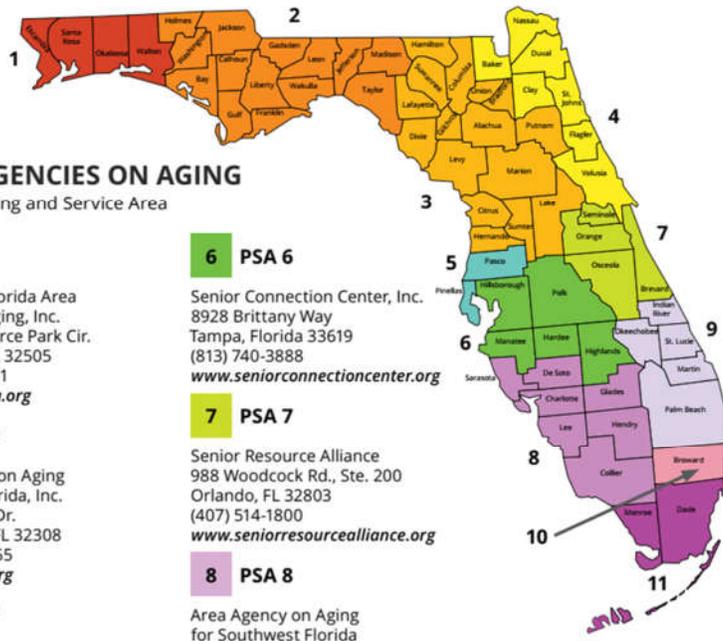


[Profile](#)

This section provides an overview of the social, economic, and demographic characteristics of the PSA. The focus of this overview includes consideration of those geographic areas and population groups within the PSA of low-income older individuals, including low-income minority elders, as well as elders with limited English proficiency and those residing in rural areas.

Identification of Counties:

The Department of Elder Affairs (DOEA), as the State Unit on Aging in Florida, designated eleven Planning and Services Areas (PSAs), each served by an Area Agency on Aging in accordance with the Older Americans Act of 1965, as amended. **Planning and Service Area 7 (PSA 7) encompasses approximately 3,553 square miles including the counties of Brevard, Osceola, Orange, and Seminole. The total population is nearly 2.7 million, with 573,828 people age 60 or older (21%).** The following map shows the State of Florida, Department of Elder Affairs (DOEA) Planning and Service Areas (PSAs) by county and the Area Agency on Aging offices designated to oversee each PSA.



AREA AGENCIES ON AGING

PSA - Planning and Service Area

1 PSA 1

Northwest Florida Area Agency on Aging, Inc.
5090 Commerce Park Cir.
Pensacola, FL 32505
(850) 494-7101
www.nwflaaa.org

2 PSA 2

Area Agency on Aging for North Florida, Inc.
2414 Mahan Dr.
Tallahassee, FL 32308
(850) 488-0055
www.aaanf.org

3 PSA 3

Elder Options
100 SW 75th St., #301
Gainesville, FL 32607
(352) 378-6649
www.agingresources.org

4 PSA 4

ElderSource, The Area Agency on Aging of Northeast Florida
10688 Old St. Augustine Rd.
Jacksonville, FL 32257
(904) 391-6600
www.myeldersource.org

5 PSA 5

Area Agency on Aging of Pasco-Pinellas, Inc.
9549 Koger Blvd.
Gadsden Bldg., Ste. 100
St. Petersburg, FL 33702
(727) 570-9696
www.agingcarefl.org

6 PSA 6

Senior Connection Center, Inc.
8928 Brittany Way
Tampa, Florida 33619
(813) 740-3888
www.seniorconnectioncenter.org

7 PSA 7

Senior Resource Alliance
988 Woodcock Rd., Ste. 200
Orlando, FL 32803
(407) 514-1800
www.seniorresourcealliance.org

