BENEFITS OF HELPING 10 PERCENT OF FLORIDIANS IN POVERTY OUT OF POVERTY


July 2019

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Disclaimer:

This is a project performed by M.S. students in Applied Economics. The Applied Project course is the capstone course for the degree of M.S. in Economics. The course is a three-month consulting project that takes the student from the proposal stage through the final presentation and final report.

The students are “hired” as associates in a fictitious consulting company called Applied Economics Research Group (AER Group). The consulting company is fictitious, and is only mentioned to enhance the realism of the project.

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Executive Summary

Over three million Floridians live below the poverty line, of which more than 900,000 are children. While 1.4 million adults in poverty did not work in the last year and 242,000 are unemployed but seeking work, 280,700 jobs need to be filled in the state of Florida. Billions are spent each year by both the Florida ($26.73 billion) and the federal government ($357 billion) to provide financial benefits to those below the poverty line, which could be reduced if people move above the poverty threshold.

Florida Representative Paul Renner has engaged the Applied Economics Research Group (AERG) to analyze the benefits of helping 10 percent of Floridians currently below the Federal Poverty Level (FPL) reach an income at or above the FPL. Between 2020 and 2025, bringing 220,000 adult Floridians’ income above the poverty line—carrying 80,000 children in their households with them—would increase state sales tax revenue between $2.07 billion and $2.5 billion. Statewide personal consumption would increase between $34.5 billion and $41.8 billion. The state would further benefit from paying between $903 million and $1.6 billion less for social programs offered to low-income households over the six-year time span. In addition to the 220,000 jobs directly trained and placed, between 255,971 and 289,728 jobs would be induced and indirectly created in the Florida economy.

Project Overview

AERG produced an economic and fiscal impact analysis to model the effects of placing ten percent of Florida’s adult poverty population in growing occupations that would take their household to the federal poverty threshold and beyond. The analysis studies the changes to the state’s economy given a shock in the supply of employment to fill the demand forecasted for the observation window spanning 2020 to 2026. AERG’s analysis uses existing state and federal data to estimate benefits, savings, and net state benefits.

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federally funded job training programs to target unemployed adults in poverty to achieve this increased employment.

The aggregate impacts in Florida include:

- Δ Direct and indirect Florida revenue impacts from increased state sales tax receipts
- Δ Direct and indirect employment
- Δ Direct state social program expenditures
- Δ Disposable personal income
- Δ Personal consumption

Methodology

This impact analysis measures the economic effects of decreasing the number of people below the poverty threshold by increasing employment through existing job training programs. AERG uses a dynamic multiplier model from Regional Economic Models, Inc. (REMI) to calculate the indirect and induced effects of this increase in employment. The model is specifically calibrated for Florida’s economy and population with multiple economic and demographic variables. The team collected primary data from the U.S. Census Bureau, the Florida Department of Economic Opportunity (DEO), and the Bureau of Labor Statistics (BLS). This data includes key demographic information for those in poverty, forecasted job growth and total job openings until 2026, and occupational statistics and requirements. AERG estimated increased labor supply and the costs for any required training and certifications. The team calculated fiscal and economic benefits to the state attributed to this increased employment.

The fiscal impact measures the increased revenue from sales tax receipts and change in social program expenditures. As people earn a higher salary, they have more disposable income to spend on goods and services within the local economy, which increases state sales tax revenues. Higher income also reduces the eligibility for social programs and reduces state expenditures for the associated benefits.

Results

As a result of the workforce training and increased employment of this model to spur new economic activity, Florida will gain a net benefit between $1.5 billion and $2.3 billion between 2020 and 2025 when the state provides childcare services during training and for the first year in the workforce.
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Introduction

Florida’s economy hit a $1 trillion gross domestic product (GDP) milestone in 2018, becoming the 17th largest economy in the world (Florida Chamber Foundation, 2018). This historic moment fails, however, to highlight the more than three million Floridians, including nearly one million children, who live below the Federal Poverty Level (FPL) income threshold (Talk Poverty, 2018). Millions more Floridians are only slightly above the FPL, yet they still face many of the same issues of those below the poverty line (Data USA, 2019). Representative Paul Renner—a Representative for District 24 in the Florida House of Representatives—has engaged Applied Economics Research Group (AERG) to analyze the benefits to the State of Florida of helping 10 percent of Floridians who are currently in poverty reach the federal poverty level and beyond. To calculate the benefits to the State for getting the 10 percent, or roughly 300,000 people, out of poverty, this impact analysis considers direct and indirect fiscal impacts until 2025 for the state and federal governments.

Defining the Issue

The goal of this paper is not to provide a multitude of poverty-reduction strategies. The team instead uses an employment-based approach to perform the impact analysis. Over 281,000 higher wage jobs need to be filled in the State of Florida and 242,000 of the 353,000 unemployed people seeking work are in poverty (US Department of Labor, 2018), (U.S. Census Bureau, 2013-2017). The team analyzes the impact of increased employment for those below poverty because job vacancies far exceed the number of unemployed adults in poverty. The total number of job openings does not indicate the skills required for these positions, but the
Department of Economic Opportunity forecasts over 5 million job openings between 2018 and 2026 for occupations which require an associate’s degree or less, providing more than enough capacity for lower-skilled workers (Workforce Statistics and Economic Research, 2018). The model in this analysis reduces the number of those below poverty by filling open jobs through existing education and training programs for occupations with high forecasted growth. This approach not only increases individual incomes, but also increases state sales tax revenue and decreases social program transfer payments while spurring new labor productivity and economic vitality. The paper analyzes the benefits of helping 10 percent of the 2.2 million adults in poverty, or 220,000 adults, out of poverty by increasing their employment and earned income. The remaining 80,000 people to make up the 300,000 person goal for this paper (10 percent of the entire population in poverty) is made up of children and others in the household that would benefit from leaving poverty if even just the householder earns a high enough income.

Defining Poverty

The US Federal government created the Federal Poverty Level (FPL) to measure who is financially eligible for government subsidies and welfare benefits. The FPL is updated each year by the Department of Health and Human Services (HHS) and is nationally used, regardless of regional differences in cost of living or median wages (U.S. Centers for Medicare & Medicaid Services, 2018). Table 1 defines the current 2019 FPL income requirements.
### Table 1 Federal poverty line (FPL) income limits by household size

<table>
<thead>
<tr>
<th>Persons in Household</th>
<th>100%</th>
<th>150%</th>
<th>200%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,060</td>
<td>$18,090</td>
<td>$24,120</td>
</tr>
<tr>
<td>2</td>
<td>$16,240</td>
<td>$24,360</td>
<td>$32,480</td>
</tr>
<tr>
<td>3</td>
<td>$20,420</td>
<td>$30,630</td>
<td>$40,840</td>
</tr>
<tr>
<td>4</td>
<td>$24,600</td>
<td>$36,900</td>
<td>$49,200</td>
</tr>
<tr>
<td>5</td>
<td>$28,780</td>
<td>$43,170</td>
<td>$57,560</td>
</tr>
<tr>
<td>6</td>
<td>$32,960</td>
<td>$49,440</td>
<td>$65,920</td>
</tr>
<tr>
<td>7</td>
<td>$37,140</td>
<td>$55,710</td>
<td>$74,280</td>
</tr>
<tr>
<td>8</td>
<td>$41,320</td>
<td>$61,980</td>
<td>$82,640</td>
</tr>
</tbody>
</table>

For families/households with more than 8 persons, add $4,180 for each additional person.


For a given household size, any income below the FPL’s poverty threshold categorizes the household as below the poverty line, or in poverty. An income ratio to the FPL of 0.5 (50%) means the household is in deep poverty. Other income to FPL ratios are used for federal and state social program eligibility, some of which are summarized in 0. As an individual or household’s income increases in proportion to the FPL, they lose eligibility for certain public assistance programs, which decreases state and federal payments for these benefits and results in government savings.

As people’s income to FPL ratios increase, their consumption changes as well because these individuals and households have more disposable income to spend in the economy. The
individual marginal propensity to consume (MPC)—calculated from the change in consumption divided by change in income—and a household’s average propensity to consume (APC) tends to be lower at higher income levels as people allocate more of their income to savings after they meet their basic financial needs. At lower income levels, most of one’s income is used simply to cover their subsistence consumption of items such as food and basic shelter (Fisher et. al, 2016). Increased income allows one to consume beyond basic needs and to save in addition to increased consumption. The increased productivity and generated revenue in other firms to match this increased consumption will have multiplied effects, or indirect and induced effects, throughout the state. The six percent sales tax from each transaction—except for perishable food purchases—then increases tax revenue to Florida.

**Poverty in Florida**

The poverty rate in Florida varies greatly by county, from St. Johns County at 8.3 percent (20,118 people) in poverty to Madison County at 28.3 percent (4,633 people) in poverty. As shown in Figure 1, the counties with the highest rates of poverty are concentrated in the northern panhandle and inner south Florida. The northern Florida Panhandle counties’ average poverty rate is 18.2 percent, while the the average percent is 16.4 for central counties and 15.3 percent for southern counties.
Figure 1 Map of poverty rate by county, 2013-2017 estimates

Source: US Census Bureau, American Community Survey, 5-Year, 2013-2017, Table S1701.

Overall, however, the poverty rate in Florida is decreasing back to a similarly low point in 2007. Figure 2 shows the historical poverty rate in Florida since 2001. The number of people
in poverty greatly increased during the recession starting in 2008 but has slowly been returning to a level rate seen before the economic crisis.

**Figure 2 Income ratio to poverty level in Florida, 2001-2017**

This decreasing rate of poverty is due in part to the state initiatives to address and better Florida’s population, future, and business climate, such as CareerSource Florida and the Florida Chamber Foundation.

**Demographics**

Roughly 3.07 million people in Florida are living below the federal poverty line. Across the state, 13.7 percent of adults (2,169,200 individuals) are in poverty and 22.3 percent of children (901,772 individuals) are in poverty. For the children in poverty, 44.2 percent of them are in deep poverty, which represents 10.8 percent of all children in Florida (Elise Gould, 2013).

Many households in poverty are led by single adults with no spouse present. Approximately
two-thirds of the children in poverty in Florida live in a single-parent household compared to the more than two-thirds of children at or above the poverty threshold who live in a married-couple family (The United States Census Bureau, 2019).

Table 2 shows the variation between those in poverty to those at or above poverty based on family or household type. Children in poverty are more likely to live in single parent household. There is no way for children to bring themselves out of poverty, and they rely on their guardians to provide what they need. However, if one adult earns an income high enough to bring the household out of poverty, the total number of individuals in poverty will be reduced by the size of the household.

Table 2 Number of children in each family type by householder

<table>
<thead>
<tr>
<th></th>
<th>Below poverty</th>
<th>At or above poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>In families</td>
<td>885,256</td>
<td>3,141,812</td>
</tr>
<tr>
<td></td>
<td>22.0%</td>
<td>78.0%</td>
</tr>
<tr>
<td>In married couple families</td>
<td>281,370</td>
<td>2,220,141</td>
</tr>
<tr>
<td></td>
<td>31.8%</td>
<td>70.7%</td>
</tr>
<tr>
<td>In male householder, no wife present families</td>
<td>86,237</td>
<td>246,589</td>
</tr>
<tr>
<td></td>
<td>9.7%</td>
<td>7.8%</td>
</tr>
<tr>
<td>In female householder, no husband present families</td>
<td>517,649</td>
<td>675,082</td>
</tr>
<tr>
<td></td>
<td>58.5%</td>
<td>21.5%</td>
</tr>
</tbody>
</table>


The largest family structure is a single-female household with no husband present. Over 34.8 percent of all households are of this type, which contains over one-third of all people in poverty. Figure 3 shows the number of households and individuals in poverty by household type. According to an article published in the Princeton Future of Children journal, governments
encourage marriage with favorable tax guidelines for families that earn income well beyond the poverty line, but for those individuals and families that are near the poverty line and in hourly occupations, the costs of marriage often outweigh the benefits, because marriage tends to result in a reduction in welfare and other types of benefits. Society benefits from the positive externalities of married-couple families, but the pro-children benefits have not permeated the population in poverty (Reed & Edin, 2005).

**Figure 3 Household type for total individuals and number of families below the poverty line**

Educational attainment tends to be lower for those in poverty. Most of the people in poverty in Florida hold only a high school diploma or equivalent. There is a distinct inverse relationship between education and the rate of poverty; areas with higher educational attainment also have lower rates of poverty (Statista, 2017). Figure 4 shows most householders
below the poverty line in Florida hold a high school diploma or equivalent as their highest level of educational attainment.

Florida currently boasts a graduation rate of 80.7 percent, only slightly below the national average of 82% (Department of Education, 2015). Approximately 25.6 percent of the population aged 25 and older have less than a high school degree, and 38.9 percent have an associate degree or higher. Only 12.7% of adults in poverty aged 25 or higher have at least a bachelor’s degree.

**Figure 4 Percent of family householders led by each level of educational attainment**

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Female householder, no husband present</th>
<th>Married-couple family</th>
<th>Male householder, no wife present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school graduate</td>
<td>11.3%</td>
<td>10%</td>
<td>3.1%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>17.0%</td>
<td>13%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Some college, associate’s degree</td>
<td>16.1%</td>
<td>11%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>7%</td>
<td>4.4%</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Figure 5 shows the distribution and severity of poverty for those below the poverty line.

Over 1.3 million individuals, or over 6 percent of the population in Florida, has an earned income less than 50 percent of the FPL, and 23.9 percent (1.7 million individuals) of the population has an income ratio between 0.50 and 0.99 of the FPL. There is also a substantial number of Floridians who earn an income which puts them close to falling below the poverty line; another 4 million people in Florida earn an income between the poverty line and the 200 percent mark. These people above the poverty line are significantly better off than those below the FPL in terms of earned income, but may still struggle financially.

**Figure 5 Percent of family households in poverty at each income ratio to the FPL**

**Percent of households in poverty at each income to FPL ratio:**

<table>
<thead>
<tr>
<th>Income Ratio</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under .50</td>
<td>39.8%</td>
</tr>
<tr>
<td>.50 to .74</td>
<td>27.8%</td>
</tr>
<tr>
<td>.75 to .99</td>
<td>32.4%</td>
</tr>
</tbody>
</table>
For all households, percent of the total population at each income to FPL ratio:

<table>
<thead>
<tr>
<th>Income to FPL Ratio</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under .50</td>
<td>4.4%</td>
</tr>
<tr>
<td>.50 to .74</td>
<td>3.1%</td>
</tr>
<tr>
<td>.75 to .99</td>
<td>3.6%</td>
</tr>
<tr>
<td>1.00 to 1.24</td>
<td>4.3%</td>
</tr>
<tr>
<td>1.25 to 1.49</td>
<td>4.6%</td>
</tr>
<tr>
<td>1.50 to 1.74</td>
<td>4.7%</td>
</tr>
<tr>
<td>1.85 to 1.99</td>
<td>1.9%</td>
</tr>
<tr>
<td>2.00 to 2.99</td>
<td>2.7%</td>
</tr>
</tbody>
</table>


The individuals and householders who worked full-time, year-round (2080 hours); part-time; or did not work at all in the past 12 months are shown in Figure 6. Of the 1.4 million impoverished people over 16 years old, 241,928 are unemployed (U.S. Census Bureau, 2013-2017). This means they are actively looking for work in the labor force yet do not have a job. There is no single reason why so many people in poverty are not working or in the labor force; this analysis does not look into the psychological and sociological reasons behind lack of employment. Some key considerations, however, include lack of transportation to work, the cost of childcare, lack of skills and motivation, and familial obligations.
Figure 6 Households and individuals by work experience in the past 12 months

Household work experience:

- Worked full-time, year-round:
  - Female householder, no husband present: 8.6%
  - Married-couple family*: 6.8%
  - Male householder, no wife present: 2.6%

- Worked part-time or part-year:
  - Female householder, no husband present: 17.9%
  - Married-couple family*: 9.6%
  - Male householder, no wife present: 3.4%

- Did not work:
  - Female householder, no husband present: 22.2%
  - Married-couple family*: 24.2%
  - Male householder, no wife present: 4.6%

*Does not consider spouse work experience
Individual work experience:

![Bar chart showing individual work experience]


Case Study: Two Households in Poverty

Throughout this analysis, AERG uses two different household types to illustrate the individual benefits felt by the people who surpass the poverty line. Both household types are based on the major demographics identified in the figures above. Further, as shown in Figure 7, 40.5 percent of family households are two-person households. AERG therefore identifies a two-person, young couple household with no work experience in the past twelve months but actively seeking work. The second household type discussed in this analysis represents a three-person household as 41.3 percent of the poverty population in Florida is made of three- to four-person households. This family scenario consists of a single parent with two related children. Like the young couple household, AERG assumes the single parent is unemployed. The analysis
estimates the individual and government benefits from bringing these households to different earned income to FPL ratios.

