



OSCEOLA
COUNCIL ON AGING
Serving All Generations

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LOW-INCOME CLIENT NEEDS ASSESSMENT REPORT UPDATE 2020

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

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 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:

Data Set A– 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 serves 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.

Data Set B - The primary set of data is composed of internal documentation based on 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. The data collected herein was taken during the first two months of the COVID-19 Pandemic (April-May 2020). The information gathered reflects community needs as related to the current Coronavirus outbreak and is specific to this point in time.

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 Work Plan 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 in the last ten CNAs conducted: Housing, Transportation, Nutrition, Health Care, and Employment.

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 339,470 residents. Hurricane Maria devastated Puerto Rico in September of 2017 and forced residents to move off the island. Many settled in Central Florida. Approximately 4,683

people moved to Osceola County after the hurricane and a year later, 233 families still reside in hotels and motels. Economic recovery in Puerto Rico is moving at a slower pace than anticipated, forcing residents to choose between staying on the island or moving to the mainland. Many may choose the Central Florida area, specifically Osceola County, due to its geographical proximity to the island, job opportunities, and established Puerto Rican community.

DATA SET A

DEMOGRAPHICS

Population

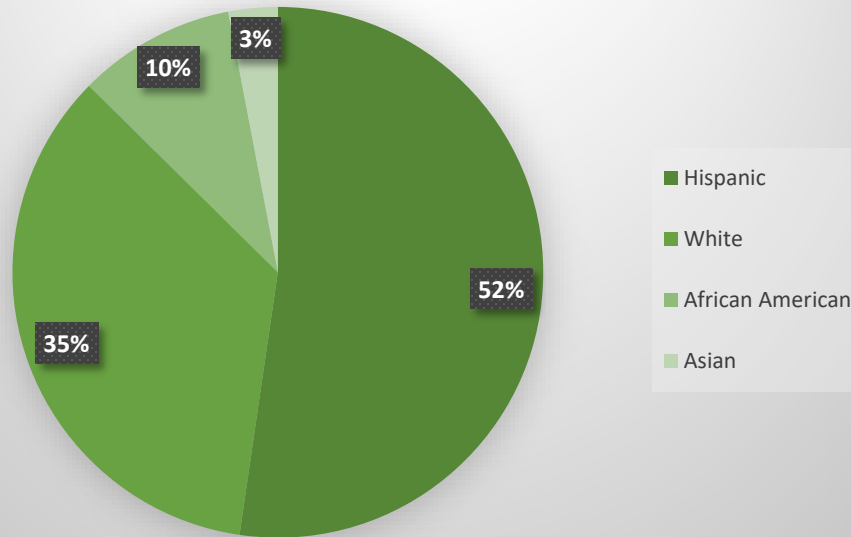
Osceola has become the 18th most populous county in Florida and is home to 1.6% of the state’s population. The Office of Economic and Demographic Research project that the county’s population will reach 372,767 by 2020 and 435,210 by 2025.

Population Change 2015-2017

In 2017, the Florida Health Department conducted a survey on medical coverage in Osceola County. Using the statistics from that survey, in 2017 Osceola County’s population grew to 339,470. Currently the largest demographic in Osceola is Hispanic 52% (177,571) with 60% identifying as Puerto Rican (106,543).

| Report Area | Total Population, 2015 American Community Survey | Total Population, 2017 FL Health Dept. Report | Population Change from 2015-2017 ACS/FHD | Percent Change from 2015-2017 ACS/FHD |
|--------------------|--|---|--|---------------------------------------|
| Osceola County, FL | 300,870 | 339,470 | 38,600 | 12.82% |

Population of Osceola County 2017



Population by Ethnicity

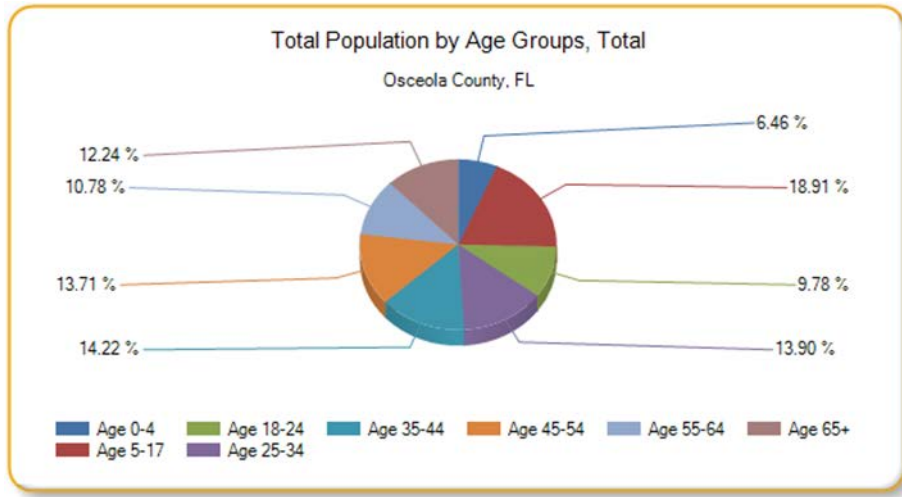
| Report Area | Total Population | Hispanic or Latino Population | Percent Population Hispanic or Latino | Non-Hispanic Population | Percent Population Non-Hispanic |
|--------------------|------------------|-------------------------------|---------------------------------------|-------------------------|---------------------------------|
| Osceola County, FL | 339,470 | 177,571 | 52% | 132,393 | 48% |
| 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% |

