

# AREA AGENCY ON AGING OF WEST MICHIGAN

FINAL REPORT // DECEMEBER, 2016



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## Dorothy A. Johnson Center for Philanthropy

Established in 1992, the Dorothy A. Johnson Center for Philanthropy is an academic center within the College of Community and Public Service at Grand Valley State University. We conduct research, provide professional and organizational development, and create and share tools for nonprofits, foundations, and others seeking to transform their communities for the public good.

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# EXECUTIVE SUMMARY



The Area Agency on Aging of Western Michigan (AAAWM) is part of a nationwide network of nonprofit agencies created by Congress for the purpose of providing information to older adults about programs, services and housing options. Area Agencies on Aging were created in 1974 by the federal Older Americans Act with the mission of creating home and community-based services to maximize the independence and dignity of older adults.

The mission of AAAWM is to provide older persons and persons with a disability living in West Michigan with an array of services designed to promote independence and dignity in their homes and their communities. The Older Americans Act requires every Area Agency on Aging to conduct a needs assessment every three years to ensure the provision of funding and services are meeting the needs of the target population.

The Johnson Center for Philanthropy's Community Research Institute (CRI) at Grand Valley State University conducted a community needs assessment on behalf of AAAWM to comply with this requirement, and to gather useful information for strategic planning. The purpose of this project is to help the agency better plan and align programs and services to alleviate poverty, promote well-being, and enhance self-sufficiency for older adults within their service areas.

Primary study objectives include:

1. Identifying and describing the needs within AAAWM's older adult population
2. Identifying community strengths and resources

To achieve these objectives, CRI developed a community needs survey to be distributed throughout the nine counties serviced by AAAWM: Allegan, Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Newaygo, and Osceola. The assessment comprised eight sections: demographics, finances, housing, health, transportation, personal care, unmet needs, and services. In addition to this piece, CRI completed a review of existing data sources to lay a foundation for the purposes of gaining an enhanced understanding of the population in the counties served. This data, collected through the American Community Survey 2010-2014, also provided context for the data analyzed from the community needs survey itself.

The information in this report may help AAAWM to:

- Manage programs more effectively;
- Refine or eliminate existing programs;
- Identify gaps in service provision;
- Identify barriers to attaining self-sufficiency;
- Identify strategies for overcoming barriers to self-sufficiency;
- Provide justification to the board and others for decisions and actions; and
- Determine the need for training and development





**Section I** of this report is comprised of publically available local and state data from the 2010 U.S. Census and 2010-2014 American Community Survey pertaining to race/ethnicity, income, disability, housing, and health care in the following counties: Allegan, Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Newaygo, and Osceola.

## Key Findings

### Key Findings for All Eight Counties:

- The majority of residents over the age of 60 in all eight counties identified as female, approximately 69-70 years of age, most respondents identified as White, non-Hispanic (95.3%) with the second highest racial group reported identified as Black/African American (2.3%) or More than One Race (1.0%)—excluding Lake and Osceola counties where data was not available.
- Respondents over the age of 60 are largely married (63.9%), followed by being widowed at a rate (19.0%) of approximately one in five per county—excluding Lake County where data was not available.
- Roughly 71 to 87 percent of this population is out of the labor force, comprising roughly three to six percent of the labor force per county—excluding Ionia and Mason counties where this age group comprises almost 12 percent of the labor force in their community.
- The majority of older adults over the age of 60 live above the poverty level, with 6 to 10 percent living below the poverty standard in each of the eight counties.
- Residents over the age of 60 in each county receive public assistance, such as food stamps or Supplemental Nutrition Assistance Program (SNAP) (9.5-11%), excluding Lake County where 40.8 percent of this segment of the population receives such resources.
- Roughly half of the population over the age of 60 in all eight counties rely on retirement income, with \$18,851.67 received each year on average—excluding Lake and Osceola counties where data was not available.
- Less than one-tenth of residents over the age of 60 (4.6% – 7.9%) receive Supplemental Security Payments (SSI), a government funded benefit for low income individuals.
- Within the eight counties, residents who are over the age of 60 and own their homes are more likely to spend less than 30 percent of their monthly income on housing (74.4%), in comparison to those over the age of 60 who rent (54.5%), excluding Kent, Lake, and Osceola Counties where data were not available.
- The majority of people (68.5%) age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders (65.1%). Females were also more likely to be living alone as the householder compared to males (96.7% vs.. 91.4%).
- The majority of residents over the age of 60 speak English only (97.0%). Of those who speak Spanish as their first language, the majority speak English to some extent.
- The majority (99.7%) of individuals 65 and older in all eight counties have health insurance, with most relying upon more than one form—excluding Newaygo County where data were not available. Roughly one-third (30.1%) are covered by employer based and Medicare coverage, and almost one-quarter (22.9%) maintain direct purchase and Medicare.



**Section II** of this report presents the responses from the community needs survey. This section is organized according to the following focus areas: overall, gender, income, living status, race/ethnicity, and Kent County residency. These focus areas are further divided by respondent type: Older adults, Adult Caregivers, and Kent County Older Adults. Detailed discussion of these focus areas is supplemented by summary tables and graphs

## Key Findings for Older Adults:

- The majority of older adult respondents were from Kent County (63.8%), followed by Mason (13.5%) and Newaygo (7.4%) counties where almost half of respondents (43.0%) cited living in a rural area, majority of the respondents identified as female (67.0%), and almost all the surveyed population identified as white (75.4%), while 14.1 percent identified as African American, and 5.3 percent identified as Hispanic.
- Over half of respondents were between the ages of 60 and 75, with a substantial portion being 76 and older.
- The most frequently reported utilized service was Food, followed by Transportation, and In-Home Support.
- Respondents making more than \$990 monthly and living with a spouse or partner were more likely to report not receiving any services, indicating a greater need by lower income, and unmarried groups.
- The majority of participants reported making greater than \$990 per month. The groups most likely to report making above \$990 monthly were older adults residing with a spouse or partner.
- The greatest number of respondents reported currently owning their home. The overwhelming majority of homeowners identified as White (66.5%), in comparison to 43.3 percent Black/African Americans, 38.9 percent multi-racial, and 23.4 percent Hispanics/Latinos respondents. Hispanic/Latino participants comprised the largest group living in a rental property at 59.6 percent.
- Just over half (55.5%) of older adult participants reported living alone, with over one-quarter (28.8%) reporting living with a spouse or partner. More Hispanic/Latino participants reported residing with relatives than any other group.
- Approximately half (50.6%) reported being able to keep up with the cost of their various expenses. Black/African American and Multi-Racial respondents were roughly three times more likely to struggle to pay for a variety of needs, including utilities and mortgage/rent than other racial/ethnic groups. Similarly, the majority (83.9%) of Black/African American respondents reported having debt, at least one-third higher than any other racial/ethnic group.
- The majority (88.4%) reported having social security income. The second highest reported source was pension (34.2%). Of the participants that reported making more than \$990 monthly, 42.5 percent reported utilizing pension as income, being four times more likely to have this as a source than those making less.

## Key Findings for Caregivers:

- The majority of caregivers identified as female (66.2%), and most reported caring for female older adults.
- Overall, it may be inferred that caregivers are often the same race as the older adult they provide care for, as each demographic breakdown had the same distribution (87.1% White, 9.0% African American, and 1.3% Hispanic).



## Key Findings for Caregivers Continued:

- Caregivers reported more varied proportions with regards to the age of the older adult for which they provide care, with over one-third being 86 years and above (34.0%), and having a disability (38.2%).
- The most frequently reported service by caregivers was Food (39.0%), followed by In-Home Support (18.2%). Although transportation fell within the top three categories for older adults, caregivers were more likely to report the use of companionship services (10.4%), which includes Friendly Visitor, and Senior Companion programs.
- Caregivers identified the older adults they care for as widowed (43.1%) and married (40.5%), with the majority of those widowed being female (56.6%), and the majority of those married being male (68.0%). In comparison to older adult respondents, far fewer in this sample were living alone, with greater proportions (61.4%) residing with a spouse or partner and with relatives.
- Almost half (47.1%) of caregivers cited the older adult resides in their home with them, with the majority (58.1%) identifying as the child of the person they care for.
- Caregivers of older adults who reside alone (26.2%) were less likely to report the person they care for has debt, in comparison to other living situations (spouse/partner: 45.5%, relatives: 40.7%).
- Caregivers were almost twice (42.4% vs.. 25.3%) as likely to report concern for their loved ones ability to stay in the home, then those in the older adult portion.
- When asked if the person they care for maintains a long term care plan, the proportion of respondents citing their older adult has a plan was notably higher (67.6%), in comparison to outcomes from the older adult portion (36.6%).
- With respect to health itself, almost half of caregivers (46.9%) reported the person they care for sometimes forget things completely.
- The top three reported concerns by caregivers included transportation for, (1) medical needs (21.1%), (2) errands (20.3%), and (3) affordability (19.6%). Caregivers of older adults living alone reported the highest with regards to concerns about transportation, in comparison to other living situations (i.e. 25.6% have no transportation, vs.. 11.1% of those living with relatives, and 12.5% of those living with a spouse or partner)
- When asked what their older adult struggles with, caregivers were more likely to respond with "a serious problem" or "some problem" in regards to attending to personal care, grocery shopping, and preparing meals.
- The "Caregiver Experience" portion of the survey addressed the level of stress or strain incurred as a result of being a caregiver. Those rated "very much" and "quite a bit" of a problem at the greatest rates were tiredness/strain (33.1%) and family toll (29.4%), with over one-third feeling overwhelmed in these areas.
- Caregivers reported little need for services specific to "caregivers" themselves. However, the top three rated were home health aide (24.6%), home-based health care (24.6%), and adult day services (23.2%), with almost one quarter designating these as personal needs.
- Caregivers of older adults making more than \$990 monthly were more likely to report requiring additional services for themselves, including a need for peer supports (18.4% vs.. 6.7%), support groups (24.1% vs.. 6.7%), and Home-Based Health Care (25.3% vs.. 16.7%).
- When asked what in-home and additional services were the most needed, the greatest number of caregiver participants highlighted personal care (30.4%) and adult day services (26.2%).



**The information in this report may help AAAWM to:**

- Manage programs more effectively;
- Refine or eliminate existing programs;
- Identify gaps in service provision;
- Identify barriers to attaining self-sufficiency;
- Identify strategies for overcoming barriers to self-sufficiency;
- Provide justification to the board and others for decisions and actions; and
- Determine the need for training and development

# SECTION I: COUNTY PROFILES

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# ALLEGAN COUNTY

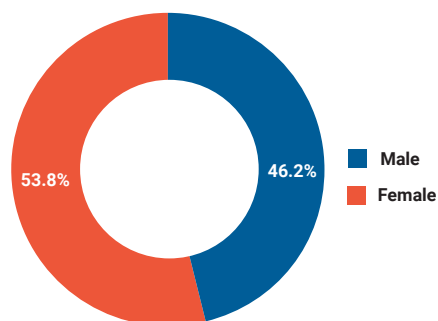
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## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Allegan County, according to the American Community Survey (ACS) 2010-2014 five-year estimate. The average age of residents over 60 is approximately 69 years. The majority of this population is female (53.8%). The majority of residents identify as one race (99.5%) where of those who identified as a single race, 97.1 percent (n=22,159) identified as White or Caucasian. Approximately, 95.0 percent of the population identified as White or Caucasian, non-Hispanic or Latino. Black or African American residents make up the second largest race demographic at 1.3 percent (n=297).

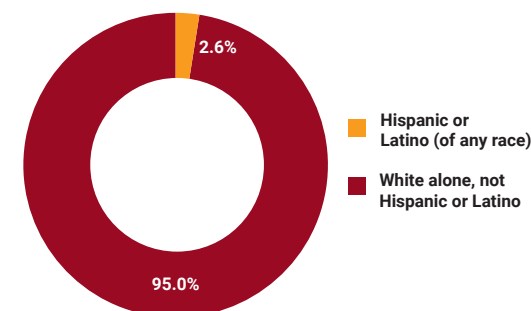
**GENDER:** Allegan County



**RACE:** Allegan County

	Percent
<b>One Race</b>	99.5%
White	97.1%
Black or African American	1.3%
American Indian and Alaska Native	0.5%
Asian	0.2%
Native Hawaiian and Other Pacific Islander	0.0%
Some other race	0.5%
<b>Two or more Races</b>	0.5%

**ETHNICITY:** Allegan County



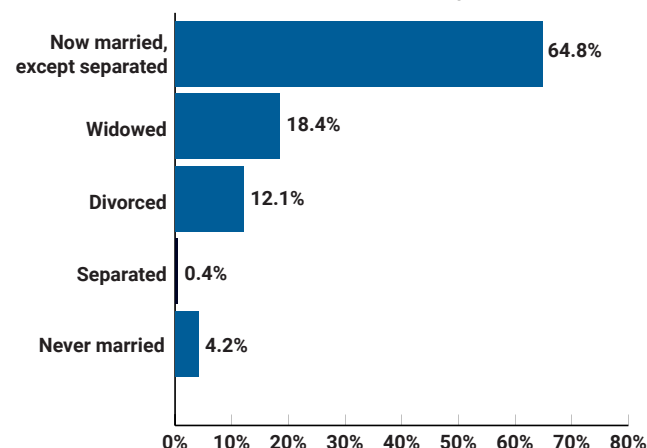
While the majority of older adults over the age of 60 in Allegan County are married (64.8%), about one in five are widowed (18.4%) and 12.1 percent are divorced. Approximately 4.2 percent of the population 60 and older in Allegan County have never been married.

**MEDIAN AGE (YEARS) — 69.0**

**POPULATION:** Allegan County

Total Population	60+ Population
112,226	22,821

**MARITAL STATUS:** Allegan County

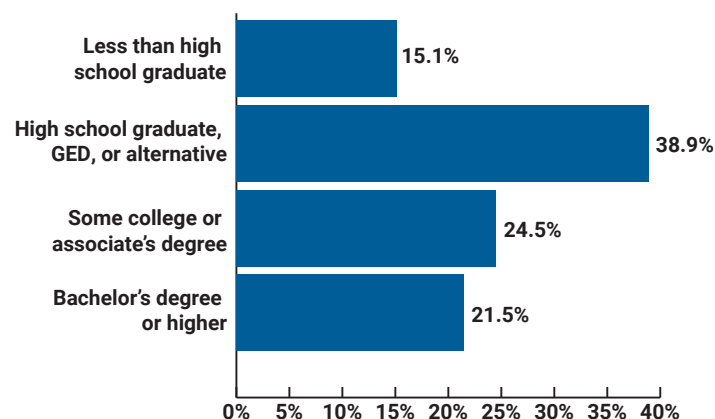




## Demographics

Approximately two-fifths of the population 60 years and over obtained a High School Diploma or GED as their highest level of education (38.9%), with 24.5 percent having some college or an associate's degree, and 21.5 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Allegan County

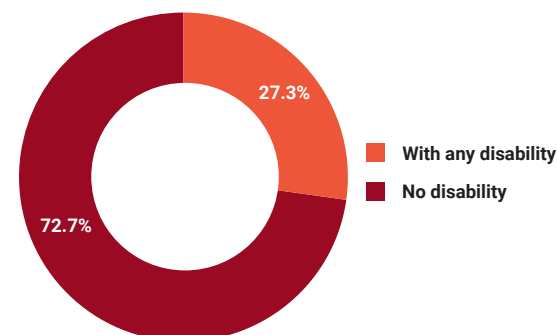


About one in five people age 60 and over in Allegan County are veterans (19.1%), and the majority of residents report no disability (72.7%).

### VETERAN STATUS

Civilian Veteran ——— 19.1%

### DISABILITY STATUS: Allegan County



### EMPLOYMENT STATUS: Allegan County

	Percent
<b>In labor force</b>	24.2%
<b>Civilian labor force</b>	24.2%
<b>Employed</b>	22.7%
<b>Unemployed</b>	1.6%
<b>Percent of civilian labor force</b>	6.4%
<b>Armed forces</b>	0.0%
<b>Not in labor force</b>	75.8%

At the time of assessment, over three-quarters of individuals 60 and over were not in the labor force in Allegan County (75.8%), 22.7 percent were employed, and 1.6 percent were unemployed but looking for work. This age group makes up 6.4 percent of the civil labor force in Allegan County.





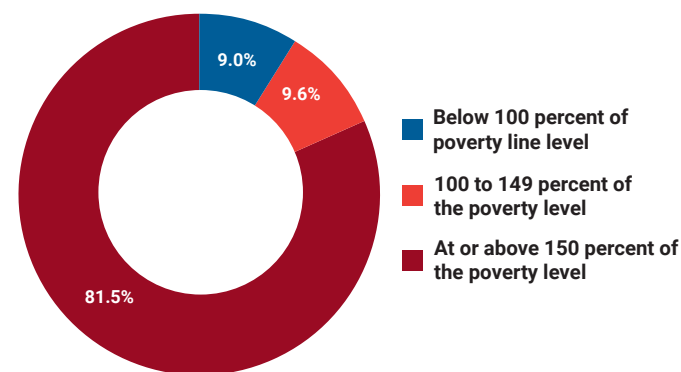
## Demographics

The average income of the population who have earnings (44.1%) is \$44,212 per year. About 81.5 percent of the population 60 and older list social security as an income, with an average of \$20,358 annually per person. The majority of older adults are above 150 percent of the poverty level (81.5%), while 9.0 percent live below 100 percent the poverty level. About six percent of Allegan County seniors receive Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, 1.8 percent of the population are receiving cash assistance, and less than one in 10 receive food stamps or SNAP benefits (9.1%).

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Allegan County

	Percent
<b>With earnings</b>	44.1%
Mean earnings (dollars)	\$44,212
<b>With Social Security Income</b>	81.5%
Mean Social Security Income (dollars)	\$20,358
<b>With Supplemental Security Income</b>	6.0%
Mean Supplemental Security Income (Dollars)	\$11,559
<b>With cash public assistance income</b>	1.8%
Mean cash public assistance income (Dollars)	\$7,201
<b>With retirement income (dollars)</b>	45.7%
Mean retirement income (dollars)	\$23,584
<b>With Food Stamp/SNAP benefits</b>	9.1%

### POVERTY STATUS IN THE PAST 12 MONTHS: Allegan County

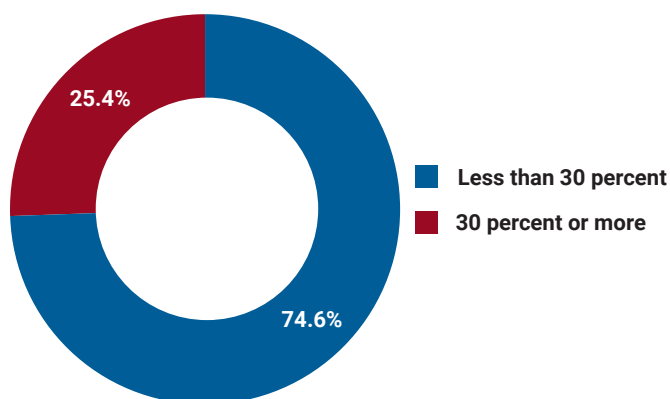




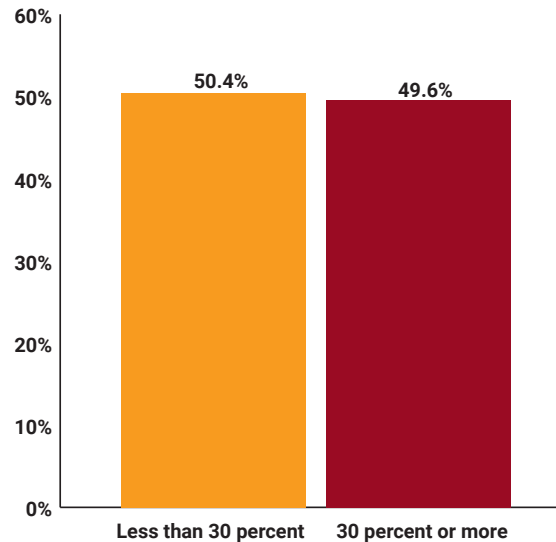
## Demographics

Of those who own their homes, 74.6 percent of people over the age of 60 in Allegan County spend less than 30 percent of their monthly income on their mortgage payment. In comparison, 50.4 percent those who rent their homes spend above 30 percent of their monthly income on housing costs. These results may be due to expenses related to renting a home, or a smaller monthly income maintained by those over the age of 60 in Allegan County.

**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Allegan County



**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Allegan County





## Income

Based on ACS 2010-2014 five-year estimates, residents of Allegan County age 65 and older maintain incomes dispersed across a range of values. The majority of the population (55.2%) had an income below \$40,000 in the previous 12 months. About 26.6 percent of the population reported taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Allegan County

	Percent
<b>Less than \$10,000</b>	4.7%
<b>\$10,000 to \$14,999</b>	11.0%
<b>\$15,000 to \$19,999</b>	9.2%
<b>\$20,000 to \$24,999</b>	5.5%
<b>\$25,000 to \$29,999</b>	8.9%
<b>\$30,000 to \$34,999</b>	6.1%
<b>\$35,000 to \$39,999</b>	9.8%
<b>\$40,000 to \$44,999</b>	4.0%
<b>\$45,000 to \$49,999</b>	6.0%
<b>\$50,000 to \$59,999</b>	8.1%
<b>\$60,000 to \$74,999</b>	6.9%
<b>\$75,000 to \$99,999</b>	9.8%
<b>\$100,000 to \$124,999</b>	5.6%
<b>\$125,000 to \$149,999</b>	2.7%
<b>\$150,000 to \$199,999</b>	0.9%
<b>\$200,000 or more</b>	0.7%



## Living Situation

According to ACS 2010-2014 five-year estimates, 70.9 percent of people ages 65 and older live in family households, 25.2 percent in non-family households, and the remaining 3.9 percent in a group quarters (including nursing facilities, hospice care, and transitional shelters). Of those who identified as living in non-family households, 67.5 percent were female, with the majority reporting living alone (96.5% versus 93.8%).

### IN FAMILY HOUSEHOLDS: Allegan County

	Percent
<b>In family households:</b>	<b>70.9%</b>
Householder	53.1%
Spouse	40.6%
Parent	0.9%
Parent-in-law	0.4%
Other relatives	2.1%
Nonrelatives	2.9%

### IN NONFAMILY HOUSEHOLDS: Allegan County

	Percent
<b>In nonfamily households:</b>	<b>25.2%</b>
Nonrelatives	6.3%
Householder:	93.7%
Male:	30.4%
Living alone	93.8%
Not living alone	6.2%
Female:	67.5%
Living alone	96.5%
Not living alone	3.5%
In group quarters	3.9%



## Language

The majority of seniors over the age of 65 in Allegan County speak English only (96.0%). Of the 1.8 percent who speak Spanish as their first language, a little over one-third speak English “very well” (35.4%). However, a proportion (44.7%) of the population reports speaking “not well” and “not at all.” Other languages are much less commonly spoken and include Indo-European (2.0%), and other unidentified languages (0.1%).

### LANGUAGE: Allegan County

	Percent
<b>Speak only English</b>	<b>96.0%</b>
<b>Speak Spanish:</b>	<b>1.8%</b>
Speak English “very well”	35.4%
Speak English “well”	19.9%
Speak English “not well”	28.5%
Speak English “not at all”	16.2%
<b>Speak other Indo-European Languages:</b>	<b>2.0%</b>
Speak English “very well”	62.1%
Speak English “well”	34.0%
Speak English “not well”	3.9%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.1%</b>
Speak English “very well”	0.0%
Speak English “well”	0.0%
Speak English “not well”	100.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.1%</b>
Speak English “very well”	50.0%
Speak English “well”	0.0%
Speak English “not well”	50.0%
Speak English “not at all”	0.0%



## Medicare

Of those persons 55 to 64 years of age, 8.2 percent in Allegan County are enrolled in Medicare insurance. More females (10.7%) than males (5.6%) are using Medicare. For those 65 to 74 years of age, the percentage increases to 99.6, with similar proportions of each gender enrolled. Persons who are 75 years or older are almost all enrolled in Medicare (99.1%), with slightly more males enrolled (100% vs 98.4%).

### MEDICARE BY AGE: Allegan County

	Percent
<b>55 TO 64 years:</b>	<b>8.2%</b>
Male	5.6%
Female	10.7%
<b>65 TO 74 years:</b>	<b>99.6%</b>
Male	99.7%
Female	99.4%
<b>75 years and over:</b>	<b>99.1%</b>
Male	100.0%
Female	98.4%

Source: B27006: ALLEGAN COUNTY MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3-YEAR ESTIMATES; n=32,140

## Health Insurance

All individuals 65 years and older in Allegan County have health insurance (100%). Of those covered, 32.1 percent have only Medicare coverage, while small percentages use employer based health insurance only (0.6%). Just over three-fifths (67.2%) of those covered have two or more types of insurance. Of these, 22.7 percent have employer based and Medicare coverage, 22.7 percent of the population utilize direct purchase and Medicare coverage, and 16.1 percent of the population use other coverage combinations.

### HEALTH INSURANCE TYPE: Allegan County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	0.6%
With direct-purchase health insurance only	0.0%
With Medicare coverage only	32.1%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.0%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	22.7%
With direct-purchase and Medicare coverage	22.7%
With Medicare and Medicaid/means-tested public coverage	4.6%
Other private only combinations	0.0%
Other public only combinations	1.1%
Other coverage combinations	16.1%
<b>No Coverage</b>	<b>0.0%</b>

Source: B27010: ALLEGAN COUNTY TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; n=16,677



## Summary

According to ACS 2010-2014 five-year estimates, females in Allegan County represent the majority of people age 60 and older. The average age of this population is approximately 69 years. The majority of residents identify as White, non-Hispanic or Latino. While most people are married, approximately one in five are widowed. Over half of those age 60 years and over obtained a High School Diploma or GED as their highest level of education, while almost one-third have some college or an associate's degree, and over one in five earned a Bachelor's degree or higher. Over three quarters of individuals 60 and over were not in the labor force in Allegan County.

While a majority of older adults are above 150 percent of the poverty level, nine percent are living in poverty. Approximately six percent of Allegan County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, less than one in ten receive food stamps or Supplement Nutrition Assistance Program (SNAP). The average income of the population who has earnings is \$44,212. Over half of those over the age of 60 rely on retirement income. The average retirement income received is \$18,391 each year.

Of those who own their homes, almost three-quarters of older adults spend less than 30 percent of their monthly income on their mortgage payment. In comparison, those who rent their homes are more likely to spend above 30 percent of their monthly income on housing costs.

The majority of people age 60 and older live in family households. Females were more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Allegan County speak English only. Of those who speak Spanish as their first language, 44.6 percent of the population reported speaking English "not well" or "not at all."

It is estimated all individuals 65 years and older in Allegan County have health insurance, with the majority (67.2%) relying upon more than one form of insurance. About 22.7 percent are covered by both employer based and Medicare coverage, and a similar proportion are covered by both direct purchase and Medicare coverage.

# IONIA COUNTY

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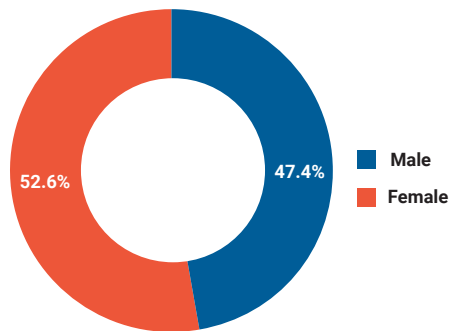




## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Ionia County, according to the American Community Survey (ACS) 2010-2014 five-year estimate. The average age of residents over 60 is approximately 69 years. The majority of this population is female (52.6%). The majority of residents identify as one race (99.6%) where of those who identified as a single race, 97.6 percent (n=11,402) identified as White or Caucasian. Approximately, 96.8 percent of the population identified as White or Caucasian, non-Hispanic or Latino. Black or African American residents make up the second largest race demographic at one percent (n=117).

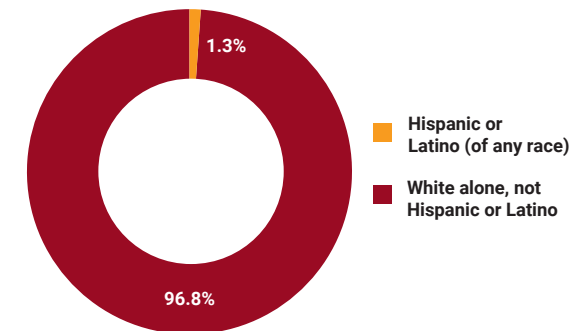
**GENDER:** Ionia County



**RACE:** Ionia County

	Percent
<b>One Race</b>	99.6%
White	97.6%
Black or African American	1.0%
American Indian and Alaska Native	0.6%
Asian	0.0%
Native Hawaiian and Other Pacific Islander	0.0%
Some other race	0.5%
<b>Two or more Races</b>	0.4%

**ETHNICITY:** Ionia County



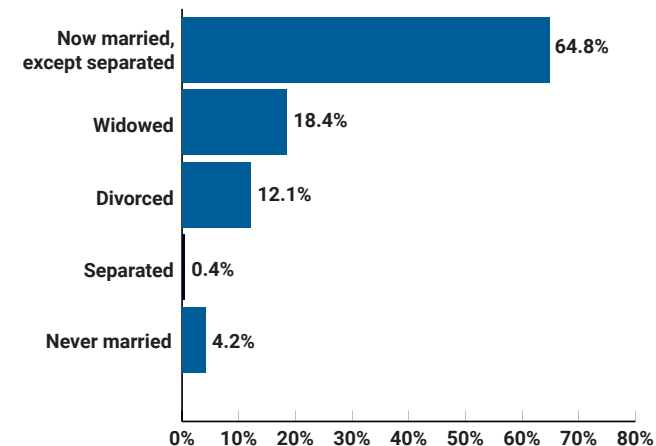
While the majority of older adults over the age of 60 in Ionia County are married (65.1%), about one in five are widowed (19.4%) and 11.2 percent are divorced. Approximately 3.4 percent of the population 60 and older in Ionia County have never been married.

**MEDIAN AGE (YEARS) — 68.6**

**POPULATION:** Ionia County

Total Population	60+ Population
63,976	11,682

**MARITAL STATUS:** Ionia County

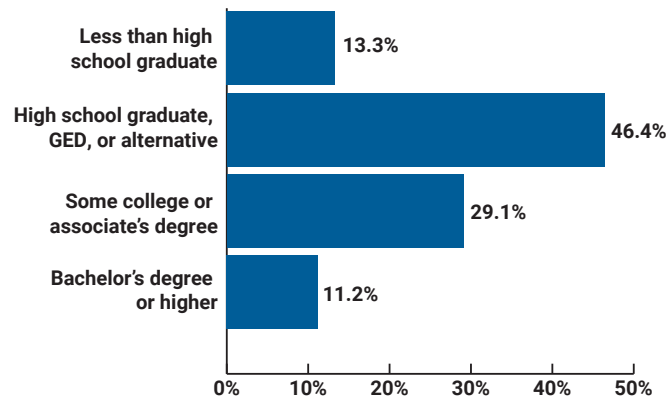




## Demographics

Almost half of the population 60 years and over obtained a High School Diploma or GED as their highest level of education (46.4%), with 29.1 percent having some college or an associate's degree, and 11.2 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Ionia County

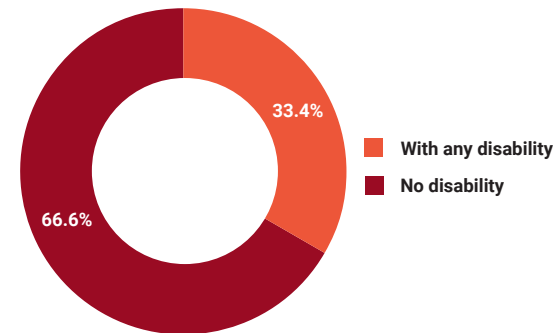


About one in five people age 60 and over in Ionia County are veterans (22.2%), and the majority of residents report no disability (66.6%).

### VETERAN STATUS

Civilian Veteran ——— 22.2%

### DISABILITY STATUS: Ionia County



### EMPLOYMENT STATUS: Ionia County

	Percent
<b>In labor force</b>	22.2%
<b>Civilian labor force</b>	22.2%
<b>Employed</b>	19.5%
<b>Unemployed</b>	2.6%
<b>Percent of civilian labor force</b>	11.9%
<b>Armed forces</b>	0.0%
<b>Not in labor force</b>	77.8%

At the time of assessment, over three-quarters of individuals 60 and over were not in the labor force in Ionia County (77.8%), 19.5 percent were employed, and 2.6 percent were unemployed but looking for work. This age group makes up 11.9 percent of the civil labor force in Ionia County.



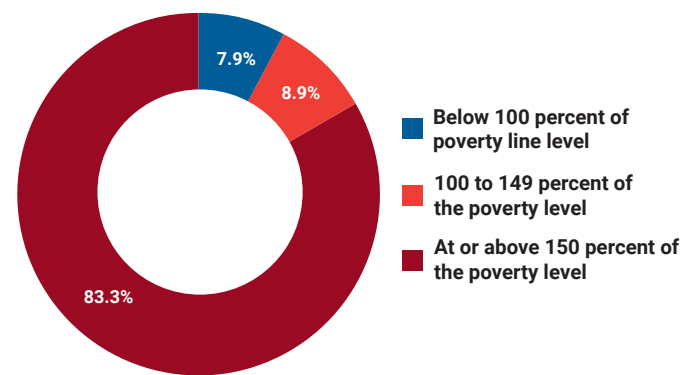
## Demographics

The average income of the population who have earnings (39.4%) is \$38,088 per year. About 81.9 percent of the population 60 and older list social security as an income, with an average of \$19,371 annually per person. The majority of older adults are above 150 percent of the poverty level (83.3%), while 7.9 percent live below 100 percent the poverty level. About 5.6 percent of Ionia County seniors receive Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, two percent of the population are receiving cash assistance, and more than one in 10 receive food stamps or SNAP benefits (11.0%).

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Ionia County

	Percent
<b>With earnings</b>	39.4%
Mean earnings (dollars)	\$38,088
<b>With Social Security Income</b>	81.9%
Mean Social Security Income (dollars)	\$19,371
<b>With Supplemental Security Income</b>	5.6%
Mean Supplemental Security Income (Dollars)	\$8,585
<b>With cash public assistance income</b>	2.0%
Mean cash public assistance income (Dollars)	\$2,240
<b>With retirement income (dollars)</b>	56.4%
Mean retirement income (dollars)	\$18,391
<b>With Food Stamp/SNAP benefits</b>	11.0%

### POVERTY STATUS IN THE PAST 12 MONTHS: Ionia County

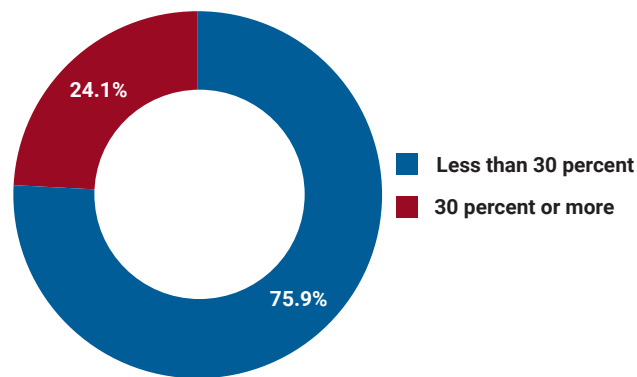




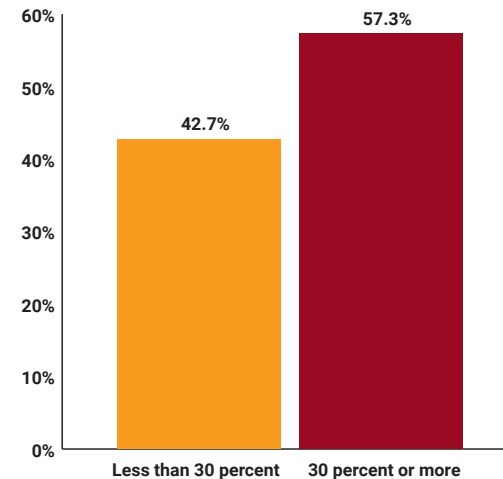
## Demographics

Of those who own their homes, 75.9 percent of people over the age of 60 in Ionia County spend less than 30 percent of their monthly income on their mortgage payment. In comparison, 57.3 percent those who rent their homes spend above 30 percent of their monthly income on housing costs. These results may be due to expenses related to renting a home, or a smaller monthly income maintained by those over the age of 60 in Ionia County.

**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Ionia County



**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Ionia County





## Income

Based on ACS 2010-2014 five-year estimates, residents of Ionia County age 65 and older maintain incomes dispersed across a range of values. The majority of the population (58.6%) had an income below \$40,000 in the previous 12 months. About 20.2 percent of the population reported taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Ionia County

	Percent
<b>Less than \$10,000</b>	5.1%
<b>\$10,000 to \$14,999</b>	8.4%
<b>\$15,000 to \$19,999</b>	10.1%
<b>\$20,000 to \$24,999</b>	11.0%
<b>\$25,000 to \$29,999</b>	7.4%
<b>\$30,000 to \$34,999</b>	8.0%
<b>\$35,000 to \$39,999</b>	8.6%
<b>\$40,000 to \$44,999</b>	5.4%
<b>\$45,000 to \$49,999</b>	6.7%
<b>\$50,000 to \$59,999</b>	9.2%
<b>\$60,000 to \$74,999</b>	8.4%
<b>\$75,000 to \$99,999</b>	6.6%
<b>\$100,000 to \$124,999</b>	2.7%
<b>\$125,000 to \$149,999</b>	1.3%
<b>\$150,000 to \$199,999</b>	0.9%
<b>\$200,000 or more</b>	0.3%



## Living Situation

According to ACS 2010-2014 five-year estimates, 72.1 percent of people ages 65 and older live in family households, 25.2 percent in non-family households, and the remaining 2.6 percent in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (73.3%) and 40.1 percent of those in family households live with their spouse. Of those who identified as living in non-family households, 72.1 percent were female, with the majority reporting living alone (96.9% versus 92.9%).

### IN FAMILY HOUSEHOLDS: Ionia County

	Percent
<b>In family households:</b>	<b>72.1%</b>
<b>Householder:</b>	53.4%
<b>Male</b>	73.3%
<b>Female</b>	26.7%
<b>Spouse</b>	40.1%
<b>Parent</b>	3.0%
<b>Parent-in-law</b>	0.7%
<b>Other relatives</b>	1.5%
<b>Nonrelatives</b>	1.4%

### IN NONFAMILY HOUSEHOLDS: Ionia County

	Percent
<b>In nonfamily households:</b>	<b>25.2%</b>
<b>Nonrelatives</b>	3.6%
<b>Householder:</b>	96.4%
<b>Male:</b>	27.9%
<b>Living alone</b>	92.9%
<b>Not living alone</b>	7.1%
<b>Female:</b>	72.1%
<b>Living alone</b>	96.9%
<b>Not living alone</b>	3.1%
<b>In group quarters</b>	<b>2.6%</b>



## Language

The majority of seniors over the age of 65 in Ionia County speak English only (98.0%). Of the 1.5 percent who speak Spanish as their first language, most speak English “very well” (57.0%). However, a proportion (39.5%) of population reports speaking “not well.” Other languages are much less commonly spoken and include Indo-European (0.5%), and other unidentified languages (0.1%). Of these, all (100.0%) speak English “very well” or “well”.

### LANGUAGE: Ionia County

	Percent
<b>Speak only English</b>	<b>98.0%</b>
<b>Speak Spanish:</b>	<b>1.5%</b>
Speak English “very well”	57.0%
Speak English “well”	3.5%
Speak English “not well”	39.5%
Speak English “not at all”	0.0%
<b>Speak other Indo-European Languages:</b>	<b>0.5%</b>
Speak English “very well”	61.1%
Speak English “well”	38.9%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.0%</b>
Speak English “very well”	0.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.1%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%



## Medicare

Of those persons 55 to 64 years of age, 8.9 percent in Ionia County are enrolled in Medicare insurance. More females (9.8%) than males (7.9%) are using Medicare. For those 65 to 74 years of age, the percentage increases to 97.0, with a similar theme of more women (97.9%) than men (96.0%) enrolled. Persons who are 75 years or older are almost all enrolled in Medicare (99.5%), with equal percentages of males and females enrolled (99.5%).

### MEDICARE BY AGE: Ionia County

	Percent
<b>55 TO 64 years:</b>	<b>8.9%</b>
Male	7.9%
Female	9.8%
<b>65 TO 74 years:</b>	<b>97.0%</b>
Male	96.0%
Female	97.9%
<b>75 years and over:</b>	<b>99.5%</b>
Male	99.5%
Female	99.5%

Source: B27006: IONIA County MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3 YEAR ESTIMATES; n= 15,248

## Health Insurance

The majority of individuals 65 years and older in Ionia County have health insurance (99.9%). Of those covered, 14.0 percent have only Medicare coverage, while small percentages use employer based health insurance only (1.6%) and Veterans Affairs Health Care only (0.1%). Over three quarters (84.3%) of those covered have two or more types of insurance. Of these, 36.6 percent have employer based and Medicare coverage, 20.5 percent of the population utilize direct purchase and Medicare coverage, and 21.4 percent of the population use other coverage combinations.

### HEALTH INSURANCE TYPE: Ionia County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	1.6%
With direct-purchase health insurance only	0.0%
With Medicare coverage only	14.0%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.1%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	36.6%
With direct-purchase and Medicare coverage	20.5%
With Medicare and Medicaid/means-tested public coverage	4.4%
Other private only combinations	0.0%
Other public only combinations	1.4%
Other coverage combinations	21.4%
<b>No Coverage</b>	<b>0.1%</b>

Source: B27010: IONIA County TYPES HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; N=7,572





## Summary

According to ACS 2010-2014 five-year estimates, females in Ionia County represent the majority of people age 60 and older. The average age of this population is approximately 69 years. The majority of residents identify as White, non-Hispanic or Latino. While most people are married, approximately one in five are widowed. Almost half of those age 60 years and over obtained a High School Diploma or GED as their highest level of education, while about one-third have some college or an associate's degree, and over one in ten earned a Bachelor's degree or higher. Over three quarters of individuals 60 and over were not in the labor force in Ionia County.

While a majority of older adults are above 150 percent of the poverty level, 7.9 percent are living in poverty. 5.6 percent of Ionia County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, more than one in ten receive food stamps or Supplement Nutrition Assistance Program (SNAP). The average income of the population who has earnings is \$38,088. Over half of those over the age of 60 rely on retirement income. The average retirement income received is \$18,391 each year.

Of those who own their homes, three-quarters of older adults spend less than 30 percent of their monthly income on their mortgage payment. In comparison, those who rent their homes are more likely to spend above 30 percent of their monthly income on housing costs.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Ionia County speak English only. Of those who speak Spanish as their first language, 100.0 percent of the population reported speaking English to some extent.

Almost all individuals 65 years and older in Ionia County have health insurance, with the majority (84.3%) relying upon more than one form of insurance. Three-quarters of those covered rely on two or more types of insurance. About 36.6 percent are covered by both employer based and Medicare coverage, and less than one-quarter are covered by both direct purchase and Medicare coverage.

# KENT COUNTY

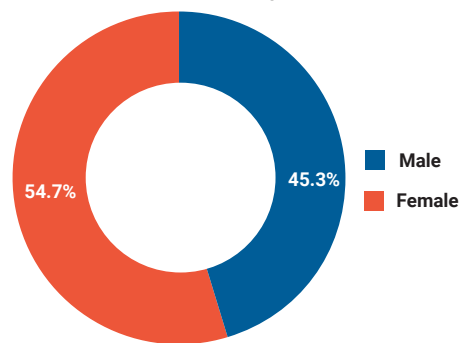
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## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Kent County, according to the American Community Survey (ACS) 2014 one-year estimate. The average age of residents over 60 is approximately 69 years. The majority of this population is female (54.7%). The majority of residents identify as one race (99.0%). Of those who identified as a single race, 90.2 percent (n=100,425) identified as White. Approximately 88.1 percent of all respondents identified their ethnicity as White, non-Hispanic or Latino. Black or African American residents make up the second largest race demographic at 6.3 percent (n=7,014).

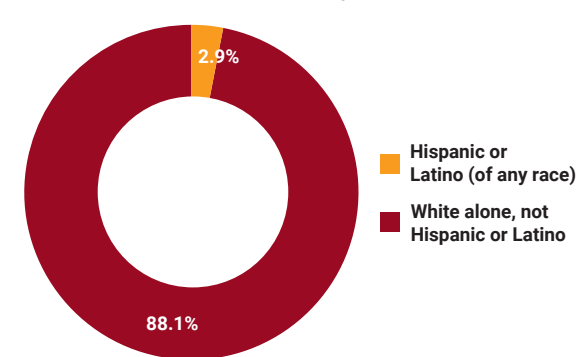
### GENDER: Kent County



### RACE: Kent County

	Percent
<b>One Race</b>	<b>99.0%</b>
White	90.2%
Black or African American	6.3%
American Indian and Alaska Native	0.3%
Asian	1.6%
Native Hawaiian and Other Pacific Islander	0.1%
Some other race	0.5%
<b>Two or more Races</b>	<b>1.0%</b>

### ETHNICITY: Kent County



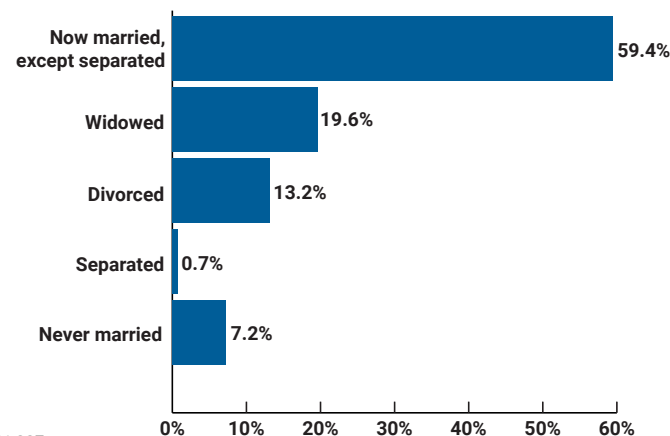
While the majority of people over the age of 60 in Kent County are married (59.4%), about one in five are widowed (19.6%) and 13.2 percent are divorced. Additionally, 7.2 percent of the population 60 and older in Kent County have never been married.

