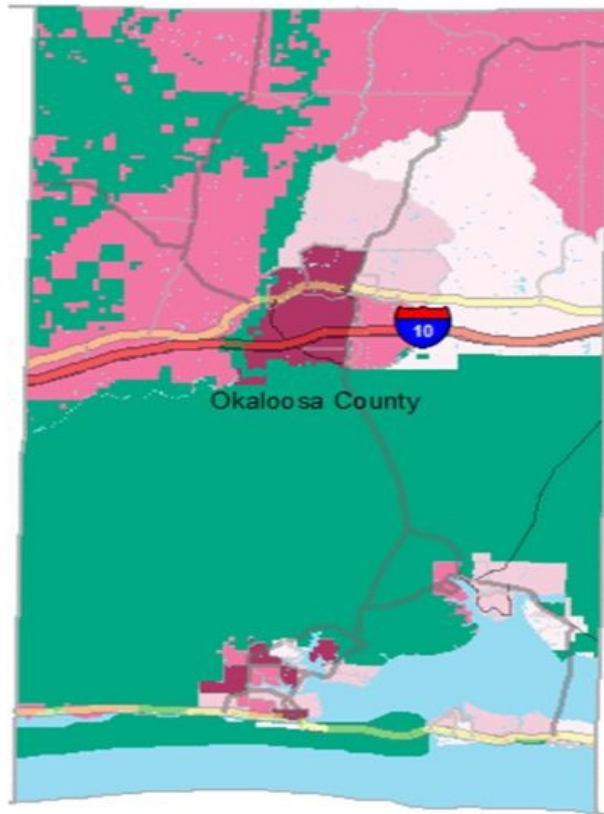


Okaloosa County

This profile of older Floridians is a source of current information related to seniors in the county. Topics include the current and future population of older adults, the prevalence of older adults who experience financial and housing issues, the array of health and medical resources, and information related to disasters. As Florida's older adult population grows, awareness of these issues is needed to ensure that elders continue to be vital participants in their communities.

Elder Needs Index



The Elder Needs Index (ENI) is a measure that includes: (1) the percentage of the 60 and older population that is age 85 and older; (2) the percentage of the 55 and older population that are members of racial or ethnic minority groups; (3) the percentage of the 65 and older population with one or more disability; and (4) the percentage of the 55 and older population living below 125 percent of the Federal Poverty Level. ENI is an averaged score indicating older adults who may need social services within a geographic area. **It is not a percentage of the area's population.** The green areas of the map represent bodies of land such as national parks, state forests, wildlife management areas, and local and private preserves. The blue areas of the map represent bodies of water such as lakes, streams, rivers, and coastlines. Interactive maps, viewing software, and a detailed user's guide are available at http://elderaffairs.state.fl.us/does/eni_home.php

The index cutpoints in the ENI is scaled at the PSA-level

Source: Florida Department of Elder Affairs using U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Useful Websites

Bureau of Economic and Business Research (BEBR)
U.S. Census Bureau, American Community Survey (ACS)
U.S. Census Bureau, Quick Facts
Florida Agency for Health Care Administration (AHCA)
Florida Department of Elder Affairs (DOEA)
How to Become an Age Friendly Community

Florida Division of Emergency Management (Shelters)
Florida Housing Data Clearinghouse
County Chronic Disease Profile
Aging Integrated Database (AGID)
Florida DOEA ENI Maps

Okaloosa County Demographic Profile

The demographics section presents the population characteristics of those age 60 and older and examines traits about older Floridians, such as the number of veterans, voters, and drivers.