Data Source: US Census Bureau, American Community Survey, 2011-15, Florida Health Department Survey 2017. Source geography: Tract

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% |

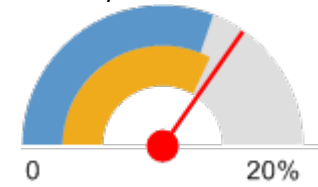
Total Population by Age Groups



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

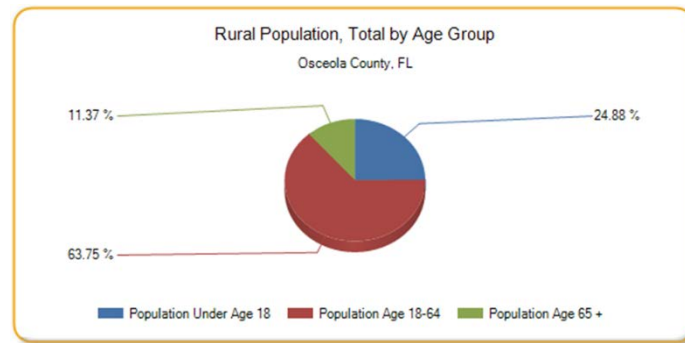


- Osceola County, FL (13.88%)
- Florida (13.21%)
- United States (12.39%)

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% |

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

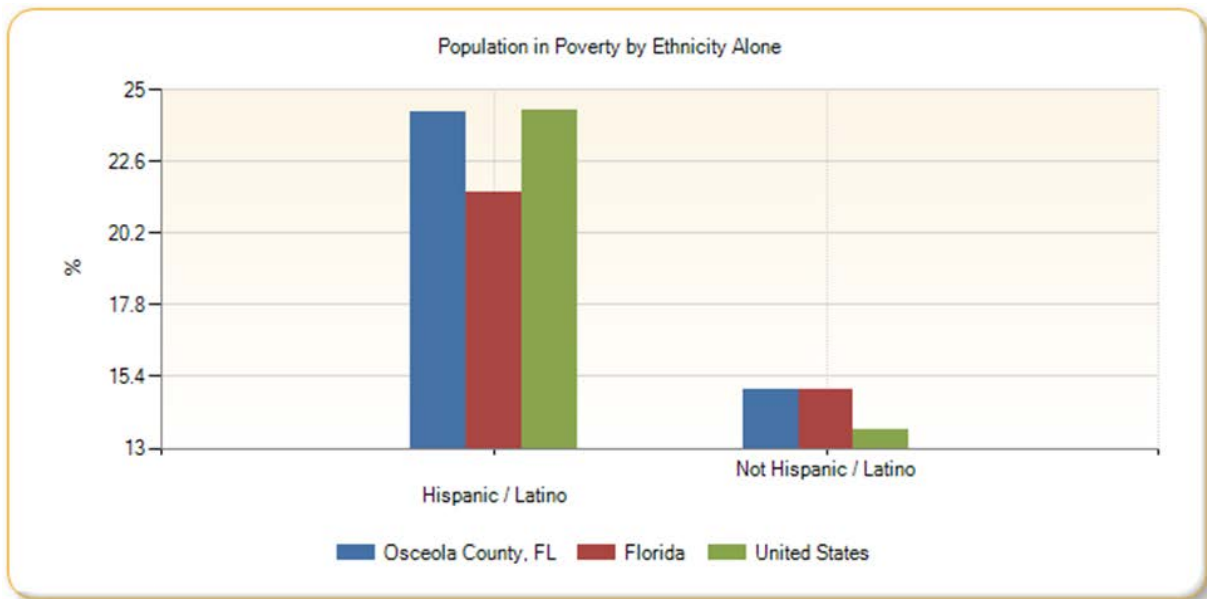
Population in Poverty by Race/Ethnicity

| 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

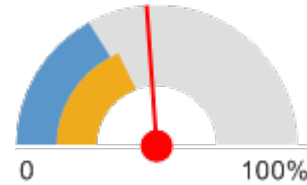


Population Below 200% FPL

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% |

Percent Population with Income at or Below 200% FPL



- Osceola County, FL (47.56%)
- Florida (37.94%)
- United States (34.26%)

