

Basic Needs and Supports



Basic Needs and Supports Subcommittee

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"Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life."

Nelson Mandela

Basic Needs and Supports

Section Summary

Strengths and Progress

- Collaborative community service organizations administer a wide array of basic needs programs.
- United Way's 2-1-1, a free and confidential referral service for community resources, provides access to essential human services for those in need.
- Programming is available to work with individuals and families in crisis, and those in need of financial stability and hope.
- The continuous, stable funding for safety net programs provide for people's basic needs for food, shelter, safety, and inclusion.
- There is an abundance of resources available to support community members unable to maintain a household survival budget.
- The Portage County Aging and Disability Resource Center (ADRC) provides comprehensive information and support for the aging and individuals with disabilities.
- Emergency Services provides a unique, centralized referral service to providers who can meet the needs of families in crisis.

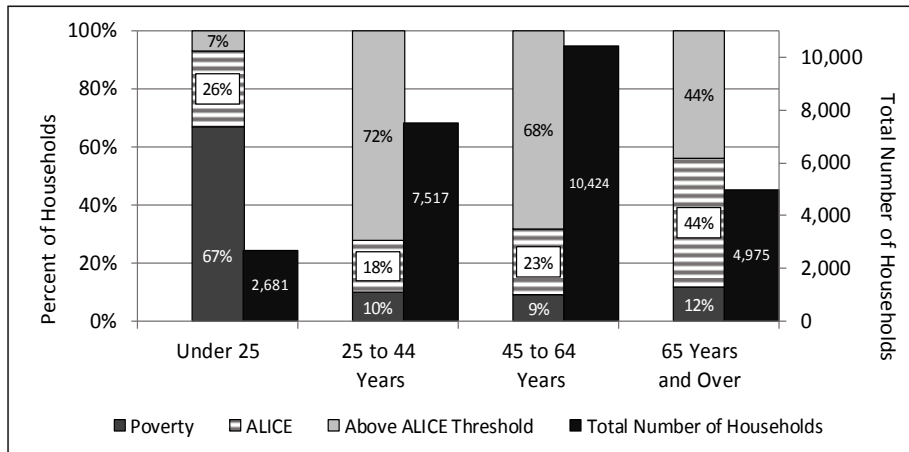
Challenges and Opportunities to Improve

- The program that provided prevention services to avert homelessness lost its primary funding source and was discontinued.
- Chronic or severe mental health issues keep eligible individuals from being able to live in shelter or subsidized housing.
- Adequate, affordable housing is not available for low and medium income individuals and families.
- There is a shortage of caregivers to provide services to aging and disabled populations.
- Awareness of the availability of utility assistance programs for eligible community members needs to be increased.
- Local employment is increasing, but many individuals and families are not making progress in overcoming poverty.
- The unification of city and county transit services may increase availability of transportation services in 2018.

Opportunities for Action

For Individuals	Learn more about the resources available to support community members and share that information with your circle of influence to increase awareness and utilization of services.
For Organizations	Work with area landlords to help increase availability of quality housing for low to moderate income individuals and families. Support family-friendly policies, including parental leave and flexible scheduling. Promote quality, affordable childcare, and other work conditions that can help working parents succeed at their jobs.
For the Community	Work to increase awareness and reduce the stigma of mental health issues that are barriers to self-sufficiency and often interfere with an individual's ability to provide for their own basic needs of housing, shelter, food, and employment.

Key Measure: Portage County Household Composition By Age and Income, 2014



ALICE, an acronym for Asset Limited, Income Constrained, Employed, households are those that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Key Measure: Portage County Household and Population Trends, 2011-2015

	2011	2012	2013	2014	2015
Wisconsin Population	5,690,898	5,708,612	5,575,352	5,724,692	5,742,117
Portage County population	69,999	70,206	70,277	70,337	70,432
Portage County % change in population 65+, since 2012	0%	7%	11%	15%	*
Male householder, no wife present, family	1,145	1,017	998	1,044	1,115
Female householder, no husband present, family	1,998	2,096	2,158	2,052	2,058
Family households	17,332	17,812	17,858	17,536	17,454
Non-family households	10,445	10,028	10,124	10,439	10,500
All parents in family in labor force, child < 6 years old	74%	75%	73%	73%	72%
All parents in family in labor force, child 6-17 years old	77%	75%	76%	74%	75%
*data not yet released					

COMMUNITY PERSPECTIVES

Basic needs programs provide food, clothing, shelter, transportation and access to basic medical and dental care. These programs provide services for seniors, people with disabilities, and individuals and families in crisis. Safety net programs help ensure community members have adequate access to services that allow them to become stable and work toward self sufficiency.

Despite the economic recovery seen in Wisconsin over the last five years, not

all counties within our state have been equally fortunate in successfully achieving increasing wages earned and decreasing poverty. We have gained in the number of jobs created, but have not reduced the numbers of individuals and families struggling to make ends meet.

