



**Wexford-Missaukee Counties
Community Assets/Needs Assessment
Collaborative**

2003 Community Care Profile

SENIOR CITIZENS

***A Portrait of Wellbeing for
Wexford and Missaukee counties***

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SENIOR CITIZENS

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Senior Citizens

2000 Demographic Overview of Missaukee and Wexford County Age 65+ Population, By County

The vast majority of Missaukee and Wexford County householders over age 65 in 2000 were homeowners:

- 90% of Age 65+ householders in Missaukee County were homeowners
- 85% of Age 65+ householders in Wexford County were homeowners

Chart 1: Age 65+ Home Owner- Renter Householders, 2000 Census

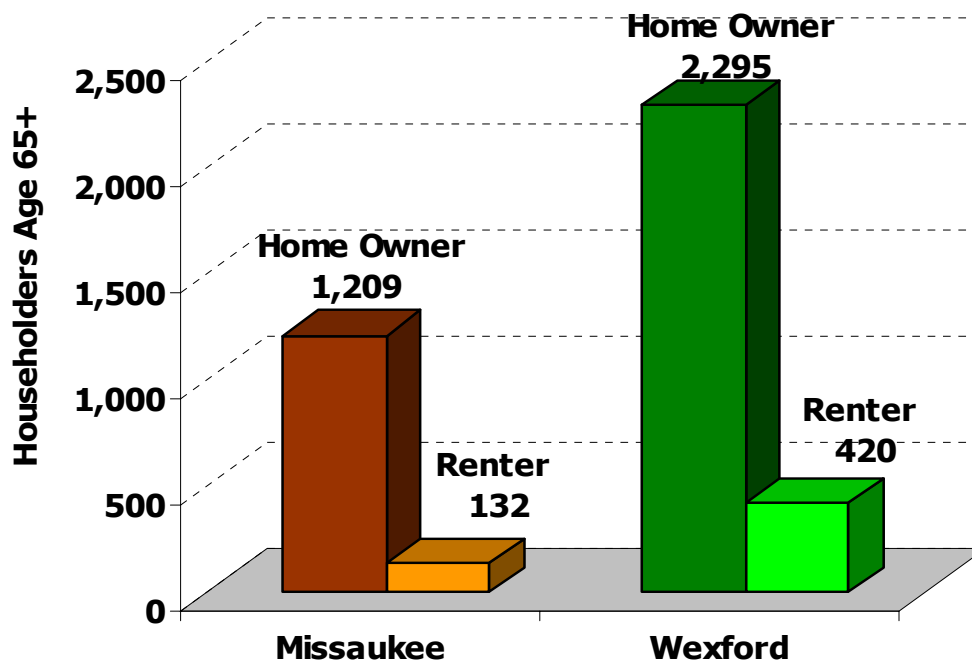


Table #1 below shows that in 2000,

- 8.5% of Missaukee and 13.4% of Wexford County senior householders had no vehicle available
- 1.8% of Missaukee and 1.6% of Wexford County senior householders had no telephone service
- 11.6% of Missaukee and 10.7% of Wexford County Senior householders had household incomes below the poverty level

Table 1: Living Conditions of Missaukee and Wexford County Age 65+ Householders – 2000

Householders Over Age 65	Missaukee County		Wexford County	
	Number	Percent	Number	Percent
Total	1,341	100.0%	2,715	100.0%
Owner occupied household	1,209	90.2%	2,295	84.5%
• <i>Below poverty level</i>	129	9.6%	170	6.3%
Renter occupied household	132	9.8%	420	15.5%
• <i>Below poverty level</i>	26	1.9%	121	4.5%
No telephone service	24	1.8%	44	1.6%
No vehicle available	114	8.5%	365	13.4%
Below poverty level	155	11.6%	291	10.7%
With meals included in rent	0	0.0%	15	0.6%

Source: U.S. Census Bureau, Census 2000 Summary File 3,

While there were many more age 65+ homeowners than renters with household incomes below the poverty level, age 65+ renters were much more likely than age 65+ homeowners to have household incomes below the poverty line

- Fewer than 10% of age 65+ homeowners had household incomes below the poverty level
- More than 25% of age 65+ renters had household incomes below the poverty level

Chart 2: Percent of Age 65+ Homeowner and Rental Households below poverty level, 2000