8 PSA 8

Area Agency on Aging for Southwest Florida
15201 N Cleveland Ave.
Ste. 1100
North Fort Myers, FL 33903
(239) 652-6900
www.aaaswfl.org

9 PSA 9

Area Agency on Aging of Palm Beach/Treasure Coast
4400 N Congress Ave.
West Palm Beach, FL 33407
(561) 684-5885
www.youragingresourcecenter.org

10 PSA 10

Aging and Disability Resource Center of Broward County, Inc.
5300 Hiatus Rd.
Sunrise, FL 33351
(954) 745-9567
www.adrcbroward.org

11 PSA 11

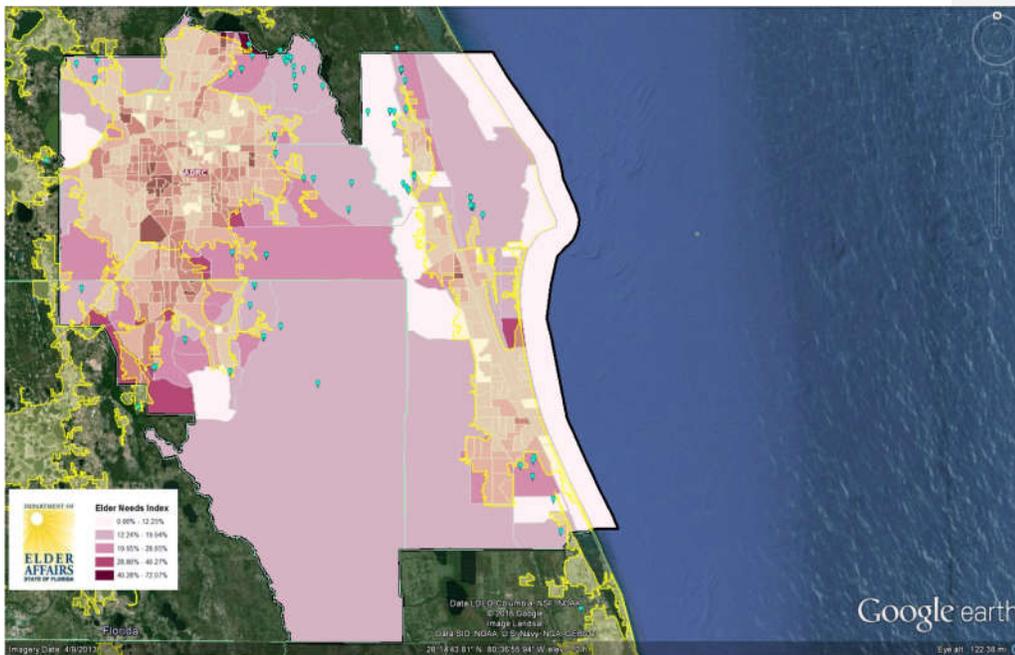
Alliance for Aging, Inc.
760 NW 107th Ave.
Ste. 214, 2nd Floor
Miami, FL 33172
(305) 670-6500
www.allianceforaging.org

County coloring represents area served by the corresponding Area Agency on Aging.

Identification of Communities:

The DOEA Elder Needs Index Map below shows the urban and rural areas in PSA 7, with urban areas highlighted in yellow. There are no counties that are designated rural, according to the Census; however, a few of the outlying areas have lower population density. Osceola County has the largest area of undeveloped land to the south. Orange County has a couple of rural areas to the east and west. Seminole County also has a smaller area to the east and west and industrial, undeveloped land in the northern central area, along the St. John's River. Brevard's lower density areas with little development are due to the lower sea levels and flood zones along the Atlantic coast line. The blue colored markers denote PSA 7's rural clients. The Area Plan addresses the need for more outreach in specific rural areas, as part of the goals and objectives over the next three years.

