

# Cloud County Rural Health Works



Communities Building Affordable & Sustainable Healthcare Systems

## Economic & Demographic Data

### Introduction

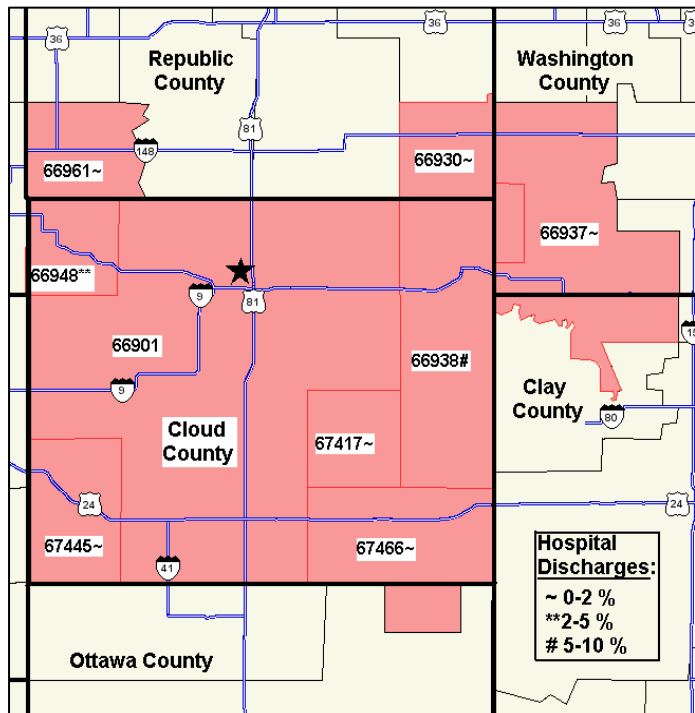
Kansas Rural Health Works (KRHW) is dedicated to helping rural communities build affordable and sustainable local health care systems. Health care is important to seniors, young families and companies. But rural health care systems are facing many challenges: hospitals are closing; services have been cut; doctors won't come to the area or they don't stay; Medicare and Medicaid payments are too low. Rural residents can revitalize their local health care system. KRHW provides the tools. Local visionary leadership puts these tools to work. KRHW helps communities keep health care dollars at home. Sponsored by the Kansas Rural Health Options Project with funding from the Office of Rural Health Policy, Health Resources and Services Administration.

### Economic Data Summary

Following are data and statistics about the economic and demographic characteristics of Cloud County that may have implications related to local health care needs. Some of the data only is available at a county scale and reflects the Cloud County boundaries. Some is available by ZIP code. Where possible, ZIP code data was used for the areas shown in the graphic below. This area reflects the approximate boundaries of the Cloud County Health Center market area. This is probably the geographic extent most non-specialty health care services centered in Cloud County would reach.

- The proportion of the population over 65 years is growing, and the female population over 85 years is growing fastest among the elderly group.
- Nearly 45% of the population lives alone, making individual acute and chronic care management challenging.
- More than 15% of households live on less than \$15,000 income per year.
- Nearly 35% of the housing stock is valued at less than \$40,000.
- Transfer income to persons is among the fastest growing sources of income while proprietors' income is declining.
- Within transfer income, government assistance such as Medicare, income maintenance, and veterans pension and disability benefits are growing most strongly.
- While declining, county poverty rates remain above the Kansas average.

