



Miami County's Livable and Age-Friendly Communities Assessment

AUGUST 2023

Table of Contents

Overview	3
Older Adults' Perceptions of Miami County	3
Social Connectivity Strengths of Miami County.....	3
Social Connectivity Needs of Miami County	Error! Bookmark not defined.
Additional Social Connectivity Needs Identified by Community Members.....	6
Housing for Older Adults in Miami County	7
ALICE Households of Miami County.....	7
Older Adult ALICE Householders of Miami County.....	9
Identified Need for Lower Cost, One-Bedroom Apartments.....	11
Additional Housing Needs Identified by Community Members or Service Providers	11
Unmet Transportation Needs	14
Appendix A: Description of Focus Group Participants.....	16
Appendix B: Description of Miami County Workforce and Community Survey Participants	17

DRAFT

Overview

This report provides Miami County stakeholders with data that:

- Shares older adult community members' perceptions of living and aging in Miami County.
- Helps better understand older adults' needs related to housing, transportation, and social connectivity in Miami County.
- Identifies data-driven opportunities for advancing older adults' access to services and/or social activities.

Data sources leveraged to address these questions included a review of local/county reports; analysis of American Community Survey data and other public data sources; expert interviews and focus groups; and select questions from the Miami County Workforce and Community Assessment Survey. Three focus groups and eight interviews with subject experts on the county's transportation, housing, and social services (as they relate to older adults) were conducted; each focused on the strengths of Miami County as a livable and age-friendly community and identified the greatest needs of older adults throughout the county.¹

Data Sources

February 2023 through July 2023

- ✓ Review of Public Databases
- ✓ Review of Organizational Reports
- ✓ Online Community Survey*
- ✓ 3 Focus Groups with Older Adults*
- ✓ 8 Subject Expert Interviews

* For more details on community engagement rates, please see Appendices A and B.

Older Adults' Perceptions of Miami County

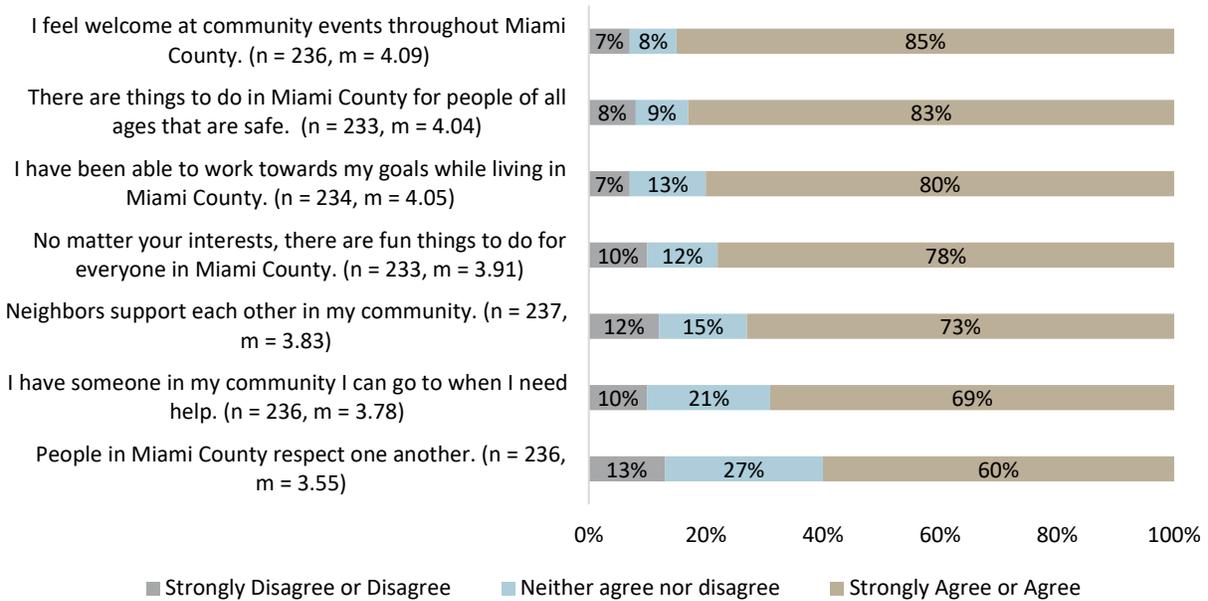
Social Connectivity Strengths of Miami County

Below are strengths of Miami County as it relates to older adults' experiences living in Miami County:

- Older adults have positive perceptions of Miami County as a place to live. Eighty-five percent of survey respondents reported feeling welcomed at community events, and 80% agreed they have been able to work towards their personal goals while living in Miami County. Some focus group participants reported having moved back to Miami County, from Dayton, to retire. They cited a higher quality of life and quieter environment. Other participants reported having stayed in Miami County because it was a safe place to raise their children.
- Older adult activity and service providers can reach older adults through local newspapers and the social networks of the senior centers. The senior centers throughout the county are effective at providing social connectivity and activities for those who participate in the centers.
- The YMCA's Silver Sneakers membership/programming is well attended, providing various classes three times per week. In fact, a pickle ball league for older adults was born from the YMCA's weekly program. Sixty or more older adults attend each monthly outing.