PSA 7 URBAN AND RURAL AREAS



Socio-Demographic and Economic Factors:

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 inserted below presents the results of the 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

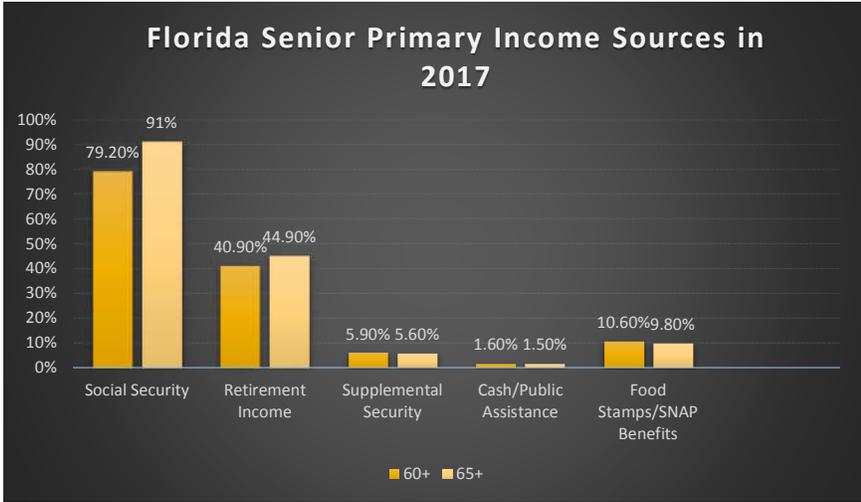
The age profile of the population in Florida is changing, as it is across the nation. Currently, the state's total population exceeds 20.1 million people and adults aged 60 or older represent nearly 26% (5.2 million) of the population. Those aged 65 and older currently represents over 19% (3.9 million)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

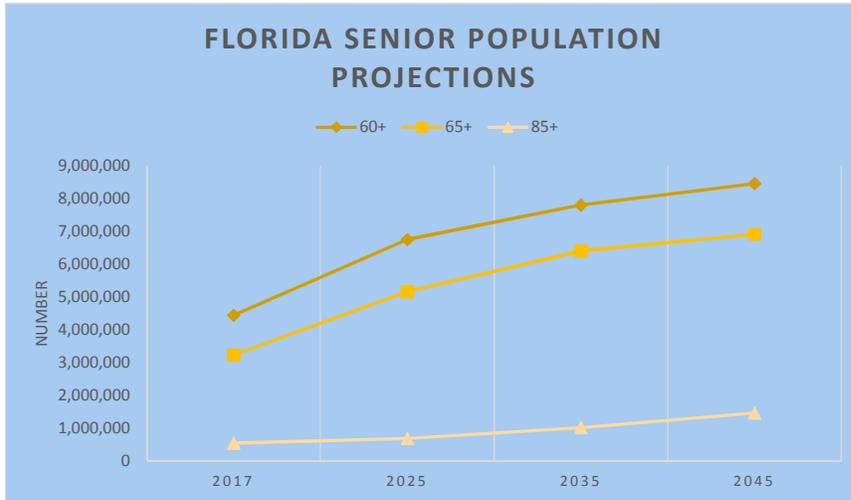
Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

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).

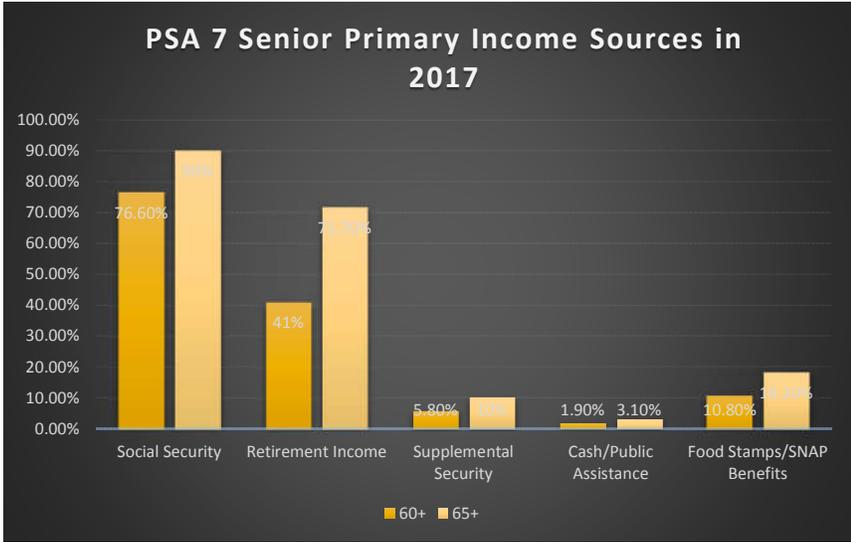
Table 2. 2017 PSA 7 Senior Racial and Ethnic Demographics

