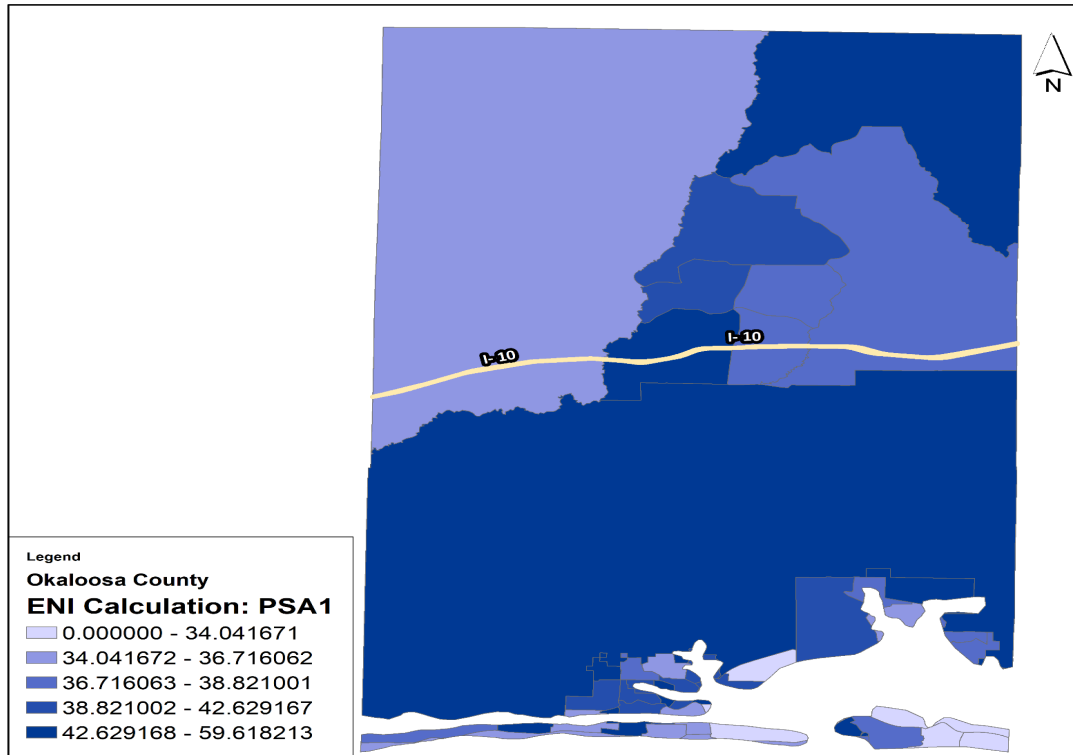


2021 Profile of Older Floridians

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. Areas are color coded by their level of need, with light purple/blue areas representing areas with comparatively less need while the darker blue areas represent areas with high levels of need. The boundaries of Census Tracts correspond to the shape of each area on these maps. Interactive maps, viewing software, and a detailed user's guide are available at http://elderaffairs.state.fl.us/doea/eni_home.php

The index cutpoints in the ENI is scaled at the PSA-level for the PSA and County Profiles Maps, and at the State-Level for the State of Florida map.

Source: Florida Department of Elder Affairs using U.S. Census Bureau, 2015-2019 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

2021 Profile of Older Floridians

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	203,951	100%
Under 18	45,274	22%
Under 60	154,595	76%
18-59	109,321	54%
60+	49,356	24%
65+	35,279	17%
70+	24,322	12%
75+	15,391	8%
80+	9,113	4%
85+	4,617	2%

Source: BEBR, 2021

Gender	Value	Percent
Male	23,016	47%
Female	26,340	53%

Source: BEBR, 2021

Living Alone	Value	Percent
Male Living Alone	3,730	8%
Female Living Alone	6,520	13%

Source: AGID 2014-18 ACS

Educational Attainment (65+)	Value	Percent
Less than High School	2,597	5%
High School Diploma	8,806	18%
Some College, No Degree	7,796	16%
Associates Degree or Higher	12,846	26%

Source: U.S. Census Bureau, 2015-2019 ACS

Marital Status	Male	Female
Never Married	920	420
Percentage Never Married	5%	2%
Married	14,185	12,300
Percentage Married	72%	53%
Widowed	1,900	6,895
Percentage Widowed	10%	30%
Divorced	2,825	3,425
Percentage Divorced	14%	15%

