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THE STATE *of*
AGING

IN ALLEGHENY COUNTY

[AN OVERVIEW]

ABOUT THIS REPORT



Older adults are growing in number and influence across the nation.

A new report, *The State of Aging in Allegheny County*, provides a comprehensive analysis of that population in a county long ranked among the oldest in the nation.

The report, published by the University of Pittsburgh University Center for Social and Urban Research (UCSUR) and Pittsburgh Today, is based on responses to a local survey, U.S. Census Bureau data and other sources. Most of the key findings are drawn from the survey, which was created by UCSUR and stands as the most comprehensive survey of seniors in a U.S. county.

The survey involved Allegheny County residents aged 55 years and older who were selected as a representative sample of the local baby boomer and senior populations. They responded to more than 100 questions covering a wide range of issues during telephone interviews conducted from January through April 2014.

What follows is a summary of key survey findings and other data reported in *The State of Aging in Allegheny County*.

The complete report and survey data tables are available on the Pittsburgh Today website at pittsburghtoday.org/stateofaging2014.

The report and data tables are also available at:
ucsur.pitt.edu/center-reports/november-2014-state-aging-allegheny-county.

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[AN OVERVIEW]

DEMOGRAPHICS

IN A FEW DECADES, the rest of America will catch up and become as gray as Allegheny County, where older adults still account for a share of the local population that is greater than the national average. Aging baby boomers are swelling the ranks of seniors across the nation. While the county is no exception, the national senior population is growing more quickly.

By 2040, forecasting models suggest, an estimated 21 percent of both county and U.S. residents will be age 65 or older—a demographic phenomenon with profound local and national implications for families, the economy, health care and government.

Aging trends in Allegheny County over the past several decades have been greatly influenced by the economic misfortune that befell southwestern Pennsylvania in the 1980s, when the collapse of its steel industry triggered a catastrophic loss of jobs and a short-lived, but substantial, exodus of residents. In 1984, when the losses peaked, an estimated 50,000 residents left the re-



gion and an estimated 70 percent of them were under the age of 39.

The loss of young adults, their families and future children was felt immediately and for decades to come. By 1995, the population of older adults in Allegheny County had risen to 18 percent, one of the highest rates in the nation. The older adult population then began a modest decline, falling to 16.8 percent in 2010 while the number of seniors elsewhere in the United States was growing.

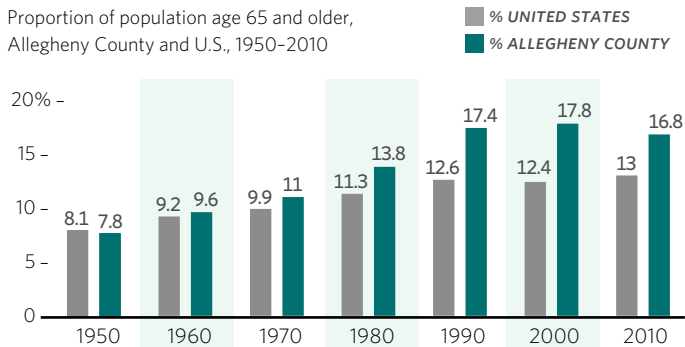
Today, the county's population of older adults is rising again, but more slowly than the rest of the nation. Demographic modeling suggests that the percentage of seniors in Allegheny County will mirror that of the

nation for the first time in 80 years in 2040. Not only will more than one in five Allegheny County residents be aged 65 or older, more than 1,000 will have lived long enough to celebrate their 100th birthday.

That growth is expected to be uneven, with significant differences seen across race and gender. The number of African American men and women aged 65 or older, for example, is expected to rise by 129 percent and 100 percent, respectively, from 2010 to 2050. Those rates of growth are much higher than projected growth rates for white men and women in the county. ■

Proportion of Population Age 65+

Proportion of population age 65 and older, Allegheny County and U.S., 1950–2010



DATA SOURCE: U.S. Census Bureau, Decennial Census, various years

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WORK & RETIREMENT

RETIREMENT IS COMING LATER IN life for a growing number of older adults who live in southwestern Pennsylvania. An estimated 26.4 percent of men and 15.7 percent of women age 65 or older in the Pittsburgh Metropolitan Statistical Area were still on the job in 2013. That's a sharp increase in labor force participation since 2006, when 18.2 percent of retirement-age men and 9.7 percent of women were still working.