¹ Miami County Workforce and Community Survey respondents that reported being 55 years or over.

Figure 1. Overall Perceptions of Community and Opportunity in Miami County (55+ years old)



Social Connectivity Needs of Miami County

While older adults have positive perceptions of Miami County, survey results did identify an opportunity to improve residents’ sense of support and respect among community members. Twelve percent of survey respondents disagreed that neighbors support each other, and 13% disagreed that people respect each other in the county. Only 69% of the respondents agreed that they had someone in the community they could go to when they needed help, leaving 21% unsure and 10% reporting a lack of a support system (Figure 1 above).

Figure 2 compares the proportion of survey respondents by age group that agreed or strongly agreed with the same community perception statements in Figure 1. Older adult survey respondents are less likely to agree they have someone to go to for help in the community than respondents 54 years and under. Both age groups agree at similar rates that community events are welcoming, and that people respect one another in the county.

Figure 3 compares the proportion of survey respondents by age group that disagreed or strongly disagreed with the same statements. Older adults are 8% more likely than those 54 years and under to not feel welcomed at community events in Miami County. Older adults were twice as likely to report that they had not been able to work towards their goals while living in Miami County compared to respondents 54 years and under. In contrast to rates of agreement (Figure 2), older adults are about half as likely to disagree that people in the county respect one another (Figure 3).

Figure 2. Proportion of Community Survey Respondents with Positive Perceptions of Community

Percents of respondents that agreed or strongly agreed with each statement

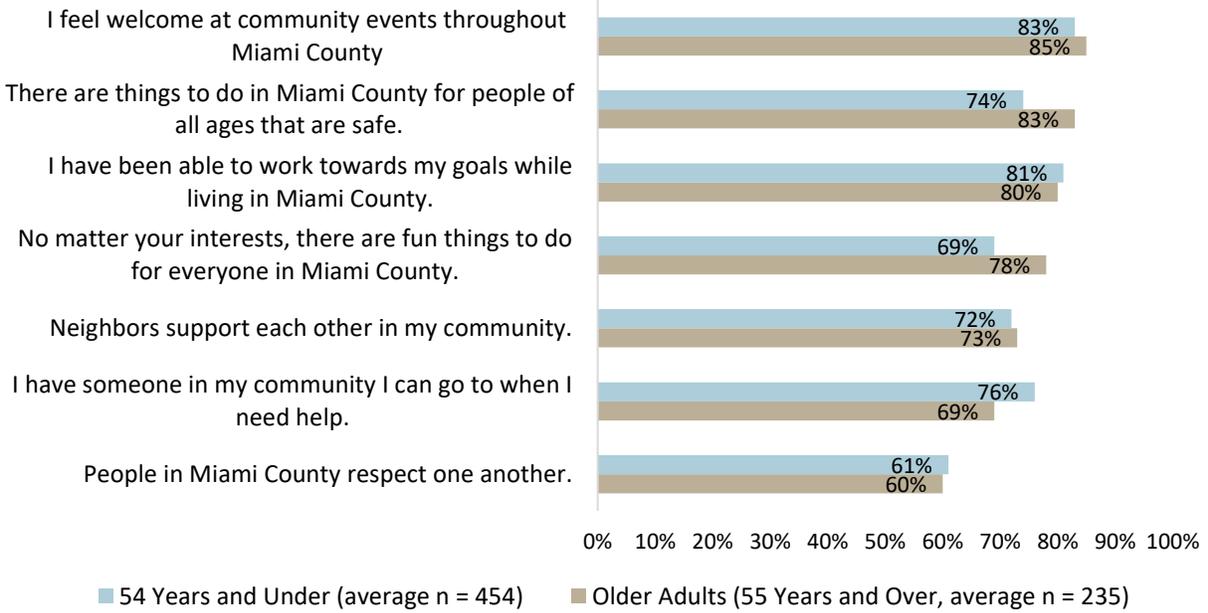
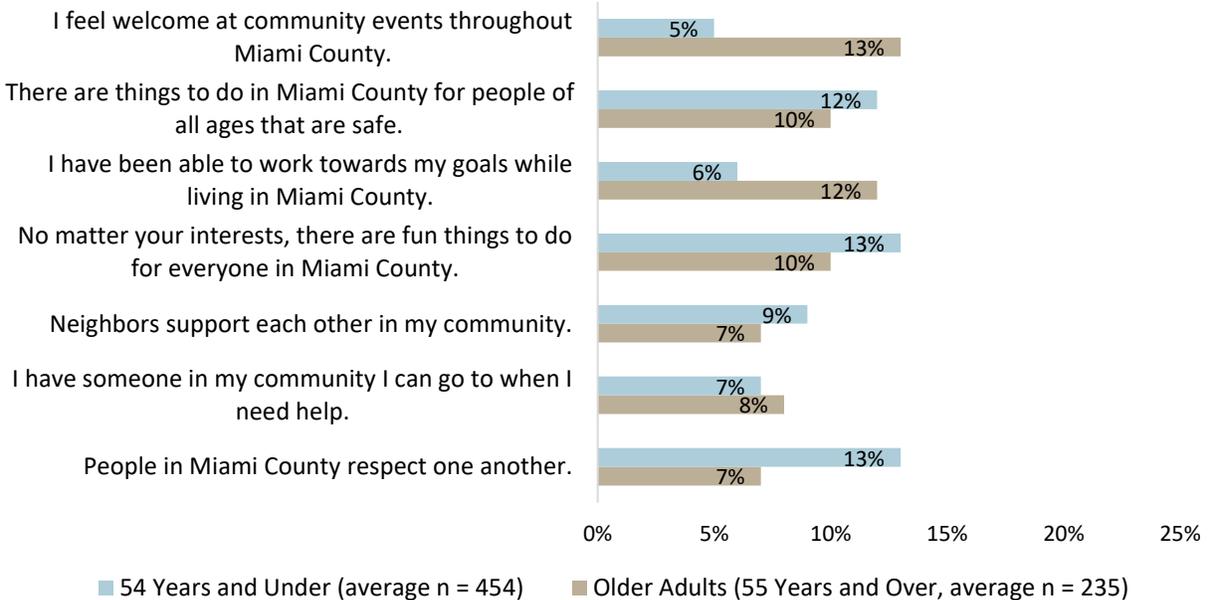