DATA HIGHLIGHTS

- In the 2017 LIFE in Portage County Survey, 44.3% of community members disagreed or strongly disagreed that most jobs provide a wage adequate to support a family, compared with 35.6% in 2012.
- Wisconsin's 2014 ALICE Report reveals that 42% of households in Wisconsin cannot reach even the most basic level of functioning in the local economy based on the Household Survival Budget.
- Of respondents to the 2017 LIFE Community Survey, 60.8% of community members agreed or strongly agreed that assistance is available for those in need.
- In LIFE survey randomly selected households, 43.1% of Portage County residents find it somewhat or very difficult to cover their family's household expenses/bills in a typical month. In the survey targeted to low income households, 67.1% of respondents identified that it was very difficult or somewhat difficult to cover their family's household expenses/bills in a typical month.
- The Wisconsin population is expected to grow by 15% from 2000-2030. The main driver of growth is the population 65 years and older, which is predicted to nearly double.
- In 2015, 84% (25.2 million) of U.S. low-income children lived in households where one or more people were employed.

SOURCES

- U.S. Census Bureau**
2011-2015 American Community Survey 5-Year Estimates
https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15
- 2017 LIFE in Portage County Community Survey**
- 2014 United Way ALICE Report**
<http://www.unitedwaypoco.org/>
- CLASP**
2015 Census Data on Poverty
www.clasp.org

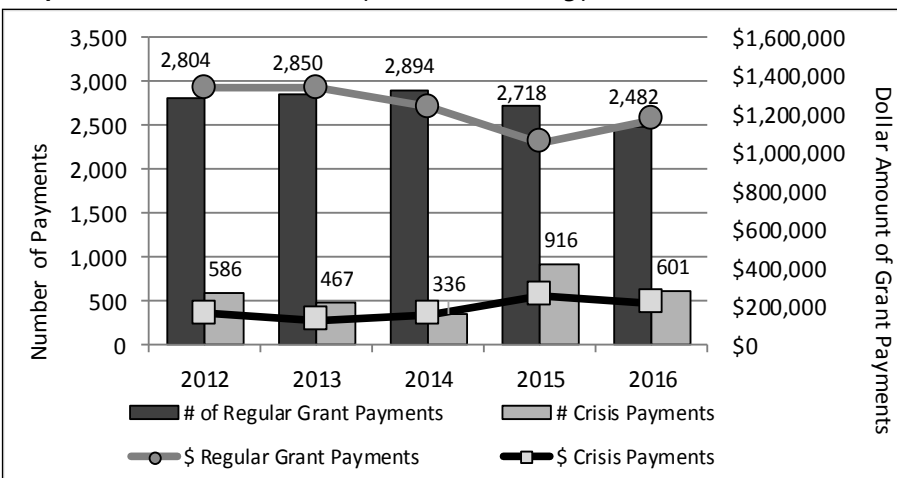
DATA HIGHLIGHTS

- The Wisconsin Home Energy Assistance program (WHEAP) provides assistance for heating and electric costs in energy crisis situations. Operating with federal and state funding, the program provides assistance to households across the state to help lower the burden of monthly energy costs incurred by those who qualify under the income guidelines (60% of state median income).
- Crisis assistance is available for WHEAP qualified households who have no heat, have received a disconnect notice from the electric utility, or are nearly out of fuel and do not have the funds to purchase it. Crisis assistance is available 24 hours a day during the heating season.
- The mission of The Keep Wisconsin Warm/Cool Fund (KWWCF) is to keep the heat and power on for those most in need throughout Wisconsin. The elderly, individuals with disabilities, families with small children, and veterans make up 95% of Portage County community members receiving support through the KWWCF.
- In 2016, WHEAP Program demographics showed that 51% of households receiving support contained children; 53% had members with disabilities; 50% had elderly members; 13% had veteran members; 64% were wage earners (not including self employed); 44% were under 100% of poverty level; 65% had at least one member on FoodShare; and 3% of households had no income.

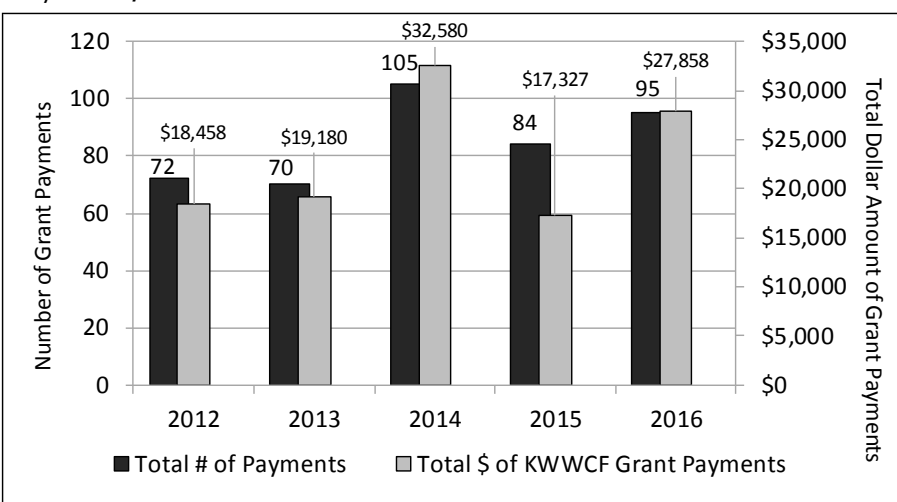
SOURCES

- Wisconsin Home Energy Assistance Program**
www.homeenergyplus.wi.gov
- Keep Wisconsin Warm/Cool Fund**
www.kwwf.org
- 2017 LIFE in Portage County Community Survey**