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

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

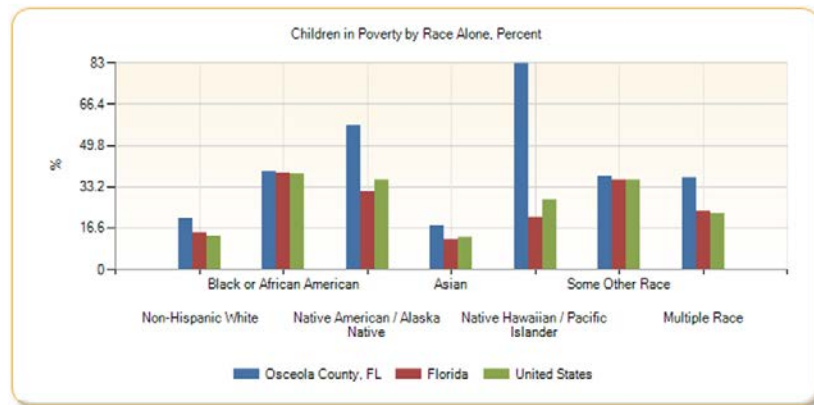
In the report area, 61.24% or 46,274 children are living in households with income below 200% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

| 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% |



Housing

Lack of affordable housing is not just a problem in Osceola County, but in the State of Florida and the United States. The Metro Orlando area (Orange, Osceola, and Seminole Counties) ranked 3rd in the nation during 2017 for shortages of affordable rentals for low-income residents. Las Vegas and Los Angeles topped the list. The rating is based on the fact that for every 100 low-income residents there are only 18 houses within their financial means in Central Florida.

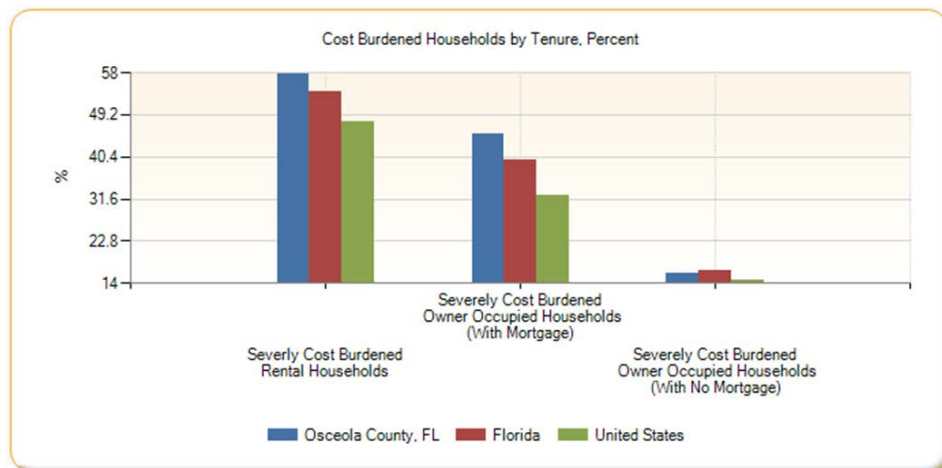
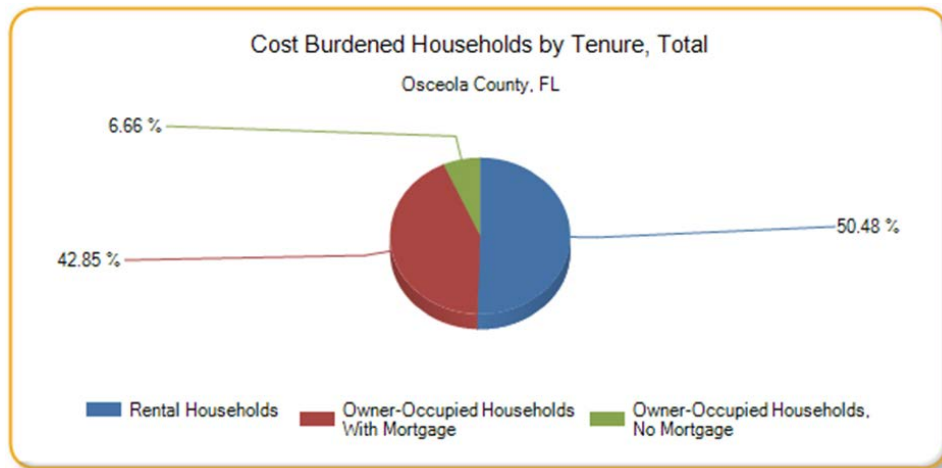
According to Realtor.com, the median house value in Osceola County for 2018-2019 was \$225,000. Zillow.com reports the median house value nationwide in 2019 was \$188,900. This is a difference of \$36,100. Zillow also reports that the average rent in Osceola County is \$1,550 while the average throughout the US is \$1,695. While that means rent in the county is \$145 cheaper elsewhere in the country, a \$1,550 per month rent still places a high economic burden on low-income individuals and families.