**Figure 7 Average household size for family households below the poverty line**

![Bar chart showing average household size for family households below the poverty line, with percentages for 2 people (40.5%), 3 to 4 people (41.3%), 5 to 6 people (15.2%), and 7 or more people (3.0%). Source: US Census Bureau, American Community Survey, 5-Year, 2013-2017, Table B17013.]

To reiterate, AERG assumes these householders are part of the near 242,000 unemployed in poverty and have $0 monthly earned income. If the young couple receives all the major benefits for which they qualify, they will receive $1,137 in total transfer payments each month. The programs they qualify for include medical insurance (Medicaid), food assistance (Supplemental Nutrition Food Assistance), and a phone subsidy (Florida Lineline). Total monthly resources available to the young couple include the quantified benefits of these programs, even if the benefit is not in the form of cash. Figure 8 illustrates resources available to the young couple household at $0 earned income and the change in total resources as earned income increases.
The single parent with two children will receive additional benefits for childcare and child-related social programs. Total monthly resources for this household approximates $5,229 when earned income is $0 net of these transfer payments and other quantified benefits. The monthly resources available to the parent at any income level is the sum of monthly earned income and all benefits received from the social programs for which they qualify.
Figure 9 Monthly resources available to a single parent with two children as income to FPL ratio increases

<table>
<thead>
<tr>
<th>Income Threshold</th>
<th>Monthly Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>$3,500</td>
</tr>
<tr>
<td>25%</td>
<td>$4,000</td>
</tr>
<tr>
<td>50%</td>
<td>$4,500</td>
</tr>
<tr>
<td>75%</td>
<td>$5,000</td>
</tr>
<tr>
<td>100%</td>
<td>$5,500</td>
</tr>
<tr>
<td>125%</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

Chart shows the extreme values for each program. For example, children who receive Head Start and School Readiness are under 5 years old, whereas children who receive the School Lunch and School Breakfast program benefits must be in school. TANF benefit is calculated with children aged 13-18 years.

It is clear in the figure a family of this type must make a sufficiently high income to recover the total benefits lost as earned income increases. AERG sees this as a huge deterrent for people in poverty who understand the loss of benefits income increases. The so-called “welfare cliff” incentivizes adults to stay out of the workforce; AERG identifies this as a key issue in addressing poverty. This June (2019), the State of Maine passed the “Invest in Tomorrow Package,” to help solve this welfare cliff (Thistle, 2019). The package is a pair of bills unanimously voted into effect by both the Maine House and Senate. The policies are designed to prevent families from losing their state-sponsored financial and health benefits while
transitioning into the workforce, an act that would eliminate this welfare cliff situation. Some of the measures in this bill include raising the income limits for TANF and SNAP, as well as allowing families to gradually earn more income overtime without the fear of losing their benefits outright and immediately after crossing a designated threshold.

Florida has not yet addressed these cliffs, which deter some from entering the workforce and getting out of poverty. Eleven programs available for low-income households in Florida are discussed in greater detail in the following section.

Social Program Benefits

Social programs and services offer support, often through direct subsidies, to those in need who qualify through income and other eligibility requirements. The federal government provides many of the programs’ funding, while the state is often responsible for administration costs and partial program funding (Hansan, 2018). This analysis considers the entry cost and benefit of a selected list of programs offered in the State of Florida, although many more exist and require more qualifications to maintain eligibility after initial entry into the program.

Income eligibility is a key determinant of whether a household is qualified to receive benefits based on a family’s countable household income (US Department of Health and Human Services, 2019). The selected programs analyzed in this study and the income thresholds for each are shown in Figure 10, along with the share of state and federal funding. This analysis does not take into account every program available to those with lower income; the resources available to these impoverished people is realistically higher than depicted in this
study and, in turn, the cost savings to both the state and federal governments will most likely be higher as they will pay less for the programs not accounted for in present paper’s estimates.

Figure 10 Income requirements for eligibility of selected social programs and share of federal and state funding of each

The federal government fully funds many social programs because they are offered throughout the country. Some programs, however, share state and federal funding. For those which are fully federally funded, the state often pays for administrative costs which are not
explicitly adjusted for in this analysis. Figure 11 provides a breakdown of federal and state expenditures for programs with shared funding.

**Figure 11 Florida expenditures for programs with shared funding**

<table>
<thead>
<tr>
<th>Florida Expenditures</th>
<th>Medicaid</th>
<th>Florida KidCare</th>
<th>WIC</th>
<th>TANF</th>
<th>School Breakfast and Lunch</th>
<th>School Readiness</th>
<th>CHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$2,000</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$8,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Various.

Medicaid consumes an overwhelming amount of the expenditures in social programs for Florida, followed by fully state funded Florida KidCare. As people move across the poverty line and increase their income to FPL ratio, they lose eligibility for these programs and reduce state expenditures, allowing the government to transfer the money to other areas in the budget. The following sections detail each program considered in this analysis.

**Medicaid**

Medicaid is a state and federally funded program that provides medical coverage for low-income families statewide. The program offers different coverage and co-payments for
children 0 to 1 year old, 1 to 5 years old, and 6 to 18 years old; for parents; and for the elderly and disabled. Eligibility in Florida can be determined either by the Department of Children and Families (DCF) or the Social Security Administration for those who may be disabled or qualify for Supplementary Security Income (Florida Department of Children and Families, 2016).

Medicaid has over four million Floridian recipients. Roughly two-thirds of the funding is federally funded and the Florida budget funds the remainder. The services offered by Medicaid typically include dental and eye doctor visits, prescription drugs and vaccines, and access to hospital care and services, including medical supplies, x-rays, treatment of special health needs and treatment for pre-existing conditions. In 2019, households up to 206 percent of the FPL can receive Medicaid coverage for infants, while households up to 140 percent of the FPL can receive the benefits for children aged 1 to 5 years old, and households up to 133 percent can receive the benefits for children aged 6 to 18 years. For adult coverage, the income limit is only 29 percent (Medicaid, 2019).

For families with children under the age of 18 there is the Children’s Health Insurance Program (CHIP), which is primarily federally funded up to 65 to 81 percent of the total cost (Brooks, 2018). Households under 210 percent of the FPL receive the health care services as Medicaid for children under the age of 19 (Medicaid, 2019).

**Affordable Care Act (Florida ACA)**

The Affordable Care Act in Florida (Florida ACA) provides medical insurance subsidies and tax credits to low-income Floridians (Florida Assistance, 2019). Florida ACA expands Medicaid’s eligibility requirements, allowing for income up to 138 percent below the average of
the area in which each individual resides. This is about $26,400 for a common family and $15,417 for individual households. The flexible approach differs and allows for varying costs of living as opposed to a strict, federally mandated cutoff of 29 percent for adult Medicaid. Florida ACA began in 2014 and provides health care plans to 11.7 million consumers with over 1.7 million participating health insurers. This analysis strictly considers Medicaid due to the complexity and variability of the Florida ACA subsidies, but it is worth noting many Floridians utilize this social benefit.

**Earned Income Tax Credit (EITC)**

The Earned Income Tax Credit (EITC) is a tax credit that reduces the amount of federal income tax owed and is refundable if the tax-filer's credit is larger than their tax liability (National Conference of State Legislators, 2019). Specifically, the amount of taxes owed does not change, but the federal government refunds a portion of the tax paid based on earned income, filing status, and number of children. To qualify for the earned income tax credit, one must reside in the United States for more than half of the year and be between 25 to 65 years old by the end of that tax year (Internal Revenue Service, 2019). More importantly, one must have at least $1 of earned income and less than $3,500 in investment income or other forms of unearned income (Internal Revenue Service, 2019). The amount of credit depends on earned income and changes with filing status and number of dependents. The greatest tax credit goes to individual filers with three children and a maximum earned income of $19,410 or to married filers with three or more children making no more than $25,104 in earned income. The
adjusted gross income caps to qualify for the EITC on federal income taxes are shown in Figure 12 for individual filers and Figure 13 for married tax filers.

**Figure 12** EITC benefits based on number of children for individual tax filers

![Diagram showing EITC benefits based on number of children for individual tax filers]


Income tax filers must either file as individuals, head of household, or surviving spouse and will be subject to the specified adjusted gross income cap for individuals. A married couple filing jointly benefits from a slightly higher adjusted gross income cap. The EITC does not contain any hard cliffs where people severely lose benefits after a marginal increase in income. The program has phase-in and phase-out limits where recipients gradually gain more dollars in
benefits as they earn more income until a maximum benefit is reached and then their benefit is gradually phased-out to zero as they earn additional income.

Figure 13 EITC benefits based on number of children for married tax filers


The earned income tax credit targets lower and lower-middle income tax earners and can even create a negative tax rate to issue refunds to filers who paid no federal tax. EITC incentivizes people with no income to work to earn additional money to their earned income. Qualification is determined from adjusted gross income after other deductions and credits are applied (Investopedia, 2019).
The earned income tax credit benefits over two million low-income families in Florida under a general income limit of around 126 percent of the FPL, although eligibility is determined by many factors. In 2015, the government refunded over $5.2 billion with an average refund of $2,500 in credits per filing. In 2016, only 82.8 percent of those eligible in Florida claimed this benefit (Florida Policy Institute, 2016).

Florida Head Start

Florida Head Start promotes school readiness and early child development for low-income families. The federal government fully funds this program. It is designed specifically to support and improve collaboration between Head Start and other educational, medical, and social service providers in Florida (Florida Head Start, 2019). According to the Florida Head Start Association, the service offers child development programs for children in low-income families from birth until 5 years. Services offered include access to early education, health screening, nutrition advocacy, and special services to children with disabilities (The Florida Head Start Association, 2019).

Similarly, Early Head Start aids low-income pregnant women, infants, and toddlers. The income level to qualify for Head Start or Early Head Start is 100 percent of the poverty line (Florida Head Start, 2019). The National Head Start Association notes 346,000 children below the age of 5 in poverty in Florida enrolled in these programs, which had a $322.1 million budget for the 2015 fiscal year (National Head Start Association, 2015). Using these figures, AERG calculates the per child cost is less than $1,000 per year.
The Head Start program is one of the first two-generation approaches to address poverty. The program helps families put their children on the right path for success in school and life while also allowing parents to focus their time and scarce resources on bettering their current situation without having to pay for costly child services (National Head Start Association, 2015).

Florida Lifeline Subsidy

The Florida Lifeline Phone Subsidy program is designed to aid low-income families obtain discounted phone and broadband services (Florida Public Service Commission, 2016). Over 700,000 people utilize the Florida Lifeline Phone Subsidy, a fully federally funded program which grants eligible participants a monthly discount for cellular phone service, broadband service, or a bundle of both (Lifeline Assistance, 2016). Typically, families who receive Supplemental Nutrition Assistance Program (SNAP), Medicaid, or Supplemental Security Income (SSI) are eligible for Lifeline, with the income limit at 135 percent of the federal poverty line (Free Government Smartphones, 2019). According to the Federal Communications Commission, those that are eligible for the Lifeline subsidy program will receive discounted telephone and broadband services that will help them stay connected at a cost of only $9.25 per month as of July of 2019 (Federal Communications Commission, 2019).

As of 2017, there were 700,215 participants in the Lifeline subsidy program in Florida, with over 2 million people eligible for the program, the participation rate was only 29 percent according to data collected from the National Lifeline Accountability Database (Universal Services Administrative Co., 2017). The Lifeline subsidy program had a combined nationwide
spending of $2.2 billion in 2012 with a national average per person spending of $4.68 (COMMISSIONER AJIT PAI, 2016). AERG therefore estimates the federal government spends approximately $3.3 million per month for the state of Florida. The benefit to the state for getting people in poverty off the Lifeline subsidy is negligible due to full federal funding and the low per-person cost of the program.

**Nutrition Program for Women, Infants, and Children (WIC)**

The Nutrition Program for Women, Infants, and Children (WIC) is a federal assistance program for food and nutrition support. The US Department of Agriculture provides a federal grant to the state for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk (US Department of Agriculture, 2019). To qualify for the program, an individual must be at “nutritional risk” as determined by a health care professional and have a household below about 190 percent of the FPL, although this varies slightly with family size (Benefits.gov, 2019). The Food Nutrition Service department of the US Department of Agriculture provided $356,737,114 in total grant funding to the state of Florida for the fiscal year 2019 (US Department of Agriculture, 2019) and served 450,624 people with a per person expense of $792 (Child Welfare League of America, 2019). According to a report published by the US Department of Agriculture about the eligibility participation rate and reach for the WIC program in 2016, the participation rate for Florida in the Nutrition Program for Women, Infants and Children was 53.8 percent (US Department of Agriculture, 2019).
Agriculture, 2016). Over 50 percent of the eligible population participate in the program in Florida.

School Breakfast and School Lunch Programs

The Florida School Breakfast Program and School Lunch Program are federally funded programs which allow participating schools to provide nutritious breakfasts and lunches for school age children of low-income families (Florida Department of Agriculture and Consumer Services, 2019). All Florida school districts are certified to participate in the National School Lunch Program (Food Research and Action Center, 2015). Children in households with incomes below 130 percent of the FPL qualify for free breakfast and lunch, while children in households with incomes between 130 percent and 185 percent of the FPL qualify for reduced breakfast and lunch. The families who receive reduced meals must pay $0.30 per breakfast and $0.40 per lunch (Food Research and Action Center, 2015). The federal government then reimburses Florida with the rest of the costs: $2.14 for each breakfast and $3.33 for each lunch (Florida Department of Agriculture and Consumer Services, 2019). The number of participants in the free or reduced school breakfast and lunch program in Florida was 1.6 million, or 58.7 percent of all eligible children, for the 2015-2016 academic year (Florida Department of Education, 2016).

Supplemental Nutritional Assistance Program (SNAP)

The Supplemental Nutritional Assistance Program (SNAP) is the largest program targeting the at-risk population for food malnourishment. SNAP serves 3,656,169 Floridians with $5.69 billion of federal funding, or about $1,556 per recipient annually (US Department of
Agriculture, 2014). SNAP, formerly known as the “food stamp” program, provides food benefits, access to a healthy diet, and education on food preparation and nutrition to low-income households. Recipients spend their benefits (provided on an electronic card) to buy eligible food in authorized retail food stores (BENEFITS.GOV, 2019). The average spending per person per day is $4.30, or $130 per month (Congressional Budget Office, 2012).

In 2012, 90 percent of eligible people participated in SNAP, including 74 percent of the “working poor” which includes people below the poverty line due to few hours worked or low wages (US Department of Agriculture, 2012).

**Temporary Assistance for Needy Families (TANF)**

Temporary Assistance for Needy Families (TANF) cash assistance is a federally funded block grant system by the US Department of Health and Human Services (BENEFITS.gov, 2019). The program’s four primary goals include (1) providing assistance to needy families with children so that they can live in their own home or the homes of relatives, (2) ending the dependency of needy parents on government benefits through work, job preparation, and marriage, (3) reducing the incidence of out-of-wedlock pregnancies, and (4) promoting the formation and maintenance of two-parent families (Florida Department of Children and Families, 2016). In addition to cash assistance, TANF grants fund various services not considered cash assistance, including childcare, transportation, mental health counseling, child abuse prevention, and more. Under Florida law, families ineligible for the cash assistance are still eligible for TANF-funded services until their earned income reaches 200 percent of the FPL (Florida Department of Children and Families, 2016).
The eligibility requirements for TANF include monetary and non-monetary state guidelines, work-related requirements, and paternity information about the children in the household. Families must contain a child (or a pregnant woman) and be residents of Florida. Children under age 5 must be current with childhood immunizations and children age 6 to 18 must attend school and parents or caretakers must participate in school conferences. Countable assets must be $2,000 or less and licensed vehicles needed for individuals subject to the work requirement may not exceed $8,500 (TANF Florida, 2019).

Participants have core and supplemental activities which can be used to satisfy the work requirement. The core activities include various types of employment and supplemental activities include job skills training and continuing education (TANF Florida, 2019). The work requirement amount varies by family type and is included in Table 3.
### Table 3: Non-income requirements to receive TANF assistance in Florida

<table>
<thead>
<tr>
<th>Type of Family</th>
<th>Work participation Hours Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single parents with a child under 6 years old</td>
<td>20 hours weekly in core activities</td>
</tr>
<tr>
<td>Other single parent families or two-parent families where one parent is disabled</td>
<td>30 hours weekly with at least 20 hours in core activities</td>
</tr>
<tr>
<td>Married teen or teen head of household</td>
<td>Maintains satisfactory attendance at secondary school (equivalent) or participates in education related to employment for minimum 20 hours weekly</td>
</tr>
<tr>
<td>Two-parent families who do not receive subsidized childcare</td>
<td>35 hours per week (total among both parents) with at least 30 hours in core activities</td>
</tr>
<tr>
<td>Two-parent families who receive subsidized childcare</td>
<td>55 hours per week in core activities</td>
</tr>
</tbody>
</table>


The amount of monthly temporary cash assistance received by a family depends on family size and family circumstance. Table 4 shows the maximum monthly benefit by family size, depending on the amount of the families' shelter obligation (such as rent payments).

