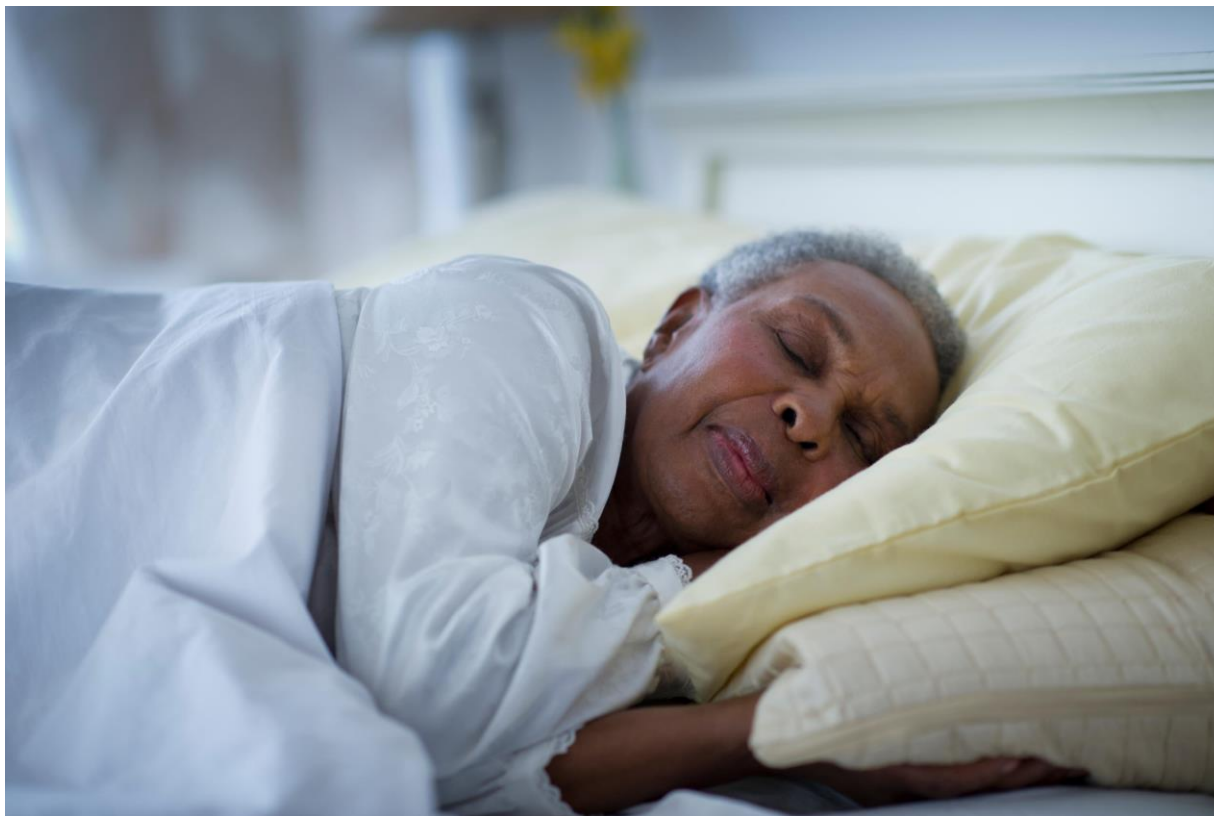

INTERSECTION OF POVERTY AND SENIORS

PRESENTED BY STEPHANIE WHEELER, PH D



THE GOLDEN YEARS

INCREASING ODDS OF POVERTY



DEMOGRAPHIC SHIFTS

The number of Americans ages 65 and older is **projected to nearly double** from 52 million in 2018 to 95 million by 2060. There will be more seniors than children under the age of 5.

The older population is becoming **more racially and ethnically diverse**.

Despite the increased diversity in the older adult population, the more rapidly changing racial/ethnic composition of the population under age 18 relative to those ages 65 and older has created a **diversity gap** between generations.

Older adults are working longer.



