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LOW-INCOME CLIENT NEEDS ASSESSMENT REPORT UPDATE 2017

*A study of needs and resources for low-income residents in Osceola
County, Florida*

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INTRODUCTION

The purpose of this Community Needs Assessment (CNA) is to learn about Osceola County and the socio-economic disparities impacting its low-income population. The CNA is intended to describe the needs of the community, the factors contributing to the county's poverty rate, and the community's collective resources available to promote long-term self-sufficiency for low-income residents.

Strategy

Identifying the community's needs and the agency's strengths enable the Council to target and address the socio-economic barriers. The goal for the initial phase of the needs assessment is to collect and analyze data that identifies the community/service area, the population demographics, and the relevant economic and social conditions. The three data sets utilized for identification of socio-economic disparities in Osceola County to assess CSBG-related family and community-level needs are:

Primary Data Set - The primary set of data is composed of internal documentation based on annual client surveys and service utilization records. This information provides a profile of the typical client, types, and level of assistance delivered and therefore, the needs.

Secondary Data Set – The secondary data set, comprised of hard information, is collected from various independent reports to provide a demographic analysis of the target service area. The data also serve to identify current conditions and trends across multiple dimensions of family self-sufficiency and quality of life, including income/economy, employment, education, food/nutrition, housing and homelessness, health, and transportation. The compilation provides a compelling picture of Osceola County's priorities, strengths, challenges, and trends.

Service/Programs Profile - This overview of the social service providers and available resources in Osceola County helps to determine gaps in the service delivery system on a community-wide basis. The Development Office manages the coordination, collection, synthesis, and analysis of data on an annual basis.

Examination of the resulting data sources reveals trends, needs and issues to compile the Community Needs Assessment. The problems identified are prioritized based on the agency's capacity to address those needs, and in consideration of the National Goals for Community Action. These findings aid in the development of the agency's annual CSBG Workplan activities and Strategic Plan. When an issue is beyond the scope of the Council and yet crucial to the community, we create, foster and develop networks to provide the appropriate services. While there are numerous disparities within Osceola County's low-income population, this report will focus on the top five issues as identified by a sampling of Osceola residents.

EXECUTIVE SUMMARY

The Osceola County Council on Aging is 501 (c) 3, non-profit, private charitable organization dedicated to providing services to enable independence and self-sufficiency for seniors, disabled adults, the disadvantaged and families in poverty.

Created in 1971, the Osceola Council on Aging, Inc. is the largest social services organization in Osceola County, providing a vast array of services and programs to meet the needs of our community. Though the name implies services exclusively for the elderly, the Council's 34 health and human service programs extend to families as well, helping during crisis to enable generations of residents to cope with challenges

The Osceola County Council on Aging received formal designation by the Office of the Governor as a Community Service Block Grant Agency in 2006 and began operating the Community Action Agency to deliver health and human services addressing the economic self-sufficiency of disadvantaged, low-income families in Osceola County. Historically, Community Action Agencies have been catalysts in the community for addressing the needs of the poor. In response to the changing dynamics of the population, this role has evolved into a more prominent one of leadership among social service providers.

As a Community Action Agency, the Osceola Council on Aging utilizes a holistic and strategic approach in addressing identified community needs as detailed in the 2015-2018 Community Action Plan, a board-approved documented program of specific activities addressing the self-sufficiency of the elderly, disabled and disadvantaged residents of Osceola County. The Community Action Plan, developed in compliance with the Community Service Block Grant guidelines and 42 U.S.C. 9901 of the Florida Administrative Code, defines the agency's service delivery system, indicates partnerships and community resources to create synergy in meeting our community's needs, and is a tool for addressing economic disparities.

The Council's Community Action Plan (CAP) serves as a roadmap for facilitating the lasting improvement of the community's socio-economic landscape. The Council's CAP, based on a comprehensive Community Needs Assessment, and Low-Income Client Needs Assessment, is conducted in three-year cycles. The findings yielded through internal evaluation of the CNA serve as the compass for the development of strategies the Council will employ during the coming year of service to the community.

OSCEOLA COUNTY SNAPSHOT

Created in 1887, Osceola County has become Florida's 19th most populous county with an estimated 323,993 residents per the 2016 US Census. The economic landscape of the county contains pockets of poverty with 26% of families with children age 5-17 living at or below the Federal Poverty Level (FPL). Osceola has a 5.7% unemployment rate, which does not include those who, after years of unsuccessfully pursuing employment, have given up their search for work.

County Health Rankings reports that Osceola County's Health Factors is ranked 45th of Florida's 67 counties and per the 2016 US Census, 59,139 of the County's residents under 65 years of age are uninsured. The Florida Health Department classifies the whole of Osceola County as a medically underserved population. Local hospitals, free clinics, and the Health Department work together to provide medical support services to the increasing population of disadvantaged families and individuals.

Heart of Florida United Way's 2017 Asset Limited, Income Constrained, Employed (ALICE) report update offers eye-opening statistics on Osceola County's employed residents. These are individuals who work hard and are paid enough to live above the poverty line. In most cases, these families are living paycheck to paycheck and have no liquid assets for unexpected emergencies. Hardworking employees are living "liquid asset poor." With limited cash or savings, they are literally one step away from financial chaos. Seniors living on fixed incomes are finding it increasingly difficult to afford the necessities of life. These demographic groups struggle to remain self-sufficient and need assistance in times of crisis. According to the ALICE Report, 58,397 Osceola County households (60%) live below the ALICE threshold.

DEMOGRAPHICS

Population

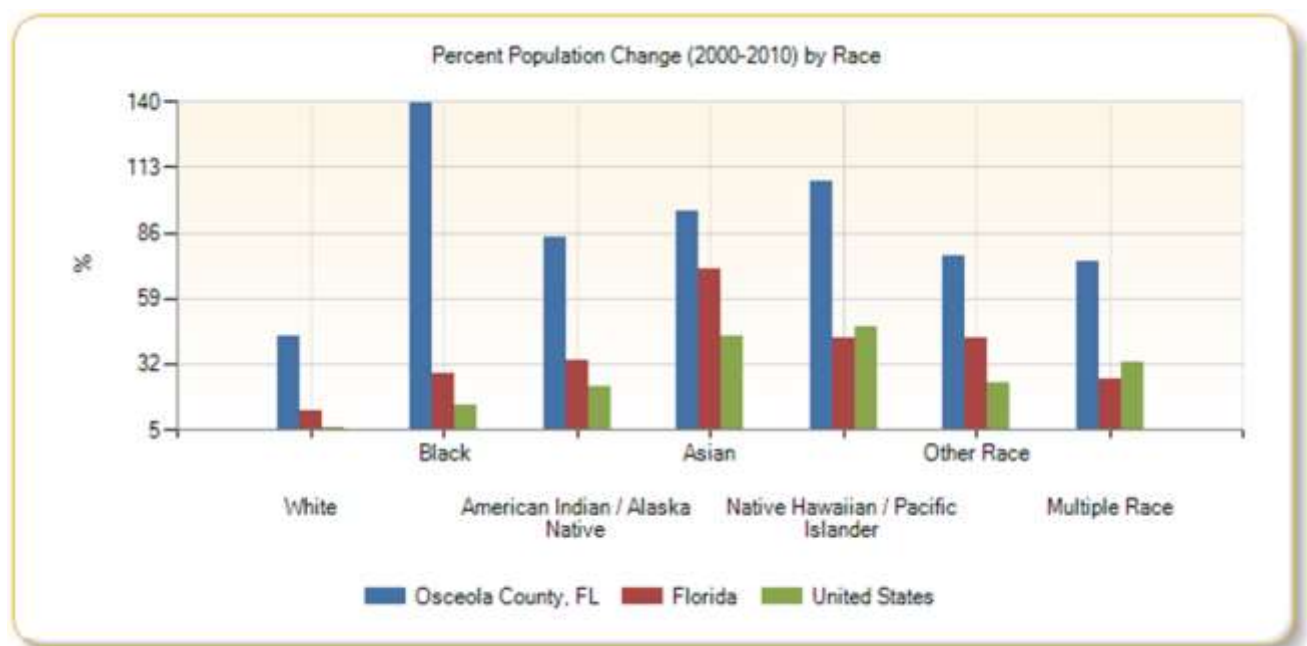
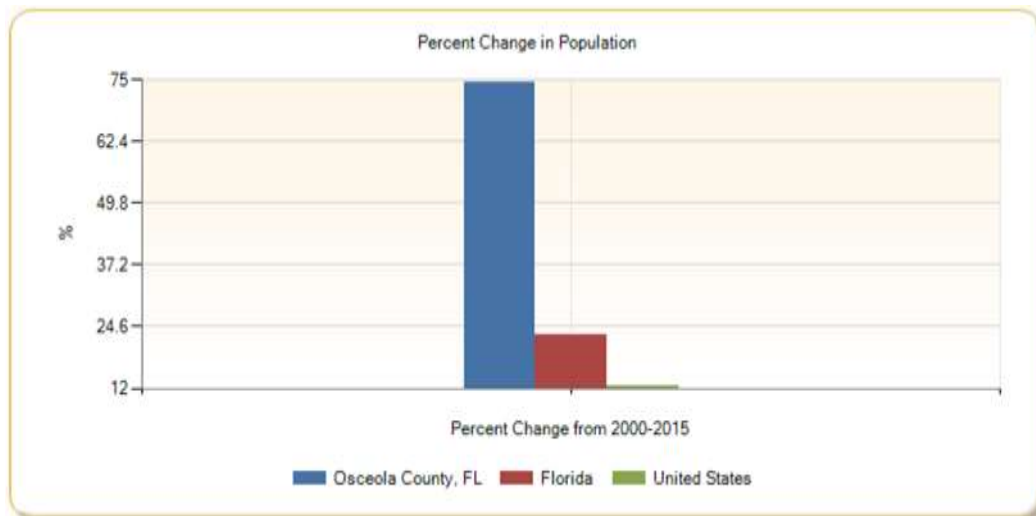
Population Change 2000-2015

Osceola has become the 18th most populous county in Florida and is home to 1.6% of the state's population. The Office of Economic and Demographic Research project that the county's population will reach 372,767 by 2020 and 435,210 by 2025.

