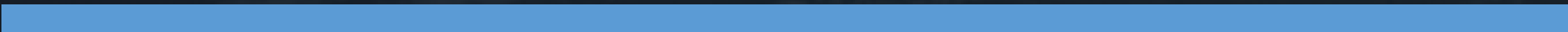




# Uniting Business for Good

Florida's Changing Economic, Demographic & Political Landscape and Why Business Matters

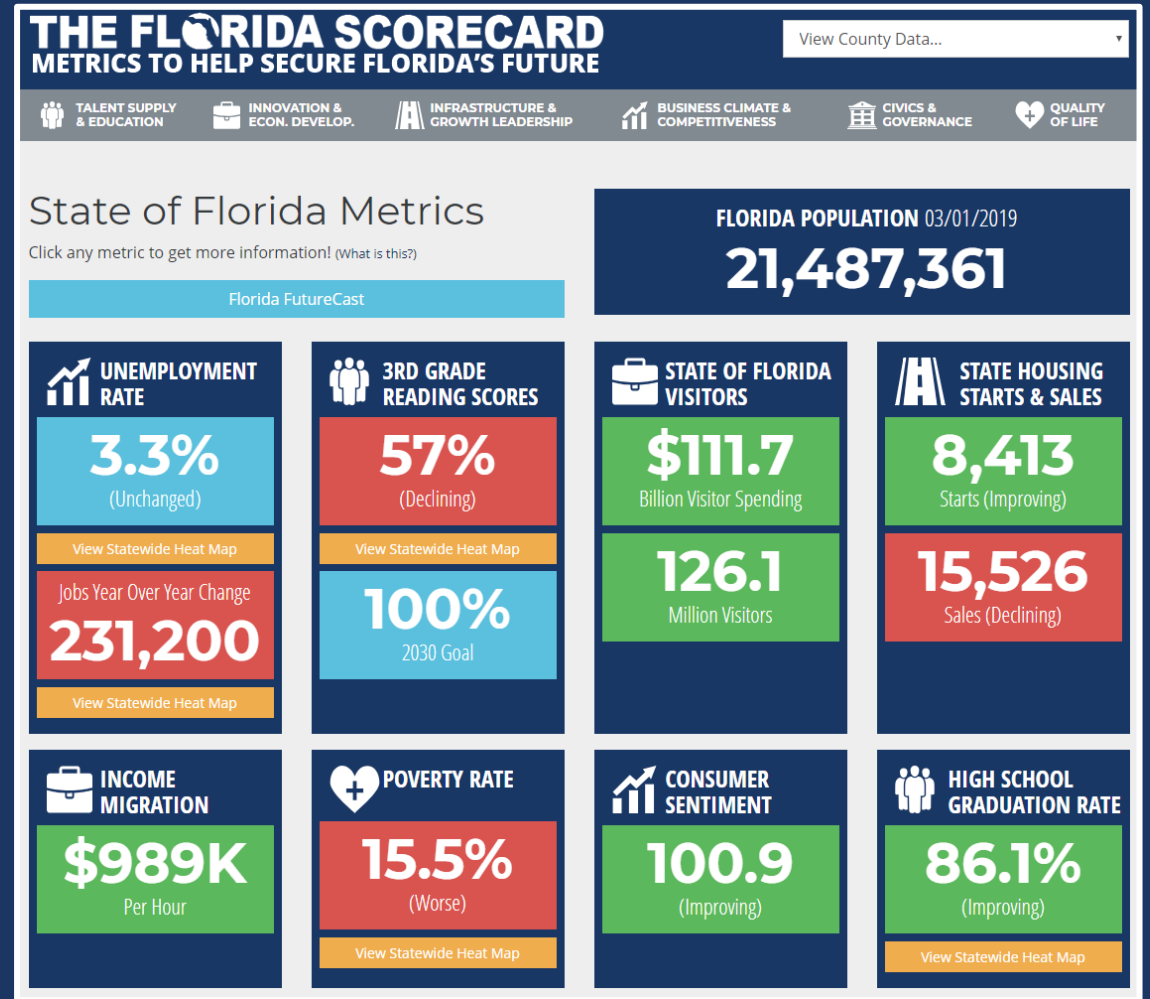


“Florida is changing. Our economics, our demographics and our politics are all changing and these changes are both opportunities and challenges.” – Mark Wilson

Download this presentation at [www.FloridaChamber.com/NoName](http://www.FloridaChamber.com/NoName)

# TheFloridaScorecard.org

- Florida's Economy \$1 Trillion GDP
  - 17<sup>th</sup> largest in the world
  - \$1M per hour
- 21.4 Million Residents
  - 3<sup>rd</sup> / 26M by 2030 / approx. 900/day
  - 1.7 million jobs needed
- 126.1 Million Annual Visitors
- 3.3% Unemployment Rate
  - 273,700 jobs looking for people
  - 335,000 people looking for jobs



# “Keep the Momentum Going”



# Florida's New Governor & Cabinet



Governor  
Ron DeSantis (R)

- ✓ DeSantis won by 32,463 votes
- ✓ DeSantis won 54 Counties
- ✓ Gillum won 13 Counties



Commissioner of Agriculture  
Nikki Fried (D)

- ✓ Fried won by 6,753 votes
- ✓ Caldwell won 54 Counties
- ✓ Fried won 13 Counties



Attorney General  
Ashley Moody (R)