### Cloud County Health Market Area



ZIP codes within the Cloud County Health Area.  
Source: Claritas, Inc. 2006

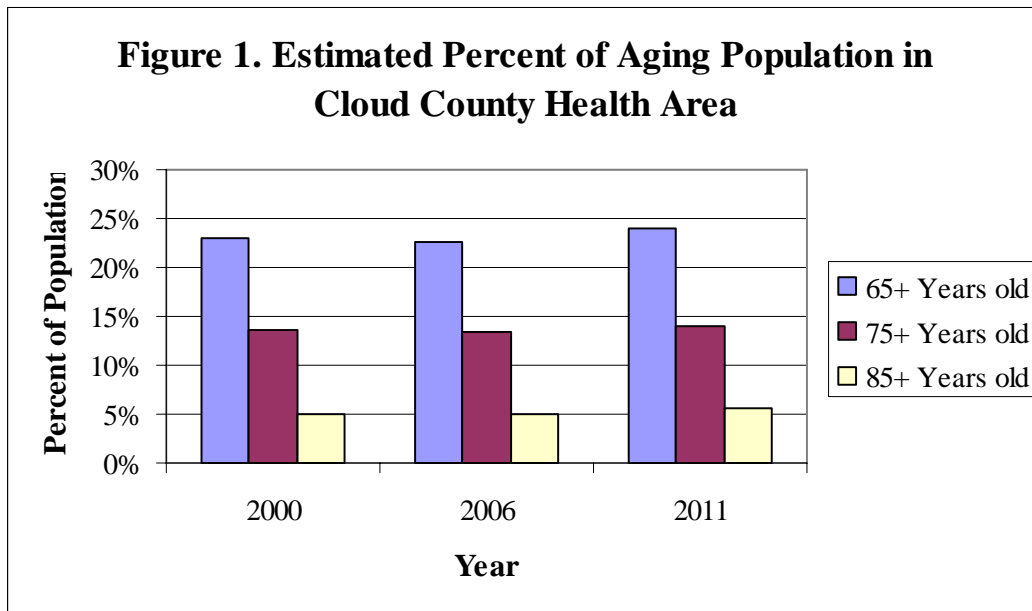
# Cloud County Rural Health Works

Typical of many rural counties, the proportion of the population 65 years and older is among the fastest growing demographic groups even as the overall population declines. The oldest of the old, persons 85 years and older, are increasing to the greatest degree among the elderly, with women commonly outliving men. The implications of these trends are several: without a source of renewal from economic growth, the community will increasingly rely on an elderly, fixed income population base to support local services. Further, the proportion of the population with special health care needs, especially community and home health care assistance will increase.

**Table 1. Percent of Aging Population in Cloud County Health Area**

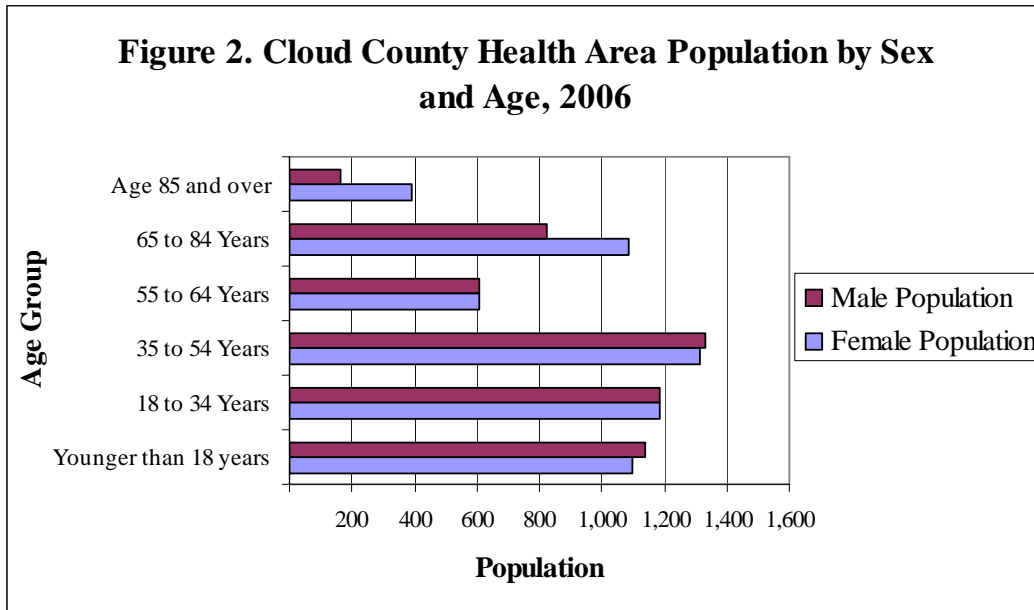
	2000		2006		2011	
	Percent	Number	Percent	Number	Percent	Number
65+ Years old	23.0%	2,673	22.5%	2,465	23.9%	2,488
75+ Years old	13.6%	1,580	13.4%	1,461	13.9%	1,446
85+ Years old	5.0%	582	5.1%	555	5.6%	580

Claritas, Inc. (2006)



Claritas, Inc. (2006)

# Cloud County Rural Health Works



Claritas, Inc. (2006)

The racial composition of Cloud County is very homogenous. Whites make up 98 percent of the population. Still, about 225 persons in Cloud County identify themselves as non-white. It's not uncommon for non-whites to have specific health care needs that are very different than the white population. As is the case almost everywhere, the Hispanic and Latino population is increasing, albeit relatively modestly. Between 2000 and 2011, the Hispanic population will roughly double to about 220 persons.

