West Central Florida Area Agency on Aging Population Characteristics and Projections for an Aging Society: 2000-2030

Conducted for
West Central Florida Area Agency on Aging, Inc.

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Executive Summary

Baseline population and household characteristics in 2000 and projections through 2030 are summarized for the population age 35 and older in 2000 for the five counties in the West Central AAA: Hardee, Highlands, Hillsborough, Manatee, and Polk.

The data were from the U.S. Census 2000 and the University of Florida Bureau of Economic and Business Research population projections in 2007.

There were 1.86 million people living in the West Central AAA region in 2000, 16.5% of whom were over the age of 65. There were great differences in the size of the population in each county, from almost one million people in Hillsborough (54%), almost a half million in Polk (26%), a quarter of a million in Manatee (14%) to only 87,000 and 27,000 in Highlands (5%) and Hardee (1%), respectively. In 2000, three out of every 10 people were African-American or Hispanic. By 2030, nearly five out of ten people will be members of these two race and ethnic groups.

Hillsborough’s population was more than half of the region’s population in 2000 and will continue to be the biggest county in the region through 2030. In terms of the population most likely to benefit from AAA services, one out of three people living in Highlands was age 65 or older in 2000 while just one out of ten was of this age in Hillsborough. This matters in terms of how services are provided both through regional funding from the AAA and local funding from each county. A high percentage of people who are age 65 and older means that there are fewer working age people to provide care or pay taxes to support the needs of an older population with increasing needs.

Using disability rather than age as an indicator of need, Manatee’s population was the least disabled (36%) compared to the other four counties in the region, but Hardee’s was the most disabled (49%), and yet Manatee had seven times more disabled seniors (n=93,985) than Hardee (N=13,065).

These data suggest that the AAA needs to be prepared to work with Hispanic elders who are growing in numbers and relative proportions in all five counties. Hispanics in Florida have distinct histories often based on national origin. The needs of these groups are quite different and the AAA, working with its county partners, need to be aware of the best ways to deliver services to urban and rural populations with distinct ethnicities.

Even though there is a lot of concern about the aging of the Baby Boom, the 35 to 64 population in this region was and will still be larger than the 65+ population even in 2015 when the oldest of the Baby Boom member reaches age 70 and in 2030 when the youngest of the Baby Boom reaches age 66. The only exception is Highlands where the 65+ population will outpace the younger population beginning in 2020. The rapid growth of 55+ communities in Highlands may need to be revisited to ensure that there is a balanced age population so that there are people who are in the working age group available to provide needed services and amenities for this population.
Although the other counties have smaller 65 and older populations relative to the working age adults, employers need to be concerned about their staff that are balancing work and caring for children and parents at the same time. This is particularly important in light of the fact that the Baby Boom in 2000 was much more likely to be never married or divorced (27%) than the older population (10%).

The final area of concern is that education levels and poverty are not equal across the counties. Among the Baby Boom, one out of four in Hillsborough has a bachelor’s degree or higher, followed by one in five in Manatee, but only one in six of Highlands and Polk residents and one in 10 of Hardee residents have this level of education. Poverty levels follow education and Hardee, Highlands, and Polk have the highest poverty rates for the Baby Boom cohort. The fact that Highlands will have a great need for younger workers suggests that nearby colleges and community colleges should offer more courses in gerontology, hospitality, and related fields to meet these needs. Businesses and agencies working in these fields should be building a work force to meet this rapidly growing population, some of whom will need these services.
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Introduction

The West Central Florida AAA Population Characteristics and Projections for an Aging Society 2000-2030 has two parts: 1) baseline population and household characteristics for the most recent Census year—2000; and 2) projections through 2030. First we summarize the key population and household characteristics of the population age 35 and older in 2000. Those who were age 35 in 2000 represent the last year of the baby boom generation. Then we provide population projections at the AAA and county level from 2000 to 2030.

Methods

Data Sources

There are five counties in the West Central AAA: Hardee, Highlands, Hillsborough, Manatee, and Polk (Figure 1). County and aggregated West Central AAA data were drawn from the U.S. Census 2000. There were 1.86 million people living in the West Central AAA region in 2000, 16.5% of whom were over the age of 65. There were great differences in the size of the population in each county, from almost one million people in Hillsborough (54%), almost a half million in Polk (26%), a quarter of a million in Manatee (14%) to only 87,000 and 27,000 in Highlands (5%) and Hardee (1%), respectively (Figure 2).

Figure 1. West Central Florida AAA Counties
Population projections by age and ethnicity for each county were drawn from the 2007 estimates of the Bureau of Economic and Business Research at the University of Florida.¹

**Measures**

The variables that measure baseline demographic and economic characteristics of the population and households are described below.

**Age.** Age was aggregated for age 35 to 64 and age 65 and older. The younger group corresponds to the Baby Boom generation.

**Gender.** Gender was male or female.

**Ethnicity.** Race and ethnicity are measured by the U.S. Census with two separate items that were combined here into non-Hispanic White, non-Hispanic Black, or Hispanic of any race. Individuals of other racial or ethnic groups were excluded. They represent a very small proportion of the population (2.14%).

