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AGING SUCCESSFULLY IN ST. LOUIS COUNTY

A Quality of Life Assessment

Aging Successfully in St. Louis County: A Quality of Life Assessment **2014**

SUMMARY OF KEY FINDINGS

Aging Successfully in St. Louis County: A Quality of Life Assessment provides substantial data, information and maps designed to better understand the lives of older adults and the local services available to them. Looking beyond individual statistics, the collective analysis of all of this research begins to reveal trends, opportunities, gaps and needs in St. Louis County. The following findings attempt to highlight key issues and insights about the quality of life for older adults in St. Louis County. These findings are intended to inform the development of priorities and strategies for St. Louis County's Age-Friendly Communities Initiative three-year action plan.

Demographics

- Nearly half of seniors live alone and the clear majority of them are women, which may suggest the need for different approaches to outreach, services, and living options.
- The diversity of the aging population is a future issue; although minority groups are a smaller share of the older adult population, they may have greater needs as they age due to income, education and health disparities.
- The Elder Economic Index™ shows that there is a significant share of older adults 65+ who are above the poverty threshold, but do not have the income security to meet basic needs and age in place with dignity. Overall in St. Louis County, slightly more than one-third of all senior households studied face income insecurity, totally 19,800 senior households. Seniors who are single women, renters, or African-Americans are most at risk to be economically insecure.
- There are opportunities for more frequent and consistent data collection focused on older adults, especially through community surveys and more intentional questions about the aging population.

Health and Well-being

- Seniors in poverty tend not to be concentrated (unlike youth in poverty), making service delivery not as obvious and potentially more challenging and costly.
- Nearly half of adults age 65+ with a disability indicate they have some physical, mental or emotional condition that makes living independently difficult, suggesting the need for homecare services, caregiver support, and access to residential care and living options.
- There are clear health disparities in St. Louis County. Older adults living in North County fare worse for indicators related to primary care, cardiovascular health, respiratory health, and diabetes.

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- Diabetes hospitalizations are high across St. Louis County for 65+ adults.
- Mental health hospitalization rates are generally higher for 65+ adults in North County and West County than in South County.
- West County 65+ adults fare worse for most indicators measuring substance abuse.
- There are significant disparities in the years of expected life span from birth in St. Louis County, which correlate with education, income, and race. The highest years of life span are predominately found in the affluent central-west core of the county and the lowest years of expected life span are in areas with lower incomes, concentrations of poverty and minority populations.
- Of St. Louis County's 90 municipalities, there are 25 with full service recreation centers that provide a variety of fitness and recreational activities, many targeted to older adults. Full service recreation facilities tend to have the most programming options; conversely, cities lacking such facilities appear to have less varied options unless they partner with others.
- The majority of older adult services offered by municipalities are through departments of parks and recreation. Additional opportunities to collaborate and partner with other departments and organizations with complementary services may help expand the range of service options for older adults.
- Most municipalities in St. Louis County are not large enough to have full-time professional social workers or gerontologists; shared staffing among cities is a suggested model for consideration.

Mobility and Accessibility

- There is no comprehensive transportation system for older adults; services are fragmented and provided by multiple agencies.
- Municipal provided curb-to-curb van service is concentrated in North County among nine contiguous cities. These services are operated by each city individually, with different service boundaries and days of operation. It is not apparent to what degree these services are shared or coordinated among the cities.
- Door-through-door transportation services throughout St. Louis County are limited; several volunteer programs offer the service.
- The number of senior-headed households without access to a personal vehicle combined with the number of seniors who may not be able to drive due to disability suggests that non-driving options such as walking, transit/paratransit, or other personalized services will be critical to maintaining mobility and independence.

Attractive and Safe Neighborhoods

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- The large number of older, single-family houses and very high percentage of older adult homeowners suggest that housing-related issues are highly important, including property maintenance and repair, home modifications, universal design, ability to age-in-place, and availability of other residential options.
- Affordable programs that provide funds for home repairs and improvements appear to be limited.
- Adults 65+ who are renters suffer a greater housing burden and may be among St. Louis County's poorest older adults, although a small share of the population.
- United Way 2-1-1 call data demonstrates that the top ten needs of Baby Boomers and adults 65+ are largely for utility payment assistance and housing-related support.
- There are four different place-based models within St. Louis County that could be evaluated for replication in other parts of the county.
- The concentration of affluent seniors could make aging in place models, like villages, more feasible.