At the same time, Allegheny County retirees have a great deal of confidence in their ability to meet the financial needs of retirement—more so, in fact, than seniors across the nation.

Nearly 37 percent of Allegheny County retirees, for example, are very confident they'll be able to live comfortably in retirement. Nationally, only 28 percent of retirees feel the same way. And 45 percent of county retirees overall are very confident in their ability to cover the cost of basic needs, which is something 39 percent of seniors nationwide feel they have the resources to do.

One reason for such high levels of financial confidence among county retirees are the pensions that had been a staple of worker compensation when unions were strong and the region's major corporations were at the height of their power. Those days may be gone, but many of those pensions survive to supplement Social Security and other sources of retiree income.

Other likely reasons include characteristics of the region that help rank it as one of the most livable places in the country, such as relatively lower housing costs and a favorable overall cost of living.

But whether future generations of retirees will enjoy a similar level of financial security is an open question. Allegheny County residents aged 55 to 64 are less confident than older residents that they're financially well-prepared for retirement, and that they'll be able to retire

in comfort with sufficient resources to cover the costs of basic necessities, medical care and long-term care.

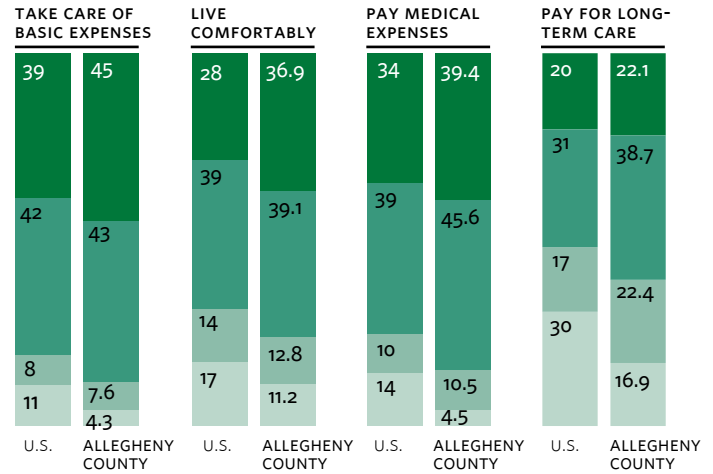
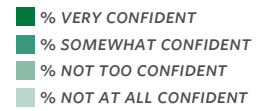
|| ECONOMIC IMPACT

Even in retirement the contributions of older adults to the local economy are anything but negligible. Nearly \$6.8 billion in Medicare and Social Security dollars alone flow into the county each year.

Those payments accounted for 11.7 percent of all personal income in Allegheny County in 2012—more than double the share of personal income attributed to Social Security and Medicare in 1970.

Retiree Financial Confidence

Retiree confidence in financial aspects of retirement, Allegheny County and the United States, 2014



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

|| DEBT, POVERTY & DISPARITIES

Debt is less of a concern among Allegheny County retirees. Fewer than 10 percent of them report having a major problem with debt—an issue that 16 percent of retirees nationwide struggle with.

Poverty among Allegheny County seniors has also remained below the national rate for decades. In 2012, poverty touched 7.8 percent of the county's seniors compared to 9.5 percent nationwide.

But wide gaps are seen across race and genders in several measures important to the wellbeing of older adults. Such gaps are particularly wide in measures of the financial situations of county seniors.

Older African Americans in the county are much more likely to have household incomes below \$15,000 than other races and are less likely to enjoy incomes of \$30,000 or higher. They are also more likely to be poor. Among seniors in Allegheny County, for example, African American men aged 65 and older are nearly three times more likely than white senior men to live in poverty.

Older adult women of all races are more likely than men to live in poverty. And the 21 percent poverty rate among African American women aged 75 years or older is the highest of any group of seniors.

It's not surprising, then, that far fewer older African Americans than whites in Allegheny County express confidence in their ability to meet the financial requirements of retirement. Nearly 47 percent of white older adults, for example, are very confident in their ability to pay for basic expenses—a level of confidence shared by fewer than 25 percent of African Americans seniors.

|| WILLS

The rate of seniors who have advance directives, such as wills, increases with age. Overall, more than half of older adults in Allegheny County report having a health care power of attorney and living will. And more than 60 percent have a will directing the distribution of their assets.