**Marital status.** Marital status was categorized as: never married, married, widowed, or divorced.

**Education.** Educational attainment was the highest grade or level of education completed. There are seven levels: Less than 9th grade, 9th to 12th grade (no high

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school diploma), high school graduate, some college (no college diploma), Associate’s degree, Bachelor’s degree, and Graduate or Professional degree.

**Poverty.** Poverty status in 2000 was based on total family income in 1999 and the federal poverty guidelines for that year.\(^2\) For example, a single person younger than 65 with no more than $8,667 in annual income or 65 and older with income no more than $7,990 were classified as in poverty. The income cut points increase based on size of household but not geographic region.

**Disability.** Disability is defined by the U.S. Census as having any of the following: 1) age five and older and reporting a long-lasting sensory, physical, mental or self-care disability; 2) age 16 or older and reporting difficulty going outside of the home because of a physical, mental, or emotional condition lasting six months or more; 2) age 16 to 64 and reporting difficulty working because of one of these conditions lasting six months or more. These proportions do not include persons in institutions, the Armed Forces or under age 5.\(^3\) For these analyses, residents who have one or more disabilities as defined above were aggregated for ages 21 to 64 (only younger adult age range available) and the 65+ populations.

**Housing units.** The number of housing units includes vacant and occupied residences, not including institutional housing. For housing units that are not vacant, the age of the householder, identified as the person who owns or rents the unit, was reported and used in these analyses.

**Household occupancy.** Household occupancy status was categorized as vacant, owner-occupied, or renter-occupied.

**Average household income.** Average household income was calculated by dividing total household income by the number of housing units.

**Analyses**

Percentages and means were used to compare the five counties. Statistical significance was not measured since these were population and not sample data. Data are displayed in tabular and histogram format and compare ages 35-64 with ages 65 and older, unless noted otherwise. The analyses compare the two age groups by the five counties and the West Central AAA as a whole.

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Findings

Population Characteristics 2000

Age Distribution. In 2000, more than half of the AAA’s population was aged 35 or older and one out of five was age 65 or older (17%). There were variations in the age distribution of populations across counties (Figure 3; Table 1). In almost every county, the 35 to 64 population was larger than the 65+ population. The exception was Highlands where each age group was one-third of the population. In Hillsborough, the 65+ age group is the smallest proportion of the population (12%).

![Age Distribution Graph](image)

Figure 3. Population Aged 35 and Older by County, 2000

Table 1. Distribution of the 35-64 and 65+ Populations by County, 2000

<table>
<thead>
<tr>
<th>Age Group</th>
<th>35 to 64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>37.35%</td>
<td>16.48%</td>
</tr>
<tr>
<td>Hardee</td>
<td>32.89%</td>
<td>13.92%</td>
</tr>
<tr>
<td>Highlands</td>
<td>33.01%</td>
<td>33.00%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>38.26%</td>
<td>11.98%</td>
</tr>
<tr>
<td>Manatee</td>
<td>36.93%</td>
<td>24.87%</td>
</tr>
<tr>
<td>Polk</td>
<td>36.72%</td>
<td>18.34%</td>
</tr>
</tbody>
</table>
Gender Distribution. There are more females than males in both the 35-64 (51%) and the 65+ (56%) populations (Table 2, Figures 4 and 5). The gender distribution of the population was similar across counties, with the exception of Hardee where there were more Baby Boom males (55%) than females (46%).

Table 2. Gender Distribution of the 35-64 and 65+ Populations by County, 2000

<table>
<thead>
<tr>
<th></th>
<th>35 to 64</th>
<th></th>
<th>65+</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>AAA</td>
<td>48.77%</td>
<td>51.23%</td>
<td>43.57%</td>
<td>56.43%</td>
</tr>
<tr>
<td>Hardee</td>
<td>54.45%</td>
<td>45.55%</td>
<td>46.88%</td>
<td>53.12%</td>
</tr>
<tr>
<td>Highlands</td>
<td>47.44%</td>
<td>52.56%</td>
<td>46.13%</td>
<td>53.87%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>48.91%</td>
<td>51.09%</td>
<td>42.00%</td>
<td>58.00%</td>
</tr>
<tr>
<td>Manatee</td>
<td>48.08%</td>
<td>51.92%</td>
<td>43.97%</td>
<td>56.03%</td>
</tr>
<tr>
<td>Polk</td>
<td>48.78%</td>
<td>51.22%</td>
<td>44.42%</td>
<td>55.58%</td>
</tr>
</tbody>
</table>

Figure 4. Gender Distribution of the 35-64 Population by County, 2000
Ethnic Composition. Across the AAA both the 35-64 and 65+ populations were primarily non-Hispanic White (75% and 87%, respectively; Table 3; Figures 6 and 7). Of the 35 to 64 population, 12 percent was non-Hispanic Black or African American and 12 percent was Hispanic. The 65+ population was not as diverse as the Baby Boom group. Only six percent was non-Hispanic Black and six percent was Hispanic.

Hardee had the lowest proportion of White residents in the 35 to 64 age group (65%), but Hillsborough had the lowest proportion in the 65+ age group (78%). Non-Hispanic Blacks makes up the greatest proportion of both age groups in Hillsborough (13% and 8%, respectively). Hardee had the largest percentage of Hispanic residents in the 35 to 64 age group (24%), followed by Hillsborough (15%). The latter had the highest proportion of older Hispanics (13%).

