



# Replacing Poverty with Prosperity

*Closing Florida's Equity Gaps*

*One Zip Code at a Time*

Michael Williams

**I**t was just before Christmas and I was on my lunchbreak visiting my wife's kindergarten class in zip code 32304 (Tallahassee). I read two books to the students, helped with some math and made sure everyone had their snack. Later that day, the kids were making gifts for their parents. One little boy came up to my wife and said, "Miss Williams, who should I give this ornament to?" "It's for your mom or dad," she told him. "I don't have one. Can I

give it to Mr. Michael?"

When she told me, I was speechless. I had only volunteered a couple of times in her classroom but for that young man, that was enough. My wife was a teacher at an elementary school in the 32304—Florida's zip code with the highest number of households in poverty. Ninety-nine percent of the children she taught received free or reduced lunch did not live in a household with both parents; many didn't live with

either parent.

We are living in unprecedented times. I could be writing about the deep and lasting impacts of the COVID-19 pandemic, the global recession, the upcoming election, or the realities of Florida's hurricane season. So why am I telling you a story about a kindergartner? Because his story could be told in hundreds of zip codes around Florida.

Florida has 870,505 children living in poverty: that's 21.3 percent of all of Florida's under-18 population. Half of those children live in just 15 percent of Florida's 983 zip codes. To be blunt, this means half of Florida's children living in poverty live in just 150 zip codes. This is not just a problem for those living in poverty. This is a threat to Florida's future.

The Florida Chamber Foundation created the Florida 2030 Plan, a measurable blueprint to propel Florida from the 17<sup>th</sup> largest economy (if we were a nation) in the world to the 10<sup>th</sup> largest economy over the next 10 years. The Florida 2030 Blueprint has 39 fully-researched and measurable action items we must achieve to be successful.

One of these goals is to cut Florida's childhood poverty rate in half by 2030—from 21.3 percent to less than 10 percent. Florida's economy cannot fully thrive if almost 900,000 children and their families don't know where their next meal will come from and/or feel stuck in their situation.

To accomplish this, Florida's business community, through the Florida Prosperity Initiative, is executing a strategic effort based on free-market principles to close the equity gaps that exist. The Florida Chamber of Commerce is proud to partner with The

James Madison Institute as we work to advance private-sector solutions to secure Florida's future.

America finds itself in a moment of immense opportunity to propel the principles of free enterprise and prosperity into long-overdue change to promote diversity, inclusion and equity of opportunity. One nation under God must mean freedom for all, and we must rededicate ourselves to our national values by ensuring every American has an equitable opportunity at earned success. As our Chamber president told Congress, while equitable outcomes are not guaranteed, every child should have an equitable shot at a better life.

We need bold action and the dedication of Florida's business leaders now more than ever. America is the land of opportunity for people who want to work and the Florida Chamber Foundation is honored to invite you to join our efforts, which we began years ago, to create a collective impact that fosters a pathway for opportunity in every Florida zip code, for every Floridian. The Florida Chamber Foundation's Prosperity Initiative aims to make Florida the national example of meaningful and lasting change, one zip code, one neighborhood, one family at a time.

When the COVID-19 crisis began, no one anticipated a scenario like the one we've all experienced for the last few months; a worldwide health pandemic accompanied by an economic downturn unthinkable only a few months prior. Entire industry sectors shuttered, our education system navigating uncertain waters, and hundreds of thousands of Floridians who had no thought of losing their job finding

themselves filing for unemployment. For many, these are new experiences, but for many of our most impoverished zip codes, this is an economic reality that has been in place long before COVID-19. It's clear the launch of the Florida Prosperity Initiative could not have been more providential. Our work has not slowed down, it has accelerated to meet the mounting crisis.

The sad fact is the economic downturn caused by COVID-19 will disproportionately harm Floridians who live near or below the poverty line. Many of the working poor rely on Florida's tourism, travel and hospitality industries for employment and job training. As those industries have effectively closed, many Floridians are left with few immediate options and face an uncertain future as to when and if their jobs come back. Many children rely on free and reduced lunch provided by schools that aren't open right now. Many childcare providers are closed and families are forced into extremely difficult decisions with the limited resources they have. If they're fortunate enough to still be employed, do they stay home with their kids and risk losing their job or leave their kids home alone or with low-quality childcare?

Like many of you, we quickly assessed how the pandemic and the economic crisis that followed would affect us. The Florida Chamber had just launched a 5-year, \$105 million strategic plan in the months prior to COVID-19. This strategic plan now serves as the framework for how the Florida Chamber and Chamber Foundation will relaunch Florida. While tactics may change, the goals of the plan remain the same.

In 2016, the Florida Chamber

Foundation launched the **Prosperity Initiative**, creating a long-term business plan to break the cycle of generational poverty one zip code and one child at a time. The Prosperity Initiative identified ten "root causes" that either cause, or keep, individuals in generational poverty:

- **Job Opportunities** Increased income and opportunity are essential to ending poverty. Many Floridians living in poverty need upskilling and training to compete in a changing workforce. Florida's service and hospitality industry, home to many entry-level jobs, has taken a tremendous hit due to COVID-19 and it's not clear which of those jobs will survive in the "next normal".
- **Education** Educational outcomes vary by zip code and those children living in poverty face many additional challenges that hinder their opportunities. Lower educational achievement does not create the same economic opportunity that higher education and job skill training create.
- **Workforce Housing** The lack of attainable workforce housing is critically low in Florida. More affordable housing is generally located in more suburban and rural areas and away from economic engines of major metropolitan areas. Decades old zoning policies have created systematically-segregated communities and have been the source of many of the other root causes of poverty that have created a

deeper divide in America.

