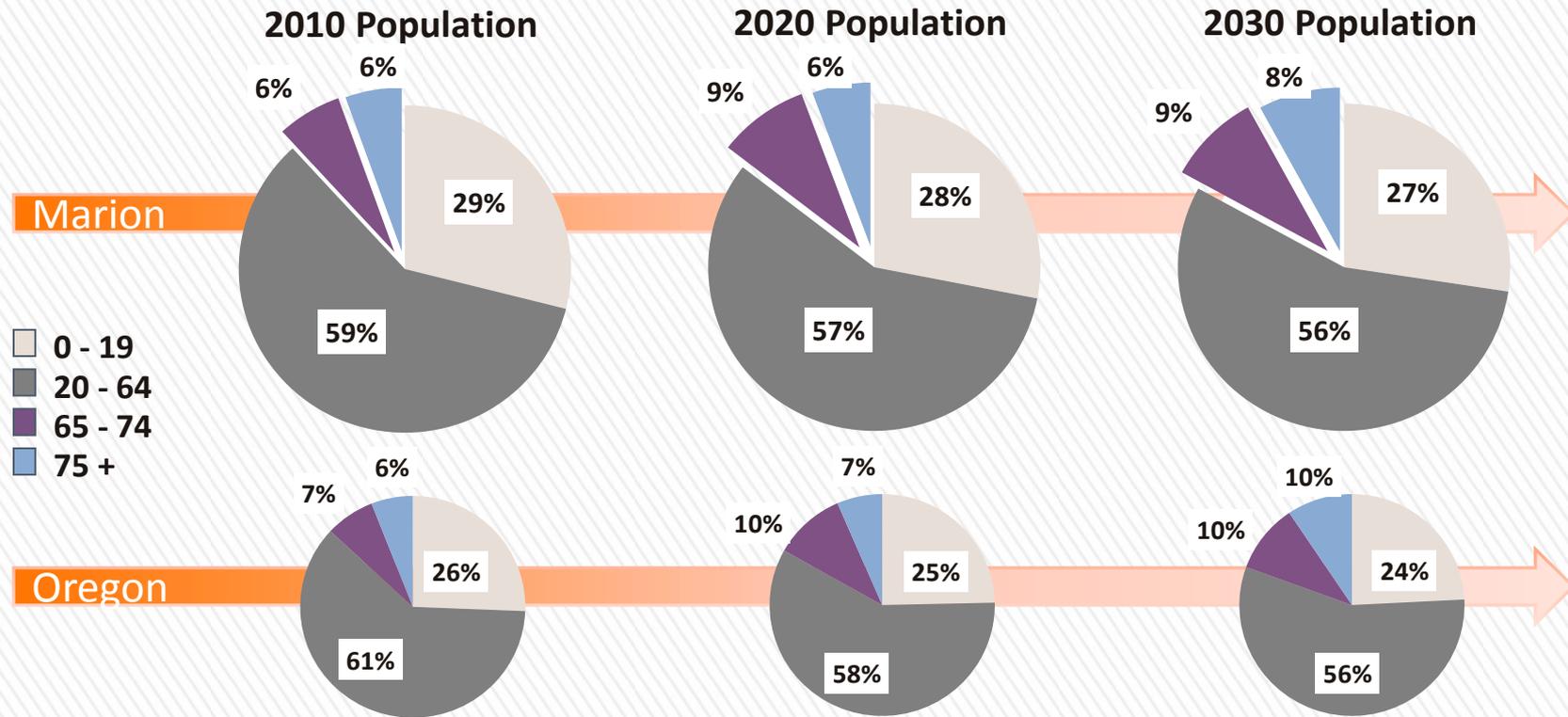


Our Population is Aging



Age	Marion	Oregon	Marion	Oregon	Marion	Oregon
19 and Under	93,431	984,694	102,993	1,075,241	112,266	1,184,062
20-64	191,529	2,357,263	210,647	2,550,261	227,959	2,756,241
65-74	20,381	272,592	32,548	450,077	37,149	491,504
75 and Over	17,787	229,352	20,830	283,679	32,649	459,418

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

2010 Census Figures	Oregon	Marion County	Four Corners	Hayesville	Keizer	Mount Angel	Salem	Silverton	Woodburn
Population:	3,831,074	315,335	15,947	19,936	36,478	3,286	154,637	9,222	24,080
% Population 65+:	14%	13%	11%	11%	13%	21%	12%	14%	15%
% Hispanic all ages	12%	24%	34%	40%	18%	26%	20%	12%	59%