Housing Cost Burden (30% or more)

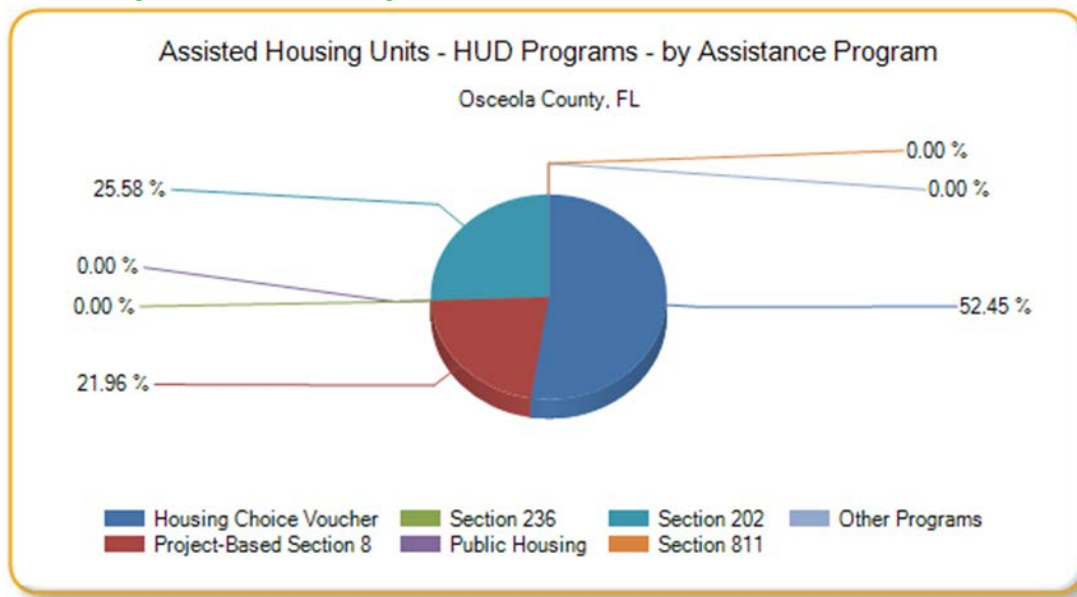
This indicator reports the percentage of households where housing costs exceed 30% of the total household income. Excessive housing costs are a burden for homeowners and renters.

| 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

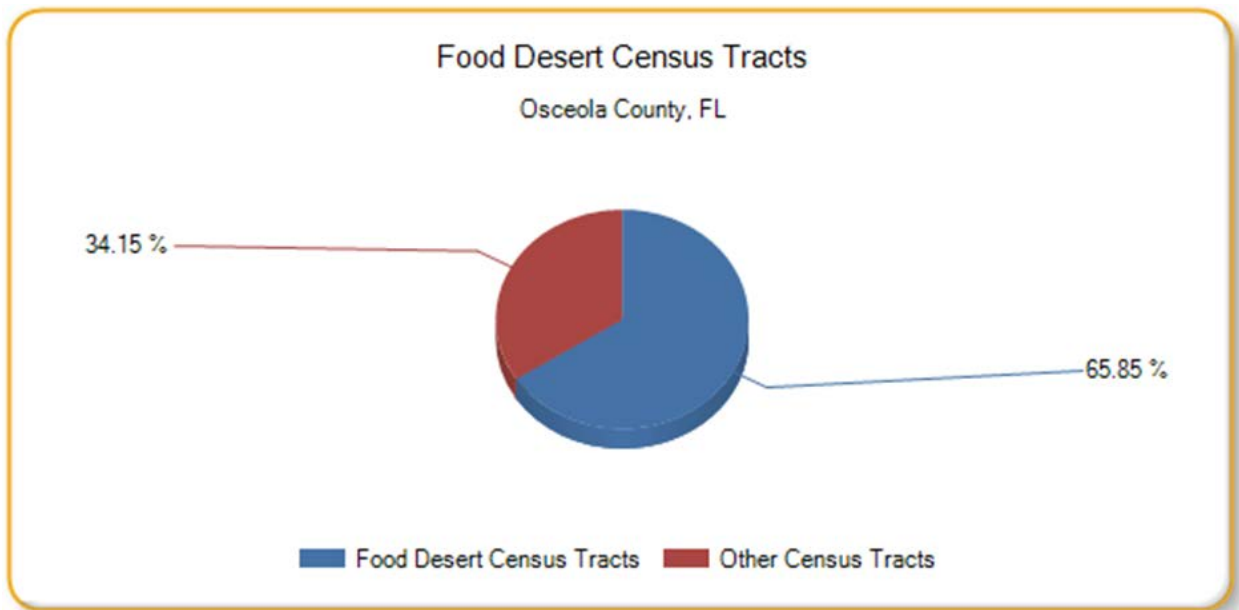
| Report Area | Population Under Age 18 | Food Insecure Children, Total | Child Food Insecurity Rate |
|--------------------|--------------------------------|--------------------------------------|-----------------------------------|
| Osceola County, FL | 72,211 | 18,180 | 25.18% |
| Florida | 4,028,730 | 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



