
Working Black Women in Florida and Economic Insecurity: A Story of Gender and Racial Inequality

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EXECUTIVE SUMMARY

This report investigates the economic insecurity of working Black women in Florida. We found that the picture of economic insecurity for Black women in Florida is complex. Despite an apparently high level of employment, Black working women face the highest levels of economic insecurity in the state because they continue to experience the intersection of gender gaps in pay and overly segregated gender- and race-typed occupations. To benchmark economic status for workers we use the Basic Economic Security Tables/BEST™. We include nationally available data from the American Community Survey, along with state and policy recommendations.

KEY ECONOMIC SECURITY INDICATORS FOR WORKING-AGED BLACK WOMEN

Income/Gender Pay Gap

- ✓ Black household and individual incomes fall below the state's median income levels, and lag behind Whites. Specifically, the median income for all 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), Black households and individual incomes were below the state average (\$35,392 and \$23,257).
- ✓ While in 2017 all women in Florida faced a gender pay gap relative to White men and same-race men, Black women (like Hispanic women) faced a substantial pay gap relative to White men. White women earned 82% of what White men earned, while Black women earned only 60% of White men's earnings. In comparison to Black men, Black women earned 89% of what Black men earned.

Education

- ✓ Black women have made some progress in their educational attainment. In 2017, while 42% of Black women in Florida had less than a high school degree, 8% held Associate degrees, 9% held Bachelor degrees, and 6% held Graduate degrees.

Health Insurance and Supports

- ✓ In 2017, 12% of Blacks in Florida were uninsured as compared to 10% of Whites and 17% of Hispanics.
- ✓ With regard to Medicaid in 2017, a larger percentage of Black Floridians were on Medicaid as compared to other groups. Specifically, 35% of Blacks received Medicaid as compared to 13% of Whites and 27% of Hispanics.
- ✓ Black workers were more likely to receive Supplemental Nutritional Aid Program (SNAP) than other groups. Specifically, 32% of Black workers received SNAP as compared to 9% of Whites and 24% of Hispanics.

- ✓ The poverty rates for female-headed Black households in 2017 were significant (24% for female householders and 34% for female householders with children under 18 years old).

ECONOMIC STATUS OF WORKING AGED BLACK FLORIDIANS, 2017

The Basic Economic Security Tables™ Index (BEST) is a measure to give families, advocates and policy makers a clear understanding of the incomes families require to afford basic expenses. Economic security is the ability to afford housing, utilities, food, transportation, childcare, health care, emergency and retirement savings, and necessary household expenses. Individuals who lack the income needed to meet these basic needs are forced to choose among them. Using the BEST as a benchmark, we found working-aged Black workers experience significant levels of economic insecurity, and Black women are particularly at risk

- ✓ Across all groups, 44% of working adults in Florida are economically insecure—that means that despite employment, they do not earn enough to be able to cover their basic expenses in the state.
- ✓ Women are more economically insecure than are men. Forty-seven percent of Florida working women are economically insecure, as compared to 42% of men.
- ✓ Not all working Floridians are equally likely to be economically insecure. Black women experience the *highest* levels of economic insecurity in Florida, relative to other race/sex groups. In the state, 61% of all Black workers are economically insecure. And among Black workers in Florida, 66% of all Black women and half of Black full-time working women do not earn enough to reach economic security for their family type. These percentages are much greater than those of White women (39% of all White women workers and 22% of White full-time women are economically insecure), and also higher than Hispanic women (57% of Hispanic working women and 40% of Hispanic full-time women workers are economically insecure).
- ✓ Single mothers across race are the most economically insecure, despite employment. Eighty-one percent of all single mothers in the state are economically insecure. However, Black single mother headed households are particularly economically insecure—as 90% of those women fall below economic insecurity even though they are employed.
- ✓ 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.

OCCUPATIONAL SEGREGATION AND ECONOMIC INSECURITY

- ✓ Racial and gender occupational segregation helps to explain how Black women, despite working, have greater levels of economic insecurity than do other groups.
- ✓ Out of the 473 occupations that the US Census Bureau collects detailed information on in the state, half of all men are clustered in just 35 occupations and half of all women are in just 23 occupations.

- ✓ Black women and men are concentrated in the smallest number of occupations in the state compared with other gender/ethnic groups. This can be illustrated by listing the occupations of each gender/ethnic group in order of their frequency, and counting the number of occupations that account for 50% of all workers. Half of all working Black women in the state are concentrated in just 18 occupations (out of 473), and half of all working Black men are concentrated in 25 occupations. This is a smaller number of occupations than either those for White women (24 occupations) and men (37 occupations), along with Hispanic women (21 occupations) and men (26 occupations). In Florida the top three occupations where Black women are concentrated are: nursing, psychiatric and home health aides; customer service representatives; and cashiers. These occupations are often low paying with little opportunity for employment-based benefits or retirement savings.
- ✓ Occupational segregation in the labor market in Florida by gender and race is a systemic barrier to economic security for a vast number of workers. Among Black women working in the leading three occupations for them: 75% of those who are nursing, psychiatric and home health aides are economically insecure, as are 74% of customer service representatives and almost all (95%) of cashiers.
- ✓ Among full-time Black women workers, those who work as registered nurses fare far better than those in other occupations with only 20% living below economic security. Yet the other two leading occupations for full-time Black women have significant rates of economic insecurity. Overall, 70% of Black women who work full-time as nursing, psychiatric and home health aides and 70% of those who work as customer service representatives are economically insecure in Florida.

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. Invest in leadership programs for girls and women to enter gender and race nontraditional careers.
3. Increase opportunities for professional development and awareness of gender and race bias in education and careers.
4. Raise the minimum wage and subminimum tipped wage in Florida.
5. Address childcare barriers that impact mothers' labor market participation.
6. Provide paid leave and paid sick days to all Florida workers.
7. Address and remedy sex, gender and race-based harassment in occupations.
8. Provide financial planning for Florida girls and women.

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Report Background

The American Association of University Women (AAUW) Florida advocates for all women to achieve economic security. In 2018, AAUW Florida, along with the St. Augustine and Jacksonville Branches, released research on elder economic security in Florida focusing on workers who were fully retired and did not receive any income from paid work¹. Using the Elder Index as a benchmark, in that report we found that while seniors in Florida overall face economic insecurity, women tend to face greater economic insecurity in retirement than do men. Specifically, close to 40% of Florida retired households do not have enough income to cover their basic needs. Depending on marital status and housing status (own, rent or hold a mortgage), the Elder Index income level for economic security ranges from an annual income of \$18,492 to \$38,088 for a Florida. Nearly 40% of Florida women live in households that are economically insecure, compared with slightly over 30% of men.

Gender differences in individual retirement incomes are significant in Florida as women are significantly poorer than are men in their retirement years. Based solely on their own income, 67% of women in Florida were economically insecure, compared with 49% of men. Including all forms of retirement income (Social Security, retirement savings and/or pensions), Florida men's median annual income in 2016 was \$28,212, while women's median annual income stood at \$16,222. This means that the median income of women in the state was BELOW the Elder Index, regardless of their marital or housing status. Looking just at Social Security income, the disparity was even greater. The median income for Florida men in 2016 was slightly over \$16,200, while women's income was only \$11,587. This is particularly troubling because women in Florida depended on Social Security to cover over two-thirds of their living expenses. When we look at women's personal income (not including income of a partner), a far greater percentage of women were economically insecure. Considering just one's own income, 66.8% of women and 48.7% of men lived below the Elder Index.

