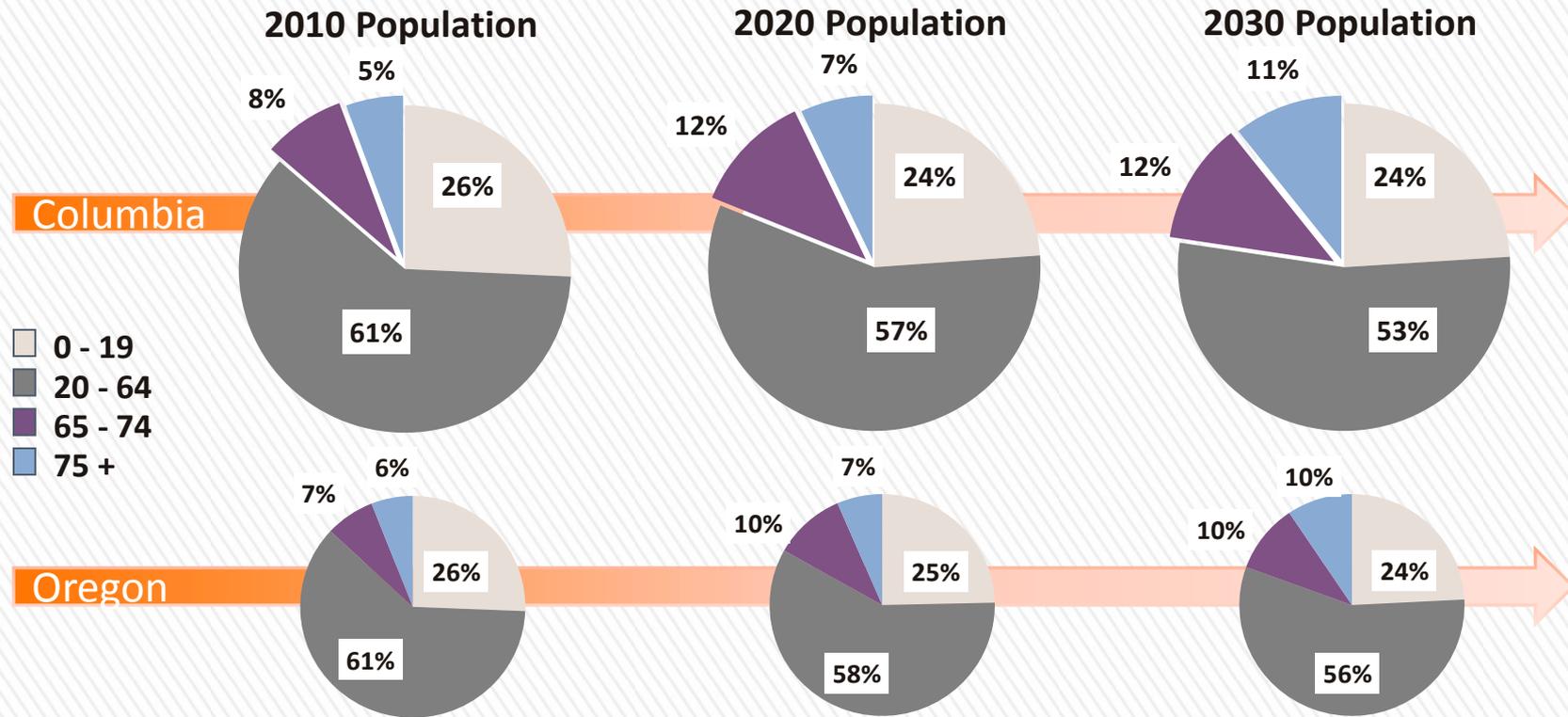


## Our Population is Aging ....



Age	Columbia	Oregon	Columbia	Oregon	Columbia	Oregon
19 and Under	12,428	984,694	12,776	1,075,241	14,156	1,184,062
20-64	29,301	2,357,263	30,695	2,550,261	31,525	2,756,241
65-74	3,870	272,592	6,321	450,077	7,056	491,504
75 and Over	2,693	229,352	3,771	283,679	6,286	459,418

2010 Census Figures	Oregon	Columbia County	Clatskanie	Columbia City	Prescott	Rainier	Scappoose	St. Helens	Vernonia
Population:	3,831,074	49,351	1,737	1,946	55	1,895	6,592	12,883	2,151
% Population 65+:	14%	14%	16%	18%	20%	18%	13%	10%	11%
% Hispanic all ages	12%	4%	4%	3%	0%	4%	5%	6%	4%