### Table 3. Ethnic Composition of the 35-64 and 65+ Populations by County, 2000

<table>
<thead>
<tr>
<th></th>
<th>35 to 64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-Hispanic White</td>
<td>Non-Hispanic Black</td>
</tr>
<tr>
<td>AAA</td>
<td>74.70%</td>
<td>11.58%</td>
</tr>
<tr>
<td>Hardee</td>
<td>64.96%</td>
<td>9.87%</td>
</tr>
<tr>
<td>Highlands</td>
<td>79.03%</td>
<td>9.23%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>69.61%</td>
<td>12.59%</td>
</tr>
<tr>
<td>Manatee</td>
<td>85.45%</td>
<td>7.14%</td>
</tr>
<tr>
<td>Polk</td>
<td>79.53%</td>
<td>12.30%</td>
</tr>
</tbody>
</table>
Marital Status. Most of the 35+ population was married (Table 4; Figures 8 and 9), and a greater proportion of the 35-64 population than the 65+ population was currently married. Among the Baby Boom group, 9.6 percent had never been married, 3.2 percent was widowed, and less than 18 percent was divorced. A smaller percentage of the 65+ residents had never been married (2.4%) or was divorced (7.4%), but, as expected, a greater proportion was widowed (29.3%).
There was variation in marital status across the counties. Hardee had the highest proportion of residents who had never been married in both population groups (12% and 3%). The highest rate of married residents was in Highlands (73% and 70%). Highlands also had the highest rate of widowhood among the younger population. Among residents 65 and older, widowhood was highest in Hillsborough. The proportion of divorced residents was highest in Hillsborough for both age groups.

Table 4. Marital Status of the 35-64 and 65+ Populations by County, 2000

<table>
<thead>
<tr>
<th></th>
<th>35 to 64</th>
<th></th>
<th></th>
<th></th>
<th>65+</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
<td>Married</td>
<td>Widowed</td>
<td>Divorced</td>
<td>Never</td>
<td>Married</td>
<td>Widowed</td>
<td>Divorced</td>
</tr>
<tr>
<td>AAA</td>
<td>9.63%</td>
<td>69.49%</td>
<td>3.22%</td>
<td>17.66%</td>
<td>2.41%</td>
<td>60.86%</td>
<td>29.32%</td>
<td>7.40%</td>
</tr>
<tr>
<td>Hardee</td>
<td>12.05%</td>
<td>71.37%</td>
<td>3.40%</td>
<td>13.19%</td>
<td>3.41%</td>
<td>64.08%</td>
<td>27.41%</td>
<td>5.10%</td>
</tr>
<tr>
<td>Highlands</td>
<td>8.05%</td>
<td>72.54%</td>
<td>4.02%</td>
<td>15.38%</td>
<td>2.05%</td>
<td>69.92%</td>
<td>23.50%</td>
<td>4.54%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>10.52%</td>
<td>68.17%</td>
<td>2.97%</td>
<td>18.34%</td>
<td>2.95%</td>
<td>56.18%</td>
<td>31.60%</td>
<td>9.26%</td>
</tr>
<tr>
<td>Manatee</td>
<td>8.88%</td>
<td>70.08%</td>
<td>3.35%</td>
<td>17.69%</td>
<td>2.44%</td>
<td>62.51%</td>
<td>28.75%</td>
<td>6.30%</td>
</tr>
<tr>
<td>Polk</td>
<td>8.25%</td>
<td>71.38%</td>
<td>3.56%</td>
<td>16.81%</td>
<td>1.75%</td>
<td>62.86%</td>
<td>28.66%</td>
<td>6.73%</td>
</tr>
</tbody>
</table>

Figure 8. Marital Status of the 35-64 Population by County, 2000
Education. Across the AAA among the 35 to 64 age group, 82 percent of residents had at least graduated from high school (Tables 5 and 6; Figures 10 and 11). The younger population had higher levels of education than the 65+ population. Among the 35-64 population, the highest proportion of residents with Bachelor’s or Graduate degrees was in Hillsborough. On the other hand, the highest proportion of residents with less than a high school education was in Hardee. Among the older age group, the highest level of education was in Manatee, but older Hardee residents had the lowest level of education.

Table 5. Educational Attainment of the 35-64 Population by County, 2000

<table>
<thead>
<tr>
<th>Total 35-64 Population</th>
<th>Less than 9th grade</th>
<th>9th to 12th grade</th>
<th>High school graduate</th>
<th>Some college</th>
<th>Associate’s Degree</th>
<th>Bachelor’s degree</th>
<th>Graduate Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>5.3%</td>
<td>12.7%</td>
<td>29.4%</td>
<td>22.1%</td>
<td>7.9%</td>
<td>14.7%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Hardee</td>
<td>24.1%</td>
<td>15.7%</td>
<td>30.0%</td>
<td>16.3%</td>
<td>3.58%</td>
<td>6.9%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Highlands</td>
<td>6.6%</td>
<td>14.2%</td>
<td>32.7%</td>
<td>23.1%</td>
<td>7.51%</td>
<td>9.7%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>4.6%</td>
<td>11.5%</td>
<td>26.8%</td>
<td>22.1%</td>
<td>8.34%</td>
<td>17.2%</td>
<td>9.5%</td>
</tr>
<tr>
<td>Manatee</td>
<td>4.4%</td>
<td>10.9%</td>
<td>30.6%</td>
<td>23.8%</td>
<td>8.12%</td>
<td>14.2%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Polk</td>
<td>6.1%</td>
<td>15.9%</td>
<td>33.9%</td>
<td>21.3%</td>
<td>6.97%</td>
<td>10.6%</td>
<td>5.3%</td>
</tr>
</tbody>
</table>
Figure 10. Educational Attainment of the 35-64 Population by County, 2000