### Table 4: Family size and circumstance obligations to receive TANF assistance

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Family has no shelter obligation (lives rent free)</th>
<th>Monthly shelter obligation is $50 or less</th>
<th>Monthly shelter obligation is more than $50</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$95</td>
<td>$153</td>
<td>$180</td>
</tr>
<tr>
<td>2</td>
<td>$158</td>
<td>$205</td>
<td>$241</td>
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<tr>
<td>3</td>
<td>$198</td>
<td>$258</td>
<td>$303</td>
</tr>
<tr>
<td>4</td>
<td>$254</td>
<td>$309</td>
<td>$364</td>
</tr>
<tr>
<td>5</td>
<td>$289</td>
<td>$362</td>
<td>$426</td>
</tr>
</tbody>
</table>

In 2018, 41,469 families in Florida received TANF assistance from $934.6 million in federal funding (Federation of American Scientists, 2019). Nearly 59 percent of this funding supported the core activities of basic assistance, work activities and supports, and childcare (Center on Budget and Policy Priorities, 2018).

School Readiness Program

The Florida School Readiness Program assists 201,608 children in Florida and is designed to support children from low-income families succeed in school. The program provides childcare so parents can work or attend a training or education program (Florida Office of Early Learning, 2019). The program is both state and federally funded, but the federal government covers the majority of the cost through the Child Care and Development Fund Block Grant (Office of Early Learning, 2015). In 2015, Florida’s annual budget allocated $552.5 million for the School Readiness Program which would be a per-participant cost of $2,740 from the state’s budget (Florida Governors Office, 2015). To be eligible for the School Readiness program, the parents or guardians must be working or participating in an educational activity such as attending college or trade school at least 20 hours per week and have a gross income at or below 150 percent of FPL. Families must also copay for childcare based on income and family size (Florida Office of Early Learning, 2017). The amount of the copayment, or “parent fee,” for childcare ranges from $1.25 to $7.49 per day but cannot exceed 10 percent of an eligible family’s household income (Early Learning Coalition of the Big Bend Region, Inc, 2018).
Florida KidCare

Florida KidCare provides children in the target population access to services they need at each stage of growth and development. Health and dental services are delivered through quality plans which offer a choice of local doctors, dentists, specialists, hospitals, pharmacies and other healthcare providers (Florida KidCare, 2019). There are four distinct pay options based on family income and size.

The payment option with no monthly premium is offered to families that have a household size and income that places them below 133 of the FPL (Florida KidCare, 2019). The $15 monthly premium payment option is offered to families that have a household size and income that places them between 133 and 158 percent of the FPL (Florida KidCare, 2019). The $20 monthly premium payment option is offered to families that have a household size and income that places them between 158 and 200 percent of the FPL (Florida KidCare, 2019). The Full Pay Program payment option is offered to families that have a household size and income that places them above 200 percent of the Florida Poverty federal poverty line (Florida KidCare, 2019).

As householders increase their earned income, they may decrease their eligibility for these resources, but their total earned income may outweigh the losses. Many occupations to take a family out of may require a certification or license, which costs money. Below explains the situation of training programs in Florida and help available to those looking to further their education and skills.
Training Programs in Florida

The Florida DEO oversees 18 workforce programs and services for job seekers and employers to help increase and improve the Florida workforce (Workforce Programs, 2019). These programs are broadly targeted to aid the 353,000 unemployed Floridians looking for work gain employment through placement programs or small monetary benefits to aid individuals on their journey to employment (BLS Current Population Survey, 2019). See Appendix 10 for the complete list of the 18 DEO workforce programs and services. A notable program in this list is Apprenticeship FLA, a federally funded program designed to increase apprenticeship opportunities in targeted industries in Florida including advanced manufacturing, healthcare, building trades and construction, hospitality, transportation, warehousing, and information technology (CareerSource Florida, 2018).

The Florida Office of Economic and Demographic Research (EDR) performed a study in 2018 to analyze the economic impacts of these training programs and services offered through CareerSource Florida. Their analysis of the Quick Response Training program for 2014 to 2017 estimated a 0.19 return on investment, which drove up real output and grew the economy faster than it would have without this program (Office of Economic and Demographic Research, 2018).

The DEO and CareerSource Florida also promote the federal Workforce Innovations and Opportunity Act (WIOA) to create a comprehensive system for job seekers and employers (WIOA Program FAQ, 2018). Through WIOA, CareerSource offers eligible training programs in high demand occupations identified for the 24 regions in Florida. This study assumes all training
over the current training capacity will be state funded, even for federally funded training programs like Apprenticeship FLA, because the model increases the number of training recipients by 220,000 beyond the budgeted number of recipients.

Further, the Florida Department of Education identifies 640 career certificate programs; 643 secondary and post-secondary adult vocational (PSAV) programs; 423 associate of science (AS), associate of applied science (AAS), civilian conservation corps (CCC), and association for talent development (ATD) programs; and 56 apprenticeship programs⁴ in the state (Florida Department of Education, 2019).

The following section discusses different high-growth occupations in Florida available to the 242,000 unemployed adults in poverty.

Occupational Growth and Training in Florida

There are currently 290,700 open jobs in the State of Florida (HWOL). There are also 9.85 million job openings forecasted between 2018 and 2026, of which 5.4 million have median wages over $11 per hour and 2.6 million require an associate’s degree or less (WSER, 2018). There is capacity in the business climate to provide jobs for a substantial number of adults in poverty. Employment and increased wages for parents and family householders may bring multiple people above the poverty line and have a much larger effect on the economy than just providing one person a higher income. Many assume people below the poverty line can only work in minimum wage positions, yet the Florida Department of Economic Opportunity’s (DEO)

⁴ The total number of apprenticeship programs in Florida is 221 according to the United States Department of Labor Employment and Training Administration, 2019.
business forecasts suggest this is not true. The following paragraphs discuss the current
vacancies and forecasted job growth for occupations requiring lower educational attainment to
better understand what is available for the demographic groups below the poverty line and
how many people could find jobs in the specific occupations.

Many of the occupations identified by the DEO require professional training or
certifications before entering the workforce. Along with the general occupations forecast, the
following section describes the length, cost, and requirements of trainings for various
occupations available to those below the poverty line. The team selected a list of occupations—
although not exhaustive—to analyze from the occupations with the highest forecasted job
openings in Florida based on the following criteria:

▪ Median wage in Florida must be over $11 per hour or $22,880 annually
▪ Title must not indicate a managerial or mid-level position
▪ Forecasted growth must be over three percent annually

See Appendix 1 for the full list of training programs, costs, and lengths that were used in this
analysis. This analysis uses Tallahassee Community College (TCC) statistics and costs to estimate
most program and certification costs. The amount of the time it takes to achieve a certification
or complete a training program varies widely depending on the occupation chosen. The longer
the program or certification takes until completion, the longer the time is before that job is
filled and that individual makes the associated median wage of the occupation.

At the time of writing, the minimum wage in Florida is $8.46 per hour. The DEO
calculates the total job openings by occupation with the separation method, which accounts for
job growth, labor force exits, and occupational transfers (WSER). This statistically robust method incorporates demographic and other variables to accurately forecast employment projections and can quickly adjust to an ever-changing economy (WSER, 2017). This paper uses Florida-specific education levels instead of those identified by the Bureau of Labor Statistics (BLS) levels to ensure specificity to the Florida labor market and requirements. Annual salary calculations assume “year-round, full time” work, or 2,080 hours.

Industry forecasts by education requirements

Occupations with no formal education requirements

Over 1.7 million jobs with no formal education requirements will open in Florida between 2018 and 2026 with a median wage of $10.08 (WSER, 2018). 0 provides a detailed table of WSER’s occupation forecast which require no formal education.

Construction laborers are paid the highest of the occupations gaining the most new jobs in Florida with a median hourly wage of $13.78. The DEO forecasts over 88,000 construction jobs will open from now until 2026. If these 88,000 jobs could be filled in part by the 1.4 million people in poverty who did not work in the past 12 months, almost one-third of the 220,000 people would earn on average, $28,662 each year, which could take a household of five people above the poverty line. However, due to the varied nature of construction laborers, pay also varies. The bottom 10 percent earned less than $23,010 and the top 10 percent earned over $62,500. Training for construction varies greatly depending on the level desired by the laborer, but most include on-the-job training. At the base level, on-the-job training is only required up to three months and occurs while working with a company; however, if one wants to advance
to specialized tasks like laser cutting or operating hydraulic boring machines, advanced training is required up to two to four years (Bureau of Labor Statistics, 2019).

There are over 135,000 job openings for Laborers and Freight, Stock, and Material Movers in the State of Florida with steady predicted growth for the next seven years. The median wage for those employed in as Laborers and Freight, Stock, and Material Movers is $12.12 which is roughly $25,000 annually, assuming full time paid employment. An individual will need the physical strength to lift, pull, and push for extended periods of time. There is plenty of on-the-job and apprenticeships provided by employers for those who have the physical ability to work a job within this occupation. Additionally, a material mover could benefit from earning a Commercial Driver’s License (CDL), which does not expire for seven years (Bureau of Labor Statistics, 2019).

The Landscaping and Groundskeeping Workers occupation will gain 131,983 jobs from now until 2026 according to the DEO forecast. The median wage for landscaping and groundskeeping workers is $11.88, which is roughly $24,000 a year, assuming full employment. A prospective worker must meet the physical demands of the work such as lifting and pulling for extended periods of time. There are no training programs or certifications required to work in this profession as the skills necessary are learned on the job (Bureau of Labor Statistics, 2017). Therefore, this profession could provide immediate relief to individuals who have not worked in the past 12 months.

One million of the total job openings forecasted until 2026 with no formal education requirement are in the food industry. Food preparation and serving positions have the highest
projected job opening growth rate at over 17 percent and 425 thousand jobs are forecasted to open between now and 2026. These jobs have a median wage above the minimum wage at $9.27. Both bartenders and waiter positions have higher median wages. At present, WSER estimates over 16,000 job vacancies for waiter and food preparation workers. These positions could provide immediate relief and increased income to the 1.4 million people below the poverty line who have not worked in the past 12 months. No training or certification is required for restaurant work, so the benefits of increased wages would be seen immediately by the individual worker and the economy in the State of Florida. This analysis does not increase jobs for restaurant related work or housekeeping and janitorial work.

Occupations for high school graduates

Over 1.3 million jobs will open in the occupations with the highest forecasted job growth in the number of new positions that require only a high school diploma or equivalent from now until 2026, as seen in Appendix 3. These jobs could provide direct benefits to households led by a householder with only a high school degree, or 33.9 percent households in poverty. The occupations with the highest forecasted job growth in terms of total number of new openings in Florida with this level of educational requirement include insurance claims and processing clerks and billings and posting clerks, both of which have median earnings over $16 per hour, or over $35,000 per year. Receptionists and counter clerks also receive wages over $12 per hour and currently have over 8,000 vacancies that could be immediately filled.

The median wage for the occupations with the highest forecasted job growth in terms of total number of new openings that require a high school diploma or equivalent is $12.98, which
is over $4.00 more than the minimum wage in Florida. For someone working year-round, full
time, this wage equals almost $27,000. There are currently 34,000 job openings that only
require a high school degree, including retail salespersons, cashiers, stock clerks, and
receptionists. Like job openings that do not require any formal education, these positions could
be immediately filled to increase income for those in poverty who are not employed. If these
positions were filled and the workers received the median salary for full time work, individuals
and smaller households could far surpass the poverty line, and larger households could at least
have an income above poverty.

General office clerks and receptionists perform many clerical tasks in office settings and
learn tasks on the job, such as phone etiquette and use of office equipment (Bureau of Labor
Statistics, 2019). Advancement opportunities for both occupations come with experience but is
present within the office settings to secretaries and administrative assistants. According to the
DEO forecast Office Clerks will gain 175,559 jobs from now until 2206. The median wage for
office clerks is $15 per hour, which is roughly $30,000 annually. Office clerks perform a variety
of different tasks including answering telephone calls, filing paperwork, and data entry. To
become an office clerk only high school education is needed and the requisite skills are
acquired on the job.

Billing and posting clerks do not require more than a high school degree but do require
at least one year of experience, which could be accomplished through a high school internship
or part-time office work. Billing and posting clerks enter data and charge customers for services
using bookkeeping tools and accounting principles (Study.com, 2012). One could pursue
business certifications to advance their career or pursue an associate’s degree, but advanced education is not required to enter into this occupation.

There are expected to be almost 9,000 job openings for licensed carpenters. While it is possible to earn your certification with only a high school diploma, it is strongly advised that aspiring carpenters undergo an apprenticeship program to gain hand-on experience over the basic drafting, mathematics and overall know-how over the craft. The apprenticeship typically takes 2,000 hours of classroom technical training and real-world job experience, which could be completed in less than a year (Locsin, n.d.). Carpenters earned a median hourly wage of $18.15 per hour in Florida in 2016.

Other occupations with high forecasted growth not considered in this analysis include retail salespersons, stock clerks and order fillers, and cashiers, among others.

Occupations for associate’s degree holders

Over 560,000 jobs will open in Florida that require only an associate’s degree, with the median wage of $32.11 an hour, or roughly $67,000 annually. O provides a detailed table of the occupation forecast which an associate’s level of education is sufficient. General and Operations Managers, although not considered in this analysis because of its managerial nature, pays the highest of the occupations gaining the most new jobs in Florida which only require this degree, with a median hourly wage of $47.14, estimating to almost $100,000 gross income annually.

The DEO forecasts by the end of 2026, there will be over 100,000 new job openings for Registered Nurses (RN) in Florida. These jobs could be filled in part by the 1.4 million people in
poverty who did not work in the past 12 months, assuming the vocational average of $30.31 per hour, almost any household could cross over the FPL. The RN position is a mid-level nurse with duties including assessing patient health problems and needs, developing and implementing nursing care plans, and maintaining medical records (Tallahassee Community College, 2019). The 72-credit hour program cost for an Associate in Science, Nursing (R.N.) at Tallahassee Community College (TCC) is $7,260, plus $350 for scrubs (required medical apparel) and $65 for a Basic Life Support certification from the American Heart Association. The TCC program meets all requirements from Florida Department of Health’s Board of Nursing standards and is nationally recognized by the Accreditation Commission for Education in Nursing (Tallahassee Community College, 2019). Students are eligible for financial aid through the program, which culminates in the National Council Licensure Examination for Registered Nurses (NCLEX-RN) for $200 (National Council of State Boards of Nursing, Inc., 2019). The demand for RNs continues to increase in Florida, and this occupation provides opportunity for advancement to higher nursing positions. Wages range from $43,000 to $81,000 annually, given work experience (Tallahassee Community College, 2019).

Loan officers, another occupation with high forecasted job growth in Florida over the next seven years, are the direct point of contact for people trying to borrow money, most commonly for a home. Loan officers consult borrowers throughout the entire loan process to ensure compliance and a smooth closing. Loan officers are commonly compensated by commission added into the borrower’s loan contact (Kully, 2014). This is a growing industry in Florida as the state further recovers from the sub-prime mortgage meltdown of 2008 and 2009.
(Stringer, 2018). According to BLS data, the median wage for a loan officer in Florida is $33.55 or roughly $70,000, assuming full-time paid employment (Bureau of Labor Statistics, 2019). Many banks and lenders seek loan officers with bachelor’s degrees due to increased competition for open positions, but Florida only requires an associate’s degree with a Nationwide Mortgage Licensing System (NMLS) licensure. This licensure requires approximately 10 to 16 weeks to obtain and costs about $300.

In 2017, Florida was ranked number three for small business growth according to a study performed by Paychex Inc., and with this growth comes a demand for basic office work consisting of bookkeeping, auditing, and accounting (Larsen, 2018). DEO forecasts this occupation to have nearly 100,000 openings in the State of Florida with a median hourly wage of $17.57, which is roughly $36,000 at full time paid employment.

Other occupations with high forecasted job growth which require only an associate’s degree include Software Developers and Office, Construction, and Retail Supervisors. Having supervisor in the title makes these occupations seem to be managerial which usually has a higher to barrier to entry through increased required formal education or industry-related work experience and for this reason AERG avoids managerial occupations in the workforce training model.

Occupations for bachelor’s degree holders and higher

Over 350,000 jobs will open in the occupations that require a bachelor’s degree between now until 2026. Appendix 6 shows all occupations with most job openings forecasted between 2018 and 2026. The occupation with the fastest employment growth forecast is Accountants and
Auditors, with an estimated 76,000 job openings in the next 6 years. Demand for this vocation is growing at 13 percent per year, with a median hourly wage of almost $30 per hour.

