



Johnson School of Business

Neighborhood Health Clinic Needs Assessment Project

Phase I — Report I

January 18, 2013

Neighborhood Health Clinic
Needs Assessment Project
Phase I – Collier County Community Profile

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Neighborhood Health Clinic
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Introduction

This community profile is prepared in support of the Neighborhood Health Clinic, a nonprofit clinic located in Naples, Florida, in Collier County. The Clinic serves employed, uninsured individuals in Collier County. Currently, the clinic is considering expanding their physical location, which would enable the organization to offer a more comprehensive list of services than what can currently be provided.

Purpose, Scope, and Limitations

The purpose of this report is to create a community profile for Collier County so as to better discern whether sufficient demand exists for expansion. The report focuses as narrowly as possible on a study of the trends among the Clinic's target population; namely, employed, uninsured residents in Collier County, age 19–64, living at 150% or below the Federal poverty line.

Statistics for Collier County will be compared to state and national data. In addition, Orange County and Palm Beach County were chosen for direct comparison since these counties have somewhat similar demographic and economic indicators to those of Collier County (Hodges University, 2012).

Although this research team was able to retrieve relevant, reliable data, there were a few limitations. Those limitations are as follows:

- 1) Data for the 19–64 age group was not available from the U.S. Census Bureau. Instead, we used data for individuals of age 18–64 as a proxy.
- 2) Certain data was not available for individuals earning less than 150% of the Federal poverty level. Instead, we used data for individuals below poverty level as a proxy.
- 3) Certain tables presented in this report include data on individuals who match all of the Clinic's eligibility requirements, except that the individuals are not necessarily deriving their income from active employment. For example, sources of income may include, but are not limited to Social Security and interest, dividends, or net rental income.
- 4) In some cases, our target population is a subset of another larger population for which data was available. For example, Table 5 provides health insurance coverage information for all employed individuals, 18–64 years, of which some individuals living below 150% of the Federal poverty level are a subset. Here, as elsewhere where the need arose, the simplifying assumption was made that a change in the population will necessarily lead to a similar change in a subset of that population.
- 5) Instead of data for 2005–2011, sometimes data was only available for 2009–2011.

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Sources and Methods

We conducted the majority of the analysis using data files from the American Community Survey provided by the U.S. Census Bureau. Where necessary, the research team performed additional calculations on the table data. Additional supporting information was obtained from popular sources, such as *The Economist* magazine and The Conference Board. For a complete list of sources, please refer to the list of references below.

Report Organization

This report begins with an overview of the recent nationwide trends concerning poverty. The report then narrows the focus on Collier County, first by examining poverty in general, and then by adding health insurance coverage status. All variables were compared directly to state and U.S. data, as well as to two other Florida counties, Orange County and Palm Beach County. Since trends in poverty and income depend on the economy, we compared economic forecasts for 2013, followed by our conclusion.

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EXECUTIVE SUMMARY

This study brought together information that is relevant to the Neighborhood Health Clinic, which serves employed, but uninsured, individuals in Collier County, who are age 19–64, and who live at or below 150% of the Federal poverty level (see Appendix). Six data tables formed the structure of this presentation, and they quantified, in population numbers and in percentages, poverty status for the U.S., Florida, and Collier, Orange, and Palm Beach Counties, usually from the years 2005–2011.

The tables, taken together, painted a disturbing picture concerning poverty at present, and the trajectory of the data points to continued challenges for the future. In some cases, Collier County was on par with the other geographic areas studied (the United States, Florida, Orange, and Palm Beach Counties). At other times, Collier County was noticeably worse in terms of poverty, such as with the 35–44 year-old age group in 2011. For all the geographic regions, the change between poverty in 2005 and 2011 was severe. For instance, the percentage of females (age 18–64) in poverty in Collier County rose from 11.6 to 16.3, and the percentage of males (age 18–64) rose from 6.1 to 14.5 percent.

This report also examined the percentages of individuals within the regions who did not have health insurance. For the years 2009–2011, Collier County had the highest percentage of uninsured individuals.

Overall, this study supports the need for nonprofit organizations such as the Neighborhood Health Clinic in Collier County.

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POVERTY AND LACK OF INSURANCE COVERAGE AMONG WORKERS, 18–64 YEARS, IN COLLIER COUNTY

The following section provides data concerning poverty and insurance coverage among eligible workers in Collier County, along with direct comparisons with state and national statistics.

Poverty in the U.S. on the Rise

According to the Collier County Health Department (2011), Collier County was ranked as “the healthiest county to live in out of all 67 counties in Florida” (p. 17). Despite success stories as the one above, poverty in the United States has been on the rise for at least a decade. As many as 46.2 million Americans live below the poverty line, with the percentage of the population between 11% and 15%. The Organization for Economic Cooperation and Development (OECD) calculates the number at 11%, which is still significantly higher than the 6% average among its member countries (see Figure 1). This number is alarming, being the highest since the early 1960s, when President Johnson launched his Great Society initiatives (“In Need of Help,” 2011).