**Table 2. Estimated Population by Single Race Classification for 2006**

Race Classification	Cloud Area	Percent
White Alone	10,722	98.04
Black or African American Alone	40	0.37
American Indian and Alaska Native Alone	38	0.35
Asian Alone	48	0.44
Native Hawaiian and Other Pacific Islander	0	0.00
Some Other Race Alone	19	0.17
Two or More Races	69	0.63
Total	10,936	100.0

Claritas, Inc (2006)

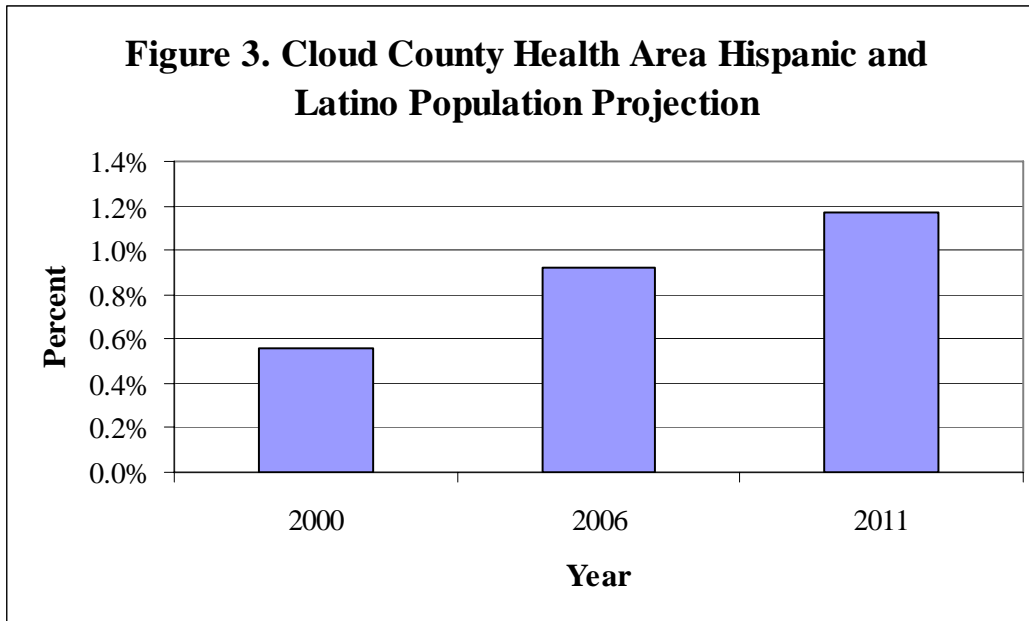
# Cloud County Rural Health Works

**Table 3. Estimated Population Hispanic or Latino by Origin in 2006\***

Category	Cloud Area	Percent
Not Hispanic or Latino	10,835	99.08
Hispanic or Latino	101	0.92
Total	10,936	100.0
Hispanic or Latino:		
Mexican	54	53.47
Puerto Rican	1	0.99
Cuban	0	0.00
All Other Hispanic or Latino	46	45.54

Claritas, Inc. (2006)

*\*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.*



Claritas, Inc. (2006)

**Table 4. Hispanic or Latino Projections for Cloud County Health Area**

	2000	2006	2011
Population	11,622	10,936	10,394
Number	65	101	122
Percentage	0.56%	0.92%	1.17%

Claritas, Inc. (2006)

## Cloud County Rural Health Works

A relatively large proportion of the population 15 years and older is unmarried. About 56 percent of the adult population reported living as a married individual with a spouse present. Conversely, 44 percent reported being unmarried or their spouse was absent. Over 11 percent are widowed. Many of these individuals probably live in some other cohabitation arrangement. Still, it raises a question about the number of people living alone. Within the context of community health care needs, people living alone face sometimes tremendous challenges should illness arise or injury occur. Most often, there are only informal support structures in place to assist such individuals in times of need.