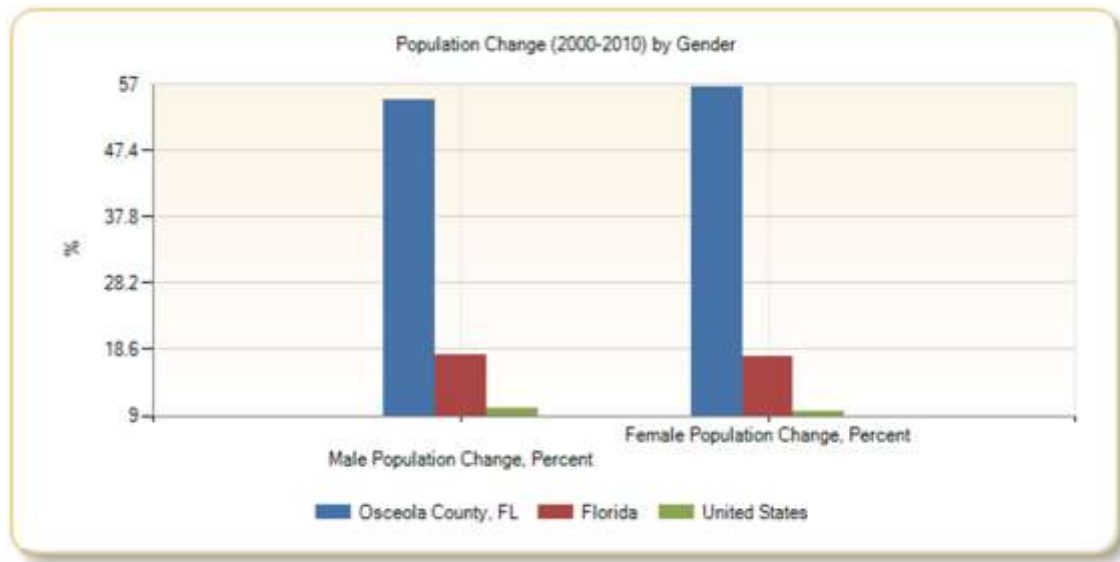
Community Commons reports that the County's population from 2000-2015 increased by 74.42%, as compared to Florida (22.92%) and the US (12.47%).

Report Area	Total Population, 2015 ACS	Total Population, 2000 Census	Population Change from 2000-2015 Census/ACS	Percent Change from 2000-2015 Census/ACS
Osceola County, FL	300,870	172,493	128,377	74.42%
Florida	19,645,772	15,982,378	3,663,394	22.92%
United States	316,515,021	281,421,906	35,093,115	12.47%

The County's three most significant population changes by race between 2000-2010 were Black (139.09%), followed by Native Hawaiian/Pacific Islander at 107.04% and Asian at 94.79%.



Total Population changes by Gender



Population by Ethnicity

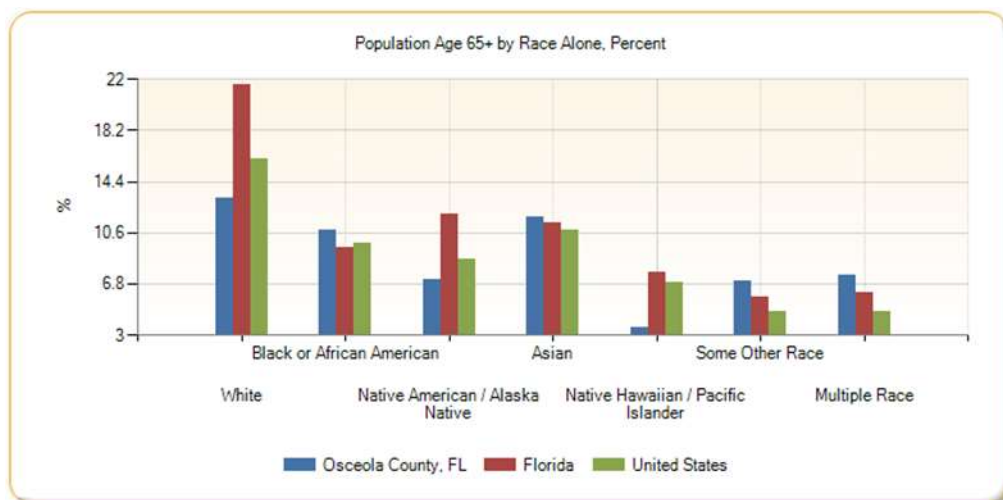
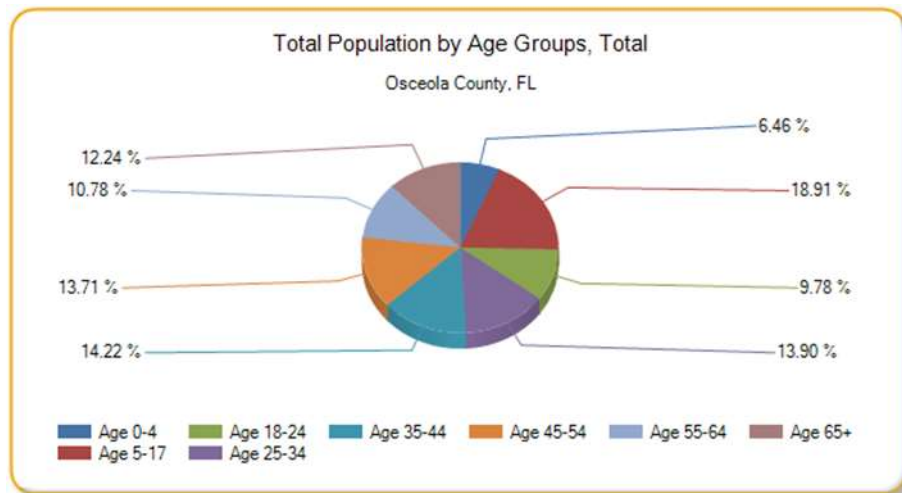
Report Area	Total Population	Hispanic or Latino Population	Percent Population Hispanic or Latino	Non-Hispanic Population	Percent Population Non-Hispanic
Osceola County, FL	300,870	147,382	48.99%	153,488	51.01%
Florida	19,645,772	4,660,733	23.72%	14,985,039	76.28%
United States	316,515,021	54,232,205	17.13%	262,282,816	82.87%

Median Age

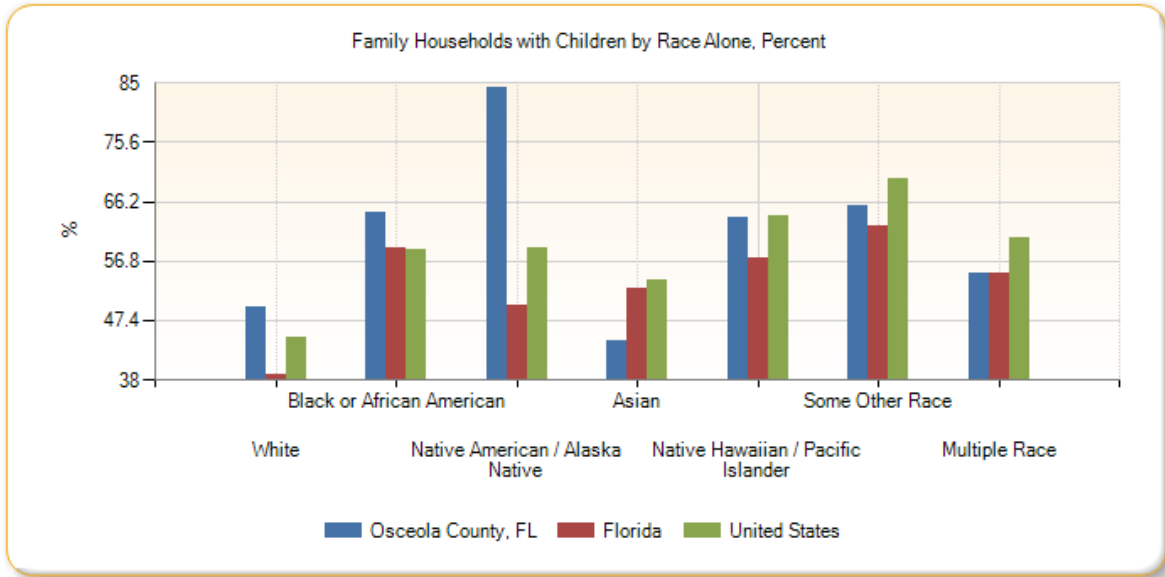
Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65
Osceola County, FL	6.46%	18.91%	9.78%	13.9%	14.22%	13.71%	10.78%	12.24%
Florida	5.5%	15.07%	9.06%	12.57%	12.36%	13.98%	12.88%	18.58%
United States	6.29%	16.99%	9.91%	13.55%	12.84%	13.87%	12.45%	14.1%