| | <u>Adults 60 and older</u> | | 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).

PSA 7 Senior Primary Income Sources in 2017



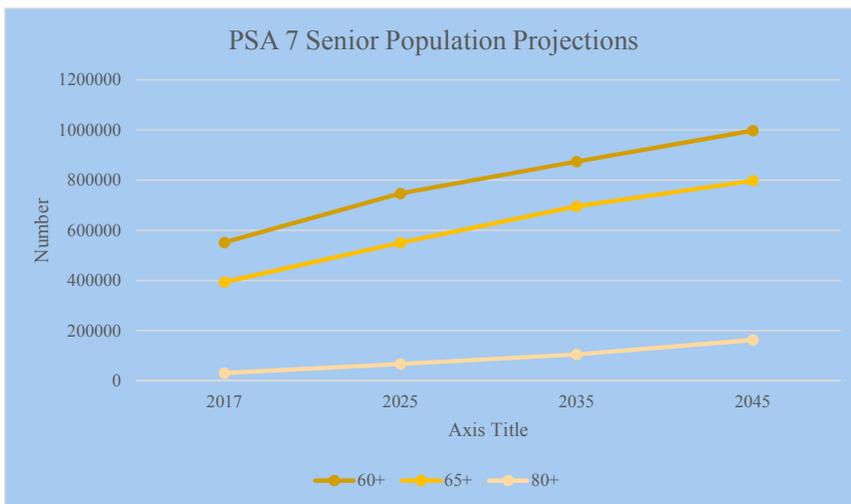
Across this service area, 34.2% of the noninstitutionalized adults 65 and older reported having some type of disability (see Table 3 for details). The ratio of the disabilities reported was aligned with both the national and state levels for persons age 65 and older.

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

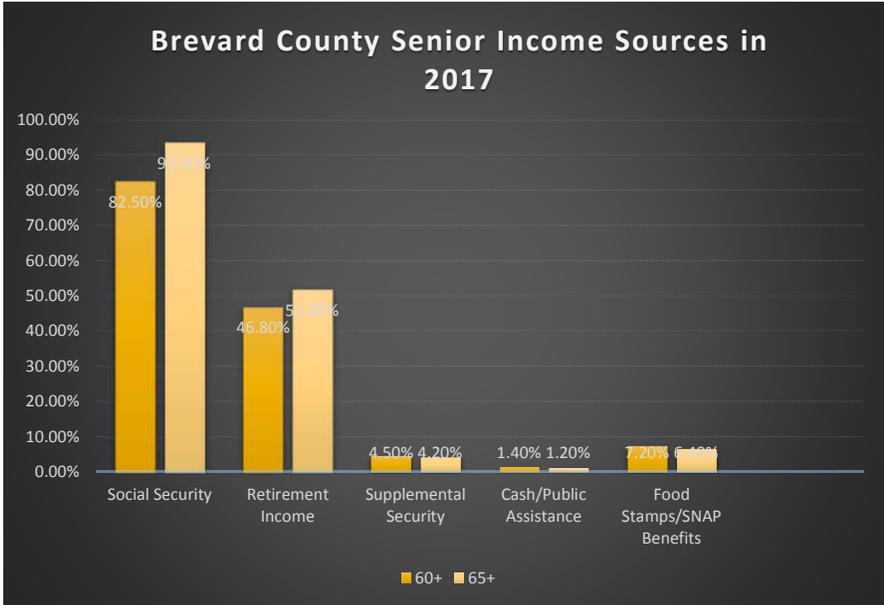
Brevard County has an overall population of 568,183 and the senior population (over 60) represents 30% (170,919) of the total population. In 2017, nearly a quarter of the county's residents (128,977) were age 65+ and three percent (17,288) were 85 or older. The average age of an older adult in Brevard 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

