

# Demographics of Older Adults in Calhoun County & Senior Millage Programming, 2017-2019



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**Calhoun County  
Senior Services**

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## Calhoun County Senior Millage: Introduction

The Calhoun County Senior Services office was first established in February 1999 by the Calhoun County Board of Commissioners, as the office designated to administer Senior Millage funding. The Calhoun County Senior Millage was first approved by voters in 1996, and has since been renewed in 2000, 2006, and 2010, and will be up for renewal on the August 4, 2020 ballot. Senior Millage defines a senior as any county resident, 60 years or older. As of 2020, Senior Millage dollars fund 22 different programs, operated by 10 trusted non-profit community organizations. The Senior Services office staff oversees administration of Senior-Millage funded programs, promotes collaboration, and monitors program spending and performance. Programs are bid out in a competitive request for proposal (RFP) process.

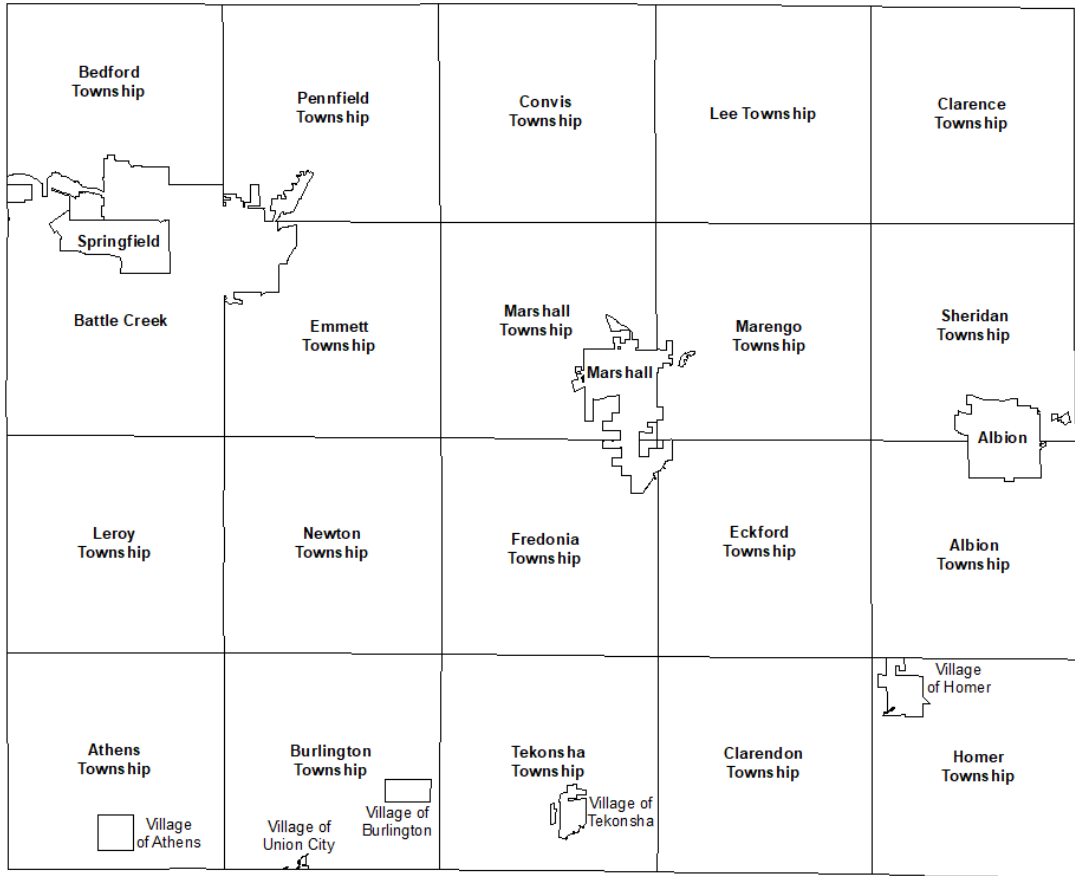
The Senior Services office consists of three full-time employees: a manager, program specialist, and administrative assistant. The office is housed within the Calhoun County Community Development Department, which also includes Michigan State University Extension, Planning and Zoning, Parks and Recreation, Solid Waste and Recycling, Veteran's Affairs, and Geographic Information Systems. The Senior Services Manager reports to the Community Development Director.

The work of the Senior Services office is overseen by the thirteen-member Senior Millage Allocation Committee (SMAC). SMAC meets once a month, historically on the first Friday of every month except January and helps make funding decisions. One to three of the SMAC members are Calhoun County Commissioners, while the remaining members provide countywide representation.

This report was compiled with data from previous needs assessments, the 2018 American Community Survey/Census data, and Calhoun County GIS, throughout the 2019 and 2020 calendar years. The goal was to gain a clearer picture of the senior population in Calhoun County, and what needs and/or gaps may exist. Over its 24 years of existence, the Senior Millage has seen many changes in the mix of programs offered, and some of these changes have come about as the result of needs assessment and demographic type data. A list of Senior Millage-funded services can be found in Appendix A.

This demographic assessment will inform SMAC members for the annual strategic planning session and will help guide the SMAC Senior Strategic Project Review Subcommittee in making appropriate funding decisions. Funding for Senior Strategic Projects was approved by SMAC to responsibly use dollars from FireKeepers Casino Revenue Sharing and Personal Property Tax Reimbursement (PPT). Because Senior Millage is a taxing entity, it has received Personal Property Tax Reimbursement payments since 2016 and FireKeepers Casino revenue sharing in lieu of taxes since 2011. While Senior Millage contract spending has been increased in the past few years, only a portion of PPT and FireKeepers payments have been budgeted. Because of this, Senior Millage has accumulated a fund balance that is larger than the county reserve policy of up to 12% of annual revenues. After creation of the Senior Strategic Project funding, the Senior Millage will maintain a Fund Balance in line with county policy.

## Part I: Calhoun County Demographics



Calhoun County is located in south central Michigan, and consists of nineteen townships, four cities, and five villages. The townships, cities, and villages are shown in the map above. Calhoun County contains the Cities of Albion, Battle Creek, Marshall, and Springfield, and the villages of Athens, Burlington, Homer, Tekonsha, and a portion of Union City.

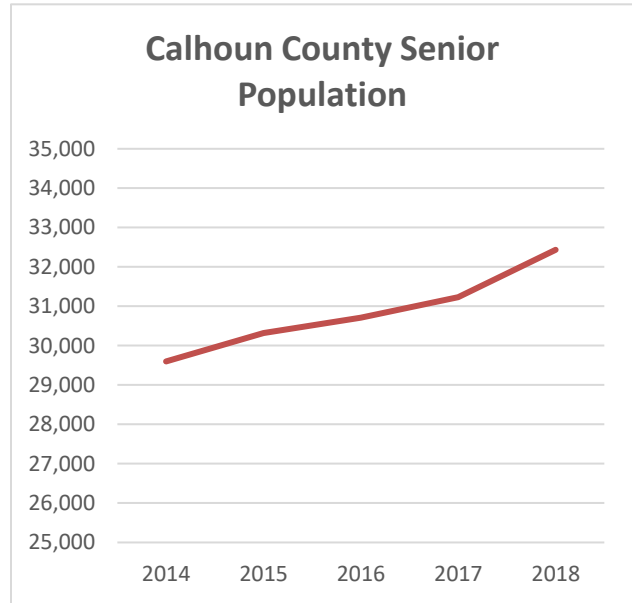
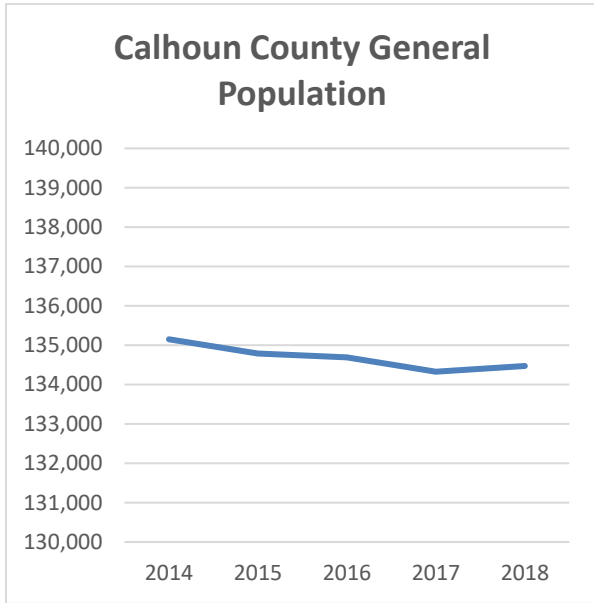
Calhoun County is bordered by Kalamazoo County to the west, Barry and Eaton counties to the north, Jackson County to the west, and Branch and Hillsdale counties to the south. The following table shows the total and senior populations of Calhoun County over the previous five years and the percentage seniors account for of the general population.