In addition, we found race impacted one's chances of living below the Elder Index. A greater percentage of Hispanic, Asian and Black households lived below the Elder Index than did White households. Specifically, 32.8% of White households lived below the Elder Index in Florida, whereas 54.4% of Asian households, 66.2% of Black households, and 75.8% of Hispanic households lived below the Elder Index. The finding that over three-quarters of Hispanic elder households lived below economic security was very concerning. This led to a

¹ Gatta, Mary. 2018. *Women, Economic Insecurity and Aging in the Florida Sunshine*. American Association of University Women, Florida. <https://staugustine-fl.aauw.net/files/2018/04/Final-Florida-Report-Gatta.pdf>

2019 report, *Florida's Hispanic Women – Striving But Not Economically Thriving*², which explored in detail the economic insecurity that Hispanic women face in the state.

During the course of our research on older Hispanic women in Florida, we found that while Hispanic women face significant economic insecurity in retirement, Black women face the highest economic insecurity rates during their *working* years as compared to White and Hispanic women. Among Blacks 63% of women lived in households with incomes below economic security for their family type. In contrast, a third of White women were economically insecure as well as slightly over half (54%) of Hispanic women (see Figure 1). This finding prompted AAUW Florida along with the Flagler, Jacksonville, St. Augustine, Sarasota, Tampa, and Weston Branches, to better understand the experiences of Black women in Florida's labor market in order to inform state programs and policies that can better ensure economic security for this population and, in turn, strengthen the state.

Current Report Overview

In this report we explore the economic insecurity of working Black women in Florida. To benchmark economic status for workers, we use the Basic Economic Security Tables/BEST. In addition, we include nationally available data from the American Community Survey. We share both the economic picture for Black women in the state and policy recommendations. As will be demonstrated throughout the report, the picture of economic security for Black women in Florida is complex. Despite employment, working Black women are the least secure demographic group in the state. They continue to experience significant gender gaps in pay and remain segregated in gender- and race-typed occupations.

Key Economic Security Indicators for Working-Aged Black Women³

To begin, it is important to paint a picture of key economic security indicators for Black working-age women in Florida.

Income

Income is a central driver to move workers to economic security. Without enough income, one cannot move toward economic security. As illustrated in Table 1, Black household and individual incomes fall below the state's median income levels, and lag behind Whites. The pervasiveness of gender- and race-based pay gaps is easily identified by looking at Table 2. While all women in Florida face a gender pay gap relative to White men and same-race men, Black women (like Hispanic women) face a substantial pay gap relative to White men. In 2017 White women earned 82% of what White men earned, while Hispanic women earned only 60.4%

² Gatta, Mary and Jessica Horing. 2019. *Florida's Hispanic Women – Striving But Not Economically Thriving*. American Association of University Women, Florida. <https://aauw-fl.aauw.net/files/2019/05/Gatta-WISH-5-1-19-Executive-Summary.pdf>

³ In order to maintain consistency with the economic security rates, all demographic statistics are calculated within the context of the BEST and Elder Index. In addition, Hispanic throughout this report includes all 23 of the Hispanic ancestries listed in the HISP variable in the American Community Survey (ACS). The ACS doesn't collect any information that could identify anyone as undocumented nor do they ask any questions about it. They are implicitly included in the survey if they live in the households that are selected to participate.

of White men’s earnings, and Black women earned the least—60.0%. The loss of income simply because of one’s gender and race is a significant barrier to economic security. This is a factor in Black women’s higher levels of economic insecurity in the state. Gender pay disparity equates to less money to cover life expenses such as housing or healthcare, and less money to include in any savings or retirement programs.

There are many reasons for the existence of the gender- and race- based pay gap, including labor market discrimination, occupational segregation, the devaluing of women’s work (stereotypes and myths that women’s work is less important to family income), the motherhood penalty (when women have children they often see their wages fall compared to men) and wage secrecy (too often women do not know what other colleagues are earning, and, therefore, are unaware if they are being paid fairly).

Table 1—Income by Race, Florida, 2017

	Overall	Black	White	Hispanic
Median Household Income	\$52,784	\$35,392	\$62,704	\$44,279
Median Individual Earnings	\$28,313	\$23,257	\$33,369	\$23,257

Source: American Community Survey 2017

TABLE 2—Income by Race and Sex, Florida, 2017

Median Earnings (Year-Round /Full-time)	Black	White	Hispanic
Men	\$34,719	\$51,136	\$35,123
Women	\$30,907	\$41,747	\$30,889
Gender Pay Gap (relative to white men)	60%	82%	60%
Gender Pay Gap (within race)	89%	82%	88%

Source: American Community Survey 2017

Education

Access to higher paying occupations is correlated with educational attainment. As is demonstrated in Table 3, while Black women are making progress in education, they still lag behind other groups, although that gap is closing. A greater percentage of Black women earned Associate and Graduate degrees than Black men in 2017. This is consistent with national trend data that have demonstrated that women graduate at higher rates than men.

Table 3- Education by Race and Sex, Florida, 2017

Education Level	OVERALL		BLACK		WHITE		HISPANIC	
	Men	Women	Men	Women	Men	Women	Men	Women
Less than High School	37%	34%	45%	42%	30%	27%	46%	42%
High School or GED	18%	16%	22%	20%	19%	16%	18%	16%
Some College, No Degree	14%	15%	14%	15%	16%	16%	12%	13%
Associate degree	7%	9%	7%	8%	8%	10%	6%	8%
Bachelor Degree	15%	17%	9%	9%	18%	20%	11%	14%
Graduate Degree and above	9%	9%	4%	6%	10%	11%	6%	6%

Source: American Community Survey 2017

Table 4 highlights some additional economic security indicators for Blacks in Florida. In 2017, Blacks were more likely to be uninsured than were Whites, but less likely than Hispanics. With regard to Medicaid, 35% of Blacks received Medicaid as compared to 13% of Whites and 27% of Hispanics. Blacks were also more likely to receive Social Security Insurance than White and Hispanics, and more likely to receive Food Stamps. In addition, the poverty rates for female-headed Black households in 2017 were higher than any other racial/ethnic group.

Table 4—Some Additional Economic Security Indicators, Florida 2017

	Overall	Black	White	Hispanic
Uninsured	12%	12%	10%	17%
Receive Medicaid	20%	35%	13%	27%
Receive Social Security Income	2%	4%	2%	1%
Receive Food Stamps	17%	32%	9%	24%
Poverty Rate Female Householder*	24%	29%	18%	28%
Poverty Rate, Female Householder w/ children under 18 years old*	34%	39%	29%	37%

*Does not refer to BEST population

Source: American Community Survey 2017

What is Economic Security in Florida?

How much income do Floridians need to meet the real costs of living? To answer this question, we need an accurate definition and measure of both working-aged and elders' economic security. The Basic Economic Security Tables™ Index (BEST) is a measure to give families, advocates and policy makers a clear understanding of the incomes families require to afford basic expenses. Economic security is the ability to afford housing, utilities, food, transportation, childcare, health care, emergency and retirement savings, and necessary household expenses. Individuals who lack the income needed to meet these basic needs are forced to choose among them. We use the BEST instead of the Federal Poverty Line because the BEST levels are tailored to state and local communities, include both meeting basic daily needs and savings (which is critical to economic security), and take into account household composition. As such the BEST is calculated for over 400 different family types consisting of one or two workers and up to six children. Further the BEST reflects costs by age of children (which is particularly important in relation to child care, food and health care costs) and includes the benefits of tax credits, such as the Earned Income Tax Credit, the Child Tax Credit, and the child and dependent care tax credit. In contrast, the Federal Poverty Line is based on a formula developed in 1964 based on the assumption that the average family spends one-third of its budget on food. The poverty threshold, then, could be set by multiplying the cost of the most basic food plan by three. The Federal Poverty Line does not take into account geographic differences in costs or a variety of family composition. The poverty measure “has become increasingly useless as a tool to target and evaluate public policy, especially at the state and local level.”⁴

Table 5 summarizes the BEST income levels for selected family types in Florida. Each family type assumes working-age adults (age 18 to 64 years old). To attain basic economic security, a single worker in Florida would need to earn \$33,780 annually. Not surprisingly, the presence of children in the household increases the needed income for economic security. A single parent with an infant would need to earn \$50,964 a year. And for families with two earners, the household would need \$46,056 a year in income if they do not have children; and \$71,184 if they have a preschool age and school-aged child.

