



2027-2030 Strategic Area Plan Needs Assessment Report

May 22nd, 2026

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Executive Summary

The purpose of this report is to identify the diverse needs of older adults in the Central Ohio region for the 2027-2030 Strategic Area Plan (SAP). Quantitative data were collected from primary and secondary sources to create a regional profile, while qualitative research methods were leveraged to ensure the needs assessment was informed by the lived experiences of older adult residents in each PSA6 (Planning & Service Area) County. Population statistics, representative sampling, and focus group discussions were analyzed along the Health & Well-Being dimensions outlined in the AGE State Plan on Aging to ensure that the research findings inform the agency's goals and objectives over the four-year planning cycle.

Community engagement revealed that more financial support is needed as costs rise for housing, quality food & nutrition, healthcare services & medication, etc. Older adults continue to rely on their ability to drive as a means of transportation, and more service options are needed, especially in the rural counties. This need intersects with access to quality healthcare, as the changing health services landscape requires older adults living in rural areas to travel into the urban core without adequate means of public transportation. While many quality services do exist and residents view their county senior centers as vital assets, access to information and services can be a challenge due to technological barriers and administrative burden (e.g., excessive required documentation for applications). The growing strain on caregivers is also exacerbated limitations of the direct care workforce, especially in rural counties, as many caregivers report feeling stressed and struggling to access caregiver support services.

Methodology

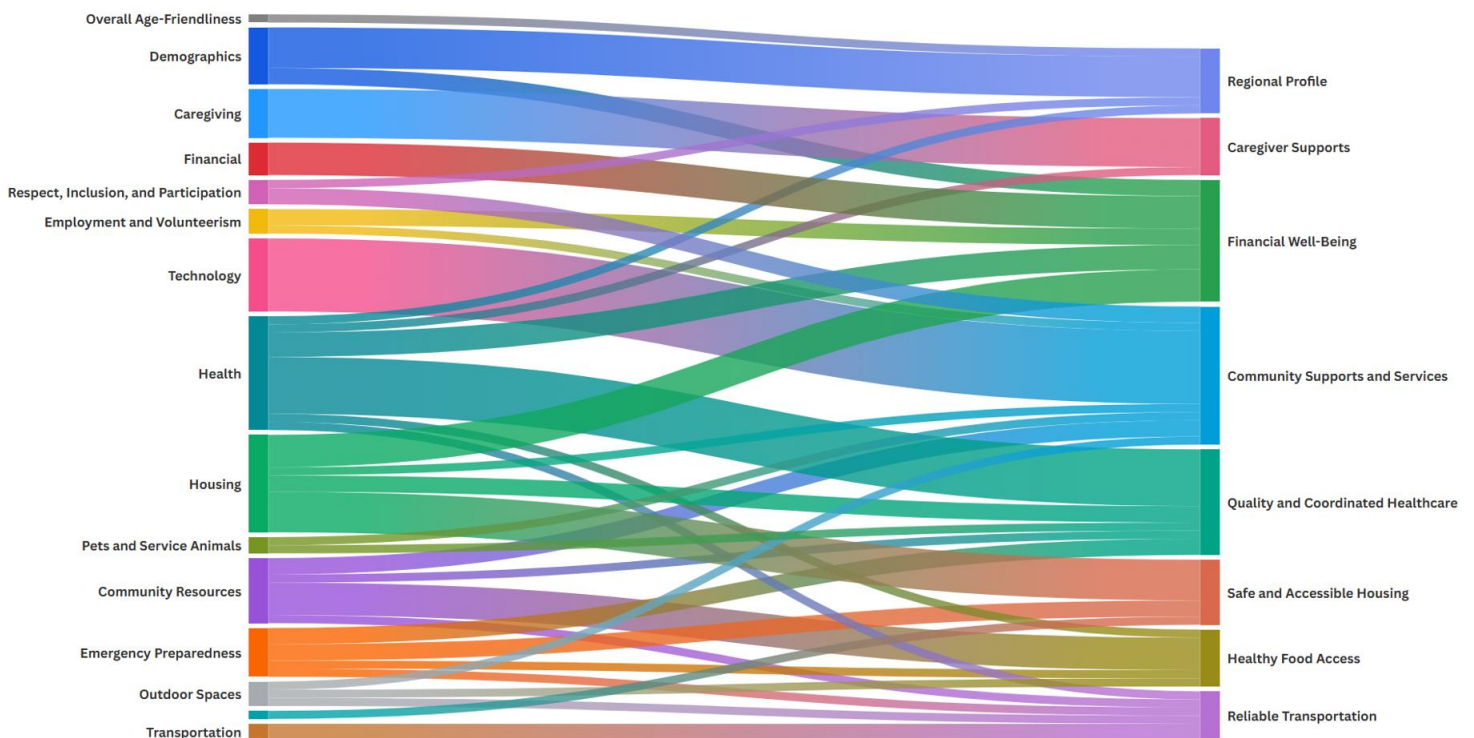
The research methodology for the SAP Needs Assessment follows a Mixed-Method, Convergent Parallel Design. Research began in 2025 with the collection of demographic statistics for the 8-county region. In January of 2026, COAAA began working with local partners to administer a survey building a representative sample of older adults in the region. Focus groups were then hosted in collaboration with county partners to collect additional insights in regard to the Health & Well-Being dimensions outlined in the AGE State Plan on Aging. The following sections will discuss the sources of quantitative data, and the structure of the qualitative data collection.



Quantitative Data Collection

Sources of quantitative data include the American Community Survey 5-Year Estimates (2019-2023), Scripps Gerontological Center Population Projections (2024), Feeding America Food Insecurity Data (n.d.), and the 2026 Central Ohio Regional Assessment on Aging (CORAA) Survey. Data collected from secondary sources and the CORAA Survey are organized according to the *Health & Well-Being* dimensions identified in the SAP Template.

Interpreting CORAA Results Through Health & Well-Being Dimensions



Qualitative Data Collection

Community Conversations with COAAA were scheduled concurrently with the administration of the 2026 CORAA Survey. One session was scheduled in each county throughout May 2026, and were hosted by county partners. The *Community Conversations* followed a semi-structured focus group format, with discussion prompts aimed to identify both the strengths of the community and the challenges residents face in accessing services. The information shared will be organized by the *Health & Well-Being* dimensions identified in the SAP Template.



Community Conversations

With the Central Ohio Area Agency on Aging

Connect

with local agencies to help community members age in place.

Share

your insight to help COAAA prepare for the future of aging in Central Ohio.

Hosted in Partnership with Licking County Aging Partners

The purpose of these conversations is to hear from county residents ages 60 years and older about their lived experiences – how their communities support healthy aging, the services they rely on to maintain independence, and what resources they need to continue aging in place.

- Date**

Tuesday, May 5th, 2025
- Time**

10:00 am - 11:30 am
- Location**

Heritage Hall Senior Center
1058 E Main Street
Newark, OH 43055

CONTACT US

+1 (800) 589-7277
www.coaaa.org

Community Conversations were attended by older adult residents, caregivers, senior center staff, and county service providers. In addition to the county sessions, a virtual session was hosted for COAAA staff to share what they are seeing as they are out in the community. Focus groups will continue throughout the summer of 2026, and will be scheduled throughout the plan cycle to continue engaging with community members and implement the goals & objectives outlined in the SAP. After reviewing the results of the 2026 CORAA Survey and the primary concerns of the May 2026 sessions, specific topic dimensions will be prioritized and COAAA will collaborate with additional county partners based on the topic for each session.