### Calhoun County is Aging

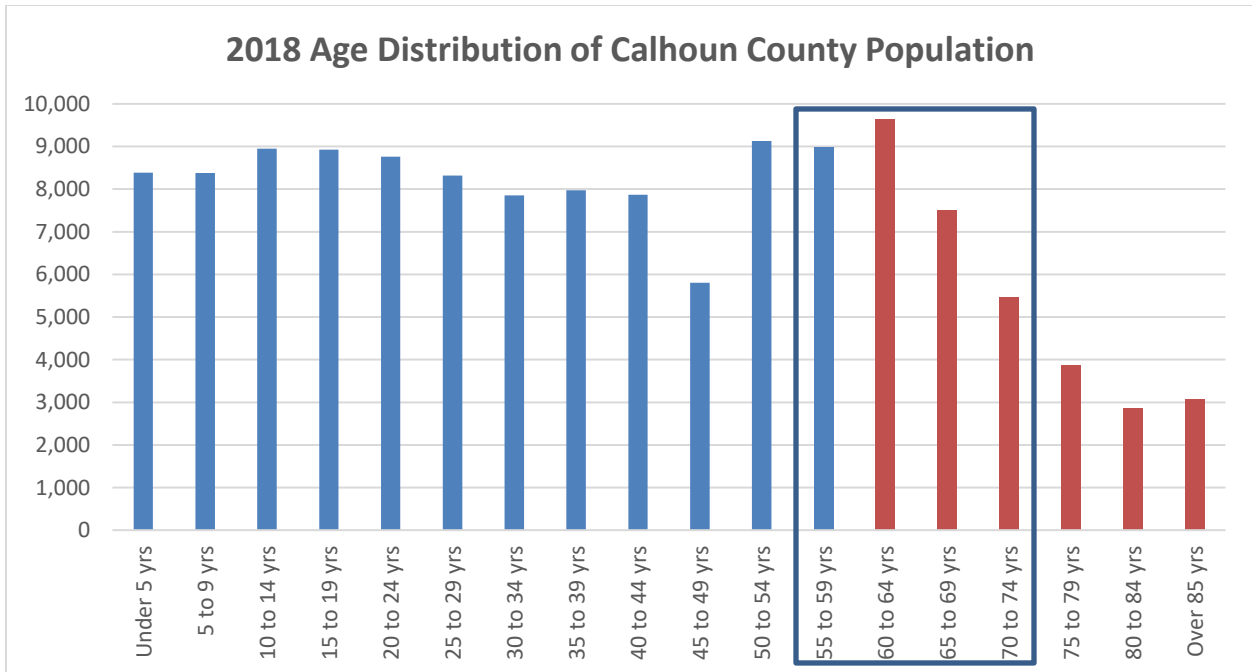
	2014	2015	2016	2017	2018
<b>Total Population</b>	135,150	134,790	134,691	134,327	134,473
<b>Seniors, age 60+</b>	29,598	30,323	30,710	31,227	32,434
<b>Percent Seniors</b>	21.9%	22.5%	22.8%	23.2%	24.1%

Source: American Community Survey (ACS) 5-Year Estimates

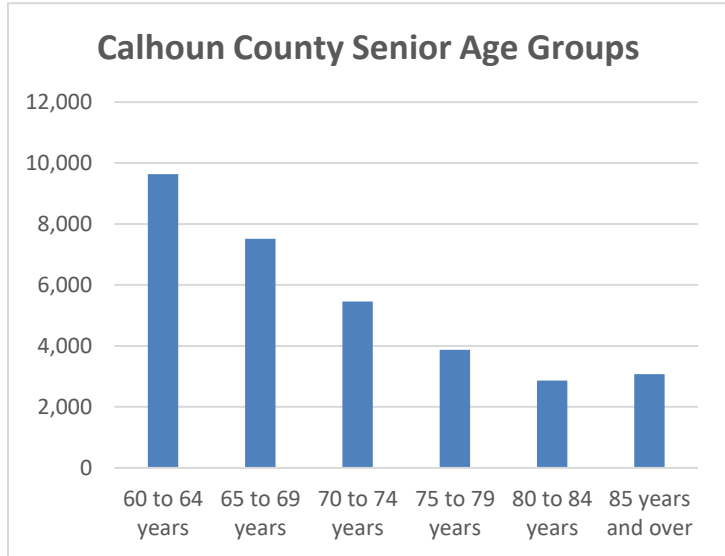
The following graphs better illustrate that the total population of Calhoun County is declining, while the senior population is increasing. This data suggests the population of Calhoun County is both shrinking and aging.



When looking at the age distribution of Calhoun County residents, it is interesting to note that the 60-64-year-old age range is the largest age group in the county in 2018. The red bar graphs represent the senior population, and the box encompasses the Baby Boomer generation.

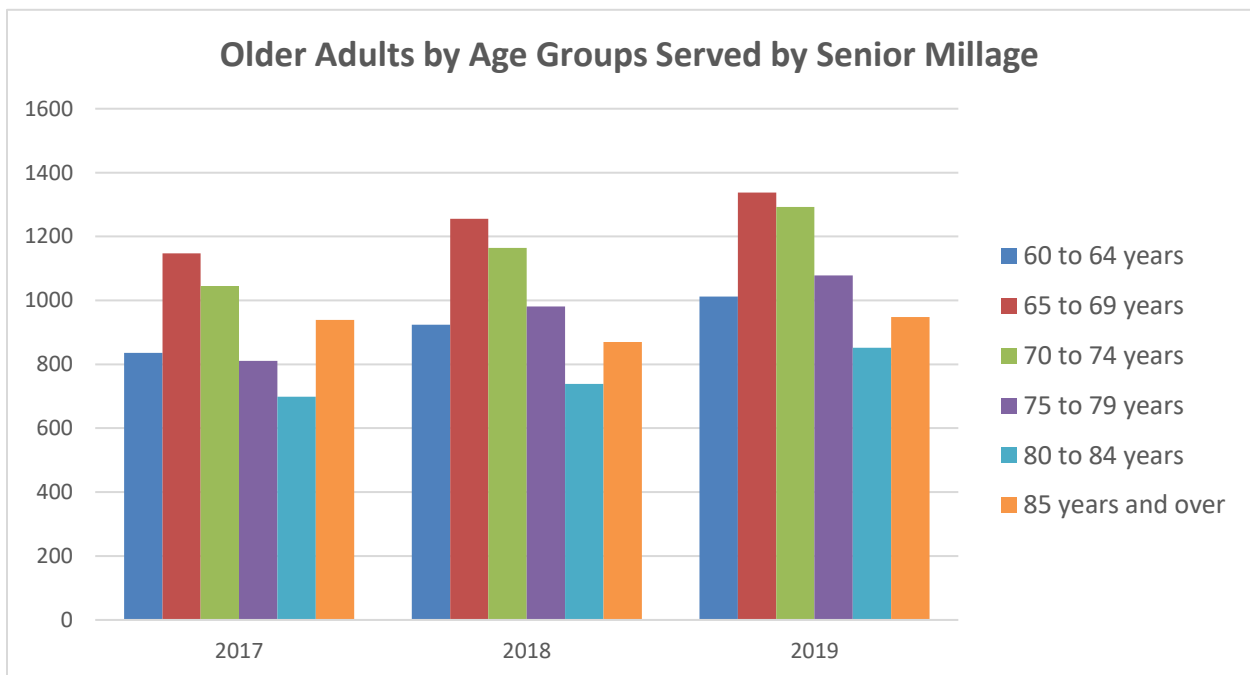


This next bar graph zooms in on the age distribution of Calhoun County seniors, showing a decline as age increases. This could be due to several factors, one being that as people age, their chance of dying increases.



Another possible factor is the aging of the baby boomer generation, increasing the number of younger older adults. Guidelines vary, but to get a general idea, Baby Boomers could be as young as 56 and therefore not yet classified as seniors, or as old as 74. It will be interesting to see how the age distribution of the senior population changes over time.

The next bar graph shows the age distribution of Calhoun County seniors served by Senior Millage-funded programs from the previous three years. While the trends are mostly in line with the age distribution of the entire Calhoun County senior population, the 60 to 64-year-old category is not the most served age range. This age group of seniors is often still working and in relatively good health. The need for services typically increases as an older adult ages.



This information is interesting as the 60 to 64-year age range represents new seniors, and in order to grow and sustain Senior Millage-funded programming, it is important for vendors to recruit these younger seniors. However, many of these young seniors enjoy good health and may not yet have a need for Senior Millage-funded programs, and therefore, this may be the exact trend aging professionals want to see. Either way, this group will continue to age, and early observations suggest today's 60 year old are not interested in the same activities and programs that current 75 and 80 year old seniors are using such as group meal sites.

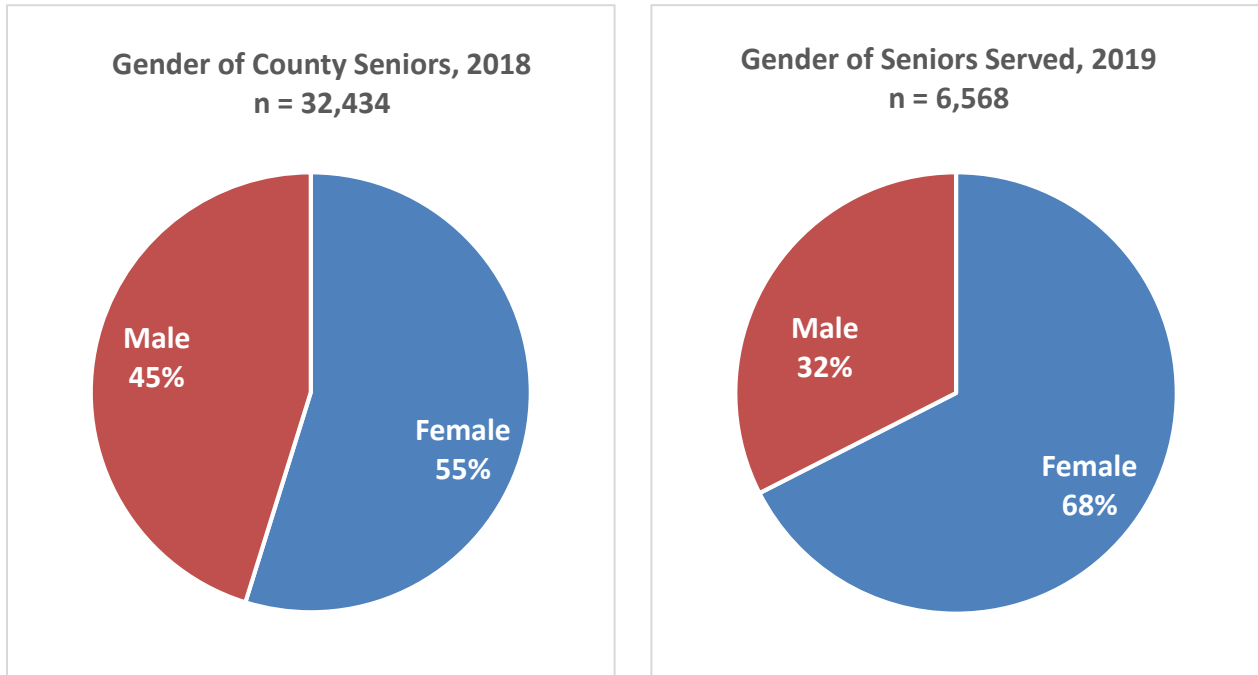
It is also interesting to note that the Benefits Counseling program, which provides Medicare and Medicaid counseling to beneficiaries and their loved ones, serves mostly seniors 65 or older. While the Senior Millage defines a senior as any county resident age 60 or older, Medicare, the federal healthcare insurance program for older adults, defines a senior as someone who is 65 or older. While benefits counselors certainly work with those younger than 65 (i.e. a disabled person who receives Medicare benefits, or a low-income person applying for Medicaid), most clients are going to be 65 or older, which completely excludes the 60 to 64-year age group. To give context, in 2019, the benefits counseling program assisted 1,273 unique county residents, age 60 and over. Of those served, only 176, or 13.8%, of participants were ages 60 to 64.

