



QUICK BRIEF:

A Case for Inclusive Growth in Florida:

Florida Poised to Become a Majority-Minority State Yet Racial Economic Gaps Remain

[MARCH 2019]

AdvancingFlorida
A Vision to Inclusive Growth



Analysis by Urban
Market Analytics for the
AdvancingFlorida Initiative

Introduction



The State of Florida presents a clear case and increasingly urgent need for strategies that foster inclusive economic growth. In addition to having one of the largest minority populations in the United States, Florida’s demographics are fast-changing.

In the year 2000, white residents were a 68% majority of Florida’s employed workforce. But their share fell by 15 points by 2017, when they were 53%.

➤ If trends continue apace, Florida will have a “majority-minority” workforce by the year 2021 – a reality that will have vast consequences for Florida’s economic health, unless state leaders begin to grapple with and narrow the racial & ethnic gaps that pervade the state’s \$1+ trillion economy.

Already, minorities’ growing weight in the Florida workforce, combined with persistent racial & ethnic gaps in employment and income, weighs down Florida’s economic outcomes.

This **QUICK BRIEF** compiles high-level summary research on racial & ethnic economic gaps in Florida (compared to 51 other states and territories).

Analysis for this brief was done by Urban Market Analytics (UMA) as a data resource for community & economic development

organizations across Florida who are championing the **AdvancingFlorida** vision for accelerating progress to inclusive growth.

The research herein is designed to equip Florida lawmakers with the insights needed to advocate for increased investments in inclusive growth in the Sunshine State.

It is sponsored by St. Petersburg’s 2020 Plan and One Community Plan teams, which are financially supported by the City of St. Petersburg and the Foundation for a Healthy St. Petersburg.

Inside this Brief:

- Minorities a Bigger Factor in Florida’s Economy, Compared to Most Other States 2
- A Fast-Changing Workforce 3
- Racial Gaps in Employment 4
- Racial Gaps in Earnings & Income 5
- Racial Gaps in Entrepreneurship 6
- Racial Gaps in Asset Ownership 7
- Net-Net, Minorities Don’t Reap a Representative Share of Income in Florida 8
- Minorities Claim an Outsize Share of Florida’s Economic Challenges 9
- Minorities are a Majority of Florida’s “Welfare” Population 10
- AdvancingFlorida**
A Vision for Inclusive Growth 11

Minorities a Bigger Factor in Florida's Economy, Compared to Most Other States

Minorities are a bigger factor in Florida's economic outcomes than they are elsewhere in the nation, largely because of their number. Florida has one of the largest non-white populations in the United States. The state ranks #4 among 52 states and territories for largest minority population, #3 for most minority-owned firms, and #3 for biggest minority workforce (over 4.1 million employed). Across the rest of the U.S., minorities are 36% of the employed workforce.

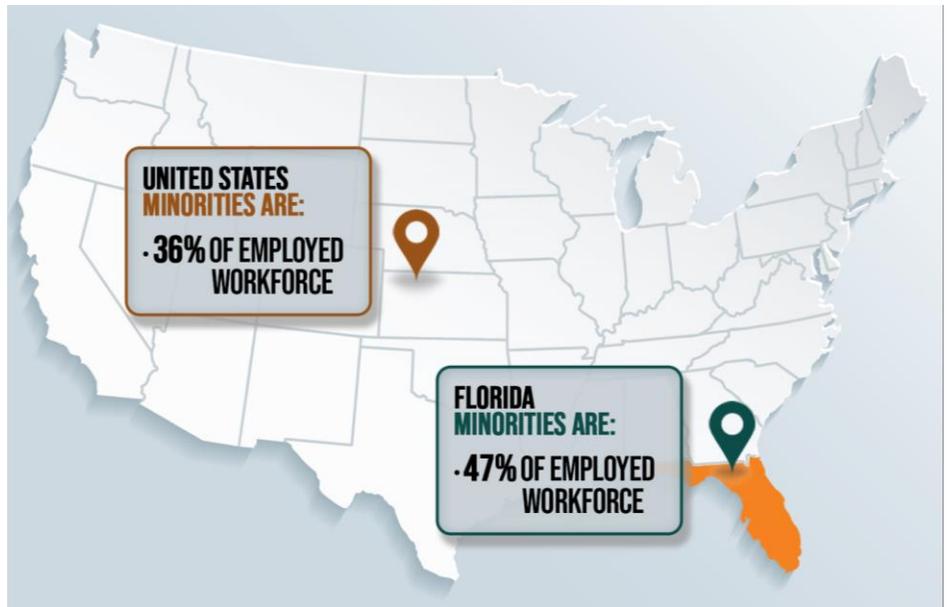
In Florida, minorities are nearly half (47%) of the employed workforce. **And minorities' share will continue to grow in the years ahead.**

Overall, white residents still make-up a majority of Florida's workforce (53%). But their share is shrinking at a rapid clip, as shown in the graph at right.¹ Among **older workers**, white Floridians are still a large majority. They are 73% of workers ages 65+, and 61% of workers ages 55 to 64.

But their share of the workforce becomes smaller for successively **younger groups**. Racial/ethnic minorities are already a slight majority of Florida's workforce in the 25 to 54 age group (51%). They are an even larger majority of workers ages 16 to 24 (54%).

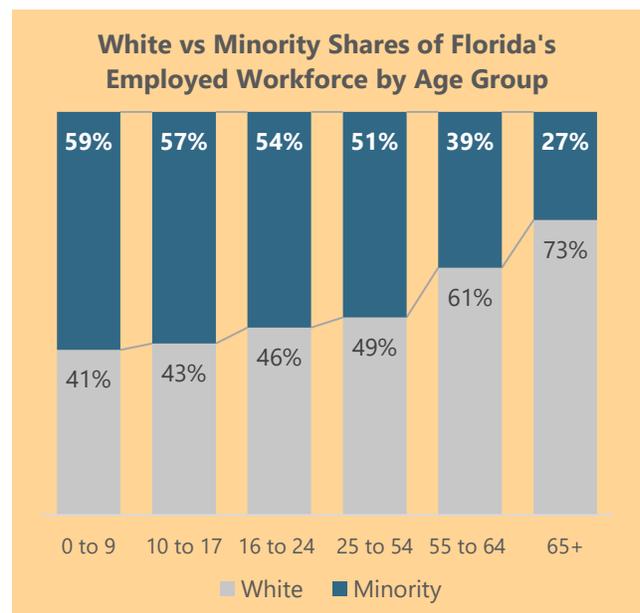
➔ At the current pace, minorities will become a majority of Florida's workforce by the year 2021, and a super-majority within one generation.

