

# INCOME & POVERTY IN MIAMI-DADE COUNTY: 2013



Department of Regulatory & Economic Resources  
Planning Research & Economic Analysis



June, 2015

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## Summary

### Household Incomes

- ✦ The median household income in Miami-Dade was estimated at \$41,913 in 2013. This placed Miami-Dade 242<sup>nd</sup> out of the 263 US Counties with a population greater than 250,000.
- ✦ 32 percent of households in Miami-Dade, almost one-third, earned less than \$25,000 in 2013.
- ✦ The median household income for White, non-Hispanic households was \$64,976 in 2013. The Black non-Hispanic household median was 51 percent of that amount, \$32,044, and the Hispanic household median was 61 percent, at \$39,674.

### Income Distribution

- ✦ The highest-earning 20 percent of households in the County accounted for 55 percent of all income earned in Miami-Dade and earned, on average, 1,903 percent more than the average household in the lowest-earning 20 percent.
- ✦ 60 percent of households earned less than a *living income* in 2013, an income high enough so that the household is financially stable.
- ✦ The lowest-earning 60 percent of households in Miami-Dade accounted for less than one quarter of all household income earned in the County.

### Household Poverty

- ✦ 179,200 households (21.3 percent of the total) were in poverty in 2013.
- ✦ Married-couple family households, which make up 43 percent of all households in the County, had 44,500 in poverty. Nonfamily households, including many young single and elderly households and making up about 32 percent of total households, had 79,400 persons in poverty. And single-parent female-headed households, accounting for about 18 percent of all households, contributed 43,600 poverty households to the total.
- ✦ 35 percent of all individuals living in poverty lived in married-couple family households, while 33 percent lived in single-parent female-headed households, and 22 percent lived in nonfamily households.
- ✦ Over 51 percent of all children living in poverty, 147,000 children, lived in single-parent female-headed households in 2013.
- ✦ 33,200 families live on incomes that are less than one-half the poverty level. For example, a single-parent female-headed family with two children, at exactly 50 percent of the poverty threshold, would have to live on \$782 per month.
- ✦ More than one quarter of all households in Miami-Dade County received SNAP (Food Stamps) in 2013.

### Individuals in Poverty

- In 2013, one-fifth, 21 percent, of all individuals in the County lived in poverty. This ranked Miami-Dade 231<sup>st</sup> out of 257 Counties with at least 250,000 people for whom poverty is calculated.
- The 2013 poverty rate for women was 22.3 percent compared to 19.7 percent for men.

### Age

- Over 30 percent of all school-age children lived in poverty.
- Over 50 percent of residents 65 years of age and over were low income or in poverty, with incomes less than two times the poverty level. Almost 55 percent of children were low income or in poverty.

### Race and Ethnicity

- The greatest disparity in poverty rates was by race and ethnicity. Two-thirds of all individuals in poverty were of Hispanic origin, reflecting their share of the total population. However, the incidence of poverty is greatest for Blacks/African Americans, with a 2013 poverty rate of over 29 percent, compared to 21 percent for Hispanics, and 12 percent for White non-Hispanics.

### Citizenship

- The 2013 poverty rate for noncitizens was nearly 28 percent, compared to 20 percent for native citizens, and 17 percent for naturalized citizens.

### Education

- The poverty rate for residents 25 years of age and over without a high school diploma was 33 percent. The rate for those with a high school diploma only was 22 percent, and for those with a Bachelor's degree or higher, 9.6 percent.

### Work Experience

- Over 48 percent of men and 35 percent of women between the ages of 16 and 64 and in poverty in 2013 worked at least part-time.

### Health Insurance

- Nearly 38 percent of all working-age individuals in poverty (16 years and older) had no health insurance, compared to 29 percent for the population at large. 58 percent of 18-to-64 year olds lacked health insurance.
- For children under 18 years of age, 12.5 percent lacked health insurance. For people over 65 years of age, 7 percent lacked health coverage.

## Introduction

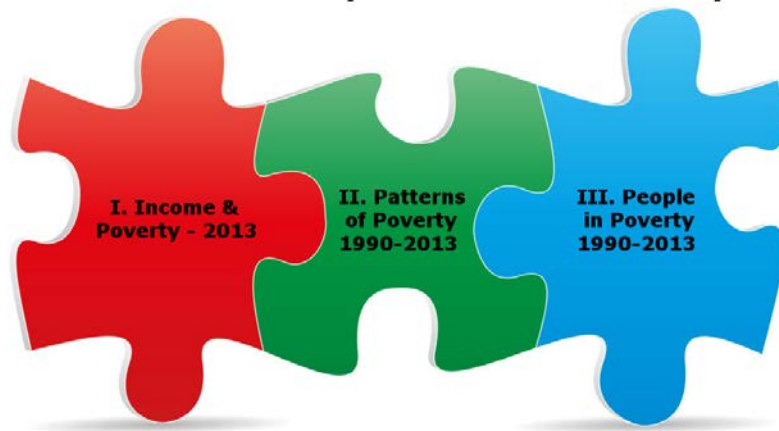
Who are the poor? What do they look like? Do we have a clear picture or is our understanding clouded by stereotypes and misunderstandings? Poverty is often measured in two ways: relatively poor compared to others, and absolutely poor without the basic necessities. Relative poverty refers to the distribution of wealth and income across a population. In a market economy where there are economic “winners” and “losers,” there is arguably a tendency for wealth and income to concentrate in the hands of the economic “winners.” Once the nature and extent of this distribution is identified it then becomes a subjective matter for the community to decide how much concentration, or inequality, is acceptable or tolerable. This concept of relative poverty can change over time and between places. During times of strong economic growth when “the tide is rising” for most everyone, it may not seem as important whether inequality is growing. There are other times, when income and living standards for many are stagnating, that it may be of great concern that inequality is growing. Incomes considered comparatively poor in 2015 can seem far different from what was considered poor in 1990. Yet, even as this standard changes, it remains important to understand the nature and magnitude of this relative poverty. It can have significant social and economic consequences for the County, measurable in dollars and cents lost to alternative productive uses.

*Poverty can be measured in two ways: relatively poor compared to others, and absolutely poor without enough to eat, or a car to get to work.*

The second approach to measuring poverty is from an absolute sense. Absolute poverty is a condition in which there is a lack of sufficient resources to satisfy even basic biological and economic necessities. It is not merely whether people are going hungry or can't afford adequate shelter; absolute poverty is a condition in which individuals or families lack the resources to fully participate in economic life. For example, do workers have access to reliable transportation to and from employment opportunities? And, like relative poverty, the standard of what defines absolute poverty can change over time. In 1990 access to a computer may not have been considered by most to be an economic necessity. In 2015 there is little doubt that such is the case for one to fully participate in the information technology-dependent economy. Once again, understanding the nature and extent of absolute poverty in Miami-Dade County is vital to the ability to assess, and when necessary, mitigate, the impacts and costs to the region.

The following report is the first in a series of three reports that explore both of these measures of poverty in Miami-Dade County and, to the extent possible, the change over time and across the landscape of the County since 1990. They draw upon data from the 1990 and 2000 Decennial Censuses, and the 2013 American Community Survey (ACS) 1-year and 5-year estimates. This report, *Income & Poverty in Miami-Dade: 2013*, is a look at the most current measures of poverty in the County and places it in context with other counties, all of Florida and the nation. The second report, *Patterns of Poverty and Inequality in Miami-Dade: 1990-2013*, will explore in more detail the geographic distribution of poverty across the County and the degree to which this distribution as well as the characteristics of the poor have changed since 1990. The third report, *People Living in Poverty in Miami-Dade: 1990-2013*, will investigate the population living in areas of the County where there was concentrated poverty reported in the Censuses of 1990 and 2000 and the 2013 ACS 5-year estimates. It will explore the extent to which key characteristics of the population living in such areas have or have not changed over time.

### **Income & Poverty in Miami-Dade County**

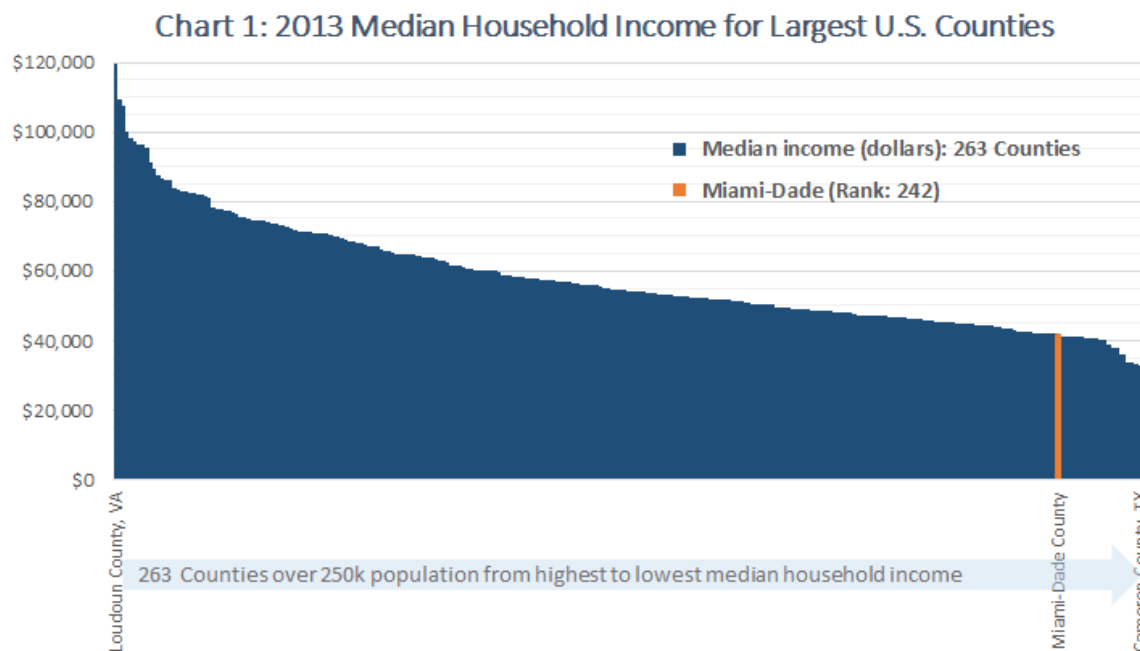


## County-Wide Households and Families

The poverty rate in Miami-Dade County for individuals was 21 percent, according to the 2013 ACS 1-year estimates<sup>1</sup>, the most recent year for which data was available. Responses to the survey questions specific to income help identify the general economic situation of the community (i.e., economic well-being, sources of income, poverty status, etc.). In order to identify poverty, the Census Bureau uses a “set of dollar value thresholds” that vary by family size and composition to determine who is poor<sup>2</sup>. Household poverty is determined by the poverty status of the householder as defined at the unit level. Households are identified as poor when the total income of the householder’s family in the last 12 months is below the designated poverty threshold. Additionally, if a household is designated as poor, then every individual in it is also considered poor. For nonfamily householders and people living alone or with “unrelated individuals,” poverty thresholds vary by age. Thus, income becomes the vital measure of general economic circumstances. With this in mind, we will start with a look at incomes in Miami-Dade County.

### Household Income

One measure of household income is the median. The median income is the income level for which exactly half of all households earn more and half earn less. This can also be considered the income of the typical household. The 2013 median household income in Miami-Dade County was \$41,913. The



Data Source: 2013 American Community Survey 1-year Estimates.

<sup>1</sup> Note on the data: The American Community Survey (ACS) is an ongoing statistical survey or questionnaire to regularly gather data about the social and economic conditions of the nation. The Census Bureau surveys 3 million American households each year and publishes data for every community in the country right down to groups of blocks through 3 sets of reports, 1-year, 3-year and 5-year estimates. The longer time frames allow for the collection of more surveys over time leading to more statistically meaningful results.

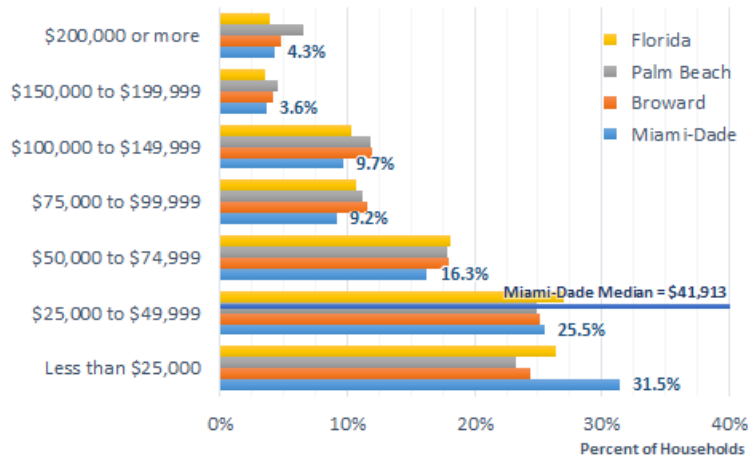
<sup>2</sup> U.S. Census Bureau. (2013), *American Community Survey and Puerto Rico Community Survey, 2013 Subject Definitions*, Retrieved February 25, 2015, from [http://www.census.gov/acs/www/Downloads/data\\_documentation/SubjectDefinitions/2013\\_ACSSubjectDefinitions.pdf](http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2013_ACSSubjectDefinitions.pdf)



Census Bureau reports the income for all counties in the U.S., and this median household income ranks Miami-Dade as 242nd out of the 263 counties in the US with a population of at least 250,000. This places Miami-Dade in the bottom 8 percent of all U.S. counties. In other words, 92 percent of the largest counties had higher median incomes than Miami-Dade.

The median household income for all of Florida in 2013 was \$46,036, 10 percent higher than the Miami-Dade figure. The median household income in Broward was \$50,446 (170/263) while in Palm Beach County it was \$51,804 (157/263).

Chart 2a: 2013 Household Income



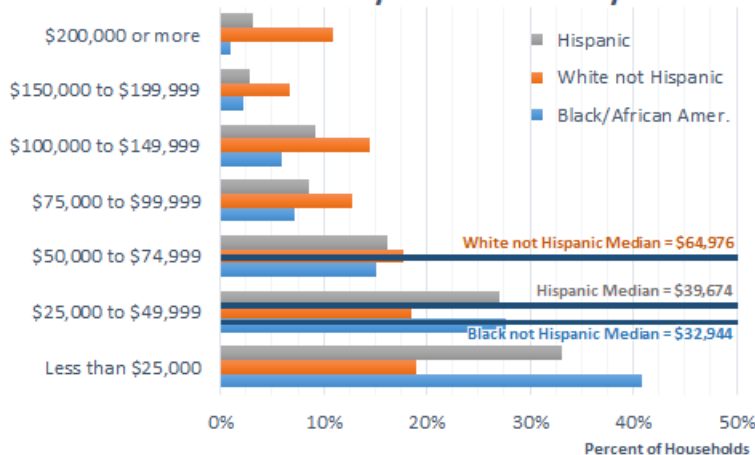
Data Source: 2013 American Community Survey 1-year Estimates.