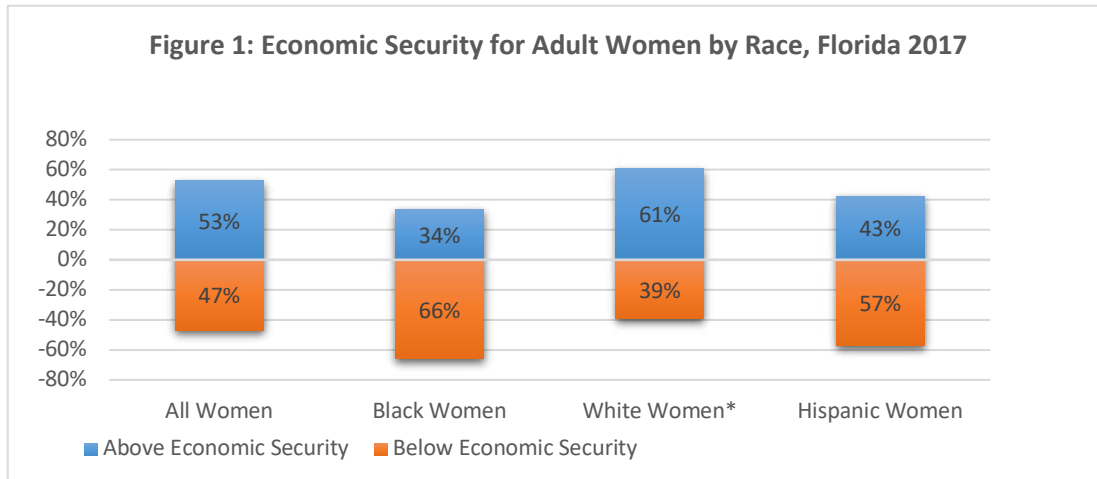
⁴ O'Brien, Rourke and David Pedulla. 2010. “Beyond the Poverty Line.” *Stanford Social Innovation Review*. https://ssir.org/articles/entry/beyond_the_poverty_line

Table 5- Basic Economic Security Tables, (BEST) 2017

BEST for Workers without Employment Based Benefits, 2017					
Florida, Selected Family Types					
Monthly Expenses	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	2 Workers	2 Workers, 1 Preschooler, 1 Schoolchild
Housing	\$767	\$886	\$886	\$767	\$886
Food	\$267	\$381	\$581	\$489	\$776
Transportation	\$497	\$539	\$539	\$982	\$1,025
Child Care	\$0	\$649	\$918	\$0	\$918
Personal & Household Items	\$381	\$468	\$541	\$463	\$613
Health Care	\$286	\$464	\$549	\$437	\$678
Emergency Savings	\$122	\$222	\$277	\$157	\$266
Retirement Savings	\$106	\$106	\$106	\$85	\$85
Taxes	\$389	\$624	\$815	\$458	\$863
Tax Credits	\$0	-\$92	-\$177	\$0	-\$178
Monthly Total (per Worker)	\$2,815	\$4,297	\$5,035	\$1,919	\$2,966
Annual Total	\$33,780	\$50,964	\$60,420	\$46,056	\$71,184
Hourly Wage (per Worker)	\$15.99	\$24.13	\$28.61	\$10.90	\$16.85
Additional Asset Building Savings					
Children's Higher Education	\$0	\$61	\$123	\$0	\$123
Homeownership	\$113	\$148	\$148	\$113	\$148
Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.					

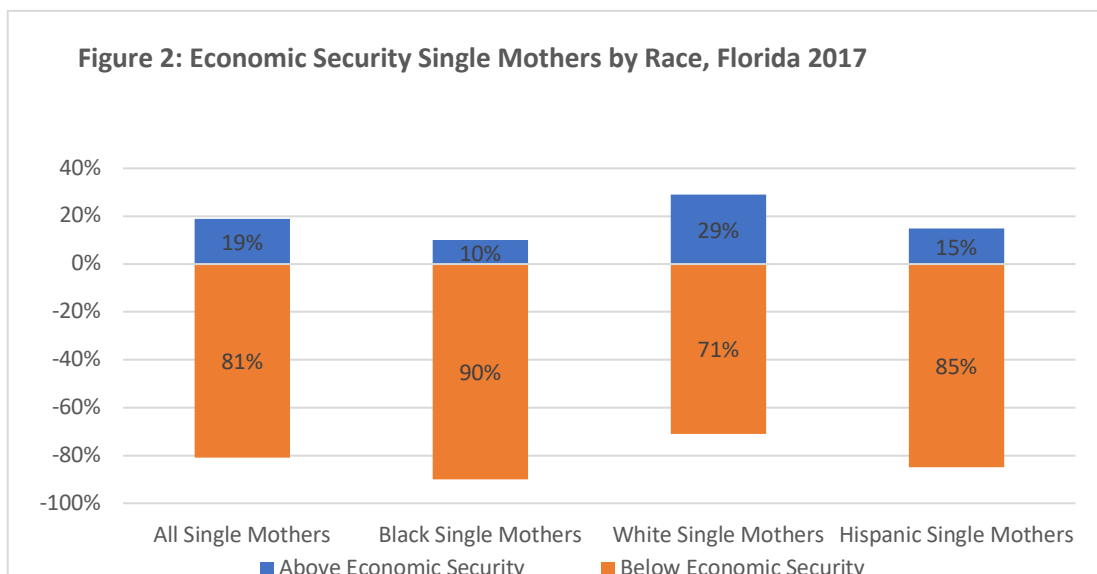
Source, Institute for Women’s Policy Research, <http://www.basiceconomicsecurity.org/>

Table 6 documents the race/sex distribution of workers in Florida relative to economic insecurity in 2017. Across all groups, 44% of working adults are economically insecure—that means that despite employment, they do not earn enough to be able to cover their basic expenses in the state. Women are more economically insecure than are men. Forty-seven percent of Florida working women are economically insecure, as compared to 42% of men. And even full-time work does not guarantee economic security in Florida: 30% of full-time working women and 28% of full-time working men live below economic security for their family type.



* There is no statistically significant difference between White women and all White adults
 Source: American Community Survey 2017

However, not all working Floridians are equally likely to be economically insecure. Using the benchmark of the BEST highlights that working Black women experience the highest levels of economic insecurity in Florida, relative to other race/sex groups (Figure 1). In Florida, 61% of all Black workers are economically insecure. Among them, 66% of all Black women and half of Black full-time working women do not earn enough to reach economic security. These percentages are much greater than those of White women (39% of all White women workers and 22% of White full-time women workers), and also higher than Hispanic women (57% of Hispanic working women and 40% of Hispanic full-time women workers). Moreover, single mothers across race are the most economically insecure, despite employment. Eighty-one percent of all single mothers in the state are economically insecure. However, Black single mother headed households are particularly economically insecure—as 90% of those women fall below economic security even though they are employed (Figure 2).



Source: American Community Survey 2017

It is also important to note that across all racial groups, women are more economically insecure than are comparable men. Specifically, among Whites, 39% of working women live below economic security for their family type as compared to 35% of working men; among Blacks 66% of working women live below economic security for their family type as compared to 56% of working men; among Hispanics, 57% of working women live below economic security for their family type as compared to 52% of working men. In part, this is not surprising as all women in Florida experience a gender pay gap relative to comparable men. This pay gap is a systemic form of discrimination that impacts women’s economic security. As women earn less in each paycheck, this translates to not only less income to cover basic expenses but also less savings and opportunities for asset building toward economic security. Closing the pay gap is central to improving the economic security of Florida women.

