

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Fiscal Policy

BILL: SB 428

INTRODUCER: Senator Yarborough and others

SUBJECT: Swimming Lesson Voucher Program

DATE: February 11, 2026

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	<u>Looke</u>	<u>Brown</u>	<u>HP</u>	Favorable
2.	<u>Gerbrandt</u>	<u>McKnight</u>	<u>AHS</u>	Favorable
3.	<u>Looke</u>	<u>Siples</u>	<u>FP</u>	Favorable

I. Summary:

SB 428 amends s. 514.073, F.S., relating to the Swimming Lesson Voucher Program (SLVP), to revise the eligibility requirements for the program from children 4 years of age or younger to children between 1 and 7 years of age.

The bill revises eligibility requirements for the SLVP, but does not impact the amount of funding that is available to the program which is subject to an appropriation. Therefore the bill has no fiscal impact on state expenditures or revenues. **See Section V., Fiscal Impact Statement.**

The bill takes effect July 1, 2026.

II. Present Situation:

The Danger of Drowning

Drowning is one of the leading causes of accidental death among children. For all ages, the current annual global estimate is 295,000 drowning deaths, although this figure is thought to underreport fatal drownings, in particular boating and disaster related drowning mortality.

Drowning disproportionately impacts children and young people, with over half of all drowning deaths occurring among people younger than 25 years old. In many countries, children under five years of age record the highest rate of fatal and non-fatal drowning, with incidents commonly occurring in swimming pools and bathtubs in high income countries and in bodies of water in and around a home in low-income contexts.¹

¹ Peden AE, Franklin RC. Learning to Swim: An Exploration of Negative Prior Aquatic Experiences among Children. Int J Environ Res Public Health, May 19, 2020, available at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7277817/> (last visited Jan. 14, 2026).

Drowning Deaths in Florida

Drowning deaths in Florida have consistently ranged between 350 and 500 deaths per year in the state from 2005 to present at an average rate of approximately two deaths per 100,000 population.² Children aged four and under, however, drown nearly three times as often with a rate of approximately six per 100,000 population.³ Comparably, children between the ages of one and seven drown at a rate of approximately five per 100,000 population and made up 87 out of 452, or nearly 20 percent, of the drowning deaths in Florida in 2024.⁴

Formal Swimming Lessons and Drowning Prevention

Learning to swim has been found to be an effective drowning prevention strategy and has been proposed by the World Health Organization as one of ten key strategies for global drowning prevention. Participation in formal swimming lessons has been shown to reduce drowning risk among children aged 1-19 years, and a recent review of evidence suggests that teaching aquatic competencies to young children causes no increased risk, particularly when combined with the additional drowning prevention strategies of supervision, restricting access to water, and caregiver training in cardiopulmonary resuscitation (CPR).⁵ Swimming lessons have been found to be particularly effective in protecting children age 0-4 from drowning with one study showing that formal swimming lessons were associated with an 88 percent reduction in the risk for drowning for that population.⁶

Florida's Swimming Lesson Voucher Program (SLVP)

In 2024, the Florida Legislature passed SB 544,⁷ which created the SLVP. The SLVP is administered by the Department of Health (DOH) and provides vouchers for swimming lessons to families who have an income of 200 percent of federal poverty level or lower, who are Florida residents, and have one or more children aged four and under.⁸ To ensure that the vouchers are accepted, the SLVP also requires the DOH to establish a network of swimming lesson providers where the vouchers may be used. Eligible families who apply for, and receive, a voucher through the SLVP can exchange the voucher for swimming lessons through any swimming lesson provider who is part of the DOH's network.⁹

The SLVP initially received \$500,000 in funds from the state for Fiscal Year 2024-2025.¹⁰ The DOH secured an additional \$200,000 in grant funding from the Consumer Product Safety

² Florida Health Charts, *Deaths from Unintentional Drowning*, available at <https://www.flhealthcharts.gov/ChartsDashboards/rdPage.aspx?rdReport=Death.DataViewer&cid=0105>, (last visited Jan. 14, 2026).

³ *Id.* (Rate type changed to "crude" and age range selected from "0 to 4").

⁴ *Id.*

⁵ Florida Health Charts, *Deaths from Unintentional Drowning*.

⁶ Brenner RA, Taneja GS, Haynie DL, Trumble AC, Qian C, Klinger RM, Klebanoff MA., *Association between swimming lessons and drowning in childhood: a case-control study*, Arch Pediatr Adolesc Med. 2009 Mar;163(3):203-10. doi: 10.1001/archpediatrics.2008.563. PMID: 19255386; PMCID: PMC4151293, available at <https://pmc.ncbi.nlm.nih.gov/articles/PMC4151293/>(last visited Jan. 31, 2026).