Of the programs funded in 2019, only five served more 60 to 64-year old's than any other age group: Guardianship & Payee, Home Heating Assistance, Legal Assistance, Minor Home Repair, and Prescription Assistance. Starting in 2019, it was decided that the Minor Home Repair program could only serve a person twice in their lifetime. This data may suggest that younger seniors are using their allotted two times of service soon after becoming eligible, which means they are not able to be served again later in life.

With Prescription Assistance, it is expected that a higher number of those served would fall into the 60 to 64-year-old age range, as one of the minimum service standards for this service is that a person must not have prescription insurance. As mentioned in the benefits counseling discussion, a person typically must be 65 to qualify for prescription coverage through Medicare Part D.

## Senior Demographics: Gender

The following pie charts show the male-female makeup of Calhoun County seniors, and the male-female makeup of Calhoun County seniors served by Senior Millage-funded programs.



While the senior population is slightly more female than male, seniors served by Senior Millage-funded programming is majority female. How does Calhoun County Senior Services expand to serve more men? What programs do older men need? Could a possible barrier be that men are less likely than women to seek help or assistance? How do programs encourage senior men to make phone calls seeking information about services?

One possible solution comes from the Meals program, where plans are in the works to switch from traditional, congregate meal sites in rural parts of the county to a restaurant dining program. Congregate meal sites have been around for decades and are meant to combine nutrition with socialization. Unfortunately, participation numbers across the country have seen a decline. Converting to a restaurant dining program is a solution that could have a twofold impact as nationwide, younger seniors are taking advantage of this program as it does not have the institutional feel of a meal site, and more men are participating as they have the flexibility to meet up and use their meal vouchers on any day at any time at participating local restaurants. Informal breakfast groups are common at local restaurants, where groups of senior men meet up to eat a hot breakfast and chat with one another.

## Senior Demographics: Race & Ethnicity

The following table compares the racial and ethnic makeup of all Calhoun County seniors, to the racial and ethnic makeup of seniors served by Senior Millage-funded programs over the previous three years.

Race, ages 60 and over	County	2017 Served	2018 Served	2019 Served
<b>White</b>	88.2%	73%	77%	76%
<b>Black or African American</b>	8.5%	17%	16%	15%
<b>American Indian/Alaska Native</b>	0.3%	1%	1%	1%
<b>Asian</b>	1.4%	0%	0%	0%
<b>Hawaiian/Pacific Islander</b>	0.0%	n/a	n/a	0%
<b>Other</b>	0.3%	n/a	n/a	n/a
<b>Two or more races</b>	1.2%	n/a	n/a	0%
<b>Hispanic or Latino</b>	1.8%	1%	1%	1%

County numbers are based on ACS 2018 5-Year Estimates.

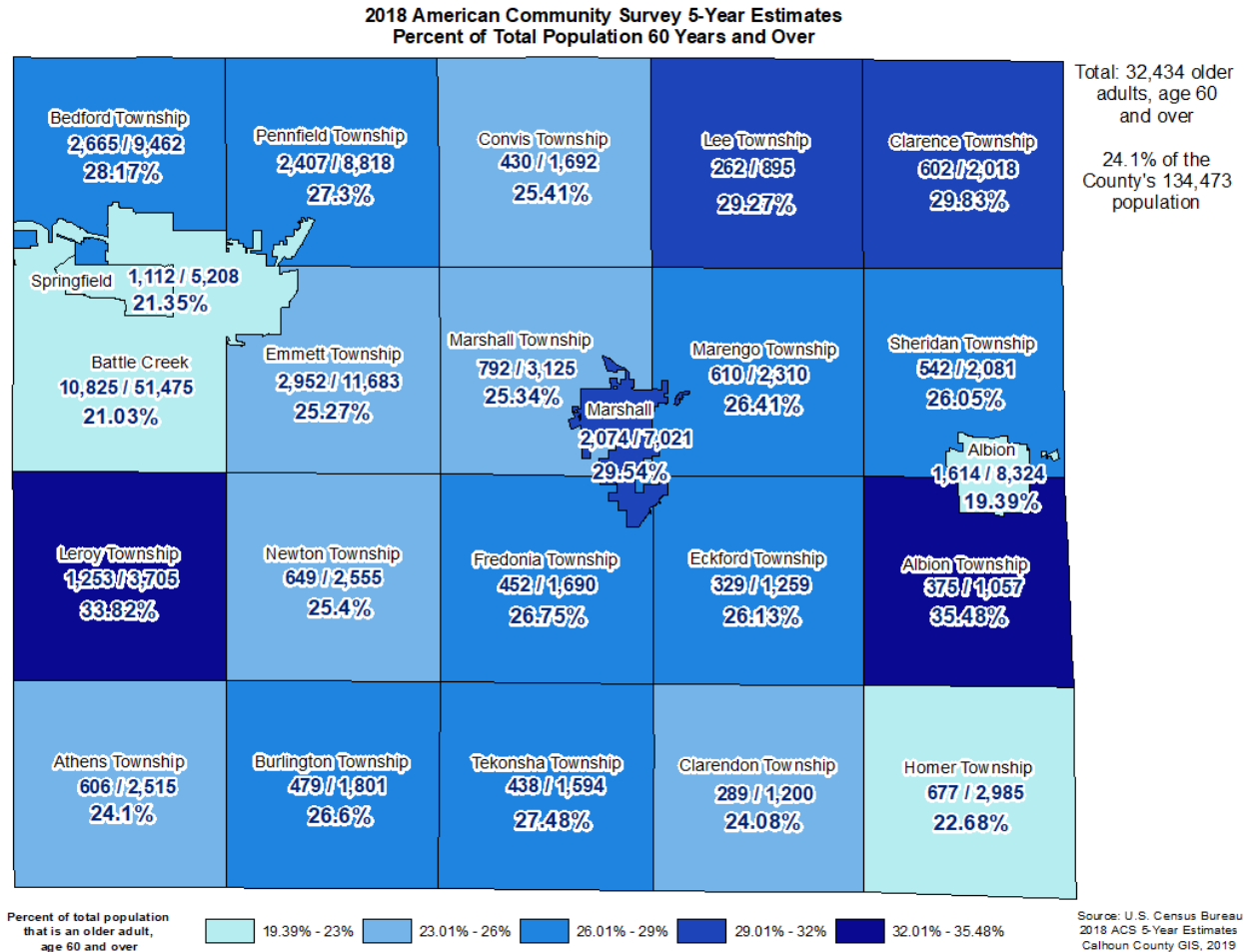
While Senior Millage-funded programs have served a higher-than-proportional percentage of Black/African American seniors, that percentage has been decreasing each year. A look at the individual programs show that Adult Day Care, Money Management, and Personal Emergency Response System (PERS), are all seeing a decrease in this racial category. Furthermore, the Health Education and Senior Fitness & Fun programs have not seen a decrease but are consistently not meeting the 8.5% benchmark.

Another possible explanation to the decrease in Black/African American seniors served could be an increase in participants refusing to identify their race or ethnicity. Participants are given the option to refuse to identify their racial or ethnic identity, and it is stressed to vendors to recognize this is a sensitive topic for some. However, the Forks Senior Center in Albion and the congregate meal program are two programs that have seen an increase in participant refusals, and the transportation program has consistently had a higher-than-average rate of participant refusals. These programs are not means tested to people whose income are 200% or less than the Federal poverty rate, and hence have a less formal intake process.

Finally, Asian, multi-racial, and Hispanic or Latino seniors have been historically underserved by Senior Millage-funded programs. Making connections with the Asian and multi-racial communities including the growing Burmese community in Battle Creek, as well as increasing engagement with the Black/African American community, is an important part of marketing and outreach efforts. To better serve the Hispanic/Latino population, the Senior Services office advertises Senior Millage-funded programming in the Spanish language newspaper, *Nueva Opinion*, and has a relationship with Voces, a non-profit organization operating in Battle Creek that offers translation services.

