

a portrait of our •

aging

population in northern virginia

2014 EXECUTIVE SUMMARY PRESENTED BY THE
COMMUNITY FOUNDATION FOR NORTHERN VIRGINIA



During FY2013, the
Community Foundation
awarded more than

\$450,000

in grants to local nonprofits,
schools and community
based programs.

The Community Foundation for Northern Virginia: A Resource for Knowledge and Strategic Giving

The Community Foundation for Northern Virginia helps make philanthropy more powerful and effective. We are grant makers who provide financial support to nonprofits and programs having the largest positive impact in our region. We are community leaders who commission data driven research on critical community needs and share it with the community. We are conveners of problem-solvers and like minded philanthropists, working together to strengthen the common good.

During FY 2013, the Community Foundation awarded over \$450,000 in grants from discretionary funds to local nonprofits, schools and community based programs, awarded \$209,000 in scholarships, and reported over \$32,000,000 in managed assets.

We commissioned and published this report in an effort to call attention to current and emerging needs of the aging population in Northern Virginia. The findings of the report help us to better understand those needs and plan for the future needs of our aging neighbors. As such, the report is a useful resource for philanthropists who want to grow the impact of their giving in this field of interest and for others in our community charged with the task of planning for the future.

We hope the data offered here will inform, inspire meaningful dialogue, and increase philanthropic and public investment to meet the needs of our aging population.



Executive Summary contents

- Population Trends
- Economic and Social Circumstances
- Health
- Living Arrangements and Long Term Care
- Older People in Immigrant Families

Introduction

The older population of Northern Virginia, those age 65 or more, is more economically stable, better educated and more diverse than the older population in the United States and Virginia. Currently the region's population is also younger and healthier, skewed toward the younger end — those 65 to 74 years of age. But in Northern Virginia, as in the rest of the nation, a significant population shift is occurring. The portion of the population 65 years of age and older will increase steadily over the next two decades. This change, coupled with increased longevity will result in significant growth in older populations nationally, statewide and locally.

The research for this report was commissioned by the Community Foundation and performed by Dean Montgomery of the Health Systems Agency of Northern Virginia. It examines the implications of population aging in Northern Virginia. It focuses on recent and projected growth of the region's older population, those who are 65 years of age and older. Demographic, economic, social and health data and indices are examined to develop a profile of the region's elderly and to identify the circumstances and conditions that affect their well-being. This executive summary highlights some of the key findings. For more information and complete citations, find the full report at www.cfnova.org.

Between 2010 & 2030, the number of older individuals in Northern Virginia will grow by **76%**



The older population in Northern Virginia will grow rapidly over the next two decades.

Northern Virginia is home to over 2 million people. The population of the region has grown rapidly for several decades, more than doubling since 1980. Northern Virginia's population is also maturing. Over the last decade (2000 - 2010) the percentage of the population over age 65 grew at twice the rate of the population under 65 (42% growth vs. 21% growth.)

In general, the population of Northern Virginia is younger than the rest of the state and the nation

The impact of the aging population is likely to be felt more strongly in Northern Virginia than elsewhere.

as a whole. People over the age of 65 make up a smaller share of the population

than statewide or nationally. Currently 8.6% of the population of Northern Virginia is over the age of 65, as compared to 12.2% of the population of Virginia and 13% of the population as a whole. The percentage of the population ages 65 years and older will remain below national levels, but the rate of growth over the next two decades will be much higher. As a result, the impact of the aging population is likely to be felt more strongly in Northern Virginia.