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

2010 Census Figures	Oregon	Marion County	Four Corners	Hayesville	Keizer	Mount Angel	Salem	Silverton	Woodburn
Household Mid-Range Income:	\$49,260	\$46,069	\$44,648	\$40,126	\$51,894	\$42,924	\$43,770	\$49,484	\$42,519
Labor Force Participation Rate:	65%	64%	67%	68%	67%	59%	62%	66%	63%
Unemployment:	9%	10%	14%	10%	10%	3%	10%	8%	14%
Poverty Rate:	14%	16%	18%	22%	14%	15%	17%	15%	17%
65+ Poverty Rate:	8%	8%	8%	9%	4%	17%	8%	6%	6%
Public Assistance:	14%	17%	21%	22%	17%	14%	17%	15%	17%

Disability and Health Insurance Coverage of People in Your Community

2010 Census Figures	Oregon	Marion County	Keizer	Salem	Woodburn
All Ages Percent Uninsured:	17%	20%	16%	17%	32%
18-64 with Disability:	7%	8%	7%	8%	5%
18-64 with Disability with Public Health Insurance*:	45%	42%	43%	45%	40%
18-64 with Disability No Health Insurance:	22%	24%	23%	25%	32%

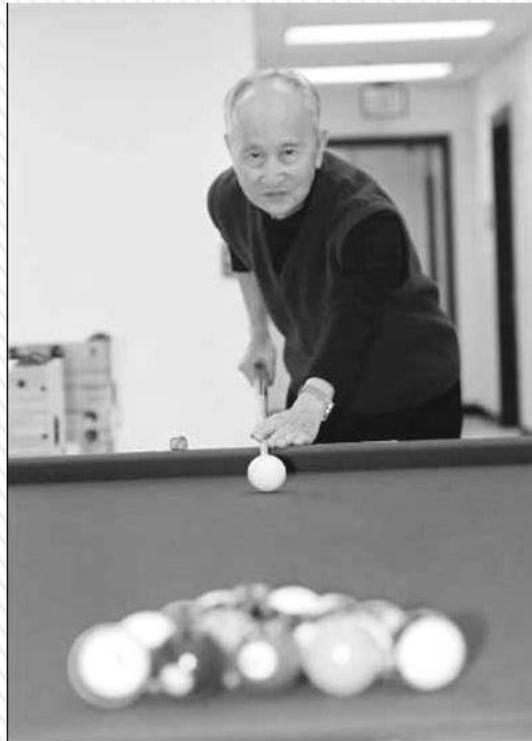
* Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability



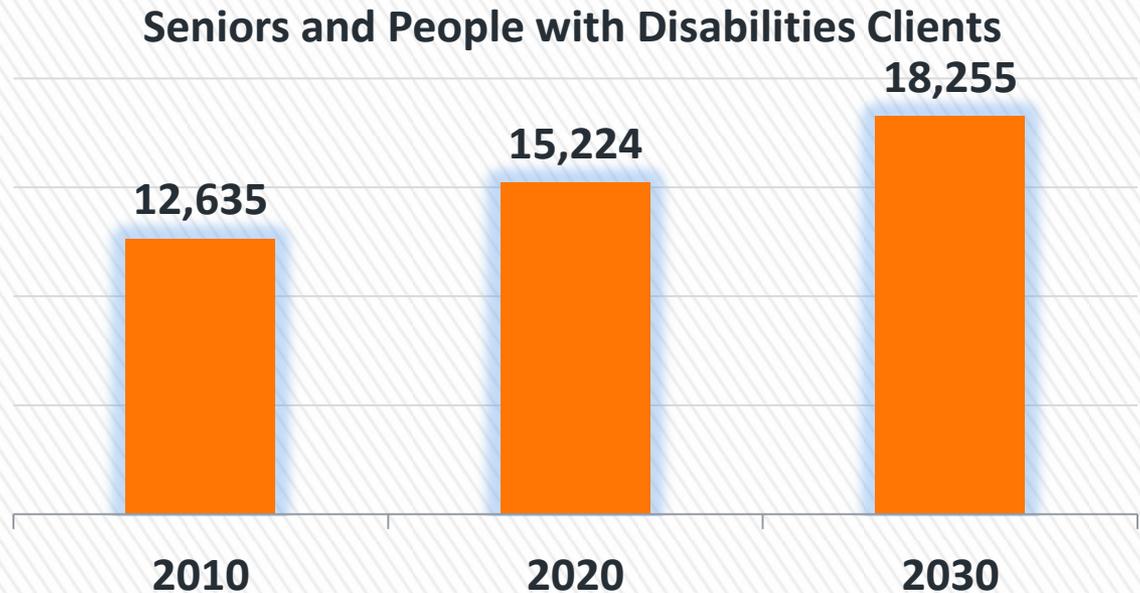
Housing, an American's Largest Asset

Various Sources (All Ages)	Oregon	Marion County	Four Corners	Hayesville	Keizer	Mount Angel	Salem	Silverton	Woodburn
% Home Ownership (2010):	62%	61%	57%	53%	61%	53%	56%	65%	63%
Over 50% of Income spent on mortgage (2010):	15%	13%	9%	13%	11%	21%	12%	12%	16%
% SubPrime Mortgages (2005):	20%	14%	29%	24%	18%	27%	19%	24%	15%
HUD Foreclosure Rates (2008):	2%	2%	4%	3%	3%	3%	3%	2%	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)



Our Care Needs are Growing



Will our facilities meet the needs of Marion County seniors?

