 who are living in poverty.

Florida in 2030

Florida is currently experiencing substantial population growth with a net growth of just over 1,000 people per day. This growth provides substantial opportunities for Florida, yet simultaneously presents challenges because it will further strain our education and training programs, and the programs designed to help families out of poverty. Estimates from the Population Studies Center at the Bureau of Economic and Business Research (BEBR) at the University of Florida include a growth of 16.2 percent in the age birth-4 category between now and 2030, and a growth of 13.8 percent in the age 5 to 9 category. Growth for the 10 to 14 age category is expected to be 13.7%, and the 15-17 age group at 11.1% between now and 2030. This means there will be more people in the under-18 age category, so the consequences will be even greater in the future than they are at present.

Children birth to age 9 should be a focus with the projections for growth in poverty populations given Florida will have to prepare if it wants to be ready for 2030. Age 9 is an important milestone given it typically aligns to the third grade. Third grade reading proficiency has been correlated with high school graduation rates and career success and is critical to alleviating future poverty. According to TheFloridaScorecard.org, currently only 52 percent of Florida's 3rd graders are reading at or above a 3rd grade reading level.

A growing population of young children in poverty may indeed leave Florida worse off if changes are not made to programs like School Readiness to increase access for children and families. With an additional 180,000 children in the age group birth to 4, an unknown number of them will be living in poverty. Unless Florida's poverty rate changes substantially, that will mean more than 46,000 more children in poverty in this age group than are currently in the state. And if down the line, work-based solutions toward prosperity aren't realized, those who are behind will always stay behind or never catch up.

UNDER-18 POVERTY RATE

Age Group	Estimated Popultation Growth, 2030	Current Poverty Rate	Estimated Additional Children in Poverty 2030
Birth-4	180,159	26.0%	46,841
5-9	157,531	22.0%	34,657
10-14	158,049	22.0%	34,771
15-17	77,544	22.0%	17,060
Total	**573,283**		**133,329**

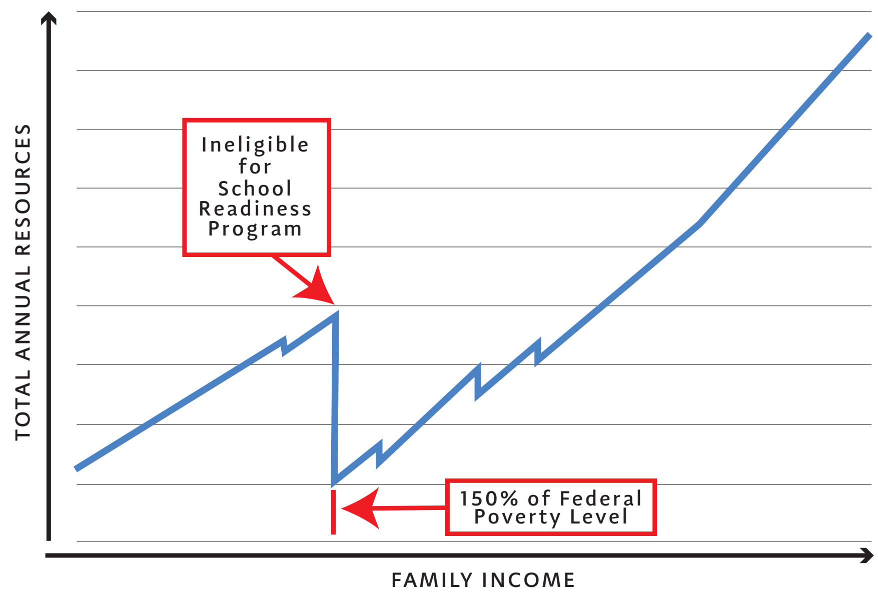
Unless Florida makes collective progress toward lowering poverty rates, there could be an additional 133,329 more Florida children living in poverty by 2030 — an increase of more than 14 percent more than the current number of 944,415.

The Complexity of Analyzing Multiple Programs

Because of the complexity in analyzing multiple social programs and the impacts changes in family income have on benefits, there is little extensive analysis done on this issue in Florida or most other states. The lack of information contributes to the difficulty for state leaders, policymakers and business people to understand how changes in family income impact the amount of social services and the associated funding households in poverty can access.