- ✓ Moody won by 487,620 votes
- ✓ Moody won 59 Counties
- ✓ Shaw won 9 Counties

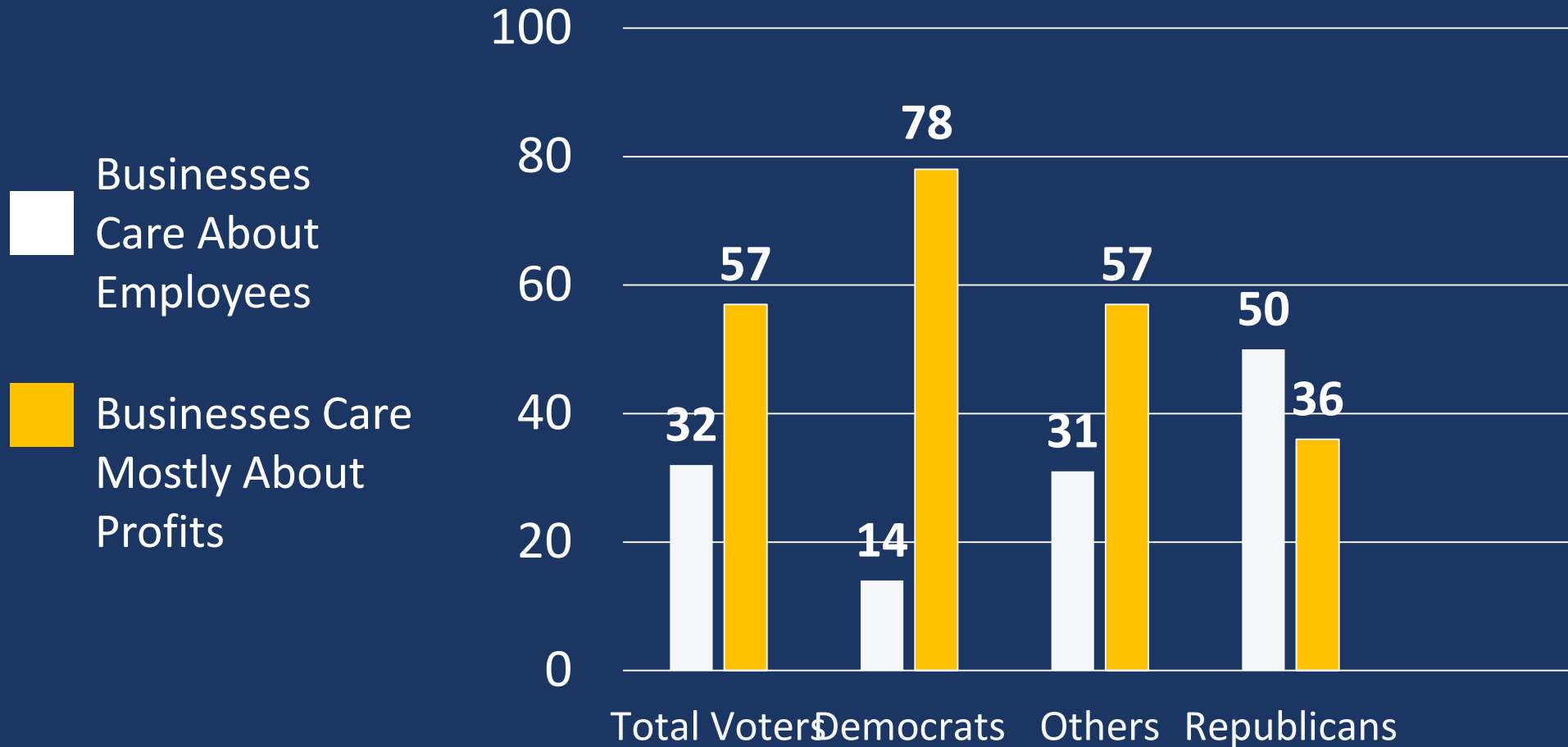


Chief Financial Officer  
Jimmy Patronis (R)

- ✓ Patronis won by 279,681 votes
- ✓ Patronis won 57 Counties
- ✓ Ring won 10 Counties

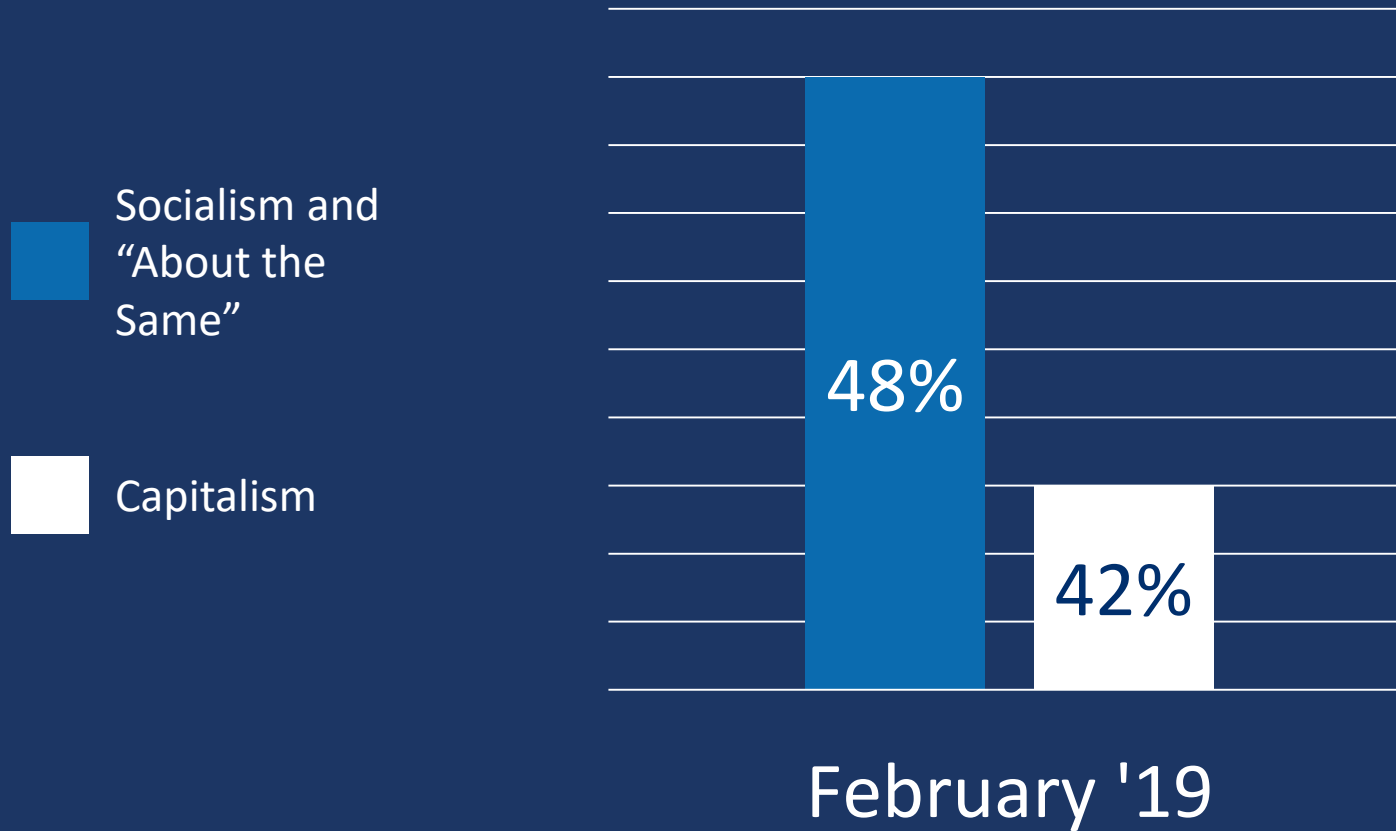
# What Do You Think Motivates Business In Florida?