Table 6- Economic Security by Race for Florida Workers, 2017 (BEST Workers)

Race/Sex	Above Economic Security	Below Economic Security	Population
All Adults, Person Earnings	56%	44%	5,864,402
All Adult Women, Person Earnings	53%	47%	3,001,972
All Adult Men, Person Earnings	58%	42%	2,862,430
All Adult Full-Time Women, Person Earnings	70%	30%	1,528,970
All Adult Full-Time Men, Person Earnings	72%	28%	2,028,491
All Adult Female Headed Household (With Children)	19%	81%	310,950
All Black Adults, Person Earnings	39%	61%	760,689
All Black Women, Person Earnings	34%	66%	404,652
All Black Men, Person Earnings	44%	56%	356,037
All Black Full-Time Women, Person Earnings	50%	50%	224,892
All Black Full-Time Men, Person Earnings	58%	42%	238,613
All Black Female Headed Household (with children)	10%	90%	96,740
All White Adults, Person Earnings	63%	37%	3,454,500
All White Women, Person Earnings*	61%	39%	1,744,021
All White Men, Person Earnings	65%	35%	1,710,479
All White Full-Time Women, Person Earnings	78%	22%	884,396
All White Full-Time Men, Person Earnings	79%	21%	1,211,427
All White Female Headed Household (with children)	29%	71%	117,929

Race/Sex	Above Economic Security	Below Economic Security	Population
All Hispanic Women, Person Earnings	43%	57%	685,120
All Hispanic Men, Person Earnings	48%	52%	655,562
All Hispanic Full-Time Women, Person Earnings	60%	40%	334,989
All Hispanic Full-Time Men, Person Earnings	57%	43%	480,145
All Hispanic Female Headed Household (with children)	15%	85%	86,088

*White women's estimate is not statistically significant from all white adults estimate.

Source: American Community Survey 2017

Occupational Sex Segregation

As noted earlier, one reason black women are working yet remain economically insecure is because they face a gender/race pay gap in the state. Yet the pay gap is only part of the story in regard to women's wages. The pay gap is inextricably tied to occupational segregation by race and sex. Too often women, and especially women of color, are concentrated in low wage jobs that do not offer employment benefits, career ladders, or routes to economic security. Our analysis of American Community Survey data finds that in 2017 in Florida, gender- and race-based occupational segregation was a hallmark of the state's labor market inequities. Racial and sex occupational segregation helps to explain how Black women, despite working (and working full-time), have greater levels of economic insecurity than other groups. Tables 7a, 7b and 7c share the leading occupations for workers in Florida who fit the parameters of the BEST index by race, sex and full-time status, along with the percent of workers in each grouping who live above and below economic security for their family type.

In Florida the top three occupations in which Black women (Table 7a) are concentrated are nursing, psychiatric and home health aides; customer service representatives; and cashiers. These occupations are often low paying with little opportunity for employment-based benefits or retirement savings. It is then not surprising that among Black women: 75% of those who are nursing, psychiatric and home health aides are economically insecure, as are 74% of customer service representatives, and almost all (95%) of cashiers. And when we examine just full-time Black women workers, we find that those who work as registered nurses fare far better with only 20% living below economic security. Yet the other two leading occupations for full-time Black women have significant rates of economic insecurity. Overall, 70% of Black women who work full-time as nursing, psychiatric and home health aides and 70% of those who work as customer service representatives are economically insecure in Florida. This clearly indicates that even full-time work in Florida does not equate to an economically secure life.

Table 7a: Leading Three Occupations Black Workers by Gender and Economic Security in Florida (BEST Households)

All Black Men (N=356,037)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Drivers/Sales Workers and Truck Drivers	42%*	58%	23,237
Cooks	16%	84%	10,938
Laborers and Freight Stock and Material Movers, Hand	33%*	67%	9,552

*Not statistically significant

Source: American Community Survey, 2017

Full-time Black Men (N=238,613)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Drivers/Sales Workers and Truck Drivers	46%	54%	17,681
Cooks	20%	80%	6,876
Laborers and Freight Stock and Material Movers, Hand	44%*	56%	6,564

*Not statistically significant

Source: American Community Survey, 2017

All Black Women (N=404,652)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Nursing, Psychiatric and Home Health Aides	25%	75%	27,283
Customer Service Representatives	26%	74%	19,212
Cashiers	5%	95%	14,567

Source: American Community Survey, 2017

Full-time Black Women (N=224,892)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Nursing, Psychiatric and Home Health Aides	30%	70%	17,747
Customer Service Representatives	30%	70%	12,670
Registered Nurses	80%	20%	12,036

Source: American Community Survey, 2017

The segregation of black women in racial and sex typed occupations is perhaps even more evident when one compares their experiences to those of White men and women in the state (Table 7b). White men and women are also concentrated in similarly race and sex typed occupations. However, these occupations tend to be higher paying than the occupations that Black women are concentrated in and as a result, a smaller percentage of White men and women are economically insecure in the leading occupations of their race/sex group than are Black women. For instance, among White men all but one occupation (truck drivers) are at the supervisor, managerial or executive levels. And for White women, all three of the leading occupations (registered nurses, teachers and secretaries) have relatively high levels of economic security for those workers.

Table 7b: Leading Three Occupations White Workers by Gender and Economic Security in Florida (BEST Households)

All White Men (N=1,710,479)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Miscellaneous Managers, Including Funeral Service Manager	80%	20%	82,284
First line Supervisors of Retail Sales Workers	67%	33%	48,111
Drivers/Sales Workers and Truck Drivers	56%	44%	41,683

Source: American Community Survey, 2017

Full-time White Men (N=1,211,427)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Miscellaneous Managers, Including Funeral Service Manager	88%	12%	69,612
First line Supervisors of Retail Sales Workers	76%*	24%	37,376
CEO	94%	6%	33,798

*Not statistically significant

Source: American Community Survey, 2017

All White Women (N=1,744,021)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Elementary and Middle School Teachers	79%	21%	86,455
Registered Nurses	86%	14%	77,789
Secretaries and Administrative Assistants	63%*	37%	64,331

*Not statistically significant

Source: American Community Survey, 2017

Full-time White Women (N=884,396)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Registered Nurses	92%	8%	54,113
Elementary and Middle School Teachers	89%	11%	50,336
Secretaries and Administrative Assistants	73%*	27%	40,726

*Not statistically significant

Source: American Community Survey, 2017

And further comparison finds that for Hispanic women, while they fare slightly better than Black women during their working years, they too remain concentrated in race/gender typical occupations that offer low prospects for economic security (Table 7c). These findings indicate how race and gender play a significant role in prospects for economic security in the

state. In many ways, employment does not equally translate to economic security for all groups of women and men in the state.