**MEDIAN AGE (YEARS) — 69.2**

### POPULATION: Kent County

Total Population	60+ Population
629,237	111,337

### MARITAL STATUS: Kent County



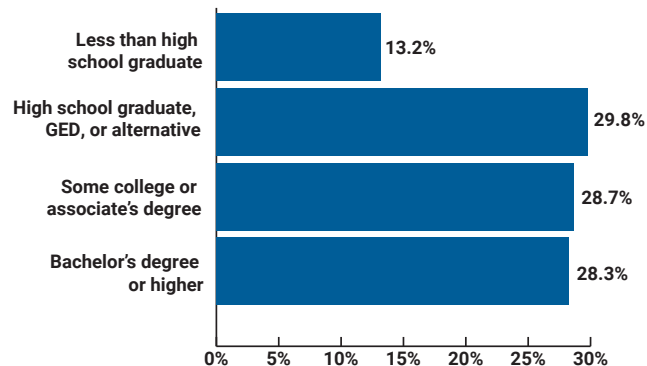
Source: S0102: KENT COUNTY POPULATION 60 YEARS AND OVER IN THE UNITED STATES: 2014 ACS 1-YEAR ESTIMATES; n= 111,337



## Demographics

The majority of the population 60 years and over (86.8%) obtained at least a High School Diploma or GED in their lifetime, with 29.8 percent having earned a high school diploma, GED, or alternative degree as their highest academic achievement, 28.7 percent having some college or an associate's degree, and 28.3 percent having earned a Bachelor's degree or higher.

**EDUCATIONAL ATTAINMENT:** Kent County

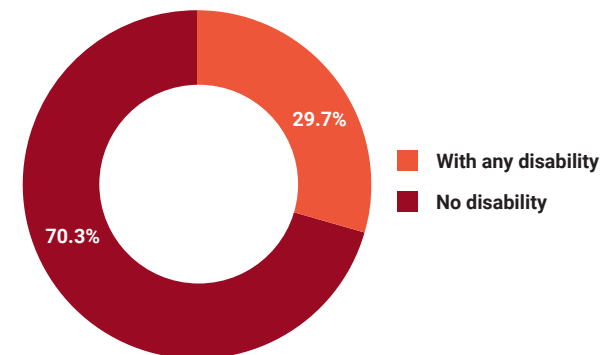


In Kent County, 17.3 percent of people ages 60 and over identify as veterans, and the majority of residents overall report no disability (70.3%).

### VETERAN STATUS

Civilian Veteran ——— 17.3%

**DISABILITY STATUS:** Kent County



**EMPLOYMENT STATUS:** Kent County

	Percent
<b>In labor force</b>	<b>28.6%</b>
Civilian labor force	28.6%
Employed	27.6%
Unemployed	1.0%
Percent of civilian labor force	3.4%
Armed forces	0.0%
<b>Not in labor force</b>	<b>71.4%</b>

At the time of assessment, almost three-quarters of individuals 60 and over were not in the labor force in Kent County (71.4%), 27.6 percent were employed, and 1.0 percent were unemployed but looking for work. This age group makes up 3.4 percent of the civil labor force in Kent County.



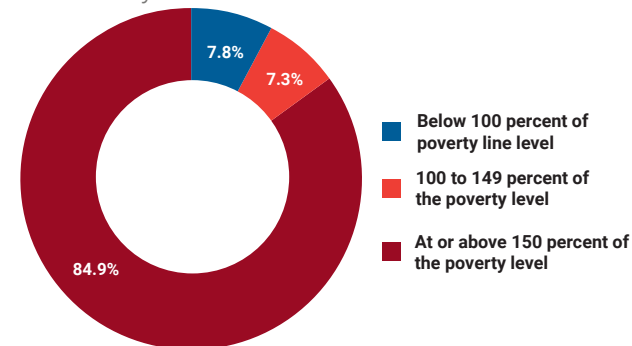
## Demographics

The average income of the population who have earnings is \$52,437 per year, 74.6 percent of the population 60 and older list social security as an income, with an average of \$20,435 provided annually per person. The majority of older adults are above 150 percent of the poverty level (84.9%), while 7.8 percent live below 100 percent the poverty level. It was reported that 7.3 percent of Kent County seniors receive Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, 2.3 percent are receiving cash assistance, and almost one in ten receive food stamps or SNAP benefits (9.5%).

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Kent County

	Percent
<b>With earnings</b>	48.3%
Mean earnings (dollars)	\$52,437
<b>With Social Security Income</b>	74.6%
Mean Social Security Income (dollars)	\$20,435
<b>With Supplemental Security Income</b>	7.3%
Mean Supplemental Security Income (dollars)	\$12,058
<b>With cash public assistance income</b>	2.3%
Mean cash public assistance income (dollars)	\$2,333
<b>With retirement income (dollars)</b>	45.5%
Mean retirement income (dollars)	\$21,602
<b>With Food Stamp/SNAP benefits</b>	9.5%

### POVERTY STATUS IN THE PAST 12 MONTHS: Kent County





## Income

Based on ACS 2014 one-year estimates, residents of Kent County age 65 and older maintain incomes dispersed across a range of values. About 49.9 percent of the population reported an income below \$40,000 in the previous 12 months. It was also reported that 28.6 percent of the population taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Kent County

	Percent
<b>Less than \$10,000</b>	5.2%
<b>\$10,000 to \$14,999</b>	7.1%
<b>\$15,000 to \$19,999</b>	9.2%
<b>\$20,000 to \$24,999</b>	7.4%
<b>\$25,000 to \$29,999</b>	7.9%
<b>\$30,000 to \$34,999</b>	7.8%
<b>\$35,000 to \$39,999</b>	5.3%
<b>\$40,000 to \$44,999</b>	6.9%
<b>\$45,000 to \$49,999</b>	5.2%
<b>\$50,000 to \$59,999</b>	9.5%
<b>\$60,000 to \$74,999</b>	9.6%
<b>\$75,000 to \$99,999</b>	8.0%
<b>\$100,000 to \$124,999</b>	5.4%
<b>\$125,000 to \$149,999</b>	2.1%
<b>\$150,000 to \$199,999</b>	1.8%
<b>\$200,000 or more</b>	1.7%

Source: B19037: KENT COUNTY AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS) 2014 ACS 1-YEAR ESTIMATES; n= 47,846



## Living Situation

The majority of Kent County residents ages 65 and older live in family households (66.8%), 28.6 percent in non-family households, and the remaining 4.6 percent in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (66.9%), and 38.1 percent of those in family households live with their spouse. For those who identified living alone in nonfamily households, the majority were female (69.0%).

### IN FAMILY HOUSEHOLDS: Kent County

	Percent
<b>In family households:</b>	<b>66.8%</b>
<b>Householder:</b>	52.0%
<b>Male</b>	66.9%
<b>Female</b>	33.1%
<b>Spouse</b>	38.1%
<b>Parent</b>	5.9%
<b>Parent-in-law</b>	1.8%
<b>Other relatives</b>	2.1%
<b>Nonrelatives</b>	0.0%

### IN NONFAMILY HOUSEHOLDS: Kent County

	Percent
<b>In nonfamily households:</b>	<b>28.6%</b>
<b>Nonrelatives</b>	4.5%
<b>Householder:</b>	95.5%
<b>Male:</b>	26.5%
<b>Living alone</b>	92.9%
<b>Not living alone</b>	7.1%
<b>Female:</b>	69.0%
<b>Living alone</b>	95.9%
<b>Not living alone</b>	4.1%
<b>In group quarters</b>	<b>4.6%</b>



## Language

The majority of seniors in Kent County reported to speak English only (92.9%). Of the 2.4 percent who speak Spanish as their first language, their English proficiency ranges fairly evenly between “very well,” “well,” “not well,” and “not at all.” Other languages are much less commonly spoken and include Indo-European (3.3%), Asian and Pacific Island (1.3%), and other unidentified languages (0.1%), with a range of English proficiency.

### LANGUAGE: Kent County

	Percent
<b>Speak only English</b>	<b>92.9%</b>
<b>Speak Spanish:</b>	<b>2.4%</b>
Speak English “very well”	26.1%
Speak English “well”	23.2%
Speak English “not well”	23.3%
Speak English “not at all”	27.5%
<b>Speak other Indo-European Languages:</b>	<b>3.3%</b>
Speak English “very well”	71.9%
Speak English “well”	6.5%
Speak English “not well”	8.0%
Speak English “not at all”	13.7%
<b>Speak Asian and Pacific Island Languages:</b>	<b>1.3%</b>
Speak English “very well”	31.3%
Speak English “well”	12.1%
Speak English “not well”	52.3%
Speak English “not at all”	4.3%
<b>Speak other languages:</b>	<b>0.1%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%

Source: B16004: KENT COUNTY 65 YEARS AND OLDER BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION: 2014 ACS 1-YEAR ESTIMATES; n= 77,090





## Medicare

Of those ages 55 to 64 years living in Kent County, ten percent are enrolled in Medicare insurance. More females (10.9%) than males (9.0%) are using Medicare. For those 65 to 74 years of age, the percentage increases to 96.2 percent, with a similar theme of slightly more women than men enrolled. Populations who are 75 years or older are almost all enrolled in Medicare (99.9%), with all females are enrolled at this stage.

### MEDICARE AGE: Kent County

	Percent
<b>55 TO 64 years:</b>	<b>10.0%</b>
Male	9.0%
Female	10.9%
<b>65 TO 74 years:</b>	<b>96.2%</b>
Male	95.6%
Female	96.8%
<b>75 years and over:</b>	<b>99.9%</b>
Male	99.9%
Female	100.0%

Source: B27006: KENT COUNTY MEDICARE COVERAGE BY SEX BY AGE: 2014 ACS 1 YEAR ESTIMATES; n= 150,175

## Health Insurance

The majority of individuals 65 years and older living in Kent County have health insurance (99.8%). Of those covered, 22.6 percent have Medicare coverage, while small percentages use employer based health insurance (1.9%) and VA Health Care (0.1%). Over three-quarters of those covered have two or more types of insurance. Of these, 25.9 percent have employer based and Medicare coverage, 26.0 percent utilize direct purchase and Medicare coverage, and 15.5 percent use other coverage combinations.

### HEALTH INSURANCE TYPE: Kent County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	1.9%
With direct-purchase health insurance only	0.0%
With Medicare coverage only	22.6%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.1%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	25.9%
With direct-purchase and Medicare coverage	26.0%
With Medicare and Medicaid/means-tested public coverage	6.1%
Other private only combinations	0.0%
Other public only combinations	1.8%
Other coverage combinations	15.5%
<b>No Coverage</b>	<b>0.2%</b>

Source: B27010: KENT COUNTY TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2014 1-YEAR ESTIMATES; n= 74,092



## Summary

According to ACS 2014 one-year estimates, females in Kent County represent the majority of people age 60 and older. The average age of this population is approximately 69 years. The majority of residents identify as White, non-Hispanic or Latino. While most people are married, approximately one in five are widowed. The majority of those age 60 years and over have obtained a High School Diploma or GED as their highest level of education, with about one-third having some college or an associate's degree, and the remaining have earned a Bachelor's degree or higher. Over two-thirds of individuals 60 and over were not in the labor force in Kent County.

While a majority of older adults are above 150 percent of the poverty level, 7.8 percent are living in poverty. About 7.3 percent of Kent County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, almost one in ten receive food stamps or SNAP. The average income of the population who has earnings is \$52,437. Almost half of those over the age of 60 rely on retirement income. The average retirement income received is \$21,602 each year.

Based on ACS 2014 one-year estimates, residents of Kent County age 65 and older maintain incomes at varying degrees. Almost half of the population (49.9%) had an income below \$40,000 in the previous 12 months.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Kent County speak English only. Of those who speak Spanish as their first language, English proficiency ranged between "very well," "well," "not well," and "not at all," at similar rates.

Almost all individuals 65 years and older in Kent County have health insurance, with the majority relying upon more than one form of insurance. Three-quarters of those covered rely on two or more types of insurance. Over one quarter are covered by both employer based and Medicare coverage, and one-quarter are covered by both direct purchase and Medicare coverage.

# LAKE COUNTY

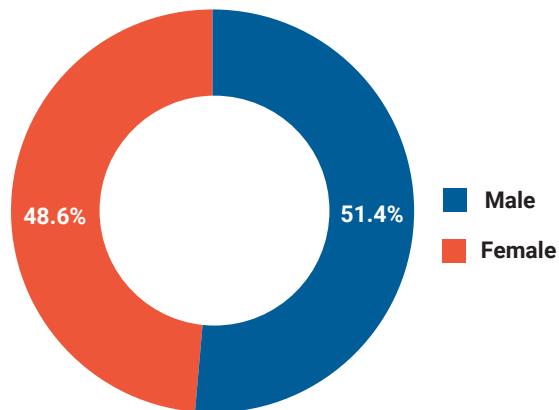
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## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Lake County, according to the 2010 U.S. Census and American Community Survey (ACS) 2010-2014 five-year estimates. The majority of this population is male (51.4%).

### GENDER: Lake County

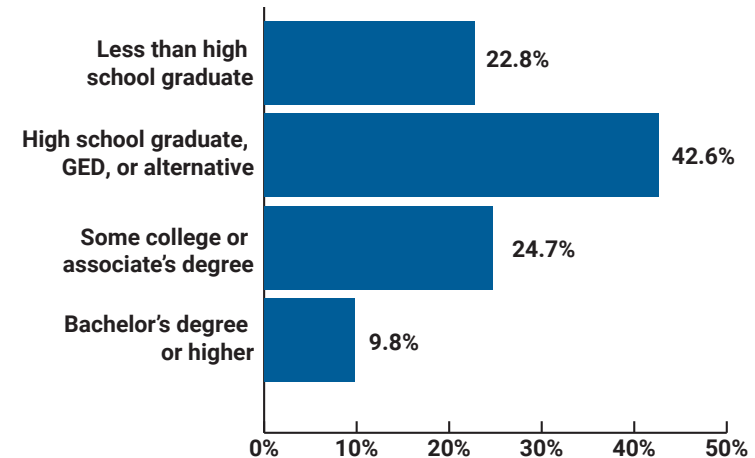


### POPULATION: Lake County

Total Population	60+ Population
11,539	3,774

Over three-quarters of the population 60 years and over (77.2%) have obtained at least a High School Diploma or GED in their lifetime, with 42.6 percent having earned a high school diploma, GED, or alternative degree as their highest academic achievement, 24.7 percent having some college or an associate's degree, and 9.8 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Lake County



Source: B15001 2010-2014 ACS 5-YEAR ESTIMATES



## Demographics

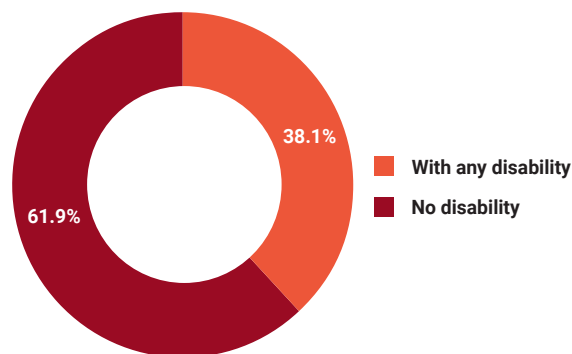
In Lake County, one-quarter of people ages 60 and over identify as veterans (25.1%), and the majority of residents overall report no disability (61.9%). At the time of assessment, the majority of individuals 60 and over were not in the labor force in Lake County (87.3%). The majority of older adults are above the poverty level (69.5%), while almost one-third (30.5%) live below the poverty level. With regards to public assistance, about two in five receive food stamps or SNAP benefits (40.8%).

### VETERAN STATUS

Civilian Veteran — 25.1%

Source: B21001 2010-2014 ACS 5-YEAR ESTIMATES

### DISABILITY STATUS: Lake County



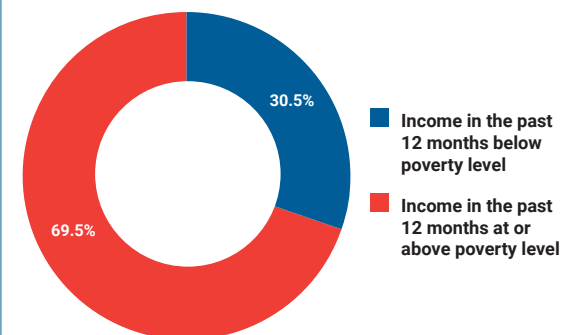
Source: S1810 2010-2014 ACS 5-YEAR ESTIMATES

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Lake County

	Percent
<b>With earnings</b>	Not available
Mean earnings (dollars)	Not available
<b>With Social Security Income</b>	Not available
Mean Social Security Income (dollars)	Not available
<b>With Supplemental Security Income</b>	Not available
Mean Supplemental Security Income (dollars)	Not available
<b>With cash public assistance income</b>	Not available
Mean cash public assistance income (dollars)	Not available
<b>With retirement income (dollars)</b>	Not available
Mean retirement income (dollars)	Not available
<b>With Food Stamp/SNAP benefits</b>	40.8%

### POVERTY STATUS IN THE PAST 12 MONTHS \*65 AND OLDER:

Lake County



N=3,774

### EMPLOYMENT STATUS: Lake County

	Percent
<b>In labor force</b>	12.7%
Armed forces	0.0%
<b>Not in labor force</b>	87.3%

Source: B23001 2010-2014 ACS 5-YEAR ESTIMATES



## Income

Based on ACS 2010-2014 five-year estimates, residents of Lake County age 65 and older maintain incomes dispersed across a range of values. The majority of the population (67.4%) had an income below \$40,000 in the previous 12 months. Approximately 14.4 percent of the population reported earning \$60,000 or more annually.

### 65 YEARS AND OLDER: Lake County

	Percent
<b>Less than \$10,000</b>	8.9%
<b>\$10,000 to \$14,999</b>	10.5%
<b>\$15,000 to \$19,999</b>	14.5%
<b>\$20,000 to \$24,999</b>	9.0%
<b>\$25,000 to \$29,999</b>	6.9%
<b>\$30,000 to \$34,999</b>	8.9%
<b>\$35,000 to \$39,999</b>	8.7%
<b>\$40,000 to \$44,999</b>	7.0%
<b>\$45,000 to \$49,999</b>	5.8%
<b>\$50,000 to \$59,999</b>	5.2%
<b>\$60,000 to \$74,999</b>	7.4%
<b>\$75,000 to \$99,999</b>	4.5%
<b>\$100,000 to \$124,999</b>	1.6%
<b>\$125,000 to \$149,999</b>	0.3%
<b>\$150,000 to \$199,999</b>	0.3%
<b>\$200,000 or more</b>	0.3%



## Living Situation

According to ACS 2010-2014 five-year estimates, 68.4 percent of people ages 65 and older live in family households, 29.3 percent in non-family households, and the remaining 2.3 percent in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders identified as male (72.1%). About 35.9 percent of those in family households live with their spouse. Of those who identified living in non-family households, 52.4 percent were female, with the majority reporting living alone (97.0% vs. 88.9%, respectively).

### IN FAMILY HOUSEHOLDS: Lake County

	Percent
<b>In family households:</b>	<b>68.4%</b>
<b>Householder:</b>	45.7%
<b>Male</b>	72.1%
<b>Female</b>	27.9%
<b>Spouse</b>	35.9%
<b>Parent</b>	10.9%
<b>Parent-in-law</b>	2.0%
<b>Other relatives</b>	5.3%
<b>Nonrelatives</b>	0.5%

### IN NONFAMILY HOUSEHOLDS: Lake County

	Percent
<b>In nonfamily households:</b>	<b>29.3%</b>
<b>Nonrelatives</b>	9.1%
<b>Householder:</b>	90.9%
<b>Male:</b>	47.6%
<b>Living alone</b>	88.9%
<b>Not living alone</b>	11.1%
<b>Female:</b>	52.4%
<b>Living alone</b>	97.0%
<b>Not living alone</b>	3.0%
<b>In group quarters</b>	<b>2.3%</b>



## Language

The majority of seniors in Lake County speak English only (97.3%). Of the 1.2 percent who speak Spanish as their first language, most speak English “very well” (79.4%). Indo-European languages (1.4%) and Asian and Pacific Island languages (0.1%) are much less commonly spoken and all reported to speak English very well.

### LANGUAGE: Lake County

	Percent
<b>Speak only English</b>	<b>97.3%</b>
<b>Speak Spanish:</b>	<b>1.2%</b>
Speak English “very well”	79.4%
Speak English “well”	11.8%
Speak English “not well”	8.8%
Speak English “not at all”	0.0%
<b>Speak other Indo-European Languages:</b>	<b>1.4%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.1%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.0%</b>
Speak English “very well”	0.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%





## Medicare

Of those ages 65 and over in Lake County, the majority are enrolled in Medicare (99.0%), with a slightly higher percentage of women enrolled than men.

### MEDICARE AGE: Lake County

	Percent
<b>65 years or over:</b>	<b>99.0%</b>
<b>Male</b>	<b>98.6%</b>
<b>Female</b>	<b>99.5%</b>

Source: C27006: LAKE County MEDICARE COVERAGE BY SEX BY AGE: 2010-2014 ACS 5-YEAR ESTIMATES; n= 2,787

## Health Insurance

The majority of individuals 65 years and older in Lake County have health insurance (99.5%). Of those covered, 18.8 percent have only Medicare coverage, while small percentages use employer based health insurance only (0.4%) and VA Health Care only (0.1%). About 80.2 percent of those covered have two or more types of insurance. Of these, 30.5 percent have employer based and Medicare coverage, 16.6 percent of the reported population utilize direct purchase and Medicare coverage, and 2.8 percent use other coverage combinations.

### HEALTH INSURANCE TYPE: Lake County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	0.4%
With direct-purchase health insurance only	0.0%
With Medicare coverage only	18.8%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.1%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	30.5%
With direct-purchase and Medicare coverage	16.6%
With Medicare and Medicaid/means-tested public coverage	9.3%
Other private only combinations	0.0%
Other public only combinations	2.8%
Other coverage combinations	21.0%
<b>No Coverage</b>	<b>0.5%</b>

Source: B27010: LAKE COUNTY TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; n= 2,787



## Summary

According to ACS 2010-2014 5-year estimates, males in Lake County represent the majority of people age 60 and older. The majority of residents identify as White, and are married. Just over one quarter of the population 60 and older in Lake County has never been married.

Two-fifths of the population 60 and over in Lake County earned a high school diploma, GED, or alternative degree as their highest academic achievement, while one quarter have some college or an associate's degree, and just one-tenth earned a Bachelor's degree or higher. One quarter of residents age 60 and over in Lake County are veterans, and the majority are not in the labor force. With regards to public assistance, about two in five receive food stamps or SNAP benefits. In Lake County, the majority of older adults at or above the poverty level (69.5%), while 30.5 percent are living below 100 percent.

Of those who own their homes, the majority of residents pay less than 30 percent of their monthly income on their mortgage payment. In comparison, fewer than half of renters spend less than 30 percent of their income each month on rent.

The majority of people ages 60 and older live in family households, one-third live in non-family households, and the remaining 42 percent live in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male. For those who identified living in nonfamily households, over half were female householders. Females were more likely to be living alone as the householder as opposed to their male counterparts.

Based on ACS 2010-2014 5-year estimates, residents of Lake County age 65 and older maintain incomes at varying degrees. For the most part, people reported an income below \$40,000 for the previous 12 months. With regards to language, the majority of seniors in Lake County speak English only. Of the 1.2 percent who speak Spanish as their first language, most speak English to some degree. Indo-European languages and Asian and Pacific Island languages are much less commonly spoken and all can speak English very well.

Of those age 65 and over, almost all are enrolled in Medicare, with a slightly higher percentage of women enrolled than men. Of the majority who have health insurance, about one-fifth have only Medicare coverage. A majority of those covered have two or more types of insurance, with about one-third having employer based and Medicare coverage.

# MASON COUNTY

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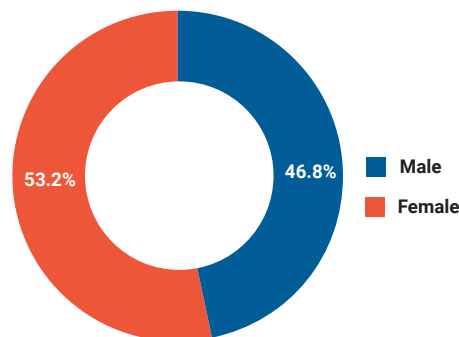


## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Mason County, according to the American Community Survey (ACS) 2010-2014 five-year estimate. The average age of residents over 60 is approximately 70 years. The majority of this population is female (53.2%).

The majority of residents identify as one race (99.3%). Of those who identified as a single race, 98.0 percent (n=7,816) identified as White. Additionally, 97.4 percent of all respondents identified their ethnicity as White alone, non-Hispanic or Latino. Residents who identify as more than one race make up the second largest race demographic at 0.7 percent (n=56).

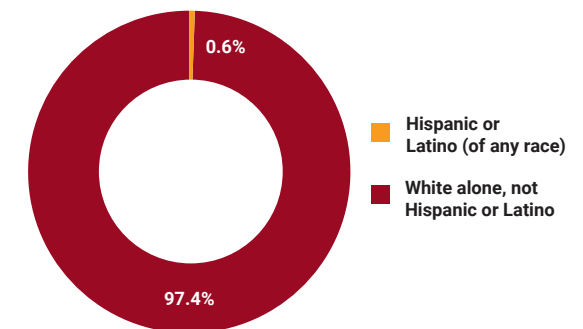
**GENDER:** Mason County



**RACE:** Mason County

	Percent
<b>One Race</b>	<b>99.3%</b>
White	98.0%
Black or African American	0.6%
American Indian and Alaska Native	0.4%
Asian	0.2%
Native Hawaiian and Other Pacific Islander	0.0%
Some other race	0.0%
<b>Two or more Races</b>	<b>0.7%</b>

**ETHNICITY:** Mason County



**POPULATION:** Mason County

Total Population	60+ Population
28,705	7,976

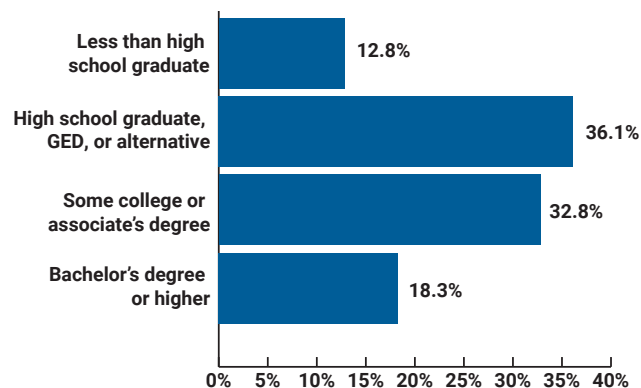


## Demographics

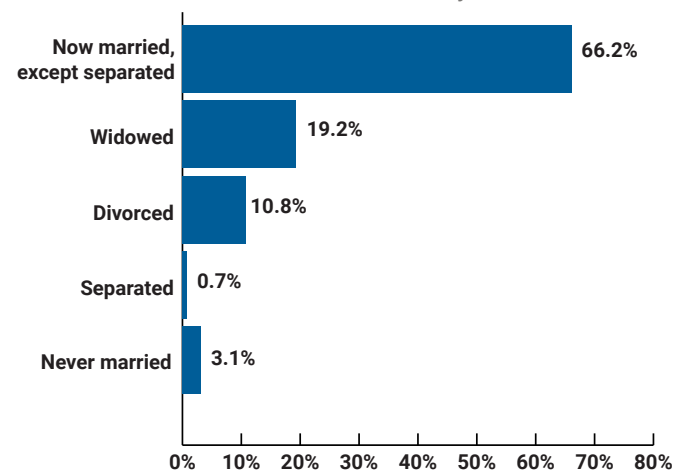
While the majority of older adults over the age of 60 in Mason County are married (66.2%), about one in five are widowed (19.2%) and 10.8 percent are divorced. Approximately 3.1 percent of the population 60 and older in Mason County have never been married. The majority of the population 60 years and over have obtained at least a High School Diploma or GED as their highest level of education (87.2%), with roughly one third maintaining a High School Diploma or equivalent, 32.8 percent having some college or an associate's degree, and 18.3 percent having earned a Bachelor's degree or higher.

**MEDIAN AGE (YEARS)** ————— **70.1**

### EDUCATIONAL ATTAINMENT: Mason County



### MARITAL STATUS: Mason County





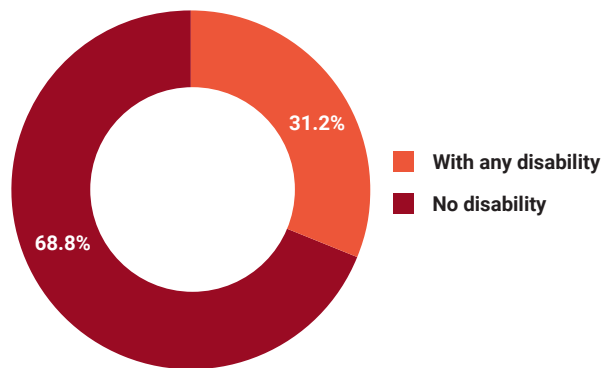
## Demographics

About one in five people age 60 and over in Mason County are veterans (21.7%), and the majority of residents report no disability (68.8%).

### VETERAN STATUS

Civilian Veteran ————— 21.7%

### DISABILITY STATUS: Mason County



At the time of assessment, over three-quarters of individuals 60 and over were not in the labor force in Mason County (77.6%), 19.8 percent were employed, and 2.6 percent were unemployed but looking for work. This age group makes up 11.7 percent of the civil labor force in Mason County.

### EMPLOYMENT STATUS: Mason County

	Percent
<b>In labor force</b>	<b>22.4%</b>
Civilian labor force	22.4%
Employed	19.8%
Unemployed	2.6%
Percent of civilian labor force	11.7%
Armed forces	0.0%
<b>Not in labor force</b>	<b>77.6%</b>



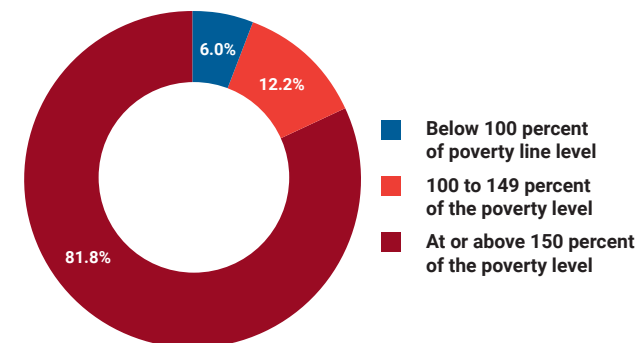
## Demographics

The average income of the population who have earnings (39.2%) is \$34,532 per year. About 86.4 percent of the population 60 and older list social security as an income, with an average of \$19,922 annually per person. The majority of older adults are above 150 percent of the poverty level (81.8%), while 6.0 percent live below 100 percent the poverty level. Approximately 4.6 percent of Mason County seniors receive Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, 1.7 percent are receiving cash assistance, and fewer than one in ten receive food stamps or SNAP benefits (8.4%).

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Mason County

	Percent
<b>With earnings</b>	39.2%
Mean earnings (dollars)	\$34,532
<b>With Social Security Income</b>	86.4%
Mean Social Security Income (dollars)	\$19,922
<b>With Supplemental Security Income</b>	4.6%
Mean Supplemental Security Income (dollars)	\$9,764
<b>With cash public assistance income</b>	1.7%
Mean cash public assistance income(dollars)	\$4,390
<b>With retirement income (dollars)</b>	49.7%
Mean retirement income (dollars)	\$19,598
<b>With Food Stamp/SNAP benefits</b>	8.4%

### POVERTY STATUS IN THE PAST 12 MONTHS: Mason County

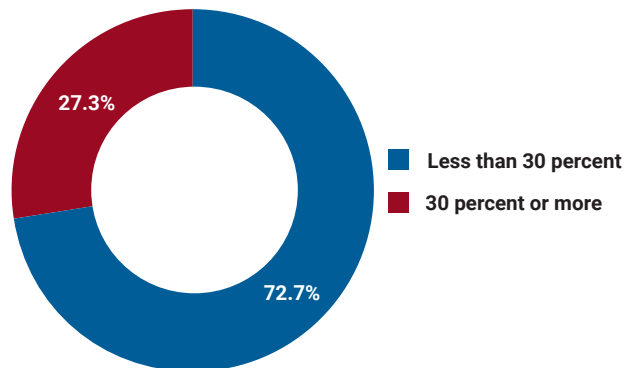




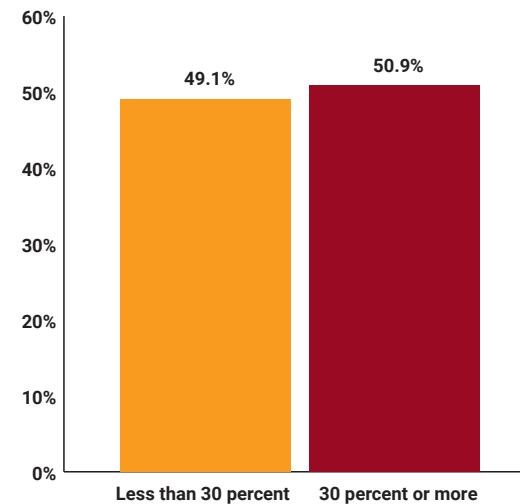
## Demographics

Of those who own their homes, almost three-quarters of people over the age of 60 in Mason County spend less than 30 percent of their monthly income on their mortgage payment. In comparison, 49.1 percent of those who rent their homes spend above 30 percent of their monthly income on housing costs. These results may be due to expenses related to renting a home, or a smaller monthly income maintained by those over the age of 60 in Mason County.

**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Mason County



**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Mason County







## Income

Based on ACS 2010-2014 five-year estimates, residents of Mason County age 65 and older maintain incomes dispersed across a range of values. The majority of the population (60.1%) reported an income below \$40,000 in the previous 12 months, while 19.7 percent of the population reported taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Mason County

	Percent
<b>Less than \$10,000</b>	4.4%
<b>\$10,000 to \$14,999</b>	10.3%
<b>\$15,000 to \$19,999</b>	10.5%
<b>\$20,000 to \$24,999</b>	12.5%
<b>\$25,000 to \$29,999</b>	8.4%
<b>\$30,000 to \$34,999</b>	9.0%
<b>\$35,000 to \$39,999</b>	5.0%
<b>\$40,000 to \$44,999</b>	7.1%
<b>\$45,000 to \$49,999</b>	5.1%
<b>\$50,000 to \$59,999</b>	8.0%
<b>\$60,000 to \$74,999</b>	8.3%
<b>\$75,000 to \$99,999</b>	5.6%
<b>\$100,000 to \$124,999</b>	3.3%
<b>\$125,000 to \$149,999</b>	0.9%
<b>\$150,000 to \$199,999</b>	0.8%
<b>\$200,000 or more</b>	0.8%

Source: B19037: MASON COUNTY AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS) 2010-2014 ACS 5-YEAR ESTIMATES; n= 3,619



## Living Situation

According to ACS 2010-2014 five-year estimates, the majority of Mason County residents age 60 and older live in family households (67.2%), 29.3 percent in non-family households, and the remaining 3.5 percent in group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (76.8%). About 44.0 percent of those in family households live with their spouse. Of those who identified as living in nonfamily households, 67.0 percent were female householders, with the majority reporting living alone (99.2% versus 88.7%).

### IN FAMILY HOUSEHOLDS: Mason County

	Percent
<b>In family households:</b>	<b>67.2%</b>
<b>Householder:</b>	51.3%
<b>Male</b>	76.8%
<b>Female</b>	23.2%
<b>Spouse</b>	44.0%
<b>Parent</b>	2.6%
<b>Parent-in-law</b>	0.2%
<b>Other relatives</b>	1.7%
<b>Nonrelatives</b>	0.3%

### IN NONFAMILY HOUSEHOLDS: Mason County

	Percent
<b>In nonfamily households:</b>	<b>29.3%</b>
<b>Nonrelatives</b>	3.6%
<b>Householder:</b>	96.4%
<b>Male:</b>	33.0%
<b>Living alone</b>	88.7%
<b>Not living alone</b>	11.3%
<b>Female:</b>	67.0%
<b>Living alone</b>	99.2%
<b>Not living alone</b>	0.8%
<b>In group quarters</b>	<b>3.5%</b>



## Language

The majority of seniors in Mason County speak English only (96.8%). Of the 0.6 percent who speak Spanish as their first language, most speak English “very well” (62.5%), while others speak English “well” (37.5%). Those who speak Indo-European languages make up 2.4 percent of the population. Other languages spoken include Asian and Pacific Islander (0.2%) and other languages not defined (0.1%).

### LANGUAGE: Mason County

	Percent
<b>Speak only English</b>	<b>96.8%</b>
<b>Speak Spanish:</b>	<b>0.6%</b>
Speak English “very well”	62.5%
Speak English “well”	37.5%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other Indo-European Languages:</b>	<b>2.4%</b>
Speak English “very well”	88.7%
Speak English “well”	8.5%
Speak English “not well”	2.8%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.2%</b>
Speak English “very well”	66.7%
Speak English “well”	0.0%
Speak English “not well”	33.3%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.1%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%

Source: B16004: MASON COUNTY 65 AND OLDER BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION: 2010-2014 ACS 5-YEAR ESTIMATES; n= 5,772



## Medicare

Of those age 55 to 64 in Mason County, 12.4 percent are enrolled in Medicare insurance. A higher percentage of females (13.9%) than males (10.9%) are using Medicare. For those 65 to 74 years of age, the percentage increases to 98.6 percent, demonstrating a similar theme with regards to gender. Populations who are 75 years or older are almost all enrolled in Medicare (99%), with almost the same proportion of males (99.0%) and females (98.9%) enrolled at this stage.

### MEDICARE AGE: Mason County

	Percent
<b>55 TO 64 years:</b>	<b>12.4%</b>
Male	10.9%
Female	13.9%
<b>65 TO 74 years:</b>	<b>98.6%</b>
Male	98.1%
Female	99.1%
<b>75 years and over:</b>	<b>99.0%</b>
Male	99.0%
Female	98.9%

Source: B27006: MASON COUNTY MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3-YEAR ESTIMATES; n= 10,312

## Health Insurance

The majority of individuals 65 years and older have health insurance (99.7%). Of those covered, 16.3 percent rely only on Medicare coverage, while some use employer based health insurance only (0.7%) and direct purchase health care only (0.5%). Over three quarters (82.8%) of those covered have two or more types of insurance. Of these, 24.7 percent have employer based and Medicare coverage, 30.0 percent utilize direct purchase and Medicare coverage, and 21.7 percent use other coverage combinations.

### HEALTH INSURANCE TYPE: Mason County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	0.7%
With direct-purchase health insurance only	0.5%
With Medicare coverage only	16.3%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.0%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	24.7%
With direct-purchase and Medicare coverage	30.0%
With Medicare and Medicaid/means-tested public coverage	3.5%
Other private only combinations	0.0%
Other public only combinations	2.3%
Other coverage combinations	21.7%
<b>No Coverage</b>	<b>0.3%</b>

Source: B27010: MASON COUNTY TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2015 5-YEAR ESTIMATES; n= 5,582



## Summary

According to ACS 2010-2014 five-year estimates, females in Mason County represent the majority of people age 60 and older. The average age of this population is approximately 70 years. The majority of residents identify as White, non-Hispanic or Latino. The majority of residents are married. Approximately one-third of those age 60 years and over obtained a High School Diploma or GED as their highest level of education, while about one-third have some college or an associate's degree, and two-fifths have earned a Bachelor's degree or higher. The majority of individuals 60 and over were not in the labor force in Mason County.

While a majority of older adults are above 150 percent of the poverty level, six percent are living in poverty. A small percent of Mason County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, fewer than one in ten receive food stamps or SNAP. The average income of the population who has earnings is \$34,532. Half of those over the age of 60 rely on retirement income. The average amount of retirement income received is \$19,598 each year.

Based on ACS 2010-2014 five-year estimates, residents of Mason County age 65 and older maintain incomes at varying degrees. The majority of the population (60.1%) had an income below \$40,000 in the previous 12 months.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Mason County speak English only. Of those who speak Spanish as their first language, all of the responders indicated that they speak English to some degree.

Almost all individuals 65 years and older in Mason County have health insurance, with the majority relying upon more than one form of insurance. Three-quarters of those covered rely on two or more types of insurance. Almost one quarter are covered by both employer based and Medicare coverage, and one-third are covered by both direct purchase and Medicare coverage.

# **MECOSTA COUNTY**

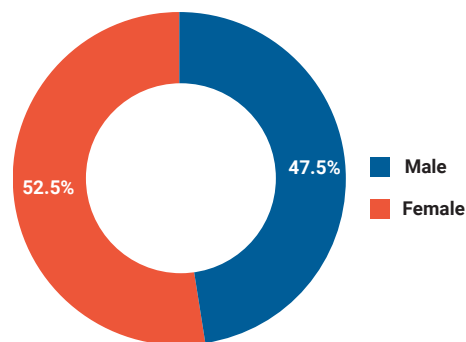
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## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Mecosta County, according to the American Community Survey (ACS) 2010-2014 five-year estimates. The average age of residents over 60 is approximately 70 years. The majority of this population is female (52.5%). The majority of residents also identify as one race (99.2%). Of those who identified as a single race, 97.6 percent (n=9,552) identified as White. About 97.0 percent of all respondents identified their ethnicity as White alone, non-Hispanic or Latino. Black or African American residents make up the second largest race demographic at 0.9 percent (n=88).

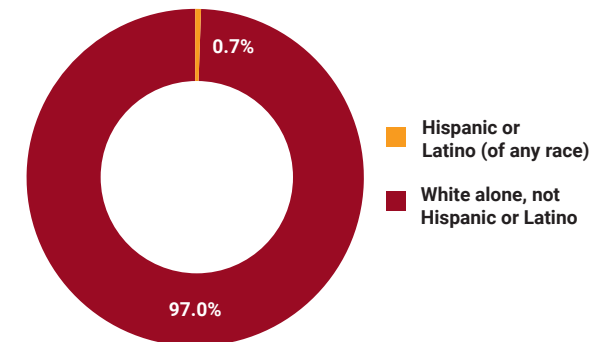
**GENDER:** Mecosta County



**RACE:** Mescosta County

	Percent
<b>One Race</b>	<b>99.2%</b>
White	97.6%
Black or African American	0.9%
American Indian and Alaska Native	0.5%
Asian	0.1%
Native Hawaiian and Other Pacific Islander	0.0%
Some other race	0.2%
<b>Two or more Races</b>	<b>0.8%</b>

**ETHNICITY:** Mescosta County



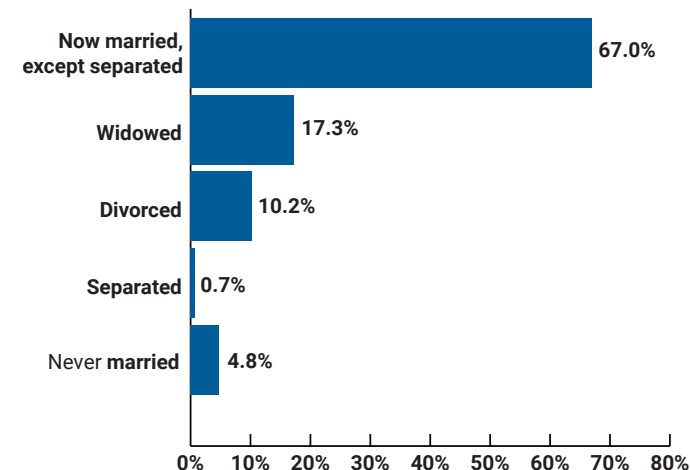
While the majority of people over the age of 60 in Mecosta County are married (67.0%), less than one in five are widowed (17.3%), 10.2 percent are divorced, and 4.8 percent of the population 60 and older in Mecosta County have never been married.

**MEDIAN AGE (YEARS) ————— 69.8**

**POPULATION:** Mescosta County

Total Population	60+ Population
43,226	9,787

**MARITAL STATUS:** Mescosta County

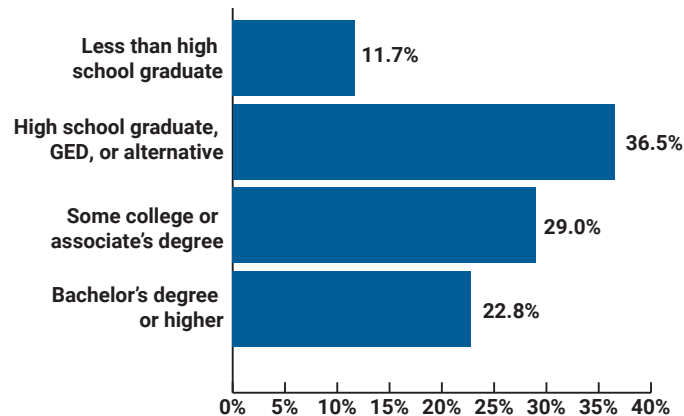




## Demographics

The majority of the population 60 years and over (88.3%) have obtained at least a High School Diploma or GED in their lifetime, with 36.5 percent having earned a high school diploma, GED, or alternative degree as their highest academic achievement, 29.0 percent having some college or an associate's degree, and 22.8 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Mecosta County

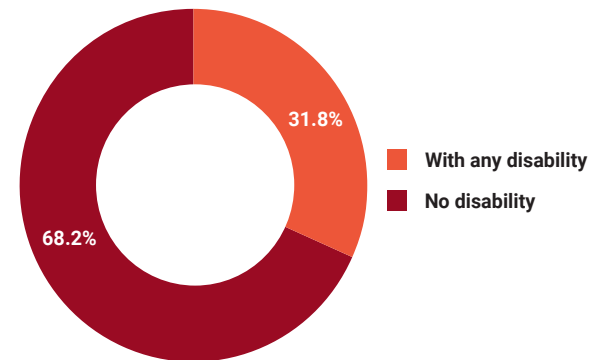


In Mecosta County, 24.1 percent of people ages 60 and over identify as veterans, and the majority of residents overall report no disability (68.2%).

### VETERAN STATUS

Civilian Veteran ———— **24.1%**

### DISABILITY STATUS: Mecosta County



### EMPLOYMENT STATUS: Mecosta County

	Percent
<b>In labor force</b>	<b>20.3%</b>
<b>Civilian labor force</b>	20.3%
<b>Employed</b>	19.0%
<b>Unemployed</b>	1.3%
<b>Percent of civilian labor force</b>	6.3%
<b>Armed forces</b>	0.0%
<b>Not in labor force</b>	<b>79.7%</b>

At the time of assessment, over three-quarters of individuals 60 and over were not in the labor force in Mecosta County (79.7%), 20.3 percent were employed, and 1.3 percent were unemployed but looking for work. This age group makes up 6.3 percent of the civil labor force in Mecosta County.





