Seniors In Summit County

Summit County was home to approximately 100,000 seniors, defined here as people age 65 or older between 2015 and 2019. Those 100,000 people accounted for over 18% of Summit County’s population on average during the past 5 years. Due to the aging of the Baby Boom generation, the percentage of seniors is expected to continue rising sharply in the coming years.

Senior Population Projections -- Estimates of the 65 and older population for all Ohio counties published by the Ohio Development Services Agency projects Summit County’s senior population to peak in 2035 at about 22% of the total population; nearly 116,000 people. Summit County’s senior population appears to be growing at a faster rate than the ODSA projection based on current American Community Survey estimates (Figure 2). ODSA projections have Summit County reaching 100,000 seniors in 2021; ACS figures show the county was already within 100 people of reaching that number in 2019.

Figure 1: Seniors As A Percent of Total Population by Summit 2020 Cluster. Source: 2015-2019 American Community Survey (ACS), 5-year average.

Senior Demographic Profile

Figure 3 presents a comprehensive demographic profile of the 65 and older population in Summit County from the 2015-2019 American Community Survey (ACS). Details on several indicators can be found below:

- Age, sex, and race -- The median age of seniors in Summit County is 73.2 years; lower than 2010’s figure of 75.3. This decline was due to the rapid increase in the 65 and older population caused by the aging of the Baby Boom generation. Most seniors are female (57%), which is higher than the total population figure of 51%. A higher percentage of seniors are white (87%) than the total population (79%). Only 11% of seniors are African-American; lower than the percentage of African-Americans in the total population (15%). Asians make up 1.6% of the 65 and older population; about half their proportion in the total population (4%).

- Disability status -- Nearly one-third of seniors (29%) have at least one disability. Of those with a disability, 43% have an ambulatory disability, while 18% have a cognitive disability, and 31% have a disability that makes independent living difficult or impossible. Other disabilities include self-care (16%), hearing (26%), and vision (12%).

- Housing and households -- About half of seniors (51%) live in a household with at least one spouse or family member, while nearly half (47%) live in a one-person household. More seniors live in owner-occupied housing than the general population (78% and 66%, respectively). Nearly 22% of seniors rent.
Senior Demographic Profile  (continued)

Other important demographic characteristics of seniors in Summit County include:

- **Income and poverty** -- More than 8% of seniors live below the poverty line in Summit County; about 8,000 in all; half as high as the rate for the county as a whole (14%). Most of the difference in poverty rates can be explained by the impact of social safety net programs like Social Security, Medicare, and others that benefit seniors. In fact, a November 2018 study by the Center for Budget and Policy Priorities entitled “Social Security Lifts More Americans Above Poverty Than Any Other Program” estimates that the nationwide 2019 poverty rate for seniors would have risen from 8% to over 38% in the absence of Social Security benefits.¹

  **Sources of income for seniors:** Nearly all seniors in Summit County receive Social Security income (89%), while 67% receive other forms of retirement income. Social Security benefits averaged $20,846 per year, while other retirement sources averaged $26,172. More a third of seniors receive earned income (39%), while 9% received benefits from the SNAP program. Five percent received Supplemental Security Income (SSI), while 2% got cash assistance.

- **Employment** -- Nearly 10% of Summit County seniors worked full-time in the past 12 months, while 13% worked part-time. The vast majority, 78%, did not work at all.

  **Younger seniors (ages 65-69) worked the most, with 20% working full-time and another 20% working part-time. Only 5% of those age 70 and older worked full-time while 10% worked part-time** (Figure 4b).

- **Household Income** -- The median household income for all seniors is just under $45,000 per year, lower than the $57,000 for all households.

- **Mortgage burden** -- In the years just before retirement (ages 60-64), 60% of owner-occupied homes are mortgaged. That percentage drops to 53% of occupied homes.

Figure 4a: Senior Employment Status, 2015-2019.

<table>
<thead>
<tr>
<th>Worked full-time</th>
<th>Worked part-time</th>
<th>Did not work</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.5%</td>
<td>13.1%</td>
<td>77.5%</td>
</tr>
</tbody>
</table>

Figure 4b: Senior Employment Status by Age Group, 2015-2019.