Age Category	Value	Percent
All Ages	198,152	100%
Under 18	43,616	22%
Under 60	152,128	77%
18-59	108,512	55%
60+	46,024	23%
65+	33,088	17%
70+	22,646	11%
75+	14,484	7%
80+	8,506	4%
85+	4,143	2%

Source: BEBR, 2019

Gender	Value	Percent
Male	21,372	46%
Female	24,652	54%

Source: BEBR, 2019

Living Alone	Value	Percent
Male Living Alone	3,370	36%
Female Living Alone	5,955	64%

Source: AGID 2012-16 ACS

Educational Attainment (65+)	Value	Percent
Less than High School	2,798	8%
High School Diploma	8,359	25%
Some College, No Degree	7,468	23%
Associates Degree or Higher	11,297	34%

Source: U.S. Census Bureau, 2013-2017 ACS

Marital Status	Male	Female
Never Married	765	390
Percentage Never Married	4%	2%
Married	13,985	12,170
Percentage Married	74%	55%
Widowed	1,910	6,715
Percentage Widowed	10%	30%
Divorced	2,145	2,955
Percentage Divorced	11%	13%

Source: AGID 2012-16 ACS

Note: The American Community Survey (ACS) requires a minimum of 50 cases in a geographic area and therefore a value of 0 may denote fewer than 50 seniors in a region.

Race and Ethnicity	Value	Percent
White	41,059	89%
Black	3,166	7%
Other Minorities	1,799	4%
Total Hispanic	1,341	3%
White Hispanic	1,161	3%
Non-White Hispanic	180	0%
Total Non-Hispanic	44,683	97%
Total Minority	8,105	18%

Source: BEBR, 2019

Driver License Holders	Value	Percent
Drivers	47,402	28%

Source: Florida Department of Highway Safety and Motor Vehicles, 2019

Registered Voters	Value	Percent
Registered Voters	46,224	30%

Source: Florida Department of State, 2018

Veterans	Value	Percent
Age 45-64	14,936	42%
Age 65-84	9,685	27%
Age 85+	1,157	3%

Source: U.S. Department of Veterans Affairs

Grandparents	Value	Percent
Living With Grandchildren	1,690	4%
Grandparent Responsible for Grandchildren	600	1%
Grandparent Not Responsible for Grandchildren	1,090	2%
Not Living With Grandchildren	38,565	84%

Grandchildren are defined as being under the age of 18.

