

May, 2026

Investment Seminar

Financial Friday Series



Visit Our Website

www.FloridaTrustOnline.com

Housekeeping Courtesies

You are currently muted, please send any questions through chat.

Questions? There will be a Q&A portion at the end of the session!

Surveys will be at the end of each session. We appreciate your feedback.

Thank you for joining us today!





Florida's Economy at a Glance

Sheridan Morby, Senior Research Economist |
Florida Chamber Foundation | smorby@flchamber.com

FLORIDA
CHAMBER
of Commerce

Live, Work, Learn & Play: Wins for Florida's Economy

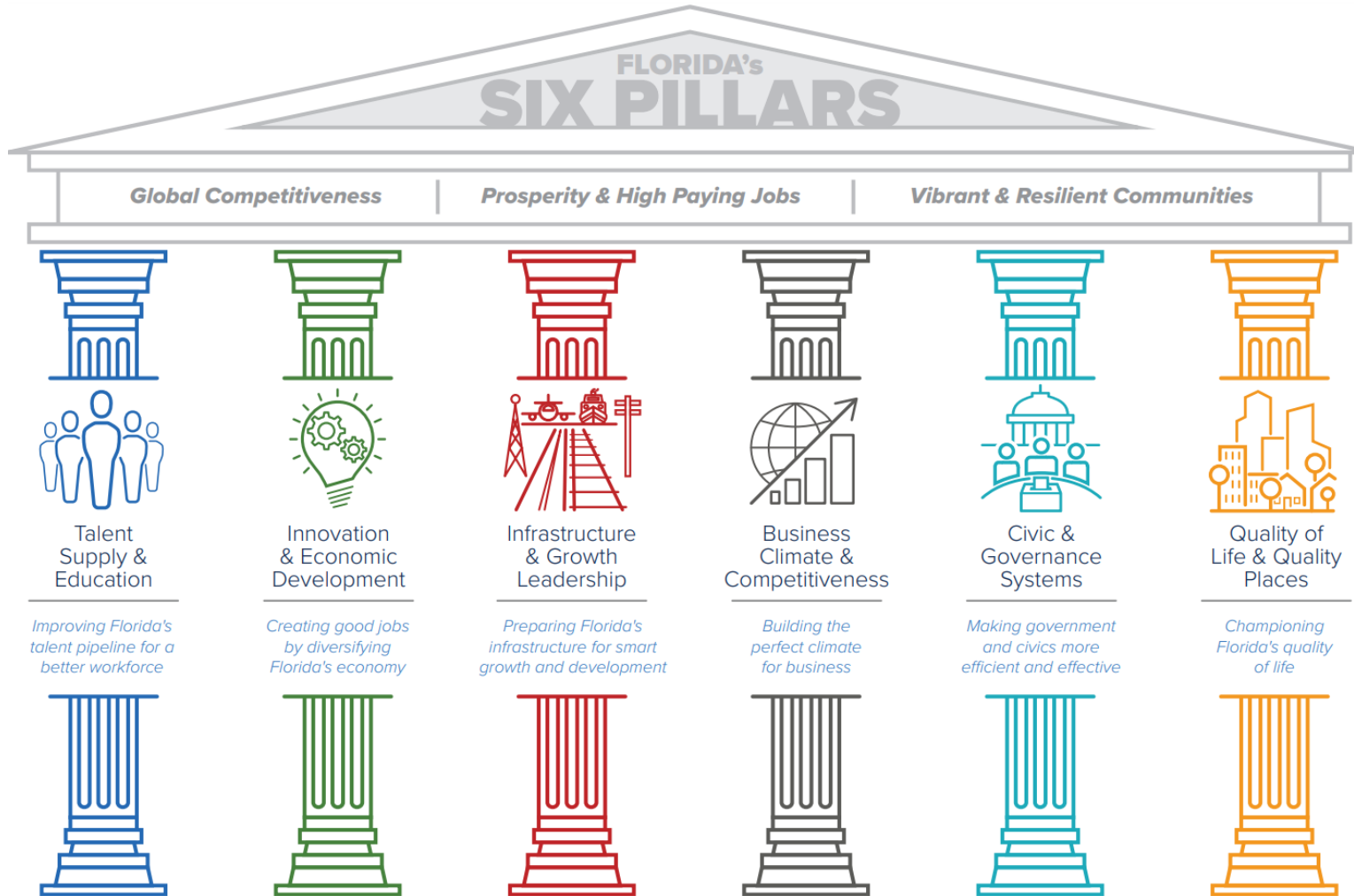
Measuring Progress Towards 2030 Vision...

- #1 for New Business Start-Ups
- Top 3 State for Business (CNBC)
- #1 Economy in the Country (CNBC)
- #1 Higher Education System
- #1 State for Manufacturing Job Growth
- #1 State for Net Income Migration
- #1 State for Net Business Migration
- 158,929 Fewer Children Living in Poverty
- Lowest State Debt Per Capita

As seen in:



Six Pillars Are Uniting Businesses For Good



“The blueprint, organized around six pillars of Florida’s economy, focuses on achieving targets that will transform Florida by 2030.”

-David Denor, Publisher of *Florida Trend*

39 Goals to Create Economic Opportunity & Growth in Every Zip Code

www.florida2030.org

WHERE DO WE WANT TO GO?

2030 Targets

GOALS

Global Competitiveness

Grow Florida into a top 10 global economy

Prosperity & High Paying Jobs

Create a path to prosperity for all zip codes in Florida

Vibrant & Resilient Communities

Position Florida among the top states for attracting and retaining talent and visitors of all ages

Improving Florida's talent pipeline for a better workforce

>80% of Florida's workforce has essential employability skills

>60% of Floridians 25-64 have a high-value postsecondary certificate, degree, or training experience

95% of entering high school students graduate within 4 years

100% of Florida 8th graders read & perform math at or above grade level

100% of Florida 3rd graders read at or above grade level

100% of children are ready for kindergarten

Creating good jobs by diversifying Florida's economy

Top state for gross domestic product and top quartile most diversified state economy

#1 state for overseas visitors

Goods exports double and services exports triple

Top 5 state for manufacturing jobs

Top 3 state for technology jobs

#1 state for business startups

Top 3 state for venture capital investments

Top 3 state for research and development funding and patents issued

Rural county share of Florida gross domestic product doubles

Preparing Florida's infrastructure for smart growth and development

Diverse, attainable housing to meet future demand

Every resident has access to public and private mobility services

All major population and economic centers connected to regional, national, and global markets by high-capacity corridors

World's most capable spaceport, top-tier airports, seaports, and surface transportation hubs in U.S.

100% of Florida residents have access to high-speed communications connectivity

Diverse and reliable energy, water, and waste management resources to meet future demand

All Florida residents protected by resiliency plans

WHERE DO WE WANT TO GO?

2030 Targets

GOALS

Global Competitiveness

Grow Florida into a top 10 global economy

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Create a path to prosperity for all zip codes in Florida

Vibrant & Resilient Communities

Position Florida among the top states for attracting and retaining talent and visitors of all ages

Building the perfect climate for business

Actuarially sound property insurance rates based on actual risk and competition

#1 business tax climate in the nation

Regulatory, labor, and operating risk environments rated among top 5 in the nation

Environmental permitting and local land use processes rated among top quartile in the nation

Occupational licensing laws rated among top 5 in the nation

Legal climate improves to top quartile in the nation

Making government and civics more efficient and effective

100% of state agencies aligned with Florida 2030 goals

100% of regional economic development plans aligned with Florida 2030 goals

100% of Florida residents covered by regional visioning processes

Increased size and impact of nonprofit and philanthropic sectors

Doubling the rate of Floridians who volunteer and participate in civic and public service, moving us from the bottom to the top quartile

Championing Florida's quality of life

Top 5 state for overall well being
Florida's brand and reputation as best place to live, work, raise a family, visit, learn, play, relocate, and compete remains top in the nation

<10% of Florida children live in poverty and 100% have a pathway out

< 10% of Florida residents live in housing-cost burdened households

Crime rates rank among the lowest 10 states

Florida protects and enhances the value of its arts, culture, heritage, and sense of place

The Florida 2030 Blueprint: Uniting Businesses For Good

15th to 10th



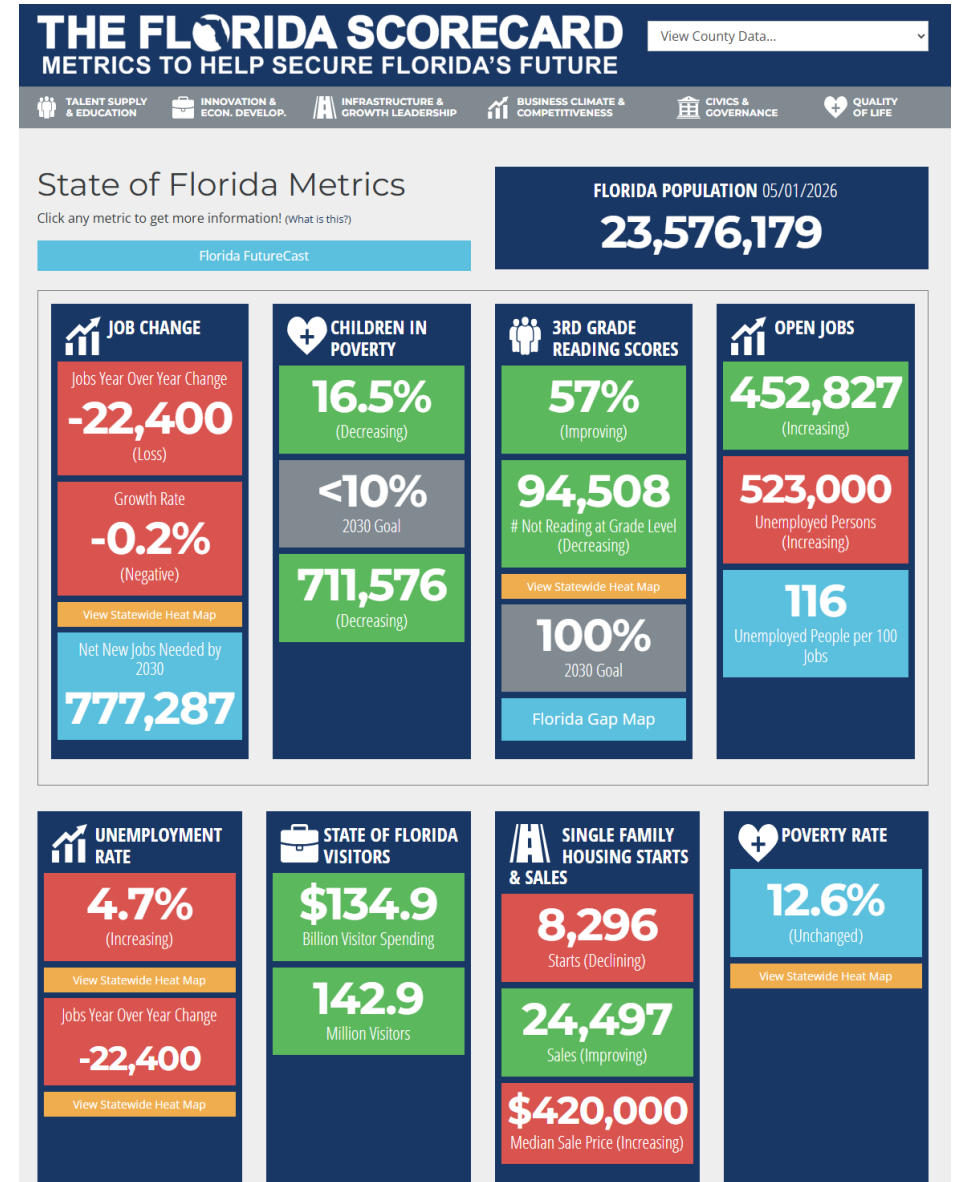
39 Goals

- +1.5 Million Net New Residents
- +777.3 Thousand Net New Jobs
- +40 Million More Annual Visitors
- +1.3 Million More Drivers



The Florida Scorecard Helps Leaders Lead

- 777,287 Net New Jobs Needed by 2030
- Open Jobs Increased to 452,827
- Number of Unemployed Persons Increased to 523,000
- Unemployment Rate at 4.7% (Up 1.1 percentage point from a year ago)
- Housing Sales: 24,497, Housing Starts: 8,296



Florida is a Global Competitor



15th

Largest Economy
in the World

Larger than Spain, Indonesia,
Turkey, Saudi Arabia,
Netherlands, etc.