<table>
<thead>
<tr>
<th>Worked full-time</th>
<th>Worked part-time</th>
<th>Did not work</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.2%</td>
<td>19.6%</td>
<td>60.2%</td>
</tr>
</tbody>
</table>

Notes:

with a mortgage between ages 65 and 74, and again to 29% for those age 75 or older. According to the ACS, the median monthly cost for senior homeowners with a mortgage is $1,098. Median monthly owner costs for seniors without a mortgage is $476. Even without a mortgage, homeowner costs for seniors add up to more than $5,700 annually. One-quarter of seniors who own their homes (24%) pay at least 30% of their income for mortgages and other housing costs.

- **Renter burden** — Seniors who rent face an even greater housing cost burden. More than 53% of seniors who rent spend at least 30% of their income on rent; much higher than the rate for all Summit County residents (43%).

- A large part of the difference in the renter burden for seniors can be partially explained by their change in income. The median household income for those age 45-64 was $68,228 in 2019; the highest of any age group. As noted earlier, the median household income for those 65 and older was just below $45,000. That’s a 34% decline in median income when moving into retirement years; more than $23,000 annually.

- Unfortunately, monthly rental costs for seniors don’t drop anything like enough to keep pace with their income loss. According to ACS data for 2019, median gross rent for all Summit County residents is $815, vs. $775 for those age 65 and older. That’s a decline of only 5% as people move into their retirement years.
• **Grandparents raising grandchildren** -- One of the more important social indicators the ACS tracks is grandparents raising their own grandchildren. Here in Summit County, an estimated 8,714 grandparents live in the same household as their grandchildren. Of that total, 3,031 grandparents were responsible for raising those grandchildren. Because unintended pregnancies can happen at very early ages (making people parents and sometimes grandparents early in life), the ACS category for grandparents begins at age 30. Of the 3,031 grandparents raising their grandchildren, just under 47% (1,423) are over age 60.

Among grandparents over age 60 who were raising their own grandchildren, 54% were doing so without the help of the children’s parents. The burden of being responsible for raising a child not only puts physical and emotional stress on those seniors who are raising their grandchildren, but significant financial burdens as well. According to the ACS, the median household income of those doing so without the help of the children’s parents is much lower than for grandparents who are getting that help (see Figure 7).

The amount of time grandparents must commit to raising their own grandchildren can also significantly increase the stress seniors raising their own grandchildren face. According to ACS data, 41% have been responsible for raising their grandchildren for at least 5 years. A much smaller percentage (12%) have been responsible for 6 months or less.

• **Racial Differences Among Grandparents raising grandchildren** -- Of the 459 African-American grandparents living in the same household as their grandchildren, half (50%) were responsible for raising those grandchildren. Nearly a third (31%) of the 3,900 white grandparents living with their grandchildren were also responsible for raising them.

Note: ACS estimates for the number of Asian grandparents raising their grandchildren is both low and statistically unreliable (an estimated 62 grandparents raising their grandchildren, plus or minus 58). Therefore, Asian estimates are not included in Figure 8.
Health Issues Among Seniors

Fall-related injuries -- Between 2014 and 2020, Summit County seniors had over 42,000 emergency room (ER) visits for a fall-related injury; about an average of 6,100 per year (see Figure 9). Fall-related ER visits rose from just under 52 per 1,000 seniors in 2014 to 82 per 1,000 in 2019, before dropping to just 42.0 in 2020 (3,800 fewer ER visits).

Of those 42,000 visits, records for 2,800 visits included specific mentions of a head injury associated with the ER visit (which could either be a cause or consequence of the fall). Sixty-six of the records included specific mentions of traumatic brain injury (again, as either a cause of consequence of the fall). A total of 6,303 de-identified individuals, about 15% of the total, visited an ER more than once for a fall-related injury. Eleven of those de-identified individuals visited an ER between 10 and 19 times for a fall-related reason. In addition to falls, other frequently-occurring reasons include lacerations (2%), ankle injuries (1%), and loss of consciousness (2.9%).

