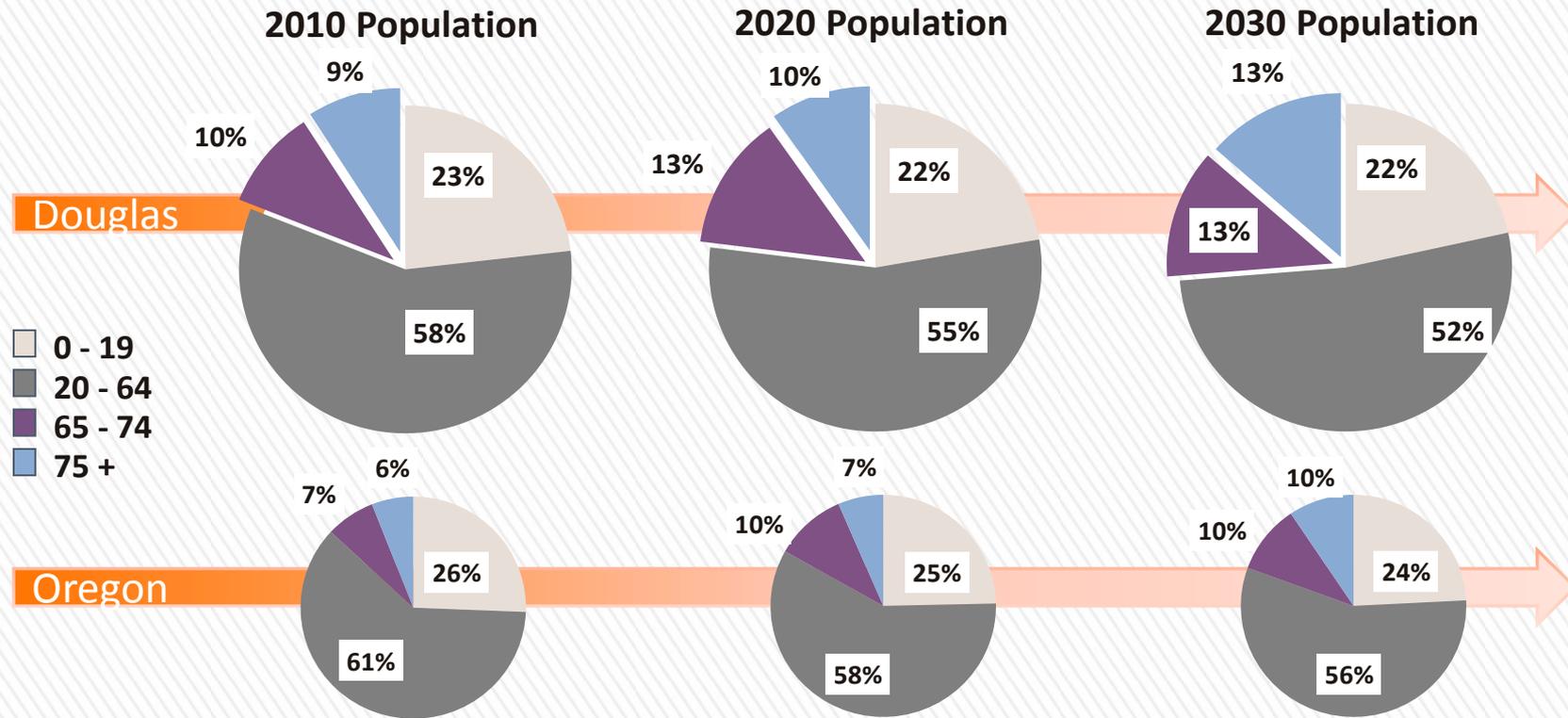


Our Population is Aging



Age	Douglas	Oregon	Douglas	Oregon	Douglas	Oregon
19 and Under	24,671	984,694	26,169	1,075,241	27,850	1,184,062
20-64	61,507	2,357,263	64,368	2,550,261	67,311	2,756,241
65-74	10,516	272,592	15,593	450,077	16,413	491,504
75 and Over	9,685	229,352	11,502	283,679	17,488	459,418

