

The Silver Tsunami

IN NORTH TEXAS

*What Older Adult Growth
Means for Our Community*

MAY 15, 2018





Today we are pleased to launch a conversation about the future of North Texas – one in which older adults are a valued part of our community and in which we build a system of care that supports our collective needs as we age.

The World Health Organization published a landmark report in 2015, “World Report on Ageing and Health,” acknowledging that *“one trend is certain: the ageing of populations is rapidly accelerating worldwide. For the first time in history, most people can expect to live into their 60s and beyond. The consequences for health, health systems, workforce and budgets are profound.”* The report showcases what both our organizations experience: there is no typical older person. The report endeavors to identify the right policies and services, rooted less in physical age and more in a life course approach, which meet the needs of a broad range of older adults. **It is cautionary about the challenges of meeting the rising demand of the growing population of older adults, but also optimistic that with the right policies and services in place, this aging trend can be a unique source of opportunity. We wholeheartedly support this framework and believe it also best serves our needs in North Texas.**

Closer to home, the U.S. Government Accountability Office, in a May 2015 report, noted that *“disconnects among Medicare, Medicaid, acute and chronic healthcare providers, affordable housing programs, aging programs, and home and community-based services may lead to lower-quality care, premature institutionalization, and higher costs for public and private health and long-term care.”* **Both our organizations have found this to be true – we have a fragmented system of care that is failing our older adults today. If it is not changed, it will fail them in the future, too.**

Today we are issuing a call-to-action to prepare North Texans for this inevitable shift in population. We want this call-to-action to not only serve as a wake-up call, but also as an opportunity to engage in a larger conversation around how to build a system of care that supports older adults so they can age with dignity. We also want to break through the assumptions and create a culture that values aging. To create this system of care, we cannot rely on data alone; we must take concrete steps, guided by evidence at all levels, to create better solutions.

We also envision today as the starting point and hope many of you will join us in a broader conversation. It is our hope that soon it won't just be our organizations asking the questions about how to best support older North Texans. Instead, it will be our whole community asking how our systems, policies, and neighborhoods can be part of the solution. **We encourage each of you to join an Action Team to support these efforts and be part of a larger movement, #NTX4Seniors, creating a unified approach and voice for elevating care and expanding services for older adults in North Texas.**

Katherine Krause
President & CEO
Visiting Nurse Association

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President & CEO
The Senior Source

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Introduction

CONTEXT

Significant job and population growth, boosted by outside investment, is changing the landscape of North Texas. **In March 2018, the U.S. Census Bureau reported that the Dallas-Fort Worth-Arlington metropolitan area had the largest population increase of any metro area in the country. Five Texas counties, including Dallas and Collin counties, were in the Top 10 fastest-growing counties in the nation.** Texas has led the nation in annual population growth since 2016 and is also one of the most racially and ethnically diverse states.

Population	2016	2017	Percent Change
Dallas-Fort Worth-Arlington MSA	7,253,424	7,399,662	2.0% ▲
Dallas County	2,587,462	2,618,148	1.2% ▲
Collin County	942,453	969,603	2.9% ▲

With this growth, our country is also aging. An increase in life expectancy and a decrease in the number of children being born are causing the median age of the population to rise. This trend is expected to reach its peak over the next two decades as the Baby Boomer generation continues to age. By 2030, the entire cohort of Baby Boomers will be 65 years of age and older, resulting in an older adult population of 74.1 million. **This is what futurists are calling “the silver tsunami.”**

Source: New Census Bureau Population Estimates Show Dallas-Fort Worth-Arlington Has Largest Growth in the United States, March 22, 2018

Introduction

CONTEXT

In general, Texas has been experiencing a similar demographic shift. **However, in true Texas fashion, our aging population is somewhat unique.** The state's high growth rate is driving an increasing number as well as share of the older adult population in Texas. **Remarkably, Texas' older adult population grew at an even faster pace than the general state population.** Between 2000 and 2014, more than 6.1 million people moved to Texas – a 29.3 percent increase. More than 1 million of these new residents were older Texans – a staggering 49.5 percent growth rate for this group.



TEXAS INCREASED BY **6.1 MILLION** PEOPLE

29.3% GROWTH RATE OVERALL



MORE THAN **1.0 MILLION** WERE OLDER TEXANS

49.5% GROWTH RATE



This significant increase in such a short time is largely driven by the aging of the Baby Boomer generation. In Texas, the Baby Boomer generation is projected to yield an older adult population of 5.9 million or 19.4 percent of the state's total population in 2030. **By 2030, nearly one in five people in Texas will be 65 years of age and older.**

While North Texas has a myriad of service providers, government agencies, and individuals dedicated to serving the needs of older adults, **the need is outpacing the system's ability to respond. This shift in population presents Texans with both an opportunity and a challenge, requiring fresh, innovative approaches and a new focus on building a collaborative system of care to support all stages and needs of successful older living.**

Source: Texas Demographic Center, Population Estimates

Introduction

PURPOSE

Texans are known for their “can-do” attitude. With this sentiment in mind, in late 2017, VNA (The Visiting Nurse Association) and The Senior Source began studying the senior population. Our goal is to create a baseline understanding of how North Texas is addressing the “silver tsunami” and identify existing gaps in resources for older adults.



With baseline results available, The Senior Source and VNA are launching a larger effort to collaboratively build an Action Plan for North Texas to create a better system of care for older adults. **It is our hope that this Plan will not only speak to the challenges within the system, but also highlight the opportunities we create when we work together. We also want the Plan to give voice to the exceptional value older adults bring to our community and showcase their talents for the betterment of our community.**

Introduction

PURPOSE

After reviewing many successful efforts around the country, VNA and The Senior Source chose **an intentional, action-oriented process** to build upon existing efforts (e.g., Age-Friendly Dallas, North Central Texas Council of Governments' Area Agency on Aging, Dallas Coalition for Hunger Solutions), and create a comprehensive, results-driven strategy focused around key action areas. **Additionally, this report is directly tied to existing global and national benchmarking efforts including AARP, the World Health Organization, and Milken Institute's "Best Cities for Successful Aging."**



Introduction

PURPOSE

We identified **6 ACTION AREAS**, representing key factors in building a system to best support thriving older adults:

FINANCIAL SECURITY

Having the resources to support a standard of living now and in the foreseeable future – free from exploitations, fraud, and scams



FOOD INSECURITY

Safeguarding reliable access to sufficient, affordable, and nutritious food



CULTURE OF HEALTH

Ensuring access to healthcare and good health and well-being; fostering healthy equitable communities guided by public and private decision-making; giving everyone the opportunity to make choices that lead to healthy lifestyles



AFFORDABLE HOUSING

Providing housing that takes into account older adults' unique needs including safety, accessibility, adaptability, and longevity



MOBILITY

Providing access to reliable transportation to ensure access to medical services, nutritious food, social services, and community engagement



QUALITY OF LIFE

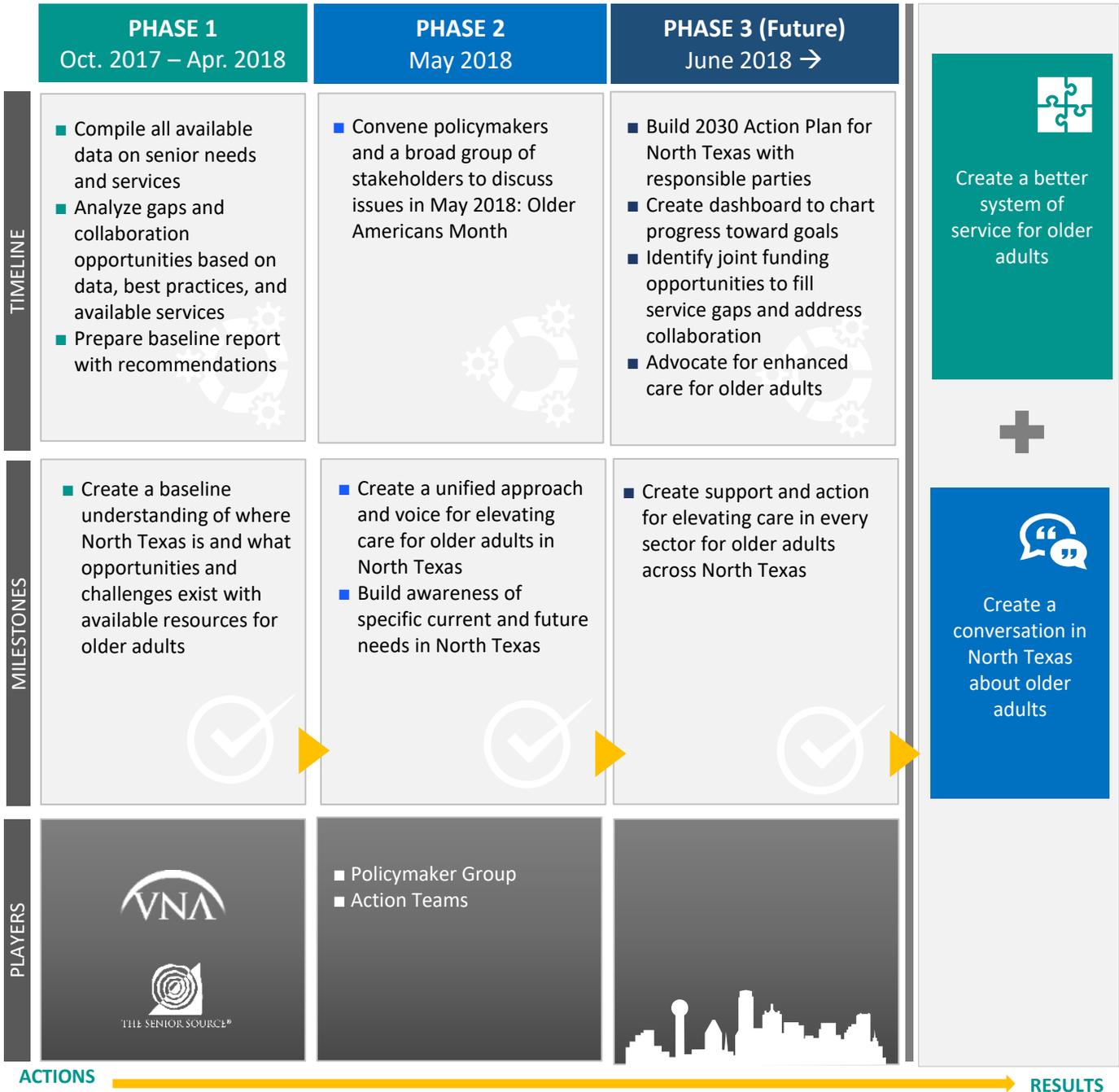
Equipping individuals with a range of options to address well-being including education, social connections, and spiritual opportunities



Introduction

TIMELINE

The following timeline was established to facilitate our work:



Introduction

PROCESS

VNA and The Senior Source began with a comprehensive survey to gauge available services as well as collect data. We also conducted interviews, focus groups, and a scan of available data to better understand what exists nationally and locally as well as how these efforts impact North Texas.

At the kick-off event in May, a larger group of stakeholders came together to review the data and a call-to-action was issued to form Action Teams addressing each Action Area. Each Action Team will convene for four months beginning in the summer of 2018 and will include community and subject matter experts, civic leaders, and policymakers.

ACTION TEAMS: Includes subject matter experts from nonprofit, philanthropic, healthcare, faith, and community sectors who have expertise in the action area. Members participate in the following Action Teams:

Financial Security



Food Insecurity



Culture of Health



Affordable Housing



Mobility



Quality of Life



Action Teams review and validate existing data, share best practices, decide on the most relevant dashboard measures to track annually, and recommend 4-8 scalable strategies/solutions/policies, along with an associated timeline.

POLICYMAKER GROUP: Includes policymakers (elected and appointed) from state, county, and city governments across Collin and Dallas counties.

The policymaker group provides vision and support for the development of team actions and commits to generating the political will necessary to implement them.

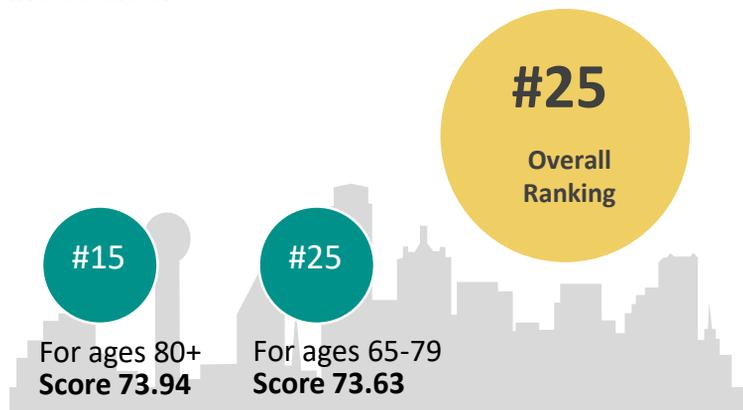
How North Texas Ranks

Dallas/Fort Worth/Arlington #25

Ranking based on Largest 100 Cities

	#25	Ages 65-79
	#15	Ages 80+
	#35	Healthcare
	#17	General Livability
	#64	Wellness
	#6	Financial Security
	#90	Education
	#78	Transportation & Convenience
	#20	Employment
	#4	Living Arrangements
	#77	Community Engagement

In 2012, the Milken Institute’s Center for the Future of Aging recognized that massive demographic shifts would necessitate communities taking action. The Institute produced a data-driven report, “Best Cities for Successful Aging,” which measures and ranks metropolitan areas based upon key criteria of successful aging using publicly available data. In its third edition, released in 2017, the Dallas-Fort Worth-Arlington area (which includes Tarrant and Collin counties) was ranked 25th among the 100 largest metropolitan areas. Coupled with the work of AARP and the World Health Organization, this weighted, multi-dimensional ranking aims to galvanize thought leaders, policymakers, and stakeholders to focus on and improve livability across the entire life course.