Fall-related deaths -- Between 2014 and 2020, 339 Summit County seniors suffered a fall-related death. While fall-related injuries rose steadily from 2015 to 2019, fall-related deaths moved in the opposite direction until 2019. Fall-related deaths dropped from 65 per 100,000 in 2014 (57 deaths) to 36 in 2019 (35 deaths); a 45% decline.

That pattern changed from 2019 to 2020, with fall-related death rates rising to 65 per 1,000 (65 deaths); an 81% increase in one year.

There are two likely explanations for the sharp decline in fall-related ER visits and the sharp growth in fall-related deaths among seniors appears to be related to the lockdowns necessitated by COVID-19 last year. First, it is possible that many seniors were afraid of going to an ER after a fall for fear of being exposed to COVID-19, significantly increasing their danger of dying from fall-related injuries. Second, the need for vulnerable seniors to avoid exposure to COVID-19 reduced opportunities for healthy physical activity. Normal activities such as shopping, walking, or participating in exercise classes were all negatively impacted by last year’s movement restrictions.

Of the 339 deaths between 2014 and 2020, 252 were described in death certificates as either Other fall on same level or Unspecified fall. Frequently-mentioned specific causes included Fall from stairs (39 cases) and Fall from bed (23 cases). Other causes include Fall from chair, ladder or wheelchair (14 cases).

Age of fall-related incidents -- The average age of fall-related ER visits was 80.5 since 2014, while the average age of fall-related deaths was 87.5.

Alzheimer’s Disease and Dementia -- Between 2016 and 2020, there were 3,129 Summit County residents who died of either Alzheimer’s Disease or dementia. The causes of death were evenly split between Alzheimer’s Disease and dementia (51% and 49%, respectively). The vast majority of cases, 68%, occurred in the 85 and older population.
The youngest victim of either disease was 48, while the oldest was 107.

Figure 11 shows the age-adjusted death rates for Alzheimer’s disease and unspecified dementia deaths. The rate has been steadily climbing along with the size of the senior population since 2007. Death rates for Alzheimer’s / dementia grew by about 11% between the 2007-2010 and 2016-2020 time periods.

For a more detailed look at Alzheimer’s Disease and dementia, please see our data brief entitled “Alzheimer’s Disease in Summit County,” which can be downloaded at [https://www.scph.org/assessments-reports](https://www.scph.org/assessments-reports).

The Impact of COVID-19 On Seniors -- Not surprisingly, the arrival of COVID-19 significantly altered the life expectancy picture across the age spectrum. Overall, between 2019 and 2020, the estimated life expectancy at birth declined by a year and a half (from 77.5 to 76.0).

Between 2008 and 2017, Summit County residents who were 65 years old could expect an estimated 19.3 additional years of life. In 2020, that figure dropped to just 17.9; a decline of 14 months of life expectancy in just one year.

Figure 12 presents the changes in estimated life expectancy at different ages for seniors between 2019 and 2020. The loss in estimated life expectancy for all seniors was nearly one year (10 months) in 2020. Those in the age 65-69 age group dropped the most (14 months), while those in the 85 and older category dropped the least (0.6 years or about 8 months).
Leading Causes of Death -- Figure 13 presents the top 10 leading causes of death since the beginning of the pandemic for each of the 6 age groups with at least one COVID-19 death in Summit County. The tremendous impact of COVID-19 is clear from looking at the table. In less than 18 months, the disease became a top 10 cause of death for Summit County residents age 35 and older. For seniors, COVID-19 is a top 3 cause of death, ranking just behind cancer and heart disease for those age 65-84, and behind only heart disease for those 85 and older.

Age of COVID-19 Cases -- Seniors account for 17% of all cases but 88% of the deaths, while adults age 18-64 account for 74% of the cases but only 12% of the deaths. Children make up 9% of cases but fortunately no deaths to date (Figure 14).

Long-Term Care (LTC) -- Owing to the generally advanced age and fragile health status of those living in LTC facilities such as assisted living or nursing homes, known LTC residents make up only 6% of cases but 57% of the total deaths due to COVID-19 (Figure 15).