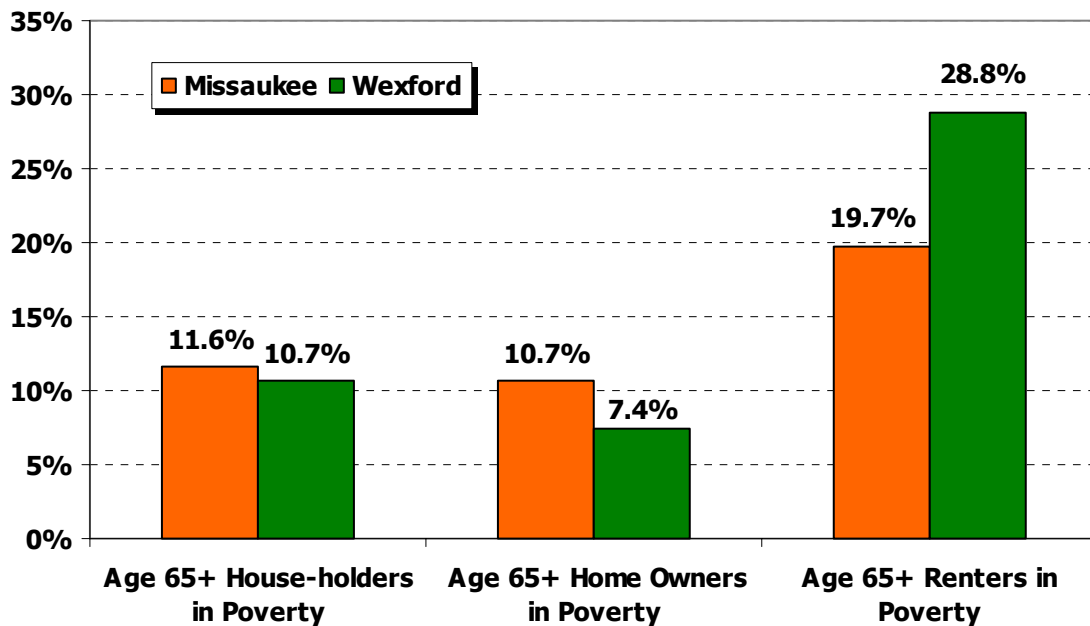


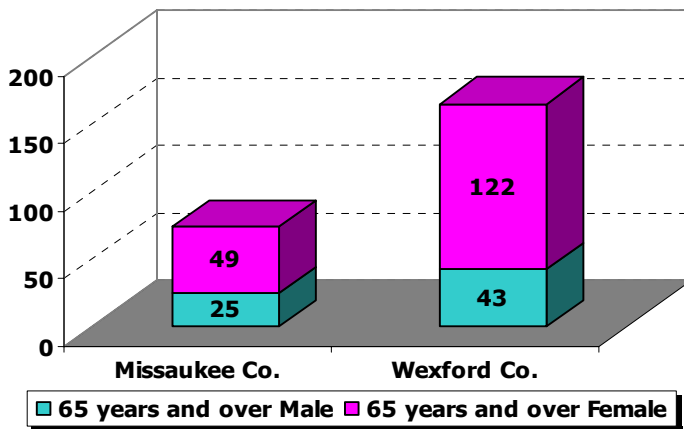
Table #2 below shows that almost half (47%) of all Missaukee and over one-third (37%) of all Wexford County Grandparents living in households with one or more grandchildren under age 18 are the primary care-givers for their grandchildren.

Table2: Missaukee and Wexford County Grandparents as Caregivers - 2000

Grandparents living in households with one or more grandchildren under 18 years of age	Missaukee County		Wexford County	
	Number	Percent	Number	Percent
Grandparent with primary responsibility for care of grandchild	95	47.7%	179	37.4%
Less than 1 year	14	7.0%	68	14.2%
1 to 2 years	50	25.1%	52	10.9%
3 to 4 years	3	1.5%	17	3.6%
5 years or more	28	14.1%	42	8.8%
Grandparent not primarily responsible for care of grandchild	104	52.3%	299	62.6%
Total	199	100.0%	478	100.0%

Source: U.S. Census Bureau, Census 2000 Summary File 3

Chart 3: Age 65+ Nursing Home Residents by Gender, 2000



In both counties, women were much more likely than men to reside in nursing homes:

- Two thirds of Age 65+ nursing home residents in Missaukee County and
- Three quarters of those in Wexford County were women.

Table 3: Nursing Home Residents - Missaukee and Wexford Counties, 2000

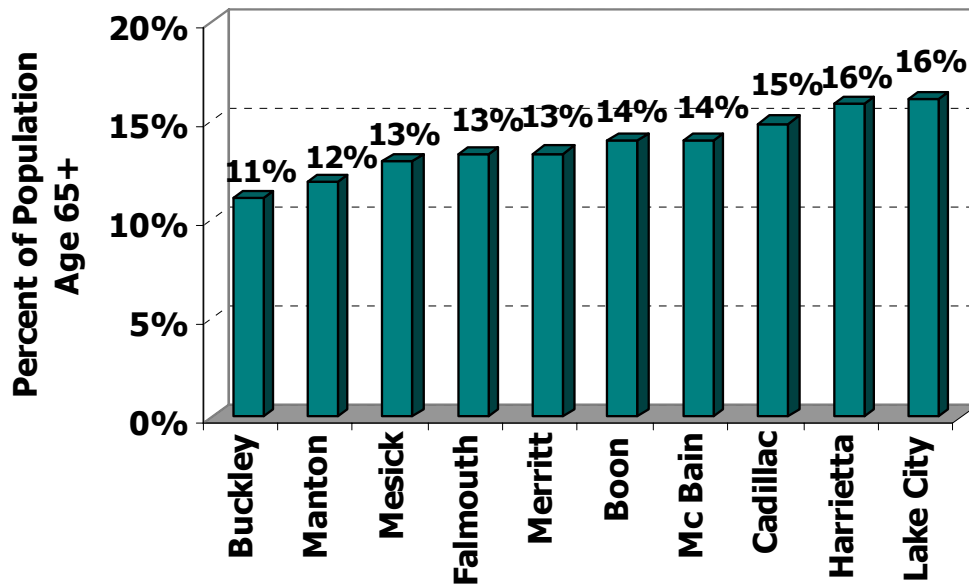
Nursing Homes Residents by Age and Gender (Census 2000)