Report Area	Total Population	Median Age
Osceola County, FL	300,870	35.7
Florida	19,645,772	41.4
United States	316,515,021	37.6

Total Population by Age Groups



Households with Children by Race



Percentage of Population with any disability

Report Area	Total Population (For Whom Disability Status Is Determined)	Total Population with a Disability	Percent Population with a Disability
Osceola County, FL	298,835	41,490	13.88%
Florida	19,335,250	2,553,636	13.21%
United States	311,516,332	38,601,898	12.39%

Percent Population with a Disability

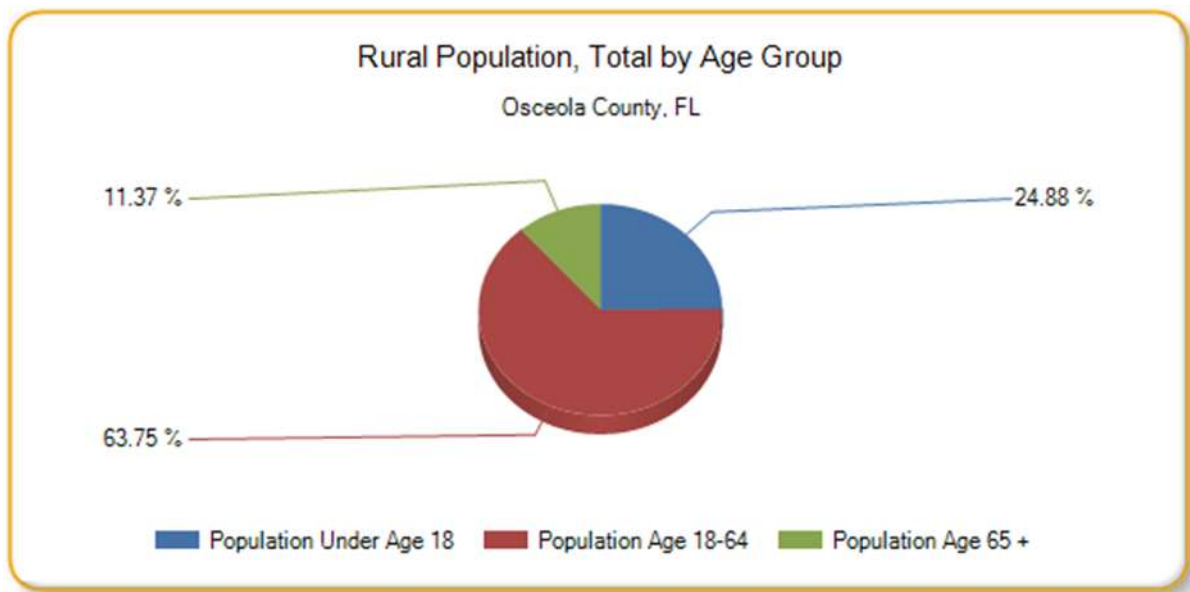


■ Osceola County, FL (13.88%)
■ Florida (13.21%)
■ United States (12.39%)

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Urban and Rural Population

Report Area	Total Population	Urban Population	Rural Population	Percent Urban	Percent Rural
Osceola County, FL	268,685	247,671	21,014	92.18%	7.82%
Florida	18,801,310	17,139,844	1,661,466	91.16%	8.84%
United States	312,471,327	252,746,527	59,724,800	80.89%	19.11%



Veteran Population

The indicator reports the percentage of the population age 18 and older that served in the armed forces including the Air Force, U.S. Army, Navy, Marine Corps, Coast Guard, and the U.S. Merchant Marines.

Report Area	Total Population Age 18	Total Veterans	Veterans, Percent of Total Population
Osceola County, FL	224,491	16,150	7.19%
Florida	15,551,250	1,507,738	9.7%
United States	241,816,698	20,108,332	8.32%

Veteran Population by Age Group

Report Area	Age 18-34	Age 35-54	Age 55-64	Age 65-74	Age 75
Osceola County, FL	1.58%	6.09%	10.89%	15.28%	20.46%
Florida	2.44%	6.52%	11.26%	18.64%	24.82%
United States	2.33%	5.82%	10.5%	18.94%	23.6%

Education

Head Start

Report Area	Total Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Osceola County, FL	17,796	5	1.69
Florida	1,073,506	753	5.89
United States	20,426,118	17,442	7.62

Note: This indicator is compared with the state average.

Data Source: US Department of Health & Human Services, [Administration for Children and Families](#). 2014.

Source geography: Point

The Osceola School District's (OSD) Families In Transition (FIT) program identifies students who are in transition/precariously housed and works to remove barriers to their education. The OSD identified over 4,000 students in transition in 2015. The OSD began the Learning Without Hunger Initiative to ensure homeless students receive the proper nourishment they need for learning and thriving.

Population with No High School Diploma

Report Area	Total Population Age 25+	Population Age 25+ with No High School Diploma	Percent Population Age 25+ with No High School Diploma
Osceola County, FL	195,118	28,851	14.79%
Florida	13,824,205	1,814,266	13.12%
United States	211,462,522	28,229,094	13.35%

Note: This indicator is compared with the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2011-15. Source geography: Tract

High School Graduation Rate

Research suggests that education has a significant impact on health ([Freudenberg & Ruglis, 2007](#)).

Report Area	Total Student Cohort	Estimated Number of Diplomas Issued	Cohort Graduation Rate
Osceola County, FL	4,174	3,381	81
Florida	199,015	155,014	77.9
United States	3,116,301	2,648,271	85

Note: This indicator is compared with the state average.

Data Source: US Department of Education, [EDFacts](#). Accessed via [DATA.GOV](#). Additional data analysis by [CARES](#). 2014-15. Source geography: School District

Population with Associate's Level Degree or Higher

27.57% of the population aged 25 and older, or 53,788 have obtained an Associate's level degree or higher.

Report Area	Total Population Age 25+	Population Age 25+ with Associate's Degree or Higher	Percent Population Age 25+ with Associate's Degree or Higher
Osceola County, FL	195,118	53,788	27.57%
Florida	13,824,205	5,076,992	36.73%
United States	211,462,522	79,981,739	37.82%

Note: This indicator is compared with the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2011-15. Source geography: Tract

Population with Bachelor's Degree or Higher

17.98% of the population aged 25 and older, or 35,079 have obtained an Bachelor's level degree or higher.

Report Area	Total Population Age 25+	Population Age 25+ with Bachelor's Degree or Higher	Percent Population Age 25+ with Bachelor's Degree or Higher
Osceola County, FL	195,118	35,079	17.98%
Florida	13,824,205	3,780,148	27.34%
United States	211,462,522	62,952,272	29.77%

Note: This indicator is compared with the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2011-15. Source geography: Tract

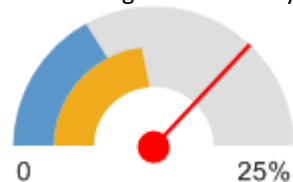
English Proficiency

Population with Limited English Proficiency

This indicator reports the percentage of residents aged 5 and older who speak a language other than English at home and speak English less than "very well." This indicator is relevant because an inability to speak English well creates barriers to healthcare access, provider communications, and health literacy/education.

Report Area	Population Age 5	Population Age 5 with Limited English Proficiency	Percent Population Age 5 with Limited English Proficiency
Osceola County, FL	281,435	52,222	18.56%
Florida	18,564,715	2,167,671	11.68%
United States	296,603,003	25,410,756	8.57%

Percent Population Age 5 with Limited English Proficiency



■ Osceola County, FL (18.56%)
■ Florida (11.68%)
■ United States (8.57%)

Data Source: US Census Bureau, American Community Survey. 2011-15.
Source geography: Tract

Poverty

In 2015, the US Census estimated 59,226 Osceola County residents were living below the Federal Poverty Level. The 2011-2015 American Community Survey 5-Year projected that 19.5% of Osceola County residents were living below the Federal Poverty Level (FPL), exceeding the national average of 15.47%. In Osceola County, 18.26% of males and 20.71% of females were living in poverty. Community Commons also reported that 15.43% of males and 17.58% of females were living in poverty in Florida as compared to 14.18% males and 16.71% females in the US.

Poverty creates a roadblock to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population in Poverty	Percent Population in Poverty
Osceola County, FL	298,081	58,146	19.51%
Florida	19,228,208	3,180,109	16.54%
United States	308,619,550	47,749,043	15.47%

Note: This indicator is compared with the state average.

