POPULATION

Ottawa County | Profile on Older Adults 2026

As a result of generational shifts and longer life expectancy, older adults make up a growing share of the population. Growth is especially rapid among those age 85 and older, increasing demand for supportive services such as home-delivered meals, housekeeping, home modifications, in-home care, and opportunities for social connection.

Age

	Ottawa County		Ohio
	Count	%	%
60 - 69	7,205	18.0%	12.8%
70 - 79	5,310	13.3%	8.1%
80+	2,370	5.9%	4.1%
60+	14,885	37.2%	25.0%

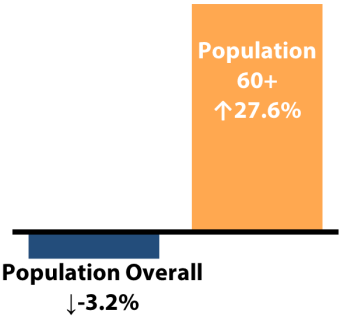
Race & Ethnicity (65+)

	Ottawa County		Ohio
	Count	%	%
White	10,496	94.8%	86.3%
Black | African American	159	1.4%	9.0%
Asian | Asian American	21	0.2%	1.3%
Other race | More than one race	394	3.6%	3.3%
Hispanic | Latino	269	2.4%	1.7%

Population Snapshot

In the last decade (2014-2024), **overall population in Ottawa County decreased**, while the **population 60+ grew 27.6%**.

Today, **1 in** 3 people living in Ottawa County is **an older adult 60+.**



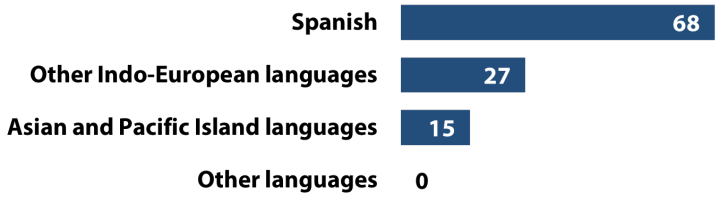
The 60+ population will peak around 2030, but the 85+ population will continue to grow for decades.

In 2050, there will be 305 more adults 85+ in the AOoA Region. These ***older*** older adults will require additional supports.

Source: Ohio Department of Development, Office of Research

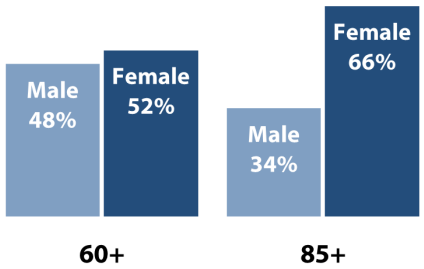
Language

In Ottawa County, there are **110** adults 65+ who speak English less than very well. These older adults speak...



Gender

Older adults are predominantly female. This become even more true at older ages.



Veterans

15% of adults 65 and older are Veterans.



Almost **1 in 3 men** (30%) 65 and older are Veterans.

Sources: Unless otherwise noted, data was collected from the U.S. Census Bureau American Community Survey 2010-2014 and 2020-2024 5-Year Estimates.

POPULATION IN OTTAWA COUNTY

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CAREGIVING

Ottawa County | Profile on Older Adults 2026

Caregiving is often described as the hardest second job, and the share of adults serving as caregivers is growing. Kinship care—when a relative or close adult provides full-time care for a child whose parents cannot—places similar demands on caregivers. Both caregiving and kinship caregiving involve significant physical, emotional, and financial costs and deserve meaningful support.

You know a caregiver.

