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Senior Resource Alliance

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Senior Resource Alliance Needs Assessment 2018 Final Report

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The University of Central Florida's Institute for Social and Behavioral Sciences (ISBS) partnered with Senior Resource Alliance to conduct a 2018 Needs Assessment of PSA 7.

Specifically, ISBS was tasked with conducting a survey with 400 senior respondents in PSA 7 as well as preparing a report relying on secondary data. The secondary data analysis portion of the project addresses three major areas:

1. Demographic report on the population age 60+, 65+, and 85+, showing the most recent data at the local, state, and national level.
2. Statistical summaries of target populations and target areas in PSA 7, which includes Brevard, Orange, Osceola, and Seminole County.
3. Population projections on the baby boomer cohort data, including migration data, and how that will impact the PSA 7 service delivery system, short-term and long-term.

The report herein presents the results of the telephone survey and the secondary data analysis.

Executive Summary

The University of Central Florida's Institute for Social and Behavioral Sciences (ISBS) conducted a needs assessment on behalf of the Senior Resource Alliance. The needs assessment consisted of a survey with 400 senior respondents in PSA 7 as well as secondary data analysis. Specifically the secondary data analysis focused on three components:

1. Demographic report on the population age 60+, 65+, and 85+, showing the most recent data at the local, state, and national level;
2. Statistical summaries of target populations and target areas in PSA 7; and
3. Population projections on the baby boomer cohort data.

Key findings from the telephone survey:

- The majority of the sample is female (62.7%), white (75.3%), married (50%), and has at least an AA degree (56.7%).
- The mean income of the sample is \$50,000-\$59,999 however nearly a third did not provide their income and thus this may be skewed.
- Overall, 82% of respondents indicated that they did not need help with any of the six personal care tasks.¹
- 42.1% of seniors indicated that they need at least some help with one or more activities.²
- Nearly one third (29.9%) stated that they never get help when needed.
- Nearly one third of respondents (29%) indicated that they have caregiving responsibilities.
- Nearly all of the seniors reported being physically active at least three times a week (86.6%) and that they are able to get medical care when they need it (91.3%).
- Over one-third (38.5%) stated that they have delayed receiving dental care for longer than six months.
- When asked how often seniors eat all the food that they need, nearly all (94.4%) indicated that they either always (81.9%) or most of the time (12.5%) eat enough food.

¹ Bathing, Dressing, Eating, Using the bathroom, Transferring in and out of bed or chair, Walking without help from another person

² Heavy chores, Light housekeeping, Using the phone, Managing the money, Preparing meals, Shopping, Taking medication, Using transportation or driving without help

- About one-quarter of seniors (24.7%) at least sometimes go to the senior center in their community.
- Most seniors in this study feel that their town is at least somewhat senior-friendly and values older people (78%).
- Most of the sample (76.6%) stated that they own their homes and a sizeable percentage stated that they had some problems with their homes (40.7%).
- Common home problems included requiring too much upkeep and minor repairs (11.3%) and roofing or plumbing issues (9.6%).
- Over one in five seniors believes that he/she has been the victim of consumer fraud or a swindle in recent years.
- Additionally, the majority of respondents (50.7%) are at least somewhat concerned about becoming a victim of identity theft, home repair fraud, or being pressured to make a financial commitment.
- Just over one-quarter of seniors surveyed have needed legal help in the last five years (27.7%). Of those seniors, nearly all of them (90.7%) were able to get the legal help when they needed it.

Key findings from the secondary data analysis:

- There are over 66.9 million adults age 60 years or older in the United States, accounting for 20.8% of the nation's total population.
- Currently, adults aged 60 or older represent nearly 26% (5.2 million) of the Florida population.
- Florida has the nation's highest percentage of older residents, which is forecasted to grow by 55% by the year 2040.
- PSA 7 has a total population that exceeds 2.6 million people and adults aged 60 or older represent 20% (over 557,110) of the population.
- In PSA 7, 20% of residents are 60 and older. Thirty percent (30%) of Brevard County residents are 60 and older (highest percentage in PSA 7).
- In PSA 7, 36.9% of people aged 60 and older live alone; 6.6% are raising their minor grandchildren. In Osceola County.

- Across PSA 7, 10.3% of people aged 65 and older are living at or below the poverty line. The highest percentage is in Osceola County (13.1%).
- The median income for people aged 60 and older in PSA 7 is \$60,480. The lowest median income is reported in Osceola County (\$49,126) while the highest is in Seminole County (\$70,202).
- The primary source of income for seniors (65+) in PSA 7 is social security (90%). In Brevard, 93.4% of seniors report that social security is their primary source. The lowest percentage is in Seminole County (87%).
- Across PSA 7, 34.2% of seniors (65+) report having a disability. In Osceola County, 40% of seniors report having a disability.
- The 60+ age category is projected to increase 9% from 2017 to 2045 in PSA 7. Among 65+ the population growth will be approximately 10.9%. The largest average growth will be among those 85 and older (26%).
- Across PSA 7, the biggest growth among those 60+ is projected to be in Brevard County (14%), while the greatest growth among those 65+ and 85+ is projected to occur in Osceola County (12.1% and 25.6%, respectively).

Conclusion

While the results of the survey demonstrate that the majority of seniors in PSA 7 are managing well, there are some issues that are noteworthy for concern. In the survey, data indicate that 42.1% of seniors need some assistance completing some tasks and nearly one-third are not getting assistance they need. Nearly one third are a full-time caregiver for someone else, typically a spouse. While they report not needing assistance in this role when surveyed, this could certainly change as it has for so many seniors across Florida. While a majority of respondents own their home, over 40% report having issues with their home that could result in a decline in their housing conditions. The vast majority rely on social security as their main source of income and most disturbingly over 1 in 10 lives below the poverty line. As the number of seniors across PSA 7 continue to increase, particularly among the oldest old, these issues and many others may be exacerbated.

Part 1: Telephone Survey

ISBS survey research assistants conducted telephone surveys with eligible respondents beginning in September of 2018. Data collection concluded in February of 2019. Eligible respondents were residents of PSA 7 who were aged 60 or older. Additionally, surveys were conducted with proxies when necessary. Reaching willing and eligible respondents was very challenging particularly given the length of the survey questionnaire (approximately 30 minutes). That is to say, many eligible respondents hung up before completing the entire interview. Therefore, some surveys were conducted in person at various locations where seniors are present.

The analysis presented herein is based on the unweighted survey data.

While the majority of respondents reported on their own behalf, 2.1% of respondents were serving as a proxy for someone else. Basic proxy demographic data was analyzed separately (Table 1).

Table 1. Proxy Information

	%
Respondent or Proxy	
Respondent is on the line	97.9
Proxy is on the line	2.1
Proxy Relationship to Respondent	
Child	66.7
Caretaker ³	33.3
Proxy Age	
Mean	Median
67.5	67.5
	Range
	49

The demographic data for the survey respondents is shown in Table 2. Roughly two-thirds of the sample (62.7%) is female. As for the current living situation of the respondents, the largest percentage of respondents are living with their spouses (41.3%). Other frequently selected options were living alone (30.2%), living with an unmarried partner (12.9%), and living with their adult child (6.7%). Most of the respondents do not identify as Hispanic or Latino (92.9%). Most respondents identified as White (75.3%), followed by Black (11.4%), Asian (3.8%), Other (2.5%), and American Indian/ Alaskan Native (1.3%). In terms of household income, the highest percentage of respondents either did not know or chose not to share that information (37%). Among those who did answer the question, the mean household income was \$50,000-\$59,999. Over half of the respondents (56.7%) indicated that they have some level of advanced education: Associate’s degree (11.6%), Bachelor’s degree (23.2%), and Graduate or Professional degree (21.9%). Exactly half of all respondents (50%) indicated that they were currently married, 25.6% indicated they were widowed, and 12.8% stated they were divorced.

Table 2. Demographic Table

	%
Gender	
Male	37.3
Female	62.7

³ Caretaker

Current Living Situation

Alone	30.2
With Spouse	41.3
With Unmarried Partner	12.9
With Child	6.7
With grandchild/other relative	2.2
With friend	6.2
Other ⁴	0.6

Do you identify as Hispanic or Latino?

Yes	7.1
No	92.9

What race do you most identify with?

White	75.3
Black	11.4
American Indian/Alaskan Native	1.3
Asian	3.8
Other ⁵	2.5
Don't know/refused	5.7

Total Household Income

Under 20,000	11
20-29,999	9.7
30-39,999	4.5
40-49,999	5.2
50-59,999	5.8
60-69,999	7.1
70-79,999	4.5
80-89,999	3.9
90-99,999	2.6
100-109,999	2.6
110-119,999	1.3
120,000 or more	4.5
Don't know/refused	37

⁴ Responses included: Caregiver, religious sister, roommate

⁵ Answers include "Don't identify," "Jewish," and "multiracial."

Highest Level of School Completed

Less than 9 th grade	0.6
Some high school, no diploma	2.6
High school graduate	18.7
Some college, no degree	18.7
Associate degree	11.6
Bachelor’s degree	23.2
Graduate/professional degree	21.9
Don’t know/refused	2.6

Marital Status

Married	50
Partnered	0.6
Single	8.3
Widowed	25.6
Separated	0.6
Divorced	12.8
Don’t know/refused	1.9

Age

Mean	Median	Range
74.89	76	38

Number of Living Children

Mean	Median	Range
2.45	2	13

Respondents were asked how much assistance they needed with personal care tasks on a scale from zero to five (with zero being “no assistance needed” and five being “needing total assistance,, nearly all respondents indicated that they did not need assistance with any of the six individual tasks. Overall, 82% of respondents indicated that they did not need help with any of the six personal care tasks. Of the 12% of respondents that indicated they needed some help with any of the six personal care tasks, the frequency at which they received the help they needed varied. The most commonly selected option indicated that the respondents sometimes received the help they needed (43.3%).

Table 3. Assistance with Personal Care Tasks (Numbers are percentages)

	0	1	2	3	4	5
Bathing	92.2	3	1.2	1.2	0.6	1.8
Dressing	96.4	3	0.6	1.2	0	1.8
Eating	94.6	2.4	0.6	0.6	1.2	0.6
Using the bathroom	94	2.4	1.2	0.6	0.6	1.2
Transferring in and out of bed or chair	91.6	1.8	1.2	1.8	1.8	1.8
Walking without help from another person	87.4	5.4	1.8	1.8	1.2	2.4
Received Assistance if Needed						%
Always						20
Most of the time						20
Sometimes						43.3
Hardly ever/never						10
Don't know/refused						6.7

Respondents were asked how much assistance they needed with different activities (scale from 0-5); again most of the respondents indicated that they did not need assistance with any of the mentioned activities including heavy chores, light housekeeping, using the phone, and the like (Table 4). Of the tasks seniors were asked about, heavy chores was the task which seniors needed the most assistance, although most of the sample still indicated that they needed no help (54.9%). Of the entire sample, 57.9% indicated that they did not need any assistance with the activities listed. For the 42.1% of seniors that need at least some help with one or more activities, 37.3% of the sample indicated that they got the help they needed sometimes. Never (29.9%) and always (17.9%) were the other most frequently selected options. Regarding getting the help they needed, many seniors indicated that help came from family, spouses, or children (47.06%). Friends and neighbors (11.76%), Other (9.41%), and Paid Attendant/Private Insurance (8.24%) were of the most frequently selected options.

Table 4. Assistance with Activities (Numbers are percentages)

	0	1	2	3	4	5	DK
Heavy chores	54.9	8	8.6	9.3	3.1	13.6	2.5
Light housekeeping	77.4	4.4	5	6.3	1.9	5	0
Using the phone	93.7	1.3	1.9	0.6	1.9	0.6	0
Managing the money	91.2	1.3	1.9	1.3	0.6	3.8	0
Preparing meals	87.4	3.1	1.3	1.3	3.1	3.8	0
Shopping	84.8	1.3	2.5	3.8	2.5	4.4	0.6
Taking medication	92.5	1.9	1.9	0.6	1.3	1.3	0.6
Using transportation or driving without help	78.8	5	1.9	3.1	2.5	8.1	0.6
Received Assistance if Needed							
							%
Always							17.9
Most of the time							14.9
Sometimes							37.3
Hardly ever/never							29.9
Assistance Received From							%
Spouse/children/family							47.1
Community group							2.4
Religious organization							1.2
City/county/local agency							5.9
Friend/neighbor							11.8
Paid attendant/private insurance							8.2
Doctor/health care professional							3.5
No one/no assistance sought							7.1
Other ⁶							9.4
Don't know/refused							3.5

Nearly one third of respondents (29%) indicated that they have caregiving responsibilities. Continuously/all day (41.3%) was the most common answer regarding how often they provided care, followed by one or more times a week (19.6%) and one or more times a month (15.2%). Nearly everyone answered that the person depending on their care was family (83.34%). Spouse was the most common answer (31.25%), followed by parent (20.83%), and daughter or son (16.67%). Everyone who provided care (100%) stated that they were not being paid to do so and most of those individuals (57.1%) did not receive assistance with their caregiving

⁶ Other responses include “can’t afford assistance; doesn’t usually receive assistance; handyman; roommate; service”

responsibilities. When they did receive assistance, in most cases the assistance came from a spouse, child, or other family member (79%). Most respondents indicated that they did not need any more assistance than they had with their caregiving responsibilities (90.5%).