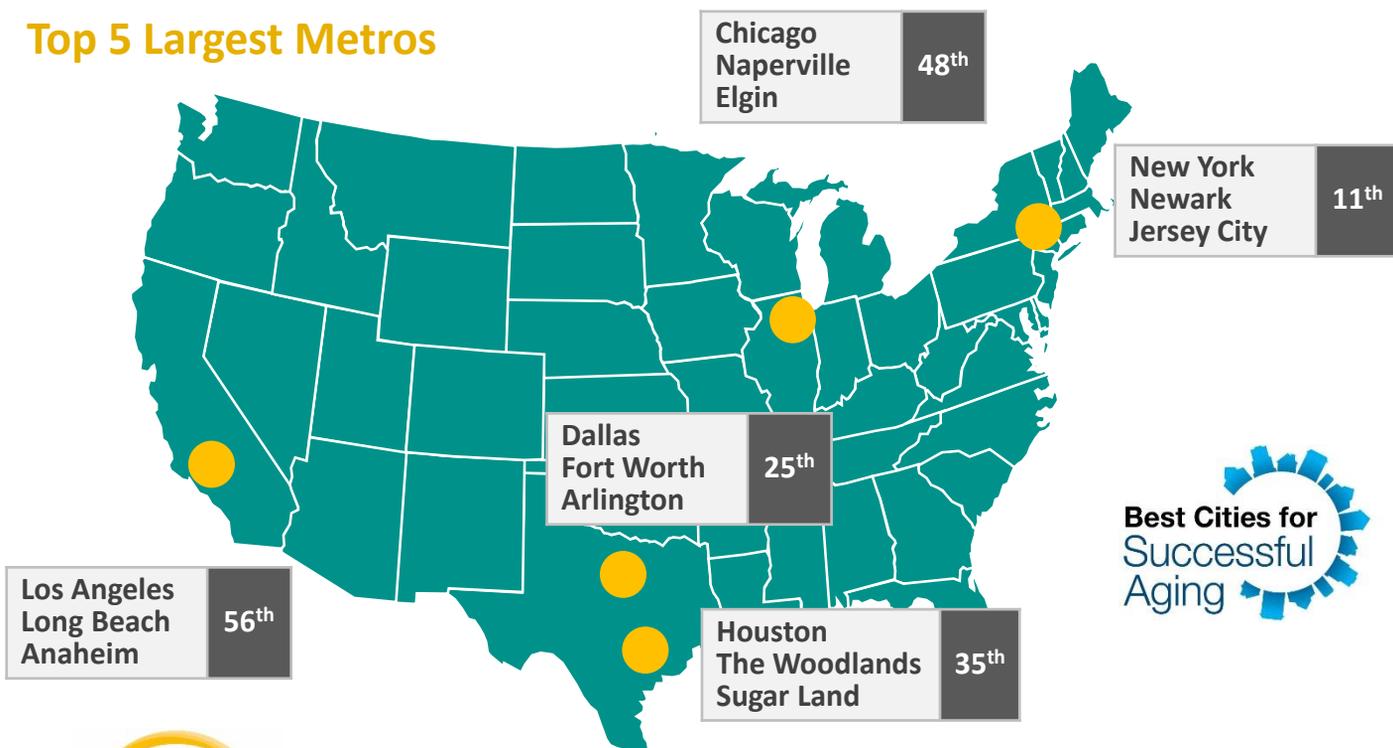
While demographers are projecting one in five Americans will be 65 or older by 2030, statisticians are showing longevity is linked to location. They have found life expectancy differs significantly depending on where older adults live. **The World Health Organization anticipates that by 2030 nearly three out of five people will live in cities with a large segment being over the age of 60.** With a widening longevity gap, especially among major cities, it is important to track the variations and highlight the influencing factors, such as education, income, access to healthcare, food choices, and mobility, giving older adults the ability to thrive.

How North Texas Ranks

We hope to follow the lead of other major metropolitan areas in using this data-informed “Best Cities” report to spark conversation and action around creating an age-friendly North Texas. For example, Los Angeles, which ranks 56th, announced a new initiative called “Purposeful Aging Los Angeles” in 2016, which brought together government officials, academia, and civic organizations to build an age-friendly plan. New York City, recognized as the World’s Best Age-friendly Program by the International Federation on Aging, is ranked 11th and has engaged all of its city departments – parks, streets, housing, and social services – to make it a more age-friendly place to live.

Texas Metros in Top 100 Ranking	Ranking
Austin-Round Rock	6 th
Dallas-Fort Worth-Arlington	25 th
Houston-The Woodlands-Sugar Land	35 th
McAllen-Edinburg-Mission	59 th
El Paso	80 th

Top 5 Largest Metros



Demographic Trends

Older Adults Today in North Texas

When people think about older adults, they often have misconceptions. In this report, we want to utilize data to shine a spotlight on who they are and how critical they are to the fabric of our North Texas community.

GENDER

Adults over the age of 60 are **more likely to be female.**



RACE

Adults over the age of 60 are **clustered by ethnicity in certain areas of North Texas**, but older adults have a tighter concentration overall in the urban core compared to all ages.



VETERANS

Adults over the age of 60 are **2.5 times more likely to be a veteran.**



MARRIAGE

Adults over the age of 60 are **more likely to be married.**



FAMILIES

Nearly **500,000** older adults in North Texas over the age of 60 are **living with their grandchildren.**



DISABILITY

Adults over the age of 60 are **3.4 times more likely to have some form of disability.**



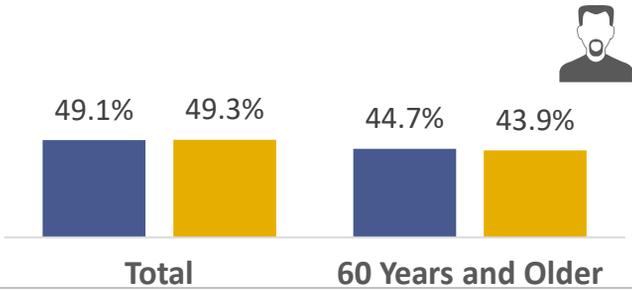
Source: American Community Survey, 2016

Demographic Trends

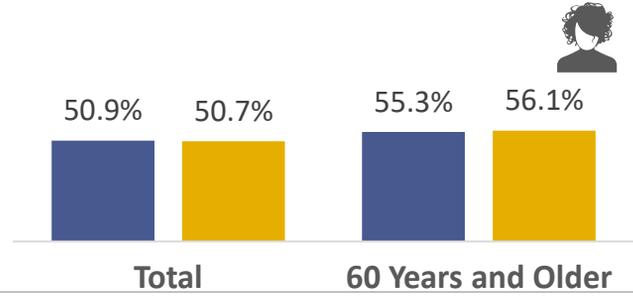
Older Adults Today in North Texas

Collin County Dallas County

MALE POPULATION



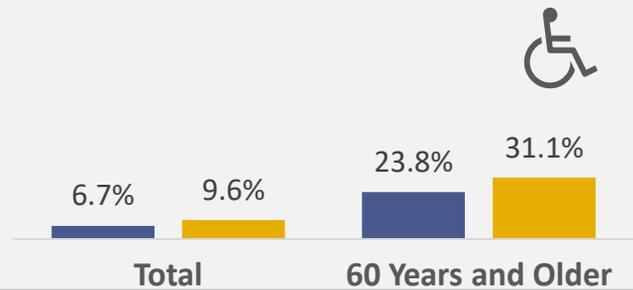
FEMALE POPULATION



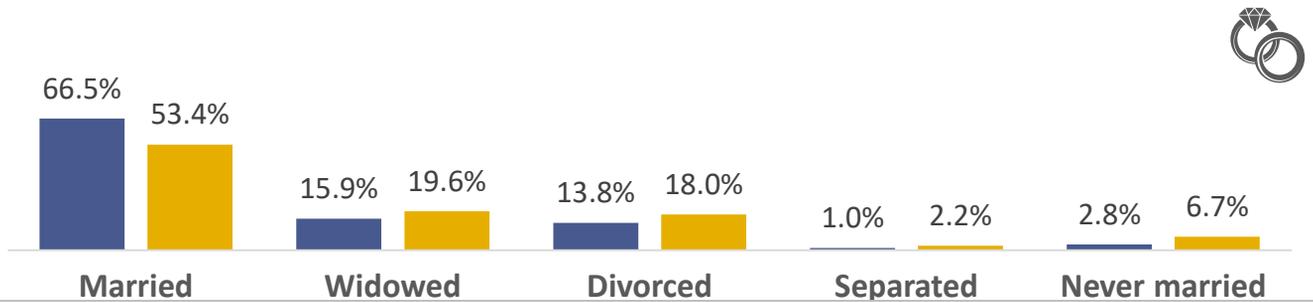
VETERANS



DISABILITY



MARITAL STATUS



LIVING WITH GRANDCHILDREN



RESPONSIBLE FOR GRANDCHILDREN



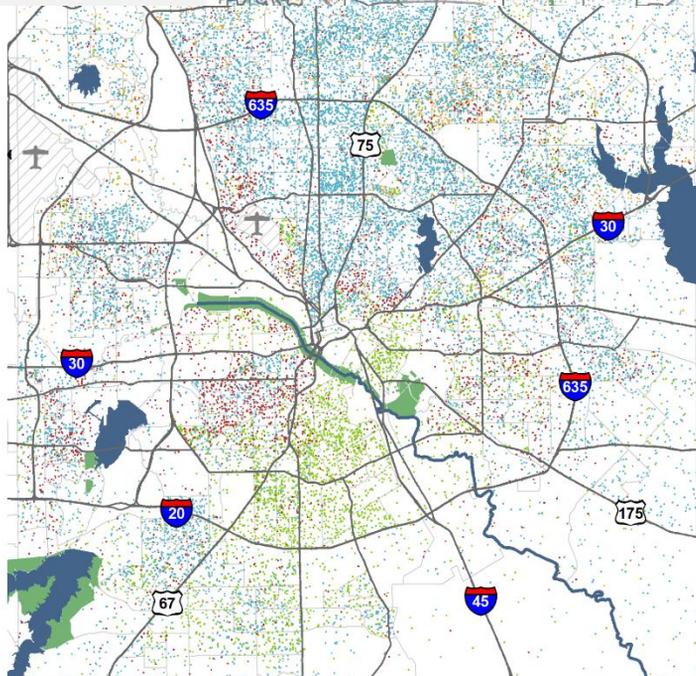
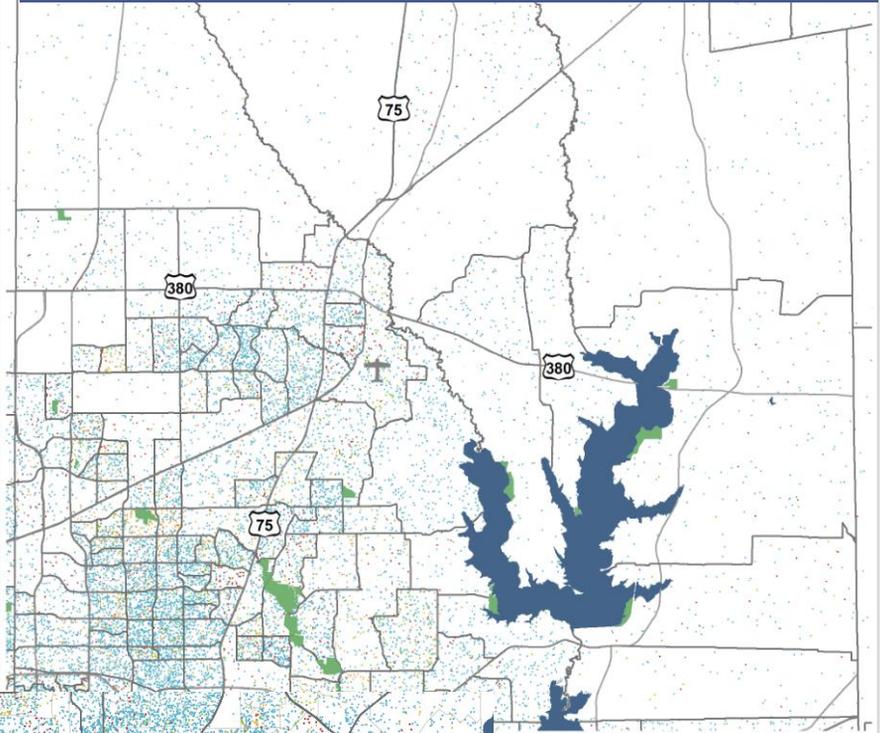
Source: American Community Survey, 2016

Demographic Trends

Collin County Population Ages 65+

Older Adults Today in North Texas

Older adults are clustered by ethnicity in certain areas of North Texas and overall are clustered within the urban core.