Policymakers and business leaders are also unlikely to understand the effects on families living in poverty because of the complexity and the differing qualification levels for programs. Most employers don't understand that if they have employees or applicants who are receiving social program benefits, those employees or potential employees could be faced with cliffs, where a marginal increase in their pay may mean the loss of substantial benefits for them. Employers are unlikely to understand why employees might turn down a job or an increase in salary. Employees might do this because a salary increase could disqualify them from programs, most especially for the child care programs that are expensive to replace for young families.

Example of Loss of State-Funded Program as Family Income Rises



The chart above shows the path of the gain and loss of family resources that a Florida family in poverty with young children would face as they raise their family income above poverty levels. The large "cliff" shows where benefits would be lost for the School Readiness Program. This program is worth thousands of dollars per year to families in poverty who have young children. There are small cliffs for many other programs, but the loss of child care programs as incomes rise can cause the greatest losses in resources for families as they improve their incomes.

These cliffs are important because the largest loss of support for low-income families are those meant to help children become ready for school. Not only is this is a critical time in a child's development, but access to quality child care also has the proven benefit of increasing productivity and attendance for employees, given that employees with stable child care are less likely to lose focus on their jobs from worrying about their children's care during the work week.

As shown in the above chart, at the time of applying for the School Readiness program, only those families who have incomes less than 150 percent of the federal poverty level are typically accepted. One thing positive for those families who are already using the School Readiness programs is their income can raise to 200 percent of the federal poverty level before being disqualified. However, as families are applying and becoming certified for this program, there still exists a substantial distortion in the labor market near the 150 percent of poverty level income cutoff. If there existed a soft cliff, where marginal increases in income did not cause substantial changes in resources for families, but instead resulted in higher co-payments for families, then their children would be able to receive School Readiness services without drastic changes in family annual resources. The positive result of such a change is increasing the upward mobility of parents and the foundational learning of children.

At 200 percent of the federal poverty level, a parent or parents who must pay full price for quality child care will be using substantial percentages of their income for this expense. Policymakers wanting to end generational poverty should consider this, so that the labor market distortions caused by marginal increases in parental incomes are not met with substantial changes to families' financial positions. We recommend rethinking the "cliff" and re-engineering a "bridge" to opportunities for prosperity for parents and children.

Social programs in Florida include but are not limited to SNAP, WIC and Florida School Readiness. For further information, please email jparrish@flfoundation.org.

Florida’s Opportunities for Improving its Future Workforce

Florida has the opportunity to improve its future, by addressing these issues as it prepares for the year 2030. By continuously improving the following elements by making investments in Florida’s workforce and creating work-based solutions, Florida will become prepared for its future. Some of the key opportunities are:

1. **Two-Generational Strategies:** The poverty rate for children is substantially higher than the overall poverty rate for Florida. One of the emerging strategies to better support children and families in poverty in America is the two-generation approach to poverty. This type of approach recognizes that focusing on interventions for children living in poverty without addressing the needs of the parents of those children leads to sub-optimal results. Dual focus enables family and economic stability that supports short- and long-term outcomes for the entire family, and particularly the children.[4,5]

2. **Early Learning:** There have been documented successes with early learning interventions such as the federal Head Start program. Brookings Institute recently released a report that shows children who participate in Head Start show higher high school graduation rates, and it is especially advantageous for minority students.[6] The benefits of keeping children in a positive environment include that they have higher probabilities of graduating from high school and higher probabilities of going on to post-secondary education. Recent research shows that children in Head Start retain advantages in later school years.[7]

3. **Early Learning Investments:** Nobel Laureate James J. Heckman and others have demonstrated the economic benefits of early education. Heckman’s research shows intervening earlier in a child’s life equates to a longer and better return on investment. For states such as Florida, which depends upon 77 percent of its General Revenue, and more than one-fourth of total revenue, from sales and use taxes — it is clear that it’s in the best interest of the state to help all Florida children get the best start they can, and get the education that will qualify them for jobs in the higher tier of salaries.

4. **Transportation:** One of the big issues facing low-income families is that of transportation. A serious disruption in transportation leads to less ability for workers to get to their jobs and less ability to access services such as job training.