Minorities account for 100% of net growth in Florida's employed workforce, from 2000 to 2017. Over the 17-year timeframe, Florida's white workforce lost 5% of its number (a loss of 245,000 workers), while Florida's



minority workforce grew 76% (a gain of over 1.7 million workers).

Minorities' growing weight in the workforce, combined with persistent racial gaps in employment and income, has the effect of weighing down Florida's economic outcomes.



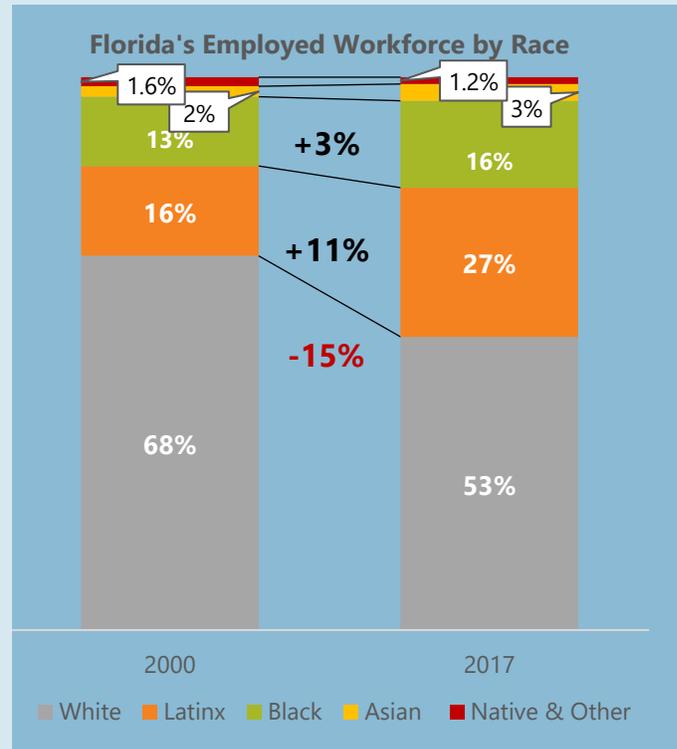
A Fast-Changing Workforce²



Florida has undergone rapid demographic shifts since the turn of the century. In 2000, white residents were a 68% majority of Florida's employed workforce. But their share fell by 15 points by 2017, when they were 53%. If trends continue apace, Florida will have a "majority-minority" workforce by 2021.

In 2000, minority (non-white) workers comprised close to one-third of Florida's employed workers (32%). In 2017, minorities made-up close to half of the state's employed workers (47%).

Latinx are now the fastest growing race/ethnic group in Florida's workforce. From 2000 to 2017, Latinx's share of employed workers climbed 11 points (from 16% to 27%). African Americans' and Asians' workforce share grew modestly, by 3% (to 16%) and 1% (to 3%), respectively.



Employment Growth by Race & Ethnicity

■ **Measured by growth rates**, from 2000 to 2017, the Latinx workforce had the biggest gains. Florida's Latinx workforce grew 101%, compared to 95% for Asian workers, 52% for black workers and negative 5% growth for white workers.

■ **Measuring by number**, Latinx had the biggest gain, followed by white workers. From 2000 to 2017, Latinx employment grew by 1.148 million, along with

close to 455,000 additional black workers and 125,000 added Asian workers. The white workforce shrank by nearly a quarter of a million or 245,000.

■ **Latinx account for an overwhelming share (78%) of the total 1.47 million increase in employed workers in Florida, from 2000 to 2017.**

	Number Employed		Change		Share of Growth	Share of State Total		Change %
	2000	2017	#	%		2000	2017	
White*	4,735,451	4,490,553	(244,898)	-5.2%	-17%	68%	53%	-15%
Latinx	1,136,469	2,285,179	1,148,710	101.1%	78%	16%	27%	11%
Black	876,286	1,330,906	454,620	51.9%	31%	13%	16%	3%
Asian	131,795	256,866	125,071	94.9%	8.5%	1.9%	3.0%	1.1%
Native	25,037	21,995	(3,042)	-12.2%	-0.2%	0.4%	0.3%	-0.1%
Other	90,009	81,951	(8,058)	-9.0%	-0.5%	1.3%	1.0%	-0.3%
Total	6,995,047	8,467,450	1,472,403	21.0%	100.0%	100.0%	100.0%	

*White Alone, Not Hispanic or Latino (Census)

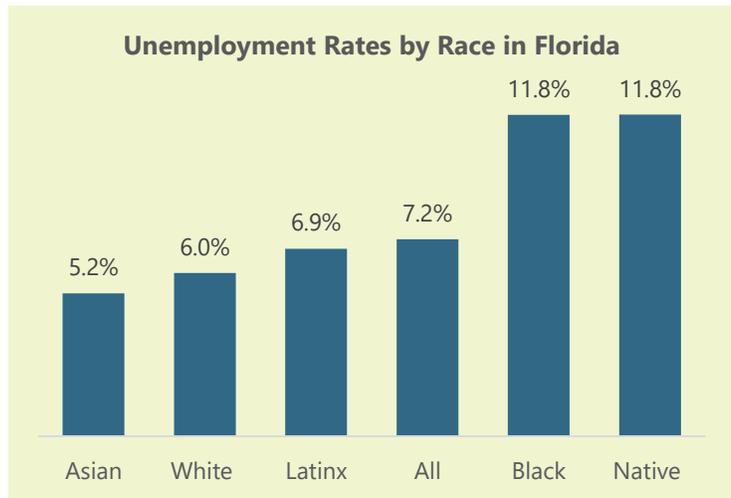
Racial Gaps in Employment³



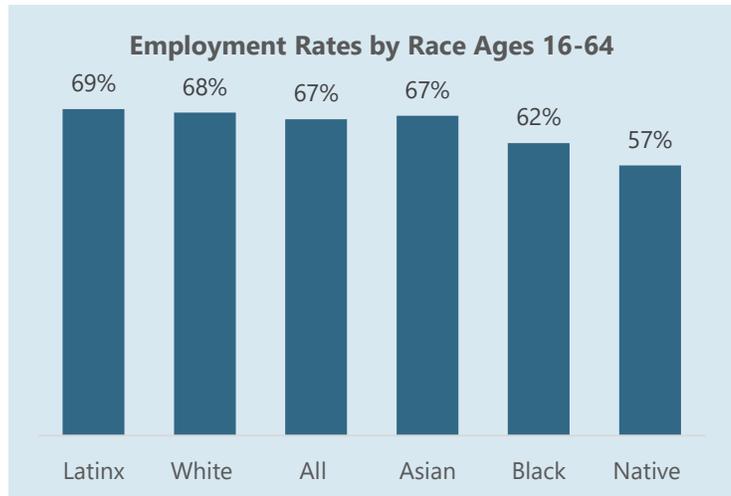
In Florida, African Americans and Native Americans exhibit the worst employment-outcomes, while white and Asian Americans fare best. Overall, minorities are 55% of Florida's unemployed workforce, and 47% of employed workers.