Table 6. Educational Attainment of the 65+ Population by County, 2000

<table>
<thead>
<tr>
<th>Total 65+ Population</th>
<th>Less than 9th grade</th>
<th>9th-12th grade</th>
<th>High school graduate</th>
<th>Some college</th>
<th>Associate's degree</th>
<th>Bachelor's degree</th>
<th>Graduate Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>12.1%</td>
<td>18.3%</td>
<td>33.2%</td>
<td>18.2%</td>
<td>2.5%</td>
<td>9.3%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Hardee</td>
<td>20.9%</td>
<td>21.6%</td>
<td>36.4%</td>
<td>12.1%</td>
<td>1.3%</td>
<td>4.3%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Highlands</td>
<td>10.1%</td>
<td>19.4%</td>
<td>37.5%</td>
<td>19.1%</td>
<td>1.9%</td>
<td>7.0%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>14.5%</td>
<td>18.8%</td>
<td>29.9%</td>
<td>17.3%</td>
<td>2.9%</td>
<td>10.0%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Manatee</td>
<td>6.3%</td>
<td>14.9%</td>
<td>35.9%</td>
<td>20.9%</td>
<td>2.5%</td>
<td>11.7%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Polk</td>
<td>13.5%</td>
<td>19.5%</td>
<td>34.1%</td>
<td>17.5%</td>
<td>2.4%</td>
<td>7.4%</td>
<td>5.6%</td>
</tr>
</tbody>
</table>
Poverty. Approximately 11 percent of the Baby Boom and nine percent of the 65+ cohort had incomes below the poverty level in 1999 (Figure 12). In general, the 65+ population had lower rates of poverty compared to the younger population, a trend that was especially pronounced in Highlands and Hardee counties. In Hardee, the poverty rate was 16 percent of the older age group and 23 percent of the younger age group. The lowest poverty rate was in Manatee for both age groups.
Poverty also varies by gender. In both age groups, females were more likely to be in poverty than males. This gender bias was consistent across counties (Table 7). The highest poverty rate was the female 35 to 64 population in Hardee, whereas the lowest rate was among males ages 65+ in Manatee.

Table 7. Proportion of Residents with Income Below Poverty in 1999 by Age Group, Gender, and County

<table>
<thead>
<tr>
<th></th>
<th>35 to 64</th>
<th></th>
<th>65+</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Females</td>
<td>Males</td>
<td>Females</td>
<td>Males</td>
</tr>
<tr>
<td>AAA</td>
<td>10.2%</td>
<td>8.0%</td>
<td>10.3%</td>
<td>6.1%</td>
</tr>
<tr>
<td>Hardee</td>
<td>21.2%</td>
<td>18.7%</td>
<td>17.5%</td>
<td>14.4%</td>
</tr>
<tr>
<td>Highlands</td>
<td>13.4%</td>
<td>12.3%</td>
<td>8.9%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>9.7%</td>
<td>7.6%</td>
<td>12.1%</td>
<td>7.2%</td>
</tr>
<tr>
<td>Manatee</td>
<td>8.6%</td>
<td>6.8%</td>
<td>7.5%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Polk</td>
<td>11.2%</td>
<td>8.3%</td>
<td>10.2%</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

Disability. The proportion of residents reporting difficulty leaving the home, or a long-lasting physical, mental, or emotional impairment due to one or more disabilities, was almost twice as high in the 65+ population as in the 21 to 64 population (Table 8; Figure 13). For the AAA region, the disability rate was 41 percent among the 65+ population, compared to 23 percent in the 21 to 64 population. This trend was consistent across counties. The highest rate of disability among the 65+ population was in Hardee (49%), whereas the lowest rate was among the 35 to 64 population in Hillsborough and Manatee counties (22%).

These disability rates, using the 2000 U.S. Census definition (i.e., not based on demonstrated need for help with activities of daily living), were consistent with rates found in the United States for 65 and older (41%) but were higher for the younger population (13% in the U.S.). This may be related to geography. The U.S. Census reports higher rates of disability in the South.4

---

Table 8. Proportion of Residents with One or More Disabilities by Age Group and County, 2000

<table>
<thead>
<tr>
<th></th>
<th>21 to 64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>23.0%</td>
<td>41.0%</td>
</tr>
<tr>
<td>Hardee</td>
<td>25.6%</td>
<td>48.5%</td>
</tr>
<tr>
<td>Highlands</td>
<td>26.2%</td>
<td>38.9%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>21.9%</td>
<td>44.0%</td>
</tr>
<tr>
<td>Manatee</td>
<td>22.4%</td>
<td>35.6%</td>
</tr>
<tr>
<td>Polk</td>
<td>25.2%</td>
<td>41.4%</td>
</tr>
</tbody>
</table>

Figure 13. Disability Rates among the 264 and 65+ Populations by County, 2000
Household Characteristics, 2000

The distribution of housing units across counties was highly skewed (Figure 14), much like the population distribution in Figure 2. Of the almost 850,000 housing units in the AAA, approximately 13 percent was vacant (Table 9). Vacancy rates were highest in Highlands (23%) and lowest in Hillsborough (8%).