Older African Americans, however, are less likely than whites to have any of those legal documents. The biggest gap is seen in wills directing the distribution of assets, which is something that only 35 percent of African Americans have compared to 65 percent of whites. ■

COMMUNITY & NEIGHBORHOOD

ADULTS 65 AND OLDER are unevenly spread throughout Allegheny County. In almost a quarter of the county's 130 municipalities, they already account for at least 20 percent of the population. And no municipality is older than Aleppo, the tiny township along the Ohio River where 54 percent of the citizens are 65 or older.

The largest number of seniors is found in the City of Pittsburgh. In recent years, however, the city and most of the municipalities in the county's Monongahela River industrial corridor have seen a decline in the number of older residents and the share of the population they account for.

Allegheny County is not a place where older adults tend to migrate to. In 2012, only 1.4 percent of county seniors had lived elsewhere a year earlier, which is about half the national migration rate of seniors.

What Allegheny County has is an older population that can be counted on to stay put. Nearly 96 percent spent at least the past 10 years in the county and only 4.4 percent plan on leaving the region for warmer climates or other destinations.

One likely reason they tend stay is that they find southwestern Pennsylvania a comfortable place to live. Nine in 10 of those aged 65 or older rate the region highly as a place for seniors. >>





|| NEIGHBORHOOD PERSPECTIVES

The majority of older adults in the county are generally happy with their neighborhoods, including their neighbors and the accessibility of amenities, such as grocery stores.

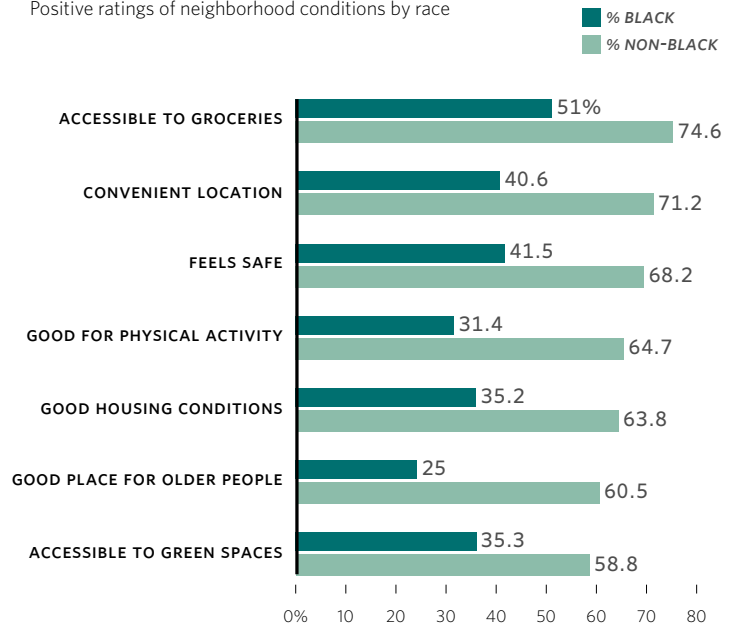
More than a third, however, don't feel completely safe in their neighborhood, and about 43 percent say their neighborhood has some shortcomings as a place for older adults to live.

These ratings are influenced by the race of older adults. African Americans are far less likely than whites to give their neighborhood high marks for access to grocery stores, safety, housing conditions and other measures. Seniors of all races who rent, those living alone and seniors with a high school education or less are also more likely to rate their neighborhoods lower.

Race is also a factor in seniors' social interactions. African Americans are much less likely than whites to know many or most of their neighbors and talk to them at least once a month. ■

Neighborhood Conditions of Persons Age 55+

Positive ratings of neighborhood conditions by race



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

HOUSING

OLDER ADULTS TEND TO PREFER staying in their homes as they age. In Allegheny County, the rate of homeownership among seniors is high and comparable to national rates—although much depends on the race and age of seniors.

More than 77 percent of all seniors aged 65-74 years in Allegheny County own the home where they live. Not surprisingly, homeownership drops to 60 percent for seniors 85 or older.

African Americans, however, are much more likely than whites to rent, and the difference among races can be striking, the countywide senior survey suggests. More than 87 percent of white seniors own their home compared to only 49 percent of African American seniors.

Housing conditions play an important role in determining whether older adults can remain at home. Conditions that once were sufficient for them to live safely and comfortably may no longer be suitable as their health declines and their level of disability increases.