The Facts

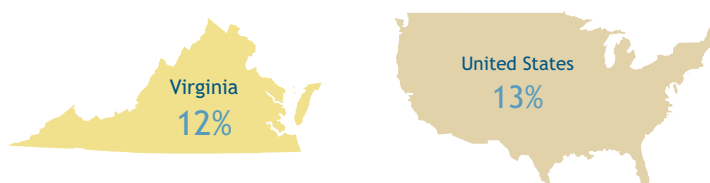
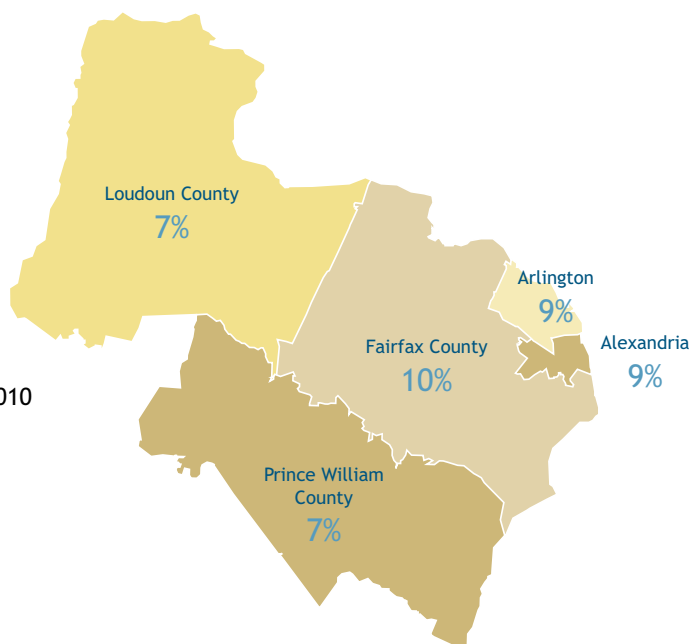
- In 2010 there were 192,589 people 65 years of age or older. That number is expected to increase to 326,500 individuals by 2020 and 429,300 individuals by 2030. By 2030 15% of the population of Northern Virginia will be over the age of 65.
- Currently Alexandria and Fairfax County have the highest percentage of the population ages 65 and older (9.1% and 9.9%).
- In the United States the population over 65 is projected to grow 49% between 2010 and 2030. The number of older individuals in Northern Virginia will grow 76% in that same period of time.
- The region's most rapidly growing population is those 75 years of age and older. Growth in this group is expected to exceed 50% in each of the next two decades. By 2030 there will be more than 182,000 residents 75 years of age and older, approximately 40% of the population over 65. This older group is typically the most needy and dependent part of the population.

Northern Virginia Population

Percent of Population ≥65 Years of Age, 2010

Source: U.S. Census Bureau, 2010

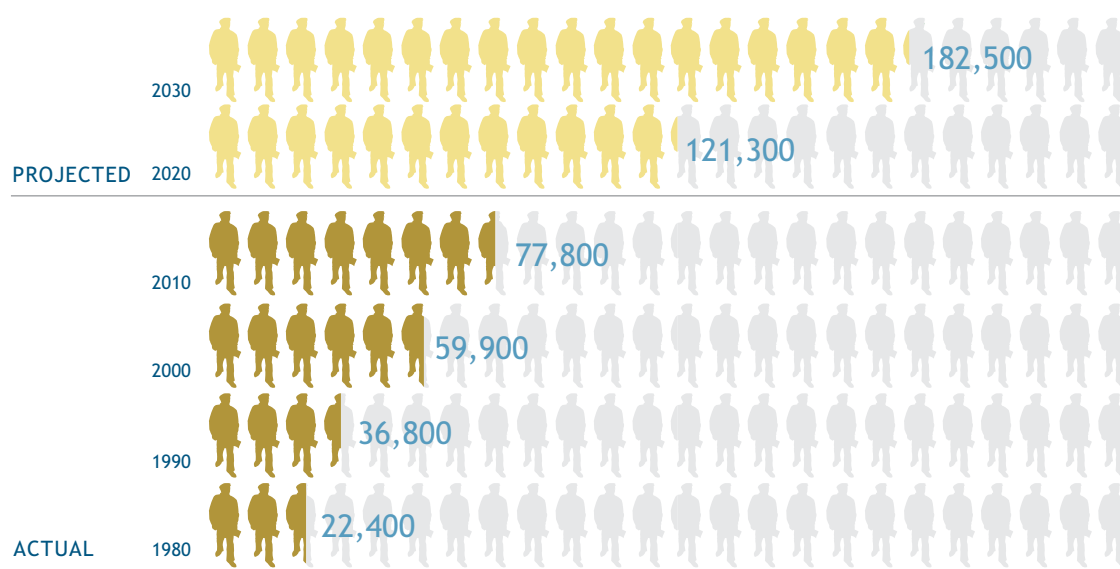
(Fairfax County Includes Falls Church City & Fairfax City; Prince William County includes Manassas & Manassas Park)