Unemployment Gaps

Using 2017 Census data to compare race groups, black and Native workers have the highest unemployment rates Florida (11.8%), followed by Latinx (6.9%). Asians have the lowest unemployment rate (5.2%), seconded by whites (6.0%).



	Unemployed	Share of Total
White	313,617	45%
Latinx	174,739	25%
Black	184,721	26%
Asian	14,837	2.1%
Native	3,071	0.4%
Other	8,132	1.2%
All Minorities	385,500	55%
Total	699,117	100%

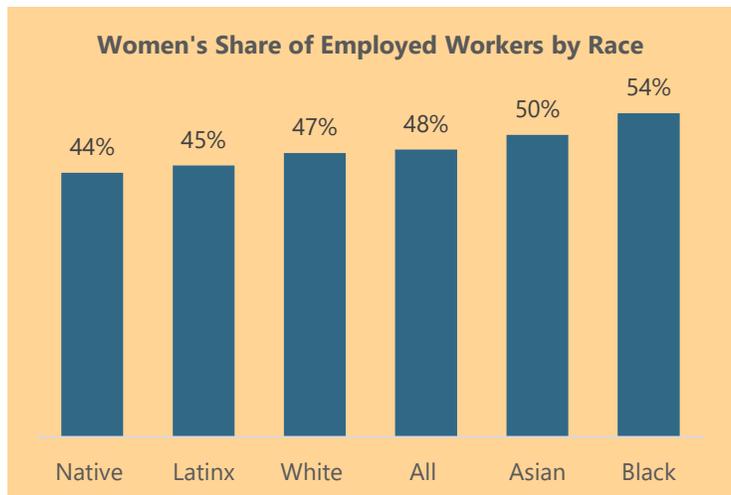


Employment Gaps

Among workers 16 to 64 years old, African Americans have the lowest employment-to-population ratio (57%). Natives have the second lowest (62%) and Latinx had the highest employment rate in the 2017 data (69%), seconded by whites (68%).

Gender Composition

African Americans are the only minority group in Florida whose women dominate in the employed workforce; women were 54% of the black workforce in 2017. The Asian workforce is equally male and female (50-50), while Native Americans, Latinx and whites all have more men than women in the labor market.



Racial Gaps in Earnings & Income



In addition to disparities in employment & unemployment, Florida residents also suffer racial disparities in earnings and income.

Median Earnings⁴

Minorities earn significantly less than Florida's white workforce. Black Floridians' have the lowest median earnings (\$24,393), followed by Natives (\$24,526), then Latinx (\$25,169). Whites have the highest median earnings (\$33,604), followed by Asians (\$31,785).

■ **White-to-Group Ratios:** Median earnings for white residents are nearly 1.4 times higher than black and Native residents' and 1.34 times higher than Latinx'.

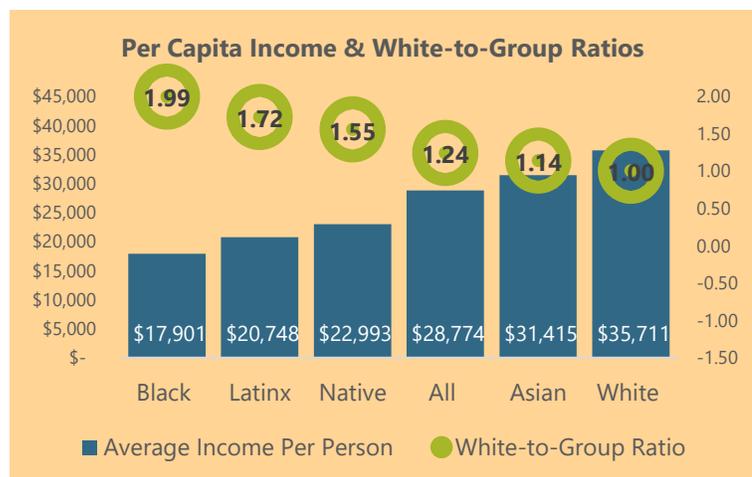
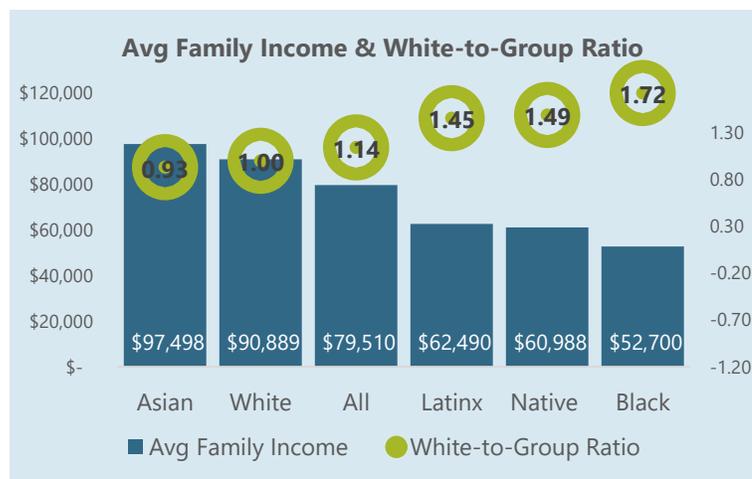
Family Income⁵

Racial gaps in family income are larger than earnings gaps, due to the combination of a) lower earnings and b) fewer breadwinners in minority families, on the whole. Asian and white families have the highest average family incomes (\$97,498 and \$90,889, respectively). Latinx and Native families rank next (\$62,490 and \$60,988, respectively). Black families have the lowest average income (\$52,700).

Average Per Person⁶

The disparities are most glaring when measured by average income per person (or "per capita income"). Black Floridians' have the lowest per capita income (\$17,901), followed by Latinx (\$20,748), then Natives (\$22,993). Whites have the highest per person average (\$35,711), followed by Asians (\$31,415).