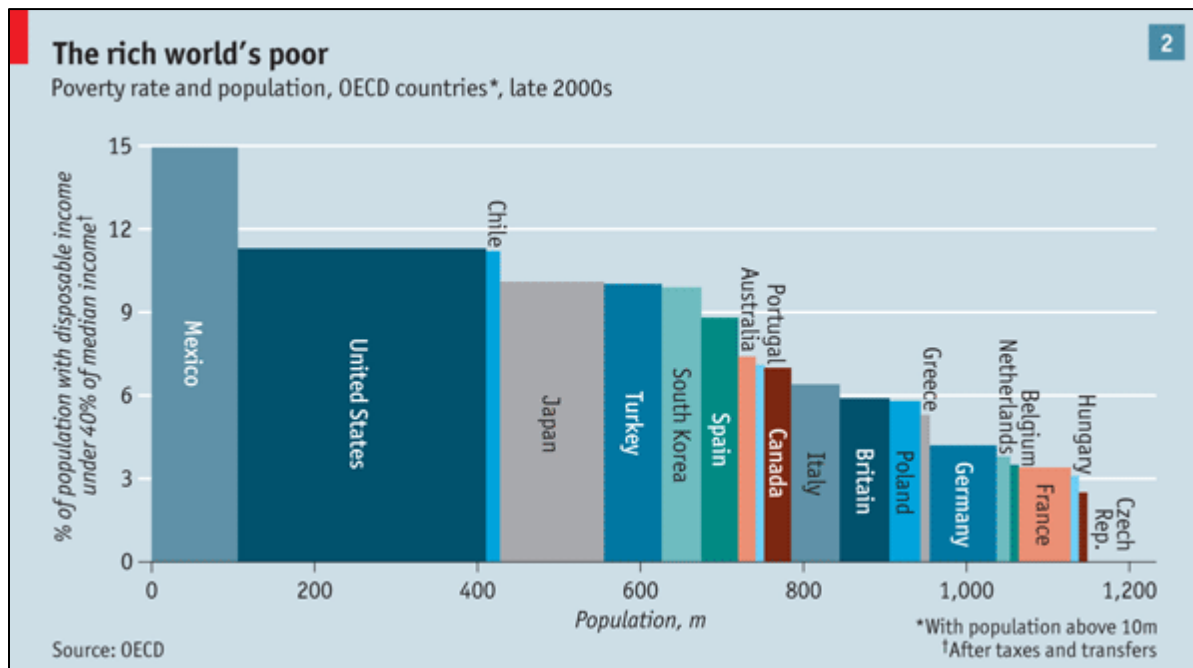


Figure 1. Poverty rate and population, OECD countries, late 2000s. Adapted from “In Need of Help,” 2012, *The Economist*, 405(8810), p. 22. Copyright 2012 by The Economist Newspaper Limited.

According to *The Economist*, with large systemic challenges that are beyond the power of any administration to address as well as with “looming cuts to discretionary spending [that] threaten America’s already thin safety net” (“In Need of Help, 2012, p. 22), the poor are now on their

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own. Like the past assistance from the federal government, “the low-skill, high wage jobs that many used to climb out of poverty in the 20th century are largely gone” (p. 22).

The following six tables present data concerning poverty in Collier County, with comparative data from national, state, and selected county levels, followed by a brief discussion of salient points. The data discussed is highlighted in the tables. The first table focuses upon poverty by age group.

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Poverty by Age Group

Table 1
Poverty by Age

Region/Year	Percent of total in poverty for each age group				
	18 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years
United States					
2005	22.0	13.2	10.1	8.4	8.7
2006	19.5	13.0	10.0	8.7	8.8
2007	19.0	12.8	9.8	8.5	8.3
2008	19.5	13.0	10.0	8.7	8.6
2009	21.4	14.2	11.3	9.7	9.1
2010	23.0	15.6	12.4	10.5	9.7
2011	23.6	16.0	13.1	11.4	10.2
Florida					
2005	20.3	12.4	9.7	8.8	10.0
2006	18.8	11.8	9.7	9.0	9.4
2007	18.2	11.5	9.6	8.4	8.7
2008	19.5	12.9	10.5	9.6	9.6
2009	21.9	14.7	12.4	11.4	10.3
2010	23.5	17.5	14.5	12.8	12.3
2011	24.0	17.0	15.3	13.6	12.3
Collier County					
2005	16.4	9.6	7.9	7.3	5.9
2006	14.7	11.7	7.1	7.7	6.6
2007	9.5	13.9	6.7	9.1	7.8
2008	14.5	8.8	7.7	9.5	7.5
2009	26.2	22.5	8.7	12.4	7.8
2010	29.5	18.8	18.9	11.9	11.2
2011	21.4	15.7	18.7	12.8	12.0
Orange County					
2005	26.0	11.8	7.6	6.9	8.0
2006	21.7	9.1	8.5	6.3	8.8
2007	20.9	9.0	8.2	7.6	9.6
2008	22.5	12.0	10.3	10.7	9.7
2009	23.9	13.0	9.6	10.3	10.1
2010	24.8	15.0	12.4	11.1	10.7
2011	27.3	15.6	15.1	13.3	12.0
Palm Beach					
2005	16.7	12.0	8.9	8.5	8.9
2006	13.8	11.7	7.9	7.0	9.1
2007	14.5	10.5	9.2	7.3	8.0
2008	15.7	13.3	10.8	9.3	9.7
2009	18.9	18.1	13.7	11.1	9.5
2010	20.0	15.2	13.1	11.4	10.3
2011	21.2	20.4	14.5	10.8	11.7

Sources: U.S. Census Bureau, American Community Survey. (2005–2011). *B17001: Poverty status in the past 12 months by sex by age* [Data file]. Retrieved from <http://factfinder2.census.gov/>; U.S. Census Bureau, American Community Survey. (2005–2011). *B01001: Sex by age* [Data file]. Retrieved from <http://factfinder2.census.gov/>

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Table 1 above shows the percentage of poverty for each age group for 2005–2011.