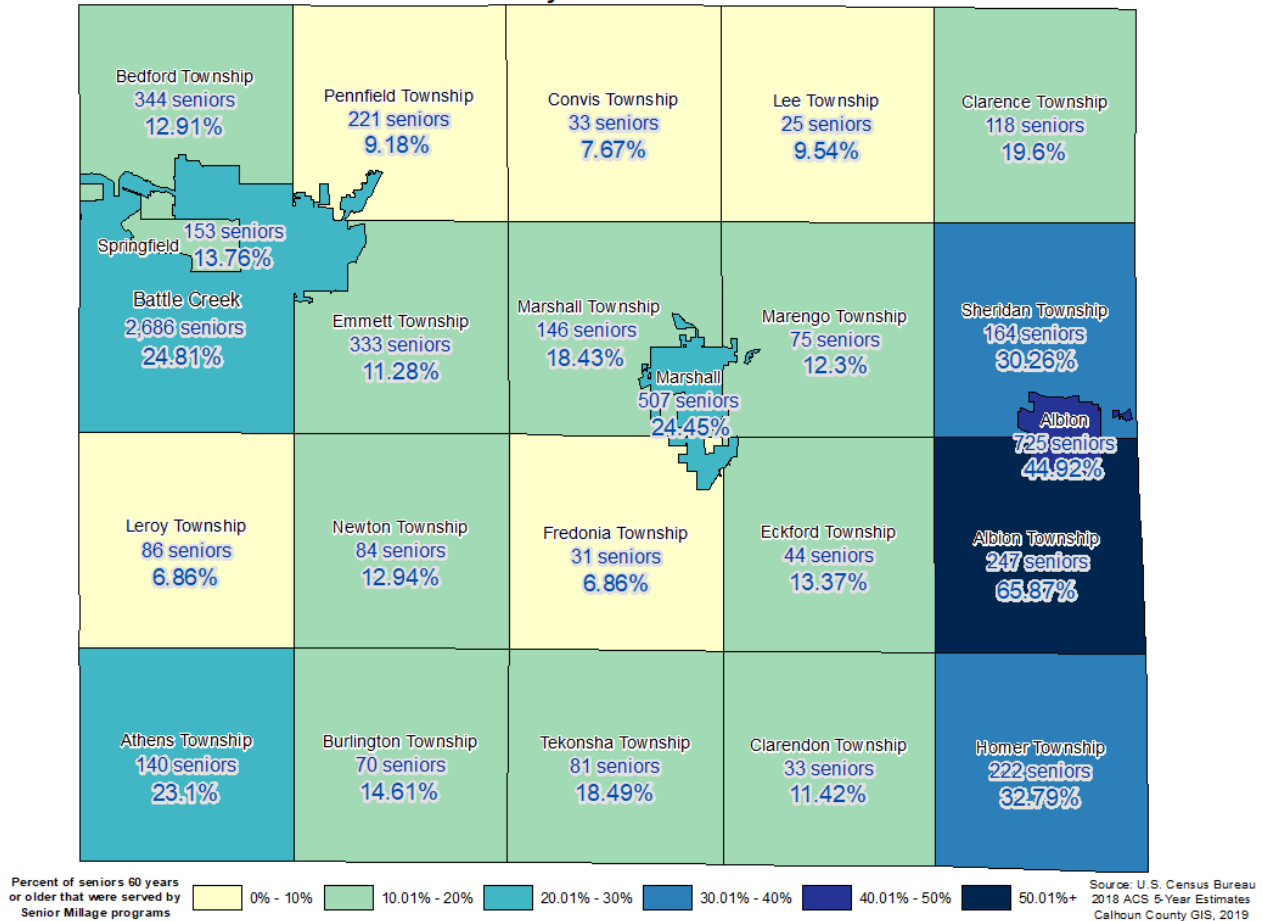
## Senior Demographics: Geographic Distribution

Calhoun County Senior Millage is tasked with serving seniors in all areas of the county; therefore, it is especially important for the nonprofit organizations delivering the funded services to collect the township or city of each participant’s primary residence to show countywide impact. The following map shows the geographic distribution of the 32,434 seniors living in Calhoun County based off 2018 ACS 5-Year Estimates. The U.S. Census does not collect data on villages so Senior Millage also does not collect this data.



The map on the next page shows the 2019 seniors served by geography. Albion Township has the highest percentage of seniors and also has the highest percentage of seniors served by a Senior Millage program. However, Leroy Township, which has the second highest percentage of seniors, is the lowest served municipality, tying with Fredonia Township for 6.86% of seniors served. A closer look at the data shows that while a small percentage of Leroy’s senior population is being served, the total number and percentage is trending upwards, which is a positive sign. Leroy Township has seen an increase in seniors served with Community Care Options, Home-Delivered Meals, and Senior Transportation, but a decrease in Minor Home Repair.

## Older Adults Served by Municipality January - December 2019



The following pages show a chart comparing the number of seniors served over the previous three years by municipality, and then 2018 and 2017 maps showing the geographic distribution of seniors served in those years, respectively. As shown on the maps, most municipalities have stayed in the same percentage bracket, with some minor fluctuations. Sustained changes are discussed below.

While Clarence, Marshall, and Pennfield Townships have not changed percentage brackets on the maps, they have seen an increase in seniors served and are highlighted in green on the chart on the following page. The green highlight means these municipalities have seen sustained increases in seniors served over the previous three years. Clarence Township has seen an increase in service by the Benefits Counseling Program. Marshall Township has seen increases in congregate meals, membership at Heritage Commons Senior Enrichment Center, Home-Delivered Meals, and PERS units, but a decrease in Prescription Assistance. Pennfield Township saw increases in Benefits Counseling, Community Care Options, Handy Helper, and Home-Delivered Meals, but a decrease in PERS units. Albion, Athens, and Emmett Townships have all seen increases in service that have led to a change in percentage bracket, and they also appear highlighted in green in the chart. Albion Township saw increases in seniors served by membership at the Forks Senior Center, Home-Delivered Meals, and

Senior Transportation, but a decline in seniors served by Community Care Options. Athens Township had increases in Benefits Counseling, Home-Delivered Meals, Legal Services, and Senior Transportation. Finally, Emmett Township has increased membership at the Heritage Commons Senior Enrichment Center, and an increased number of seniors served by Home Heating and Senior Transportation, but a decrease in Benefits Counseling.

Marengo Township is the only municipality that saw a three-year decline in the percentage of seniors served. Marengo is also highlighted in red on the following chart, showing this percentage decline is matched with a raw number decline. An in-depth look at the individual programs shows an increase in the number of seniors served by Home-Delivered Meals and Senior Transportation. Other programs have held steady at the number of Marengo seniors served or have not yet developed a trend.

Finally, Bedford and Homer Townships do not show sustained changes in percentage on the maps but do show a sustained increase in number of seniors served on the chart below. Bedford Township saw growth in Senior Transportation but decline in PERS, while Homer Township saw growth in Home-Delivered Meals and PERS, but a decline in seniors participating in the Senior Fitness & Fun program.

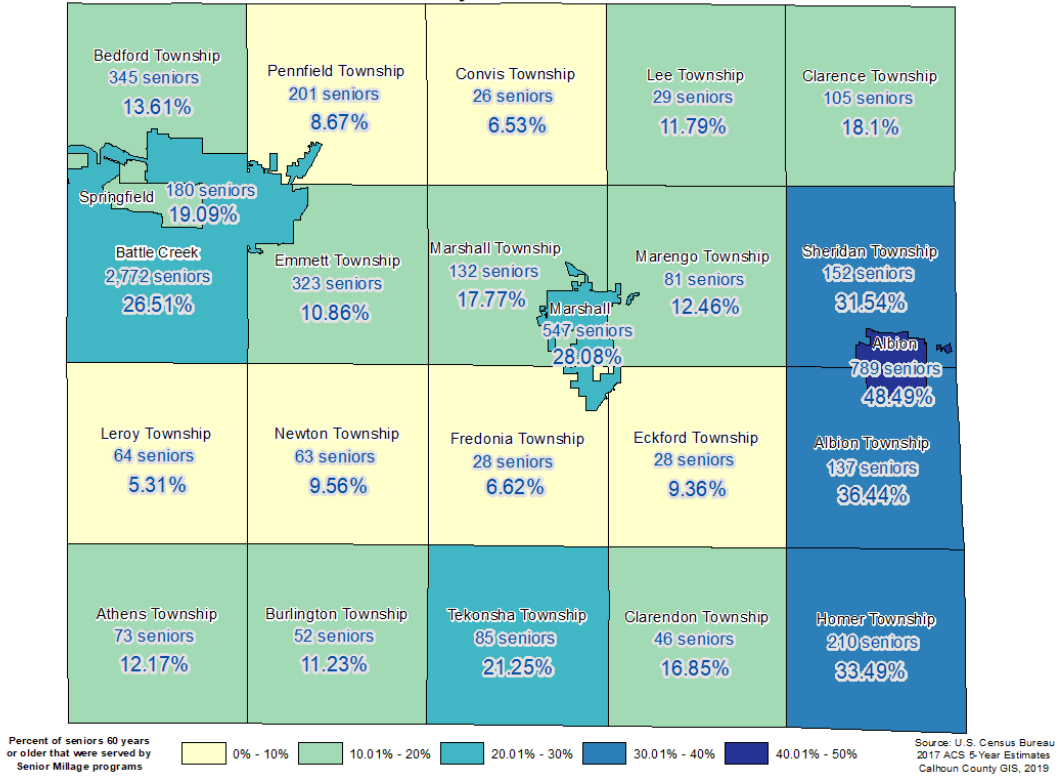
### Participation in Senior Millage-Funded Services by Municipality

Municipality	2017 Served	2018 Served	2019 Served
Albion City	724	789	725
Albion Township	133	137	247
Athens Township	50	74	140
Battle Creek City	2543	2776	2686
Bedford Township	282	340	344
Burlington Township	52	52	70
Clarence Township	98	105	118
Clarendon Township	24	46	33
Convis Township	30	26	33
Eckford Township	37	28	44
Emmett Township	249	323	333
Fredonia Township	32	28	31
Homer Township	172	210	222
Lee Township	28	29	25
Leroy Township	62	64	86
Marengo Township	84	81	75
Marshall City	508	547	507
Marshall Township	99	132	146
Newton Township	69	63	84
Pennfield Township	153	201	221
Sheridan Township	152	152	164
Springfield City	136	180	153
Tekonsha Township	66	85	82
<b>Total Served</b>	<b>5,783</b>	<b>6,468</b>	<b>6,569</b>

