



Findings Report

2018

Acknowledgements

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Executive Summary

Baby boomers, born between 1946-1964, are the second largest generation in the history of the United States, and are in or nearing retirement age. As a result, the population of adults in over the age of 65 will increase nationally, and in Clinton County, an expected 37% in just the next decade. With this substantial and rapid increase comes many challenges for communities, but also many opportunities.

Age-Friendly Clinton County (AFCC) is a five-year planning and implementation initiative designed to identify the needs of older adults and take the steps necessary to create a livable community for all ages. AFCC is an opportunity to not only improve the quality of life for those who currently reside here, but to also welcome others who view Clinton County as “a great place to call home” no matter the stage in life.

Addressing these challenges will require us to think more broadly about the aging experience in a present and future-focused paradigm. For one, adults are living longer than ever before, and as more people choose to (or have to) work longer and postpone retirement, employment opportunities must strive to meet the needs of a growing workforce of older adults. Some of the factors leading to this might seem less obvious, such as the opioid crisis, which has forced grandparents to care for grandchildren.

We have to improve accessibility options in Clinton County. The rural nature of Clinton County lends itself to an assortment of health concerns for older adults. Medical specialists are often located outside of the county and requires reliable transportation to arrive at appointments. Social isolation leaves older adults at risk of mental health disorders and accelerates symptoms of dementia.

Not surprisingly, most aging residents want to be able to stay in his or her home as long as possible. As adults age, and this desire becomes increasingly a challenge to meet, we should feel compelled to offer quality and affordable options for adults to be able to at the very least be able to stay in their home community. This means improving access to home improvement contractors aware of accommodations needed by aging adults, and ensuring there is a diversity of housing options that can meet a range of socio-economic needs. Additionally, it means that these options are well-integrated in the community and not isolated on the fringe, so as to allow for greater engagement between all ages in the community.

As previously stated, improving the age-friendliness of our county is a major opportunity to improve the lives of all residents. While this study is primarily focused on aging adults, it is important to recognize and emphasize that an age-friendly community is not age-specific. Being a more age-friendly community improves the quality of life for residents of all ages. It also allows us to think differently about the inter-connectedness of generations and discover opportunities to not address challenges, but to creatively leverage our desire to solve problems into new, unforeseen opportunities for our community.



Taylor Stuckert, AICP

**Executive Director of the Clinton County
Regional Planning Commission**

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August 22, 2018

Nicole Ware
Associate State Director - Outreach
AARP Ohio
17 S. High Street, Suite 800
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Dear Ms. Ware,

On behalf of Clinton County, we are pleased to offer this letter of our ongoing commitment to become a livable community for people of all ages. In conjunction with our commitment to promoting age-friendly policies, we respectfully request membership in the Age-Friendly Network created by the World Health Organization and AARP.

Clinton County recognizes the importance of encouraging and promoting age-friendly policies to address changing demographics. Our goal is to ensure that the aging population have the resources to be healthy, independent, and integrated in our community.

The Clinton County Regional Planning Commission (CCRPC) spearheaded an Age-Friendly Clinton County initiative in the summer of 2018. The CCRPC has convened an advisory board consisting of delegates from Community Action, the Council on Aging, the Clinton County Health Department, Clinton Memorial Hospital, the Veterans Service Commission, Ohio Living Cape May, the City of Wilmington, and the villages of Blanchester, Sabina, New Vienna, Port William, Clarksville, Martinsville and Midland.

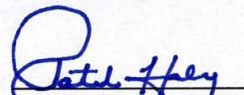
As a participant in the Age-Friendly Network of communities, it is the intent of Clinton County to:

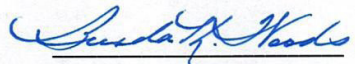
- Include the active engagement of older adults in both the research and implementation phases of the initiative
- Produce a report that establishes a baseline assessment of the age-friendliness of Clinton County
- Produce an action plan that responds to the needs identified by older adults in the community
- Commit to measuring activities, reviewing action plan outcomes and reporting on them publicly.

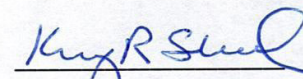
Thank you for your consideration of our membership for Clinton County to the AARP Network of Age-Friendly States and Communities.

Sincerely,

Clinton County Commissioners


Patrick Haley, President


Brenda K. Woods, Vice-President


Kerry R. Steed, Commissioner

CC: File

Equal Opportunity Employer

Report Summary

THE ISSUE

It is estimated that by 2030, one in five people in Clinton County will be age 65 and older. This is a 37% increase between 2010 and 2030.¹

THE RESPONSE

Since an aging population requires communities to adapt, Clinton County was recognized by AARP and the World Health Organization on September 5, 2018 for its commitment to developing comprehensive age-friendly policies. As a result, this initiative will be referred to as Age-Friendly Clinton County (AFCC).

THE PROCESS

AFCC is governed by an advisory board, led by the Clinton County Regional Planning Commission, and partnered with AARP.

More than 500 older adults who reside in Clinton County were engaged through online and mailed surveys, focus groups, workshops, and listening sessions. Public participation was an ongoing process spanning four months with neighborhoods and individuals throughout the county.

KEY FINDINGS

Housing and transportation are the largest issues facing older adults.

1. Housing concerns

- There is a shortage of housing options that are affordable for lower and middle income older adults.
- Older residents living in small villages spend up to 49% of their income on housing costs.

- Many older adults are living in homes that are not accessible.

2. Transportation concerns

- 68% of older adults in Clinton County live in areas without affordable public transportation.
- Transportation services for out-of-county medical appointments are extremely limited.

3. Social isolation concerns

- Over half of older adults in Clinton County do not get enough social interaction.
- Villages lack gathering spaces for social interaction, such as senior centers and restaurants.

4. Health concerns

- In Clinton County alone, 21% of grandparents have assumed the primary caretaker role for their grandchildren.²
- The rate of cognitive impairment, dementia, and Alzheimer's disease will continue to rise in coming years. National deaths from Alzheimer's has increased 123% since 2000.³

NEXT STEPS:

Beginning in 2019, AFCC will devise a three-year action plan to address key issues identified in this report.

¹ Ohio Development Services Agency: Office of Research. 2018.

² U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

³ Alzheimer's Association. Created from data from the National Center for Health Statistics. 2018.

What is Age-Friendly Clinton County?

INTRODUCTION

By 2030, one in five people in Clinton County will be age 65 or older. As the population ages and people remain healthy and active longer, Clinton County must adapt. Well-designed, livable communities promote health and economic growth. An age-friendly community makes for happier and healthier residents of all ages.

FAQ

1. What is Age-Friendly Clinton County?

Age-Friendly Clinton County (AFCC) is a five-year planning and implementation initiative designed to identify the needs of older adults and take the steps necessary to create a livable community for all ages.

AFCC follows a framework which was put forth by the World Health Organization (WHO) in 2006 and supported by AARP, which is recognized as the United States affiliate to the WHO Network of Age-Friendly Cities and Communities. Clinton County joined the Network in 2018.

2. What is the Network of Age-Friendly States and Communities?

The Network of Age-Friendly States and Communities is a collection of over 300 towns, cities, counties, and states in the U.S. that have made the commitment to become age-friendly. Membership in the network does not mean that a community is age-friendly, but rather the community's elected leadership has made the commitment to actively work toward making their community a great place for people of all ages.

In 2018 Clinton County became the seventh community in Ohio to enter into the Network and the smallest county in the state to do so.

3. What is the timeline of Age-Friendly Clinton County?

AFCC follows a five-year timeline spanning from 2018 to 2023. The process is broken into four phases: assessment, planning, implementation, and evaluation. The guiding documents include a letter of commitment from the Clinton County Commissioners, the Findings Report (this document), and the Action Plan. While the program evaluation is submitted in 2023, AFCC will continue beyond that date to prepare for the anticipated peak in the number of older adults in 2030.

4. Who does Age-Friendly Clinton County involve?

AFCC is a community-driven effort lead by an advisory board composed of older adults, human service agencies, caregivers, elected officials, and local advocates. The lead agency is the Clinton County Regional Planning Commission, whose role is to facilitate meetings and public engagement, conduct research, and provide technical support. Implementation of the Action Plan relies on elected leadership, agencies, organizations, and individuals in Clinton County.

Plan Framework: The 8 Domains

The World Health Organization and AARP have identified eight domains to focus on when evaluating the age-friendliness of a community. All survey and interview questions were developed and organized by these domains.



Outdoor Spaces and Buildings

Public areas are safe and clean. The pavement is well-maintained; there are sufficient pedestrian crossings, and streets are well lit. Green spaces offer walking and biking paths, as well as many safe places to stop and rest. Sidewalks are accessible throughout the community and are safe and wide.



Transportation

Public transportation is reliable and affordable. A variety of transportation services are offered. Vehicles are well-maintained and accessible for people with disabilities. Roads and intersections are safe. Public parking is obtainable, and priority and handicap spaces are respected.



Housing

Residents have the resources to age in place and to remain in their homes for as long as they desire. Sufficient, affordable housing is available in a safe environment close to services and the rest of the community. Housing is modified for safety and accessibility. Affordable facilities for frail and older adults with disabilities are available locally and offer appropriate services.



Social Participation

Various activities and groups are available and there are outreach efforts to reach those at risk of social isolation.



Respect and Social Inclusion

Events are conveniently located, open to all ages, and affordable. Good information is provided for events. The opinions of older adults are respected, and they are recognized for past and current contributions.



Employment and Civic Participation

Flexible volunteering and work opportunities are available for older people. Training is offered, and workplaces are adapted to meet the needs of all employees. The qualities of older workers are promoted, and employers are forbidden to discriminate by age alone.



Communication and Information

Communication and information is easily accessible for all ages. There are various ways of retrieving information including spoken, recorded, and written materials. The community has easily accessible public computers.



Community Support and Health Services

A range of health care facilities are available throughout the community, easily accessible by all people. Residents have several in-home care options. There are opportunities for health education and improvement.

Process and Public Engagement

INTRODUCTION

This Findings Report relied on extensive public engagement through the use of surveys, focus groups, work groups, stakeholder interviews, and an advisory board. Over 500 older adults were asked about their needs as they age.

NUMBER OF PARTICIPANTS

Survey: 338
Focus groups: 170
Stakeholder interviews: 21
TOTAL: 529

Five-Year Timeline of Age-Friendly Clinton County

2018	2019	2020	2021	2022	2023
Assessment	Planning	Implementation			Evaluation

FOUR PHASES

1. Assessment

Existing needs are assessed and compiled into a Findings Report. The assessment begins with engaging stakeholders, assembling an advisory board, conducting a county-wide survey, holding focus groups, and research. The assessment is conducted and analyzed by the CCRPC.

2. Planning

Goals and priorities are developed in response to the Findings Report. A three-year Action Plan is created to formulate a strategy to improve the community for older adults and is submitted to AARP. Baseline indicators are identified to measure progress.

3. Implementation

Stakeholders execute their commitments laid out in the Action Plan. Revisions to the Action Plan are made as needed.

4. Evaluation

Progress is evaluated by reviewing the goals and baselines identified in the Action Plan and an evaluation report is submitted to AARP in 2023.

PROCESS

The process initiated in June of 2018 when the CCRPC worked with a Clinton Community Fellow, Bethany Brausch, to develop a framework for an age-friendly initiative. The CCRPC partnered with AARP Ohio to hold an initial stakeholder meeting on June 28. The initial stakeholder meeting developed into the Age-Friendly Advisory Board, which met four times during the assessment phase.



Initial Stakeholder Meeting on June 28, 2018

The Advisory Board worked with the CCRPC and Bethany Brausch to distribute online and printed surveys to the public over the course of two months. In total, the survey yielded 338 responses. For details on survey representation and format, see Appendix I.

The survey results were presented at the August Advisory Board meeting by Bethany Brausch. The results revealed two main themes: housing and transportation. The information was useful for guiding the Findings Report and building a case for the Clinton County Commissioners to sign a letter of commitment to enter into the Age-Friendly Network of States and Communities.

On July 9th, the Clinton County Commissioners signed a letter stating that the county would commit to the process of becoming an age-friendly community. The letter was submitted to AARP for consideration of membership in the Network. In addition to the letter of commitment, the CCRPC submitted documentation on the survey, the advisory board, and public engagement efforts.



Clinton County enters into the AARP Network of Age-Friendly States and Communities by signing a Letter of Commitment

Clinton County entered into the Network of Age-Friendly States and Communities on September 5, 2018. A certificate of approval was presented to the Commissioners by the Associate State Director of AARP Ohio, Nicole Ware.

FOCUS GROUPS

Approximately 170 older adults were engaged through focus groups across the county. Groups were primarily asked two questions:

- What do you like about your community?
- What does your community need as you age?

Process and Public Engagement

The size of focus groups varied from four people to 35. The format for larger groups utilized an interactive listening session rather than using extended questions for small groups. The groups were conducted in the following areas:

- Blanchester Senior Center
- Clarksville United Methodist Church
- Clinton County Adult Day Center
- New Vienna Community Center
- Port William Senior Center
- Sabina Church of Christ
- Wilmington Savings Bank Clinton County Senior Center

STAKEHOLDER INTERVIEWS

Agencies relevant to an aging population were interviewed to learn about their needs and challenges. Below is a list of the stakeholders interviewed:

- Blanchester Public Library
- Blanchester Senior Center
- Clinton County Adult Day Center
- Clinton County Board of Realtors
- Clinton County Commissioners
- Clinton County Community Action
- Clinton County Health District
- Clinton County Homeless Shelter
- Clinton Memorial Hospital
- Council on Aging of Southwest Ohio
- Elderly Services Program
- Job and Family Services
- Midland Village Council
- Ohio Living Cape May
- Port William Senior Center
- Sabina Church of Christ

- Veterans Service Commission
- Wilmington Area Ministerial Association
- Wilmington Parks and Recreation
- Wilmington Senior Center
- Wilmington Transit System

COMMITTEE WORKGROUPS

Specialized committees work created by the advisory board to provide stronger feedback for each domain in the Findings Report.