Collier County’s figures for the 35–44 year age group were in stark contrast with the rest of the data. As also illustrated below in Figure 2, the poverty rate for this age group was 18.7% in Collier County, which was significantly higher than the rate in the other four regions.

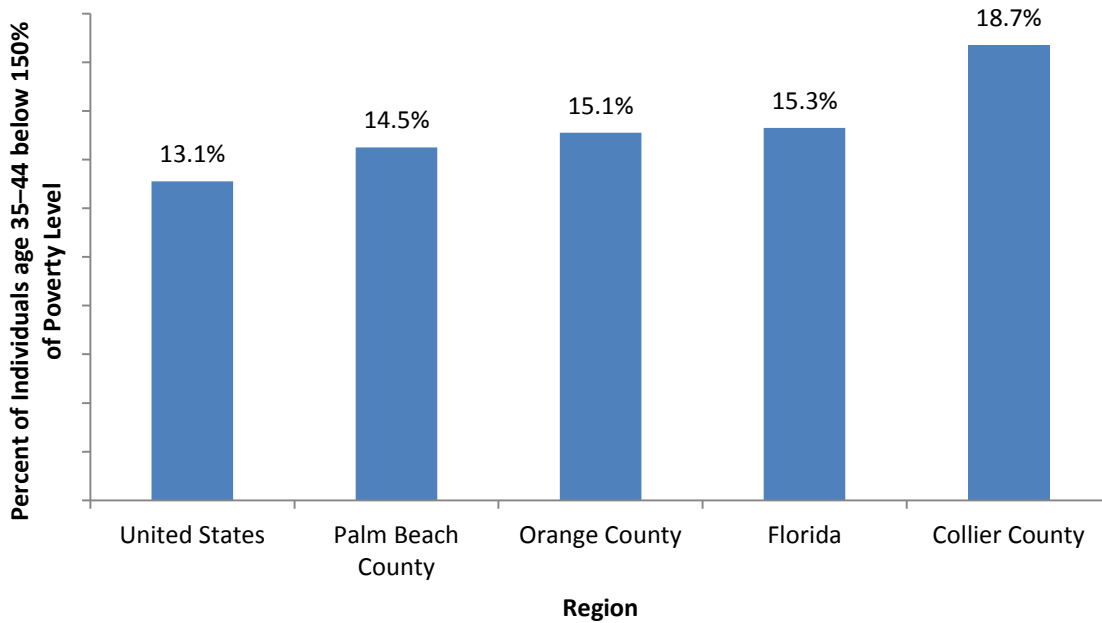


Figure 2. Poverty by age, 35–44 years, in 2011. Adopted from “B17011: Poverty Status in the Past 12 Months by Sex by Age,” 2011, *American Community Survey*.

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Poverty by Employment Status by Sex

Table 2 further examines poverty among employed male and females.

Table 2
Employed by Sex below Poverty Status (Civilian Labor Force 16 Years and over)

Region/sex	2009	2010	% change from previous year	2011	% change from previous year
United States					
Male	4,221,532	4,494,037	6.46%	4,743,111	5.54%
Female	5,029,228	5,265,535	4.70%	5,564,780	5.68%
Both	9,250,760	9,759,572	5.50%	10,307,891	5.62%
Florida					
Male	264,469	287,531	8.72%	305,118	6.12%
Female	282,093	329,985	16.98%	344,135	4.29%
Both	546,562	617,516	12.98%	649,253	5.14%
Collier County					
Male	7,305	6,115	-16.29%	7,789	27.38%
Female	3,791	5,567	46.85%	4,539	-18.47%
Both	11,096	11,682	5.28%	12,328	5.53%
Orange County					
Male	19,414	18,974	-2.27%	28,384	49.59%
Female	18,758	23,974	27.81%	27,490	14.67%
Both	38,172	42,948	12.51%	55,874	30.10%
Palm Beach					
Male	24,349	17,234	-29.22%	21,982	27.55%
Female	17,872	20,348	13.85%	21,748	6.88%
Both	42,221	37,582	-10.99%	43,730	16.36%

Source: U.S. Census Bureau, American Community Survey. (2009–2011). S1701: Poverty status in the past 12 months [Data file]. Retrieved from <http://factfinder2.census.gov/>

Note. Year-to-year percentage changes were calculated by the research team.

Table 2 above shows the total number of employed individuals below poverty for 2009–2011. The following conclusions can be made:

- Females were more vulnerable to recessions, slipping into poverty at higher rates than males (see also Figure 3 below).
- The year-to-year percentage changes in the above table should be interpreted with caution. We do not know whether the changes in the number of people in poverty from 2009–2011 resulted from entry and exit from employment, or from changes in income.