#10 Brazil

FL needs to grow by
27% to surpass Brazil



#14 Australia

FL needs to grow by only
1.8% to surpass Australia



#16 Spain

FL recently
surpassed Spain

Florida's Real GDP Growth is Top 5 in the Nation

THE FLORIDA SCORECARD
METRICS TO HELP SECURE FLORIDA'S FUTURE



Real GDP: \$1.41
(Adjusted for Inflation) Trillion

Real GDP Growth Rank
Q4 2021 – Q4 2025



#4 15.5%

#39 6.3%

#1 18.7%

#44 5.8%

#41 6.1%



United States: 9.4%

GDP Rank
Q3 2025



Florida



#4

California



#1

Texas



#2

New York



#3

Illinois

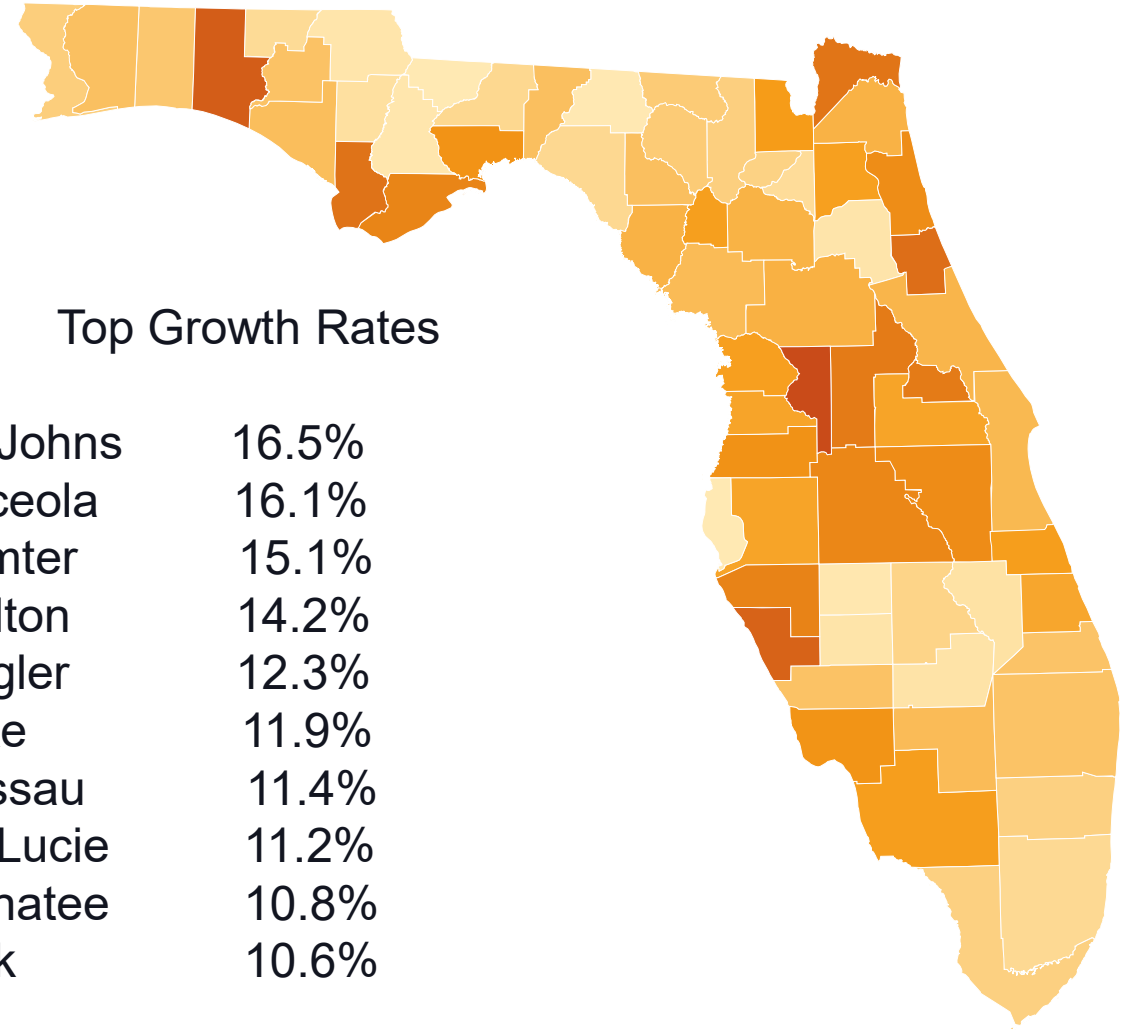


#5

Florida's Demographics Are Changing

*Florida's Next
1.5 Million People*

Population Growth Rate Now to 2030



Top Projected Increases

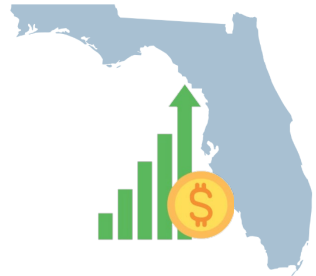
Top 5: 32%	1. Orange	117K
	2. Hillsborough	109K
	3. Miami-Dade	102K
	4. Polk	90K
	5. Osceola	78K
Top 10: 55%	6. Lee	75K
	7. Palm Beach	71K
	8. Duval	69K
	9. Pasco	67K
	10. Broward	66K

Top Growth Rates

1. St. Johns	16.5%
2. Osceola	16.1%
3. Sumter	15.1%
4. Walton	14.2%
5. Flagler	12.3%
6. Lake	11.9%
7. Nassau	11.4%
8. St. Lucie	11.2%
9. Manatee	10.8%
10. Polk	10.6%

Powered by Bing
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Florida Leads the Nation in Net Income Migration



\$20.6 Billion

2022-2023

Net Income Migration Per Hour:

INCOME MIGRATION

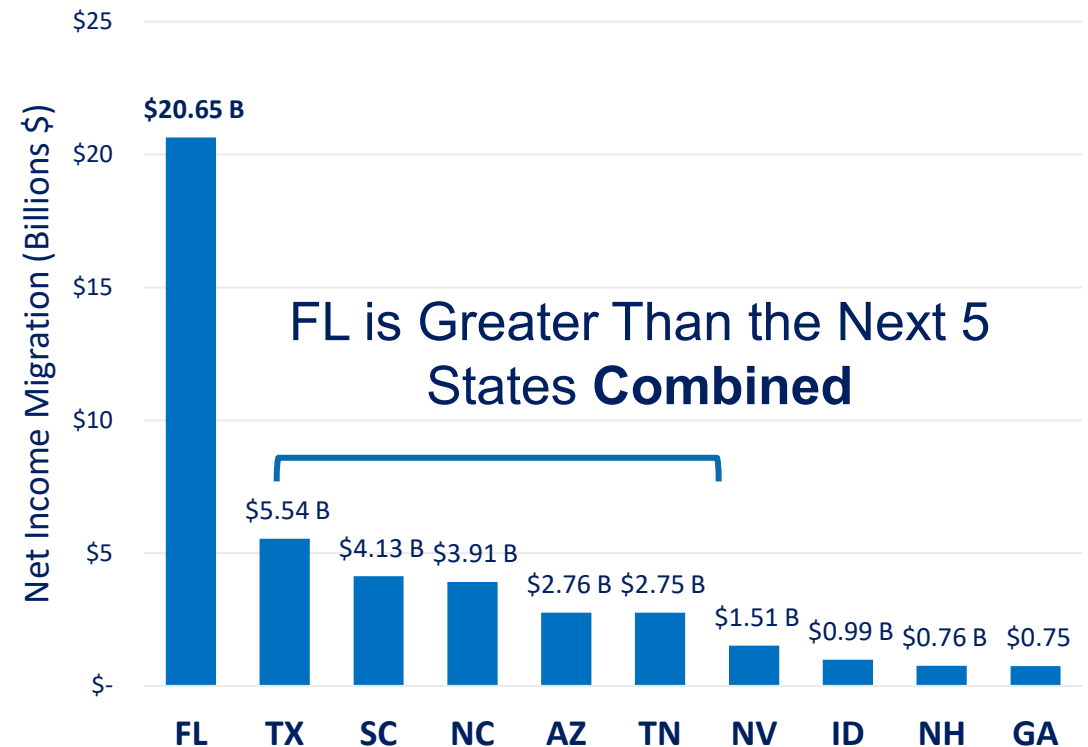
\$2.36M
Per Hour

Top 3 States FL Gained Net Income From:
New York (\$3.8B)
Illinois (\$2.4B)
New Jersey (\$2.2B)

Top 3 States FL Lost Net Income To:
North Carolina (-\$190.6M)
South Carolina (-\$152.8M)
Tennessee (-\$129.3M)

#1 in the United States

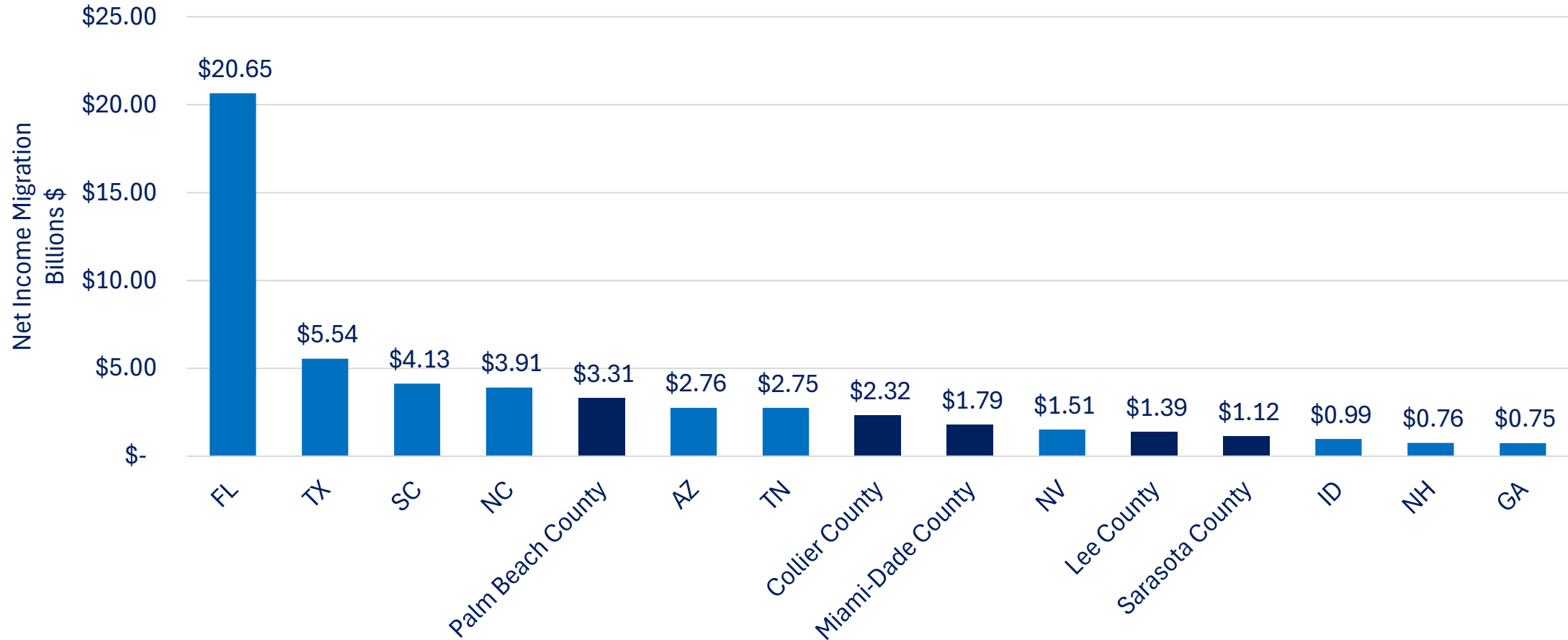
Top 10 States: Net Income Migration



www.TheFloridaScorecard.org

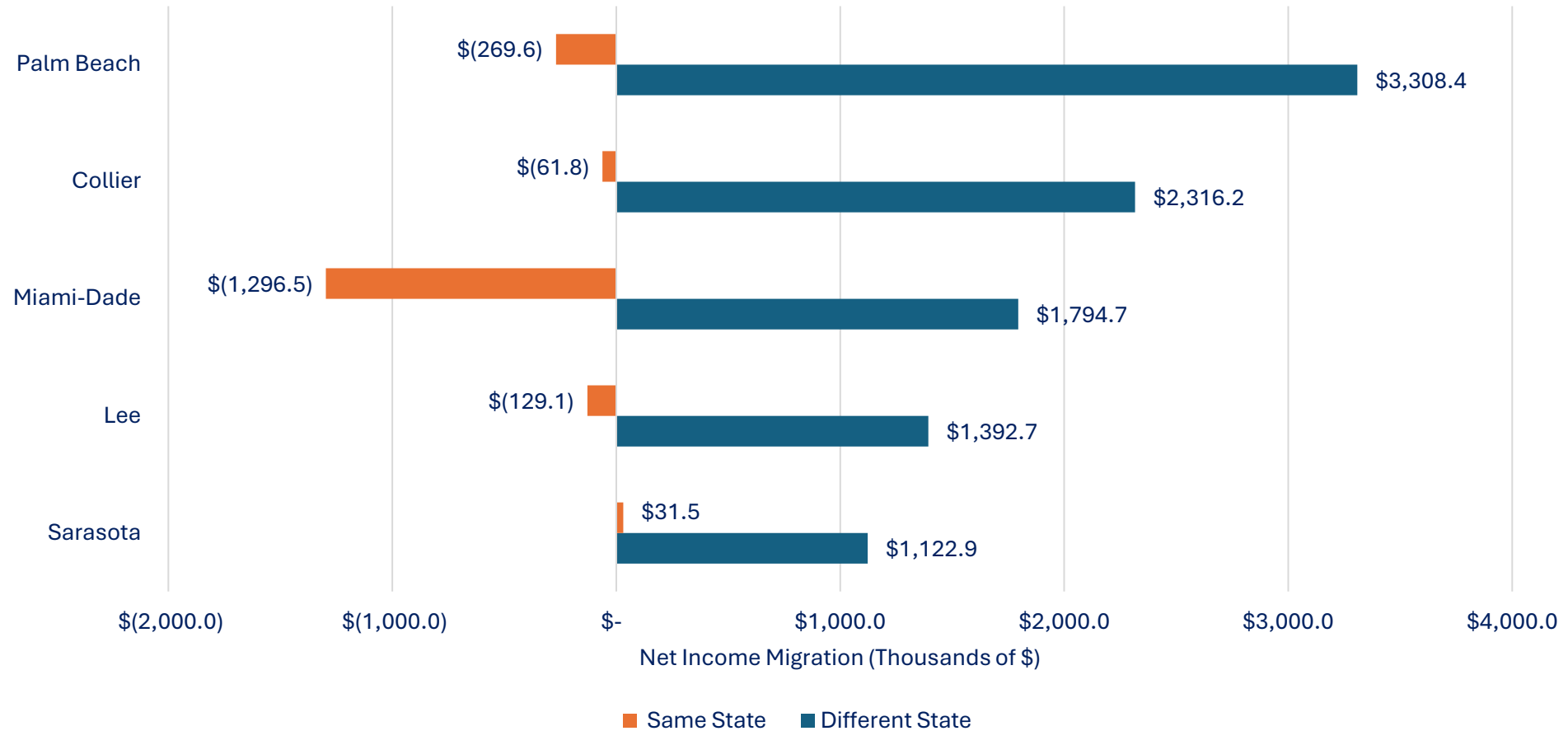
Florida's Counties Have a National Footprint