Figure 3. Proportion of Community Survey Respondents with Negative Perceptions of Community

Percents of respondents that disagreed or strongly disagreed with each statement



Additional Social Connectivity Needs Identified by Community Members

In the Miami County Workforce and Community survey, community members (of all ages) were asked what investments they would like to see the county prioritize related to older adult social and recreational programming. Table 4 summarizes the open-ended responses, with most respondents making recommendations for various activity types or improved accessibility (physical and affordable) to programming.

Table 4: What kinds of investments or changes would you like to see in Miami County in social/recreational programming for older adults?

Recommended Activities or Programs (n = 60)	Additional pickle ball courts
	Bar hops
	Bingo
	Bowling alley, ax throwing, escape room, and indoor rock climbing
	Create senior trips (e.g., weekend trips; nights out; day trips)
	Farmers markets
	Fitness-related activities / sports
	Gardening opportunities
	Host classes / activities around arts, cooking, dancing, and hobbies
	Increase activities at the parks / outdoors
	Informational / educational classes (e.g., classes on use of tablets)
	More is needed (e.g., unspecified opportunities; activities; choices; events)
	Programs / activities that link elder people with youth
	Programs that are for adults ages 55-65, rather than solely seniors
	Socializing events (e.g., singles events for adults; book clubs; cookouts)
	Stand-up paddle boards on the river / kayak ramp / swimming
Volunteer opportunities for older adults	
Accessibility Needs (n = 32)	Accessible transportation
	Affordable programs
	Evening hours for working seniors to access the programs
	Increase accessibility to social/recreational programming for older adults in rural areas
	Increase inclusivity of the disabled population / create accessible spaces
	Meal vouchers / financial assistance for seniors who need help
	The opportunities and programs need to be better advertised
Facilities For Older Adult Programming (n = 15)	Add additional YMCA branches to communities
	Create more senior centers, rec centers, leisure centers, sports centers
	Establish more recreational areas exclusively for older adults
	Upgrade or expand senior centers
Other Needs (n = 8)	Interventions for people on drugs / more activities that do not include alcohol
	More adult daycare opportunities
	Support groups

Additional Social Connectivity Needs Identified by Community Members and Social Service Providers

Focus group participants and interviewees identified the below needs related to getting older adults connected and engaged:

- The Piqua YMCA branch has not quite recovered from COVID-19, with participation rates remaining low.
- Older adults who cannot drive or with mobility limitations are less likely to have access to, or engaged by, senior centers and the YMCA services activity offerings.
- Mental health care related services to combat th/ effects of isolation and/or past drug/alcohol use. To support ageing in place, providers also identified a need for helping older adults in taking regular mental health medications.
- Need for more multi-generational restaurants and amenities that encourage interaction. There is a perception that new businesses to the county are geared towards young adults only.
- Overall increased funding for social service coordination/provision to older adults. “Sometimes it takes 6-8 times meetings with an [older adult] individual for them to accept the social services they need. But, even then, we don’t have enough services to offer in a timely manner,” explained a service provider. In addition to funding, there is also an identified need to increase awareness of available services across all community stakeholders.
- Need for more adult daycare and greater support for primary caregivers (family/spouses) caring for older adults with disabilities and/or debilitating conditions, like dementia. Adult daycare centers closed due to COVID-19, and centers have not reopened in their place.
- Grandfamilies, grandparents who are primary guardians to their grandchildren, are experiencing high levels of need and barriers to support. In a focus group of grandfamilies, older adults identified a great need for respite options, community navigators, and overall childcare support that can provide trauma-informed and special needs care to children. They reported facing:
 - high levels of social isolation from their friends and neighbors since becoming guardians of their grandchildren.
 - great difficulty navigating school systems, I.E.P. plan development, and communications with teachers/support staff.
 - having to return to work after retiring.
 - great difficulty navigating foster care services, child services, and child mental and physical health services.
 - great difficulty finding childcare.

In fact, the county’s YMCA reported seeing more grandparents asking about summer youth programs. “We are seeing that grandfamilies don’t know where to start and are making their first call to the YMCA,” explained a YMCA staff member.

