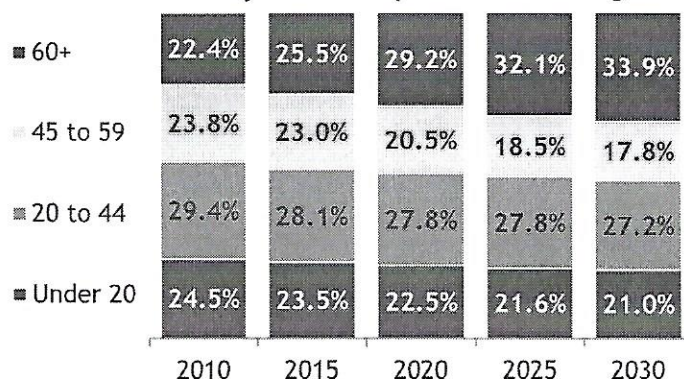


# Seniors in Lake County

The growth in the senior population has important implications for health and social service delivery. Economic data shed light on workforce and poverty trends among Lake County seniors, while information on housing characteristics provides insight into their living situations and housing cost burdens. Health data, such as insurance coverage and incidence of disease and disability, can indicate service needs. Taken together, the information presented here is a snapshot of the opportunities and challenges seniors face in living long, healthy, engaged lives in Northeast Ohio.

Lake County Senior Population Growing



Source: Scripps Institute of Gerontology.

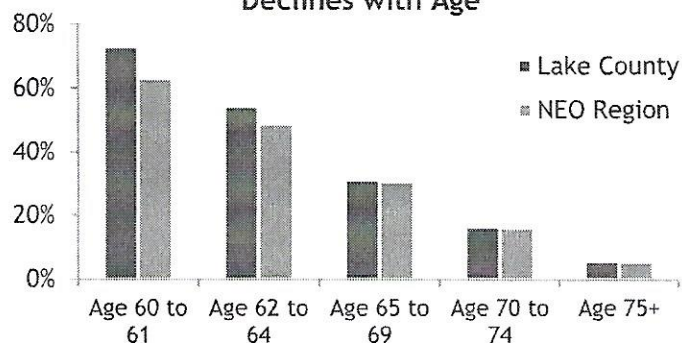
Seniors aged 60 and over were only 22.4 percent of Lake County's population in 2010. By 2030, this group's population share is projected to grow to 33.9 percent, outnumbering youth under 20 years old. This projected proportion is higher than that of both the Northeast Ohio region (31.9 percent) and the state (28.7 percent).

About 54,456 people age 60 and over currently call Lake County home.

## Income

Labor force participation is the percent of the population that is either employed or looking for work. Although some workers retire early, in recent decades the overall trend for seniors ages 65 to 69 has been increased labor force participation. In Lake County, 29 percent of people age 60 and over are employed or looking for a job, with labor force participation declining with age. The unemployment rate is 5.5 percent for this group, compared to 5.9 percent among all Northeast Ohio seniors.

For Seniors, Labor Force Participation Declines with Age



Source: 2011-2013 American Community Survey.

Among Lake County households with people 60 years old and over, 46.9 percent have earned income, at an average of \$49,690 per household. Less than half (49.3 percent) of Lake County households over age 60 have retirement income, but 77.5 percent receive Social Security payments averaging \$18,488 annually. Although income from Social Security helps keep many seniors out of poverty, in Lake County 6.1 percent of residents over age 60 live in poverty. An additional 7.6 percent are living near poverty, between 100 and 150 percent of the poverty threshold. Almost 6 percent of seniors receive food stamps through the Supplemental Nutrition Assistance Program (SNAP), compared to 8.4 percent of the overall population.





## Health

Good health, including physical, mental, and emotional aspects, is important to achieving and maintaining a high quality of life. Having health insurance to assist with covering the cost of medical expenses is often an important consideration in seeking care. Fortunately, similar to the poverty-reducing impact of Social Security, health insurance coverage among seniors tends to be nearly universal due to Medicare, a federal government health insurance program for people age 65 and over. In Lake County, 99.8 percent of people age 65 and above have health insurance coverage of some kind. Almost 97 percent carry public insurance (Medicare, Medicaid, and/or military and veterans benefits); 67.6 percent of these publically insured seniors also carry private secondary coverage such as employer-based or direct-purchase insurance.