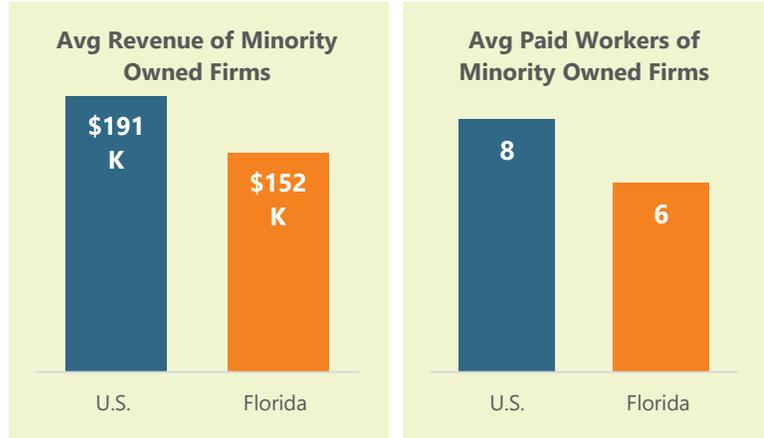
■ **White-to-Group Ratios:** The average income of whites in Florida is 2 times that of blacks, 1.72 times that of Latinx and 1.55 times more than Native Americans'.



Racial Gaps in Entrepreneurship⁷



Among U.S. states and territories, Florida ranks #3 in the nation for largest number of minority-owned firms (926,112 firms), and #3 for largest number of minority firms with employees (106,440 firms), behind California and Texas in both cases. Yet Florida's minority-owned firms are smaller (in average revenue) and have fewer paid employees, compared to their peers across America.



Compared to Minorities Across America

■ **Revenue:** Florida's minority-owned firms average nearly \$152,000 in annual revenue, which is 21% less than the \$191,000 average for minority-owned firms across America.

■ **Jobs:** Among firms with employees, Florida's minority-owned firms have an average 6 paid workers, which is 25% less than the average of 8 paid workers for minority-owned firms across America.



Race Gaps Within Florida

■ **Average Annual Revenue:** Firms owned by non-minorities in Florida earn three times more than minority-owned firms. The gap is most severe for black- and Latinx-owned firms. White-owned firms earn nearly 10 times more than black-owned firms, on average, and nearly 3 times more than Latinx-owned firms.

■ **With Paid Workers:** Only one-tenth (10%) of minority-owned firms in Florida have paid employees, compared to one-quarter (25%) of non-minority-owned firms. Notably, 26% of Asian-owned firms have paid employees.



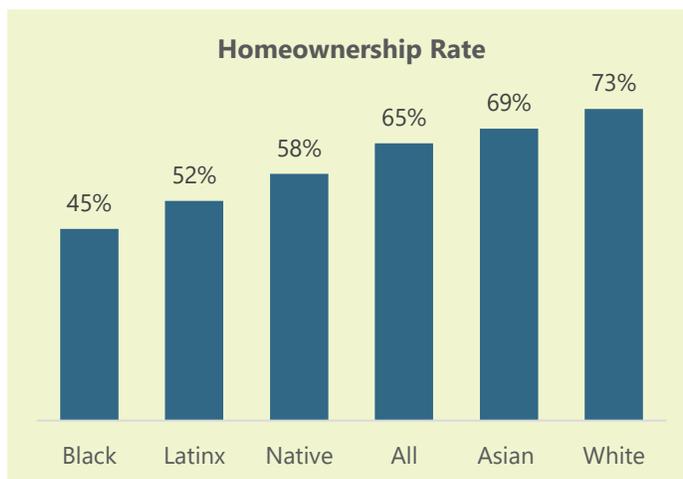
Racial Gaps in Asset Ownership⁸

Using homeownership and home values as measures of wealth, Florida's white and Asian residents have more assets than their black, Latinx, and Native neighbors, by far. Whites have the highest homeownership rate (73%), while Asians have the highest median home value (\$197,800).

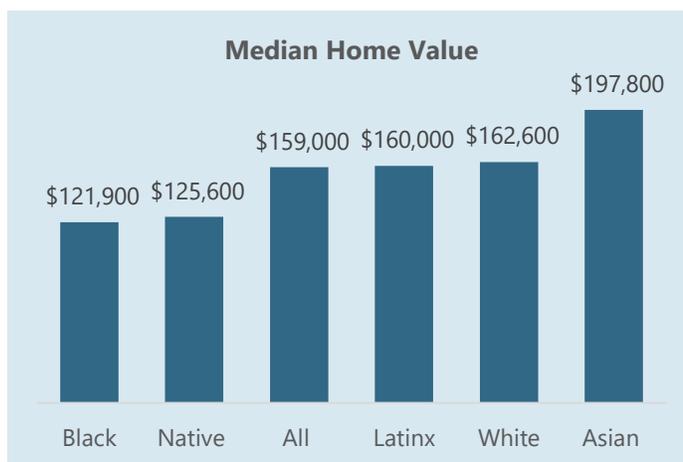


Homeownership

Far fewer black and Latinx residents have the security of living in a home they own, compared to Florida's white residents. White households' homeownership rate of 73% is 1.6 times higher than blacks' homeownership rate (45%) and 1.4 times higher than Latinx homeownership (52%). Whites are overrepresented in the homeowner community; they are 64% of households in Florida but 72% of households in their own home.



	Owned Homes	Share of Total
White	3,448,414	72%
Latinx	712,853	15%
Black	451,715	9%
Asian	106,331	2%
Native	10,875	0%
Other	35,072	1%
All Minorities	1,316,846	28%
Total	4,765,260	100%

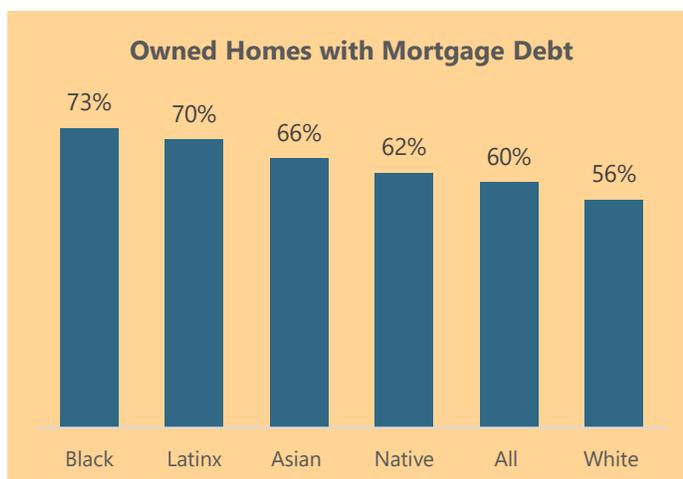


Home Values

Black, Latinx and Native American homeowners have lower home values, compared to white and Asian homeowners. African Americans have the lowest home values (\$121,900), seconded by Native Americans (\$125,600). Asians have the highest (\$197,800), seconded by whites (\$162,600).