**Table 5. Estimated Population Age 15+ by Marital Status in 2006\***

	Cloud Area	Percent
Total, Never Married	1,982	21.64
Married, Spouse present	5,115	55.86
Married, Spouse absent	303	3.31
Widowed	1,046	11.42
Divorced	711	7.76
Males, Never Married	1,086	11.86
Previously Married	568	6.20
Females, Never Married	896	9.78
Previously Married	1,278	13.96

Claritas, Inc. (2006)

*\*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.*

**Table 6. Estimated Population Age 25+ by Educational Attainment for 2006\***

	Cloud Area	Percent
Less than 9th grade	479	6.52
Some High School, no diploma	584	7.95
High School Graduate (or GED)	2,802	38.16
Some College, no degree	1,724	23.48
Associate Degree	459	6.25
Bachelor's Degree	787	10.72
Master's Degree	361	4.92
Professional School Degree	116	1.58
Doctorate Degree	31	0.42
Total	7,343	100.0

Claritas, Inc. (2006)

*\*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.*

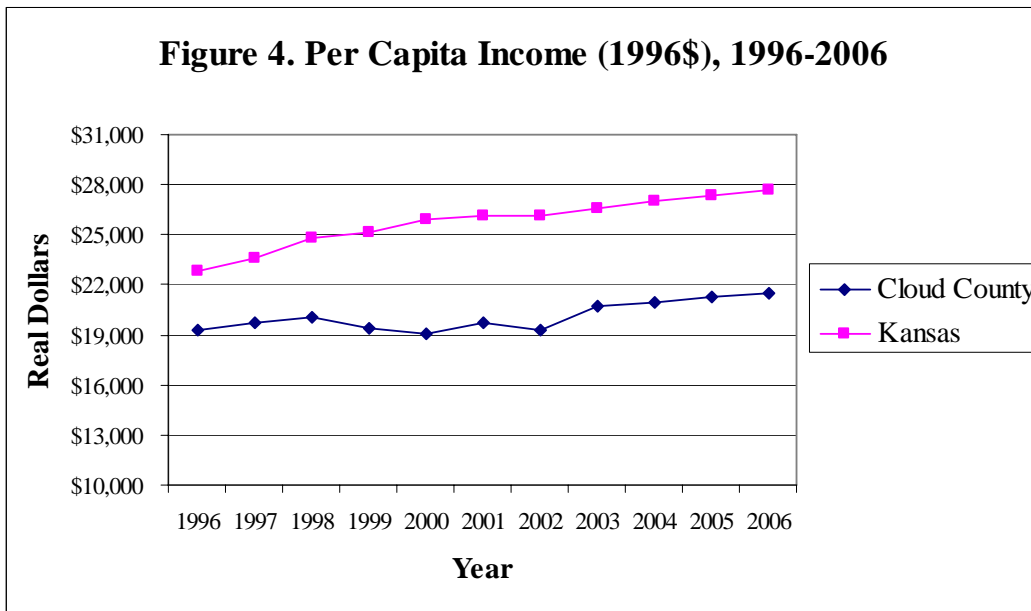
## Cloud County Rural Health Works

The income and wealth resources of many Cloud County residents are relatively modest. Over 30 percent of households report an annual income of less than \$25,000, and half of that group lives on less than \$15,000 per year. As represented by housing values, the wealth resources of many individuals and households also is relatively modest. About 35 percent of the housing stock is valued at less than \$40,000. The implications of such income and wealth in the context of increasing longevity and rising health care costs raises questions as to whether all who need it can afford health insurance and health care services.

**Table 7. Estimated Households by Household Income for 2006**

	Cloud Area	Percent
Income Less than \$15,000	686	15.41
Income \$15,000 - \$24,999	732	16.44
Income \$25,000 - \$34,999	691	15.52
Income \$35,000 - \$49,999	854	19.18
Income \$50,000 - \$74,999	850	19.09
Income \$75,000 - \$99,999	324	7.28
Income \$100,000 - \$149,999	187	4.20
Income \$150,000 - \$249,999	86	1.93
Income \$250,000 - \$499,999	37	0.83
Income \$500,000 and more	5	0.11
<b>Total Estimated Households</b>	<b>4,452</b>	
Estimated Average Household Income		\$47,962
Estimated Median Household Income		\$37,061
Estimated Per Capita Income		\$20,056

Claritas, Inc. (2006)



Woods and Poole, Inc. (2005)

