

LITERACY AND POVERTY

The relationship between level of education and poverty is clear. The National Institute for Literacy estimates that 43% of adult with very low literacy skills live in poverty. About 70% of adult welfare recipients have lower level literacy skill on the National Assessment of the Adult Literacy (NAAL).

About 47% of adult welfare recipients have not graduated from high school.

The poverty rate for people under 65 years of age has dramatically increased; the poverty rate for children younger than 18 went up to 19% from 18% in 2007. People between the ages of 18 and 64 went to 11.7% compared to 10.9% in 2007. The poverty rate for people 65 and older remained the same from 2007 to 2008.

Source: US Census

1 in 5 adults between the ages of 18 and 64 earn less than 200% below the poverty line. 61% of US residents with less than a 9th grade education also live 200% below the poverty line.

Source: ETS's America's Perfect Storm (ETS) and Mounting Pressure reports 2007

The poverty rate in 2008 (13.2%) was the highest since 1997.

Family poverty rates have also increased .6% since 2007.

Source: US Census

Individuals ages 25-34 who dropped out of high school are more than three times as likely to receive public assistance as high school graduates who did not go on to college

According to one study of welfare recipients without high school diplomas, when recipients increase their basic skills, they tend to make substantial improvements in employment, earnings, and self-sufficiency. In a study of mothers receiving welfare, each additional year of schooling led to approximately a 7% wage increase.

Source: U.S. Adult Literacy Programs, Making a Difference. ProLiteracy America

POVERTY IN FLORIDA

Working Poor Families Project State Data Snapshot 2008-2009

| Florida | State % | State Rank | US% |
|--|---------|------------|------|
| Low-Income Working Families | 31.8 | 36 | 28.8 |
| Low-Income Minority Working Families | 41.1 | 20 | 41.3 |
| Low-Income Working Families with No HS Degree/GED | 26.9 | 29 | 31.8 |
| Low-Income Working Families with No Postsecondary Experience | 51.7 | 34 | 52.8 |
| Low-Income Working Families Paying 1/3 or More for Housing | 73.5 | 45 | 60.2 |
| Low-Income Working Families with Parent without Health Insurance | 48.8 | 46 | 39.3 |
| Children in Low-Income Working Families | 36.2 | 35 | 33.4 |
| Low-Income Families That Work | 77.7 | No rank | 74.9 |
| Adults 18-64 with No HS Degree/GED | 13.3 | 33 | 13.4 |
| Jobs in Occupations Paying Below Poverty | 25.2 | 28 | 23.1 |

Source: American Community Survey, 2008 except #6 from Current Population Survey, 2007-2009 and #10 from Occupational Employment Statistics, BLS 2009. <http://www.workingpoorfamilies.org/states/popups/florida.html>

Person's living below the poverty level: Florida 13.3% (2008)

Source: US Census Bureau

The overall poverty rate of a person in Florida when measured in the 2000 census was 2 million persons or 12.5%. This rate is slightly lower than in 1990 when 12.7% of the state's residents lived in poverty.

Poverty rates varied greatly by age and by family composition. Nearly one out of every five children in Florida lived in poverty in 1999 (17.6%, less than 1 in 10 of Florida's 65 and older population had income below the federal poverty threshold (9.15%).

Close to 400,000 Florida families lived below the federal poverty threshold (383, 131 families, 9% of all families in the state). This rate is unchanged since the 1990 census when 9% of all families were living below poverty.

The poverty rate for families headed by females with no husband present was nearly three times as high as the rate for all families (25.3% compared to 9%) and five times as high as the rate for married couple families (4.9%).

Nearly half of all female headed families with children under five lived below the poverty level. The poverty rate for these families was 44.6%. The number of female-headed families with children under five living in the poverty totaled 75,752 in the 2000 census.

Source: National Center for Children in Poverty

Between 2007 and 2009, the number of women who depend solely on food stamps increased by 95%, while men in the same financial situation increased by 177%.

Source: NYT, Sunday, January 3rd, 2010

CHILDREN IN POVERTY

America's children are almost twice as likely to live in poverty as Americans in any other age group. Since it peaked in 1993, the child poverty rate has been reduced by more than one quarter. However, the decline stalled in 2001. With the recent economic downturn, there is a risk the United State will again experience sharp increases in child poverty similar to those that accompanied the recessions of the early 1980's and 1990's. The United States' child poverty rate is substantially higher than that of most major Western industrialized nations.

Nationwide in 2006, 18% of children lived in poverty (approximately 13 million). During 2005 five million children lived in families with incomes less than half of the poverty level. 19% of poor children lacked health insurance

Source: National Center for Children in Poverty, <http://www.nccp.org/topics/childpoverty.html>

Child Poverty is defined as children who live in families with incomes below the federal poverty live. The annual poverty level is \$18,310 for a family of three and \$22,050 for a family of four. In 2007 extreme child poverty is defined as children who live in families with incomes below half the Federal poverty level, or \$9,155 for a family of three and \$11,025 for a family of four.