The ACS also groups households according to income ranges. Nearly 32 percent of all Miami-Dade households, almost one-third, earned less than \$25,000 in 2013, while more than half, 57 percent, earned less than \$50,000. In comparison, 50 percent of Broward households, 48 percent of Palm Beach households, and 53 percent of all Florida households earned less than \$50,000. At the other extreme, 18 percent of all Miami-Dade County households earned \$100,000 or more versus 21 percent in Broward, 23 percent in Palm Beach, and 18 percent for all of Florida.

### Household Income by Race and Ethnicity

The data shows only a modest variation in income between Miami-Dade and neighboring counties. However, it shows a great disparity between racial and ethnic groups within Miami-Dade. While county-wide 57 percent of households earned less than \$50,000 per year, for Black non-Hispanic households, that ratio was 68.5 percent, and just 9.1 percent earned more than \$100,000. The opposite extreme was

Chart 2b: 2013 Household Income in Miami-Dade by Race & Ethnicity



Data Source: 2013 American Community Survey 1-year Estimates.

White non-Hispanic households with 37 percent earning less than \$50,000 per year and 32 percent earning more than \$100,000. Hispanic households fell in between and toward the lower end with 60 percent earning less than \$50,000 and 15 percent with annual earnings in excess of \$100,000.

Median incomes tell a similar story. Black non-Hispanic households had a median annual income of \$32,944. The White non-Hispanic median household income was almost exactly double at \$64,976, with the Hispanic household median at \$39,674.

**Table 1: 2013 Miami-Dade Household Quintile Incomes**

	Upper Limit (\$)	Mean Income (\$)	Households	Total Income Share (%)	Cumulative Income Share (%)
Lowest Quintile	\$16,393	\$8,829	167,898	2.8%	2.8%
Second Quintile	\$32,202	\$23,832	167,898	7.4%	10.2%
Third Quintile	\$53,226	\$42,198	167,898	13.1%	23.3%
Fourth Quintile	\$91,255	\$69,961	167,898	21.8%	45.0%
Fifth Quintile	\$91,256 +	\$176,876	167,898	55.0%	100.0%

Data Source: 2013 American Community Survey 1-year Estimates.

households. The Census Bureau uses five groups, or quintiles. Table 1 shows how this would be done. If one were to line up all the households in the County by lowest to highest income and then break the line into five equal groups of 167,898 households each, the result would be income quintiles. By comparing the incomes earned by each group, an income distribution picture emerges.

The lowest Miami-Dade income quintile in 2013, the lowest-earning 20 percent of households, earned less than \$16,393 per year, with an average annual income of \$8,729, and accounted for only 2.8 percent of income earned by all households combined. The second quintile earned more than \$16,393 and less than \$32,202, with an average of \$23,832 and a share of the total equal to 7.4 percent. The average income of the second quintile was 170 percent higher than the average of the first quintile. The third quintile of households had incomes between \$32,202 and \$53,226, an average of \$42,198, and accounted for 13.1 percent of total household income. The fourth fell into the \$53,226 to \$91,255 range, averaged \$69,961, and claimed a 21.8 percent share of all households' income. Finally, households in the top quintile earned \$91,256 or more, averaged \$176,875 per year and accounted for more than half, 55 percent, of all household income earned in Miami-Dade County. This top quintile, the top earning 20 percent of households, had an average income that was 1,903 percent higher than the average of the lowest 20 percent, and even 153 percent higher than the average of the second highest-earning 20 percent of households, the fourth quintile.

#### Household Living Wage

While the top quintile average was very high relative to all other households, what about the averages in the bottom four quintiles? Were they low only in comparison to the top group, or were the average incomes of the bottom 60 to 80 percent of households low

The Census Bureau does not have a definition for the concept of "middle class." One way, however, to measure the distribution of income is by comparing the shares of income of equal-sized groups of

*Households in the top quintile averaged \$176,875 per year and accounted for more than half, 55 percent, of all income earned in Miami-Dade County. This top quintile had an average income that was 1,903 percent higher than the average of the lowest 20 percent.*

**Table 2: Miami-Dade Low Income Thresholds for a 3-person Household**

	Annual Income
HUD FY 2013 Low Income (80% MFI) Limit	\$47,100
MIT Living Wage Model	\$54,000
Economic Policy Institute (EPI) Family Budget Calculator	\$61,207
<b>Average:</b>	<b>\$54,102</b>

**Notes:**

*The HUD Limit is for 3-person family and is based on income, not expenses. The MIT estimate is the average for 3 different types of 3-person households, 1 adult 2 children, 2 adults with 1 working and 1 child, and 2 working adults and 1 child. The EPI Estimate is the average of a 1 adult 2 child household and a 2 adult 1 child household.*

*The MIT estimate is defined as "the minimum earnings necessary to meet a family's basic needs while also maintaining self-sufficiency."*

*The EPI estimate is defined as "the minimum income a family needs in order to attain a secure yet modest living standard."*

HUD income limits for low income households<sup>5</sup>. All of these sources report what is a low but secure level of income. This will be referred to in the following as a *living income*. The first two are based on an estimate of actual household expenditures while the third is based on relative income levels.

The estimated necessary annual income for a family of three from each data source is provided in Table 2. The average from all three provides a living income estimate of \$54,100 for a family of three. This happens to be nearly identical to the upper limit of 60 percent of Miami-Dade Households, \$53,226. It means that about 60 percent of all households in Miami-Dade barely scratch out a living income or earn much less. Now, this is an average based on the assumption that all households have three people. As will be seen below, the largest share of households in the lowest income ranges are nonfamily households. They may be single-person elderly households or households with one or two unrelated individuals. For this reason, the \$54,100 per year living income may be overstated. However, even if it were overstated by, say 25 percent, it would yield an average living income of approximately \$41,000 per year, about 98 percent of the County's median income. Therefore, we can say with confidence that 50 to 60 percent of Miami-Dade households earn less than a "living" income.

*50 to 60 percent of Miami-Dade households earn less than a "Living" income.*

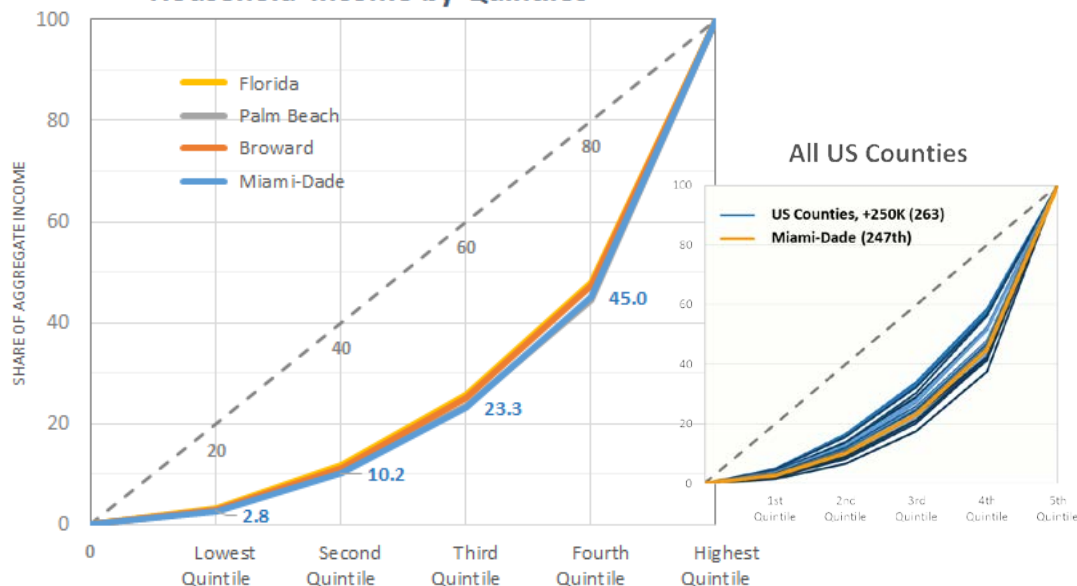
Using the household quintile data, the degree of income inequality can be studied by comparing the actual distribution in the County to a perfectly equal distribution. If every household in the county earned exactly the same income then the county would have a perfectly equal distribution. Any 20 percent group of households would earn the same share of aggregate income as any other 20 percent group and the distribution would look like the dashed diagonal line in Chart 3. The farther the line showing the actual income shares by quintile group is from the straight diagonal, the greater is the

<sup>3</sup> The MIT Living Wage Model, Online: <http://livingwage.mit.edu/> (May 27, 2015)

<sup>4</sup> The Economic Policy Institute Family Budget Calculator, <http://www.epi.org/resources/budget/> (May 27, 2015)

<sup>5</sup> U.S. Dept. of Housing and Urban Development, <http://www.huduser.org/portal/datasets/il/il2013/2013summary.odn> (May 27, 2015)

**Chart 3: 2013 Shares of Household Income by Quintiles**



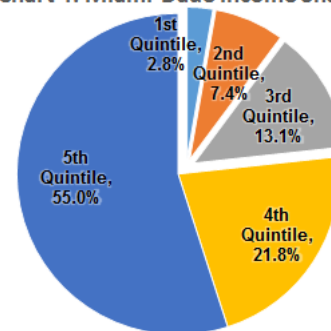
Data Source: 2013 American Community Survey 1-year Estimates.

income inequality. The extreme, a perfectly unequal distribution, would be one in which just one household earns 100 percent of all income in the county. In that case the line would go straight to the right along the bottom axis and then straight up along the right axis to a hundred percent. The real world, of course, lies somewhere in-between.

Chart 3 shows the income distributions by quintile for Miami-Dade, Broward, Palm Beach and all of Florida. The lowest-earning quintile in Miami-Dade earned 2.8 percent of all income in the county. The second-lowest quintile, combined with the first, had a 10.2 percent share, while adding the middle quintile increased the share to 23.3 percent of the total. The lowest-earning 60 percent of households accounted for less than one quarter of total household income in Miami-Dade. Chart 4 shows the shares of each quintile (20 percent) of households in Miami-Dade. Each “pie slice” represents the same number of households (167,900 households), while the size of the slice represents the share of total income earned in Miami-Dade by each group as described above. The top 20 percent of households earned more than the other 80 percent combined.

Broward and Palm Beach fared virtually no better, with the bottom 60 percent earning 25.2 percent and 23.7 percent, respectively. Statewide the share for this group was 25.8 percent, which equaled the national share.

**Chart 4: Miami-Dade Income Shares**



Data Source: 2013 ACS 1-year Estimates.

*The lowest earning 60 percent of households accounted for less than one quarter of total household income in Miami-Dade.*

The smaller pop-out in chart 3 places Miami-Dade’s distribution in the context of the 263 largest counties across the US for which the Census Bureau reports income by quintile. Recall that the closer to the straight diagonal line the distribution lies, the more equal the distribution, and note that Miami-Dade lies among the counties farthest from the diagonal. In fact, compared to Miami-Dade’s income distribution, only 6 out of the 263 counties had an income distribution in 2013 that was more unequal.

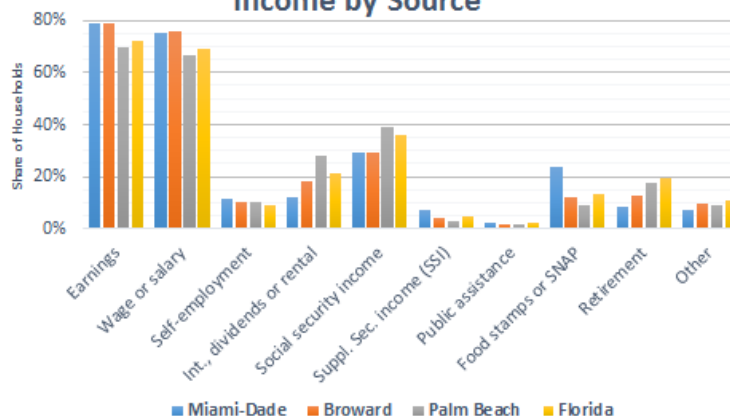
Income distribution matters to the local society and economy in more than just an abstract moral sense or in that it isn’t considered fair. There are measurable social and economic costs that have been associated with higher levels of inequality. In particular, higher inequality is associated with higher levels of crime and slower economic growth rates. Many studies show a strong link between income inequality and crime<sup>6</sup>. There has also been much research into the effects of inequality on economic growth for, among other reasons, it affects the ability of some members of a society to invest in their own education<sup>7</sup>, “the great equalizer.”

### Household Income by Source

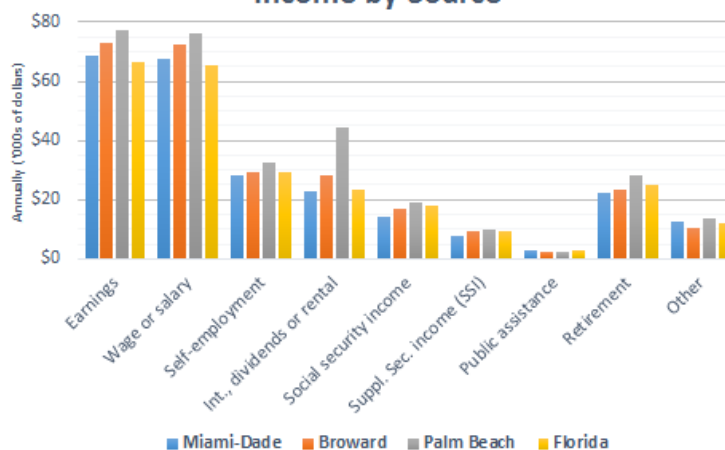
The US Census Bureau, through the ACS, also identifies a variety of income sources for households. This data can be somewhat misleading since each household can earn income from multiple sources, or in some cases, from none. In 2013, 78.8 percent of all households in Miami-Dade had earnings from at least one source. The major source, by far, is wage or salary income. Seventy-five percent of all households had wage or salary earnings, and the average amount per household in 2013 was \$67,755.

In Broward, 75.8 percent had wage or salary earnings, with a household average of \$72,404. Palm Beach, with a much larger retirement community, had fewer of their households with wage and salary income in 2013, 66.5 percent, but

**Chart 5a: Households Receiving Income by Source**



**Chart 5b: Average Household Income by Source**



Data Source: 2013 American Community Survey 1-year Estimates.