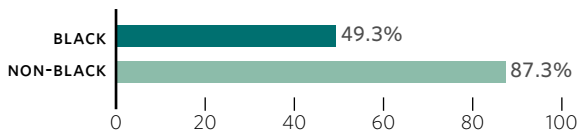
Nearly 63 percent of older adults in the county assess the physical condition of their home as either excellent or very good. Fewer than 10 percent say they live in homes where conditions are in poor or only fair condition.

Some 60 percent of seniors under the age of 75 share their home with their spouse, while 22 percent report living alone. That changes dramatically as mortality and morbidity increases with age, with nearly 49 percent of adults aged 75 and older living alone. >>



Home Ownership, Age 55+

Homeowner by race



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

Race, again, is an influential factor. Fewer than 40 percent of African American seniors in the county give their housing conditions positive ratings. By comparison, 65 percent of seniors who are white give the condition of their homes high marks. Older African Americans are also far more likely to live alone. ■

TRANSPORTATION

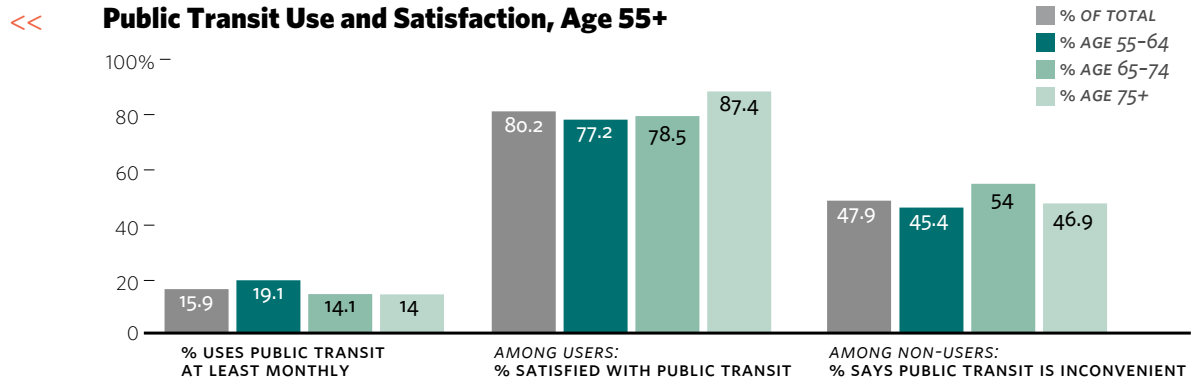
CONVENIENT TRANSPORTATION is an important factor in allowing older adults to live comfortably and safely at home. And whether it's to go shopping or to visit the doctor, driving themselves is still the transportation mode of choice among Allegheny County's older adults.

More than 88 percent of county seniors have a valid driver license and they use it. More than eight in 10 older adults report driving themselves as their first choice of getting to where they need to go, the survey suggests. Even 70 percent of those 75 or older get behind the wheel to get around.

The most common second choice is getting rides from relatives, friends and neighbors, followed by public transportation, and Access and other senior citizen transit services.

About 16 percent of seniors report using public transportation at least once a month. Those who do are much more likely to be African American. More than half of older African American adults use public transit monthly compared to only 12 percent of whites. And among those who take the bus or light rail, eight in 10 report they are satisfied or very satisfied with the service. ■





DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

HEALTH

IN MANY WAYS, THE HEALTH OF OLDER Allegheny County adults is in line with what is seen nationally, such as the rate of those who need help with routine or personal care. One glaring exception is being overweight or obese.

About three in four county seniors are either one or the other, placing them at greater risk of heart disease, stroke, diabetes and other serious conditions. Overall, 31.5 percent of older county adults are obese. More than 43 percent are considered overweight by their body mass index.

More troubling, obesity rates rise to 43 percent among older African American adults, compared to 30 percent among whites. Obesity rates are also significantly higher among women of all races in the county than men. Obesity tends, however, to decrease with age.

So do rates of depression among seniors. About 10 percent of adults aged 55 and older show moderate-to-severe symptoms of depression with those symptoms being more prevalent among African Americans than whites, the countywide survey suggests. But depression rates drop from 14 percent among adults aged 55-64 to 6.6 percent among seniors 75 years and older.