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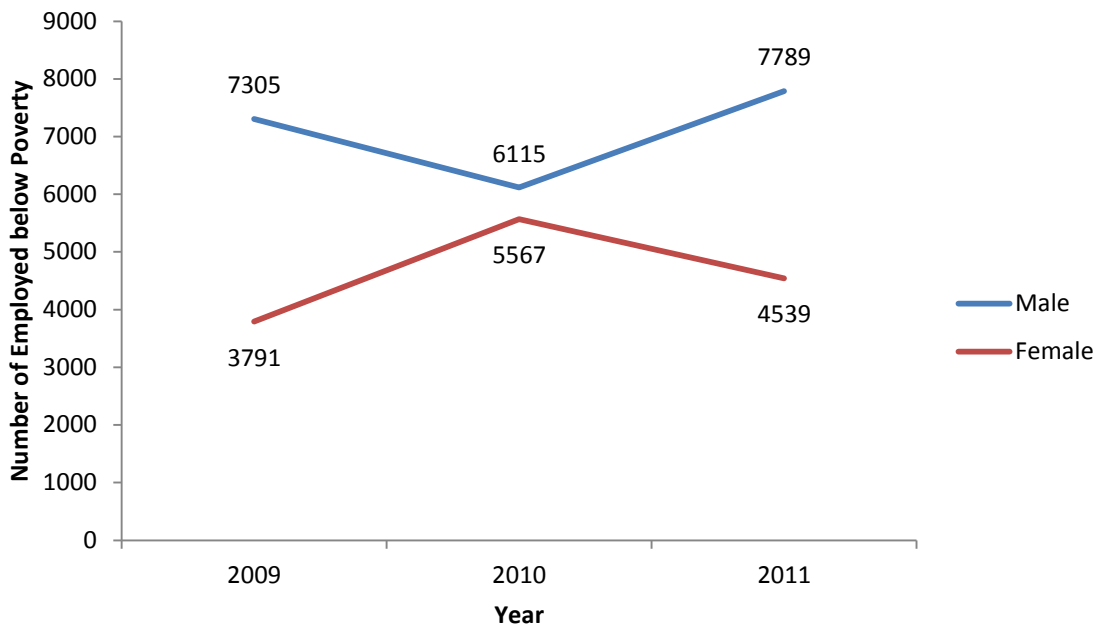


Figure 3. Male and Female Employed and below Poverty in Collier County, 2009–2011. Adopted from “S1701: Poverty Status in the Past 12 Months,” 2009–2011, American Community Survey.

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Poverty by Sex

Table 3 continues to focus on male and female poverty, examining important percentages.

Table 3
Poverty by Sex for Individuals Age 18–64

Region/Sex	Percent of total for age group						
	2005	2006	2007	2008	2009	2010	2011
<i>United States</i>							
Male	9.8	9.7	9.3	9.7	11.0	12.1	12.6
Female	13.9	13.6	13.3	13.4	14.5	15.6	16.3
Total	11.8	11.6	11.3	11.6	12.8	13.8	14.4
<i>Florida</i>							
Male	9.4	9.2	8.9	10.4	12.2	14.3	14.5
Female	13.7	13.2	12.7	13.4	15.1	16.8	17.3
Total	11.5	11.2	10.8	11.9	13.6	15.6	15.9
<i>Collier County</i>							
Male	6.1	6.1	8.2	8.6	13.1	16.4	14.5
Female	11.6	12.3	10.6	9.7	15.6	17.2	16.3
Total	8.8	9.2	9.4	9.1	14.3	16.8	15.4
<i>Orange County</i>							
Male	9.5	8.5	8.7	12.1	12.3	13.8	16.0
Female	12.9	12.0	12.2	13.0	13.6	15.9	17.3
Total	11.2	10.3	10.4	12.6	13.0	14.8	16.6
<i>Palm Beach</i>							
Male	8.0	7.5	7.7	9.7	13.3	12.2	14.1
Female	12.7	11.4	11.2	12.9	14.3	14.6	16.0
Total	10.4	9.4	9.4	11.3	13.8	13.4	15.0

Source: U.S. Census Bureau, American Community Survey. (2005–2011). *B1701: Poverty status in the past 12 months by sex by age* [Data file]. Retrieved from <http://factfinder2.census.gov/>; U.S. Census Bureau, American Community Survey. (2005–2011). *B01001: Sex by age* [Data file]. Retrieved from <http://factfinder2.census.gov/>

Table 3 above shows the percentage of individuals below poverty by gender for 2005–2011. From this table, several points may be made.

- While the pre-recession levels of poverty in Collier County were typically lower than the state and national averages, the post-recession outcome, starting in 2009, saw a reversal of that situation. Only as of 2011 did we see some evidence of a return to the pre-recession relative positions. However, given the limited number of data points, the evidence is not conclusive. The 14.5% poverty rate of Collier County males (age 18 to 64) in 2011 was identical to the state average, but 1.9 percentage points higher than the national average. For females (age 18 to 64) in Collier County, the poverty rate in 2011 was 1 percentage point lower than the state average, but identical to the national rate of 16.3%.

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- The population of poor adults age 18–64 in Collier County rose from 8.8% in 2005 to 15.4% in 2011. While females in that age group had persistently higher rates of poverty than the males, adult males of working age saw much more pronounced increases in their rates of poverty (14.5% in 2011, up from 6.1% in 2005) due to the effect of widespread job losses (see Figure 4 below).