<sup>6</sup> Thomas D. Stucky, Seth B. Payton & John R. Ottensmann (2015): Intra and inter-neighborhood income inequality and crime, Journal of Crime and Justice, DOI: [10.1080/0735648X.2015.1004551](https://doi.org/10.1080/0735648X.2015.1004551)

<sup>7</sup> OECD (2014): Focus on Inequality and Growth: Does Income Inequality Hurt Economic Growth. Online: <http://www.oecd.org/els/soc/Focus-Inequality-and-Growth-2014.pdf>

had the highest average, \$76,204 per household. Statewide, 69 percent of all households earned wage and salary income averaging \$65,274 in 2013.

The second most significant source of earnings in retiree-rich Florida comes from social security. Among all Miami-Dade households, 29.3 percent had earnings from social security. Broward was approximately the same at 29.1 percent while, predictably, the numbers for Palm Beach County and statewide households were much higher, at 38.8 percent and 36.3 percent, respectively. The average 2013 social security income for Miami-Dade households that received it was very low, \$14,298 per household. This was lower than either Broward or Palm Beach, with average of \$16,655 and \$19,324, respectively. Statewide the average earnings from social security was \$17,861 in 2013.

Among the other income sources, 8.2 percent of Miami-Dade earned retirement income, which includes income from pensions, annuities, IRAs and similar plans, but not social security. The amount averaged \$22,193 per household with such income. Also in 2013, 12.1 percent of Miami-Dade households had earnings from interest, dividends or rental income, with the average per household with such earnings at \$22,771.

*In Miami-Dade 29.3 percent of all households received social security, earning an average of \$14,298 per year.*

Another major difference between Miami-Dade and neighboring counties is in earnings from transfer payments. In a data indicator that may reflect a relatively larger elderly and/or disabled population that is in or near poverty compared to neighboring counties, 7.1 percent of Miami-Dade households received supplemental security income, compared to only 4.2 percent in Broward, 3.2 percent in Palm Beach and 5 percent statewide. Supplemental Security Income provides an income floor, a minimum amount of income, for elderly and disabled with limited financial means. While the share of households is higher in Miami-Dade, the average per household is not, just \$7,918 in 2013 compared to \$9,543 in Broward, \$10,111 in Palm Beach and \$9,195 statewide. This disparity may indicate that even though the elderly and/or disabled population is significantly larger in Miami-Dade, their cohorts in Broward and Palm Beach may be poorer since it takes a larger check to lift them up to the desired income floor. Food stamp/SNAP usage is also much higher in Miami-Dade, where 23.8 percent of all households receive food stamps, nearly double the share in Broward at 12.1 percent. In Palm Beach County 9 percent of households received food stamps, and statewide the share was 13.4 percent.

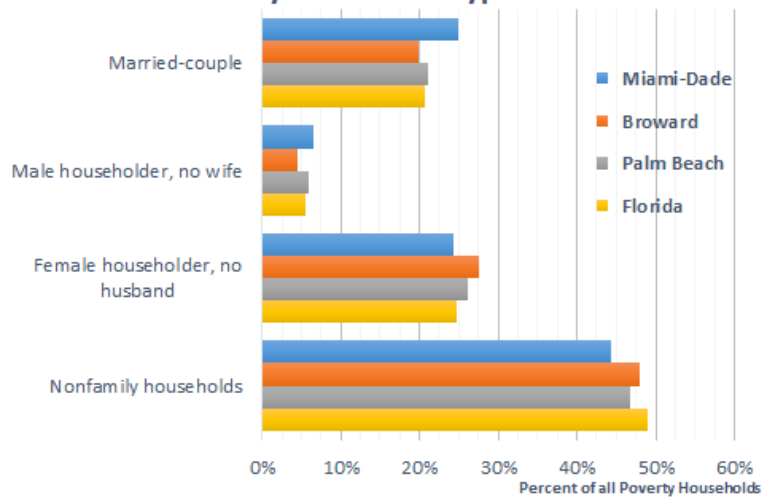
### Household Poverty Status

The household poverty rate in Miami-Dade County was 21.3 percent (179,200 households), according to the 2013 ACS 1-year estimates<sup>8</sup>. This rate was much higher than the rates for neighboring counties. In Broward 14.4 percent of households (95,600 households) were living in poverty, while the rate in Palm Beach was 12.7 percent (67,600 households) and Statewide, 15.6 percent (1,123,500 households). Of the 179,200 households in poverty in the County, married-couple families accounted for 24.9 percent (44,500 households) compared to 20 percent in Broward and 21 percent in Palm Beach and

Statewide (Chart 6a). Miami-Dade families with a male householder and no wife made up 6.5 percent (11,600) of all poor households in the County compared to 4.5 percent in Broward, 5.9 percent in Palm Beach and 5.5 percent Statewide. Families with a female head and no husband accounted for 24.3 percent (43,600) of poor households in Miami-Dade. In Broward this number was 27.6 percent, Palm Beach, 26.2 percent and all of Florida, 24.8 percent. Nonfamily households are defined as having unrelated people living together or a person living alone. This group made up the largest segment of households in poverty in Miami-Dade, accounting for 44.3 percent of the total (79,400 households).

*Nonfamily households accounted for 44.3 percent (79,400/179,200) of all poverty households. 34,300 of these were elderly nonfamily households.*

**Chart 6a: Households in Poverty by Household Type**



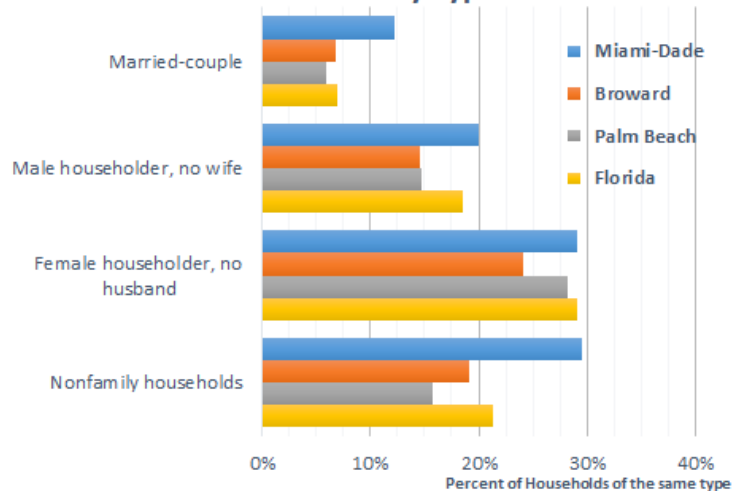
Data Source: 2013 American Community Survey 1-year Estimates.

Elderly nonfamily households with a householder 65 years of age or older represented 43 percent of all nonfamily households in poverty (34,300 households). In Broward 48 percent of all poor households were nonfamily households. Palm Beach County saw similar numbers with 47 percent of all poor households being nonfamily households and Statewide 49 percent of all households in poverty were nonfamily.

<sup>8</sup> The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Another way to look at the data and understand the incidence of household poverty is to measure the share of each household type that is poor. In Miami-Dade County there were 362,700 married-couple families. They represented 43 percent of all County households. Of these, 12.3 percent (44,500 households) were poor. The next largest group of households was nonfamily households, of which there were 269,000. Of these, 29.5 percent were poor (79,400 households). Single-parent female-headed families totaled 149,700 and this group had a poverty rate of 29.1 percent (43,600 households). The 58,100 male-headed single-parent households had a poverty rate of 20 percent (11,600 households). Chart 6b shows how Miami-Dade County households fared compared to Broward, Palm Beach and Florida. An interesting note, marriage would appear to be a panacea for poverty considering the differences in relative rates. However, the ACS shows that for married-couple families with only one spouse working, the poverty rate jumps up to 18 percent. In Miami-Dade in 2013, less than 14 percent of the married-couple households in poverty had two or more workers. This could be particularly significant for demographic sub-groups such as young Black males with very high relative unemployment rates.

**Chart 6b: Poverty Rate of Households by Type**

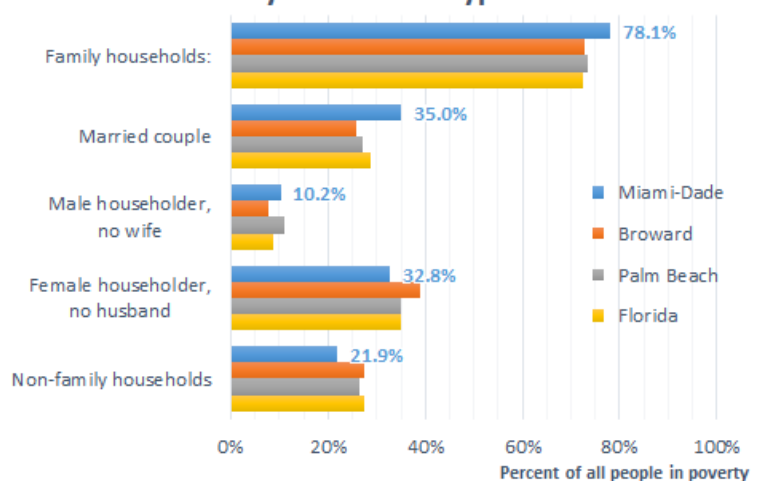


Data Source: 2013 American Community Survey 1-year Estimates.

**Population in poverty by household type**

To this point, the data has focused on the numbers and types of households rather than individuals. Chart 7 looks at the number of individuals in poverty and the types of households in which they lived. In Miami-Dade in 2013 there were 541,100 people in poverty. Of this total, over 78 percent lived in family households with the largest share living in married-couple families, 35 percent (189,500 people). Broward County saw 26 percent of their poverty population living in married-couple families, while in Palm Beach it was 27 percent, and statewide, 29 percent. Miami-Dade had nearly 33 percent of individuals in poverty (177,500 people) living in a

**Chart 7: People in Poverty by Household Type**



Data Source: 2013 American Community Survey 1-year Estimates.



*The largest share of all people in poverty and living in families, 35 percent (189,500 people), lived in married couple families.*

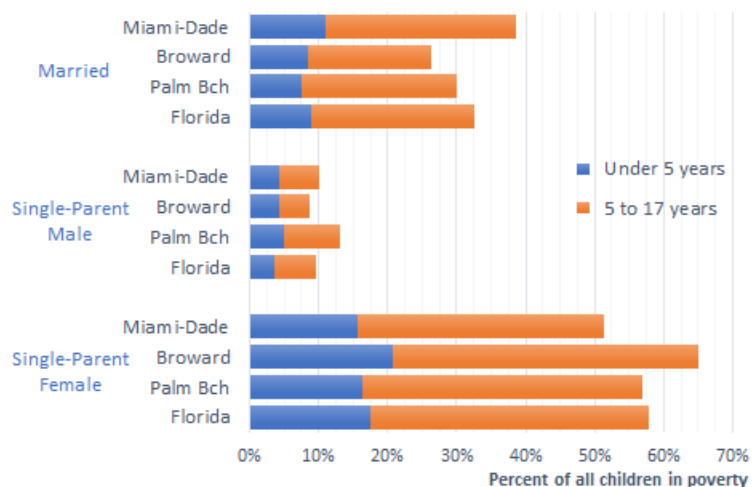
single-parent female-headed household. While nonfamily households made up over 44 percent of all Miami-Dade households in poverty, of their share of all poor individuals, they accounted for less than 22 percent (118,700 people) due to the predominance of single-person households.

It is only in Miami-Dade where people in poverty living in married-couple households outnumber those living in single-parent female-headed households. In Broward

County over 39 percent of the poverty population live in female-headed households compared to less than 26 percent in married-couple households. In Palm Beach County it was 35 percent in female-headed households compared to 27 percent in married-couple families, and state-wide it was, 35 percent in single-parent female-headed families and 29 percent in married-couple families.

More detail on the age of people living in poverty will follow in the next section of this report. However, while the focus is on household structure it's worth asking, where did children in poverty live? There were 535,800 children under the age of 18 in Miami-Dade in 2013. More than one quarter of them, 27.4 percent, lived in poverty. That is, 147,000 Miami-Dade County children lived in poverty. Unlike when the adult poor were included and the population was split between married-couple and single-parent female-headed households, a majority of children in poverty lived in single-parent female-headed households. In Miami-Dade, a majority of children in poverty, 51.4 percent, lived in single-parent female-headed households, amounting to 75,600 children. For comparison, in Broward the percentage was even higher; 65 percent (48,000 children) lived in single-parent female-headed households. In Palm Beach it was 57 percent (33,800 children), and statewide, 58 percent (551,300

**Chart 8: Children in Poverty by Family Type**



Data Source: 2013 American Community Survey 1-year Estimates.

*In Miami-Dade, a majority of children in poverty, 51.4 percent (75,600 out of 147,000) lived in single-parent female-headed households.*

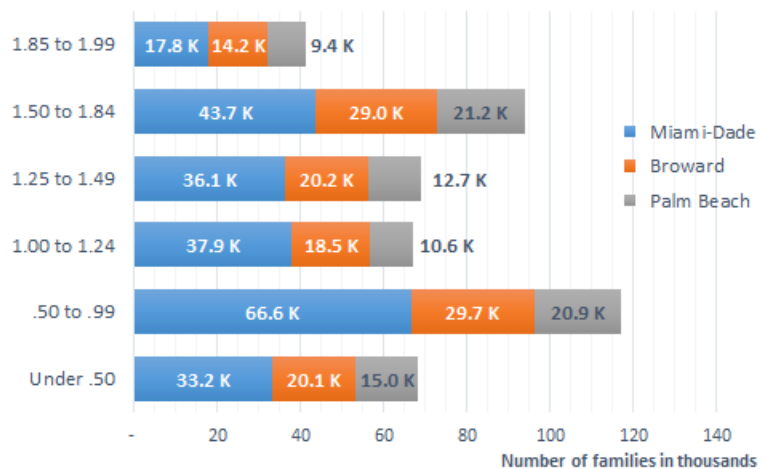
children). Out of Miami-Dade’s 51 percent, 15.7 percent were preschool children under 5 years of age. That rate was similar to Palm Beach County and statewide, but the share of preschool children in Broward was higher at 21 percent. Though there were far fewer male-headed households, still there were over 14,800 children in poverty living in this type of household in Miami-Dade, with a little less than half, 43 percent, of preschool age.

The balance of children in poverty were in married-couple families. Over 11 percent of all children in poverty (16,300 children) were under 5 years of age and living in married couple families. An additional 27.4 percent (40,300 children) were 5-to-17 year-olds living in these families, for a total of almost 39 percent (56,600 children) of Miami-Dade children living in poverty.