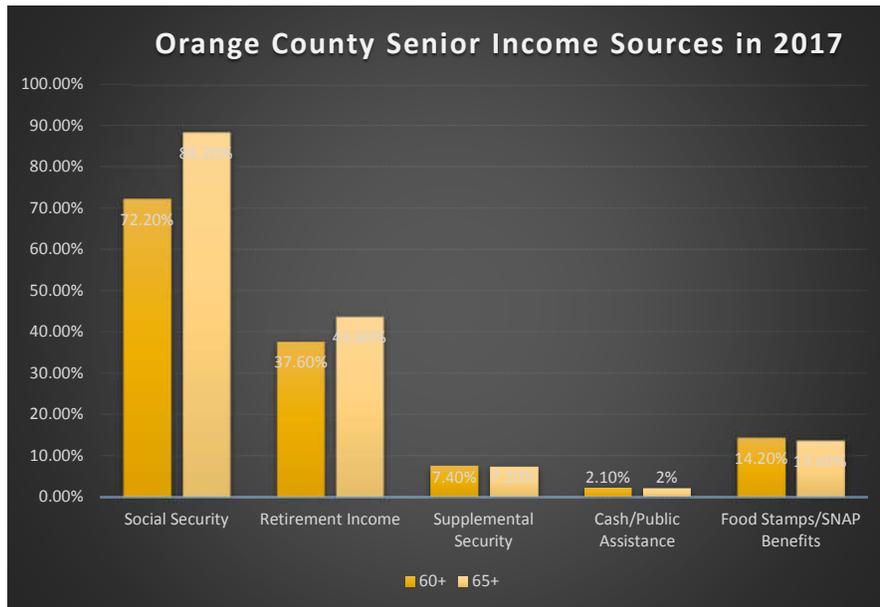
Orange County has an overall population of 1.2 million and a senior population (over 60) of 206,342 (15.9%). In 2017, eleven percent (143,768) of the county’s residents were age 65+ and 1.3% (17,267) were 85 or older. The average age of among Orange County seniors is 68.9. Among the county’s older adult 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 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)

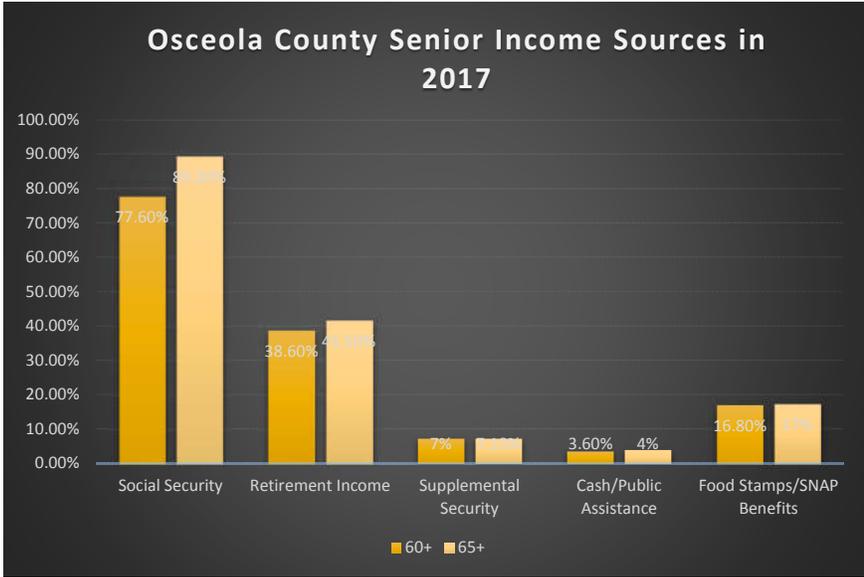
were married, 15.4% (6,269) were either separated or divorced and 24.6% (10,014) were widowed. The racial and ethnic composition of the older adults in this area mirrored the national and state demographics, with non-Hispanic whites being the majority (Table 8).