Northern Virginia Population Change

Northern Virginia Population ≥75 Years of Age Population Change, 1980-2030

Source: U.S. Census Bureau, 1980-2010; Virginia Employment Commission, 2020 & 2030 Population Projections



More than
20,000
 older Northern Virginians
 live in poverty.



Significant numbers of older people in Northern Virginia are economically vulnerable

As a region, Northern Virginia is comparatively affluent. Household incomes in all local jurisdictions are higher than state and national levels. Higher average and median household incomes reflect both better local salaries and higher employment rates. This pattern holds for the region's older population. In general, retirement income for older adults is

basic necessities. Though more than half of older households in Northern Virginia report annual income of at least \$50,000, more than 20% have income of less than \$30,000 a year. Of these households, nearly 6,000 have income of less than \$10,000 annually.

There is evidence that rates of economic insecurity in the older population are on the rise. Economic

In Northern Virginia 28% of older households can be considered economically insecure, and an additional 31% are financially vulnerable.

higher, and older adults are more likely to be in the workforce than older populations elsewhere.

Nationally the rate of poverty in the older population is significantly less than the general population due to economic support programs such as Social Security, and Medicare (9.5% of older adults below poverty vs. 13.8% of the general population). However, that pattern is not evident in Northern Virginia. Over the last five years (2006 - 2010) the poverty rate among Northern Virginia's older population has been comparable to, or higher than, the rate in the nonelderly population.

In most communities a family needs an income of about twice the federal poverty level, or about \$30,260 for a family of two in 2012, to cover

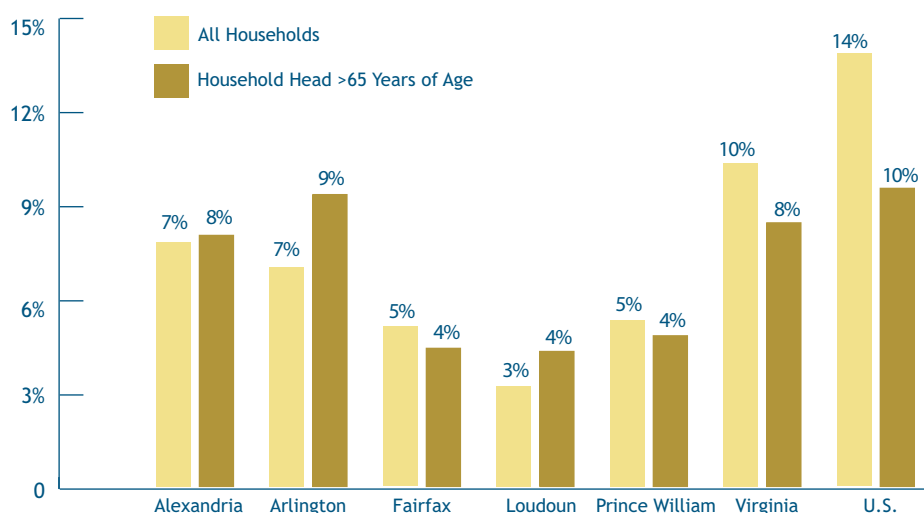
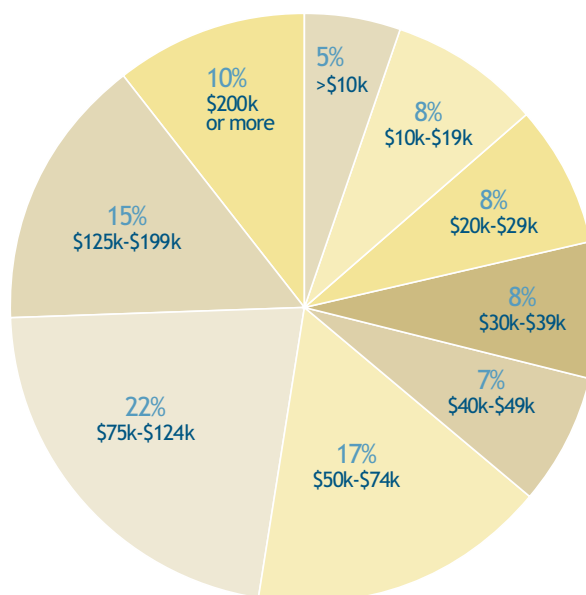
insecurity refers to circumstances where individuals and households are forced to choose between competing essential personal and household needs. This can mean routinely having to choose between spending on food, housing, medical care,