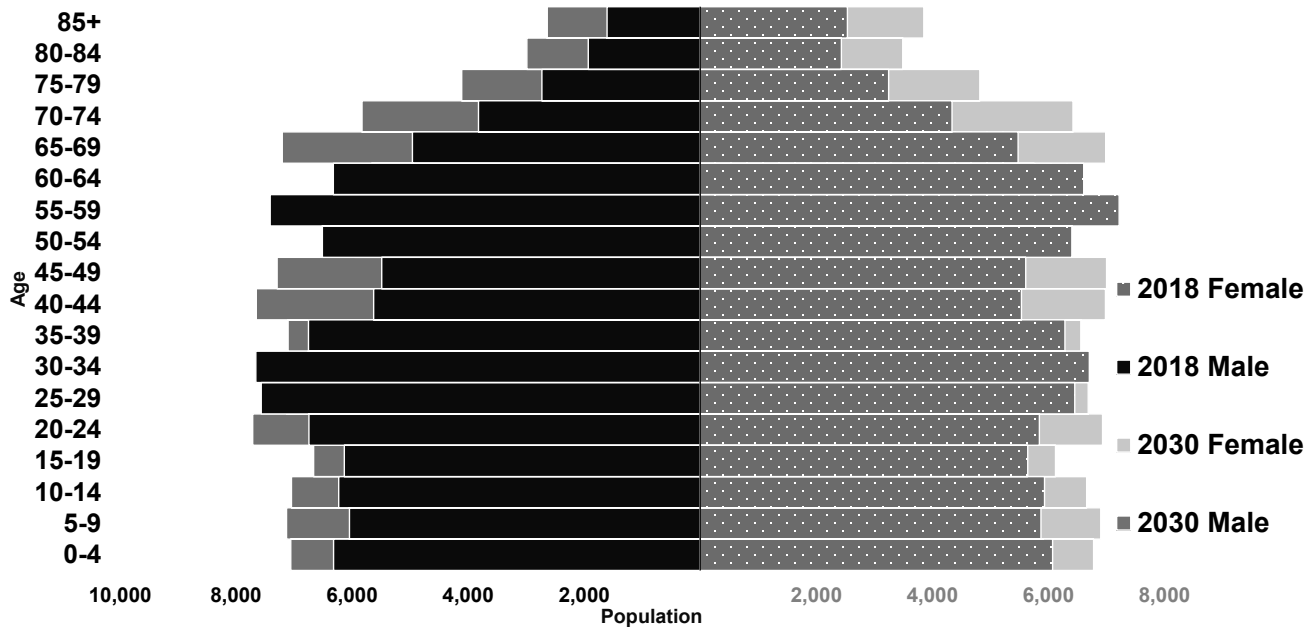
Source: AGID 2012-16 ACS

English Proficiency	Value	Percent
With Limited English Proficiency	520	1%

Source: AGID 2012-16 ACS

Okaloosa County Demographic Profile

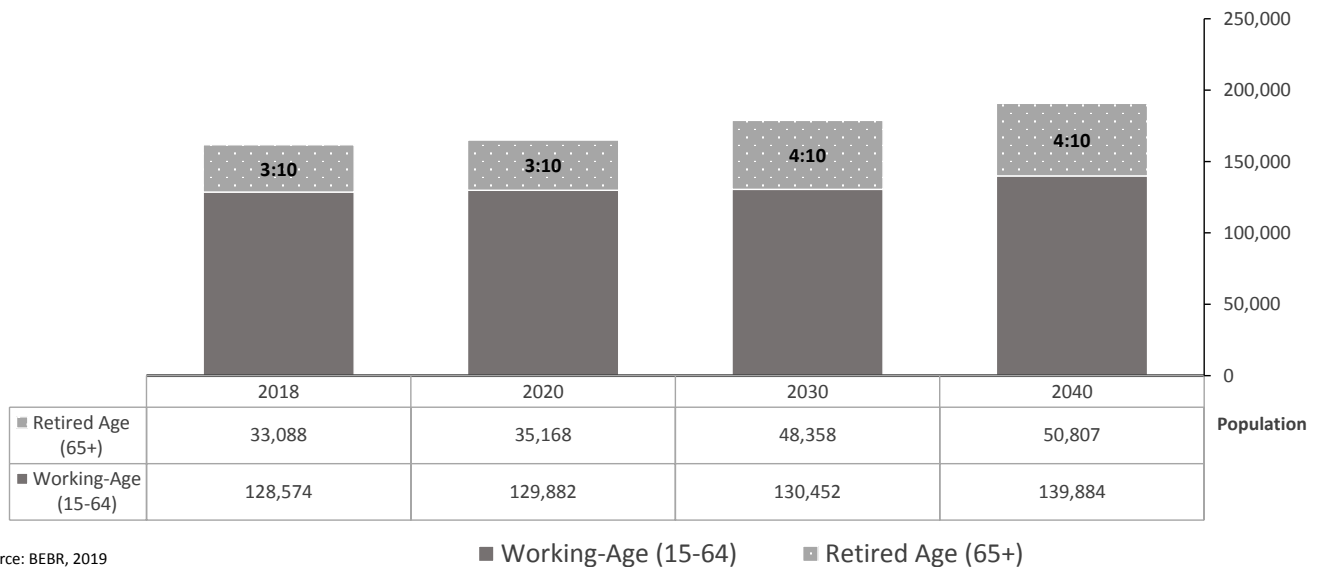
The population pyramid below compares the projected older adult population by gender between 2018 and 2030, demonstrating the changes expected in the next decade. As a whole, Florida is expected to experience population growth, with some areas expecting notable growth in the proportion of those age 65 and older.



Source: BEBR, 2019

Senior Dependency Ratio

The dependency ratio contrasts the number of working-age (15-64) individuals compared to the number of individuals age 65 and older who are likely retired from the workforce. This ratio reflects the ongoing contributions of taxes and wages to support the health care and retirement systems used by retirees, as well as the availability of younger individuals to serve as caregivers to older loved ones.