Home Mortgage Debt

More minority homeowners have mortgage debt, compared to white homeowners. The share of owned homes with mortgages is highest for African Americans (73%) and Hispanics (70%), and lowest for whites (56%).



Net-Net, Minorities Don't Reap a Representative Share of Income in Florida⁹

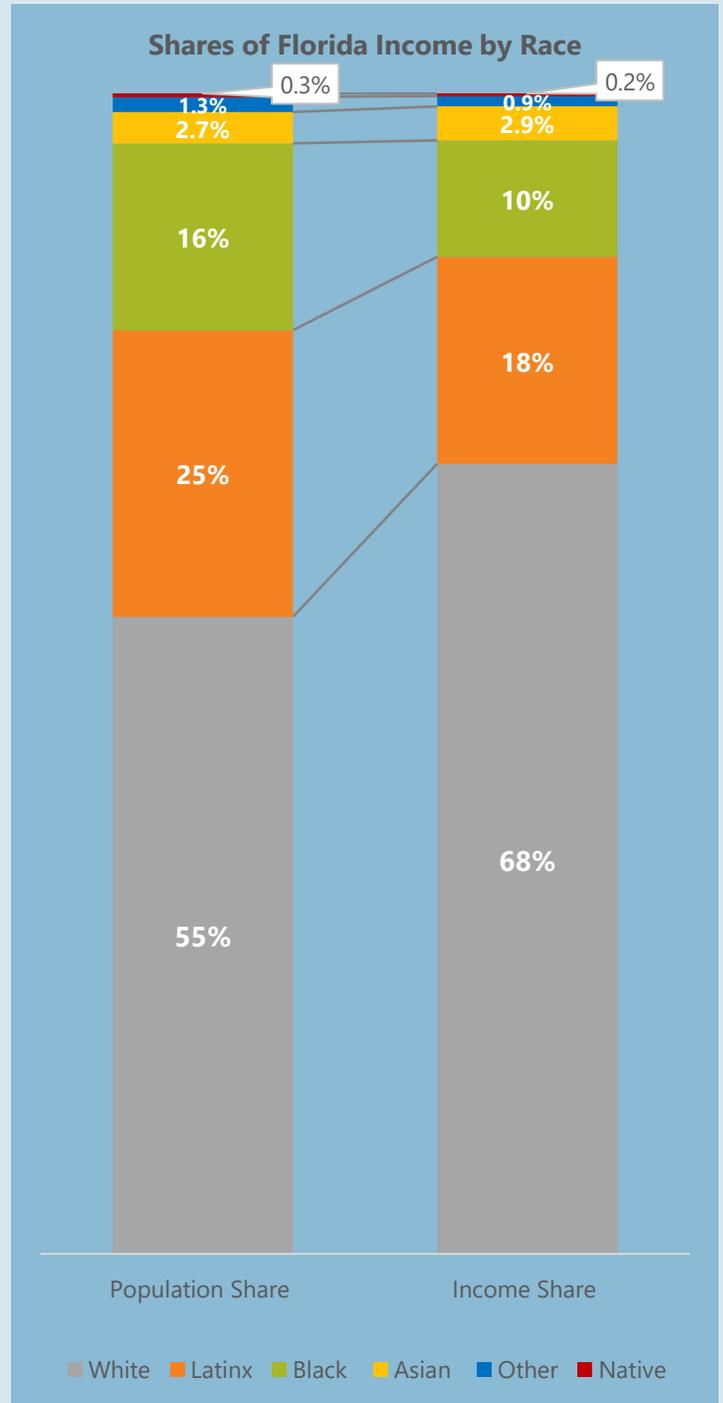
Minorities generated 32% of Floridians' aggregate income in 2017. The combined income of Latinx in Florida was \$104 billion, while black Floridians' income was \$58 billion. These figures may sound impressive, but they are not representative shares.

African Americans are 16% of Florida's population but generate only 10% of the state's income, while Latinx are nearly 25% of the state population but generate only 18% of Floridians' aggregate income. Native Americans are 0.3% of the population and generate 0.2% of aggregate income.

White Floridians take-in more than their representative share; they are 55% of Florida's population but claimed 68% of the state's aggregate income in 2017.

Asian Floridians generate a representative share of Floridians' aggregate income; Asians are 2.7% of the population and reap 2.9% of income.

	Aggregate Income	Share of Florida Total
White	\$ 397,286,103,100	68%
Latinx	\$ 104,053,378,400	18%
Black	\$ 58,550,494,400	10%
Asian	\$ 17,070,763,400	2.9%
Native	\$ 1,304,373,700	0.2%
Other	\$ 5,221,105,200	0.9%
All Minorities	\$ 186,200,115,100	32%
Total	\$ 583,486,218,200	100%



Minorities Claim an Outsize Share of Florida's Economic Challenges

Minorities are a majority of almost every economically-comprised group in Florida. As extreme examples, minorities are an alarming share of children in poverty in Florida (74%), and of Florida's prison population (60%). Although minorities are beginning to catch up in employment, they are 55% of unemployed working age people. **The result:** racial gaps create a constant drag on Florida's economy.

higher than white children's and Latinx children's is 2 times higher.

■ **Poverty Share:** Three-quarters of children in poverty in Florida are minorities (74%). Minority adults are well over half (61%) of adults in poverty.