The Housing Committee dealt exclusively with housing issues and was composed of the following members:

- Denise Stryker, Clinton County Homeless Shelter
- Floyd Florea, Blanchester Senior Center
- Jane Newkirk, Community Action
- Kristin Taulbee, Council on Aging
- Mac McKibben, Veterans Service Commission
- Sheri McIntosh, Board of Realtors
- Stella Cramer, Community Action
- Steve Lawson, Blanchester American Legion

The Transportation Committee dealt exclusively with transportation issues and was composed of the following members:

- Jane Newkirk, Community Action
- Kristin Taulbee, Council on Aging
- Mac McKibben, Veterans Service Commission
- Sarah Boehle, Shawnee State University
- Stella Cramer, Community Action

The Quality of Life Committee dealt with the remaining domains: Outdoor Spaces and Buildings, Social Participation, Respect and Social Inclusion, Employment and Civic Participation, Communication and Information, and Community and Health

Process and Public Engagement

Services. The committee was composed of the following members:

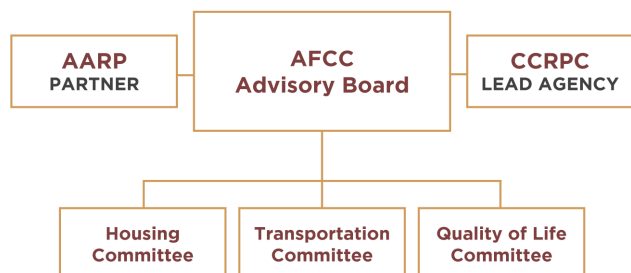
- Bruce Saunders, Clinton County Trails Coalition
- Emilia Knisley, Blanchester Public Library
- Floyd Florea, Blanchester Senior Center
- Jane Newkirk, Community Action
- Jermaine Isaac, Wilmington Parks and Recreation
- Stella Cramer, Community Action

The committees helped Age-Friendly Clinton County to develop a broad coalition of advocates and to synthesize the survey and focus group findings.

ORGANIZATIONAL STRUCTURE

The leadership structure of AFCC relies on the Advisory Board, which works with the CCRPC as the lead agency to develop a Findings Report and Action Plan. AARP operates as a partner throughout the process by connecting AFCC to other age-friendly communities and providing planning and implementation resources.

Organizational Structure



The three committees act as workgroups to add detailed content and feedback on the work done by the CCRPC. Final changes are made by the CCRPC and approved by the Advisory Board.

A Profile of Older Adults in Clinton County

FINDINGS

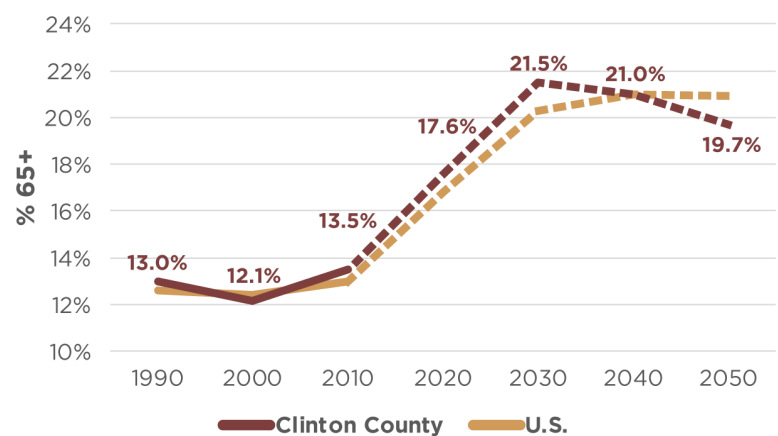
1. Population

A large reason for this study is the fact that Clinton County's population is aging. By 2030 the population of people age 65 and older will reach 21.5%, compared to 13.5% in 2010.¹ This shift represents a 37% increase in the population of older adults.

As of 2017, there are approximately 6,611 people age 65 and older living in Clinton County, constituting 16% of all county residents.² Almost half (48%) of older adults live in unincorporated areas of the County and not in a municipality. Wilmington has the second highest share (32%) and Blanchester has the third highest (10%).

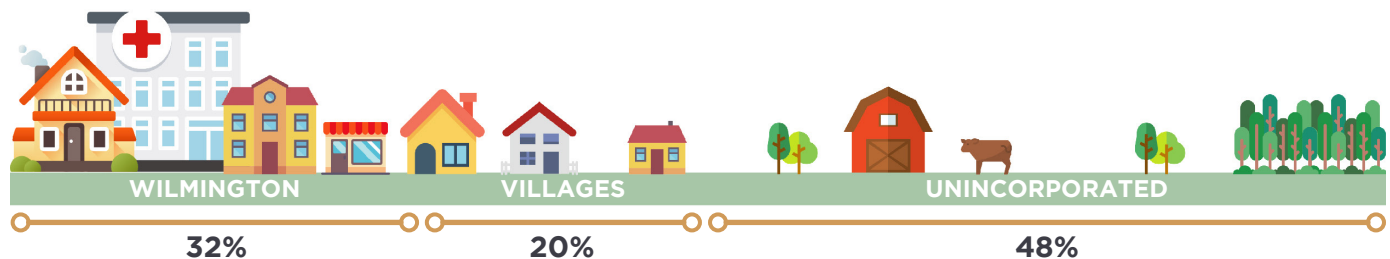
Projections of Population Age 65+ in Clinton County

Sources: Ohio Development Services Agency: Office of Research. 2018. IPUMS NHGIS, University of Minnesota, 1990-2000.



Share of Population Age 65+ in Clinton County

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



When comparing the proportion of older adults with the total population, an average of 17% of people in Wilmington, Blanchester, Sabina, and unincorporated areas are age 65 and older. The smaller villages have much lower shares of older adults ranging from 9% in Martinsville and 5% in Midland.

Jurisdiction	Population Age 65+	
	Quantity	Share
Clinton County	6,611	15.8%
Unincorporated areas	3,164	15.7%
Wilmington	2,128	17.2%
Blanchester	687	16.9%
Sabina	386	16.3%
New Vienna	122	9.5%
Martinsville	45	9.0%
Clarksville	44	7.4%
Port William	20	8.1%
Midland	15	5.0%

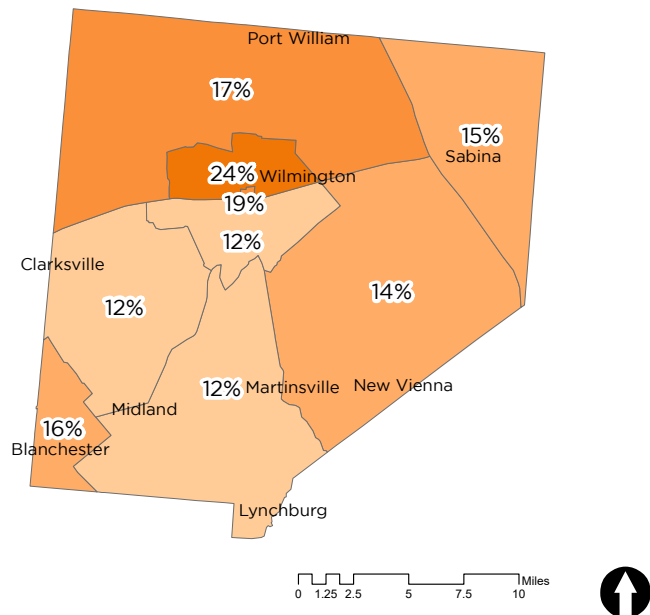
¹ Ohio Development Services Agency: Office of Research. 2018.

² U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

While Wilmington has the highest population of seniors overall, it is very age-segregated. Wilmington's northern census tract is 24% older adults, which is the highest in the county. This concentration is due to the presence of housing in the area that is specific to senior living. The next most-populous is the tract containing downtown Wilmington, which is 19% older adults. This contrasts with Wilmington's southern census tract and the adjacent southwestern tracts, which are only 12% older adults.

Percentage of Population Age 65+ by Census Tract in Clinton County

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



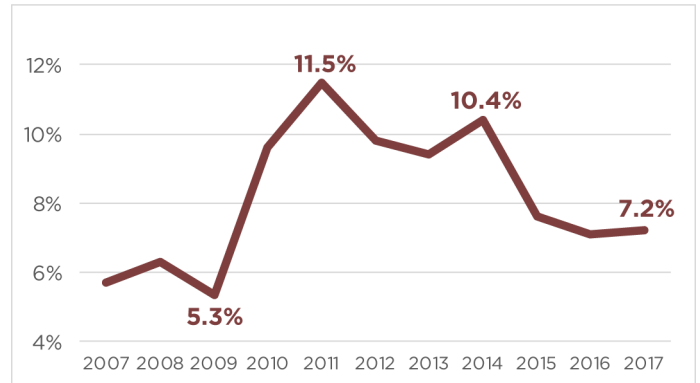
Income and Employment

Poverty: There are approximately 464 older adults living in poverty in Clinton County. Clinton County's poverty rate for older adults (7.2%) is lower than the state (8.0%) and national (9.3%) rates. Areas in Clinton County above the state, national, and county poverty rates include Wilmington (8.7%), Martinsville (11.1%), Midland (20.0%), and Sabina (27.8%). Sabina's senior poverty rate is nearly quadruple the rate of Clinton County.³

³ U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.

Percentage of Population Age 65+ in Poverty 2007-2017

Sources: American Community Survey 5-Year Estimates for 2012 through 2017, American Community Survey 3-Year Estimates for 2007 through 2011.

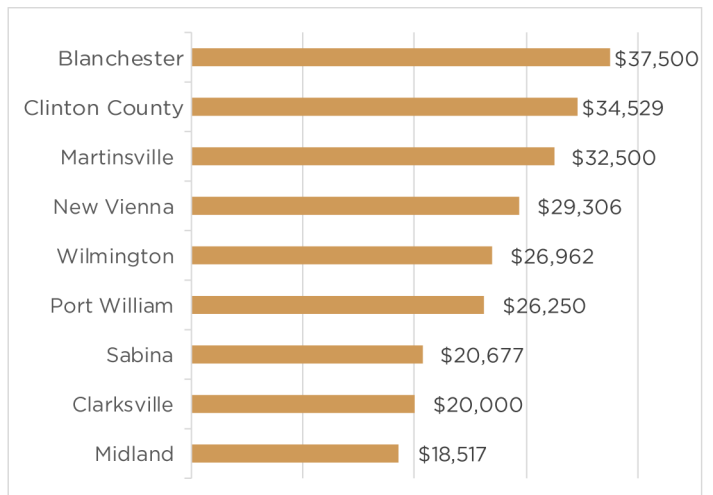


Clinton County has been unsuccessful at lowering senior poverty to pre-recession levels. Between 2009 and 2011 senior poverty doubled, peaking at 11.5% in 2011. The rate of seniors in poverty decreased after 2014 and has remained in the 7% range in 2015 through 2017. As of 2017, 464 older adults in Clinton County were in poverty, a slight increase from 2016.

Annual median incomes in Clinton County show a correlation with older adults in poverty. The villages with the lowest incomes are Port William, Sabina, Clarksville, and Midland.

Annual Median Income of Population Age 65+

Source: 2013-2017 American Community Survey 5-Year Estimates.



Employment: Only 4.6% of people age 65 and older in Clinton County work full-time. This indicates that the current generation of people at retirement age are, in fact, retiring. However, 13.5% of people age 65 and older choose to stay in the workforce and work less than full-time.⁴

The rate of adults working after age 65 is expected to increase as life expectancies grow, retirement plans shrink, education levels rise, and work becomes less physically demanding. Labor Department figures show that at every year of age above 55, U.S. residents are working or looking for work at the highest rates on record.⁵

As life expectancies grow, more older adults will stay in the workforce beyond age 65.

Housing

Tenure: Older adults are more likely to own their home than any other age group. 81% of Clinton County residents over the age of 65 own their home, compared to 65% of all county residents. Homeownership for older adults has increased marginally between 2010 and 2017, rising from 78% to 81%. So far Clinton County has defied national trends showing the number of older adult homeowners declining due to the financial losses of the Great Recession.⁶ Nationally, homeownership rates begin to dip for older adults once they enter their 80s. As Baby Boomers (those born between 1946 and 1964) reach this age in the next twenty years, Clinton County might expect to see senior homeownership decline as a result of this.

As Baby Boomers age, Clinton County could experience a shortage of affordable rental housing that is appropriate for residents in their 80s. Since renters have less control than

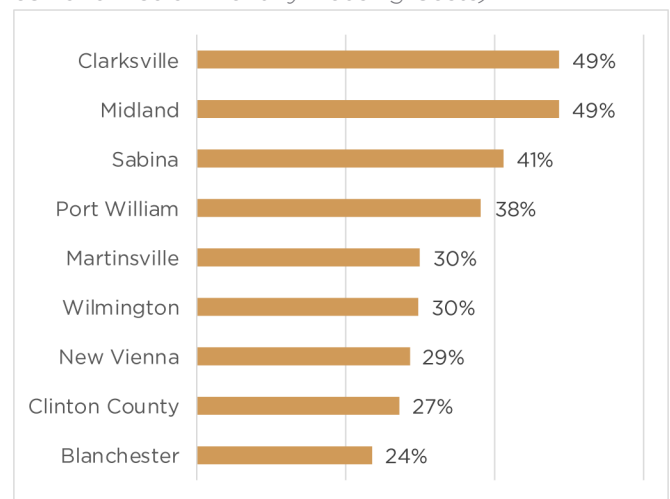
A Profile of Older Adults in Clinton County

owners over their space, they may also have trouble installing—and paying for—home modifications conducive to aging in place.

Housing cost: While housing is largely affordable for older adults across the board, older adults living in small villages pay too much for housing costs. Residents that pay over 30% of their income on housing costs are considered cost-burdened. The annual median income for people age 65 and older in Clinton County is \$34,529 and the median monthly housing cost is \$781. This indicates that the median Clinton County resident with is paying 27% on housing costs, which is considered affordable.

Percentage of Income Spent on Housing Costs by Population Age 65+

Source: 2013-2017 American Community Survey 5-Year Estimates (Annual Median Income of Population Age 65+ and Median Monthly Housing Costs).



However, the annual median income in the Village of Clarksville is \$20,000 and the median monthly housing cost is \$810. This indicates that the median Clarksville older adult is paying 49% on housing costs. Other villages with cost-burdened older adults include Sabina, Midland, and Port William.

Since housing costs are the largest expenditure for most households, residents that are cost-burdened are likely cutting back on other necessities such as healthcare, transportation, and nutrition.

⁴ U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.

⁵ Van Dam, Andrew. *The Washington Post*. "A record number of folks age 85 and older are working. Here's what they're doing." July 5, 2018.

⁶ Joint Center for Housing Studies. *Projections & Implications for Housing a Growing Population*, 2015.

A possible factor that these smaller villages are cost-burdened could be the cost of utilities, which are the second-largest housing cost expenditure next to paying the rent or mortgage. Smaller villages do not have the same economies of scale in service delivery as larger towns do.