Housing for Older Adults in Miami County

ALICE Households of Miami County

The federal poverty level (FPL) is used to determine the minimum amount of income a household needs to cover food, clothing, transportation, shelter, and other necessities. This level is used as a guideline to

determine if families or individuals qualify for support, such as housing vouchers, SNAP or food stamps, and Medicaid. The FPL does not consider other potential necessities a household may encounter, such as childcare, additional healthcare expenditures, or entertainment.

To better assess the financial stability of households, the ALICE (Asset Limited, Income Constrained, Employed) threshold was created. ALICE is used to describe households that have income more than the federal poverty level (e.g., do not qualify for subsidies), but is less than the basic cost of living for a county.

The cost of living used to identify ALICE households is “The Household Survival Budget” (Table 1). This budget is place-based by county and “reflects the minimum cost to live and work in the modern economy and includes housing, childcare, food, transportation, healthcare, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement.”² In Miami County, a median single older adult (ages 65 years and over) household is estimated to need an annual income of \$27,408 at minimum. This is comparable to a single adult under 65 years old, except that older adults on average have higher health care expenses.

Table 1. Household Survival Budgets in Miami County by Household Type

Expense	Median Monthly Expenses		
	Single Adult	Single Older Adult	Two Older Adults
Housing - Rent	\$409	\$409	\$408
Housing - Utilities	\$154	\$154	\$239
Childcare	\$0	\$0	\$0
Food	\$405	\$374	\$686
Transportation	\$327	\$280	\$409
Health Care	\$231	\$507	\$1,014
Technology	\$75	\$75	\$110
Miscellaneous	\$160	\$180	\$287
Tax Payments	\$258	\$305	\$569
Tax Credits	\$0	\$0	\$0
Monthly Total	\$2,019	\$2,284	\$3,722
ANNUAL TOTAL	\$24,228	\$27,408	\$44,664

In Miami County, while the percentage of overall households in poverty (8%) is well under the state average of 13%, the percentage of ALICE households (26%) is slightly greater than the state average of 25%. Overall, Miami County has seen a small increase in ALICE households since 2016 but is still hovering around 25% of total households (Figure 4, Figure 5).

² United for ALICE <https://www.unitedforalice.org/>

Figure 4. Number of FPL and ALICE Households in Miami County by Year

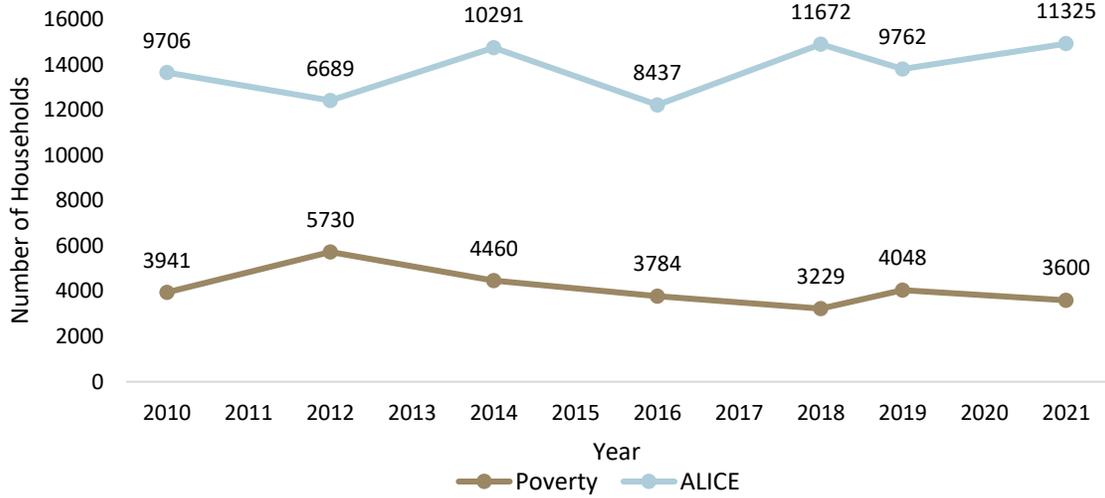
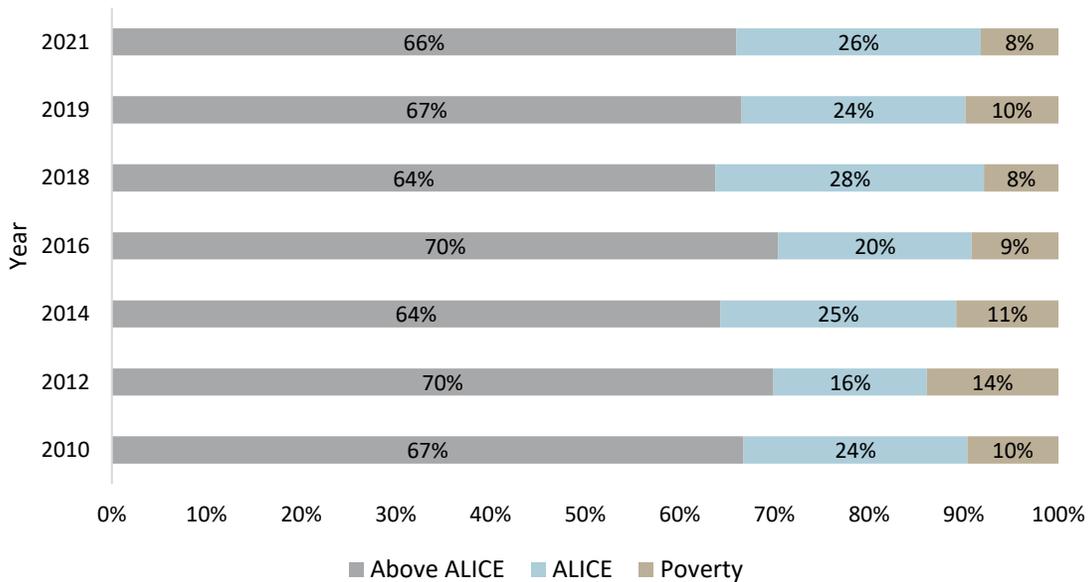