Source: National Center for Children in Poverty & US Department of Health & Human Services

In 2007, Latino children and black children were most likely to be born into low income families at (61%). There are 8.8 million Black children and 6.5 million Latino children. There are 0.8million Asian children (28%) of the population living in a low income family. The rate for white children was 26%. They make up the largest number of children living in low income with 11.1 Million. 57% of the children of immigrants are likely to be born into poverty (7.0 million) as opposed to 36% native-born children (20.4).

Source: National Center for Children in Poverty

Children whose parents lack a high school diploma are more than twice as likely to live in poverty as children whose parents are high school graduates. These children live in poverty seven and a half times more often than children who parts have more than a high school education.

Source: Key Facts About the Children: A Report on the Status of Florida's Children.

CHILD POVERTY IN FLORIDA

- 40% (1,609,718) of children live in low-income families (National: 41%), defined as income below 200% of the federal poverty level.
- 57% (918,957) of children in low-income families have at least one parent who is employed full-time, year-round.
- 81% (302,767) of children whose parents do not have a high school degree live in low-income families.
- 56% (899,429) of children in low-income families live with a single parent.
- 28% (556,313) of white children live in low-income families.
- 60% (501,501) of black children live in low-income families.
- 50% (500,698) of Hispanic children live in low-income families.
- 44% (570,042) of children, under age 6, live in low-income families.
- 38% (1,039,676) of children, age 6 or older, live in low-income families.
- 54% (478,233) of children of immigrant parents live in low-income families.

Source: *National Center for Children in Poverty-- September 24, 2009*

In the six states with the largest populations of immigrants – Florida, California, Illinois, New Jersey, New York, and Texas – the poverty rate among children of immigrant parents ranges from 13% to 39%. In all six states, children living with immigrant parents are more likely to be poor than children of native-born parents.

Source: *National Center for Children in Poverty, http://www.nccp.org/media/cpt05b_text.pdf*

Every \$1 invested in quality early childhood education saves as much as \$7 by increasing the likelihood that children will be literate, employed and less likely to be school dropouts, dependent on welfare or arrested.

Every year a child spends growing up in poverty will cost an estimated \$11,800 in lost future productivity over his or her working life.

Almost 44% of Florida's students in Public School were eligible for free or reduced price meals in the 1998-1999 school year. That represents 1,025,470 students.

Source: *U.S. Department of Education, National Center for Education Statistics, Common Core of Data, Public Elementary/Secondary School Universe Survey, 1998-1999, Local Education Agency Universe Survey, 1998-1999*

Children in families with incomes below the poverty line were less likely to be read to every day than were children in families with incomes at or above the poverty line. Forty-eight percent of children in families in poverty were read to very day in 2001 compared with 61% of children in families at or above the poverty line.

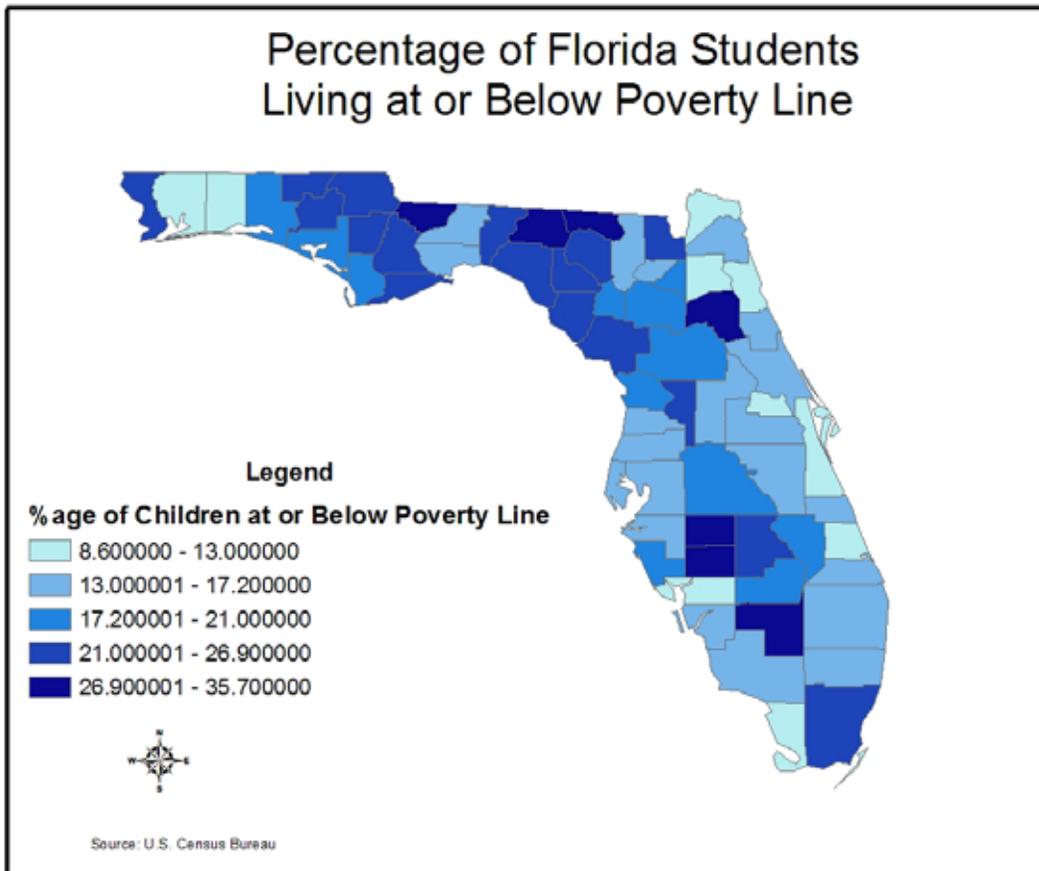
Source: *America's Smallest School: The Family. Educational Testing Service*