The Aging Population

- In 1965, the 65+ population was 9% of the nation's population
- In 2020, older adults represented 17% of the population
- By 2030, 1 in 5 Americans will be 65+



POSITIVE DEVELOPMENTS FOR SENIORS

- **Education levels are increasing.**
- **Average U.S. life expectancy increased** from 68 years in 1950 to 78.6 years in 2017.
- The **gender gap in life expectancy is narrowing.**
- The **poverty rate** for Americans ages 65 and older has dropped sharply during the past 50 years, from nearly 30 percent in 1966 to 9 percent 2018.
- Increase in Support Services

CHALLENGES FOR SENIORS

- **Obesity rates** among adults ages 60 and older have been increasing.
- **Wide economic disparities** are evident across different population subgroups.
- **More older adults are divorced** compared with previous generations.
- The aging of the baby boom generation could fuel more than a 50 percent increase in the number of Americans ages 65 and older requiring **nursing home care**, to about 1.9 million in 2030 from 1.2 million in 2018.

CHALLENGES

- Demand for elder care will also be driven by a steep rise in the number of Americans living with **Alzheimer's disease**, which could more than double by 2050 to 13.8 million, from 5.8 million in 2019.
- The large share of older adults also means that **Social Security** and **Medicare** expenditures will increase from a combined 8.7 percent of gross domestic product in 2019 to 11.8 percent by 2050.
- Policymakers can improve the outlook for the future by **reducing current gaps** in education, employment, and earnings among younger workers.

RECAPPING STATISTICS ABOUT SENIORS

- **Approximately 47 million seniors live in the United States.** We base this number on a 2017 [census.gov](https://www.census.gov) estimate that about 325,600,000 people reside in the US and a 2014 [estimate](#) that about 14.5% of Americans are age 65 and older.
- **The senior population will soon double.** The [Population Reference Bureau](#) projects that in 2060 nearly 100 million Americans will be 65 or older. This reflects the senior population more than doubling over 40 years. According to the [CDC](#) the rapid expansion is explained by the size of the baby boom generation and the baby boomers' long life spans.

SENIOR LIFE EXPECTANCY

- **The average American life expectancy is 78 years.** More precisely, for a child born in 2015 the average expected lifespan is 78.8 years according to the [National Center for Health Statistics](#).
- **If you reach age 80, you'll likely stay awhile longer.** Men and women who reach age 80 live another eight to ten years on average according to the CDC.
- **More than 50,000 Americans are age 100 or older.** On average .02 percent of a town's residents are 100 or older. On average centenarians are slightly more educated than others from their birth years. Most have been married and widowed. About 80 percent of centenarians are women.

LONGEVITY AND GENDER



SENIORS AND HEALTH



SENIOR HEALTH EXPECTANCY

Women still tend to outlive men, but their advantage is shrinking for a preventable reason.

Women in the US have always tended to live longer than the men

The leading cause of senior injuries and death is falling down.

Most seniors have more than one chronic health care issue.

Having access to healthcare, avoiding obesity, and avoiding tobacco smoke seem to be most important for longevity for seniors overall.

Which age group makes up the biggest
chunk of our labor force

16-24

25-34

35-44

45-54

55 (++)

SENIORS AND THE WORKFORCE

SENIORS IN THE WORKFORCE



HOW DOES ALASKA STACK UP?



ALASKA'S POPULATION

Alaska's population has been declining steadily since its peak in 2016. Today, Alaska's population is less than it was in 2012:

731,005 (2012)

740,637 (2016)

728,903 (2020)