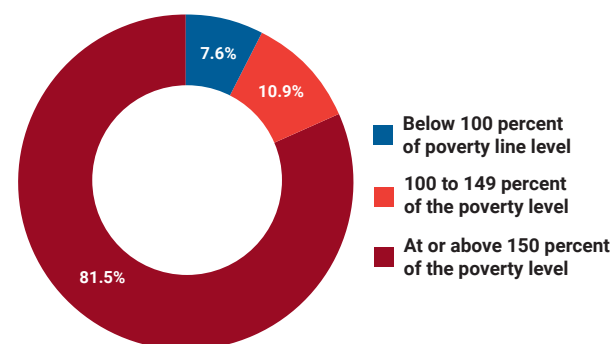
## Demographics

The average income of the population who have earnings is \$45,252 per year. About 83.0 percent of the population 60 and older list social security as an income, with an average of \$19,386 provided annually per person. The majority of older adults are above 150 percent of the poverty level (81.5%), while 7.6 percent live below 100 percent the poverty level. Approximately 6.7 percent of Mecosta County seniors receive Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, 1.6 percent are receiving cash assistance, and almost one in ten receive food stamps or SNAP benefits (10.0 %).

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Mecosta County

	Percent
<b>With earnings</b>	36.8%
Mean earnings (dollars)	\$45,252
<b>With Social Security Income</b>	83.0%
Mean Social Security Income (dollars)	\$19,386
<b>With Supplemental Security Income</b>	6.7%
Mean Supplemental Security Income (dollars)	\$9,338
<b>With cash public assistance income</b>	1.6%
Mean cash public assistance income(dollars)	\$2,486
<b>With retirement income (dollars)</b>	55.3%
Mean retirement income (dollars)	\$20,387
<b>With Food Stamp/SNAP benefits</b>	10.0%

### POVERTY STATUS IN THE PAST 12 MONTHS: Mecosta County

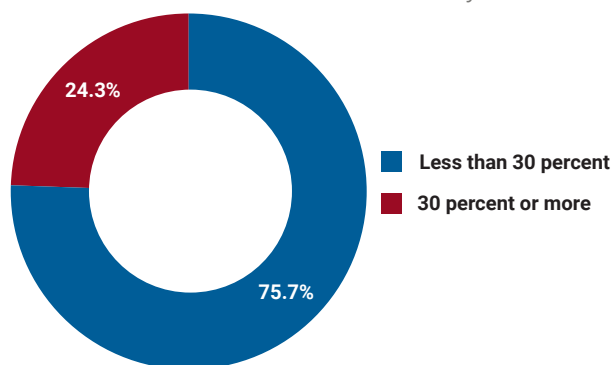




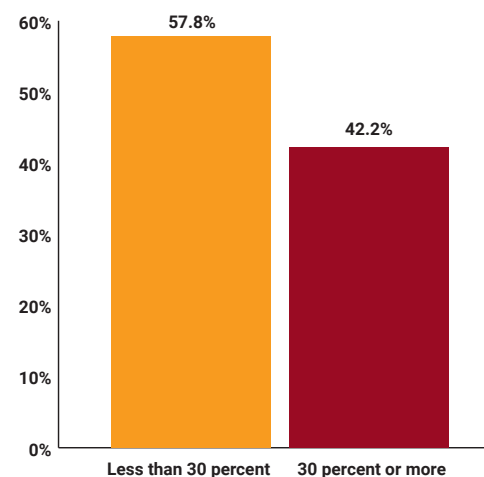
## Demographics

Of those who own their homes, 75.7 percent of residents over the age of 60 in Mecosta County pay less than 30 percent of their monthly income on their mortgage payment. In comparison, 57.8 percent of those who rent their homes spend less than 30 percent of their monthly income on housing costs.

**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS: Mecosta County**



**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS: Mecosta County**



Source: S0102: MECOSTA COUNTY POPULATION 60 YEARS AND OVER IN THE UNITED STATES: 2010-2014 ACS 5-YEAR ESTIMATES; n= 9,787



## Income

Based on ACS 2010-2014 five-year estimates, residents of Mecosta County age 65 and older maintain incomes dispersed across a range of values. Majority of the population (55.4%) also reported an income below \$40,000 in the previous 12 months. About 24.6 percent of the population reported taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Mecosta County

	Percent
<b>Less than \$10,000</b>	5.2%
<b>\$10,000 to \$14,999</b>	11.6%
<b>\$15,000 to \$19,999</b>	7.6%
<b>\$20,000 to \$24,999</b>	7.7%
<b>\$25,000 to \$29,999</b>	10.3%
<b>\$30,000 to \$34,999</b>	5.5%
<b>\$35,000 to \$39,999</b>	7.5%
<b>\$40,000 to \$44,999</b>	6.4%
<b>\$45,000 to \$49,999</b>	6.3%
<b>\$50,000 to \$59,999</b>	7.4%
<b>\$60,000 to \$74,999</b>	9.7%
<b>\$75,000 to \$99,999</b>	8.8%
<b>\$100,000 to \$124,999</b>	3.3%
<b>\$125,000 to \$149,999</b>	0.7%
<b>\$150,000 to \$199,999</b>	1.5%
<b>\$200,000 or more</b>	0.6%

Source: B19037: MECOSTA COUNTY AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS) 2010-2014 ACS 5-YEAR ESTIMATES; n= 4,272



## Living Situation

The majority of residents in Mecosta County age 60 and older live in family households (68.8%), with 28.8 percent in non-family households, and the remaining 2.5 percent in group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (74%). It was also reported that 43.0 percent of those in family households live with their spouse. For those who identified living in nonfamily households, 66.7 percent were female householders, and were more likely to report living alone (96.5% vs. 92.5%).

### IN FAMILY HOUSEHOLDS: Mecosta County

	Percent
<b>In family households:</b>	<b>68.8%</b>
<b>Householder:</b>	50.4%
<b>Male</b>	74.0%
<b>Female</b>	26.0%
<b>Spouse</b>	43.0%
<b>Parent</b>	3.9%
<b>Parent-in-law</b>	1.4%
<b>Other relatives</b>	1.1%
<b>Nonrelatives</b>	0.3%

### IN NONFAMILY HOUSEHOLDS: Mecosta County

	Percent
<b>In nonfamily households:</b>	<b>28.8%</b>
<b>Nonrelatives</b>	5.0%
<b>Householder:</b>	93.7%
<b>Male:</b>	33.3%
<b>Living alone</b>	92.5%
<b>Not living alone</b>	7.5%
<b>Female:</b>	66.7%
<b>Living alone</b>	96.5%
<b>Not living alone</b>	3.5%
<b>In group quarters</b>	<b>2.5%</b>

Source: B09020: MECOSTA COUNTY RELATIONSHIP BY HOUSEHOLD TYPE (INCLUDING LIVING ALONE) FOR THE POPULATION 65 YEARS AND OVER 2010-2014 ACS 5-YEAR ESTIMATES; n = 6,892



## Language

According to ACS 2010-2014 five-year estimates, the majority of seniors in Mecosta County speak English only (98.3%). Of the 0.2 percent who speak Spanish as their first language, most speak English very well (72.7%) and the remaining speak English “well” (27.3%). Those who speak Indo-European languages make up 1.1 percent of the population. These individuals are likely to speak English “very well” (72%) or “well” (28%).

### LANGUAGE: Mecosta County

	Percent
<b>Speak only English</b>	<b>98.3%</b>
<b>Speak Spanish:</b>	<b>0.2%</b>
Speak English “very well”	72.7%
Speak English “well”	27.3%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other Indo-European Languages:</b>	<b>1.1%</b>
Speak English “very well”	72.0%
Speak English “well”	28.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.1%</b>
Speak English “very well”	66.7%
Speak English “well”	33.3%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.3%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%

Source: B16004: MECOSTA COUNTY 65 YEARS AND OLDER BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION: 2010-2014 ACS 5-YEAR ESTIMATES; n= 6,892



## Medicare

Of those persons 55 to 64 years of age, 11.8 percent in Mecosta County are enrolled in Medicare insurance. Males are more likely to be using Medicare than females at this age, with 15.3 percent of the male population enrolled and 8.2 percent of the female population enrolled. For those 65 to 74 years of age, the population enrolled increases to 99.3 percent. For populations who are 75 years or older, the percentage of those in Medicare drops slightly (98.9%).

### MEDICARE AGE: Mecosta County

	Percent
<b>55 TO 64 years:</b>	<b>11.8%</b>
Male	15.3%
Female	8.2%
<b>65 TO 74 years:</b>	<b>99.3%</b>
Male	99.3%
Female	99.3%
<b>75 years and over:</b>	<b>98.9%</b>
Male	99.0%
Female	98.9%

Source: B27006: Mecosta County MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3-YEAR ESTIMATES; n= 12,205

## Health Insurance

The majority of individuals 65 years and older in Mecosta County have health insurance (99.9%). Of those covered, 16.2 percent have only Medicare coverage, while some use employer based health insurance only (0.5%). The majority of those covered have two or more types of insurance, with 33.9 percent having employer based and Medicare coverage, 20.1 percent utilizing direct purchase and Medicare coverage, and 23.4 percent using other undefined coverage combinations. While 4.6 percent of the population uses Medicare and Medicaid public coverage, the remaining 1.2 percent of the insured are enrolled in other undefined combined public combinations.

### HEALTH INSURANCE TYPE: Mecosta County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	0.5%
With direct-purchase health insurance only	0.0%
With Medicare coverage only	16.2%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.0%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	33.9%
With direct-purchase and Medicare coverage	20.1%
With Medicare and Medicaid/means-tested public coverage	4.6%
Other private only combinations	0.0%
Other public only combinations	1.2%
Other coverage combinations	23.4%
<b>No Coverage</b>	<b>0.1%</b>

Source: B27010: Mecosta County TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; n= 6767



## Summary

According to ACS 2010-2014 five-year estimates, females in Mecosta County represent the majority of people age 60 and older. The average age of this population is approximately 70 years. The majority of residents identify as White, non-Hispanic or Latino. While most people are married, less than one in five are widowed. About one-third of those age 60 years and over have obtained a High School Diploma or GED as their highest level of education, with about one-third having some college or an associate's degree, and 22.8 percent have earned a Bachelor's degree or higher. Over three-quarters of individuals 60 and over were not in the labor force in Mecosta County.

While a majority of older adults are above 150 percent of the poverty level, 7.6 percent are living in poverty. About 6.7 percent of Mecosta County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, almost one in ten receive food stamps or SNAP. The average income of the population who has earnings is \$45,252. Over half of those over the age of 60 rely on retirement income. The average retirement income received is \$20,387 each year.

Residents of Mecosta County age 65 and older maintain incomes at varying degrees. Majority of the population (55.4%) had an income below \$40,000 in the previous 12 months.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Kent County speak English only. Of those who speak Spanish as their first language, the majority speak English "very well."

Almost all individuals 65 years and older in Mecosta County have health insurance, with the majority relying upon more than one form of insurance. Majority (83.3%) of those covered rely on two or more types of insurance. Over one third are covered by both employer based and Medicare coverage, and one-fifth are covered by both direct purchase and Medicare coverage.

# MONTCALM COUNTY

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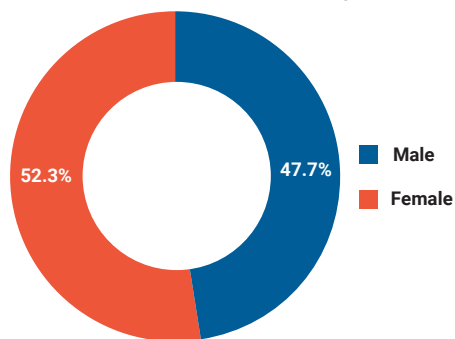




## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Montcalm County, according to the American Community Survey (ACS) 2010-2015 five-year estimates. The average age of residents over 60 is approximately 70 years. The majority of this population is female (52.3%). The majority of residents identify as one race (98.8%). Of those who identified as a single race, 97.6 percent (n=13,034) identified as White. Majority of the population (96.5%) of all respondents identified their ethnicity as White alone, non-Hispanic or Latino. Residents who identify as two or more races make up the second largest race demographic at 1.2 percent (n=160).

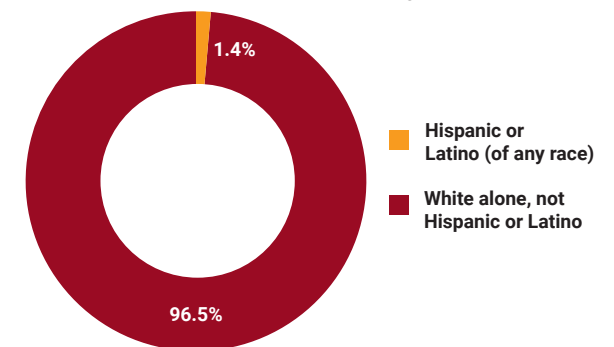
**GENDER:** Montcalm County



**RACE:** Montcalm County

	Percent
<b>One Race</b>	<b>98.8%</b>
White	97.6%
Black or African American	0.6%
American Indian and Alaska Native	0.3%
Asian	0.1%
Native Hawaiian and Other Pacific Islander	0.0%
Some other race	0.1%
<b>Two or more Races</b>	<b>1.2%</b>

**ETHNICITY:** Montcalm County



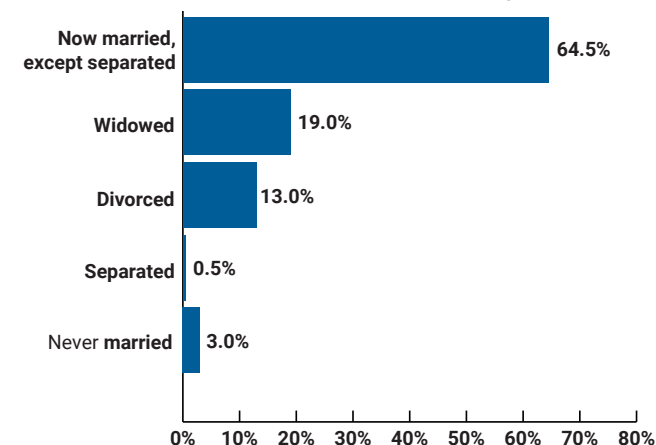
While the majority of people over the age of 60 in Montcalm County are married (64.5%), about one in five are widowed (19.0%) and 13.0 percent are divorced. Three percent of the population 60 and older in Montcalm County have never been married.

**MEDIAN AGE (YEARS)** ————— **69.9**

**POPULATION:** Montcalm County

Total Population	60+ Population
63,046	13,355

**MARITAL STATUS:** Montcalm County

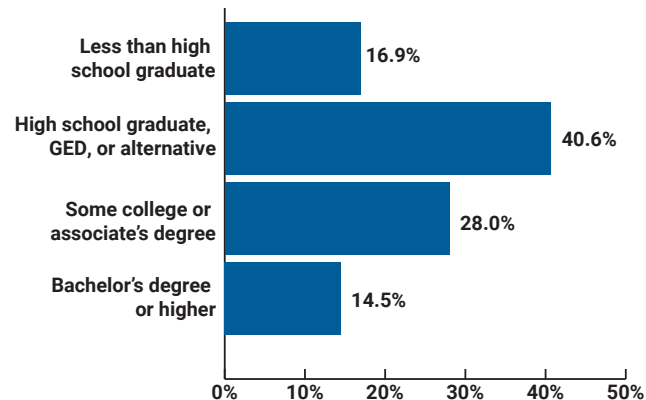




## Demographics

The majority of the population 60 years and over (83.1%) obtained at least a High School Diploma or GED in their lifetime, with 40.6 percent having earned a high school diploma, GED, or alternative degree as their highest academic achievement, 28.0 percent having some college or an associate's degree, and 14.5 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Montcalm County

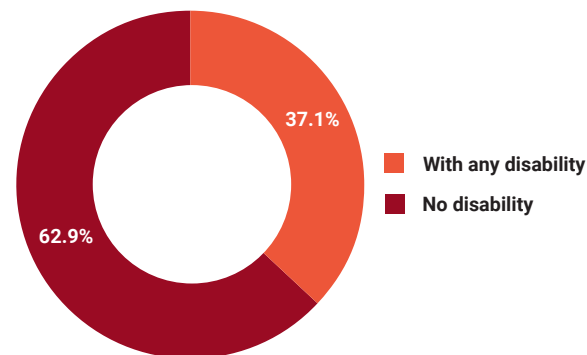


In Montcalm County, 22.0 percent of people ages 60 and over identify as veterans, and the majority of residents overall reported no disability (62.9%).

### VETERAN STATUS

Civilian Veteran — 22.0%

### DISABILITY STATUS: Montcalm County



### EMPLOYMENT STATUS: Montcalm County

	Percent
<b>In labor force</b>	<b>18.3%</b>
<b>Civilian labor force</b>	18.3%
<b>Employed</b>	16.4%
<b>Unemployed</b>	1.9%
<b>Percent of civilian labor force</b>	10.2%
<b>Armed forces</b>	0.0%
<b>Not in labor force</b>	<b>81.7%</b>

At the time of assessment, the majority of individuals 60 and over were not in the labor force in Montcalm County (81.7%), 18.3 percent were employed, and 1.9 percent were unemployed but looking for work. This age group makes up 10.2 percent of the civil labor force in Montcalm County.



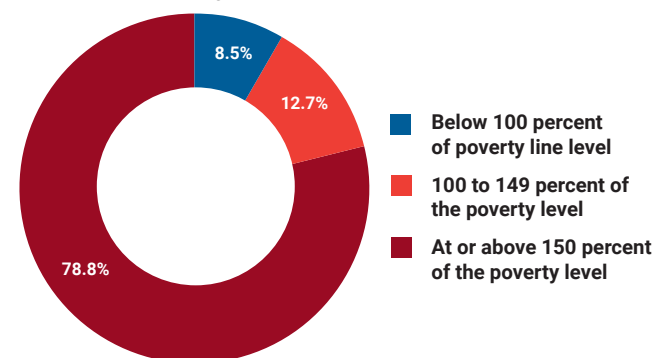
## Demographics

The average income of the population who have earnings is \$37,520 per year. It was reported that 84.3 percent of the population 60 and older list social security as an income, with an average of \$19,131 provided annually per person. The majority of older adults are above 150 percent of the poverty level (78.8%), while 8.5 percent live below 100 percent the poverty level. Five percent of Montcalm County seniors receive Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, 1.6 percent are receiving cash assistance, and almost one in ten receive food stamps or SNAP benefits (9.6%).

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Montcalm County

	Percent
<b>With earnings</b>	35.2%
Mean earnings (dollars)	\$37,520
<b>With Social Security Income</b>	84.3%
Mean Social Security Income (dollars)	\$19,131
<b>With Supplemental Security Income</b>	5.0%
Mean Supplemental Security Income (dollars)	\$9,666
<b>With cash public assistance income</b>	1.6%
Mean cash public assistance income(dollars)	\$1,503
<b>With retirement income (dollars)</b>	51.1%
Mean retirement income (dollars)	\$15,945
<b>With Food Stamp/SNAP benefits</b>	9.6%

### POVERTY STATUS IN THE PAST 12 MONTHS: Montcalm County

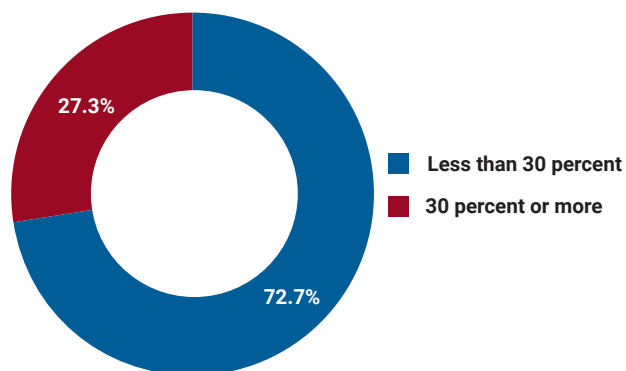




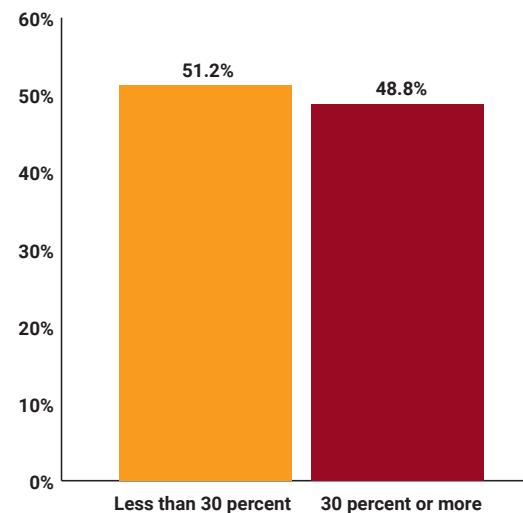
## Demographics

Of those who own their homes, 72.7 percent of people over the age of 60 in Montcalm County spend less than 30 percent of their monthly income on their mortgage payment. In comparison, 51.2 percent of those who rent their homes spend less than 30 percent of their monthly income on housing.

**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Montcalm County



**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Montcalm County



Source: S0102: MONTCALM COUNTY POPULATION 60 YEARS AND OVER IN THE UNITED STATES: 2010-2014 ACS 5-YEAR ESTIMATES; n= 13,355



## Income

Based on ACS 2010-2014 five-year estimates, residents of Montcalm County age 65 and older maintain incomes dispersed across a range of values, with a portion comprising lower income categories. The majority of the population (64.4%) had an income below \$40,000 in the previous 12 months. About 15.5 percent of the population reported taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Montcalm County

	Percent
<b>Less than \$10,000</b>	6.7%
<b>\$10,000 to \$14,999</b>	9.0%
<b>\$15,000 to \$19,999</b>	11.8%
<b>\$20,000 to \$24,999</b>	10.5%
<b>\$25,000 to \$29,999</b>	10.4%
<b>\$30,000 to \$34,999</b>	8.3%
<b>\$35,000 to \$39,999</b>	7.7%
<b>\$40,000 to \$44,999</b>	7.6%
<b>\$45,000 to \$49,999</b>	4.9%
<b>\$50,000 to \$59,999</b>	7.6%
<b>\$60,000 to \$74,999</b>	7.3%
<b>\$75,000 to \$99,999</b>	4.7%
<b>\$100,000 to \$124,999</b>	2.0%
<b>\$125,000 to \$149,999</b>	0.8%
<b>\$150,000 to \$199,999</b>	0.3%
<b>\$200,000 or more</b>	0.4%

Source: B19037: MONTCALM COUNTY AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS) 2010-2014 ACS 5-YEAR ESTIMATES; n= 6,067



## Living Situation

In Montcalm County, the majority of residents age 60 and older live in family households (67.8%), 28.9 percent in non-family households, and the remaining 3.4 percent in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (67.2%). About 38.8 percent of those in family households live with their spouse. For those who identified living in nonfamily households, 68.7 percent were female householders, with the majority reporting living alone (98.3% versus 93.5%).

### IN FAMILY HOUSEHOLDS: Montcalm County

	Percent
<b>In family households:</b>	<b>67.8%</b>
<b>Householder:</b>	53.5%
<b>Male</b>	67.2%
<b>Female</b>	32.8%
<b>Spouse</b>	38.8%
<b>Parent</b>	4.7%
<b>Parent-in-law</b>	1.1%
<b>Other relatives</b>	1.5%
<b>Nonrelatives</b>	0.4%

### IN NONFAMILY HOUSEHOLDS: Montcalm County

	Percent
<b>In nonfamily households:</b>	<b>28.9%</b>
<b>Nonrelatives</b>	5.3%
<b>Householder:</b>	94.7%
<b>Male:</b>	31.3%
<b>Living alone</b>	93.5%
<b>Not living alone</b>	6.5%
<b>Female:</b>	68.7%
<b>Living alone</b>	98.3%
<b>Not living alone</b>	1.7%
<b>In group quarters</b>	<b>3.4%</b>

Source: B09020: MONTCALM COUNTY RELATIONSHIP BY HOUSEHOLD TYPE (INCLUDING LIVING ALONE) FOR THE POPULATION 65 YEARS AND OVER 2010-2014 ACS 5-YEAR ESTIMATES; n= 9,543



## Language

The majority of seniors age 65 and older in Montcalm County speak English only (96.7%). Of the 0.8 percent who speak Spanish as their first language, many speak English “not well” (37.8%). Those who speak Indo-European languages make up 1.9 percent of the population and are likely to speak English “very well” (75.8%) or “well” (22.5%).

### LANGUAGE: Montcalm County

	Percent
<b>Speak only English</b>	<b>96.7%</b>
<b>Speak Spanish:</b>	<b>0.8%</b>
Speak English “very well”	27.0%
Speak English “well”	10.8%
Speak English “not well”	37.8%
Speak English “not at all”	24.3%
<b>Speak other Indo-European Languages:</b>	<b>1.9%</b>
Speak English “very well”	75.8%
Speak English “well”	22.5%
Speak English “not well”	1.6%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.1%</b>
Speak English “very well”	0.0%
Speak English “well”	100.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.5%</b>
Speak English “very well”	98.0%
Speak English “well”	2.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%

Source: B16004: MONTCALM COUNTY 65 YEARS AND OLDER BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION: 2010-2014 ACS 5-YEAR ESTIMATES; n= 9,543



## Medicare

Of those persons 55 to 64 years of age, 12.9 percent in Montcalm County are enrolled in Medicare insurance. More females (13.4%) than males (12.5%) are using Medicare. For those 65 to 74 years of age, the percentage enrolled increases to 98.7 percent. The majority of the populations who are 75 years or older are enrolled in Medicare (99.2%).

### MEDICARE AGE: Montcalm County

	Percent
<b>55 TO 64 years:</b>	<b>12.9%</b>
Male	12.5%
Female	13.4%
<b>65 TO 74 years:</b>	<b>98.7%</b>
Male	98.6%
Female	98.8%
<b>75 years and over:</b>	<b>99.2%</b>
Male	99.6%
Female	98.9%

Source: B27006: Mecosta County MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3-YEAR ESTIMATES; n= 12,205

## Health Insurance

The majority of individuals 65 years and older in Montcalm County have health insurance (99.6%). Of those covered, 16.1 percent have only Medicare coverage, while a small number use employer based health insurance only (1.0%) and direct-purchase health insurance only (0.1%). The majority of those covered have two or more types of insurance. Of these, 32.8 percent have employer based and Medicare coverage, 21.4 percent utilize direct purchase and Medicare coverage, and 21.5 percent use other coverage combinations.

### HEALTH INSURANCE TYPE: Montcalm County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	1.0%
With direct-purchase health insurance only	0.1%
With Medicare coverage only	16.1%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.0%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	32.8%
With direct-purchase and Medicare coverage	21.4%
With Medicare and Medicaid/means-tested public coverage	5.3%
Other private only combinations	0.0%
Other public only combinations	1.4%
Other coverage combinations	21.5%
<b>No Coverage</b>	<b>0.5%</b>

Source: B27010: MONTCALM COUNTY TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; n= 9,254





## Summary

According to ACS 2010-2014 five-year estimates, females in Montcalm County represent the majority of people age 60 and older. The average age of this population is approximately 70 years. The majority of residents identify as White, non-Hispanic or Latino. While most people are married, approximately one in five are widowed. The majority of those age 60 years and over have obtained a High School Diploma or GED as their highest level of education, with about one-third having some college or an associate's degree, and 14.5 percent having earned a Bachelor's degree or higher. The majority of individuals 60 and over were not in the labor force in Montcalm County.

While a majority of older adults are above 150 percent of the poverty level, 8.5 percent are living in poverty. Five percent of Montcalm County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, almost one in ten receive food stamps or SNAP. The average income of the population who has earnings is \$37,520. Half of those over the age of 60 rely on retirement income. The average reported retirement income received is \$15,945 each year.

Residents of Montcalm County age 65 and older maintain incomes at varying degrees. The majority the population (64.4%) reported an income below \$40,000 in the previous 12 months.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Montcalm County speak English only.

Almost all individuals 65 years and older in Montcalm County have health insurance, with the majority relying upon more than one form of insurance. About 82.9 percent of those covered rely on two or more types of insurance. One third are covered by both employer based and Medicare coverage, and one-fifth are covered by both direct purchase and Medicare coverage.

# NEWAYGO COUNTY

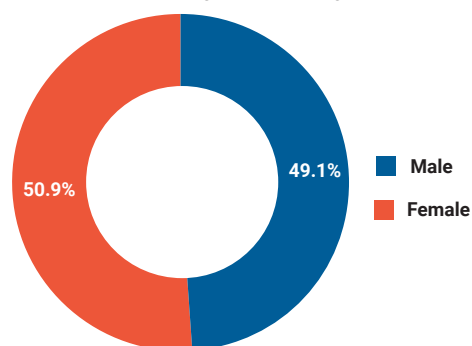
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## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Newaygo County, according to the American Community Survey (ACS) 2010-2014 five-year estimates. The average age of residents over 60 is approximately 70 years. The majority of this population is female (50.9%). The majority of residents identify as one race (99.1%). Of those who identified as a single race, 97.1 percent (n=10,900) identified as White. The majority of the respondents (96.1%) identified their ethnicity as White alone, non-Hispanic or Latino. Black or African American residents make up the second largest race demographic at 0.9 percent (n=101).

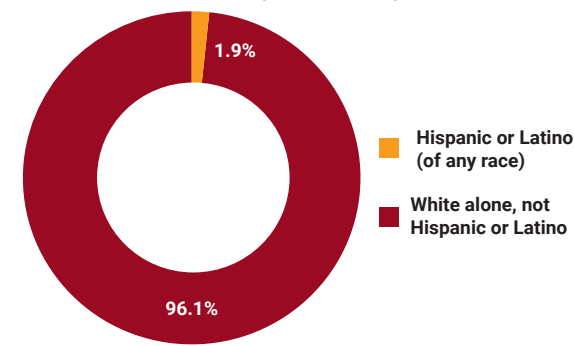
**GENDER:** Newaygo County



**RACE:** Newaygo County

	Percent
<b>One Race</b>	<b>99.1%</b>
White	97.1%
Black or African American	0.9%
American Indian and Alaska Native	0.3%
Asian	0.1%
Native Hawaiian and Other Pacific Islander	0.0%
Some other race	0.7%
<b>Two or more Races</b>	<b>0.9%</b>

**ETHNICITY:** Newaygo County



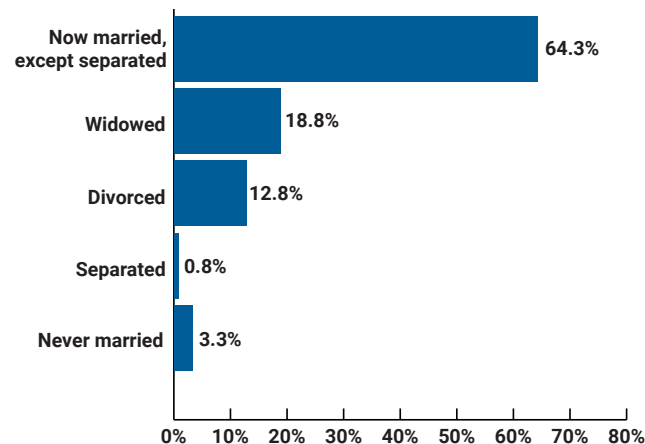
While the majority of people over the age of 60 in Newaygo County are married (64.3%), about one in five are widowed (18.8%) and 12.8 percent are divorced. About 3.3 percent of the population 60 and older in Newaygo County have never been married.

**MEDIAN AGE (YEARS)** ————— **69.9**

**POPULATION:** Newaygo County

Total Population	60+ Population
48,126	11,226

**MARITAL STATUS:** Newaygo County

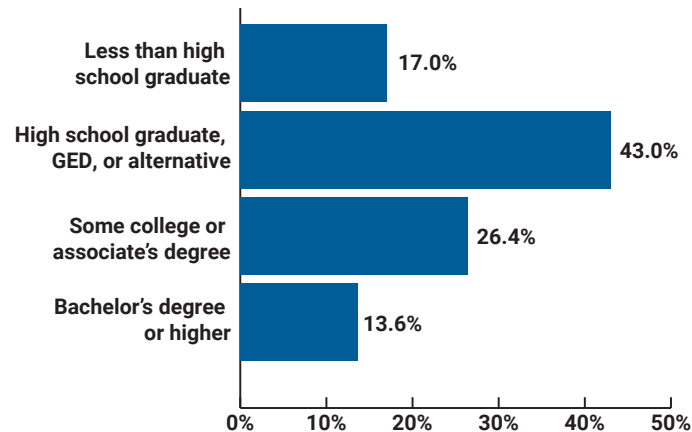




## Demographics

The majority of the population 60 years and over (83.0%) obtained at least a High School Diploma or GED in their lifetime, with 43.0 percent having earned a high school diploma, GED, or alternative degree as their highest academic achievement, 26.4 percent having some college or an associate's degree, and 13.6 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Newaygo County

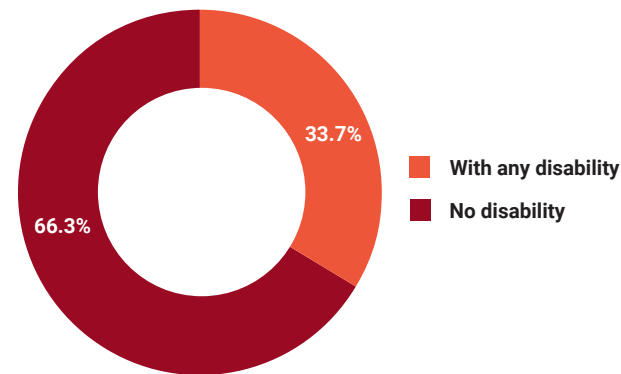


In Newaygo County, one in five people ages 60 and over identify as veterans (21.9%), and the majority of residents overall report no disability (66.3%).

### VETERAN STATUS

Civilian Veteran ——— 21.9%

### DISABILITY STATUS: Newaygo County



### EMPLOYMENT STATUS: Newaygo County

	Percent
<b>In labor force</b>	<b>20.3%</b>
Civilian labor force	20.3%
Employed	19.0%
Unemployed	1.3%
Percent of civilian labor force	6.4%
Armed forces	0.0%
<b>Not in labor force</b>	<b>79.7%</b>

At the time of assessment, over three-quarters of individuals 60 and over were not in the labor force in Newaygo County (79.7%), 20.3 percent were employed, and 1.3 percent were unemployed but looking for work. This age group makes up 6.4 percent of the civil labor force in Newaygo County.



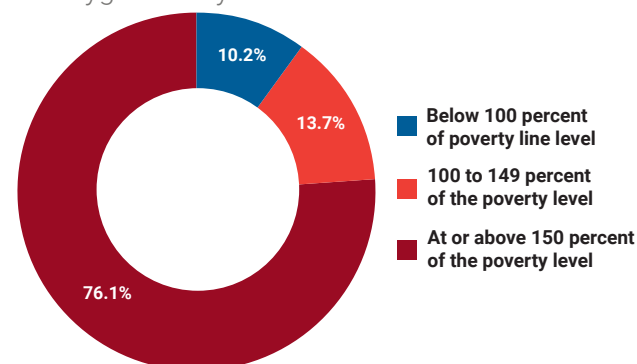
## Demographics

The average income of the population who has earnings is \$37,370 per year. The majority of the population 60 and older (83.6%) listed social security as an income, with an average of \$18,938 provided annually per person. The majority of older adults are above 150 percent of the poverty level (76.1%), while 10.2 percent live below 100 percent the poverty level. About 7.9 percent of Newaygo County seniors reported receiving Supplemental Security Income (SSI), governmental funds for low income individuals who are 60 and older or have a disability. With regards to public assistance, 3.8 percent are receiving cash assistance, and 14.3% receive food stamps or SNAP benefits.

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Newaygo County

	Percent
<b>With earnings</b>	39.1%
Mean earnings (dollars)	\$37,370
<b>With Social Security Income</b>	83.6%
Mean Social Security Income (dollars)	\$18,938
<b>With Supplemental Security Income</b>	7.9%
Mean Supplemental Security Income (dollars)	\$9,359
<b>With cash public assistance income</b>	3.8%
Mean cash public assistance income(dollars)	\$3,141
<b>With retirement income (dollars)</b>	48.5%
Mean retirement income (dollars)	\$17,187
<b>With Food Stamp/SNAP benefits</b>	14.3%

### POVERTY STATUS IN THE PAST 12 MONTHS: Newaygo County

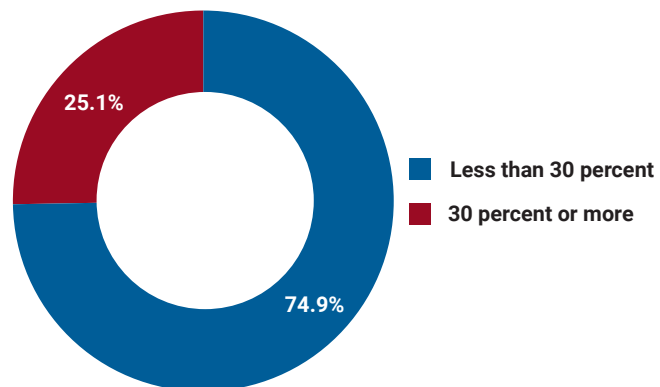




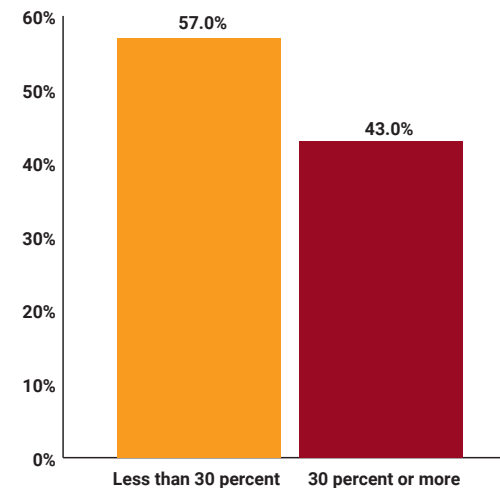
## Demographics

Of those who own their homes in Newaygo County, 74.9 percent spend less than 30 percent of their monthly income on their mortgage payment. In comparison, 57.0 percent those who rent their homes spend less than 30 percent of their monthly income on housing.

**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Newaygo County



**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS:** Newaygo County



Source: S0102: NEWAYGO COUNTY POPULATION 60 YEARS AND OVER IN THE UNITED STATES: 2010-2014 ACS 5-YEAR ESTIMATES; n= 11,226



## Income

Based on ACS 2010-2014 five-year estimates, residents of Newaygo County age 65 and older maintain incomes dispersed across a range of values. The majority of the population (61.0%) had an income below \$40,000 in the previous 12 months. About 15.7 percent of the population reported an income of \$60,000 or more annually.

### 65 YEARS AND OLDER: Newaygo County

	Percent
<b>Less than \$10,000</b>	5.8%
<b>\$10,000 to \$14,999</b>	10.5%
<b>\$15,000 to \$19,999</b>	10.4%
<b>\$20,000 to \$24,999</b>	10.3%
<b>\$25,000 to \$29,999</b>	9.0%
<b>\$30,000 to \$34,999</b>	8.2%
<b>\$35,000 to \$39,999</b>	6.8%
<b>\$40,000 to \$44,999</b>	7.7%
<b>\$45,000 to \$49,999</b>	5.2%
<b>\$50,000 to \$59,999</b>	10.5%
<b>\$60,000 to \$74,999</b>	5.9%
<b>\$75,000 to \$99,999</b>	4.3%
<b>\$100,000 to \$124,999</b>	2.2%
<b>\$125,000 to \$149,999</b>	1.1%
<b>\$150,000 to \$199,999</b>	1.4%
<b>\$200,000 or more</b>	0.8%

Source: B19037: NEWAYGO COUNTY AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS) 2010-2014 ACS 5-YEAR ESTIMATES; n= 4,910



## Living Situation

The majority of people ages 65 and older in Newaygo County live in family households (70%), 27.4 percent live in non-family households, and the remaining 2.6 percent live in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (70.7%). Approximately 40.7 percent of those in family households live with their spouse. For those who identified living in nonfamily households, 56.6 percent were female householders. Females were also more likely to be living alone as the householder (93.0%) as opposed to males living alone as the householder (92.9%).

### IN FAMILY HOUSEHOLDS: Newaygo County

	Percent
<b>In family households:</b>	<b>70.0%</b>
<b>Householder:</b>	51.0%
<b>Male</b>	70.7%
<b>Female</b>	29.3%
<b>Spouse</b>	40.7%
<b>Parent</b>	4.1%
<b>Parent-in-law</b>	1.3%
<b>Other relatives</b>	2.8%
<b>Nonrelatives</b>	0.2%

### IN NONFAMILY HOUSEHOLDS: Newaygo County

	Percent
<b>In nonfamily households:</b>	<b>27.4%</b>
<b>Nonrelatives</b>	5.9%
<b>Householder:</b>	94.1%
<b>Male:</b>	43.4%
<b>Living alone</b>	92.9%
<b>Not living alone</b>	7.1%
<b>Female:</b>	56.6%
<b>Living alone</b>	93.0%
<b>Not living alone</b>	7.0%
<b>In group quarters</b>	<b>2.6%</b>

Source: B09020: NEWAYGO COUNTY RELATIONSHIP BY HOUSEHOLD TYPE (INCLUDING LIVING ALONE) FOR THE POPULATION 65 YEARS AND OVER 2010-2014 ACS 5-YEAR ESTIMATES; n= 7,993





## Language

The majority of seniors over the age of 65 in Newaygo County speak English only (98.0%). Of the 1.5 percent who speak Spanish as their first language, most speak English “very well” (86.7%). Those who speak Indo-European languages make up 0.5 percent of the population. These individuals are likely to speak English “very well” (77.8%). Other unidentified languages are spoken less frequently (0.1%).

### LANGUAGE: Newaygo County

	Percent
<b>Speak only English</b>	<b>98.0%</b>
<b>Speak Spanish:</b>	<b>1.5%</b>
Speak English “very well”	86.7%
Speak English “well”	9.2%
Speak English “not well”	1.7%
Speak English “not at all”	2.5%
<b>Speak other Indo-European Languages:</b>	<b>0.5%</b>
Speak English “very well”	77.8%
Speak English “well”	11.1%
Speak English “not well”	11.1%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.0%</b>
Speak English “very well”	0.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.1%</b>
Speak English “very well”	100.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%

Source: B16004: NEWAYGO COUNTY 65 YEARS AND OLDER BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION: 2010-2014 ACS 5-YEAR ESTIMATES; n= 7,993



## Medicare

Of those persons 55 to 64 years of age, 12.8 percent of the population in Newaygo County are enrolled in Medicare insurance. More males (14.8%) than females (10.8%) are using Medicare. For those 65 to 74 years of age, the percentage increases to 99.2, with a higher percentage of women (99.7%) than men (98.7%) enrolled. Majority of persons who are 75 years or older are enrolled in Medicare (99.6%), with 100.0 percent of women enrolled in this age range.

### MEDICARE AGE: Newaygo County

	Percent
<b>55 TO 64 years:</b>	<b>12.8%</b>
Male	14.8%
Female	10.8%
<b>65 TO 74 years:</b>	<b>99.2%</b>
Male	98.7%
Female	99.7%
<b>75 years and over:</b>	<b>99.6%</b>
Male	99.1%
Female	100.0%

Source: B27006: Mecosta County MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3-YEAR ESTIMATES; n= 12,205

## Health Insurance

All individuals 65 years and older are enrolled in some type of health insurance in Newaygo County. Of those covered, 23.0 percent have only Medicare coverage, while a small number use employer based health insurance only (1.1%). Over three quarters of individuals have two or more types of insurance. It was reported that 24.6 percent of the population having employer based and Medicare coverage, 20.7 percent utilizing direct purchase and Medicare coverage, and 21.4 percent using other coverage combinations. Additionally, 7.0 percent of the population uses Medicare and Medicaid public coverage.

### HEALTH INSURANCE TYPE: Newaygo County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	1.1%
With direct-purchase health insurance only	0.0%
With Medicare coverage only	23.0%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.0%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	24.6%
With direct-purchase and Medicare coverage	20.7%
With Medicare and Medicaid/means-tested public coverage	7.0%
Other private only combinations	0.0%
Other public only combinations	2.2%
Other coverage combinations	21.4%
<b>No Coverage</b>	0.0%

Source: B27010: NEWAYGO County TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; n= 7,819



## Summary

According to ACS 2010-2014 five-year estimates, females in Newaygo County represent the majority of people age 60 and older. The average age of this population is approximately 70 years. The majority of residents identify as White, non-Hispanic or Latino. While most people are married, approximately one in five are widowed. The majority of those age 60 years and over have obtained a High School Diploma or GED as their highest level of education, with about one-third having some college or an associate's degree, and few having earned a Bachelor's degree or higher. Over three-quarters of individuals 60 and over were not in the labor force in Newaygo County.

While a majority of older adults are above 150 percent of the poverty level, one in ten are living in poverty. Additionally, 7.9 percent of Newaygo County seniors receive Supplemental Security Income (SSI) payments, a government funded benefit for low income individuals who are 65 and older or have a disability. With regards to public assistance, a small percentage receive food stamps or SNAP. The average income of the population who has earnings is \$37,370. Almost half of those over the age of 60 rely on retirement income. The average amount of retirement income received is \$17,187 each year.

Based on ACS 2010-2014 five-year estimates, residents of Newaygo County age 65 and older maintain incomes at varying degrees. Six out of ten reported (61.0%) an income below \$40,000 in the previous 12 months.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors over the age of 65 in Newaygo County speak English only. Of those who speak Spanish as their first language, most speak English "very well."

Almost all individuals 65 years and older in Newaygo County have health insurance, with the majority relying upon more than one form of insurance. Over three-quarters of those covered rely on two or more types of insurance. Just over one quarter are covered by both employer based and Medicare coverage, and one in five are covered by both direct purchase and Medicare coverage.