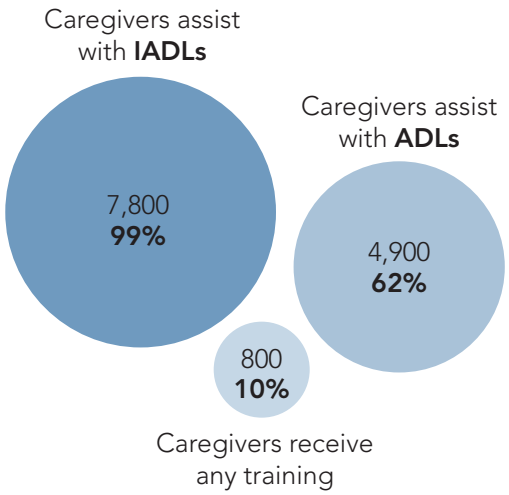
7,900 adults (18+) (24%) in the Ottawa County **provide care to a family member or friend with complex medical conditions or disabilities**

52 **average age** of family caregivers

1,300
caregivers **feel alone** while caregiving

2,300
caregivers experience **high emotional stress**

3,200
family caregivers experienced at least **one negative financial impact** because of their caregiving responsibilities



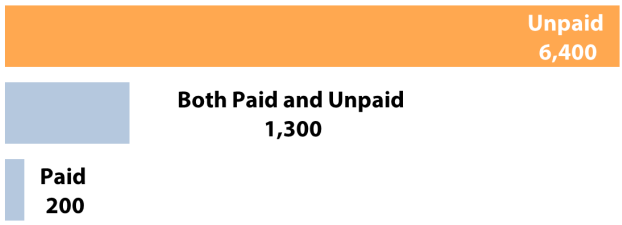
Instrumental Activities of Daily Living (IADLs) are more complex tasks that support overall well-being and include shopping, managing finances, preparing meals, and handling transportation.

Activities of daily living (ADLs) are basic routine tasks that support physical well-being and include eating, dressing, bathing, toileting, feeding, and mobility.

*** Half of caregivers need more help beyond what they, their family, or outside caregivers can provide.**
- AOoA Caregiver Report

Nationally, **4 out of 5** caregivers are **unpaid caregivers.** Almost all remaining caregivers provide a mix of paid and unpaid care. Paid caregivers account for only 3% of all caregivers.

Unpaid family caregivers provide over 116 million in economic value to Ottawa County.



Sources: Estimates by the Center for Community Solutions based on AARP and National Alliance for Caregiving. Caregiving in the US 2025: Caring Across States; Estimates by the Center for Community Solutions based on AARP. Valuing the Invaluable: 2026 Update; Area Office on Aging of Northwestern Ohio, Inc. Caregiving: The Second Hardest Job. Survey of over 200 employees at three businesses in Lucas County in 2024.

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CAREGIVING IN OTTAWA COUNTY

Kinship Caregiving

158

adults 60 and older in Ottawa County are responsible for their own grandchildren.

Source: U.S. Census Bureau ACS 2020-2024 5-Year Estimates

Nationally, the average annual investment to support a child in foster care is estimated between **$32,711 and $65,422**.

Nationally, for every **1 child** being raised by kin in foster care, there are **19 children** being raised by kin outside of foster care without the resources of the foster care system.



Source: Generations United. The Costs of Caregiving: Why Supporting Grandfamilies and Kinship Care is Good for Children and Our Nation's Economy

Growing Need

Nationally, **1 in 7** older adults with significant needs for long-term services and supports in 2020 did not have a spouse or children; **by 2080, the proportion will be one in four.**

2020



With spouse or children — Without spouse or children

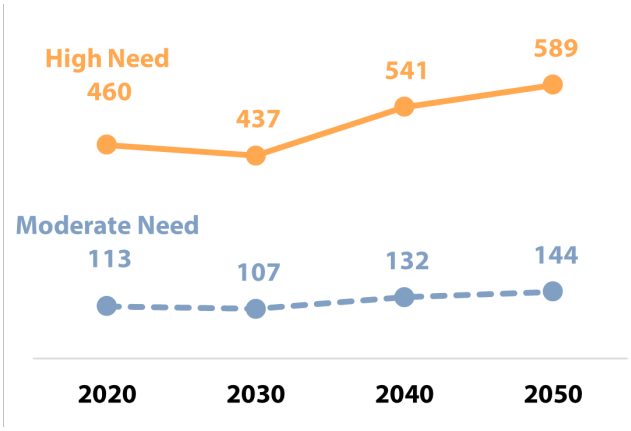
2080



With spouse or children — Without spouse or children

Source: M. Favreault, J. Dey, L. Anderson, H. Lamont and W. Marton.Future Change in Caregiving Networks: How Family Caregivers and Direct Care Workers Support Older Adults Now and in the Future

By 2040, more adults **over 85** are projected to have both **moderate** and **high need** for long-term services, with these numbers continuining to rise until 2050.