The lower rate of depression among the elderly is a national phenomenon. Reasons include waning stress as they are farther removed from when they worked and raised children. Older adults also adapt well to the constraints they live under and tend to have a level of

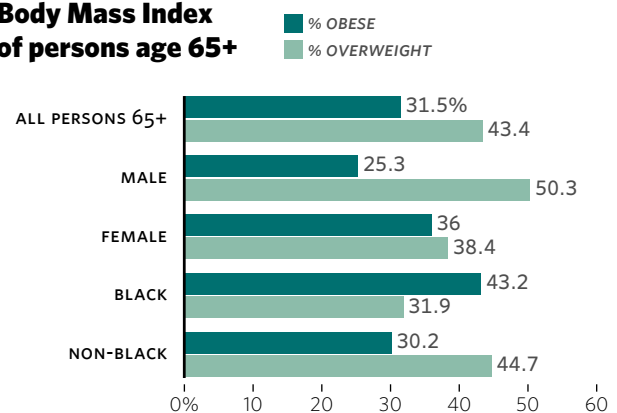
equanimity about life and living that helps protect them against conditions like severe depression.

|| HAPPINESS

Perhaps that also contributes to their relative happiness. Allegheny County seniors post a mean score of eight on a 10-point happiness scale that, while similar to the national average, is favorably high.

Surprisingly, the data suggest older African American adults in Allegheny County are happier than whites, despite generally doing less well on several measures of well being. And older women are generally happier than men. ■

Body Mass Index of persons age 65+



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

INFORMAL CARE

FAMILY, FRIENDS AND NEIGHBORS play a critical role in enabling older adults to live safely at home and avoid nursing home or personal care home placement for as long as possible, particularly seniors with chronic illness and disability. But forecasts show trouble on the horizon with the supply of these essential caregivers growing short in Allegheny County and across the nation.

More than one in five of these caregivers in the county are older adults themselves. Some informal caregivers help with personal care needs, such as eating, bathing and dressing. Some help with routine needs, such as shopping and everyday household chores. Some help with both.

The job is often burdensome to the caregivers who perform it, and research suggests it poses a risk to their health. In Allegheny County, high levels of stress are found among older adults who are caregivers. Most af-



ected are those who help with both personal and routine care needs, 45 percent of whom report moderate-to-high levels of stress. These caregivers spend more than 35 hours a week on average helping others, survey data show.

Many older adults in the county who don't yet care for others expect to do so in coming years. Nearly half of those aged 55-64 who aren't caregivers and 35 percent of 65-74 year olds believe they will be assuming that role in the future. Population forecasts suggest they will be needed.

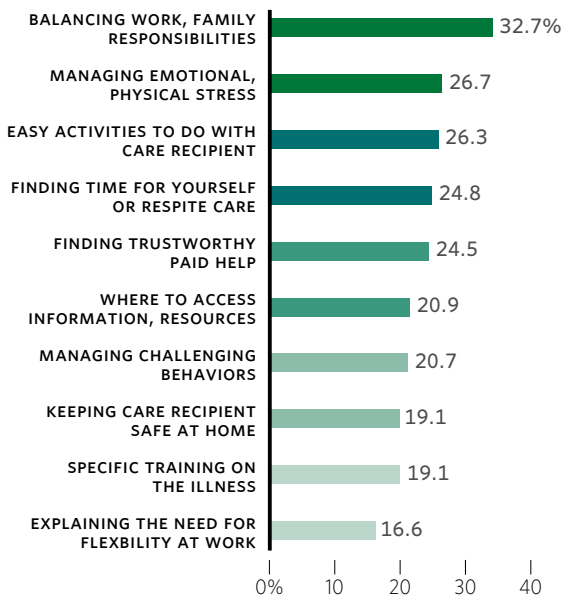
|| CAREGIVER AVAILABILITY

The demand for informal caregiving is quickly overtaking the capacity of younger generations to provide it. Driving this phenomenon are the demographic consequences of a large, aging baby boomer population and the fact they raised significantly fewer children to follow them.

One measure of care-giving capacity is the "dependency ratio" of the number of people available to provide care and those who need it. In 2010, the ratio was 6:1 in Allegheny County. By 2050, it is projected to collapse to 3.6 caregivers for every person in need of care. ■

Top 10 Caregiver Needs

Top needs for caregivers age 55-64, by percent reporting a need:



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR





SERVICES

A LLEGHENY COUNTY'S older adults are quite satisfied with the services available from the county's Department of Human Services and a host of nonprofits to help them remain safely independent. They also give help themselves, reporting a rate of volunteering that, while slightly below the national average for seniors, is still relatively high.