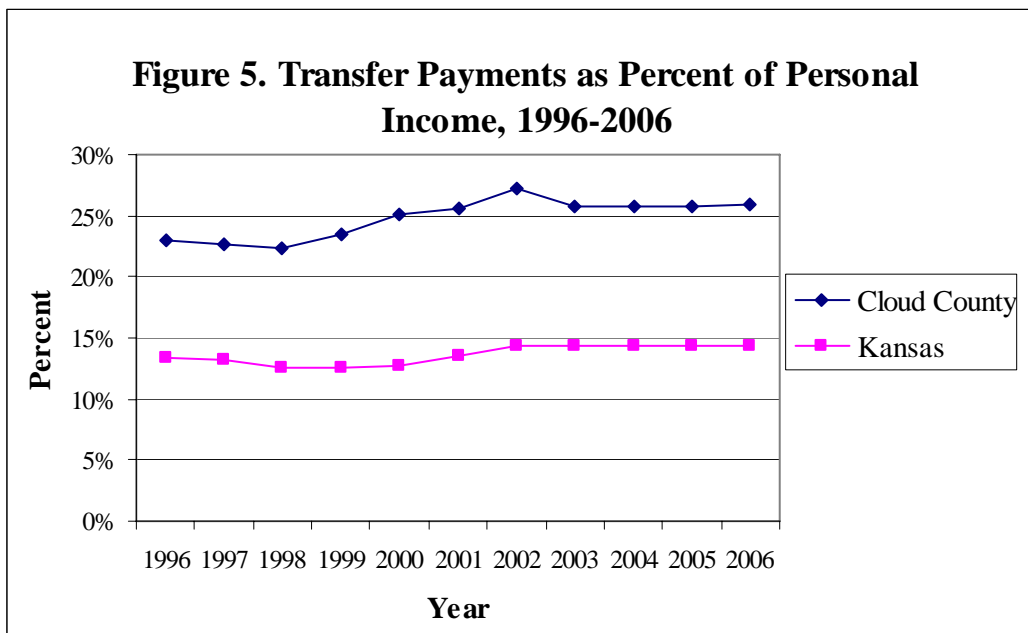
# Cloud County Rural Health Works

**Table 8. Estimated All Owner-Occupied Housing Values for 2006**

	Cloud Area	Percent
Value Less than \$20,000	456	13.67
Value \$20,000 - \$39,999	708	21.23
Value \$40,000 - \$59,999	644	19.31
Value \$60,000 - \$79,999	539	16.16
Value \$80,000 - \$99,999	431	12.92
Value \$100,000 - \$149,999	375	11.24
Value \$150,000 - \$199,999	100	3.00
Value \$200,000 - \$299,999	61	1.83
Value \$300,000 - \$399,999	15	0.45
Value \$400,000 - \$499,999	2	0.06
Value \$500,000 - \$749,999	1	0.03
Value \$750,000 - \$999,999	3	0.09
Value \$1,000,000 or more	0	0.00
<b>Total</b>	<b>3,335</b>	<b>99.99</b>

Claritas, Inc. (2006)

As with most rural areas, Cloud County is relatively more dependent on transfer income, such as retirement and disability insurance benefits, medical benefits, and income maintenance. That dependence is growing over time. These financial resources can be of enormous importance to those who receive them. From an economic perspective, these payments help support the local economy. Regardless of philosophical or political belief, every person legitimately entitled should have access to this assistance.



Woods and Poole, Inc. (2005)