# OSCEOLA COUNTY

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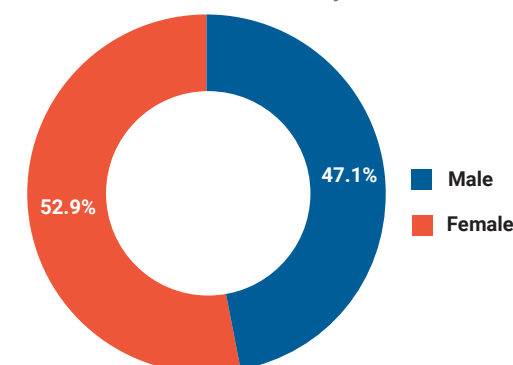
## Demographics

The following tables represent the demographic characteristics of residents ages 60 and over in Osceola County, according to the 2010 U.S. Census and American Community Survey (ACS) 2010-2014 five-year estimate. The majority of this population is female (52.9%). While the majority of people over the age of 60 in Osceola County are married (61.0%), about one in five are widowed (19.9%) and 14.8 percent are divorced. Approximately 3.8 percent of the population 60 and older in Osceola County have never been married.

### POPULATION: Osceola County

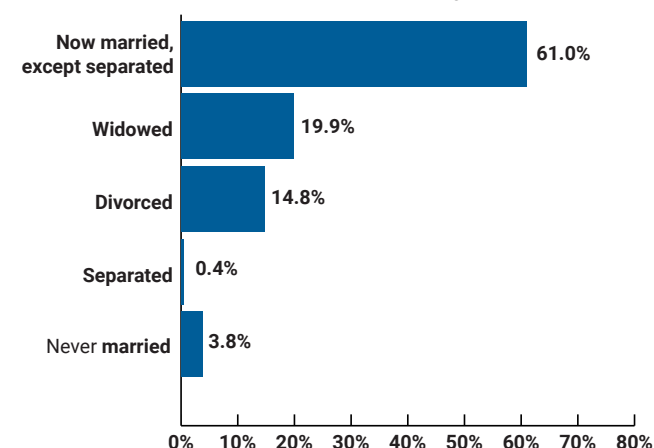
Total Population	60+ Population
23,327	5,832

### GENDER: Osceola County



Source: 2010 CENSUS

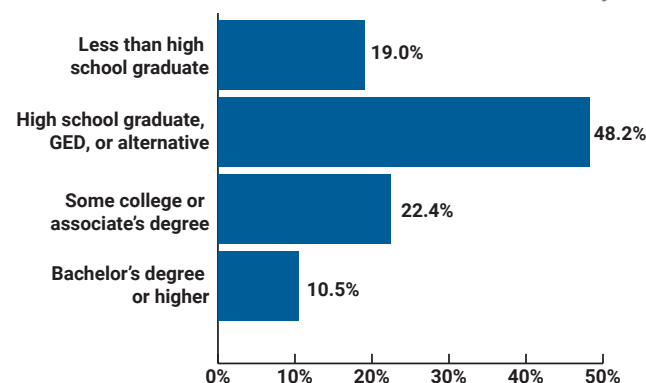
### MARITAL STATUS: Osceola County



Source: B12002 2010-2014 ACS 5-YEAR ESTIMATES

The majority of the population 60 years and over (81.0%) obtained at least a High School Diploma or GED in their lifetime, with 48.2 percent having earned a high school diploma, GED, or alternative degree as their highest academic achievement, 22.4 percent having some college or an associate's degree, and 10.5 percent having earned a Bachelor's degree or higher.

### EDUCATIONAL ATTAINMENT: Osceola County



Source: B15001 2010-2014 ACS 5-YEAR ESTIMATES



## Demographics

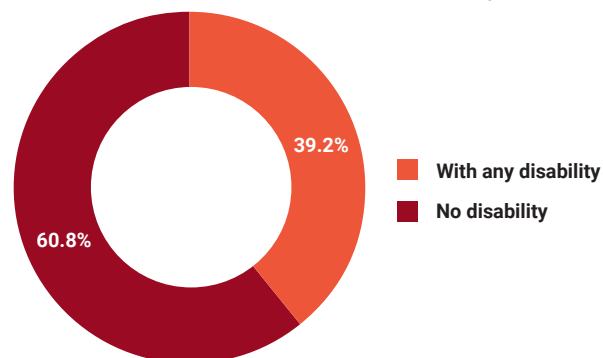
In Osceola County, 26.0 percent of people ages 60 and over identify as veterans, and the majority of residents overall report no disability (60.8%).

### VETERAN STATUS

**Civilian Veteran — 26.0%**

Source: B21001 2010-2014 ACS 5-YEAR ESTIMATES

### DISABILITY STATUS: Osceola County



Source: S1810 2010-2014 ACS 5-YEAR ESTIMATES

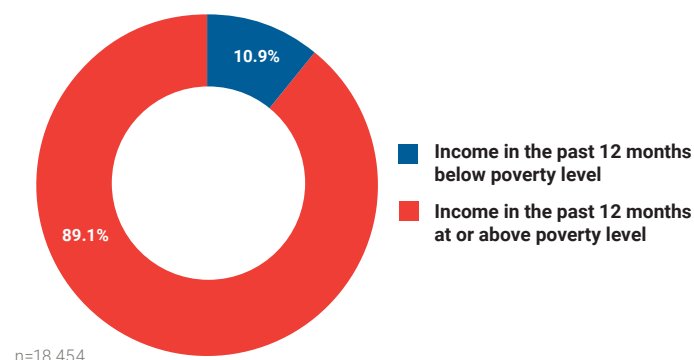
### EMPLOYMENT STATUS: Osceola County

	Percent
<b>In labor force</b>	<b>19.4%</b>
<b>Armed forces</b>	0.0%
<b>Not in labor force</b>	<b>80.6%</b>

Source: B23001 2010-2014 ACS 5-YEAR ESTIMATES

At the time of assessment, over three-quarters of individuals 60 and over were not in the labor force in Osceola County (80.6%). With regards to public assistance, about one-quarter (26.2%) are receiving cash assistance. In Osceola County, the majority of older adults over the age of 60 are at or above of the poverty level (89.1%), while 10.9 percent are living below 100.0 percent.

### POVERTY STATUS IN THE PAST 12 MONTHS: Osceola County



n=18,454

### INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION ADJUSTED DOLLARS): Osceola County

	Percent
<b>With Food Stamp/SNAP benefits</b>	<b>26.2%</b>

Source: S2201 2010-2014 ACS 5-YEAR ESTIMATES



## Income

Based on ACS 2010-2014 five-year estimates, residents of Osceola County age 65 and older maintain incomes dispersed across a range of values, with some reported lower income categories. A portion of the population (64.7%) had an income below \$40,000 in the previous 12 months. Approximately 16.7 percent of the population reported taking in \$60,000 or more annually.

### 65 YEARS AND OLDER: Osceola County

	Percent
<b>Less than \$10,000</b>	7.0%
<b>\$10,000 to \$14,999</b>	8.2%
<b>\$15,000 to \$19,999</b>	12.8%
<b>\$20,000 to \$24,999</b>	11.8%
<b>\$25,000 to \$29,999</b>	9.8%
<b>\$30,000 to \$34,999</b>	8.1%
<b>\$35,000 to \$39,999</b>	7.0%
<b>\$40,000 to \$44,999</b>	6.6%
<b>\$45,000 to \$49,999</b>	4.9%
<b>\$50,000 to \$59,999</b>	7.2%
<b>\$60,000 to \$74,999</b>	8.4%
<b>\$75,000 to \$99,999</b>	5.0%
<b>\$100,000 to \$124,999</b>	2.1%
<b>\$125,000 to \$149,999</b>	0.7%
<b>\$150,000 to \$199,999</b>	0.3%
<b>\$200,000 or more</b>	0.2%

Source: B19037: OSCEOLA County AGE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS) 2010-2014 ACS 5-YEAR ESTIMATES; n= 2,573



## Living Situation

The majority of residents 60 and older in Osceola County live in family households (67.2%), 28.5 percent in non-family households, and the remaining 4.3 percent in a group quarters (including nursing facilities, hospice care, and transitional shelters). The majority of those living in family homes who are the householders are male (66.4%). 38.8 percent of those in family households live with their spouse. For those who identified as living in nonfamily households, 68.6 percent were female householders. Females were also more likely to be living alone as the householder (97.0% vs.. 88.5%).

### IN FAMILY HOUSEHOLDS: Osceola County

	Percent
<b>In family households:</b>	<b>67.2%</b>
<b>Householder:</b>	52.0%
<b>Male</b>	66.4%
<b>Female</b>	33.6%
<b>Spouse</b>	38.8%
<b>Parent</b>	3.0%
<b>Parent-in-law</b>	0.9%
<b>Other relatives</b>	3.6%
<b>Nonrelatives</b>	1.7%

### IN NONFAMILY HOUSEHOLDS: Osceola County

	Percent
<b>In nonfamily households:</b>	<b>28.5%</b>
<b>Nonrelatives</b>	6.4%
<b>Householder:</b>	93.6%
<b>Male:</b>	31.4%
<b>Living alone</b>	88.5%
<b>Not living alone</b>	11.5%
<b>Female:</b>	68.6%
<b>Living alone</b>	97.0%
<b>Not living alone</b>	3.0%
<b>In group quarters</b>	<b>4.3%</b>

Source: B09020: OSCEOLA County RELATIONSHIP BY HOUSEHOLD TYPE (INCLUDING LIVING ALONE) FOR THE POPULATION 65 YEARS AND OVER 2010-2014 ACS 5-YEAR ESTIMATES; n= 4,178





## Language

The majority of seniors over the age of 65 in Osceola County speak English only (97.8%). Of the 0.6 percent who speak Spanish as their first language, most speak English “very well” (53.8%) and the remaining speak English “well” (46.2%). Those who speak Indo-European languages make up 1.6 percent of the population. These individuals are likely to speak English “very well” (76.9%) or “well” (18.5%), and some “do not speak English well” (4.6%).

### LANGUAGE: Osceola County

	Percent
<b>Speak only English</b>	<b>97.8%</b>
<b>Speak Spanish:</b>	<b>0.6%</b>
Speak English “very well”	53.8%
Speak English “well”	46.2%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other Indo-European Languages:</b>	<b>1.6%</b>
Speak English “very well”	76.9%
Speak English “well”	18.5%
Speak English “not well”	4.6%
Speak English “not at all”	0.0%
<b>Speak Asian and Pacific Island Languages:</b>	<b>0.0%</b>
Speak English “very well”	0.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%
<b>Speak other languages:</b>	<b>0.0%</b>
Speak English “very well”	0.0%
Speak English “well”	0.0%
Speak English “not well”	0.0%
Speak English “not at all”	0.0%

Source: B16004: OSCEOLA County 65 YEARS AND OLDER BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION: 2010-2014 ACS 5-YEAR ESTIMATES; n= 4,178



## Medicare

Of those persons 55 to 64 years of age, 16.6 percent in Osceola County are enrolled in Medicare insurance. About the same percentage of males (16.3%) and females (16.9%) are enrolled. For those 65 to 74 years of age, this increases to 96.5 percent. Majority of those who are 75 years or older are enrolled in Medicare (99.5%), with 100.0 percent of males in this age range are enrolled.

### MEDICARE AGE: Osceola County

	Percent
<b>55 TO 64 years:</b>	<b>16.6%</b>
Male	16.3%
Female	16.9%
<b>65 TO 74 years:</b>	<b>96.5%</b>
Male	96.8%
Female	96.1%
<b>75 years and over:</b>	<b>99.5%</b>
Male	100.0%
Female	99.1%

Source: B27006: OSCEOLA County MEDICARE COVERAGE BY SEX BY AGE: 2011-2013 ACS 3-YEAR ESTIMATES; n= 7,568

## Health Insurance

The majority of individuals 65 years and older have health insurance (99.1%). Of those covered, 15 percent have only Medicare coverage, while a small number use employer based health insurance only (1.2%) and direct-purchase health insurance only (0.3%). The majority of those covered have two or more types of insurance. Of these, 30.2 percent having employer based and Medicare coverage, 21.5 percent utilizing direct purchase and Medicare coverage, and 21.9 percent using other coverage combinations.

### HEALTH INSURANCE TYPE: Osceola County

	Percent
<b>One Type Only</b>	
With employer-based health insurance only	1.2%
With direct-purchase health insurance only	0.3%
With Medicare coverage only	15.0%
With TRICARE/military health coverage only	0.0%
With VA Health Care only	0.0%
<b>Two or More Types</b>	
With employer-based and direct-purchase coverage	0.0%
With employer-based and Medicare coverage	30.2%
With direct-purchase and Medicare coverage	21.5%
With Medicare and Medicaid/means-tested public coverage	6.9%
Other private only combinations	0.0%
Other public only combinations	2.1%
Other coverage combinations	21.9%
<b>No Coverage</b>	<b>0.7%</b>

Source: B27010: OSCEOLA County TYPES OF HEALTH INSURANCE COVERAGE 65 YEARS AND OLDER: ACS 2010-2014 5-YEAR ESTIMATES; n= 4,123



## Summary

According to ACS 2010-2014 five-year estimates, females in Osceola County represent the slight majority of people age 60 and older. While most people are married, approximately one in five are widowed. Almost half of those age 60 years and over have obtained a High School Diploma or GED as their highest level of education, with about one-quarter having some college or an associate's degree, and one in ten having earned a Bachelor's degree or higher. Over three-quarters of individuals 60 and over were not in the labor force in Osceola County.

While a majority of older adults are above the poverty level, one in ten are living in poverty. With regards to public assistance, about one quarter receive food stamps or SNAP. Based on ACS 2010-2014 five-year estimates, residents of Osceola County age 65 and older maintain incomes at varying degrees. Majority of the population (64.7%) had an income below \$40,000 in the previous 12 months.

The majority of people age 60 and older live in family households. For those who identified living in nonfamily households, the majority were female householders. Females were also more likely to be living alone as the householder compared to males. With regards to language, the majority of seniors in Osceola County speak English only.

Almost all individuals 65 years and older in Osceola County have health insurance, with the majority relying upon more than one form of insurance. Three-quarters of those covered rely on two or more types of insurance. Nearly one-third are covered by both employer based and Medicare coverage, and one-quarter are covered by both direct purchase and Medicare coverage.

# SECTION II

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### Introduction

This report outlines findings from the community needs survey, a 123 question tool developed by CRI for the purpose of better understanding the needs of the older adult population in counties served by the Area Agency on Aging of Western Michigan (AAAWM). Every three years, AAAWM completes an assessment to ensure the provision of funding and services are meeting the needs of the target population. For 2016, AAAWM partnered with CRI to conduct a community needs assessment that would assist the agency in strategic planning to better assist clients. Included in that needs assessment is a survey of both older adults and caregivers of older adults. Survey questions were selected based upon a review of the literature of various older adult needs assessments conducted in other areas. The survey sought to answer the following questions:

- What are the current needs in the community? (i.e. transportation, housing, etc.)
- Are there differing needs for particular population groups? (i.e. race/ethnicity)
- What is the perception of other residents' needs?
- What areas in particular should AAAWM focus on to better serve client needs?

In addition to these questions, AAAWM desired to understand the specific perspectives of caregivers serving older adults. In particular, the agency chose to seek out information from those who identify as being related to the older adult they care for (i.e. child, niece/nephew, son-in-law, etc.). Caregivers were provided the same set of questions posed to older adults, asking them to speak on behalf of the person they care for. For example, caregivers, as well as older adults, were asked, "What is your (the older adult's) monthly income?" In addition to questions related to the perspective of the older adult(s) in their care, caregivers were also asked to speak on their own specific experience caring for someone in this population. Specifically, the survey inquired as to the particular financial, personal, and emotional challenges that arise as a result of being a caregiver.

Between March and April 2016, AAAWM staff distributed surveys to clients and community members at various locations, including via service providers such as Meals on Wheels. A link to the online survey was sent to community agency partners (i.e. programs funded by AAAWM) for distribution within their own agency and among their clientele. The purpose of this information is to assist AAAWM in better understanding the current needs and experiences of older adult residents in Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Newaygo, and Osceola Counties.

### Methodology

Survey collection took place between March and April 2016. For surveys not completed online, AAAWM collected hard copies, which were given to CRI at the close of the timeframe. CRI received 908 surveys from older adult respondents and 165 from caregivers. However, as can be seen throughout the report, sample sizes vary per question as not all respondents completed the instrument in its entirety. The data were analyzed with the statistical analysis package SAS.

Findings from the survey have been organized according to the following focus areas:

- overall,
- gender,
- income,
- living status,
- race/ethnicity, and
- Kent County residency.



### Methodology

These focus areas are further divided by respondent type:

- Older Adults,
- Adult Caregivers, and
- Kent County Older Adults.

Detailed discussion of these focus areas is supplemented by summary tables and graphs.

For the majority of questions, the frequency of each response option is shown. To provide more detailed information on specific groupings of respondents, CRI reported responses from specific questions for a particular subset of the sample, in addition to the entire sample. For example, responses to the question, "What are your sources of income?" were assessed for the entire sample and for only those who reported having a monthly income below \$990 (a low-income value determined by AAAMW). This cross-analysis was made only in cases where there was noticeable variation between groups. In a similar vein, for the purposes of simplifying information, the data gathered from caregivers were highlighted only if it differed significantly from the answers provided by older adults themselves.

The findings are divided into the following sections:

- demographics,
- finances,
- housing,
- health,
- transportation,
- personal care,
- unmet needs, and
- services.

In addition, the older adult, caregiver, and Kent County only findings are presented separately.

*Special note:* ACS' 2010-2014 five-year estimates report roughly 187,591 persons above the age of 60 residing within all eight counties. With a sample size of 908 for AAAMW's older adult needs survey, it is difficult to draw conclusions about the population as a whole, as the total number is too small to be representative. The information in this report more accurately reflects the characteristics of those served by AAAMW, given the methodology of survey distribution. For this reason, findings from the survey were not analyzed by county, with all counties except Kent County having less than one hundred members represented. However, as Kent County comprised 63.8 percent of the sample, a breakout report of the county's specific data is presented following the caregiver findings.

## SECTION II: OLDER ADULT FINDINGS



### Demographics

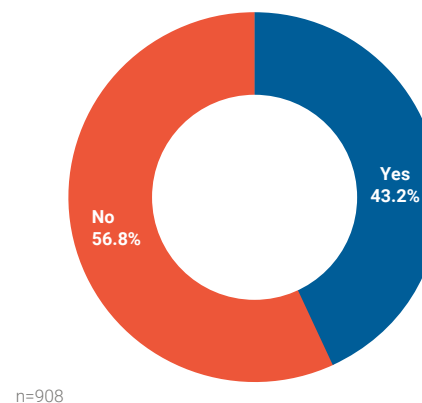
The data from the older adult needs assessment survey show an overrepresentation of respondents from Kent County (63.8%), with Osceola County and Ionia County showing the lowest participants at 0.2 percent and 0.1 percent, respectively. However, according to ACS 2014 estimates, the majority of residents above the age of 60 reside in Kent County, at 64.8 percent (n=111,337), followed by Montcalm County at 7.8 percent (n=13,355) and Ionia County at 6.8 percent (n=11,682). While proportions to the actual population in Kent County is fairly similar, the low response rates from counties outside of Kent make county-specific analysis difficult. Approximately 43.2 percent of respondents cited living in a rural area. This may speak to AAAM's current capacity for reaching isolated populations in need of services.

#### WHAT COMMUNITY OR SERVICE DO YOU LIVE WITHIN THE WEST MICHIGAN AREA?

	Count	Percent
<b>Kent County</b>	576	63.8%
<b>Mason County</b>	122	13.5%
<b>Mecosta County</b>	67	7.4%
<b>Newaygo County</b>	59	6.5%
<b>Lake County</b>	54	6.0%
<b>Allegan County</b>	11	1.2%
<b>Montcalm County</b>	11	1.2%
<b>Osceola County</b>	2	0.2%
<b>Ionia County</b>	1	0.1%

n=903

#### DO YOU CONSIDER YOURSELF TO BE LIVING IN A RURAL AREA?



n=908

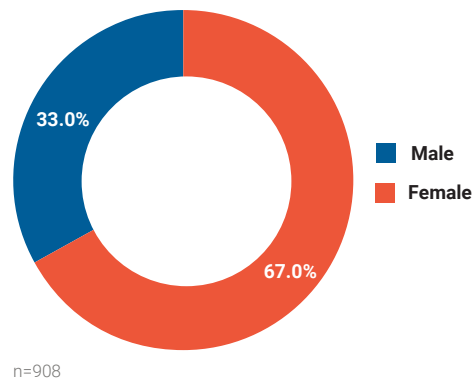
## SECTION II: OLDER ADULT FINDINGS



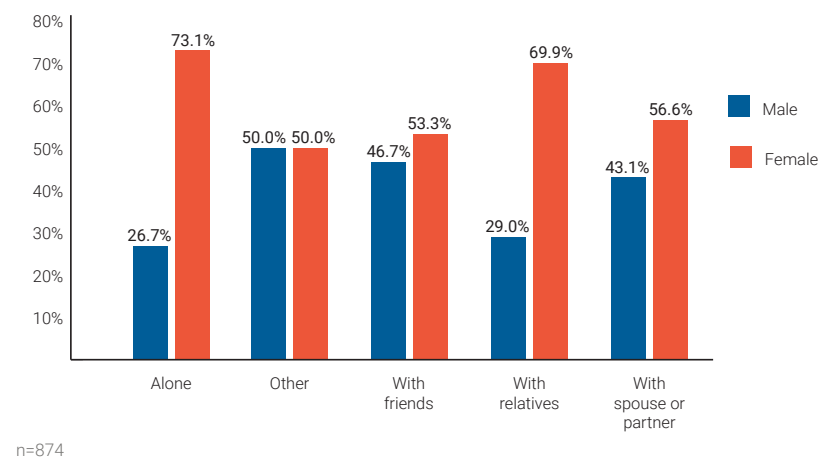
### Demographics

The data from the older adult needs assessment survey show an overrepresentation of the female population, who accounted for 67.0 percent of respondents. In comparison, ACS 2010-2014 five-year estimates for the top three represented counties in this particular survey (Kent, Mason, and Newaygo) demonstrate roughly 52.8 percent of those over the age of 60 identify as female. When looking at living status by gender, the data reflect 73.1 percent of older adults living alone were female and 26.7 percent of those who reported living alone were male. As noted throughout the county profiles, females over the age of 60 are more likely to be living alone, in comparison to their male counterparts.

WHICH GENDER DO YOU IDENTIFY WITH?



LIVING SITUATION BY GENDER





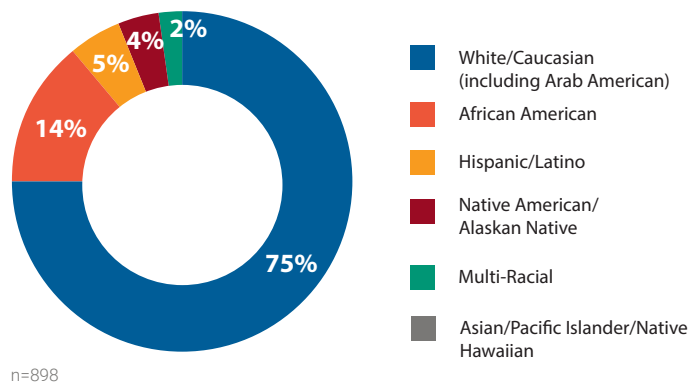
## SECTION II: OLDER ADULT FINDINGS



### Demographics

The Racial/Ethnic breakdown of respondents is varied from the ACS five-year estimates for 2010-2014 in the top three represented counties (Kent, Mason, and Newaygo), where those that identified as White constituted 95.0 percent of the population over the age of 60, followed by 2.6 percent Black or African American, and 1.8 percent Hispanic or Latino. Based on the methodology, the older adult needs assessment reflects an overserving of minority groups within this population. This discrepancy in racial/ethnic groups being served may be explained by the income breakdowns for such populations. Of those respondents making less than \$990 monthly, 24.8 percent identified as African American and 12.1 percent identified as Hispanic. In contrast, 11.4 percent of African American respondents comprised the sample of respondents making above \$990, and 2.6 percent identified as Hispanic. The services funded by AAAWM may have greater reach with African American and Hispanic respondents beyond that of the total population over the age of 60, as they constitute a proportion of low income persons (24.8% and 12.1%, respectively).

RACE/ETHNICITY



RACE BY MONTHLY INCOME

	Percent
<b>Above \$990:</b>	
African American	11.4%
White	83.1%
Native American/ Alaskan Native	4.0%
Hispanic/Latino Native	2.6%
Multi-Racial	2.0%
Asian/Pacific Islander/Native American	0.0%
<b>Below \$990:</b>	
African American	24.8%
White	62.6%
Hispanic/Latino	12.1%
Native American/ Alaskan Native	3.0%
Multi-Racial	2.0%
Asian/Pacific Islander/Native American	0.0%

n=856

## SECTION II: OLDER ADULT FINDINGS



### Demographics

Respondents between the ages of 60 and 75 comprised 57.3 percent of the total population, with a substantial portion being 76 and older (38.3%). Based on the ACS estimates, the average age of the population above 60 in Kent County, Mason County, and Newaygo County to be 69.2, 70.1, and 69.9, respectively. These averages are similar to the average age of the survey respondents.

#### AGE GROUP

	Percent
<b>18 to 24 years</b>	0.1%
<b>25 to 34 years</b>	0.0%
<b>35 to 44 years</b>	0.2%
<b>45 to 54 years</b>	1.4%
<b>55 to 59 years</b>	2.7%
<b>60 to 64 years</b>	15.4%
<b>65 to 70 years</b>	23.0%
<b>71 to 75 years</b>	18.9%
<b>76 to 80 years</b>	13.6%
<b>81 to 85 years</b>	10.8%
<b>85 or older</b>	13.9%

n=907

## SECTION II: OLDER ADULT FINDINGS



### Demographics

Respondents were asked what services they receive from AAAWM and associated programs. Respondents were allowed to select more than one service, so the total may exceed 100.0 percent. The most frequently reported service was Food (51.2% of total respondents), followed by Transportation (14.3%), and In-Home Support (11.6%). The assessment needs finding mimics the top unmet needs reported in the Unmet Needs section of this report, where doing housework (44.9%), getting places (27.8%), going shopping (26.5%), and preparing meals (21.7%) were the most selected needs. As 14.3 percent and 11.6 percent still reflect a small proportion of the service population, AAAWM may want to consider ways to address those top services that are not currently utilized by in-need clients throughout each county. Considering 31.6 percent reported not receiving any of the identified services, these top unmet needs may serve as targets for outreach.

#### CLIENTS WHO RECIEVE...

	Percent
<b>Food (Congregate Meals, Food Pantry, Home-Delivered Meals)</b>	51.2%
<b>None</b>	31.6%
<b>Transportation</b>	14.3%
<b>In-Home Support (Bathing Services, Home Chore, Home Support, Personal Care)</b>	11.6%
<b>Companionship services (Friendly Visitor, Senior Companion)</b>	8.6%
<b>Case Management (Care Management, Guardianship)</b>	5.2%
<b>Health Care (Dementia Consult, Shots, Hearing/Vision, Prescription assistance,MMAP)</b>	5.2%
<b>Housing (Fair Housing, Home Modification, Housing Coordination, Weatherization)</b>	5.2%
<b>Other</b>	5.0%
<b>Healthy Aging</b>	4.6%
<b>Counseling</b>	3.4%
<b>Caregiver Services (Caregiver Resource Network, Cooking/Home Maintenance Classes)</b>	3.2%
<b>Legal (Legal Assistance)</b>	2.6%
<b>Emergency Needs (Emergency Need Fund)</b>	1.5%
<b>Respite (Adult Day Services, Homemaker Respite, Out-of-Home Respite)</b>	1.1%
<b>Outreach</b>	0.5%

n=881

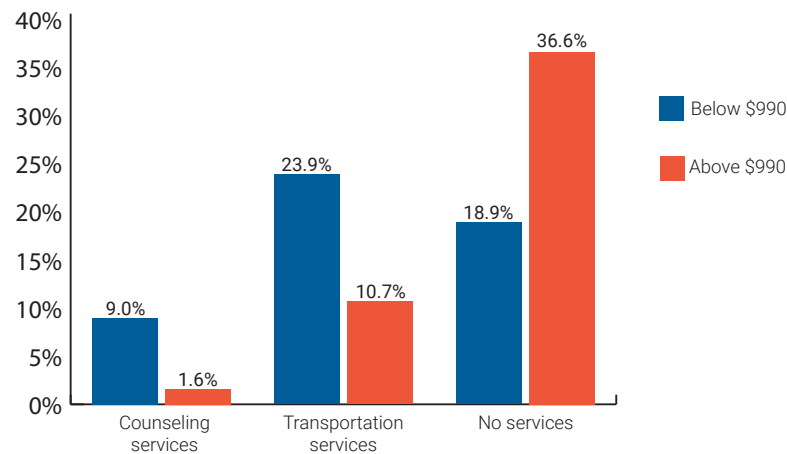
## SECTION II: OLDER ADULT FINDINGS



### Demographics

When looking at services based on income, respondents making less than \$990 monthly were more likely to report receiving counseling (9.0% versus 1.6%) and transportation (23.9% versus 10.7%) services. Overall, participants making more than \$990 monthly were more likely to report not receiving any services. Considering that those who make more than \$990 monthly comprise 75.9 percent of the sample, the findings throughout this report pertaining to “needed services” and “unmet needs” may demonstrate less need than what exists in these counties.

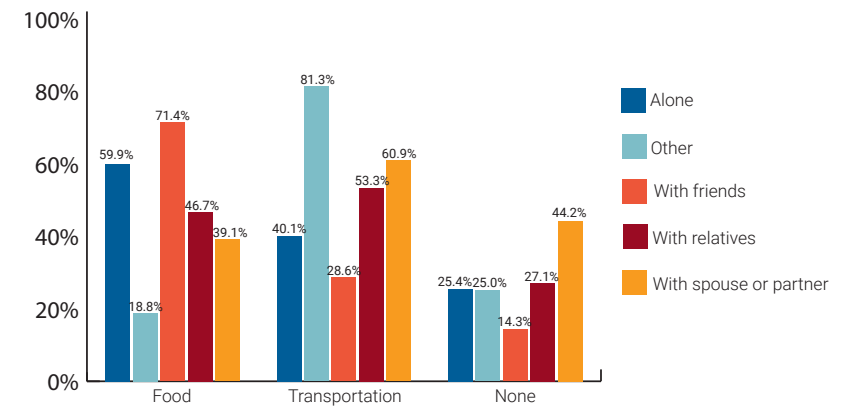
#### MONTHLY INCOME BY SERVICE TYPE



n=826

Referring to the breakout of service usage by living status provides additional dissections within the population. Nearly six in ten (59.9%) older adults living alone received food services from AAAWM, 20.8 percent more than those living with a spouse or partner (39.1%). In contrast, the majority of older adults living with a spouse or partner (60.9%) utilized transportation services, 20.8 percent more than those living alone (40.1%). Most older adults who reported utilizing no services were living with a spouse or partner (44.2%). This demographic profile may prove valuable to AAAWM when targeting clientele, as living status and income appear to have an impact on the particular services utilized, or if they are required at all.

#### LIVING STATUS BY SERVICE TYPE



n=874

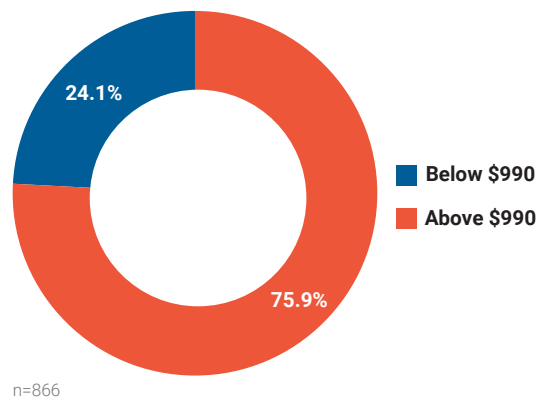
## SECTION II: OLDER ADULT FINDINGS



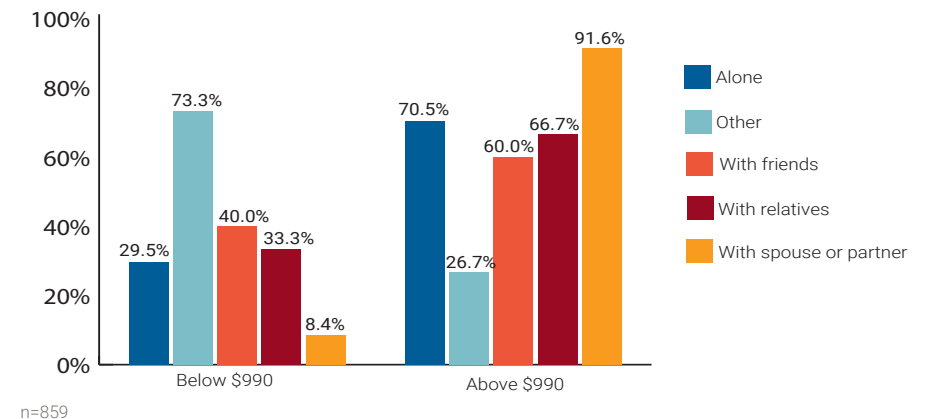
### Demographics

The majority of participants reported making greater than \$990 per month (75.9%), with 24.1 percent reporting an income of less than \$990 monthly. Based on the methodology for the needs assessment, such findings may highlight the opportunity for AAAWM to increase outreach with regards to low-income groups as the majority of the sample does not fall within this bracket. The groups most likely to report making above \$990 monthly were older adults residing alone (70.5%) and with a spouse or partner (91.6%). The likelihood of making below this standard increases for those living with relatives or friends.

AVERAGE MONTHLY HOUSEHOLD INCOME



LIVING STATUS BY MONTHLY INCOME



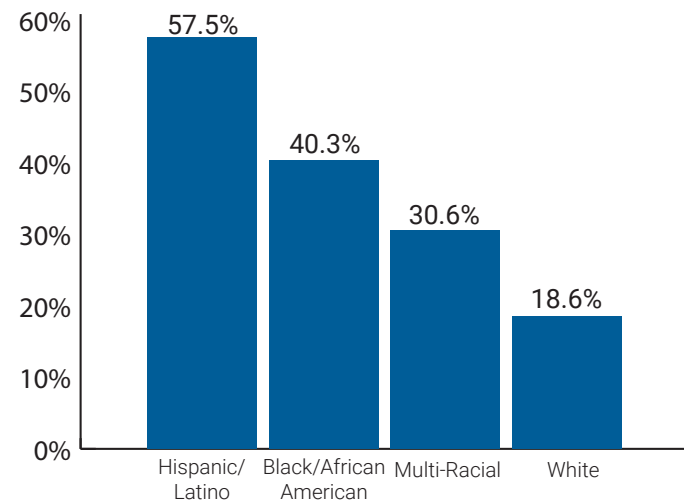
## SECTION II: OLDER ADULT FINDINGS



### Demographics

When dissecting this information by racial group, of those respondents making less than \$990 monthly, 24.8 percent identified as African American and 12.1 percent identified as Hispanic. Despite White respondents constituting the largest group in the sample, minority groups were also represented. Of those identified as African American or Black, 11.4% stated that they make above \$990, and 2.6% of those identified as Hispanic or Latino reported that they make above \$990.

**AVERAGE MONTHLY HOUSEHOLD INCOME  
BELOW \$990**



n=861

**RACE/ETHNICITY BY MONTHLY INCOME**

	Percent
<b>Below \$990</b>	
African American	24.8%
White	62.6%
Hispanic/Latino	12.1%
Native American/Alaskan Native	3.4%
Multi-Racial	2.4%
Asian/Pacific Islander/Natice Hawaiian	0.0%
<b>Above \$990</b>	
African American	11.4%
White	83.1%
Hispanic/Latino	2.6%
Native American/Alaskan Native	3.7%
Multi-Racial	1.5%
Asian/Pacific Islander/Natice Hawaiian	0.2%

n=856

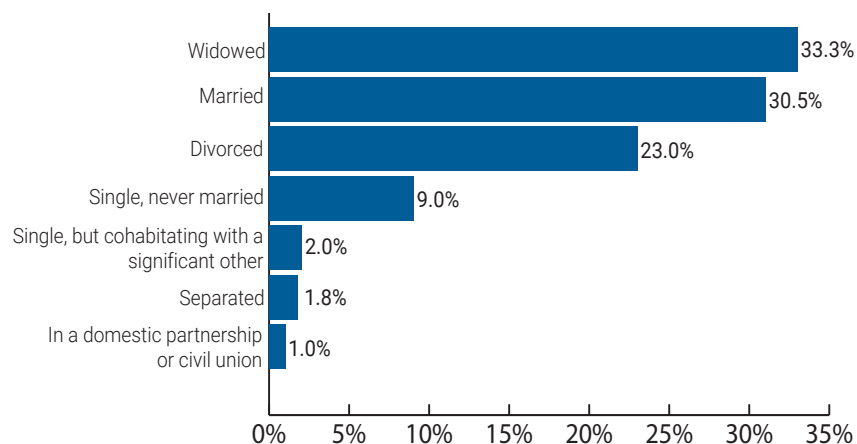
## SECTION II: OLDER ADULT FINDINGS



### Demographics

Survey participants identified as widowed (33.3%) and married (30.5%) comprised the majority of respondents, with smaller proportions reporting being divorced, single, and separated. In contrast, the majority of older adults over the age of 60 throughout the county profiles identified as married. Of those respondents making less than \$990 monthly, divorced participants made up the largest percentage (34.1%). In contrast, of those making more than \$990 monthly, married (37.1%) and widowed (34.2%) participants made up the largest percentage.

#### MONTHLY INCOME BY RELATIONSHIP STATUS



n=913

#### INCOME BY RELATIONSHIP STATUS

	Percent
<b>Below \$990</b>	
Divorced	34.1%
Widowed	28.4%
Single, never married	18.8%
Married	12.0%
Separated	4.3%
Single, but cohabitating with a significant other	2.0%
In a domestic partnership	0.5%
<b>Above \$990</b>	
Married	37.1%
Widowed	34.2%
Divorced	19.9%
Single, never married	5.4%
Single, but cohabitating with a significant other	2.0%
Separated	0.8%
In a domestic partnership	0.6%

n=857

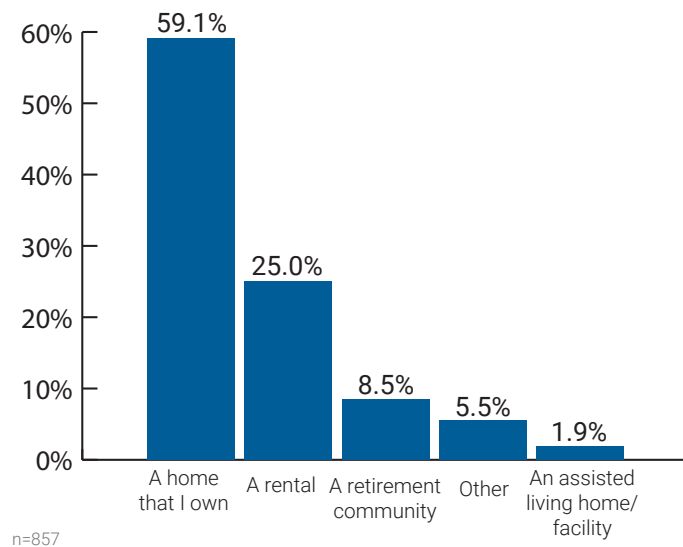
## SECTION II: OLDER ADULT FINDINGS



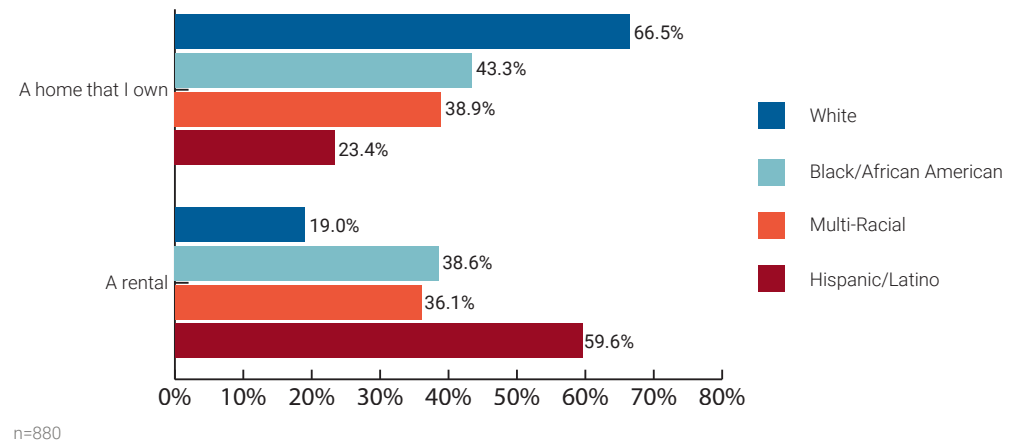
### Demographics

The greatest number of respondents reported currently owning their home (59.1%), with 25.0 percent stating they rent; 15.9 percent reporting living a more restrictive placement. However, these numbers reported for retirement communities, assisted living facilities, and other placements were quite higher than ACS outcomes (approximately 2% on average). When referring to the breakout of residency by race/ethnicity, the majority of homeowners identified as White (66.5%). In comparison, 43.3 percent Black/African American respondents, 38.9 percent multi-racial, and 23.4 percent Hispanic/Latino respondents were homeowners. Hispanic/Latino participants comprised the largest group living in a rental property at 59.6 percent.

WHERE DO YOU RESIDE?



RACE/ETHNICITY BY RESIDENCY





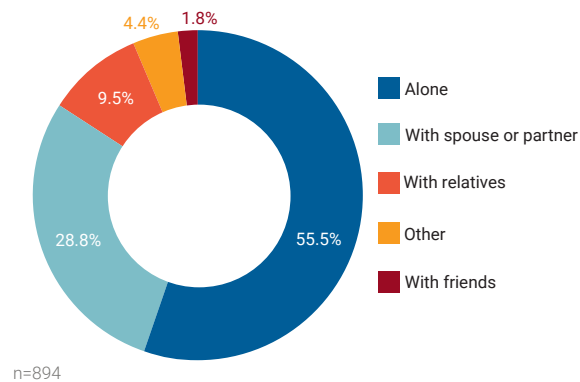
## SECTION II: OLDER ADULT FINDINGS



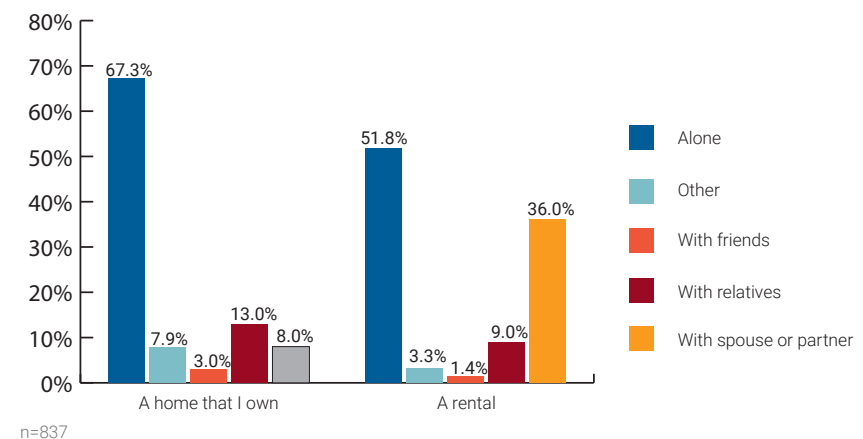
### Demographics

Over half (55.5%) of participants reported living alone, 28.8 percent reported living with a spouse or partner, and 15.7 percent reported living with relatives, friends, or other. When reviewing the demographic breakouts for this group, notable differences were recognized with regards to income. Of those respondents making less than \$990 monthly, participants residing alone made up the largest percentage (67.3%). In addition to these findings, more Hispanic/Latino participants reported residing with relatives than any other group (30.4%). The majority across all race/ethnic groups reside alone (57.1% Black/African American, 58.3% Multi-Racial, and 56.6% White), while Hispanic/Latino participants are more likely to live with relatives or with a spouse/partner than to live alone (37.0% alone).

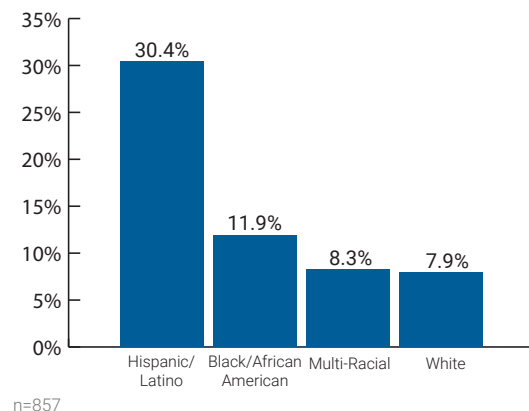
**LIVING STATUS**



**LIVING STATUS BY INCOME**



**WITH RELATIVES BY RACE/ETHNICITY**



## SECTION II: OLDER ADULT FINDINGS



### Finances

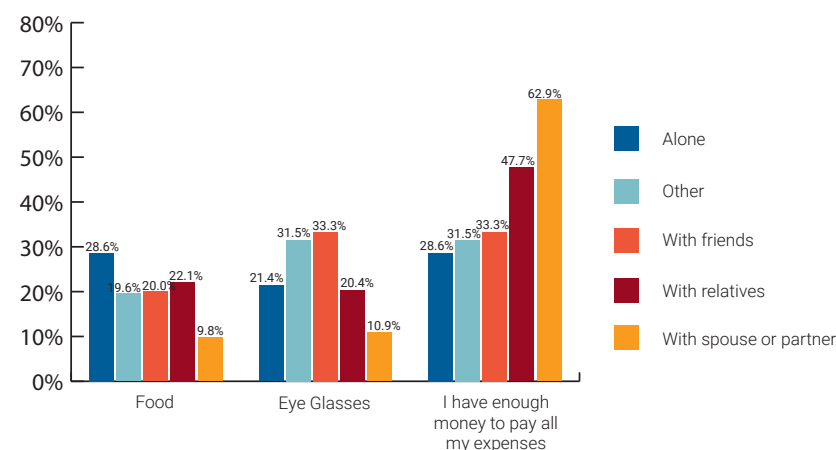
Of the 882 respondents, 50.6 percent reported being able to keep up with the cost of their various expenses. However, 20.4 percent reported not being able to keep up with medical bills, 19.2 percent reported not being able to pay dental bills, and 18.6 percent reported struggling to pay for eyeglasses. These top three categories could all be considered health care costs, where 15.0 percent reported this as the most critical service area to fund over the next three years. As these expenses were the most frequently highlighted, AAAWM may want to consider increasing distribution of funds to programs that assist with providing affordable health care options. When reviewing the demographic breakouts for this group, notable differences were recognized with regards to living status and race/ethnicity. Respondents residing with a spouse or partner appeared to report fewer incidences of inability to pay, in comparison to those in other living status. For example, 9.8 and 10.9 percent of those residing with a spouse or partner reported not having enough money to pay for food and eye glasses, respectively, which is a rate at least two times less than any other group. Similarly, 62.9 percent of those that live with their spouse or partner report having enough money to pay for all their expenses, in contrast to 47.7 percent of those that live alone and 31.5 percent of those that live with relatives.