	Missaukee Co.	Wexford Co.
Under 18 Years	0	0
18 to 64 Years Male:	3	9
65 years and over Male	25	43
18 to 64 Years Female:	4	6
65 years and over Female	49	122
Total	81	180

Source: U.S. Census Bureau, Census 2000 Summary File 3

2002 Demographic Overview of Missaukee and Wexford County Age 65+ Population, By Zip Code

Chart 4: Age 65+ as Percent of Total Population by Zip Code, 2002



The percent of the population age 65+ varies from 11% in the Buckley Zip Code area to 16% in Harrietta and Lake City Zip Code areas.

Table 4: Age 65+ Estimated Population (2002) by Zip Code

Zip Code	Community	Age 65+, 2002 Est.	Age 65- 74, 2002 Est.	Age 75- 79, 2002 Est.	Age 80- 84, 2002 Est.	Age 85+, 2002 Est.
49632	Falmouth	160	92	37	23	8
49651	Lake City	1,245	665	286	178	116
49657	Mc Bain	512	249	124	84	55
49667	Merritt	101	64	19	13	5
49601	Cadillac	3,066	1523	659	473	412
49618	Boon	83	48	15	13	7
49620	Buckley	244	140	44	33	26
49638	Harrietta	139	91	30	12	6
49663	Manton	664	368	128	95	73
49668	Mesick	485	283	101	63	37
	Total	6,699	3523	1443	987	746

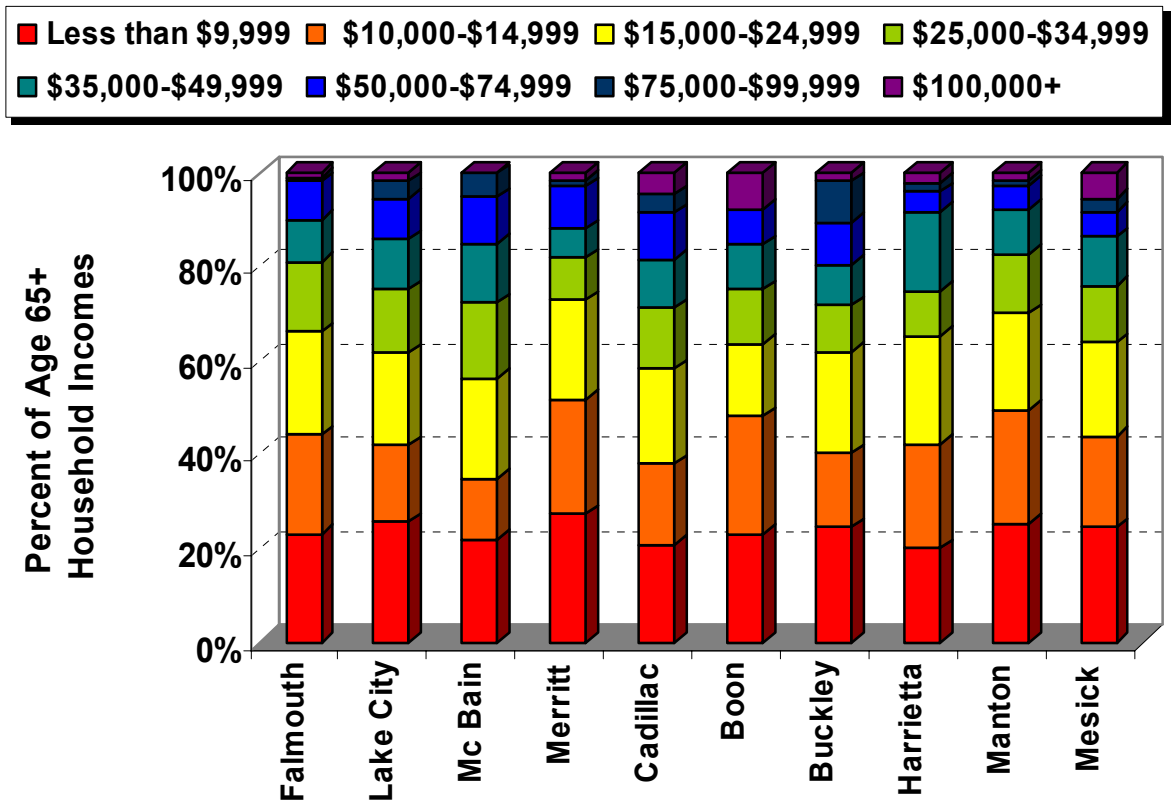
Source: Demographics Now (SRC, LLC)