Net Income Migration
Top 10 States and Top 5 Florida Counties



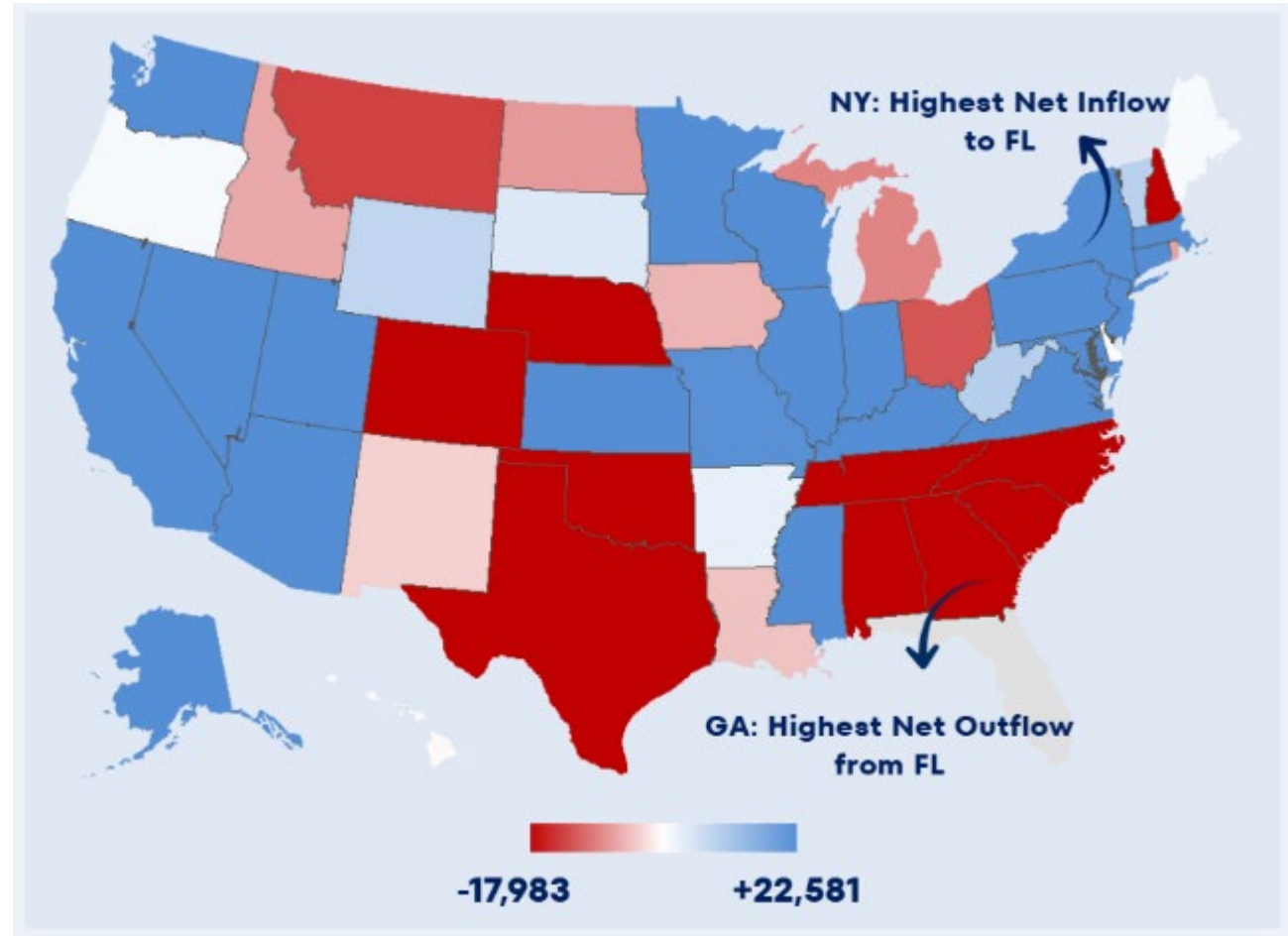
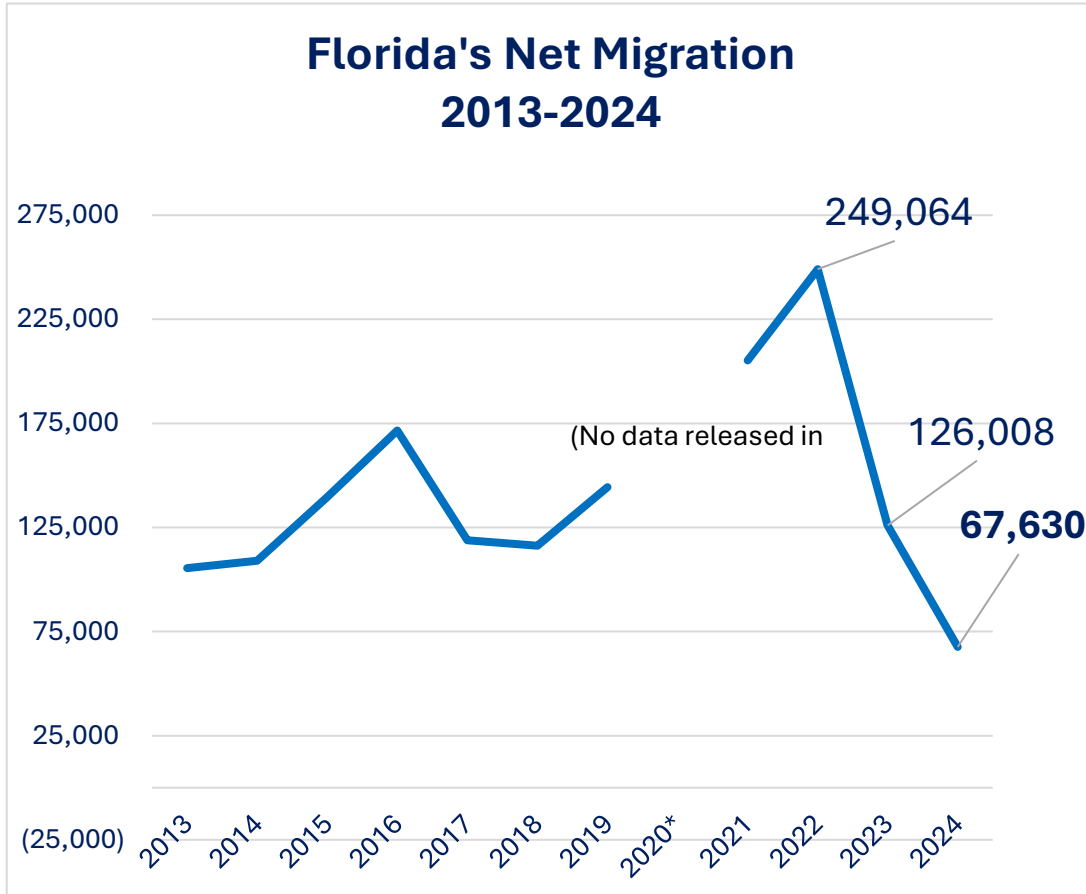
County to County Income Migration

Top 5 Counties for Net Income Migration from Other States
Different State and Same State Income Migration



Net Migration is Stabilizing but Still Strong

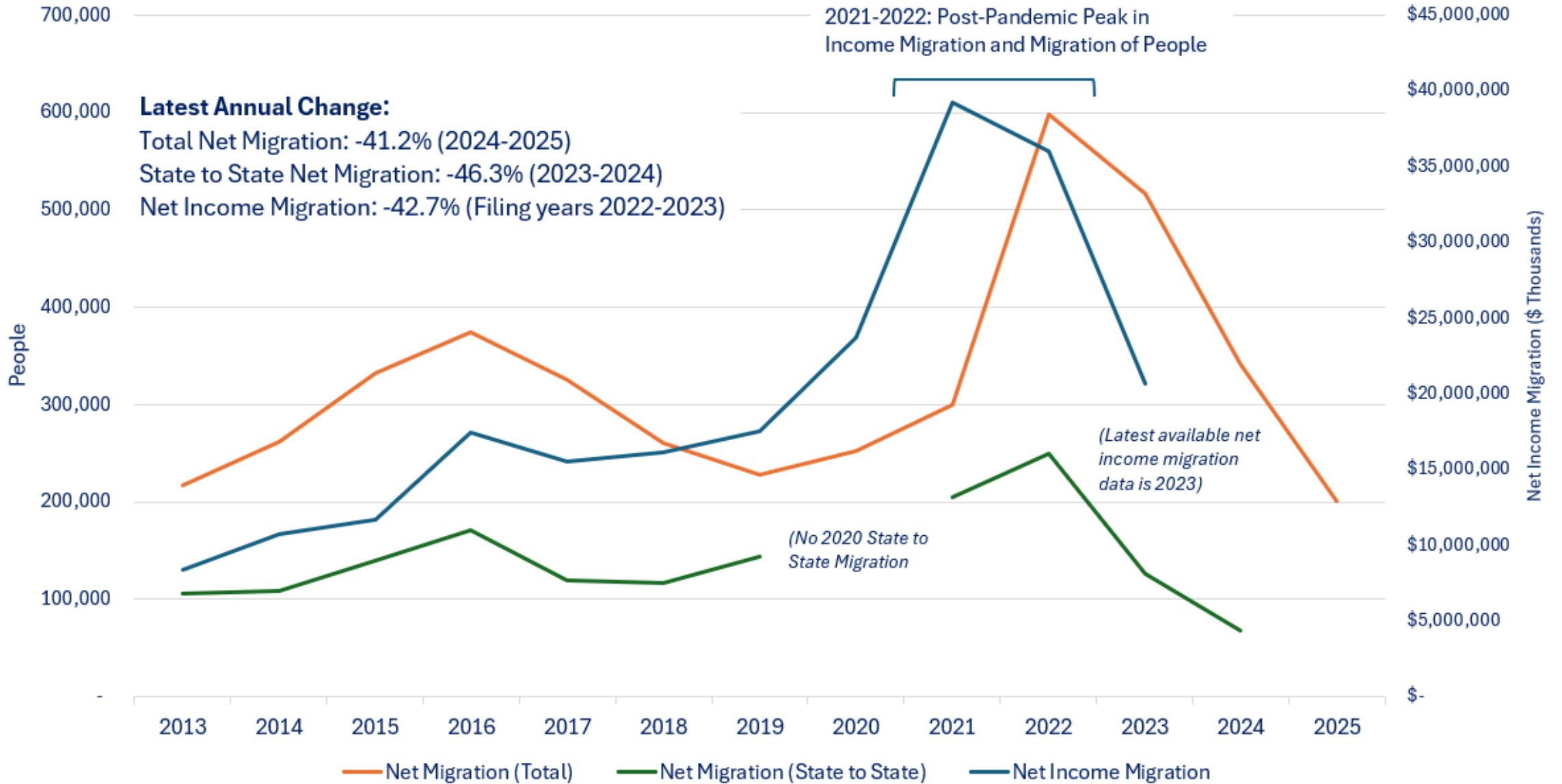
Where are they coming from?



Slowing Migration is Not Unique to Florida

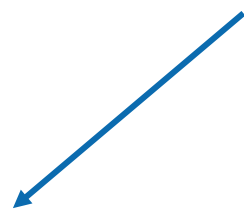
State	Net Migration 2023	Net Migration 2024	Change '23 to '24
1. Texas	133,372	72,680	(60,692)
2. Florida	126,008	67,630	(58,378)
3. North Carolina	106,592	58,587	(48,005)

Net Migration: Income, State to State, Total



Florida's Labor Market Larger Than Most State Populations

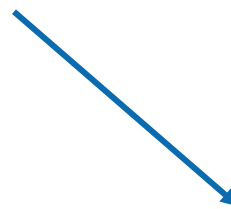
9,993,200



Annual
Job Change

-22,400

(-0.2%)



Monthly
Job Change

+28,100

(+0.3%)



Annual Job Changes by Industry

Industry	#	Rate
Education & Health Services	31,500	2.0%
Professional & Business Services	9,300	0.6%
Leisure & Hospitality	-3,000	-0.2%
Total – All Industries	-22,400	-0.2%
Trade, Transportation & Utilities	-7,900	-0.4%
Manufacturing	-4,500	-1.0%
Construction	-8,700	-1.3%
Financial Activities	-11,500	-1.7%
Information	-5,500	-3.6%

Employers Still Struggle to Find Talent in a Balanced Labor Market



116 Unemployed Floridians Seeking Work for Every **100** Open Jobs

UNEMPLOYMENT RATE

4.7%

(Increasing)

OPEN JOBS

452,827

(Increasing)

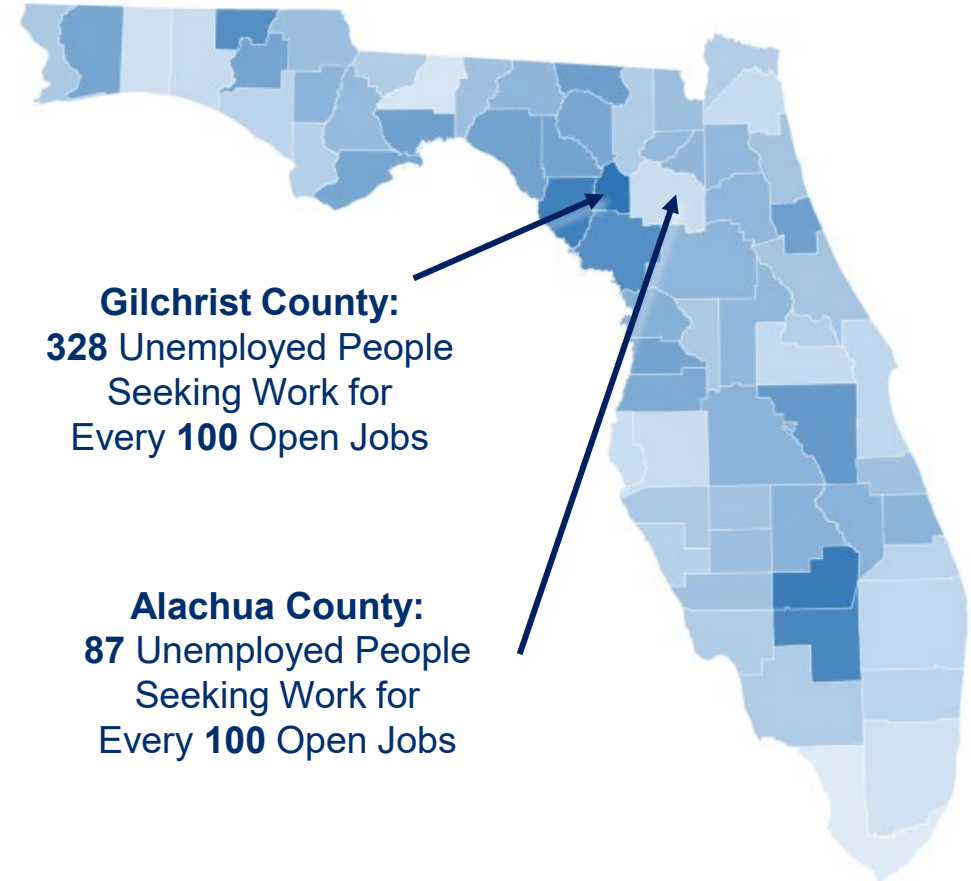
523,000

Unemployed Persons (Increasing)