Figure 5. Percent of ALICE Households in Miami County by Year



Older Adult ALICE Householders of Miami County

Householders ages 65 years and over are more likely to live below the ALICE threshold compared to younger age groups (Figure 6). Further, the number of householders aged 65 years and over below the ALICE threshold has increased since 2016, at a greater rate than other age groups. Since 2019, householders aged 45 to 64 that are below the ALICE threshold are also on the rise (Figure 7)

Figure 6. Percent of Householders below ALICE Threshold by Age Group in Miami County

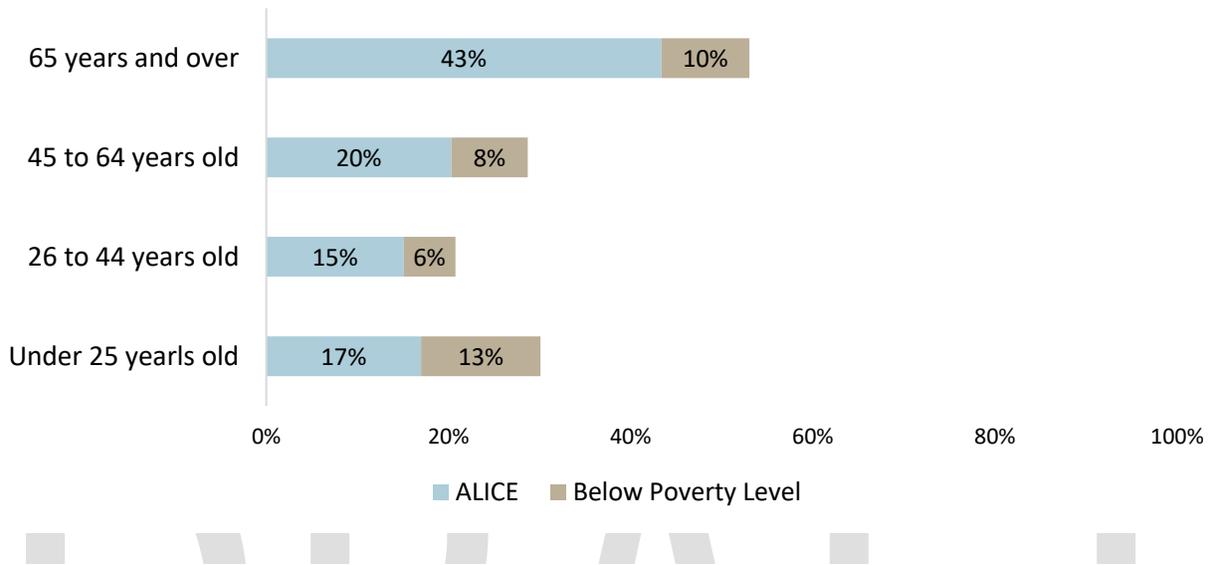
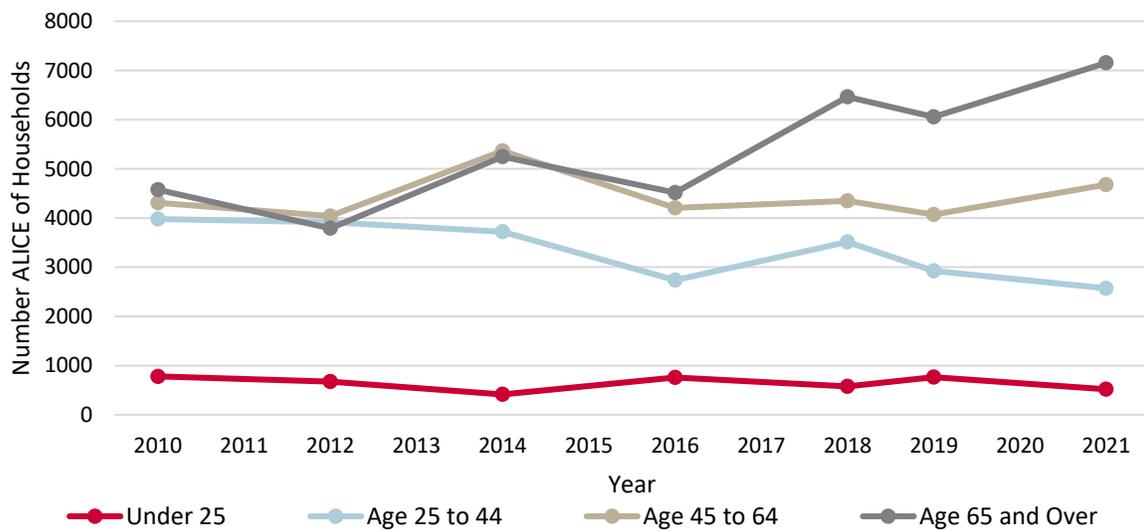