Source: BEBR, 2019

Okaloosa County Financial Profile

This section examines financial conditions, poverty rates, and the cost of living for older Floridians. The ratio of income to poverty level graphic below shows the distribution of older adults relative to the poverty level to show the proportion of the senior population who fall below the Federal Poverty Level (FPL). The portrayal of the financial conditions of older adults is detailed in the final graphic, which includes information about income relative to rates of homeownership and partnership status in the consideration of cost of living.

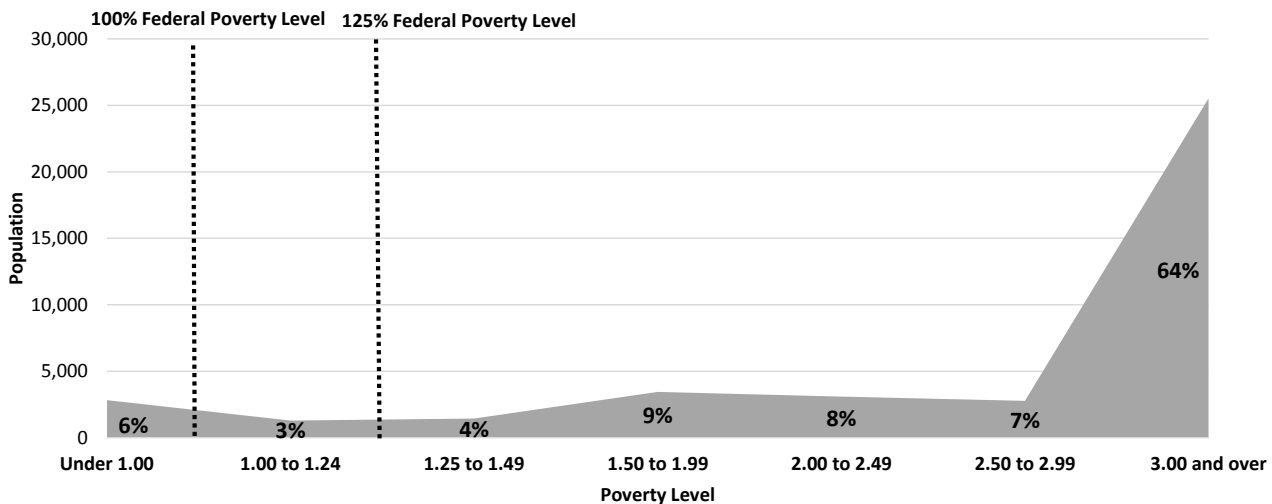
Federal Poverty Level	Value
Single-Person Household	\$12,140
Two-Person Household	\$16,460
125% Single-Person Household	\$15,175
125% Two-Person Household	\$20,575

Source: U.S. Department of Health & Human Services, 2018

Poverty	Value	Percent
At Poverty Level	2,825	6%
Below 125% of Poverty Level	4,119	9%
Minority At Poverty Level	585	1%
Minority Below 125% of Poverty Level	729	2%