116

Unemployed People per 100 Jobs

Workforce Needs Vary by County



Unemployed People for Every 100 Open Jobs

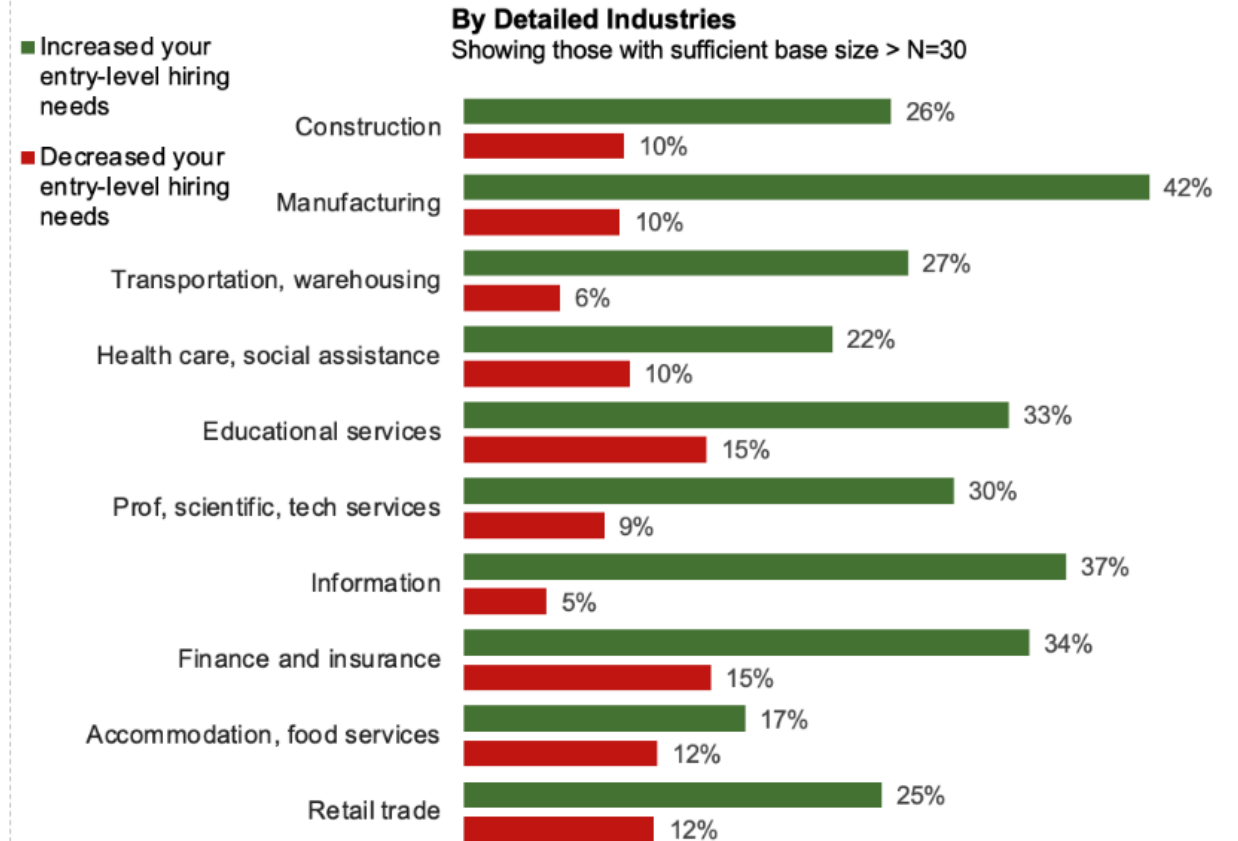
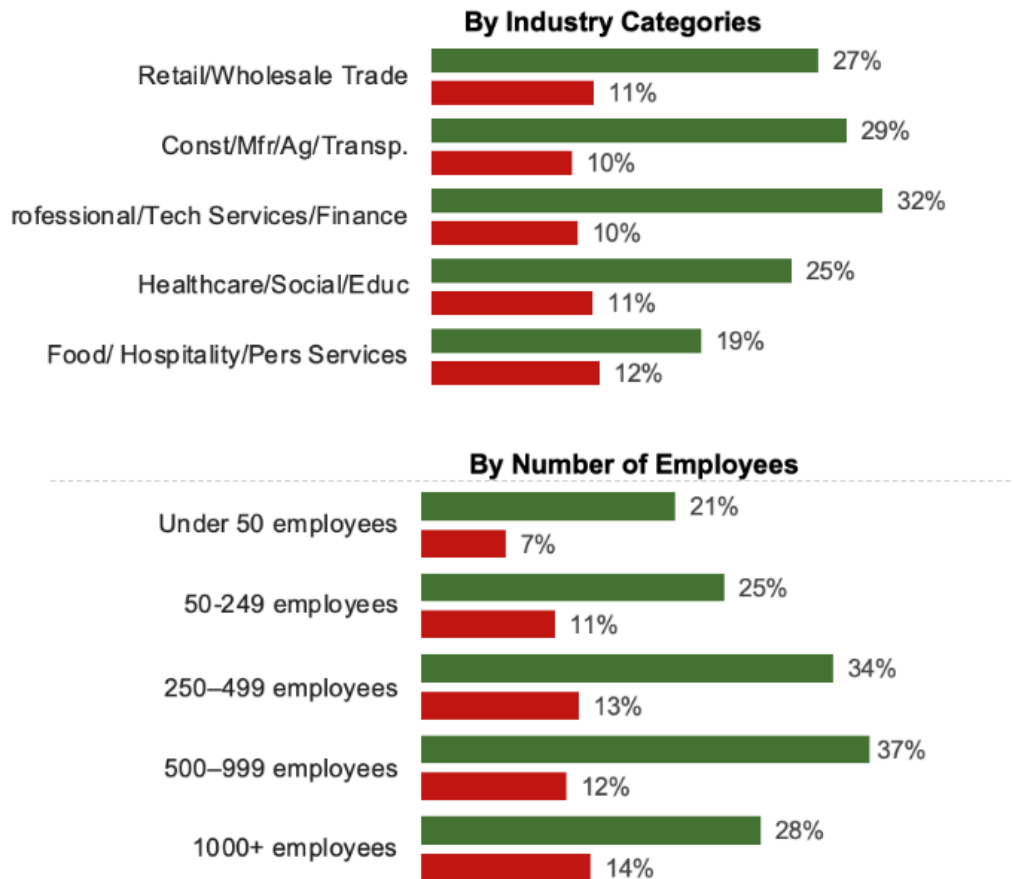
56 328

What is AI's Impact on the Labor Market?

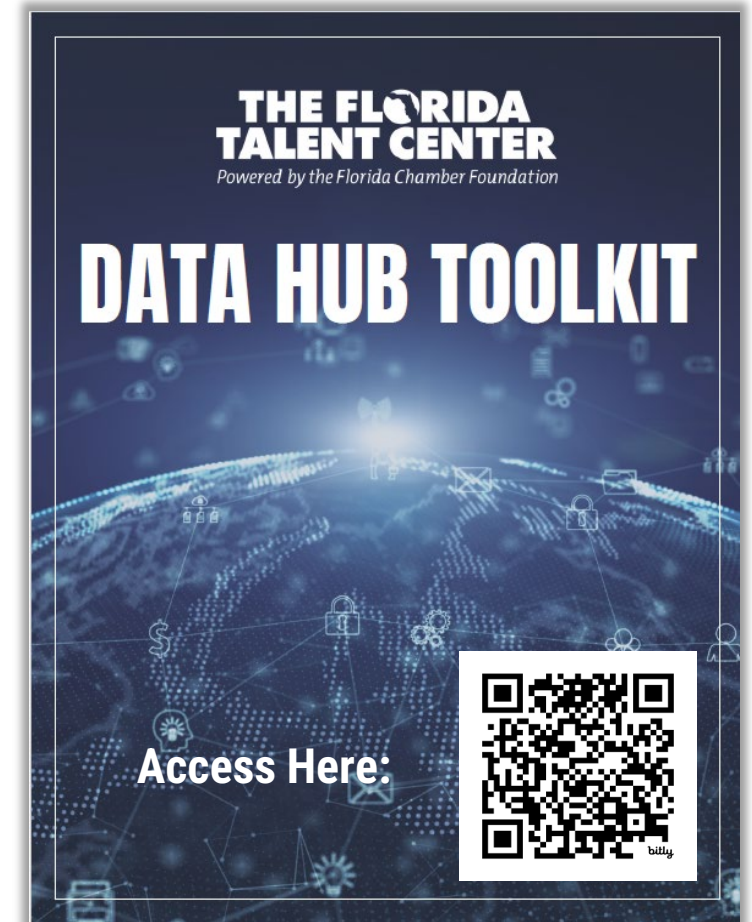
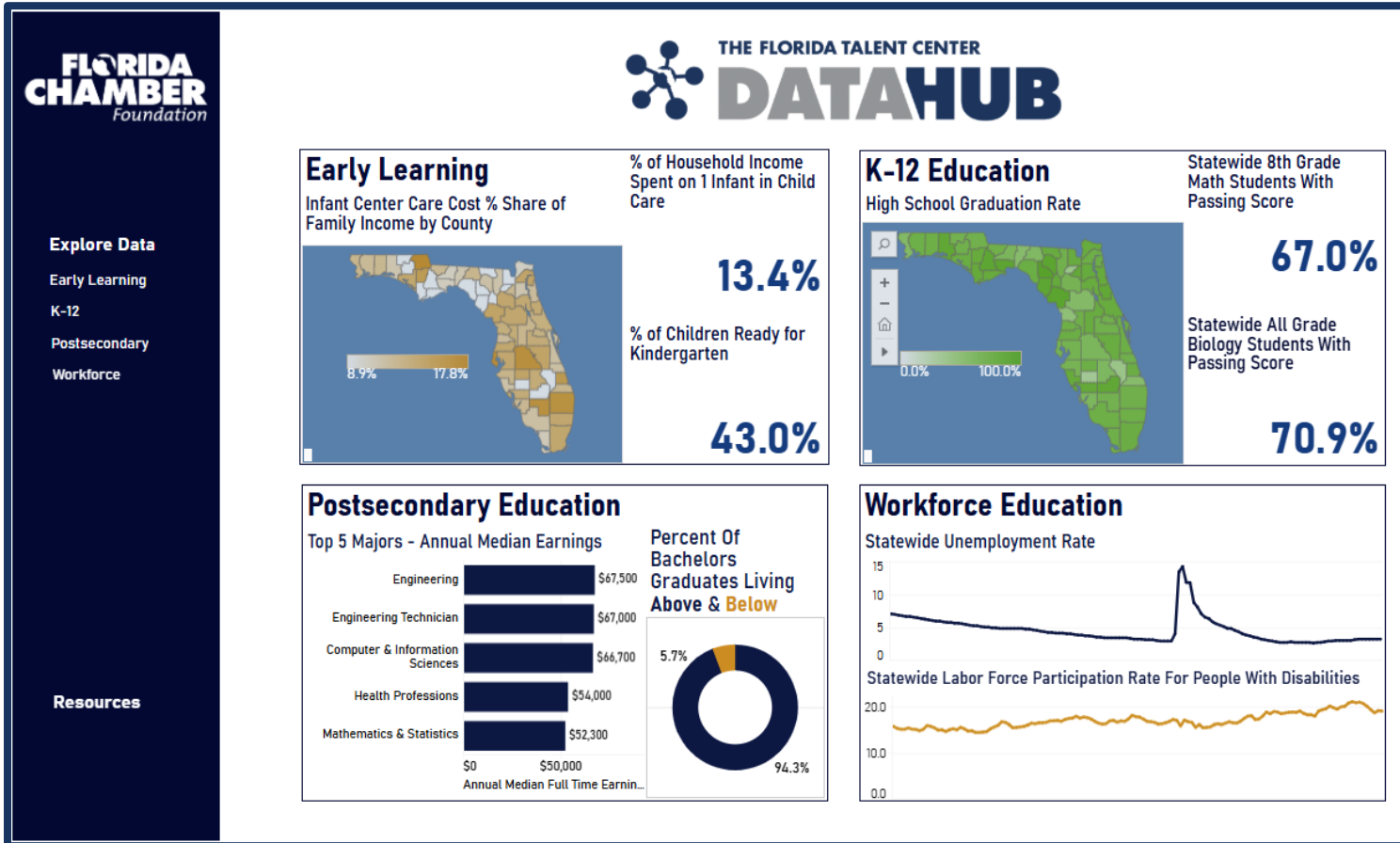
AI has increased employer entry-level hiring needs more than it has decreased entry-level hiring needs across every industry sector and employer size.