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

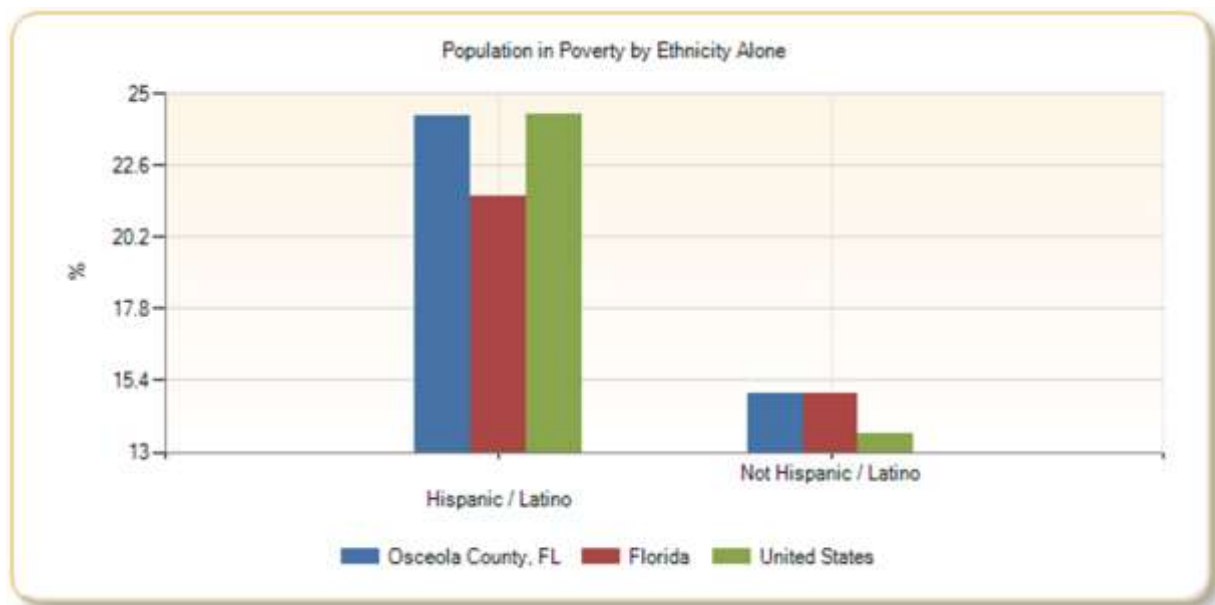
Population in Poverty by Race/Ethnicity

Population in Below FPL by Race/Ethnicity	Below Poverty Level	% below poverty level
White alone	40,688	18.0%
Black or African American alone	7,875	23.4%
American Indian and Alaska Native alone	226	33.0%
Asian alone	861	11.0%
Native Hawaiian and Other Pacific Islander alone	134	68.0%
Some other race alone	5,597	28.6%
Two or more races	2,765	26.2%
Hispanic or Latino origin (of any race)	35,492	24.2%
White alone, not Hispanic or Latino	13,928	12.8%

Population in Poverty by Age

	Below Poverty Level	Percent below poverty level
Under 18 years	21,998	29.1%
Under 5 years	5,820	30.4%
5 to 17 years	16,178	28.7%
18 to 64 years	31,369	16.8%
18 to 34 years	13,174	18.7%
35 to 64 years	18,195	15.7%
60 years and over	6,611	12.8%
65 years and over	4,779	13.3%

Data Source: American Fact Finder



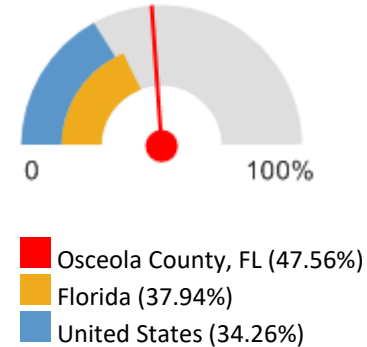
Population Below 200% FPL

In the report area, 47.56% or 141,782 individuals are living in households with income below 200% of the FPL. Poverty contributes to poor health by creating barriers to accessing health services, healthy food, and other necessities.

Report Area	Total Population	Population with Income at or Below 200% FPL	Percent Population with Income at or Below 200% FPL
Osceola County, FL	298,081	141,782	47.56%
Florida	19,228,208	7,294,472	37.94%
United States	308,619,550	105,726,604	34.26%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Percent Population with Income at or Below 200% FPL



Population Below 185% FPL

In the report area, 43.9% or 130,846 individuals are living in households with income below 185% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population with Income at or Below 185% FPL	Percent Population with Income at or Below 185% FPL
Osceola County, FL	298,081	130,846	43.9%
Florida	19,228,208	6,719,275	34.94%
United States	308,619,550	97,454,684	31.58%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Population Below 100% FPL

Report Area	Total Population	Population in Poverty	Percent Population in Poverty
Osceola County, FL	298,081	58,146	19.51%
Florida	19,228,208	3,180,109	16.54%
United States	308,619,550	47,749,043	15.47%

Note: This indicator is compared with the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2011-15. Source geography: Tract

Population Below 50% FPL

Report Area	Total Population	Population with Income at or Below 50% FPL	Percent Population with Income at or Below 50% FPL
Osceola County, FL	298,081	25,114	8.43%
Florida	19,228,208	1,395,578	7.26%
United States	308,619,550	21,125,395	6.85%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Children below 200% of FPL

In the report area, 61.24% or 46,274 children are living in households with income below 200% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

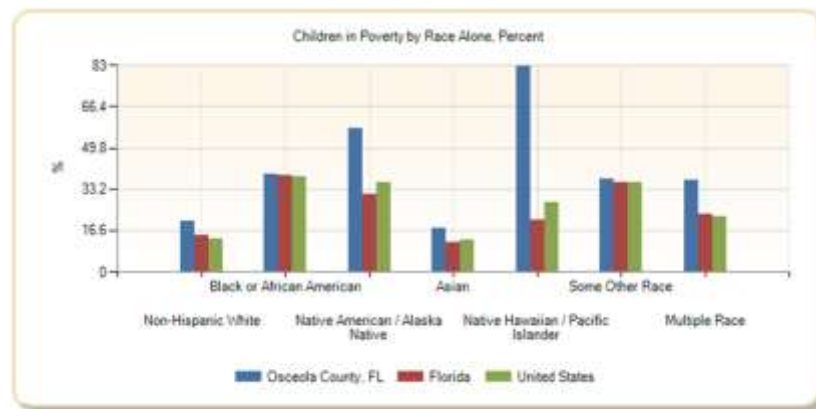
Report Area	Total Population Under Age 18	Population Under Age 18 at or Below 200% FPL	Percent Population Under Age 18 at or Below 200% FPL
Osceola County, FL	75,563	46,274	61.24%
Florida	3,975,989	1,966,127	49.45%
United States	72,540,829	31,888,028	43.96%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Children below 100% of FPL

Report Area	Total Population	Population Under Age 18	Population Under Age 18 in Poverty	Percent Population Under Age 18 in Poverty
Osceola County, FL	298,081	75,563	21,998	29.11%
Florida	19,228,208	3,975,989	958,366	24.1%
United States	308,619,550	72,540,829	15,760,766	21.73%

Children in Poverty by Race



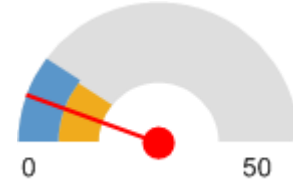
Recreation and Fitness Facilities

Access to recreation and fitness facilities promotes healthy behaviors by encouraging increased physical activity.

Report Area	Total Population	Number of Establishments	Establishments, Rate per 100,000 Population
Osceola County, FL	268,685	15	5.58
Florida	18,801,310	1,962	10.44
United States	312,846,570	32,712	10.46

Data Source: US Census Bureau, County Business Patterns. Additional data analysis by CARES. 2015. Source geography: County

Recreation and Fitness Facilities, Rate (Per 100,000 Population)



■ Osceola County, FL (5.58)
■ Florida (10.44)
■ United States (10.46)

Community Needs Assessment

Data Sets

Primary Data sources included a planning meeting with board members and other leaders in the community, community conversations and surveys. The types of surveys included resident, community leaders, elected officials and Osceola Council on Aging Board members.

Secondary data sources include:

- The American Community Survey
- The American FactFinder
- Community Commons
- The Centers for Medicare Medicaid Services
- The Centers for Disease Control and Prevention
- County Health Rankings
- Data.gov
- Feeding America 2014
- Florida Hospital 2016 Community Health Needs Assessment
- Heart of Florida United Way ALICE report 2017 Update
- The Office of Economic and Demographic Research
- US Department of Labor
- USA.com
- US Department of Health & Human Services
- US Census Bureau

Survey Respondents

A total of 147 residents from low, middle and upper incomes, community leaders, elected officials and Osceola Council on Aging Board members completed the 2017 Community Needs Assessment Survey.

The three sections of the surveys include:

1. The top five needs of yourself and your family
2. The top five needs of the low-income community
3. Suggestions for types of services that would help to meet the identified needs

In addition to the Top five needs, respondents also indicated the following concerns:

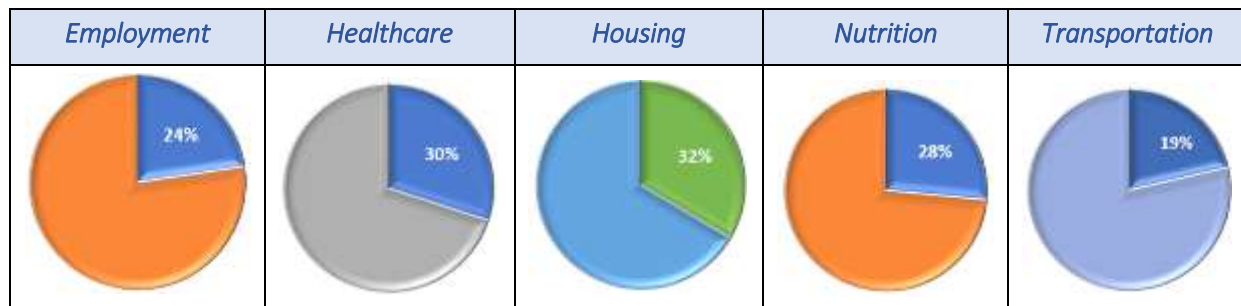
- Education
- Low Income/Low Wages
- Programs for children including Child Care
- After-School programs and opportunities/activities for Youth
- Financial Literacy
- Affordable or Free Legal Services
- Law Enforcement – Safety for Law Enforcement Officers and residents
- Access to Services

