



Issue Brief

August 2015

## The Condition of Florida by the Numbers

Florida's population is now third among the states, surpassed by only California and Texas, according to the U.S. Census Bureau.<sup>1</sup> Its population may have passed the 20 million mark, the Census Bureau says (although Florida's Demographic Estimating Conference provides a lower estimate and says the state will pass the 20-million mark by April 1, 2016.) After a period of low growth beginning at the onset of the recession, the population increase in the past year was the strongest since 2007. The population is expected to grow by about 300,000 each year through 2020, reaching a total of more than 23 million.<sup>2</sup>

The influx of new residents has helped fuel strengthening of the state's economy, with many measures of economic health reaching their pre-recession levels. Growth in personal income and State Gross Domestic Product moved above the national growth rate in 2014. Personal income growth in the first quarter of 2015 was the highest in the nation. The unemployment rate has fallen to 5.4 percent from a peak of 11.2 percent in January 2010. Tourism has reached record levels and construction is recovering after crashing when the recession began, although building activity is not expected to reach the peak levels of 2006-07 until 2022-23.<sup>3</sup>

Economic growth has been accompanied by an increase in state revenues. Revenues have risen six consecutive years after three years of declines from 2006-07 to 2008-09, and healthy growth is projected during the next several years.<sup>4</sup>

Despite these improvements, Florida continues to rank below most other states in many measures of the well-being of its residents, including state government expenditures for services. Even though state revenues are growing, so are the needs. The funds available to invest in meeting those needs have been reduced by continued annual tax reductions totaling almost \$1.5 billion over the last three years.

A look at the condition of the state in 2015 follows.

## Unemployment

- Florida's unemployment rate of 5.4 percent in July 2015 slightly exceeded the national rate of 5.3 percent. The percentage of unemployed Floridians is down from 6.0 percent in July 2014.<sup>5</sup>
- About 517,000 Floridians were unemployed in July out of a labor force of 9,502,000.<sup>6</sup> The number of unemployed declined from 597,000 a year before. The number of jobs grew by 271,500 in the past year to a record total of 8,105,000.<sup>7</sup> But state economists say 580,000 new jobs would need to be created for the same percentage of the working population to be employed as at the pre-recession peak.<sup>8</sup>

## Economic Growth

- Florida ranked 11<sup>th</sup> in the nation in the rate of growth of Gross Domestic Product in 2014,<sup>9</sup> an improvement from 18<sup>th</sup> in 2013.<sup>10</sup> The state's growth rate of 2.7 percent outpaced the national growth of 2.2 percent.

## Wages and Income

- Personal income growth in 2014 ranked Florida 11<sup>th</sup> among the states, an improvement from 13<sup>th</sup> in 2013. In the first quarter of 2015, Florida recorded the highest growth rate in the nation.<sup>11</sup>
- The average wage in Florida continued to drop in relation to the national average. For five consecutive years, the Florida wage as a percentage of the national average has declined; it fell to 87.2 percent in 2014, the lowest since 2001.<sup>12</sup>
- Median household income in Florida was \$47,886 in 2013, 36<sup>th</sup> in the nation and well below the \$51,939 median for the entire U.S.<sup>13</sup>

## Income Inequality

- The U.S. Census Bureau found that Florida ranked as the sixth-worst state in 2013 on the GINI Index, a measure of income inequality used by economists to measure the gap between those making most of the income and those making the least.<sup>14</sup>
- Florida ranked as the fourth-worst state in 2012 in a study measuring the gap between the income of the top 1 percent of Floridians and the bottom 99 percent. In Florida, the top 1

percent earned on average 43.3 times as much as the bottom 99 percent. The average salary of the top 1 percent was \$1,488,367 and the bottom 99 percent \$34,387.<sup>15</sup>

## Housing Foreclosures

- In May 2015 Florida had the nation’s highest foreclosure rate. Four of the five metropolitan areas with the highest foreclosure rates were in Florida. But Florida is now in ninth place in the rate of noncurrent mortgages (delinquent mortgages and foreclosures combined)<sup>16</sup> after having ranked first for most of the recession and the years afterwards.