Living arrangements: In Clinton County 56% of people age 65 and older live with a spouse, 29% live alone, and 13% live with a relative. The communities with the highest proportion of older adults living alone are:

- Clarksville (55% living alone)
- Wilmington (37% living alone)
- New Vienna (37% living alone)⁷

Living alone can pose a safety hazard in the event of a fall, especially in rural areas where emergency response times are longer than in urban areas. Further, limited cell service in a place like Clarksville could mean that an emergency call may not even be able to be placed. It is also possible that residents in rural areas do not have land line service. In 2015 Ohio Lawmakers voted to allow telephone companies to end land line service, much to the dismay of Emergency Management Directors and Health Commissioners.

Older adults that live alone can also be at risk of increased social isolation and loneliness. In Clinton County, communities that report low levels of social interaction also have high numbers of older adults living alone.

Age of household structures: Only 13% of older adults in Clinton County live in a home that was built in 2000 or later. This leaves the majority of older adults living in aging homes that are not easily modifiable for accessible use. Older homes are more likely to be without accessibility features such as first-floor bathrooms, zero-step entrances, or extra wide halls and doors.

⁷ U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Age of Houses with Residents Age 65+ in Clinton County

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Year House Built	% of Households Age 65+
2000 or Later	13.1%
1980-1999	25.6%
1960-1979	20.3%
1940-1959	21.9%
1939 or Earlier	19.1%

2. Health

Disabilities: The population of people age 65 and older in Clinton County with disabilities is expected to increase 38% between the years 2015 and 2030.⁸ In 2016 the U.S. Census estimated that there are 2,324 older adults

with disabilities living in Clinton County with the majority of disabilities being ambulatory.

Even though most disabilities are physical in nature, the prevalence of cognitive disabilities is expected to increase in coming years. The rate of dementia, Alzheimer's

disease, and cognitive impairment has risen steadily in older adults in recent years. National deaths from Alzheimer's has increased 123% since 2000 and now one in three people die with Alzheimer's or dementia.⁹

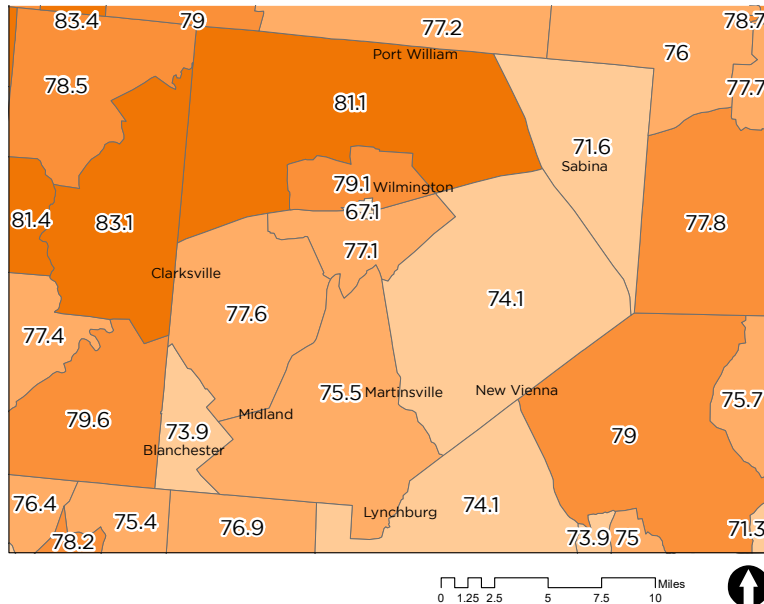
Life expectancy: An individual's life expectancy at birth in the census tract of downtown Wilmington is expected to live 14 years shorter than an individual in the northwestern area of Clinton County. The northwestern townships of the county have the highest life expectancy at 81 years.

⁸ Mehdizadeh, S. Kunkel, S. (2014). *Projections of Ohio's Population with Physical and/or Cognitive Disability by County, 2010-2030*. Scripps Gerontology Center, Miami University, Oxford, OH.

⁹ Alzheimer's Association. Created from data from the National Center for Health Statistics. 2018.

Life Expectancy at Birth (2010-2015)

Source: National Center for Health Statistics. U.S. Small-Area Life Expectancy Estimates Project (USALEEP): Life Expectancy Estimates File for {Jurisdiction}, 2010-2015]. National Center for Health Statistics. 2018.



Individuals born in downtown Wilmington, the western half of the county, and around Blanchester have lower expected lifespans of 67 to 74 years.

These statistics raise concerns for Clinton County's future ability to deliver services to geographic concentrations of aging residents while also addressing health disparities that are limiting lifespans in other areas of the county. The study found that across the United States, the census tracts with low life expectancies had low education attainment, low median incomes, and high numbers of African American residents.

Outdoor Spaces and Buildings



INTRODUCTION

Aging adults require a high standard for the accessible design of public space. Proper design of sidewalks, roads, buildings, restrooms, and parks create a safe and enjoyable environment for users of all ages.

Creating opportunities for recreation also means ensuring that older adults have access to parks and trails throughout the county that are designed with older adults in mind.



ISSUES

1. Driver safety

Well-lit, safe streets and intersections for all users was one of the most important issues identified on the survey. Focus group participants expressed that it is important to have adequate street lighting, legible signage, and traffic that respects pedestrians. 12% of all reported crashes in Clinton County involve someone age 65 and older. 10% of all fatal crashes involve someone age 65 and older. Fatal crashes increase noticeably starting at age 70-74 and are highest for drivers over the age of 85.¹

As the population ages, the number of older adult drivers on the road will increase. Since mobility in Clinton County is very dependent on having the ability to drive, older adults have an understandable hesitation in making the difficult decision to retire from driving. According to AAA, older adults are outliving their ability to drive by an average of 7 to 10 years. In Clinton County this creates the scenario where older adults without access to alternative transportation will continue to drive despite the risks involved.

¹ National Highway Traffic Safety Administration. *Traffic safety facts: A compilation of motor vehicle crash data from the Fatality Analysis Reporting System and the General Estimates System.* 2017.

2. Pedestrian safety

In terms of pedestrian accidents in Clinton County, 10% of victims are age 65 and older. Pedestrian safety is of particular concern in Wilmington where over half of pedestrian accidents are reported in the county. An average of five people have been struck by vehicles in Wilmington each year since 2008.² This phenomenon is of utmost concern to older adults patronize businesses and events in Downtown Wilmington where they may be more likely to be hit.

3. Sidewalk conditions, safety, and accessibility

Only 31% of survey respondents stated that their community had sidewalks that are in good condition, safe, and accessible. This holds true across the City of Wilmington and villages throughout the county where 46-78% of roads are without sidewalks.³ Of roads that do have sidewalks, not all are compliant with Americans with Disabilities Act standards.

In order to be compliant, sidewalks must be of adequate width and grade, outfitted with ramps and tread mats, and much more.

² Ohio Department of Transportation: GCAT, *Pedestrian Crash Report for Clinton County: 2008-2018*
³ Clinton County Parks and Open Space Plan, 2016

Failure to create safe sidewalks for all users can put older pedestrians at risk. One survey comment reported seeing many people with scooter and walkers ride and walk in the road rather than on the sidewalk.

4. Lack of connected recreational paths

When asked about park amenities, residents responded that they enjoy walking on recreational paths and would like to see them connect to one another in Clinton County. This sentiment reflects previous park research that paved walking and biking trails are the most needed park amenity. In the Clinton County Parks and Open Space Plan (2016), 72% of respondents said that trails are important to the local park system.

5. Public restrooms

When asked about public restrooms that are accessible to people of different physical abilities, 65% said it was extremely important to have in their community but only 12% reported that it exists in their community. Conversations with community agencies suggested that while accessibility and availability of public restrooms is something that must be addressed, improving signage and wayfinding for restrooms can also be a solution. Additionally, illegal drug usage has prompted many business owners to restrict restroom usage.

6. Outdoor seating

The topic of outdoor seating came up in focus groups as a hindrance to older adults in

Streets without Sidewalks in Wilmington

Source: Clinton County Parks and Open Space Plan, 2016



Streets without Sidewalks by Municipality

Source: Clinton County Parks and Open Space Plan, 2016

Community	% of roads without sidewalks
Wilmington	46%
Blanchester	63%
Sabina	46%
New Vienna	48%
Martinsville	53%
Midland	78%
Clarksville	71%
Port William	No data

downtown Wilmington. A focus group at the Clinton County Adult Day Center revealed that the lack of outdoor seating in downtown Wilmington prevents some of their clients from participating in group outings downtown. Most seating in the downtown is clustered along Main Street and is not evenly distributed throughout the business district. Older adults in the City of Wilmington and all villages throughout the county require adequate seating to feel safe and comfortable while patronizing business districts.

7. Buildings that are accessible

Focus group participants shared that having buildings that are equipped with elevators are important to them. Owners of commercial buildings can ensure that they are improving

accessibility by providing parking spaces for those with disabilities, wheelchair ramps when applicable, and adequate outdoor lighting.

The interiors of buildings can become more conducive for older adults by providing legible signage, comfortable seating, and visual contrast between floors and walls.

8. Parking in downtown Wilmington

Residents stated that they have difficulty finding parking for downtown events. However, the actual quantity of parking spaces downtown reveals that there is a surplus. The perception of a parking shortage is likely due to residents being unsure of which lots and spaces are open to public parking and at what times.

Transportation



INTRODUCTION

Transportation is one of the most pressing issues facing Clinton County's aging population. As people age and relinquish their ability to drive, they must rely on alternative ways of getting around. Rural communities across the country are struggling to provide affordable and reliable transportation option to those that cannot drive themselves. The Ohio Department of Transportation estimated in 2015 that an additional 1 million transit trips are needed in rural areas in Ohio. This issue of mobility is invariably linked to other issues such as physical and mental health, civic engagement, nutrition, and housing. Addressing mobility for older adults can help them age-in-place to stay connected to their social networks.



Source: City of Wilmington

ISSUES

1. Affordable transit access for residents outside of Wilmington

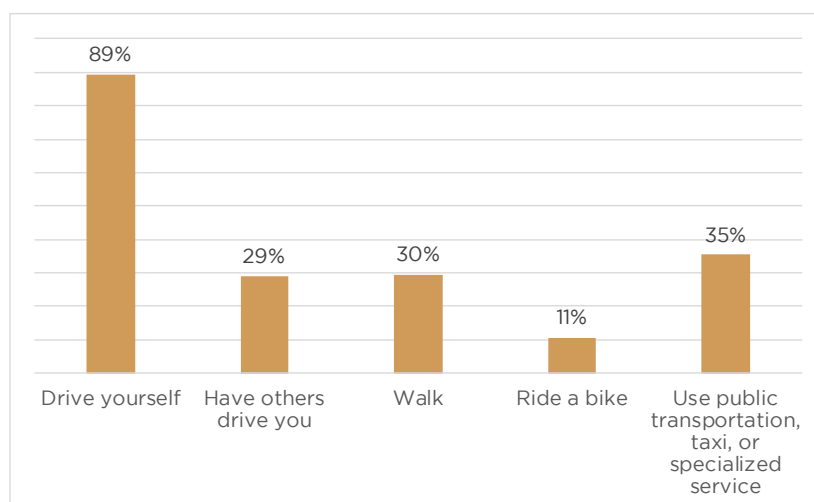
Wilmington Transit is the only provider of public transportation in Clinton County and is one of the 34 rural transit systems in Ohio. Wilmington Transit operates as a demand response service where riders must reserve a trip in advance. While the service is affordable to those living within Wilmington city limits, riders are charged \$1.00 per mile outside of city limits. To put this into perspective, a rider living in Sabina would have to pay between \$24 and \$26 round trip for a visit to Wilmington. Those living within Wilmington do not struggle with affordability, where a round trip within city limits will cost between \$2 and \$4 depending on whether they are elderly or disabled. This cost factor causes non-Wilmington residents to rarely use the service. The survey confirmed this, showing that non-Wilmington residents will

either rely on friends, family, or they will drive themselves.

When asked about the importance of affordable public transportation on the survey, 92% of non-Wilmington residents answered with either "very important" or "extremely important."

How Older Adults Get Around in Clinton County

Source: Age-Friendly Clinton County Survey, 2018



The three population groups that rely on public transportation the most are people age 65 and up, people with disabilities, and people in poverty. There is a substantial share of people in these subgroups that live outside the City of Wilmington without access to affordable transit.

Below is the breakdown for the number of people in these groups in Clinton County that live outside of Wilmington:

- Older adults: 4,483 people that make up 68% of the population age 65 and up.
- Disabilities: 4,043 people that make up 64% of the population with disabilities.
- Poverty: 3,507 people that make up 59% of the population living in poverty.¹

These figures are important because Clinton County's population is becoming older and more disabled each year. The number of these individuals living outside of the City of Wilmington without transit access will face significant barriers in completing everyday tasks.

2. Long-distance trips to bigger cities for appointments

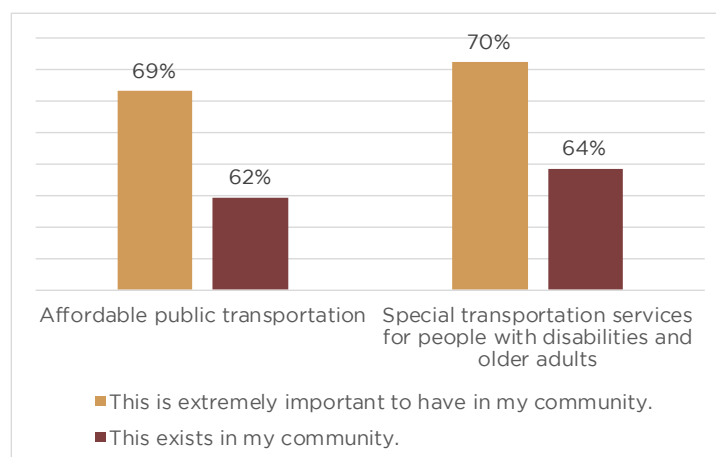
Traveling outside of the county for appointments with medical specialists is a challenge. According to caregivers at Ohio Living Cape May in Wilmington, they have lost residents because they were not able to make it to medical appointments outside Clinton County. Older adults are often at the mercy of friends and relatives to take them to appointments in Cincinnati, Columbus, or Dayton. Even then, people in need of a ride are more likely to skip appointments than ask someone for fear of being a burden.

68% of older adults in Clinton County live without affordable access to public transportation.