Table 7c: Leading Three Occupations Hispanic Workers by Gender and Economic Security in Florida (BEST Households)

All Hispanic Men (N=655,562)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Drivers/Sales Workers and Truck Drivers	42%*	58%	33,647
Construction Laborers	16%	84%	29,443
Miscellaneous Managers, Including Funeral Service Manager	80%	20%	18,963

*Not statistically significant

Source: American Community Survey, 2017

Full-time Hispanic Men (N=480,145)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Drivers/Sales Workers and Truck Drivers	46%	54%	28,102
Construction Laborers	21%	79%	20,035
Miscellaneous Managers, Including Funeral Service Manager	84%	16%	15,996

Source: American Community Survey, 2017

All Hispanic Women (N=685,120)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Maids and Housekeeping Cleaners	11%	89%	36,580
Secretaries and Administrative Assistants	60%	40%	22,830
Cashiers	20%	80%	14,990

Source: American Community Survey, 2017

Full-time Hispanic Women (N=334,989)			
Occupation	Percent Above Economic Security	Percent Below Economic Security	Population
Maids and Housekeeping Cleaners	16%	84%	16,584
Secretaries and Administrative Assistants	73%	27%	15,901
Elementary and Middle School Teachers	69%*	31%	12,349

*Not statistically significant

Source: American Community Survey, 2017

Gender and Race Segregation in Florida

In order to determine economic security rates, the previous section of this report focused on workers who lived in households that fit with the parameters of the BEST index. What is apparent from that data is that the Florida labor market is highly gender and race segregated. And while men and women are typically located in gender-typed occupations, when we also take race and ethnicity into account, the segregation becomes even more pronounced.

The degree of segregation is further evident when one looks at the entire Florida labor market. Table 8 demonstrates that out of the 473 occupation that the US Census Bureau collects detailed information about, half of all men are clustered in just 35 occupations and half of all women are in just 23 occupations in Florida. And when we look at race, Black women and men are concentrated in the fewest number of occupations in the state. Half of all working Black women in the state are concentrated in just 18 occupations (out of 473). This is a smaller number of occupations than either Whites or Hispanics. This means that segregation in the labor market in Florida by gender and race is a systemic barrier to economic security for a vast number of workers, particularly women of color. White workers (both male and female) are in a greater number of occupations than are Black or Hispanic workers. Yet it is necessary to note that even among Whites, the total number of occupations where they are overwhelmingly employed is small. Among White men, half of workers are in just 7.4% of all occupations and among White women half of those workers are in just 5% of the occupations in Florida. And the comparable percentages for workers of color in the state are even smaller.

Even when we widen the net to include 75% of the Florida labor force, gender and race segregation continues to persist. Seventy-five percent of all Florida men are located in only 95 out of 473 occupations, and 75% of all women are in just 66 occupations. Again, race plays a significant factor in segregation—for Black workers, 75% of the female labor force in the state are in just 51 occupations, and 75% of Black men are in 82 occupations. This means that despite progress in education and other labor market characteristics, the state’s labor force is quite segregated.

Table 8-- Sex and Race Segregation in Florida 2017

of 473 occupations...	
All Races, Half of all...	Number of Occupations
Men are clustered into	35
Women are clustered into	23
All Races, 75% of all...	Number of Occupations
Men are clustered into	95
Women are clustered into	66
All Races, there are no....	Number of Occupations
Men in	4
Women in	39
White, Half of all...	Number of Occupations
Men are clustered into	37
Women are clustered into	24
White, 75% of all...	Number of Occupations
Men are clustered into	98
Women are clustered into	66
White, there are no...	Number of Occupations
Men in	9
Women in	51
Black, Half of all...	Number of Occupations
Men are clustered into	25
Women are clustered into	18
Black, 75% of all...	Number of Occupations
Men are clustered into	82
Women are clustered into	51
Black, there are no...	Number of Occupations
Men in	105
Women in	169

Hispanic, Half of all...	Number of Occupations
Men are clustered into	26
Women are clustered into	21
Hispanic, 75% of all...	Number of Occupations
Men are clustered into	79
Women are clustered into	59
Hispanic, there are no...	Number of Occupations
Men in	58
Women in	113

Source: American Community Survey, 2017

Not surprising then, segregation contributes to economic insecurity, particularly for Black and Hispanic workers. The Appendix to this report includes tables with the distribution of the leading occupations for half of the Florida labor force by gender and race. This mirrors the data trends evidenced when we examined the leading occupations for workers who fit the BEST demographics. Both men and women are concentrated in gender and race typed occupations. Women tend to be concentrated in traditionally female occupations that provide support services (such as secretaries and administrative assistants) or caring labor (such as health aides and childcare workers). And women of color tend to be concentrated in the lowest wage occupations that often offer little opportunity for career advancement. White women, although still segregated in traditionally female work, are located in occupations that offer greater opportunities for economic security (as compared to women of color). In contrast, Black women tend to be concentrated in some of the most economically precarious work. And White men have significant representation in professional, managerial and supervisory occupations that are more likely to offer economic security wages.

Where Do We Go From Here?

In order to address economic insecurity of Black women in the state, Florida employers and policymakers need to address the gender pay gap and occupational segregation. Occupational segregation is a systemic aspect of the state's labor market and part of a larger structure of inequality women and women of color face in the workplace. Yet, other forms of systemic inequity, such as the gender pay gap, sexual harassment, lack of mentoring, and the leadership gap, cannot be separated from occupational sex and race segregation. As civil rights attorney and legal scholar Kimberle Crenshaw has explained, Black women are "multiply-burdened" and their oppression "cannot be understood as resulting from discrete sources of discrimination." She further notes that since "the intersectional experience is greater than the sum of racism and sexism" separately, we must examine Black women's experiences through a multidimensional analysis, rather than through "the single-axis analysis" of race- or sex-based

discrimination alone⁵. The findings in this report highlight the importance of an intersectional approach to understanding women's labor market experiences in Florida. Black women are not only segregated in gender typical occupations, they also face additional barriers as a result of systemic racism. The double burden of gender and race segregation has led to significant levels of economic insecurity for Black women. The connection between occupational segregation and the pay gap, along with the resultant impact on Black women's economic insecurity, is equally important. According to the Center for Equitable Growth (2017), half of the gender wage gap since 1980 can be attributed to occupational and industrial segregation by gender, making it the single largest factor. And discrimination accounts for another 38 percent.⁶

So why does occupational segregation persist? Occupational segregation does not result simply from women's choices. Instead, segregation is tied to cultural frameworks that subtly and overtly encourage gender and race typed work. Gender stereotypes and women's lack of knowledge about these jobs and their entry paths are significant obstacles to increasing their representation in nontraditional occupations. Women may also lack the preparatory skills to be competitive in the selection process, and selection requirements and procedures still have a disparate and unfair effect on women's acceptance into any preparatory education programs and/or occupations. Worse, women who overcome these barriers and enter these fields often find discriminatory practices such as minimal support, inequitable training, hostile work conditions, and job opportunities limited by employer hiring bias.

While gender and race biases lead to structural and cultural constraints on women's occupational opportunities, these biases also lead to a devaluing of the work performed by women, and particularly women of color. For example, many of the jobs in the "caring labor market" such as health aides, childcare workers, and other jobs that involve caring for others are not well rewarded in our labor market in terms of wages and benefits. And these are precisely the jobs where women and women of color are located in the state. In part, the reason for low wages in caring work is historical, as caring for children and others was traditionally provided by women at a very low or no cost, many times outside the market economy. And the devaluing of this work women performed has persisted. In addition, care workers are taking care of some of the most vulnerable in our society---children, the elderly and disabled. As public supports continue to shrink for this work, the workers performing the work have depressed wages. And in regard to home health aides, Medicaid is the largest payer for those services, and Florida has not increased its reimbursement rates for aides in decades⁷.