Source: AGID 2012-16 ACS

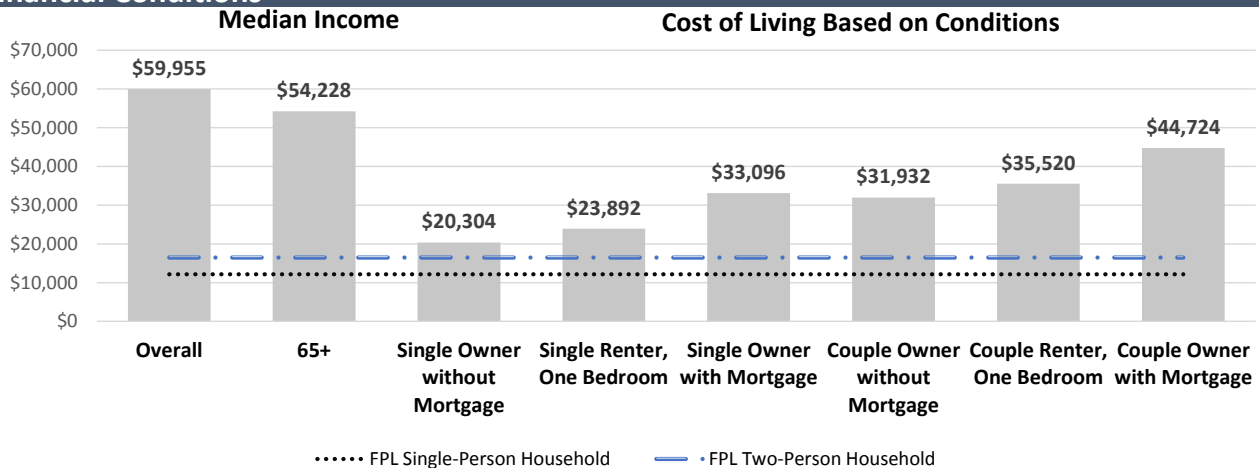
Ratio of Income to Poverty Level



Value is expressed as the percentage of the 60+ population, with the dotted lines representing the Federal Poverty Level.

Source: AGID 2012-16 ACS

Financial Conditions



Cost of living is an index of how much income retired older adults require to meet their basic needs to live in their community without assistance.

Source: U.S. Census Bureau, 2013-2017 ACS and WOW Elder Economic Security Standard Index, 2016

Okaloosa County Livability Profile

The livability section presents new elements, such as available affordable housing for older adults. Many essential community elements are also included below, such as sidewalk safety, the safety of roadways, and availability of green spaces. The rates of older Floridians who have access to a vehicle or public transportation, as well as the availability of internet access and various food resources, are also provided. These provide estimates of older adults' ability to access community resources.

Pedestrian Safety Percent

Sidewalks with Barriers	21%
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Physical barriers are those that separate motorized vehicle lanes from sidewalks or shared path (e.g. areas for parking lots, guardrail, trees, etc.).

Source: Florida Department of Transportation, 2018

Road Incidents Value

Total Involved in Fatal Car Crashes per 100,000	35
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This figure includes occupants and non-occupants involved in a crash.

Source: National Highway Traffic Safety Administration, 2017

SNAP or Food Stamps Value

Participants	2,734
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Potentially Eligible	4,119
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Participation Rate	66%
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Source: Florida Department of Children and Families, 2018

Food Resource Centers Value

SNAP Access Site	5
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Fresh Access Bucks Outlet	0
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Farmer's Market	2
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Food Distribution (No Cost)	15
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SNAP Retailers	167
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Congregate Meal Sites	5
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Food Distribution (No Cost) is the number of food pantries, soup kitchens, and food banks in the area.

Source: Feeding Florida.org, USDA, and Florida DOEA, 2019

Public Transportation Options Value

Bus Operations at least at the County	1
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Rail Operations at least at the County	0
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Public Transit Service Area (sq. mi.)	120
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Public Transit Service Area Population	196,512
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Annual Unlinked Trips	210,193
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Vehicles Operated in Maximum Service (VOMS)	45
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Total Miles of Bike Lanes	53
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Information on service area is not reported by rural and intercity public transit.

VOMS are the number of vehicles operated to meet the annual max service, and unlinked trips are the number of passengers boarding public transit.

Source: Federal Transit Administration, 2017, and FDOT, 2018

Green Space Value

Number of Nearby State Parks	4
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Nearby refers to the park that has the shortest distance from the center of the county.

Source: Florida Department of Transportation, 2018

Rural-Urban Designation Value

Census Tracts Rural	9%
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Census Tracts Urban	91%
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Number of Census Tracts	43
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Source: U.S. Department of Agriculture, 2019

Households With High Cost Burden (65+) Value

Owner-Occupied Households	16,766
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Percent of Owners with High Cost Burden	10%
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Renter-Occupied Households	3,414
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Percent of Renters with High Cost Burden	32%
--	-----

Households with a high cost burden have occupants age 65+ paying more than 30% of income for housing costs and having an income below 50% of the area median income.