Source: Calculated using data from the Ohio Department of Development (ODD), Office of Research, "County Population Projections: 2020-2050.

Alzheimer's Disease

10.0%

or an estimated 1,100 adults 65 and older in the AOoA region have **Alzheimer's Disease.**

Diagnoses of **new cases of Alzheimer's are projected to double** by 2060 compared to 2020.

27%

of caregivers nationally report that their care recipient has **Alzheimer's, dementia, or another memory-related impairment.**

Sources: Dhana K, Beck T, Desai P, Wilson RS, Evans DA, Rajan KB. Prevalence of Alzheimer's disease dementia in the 50 US states and 3142 counties: A population estimate using the 2020 bridged-race postcensal from the National Center for Health Statistics; Fang M, Hu J, Weiss J, Knopman DS, Albert M, Windham BG, Walker KA, Sharrett AR, Gottesman RF, Lutsey PL, Mosley T, Selvin E, Coresh J. Lifetime risk and projected burden of dementia.

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ECONOMIC WELLBEING

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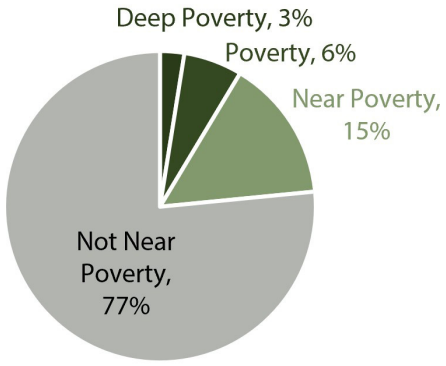
Financial security leads to a better quality of life without financial anxiety. Too many older adults face financial hardships. They experience poverty, delayed retirement, and food insecurity. Fixed incomes mean that access to community resources are an essential service to help older adults weather cost of living increases.

Poverty

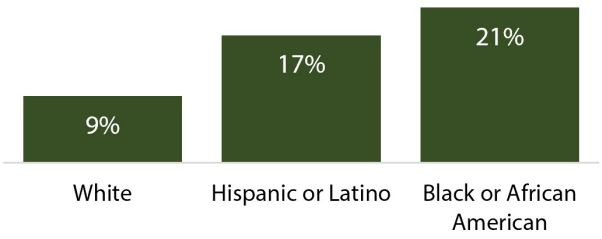
1 in 10

adults 60+ live below the Federal Poverty Level (FPL) in Ottawa County. This is almost 1,200 adults.

Almost **300 adults 65+ live in deep poverty** in Ottawa County, meaning they live below 50% of the FPL. An additional **1,600 live near poverty**, or between 100%-200% of FPL.



The effects of poverty are not uniform: across the AOoA Region, Black or African American and Hispanic or Latino adults 60 and older are **twice as likely** to be in poverty as white adults 60 and older.

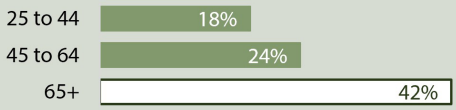


Source: U.S. Census Bureau American Community Survey 2020-2024

Survival Budget

Households are **ALICE: Asset Limited, Income Constrained, Employed,** when they earn above the Federal Poverty Level (FPL), but not enough to afford basic expenses in the county where they live.

> In Ottawa County, households headed by **adults 65+ are more likely to be ALICE** than households headed by younger adults.



The ALICE Household Survival Budget uses localized costs to develop a more accurate picture of financial hardship than FPL. In 2024, the budget for a single Ottawa County adult 65+ was $30,720—twice the FPL of $15,060. For two adults 65+, the budget was $48,780—more than double the FPL of $20,440.