## How is the Financial Health of People in Your Community Now?

2010 Census Figures	Oregon	Columbia County	Clatskanie	Columbia City	Prescott	Rainier	Scappoose	St. Helens	Vernonia
Household Mid-Range Income:	\$49,260	\$55,199	\$45,331	\$63,723	\$41,000	\$50,724	\$58,103	\$53,206	\$50,096
Labor Force Participation Rate:	65%	63%	56%	63%	36%	59%	64%	68%	65%
Unemployment:	9%	12%	12%	7%	25%	10%	13%	14%	8%
Poverty Rate:	14%	10%	13%	5%	14%	10%	11%	12%	8%
65+ Poverty Rate:	8%	7%	7%	4%	0%	4%	9%	6%	3%
Public Assistance:	14%	14%	23%	7%	15%	11%	20%	14%	10%

## Disability and Health Insurance Coverage of People in Your Community

2010 Census Figures	Oregon	Columbia County
All Ages Percent Uninsured:	17%	13%
18-64 with Disability:	7%	13%
18-64 with Disability with Public Health Insurance*:	45%	51%
18-64 with Disability No Health Insurance:	22%	11%

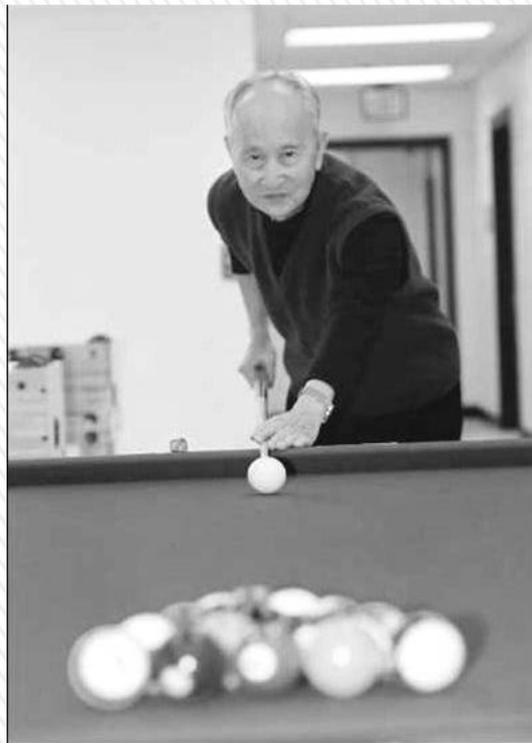


\* Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability

## Housing, an American's Largest Asset

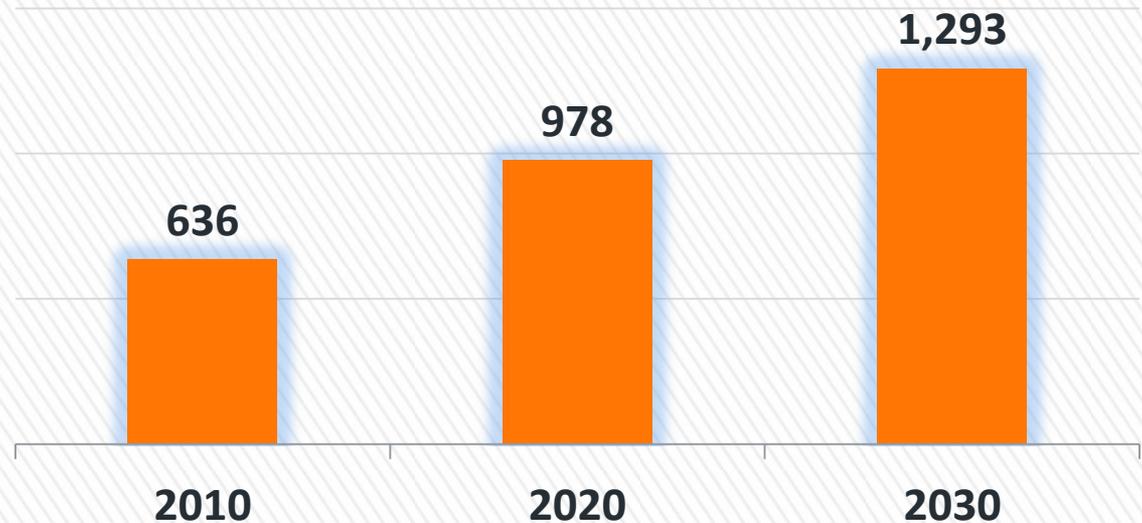
Various Sources (All Ages)	Oregon	Columbia County	Clatskanie	Columbia City	Prescott	Rainier	Scappoose	St. Helens	Vernonia
% Home Ownership (2010):	62%	75%	62%	86%	89%	61%	69%	60%	78%
Over 50% of Income spent on mortgage (2010):	15%	11%	13%	12%	10%	14%	14%	10%	16%
% SubPrime Mortgages (2005):	20%	19%	N/A	N/A	N/A	N/A	10%	25%	25%
HUD Foreclosure Rates (2008):	2%	3%	3%	2%	0%	3%	2%	4%	3%