County	Location / Date / Time
Delaware	Café 55 @ SourcePoint – May 14 th , 9am
Fairfield	The Senior Hub – May 12 th , Time 1:00pm
Fayette	Fayette CAC Office – May 19 th , 1:00pm
Franklin	Fran Ryan Center – May 11 th , 1:00 pm
Licking	Heritage Hall Senior Center – May 5 th , 12:30 pm
Madison	Madison County Public Health – May 18 th , 10:00 am
Pickaway	Pickaway Senior Center – May 7 th , 1:30 pm
Union	Memorial Hospital – May 22 nd , 11:30am

Regional Overview

Older Adult Population and Households

There are 408,058 residents ages 60 years or older in the 8-county Central Ohio region, making up 19.6 percent of the total population (Table 1). Within the older adult population, 26.9% of older adults, or 109,624 total residents, are 70 years of age or older. From the 2020 census, the 60+ population has grown 2.9 percent - nearly a whole percent per year (Table 2). Given the rate of increase to life expectancy at age 65 (CDC, 2024) and the size of the population ages 55-59, The Scripps Gerontological Center at Miami University projects that the older adult population will grow an additional 12.39 percent by 2030 and account for more than 20 percent of the total population (2024).

Looking at household makeup, there are 284,332 households with at least one household member aged 60 years or older (Table 3). The proportion of households in the region with at least one older adult member is 34.32 percent. While the population ratio of approximately one-fifth is significant, the household ratio of more than one-third demonstrates that a significant percentage of the population also supports and depends on an older adult in their lives.

Race, Ethnicity & English-Proficiency Demographics

The largest racial demographic group among older adults in Central Ohio is White Alone with a combined 429,132 residents ages 55 and older, followed by Black or African American with 67,089 residents, Asian Alone with 15,868 residents, Two or More

Races combining for 15,235 residents, American Indian and Alaskan Native with 593 residents, and Native Hawaiian or Pacific Islander with 217 residents (Table 4). In comparing the two age ranges, Black or African American Alone is the only racial demographic where the 55-64 population is larger than the 65 and older age range for the same race. The data indicates that Black or African American Central Ohioans are not living as long as the average life expectancy. While a number of inferences can be made as to the relationship between these age groupings within racial demographics, inequality in life expectancy should be taken into consideration (Gutin and Hummer, 2022). This disparity in life expectancy highlights inequity in healthcare access, stress management, and food insecurity.

Another attribute of significance pertaining to social equity is English proficiency, with 15,104 residents ages 60 and older self-reporting that they *Speak English Less Than Very Well* (Table 5).

Veteran Population

The veteran population ages 60 and older in Central Ohio is 53,264 and makes up 13.05 percent of the older adult population (Table 6).

Marital Status

More than half of older adults in Central Ohio are currently married (Table 7). Combining all statuses for older adults not currently married, the unmarried population is approximately 38 percent of the older adult population. While marital status is not

indicative of partnership and household makeup as an independent variable, it is important to consider the tax benefits and financial stability that often accompanies married partnerships exclusively, and what this means for the support systems that affect all dimensions of *Health & Well-Being* from financial well-being to caregiving.

Urban/Rural Designation

Nearly 14 percent of the Central Ohio population lives in a rural-designated area (Table 8). While the American Community Survey does not public provide the Urban/Rural population by age, the approximate number of older adults living in rural areas would be 56,222 based on the older adult percent of total population. Map 1 reflects the older adult population ratio at the census tract level. The map symbology demonstrates that census tracts further from the cities and townships in each county have a much larger percentage of older adults than the more densely populated areas. This demonstrates that the older adult population spreads throughout the region, and are not guaranteed to live with close access to the county resource hubs.

Central Ohio Residents Living with a Disability

In addition to the older adult population, we must consider the residents living with a disability across all ages (Table 9). The American Community Survey identifies 246,837 Central Ohio residents living with a disability.

Table 1 – 2019-2023 American Community Survey Population Estimates

ACS 2023 Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Population 60 years and older	44,456	36,582	7,124	241,067	43,555	10,044	13,160	12,070	408,058
60+ population percentage within total population	20.10%	22.68%	24.67%	18.24%	24.16%	22.76%	22.15%	18.49%	19.60%
Population 75 years and older	12,200	10,836	1,985	62,647	12,114	2,850	3,804	3,188	109,624
75+ population percentage within older adult population	27.4%	29.6%	27.9%	26.0%	27.8%	28.4%	28.9%	26.4%	26.9%
Female Population 60+	23,434	20,032	3,847	134,001	23,336	5,234	7,085	6,315	223,284
Male Population 60+	21,022	16,550	3,277	107,066	20,219	4,810	6,075	5,755	184,774
Population 60-64	11,949	10,135	1,949	73,081	12,704	2,955	3,622	3,620	120,015
Population 65-69	10,835	8,791	1,474	59,877	10,575	2,419	3,034	3,273	100,278
Population 70-74	9,472	6,820	1,716	45,462	8,162	1,820	2,700	1,989	78,141
Population 75-79	6,050	4,476	741	27,557	5,154	1,127	1,653	1,323	48,081
Population 80-84	2,816	3,340	747	17,156	3,585	972	1,322	1,037	30,975
Population 85+	3,334	3,020	497	17,934	3,375	751	829	828	30,568

Table 2 – Scripps Gerontological Center Older Adult Population Projections (2024)

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
2020 Census									
Population 60 years and older	42,637	35,354	7,161	235,030	41,967	9,790	13,083	11,545	396,567
60+ population percentage within total population	19.9%	22.2%	24.7%	17.8%	23.5%	22.3%	22.3%	18.4%	19.16%

2023 5-year ACS									
Population 60 years and older	44,456	36,582	7,124	241,067	43,555	10,044	13,160	12,070	408,058
60+ population percentage within total population	20.10%	22.68%	24.67%	18.24%	24.16%	22.76%	22.15%	18.49%	19.60%
60 plus population growth from 2020 Census	4.27%	3.47%	-0.52%	2.57%	3.78%	2.59%	0.59%	4.55%	2.90%
60 plus population share change from 2020	0.20%	0.48%	-0.03%	0.44%	0.66%	0.46%	-0.15%	0.09%	0.44%
2030 (Projected)									
60+ Pop 2030	56,580	40,320	7,426	269,969	45,234	10,530	13,851	14,713	458,623
60+ Pop/Total 2030	22.72%	24.04%	26.21%	19.16%	23.53%	24.21%	22.58%	21.38%	20.7%
Projected Older Adult Population Growth by end of SAP cycle	+27.27%	+10.22%	+4.24%	+11.99%	+3.85%	+4.84%	+5.25%	+21.90%	12.39%

Table 3 – 2019-2023 American Community Survey Older Adult Household Estimates

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Households with one or more people 60 years and over	29,140	23,880	5,001	174,104	29,263	6,515	8,698	7,731	284,332
Percent of Households with one or more 60+ member(s)	36.22%	39.81%	42.98%	31.78%	42.84%	42.41%	40.62%	32.90%	34.32%

Table 4 – 2019-2023 American Community Survey Older Adult Race & Ethnicity Demographics