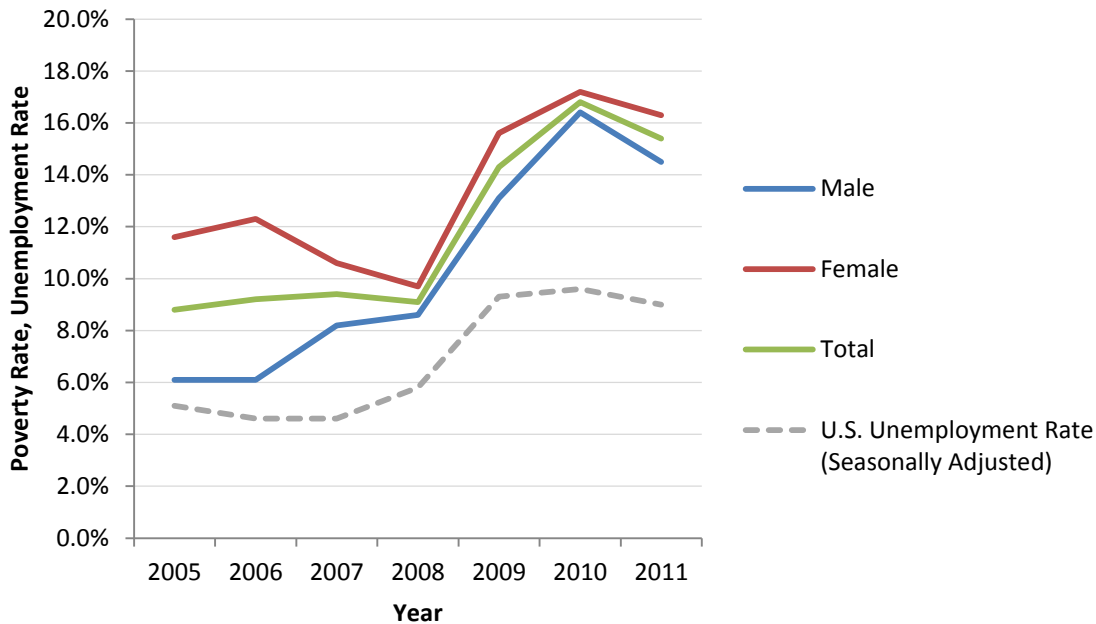


Figure 4. Percentages of Male and Female, 18–64 Years, below Poverty Status in Collier County, 2005–2011. Adopted from “B17001: Poverty Status in the Past 12 Months by Sex by Age,” 2005–2011, *American Community Survey*; “B01001: Sex by Age,” 2005–2001, *American Community Survey*; and “LNS14000000Q: (Seas) Unemployment Rate,” 2005–2011, *Current Population Survey*.

Note. Annual unemployment rates were calculated using a simple average of the seasonally adjusted quarterly data provided by the Bureau of Labor Statistics.

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Individuals below 150 Percent of Poverty Level

Table 4
All Individuals below 150 Percent of Poverty Level

Region and ratio of income to poverty level	2009	2010	% change from previous year	2011	% change from previous year
United States					
below 50 percent	18,776,800	20,413,453	8.7%	21,459,639	5.1%
below 125 percent	56,430,295	60,722,408	7.6%	63,324,455	4.3%
below 150 percent	70,462,042	75,366,838	7.0%	78,288,180	3.9%
Florida					
below 50 percent	1,180,365	1,356,324	14.9%	1,403,086	3.4%
below 125 percent	3,628,276	4,030,833	11.1%	4,213,033	4.5%
below 150 percent	4,582,888	5,008,837	9.3%	5,258,563	5.0%
Collier County					
below 50 percent	16,181	22,772	40.7%	26,885	18.1%
below 125 percent	55,334	64,961	17.4%	71,932	10.7%
below 150 percent	70,021	81,701	16.7%	98,353	20.4%
Orange County					
below 50 percent	60,591	92,156	52.1%	83,483	-9.4%
below 125 percent	219,469	244,863	11.6%	278,479	13.7%
below 150 percent	274,360	308,745	12.5%	340,268	10.2%
Palm Beach					
below 50 percent	74,236	81,648	10.0%	90,430	10.8%
below 125 percent	232,227	250,022	7.7%	271,307	8.5%
below 150 percent	294,216	308,407	4.8%	333,851	8.3%

Source: U.S. Census Bureau, American Community Survey. (2009–2011). *S1701: Poverty status in the past 12 months* [Data file]. Retrieved from <http://factfinder2.census.gov/>

Note. Year-to-year percentage changes were calculated by the research team.

Table 4 above displays the percentages of those below poverty for 2009–2011. From this table, several points may be made:

- With the exception of Orange County and Palm Beach County, the year-to-year percentage changes from 2010–2011 were smaller than from 2009 to 2010, indicating a possible slowdown in the growth of poverty. As noted above, however, a single year-to-year percentage change does not provide sufficient information to conclude that the rate of growth of the poor will continue slowing down.
- From 2009 to 2010 the number of the very poor (below 50% of poverty level) in Collier County increased by 40.7%. This was significantly higher than Florida’s rate (14.9%) and the United States’ rate (8.7%). Furthermore, Collier County’s numbers of the very poor continued to increase from 2010 to 2011, albeit at a slower rate.
- Individuals living below 50% of the Federal poverty level were more vulnerable to the recession than individuals at higher defined levels of poverty.

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Employment, Poverty, and Health Insurance Coverage

Table 5 begins our discussion concerning health care coverage.