## Cloud County Rural Health Works

**Table 9. Cloud County Personal Income by Major Source**

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Total Earnings (Millions 1996\$)	\$115.84	\$115.40	\$114.65	\$110.36	\$97.02	\$99.50	\$92.47	\$105.89	\$106.84	\$107.69	\$108.63
Farm Earnings	\$15.52	\$11.18	\$10.40	\$9.50	\$2.28	\$5.51	(\$2.75)	\$6.38	\$6.36	\$6.34	\$6.31
Agricultural Services, Other	\$0.55	\$0.55	\$0.80	\$0.69	\$0.64	\$0.61	\$0.63	\$0.85	\$0.88	\$0.91	\$0.94
Mining	\$0.70	\$0.91	\$0.36	\$0.43	\$0.60	\$0.64	\$0.64	\$0.57	\$0.59	\$0.61	\$0.62
Construction	\$4.59	\$5.48	\$5.74	\$4.61	\$3.91	\$3.41	\$3.07	\$4.49	\$4.53	\$4.57	\$4.60
Manufacturing	\$10.03	\$11.54	\$11.85	\$11.29	\$3.71	\$3.23	\$4.53	\$4.58	\$4.62	\$4.67	\$4.71
Transport, Comm. & Public Utility	\$7.99	\$9.88	\$8.91	\$8.05	\$7.99	\$7.80	\$7.70	\$7.83	\$7.90	\$7.97	\$8.04
Wholesale Trade	\$9.92	\$9.86	\$9.42	\$10.52	\$12.24	\$13.05	\$13.00	\$13.18	\$13.27	\$13.36	\$13.45
Retail Trade	\$13.41	\$12.72	\$11.63	\$11.80	\$11.79	\$11.55	\$11.39	\$11.48	\$11.54	\$11.50	\$11.56
Finance, Insurance & Real Estate	\$4.53	\$4.55	\$4.82	\$4.46	\$4.70	\$4.81	\$4.90	\$6.51	\$6.61	\$6.69	\$6.78
Services	\$24.79	\$25.17	\$27.30	\$26.56	\$26.24	\$25.93	\$26.32	\$26.34	\$26.40	\$26.47	\$26.54
Federal Civilian Government	\$3.68	\$3.88	\$3.74	\$2.28	\$2.40	\$2.18	\$2.30	\$2.33	\$2.34	\$2.35	\$2.36
Federal Military Government	\$0.68	\$0.66	\$0.66	\$0.67	\$0.68	\$0.61	\$0.40	\$0.52	\$0.54	\$0.55	\$0.57
State and Local Government	\$19.45	\$19.01	\$19.04	\$19.50	\$19.84	\$20.16	\$20.34	\$20.82	\$21.26	\$21.71	\$22.14
Personal Income (Millions 1996\$)	\$202.81	\$206.96	\$208.27	\$200.99	\$194.91	\$199.16	\$192.29	\$204.24	\$205.53	\$206.71	\$208.00
Wages and Salaries	\$73.21	\$74.89	\$75.63	\$73.76	\$70.48	\$70.01	\$69.95	\$71.75	\$72.46	\$73.10	\$73.80
Other Labor Income	\$15.47	\$15.59	\$15.67	\$15.16	\$14.52	\$14.72	\$15.33	\$15.22	\$15.33	\$15.42	\$15.52
Proprietors Income	\$27.16	\$24.92	\$23.35	\$21.44	\$12.03	\$14.77	\$7.19	\$18.91	\$19.05	\$19.17	\$19.31
Dividends, Interest & Rent	\$49.42	\$53.50	\$55.34	\$51.03	\$54.67	\$53.35	\$52.64	\$52.63	\$52.74	\$52.84	\$52.94
Transfer Payments To Persons	\$46.65	\$47.01	\$46.63	\$47.04	\$48.78	\$50.91	\$52.23	\$52.52	\$52.94	\$53.38	\$53.84
Less Social Insurance Contributions	\$12.62	\$12.90	\$12.87	\$12.46	\$11.53	\$11.62	\$11.88	\$13.85	\$14.09	\$14.33	\$14.59
Residence Adjustment	\$3.52	\$3.97	\$4.52	\$5.03	\$5.97	\$7.02	\$6.84	\$7.04	\$7.09	\$7.13	\$7.17

Woods and Poole, Inc. (2006)

*Note: Historical employment, earnings, and income data 1969-2002, and total population data 1969-2003, are from the U.S. Dept. of Commerce (USDoC); emp. and earnings data by private non-farm SIC industry for 2001 and 2002 are estimated from private non-farm NAICA industry data.*

## Cloud County Rural Health Works

**Table 10. Personal Current Transfer Receipts for Cloud County**

(Thousands of Dollars)	2002	2003	2004
Personal current transfer receipts (\$000)	57,596	57,178	59,592
Current transfer receipts of individuals from governments	55,053	54,848	57,262
Retirement and disability insurance benefits	25,285	25,474	25,856
Old-age, survivors, and disability insurance (OASDI) benefits	24,569	24,761	25,161
Railroad retirement and disability benefits	631	618	600
Workers' compensation	(L)	(L)	(L)
Other government retirement and disability insurance benefits 1/	59	69	68
Medical benefits	23,741	22,901	24,717
Medicare benefits	13,039	13,493	14,704
Public assistance medical care benefits 2/	10,470	9,196	9,764
Military medical insurance benefits 3/	232	212	249
Income maintenance benefits	2,294	2,681	2,800
Supplemental security income (SSI) benefits	618	629	577
Family assistance 4/	262	284	311
Food stamps	336	413	467
Other income maintenance benefits 5/	1,078	1,355	1,445
Unemployment insurance compensation	680	803	720
State unemployment insurance compensation	660	780	698
Unemployment compensation for Fed. civilian employees (UCFE)	(L)	(L)	(L)
Unemployment compensation for railroad employees	(L)	(L)	0
Unemployment compensation for veterans (UCX)	(L)	(L)	(L)
Other unemployment compensation 6/	0	0	0
Veterans benefits	1,061	1,142	1,166
Veterans pension and disability benefits	992	1,031	1,069
Veterans readjustment benefits 7/	69	111	96
Veterans life insurance benefits	0	0	0
Other assistance to veterans 8/	0	0	(L)
Federal education and training assistance	1,966	1,823	1,982
Other transfer receipts of individuals from governments 10/	(L)	(L)	(L)
Current transfer receipts of nonprofit institutions	1,606	1,665	1,738
Receipts from the Federal government	319	353	370
Receipts from state and local governments 11/	928	937	982
Receipts from businesses	359	375	386
Current transfer receipts of individuals from businesses 12/	937	665	592