Occupational segregation creates other challenges in the labor market. A 2019 AAUW report, *Limiting Our Livelihoods: The Cumulative Impact of Sexual Harassment on Women's*

⁵ Crenshaw, Kimberle. 1989. "Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics." UNIV. OF CHI. LEGAL F. pp. 139, 140

⁶ Center for Equitable Growth. 2017. Fact sheet: Occupational segregation in the United States. <https://equitablegrowth.org/fact-sheet-occupational-segregation-in-the-united-states/>

⁷Totaro, David, April 9, 2019. Health aides' low wages threaten home health care, a necessity for millions <https://www.statnews.com/2019/04/09/home-health-aides-low-wages/>

*Careers*⁸, found that workplaces that have high degrees of gender and/or racial occupational segregation are often correlated with higher levels of sexual harassment. This is particularly problematic for women’s long-term economic security, as male-dominated occupations for women often offer higher pay. Experiencing sexual harassment, then, can deter women in nontraditional fields and potentially push them into lower-paying work. And when women are forced out of a position by harassing behavior, that not only hurts them, but contributes to a lack of diversity in the workplace. This can create a cyclical effect: women leave workplaces or fields rampant with harassment, leading to fewer women and the reinforcement of the homogeneity that creates a fertile ground for harassment in the first place. Not surprisingly, women in nontraditional occupations (those that are historically and predominately male) report higher levels of sexual harassment than women in traditionally female fields. A 2017 PEW Research Center survey found that 62 percent of the women who work in male-dominated industries reported that sexual harassment is a problem in their industry. In contrast, 46 percent of women working in female-dominated industries reported that sexual harassment was a problem in their fields⁹.

While occupational segregation and the gender and race based pay gap are significant factors that explain why Black women, despite employment, have high levels of economic insecurity, they are not the only explanations. The finding that 90% of single Black mothers are economically insecure highlights the challenges faced by working single mothers in the state. This is particularly pronounced as Florida does not have any paid leave or sick day provisions. Therefore, if a single mother has a child that gets sick, she will have to take time out of the labor market to care for that child or have the income to pay for private childcare. This can result not just in lost pay, but even a lost job.

The findings in this report relative to working Black women’s economic insecurity requires a multi-prong approach. First, closing the gender pay gap and addressing barriers that perpetuate occupational segregation is critical. However, not all workers will be able to “switch” jobs for economic security. Therefore, second, policy and programs to improve the jobs where workers are located are equally critical to close the economic security gaps.¹⁰

1. Address gender and race inequities in the labor market including the gender/race pay gap and occupational segregation. Regardless of race, women fare worse than men in regard to economic insecurity. Therefore, labor market inequities—such as pay gaps, occupational segregation and discrimination—must be addressed in order to ensure that all Floridians can achieve economic security. Women lose income as a result of the gender pay gap. This loss of income impacts savings and Social Security payments. Closing the gender pay gap in Florida is a critical step in helping women better secure retirement. Florida has an opportunity

⁸ American Association of University Women. 2019. *Limiting Our Livelihoods: The Cumulative Impact of Sexual Harassment on Women’s Careers*. <https://www.aauw.org/research/limiting-our-livelihoods/>

⁹ Pew Research Center. March 7, 2018. Majority of Women in Male-Dominated Workplaces Say Sexual Harassment is a Problem in Their Industry. https://www.pewresearch.org/fact-tank/2018/03/07/women-in-majority-male-workplaces-report-higher-rates-of-gender-discrimination/ft_18-03-07_genderimbalance_majorityofwomen/.

¹⁰ The policy recommendations were drawn from our analysis of the data and best practices in the field, along with conversations with AAUW leaders and members and Black women workers in Florida.

to address this pay inequity with legislation, especially the “Senator Helen Gordon Davis Fair Pay Protection Act.” The bill provides stronger guidance, protections and enforcement to ensure women and men are paid fairly. For instance, the bill prohibits employer retaliation against employees who discuss wages and requesting salary history from potential employees in the hiring process.

Moreover, workplace discrimination—particularly age, gender and racial discrimination—must be eliminated through enforced policies and greater workplace education. Workers also need effective venues to address inequity (either through legal or workplace channels). This is particularly critical as workers report they need to work longer in order to economically survive. Lost income in the years leading up to retirement reduces the credits used to calculate a worker’s benefits and may force workers to collect benefits early or tap any savings they have—both practices reduce lifetime benefits. In addition, Florida policy should foster the development and funding of state and local programs that introduce young girls to careers that are nontraditional for their gender in order to address occupational sex segregation.

2. Invest in leadership programs for girls and women to enter gender and race nontraditional careers. In part, occupation segregation persists because of barriers to women’s entry into nontraditional occupations. Programs such as AAUW Florida’s Tech Trek and similar programs that introduce young girls to careers in science, technology and engineering can help to increase awareness and access to nontraditional careers. These programs help to improve not only education and information on careers, but also connect girls and women to role models, mentors and networks in careers.

3. Increase opportunities for professional development and awareness of gender and race bias in education and careers. Many of the biases that perpetuate occupational segregation are often implicit and subconscious. The American Association of University Women (AAUW) in their research reports *Why So Few? Women in Science, Technology, Engineering, and Mathematics* (2010) and *Solving the Equation: The Variables for Women’s Success in Computing and Engineering* (2015) found a variety of overt and implicit barriers existed in American classrooms and workplaces that subtly (and not so subtly) impacted female participation in these fields. For instance, stereotyping fields as masculine or feminine dissuades students from taking courses; faculty may unconsciously engage in behaviors in the classroom that may send subtle messages related to gender appropriateness. Providing awareness of implicit bias to educators, employers, and students can help to reduce the impacts of the ways these biases may dissuade girls and women from entering and staying in nontraditional occupations.

4. Raise the minimum wage. Despite full-time work, close to 30% of Florida workers are economically insecure; and for Black full-time workers, 46% are economically insecure. Currently, the minimum wage stands at \$8.56 an hour. This wage is significantly less than a BEST hourly wage (Table 5) that would provide for basic economic security. For instance, a single worker needs to earn \$15.99 an hour to achieve basic economic security, and a single worker with an infant child needs \$24.13. Raising the minimum wage will help to move workers to economic security. In addition, the subminimum tipped wage in Florida is currently \$5.44 an

hour, leaving tipped workers (a significant part of the hospitality tourism economy) even more economically vulnerable as they depend on the tips of customers for their income. As such, eliminating the tipped minimum wage and ensuring one fair wage for all workers will increase economic security for some of the state's most vulnerable workers.

5. *Address childcare barriers that impact mothers' labor market participation.* The case of single mothers in Florida is particularly troubling, as single mothers experience the greatest economic insecurity in the state. One significant barrier single mothers face is childcare. In addition to labor market inequities, the state must fully address childcare (access and affordability) and other barriers facing single mothers.

6. *Provide paid leave and sick days to all workers.* The gender gap in income results in part because women bear the brunt of caring labor in the home. When women take time out to care for a child or family member, they are forgoing income. Florida must follow the lead of several states and ensure paid leave for workers who take time out of the labor market to provide critical care. Paid family leave insurance provides women with access to income while performing critical family caregiving. "The Florida Family Leave Act" would provide paid leave to bond with a minor child upon birth, adoption or foster care placement, along with protection for parents against loss of job and health benefits. In addition to paid leave to care for others, workers in Florida need access to paid sick days for when they get sick.

7. *Address and remedy sex, gender and race-based harassment in occupations.* A barrier to entering and staying in occupations that are atypical by race and gender is harassment that women may face from co-workers, superiors, and other colleagues. To remedy harassment requires concerted effort by workers, employers and policymakers. Women need to understand sexual harassment and to know their legal rights and exercise them when necessary. AAUW's *Know Your Rights Employee Guide* is a helpful resource. Employers must take active steps to create a harassment-free environment that does not punish employees for reporting. In addition, companies should create a well-defined sexual harassment policy that includes examples of prohibited behavior. Employers should incorporate the policy into the employee handbook and regularly train and engage employees and supervisors alike. In addition, employers should conduct regular, anonymous climate surveys to ascertain the existing workplace culture and to identify potential areas for growth for the employer. And Florida lawmakers should follow the lead of several states that are working to pass strong bills designed to stop workplace harassment and close the gender pay gap. For example, in 2018 and 2019, Maryland enacted a law that extends protections from workplace harassment to all employees, regardless of the size of the business in which they work; Virginia made it illegal for employers to require employees to sign a nondisclosure agreement that would cover up the details of a sexual assault; and California passed laws creating robust training requirements.