Households Receiving SNAP by Poverty Status (ACS)

The below table shows that according to the American Community Survey (ACS), 20,700 households (or 22.18%) received SNAP payments during 2016. During this same period there were 7,878 households with income levels below the poverty level that were not receiving SNAP payments.

| Report Area | Households Receiving SNAP Total | Households Receiving SNAP Percent | Households Receiving SNAP Income Below Poverty | Households Receiving SNAP Income Above Poverty |
|--------------------|---------------------------------|-----------------------------------|--|--|
| Osceola County, FL | 20,700 | 22.18% | 8,774 | 11,926 |
| Florida | 1,092,862 | 14.78% | 496,971 | 595,891 |
| United States | 15,360,951 | 13.05% | 7,727,684 | 7,633,267 |

Data Source: US Census Bureau, [American Community Survey](#). 2012-16.

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

Transportation

LYNX reported that in 2019 it provided over two million rides within Osceola County, with a majority of those rides given on routes that travelled to Orlando, the Florida Mall, Poinciana, and Walt Disney World. The 187 million-dollar expansion of the Sun-Rail service, which connects Kissimmee and Poinciana to Orange, Seminole, and Volusia counties via commuter rail, will no doubt alter LYNX's numbers in the coming years.

The busiest roads in Osceola County, per traffic counts in June of 2018, were Interstate 4, US Hwy. 192 & US Hwy. 441, FL Hwy. 535, Pleasant Hill Road, Poinciana Blvd., Narcoosee Rd., John Young Parkway, and the Florida Turnpike. The Osceola Expressway Authority has plans to build a network of highways which would ring around Kissimmee and St. Cloud connecting the recently completed Poinciana Parkway to the Osceola Expressway.

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 minutes of 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.

Healthcare

AdventHealth Community Health Needs Assessment 2019 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 2019 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.

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.

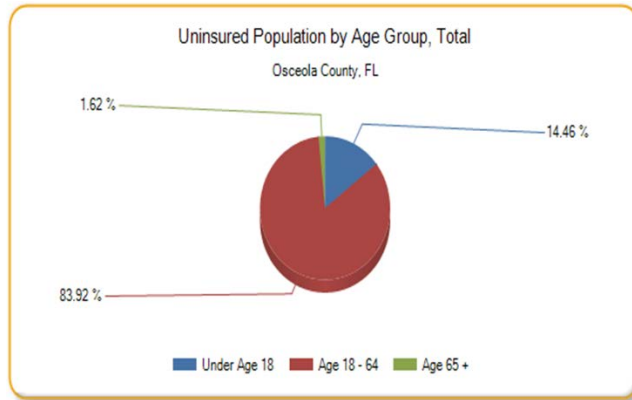
Uninsured Adults Age 18-64

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.

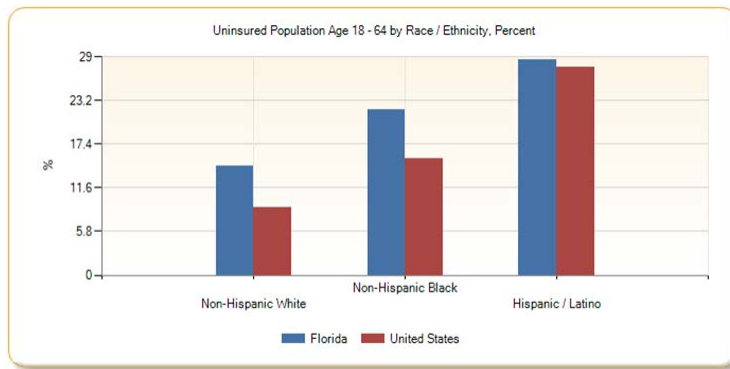
| Report Area | Total Population Age 18 - 64 | Population with Medical Insurance | Percent Population with Medical Insurance | Population Without Medical Insurance | Percent Population Without Medical Insurance |
|--------------------|------------------------------|-----------------------------------|---|--------------------------------------|--|
| 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