## Poverty

- Florida’s poverty rate of 17.0 percent in 2013 improved slightly from 17.1 percent in 2012, but its ranking among the states dropped from 34<sup>th</sup> to 36<sup>th</sup>.<sup>17</sup>
- An estimated 3,253,333 Floridians lived below the federal poverty level in 2013, up from 3,238,581 in 2012.<sup>18</sup> An estimated 7.6 percent of Floridians lived at 50 percent or less of the poverty level.<sup>19</sup>
- The poverty rate for children under 18 was 24.5 percent in 2013, an improvement from 25.4 percent in 2012. Despite that slight decrease, an estimated 3,954,275 children under 18 years old lived below the poverty level in Florida in 2013.<sup>20</sup>

### Federal Poverty Level

Family Size	50% of FPL	100% of FPL	138% of FPL
1	\$ 5,835	\$11,670	\$16,105
2	\$ 7,865	\$15,730	\$21,707
3	\$ 9,895	\$19,790	\$27,310
4	\$11,925	\$23,850	\$32,913
5	\$13,955	\$27,910	\$38,516

## Health Insurance Coverage

- In 2013, before the Affordable Care Act went into effect, 20 percent of Florida residents – more than 3.8 million people – lacked health insurance. That was the third-highest rate in the nation.<sup>21</sup>

- The percentage of uninsured Floridians in the first half of 2015, after implementation of the Affordable Care Act, dropped to 15.2 percent in a survey by the Gallup organization, down from 22.1 in 2013.<sup>22</sup>
- Florida has not expanded Medicaid to uninsured Floridians earning less than 138 percent of the federal poverty level – \$27,724 for a family of three, for example.<sup>23</sup> About 800,000 Floridians would obtain health coverage if Medicaid were expanded.<sup>24</sup>
- Nationally, the majority of people in the coverage gap are working poor – those who have jobs but still live below the poverty line. 76 percent of those left out are adults without dependent children; 43 percent are full-time workers and 23 percent part-time workers; 43 percent are white, 27 percent black and 23 percent Hispanic.<sup>25</sup>
- In Florida, 63 percent of parents in the coverage gap have jobs.<sup>26</sup> Of nonelderly Latinos in Florida, 36 percent are uninsured, the third-highest rate of uninsured Latinos in the nation.<sup>27</sup>
- Florida ranks 47<sup>th</sup> among the states and the District of Columbia in the percentage of uninsured children – 11 percent, which means that about 445,000 Florida children are without health coverage.<sup>28</sup>
- Florida ranked 50<sup>st</sup> among the states and the District of Columbia in per capita funding received from the Affordable Care Act from 2010 to 2014.<sup>29</sup>

## Supports for Long-Term Services for Elderly, Disabled and Family Caregivers

- Florida ranked 43<sup>rd</sup> among the states in a 2014 report by the AARP examining services that assist older people, adults with disabilities and their family caregivers. Florida ranked 35<sup>th</sup> in affordability and access to care, 41<sup>st</sup> in choice of setting and provider, 14<sup>th</sup> in effective transitions, 43<sup>rd</sup> in quality of life and quality of care and 40<sup>th</sup> in support of family caregivers.<sup>30</sup>

## Food Stamps

- In June 2015, 3,691,232 Floridians were enrolled people in Florida were enrolled in the S.N.A.P. program (Supplemental Nutrition Assistance Program), formerly known as food stamps. That is an increase from 3,576,433 in June 2014. The highest number of Floridians participating in the S.N.A.P. program was 3,746,930 in October 2014. The number of S.N.A.P. clients was 1,406,030 in January 2008.<sup>31</sup>

## Juvenile Justice

- In 2013, it was reported that Florida led the nation in the number of students arrested for misdemeanor offenses.<sup>32</sup> Although the Florida Department of Juvenile Justice reported that student arrests in 2013-14 were the lowest in 10 years,<sup>33</sup> a 2015 study reported that Florida's rate of referral to police and courts of students is the third-highest in the nation.<sup>34</sup>
- Florida transfers more children out of the juvenile system and into adult court than any other state. A recent study shows that more than 60 percent of the children were charged with non-violent offenses.<sup>35</sup> A bill that would have changed the way juvenile offenders are moved into adult court failed in the 2015 legislature.<sup>36</sup>