8. *Provide financial planning for girls and women.* Identify the needs of girls and women with respect to their financial knowledge, confidence, and strategies, with a focus on their ability to make ends meet, save, choose and use financial products, and seek information and advice. Trusted community-based organizations can serve as important points of contact to provide financial education to adult women. In addition, financial literacy courses—including

information on savings, debt and college grants and loans--- must be part of the high school curriculum. There are bills in the State House and Senate to include financial literacy courses in high school classes. In addition the AAUW has developed *Work Smart* and *Start Smart*¹¹, free online courses for workers and college students to learn the tools necessary for successful salary negotiations.

¹¹ Visit <https://salary.aauw.org/> to access *Work Smart* and *Start Smart* training.

Appendix: Detailed Occupations for Half of Each Population Group, Florida, 2017

The tables in the Appendix show the cumulative total and percentage of men and women in each detailed occupation in Florida. A cumulative total adds the totals for each occupation as you move down the list. The cumulative percentage is the percent the added total is of the total number of working men or women. These calculations are used below to examine occupational segregation across races and gender.

All Men, Florida 2017	OCC	Male N	Male Percent
Driver/Sales Workers And Truck Drivers	9130	244957	4%
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	200001	7%
Construction Laborers	6260	169242	10%
Retail Salespersons	4760	158806	13%
First-Line Supervisors Of Retail Sales Workers	4700	151419	15%
Janitors And Building Cleaners	4220	131739	17%
Laborers And Freight, Stock, And Material Movers, Hand	9620	131572	20%
Grounds Maintenance Workers	4250	128855	22%
Cooks	4020	107109	24%
Stock Clerks And Order Fillers	5620	98606	25%
Customer Service Representatives	5240	98315	27%
Carpenters	6230	94378	28%
Chief Executives And Legislators	10	84765	30%
Cashiers	4720	80881	31%
Waiters And Waitresses	4110	77354	32%
Security Guards And Gaming Surveillance Officers	3930	77078	34%
Sales Representatives, Wholesale And Manufacturing	4850	71647	35%
First-Line Supervisors Of Non-Retail Sales Workers	4710	70170	36%
Automotive Service Technicians And Mechanics	7200	65548	37%
Electricians	6355	62338	38%
Painters And Paperhangers	6420	60113	39%
Construction Managers	220	59705	40%
First-Line Supervisors Of Construction Trades And Extraction Workers	6200	57486	41%
Accountants And Auditors	800	56794	42%
Real Estate Brokers And Sales Agents	4920	52884	43%

Lawyers, And Judges, Magistrates, And Other Judicial Workers	2100	49237	44%
Taxi Drivers And Chauffeurs	9140	48781	44%
General And Operations Managers	20	47887	45%
Elementary And Middle School Teachers	2310	46865	46%
Software Developers, Applications And Systems Software	1020	45942	47%
Postsecondary Teachers	2200	45884	48%
Food Service Managers	310	45116	48%
Physicians And Surgeons	3060	44532	49%
Financial Managers	120	42616	50%
Police Officers	3850	42023	50.0%

Source: American Community Survey, 2017

All Women, Florida 2017	OCC	Female N	Female Percent
Cashiers	4720	241895	4%
Secretaries And Administrative Assistants	5700	234518	8%
Registered Nurses	3255	226554	12%
Elementary And Middle School Teachers	2310	221280	16%
Retail Salespersons	4760	184725	19%
Customer Service Representatives	5240	181325	23%
Maids And Housekeeping Cleaners	4230	166802	25%
Waiters And Waitresses	4110	153280	28%
Nursing, Psychiatric, And Home Health Aides	3600	149511	31%
First-Line Supervisors Of Retail Sales Workers	4700	111997	33%
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	110935	35%
Receptionists And Information Clerks	5400	107441	37%
Office Clerks, General	5860	93481	38%
Bookkeeping, Accounting, And Auditing Clerks	5120	91298	40%
Accountants And Auditors	800	86648	41%
Janitors And Building Cleaners	4220	75657	43%
Real Estate Brokers And Sales Agents	4920	73630	44%
Childcare Workers	4600	70394	45%
First-Line Supervisors Of Office And Administrative Support Workers	5000	69606	46%
Cooks	4020	65084	47%
Hairdressers, Hairstylists, And Cosmetologists	4510	59319	48%
Licensed Practical And Licensed Vocational Nurses	3500	57006	49%
Teacher Assistants	2540	54683	50%

Source: American Community Survey, 2017

All White Men, Florida 2017	OCCP	White Men N	White Men Percent
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	140039	4%
Driver/Sales Workers And Truck Drivers	9130	99549	7%
First-Line Supervisors Of Retail Sales Workers	4700	94483	10%
Retail Salespersons	4760	91407	13%
Chief Executives And Legislators	10	68111	15%
Construction Laborers	6260	63843	17%
Laborers And Freight, Stock, And Material Movers, Hand	9620	55509	18%
Grounds Maintenance Workers	4250	55493	20%
Janitors And Building Cleaners	4220	52948	22%
Customer Service Representatives	5240	48406	23%
Sales Representatives, Wholesale And Manufacturing	4850	47169	24%
Stock Clerks And Order Fillers	5620	46408	26%
Cooks	4020	45622	27%
Construction Managers	220	43703	29%
Carpenters	6230	43505	30%
First-Line Supervisors Of Non-Retail Sales Workers	4710	42761	31%
Lawyers, And Judges, Magistrates, And Other Judicial Workers	2100	40086	32%
First-Line Supervisors Of Construction Trades And Extraction Workers	6200	38428	33%
Waiters And Waitresses	4110	37885	35%
Real Estate Brokers And Sales Agents	4920	37322	36%
Cashiers	4720	36910	37%
Accountants And Auditors	800	35275	38%
Electricians	6355	34830	39%
Automotive Service Technicians And Mechanics	7200	34483	40%
General And Operations Managers	20	33917	41%
Elementary And Middle School Teachers	2310	32677	42%
Security Guards And Gaming Surveillance Officers	3930	29731	43%
Postsecondary Teachers	2200	29103	44%
Management Analysts	710	29029	45%
Police Officers	3850	28743	45%
-Physicians And Surgeons	3060	26558	46%
Financial Managers	120	26483	47%
Software Developers, Applications And Systems Software	1020	25926	48%

Food Service Managers	310	25449	49%
Sales Representatives, Services, All Other	4840	24602	49%
Pipelayers, Plumbers, Pipefitters, And Steamfitters	6440	23964	49.98%
Painters And Paperhangers	6420	23195	51%
Marketing And Sales Managers	50	22411	51%

Source: American Community Survey, 2017

All White Women, Florida 2017	OCCP	White Women N	White Women Percent
Secretaries And Administrative Assistants	5700	153109	5%
Elementary And Middle School Teachers	2310	147217	10%
Registered Nurses	3255	139057	14%
Cashiers	4720	101665	17%
Retail Salespersons	4760	99195	21%
Waiters And Waitresses	4110	94023	24%
Customer Service Representatives	5240	89747	27%
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	71433	29%
First-Line Supervisors Of Retail Sales Workers	4700	65779	31%
Bookkeeping, Accounting, And Auditing Clerks	5120	61789	33%
Receptionists And Information Clerks	5400	54922	35%
Accountants And Auditors	800	53077	37%
Real Estate Brokers And Sales Agents	4920	51423	38%
Office Clerks, General	5860	48008	40%
First-Line Supervisors Of Office And Administrative Support Workers	5000	41836	41%
Nursing, Psychiatric, And Home Health Aides	3600	40836	42%
Maids And Housekeeping Cleaners	4230	37374	44%
Hairdressers, Hairstylists, And Cosmetologists	4510	31554	45%
Postsecondary Teachers	2200	30745	46%
Childcare Workers	4600	30610	47%
Financial Managers	120	29289	48%
Human Resources Workers	630	27812	48%
Licensed Practical And Licensed Vocational Nurses	3500	27249	49%
Teacher Assistants	2540	27173	50.22%