February 2019

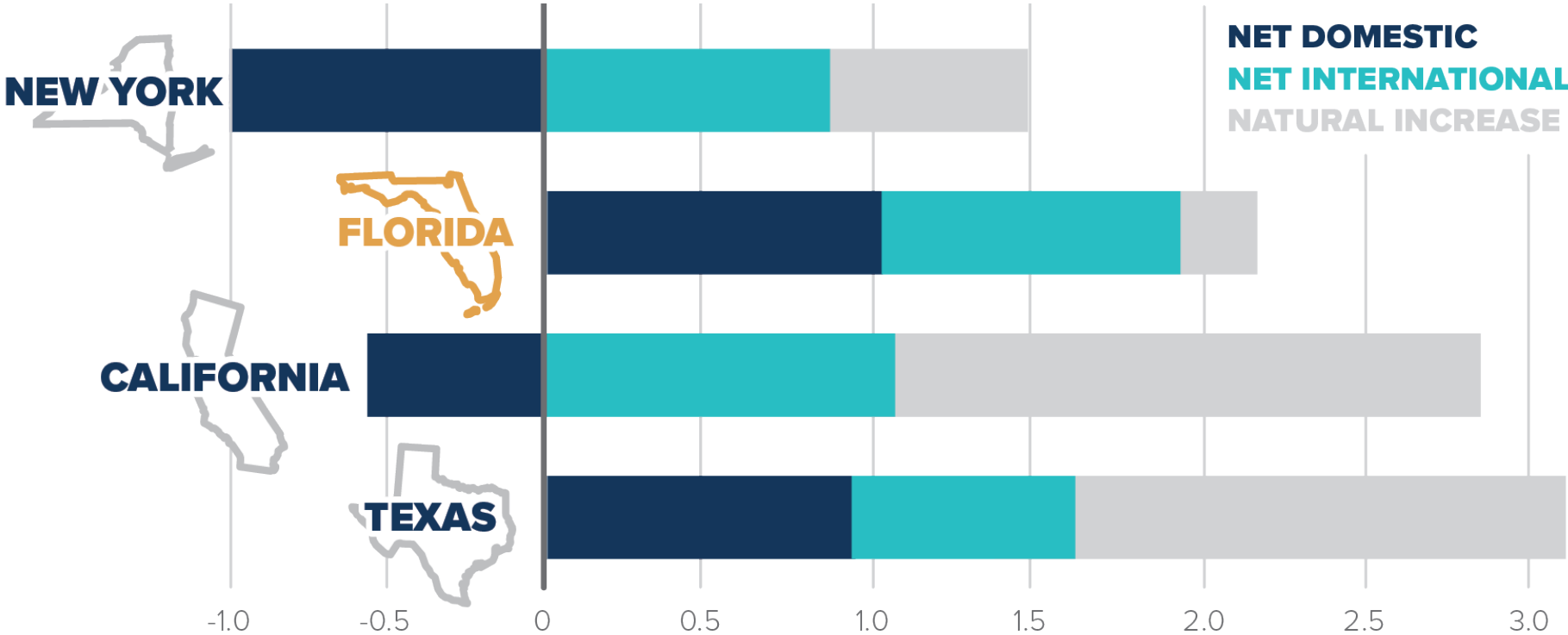


# Freedom Preference: February 2019

## What's Better? Socialism or Capitalism? (Voters Under 40)



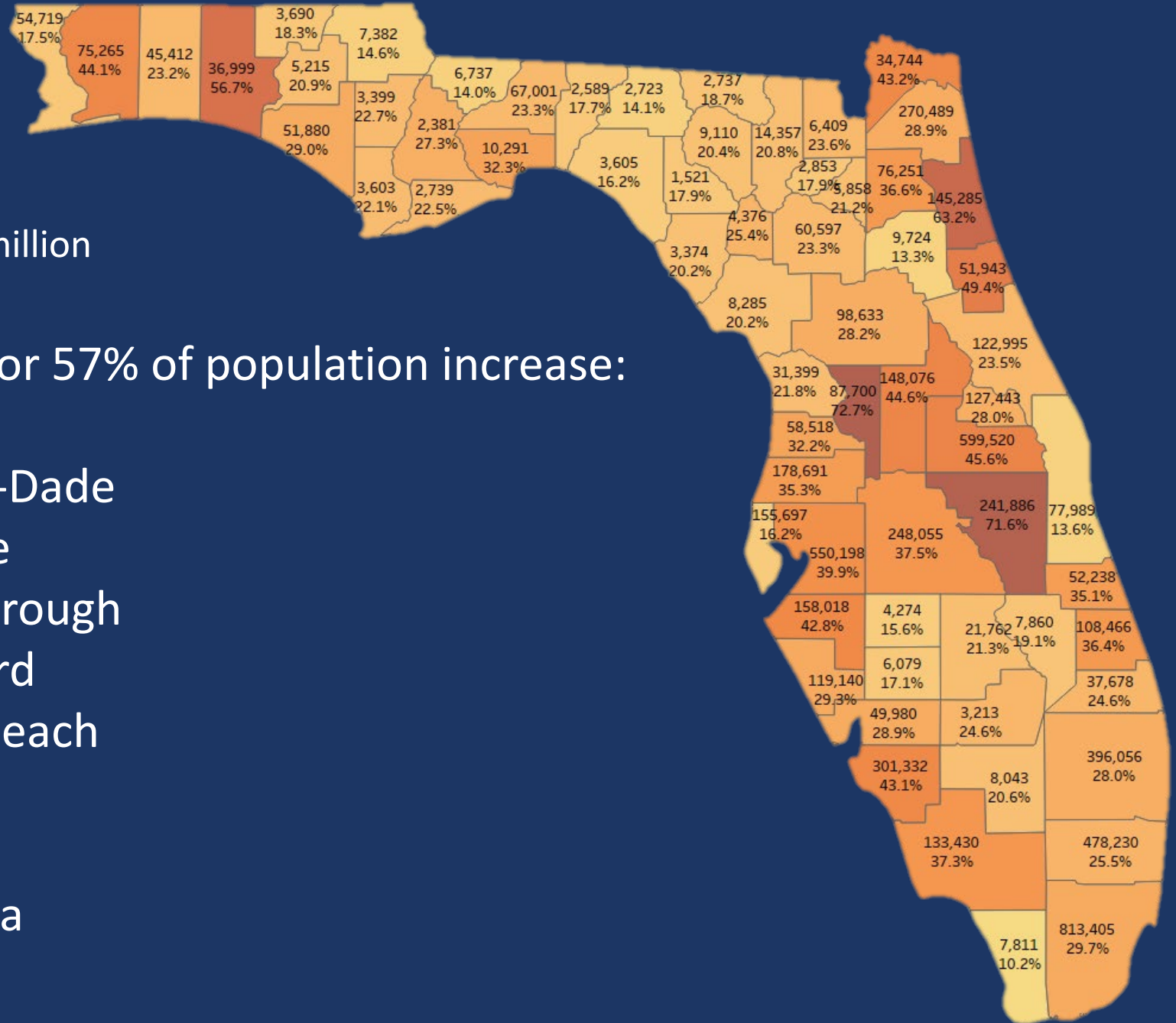
# Where Does Florida's Growth Come From?