Personal Financial Advisors and Financial Managers earned an estimated average of $46.99 and $56.94, respectively, in 2017. These two professions fall under the category of finance and portfolio management and have estimated demand of 31,864 jobs by 2026. Becoming certified in this field would provide enough income to bring a family of five above the poverty line. AERG estimate the demand for these jobs will continue to grow in the coming future, as they have since 2010 (WSER, 2018).

Additionally, over 50,000 jobs will open in the occupations with high forecasted job growth which require a master’s degree or higher between now until 2026. One occupation in particular to note for growth is Nurse Practitioners, which now requires a doctoral degree (Nurse Journal, 2019). Demand for this vocation is at growing at 33 percent each year, with a median hourly wage of $46.39. These professions are unlikely solutions for individuals in poverty, considering only 13 percent have bachelor’s degrees or higher, and attaining graduate levels of education is not only time consuming but could be very costly for these individuals. The medical field in general is experiencing high growth and could be an option as people grow within this field.

Elementary school teachers are forecasted to grow 10.4 percent with 51,000 job openings until 2026. These teachers’ median wage is over $47,610 (Study.com, 2019). Along with a bachelor’s degree, aspiring teachers must pass the Florida Teacher Certification Examinations (FTCE) General Knowledge Test ($130), the Professional Education Test ($150),
and the Elementary Education K-6 ($200). Many public universities in Florida—including Florida State University (FSU), University of Florida (UF), and University of Central Florida (UCF)—offer dual bachelor’s and master’s degrees in elementary education. At the current tuition rates for 2019, a four-year bachelor’s only degree at UCF, the cost for the three tests, and fingerprinting costs $26,104 (University of Central Florida, 2019). The cost to receive a bachelor’s degree is higher than a one-year training, but the occupation’s 10 percent growth over the next seven years indicates demand for elementary school teachers.

Accountants and auditors, among the selected list of target industries and occupations has the fastest employment growth forecast with an estimated 76,000 job openings in the next 6 years. Demand for this vocation is growing at 13 percent per year, with a median hourly wage of almost $30 per hour. Accountants and auditors are employed as part of practically every industry to access financial operations and work to help ensure that the organization is running efficiently by preparing and examining financial records. They ensure that financial records are accurate and that taxes are paid properly and on time (Bureau of Labor Statistics, 2019). People in this profession would benefit from Certified Professional Accountant licensure, although not required. CPA certification requires coursework beyond the typical bachelor’s degree program and a series of exams (Boyd, 2019). Practically every college of business in Florida offers an undergraduate and graduate program in accounting, which would prepare people for entry into this occupation. At current in-state tuition costs, the average cost for a four-year degree in accounting at public university in Florida is $25,896 (FL Board of Governors, 2019).
Occupations with post-secondary non-degree awards

Appendix 60 provides detailed tables regarding certification and licensing data. Over 1.1 million jobs will open in the occupations gaining the most new jobs that require a post-secondary non-degree award (a certification or license) from between 2018 and 2026. The median weekly earnings for those with certifications but no license is $1,047. Median weekly earnings for those with a license is $940, which translates to about $23.50 per hour compared to the median weekly earnings of all Florida workers without a certification or license at $685, or $17.13 for 40 hours a week. The differential between working with a license or certification and without any post-secondary non-degree award is substantial and illustrates the financial reward of pursuing a training which culminates in a certification or license. Workers between 16 and 24 years old on average earn $142 more than their counterparts without a license or certification. Over 50 weeks, this yields $1,704 more earnings. The difference in earnings per week, however, increases with age. By the time the workers are aged 45 to 55 years old, the differential is $309 per week. See 0 for full earnings data by age.

Many occupations with certifications offer median weekly earnings over $1,000, including management, business and financial operations, sales occupations, and computer-related occupations. On average, median weekly earnings in sales and related occupations are $375 greater for those with licenses and certifications than for those without any post-secondary non-degree award. This differential could equal $18,750 over 50 weeks of work. Other occupations with large differentials in the median weekly earnings include production operations ($259), construction occupations ($226), and building and grounds maintenance
($197). 0 shows occupations’ median weekly earnings with and without certifications or licensing.

The occupation that is expected to grow the most by 2026 is Customer Service Representative, with an estimated demand of 287,498 jobs expected to open between now and 2026. This position has an average wage earning of $14.32 per hour, almost double the minimum wage. Assuming a full-time job in this field, this hourly wage will calculate to an estimated 29,785 annually. Assuming all job openings were filled by households in poverty with five or few members per household, this profession alone would effectively lift 10 percent of people in poverty over the threshold. The Florida Retail Federation provides certification for people in Customer Service Representative jobs and is generally accepted as a strong indicator to the work ethic and skill of the laborer (Customer Service Online Training, 2019).

Positions for medical assistants are expected to increase by almost 30 percent, with an estimated 15,000 jobs becoming available between now and 2026, according to the DEO. While this job does not require a formal university degree, medical assistants are highly encouraged to obtain their Certified Medical Assistant (CMA) degree from an accredited program either online or in person, since employers pay significantly more for a certified medical assistant (Online Medical Assistant Programs, 2019). These CMA training programs vary across different institutions, but typically take between 9 and 12 months to complete. Once education has been completed and one is certified, medical assistants are expected to earn more than $15 per hour.
General Maintenance and Repair Workers will gain 89,721 jobs between 2018 and 2026 according to the DEO forecast. The median wage for these workers is $18.42, which is roughly $38,000 a year, assuming full employment. Maintenance and repair workers require basic skills learned from a high school education and additional practical training such as electrical plumbing is valuable. However, there are no other education requirements that are needed because the skills necessary are learned on the job from an experienced worker (Bureau of Labor Statistics, 2019). Basic tasks of maintenance and repair workers include painting, flooring, and plumbing. For much more complex tasks such as overhauling machinery, the state requires specific licensing.

The DEO forecasts Heavy and Tractor-trailer Truck Drivers occupations will gain 89,204 jobs by 2026. The median annual wage for these drivers is $40,000, which would take a family of four well over the poverty threshold. Drivers require a high school education as well as a Class A commercial driver’s license for most jobs. There are 36 schools in Florida that offer 12-week commercial truck driving course that cost an average of $3,000 (All Trucking, 2016). Currently there is a high demand for truck drivers in the state due a multitude of reasons, including a large percentage of the driver workforce has begun to retire. This demand may be affected by the advancement in autonomous vehicles (Bureau of Labor Statistics, 2019).

Certified Nursing Assistants (CNA) is the lowest level of the nursing track. CNA’s provide the basic care for patients in hospitals, nursing homes, and long-term care facilities (Bureau of Labor Statistics, 2019). The position requires a post-secondary non-degree award, which can be earned at local community colleges. Over 106,000 CNA jobs will open over the next seven
years, which represents 14 percent growth in the occupation. The median wage in Florida is $12.07, substantially higher than the minimum wage of $8.46. After completing the 120-hour training course, which takes roughly a month, one must pass the Prometric CNA exam. The total direct costs to become a CNA is about $1,233 and includes course fees ($337), the course textbook ($25), a background check ($111), scrubs ($350), and a Basic Life Support certification ($65), plus the certification ($375). A decent entry wage for this occupation is $18,912, or about $9.12 per hour, but the room to advance in wage and in a full career path to LPN and then RN provides a strong long-term incentive to join this occupation (Tallahassee Community College, n.d.).

The next level in the nursing track, Licensed Nurse Practitioners (LPN/LVN), expects to increase by about 15 percent in the years to follow, with an estimated 7,200 jobs becoming available between now and 2026, according to the DEO. This vocation demands an individual to earn their LPN license, and pass a state administered nursing exam called NCLEX-PN (Bureau of Labor Statistics, 2019). These LPN training programs vary across different institutions, but typically take between 7 and 16 months to complete. From there, LPN’s are eligible to provide basic nursing care in hospitals or homes, under the direction of a doctor or RN. Once education has been completed and has been certified, LPN’s are expected to earn more than $20 per hour and are encouraged to continue to earn their associate’s degree for the opportunity to transition into an RN position.

The following section describes how the AERG team utilized the training, occupational, social program, and demographic information to create and model and estimate the economic
Methodology: Economic and Fiscal Impact

The client wants to know the benefits of helping 10 percent of Floridians currently in poverty out of poverty. To solve this issue, the team uses a work-based solution to help 300,000 of the 3.07 million people in poverty. This is a very complicated issue and there are many moving components to poverty in Florida, including why people choose not to work, how state and federal program benefits affect their households, and even what happens after they have a job. The following sections detail the team’s assumptions, calculations, and approach to quantify an aggregate state benefit for helping 10 percent of poor Floridians out of poverty.

Overview of Methodology

To calculate the benefits to helping 300,000 people out of poverty, the team designed a model and formulated assumptions from a demographic review of who makes up the poverty population in Florida. AERG chose an employment-based approach to gauge this benefit by modeling the impact of taking 10 percent of the adult population currently in poverty in Florida and financially assist them with training and childcare to enter into higher wage occupations. However, not all 300,000 people need to work because the FPL is based on household size. AERG therefore took 10 percent of the working population over 16 years old to estimate increasing employment by 220,000 people. The remaining 80,000 included non-workers in the households, such as children, siblings, and parents. The team used a forecast performed by the Florida Department Economic of Opportunity, Division of Workforce Development and
Economic Research (WSER) to identify occupations with the most new job openings forecasted between 2018 and 2026 (WSER, 2018). AERG then distributed employment over a 2020 to 2025 time period based on the openings from the WSER forecast. This direct impact of adding 220,000 adults from Florida’s poverty population to these higher wage occupations has a direct increase in labor productivity captured by marginal amounts of earned income realized by these individuals, but there are indirect and induced effects of this increased labor productivity that will be captured by others in the economy.

To estimate a dollar value for the impact of this workforce change AERG utilized a dynamic multiplier model developed by Regional Economic Models, Inc. (REMI), which is specifically calibrated to the State of Florida. REMI PI+ (policy impact) is a versatile forecasting and policy analysis tool that can be used as an input-output model, also known as a general equilibrium model. Using REMI, AERG generated a forecast of the Florida economy and analyze the economic changes after “shocking” the Florida economy with increased state expenditures (from childcare and training) and with increased employment (220,000 people) above the baseline. See Figure 14 for the simplified multiplier model.
To model the benefits, AERG considered costs and which other obstacles must be overcome to get those in the poverty population into the workforce. AERG analyzed childcare costs and training or certification costs. AERG modeled the state paying for these costs to provide an incentive for people to join a workforce program or enter the workforce to increase their income and escape poverty. There is a large skills gap that could be addressed by creating a higher skilled workforce and the model addresses this issue by putting unskilled people in poverty through training programs to increase their skillset for specific occupations using existing training and apprenticeship programs, such as CareerSource Florida. This model increases the number of people receiving training above the current number in training and, assuming the federal programs do not increase their funding above the 2019 baseline, AERG assumed the state pay out of pocket for these costs in the model. AERG then also increased state expenditures for childcare while the people are in training and for one additional year when they enter the workforce as an incentive to settle into an occupation without the costly
barrier of losing the Head Start and School Readiness benefits. The key question is then whether the state can recuperate its costs in the economy as employment increases and people leave poverty.

**Multiplier Model Input Calculations**

The first step in this economic analysis was to determine who is currently in poverty in the State of Florida. AERG found of the 3.07 million people in poverty in Florida, 2.25 million are 16 years and older, which AERG determines is the working age population. The goal is to analyze the benefits of getting ten percent of all people in poverty out of poverty and, since AERG uses a work-based approach, AERG took 10 percent of this working population to put into the workforce training programs. This equaled 220,000 people over the observation window of six years from 2020 to 2025. This number is realistic because there are currently 242,000 people in poverty who are unemployed but actively seeking work. These people are unemployed, so the team assumes their earned income (net of transfer payments) is $0 per month. AERG used this to calculate the benefits received by individuals in different household scenarios to calculate the change in total resources as earned income increases from $0. The observation window time period is six years, so AERG increased employment with an even 36,667 people each year from 2020 to 2025 through a realistic distribution to each of the target occupations based on forecasted demand to total 220,000 people.

The remaining 80,000 people required to sum to the 300,000 people, or 10 percent of all people in poverty, comes from the children AERG assumes are in the households of the people of working age. This is not fully realistic, as many of the 80,000 could be adults who are
not working (such as a disabled sibling, aging parent, or stay-at-home parent) but are in the households and would be brought out of poverty with the employed individual. Recall the poverty line is based on household income, not individual income. This means only need one person in a household must work to bring all individuals in that household out of poverty. AERG assumes the remaining 80,000 are children for cost purposes discussed below.

Employment Inputs

After determining who was in poverty based on demographics, household size, education, and work experience in the past 12 months, AERG analyzed the job market in Florida and calculated the number of people who could realistically enter each occupation during the time period. AERG first looked at the Department of Economic Opportunity’s Workforce Statistics and Economic Development (WSER) forecast for most new job openings from 2018 to 2026. AERG selected the top 10 jobs for each level of education based on Florida's education requirements as opposed to the national requirements as indicated by the Bureau of Labor Statistics (BLS) to be accurate for the specific state. AERG then used criteria to reduce the number of jobs to only three occupations per category for jobs that require no formal education, high school education, associate’s degree, and only a post-secondary non-degree award. AERG also included two higher-level bachelor’s degrees, accounting and elementary school teachers, and a doctoral degree, practical nursing. AERG did not, however, include the practical nurse occupation in the forecast or employment distribution. The occupations were selected from those occupations which indicated a median wage over $11.00 per hour, forecasted growth over 3 percent for the time period, and those that are not managerial or require experience. To only estimate the number of openings for 2020 to 2025, AERG divided
the total openings forecast for each occupation by the nine years from 2018 to 2026 to estimate an average number of annual job openings. AERG then multiplied this average number of annual openings by six, which is the number of years in the 2020 to 2025 time period. As previously described, total employment increased evenly across the six years and added 36,667 people into the workforce annually between 2020 to 2026. This number each year does not include the number of people who will be training to enter the workforce for the next year; this only represents the number of people who will directly enter the workforce in a given year. The number of people being trained only appear in the labor force for their entry year if the training period is less than one year. 0 for the training lag and distributions of employment across years. AERG then evenly distributed 36,000 jobs across the number of occupations that would be available in each given year. For example, only jobs which require less than one year of training received recipients in those occupations for the first year, while the remainder of the people would enter into the workforce in later years because the length of their training and certification programs would not allow them to enter in 2020. The final year does not contain any people in the training programs for program lengths over one year to ensure all 220,000 people are in the workforce by the end of 2025. The number of people in training programs for each year of the model is illustrated in Figure 15.
AERG did not account for people who may fail out of training programs or enter into a different occupation than they originally started with in the employment numbers because the team assumed these 220,000 people will enter at some point, regardless of how long it takes them to enter. If one person falls back into poverty, there are more unemployed people in poverty who could take that person’s place and still reach the 220,000-person goal. AERG further addressed this issue in the direct training cost by adding an additional figure to allow additional time to complete trainings or to switch their occupational paths completely.

Training Costs

To calculate the direct costs, the team considered both training costs and childcare costs. For training costs, AERG collected the average cost for different training programs based on the 13 occupations chosen from the WSER forecast. AERG accounted for all costs associated with receiving the training or certification (e.g. scrubs for health care positions or background
checks for construction). Information came from Tallahassee Community College, University of Central Florida, and Lively Technical Center for most of the certifications. For other certifications and programs that were not offered at universities in Florida, the team found specific centers, such as specific truck driving schools or maintenance programs. After collecting this data, AERG multiplied the number of people distributed into the specific occupations by the total training costs (all inclusive) for each year based on the lag that the cohort would take to join the training program. The training costs decrease over time because AERG only adds people into training programs during the six-year period. This means a three-year program would only accept people into its cohort in the model until 2022 so they could enter the workforce in 2025. The highest point of trainees is the second year, 2021, because the longest training program is a four-year bachelor’s degree for accountants and elementary school teachers, in which case they would enter the workforce in year 2025.

Childcare Costs

To calculate the childcare costs, the team took the average cost for children 1 to 4 years old of $7,600 dollars (Economic Policy Institute, 2016). AERG created and ran two scenarios to calculate the childcare costs. The first scenario provides extended state-funded childcare for people that are in training and for one additional year once they enter the workforce. Based on the employment inputs, the team calculated the number of people receiving training each year plus the number of people entering the workforce for the time. AERG estimated this is the number of people eligible for childcare and took 30 percent of that figure to estimate the number of children who could be in childcare. This is a very high, conservative estimate for a various reasons: (1), as stated earlier, not all the non-working population are children; (2), not
all children are under age five and require childcare; and (3), AERG do not take into account children aging out of childcare. The team realizes childcare is such a huge cost for families—more expensive than state college tuition—and therefore accept the extremity of the costs presented in this paper. See Figure 16 for the total childcare costs in this first scenario which provides state-funded childcare during all years of training plus one additional year while first entering the workforce.