### Degree of Poverty in Families

The discussion to this point has referred to poverty as a homogeneous group; a family is either poor or it’s not. This section will look at the degree or intensity of poverty in the context of families. Chart 9 shows the ratio of income to poverty among families for the three counties in South Florida. Note these aren’t shares of families, but rather, the actual number of families. Miami-Dade has nearly 150,000 more total families than Broward and over 240,000 more than Palm Beach. The poverty status of a family is determined by comparing annual income to a set of dollar values called *thresholds*. These thresholds are estimated nationally for families by family size, the number of children, and age of the householder. They do not vary geographically and are updated annually for changes in the cost of living. An appendix table shows the 2013 thresholds.

**Chart 9: RATIO OF INCOME TO POVERTY OF FAMILIES**



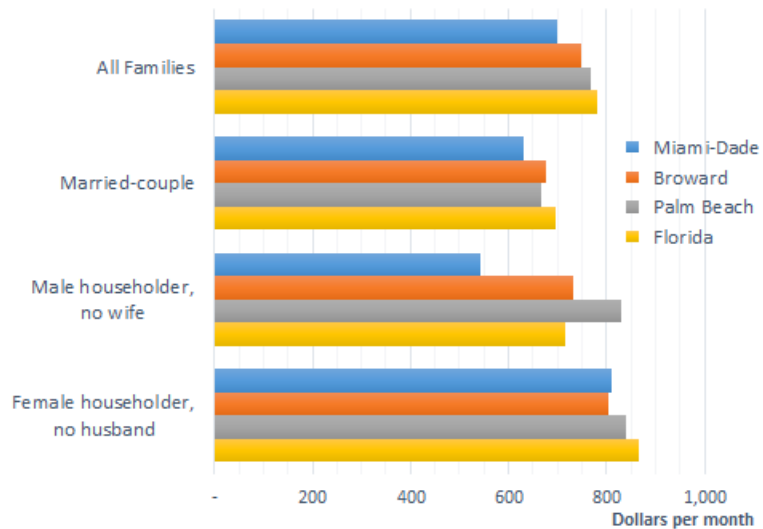
Data Source: 2013 American Community Survey 1-year Estimates.

As an illustration of just what these ratios mean in terms of dollars and cents, consider that in South Florida there are 68,300 families living on incomes less than one-half of the poverty threshold (“Under .50”). The poverty threshold is the same for all of them regardless of which county they live in. These 68,300 families are of all sizes and types. However, as an example, take a married-couple family of four people including two children. The poverty threshold for such a family in 2013 was \$23,624. Therefore a family earning less than 50 percent of the poverty threshold would have earned less than \$984 per month<sup>9</sup>. In the case of a single-parent female-headed household with two children, they would have earned less than \$782 per month. For a two-person elderly household, that would have meant living on an income of \$587 per month.

<sup>9</sup> When the Census Bureau calculates these thresholds they use money income before taxes and do not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). They would include social security and SSI.

Another way to evaluate the intensity of poverty is to consider the income deficit, or shortfall, that would have to be offset in order to raise a family up to the poverty threshold. In Miami-Dade it would take \$699 per month to raise the average family up to the poverty threshold. In other words, if every family below the poverty threshold in 2013 had received a check for \$699 each month, on average, then every family in poverty, along with the 422,400 people living in them, would have been lifted up to the poverty threshold. The total bill in Miami-Dade County would have been \$69.8 million per month to write checks and eliminate family poverty in 2013.<sup>10</sup> In the neighboring counties and statewide the monthly deficit was greater. In Broward it would have taken an average of \$749 per month, in Palm Beach, \$769 per month, and statewide, \$781 per month.

**Chart 10: Average Monthly Income Deficit for Families by Family Type**



Data Source: 2013 American Community Survey 1-year Estimates.

The \$699 monthly deficit was the average for all families. This amount varies by family type. For married-couple families in Miami-Dade the average monthly deficit was smaller, \$632 per month. In

*The total bill in Miami-Dade County would have been \$69.8 million per month to write checks and eliminate family poverty in 2013.*

Broward married-couple families' average monthly shortfall was \$677, in Palm Beach, \$667 monthly, and statewide, \$696. The largest shortfalls by far were for single-parent female-headed families. In Miami-Dade their shortfall was \$810 per month to lift them up to the poverty line. Female-headed single-parent households in Broward would have needed \$804 monthly while those in Palm Beach and statewide would have required \$838 and \$866, respectively.

### Benefits

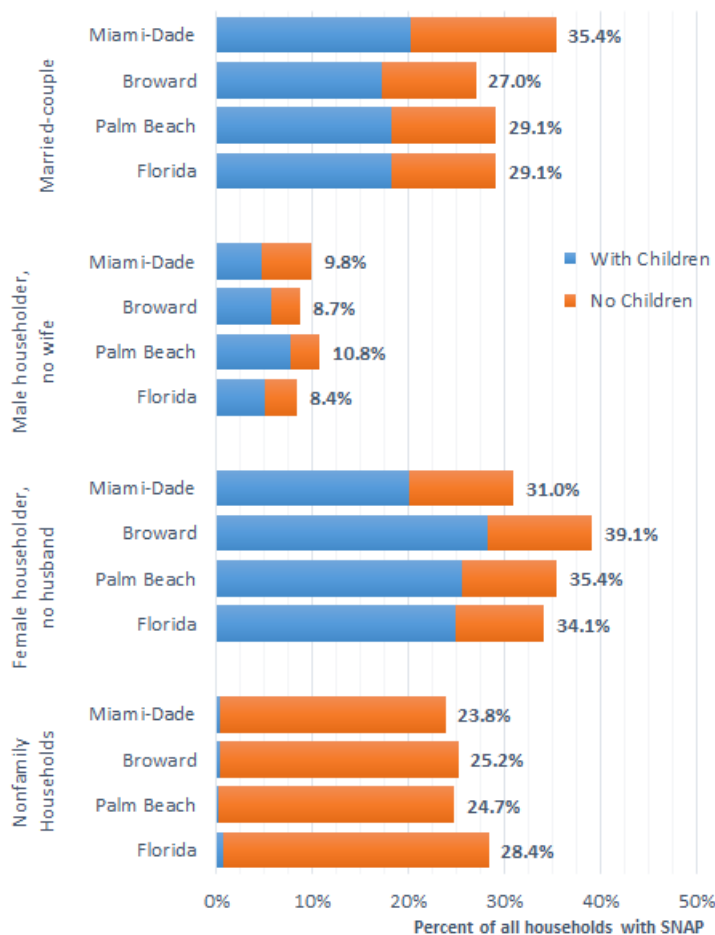
It was noted previously that poverty is calculated based on cash income and that non-cash benefits such as the Supplemental Nutrition Assistance Program (SNAP or food stamps) and Medicaid are specifically excluded from the calculation. In Miami-Dade County 25.5 percent of all households received SNAP. This is substantially higher than Broward (13.4 percent), Palm Beach (10.2 percent) and the rest of Florida

<sup>10</sup> Similar data on the income deficit for nonfamily households is not available and therefore was not included here.

(15.1 percent). Another difference between Miami-Dade, Broward and Palm Beach Counties is that in Miami-Dade a majority of households receiving food stamps, 54.5 percent, do not have children. In Broward 51.6 percent of recipients do have children while in Palm Beach County 51.7 percent have children.

Chart 11 shows the share of households receiving SNAP benefits by household type. In Miami-Dade the largest share goes to married-couple families either with or without children, accounting for 35.4 percent of households that receive food stamps. Of course, they make up the largest share of all families. Married couples with children make up 20 percent of SNAP households. Single-parent female-headed households with children were an additional 20 percent of SNAP households, and without children, another 11 percent. Nonfamily households, most likely especially elderly households, accounted for nearly 24 percent of households receiving SNAP.

**Chart 11: Households Receiving SNAP by Type (Food Stamps)**



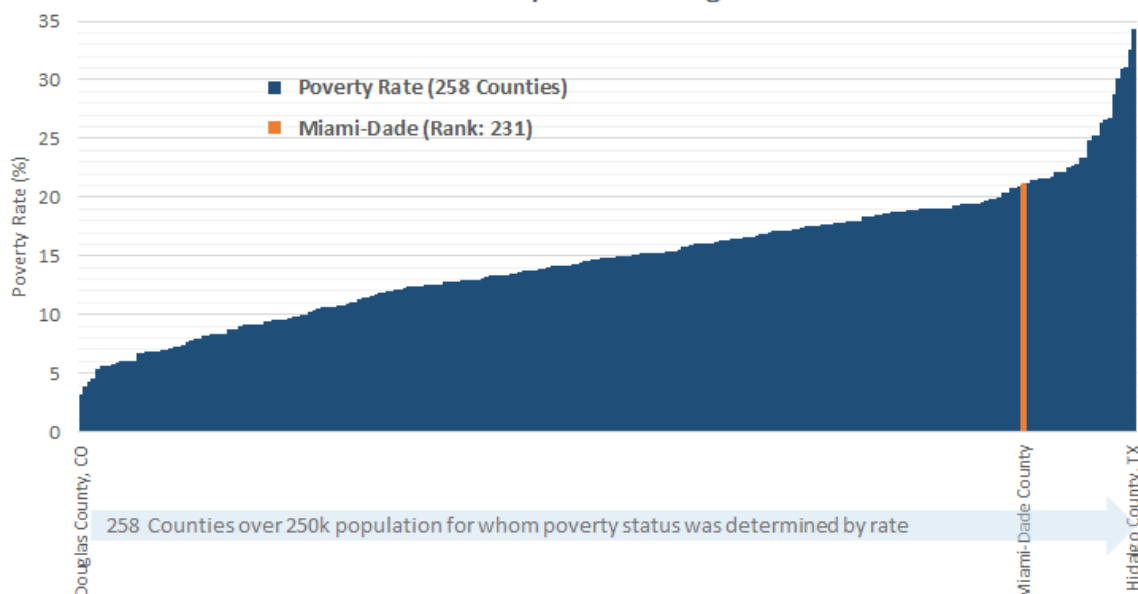
Data Source: 2013 American Community Survey 1-year Estimates.

The second major noncash benefit program that doesn't factor directly into poverty rates is Medicaid benefits. This data is not available by household or family type. It is, however, available by the ratio poverty to income and will be presented below with the poverty summary of individuals.

## Income and Poverty of Individuals – 2013

This section will now turn to an assessment of poverty in the County for individuals regardless of the type of family or household structure in which they live. Households and families are the most fundamental socioeconomic decision-making units in a region, and therefore, understanding their income and poverty patterns is important. However, using them as a window through which to look at poverty also adds a layer of complexity to an already complex issue. This section will explore poverty data at the individual level.

Chart 12: 2013 Poverty Rate for Largest U.S. Counties



Data Source: 2013 American Community Survey 1-year Estimates.

The poverty rate of all individuals in Miami-Dade County was 21 percent according to the 2013 ACS 1-year estimate. In other words, one out of five residents lived in poverty in 2013. As shown in chart 12, this places the county near the bottom of the 4<sup>th</sup> quintile of counties. Miami-Dade ranks 231<sup>st</sup> out of 258 of the counties identified by the Census Bureau with over 250,000 residents for whom the poverty status was determined. Ninety percent of all U.S. counties had lower poverty rates than Miami-Dade. The median poverty rate across all counties was 16.4 percent in 2013. Broward County, with a poverty rate of 15.1 percent, ranked 136<sup>th</sup>, while Palm Beach County ranked 129<sup>th</sup> with a poverty rate of 14.9 percent.

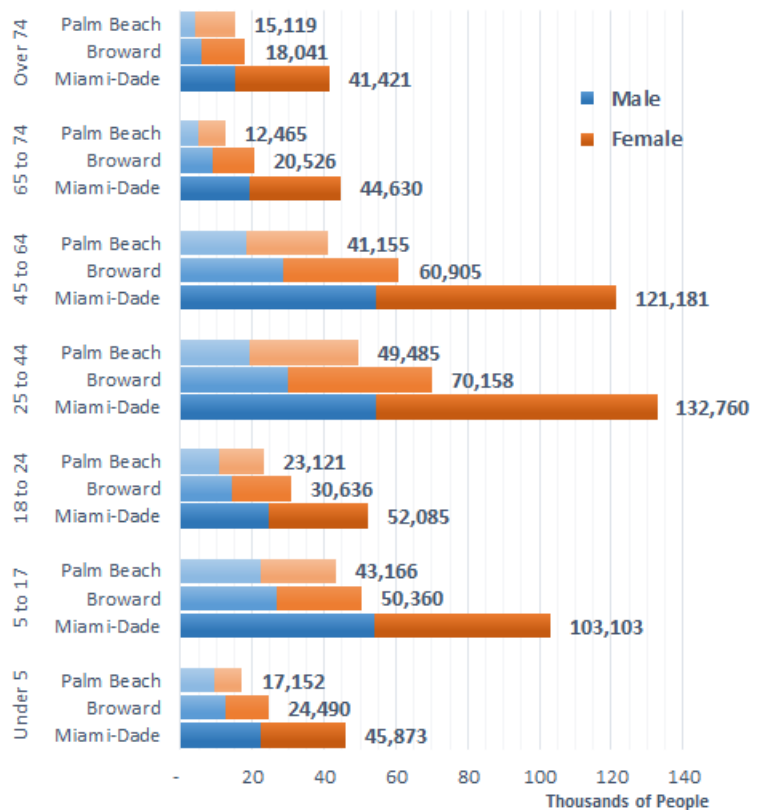
The data shows the poverty rate for women is higher than for men. The 2013 poverty rate for men in Miami-Dade was 19.7 percent and for women, 22.3 percent. In Broward the rates were 14.3 and 15.8 percent, respectively. Palm Beach County saw rates for men and women of 13.6 and 16.1 percent, respectively. Statewide the male poverty rate was 16 percent compared to a rate of 18 percent for women.

*The data shows the poverty rate for women is higher than that for men, 22.3 percent vs 19.7 percent.*

### Poverty by Age and Gender

The poverty distribution by county, age and gender can be seen in Chart 13. Over 30 percent of all preschool-aged children in Miami-Dade, nearly 46,000 children, lived in poverty. An additional 103,000 school-aged children were in poverty, resulting in a total of 149,000 Miami-Dade children under the age of 18 in poverty. This is 27.5 percent of the total population in poverty. At the other extreme, there were 45,000 seniors between the ages of 65 and 74 (“young” retirees) in poverty and an additional 41,000 over the age of 74. This total of 86,000 seniors amounts to 16 percent of the poor population. Therefore the young and the old account for 43.4 percent of the total poverty population. The balance, 306,000 poor, almost 57 percent of the population in poverty, were working age, 18 to 64 years of age.

Chart 13: People in Poverty by Age & Sex



Data Source: 2013 American Community Survey 1-year estimates.