Key Measure: Number of Payments for Energy Assistance, 2012-2016



Key Measure: Number of Keep Wisconsin Warm/Cool Fund Grant Payments, 2012-2016



COMMUNITY PERSPECTIVES

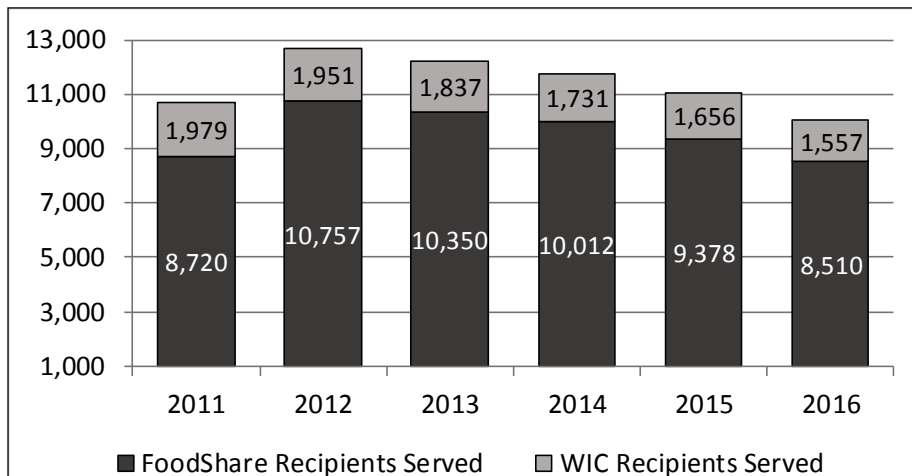
Affordable home energy is a health and safety issue. A home that is too cold in the winter or too hot in the summer can put its residents in danger of serious medical conditions, including respiratory disease and carbon monoxide poisoning from using stoves for heat or candles for light. Heat and power, often considered a basic necessity, can become an unaffordable luxury for many. Low-income households can be forced to make the choice between other basic needs such as food, medication or heat.

Households that qualify for Energy Assistance may also be eligible for furnace repair or replacement. From 2012-2016, 384 families were provided with furnace help, which prevents unsafe situations such as people using

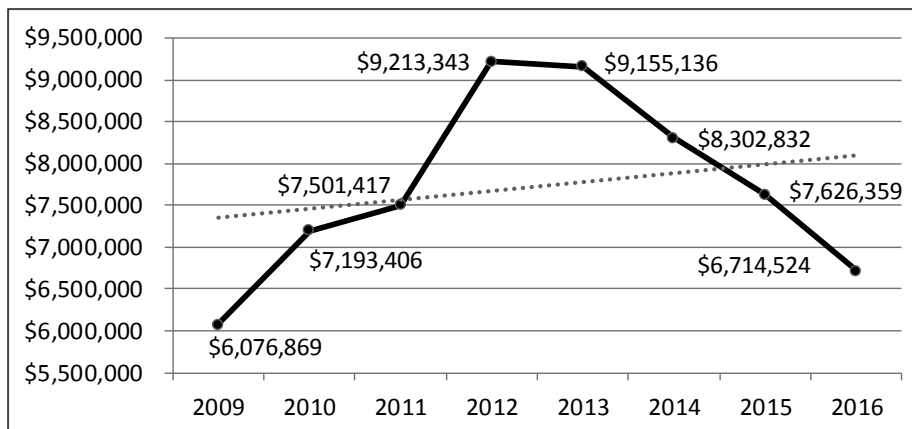
unsafe means to heat their homes, and carbon monoxide poisoning. In addition, 190 homes were weatherized by CAP Services in the same time period.

Energy Services Inc. administers the Low Income Home Energy Assistance Program (LIHEAP) and Wisconsin Home Energy Assistance program (WHEAP) funds for Portage County. Portage County residents are also able to seek utility assistance from other community resources such as Operation Bootstrap, local churches, utility fuel funds, FEMA funds, and others.

Key Measure: Number of Recipients Served by FoodShare Program and Women Infants and Children (WIC) Food & Nutrition Program, 2011-2016



Key Measure: FoodShare Expenditure (Dollar Amount) in Portage County, 2009-2016



COMMUNITY PERSPECTIVES

Use of FoodShare Assistance in Portage County peaked in 2012 and continues to decline due in part to the implementation of stricter eligibility requirements to maintain benefits. Food insecurity refers to USDA's measure of lack of access, at certain times, to enough food for a healthy life for individuals and families with limited or uncertain availability of nutritionally adequate foods.