Table 5: Age 65+ Householders - 2002 Estimated Household Income

Community	\$0 - \$9,999	\$10,000- \$14,999	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000 +
Falmouth	23	21	22	15	9	8	1	1
Lake City	205	131	158	108	86	71	28	16
Mc Bain	65	38	63	47	37	29	15	1
Merritt	18	16	14	6	4	6	1	1
Cadillac	400	328	386	250	200	186	78	91
Boon	12	13	8	6	5	4	0	4
Buckley	39	25	34	16	14	14	14	3
Harrietta	19	21	22	9	16	4	2	2
Manton	106	100	86	53	39	22	4	7
Mesick	77	61	63	38	33	17	8	18
Total	964	754	856	548	443	361	151	144
Percent	23%	18%	20%	130%	10%	9%	4%	3%

Source: Demographics Now (SRC, LLC)

Chart 5: Age 65+: Percent of Household Incomes - by Range and Zip Code, 2002



Demographic Overview of Age 65+ CANA Household Survey Respondents

Chart 6: Household Income of CANA Survey Responders Age 65+ compared with all Missaukee/Wexford householders Aged 65+ - 2002

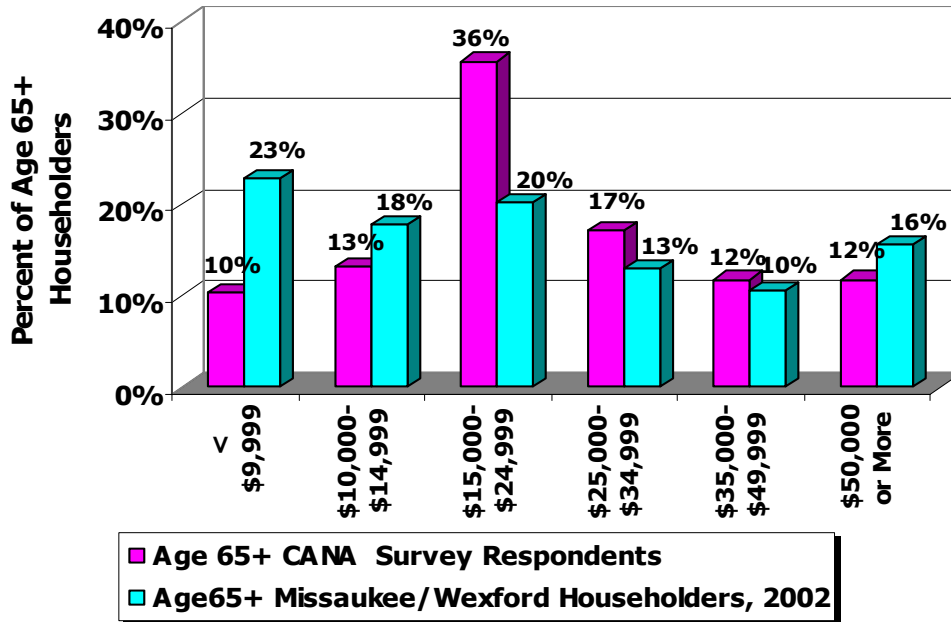


Table 6: Age 65+ CANA Household Survey Respondents –Self Reported Household Income

Household income	# Age 65-74	% Age 65-74	# Age 75 +	% Age 75 +	# Age 65+	% All Seniors
Less than \$5,000	1	0.6%	1	0.7%	2	10.4%
\$5,000 - \$9,999	11	6.9%	16	11.3%	27	13.2%
\$10,000 - \$14,999	16	10.1%	21	14.9%	37	35.7%
\$15,000 - \$19,999	25	15.7%	24	17.0%	49	17.1%
\$20,000 - \$24,999	31	19.5%	20	14.2%	51	11.8%
\$25,000 - \$34,999	29	18.2%	19	13.5%	48	11.8%
\$35,000 - \$49,999	23	14.5%	10	7.1%	33	10.4%
\$50,000 or More	23	14.5%	10	7.1%	33	13.2%
No Response	20	*	20	*	40	*

* Not included in percent calculations

Snapshot of household survey respondents aged 65 and older:

- 88% are homeowners
- 5% are Renters
- 2% live in Government Assisted Housing
- 58% were not concerned about housing affordability
- 25% said they were concerned, but
- Less than 1% (0.3%) said their housing was no longer affordable
- 38% said they needed help with home maintenance
- 58% said they did not need help with home maintenance
- 97% vote and 50% volunteer in the larger community
- Feel the least able of any age group to affect what happens in their community.