- BLACK
- HISPANIC
- WHITE
- OTHER

ONE DOT = 5 PERSONS

Dallas County Population Ages 65+

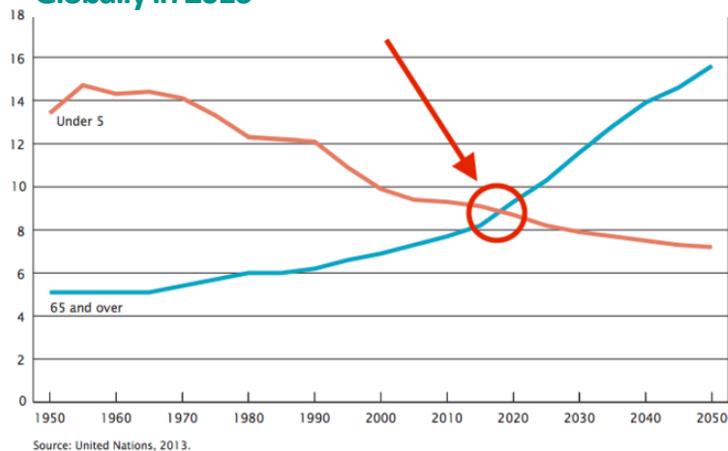
Source: U.S. Census Bureau, 2010 Census, population aged 65+ by race/ethnicity, Collin & Dallas County Census Tracts
Created by the Center for Public Policy Priorities

Demographic Trends

The Future Growth of Older Adults in North Texas

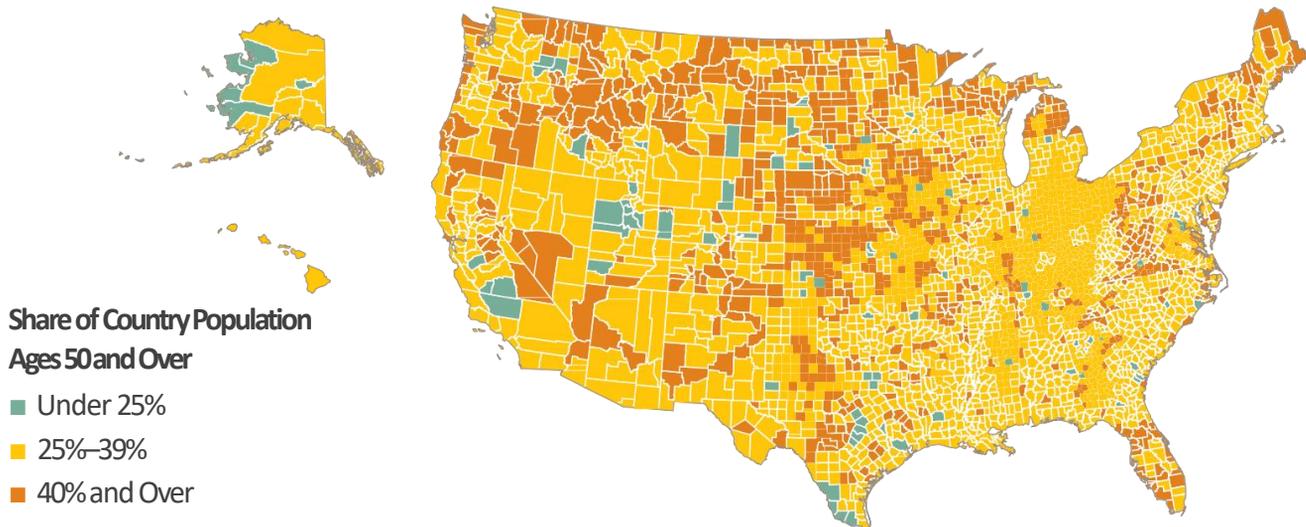
Older adults are living longer, and by next year, will begin to outnumber young children according to projections by the U.S. Census Bureau. **This follows a global trend where the older adult population surpassed children under the age of 5.**

Older Adults Surpassed Young Children Globally in 2016



The Census Bureau estimates by 2050 people ages 65 and older will make up **15.6 percent of the global population** — more than double that of children ages 5 and younger, who will make up an estimated 7.2 percent. However, the U.S. has higher rates of growth in certain areas: throughout the Great Plains and Florida, in the Northeast, the West, and along the Canadian border.

Communities Across the Country Have High Concentrations of Older Residents Today



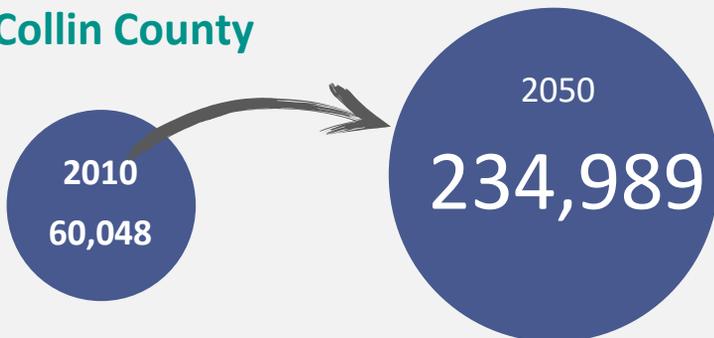
Source: Reprinted from Joint Center for Housing Studies of Harvard University, which used tabulations of US Census Bureau, 2010 Decennial Census

Demographic Trends

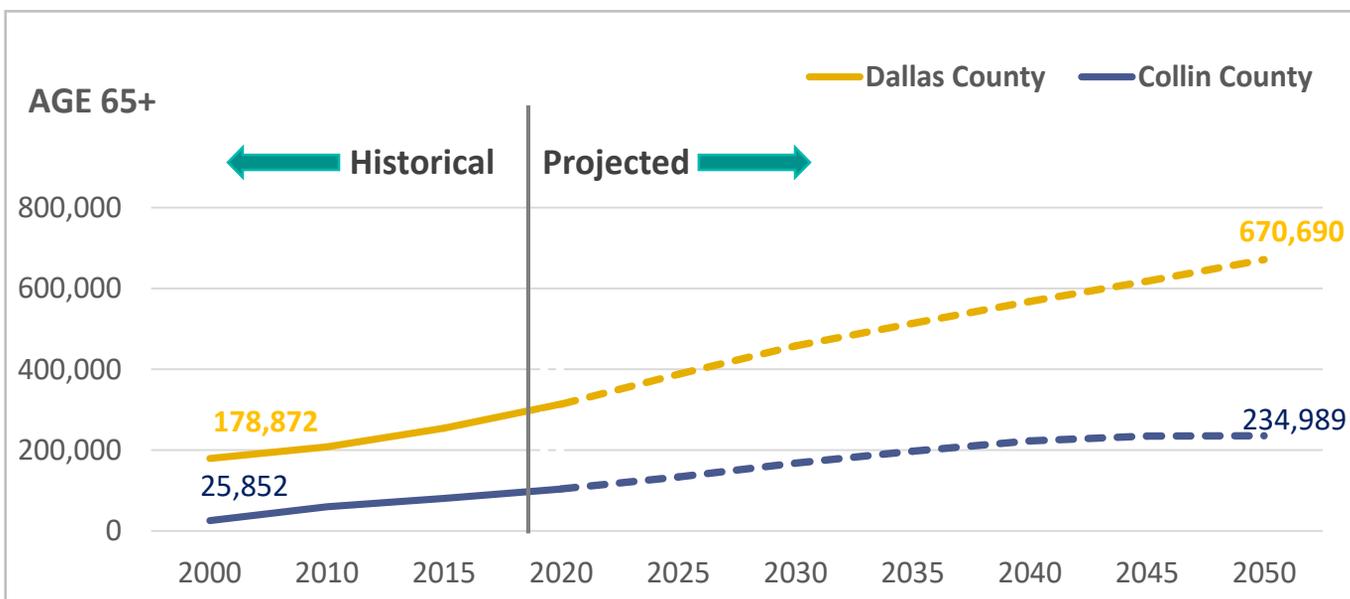
The Future Growth of Older Adults in North Texas

National trends hold true in North Texas. By 2050, **the number of adults 65 and older will triple** requiring us to rethink how we develop policies and systems to best support this growth.

Collin County



Dallas County



Source: American Community Survey, 2016 & Texas Demographic Center, Population Estimates



Financial Security

VISION

- Having the resources to support a standard of living now and in the foreseeable future – free from exploitations, fraud, and scams

Polls show that older adults are more worried about running out of money than dying.



Source: Transamerica Center for Retirement Studies, 2016



Financial Security

NATIONAL AND STATE TRENDS

OLDER ADULTS ARE FINANCIALLY VULNERABLE:

According to the Institute of Assets and Social Policy at Brandeis University, **78 percent of all senior households are financially vulnerable** and do not have sustainable economic security. Issues at play are inadequate safety nets, elevated healthcare costs, and longer life spans. Many of these older adults struggle to meet their basic needs, turning to credit to finance shortfalls or cutting back on vital needs, such as medications or food. A 2012 analysis by Wider Opportunities for Women found **44 percent of men ages 65+ and 60 percent of women ages 65+ have difficulty paying basic monthly expenses.**



Longer life spans

Inadequate safety nets

Elevated healthcare costs



Financial Security

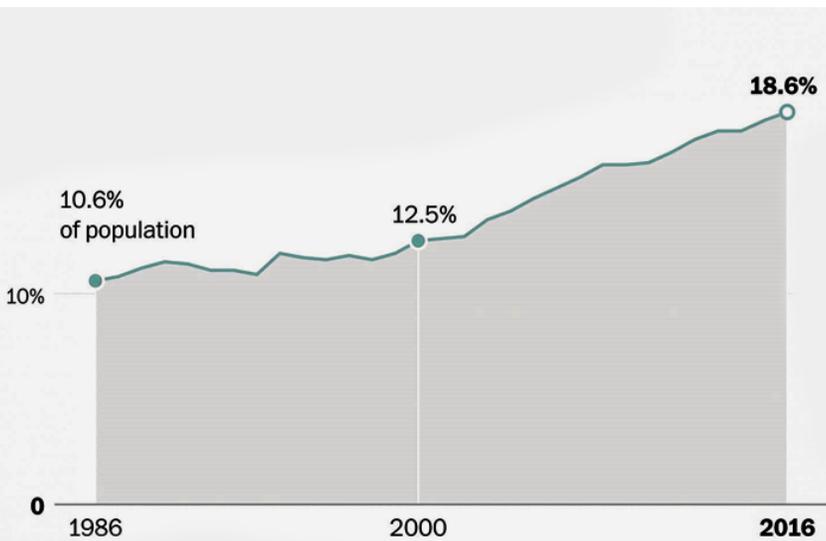
NATIONAL AND STATE TRENDS

MORE OLDER ADULTS ARE WORKING:

According to the Bureau of Labor Statistics, **more older Americans are working than ever before**. In 2017, older adults ages 55 and older were the fastest-growing age group at 22.2 percent of the total. Among that age group, about 40 percent were working or actively seeking work.

OLDER ADULTS HAVE FEW ASSETS AND TOO MUCH DEBT:

According to the Survey of Consumer Finances, **one in five Americans has no savings**, with nearly 30 percent of households headed by someone 55 or older without a pension or retirement savings. Senior households with debt increased from 50 percent in 1989 to 61 percent in 2014, with an **average debt of \$9,300**. As a result, more Americans are putting off retirement.



Source: U.S. Bureau of Labor Statistics

PUTTING OFF RETIREMENT

The percentage of people older than 65 who continue to work has increased sharply over the past 30 years.



Financial Security

NATIONAL AND STATE TRENDS

TOO MANY OLDER ADULTS ARE AT RISK OF ABUSE:

As many as **10 percent** of older adults are being abused, neglected, or exploited, whether it be financially or physically. Unfortunately, it is estimated that only 1 in 23 incidents are reported to the authorities. The prevalence in care settings and among people with dementia is likely to be even higher. The consequences are severe, with victims having a **300 percent higher risk of death**.