**Figure 16 Cost of childcare in first scenario: Florida pays during training and one additional year**

![Cost of childcare in first scenario](image)

The second scenario assumes the entire population put into the workforce, or 220,000 people, receive state-funded childcare each year once they enter a training cohort and all throughout their employment until 2025. This means at the end of the model, 2025, all 220,000 people in poverty who are entered into the work force are eligible for childcare. The key term is “eligible” because AERG used 30 percent of the people who are in the training or workforce.
from the program to estimate the number of children who could be in childcare at the time.

Figure 17 illustrates how quickly childcare costs rise in this extended care scenario as it culminates with 220,000 people eligible for childcare and pays for 80,000 children.

**Figure 17 Cost of childcare in second scenario: Florida pays during the entirety of the model**

Childcare is a huge deterrent for people with children to not work and, therefore, if the state pays for this cost, more people may enter and stay in the workforce. AERG used the extended care in scenario two—paying for childcare cost throughout the entirety of the model—as an upper bound for the total cost of childcare. Instead of estimating the enter and exit rates of these children, the team assumed a constant rate of 30 percent of the adult population in the training programs.
Appendix 12 has the full list of inputs AERG prepared for the input-output model, including direct training and childcare costs and the employment inputs, taking account of the lags from different workforce programs.

**Indirect and Induced Costs**

Although AERG quantified high costs for childcare and training, the total cost inputs also contain a factor of 30 percent to account for failure rates and indirect and induced costs associated with increased training and childcare. First, many people may not finish their certification programs and must continue in a different occupational track. Others may take longer to finish the programs or return to the training the next year. People who leave poverty have a 0.26 probability of returning to poverty in the first year (Stevens, 1994). Once the person survives one year out of poverty, the probability of returning to poverty greatly decreases. This 30 percent factor dedicates 25 percent of total costs to target those in the first year of escaping poverty to help them, or someone else in their place, to go through another program and re-enter the workforce. The total costs account for this probability of failure in the rising workforce and increases the training by a reasonable factor.

The team then calculated 4 percent of the total training and childcare costs to account for indirect and induced costs not quantified in this paper, such as personnel and administrative costs. Four percent of the total costs would allow between 1,700 and 18,000 additional employees to be hired by different childcare programs, training programs, and state-employee positions at $60,000 per year. Increased training and childcare marketing and supplies could also be included in these costs.
The total factor increase is 30 percent of all training and childcare costs: 26 percent of all costs account for failure or lengthened training and 4 percent of all costs account for indirect and induced costs associated with increased training and childcare. After calculating the total costs to the state of Florida as well as the employment increases for each year and occupation, the dynamic multiplier model calculates the effects, as described in the next section.

Multiplier Model Modules

The dynamic multiplier model software from Regional Economic Models, Inc. (REMI) is calibrated specifically for the Florida economy. AERG did, however, run into some issues before inputting the data and calculate the economic impacts. The software does not have the detailed occupations utilized from WSER’s forecast and only allows the user to choose sector-level industries. This would not create an accurate shock to the economy because the industries use the average wage for the new workers of those industries, which could be much higher than the entry-level positions specifically chosen for the people coming from poverty. The company suggested the team increase the people in Occupational Training, which would increase the supply of people over the baseline of workers already calibrated into the model. The Occupational Training module specifically uses the current population in the area to train, rather than increasing wages and cause migration as people from outside the area migrate in. The second step in the model is to increase Employment, which would be the actual number of workers entering the workforce. The direct employment would be filled with the people receiving the occupational training. AERG matched the chosen occupations from WSER with the occupational categories provided by REMI and then matched those occupations with the
industries provided in the Employment module. Again, this increases the supply of people as they enter job training programs to then fill the increased Employment. Only the occupations within those industries will be filled, providing a more accurate representation of the wage increases for the individuals. The selected lag indicator allows the software to lag the wage increases and the entry into the workforce and input the employment directly from the those receiving educational and occupational training. As job openings increase, the supply that was already increased from occupational training would directly fill those positions. The direct employment module only has industry level categories and therefore the team used BLS to find which industries under which industry each occupation was categorized. See Appendix 13 for the matching between the WSER occupations, the Occupational Training occupations, and the Employment Industries.

To input the direct costs to the state government, AERG summed the childcare costs, training costs, and additional factor costs for each year for both childcare scenarios (extended care and minimal care). Using these two bounds, the team ran two different models using both the occupational training and employment as the employment inputs for the model. REMI calculated the changes over the baseline for the economic impact analysis. The model is specifically interested in increased employment, which includes direct employment, but anything above the 36,667 jobs per year indicates indirect and induced employment generated throughout the economy. Because of increased employment, the team was also interested in the industries that increased output and hiring based on the direct changes. AERG analyzed the changed in personal expenditures and used this to calculate sales tax revenue for the state.
It is important to note certain components in this analysis which were not included as inputs into the REMI software after consulting the company on various occasions. First, AERG did not directly change wages. The Occupational Training module calculates and accounts for wage growth from entry level to median wages. Further, since the module takes people from the current population and not from migration, the model understands these people are increasing their skills and wages from nothing. The model dynamically changes these individuals’ classification of poverty and the benefits for which they are eligible. Therefore, AERG did not change federal payments or state payments to account for decreased social program expenditures. If the team directly changed either the wages or government expenditures from decreased transfer payments, the model calculations would be highly inaccurate after essentially double counting each component.

Calculating Benefits

The multiplier model software produces its forecast results in fixed 2009 dollars (personal income and disposable personal income) and in fixed “current” dollars from 2016, the most recent year available in the software. The team used two PCE inflators to bring the results to net present value in 2019.

Sales Tax Revenue

To calculate the sales tax revenue, AERG subtracted all non-prepared food expenditures and housing or renting expenditures from the total personal expenditures. All other expenditures were then summed and multiplied this figure by the state sales tax of six percent. This does not include goods with higher taxes, such as alcohol, or for local and county taxes in
this calculation because the analysis is primarily concerned with fiscal impacts to the state. The total increase in personal consumption expenditures comes not only from the 220,000 people injected into the workforce over the six-year period, but also from the additional induced an indirect employment that was generated because of the increased activity in the economy.

Reduced Social Program Expenditures

Another key state benefit—reduced social program transfer payments from the state government—did not come from REMI directly. This paper only considers 11 of the multitude of social programs available to low-income households, so the total reduction in transfer payments is likely much higher than estimated in this analysis. As people move away from the poverty line and increase their income to poverty line ratio, they lose eligibility for certain benefits. Therefore, the federal government no longer provides equivalent amounts of funding to the state to administer these social assistance programs. Although this could be considered a loss to the Florida budget, AERG assumes that since so many people in Florida will still receive the benefits, the administration costs do not change enough to address the state component of fully federally funded programs. Recall too that if this does change, it may be partially accounted for in the increased direct cost components. Realistically, however, administrative costs would decrease as fewer people need the transfer payments and total operations decrease. The budget will experience a loss of federal funding as a pass-through, but the net effect would most likely be positive due to the decreased need for administrative personnel.

When looking at the 11 welfare programs in the paper, AERG noted how much both the federal government and state government spends in each program and average per-person
expenditures. The team then took direct employment distribution as discussed above and in 0
to estimate an upper and lower bound for cost savings from reduced eligibility for these social
programs. The first scenario takes a single person household for all 220,000 people in the
model. The analysis considers each income level which would be attained for each occupation
and estimated how many benefits and total resources via transfer payments the distribution of
people would lose. The benefits they lose eligibility for then turns into cost savings for both the
federal and the state governments. This analysis only calculates the benefits to the state.

The upper bound calculates the benefits if all 220,000 workers lived in four-person
households with two adults and two children under 5 years old, which is important to note for
childcare purposes. Many of the federally funded programs have the administrative
components from the state, but again, AERG only considers the key components of program
expenditures to the people directly as the administrative costs will still exist regardless of the
number of people receiving these benefits. The calculations then do not estimate cost savings
for programs that do not have a state-funded component. The model uses the 2019 to 2020
Florida budget to find the state expenditures allocated to each program, particularly SNAP,
Medicaid, and Florida KidCare. See 0 for each program and the share of federal and state
funding and state expenditures.

Although this analysis focuses on the economic impact such as the wages and increased
employment for the economy, it is important to consider the fiscal benefits as well, including
the state tax revenue and these social payment expenditures. Relieving people from poverty
will have huge fiscal impacts on the state of Florida and the federal governments. Most of the
programs AERG identified in this model are fully federally funded, so the cost savings will not be felt as strongly by the state government. However, the lower cash flow into the state from the federal government does not need to be balanced and should not be considered a loss because the federal government does not compensate the state for these reduced expenditures. As one person moves out of poverty and loses eligibility for certain transfer payments, the federal government does not need to pay for that household’s benefits. This leaves a net change of zero to the state budget since AERG assumed no administrative cost savings. This is very important because, although the amount of federal funding to the state of Florida changes through reduced federal payments, the state budget remains balanced because they do not realize any cost savings, yet the Florida economy will realize a reduced flow of federal transfers.

Analyzing the Benefits

The benefits from helping the unemployed in poverty receive job training and enter into the workforce are felt by the target population through increased individual welfare and by the state through the indirect impacts captured in the form of job creation in other industries, reduced government spending for social welfare programs, increased tax revenues, and the marginal increase in economic vitality due to the increased disposable incomes. What this model fails to capture is the marginal increase in psychological welfare of not only the target population, but the entire society due to a reduction in crime and other social problems that result in a less desirable society.

As people enter the workforce in these higher wage occupations, they will have more total and disposable income, assuming they are not too severely impacted by the benefit cliffs
associated with qualifying for and receiving cash assistance and other social program benefits. The model assumes these training programs cause people within the poverty population to self-select into the training after considering their individual situation and whether it would result in positive effects to their net resources.

The following sections explain the benefits to the state of Florida and individuals as 220,000 people enter the workforce and training programs between 2020 and 2026.

Increase in Employment

The model forecasts total indirect and induced job creation amount between 255,971 and 289,728 jobs during the observation window from the extended and partial childcare scenarios. These jobs are in addition to the direct employment amount of 220,000 people into 13 specified target occupations from the Florida Department of Economic Opportunity’s forecasted employment projections for the next six years discussed in the employment inputs section. Direct, indirect, and induced jobs total between 475,971 and 509,728 new jobs in the state of Florida added during this observation window as a result of the model’s workforce program. The partial childcare scenario has less government expenditures injected into the economy and workers with children must pay out of pocket for childcare costs. Both these reduce the stimulation and increased activity in the economy which would lead to indirect and induced job creation.

Some of the industries that receive positive effects in the form of indirect and induced employment increases include food services and drinking places, real estate, the building trades, and child daycare services. Other industries besides those the model directly shocked
grew with the economy as people utilized and consumed more goods and services. This benefits the economy through increased economic activity. The indirect and induced employment effects generated through increased disposable income earned by the new workers then leads to increased output they add to the economy.

Roughly 20,000 new food services and drinking occupations become available from 2020 to 2025 as an indirect effect to the larger amount of people working. As people have more money to spend, they may treat themselves to dining out, therefore increasing demand for workers in this industry. Similarly, a higher income results in individuals losing their state sponsored housing subsidies, leading to a higher demand for licensed real-estate practitioners. The model also increases the number of child day care workers because more people enter the workforce, increasing the number of children requiring day care and the number of workers to increase childcare capacity.

Increase in Personal Income

The range of new jobs in the Florida economy as a result of this modeled workforce training and childcare program increases personal disposable income for each of those in the workforce. This income then becomes a primary driver of all increased economic vitality felt by the state and other taxing authorities. The additional personal disposable income over the baseline varies with the two childcare cost scenarios, but both display gradual increases over the 2020 to 2025 time period.

The extended childcare scenario assumes the state pays for all childcare costs throughout the entirety of the model. This increases disposable income because workers do not
have to pay out of pocket for childcare. That money can then translate into consumption in the economy. This scenario calculates total disposable income increases by $32.5 billion in the state over the six years. Figure 18 illustrates the increasing income over the baseline as more people from poverty enter the workforce. The figure accumulates at a steady pace with the 36,667 entering employment each year for the time period.

Figure 18 Increase in personal and disposable personal income over the baseline for the extended childcare scenario

Under the partial childcare scenario when the state pays for childcare during training and for one year into the workforce, total disposable personal income increases by $29.9 billion between 2020 and 2025. This scenario estimates lower income because the people must pay for childcare out of pocket after their first year in the workforce. Figure 19 shows the increase in disposable and personal income over the baseline estimates for 2020 to 2025.
Figure 19 Increase in personal and disposable personal income over the baseline for the partial childcare scenario

Total increase in income and disposable income directly translate to fiscal benefits to the state of Florida, as well as increases to the well-being of individuals. See 0 for a summary of the model benefits for each year 2020 to 2026.

Increased income results from the change in total output for the target population and the labor productivity. Labor productivity is the amount of total labor output produced given a specified amount of time. The model increases labor productivity by increasing employment therefore increasing output over the baseline. Labor productivity is associated with improved standards of living through higher consumption. As an economy's labor productivity grows, it produces more goods and services for the same amount of relative work. This increase in output makes it possible to consume more of the goods and services (Kenton, 2019). The model estimates total consumption increases between $34.5 billion and $41.8 billion between 2020 and 2025. When standards of living increase and higher consumption takes place in the
economy, the government will capture and benefit from this change through increased tax revenue collections. Therefore, increased income from increased labor productivity results in increased sales tax revenue, discussed below.

Increase in Sales Tax Revenue

With more direct and indirect employment added to the Florida economy, personal income and personal disposable income increase for the 220,000 people with jobs and for the 255,000 to 289,000 people in indirect and induced job creation. Increased income, particularly increased disposable income, lead to an increase in sales tax revenues over the baseline starting in the year 2020. Sales tax is critical to the state of Florida; according to Florida’s Budget and Finances, sales taxes and gross receipts accounted for over 80 percent of Florida’s total state tax collections in the fiscal year 2015 (BALLOTPEDIA, 2016). Increased sales tax collections could increase certain areas in the Florida budget to, for example, hire more teachers or improve healthcare.

Figure 20 shows the estimated sales tax revenue over the baseline level for the observation window 2020 to 2025. AERG calculated an upper and lower bound for the forecast given the two childcare scenarios. Following the same logic for the increased disposable personal income, sales tax revenue is greater in the extended childcare scenario because people can spend money on taxable goods and services that further stimulate the economy, rather than putting such a large portion of their income to childcare such as in the case of the partial childcare scenario.
State sales tax revenue increases by a total of between $2.07 billion and $2.506 billion from 2020 to 2025 after putting 220,000 people in poverty into the workforce. In the partial childcare scenario, the increased revenue of $2.07 billion exceeds the $1.1 billion costs input into the model. However, increased sales tax alone does not cover the total direct cost portion of this model for the extended childcare scenario, which is $2.593 billion. Fortunately, the state receives more benefits than just the increased sales tax—as people move out of poverty, they lose eligibility for social programs. This in turn reduces state expenditures and allows that money to be used elsewhere in the economy, as discussed in the next section.
Reduced State Expenditures

As the 220,000 people move from $0 earned income net of transfer payments, their income to poverty line ratio increases and they lose eligibility for federal and state social program benefits. Of the 13 benefits analyzed in this study, only four share federal and state funding: Medicaid, CHIP, SNAP, and TANF. Additionally, Florida KidCare is fully state funded. Other fully federally funded programs often require the state pays for administration costs, but the current study assumes the number of personnel does not change with the reduced number of recipients. Figure 21 shows the share of federal and state funding. See 0 for the full list of federal and state expenditures.
This study calculates two bounds to estimate the total state savings from reduced transfer payments to eligible Floridians. The lower bound assumes all 220,000 input employees discussed in the study are individual adult householders (one-person households). This low bound assumes the lowest payments possible for the state of Florida and is equal across all six years in the study because the model assumes an equal 36,667 people join the workforce each year. The calculations are also static and do account for raises that occur as one remains employed. Finally, the calculations use the median wage in Florida for the occupations and assumes year-round, full-time employment of 2,080 hours to calculate the total annual wages to compare against the FPL and calculate the income ratio in different occupations. Using the
same distribution of people into occupations as input into the model, all occupations bring a single-person household above the 200 percent poverty line to income ratio. Although there is a distribution of people by wage (see 0), all occupations provide an income that increases the income to FPL ratio above the last adult benefit paid partially by the state: SNAP at 130 percent. If all 220,000 workers in the model exceed the 130 percent income to FPL ratio, the state will reduce payments to these adults by over $150 million per year for the six years, totaling $903 million from 2020 to 2025. The lost benefits paid for by the state in a single adult scenario only include Medicaid. Calculations for savings come from the total expenditures designated in the state budget divided by the number of Florida recipients in 2018 to receive the per-person expenditures. This then is multiplied by the number of people who will no longer qualify for or receive the benefits due to increased earned income through their employment.