transportation and other expenses. Economic insecurity is measured by financial stability and security indices that factor in assets and cost of living. Nationally, economic insecurity among older households increased by about one third, from 27% to 36% between 2004 and 2008. In Northern Virginia 28% of older households can be considered economically insecure, and an additional 31% are financially vulnerable. Those who are financially vulnerable have a limited ability to handle the costs associated with an unexpected major illness or other destabilizing event. Rising economic insecurity among the older population appears to be driven largely by three factors: insufficient income, declining assets and rising housing costs.

Household Income

Northern Virginia Households with Households Headed by Member ≥ 65 Years of Age

Source: U.S. Census Bureau, 2008-2010
American Community Survey



Northern Virginia Household Income
Percent of Households Below 100% of the
Poverty Level in the Past Twelve Months

Source: U.S. Census Bureau, 2006-2010
American Community Survey

The Facts

- More than 20,000 older Northern Virginians live in poverty, or near poverty, with the attendant implications and consequences. This number is likely to approach 50,000 by 2030.
- Older women are at greater risk of living in poverty. The median household income of a woman over age 65 living alone is \$32,772, compared to \$52,501 for a man over age 65 living alone.
- Alexandria and Arlington have the highest percentages of older households below the poverty level (8.0% of households and 9.3% of households). Loudoun County has the lowest, with 4.3% of elderly households below poverty.
- The poverty rate for older households exceeds the rate of other households in Alexandria, Arlington and Loudoun Counties.
- There is a high correlation between poverty and disability among the older population. More than 48% of older Northern Virginians with incomes below the poverty level have one or more disability.



The rate of older adults without health insurance in Northern Virginia is about **3X higher** than the national and Virginia rates.

Older people in Northern Virginia are comparatively healthy, but a surprising number of the region's older people are uninsured.

Health is an enduring concern among the older population. Good health is tied to independence, economic stability and quality of life. The region's

8.5% of older residents are not eligible for Medicare – more than twice the Virginia and US rates.

older population is comparatively healthier than populations in the US, with higher than average rates of participation in

health screening and monitoring and lower rates of hospital admission and emergency room usage.

While the overall population is healthier, a substantial number of older residents have no health insurance. 8.5% of older residents are not eligible for Medicare, largely due to their immigration status. This is more than twice the Virginia and US rates of about 4% without Medicare coverage. Nearly 3% of Northern Virginians ages 65 years and older are uninsured, compared with 1% statewide and nationally. To qualify for Medicare, an adult over 65 must have worked for at least four years (or 10 quarters), or be the spouse of someone who has worked for at least four years.