POVERTY IS INCREASING IN OLDER ADULTS:

Older adults had the unique distinction of being the only population segment to experience a **significant increase in the number of individuals in poverty** in 2016. The U.S. Census Bureau released a more accurate picture of poverty for older persons, the Supplemental Poverty Measure, in 2011. It takes into account regional variations, impact of non-cash benefits, and out-of-pocket medical expenses. **More than 7 million older adults in America were in poverty based on the Supplemental Poverty Measure.**

Rates of Poverty Among Seniors in Texas Are Higher Than Reported

■ Below 100% Poverty ■ 100-199% Poverty ■ 200%+ Poverty

Official Poverty Measure



Supplemental Poverty Measure



Sources: Federal Reserve System - Survey on Consumer Finances
Institute of Assets and Social Policy at Brandeis University

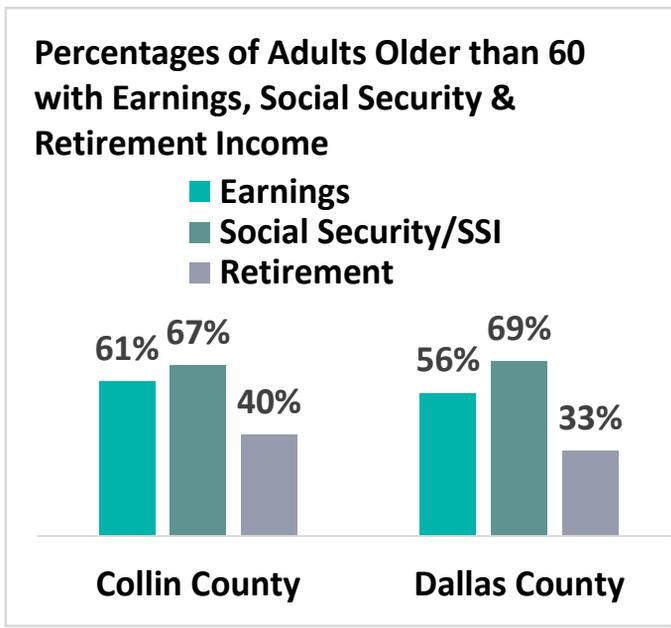
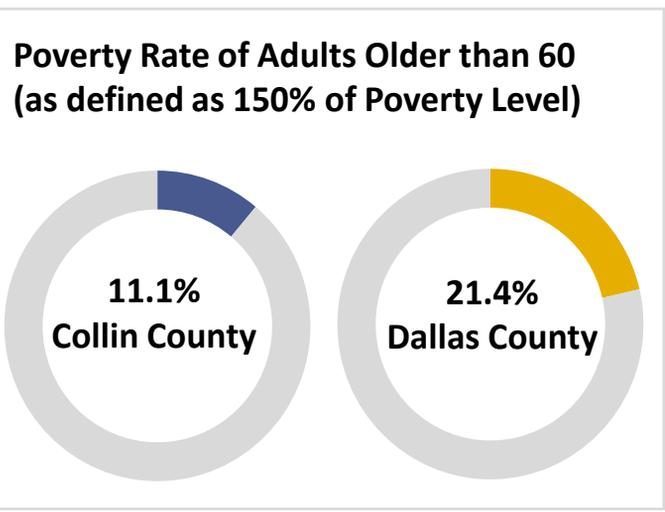
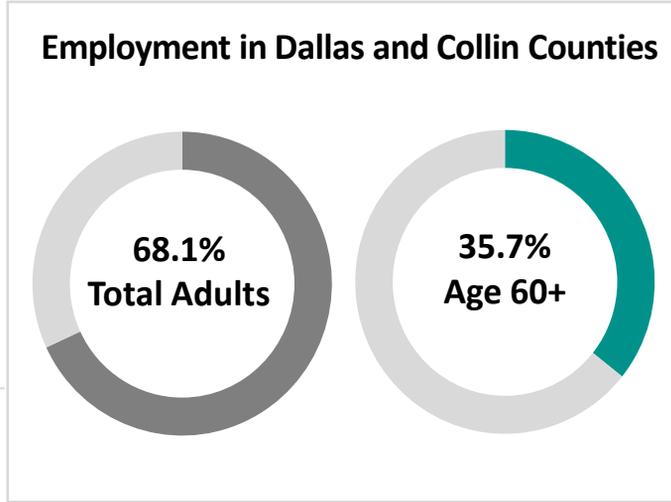
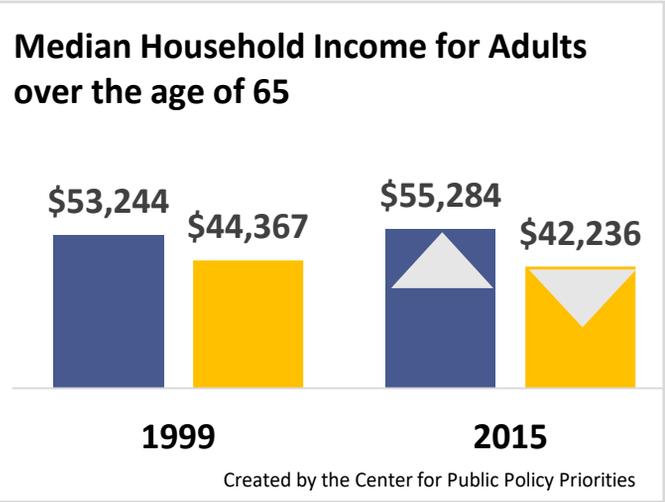




Financial Security

LOCAL INSIGHTS

North Texas counties mirror national trends with increased rates of employment, lower median incomes, and higher poverty rates, even before the Supplemental Poverty Measure is added. With that adjustment, the poverty rate would likely be 1.5 to 2 times higher based on national and statewide calculations.



Source: American Community Survey, 2016
U.S. Census Bureau, 2000 Census Table SF3 P056 & 2015 American Community Survey Table B19049





Financial Security

BEST PRACTICE IN ACTION



ABOUT: As a unique collaborative partnership between The Senior Source and the Dallas County Probate Courts and District Attorney’s Office, The Elder Financial Safety Center helps older adults avoid the dangers of financial uncertainty and exploitation. This partnership is the only one of its kind in the nation, dedicated specifically to older adults.



IMPACT: Launched in May 2014, The Elder Financial Safety Center has served 18,799 older adults and educated 32,442 community residents on the financial issues facing older adults. The program is viewed as a national model to help eradicate elder financial abuse in the United States. The Elder Financial Safety Center has had a financial impact in Dallas County of \$76 million.





Financial Security

RECOMMENDATIONS

- Continue to empower local employers to hire and retain great talent in the older adult workforce
- Advocate for a statewide financial crimes reporting database to better understand trends
- Create a public awareness and education campaign around scams to prevent exploitation
- Create access to comprehensive financial literacy programs for older adults
- Work alongside financial coaches at area nonprofits to serve the specific needs of older adults and help older adults and their families improve their Senior Financial Stability Index (SFSI) to ensure they have assets, set a budget for expenses, and are not victims of elder abuse, exploitations, fraud, and scams
- Continue to support a strong Adult Protective Services (APS) program at the state level and their collaboration with financial safety programs serving older adults
- Conduct additional research on the unique challenges of aging in each demographic and cultural group related to financial security
- Support efforts in Domain 7 of Dallas' Age-Friendly Action Plan:
 - Create "No Wrong Door" access to community services
 - Provide information, education, and training for emergency preparedness of seniors
 - Improve prevention and detection of financial exploitation of seniors



Food Insecurity

VISION

- Safeguarding reliable access to sufficient, affordable, and nutritious food

One in six older adults struggles with hunger. Older adults who are food insecure are 60 percent more likely to be depressed, 53 percent more likely to experience a heart attack, and 52 percent more likely to develop asthma.



Source: Feeding America and National Foundation to End Senior Hunger, 2014



Food Insecurity

NATIONAL AND STATE TRENDS

GOOD NUTRITION IS KEY:

Nutrition is the cornerstone of healthy aging, yet millions of older adults **lack access to sufficient quantities of quality food**, placing them at risk for disability, high cholesterol, high blood pressure, obesity, heart disease, cancer, and diabetes. Among older adults living in their homes, **approximately 1 in 10 is affected by malnutrition**, which increases risk of pressure sores, hip fractures, and organ failure.



Risk of disability

Increased healthcare costs

Deterioration of physical and mental health

Source: Feeding America, 2017



Food Insecurity

NATIONAL AND STATE TRENDS

HEALTHY EATING IS HARDER AS YOU AGE DUE TO COST:

Older adults spend an average of \$459 per month on food. Proper nutrition is essential for independence and health. **The number of older adults who are food insecure is expected to increase by 50 percent** when the youngest Baby Boomers turn 60 in 2025. However, participation in the SNAP program (formerly known as food stamps) is limited. Unfortunately, three out of five older adults who qualify for SNAP do not participate.



Source: National Council on Aging, 2017





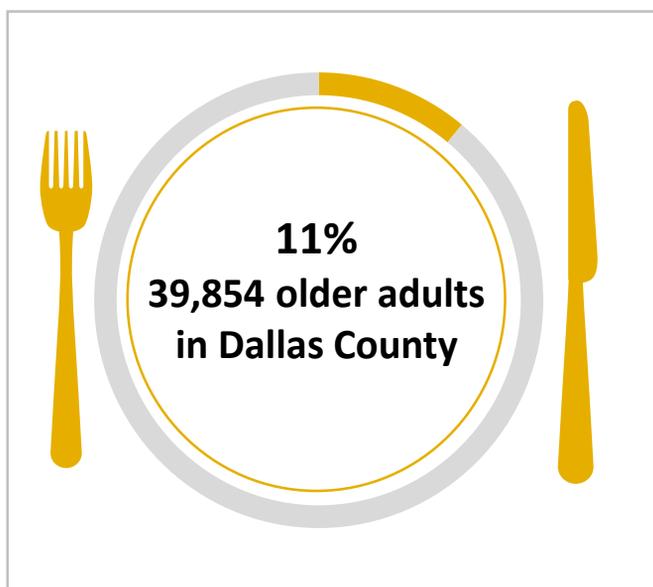
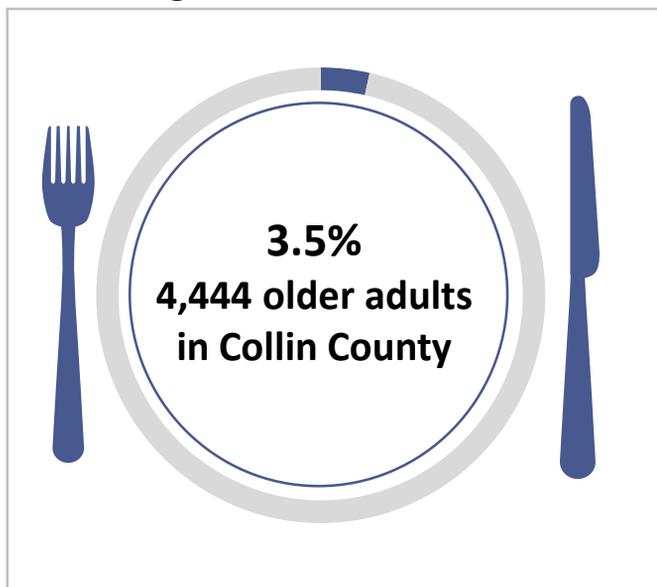
Food Insecurity

LOCAL INSIGHTS

In North Texas, more than 800,000 individuals are considered food insecure. In Collin County alone, it is estimated that 9 percent of older adults are food insecure. The North Texas Food Bank serves more than 8,000 seniors each month with commodity supplemental food program boxes.



Percentages of Adults Over 60 on SNAP



Source: American Community Survey, 2016



Food Insecurity

BEST PRACTICE IN ACTION

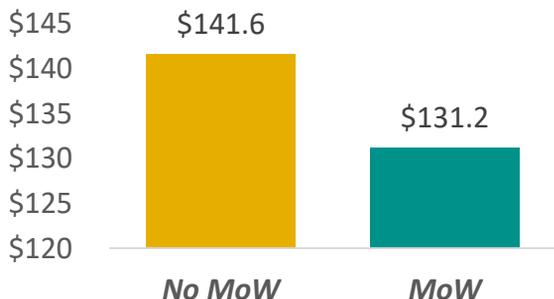


Hospice Care | Meals on Wheels
Private Care | Palliative Care

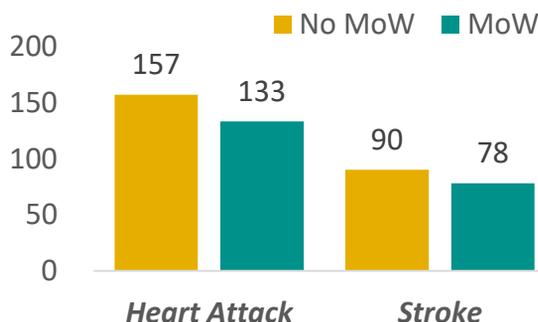
ABOUT: VNA Meals on Wheels partnered with PwC to conduct research on their client population compared to other older adults in Dallas County.

IMPACT: PwC found that the VNA saved its 4,700 clients an estimated \$10.4 million annually with an average savings of \$2,218 in healthcare costs.

Total healthcare cost per year for Dallas Meals on Wheels (MoW) population (n=4700) – in Millions



No. of hospitalizations per year for Dallas Meals on Wheels (MoW) population



VNA Meals on Wheels, on average, reduces healthcare costs for beneficiaries by 7% for assessed conditions.

