



Community Needs in Indian River County 2025

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BACKGROUND

In 2019, major funding organizations, donor groups, local government, and community leaders came together to assess the needs of Indian River County residents. This was the culmination of a 12-month effort that involved an independent research consultant, 6 community funders, 50 local charities, 12 in-depth focus groups and more than 1,400 survey respondents who answered in English, Spanish, and Creole.

A comprehensive report was published in 2020 along with an executive summary that found:

- A growing, aging, and diversifying Indian River County population.
- Increasing poverty and financial instability among Indian River County households.
- Hopeful improvements in infant and maternal health, access to medical health services, kindergarten readiness, grade level reading, and high school graduation.
- Persistent problems including healthcare affordability, access to dental and behavioral health services, educational achievement among minorities, risky behaviors among teenagers, isolation and food insecurity among seniors, a lack of living wage jobs, housing affordability, and homelessness.

Between 2020 and 2025, several additional needs assessments or surveys were conducted by various community organizations to meet statutory requirements related to specific demographic populations such as children or seniors, or specific fields of interest such as health, education, or housing associated with each organization. This also includes Indian River County Children's Services Advisory Council, Indian River County Hospital District, Cleveland Clinic Indian River Hospital,



A growing, aging, and diversifying population.

Senior Resource Association, School District of Indian River County, and Treasure Coast Homeless Services Council. In addition, Thrive assessed community needs related to the specific issues of opioid and substance use.

In an effort to provide a simple, one-stop resource for community stakeholders to access community needs data and monitor trends, in 2021 Indian River Community Foundation developed and launched Indian River Indicators (www.irindicators.org). This community needs database is updated regularly as new information becomes available to help track key measures of community health and prosperity. It is used by government agencies, business owners, philanthropists, and nonprofit charitable organizations to understand challenges and allocate resources for near-term community improvements and long-term solutions.

COMMUNITY NEEDS IN 2025

Methodology

This report includes findings from two perception surveys of a representative sample of Indian River County residents that were conducted by Clearview Research in January and February 2025. The first survey was sponsored by the Indian River County Hospital District and focused on healthcare needs. The second survey was sponsored by Indian River Community Foundation, United Way of Indian River County, and the Corbett Foundation and focused on general community needs. The report also summarizes the collection and analysis of comparative data related to indicators of community health and well-being from 2010 to present. Further data support and analysis was provided by the School District of Indian River County and the Community Foundation's professional staff using publicly available sources. (A complete set of data sources is available upon request.)

General Results

The results of both perception surveys indicate that two-thirds of respondents believe the quality of life in Indian River County is headed in the right direction, including the quality of healthcare services. Despite relatively high satisfaction overall, specific areas of concern include the following:

- Healthcare access and affordability, especially among target subgroups such as lower-income families, women under 50, and parents with children living at home.
- Quality childcare and early childhood education access and affordability.
- Low wages and transportation to travel to and from and maintain good paying jobs.
- Housing affordability.
- Public safety, specifically concerns of Black residents about violent crime, and concerns of residents overall about infrastructure related to traffic and pedestrian safety.

Outlier Observations

Infant and Maternal Health

One specific area that received additional attention following the completion of the two perception surveys described above is infant and maternal health. After three town halls and a third perception survey sponsored by the Indian River County Hospital District in August 2025, an overwhelming majority of respondents emphasized maternity services as a necessity for public health and safety and as an essential component of the County's overall well-being. Strong support was expressed for the use of taxpayer funds for this purpose.

K-12 Education

One specific area where negative survey responses contrast with positive performance data highlighted in the "Trends" section of this report is K-12 public education. While approximately two-thirds of respondents were satisfied with K-12 public education, one-third were unsatisfied. These unsatisfied perceptions are in a public school district that has earned an



Two-thirds of respondents believe Indian River County is headed in the right direction, including healthcare services.

"A" rating for three consecutive years, ranks 5th among Florida's 67 school districts, and whose chief executive was named the 2025 Florida Superintendent of the Year.

Housing Affordability

Concerns about housing affordability were high among survey respondents, while data about homelessness was conflicting. On one hand, the number of homeless people recorded in an annual "point in time" survey required by the United States Department of Housing and Urban Development was the lowest since the count began.

The number of students identified and reported as having experienced homelessness at any time during the school year was the highest ever.