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).



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

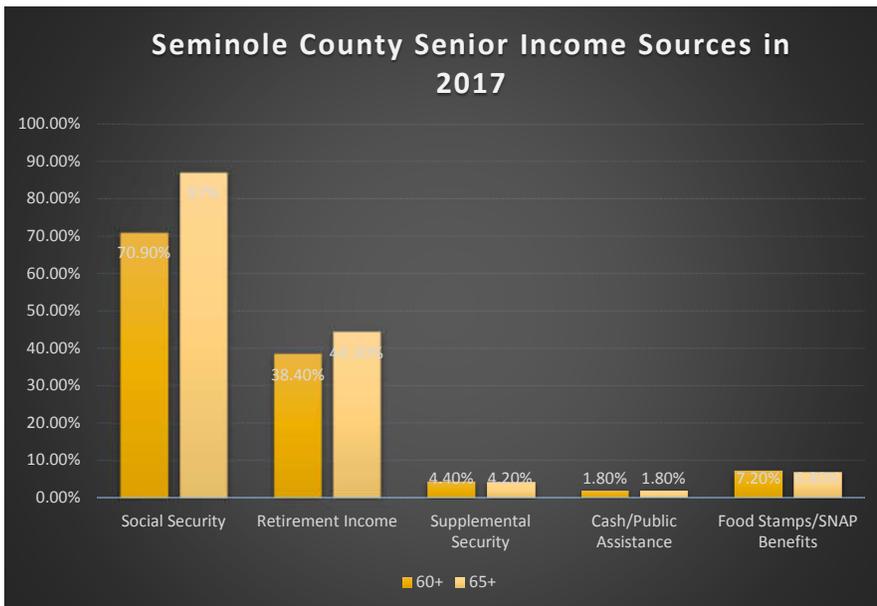
Seminole County has an overall population of 449,260 and a senior population (over 60) of 92,794 (20.6%). In 2017, over fourteen percent of the county's residents (64,875) were age 65+ and 2.1% (9,529) were 85 or older. The average age of an older adult in Seminole County is 60.9 years of age. Among 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

| | Adults 60 and older | | 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).