MORE INFORMATION:

<http://www.vnatexas.org/impact>





Food Insecurity

RECOMMENDATIONS

- Support North Texas Food Bank's goal of closing the hunger gap in North Texas by 2025 with 92 million nutritious meals
- Enact policies at the state level targeted at older adults to expand access to SNAP, enhance the benefits it provides, and simplify the application process
- Meals on Wheels serves more than 6,000 meals daily to homebound older adults in Dallas and Collin counties. With a waiting list for home-delivered meals nearing 4,000, we must advocate to local, state, and federal elected officials to increase budget based on demand
- Support the work of the Senior Hunger Action Team of the Dallas Coalition for Hunger Solutions, including updating the 2015 report
- Support the work of Meals on Wheels providers in Dallas and Collin counties through increased funding and volunteers
- Conduct additional research on the unique challenges of aging in each demographic and cultural group related to food insecurity
- Support efforts in Domain 7 of Dallas' Age-Friendly Action Plan:
 - Promote safety and wellness in the community
 - Create awareness of and access to fresh produce, healthy foods, and SNAP



Culture of Health

VISION

- Ensuring access to healthcare and good health and well-being; fostering healthy equitable communities guided by public and private decision-making; giving everyone the opportunity to make choices that lead to healthy lifestyles

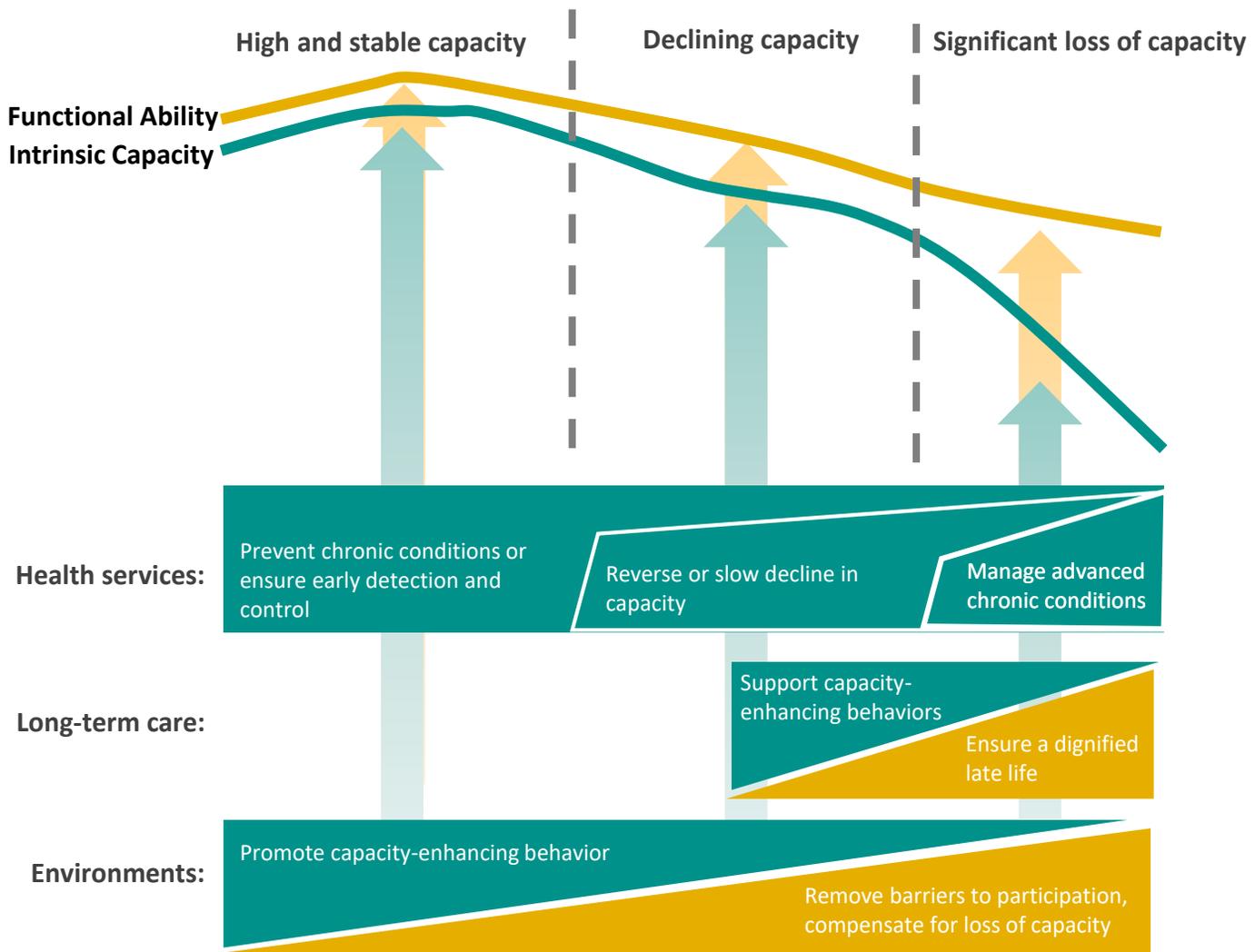




Culture of Health

The World Health Organization encourages communities to view healthy aging in a more holistic sense – one that is not based on age, but instead on life course and functional perspectives. Through this lens, healthy aging is seen as an interplay between the individual and systems of care developed and maintained to increase the functional ability enabling well-being in older age.

World Health Organization's Public Health Framework for Healthy Aging



Source: Reprinted from World Health Organization, 2015: World Report on Ageing and Health



NATIONAL AND STATE TRENDS

HEALTHCARE IS AVAILABLE, BUT NOT ALWAYS ACCESSIBLE:

According to Health Affairs, **23 percent of older adults in America said they had not gone to the doctor when ill, skipped a recommended test, or left a prescription unfilled due to cost.** Cost along with other critical environmental factors drives what is called the social determinants of health.

According to the World Health Organization, the **top 3 reasons** in the United States for not accessing healthcare are: **1) Transportation issues, 2) Cost or denial of treatment, and 3) Denial or lack of knowledge of need.**



Geriatric clinicians

Access to healthcare

Social determinants of health

Source: World Health Organization, 2015: World Report on Ageing and Health



NATIONAL AND STATE TRENDS

HEALTHCARE IS A PRIORITY, BUT OLDER ADULTS OFTEN STRUGGLE WITH MANAGING MULTIPLE CHRONIC CONDITIONS:

Older adults tend to be health-conscious. According to the United States of Aging survey, the four most common concerns about aging were maintaining physical health, keeping memory sharp, maintaining mental health, and managing chronic diseases.

The American Society of Consultant Pharmacists reports people ages 65 to 69 take an average of 14 prescriptions per year. **It is likely many of these prescriptions are not necessary – up to 25 percent of drug use is considered unnecessary or otherwise inappropriate, and adverse drug reactions account for 28 percent of hospital admissions.** Without centralized care navigation, many older adults struggle with managing their care plan.

Geriatricians specialize in the care of older adults. In Texas, fewer than 1 percent of doctors are geriatricians. **According to the American Geriatrics Society, Texas needs 1,334 geriatricians based on projections and only has 390 – a shortfall of 944.**

Eight in 10 people have at least one chronic disease by the time they turn 50 years old. Furthermore, older adults 65 and older are likely to face two or more chronic illnesses, such as arthritis or dementia.

Percentage of Medicare Fee-for-Service Beneficiaries by Number of Chronic Conditions 2010

Number of Chronic Conditions



Source: American Community Survey, 2016



NATIONAL AND STATE TRENDS

CAREGIVERS ARE KEY TO POSITIVE HEALTH OUTCOMES, BUT CAREGIVERS ARE OFTEN OVERBURDENED OR UNAVAILABLE:

A study by AARP found that **9 out of 10 older adults prefer to be cared for in their own homes** as opposed to a nursing home.

According to the Family Caregiver Alliance, **2 out of 3 older people with disabilities receive all of their care from a family caregiver** – generally their spouses or daughters. **Family caregivers dedicate an average of 75 hours per month** to an older relative with disabilities. “The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business,” published in July 2006, considered the impact of lost productivity due to employees who are caregivers. This study estimated 15,933,000 caregivers work full-time. The study estimated the likely **cost of caregiving to U.S. businesses ranges between \$17.1 billion** (the estimated cost only for “intense” caregivers) **and \$33.6 billion** (for all working caregivers), due to the various adjustments working caregivers make to balance work and caregiving.

Many older adults do not have family to assist with needs and require outside assistance. These individuals are sometimes called “elder orphans.” Recent research shows **22 percent of older adults are aging alone and lack family support.**





NATIONAL AND STATE TRENDS

TEXAS HAS OPTIONS FOR LONG-TERM CARE, BUT AFFORDABLE OPTIONS ARE SCARCE AND OFTEN LOWER IN QUALITY RATINGS:

Texas consistently falls **near the bottom in healthcare** compared to national statistics – **38th in the latest America's Health Rankings**. Texas does well with lower rates of smoking, drug deaths, and cancer deaths in the population overall, but is challenged by the high percentages of **uninsured, high degrees of obesity, and fewer mental health providers**.

According to the Centers for Medicare and Medicaid Services (CMS) Nursing Home Compare, Texas has the highest percentage of one-star and two-star rated receiving the lowest range of quality ratings. **Similarly, CMS's Nursing Home Compare ranks Texas facilities as 46th in the nation.**

The **average cost of nursing home care in Texas was \$191 per day in 2015 – 21 percent lower than the national average.**

The **average cost of an assisted living in Texas was \$125 per day in 2015 – 6 percent higher than the national average.**





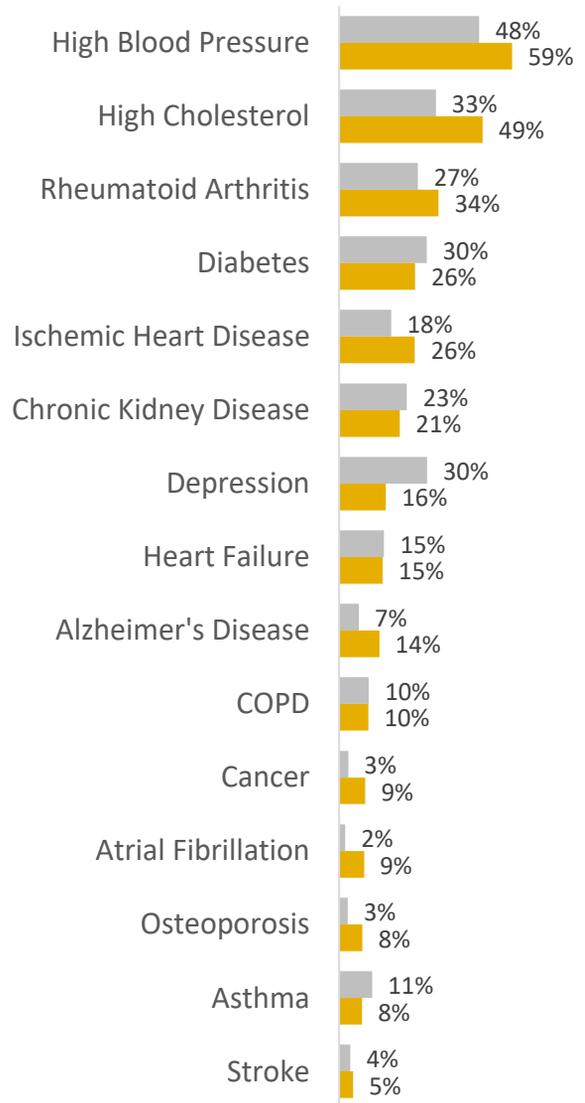
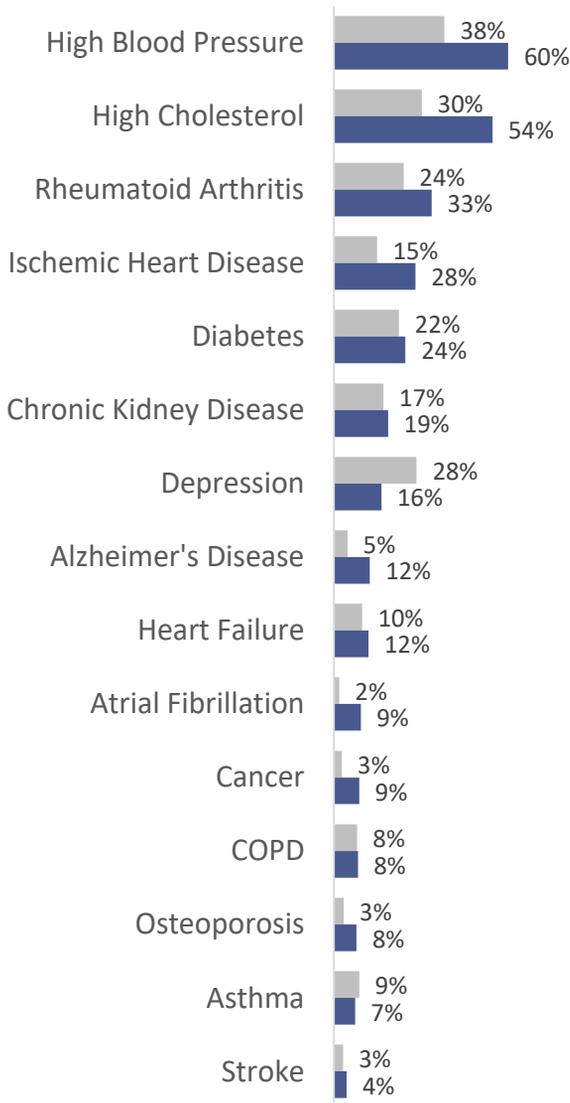
Culture of Health