Percentage of Floridians that Received Help from the Government in 2008

- 71% of people in Florida received cash welfare
- 38% of the unemployed received government benefits
- 23% received housing benefits
- 62% received food stamps
- 30% uninsured who were covered by government programs
- 56% of children also received aid from government programs

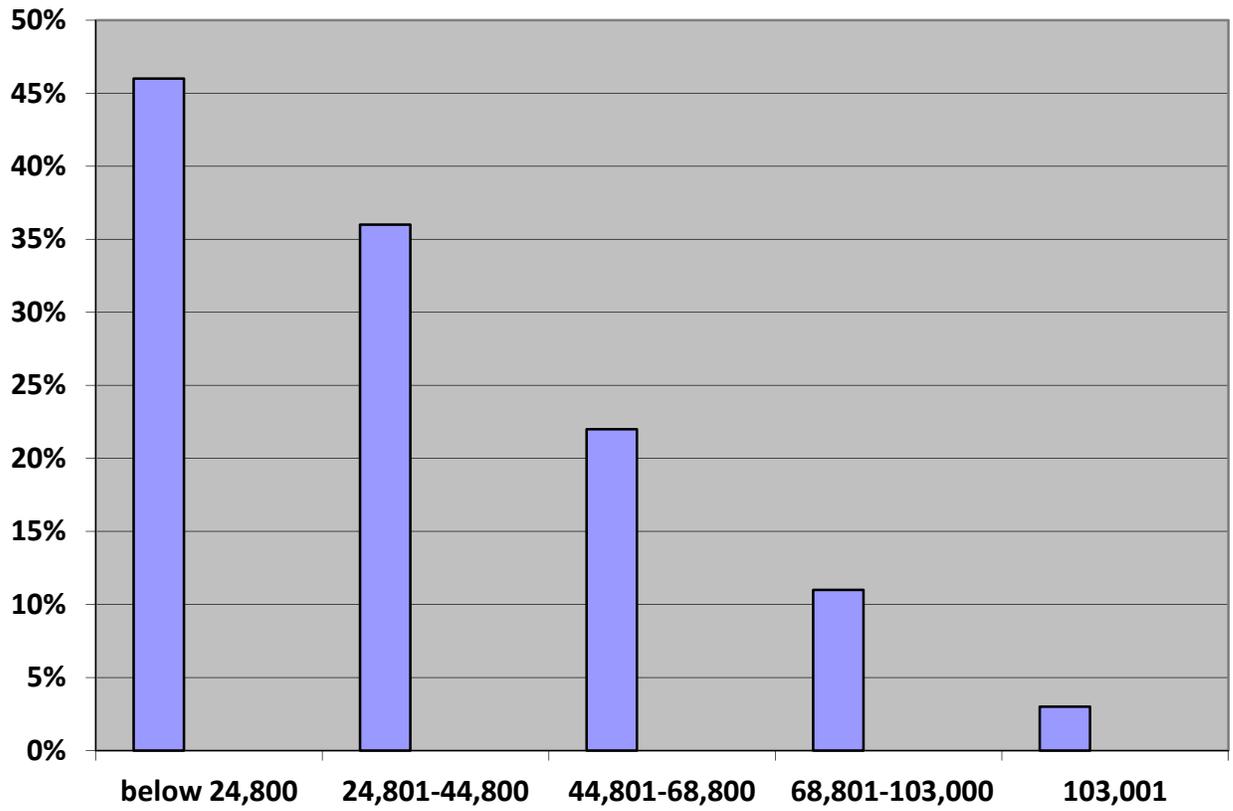
Source: *New York Times, "Variations in Government Aid Across the Nation" May 9, 2009*

Percentage of Florida Students living below Poverty Line



Source: Concentration of Child Poverty in Comparison to Florida Comprehensive Assessment Test (FCAT) Performance --April 8, 2007
<http://sitemaker.umich.edu/670gispolicybrief/files/670gispolicybriefformat.pdf>

Asset Poverty by Income in Florida



Source: 2009-2010 Assets & Opportunity Scorecard