Sources: American FactFinder 2010 Census and American Community Survey data (<http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>) Tables: S2701,, B18135, QT-H1, B25091  
 SubPrime: % of conventional home purchase mortgage loans by subprime lenders (2005),DataPlace.org (<http://www.dataplace.org/place?category=4>)  
 Foreclosures: HUD Datasets, OR CountyPlace.xls ([http://www.huduser.org/portal/datasets/excel/OR\\_foreclosure.zip](http://www.huduser.org/portal/datasets/excel/OR_foreclosure.zip))



## **Our Care Needs are Growing**

Seniors and People with Disabilities Clients



## **Will our facilities meet the needs of Columbia County seniors?**

Facility Type	Count	Beds
Physicians per 1000 (2011)	0.4	--
Hospitals (2012)	0	--
Community Facilities (June 2012) Adult Foster Homes, Assisted Living Facilities, Residential Care Facilities	18	262
Nursing Homes (March 2012)	2	133

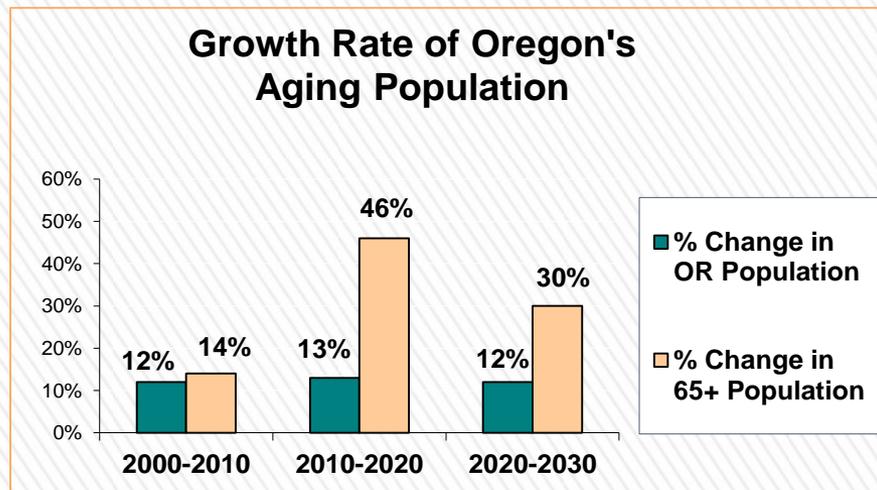
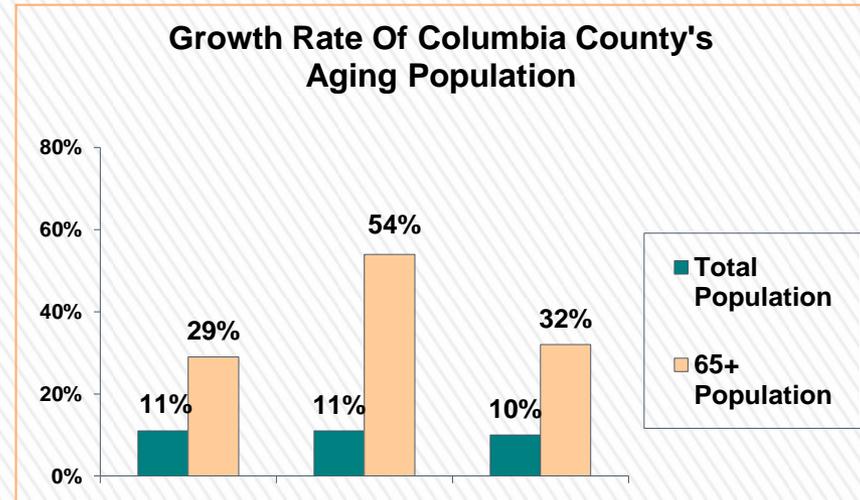
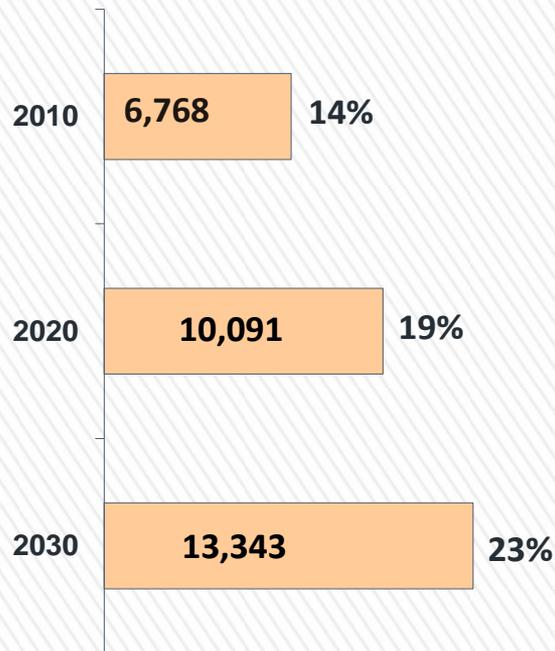
Columbia County Projected Medicaid Needs	2010	2020	2030
Seniors Living in Poverty	433	599	881
Seniors receiving Medicaid-funded long-term care and other Medicaid assistance:	1,860	2,238	2,638