Primary Data

The Top 5 needs as identified by respondents for themselves and their families

- #1 - Housing
- #2 - Healthcare
- #3 - Nutrition
- #4 - Employment
- #5 - Transportation

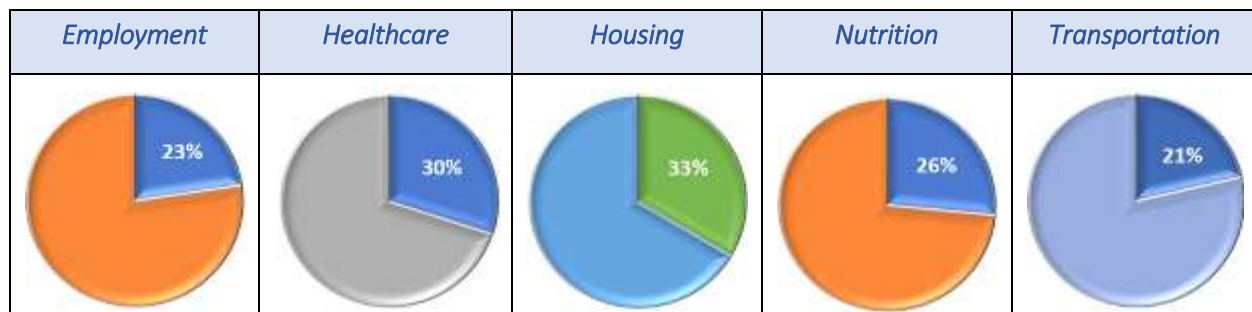
The Top 5 needs by percentages:



The Top 5 needs as identified by respondents for the Low-Income Community

- #1 - Housing
- #2 - Healthcare
- #3 - Nutrition
- #4 - Employment
- #5 - Transportation

The Top 5 needs by percentages:



Secondary Data

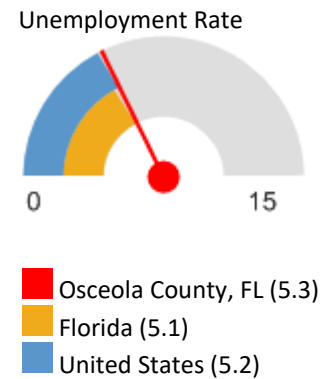
Employment

Unemployment Rate

Unemployment results in financial instability by creating barriers to access including insurance coverage, health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Osceola County, FL	163,275	154,689	8,586	5.3
Florida	9,879,776	9,371,000	508,776	5.1
United States	161,376,737	152,992,568	8,384,169	5.2

Data Source: US Department of Labor, Bureau of Labor Statistics. 2017 - July. Source geography: County



Average Monthly Unemployment Rate (July 2016 – July 2017)

Report Area	July 2016	Aug. 2016	Sep. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Jan. 2017	Feb. 2017	Mar. 2017	Apr. 2017	May 2017	Jun. 2017	Jul. 2017
Osceola County, FL	5.3	5.2	5.2	5.1	4.9	4.8	5.5	4.8	4.4	4.1	4.1	4.5	4.5
Florida	5.1	5.2	5.1	4.9	4.8	4.7	5.2	4.7	4.4	4.1	4	4.4	4.3
United States	5.1	5	4.8	4.7	4.4	4.5	5.1	4.9	4.6	4.1	4.1	4.5	4.6

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Healthcare

Florida Hospital Community Health Needs Assessment 2016 reports that preventative care has decreased in Osceola County. Skipping doctor visits due to the high cost put individuals at risk both present and in the long-term. The report also addresses the health coverage disparity among racial and ethnic groups. Black residents have the lowest percentage of health insurance coverage. The report identifies hot spots served by Florida Hospital Kissimmee where the unemployment rate is 11% with over 25% are living in poverty. The County also has a 'modified retail food environment score denoting low, weak or no access to healthy retail food outlets.

The Health Council of East Central Florida's 2017 County Health Profile for Osceola County states that the whole of the County is a medically underserved area. The Profile lists the top 5 causes of death as Heart Disease, Cancer, Unintentional Injury (including motor vehicle accidents), Stroke and Chronic Lower Respiratory Disease. The Profile also identifies a high prevalence of Alzheimer's disease and Diabetes in the County.

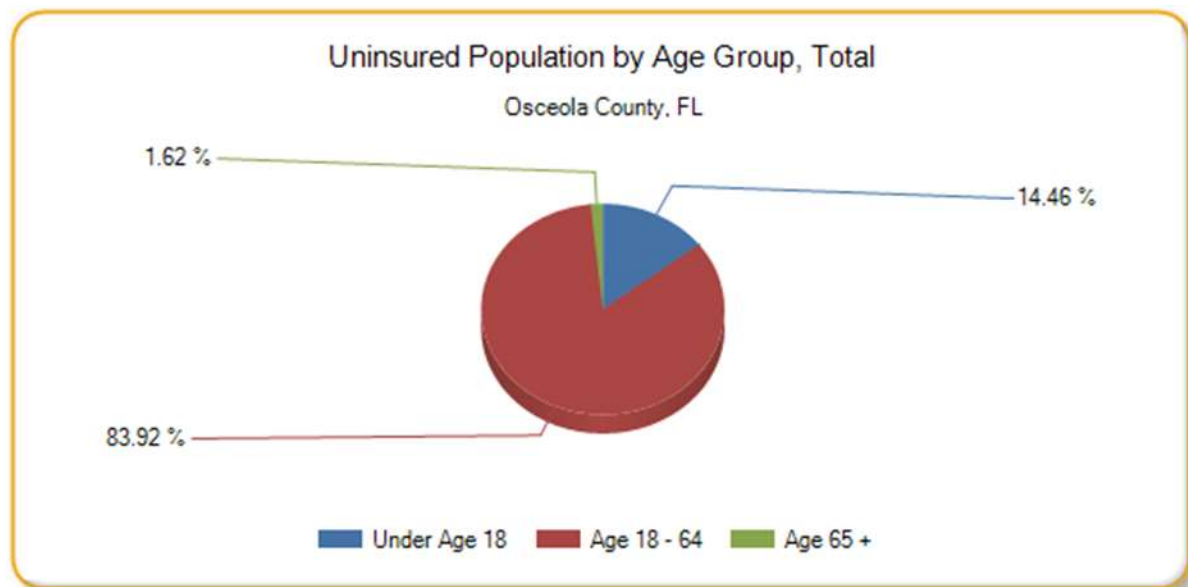
Uninsured Adults Age 18-64

The lack of health insurance creates a barrier to accessing healthcare services. This indicator reports the percentage of adults age 18 to 64 without health insurance coverage.

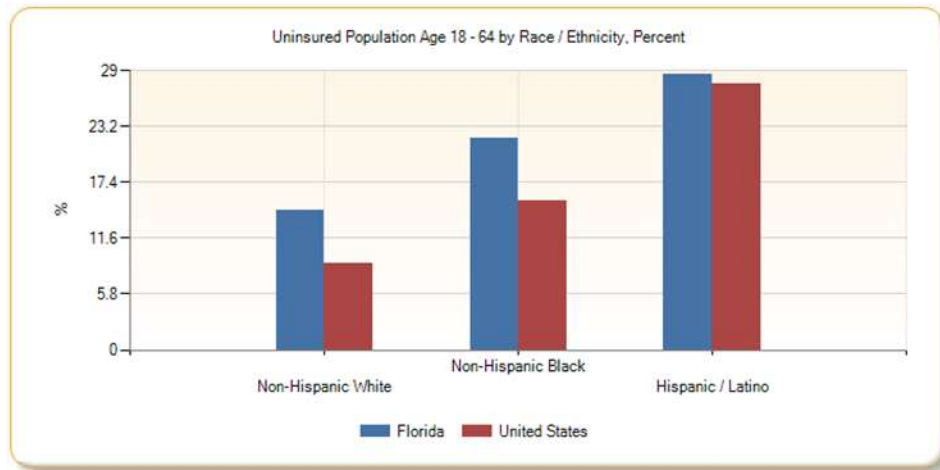
Report Area	Total Population Age 18 - 64	Population with Medical Insurance	Percent Population with Medical Insurance	Population Without Medical Insurance	Percent Population Without Medical Insurance
Osceola County, FL	199,090	156,443	78.58%	42,647	21.42%
Florida	11,930,518	9,606,466	80.52%	2,324,052	19.48%
United States	194,584,952	168,884,012	86.79%	25,700,940	13.21%

Data Source: US Census Bureau, Small Area Health Insurance Estimates. 2015. Source

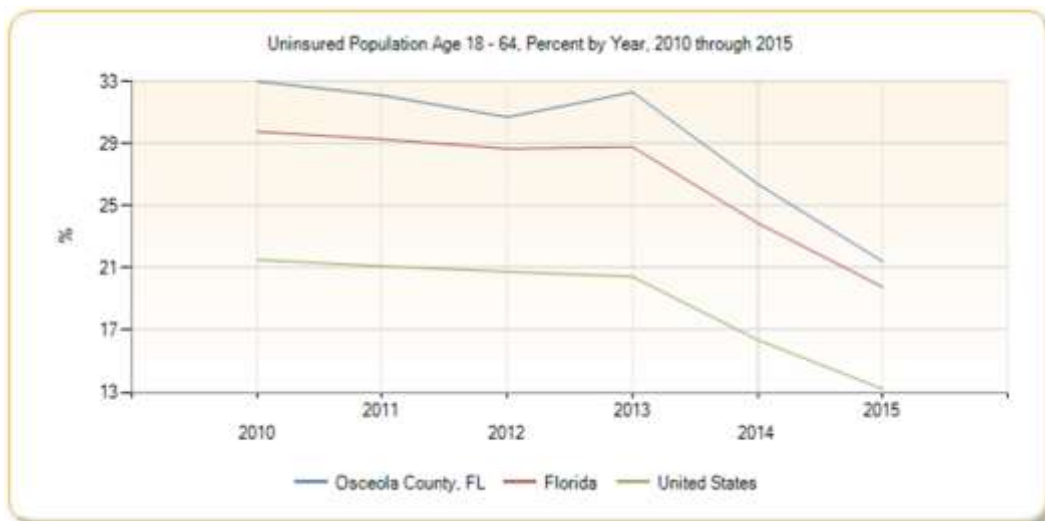
Uninsured Population by Age Group



Uninsured Population Age 18-64 by Race/Ethnicity, Percent



Uninsured Population Age 18-64, Percent by year 2010-2015



Uninsured Children

The lack of health insurance contributes to poor health by inhibiting access to healthcare services including regular primary care and secondary care.