Table 5. Caregiving

	%
Do you provide care?	
Yes	29
How often do you provide care?	
Continuously/all day	41.3
One or more times a day	13
One or more times a week	19.6
One or more times a month	15.2
Hardly ever/never	8.7
Don't know/refused	2.2
For whom do you provide care?	
Parent	20.8
Spouse	31.3
Sibling	4.2
Daughter/son	16.7
Grandchild	6.3
Other relatives	4.2
Friend	8.3
Other ⁷	8.3
Do you get paid to provide care?	
No	100
Which age categories describe the people you care for?	
60 and older	86
19-59	9.3
0-18	4.7
Do you have assistance with your caregiving responsibilities?	
Yes	42.9
No	57.1
From whom do you receive assistance?	

⁷ Other responses include "neighbor; sister in religious order"

Spouse/children/family	79
Community group	5.3
Friends/neighbors	5.3
Don't know/refused	10.5
Do you need more assistance?	
Yes	7.1
No	90.5
Don't know/refused	2.4
What type of assistance do you need?	
Help with household chores	33.3
Financial help	16.7
Information about resources	16.7
Care training	16.7
Other	16.7
Why haven't you received assistance with your caregiving responsibilities?	
Don't want strangers in my house	8.7
Don't like asking for help	17.4
Services not available	8.7
Don't have time to check out options	30.4
Don't think I would be satisfied with available help	30.4
Other ⁸	4.4
Would you be interested in receiving caregiver training?	
Yes	11.9
No	81
Don't know/refused	7.1

Over the past year, most of the respondents (77.5%) did not attend an event offering free health information and, if available, most (55.6%) would not be interested in attending. Nearly all of the seniors reported being physically active at least three times a week (86.6%) and that they are able to get medical care when they need it (91.3%). In the last 12 months, nearly all respondents (92.3%) reported that they did not experience a delay in filling a prescription and 7.7% reported that they do not have any prescriptions that need to be filled. None of the seniors reported

⁸ "Don't know who to call"

splitting a pill or skipping medication because of the price. However over one-third (38.5%) stated that they have delayed receiving dental care for longer than six months. Again, most of the adults surveyed stated that they have not delayed receiving proper eye or new eyeglasses in the last 12 months (53.8%), but there was more variability in answers for this question. When asked what limited their ability to get medical, dental, or eye care, many of the respondents (32%) cited health limitations as the reasons for their delay in receiving proper care. In the past year, nearly one-third (29.4%) of respondents reported that they have had to delay or do without receiving assistance for an emotional or mental health problem. When asked what kind of health insurance they had, nearly half of the respondents (43.19%) stated they had Medicare.

Table 6. Health

	%
During the past year, have you attended an event offering free health information?	
Yes	21.3
No	77.5
Don't know/refused	1.3
If training or classes were available to help you learn about keeping yourself healthy, how interested would you be in attending?	
Very interested	18.3
Somewhat interested	28.1
Not interested	55.6
Don't know/refused	2.5
Are you physically active at least three times a week?	
Yes	86.3
No	11.9
Don't know/refused	1.9
If you need medical care, are you able to get it?	
Yes, always	91.3
Yes, some/most of the time	7.5
No, never or hardly ever	0.6
Don't know/refused	0.6
What keeps you from getting medical care?	
Lack of transportation	26.67
Lack of money	6.67
No insurance	6.67

Insurance does not cover all I need	13.33
No local provider (doctor, clinic, etc.)	6.67
Other ⁹	40
In the last 12 months, how long have you delayed filling your prescription medications?	
No prescription medications needed	7.7
No delay	92.3
Do you ever split a pill or skip medication because of price?	
No	100
In the last 12 months, how long have you delayed getting dental care?	
No dental care needed	7.7
No delay	53.8
Longer than 6 months	38.5
In the last 12 months, how long have you delayed getting new eyeglasses or other eye care?	
None needed	7.7
No delay	53.8
1 - 2 months	15.4
3 - 6 months	7.7
Longer than 6 months	15.4
What has limited your ability to get prescription medications or dental care or eyeglasses?	
Not applicable	24
Can't afford it	4
Appointment or scheduling issues	8
Health limitations	32
Don't have insurance	4
Insurance does not cover what I need	12
Lack of transportation	8
Caregiving responsibilities	4
Don't know/refused	4
In the past year, have you had to delay or do without assistance for an emotional or mental health problem?	
Yes	29.4
No	70.6

⁹ "Doesn't have a lot of money," "Just moved...on waiting list," "Not many doctors in the area"

What kind of health insurance do you have?

Medicare	43.2
Medicaid	5.5
Private/HMO (AARP, Humana, Prudential, etc)	41.3
Veteran's health benefits	3.1
None	3.5
Don't know/refused	3.5

The data show that seniors receive information in many different ways. When asked who they would contact if they needed information about services that help older adults, the most frequently selected answers were family members, friends, and neighbors (19%), through the doctor's office, VA clinic, or RN (19%), and aging agencies, senior centers, and retirement communities (9.8%). When asked the best way for them to receive information about available services for seniors, many selected through the mail (24.5%). Other popular answers include via email (16.2%), via the internet (12.5%), and via a phone call (9.1%). Television was the most commonly selected method of how seniors receive information about what is going on in their communities (13.4%). Accessing the internet is most commonly done through the respondents' computer (40.4%), although smartphones (28%) and tablets (16.7%) are also popular among the respondents. While 9.9% of our sample indicated that they do not access the internet, three-quarters of respondents (75.4%) stated they would not be interested in attending a training on using a computer/accessing the internet. The following technologies are each regularly used by roughly one-quarter each of our sample: smartphone (24.7%), computer (26.2%), internet (24.9%), and email (20.9%). When asked about making and receiving phone calls, half of the seniors (50%) indicated that they use a landline and nearly half (46.2%) use a cell phone.

Table 7. Information Access

	%
Who would you contact if you needed information about services that help older adults?	
Family members, neighbors, friends	19
Elder Helpline	7.8
Aging agencies, senior centers, retirement communities	9.8
Government agency	4.6

Newspaper, magazines	5.2
Community organizations	4.6
Doctor's office, VA clinic, or RN	19
National organizations	5.6
Church	5.6
Internet	6.9
Other ¹⁰	7.2
Don't know/refused	4.9

What are the best ways for you to receive information about available services for elders?

Information to come in the mail	24.5
Phone call	9.1
Access the internet	12.5
Receive email	16.2
TV	6.1
Radio	2.3
Newspaper	3.8
Physician	6.8
Communication with government agency	4.9
Attendance at a senior center	3.4
Newsletter/flyer/bulletin	5.7
Don't know/refused	4.9

How do you find out what is going on in your community?

Newspaper	11.7
Television	13.4
Internet	10.2
Radio	3.5
Faith-based organization	4.2
Community center/organizations	4.4
Family/neighbors/friends	6.7
Newsletters/flyers/bulletins	3.5
Other ¹¹	3.5

How do you access the internet?

¹⁰ "Clearing house," "Council on Aging," "211," "Health insurance," "Person at work"

¹¹ "Ask," "Committee," "Nextdoor," "Neighborhood," "Watch the news"

Smartphone	28
My computer	40.4
My tablet	16.7
Someone else's computer	2.5
Don't access the internet	9.9
Don't know/refused	2.5

Would you be interested in attending training on how to use a computer or the Internet?

Yes	24
No	75.4
Don't know/refused	0.6

Which of the following technologies do you use regularly?

Smartphone	24.7
Computer	26.2
Internet	24.9
Email	20.9
Other ¹²	2.8
Don't know/refused	0.5

How do you make and receive phone calls?

Landline	50
Cell phone	46.2
Prepaid cell phone	1.1
Internet	1.5
Someone else's phone	0.4

When asked how often seniors eat all the food that they need, nearly all (94.4%) indicated that they either always (81.9%) or most of the time (12.5%) eat enough food. In circumstances where they feel as though they do not eat all the food the need, the top reason given is because they either don't have an appetite or forget to eat (26.7%). Nearly all (93%) of the respondents surveyed stated that they do not receive food assistance. Of the 6.9% that indicated they do receive food assistance, most of this assistance came by way of EBT/SNAP/Food stamps (57.9%). Over one-quarter (26.3%) stated that they had food delivered by Meals on Wheels. For

¹² "Tablet," "TV," "Echo"

those who do not receive food assistance, most stated that they do not need it (59.3%). Only about one-quarter (27.7%) of the sample had recently purchased food at a Farmer’s Market.

Table 8. Nutrition

	%
How often do you eat all the food you need?	
Always	81.9
Most of the time	12.5
Don't know/refused	1.3
Sometimes	4.4
Hardly ever/never	0
Why is it that you do not eat all the food you need?	
Can't afford it	6.7
Food I want isn't available nearby	2.2
No transportation to the grocery store	22.2
Too tired to prepare food	8.9
Have health issues that make eating difficult	4.4
Have no appetite/forget to eat	26.7
Don't like to eat alone	2.2
Other ¹³	20
Don't know/refused	6.7
Do you receive food assistance?	
Yes	6.9
No	92.5
Don't know/refused	0.6
Which type of food assistance do you receive?	
EBT/SNAP/food stamps	57.9
Meals on Wheels/home delivered meals	26.3
Meals at a congregate meal site	5.3
Food from family/friends/neighbors	5.3
Don't know/refused	5.3
What are the reasons you do not have an electronic benefits transfer card?	
Not needed	59.3
Didn't know about the program	9.9

¹³ Most responded that they ate less when they were busy, not hungry, or trying to lose weight

Didn't think I would qualify for it	14.8
I have been determined not eligible	1.7
Too much hassle/I won't get enough assistance	2.2
I don't like asking for help	0.6
I don't know how to apply/need help applying	1.7
Other ¹⁴	5.5
Don't know/refused	4.4
Would you like information about the electronic benefits transfer (EBT) card?	
Yes	15.3
No	82.2
Don't know/refused	2.5
Have you recently purchased food at a farmer's market?	
Yes	27.7
No	71.7
Don't know/refused	0.6
Why haven't you recently purchased food at a farmer's market?	
I am too busy	9.1
There isn't a market nearby	36.4
Shopping at a market is too inconvenient	18.2
Food is too expensive	2.3
I don't have extra money for the market	0.8
I don't like the food sold at the market	1.5
I don't like to shop at a farmer's market	9.9
Other	19.7
Don't know/refused	2.3
Are you interested in learning about where meals for seniors may be offered in your community?	
Yes	12
No	86.1
Don't know/refused	1.9

About one-quarter of seniors (24.7%) at least sometimes go to the senior center in their community. Seniors were then asked what kind of activities or services they believed should be

¹⁴ "Didn't check into it," "On a waiting list"

offered at senior centers that would make them want to go. Nearly one-quarter of respondents (21.2%) stated that they did not know. Physical activity (18.2%), other (15.9%), using a computer and/or internet (9.6%), and arts and crafts classes (9.1%) were the most requested activities by seniors that would make them more likely to go to their local senior center. Those who selected “other” stated such activities as basic web design and dancing that would make them more likely to use their local senior center.

Table 9. Senior Centers

	%
How often do you go to the senior center?	
Often	13.9
Sometimes	10.8
Never/hardly ever	74.7
Don't know/refused	0.6
Why is it that you hardly ever or never go to the senior center?	
Don't have time	13.5
Don't think I'm old enough to go	6.2
Would prefer a location that includes other age groups	0.5
Stay busy through other activities and groups	9.3
Don't like activities offered	4.2
Transportation not available	3.6
Not a senior center nearby	4.2
Caregiving responsibilities	2.1
Physically unable to attend	4.7
Activities not offered during evening hours	0.5
Don't know where it is	8.3
Haven't considered/thought about it	6.2
I don't want to be around old people	7.3
Other ¹⁵	19.2
Don't know/refused	7.3
What kinds of services or activities do you think should be offered at senior centers that you would be more likely to use?	
Genealogy classes (the study or investigation of ancestry and family history)	8
Physical activities (i.e. Walking, Wii, dancing, etc.)	18.2

¹⁵ Most respondents said they did not go because they did not want to

Nature-related activities (i.e., gardening, bird watching, visiting parks, etc.)	5.3
Using the computer and/or Internet	9.9
Arts and crafts/hobby classes	9.1
Card games	6.8
Travel/tour coordination and arrangements	3.8
Caregiving training	1.9
Other ¹⁶	15.9
Don't know/refused	21.2

Nearly all respondents (96.2%) are usually able to get where they need or want to go. Of those who were limited in their transportation, health issues (33.33%) were the primary reason for their limitations. Over half (62.44%) of seniors are able to drive themselves. Most of the sample (85.5%) either never (74.1%) or hardly ever (11.4%) use public transportation. Of the seniors who do use public transportation, the majority of them (70.6%) are very satisfied with their experiences.