Source: AGID 2014-18 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	43,765	89%
Black	3,617	7%
Other Minorities	1,974	4%
Total Hispanic	1,579	3%
White Hispanic	1,363	3%
Non-White Hispanic	216	0%
Total Non-Hispanic	47,777	97%
Total Minority	7,170	15%

The minority population is the summation of black, other, and Hispanic
Source: BEBR, 2021

Driver License Holders	Value	Percent
Drivers	49,964	29%

Source: Florida Department of Highway Safety and Motor Vehicles, 2021

Registered Voters	Value	Percent
Registered Voters	46,224	30%

Source: Florida Department of State, 2018

Veterans	Value	Percent
Age 45-64	13,965	38%
Age 65-84	9,722	26%
Age 85+	1,490	4%

Source: U.S. Department of Veterans Affairs, 2018

Grandparents	Value	Percent
Living With Grandchildren	1,905	4%
Grandparent Responsible for Grandchildren	780	2%
Grandparent Not Responsible for Grandchildren	1,130	2%
Not Living With Grandchildren	40,135	81%

Grandchildren are defined as being under the age of 18.

Source: AGID 2014-18 ACS

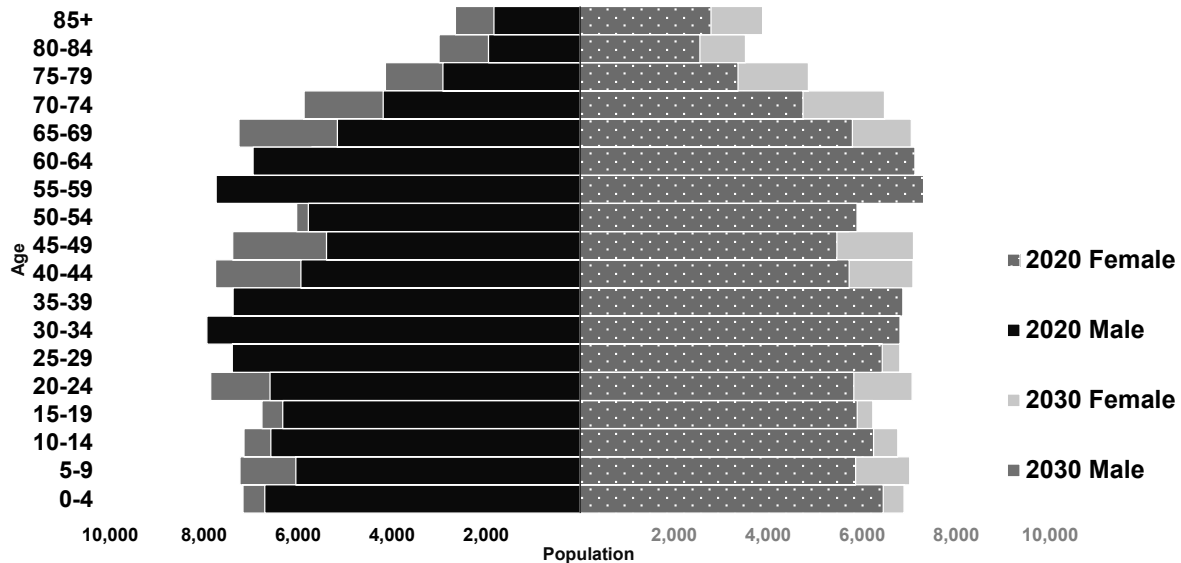
English Proficiency	Value	Percent
With Limited English Proficiency	560	1%