Chart 7: Household Survey - Ability to Affect What Happens in the Community - by Age

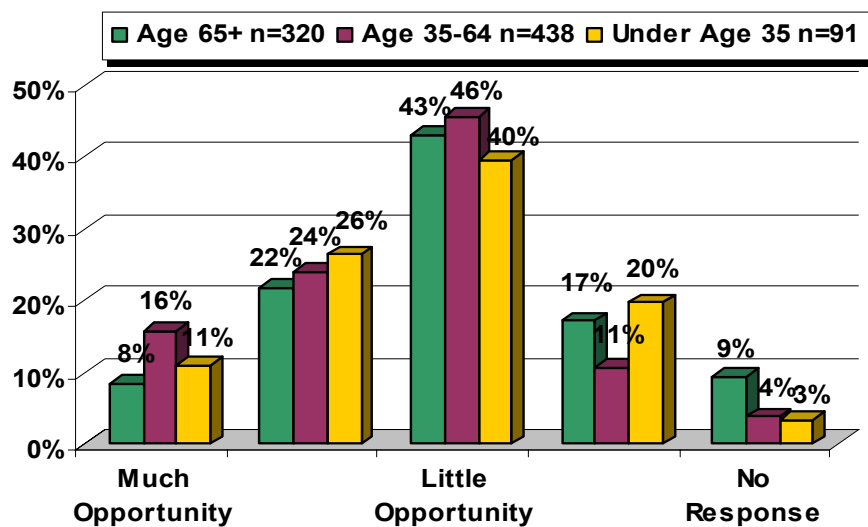


Table 7: Opportunity to affect what happens in the community – Percent of Household Survey responders by age group

	Much Opportunity	Some Opportunity	Little Opportunity	No Opportunity	No Response
Age 65+ n=320	8%	22%	43%	17%	9%
Age 35-64 n=438	16%	24%	46%	11%	4%
Under Age 35 n=91	11%	26%	40%	20%	3%

Table 8: Age 65+ Household Survey Respondents, Living Arrangements

Seniors' Living Arrangements	# Age 65-74	% Age 65-74	# Age 75 +	% Age 75 +	# Age 65+	% Age 65
Two or more Adults- one or more Children	3	0.7%	1	1.3%	4	1.7%
One Adult Living Alone	45	41.8%	59	32.5%	104	25.1%
Two or More Adults Without Children	128	54.6%	77	64.1%	205	71.5%
No Response	3	2.8%	4	2.2%	7	1.7%

Table9: Age 65+ Household Survey Respondents, Home Owner Financial Concerns

Home Owners' Financial Concerns	# Age 65-74	% Age 65-74	# Age 75 +	% Age 75 +	#Age 65+	% All Seniors
No Concern of Financial Assistance	116	62.6%	72	66.7%	188	69.5%
Fear Affordability	42	31.3%	36	27.7%	78	25.1%
No Longer Affordable	1	0.0%		0.4%	1	0.6%
Planning to Relocate	8	6.1%	7	5.3%	15	4.8%

Table 10: Age 65+ Household Survey Respondents, Needing Home Maintenance Help

Needing help with home maintenance	# Age 65-74	% Age 65-74	# Age 75 +	% Age 75 +	#Age 65+	% All Seniors
Yes	44	53.9%	76	37.5%	120	24.6%
No	129	39.0%	55	57.5%	184	72.1%
Don't Know - No Opinion	1	0.7%	1	0.6%	2	0.6%
No Response	5	6.4%	9	4.4%	14	2.8%

Table 11: Age 65+ Household Survey Respondents, Volunteers

Volunteer in the Community	# Age 65-74	% Age 65-74	# Age 75 +	% Age 75 +	#Age 65+	% All Seniors
yes	89	47.1%	65	49.2%	154	50.9%
no	85	52.9%	73	50.5%	158	48.6%
Don't Know - No Opinion	1	0.0%		0.3%	1	0.6%

Table 12: Age 65+ Household Survey Respondents, Percent Voters

Voter	% Age 65-74	% Age75 +	% All Seniors
Yes	98.4%	96.9%	95.8%
No	1.6%	3.1%	4.2%