Table 10. Transportation

	%
Are you usually able to get where you need or want to go?	
Yes	96.2
No	3.2
Don't know/refused	0.6
What is the main thing that limits your ability to get where you want to go?	
Health issues	33.3
Other ¹⁷	50
Don't know/refused	16.7
What ways do you use to get around?	
I drive myself	62.4
A spouse, family member, friend or neighbor drives me	19.7
I bicycle or walk	10.3
Special transportation such as golf cart, wheelchair or scooter	1.4
Public transportation	2.4

¹⁶ "Not interested," "Basic web design," "Dancing"

¹⁷ Most were not able to drive

Senior ride service	2.4
Other	0.9
Don't know/refused	0.5
If you are limited in how often you drive, what limits you?	
Nothing (no limitation)	70.5
Not applicable – I use other means to get around	1.3
I cannot/do not drive	5.8
Financial reasons	1.3
Illness or physical problem	7.7
Visual impairment	3.2
Car in use by someone else	0.6
Amount of traffic	1.3
I don't own a car	1.3
Other ¹⁸	5.8
Don't know/refused	1.3
How often do you use public transportation?	
No public transportation is available in this area	3.8
Often	3.8
Sometimes	5.7
Hardly ever	11.4
I don't use public transportation	74.1
Don't know/refused	1.3
Where do you go when you use public transportation?	
Shopping	29.4
Doctor's appointment	52.9
Other social outing	82.4
Don't know/refused	17.6
Please rate your level of satisfaction with the public transportation services.	
Very satisfied	70.6
Somewhat satisfied	11.8
Don't know/refused	17.6
Please select your reasons for being less than satisfied with or are not using public transportation.	
My town has very limited public transportation	6.25

¹⁸ Most do not like to drive

It is inconvenient (bus runs late, rides too long, or too many stops)	6.3
Don't need it	12.5
I have health, age, or financial issues	6.3
It doesn't go where I need to go	6.3
Other ¹⁹	18.8
Don't know/refused	43.8

Most seniors in this study feel that their town is at least somewhat senior-friendly and values older people (78%). The aspects of their towns that makes them senior friendly were most commonly that they are treated with respect (17.6%), people are friendly and courteous to them (14.3%), there are programs, services, activities, and events for them (13.3%), and they feel safe when out in the community (11%).

Table 11. Advocacy

	%
Do you feel your city/town values older people and is elder-friendly?	
Yes, very much	47.2
Yes, somewhat	30.8
No, not very much	6.3
No, not at all	5.7
Don't know/refused	10.1
What makes your city/town elder-friendly to you?	
I am treated with respect	17.6
I feel I have something to contribute and that it would be appreciated	5.61
Transportation is available to seniors	7.4
Street signs are easy for me to read	7.4
I feel safe when I am out in the community	11
People are friendly and courteous to me	14.3
There are programs, services, activities and events for me	13.3
There are many other seniors in my community	10.2
Businesses offer me senior discounts	5.1
There are a variety of affordable housing options available	1.5
Other ²⁰	2.8

¹⁹ "Not a place to sit," "Bus needs to come more often"

²⁰ Most responded "handicapped access"

Don't know/refused	3.8
What makes your city/town NOT feel elder-friendly to you?	
I am not treated with respect	3.5
Transportation is not available to me	6
There are no sidewalks or covered bus areas	4.5
Signals are not long enough for me to cross the street	3
I do not feel safe when I am out in the community	2
People are not nice or friendly to me	4
There are not very many services, facilities, or activities for seniors	7.5
Services are not close to senior housing	1.5
I think age-based discrimination is common here	5
No problems with town being unfriendly	29.3
Other ²¹	17.4
Don't know/refused	16.4

Most of the sample (76.6%) stated that they own their homes and did not have problems or issues with their homes (58.19%). Some seniors did report that their homes required too much upkeep and minor repairs (11.3%) and roofing or plumbing issues (9.6%). When asked what type of location they would prefer if they were to move, many of the seniors stated that they did not wish to move (44.9%), but some (12.2%) would prefer to move to a more rural, secluded area or to a retirement community for seniors only (8.3%). Nearly all seniors in the sample (98.73%) stated that they feel safe either most or all of the time in their homes or on their property and nearly all seniors (91.1%) feel safe out in their neighborhoods. Most of the sample (84.7%) does not use an Emergency Alert Response System (EARS) and are not interested in using one (77.7%).

Table 12. Housing

	%
Is your home...	
Owned by you	76.6
Owned by someone else in the household	7
Rented	13.3
Other ²²	1.9
Don't have a home/homeless	1.3

²¹ Most responded with crime, housing issues, and inaccessibility

²² "Foreclosure"

Do you have any of the following problems with your home?

No, I don't have problems/Not applicable	58.2
Roofing or plumbing issue	9.6
Major repairs are needed (other than roof or plumbing)	5.1
Landlord issues	1.7
Too much upkeep, minor repairs (such as painting)	11.3
Hard to pay rent/mortgage/taxes/dues (i.e. Homeowner association dues)	4.5
Flooding or other similar environmental problems	1.7
It is not accessible	2.3
Other	4.5
Don't know/refused	1.1

If you want or need to move, what type of location would you prefer?

Not applicable/I don't want or need to move	44.9
To live in a more secluded, more rural (country) setting	12.2
To live in a more urban (city) setting	7.7
To live in a family neighborhood (all ages)	4.5
To live in a retirement community (seniors only)	8.3
Assisted living	3.2
Centrally located to be able to walk to services	0.6
To downsize to a smaller or lower maintenance residence	3.8
To go back home/closer to family	3.8
Other	10.3
Don't know/refused	0.6

What prevents you from moving?

Not applicable/I don't want or need to move	51.5
Not enough money or help with moving	10.9
Attached to my current residence (memories)	4
Preferred/affordable housing option not available	3
Health issues	2
The idea of packing and moving is too overwhelming	1
My home has devalued, I won't get enough money out of it	2
Tried or trying to sell, but unable to sell	3
Spouse / children / family don't want to move	6
I don't know what options are available	1
Other	14

Don't know/refused	2
What type of structure would you prefer?	
Not applicable / I don't want or need to move	3.4
Apartment / condominium	24.1
Single-family home	59.8
Duplex, triplex or quad	4.6
Manufactured / modular/ mobile / RV	3.4
Other	3.4
Don't know/refused	1.1
Would you be interested in sharing your home with any of the following:	
Family member	25.4
Friend	14
College student	7
Another older person	7
Single mother and children	2.9
Individual who could assist around the house	8.6
Open to all options	1.6
Other ²³	4.1
Don't know/refused	4.1
Not interested in sharing home	25.4
How often do you feel safe in your home or on your property?	
Most/all of the time	98.7
Some of the time	1.3
How often do you feel safe out in your neighborhood?	
Most/all of the time	91.1
Some of the time	7.6
Don't know/refused	1.3
What makes you feel unsafe while out in your neighborhood?	
Afraid of crime	35
Vacant/abandoned dwellings	10
Suspected drug-related activity	15
No streetlights	20
High-speed traffic/dangerous roadways	5
Other	5

²³ Most responded "depends on the situation"

Don't know/refused	10
Do you use an emergency alert response system (EARS)?	
Yes	15.3
No	84.7
Would you be interested in getting an emergency alert response system?	
Yes	19.1
No	77.7
Don't know/refused	3.2

Just over one-third (37.3%) of the sample volunteers. Many of the seniors volunteer in faith-based, religious organizations (40.8%), “other” (17.11%), and school-related events (9.2%). For those seniors who do not volunteer, over one-quarter of them (26.6%) state that it is because they don't have time or are too busy to volunteer. Other (21.5%) and health issues (14.7%) were also cited as reason that keeps seniors from volunteering.

Table 13. Volunteerism

	%
Do you currently volunteer?	
Yes	37.3
No	62
Don't know/refused	0.6
How often do you volunteer?	
Daily	6.7
Weekly	60
Monthly	18.3
Annually	10
Don't know/refused	5
In what type of organization do you volunteer?	
Faith/religious	40.8
School-related	9.2
Civic (city/county boards)	7.9
Animal/wildlife/nature	4
Health-related (hospital, nursing home)	5.3
Child welfare	1.3
Community (museums, politics)	7.9

Senior center	5.3
Other ²⁴	17.1
Don't know/refused	1.3
What keeps you from volunteering?	
Work	2.3
Not enough time/busy	26.6
Caregiving responsibilities	5.1
Health issues	14.7
Limited energy/functional ability	6.8
Don't want to/not interested	8.5
Haven't been asked	2.8
Haven't found right organization	1.7
Lack of transportation	3.4
Other	21.5
Don't know/refused	6.8

Most of the seniors (82.3%) stated that their employment status was retired and they are not looking to switch to part-time or full-time work (81%). The majority of the sample is also not interested in job training (87.6%).

Table 14. Employment

	%
What is your employment status?	
Part-time	3.7
Full-time	4.9
Homemaker	1.9
Caregiver	0.6
Retired	82.7
Unable to work	1.2
Self-employed	1.9
Don't want to work	1.2
Involuntarily unemployed	1.2
Other	0.6
Are you interested in switching to or securing part- or full-time work?	

²⁴ Military, health, and politically-oriented organizations (Wounded Warriors, Democratic headquarters)

Part-time	8.9
Full-time	3.8
Not looking	81
Caregiving responsibilities interfere with ability to look for work	1.3
Other	3.8
Don't know/refused	1.3
Do you want job training?	
Yes	4.6
No	87.6
Already received training	6.5
Don't know/refused	1.3
If you are interested in finding employment but have been unable to do so, what has interfered with your ability to find a job?	
Don't want/need a job	66.5
Health limitations	8.1
Lack of transportation/too far	1.2
Underqualified	0.6
Overqualified	0.6
Caregiving responsibilities	0.6
Limited jobs available/economy concerns	0.6
Concerned about age discrimination	1.2
Not looking/already have work I want	15.5
Other	3.7
Don't know/refused	1.2

Over one in five seniors believes that he/she has been the victim of consumer fraud or a swindle in recent years. Additionally, the majority of respondents (50.7%) are at least somewhat concerned about becoming a victim of identity theft, home repair fraud, or being pressured to make a financial commitment. While just over half of the seniors surveyed were aware of programs to protect seniors against fraud, neglect, and financial exploitation (57.7%), a considerable amount of seniors were unaware of such programs (40.4%).

Table 15. Abuse

	%
In thinking about your experiences as a consumer in recent years, have you felt that you were the victim of consumer fraud or a swindle?	
Yes	21.8
No	77.6
Don't know/refused	0.6
How concerned are you about becoming the victim of consumer fraud or a swindle, such as identity theft, home repair fraud, or otherwise being pressured to make a financial commitment you might not agree with?	
Extremely concerned	9
Very concerned	17.3
Somewhat concerned	24.4
Not very concerned	26.3
Not at all concerned	21.8
Don't know/refused	1.3
Are you aware of programs to assist elders in keeping themselves protected from abuse, neglect and financial exploitation (that is, being taken advantage of)?	
Yes	57.7
No	40.4
Don't know/refused	1.9

Just over one-quarter of seniors surveyed have needed legal help in the last five years (27.7%). Of those seniors, nearly all of them (90.7%) were able to get the legal help when they needed it. The type of legal issues they sought help with were abuse, exploitation, or fraud (20%), benefits (20%), consumer issues (20%), family matters (20%), and healthcare related claims (20%). The majority of respondents (75%) feel as though it will be difficult to get legal help in the future, but there are organizations that assist seniors with legal needs. When asked where they would go in the future for receiving legal help, the respondents said the Florida Department of Elder Affairs (25%), Local Legal Aid Office (25%), or they wouldn't know where to seek legal help (25%). When thinking about possible future legal needs, the most commonly anticipated legal issues for seniors were estates, wills, and trusts (24.8%), healthcare related issues (10.1%), issues related to benefits (10.08%), and receiving legal help with abuse, exploitation, or fraud (8.8%).