In comparison, children under the age of 18 accounted for 30 percent of the Palm Beach County population in poverty and in Broward, children were just over 27 percent of the poor. Statewide (not shown), children made up 30 percent of those who lived in poverty. As for the elderly, Broward data showed 14 percent of the poor were over the age of 65. In Palm Beach this group made up just less than 14 percent, and statewide, those over the age of 65 accounted for nearly 12 percent of the poor.

In Miami-Dade women accounted for 55 percent of the total population in poverty. Working-age women (18-to-64 year olds) accounted for nearly 1 out of 3 (31.8 percent) of the poor in Miami-Dade. By comparison, working-age men accounted for 24.7 percent of the poverty population. The numbers are very similar across South Florida and statewide. In Broward County 54 percent of the population in

*Over 30 percent of all preschool aged children in Miami-Dade, nearly 46,000 children, lived in poverty.*

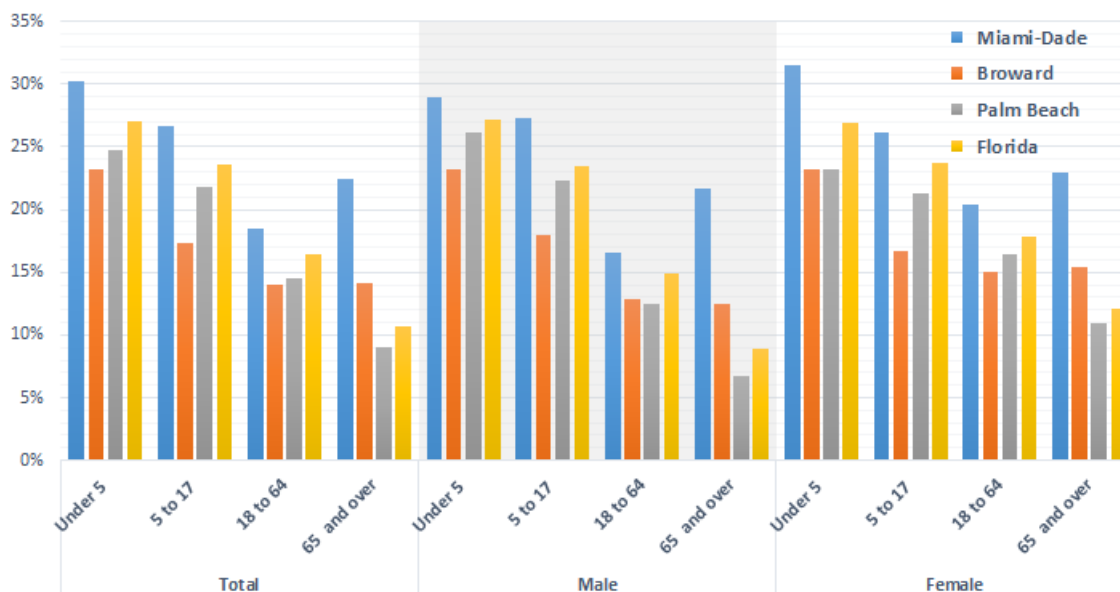
poverty was women. Thirty-two percent of all poor were working-age women. And in Palm Beach County 56 percent of the poverty population was women, and working-age women accounted for 33 percent of the total poor. All of Florida was similar. Women made up 54 percent of those in poverty and working-age women were 33 percent of the total.

Chart 14 shows the share of each age group that is in poverty for males and females. Much has been written about the negative effects of poverty during early childhood on development.<sup>11</sup> In Miami-Dade, according to the 2013 American Community Survey, there were 151,800 children under the age of 5. Of these, 45,900, 30.2 percent, lived in poverty. Preschool boys had a poverty rate of 29 percent while the rate for girls was 32 percent. Preschool children in Miami-Dade had the highest poverty rate of all age groups, with school-age children close behind. Children 5 to 17 years of age fared only slightly better, with 27 percent of the County’s 386,100 school age children living in poverty, with boys at 27 percent and girls at 26 percent. In Broward the rate for preschool children was 23 percent and for school-age children was 17 percent. Palm Beach also saw 23 percent of their preschool children living in poverty while 21 percent of their 5-to-17 year old children did so. Statewide 27 percent of children under 5 years and 24 percent of 5-to-17 year old children lived in poverty.

*Preschool children in Miami-Dade had the highest poverty rate of all age groups with school age children close behind.*

There is an interesting difference between Miami-Dade and Palm Beach, the rest of Florida, and to a lesser extent, Broward. The pattern can be seen in Chart 14. As noted, in Miami-Dade the highest poverty rates were for children. More than 1 out of every 4 children under the age of 18, 28 percent,

**Chart 14: Poverty Rate in Age Groups by Gender**



<sup>11</sup> See for example: Early Childhood Development: Effects of Poverty, University of Michigan, Online: [http://sitemaker.umich.edu/356.cho/early\\_childhood\\_development\\_effects\\_of\\_poverty](http://sitemaker.umich.edu/356.cho/early_childhood_development_effects_of_poverty); also, Joan Luby, MD, The Effects of Poverty on Childhood Brain Development, University of Washington in St. Louis, 2013. Online: <http://ccpweb.wustl.edu/pdfs/2013barch-poverty.pdf>.

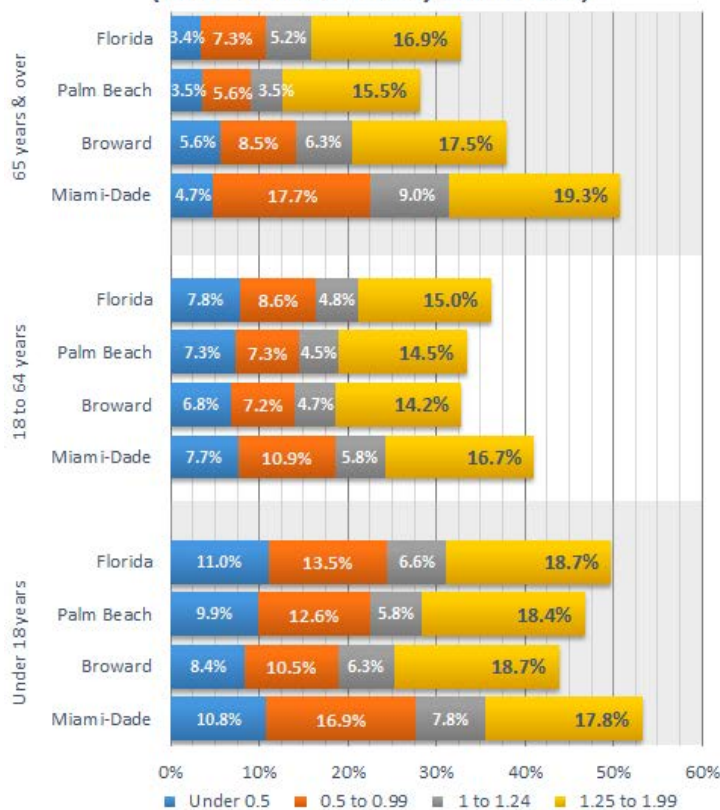
were living in poverty. The rate fell off sharply for working-age residents 18 to 64 years of age, where the poverty rate was 19 percent, or 1 in 5 in poverty. The rate for the elderly 65 years and over jumped back up significantly. Just less than 1 out of every 4 seniors in Miami-Dade (23 percent) lived in poverty. In Broward there was a similar drop-off from children to the 18-to-64 year old population, 19 percent down to 14 percent. The poverty rate for the over-65 population was approximately the same at 14.1 percent. However, in Palm Beach County and statewide the pattern was different. Each had a similar drop-off in the poverty rates of children compared to working age, 23 percent to 15 percent and 25 percent to 16 percent, respectively. Unlike in Miami-Dade and Broward, though, the poverty rate continued to drop for the elderly. In Palm Beach the poverty rate for those 65-years-old and above was 9 percent, while statewide it was 11 percent, just about 1 out of 10.

*Just less than 1 out of every 4 seniors in Miami-Dade (23 percent) lived in poverty.*

Chart 15 continues to show poverty according to age group; in this case, the ratio of income-to-poverty by age group. Looking at the population under 18-years-old, 53 percent lived in households earning less than two times the poverty threshold. This represents the poverty, near-poverty and low-income populations, and is nearly 10 percent higher than in Broward, about 6.5 percent higher than Palm Beach, and 4 percent higher than statewide. In Miami-Dade, nearly 28 percent of this age group lived below the poverty threshold, and 11 percent fell into the extremely poor range with a ratio of income to poverty of less than 0.5, or, in other words, in a household earning less than one-half the poverty threshold. But, interestingly, 17 percent of this age group fell into the 0.5 to .99 range. This is three to six percent higher than the other geographies.

This same pattern is repeated in the working-age population, 18-to-64 years old. Forty-one percent fell into the low-income and poverty range, with a ratio of less than 2 times the poverty level. This is about 5 percent higher than the statewide working-age population, 7 percent higher than Palm Beach and 8 percent higher than Broward. The extreme poor of this age group in Miami-Dade, 7.7 percent, was about the same as the other geographies. The biggest

**Chart 15: Ratio of Income to Poverty by Age Group (Ratio - 2 Times Poverty Rate or Less)**



Data Source: 2013 American Community Survey 1-year estimates.



difference, again, between Miami-Dade and the other areas, was the 0.5 to 0.99 range, 11 percent, which was 2 percent higher than all of Florida and 3 percent higher than Broward and Palm Beach Counties.

The pattern is even more pronounced in the elderly population. Fifty-one percent of the 65-and-over population fell into the low-income-poverty ratio ranges. This is much higher than the other areas included here, almost 23 percent higher than Palm Beach, 13 percent higher than Broward, and 18 percent higher than the all of Florida. The elderly in extreme poverty in Miami-Dade was similar to the other areas, but the share in poverty (a ratio of income-to-poverty threshold of 0.5 to 0.99) was more than twice all of the other areas. It was 9 percent higher than Broward, almost 10.5 percent higher than all of Florida, and 12 percent higher than Palm Beach.

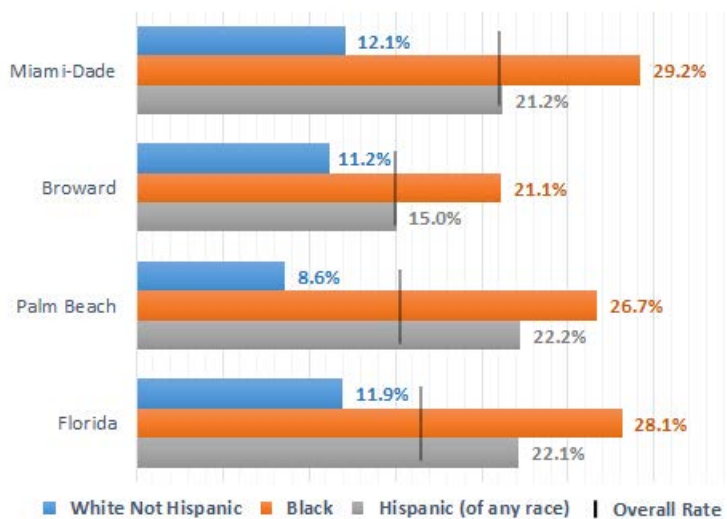
*Miami-Dade has a much greater share of the population that is poor or low income in every age group compared to neighboring counties.*

To summarize, this data on the poverty-low-income population (a ratio of income-to-poverty threshold of less than 1.0), the data shows that the poverty rates in Miami-Dade for the various age segments of the population is much higher than the neighboring counties and all of Florida for each age group. In addition, Miami-Dade has an even greater share of the population that is poor or low-income in every age group. This is especially pronounced for the elderly.

### Poverty by Race

Chart 16a shows the poverty rate for White non-Hispanics, Blacks, and Hispanics. The highest poverty rate in each area was for the Black population, 29 percent in Miami-Dade, 21 percent in Broward, nearly 27 percent in Palm Beach, and 28 percent statewide. In every case these were about double or more the rates of the White non-Hispanic population. Their poverty rate was 12 percent in Miami-Dade, 41 percent of the Black rate. In Broward the White Non-Hispanic rate was 11 percent, just more than half the rate for Blacks. In Palm Beach the White non-Hispanic rate was less than half the rate of Blacks, at 8.6 percent, and statewide it was 42 percent of the Black poverty rate, at 12 percent.

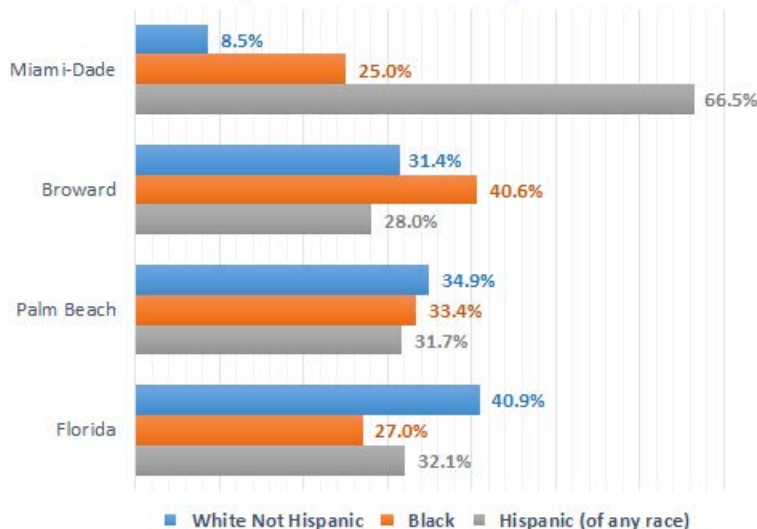
Chart 16a: Poverty by Race and Ethnicity



Data Source: 2013 American Community Survey 1-year estimates.

Chart 16b shows the share of the poor in each area belonging to the racial or ethnic group. According to the data, two-thirds, 66.5 percent of the poor in Miami-Dade were Hispanic. The raw number was 360,200 people. One-quarter, 25 percent of the poor, were Black, while the remainder, 8.5 percent, were White non-Hispanic. In Broward County, almost 41 percent of the poor were Black, 31 percent were White non-Hispanic, and 28 percent were Hispanic. In Palm Beach 35 percent were White non-Hispanic, 33 percent, Black, and 32 percent were Hispanic. Finally, statewide White non-Hispanics made up the largest share of the poor with 41 percent of the total, followed by Hispanics with 32 percent, and Blacks with 27 percent.