#### NOT ENOUGH MONEY TO PAY

	Percent
<b>No problem</b>	50.6%
<b>Medical Bills</b>	20.4%
<b>Dental Bills</b>	19.2%
<b>Eye Glasses</b>	18.6%
<b>Food</b>	17.8%
<b>Medications</b>	13.8%
<b>Utility Bills</b>	12.9%
<b>Home Repairs</b>	12.6%
<b>Car Expenses</b>	11.6%
<b>Hearing Aids</b>	8.8%
<b>Yard Work</b>	8.4%
<b>Telephone Bill</b>	7.6%
<b>Health Insurance</b>	7.3%
<b>Credit Card Bills</b>	7.0%
<b>Home Insurance</b>	6.2%
<b>Property Tax</b>	5.3%
<b>Mortgage/Rent</b>	4.2%
<b>Other</b>	3.2%

n=882

#### LIVING STATUS BY ABILITY TO PAY



n=872

## SECTION II: OLDER ADULT FINDINGS



### Finances

When asked what respondents do not have enough money to pay, Black/African American and Multi-Racial respondents were three times more likely than White participants to struggle with utility bills and mortgage/rent and two times as likely to struggle with paying for food, dental bills, eye glasses, and credit card bills.

#### RACE/ETHNICITY BY ABILITY TO PAY

	Percent
<b>Utility Bills</b>	
Multi-Racial	29.4%
Black/African American	27.6%
Hispanic/Latino	15.6%
White	9.1%
<b>Mortgage/Rent</b>	
Multi-Racial	11.8%
Black/African American	7.1%
Hispanic/Latino	4.4%
White	3.0%
<b>Food</b>	
Multi-Racial	32.4%
Black/African American	31.5%
White	14.5%
Hispanic/Latino	8.9%

	Percent
<b>Dental Bills</b>	
Multi-Racial	32.4%
Black/African American	28.5%
White	16.4%
Hispanic/Latino	13.3%
<b>Eye Glasses</b>	
Multi-Racial	38.2%
Black/African American	29.9%
Hispanic/Latino	20.0%
White	15.4%
<b>Credit Card Bill</b>	
Multi-Racial	14.7%
Black/African American	11.4%
White	6.3%
Hispanic/Latino	4.4%

n=841

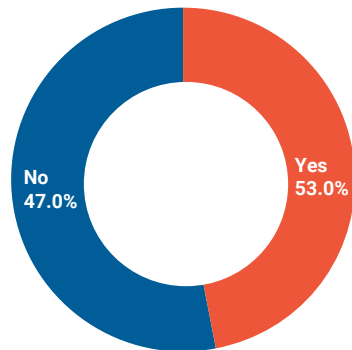
## SECTION II: OLDER ADULT FINDINGS



### Finances

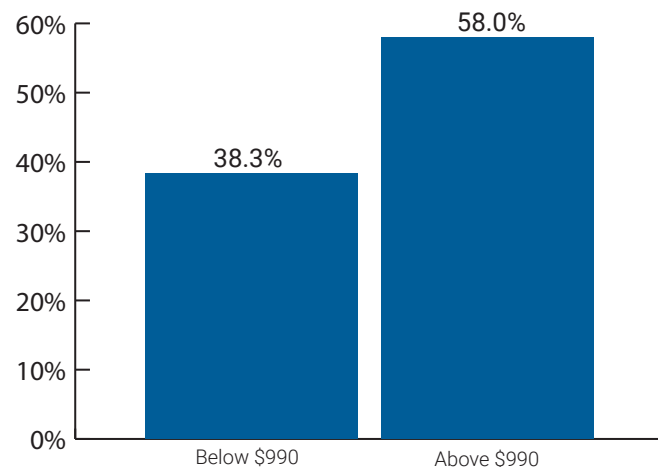
Similar to the findings highlighted above, 70.3 percent of Black/African American respondents reported not having enough money left over each month to meet essential expenses, in comparison to 46.9 percent of the entire sample population. In addition, the ability to save money depends upon the threshold between making above or below \$990 monthly. Of those taking home more than \$990 monthly, 58.0 percent reported having enough money left over each month after paying for expenses, in contrast to 38.3 percent of those making less than \$990 monthly.

**DON'T HAVE ENOUGH MONEY LEFT EACH MONTH AFTER MEETING ESSENTIAL EXPENSES**



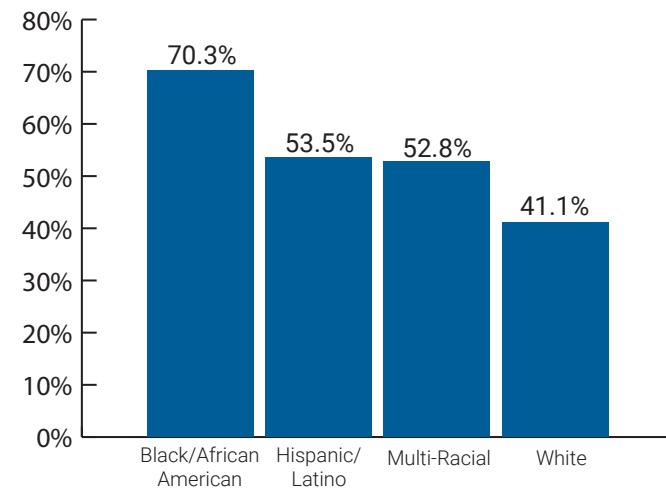
n=875

**MONTHLY INCOME BY "I HAVE ENOUGH MONEY"**



n=822

**RACE/ETHNICITY BY "DON'T HAVE ENOUGH MONEY"**



n=835

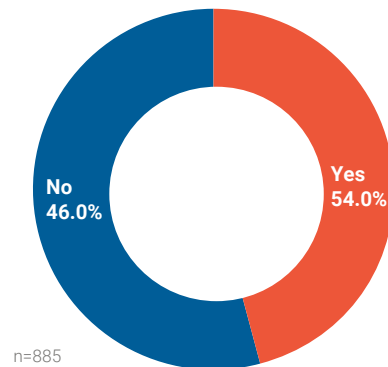
## SECTION II: OLDER ADULT FINDINGS



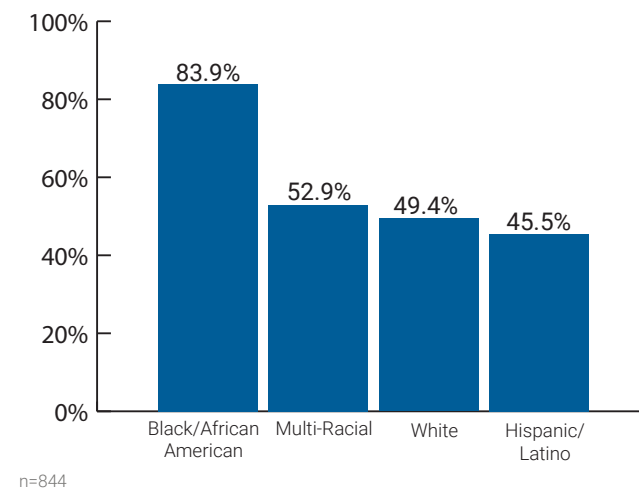
### Finances

Similarly, 83.9 percent of Black/African American respondents reported having debt, at least 31 percent higher than any other group.

**HAVE DEBT**



**RACE/ETHNICITY BY DEBT**



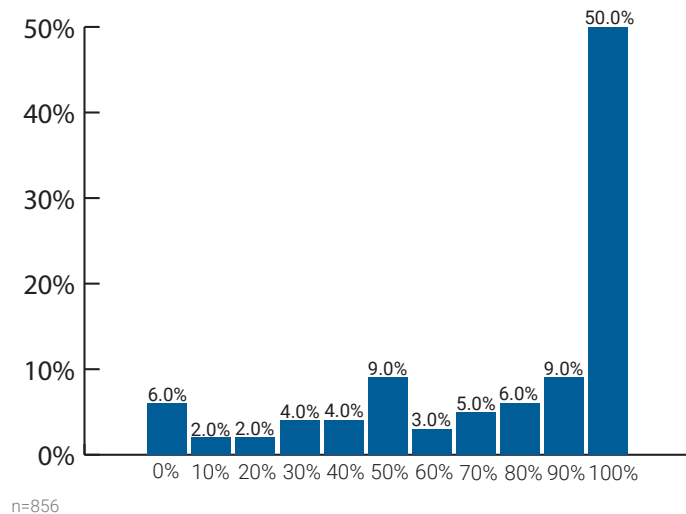
## SECTION II: OLDER ADULT FINDINGS



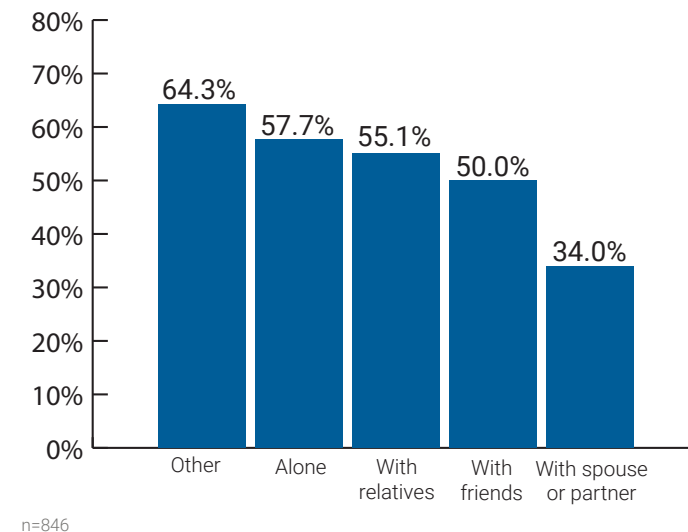
### Finances

Half of all respondents reported utilizing social security as their only source of income. When looking at this variable broken down by living status, a proportion is comprised of older adults residing alone (57.7%), while 34.0 percent of those living with a spouse or partner depending solely upon social security as a means for covering expenses.

**AMOUNT OF INCOME DEPENDANT ON SOCIAL SECURITY BY PERCENT**



**ALL OF MY INCOME DEPENDS ON SOCIAL SECURITY BY LIVING STATUS**



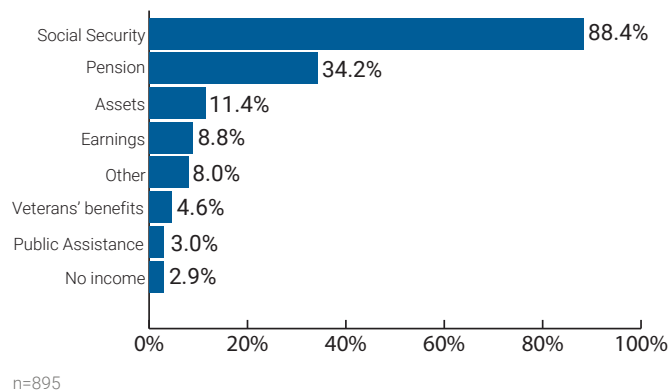
## SECTION II: OLDER ADULT FINDINGS



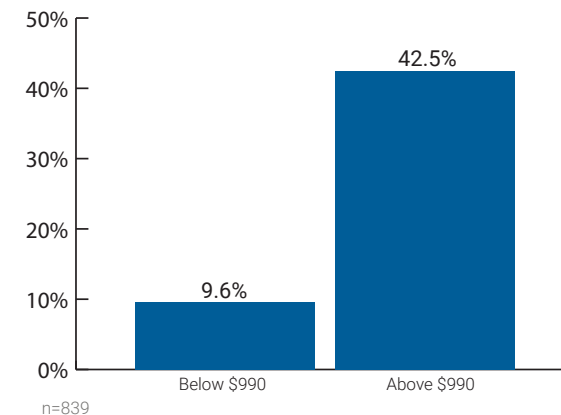
### Finances

Please note that for this survey question, respondents were able to select more than one option for their current source of income. The highest frequency, 791 respondents (88.4% of the sample) reported having social security income. The second highest frequency reported source was pension, with 306 respondents (34.2% of the sample). Of the participants who reported making more than \$990 monthly, 75.9% reported utilizing a pension as income. Those making more than \$990 were four times more likely to report pension as a source of income (42.5%) than those who report earning less than \$990 monthly (9.6%). Known as another valuable source of income during retirement, assets appear to be an available resource to groups specific to a particular racial/ethnic demographic. For those identifying as Black/African American, 0.8 percent (or 10 out of 126) maintain assets. Similarly, 5.7 percent of Multi-Racial respondents and zero percent Hispanic/Latino respondents reported having this source of income.

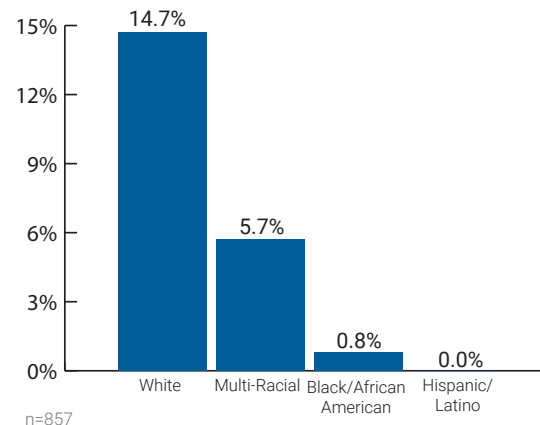
**SOURCES OF INCOME**



**MONTHLY INCOME BY PENSION**



**RACE BY ASSETS**



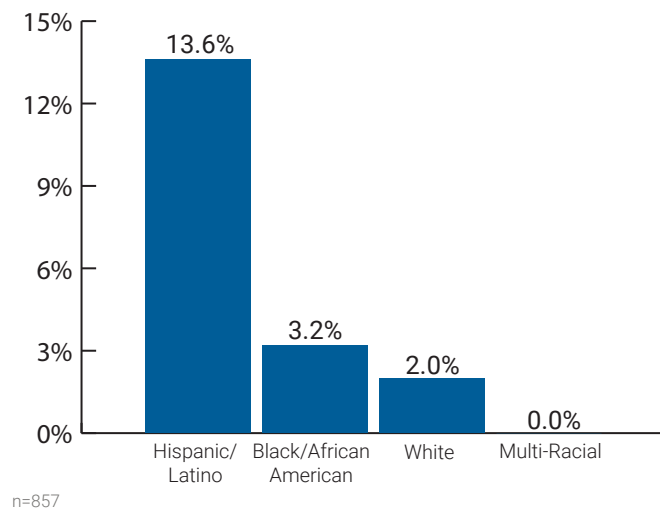
## SECTION II: OLDER ADULT FINDINGS



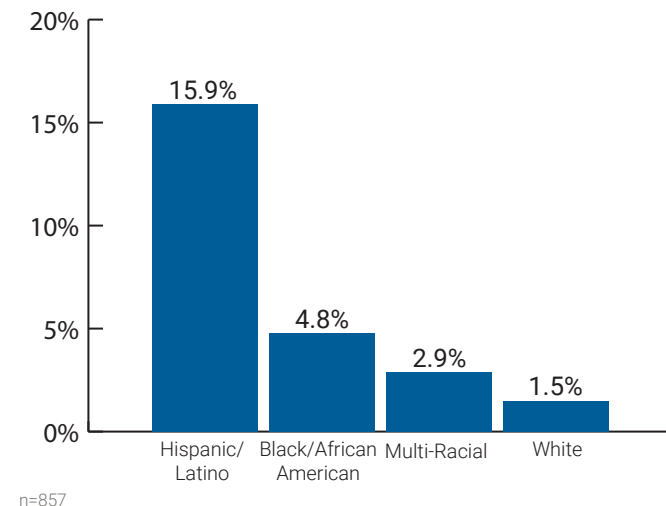
### Finances

A finding that may require further exploration as to whether it may be viewed as positive or negative is that of public assistance. Hispanic/Latino respondents in particular were at least four times as likely to report being on public assistance (13.6%), in comparison to two percent of White respondents, 3.2 percent of Black/African American respondents, and zero percent of Multi-Racial respondents. This finding demands more thorough investigation. In addition to these findings, Hispanic/Latino respondents were at least three times as likely to report having no income (15.9%), in comparison to 4.8 percent of Black/African American respondents, 2.9 percent of Multi-Racial respondents, and 1.5 percent of White respondents. When looking at these findings, AAAWM may consider lending further support and attention to the Hispanic/Latino population.

**RACE BY RECEIVING PUBLIC ASSISTANCE**



**RACE BY NO SOURCE OF INCOME**





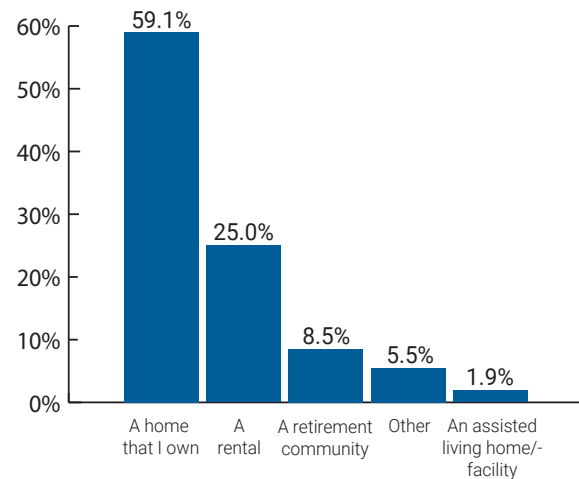
## SECTION II: OLDER ADULT FINDINGS



### Housing

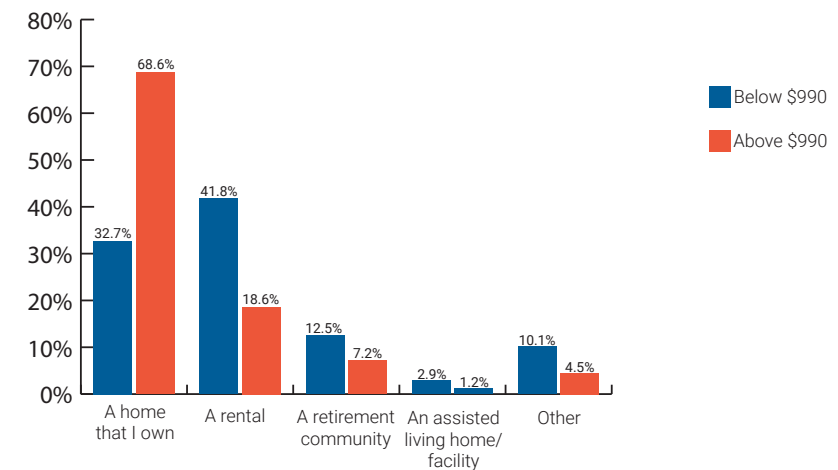
The greatest number of respondents reported currently residing in a home they own (59.1%), with one-quarter (25.0%) stating that they rent their apartment or home. A proportion of respondents reported that they are currently living in a retirement community (8.5%, n=78). In total, 17 respondents reported currently being in an assisted living home or facility. When looking at the differences between demographics, there appears to be a relationship between a person's income and their living status. Particularly, 32.7 percent of respondents making below \$990 monthly reported living in a home they own, while 68.6 percent of respondents from the higher income group reported owning their home. The correlation between income and residing in a retirement community, assisted living facility, and rental property requires additional investigation, because as income decreases, the percentage of respondents living in those residences increases.

WHERE DO YOU RESIDE?



n=920

HOUSING BY INCOME



n=860

## SECTION II: OLDER ADULT FINDINGS



### Housing

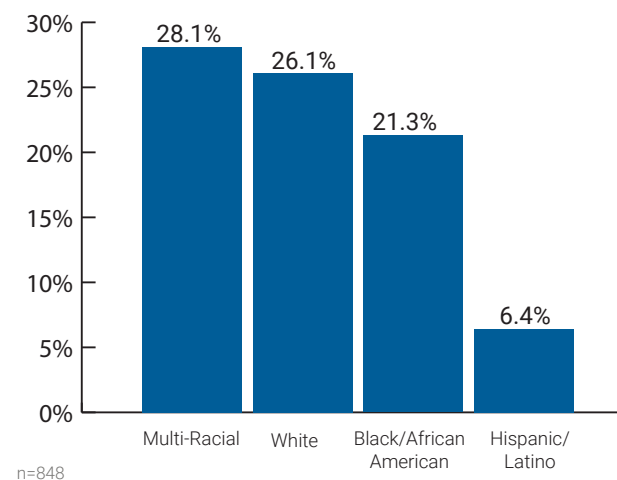
Please note that for this question, respondents were allowed to select more than one response option for the question “Do you have any concerns about where you live?” The top three reported categories were ability to stay in their home (25.3%), finding help for home repairs (20.7%), and finding help for yardwork (17.6%). Respondents were least likely to be concerned about crime near their home (5.4%) or being taken advantage of financially (6.2%). Of survey respondents who reported being concerned about the ability to stay in their home, differences between racial/ethnic groups were noted. Hispanic/Latino respondents were the least likely to report this concern (6.4%), in comparison to 28.1 percent of Multi-Racial respondents, 26.1 percent of White respondents, and 21.3 percent of Black/African American respondents.

#### CONCERNS ABOUT WHERE YOU LIVE

	Percent
<b>Ability to stay in my home</b>	25.3%
<b>Finding help for home</b>	20.7%
<b>Finding help for yard work</b>	17.6%
<b>Help with housework</b>	17.3%
<b>Feeling of isolation</b>	7.4%
<b>Finding safe affordable housing</b>	7.0%
<b>Being taken advantage of</b>	6.2%
<b>Crime near my home</b>	5.4%
<b>Other</b>	2.8%

n=892

#### I'M CONCERNED ABOUT MY ABILITY TO STAY IN MY HOME



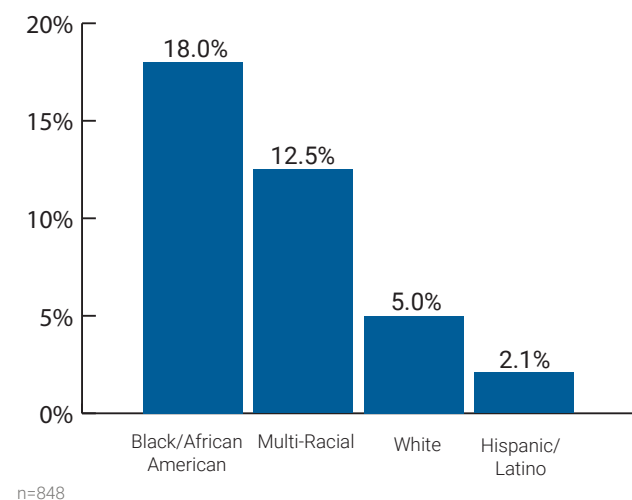
## SECTION II: OLDER ADULT FINDINGS



### Housing

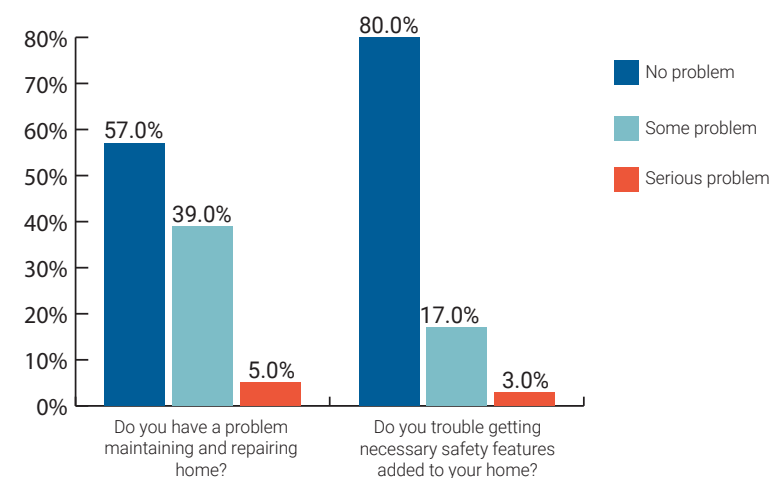
With regards to finding safe, affordable housing, Black/African American respondents reported the highest, with 18.0 percent of this group (n=22) being confronted with this issue, in contrast to 2.1 percent of Hispanic/Latino participants, and 5.0 percent of White participants.

#### I'M CONCERNED ABOUT MY ABOUT FINDING OTHER SAFE, AFFORDABLE HOUSING



This question was included based on its use in other older adult needs assessment tools. Access to safe housing and handicap features can be an important factor in alleviating the necessity for more restrictive care. Participants reported no concerns with obtaining necessary safety features or issues with maintaining and repairing their homes. These findings were consistent across demographic groups, including living status (i.e. home ownership, rental, etc.). However, a portion of the population (39.0%) reported having some problem with maintaining and repairing the home—an area in which AAAM may want to consider increasing funding and outreach.

#### DO YOU HAVE A PROBLEM...



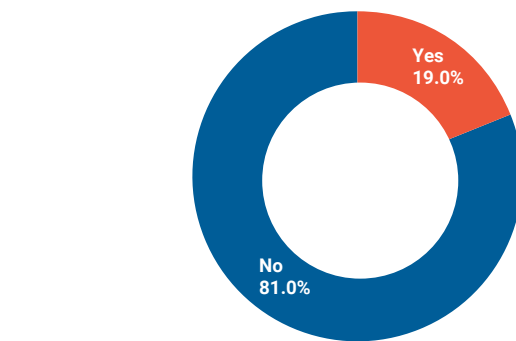
## SECTION II: OLDER ADULT FINDINGS



### Housing

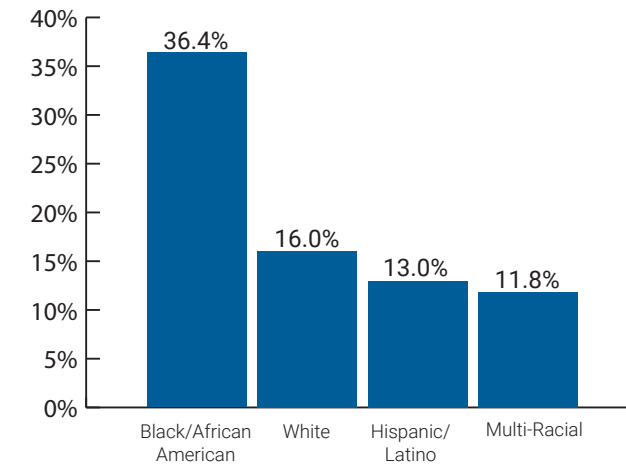
When asking specifically if maintaining and repairing the home has raised concerns about safety, a similar finding to the previous graph was uncovered. While 19.0 percent of the total population reported safety concerns, over one-third (36.4%) of Black/African American respondents—two times greater than all other groups—cited this as an issue.

**THERE ARE THINGS AROUND MY HOUSE THAT  
NEED REPAIR THAT MAKE ME CONCERNED  
ABOUT MY SAFETY**



n=844

**I REQUIRE REPAIRS TO MY HOME THAT ME  
CONCERNED ABOUT MY SAFETY**



n=840

## SECTION II: OLDER ADULT FINDINGS



### Health

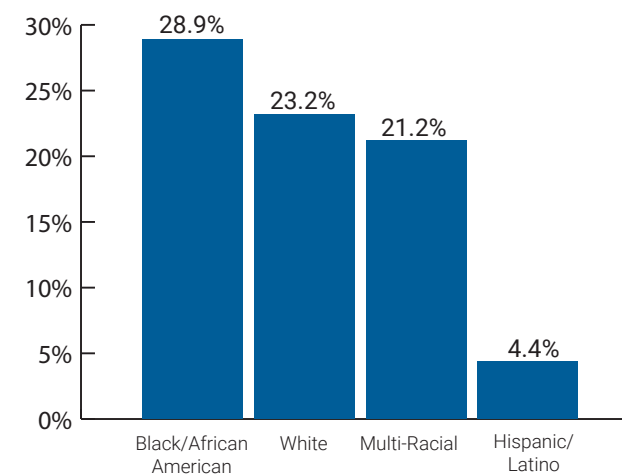
Approximately four in ten respondents (42.5%) reported having a fear of falling, followed by 29.5 percent being concerned about coping with medical problems, and 24.0 percent citing unease with the cost of medical care. The third highest reported response option was “no concern” with any of the health related items. Considering the majority of respondents reported not having a plan for covering the costs of long term health care, over three-quarters did not report feeling concerned with medical costs. Of those expressing this particular concern, some variations were seen between those with differing race/ethnic groups. As shown in the graph above, Black/African American, White, and Multi-Racial respondents were fairly similar, with approximately one-quarter from each demographic identifying medical care costs as a health concern. Hispanic/Latino participants were much less likely, with 4.4 percent (two out of 45) identifying costs as an issue. Although Hispanic/Latino respondents comprised a proportion of those making less than \$990 monthly, other factors such as living status (30.4% reside with relatives), may offset these costs.

#### HEALTH CONCERNS

	Percent
<b>Fear of falling</b>	42.5%
<b>Coping with medical problems</b>	29.5%
<b>No concerns</b>	29.4%
<b>Cost of long term care</b>	24.0%
<b>Paying for medical care</b>	23.1%
<b>Medicare/Medicaid issues</b>	16.7%
<b>Knowing health care options</b>	13.8%
<b>Dealing with social isolation</b>	9.4%
<b>Finding in home care</b>	5.4%
<b>Physical Abuse</b>	0.6%

n=885

#### I'M CONCERNED ABOUT MY ABILITY TO PAY FOR MEDICAL CARE BY RACE



n=842

## SECTION II: OLDER ADULT FINDINGS

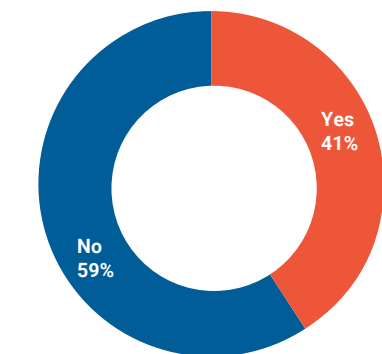


### Health

When asked how many medications are taken on a daily basis, 41.0 percent of the sample reported taking more than five. Noticeable differences between demographic groups were not recognized.

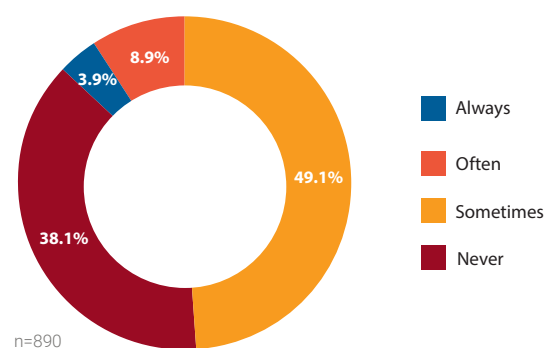
Identifying mental health concerns is important for obtaining a complete picture of health for the older adult community. When asked how often one has experienced sadness, loneliness, or depression in the previous 30 days, the majority of participants (49.1%) reported “sometimes,” with the second highest group (38.1%) citing never. Demographic breakouts of this information by gender and income demonstrated noticeable differences between groups. In particular, female respondents were less likely than males to cite never experiencing these symptoms in the previous 30 days, with 65 percent reporting at least “sometimes” (vs. 56.3% of males). Referring back to the data on service usage, respondents making less than \$900 monthly were more likely to report receiving counseling services than those in the higher income group. Considering the lower income group was less likely to report “never” feeling sad, lonely, or depressed in the previous 30 days (-13.3%), these findings align. Albeit greater than the higher income populations, AAAAWM may consider focusing funding on services that provide counseling for low income groups, as only 9 percent of the population reported utilizing counseling.

**PRESCRIBED MORE THAN FIVE MEDICATIONS**



n=885

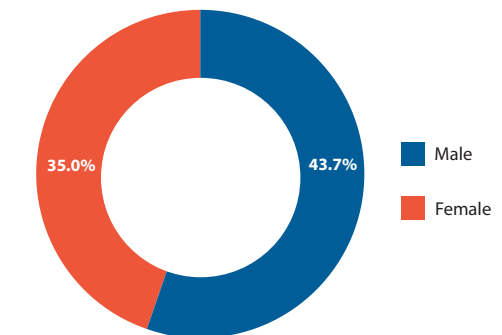
**IN THE PAST 30 DAYS, ABOUT HOW OFTEN DID YOU FEEL SAD, LONELY OR DEPRESSED?**



n=890

Always  
Often  
Sometimes  
Never

**IN THE PAST 30 DAYS, I NEVER FELT SAD, LONELY OR DEPRESSED**



n=868

Male  
Female

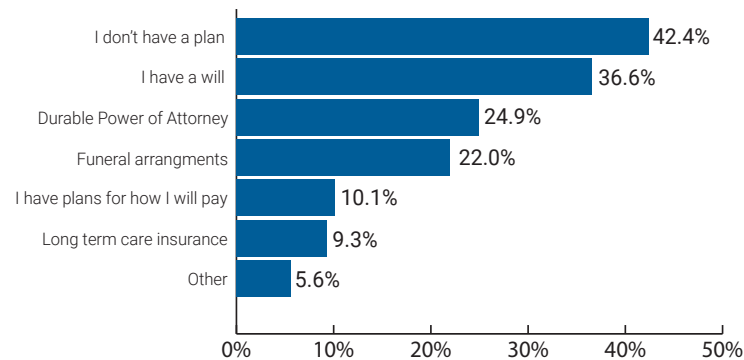
## SECTION II: OLDER ADULT FINDINGS



### Health

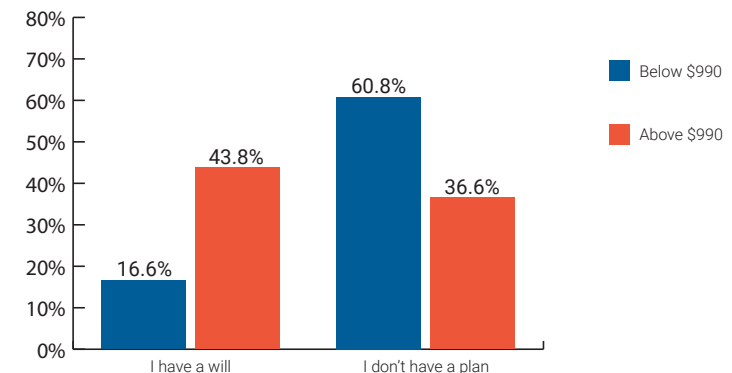
When asked if they maintained a long term care plan, respondents were permitted to select more than one option. The top three reported plans included maintaining a will, a Durable Power of Attorney, and funeral arrangements. However, the proportion of the sample who reported any option was fairly low, with 36.6 percent stating they have some type of plan. It is interesting to note that 43.8 percent of respondents making more than \$990 monthly report having a will, while 16.6 percent of those making less than \$990 have no long term care plan, almost two times greater than the higher income group. In other words, income may play a role in determining whether a client has a care plan in place for their future. Considering these findings in combination, greater awareness of available services may benefit those who do not have a long term care plan in place.

**LONG TERM CARE PLAN**



n=883

**MONTHLY INCOME BY CARE PLAN**



n=825

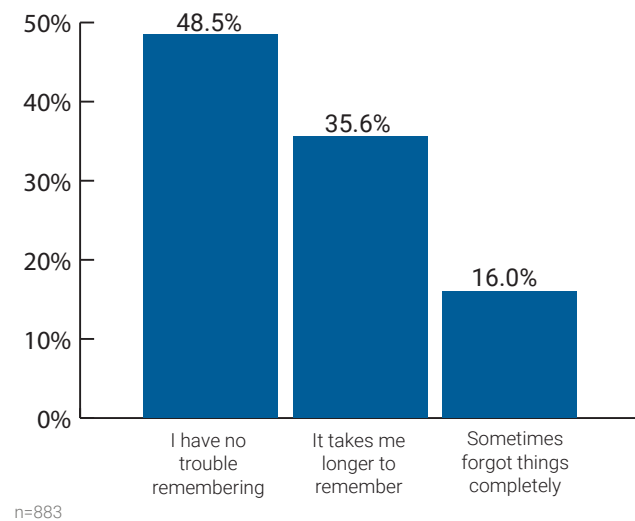
## SECTION II: OLDER ADULT FINDINGS



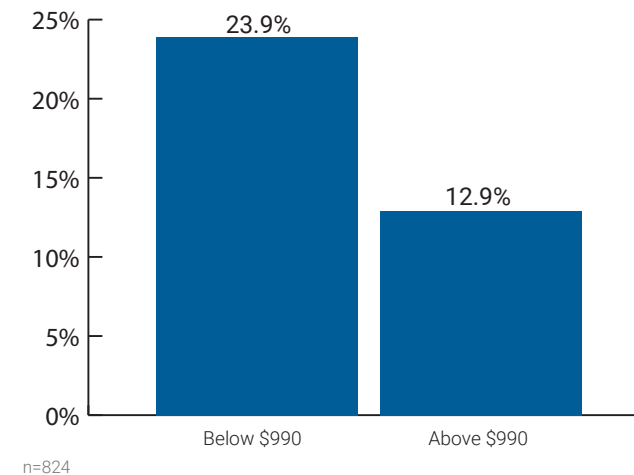
### Health

Almost half of all respondents (48.5%) cited no trouble with remembering things, while 35.6 percent reported taking longer than usual to remember things. Of survey respondents who reported sometimes forgetting things completely, participants making less than \$990 monthly were almost twice as likely to fall within this category (23.9%) than those who reported making above this amount (12.9%).

**HOW WOULD YOU DESCRIBE YOUR MEMORY?**



**SOMETIMES FORGET THINGS COMPLETELY**





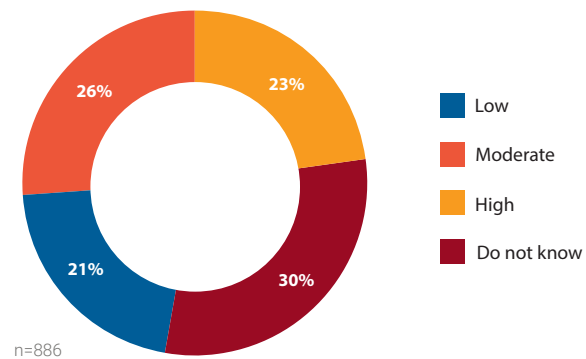
## SECTION II: OLDER ADULT FINDINGS



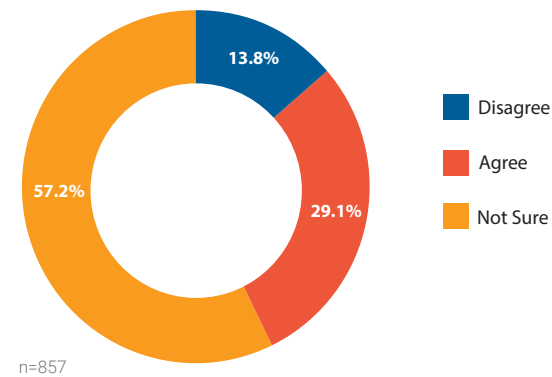
### Health

AAAWM worked conjunctively with another organization to obtain information on dementia from the older adult population. The findings from this series of questions were highly varied, with a fairly equal number of participants selecting each response option. Overall, the majority of older adults (57.2%) included in this assessment cited knowing where to turn for help with dementia. Analysis into differences derived from particular demographic groups demonstrated respondents responded similarly no matter the breakout.

**KNOWLEDGE LEVEL REGARDING DEMENTIA WARNING SIGNS**



**I KNOW HERE TO TURN TO FOR HELP WITH DEMENTIA**



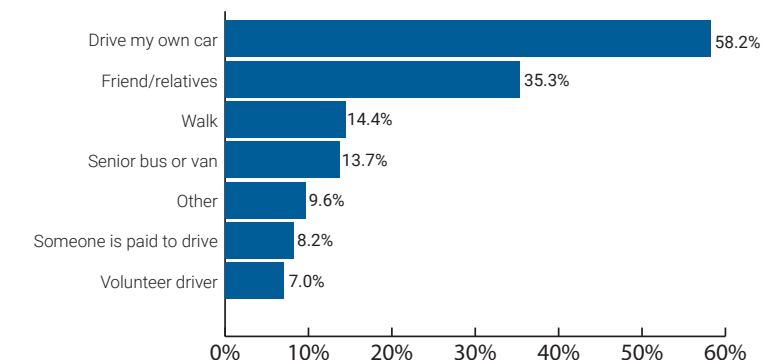
## SECTION II: OLDER ADULT FINDINGS



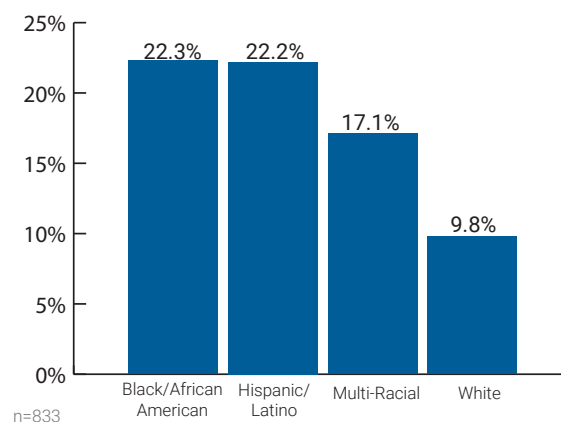
### Transportation

Because respondents were allowed to select more than one mode of transportation, the percent for each may exceed 100 percent. The majority of older adults (58.2%) reported driving their own car, followed by being driven by a friend or relative (35.3%) and walking (14.4%). While there were little differences in living status, some variations were seen between those with differing incomes, genders, and racial/ethnic groups. Female respondents were almost twice as likely to report being driven by a friend or relative, while more males cited relying on their own transportation. With regards to income, respondents making less than \$990 monthly were almost twice as likely to report using a senior bus/van (25.0%) or having someone paid to drive them (15.2%). On the other hand, participants making more than \$990 monthly were almost twice as likely to drive their own vehicle (66.9% versus 34.3%). Black/African American, Hispanic/Latino, and Multi-Racial respondents were at least two times as likely to report having no transportation in comparison to White respondents.

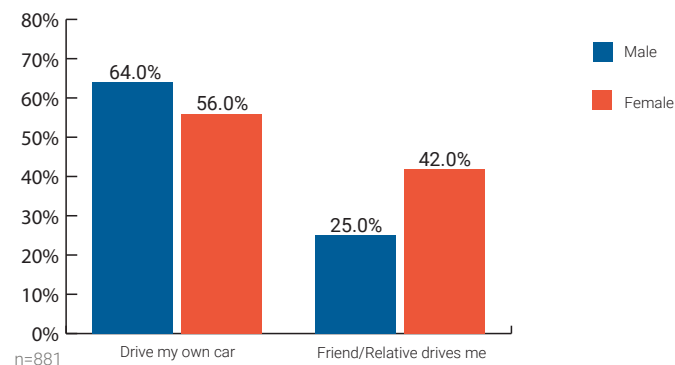
#### TRANSPORTATION



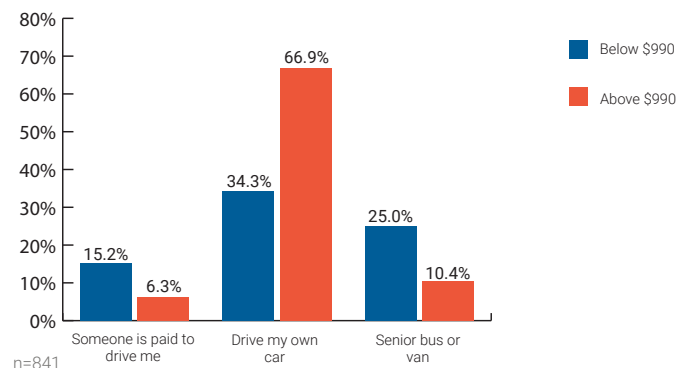
#### LACK OF TRANSPORTATION BY RACE



#### GENDER BY TRANSPORTATION



#### MONTHLY INCOME BY TRANSPORTATION



## SECTION II: OLDER ADULT FINDINGS



### Transportation

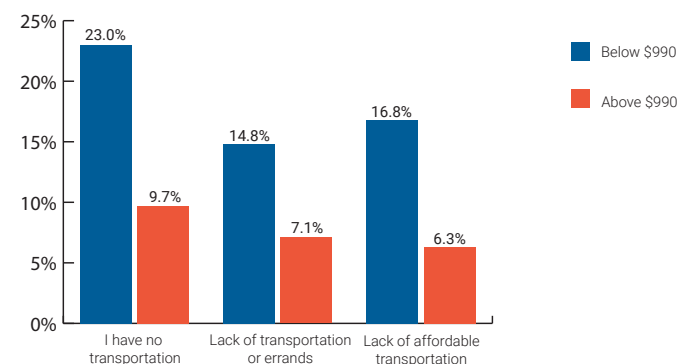
When asked to report on concerns surrounding transportation, the majority of older adults (66.8%) reported not having any issues. The remaining transportation concerns maintained similar proportions of respondents, necessitating deeper analysis into each category by demographic groups. When performing a cross-analysis of transportation concerns by income, sizeable differences are noted (see fig. above). Respondents making less than \$990 monthly were twice as likely to have no transportation, to lack transportation for errands, and lack access to affordable transportation. Services focused on providing transportation may assist this population, especially low income individuals, with meeting some of these needs.

