



---

# FLORIDA'S HISPANIC WOMEN – STRIVING BUT NOT ECONOMICALLY THRIVING

---

American Association of University Women (AAUW) Daytona Beach, Jacksonville, and St. Augustine Branches supported this report and infographics through financial support from members and a grant from AAUW-Florida



MAY 10, 2019

*MARY GATTA, PHD WITH JESSICA HORNING, MSSW*



## *Florida's Hispanic Women – Striving But Not Economically Thriving*

*American Association of University Women (AAUW) Daytona Beach, Jacksonville, and St. Augustine Branches supported this report and infographics through financial support from members and a grant from AAUW-Florida*

*Mary Gatta, PhD with Jessica Horning, MSSW*

### **EXECUTIVE SUMMARY**

According to the 2017 American Community Survey, Hispanics represent a quarter of the Florida's population and that proportion is expected to grow. This report investigates the economic security of the growing population of Hispanic women in Florida across the lifespan. To benchmark economic security for workers we use the Basic Economic Security Tables/BEST) and for retirees we use the Elder Economic Security Index/Elder Index). In addition, we include nationally available data from the American Community Survey and discussions with Hispanic women. We share both the economic picture for Hispanic women in the state (and counties) and policy recommendations.

Overall this report found that the picture of economic security for Hispanic women in Florida is complex. While Hispanic women struggle to attain economic security throughout their lives, older Hispanic women are more economically insecure than their younger counterparts. Further, while Hispanic women have made inroads into the Florida labor market, they continue to experience gender gaps in pay and remain segregated in gender- and race-typed occupations. This complex picture demonstrates that Hispanic women are not a homogenous group in the state of Florida and these differences need to be understood in the context of any policy and programmatic recommendations.

### **KEY ECONOMIC SECURITY INDICATORS FOR WORKING AGED HISPANIC WOMEN**

#### **Income/Gender Pay Gap**

- ✓ Hispanic household and individual incomes fall below the state's median income levels, and lag behind Whites. Specifically, the median income for households in Florida in 2017 was \$52,784 and for individuals was \$28,313. While White households and individual median incomes were above the state average (\$62,704 and \$33,369), Hispanic households and individual incomes were below the state average (\$44,279 and \$23,313).
- ✓ While in 2017 all women in Florida faced a gender pay gap relative to White men and same-race men, Hispanic women (like Black women) faced a substantial pay gap relative to White men. White women earned 82% of what White men earned, while Hispanic women earned only 60% of White men's earnings. In comparison to Hispanic men, Hispanic women earned 88% of what Hispanic men earned.

#### **Occupational Distribution**

- ✓ Working Hispanic women and men tend to be segregated into gender and race typical occupations. The leading occupations where Hispanic women were employed in the state in 2017 were maids and housekeeping cleaners (OCC CODE 4230), followed by secretaries and administrative assistants (OCC CODE 5700) and cashiers (OCC CODE 4720). Overall, these occupations are race- and gender-typed and characterized by low wages and little advancement.

- ✓ In 2017, Hispanic men also found themselves concentrated in race- and gender-typed work that is often low wage: drivers/sales workers and truck drivers (OCC CODE 9130); construction laborers (OCC CODE 6260); and miscellaneous managers, including funeral service managers and postmaster and mail superintendents (OCC CODE 0430).

## **Education**

- ✓ Hispanic women have made some progress in their educational attainment. In 2017, while 42% of Hispanic women in Florida had less than a high school degree; 8% held Associate degrees, 14% held Bachelor degrees; and 6% held Graduate degrees.

## **Health Insurance and Supports**

- ✓ In 2017, Hispanics were more likely to be uninsured than were Whites and Blacks. Specifically 17% of Hispanics in Florida were uninsured as compared to 10% of Whites and 12% of Blacks.
- ✓ With regard to Medicaid in 2017, 27% of Hispanics received Medicaid as compared to 13% of Whites and 35% of Blacks.
- ✓ Hispanics in 2017 were also less likely to receive Social Security than White and Blacks, and less likely than Blacks to receive Supplemental Nutritional Aid Program (SNAP).
- ✓ The poverty rates for female-headed Hispanic households in 2017 were significant (28% for female householders and 37% for female householders with children under 18 years old).