Source: AGID 2014-18 ACS

2021 Profile of Older Floridians

Okaloosa County Demographic Profile

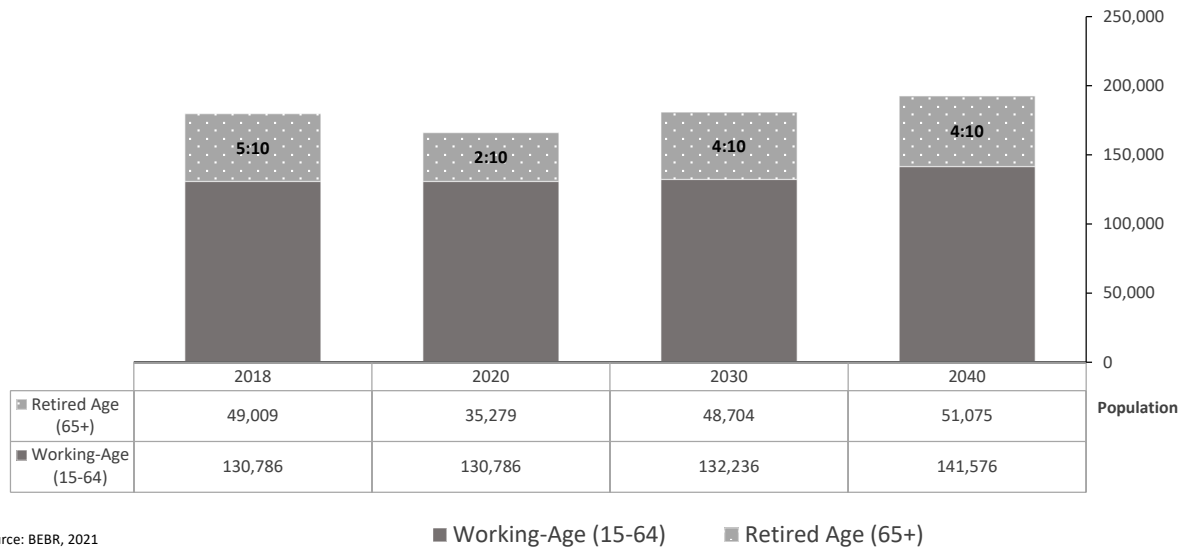
The population pyramid below compares the projected older adult population by gender between 2018 and 2030, demonstrating the changes expected in the next decade. As a whole, Florida is expected to experience population growth, with some areas expecting notable growth in the proportion of those age 65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



Source: BEBR, 2021

Older Adult 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, 2021

2021 Profile of Older Floridians

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.

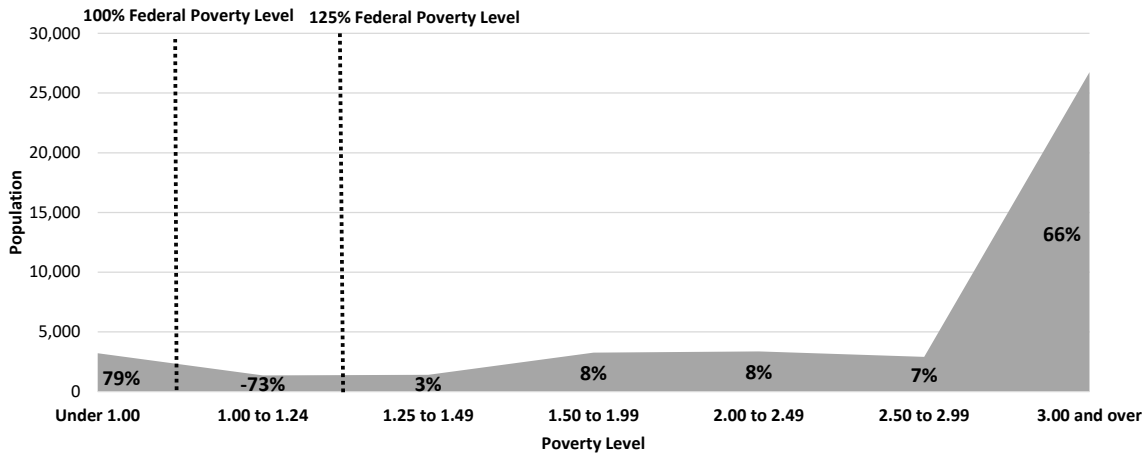
Federal Poverty Level	Value
Single-Person Household	\$12,140
Two-Person Household	\$16,460
125% Single-Person Household	\$15,175
125% Two-Person Household	\$20,575

Source: U.S. Department of Health & Human Services, 2021

Poverty	Value	Percent
At Poverty Level	39,065	79%
Below 125% of Poverty Level	3,210	7%
Minority At Poverty Level	5,385	11%
Minority Below 125% of Poverty Level	620	1%