Table 16. Legal

	%
In the past five years, have you needed legal help?	
Yes	27.7
No	72.3
Were you able to get legal help when you needed it?	
Yes	90.7
No	9.3
Why weren't you able to get the legal help you needed?	
I was worried about the cost	20
I thought I could solve the problem myself	20
I wasn't sure if a lawyer could help solve the problem	20
Other	40
What type of issues did you seek help with?	
Abuse, exploitation, or fraud	20
Benefits (Social Security, SSI, Veterans Administration)	20
Consumer (home improvement, shoddy goods/services, debt collection)	20
Family matters (divorce, custody, child support)	20
Health-related (Medicaid or Medicare, improper billing)	20
In the future, if you were to need legal help, do you think it would be difficult to get?	
Yes, it will be difficult	75
No, it will not be difficult	25
Florida has several organizations in place that assist elderly and low-income residents with legal needs. If you need legal help in the future, where would you seek help?	
Florida Department of Elder Affairs	25
Local Legal Aid Office	25
I wouldn't know where to seek help with a legal need	25
Don't know/refused	25
In thinking about possible future legal needs, what legal issues concern you most?	
Abuse, exploitation, or fraud	8.8
Benefits (Social Security, SSI, Veterans Administration)	10.1
Consumer (home improvement, shoddy goods/services, debt collection)	6.3
Employment (workers' compensation, discrimination)	2.1
Estate (wills, trusts)	24.8

Family matters (divorce, custody, child support)	5.5
Guardianship or Power of Attorney	5.9
Health-related (Medicaid or Medicare, improper billing)	10.1
Housing (landlord/tenant, foreclosures, evictions)	3.8
Other ²⁵	8.4
Don't know/refused	14.3

Most of the respondents are not interested in learning more about preparing for a hurricane or a different disaster (86.4%). Most of the respondents are also not interested in learning more about the special needs shelter available in the event of an emergency, like a hurricane (85.1%).

Table 17. Disaster

	%
Would you be interested in learning more about preparing for a hurricane or other disaster?	
Very interested	7.1
Somewhat interested	5.2
Not interested	86.4
Don't know/refused	1.3
Would you be interested in learning more about the special needs shelter available in the event of an emergency such as a hurricane?	
Yes	14.3
No	85.1
Don't know/refused	0.6

Conclusion

There were a few differences in our sample compared to PSA 7's 2017 overall population of Floridians 60+. The population is 45.2% male, compared to only 37.3% in our sample. We also had a higher percentage of non-Hispanic participants, with 92.9% compared to 83% in the population. We had a lower number of white respondents compared to the population. Our

²⁵ Car accident

sample was 75.3% white with the general population being 83.3%. We had slightly fewer black respondents at 11.4% compared to 12.7%. Concerning other minority groups, PSA 7's profile reports "Other Minorities" as 4%. Our sample contained 3.8% Asian participants, as well as 2.53% participants who reported "Other." 5.7% of participants answered that they did not know or refused to respond. However, our sample's racial makeup was quite similar to that of the 2016 Needs Assessment.

Compared to 2016's Needs Assessment, our sample's typical respondent was also a white woman, but in her late 60s as compared to early 70s. The typical respondent in 2016 had an annual income of \$40,000-\$49,999. In the current survey, the mean income was \$50,000-\$50,599 however 37% refused to provide their annual income. Typically those who refuse to disclose income have incomes above the median income. This could explain why the respondents of the survey report an overall mean income lower than that will be described in the next section. Current living situations were similar to 2016, with approximately 30% living alone, and approximately 40% living with a spouse. The remaining approximately 30% live with an unmarried partner, child, grandchild/other relative, or friend. Considering education, the majority of our sample had either an Associate, Bachelor's, or graduate degree, similar to the participants in 2016's Needs Assessment.

The most important caveat to keep in mind when analyzing telephone survey data is that the sample is typically comprised of people who are in a relatively stable situation in terms of their health and financial situation. This is particularly important to keep in mind when thinking about the needs of seniors. While someone might read the results of this report and think that seniors are doing just fine, and the majority are, the fact that a sizeable percentage of seniors are struggling cannot be overlooked. The next section documents this fact.

Part 2: Secondary Data Analysis

This section of the report presents analysis of secondary data obtained from the U.S. Census Bureau to describe the 2018 senior population nationally, in the state of Florida, in Planning Service Area (PSA) 7, and in the individual counties that make up PSA 7: Brevard, Orange, Osceola, and Seminole. The U.S. Census Bureau's most recent population forecast suggests that the country's demographic composition will change dramatically over the next few decades. In the year 2030, all Baby Boomers will be older than age 65, marking the first time in U.S. history that the senior population will outnumber those under the age of 18. In addition, the U.S. population is projected "to grow at a slower pace, age considerably and become more racially and ethnically diverse" (U.S. Census Bureau 2018).

These demographic changes will seriously impact the work of Senior Resource Alliance.

AMERICAN SENIORS

Population 60 and Older

According to the most recent Census data, there are over 66.9 million adults age 60 years or older in the United States, accounting for 20.8% of the nation's total population. The average age among this group of older adults is 69.4 years (American Community Survey 2017). There is a disproportionate number of females (54.8%) as compared to males (45.2%) within the U.S. older adult population. A significant racial and ethnic imbalance also exists among American seniors, with non-Hispanic whites accounting for 76.3% of the total population. Minorities were slightly under one-fourth of the nation's older adult total population. Blacks accounted for 9.5%, Hispanics 7.7%, Asians 4.3%, and other minorities 2.2%. This group is projected to become more racially diverse in the future as younger generations of minorities age (Johnson and Parnell 2016-17). According to the 2017 American Community Survey (ACS), over half of the current senior population is married. A little over 16% is either separated or divorced and one-fifth are widowed.

Around 19.1 million older adults – 47.7% of the total – reported having household income from earnings in the past twelve months. The current national average for earnings among seniors was \$68,231. Median monthly income (after adjusting for inflation) of all households headed by older people rose by 4.5% (which was statistically significant) between 2016 and 2017. Within the past twelve months, senior households also reported receiving income from social security (75.7%), retirement compensation (43.5%), supplemental security (6.7%), cash or public assistance (1.9 %) and food stamps/SNAP benefits (9.5%). The most recent data suggests that approximately 81.4% of the American seniors were living with an income that was either at or above 150% of the poverty level (ACS 2017). Among American adults age 60 years or older, 5.5% are responsible for grandchildren who live with them. Nearly a third of the senior population reported having a disability.

Due in part to advances in modern medicine, healthier eating habits and more active lifestyles, older adults in America have longer life expectancies than they had in the past. Today adults who reach the age of 60 are expected to live on average another 23.7 years (Exner 2014). There are 66.9 million people age 60 and older and this population is expected to increase by 15% by 2020.

Population 65 and Older

Americans age 65 and up numbered 47.7 million in 2017, an increase of 8.9 million or 23.1% since 2007. The median age among these seniors is 73.2. Nationally, 22.3% of residents 65 or older were members of racial or ethnic minority populations. 8.9% were Black, 7.9% were Hispanic, 4.2% were Asian, and other minorities were 1.3%. Racial and ethnic minority populations for these seniors has grown from 7.5 million in 2010 to 10.6 million in 2017. Nationally, women represent 55.9% of the total population for this age group. The most recent census data shows that 55.2 percent of this population is married. Nearly a quarter are widowed and 14.5% is either separated or divorced (ACS 2017).

Approximately 37% of older adults reported receiving household earnings over the past year. As of 2017, median household earnings for Americans 65 or older is \$56,453. Within the past twelve months, senior households also received income from social security (54.9%), retirement payments (29.6%), supplemental security (3.9%), cash or public assistance (1.1%) and food stamps/SNAP benefits (5.4%). In 2018 the Census reported that over 4.7 million Americans age 65 and older were living in poverty. This poverty rate was not statistically different from the poverty rate in 2016 (9.3%).

Across the nation over 16.4 million seniors (34.5% of the total) reported having some type of disability. Nearly fifteen percent of adults 65 and older (6.8 million) reported difficulties living independently while 8.2% (4.1 million) reported experiencing difficulties with self-care. Between 6% and 23% reported difficulties hearing (6.8 million), remembering (8.9 million), mobility (10.4 million), or seeing (3 million). The currently those reaching the age of 65 are expected to live an additional 19.3 years. There are over 47.7 million people age 65 and older and it is expected to increase by 63% over the next 17 years. This continuing trend of rapid growth within the older adult population is mirrored in Florida.

FLORIDA SENIORS

Demographic Profile

The age profile of the population in Florida is changing, as it is across the nation. Currently, the state's total population exceeds 20.1 million people and adults aged 60 or older represent nearly 26% (5.2 million) of the population. Those aged 65 and older currently represents over 19% (3.9

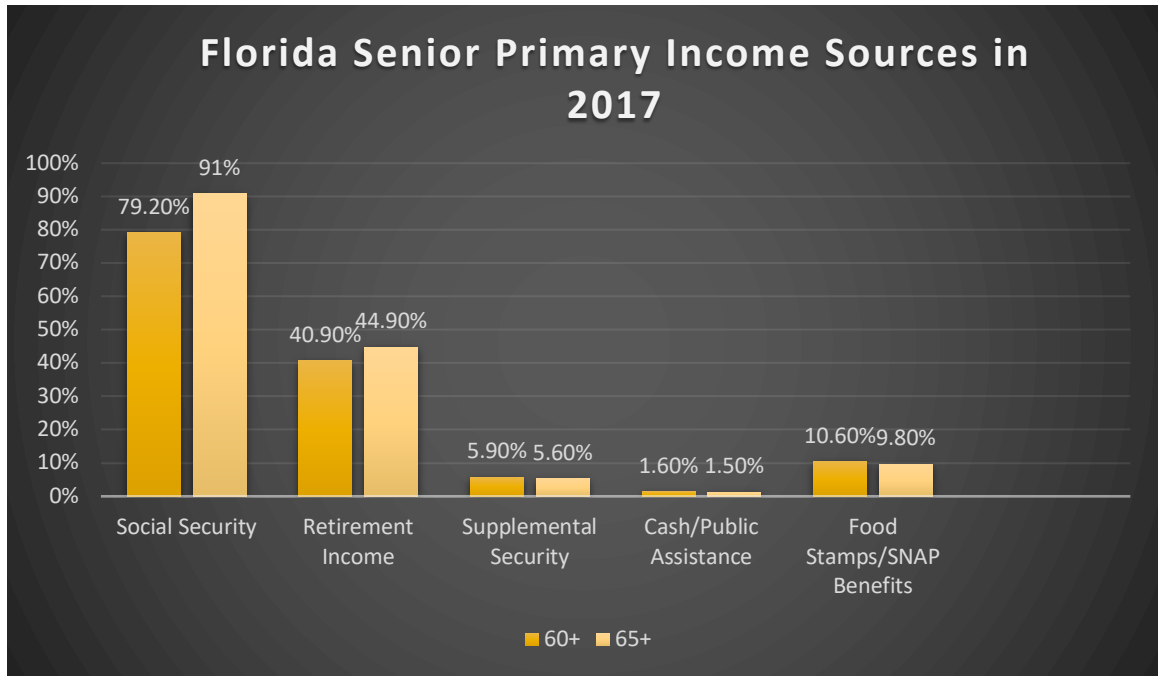
million) of Florida’s population and 2.6% are 85 years and older. Florida has the nation’s highest percentage of older residents, which is forecasted to grow by 55% by the year 2040. Similar to the national demographics, there is a gender imbalance among Florida’s senior population with women accounting for the majority of the total population. Women represent 56.4% (2.8 million) of seniors that are 60+ and 54% (2.1 million) of the total population of persons 65 and older. The greatest gender disparity is among those 85 or older, with men only accounting for 37.8% of the total population (522,530). Throughout the state, seniors were more likely to be married (57.1% of those 60 or older) than divorced or separated (17.4%); nearly twenty percent (1,034,826) were widowed. A similar marital pattern existed in 2017 with residents 65 or older; 55.8% (2,191,204) were married, 15.6% (612,594) were either separated or divorced and 24.2% (950,307) were widowed. The racial and ethnic composition of Florida’s seniors follow mirror the national demographics, with non-Hispanic whites being the majority (shown in Table1).