2010 Census Figures	Oregon	Douglas County	Green	Myrtle Creek	Reedsport	Roseburg	Roseburg North	Sutherlin	Winston
Population:	3,831,074	107,667	7,515	3,439	4,154	21,181	5,912	7,810	5,379
% Population 65+:	14%	21%	15%	18%	27%	19%	22%	24%	17%
% Hispanic all ages	12%	5%	6%	4%	5%	6%	6%	6%	5%

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

2010 Census Figures	Oregon	Douglas County	Green	Myrtle Creek	Reedsport	Roseburg	Roseburg North	Sutherlin	Winston
Household Mid-Range Income:	\$49,260	\$39,711	\$43,761	\$35,078	\$29,075	\$40,237	\$29,727	\$39,171	\$36,185
Labor Force Participation Rate:	65%	56%	64%	61%	46%	58%	55%	55%	62%
Unemployment:	9%	12%	11%	7%	13%	14%	7%	10%	22%
Poverty Rate:	14%	16%	15%	6%	20%	19%	22%	17%	20%
65+ Poverty Rate:	8%	9%	1%	11%	11%	11%	5%	9%	20%
Public Assistance:	14%	16%	15%	14%	17%	18%	26%	17%	21%

Disability and Health Insurance Coverage of People in Your Community

2010 Census Figures	Oregon	Douglas County	Roseburg
All Ages Percent Uninsured:	17%	17%	16%
18-64 with Disability:	7%	19%	18%
18-64 with Disability with Public Health Insurance*:	45%	49%	61%
18-64 with Disability No Health Insurance:	22%	23%	17%

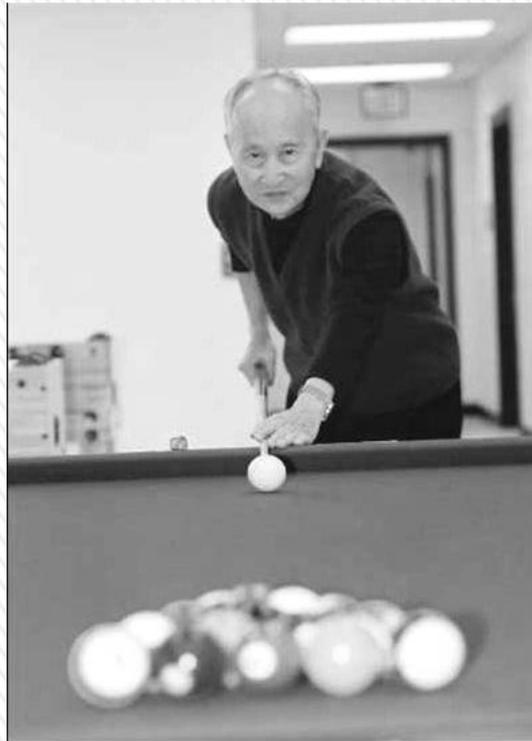
* Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability



Housing, an American's Largest Asset

Various Sources (All Ages)	Oregon	Douglas County	Green	Myrtle Creek	Reeds port	Roseburg	Roseburg North	Suther -lin	Win- ston
% Home Ownership (2010):	62%	68%	79%	60%	64%	51%	68%	68%	63%
Over 50% of Income spent on mortgage (2010):	15%	17%	20%	12%	16%	9%	9%	26%	10%
% SubPrime Mortgages (2005):	20%	11%	12%	20%	5%	8%	9%	7%	13%
HUD Foreclosure Rates (2008):	2%	3%	3%	4%	2%	3%	3%	3%	4%

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)



Our Care Needs are Growing

Seniors and People with Disabilities Clients



Will our facilities meet the needs of Douglas County seniors?