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
White Alone age 55-64	23,746	18,775	3,666	100,692	22,699	5,625	7,386	7,460	190,049
White Alone age 65+	29,499	24,633	4,883	127,001	29,039	6,708	9,303	8,017	239,083
Black or African American Alone 55-64	1,025	1,364	104	31,211	938	262	202	124	35,230
Black or African American Alone 65+	931	979	169	28,764	767	70	73	106	31,859
American Indian and Alaska Native alone 55-64	23	33	0	284	3	0	8	7	358
American Indian and Alaska Native alone 65+	4	40	1	157	7	16	10	0	235
Asian Alone 55-64	1,099	341	34	6,079	243	64	10	221	8,091
Asian Alone 65+	1,130	295	0	5,794	397	66	0	95	7,777
Native Hawaiian / Pacific Islander Alone 55-64	35	59	0	65	0	0	0	0	159
Native Hawaiian / Pacific Islander Alone 65	7	0	0	27	22	2	0	0	58
Other Race Alone 55-64	103	42	1	2,577	250	19	0	51	3,043
Other Race Alone 65+	151	42	0	1,473	5	126	13	60	1,870
Two or More Races 55-64	612	446	121	5,587	792	164	154	198	8,074
Two or More Races 65+	785	458	122	4,770	614	101	139	172	7,161
Hispanic/Latino 55-64	337	287	24	5,164	275	75	13	181	6,356
Hispanic/Latino 65+	486	292	0	3,540	222	45	103	39	4,727
White (non-Hispanic) 55-64	23,667	18,610	3,666	99,798	22,660	5,615	7,386	7,413	188,815
White (non-Hispanic) 65+	20,013	16,832	3,257	83,969	19,764	4,601	6,312	5,425	160,173

Table 5 – 2019-2023 American Community Survey Older Adult English Proficiency

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
60+ Speaks English Less Than Very Well	1,156	585	14	12,294	697	121	92	145	15,104

Table 6 – 2019-2023 American Community Survey Older Adult Veteran Population

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Veteran Population 60+	5,246	5,012	919	30,374	6,795	1,487	1,948	1,485	53,264
Veteran Ratio 60+	11.8%	13.7%	12.9%	12.6%	15.6%	14.8%	14.8%	12.3%	13.05%

Table 7 – 2019-2023 American Community Survey Older Adult Marital Status

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Now married (excluding separated)	30,764	22,754	4,168	124,632	27,222	5,625	7,409	8,075	230,647
Widowed	5,735	5,817	1,382	40,258	7,099	1,938	2,435	1,992	66,656
Divorced	6,002	5,890	1,168	48,696	6,882	1,617	2,500	1,485	74,239
Separated	400	293	78	3,134	305	151	158	84	4,603
Never married	1,734	1,829	328	2,411	2,047	723	658	435	10,164

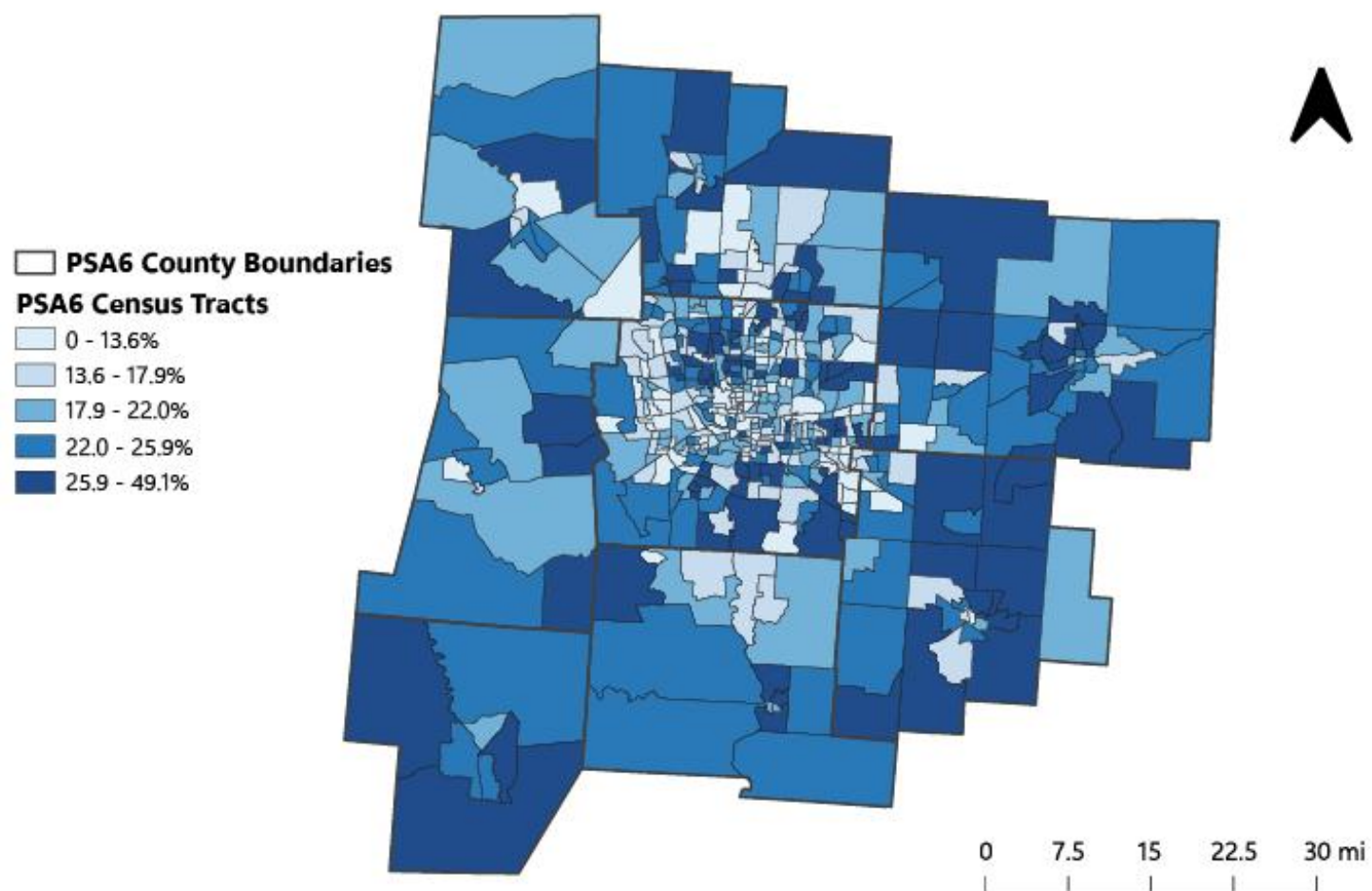
Table 8 – 2019-2023 American Community Survey Older Adult Urban/Rural Approximation

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Urban Population (Total)	170,594	102,362	15,029	1,305,636	118,214	14,830	23,149	34,527	1,784,341
Rural Population (Total)	43,530	56,559	13,922	18,171	60,305	28,994	35,390	28,257	285,128
Rural Ratio	20.33%	35.59%	48.09%	1.37%	33.78%	66.16%	60.46%	45.01%	13.78%
2023 Approximation of older adult population living in rural areas	9,038	13,019	3,426	3,309	14,713	6,645	7,956	5,432	56,222

Table 9 – 2019-2023 American Community Survey Population with a Disability

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Central Ohioans with a Disability	18,031	21,845	5,254	153,002	27,815	5,866	8,386	6,638	246,837

Map 1) Older Adult Population Ratio at the Census Tract Level



Financial Well-Being

The share of Central Ohio older adults living below 150 percent of the Federal Poverty Level (FPL) is nearly 16 percent (Table 10). The distribution of lower-income older adults is not proportionate throughout the counties, however. More than 21 percent of older adult residents in Fayette County live below 150 percent FPL, while less than 10 percent of older adult residents in counties such as Union and Delaware live below 150 percent FPL.

The 2026 CORAA Survey asked residents across the region their concerns regarding financial risks such as household debt and scams/fraud. When asked how worried they were about the amount of debt their household owes (Table 11), more than half of respondents reported being at least a little concerned about their total debt balance. Reviewing a crosstabulation of the responses shows that this concern is not felt equally across racial and income demographics. Where nearly half of white respondents report being “not at all” worried about household debt (48.4 percent), only one third of non-white respondents report the same (34.4 percent). In reviewing the responses across income brackets, confidence declines from high to low income brackets. As cost of living continues to rise, managing debt will continue to be a challenge for lower income older adults, and financial assistance may be needed to prevent debt from building.