FLORIDA POPULATION 03/01/2019

**21,487,367**




Projected population by 2030: 26 million

Eight counties will account for 57% of population increase:

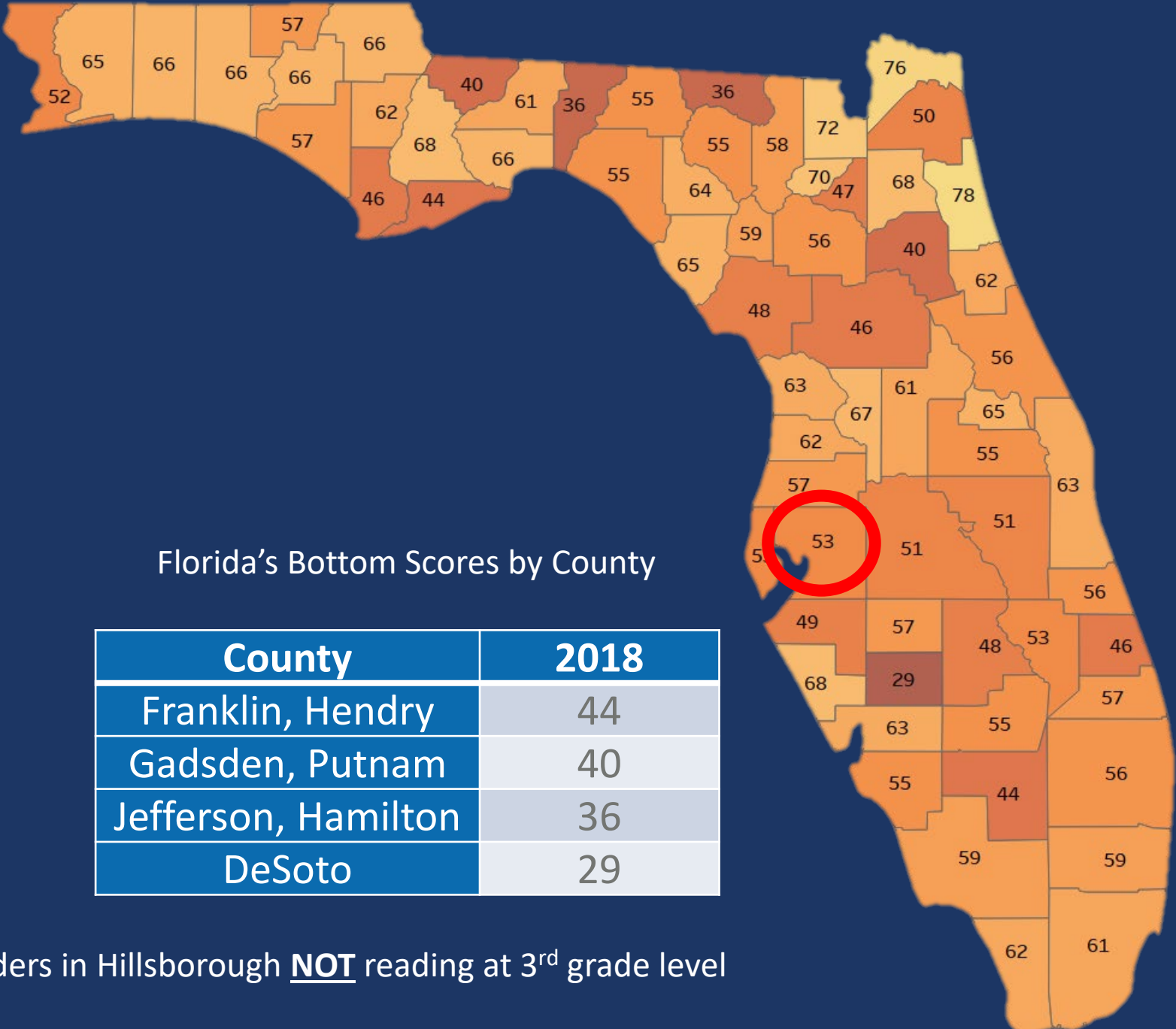
1. Miami-Dade
2. Orange
3. Hillsborough
4. Broward
5. Palm Beach
6. Lee
7. Duval
8. Osceola

# Florida's 2018 3<sup>rd</sup> Grade Reading Scores



**3RD GRADE  
READING SCORES**

**57%**  
(Declining)



Florida's Top Scores by County

County	2018
St. Johns	78
Nassau	76
Baker	72
Union	70


Florida's Bottom Scores by County

County	2018
Franklin, Hendry	44
Gadsden, Putnam	40
Jefferson, Hamilton	36
DeSoto	29

\*8,399 3<sup>rd</sup> graders in Hillsborough NOT reading at 3<sup>rd</sup> grade level

# Number of Households in Poverty by Zip Code (983)

“If you eliminated the poverty in just 21 of Florida’s 983 populated zip codes, you would eliminate 10% of all of Florida’s poverty”