5. **Access to Services:** There is often an issue of access of services in the rural areas. Access is not solely a transportation issue, it is often a logistics issue with offices for programs in many different places with multiple application processes.

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[4] Creating Opportunities for Families: A Two-Generation Approach. The Annie E. Casey Foundation, 2014.
[5] W.K. Kellogg Foundation’s Secure Families is a leader in this effort.
[6] The Long-Term Impact of the Head Start Program. Bauer L. and Schanzenback, D. Brookings Institution. Aug. 2016. https://www.brookings.edu/research/the-long-term-impact-of-the-head-start-program/
[7] Phillips, D., Gormley, W., and Anderson, S. (2016). “The Effects of Tulsa’s CAP Head Start Program on Middle-School Academic Outcomes and Progress,” *Journal of Developmental Psychology*, Vol. 52, No. 8, 1247-1261.

State and County	ALL AGES Count	Percent	UNDER 18 Count	Percent	AGE 5-17 Count	Percent
Florida	3,129,061	15.8	944,415	23.4	646,658	22.0
Alachua	52,258	21.1	9,980	21.6	6,770	21.4
Baker	4,189	16.8	1,608	24.2	1,129	23.1
Bay	29,301	16.5	9,926	25.8	6,528	23.9
Bradford	5,013	21.3	1,642	31.0	1,169	30.6
Brevard	75,268	13.4	22,068	21.3	15,495	20.0
Broward	263,607	14.0	81,928	20.3	54,609	18.7
Calhoun	2,781	22.2	975	32.8	670	30.0
Charlotte	20,980	12.4	5,064	23.3	3,546	21.5
Citrus	24,249	17.5	6,415	31.4	4,346	28.8
Clay	23,388	11.6	7,560	15.7	5,236	14.1
Collier	48,198	13.6	14,368	22.9	9,599	20.8
Columbia	12,413	19.7	4,435	30.4	3,172	30.0
DeSoto	9,821	30.5	2,817	41.3	1,908	38.3
Dixie	4,264	29.3	1,162	38.2	798	37.0
Duval	142,660	16.0	51,823	25.4	34,875	24.4
Escambia	44,835	15.4	17,475	27.4	11,827	26.3
Flagler	12,213	11.7	3,850	20.9	2,744	19.4
Franklin	2,351	23.7	727	38.5	505	36.1
Gadsden	10,596	24.5	3,872	38.4	2,725	37.2
Gilchrist	3,102	19.2	1,036	29.5	744	28.3
Glades	2,683	22.1	716	33.1	483	28.3
Gulf	2,724	21.9	711	29.2	496	28.2
Hamilton	3,685	31.8	1,182	44.6	839	44.5
Hardee	6,636	25.9	2,634	36.5	1,833	35.0
Hendry	9,945	25.8	3,868	36.4	2,685	34.8
Hernando	25,217	14.3	7,977	24.5	5,782	23.4
Highlands	22,419	22.9	6,529	38.1	4,731	37.6
Hillsborough	209,040	15.8	65,318	21.4	43,582	19.8
Holmes	4,535	25.9	1,307	34.9	864	31.3
Indian River	19,051	13.0	5,586	22.5	3,958	21.4
Jackson	9,032	22.5	2,803	31.8	1,852	28.8
Jefferson	2,479	19.4	756	30.9	513	29.0
Lafayette	1,645	23.8	504	29.5	339	26.6