Source: AGID 2014-18 ACS

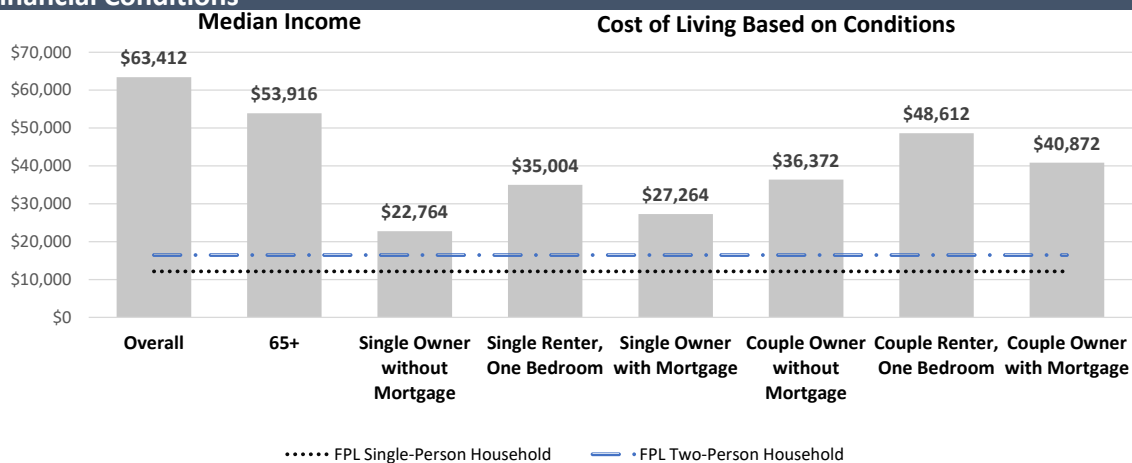
Ratio of Income to Poverty Level



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

Source: AGID 2014-18 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, 2015-2019 ACS and Elder Index. (2020). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from ElderIndex.org, 201

2021 Profile of Older Floridians

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%

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, 2021

Road Incidents	Value
Total Involved in Fatal Car Crashes per 100,000	135

This figure includes occupants and non-occupants involved in a crash.
Source: Florida Department of Highway Safety and Motor Vehicles, 2020

Internet Access (65+)	Percent
Have Internet Access	87%

Source: U.S. Census Bureau, 2015-2019 ACS

Food Resource Centers	Value
SNAP Access Sites	3
Fresh Access Bucks Outlet	0
Farmer's Market	2
Food Distribution (No Cost)	6
SNAP Retailers	162
Congregate Meal Sites	1

Food Distribution (No Cost) is the number of food pantries, soup kitchens, and food banks in the area.
Source: Feeding Florida.org, USDA, FDACS, 2021, and Florida DOEA, 2019

Public Transportation Options	Value
Bus Operations at least at the County	1
Rail Operations at least at the County	0
Public Transit Service Area (sq. mi.)	120
Public Transit Service Area Population	196,512
Annual Unlinked Trips	99,456
Vehicles Operated in Maximum Service (VOMS)	45
Total Miles of Bike Lanes	59

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, 2019

Green Space	Value
Number of Nearby State Parks	2

Nearby refers to the park that has the shortest distance from the center of the county.
Source: Florida Department of Environmental Protection, 2021

Rural-Urban Designation	Value
Census Tracts Rural	0%
Census Tracts Urban	100%
Number of Census Tracts	43

Source: U.S. Department of Agriculture, 2019

Households With High Cost Burden (65+)	Value
Owner-Occupied Households	8,579
Percent of Owners with High Cost Burden	7%
Renter-Occupied Households	4,909
Percent of Renters with High Cost Burden	24%

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, 2020

Affordable Housing Inventory	Value
Properties	9
Properties Ready for Occupancy	9
Total Units	854
Units with Rent and/or Income Restrictions	852
Units Receiving Monthly Rental Assistance	148

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, 2020

Housing Units by Occupancy (65+)	Percent
Owner-Occupied Housing Units	32%
Renter-Occupied Housing Units	13%

Source: U.S. Census Bureau, 2015-2019 ACS

Vehicle Access (65+)	Percent
Owner-Occupied Households with Access to Vehicle(s)	96%
Renter-Occupied Households with Access to Vehicle(s)	72%

Source: U.S. Census Bureau, 2015-2019 ACS

Employment Status (65+)	Value	Percent
Number of Seniors Employed	10,880	22%
Number of Seniors Unemployed	410	1%