Table 5

Health Insurance Coverage Status for Employed Individuals, 18–64 Years

Region/coverage status	Percent of total employed		
	2009	2010	2011
<i>United States</i>			
No health insurance	16.9	17.6	17.5
With health insurance	83.1	82.4	82.5
With private health insurance	76.9	76.2	76.1
With public coverage	6.1	6.2	6.4
<i>Florida</i>			
No health insurance	24.5	25.5	25.5
With health insurance	75.5	74.5	74.5
With private health insurance	70.4	69.3	69.0
With public coverage	5.2	5.2	5.5
<i>Collier County</i>			
No health insurance	32.0	31.3	33.6
With health insurance	68.0	68.7	66.4
With private health insurance	63.7	64.5	61.2
With public coverage	4.3	4.1	5.2
<i>Orange County</i>			
No health insurance	23.3	23.8	25.0
With health insurance	76.7	76.2	75.0
With private health insurance	72.5	71.7	70.2
With public coverage	4.2	4.5	4.8
<i>Palm Beach</i>			
No health insurance	25.3	26.0	25.9
With health insurance	74.7	74.0	74.1
With private health insurance	70.9	70.3	69.5
With public coverage	3.8	3.7	4.6

Source: U.S. Census Bureau, American Community Survey. (2009–2011). B27011: Health insurance coverage status and type by employment status by age [Data file]. Retrieved from <http://factfinder2.census.gov/>

Table 5 shows the percentages of employed individuals, age 18–64, who had no health insurance coverage in the years 2009–2011. The American Community Survey did not have data for 2005–2008.

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- From 2010–2011, the percentage of the working uninsured in Collier County grew by 2.3 percentage points. The resulting rate of 33.6% in 2011 was 8.1 points above the state percentage, and 16.1 points above the national percentage (see Figure 5 below).
- Although Collier County’s rate increased from 2010–2011, the statewide rate remained the same, and the nationwide rate decreased.

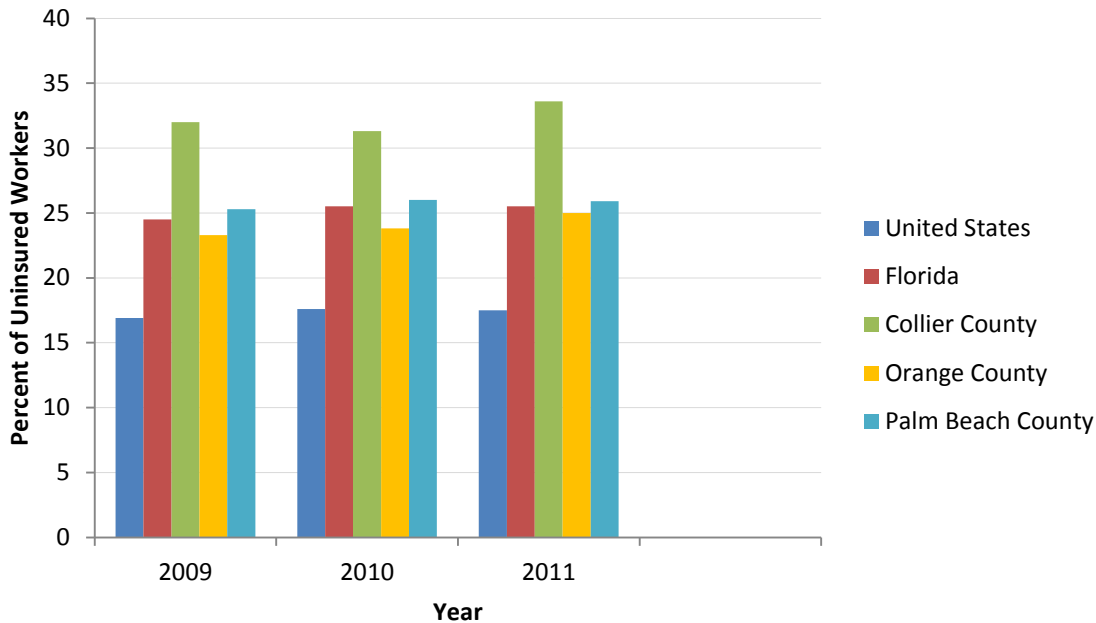


Figure 5. Percent of Employed Uninsured Individuals, 18–64 Years. Adapted from “B27011: Health Insurance Coverage Status and Type by Employment Status by Age,” 2009–2011, American Community Survey.

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Table 6 concludes this study, and further focuses on the poverty levels and private health insurance.

Table 6

Individuals of Age 18–64 with Income and without Private Health Insurance

Region/ratio of income to poverty	2009	2010	2011
<i>United States</i>			
Below 150 percent of Federal poverty level	39,533,100	42,933,048	44,908,614
Below 150 percent of Federal poverty level and uninsured	27,955,730	30,738,653	32,097,272
Percent of below 150 percent of Federal poverty level	70.7	71.6	67.0
<i>Florida</i>			
Below 150 percent of Federal poverty level	2,557,821	2,890,354	3,047,516
Below 150 percent of Federal poverty level and uninsured	1,866,492	2,168,226	2,293,157
Percent of below 150 percent of Federal poverty level	73.0	75.0	70.5
<i>Collier County</i>			
Below 150 percent of Federal poverty level	39,073	46,048	55,858
Below 150 percent of Federal poverty level and uninsured	29,494	36,820	46,477
Percent of below 150 percent of Federal poverty level	75.5	80.0	75.4
<i>Orange County</i>			
Below 150 percent of Federal poverty level	164,740	189,640	209,468
Below 150 percent of Federal poverty level and uninsured	114,338	130,814	148,692
Percent of below 150 percent of Federal poverty level	69.4	69.0	68.1
<i>Palm Beach</i>			
Below 150 percent of Federal poverty level	158,546	170,746	184,551
Below 150 percent of Federal poverty level and uninsured	114,754	126,321	140,254
Percent of below 150 percent of Federal poverty level	72.4	74.0	70.6