Household Survival Budget 2024 in Ottawa County

Monthly costs	Single Adult 65+	Two Adults 65+
Housing	$705	$792
Childcare	$0	$0
Food	$446	$817
Transportation	$295	$408
Healthcare	$513	$1,027
Technology	$112	$146
Miscellaneous	$207	$319
Taxes	$282	$556
Monthly total	**$2,560**	**$4,065**
ANNUAL TOTAL	**$30,720**	**$48,780**

Source: United Way of Northern New Jersey / United For ALICE. (2026). The State of ALICE in Ohio.

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Food insecurity

700

households with an adult 60+ receive SNAP benefits in Ottawa County.

Between 2020 and 2025, food costs have increased almost 30%. Food is now the third largest household expenditure, bypassing health care, for adults 65+.

Source: U.S. Census Bureau American Community Survey 2020-2024; Bureau of Labor Statistics

Sources of income

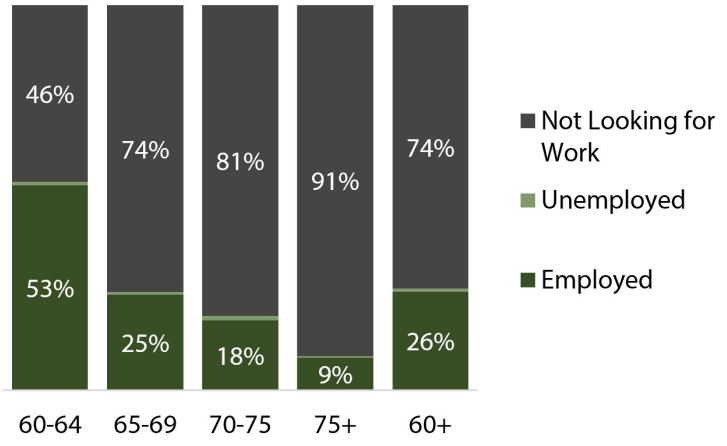
In Ottawa County, most older adult (60+) households receive Social Security, and many have income from earnings or retirement. Public benefits programs such as SSI, cash assistance and SNAP support far fewer households and provide fewer resources on average than private retirement funds and earnings.

Income source	Share of households	Average annual income
Social security	75%	$26,010
Retirement	59%	$32,820
Earnings	44%	$70,183
Supplemental Nutrition Assistance Program (SNAP)	7%	-
Supplemental Security Income (SSI)	5%	$12,008
Cash Public Assistance	2%	$5,946

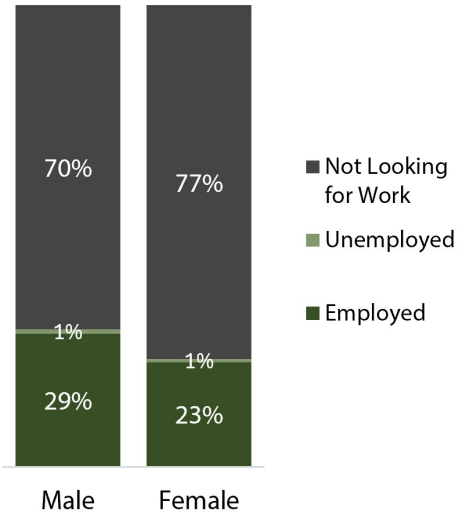
Source: U.S. Census Bureau American Community Survey 2020-2024

Employment

1 in 4 **adults 60+ remain employed,** even though employment tapers off as older adults age.



A smaller percentage of women 60+ are in the labor force than men.



Source: U.S. Census Bureau American Community Survey 2020-2024

According to a 2024 survey of older adults in Lucas County,

1 in 3 older adults want to retire **but cannot afford it**

1 in 5 older adults want to retire but **need the health benefits with employment**

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HEALTH

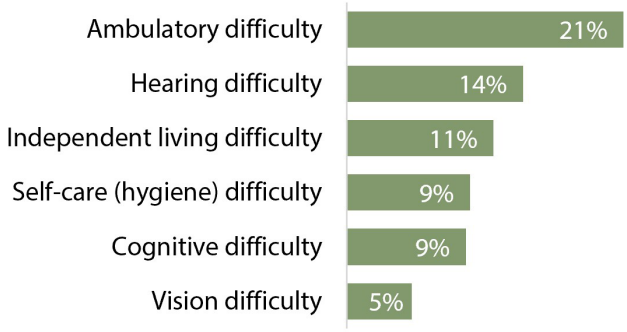
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Although rates of disabilities and chronic diseases increase as adults age, preventive services, lifestyle choices, and supportive services can improve the quality of life for older adults. **Access to affordable health care ensures that older adults manage aging symptoms well.**

Disabilities

Older adults experience higher rates of disabilities. Men are more likely to have hearing difficulties and women are more likely to have ambulatory difficulties as they age.

