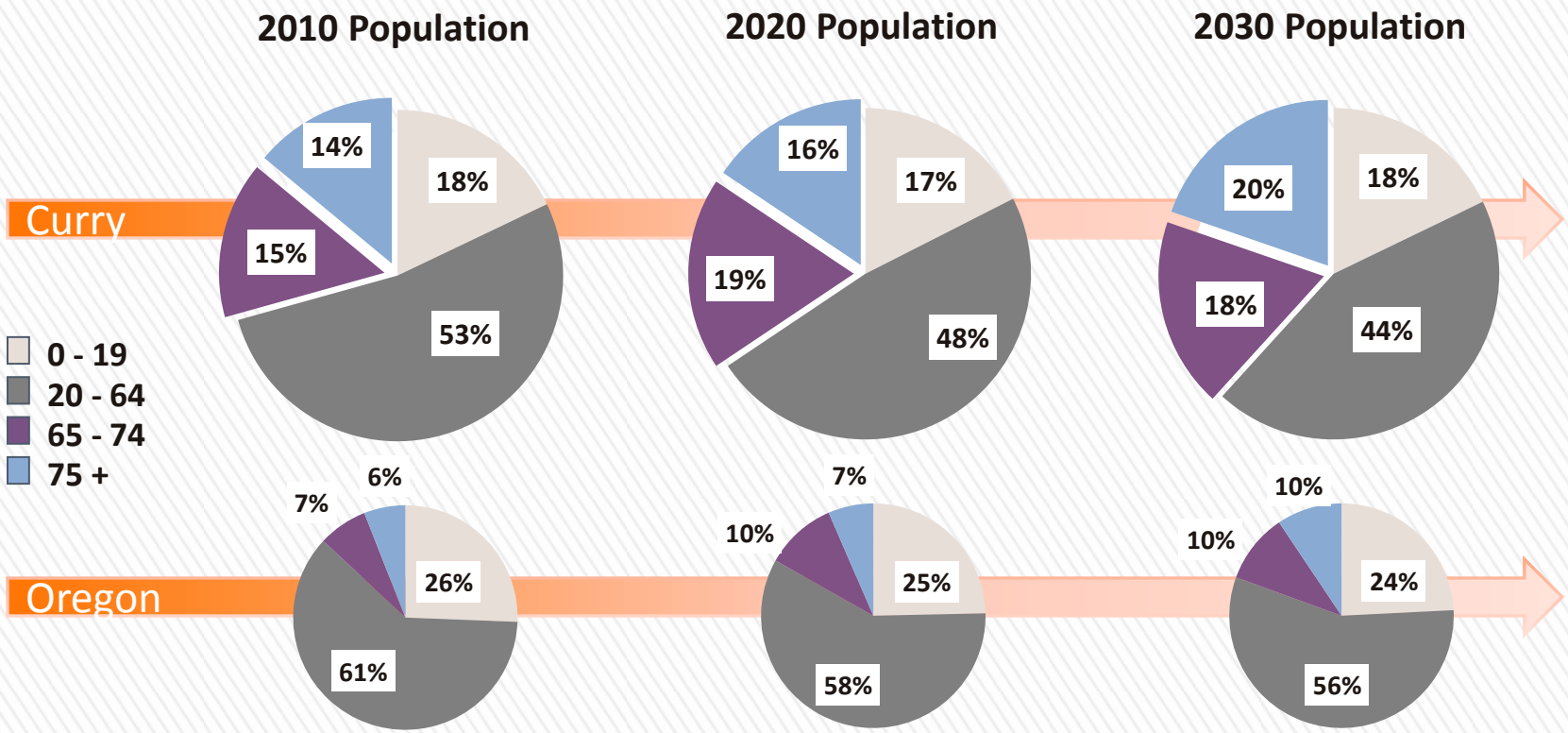
Your Community in Focus

Curry County

Our Population is Aging ....