SENIOR POPULATION IN ALASKA

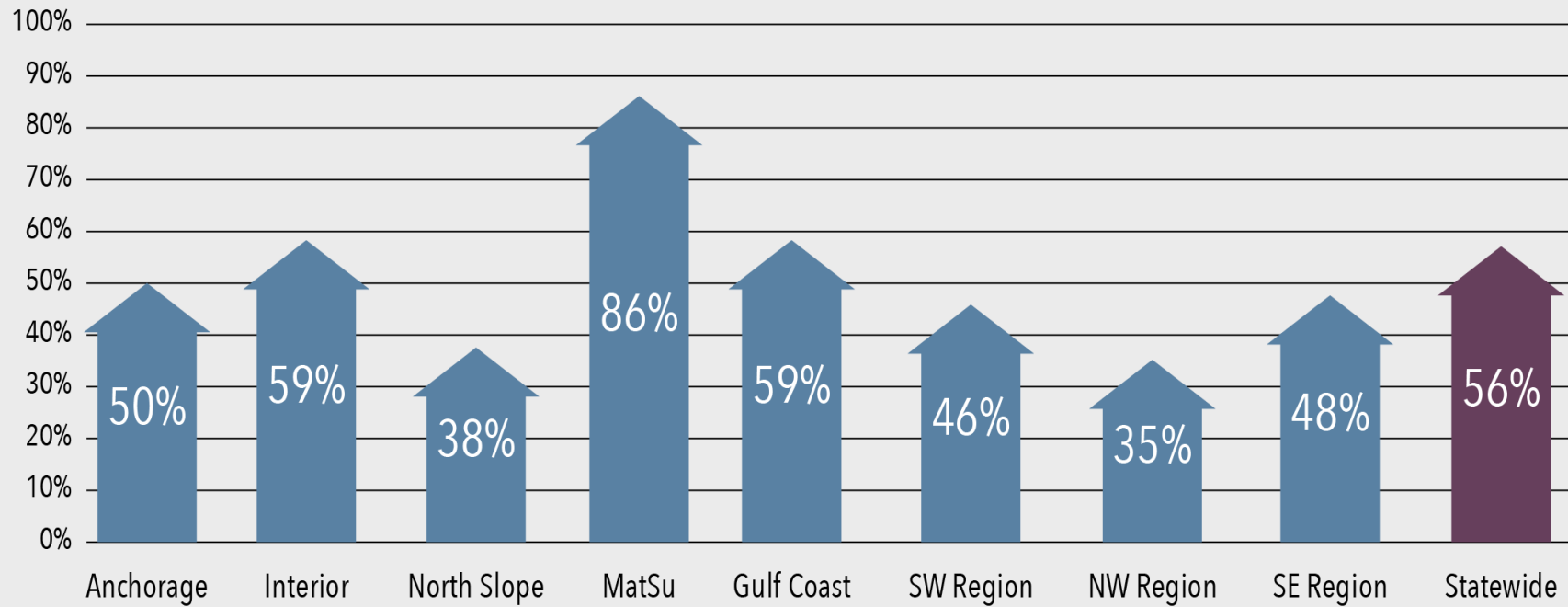
- Alaska continues to be the fastest growing senior population per capita for the ninth consecutive year.
- In three states, the age of 65 and over population increased by 50% or more between 2007 and 2018; Alaska (69%); Nevada and Colorado (57%)

ALASKA'S SENIOR POPULATION

- Alaska's population of seniors age 60+ continues to grow and increased 56.4% between 2010 and 2020.
- The senior population is the fastest growing demographic in the state, exceeding youth under 19 (199,809) and adults age 19-59 (386,995).
- Total population declined 0.5% from 2019 to 2020 due to net migration and falling birth rate.
- Despite this year's statewide population declines, those age 60+ increased by 2.3%.
- In 2020, Alaskans age 60+ represent 19.5% of the state's total population.
- Alaska's senior population has increased in all regions across the state from 2010 to 2020.
- Southeast Alaska continues to have the highest concentration of seniors
- *Source: Alaska Department of Labor Workforce and Development, Research and Analysis, 2020 Population Estimates and David Howell, Alaska's Demographics*