On the other hand, the number of students identified and reported as having experienced homelessness at any time during the school year was the highest ever. This contrast may reflect the combined effects

of the recently enacted HB 1365 prohibiting homeless people from sleeping outside, more intense "rapid-rehousing" efforts by the Treasure Coast Homeless Services Council (especially those focused on helping homeless veterans and those who are chronically mentally ill), changes in local eviction laws, and the resilience and resourcefulness of families in preventing children from experiencing long episodes of homelessness.



TRENDS

Population Trends

Indian River County's population continues to grow and is approaching 170,000 residents, 48 percent of which are male and 52 percent are female.

- Seniors continue to represent the fastest growing age demographic as 34 percent of the population are adults age 65 and over, two times the percentage of seniors in the United States overall.
- Children and youth under age 18 make up 15 percent of the population, one-third lower than the United States overall.
- Whites make up the largest segment of the population at 73 percent, followed by Hispanics at 13 percent, and Blacks at 8 percent. Hispanics represent the fastest growing race/ethnicity.
- Indian River County has more disabled residents (17%) and more veterans (10%) than other counties in Florida.
- The average life expectancy of County residents is 79 years of age, among the highest in Florida. The highest life expectancy (87 years) is on the barrier island in census tract 505.05, while the lowest (75 years) is in Gifford in census tract 503.03.

Health Trends

Indian River County's continuum of care for health is comprised of two hospitals; a behavioral health center; two comprehensive community health care organizations with multiple

Indian River County's health care system is supported by more than 10,000 people working in the health and social services fields.

locations providing primary medical care, dental care, and behavioral health care; several community mental health and substance abuse prevention and recovery centers; and several senior services providers including home health care and hospice. This system is supported by more than 10,000 people working in the health and social services fields, including

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More people are attending regular medical check-ups.

doctors, nurses, physical therapists, social workers, and other medical professionals. Indian River County ranks 10th out of Florida's 67 counties for overall health and well-being.

Promising Health Indicators

- **More Yearly Checkups** – While uninsured residents make up 11 percent of the population, slightly lower than the average in Florida, the percentage of residents who attend a yearly checkup has increased to 78 percent.
- **Improved Healthcare Providers Ratios** – Improved primary care provider ratios (826 people per 1 doctor in 2023 vs. 1,280 to 1 in 2016), pediatrician ratios (574 children per 1 pediatrician vs. 1,209 to 1 in 2016), dental provider ratios (1,464 people per 1 dentist in 2024 vs. 2,013 to 1 in 2016), and mental health provider ratios (817 people per 1 mental health provider vs. 1,495 to 1 in 2016) all contribute, along with a strong continuum of care and the availability of special taxing district resources.
- **Improved Infant and Maternal Health** – Infant and maternal health are improving overall, with infant mortality rates falling from 6.5 per 100,000 live births in 2010 to 4.9 in 2023. One



of the key contributors to this improvement is the growing percentage of pregnant mothers who start prenatal care in their first trimester, now at more than 70 percent.

- **Decreased Risky Behaviors Among Adolescents and Teenagers** – Youth alcohol, tobacco, and marijuana use have declined by 26 percent, 12 percent, and 12 percent respectively since 2010. Arrests among youth (age 10-17) have declined from 43 youth arrests per 1,000 youth in 2017 to 28 youth arrests per 1,000 youth.

Concerning Health Indicators

- **Potential High-Risk Pregnancies** – Almost 30 percent of pregnant mothers still do not receive prenatal care in their first trimester. Part of this problem can be attributed to a high OB-GYN provider ratio at 6,354 women per 1 OB-GYN as compared to Florida's average ratio of 3,919 women per 1 OB-GYN.
- **Persistent Struggles with Mental Health** – Undesired outcomes associated with poor behavioral health or substance use remain a concerning trend. Diagnosis and hospitalization rates for mood and depressive disorders among children and adults have fluctuated over time, as have binge drinking and suicide rates for adults. Hospitalizations for mental disorders have become the top reason for adult hospital admissions, currently 60 percent higher than Florida's average.
- **High Food Insecurity** – Access to healthy food and nutrition also have become a concerning trend. Seventy-two percent of households with children in poverty do not receive SNAP benefits, and more than 50 percent of all seniors live a mile or more away from stores that sell fresh produce.