Facility Type	Count	Beds
Physicians per 1000 (2011)	2.0	--
Hospitals (2012)	2	--
Community Facilities (June 2012) Adult Foster Homes, Assisted Living Facilities, Residential Care Facilities	88	676
Nursing Homes (March 2012)	3	347

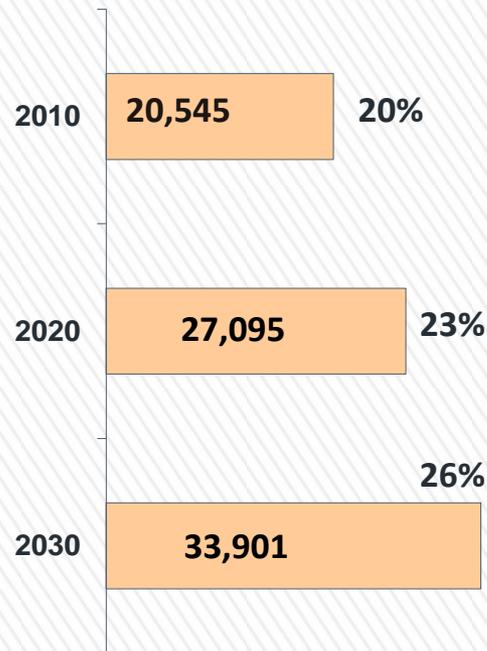
Douglas County Projected Medicaid Needs	2010	2020	2030
Seniors Living in Poverty	1,818	2,147	3,051
Seniors receiving Medicaid-funded long-term care and other Medicaid assistance:	2,278	3,055	3,823

Today: Employee of the Year

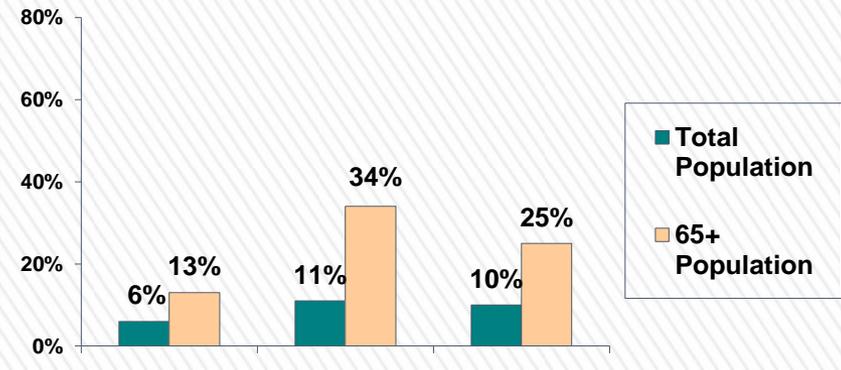
Tomorrow: Will he be able to find the help he needs in 2030?



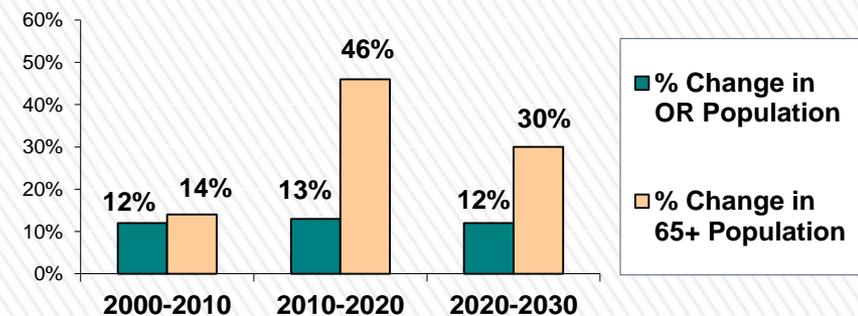
Douglas County Projected 65+ Population and % of general population



Growth Rate Of Douglas County's Aging Population



Growth Rate of Oregon's Aging 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%