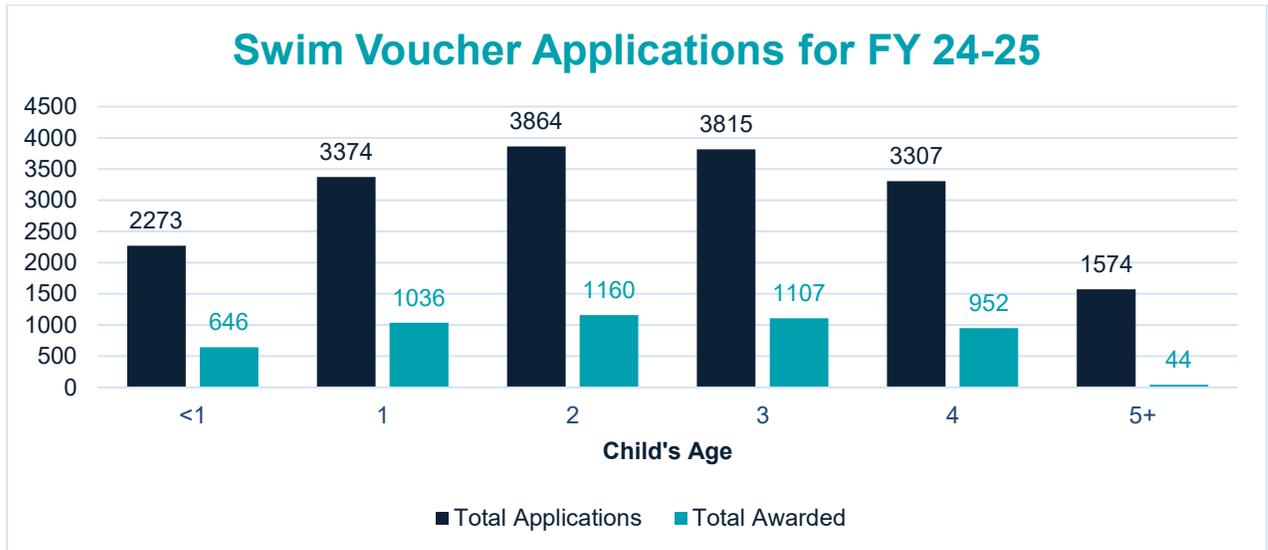
⁷ Chapter 2024-89, L.O.F.

⁸ Section 514.073, F.S.

⁹ A list of swimming lesson providers who are part of the network, and the requirements that such providers must meet, are available at [WaterSmartFL](https://www.water-smart.org/fl), (last visited Jan. 14, 2026).

¹⁰ Chapter 2024-89, s. 2, L.O.F.

Commission, and several county health departments contributed \$143,400 in discretionary funds to supplement the state funds, bringing the total funding available to \$843,400 for lessons provided through June 30, 2025.¹¹ For Fiscal Year 2024-2025, the DOH received 16,663 applications for swimming lesson vouchers and awarded 4,945.¹² See below for a chart of the distribution of voucher applications and awards by age:



For Fiscal Year 2025-2026, the Legislature increased the state funding for the SLVP to \$1 million in recurring funds and required the DOH to prioritize the dissemination of vouchers to eligible families who are active military or whose eligible child has autism.¹³

III. Effect of Proposed Changes:

The bill amends the Swimming Lesson Voucher Program to revise the eligibility requirements for children who participate in the program from four years of age or younger to between the ages of one and seven.

The bill takes effect July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

¹¹ Swimming Lesson Voucher Program Legislative Report 2025, p. 8, on file with Senate Health Policy Committee staff.

¹² *Id.* at p. 10.

¹³ *Id.* at p. 12.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

SB 428 may have a positive fiscal impact on families seeking swimming lessons for children aged five to seven who will qualify for a voucher under the changes made by the bill. The bill may have a negative fiscal impact on families with children not yet one year old who will no longer qualify for a voucher.

C. Government Sector Impact:

The bill revises eligibility requirements for the SLVP but does not impact the amount of funding that is available for the program which is subject to an appropriation.¹⁴ Therefore the bill has no fiscal impact on state expenditures or revenues.¹⁵

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends section 514.073 of the Florida Statutes.

¹⁴ Section 514.073(2), F.S.

IX. Additional Information:

- A. **Committee Substitute – Statement of Changes:**
(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

- B. **Amendments:**

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.