The most robust service for transporting people outside of the county is the Veterans Service Commission (VSC). The VSC will transport veterans to appointments in major metropolitan areas by appointment. Community Action will also transport people age 60+ that are part of the Elderly Services Program. However, Community Action's service area only extends to a five-county service area (Clinton, Clermont, Butler, Warren, and Hamilton) and they do not have a lift van for wheelchairs. Other drawbacks with both of these services is that they have limited operating hours and that rides must be scheduled in advance. Job and Family Services also contracts with Wilmington Transit for out of county trips, but only for individuals with Medicaid.

Services and Needs Gaps for Transportation

Source: Age-Friendly Clinton County Survey, 2018



Limited hours for Wilmington Transit

In general, Wilmington Transit riders are satisfied with the wait times (about 15 to 20 minutes), door-to-door service, and the friendliness of the drivers.

A concern from riders is that the hours are too limited, especially on weekends. Currently the hours are 6:30 AM to 7:30 PM Monday through Friday and 9:00 AM to 3:00 PM Saturday through Sunday. Transit riders stated

¹ U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

that they enjoy being able to get rides to church on Sundays but it is difficult to go to events in the evenings on any day of the week.

3. Vehicle accessibility

Clinton County faces a challenge in providing lift vans that can provide accessible transportation outside of Wilmington. Currently, Wilmington Transit owns eight lift vans but are primarily serving the Wilmington region. Outside of Wilmington there is the Veterans Service Commission (VSC) which offers veteran riders van service without the high cost of a Wilmington Transit pickup. It is important to note the limitations of the VSC since they only have one van that is outfitted with a non-motorized wheelchair lift, which prevents the VSC from assisting at the capacity needed to be most effective.

4. Civil liabilities for volunteer drivers

The use of volunteer drivers can save substantial costs for organizations, nonprofits, and churches that wish to provide transportation to older adults and disabled persons. However, there is concern that volunteers may be held liable in the event of an injury or accident that involves a passenger.

The Ohio Revised Code has a statute that was adopted in 2003 that protects "directors, officers and volunteers of nonprofit organizations from personal liability unless they have acted in malicious intent."² Although this statute has no provisions that explicitly protect volunteer drivers, a strong legal argument could be made that it includes immunity protections for volunteer drivers. Only Georgia and Oregon explicitly protect volunteer drivers.³

² Ohio Revised Code. Ann. §2305.38 (2006)

³ Volunteer Driver Liability and Immunity. National Conference of State Legislatures. 2006.

Transportation Available to Older Adults in Clinton County

Organization	Number of vehicles	Number of vehicles that are lift vans	Cost	Eligibility
Wilmington Transit	21	8	\$2 in Wilmington, \$1 per mile outside Wilmington	\$1 fare for age 65+ and disabled
Community Action Program	6	0	Free	Age 60+
Council on Aging	Contract with WTS		Varies	Age 65+ with no transit alternative
Veterans Service Commission	3	1	Free	Veteran
Job and Family Services	Contract with WTS		Free	Medicaid

5. Location of homes and services

An issue pointed out by stakeholders was that the location of homes and services creates a need for transportation. For example, 62% of survey respondents stated that their community does not have a variety of health care professionals and specialists. The VSC also noted that multiple trips to Chillicothe would not be needed if the Wilmington VA Medical Center had a larger clinic. Additionally, there are many veterans that choose to live in rural areas of the county with limited access to transportation. Only 13% of residents living in unincorporated areas of Clinton County stated that they were extremely likely to move when they retire, indicating that transportation service will continue to be an issue for those aging in rural areas.

6. Lack of funding for transit

Given that rural transit agencies rely heavier on state and federal funds than urban transit agencies. This is problematic considering that both resources have either declined or remained stagnant in the past decade. Funding is the largest and most significant challenge facing transit agencies in Ohio, including Wilmington. This is due to a variety of factors at the local, state, and federal levels:

- Erosion of purchasing power: Since federal funding programs for transit are funded at the same levels they were in previous years, the effect of inflation has decreased the purchasing power of the dollars that local transit agencies actually receive.
- Fewer state resources: State funds account for only 2% of transit spending statewide. The main source of State dollars for rural transit previously came from the General Revenue Fund (GRF). However, GRF allocations for rural transit peaked at \$4.2 million in 2000 and has decreased to \$3.1 million by 2014.⁴ Additionally, funds for rural transit capital projects have been eliminated since 2008.
- Federal funds are going unspent: The inability to raise enough local funds to match the federal resources available continues to be a challenge. In 2014, ODOT had \$21 million in federal dollars that went unspent due to the lack of local matching funds. For rural communities such as Clinton County, raising enough local funds to match federal grants continues to be a challenge.
- Capital money for vehicle replacement: The elimination of State funds for capital improvements for rural transit agencies has created a backlog of vehicles that need replaced.

Additionally, the lack of local and state resources limit Wilmington Transit's effectiveness. During 2018, Wilmington Transit had an increase of over 8,500 rides above the annual estimate of 150,000 rides.

Wilmington Transit had an increase of over 8,500 rides during 2018.

⁴ Ohio Statewide Transit Needs Study. Ohio Department of Transportation. 2015.

Housing



INTRODUCTION

Older adults want to stay in their homes as long as possible. For many aging adults in Clinton County, their community has been a source of stability for them. However, aging in place has its challenges. Older adults often have to move from their communities late in life due to financial hardship, inaccessibility, or the need for long-term care. This is why it is crucial to create communities where a diversity of housing options exist that are affordable.



Source: Clinton County Community Action Program

ISSUES

1. Affordable housing

A lack of affordable housing options was vocalized as the most important issue in both the survey and in focus groups. 73% of survey respondents stated that well-maintained low-income senior housing is "extremely important" to them and only 47% stated that they have low-income senior housing in their community. Residents also reported a lack of affordable options at low and moderate income levels.

Comparing older adult incomes with median housing costs confirms that many older Clinton Countians spend too much on housing. Such is true for residents in Clarksville, Midland, Sabina, and Port William, where the median older resident is cost-burdened, meaning they spend over 30% of their income on housing costs. Most older residents in Blanchester and unincorporated areas pay under 30% of their income, which is considered affordable. Since housing costs are the largest expenditure for most households, residents that are cost-burdened are likely cutting back on necessities such as healthcare, transportation, and nutrition.

Older residents living in Midland, Clarksville, Port William, and Sabina spend too much on housing.

Low-income residents might be eligible for rental assistance but the average time spent on the waitlist for a housing voucher is eleven months. Currently, 30% of vouchers in Clinton County are held by people age 62 and up.¹ Older adults that are unable to attain housing could be subject to homelessness. Between 2008 and 2018, 119 adults over the age of 55 checked into the Clinton County Homeless Shelter.

Subsidized properties that can be targeted to older tenants use a combination of Low Income Housing Tax Credits (LIHTC) and Project-Based Vouchers (PBV). These properties are usually more accessible to older adults and house tenants with incomes that range from extremely-low to moderate incomes. The alternative to LIHTC and PBV properties is the Housing Choice Voucher program (HCV), which is where tenants can take their voucher to rent from any landlord that accepts them.

Under the HCV program, tenants pay 30% of their income and the remainder is paid by

¹ U.S. Department of Housing and Urban Development. HUDUSER: Picture of Subsidized Households. 2017 based on 2010 Census.

the voucher. There are currently 294 HCVs in Clinton County with 28% of them held by tenants age 62 and older.

The advantage of the HCV program for older adults is that they can choose where they desire to live, but many rental properties in Clinton County are not accessible for older adults.

Federal funding for rental assistance has remained flat since 2010 and specialized voucher programs for veterans (such as VASH) and disabled (such as Section 811) have decreased. Clinton County should not expect additional funding for any of these rental assistance programs in the near future.

Another issue is the geographic disparity of affordable housing for seniors. Of all the subsidized units targeted to older adults in the county, 63% are in Wilmington, 30% are in Blanchester, and 7% are in New Vienna.² This lack of options particularly affects the Village of Sabina where 28% of older adults live in poverty³ and where market studies prevent low-income senior housing from being built.

2. Lack of housing options for those that wish to downsize

The second-most important housing issues in focus groups was the lack of housing options. Older residents have needs for smaller homes that require less maintenance as they age. Typically, low-maintenance properties come in the form of small condos, duplexes, and multifamily homes. Unfortunately, only 13% (2,445 units) of the housing stock in Clinton County is made up of homes consisting of two or more units.⁴ Of the 2,445 multifamily

units in the County, buyers and renters are limited by what is available, accessible, well-maintained, and located in their community. Residents also said that homes that are appropriate for senior living are either too expensive, the waitlists are too long, or they do not qualify for subsidized housing.

A negative effect of a local senior housing shortage is that older adults opt to stay in larger homes that are more appropriate for families. This has subsequently limited the options for larger homes for larger families in the local real estate market.

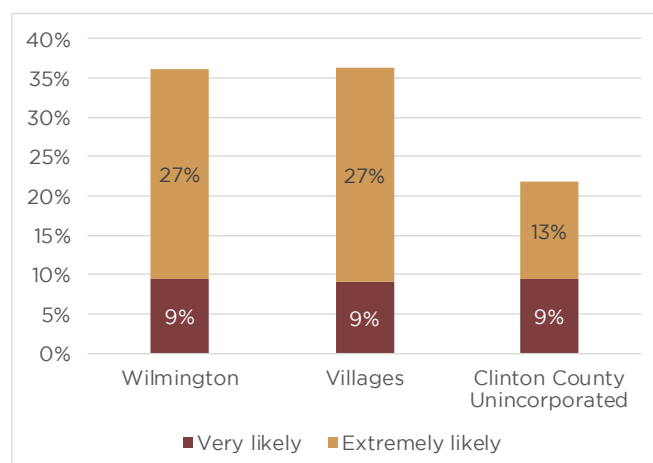
3. Housing accessibility

Aging in place is a goal that many residents desire but will be impossible for them to attain under the current conditions. When asked if they would have to make modifications to their homes for them to stay there, 43% of survey respondents

responded affirmatively yet only 20% said it was "extremely likely" or "very likely" that they would actually move to a different home. The likelihood of moving in old age is even lower for respondents in unincorporated areas than those in municipalities, where only 13% are extremely likely to move.

Likelihood of Moving to a Different Home

Source: Age-Friendly Clinton County Survey, 2018



² National Housing Preservation Database. Subsidized Units in Clinton County. 2017.

³ U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

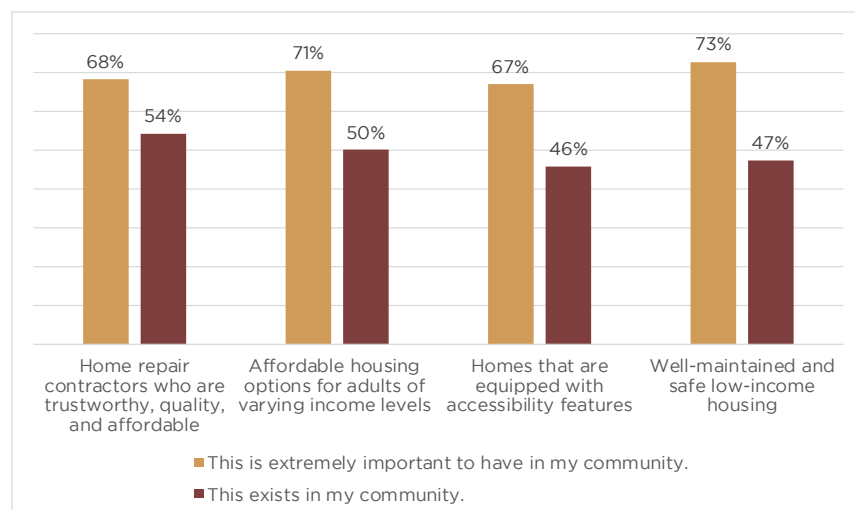
For people to age in place, their homes require universal design elements such as zero-step entrances, single-floor living, wide halls and doorways, electrical controls reachable from a wheelchair, and lever-style handles on faucets and doors. Unfortunately, only 1% of the U.S. housing stock offers all five of these features.⁵ Only 46% of Clinton County survey respondents said they think their community has homes with accessibility features at all. The Department of Housing and Urban Development estimates that only 33% of the nation's housing stock is classified as "potentially modifiable" for accessibility.⁶

For those that wish to stay in their homes, finding reliable and affordable home repair contractors is a barrier to retrofitting homes to be accessible. Only 54% of respondents said that reliable and affordable home repair contractors exist in their community.

Currently, the Council on Aging allocates limited funds to rudimentary ramps for households. Permitting is a barrier for ramp installment.

Services and Needs Gaps for Housing

Source: Age-Friendly Clinton County Survey, 2018



⁵ Joint Center for Housing Studies. *Projections & Implications for Housing a Growing Population, 2015*

⁶ U.S. Department of Housing and Urban Development. *Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey (AHS). 2015.*

4. Housing for those with specific needs

Survey respondents reported a lack of long-term care options in Clinton County. As the older population grows, more people will resort to long-term care later in life. Residents reported issues with finding long-term care options that are affordable, well-maintained, offer private rooms, and do not have long waitlists.

Clinton County currently has no Permanent Supportive Housing (PSH) options for people that are chronically homeless. PSH is an affordable housing intervention that provides support services with independent living. This type of intervention is especially critical as older adults with mental health diagnoses become more common. According to the Clinton County Veterans Service Commission, the next generation of veterans will require more mental health resources. Currently there is no PSH available to those that would otherwise be homeless due to a mental health condition. The Clinton County Homeless Shelter reported in 2018 that five households

in Clinton County have qualified for PSH in the past two years but none of those households are willing to move to a county with PSH options. Many people that qualify for PSH are hesitant to move to another area for fear of losing family supports and employment.

Social Participation



INTRODUCTION

Older adults in Clinton County report high levels of social isolation as they age. The issue of loneliness among adults over the age of 50 is a nationwide issue. Although the causes of social isolation and loneliness requires further study, older adults are likely to be connected if they can be mobile, participate in church and senior centers, and live in communities with places to gather. These opportunities are scarce in unincorporated parts of the county and villages.