Bureau of Economic Analysis (2006)

# Cloud County Rural Health Works

Footnotes for Table 10:

1. Consists largely of temporary disability payments and black lung payments.
2. Consists of medicaid and other medical vendor payments.
3. Consists of payments made under the TriCare Management Program (formerly called CHAMPUS) for the medical care of dependents of active duty military personnel and of retired military personnel and their dependents at nonmilitary medical facilities.
4. Through 1995, consists of emergency assistance and aid to families with dependent children. For 1998 forward, consists of benefits— generally known as temporary assistance for needy families— provided under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. For 1996–97, consists of payments under all three of these programs.
5. Consists largely of general assistance, refugee assistance, foster home care and adoption assistance, earned income tax credits, and energy assistance.
6. Consists of trade readjustment allowance payments, Redwood Park benefit payments, public service employment benefit payments, and transitional benefit payments.
7. Consists largely of veterans' readjustment benefit payments, educational assistance to spouses and children of disabled or deceased veterans, payments to paraplegics, and payments for autos and conveyances for disabled veterans.
8. Consists of State and local government payments to veterans.
9. Consists largely of federal fellowship payments (National Science Foundation fellowships and traineeships, subsistence payments to State maritime academy cadets, and other federal fellowships), interest subsidy on higher education loans, basic educational opportunity grants, and Job Corps payments.
10. Consists largely of Bureau of Indian Affairs payments, education exchange payments, Alaska Permanent Fund dividend payments, compensation of survivors of public safety officers, compensation of victims of crime, disaster relief payments, compensation for Japanese internment, and other special payments to individuals.
11. Consists of State and local government educational assistance payments to nonprofit institutions, and other State and local government payments to nonprofit institutions.
12. Consists largely of personal injury payments to individuals other than employees and other business transfer payments.

All state and local area dollar estimates are in current dollars (not adjusted for inflation).

(L) Less than \$50,000, but the estimates for this item are included in the totals.

(N) Data not available for this year.

## Cloud County Rural Health Works

**Table 11. Employment by Major Industry for Cloud County**

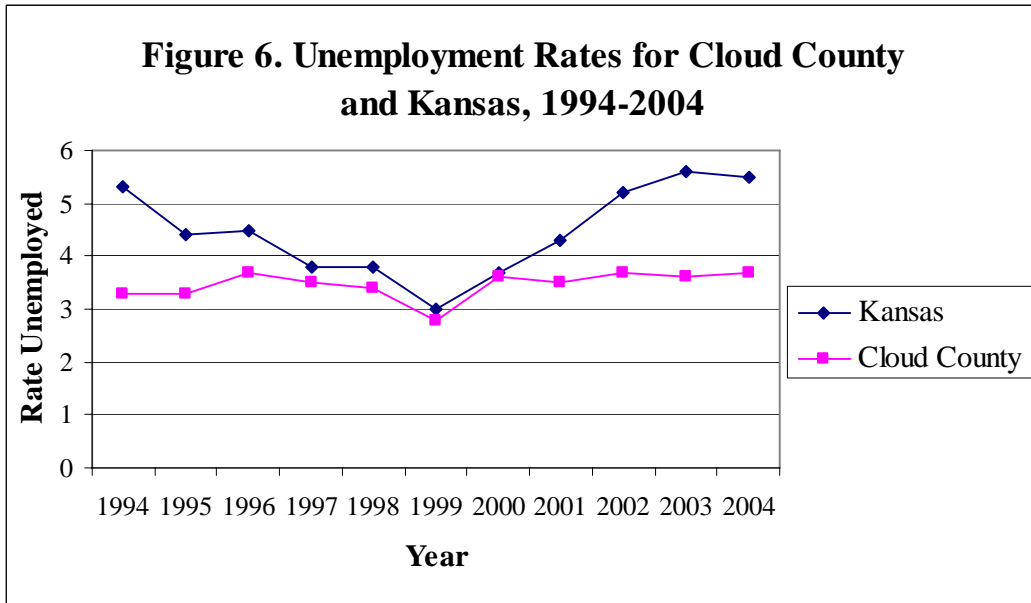
(Thousands)	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Total Employment	6.13	6.17	6.05	6.00	5.84	5.79	5.77	5.78	5.80	5.81	5.82
Farm Employment	0.69	0.67	0.68	0.68	0.66	0.65	0.65	0.65	0.64	0.64	0.64
Agricultural Services, Other	0.09	0.09	0.12	0.12	0.12	0.12	0.11	0.12	0.12	0.12	0.13
Mining	0.03	0.04	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Construction	0.25	0.28	0.27	0.26	0.24	0.23	0.21	0.21	0.21	0.21	0.22
Manufacturing	0.39	0.43	0.42	0.41	0.19	0.17	0.21	0.21	0.21	0.21	0.21
Transport, Comm. & Public Utility	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.18	0.18	0.18	0.18
Wholesale Trade	0.44	0.44	0.41	0.44	0.48	0.51	0.52	0.53	0.53	0.53	0.53
Retail Trade	1.07	1.04	1.00	1.01	1.04	1.04	1.03	1.03	1.03	1.04	1.04
Finance, Insurance & Real Estate	0.29	0.29	0.33	0.29	0.31	0.32	0.35	0.35	0.35	0.35	0.35
Services	1.64	1.63	1.56	1.52	1.52	1.50	1.50	1.49	1.48	1.47	1.47
Federal Civilian Government	0.07	0.07	0.07	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Federal Military Government	0.05	0.05	0.05	0.05	0.05	0.04	0.03	0.03	0.03	0.03	0.03
State and Local Government	0.89	0.94	0.91	0.95	0.96	0.96	0.92	0.93	0.95	0.96	0.97