Regarding concern over scams and fraud, respondents have much less confidence across all demographics, where over 80 percent of respondents report being at least a little worried about scams and fraud (Figure 1). This was a major concern that emerged from the *Community Conversations* in the Central Ohio Counties as well. Residents who participated in these conversations identified not only how difficult it has become to detect scams through phone calls, texts, and emails, but that seeking help navigating the new digital landscape requires a lot of trust to be placed in those offering to help.

The technological aspects of scam and fraud prevention fit into larger theme of digital literacy barriers and administrative burden that older adults face when seeking assistance. Many residents, as well as case management staff at COAAA, reflected that getting started can be one of the hardest parts of navigating support systems. When older adults do get connected to services, a lack of digital literacy and administrative burden can slow or halt the process in many cases. Transitioning from paper forms to online application portals, required documentation that can be difficult for applicants to recover, and qualifications that lack flexibility for unique living arrangements and circumstances create additional challenges to accessing help with healthcare costs, housing assistance, etc.

Professionals who attended focus groups in the counties have observed that income makes a significant difference in access to information and resources as well.

More affluent older adults and households tend to be more aware of the services available to them and have taken more steps toward planning for longevity.

Alternatively, those who have struggled to make ends meet tend to be less aware of the resources available to them, and often don't start seeking out services until there is an urgent need.

Table 10 – 2019-2023 American Community Survey Older Adult Poverty Level

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Share of population below 100 percent of the poverty level	4.7%	7.5%	12.3%	10.6%	8.8%	8.4%	7.0%	5.5%	9.20%
Share of population 100 to 149 percent of the poverty level	3.6%	8.8%	8.8%	7.0%	6.9%	4.7%	9.3%	4.3%	6.75%
Share of population at or above 150 percent of the poverty level	91.8%	83.8%	78.9%	82.3%	84.3%	86.9%	83.7%	90.3%	84.02%

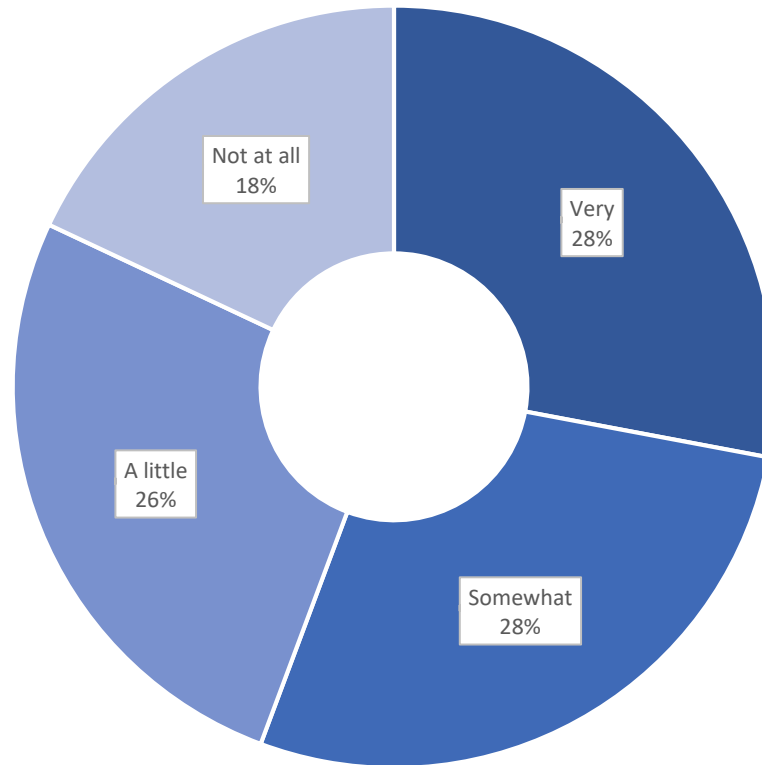
Table 11 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Household Debt Concern

Response	Number of Observations (Weighted)	Percentage (Weighted)
Very	152	18.2
Somewhat	138	16.6
A little	183	21.9
Not at all	362	43.4
Total	836	100.0

Crosstabulations	Category	Very Percentage (Weighted)	Somewhat Percentage (Weighted)	A little Percentage (Weighted)	Not at all Percentage (Weighted)
Sex					
	Female	24.9	14.9	16.6	43.5
	Male	9.7	18.2	28.2	43.9

Race					
	White alone	16.9	14.1	20.5	48.4
	Not White alone	19.5	19.9	26.2	34.4
Household Income					
	Under \$10,000	45.8	17.6	13.5	23.1
	\$10,000 – 24,999	28.6	26.2	20.2	25.0
	\$25,000 – 39,999	16.6	31.5	21.9	30.0
	\$40,000 - 59,999	30.9	10.9	24.7	33.5
	\$60,000-74,999	11.8	27.9	25.3	35.0
	\$75,000-99,999	28.9	11.3	25.4	34.4
	\$100,000 or more	2.0	7.0	21.0	70.0

Figure 1) 2026 CORAA Scam & Fraud Concern



Safe & Accessible Housing

In Central Ohio, more than half of older adults who rent their home are housing cost burdened (Table 12). Nearly a quarter of older adult homeowners are also facing housing cost burden. Central Ohio continues to face cost of living increases which will exacerbate the housing cost burden faced by older adults living on a fixed income. The growth of rental assistance programs will be essential to address this burden.

The 2026 CORAA Survey asked residents across the region what percent of monthly household income they spend on housing expenses, and the responses demonstrate an increasing housing cost burden (Table 13). The average percentage of household income spent on housing expenses each month is 43.4 percent, with a median of 40 percent. When the responses of the survey are disaggregated by sex, race, and income demographics, analysis of quartiles highlight subsets of the population who experience a greater housing cost burden. The median housing cost burden for female respondents is 40 percent, whereas male respondents is 33 percent. Considering the historically unequal pay between men and women in the workforces, the gender pay gap persists in retirement and exacerbates the housing cost burden. So too does racial inequality, where the median housing cost burden for white respondents is 33 percent while the median for non-white respondents is 50 percent. The 25th percentile for non-white respondent housing cost is 30 percent, demonstrating that 75 percent of non-white older adults are housing cost burdened, and 50 percent are considered extremely

housing cost burdened, with 50 percent or more of their income going toward housing costs. The additional household income brackets demonstrate how lower income households contribute a disproportionate amount of their total income to housing costs, but it is important to note that even brackets above 200 percent of the Federal Poverty Level (200% FPL) still experience significant housing cost burden in the current housing landscape. This highlights the need for continued innovation in housing assistance programs available to the older adult population across Central Ohio.

A major concern highlighted throughout the *Community Conversations* was home maintenance and modification services. Many of the rural counties feel that there are not enough service providers, and the inability to maintain or modify one's home is a huge risk. While more service providers are present in urban areas, residents and housing professionals note that there are still not enough providers to keep up with demand, and many residents in need of the services cannot afford the increasing costs.

Housing resource professionals who attended Community Conversations observe that as housing cost burden continues to rise, and a housing shortage persists throughout the region, many of the new housing units do not meet the demand for *accessible* housing. It is especially difficult for individuals with limited mobility to find housing that meets their needs. Even in counties where conversation participants feel housing support is available, they observe that most of the new housing being developed is too large and too expensive to meet the needs of aging adults and

promote aging in place. For older residents to age in place, more resources are needed to ensure that the available housing meets a variety of accessibility needs.