Facility Type	Count	Beds
Physicians per 1000 (2011)	2.2	
Hospitals (2012)	3	--
Community Facilities (June 2012) Adult Foster Homes, Assisted Living Facilities, Residential Care Facilities	303	2317
Nursing Homes (March 2012)	10	937

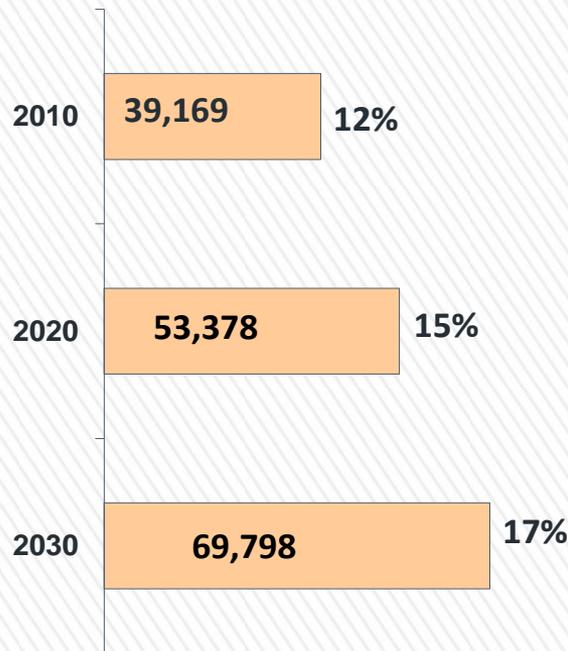
Marion County Projected Medicaid Needs	2010	2020	2030
Seniors Living in Poverty	2,901	3,636	5,305
Seniors receiving Medicaid-funded long-term care and other Medicaid assistance:	4,911	6,868	8,981

Today: Employee of the Year

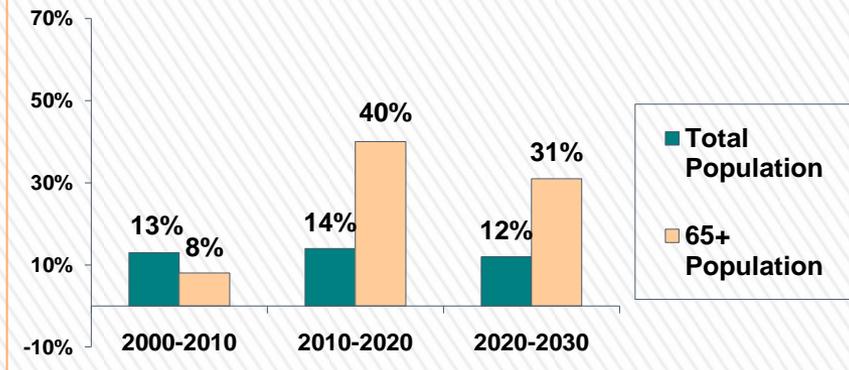
Tomorrow: Will he be able to find the help he needs in 2030?



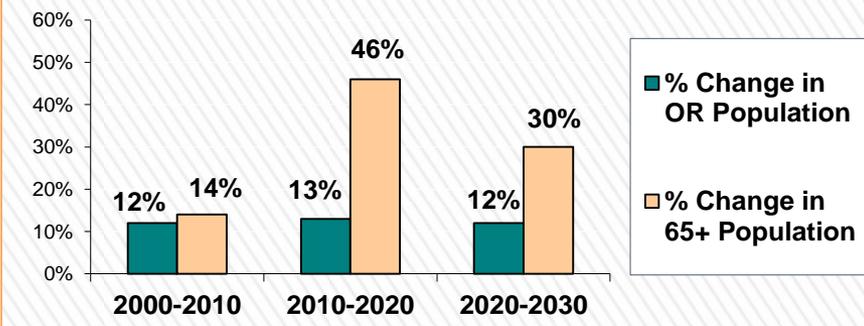
Marion County Projected 65+ Population and % of general population