Physical and mental disabilities are major concerns in an aging population. Most disabilities among older

The Facts

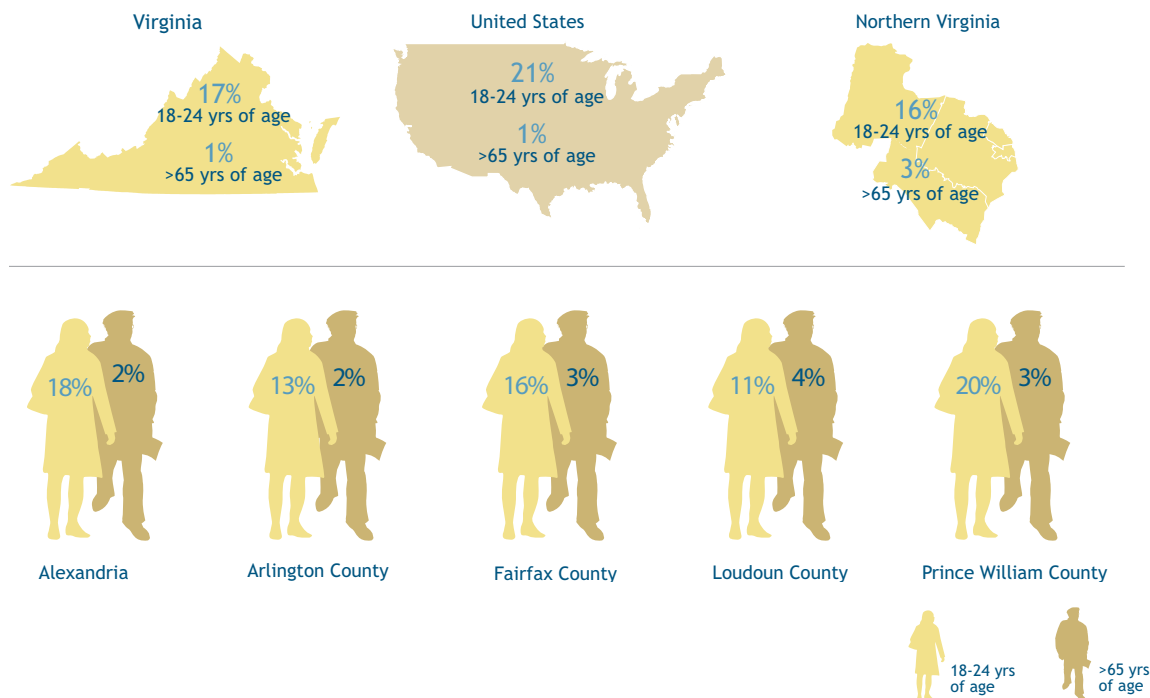
- The rate of older adults without health insurance in Northern Virginia is about three times higher than the national and Virginia rates.
- Northern Virginians have comparatively low rates of chronic conditions. Region wide about 40% report having a chronic condition, 10% below the rest of Virginia and 20% below US chronic disease levels.
- More than one-third of those ages 65 and older report that they are limited in some activities because of a disability.

adults result from deteriorating chronic conditions and injury, notably from strokes and fractures resulting from falls. The effects (economic, social, health) of physical and mental disabilities usually extend well beyond the individual, often affecting both immediate and extended families. Older residents with disabilities are more likely to require emergency, inpatient hospital care and rehabilitation, and are at greater risk of maltreatment and abuse due to social isolation and dependence on caregivers.

Health Insurance Coverage

Northern Virginia Population Adults 18-64 Years of Age and ≥65 Years of Age Percent Uninsured, 2009-2011

Source: U.S. Census Bureau, 2009-2011 American Community Survey; Calculations, HSANV, 2012