Ways Artificial Intelligence Changed Approach to Hiring for Entry-Level Positions to Date

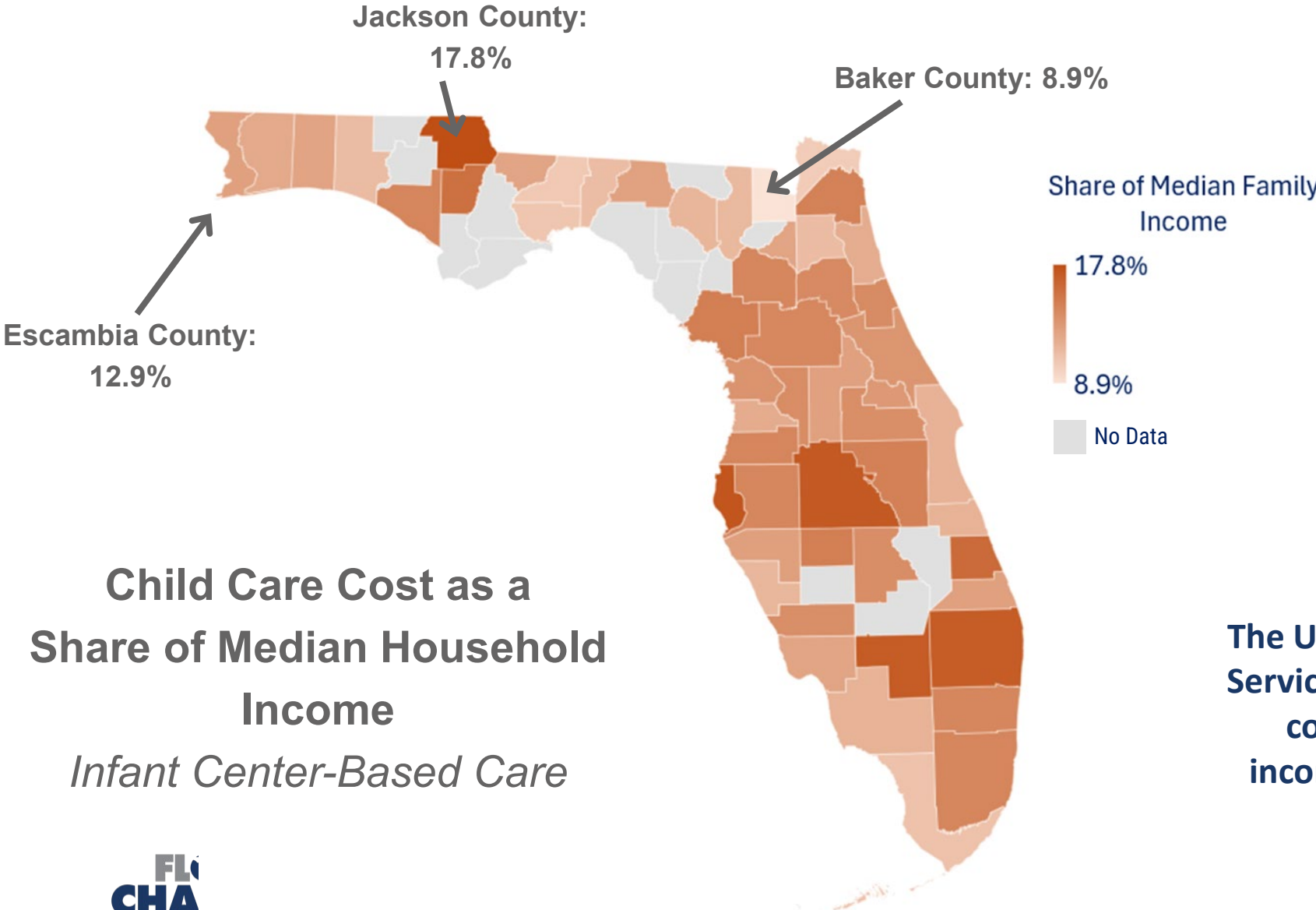
Showing Only Increased and Decreased Responses



Florida Talent Center Data Hub



Child Care Cost Burden Vary by County



HOUSING COST BURDENED

56.3%
Renters (Increasing)

27.1%
Owners (Increasing)

36.6%
Overall (Increasing)

<10%
2030 Goal

TheFloridaScorecard.org

Child Care Cost as a Share of Median Household Income

Infant Center-Based Care

The U.S. Department of Health and Human Services considers child care affordable if it costs no more than 7% of a family's income. No county in Florida meets that recommendation.

Improving Florida's Talent Pipeline for a Better Workforce

Florida



DEGREE
ATTAINMENT

45.0%
AA+ (Improving)

34.0%
Bachelor+ (Improving)

Florida



EDUCATIONAL
ATTAINMENT

55.2%
Current

60%
2030 Goal

Florida



8TH GRADE
READING SCORES

55%
Reading (Improving)

Florida



8TH GRADE MATH
SCORES

67%
Math (Improving)

Florida



COLLEGE
AFFORDABILITY

1st
4 Year (Unchanged)

5th
2 Year (Improving)

Florida



HIGH SCHOOL
GRADUATION RATE

89.7%
(Getting Higher)

95%
2030 Goal

>80% of Florida's workforce has essential **employability skills**

>60% of Floridians 25-64 have a high-value **postsecondary certificate, degree, or training experience**

95% of entering **high school students graduate within 4 years**

100% of Florida **8th graders read & perform math at or above grade level**

100% of Florida **3rd graders read at or above grade level**

100% of children are **ready for kindergarten**

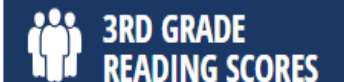
Florida



KINDERGARTEN
READINESS

44%

Florida



3RD GRADE
READING SCORES

57%
(Improving)

VPK Programs Play Crucial Role in Kindergarten Readiness



44%

**Florida's Kindergarten Students
are "Ready for Kindergarten"**

55%

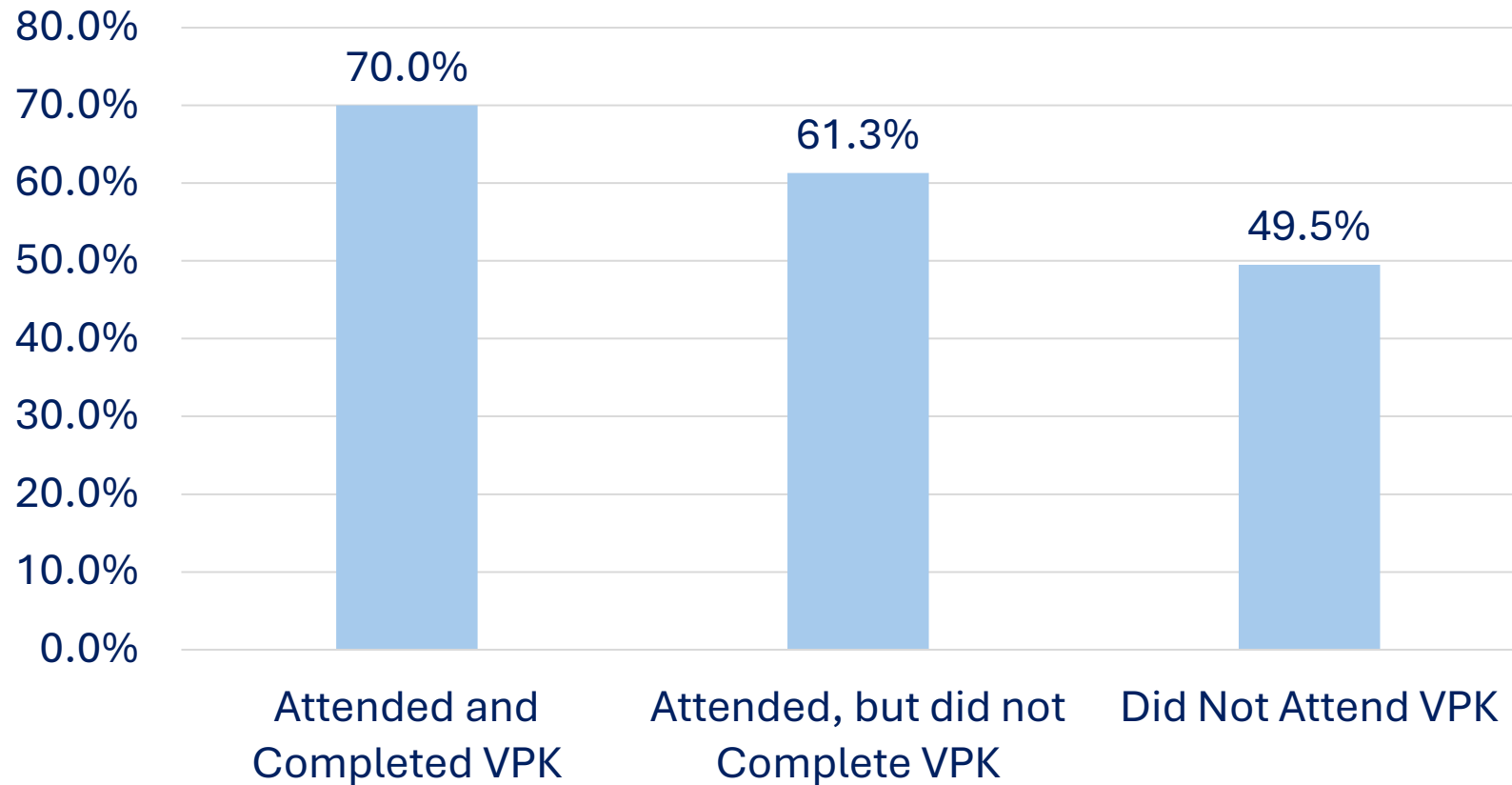
**VPK Completers
are "Ready for Kindergarten"**

29%

**Non-VPK Completers
are "Ready for Kindergarten"**

Impact of VPK Extends Beyond Kindergarten

**Percent of 3rd Graders Reading at Grade Level
2024-2025 School Year**



Updated Top 30 High-Demand Careers

Career	Median Salary	Education
General & Operations Manager	\$47.80	B
Heavy & Tractor-Trailer Truck Drivers	\$23.57	PS
Registered Nurses	\$38.92	B
First-Line Supervisors of Office & Administrative Support Workers	\$29.42	SC
Sales Reps of Services (Except Advertising, Insurance, Financial Services & Travel)	\$28.47	B

Align Talent In
Your Local
Community!

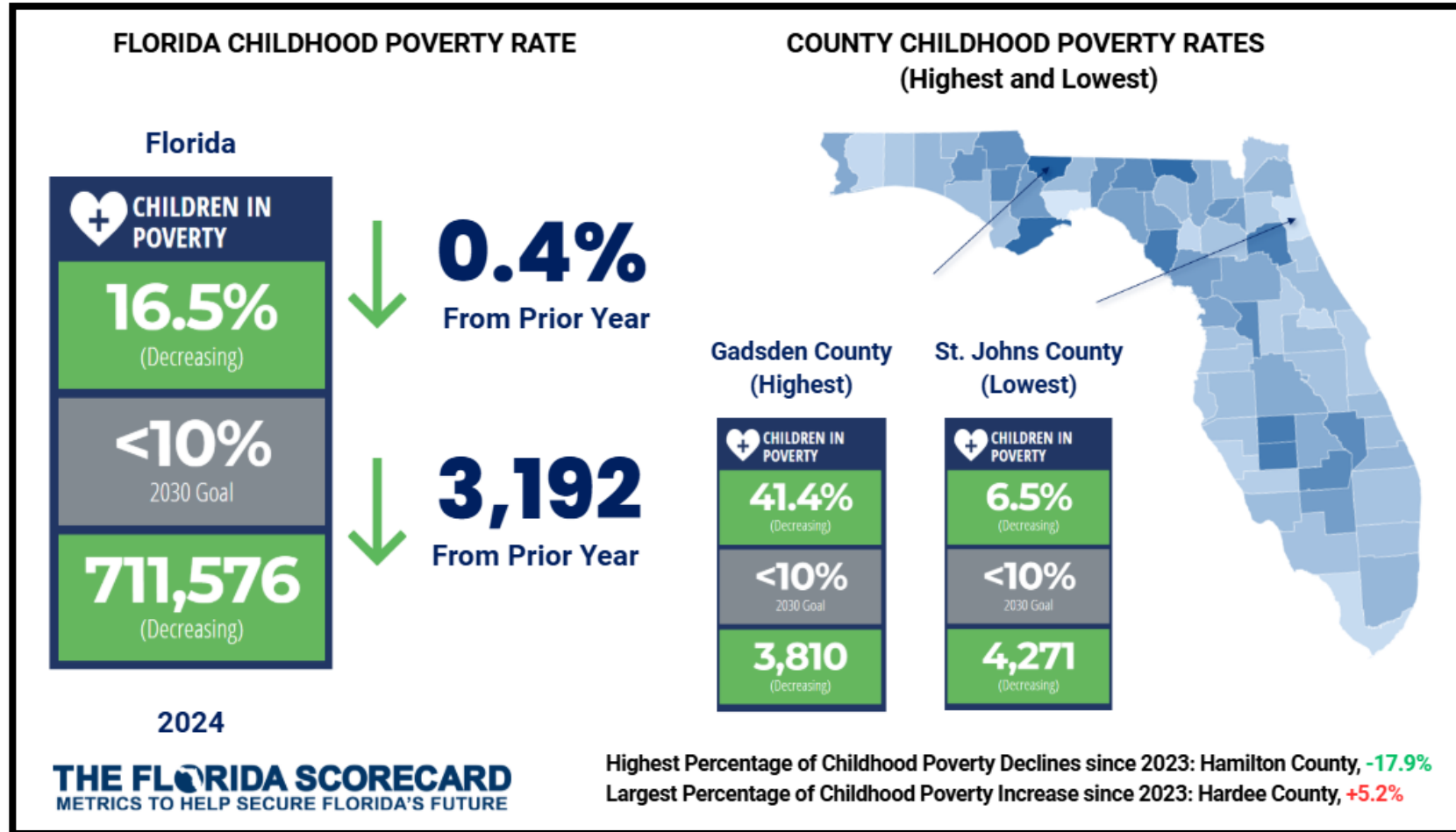


Contact Corrie Melton at
cmelton@flchamber.com to get involved!

Access Here



Quality of Life Metrics are Economic Metrics



Zip Code Analysis: Over Half of Florida's Children in Poverty Live in 15% (152) of Our Zip Codes

FLORIDA CHILDHOOD POVERTY BY THE NUMBERS

MORE THAN HALF OF FLORIDA'S 711,576 CHILDREN LIVING POVERTY LIVE IN JUST 15% (152) OF FLORIDA'S 983 ZIP CODES

County-level data is just the beginning. Drilling down about where Floridians are struggling and when

This map shows areas with high concentrations of zip codes account for more than half of all children

355,000+

Kids live in poverty in 152 Florida zip codes (blue areas on map)

To see which zip codes make up the 15%, refer to Appendix A.

When you zoom in further, the picture becomes sharper and more urgent. Childhood poverty in Florida isn't ubiquitous across the state; it's concentrated in specific communities, in specific zip codes. Of the 15% of zip codes with the highest concentrations of children living in poverty, 27 are Miami-Dade County alone. This means there are more children in poverty in Miami-Dade than 4 Florida's 67 counties combined. Even nationally numbers remain striking. Miami-Dade county has more children in poverty than 18 U.S. states. This is an important reminder that, while important, statewide numbers can obscure the reality face families in particular neighborhoods.