Source: The Shimberg Center for Housing Studies, 2018

Affordable Housing Inventory Value

Properties	9
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Properties Ready for Occupancy	9
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Total Units	854
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Units with Rent and/or Income Restrictions	852
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Units Receiving Monthly Rental Assistance	237
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Affordable housing inventory receives funding from HUD, Florida Housing Financing Corp., and the USDA. The inventory above includes older adults as its target population.

Source: The Shimberg Center for Housing Studies, 2018

Housing Units by Occupancy (65+) Percent

Owner-Occupied Housing Units	43%
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Renter-Occupied Housing Units	17%
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Source: U.S. Census Bureau, 2013-2017 ACS

Vehicle Access (65+) Percent

Owner-Occupied Households with Access to Vehicle(s)	96%
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Renter-Occupied Households with Access to Vehicle(s)	72%
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Source: U.S. Census Bureau, 2013-2017 ACS

Employment Status (65+) Value Percent

Number of Seniors Employed	4,877	15%
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Number of Seniors Unemployed	1,227	4%
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Source: U.S. Census Bureau, 2013-2017 ACS

Retirement (65+) Value Percent

Social Security Beneficiaries	30,145	70%
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SSI Recipients	509	15%
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SSI stands for Supplemental Security Income. To qualify, a person must be at least age 65 OR be blind or disabled. Also, the person must have limited income and resources.

Source: U.S. Social Security Administration, 2018

Internet Access (65+) Percent

Have Internet Access	75%
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Source: U.S. Census Bureau, 2013-2017 ACS

Okaloosa County Health Profile and Medical Resources

The health and medical section presents the variety and availability of different types of facilities, medical professionals, and treatment services in the community. This includes complex estimates based on probable usage by older adults. For example, the "Medically Underserved" are areas designated by the U.S. Department of Health and Human Services as having too few primary care providers, high infant mortality, high poverty, or a high elderly population. Medical access and health support services information is an important area for community planners to ensure that support is in place to accommodate an older population.

Ambulatory Surgical Centers	Value
Facilities	4
Operating Rooms	13
Recovery Beds	28

Source: Florida AHCA, 2019

Hospitals	Value
Hospitals	5
Hospitals with Skilled Nursing Units	0
Hospital Beds	470
Skilled Nursing Unit Beds	0

Source: Florida AHCA, 2019

Medical Professionals	Value
Medical Doctors	
Licensed	440
Limited License	0
Critical Need Area License	1
Restricted	0
Medical Faculty Certification	0
Public Health Certificate	0
Other Professionals	
Licensed Podiatric Physicians	9
Licensed Osteopathic Physicians	56
Dentists	121
Licensed Registered Nurses	2,446
Pharmacies	53

Source: Florida Department of Health, 2019

Assisted Living Facility	Value
Total ALF Beds	680
Optional State Supplementation (OSS) Beds	65
Non-OSS Beds	615
Total ALF Facilities	12
Facilities with Extended Congregate Care License	3
Facilities with Limited Mental Health License	0
Facilities with Limited Nursing Service License	7

Source: Florida AHCA, 2019

Medically Underserved	Value	Percent
Total Medically Underserved	1,342	3%
Living in Areas Defined as Having Medically Underserved Populations	0	0%
Living in Medically Underserved Areas	1,342	3%

Source: Calculated using U.S. Health Resources & Services Administration and AGID

Health Insurance 65+	Value	Percent
Insured	29,206	100%
Uninsured	136	0%

Source: U.S. Census Bureau, 2013-2017 ACS

Disability Status	Value	Percent
With One Type of Disability	6,755	15%
With Two or More Disabilities	6,480	14%
Total With Any Disability		
Hearing	5,290	11%
Vision	2,580	6%
Cognitive	3,200	7%
Ambulatory	8,565	19%
Self-Care	2,250	5%
Independent Living	4,270	9%
With No Disabilities	27,135	59%
Probable Alzheimer's Cases (65+)	4,281	13%