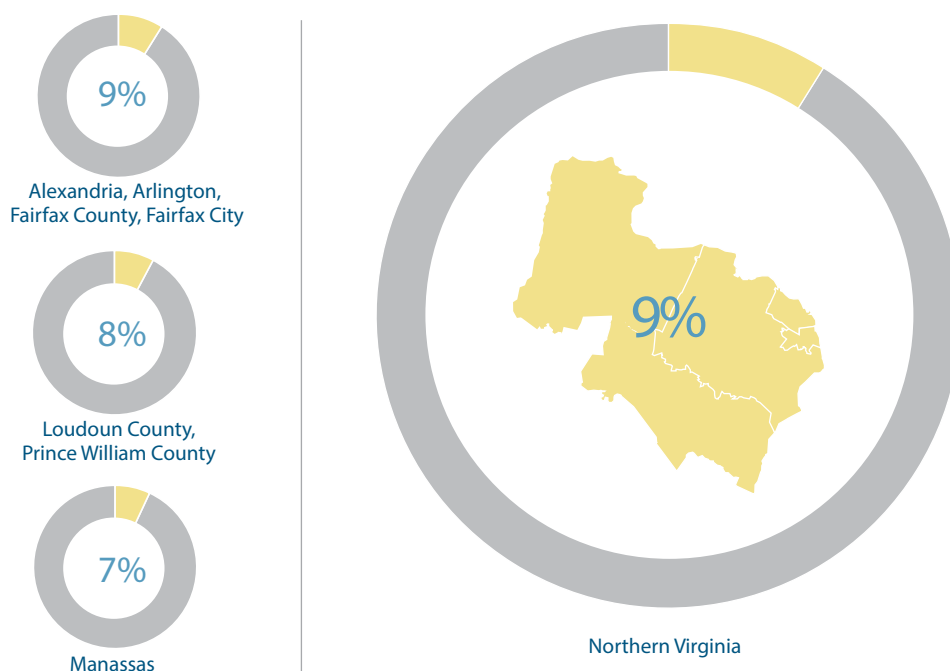


Health Insurance Coverage

Percent of Northern Virginia Residents ≥65 Years of Age without Medicare Coverage

Source: U.S. Census Bureau, 2008-2010 American Community Survey

(Fairfax County includes Falls Church; Prince William County includes Manassas Park)





Demand for assisted living services has more than
doubled
 over the last two decades.

More support programs will be needed to help seniors age in place.

Research shows clearly that older people prefer to remain independent and self sufficient for as long as possible. These preferences are often expressed as a desire to remain in their own home or to “age in place.” But reduced economic means and increasing disability and dependence make it difficult for many older persons to obtain living arrangements

Older Northern Virginians are using traditional nursing home care at about half the rate of the rest of the State of Virginia.

appropriate to their needs and circumstances. This is especially true in Northern Virginia where housing and housing related costs are so high.

The region has seen a shift away from nursing home care for older residents. Utilization rates of nursing homes for older individuals in Northern Virginia have declined over last 25 years. Currently older Northern Virginians are using traditional nursing home care at about half the rate of the rest of the State of Virginia. This is likely due to the fact that Northern Virginia’s older population are comparatively younger (under 75 years of age) and healthier. It may also have to do with the wealth of support services available in Northern Virginia, such as home health care and assisted living.

As people age they are likely to require additional support to remain independent. Assisted living services are a growing option for some. Assisted living refers to living arrangements that include support services, such as housekeeping, meal preparation and assistance with the activities of daily living. Though reliance on assisted living services is growing, access is limited. Currently there are 88 licensed assisted living facilities in Northern Virginia. These facilities have 6,818 residential units, and currently house between 2 and 3% of the older population.

In addition to the lack of capacity to serve more people, assisted living is also prohibitively expensive. There is no federal support for assisted living services; they are not covered by Medicare or Medicaid. Those needing assisted living facilities must pay with private funds. The current cost of assisted living facility residence in Northern Virginia ranges from about \$3,000 per month to more than \$7,000 per month. With an average cost of \$50,000 per year the cost is out of reach for many seniors.