Source: U.S. Census Bureau, American Community Survey. (2009–2011). B27017: Private health insurance by ratio of income to poverty level in the last 12 months by age [Data file]. Retrieved from <http://factfinder2.census.gov/>

Table 6 continues with the narrowing of the focus by identifying specifically those individuals, age 18–64, who have received incomes below 150% of the Federal poverty level in the last 12 months, and for whom insurance coverage status was determined.

- Among those in Collier County who match this definition, 75.5% had no *private* health insurance in 2009; 80.0% had no *private* health insurance in 2010; and 75.4% had no *private* health insurance in 2011.
- The pattern of the data for Collier County resembles that of the other regions in the sample. After a rise from 2009 to 2010, the percentages of those in the 18–64 age group who were uninsured declined. The percentages obtained for Collier County were higher than for any other region, regardless of the year.

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CONCLUSION

The six data tables, and accompanying figures, confirmed the severe poverty problems within the United States and the state of Florida. However, the data also distinguished Collier County as even more needy in some cases. Additionally, the increase in percentages of those without health insurance was significant, especially in Collier. This could be mitigated in the future when new laws requiring health insurance coverage come into effect. However, there is still a lot of unknown concerning how the new legislation will alter the status quo. Further study should be done in the future when more data is available.

The tables, taken together, also revealed a trajectory, with unmistakable footprints of a recession. Again, there were times when Collier County led the other geographic regions in severity.

Concerning the future of the economy in America, economists differ. Greg Ip (2012) of *The Economist* believes that the economy will improve, with the pace of growth above 2.5% percent and unemployment below 8% by the end of 2013 (p. 43). However, others in the same publication have a more grim picture, predicting austerity measures that will be protracted over many years (“The World in Figures,” 2012, p. 115). This bodes ill for those in need of federal assistance. In a more pessimistic assessment, Bart van Ark, the chief economist of The Conference Board, predicts that, due to lasting damage left by the 2007–2009 financial crisis, “increased unemployment rates, especially in advanced economies, are not likely to drop off quickly, which will cause many people to drop out of the formal labor market completely” (The Conference Board, 2012, p. 4).

Recent analysis by the International Monetary Fund suggests that austerity measures in Europe, similar to those likely to be implemented in the U.S., may have had a much larger negative effect on aggregate growth than was previously assumed (The Conference Board, 2012, p. 11).

Considering that economic forecasts either see very modest growth or further declines in 2013, we conclude that, under a set of certain unfavorable conditions, the situation of Collier County’s uninsured poor could remain critical for a number of years. Therefore, this study supports the need and expansion of nonprofit organizations such as the Neighborhood Health Clinic in Collier County.

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Appendix A

Table A1

Poverty Thresholds for 2005

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	9,973									
Under 65 years	10,160	10,160								
65 years and over	9,367	9,367								
Two people	12,755									
Householder under 65 years	13,145	13,078	13,461							
Householder 65 years and over	11,815	11,805	13,410							
Three people	15,577	15,277	15,720	15,735						
Four people	19,971	20,144	20,474	19,806	19,874					
Five people	23,613	24,293	24,646	23,891	23,307	22,951				
Six people	26,683	27,941	28,052	27,474	26,920	26,096	25,608			
Seven people	30,249	32,150	32,350	31,658	31,176	30,277	29,229	28,079		
Eight people	33,610	35,957	36,274	35,621	35,049	34,237	33,207	32,135	31,862	
Nine people or more	40,288	43,254	43,463	42,885	42,400	41,603	40,507	39,515	39,270	37,757

Source: U.S. Census Bureau. (2012, September 12). *Poverty thresholds for 2005 by size of family and number of related children under 18 years*. Retrieved from <https://www.census.gov/hhes/www/poverty/data/threshld/thresh05.html>

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Table A2

Poverty Thresholds for 2006

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	10,294									
Under 65 years	10,488	10,488								
65 years and over	9,669	9,669								
Two people	13,167									
Householder under 65 years	13,569	13,500	13,896							
Householder 65 years and over	12,201	12,186	13,843							
Three people	16,079	15,769	16,227	16,242						
Four people	20,614	20,794	21,134	20,444	20,516					
Five people	24,382	25,076	25,441	24,662	24,059	23,691				
Six people	27,560	28,842	28,957	28,360	27,788	26,938	26,434			
Seven people	31,205	33,187	33,394	32,680	32,182	31,254	30,172	28,985		
Eight people	34,774	37,117	37,444	36,770	36,180	35,342	34,278	33,171	32,890	
Nine people or more	41,499	44,649	44,865	44,269	43,768	42,945	41,813	40,790	40,536	38,975

Source: U.S. Census Bureau. (2012, September 12). *Poverty thresholds for 2006 by size of family and number of related children under 18 years*. Retrieved from <https://www.census.gov/hhes/www/poverty/data/threshld/thresh06.html>