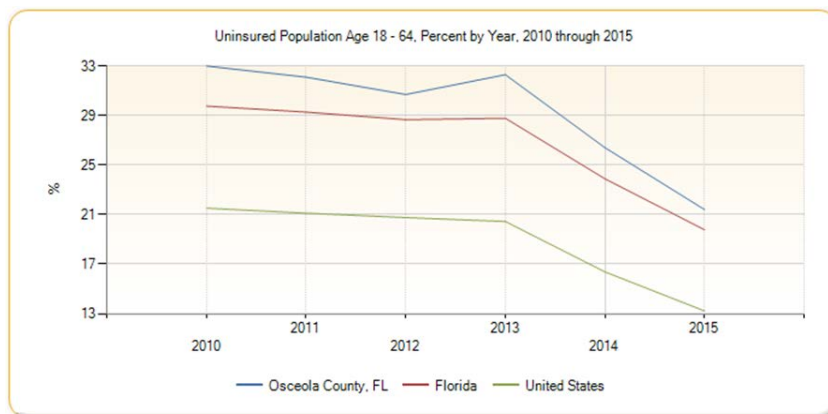
Uninsured Population by Age Group



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

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

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 |
|--------------------|-------------|-----------------|-------------------|
| Osceola County, FL | 163,275 | 154,689 | 8,586 |
| Florida | 9,879,776 | 9,371,000 | 508,776 |
| United States | 161,376,737 | 152,992,568 | 8,384,169 |

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

Average Monthly Unemployment Rate (Jan. 2019-Jan. 2020)

| Report Area | Jan. 2019 | Feb. 2019 | Mar. 2019 | Apr. 2019 | May 2019 | Jun. 2019 | Jul. 2019 | Aug. 2019 | Sep. 2019 | Oct. 2019 | Nov. 2019 | Dec. 2019 | Jan. 2020 |
|--------------------|-----------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Osceola County, FL | 4.0 | 3.4 | 3.3 | 3.0 | 3.1 | 3.5 | 3.6 | 3.5 | 3.1 | 3.1 | 2.9 | 2.8 | 3.3 |
| Florida | 4.6 | 4.5 | 4.4 | 4.3 | 4.2 | 4.1 | 4.1 | 4.0 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 |
| United States | 4.8 | 4.7 | 4.5 | 4.4 | 4.3 | 4.3 | 4.3 | 4.4 | 4.2 | 4.1 | 4.1 | 4.1 | 4.1 |

Data Source: FRED Economic Research (Federal Reserve Bank of St. Louis); Bureau of Labor Statistics, US Dept. of Labor.

NOTE: Due to the current COVID-19 Pandemic the current rate of unemployment in Osceola County as of this writing is 20.3% (May, 2020)

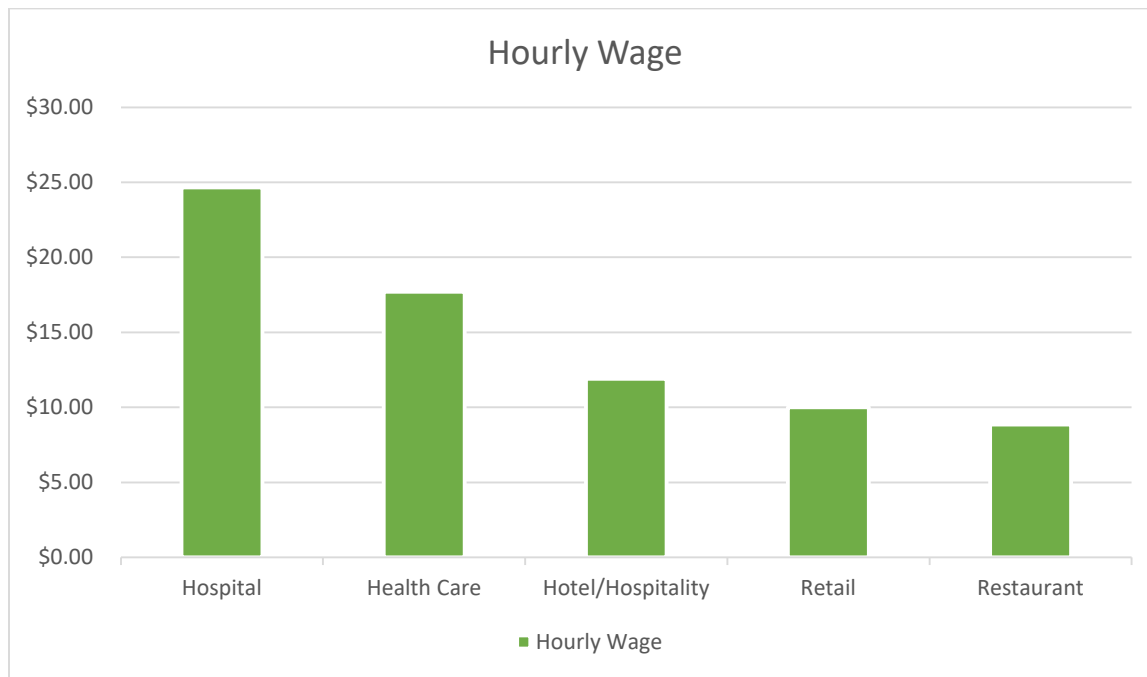
Heart of Florida United Way's 2019 Asset Limited, Income Constrained, Employed (ALICE) report update offers eye-opening statistics on Osceola County's employed residents. These are individuals who work hard and are paid enough to live above the poverty line. In most cases, these families are living paycheck 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.