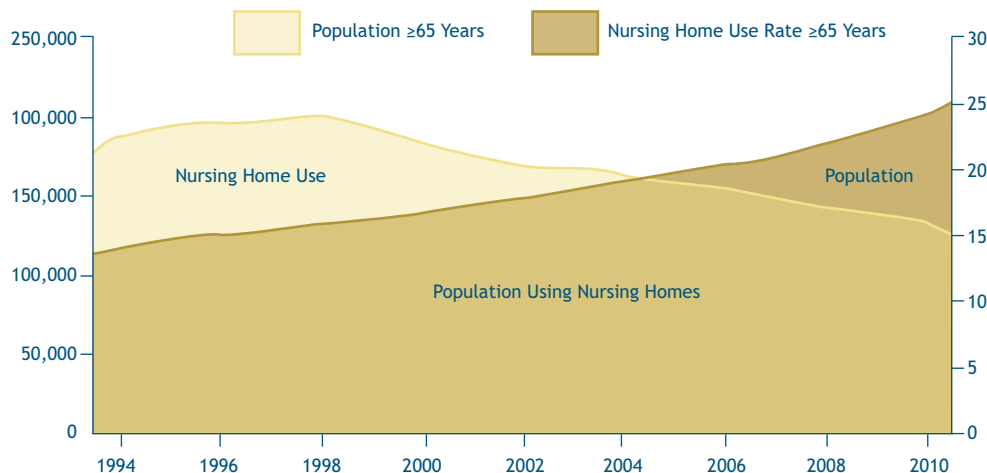
The reality of increasing numbers of seniors aging in place is that support programs for activities of daily living such as shopping, meal preparation, and transportation, will be more important than ever. The need for such services will grow exponentially as the population increases in the next two decades.

Northern Virginia Nursing Home Use

Northern Virginia Residents in Northern Virginia Nursing Homes

Residents per 1,000 population ≥65 Years, 1994-2010

Source: Virginia Nursing Home Patient Origin Surveys 1994, 1998, 2002, and 2006; Virginia Health Licensure Surveys 2007-2010; U.S. Census 1990-2010 Bridged Population Estimates for DHHS/CDC/NCHS, CDC Wonder On-line Data 2013; Calculations & Tabulations HSANV, 2012.



The Facts

- In spite of the increase in the older population, the utilization of nursing homes is on the decline.
- About one-third of older Northern Virginians live alone. 72% of these are women, with single woman headed households outnumbering single male headed households by a margin of 2.6 to 1.
- Both demand for and capacity of assisted living services have more than doubled over the last two decades. There are now 88 assisted living facilities in Northern Virginia.
- The cost of assisted living facility residence in Northern Virginia is well beyond the means of thousands of older residents who would benefit from this service.

Twice as many
older Northern Virginians
live with a relative other
than a spouse than the
national average.



The region's many immigrant families include generations of older members.

Northern Virginia has a large immigrant population, with relatively high percentages of foreign born, naturalized and non-citizens. The percentage of the population that is foreign born is about twice the national percentage and about 2.5 times the state rate. Many of these residents do not speak English well. About one-third of Northern Virginia households commonly speak a language other than English — more than twice the percentage statewide and nationally. Nearly 14% of Northern Virginia households can be

Immigrant families bring many benefits to our communities, including strong extended families and cohesive communities. The high number of immigrant families may account for the large number of older adults living with family members other than a spouse. More than 16% of older Northern Virginians live with a relative other than a spouse. This is twice the rates in Virginia and the United States. These older Northern Virginians may be living in extend family arrangements with their children and grandchildren.

A large percentage of linguistically isolated households in Northern Virginia have a member that is over the age of 65.

considered “linguistically isolated,” which means that they have difficulty communicating and functioning normally in English. This is three times the rate of linguistically isolated households in Virginia and the United States. A disproportionally large percentage of linguistically isolated households in Northern Virginia have a member that is over the age of 65.