Education Trends

Indian River County's education system is comprised of 27 public schools operated by the School District of Indian River County. These include 22 non-charter schools (13 elementary schools, 4 middle schools, 2 high schools, and 3 specialized schools including a technical college), and 5 charter schools. Six elementary schools have early learning programs (VPK) designed to prepare children for kindergarten. The county also



**More students are
graduating high school.**

has more than a dozen private schools along with several dozen preschools.

Promising Public Education Indicators

- **Increased Preschool Enrollment** – Preschool enrollment continues to increase, outpacing population growth.
- **Improved Reading Proficiency** – Reading proficiency of 3rd graders has increased to 71 percent.
- **Improved Math Proficiency** – Math proficiency of 8th graders has increased to 66 percent.
- **Record High School Graduation** – High school graduation has increased to 96 percent overall. Graduation rates among white (97%), Black (92%), Hispanic (97%), Asian (100%), and multi-racial (96%) students all exceed rates in Florida.
- **Fewer High School Dropouts** – Approximately 1 percent of all students are dropping out of high school, which is half the rate in Florida.

Concerning Education Indicators

- **Kindergarten Readiness** – 44 percent of students are not prepared to start kindergarten.
- **Chronic Absenteeism** – Between the 2020-2021 and 2024-2025 school years, an average of 32 percent of public school students were absent 10 percent or more of the school days in a year.

TRENDS

Economic Opportunity Trends

Indian River County is a coastal resort and rural community where agriculture and tourism have historically been the largest industries. Today, more than 65,000 people are employed within the top industries of health care and social assistance (9,700), retail trade (8,300), professional, scientific, and technical services (6,000), construction (5,300), restaurants and food services (4,300), and education (3,000). The top employers are Cleveland Clinic Indian River Hospital, School District of Indian River County, Indian River County Government, Publix Supermarkets, and Piper Aircraft. Approximately 10 percent of all jobs are in nonprofit corporations, the majority of which are IRS 501(c)(3) public charities.

Promising Economic Opportunity Indicators

- Rising Median Household Income – Median household income has continued to rise over time, now at \$72,000 per year. Finance and insurance jobs are the highest paid averaging \$132,000 per year, while accommodation and food services are the lowest paid at \$28,000 per year.

Concerning Economic Opportunity Indicators

- More People in Poverty – While the overall percentage of the population living in poverty has remained at 11 percent, the total number of people living in poverty has increased by 27 percent. There are more women living in poverty in the community than men. Black residents represent the highest race/ethnicity segment of all people living in poverty at 30 percent, and 58 percent of people living in poverty are married couples with children.
- Growing ALICE Population – Otherwise known as the working poor, 30 percent of the adult population fit the United Way of Indian River County criteria as “Asset-Limited, Income-Constrained, and Employed.”
- Too Many Economically Disadvantaged Students – Economically disadvantaged students make up 53 percent of the student population, compared to 46 percent in Florida.
- Low-Wages – It takes a living wage of at least \$64,000 for a family of four to survive in our community, while the average annual wage is \$58,000, which is 19 percent lower than Florida’s average wage. Women earn an average of \$0.75 for every \$1.00 earned by men. Black workers earn an average of \$0.48 for every \$1.00 earned by white workers.
- Unemployment – 4.7 percent of the population are unemployed, compared with 3.7 percent of Florida’s population.

Housing Trends

Affordable housing is getting harder to find in Indian River County. The most adverse outcome of this problem is homelessness. To understand this issue, it helps to have some knowledge of our community’s housing continuum which ranges from emergency shelter to transitional housing to community housing to affordable rental housing to market rental housing to affordable home ownership to market home ownership.



More people live in poverty or one paycheck away from it.

Promising Housing Indicators

- Lower Record of Homelessness – The 2025 Point in Time count conducted by Treasure Coast Homeless Services Council reported a 19 percent decrease in the number of homeless individuals from the prior year, and a 15 percent decrease in the number of “doubled up” individuals (i.e. temporarily staying with family or friends due to economic reasons) from the prior year. The 2025 effort recorded the lowest number of homeless individuals since the PIT count’s inception.
- Reduced Domestic Violence – The total reported domestic violence related offenses are at an all-time low, down from 1,366 per 100,000 in 2010 to 164 per 100,000 today.