- **Transportation** Without access to reliable transportation, everything from employment to health to access to food is jeopardized.
- **Health** Those living in poverty routinely have less access to quality health care and are often constrained by their reduced access to reliable transportation. Many in poverty don't make use of health and wellness checks and instead only access medical treatment when a problem arises and may be too late to treat effectively. Emergency rooms may provide world-class medical care but it's not our best approach to create healthy neighborhoods. Access to and utilization of preventative care is essential in creating healthy and prosperous communities.
- **Food Security** Whether food "deserts" where food access is the issue, or food "swamps" where access to low quality unhealthy food is the only option, food security is one of the most important factors in battling generational poverty. Healthy and readily available food options are essential to reducing chronic illness and allowing children's developing minds and bodies to thrive.
- **Child and Family Care** Access to high-quality early learning options and safe, stable family structures are essential to ensuring we are creating a generation of children who can tackle each educational milestone as it comes.

Children who are socially, educationally or emotionally unprepared to enter kindergarten are set up to lag behind their entire academic career. Only 53% of our kindergarteners are ready for kindergarten and we're focused on achieving 100% by 2030.

- **Safety** No child should have to constantly worry about their physical safety. Safe, stable families and neighborhoods create opportunities for children to be able to grow, learn and thrive.
- **Justice** Our criminal justice system too frequently leads to disproportionately bad outcomes for individuals from Florida's poorest zip codes. Reforms are needed to ensure criminals serve sentences commensurate with their crime and to ensure the criminal justice system can be a second chance at a better life and not a pathway to a lifetime of incarceration.
- **Community Voice** If the community doesn't believe things will ever change, and feels like their voice won't make a difference, the cycle of generational poverty will continue. Every voice matters and our collective impact will only work when everyone feels part of the solution.

Research shows poverty rates differ greatly along racial lines. For example, black Floridians are more than twice as likely to live below the poverty line as white Floridians. By unifying Florida through the Florida Chamber Foundation's Prosperity

Initiative, we can, must, and will do more to address the racial inequities that exist. The first step is simply bringing awareness to the inequities that exist.

The Florida Prosperity Initiative presents data and research to business partners, community leaders, local chambers of commerce and public sector officials to help them create grassroots strategies for ending the cycle of generational poverty in each of our 983 zip codes. Almost without exception, when the realities of childhood poverty in their communities are presented, business owners and civic leaders respond, “I didn’t know this existed here and now that I do, I need to be a part of the solution.”

Many other leaders have brought to our attention existing business-led programs and resources that we share as Promising Practices. A Promising Practice is a proven, effective solution that follows a collective impact model by addressing multiple root causes of poverty at once. We are constantly adding to our list, which can be viewed at [ProsperityFL.org](http://ProsperityFL.org).

Whatever size your business is and no matter how much time you can commit, the Florida Prosperity Initiative has a place for you to connect. We are creating a statewide advisory board to develop a framework that addresses problems concerning all of Florida, followed by 67 county prosperity initiatives that focus on regionally specific issues, and ultimately 983 zip code level initiatives to replace poverty with prosperity at the neighborhood level. Every business in Florida can influence equity of opportunity and we have created the Prosperity Initiative to ensure that this collective influence is the permanent game changer.

**Prosperity Advisory Council** Our advisory council is made up of leaders who see the vision for what Florida can be and how their organization can be at the forefront of a partnership in executing our strategic plan for reducing childhood poverty in every zip code in Florida.

**County Prosperity Leader** Many county-wide organizations can play a key role in ending inequality of opportunities by banding together to create Prosperity Initiatives for their local communities. Many counties and municipalities have a tremendous network of private and public sector partnerships and non-profit organizations already in place who are focused on specific root causes of poverty. With the business community uniting for good and aligning these entities in a collective impact model across multiple zip codes, the total impact on a county can have ripple effects. We are not looking to replace these leading groups, but rather knit them together for better synergy, efficiency and outcomes.

**Zip Code Leader** Within the County Prosperity Initiative, many high-poverty zip codes might exist. For each zip code, a business leader has the opportunity to step up and unite the private, public, non-profit, and faith communities within a specific zip code to tackle the 10 root causes of poverty and how they affect the residents of that specific zip code. A zip code leader does not volunteer to solve the problem alone, but rather commits to building the right team to address the root causes of poverty.

Think of the zip code leader as a community quarterback.

**Stakeholder** All Floridians have the opportunity to be stakeholders in this effort. Florida is home for all of us, regardless of what zip codes we live in. Investing in our neighbors, sharing Promising Practices, and encouraging prosperity in our most impoverished zip codes creates more opportunity and more prosperity for all zip codes.

The framework is relatively new, but there are already many leaders in Florida's business community who have become advisory council members, county prosperity leaders, and zip code level advocates, building teams of businesses and nonprofit organizations to make a permanent impact. For example, in Leon County's 32304, in Broward's 33311, and in Volusia's 32114, business leaders are

“adopting” zip codes and focusing on specific root causes of poverty and acting as trailblazers of these efforts. Some companies, such as Florida Blue, are quarterbacking five zip codes—including Duval's 32206, Broward's 33311, Orange County's 32805 and Hillsborough's 33612 and also 33613. To add your company to the fight, visit [FLChamber.com/BeTheSolution](http://FLChamber.com/BeTheSolution).

Progress is possible and we will measure our results as we go. We urge you to partner with the Florida Chamber Foundation's Prosperity Initiative to assist your company in developing a plan of action designed to engage in the Chamber's efforts to bring Floridians out of poverty by leveraging all our free-enterprise system has to offer.

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