Food insecure households are not necessarily food insecure all the time. Food insecurity may reflect a household's need to make trade-offs between important basic needs, such as housing or medical bills, and purchasing nutritionally adequate foods.

Healthy bodies and minds require nutritious meals at every age; hunger hurts everyone. When people don't have enough food or have to choose inexpensive foods with low-nutritional

value, it can seriously impact their health. Once the cycle of poor diet and poor health begins, it can be hard to break.

The Supplemental Nutrition Assistance Program (SNAP) provides monthly FoodShare benefits to eligible people to purchase food, and plays a critical role in reducing hunger, malnutrition, and poverty, as well as improving child and adult health, employment, and other outcomes. In our community, FoodShare dollars reach people of all ages who have jobs but have low incomes, may have lost their jobs, or are retired, disabled, or unable to work.

Groups within Portage County continue to work on efforts that decrease food insecurity by increasing the access, availability, and consumption of nutritionally adequate foods through over 15 county food assistance and nutrition programs.

DATA HIGHLIGHTS

- 1 in 9 Wisconsin households face food hunger/insecurity.
- 8,510 people or 12.1% are considered food insecure in Portage County. 32% of the 12.1% are above the income limits to receive monthly FoodShare benefits through the Supplemental Nutrition Assistance Program (SNAP).
- From 2015 to 2016, there was a 4% increase in individuals served by food assistance in Portage County.
- 29.3% of Portage County residents reported in the targeted 2017 LIFE in Portage County Community Survey that there was a time in the last 12 months that their family/household did not have enough food.
- In 2016, four elementary schools in Portage County had over 50% enrollment in the free/reduced lunch (income qualifying program).
- In 2016, Giving Gardens, Plant a Row, and Glean Central Wisconsin donated 21,811 pounds of produce to food pantries, meal sites, and shelters in Portage County.
- Starting in 2011, FoodShare dollars could be used at the Farmers Market. In 2011, there were 98 transactions (\$1,113), and in 2016 there were 274 transactions (\$5,681).

SOURCES

- **Center for Disease Control and Prevention**
<https://www.cdc.gov/nccdphp/DNPAO/index.html>
- **Feeding America**
<http://www.feedingamerica.org/>
- **Food Research and Action Center**
<http://frac.org/programs/supplemental-nutrition-assistance-program-snap>
- **USDA**
<https://www.ers.usda.gov>
- **Wisconsin Department of Public Instruction**
<https://dpi.wi.gov>

DATA HIGHLIGHTS

- According to the 2017 LIFE in Portage County Community Survey, 71.2 % of respondents agreed or strongly agreed that they knew where to find information about community services, compared to 10.7% who disagreed or strongly disagreed.
- A single call to 2-1-1 may result in referrals to multiple services, thus, 2-1-1 service request numbers may be higher than total calls.
- The 2-1-1 data is for phone calls received by 2-1-1 only. The 2-1-1 web-based inquiries are not included.
- Emergency Services averages 42 approved requests for services per day.
- 16.1 % of respondents to the 2017 LIFE in Portage County Survey noted that in the past 12 months someone in their family/household needed to see a doctor/medical provider, but did not; 17.8% said they needed to see a dental provider but did not. Of those who responded, 4.7% did not know how/where to find a medical provider, and 5.9% didn't know where/or how to find a dental provider.
- During the 2014-2015 winter, the governor issued a State of Emergency due to a propane shortage, thus, an increase in utility assistance requests is reflected in the 2014 and 2015 percentage of unmet needs that were basic needs.

SOURCES

- **United Way of Marathon County** 2-1-1 Portage County Data Reports
www.unitedwaymc.org/211.htm
- **Portage County Emergency Services Database**
- **2017 LIFE in Portage County Community Survey**

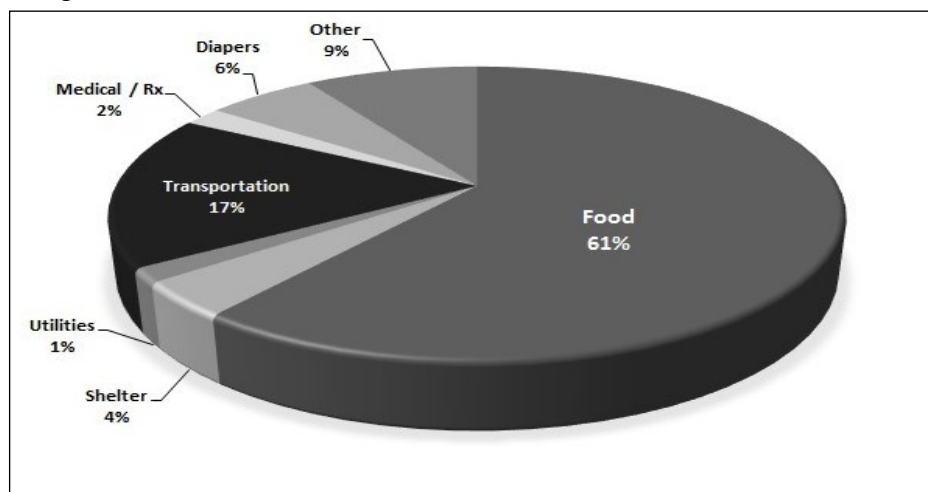
Key Measure: United Way of Portage County 2-1-1 Call Summary, 2012-2016