ISSUES

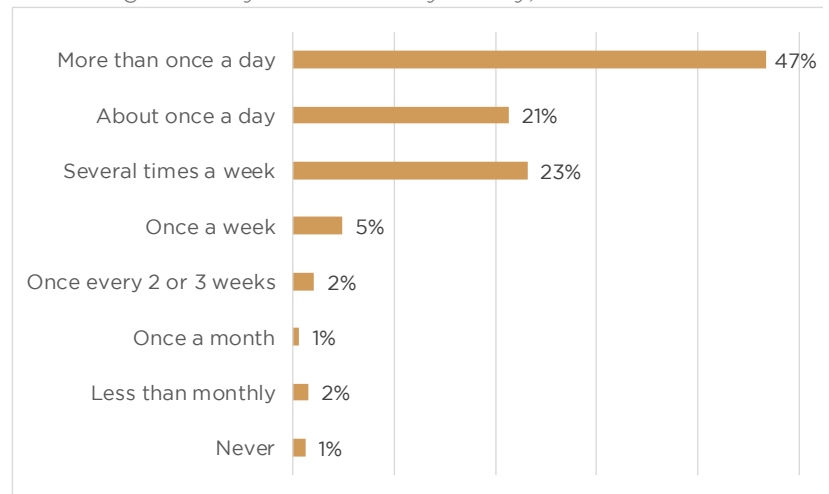
1. Social isolation

Over half of older adults in Clinton County do not get enough social interaction. When asked about the frequency they interact with friends, family, or neighbors, only 47% said that it happens more than once a day. Male respondents reported the lowest level of socialization, where only 39% of them got enough social interaction more than once a day. This was reflected in a survey comment that mentioned that there are not enough social clubs for men in Clinton County.

This phenomenon of isolation is alarming because of the effects that it has on conditions such as obesity, dementia, anxiety, and depression. Nationwide, one-third of adults age 45 and older are lonely.¹ People most at risk of chronic loneliness unpaid caregivers, low-income individuals, and those who identify as LGBTQ (Lesbian Gay, Bisexual, Transgender, or Queer). For caregivers, the loneliness gap is 8% higher than non-caregivers, and for individuals earning less than

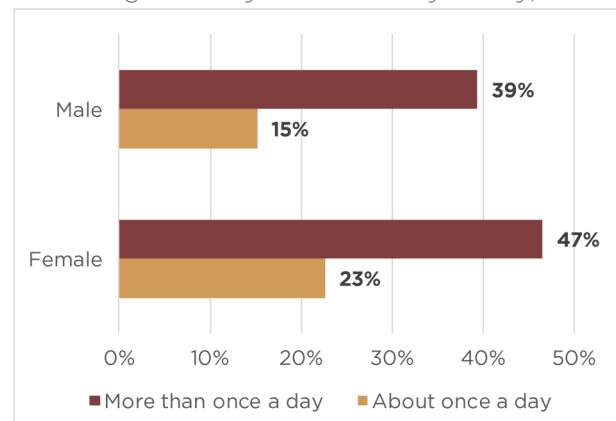
Frequency of Interaction with Friends, Family or Neighbors (Either in person, by phone, email, or social media)

Source: Age-Friendly Clinton County Survey, 2018



Social Interaction by Gender

Source: Age-Friendly Clinton County Survey, 2018



¹ Loneliness and Social Connections: A National Survey of Adults 45 and Older. AARP Foundation. 2018.

\$40,000 per year, the gap in loneliness is 13% higher than those earning over \$40,000 per year. Likewise, those that are LGBTQ are 14% more likely to say that they are lonely.

Age is also a major predictor of loneliness. Studies show that those in their 40s and 50s are more likely to be lonely than those over the age of 60.² Local mental health statistics confirm that in Clinton County, symptoms of chronic depression are reported by 25% of adults 65+ and 40% of adults age 45 to 64.³ However, the Age-Friendly Clinton County survey reports that 50% of people age 50-74 socialize more than once a day compared to 29% of people age 75 and older. In short, people age 50-74 socialize more than those age 75 and up, but experience more chronic loneliness and depression.

Research has revealed that adults in their 40s and 50s experience a mid-lifemid-life dip in happiness and life satisfaction that

reverses in one's late 50s and early 60s.⁴ This phenomenon is referred to as the "U-curve" where life contentment decreases during mid-life for unknown reasons.

2. Senior centers

Senior centers are community spaces that are integral to socialization for older adults. They are particularly important to older adults that have moved to Clinton County from outside the community that may not have strong social networks locally. Senior centers are also vital lifelines for adults over the age of 70 who have had family move away or pass on.

Currently there are three senior centers in the county located in Wilmington, Blanchester, and Port William. Similar examples include New Vienna's Community Center and Sabina's senior program administered by the Sabina Church of Christ.⁵

Inventory of Senior Centers in Clinton County

Clinton County Senior and Community Centers					
Name	Monthly Traffic	Frequency of Congregate Meals	Frequency of Outings/Events	Management	Funding Source
Wilmington Savings Bank Clinton County Senior Center	250-300	Daily	Daily	Community Action staff: 4 full-time and 6 part-time	Grants*, member dues, fundraisers
Blanchester Senior Center	450	Monthly	Daily	Volunteers	Member dues, fundraisers
Port William Senior Center	30	Monthly	Rare	Volunteers	Member dues
Sabina Seniors at The COVE	200-250	Twice weekly	Monthly	Sabina Church of Christ	Sabina Church of Christ
New Vienna Community Center	50-75	Monthly	Rare	Volunteers	Donations, fundraisers

² *Loneliness and Social Connections: A National Survey of Adults 45 and Older.* AARP Foundation. 2018.

³ *Clinton County Community Health Needs Assessment.* 2015.

⁴ D.G. Blanchflower, A.J. Oswald. "Is well-being U-shaped over the life cycle?" *Social Science and Medicine.* 2008.

⁵ New Vienna and Sabina's senior programs will be referred to as "senior centers" for the sake of clarity.

Wilmington's senior center has ten employees (four full-time and six part-time), structured activities, daily meals, and workout equipment. The other four senior programs in the county vary in activity and funding.

The remaining four senior centers are limited in their ability to offer amenities and events due to a lack of paid staff. These smaller senior centers rely on member dues, fundraisers, and churches to maintain their level of service. Funding shortages exist for senior centers in Port William and New Vienna. There is also no form of senior centers in Martinsville, Midland, or Clarksville.

Volunteers and managers of senior centers also cited that it is difficult for some to overcome the stigma of senior centers. Some older adults resist going to senior centers because of a negatively-perceived image of "getting old."

3. Lack of third places in villages

Third places are community gathering spaces outside of the usual social environments of home and work. Examples of third places include restaurants, churches, cafes, libraries, and parks. For villages in Clinton County there is especially a lack of restaurants for older adults to gather. Focus group participants said that they would like to see more places for all ages to spend time in the villages.

Respect and Social Inclusion



INTRODUCTION

Intergenerational activities can benefit communities by promoting respect, learning, and local history. However, creating opportunities for intergenerational activities takes considerable time and resources. Additionally, creating opportunities for a diverse population of older adults is a challenge.



ISSUES

1. Intergenerational activities

Only 21% of survey respondents said that their community offers activities involving young and older people. Focus group participants specifically said that they would like be more involved with the local schools and Wilmington College. Cape May and the Wilmington Senior Center offer intergenerational programming with Wilmington College and local high schools but would like to do more. Participants expressed that local schools have become harder to work with over the years due to increases in standardized testing that limit the amount of time students can be out of school. The requirement of background checks was also cited as a barrier for older adults volunteering at schools.

2. Inclusion of vulnerable older adults

Three sub-groups of older adults will require additional supports for inclusion now and in the future:

- Older adults with disabilities: Focus groups identified a lack of activities that are disability-friendly. Oftentimes it is an accessibility issue that occurs while attending a sporting or performing arts event. Senior housing administrators expressed that it is also a staffing issue

since residents in assisted living require more care during events and group outings.

- LGBTQ: Three out of four adults age 45 or older who are lesbian, gay, bisexual, or transgender say they are concerned about having enough support from family and friends as they age.¹ Individuals in this group are also 14% more likely to be lonely than those that are not LGBT. This is an issue affecting aging communities across the U.S. where 21% of older LGBT adults live in rural areas. However, only 10% of rural areas have access to LGBT senior resources.
- Formerly incarcerated: The number of older adult prisoners grew by 280% in the United States between 1999 and 2016.² As the prison population ages it becomes more costly to provide healthcare and supportive services to inmates. Combined with the prevalence of overcrowded prisons, Ohio could opt for early release of older prisoners which will be absorbed into communities across the state.

¹ Houghton, Angela. *Maintaining Dignity: Understanding and Responding to the Challenges Facing Older LGBT Americans*. Washington, DC: AARP Research, March 2018.

² Pew Research Center. *Aging Prison Population Drives Up Costs*. 2018.



Employment and Civic Participation

INTRODUCTION

As more people work longer and postpone retirement, employment opportunities must strive to meet the needs of a growing workforce of older adults. According to the survey, 52% of older adults say that they plan to work for as long as possible. Employers are still adapting to using the skills of older adults and those with disabilities. Additionally, flexible jobs and volunteer opportunities can be difficult for older adults to be aware of and connected with.

FINDINGS

1. Lack of job opportunities in villages

Villages throughout Clinton County have expressed that it is difficult to find job opportunities for all ages. Older adults living in villages also have trouble paying the bills. The average retirement income for village residents is 33% lower than the average for Clinton County.¹ Focus group participants said that it is hard to attract businesses to their towns because of their isolated locations. Other participants attributed the lack of jobs to the factories leaving and the development of the interstate highway system.

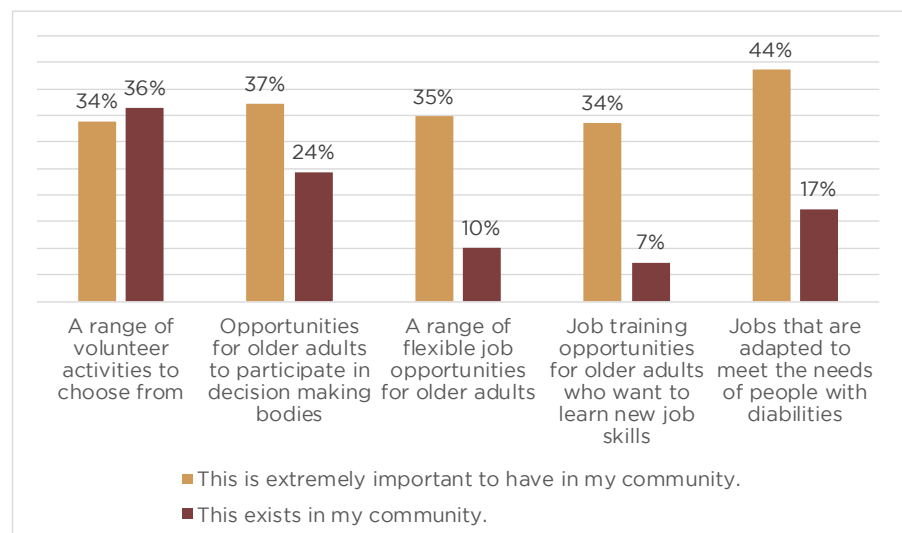
Shortfalls in computer literacy is a barrier for older adults seeking employment. Many jobs require applicants to apply online, creating a significant obstacle for those that struggle to operate a computer. Public library staff in Clinton County attempt to assist patrons with computer literacy but lack the resources to be truly effective.

2. Lack of job opportunities for those with disabilities

As the sheer number of Ohioans with disabilities rises, job and volunteer opportunities struggle to adapt. Jobs that are adapted to meet the needs of people with disabilities was rated as the most important issue under this domain. Only 17% of survey respondents said that such opportunities exist in their community. Other significant gaps that were identified included "a range of flexible job opportunities" and "job training opportunities" for older adults.

Services and Needs Gaps for Civic Participation and Employment

Source: Age-Friendly Clinton County Survey, 2018



¹ U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

Communication and Information



INTRODUCTION

Clinton County offers a wide range of services for older adults that can be difficult to keep track of. Many government programs, (such as housing and healthcare) can have complex requirements that are difficult for anyone to navigate. Additionally, older adults use a wide variety of communication channels that is often informal and in-person. This makes getting the word out about resources and events especially challenging.

FINDINGS

1. Older adults have trouble navigating the services available to them

Stakeholder agencies expressed that many of their clients are not aware of the resources that are available to them. Older adults are often confused about what programs they qualify for, and rightfully so. Local social service agencies have also indicated that there is a need to simplify eligibility requirements for services.

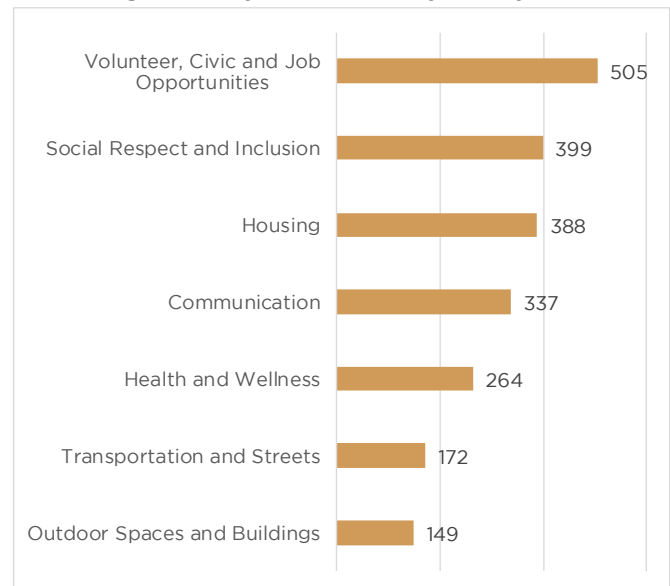
When asking survey participants about the resources available to them, they were given a "not sure" option. The three domains with the most "not sure" answers were civic participation and employment, social respect and inclusion, and housing.

- Civic Participation and Employment: Many respondents were unsure of resources for flexible jobs, job training, jobs for those with disabilities, and opportunities for serving on boards and councils.
- Respect and Social Inclusion: Respondents were unsure if their community offered intergenerational activities and continuing education classes.
- Housing: Respondents were unsure if their community had reliable home repair contractors and accessible homes.

Information on these topics are sometimes available through the local newspaper, online, or the recently developed 211 line. However, social service agencies have attempted to bridge the communication gap through creative approaches. The Clinton County Health District and the Council on Aging regularly visits senior centers to educate people on the services available to them. The Veterans Services Commission will ask clients if they are aware of eligible programs when veterans pick up a veterans ID card.

Number of "Not Sure" Responses by Domain

Source: Age-Friendly Clinton County Survey, 2018



2. Older adults use varied and informal communication channels

Most older adults in Clinton County learn about services through family and friends, senior centers, and doctors. These three sources are fine resources so long as individuals have access to senior centers, healthcare, and local supports of family and friends. Older adults without these sources can quickly fall out of the loop on services available to them.