This is precisely why zip code level data matter. Structural change doesn't happen at the state level — it happens neighborhood by neighborhood. What we can pinpoint exactly where children are most at risk, we can direct resources, partnerships, and policy with far greater precision.

STATE OF CHILDHOOD POVERTY IN FLORIDA

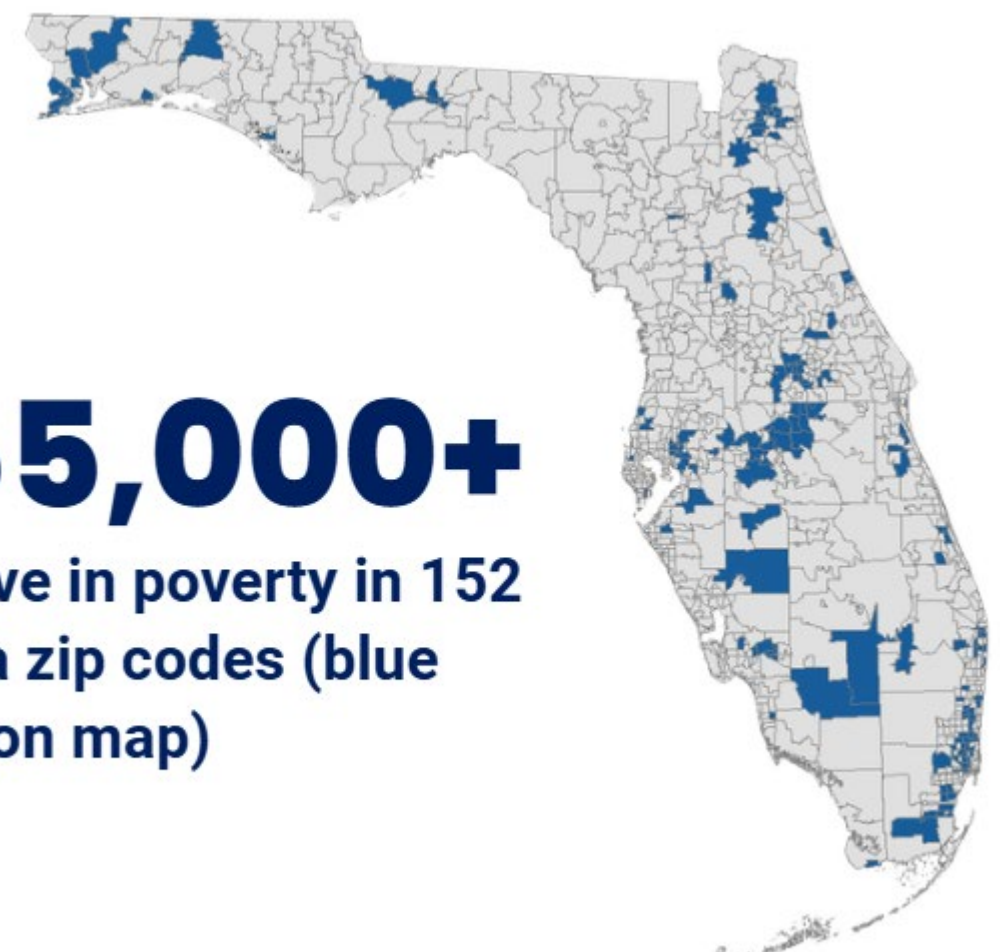
APPENDIX A: 15% (152 OF 983) OF FLORIDA ZIP CODES WITH THE HIGHEST LEVELS OF CHILDREN IN POVERTY

15% of Florida Zip Codes with Highest Levels of Poverty: By Number of Children in Poverty, Highest to Lowest

Rank Among Highest 15% of Zip Codes	Zip	City	County	Childhood Poverty: Number
1	33311	Fort Lauderdale	Broward	7,533
2	33313	Fort Lauderdale	Broward	5,189
3	33030	Honestead	Miami-Dade	4,761
4	32008	Orlando	Orange	4,373
5	32009	Jacksonville	Duval	4,224
6	32839	Orlando	Orange	4,260
7	33002	Honestead	Miami-Dade	4,232
8	32022	Orlando	Orange	4,157
9	33161	Miami	Miami-Dade	3,939
10	33003	Honestead	Miami-Dade	3,928
11	33610	Tampa	Hillsborough	3,912
12	33612	Tampa	Hillsborough	3,912
13	33142	Miami	Miami-Dade	3,773
14	32818	Orlando	Orange	3,720
15	32284	Jacksonville	Duval	3,711
16	32210	Jacksonville	Duval	3,694
17	34741	Kissimmee	Osceola	3,680
18	32208	Jacksonville	Duval	3,662
19	33463	Lake Worth	Palm Beach	3,602
20	33147	Miami	Miami-Dade	3,573
21	32211	Jacksonville	Duval	3,491
22	32703	Apopka	Orange	3,132
23	33844	Hialeah City	Pulk	3,119
24	33880	Winter Haven	Pulk	3,082
25	32114	Daytona Beach	Volusia	3,079
26	33127	Miami	Miami-Dade	3,041
27	33190	Miami	Miami-Dade	3,023
28	33461	Lake Worth	Palm Beach	2,989
29	33462	Immokalee	Collier	2,987
30	32811	Orlando	Orange	2,987
31	34668	Fort Richey	Pasco	2,969
32	33460	Lake Worth Beach	Palm Beach	2,923
33	33064	Pompano Beach	Broward	2,786
34	32505	Pensacola	Escambia	2,768
35	33604	Tampa	Hillsborough	2,740
36	33034	Honestead	Miami-Dade	2,740
37	33511	Brandon	Hillsborough	2,679
38	34787	Winter Garden	Orange	2,633
39	33810	Lakeland	Pulk	2,632
40	33830	Bartow	Pulk	2,577
41	32825	Orlando	Orange	2,568
42	33415	West Palm Beach	Palm Beach	2,550
43	34963	Port Saint Lucie	Saint Lucie	2,541
44	34746	Kissimmee	Osceola	2,513
45	33312	Fort Lauderdale	Broward	2,457
46	33157	Miami	Miami-Dade	2,451
47	33024	Hollywood	Broward	2,423
48	34758	Kissimmee	Osceola	2,413
49	33177	Miami	Miami-Dade	2,399
50	34508	Braunton	Manatee	2,381
51	32216	Jacksonville	Duval	2,354
52	33617	Tampa	Hillsborough	2,344
53	33023	Hollywood	Broward	2,340
54	32246	Jacksonville	Duval	2,332
55	33000	Hollywood	Broward	2,304
56	33125	Miami	Miami-Dade	2,299
57	33435	Boynton Beach	Palm Beach	2,287
58	32277	Jacksonville	Duval	2,274
59	34475	Coala	Manion	2,255
60	33186	Miami	Miami-Dade	2,227
61	33973	Lafayette	Lee	2,226
62	33054	Opel Locks	Miami-Dade	2,226
63	33068	Pompano Beach	Broward	2,226
64	33135	Miami	Miami-Dade	2,226
65	34960	Pompano Beach	Broward	2,176
66	34950	Fort Pierce	Saint Lucie	2,159
67	34759	Kissimmee	Pulk	2,159
68	33801	Lakeland	Pulk	2,155
69	33319	Fort Lauderdale	Broward	2,145
70	84286	Arcadia	DeSoto	2,142
71	34744	Kissimmee	Osceola	2,140
72	33013	Tampa	Hillsborough	2,130
73	32218	Jacksonville	Duval	2,124
74	33916	Fort Myers	Lee	2,123
75	32835	Orlando	Orange	2,118
76	33009	Hallandale	Broward	2,092
77	33162	Miami	Miami-Dade	2,088
78	33065	Coral Springs	Broward	2,058
79	33098	Weslaura	Hillsborough	2,056
80	33407	West Palm Beach	Palm Beach	2,022
81	33712	Saint Petersburg	Pinellas	2,020
82	32607	Gainesville	Alachua	2,005
83	33005	Lakeland	Pulk	1,993
84	32117	Daytona Beach	Volusia	1,984
85	33637	Davenport	Pulk	1,978
86	32301	Tallahassee	Leon	1,974
87	32526	Pensacola	Escambia	1,975
88	33881	Winter Haven	Pulk	1,958
89	32433	DeFuniak Springs	Walton	1,927
90	32177	Palm Bay	Pulk	1,918
91	33015	Hialeah	Miami-Dade	1,916
92	33169	Miami	Miami-Dade	1,881
93	32947	Fort Walton Beach	Okaloosa	1,872
94	32068	Midleburg	Clay	1,876
95	32206	Jacksonville	Duval	1,860
96	32303	Tallahassee	Leon	1,856
97	32405	Panama City	Bay	1,853
98	32351	Quincy	Gadsden	1,850
99	32809	Orlando	Orange	1,842
100	33016	Hialeah	Miami-Dade	1,831

STATE OF CHILDHOOD POVERTY IN FLORIDA

APPENDIX A

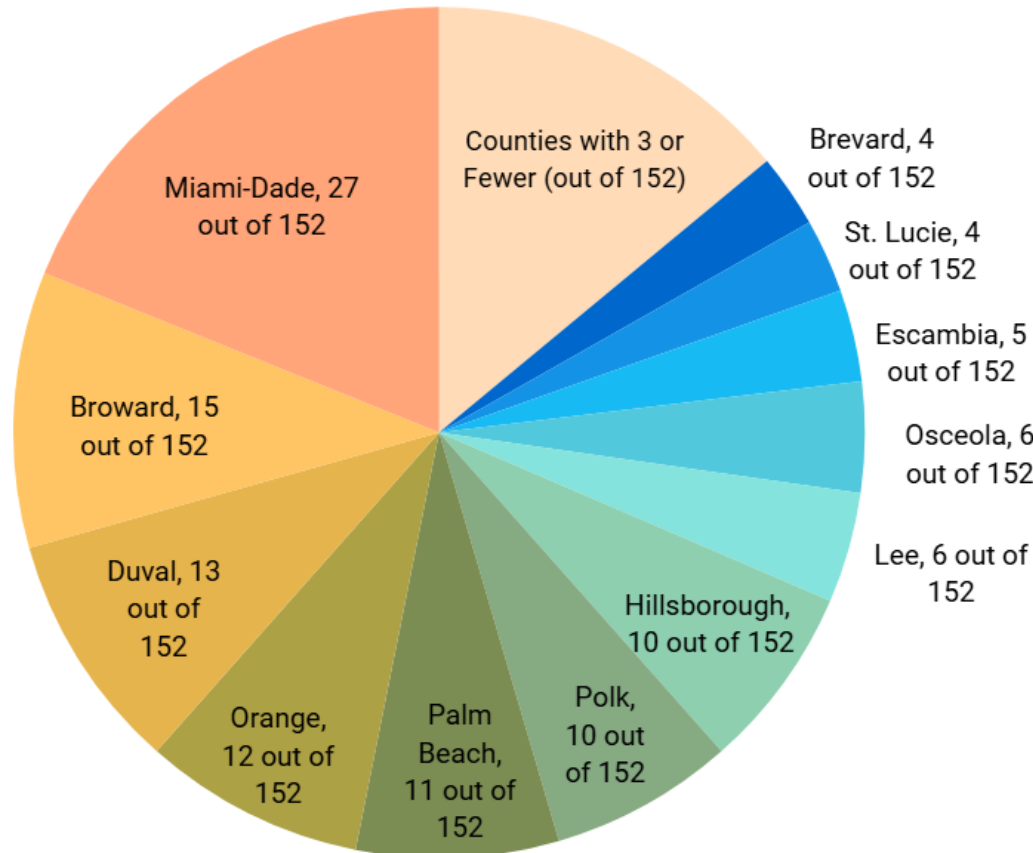


355,000+
Kids live in poverty in 152 Florida zip codes (blue areas on map)

Zip Codes with Highest Childhood Poverty Levels are Concentrated by County

OVER HALF OF FLORIDA'S CHILDREN IN POVERTY LIVE IN 15% (152) OF ZIP CODES

Distribution of 152 Zip Codes by County

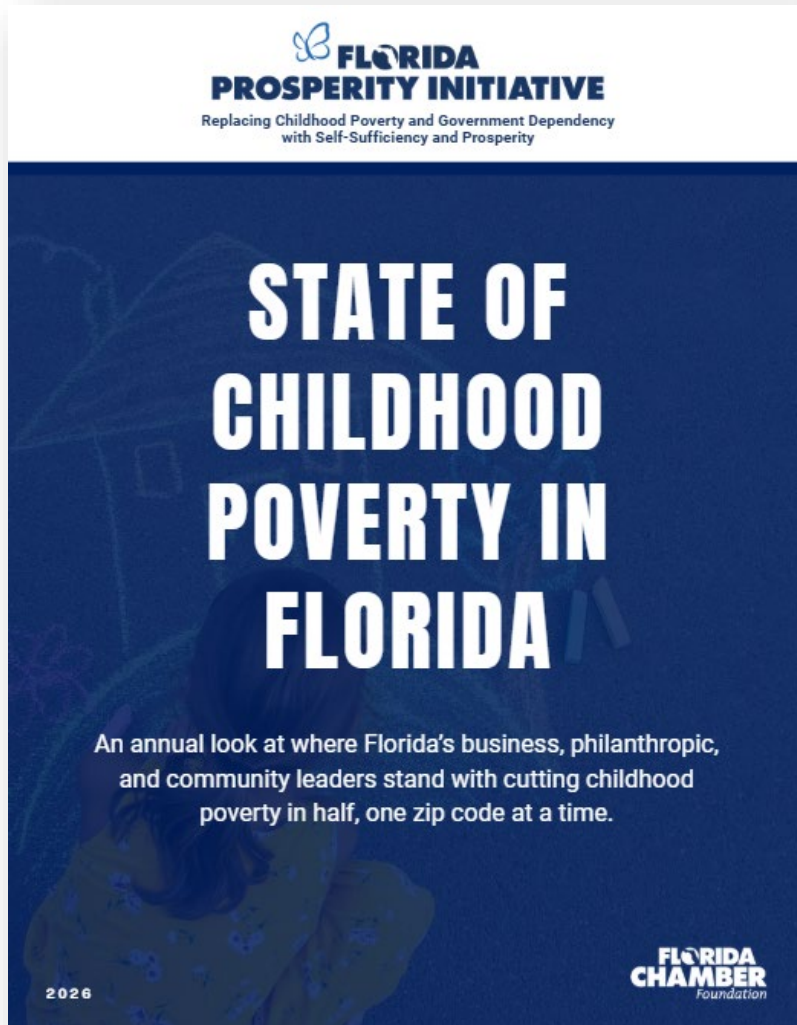


- More children in poverty in Miami-Dade than **42 of Florida's 67 counties** combined.
- Miami-Dade county has **more children in poverty than 18 U.S. states.**