Report Area	Total Population Under Age 19	Population with Medical Insurance	% Population with Medical Insurance	Population Without Medical Insurance	% Population Without Medical Insurance
Osceola County, FL	83,330	76,455	91.75%	6,875	8.25%
Florida	4,250,715	3,938,645	92.66%	312,070	7.34%
United States	76,217,025	72,369,595	94.95%	3,847,430	5.05%

Data Source: US Census Bureau, Small Area Health Insurance Estimates. 2014. Source geography: County

Health Professional Shortage Areas

The shortage of health professionals results in access and health status issues.

Report Area	Primary Care Facilities	Mental Health Care Facilities	Dental Health Care Facilities	Total HPSA Facility Designations
Osceola County, FL	1	1	1	3
Florida	127	110	116	353
United States	3,599	3,171	3,071	9,836

Data Source: US Department of Health & Human Services, Health Resources and Services Administration, Health Resources and Services Administration. April 2016. Source geography: Address

Federally Qualified Health Centers

Federally Qualified Health Centers (FQHCs) are community assets that provide health care to vulnerable populations; including ambulatory care in medically underserved areas.

Report Area	Total Population	Number of Federally Qualified Health Centers	Rate of Federally Qualified Health Centers per 100,000 Population
Osceola County, FL	268,685	1	0.37
Florida	18,801,310	359	1.91
United States	312,471,327	7,646	2.45

Note: This indicator is compared with the state average.

Data Source: US Department of Health & Human Services, Center for Medicare Medicaid Services, Provider of Services File. Dec. 2016. Source geography: Address

Lack of a Consistent Source of Primary Care

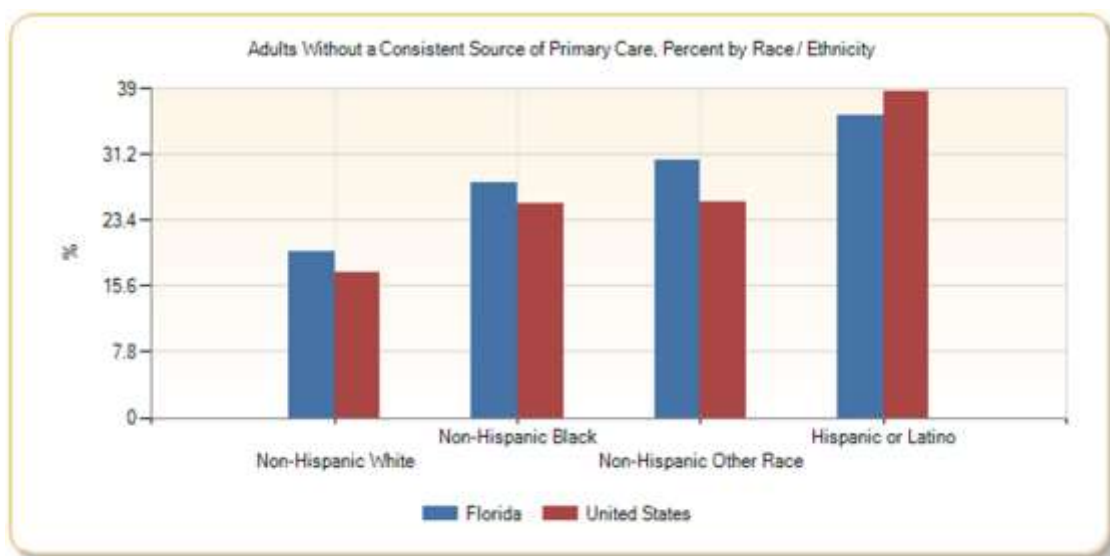
Regular primary care aids in the prevention of serious health issues and emergency department visits.

Report Area	Survey Population (Adults Age 18)	Total Adults Without Any Regular Doctor	Percent Adults Without Any Regular Doctor
Osceola County, FL	150,665	39,912	26.49%
Florida	14,671,272	3,638,104	24.80%
United States	236,884,668	52,290,932	22.07%

Data Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System.

Additional data analysis by CARES. 2011-12. Source geography: County

Adults without a Consistent Source of Primary Care, Percent by Race



Population Living in a Health Professional Shortage Area

Areas geographically designated as "Health Professional Shortage Area" (HPSA), have a shortage of primary medical care, dental or mental health professionals.

Report Area	Total Area Population	Population Living in a HPSA	Percentage of Population Living in a HPSA
Osceola County, FL	268,685	0	0%
Florida	18,801,310	10,284,868	54.7%
United States	308,745,538	102,289,607	33.13%

Data Source: US Department of Health/Human Services, Health Resources and Services Administration, Health Resources and Services Administration. April 2016. Source geography: HPSA

Housing

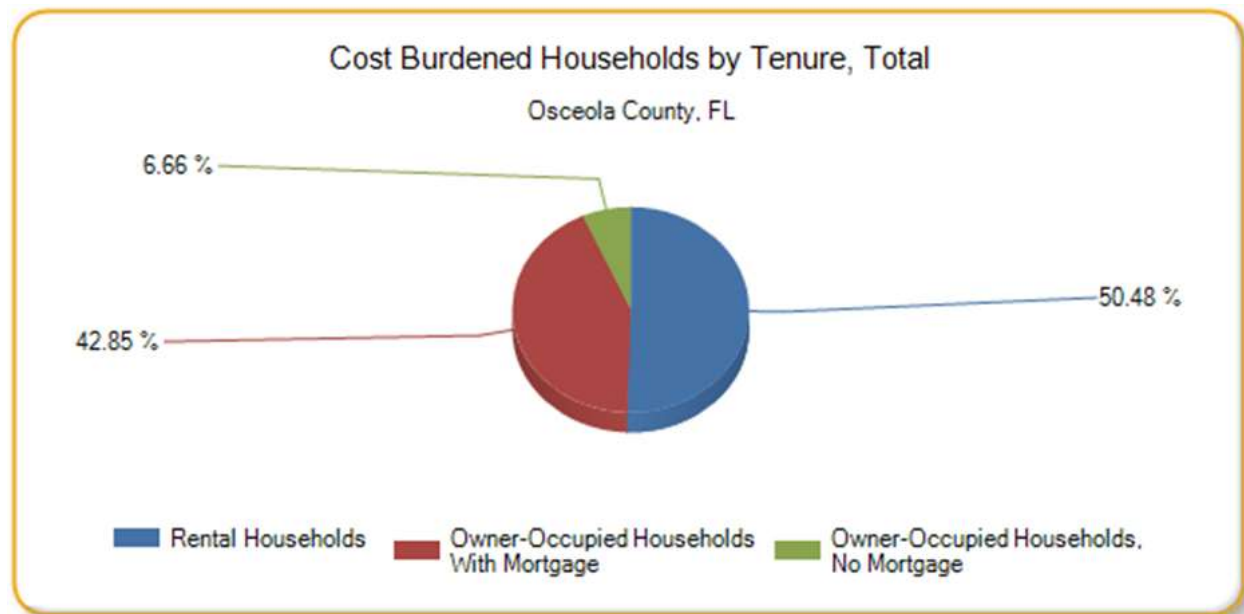
According to USA.com, Osceola's median house value for 2010-2014 was \$124,500 and has increased by 25.38% since 2000. USA.com reports that while this is an improvement, "The house value growth rate is much lower than the state average rate of 48.06% and is much lower than the national average rate of 46.91%". Prosperity Now's Scorecard reports, "disparities in homeownership remain one of the largest drivers in wealth inequality for communities of color."