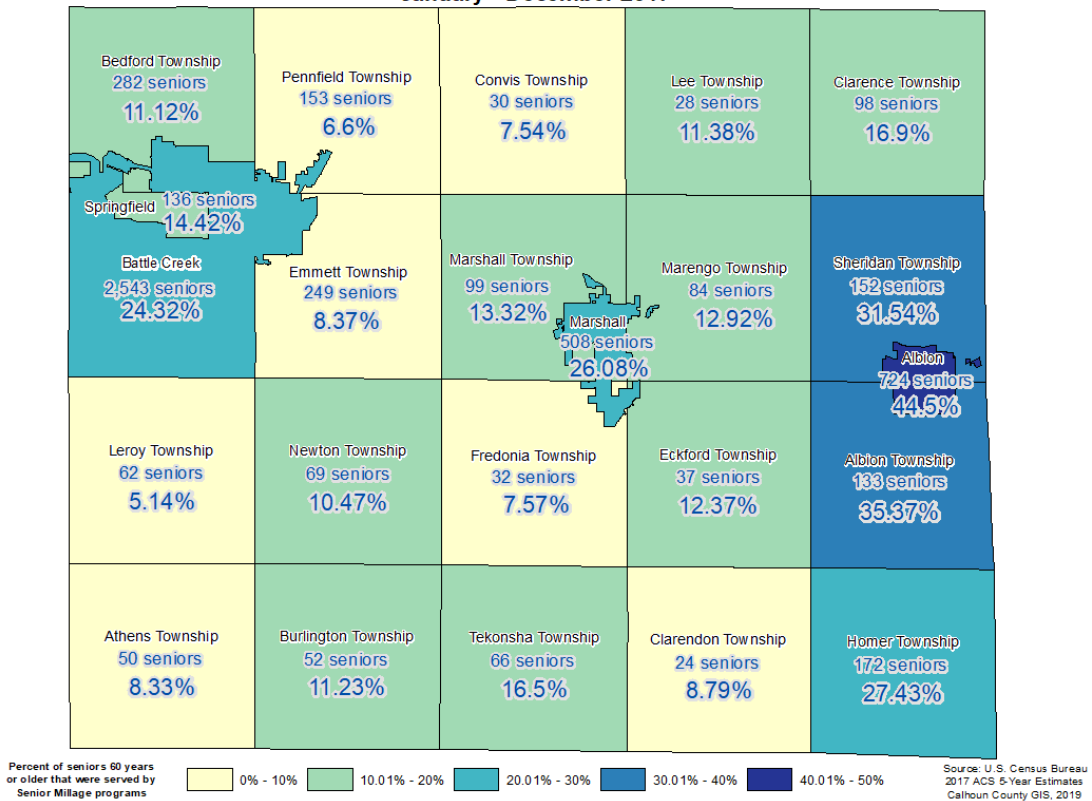
Legend:

	Participation increase
	Participation held steady
	Participation decrease

### Older Adults Served by Municipality January - December 2018



### Older Adults Served by Municipality January - December 2017



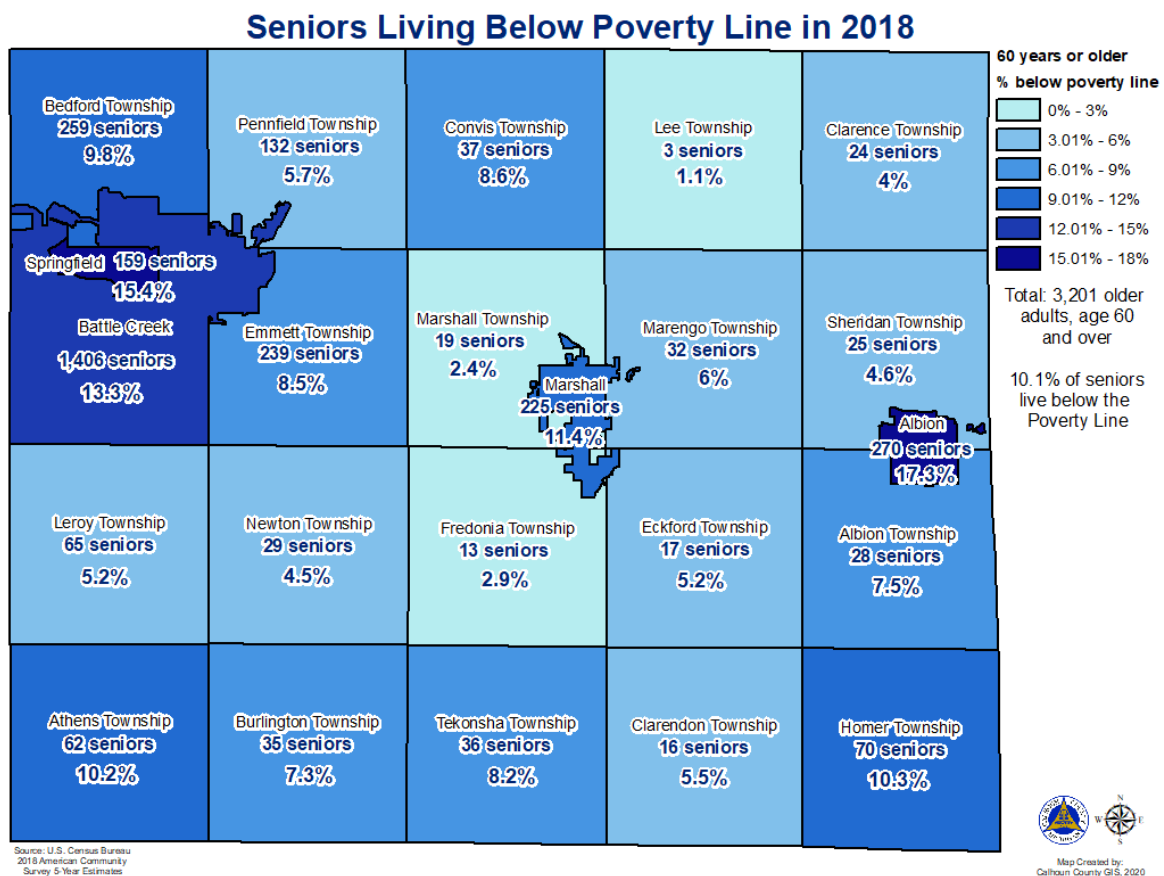
## Senior Demographics: Poverty

Senior Millage vendors are required to collect the income of program participants. Five programs including Senior Transportation, Benefits Counseling, support for Senior Centers, Senior Fitness and Fun and Health Education are not income-tested and therefore are not required to document income as strictly as the other income-tested programs. Income guidelines are based on the most recent Federal Poverty Guidelines from the United States Department of Health and Human Services. Updated guidelines are released each year in early spring and are sent to vendors to begin implementing. The 2020 guidelines are as follows:

Annual				Monthly			
Family Size	100%	150%	200%	Family Size	100%	150%	200%
1	\$12,760	\$19,140	\$25,520	1	\$1,063	\$1,595	\$2,127
2	\$17,240	\$25,860	\$34,480	2	\$1,437	\$2,155	\$2,873
3	\$21,720	\$32,580	\$43,440	3	\$1,810	\$2,715	\$3,620
4	\$26,200	\$39,300	\$52,400	4	\$2,183	\$3,275	\$4,367

Source: US Department of Health & Human Services, Office of the Assistant Secretary for Planning & Evaluation (ASPE)

The following map shows the distribution of county seniors living below the federal poverty line (FPL). This means the senior is at or below 100% of the FPL.



The cities of Albion, Battle Creek, Marshall, and Springfield, and the townships of Athens and Homer all have more than 10% of their senior population living below 100% of the poverty line. Because urban areas typically have more resources, and those resources are more closely located to one another, it is not a surprise to see a higher percentage of low-income seniors in the four cities. The following table highlights a few key indicators of the four cities.

<b>Indicator</b>	<b>Calhoun County</b>	<b>Albion</b>	<b>Battle Creek</b>	<b>Marshall</b>	<b>Springfield</b>
<b>Population</b>	134,473	8,324	51,475	7,021	5,208
<b>% of population over age 60</b>	24.1%	19.4%	21.0%	29.5%	21.4%
<b>% of population African American</b>	10.6%	32.4%	18.5%	0.5%	9.9%
<b>% of persons over age 60 in poverty</b>	10.1%	17.3%	13.3%	11.4%	15.4%

What about the higher poverty rates among seniors in Athens and Homer townships? A possible explanation for Athens Township is that it is home to the Nottawaseppi Huron Band of Potawatomi reservation, and poverty rates are typically higher in Native American communities than white communities.

Within the boundaries of Homer Township is Homer Village, which when compared to other Calhoun County villages, is much larger in parcel size. A possible explanation here is that while the village is still quite small, it may be home to more resources than other villages and therefore more seniors have aged in place because *Homer is Home*.