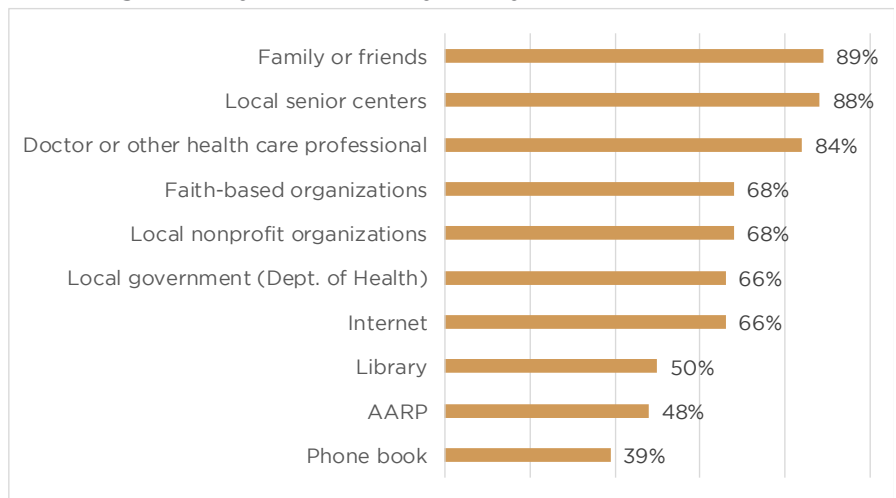
A few trends identified in this survey question are noteworthy:

- The reliance on family and friends declines with age: Adults age 85+ are 27% less likely to rely on friends and family for information that adults age 50-64. As relatives move away or pass on, adults over the age of 75 are increasingly likely to rely on senior centers rather than family.
- The incoming generation of older adults uses the internet at higher rates: 75% of adults age 50-74 use the internet for information versus 29% of adults over the age of 75.
- Adults age 65+ are more likely to use their churches as a resource over nonprofits: 64% of adults age 65+ seek out information from their churches versus 56% from nonprofits.

These findings highlight the importance enhancing partnerships with churches and senior centers to connect older adults to critical services.

Which resources would you turn to for resources if you needed information about services for older adults?

Source: Age-Friendly Clinton County Survey, 2018



Community and Health Services



INTRODUCTION

The rural nature of Clinton County lends itself to an assortment of health concerns for older adults. Medical specialists are often located outside of the county and require reliable transportation to arrive at appointments. The opioid crisis has forced grandparents to care for grandchildren. Social isolation leaves older adults at risk of mental health disorders and accelerates symptoms of dementia. While the poorest older adults face difficulty in paying for health services, high income older adults are also beginning to struggle to age in place.



FINDINGS

1. Effect of opioid crisis on safety and households

Focus group participants expressed that they are concerned about crime and drug activity related to the opioid crisis. These comments were especially voiced by Sabina residents, with one resident stating that they had found people on their front porch that have overdosed. Council on Aging reported that they have had clients' homes broken into by people that are looking for medicines to steal.

Another unintended effect of the opioid crisis is that many grandparents are beginning to take care of grandchildren in situations where both parents fall victim to drug abuse. In Clinton County alone, 18.8% of grandparents have assumed the primary caretaker role for their grandchildren. This is slightly higher than Ohio's rate (18.2%)

and much higher than the U.S. rate (12.4%).

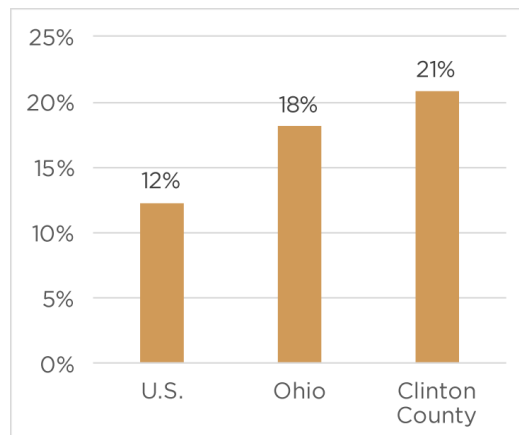
Grandparents that are unexpectedly faced with a second round of raising children have significant challenges and are often left with having to deplete their savings. Occasionally grandparents will send their grandchildren to an already crowded foster care system.

2. Local availability of medical specialists

The most pressing health need identified by survey respondents was a lack of medical specialists in Clinton County. Only 38% of respondents said that their community has enough medical specialists. As a result, many older adults travel to appointments in Columbus, Cincinnati, Dayton, or Chillicothe.

Percentage of Grandparents Living with and Responsible for Grandchildren Under 18 Years

Source: 2013-2017 American Community Survey 5-Year Estimates



3. Rising prevalence of dementia and cognitive impairment

The rate of dementia, Alzheimer's disease, and cognitive impairment has risen steadily in older adults in recent years. National deaths from Alzheimer's has increased 123% since 2000 and now one in three people die with Alzheimer's or dementia.¹ In Clinton County alone, one-fifth of people over the age of 45 report experiencing confusion or memory loss over the past year.²

Although a substantial body of research is still developing on the causes of dementia, recent research has identified six major risk factors that could be linked to the disease:³

- Low levels of education
- Mid-life hearing loss
- Physical inactivity
- Smoking
- Depression
- Social isolation

Those that are diagnosed with dementia will naturally have difficulty performing everyday tasks independently. Some communities have responded by implementing "dementia-friendly" interventions by improving social and physical environments for people living with dementia. For example, older adults with dementia require public spaces with appropriate signage, lighting, and delineated pathways.

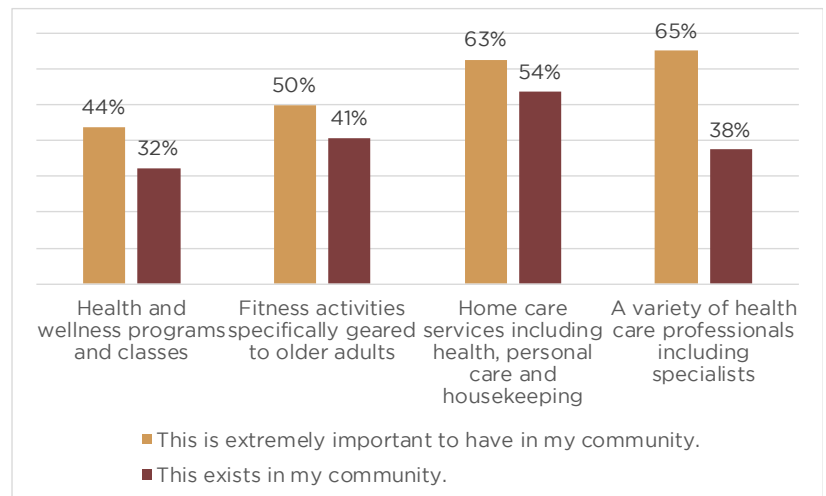
¹ Alzheimer's Association. Created from data from the National Center for Health Statistics. 2018.

² Clinton County Community Health Needs Assessment. 2015.

³ Livingston G, Sommerlad A, Orgeta V, et al. Dementia prevention, intervention, and care. *The Lancet*. Published online July 19 2017

Services and Needs Gaps for Health Services

Source: Age-Friendly Clinton County Survey, 2018



4. The majority of older adults do not meet standards for physical activity and nutrition

Only 27% of Clinton County residents age 65 and up meet recommended physical activity requirements. The requirements are defined as:

*2 hours and 30 minutes a week of moderate-intensity, or 1 hour and 15 minutes a week of vigorous-intensity aerobic physical activity, or an equivalent combination of the two.*⁴

Even though 27% of older adults do not get enough physical activity, the Age-Friendly Clinton County survey revealed that many older adults rate themselves as being in good health compared to most people their age.

When asked how respondents would rate their health on a scale of one to five (one being "poor" and five being "excellent") 68% of people responded with at least a four.

The survey showed health disparities by geography and income. Older adults that live in unincorporated areas reported 14% better health than those living in Wilmington and the villages. Additionally, older adults with annual

⁴ Physical Activity Guidelines for Americans, U.S. Department of Health and Human Services. 2008.

household incomes of at least \$50,000 were 14% healthier than those that made less.

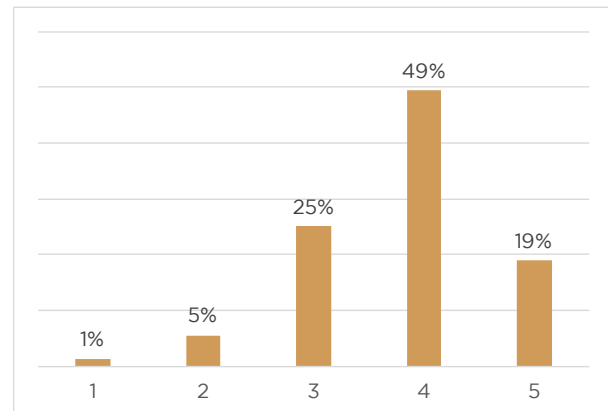
In addition to physical exercise, older adults do not get enough daily nutrition. Only 22% of people age 65 and up consume five or more servings of fruits and vegetables daily.⁵ However, only 7% of this population finds it difficult to buy affordable fresh produce. Apart from affordability, possible barriers could be a lack of transportation options or a preference for frozen or canned food that will last longer.

5. Increasing prevalence of chronic depression

In Clinton County, symptoms of chronic depression are reported by 25% of adults 65+ and 40% of adults age 45 to 64. The causes of depression are varied, but those in the 45 to 65 age range are more likely to experience work and family problems, which can lead to depression. Social isolation is also a factor, where 53% of survey respondents stated that they do not receive enough social interaction.⁶

In general, when compared to most people your age, how would you rate your health? (1=Poor, 5=Excellent)

Source: Age-Friendly Clinton County Survey, 2018



⁵ Clinton County Community Health Needs Assessment. 2015.

⁶ Age-Friendly Clinton County Survey. 2018.



Next Steps

Beginning in 2019, AFCC will devise a three-year Action Plan to address key issues identified in this report.

While the program evaluation is submitted in 2023, AFCC will continue beyond that date to prepare for the anticipated peak in the number of older adults in 2030.

Appendix I: Survey Representation

TOTAL RESPONSES: 338

GENDER

Only 20% of survey respondents were male. Representation in focus groups only improved slightly with 30% of participants being male.

LOCATION

The survey achieved good representation of those living in villages. The City of Wilmington was overrepresented; 63% of respondents were from Wilmington but only 30% of the population lives in Wilmington. Only 10% of respondents said that they live in unincorporated areas of the county. It is possible that people that live outside of municipalities claim to live in the nearby municipality without actually living there.

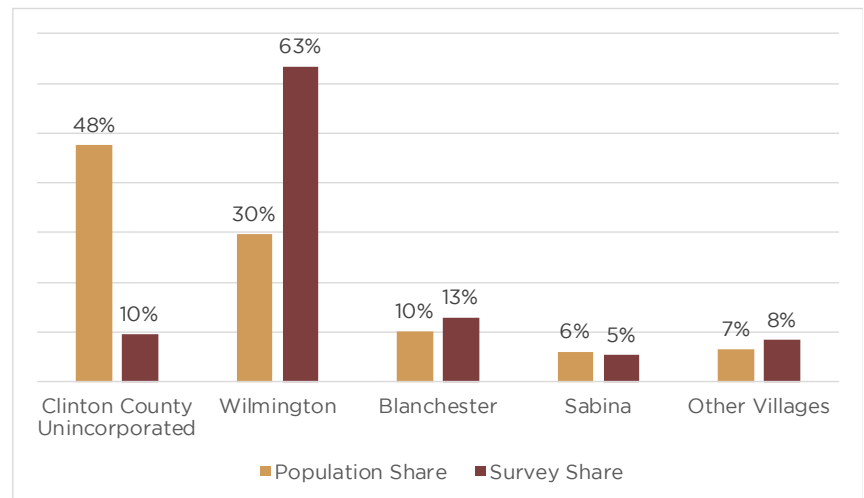
INCOME

The survey had fair representation across income. However, all categories (except "less than \$10,000") are slightly underrepresented because 20% of respondents chose "prefer not to answer."

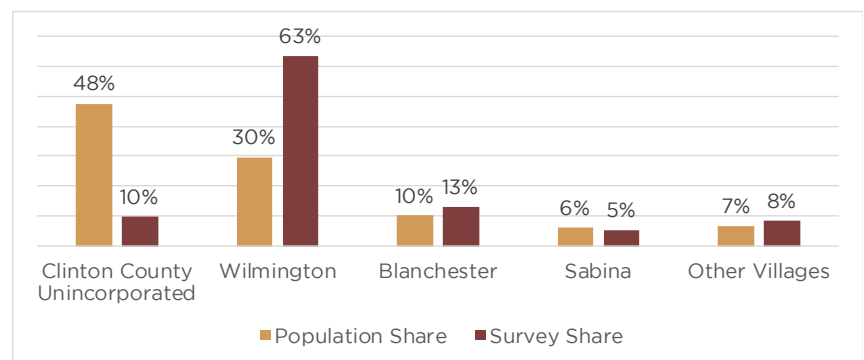
AGE

Respondents age 50-64 were the highest in volume but lowest in actual representation. This age group makes up 58% of the 50+ population but only 41% of them took the survey.

