

# 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.

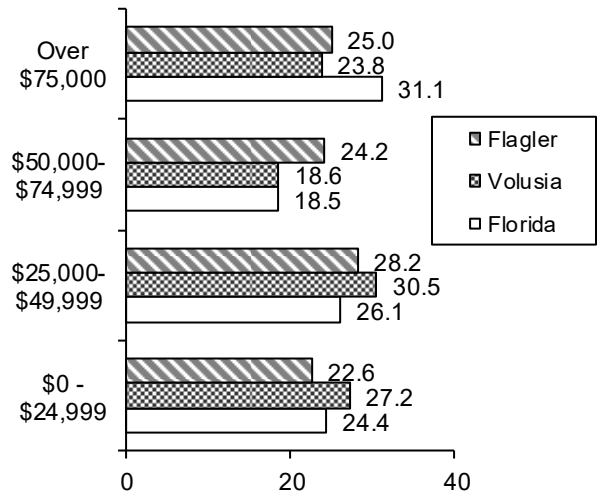
## INDICATORS OF POVERTY

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.

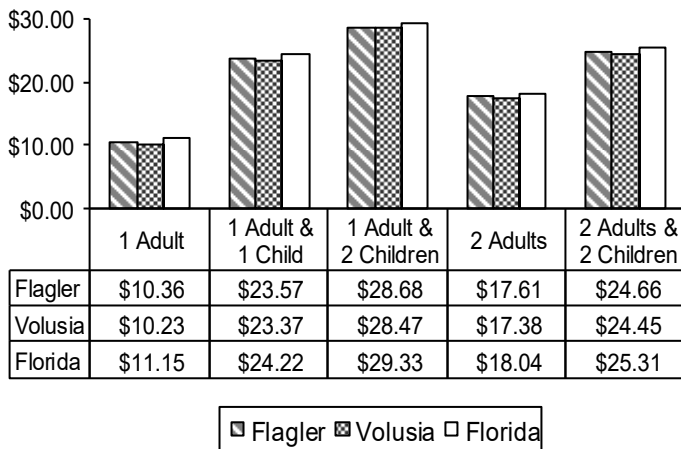
Flagler’s median household income decreased approximately -5.3% from 2014 to 2015. At the same time, Volusia’s median household income increased 3.3% with Florida increasing 4.1%.<sup>1</sup>

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

**CHART #1: 2015**  
**Percent of Household Income Distribution**



**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.

### Flagler/Volusia Employment & Earnings

Top 3 Current Occupations by Number of Jobs with 2016 Hourly Earnings

Rank	Occupation	Jobs	Earnings
1	Retail Salespersons	8,818	\$10.41
2	Food Prep. & Serving	7,447	\$9.15
3	Secretaries (not legal, med.)	6,033	\$14.16

Top 3 Projected Growth Occupations by Number of Jobs with 2016 Hourly Earnings

Rank	Occupation	Change	Earnings
1	Retail Salespersons	1,304	\$10.41
2	Food Prep. & Serving	1,087	\$9.15
3	Registered Nurses	818	\$28.08

Sources: Pages 10-11:

<sup>1</sup>U.S. Census Bureau, 2015 FactFinder

<sup>2</sup>Living Wage Calculator

<sup>3</sup>Florida Jobs

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

<sup>5</sup>U.S. Census Bureau, 2015 American Community Survey

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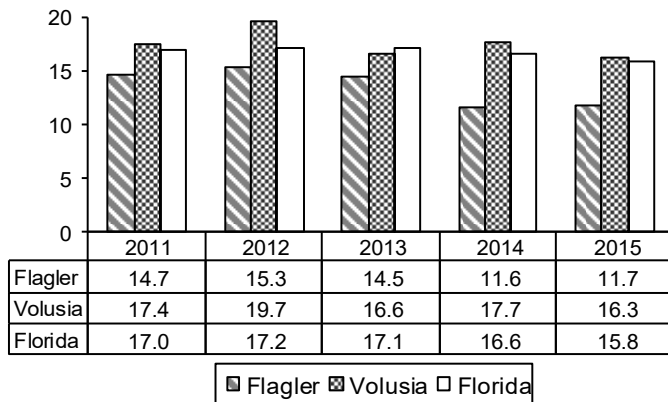
## THE POVERTY LINE

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 2015 median household income was \$50,347. In 2017, it takes \$52,049.68 to have the same buying power.<sup>4</sup>

The Volusia 2015 median household income was \$42,334. In 2017, it takes \$43,765.69 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 2015, when compared to Florida, the percentage of occupied housing was lower in Flagler County and higher in Volusia County. However, the percentage of owner-occupied housing units was higher in both counties. In Flagler, 47.2% have mortgages and 11.8% of those have additional home loans. In Volusia, 53.3% of homeowners have a mortgage and 15.7% 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 2015<sup>5</sup>

	Flagler	Volusia	Florida
<b>TOTAL HOUSING UNITS</b>	50,061	256,967	9,210,287
Occupied Housing Units	78.5%	81.6%	81.0%
Owner-occupied	73.1%	69.9%	63.8%
Renter-occupied	26.9%	30.1%	36.2%
Vacant Housing Units	21.5%	18.4%	19.0%
<b>Owner-occupied Units</b>	28,702	146,531	4,760,071
with a mortgage	47.2%	53.3%	57.1%
with either a second mortgage or home equity loan	11.8%	15.7%	13.4%
<b>GROSS RENT as a percentage of household income (GRAPI)</b>			
Occupied Units Paying Rent*	9,659	57,241	2,512,588
25.0 to 29.9 percent	11.1%	10.3%	11.3%
30.0 to 34.9 percent	5.9%	8.2%	9.6%
35.0 percent or more	40.6%	52.6%	47.4%

\*excluding units where GRAPI cannot be computed

Note: 2015 Total Population – Flagler 105,392, Volusia 517,887. Source: 2015 American Community Survey