#### CONERNS ABOUT TRANSPORTATION

	Percent
<b>No concerns</b>	66.8%
<b>I have no transportation</b>	12.5%
<b>Enough medical transportation</b>	10.9%
<b>Lack for errands</b>	9.0%
<b>Lack of affordable transportation</b>	8.5%
<b>Lack of delivery for groceries</b>	7.7%
<b>Lack of volunteer transportation</b>	6.8%
<b>Lack of public transportation</b>	6.5%
<b>Lack of pharmacy transportation</b>	5.8%
<b>Other</b>	3.9%

n=874

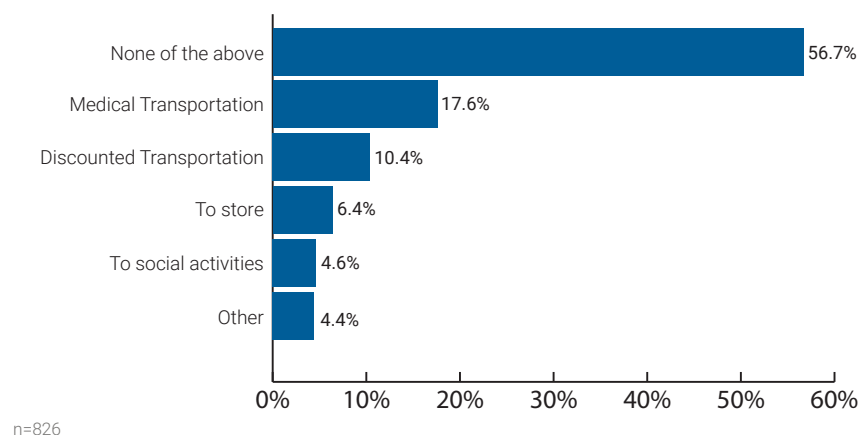
#### INCOME BY TRANSPORTATION CONCERNS



n=815

Similar to previous findings, older adults who participated in the assessment predominately reported little need for transportation. Overall, 56.7 percent of the sample reported not requiring transportation assistance. The top desired transportation assistance was medical transportation, at 17.6 percent designating this as a personal need.

#### DESIRED TRANSPORTATION



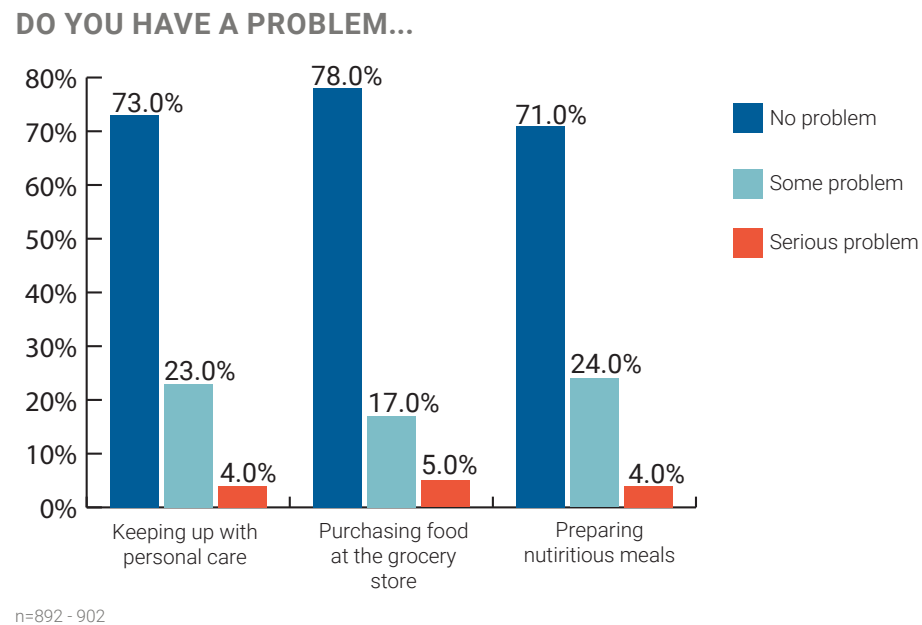
n=826

## SECTION II: OLDER ADULT FINDINGS



### Personal Care

The overwhelming majority of older adult participants reported having no problem keeping up with personal care, grocery shopping, or preparing nutritious meals (see fig. above). With 11.6 percent of the population reporting having received in-home support services at the time of this assessment, such findings align with the particular group surveyed.



## SECTION II: OLDER ADULT FINDINGS



### Unmet Needs

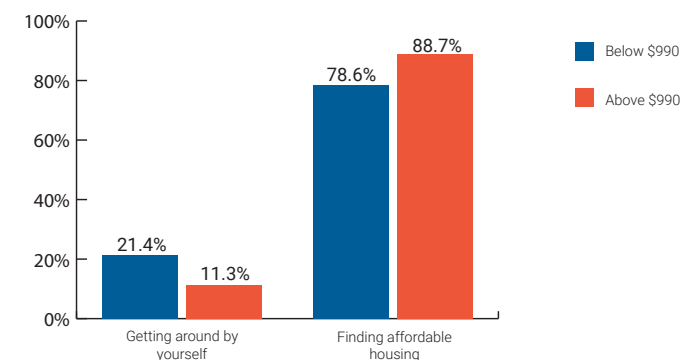
Respondents were asked what daily tasks they require help with. Because respondents were allowed to select more than one service, the total percent equates to more than 100. The most frequently reported need was assistance with housework (44.9%; n=261), followed by assistance getting places (27.8%; n=162) and going shopping (26.5%; n=154). This finding aligns with the top services reported as important for maintaining independence in the subsequent section of this report, where transportation (64.4%), home delivered meals (43.5%), and assistance with housework (40.2%) were the most selected. AAAWM may want to consider ways to address those services that would improve the older adult population's ability to satisfied needs and maintain independence. When performing a cross-analysis of needs by income and gender, sizeable differences are noted. Respondents making less than \$990 monthly were twice as likely as those making more to require help with getting around. Of all participants making more than \$990 monthly, the majority (88.7%) reported needing help with finding affordable housing. Looking into gender, female respondents were 1.5 times more likely than males to state they require assistance with housework (51.1% versus 32.8%).

#### WHAT DO YOU NEED HELP WITH?

	Percent
<b>Doing housework</b>	44.9%
<b>Getting places (not walkable)</b>	27.8%
<b>Going shopping</b>	26.5%
<b>Preparing meals</b>	21.7%
<b>Completing insurance forms</b>	16.3%
<b>Other</b>	16.0%
<b>Taking a bath or shower</b>	14.8%
<b>Getting around by yourself</b>	14.4%
<b>Reducing isolation</b>	14.4%
<b>Handling money to pay bills</b>	13.2%
<b>Finding affordable housing</b>	12.2%
<b>Taking care of appearance</b>	7.9%
<b>Using the telephone</b>	6.5%
<b>Taking medicine</b>	6.0%
<b>Dressing or undressing</b>	5.7%

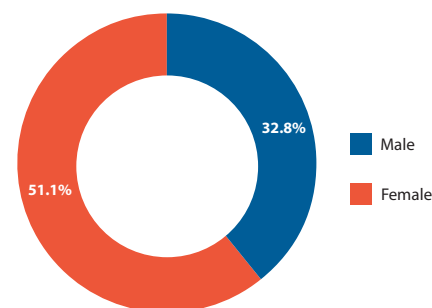
n=582

#### ASSISTANCE BY INCOME



n=544

#### I NEED HELP WITH HOUSEWORK BY GENDER



n=568

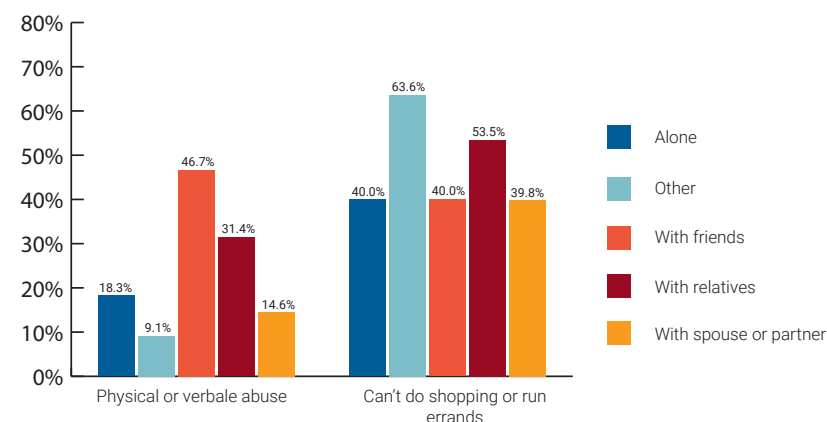
## SECTION II: OLDER ADULT FINDINGS



### Unmet Needs

When asked what respondents think the hardships are faced by older adults in their community, the greatest number highlighted the loss of physical mobility (60%), an inability to make ends meet (49.9%), and lack of transportation (49.4%). An urgency for services focused on housing upkeep and social isolation were also at the top of the list. Overall, there is an opportunity for AAAWM to provide funding that would address some of these hardships faced by the population. When reviewing the breakdown of this question by living status, interesting findings were revealed. Overall, 31.4 percent of older adults living with relatives reported feeling one of the hardships faced by older adults is physical or verbal abuse, almost two times the rate of those living alone or with a spouse or partner. Although respondents were asked to answer this question based on the community, not personal experience, this difference between groups may highlight varied outcomes for older adults depending upon who they reside with. Special attention may be required with regards to this issue for those who live with relatives in particular. In addition, 53.5 percent of those residing with relatives feel an inability to go shopping or run errands is one of the hardships faced by those in their community, greater than those who live alone or with a spouse or partner. AAAWM may consider providing additional caregiver support with regards to providing meals or assistance with grocery shopping for those that take care of their older adult family member in the relative's home.

#### LIVING STATUS BY HARDSHIPS



n=799

#### WHAT DO YOU THINK ARE HARDSHIPS FACED BY OLDER ADULTS IN YOUR COMMUNITY?

	Percent
Loss of physical mobility	60.0%
Inability to make ends meet	49.9%
Lack of transportation	49.4%
Inability to do yardwork	48.4%
Suffering from loneliness	48.3%
Cannot afford medications	45.7%
Can't shop/run errands	41.7%
Can't cook healthy meals	36.3%
Home is in disrepair	32.4%
No appropriate medical care	27.2%
Managing medications	27.0%
Lack of help with care	23.2%
Financial abuse	19.9%
Physical or verbal abuse	19.0%
Other	5.8%

n=810

## SECTION II: OLDER ADULT FINDINGS



### Unmet Needs

The top selected response option by older adults was “do not know” when asked what the top unmet need of seniors is in their community. Analysis into differences derived from particular demographic groups demonstrated nothing noticeable; people responded similarly no matter the breakout.

#### WHAT DO YOU THINK IS THE TOP UNMET NEED OF SENIORS IN YOUR AREA?

	Percent
<b>Do not know</b>	29.6%
<b>Information about services</b>	17.7%
<b>Home Care Assistance</b>	14.0%
<b>Home Maintenance</b>	10.3%
<b>Door-to-door transportation</b>	9.2%
<b>Affordable Housing</b>	8.6%
<b>Food and/or nutritious meals</b>	8.4%
<b>Other</b>	2.3%

n=748

## SECTION II: OLDER ADULT FINDINGS

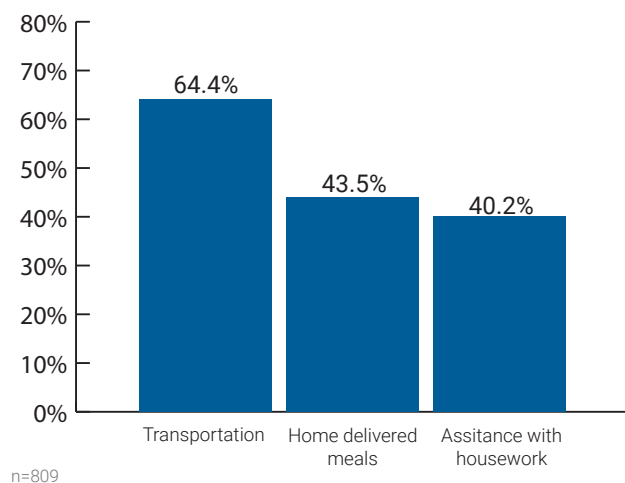


### Services

As mentioned previously, the top services reported as important for maintaining independence for the older adult population were transportation, home delivered meals, and assistance with housework.

Services cited as the most critical to fund in the subsequent three years mirrored in degree of importance with those reported as important for maintaining independence. While dental, hearing aid, respite, and drivers courses were cited as least valuable—being related to health and independent living—the most important according to this sample were home care assistance and repair (related to housework) and home delivered meals (related to transportation and access).

**TOP THREE SERVICES IMPORTANT FOR OLDER ADULT TO MAINTAIN INDEPENDENCE**



**WHAT SERVICES ARE THE MOST CRITICAL TO FUND OVER THE NEXT THREE YEARS?**

	Percent
Home care assistance	24.2%
Home delivered meals	21.9%
Home repair	18.2%
Dental services	15.1%
Adult day services and respite care	10.8%
Hearing aid assistance	8.4%
Driver refresher training	1.5%

n=658



## SECTION II: OLDER ADULT FINDINGS

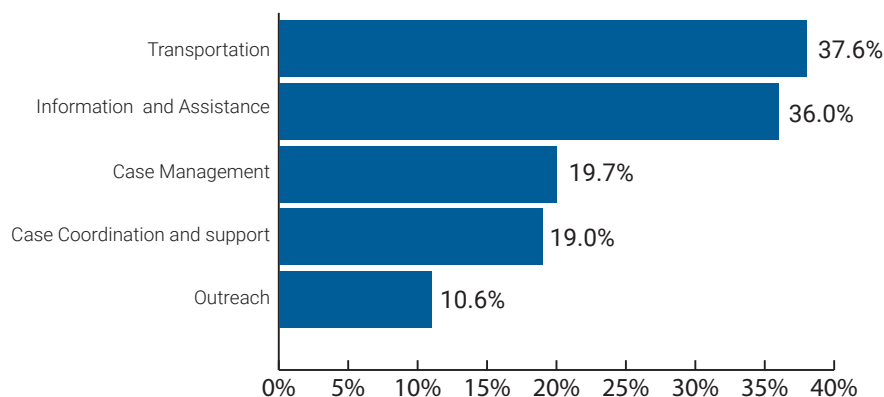


### Services

To obtain more detailed information from the population with regards to service need, older adults were asked to rate services based on the following categories: access, in-home, and additional. As has been a theme throughout this report, transportation ranked as one of the top access services (37.6%), followed by information and assistance around available services (36.0%) and care management (19.7%). With 14.3 percent of the sample reporting utilizing transportation services, increased access, as well as information about availability if services exist, may be a focus for AAAWM.

When asked what in-home services were the most needed, the greatest number of older adult participants highlighted home delivered meals (31.2%), followed by housekeeping (22.4%) and personal care (21.4%). As these top three categories maintained similar proportions, these findings necessitated deeper analysis into each category by demographic groups.

#### ACCESS SERVICES RATED AS MOST NEEDED



n=520

#### IN-HOME SERVICES RATED AS MOST NEEDED

	Percent
Home delivered meals	31.2%
Housekeeping	22.4%
Personal Care	21.4%
Home repair/modifications	19.1%
Telephone reassurance (having volunteer check on seniors)	12.6%
Medication management	11.5%
Friendly visiting with seniors	10.1%
Respite Care	5.5%

n=419

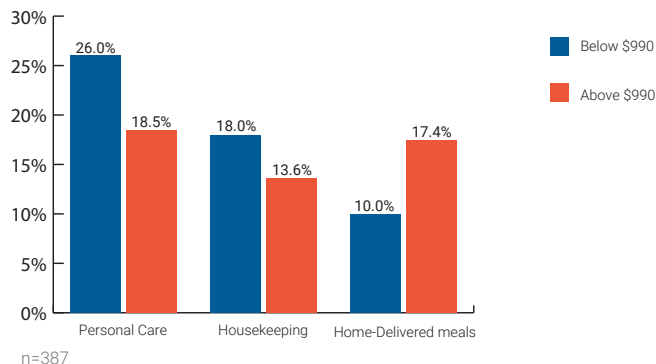
## SECTION II: OLDER ADULT FINDINGS



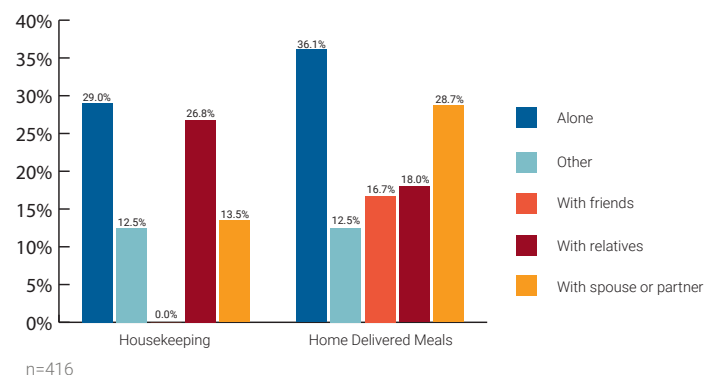
### Services

When performing a cross-analysis of in-home service by income, sizeable differences are noted. Respondents making less than \$990 monthly were more likely to feel the most needed in-home services are personal care and housekeeping. Older adult participants making above \$990 were more likely to report home-delivered meals as the most needed service (17.4%). When looking at living status, 29 percent of older adults living alone report housekeeping as the most needed in-home service, two times greater than those who live with a spouse or partner. Further, 36.1 percent of those residing alone report home delivered meals is the most needed, followed by 28.7 percent of those who live a spouse or partner. Specifically looking into personal care, Hispanic/Latino respondents were at least two times as likely to rate this service as the most needed in-home service for the older adult population (56.3%) in comparison to all other groups.

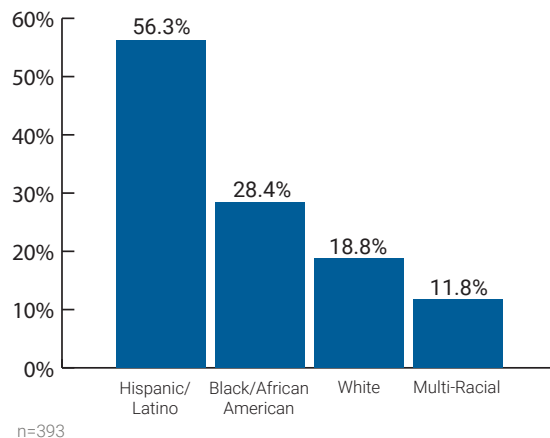
#### IN-HOME SERVICE BY INCOME



#### IN-HOME SERVICES BY LIVING STATUS



#### PERSONAL CARE IS THE MOST NEEDED IN-HOME SERVICE



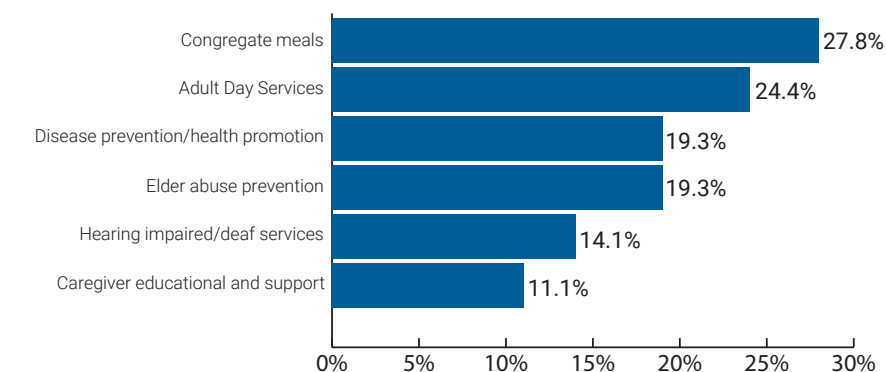
## SECTION II: OLDER ADULT FINDINGS



### Services

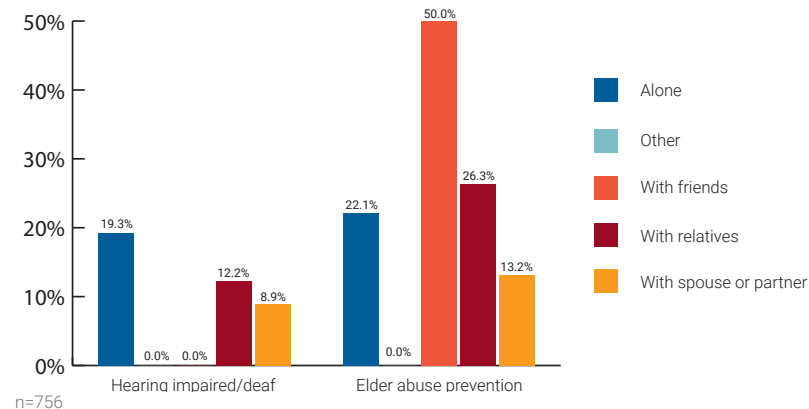
When asked what additional services were the most needed, the greatest number of older adult participants highlighted congregate meals (27.8%), followed by adult day services (24.4%) and disease prevention/health promotion and elder abuse prevention (19.3%). When performing a cross-analysis of in-home service by living status, sizeable differences are noted. Of those that reported residing alone, 19.3 percent felt hearing impaired/deaf services was the most needed additional service, two times greater than those who live with a spouse or partner. Similar to findings discussed previously, 26.3 percent of older adults that reported living with relatives felt elder abuse prevention was the most needed additional services, two times greater than those who live with a spouse or partner. Looking at differences between racial/ethnic groups also proved interesting, with Hispanic/Latino respondents being at least two times as likely to report adult day services are the most needed additional service for older adults (58.8%). As this group is more likely to live with relatives than any other racial/ethnic group, the need for such services may be explained by this particular living status.

#### ADDITIONAL SERVICES RATED AS MOST NEEDED



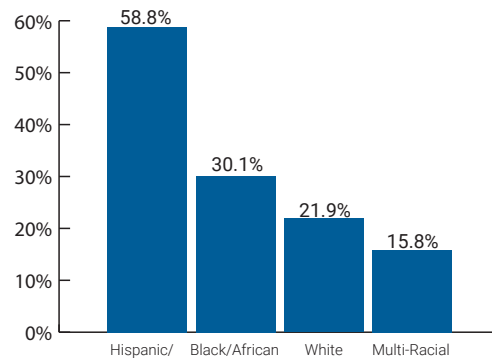
n=432

#### ADDITIONAL SERVICE BY LIVING STATUS



n=756

#### ADULT DAY SERVICES ARE THE MOST NEEDED ADDITIONAL SERVICES



n=419

## SECTION II: OLDER ADULT FINDINGS



### Summary

The majority of older adult respondents were from Kent County, followed by Mason and Newaygo Counties. Despite the majority residing in a highly urban, resource-rich county, almost half of respondents cited living in a rural area. This sizeable proportion may speak to AAAM's current capacity for reaching isolated populations in need of services.

With regards to demographics, the majority of respondents were female, similar to ACS 2010-2014 five-year estimates for the population over the age of 60 in the top three represented counties (Kent, Mason, and Newaygo). The racial/ethnic breakdown of respondents varied from the ACS, where the majority of the population identified as White. Likely based on the methodology, the older adult needs assessment reflects an overserving of minority groups within this population. The services funded by AAAM may have greater reach with African American and Hispanic respondents beyond that of the total population over the age of 60, as they constitute a sizeable portion of respondents, as well as comprise a fair amount of low income persons in this report. Over half of respondents were between the ages of 60 and 75, with a substantial portion being 76 and older.

The most frequently reported utilized service was Food, followed by Transportation, and In-Home Support. The majority of respondents who reported utilizing Food services also reported living alone. While these were the top rate, a small proportion of the population reported receiving any of these services. AAAM may want to consider ways to address those top services that are not currently utilized by in-need clients throughout each county. As can be inferred, respondents making more than \$990 monthly and living with a spouse or partner were more likely to report not receiving any services, indicating a greater need by lower income, and unmarried groups. This demographic profile may prove valuable to AAAM when targeting clientele, as living status and income appear to have an impact on the particular services utilized, or if they are required at all.

The majority of participants reported making greater than \$990 per month. Based on the methodology for the needs assessment, such findings may highlight the opportunity for AAAM to increase outreach with regards to low-income groups as a sizeable proportion of the sample does not fall within this bracket. The groups most likely to report making above \$990 monthly were older adults residing with a spouse or partner.

The likelihood of making below this standard increases for those living with relatives or friends. With regards to housing, the greatest number of respondents reported currently owning their home, and mostly identified as White, with lesser proportions of minority groups maintaining this living status.

Over half of older adult participants reported living alone, with over one-quarter reporting living with a spouse or partner. When reviewing the demographic breakouts for this group, notable differences were recognized with regards to income. Of those respondents making less than \$990 monthly, participants residing alone made up the largest percentage. In addition to these findings, more Hispanic/Latino participants reported residing with relatives than any other group.

With regards to finances, roughly half of respondents reported being able to keep up with the cost of their various expenses. However, it is interesting that quite a few reported not being able to keep up with medical bills, dental bills, and eyeglass expenses. These top three categories could all be considered health care costs, where very few respondents noted receiving this type of service. As these expenses were the most frequently highlighted, AAAM may want to consider increasing distribution of funds to programs that assist with providing affordable health care options.

## SECTION II: OLDER ADULT FINDINGS



### Summary

As has been commented on throughout this report, those residing with a spouse or partner and also maintain an income above \$990 appear to fare better than those in other situations. With regards to inability to pay, those residing with a spouse or partner were less likely to report any areas where they struggle. As minority groups in this sample were more likely to not fall within these two highlighted categories, they were also reported as struggling more than those who identified as White. For example, when asked what respondents do not have enough money to pay, Black/African American and Multi-Racial respondents were roughly three times more likely to struggle to pay for a variety of needs, including utilities and mortgage/rent. In a similar vein, the majority of Black/African American respondents reported having debt at least one-third higher than any other group.

With regards to income, the majority reported having social security income. The second highest reported source was pension. Of the participants that reported making more than \$990 monthly, a sizeable proportion utilize a pension as income, being four times more likely to have this as a source. Known as another valuable source of income during retirement, assets appear to be an available resource to groups specific to a particular racial/ethnic demographic. For those identifying as Black/African American, ten maintain assets. Such findings may be explained by the differences between groups in where they reside, with less than half owning their home, in comparison to the majority of those who identify as White. A finding that may require further exploration as to whether it may be viewed as positive or negative is that of public assistance. Hispanic/Latino respondents in particular were at least four times as likely to report being on public assistance. Whether this speaks to lack of need or lack of outreach demands attention. In addition to these findings, Hispanic/Latino respondents were at least three times as likely to report having no income. When looking at these findings, AAAWM may consider lending further support and attention to the Hispanic/Latino population.

The top three areas participants reported being concerned about with regards to their housing were ability to stay in their home, finding help for home repairs, and finding help for yardwork. For the most part, participants reported no concerns with obtaining necessary safety features or issues with maintaining and repairing their homes. However, a sizeable portion of the population reported having some problem with maintaining and repairing the home—an area in which AAAWM may want to consider increasing funding and outreach.

With regards to health, a substantial proportion of participants reported having a fear of falling, followed by being concerned about coping with medical problems and unease with the cost of medical care. Of note, the third highest reported response option was “no concern” with any of the health related items. Identifying mental health concerns is important for obtaining a complete picture of health for the older adult community. When asked how often one has experienced sadness, loneliness, or depression in the previous 30 days, the majority of participants reported “sometimes,” with the second highest group citing “never.”

Considering the lower income group was less likely to report “never” feeling sad, lonely, or depressed, AAAWM may consider focusing funding on services that provide counseling for low income groups, as nine percent of the population reported utilizing counseling.

With regards to health care plans, the majority of those making less than \$990 monthly have no long term care plan, almost two times greater than proportion of the higher income group that lacks a long term care plan. Greater awareness of available services may benefit this population who does not have a long term care plan in place.

## SECTION II: OLDER ADULT FINDINGS



### Summary

When asked to report on concerns surrounding transportation, the majority of older adults cited not having any issues. However, respondents making less than \$990 monthly were twice as likely to have no transportation, to lack transportation for errands, and to not have access to affordable transportation. Services focused on providing transportation may assist this population, especially low income individuals, with meeting some of these needs.

Respondents were asked what daily tasks they require help with. The most frequently reported need was assistance with housework, followed by getting places and going shopping. As has been a common theme, older adults making less than \$990 monthly were twice as likely to report needing help getting around. It is interesting to note that this finding aligns with the top services reported as important for maintaining independence in the “services” section of this report, where transportation, home delivered meals, and assistance with housework were the most selected. AAAWM may want to consider ways to address those services that would improve the older adult population’s ability to get needs satisfied, and independence maintained.

When asked what respondents think the hardships are faced by older adults in their community, the greatest number highlighted the loss of physical mobility, inability to make ends meet, and lack of transportation. Overall, there is an opportunity for AAAWM to provide funding that would address some of these hardships faced by the population. Special attention may be required with regards to this issue for those who live with relatives in particular. Over half of those residing with relatives feel an inability to go shopping or run errands is one of the hardships faced by those in their community, greater than those who live alone or with a spouse or partner. AAAWM may consider providing additional caregiver support with regards to providing meals or assistance with grocery shopping for those that take care of their older adult family member in the relative’s home.

Services cited as the most critical to fund in the subsequent three years mirrored in degree of importance with those reported as important for maintaining independence. The most important according to this sample are home care assistance and repair (related to housework), and home delivered meals (related to transportation and access). In order to obtain more detailed information from the population with regards to service need, older adults were asked to rate services based on the following categories: access, in-home, and additional. As has been a theme throughout this report, transportation ranked as one of the top access services, followed by information and assistance around available services and care management. With 14.3 percent of the sample reporting utilizing transportation services, increased access, as well as information about availability if services exist, may be a focus for AAAWM. When asked what in-home and additional services were the most needed, the greatest number of older adult participants highlighted home delivered and congregate meals. Although outcomes demonstrate the most utilized service is related to food, it appears to continue to be a significant need expressed by members of the older adult community.

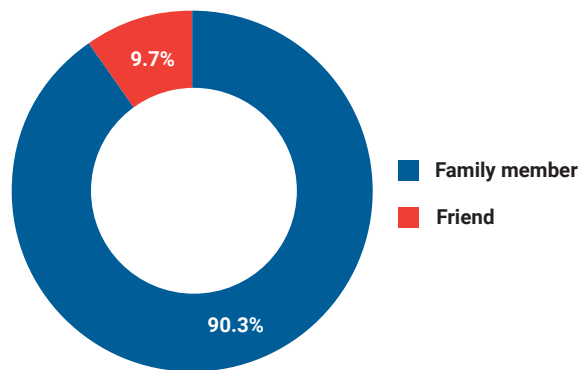
## SECTION II: CAREGIVER FINDINGS



### Demographics

Caregivers of older adults that participated in completing the survey identified as family members at 90.3 percent of the sample. The remaining participants identified as friends. For the purposes of gathering accurate data on the needs and adversities faced by this population, the sample was limited to family and friends, disqualifying service providers and compensated nonrelatives from the assessment. With regards to residency, the data from the caregiver portion of the older adult needs assessment show an overrepresentation of respondents from Kent County (56.7%, n=85), with Allegan County and Ionia County maintaining the lowest proportions at four percent and 3.3 percent respectively. These findings are similar to the older adult portion of the survey; however, the sample size is substantially lower (903 versus 150). As the total number of caregivers is far too small to be representative of the entire population, evaluating outcomes and next steps from the results presented should be done lightly.

#### HOW ARE YOU RELATED TO THE OLDER ADULT



n= 165

#### WHAT COMMUNITY OR SERVICE AREA DO YOU LIVE WITHIN THE WEST MICHIGAN AREA?

	Count	Percent
Kent County	85	56.7%
Mason County	16	10.7%
Mecosta County	14	9.3%
Newaygo County	13	8.7%
Lake County	11	7.3%
Allegan County	6	4.0%
Ionia County	5	3.3%

n= 150

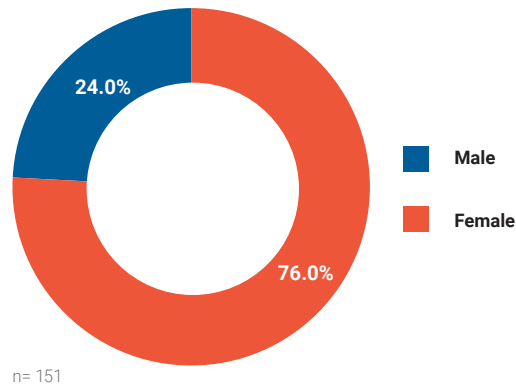
## SECTION II: CAREGIVER FINDINGS



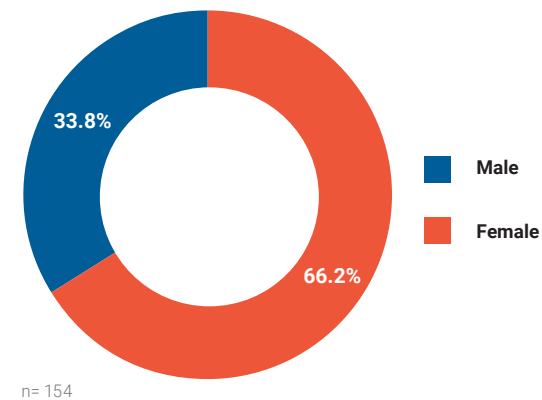
### Demographics

The data from the older adult needs assessment show an overrepresentation of the female population—both with regards to the caregiver and the person for whom the respondent provides care—accounting for 66.2 and 76.0 percent of the populations, respectively.

**WHAT IS THE GENDER OF THE PERSON YOU CARE FOR?**



**WHAT IS YOUR GENDER?**





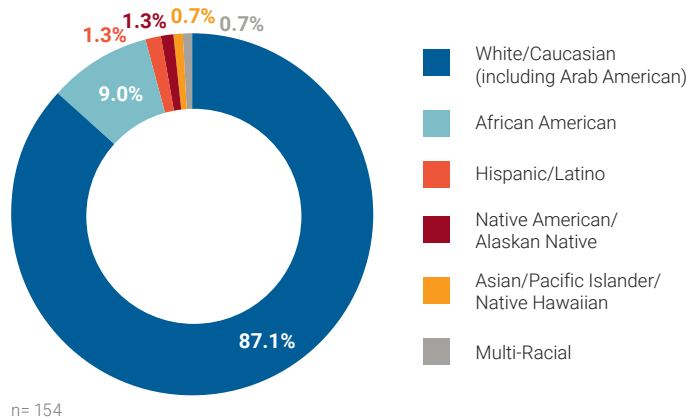
## SECTION II: CAREGIVER FINDINGS



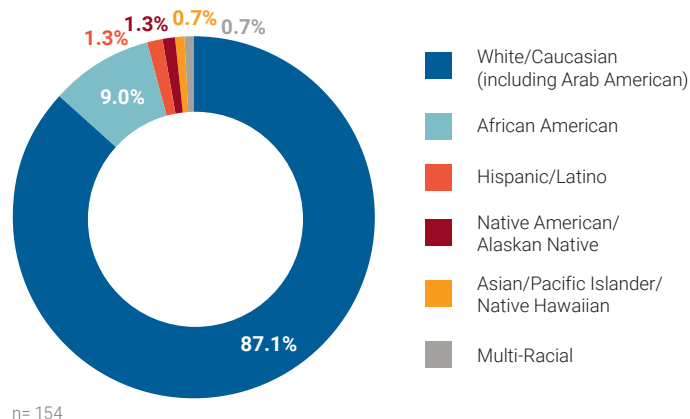
### Demographics

The racial/ethnic breakdown of respondents is slightly more representative of the ACS five-year estimates for 2010-2014 in the top three represented counties (Kent, Mason, and Mecosta), where those that identified as White constituted 95 percent of the population over the age of 60, followed by 2.6 percent identifying as Black or African American, and 1.8 percent identifying as Hispanic or Latino. While surveys obtained from older adults demonstrated an overrepresentation of minority groups, the racial/ethnic breakdown of older adults by caregivers was fairly similar with the exception of African American/Black respondents. Overall, it may be inferred that caregivers are often the same race as the older adult they provide care for, with each demographic breakdown demonstrating the same distribution.

**RACE/ETHNICITY: CAREGIVER**



**RACE/ETHNICITY: OLDER ADULT**



While it may be assumed that younger generations are assuming responsibility for their aging loved ones, this sample demonstrates the majority of participants aged 60 and older identified as a caregiver (60.1%), suggesting spouses may take on this role as well.

**WHAT AGE GROUP DO YOU BELONG TO?**

	Percent
18 to 24 years	0.6%
25 to 34 years	3.9%
35 to 44 years	5.1%
45 to 54 years	18.0%
55 to 59 years	13.5%
60 to 64 years	18.0%
65 to 70 years	15.4%
71 to 75 years	9.6%
76 to 80 years	5.8%
81 to 85 years	5.5%
85 and older	5.8%

n= 156

## SECTION II: CAREGIVER FINDINGS



### Demographics

Caregivers reported more varied proportions with regards to the age of the older adult for whom they provide care. While the majority of older adults in the previous sample identified between the ages of 60 and 75 (57.3%), caregivers who responded to the assessment reported caring for adults in the latter categories, with 34 percent being 86 years and above. When looking at the gender of older adults by age, we see the majority of caregivers who responded to the survey care for older adults over the age of 86, with almost two times greater caring for females. These findings may speak to the high number of females living beyond the age of 86, thus requiring caregiver support in these latter years.

#### WHAT AGE GROUP DOES THE PERSON YOU CARE FOR BELONG TO?

	Percent
<b>Under 60</b>	2.0%
<b>60 to 64 years</b>	8.5%
<b>65 to 70 years</b>	7.2%
<b>71 to 75 years</b>	17.0%
<b>76 to 80 years</b>	17.0%
<b>81 to 85 years</b>	14.4%
<b>86 or older</b>	34.0%

n= 153

#### GENDER BY AGE

	Percent
<b>Male</b>	
<b>Under 60</b>	3.9%
<b>60 to 64 years</b>	11.8%
<b>65 to 70 years</b>	9.8%
<b>71 to 75 years</b>	21.6%
<b>76 to 80 years</b>	15.7%
<b>81 to 85 years</b>	13.7%
<b>86 or older</b>	23.5%
<b>Female</b>	
<b>Under 60</b>	1.0%
<b>60 to 64 years</b>	6.1%
<b>65 to 70 years</b>	6.1%
<b>71 to 75 years</b>	15.2%
<b>76 to 80 years</b>	17.2%
<b>81 to 85 years</b>	14.1%
<b>86 or older</b>	40.4%

n= 150

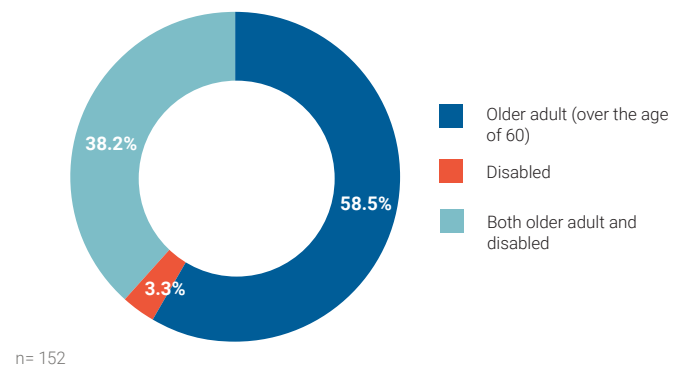
## SECTION II: CAREGIVER FINDINGS



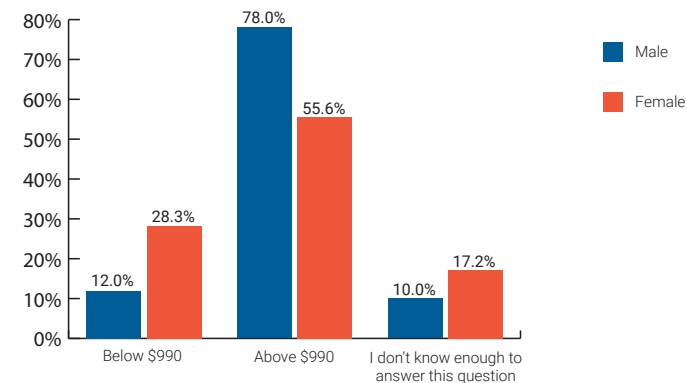
### Demographics

Over half (58.5%) of caregivers reported the older adult they care for is over the age of 60, as well as disabled. Considering caregivers are not only confronted with providing care for older adults, but for those potentially unable to perform independent living tasks without assistance due to disability, may highlight the need for additional support to be provided to this group.

#### IS THE PERSON YOU CARE FOR...

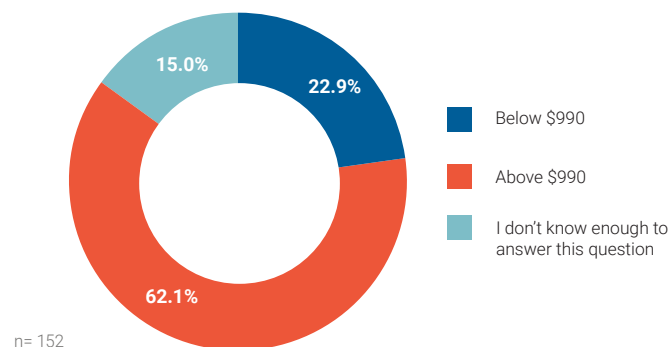


#### GENDER BY INCOME

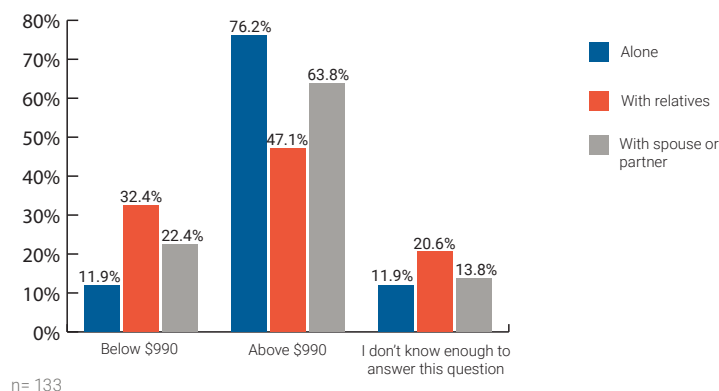


Similar to the older adult portion of the assessment, the majority of caregivers reported the older adult they care for makes above \$990 per month (62.1% of caregivers versus 75.9% of older adults), with 15 percent reporting an income of less than \$990 monthly. Based on the methodology for the needs assessment, such findings may highlight the opportunity for AAAWM to increase outreach with regards to low-income groups as a sizeable proportion of the sample does not fall within this bracket. The groups most likely to report making above \$990 monthly were male older adults (78.0% versus 55.6% for females) and living alone (76.2%). The likelihood of making below this standard increases for those living with relatives.

#### AVERAGE MONTHLY HOUSEHOLD INCOME OF OLDER ADULT



#### LIVING STATUS BY INCOME



## SECTION II: CAREGIVER FINDINGS



### Demographics

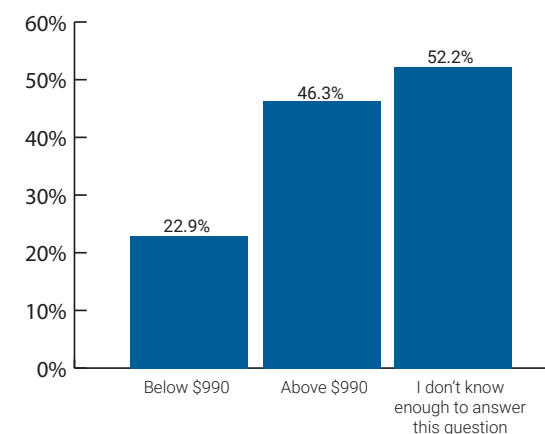
Caregivers were asked what services the older adult they care for receives from AAAM and associated programs. Because respondents were allowed to select more than one service, the total percent does not equate to 100. Similar to the reports made by older adult respondents, the most frequently reported service by caregivers was Food (39.0% versus 51.2%) followed by In-Home Support (18.2% versus 11.6%). Although transportation fell within the top three categories for older adults, caregivers were more likely to report the use of companionship services (10.4%), which includes Friendly Visitor and Senior Companion programs. Although it is not possible to determine whether older adults in the previous sample do not have a designated caregiver, it is interesting to note that caregivers themselves report a higher rate of no service usage (31.6%), and substantially lower proportions of use for all other categories by their older adult. Whether this indicates a decreased need by older adults who maintain a caregiver is unclear. However, the results demonstrate an opportunity for outreach to caregivers in this sample, with 5.8 percent utilizing services designated for this group (i.e. Caregiver Services). Similar to previous findings, monthly income appears to have an impact on service usage within this population. Caregivers of older adults making more than \$990 per month were two times more likely to report the person they care for does not receive any services (46.3% versus 22.9%), potentially indicating increased stability and independent living with the rise of income.

#### OLDER ADULTS WHO RECIEVE...

	Percent
<b>None</b>	42.2%
<b>Food</b>	39.0%
<b>In-Home Support</b>	18.2%
<b>Companionship services (Friendly Visitor, Senior Companion)</b>	10.4%
<b>Health Care</b>	9.1%
<b>Respite</b>	8.4%
<b>Transportation</b>	8.4%
<b>Case Management</b>	7.8%
<b>Healthy Aging</b>	5.8%
<b>Caregiver</b>	5.8%
<b>Housing</b>	5.2%
<b>Legal (Legal Assistance)</b>	4.6%
<b>Counseling</b>	2.6%
<b>Emergency Needs (Emergency Need Fund)</b>	0.7%

n= 154

#### THEY DO NOT RECEIVE ANY SERVICES



n= 153

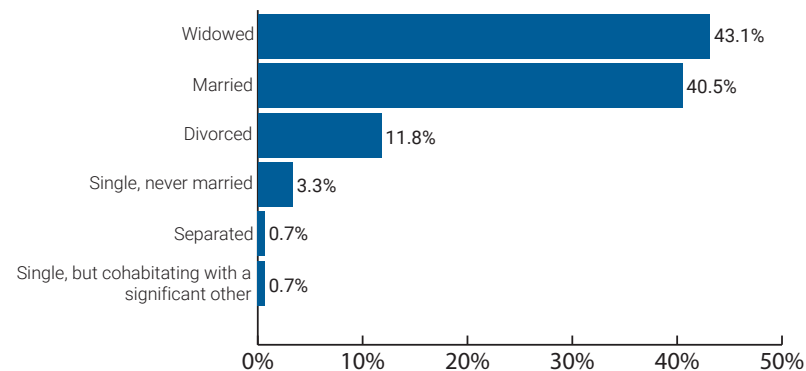
## SECTION II: CAREGIVER FINDINGS



### Demographics

Caregivers identified the older adults they care for as widowed (43.1%) and married (40.5%), with smaller proportions reporting being divorced, single, and separated. Of particular interest, caregivers were more likely to report caring for married older adults, ten percent greater than the number of married respondents in the older adult sample. As can be inferred from the gender and age breakdowns, caregivers reported the majority of female older adults under their care are widowed (56.6%), with 68 percent of male older adults under caregiver supervision identifying as married.