SENIOR POPULATION BY REGION

Percentage Change in 60+ Population by Region 2010-2020



SENIORS IN ALASKA MORTALITY RATES

- While mortality rates for Alaskan seniors are lower than most of the leading causes of death such as cancer, diabetes, chronic lower respiratory diseases, and others, Alaskan seniors have a higher mortality rates due to causes linked to behavioral health conditions.
- Mortality rates for senior suicide, chronic liver disease and cirrhosis, fatal falls, and alcohol- induced deaths are higher for the Alaska senior population than national averages. These figures suggest that behavioral health programs targeted to seniors with depression, other mental illness, and substance abuse problems could have a positive impact on the quality of life for older Alaskans.
- Alzheimer's Disease is the 6th leading cause of death in the United States. More than 5 million Americans are living with Alzheimer's. By 2050, this number could rise as high as 16 million. More than 15 million Americans provide unpaid care for people with Alzheimer's or other dementias. These caregivers provided an Estimated 18.2 billion hours of care valued at over \$230 billion.
- *Source: Alaska Healthy Analytics & Vital Records, 2020 National Alzheimer's Disease Information, <https://www.alz.org/>*

POVERTY AND SENIORS

- 1 in 7 older Americans live in Poverty
- 6.4 million older Americans live at or below poverty level
- Increasing the odds of poverty
 - Women
 - Person of Color
 - Person in Poor Health
- Older Americans – Homelessness will increase 33 percent by 2020 and 100 percent by 2050

POVERTY IS LINKED TO:

Poor Health
Outcomes of Seniors

Increase Risk of
disabilities

Increase risk of dying
younger

Physical and
Cognitive Decline

Increase risk
Homelessness

SENIORS AND POVERTY

Among older adults, poverty is linked to an increased risk of disabilities, mortality, physical and cognitive decline and homelessness. Many older adults subsist on limited incomes and modest savings that restrict their ability to afford basic medical care.

CONTRIBUTING FACTORS TO HOMELESSNESS AMONG SENIORS

Adverse Life Experiences

- Low income attained in early adulthood
– unskilled labor; service industries
- Marital breakdown – no spouse or partner
- Mental Health Issues
- Traumatic Brain Injury
- Imprisonment
- Substance Misuse
- Lengthy Illness (Self or partner)

ISSUES CONTRIBUTING TO POVERTY AMONGST SENIORS

- Rising Costs
 - Long term care services
 - Health care
- Shrinking safety net
 - Social Security
 - Medicare
 - Medicaid
- Accessibility
 - Food/Nutrition
 - Health care
 - Health education
 - Medication
 - Affordable Housing
 - Transportation

POVERTY AND SENIORS IN ALASKA

The percentage of Alaska seniors (age 65+) living below poverty levels increased from 5.3 percent in 2010 to 8.3 percent in 2019.

Source: Kaiser Family Foundation. <https://www.kff.org/>; 2008-2019 American Community Survey, 1-Year Estimates.

SENIORS IN POVERTY BY REGION

- Aleutians – 8%
- Anchorage – 5%
- Interior – 5%
- Kenai Peninsula – 7%
- Mat-Su Borough – 7%
- Northwest – 13%
- North Slope – 3%
- Southeast – 4%
- Southwest – 8%
- Yukon Kuskokwim Delta – 18%

VISION

ALASKA STATE PLAN FOR SENIOR SERVICES

The Alaska State Plan for Senior Services FY 2020-2023 builds on strong partnerships to provide high quality, culturally-sensitive, accessible services for Alaskans 60 and above to live healthy, independent, meaningful lives in the place and manner of their choosing.



GUIDING PRINCIPLES

- Keep Seniors Strong, Healthy and Secure.
- Promote Independence, Empowerment, and Choice.
- Target Services to the Most Vulnerable Seniors.
- Highlight Community Contributions.
- Offer a Full Continuum of Care and Housing. Services are provided in each community or region to meet the needs of seniors at each stage of the continuum of care

CONTINUUM OF CARE SUPPORTS FOR SENIORS IN ALASKA

Community Based Services

Home Based Services

Intensive Home and Community Based Services

Services in Residential Care Settings

Most Intensive Institutional Type Services

**LONG TERM CARE
LEVEL OF CARE**

ALASKA 2020

AVG COST/PERSON

Personal Care

\$12,155

Community Based Care

\$35,846

Nursing Home Care

\$156,956

LISTENING SESSIONS SENIORS ACROSS ALASKA

8/25/2021

Alaska Commission on Aging Senior Listening Sessions



- Three groups made up of Commissioners, staff and guests.
- Nine meetings held at senior centers, tribal councils, churches, and community centers.
- 73 participants
- 100% valuable information!