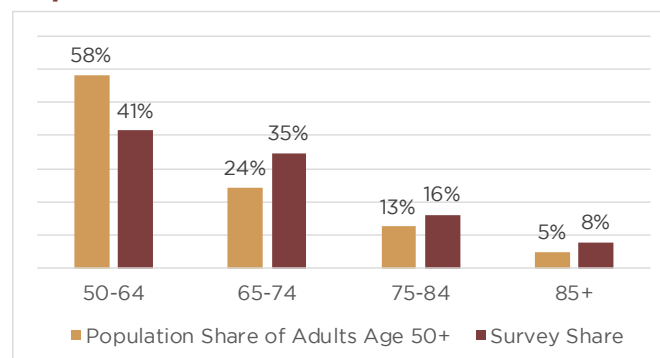
Survey Responses by Location Compared with Actual Population Share



Survey Responses by Income Compared with Actual Population Share



Survey Responses by Age Compared with Actual Population Share



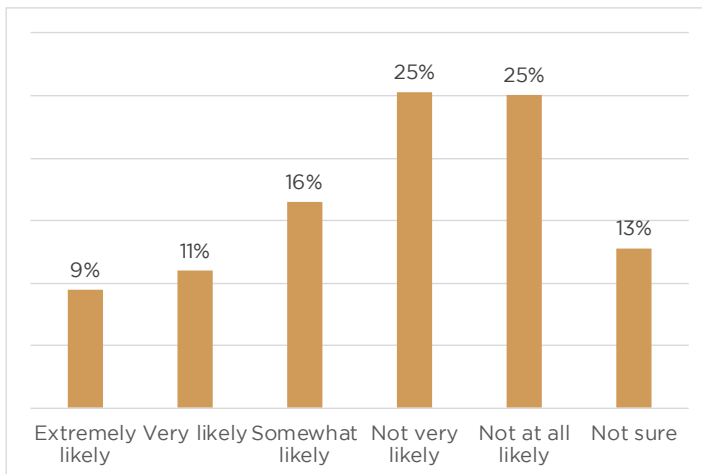
Appendix II: Full Survey

YOUR COMMUNITY

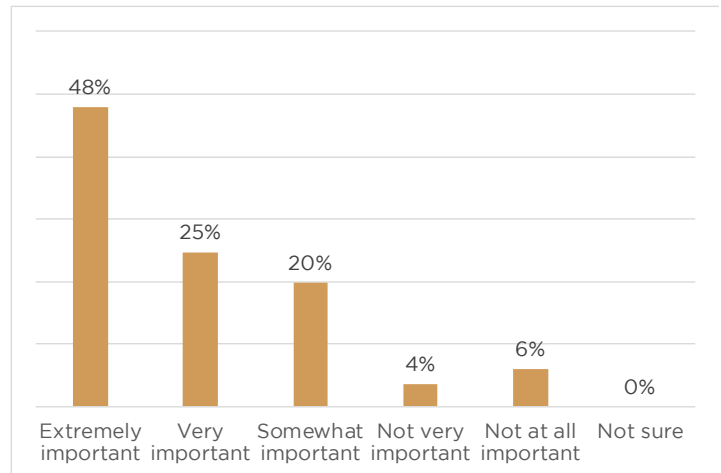
1. Which village or city best describes where you live?

Wilmington	210	62.1%
Blanchester	43	12.7%
Sabina	18	5.3%
New Vienna	4	1.2%
Clarksville	13	3.8%
Martinsville	6	1.8%
Midland	4	1.2%
Port William	1	0.3%
Clinton County unincorporated	32	9.5%
Other	2	0.6%
Prefer not to say	5	1.5%
Total	338	

5. Thinking about your retirement years when you do not work at all for pay, how likely is it that you will move to a different home?

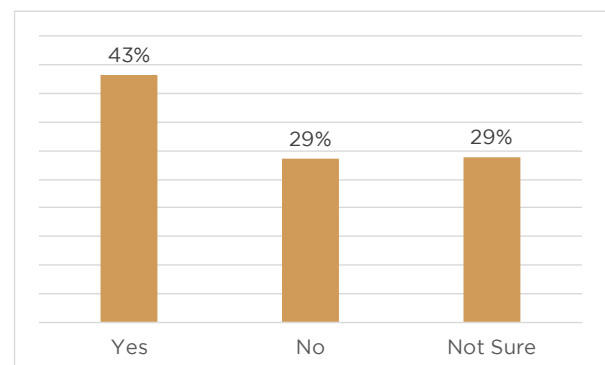


6. How important is it for you to remain in your community as you age?

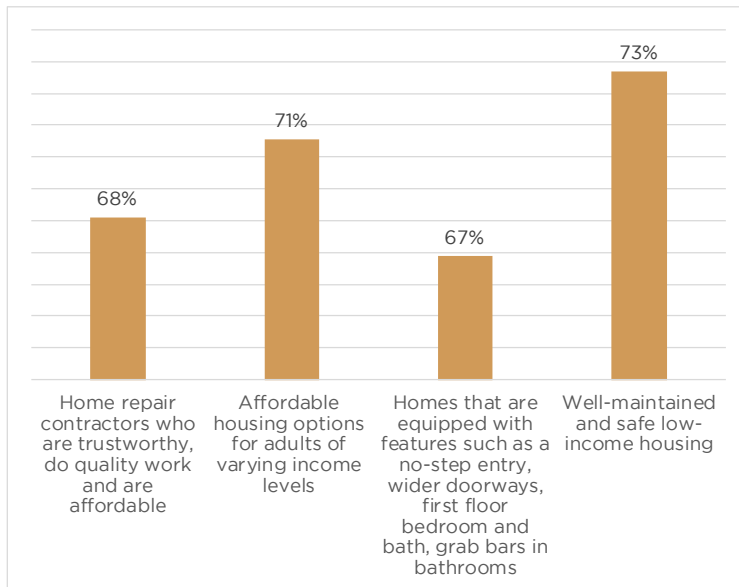


HOUSING

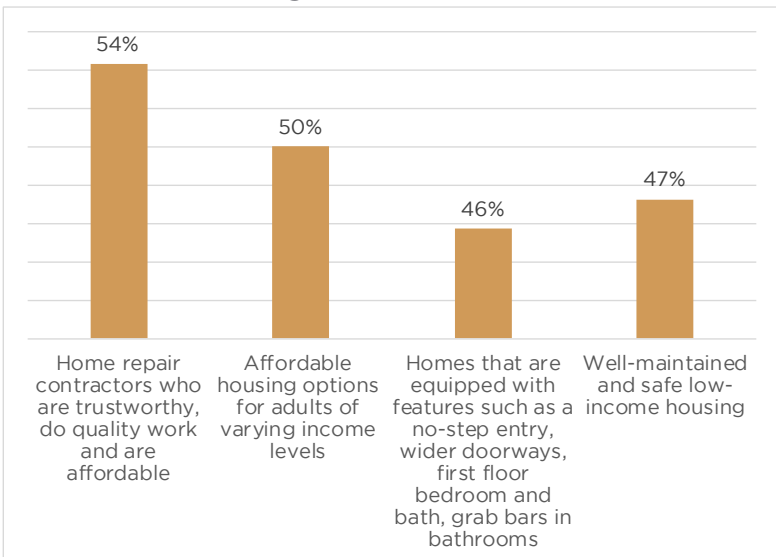
7. Do you think you will need to make modifications or improvements to your home to enable you to stay there as you age (such as easier access, bathroom modifications, improved lighting, installing an emergency response system)?



8. How important do you think it is to have the following in your community?

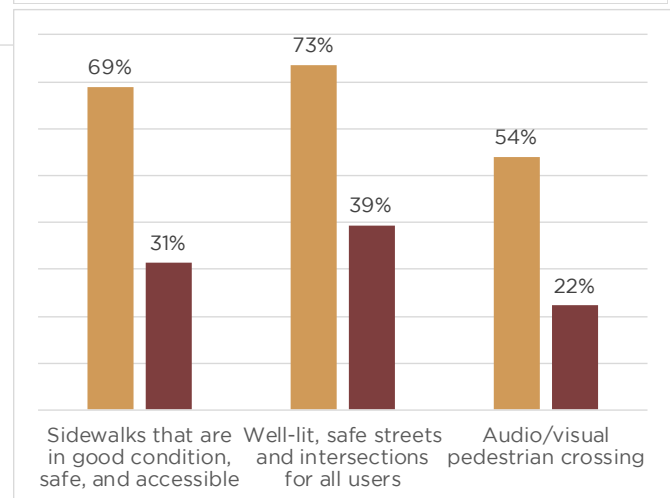
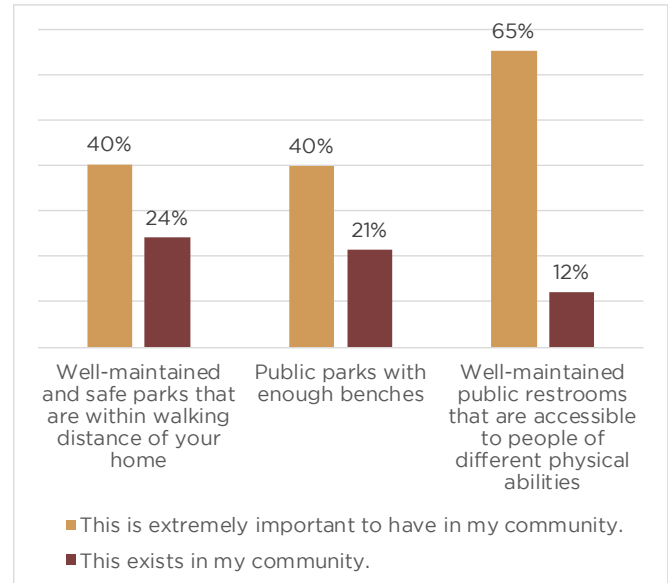


9. Does the community where you live have the following?



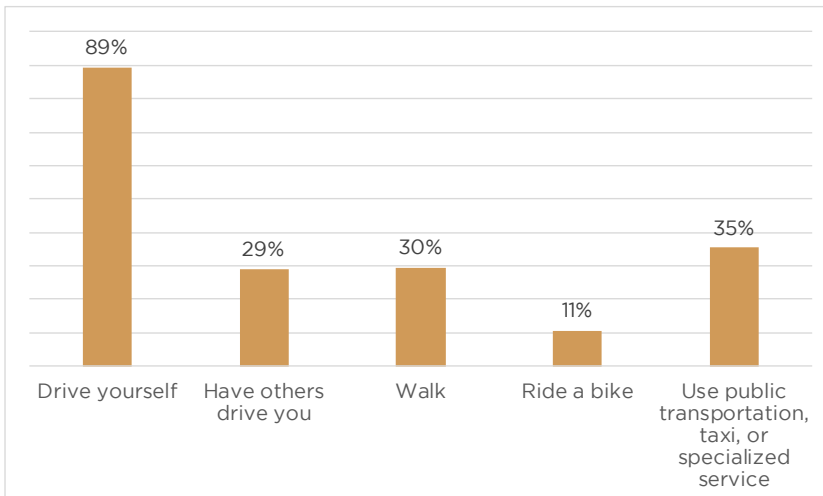
OUTDOOR SPACES

10. How important do you think it is to have the following in your community?

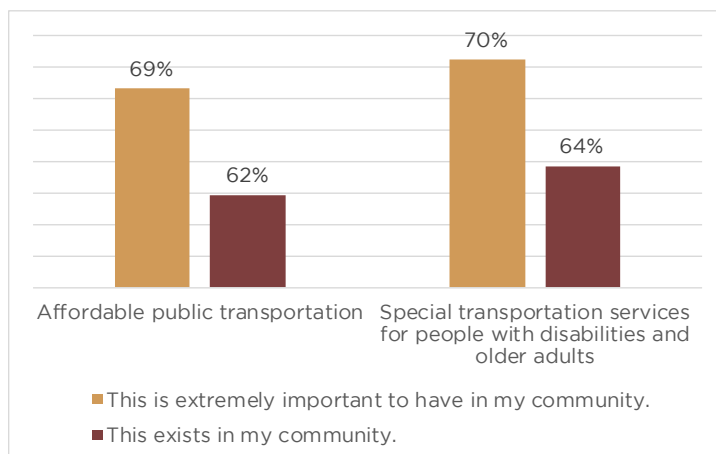


TRANSPORTATION

11. How important do you think it is to have the following in your community?

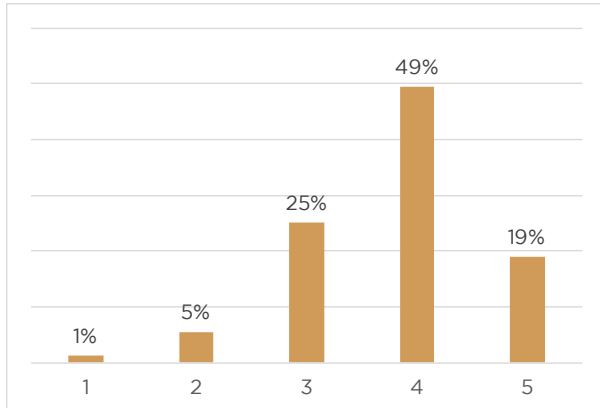


12. How important do you think it is to have the following in your community? Does the community where you live have the following?

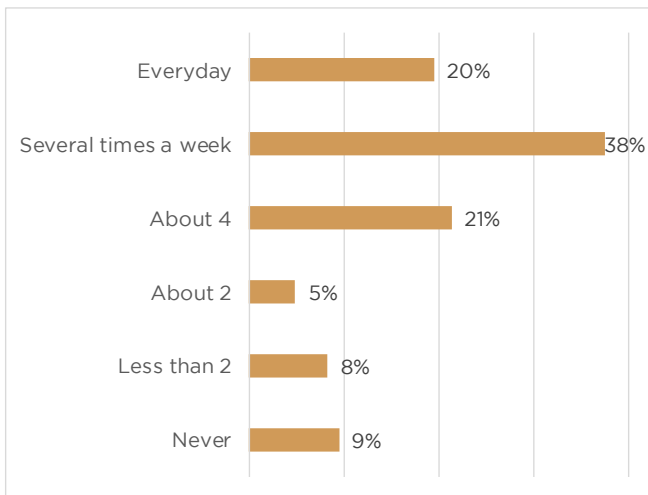


HEALTH

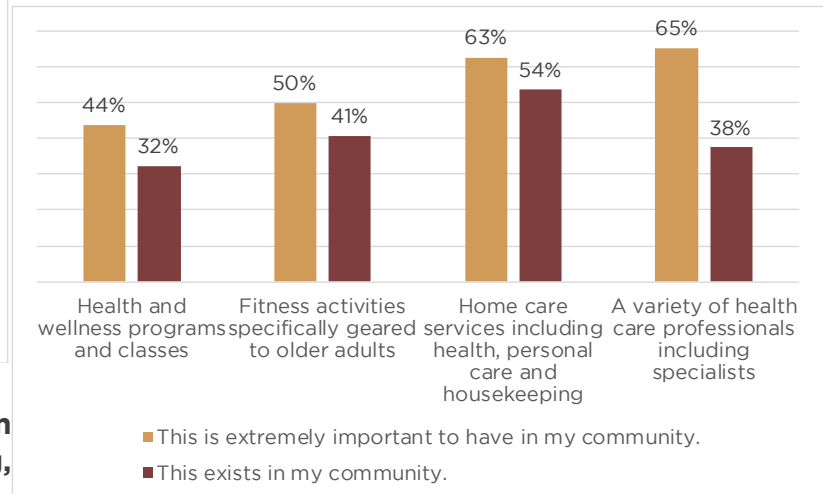
13. In general, when compared to most people your age, how would you rate your health? (1=Poor, 5=Excellent)



14. How often do you engage in some form of physical exercise (such as walking, running, biking, swimming, sports, strength training, yoga, stretching)?