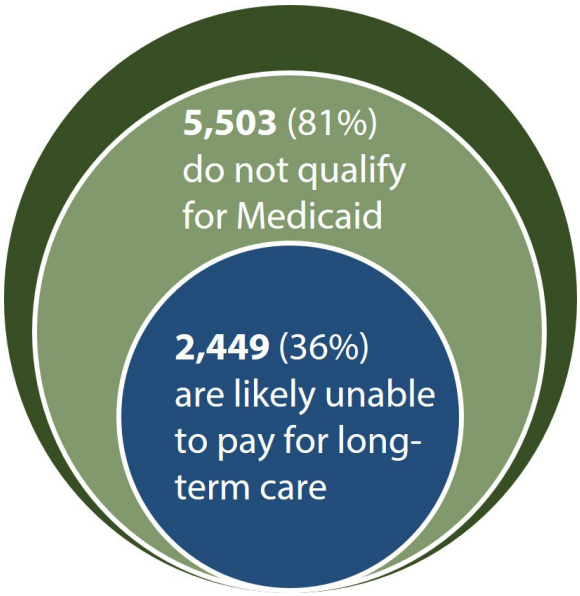
Ambulatory difficulties are the most common, affecting 1 in 5 adults 65 and older.



Source: U.S. Census Bureau American Community Survey 2020-2024

Affording long-term care

Of adults 65+ in Ottawa County...

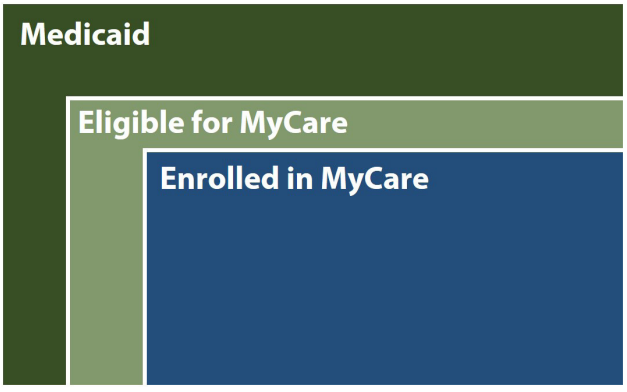


Source: Estimates by the Center for Community Solutions based on U.S. Census Bureau American Community Survey 2020-2024

Older Adults on Medicaid

647

adults 65+ in Ottawa County are enrolled in Medicaid.



392

adults 65+ in Ottawa County are eligible for MyCare.

296

adults 65+ in Ottawa County are enrolled in MyCare.

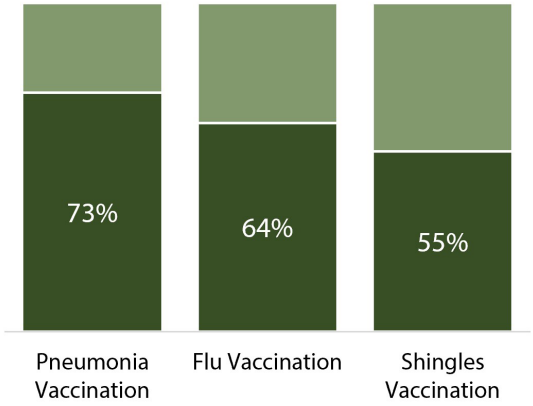
Source: Ohio Medicaid Data Warehouse, July 2026

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Preventive services

Over half of adults 65 and older in Ohio receive at least one preventative vaccination.

Recently research has demonstrated that **individuals who received the shingles vaccine were 20% less likely to develop dementia** over the next 7 years. Researchers have also observed a lower risk of dementia in individuals who were vaccinated for influenza and pneumonia.



