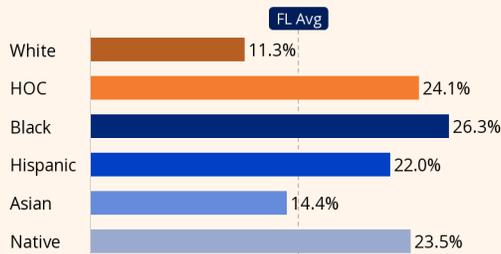


# How Families of Color are Faring in Florida



The *Assets & Opportunity Scorecard* is a comprehensive look at all Americans' financial security today, and their opportunities to create a more prosperous future. Overwhelmingly, people of color struggle to achieve financial stability, and all too often are unable to access the drivers of economic mobility. The *Scorecard* assesses the 50 states and the District of Columbia on 61 outcome measures, including 18 disaggregated by race and ethnicity.



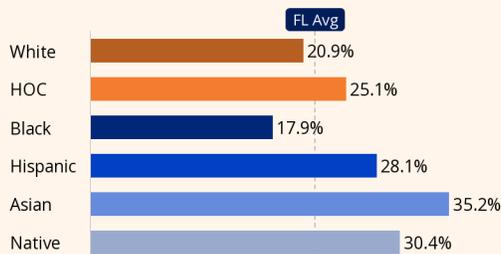
## FINANCIAL ASSETS & INCOME

### Income Poverty Rate

Percentage of households with income below the federal poverty threshold, 2014.

Income poverty is a fundamental indicator of financial insecurity and instability. If a household's total income is below the poverty threshold, then they are considered poor.

**24.1% of all Florida households of color live in income poverty**



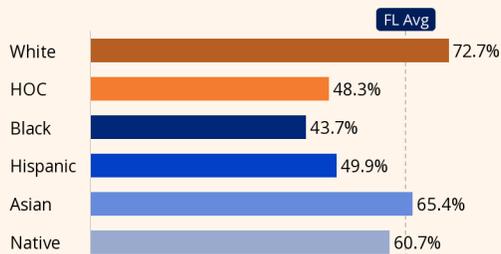
## BUSINESSES & JOBS

### Business Ownership by Race

Ratio of the business ownership rate of white, non-Hispanic workers to workers of color, 2012.

This measure describes the disparity in business ownership between white workers and workers of color. Business ownership is a fundamental engine for wealth creation, and is more prevalent for white workers than it is for workers of color.

**25.1% of the Florida labor force of color owns a business**



## HOUSING & HOMEOWNERSHIP

### Homeownership by Race

Ratio of the homeownership rate of white, non-Hispanic households to households of color, 2014.

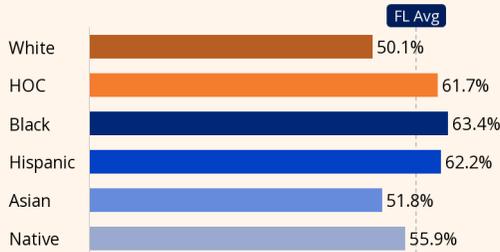
Homeownership is the primary means of building wealth for most Americans, yet households of color have much lower homeownership rates than white households.

**48.3% of all Florida households of color are homeowners**

HOUSING & HOMEOWNERSHIP

**Housing Cost Burden - Renters**

*Percentage of renter-occupied units spending 30% or more of household income on rent and utilities, 2014.*



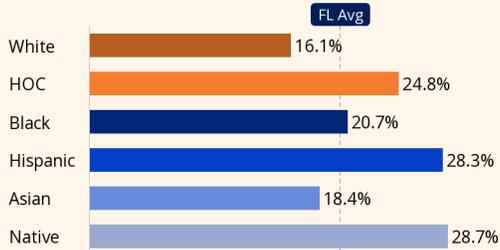
This measure is an indicator of the portion of a household's income that is consumed by costs of renting. Expenses such as rent, utility costs and other fees take away money that could be saved or invested in other assets.

**61.7% of all Florida renters of color are cost-burdened**

HEALTH CARE

**Uninsured by Race**

*Ratio of the uninsured rate of the non-elderly (under 65) white, non-Hispanic population to non-elderly populations of color, 2014.*



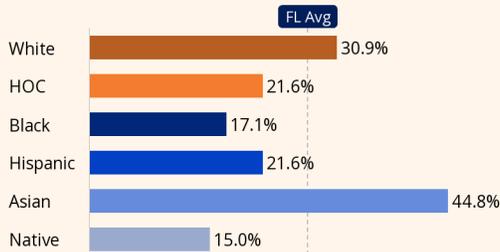
The uninsured are often one serious illness or accident away from financial insecurity, and people of color are far more likely to be at risk due to a lack of health insurance.

**24.8% of all non-elderly people of color in Florida are uninsured**

EDUCATION

**Four-Year Degree by Race**

*Ratio of the percentage of the white, non-Hispanic population to populations of color 25 years old and over with at least a four-year degree, 2014.*



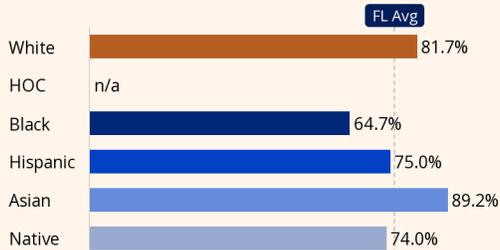
Those with a college degree earn significantly more and accumulate more wealth over time than those with just a high school diploma, but the college attainment gap is increasingly becoming defined by race.

**21.6% of Florida adults of color have at least a four-year college degree**

EDUCATION

**High School Graduation Rate**

*Percentage of students who graduate high school in four years, from the adjusted cohort of the graduating class, 2013-2014 school year.*



As the national economy continues to evolve, educational attainment has become more important than ever. Graduation rates offer insight into how well a state prepares its students to transition to college and move into the workplace.

**76.1% of Florida students of color entering high school in the 2010-11 school year graduated in the class of 2014**