The upper bound for reduced state expenditures is estimated for a four-person household consisting of two adults and two children under 5 years old. This considers all child-related benefits not accounted for in the individual household calculation. The programs available for households with children which receive funding from both the state and federal governments and shown in Table 5.
### Table 5 Programs available to households with children which share state and federal funding

<table>
<thead>
<tr>
<th>Program</th>
<th>Income Threshold</th>
<th>Annual Per Person Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>TANF</td>
<td>12%</td>
<td>$181.04</td>
</tr>
<tr>
<td>Adult Medicaid</td>
<td>30%</td>
<td>$2,054.07</td>
</tr>
<tr>
<td>FL KidCare ($0 payment)</td>
<td>133%</td>
<td>$208.18</td>
</tr>
<tr>
<td>Child Medicaid</td>
<td>140%</td>
<td>$2,054.07</td>
</tr>
<tr>
<td>FL KidCare ($15 payment)</td>
<td>158%</td>
<td>$208.18</td>
</tr>
<tr>
<td>WIC</td>
<td>186%</td>
<td>$762.05</td>
</tr>
<tr>
<td>FL KidCare ($20 payment)</td>
<td>200%</td>
<td>$208.18</td>
</tr>
<tr>
<td>Infant Medicaid</td>
<td>206%</td>
<td>$2,054.07</td>
</tr>
<tr>
<td>CHIP</td>
<td>210%</td>
<td>$84.29</td>
</tr>
</tbody>
</table>

Source: Various.

Households with children are eligible for more program benefits, but therefore lose more resources as their income increases. The occupations’ median wages create a greater distribution of four-person households’ income against the poverty line, so the number of households which lose eligibility varies across the time period of the model, therefore varying the reduced expenditures to the state. The cost savings for each bound, i.e., the reduced expenditures if all 220,000 people entering the workforce were individual households and if all were in four-person households of two adults and two children are shown in Figure 22.
AERG’s model estimates the State of Florida would reduce expenditures between $0.903 billion and $1.64 billion over the 2020 to 2025 time period.

**Net Fiscal Benefits**

As briefly mentioned in the increased sales tax revenue discussion, sales tax alone did not cover the costs of training, childcare, and the additional factor in the extended childcare scenario. Taking the reduced expenditures for social programs into account in that calculation, however, does yield a net benefit for the state. Therefore, even with the very high costs associated with either scenario, the state will financially recover on average and gain a benefit over the baseline.

For the full childcare scenario, total costs are $3.37 billion. The benefit to the state through increased sales tax revenue and reduced social expenditures is between $3.41 billion and $4.15 billion. The state therefore will increase its total fiscal wellbeing by between $37
million and $776 million between 2020 and 2025. Table 6 shows on an annual basis, the state
does not recover from its childcare costs in the low bound after 2022. This negative value is not
entirely accurate because the low bound, which calculates savings in social program
expenditures for a single person with no children, still uses the total childcare costs for 80,000
children. The costs for individual households, however, would realistically be entirely reduced,
bringing the annual net benefit for the state to an average of $359 million per year.

Although the state could to pay for childcare for all years, it will not sustainable recover
from these costs in the long run in this scenario. One must note most households in poverty
contain two to four people, not all of which are children. Therefore, the benefits to the state
will be more reflective of the high bound estimated in Table 6.

Table 6 Annual net benefits to the state between 2020 and 2025 for the extended childcare
scenario, in millions (sales tax revenue + reduced social program expenditures - total costs)

<table>
<thead>
<tr>
<th>Extended Benefit</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Bound</td>
<td>$252.25</td>
<td>$60.27</td>
<td>$14.83</td>
<td>$(65.49)</td>
<td>$(88.90)</td>
<td>$(135.66)</td>
<td>$37.3</td>
</tr>
<tr>
<td>High bound</td>
<td>$356.62</td>
<td>$161.29</td>
<td>$142.92</td>
<td>$62.59</td>
<td>$49.52</td>
<td>$2.76</td>
<td>$775.6</td>
</tr>
</tbody>
</table>

The benefit to the state is even greater in the partial childcare scenario. The total costs
are only $1.43 billion during the six years, but the total benefits range between $1.55 billion
and $2.28 billion. The total gain to the state between 2020 and 2025 would be between $1.87
billion and $2.61 billion. The state will fully recover from its costs when it pays for childcare for
those in training and for the first year those people enter the workforce.
Table 7 Annual net benefits to the state between 2020 and 2025 for the partial childcare scenario, in millions

<table>
<thead>
<tr>
<th>Partial Benefit</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Bound</td>
<td>$217.11</td>
<td>$143.64</td>
<td>$213.20</td>
<td>$245.40</td>
<td>$334.39</td>
<td>$391.16</td>
<td>$1,544.9</td>
</tr>
<tr>
<td>High bound</td>
<td>$321.48</td>
<td>$244.66</td>
<td>$341.29</td>
<td>$373.49</td>
<td>$472.81</td>
<td>$529.58</td>
<td>$2,283.3</td>
</tr>
</tbody>
</table>

These fiscal benefits to the state are quite impressive given only 10 percent of all people in poverty are being directly affected in this model. Realistically, state expenditures will be lower because this model does not account for all programs offered in Florida. If the increased training continues beyond the 2025 period, the benefits will continue to increase for the state and for individuals (although with diminishing returns).

Beyond the state budget, AERG also analyzed the impact of employment on individuals in the economy. The paper will now return to the two household types, representative of common families in poverty in Florida: a young adult couple and a single mother with two children.

Compare benefits for different household types

Different household types will benefit from employment in different ways. A married couple family with no children has fewer benefits to lose initially and will more quickly benefit from increased income. A single parent with two or three children must consider all the benefits associated with childcare and medical insurance, which can equate to thousands of dollars in benefits each month.
Young Couple

A married couple with no children is below the poverty line if they earn less than $16,240 per year, or about $7.80 per hour (assuming 2080 hours per year, a typical full-time job). Currently, 40.5 percent of the family households in poverty are two-person households.

At $0 of annual earned income, two-person households below the poverty line qualify for three federal and state sponsored programs considered in this analysis: TANF, Medicaid, and SNAP. The value of net resources would equal roughly $730 in total monthly benefits even with $0 earned income. As earned income increases, this couple would lose Medicaid at 30 percent, which decrease total monthly resources to below the $730 with $0 earned income. After this point, monthly resources continue to rise as income increases even past the federal poverty level, until they no longer qualify for SNAP and the Lifeline Phone Subsidy at 130 percent of the FPL. The change in total monthly resources as the income to FPL ratio increases is illustrated in Figure 23. One can then see what happens to total resources when the householder of this young couple family pursues manual labor jobs from the occupations with high forecasted growth.
Suppose one person in the married couple in poverty undergoes a training program to become a Landscaper. This position requires no formal education, but earns an estimated $11.88 per hour, an income that would put the couple at 150% of the federal poverty threshold. The couple, with an original $730 in net resources when they were earning no income at all, would now have an estimated net resource over $2,000. This large increase considers the value of having lost all benefits provided by the federal and state social programs. The wellbeing of the young couple can quickly increase even further through little training.

Suppose the individual in the married couple undergoes training to become a maintenance and repair specialist. Certification for this position would require a training period lasting between
nine and twelve months and would earn the couple about $15.85 per hour on average, pushing the family to 200 percent of the federal poverty line. The young couple has already lost all eligibility for social program benefits, but their net monthly resources now increase over $2,500 per month, more than double the net resources they received when their earned income was $0.

The manual labor career even can then lead into a 12-week certification program to become a truck driver for a distribution company. Truck drivers earn, on average, $18.39 per hour. This wage would bring the two-person household to 233 percent of the FPL and would raise their total monthly net resources to well over $3,000. With as little as 12 weeks in a training program, a two-person household could increase their resources by over $2,000 per month! Figure 24 illustrates how quickly a young couple can increase their total monthly resources over the $729 in monthly resources available at $0 in earned income. Occupations with relatively low barriers to entry can bring a two-person household far out of poverty and make them much better off.
The total and net increases from $0 earned income can be seen in Figure 25. At 29 percent of the FPL, the couple will have access to fewer resources with a monthly income of $406 than at $0 earned income. This quickly changes, however, and both total resources and the net gain in resources above the $0 income amount increase drastically.
Figure 25 Increase in total resources as earned income increases for a young couple

It is relatively simply for a young couple to be better off with almost any increase in earned income. The case is not so simple for households with children. The welfare cliffs are much higher, and households of this type may need to analyze their personal financial situation to determine which occupation to pursue to increase total resources available to their family.

Single parent with two children

The second household type is a single parent with two children. To illustrate the individual impacts, the team uses a three-person household with two children in which the parent enters a medical path through the job training programs. This demographic grouping is key to understand and analyze due to its pertinence in the poverty population and its complexity with the welfare cliffs. Three- to four-person households account for 41.3 percent of all of those in poverty, and households with one to two children account for 48.4 percent of all
those in poverty. Children in poverty account for 10.4 percent of all individuals in poverty.

Furthermore, for the purpose of the analysis AERG assumes the two children in the household are under the age of five.

Occupational Path

According to the Florida DEO, the healthcare industry will grow by over 198,000 jobs from now until 2026, making it the second fastest growing industry in the state of Florida (WSER, 2018). This rapid expansion in growth, high wages, and opportunity for job growth makes it a viable and inviting industry for the selected demographic group. This section analyzes the benefits of putting a single parent through three occupations with different wages in the medical field: Certified Nursing Assistant (CNA), Medical Assistant, and Licensed Practical Nurse (LPN).

After completing the $1,200, one-month training course and passing the Prometric CNA exam, a person can then practice as a Certified Nursing Assistant. This is an entry-level position to the nursing field with little entry barriers and a median wage of $12.07. This translates into about $25,000 annually, assuming full employment, and would bring the three-person household to 123 percent of the FPL and out of poverty (Tallahassee Community College, n.d.).

The next step in the medical track is a Medical Assistant. This position requires a CMA degree which takes 9 to 12 months to complete. After completion, the median wage for a medical assistant is $15 per hour, which is roughly $30,000 per year assuming full employment (Online Medical Assistant Programs, 2019). At this earned income, a family of three would be above 150 percent of the FPL.
Finally, the single parent could succeed through the LPN 16-month training program.

After passing grade the NCLEX-PN state nursing exam, the individual would earn a $20 median wage, or about $40,000 annually with full employment. This would bring the household to 212 percent of the FPL. Once experience is gained in the position, LPN’s then have the ability to further training to become a registered nurse (Bureau of Labor Statistics, 2019).

Impact on Net Resources

As the householder of the family of three acquires these medical positions the family’s earned income increases above the threshold of the poverty line. However, this increase in earned income then causes the family to lose social program benefits, as shown in Figure 26. A single parent with two children will quickly lose benefits as they move into a higher income threshold. At zero percent of the poverty line a single parent with two children is receiving over $5,200 in monthly resources from social programs, including Florida Head Start, SNAP, TANF, and School Readiness.
At 100 percent of the poverty line in a CNA position making over $25,000 per year, the family of three would lose eligibility for Florida Head Start, TANF, and Medicaid for the parent. The family’s total monthly resources would be about $4,362 per month, almost $1,000 less than the total resources available if the parent did not work at all.

A medical assistant is expected to earn $15 per hour and would bring the three-person household above 150 percent of the poverty line. At this income threshold, the family additionally loses SNAP, School Lunch and Breakfast programs\(^5\), the Lifeline Phone Subsidy, and

\(^5\) Only available to school-age children but included to show the complexity for children of all ages.
School Readiness. The family would have $3,196 in net monthly resources, which is over $2,000 less than the total resources with $0 earned income.

At $20 per hour, an LPN position would bring the single parent and two children above 200 percent of the poverty line. The family will further lose eligibility for WIC and will pay in full for Florida KidCare ($230 monthly cost per child). Even with an annual income over $43,000 per year, the family would have $3,853 in total monthly resources. This is more than the resources available at 150 percent of the FPL, but still below the total resources available with $0 earned income. Figure 27 illustrates the income thresholds for each occupation discussed in the medical track.

**Figure 27 Single parent income to FPL ratios for different medical track occupations**

![Graph showing income thresholds for different medical track occupations]

Source: Various
Due to the high costs of childcare and the severity of the social program cliffs, a family of three will actually see a decrease in net monthly resources until they reach 308 percent of the poverty line, as shown in Figure 28. Income at 308 percent of the poverty line is roughly $60,000, which is the salary of a Registered Nurse. This loss of resources disincentives single parents with young children to seek employment because they would gain more in total resources at zero percent of the poverty line than they would earning income from many accessible occupations.

**Figure 28 Net change in monthly resources as single parent increases earned income**

Family types like the single parent with two young children should carefully determine which occupations would increase their resources through earned income enough to see a net
gain in total resources. For this family in particular, the household only experiences an increase in total resources after earned income brings the family over the 308 percent of the FPL.

**Conclusion**

If 220,000 people in poverty enter the workforce and bring 80,000 household members with them, total poverty in Florida would be reduced by 10 percent between 2020 and 2025. This analysis estimates between 255,971 and 289,728 additional jobs would be added to the state economy, increasing personal expenditures between $34.5 billion and $41.8 billion over the six years. This translates into increasing total state revenue through sales tax receipts between $2.07 and $2.5 billion, while also reducing social program expenditures between $903 million and $1.6 billion as individuals increase their earned income and lose eligibility for state funded programs. The individual benefits vary greatly with family type and household size, as seen in the “Compare benefits for different household types” section. Total net benefits for the state in the partial childcare range between $1.54 billion and $2.28 over the six year period.

This analysis modeled the effect of helping 10 percent of the poverty population in Florida to the federal poverty level and beyond through a workforce training approach and placement within 13 high growth occupations. Certain occupational characteristics, however, are not accounted for in this analysis. Some occupations with lower barriers to entry, such as manual laborers and landscapers, often experience quick, as-needed hiring on the spot market to meet daily demand to avoid the added administrative costs of having fulltime help. The analysis understands the complexity of the WSER occupational forecast, but the team also recognizes other changes in the labor market may occur to change the total demand for chosen
occupations. Even with these caveats, the team suspects most entry-level positions in the economy will yield relatively similar impacts in the effect of sales tax revenue and reduced expenditures for social programs. The analysis supports that meeting the existing skills gap with workforce training will help these people out of poverty and provide immense benefits to individuals and the state.

The depth of poverty for different individuals is difficult to answer but would be interesting to try to analyze in a future study. The team assumes anticipates a significant difference in total benefits would be generated by specifically targeting households at different levels of poverty, particularly those in deep poverty. It would be interesting to know who should be helped out of poverty first, because those that may be “easy” to get out may not be the ones that provide the highest benefit after crossing the FPL. Those with higher opportunity cost may be the hardest to persuade and incentivize to enter the workforce to come out of poverty with the existing benefit cliffs and entry-level employment opportunities. A future analysis could extend this further to estimate the lifetime benefits of helping people of different ages out of poverty, assuming a longer expected working career and potential to better form the habit that will break the cycle of poverty for their household with younger adults.