Figure 7. Number of Households Below ALICE Threshold in Miami County by Year and Age Group



The number of householders 65 years and over with income below the cost of living has increased 58.4% since 2016.

Identified Need for Lower Cost, One-Bedroom Apartments

In focus groups, older adults reported a need for lower rental rates for one- and two-bedroom apartments. Focus group participants and social service providers reported that the rising increases in rent are unsustainable for older adults on fixed incomes. In addition, new apartment buildings are also unaffordable for older adults, and participants found the region’s nursing homes to be too expensive (with some having poorer reputations). With rising home prices, participants highlighted that they are seeing more young families being forced to rent apartments.³ In turn, older adults are having to compete with these families for apartments, causing low apartment stock and increased rent costs.

According to the Miami Metropolitan Housing Authority (MMHA), most of its housing vouchers are used by single, older adults renting one-bedroom apartments. In an interview, an MMHA representative reported that it is becoming increasingly difficult to find apartments/landlords for older adults to use U.S. Department of Housing and Urban Development (HUD) vouchers on and the waitlist for single, older adults needing one bedroom is growing.

Fair Market Rent

When planning for the development of housing for older adults, the affordability of rent is key. Fair Market Rent (FMR) is the estimation of how much rent should cost for a unit in each geolocation, given the number of bedrooms and bathrooms it has. FMRs differ by local area and are updated on an annual basis. FMR is a statistic developed through renter surveys by HUD to determine payment amounts for various housing assistance programs, most notably, the Section 8 Housing Choice Voucher Program. Fair market rent is the 40th percentile of gross rents for regular, standard-quality units in a local housing market.

It is important to recognize that FMR excludes low-quality units, subsidized units, and new units built within the last two years; the gross rent includes utilities like water and power, but not internet or other optional services.

Table 2 shows 2023 FMR prices by unit size for Ohio’s Metropolitan Service Areas (MSAs). The Dayton MSA includes Miami, Greene, and Montgomery counties. FMR prices increased anywhere from 9% to 13% in the Dayton MSA, depending on the rental size.

Table 2. 2023 Fair Market Rent (\$ increase from 2022)

	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Dayton MSA	\$684 (\$78)	\$757 (\$77)	\$969 (\$97)	\$1,271 (\$107)	\$1,385 (\$137)
Columbus MSA	\$842 (\$112)	\$941 (\$112)	\$1,163 (\$131)	\$1,426 (\$145)	\$1,577 (\$151)
Cleveland MSA	\$719 (\$87)	\$820 (\$88)	\$998 (\$105)	\$1,296 (\$127)	\$1,369 (\$145)
Cincinnati MSA	\$731 (\$88)	\$839 (\$97)	\$1,093 (\$125)	\$1,464 (\$162)	\$1,645 (\$162)

Additional Housing Needs Identified by Community Members or Service Providers

Older adults and housing service providers in the county also identified the below needs in focus groups/interviews:

³ Focus Group participants who are homeowners were also concerned about rising property taxes.

- Provide housing complexes with on-site service coordination and multi-generational living, cutting down on the number of non-emergency 911 calls made by older adults.
- Increase housing service coordination during winter months. For example, the Piqua YMCA regularly serves three to seven homeless older adults, providing the lobby to stay warm, watch television, charge their phones, access WIFI, and get connected to shelter services.
- Increased funding of, and access to, ageing-in-place services. In interviews with older adult service providers, there is a need for providing (to older adults) cleaning supplies and cleaning services; hotel vouchers for when older adults' homes are condemned; utility cost assistance; and cell phone cost assistance/training. According to focus group participants, older adults' children are moving outside the county for work or college. This has left older adults with a lack of family support for simple home repairs, overall upkeep of the home, and transportation.

In the Miami County Workforce and Community survey, community members (of all ages) were asked what investments they would like to see the county prioritize related to older adult housing and health services. Table 3 summarizes the open-ended responses. In Table 3, 120 community members responded to the open-ended question "What kinds of investments or changes would you like to see in Miami County in housing and health services for older adults?" The column of "counts" reflects the number of times each theme was mentioned in those open-ended results. A single individual, for example, could have mentioned more than one theme. Therefore, the total "count" is larger than the total "n."