Active Aging and Social Engagement

- There are varied opportunities across St. Louis County for older adults to engage in different types of social activities, events, and volunteer opportunities.
- The overall affluence of older adults in St. Louis County (and corresponding high education levels) may suggest an increased availability of volunteers and facilitate volunteer recruitment.
- Library branches across St. Louis County are a resource for adult programming, education and social interaction. County library branches offer some of the most robust and varied programming. Technology support and training are among the most consistent offerings among County and municipal library branches.
- Easy access to information about services and programs for older adults is an ongoing challenge. There are opportunities to improve communications and information about older adult services through existing websites and information referrals.

General - Service delivery

- The relationship between the location of agencies/services and needs of the aging population is not always apparent. Some areas of the county benefit from multiple agencies located in close proximity regardless of the magnitude of the need, while other areas may not be as well served.

Elder Index, Economic Security for Seniors

Wider Opportunities for Women (WOW) and the Gerontology Institute at the University of Massachusetts Boston have developed an innovative way to look at income security for seniors. Called the Elder Economic Security Standard™ (or Elder Index¹), it is designed to measure the income seniors (65+) need to meet their basic needs and age in place with dignity. The purpose of the Elder Index is to look at economic hardship beyond the federal poverty level traditionally used by state and federal agencies for support programs. Basic economic security is defined as having enough income (from Social Security, pensions, retirement savings and other sources) to meet basic needs without public or private assistance.

The Elder Index is specific to household size, geographic area and life circumstances. The following table shows the basic costs and resulting Elder Index for St. Louis County in 2012, as calculated by the Gerontology Institute.

As the table shows, a senior living alone who rents a one-bedroom apartment needs an income of \$20,976 in order to cover the costs of basic needs such as housing, food, transportation, health care and other miscellaneous expenses. A senior couple who own their home and are still paying a mortgage would need \$37,116 in annual income in order to meet basic needs and have a secure quality of life.

The Elder Index illustrates the importance of looking beyond the typical poverty threshold when evaluating the economic security of seniors in St. Louis County. For example, according to the Elder Index, a single homeowner without a mortgage in St. Louis County needs an income of \$18,696, which is \$7,685 greater than the 2012 federal poverty threshold. The 2012 federal poverty threshold for a one-person, senior-headed household is \$11,011 and \$13,892 for a two-person, senior-headed household.

Elder Index for St. Louis County, MO, 2012						
Monthly Expenses	Single Elder			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$456	\$646	\$1,172	\$456	\$646	\$1,172
Food	\$249	\$249	\$249	\$456	\$456	\$456
Transportation	\$258	\$258	\$258	\$399	\$399	\$399
HealthCare	\$335	\$335	\$335	\$670	\$670	\$670
Miscellaneous	\$260	\$260	\$260	\$396	\$396	\$396
Elder Index Per Month	\$1,558	\$1,748	\$2,274	\$2,377	\$2,567	\$3,093
Elder Index Per Year	\$18,696	\$20,976	\$27,288	\$28,524	\$30,804	\$37,116

As part of a formal partnership between Wider Opportunities for Women and the St. Louis County Department of Planning, WOW conducted an analysis to explore the economic security of St. Louis

¹ Reference website 1

County’s seniors aged 65 and older. WOW’s analysts used data from the 2012 American Community Survey to look at the incomes of retired seniors, living alone or with another senior, and not living in a group facility or institution. They then compared these incomes to the expenses in the 2012 Elder Index for St. Louis County, Missouri, to determine how many seniors are able to meet their basic needs. Using select demographic characteristics, the analysis is able to show the breakdown of economic security by gender, race, and homeownership.