Age	Curry	Oregon	Curry	Oregon	Curry	Oregon
19 and Under	3,858	984,694	3,974	1,075,241	4,145	1,184,062
20-64	11,358	2,357,263	10,901	2,550,261	10,197	2,756,241
65-74	3,300	272,592	4,257	450,077	4,304	491,504
75 and Over	3,013	229,352	3,539	283,679	4,579	459,418

Source: Population Projections from Office of Economic Analysis (http://www.oregon.gov/DAS/OEA/docs/demographic/pop_by_ageandsex.xls)

Your Community in Focus

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2010 Census Figures	Oregon	Curry County	Brookings	Gold Beach	Harbor	Port Orford
Population:	3,831,074	22,364	6,336	2,253	2,391	1,133
% Population 65+:	14%	28%	24%	23%	39%	29%
% Hispanic all ages	12%	5%	7%	5%	5%	4%

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

2010 Census Figures	Oregon	Curry County	Brookings	Gold Beach	Harbor	Port Orford
Household Mid-Range Income:	$49,260	$37,469	$41,000	$50,575	$32,036	$38,438
Labor Force Participation Rate:	65%	51%	55%	54%	49%	45%
Unemployment:	9%	9%	7%	6%	13%	5%
Poverty Rate:	14%	14%	11%	16%	12%	18%
65+ Poverty Rate:	8%	8%	5%	5%	9%	9%
Public Assistance:	14%	14%	13%	23%	8%	23%

Source: American FactFinder 2010 Census and American Community Survey data (http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t)
Tables: DP-1, S2301, S1701, B19058

Your Community in Focus

Curry County

Disability and Health Insurance Coverage of People in Your Community		
2010 Census Figures	**Oregon**	**Curry County**
All Ages Percent Uninsured:	17%	21%
18-64 with Disability:	7%	18%
18-64 with Disability with Public Health Insurance*:	45%	54%
18-64 with Disability No Health Insurance:	22%	23%

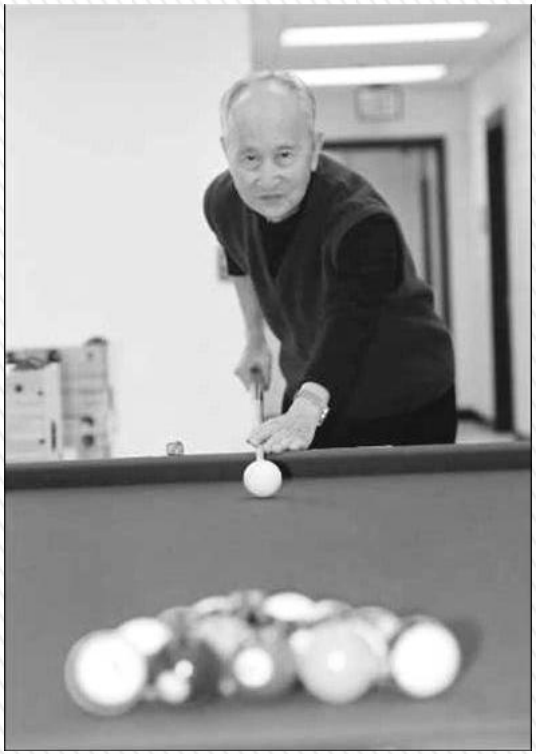
* Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability

Housing, an American's Largest Asset						
Various Sources (All Ages)	**Oregon**	**Curry County**	**Brookings**	**Gold Beach**	**Harbor**	**Port Orford**
% Home Ownership (2010):	62%	69%	54%	59%	77%	67%
Over 50% of Income spent on mortgage (2010):	15%	22%	27%	16%	22%	31%
% SubPrime Mortgages (2005):	20%	6%	4%	N/A	2%	N/A
HUD Foreclosure Rates (2008):	2%	2%	2%	1%	1%	2%

