

# Poverty

The effects of poverty and its prevalence account for numerous issues facing our community today. Research shows that children from low-income families are at greater risk of poor and/or failing grades in school, inadequate health insurance coverage and even lack of primary health care. They are also more likely to engage in unhealthy behavior.

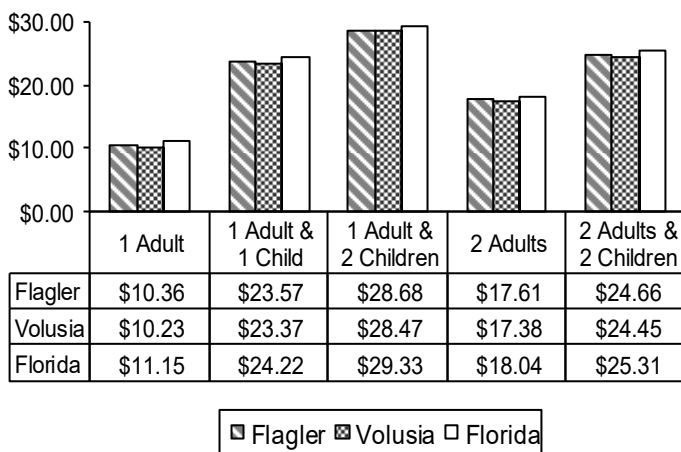
## INDICATORS OF POVERTY

Included in this section are just a few of the readily available indicators which address the significance of the household income levels in our community.

Flagler’s median household income increased approximately 1.1% from 2015 to 2016. During the same time, Volusia’s median household income increased 7.6% with Florida increasing 2.9%.<sup>1</sup>

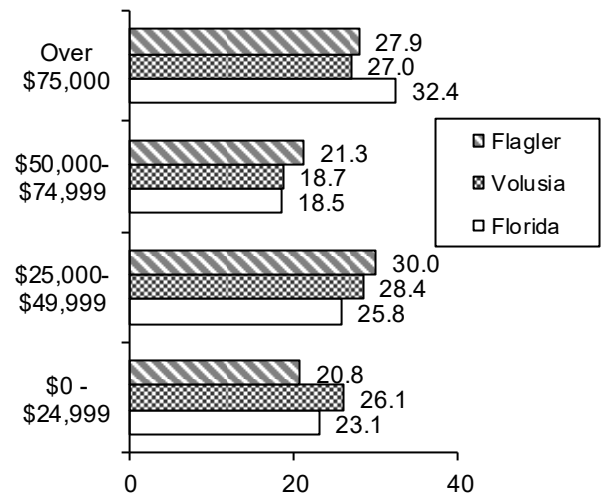
**Chart #1**<sup>1</sup> shows the percent of income and benefits distributed by four income brackets.<sup>1</sup>

**CHART #2: Living Hourly Wage-2017**



As an additional reference, the living hourly wage is illustrated in **Chart #2**.<sup>2</sup> The data for 2 adults and 2 adults, 2 children is calculated for one adult working.

**CHART #1: 2016  
Percent of Household Income Distribution**



**Flagler/Volusia Employment & Earnings<sup>3</sup>**

Top 3 Current Occupations by Number of Jobs with 2017 Hourly Earnings

Rank	Occupation	Jobs	Earnings
1	Retail Salespersons	8,841	\$12.40
2	Cashiers	7,149	\$9.81
3	Food Prep. & Serving	6,567	\$9.52

Top 3 Projected Growth Occupations by Number of Jobs with 2017 Hourly Earnings

Rank	Occupation	Change	Earnings
1	Food Prep. & Serving	1,355	\$9.52
2	Retail Salespersons	1,352	\$12.40
3	Cashiers	1,339	\$9.81

Sources: Pages 10-11:

<sup>1</sup>U.S. Census Bureau, 2016 FactFinder

<sup>2</sup>Living Wage Calculator

<sup>3</sup>CareerSource Flagler Volusia (via access to Jobs EQ®) (2018 Quarter 2)

<sup>4</sup>U.S. Department of Labor, Bureau of Labor Statistics, CPI Inflation Calculator

<sup>5</sup>U.S. Census Bureau, 2016 American Community Survey

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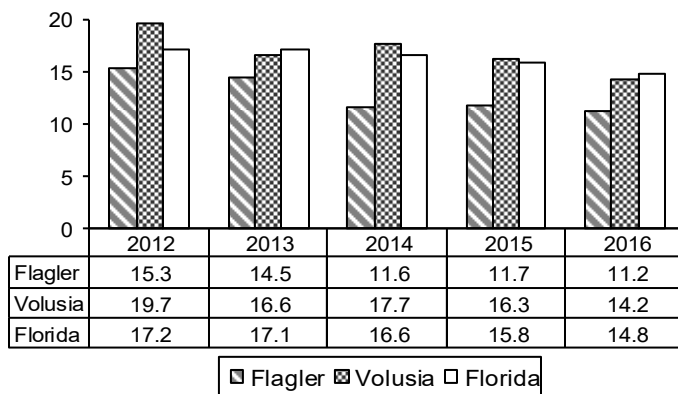
## THE POVERTY LINE

Many local programs, such as free/reduced lunch program available in the school systems, use the percentage of poverty as the measure to determine program eligibility. The poverty guidelines are updated by the federal government each year, in order to accommodate for inflation, and varies by the size of the household with relationship to personal income. The 2017 federal poverty guidelines are shown at right.

### 2017 Federal Poverty Guidelines

Number in Household	Annual Income
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320

**CHART #3: Percent of All Ages Living in Poverty<sup>1</sup>**



The Flagler 2016 median household income was \$49,395. In 2018, it takes \$51,711.87 to have the same buying power.<sup>4</sup>

The Volusia 2016 median household income was \$45,366. In 2018, it takes \$47,493.89 to have the same buying power.<sup>4</sup>

## HOUSING

Housing ownership can be an indicator of economic stability and commitment to the quality of life in a community. It can provide security and strengthen community connections. These connections can also help reduce risk factors for families with children.

In 2016, when compared to Florida, the percentage of occupied housing was higher in both Flagler County and Volusia County. The percentage of owner-occupied housing units in both counties was also higher than Florida. In Flagler, 52.4% have mortgages and 14.2% of those have additional home loans. In Volusia, 50.8% of homeowners have a mortgage and 12.5% of those have a second mortgage or home equity loan. For renter-occupied housing, rent can consume a significant amount of household income.

### Housing Occupancy 2016<sup>5</sup>

	Flagler	Volusia	Florida
<b>TOTAL HOUSING UNITS</b>	50,574	257,939	9,302,140
Occupied Housing Units	81.7%	83.0%	81.4%
Owner-occupied	73.9%	69.9%	64.1%
Renter-occupied	26.1%	30.1%	35.9%
Vacant Housing Units	18.3%	17.0%	18.6%
<b>Owner-occupied Units</b>	30,509	149,695	4,857,125
with a mortgage	52.4%	50.8%	57.1%
with either a second mortgage or home equity loan	14.2%	12.5%	12.3%
<b>GROSS RENT as a percentage of household income (GRAPI)</b>			
Occupied Units Paying Rent*	9,418	58,565	2,521,534
25.0 to 29.9 percent	13.8%	12.1%	11.6%
30.0 to 34.9 percent	12.1%	8.1%	9.4%
35.0 percent or more	43.9%	47.2%	46.8%

\*excluding units where GRAPI cannot be computed

Note: 2016 Total Population – Flagler 108,310, Volusia 529,364. Source: 2016 American Community Survey