Source: AGID 2012-16 ACS

Medicaid & Medicare Beneficiaries	Value	Percent
60+ Medicaid Eligible	3,444	12%
60+ Dual Eligible	3,024	62%

Source: Florida AHCA, 2019

Adult Day Care (ADC)	Value
ADC Facilities	1
Capacity	40

Source: Florida AHCA, 2019

Home Health Agencies	Value
Agencies	10
Medicaid Certified Agencies	1
Medicare Certified Agencies	5
Homemaker and Companion Service Companies	7

Source: Florida AHCA, 2019

Okaloosa County Health Profile and Medical Resources

Skilled Nursing Facility (SNF) Use	Value
SNFs With Beds	8
Community Beds	8
Sheltered Beds	0
Veteran Administration Beds	0
Other Beds	0
SNF Beds	899
Community Beds	899
Sheltered Beds	0
Veteran Administration Beds	0
Other Beds	0
SNFs With Community Beds	8
Community Bed Days	328,135
Community Patient Days	278,545
Medicaid Patient Days	182,279
Occupancy Rate	85%
Percent Medicaid	65%

The day the patient is admitted is a patient day. A bed day is a day during which a person is confined to a bed and in which the patient stays overnight in a hospital.

Source: Florida AHCA, 2019

Emergency Medical Services (EMS) Providers	Value
Providers	2

EMS providers include air ambulances and ambulances with Basic Life Support (BLS) or Advanced Life Support (ALS).

Source: Florida Department of Health, 2019

Adult Family Care Homes	Value
Homes	1
Beds	5

Source: Florida AHCA, 2019

Memory Disorder Clinics	Value
Total	0

Source: Florida DOE's Summary of Programs and Services (SOPS), 2019

Dialysis	Value
End-Stage Renal Disease Centers	7

Source: Florida Department of Health, 2019

Okaloosa County Disaster Preparedness

The disaster preparedness section presents the count and percentage of people age 60 or older living in Census tracts that fall within particular FEMA-designated evacuation zones, as well as the portions of DOEA Home and Community-Based Services (HCBS) clients who reside in these zones. The estimate of electricity-dependent individuals is presented by insurance type to show the number of people who use electricity-dependent medical equipment necessary for things such as survival or mobility. This information can also be used to evaluate the sufficiency of shelters, generators, and evacuation route roadways to handle the needs of seniors and medically fragile adults in emergencies.

Electricity-Dependent	Value
Medicare Beneficiary	1,977
Medicaid Beneficiary	69

Medicare beneficiary includes the entire Medicare population (65+ and SSI Recipients).

Medicaid beneficiaries are individuals age 60 to 64.

Source: Florida AHCA and U.S. Centers for Medicare & Medicaid Services, 2018

Shelter Resources	Value
Number of General Shelters	21
General Shelter Max Capacity in People	11,493
Number of Special Needs Shelters	1
Special Needs Shelters Max Capacity in People	82

Source: FDEM, 2018

Evacuation Zones	Value	Percent
Total Population Residing in Evac Zone:	0	0%
Zone A	0	0%
Zone B	0	0%
Zone C	0	0%
Zone D	0	0%
Zone E	0	0%
DOEA HCBS Clients	267	100%
Zone A	0	0%
Zone B	4	1%
Zone C	11	4%
Zone D	18	7%
Zone E	42	16%
Lives in an Evac Zone and Has Memory Problems	17	6%
Lives in an Evac Zone and Lives Alone	35	13%