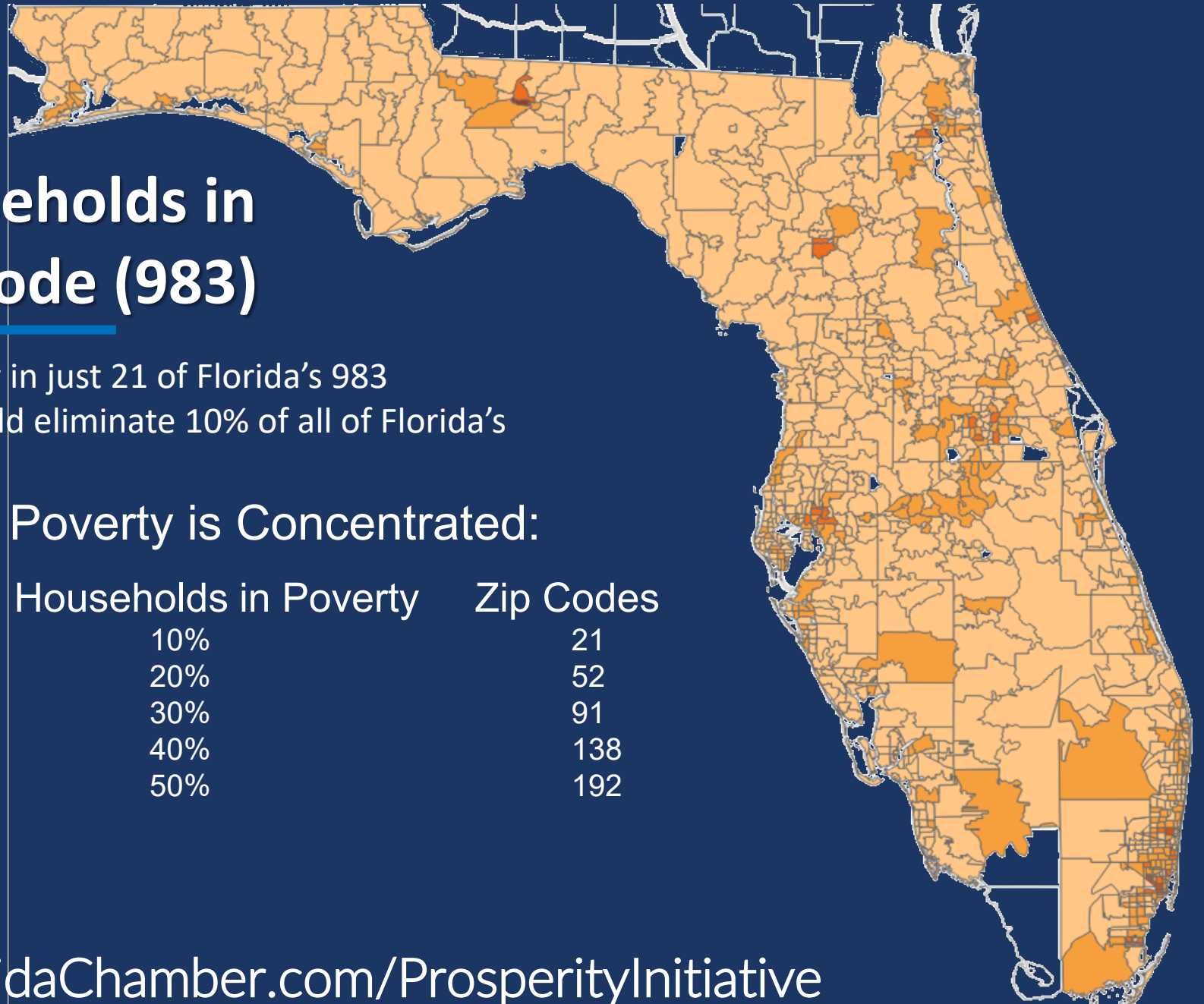
 **POVERTY RATE**

**15.5%**  
(Worse)

[View Statewide Heat Map](#)

## Poverty is Concentrated:

Households in Poverty	Zip Codes
10%	21
20%	52
30%	91
40%	138
50%	192



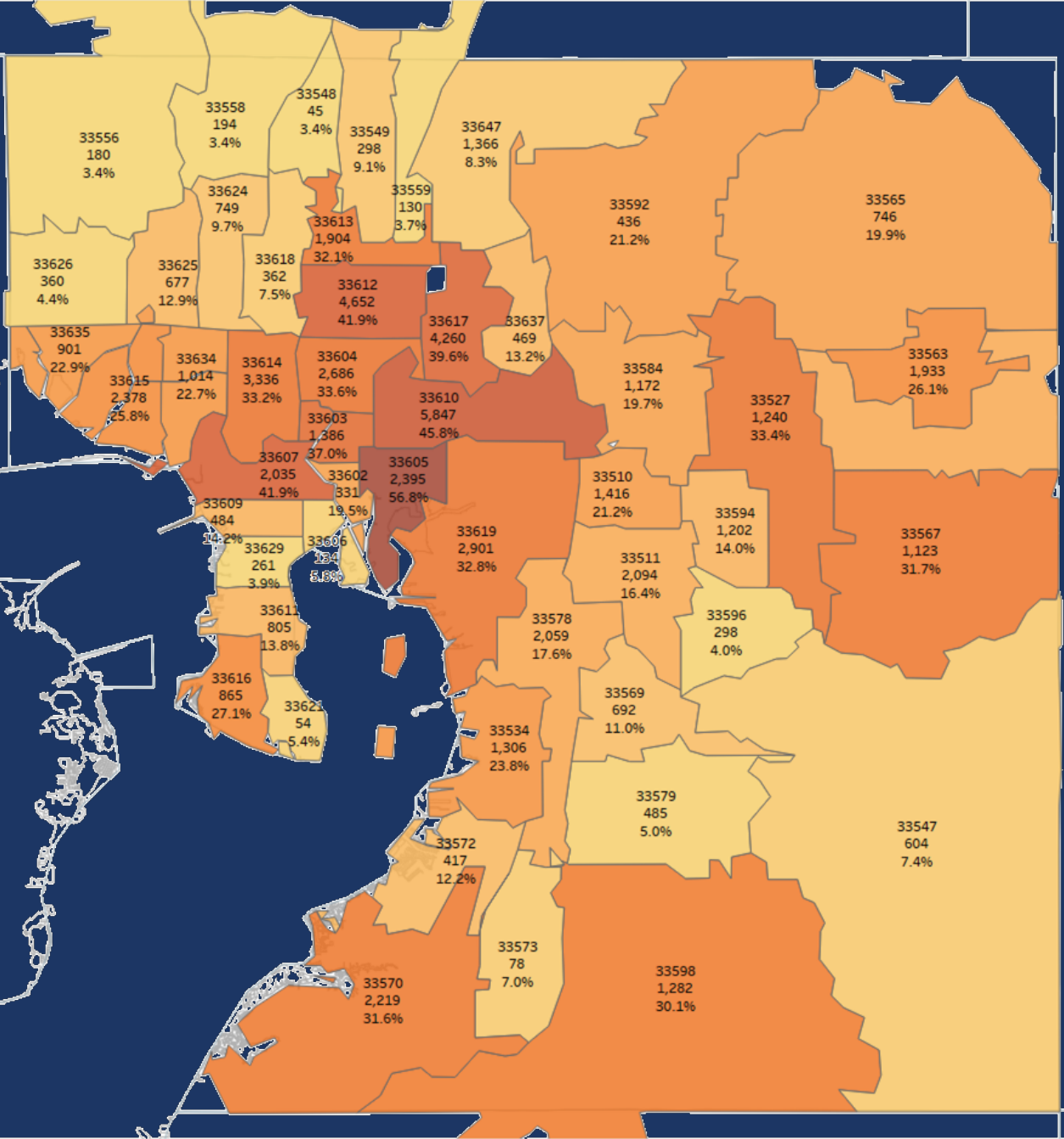
# Hillsborough County, Florida

901,772 kids in poverty in Florida –  
**22.3%**

64,783 kids in poverty in Hillsborough  
County – **21.2%**

## Under-18 Poverty by Zip Code

- Top Number: Zip Code
- Middle Number: Number of kids in poverty
- Bottom Number: Under-18 poverty rate