### Estimated Prevalence of Behavioral Health Issues

	Estimated prevalence in Lake County, 60+ years old
Any mental illness (including serious)	7,012
Serious mental illness	899
Substance abuse or dependence	1,644

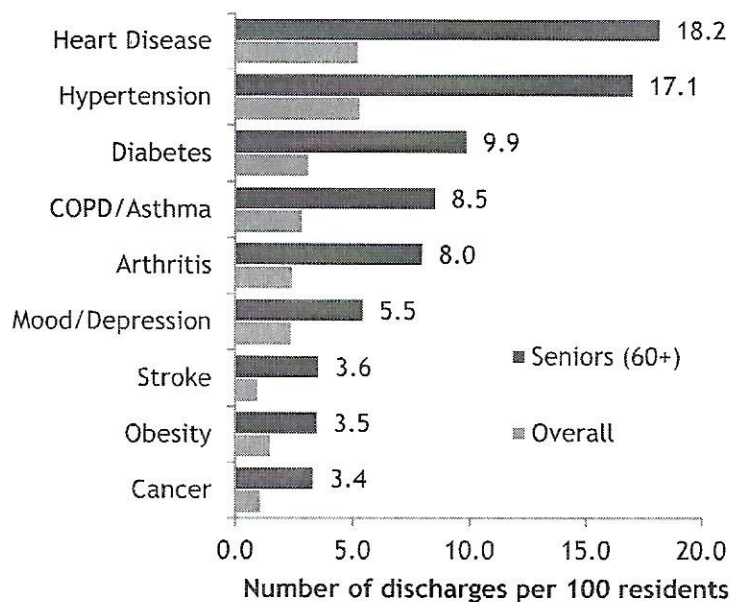
Source: The Center for Community Solutions; based on SAMHSA, Center for Behavioral Health Statistics and Quality, National Survey on Drug Use and Health, 2013.

Behavioral health, including mental illness and addiction, continues to be an important component of overall health as people age. Compared to the general adult population, non-institutionalized seniors have lower rates of behavioral health problems. However, issues such as depression and social isolation can become more pronounced as physical capacity decreases and social-emotional supports decline.

According to the Centers for Disease Control and Prevention, nationally about 80 percent of people age 65 and over struggle with at least one chronic disease. By preventing or controlling chronic conditions, seniors are more likely to remain healthy with a high quality of life.

Chronic diseases can be difficult to quantify at the county level, but some insight can be gained from hospital discharge data. In 2012 discharge records, the most common chronic disease diagnoses for seniors in Lake County were heart disease and hypertension. In general, discharge data indicate that hospitalization for chronic diseases is much higher among seniors than the overall population. These increased rates do not necessarily indicate higher disease prevalence, but do illustrate potential issues with accessing care and the greater health toll that chronic diseases can have on seniors.

### Lake County Hospital Discharges with Chronic Disease Diagnosis, 2012



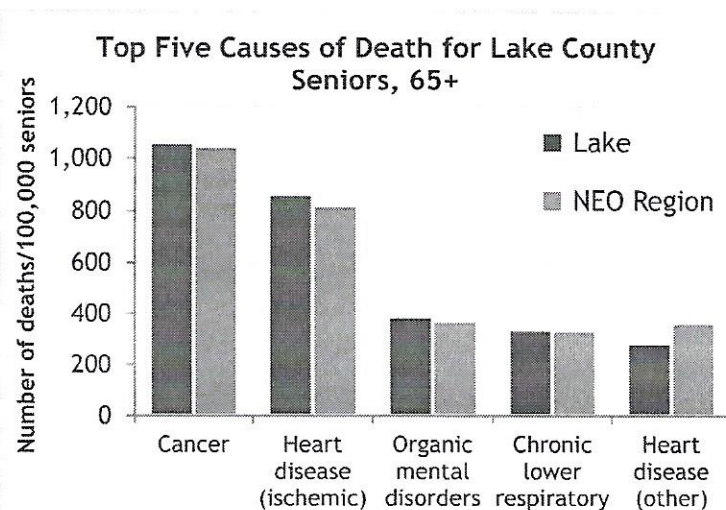
Source: The Center for Community Solutions; Ohio Hospital Association, 2012.

Disabilities, especially those that limit people's ability to care for themselves and carry out important functions of daily life without assistance, affect seniors' quality of life and influence the range of necessary community and medical supports. Almost 33 percent of people 65 and over in Lake County have some disability, with ambulatory difficulties being the most common.

#### Disability Prevalence—Lake County

	65 to 74 years old	75 years and older	Total senior population (65+)
Ambulatory—serious difficulty walking or climbing stairs	12.2%	26.7%	18.6%
Independent living—difficulty doing errands alone	6.0%	23.9%	14.0%
Self-care—difficulty bathing or dressing	3.3%	10.9%	6.7%
Hearing	9.6%	21.5%	14.9%
Vision	4.1%	6.5%	5.2%
Cognitive	2.6%	12.3%	6.9%
Any disability	22.1%	45.9%	32.7%

Source: 2011-2013 American Community Survey; data reported for age 65+ due to availability constraints.