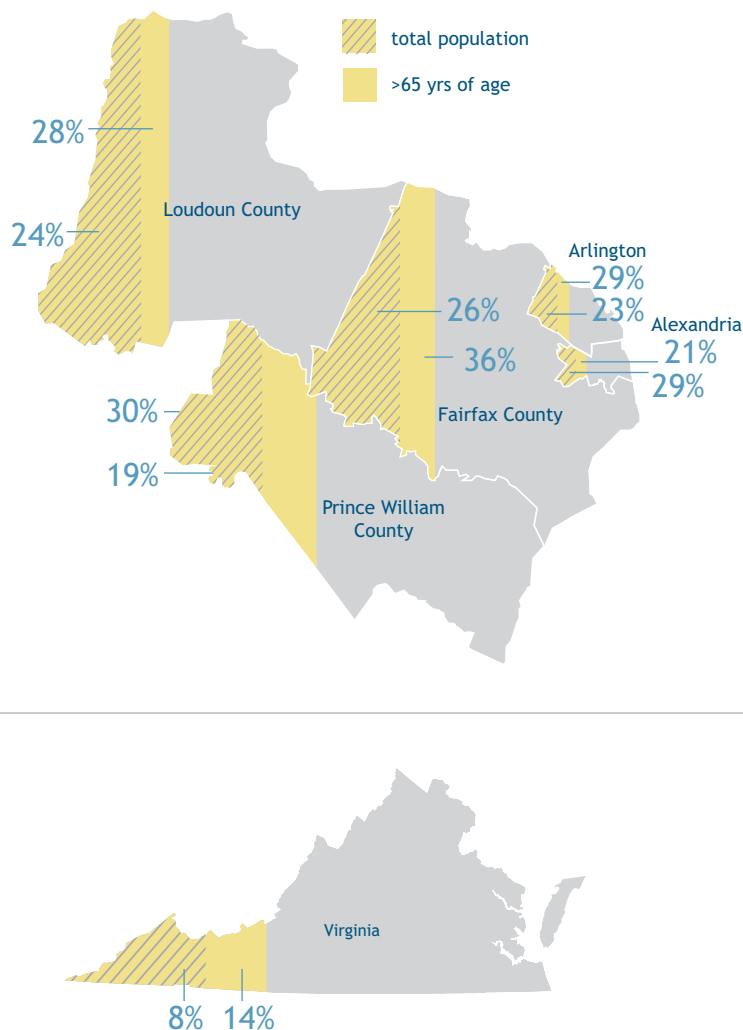
The presence of older family members can provide mutual support to the family. Older members can help with childcare, and in turn receive support as they age. The danger, however, could be family stress due to caregiving responsibilities, financial strain due to medical expenses, and possible social isolation for the elderly relative. In any case, the presence of so many extended families in our communities has implications for service providers and policy makers.

Linguistic Isolation

Percent of Households Where Other than English is Spoken at Home

Source: U.S. Census Bureau, 2006-2010 American Community Survey

(Fairfax County Includes Falls Church City & Fairfax City; Prince William County includes Manassas & Manassas Park)



The Facts

- More than 16% of older Northern Virginians live with a relative other than a spouse. This is nearly twice the percentage elsewhere in VA and nationwide. Higher percentages of older residents living in extended families can be found in Loudoun and Prince William counties.
- More than 27% of older Loudoun County residents live with extended family. This is likely due to the regions more complex and diverse demography.



The complete report,

including citations and
complete data tables,
can be downloaded from
www.cfnova.org

Challenges and Opportunities

Currently Northern Virginia's older adults are healthier and more economically stable than older populations elsewhere. If tapped, these older adults can be a great resource to their communities. But the projected growth in the numbers of older adults and the aging of the older adult population mean that more people will be in need of support and services in the coming decades. Social policies that support older adults will be more important than ever. In particular, policy makers may want to consider the following recommendations.

- **Invest in support services for older residents.** With the cost of assisted living out of reach for many and a decline in nursing home usage, more older adults will need support to age in place.
- **Expand housing options for seniors** who are no longer able to live independently.
- **Support families who are caring for aging family members at home.** Planners serving older populations should be aware of the presence of linguistically isolated seniors who may be living with relatives. As older relatives age, these families may require support.

The research for this report was performed by Dean Montgomery of the Health Systems Agency of Northern Virginia.



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