# Top Voter Concerns (Florida Chamber Polling)

Statewide	EDUCATION	JOB	ENVIRONMENT	OTHER
	13	11	11	Healthcare 10% Immigration 8% Gun Issues 5%
Jacksonville	22	9	9	Healthcare 11%
Gainesville	15	15	8	Healthcare 15%
Tallahassee	25	6	6	Crime/Drugs 13%
Panama City/Pensacola	16	18	5	Immigration 18%
Orlando/Daytona	15	11	13	Healthcare 11%
Tampa/St. Pete	8	10	12	Healthcare 12%
Ft. Myers/Naples	8	17	11	Immigration 8%
Broward/Miami	13	12	11	Healthcare 9%
Palm Beach	14	10	13	Healthcare 10%

Statewide	54:25
Jacksonville	62:22
Gainesville	46:38
Tallahassee	50:31
Panama City/Pensacola	55:25
Orlando/Daytona	53:22
Tampa/St. Pete	56:24
Ft. Myers/Naples	61:25
Broward/Miami	52:27
Palm Beach	48:28

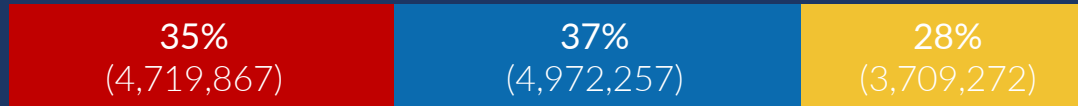
Statewide	54:25
Men	59:24
Women	50:26
Republicans	77:9
Democrats	34:43
Others	48:21
White	59:22
African-American	27:48
Hispanic	61:18