Average Wages in 2019

| Report Area | Average Weekly Wage | Average Hourly Wage |
|----------------|---------------------|---------------------|
| Osceola County | \$689 | \$17.23 |
| Florida | \$896 | \$22.40 |
| United States | \$1,021 | \$25.53 |

Data Source: US Department of Labor, Bureau of Statistics. Source Geography: Tract.

Median Hourly Rate (2019) by Industry in Osceola County



Data Source: www.payscale.com Source Geography: Tract.

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

| 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

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 by [CARES](#), 2014-15. Source geography: School District

Population with Bachelor's Degree or Higher

17.98% of the population aged 25 and older, or 35,079 have obtained a 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% |

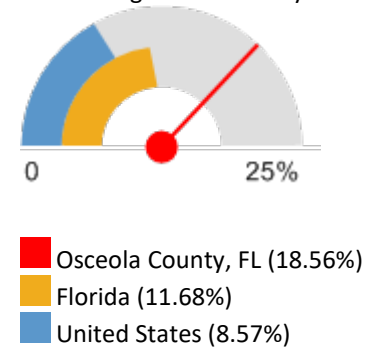
Note: This indicator is compared with the state average Data Source: US Census Bureau, American Community Survey, 2011-15. Source geography: Tract

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



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

Data Set A

- The American Community Survey
- The American Fact Finder
- Community Commons
- The Centers for Medicare Medicaid Services
- The Centers for Disease Control and Prevention
- County Health Rankings
- Data.gov
- Feeding America 2014
- Florida Health Department 2017 Survey
- Florida Hospital 2016 Community Health Needs Assessment
- Heart of Florida United Way ALICE report 2017 Update
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- The Orlando Sentinel
- Spectrum News 13
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- US Department of Health & Human Services
- US Census Bureau

Data Set B

Survey Respondents

A total of 215 residents from low, middle and upper incomes, community leaders, and Osceola Council on Aging Board members completed the 2020 Community Needs Assessment Survey. These responses only deal with the current coronavirus outbreak and do not reflect the community needs outside those issues that the COVID-19 Pandemic have incurred.

The three sections of the surveys included questions dealing with the COVID-19 Pandemic:

1. The top five critical unmet needs of yourself and your family
2. From the top five needs indicate the largest need
3. Suggestions for types of services that would help to meet the identified needs

From these surveys, five top needs were indicated:

- Housing (Mortgage Assistance)
- Rental Assistance
- Utility Assistance
- Nutrition
- Better Access to Unemployment Benefits

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

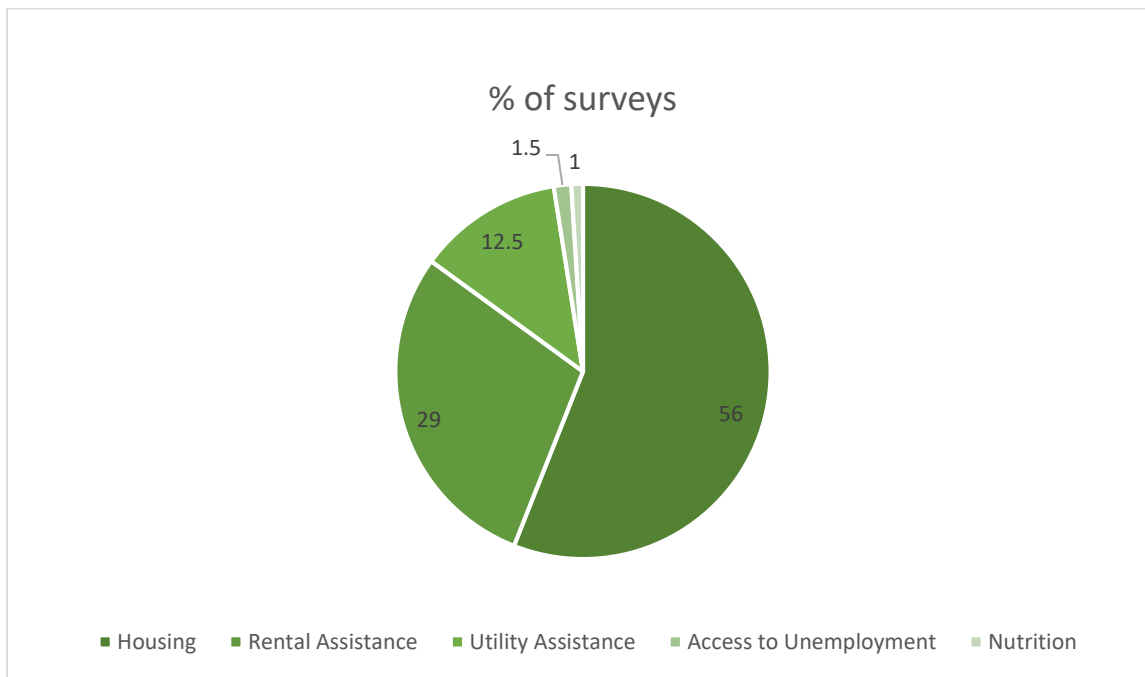
- Education
- Low Income/Low Wages/Employment
- Programs for children including Child Care
- Health Care
- Mental Health
- Clothing
- Domestic Violence
- Access to Services