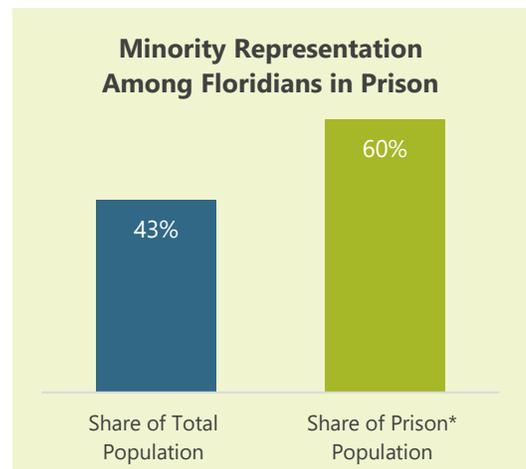
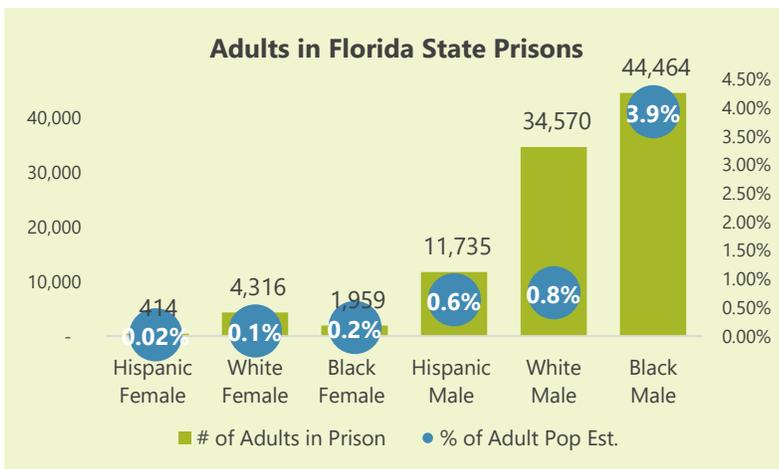
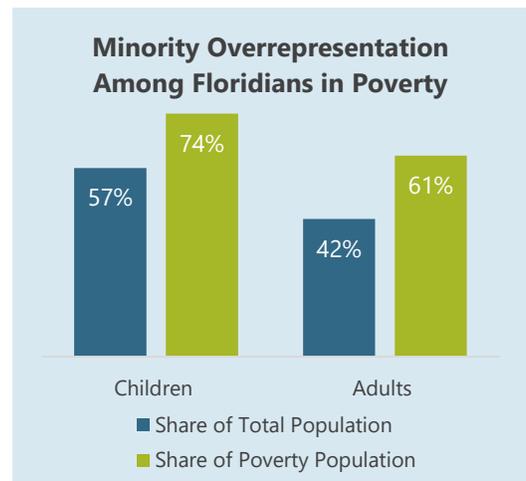
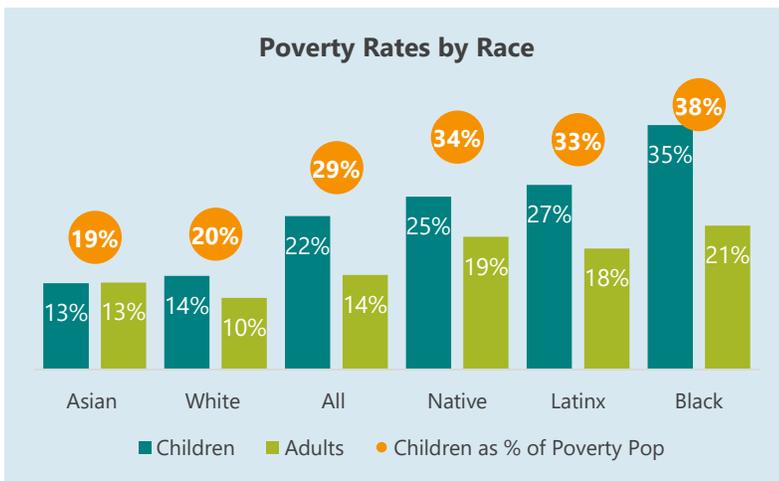
Poverty Population¹⁰

■ **Poverty Rate:** On the whole, Florida's minorities have far higher poverty rates than whites, especially for children. Black children's poverty rate is 2.6 times

Prison Population¹¹

■ **Prison Rates:** Black and Latinx men are among the three largest groups in prison (by number); and black males have the highest incarceration rate. Nearly 45,000 black men are in prison (3.9% of the black men in Florida, versus only 0.8% of white men).

■ **Prison Share:** Minorities were 43% of the population age 18+ in Florida in 2017, but made-up 60% of inmates in Florida prisons in that year.



Minorities are a Majority of Florida's "Welfare" Population¹²

Using the number of food stamp recipients as a measure of Florida's public assistance population, not only do more minorities receive public assistance in Florida (compared to their white neighbors), but more of Florida's minorities receive public assistance than their peers across the nation.

Race Gaps Within Florida

All of Florida's major minority groups – with the exception of Asians – have a higher percentage of households receiving food stamps, compared to their white neighbors. Among white-led households, 7.5% receive food stamps. Nearly 3.6 times more black households receive food stamps (27%), and 3.2 times more Latinx households do (24%).



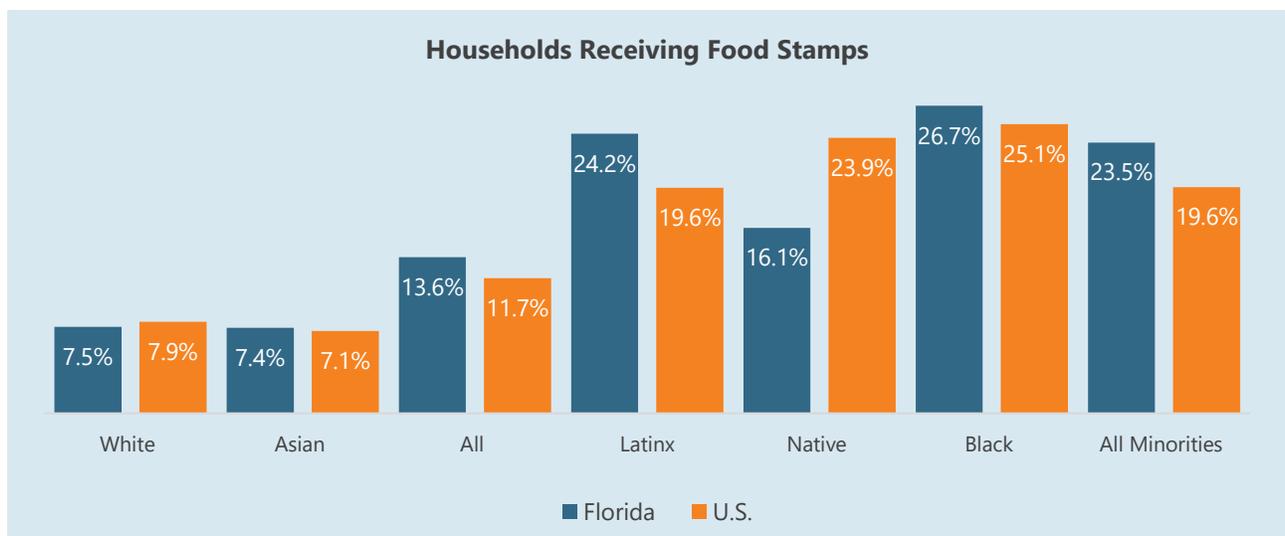
Florida's Minorities Are Worse Off than Peers Across America

Across America, 20% of minority households receive food stamps. In Florida, the percentage is 23.5%. With the exception of Native Americans, all of Florida's major minority groups have a higher percentage of households receiving food stamps than their peers elsewhere in the nation (see graph below).