Table 12 – 2019-2023 American Community Survey Older Adult Housing Cost Burden

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Owner Occupied Housing with 60+ Householder	22,247	17,749	3,307	111,007	21,029	4,576	6,152	5,658	191,725
Renter Occupied Housing with 60+ Householder	3,668	3,812	1,248	44,433	4,731	1,142	1,744	1,176	61,954
Selected Monthly Owner Costs exceeding 30% of 60+ Householder Income	23.6%	22.1%	28.8%	25.1%	21.8%	20.0%	21.3%	23.6%	24.1%
Gross Rent exceeding 30% of 60+ Householder Income	51.7%	53.2%	43.0%	53.8%	42.4%	55.3%	46.7%	38.9%	52.1%

Table 13 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Housing Cost / Income Ratio

Metric	Number of Observations (Weighted)	Mean	Median	25th Percentile	75th Percentile	Minimum	Maximum
Housing expenses as percent of monthly household income	N = 777	43.4	40.0	25.0	60.0	0.0	100.0

Crosstabulations	Category						
Sex							
	Female	45.9	40.0	25.0	60.0	0.0	100.0
	Male	40.2	33.0	20.0	60.0	0.0	100.0
Race							
	White alone	40.2	33.0	20.0	50.0	0.0	100.0
	Not White alone	48.2	50.0	30.0	75.0	0.0	100.0

Household Income							
	Under \$10,000	63.1	60.0	50.0	80.0	20.0	100.0
	\$10,000 – 24,999	47.0	50.0	20.0	75.0	0.0	100.0
	\$25,000 – 39,999	55.7	50.0	40.0	70.0	0.0	100.0
	\$40,000 - 59,999	53.9	50.0	40.0	70.0	3.0	100.0
	\$60,000-74,999	39.4	30.0	20.0	55.0	5.0	100.0
	\$75,000-99,999	45.3	34.0	30.0	75.0	5.0	85.0
	\$100,000 or more	27.8	25.0	15.0	35.0	0.0	90.0

Healthy Food Access

Feeding America provides estimates for total population experiencing food insecurity at the state level. Assuming a proportional distribution for Ohio's population (8.28 percent), both geographic and demographic, the region-wide estimate of older adults facing food insecurity would be 33,798 residents (Table 14). Taking into consideration the data on financial well-being and cost-burden within other dimensions, we know food insecurity is not distributed proportionally. Older adults on a fixed income will be more likely to face food insecurity due to inflation of food prices, housing costs, etc.

The findings of the 2026 CORAA survey confirms this increased risk of food insecurity, as nearly 25 percent of survey respondents report needing financial support for food (Table 15). Of the respondents who need assistance, more than two thirds report not having enough, or any, assistance to meet their nutritional need (16.9 percent of total). Reviewing the disaggregated percentages, there is a noticeable spike in respondents who need assistance but receive none in the \$40,000 - \$59,999 income bracket. The responses at this threshold demonstrate that households who may not be living in poverty according to the federal criteria are struggling to keep up with the rising costs of living and are increasingly at risk.

Reflections by residents during the *Community Conversations* show that congregate meal service is a major asset in each county, and contributes to a stronger

community. However, residents did acknowledge that while they know about this service and are capable of participating, the service may be unknown or inaccessible to others. Education, outreach, and innovative strategies to improve access to food assistance programs throughout the region should be prioritized to address the growing demand for nutrition assistance and to reduce food insecurity for older adults of at any income level.

Table 14 – Older Adult Food Insecurity Relative to Feeding America Estimations

Feeding America 2023 Estimates	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
Number of Food Insecure Seniors (adj)	3,682	3,030	590	19,967	3,608	832	1,090	1,000	33,798

Table 15 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Food Assistance Needs

Response	Number of Observations (Weighted)	Percentage (Weighted)
I don't need it	620	75.5
I need it and I don't have it at all	95	11.6
I need it and I don't have enough	43	5.3
I need it and have enough	62	7.6
Total	821	100.0

Crosstabulations	Category	I don't need it	I need it and I don't have it at all	I need it and I don't have enough	I need it and have enough
		Percentage (Weighted)	Percentage (Weighted)	Percentage (Weighted)	Percentage (Weighted)
Sex					
	Female	72.0	12.8	6.2	9.0
	Male	78.8	10.7	4.5	6.1

Race					
	White alone	77.1	11.8	4.9	6.2
	Not White alone	72.8	11.7	5.1	10.4
Household Income					
	Under \$10,000	5.5	34.1	32.6	27.7
	\$10,000 – 24,999	42.5	16.6	7.9	33.0
	\$25,000 – 39,999	60.6	16.7	15.5	7.2
	\$40,000 - 59,999	64.7	30.7	1.4	3.2
	\$60,000-74,999	88.8	10.5	0.5	0.2
	\$75,000-99,999	93.0	5.1	1.6	0.2
	\$100,000 or more	97.8	0.0	0.0	2.2

Reliable Transportation

The Ohio Department of Transportation (ODOT) and Department of Public Safety (DPS) identify drivers ages 65 and older as a vulnerable population. As communities across Ohio strive to meet Vision Zero goals, older adults are statistically more likely to be seriously or fatally injured when they are involved in a crash (Shakya, et al., 2024). Map 2 below identifies that as county population increases, the number of fatal and serious injury (FSI) crashes involving a 65+ driver increases with it. Adjusting for the population to examine FSI crashes per capita, Map 3 shows that the surrounding counties experience more crashes per capita than the urban core. Counties with a lower population density typically have fewer alternative transportation options, so seeing the larger FSI crashes per capita demonstrates a need for expanding alternative transportation services and improved safety strategies in these counties.

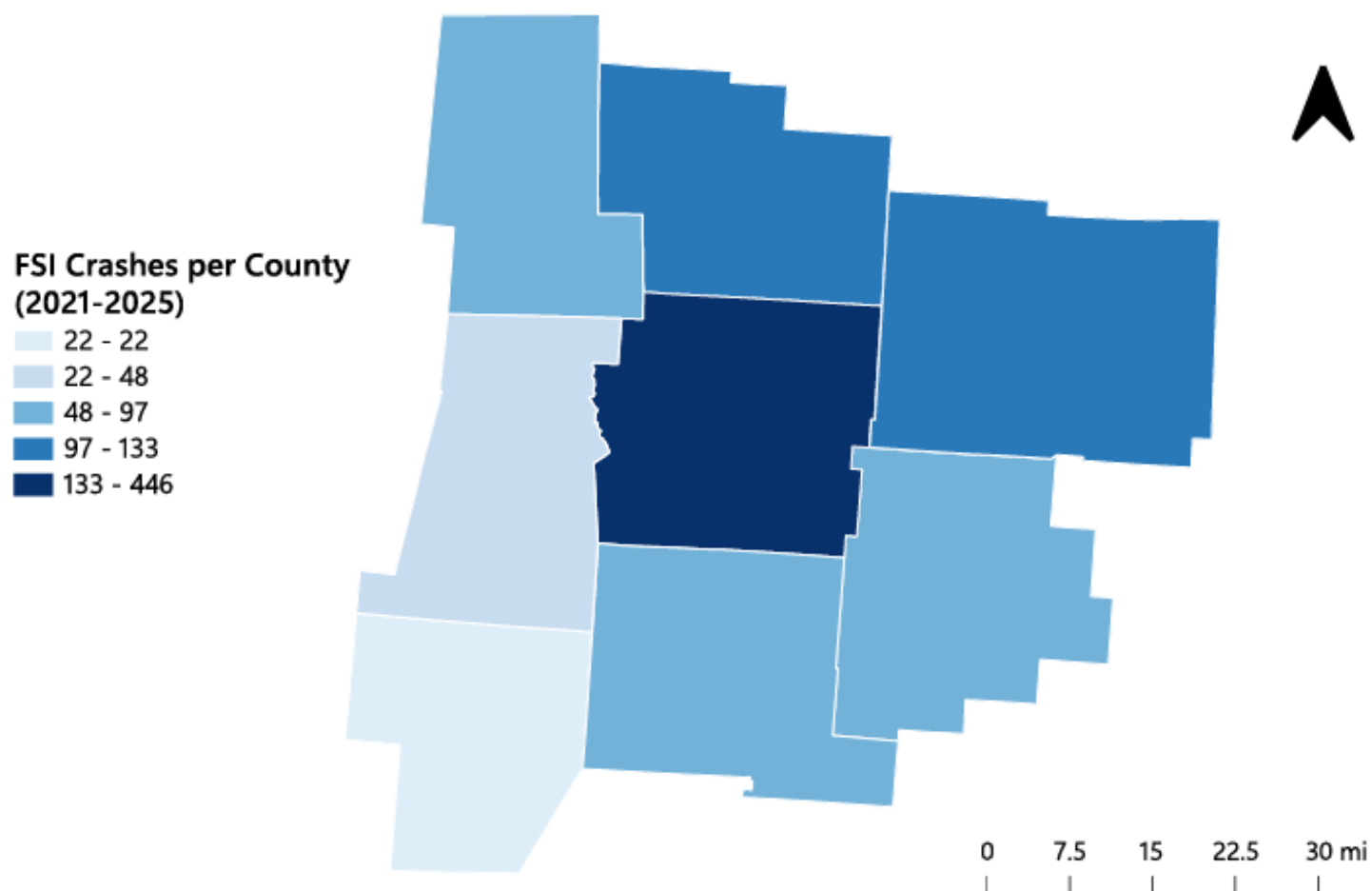
Map 4 identifies FSI crash density within the counties using a one-mile hex-grid as a means to identify FSI crash trends among older adults. This map shows that each county has road segments where crashes cluster over time, and each county will need to adopt individual strategies for addressing older adults' risk of fatal and serious injuries on roadways.