Source: Ohio Department of Health Ohio Behavioral Risk Factor Surveillance System 2023 Annual Report; Maggi et. al. (2025) Association between vaccinations and risk of dementia: A Systematic Review and Meta-Analysis

In Ottawa County,



2 in 3 **adults aged 45 - 75 years completed screening for colorectal cancer**

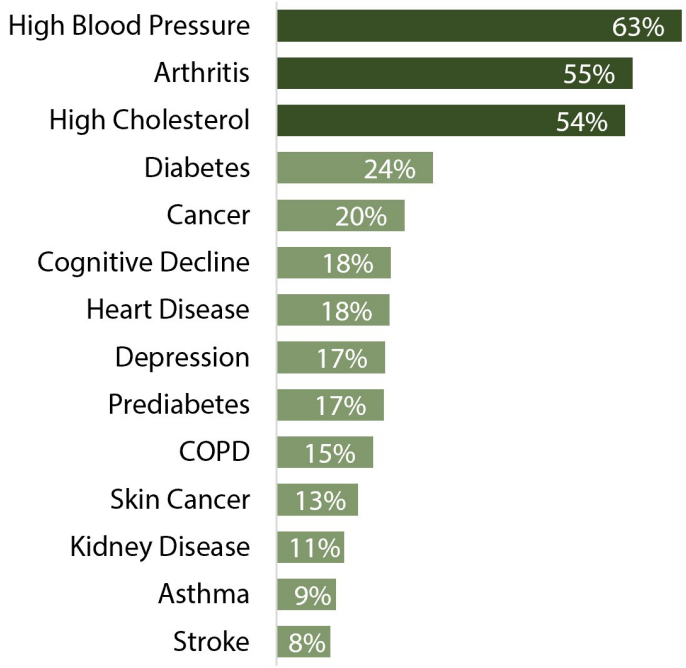


3 in 4 **women aged 50 - 74 years had a mammogram**

Source: Centers for Disease Control and Prevention PLACES 2022 Release

Chronic diseases

More than half of older adults 65+ in Ohio deal with **high blood pressure, arthritis, and high cholesterol.**



Source: Ohio Department of Health Ohio Behavioral Risk Factor Surveillance System 2023 Annual Report

Causes of death

57% of all deaths for adults 60+ in Ottawa Countyare caused by **heart disease** and **cancer.**

Leading causes of death in adults 65+ in Ottawa County:

1. Heart disease
2. Cancer
3. COVID
4. Stroke
5. Lower respiratory diseases

People over the age of 65 are among those at the highest risk for suicide. Caucasian males over the age of 85 are at the highest risk of any age group.

Source: Centers for Disease Control and Prevention, National Center for Health Statistics. National Vital Statistics System, Mortality 2020-2024 on CDC WONDER Online Database, released in 2026; Garnett et. al. (2021) NCHS Data Brief. Suicide among adults age 55 and older.

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HOUSING

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Housing is a critical component of stability. As adults age and more live on fixed incomes, housing is often unaffordable. Housing and transportation remain the two highest expenses for older adults. Being able to age-in-place promotes older adults' well-being.

Rural population

9,298

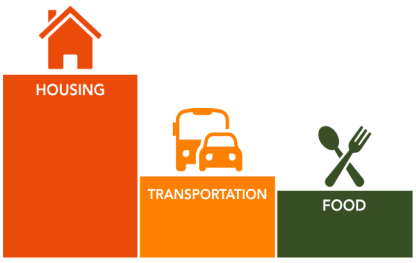
adults 60+ (62%) live in **rural areas** in Ottawa County.

Sources: U.S. Census Bureau Decennial Census 2020 and American Community Survey 2020-2024

Expenses

Housing accounts for 36% of expenses for adults 65+, followed by transportation (16%) and food (13%).