Table 1. 2017 Florida Senior Racial and Ethnic Demographics

	<u>Adults 60 and older</u>		Adults 65 and older	
	n	%	n	%
White	4,492,914	86.4	3,447,808	87.8
White alone, not Hispanic or Latino	3,785,696	72.8	2,929,459	74.6
Black	494,012	9.5	333,785	8.5
Hispanic	795,620	15.2	573,325	14.6
Asian	98,802	1.9	66,757	1.7
Other Minorities	114,402	2.2	78,536	2
Total Population	5,200,132	100	3,926,889	100

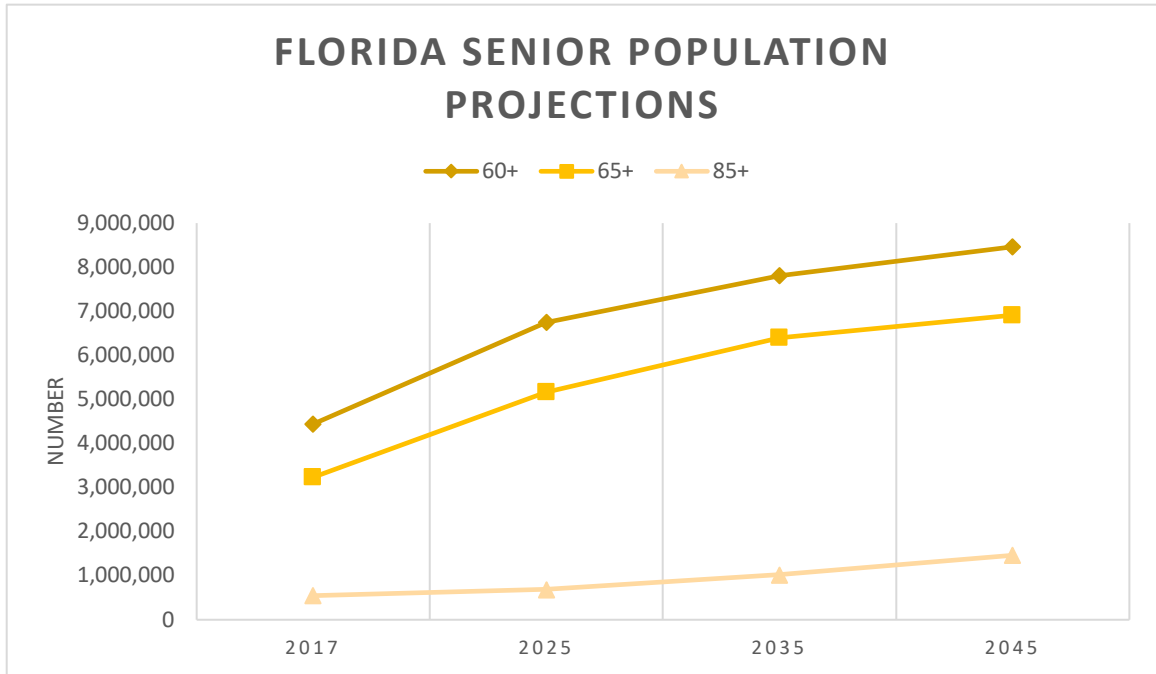
Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

A little over a third of adults 60 or older over live alone (38.9%) and about 275,600 of the total population had the primary responsibility for grandchildren who lived with them. Forty-one percent of the state’s seniors aged 65 or more live alone and in 2017, 188,490 grandparents were responsible for their minor grandchildren who lived with them. The median income of older persons in 2017 was \$62,455 for 60+ and \$53,731 for 65+. Median monthly income (after adjusting for inflation) of all households headed by older people rose by 4.9% (which was statistically significant) between 2016 and 2017. The figure below displays the primary sources of income that older adults reported. Over 566,800 Florida seniors (10.9%) were below the poverty level in 2018. This poverty rate is not statistically different from the poverty rate in 2017.



Across the state, over 1.2 million adults 65 and older (33.4% of the age category) reported having a disability. Nearly seven percent of adults 65 and older (134,158) reported difficulties living independently while 7.4% (285,593) reported experiencing difficulties with self-care. Between 2% and 23% reported difficulties hearing (526,035), remembering (332,351), mobility (815,578), or seeing (185,342). Statewide persons reaching 65 are expected to live an additional 14.6 years currently. There are 3.9 million people age 65 and older in Florida and this population is expected to increase by 12% within the next two years. This continuing trend of rapid growth within the older adult population is mirrored in Florida county demographics as well.

Florida has the largest proportion of older adults compared to all other states in the U.S. and this population is projected to grow significantly larger in the upcoming years (17.8% average). The most recent available state projections average the growth of the youngest aging population around 11.7% from 2017 to 2045, while the middle-senior age category population growth will be approximate 13.9%. The average state projections show the largest growth will occur in the 85 and older age category.



Source: Office of Economic and Demographic Research, 2018

PSA 7 PROFILE OLDER ADULTS

Floridians in the population vary considerably within the four Florida counties which make up Planning Service Area (PSA) 7, which consists of Brevard, Orange, Osceola, and Seminole counties. In 2017, Brevard County had the highest percentage of individuals who are 60 years or older at 30%, while Orange County had the lowest percentage, which was approximately 16%. The population of residents age 60 and older within Osceola and Seminole was 17.55% and 20.65%, respectively.

Planning Service Area 7 Profile

Currently, PSA 7 has a total population that exceeds 2.6 million people and adults aged 60 or older represent 20% (over 557,110) of the population. Persons aged 65 and older make up 14.3% (slightly under 378,600) of this area's total population. And 1.8% are 85 years in age or older. The senior population in this area is forecasted to increase by an average of 36.49% by the year 2045. Similar to the national demographics, there is a disproportionate number of women in this population area. Men represent 45.3% (a little over 239,000) of seniors that are 60+ and 44.3% (167,668) of the total population of persons 65 and older. The greatest gender disparity is among those 85 or older, with women accounting for 64.7% (31,615) of the total population.

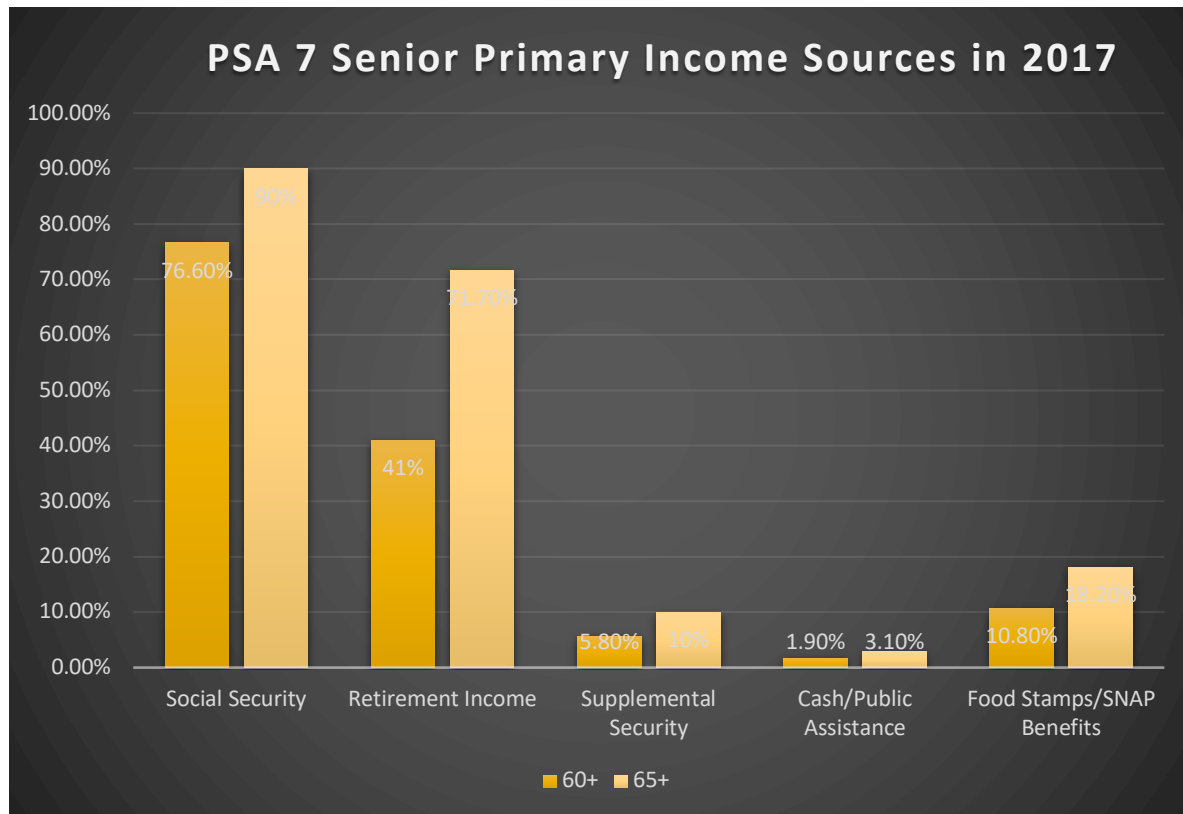
Throughout PSA 7, seniors were more likely to be married 48.1% of those 60 or older compared to the 14.5% that was divorced or separated. And nearly twenty percent (103,251) were widowed. A similar marital pattern existed in 2017 with residents 65 or older, 55% (208,427) were married, 16% (60,571) were either separated or divorced and 24.7% (93,754) were widowed. The racial and ethnic composition of the older adults in this area mirrored the national and state demographics, with non-Hispanic whites being the majority (Table 2).

Table 2. 2017 PSA 7 Senior Racial and Ethnic Demographics

	Adults 60 and older		Adults 65 and older	
	n	%	n	%
White	428,645	81.3	272,927	72
White alone, not Hispanic or Latino	356,614	67.6	259,603	68.5
Black	58,484	11.1	40,459	10.6
Hispanic	88,388	16.7	62,583	16.5
Asian	18,428	3.4	12,484	3.3
Other Minorities	13,678	2.5	9,136	2.4
Total Population	527,117	100	378,592	100

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

A little over a third of adults 60 or older over live alone (36.9%) and about 1.38% (7,738) of the total population had the primary responsibility for grandchildren who lived with them in 2017. Thirty-nine percent of the state’s seniors aged 65 or more live alone and 1.21% (4,611) of adults in this age group were responsible for their minor grandchildren who lived with them in 2017. The median income of older persons in 2017 was \$60,480 for 60+ and \$50,520 for 65+. Median monthly income (after adjusting for inflation) of all households headed by older people rose by an average of 5.6% (which was not statistically significant) between 2016 and 2017. The figure below displays the primary sources of income that older adults reported. The most recent Census data indicates that 10.3% (39,259) of persons age 65 and older were living below the poverty line in 2017 (ACS 2013-17).



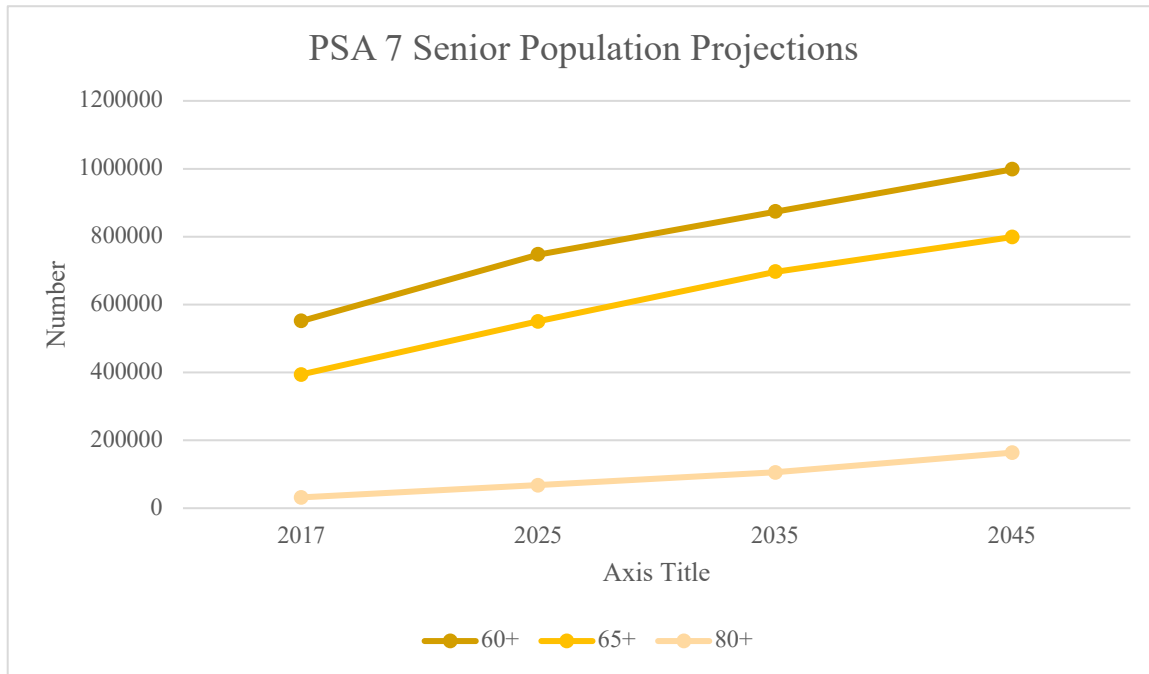
Across this service area, 34.2% of the noninstitutionalized adults 65 and older reported having some type of disability (see Table 3 for details). The ratio of the disabilities reported was aligned with both the national and state levels for persons age 65 and older.