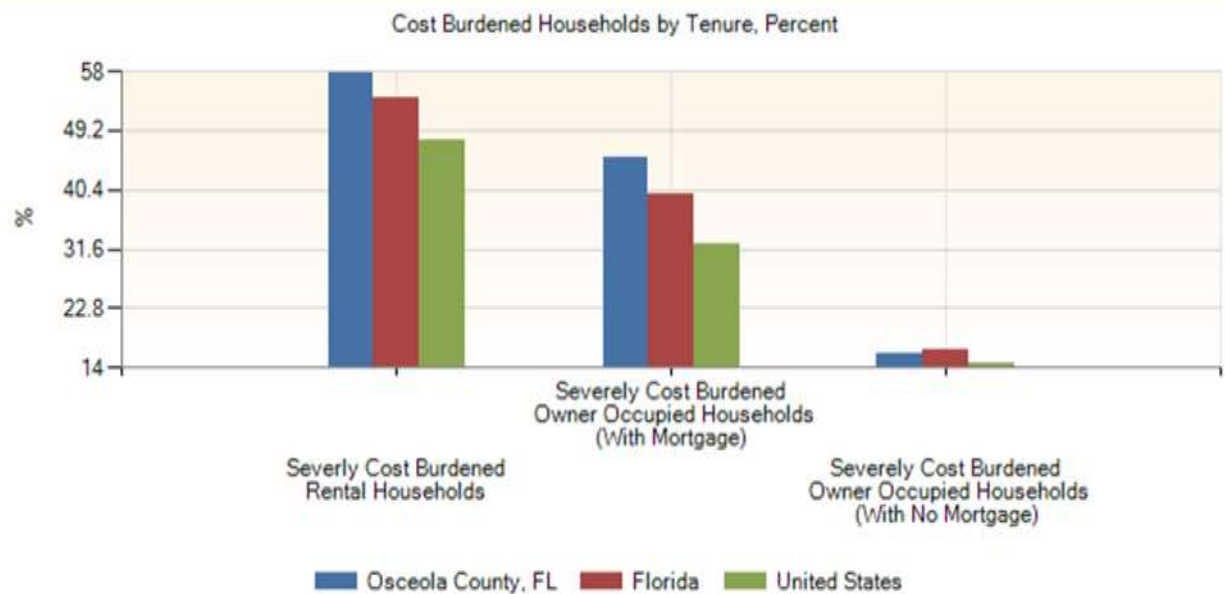
Housing Cost Burden (30% or more)

This indicator reports the percentage of households where housing costs exceed 30% of the total household income. Excessive housing costs are a burden for homeowners and renters.

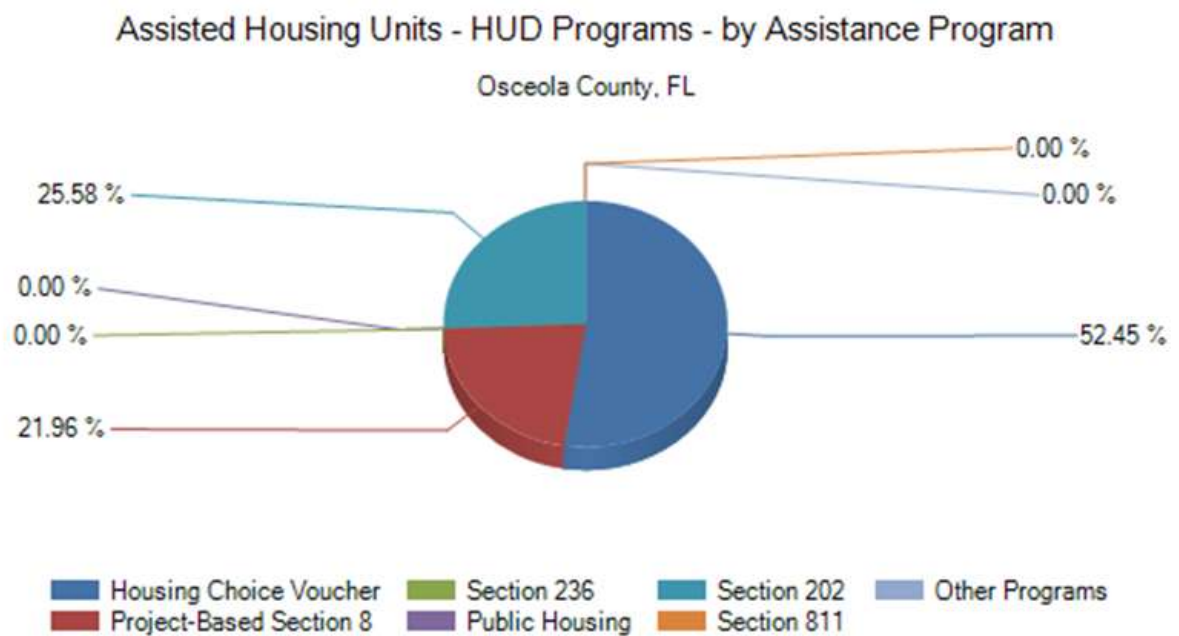
Report Area	Total Households	Cost Burdened Households (Housing Costs Exceed 30% of Income)	Percentage of Cost Burdened Households (Over 30% of Income)
Osceola County, FL	92,338	41,312	44.74%
Florida	7,300,494	2,819,142	38.62%
United States	116,926,305	39,670,109	33.93%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract





Assisted Housing Units – HUD Programs



Housing Units by Age (Time Period Constructed), Percentage

This indicator reports the median year of construction for all housing units (vacant and occupied). The data helps to identify construction of new housing, the disappearance of old houses from the inventory, and also serves to aid in the development of formulas to determine substandard housing and provide assistance in forecasting future services, such as energy consumption and fire protection.

Report Area	Before 1960	1960-1979	1980-1999	2000-2010	After 2010
Osceola County, FL	3.74%	10.25%	45.29%	38.28%	2.44%
Florida	11.78%	27.81%	38.44%	20.54%	1.42%
United States	29.18%	26.64%	27.72%	14.89%	1.57%

Overcrowded Housing

This indicator reports data on overcrowded housing from the latest 5-year American Community Survey. The US Census Bureau does not have an official definition for "crowded units." For this report, units with more than one occupant per room are considered overcrowded.

Report Area	Total Occupied Housing Units	Overcrowded Housing Units	Percentage of Housing Units Overcrowded
Osceola County, FL	72,606	3,111	4.28%
Florida	5,877,996	208,036	3.54%
United States	90,647,126	3,889,851	4.29%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Substandard Housing

Substandard housing has one or more of the following conditions that decrease the quality of living. The issues may be incomplete or non-existent plumbing facilities, inadequate kitchen facilities, overcrowding, and a monthly cost that is 30% or greater of the household income.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
Osceola County, FL	92,338	41,591	45.04%
Florida	7,300,494	2,843,819	38.95%
United States	116,926,305	40,585,236	34.71%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Nutrition

Food Insecurity Rate

The USDA defines food insecurity as the lack of “access by all people at all times to enough food for an active, healthy life.”

Report Area	Total Population	Food Insecure Population, Total	Food Insecurity Rate
Osceola County, FL	289,449	34,250	11.83%
Florida	19,893,297	3,227,600	16.2%
United States	318,198,163	47,448,890	14.91%

Data Source: Feeding America. 2014. Source geography: County

Food Insecure Children

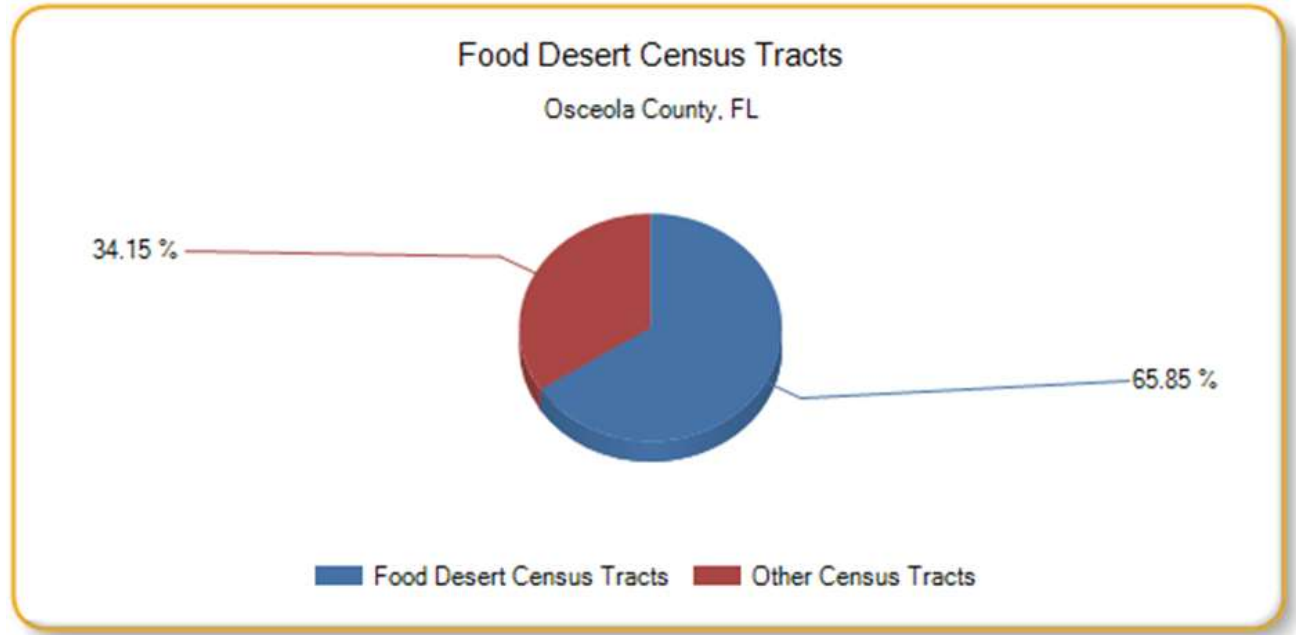
Report Area	Population Under Age 18	Food Insecure Children, Total	Child Food Insecurity Rate
Osceola County, FL	72,211	18,180	25.18%
Florida	4,028,730	1,071,760	26.6%
United States	73,580,326	17,284,530	23.49%

Food Insecure Population Ineligible for Assistance

This indicator reports the estimated percentage of the total population and the population under age 18 that experienced food insecurity at some point during the report year, but are ineligible for State or Federal nutrition assistance. Food insecurity is the household-level economic and social condition of limited or uncertain access to adequate food. Assistance eligibility is determined based on household income of the food insecure households relative to the maximum income-to-poverty ratio for assistance programs (SNAP, WIC, school meals, CSFP and TEFAP).