	2012	2013	2014	2015	2016
Total 2-1-1 Calls	3,827	3,863	3,900	3,693	3,617
Total Needs Requests	4,352	4,378	4,413	4,160	3,986
Number of Basic Needs Requests	874	940	1,062	1,019	806
% of Total Requests That Were Basic Needs	20%	21%	24%	24%	20%
Number of Unmet Needs Requests	203	293	284	304	277
% of Unmet Needs That Were Basic Needs	58%	50%	69%	63%	51%

Basic Needs includes: Housing, Utility Assistance, Food/Meals, Transportation, and Clothing/ Personal/Household Needs

*2014 - Alliance of Information and Referral Systems separated Housing and Utility Assistance into two needs categories, which may have affected statistical reporting.

Key Measure: Percentage of Approved Requests by Emergency Services, 2015-2016



COMMUNITY PERSPECTIVES

Portage County is fortunate to have a wealth of community resources that support individuals and families who are unable to meet their own basic needs. The United Way of Portage County's information and referral program, 2-1-1, is the bridge connecting callers requesting assistance with basic needs to our community's numerous resources.

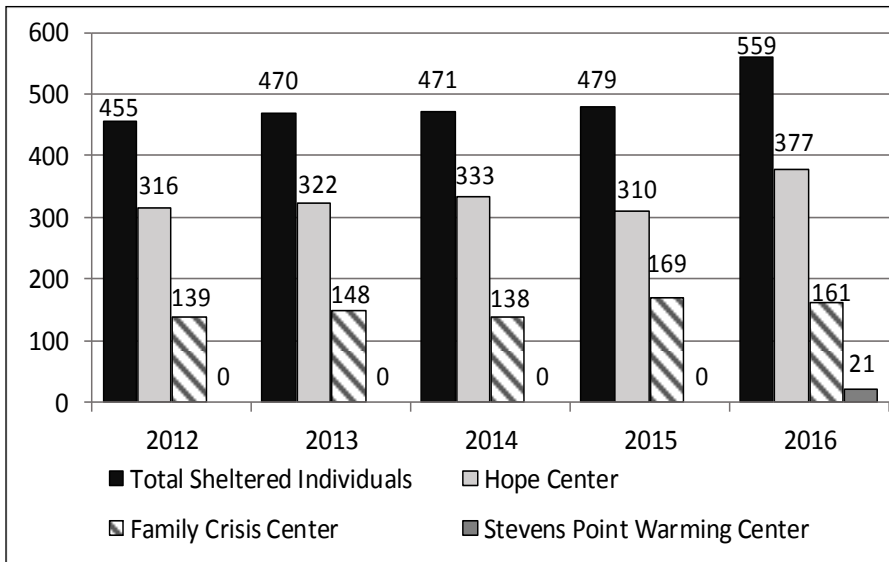
Over the last five years, an average of 22% of calls to 2-1-1 were for basic needs requests. These requests are often directly referred to Emergency Services, a program that coordinates the bulk of

basic needs referral services within Portage County.

Though many organizations and churches provide services, some basic needs go unmet. These needs may be unmet for various reasons, including program requirement ineligibility, lack of services, or depletion of program funds.

It can be challenging to precisely determine the overall community need for assistance because of the abundance of resources and the lack of a central system for data exchange.

Key Measure: Number of Individuals in Portage County Shelters, 2012-2016



COMMUNITY PERSPECTIVES

Anywhere there is a population of people, homelessness can be a factor. Many issues contribute to homelessness such as: lack of affordable housing, physical and/or mental illness, domestic violence, divorce, unemployment, poverty and low wages.

In Portage County, homelessness programs have seen an increase in the homeless population with mental health and/or addiction issues.

There are two main definitions of homelessness that are used in our community. The federal McKinney Vento Homeless Assistance Act's definition is that a person who lacks a "fixed, regular and adequate nighttime residence" is considered to be homeless. The U.S. Department of Housing and Urban Development's, (HUD's) definition of homelessness addresses those individuals or families who are in a homeless shelter, living outside in uninhabitable places, or in a motel paid for by someone else. HUD's definition does not count doubling up (more than one family living in one household) as homeless, whereas the McKinney Vento Act does. Portage County school districts and many programs in our area follow the McKinney Vento definition of homelessness. According to the

Wisconsin Department of Public Instruction, the four school districts in Portage County reported 154 students as homeless in the 2014-15 school year.

It's best to prevent homelessness, but once it occurs, the most important strategy is to quickly rehouse those individuals into a permanent housing setting to lessen the impacts and stressors on the household.

Portage County's Emergency Services program offers some rental assistance for those who are eligible—if funding is available, they can assist with past due rent, first month's rent, or a security deposit. In 2016, Operation Bootstrap provided shelter for 559 households in Portage County.