Just over 12 percent of the housing units in the AAA were considered rural, but the variation in rural housing units across counties highlights the range of urban and rural regions in this area (Table 9). Hardee was the most rural (46%) while Hillsborough was the least rural (5%).

![Figure 14. Distribution of County Housing Units across Counties, 2000](image_url)

<table>
<thead>
<tr>
<th>Housing Units</th>
<th>Vacant</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>849,132</td>
<td>13.24%</td>
</tr>
<tr>
<td>Hardee</td>
<td>9,820</td>
<td>16.84%</td>
</tr>
<tr>
<td>Highlands</td>
<td>48,846</td>
<td>23.29%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>425,962</td>
<td>8.12%</td>
</tr>
<tr>
<td>Manatee</td>
<td>138,128</td>
<td>18.58%</td>
</tr>
<tr>
<td>Polk</td>
<td>226,376</td>
<td>17.29%</td>
</tr>
</tbody>
</table>

Age of Householder. The occupied housing units primarily have a householder who was age 35 and older (Table 10; Figure 15). Almost 56 percent of the occupied housing
units in the AAA were headed by someone age 35 to 64 and an additional 18.5 percent had a householder aged 65 and older. In Highlands, almost half of the housing units had a householder over the age of 65 (48%). In contrast, only 19 percent of the housing units in Hillsborough was headed by someone 65 or older.

Table 10. Proportion of Occupied Housing Units with Householder Ages 35-64 and 65+ by County, 2000

<table>
<thead>
<tr>
<th>Occupied Housing Units</th>
<th>35 to 64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>736,687</td>
<td>55.80%</td>
</tr>
<tr>
<td>Hardee</td>
<td>8,166</td>
<td>50.78%</td>
</tr>
<tr>
<td>Highlands</td>
<td>37,471</td>
<td>40.45%</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>391,357</td>
<td>55.61%</td>
</tr>
<tr>
<td>Manatee</td>
<td>112,460</td>
<td>47.70%</td>
</tr>
<tr>
<td>Polk</td>
<td>187,233</td>
<td>51.58%</td>
</tr>
</tbody>
</table>

Figure 15. Proportion of Housing Units with Householder Ages 35-64 and 65+ by County, 2000

Average Household Income. Average household income varies as a function of age and geographic location (Figure 16; Table 11). Lower average household income was reported across all counties in households headed by someone age 65+ ($39,964) compared to those with householders age 35 to 64 ($60,877). The highest average household income, over $65,000, was among the younger householders in Hillsborough. The lowest average household income, approximately $34,000, was among households headed by someone age 65 or older in Hardee.
Table 1-11. Average Household Income from all sources by Age of Householder by County, 2000

<table>
<thead>
<tr>
<th>Age of Householder</th>
<th>AAA</th>
<th>Hardee</th>
<th>Highlands</th>
<th>Hillsborough</th>
<th>Manatee</th>
<th>Polk</th>
</tr>
</thead>
<tbody>
<tr>
<td>35 to 64</td>
<td>$60,877</td>
<td>$46,395</td>
<td>$46,468</td>
<td>$65,186</td>
<td>$60,168</td>
<td>$54,444</td>
</tr>
<tr>
<td>65+</td>
<td>$39,964</td>
<td>$34,081</td>
<td>$35,460</td>
<td>$40,173</td>
<td>$44,431</td>
<td>$38,023</td>
</tr>
</tbody>
</table>

Figure 16. Average Household Income by Age of Householder by County, 2000
The population of the West Central Florida AAA region will grow at a rate of approximately 2 percent per year from 2000 to 2030 when the population is expected to reach 3,091,967 residents (Figure 17; Table 12).

**Table 12. Population Growth by County, 2000-2030**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA</td>
<td>1,861,178</td>
<td>2,098,539</td>
<td>2,335,779</td>
<td>2,553,110</td>
<td>2,753,340</td>
<td>2,929,395</td>
<td>3,091,967</td>
</tr>
<tr>
<td>Hardee</td>
<td>26,938</td>
<td>27,333</td>
<td>28,921</td>
<td>30,324</td>
<td>31,614</td>
<td>32,797</td>
<td>33,976</td>
</tr>
<tr>
<td>Highlands</td>
<td>87,366</td>
<td>93,456</td>
<td>101,398</td>
<td>108,771</td>
<td>115,792</td>
<td>121,854</td>
<td>127,358</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>998,948</td>
<td>1,131,546</td>
<td>1,262,709</td>
<td>1,382,660</td>
<td>1,493,249</td>
<td>1,590,599</td>
<td>1,680,553</td>
</tr>
<tr>
<td>Manatee</td>
<td>264,002</td>
<td>304,364</td>
<td>343,773</td>
<td>380,114</td>
<td>413,688</td>
<td>443,376</td>
<td>470,908</td>
</tr>
<tr>
<td>Polk</td>
<td>483,924</td>
<td>541,840</td>
<td>598,978</td>
<td>651,241</td>
<td>698,997</td>
<td>740,769</td>
<td>779,172</td>
</tr>
</tbody>
</table>