The 2026 CORAA Survey results show that the vast majority of older adults across Central Ohio continue to drive themselves to meet their transportation needs, with nearly 87.9 percent of respondents listing selecting "Drive myself" in the list of available

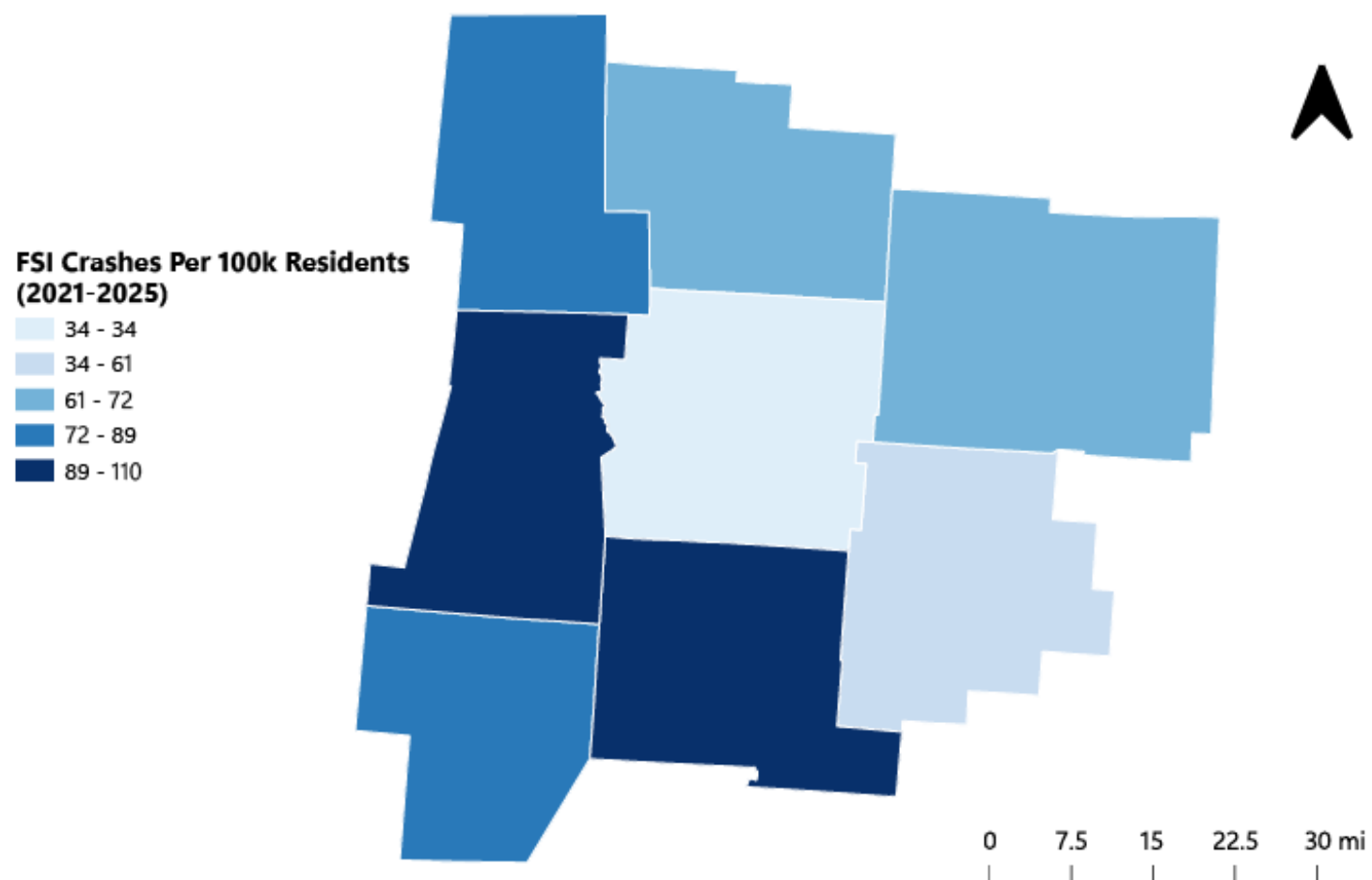
transportation modes (Table 16). The second most common mode is to be driven by a friend or family member at 25.7 percent. Only 3.2 percent reported using buses or paratransit services, and 2.8 percent reported using senior transportation services. This stark contrast reflects a continued car dependence which places older adults at risk.

Participants of the Community Conversations shared that it can be difficult for older adults to access the transportation services they need, especially in the rural counties. When public transportation and other alternative transportation methods are available, it can sometimes be difficult for older adults to get information about the available services and begin utilizing these alternatives. Additionally, service hours and boundaries can leave the needs of these residents unmet. Many of these services do not operate on nights and weekends, and are limited to a county or municipal boundary. Participants noted that this can be especially difficult when it comes to accessing adequate healthcare, as rural hospitals lack specialized services and major health systems' remote facilities direct patients to Columbus for specialist care. Alternative transportation services need to be scaled up and inter-county partnerships need to be strengthened to address these needs in a shifting landscape.