Table 3. PSA 7 Population 65+ Disability Status

	United States		Florida		PSA 7	
	n	%	n	%	n	%
Total With Any Disability	16,461,324	35.5	1,287,862	33.4	126,823	34.2
Hearing Disability	6,858,614	14.8	526,035	13.6	48,018	12.9
Vision Difficulty	3,039,392	6.5	185,342	2.4	26,647	7.2
Cognitive Difficulty	4,139,579	8.9	332,351	8.6	33,240	8.9
Ambulatory Difficulty	1,0493,068	22.6	815,578	21.1	82,629	22.2
Self-care Difficulty	3,802,100	8.2	285,593	7.4	27,811	7.4
Independent Living Difficulty	6,875,014	14.8	134,158	6.2	53,731	14.4
With No Disability	29,963,659	64.5	2,571,203	66.6	244,846	65.8

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

According to the Office of Economic and Demographic Research, the number of older adults in this area is estimated to increase by an average of 13.4% by 2020. The most recent projections average the growth of the youngest aging population to be around 9% from 2017 to 2045, while the middle-senior age category population growth will be approximately 10.9%. The average PSA 7 projections show that the largest average growth will be among those 85 and older (26%).



Brevard County Seniors

Brevard County has an overall population of 568,183 and the senior population (over 60) represents 30% (170,919) of the total population. In 2017, nearly a quarter of the county's residents (128,977) were age 65+ and three percent (17,288) were 85 or older. The average age of an older adult in Brevard County is 70.4 years of age. Among the county's older adult population, women outnumber men by several percentage points in all of the age categories. The gender gap in the older population is related to age; the older the age cohort, the more disproportionately women are represented. In 2017, women represented 53.9% (92,125) of the county's residents that were 60 years or older, 54.5 percent (70,435) of those 65+ years and 60.5% (10,471) of seniors 85 and older. Brevard County seniors were more likely to be married 58.2% of those 60 or older compared to the 17.5% (29,829) that were divorced or separated. And

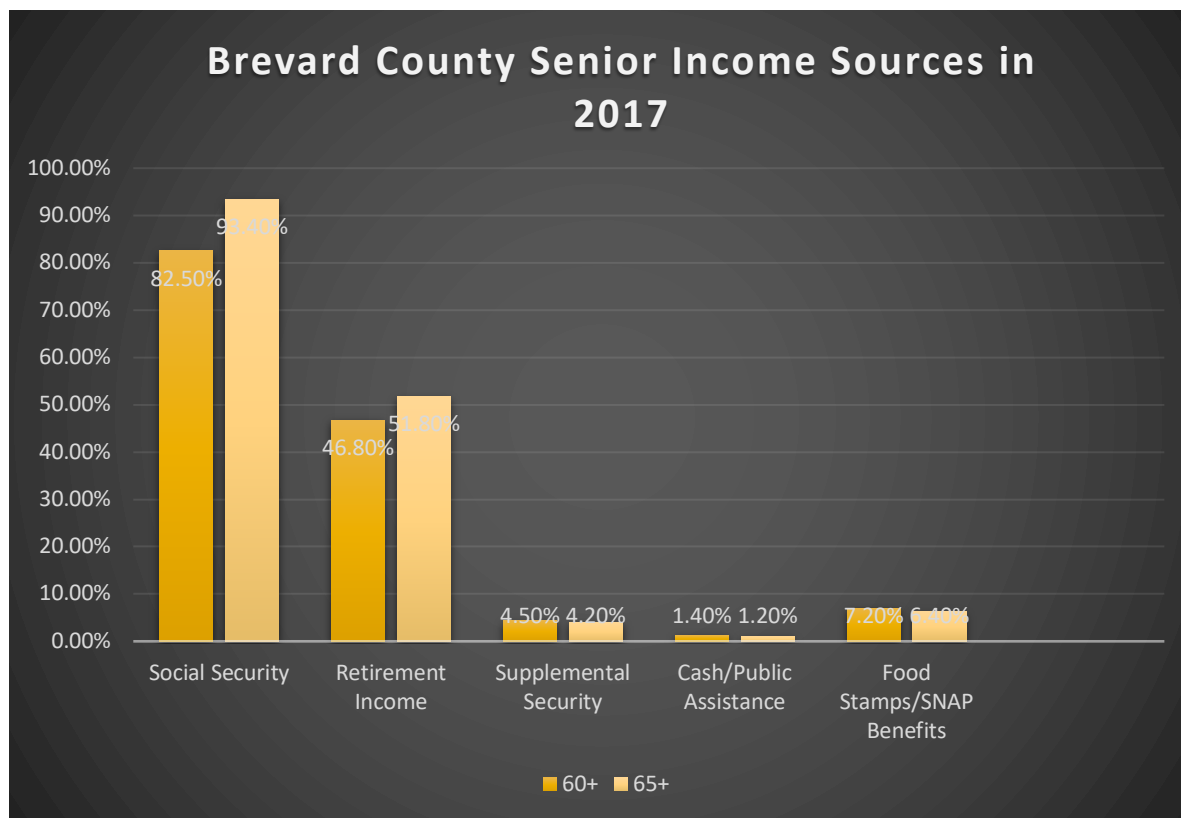
twenty percent (34,090) were widowed. A similar marital pattern is present with residents 65 or older, 56.9% (73,537) were married, 15.2% (19,644) were either separated or divorced and 24.4% (31,534) were widowed. The racial and ethnic composition of the older adults in this area mirrored the national and state demographics, with non-Hispanic whites being the majority (Table 4).

Table 4. 2017 Brevard County Senior Racial and Ethnic Demographics

	<u>Adults 60 and older</u>		Adults 65 and older	
	n	%	n	%
White	153,485	89.8	117,091	90.6
White alone, not Hispanic or Latino	145,622	85.2	111,275	86.1
Black	11,622	6.8	8,271	6.4
Hispanic	8,887	5.2	6,462	5
Asian	3,076	1.8	2,067	1.6
Other Minorities	1,195	0.7	1,808	1.4
Total Population	170,919	100	129,240	100

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Over a third of adults, 60 or older over live alone (40,541) and 2,392 (1.4 percent) of the seniors in this age group were the primary caregivers for the minor grandchildren in their home. In 2017 32,516 Brevard County seniors aged 65 or more live alone and 1,550 grandparents (1.2%) took care of minor grandchildren who lived with them. The median income of older persons in 2017 was \$54,382 for 60+ and \$45,735 for 65+. Median monthly income (after adjusting for inflation) of all households headed by older people rose by an average of 7% (which was not statistically significant) between 2016 and 2017. The figure below displays the primary sources of income that older adults reported. The most recent county data indicates that 8.2% (10,445) of persons age 65 and older were living below the poverty line in 2017 (ACS 2013-17).



33.4% (42,546) of Brevard’s noninstitutionalized adults 65 and older reported having some type of disability (see Table 5 for details). The ratio of the disabilities reported aligned with both the national and state levels for persons age 65 and older.

Table 5. Brevard County Senior Population 65+ Disability Status

	United States		Florida		Brevard County	
	n	%	n	%	n	%
Total With Any Disability	16,461,324	35.5	1,287,862	33.4	42,543	33.4
Hearing Disability	6,858,614	14.8	526,035	13.6	18,086	14.2
Vision Difficulty	3,039,392	6.5	185,342	2.4	7,781	6.1
Cognitive Difficulty	4,139,579	8.9	332,351	8.6	9,942	7.8
Ambulatory Difficulty	10,493,068	22.6	815,578	21.1	26,717	21
Self-care Difficulty	3,802,100	8.2	285,593	7.4	8,561	6.7
Independent Living Difficulty	6,875,014	14.8	134,158	6.2	15,781	12.4
With No Disability	29,963,659	64.5	2,571,203	66.6	84,842	66.6

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

According to the Office of Economic and Demographic Research, the total population in Brevard County is estimated to increase by an average of 3.6% by 2020. The most recent projections average the growth of the youngest aging population around 14 percent from 2017 to

2045, while the middle-senior age category population growth will be approximate 11.9%. The average county projections show that the largest average growth will be among those 85 and older (15.7%).

Orange County Seniors

Orange County has an overall population of 1.2 million and a senior population (over 60) of 206,342 (15.9%). In 2017, eleven percent (143,768) of the county’s residents were age 65+ and 1.3% (17,267) were 85 or older. The average age of among Orange County seniors is 68.9. Among the county’s older adult population women outnumber men by several percentage points in all of the age categories. The gender gap in the older population is related to age; the older age cohort, the more disproportionately women are represented. In 2017, women represented 55% (113,488) of the county’s residents that were 60 years or older, 56.4% (81,085) of those 65+ years and 66.7% (11,533) of seniors 85 and older. 55.1% (113,694) of Orange County seniors 60 and older were married and 19.8% (40,855) were divorced or separated. And nearly 19% (38,998) were widowed. A similar marital pattern is present with residents 65 or older, 53% (76,197) were married, 17.5% (25,159) were either separated or divorced and 24.4% (35,079) were widowed. The racial and ethnic composition of the older adults in this area mirrored the national and state demographics, with non-Hispanic whites being the majority (Table 6).

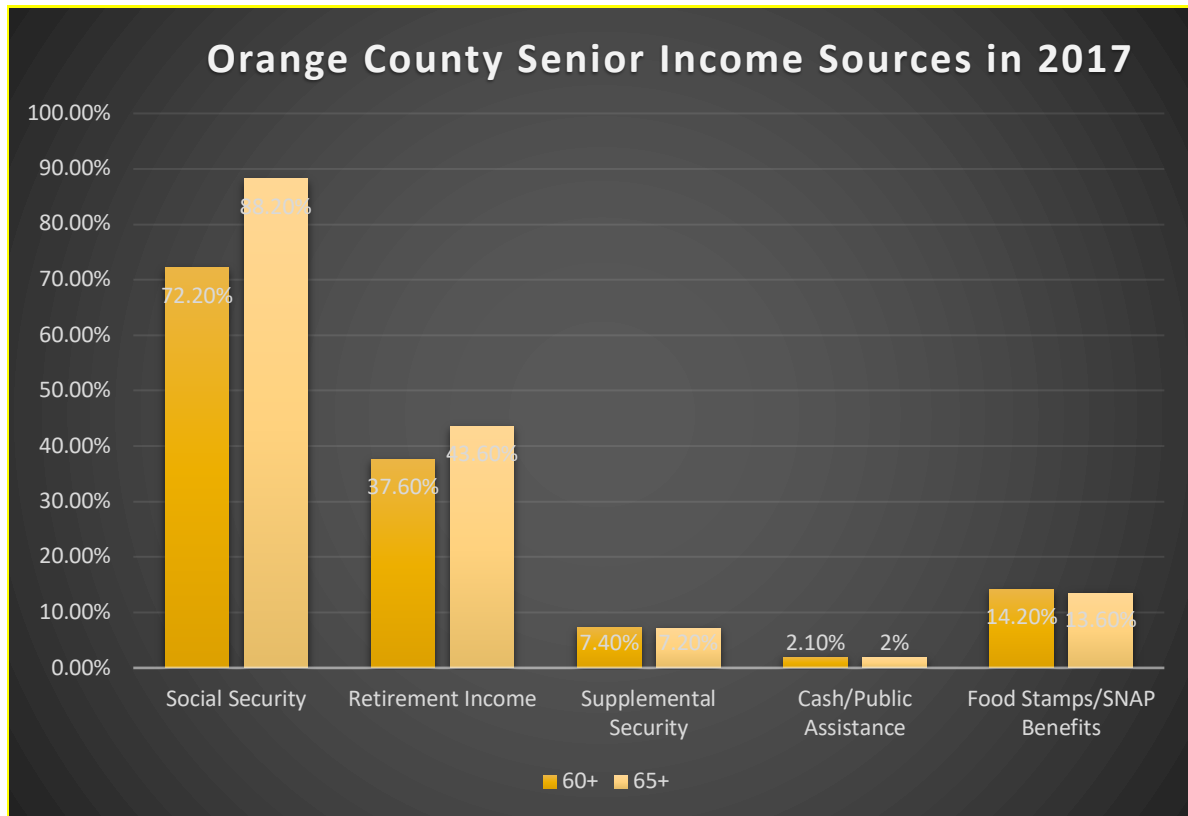
Table 6. 2017 Orange County Senior Racial and Ethnic Demographics

	<u>Adults 60 and older</u>		Adults 65 and older	
	n	%	n	%
White	150,629	73	105,669	73.5
White alone, not Hispanic or Latino	113,281	54.9	79,359	55.2
Black	33,633	16.3	23,002	16
Hispanic	46,426	22.5	32,779	22.8
Asian	10,729	5.2	7332	5.1
Other Minorities	8,047	3.8	5,461	3.7
Total Population	206,342	100	143,768	100

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Over a third of adults 60 or older over live alone (41,111) and 3,507 residents in this age group were caregivers for minor grandchildren in their homes (1.7%). In 2017 nearly thirty-nine percent (30,440) of the county’s seniors aged 65 or more live alone and 1,868 (1.3%) grandparents were responsible for their minor grandchildren who lived with them. The median income of older persons in 2017 was \$68,129 for 60+ and \$58,699 for 65+. Median monthly

income (after adjusting for inflation) of all households headed by older people rose by an average of 5.4% (which was not statistically significant) between 2016 and 2017. The figure below displays the primary sources of income that older adults reported. The most recent county data indicates that 11.2% (15,758) of persons age 65 and older were living below the poverty line in 2017 (ACS 2013-17).