Concerning Housing Indicators

- Children’s Homelessness – While the 2025 Point in Time count conducted by Treasure Coast Homeless Services Council reported a decline in the number of homeless children, the number of students identified and reported as having experienced homelessness at any point during the 2024-2025 school year (n=655) increased by 15 percent over the prior year and by 55 percent since the 2020-2021 school year.
- More Evictions – Since 2020, the eviction rate has increased by 38 percent.
- Excessive Home Ownership Costs – Since 2020, the median estimated residential property value has increased by 30 percent. Twenty-three percent of homeowners are paying 30 percent or more of income for housing expenses.
- Excessive Renting Costs – Since 2020, fair market rent has increased by 54 percent. More than 50 percent of renters are paying 30 percent or more of their income for housing expenses.
- Senior Isolation – Approximately 13,000 seniors live alone, with 1 out of 4 living in poverty. This increases the chances of poor health that can lead to loss of independence, hospitalization, or accidental death.

OBSERVATIONS AND RECOMMENDATIONS

This report is intended to provide a snapshot of current and anticipated conditions reflecting the overall health and well-being of the Indian River County community. It provides an opportunity for community leaders to engage in activities that promote a better community overall. There is, however, no single solution.

The report documents hard-earned progress in our community's overall health and well-being made possible, in part, by substantial contributions from government, private enterprise, and the nonprofit sector. Prosperity for all, however, remains elusive.

Employing a Solutions-Oriented Framework for Community Leadership

The indicators highlighted in this report provide an opportunity for stakeholders engaged in related work to reflect and consider where to focus resources. Our approach to building a better community encourages stakeholders to practice effective leadership by championing or participating in solution-oriented efforts to:

- Review additional data – What information is needed or requires clarification to have a better understanding of problems and concerns?
- Commission additional research – What new challenges or persistent problems need to be studied to provide a deeper understanding of the issue and possible solutions?
- Engage community residents – Who is missing from the conversation that might offer a different perspective or buy-in?
- Work across sectors – When does a problem require multiple stakeholders to bring about change?
- Marshal resources – What sources of funding need to be preserved or increased to support and sustain meaningful solutions? What opportunities exist to bring new capital into the community?
- Shape public policy – What changes are required to ensure government resources are aligned with the most effective solutions, or that government regulations (or the lack thereof) create opportunity for the health and prosperity of all residents?

Preserving a Balance Between Public and Private Financial Resources

In a post COVID-19 era with continued reductions in federal and state financing, local taxpayers and philanthropic support will be needed to maintain progress and bring about positive change. With one of the lowest tax rates in Florida and one of the highest rates of household giving in the country, Indian River County residents have practiced fiscal responsibility while demonstrating maximum generosity in service of a better community.

Unlike many rural communities throughout the country,



however, Indian River County's quality of life depends on an unusually high level of household giving by generous donors and philanthropists to supplement public dollars allocated to addressing community needs. Last year, contributions from donors made up 41 percent of the \$384 million in revenue collected by Indian River County's top 200 501(c)(3) nonprofit charities, followed by 39 percent from earned income, 15 percent from government, and 5 percent from investments. When problems arise, generous donors will likely continue to respond to appeals for help in core areas of health, education, economic opportunity, and housing. Despite this hopeful source of support, philanthropy is not an adequate replacement for the efficiency and reliability that public dollars provide to operate systems that so many Indian River County residents depend on.

Encouraging Civic Engagement

Indian River County recently celebrated its Centennial. It is hard to imagine the dedication required by early settlers to start the process of turning a hot, humid, sandy, mosquito-infested place into the county it has become.

If we look at the last 10 years of Indian River County's history alone, there are plenty of examples of the impact of civic engagement. A community hospital was saved. A public school district was turned around. Dozens more acres of shoreline have been preserved to protect the Indian River Lagoon. Arts and cultural institutions are thriving and reaching a broader audience. There are many more.

During this same period, however, the community's strong tradition of civic engagement has frayed. Despite national recognition of excellence for Indian River County's Supervisor of Elections office, voter turnout has ebbed and flowed. Ballot measures to sustain critical programming for local children have failed. Mandates imposing costly requirements for septic to sewer conversions by homeowners have gone unfunded. Iconic servant leaders like Dan Richardson and Alma Lee Loy have passed away.

There are plenty of community needs that cannot be addressed by one person alone. Whatever inspires you to give or get involved . . . give . . . get involved. The future of this Indian River County community depends on it.



**For more information or to receive
additional copies of this report:**

Please contact Indian River Community
Foundation at 772.492.1407 or visit
www.ircommunityfoundation.org.

In Collaboration With:



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