On a policy level, the team suggests the state reconsider the many disincentives to come out of poverty. This analysis shows a significant benefit for getting people to the poverty threshold and beyond, but AERG recommends the state follow Maine and potentially adopt a phase-in, phase-out structure to some social programs. The state could benefit further from
flatter benefit cliffs from state funded subsidies as discussed in the extended childcare cost estimates. When state and individual incentive align, both can benefit tremendously. And so, the fight continues to reduce the burden of poverty in the state of Florida.
Appendix 1  All-inclusive training costs and lengths for programs utilized in analysis

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Median Hourly Wage</th>
<th>Training length</th>
<th>Training cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Officers</td>
<td>$33.55</td>
<td>20 hours</td>
<td>$628</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$30.31</td>
<td>2.5 years</td>
<td>$7,675</td>
</tr>
<tr>
<td>Heavy and TractorTrailer Truck Drivers</td>
<td>$18.39</td>
<td>8 weeks</td>
<td>$2,893</td>
</tr>
<tr>
<td>Carpenters</td>
<td>$18.15</td>
<td>4 weeks</td>
<td>On the job</td>
</tr>
<tr>
<td>Bookkeeping, Accounting, and Auditing Clerks</td>
<td>$17.57</td>
<td>18 hours</td>
<td>$1,815</td>
</tr>
<tr>
<td>Billing and Posting Clerks</td>
<td>$16.55</td>
<td>On the job</td>
<td>On the job</td>
</tr>
<tr>
<td>Maintenance and Repair Workers, General</td>
<td>$15.85</td>
<td>On the job</td>
<td>On the job</td>
</tr>
<tr>
<td>Medical Assistants</td>
<td>$15.07</td>
<td>9-12 months</td>
<td>$4,535</td>
</tr>
<tr>
<td>Customer Service Representatives</td>
<td>$14.32</td>
<td>0-6 months</td>
<td>$564</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>$13.78</td>
<td>0-3 months</td>
<td>On the job</td>
</tr>
<tr>
<td>Office Clerks, General</td>
<td>$13.76</td>
<td>On the job</td>
<td>On the job</td>
</tr>
<tr>
<td>Receptionists and Information Clerks</td>
<td>$13.21</td>
<td>On the job</td>
<td>On the job</td>
</tr>
<tr>
<td>Laborers and Freight, Stock, and Material Movers, Hand</td>
<td>$12.12</td>
<td>On the job</td>
<td>On the job</td>
</tr>
<tr>
<td>Certified Nursing Assistants (CNA)</td>
<td>$12.07</td>
<td>120 hours</td>
<td>$1,233</td>
</tr>
<tr>
<td>Landscaping and Groundskeeping Workers</td>
<td>$11.88</td>
<td>On the job</td>
<td>On the job</td>
</tr>
<tr>
<td>Elementary School Teacher</td>
<td>$22.89</td>
<td>4 years</td>
<td>$26,104</td>
</tr>
</tbody>
</table>

Source: Various.
## Appendix 2 Jobs forecast and median wages for occupations that do not require formal education

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Employment Growth</th>
<th>Employment Percent Growth</th>
<th>Total Job Openings</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined Food Preparation and Serving Workers, Including Fast Food</td>
<td>42,012</td>
<td>17.30%</td>
<td>425,339</td>
<td>$9.27</td>
</tr>
<tr>
<td>Waiters and Waitresses</td>
<td>22,677</td>
<td>9.80%</td>
<td>385,764</td>
<td>$10.15</td>
</tr>
<tr>
<td>Janitors and Cleaners, Except Maids and Housekeeping Cleaners</td>
<td>17,305</td>
<td>12.90%</td>
<td>163,364</td>
<td>$10.71</td>
</tr>
<tr>
<td>Laborers and Freight, Stock, and Material Movers, Hand</td>
<td>16,085</td>
<td>11.80%</td>
<td>171,539</td>
<td>$12.12</td>
</tr>
<tr>
<td>Landscaping and Groundskeeping Workers</td>
<td>15,823</td>
<td>13.80%</td>
<td>131,983</td>
<td>$11.88</td>
</tr>
<tr>
<td>Maids and Housekeeping Cleaners</td>
<td>12,651</td>
<td>12.60%</td>
<td>124,064</td>
<td>$10.34</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>12,261</td>
<td>13.80%</td>
<td>88,806</td>
<td>$13.78</td>
</tr>
<tr>
<td>Food Preparation Workers</td>
<td>7,276</td>
<td>11.80%</td>
<td>94,050</td>
<td>$10.80</td>
</tr>
<tr>
<td>Bartenders</td>
<td>4,415</td>
<td>9.80%</td>
<td>65,993</td>
<td>$9.62</td>
</tr>
<tr>
<td>Dining Room and Cafeteria Attendants and Bartender Helpers</td>
<td>3,670</td>
<td>10.00%</td>
<td>55,767</td>
<td>$9.35</td>
</tr>
</tbody>
</table>

## Appendix 3  
Jobs forecast and median wages for occupations that require high school diploma or equivalent

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Employment Growth</th>
<th>Employment Percent Growth</th>
<th>Total Job Openings</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Salespersons</td>
<td>23,336</td>
<td>6.60%</td>
<td>441,640</td>
<td>$10.53</td>
</tr>
<tr>
<td>Stock Clerks and Order Fillers</td>
<td>12,655</td>
<td>9.00%</td>
<td>161,193</td>
<td>$11.42</td>
</tr>
<tr>
<td>Receptionists and Information Clerks</td>
<td>11,130</td>
<td>12.50%</td>
<td>108,495</td>
<td>$13.21</td>
</tr>
<tr>
<td>Office Clerks, General</td>
<td>6,969</td>
<td>3.90%</td>
<td>175,559</td>
<td>$13.76</td>
</tr>
<tr>
<td>Cashiers</td>
<td>6,824</td>
<td>2.70%</td>
<td>381,010</td>
<td>$9.36</td>
</tr>
<tr>
<td>Billing and Posting Clerks</td>
<td>5,857</td>
<td>16.60%</td>
<td>35,815</td>
<td>$16.55</td>
</tr>
<tr>
<td>Insurance Claims and Policy Processing Clerks</td>
<td>2,578</td>
<td>13.10%</td>
<td>19,117</td>
<td>$16.94</td>
</tr>
<tr>
<td>Counter and Rental Clerks</td>
<td>2,337</td>
<td>7.40%</td>
<td>35,221</td>
<td>$12.07</td>
</tr>
</tbody>
</table>

Appendix 4  Jobs forecast and median wages for occupations that require an associate's degree

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Employment Growth</th>
<th>Employment Percent Growth</th>
<th>Total Job Openings</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registered Nurses</td>
<td>29,764</td>
<td>15.30%</td>
<td>113,991</td>
<td>$30.31</td>
</tr>
<tr>
<td>General and Operations Managers</td>
<td>10,769</td>
<td>12.60%</td>
<td>69,174</td>
<td>$47.14</td>
</tr>
<tr>
<td>Software Developers, Applications</td>
<td>9,922</td>
<td>26.50%</td>
<td>31,228</td>
<td>$42.21</td>
</tr>
<tr>
<td>FirstLine Supervisors of Office and Administrative Support Workers</td>
<td>7,703</td>
<td>7.40%</td>
<td>91,496</td>
<td>$24.62</td>
</tr>
<tr>
<td>FirstLine Supervisors of Construction Trades and Extraction Workers</td>
<td>7,149</td>
<td>13.50%</td>
<td>50,202</td>
<td>$27.67</td>
</tr>
<tr>
<td>Property, Real Estate, and Community Association Managers</td>
<td>4,596</td>
<td>12.40%</td>
<td>28,204</td>
<td>$24.96</td>
</tr>
<tr>
<td>Construction Managers</td>
<td>4,147</td>
<td>12.40%</td>
<td>23,303</td>
<td>$38.42</td>
</tr>
<tr>
<td>Bookkeeping, Accounting, and Auditing Clerks</td>
<td>3,797</td>
<td>3.40%</td>
<td>103,306</td>
<td>$17.57</td>
</tr>
<tr>
<td>FirstLine Supervisors of NonRetail Sales Workers</td>
<td>3,494</td>
<td>9.30%</td>
<td>31,454</td>
<td>$34.69</td>
</tr>
<tr>
<td>Loan Officers</td>
<td>2,820</td>
<td>12.50%</td>
<td>18,118</td>
<td>$33.55</td>
</tr>
</tbody>
</table>

Appendix 5  Jobs forecast and median wages for occupations that require a bachelor’s degree or higher

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Employment Growth</th>
<th>Employment Percent Growth</th>
<th>Total Job Openings</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor’s degree:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accountants and Auditors</td>
<td>11,247</td>
<td>12.70%</td>
<td>76,810</td>
<td>$29.58</td>
</tr>
<tr>
<td>Management Analysts</td>
<td>9,209</td>
<td>16.30%</td>
<td>50,267</td>
<td>$31.11</td>
</tr>
<tr>
<td>Elementary School Teachers, Except Special Education</td>
<td>7,632</td>
<td>10.40%</td>
<td>51,011</td>
<td>29.92*</td>
</tr>
<tr>
<td>Market Research Analysts and Marketing Specialists</td>
<td>7,295</td>
<td>23.80%</td>
<td>33,365</td>
<td>$27.81</td>
</tr>
<tr>
<td>Financial Managers</td>
<td>4,645</td>
<td>20.30%</td>
<td>19,233</td>
<td>$56.94</td>
</tr>
<tr>
<td>Secondary School Teachers, Except Special and Career/Technical Education</td>
<td>4,620</td>
<td>10.40%</td>
<td>29,999</td>
<td>30.93*</td>
</tr>
<tr>
<td>Human Resources Specialists</td>
<td>4,259</td>
<td>11.70%</td>
<td>33,533</td>
<td>$25.38</td>
</tr>
<tr>
<td>Middle School Teachers, Except Special and Career/Technical Education</td>
<td>3,324</td>
<td>10.40%</td>
<td>22,204</td>
<td>29.82*</td>
</tr>
<tr>
<td>Teachers and Instructors, All Other, Except Substitute Teachers</td>
<td>3,018</td>
<td>12.70%</td>
<td>24,780</td>
<td>22.83</td>
</tr>
<tr>
<td>Master’s degree or higher:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawyers</td>
<td>5,978</td>
<td>9.80%</td>
<td>27,129</td>
<td>$45.57</td>
</tr>
<tr>
<td>Physical Therapists</td>
<td>3,419</td>
<td>23.60%</td>
<td>8,614</td>
<td>$41.87</td>
</tr>
<tr>
<td>Nurse Practitioners</td>
<td>3,228</td>
<td>33.40%</td>
<td>7,562</td>
<td>$46.39</td>
</tr>
<tr>
<td>Health Specialties Teachers, Postsecondary</td>
<td>2,886</td>
<td>25.50%</td>
<td>10,527</td>
<td></td>
</tr>
</tbody>
</table>

*BLS Data, National Average

Appendix 6 Jobs forecast and median wages for occupations that require a post-secondary non-degree award

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Employment Growth</th>
<th>Employment Percent Growth</th>
<th>Total Job Openings</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Representatives</td>
<td>24,364</td>
<td>9.80%</td>
<td>287,498</td>
<td>$14.32</td>
</tr>
<tr>
<td>Medical Assistants</td>
<td>15,353</td>
<td>27.80%</td>
<td>68,385</td>
<td>$15.07</td>
</tr>
<tr>
<td>Cooks, Restaurant</td>
<td>14,618</td>
<td>13.60%</td>
<td>142,341</td>
<td>$12.47</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>13,737</td>
<td>14.00%</td>
<td>106,980</td>
<td>$12.07</td>
</tr>
<tr>
<td>Maintenance and Repair Workers, General</td>
<td>11,122</td>
<td>11.50%</td>
<td>89,721</td>
<td>$15.85</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>10,248</td>
<td>36.30%</td>
<td>39,947</td>
<td>$10.97</td>
</tr>
<tr>
<td>Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products</td>
<td>10,121</td>
<td>9.60%</td>
<td>98,538</td>
<td>$22.97</td>
</tr>
<tr>
<td>FirstLine Supervisors of Retail Sales Workers</td>
<td>9,325</td>
<td>7.90%</td>
<td>111,837</td>
<td>$19.24</td>
</tr>
<tr>
<td>Carpenters</td>
<td>8,893</td>
<td>12.40%</td>
<td>63,636</td>
<td>$18.15</td>
</tr>
<tr>
<td>Heavy and TractorTrailer Truck Drivers</td>
<td>8,803</td>
<td>9.70%</td>
<td>89,204</td>
<td>$18.39</td>
</tr>
</tbody>
</table>

## Appendix 7  
Median weekly earnings by certification or licensing status and age demographics, 2015-2016 for population aged 16 and over

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Total with Certification or License</th>
<th>With Certification only</th>
<th>With at least one License</th>
<th>Without Certification or License</th>
<th>Difference With vs. Without a Certification or License</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$951</td>
<td>$1,047</td>
<td>$940</td>
<td>$685</td>
<td>$266</td>
</tr>
<tr>
<td>16 to 24 years</td>
<td>$597</td>
<td>$574</td>
<td>$455</td>
<td>$142</td>
<td></td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>$833</td>
<td>$1,033</td>
<td>$824</td>
<td>$636</td>
<td>$197</td>
</tr>
<tr>
<td>25 to 54 years</td>
<td>$936</td>
<td>$1,092</td>
<td>$936</td>
<td>$711</td>
<td>$225</td>
</tr>
<tr>
<td>35 to 44 years</td>
<td>$953</td>
<td>$1,301</td>
<td>$943</td>
<td>$754</td>
<td>$199</td>
</tr>
<tr>
<td>45 to 54 years</td>
<td>$1,086</td>
<td>$1,118</td>
<td>$1,074</td>
<td>$777</td>
<td>$309</td>
</tr>
<tr>
<td>55 to 64 years</td>
<td>$1,095</td>
<td>$1,490</td>
<td>$1,088</td>
<td>$792</td>
<td>$303</td>
</tr>
<tr>
<td>55 years and over</td>
<td>$1,112</td>
<td>$1,455</td>
<td>$1,084</td>
<td>$777</td>
<td>$335</td>
</tr>
<tr>
<td>65 years and over</td>
<td>$1,055</td>
<td>$1,044</td>
<td>$777</td>
<td>$278</td>
<td></td>
</tr>
</tbody>
</table>

Appendix 8  Median weekly earnings by certification or licensing status and occupation, 2015-2016 for population aged 16 and over

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Total with a Certification or License</th>
<th>Without a Certification or License</th>
<th>Difference With vs. Without a Certification or License</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal</td>
<td>$1,795</td>
<td>$897</td>
<td>$898</td>
</tr>
<tr>
<td>Architecture and engineering</td>
<td>$1,711</td>
<td>$1,170</td>
<td>$541</td>
</tr>
<tr>
<td>Sales and related</td>
<td>$1,018</td>
<td>$643</td>
<td>$375</td>
</tr>
<tr>
<td>Business and financial operations</td>
<td>$1,368</td>
<td>$1,024</td>
<td>$344</td>
</tr>
<tr>
<td>Production</td>
<td>$957</td>
<td>$698</td>
<td>$259</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>$840</td>
<td>$598</td>
<td>$242</td>
</tr>
<tr>
<td>Construction and extraction</td>
<td>$882</td>
<td>$656</td>
<td>$226</td>
</tr>
<tr>
<td>Management, business, and financial operations</td>
<td>$1,340</td>
<td>$1,115</td>
<td>$225</td>
</tr>
<tr>
<td>Sales and office</td>
<td>$851</td>
<td>$627</td>
<td>$224</td>
</tr>
<tr>
<td>Building and grounds cleaning and maintenance</td>
<td>$664</td>
<td>$467</td>
<td>$197</td>
</tr>
<tr>
<td>Computer and mathematical</td>
<td>$1,422</td>
<td>$1,227</td>
<td>$195</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>$779</td>
<td>$585</td>
<td>$194</td>
</tr>
<tr>
<td>Management</td>
<td>$1,354</td>
<td>$1,165</td>
<td>$189</td>
</tr>
<tr>
<td>Protective service</td>
<td>$860</td>
<td>$674</td>
<td>$186</td>
</tr>
<tr>
<td>Healthcare practitioners and technical</td>
<td>$1,061</td>
<td>$880</td>
<td>$181</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>$844</td>
<td>$665</td>
<td>$179</td>
</tr>
<tr>
<td>Service</td>
<td>$622</td>
<td>$485</td>
<td>$137</td>
</tr>
<tr>
<td>Education, training, and library</td>
<td>$933</td>
<td>$813</td>
<td>$120</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------------------------------</td>
<td>-------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>$875</td>
<td>$759</td>
<td>$116</td>
</tr>
<tr>
<td>Professional and related</td>
<td>$1,049</td>
<td>$958</td>
<td>$91</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>$721</td>
<td>$634</td>
<td>$87</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>$1,115</td>
<td>$1,031</td>
<td>$84</td>
</tr>
<tr>
<td>Food preparation and serving related</td>
<td>$535</td>
<td>$452</td>
<td>$83</td>
</tr>
<tr>
<td>Healthcare support</td>
<td>$551</td>
<td>$508</td>
<td>$43</td>
</tr>
<tr>
<td>Community and social services</td>
<td>$1,075</td>
<td>$1,038</td>
<td>$37</td>
</tr>
<tr>
<td>Personal care and service</td>
<td>$521</td>
<td>$492</td>
<td>$29</td>
</tr>
</tbody>
</table>

### Appendix 9  Federal and state share of social program expenditures 2018-2019

<table>
<thead>
<tr>
<th>Program</th>
<th>Income Limit</th>
<th>Federal Share</th>
<th>State Share</th>
<th>Florida Expenditures</th>
<th>Number Florida Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid – 0-1 years</td>
<td>206%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid – 1-5 years</td>
<td>140%</td>
<td>68.30%</td>
<td>31.70%</td>
<td>$8.539 million</td>
<td>4,157,114</td>
</tr>
<tr>
<td>Medicaid – 6-18 years</td>
<td>133%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid – Parent</td>
<td>29%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHIP</td>
<td>210%</td>
<td>95.10%</td>
<td>4.90%</td>
<td>$31.6 million</td>
<td>374,884</td>
</tr>
<tr>
<td>Earned Income Tax Credit (EITC)</td>
<td>*</td>
<td>100%</td>
<td>0%</td>
<td>$0</td>
<td>2,000,000</td>
</tr>
<tr>
<td>Florida Head Start</td>
<td>100%</td>
<td>100%</td>
<td>0%</td>
<td>$56,000</td>
<td>39,655</td>
</tr>
<tr>
<td>Florida Lifeline Phone Subsidy</td>
<td>150%</td>
<td>100%</td>
<td>0%</td>
<td>$0</td>
<td>700,215</td>
</tr>
<tr>
<td>Nutrition Program for Women, Infants, and Children (WIC)</td>
<td>186%</td>
<td>50.90%</td>
<td>49.10%</td>
<td>$343.4 million</td>
<td>450,624</td>
</tr>
<tr>
<td>School Breakfast Program</td>
<td>130%</td>
<td>100%</td>
<td>0%</td>
<td>$76.8 million</td>
<td>787,000</td>
</tr>
<tr>
<td>School Lunch Program</td>
<td>130%</td>
<td>100%</td>
<td>0%</td>
<td>$169,000</td>
<td>3,329,889</td>
</tr>
<tr>
<td>Supplemental Nutritional Assistance Program</td>
<td>130%</td>
<td>100%</td>
<td>0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary Assistance for Needy Families Cash</td>
<td>12%**</td>
<td>58.90%</td>
<td>41.10%</td>
<td>$144.1 million</td>
<td>796,117</td>
</tr>
<tr>
<td>School Readiness Program</td>
<td>150%</td>
<td>100%</td>
<td>0%</td>
<td>$31.76 million</td>
<td>201,608</td>
</tr>
<tr>
<td>Florida Kids Care</td>
<td>200%***</td>
<td>0%</td>
<td>100%</td>
<td>$499.6 million</td>
<td>2,400,000</td>
</tr>
</tbody>
</table>

*EITC limits depend on filing as married or individual and number of children. Entry earned income eligibility is $0 but peak benefits and eligibility cutoffs are highly varied.