## Fairness of Tax System

- Florida's tax system is the second-most regressive in the nation, hitting low- and middle-income Floridians harder than upper-income residents. The poorest 20 percent of Floridians pay 12.9 percent of their income in state and local taxes, the middle 60 percent 8.3 percent and the top one percent pays 1.9 percent of their income in taxes.<sup>37</sup>

## State Tax Revenue

- Florida ranked 50<sup>th</sup> in state tax revenue collected per person in 2014 and 49<sup>th</sup> in state tax revenue collected as a percentage of personal income.<sup>38</sup> These rankings continued a decline from 47<sup>th</sup> and 48<sup>th</sup> in 2012 and 42<sup>nd</sup> and 46<sup>th</sup> in 2011.<sup>39</sup>
- In combined state and local tax revenue per person, Florida ranked 45<sup>th</sup> in 2012, down from 38<sup>th</sup> in 2011.<sup>40</sup>

## Education Expenditures

Spending devoted to K-12 and higher education in Florida consistently ranks near the bottom of the states. Although the 2015 legislature increased K-12 per-student funding – to a level closer but still lower than its peak in 2007-08<sup>41</sup> -- the effect of the hike on rankings for education spending is unknown. Florida's K-12 increase will not automatically result in moving up in comparison to other states because other states may have also added money for K-12. Some education rankings:

- 42<sup>nd</sup> in per pupil spending for elementary and secondary education in fiscal year 2013.<sup>42</sup>
- 50<sup>th</sup> in public elementary and secondary revenue per \$1,000 of personal income in fiscal year 2013.<sup>43</sup>

- From 2003–04 to 2013–14, average teacher salaries in Florida, adjusted for inflation, fell 6.5 percent, recording the 13<sup>th</sup>-highest drop among the states and the District of Columbia.<sup>44</sup>
- The average salary of public school teachers in Florida in 2013-14 was \$47,780, well below the \$56,610 national average, ranking Florida 39<sup>th</sup>, an improvement from 42<sup>nd</sup> in 2012-13.<sup>45</sup>
- The average salary of all instructional staff in public schools in 2013-14 ranked 43<sup>rd</sup>.<sup>46</sup>
- 44<sup>th</sup> in public school revenue per student in fall enrollment, 2013-2014.<sup>47</sup>
- 50<sup>th</sup> in state and local revenue for public schools in 2011-12 per \$1,000 of personal income in 2012.<sup>48</sup>
- 50<sup>th</sup> in per capita state government expenditures for all education, 2011-12.<sup>49</sup>
- 51<sup>st</sup> in per capita expenditure of state and local governments for all education, 2011-12.<sup>50</sup>
- 51<sup>st</sup> in per capita state and local government expenditures for all education, 2011-12, per \$1,000 of personal income.<sup>51</sup>
- 49<sup>th</sup> in per capita state and local government expenditures of higher education, 2011-12.<sup>52</sup>
- 49<sup>th</sup> in per capita expenditures of state and local governments for public K-12 schools, 2011-12.<sup>53</sup>
- 37<sup>th</sup> in current expenditures for public K-12 schools per student in fall enrollment, 2013-14.<sup>54</sup>

## State Employees<sup>55</sup>

- Florida had the fewest state employees per 10,000 in population than any state in 2013, almost half of the average number of employees in all the states.
- Florida's state government employee payroll expenses were the lowest in the nation per 10,000 in population in 2013, less than half of the average payroll expenses of all the states.
- These rankings likely will be solidified due to actions of the legislature in 2015, approving no pay raises for state employees and eliminating 1,000 state government positions.<sup>56</sup>

## Unemployment Insurance

- Over the 12-month period ending March 31, 2015, Florida’s unemployment insurance program paid an average weekly benefit of \$237.13 – which ranked 46<sup>th</sup> among the states plus the District of Columbia and Puerto Rico. That payment replaced 28 percent of workers’ average weekly wage, 42<sup>nd</sup> in the nation. Florida’s “exhaustion rate” – the percentage of recipients who drew their final unemployment payment – was 64.3 percent, the highest in the nation, including the District of Columbia and Puerto Rico.<sup>57</sup> Currently Florida’s unemployed exhaust their benefits after only 14 weeks, due to 2011 legislative changes.
- Florida’s maximum weekly unemployment insurance payment, \$275, is lower than all but four other states.<sup>58</sup>
- Because of restrictive unemployment insurance laws enacted by the Florida Legislature in 2011, only 13 percent of new unemployed insurance applicants actually received benefit payments – lowest in the nation.<sup>59</sup>
- In 2011 the legislature adopted a formula that reduces the maximum number of weeks that benefits can be received from an automatic 26 to 23 with a loss of a week for each .5 percent that statewide unemployment drops. The maximum number of weeks as of January 1, 2015, was 14, lowest in the nation.<sup>60</sup> If the state unemployment rate falls to five percent or below, the maximum number of weeks will decrease to 12.<sup>61</sup>