➤ Across America, minorities are 53% of households receiving food stamps. In Florida, minority households are 66% of food stamp households.

White Floridians account for a perfectly proportional share of the nation's white food stamp population. Florida's white households are 5.9% of white households nationwide, and 5.6% of white households receiving food stamps.

But Florida's minorities make-up a larger share of the nation's non-white food stamp population. Florida's minority households are 7.5% of minority households nationwide, but make-up 8.9% of minority households across America that receive food stamps.



AdvancingFlorida

A Vision for Inclusive Growth

Community leaders throughout Florida are working together to forge a pathway and plan for accelerating Florida's progress to inclusive growth. Below is a summary of the emerging AdvancingFlorida Vision.

Background

In 2016, the State of Minnesota enacted an Equity Plan, codified by an omnibus budget bill committing \$35Mill in one-time funding and \$17.5Mill in on-going yearly funding to "begin to address Minnesota's alarming racial and economic disparities." The bill was spearheaded in the state's legislature by Senate Equity Subcommittee co-chairs Sen. Bobby Joe Champion and Deputy Majority Leader Sen. Jeff Hayden.

The milestone inspired community development leaders in Florida to join forces to advocate for a similar investment by the state legislature. Their concept is called **AdvancingFlorida: A Vision for Inclusive Growth**, an emerging plan to speed progress in 4 areas (Small Business Growth, Workforce Development, Financial Health, and Neighborhood Revitalization). The concept borrows extensively from JP Morgan Chase's *AdvancingCities* impact model.

Proposed Pilot

AdvancingFlorida will build a bridge of parallel practices among innovators across Florida to achieve measurable gains in the 4 focus areas. Twenty+ partner organizations will work together to pilot and plan in FY2020 toward full-scale implementation in FY2021. The collaborators are requesting \$1 Mill to support the 2020 pilot & planning year of quarterly cross-state convenings and pilot-scale programming in 7 counties (next page), including the following.

- **SMALL BUSINESS:** Pilot of **P4 MBE Program** engaging 40 minority entrepreneurs in a 12-month growth-accelerator program to help them access \$12Mill in capital & procurement contracts.
- **FINANCIAL HEALTH:** Pilot of **Florida Lending Circles** engaging 60 people to grow their credit scores

by an average 40 points and save an average \$1,000 over 8 months.

■ **JOBS & SKILLS:** Replication analysis and guidance of **StPete Works!** as a workforce collaboration model to grow career entry and promotions for unemployed, low-income and ex-offender workers.

■ **NEIGHBORHOODS:** Pilot **Home Restoration Loan Program** for mortgage, rehab & energy efficiency loans to homebuyers & owners, and developers.

Partners in the Vision

Partners to the effort are leaders in their fields of practice, who are already implementing components of *AdvancingFlorida* with success in the communities they serve. The opportunity now is to fully align and amplify their efforts to reach more entrepreneurs, residents and developers with the support needed to speed progress toward inclusive growth strategies.

Partners to *AdvancingFlorida* include statewide agencies such as Florida State Minority Supplier Development Council and Florida Development Corp., along with regional and local partners such as CDC of Tampa, Tampa Bay Black Business Initiative Fund, Tampa Hillsborough Action Plan, Pinellas Ex-Offender Re-Entry Coalition, Pinellas Urban League, Pinellas Opportunity Council, and Miami-Dade's Equity & Advocacy Collective.

Staff support for the FY20 legislative request is by The 2020 & One Community Plan teams in partnership with Make It Out Foundation. In addition, the project is supported by 4 Tallahassee-based legislative interns.



Top row:
Project Manager Dajuh Sawyer (left) and Maya Mitchell (right).
Bottom row:
Parris Lockley (left) and Maya Hughes (right).

Sawyer, Founder of Make It Out and a 2020 Emerging Leader Fellow, is organizing the team of interns. She is a graduate of Florida A&M University (FAMU) whose Foundation granted 15 scholarships for students to attend FAMU this year. Hughes is a FAMU freshman and honors graduate of Boca Ciega High School. Mitchell is an M.B.A. student at FAMU, who will graduate in 2019. Parris Lockley is a graduating public relations senior at FAMU.

The Seven Targeted Counties

In its pilot year, *AdvancingFlorida* will engage community innovators and pilot leaders in 7 counties that are home to over two-thirds - 68% - of Florida's minority/non-white population and to 78% of the state's minority-owned enterprises, along with 71% of Florida's minority workforce.

The 7 counties (depicted in the map image below) were identified as potential pilot hubs because of the size of their minority populations, as well as the presence of organizations connected to statewide networks such as the Florida State Minority Supplier

Development Council, the Urban League and the Florida Housing Coalition.

Within the counties, pilot interventions will unfold in low-income communities *such as* East Tampa (Hillsborough), South St. Petersburg (Pinellas), and Overtown, Liberty City and Opa-locka (Miami-Dade).

Other counties will be engaged during the FY2020 pilot & plan year, with a view to fuller-scale implementation in areas embracing inclusive growth strategies.