*Today: Employee of the Year*

*Tomorrow: Will he be able to find the help he needs in 2030?*



### Columbia County Projected 65+ Population and % of general population



## Retirement Security or Insecurity? Experience of Workers Aged 45 and Older – AARP Survey, October 2008

**43%** of people are NOT saving for retirement outside of work  
**58%** do not believe they are saving enough for retirement



### Why are people not saving more for retirement?

Reason	Percent
Don't have enough left over after paying bills	83%
Haven't gotten around to it	25%
Saving for a child's education	23%
Helping to support an elderly relative	15%
Too confusing to get started	14%
Saving for a house	7%

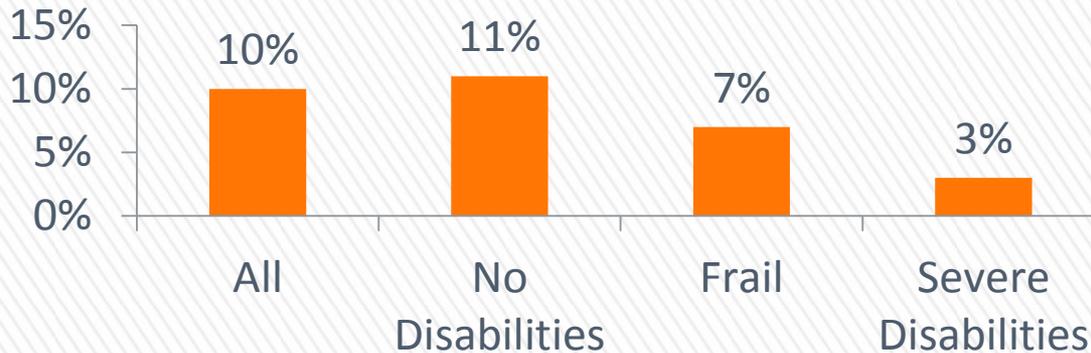
### How has the economy affected people?

Stopped putting money into a retirement account	20%
Prematurely withdrawn funds from retirement account or other investments	13%
Found it more difficult to pay for mortgage or rent	27%
Found it more difficult to pay for basic items such as food, gas, or medicine	56%
Found it more difficult to pay for utilities	45%
Helped a family member pay bills	47%

### If the economy does not improve, people plan to...

Delay retirement	65%
Spend less in retirement	69%
Save more for retirement	37%

Share of the U.S. Noninstitutionalized Older Population (65+) with Private Long-Term Care Insurance, 2002