DRAFT

Table 3: What kinds of investments or changes would you like to see in Miami County in housing and health services for older adults? (n = 120)

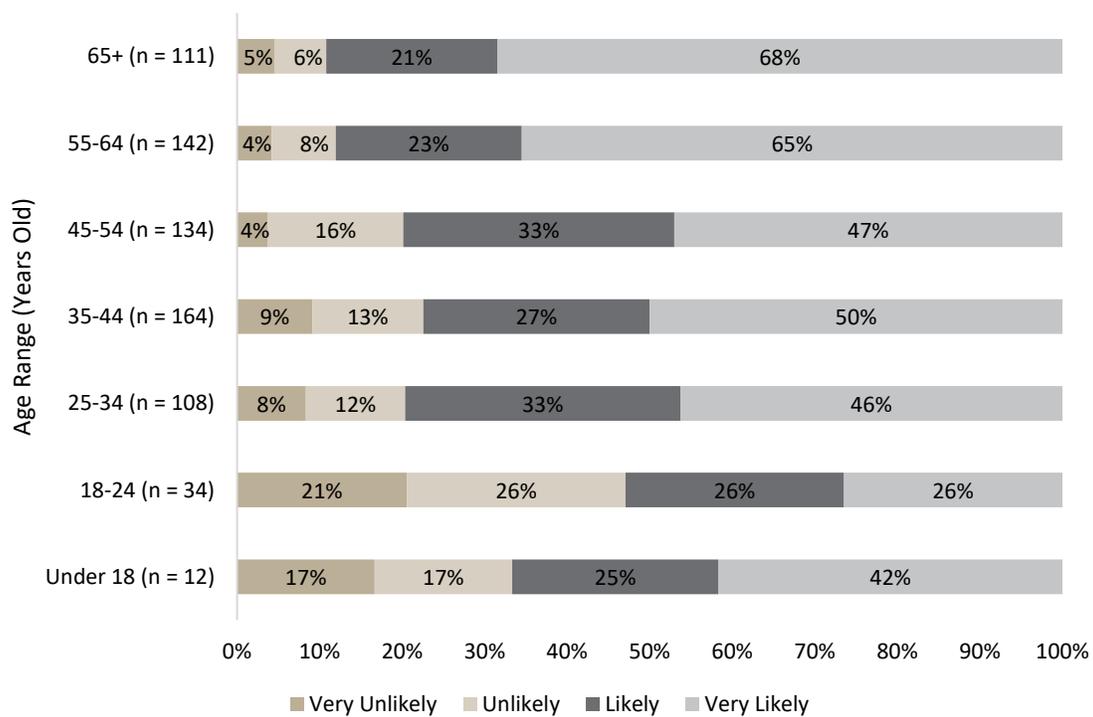
Themes	Count
Housing	
Affordable housing	39
More senior housing / retirement communities	13
Living units that accommodate health issues / disabilities / safety concerns	11
Nice / upgraded / improved housing situations or neighborhoods	10
Housing with proximity to socialization / activities / resources	7
Affordable rentals / lower rent options / rent control	7
Homeless shelter and a rehab center	5
Build condo communities	5
Assisted living facilities for older adults (including ones that keep couples together despite having different needs)	4
More independent housing	3
Community housing is needed	3
Reduce property tax / lower taxes for retired folks	2
Need adequate housing for seniors on fixed incomes	2
Build little houses for the homeless	1
More options for older adults not yet to the point of full assisted living	1
Plan inter-generational housing in city and suburban development	1
Veteran housing (unspecified)	1
Gated, small housing developments	1
Group homes (unspecified)	1
Health	
Navigation assistance is needed to help obtain and find resources	8
Affordable healthcare / medical services	4
More mental health services are needed	4
Home health aides are needed	2
Institutions are short staffed / unavailable / unhelpful	2
More hospitals should be built to conveniently treat elderly / guarantee medical treatment	2
Need more case management services	2
Adult day care centers for adults with dementia and other illnesses	1
Easier access to delivered medication	1
Free services for those with severe illness	1
Medication reminder calls	1
Veterans need stronger programs	1
Other Resources	
Improved transportation	11
Need more resources / supports for seniors with limited incomes	5
Assistance for housing repairs for Seniors	1
Need to better support elderly, socially	1
Resources to help with hoarding house cleanup	1

Unmet Transportation Needs

Among survey respondents that rely on a private vehicle for transportation, most older adults reported a likely ability to pay for a \$550 emergency expense. However, 11% of respondents 65 years and over, and 12% of 55- to 64-year-olds, reported they are unlikely to be able to afford such an expense (Figure 8). This indicates a current need for transportation support, and a potentially growing need as the county's population ages.

As pointed out by DMH-Dayton Fund at The Dayton Foundation and the MVRPC Institute for Livable & Equitable Communities, Miami County's population is aging overall. Since 2020, for the first time in history, older adults (60+ years) outnumbered children under 18 years. The percentage of the county's population that outlives their ability/capacity to drive will continue to grow; there is an opportunity to build the county's transportation infrastructure before the need is too great.

Figure 8. If you were to experience a \$550 emergency car repair expense today, how likely would you be able to pay for that expense?