**Chart 16b: Shares of Poor by Race and Ethnicity**

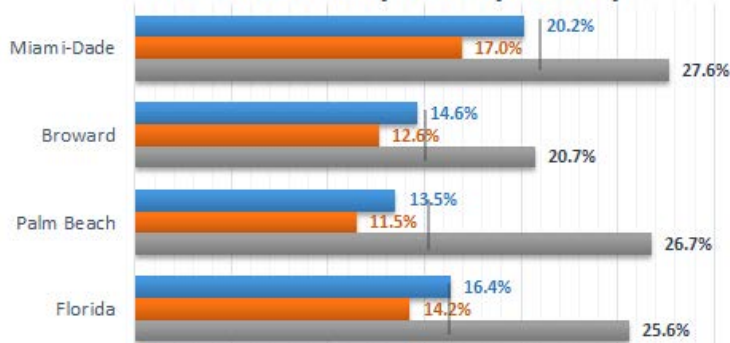


Data Source: 2013 American Community Survey 1-year estimates.

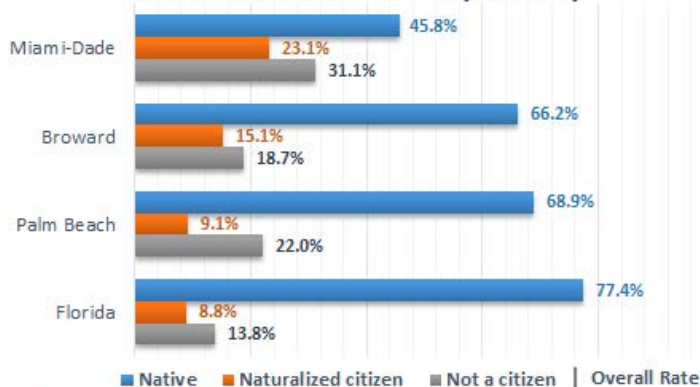
**Poverty by Nativity/Foreign Born**

Charts 17a and 17b illustrate poverty and nativity. Chart 17a shows the poverty rates by nativity, and it can be seen that the rates for native-born and naturalized citizens fairly closely reflect the overall poverty rates for each county (indicated by the vertical grey bars). The rates are higher in Miami-Dade for both groups compared to the other areas. It is interesting to note that in every case the poverty rate for the native-born population exceeds that of naturalized citizens by about 2 to 3 percent. In the case of non-citizens, the difference between the counties and statewide disappears with the exception of Broward. In Miami-Dade, Palm Beach and statewide, more than 1 in 4 non-citizens were poor, while it was 1 in 5 in Broward. In every case it was much higher than the overall rates.

**Chart 17a: Poverty Rate by Nativity**



**Chart 17b: Share of Poor by Nativity**



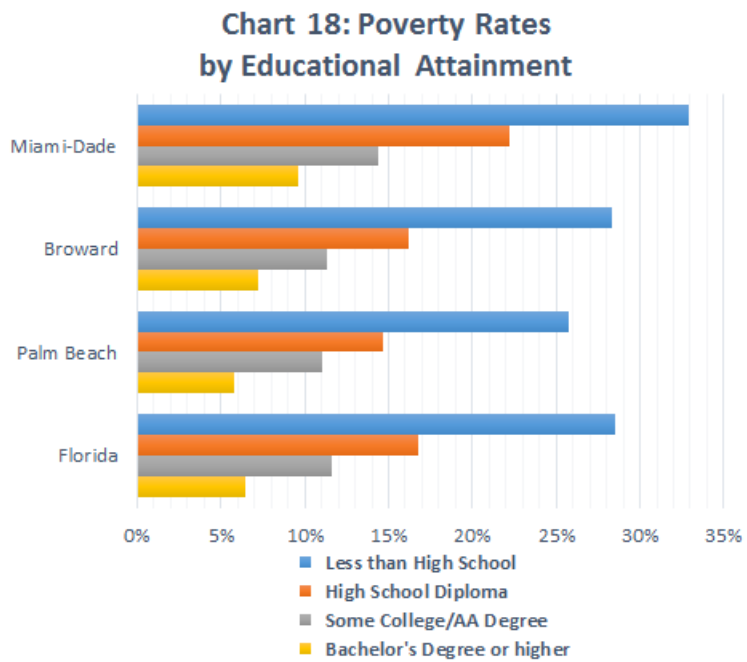
Data Source: 2013 American Community Survey 1-year estimates.

Chart 17b shows the share of the poor by nativity. In Broward and Palm Beach two thirds of the poor population was native-born, and statewide, three quarters was native. This reflects the makeup of the population overall. In Broward 68 percent of the total population is native-born. In Palm Beach, 76 percent, and statewide 80 percent are native-born. This is a big difference from Miami-Dade where the native-born account for less than 48 percent of the total population. As a result 54 percent of the poor in Miami-Dade are either non-citizens or naturalized citizens.

*54 percent of the poor in Miami-Dade are either non-citizens or naturalized citizens.*

### Poverty and Educational Attainment

Chart 18 shows the very clear relationship between increasing educational attainment and decreasing poverty. The poverty rate of the population over 25 years of age without a high-school diploma was 33 percent in Miami-Dade. For those with just a high-school diploma, the rate dropped to 22 percent. And, for the population with at least a bachelor’s degree, the poverty rate dropped all the way down to 9.6 percent. The same pattern is equally apparent for Broward, Palm Beach and all of Florida. This correlation, however, does not imply causation. It may be that greater educational attainment limits poverty. However, it would be just as easy to argue that increasing poverty limits the opportunity for educational attainment. The reality might be that, to some degree, both directions of causality, combined, lead to the results seen in the data.



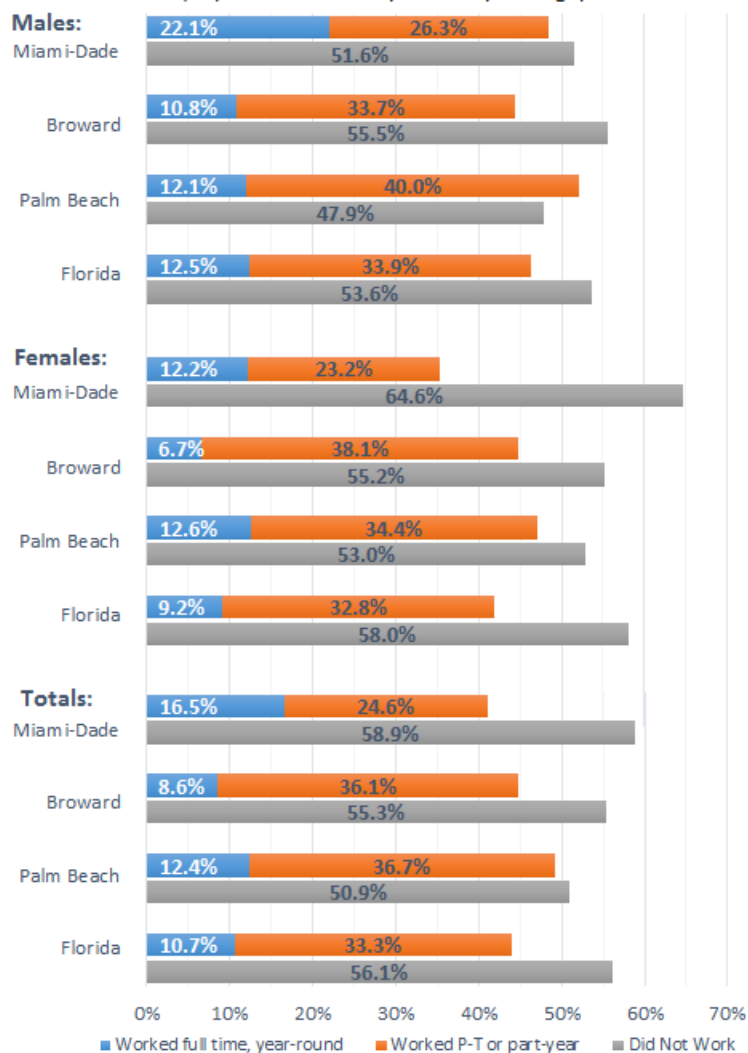
The data also shows that educational attainment is no guarantee of avoiding poverty even though the correlation is evident. The data shows, for example, that in Miami-Dade there were nearly the same number of poor, 114,200, that did not graduate high school as there were poor who only graduated high school, 114,900. And in Miami-Dade, there were nearly 47,000 residents with a Bachelor’s degree or higher living in poverty in 2013.

### Poverty and Employment

The next set of data will look at poverty by work experience for the population 16 to 64 years of age. In 2013 there were 322,300 poor residents in Miami-Dade between 16 and 64. Chart 19 shows the share of the total poor by work experience for this group. For males, over 48 percent worked at least part-time or part of the year. This compares to 44.5 percent in Broward, 52 percent in Palm Beach County and 46 percent statewide. In terms of raw numbers, 70,300 men in poverty in Miami-Dade worked at least part-time or for part of the year.

The data on the female population shows a much higher share of the poor population did not work, likely as a consequence of parenting responsibilities. In Miami-Dade, over 35 percent of women in poverty worked at least part-time or part of the year. This is much lower than Broward, at 45 percent, Palm Beach at 47 percent, and statewide at 42 percent. Once again, in terms of raw numbers, 65,200 women in poverty worked at least part-time.

**Chart 19: Share of the Poor by Work Experience**  
(Population in Poverty 16 to 64 yrs of Age)



Data Source: 2013 American Community Survey 1-year estimates.

### Poverty, Age & Health Insurance

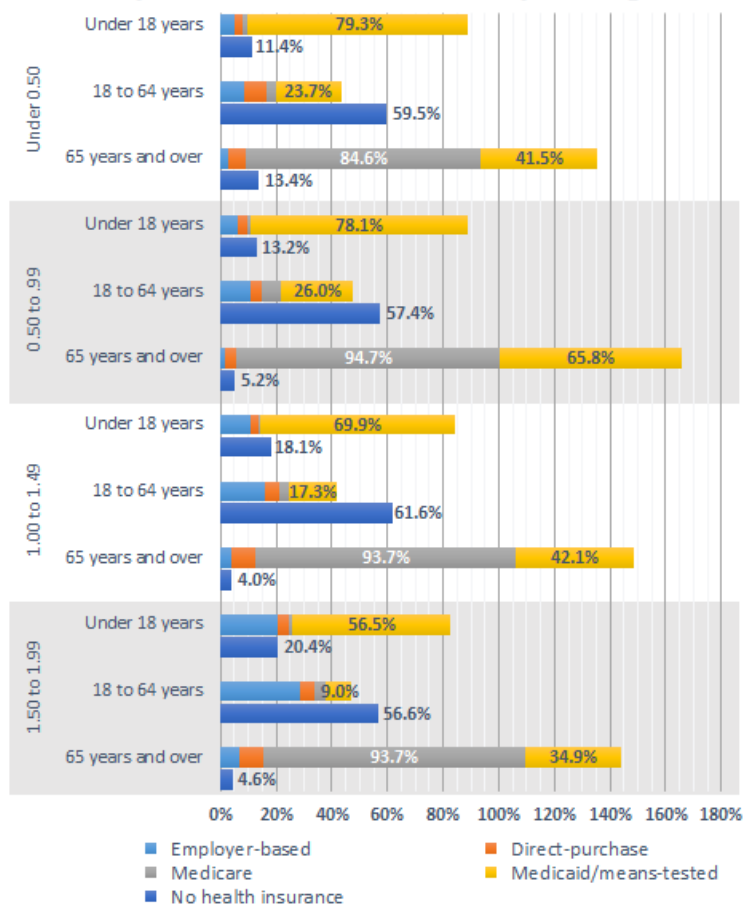
The ability to work and make a living and to keep the money earned can, and often does, have a direct connection to health. For that reason access to affordable health care is an economic necessity. Countywide for people of all ages and all income ranges, 29 percent had no health insurance. In the case of those in Miami-Dade with incomes below the poverty threshold, 37.5 percent lacked health insurance. While this uninsured rate is quite a bit higher than the population at large, there are even more dramatic differences for certain age groups.

The uninsured rate for the working-age population, 18-to-64 years of age, living in poverty in Miami-Dade was 58.3 percent. For the same group but living with incomes above poverty, the uninsured rate was less than 41 percent. For the very poor (under 0.5 of the poverty threshold) in this age range, the uninsured rate was even higher, at 59.5 percent, and for the near poor, incomes 1 to 1.5 times the poverty threshold, the rate was still higher, at 61.6 percent. Becoming ill or having an accident requiring

medical treatment can create even greater economic and financial hardship for this group, with ripples through the households to which they belong. Statewide the uninsured rate for 18-to-64-year-olds in poverty was much lower, at 48 percent. Nationwide just 39 percent of this group was uninsured. The biggest difference geographically was in the share of the population receiving employer-based insurance. Nationwide over 18 percent of this working-age group received insurance through work. In Florida that number dropped to 15 percent, and in Miami-Dade, less than 10 percent of the 18-to-64-year-olds living in poverty obtained health insurance through the workplace. In addition, nationwide over 34 percent received insurance through Medicaid while that number was just 25 percent in Miami-Dade, and 28 percent statewide.

Health insurance coverage rates for children revealed a significant difference between Miami-Dade and elsewhere. In Miami-Dade, for all children under 18 years of age regardless of poverty status, 50 percent had Medicaid or other means-tested coverage. The Florida rate was 41 percent, and the U.S. rate was 38 percent. 79 percent of poor children under 18 years old received Medicaid insurance. Furthermore, nationwide 9 percent of children under 18 went uninsured, while in Miami-Dade the rate was 12.5 percent. Children in very poor households (under 0.5 of the poverty threshold) had an uninsured rate of 11.4 percent, while for those between 0.5 to 1 times the threshold, the rate was actually higher, 13.2 percent. The near-poor children had a rate of 18.1 percent, 1 out of 5 children. In terms of real numbers, 12.5 percent uninsured translates into over 18,600 children. If the

**Chart 20: Miami-Dade Health Insurance Coverage by Ratio of Income to Poverty and Age**



Note: Percentages can total more than 100% since groups, especially the elderly, can get more than 1 type of insurance.  
Data Source: 2013 American Community Survey 1-year estimates.

*If the uninsured rate of Children in Miami-Dade was the same as the national rate, then over 5,400 more children would have health insurance coverage.*

uninsured rate of children in Miami-Dade was the same as the national rate, then over 5,400 more children would have health insurance coverage.

Among the population 65 years of age and older, it would be expected that everyone would have coverage and little difference would exist between Miami-Dade and elsewhere. However, that isn't quite the case. In Miami-Dade, the uninsured rate of seniors in poverty was nearly double the rate of poor seniors nationwide, 7 percent versus 3.2 percent. Among the very poor seniors (under 0.5) the rate was much higher, at 13.4 percent, while the uninsured rate for those in the 0.5 to 1 range, was 5.2 percent.