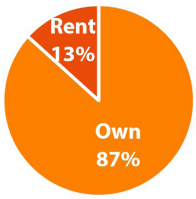
Source: Consumer Expenditure Survey 2024



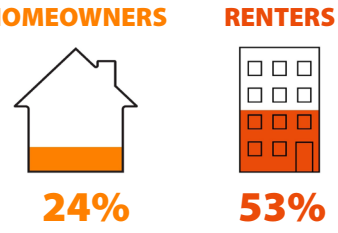
Housing insecurity

In Ottawa County, 1,827 (27%) adults 65+ live in unaffordable housing. Unaffordable housing is defined as housing costs greater than 30% of a household's income. Renters are more likely than owners to struggle with unaffordable housing.

Housing composition (65+) in the AOoA region

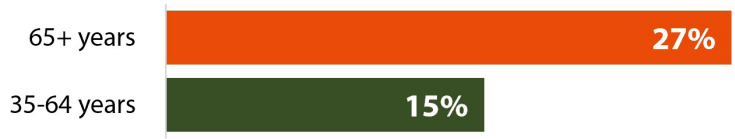


Residents 65+ in the AOoA region who live in unaffordable housing



Sources: U.S. Census Bureau American Community Survey 2020-2024

Adults 65+ are more likely to live in **unaffordable housing** than adults 35 - 64 years old.

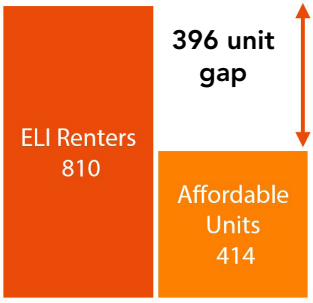


Sources: U.S. Census Bureau American Community Survey 2020-2024

By 2030, the number of adults 65+ experiencing homelessness across the country is expected to **at least double** compared to 2017.

Sources: Culhane, (2019). The emerging crisis of aged homelessness.

Extremely low income (ELI) renters have incomes below 30 percent of Area Median Income.



There are **only 51 affordable** and available housing units **per every 100** ELI renters in Ottawa County.

Source: Urban Institute Upward Mobility Dashboard 2023 data

Housing subsidies

16,842

subsidized housing units across Ottawa County.

2 in 5

subsidized housing units are occupied by an **adult 62+.**

Source: U.S. Department of Housing and Urban Development Picture of Subsidized Housing Report 2025

HOUSING IN OTTAWA COUNTY

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SOCIAL WELLBEING

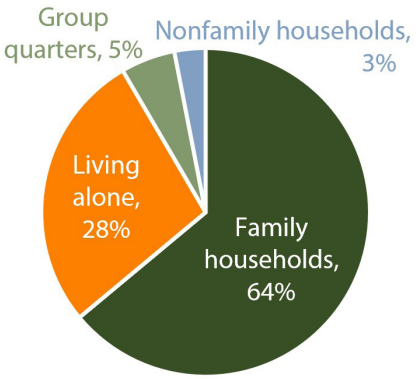
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Feeling connected to others and part of a community has profound impacts on mental and physical health. Older adults are at increased risk for social isolation and loneliness. Accessible community-based resources, such as transportation, public parks, and senior centers, combat loneliness and isolation and foster connections and trust.

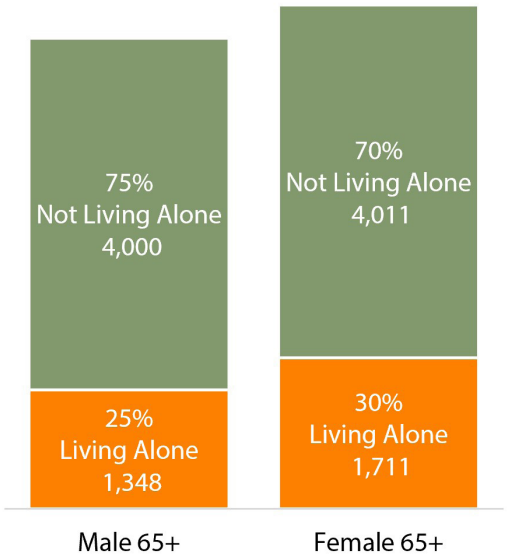
Living alone

Living alone can contribute to feelings of loneliness and isolation for adults 65+, which have negative effects on health.