One-Third of Seniors Struggle to Meet Basic Needs

Overall in St. Louis County, slightly more than one-third of all senior households studied face income insecurity. This equates to approximately 19,800 senior households, or 23,800 seniors living below the Elder Index threshold to meet their basic needs. This exemplifies the need to look beyond the typical poverty threshold when discussing the economic security of St. Louis County seniors. While approximately 9,500 seniors lived below the poverty level in 2012, an additional 14,300 seniors did not have enough income to meet their basic needs. These seniors are not poor enough to qualify for certain federal assistance, yet are likely making tough decisions between adequate housing, nourishing food, or medical expenses. Addressing this “gap” between poverty and the ability to meet basic needs is crucial for seniors’ ability to age successfully in their communities.



Source: Wider Opportunities for Women Calculations; US Census Bureau, American Community Survey 2012

Nearly Half of Single Senior Women Live Below the Elder Index

Whether seniors live alone or with another person has a significant impact on their ability to meet basic needs. In 2012, 45 percent of senior households in St. Louis County were single-headed households, and nearly three-quarters of those living alone were female. According to the analysis conducted by WOW, 45 percent of all single senior households studied in St. Louis County live below the Elder Index, compared to only 21 percent of all senior couple households. Further, of all single senior households studied, single women are much more likely (48 percent) than single men (33 percent) to live below the Elder Index.



Source: Wider Opportunities for Women Calculations; US Census Bureau, American Community Survey 2012 PUMS

Note: The calculation for single men households is not significantly different from the calculation for the general population

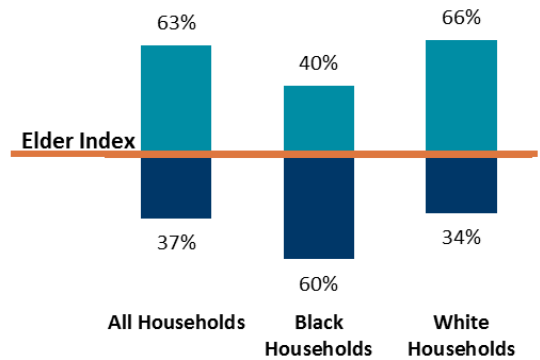
Senior African-American Households Nearly Twice as Likely to Face Income Insecurity

According to the 2012 American Community Survey, approximately 13 percent of St. Louis County’s senior-headed households are African-American. WOW’s analysis shows that 60 percent of senior African-American households studied face income insecurity, nearly twice as many as White senior households.

More than Half of Senior Renters Live Below the Elder Index

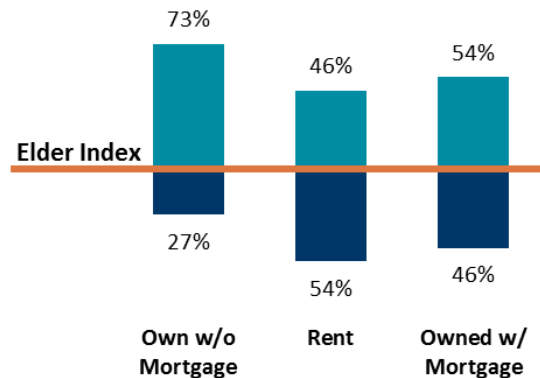
Housing status also plays a significant role in the economic security of seniors. According to the 2012 American Community Survey, approximately 80 percent of senior households in St. Louis County are homeowners, and 36 percent of those homeowners carry a mortgage. The ACS also shows that 20 percent of senior households in St. Louis County are renters, and over half (55 percent) of those renters suffer some sort of housing burden (households paying 30 percent or more of their household income on housing). As the analysis from WOW shows, just over one-quarter of senior homeowners without a mortgage are below the Elder Index, while the percentage for homeowners with a mortgage jumps to 46 percent facing income insecurity. Similar to the housing burden data from the ACS, more than half of senior renters, 54 percent, suffer economic insecurity.

Economic Security and Insecurity Rates of Elder Households, by Race of the Householder, in St. Louis County, MO 2012



Source: Wider Opportunities for Women Calculations; US Census Bureau, American Community Survey 2012 PUMS

Economic Security and Insecurity Rates of Elder Households, by Housing Status, in St. Louis County, MO, 2012



Source: Wider Opportunities for Women Calculations; US Census Bureau, American Community Survey 2012 PUMS