Portage County has a Continuum of Care Committee (CoC) which is similar to a homeless coalition. Community partners and homeless program representatives meet quarterly to discuss issues concerning homelessness, and take actions that can contribute to decreasing homelessness. The Stevens Point Warming Center took shape from discussions that occurred at these meetings.

DATA HIGHLIGHTS

- Based on HUD's Point in Time homelessness count in 2016, 549,928 people were homeless nationally (a 3% decrease from 2015). Of those, 5,685 people were found in Wisconsin, (a 10% decrease from 2010) and 60 were reported in Portage County. Portage County's overall totals are steady, but the number of individuals living outside is increasing. The HUD Point in Time count takes place one night per year as a snapshot of homelessness in the community.
- Children who experience homelessness exhibit more developmental delays and emotional and physical issues compared to children housed, but living in poverty. In 2016, 156 children under 18 were sheltered at the Salvation Army and Family Crisis Center.
- In 2016, the Salvation Army had 12,259 bed nights. Family Crisis Center had 4,719 and the Stevens Point Warming Center had 329. Bed nights equal the number of people sheltered times the length of their overnight stays.
- From 2015 to 2016, there was an almost 17% increase in the number of people staying in shelters in Portage County.

SOURCES

- Wisconsin Department of Public Instruction**
<https://dpi.wi.gov/homeless/data>
- The Salvation Army**
<http://www.salvationarmy.org>
- CAP Services, Inc.**
www.capservices.org
- National Law Center of Homelessness & Poverty**
www.nlchp.org
- Housing Family Fund**
http://www.fhfund.org/wp-content/uploads/2014/10/Homlessness_Effects_Children.pdf
- Operation Bootstrap 2016 Report**

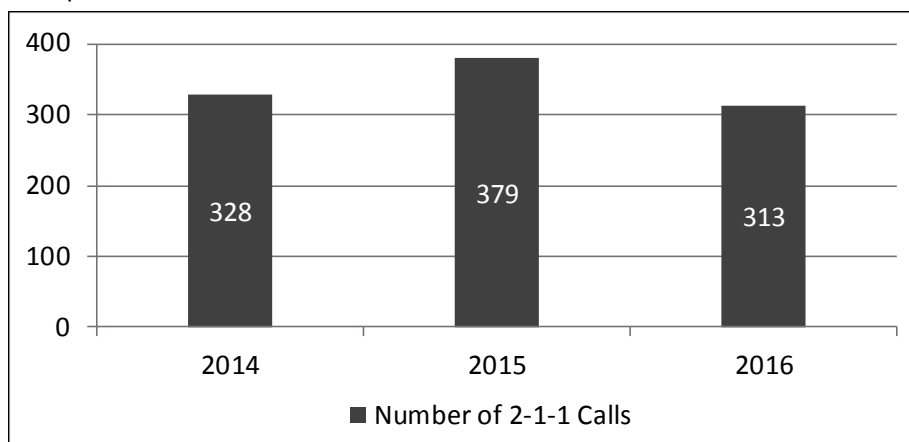
DATA HIGHLIGHTS

- From 2012 to 2016, CAP Services Prevention Funds (HUDESG) assisted 87 households/237 individuals with a total of \$66,982 in rental assistance to prevent homelessness through Emergency Services.
- Of respondents to the 2017 LIFE in Portage County Community Survey who reported their gross annual 2016 household income (before taxes) was between \$15,000 and \$24,999, 73.3% indicated they spent 30% or more of their family/ household income on housing (rent, utilities, insurance, and taxes). In the 45-54 age group, 52.7% of respondents spent 30% or more on housing, and 46.2% in the 55-64 age group.
- According to the 2017 LIFE in Portage County Community Survey, an average of 45.2% of Stevens Point residents and 50.4% of Plover residents indicated that they spend over the 30% household income guideline for housing costs.
- Over 77,000 families in Wisconsin utilize federal housing assistance. The majority of the assistance serves the elderly, those with disabilities, and families with children.

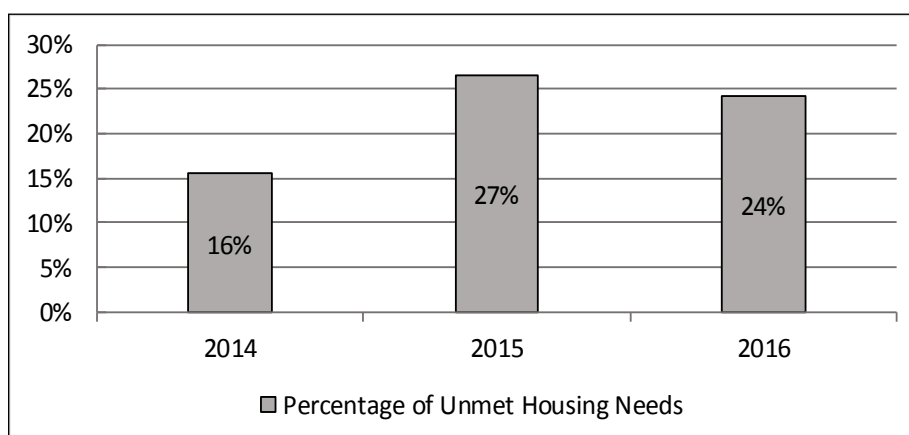
SOURCES

- National Alliance to End Homelessness**
<http://www.endhomelessness.org/pages/prevention-and-diversion>
- CAP Services, Inc.**
<http://www.capservices.org>
- United Way's 2-1-1**
- 2017 LIFE in Portage County Community Survey**
- Housing and Urban Development**
https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/
- Center on Budget and Policy Priorities**
<http://www.cbpp.org/sites/default/files/atoms/files/4-13-11hous-WI.pdf>