## Demographics

- Florida’s population is expected to grow by about 300,000 each year over the next decade, or about 1.5 percent. That growth rate is more than in the 2007-14 period but less than the 2.0+ percent recorded in most of the 1990s and the first half of the 2000s.<sup>62</sup>
- 51.1 percent of Floridians are female, 78 percent are white (including Hispanic/Latino); and 17 percent African-American/Black. Of the white population, 78 percent identify as Hispanic or Latino. Asian, American Indian and other ethnicities comprise the remainder of the population.<sup>63</sup>
- Florida’s minority population, including Hispanics, is 42.1 percent, greater than the national percentage of 36.3 percent and New York’s 41.7.<sup>64</sup> Projections of population indicate that Florida will become a majority-minority state (more minorities than non-Hispanic whites) about 2040.<sup>65</sup>

- In 2013 Florida had the third-largest black population in the country, after New York and Texas. However, 10 states plus the District of Columbia had a higher percentage of blacks among their population than Florida's 18 percent.<sup>66</sup>
- In 2012, 19.5 percent of Floridians were immigrants, the fourth-largest in the nation behind California, New York and New Jersey. In 1990, only 12.9 percent of Floridians were immigrants, also the fourth-highest percentage in the nation.<sup>67</sup>
- Seven of Florida's 67 counties account for 51.9 percent of the state population. 33 Florida counties have fewer than 100,000 people.<sup>68</sup>
- State economists say that "the ability to create new jobs will be constrained by the number of qualified workers....The increased cost of government services (due to higher prices and larger caseloads) and suppressed economic growth will make budget gaps worsen."<sup>69</sup> This will be exacerbated by the fact that retirees tend to spend more on services than they do on taxable goods."
- Floridians 60 years old or older will account for most of future population growth.<sup>70</sup> The prime working age population, 25-64, will represent a smaller percentage of total population than in the past: In 2000, that age group accounted for 41.5 percent of the total population, but is expected to decline to 36.1 percent in 2030.<sup>71</sup>

## Tax Cuts and Other Revenue Reductions

- The legislature in 2015 continued reducing possible state revenues by enacting \$429 million in tax cuts,<sup>72</sup> most of which are recurring – that is, they apply year after year as opposed to a reduction for a limited time. Sales tax holidays, for example, are not recurring, but the legislative pattern in recent years has been to enact one almost every year.<sup>73</sup>
- Those cuts bring the total loss to funding for state services to about \$1.5 billion in the last three years. These revenues could have been spent to invest in programs and services cut during the recession and for other vital state needs.
- The 2015 cuts include \$226 million for a rate reduction in the communications services tax; \$55 million for a 10-day back-to-school sales tax holiday; \$34 million for a one-year exemption from the sales tax on college textbooks; \$17 million in corporate income tax credits for brownfield cleanup; \$10 million in corporate income tax credits for research and development; \$10 million in sales tax reductions for the purchases of certain agricultural equipment; \$4 million in sales tax reductions from enacting a cap on taxes for boat repairs and \$1 million to eliminate sales taxes on gun club memberships.<sup>74</sup>



- The 2014 legislature reduced state revenues by \$558 million with tax and fee cuts and other bills affecting revenue. About \$307 million of that total was the result of rolling back motor vehicle fees. Sales tax holidays for back-to-school, hurricane preparedness and energy efficiency accounted for another \$36 million in reduction of revenue and sales tax exemptions another \$19 million.<sup>75</sup>
- In its 2013 session, the legislature reduced state revenues by \$466 million. Among the cuts were \$28 million for sales tax holidays, \$18 million in sales tax exemptions for manufacturing machinery and equipment and reductions in state revenues in fees for clerks of court.<sup>76</sup>

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## Endnotes

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