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Table A3

Poverty Thresholds for 2007

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	10,590									
Under 65 years	10,787	10,787								
65 years and over	9,944	9,944								
Two people	13,540									
Householder under 65 years	13,954	13,884	14,291							
Householder 65 years and over	12,550	12,533	14,237							
Three people	16,530	16,218	16,689	16,705						
Four people	21,203	21,386	21,736	21,027	21,100					
Five people	25,080	25,791	26,166	25,364	24,744	24,366				
Six people	28,323	29,664	29,782	29,168	28,579	27,705	27,187			
Seven people	32,233	34,132	34,345	33,610	33,098	32,144	31,031	29,810		
Eight people	35,816	38,174	38,511	37,818	37,210	36,348	35,255	34,116	33,827	
Nine people or more	42,739	45,921	46,143	45,529	45,014	44,168	43,004	41,952	41,691	40,085

Source: U.S. Census Bureau. (2012, September 12). *Poverty thresholds 2007*. Retrieved from <https://www.census.gov/hhes/www/poverty/data/threshld/thresh07.html>

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Table A4

Poverty Thresholds for 2008

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	10,991									
Under 65 years	11,201	11,201								
65 years and over	10,326	10,326								
Two people	14,051									
Householder under 65 years	14,489	14,417	14,840							
Householder 65 years and over	13,030	13,014	14,784							
Three people	17,163	16,841	17,330	17,346						
Four people	22,025	22,207	22,570	21,834	21,910					
Five people	26,049	26,781	27,170	26,338	25,694	25,301				
Six people	29,456	30,803	30,925	30,288	29,677	28,769	28,230			
Seven people	33,529	35,442	35,664	34,901	34,369	33,379	32,223	30,955		
Eight people	37,220	39,640	39,990	39,270	38,639	37,744	36,608	35,426	35,125	
Nine people or more	44,346	47,684	47,915	47,278	46,743	45,864	44,656	43,563	43,292	41,624

Source: U.S. Census Bureau. (2012, September 12). *Poverty thresholds 2008*. Retrieved from <https://www.census.gov/hhes/www/poverty/data/threshld/thresh08.html>

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Table A5
Poverty Thresholds for 2009

Size of family unit	Weighted average thresholds	Related children under 18 years									
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more	
One person (unrelated individual)	10,956										
Under 65 years	11,161	11,161									
65 years and over	10,289	10,289									
Two people	13,991										
Householder under 65 years	14,439	14,366	14,787								
Householder 65 years and over	12,982	12,968	14,731								
Three people	17,098	16,781	17,268	17,285							
Four people	21,954	22,128	22,490	21,756	21,832						
Five people	25,991	26,686	27,074	26,245	25,603	25,211					
Six people	29,405	30,693	30,815	30,180	29,571	28,666	28,130				
Seven people	33,372	35,316	35,537	34,777	34,247	33,260	32,108	30,845			
Eight people	37,252	39,498	39,847	39,130	38,501	37,610	36,478	35,300	35,000		
Nine people or more	44,366	47,514	47,744	47,109	46,576	45,701	44,497	43,408	43,138	41,476	

Source: U.S. Census Bureau. (2012, September 12). *Poverty thresholds for 2009 by size of family and number of related children under 18 years*. Retrieved from <https://www.census.gov/hhes/www/poverty/data/threshld/thresh09.html>

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Table A6

Poverty Thresholds for 2010

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	11,139									
Under 65 years	11,344	11,344								
65 years and over	10,458	10,458								
Two people	14,218									
Householder under 65 years	14,676	14,602	15,030							
Householder 65 years and over	13,194	13,180	14,973							
Three people	17,374	17,057	17,552	17,568						
Four people	22,314	22,491	22,859	22,113	22,190					
Five people	26,439	27,123	27,518	26,675	26,023	25,625				
Six people	29,897	31,197	31,320	30,675	30,056	29,137	28,591			
Seven people	34,009	35,896	36,120	35,347	34,809	33,805	32,635	31,351		
Eight people	37,934	40,146	40,501	39,772	39,133	38,227	37,076	35,879	35,575	
Nine people or more	45,220	48,293	48,527	47,882	47,340	46,451	45,227	44,120	43,845	42,156

Source: U.S. Census Bureau. (2010). *Poverty thresholds for 2010 by size of family and number of related children under 18 years* [Data file]. Retrieved from <https://www.census.gov/hhes/www/poverty/data/threshld/index.html>

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Table A7

Poverty Thresholds for 2011

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	11,484									
Under 65 years	11,702	11,702								
65 years and over	10,788	10,788								
Two people	14,657									
Householder under 65 years	15,139	15,063	15,504							
Householder 65 years and over	13,609	13,596	15,446							
Three people	17,916	17,595	18,106	18,123						
Four people	23,021	23,201	23,581	22,811	22,891					
Five people	27,251	27,979	28,386	27,517	26,844	26,434				
Six people	30,847	32,181	32,309	31,643	31,005	30,056	29,494			
Seven people	35,085	37,029	37,260	36,463	35,907	34,872	33,665	32,340		
Eight people	39,064	41,414	41,779	41,027	40,368	39,433	38,247	37,011	36,697	
Nine people or more	46,572	49,818	50,059	49,393	48,835	47,917	46,654	45,512	45,229	43,487

Source: U.S. Census Bureau. (2011). *Poverty thresholds for 2011 by size of family and number of related children under 18 years* [Data file]. Retrieved from <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>

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