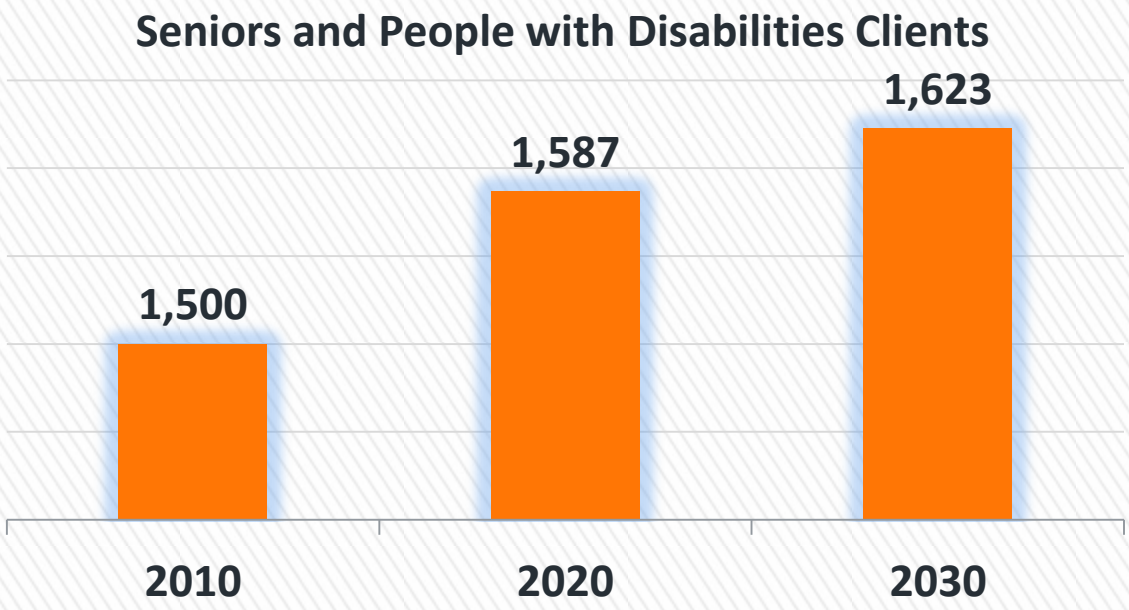
Sources: American FactFinder 2010 Census and American Community Survey data (http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t) Tables: S2701,, B18135, QT-H1, B25091
SubPrime: % of conventional home purchase mortgage loans by subprime lenders (2005),DataPlace.org (http://www.dataplace.org/place?category=4)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

Your Community in Focus

Curry County



Our Care Needs are Growing



Will our facilities meet the needs of Curry County seniors?

Facility Type	Count	Beds
Physicians per 1000 (2011)	1.1	--
Hospitals (2012)	1	--
Community Facilities (June 2012) Adult Foster Homes, Assisted Living Facilities, Residential Care Facilities	18	273
Nursing Homes (March 2012)	1	71

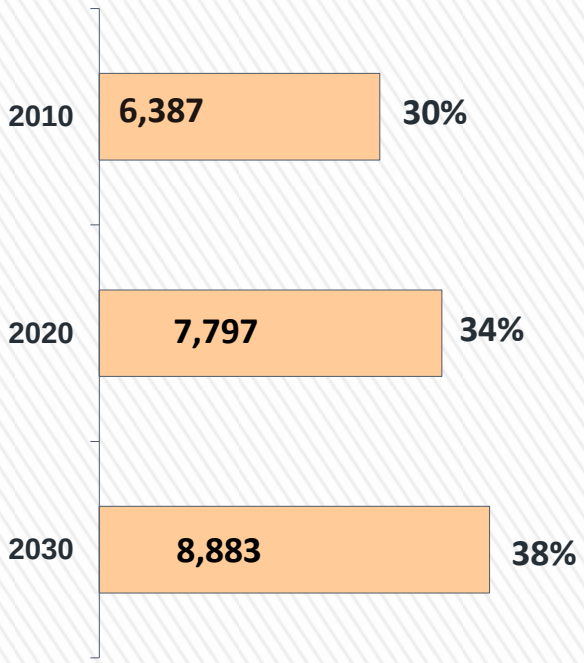
Sources: Disabled Seniors: Office of Forecasting, Research and Analysis, August 2012, Physicians per 1000: Oregon Office of Rural Health—OHSU, Emerson Ong,. Hospitals: Oregon Health Policy & Research, Patrick Bartshe. Community Facilities: SPD Datawarehouse Provider tables June 2012, Julia Brown. Nursing Facilities: ASPEN, Sheryl Luper