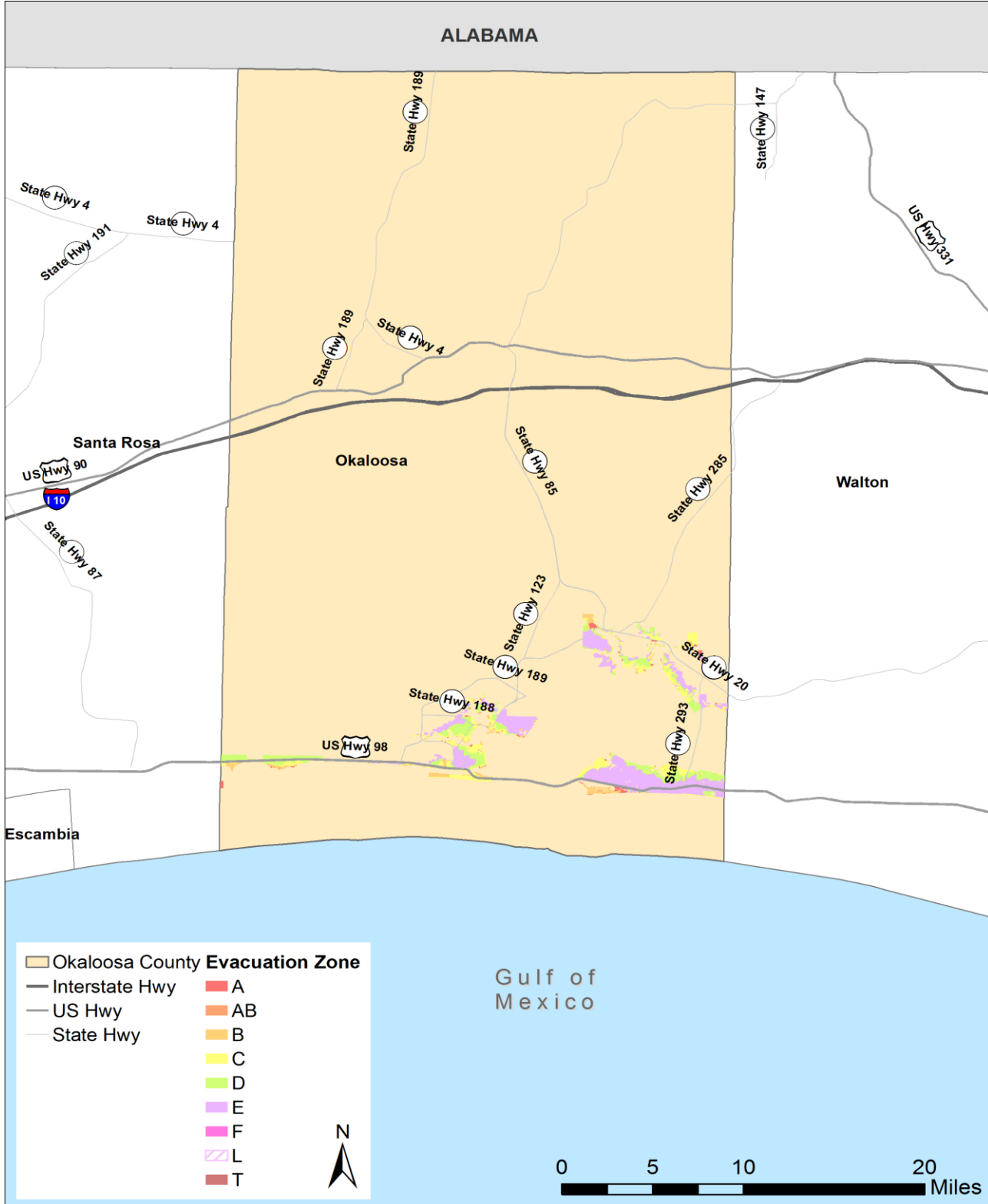
Zones are associated with the following surge heights: Zone A up to 11 feet, Zone B up to 15 feet,

Zone C up to 20 feet, Zone D up to 28 feet, and Zone E up to 35 feet.

Source: Florida DOEA CIRTS, ACS, Florida Division of Emergency Management (FDEM), 2019

Okaloosa County Disaster Preparedness

Evacuation Zones



Zones are associated with the following surge heights: Zone A up to 11 feet, Zone B up to 15 feet, Zone C up to 20 feet, Zone D up to 28 feet, and Zone E up to 35 feet.

Source: FDEM, 2018