LOCAL INSIGHTS

Collin County

Dallas County

Percentage of Medicare Fee-for-Service Beneficiaries with the 15 Selected Chronic Conditions by Age: 2010



Source American Community Survey, 2010 / Healthy North Texas



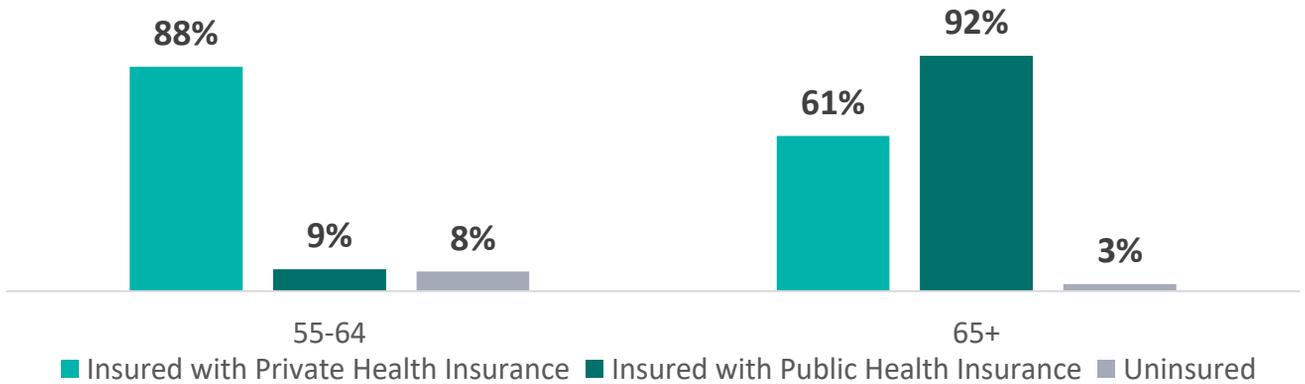


Culture of Health

LOCAL INSIGHTS

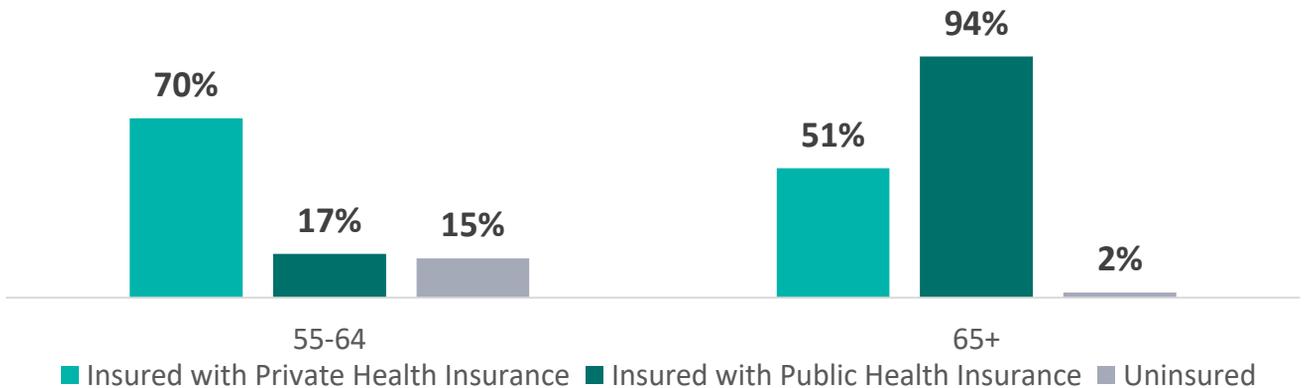
Collin County

Rates of Health Insurance Access Among Older Adults



Dallas County

Rates of Health Insurance Access Among Older Adults



Source: U.S. Census Bureau, 2015 American Community Survey Tables S2701, S2704, and S2704

Created by the Center for Public Policy Priorities



BEST PRACTICE IN ACTION



Hospice Care | Meals on Wheels
Private Care | Palliative Care



ABOUT: As a pioneer in innovative healthcare concepts, VNA was the first hospice provider in the state of Texas and was one of the first agencies in the nation to offer hospice care. Serving as a leader in the field, VNA ultimately helped to establish the Medicare Hospice Benefit. VNA recently announced participation in yet another groundbreaking, Medicare-sponsored program: **VNA Care Choices**.



IMPACT: Today, one out of every four Medicare dollars, more than \$125 billion, is spent on services for the 5 percent of beneficiaries in their last year of life. This Medicare pilot program will result in:

- Improved quality of care and patient/family satisfaction
- Reduction of total Medicare expenditures relating to ER visits, ambulance services, acute hospital stays and diagnostic tests/procedures



RECOMMENDATIONS

- North Texas has multiple places where older adults or caregivers can seek help. Many communities, such as Pittsburgh, PA, have funneled all inquiries into one system of information and referrals to make things easier for those seeking assistance and to track referral requests. North Texas should investigate this possibility
- North Texas has a shortage a geriatricians and geriatric pharmacists focused on serving the complex needs of older adults. The community should work collaboratively with medical and pharmacy schools to boost the number of new doctors focused on older adults and train existing healthcare professionals on the unique needs of older adults. Additionally, centralized care navigation would reduce over prescription of drugs, decrease anxiety, and improve health outcomes
- North Texas has a shortage of supplies and resources for older adults through charities and food banks. North Texas providers need to convene and increase inventories to support the need
- More older adults are “elder orphans” and do not have caregivers or family to support them. North Texas providers need to convene and develop a comprehensive strategy
- Advocate for long-term care facility reform in Texas ensuring the protection of older adults from mistreatment and discrimination
- Conduct additional research on the unique challenges of aging in each demographic and cultural group related to health
- Support efforts in Domain 7 of Dallas’ Age-Friendly Action Plan:
 - Create "No Wrong Door" access to community services
 - Promote safety and wellness in the community
 - Provide information, education, and training for emergency preparedness of seniors



Affordable Housing

VISION

- Providing housing that takes into account older adults' unique needs including safety, accessibility, adaptability, and longevity

Housing is the single largest expenditure in most household budgets. Affordable housing is defined as no more than 30 percent of one's income. Using this definition, 34 percent of adults over 50, and 37 percent over 80, are cost-burdened with housing.



Source: Joint Center for Housing Studies of Harvard University



Affordable Housing

NATIONAL AND STATE TRENDS

HOUSING IS CONSIDERED CENTRAL TO QUALITY OF LIFE FOR OLDER ADULTS:

To meet the needs of older adults, housing needs to be **affordable, accessible, and well-located**. The Centers for Disease Control supports aging in place, which they define as “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income or ability level.” To do this, we need to evaluate the existing housing stock to meet the escalating needs of older adults for affordability, accessibility, social connectivity, and support services.



Affordability

Accessibility

Well-located



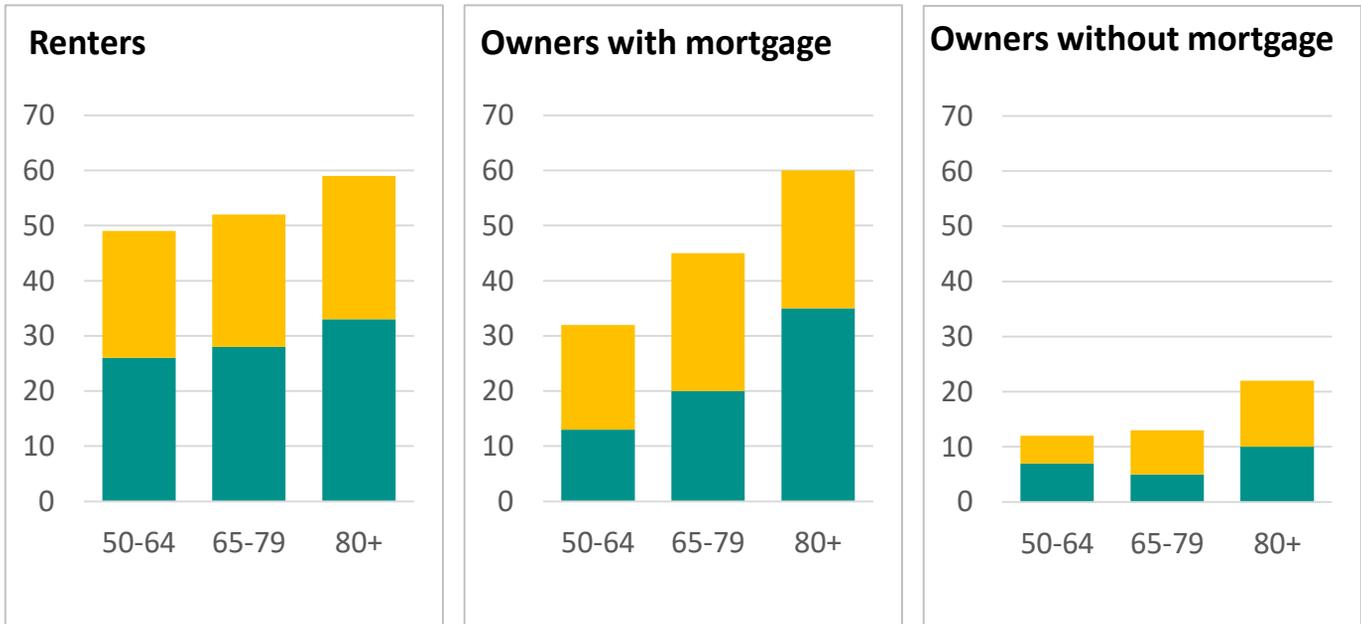
Affordable Housing

NATIONAL AND STATE TRENDS

HOUSING COSTS VARY BETWEEN HOMEOWNERS AND RENTERS:

The average older adult spends \$15,528 a year or \$1,294 a month on housing. The typical homeowner spends 1 to 4 percent of his or her home's value on annual upkeep, but many older adults own older properties, increasing maintenance costs. Renting can be equally expensive, especially in areas where affordable options are limited. North Texas' real estate market is booming perpetuating the lack of affordable housing and rental properties available for older adults. As a result, many older adults are forced to leave the neighborhoods they have called home for many years.

Homeowners are Less Likely to be Cost Burdened Compared to Renters



Severely Burdened
Moderately Burdened

Note: Moderately cost-burdened households spend 30-50% of income on housing costs & severely cost-burdened households spend more than 50% of income on housing costs.

Source: Reprinted from Joint Center for Housing Studies of Harvard University's tabulations of US Census Bureau 2012 American Community Survey

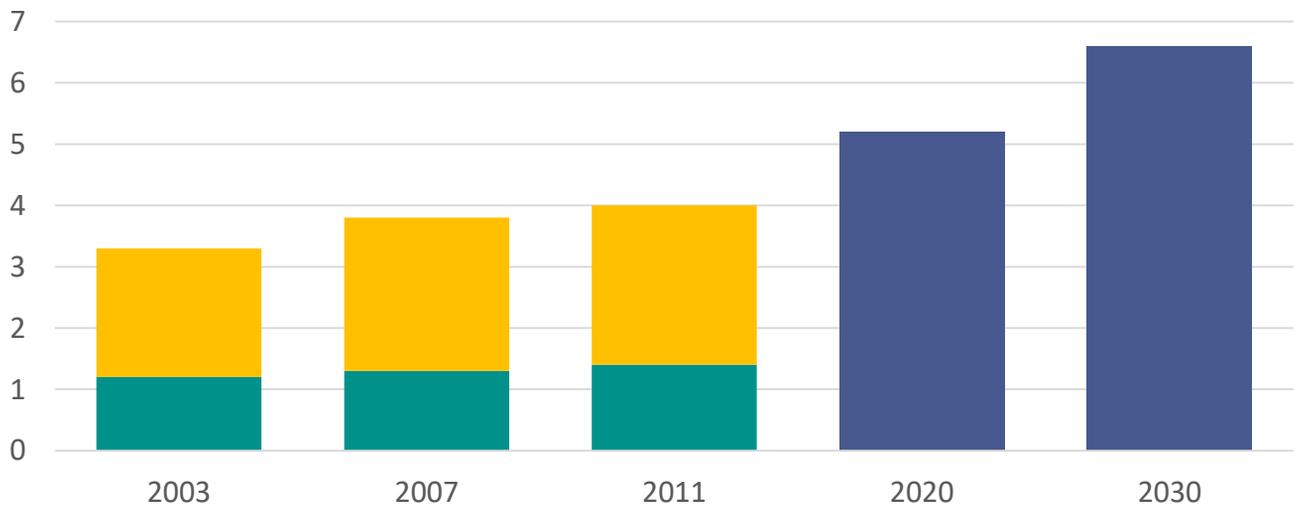


Affordable Housing

NATIONAL AND STATE TRENDS

Rise in Older Adult Renters Will Put Pressure on Housing Assistance Programs

Very Low-Income Renter Households Ages 62 and Older (Millions)



Notes: Eligible households have very low incomes (at or below 50% of area median). Projections assume the number of eligible renters ages 62 and over grows at the same rate as renter households aged 60 and over.