## **KEY ECONOMIC SECURITY INDICATORS FOR RETIRED HISPANIC WOMEN**

- ✓ While in 2017 all women in Florida report lower income in retirement than men, Hispanic women fare the worst—with the lowest median value of retirement income (\$9,101) of all race/sex groups.
- ✓ The annual median Social Security income for Hispanic women in 2017 was just \$8,898 as compared to \$17,291 for White men and \$12,134 for White women.
- ✓ Hispanic women reported that Social Security accounted for 76% of their income in retirement, while White men and White women rely on that income source at a lower percentage (64% and 66%, respectively).

## **ECONOMIC SECURITY FOR WORKING AGED HISPANIC FLORIDIANS, 2017**

Using the Basic Economic Security Tables (BEST) as a benchmark, we found working-aged Hispanics experience significant levels of economic insecurity, and Hispanic women are particularly at risk.

- ✓ Over half (52%) of all Hispanic working age adults were economically insecure in Florida. This number is far greater than White adults (31%) and just slightly better than Black adults (58%).
- ✓ Overall, women in Florida were more likely than were men to live in households that are economically insecure. Among Hispanics 54% of women had incomes below economic security for their family type as compared to 50% of men. In contrast a third of White women were economically insecure and as were slightly below two-thirds (63%) of Black women.
- ✓ While 57% of all children in Florida lived in households that are economically insecure, a striking 67% of Hispanic and 80% of Black children lived in economically insecure households.

- ✓ Single mothers tend to fare significantly worse than other groups across racial categories. A stunning 81% of all single mother-headed households were economically insecure in the state. Across race, 85% of Hispanic, 71% of White, and 90% of Black single mother headed households were economically insecure. In contrast 40% of married households with children were economically insecure, with the greatest share being Hispanic and Black families.
- ✓ Full-time work in Florida does not necessarily equate to economic security. Close to 30% of all full-time workers in Florida were economically insecure, despite employment. And race is critical here—while 21% of White full-time workers were economically insecure, 41% of Hispanic and 46% of Black full-time workers lacked economic security even though they worked full-time.

### **ECONOMIC SECURITY FOR RETIRED HISPANIC FLORIDIANS, 2017**

Using the Elder Index as a benchmark, we found both gender- and race-based differences in economic security rates for retired Floridians, with Hispanics faring the worst relative to other groups.

- ✓ While 39% of retired Floridians were economically insecure in 2017, a staggering 74% of Hispanic households and 66% of Black households were economically insecure.
- ✓ An astonishing 81% of Hispanic single older women were economically insecure as compared to 45% of White women and 71% of Black women. And regarding economic security within racial categories, single women consistently fared worse than single men.
- ✓ Living in a coupled household does not guarantee economic security. 62% of Hispanic coupled households in Florida were economically insecure in 2017, as compared to 20% of White coupled households and 52% of Black coupled households.
- ✓ As seniors experience health difficulties, their economic security rates worsen. Almost half of all retirees who had self-care difficulty (48%) or difficulty living independently (46%) were economically insecure. And in all cases women who fell into ill health fared worse than men. Hispanics fared the worst relative to Whites and Blacks with 80% of Hispanics who have health issues living in economic insecurity.

### **OVERVIEW OF POLICY RECOMMENDATIONS**

1. Address gender and race inequities in the Florida labor market including the gender/race pay gap and occupational segregation.
2. Raise the minimum wage and subminimum tipped wage in Florida.
3. Address childcare barriers that impact mothers' labor market participation.
4. Provide paid leave to all Florida workers.
5. Provide financial planning for Florida girls and women.
6. Increase savings opportunities for Florida workers.
7. Increase supports/public assistance for Florida seniors and other vulnerable groups.
8. Address healthcare inequities in Florida.