**Growth by County.** The vast differences in population size between counties in 2000 are projected to persist into 2030 (Table 12; Figure 18). Although Hillsborough will have the largest population in 2030, Manatee will experience the greatest amount of growth, a 78 percent increase from 264,000 residents to almost 471,000 residents. More moderate growth will occur in the other counties, with the exception of Hardee where only slight population growth is expected.
Age Composition. Over the 30 year period, older adults will grow from 17 percent of the population to 24 percent of the population (Table 13; Figure 18) with over 741,454 older residents in 2030. The 35 to 64 population will remain relatively stable at 38 percent of the total population, swelling to almost 40 percent in 2010 and then declining to 35 percent (N=1,071,676) by 2030.

Table 13. Projected Age Composition, West Central Florida AAA, 2000-2030

<table>
<thead>
<tr>
<th></th>
<th>35 to 64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>37.35%</td>
<td>16.48%</td>
</tr>
<tr>
<td>2005</td>
<td>38.21%</td>
<td>15.93%</td>
</tr>
<tr>
<td>2010</td>
<td>38.44%</td>
<td>16.31%</td>
</tr>
<tr>
<td>2015</td>
<td>37.66%</td>
<td>17.67%</td>
</tr>
<tr>
<td>2020</td>
<td>36.89%</td>
<td>19.52%</td>
</tr>
<tr>
<td>2025</td>
<td>35.76%</td>
<td>21.85%</td>
</tr>
<tr>
<td>2030</td>
<td>34.66%</td>
<td>23.98%</td>
</tr>
</tbody>
</table>
Ethnic Composition. From 2000 to 2030, the ethnic composition of West Central Florida AAA’s population will become significantly more diverse (Table 14; Figure 20). Non-Hispanic Blacks, who represented just over 13 percent of the population in 2000, will grow to sixteen percent of the population in 2030. Non-Hispanic Whites will decrease from 70 percent of the population to less than 55 percent, while Hispanics of any race are expected to grow from 15 to 26 percent of the population.

Table 14. Ethnic Composition of West Central Florida AAA, 2000 to 2030.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Hispanic White</td>
<td>70.05%</td>
<td>65.72%</td>
<td>62.50%</td>
<td>59.59%</td>
<td>57.30%</td>
<td>55.77%</td>
<td>54.58%</td>
</tr>
<tr>
<td>Non-Hispanic Black</td>
<td>13.29%</td>
<td>14.20%</td>
<td>14.80%</td>
<td>15.46%</td>
<td>15.90%</td>
<td>16.13%</td>
<td>16.29%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>14.52%</td>
<td>17.69%</td>
<td>20.08%</td>
<td>22.11%</td>
<td>23.76%</td>
<td>24.90%</td>
<td>25.76%</td>
</tr>
</tbody>
</table>
Both the 35 to 64 and 65+ populations will increase in diversity as well (Figures 21 and 22). The greatest amount of growth is projected for the Hispanic populations in both age groups. The non-Hispanic Black population will grow at a slower rate, while the non-Hispanic white population will decrease as a proportion of these age groups.
Figure 22. Change in Ethnic Composition of 65+ Population for West Central Florida AAA, 2000-2030
Hardee County

Age Composition. Hardee, which is projected to have the lowest growth in the population, will increase from 29,938 residents in 2000 to 33,976 in 2030 (Table 12, page 20), will also have little change in the age composition. The 35 to 64 population is projected to remain around 32 percent of the population, while adults aged 65+ are projected to grow slightly from 14 percent to 17 percent of the total population (Figure 23).

![Graph showing projected population growth by age (35 and older), Hardee County, 2000-2030](image)

Ethnic Composition. Hardee, which was relatively diverse in 2000, is expected to have a decline in the non-Hispanic white population and an increase in the Hispanic population (Figure 24). There will be little to no change in the proportion of residents who are non-Hispanic Black. By 2025, 50 percent of the Hardee residents are expected to be Black or Hispanic.

Among the 35 to 64 population in Hardee there will also be significant increases in diversity. The proportion of the population that is Hispanic is expected to increase from 24 percent to over 41 percent by 2030 (Figure 25), with subsequent declines in the non-Hispanic white population of this age group.

The most pronounced increases in diversity in Hardee will occur among the 65+ population, where Hispanics are projected to triple as a share of the population, from eight percent in 2000 to 25 percent in 2030 (Figure 26). Again, these increases are expected to be offset by declines in the non-Hispanic white population, while the percentage of the population that is Black is projected to remain relatively stable.
Figure 24. Projected Population Growth by Ethnicity (White, Black, Hispanic), Hardee, 2000-2030

Figure 25. Projected Population Growth by Ethnicity Among the 35-64 Population, Hardee, 2000-2030
Figure 26. Projected Population Growth by Ethnicity Among the 65+ Population, Hardee, 2000-2030
Highlands County

**Age Composition.** The population of Highlands is expected to grow to over 127,000 people by 2030, an increase of 46 percent (Table 12, page 20). The age composition of the Highlands population is expected to shift from equal percentages of residents who are 35 to 64 and 65+ in 2000, to slight increases on the age 35 to 64 population beginning in 2005 but then shifting to increases in the 65+ population by 2020 and through 2030 (Figure 27). This trend is due primarily to the growth in the 65+ population, where this age group will be over 40 percent of the population in 2030. In that year 70 percent of residents will be 35 years of age or older.