In focus groups, older adults facing transportation insecurity reported a need for more affordable public transportation options that are easier/more flexible to schedule (i.e., more forgiving policies for when canceling scheduled trips; lower trip rates; ability to schedule same-day or day before). Participants reported a desire to use public transportation for:

- Grocery trips
- Health care appointments
- Social activities
- Visiting family

Miami County Public Transit

One service available to older adults is the Miami County Public Transit. On Monday through Friday (5 a.m. to 6 p.m.) and Saturdays (8 a.m. to 2 p.m.), community members can schedule a trip in advance to anywhere inside the boundaries of the county for \$4 one-way. In addition, riders can go up to two miles outside of county lines for an additional \$2 and can be dropped at transitional spots to transfer to Montgomery, Darke, and Shelby counties' transit services. Transport services are offered Monday through Friday and require scheduling 24 hours in advance. Miami County also provides fare assistance for its public transportation. The amount of assistance depends on age, household income, reason for travel, and Medicaid status. However, in focus groups, older adults explained that when relying on this for all their transportation, these fees become too expensive.

Rides can also be scheduled to Miami Valley Hospital, Dayton Children's Medical, or Dayton International Airport for \$26. Miami County Public Transit also offers a direct medical and essential trip transportation line for senior citizens, allowing them to schedule a trip without having to get off for stops or connecting rides.⁴

⁴ <https://www.co.miami.oh.us/187/Transit>

Appendix A: Description of Focus Group Participants

Twenty-three community members participated in focus groups related to the needs of older adults in Miami County. Participants came from the Piqua, Pleasant Hill, Troy, West Milton, and Tipp City communities. They also represented a mix of housing situations, including those paying rent for an apartment, homeowners paying a mortgage, and some who have paid off their home mortgage.

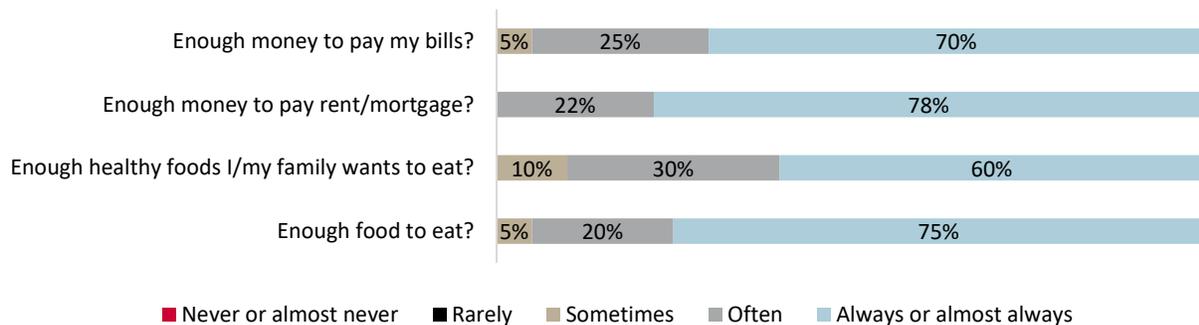
Focus group participants also represented a mobile and economically stable population of older adults. Seventy-one percent (n = 17) reported being very likely or likely able to pay for a \$550 emergency expense. All participants reported that they can pay for gas for their vehicles when they need to and that they can rely on their vehicle to get them where they need to go each day. All respondents also reported that they have a steady place to live, except for one who worries about losing their housing in the future. Ninety-five percent or more (n = 20) also reported being food secure (Figure A2).

Table A1. Number of Older Adult Participants by Age Group

Age	Number of Focus Group Participants
55-65 years	4
66-75 years	10
76-85 years	5
86-90 years	1

Figure A2. Focus Group Participants' Food Security

How often do you have... (n = 20)



Appendix B: Description of Miami County Workforce and Community Survey Participants (55 years and over)

Overall, 264 community survey respondents provided their age and are ages 55 years or over. Of the respondents that provided their age and ZIP code, 91% live in Miami County (Table B1). Eighty-seven percent of respondents ages 55 to 65 years, and 44% ages 66 years and over, reported being employed (Table B2). Miami County’s older adults labor force participation rates are comparable to those of Ohio and the U.S. overall (Table B3).

Table B1. Community Survey Respondents by Age Group and Region of Residence (55 Years and Over)

Age Group	Percent of Respondents (Count) n = 264
55-65 years	65% (171)
66-75 years	28% (73)
76-85 years	7% (18)
86-95 years	1% (2)
Region of Residence	Percent of Respondents (Count) n = 264
Troy (45373)	45% (118)
Piqua (45356)	11% (29)
Tipp City (45371)	15% (40)
Other Miami County	20% (54)
Other Ohio	9% (23)

Table B2. Employment Status of Community Survey Respondents (55 Years and Over)

Employment Status	55 to 65 Years n = 171	66 Years and Over n = 93
	% Respondents (Count)	% Respondents (Count)
Employed/self-employed, not looking for new job	80% (137)	38% (35)
Employed/self-employed, looking for new job	7% (12)	6% (6)
Unemployed and not looking for a job	12% (20)	56% (52)
Unemployed but looking for a job now or soon	1% (2)	-

Table B3: Labor Force Participation Rates (Table S2301: ACS 2021 5-year)

Sub-topic	U.S.	Ohio	Miami County
55 - 59	73.2%	72.8%	79.7%
60 - 64	58.1%	57.3%	60.0%
65 - 74	26.7%	25.9%	25.6%
75+	7.0%	6.4%	8.0%