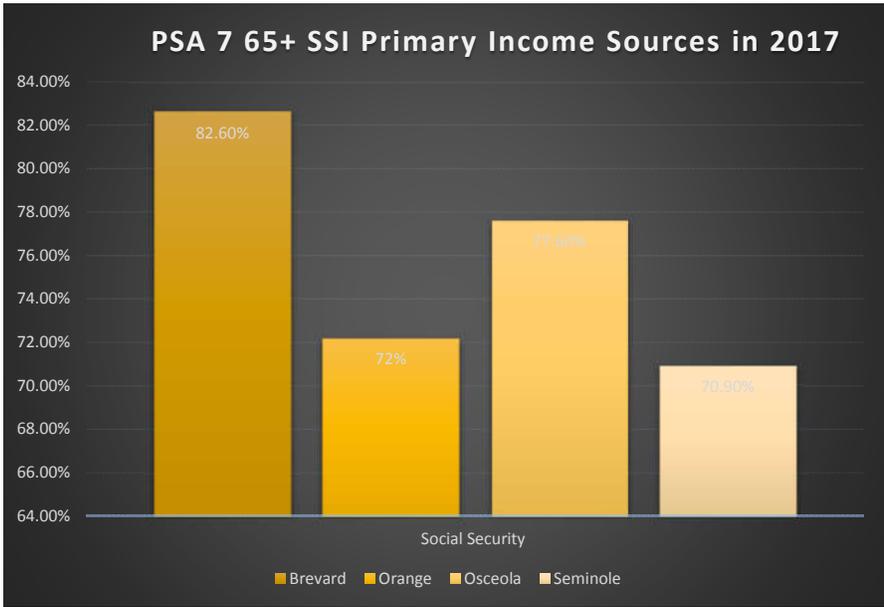
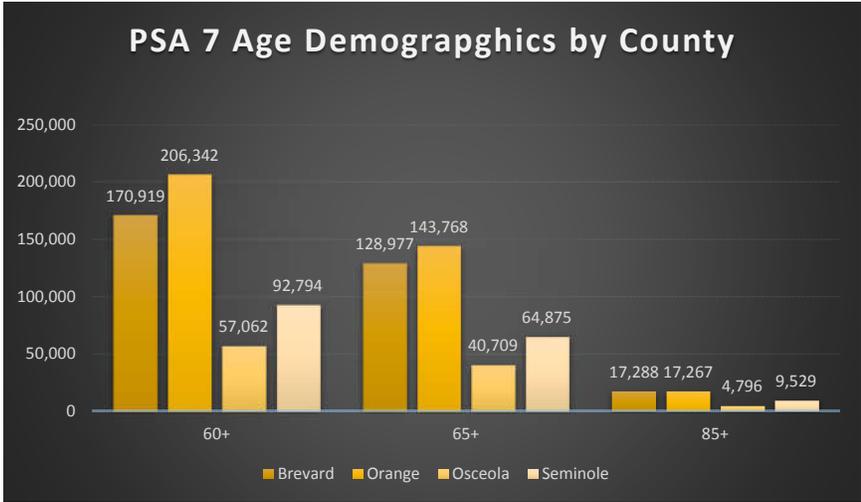
In 2017 30.3 percent of Seminole County's noninstitutionalized adults, 65 and older reported having some type of disability (see Table 11 for details). The ratio of the disabilities reported was aligned with both the national and state levels for persons age 65 and older.

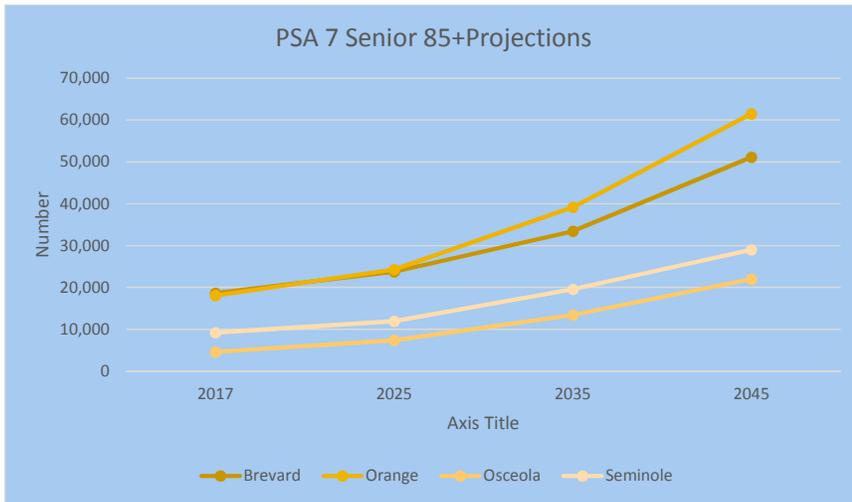
Table 11 Seminole County Disability Status Among Senior Population

| | 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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