Table 13: Age 65+ Household Survey Respondents, Ranked COMMUNITY ISSUES

Ranked COMMUNITY Issues - Age 65+ (Major + Moderate Issue) N=320	Major Issue	Moderate Issue	Minor Issue	Not an Issue	Don't Know- No Opinion	No Response
1 Lack of Jobs	31.6%	29.7%	10.9%	10.9%	9.7%	7.2%
2 Unemployment or Underemployment	28.1%	30.9%	9.7%	12.8%	13.1%	5.3%
3 Lack of Affordable Medical Care	34.7%	23.4%	14.1%	12.5%	11.6%	3.8%
4 Alcohol and/or Drug Abuse	25.6%	31.6%	11.9%	13.1%	14.4%	3.4%
5 Poverty	25.6%	29.1%	14.1%	10.0%	12.5%	8.8%
6 Crime	19.1%	33.4%	26.3%	9.4%	7.5%	4.4%
7 Shortage of Affordable Housing	25.3%	25.0%	13.1%	16.9%	14.4%	5.3%
8 Poor Road and/or Traffic Conditions	20.0%	26.6%	25.0%	19.1%	3.8%	5.6%
9 Substandard Housing	16.6%	29.4%	15.6%	14.7%	16.3%	7.5%
10 Teenage Pregnancy	20.0%	25.3%	17.2%	10.0%	22.2%	5.3%
11 Family Violence - Child or Adult Abuse	17.5%	27.2%	16.9%	11.3%	20.9%	6.3%
12 Lack of Affordable Child Care	18.4%	25.6%	16.3%	13.4%	20.3%	5.9%
13 Water or Air Pollution	22.8%	20.3%	20.3%	22.8%	8.8%	5.0%
14 Shortage of Recreational Facilities	19.1%	23.4%	20.3%	25.6%	6.6%	5.0%
15 Lack of Cultural Activities	16.6%	23.4%	25.3%	24.4%	5.9%	4.4%
16 Noise or Other Pollution	16.3%	23.1%	22.8%	20.9%	9.1%	7.8%
17 Mental Illness or Emotional Issues	10.9%	26.9%	20.6%	14.7%	22.2%	4.7%
18 Inadequate Public Transportation	14.4%	21.3%	25.6%	25.0%	9.7%	4.1%
19 Gangs	12.8%	20.0%	23.1%	21.3%	17.5%	5.3%
20 Illiteracy	11.6%	20.9%	21.3%	17.2%	21.3%	7.8%
21 Overcrowded Housing	8.8%	23.8%	16.3%	17.2%	25.3%	8.8%
22 Overcrowded Classrooms	13.1%	15.6%	24.7%	20.0%	19.4%	7.2%
23 Racial or Ethnic Discrimination	8.8%	17.2%	23.8%	24.4%	19.1%	6.9%
24 HIV/AIDS	9.7%	15.6%	14.7%	18.8%	34.4%	6.9%
25 Unsafe School Environment	10.9%	12.8%	25.9%	25.9%	16.9%	7.5%

Household Issues of Survey respondents age 65 and older

While medical and prescription costs was rated the most problematic Issue in their household, 65% of Age 65+ respondents said that it was **not an issue** (51%) than felt it was either a major or moderate issue (33%).

The household survey sample of 320 senior citizens reported fewer major and moderate personal household issues than any other age group.

Table 14: Age 65+ Household Survey Respondents, HOUSEHOLD ISSUES

Ranked HOUSEHOLD Issues - Age 65+ (Major + Moderate Issue) N=320	Major Issue	Moderate Issue	Minor Issue	Not an Issue	Don't Know- No Opinion
1 Insufficient money for doctor, medications or insurance	17.3%	15.3%	13.4%	51.4%	2.6%
2 Noise or other pollution	10.0%	12.7%	24.7%	47.8%	4.7%
3 Anxiety, stress or depression	7.5%	14.6%	23.7%	51.0%	3.2%
4 Air or water pollution	9.1%	9.4%	18.8%	56.5%	6.2%
5 Difficulty budgeting	5.9%	10.4%	17.9%	60.9%	4.9%
6 Unable to find work	6.0%	8.0%	8.0%	70.1%	8.0%
7 Insufficient money for legal help	7.1%	6.8%	12.9%	69.4%	3.9%
8 Insufficient money for food	3.2%	9.9%	14.1%	67.4%	5.4%
9 Insufficient money for entertainment	4.2%	8.7%	14.2%	71.0%	1.9%
10 Insufficient money for needed clothing/shoes	2.3%	10.6%	13.5%	68.2%	5.5%
11 Housing that needs major repair	5.5%	7.1%	8.7%	77.0%	1.6%
12 Children/teenagers with behavioral/emotional issues	3.4%	8.7%	10.7%	64.1%	13.1%
13 Insufficient money for recreational activities	4.2%	7.8%	13.9%	71.8%	2.3%
14 Unable to care for disabled, ill or elderly person	5.6%	5.9%	9.8%	74.5%	4.2%
15 Children being unsafe at school	3.7%	5.0%	17.1%	63.8%	10.4%
16 Insufficient money for housing	2.6%	5.6%	6.3%	83.5%	2.0%
17 Not reading well enough to get along	2.3%	5.5%	7.8%	79.9%	4.5%
18 No transportation for a disabled or elderly person	4.6%	2.6%	7.3%	81.8%	3.6%
19 Unable to find or afford care for children	3.0%	4.0%	2.3%	81.9%	8.7%
20 Alcohol and/or drug issue	2.6%	3.0%	5.9%	83.6%	4.9%
21 Household crime	1.6%	3.9%	9.1%	81.9%	3.6%
22 Physical conflict within the household	2.3%	3.0%	3.7%	87.0%	4.0%
23 Home too small for household	0.7%	2.6%	3.9%	90.9%	2.0%
24 Household threats from gangs	1.6%	1.0%	6.5%	86.7%	4.2%