**WHICH OF THE FOLLOWING BEST DESCRIBES THE  
RELATIONSHIP STATUS OF THE PERSON YOU CARE FOR?**



n= 154

**RELATIONSHIP STATUS BY GENDER**

	Percent
<b>Male</b>	
Married	68.0%
Widowed	16.0%
Divorced	12.0%
Single, never married	4.0%
Separated	0.0%
Single, but cohabitating with a significant other	0.0%
<b>Female</b>	
Married	27.3%
Widowed	56.6%
Divorced	12.1%
Single, never married	3.0%
Separated	1.0%
Single, but cohabitating with a significant other	0.0%

n= 154

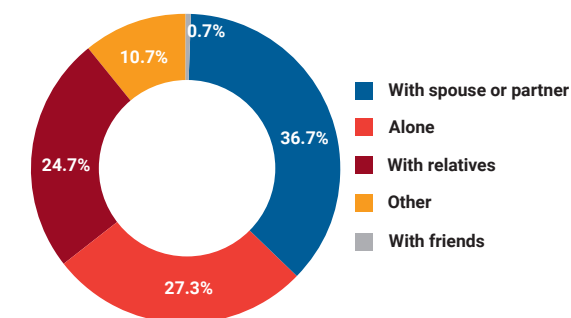
## SECTION II: CAREGIVER FINDINGS



### Demographics

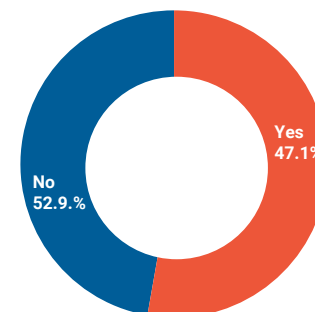
More than a third (36.7%) of caregivers reported the older adult they care for lives with a spouse or partner, with over one-quarter reporting living alone, and with relatives. In comparison to older adult respondents, far fewer in this sample (-28.2%) were living alone, with greater proportions residing with a spouse or partner and with relatives. In accordance with these findings, 47.1 percent of caregivers cited the older adult resides in their home with them, with the majority (58.1%) identifying as the child of the person they care for.

**LIVING STATUS OF OLDER ADULT**



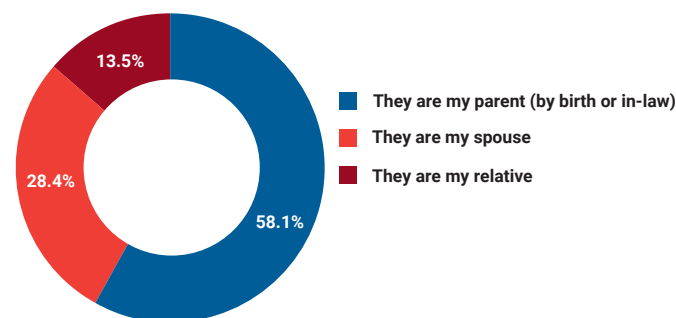
n= 154

**DOES THE PERSON YOU CARE FOR LIVE IN YOUR HOME WITH YOU?**



n= 153

**HOW ARE YOU RELATED TO THE PERSON YOU CARE FOR?**



n= 141

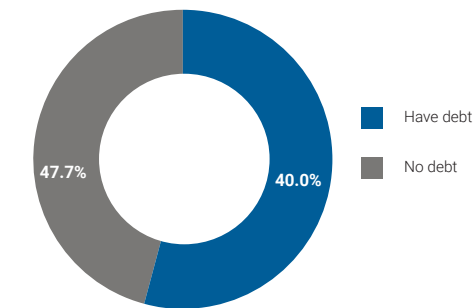
## SECTION II: CAREGIVER FINDINGS



### Finances

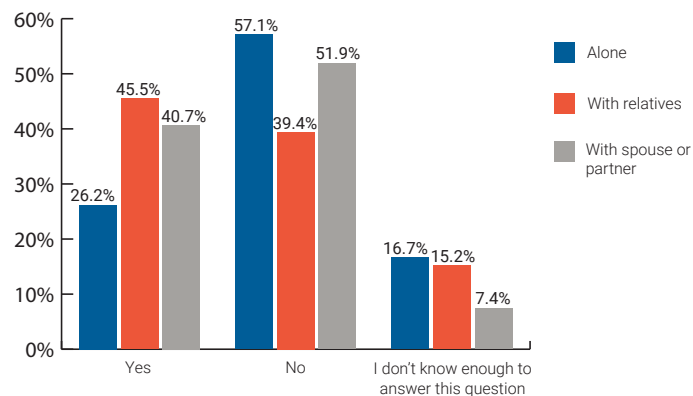
In comparison to older adult respondents, caregivers were less likely to report the older adult they care for is in debt (40% versus 54%), and dependent on social security as their only source of income (36.7% versus 49.8%). When reviewing differences between demographic groups, debt appears to be more prevalent depending upon living status, with 45.5 and 40.7 percent of older adults living with relatives and a spouse or partner maintaining this financial strain. In contrast, caregivers of older adults who reside alone were less likely to report the person they care for has debt, at 26.2 percent of the sample. These findings may highlight debt as one factor in the ability for older adults to maintain independence, and the potential protective factor residency with a spouse or partner has on living status.

#### HAVE DEBT



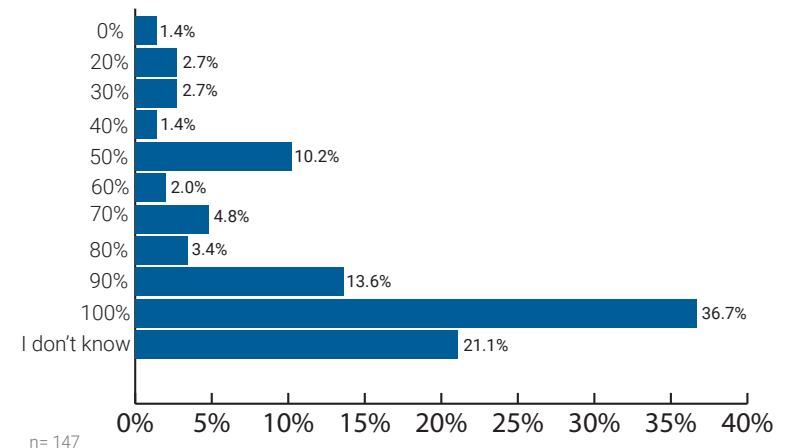
n= 172

#### LIVING STATUS BY DEBT



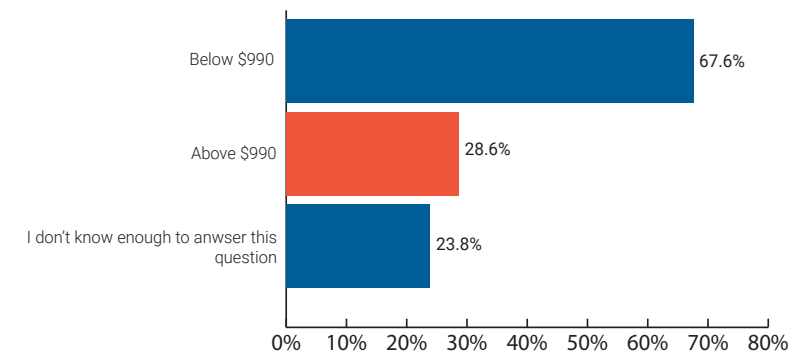
n= 146

#### HOW MUCH OF THEIR INCOME DEPENDS ON SOCIAL SECURITY?



n= 147

#### INCOME DEPENDS ON SOCIAL SECURITY BY MONTHLY INCOME



n= 146

## SECTION II: CAREGIVER FINDINGS



### Housing

Respondents were allowed to select more than one response option for the question, “Do you have any concerns about where the person you care for lives?” The top three reported categories were ability to stay in their home, finding help for home repairs, and feeling of isolation. While these categories mirrored the degree to which older adults identified with top rated concerns, caregivers were almost twice as likely to report concern for their loved ones ability to stay in the home (42.4% versus 25.3%).

#### WHAT CONCERNS DO YOU HAVE ABOUT WHERE THE PERSON YOU CARE FOR LIVES?

	Percent
<b>Ability to stay in the home</b>	42.4%
<b>Finding help for home</b>	26.4%
<b>Feeling of isolation</b>	25.7%
<b>Help with housework</b>	24.3%
<b>Finding help for yard work</b>	23.6%
<b>I don't have concerns</b>	22.2%
<b>Being taken advantage of financially</b>	13.2%
<b>Other</b>	11.1%
<b>Finding safe, affordable housing</b>	7.6%
<b>I don't know enough to answer this question</b>	5.6%
<b>Crime near the home</b>	2.1%

n= 144



## SECTION II: CAREGIVER FINDINGS



### Health

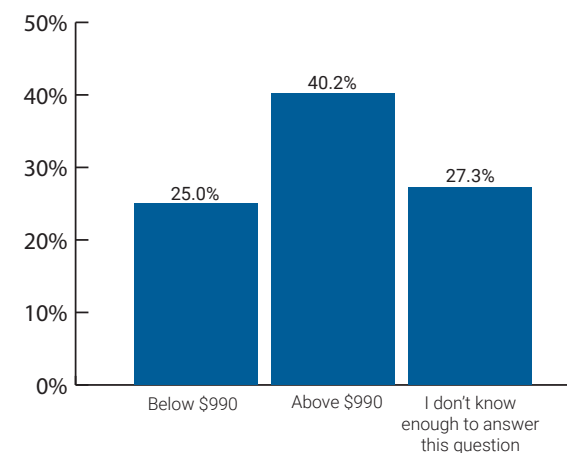
A proportion of participants (67.8%) reported the older adult they care for has a fear of falling, followed by 51.8 percent being concerned about coping with medical problems, and 34.3 percent citing unease with the cost of long term care. The top two cited health concerns reflected sentiments from the older adult sample. Although higher proportions of caregivers reported concern in all categories than older adult respondents, caregivers were not provided with a “no concerns” option, likely skewing the results. Of those expressing concern with regards to the cost of long term care, some variations were seen between those with differing monthly incomes. As shown in the graph above, 40.2 percent of caregivers of older adults making more than \$990 monthly reported the person they care for is worried about the cost of long term care, almost two times that of those making less. Despite maintaining a higher income, it is interesting to note the concern is more prevalent within this particular sample.

#### WHAT CONCERNS DOES THE PERSON YOU CARE FOR HAVE ABOUT THEIR HEALTH?

	Percent
<b>Fear of failing</b>	67.8%
<b>Coping with medical problems</b>	51.8%
<b>Cost of long term care</b>	34.3%
<b>Understanding their health care</b>	24.5%
<b>Dealing with social isolation</b>	22.4%
<b>Paying for medical care</b>	18.9%
<b>Finding in-home care</b>	16.8%
<b>Medicare or Medicaid issues</b>	15.4%
<b>I don't know enough to answer</b>	7.7%
<b>Physical abuse</b>	2.8%

n= 143

#### COST OF LONG TERM CARE BY INCOME



n= 141

## SECTION II: CAREGIVER FINDINGS



### Health

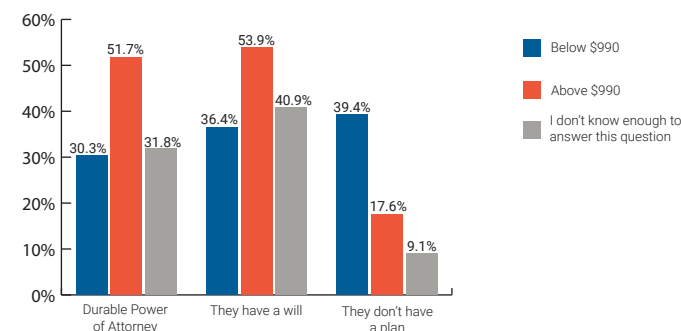
When asked if the person they care for maintains a long term care plan, respondents were permitted to select more than one option. The top three reported plans included maintaining a will, a Durable Power of Attorney, and funeral plans—mirroring results from the older adult assessment. However, the proportion of respondents citing their older adult has a plan was notably higher, with 67.6 percent (versus 36.6%) stating the older adults have some type of plan. Overall, caregivers of older adults making more than \$990 monthly reported the person they care for has a long term care plan, at a greater rate than those making below. For example, those making more than \$990 per month were more likely to have a Durable Power of Attorney (+21.4%) and to have a will (+17.5%). In contrast, caregivers of older adults making less than \$990 per month were more likely to report the person they care for does not have any plan, two times greater than those who make more. With regards to living status, 23.6 percent of caregivers of older adults living with a spouse or partner report having funeral arrangements, in comparison to 42.2 percent of those that live relatives (almost double). In a similar vein, 32.7 percent of caregivers of older adults living with a spouse or partner reported the person they care for does not have any long term care plans. Considering the older age of adults represented in this sample, it is reasonable to suggest age plays a role in likelihood of maintaining a care plan—as almost half the number of caregivers reported “they don’t have a plan” compared to those in the older adult survey (42.4% versus 21.6%).

#### WHAT LONG TERM CARE PLAN DOES THE PERSON YOU CARE FOR HAVE?

	Percent
<b>They have a will</b>	47.3%
<b>Durable Power of Attorney</b>	43.2%
<b>They have funeral arrangements</b>	31.8%
<b>They don't have a plan</b>	21.6%
<b>I don't know enough to answer this question</b>	10.8%
<b>Plans for how they will pay</b>	10.1%
<b>Other</b>	5.4%
<b>Long term care insurance</b>	4.7%

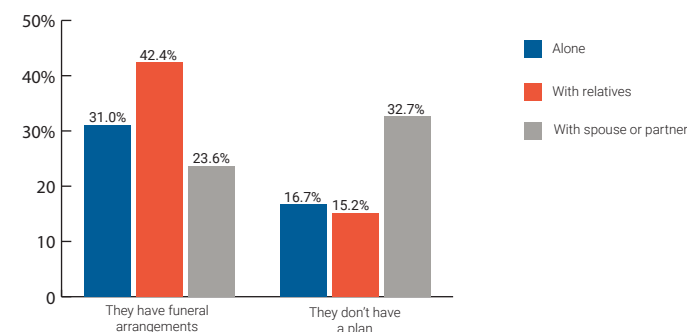
n= 148

#### INCOME BY CARE PLAN



n= 146

#### LIVING STATUS BY CARE PLAN



n= 129

## SECTION II: CAREGIVER FINDINGS

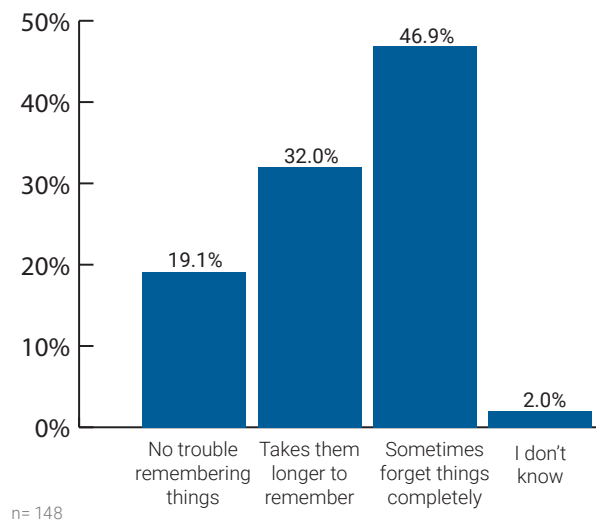


### Health

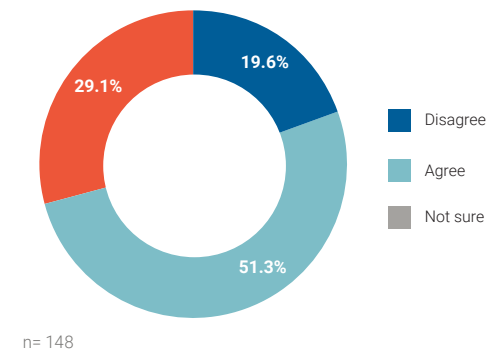
The findings from the caregiver version of the assessment contradicted findings presented from older adults themselves. While almost half of all older adults cited no trouble with remembering things, 46.9 percent of caregivers reported the person they care for sometimes forget things completely, with less than one-fifth citing the lowest severity with regards to memory.

AAAWM worked conjunctively with another organization at their request to obtain information on dementia from the older adult population. The findings from this series of questions were highly varied, with a fairly equal number of participants selecting each response option. Overall, the majority of caregivers (51.3%) included in this assessment cited knowing where to turn for help with dementia—a positive finding.

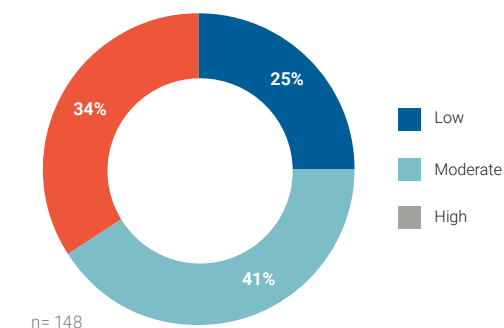
#### HOW WOULD YOU DESCRIBE THE MEMORY OF THE PERSON YOU CARE FOR?



#### I KNOW WHICH RESOURCES AND ORGANIZATIONS IN WEST MICHIGAN TO TURN TO FOR INFORMATION OR HELP WITH..



#### WHAT IS YOUR LEVEL OF KNOWLEDGE OF THE WARNING SIGNS OF DEMENTIA?



## SECTION II: CAREGIVER FINDINGS



### Transportation

When asked to report on concerns surrounding transportation, the majority of older adults (66.8%) cited not having any issues, while caregivers of older adults were less likely to do so (16.5%). The top three reported concerns by caregivers included transportation for medical needs, errands, and affordability—mirroring results from the older adult assessment.

#### WHAT ARE YOUR CONCERNS ABOUT TRANSPORTATION FOR THE PERSON YOU CARE FOR?

	Percent
<b>Lack of enough medical transportation</b>	21.1%
<b>Lack of transportation for errands</b>	20.3%
<b>Lack of affordable transportation</b>	19.6%
<b>Lack of home delivery for pharmacy items</b>	18.8%
<b>Lack of home delivery for groceries</b>	18.8%
<b>They do not have transportation</b>	16.5%
<b>I don't have any concerns</b>	16.5%
<b>I don't know enough to answer this question</b>	15.8%
<b>Lack of volunteer transportation</b>	15.0%
<b>Other</b>	14.3%
<b>Lack of public transportation</b>	11.3%

n= 133

## SECTION II: CAREGIVER FINDINGS



### Transportation

When performing a cross-analysis of transportation concerns by income, sizeable differences are noted, similar to those findings produced by the older adult version. Overall, caregivers of older adults making less than \$990 monthly reported more transportation concerns. For example, those making less than \$990 per month reported there was a lack of affordable transportation and transportation for errands, pharmacy items, and delivery for groceries at almost two times the rate.

#### TRANSPORTATION CONCERNS BY LIVING STATUS

	Percent
<b>They do not have transportation</b>	
Alone	25.6%
With spouse or partner	12.5%
With relatives	11.1%
<b>Lack of transportation for errands</b>	
Alone	30.8%
With relatives	18.5%
With spouse or partner	14.6%
<b>Lack of home delivery for pharmacy</b>	
Alone	23.1%
With spouse or partner	20.8%
With relatives	11.1%
<b>Lack of affordable transportation</b>	
Alone	30.8%
With spouse or partner	12.5%
With relatives	11.1%
<b>Lack of home delivery for groceries</b>	
Alone	30.8%
With spouse or partner	16.7%
With relatives	11.1%

n= 143

When reviewing the differences by living status, caregivers of older adults living alone reported the highest with regards to concerns about transportation. For example, over one quarter of older adults living alone do not have transportation, two times the number of those living with relatives and a spouse or partner. These findings may demonstrate an opportunity for AAAM to provide outreach for older adults residing alone to meet some of these transportation needs—especially considering 54.8 percent are driven by caregivers themselves.

#### TRANSPORTATION CONCERNS BY INCOME

	Percent
<b>Lack of transportation for errands</b>	
Below \$990	33.0%
Above \$990	16.1%
I don't know enough to answer this question	20.0%
<b>Lack of home delivery for pharmacy items</b>	
Below \$990	33.3%
Above \$990	17.3%
I don't know enough to answer this question	5.0%
<b>Lack of affordable transportation</b>	
Below \$990	30.0%
Above \$990	17.3%
I don't know enough to answer this question	15.0%
<b>Lack of home delivery for groceries</b>	
Below \$990	26.7%
Above \$990	17.3%
I don't know enough to answer this question	15.0%
<b>I don't have any concerns</b>	
Below \$990	6.7%
Above \$990	18.5%
I don't know enough to answer this question	20.0%

n= 133

## SECTION II: CAREGIVER FINDINGS



### Transportation

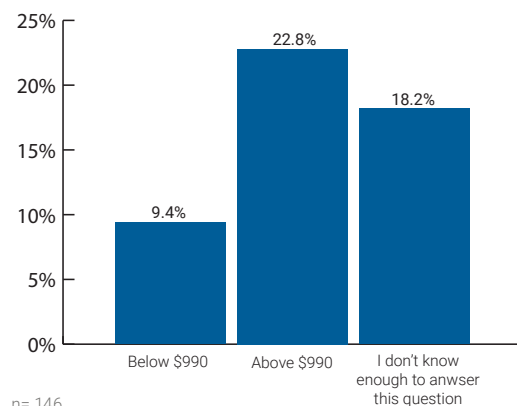
Because respondents were allowed to select more than one mode of transportation, the count for each item does not add up to 100. The majority of caregivers (58.1%) reported driving the older adult they care for, followed by being driven by a friend or relative (41.9%) and driving their own car (18.9%). While older adult respondents (refer to older adult section of this report) were most likely to report driving their own car (58.2%), a higher proportion of those with a caregiver are provided transportation by the caregiver or another family member. Throughout this analysis, findings have demonstrated older adults are less likely to need/utilize services if they take in greater than \$990 monthly. This outcome is further validated by the income breakdown for transportation, where 22.8 percent of caregivers of older adults making more than \$990 monthly reported the person they care for is able to drive their own car, two times greater than those making less.

#### HOW DOES THE PERSON YOU CARE FOR GET WHERE THEY NEED TO GO?

	Percent
<b>I drive them</b>	58.1%
<b>Friend/relative drives them</b>	41.9%
<b>They drive their own car</b>	18.9%
<b>Senior bus or van</b>	16.9%
<b>Volunteer driver</b>	10.1%
<b>Someone is paid to drive them</b>	8.8%
<b>Other</b>	6.8%
<b>Walk</b>	4.7%
<b>I don't know enough to answer this question</b>	2.0%

n= 148

#### DRIVE THEIR OWN CAR BY MONTHLY INCOME



n= 146

#### LIVING STATUS BY TRANSPORTATION

	Percent
<b>Alone</b>	
<b>I drive them</b>	54.8%
<b>Friend/Relative drive them</b>	52.4%
<b>Volunteer driver</b>	16.7%
<b>Someone is paid to drive them</b>	11.9%
<b>Walk</b>	11.9%
<b>With relatives</b>	
<b>I drive them</b>	68.8%
<b>Friend/Relatives drives them</b>	50.0%
<b>Someone is paid to drive them</b>	9.4%
<b>Volunteer driver</b>	3.1%
<b>Walk</b>	0.0%
<b>With spouse of partner</b>	
<b>I drive them</b>	55.4%
<b>Friend/Relative drives them</b>	35.7%
<b>Volunteer driver</b>	7.1%
<b>Some is paid to drive them</b>	3.6%
<b>Walk</b>	3.6%

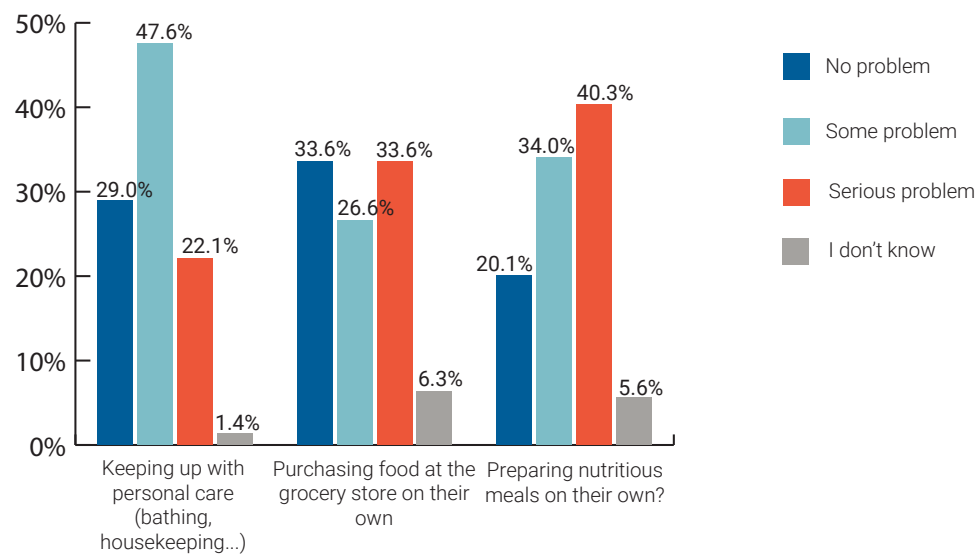
## SECTION II: CAREGIVER FINDINGS



### Personal Care

When asked what their older adult struggles with, caregivers were more likely to respond with “a serious problem” or “some problem” in regards to attending to personal care, grocery shopping, and preparing meals. While the overwhelming majority of older adult participants reported having no problem keeping up with these items, it appears older adults with a caregiver do have personal care concerns. Considering 18.2 percent of the population utilizing in-home support services at the time of this assessment, the need for personal care services is evident.

#### DOES THE PERSON YOU CARE FOR HAVE A PROBLEM WITH..



n= 135- 144

## SECTION II: CAREGIVER FINDINGS

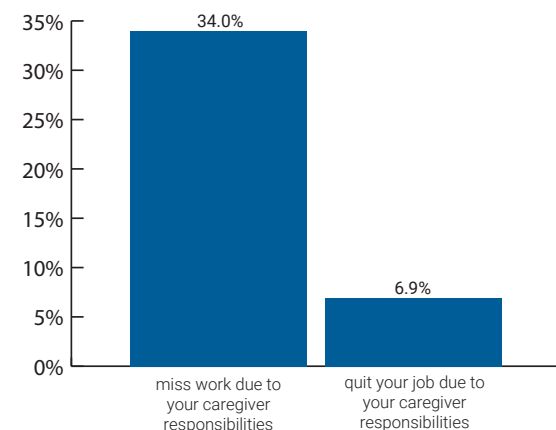


### Caregiver Experience

The “Caregiver Experience” portion of the survey was provided only to those who responded to the caregiver version of the older adult needs assessment. Within this section, respondents were asked questions pertaining to the level of stress or strain incurred as a result of being a caregiver for their loved one. Overall, over one third of the sample reported missing work due to caregiver responsibilities, with 6.9 percent (n=10) needing to quit their job in order to care for their older adult.

Caregivers were asked to rate financial stress, isolation, tiredness/strain, and family toll as a result of caring for an older adult on a scale from 0 to 4, with 0 being “not at all” and 4 being “very much.” As highlighted in the graph above, the most common responses of caregivers were primarily “somewhat,” “a little,” and “not at all.” Those rated “very much” and “quite a bit” at the greatest rates were tiredness/strain and family toll, with 33.1 percent and 29.4 percent respectively, feeling overwhelmed in these areas.

#### HAVE YOU HAD TO...



n= 146- 147

#### LEVEL OF CAREGIVER STRAIN

	Percent
<b>How much financial stress comes from being a caregiver?</b>	
Very much	12.2%
Quite a bit	12.9%
Somewhat	22.5%
A little	28.6%
Not at all	23.8%
<b>How isolated do you feel as the result of being a caregiver?</b>	
Very much	7.5%
Quite a bit	12.9%
Somewhat	29.3%
A little	22.5%
Not at all	27.9%
<b>How tired or strained do you feel as the result of being a caregiver?</b>	
Very much	13.8%
Quite a bit	19.3%
Somewhat	26.2%
A little	25.5%
Not at all	15.2%
<b>In general, how much toll has being a caregiver taken on your family?</b>	
Very much	11.6%
Quite a bit	17.8%
Somewhat	27.4%
A little	26.0%
Not at all	17.1%

n= 147



## SECTION II: CAREGIVER FINDINGS



### Unmet Needs

When asked what respondents think the hardships are faced by older adults in their community, the greatest number highlighted the loss of physical mobility (75.7%), shopping or running errands (64.2%), and suffering from loneliness (63.5%). An urgency for services focused on transportation and making meals were also at the top of the list. While loss of physical mobility was also the top area cited by older adults, caregivers differed with regards to the second and third categories, where inability to make ends meet and transportation were selected at higher rates by older adult respondents.

#### WHAT DO YOU THINK ARE THE HARDSHIPS FACED BY OLDER ADULTS?

	Percent
<b>Loss of physical mobility</b>	75.7%
<b>Can't do shopping or run errands</b>	64.2%
<b>Suffering from loneliness</b>	63.5%
<b>Lack of transportation</b>	56.1%
<b>Loss of ability to cook healthy meals</b>	55.4%
<b>Inability to make ends meet</b>	51.4%
<b>Inability to manage medications</b>	51.4%
<b>Inability to do yardwork</b>	50.0%
<b>Cannot afford medications</b>	48.0%
<b>Home is in despair</b>	47.3%
<b>Lack of help with personal care</b>	44.6%
<b>Receiving appropriate medical care</b>	31.1%
<b>Physical or verbal abuse</b>	27.0%
<b>Financial abuse</b>	24.3%
<b>I don't know enough to answer this question</b>	8.1%
<b>Other</b>	6.1%

n= 148

## SECTION II: CAREGIVER FINDINGS



### Unmet Needs

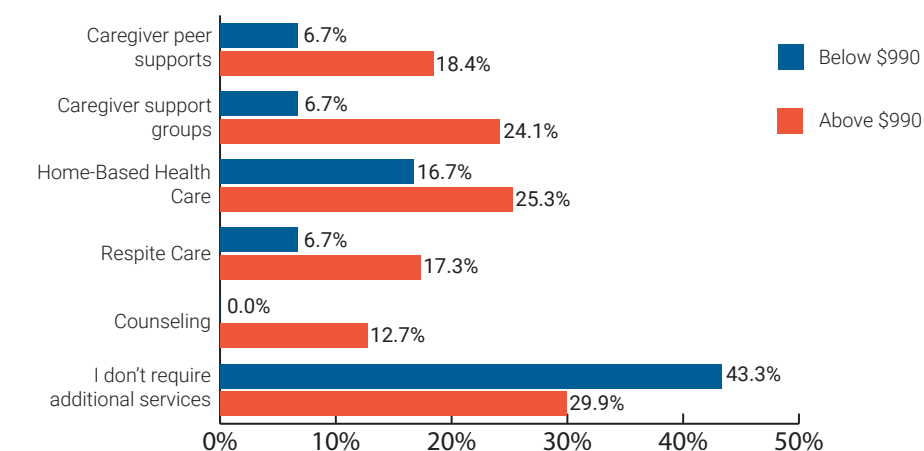
In addition to older adult needs, caregivers were asked what services could provide the most benefit to themselves in particular. Similar to older adults, the largest group of caregivers who participated in the assessment reported little need for services. Overall, 34.8 percent of the sample reported not requiring any of the caregiver-specific programs listed. The top three rated were home health aide, home-based health care, and adult day services, with almost one quarter designating these as personal needs. However, the response options maintained similar proportions overall. When reviewing these findings with respect to income of the older adult, there are some notable differences. In contrast to previous graphs, caregivers of older adults making more than \$990 monthly were more likely to report requiring additional services for themselves. For example, those making more than \$990 monthly reported they could benefit from peer supports, support groups, and Home-Based Health Care at two to three times the rate of those making less. In contrast, caregivers of older adults making less than \$990 monthly were more likely to state they do not require additional services (+13.4%). These findings may speak to the lack of services afforded to those of higher income groups, and thus, the increased need for caregiver-specific supports by caregivers of this population. However, this is a speculative suggestion.

#### AS A CAREGIVER, WHAT SERVICES COULD YOU BENEFIT FROM?

	Percent
<b>I don't require additional services</b>	34.8%
<b>Home Health Aide (help with feeding, bathing, etc.)</b>	24.6%
<b>Home-Based Health Care (primary care services that come to the home)</b>	23.2%
<b>Adult Day Services (day-time respite)</b>	21.0%
<b>Overnight or weekend respite</b>	18.8%
<b>Caregiver support groups</b>	17.4%
<b>Caregiver peer supports (being connected with someone who has experience being a caregiver)</b>	15.9%
<b>Respite Care</b>	15.2%
<b>Caregiver Education (medical training, health insurance training)</b>	11.6%
<b>Counseling</b>	10.1%
<b>Other</b>	5.1%

n= 138

#### INCOME BY CAREGIVER SERVICES



n= 137

## SECTION II: CAREGIVER FINDINGS



### Unmet Needs

Caregivers were asked what daily tasks the person they care for requires help with. Because respondents were allowed to select more than one service, the total percent equates to more than 100. The most frequently reported need was assistance with housework (67.4%; n=95), followed by preparing meals (58.9%; n=83), and going shopping (56.7%; n=80). It is interesting to note that this finding aligns with the top services reported by older adult respondents, with the exception of preparing meals (rated fourth). As the need for these services, at least within the sample, are further validated by caregivers of older adults, AAAWM may want to consider ways to address these needs. When performing a cross-analysis of needs by income, sizeable differences are noted. Caregivers of older adults making less than \$990 monthly were more likely to report requiring help with using the telephone, taking care of appearance, getting around, and finding affordable housing. As made apparent throughout this report, income appears to have an impact on the experiences of older adults.

#### WHICH OF THE FOLLOWING DOES THE PERSON YOU CARE FOR NEED HELP WITH?

	Percent
Doing housework	67.4%
Preparing meals	58.9%
Going shopping	56.7%
Getting to places out of walking distance	51.8%
Taking a bath or shower	50.4%
Taking medicine	47.5%
Handling money to pay bills	45.4%
Completing insurance forms	42.6%
Getting around on their own	41.8%
Taking care of appearance	38.3%
Reducing isolation	38.3%
Dressing and undressing	33.3%
Using the telephone	32.6%
Finding affordable housing	9.9%
Other	6.4%

n= 141

#### INCOME BY HELP

	Percent
<b>Using the telephone</b>	
Below \$990	43.8%
Above \$990	29.9%
I don't know enough to answer this question	28.6%
<b>Taking care of appearance</b>	
Below \$990	53.1%
Above \$990	32.2%
I don't know enough to answer this question	42.9%
<b>Getting around on their own</b>	
Below \$990	50.0%
Above \$990	39.1%
I don't know enough to answer this question	42.9%
<b>Finding affordable housing</b>	
Below \$990	12.5%
Above \$990	6.9%
I don't know enough to answer this question	19.1%

n= 140

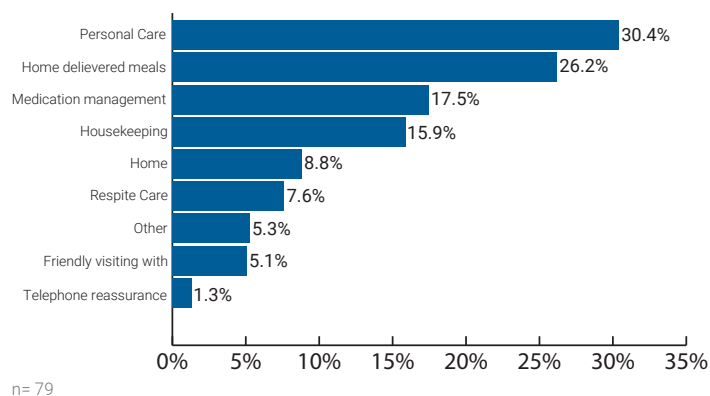
## SECTION II: CAREGIVER FINDINGS



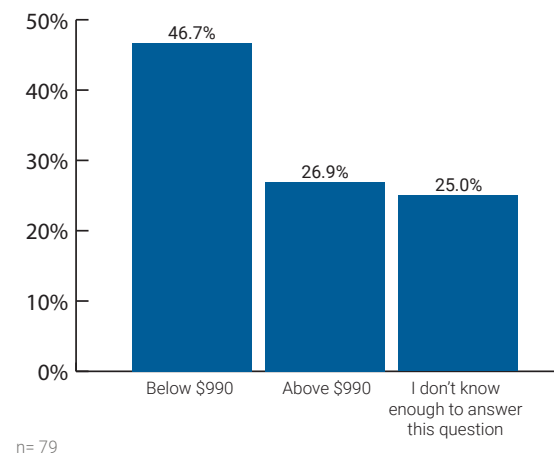
### Services

When asked what in-home services were the most needed, the greatest number of caregiver participants highlighted personal care (30.4%), followed by home delivered meals (26.2%), and medication management (17.5%). Referring back to the outcomes on desired caregiver services, those dealing with health-related needs maintained the top two most selected categories. Based on these findings, it is understandable as to why caregivers were more likely to select medication management as an important in-home service, whereas this category fell to sixth place among older adult respondents. While the groups differed in this respect, the top two services, personal care and home delivered meals, were noted as most important by both. When performing a cross-analysis of in-home service by gender and income, sizeable differences are noted. Fifty-two percent of caregivers of male older adults rated home delivered meals as the most needed in-home service for older adults, three times more than those caring for females. Considering 60 percent of the male population in this sample resides with a spouse or partner, in comparison to 24.8 percent of females, this finding is of particular interest. With respect to income, 46.7 percent of caregivers of older adults making less than \$990 monthly reported the most needed in-home service is personal care, almost two times that of those making more.

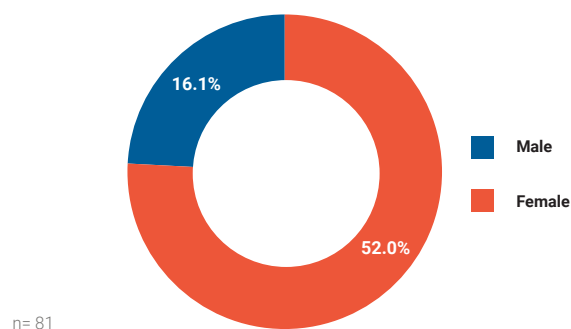
**IN-HOME SERVICES RATED AS MOST NEEDED**



**PERSONAL CARE BY MONTHLY INCOME**



**HOME DELIVERED MEALS BY GENDER**



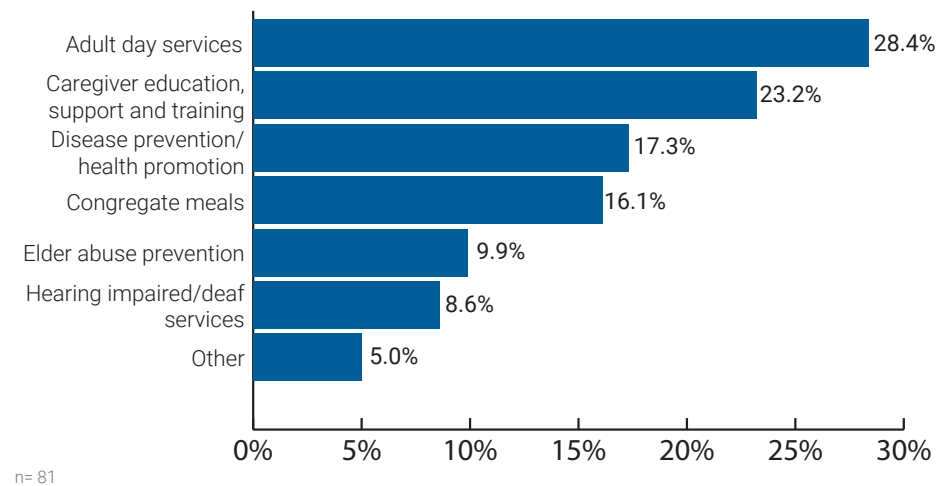
## SECTION II: CAREGIVER FINDINGS



### Services

When asked what additional services were the most needed, the greatest number of caregivers highlighted adult day services (28.4%), followed by caregiver education (23.2%), and disease prevention/health promotion (17.3%). These findings differed from the older adult sample with regards to caregiver education, where it was the least selected at 11.1 percent. However, considering caregivers were the source of data collection, these findings align with this group's particular needs.

#### ADDITIONAL SERVICES RATED AS MOST NEEDED



## SECTION II: CAREGIVER FINDINGS



### Summary

For the purposes of gathering accurate data on the needs and adversities faced by this population, the caregiver sample was limited to family and friends, disqualifying service providers and compensated nonrelatives. With regards to residency, the data from the caregiver portion show an overrepresentation of respondents from Kent County. These findings are similar to the older adult portion of the survey; however, the sample size is substantially lower (903 versus 150). As the total number of caregivers is far too small to be representative of the entire population, evaluating outcomes and next steps from the results presented should be done lightly.

With regards to demographic variables, the majority of caregivers identified as female, and most reported caring for female older adults. The racial/ethnic breakdown of respondents is slightly more representative of the ACS five-year estimates for 2010-2014 in the top three represented counties (Kent, Mason, and Mecosta), with the overall majority identifying as White. Overall, it may be inferred that caregivers are often the same race as the older adult they provide care for, as each demographic breakdown had the same distribution. Caregivers reported more varied proportions with regards to the age of the older adult for which they provide care, with over one-third being 86 years and above, and the majority having a disability. Caregivers not only provide care for older adults, but also for those unable to perform independent living tasks due to disability, which may highlight the need for additional support to be provided to this group.

Similar to the older adult portion of the assessment, the majority of caregivers reported the older adult they care for makes above \$990 per month. Based on the methodology for the needs assessment, such findings may highlight the opportunity for AAAWM to increase outreach with regards to low-income groups as a sizeable proportion of the sample does not fall within this bracket. The groups most likely to report making above \$990 monthly were male older adults and those living alone.

The most frequently reported service by caregivers was Food, followed by In-Home Support. Although transportation fell within the top three categories for older adults, caregivers were more likely to report the use of companionship services, which includes Friendly Visitor and Senior Companion programs.

Although it is not possible to determine whether older adults in the previous sample do not have a designated caregiver, it is interesting to note that caregivers themselves report a higher rate of no service usage, and substantially lower proportions of use for all other categories by their older adult. Whether this indicates a decreased need by older adults who maintain a caregiver is unclear. However, the results demonstrate an opportunity for outreach to caregivers in this sample, with very few utilizing services designated for this group (i.e. Caregiver Services).

Caregivers identified the older adults they care for as widowed and married for the most part, with the majority of those widowed being female, and the majority of those married being male. In comparison to older adult respondents, far fewer in this sample were living alone, with greater proportions residing with a spouse or partner and with relatives. In accordance with these findings, almost half of caregivers cited the older adult resides in their home with them, with the majority identifying as the child of the person they care for.

In addition, caregivers were less likely to report the older adult they care for is in debt, and dependent on social security as their only source of income. When reviewing differences between demographic groups, debt appears to be more prevalent depending upon living status, as caregivers of older adults who reside alone were less likely to report the person they care for has debt. These findings may highlight debt as one factor in the ability for older adults to maintain independence, and the potential protective factor residency with a spouse or partner has on living status.

## SECTION II: CAREGIVER FINDINGS



### Summary

The top three reported categories for housing concerns were ability to stay in their home, finding help for home repairs, and feeling of isolation. While these categories mirrored the degree to which older adults identified with top rated concerns, caregivers were almost twice as likely to report concern for their loved ones ability to stay in the home. When asked if the person they care for maintains a long term care plan, caregivers were most likely to report maintaining a will, a Durable Power of Attorney, and funeral plans—mirroring results from the older adult assessment. However, the proportion of respondents citing their older adult has a plan was notably higher. Considering the older age of adults represented in this sample, it is reasonable to suggest age plays a role in likelihood of maintaining a care plan—as almost half the number of caregivers reported “they don’t have a plan” compared to those in the older adult survey. With respect to health itself, almost half of caregivers reported the person they care for sometimes forgets things completely—significantly higher than reports made by older adults themselves.

When asked to report on concerns surrounding transportation, the majority of older adults cited not having any issues, while caregivers of older adults were less likely to do so. The top three reported concerns by caregivers included transportation for medical needs, errands, and affordability—mirroring results from the older adult assessment. When reviewing the differences by living status, caregivers of older adults living alone reported the highest concerns about transportation. These findings may demonstrate an opportunity for AAAWM to provide outreach for older adults residing alone to meet some of these transportation needs—especially considering over half are driven by caregivers themselves.

When asked what their older adult struggles with, caregivers were more likely to respond with “a serious problem” or “some problem” in regards to attending to personal care, grocery shopping, and preparing meals. While the overwhelming majority of older adult participants reported having no problem keeping up with these items, it appears older adults with a caregiver do have personal care concerns. Considering less than one-fifth of population was utilizing in-home support services at the time of this assessment, the need for personal care services is evident. The “Caregiver Experience” portion of the survey addressed the level of stress or strain incurred as a result of being a caregiver.

Tiredness/strain and family toll were the highest rated as “very much” and “quite a bit” of a problem, with over one-third feeling overwhelmed in these areas.

Similar to older adults, caregivers who participated in the assessment were, for the most part, reporting little need for services specific to “caregivers” themselves. However, the top three rated were home health aide, home-based health care, and adult day services, with almost one quarter designating these as personal needs. When reviewing these findings with respect to income of the older adult, there are some notable differences. In contrast to previous graphs, caregivers of older adults making more than \$990 monthly were more likely to report requiring additional services for themselves, including a need for peer supports, support groups, and Home-Based Health Care at two to three times the rate of those making less. These findings may speak to the lack of services afforded to those of higher income groups, and thus, the increased need for caregiver-specific supports by caregivers of this population. However, this is only speculation.

## SECTION II: CAREGIVER FINDINGS



### Summary

Caregivers were asked what daily tasks the person they care for requires help with. The most frequently reported need was assistance with housework, followed by preparing meals and going shopping. As the need for these services within the sample are further validated by caregivers of older adults, AAAWM may want to consider ways to address these needs. When performing a cross-analysis of needs by income, differences are noted. Caregivers of older adults making less than \$990 monthly were more likely to report requiring help with a number of areas listed. As made apparent throughout this report, income appears to have an impact on the experiences of older adults.