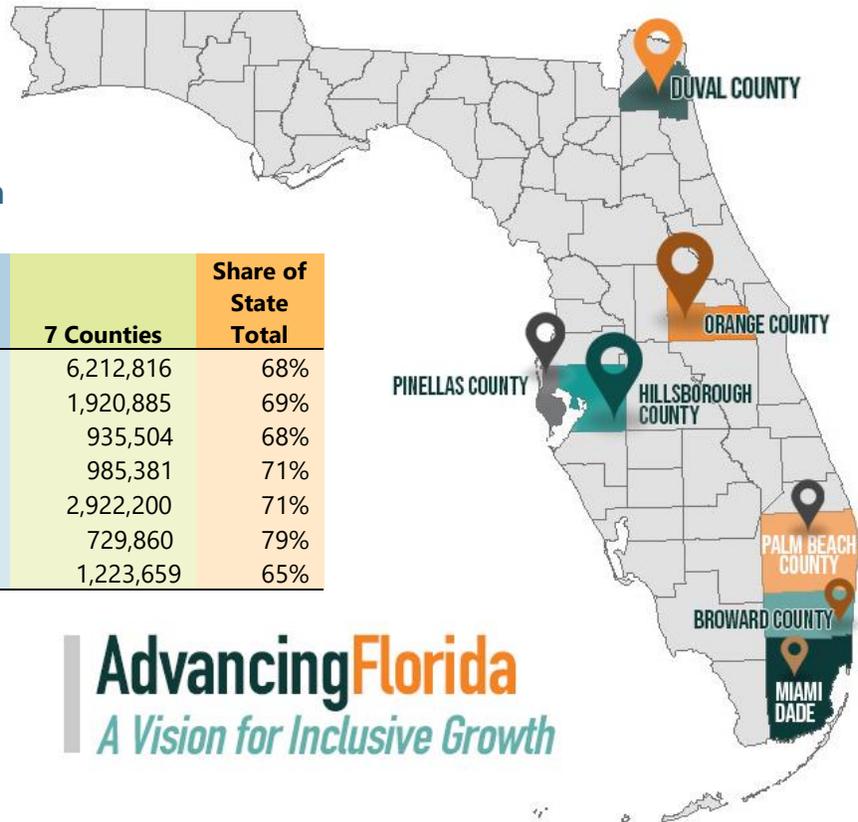
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Seven Counties Account for Large Majorities of Minority Workers, Earners & Entrepreneurs in Florida

Florida's Minority...	State Total	7 Counties	Share of State Total
Population	9,153,496	6,212,816	68%
Households	2,764,238	1,920,885	69%
Owned Homes	1,382,166	935,504	68%
Rented Homes	1,382,072	985,381	71%
Employed Workers	4,123,323	2,922,200	71%
Business Owners	926,112	729,860	79%
Poverty Population	1,878,494	1,223,659	65%



AdvancingFlorida
A Vision for Inclusive Growth

About Race, Ethnicity & Data Years in this Brief

This **QUICK BRIEF** uses the Census Bureau's American Community Survey data and Annual Survey of Entrepreneurs to paint a picture of Florida's changing demographics, and to gauge the size of racial & ethnic gaps in key measures of employment, earnings, income, entrepreneurship, and asset ownership (as measured by home ownership, home values and the mortgage status of homeowners).

Race & Ethnic Groups

Recognizing the overlap between Census figures for the various groups, this report cites data on Census-defined racial & ethnic groups that include the following:

- White Alone, Not Hispanic or Latino
- Hispanic or Latino of any Race
- Black or African American Alone
- Asian Alone
- American Indian or FINISH.

Other Related Terms

Recognizing the imprecision innate in the available data, this report uses the following definitions for terms use herein.

- **Latinx:** All persons, families or households that are "Hispanic or Latino"
- **Minorities:** All non-white persons, families or households, i.e., all non-"White Alone, Not Hispanic or Latino"
- **Native or Native American:** All persons, families or households that are "American Indian and Alaska Native alone"
- **Other [Minorities]:** All persons who are not classed within the five racial & ethnic groups listed in the section above.

Data Years

- **2017 Data** – In most cases, 2017 data derive from the American Community Survey 2017 5-year estimates (versus the 2017 1-year estimates), in order to procure the most stable data. This brief uses the term "in 2017" or "by 2017" to refer to these data, recognizing that the 2017 5-year data do not contain data collected in 2017 alone; rather, they are composites of five years of data (2013 through 2017).
- **2000 Data** – 2000 data cited in this brief derived from the U.S. Census Bureau's Decennial Census, data for which were collected in the year 1999.

For More Detail

About Urban Market Analytics (UMA)

UMA works with visionary people and organizations to help design, fund and evaluate place-based solutions to accelerating inclusive growth for majority-minority cities and communities. UMA has consulted with 40+ development organizations, in the U.S., Caribbean and Africa, to create and evaluate regional, state-level and communitywide solutions to:



- Strengthen the talent supply chain and bridge more people into the workforce and up the career ladder [**WORKFORCE DEVELOPMENT**]
- Grow jobs & income in the micro & small business sectors [**BUSINESS DEVELOPMENT**]
- Accelerate poverty reduction for high-poverty communities [**POVERTY REDUCTION**]
- Speed commercial revitalization and redevelopment in blighted and low-income areas [**ECONOMIC RE/DEVELOPMENT**]
- Grow and strengthen low-performing community economies [**ECONOMIC GROWTH**]

UMA's Equity & Impact Analysis

UMA's analysis work includes innovative approaches to identifying the richest opportunities to accelerate economic gains for lower-income people and communities. Through drill-down analyses, UMA helps local governments, foundations, funders and economic leaders to create a more comprehensive understanding of employment, earnings, income, and education levels for people and communities that lag the American dream.

UMA's specialty is elevating little-known but crucial facts that can speed economic growth for targeted communities. To this end, UMA has pioneered new metrics and methods such as the *Racial Income Inequality Index* and measuring the pace of progress in closing educational & economic gaps for people of color.

UMA has conducted impact, market and gap analyses, along with labor market and community economy studies for corporate, government, philanthropic and community-based organizations.

Sources Cited [ACS = American Community Survey]

¹ U.S. Census ACS, Sex by Age by Employment Status 2017 1-Year Estimates

² (2017) U.S. Census ACS, Sex by Age by Employment Status 2017 5-Year Estimates; and (2000) Census 2000 Summary File 3, Sex by Employment Status

³ U.S. Census ACS, Sex by Age by Employment Status, 2017 5-Year Estimates

⁴ U.S. Census ACS, Median Earnings in the Past 12 Months by Sex by Work Experience, 2017 5-Year Estimates for Multiple Race Groups

⁵ U.S. Census ACS, Selected Economic Characteristics, 2015 5-Year Estimates

⁶ U.S. Census ACS, Per Capita Income in the Past 12 Months, 2017 5-Year Estimates

⁷ U.S. Census Annual Survey of Entrepreneurs, 2016 and U.S. Survey of Business Owners, 2012 (Figures adjusted to 2018 using Bureau of Labor Statistics Inflation Calculator)

⁸ U.S. Census ACS, Selected Housing Characteristics, 2015 5-Year Estimates

⁹ U.S. Census ACS, Aggregate Income, 2017 5-Year Estimates

¹⁰ U.S. Census ACS, Poverty Status in the Past 12 Months by Age, 2017 5-Year Estimates

¹¹ Florida Department of Corrections, Annual Report 2016-17 (Inmate Population, June 30, 2017)

¹² U.S. Census ACS, Receipt of Food Stamps/SNAP in the Past 12 Months