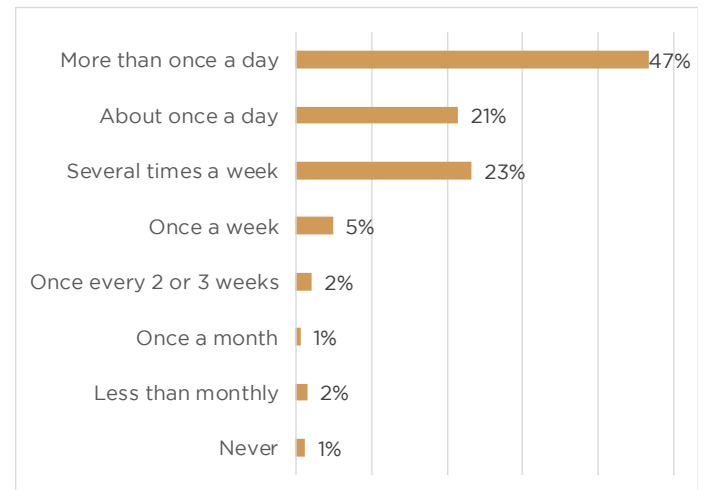


15. How important do you think it is to have the following in your community? Does the community where you live have the following?

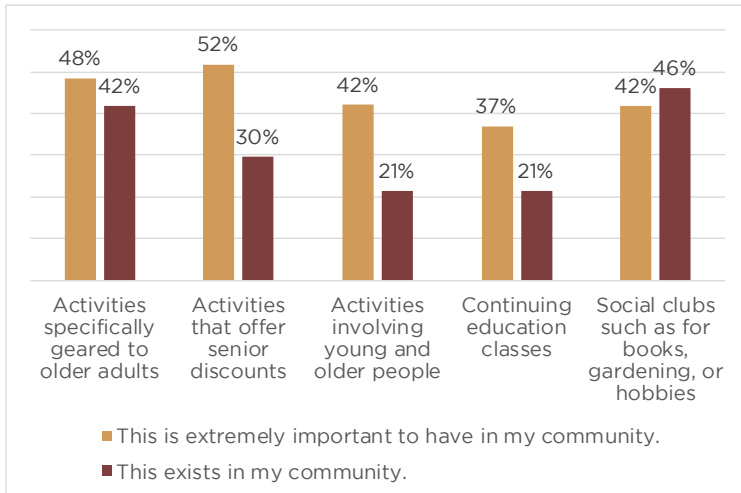


SOCIAL PARTICIPATION AND INCLUSION

16. About how frequently do you interact with your friends, family, or neighbors in your community? This could be by phone, in person, email or social media (such as Facebook).

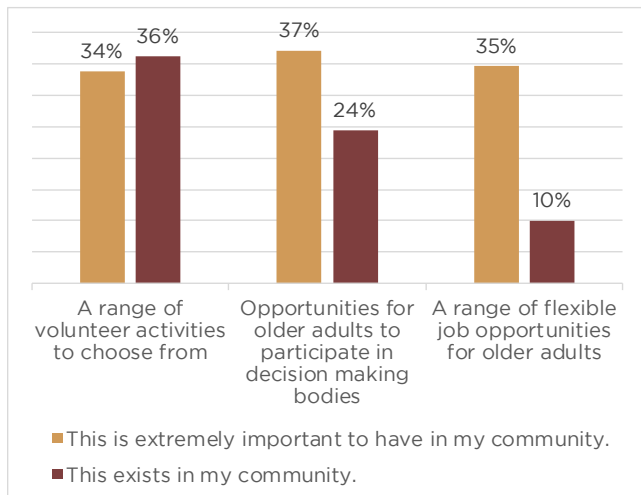


17. How important do you think it is to have the following in your community? Does the community where you live have the following?

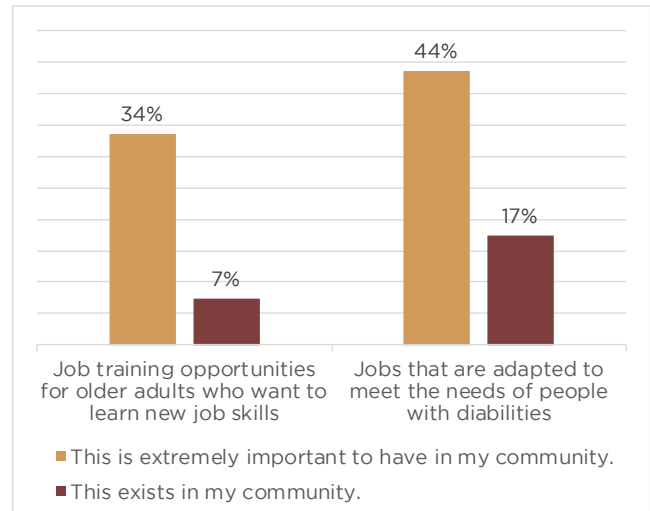


VOLUNTEERING, CIVIC ENGAGEMENT, AND JOB OPPORTUNITIES

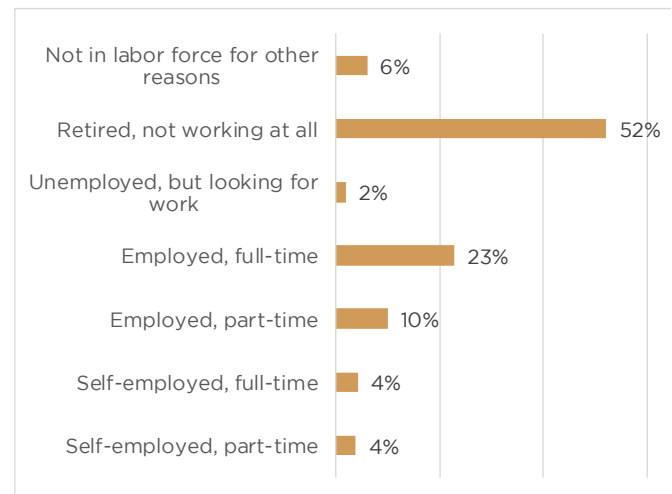
18. How important do you think it is to have the following in your community? Does the community where you live have the following?



(Continued in next column)

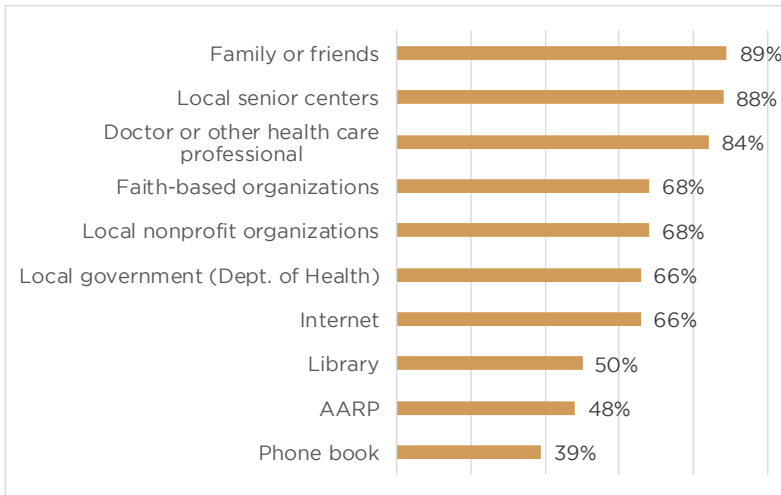


19. Which of the following best describes your current employment status?

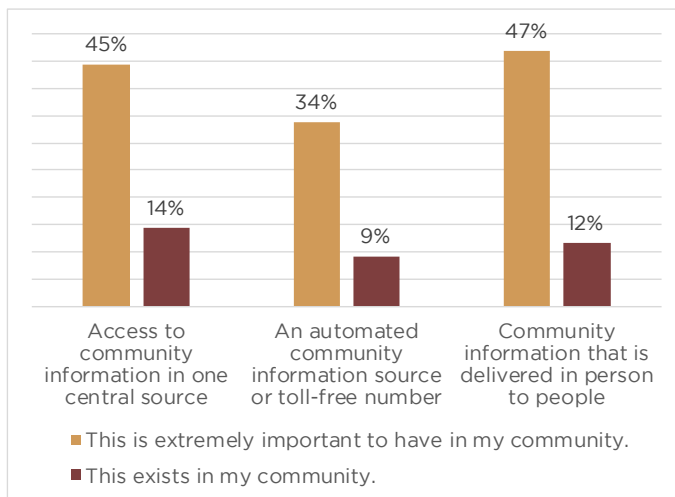


COMMUNICATION AND INFORMATION

20. Which resources would you turn to for resources if you, a family member, or friend needed information about services for older adults, such as care-giving services, home delivered meals, home repair, medical transport, or social activities?

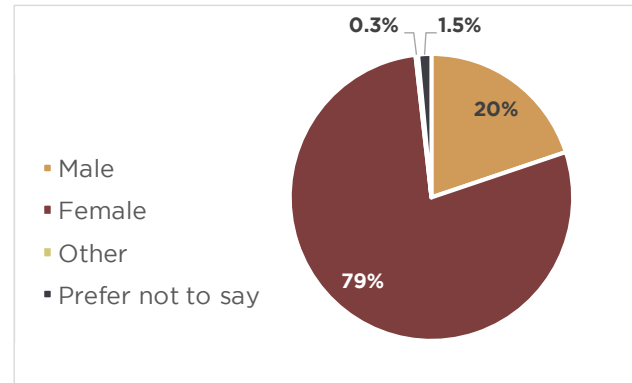


21. How important do you think it is to have the following in your community? Does the community where you live have the following?

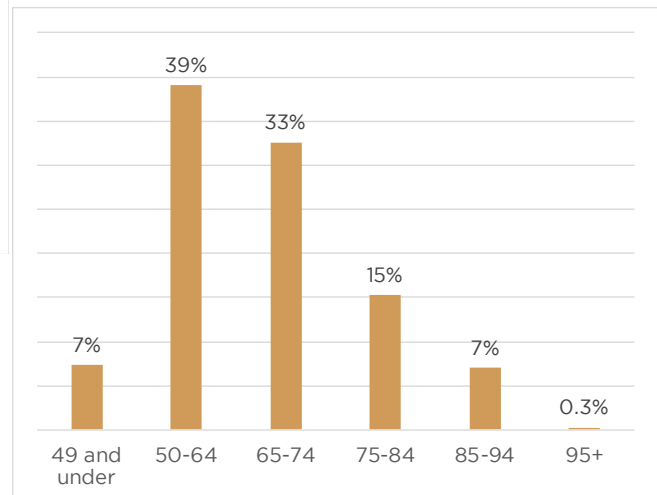


ABOUT YOU

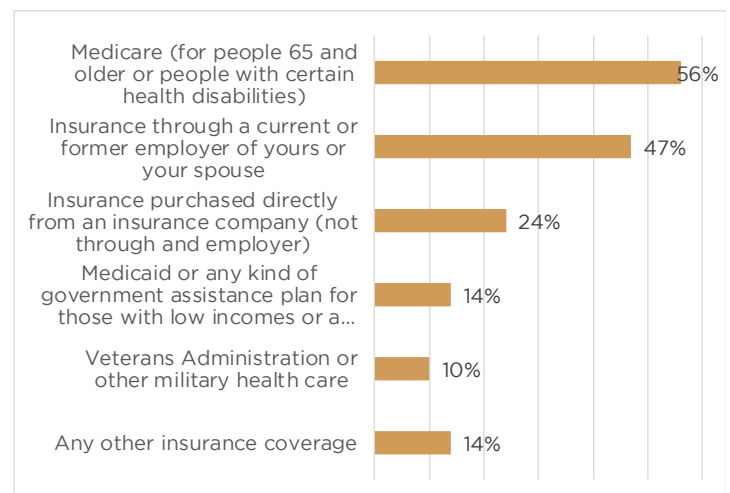
22. What is your gender?



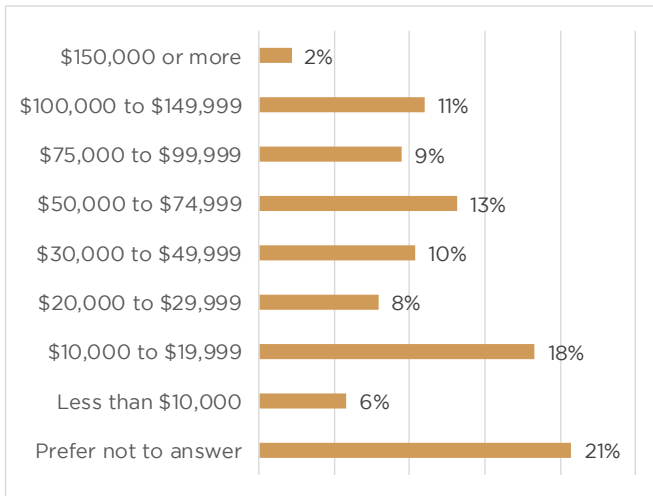
23. What is your age?



24. What kind of health insurance do you have?



25. What was your annual household income before taxes in the most recent tax year?



RANKING OF COMMUNITY FEATURES

Rank	Community Feature	This is extremely important to have in my community.
1	Well-lit, safe streets and intersections for all users	73%
2	Well-maintained and safe low-income housing	73%
3	Affordable housing options for adults of varying income levels	71%
4	Special transportation services for people with disabilities and older adults	70%
5	Sidewalks that are in good condition, free from obstruction and are safe for pedestrian use and wheelchair accessible	69%
6	Affordable public transportation	69%
7	Home repair contractors who are trustworthy, do quality work and are affordable	68%
8	Homes that are equipped with features such as a no-step entry, wider doorways, first floor bedroom and bath, grab bars in bathrooms	67%
9	A variety of health care professionals including specialists	65%
10	Well-maintained public restrooms that are accessible to people of different physical abilities	65%
11	Home care services including health, personal care and housekeeping	63%
12	Audio/visual pedestrian crossing	54%
13	Activities that offer senior discounts	52%
14	Fitness activities specifically geared to older adults	50%
15	Activities specifically geared to older adults	48%
16	Community information that is delivered in person to people	47%
17	Access to community information in one central source	45%
18	Health and wellness programs and classes	44%
19	Jobs that are adapted to meet the needs of people with disabilities	44%
20	Activities involving young and older people	42%
21	Social clubs such as for books, gardening, or hobbies	42%
22	Well-maintained and safe parks that are within walking distance of your home	40%
23	Public parks with enough benches	40%
24	Opportunities for older adults to participate in decision making bodies	37%
25	Continuing education classes	37%
26	A range of flexible job opportunities for older adults	35%
27	An automated community information source or toll-free number	34%
28	A range of volunteer activities to choose from	34%
29	Job training opportunities for older adults who want to learn new job skills	34%

 **AGE-FRIENDLY**
CLINTON COUNTY

**Findings
Report**
2018