Map 2) Fatal & Serious Injury Crashes Involving a 65+ Driver Aggregated to the County



Map 3) Fatal & Serious Injury Crashes Involving a 65+ Driver Adjusted Per Capita



Map 4) Hexagonal Density Map of Fatal & Serious Injury Crashes Involving 65+ Drivers

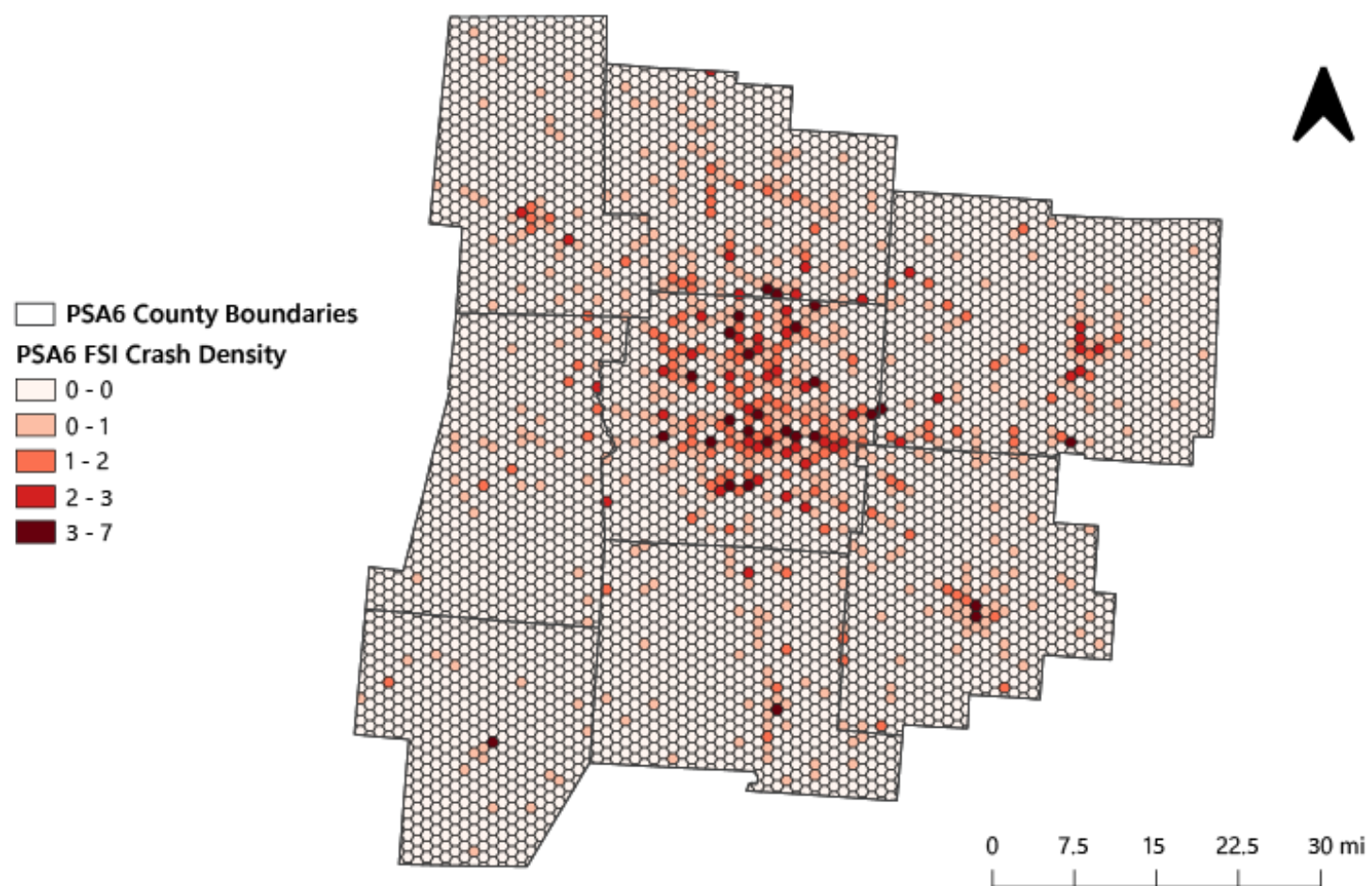


Table 16 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Transportation Modes

Item	Checked Number of Observations (Weighted)	Percentage (Weighted)
Drive myself	744	87.9
Friends or family drive me	218	25.7
Uber or Lyft	73	8.7
Bike or walk	71	8.4
Other	29	3.4
Bus or paratransit	27	3.2
Senior transportation	23	2.8
Taxi	6	0.7
I don't get where I need to go	2	0.3

Quality & Coordinated Healthcare

The American Community Survey aggregates health insurance coverage statistics for adults ages 65 and older (Table 17). There is a wide array of classifications, as well as combinations, for this age group. The ACS data estimates that 2,405 older adults across Central Ohio do not have any form of health insurance coverage.

In the 2026 CORAA Survey, nearly half of respondents reported that the cost prevents them from accessing medications (Table 18). When responses are disaggregated by household income, 68.6 percent of respondents in the \$40,000-\$59,999 bracket report their medications are too expensive, which is well above average and more than double the rate for income brackets below 200 percent of the federal poverty level. As healthcare costs continue to rise, lower and middle-income households who exceed the income limits for financial assistance are increasingly vulnerable.

Participants of the Community Conversations echoed this gap in support, as residents and service providers report older adults struggling to cover many costs while earning too much to qualify for support. Even older adults who should qualify for financial assistance can have difficulty overcoming the administrative burden they face when applying for programs.

Table 17 – 2019-2023 American Community Survey Older Adult Housing Cost Burden

Variable	Delaware	Fairfield	Fayette	Franklin	Licking	Madison	Pickaway	Union	Region-Wide
65+ With employer-based health insurance only	11,909	8,963	1,668	63,847	10,508	2,466	3,104	3,321	105,786
65+ with direct-purchase health insurance only	1,359	715	77	7,237	802	156	360	478	11,184
65+ with Medicare coverage only	167	54	16	772	87	57	42	0	1,195
65+ with TRICARE/Military coverage only	10,383	8,145	1,575	55,770	9,619	2,241	2,692	2,811	93,236
65+ with VA Health Care Only	0	26	0	9	0	0	2	0	37
65+ With employer-based and direct-purchase coverage	69	1	0	100	36	0	0	0	206
65+ With employer-based and Medicare coverage	6,371	4,440	612	28,277	5,561	1,307	1,469	1,382	49,419
65+ With direct-purchase and Medicare coverage	6,887	4,643	1,312	27,576	5,794	1,483	2,074	1,987	51,756
65+ With Medicare and Medicaid/means-tested public coverage	870	1,457	445	12,752	1,416	288	453	279	17,960
65+ with Other private only combinations	0	19	0	0	0	0	0	0	19
65+ with Other public only combinations	380	676	173	3,385	874	144	236	119	5,987
65+ with Other coverage combinations	5,300	5,085	726	26,177	5,943	1,084	1,681	1,037	47,033
65+ with No health insurance coverage	256	126	33	1,812	64	48	47	19	2,405
Percent of 65+ with no coverage	0.80%	0.50%	0.66%	1.11%	0.21%	0.70%	0.52%	0.23%	0.86%

Table 18 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Barriers Accessing Medication

Item	Checked Number of Observations (Weighted)	Percentage Checked (Weighted)
My health conditions	43	8.8
They are too expensive	214	43.5
There is no delivery or mail option	28	5.6
I have to care for someone else	22	4.4
Other	249	***50.8

Crosstabulation	Category	My health conditions Percentage Checked (Weighted)	They are too expensive Percentage Checked (Weighted)	There is no delivery or mail option Percentage Checked (Weighted)	I have to care for someone else Percentage Checked (Weighted)	Other Percentage Checked (Weighted)
Sex						
	Female	12.2	44.9	4.9	3.4	48.3
	Male	2.5	40.1	6.6	5.7	55.1
Race						
	White alone	9.6	41.8	3.3	5.0	51.0
	Not White alone	5.1	42.6	10.0	3.5	53.8
Household Income						
	Under \$10,000	0.0	26.9	46.0	7.9	40.2

\$10,000 – 24,999	14.6	34.0	2.0	0.0	70.0
\$25,000 – 39,999	8.1	27.9	5.9	9.2	56.5
\$40,000 - 59,999	7.0	68.6	0.0	7.4	36.5
\$60,000-74,999	10.0	48.2	0.0	1.0	57.6
\$75,000-99,999	16.2	37.9	0.0	7.5	49.5
\$100,000 or more	5.3	42.9	4.7	1.2	51.2

***this percentage is high, but most responses are not specific problems. Rather respondents tended to say "N/A" I don't have this problem, etc.