![Projected Population Growth by Age (35 and Older), Highlands, 2000-2030](image)

**Ethnic Composition.** The diversity of Highlands is projected to increase over the next 25 years (Figure 28), particularly with increases in the Hispanic population which is expected to double from about 12 percent in 2000 to 24 percent by 2030. With the non-Hispanic Black population remaining relatively stable, the increase in Hispanics is offset by declines in the non-Hispanic white population.

More pronounced increases in diversity are projected to occur among the 35-64 population (Figure 29). By 2030, approximately 40 percent of the middle-aged adults in Highlands will be Black or Hispanic.

Substantial increases in diversity are also projected to occur among the 65+ population in Highlands. In 2000, 93 percent of Highlands’ older population was White, by 2030, 85 percent on the older population is anticipated to be White (Figure 30).
Figure 28. Projected Population Growth by Ethnicity (White, Black, Hispanic), Highlands, 2000-2030

Figure 29. Projected Population Growth by Ethnicity Among the 35-64 Population, Highlands, 2000-2030
Figure 30. Projected Population Growth by Ethnicity Among the 65+ Population, Highlands, 2000-2030
Hillsborough County

Age Composition. Hillsborough, with the most residents in 2000, is expected to have a population increase of 68 percent to 1.68 million people in 2030 (Table 12). Unlike other counties, the middle-aged population will persistently be a larger percentage of the total population than residents aged 65 and older (Figure 31). The 65+ population, which was approximately 12 percent of all county residents in 2000 will increase, however, to represent almost 20 percent of the population by 2030.

![Figure 31. Projected Population Growth by Age (35 and Older), Hillsborough, 2000-2030](image)

Ethnic Composition. The population of Hillsborough is expected to become more diverse. Half of the residents age 35 and older will be Black or Hispanic by 2020 (Figure 32). Whites, who represented 64 percent of the population in 2000, will decrease to only 47 percent by 2030. Moderate growth is expected among the African American population, from 15 percent in 2000 to 19 percent by 2030.

The diversity of the 35-64 population in Hillsborough (Figure 33) is expected to increase at a rate similar to that of the overall population, while Whites will be a majority of the aged 65 and older population although they will decrease from 77 percent to 62 percent of the population (Figure 34). This is due primarily to growth among the Hispanic and Black populations, which are projected to represent approximately 20 and 15 percent, respectively, of the 65+ population in 2030.
Figure 32. Projected Population Growth by Ethnicity (White, Black, Hispanic), Hillsborough, 2000-2030

Figure 33. Projected Population Growth by Ethnicity Among the 35-64 Population, Hillsborough, 2000-2030
Figure 34 Projected Population Growth by Ethnicity Among the 65+ Population, Hillsborough, 2000-2030
Manatee County

**Age Composition.** Manatee is anticipated to have almost an 80 percent increase in the population from 2000 to 2030, to over 470,000 residents in 2030 (Table 12, page 20). Over that time period, the 35 to 64 population is expected to have a modest decline from 36 percent to 34 percent of the total population. Older adults are expected to grow as a proportion of the population from 25 percent in 2000 to almost 31 percent in 2030 (Figure 35).

![Figure 35. Projected Population Growth by Age (35 and Older), Manatee, 2000-2030](image)

**Ethnic Composition.** From 2000 to 2030, there will be changes in the ethnic distribution of the population in Manatee (Figure 36). Hispanics are expected to increase from 9 to 20 percent of the population, while non-Hispanic whites decrease from 81 to approximately 69 percent of the total population.

Increases in diversity are also anticipated among the 35-64 population (Figure 37), with Hispanics more than tripling from 6 percent to over 21 percent of the population over the 30 year period. At the same time, the non-Hispanic Whites are expected to decline as a share of the 35 to 64 age group.

Slight increases in diversity are expected to occur among the 65+ population, which was 96 percent White in 2000 (Figure 38) buy 89 percent by 2030.
Figure 36. Projected Population Growth by Ethnicity (White, Black, Hispanic), Manatee, 2000-2030

Figure 37. Projected Population Growth by Ethnicity for Among the 35-64 Population, Manatee, 2000-2030
Figure 38. Projected Population Growth by Ethnicity Among the 65+ Population, Manatee, 2000-2030
**Age Composition.** Polk is anticipated to grow from approximately 484,000 residents in 2000 to 779,000 residents in 2030 (Table 12, page 20). The 65+ population is projected to grow from 18 percent to almost 27 percent of the population by 2030 (Figure 39). The 35 to 64 population is anticipated to remain relatively stable at about 35 percent of the population.

![Figure 39. Projected Population Growth by Age (35 and Older), Polk, 2000-2030](#)

**Ethnic Composition.** From 2000 to 2030, changes in the ethnic composition of Polk are expected (Figure 40). Hispanics are projected to grow from 9.5 percent to almost 22 percent of the total population over that time period, while non-Hispanic whites decrease from 75 to 61 percent of the total population.