# Registration Comparisons Over Time

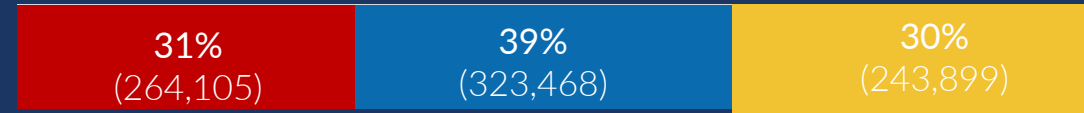
## Florida

## Hillsborough County

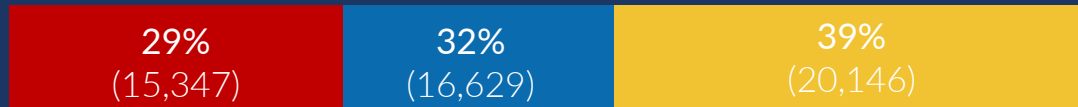
Total State: 13,401,396



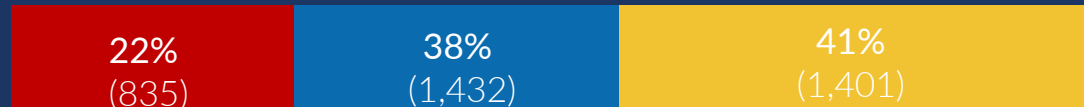
Total County: 831,496



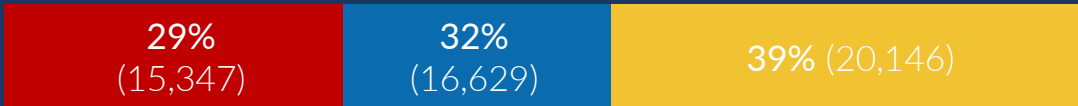
This Month: 52,122



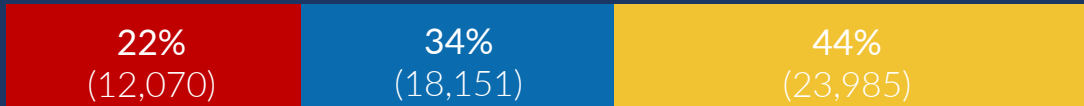
This Month: 3,768



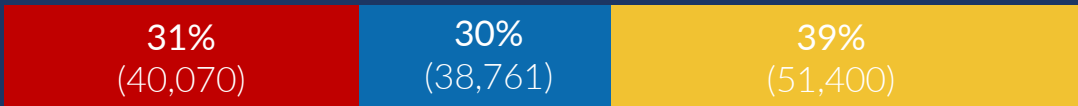
Year to Date: 52,122



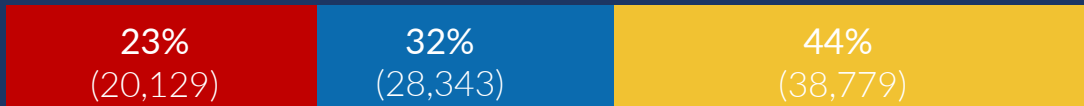
Last Year: 53,601



Since Last Election: 130,231

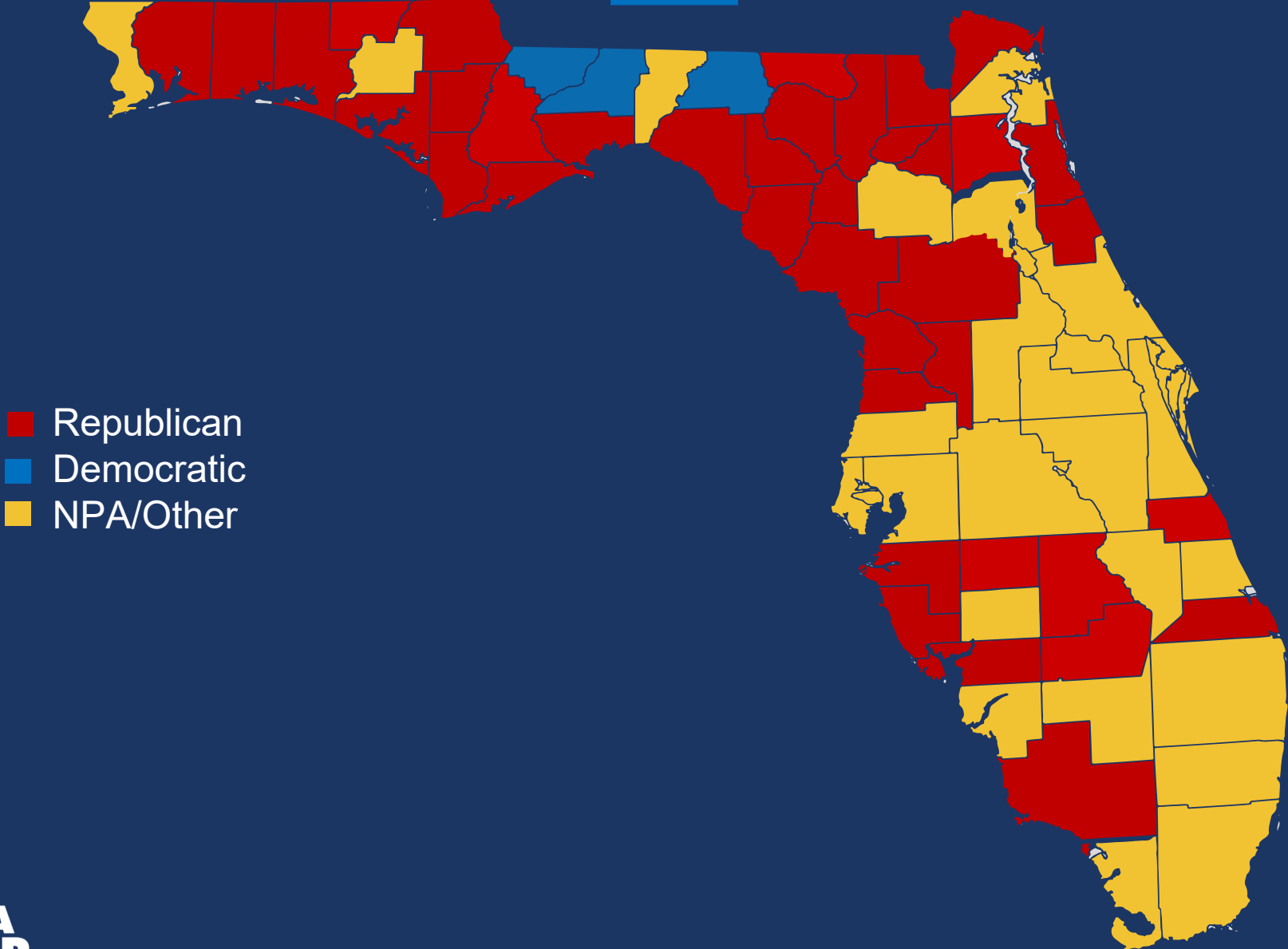


Since 2016 Election: 86,512



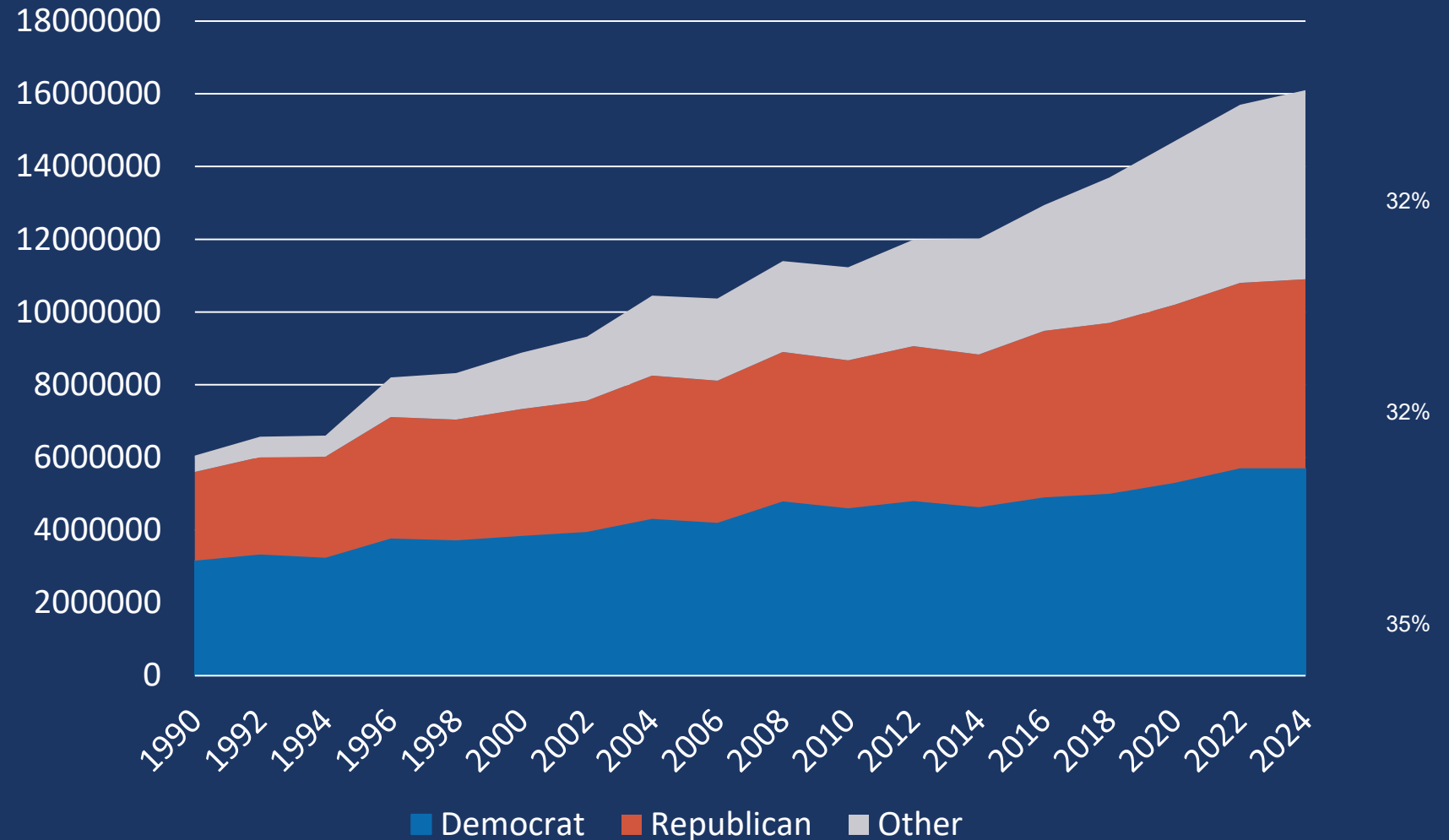
as of January 2019

JANUARY NEW VOTERS  
By County



# Voters Aren't Choosing Parties

Party  
Registration  
Projected  
1990-2024





Hurricane Irma's Lawsuit Chasers

October 4, 2017 – Wall Street Journal Editorial Board

Legal lawyers never let a disaster go to waste. Behold the storm-chasing attorneys in Florida trying to exploit a power outage caused by Hurricane Irma.