1 in 4 **adults 65+ in Ottawa County live alone.**



A higher percentage of women (30%) than men (25%) live alone. A higher percentage of women than men report experiencing loneliness.



Source: U.S. Census Bureau American Community Survey 2020-2024 and the Ohio Medicaid Assessment Survey Series Dashboard

Loneliness



1 in 7

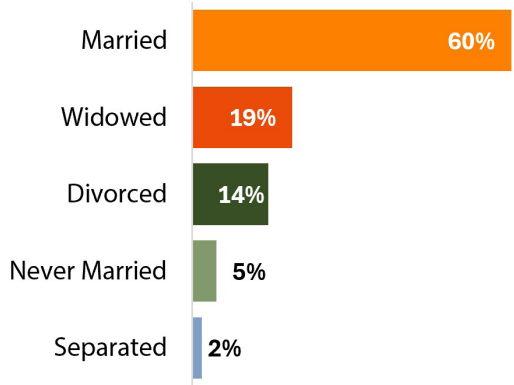
adults 60+ in the AOoA Region report experiencing loneliness.

Loneliness increases a person's risk for heart disease and stroke, type 2 diabetes, depression, anxiety, dementia, and death. Social isolation is a greater health risk than being obese, physically inactive, or smoking.

Source: The Ohio Medicaid Assessment Survey Series Dashboard and the U.S. Centers for Disease Control and Prevention

Marital status

While the majority of older adults 60+ in Ottawa County are **married**, almost as many are **widowed**, **divorced**, **never married**, or **separated**.



Source: U.S. Census Bureau American Community Survey 2020-2024

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SOCIAL WELLBEING IN OTTAWA COUNTY

Elder abuse

There are an estimated **2,991 reports of abuse, neglect, and exploitation of adults 60+** in the AOoA Region annually. This is surely an underestimate, as most elder abuse goes unreported.



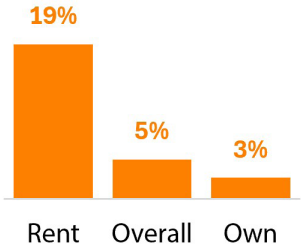
The percentage of elder abuse due to exploitation is on the rise, in part due to scams targeting older adults for financial gain. Nationally, from 2020 to 2024, the number of reports from older adults who lost $10,000 or more increased more than fourfold. Reports from older adults who lost $100,000 or more increased sevenfold.

Source: Estimates by the Center for Community Solutions based on ODJFS APS 2022 data; Federal Trade Commission

Transportation

Households with adults 65+ that rent are more likely not to have access to a vehicle than households with adults 65+ who own their home.

Lack of access to transportation contributes to isolation in older adults.



Source: U.S. Census Bureau American Community Survey 2020-2024

Older adults outlive their ability to drive by several years. Because women live longer, they typically spend more years without being able to drive.

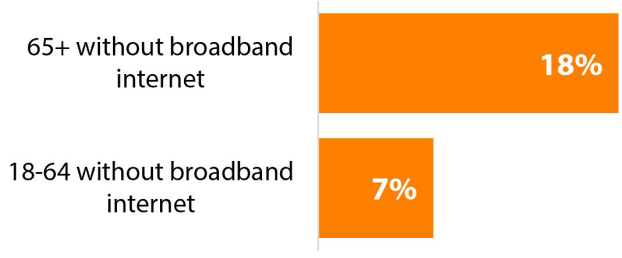
54% **of adults 65 + do not have a plan in place if they were no longer able to drive**

Accessible community transportation options can improve quality of life for older adults and caregivers.

Source: The University of Michigan, 2025

Technology

Although **9 in 10** adults 65+ in Ottawa County have a computer, **1 in 5** adults 65+ in Ottawa County **lack broadband Internet.**



Adults 65+ in the AOoA Region are **2.5 times as likely to lack broadband Internet** as adults 18-64 years old.

Source: U.S. Census Bureau American Community Survey 2020-2024

Volunteering

28.1% of adults 65+ in Ohio **volunteer.**

Volunteering is associated with better physical and mental health, lower rates of depression and anxiety, and reduced stress.

Source: The U.S. Census Bureau Current Population Survey Volunteering and Civic Life Supplement 2023

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