Indian River County Community Needs Assessment

EXECUTIVE SUMMARY
Everyone, meet an aging, diversifying population.

With a population of approximately 150,000, Indian River County encompasses 503 square miles and is centrally located on the East coast of Florida in an area known as the Treasure Coast. The County seat is located in Vero Beach. Overall, the population of Indian River County is growing, with adults over the age of 65 representing the fastest growing age group. In addition, the population is becoming more racially and ethnically diverse, with Hispanics/Latinos representing the fastest growing minority group.

Rich and retired, meet the working poor.

Indian River County is one of the top 10 richest counties in Florida. At the time of the Community Needs Assessment, the County’s economy was healthier, and unemployment was lower than in previous years. Even with this progress, fully one-half of the County’s households were severely financially stressed, living either in poverty or one paycheck away from it. At least 1 percent of the County’s total population in 2019 was homeless, including more than 150 children.

Indian River County has the 10th largest income gap between the top 1 percent and bottom 99 percent of earners out of 3,061 counties nationwide. Annually, the top 1 percent earn an average of $2.9 million, and the bottom 99 percent earn an average of $43,373. Yet, it costs $63,145 for a family of four to afford to live in our community. In 2019, typical jobs for low-income individuals and families were service-oriented and paid lower than other communities in Florida. This includes housekeepers, waiters, landscapers and laborers. It also includes many of the County’s 3,000 teachers that earn an average annual salary of $43,094. Unfortunately, the 10-year job growth projections for our area have tended to be highest in these lower paying categories, a trend that favors single individuals but does not do much to help working families striving to get ahead.

Big problems, meet some solutions.

The Community Needs Assessment documents hard-earned progress in many areas especially in the last 3 to 5 years. Here are a few worth highlighting.

- Infant mortality decreased.
- Collaborative efforts such as the community’s literacy initiative, the Moonshot Moment, better prepared children for grade-level reading. Kindergarten readiness improved but more improvements are needed.
- Access to mental health and substance abuse recovery services were increased through a collaborative effort of agencies and health care professionals.
Bigger problems, meet again next year, and the year after that, and the year after that.

Nonetheless, perennial systemic challenges persist. Stark gaps between wages paid in the most common professions in the county and the substantially increased cost of living here, especially health care, child care and housing costs, offset gains in many areas. As a result, much remains to be done to improve the quality of living for many residents.

- Too many of the County’s families cannot secure employment that supplies them a living wage, or the ability to afford safe, quality housing.
- Too many of the County’s children are not prepared for kindergarten and do not finish high school. E-cigarette use, teen pregnancy, untreated mental illness and chronic absenteeism among teens are troubling contributing factors.
- Too many of the County’s residents lack affordable medical and dental care.
- Too many of the County’s residents cannot obtain the mental health or substance abuse recovery services they need.
- Too many of the County’s senior citizens live alone or are isolated from essential social interaction that would enliven their later years with rich emotional experiences. Smoking and heavy drinking among this population are at rates nearly double the State average, complicating many of the health, social and emotional challenges that come with age.

More challenges are down the road. Longer range planning must anticipate the special needs and circumstances of the fastest growing demographic groups. Senior citizens, who already make up 32 percent of the population, are expected to grow to 36 percent if current trends continue. Racial and ethnic change should also shape planning, as the minority population continues to grow. Programs must be fashioned toward the particular needs of these groups.

Charity helps, philanthropy matters, but public dollars are essential.

As the Community Needs Assessment details, there is reason for optimism. Indian River County is fortunate to have a community of both small and large donors, generous with their volunteer time and financial support. Included among them are some of the highest income residents in Florida, many of whom are committed to meeting the needs of vulnerable individuals and families through annual charitable gifts or improving the community through long-term philanthropic investments. Many of our community’s best ideas and promising practices are the result of this generosity.

On the other hand, the spread between higher and lower income residents is pronounced, and the County has one of the highest income inequality profiles in the entire country. Poverty levels appear intractable; more middle-class households are finding they are no longer able to provide the fundamental needs that they were accustomed to provide themselves. County residents are fortunate to have dedicated public funding for education, health and other essential services. However, more will be required if all the best ideas and promising practices that can improve our community quality of life are going to have a chance at scaling up.
Seek first to understand.