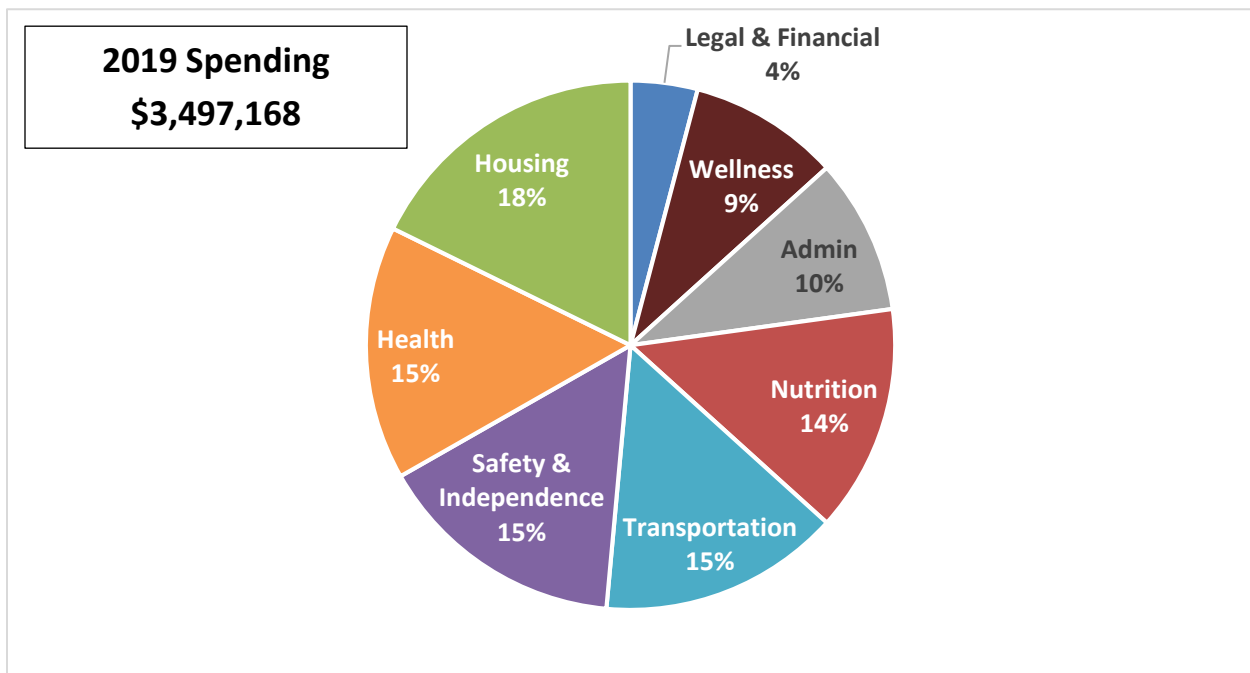
## Part II: Strategic Planning Spending

As part of their duties as Senior Millage Allocation Committee members, SMAC meets once a year for a day-long strategic planning session. The 2019 SMAC members are pictured below.



Standing (L-R): Bob Lyng, Diane Peters, Art Kale, Jim Powers, Commissioner Rochelle Hatcher, Richard Lindsey, Yvonne Chapman, Tom Hunsdorfer & Willie Tabb  
Sitting (L-R): Michelle Hill, Chairperson Commissioner Gary Tompkins & Vice Chair Jill Booth

Strategic Planning sessions set the direction for the upcoming year and establish funding priorities. As part of the 2019 Strategic Planning, members were presented with the following pie chart.

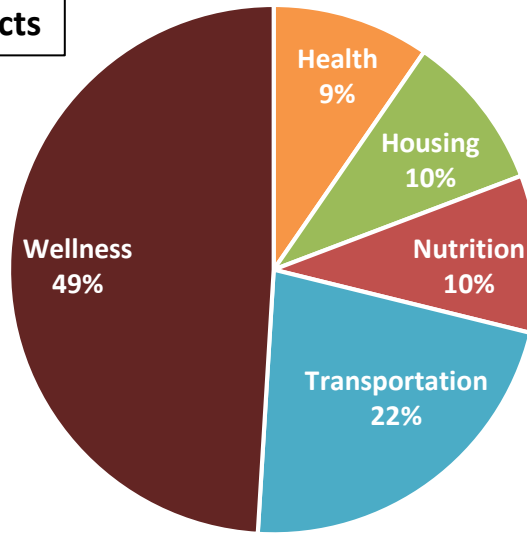


This pie chart shows the breakdown of 2019 Senior Services spending by category. The chart on the following page gives more detail.

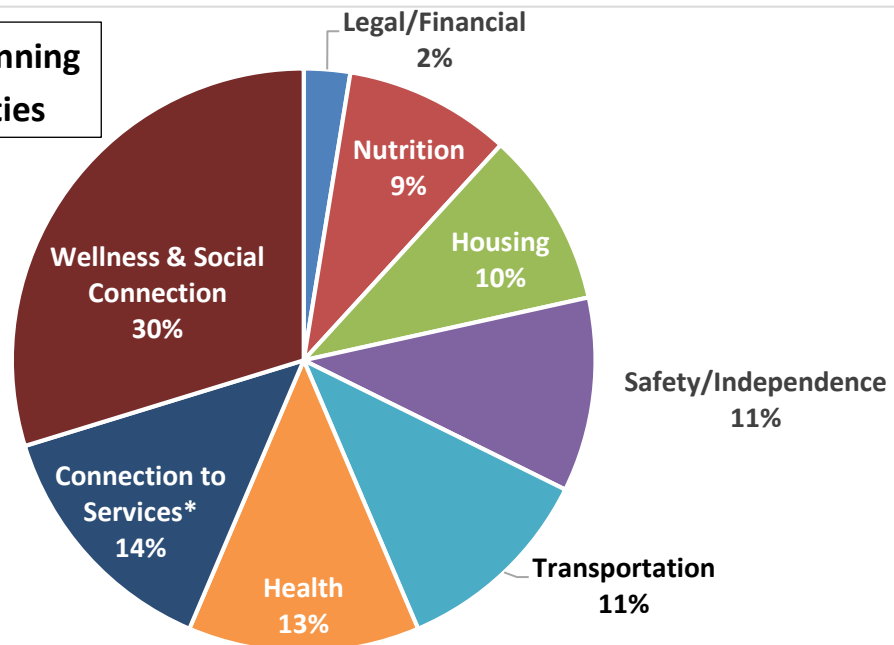
<b>Category</b>	<b>Program/Mini-Grant (MG) - 2019</b>	<b>Amount</b>
<b>Legal &amp; Financial</b>	Guardianship/Payee	\$86,989
	Legal Assistance	\$36,000
	Money Management	\$20,073
	<b>Total</b>	<b>\$143,062</b>
<b>Wellness</b>	Benefits Counseling	\$51,096
	Forks Senior Center	\$50,000
	Health Education	\$20,000
	Heritage Commons Senior Center	\$50,000
	Senior Fitness & Fun	\$100,349
	SHP Partnership	\$25,000
	Albion Community Gardens (MG)	\$5,000
	Calhoun County Trail Alliance (MG)	\$5,000
	City of Albion – Holland Park Pavilion (MG)	\$5,000
	Marshall House Exercise Equipment (MG)	\$5,000
	Talons Out Honor Flight (MG)	\$5,000
	Wilder Creek Conservation Club (MG)	\$500
	<b>Total</b>	<b>\$321,945</b>
	<b>Administrative Budget</b>	<b>Total</b>
<b>Nutrition</b>	Congregate Meals	\$173,324
	Home-Delivered Meals	\$307,513
	Sprout Urban Farms (MG)	\$5,000
	<b>Total</b>	<b>\$485,837</b>
<b>Transportation</b>	Senior Transportation	\$504,568
	Aequitas Mobility Solutions (MG)	\$5,000
	Albion-Marshall Connector (MG)	\$3,500
	Marshall Dial-a-Ride (MG)	\$3,000
	<b>Total</b>	<b>\$513,068</b>
<b>Safety &amp; Independence</b>	Adult Day Care	\$109,196
	Community Care Options	\$364,288
	PERS	\$56,726
	Oaklawn Hospital – Preston Drive (MG)	\$5,000
	<b>Total</b>	<b>\$535,210</b>
<b>Health</b>	Dental	\$430,544
	Hearing	\$61,814
	Prescription Assistance	\$29,661
	Vision	\$20,340
	<b>Total</b>	<b>\$542,359</b>
<b>Housing</b>	Handy Helper	\$45,000
	Home Heating	\$96,500
	Minor Home Repair	\$150,000
	Minor Home Repair Supplemental	\$292,500
	Ramps	\$31,056
	Neighborhoods, Inc. Housing Rehab(MG)	\$5,000
	<b>Total</b>	<b>\$620,056</b>

Later in the Strategic Planning session, SMAC members and Senior Services staff were given dots and told to “vote” with their dots for which category was the most important to fund going forward. The results of the vote are in the following pie chart. In both actual spending and spending prioritization, Legal & Financial Services are given the smallest piece, but from there, the categories vary. It is interesting to note that when mini-grant spending is made into its own pie chart, it aligns much more with SMAC’s priorities. This makes sense as whether to decide to approve or deny a mini-grant request is a large part of each monthly SMAC meeting.

**2019 Mini-Grants  
\$52,000 for 12 projects**

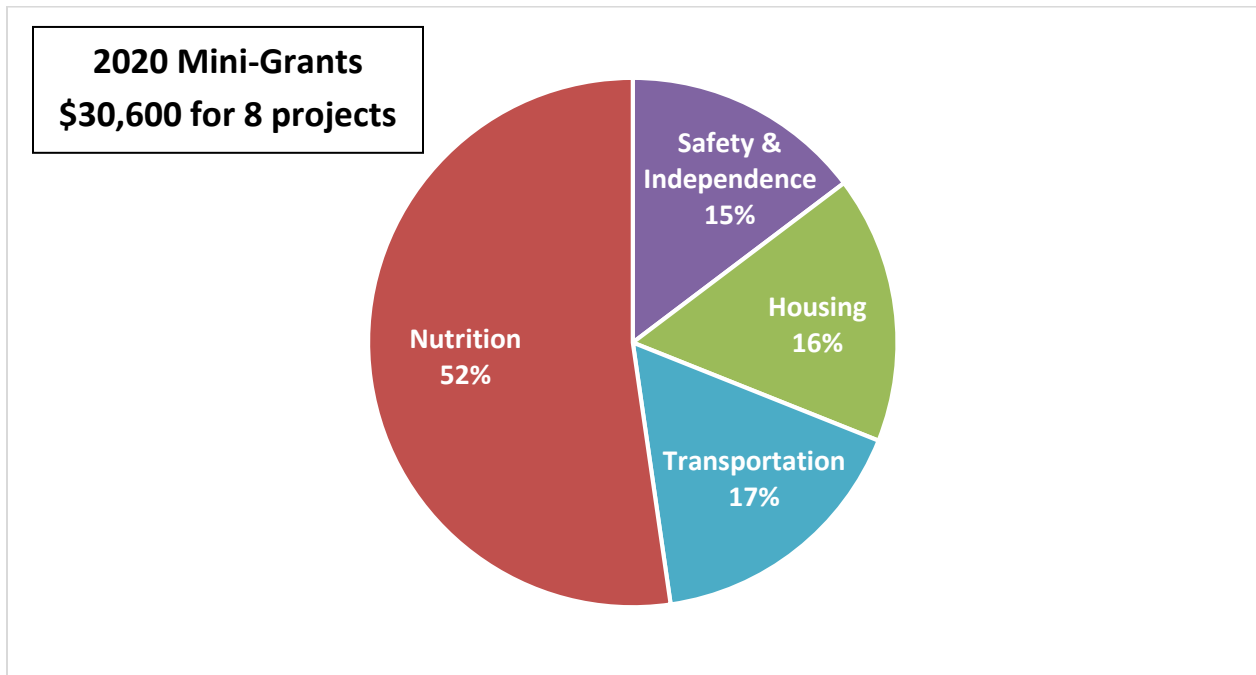


**2019 Strategic Planning  
Spending Priorities**



\*Connection to Services was dropped as a category and its programs rolled into other remaining categories.