Across Orange County, 34.8% of the noninstitutionalized adults 65 and older reported having some type of disability (see Table 7 for details). The ratio of the disabilities reported aligned with both the national and state levels for persons age 65 and older.

Table 7. Orange County Disability Status Among Senior Population

	United States		Florida		Orange County	
	n	%	n	%	n	%
Total With Any Disability	16,461,324	35.5	1,287,862	33.4	48,985	34.8
Hearing Disability	6,858,614	14.8	526,035	13.6	16,970	12.1
Vision Difficulty	3,039,392	6.5	185,342	2.4	11,054	7.9
Cognitive Difficulty	4,139,579	8.9	332,351	8.6	13,994	9.9
Ambulatory Difficulty	1,0493,068	22.6	815,578	21.1	31,964	22.7
Self-care Difficulty	3,802,100	8.2	285,593	7.4	10,893	7.7
Independent Living Difficulty	6,875,014	14.8	134,158	6.2	22,153	15.7
With No Disability	29,963,659	64.5	2,571,203	66.6	91,712	65.2

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

According to the Office of Economic and Demographic Research, the total population in Orange County is estimated to increase by an average of 8.5% by 2020. The most recent projections average the growth of the youngest aging population around 10.1% from 2017 to 2045, while the middle-senior age category population growth will be approximate 6.3%. The average county projections show that the largest average growth will be among those 85 and older (19.5%).

Osceola County Seniors

Osceola County has an overall population of 325,168 and a senior population (over 60) of 57,062 (17.5%). In 2017, 12.5 percent of the county’s residents (40,709) were age 65+ and 1.4 percent (4,796) were 85 or older. The average age of an older adult in Osceola County is 69 years of age. Among the county’s older adult population women outnumber men by several percentage points in all of the age categories. The gender gap in the older population is related to age; the older age cohort, the more disproportionately women are represented. In 2017, women represented 54.8% (31,269) of the county’s residents that were 60 years or older, 55.4% (22,552) of those 65+ years and 65.6% (3,149) of seniors 85 and older. Osceola county seniors were more likely to be married 57.3% (32,696) of those 60 or older compared to the 17.1% (9,757) that were divorced or separated. And nearly twenty percent (10,955) were widowed. A similar marital pattern is present with residents 65 or older, 54.3% (22,104) were married, 15.4% (6,269) were either separated or divorced and 24.6% (10,014) were widowed. The racial and ethnic composition of

the older adults in this area mirrored the national and state demographics, with non-Hispanic whites being the majority (Table 8).

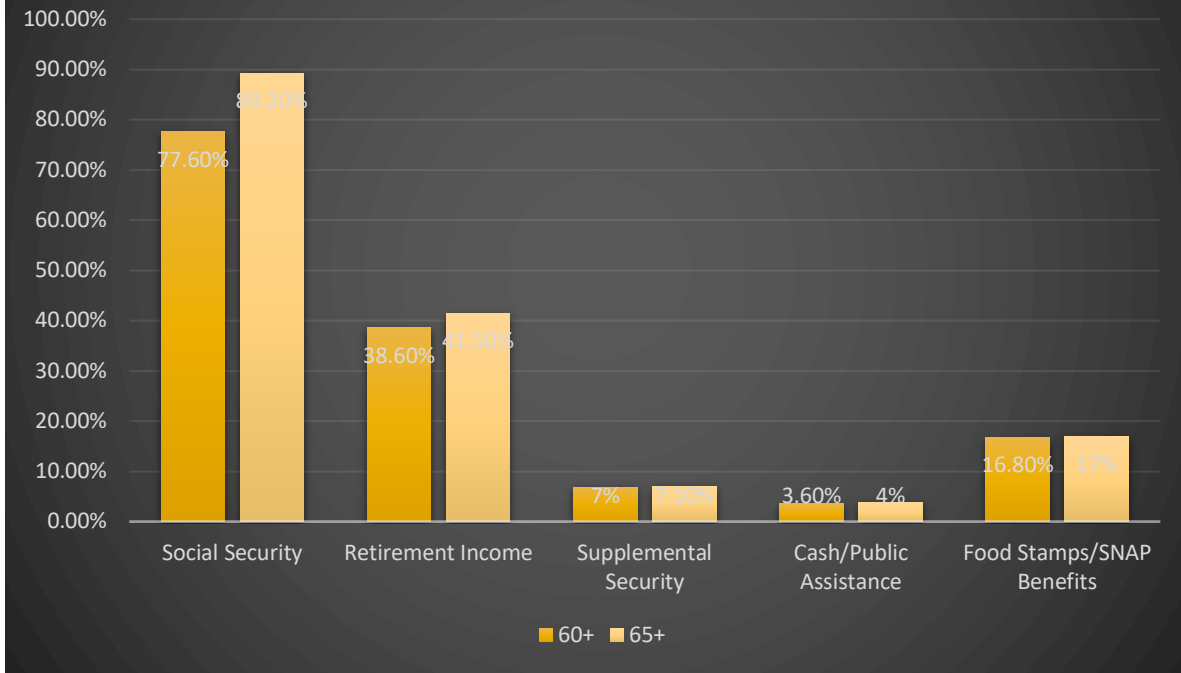
Table 8. 2017 Osceola County Senior Racial and Ethnic Demographics

	Adults 60 and older		Adults 65 and older	
	n	%	n	%
White	45,193	79.2	32,282	79.2
White alone, not Hispanic or Latino	28,302	49.6	20,313	49.8
Black	5,249	9.2	3,867	9.5
Hispanic	21,569	37.8	15,428	37.8
Asian	1,654	2.9	1,140	2.8
Other Minorities	4,963	8.6	3,378	8.2
Total Population	57,062	100	40,709	100

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Nearly a third of adults 60 or older over live alone (17,061) and about 912 (1.6%) seniors in this age group were primary caregivers for minor grandchildren in their home. 31.8% (6,542) of the county’s seniors aged 65 or more live alone and 1.5% (610) of seniors in this age group were responsible for their minor grandchildren who lived with them in 2017. The median income of older persons in 2017 was \$49,126 for 60+ and \$39,491 for 65+. Median monthly income (after adjusting for inflation) of all households headed by older people rose by an average of 0.8% (which was not statistically significant) between 2016 and 2017. The figure below displays the primary sources of income that older adults reported. The most recent data indicates that 13.1% (5,226) of persons age 65 and older were living below the poverty line in 2017 (ACS 2013-17).

Osceola County Senior Income Sources in 2017



40.1% of Osceola County’s noninstitutionalized adults 65 and older reported having some type of disability (see Table 9 for details). The ratio of the disabilities reported was aligned with both the national and state levels for persons age 65 and older.

Table 9. Osceola County Disability Status Among Adult 65 and older

	United States		Florida		Osceola County	
	n	%	n	%	n	%
Total With Any Disability	16,461,324	35.5	1,287,862	33.4	15,988	40.1
Hearing Disability	6,858,614	14.8	526,035	13.6	5,668	14.2
Vision Difficulty	3,039,392	6.5	185,342	2.4	3,938	9.9
Cognitive Difficulty	4,139,579	8.9	332,351	8.6	4,235	10.6
Ambulatory Difficulty	1,0493,068	22.6	815,578	21.1	11,097	27.8
Self-care Difficulty	3,802,100	8.2	285,593	7.4	3,639	9.1
Independent Living Difficulty	6,875,014	14.8	134,158	6.2	7,026	17.6
With No Disability	29,963,659	64.5	2,571,203	66.6	23,911	59.9

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

According to the Office of Economic and Demographic Research, the total population in Osceola County is estimated to increase by an average of 13.8% by 2020. The most recent projections average the growth of the youngest aging population around 10.3% from 2017 to 2045, while the middle-senior age category population growth will be approximate 12.1%. The average county projections show that the largest average growth will be among those 85 and older (25.6%).

Seminole County Seniors

Seminole County has an overall population of 449,260 and a senior population (over 60) of 92,794 (20.6%). In 2017, over fourteen percent of the county’s residents (64,875) were age 65+ and 2.1% (9,529) were 85 or older. The average age of an older adult in Seminole County is 60.9 years of age. Among the county’s older adult population women outnumber men by several percentage points in all of the age categories. The gender gap in the older population is related to age; the older age cohort, the more disproportionately women are represented. In 2017, women represented 55.4% (51,407) of the county’s residents that were 60 years or older, 56.8% (36,849) of those 65+ years and 67.8% (6,462) of seniors 85 and older. Seminole county seniors were more likely to be married 58.4% of those 60 or older compared to the 16.2% that was divorced or separated. And nearly five percent (4,639) were widowed. A similar marital pattern is present with residents 65 or older, 56.4% (36,589) were married, 19.3% (9,019) were either separated or divorced and 24.6% (17,127) were widowed. The racial and ethnic composition of the older adults in this area mirrored the national and state demographics, with non-Hispanic whites being the majority (Table 10).

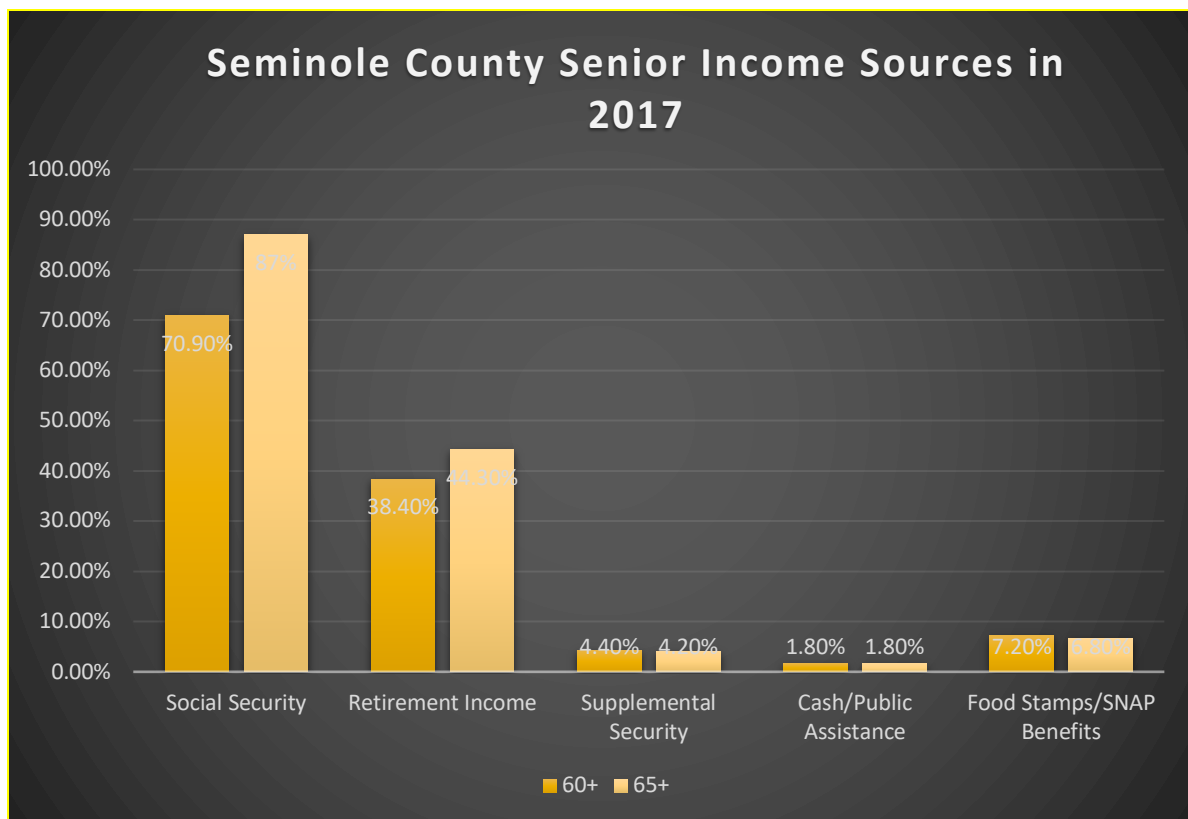
Table 10. 2017 Seminole County Senior Racial and Ethnic Demographics