This Community Needs Assessment should function as a snapshot of current and anticipated conditions that need urgent attention and as a guidepost for donors — it is not a catalogue of solutions. The donor community, nonprofit experts, government agencies and creative citizens will review this document, discuss with each other and come up with their own varied approaches — both refinements of successful ongoing programs and innovations. Stimulating discussion and creative thinking, launching more effective programs and encouraging all members of the community to support them is the goal of this Community Needs Assessment.

Highlights for some of the more significant conclusions in the five areas examined in the Community Needs Assessment include the following.

**Economic opportunity and employment**

- Employment rates are historically high but wage increases for the most common employment categories substantially lag cost of living increases, especially in the housing and health care categories.
- The household poverty rate appears to resist all efforts at reduction.
- An increasing number of families are employed but asset -poor. Short-term debt levels greatly exceed available cash and liquid assets, leaving them with no financial cushion to handle the costs of unexpected events, for example, auto repairs, medical bills, job loss or short term job transition. Households in these categories together make up more than half the County’s households.

**Children**

- Gains are being made in children’s early learning reading levels and English proficiency but school absentee rates for older children remain high.
- Infant mortality is decreasing, although progress is uneven across demographic groups.
- Fewer of the youngest children have access to health insurance, with the greatest discrepancy in lower income families due to the structure of the programs or the ability to access these resources. Access to mental health services and dental services is especially of concern.
- More availability of quality pre-school and quality after school programs is needed for both student achievement and healthy socialization, and for parents’ employment security.
Health

• The overall health of County residents is above that of Florida residents in general.
• The ratios of pediatricians and primary care providers to residents and mental health care providers to residents is less favorable than state and national averages. The relative unavailability of mental health care providers is especially problematic with regard to specific groups, including children.
• Almost half of all residents lack dental insurance.
• Specific demographic groups are more likely to lack health insurance and have more limited access to health care, for example, young adults and others in low-paid, low benefit jobs.
• Alcohol use and smoking by adults, and vaping by young people, are high and increasing. These and other unhealthy activities are associated with increases in mortality rates due to lung cancer and liver disease. However, cancer and heart disease continue to be the leading causes of death.
• For many diseases, rates are substantially worse for certain racial, ethnic, and economic income groups. For example, black residents have higher death rates from cancer, heart disease, stroke, and bacterial sexually transmitted disease. Hispanics have a higher rate of HIV/AIDS.
• Inability to obtain insurance, limited transportation options, poor access to and limited understanding of good nutrition, are among the factors driving discrepancies in health outcomes by demographic and socio-economic groups.

Housing

• Housing is a major cost component of total household expense, and it is rising faster than wages.
• One-third of the County’s households, over 20,000, pay more than 30 percent of total income on housing. Another 2 percent are homeless or on waiting lists for government supported housing.
• Insecure housing circumstances have a major negative effect on residents’ well-being and accomplishment, for example, when forced mobility — being forced to move — causes school reassignments or child homelessness.

Seniors

• Almost one-third of the County’s residents are seniors. Seniors are also the fastest growing age segment.
• About 25 percent of seniors live alone, with women making up three-fourths of those living alone.
• Due to the percentage living alone, and the growth rate, special attention should be paid to elderly living arrangements, such as extended care facilities or innovative ways to live alone within a social group.
• Although Seniors are more likely to have health insurance and be healthier than some other demographic groups, they are inclined to an increase of risky behaviors—smoking and alcohol use.
Here are a few ways that you can help share the findings of this Community Needs Assessment and inspire thoughtful dialogue about solutions that will make a lasting difference.

1. Share the Executive Summary with your contacts.
2. Host a coffee, breakfast, lunch, dinner or cocktail conversation among friends or colleagues to discuss the Executive Summary and share your insights with a member of the Community Needs Assessment Advisory Committee.
3. Invite a member of the Community Needs Assessment Advisory Committee to make a presentation about the Community Needs Assessment at your workplace, your place of worship, your country club or other civic club, or any other forum where interested and engaged citizens gather in our community.

For more information or to receive a copy of the Full Report:
Please contact Indian River Community Foundation at 772.492.1407 or the United Way of Indian River County at 772.567.8900.

Digital copies of the Executive Summary and Full Report may also be found at:
www.ircommunityfoundation.org
www.unitedwayirc.org