Age 65+ Household Survey Respondents: Demographics by Zip Code

Table 15: Age 65+ Household Survey Respondents, Living Arrangements - Number

Household Survey: NUMBER Age 65+, Living Arrangements	Boon	Buckley	Cadillac	Falmouth	Harrietta	Lake City	Manton	McBain	Merritt	Mesick	All Seniors
Own or am Buying	6	3	147	12	3	50	22	21	2	13	279
Gov't Subsidized Housing			2			1		3			6
Assisted Living			1								1
CARE Pays Rent						1					1
Farm						1					1
Home on Son's Land									1		1
Life Lease									1		1
I Rent			12				1	2	1		16
I Live with Relatives			4								4
Older Mobile						1					1
Other			1								1
No Response			3			1					4
Grand Total	6	3	170	12	3	55	23	26	5	13	316

Table 16: Age 65+ Household Survey Respondents, Home Owners Financial Concerns - Number

Household Survey: NUMBER Age 65+ HOME OWNERS' Financial Concerns	Boon	Buckley	Cadillac	Falmouth	Harrietta	Lake City	Manton	McBain	Merritt	Mesick	All Seniors
No Concern of Financial Assistance	3	2	100	9	1	36	15	11	1	6	184
Fear Affordability	1	1	39	1	1	14	6	9	2	4	78
No Longer Affordable			1								1
Planning to Relocate	1		10		1	1	1			1	15
No Response	1		20	2		4	1	6	2	2	38
Grand Total	6	3	170	12	3	55	23	26	5	13	316

Table 17: Age 65+ Household Survey Respondents, Needing Help With Home Maintenance - Number

Household Survey: NUMBER Age 65+ Needing Help With Home Maintenance	Boon	Buckley	Cadillac	Falmouth	Harrietta	Lake City	Manton	McBain	Merritt	Mesick	All Seniors
Yes	2	1	62	8	1	21	8	7	2	7	119
No	4	2	101	4	2	30	14	17	2	5	181
Don't Know - No Opinion			1			1					2
No Response			6			3	1	2	1	1	14
Grand Total	6	3	170	12	3	55	23	26	5	13	316

Senior Issues Coalition Survey

The Senior Issues Coalition of Wexford and Missaukee Counties recently surveyed the coalition members to discern their opinions on the most pressing needs facing seniors in Missaukee and Wexford Counties.

Twenty-three professionals from agencies providing services to senior citizens responded. The results of this survey are summarized in the following charts.

Source: Senior Issues Survey, 2000, Senior Issues Coalition of Wexford and Missaukee Counties