It is also interesting to look at the 2019 mini-grant awards and compare them to the 2020 mini-grant awards, made year to date as of July 2020.



2020 funded Mini-Grant projects:

Category	Organization	Amount
Safety & Independence	Alano Club – power assist door	\$4,500
	<b>Total</b>	<b>\$4,500</b>
Housing	Neighborhoods, Inc. – housing rehab	\$5,000
	<b>Total</b>	<b>\$5,000</b>
Transportation	Albion-Marshall Connector	\$3,500
	Marshall Dial-a-Ride	\$1,600
	<b>Total</b>	<b>\$5,100</b>
Nutrition	Albion Healthcare Alliance – commodity distribution	\$1,000
	City of Albion – senior food boxes	\$5,000
	Haven of Rest – meals program	\$5,000
	South Michigan Food Bank – fresh food distribution in Marshall	\$5,000
	<b>Total</b>	<b>\$16,000</b>

These graphs paint an excellent picture of the dramatic change in economy between 2019 and the first half of 2020. 2019 enjoyed a booming economy, and during times of economic growth, funding focus tends to shift to how we enable people to live better, and wellness is the top way we think of helping seniors age during economic prosperity. Vendors also tend to shift their focus to wellness related activities. However, the first half of 2020 brought the COVID-19 pandemic, resulting in over 6,000 deaths in the state of Michigan alone. As the economy came to a halt, funding was reprioritized to meet basic needs of seniors, one of the most vulnerable populations to this virus.

The second half of 2020 will be telling as to whether mini-grant requests continue to be for basic needs, or if requests gradually begin to shift back to wellness. As part of mitigating the spread of COVID-19, social distancing guidelines were issued advising people to not come within six feet of any person they did not live with. As social isolation/connectedness is considered to be part of wellness, this area may see an increase as the Stay at Home order is lifted and our health care system gets a better hold on this disease.

It will be interesting to see what projects the Senior Strategic Project RFP funds. Due to COVID-19, the RFP release has been delayed until the end of July 2020. Prior to the pandemic, projects that had expressed an interest in applying for funding included finding a permanent location for the Heritage Commons Senior Enrichment Center in Marshall; completing the renovation of the new PACE Center in Albion; expanding a senior volunteer program into Calhoun County; establishing a senior center in Union City to serve seniors living in southern Calhoun County; and others. Do these same projects move forward with their proposals? Does SMAC choose to fund these projects or other ideas more focused on COVID-19?

## Priorities

In the 2019 strategic planning session, SMAC members were split into small groups and asked to answer several questions. Groups were given a set amount of time to discuss and respond, and then report back to the larger group. Relevant questions and answers are recorded below.

### **Question: Where have you seen progress in Senior Millage? Where do you see the need for improvement in Senior Millage?**

Progress Made:

- Better data collection and analysis which creates accountability and transparency.
- Increased countywide service.
- Increased outreach.

Areas for Improvement:

- Marketing – target younger seniors & how to measure success of marketing/advertising across the board.

### **Question: What would you (SMAC members) recommend as additions to services? What would you recommend as deletions?**

Additions:

- Increased marketing – target specific age ranges within the senior population
- Fund a bed bug program.
- Hold more special events, require vendors to do special events.

Deletions:

- None identified.

Regarding SMAC's comments on progress made in recent years by the Senior Millage, it is telling to see that their perspectives are validated by the data previously shared in this report. The number of seniors served has increased each year since 2017, and most municipalities have seen an increase in the number of their seniors served and/or the percentage of their senior population being served. As far as calls to create a bed bug remediation program, that was accomplished, and the program was started January 1, 2020. This new program is administered by Senior Services of Southwest Michigan and is funded in the amount of \$40,000 for the 2020 program year.

With the millage renewal set for August 4, 2020, additional special events had been planned for 2020 but due to COVID-19 all senior-related special events have been cancelled.

Senior Millage has increased its spending on advertising in the last three years to respond to SMAC members desire to see an increase in marketing, specifically in marketing targeted at younger, or not-quite-yet, seniors, which is also validated by data presented earlier. The 60-to-64-year age range is not proportionally served by Senior Millage-funded programming, and reasons for this were discussed earlier.

## Homelessness

Another topic that has been on the forefront of SMAC discussions is what role should Senior Millage have in assisting homeless seniors. In January 2020 Senior Services staff toured the Haven of Rest in Battle Creek, the only overnight shelter for single individuals in Calhoun County, along with a few SMAC members. At their May 2020 meeting, SMAC approved a \$5,000 mini-grant to help fund the Haven’s meals program. This is the first direct funding of a homeless serving organization by Senior Millage.

While homelessness is certainly devastating for any age group, seniors are especially vulnerable as they are typically dealing with multiple health issues and disabilities on top of unstable housing. Homeless seniors can struggle in homeless shelters as there are typically not separate quarters for older adults.

Data collected from The Coordinating Council shows that in 2018, there were 234 homeless seniors, age 55 and up, and in 2019, that number increased to 237. The typical homeless senior is around 61 years old, male, and disabled. Homeless seniors are slightly more likely to be white than black. Almost half of homeless seniors are in their first month of experiencing homelessness, while nearly a quarter have been homeless for more than a year.

Indicator	2018		2019	
	Number	Percent	Number	Percent
<b># of homeless seniors</b>	234		237	
<b>Average age</b>	61		61.1	
<b>Male</b>	204	86.81%	205	86.50%
<b>Female</b>	30	12.77%	32	13.50%
<b>White/Caucasian</b>	124	52.32%	129	54.20%
<b>Black/African American</b>	108	45.57%	104	43.70%
<b>Disabled</b>	142	55.69%	176	69.02%
<b>Homeless, first month</b>	110	42.64%	120	43.96%
<b>Homeless, more than a year</b>	56	21.71%	58	21.25%

## Findings & Recommendations

To summarize, the Calhoun County Senior Millage funded programs have served an increasing number of older adults, age 60 and over.

Seniors Served		
2017	2018	2019
5,783	6,468	6,568

After an in-depth look at the data, Senior Millage should focus on the areas discussed below.

### Serving Young Seniors: Ages 60-to-64

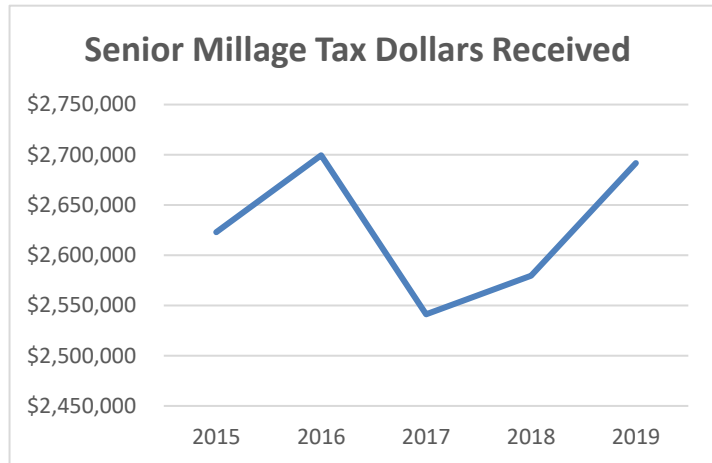
While this age range is the largest age group in Calhoun County, both in the senior and general populations, these young seniors are not served proportionally by Senior Millage-funded programs. But it is important to note that this age group is likely still healthy and not in need of senior programming. But as this cohort ages, programs like senior centers and Senior Fitness & Fun should look at how to better engage this segment of the population. Do they offer evening or weekend activities to be mindful of those still working? Do they offer new programs knowing younger seniors are more likely to be tech savvy? It is interesting to note that this gap in service was also noted by SMAC during the 2019 Strategic Planning Session, as members requested increased marketing to target younger seniors.

It is also expected that the number of seniors in Calhoun County will continue to rise, as discussed earlier. It will be crucial for aging providers to keep this in mind as they plan for future years, as additional funding will most likely be needed to meet the needs of a growing aging population, especially with the largest age cohort in the county at the young end of the senior spectrum. For the Senior Services office, it will be important because the demand for Senior-Millage funded programs is likely to increase. The next section gives a deeper look into the history of Senior Millage revenue.

### Senior Millage Funding

The following graph and table show the change in Senior Millage dollars over the previous five years. The 2017 decrease in senior millage tax revenue is due to the implementation of the State of Michigan personal property tax cut on businesses.