APPENDIX 1, PAGE 2

State and County	ALL AGES Count	ALL AGES Percent	UNDER 18 Count	UNDER 18 Percent	AGE 5-17 Count	AGE 5-17 Percent
Lake	41,272	12.8	13,248	20.9	9,484	20.1
Lee	110,398	15.9	32,024	25.2	22,455	23.9
Leon	59,366	21.8	11,960	22.3	8,179	21.2
Levy	8,725	22.1	2,726	35.3	1,869	32.8
Liberty	1,422	22.6	460	29.9	322	28.8
Madison	4,437	27.0	1,271	36.9	877	35.8
Manatee	53,080	14.8	16,455	24.2	11,448	22.8
Marion	62,271	18.7	20,015	31.9	13,746	29.9
Martin	17,125	11.2	4,675	18.1	3,262	16.7
Miami-Dade	529,850	20.0	148,213	27.3	102,636	26.5
Monroe	8,638	11.3	2,190	18.8	1,525	19.0
Nassau	8,407	10.8	2,489	16.0	1,733	14.8
Okaloosa	21,966	11.3	8,055	18.7	5,472	18.4
Okeechobee	8,534	23.2	2,921	34.6	1,922	32.0
Orange	196,882	15.6	64,759	22.6	44,113	21.3
Osceola	59,226	18.5	21,913	27.5	15,340	26.0
Palm Beach	189,355	13.5	56,828	20.8	39,092	19.5
Pasco	71,760	14.6	19,463	19.5	13,008	17.4
Pinellas	127,287	13.6	32,342	20.6	21,093	18.5
Polk	109,907	17.3	38,743	26.7	27,002	25.1
Putnam	19,291	27.3	6,231	41.1	4,311	39.0
St. Johns	22,001	9.8	4,934	10.1	3,376	8.9
St. Lucie	48,570	16.4	15,237	25.3	10,808	24.1
Santa Rosa	19,681	12.3	6,183	16.9	4,172	15.2
Sarasota	38,874	9.7	10,322	17.6	7,266	16.6
Seminole	51,205	11.5	15,229	16.1	10,410	14.6
Sumter	11,178	10.1	2,551	30.6	1,754	29.2
Suwannee	9,499	23.6	3,202	35.2	2,224	34.0
Taylor	4,061	21.2	1,260	30.0	878	29.0
Union	2,710	26.2	760	26.4	511	24.6
Volusia	82,326	16.3	22,802	25.1	15,667	23.4
Wakulla	4,623	16.5	1,383	21.3	927	19.1
Walton	9,104	14.8	3,285	26.1	2,248	24.7
Washington	5,451	24.8	1,665	34.2	1,176	32.1

APPENDIX 2: FLORIDA UNDER AGE 5 POVERTY RATE 2005, 2008, 2011, 2014

Under-5 Poverty Rate Percent	2005	2008	2011	2014
Florida	20.5	21.5	28.1	26.5
Alachua	40.1	27.8	20.2	27.2
Bay	25.1	15.8	23.6	25.0
Brevard	15.0	16.7	23.2	26.7
Broward	16.9	16.9	23.1	20.6
Charlotte	18.9	11.9	15.4	16.0
Citrus	20.2	53.4	45.0	31.9
Clay	16.6	14.8	12.7	17.6
Collier	22.3	17.7	38.6	33.6
Columbia	n/a	37.1	48.4	40.2
Miami-Dade	24.8	21.8	29.1	27.5
Duval	18.1	17.4	28.9	30.4
Escambia	28.2	29.3	32.8	26.3
Flagler	16.4	19.0	55.0	8.5
Hernando	14.6	27.1	38.0	19.6
Highlands	29.3	35.2	27.6	25.0
Hillsborough	20.9	24.0	27.9	27.3
Indian River	23.1	33.0	15.4	25.6
Lake	30.1	21.0	7.8	25.3
Lee	19.5	19.8	30.6	27.6
Leon	21.0	16.6	29.0	27.0
Manatee	19.1	23.9	34.9	24.5
Marion	30.6	48.5	35.6	30.8
Martin	14.8	20.5	27.5	27.4
Monroe	7.6	2.9	18.7	16.6
Nassau	n/a	22.0	21.1	11.5
Okaloosa	21.3	8.5	32.4	24.4
Orange	17.6	17.0	29.2	30.0
Osceola	27.0	11.1	25.9	26.8
Palm Beach	19.4	18.2	28.1	23.2
Pasco	15.9	20.5	26.9	18.8
Pinellas	15.3	20.6	24.8	18.8
Polk	29.4	30.9	35.8	35.0
Putnam	15.8	40.5	54.0	56.3
Saint Johns	7.6	9.5	18.6	6.2
Saint Lucie	17.5	20.7	40.1	38.3
Santa Rosa	11.4	22.4	17.2	8.3
Sarasota	11.1	23.2	19.6	26.8
Seminole	15.5	15.6	16.1	14.1
Sumter	0.0	15.0	15.9	29.0
Volusia	18.4	24.0	28.5	32.0

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