Woods and Poole, Inc. (2006)

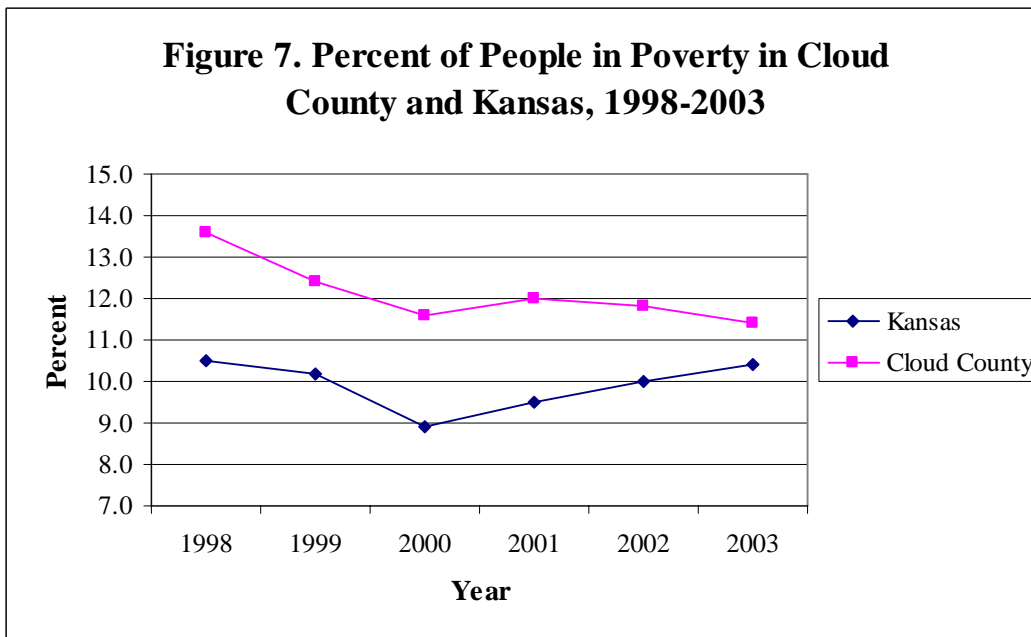
*Note: Employment in number of jobs includes proprietors and part-time jobs.*

# Cloud County Rural Health Works

As with most rural areas, the way people in Cloud County earn a living is changing. Employment in traditional industries such as agriculture, extractive industries and manufacturing has declined as a share of total employment. A greater proportion of people are earning a living working in trade or service industries. And, as wants, needs and mandates for government services increase, so too does employment in government. While declining overall, Cloud County remains above the state average in terms of the percentage of population living in poverty at about 11.5 percent.



Kansas Statistical Abstract (Archive)



Kansas Statistical Abstract (Archive)

This information was prepared by the Office of Local Government, K-State Research and Extension. For questions or other information, call 785-532-2643.