One difference readily apparent between Miami-Dade, the US and Florida was access to employer-based health insurance for poor seniors. Nationwide, nearly 16 percent of seniors 65 years and older and in poverty obtained insurance through their employer. Statewide it was nearly 12 percent, while in Miami-Dade only 2 percent of seniors in poverty had employer-based health insurance. A second area of major difference was with the amount of direct-purchased insurance. Nationwide 23.5 percent of seniors in poverty purchased insurance directly in the market place. Statewide the number was nearly 21 percent. However, in Miami-Dade only 4 percent of poor seniors purchased private insurance. Perhaps as a result of these two distinctions, Miami-Dade seniors in poverty were far more reliant on Medicaid or other means-tested coverage, with nearly 61 percent getting insurance in that way. Nationwide the rate was 39 percent, and statewide the rate was 35.5 percent.

*In Miami-Dade, the uninsured rate of seniors in poverty was nearly double the rate of poor seniors nationwide, 7 percent versus 3.2 percent.*

## Upcoming

The second report in this series, *Patterns of Poverty and Inequality in Miami-Dade: 1990-2013*, coming out later this year, will explore in more detail the geographic distribution of poverty across the County and the degree to which this distribution, as well as the characteristics of the poor, have changed since 1990.

The third report, *People Living in Poverty in Miami-Dade: 1990-2013*, due out before the end of the year, will investigate the population living in areas of the County where there was concentrated poverty reported in the Censuses of 1990, 2000 and the 2013 ACS 5-year estimates. It will explore the extent to which key characteristics of the population living in such areas have or have not changed over time.

# APPENDIX



Table A1

Household Income				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
<b>Number of Households</b>	839,491	662,488	530,459	7,211,584
<b>Median Household Income</b>	\$41,913	\$50,446	\$51,804	\$46,036
<b>Percent Households Earning</b>				
<b>Less than \$50,000</b>	57%	50%	48%	53%
<b>Percent Households Earning</b>				
<b>More than \$100,000</b>	18%	21%	23%	18%

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A2

Household Income by Race and Ethnicity								
	Miami-Dade County, Florida		Broward County, Florida		Palm Beach County, Florida		Florida	
	Percent Households Earning:							
	Less than \$50,000	More than \$100,000	Less than \$50,000	More than \$100,000	Less than \$50,000	More than \$100,000	Less than \$50,000	More than \$100,000
<b>Black, Not Hispanic</b>	68%	9%	61%	10%	62%	11%	68%	8%
<b>Median Household Income</b>	\$32,944		\$40,015		\$38,129		\$32,956	
<b>White, Not Hispanic</b>	37%	32%	45%	26%	44%	27%	49%	21%
<b>Median Household Income</b>	\$64,976		\$56,723		\$57,249		\$51,081	
<b>Hispanic</b>	60%	15%	50%	20%	56%	14%	60%	14%
<b>Median Household Income</b>	\$39,674		\$50,199		\$42,193		\$40,420	
<b>Median Household Income Countywide</b>	\$41,913		\$50,446		\$51,804		\$46,036	

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A3

Household Quintile Incomes				
	Upper Limit (\$)	Mean Income (\$)	Households	Total Income Share (%)
<b>Miami-Dade County</b>				
Lowest Quintile	\$16,393	\$8,829	167,898	2.8%
Second Quintile	\$32,202	\$23,832	167,898	7.4%
Third Quintile	\$53,226	\$42,198	167,898	13.1%
Fourth Quintile	\$91,255	\$69,961	167,898	21.8%
Fifth Quintile	\$91,256 +	\$176,876	167,898	55.0%
<b>Broward County</b>				
Lowest Quintile	\$20,955	\$10,977	132,498	3.0%
Second Quintile	\$39,379	\$29,875	132,498	8.3%
Third Quintile	\$62,160	\$50,121	132,498	13.9%
Fourth Quintile	\$102,151	\$80,238	132,498	22.2%
Fifth Quintile	\$102,151 +	\$189,954	132,498	52.6%
<b>Palm Beach County</b>				
Lowest Quintile	\$22,055	\$12,193	106,092	3.0%
Second Quintile	\$40,879	\$31,350	106,092	7.8%
Third Quintile	\$64,950	\$51,966	106,092	12.9%
Fourth Quintile	\$106,624	\$83,562	106,092	20.7%
Fifth Quintile	\$106,624 +	\$224,240	106,092	55.6%
<b>Florida</b>				
Lowest Quintile	\$19,973	\$10,626	1,442,317	3.2%
Second Quintile	\$36,462	\$27,846	1,442,317	8.5%
Third Quintile	\$57,357	\$46,188	1,442,317	14.1%
Fourth Quintile	\$92,832	\$73,012	1,442,317	22.2%
Fifth Quintile	\$92,832 +	\$170,967	1,442,317	52.0%

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A4

Average Household Income by Source				
Income Source	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
<b>Earnings</b>	\$68,575	\$73,168	\$77,434	\$66,331
<b>Wage or salary income</b>	\$67,755	\$72,404	\$76,204	\$65,274
<b>Self-employment income</b>	\$28,300	\$29,484	\$32,489	\$29,052
<b>Interest, dividends or net rental income</b>	\$22,771	\$28,370	\$44,283	\$23,298
<b>Social security income</b>	\$14,298	\$16,655	\$19,324	\$17,861
<b>Suppl. Security income (SSI)</b>	\$7,918	\$9,543	\$10,111	\$9,195
<b>Public assistance</b>	\$2,735	\$2,608	\$2,589	\$2,749
<b>Retirement Income</b>	\$22,193	\$23,120	\$28,148	\$24,748
<b>Other</b>	\$12,500	\$10,377	\$13,596	\$11,993
Percentages				
<b>Earnings</b>	78.8%	79.1%	69.9%	71.9%
<b>Wage or salary income</b>	75.0%	75.8%	66.5%	69.1%
<b>Self-employment income</b>	11.5%	10.1%	10.5%	9.0%
<b>Interest, dividends or net rental income</b>	12.1%	18.1%	28.0%	21.3%
<b>Social security income</b>	29.3%	29.1%	38.8%	36.3%
<b>Suppl. Security income (SSI)</b>	7.1%	4.2%	3.2%	5.0%
<b>Public assistance</b>	2.1%	1.9%	1.9%	2.3%
<b>Food stamps or SNAP</b>	23.8%	12.1%	9.0%	13.4%
<b>Retirement Income</b>	8.2%	12.6%	17.9%	19.3%
<b>Other</b>	7.1%	9.8%	9.1%	10.9%

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A5

Poverty by Household Type and Share Composition						
	Miami-Dade County					
	Total Number of Households	Percent by Households Type	Total Number of Poor Households	Percent Share of Total Households	Percent Poor by Household Type	Percent Share of Poor Households
<b>Total:</b>	839,491		179,211	21.3%		
<b>Family households:</b>	570,537	68.0%	99,768	11.9%	17.5%	55.7%
Married-couple family	362,728	43.2%	44,541	5.3%	12.3%	24.9%
Other family:	207,809	24.8%	55,227	6.6%	26.6%	30.8%
Male householder, no wife present	58,070	6.9%	11,612	1.4%	20.0%	6.5%
Female householder, no husband present	149,739	17.8%	43,615	5.2%	29.1%	24.3%
<b>Nonfamily households:</b>	268,954	32.0%	79,443	9.5%	29.5%	44.3%
Male householder	130,041	15.5%	33,424	4.0%	25.7%	18.7%
Female householder	138,913	16.5%	46,019	5.5%	33.1%	25.7%
<b>Broward County, Florida</b>						
<b>Total:</b>	662,488		95,628	14.4%		
<b>Family households:</b>	423,377	63.9%	49,825	7.5%	11.8%	52.1%
Married-couple family	284,204	42.9%	19,101	2.9%	5.3%	20.0%
Other family:	139,173	21.0%	30,724	4.6%	14.8%	32.1%
Male householder, no wife present	29,708	4.5%	4,311	0.7%	7.4%	4.5%
Female householder, no husband present	109,465	16.5%	26,413	4.0%	17.6%	27.6%
<b>Nonfamily households:</b>	239,111	36.1%	45,803	6.9%	17.0%	47.9%
Male householder	117,164	17.7%	19,524	2.9%	15.0%	20.4%
Female householder	121,947	18.4%	26,279	4.0%	18.9%	27.5%
<b>Palm Beach County, Florida</b>						
<b>Total:</b>	530,459		67,563	12.7%		
<b>Family households:</b>	328,633	62.0%	35,916	6.8%	10.9%	53.2%
Married-couple family	238,941	45.0%	14,253	2.7%	6.0%	21.1%
Other family:	89,692	16.9%	21,663	4.1%	24.2%	32.1%
Male householder, no wife present	27,059	5.1%	3,978	0.7%	14.7%	5.9%
Female householder, no husband present	62,633	11.8%	17,685	3.3%	28.2%	26.2%
<b>Nonfamily households:</b>	201,826	38.0%	31,647	6.0%	15.7%	46.8%
Male householder	86,124	16.2%	10,987	2.1%	12.8%	16.3%
Female householder	115,702	21.8%	20,660	3.9%	17.9%	30.6%
<b>Florida</b>						
<b>Total:</b>	7,211,584		1,123,499	15.6%		
<b>Family households:</b>	4,626,388	64.2%	573,647	8.0%	12.4%	51.1%
Married-couple family	3,334,383	46.2%	233,488	3.2%	7.0%	20.8%
Other family:	1,292,005	17.9%	340,159	4.7%	26.3%	30.3%
Male householder, no wife present	335,618	4.7%	62,065	0.9%	18.5%	5.5%
Female householder, no husband present	956,387	13.3%	278,094	3.9%	29.1%	24.8%
<b>Nonfamily households:</b>	2,585,196	35.8%	549,852	7.6%	21.3%	48.9%
Male householder	1,185,508	16.4%	230,935	3.2%	19.5%	20.6%
Female householder	1,399,688	19.4%	318,917	4.4%	22.8%	28.4%

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A6

Percent Poverty Households by Type and Age Group				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
<b>Married-couple</b>	<b>44,541</b>	<b>19,101</b>	<b>14,253</b>	<b>233,488</b>
Under 25 years	0.9%	0.8%	1.3%	1.9%
25 to 44 years	38.1%	35.1%	40.8%	37.5%
45 to 64 years	34.0%	35.4%	32.6%	37.8%
65 years and over	27.1%	28.7%	25.3%	22.8%
<b>Male householder, no wife</b>	<b>11,612</b>	<b>4,311</b>	<b>3,978</b>	<b>62,065</b>
Under 25 years	7.0%	3.8%	8.1%	9.7%
25 to 44 years	45.4%	57.9%	48.2%	45.5%
45 to 64 years	36.1%	33.9%	37.1%	36.5%
65 years and over	11.5%	4.4%	6.6%	8.3%
<b>Female householder, no husband</b>	<b>43,615</b>	<b>26,413</b>	<b>17,685</b>	<b>278,094</b>
Under 25 years	4.6%	8.0%	7.1%	8.2%
25 to 44 years	54.4%	54.1%	63.0%	58.1%
45 to 64 years	33.1%	30.1%	23.9%	26.3%
65 years and over	7.9%	7.8%	5.9%	7.4%
<b>Nonfamily households</b>	<b>79,443</b>	<b>45,803</b>	<b>31,647</b>	<b>549,852</b>
Under 25 years	4.9%	5.2%	6.4%	12.0%
25 to 44 years	17.6%	20.4%	13.0%	18.0%
45 to 64 years	34.2%	35.6%	37.3%	37.2%
65 years and over	43.2%	38.9%	43.3%	32.8%

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A7

Poverty Status of Married -Couple Families by Working Status of Householder and Spouse in the Past 12 Months								
	Miami-Dade County, Florida		Broward County, Florida		Palm Beach County, Florida		Florida	
	Total Married-Couple Families	Percent Married-Couple Families	Total Married-Couple Families	Percent Married-Couple Families	Total Married-Couple Families	Percent Married-Couple Families	Total Married-Couple Families	Percent Married-Couple Families
<b>Total Married-couple Family:</b>	362,728		284,204		238,941		3,334,383	
<b>Married-couple family below the poverty level:</b>	44,541	12.3%	19,101	6.7%	14,253	6.0%	233,488	7.0%
<b>Householder worked full-time, year-round in the past 12 months:</b>	11,123	25.0%	3,112	16.3%	2,593	18.2%	44,184	18.9%
<b>Spouse worked full-time, year-round in the past 12 months</b>	1,716	3.9%	585	3.1%	473	3.3%	5,359	2.3%
<b>Spouse worked part-time or part-year in the past 12 months</b>	913	2.0%	204	1.1%	592	4.2%	6,999	3.0%
<b>Spouse did not work in the past 12 months</b>	8,494	19.1%	2,323	12.2%	1,528	10.7%	31,826	13.6%
<b>Householder worked part-time or part-year in the past 12 months:</b>	9,002	20.2%	5,213	27.3%	3,939	27.6%	58,296	25.0%
<b>Spouse worked full-time, year-round in the past 12 months</b>	1,110	2.5%	418	2.2%	389	2.7%	6,585	2.8%
<b>Spouse worked part-time or part-year in the past 12 months</b>	2,475	5.6%	1,568	8.2%	1,312	9.2%	19,179	8.2%
<b>Spouse did not work in the past 12 months</b>	5,417	12.2%	3,227	16.9%	2,238	15.7%	32,532	13.9%
<b>Householder did not work in the past 12 months:</b>	24,416	54.8%	10,776	56.4%	7,721	54.2%	131,008	56.1%
<b>Spouse worked full-time, year-round in the past 12 months</b>	3,467	7.8%	1,230	6.4%	1,361	9.5%	17,268	7.4%
<b>Spouse worked part-time or part-year in the past 12 months</b>	3,730	8.4%	1,445	7.6%	877	6.2%	20,813	8.9%
<b>Spouse did not work in the past 12 months</b>	17,219	38.7%	8,101	42.4%	5,483	38.5%	92,927	39.8%

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A8

Poverty Status of Individuals by Living Arrangement in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Total:</b>	2,573,211	1,823,100	1,354,693	19,129,950
<b>Income in the past 12 months below poverty level:</b>	541,053	275,116	201,663	3,253,333
<b>In family households:</b>	422,394	199,914	147,987	2,358,259
<b>In married couple families:</b>	189,465	71,232	54,983	935,783
All relatives	176,096	65,964	52,102	882,884
Non-relatives	13,369	5,268	2,881	52,899
<b>In other families:</b>	232,929	128,682	93,004	1,422,476
<b>Male householder, no wife present:</b>	55,412	21,192	22,211	284,948
All relatives	41,047	15,210	15,860	209,595
Non-relatives	14,365	5,982	6,351	75,353
<b>Female householder, no husband present:</b>	177,517	107,490	70,793	1,137,528
All relatives	166,442	97,587	65,978	1,055,608
Non-relatives	11,075	9,903	4,815	81,920
<b>In non-family households and other living arrangement:</b>	118,659	75,202	53,676	895,074
<b>Householder:</b>	79,443	45,803	31,647	549,852
Living alone	67,253	37,753	26,315	434,977
Not living alone	12,190	8,050	5,332	114,875
<b>Other living arrangement</b>	39,216	29,399	22,029	345,222