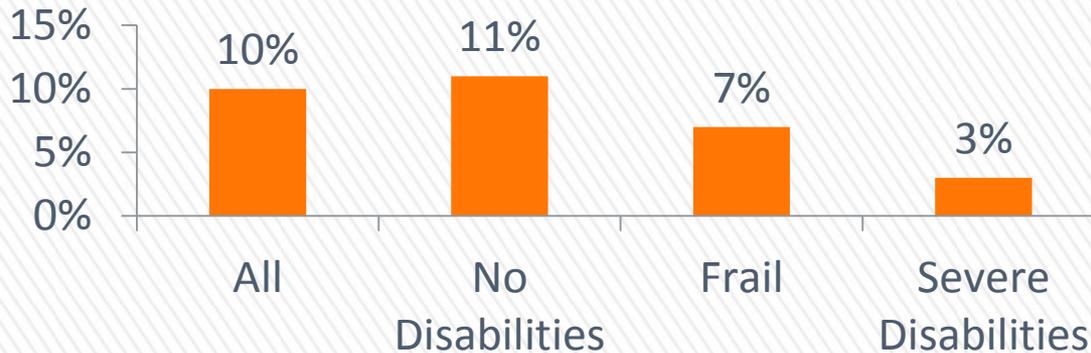
How has the economy affected people?

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

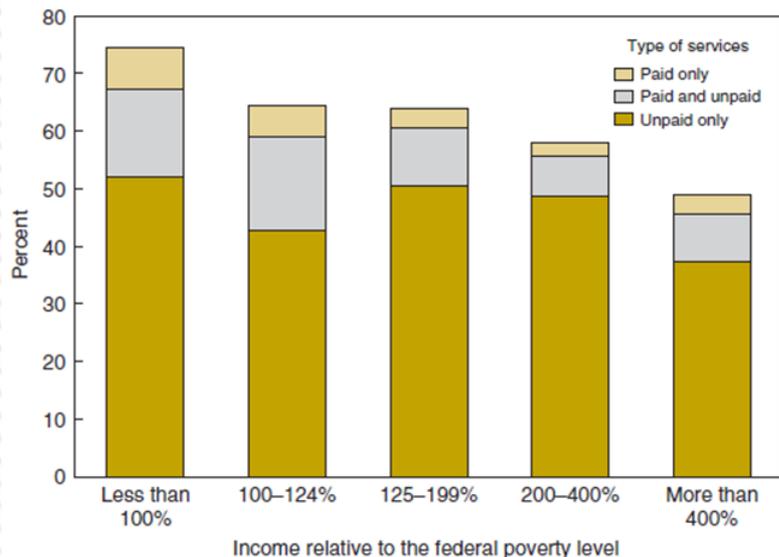


Oregon Cost of Long Term Care 2012

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%

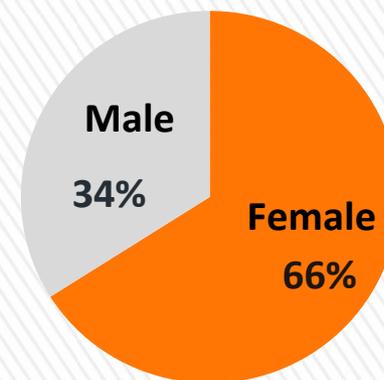
* Based on 44 hours per week by 52 weeks

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

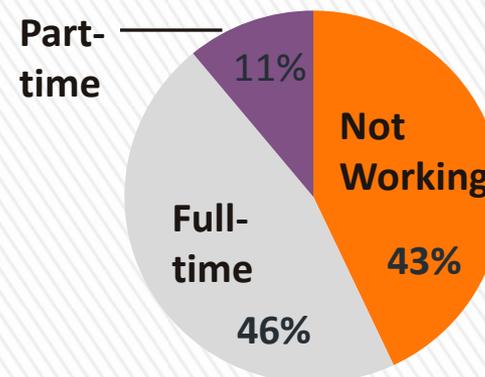


43% do not feel they had a choice in taking on the responsibility of caregiving.

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/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)