Growth Rate Of Marion 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%

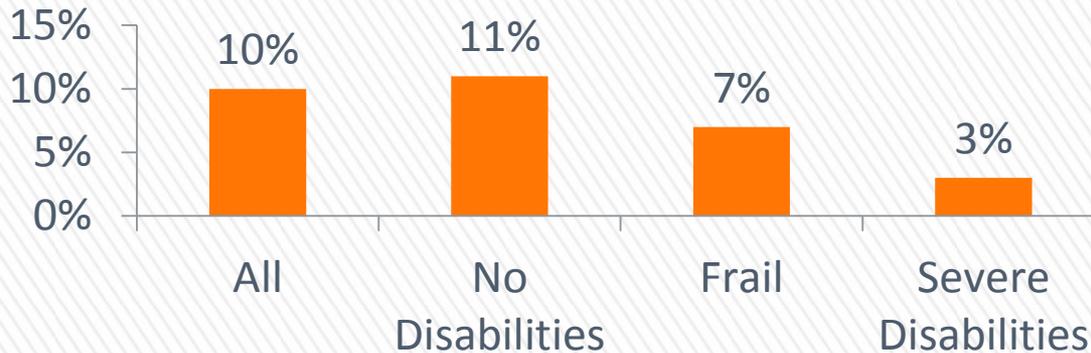
How has the economy affected people?

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%



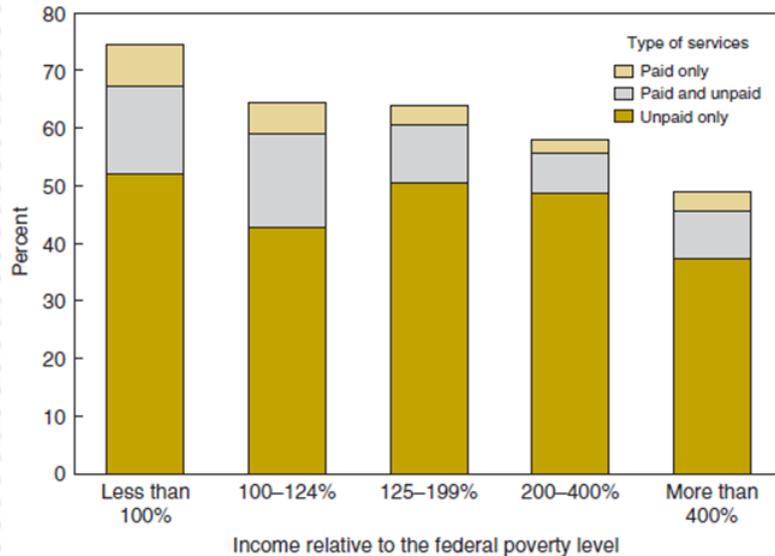
of Oregonians (all ages) have Long-Term Insurance

Oregon Cost of Long Term Care 2012

Service	Oregon		Salem (Marion & Polk)	
	Annual Cost	5-Yr Annual Growth	Annual Cost	5-Yr Annual Growth
Adult Day Health Care	\$25,155	N/A	N/A	N/A
Homemaker Services *	\$45,760	2%	\$44,616	1%
Home Health Aide *	\$48,048	1%	\$50,336	0%
Assisted Living Facility	\$46,200	7%	\$45,870	10%
Nursing Home – Semi-Private Room	\$82,125	5%	\$81,395	N/A
Nursing Home – Private Room	\$91,250	5%	\$86,505	N/A

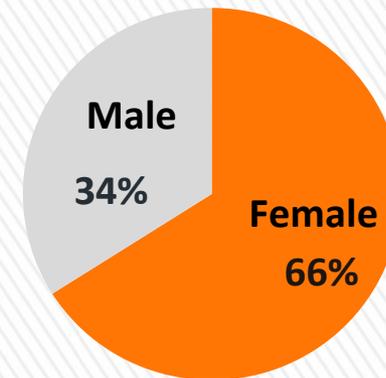
* Based on 44 hours per week by 52 weeks

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

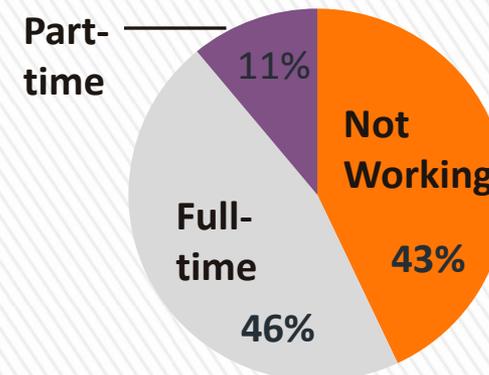


43% do not feel they had a choice in taking on the responsibility of caregiving.

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)