- Not Assisted
- Assisted
- Projected

Sources: Reprinted from Joint Center for Housing Studies of Harvard University tabulations of US Department of Housing and Urban Development, Worst Case Needs Reports to Congress, and JCHS2013 Household Projections

TO AGE IN PLACE, SAFETY AND ACCESSIBILITY MUST BE KEY CONSIDERATIONS:

According to the Center for Disease Control, falls are the number one cause of injury and injury-related deaths among adults 65 and older, which costs the United States \$30 billion annually. Many of these falls can be prevented with simple, low-cost safety measures and/or home modifications.



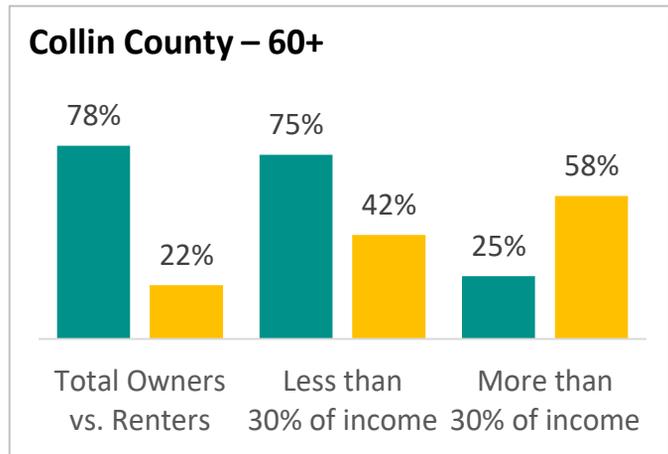
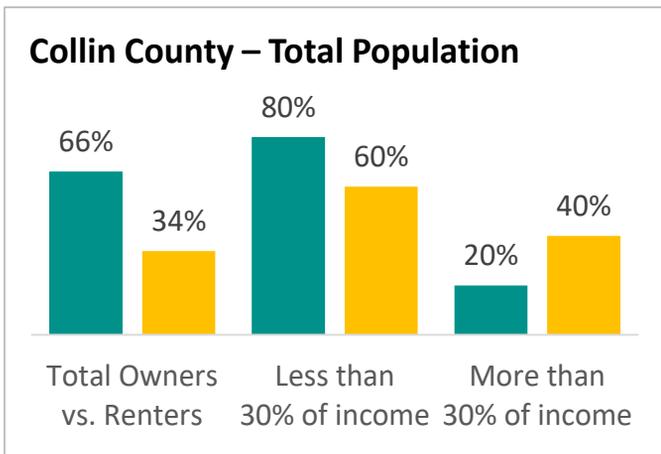
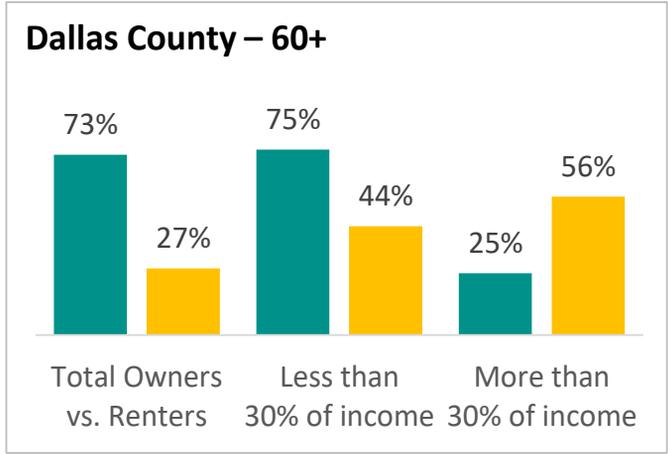
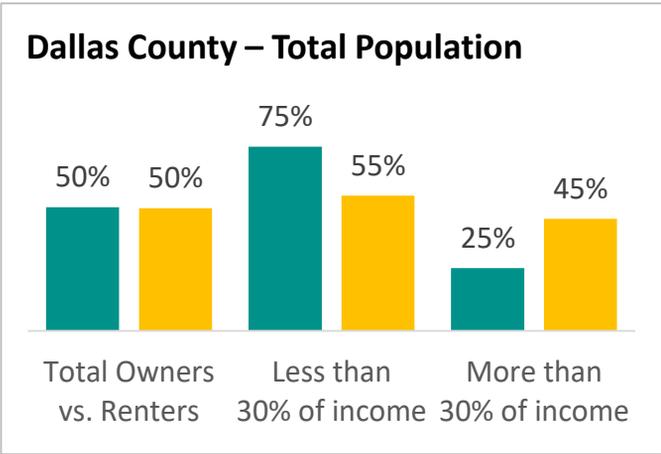
Affordable Housing

LOCAL INSIGHTS

Both Dallas and Collin counties have more older adult homeowners than renters; however, **renters are far more likely to be paying more than 30 percent of their income on housing needs.**

Percent of Older Adults Paying More than 30% of Income for Housing

Owners Renters



Source: American Community Survey, 2016





Affordable Housing

BEST PRACTICE IN ACTION: JUBILEE PARK'S SENIOR HOUSING



ABOUT: Gurley Place is a 24-unit housing project for low-income senior citizens. The complex consists of 12 two-story buildings adjacent to Jubilee Park and was designed through six public meetings with local residents and community stakeholders to ensure community goals were incorporated in the final design. Jubilee Park contributed the land and oversight of construction, bcWorkshop assisted with community outreach and design, and the City of Dallas provided funding through a non-recourse loan.



IMPACT: Gurley Place is a model for success in community-based design, aging in place, and public-private partnership. Affordable senior housing options help to encourage older, long-term residents to continue building relationships and investment in the community. Just over a mile from downtown, Gurley Place is thoughtfully located close to public transportation. Meanwhile, the units' LEED Gold design emphasize low water use, high air quality, and decreased utility bills through conserved energy.



Affordable Housing

RECOMMENDATIONS

- Ensure city and housing authority plans in North Texas intentionally incorporate the needs of older adults to ensure policies and practices are fair and support aging in place
- Work with housing developers and nonprofits to develop affordable, thoughtfully designed properties
- Work with legal aid clinics and pro-bono law services to assist older adults with landlord issues
- Work with existing older adult homeowners to find easy and reputable home modification companies or home rehabilitation nonprofits to assist with upkeep and create a safer space to prevent falls and enhance mobility
- Work with safety-net nonprofits and other faith-based institutions to assist older adults in crisis with emergency rent assistance to support aging in place
- Conduct additional research on the unique challenges of aging in each demographic and cultural group related to housing
- Support efforts in Domain 3 of Dallas' Age-Friendly Action Plan in Housing:
 - Expand and promote the development of diverse housing options that are affordable and accessible
 - Support, expand and promote programs that encourage affordable housing and aging in place, such as home modification
 - Maximize awareness and referral programs for senior housing
 - Support efforts to address the unique, homelessness issues with older adults



Mobility

VISION

- Providing access to reliable transportation to ensure access to medical services, nutritious food, social services, and community engagement





Mobility

NATIONAL AND STATE TRENDS

TRANSPORTATION IS A LARGE COST FOR MANY OLDER ADULTS:

Transportation and convenience are important factors in the livability of a community. Older adults with barriers to transportation face difficulties in other areas: healthcare, shopping, employment, and recreation. For older adults to have independence and social interactions, they must be mobile. A community that facilitates mobility for older adults enables them to live independently longer.

According to AARP, the **average retiree spends \$6,852 per year, or \$571 per month, on transportation.**



Healthcare

Employment

Social Services

Community engagement





Mobility

NATIONAL AND STATE TRENDS

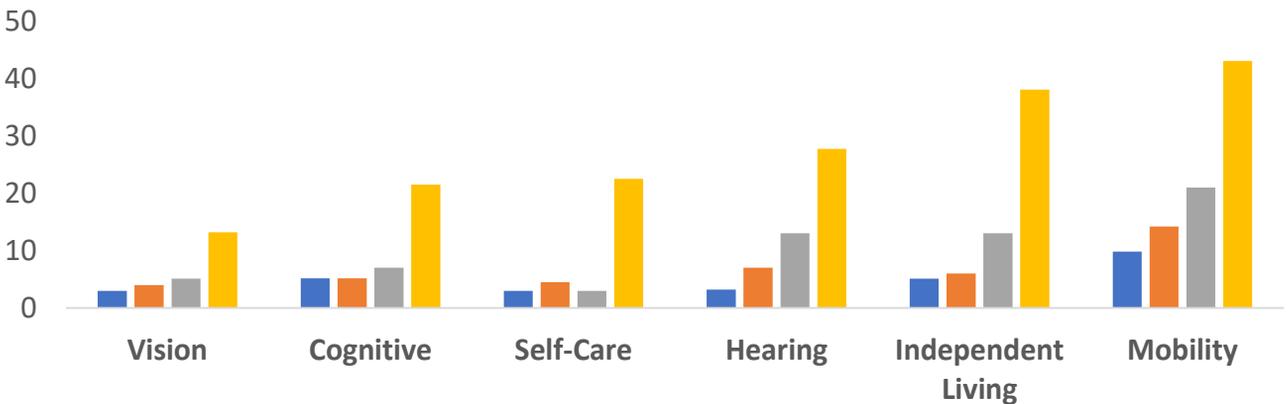
LACK OF TRANSPORTATION OFTEN LEADS TO ISOLATION AND POOR HEALTH OUTCOMES:

An AARP study found amongst older adults who had not left their homes during the past week, more than 50 percent indicated they wished to get out more often. Reliable transportation is critical to providing access to medical services and community engagement.

While older adults can rely on family members for transportation, “elder orphans” need outside supports and most transportation companies only provide door-to-curb service. Many older adults with disabilities need door-to-door service to reach critical medical appointments. Physical mobility is the most common disability among older adults.

Disabilities Increase With Age With Mobility Being Most Common

Disabilities by age group ■ 50-59 ■ 60-69 ■ 70-79 ■ 80+



Note: A cognitive disability is defined as serious difficulty remembering, concentrating or making decisions; self-care disability as difficulty bathing or dressing; independent living disability as difficulty doing errands alone; mobility disability as serious difficulty walking or climbing stairs.

Source: Reprinted from Joint Center for Housing Studies of Harvard University’s tabulations of U.S. Census Bureau 2012 American Community Survey





Mobility

LOCAL INSIGHTS

In a recent focus group of older adults funded by the City of Dallas and conducted by UT Arlington, transportation concerns were noted with the greatest frequency. This is consistent with focus groups conducted by Dallas County for their Health Needs Assessment Report in 2016. Specifically, focus group participants noted many of the public transportation routes travel directly to downtown, making it necessary to change buses or light rail trains frequently. It was also noted that the cost of private transportation was prohibitive; older adults noted often having to choose between food, prescriptions, and transportation. While the City of Dallas provides some subsidy, the need greatly outweighs the available services and does not reach those outside the city limits. **There are also cities that do not participate in DART. In Collin County, 1 in 5 older adults do not drive and must rely on family, friends, and limited service providers. Nearly 25,000 older adult households in Dallas have no access to a vehicle.**





Mobility

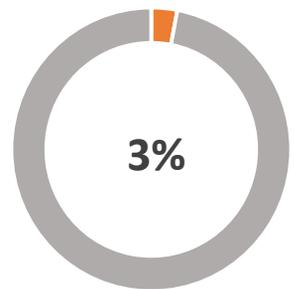
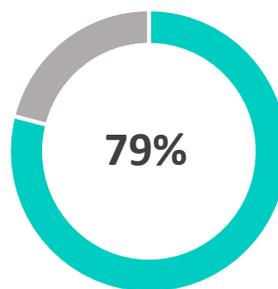
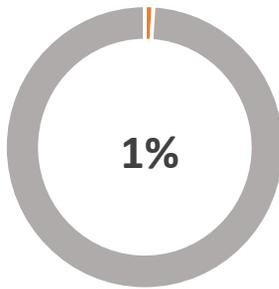
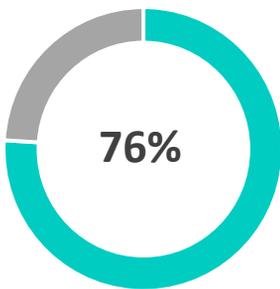
LOCAL INSIGHTS

A report released by Access North Texas in March 2018 concluded “transportation gaps still exist in Dallas County” and Collin County needs a “comprehensive, long-term public transportation plan.” Access North Texas used a mapping tool called the Transit Accessibility Improvement Tool to identify areas within both Dallas County and Collin County where the need is the greatest based on demographics, poverty and disability rates, and automobile availability. Based on their polling and maps, they recommended prioritized strategies for both counties to pursue.