Chart 8: Senior Issues Survey - Housing

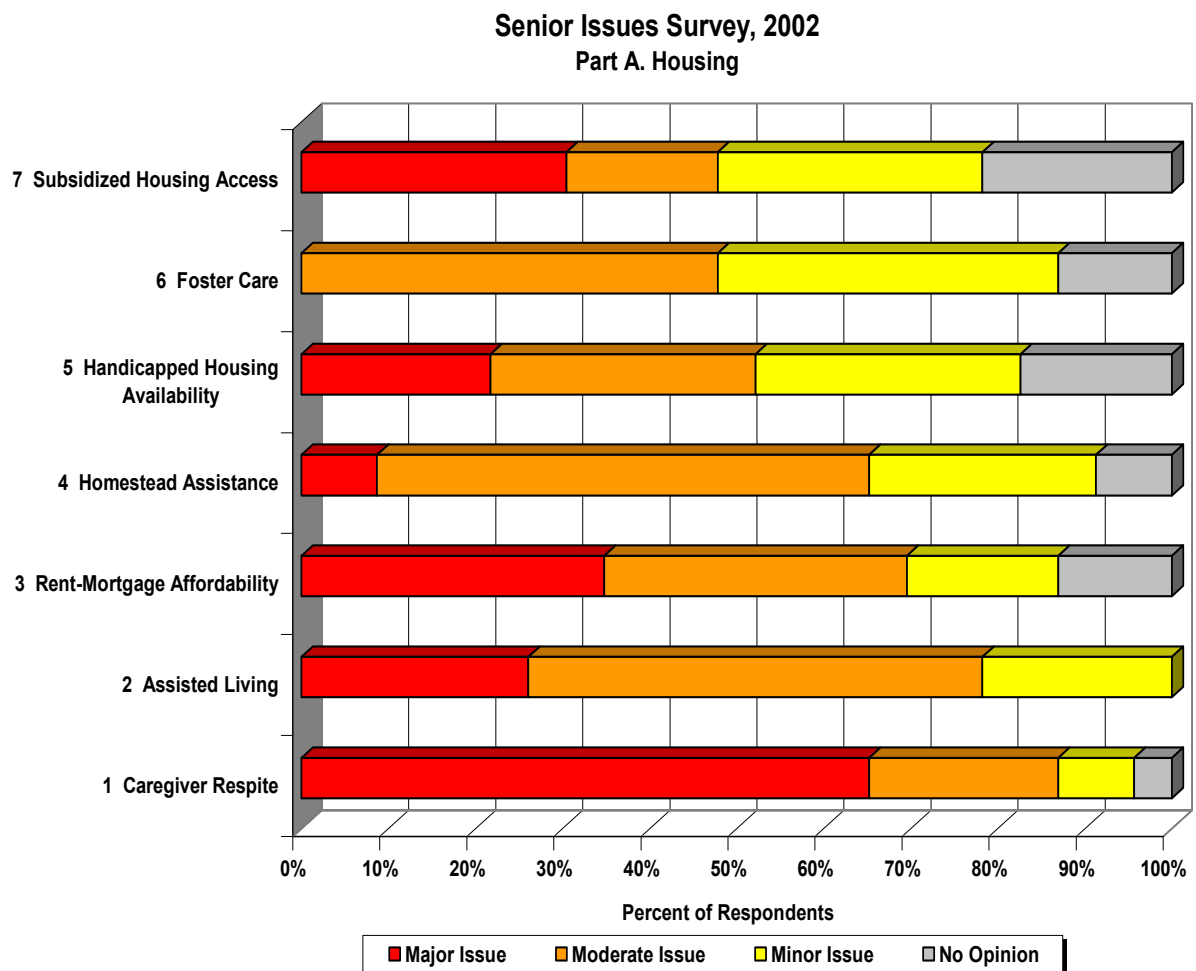


Chart 9: Senior Issues Survey - Medical Issues

Senior Issues Survey, 2002: Medical Issues

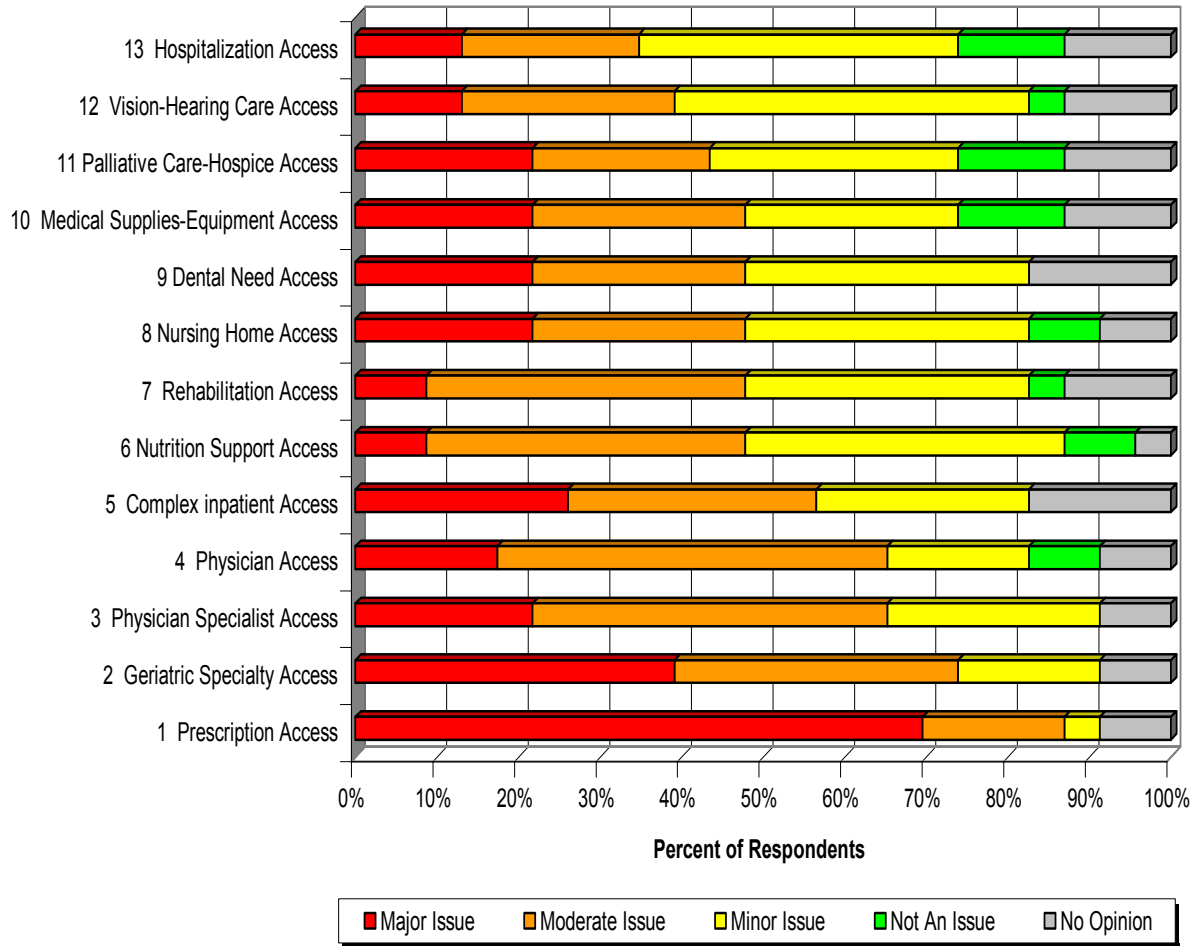


Chart 10: Spiritual/Social: Senior Issues Survey