**Only  
2.3%**

of Oregonians  
(all ages) have  
Long-Term  
Insurance



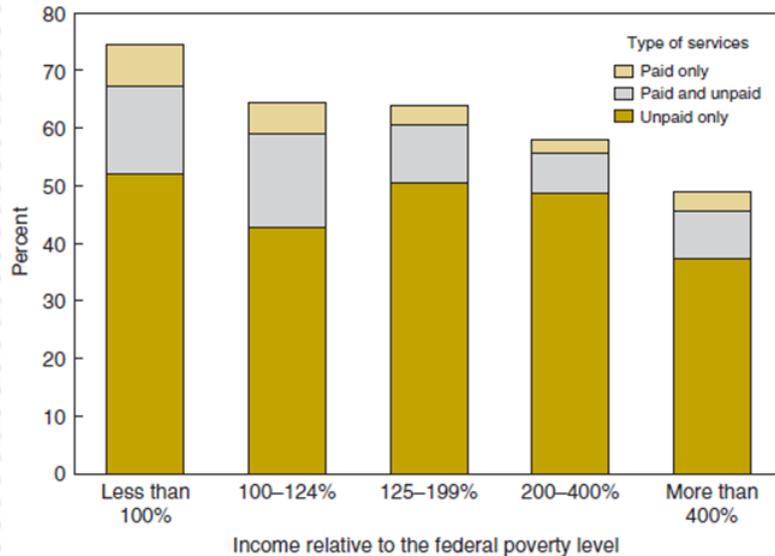
Oregon Cost of Long Term Care 2012

Service	Oregon		Rural Area	
	Annual Cost	5-Yr Annual Growth	Annual Cost	5-Yr Annual Growth
Adult Day Health Care	\$25,155	N/A	\$25,155	N/A
Homemaker Services *	\$45,760	2%	\$42,328	N/A
Home Health Aide *	\$48,048	1%	\$44,616	N/A
Assisted Living Facility	\$46,200	7%	\$48,900	8%
Nursing Home – Semi-Private Room	\$82,125	5%	\$81,030	5%
Nursing Home – Private Room	\$91,250	5%	\$87,235	6%

\* Based on 44 hours per week by 52 weeks

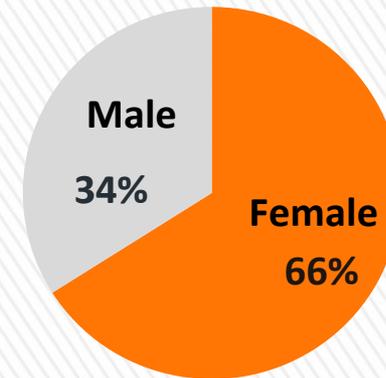
Sources: Older Population LTC Insurance: A Profile of Frail Older Americans and Their Caregivers [http://www.urban.org/uploadedpdf/311284\\_older\\_americans.pdf](http://www.urban.org/uploadedpdf/311284_older_americans.pdf)  
 Oregon LTC Insurance Rate: 2011 National Association of Insurance Commissioners: *Long Term Care Insurance Experience*, (88,455/OR 2010 pop 3,831,074)  
 Oregon Cost of Care - Genworth Financial([http://www.genworth.com/content/non\\_navigable/corporate/about\\_genworth/industry\\_expertise/cost\\_of\\_care.html](http://www.genworth.com/content/non_navigable/corporate/about_genworth/industry_expertise/cost_of_care.html))

## Share of Noninstitutionalized Frail Older Adults Receiving Help From Paid or Unpaid Caregivers, by Income Relative to the Federal Poverty Level, 2002

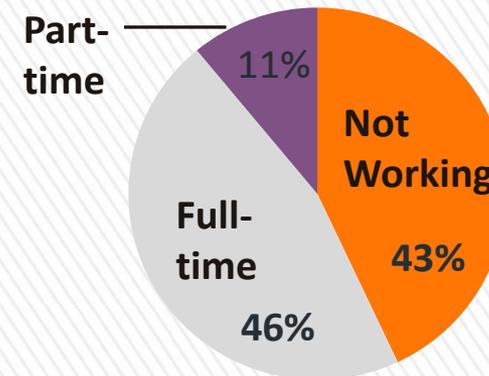


**43%** do not feel they had a choice in taking on the responsibility of caregiving.

## Caregiver Gender



## Caregiver Employment Status



## Caregiving Impact in Oregon, 2010

Number of Alzheimer/Dementia Caregivers	Hours of Unpaid Care per Year	Value of Unpaid Care
162,761	185,352,080	\$2,211,250,320

Sources: Unpaid Caregivers: *A Profile of Frail Older Americans and Their Caregivers* ([http://www.urban.org/uploadedpdf/311284\\_older\\_americans.pdf](http://www.urban.org/uploadedpdf/311284_older_americans.pdf))

Gender & Employment: *AARP Caregiving in the U.S. 2009* – ([http://assets.aarp.org/rqcenter/il/caregiving\\_09\\_fr.pdf](http://assets.aarp.org/rqcenter/il/caregiving_09_fr.pdf))

Oregon Caregiving Impact: Alzheimer's Association: 2011 Alzheimer's Disease Facts and Figures ([http://www.alz.org/downloads/facts\\_figures\\_2011.pdf](http://www.alz.org/downloads/facts_figures_2011.pdf))