	<u>Adults 60 and older</u>		Adults 65 and older	
	n	%	n	%
White	79,338	85.4	55,792	85
White alone, not Hispanic or Latino	69,409	74.8	48,980	75.5
Black	7,980	8.6	5,319	8.2
Hispanic	11,506	12.4	7,914	12.2
Asian	2,969	3.2	1,946	2.9
Other Minorities	2,597	2.7	1,814	2.8
Total Population	92,794	100	64,875	100

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Over a third of adults, 60 or older over lived alone (37.8%) and one percent (927) were the primary caregivers for their grandchildren living in the home. 40.8% (14,809) of the county’s

seniors aged 65 or more live alone and 0.9% (583) of this population were responsible for their minor grandchildren who lived with them in 2017. The median income of older persons in 2017 was \$70,282 for 60+ and \$ 58,155for 65+. Median monthly income (after adjusting for inflation) of all households headed by older people rose by an average of 2% (which was not statistically significant) between 2016 and 2017. The figure below displays the primary sources of income that older adults reported. The most recent Census data indicates that 9% (5,731) of persons age 65 and older were living below the poverty line in 2017 (ACS 2013-17).



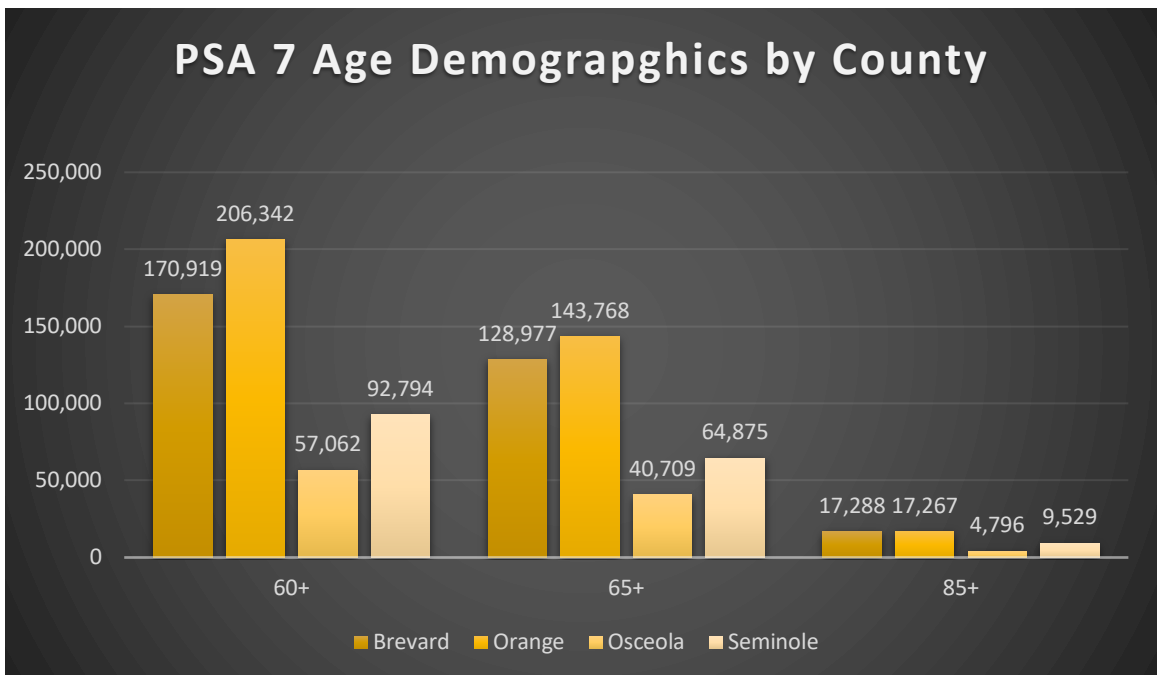
In 2017 30.3 percent of Seminole County’s noninstitutionalized adults, 65 and older reported having some type of disability (see Table 11 for details). The ratio of the disabilities reported was aligned with both the national and state levels for persons age 65 and older.

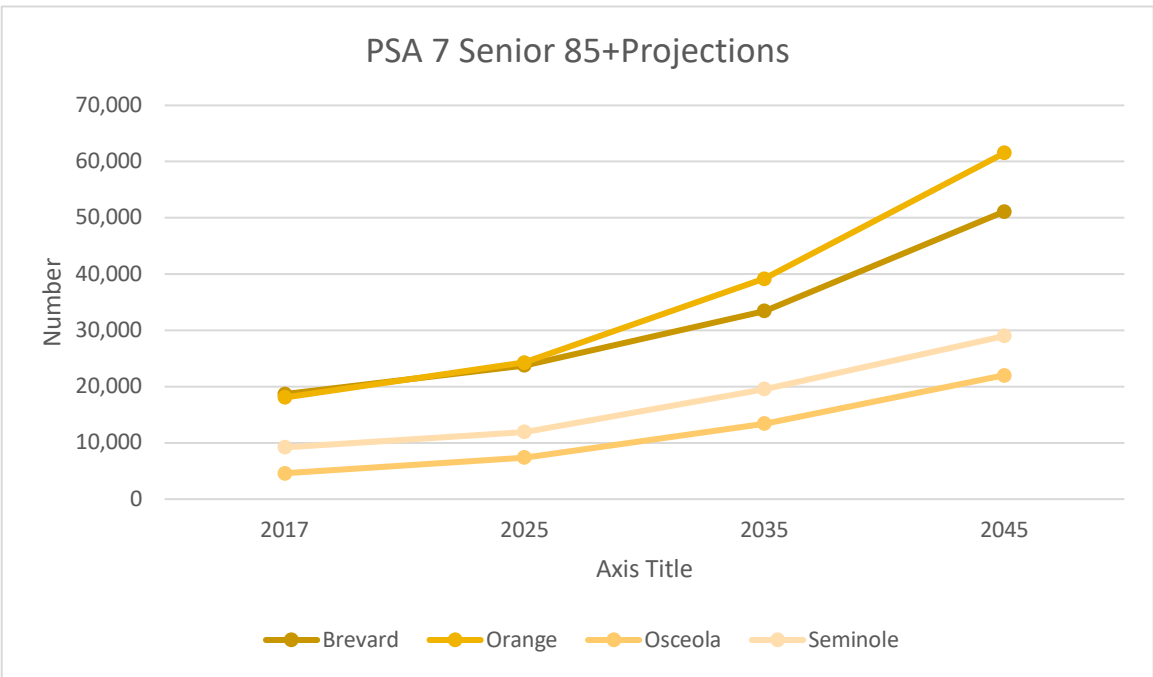
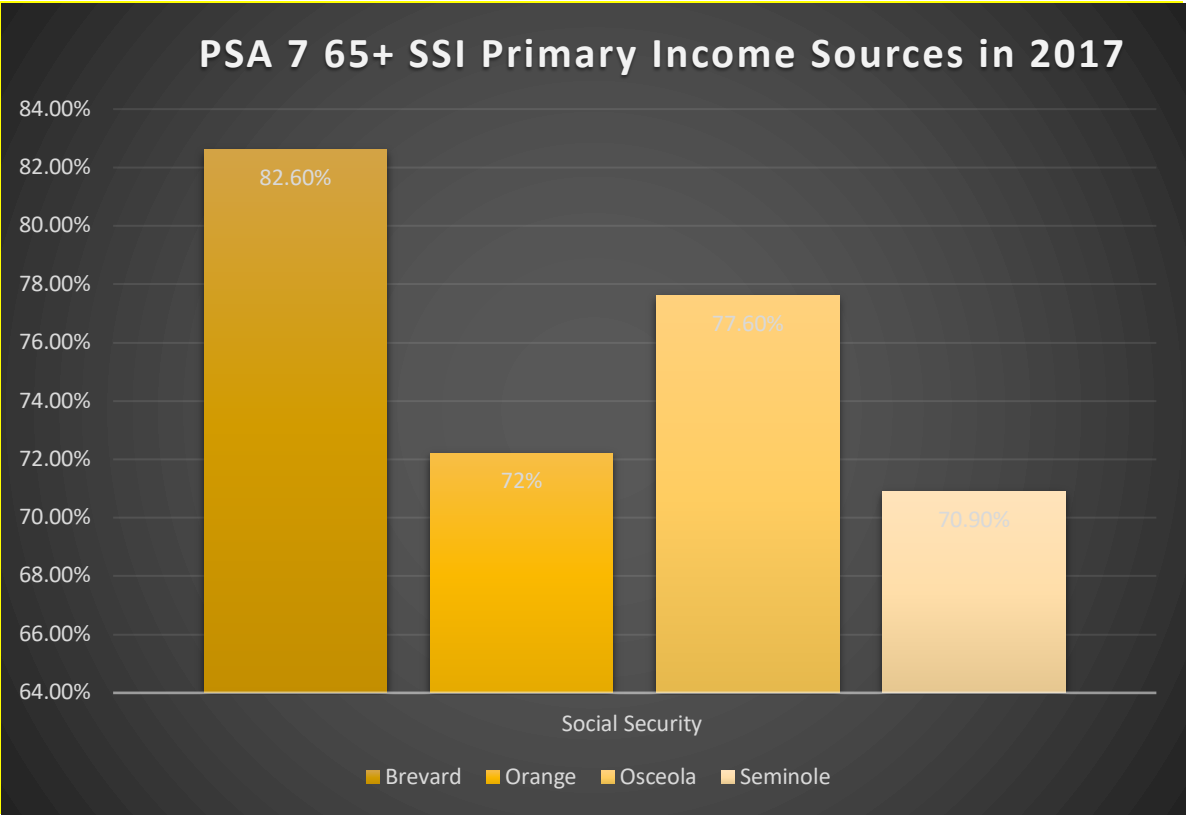
Table 11 Seminole County Disability Status Among Senior Population

	United States		Florida		Seminole County	
	n	%	n	%	n	%
Total With Any Disability	16,461,324	35.5	1,287,862	33.4	19,297	30.3
Hearing Disability	6,858,614	14.8	526,035	13.6	7,294	11.5
Vision Difficulty	3,039,392	6.5	185,342	2.4	3,874	6.1
Cognitive Difficulty	4,139,579	8.9	332,351	8.6	5,069	8
Ambulatory Difficulty	1,0493,068	22.6	815,578	21.1	12,851	20.2
Self-care Difficulty	3,802,100	8.2	285,593	7.4	4,718	7.4
Independent Living Difficulty	6,875,014	14.8	134,158	6.2	8,771	13.8
With No Disability	29,963,659	64.5	2,571,203	66.6	44,381	69.7

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

According to the Office of Economic and Demographic Research, the total population in Seminole County is estimated to increase by an average of 4.4% by 2020. The most recent projections average the growth of the youngest aging population around 6.5% from 2017 to 2045, while the middle-senior age category population growth will be approximate 8.3%. The average county projections show that the largest average growth will be among those 85 and older (17.9%).





CONCLUSION

The most recent data indicates that there are currently 557,117 older residents within the four Florida counties that make up PSA 7. Persons aged 65 and older make up 67.9% (378,592) of this area's senior population. And 8.7% are 85 years in age or older. An overwhelming number of these older adults are non-Hispanic white women. The gender imbalance within the current population suggests that senior females may require more resources than their male counterparts. The senior population in this area is forecasted to increase by an average of 36.49% by the year 2045. The demographic composition of the seniors in PSA 7 is predicted to become more racially diverse as the population grows over time. In addition, these older adults are expected to live longer and more active lifestyles. The primary income source reported by PSA 7 seniors was Social Security Income (76.6% of those 60+ and 90% of those aged 65 and older). However, according to the Social Security Administration (2018) this benefit is expected to be depleted by the year 2034. This could have a significant negative impact on the lives and needs of the senior population living in PSA 7.

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