When asked what in-home and additional services were the most needed, the greatest number of caregiver participants highlighted personal care and adult day services. These findings slightly differed from the older adult sample. However, considering caregivers were the source of data collection, these findings align with this group's particular needs.



## SECTION II: KENT COUNTY FINDINGS



### Demographics

The information provided in this section of the report is specific to older adult respondents residing in Kent County. Due to the substantial sample size in comparison to the remaining counties assessed, the data outcomes may provide more meaningful information with respect to the needs of those within this community. With respect to service usage, over half of older adult respondents reported receiving food services (56.9%), followed by transportation (15.2%) and in-home support (9.5%). Nearly one-third of respondents reported not utilizing any services (30.3%), which may either speak to the lack of need or lack of access/knowledge of available services. The specific reasoning is unclear.

#### CLIENTS WHO RECIEVE...

	Percent
<b>Food (Congregate Meals, Food Pantry, Home-Delivered Meals)</b>	56.9%
<b>None</b>	30.3%
<b>Transportation</b>	15.2%
<b>In-Home Support (Bathing Services, Home Chore, Home Support, Personal Care)</b>	9.5%
<b>Housing (Fair Housing, Home Modification, Housing Coordiniation, Weatherization)</b>	7.7%
<b>Case Management (Care Management, Guardianship)</b>	6.2%
<b>Campanionship services (Friendly Visitor, Senior Campanion)</b>	6.2%
<b>Health Care (Dementia Consult, Shots, Hearing/Vision, Prescription assistance, MMAP)</b>	5.5%
<b>Counseling</b>	4.8%
<b>Healthy Aging</b>	3.9%
<b>Caregiver Services (Caregiver Resource Network, Cooking/Home Maintenance Classes)</b>	3.7%
<b>Other</b>	3.3%
<b>Legal (Legal Assistance)</b>	2.6%
<b>Emergency needs (Emergency Need Fund)</b>	1.5%
<b>Respite (Adult Dat Services, Homemaker Respite, Out-of-Home Respite)</b>	1.1%
<b>Outreach</b>	0.7%

n= 545

## SECTION II: KENT COUNTY FINDINGS

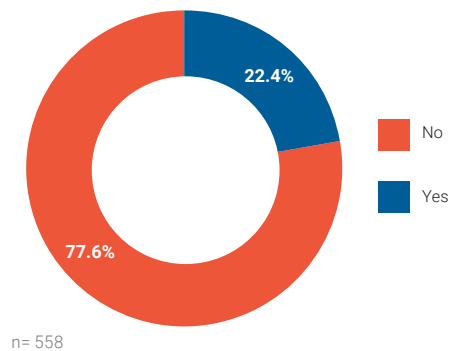


### Demographics

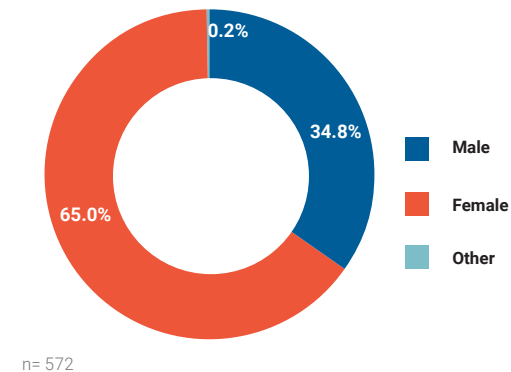
Nearly one quarter of individuals reported they live in a rural area (22.4%). This may indicate AAAWM's current access to isolated populations in need of services, as Kent County has a sizeable rural area surrounding major cities such as Grand Rapids.

Data from Kent County's elderly needs assessment show an overrepresentation of females, comprising 65 percent of the sample. The ACS 2014 one-year estimate from Kent County reports females over the age of 60 account for 54.7% of the elderly population, providing some explanation for the high number of female respondents included in this sample.

**DO YOU CONSIDER YOURSELF TO BE LIVING IN A RURAL AREA?**



**WHICH GENDER DO YOU IDENTIFY WITH?**



## SECTION II: KENT COUNTY FINDINGS



### Demographics

The racial/ethnic breakdown of respondents from the ACS 2014 one-year estimate of Kent County differed from the breakdown of respondents served by AAAWM in this particular survey sample. According to ACS, 90.2 percent of the 60 and older population in Kent County identifies as White, while 6.3 percent identify as Black or African American, and 2.9 percent as Hispanic or Latino. In contrast, the older adults from the needs assessment identified as 69.8 percent White, 20.4 percent African American, and 7.8 percent Hispanic or Latino. Based on the methodology, the older adult needs assessment reflects an overserving of minority groups within this population.

#### WHAT IS YOUR RACE/ETHNICITY?

	Count	Percent
<b>White/Caucasian (including Arab American)</b>	393	69.8%
<b>African American</b>	115	20.4%
<b>Hispanic/Latino</b>	44	7.8%
<b>Native American/Alaskan Native</b>	17	3.0%
<b>Multi-Racial</b>	8	1.4%
<b>Asian/Pacific Islander/Native Hawaiian</b>	1	0.2%

n= 563

Over half of respondents were between the ages of 60 and 75 (59.2%), with a proportion being 76 and older (35.3%). ACS 2014 one-year estimates show the average age of the population above 60 in Kent County to be 69 years, similar to survey respondents. This is important to note as older adults' age may contribute to differences in services and needs.

#### WHAT AGE GROUP DO YOU BELONG TO?

	Percent
<b>35 to 44 years</b>	0.4%
<b>45 to 54 years</b>	1.6%
<b>55 to 59 years</b>	3.5%
<b>60 to 64 years</b>	16.5%
<b>65 to 70 years</b>	23.9%
<b>71 to 75 years</b>	18.8%
<b>76 to 80 years</b>	12.3%
<b>81 to 85 years</b>	10.2%
<b>85 or older</b>	12.8%

n= 541

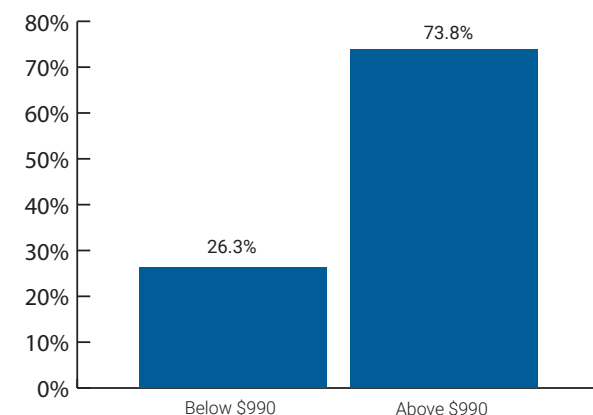
## SECTION II: KENT COUNTY FINDINGS



### Demographics

Based upon a recommendation from AAAWM, a monthly income below \$990 indicates a lower income status. Over one quarter of older adult respondents in this sample reported a monthly income below \$990 (26.3%).

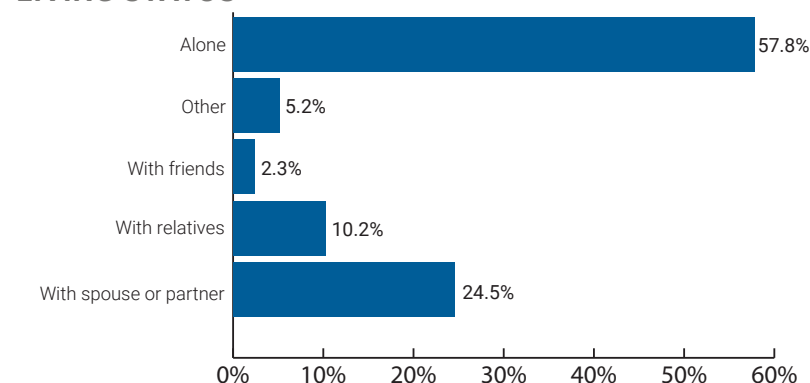
#### AVERAGE MONTHLY HOUSEHOLD INCOME?



n= 541

The majority reported living alone (57.8%), while nearly one quarter reported living with a spouse or partner (24.5%).

#### LIVING STATUS



n= 559

Needs assessment participants identified as widowed (30.2%), divorced (27.8%), or married (26.8%), with smaller proportions reporting being single or separated. An overrepresentation of widowed and divorced individuals is present, as the ACS 2014 one-year estimate suggests 19 percent are widowed and an even smaller proportion are divorced (13.2%). Of the population 60 and older, 59.4 percent are married according to the ACS, over twice the percentage represented by needs assessment respondents. This misrepresentation of greater Kent County data may relate to AAAWM's services that target specific populations in need. Furthermore, these findings indicate the services and needs reported by older adults in this sample may not be representative of the entire population of focus that resides in Kent County.

#### WHICH OF THE FOLLOWING BEST DESCRIBES YOUR RELATIONSHIP STATUS

	Percent
<b>Widowed</b>	30.2%
<b>Divorced</b>	27.8%
<b>Married</b>	26.8%
<b>Single, never married</b>	10.9%
<b>Separated</b>	2.1%
<b>Single, but cohabitating with a significant other</b>	1.9%
<b>In a domestic partnership or civil union</b>	0.2%

n= 567

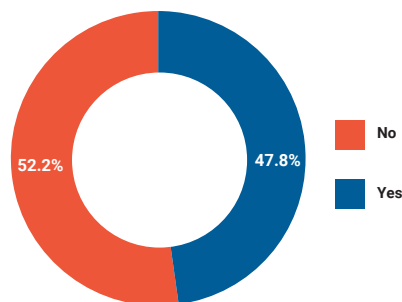
## SECTION II: KENT COUNTY FINDINGS



### Finances

Almost half of older adult participants reported being able to keep up with the cost of their various expenses. However, 23.9 percent reported not being able to keep up with medical bills, dental bills (23.5%), and the cost of eyeglasses (22.3%). As these expenses were the most frequently highlighted, AAAWM may want to consider increasing distribution of funds to programs that assist with providing affordable health care options. Having sufficient funds to purchase food was also identified as a difficulty by about one in five respondents (21.9%), yet nearly 60 percent reported receiving services related to food. With regards to financial stability, over half of older adults reported not having any money left over each month after paying for essential expenses (52.2%).

#### DO YOU HAVE MONEY LEFT OVER EACH MONTH AFTER MEETING ESSENTIAL EXPENSES?



n= 542

#### WHAT DO YOU NOT HAVE ENOUGH MONEY TO PAY?

	Percent
<b>I have enough money to pay all my expenses</b>	42.5%
<b>Medical Bills</b>	23.9%
<b>Dental Bills</b>	23.5%
<b>Eye glasses</b>	22.3%
<b>Food</b>	21.9%
<b>Medications</b>	16.2%
<b>Utility Bills (electric, gas)</b>	14.6%
<b>Home Repairs</b>	13.7%
<b>Car expenses</b>	13.5%
<b>Hearing Aids</b>	10.4%
<b>Yard work</b>	7.5%
<b>Telephone bill</b>	9.3%
<b>Health Insurance</b>	7.3%
<b>Credit card bills</b>	7.9%
<b>Home Insurance</b>	6.6%
<b>Property Tax</b>	5.7%
<b>Mortgage/Rent</b>	4.9%
<b>Other</b>	2.9%

n= 548

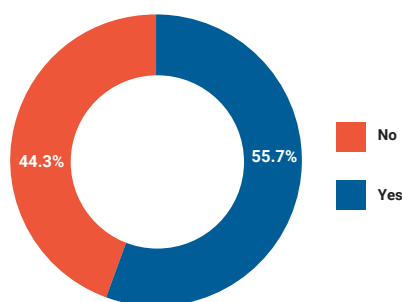
## SECTION II: KENT COUNTY FINDINGS



### Finances

Over half of older adults cite debt as something they maintain (55.7%). As a means of income, the majority of older adults rely solely on social security income (54.3%), while 10.2 percent reported social security as 90 percent of their income. Approximately six in ten (6.6%) respondents do not rely on social security at all. When asked about the various sources of their income, the overwhelming majority of older adults reported social security (89.1%), while 29.8 percent rely on pensions and 8.2 percent rely on assets. Respondents reporting no income comprised 3.6 percent of all respondents.

#### DO YOU HAVE ANY DEBT?



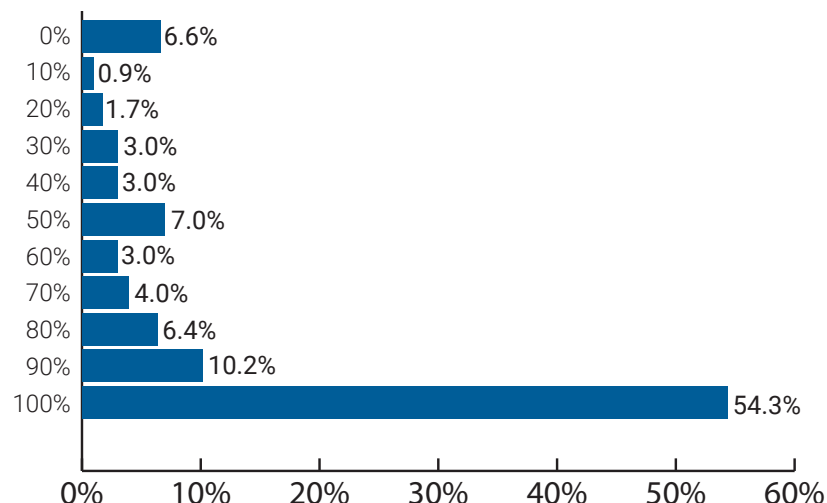
n= 553

#### WHAT ARE YOUR SOURCES OF INCOME?

	Percent
Social Security	89.1%
Pension	29.7%
Assets	8.2%
Earnings	7.9%
Other	6.8%
Veterans' benefits	4.6%
Public Assistance	3.2%
No income	3.6%

n= 558

#### HOW MUCH OF YOUR INCOME DEPENDS ON SOCIAL SECURITY?



n= 532

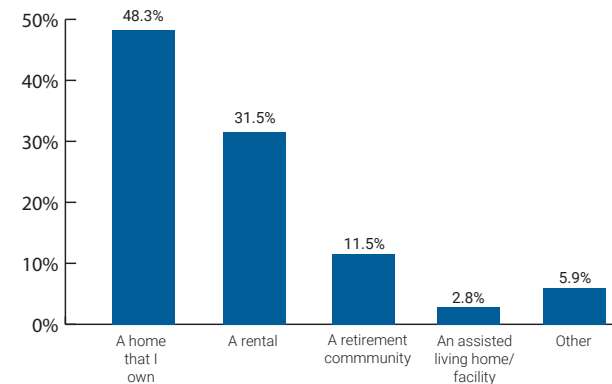
## SECTION II: KENT COUNTY FINDINGS



### Housing

The greatest number of respondents reported currently owning their home (48.3%), 31.5 percent stating they rent, and 20.2 percent reporting living in a more restrictive placement. With regards to housing concerns, respondents were allowed to select more than one response option for the question “What are your concerns about where you live?” The top three reported categories were ability to stay in their home (24.8%), finding help for home repairs (18.5%), and finding help for housework (16.2%). Respondents were least likely to be concerned about crime near their home or being taken advantage of financially.

#### WHERE DO YOU RESIDE?



n= 574

#### WHAT ARE YOUR CONCERNS ABOUT WHERE YOU LIVE?

	Percent
Ability to stay in my home	24.8%
Finding help for home repairs	18.5%
Help with housework	16.2%
Finding help for yard work	12.8%
Finding other safe affordable housing	9.2%
Feeling of isolation	7.5%
Being taken advantage of financially	6.3%
Crime near my home	6.1%
Other	2.7%

n= 557

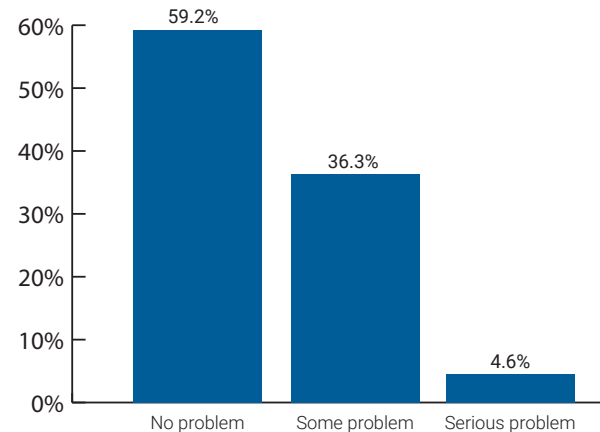
## SECTION II: KENT COUNTY FINDINGS



### Housing

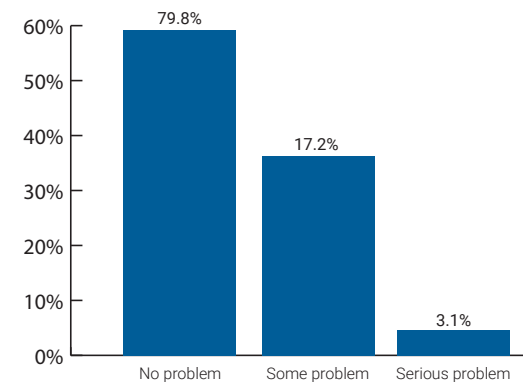
For the most part, participants reported no concerns with problems maintaining and repairing their homes (59.2%). However, a proportion of the population (36.3%) reported having some problem with maintaining and repairing the home—an area in which AAAMW may want to consider increasing funding and outreach. In accordance with these findings, the majority of respondents reported no problem with obtaining necessary safety features into the home (79.8%). One in five respondents reported having some problem or a serious problem adding feature such as grab bars and ramps as a means for making the home safer for independent living. When inquiring specifically as to whether maintaining and repairing the home has raised concerns about safety, a similar finding was discovered. Less than a fifth of respondents (19.7%) of the total population reported safety concerns, while the overwhelming majority cited no problems.

**DO YOU HAVE A PROBLEM MAINTAINING AND REPAIRING YOUR HOME?**



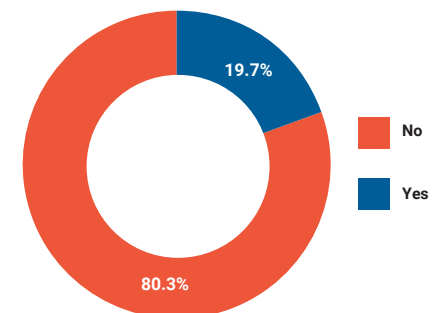
n= 546

**DO YOU HAVE TROUBLE GETTING NECESSARY SAFETY FEATURES ADDED TO YOUR HOME?**



n= 554

**ARE THERE THINGS AROUND YOUR HOUSE THAT NEED REPAIR THAT MAKE YOU CONCERNED ABOUT YOUR SAFETY?**



n= 553



## SECTION II: KENT COUNTY FINDINGS



### Health

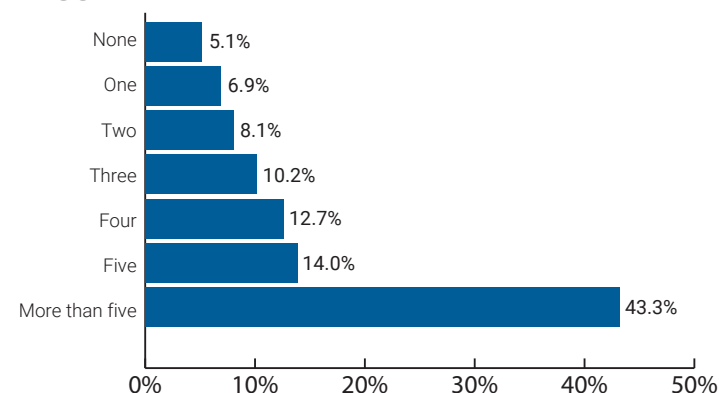
A proportion of participants (44.4%) reported having a fear of falling, followed by being concerned about coping with medical problems (30.3%). Roughly one-quarter (24.4%) of older adults cited unease with paying for medical care, and similar proportions expressed concern for the cost of long term care. Of note, the third highest reported response option was “no concern” with any of the health related items (27.1%). When asked how many medications are taken on a daily basis, 43.2 percent of the sample reported more than five. Percentages dropped slightly as the number of medications decreased. The majority of 562 respondents reported no problem paying for these prescription drugs (66.2%), with nearly one third expressing some problem or a serious problem in affording prescriptions.

#### WHAT ARE YOUR CONCERNS ABOUT YOUR HEALTH?

	Percent
<b>Fear of falling</b>	44.4%
<b>Coping with medical problems</b>	30.3%
<b>I don't have any concerns about my health</b>	27.1%
<b>Paying for medical care</b>	24.4%
<b>Cost of long term care</b>	23.3%
<b>Medicare or Medicaid issues</b>	19.5%
<b>Understanding my health care options</b>	13.7%
<b>Dealing with social isolation</b>	9.6%
<b>Finding in home care</b>	6.0%
<b>Physical abuse</b>	0.7%

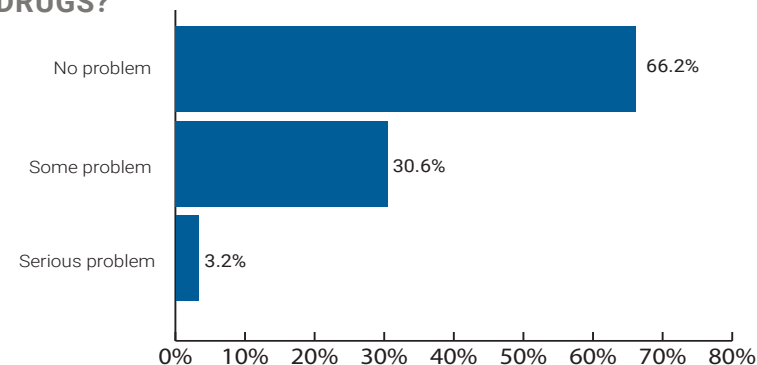
n= 554

#### HOW MANY MEDICATIONS ARE YOU PRESCRIBED DAILY?



n= 569

#### DO YOU HAVE A PROBLEM PAYING FOR PRESCRIPTION DRUGS?



n= 562

## SECTION II: KENT COUNTY FINDINGS



### Health

When asked if they maintained a long term care plan, respondents were permitted to select more than one option. The top three reported plans included, maintaining a will, a Durable Power of Attorney, and funeral plans. However, there was a high proportion of the sample who reported not having a plan (44.5%). Considering the majority of respondents reported not having a plan for covering the costs of long term health care, it is interesting to note that over three-quarters did not report feeling concerned with medical costs.

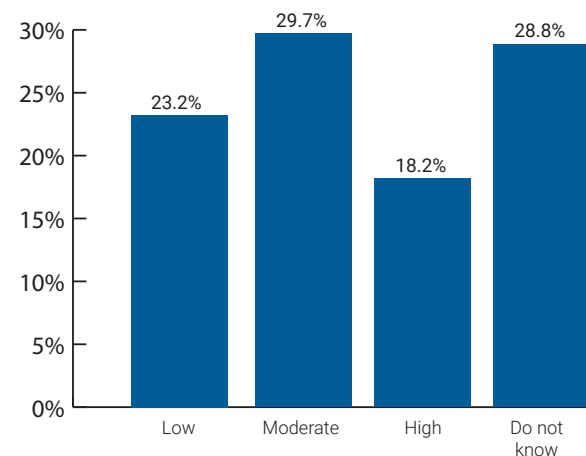
#### WHAT IS YOUR LONG TERM PLAN?

	Percent
<b>I don't have a plan</b>	44.5%
<b>I have a will</b>	33.3%
<b>I have a Durable Power of Attorney</b>	24.1%
<b>I have funeral arrangements</b>	23.3%
<b>I have plans for how I will pay</b>	11.0%
<b>I have long term care insurance</b>	9.0%
<b>Other</b>	5.4%

n= 553

Almost half of older adult respondents cited no trouble with remembering things (49.9%), with one-third reporting taking longer than usual to remember (33.8%). AAAWM worked conjunctively with another organization at their request to obtain information on dementia from the older adult population. The findings from understanding the warning signs of dementia were highly varied, with a fairly equal number of participants selecting each response option. However, the smallest proportion of individuals had a high level of knowledge of warning signs (18.2%).

#### WHAT IS YOUR LEVEL OF KNOWLEDGE OF THE WARNING SIGNS OF DEMENTIA?



n= 555

#### HOW WOULD YOU DESCRIBE YOUR MEMORY?

	Percent
<b>I have no trouble remembering</b>	49.9%
<b>It takes me longer to remember</b>	33.8%
<b>Sometimes forget things completely</b>	16.3%

n= 551

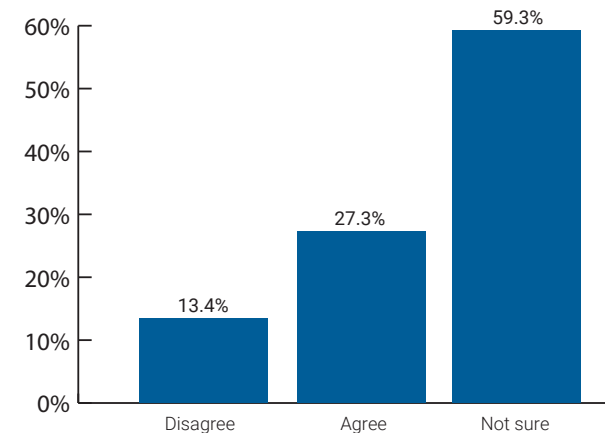
## SECTION II: KENT COUNTY FINDINGS



### Health

The majority of older adults included in this assessment reported that they were unsure where to turn for help with dementia (59.3%), while another 13.4 percent stated they did not know which resources and organizations were in West Michigan that maintain information on dementia.

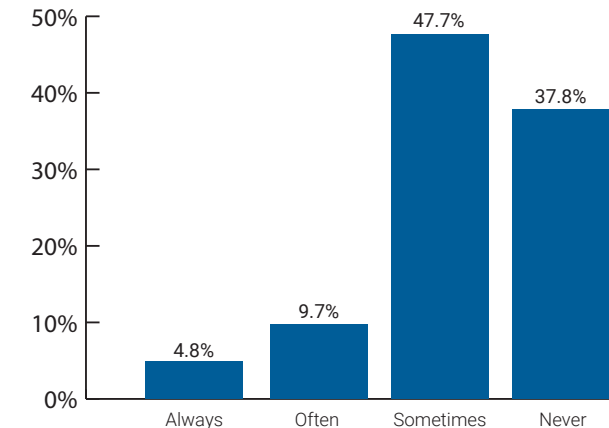
#### I KNOW WHICH RESOURCES ORGANIZATIONS IN WEST MICHIGAN TO TURN TO FOR INFORMATION OR HELP WITH...



n= 538

Nearly half of respondents reported feeling sad, lonely or depressed sometimes (47.7%), while a small yet significant proportion reported feeling this way often (9.7%) or always (4.8%). With nearly 60 percent of respondents reporting living alone, and isolation being listed as a concern in previous questions, AAAWM may consider these as possible contributions to such emotional health outcomes.

#### IN THE PAST 30 DAYS, ABOUT HOW OFTEN DID YOU FEEL SAD, LONELY OR DEPRESSED?



n= 558

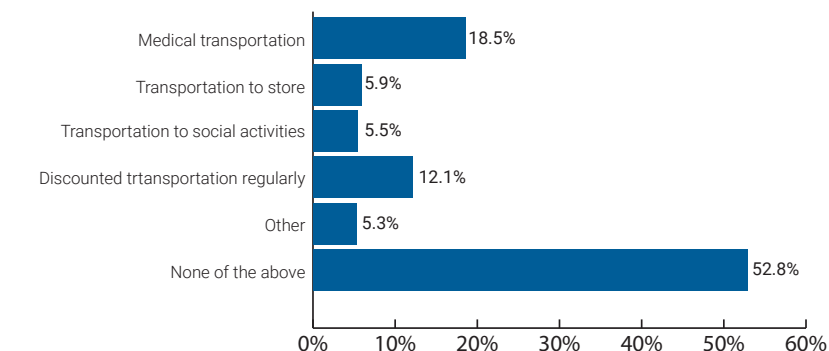
## SECTION II: KENT COUNTY FINDINGS



### Transportation

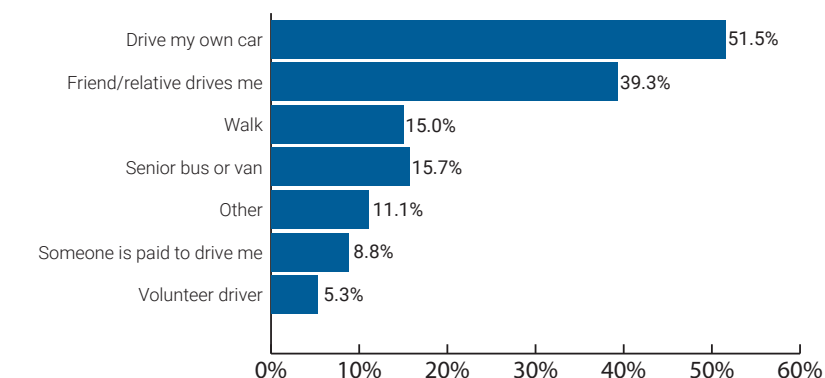
When asked what type of senior transportation would be most helpful, respondents were required to select one response only. Over half the population stated none of the options for transportation would be required for their needs (52.8%). Of those that chose a type of transportation, most selected medical (18.5%) and 12.1 percent reported discounted transit would be useful. Similar to these findings, concerns pertaining to transportation were fairly low within this sample. Almost two-thirds of older adults reported not having any issues with transportation (64.7%), with 14.7 percent having no transportation. When asked what forms of transportation participants rely upon, over half cited driving their own car (51.5%), with 39.3 percent relying on friends or relatives.

#### WHAT TYPES OF SENIOR TRANSPORTATION WOULD BE MOST HELPFUL TO YOU?



n= 513

#### HOW DO YOU GET WHERE YOU NEED TO GO?



n= 567

#### WHAT ARE YOUR CONCERNS ABOUT TRANSPORTATION?

	Percent
<b>I don't have any concerns about transportation</b>	64.7%
<b>I have no transportation</b>	14.7%
<b>Lack of enough medical transportation</b>	11.2%
<b>Lack of transportation for errands</b>	10.0%
<b>Lack of affordable transportation</b>	9.4%
<b>Lack of home delivery for groceries</b>	7.8%
<b>Lack of volunteer transportation</b>	7.4%
<b>Lack of public transportation</b>	5.6%
<b>Lack of transportation for pharmacy items</b>	6.2%
<b>Other</b>	4.0%

n= 552

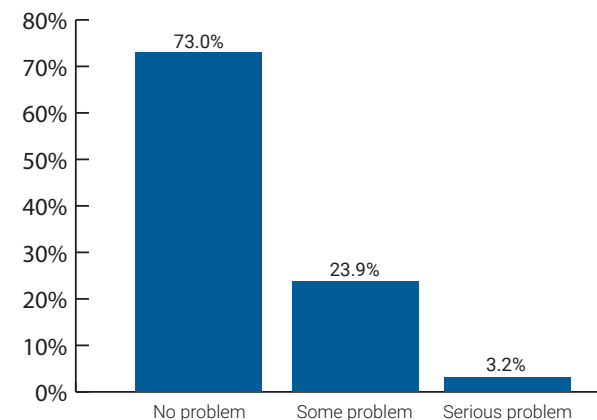
## SECTION II: KENT COUNTY FINDINGS



### Personal Care

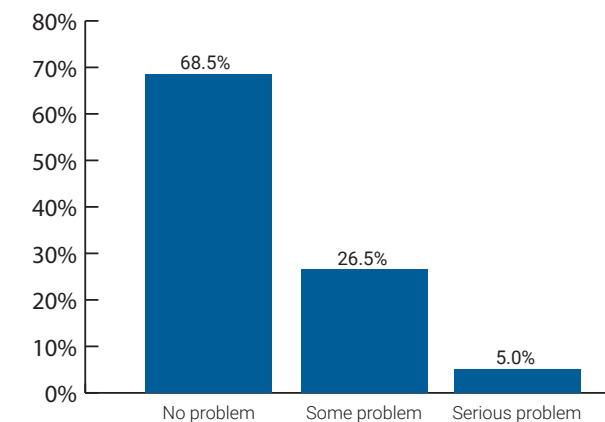
The overwhelming majority of older adult participants reported having no problem keeping up with bathing, laundry, housekeeping, and other personal care (73%). Similarly, most older adults reported no problem with purchasing food at the store (75.1%). Preparing nutritious meals is somewhat of a problem for over one quarter of the older adults participating in the needs assessment (26.5%), although the majority reported no problem with doing so (68.5%).

#### DO YOU HAVE A PROBLEM KEEPING UP WITH PERSONAL CARE (BATHING, HOUSEKEEPING, LAUNDRY)?



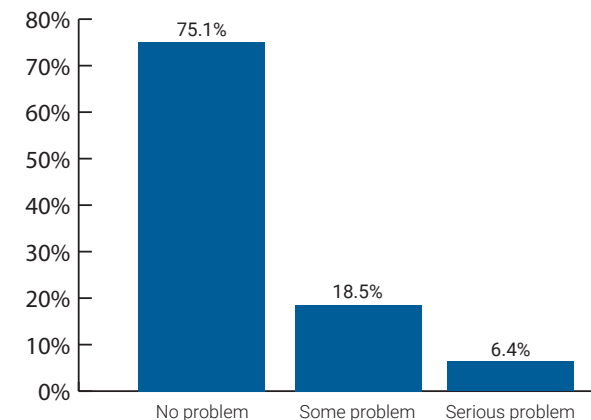
n= 566

#### DO YOU HAVE A PROBLEM PREPARING NUTRITIOUS MEALS?



n= 558

#### DO YOU HAVE TROUBLE PURCHASING FOOD AT THE GROCERY STORE?



n= 562

## SECTION II: KENT COUNTY FINDINGS



### Unmet Needs

When asked what respondents think the hardships are faced by older adults in their community, the greatest number highlighted the loss of physical mobility (58.7%), an inability to make ends meet (47.6%), and lack of transportation (47.2%). An urgency for services focused on housing upkeep, social isolation, and medical needs maintained similar proportions with respect to identified need. Overall, there is an opportunity for AAAWM to provide funding that would address some of these perceived hardships faced by the population, which may likely reflect the areas of difficulty confronted by the sample.

#### WHAT DO YOU THINK ARE THE HARDSHIPS FACED BY OLDER ADULTS IN YOUR COMMUNITY?

	Percent
<b>Loss of physical mobility</b>	58.7%
<b>Inability to make ends meet</b>	47.6%
<b>Lack of transportation</b>	47.2%
<b>Inability to do yardwork</b>	41.5%
<b>Suffering from loneliness</b>	46.8%
<b>Cannot afford medications</b>	42.5%
<b>Can't do shopping or run errands</b>	39.1%
<b>Loss of ability to cook healthy meals</b>	35.6%
<b>Home is in disrepair</b>	28.7%
<b>Do not receive appropriate medical care</b>	27.7%
<b>Inability to manage medications</b>	25.9%
<b>Lack of help with personal care</b>	22.3%
<b>Financial abuse</b>	21.9%
<b>Physical or verbal abuse</b>	20.4%
<b>Other</b>	5.5%

n= 506

The top selected response option was “do not know” by older adults when asked what the top unmet need of seniors is in their community. Some suggested the need for information about services (18.9%) and home care assistance (12.3%). It is interesting to note that 10 percent of participants suggest food and nutritious meals are an unmet top need, while a majority reported receiving food services themselves.

#### WHAT DO YOU THINK IS THE TOP UNMET NEED OF SENIOR IN YOUR AREA?

	Percent
<b>Do not know</b>	30.2%
<b>Information about services</b>	18.9%
<b>Home Care Assistance (help with personal care and light housekeeping)</b>	12.3%
<b>Food and/or nutritious meals</b>	10.8%
<b>Affordable Housing</b>	8.9%
<b>Home Maintenance</b>	8.9%
<b>Door-to-door transportation</b>	7.9%
<b>Other</b>	2.1%

n= 471

## SECTION II: KENT COUNTY FINDINGS



### Services

Older adults participating in the needs assessment reported their top four needs as help with housework (42.0%), getting places out of walking distance (27.5%), going shopping (26.3%), and preparing meals (21.5%). Needs concerning housework, transportation, and food service continue to represent major themes for respondents in this needs assessment. While 12 percent concluded that home care assistance was a top service for older adult in their community, most cited this, which includes housework assistance and other personal care items, as a personal need.

#### WHICH OF THE FOLLOWING DO YOU NEED HELP WITH?

	Percent
<b>Doing housework</b>	42.0%
<b>Getting places out of walking distance</b>	27.5%
<b>Going shopping</b>	26.3%
<b>Preparing meals</b>	21.5%
<b>Other</b>	15.8%
<b>Reducing isolation</b>	15.3%
<b>Handling money to pay bills</b>	15.0%
<b>Getting around by yourself</b>	14.8%
<b>Taking a bath or shower</b>	14.3%
<b>Finding affordable housing</b>	14.3%
<b>Completing insurance forms</b>	12.3%
<b>Taking care of appearance</b>	8.0%
<b>Taking medicine</b>	7.5%
<b>Using the telephone</b>	7.3%
<b>Dressing or undressing</b>	5.5%

n= 400

## SECTION II: KENT COUNTY FINDINGS



### Services

The top services reported as important for maintaining independence for the older adult population were transportation (63.4%), home delivered meals (40.6%), and assistance with housework (37.2%). These themes align with perceptions of community and personal needs outlined previously. Services cited as the most critical to fund in the subsequent three years mirrored those reported as important for maintaining independence. While dental, hearing aid, respite, and drivers' courses were cited as least valuable relating to independent living, the most important according to this sample was home care assistance and repair (related to housework), and home delivered meals (related to transportation and food access).

#### WHAT DO YOU THINK ARE THE TOP THREE SERVICES THAT YOU FEEL ARE MOST IMPORTANT FOR OLDER ADULTS TO MAINTAIN THEIR INDEPENDENCE?

	Percent
<b>Transportation</b>	63.4%
<b>Home delivered meals</b>	40.6%
<b>Assistance with housework</b>	37.2%
<b>Visiting nurse/social worker</b>	26.8%
<b>Home modifications for safety</b>	23.0%
<b>Assistance with personal care</b>	20.1%
<b>Emergency response systems</b>	19.5%
<b>Home medical equipment/supplies</b>	16.0%
<b>Counseling</b>	11.0%
<b>Adult day care</b>	7.1%
<b>Other</b>	3.9%

n= 508

#### WHAT SERVICES DO YOU THINK ARE THE MOST CRITICAL TO FUND OVER THE NEXT THREE YEARS?

	Percent
<b>Home Care Assistance</b>	24.1%
<b>Home Delivered Meals</b>	19.7%
<b>Dental Services</b>	19.5%
<b>Home Repair</b>	15.5%
<b>Adult Day Services and Respite Care</b>	10.1%
<b>Hearing Aid Assistance</b>	9.6%
<b>Driver Refresher Training</b>	1.5%

n= 406



## SECTION II: KENT COUNTY FINDINGS



### Services

In order to obtain more detailed information from the population with regards to service need, older adults were asked to rate services based on the following categories: access, in-home, and additional. As has been a theme throughout this report, information and assistance around available services ranked as one of the top access services (38.8%), followed by transportation (37.3%), and care management (18.7%). With 14.3 percent of the sample reporting utilizing transportation services, increased access, and information about availability if services exist, these may be a focus for AAAWM.

#### ACCESS SERVICES RATED AS MOST NEEDED

	Percent
<b>Information and Assistance</b>	38.8%
<b>Transportation</b>	37.3%
<b>Care Management</b>	18.7%
<b>Case coordination and support</b>	12.7%
<b>Outreach</b>	10.6%

n= 338

When asked what in-home services were the most needed, the greatest number of older adult participants highlighted home delivered meals (30.8%), followed by personal care (25.7%), and housekeeping (20.4%).

#### IN-HOME SERVICES RATED AS MOST NEEDED

	Percent
<b>Home delivered meals</b>	30.8%
<b>Personal Care</b>	25.7%
<b>Home repair/modifications</b>	20.5%
<b>Housekeeping</b>	20.4%
<b>Other</b>	15.5%
<b>Telephone reassurance (having volunteers check on seniors)</b>	11.9%
<b>Medication management</b>	11.7%
<b>Other</b>	11.6%
<b>Respite Care</b>	4.1%

n= 289

## SECTION II: KENT COUNTY FINDINGS



### Services

Congregate meals (27%) and adult day services (25.7%) accounted for over half of the responses for additional services most needed. It is important to note that as 56.8% of older adults receive meal services in Kent County, respondents suggest food services are still the most important service. Just 1 percent of respondents reported receiving adult day services, and these services were less emphasized as a need throughout the Kent County report. A fairly sizable portion reported elder abuse prevention (19.9%) and disease and health promotion (18.1%) are necessary services.

#### ADDITIONAL SERVICES RATED AS MOST NEEDED

	Percent
<b>Congregate meals</b>	27.0%
<b>Adult Day Services</b>	25.7%
<b>Elder abuse prevention</b>	19.9%
<b>Disease prevention/health promotion</b>	18.1%
<b>Hearing impaired/deaf services</b>	14.9%
<b>Caregiver education and support</b>	12.4%
<b>Other</b>	16.3%

n= 282

## SECTION II: KENT COUNTY FINDINGS



### Summary

The information provided in this section of the report is specific to older adult respondents residing in Kent County. Due to the substantial sample size in comparison to the remaining counties assessed, the data outcomes may provide more meaningful information with respect to the needs of those within this community. With respect to service usage, over half of older adult respondents reported receiving food services, followed by transportation and in-home support. Nearly one-third of respondents reported not utilizing any services, which may either speak to the lack of need, or access/knowledge of available services.

With respect to demographic information, data from Kent County's elderly needs assessment show an overrepresentation of females, with a higher representation of African Americans and Latinos than the population reported by the ACS 2014 1-year estimates. Based on the methodology, the older adult needs assessment reflects an overserving of minority groups within this population. Over half of respondents were between the ages of 60 and 75, with a substantial portion being 76 and older. The majority reported a monthly income above \$990, live alone, and currently own their home.

In regards to finances, over two-fifths of respondents reported being able to keep up with the cost of their various expenses. Still, nearly one quarter reported not being able to keep up with medical bills, dental bills, and paying for eyeglasses. As these expenses were the most frequently highlighted, AAAMW may want to consider increasing distribution of funds to programs that assist with providing affordable health care options. Paying for food is also a difficulty for about one in five respondents. With a majority of the population receiving food services and many top needs suggest food services, it is important that people keep receiving this service. However, AAAMW may not necessarily need to provide funding for food services as most people are receiving them. With respect to financial stability, over half of respondents reported they do not have money left over each month after paying for expenses, and are in debt. The majority of elderly needs assessment participants rely solely on social security income, while almost one-third rely on pensions and a small proportion on assets.

The top three reported categories of concerns with regards to where one lives were (1) ability to stay in their home, (2) finding help for home repairs, and (3) finding help for housework. Most participants reported no concerns with problems maintaining and repairing their homes. However, a sizeable portion of the population reported having some problem with maintaining and repairing the home—an area in which AAAMW may want to consider increasing funding and outreach. The majority of respondents also reported no problem in getting necessary safety features, or maintaining and repairing their home. As this section derived little response, the need for AAAMW to increase support and funding to home maintenance and repair in Kent County may rank low on the list of priorities for the older adult population.

When discussing health, a sizable proportion of older adults in Kent County reported having a fear of falling, followed by nearly one-third being concerned about coping with medical problems. Of note, the third highest reported response option was “no concern” with any of the health related items, and the majority of respondents reported no problem paying for prescription drugs. When asked if they maintained a long term care plan, the top three reported plans selected by older adults included maintaining (1) a will, (2) a Durable Power of Attorney, and (3) funeral plans. However, there was a high proportion of the sample who reported not having a plan. Considering the majority of participants reported not having a plan for covering the costs of long term health care, it is interesting over three-quarters reported feeling concerned with medical costs in previous questions. In regards to emotional health, nearly half of respondents reported feeling sad, lonely or depressed sometimes, while a small yet significant proportion reported feeling this often or always. With nearly 60 percent of respondents reporting living alone, AAAMW may consider living situation as a possible factor contributing to emotional health.

## SECTION II: KENT COUNTY FINDINGS



### Summary

When asked what type of senior transportation would be most helpful, over half the population stated they required none of the above. Of those that chose a type of transportation, most selected medical transport, and discounted transit. The low response rate may be explained by the type of transportation utilized by older adults, as over half reported driving their own car.

The overwhelming majority of older adult participants reported having no problem keeping up with personal care. Similarly, most reported no problem purchasing food at the store. Preparing nutritious meals is somewhat of a problem for over one quarter of the older adults in Kent County, though most have no problem. These findings contrast from other aspects of the needs assessment where respondents expressed food services and personal care are top rated community needs.

When asked what respondents think the hardships are faced by older adults in their community, the greatest number highlighted the loss of physical mobility, an inability to make ends meet, and lack of transportation. An urgency for services focused on housing upkeep, social isolation, and medical needs were also significant proportions on the list. Overall, there is an opportunity for AAAM to provide funding that would address some of these hardships faced by the population, as these perceptions may reflect needs of the sample. The top services reported as important for maintaining independence for the older adult population were transportation, home delivered meals, and assistance with housework. These themes expressed align with the findings highlighted above. When asked what are the top critical services to fund in the subsequent three years, the most highlighted home care assistance and repair (related to housework), and home delivered meals (related to transportation and food access).

In order to obtain more detailed information from the population with regards to service need, older adults were asked to rate services based on the following categories: (1) access, (2) in-home, and (3) additional. As has been a theme throughout this report, information and assistance around available services ranked as one of the top access services, with home delivered meals as the most needed additional service. It is important to note nearly 60 percent of older adults receive meal services in Kent County, yet, respondents suggest food services are still the most important service to be provided. While additional funds may not need to be diverted to these services, it is evident food should remain a top priority for AAAM in the future.

# CONCLUSION

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The Johnson Center for Philanthropy's Community Research Institute (CRI) at Grand Valley State University conducted a review of secondary data, and community needs assessment on behalf of AAAM to assess the needs of the counties they serve. The purpose of this project was to help the agency better plan and align programs and services to alleviate needs of older adults in the community, promote well-being, and enhance self-sufficiency within their service areas.

Within each section of this report, CRI has provided conclusions and recommendations derived from the data collected. In order to better assist the populations which AAAM serves, it is recommended that the organization review the corresponding sections to provide insight into the agency's future actions and direction.



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