Source: U.S. Census Bureau, 2015-2019 ACS

Retirement (65+)	Value	Percent
Social Security Beneficiaries	33,275	75%
SSI Recipients	554	16%

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, 2019

SNAP or Food Stamps	Value
Potentially Eligible	3,210
Annual Participants	2,908
Current Beneficiaries as of Dec-20	2,309
Percent of Total Population Receiving Benefits	6%

Potentially Eligible are individuals below 125% of the Federal Poverty Level
Source: Florida Department of Children and Families, 2020

2021 Profile of Older Floridians

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	14
Recovery Beds	34

Source: Florida AHCA, 2021

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

Source: Florida AHCA, 2021

Medical Professionals	Value
Medical Doctors	
Licensed	187
Limited License	0
Critical Need Area License	2
Restricted	0
Medical Faculty Certification	0
Public Health Certificate	0
Other Professionals	
Licensed Podiatric Physicians	9
Licensed Osteopathic Physicians	68
Dentists	128
Licensed Registered Nurses	2,627
Pharmacies	43

Source: Florida Department of Health, 2021

Assisted Living Facility	Value
Total ALF Beds	756
Optional State Supplementation (OSS) Beds	65
Non-OSS Beds	691
Total ALF Facilities	14
Facilities with Extended Congregate Care License	3
Facilities with Limited Mental Health License	0
Facilities with Limited Nursing Service License	7

Source: Florida AHCA, 2021

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	31,423	64%
Uninsured	146	36%

Source: U.S. Census Bureau, 2015-2019 ACS

Disability Status	Value	Percent
With One Type of Disability	7,400	15%
With Two or More Disabilities	7,145	14%
Total With Any Disability		
Hearing	5,670	11%
Vision	2,765	6%
Cognitive	3,600	7%
Ambulatory	9,340	19%
Self-Care	2,565	5%
Independent Living	4,910	10%
With No Disabilities	27,735	56%
Probable Alzheimer's Cases (65+)	4,609	9%

Source: AGID 2014-18 ACS

Medicaid & Medicare Beneficiaries	Value	Percent
60+ Medicaid Eligible	3,783	11%
60+ Dual Eligible	3,311	65%

Source: Florida AHCA, 2021

Adult Day Care (ADC)	Value
ADC Facilities	0
Capacity	0

Source: Florida AHCA, 2021

Home Health Agencies	Value
Agencies	10
Medicaid Certified Agencies	1
Medicare Certified Agencies	5
Homemaker and Companion Service Companies	6

Source: Florida AHCA, 2021

2021 Profile of Older Floridians

Okaloosa County Health Profile and Medical Resources

Skilled Nursing Facility (SNF) Use	Value
SNFs With Beds	9
Community Beds	9
Sheltered Beds	0
Veterans Administration Beds	0
Other Beds	0
SNF Beds	899
Community Beds	899
Sheltered Beds	0
Veterans Administration Beds	0
Other Beds	0
SNFs With Community Beds	9
Community Bed Days	329,034
Community Patient Days	272,172
Medicaid Patient Days	171,080
Occupancy Rate	83%
Percent Medicaid	63%

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, 2021

Emergency Medical Services (EMS) Providers	Value
	1

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

Source: Florida Department of Health, 2021

Adult Family Care Homes	Value
Homes	0
Beds	0

Source: Florida AHCA, 2021

Memory Disorder Clinics	Value
Total	0

Source: Florida DOEA's Summary of Programs and Services (SOPS), 2020

Dialysis	Value
End-Stage Renal Disease Centers	7

Source: Florida Department of Health, 2021

Okaloosa County Disaster Preparedness

The disaster preparedness section presents the count and percentage of people age 60 or older living in the legislative district that fall within particular storm surge evacuation zones, as well as the number 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	1,779
Medicaid Beneficiary	1,341

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, 2021

Shelter Resources	Value
Number of General Shelters	21
General Shelter Max Capacity in People	10,040
Number of Special Needs Shelters	1
Special Needs Shelters Max Capacity in People	82

Source: FDEM, 2021

Evacuation Zones	Value	Percent
DOEA HCBS Clients Residing in Evac Zone:	62	0%
Zone A	0	0%
Zone B	2	0%
Zone C	9	0%
Zone D	17	0%
Zone E	34	0%
DOEA HCBS Clients	332	
Lives in an Evac Zone and Has Memory Problems	17	5%
Lives in an Evac Zone and Lives Alone	35	11%