Counties with 3 or Fewer Zip Codes (out of 152)

Leon, 3	Hendry, 1
Volusia, 3	Manatee, 1
Collier, 2	Okaloosa, 1
Marian, 2	Putnam, 1
Pasco, 2	Seminole, 1
Pinellas, 2	Walton, 1
Santa Rosa, 2	

State of Childhood Poverty in Florida Report: 2026 Edition

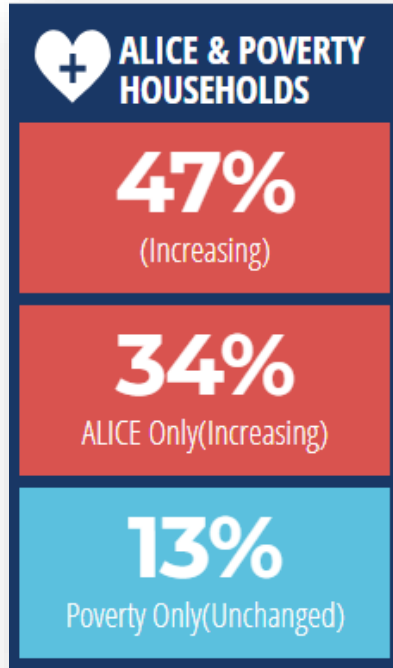


- **Brand new U.S. Census Data**
- **Annual release**
- **County and zip code-level poverty statistics and analysis**
- **Statistics by demographics:**
 - a. Age
 - b. Educational Attainment
 - c. Home Ownership
 - d. Disability status
 - e. Etc.
- **Reported on TheFloridaScorecard.org and TheFloridaGapMap.org**

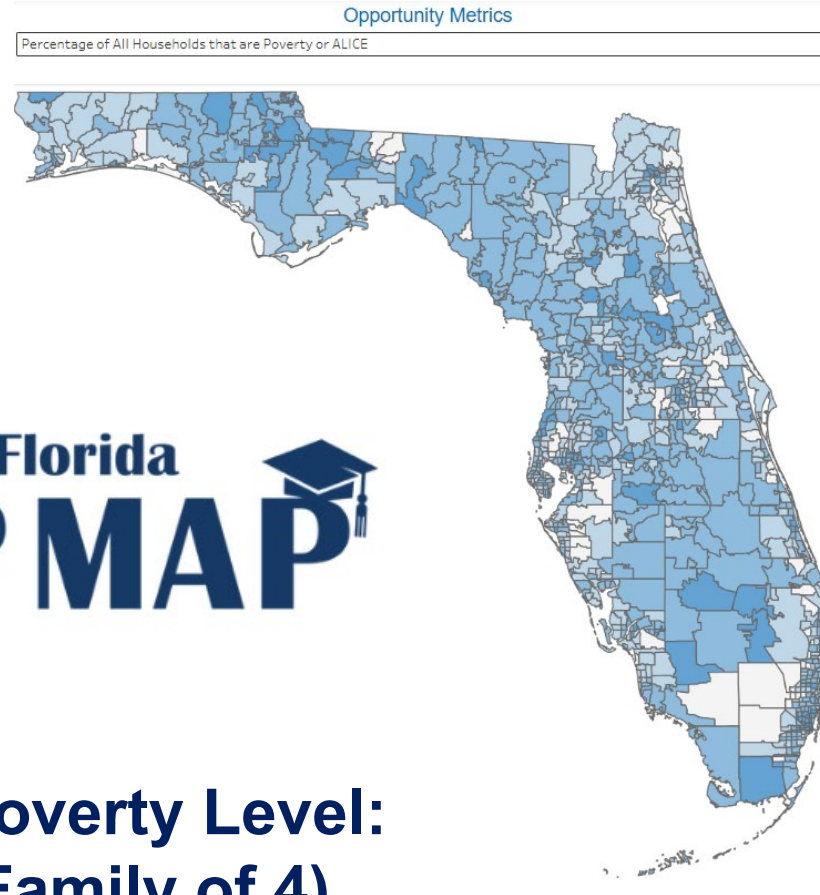
<https://www.flchamber.com/research-and-resources>

ALICE Households: Poverty isn't the Full Picture

Florida



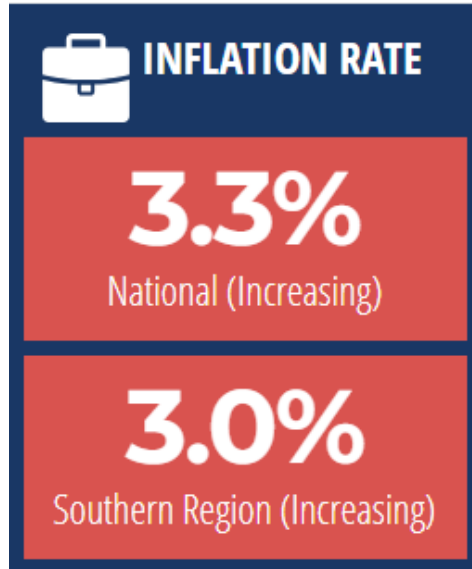
THE FLORIDA SCORECARD
METRICS TO HELP SECURE FLORIDA'S FUTURE



**Federal Poverty Level:
\$30,000 (Family of 4)**

**Florida ALICE Household Survival Budget:
\$86,688 (2 adults, 2 children in childcare)**

All Eyes on Inflation and Interest Rates



March Increase primarily driven by energy inflation

Early 2025 Story:

- Resilient labor market but unsteady and uncertain inflation = Difficulty in maintaining Federal Reserve Goals
- No movement in interest rates

Late 2025 Story:

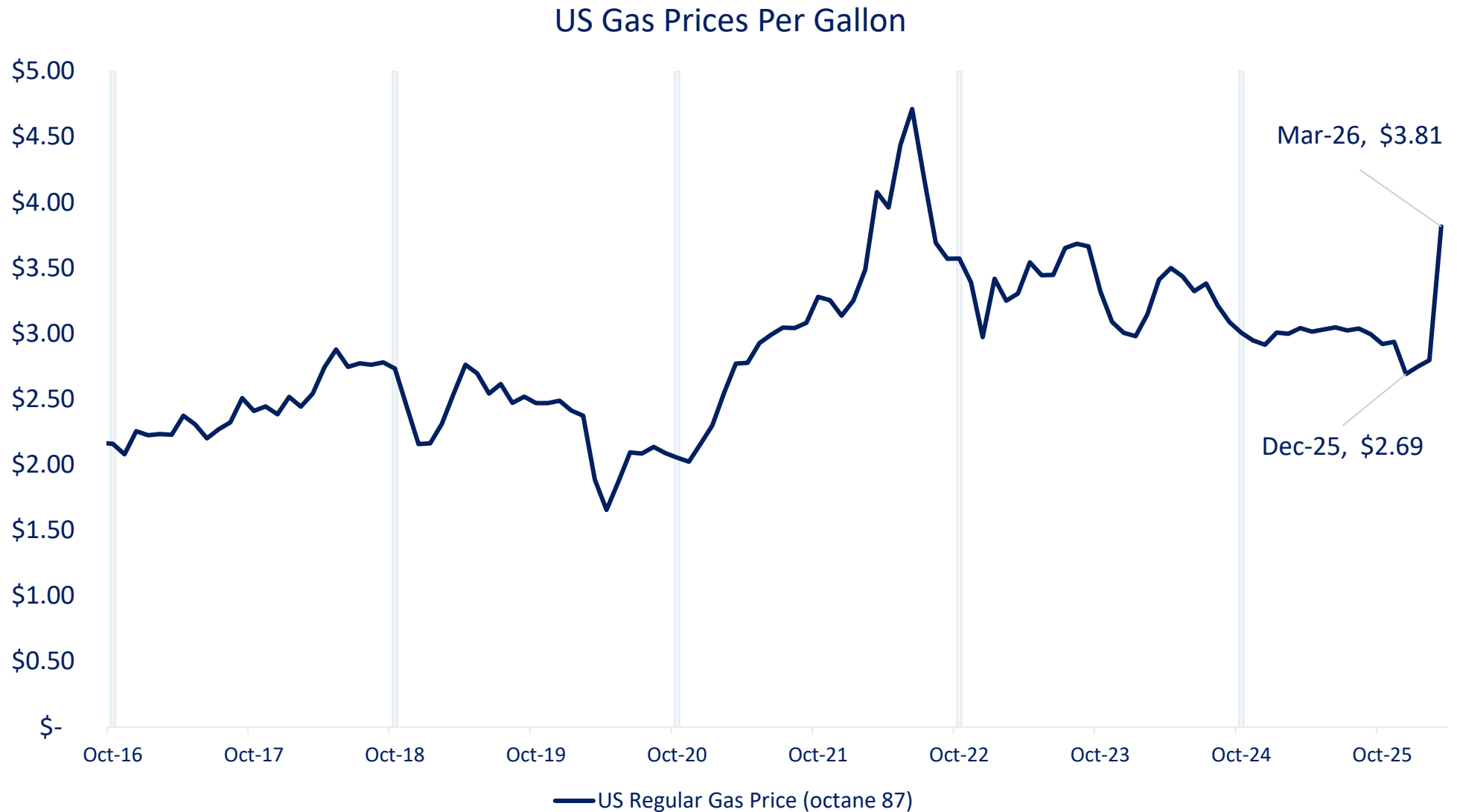
- Job growth lower than expected while core inflation is steady -> Three 25 basis point cuts (Sept, Oct, Dec)

Early 2026 Story:

- No change in interest rates

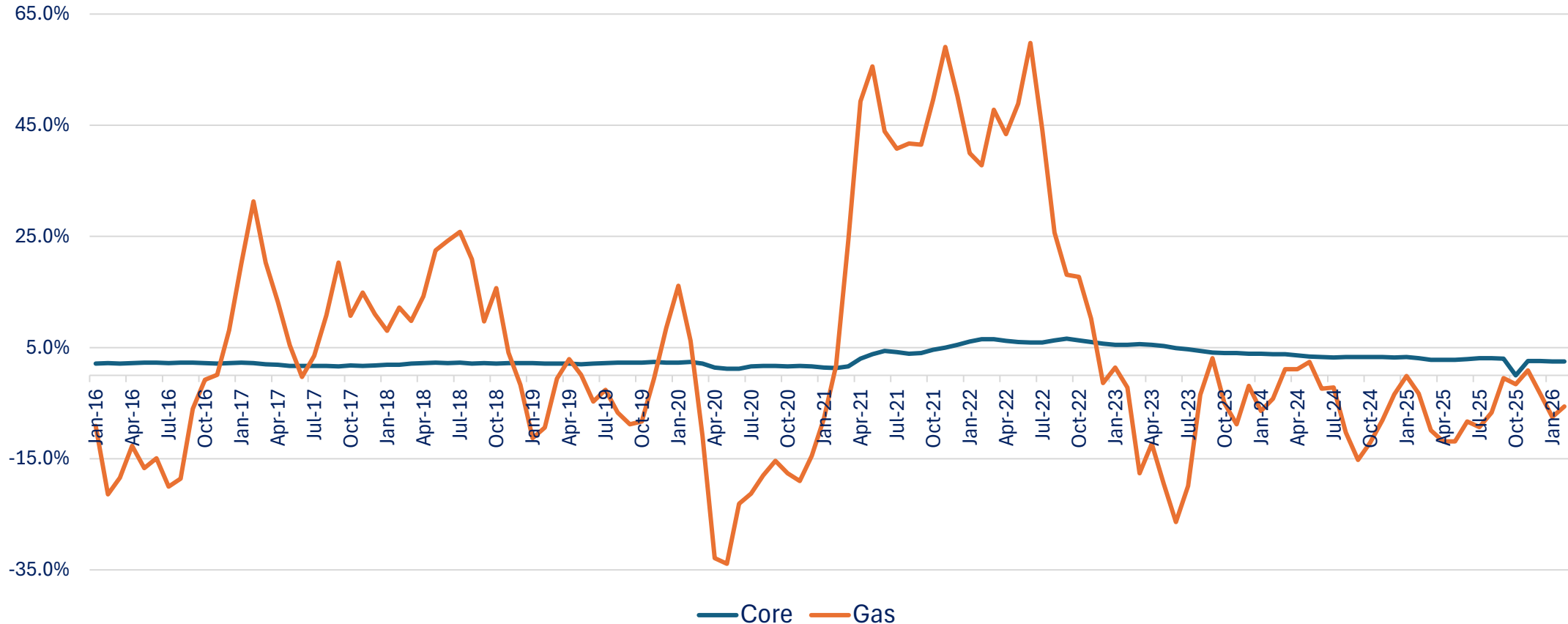


Volatile Gas Prices



Volatile Gas Prices

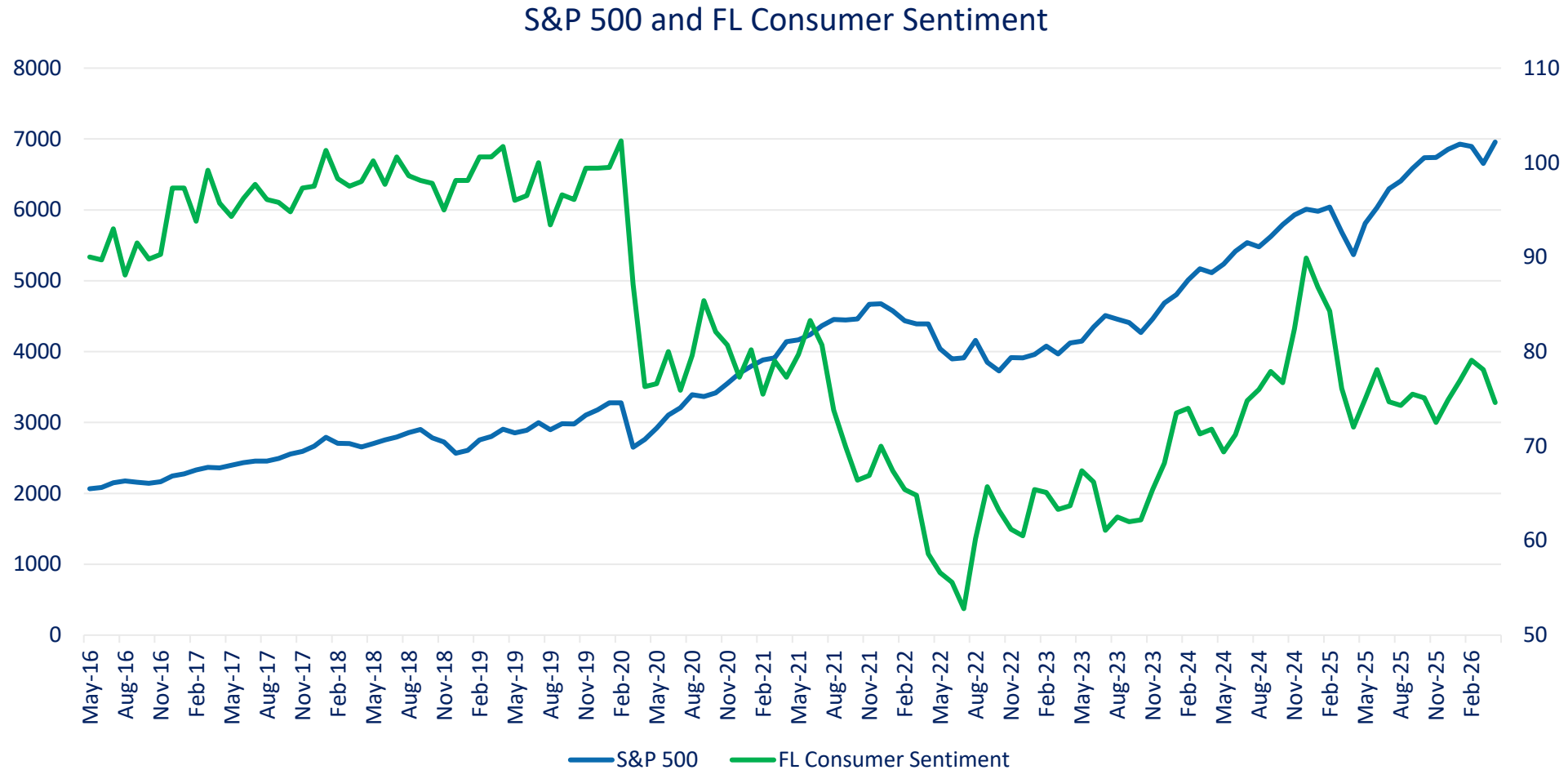
Annual Inflation Rate
Gasoline vs Core (All Items Less Energy & Food)



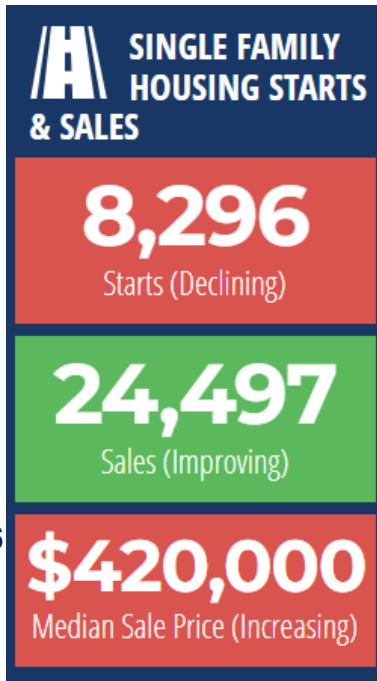
Gas prices declined annually for over half of months 2016-present

Core prices have never declined annually in the last 10 years

Economic Indicators & Consumer Sentiment



Single-Family Housing Market Snapshot



Median sales price lower than median listing price

- Florida sales are up for 7th straight month
- One reason for strong 1st quarter growth compared to 2025 is likely mortgage rates
- Increased energy prices impact mortgage rates, but do not yet impact closings

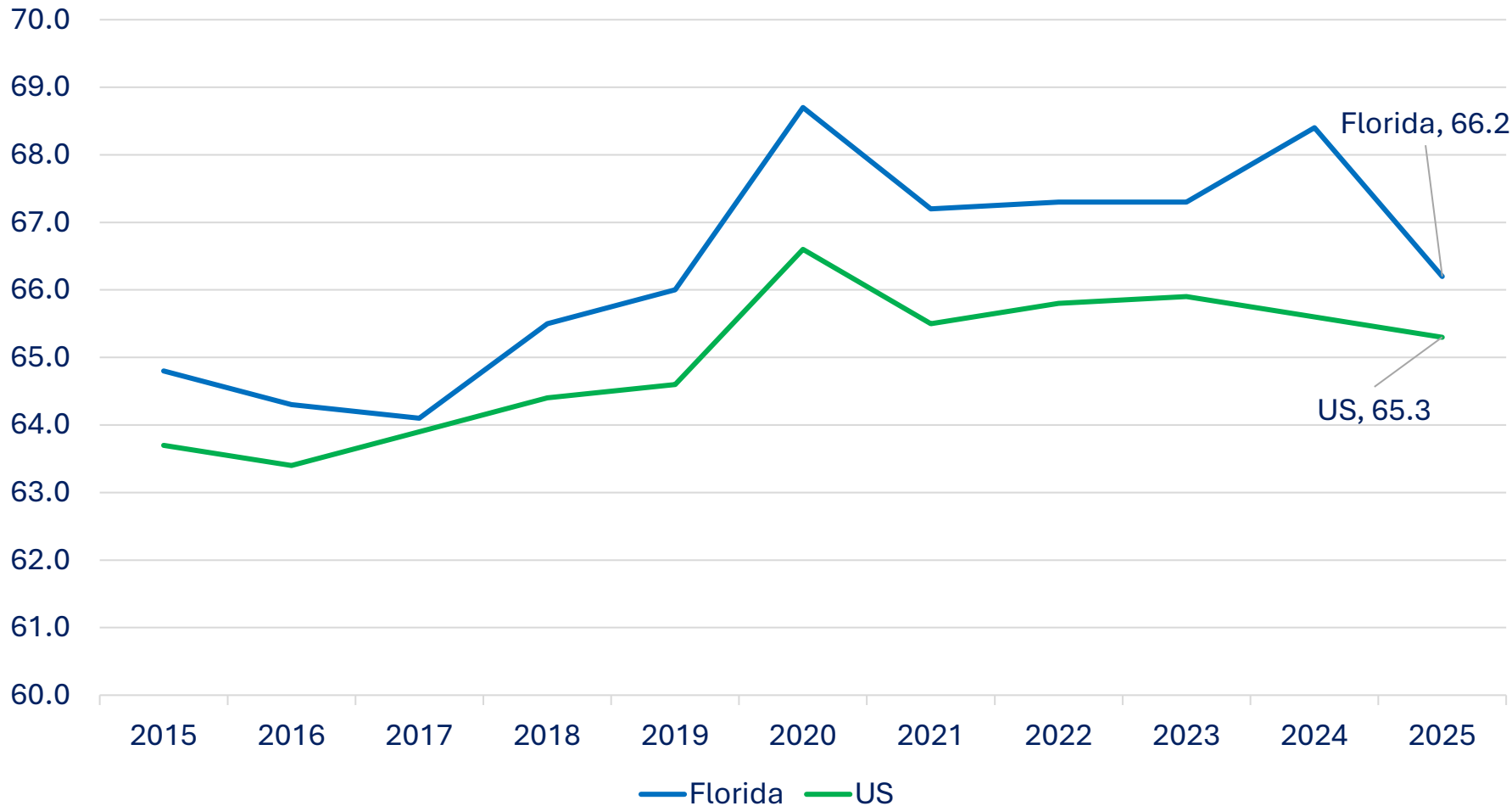
30-Year Fixed Mortgage Rate (Weekly Average)



Source: Florida Realtors

Homeownership Rates See Sharp Decline in Florida

Homeowner Rates 2015-2025
Florida vs. U.S.

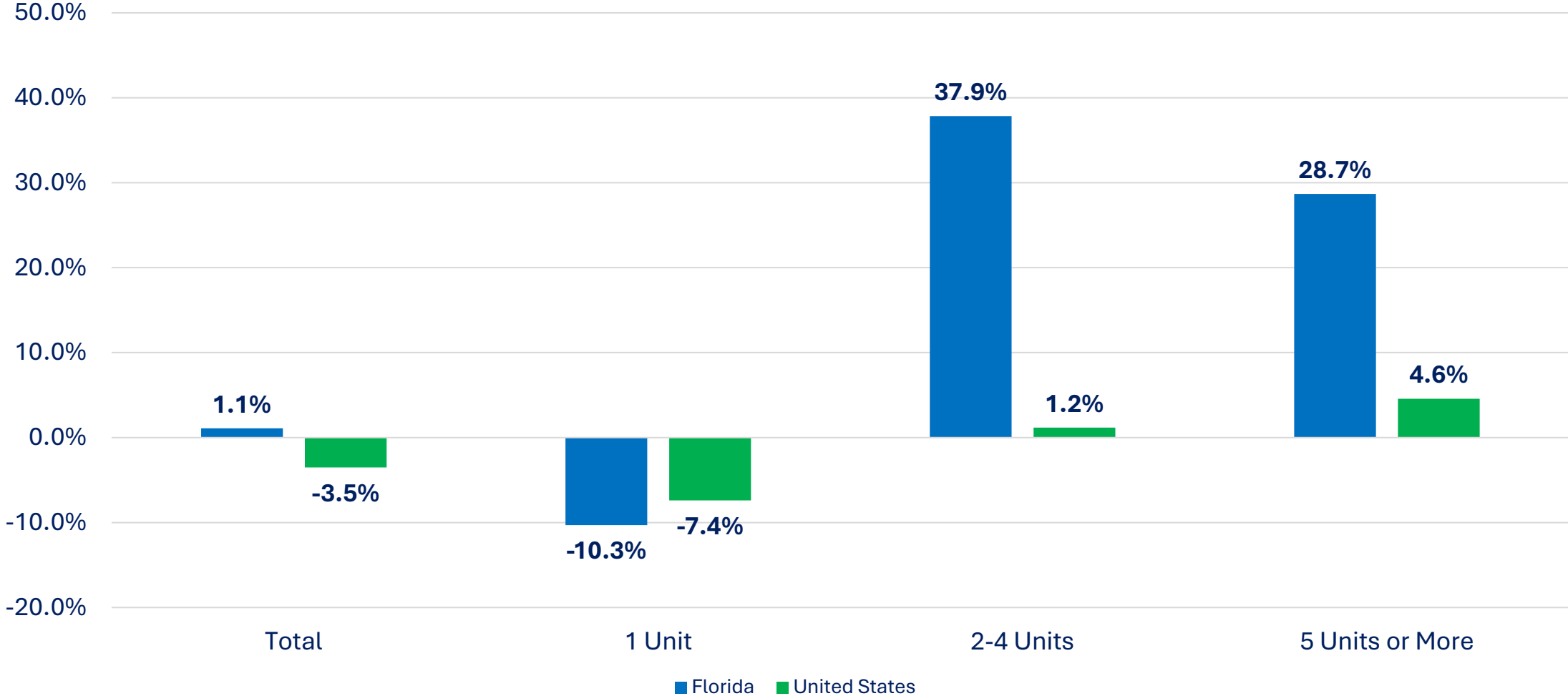


**Higher Income
Migrants in FL =
Higher Home
Ownership Rate**

**Trends Starting to
Diverge:
Homeownership Rates
are Falling more
Sharply in FL**

Change in Housing Composition

Change in Building Permits
2024-2025, FL vs. U.S.



Florida Chamber Foundation Research



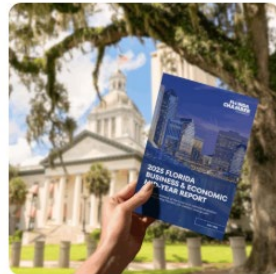
Research and Resources

The Florida Chamber Foundation produces and partners on a number of important studies that have motivated Florida's business community to get involved in securing the future of Florida.

Explore our library of non-partisan research identifying needs and recommending action for immediate impact and future success below. For more information on how to get involved in our research projects by becoming a member, click below.

[Become A Foundation Member](#)

[Discover how our Community Development Partnership Council is driving the goals of the Florida 2030 Blueprint every day.](#)



RESEARCH | 2026

TOP 30 HIGH-DEMAND CAREERS IN FLORIDA: MATH SKILLS EDITION

Click, explore, and see where math skills are shaping Florida's workforce and economy.

RESEARCH | 2026

FLORIDA 2030 BLUEPRINT HALFTIME REPORT

At the midpoint to 2030, this seminal report delivers a clear and candid assessment of Florida's Florida 2030 Blueprint progress, opportunities for growth, and what's next.

RESEARCH | 2026

2026 FLORIDA ECONOMIC OUTLOOK

Get The Outlook for Florida's Economy in 2026

RESEARCH | 2026

2026 STATE OF CHILDHOOD POVERTY IN FLORIDA

New report highlighting current progress, emerging opportunities, and regional data from across Florida.

Research And Resources: 1989 - Present

- Top 30 High-Demand Careers in Florida: Math Skills Edition 2026
- Case Study: Strengthening Aviation Workforce Readiness in Florida 2026
- 2026 State of Childhood Poverty in Florida Report 2026
- Florida 2030 Blueprint Halftime Report 2026
- Fact Sheet: Florida State-to-State Migration 2026
- 2026 Florida Economic Outlook 2026

- The Cost of the 2020 Census Undercount by County 2025
- Florida 2030 Halftime Report Overview 2025
- Top 30 High-Demand Careers in Florida 2025
- An Employer's Guide to Successful Internships 2025
- 2025 Florida Business & Economic Mid-Year Report 2025
- Case Studies: The Florida Talent Center Data Hub 2025

& more!

Florida By the Numbers Spotlights Florida's Economy and CDP Leaders



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