Source: American Community Survey, 2017

All Black Men, Florida 2017	OCCP	Black Men N	Black Men Percent
Driver/Sales Workers And Truck Drivers	9130	49485	6%
Laborers And Freight, Stock, And Material Movers, Hand	9620	38987	11%
Janitors And Building Cleaners	4220	29558	14%
Cooks	4020	27439	18%
Stock Clerks And Order Fillers	5620	26851	21%
Security Guards And Gaming Surveillance Officers	3930	24544	24%
Construction Laborers	6260	22265	27%
Grounds Maintenance Workers	4250	18689	29%
Customer Service Representatives	5240	17731	31%
Cashiers	4720	17182	33%
First-Line Supervisors Of Retail Sales Workers	4700	16608	35%
Retail Salespersons	4760	15674	37%
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	14543	39%
Taxi Drivers And Chauffeurs	9140	11088	40%
Dishwashers	4140	8810	41%
Chefs And Head Cooks	4000	8716	43%
Carpenters	6230	8429	44%
Waiters And Waitresses	4110	8372	45%
Cleaners Of Vehicles And Equipment	9610	7930	46%
Nursing, Psychiatric, And Home Health Aides	3600	7378	46%
Bus Drivers	9120	7018	47%
Accountants And Auditors	800	6907	48%
Industrial Truck And Tractor Operators	9600	6507	49%
Automotive Service Technicians And Mechanics	7200	6454	49.73%
Food Preparation Workers	4030	6159	50.49%

Source: American Community Survey, 2017

All Black Women, Florida 2017	OCCP	Black Women N	Black Women Percent
Nursing, Psychiatric, And Home Health Aides	3600	75541	8%
Cashiers	4720	59783	15%
Customer Service Representatives	5240	41144	19%
Registered Nurses	3255	34384	23%
Maids And Housekeeping Cleaners	4230	30981	26%
Elementary And Middle School Teachers	2310	28123	29%
Retail Salespersons	4760	24051	32%
Secretaries And Administrative Assistants	5700	20561	34%
Licensed Practical And Licensed Vocational Nurses	3500	19693	36%
Cooks	4020	18506	38%
Personal Care Aides	4610	17708	40%
Receptionists And Information Clerks	5400	16925	42%
Office Clerks, General	5860	16602	44%
Childcare Workers	4600	15819	46%
Janitors And Building Cleaners	4220	13823	47%
Waiters And Waitresses	4110	12418	49%
Security Guards And Gaming Surveillance Officers	3930	12414	49.9%
First-Line Supervisors Of Retail Sales Workers	4700	11918	51%

Source: American Community Survey, 2017

All Hispanic Men, Florida 2017	OCCP	Hispanic Men N	Hispanic Men Percent
Driver/Sales Workers And Truck Drivers	9130	89443	6%
Construction Laborers	6260	79983	11%
Grounds Maintenance Workers	4250	52340	14%
Janitors And Building Cleaners	4220	43967	17%
Retail Salespersons	4760	42959	19%
Carpenters	6230	40446	22%
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	35692	24%
Painters And Paperhangers	6420	32622	26%
First-Line Supervisors Of Retail Sales Workers	4700	31986	28%
Laborers And Freight, Stock, And Material Movers, Hand	9620	31188	30%
Cooks	4020	29265	32%
Customer Service Representatives	5240	28329	34%
Waiters And Waitresses	4110	26187	35%
Miscellaneous Agricultural Workers, Including Animal Breeders	6050	24598	37%
Automotive Service Technicians And Mechanics	7200	22918	38%
Security Guards And Gaming Surveillance Officers	3930	21403	39%
Taxi Drivers And Chauffeurs	9140	20791	41%
Cashiers	4720	20194	42%
Electricians	6355	20110	43%
Stock Clerks And Order Fillers	5620	19992	45%
Sales Representatives, Wholesale And Manufacturing	4850	19644	46%
First-Line Supervisors Of Non-Retail Sales Workers	4710	16537	47%
First-Line Supervisors Of Construction Trades And Extraction Workers	6200	14268	48%
Heating, Air Conditioning, And Refrigeration Mechanics And Installers	7315	13737	49%
Construction Managers	220	13387	49%
Maintenance And Repair Workers, General	7340	13018	50%

Source: American Community Survey, 2017

All Hispanic Women, Florida 2017	OCCP	Hispanic Women N	Hispanic Women Percent
Maids And Housekeeping Cleaners	4230	93849	7%
Cashiers	4720	66289	11%
Secretaries And Administrative Assistants	5700	53417	15%
Retail Salespersons	4760	47617	19%
Customer Service Representatives	5240	43832	22%
Elementary And Middle School Teachers	2310	40859	25%
Waiters And Waitresses	4110	36169	27%
Janitors And Building Cleaners	4220	35395	30%
Registered Nurses	3255	31379	32%
Receptionists And Information Clerks	5400	31324	34%
First-Line Supervisors Of Retail Sales Workers	4700	28206	36%
Nursing, Psychiatric, And Home Health Aides	3600	26753	38%
Office Clerks, General	5860	25864	40%
Miscellaneous Managers, Including Funeral Service Managers And Postmasters And Mail Superintendents	430	22162	41%
Childcare Workers	4600	20515	43%
Accountants And Auditors	800	19362	44%
Cooks	4020	18708	45%
Hairdressers, Hairstylists, And Cosmetologists	4510	17548	47%
Real Estate Brokers And Sales Agents	4920	17003	48%
First-Line Supervisors Of Office And Administrative Support Workers	5000	16990	49%
Bookkeeping, Accounting, And Auditing Clerks	5120	15896	50%

Methodological Notes

This analysis compares annual incomes required for basic economic security, as defined in *The Basic Economic Security Tables (BEST)* and the *Elder Economic Security Standard Index (Elder Index)*, to 2017 1-year American Community Survey PUMS data for statewide estimates and to 2017 5-year American Community Survey (ACS) PUMS data for county estimates.

Race definitions are the same for both sample groups: White and Black were both defined as non-Hispanic and the Hispanic variable includes all 23 of the Hispanic ancestries listed in the HISP variable. Unless otherwise indicated, all population estimates in this analysis are statistically different from the estimates for the general population at the $p < .05$ level. Undocumented individuals are implicitly included in the ACS and are identified with other foreign-born respondents. Any household that fits the BEST or Elder Index household assumptions is included in the demographic sample, regardless of citizenship or immigration status.

The BEST Population

The study sample includes those living in US households composed of family types included in the BEST Index—one or two adults and between zero and six children. "Adults" are defined as between 19 and 64 years of age. Children are divided into four age categories: infant (age 0-2), preschooler (age 3-5), schoolchild (age 6-12) and teenager (age 13-18). Eighteen-year-olds are adults if they are either in a married or unmarried partnership or if there are no over-18 adults in the household and the 18-year old(s) is/are not attending high school.

Households included in the study sample are limited to "family" units—individuals whose relationships suggest economic interdependence and resource sharing. In a two-adult household, adults are partners (either married or unmarried). In households with children, the children are biological or adopted children, stepchildren, siblings, grandchildren, other relatives, foster children, or other non-relatives. This analysis excludes households with multiple, non-partnered adults. Economic security calculations compare total household income to the BEST Index by family type. Where specified, earnings (either individual or total household) are compared to the BEST in order to investigate the specific value of work and the impact of wages on security.