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

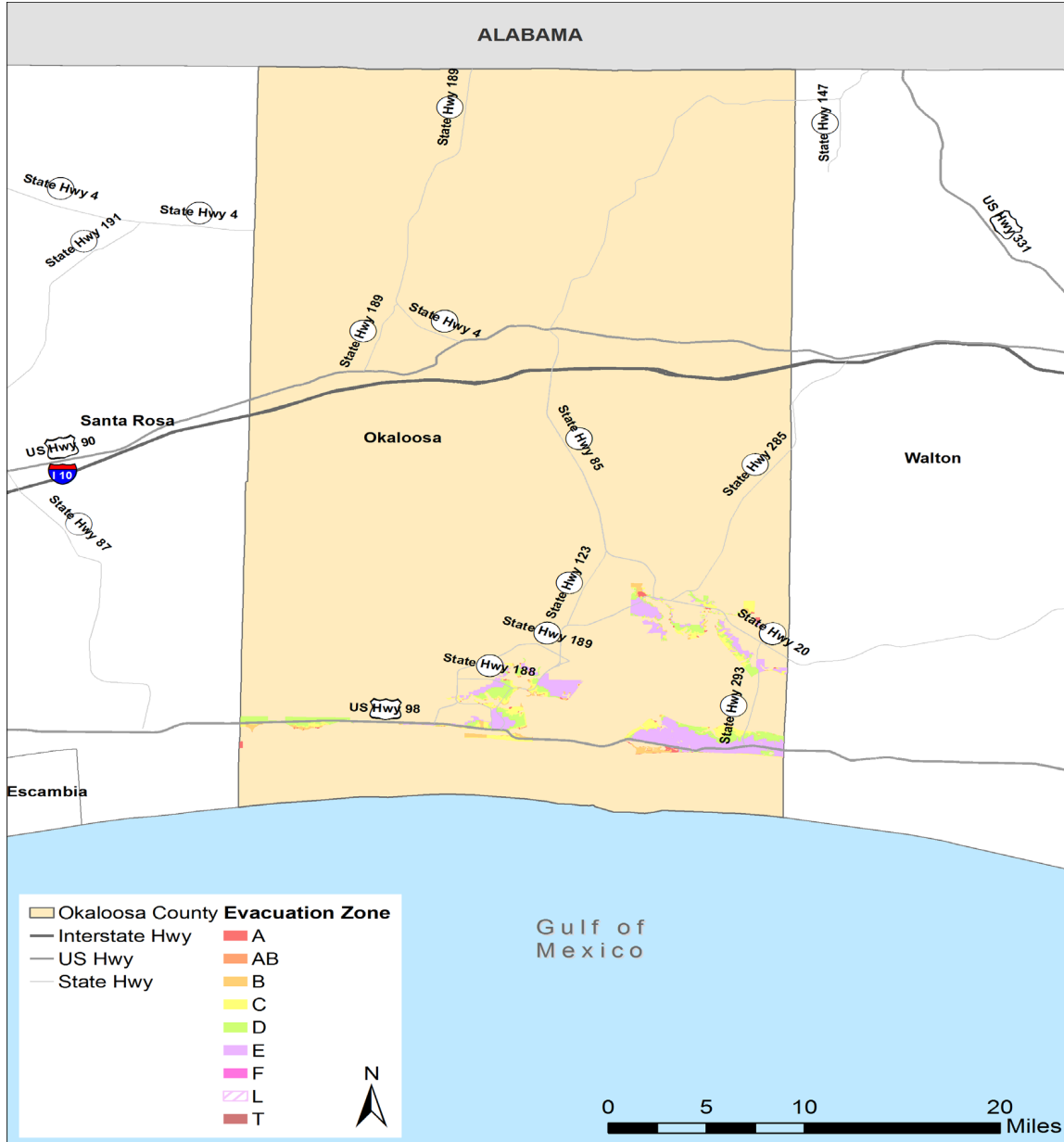
Zone C up to 20 feet, Zone D up to 28 feet, and Zone E up to 35 feet.

Source: Florida DOEA CIRTS, Florida Division of Emergency Management (FDEM), 2021

2021 Profile of Older Floridians

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, 2021