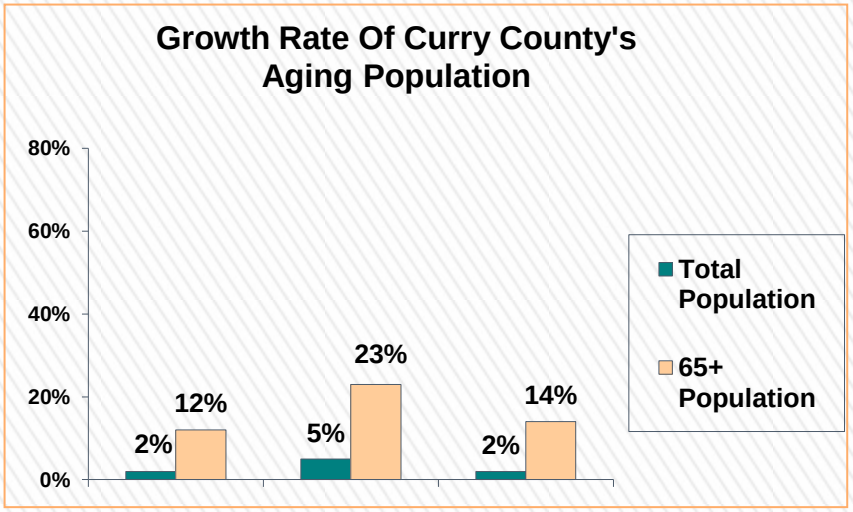
Curry County Projected Medicaid Needs	2010	2020	2030
Seniors Living in Poverty	505	548	711
Seniors receiving Medicaid-funded long-term care and other Medicaid assistance:	626	773	881

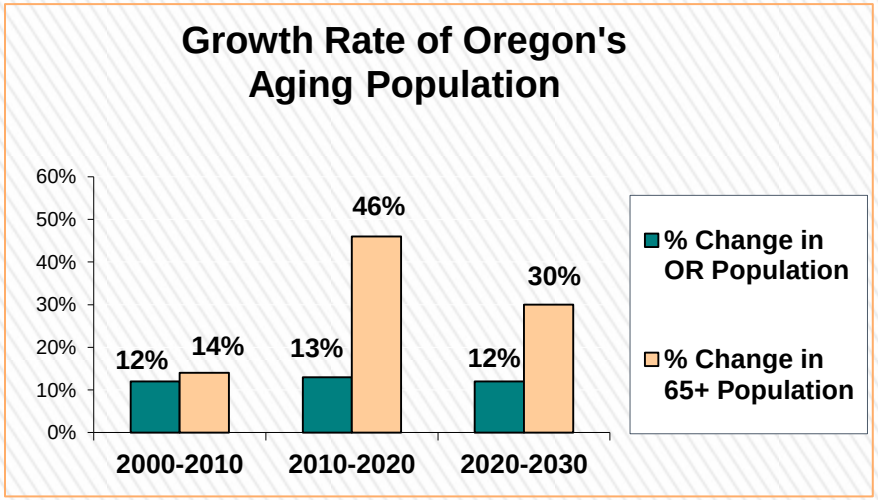
Today: *Employee of the Year*

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

Curry County Projected 65+ Population and % of general population







Source: Senior Poverty and Medicaid Needs, Office of Forecasting, Research and Analysis, August 2012.
Population Projections from Office of Economic Analysis (http://www.oregon.gov/DAS/OEA/docs/demographic/pop_by_ageandsex.xls)

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%

If the economy does not improve, people plan to…	
Delay retirement	65%
Spend less in retirement	69%
Save more for retirement	37%

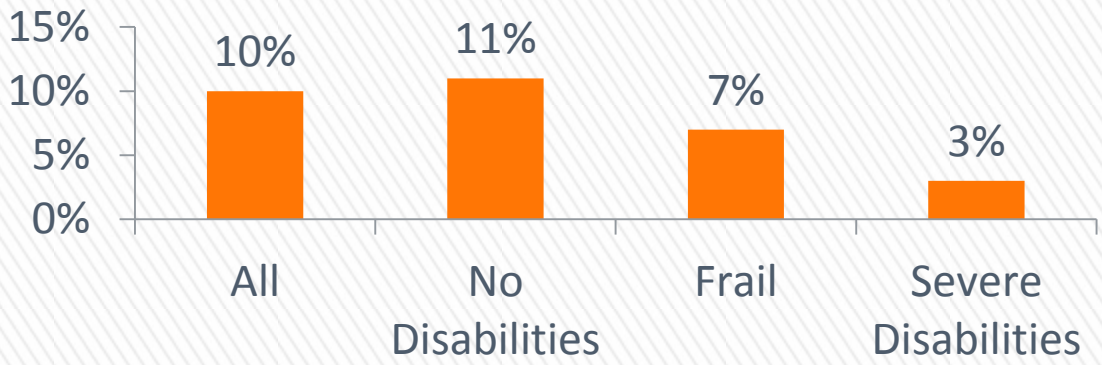
How has the economy affected people?	
Stopped putting money into a retirement account	20%
Prematurely withdrawn funds from retirement account or other investments	13%
Found it more difficult to pay for mortgage or rent	27%
Found it more difficult to pay for basic items such as food, gas, or medicine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