Report Area	Food Insecure Population, Total	Percentage of Food Insecure Population Ineligible for Assistance	Food Insecure Children, Total	Percentage of Food Insecure Children Ineligible for Assistance
Osceola County, FL	34,860	7%	18,180	18%
Florida	3,315,550	27%	1,071,760	30%
United States	48,770,990	29%	17,284,530	31%

Food Desert Census Tracts



Food Access – Grocery Stores

Grocery stores are defined as supermarkets and smaller grocery stores primarily engaged in retailing a general line of food, such as canned and frozen foods; fresh fruits and vegetables; and fresh and prepared meats, fish, and poultry. Included are delicatessen-type establishments. Convenience stores and large general merchandise stores that also retail food, such as supercenters and warehouse club stores are excluded. This indicator is relevant because it provides a measure of healthy food access and environmental influences on dietary behaviors.

Report Area	Total Population	Number of Establishments	Establishments, Rate per 100,000 Population
Osceola County, FL	268,685	48	17.86
Florida	18,801,310	3,684	19.59
United States	312,846,570	66,284	21.19

Data Source: US Census Bureau, County Business Patterns. Additional data analysis by CARES. 2015.

Source geography: County

Low Food Access

Report Area	Total Population	Population with Low Food Access	Percent Population with Low Food Access
Osceola County, FL	268,685	111,394	41.46%
Florida	18,801,310	4,831,135	25.7%
United States	308,745,538	69,266,771	22.43%

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2015. Source geography: Tract

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Osceola County, FL	268,685	121,498	50,022	41.17%
Florida	18,801,310	7,233,710	1,577,262	21.8%
United States	308,745,538	106,758,543	20,221,368	18.94%

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2015. Source geography: Tract

Population with Low or No Food Access by Race/Ethnicity

Report Area	Total Population	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic Asian	Non-Hispanic American Indian / Alaska Native	Non-Hispanic Other	Multiple Race	Hispanic or Latino
Osceola County, FL	32.61	26.96%	35.34%	42.35%	24.66%	48.41%	39.54%	42.25%
Florida	51.86	50.27%	63.55%	52.67%	52.07%	56.06%	57.17%	47.56%
United States	52.02	49.33%	64.15%	51.26%	54.56%	57.92%	53.64%	54.98%

Transportation

Use of Public Transportation

The percentage of the population that relies on public transportation as their primary means of commute to work.

Report Area	Total Population Employed Age 16	Population Using Public Transit for Commute to Work	Percent Population Using Public Transit for Commute to Work
Osceola County, FL	129,068	2,029	1.57%
Florida	8,432,513	178,238	2.11%
United States	143,621,171	7,362,038	5.13%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Households with No Motor Vehicle

The number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Osceola County, FL	92,338	5,568	6.03%
Florida	7,300,494	516,293	7.07%
United States	116,926,305	10,628,474	9.09%

Data Source: US Census Bureau, American Community Survey. 2011-15. Source geography: Tract

Average Commute Time

Employees in Kissimmee have an average of 27.5 commute time as compared to the average US worker's 24.8 minutes. A reported 1.97% have super commutes of more than 90 minutes per day. Data USA reports that 80.2% drive alone, 11% Carpool and 2.99% use Public Transportation. Driving alone is the most common method of travel for workers in Kissimmee. The Florida Department of Transportation estimates the average travel time to work in Osceola County is 30.3 minutes. Best Places reports that residents living in Poinciana have much higher commute times than the US average of 25.71 minutes.

Suggestions for Types of Services to Meet Identified Needs

Suggestions provided by the survey respondents include:

- Afterschool enrichment programs for kids of all ages
- Effective programs for youth that focus on Life Skills and Leadership
- Block Grants for Housing
- Smaller buses to connect neighborhoods
- Faith-based childcare services
- Promoting programs such as OPEN, TECO Trade, and Valencia Trade programs offering full ride or subsidized tuition paid educational opportunities to the low-income community which lead to employment. Assisting those who are in those programs with child care through churches or donations by existing child care facilities.
- Contract with some local pharmacies for delivery services and partner with some local agencies that donate to local pharmacies to pay for all or part of the medications. It would help to have one pharmacy in St. Cloud and one in Kissimmee.
- More lawyers should be encouraged to devote more time to pro bono endeavors.
- Alternative housing options, More local based Section 8 housing;
- Short term classes in how to search for medical, school systems, social services
- Counseling for Addiction, Mental Health, Finance, Marriage and Family
- Better Marketing of existing opportunities; partnerships between like agencies to maximize efforts and results.
- More housing options w/ shorter wait lists for renters.
- Adding more classes for the SHIP program
- Creating additional low-income housing – widening the spectrum for people to qualify
- City investment into affordable housing/apartment areas for low-income residents
- Help with Home Repairs to remain stable in a viable home
- Free care services; support programs to help educate or bring information to families who have family members with Alzheimer's and/or dementia.
- Ability access services on weekends to assist those who work 8am-5pm.
- 24/7 Adult Day Care to help family members who work hours outside of 9am-5pm.
- Provide a hygiene bag once a month (sort of like the food pantry)
- Expand Medicaid (revise income guidelines)

Summary

The top five needs of Osceola County's low-income population, as identified in this annual Community Needs Assessments, have remained the same for more than a decade. Non-profits, government entities, faith-based organizations, civic groups, foundations and private funders continue to leverage resources to address these disparities. The ongoing rapid growth of the community's low-income population contributes to the widening gap of services.

Low-income residents need a hand-up to elevate themselves out of poverty. Education opportunities coupled with employment services are tools that can help them attain stability and self-sufficiency. Education institutions in Osceola County are working together to provide enhanced opportunities for students. High School students have Dual Enrollment options through Technical Education Center Osceola (TECO) and Valencia College. Both institutions have multiple campuses in Osceola County and offer education at annual costs well below the national average of \$15,403: TECO \$7,631, Valencia College \$6,166.

TECO has a 100% acceptance rate and a 61% graduation rate. TECO's five most popular majors are Police and Criminal Science, Phlebotomy, Nursing Assistant, Health Aides and Attendants and Pharmacy Technicians. The Median Annual Earnings six years after graduation is \$32,700. Valencia College has a 30:1 Student Faculty Ratio and a 44% graduation rate. Valencia's five most popular majors are Liberal Arts and Humanities, Business Administration and Management, Entrepreneurship, Emergency Medical Technician (EMT Paramedic). The Median Annual Earnings six years after graduation is \$31,200.

Low-income residents may apply for financial aid at these education institutions, but many find they need more support than the typical grant can provide. Most have families to support and are already living paycheck to paycheck.

There are new employment opportunities on the horizon. Bridging the Innovation Development Gap (BRIDG) is bringing Nano-technology research, development and manufacturing to Osceola County. Located in NeoCity, a 500-acre technology district, BRIDG estimates that over a 10-year period, 4,000-5,000 high-tech jobs will be created with another 12,000 – 20,000 jobs to support those efforts. OCOA anticipated the need for skilled workers and began collaborating with Community Vision, TECO and Valencia College to connect low-income residents with free certification courses and employment opportunities. To create a pool of skilled candidates for jobs created by NeoCity, the partners focused on welding, electronic board assembly, advanced manufacturing, and mechatronics. Construction courses were added in anticipation of the new jobs that the required expansion of the county's infrastructure will create.

In answer to the county's medical professional shortage, the program expanded to include the Certified Nursing Assistant course. Many of the CNA graduates hired by Florida Hospital who show initiative and aptitude receive the opportunity to continue their education to attain an RN degree. The certification degrees are viewed as a starting point rather than destination. Clients gain employment and employers hire skilled workers, all of which positively impacts the county's economic development. Low-income residents are given the opportunity to elevate themselves out of poverty through Project OPEN, a program that provides a well-developed support system through Case Management, financial literacy training, job skills training and employment services.

Osceola County is a community faced with both future economic opportunities and a present-day high poverty rate. Navigating the low-income population past crisis and on to economic opportunity will require a concerted effort by Community-based organizations, Faith-based Organizations, the Private Sector, the Public Sector and Educational Institutions.

Faith Based Organizations echo the survey data collected for this Community Needs Assessment. Pastor Thomas Todd from Connection Church says two of the most critical needs in the low-income community are Housing and Health (including mental health). Assistance with Childcare and helping the homeless population are also important needs within the community. Feedback from every sector have contributed to this report and the resulting data will serve as the foundation for planning and the development of service strategies.

Osceola County faced a natural disaster in September 2017 when Hurricane Irma's destructive force struck the community. The entirety of Florida felt the impact. The massive storm exerted a significant impact on the County creating an urgent need for short-term housing and transitional sheltering due to flooding and property damage. Residents experiencing the most significant loss will feel effects of the storm long-term as they work to rebuild their lives.

Shortly after the community began the recovery process, survivors of Hurricane Maria started relocating to Osceola County. The influx of evacuees from Puerto Rico exacerbated the housing shortage and significantly increased demands on already stretched health and human service resources. The Osceola County School Board quickly began to find the necessary space and appropriate numbers of staff for the rapid arrival of displaced students from Puerto Rico.

All of the factors in this summary will contribute to the assessment of the community's needs to ensure that the Osceola Council on Aging's programs and resources are appropriately leveraged in concert with community partners to address service gaps effectively. Osceola Council on Aging's Community Needs Assessment data will aid in the development of the agency's annual CSBG Workplan activities which include the Community Action Plan and Strategic Plan.

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