Similar changes in diversity are anticipated to occur among the 35-64 population (Figure 41). Hispanics are projected to increase threefold from almost 7 percent to 22 percent of this age group. The proportion of the population that is non-Hispanic Black is also expected to increase slightly from 12 percent to almost 16 percent in 2030.

Less pronounced increases in diversity are expected to occur among the 65+ population. In 2000, less than 10 percent of the county’s population was non-White, but by 2030 this is expected to double (Figure 42). Hispanics and Blacks are projected to each represent about 9 percent of the 65+ population in 2030.
Figure 40. Projected Population Growth by Ethnicity (White, Black, Hispanic), Polk, 2000-2030

Figure 41. Projected Population Growth by Ethnicity for Among the 35-64 Population, Polk, 2000-2030
Figure 42. Projected Population Growth by Ethnicity Among the 65+ Population, Polk, 2000-2030
Discussion

West Central Florida Area Agency on Aging serves five counties that are as diverse as the United States itself. In 2000, three out of every 10 people were African-American or Hispanic. By 2030, nearly five out of ten people will be members of these two race and ethnic groups. Hillsborough’s population was more than half of the region’s population in 2000 and will continue to be the biggest county in the region through 2030. In terms of the population most likely to benefit from AAA services, one out of three people living in Highlands was age 65 or older in 2000 while just one out of ten was of this age in Hillsborough. This matters in terms of how services are provided both through regional funding from the AAA and local funding from each county. A high percentage of people who are age 65 and older means that there are fewer working age people to provide care or pay taxes to support the needs of an older population with increasing needs.

Absolute numbers matter too. In 2000, one-third of Highlands’ population, or 28,831 people, was age 65 or older while 12 percent of Hillsborough’s population (119,674) was in this age group. Hillsborough’s aging network is potentially serving four times the people served in Highlands. Using disability rather than age as an indicator of need, Manatee’s population was the least disabled (36%) compared to the other four counties in the region, but Hardee’s was the most disabled (49%), and yet Manatee had seven times more disabled seniors (n=93,985) than Hardee (N=13,065). The West Central Florida Area Agency on Aging has its work cut out to meet the need in counties with very different sized populations and levels of need.

These data suggest that the AAA needs to be prepared to work with Hispanic elders who are growing in numbers and relative proportions in all five counties. Hispanics in Florida have distinct histories often based on national origin. Within the West Central Florida AAA region, there are multiple generations of Cuban Americans in Hillsborough and more recent Mexican immigrant families in Hardee. The needs of both groups are quite different and the AAA, working with its county partners, need to be aware of the best ways to deliver services to urban and rural populations with distinct ethnicities. Changes in the immigration laws may also affect the ability of public agencies to adequately serve non-citizen immigrant populations, although these individuals and their families will still have needs. Mission driven not-for-profit and religious-based organizations may be the best way to ensure that these needs are met.

Even though there is a lot of concern about the aging of the Baby Boom, the 35 to 64 population in this region was and will still be larger than the 65+ population even in 2015 when the oldest of the Baby Boom member reaches age 70 and in 2030 when the youngest of the Baby Boom reaches age 66. The only exception is Highlands where the 65+ population will outpace the younger population beginning in 2020. The rapid growth of 55+ communities in Highlands may need to be revisited to ensure that there is a balanced age population so that there are people who are in the working age group available to provide needed services and amenities for this population.
Although the other counties have smaller 65 and older populations relative to the working age adults, employers need to be concerned about their staff that are balancing work and caring for children and parents at the same time. In Florida, it is not uncommon for there to be four generations caring for each other, sometimes two of those generations are retired. This is particularly important in light of the fact that the Baby Boom in 2000 was much more likely to be never married or divorced (27%) than the older population (10%). This may mean they will not have family members who will care for them when it is needed. This was less true in Highlands (23%), Hardee, and Polk (25% each) than in Manatee (27%) and Hillsborough (29%).

The final area of concern is that education levels and poverty are not equal across the counties. Among the Baby Boom, one out of four in Hillsborough have a bachelor’s degree or higher, followed by one in five in Manatee, but only one in six of Highlands and Polk residents and one in 10 of Hardee residents have this level of education. Poverty levels follow education and Hardee, Highlands, and Polk have the highest poverty rates for the Baby Boom cohort. The fact that Highlands will have a great need for younger workers suggests that nearby colleges and community colleges should offer more courses in gerontology, hospitality, and related fields to meet these needs. Businesses and agencies working in these fields should be building a work force to meet this rapidly growing population, some of whom will need these services.

Conclusion

Baseline and projections were provided for the five counties in West Central Florida Area Agency on Aging. The five counties are of very different in terms of size and proportions of younger and older adults, people with disabilities, and racial and ethnic minority populations. Some counties have greater numbers but lower proportions of older or disabled adults. Some counties have higher or lower levels of intact families that have the potential to mitigate these higher needs. Some counties of stable and migrant Hispanic populations. The AAA will need to consider these needs in its short- and long-term planning. Education of the future workforce to be ready for these diverse needs will be a top priority, along with creating niche markets for the varied needs of these distinct populations.