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A9

Poverty Status of Related Children Under 18 Years by Age by Family Type in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Total:</b>	535,824	394,714	266,438	3,935,989
<b>Income in the past 12 months below poverty level:</b>	147,035	73,761	59,343	951,379
<b>In married-couple family:</b>	56,575	19,414	17,837	309,032
Under 5 years	16,275	6,157	4,408	85,769
5 years	3,969	915	1,388	20,556
6 to 17 years	36,331	12,342	12,041	202,707
<b>In other family:</b>	90,460	54,347	41,506	642,347
<b>Male householder, no wife present:</b>	14,838	6,320	7,752	91,080
Under 5 years	6,451	3,113	2,994	33,234
5 years	970	561	452	5,731
6 to 17 years	7,417	2,646	4,306	52,115
<b>Female householder, no husband present:</b>	75,622	48,027	33,754	551,267
Under 5 years	23,147	15,220	9,750	166,129
5 years	4,493	2,978	1,901	34,530
6 to 17 years	47,982	29,829	22,103	350,608

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A10

Poverty Status of Families by Family Type by Presense of Related Children Under 18 Years in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Total:</b>	570,537	423,377	328,633	4,626,388
<b>Income in the past 12 months below poverty level:</b>	99,768	49,825	35,916	573,647
<b>Married-couple family:</b>	44,541	19,101	14,253	233,488
<b>With related children under 18 years:</b>	24,797	8,235	7,392	124,045
Under 5 years only	3,000	1,815	760	15,786
Under 5 years and 5 to 17 years	6,660	2,319	2,308	37,473
5 to 17 years only	15,137	4,101	4,324	70,786
<b>No related children under 18 years</b>	19,744	10,866	6,861	109,443
<b>Other family:</b>	55,227	30,724	21,663	340,159
<b>Male householder, no wife present:</b>	11,612	4,311	3,978	62,065
<b>With related children under 18 years:</b>	7,573	3,241	3,274	44,269
Under 5 years only	2,429	923	830	9,919
Under 5 years and 5 to 17 years	945	1,056	946	10,076
5 to 17 years only	4,199	1,262	1,498	24,274
<b>No related children under 18 years</b>	4,039	1,070	704	17,796
<b>Female householder, no husband present:</b>	43,615	26,413	17,685	278,094
<b>With related children under 18 years:</b>	33,676	21,293	15,207	229,642
Under 5 years only	3,981	4,221	2,274	38,388
Under 5 years and 5 to 17 years	8,064	4,794	4,091	60,604
5 to 17 years only	21,631	12,278	8,842	130,650
<b>No related children under 18 years</b>	9,939	5,120	2,478	48,452

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A11

Ratio of Income to Poverty Level of Families in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Total:</b>	570,537	423,377	328,633	4,626,388
Under .50	33,161	20,138	15,042	234,700
.50 to .99	66,607	29,687	20,874	338,947
1.00 to 1.24	37,949	18,520	10,596	196,620
1.25 to 1.49	36,137	20,244	12,708	221,372
1.50 to 1.84	43,698	29,022	21,184	309,897
1.85 to 1.99	17,794	14,162	9,368	136,308
2.00 and over	335,191	291,604	238,861	3,188,544

Data Source: 2013 American Community Survey, 1-year Estimates.



Table A12

Poverty Thresholds for 2013 by Size of Family and Number of Related Children Under 18 Years										
Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
<b>One person (unrelated individual).....</b>	<b>11,888</b>									
Under 65 years.....	12,119	12,119								
65 years and over.....	11,173	11,173								
<b>Two people.....</b>	<b>15,142</b>									
Householder under 65 years.....	15,679	15,600	16,057							
Householder 65 years and over.....	14,095	14,081	15,996							
<b>Three people.....</b>	<b>18,552</b>	18,222	18,751	18,769						
<b>Four people.....</b>	<b>23,834</b>	24,028	24,421	23,624	23,707					
<b>Five people.....</b>	<b>28,265</b>	28,977	29,398	28,498	27,801	27,376				
<b>Six people.....</b>	<b>31,925</b>	33,329	33,461	32,771	32,110	31,128	30,545			
<b>Seven people.....</b>	<b>36,384</b>	38,349	38,588	37,763	37,187	36,115	34,865	33,493		
<b>Eight people.....</b>	<b>40,484</b>	42,890	43,269	42,490	41,807	40,839	39,610	38,331	38,006	
<b>Nine people or more.....</b>	<b>48,065</b>	51,594	51,844	51,154	50,575	49,625	48,317	47,134	46,842	45,037

Data Source: U.S. Census Bureau.

Table A13

Income Deficit				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Aggregate Income Deficit (Dollars) In The Past 12 Months For Families By Family Type</b>				
Aggregate income deficit in the past 12 months:	837,399,000	447,835,800	331,608,800	5,373,490,300
Married-couple family	337,778,600	155,162,200	114,098,700	1,950,095,400
Other family:	499,620,400	292,673,600	217,510,100	3,423,394,800
Male householder, no wife present	75,526,800	37,830,200	39,587,900	533,317,800
Female householder, no husband present	424,093,600	254,843,400	177,922,200	2,890,077,100
<b>Households</b>				
Family households:	99,768	49,825	35,916	573,647
Married-couple family	44,541	19,101	14,253	233,488
Other family:	55,227	30,724	21,663	340,159
Male householder, no wife present	11,612	4,311	3,978	62,065
Female householder, no husband present	43,615	26,413	17,685	278,094
<b>Average Monthly Income Deficit for Families by Family Type</b>				
Family households:	\$699	\$749	\$769	\$781
Married-couple family	\$632	\$677	\$667	\$696
Other family:	\$754	\$794	\$837	\$839
Male householder, no wife present	\$542	\$731	\$829	\$716
Female householder, no husband present	\$810	\$804	\$838	\$866

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A14

Households that Received Food Stamps/SNAP by Presence of Children Under 18 Years in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Total:</b>	839,491	662,488	530,459	7,211,584
<b>Household received Food Stamps/SNAP in the past 12 months:</b>	213,804	88,680	54,147	1,089,738
<b>With children under 18 years:</b>	97,355	45,762	27,972	531,941
<b>Married-couple family</b>	43,300	15,327	9,844	198,580
<b>Other family:</b>	53,240	30,137	18,023	326,185
<b>Male householder, no wife present</b>	10,229	5,098	4,163	55,282
<b>Female householder, no husband present</b>	43,011	25,039	13,860	270,903
<b>Nonfamily households</b>	815	298	105	7,176
<b>No children under 18 years:</b>	116,449	42,918	26,175	557,797
<b>Married-couple family</b>	32,320	8,607	5,886	118,865
<b>Other family:</b>	34,006	12,258	7,003	136,921
<b>Male householder, no wife present</b>	10,812	2,607	1,682	36,713
<b>Female householder, no husband present</b>	23,194	9,651	5,321	100,208
<b>Nonfamily households</b>	50,123	22,053	13,286	302,011
<b>Household did not receive Food Stamps/SNAP in the past 12 months:</b>	625,687	573,808	476,312	6,121,846
<b>With children under 18 years:</b>	184,439	165,098	111,150	1,463,251
<b>Married-couple family</b>	123,517	107,686	73,483	1,001,804
<b>Other family:</b>	59,888	56,570	37,046	445,640
<b>Male householder, no wife present</b>	16,196	11,457	10,800	120,447
<b>Female householder, no husband present</b>	43,692	45,113	26,246	325,193
<b>Nonfamily households</b>	1,034	842	621	15,807
<b>No children under 18 years:</b>	441,248	408,710	365,162	4,658,595
<b>Married-couple family</b>	163,591	152,584	149,728	2,015,134
<b>Other family:</b>	60,675	40,208	27,620	383,259
<b>Male householder, no wife present</b>	20,833	10,546	10,414	123,176
<b>Female householder, no husband present</b>	39,842	29,662	17,206	260,083
<b>Nonfamily households</b>	216,982	215,918	187,814	2,260,202

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A15

Persons in Poverty for the Population for Whom Poverty Status is Determined, by Sex and Age in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Total	Total	Total	Total
<b>Male:</b>	244,661	126,690	88,896	1,484,913
Under 5 years	22,387	12,454	9,297	146,936
5 to 17 years	53,961	26,736	22,474	348,677
18 to 24 years	24,746	14,451	10,599	192,246
25 to 44 years	54,514	29,905	19,129	324,847
45 to 64 years	54,527	28,483	18,420	328,020
65 to 74 years	19,187	8,743	5,014	82,974
75 years and over	15,339	5,918	3,963	61,213
<b>Female:</b>	296,392	148,426	112,767	1,768,420
Under 5 years	23,486	12,036	7,855	138,196
5 to 17 years	49,142	23,624	20,692	334,956
18 to 24 years	27,339	16,185	12,522	217,654
25 to 44 years	78,246	40,253	30,356	463,349
45 to 64 years	66,654	32,422	22,735	376,560
65 to 74 years	25,443	11,783	7,451	121,509
75 years and over	26,082	12,123	11,156	116,196
<b>Total:</b>	541,053	275,116	201,663	3,253,333
Under 5 years	45,873	24,490	17,152	285,132
5 to 17 years	103,103	50,360	43,166	683,633
18 to 24 years	52,085	30,636	23,121	409,900
25 to 44 years	132,760	70,158	49,485	788,196
45 to 64 years	121,181	60,905	41,155	704,580
65 to 74 years	44,630	20,526	12,465	204,483
75 years and over	41,421	18,041	15,119	177,409

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A16

Ratio of Income to Poverty Level of Families				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Estimate	Estimate	Estimate	Estimate
<b>Total:</b>	2,573,211	1,823,100	1,354,693	19,129,950
Under .50	202,502	127,013	93,911	1,458,753
.50 to .74	141,950	67,604	39,567	796,637
.75 to .99	196,601	80,499	68,185	997,943
1.00 to 1.24	172,314	95,896	61,152	1,002,583
1.25 to 1.49	163,905	90,508	63,155	1,051,523
1.50 to 1.74	147,307	96,342	79,543	1,062,835
1.75 to 1.84	57,289	38,474	26,326	382,384
1.85 to 1.99	77,897	60,160	40,878	580,621
2.00 to 2.99	463,578	322,745	228,151	3,507,409
3.00 to 3.99	306,681	242,740	176,621	2,577,512
4.00 to 4.99	200,543	182,985	127,387	1,776,724
5.00 and over	442,644	418,134	349,817	3,935,026

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A17

Ratio of Income to Poverty by Age Group				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
	Estimate	Estimate	Estimate	Estimate
<b>Total:</b>	2,573,211	1,823,100	1,354,693	19,129,950
<b>Under 18 years:</b>	537,827	395,803	267,501	3,954,275
Under .50	58,019	33,374	26,516	435,683
.50 to .74	40,188	20,602	12,554	252,130
.75 to .99	50,769	20,874	21,248	280,952
1.00 to 1.24	42,050	24,996	15,467	259,773
1.25 to 1.49	39,835	26,861	15,707	277,126
1.50 to 1.74	30,484	23,554	19,535	247,133
1.75 to 1.84	9,289	8,823	5,165	81,982
1.85 to 1.99	15,992	14,663	8,922	132,433
2.00 to 2.99	84,776	65,454	44,320	683,165
3.00 to 3.99	55,627	50,091	29,838	464,378
4.00 to 4.99	37,956	36,696	20,904	298,517
5.00 and over	72,842	69,815	47,325	541,003
<b>18 to 64 years:</b>	1,652,252	1,154,328	783,643	11,597,278
Under .50	126,411	78,407	56,827	902,458
.50 to .74	79,502	38,054	21,520	454,140
.75 to .99	100,113	45,238	35,414	546,078
1.00 to 1.24	95,782	53,685	35,102	557,733
1.25 to 1.49	95,809	47,243	31,897	570,860
1.50 to 1.74	92,996	57,260	45,046	616,699
1.75 to 1.84	37,340	23,600	14,594	218,596
1.85 to 1.99	50,534	35,790	21,837	327,830
2.00 to 2.99	317,467	207,781	129,304	2,125,638
3.00 to 3.99	211,593	159,401	107,922	1,597,693
4.00 to 4.99	137,685	118,607	77,090	1,125,257
5.00 and over	307,020	289,262	207,090	2,554,296
<b>65 years and over:</b>	383,132	272,969	303,549	3,578,397
Under .50	18,072	15,232	10,568	120,612
.50 to .74	22,260	8,948	5,493	90,367
.75 to .99	45,719	14,387	11,523	170,913
1.00 to 1.24	34,482	17,215	10,583	185,077
1.25 to 1.49	28,261	16,404	15,551	203,537
1.50 to 1.74	23,827	15,528	14,962	199,003
1.75 to 1.84	10,660	6,051	6,567	81,806
1.85 to 1.99	11,371	9,707	10,119	120,358
2.00 to 2.99	61,335	49,510	54,527	698,606
3.00 to 3.99	39,461	33,248	38,861	515,441
4.00 to 4.99	24,902	27,682	29,393	352,950
5.00 and over	62,782	59,057	95,402	839,727

Data Source: 2013 American Community Survey, 1-year Estimates.

Table A18

Poverty by Race and Ethnicity in the Past 12 Months				
	Miami-Dade County, Florida	Broward County, Florida	Palm Beach County, Florida	Florida
<b>Total Population by Race</b>				
White Not Hispanic	382,236	740,294	784,755	10,776,700
Black	464,687	508,747	241,818	3,015,790
Hispanic (of any race)	1,700,795	492,560	275,654	4,552,059
<b>Number Poor by Race</b>				
White Not Hispanic	46,176	83,066	67,542	1,284,413
Black	135,542	107,502	64,559	847,887
Hispanic (of any race)	360,236	74,102	61,330	1,006,846
<b>Percent Poor by Race</b>				
White Not Hispanic	12.1%	11.2%	8.6%	11.9%
Black	29.2%	21.1%	26.7%	28.1%
Hispanic (of any race)	21.2%	15.0%	22.2%	22.1%
<b>Percent Share by Race</b>				
White Not Hispanic	8.5%	31.4%	34.9%	40.9%
Black	25.0%	40.6%	33.4%	27.0%
Hispanic (of any race)	66.5%	28.0%	31.7%	32.1%

Data Source: 2013 American Community Survey, 1-year Estimates.

**Miami-Dade County**  
**Department of Regulatory and Economic Resources**

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