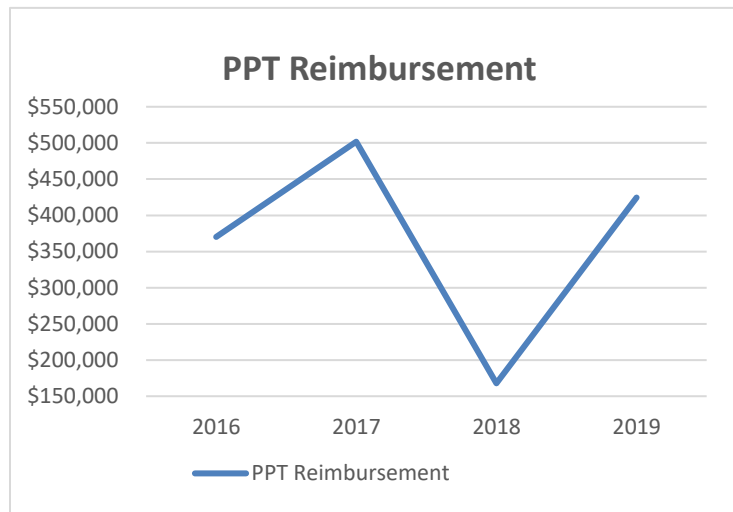
Year	Senior Millage Tax Dollars Received
2015	\$2,622,902
2016	\$2,699,511
2017	\$2,541,207
2018	\$2,579,753
2019	\$2,691,709



In addition to tax revenue, the Senior Millage has been receiving an allocation of personal property tax (PPT) reimbursement funding from the State. PPT Reimbursement was established by the Local Community Stabilization Authority Act in 2014, and first distributed in 2016 to provide for reimbursements to municipalities for operating and millage-funded programs to make up for the eliminated state tax on personal property.

Because PPT Reimbursement fluctuates, which makes it difficult to budget from year to year, SMAC has determined this revenue stream will fund Senior Strategic Projects, a funding mechanism created in 2020 to distribute one-time funding to projects serving older adults, while using Senior Millage tax dollars to support stable funding for contractual service programs.

Year	PPT Reimbursement Received
2016	\$370,344
2017	\$501,769
2018	\$167,837
2019	\$424,340



### **Serving Men: Reluctant to Seek Help**

While the senior population is slightly more female, men are still being underserved more than can be explained by the difference in population by gender alone. It is known that men are less likely to ask for help when they need it, less likely to take preventative measures to preserve their health, and less likely to join typical senior activities such as senior centers and group activities. How do programs increase their outreach and appeal to men? Knowing that representation is important, meaning men are more likely to get involved if they see other men participating or leading, how do programs – and vendors as a whole – employ more men? Do senior centers host car shows or cruises, a typically male-dominated pastime? Or offer trips to sporting events? Perhaps the creation of men-only groups? An interesting development on this front comes from Senior Health Partners, which recently moved its programming office to the Battle Creek Family YMCA in early 2020 to engage more senior men in wellness programs, exercise, and support groups.

### **Serving Minorities: Renewed Outreach**

While Senior Millage-funded programs serve a higher than proportional percentage of Black/African American seniors, that percentage is trending downwards. Do vendors form partnerships with the NAACP or Urban League to promote their programs? Is outreach targeted at predominantly black/African American communities? Has that outreach decreased over the past years?

Vendors will also need to consider how they can make inroads into Hispanic/Latino, multi-racial, and Asian communities across Calhoun County. The Senior Millage list of services ad has been translated into Spanish and is advertised in the Spanish language newspaper *Nueva Opinion*, and Voces has attended an All Vendor meeting to familiarize vendors with the services Voces provides. While Voces can offer translation and interpretation services, how many Senior Millage vendors could readily accommodate someone who does not speak English?

While there is a growing Burmese community, which would be categorized as Asian, concentrated in the City of Battle Creek, how many seniors are in that community? A look at Census data shows most of the Asian population to be between ages 35 and 44. This population has some time before they become seniors. What can vendors do now to build trust with this community, so they feel comfortable seeking help in twenty years?

### **Serving Underrepresented Areas: Tackling Rural Barriers**

Though Leroy Township has seen an increase in percentage and total number of seniors served, it continues to be the municipality with the lowest service rate, which is especially concerning as it has the second highest percentage of seniors in its population. Leroy is situated between the City of Battle Creek and the Village of Athens. Where do Leroy Township seniors congregate? Who do they trust?

In addition, the townships of Convis, Fredonia, Lee, and Pennfield all saw less than 10% of their senior populations served by Senior Millage-funded programs in 2019. What do these townships have in common? They are largely rural. While Pennfield is geographically located next to the City of Battle

Creek, and does enjoy more amenities than the other municipalities, it is still considered a rural area. When serving rural areas, vendors can be viewed as outsiders, and residents can be resistant to accepting help. A commonality found in rural areas is the belief and desire that residents can take care of their own. Rural residents are used to living far away from conveniences like grocery stores and shopping malls. People living in rural areas choose a farming or rural lifestyle. How can vendors offer their services in a way that is not seen as disrespectful or nosy?

Finally, Marengo Township was the only municipality that saw a decrease in the total number and percentage of seniors served over the past three years. A closer look at the data showed no programs showed a sustained decrease, so what is happening? Looking at the number of seniors living in Marengo Township and the percentage they constitute of the entire township population does not reveal any answers either. As mentioned above, Marengo Township is also largely rural, so vendors may face the same challenges they see in other rural townships. Continuing to look at the trend of Marengo Township seniors served over the next several years will be important.

### **Serving Those Most in Need: Poverty**

When looking at the map of seniors living at or below 100% of the federal poverty line, higher than average rates were seen in the four cities (Albion, Battle Creek, Marshall, and Springfield), and in Athens and Homer Townships. For programs that are income-based, it will be important to continue targeting these areas.

Of the six municipalities, the City of Springfield saw the lowest percentage of its seniors served by Senior Millage-funded programs in 2019. Springfield is unique in that it is a city within a city, completely surrounded by Battle Creek. Do Springfield seniors consider themselves different than Battle Creek seniors? One major difference in the two populations is that 18.5% of Battle Creek residents regardless of age are black/African American, while 9% of Springfield residents regardless of age are Black/African American. Another question to consider is whether vendors offer specific programming in Springfield, or whether they expect Springfield seniors to travel to Battle Creek. While Battle Creek Transit does offer limited stops in Springfield, is this an adequate transportation option? How do vendors, who are typically based in Battle Creek, serve this city?

# Appendix A: Advertisement of Senior Millage-Funded Services



## Calhoun County Senior Services

### SENIOR MILLAGE FUNDED CHOICES FOR SENIORS



**Adult Day Care\***  
Provides social activities and medical monitoring for seniors in need of daytime supervision.  
**Marian E. Burch Adult Day Care Center**  
269-962-1750



**Dental Services\***  
Dentures, extractions, fillings, and other dental services are available.  
**Fountain Clinic**  
269-781-0952



**Home Heating Assistance\***  
Assists seniors in paying past due heat-related utility bills.  
**Community Action**  
269-965-7766



**Minor Home Repair\***  
Repairs for senior homeowners for health and safety maintenance of their homes.  
**Community Action**  
269-965-7766 or 877-422-2726



**Prescription Assistance\***  
Seniors may apply for assistance to afford needed medications.  
**Fountain Clinic**  
269-781-0952



**Senior Fitness & Fun**  
Participate in health education, exercise, health screenings and monitoring at sites throughout Calhoun County.  
**Senior Health Partners**  
269-441-0948



**Benefits Counseling**  
Medicare and Medicaid counseling, call for an appointment.  
**Calhoun County Senior Services - Marshall**  
269-781-0846  
**CareWell Services SW - Battle Creek**  
269-966-2450  
**Forks Senior Center - Albion**  
517-629-3842



**Handy Helper Services\***  
Provides simple home maintenance to senior homes.  
**Bed Bug Remediation\***  
Assists senior homeowners with treatment for bed bugs.  
**Senior Services of SWMI**  
866-200-8877



**Legal Assistance**  
Legal advice and representation\* for seniors.  
**Legal Services of South Central Michigan**  
269-965-3951 or 800-688-3951



**Money Management\***  
One-on-one assistance with finances to help maintain independence.  
**Guardian Finance & Advocacy Services**  
269-788-1678 or 866-963-3253



**Ramps for Accessibility\***  
Senior homeowners can have a ramp built to make their home more accessible.  
**Habitat For Humanity**  
269-966-2502



**Senior Transportation**  
County-wide transportation is available for medical, work, nutritional and recreational trips. Monday-Friday. Advanced notice is needed as soon as possible to schedule your ride.  
**Community Action**  
269-565-4144 or 800-994-9876



**Community Care Options\***  
Homemaking assistance, meal preparation, and non-medical personal support.  
**Senior Health Partners**  
269-441-0948



**Hearing & Vision Services\***  
Hearing screenings, hearing aids, eye exams, and glasses for seniors without insurance.  
**CareWell Services SW**  
269-441-0930



**Meal Programs**  
Home-delivered meals are available to homebound seniors, and meals are available throughout Calhoun County.  
**Senior Services of SWMI**  
866-200-8877



**Personal Emergency Response Systems (PERS)\***  
Provides seniors a personal electronic device for emergencies.  
**CareWell Services SW**  
269-441-0930



**Senior Centers**  
Seniors can participate in recreational activities, social enrichment, and health programs.  
**Forks Senior Center - Albion**  
517-629-3842  
**Heritage Commons - Marshall**  
269-558-6150  
**Kool Family Community Center - B.C.**  
269-965-0000

**All services are funded by the citizens of Calhoun County through support of the Senior Millage. Services are available to any County resident, aged 60 and over.**  
**\*Income limits apply to these programs.**



315 West Green Street, Marshall, MI 49068  
269-781-0846  
[www.calhouncountymi.gov](http://www.calhouncountymi.gov)