Key Measure: Number of Portage County 2-1-1 Housing Needs Calls, 2014-2016



Key Measure: Percentage of Housing Needs That Went Unmet, 2014-2016



COMMUNITY PERSPECTIVES

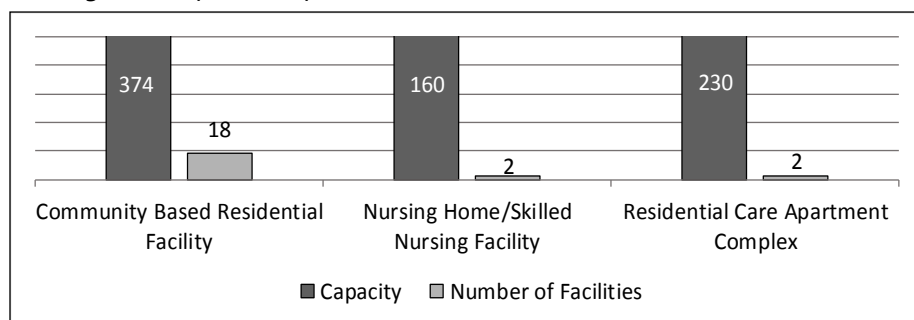
Housing assistance is needed for Portage County residents whose income and other earnings make housing unaffordable. Currently, based on HUD client eligibility guidelines, the Stevens Point Housing Authority has a 10-month wait list for "Extremely Low Income" persons (making \$13,950 for an individual or \$24,300 for a family of four). There is a 3-year wait list for "Very Low Income" (\$23,250 for individual/ \$33,200 for a family of four) for subsidized housing. Portage County has Section 8 Housing Vouchers through Portage County Housing Authority, but the wait list can be long.

HUD guidelines recommend that no more than 30% of a family/ household's before tax income should be spent on housing to be considered affordable. When an emergency occurs in a household such as a needed car repair, an illness, a layoff, reduced work hours,

or loss of a job, members of households who have been unable to establish savings are immediately put at risk of becoming homeless. Paying higher housing costs leaves no room in the budget for savings or other basic needs.

Generous organizations within Portage County, such as Emergency Services, Operation Bootstrap, and area churches provide some limited rent and utility assistance for households in need of housing assistance, but the needs outweigh available resources. Because this assistance is limited, the household must be able to pay subsequent rental costs after the assistance is provided.

Key Measure: Number of and Capacity of Assisted Living Options in Portage County, January 2017



Key Measure: Number of Members Enrolled in Family Care, 2013-2017

Year	Portage County	Wisconsin	Percentage of State Total
2013	938	36,771	3%
2014	891	37,362	2%
2015	856	38,386	2%
2016	846	41,964	2%
2017	856	44,404	2%

COMMUNITY PERSPECTIVES

Portage County's older adults and adults with disabilities, whether paying privately or accessing public funds, have a variety of long-term care options. However, there remains a crisis due to the shortage of direct-care workers. This serious shortage directly impacts long-term care providers including: community-based residential facilities (CBRF); residential care apartment complexes (RCAC); adult family homes (AFH); home health care agencies; and skilled nursing facilities (SNF); and their ability to maintain quality care. Providers are facing difficulties finding applicants and qualified caregivers. There is a significant wage disparity between people working as trained personal caregivers and unskilled entry-level workers taking jobs at gas stations, big box stores, and fast food restaurants. Many caregivers are individuals who work outside the home and also provide unpaid care to a family member. The rising numbers of employed family caregivers affects both the employee and employer's ability to be profitable and productive.

Portage County offers publicly funded long-term care programs. Family Care is a Medicaid long-term care program providing individuals with services to help them live in their own home whenever possible. Family Care has

three organizational components: Aging and Disability Resource Center, Economic Support, and Managed Care Organizations (MCO) that manage and deliver the Family Care benefit. Effective July 1, 2017, Portage County will have two MCO's: INCLUSA and Lakeland Care.

The IRIS (Include, Respect, I Self-Direct) program is a Medicaid waiver for self-directed, long-term supports. Persons enrolled in IRIS manage services to meet their long-term care needs, utilizing funded supports and services to remain in the community and avoid institutional care. Portage County has two IRIS agencies, Mid-state Independent Living Consultants (MILC) and The Management Group (TMG).