Primary Data Results

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

- #1 – Housing (mortgage assistance)
- #2 – Rental Assistance
- #3 – Utility Assistance
- #4 – Access to Unemployment Benefits
- #5 – Nutrition (food insecurity)

The Top 5 needs by percentages for Osceola County



The Top 5 needs as identified by respondents for the Community

- #1 – Housing (mortgage assistance)
- #2 - Rental Assistance
- #3 – Utility Assistance
- #4 – Access to Unemployment Benefits
- #5 – Nutrition/Health Care

The Top 5 Needs as identified by respondents from the OCOA Board of Directors

- #1 – Housing (mortgage assistance)
- #2 – Rental Assistance
- #3 – Utility Assistance
- #4 - Nutrition
- #5 – Access to Unemployment Benefits

The Top 5 Needs as identified by respondents from the Community Leaders

- #1 – Housing (mortgage assistance)
- #2 – Rental Assistance
- #3 – Utility Assistance
- #4 – Access to Unemployment Benefits
- #5 – Employment Opportunities

Suggestions for Types of Services to Meet Identified Needs

Suggestions provided by the survey respondents include:

- Afterschool enrichment programs for kids of all ages
- Streamline food pantry distribution (delivery or online appointments)
- Block Grants for Housing
- More funds for rental/mortgage assistance
- Faith-based childcare services
- Promoting programs such as OPEN, OTEC Trade, and Valencia Trade programs offering full ride or subsidized tuition paid educational opportunities to the low-income community which will lead to employment. Assisting those who are in those programs with child care through churches or donations by existing child care facilities.
- Improve the current Unemployment Online system making it easier to receive benefits
- 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 financial responsibility
- 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.
- More funding for nutrition-based services (meal delivery/food pantry)
- Expand Medicaid (revise income guidelines)
- Expand Utility Assistance programs

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, until the current pandemic. Non-profits, government entities, faith-based organizations, civic groups, foundations and private funders in the first three months of this year continued to leverage resources address old disparities. The ongoing rapid growth of the community's low-income population contributed to the widening gap of services, however this disparity has become even more evident during the current COVID-19 crisis.

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 Osceola Technical Education Center (OTEC) 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: OTEC \$7,631, Valencia College \$6,166.

OTEC 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.

In response to the current COVID-19 Pandemic, local social service organizations have had to rethink their response priorities. Food banks and nutrition services were the hardest hit in the beginning of the pandemic. The month of March saw food assistance in Osceola County explode. Grocery stores were depleted of low-cost food such as canned goods and shelf-stable meals. These hard to purchase items were offset by long lines at local food banks and food drive initiatives. Those unlucky to arrive late often went home with nothing. Then the layoffs began as Florida instituted a mandatory shut down for many businesses and services. Employment in Osceola County depends largely on the hospitality industry, with the largest employer being Walt Disney World. When that business shut down over a third of the county was either furloughed or let go, when the restaurants and bars dependent upon tourism shut their doors. Hotels and motels soon followed. Another huge chunk of the employed in Osceola County were let go. Currently unemployment in Osceola County is at 20.3%. That is approximately 81,000 people who have no job, no source of income, and live precariously paycheck to paycheck. Social Services are scrambling to provide for not only their normal number of clients, but this large new influx of people who find themselves without a source of income and having to deal with a state unemployment agency constantly inundated with millions of claims daily. Checks are slowly being made available now, but that assistance is only temporary and social agencies need to think not just for now, but in the immediate months and into the next year about funding and providing services. Our priority as the leading social agency for Osceola County needs to be providing the means for people to remain in their homes. This means increasing our mortgage/rental assistance program and our utility assistance program. Emergency funding is available but with every agency applying for the same dollars, acquisition of those funds appears to be undependable.

The future under COVID-19 is not as bleak as it seems. With proper planning and an efficient execution of funds, the Osceola Council on Aging will remain the lead agency for social services in Osceola County and those that are in need will be able to depend on our agency for assistance, now and in the future. We will make it through this unprecedented crisis intact and help our community as best we can to ensure their independence, self-sufficiency, and well-being.

Appendix A: Bibliography

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