More than 16 percent of county seniors report having used senior services in the past 12 months,

such as those offered by the Allegheny County Area Agency on Aging. Another seven percent, while they don't use such services, say they've arranged for others to use the services.

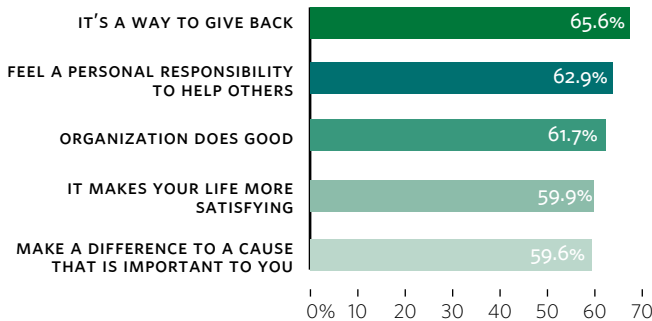
Most popular are the AAA-supported senior centers operated by a network of providers across the county. Some 51 percent older adults who use services report visiting one of the centers. Other widely used senior services include home health care and transportation. African Americans, particularly African American women, use senior services more frequently.

More than 73 percent of those who take advantage of senior services report being very satisfied with the experience.

Some six in 10 older adults in the county report helping others or giving back to their community in a variety of other ways as volunteers. And they report spending an average of nine hours a week to do so. Most often those hours are spent providing transportation, raising money for a favorite cause and helping people with disabilities. ■

Motivations for Volunteering, Age 55+

Top five reasons why people age 55+ volunteer, by percent "very important"



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

SOCIAL HEALTH

SOCIAL RELATIONSHIPS AMONG Allegheny County older adults are generally positive, and the social support that comes from their friends, family and others is relatively high. But there are pockets of older adults who report deficits in social health that raise concern.

For older adults, the benefits of quality social relationships, networks and support can include better psychological well being and lower likelihood of disability and health-risk behaviors.

Warning signs of potential social health problems are most apparent among older adults who have yet to reach retirement age. Adults aged 55-64 are more likely

than any other age group to lack companionship. And 25 percent say they've had negative interactions with others in the past month—by far the highest rate of such encounters reported by older adults.

Older African American adults and seniors who live alone are also among those who report the higher rates of social health deficits. For example, more than 24 percent of African American seniors aged 65 years or older report that they usually or always feel isolated, left out and lack companionship compared to 9.4 percent of whites. And seniors of all races who live alone are twice as likely to have fewer than four close friends than those who live with someone else.

INTERNET & SOCIAL MEDIA

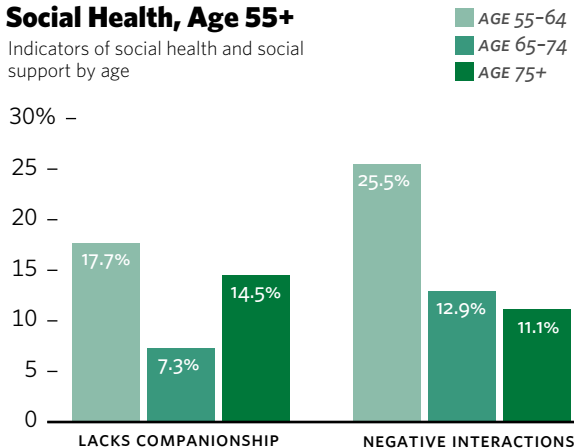
More and more Allegheny County older adults are using the Internet, but they're less connected through social media than the rest of the nation, local and national survey data suggest.

Some 56 percent of county seniors today use the Internet, which is slightly higher than national averages and up from the 45 percent who used the Internet in 2011.

But they've been much slower to warm up to social media. Some 25 percent of local seniors use social media today compared to 16 percent three years ago. Yet, they are well behind U.S. seniors as a whole, 45 percent of whom use Facebook to stay in touch with friends and family. ■

Social Health, Age 55+

Indicators of social health and social support by age



DATA SOURCE: 2014 Survey of Older Adults in Allegheny County, UCSUR

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RESOURCES

This overview, and the complete *State of Aging in Allegheny County: October 2014* report and survey data tables are available on the following websites:

- pittsburghtoday.org/stateofaging2014
- ucsur.pitt.edu/center-reports/november-2014-state-aging-allegheny-county



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