Community Supports & Services

In the 2026 CORAA Survey, older adults were asked how they most often get information about services for older adults (Table 19). Online sources such as emails, websites, and social media is now the most common method at 53.8 percent. The second-most common method of accessing information about services, was from family, friends or neighbors at 45.6 percent. Television and print sources such as newspapers are now used less than internet sources, which has changed to publication landscape for local agencies.

Participants in the *Community Conversations* shared concerns over the loss of local newspapers, and that the primary way of sharing information about services, programs, and events is now through social media. Many older adults are still hesitant to rely on internet sources for information, especially considering the risks of scams and fraud identified in the Financial Well-Being section of this assessment. For individuals who are comfortable using social media as a means of accessing information, there is no guarantee they will see the publication in their feeds as they would a print publication. Churches and places of worship as a source of information is only leveraged by 17.1 percent of respondents, where most *Community Conversation* participants still view places of worship as places where older adults go for resources. With church historically being a place where people go to engage in community, it is important to consider how this may be changing.

A major issue identified through these *Community Conversations* is social isolation, and the increased feeling of isolation older adults experience in a post-COVID world. Many participants notice that services such as home-delivered meals or public transportation are the only social interactions some older adults have in their routines. Social connection is vital to health and well-being for all residents of a community, yet the World Health Organization (WHO) Commission on Social Connection estimates that, “25 to 34 percent of older adults are socially isolated (2025).” One of the barriers that older adults face in accessing services and maintaining social connections is the access to information and education on the available resources. County-level service providers discussed offering a variety of services, but those who would benefit most often don’t hear about these services.

We heard from many community members that the senior centers and local service agencies in each county are a major asset to the region. The services that are offered and the spaces that are open to the public continue to meet many older adult needs, and help them to maintain social connections. However, these agencies face a number of challenges which limit their available resources. Some report a decline in volunteerism in the past few years. What may have been a slow or fluctuating trend became a steep drop-off during the pandemic, and they have yet to see the number of volunteers return. Many service providers across the Health & Well-Being dimensions rely on volunteers to maintain services. In addition to the lack of volunteer staff, some

counties worry about support for their senior levy programs that support vital services.

As residents across all demographics in these counties continue to face economic hardships, staff at these organization have noticed weakening support for local taxes levies. As tax policy across the state continues to change, these community agencies may need to find additional sources of revenue to meet the growing demand.

Table 19 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Method of Accessing Service Information

Item	Checked Number of Observations (Weighted)	Percentage Checked (Weighted)
Print sources (brochures, newspapers, etc.)	306	36.5
Television	324	38.7
Online from emails, websites, or social media	451	53.8
Family, friends, or neighbors	383	45.6
Churches or other places of worship	143	17.1
Other	114	13.6

Crosstabulations	Category	Print sources (brochures, newspapers, etc.) Percentage (Weighted)	Television Percentage (Weighted)	Online from emails, websites, or social media Percentage (Weighted)	Family, friends, or neighbors Percentage (Weighted)	Churches or other places of worship Percentage (Weighted)	Other Percentage (Weighted)
Sex							
	Female	40.1	31.9	55.4	50.4	18.0	11.1
	Male	33.1	47.7	52.5	40.3	16.7	15.2
Race							
	White alone	37.8	30.8	56.8	42.8	15.0	12.9
	Not White alone	36.2	55.7	49.1	49.9	22.3	12.5

Household Income							
Under \$10,000	27.3	64.0	39.8	34.6	16.9	8.9	
\$10,000 – 24,999	34.6	26.9	38.5	34.6	8.9	24.7	
\$25,000 – 39,999	31.0	36.6	47.0	45.7	13.6	19.4	
\$40,000 - 59,999	33.2	47.0	53.1	36.3	16.0	15.5	
\$60,000-74,999	36.9	42.6	49.9	57.0	18.0	12.5	
\$75,000-99,999	47.5	36.8	55.3	48.8	23.6	9.0	
\$100,000 or more	41.4	33.6	67.6	44.4	17.9	6.5	

Caregiver Supports

Caregivers who attended *Community Conversations* have significant concerns about access to support. Many voiced that income qualifications and administrative burden can be a limiting factor in receiving assistance. Navigating an ever-changing world, from policy changes to advancing technology, is becoming increasingly difficult. In addition to the financial and technological barriers caregivers face, many service providers and clinical staff at COAAA report a shortage in respite services across the region. Caregiver support is an intergenerational issue. Not only are many older adults caring for a spouse, but individuals over 60 may still be caring for a parent as life expectancy continues to increase. Participants also spoke of older adults who are acting as kinship caregivers, caring for children or grandchildren with varying needs.

In the 2026 CORAA Survey, nearly three quarters of respondents reported feeling stressed about their role as a caregiver (Table 20). Responses to the caregiving stress level question differ from other survey questions regarding worry or stress, as the higher household income brackets report feeling stressed at a greater rate than the lower income households. This trend demonstrates that caregiver burnout can affect any caregiver regardless of financial well-being, and services should be bolstered to those who support their loved ones are supported in turn.

The need for caregiver support is evident. Older adult caregivers appreciate the agency's offerings and support groups, but still feel overwhelmed by the responsibility

of caregiving. Given these responses, it's vital that COAAA provide additional direction and resources to help these agencies support family caregivers. This can include investments in respite services, increased coordination and training across the network, and care planning designed to relieve caregiver stress with specific, targeted interventions.

Table 20 – 2026 Central Ohio Regional Assessment on Aging (CORAA) Caregiving Stress

Response	Number of Observations (Weighted)	Percentage (Weighted)
Hardly ever	63	27.5
Sometimes	120	52.9
Often	45	19.6
Total	228	100.0

Crosstabulations	Category	Hardly ever Percentage (Weighted)	Sometimes Percentage (Weighted)	Often Percentage (Weighted)	Total
Sex					
	Female	19.8	61.8	18.5	100
	Male	38.4	40.3	21.3	100
Race					
	White alone	24.4	53.6	22.0	100
	Not White alone	35.2	48.5	16.3	100
Household Income					
	Under \$10,000	41.8	42.6	15.7	100
	\$10,000 – 24,999	9.8	80.4	9.9	100
	\$25,000 – 39,999	63.2	34.8	2.0	100
	\$40,000 - 59,999	43.5	34.5	22.0	100
	\$60,000-74,999	20.8	57.3	22.0	100
	\$75,000-99,999	5.9	67.5	26.6	100
	\$100,000 or more	15.6	57.7	26.7	100

Conclusion

The SAP research and community engagement efforts provided significant opportunities to better understand the issues older adults face in Central Ohio. When analyzed along the Health & Well-Being dimensions outlined in the AGE State Plan on Aging, the data revealed that more financial support is needed across all dimensions to address the rising costs of housing, quality food & nutrition, healthcare services & medication, etc. Continued collaboration with transportation providers in each county will be needed to properly scale for a growing older adult population, and to provide appropriate alternative transportation modes that alleviate car-dependency and reduce the risk of fatal and serious injuries on Central Ohio roadways.

Education, outreach, and innovative strategies should be emphasized to eliminate technological barriers, reduce administrative burden, and improve access to vital supports such as food & nutrition assistance. The growing strain on caregivers is also exacerbated limitations of the direct care workforce, especially in rural counties, as many caregivers report feeling stressed and struggling to access caregiver support services. Work toward increasing care-planning capacity and identifying institutional respite partnerships is essential to alleviate the strain that caregivers face.

The findings of this report have informed the 2027-2030 SAP Goals & Objectives of PSA6, and community engagement will continue in each county to ensure effective implementation of agency strategies.

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