DATA HIGHLIGHTS

- More than 87,000 Wisconsin residents live in 4,102 long-term and residential care facilities, an 18% growth since 2003.
- By the year 2022 the need for personal care workers is projected to increase by 26.4%.
- In Wisconsin, providers reported a median hourly starting wage for personal caregivers of \$10.75 compared to \$12.00 for local, non-health care workers seeking unskilled, entry level jobs.
- The typical U.S. caregiver is a 46-year old woman who works outside the home and spends more than 20 hours per week providing unpaid care to a senior.
- As of April 2017, 867 people within Portage County were enrolled in either the Family Care or IRIS program, with 93% choosing Family Care administered by Community Link, Inc.
- According to the 2017 LIFE in Portage County Community Survey, 22.9% disagree or strongly disagree that elder care is affordable; 48% of respondents stated that they don't know whether elder care is affordable or not.

SOURCES

- **Wisconsin Department of Health and Human Services**
<https://www.dhs.wisconsin.gov/guide/assisted-living.htm>
- **Survival Coalition-Long-Term Care Workforce Crisis**
<http://www.whcawical.org/files/2016/04/Workforce-Report-2016.pdf>
- **Family Care/IRIS Enrollment Data**
<http://www.dhs.wisconsin.gov/familycare/enrollmentdata.htm>
- **2017 LIFE in Portage County Community Survey**

DATA HIGHLIGHTS

- The number of Americans aged 65 or older will double by the year 2030, to over 70 million.
- By 2035, it is projected that up to 27% of Portage County's residents will be 65 or older.
- Nationally, 39% of non-retirees are giving little or no thought to financial planning or retirement, and 31% have no retirement savings or pension, potentially increasing the number of senior ALICE households who may be unable to provide for their own basic needs as they age.
- There are over 600,000 caregivers in Wisconsin. The average length of time spent on caregiving is about 8 years.
- 1 in 8 Americans age 65 and older has Alzheimer's or a related dementia, and nearly half of people age 85 and older have the disease, almost two-thirds are women.
- When an individual remains in the community outside of institutional care, taxpayers save \$161 per day or \$58,765 annually.
- The median annual cost of a private room in a nursing home in Wisconsin is \$96,725, about 279% of the median annual household income in the state.

SOURCES

- **U.S. Census Bureau**
An Aging World: 2015
- **Family Caregiver Alliance**
50-State Profile: Sources (2014)
<https://www.caregiver.org/50-state-profiles-sources-2014-update>
- **Neurology**
Alzheimer's Disease in the United States (2010-2050) Estimated Using 2010 Census (Herbert, Weuve, Scherr, & Evans, 2013)
- **AARP Public Policy Institute**
Valuing the Invaluable 2015 Update
<http://www.aarp.org/ppi/info-2015/valuing-the-invaluable-2015-update.html>
- **United Way's 2014 ALICE Report**

Key Measure: Population Projections by Age for Portage County, 2010-2040

Age Group	Population			
	2010	2020	2030	2040
50-54	5,078	4,240	3,810	3,730
55-59	4,772	5,010	3,640	3,710
60-64	3,666	4,850	4,000	3,620
65-69	2,643	4,430	4,630	3,420
70-74	2,080	3,310	4,350	3,680
75-79	1,547	2,210	3,670	3,950
80-84	1,299	1,510	2,420	3,340
85-89	856	885	1,295	2,300
90 years & older	530	685	840	575

COMMUNITY PERSPECTIVES

The aging population, combined with other trends, will have significant consequences for Portage County's ALICE households and the wider community. ALICE households are those who earn more than the Federal Poverty Level but less than the basic cost of living for Portage County. About 24% of Portage County's population is considered to be Asset Limited, Income Constrained, and Employed.

More of the ALICE seniors will likely be women because they tend to live longer than their generation of men. Women have generally worked less and earned less than men and therefore have lower or no pensions and lower Social Security retirement benefits. Less earning power in their early years will lead to more economic challenges as they age.

This maturing population brings with it infrastructure challenges including putting pressure on an already deficient housing stock of smaller, affordable basic housing units. This shortage will drive up prices for low-cost housing units, making it harder for low-income community members to afford a place to live. The need for public transportation will increase as seniors are unable to continue to drive.

More demands will be placed on families who will be expected to continue to rise to meet the additional needs of the aging family members.

Often, with aging, an increase in demand for geriatric health services

occurs, including the need for assisted living, nursing facilities, and in-home care. As seniors have more physical health problems, they often face mental health issues as well. The number of persons in Portage County who may have dementia is estimated to be over 4,000. The caregiving demands brought on by Alzheimer's and dementia-related illnesses continues to climb.

The need for both paid home health aides and unpaid family member caregivers is growing, creating a workforce shortage in this field. Positions in caregiving may pay an average of about \$10 per hour and require an individual to be responsible for the health of vulnerable individuals. Family members may have to leave the workforce to provide in-home care they are not able to afford.

Continued shortages of caregivers will put a further strain on ALICE households as they will be unable to afford other care options. Approximately 20 percent of households have a family member or members who are caregivers.

Healthy, older adults are also choosing to stay in the workforce longer or are using their time and talents to volunteer to help address community needs.