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Top 5 Areas of Concern

- Senior housing
- Cost and availability of assisted living
- Help with shopping and chores
- Transportation
- Availability of health care with geriatric training

Older American's Month – Communities of Strength
Alaska Commission on Aging – Listening Sessions – May 1, 2021
Please share an example of how seniors on the Kenai Peninsula have demonstrated they are **Communities of Strength!**

1. Thinking about the past year:

- what are some positive things that happened?
- what are some challenges you, your friends and family have experienced?
- what resources and assistance did you receive? how was it helpful?
- what additional assistance would have been helpful?

2. Which areas should be our focus over the next 5 years?

Food insecurity	Opportunity for physical activity
Housing	Cost of Assisted Living
Companion support	Availability of Senior Housing
Loved one with dementia	Home Maintenance
Transportation	Home Modifications
In-home support	Help with Medicare
Availability of health care	Elder Abuse
Information about resources	Help with shopping and chores
Personal Income	Loss of vision
Job Opportunities	Loss of hearing
Substance Abuse Treatment	Opportunity for physical activity
Mental Health Treatment	
Raising Grandchildren	

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WHAT WORKS TO REDUCE POVERTY FOR SENIORS

- [Social Security](#): Most adults ages 65 and older receive Social Security benefits. The average benefit for a retired worker is \$1,514 per month.
- [Supplemental Security Income \(SSI\)](#): This supplemental income is for those who are on Social Security, have a disability and have few resources.
- [Medicare](#): This government health insurance program is offered to all adults ages 65 and older.
- [Medicaid](#): Older adults enrolled in Medicare with limited income and resources may qualify for additional assistance for paying premiums and out-of-pocket expenses through Medicaid.
- [Affordable housing](#): The U.S. Department of Housing and Urban Development provides affordable housing resources for older adults.
- Food and nutrition support: The U.S. Department of Agriculture offers nutrition assistance through [Supplemental Nutrition Assistance Program](#). [Congregate meals](#) and home-delivered meals target low-income adults and are funded by [Older Americans Act Title III](#).



SENIOR BENEFITS AND OTHER SENIOR ASSISTANCE PROGRAMS IN ALASKA

DHSS

- Senior Benefits Program
- SNAP Benefits
- Adult Public Assistance
- Heating Assistance

COMMUNITY PROGRAMS

- Senior Housing (AHFC)
- Food Pantries
- Meals on Wheels
- Transportation
- Job Opportunities (DVR)