How Florida Saved Taxpayers

September 12, 2017 – Wall Street Journal Editorial Board

These columns are often critical of government, especially when public officials put taxpayers on the hook for future risks. Think Fannie Mae, federal flood insurance. So it's worth pointing out when a government

Florida's Insurance Test

Will Republicans block an attempt to limit a legal scam?

May 2, 2017 – Wall Street Journal Editorial Board

Does Florida's legislature exist to enrich plaintiffs attorneys or to serve the Sunshine State's renewed political effort to stop the expense of Sunshine State

# Making Florida More Competitive

## Florida now has the 2<sup>nd</sup> Worst Legal Climate in America

A Florida Republican

April 1, 2017 - Wall Street Journal

Florida homeowners might want to watch the next insurance bill. The South Florida attorney scheme that's endangering premiums skyrocketing

Citizens Property Insurance Corporation surplus after the active 2004-05 hurricane season. On Wednesday the insurer announced its first net loss since 2005: \$27.1 million. Citizens expects to lose money next year too, and projects a 2018.

Citizens attributes the red ink to "assignment of benefit" abuse, which was a month ("Florida's Trial Bar Hurricane," March 15). AOB, as it's known, allows lawyers and contractors convince homeowners to sign over their rights to all kinds of home damage. Insurers typically settle these claims to avoid court battles, and thanks to Florida law they're on the hook for attorney

local plaintiffs firms like Cohen Grossman and the politically connected Gonzalez & Hevia have latched onto this money train, particularly in high risk of hurricanes. Citizens estimates that 96% of its total claims in Miami-Dade, Broward and Palm Beach counties, where the insurance policies.

Republican state Senators Dorothy Hukill and Kathleen Passalunghi that would stop AOB abuse by ending attorney fee payoffs. Sen. Flores, the Republican chair of the Senate Banking and Insurance Committee, refused to allow the Hukill-Passalunghi reform onto the agenda for this legislative session.

That's a remarkable political choice given that Sen. Flores is paying increasingly high premiums thanks to AOB abuse. He's stopped writing new policies in the tri-county area, and Citizens is a business on Citizens, the insurer of last resort. Citizens is struggling to keep up with the growing risk, which means more potential for

en. Flores declined comment to us, and no wonder. She placed the bill on the agenda sponsored by Democrat Gary Farmer, who used to run Florida's trial bar. Farmer's bills would keep the attorney fee game going, among other bad ideas. Flores

THE WALL STREET JOURNAL

March 21, 2017 – Matt Fullenbaum, Director of Legislation, American Tort Reform Association

Litigation Fiesta for Florida Plaintiffs Bar

You sound an appropriate warning about the storm of meritless litigation now being rained down on Florida taxpayers and insurance-policy holders by personal-injury lawyers and shady contractors with whom they've concocted the latest scheme to get rich quick at everyone else's expense ("Florida's Trial Bar Hurricane," Review & Outlook, March 15).

Though pending legislation could constructively address the so-called "assignment of benefit" scam and other lawsuit rackets, Sunshine State voters should elect that two key state Republicans, Speaker of the House Richard Corcoran and President Joe Negron, are currently running obediently to the plaintiffs bar. Unless and until their constituents demand that Florida's trial bar sense civil justice reforms, Florida's trial bar will continue to earn the state its well-deserved

The Florida Office of Insurance Regulation, led by Commissioner David Altmaier, launched a webpage of data on how AOB abuse has raised homeowner insurance costs, as insurers factor litigation costs into their rate filings. Buyers of a new \$150,000 home in Miami-Dade County can expect to pay more than \$100,000 in insurance

Protecting Legal Fraud in Florida

January 21, 2018 – The Editorial Board

Florida's Legislature is in session, and for the sixth straight year reform-minded Republicans are trying to shut down a trial-bar scheme that's bleeding property insurers and sending Sunshine State premiums skyrocketing. This fight will speak volumes about the character of Florida's GOP.

At issue is assignment of benefit (AOB) abuse, whereby an insured person signs away insurance to a third party, who then sues the insurer. More than 28,000 AOB lawsuits were filed in Florida in 2017, up from 405 a decade earlier, raising costs for insurers and the insured. State regulators estimate that Miami-Dade residents insuring a \$150,000 home could see premiums rise more than 40% by 2022, thanks to this man-made litigation flood.

Panama City Republican Jay Trumbull, a leader in the reform effort, filed a bill last year that would change how court damages are calculated and reduce the incentive to file frivolous AOB lawsuits. Florida's House of Representatives passed the measure this month, 82-20, which shows that at least some Republicans will fight the jackpot-justice lobby.

Not so in the Senate, where Republican Anitere Flores chairs the Banking and Insurance Committee. She has been blocked by Senate President Joe Negron, let an AOB reform

# 2019 Legislative Session – On Offense

## Overdue Lawsuit Abuse Reform

- Assignment of Benefits, Accuracy in Damages, Workers' Compensation, Bad Faith Reform

## Targeted Tax Reform

- Business Rent Tax, Research & Development, E-Fairness

## Science-Based Infrastructure and Environmental Policy

- Rural Connectivity, Septic-to-Sewer Conversions, Autonomous Infrastructure, Innovation, Corridors

## Workforce Readiness and Expanded School Choice Initiatives

- K-12, Higher Education, Vocational/Technical Training

# 2019 Legislative Session – On Defense

## Employer Mandates & Business Regulations

- Wages, Scheduling, E-Verify, Plastic Bag/Straw Bans, etc.

## Economic Development and Tourism Marketing Funding

- Uncertain future for these programs

## Anti-Biz Constitutional Amendments by Out-of-State Billionaires

- Using the constitutional amendment process to get around the Florida Legislature.

## Apathy/Politics of a Divided Business Community

- Business community is stronger when united on issues.

# Beyond 2019



To Learn More About the Florida 2030 Initiative - Visit  
[www.Florida2030.org](http://www.Florida2030.org)



# Uniting Business for Good

Download the presentation at

[www.FloridaChamber.com/NoName](http://www.FloridaChamber.com/NoName)