**Eligibility varies greatly for each household size. This 12% is the income limit for a household of three people with two parents.

***Limit for subsidized payments. After 200%, families can still have this insurance but must pay full price of $235 per month.

Source: Various.
## Appendix 10  Workforce programs offered through FL DEO

<table>
<thead>
<tr>
<th>Program or Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprenticeship FLA</td>
<td>A statewide initiative to expand apprenticeships in targeted industries and increase apprenticeship and pre-apprenticeship opportunities for underrepresented populations.</td>
</tr>
<tr>
<td>Everglades Restoration Agricultural Community Employment Training Program</td>
<td>Training and employment programs that seek to match persons who complete such training programs to nonagricultural employment opportunities and other training, educational, and information services necessary to stimulate the creations of jobs in the areas of high agricultural unemployment.</td>
</tr>
<tr>
<td>Foreign Labor Certification Program</td>
<td>The Foreign Labor Certification program oversees the hiring of foreign workers by employers.</td>
</tr>
<tr>
<td>Eligible Training Provider List</td>
<td>The Eligible Training Provider List (ETPL) is designed to assist individuals receiving Workforce Investment Act (WIA) services in finding approved training providers for demand occupations, either within their local area or from a statewide list.</td>
</tr>
<tr>
<td>Federal Bonding Program</td>
<td>The Federal Bonding Program is an incentive program that allows employers to hire with limited liability to their business at-risk job applicants.</td>
</tr>
<tr>
<td>Migrant and Seasonal Farmworker Services Program</td>
<td>Targeted employment services, including outreach, are provided to migrant and seasonal farmworkers under the Wagner-Peyser program.</td>
</tr>
<tr>
<td>Priority Reemployment Planning (PREP) Program</td>
<td>Florida's Priority Reemployment Planning program works with individuals who may exhaust their reemployment assistance benefits and who are unlikely to return to their former profession.</td>
</tr>
<tr>
<td>Reemployment and Emergency Assistance Coordination Team (REACT)</td>
<td>Florida's dislocated worker unit, REACT -- Reemployment and Emergency Assistance Coordination Team, is the state's focal point in dealing with the dislocation of Florida's workers.</td>
</tr>
</tbody>
</table>
### Reemployment Services and Eligibility Assessment (RESEA) Program

The Reemployment Services and Eligibility Assessment program helps reemployment assistance claimants return to work faster, and thus shorten their claim duration.

### Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program emphasizes work, self-sufficiency, and personal responsibility. Program participants gain valuable skills, training, and work experience in an effort to reach total self-sufficiency.

### Trade Program

This program assists workers who have been laid off or whose jobs have been threatened because of foreign competition.

### Veterans Employment Program

Find information on job referrals, job development, referrals to training and supportive services, case management, labor marker information, resume assistance and more.

### Wagner-Peyser

This labor exchange program matches individuals who are seeking employment and employers who are in need of workers.

### Welfare Transition Program

The Welfare Transition program helps people go from welfare to work.

### Work Opportunity Tax Credit Program

The Work Opportunity Tax Credit is an incentive to private, for profit employers to hire individuals from certain targeted groups.

### Worker Adjustment and Retraining Notification Act

The Worker Adjustment and Retraining Notification Act (WARN) provides protection to workers, their families and communities by requiring employers to provide notification 60 calendar days in advance of plant closings and mass layoffs.

### Workforce Innovation and Opportunity Act

The Workforce Innovation and Opportunity Act helps individuals find jobs and career planning tools and helps businesses find skilled workers.

Source: [FloridaJobs.org](http://FloridaJobs.org)
## Appendix 11  Increased employment in chosen occupations over 2020 to 2025 period based on training lags

<table>
<thead>
<tr>
<th>Occupation</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Representatives</td>
<td>7,813</td>
<td>7,398</td>
<td>6,349</td>
<td>6,349</td>
<td>5,895</td>
<td>5,895</td>
<td>39,700</td>
</tr>
<tr>
<td>Medical Assistants</td>
<td>0</td>
<td>1,760</td>
<td>1,510</td>
<td>1,510</td>
<td>1,402</td>
<td>1,402</td>
<td>7,585</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>2,907</td>
<td>2,753</td>
<td>2,363</td>
<td>2,363</td>
<td>2,194</td>
<td>2,194</td>
<td>14,773</td>
</tr>
<tr>
<td>Maintenance and Repair Workers</td>
<td>2,438</td>
<td>2,309</td>
<td>1,981</td>
<td>1,981</td>
<td>1,840</td>
<td>1,840</td>
<td>12,389</td>
</tr>
<tr>
<td>Carpenters</td>
<td>1,729</td>
<td>1,638</td>
<td>1,405</td>
<td>1,405</td>
<td>1,305</td>
<td>1,305</td>
<td>8,787</td>
</tr>
<tr>
<td>Heavy and Tractor Trailor Truck Drivers</td>
<td>2,424</td>
<td>2,295</td>
<td>1,970</td>
<td>1,970</td>
<td>1,829</td>
<td>1,829</td>
<td>12,318</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>0</td>
<td>0</td>
<td>2,517</td>
<td>2,517</td>
<td>2,337</td>
<td>2,337</td>
<td>9,710</td>
</tr>
<tr>
<td>Bookkeeping, Accounting, and Auditing Clerks</td>
<td>0</td>
<td>0</td>
<td>2,281</td>
<td>2,281</td>
<td>2,118</td>
<td>2,118</td>
<td>8,799</td>
</tr>
<tr>
<td>Loan Officers</td>
<td>0</td>
<td>0</td>
<td>400</td>
<td>400</td>
<td>372</td>
<td>372</td>
<td>1,543</td>
</tr>
<tr>
<td>Accountants and Auditors</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,575</td>
<td>1,575</td>
<td>3,150</td>
</tr>
<tr>
<td>Elementary School Teachers</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,046</td>
<td>1,046</td>
<td>2,092</td>
</tr>
<tr>
<td>LPN and Licensed Vocational Nurses</td>
<td>0</td>
<td>188</td>
<td>161</td>
<td>161</td>
<td>149</td>
<td>149</td>
<td>809</td>
</tr>
<tr>
<td>Billing and Posting Clerks</td>
<td>973</td>
<td>922</td>
<td>791</td>
<td>791</td>
<td>734</td>
<td>734</td>
<td>4,946</td>
</tr>
<tr>
<td>Occupation</td>
<td>2018</td>
<td>2019</td>
<td>2020</td>
<td>2021</td>
<td>2022</td>
<td>2023</td>
<td>2024</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Receptionists and Information Clerks</td>
<td>2,948</td>
<td>2,792</td>
<td>2,396</td>
<td>2,396</td>
<td>2,225</td>
<td>2,225</td>
<td>14,982</td>
</tr>
<tr>
<td>Office Clerks, General</td>
<td>4,771</td>
<td>4,518</td>
<td>3,877</td>
<td>3,877</td>
<td>3,600</td>
<td>3,600</td>
<td>24,242</td>
</tr>
<tr>
<td>Laborers and Freight, Stock, and Material Movers</td>
<td>4,662</td>
<td>4,414</td>
<td>3,788</td>
<td>3,788</td>
<td>3,517</td>
<td>3,517</td>
<td>23,687</td>
</tr>
<tr>
<td>Landscaping and Groundskeeping Workers</td>
<td>3,587</td>
<td>3,396</td>
<td>2,915</td>
<td>2,915</td>
<td>2,706</td>
<td>2,706</td>
<td>18,225</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>2,413</td>
<td>2,285</td>
<td>1,961</td>
<td>1,961</td>
<td>1,821</td>
<td>1,821</td>
<td>12,263</td>
</tr>
</tbody>
</table>

Source: Occupations chosen from WSER Employment Projections 2018-2026
## Appendix 12  
Cost inputs for multiplier model

### Upper bound: Childcare costs paid by state during entirety of model:

<table>
<thead>
<tr>
<th>Cost</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare Costs</td>
<td>$126.1M</td>
<td>$246.8M</td>
<td>$346.8M</td>
<td>$445.5M</td>
<td>$525.2M</td>
<td>$601.0M</td>
</tr>
<tr>
<td>Training Costs</td>
<td>$53.4M</td>
<td>$88.6M</td>
<td>$62.9M</td>
<td>$61.5M</td>
<td>$24.9M</td>
<td>$11.3M</td>
</tr>
</tbody>
</table>

| Total          | $179.5M | $335.4M | $409.7M | $507.0M | $550.1M | $612.3M |
| Total with 30% factor | $233.4M | $436.0M | $532.6M | $659.1M | $715.1M | $796.0M |

### Lower bound: Childcare costs paid by state during training and first year of employment:

<table>
<thead>
<tr>
<th>Costs</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare Costs</td>
<td>$126.6M</td>
<td>$147.2M</td>
<td>$146.2M</td>
<td>$144.9M</td>
<td>$124.5M</td>
<td>$106.9M</td>
</tr>
<tr>
<td>Training Costs</td>
<td>$53.4M</td>
<td>$88.6M</td>
<td>$62.9M</td>
<td>$61.5M</td>
<td>$24.9M</td>
<td>$11.3M</td>
</tr>
</tbody>
</table>

| Total           | $180.1M | $235.8M | $209.1M | $206.4M | $149.5M | $118.2M |
| Total with 30% factor | $234.1M | $306.6M | $271.9M | $268.3M | $194.3M | $153.6M |
## Appendix 13  FL DEO occupation matches to REMI

### Occupational Training and Employment modules

<table>
<thead>
<tr>
<th>Florida DEO Occupation Title</th>
<th>REMI Occupational Training</th>
<th>REMI Employment Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Representatives</td>
<td>Sales Representatives Services</td>
<td>Retail Trade</td>
</tr>
<tr>
<td>Medical Assistants</td>
<td>Healthcare Support</td>
<td>Healthcare</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>Healthcare Support</td>
<td>Healthcare</td>
</tr>
<tr>
<td>Maintenance and Repair Workers</td>
<td>Other Installation and Maintenance Repair</td>
<td>Repair and Maintenance</td>
</tr>
<tr>
<td>Carpenters</td>
<td>Woodworkers</td>
<td>Construction</td>
</tr>
<tr>
<td>Heavy and Tractor Trailor Truck Drivers</td>
<td>Motor Vehicle Operators</td>
<td>Truck Transportation</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>Nursing, Psychiatric</td>
<td>Healthcare</td>
</tr>
<tr>
<td>Bookkeeping, Accounting, and Auditing Clerks</td>
<td>Financial Clerks</td>
<td>Administrative and Office</td>
</tr>
<tr>
<td>Loan Officers</td>
<td>Financial Clerks</td>
<td>Monetary Authorities</td>
</tr>
<tr>
<td>Accountants and Auditors</td>
<td>Financial Specialists</td>
<td>Accounting Tax Preparation</td>
</tr>
<tr>
<td>Elementary School Teachers</td>
<td>Preschool and Primary Education</td>
<td>Education, Private</td>
</tr>
<tr>
<td>LPN and Licensed Vocational Nurses</td>
<td>Healthcare Support</td>
<td>Healthcare</td>
</tr>
<tr>
<td>Billing and Posting Clerks</td>
<td>Financial Clerks</td>
<td>Administrative and Office</td>
</tr>
<tr>
<td>Receptionists and Information Clerks</td>
<td>Secretaries and Administrative Assistants</td>
<td>Administrative and Office</td>
</tr>
<tr>
<td>Office Clerks, General</td>
<td>Secretaries and Administrative Assistants</td>
<td>Administrative and Office</td>
</tr>
<tr>
<td>-----------------------</td>
<td>------------------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>Laborers and Freight, Stock, and Material Movers</td>
<td>Material Movers</td>
<td>Warehousing</td>
</tr>
<tr>
<td>Landscaping and Groundskeeping Workers</td>
<td>Grounds Maintenance</td>
<td>Repair and Maintenance</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>Helpers, Construction Trades</td>
<td>Construction</td>
</tr>
</tbody>
</table>

Source: WSER, Employment Projections 2018-2026 and REMI PI+
Appendix 14  Distribution of 220,000 employees by median wage for all occupations from 2020-2025
## Appendix 15 Selected REMI output and calculated welfare savings

<table>
<thead>
<tr>
<th>Extended Childcare Scenario</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>Total (billions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$4,163</td>
<td>$5,118</td>
<td>$6,030</td>
<td>$6,822</td>
<td>$7,406</td>
<td>$8,027</td>
<td>$37.566</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>$3,581</td>
<td>$4,423</td>
<td>$5,222</td>
<td>$5,912</td>
<td>$6,421</td>
<td>$6,963</td>
<td>$32.522</td>
</tr>
<tr>
<td>Consumption</td>
<td>$5,584</td>
<td>$5,761</td>
<td>$6,614</td>
<td>$7,382</td>
<td>$7,927</td>
<td>$8,496</td>
<td>$41.764</td>
</tr>
<tr>
<td>Sales Tax Receipts</td>
<td>$335</td>
<td>$346</td>
<td>$397</td>
<td>$443</td>
<td>$476</td>
<td>$510</td>
<td>$2.505</td>
</tr>
<tr>
<td>Welfare Savings (Single Person Household)</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$0.903</td>
</tr>
<tr>
<td>Welfare Savings (4 Person Household)</td>
<td>$255</td>
<td>$252</td>
<td>$279</td>
<td>$279</td>
<td>$289</td>
<td>$289</td>
<td>$1.642</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Partial Childcare Scenario</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>Total (billions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$4,164</td>
<td>$4,966</td>
<td>$5,687</td>
<td>$6,251</td>
<td>$6,577</td>
<td>$6,920</td>
<td>$34.565</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>$3,582</td>
<td>$4,292</td>
<td>$4,924</td>
<td>$5,415</td>
<td>$5,699</td>
<td>$5,998</td>
<td>$29.909</td>
</tr>
<tr>
<td>Consumption</td>
<td>$5,000</td>
<td>$4,993</td>
<td>$5,574</td>
<td>$6,051</td>
<td>$6,302</td>
<td>$6,569</td>
<td>$34.499</td>
</tr>
<tr>
<td>Sales Tax Receipts</td>
<td>$301</td>
<td>$300</td>
<td>$334</td>
<td>$363</td>
<td>$378</td>
<td>$394</td>
<td>$2.069</td>
</tr>
<tr>
<td>Welfare Savings (Single Person Household)</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$151</td>
<td>$0.903</td>
</tr>
<tr>
<td>Welfare Savings (4 Person Household)</td>
<td>$255</td>
<td>$252</td>
<td>$279</td>
<td>$279</td>
<td>$289</td>
<td>$289</td>
<td>$1.642</td>
</tr>
</tbody>
</table>
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https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B17004

https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B05010

https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B06012
https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B13010

https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B23024

https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B99171

https://factfinder.census.gov/bkmk/table/1.0/en/ACS/17_5YR/B17017


Survey 5-Year Estimates:
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