PROVIDER NETWORK

SAFETY AND SUPPORTS TO SENIORS

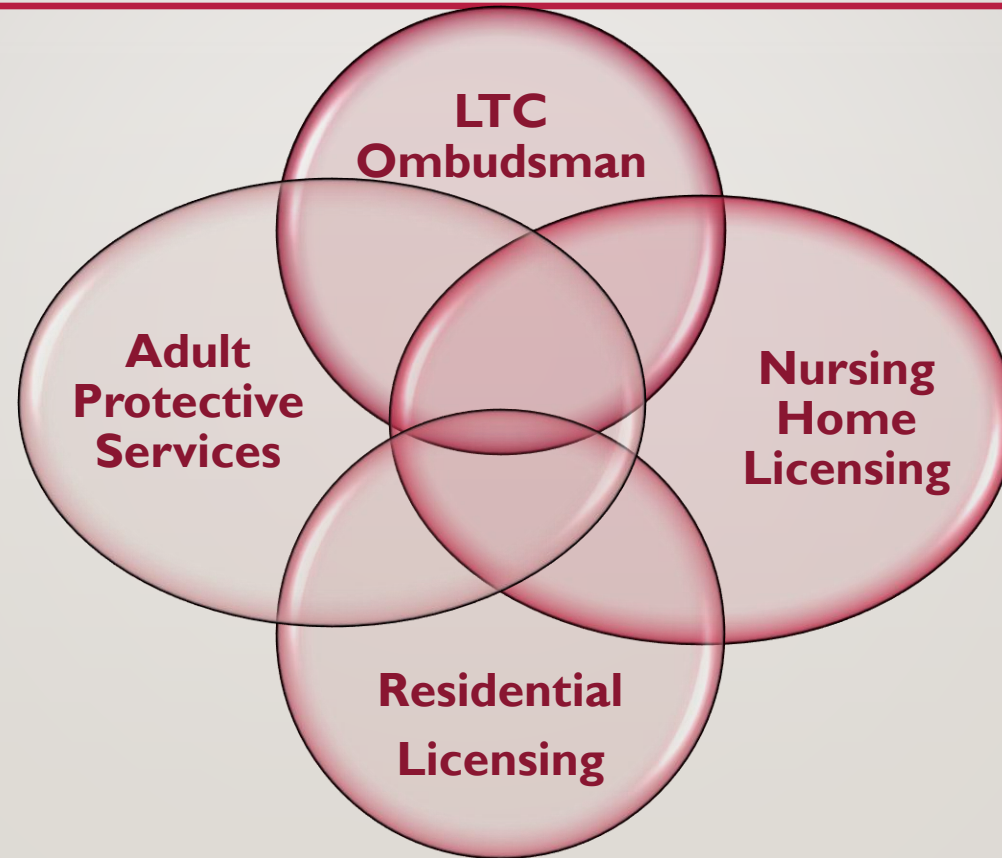
- ADRC
- AARP Alaska
- Alaska Commission on Aging
- Department of Health and Social Services – Senior and Disability Services; DPA; Grant Programs; Public Health; APS
- 600 ALHs / 300 support seniors
- 20 Skilled Nursing Facilities
- Agenet
- AMHTA
- OPA
- Elder Fraud
- Alaska Legal Services
- Disability Law Center
- Host of Faith and Community Base Local Programs

STATE OF ALASKA LONG-TERM CARE OMBUDSMAN

Mission is to provide resident centered advocacy designed to protect the rights, health, safety and welfare of Alaskans living in long term care facilities.



SUPPORTING SENIORS IN LTC SETTINGS



POLICIES IMPACTING SENIORS

Support Funding for Senior Grant Services

Support Capital Funding for Senior Citizen Housing

Support Public Assistance Programs: Senior Benefits, SNAP, Heating Assistance

Support Medicaid Waiver Programs

Dementia Awareness Bill

REPORTS ON SENIORS IN ALASKA

- Alaska Commission on Aging (ACOA) – Senior Snapshot on Older Alaskans in 2019/2021
- The Alaska State Plan for Senior Services – FFY 2020 – FFY 2023 (SOA-DHSS-ACOA)
- Statewide Senior Service Summary

THANK
YOU

REFERENCES

- [Fact Sheet: Aging in the United States | PRB](#)
- www.prb.org/resources/fact-sheet-aging-in-the-united-states/
- Seniorliving.org
- Senior Snapshot 2019/2020 – Alaska Commission on Aging
- <https://www.aarp.org/politics-society/advocacy/info-2016/effect-of-poverty-on-older-adults.html>
- *Alaska Department of Labor Workforce and Development, Research and Analysis, 2020 Population Estimates and David Howell, Alaska's Demographics*

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- <https://dhss.alaska.gov/acoa/Documents/seniorssummary2021.pdf>
- https://dhss.alaska.gov/acoa/documents/ACoA_StatePlan_FY16-FY19.pdf
- Justice in Aging: The State of Senior Poverty
- US Census Bureau, Population Projections
- The State of Aging and Health in America Report