Source: Retirement Savings: Retirement Security or Insecurity? The Experience of Workers Aged 45 and Older http://assets.aarp.org/rgcenter/econ/retirement_survey_08.pdf

Your Community in Focus

Curry County

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

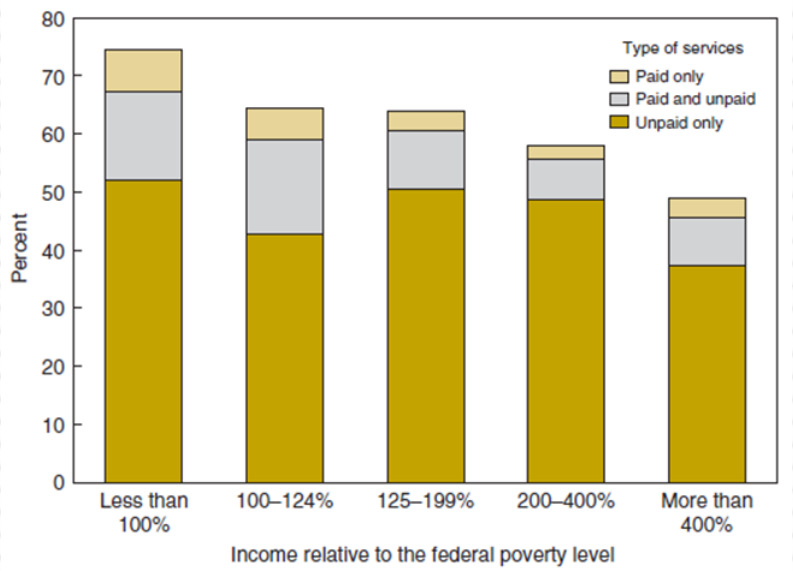
Oregon Cost of Long Term Care 2012				
	Oregon		Rural Area	
Service	Annual Cost	5-Yr Annual Growth	Annual Cost	5-Yr Annual Growth
Adult Day Health Care	$25,155	N/A	$25,155	N/A
Homemaker Services *	$45,760	2%	$42,328	N/A
Home Health Aide *	$48,048	1%	$44,616	N/A
Assisted Living Facility	$46,200	7%	$48,900	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
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)

Your Community in Focus

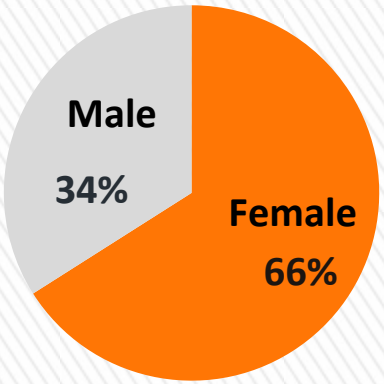
United States

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

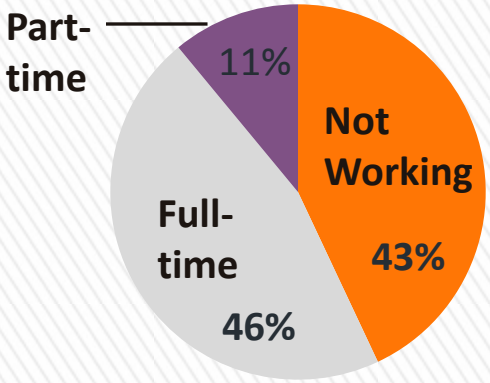


43% *do not feel they had a choice in taking on the responsibility of caregiving.*

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)
Gender & Employment:: AARP *Caregiving in the U.S. 2009* – (http://assets.aarp.org/rgcenter/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)