Collin County

Dallas County



■ Workers 65+ Who Drive to Work Alone ■ Workers 65+ Who Commute by Public Transportation



RECOMMENDATIONS

- Analyze Access North Texas reports as well as review best practices in other cities to produce a report with specific recommendations related to older adults
- Provide funding to support low-income older adults across North Texas needing access to public transportation and private transportation options
- Encourage participation of older adults and their advocates in the North Texas Council of Government's Mobility 2045, the next long-range plan for the Dallas-Fort Worth region. The current draft does not have specific strategies addressing the rising demand of the growing population of older adults
- Encourage participation of older adults and their advocates in the DART 2040 plan
- Advocate to city governments, chambers, and other stakeholders in North Texas to collaborate with DART to bring public transportation to areas of need
- Conduct additional research on the unique challenges of aging in each demographic and cultural group as well as the full range of disabilities related to mobility
- Support efforts in Domain 2 of Dallas' Age-Friendly Action Plan in Transportation:
 - Ensure all modes of transportation are safe, affordable, and accessible for people of all ages and abilities
 - Provide residents with information and tools to make informed and safe travel choices
 - Create an Independent Transportation Network affiliate in Dallas



Quality of Life

VISION

- Equipping individuals with a range of options to address well-being, including education, social connections, and spiritual opportunities





Quality of Life

NATIONAL AND STATE TRENDS

OLDER ADULTS ARE VITAL TO THE WORKFORCE, COMMUNITY EFFORTS, AND THEIR FAMILIES:

Older adults play an active role in the community with **8 in 10** adults ages 65-74 and **6 in 10** ages 75+ engaging in paid work, volunteering, or providing unpaid assistance to family.

According to the U.S. Bureau of Labor Statistics (BLS), **nearly 40 percent of people ages 55 and older were working or actively looking for work** in 2014. The labor force participation rate is expected to increase the most for the oldest segments of the population—most notably, people ages 65 to 74 and 75 and older—through 2024. BLS data reveals workers in older age groups have higher rates of self-employment than workers in younger groups. **Research suggests the knowledge and resources gained through years of experience put older workers in a good position to work for themselves.**

Paid work

Volunteering

Family assistance





Quality of Life

NATIONAL AND STATE TRENDS

OLDER ADULTS ARE INTERESTED IN VOLUNTEERING:

According to a **United States of Aging survey**, **34 percent of older adults are very interested in volunteering.** Unfortunately, according to the Bureau of Labor Statistics, the rate of volunteerism among older adults 65 years and older is on the decline despite evidence that older adults who volunteer are happier and healthier. This is in large part due to transportation issues.





NATIONAL AND STATE TRENDS

ENGAGED OLDER ADULTS ARE HAPPIER AND HEALTHIER:

A recent meta-analysis of 148 studies following 309,000 adults for more than seven years revealed strong social relationships boosted a person's longevity by 50 percent equal to the same improvement to mortality as quitting smoking.

Seniors identified as “elder orphans” are increasing in number. **A recent academic study found 6.6 percent of U.S. adults 55 and older have neither a spouse nor biological children still living. According to the Williams Institute at UCLA School of Law, this issue is even more acute in the LGBT community.**

TECHNOLOGY IS A BARRIER FOR ENGAGEMENT AND CONNECTION TO SERVICES:

Despite living in a world full of technology, older adults are less likely to be connected to the Internet. **A 2017 Pew Research Center report found that 33 percent of older adults do not use the Internet, 49 percent lack broadband access, and 20 percent do not use cell phones.**

According to the United States of Aging studies, older adults use a multitude of sources to learn about services – top sources are Internet (13 percent), friends and family (12 percent), healthcare professionals (11 percent), city/county offices (6 percent) and faith-based organizations (4 percent).



Quality of Life

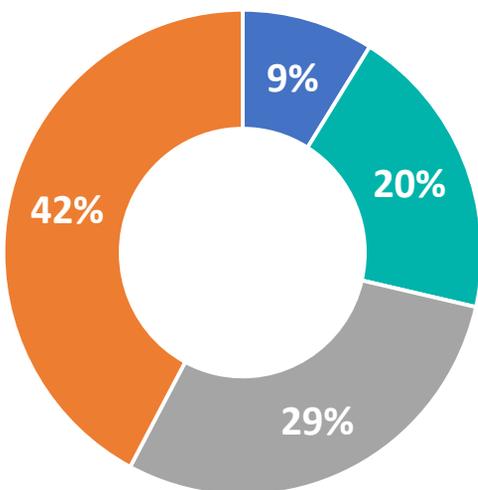
LOCAL INSIGHTS

In North Texas, many older adults have advanced degrees.

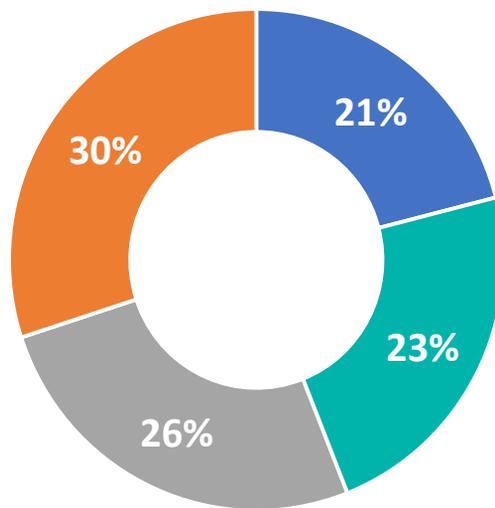
Continuing education courses for older adults are becoming more popular and have even encouraged some older adults to move closer to colleges and universities.



- Less than high school degree
- High school degree or GED
- Some College or Associate's Degree
- Bachelor's Degree



Collin County



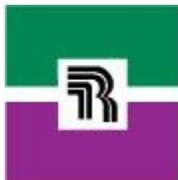
Dallas County



Quality of Life

BEST PRACTICE IN ACTION: RICHLAND EMERITUS PROGRAM

ABOUT: The Richland Emeritus Plus 50 program provides affordable, quality education to enable individuals 50 and older to stay intellectually challenged, enriched, physically fit, and socially connected. Volunteer opportunities are also available for seniors interested in helping Richland College students succeed. Emeritus offers community partnerships to provide lifelong learning opportunities at area retirement facilities.



Richland College

DALLAS COUNTY COMMUNITY COLLEGE DISTRICT





Quality of Life

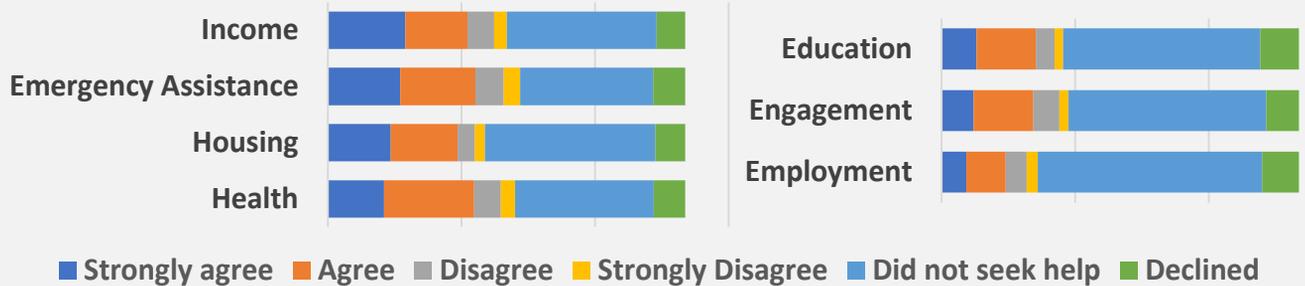
RECOMMENDATIONS

- Work collaboratively with volunteer agencies in Dallas and Collin counties to engage older adults in volunteerism
- Work with cities to ensure parks and recreation centers, libraries, and cultural offerings prioritize accessibility and have frequent senior-driven programs
- Work with community colleges and universities to support opportunities for specialized continuing education
- Conduct additional research on the unique challenges of aging in each demographic and cultural group related to quality of life issues
- Support efforts in Domains 1, 4, 5, and 6 of Dallas' Age-Friendly Action Plan:
 - **Domain 1: Outdoor Spaces and Buildings**
 - Increase access to and utilization of parks, open spaces, and public buildings
 - Create signature, age-friendly parks with intergenerational equipment
 - Increase older adult programming in city facilities
 - Address sidewalk issues in areas with a high older adult pedestrians
 - **Domain 4: Social Participation and Inclusion**
 - Strengthen recreation, leisure, and educational activities targeting older adults
 - Create a city inter-agency committee to optimize facilities for senior engagement
 - Support the development of age-friendly business practices
 - **Domain 5: Civic Participation and Employment**
 - Increase employment, entrepreneurial, and volunteer opportunities for residents age 50+
 - Promote volunteerism and civic participation among persons age 50+
 - **Domain 6: Communication and Information**
 - Promote information regarding issues and interests related to older adults
 - Promote engagement events that are geared toward older adults
 - Promote access to technology and technology training to keep older adults connected to their community, friends, and families

Moving Forward

This report is intended to serve as the starting point to ensure older adults thrive in North Texas. It is North Texas' older adults and their contributions to improving lives for all generations that has made Dallas and Collin counties flourish. As the data from Community Council of Greater Dallas' Community Needs Assessment illustrates below, **there is more work to do to ensure older adults live, learn, work, play and pray in communities that are safe and rich with opportunity.**

HIGHEST-RANKED NEEDS AMONG OLDER ADULTS IN DALLAS



In the coming weeks, the report will spark conversations and cross-sector collaboration. **Our collective commitment is required NOW in order to translate this report into actionable items to benefit the community for generations to come.**

While our community looks to the future, we must extend our appreciation to the hundreds of older adult champions who made this report a reality. **Our sincerest thanks to the Better Together Fund, made up of the change-agent organizations of Lyda Hill Foundation, Meadows Foundation, United Way of Metropolitan Dallas and the Dallas Foundation.** We'd also like to thank Suzanne Smith and the team at Social Impact Architects, City of Dallas Seniors Affairs Commission, Doni Green & North Texas Council on Governments, Community Council of Greater Dallas, Parkland Center for Clinical Innovation, Center for Public Policy Priorities, Regina Montoya, University of Texas at Arlington School of Social Work and Lubia Banda Gwak, MSW. **Finally, the men and women of The Senior Source and VNA are truly superheroes, on a brave pursuit to better the lives of older North Texans. Their passion and dedication for our community is felt on every single page of this report as well as every day in their work.**

**A big thank you to
all who participated
in our online survey
about all the great
work happening in
North Texas with
and for older adults.**

501ops
American Foundation for the Blind
American Heart Association
Apple Care and Companion
Baylor Housecalls
Bridge Breast Network
Bubbl
Caring At Home Transportation Services
Catholic Charities Dallas
Catholic Diocese of Dallas
Center for BrainHealth
Christian Care Hospice
Christian Community Action
City of Cedar Hill
City of Dallas
City of Duncanville
City of Farmers Branch Senior Center
City of Garland
City of Garland, Senior Activity Center
City of Grand Prairie
City of Irving, Heritage Senior Center
City of McKinney Senior Recreation Center
City of Plano
City of Sachse
CitySquare
Coalition for Aging LGBT
Comfort Keepers
Concinnity Network
Cranshaw
Crisis Ministries
Dallas Afterschool
Dallas Area Rapid Transit (DART)
Dallas Black Dance Theatre
Dallas County
Dallas County Health & Human Services
Dallas Hearing Foundation
Dallas Margarita Society d.b.a Dallas Children's Charities
Deaf Action Center
Dickinson Place
Dream Weaver Foundation
Early Matters Dallas
Ed-U-CARE, Inc.
Frisco Family Services
GoodLife Senior Living
Healing Hands Ministries
Heritage HomeCare
Home Care Assistance of Dallas
Home Health Companions
Irving Cares
JCC of Dallas
Jewish Family Service
Jubilee Park
KERA (North Texas Public Broadcasting)
Law Firm of Farrow-Gillespie & Heath
LiftFund
Literacy Achieves
MDHA
Medical City Plano
Melton
Methodist Health System
Metrocrest Services
North Central Texas Council of Governments
North Texas Food Bank
Parkland Geriatrics
Parkland Hospital Geriatrics
R.C. Transportation
Rebuilding Together
RefillWise
Shared Housing Center
Silver Surfer Education
Southwestern Health Resources
SPCA of Texas
Talco
Texas Health Resources Foundation
Texas Hunger Initiative/Dallas Coalition for Hunger Solutions
The McGill Coaching group LLC
The Senior Source
Thompson & Knight
Tolleson
United Way
US Dept. of Labor Women's Bureau
UT Southwestern
Veteran Administration
Visiting Nurse Association of Texas
VNA Meals on Wheels
White Rock Center of Hope
WiNGS
Workforce Solutions Greater Dallas
YMCA of Metropolitan Dallas
YWPN