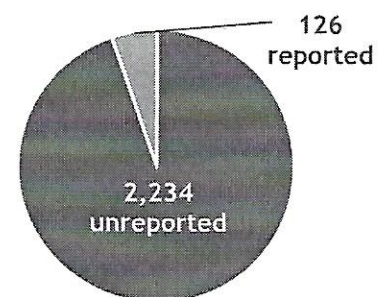
Source: Centers for Disease Control and Prevention, National Center for Health Statistics, 2009-2013.

As expected, mortality rates go up with age, with many of the top causes of death related to the chronic diseases discussed earlier. In addition to malignant neoplasms (cancer), ischemic heart disease (related to blocked blood flow in the heart), and organic mental disorders (such as dementia), the top causes of death among seniors in Lake County include chronic lower respiratory diseases and other heart disease.

#### Elder Abuse and Neglect

Elder abuse can take many forms, including physical, emotional, or financial abuse, exploitation, or neglect. Many of these cases are unreported, making it difficult to quantify the magnitude of the problem. The Ohio Family Violence Prevention Project estimates that 2,360 cases of elder abuse or neglect occurred in Lake County in 2014. Of those, only 126 were reported to Adult Protective Services (APS).

#### Estimated Cases of Abuse/Neglect in Lake County





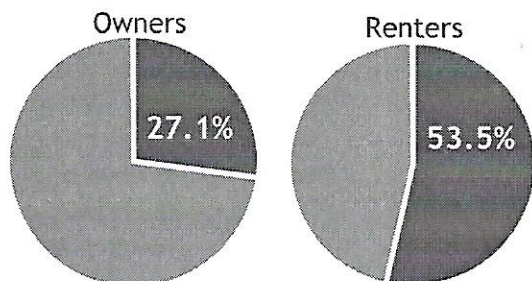
## Housing

As seniors age, some reside in institutional facilities, such as nursing homes. Others rely on home and community-based services (HCBS) for care and assistance. In Lake County, 3.2 percent of the population age 65 and over, or 1,172 people, live in nursing facilities. This is lower than the regional Northeast Ohio proportion of 4.1 percent. Residence in nursing facilities increases sharply with age; people 85 years old and over account for 48.2 percent of the senior nursing home population in Lake County.

### Home and Community-Based Services

Some seniors need care that nursing facilities provide but can be served more effectively, in terms of both cost and outcomes, in their homes and communities. Home and community-based services (HCBS) include adult day care, personal care services, transportation, nutrition and meal assistance, and home modifications such as ramps and grab bars. Medicaid's Elderly, Blind, and Disabled (EBD) program covers some HCBS for eligible seniors who cannot afford the services they need.

### Seniors Paying More than 30% of Income for Housing in Lake County



Source: 2009-2013 American Community Survey.

Of the 32,842 non-institutional senior households in Lake County, 82 percent live in housing units that they own themselves. The remaining 18 percent rent.

The generally accepted threshold for housing affordability is spending less than 30 percent of household income on housing expenses. Senior renters struggle more than senior homeowners with unaffordable housing. The median rent for a senior in Lake County is \$754 per month; to afford this rent, a household needs to have an annual income of about \$30,160, or \$11,672 more than the average annual Social Security benefit.

*As they age, seniors face issues that are unique compared to those experienced by other portions of the population. Although public programs like Social Security and Medicare reduce poverty and make essentials such as health care more readily available, disability, chronic disease, elder abuse and neglect, and accessible and affordable housing pose distinct challenges.*

*The growing senior population means that systems from health care to taxation will need to evolve to accommodate changing demographics and an altered population needs profile. For example, HCBS can make it easier to age in place, but the needs and abilities of future seniors should also be taken into account when planning housing developments, transportation systems, and communities. Further, Community Solutions' report, Aging Ohio: The Impact of Demographic Change on State Fiscal Policy, found that impacts of an aging population, including reductions in sales and income tax revenue, are expected to result in a net \$1.9 billion state budget shortfall by 2035. Addressing these challenges requires a long-term planning horizon for policy leaders, senior-serving organizations, and funders; advocacy for policies that assist low-income and disabled seniors in accessing the resources they need; and adequate funding for services.*



For references, data tables, and information about seniors in other Northeast Ohio counties, visit [www.CommunitySolutions.com/NEORIO-Seniors](http://www.CommunitySolutions.com/NEORIO-Seniors).

