

# Specific Populations



# Older Adults

**28%** of survey respondents rated lack of services for elderly individuals as a major or moderate community problem

**7%** of Bellevue residents **over 64** had income below the Federal Poverty Level



**1/3** of senior renters spend more than **50%** of their income on housing



**9%** of Bellevue residents 65 and older do not have a vehicle due to health or financial reasons



**1 in 10** Americans aged 60+ have reported some form of elder abuse

**14%** of residents are 65 or older



# Older Adults

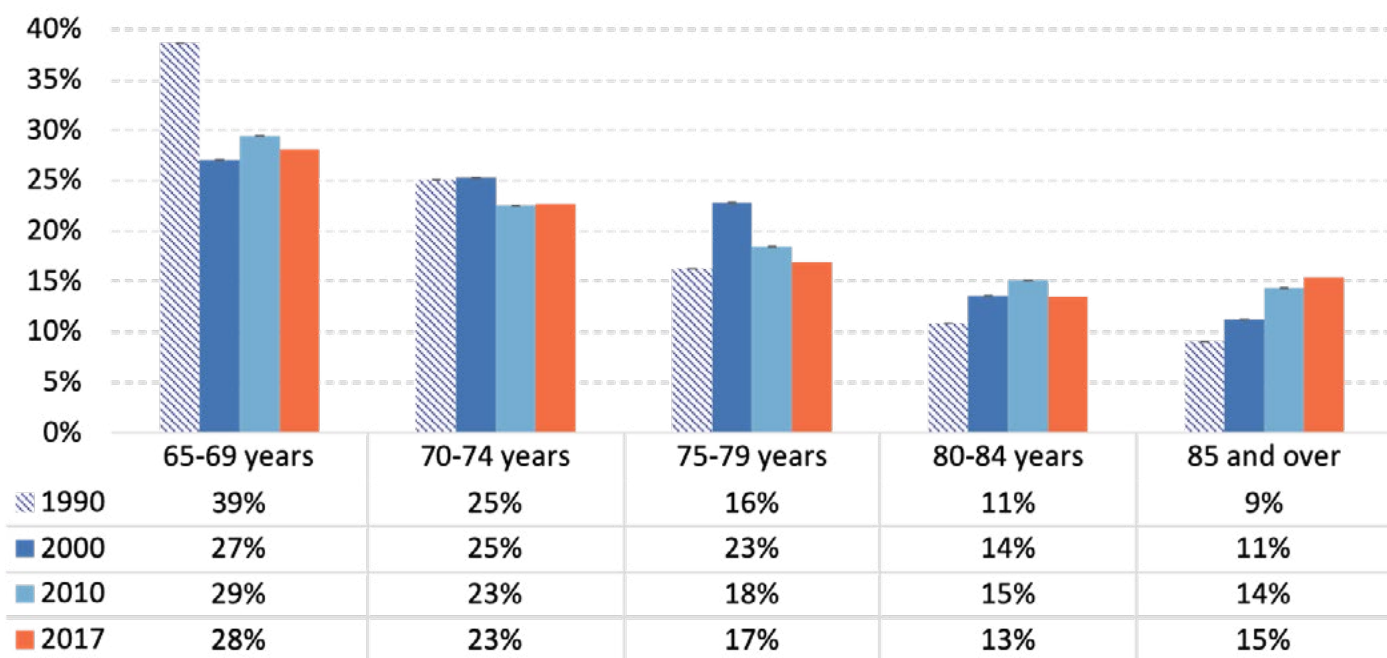
## Key Findings

- The rising cost of living strongly impacts many older adults living on fixed incomes. More older adults will likely delay their retirement and work beyond the traditional retirement age of 65, primarily because they can't afford to retire.
- Housing options for older adults are needed to address the huge shortfall of affordable housing for many older adults on a fixed income.
- Providing support for family caregivers is critical. This is a wise economic investment given the enormous cost-savings to the Medicare, Medicaid and long-term care systems in addition to the positive impact on the disabled and older adult's quality of life.
- Millions of older adults are affected by adult abuse, including physical, neglect, and financial.
- The demand for services for older adults from other countries, including both those newly settled here and long-time residents, continues to increase. These services include English classes, culturally sensitive healthcare, and activities that will engage them in the community.
- Coordinated transportation for older adults in the community is a rising issue. Many older adults are giving up their own vehicles, and still need reliable, affordable transportation to get to medical appointments, employment, grocery stores, and to stay engaged in the community.

## Brief Description

The aging of a large segment of the population profoundly impacts and shapes the type of services and supports that will be needed in our communities, not only in Bellevue, but throughout the county, state, and nation. In Washington State, by 2040, the population of 65 and older is forecast to reach 1,867,400 representing 21% of the state's total population.<sup>1</sup> In 2018, approximately 15% of Washington State's population was 65 years or older.<sup>2</sup> In Bellevue, 14% of residents are 65 years of age or older. Within the group of older adults as shown in Figure 1, the largest percentage are 65-74 years of age (53%) followed by the 75-84 years of age group (31%), then 85 years and over (16%). In Bellevue neighborhoods, Somerset, Newport Hills and Northwest Bellevue had the highest percentages of older adults (18%, 17% and 17%).<sup>3</sup> Older adults have diverse abilities, backgrounds, incomes, and needs. Members of the Bellevue Network on Aging identified a number of issues that they believe should be addressed for older adults in Bellevue. The top needs they reported are improving transportation options for those who can no longer drive or are temporarily disabled, affordable housing, support for people with memory loss and their caregivers, affordable long-term care options to allow people to stay in their homes, safeguards for older adults related to elder abuse including scams and financial abuse, and the ability for older adults to "age in place" with dignity and grace.

**Figure 1: Shifts in the distribution of people over 65**



Source: U.S. Census Bureau

This chapter only provides information about goals 1 through 5 as they relate specifically to older adults. For a broader discussion of these areas, please see their respective chapters.

- Goal 1: Food to Eat and Roof Overhead
- Goal 2: Supportive Relationships
- Goal 3: A Safe Haven from All Forms of Violence
- Goal 4: Health Care to be a Physically and Mentally Fit as Possible
- Goal 5: Education and Job Skills to Help Individuals Reach their Full Potential
- Additional Topics for Considerations:
  - Disability Issues
  - Transportation
  - Increased Racial and Ethnic Diversity

## Goal1: Food to Eat and Roof Overhead

- Bellevue Fire CARES reports that they see more older adults who need help maintaining their homes.
- Food bank visits for seniors continue to increase and have surpassed the visits for youth. In King County in 2016, adults age 55 and older accounted for almost 1 in 3 food bank visits, up from 1 in 5 in 2010. The jump in use of food banks among King County seniors was paralleled by an increase in participation in Washington’s Basic Food program (formerly known as food stamps), which grew from 17,931 King County residents age 65+ in 2010 (9% of the 65+ population) to 28,426 (12%) in 2016.<sup>4</sup>

- Roughly 1 in 4 people (26%) that utilized Hopelink's Bellevue Center Food Bank in Fiscal Year 2019 were ages 55 and over. <sup>5</sup>
- 63% of senior households served by the Feeding America network are forced to choose between food and medical care. Households that include an adult of the age 50 or older are at an increased risk of having someone with a chronic health condition, including diabetes (41%) and high blood pressure (70%), that can often be mitigated by healthy food options. <sup>6</sup>
- In 2018, Sound Generations served 6,762 home delivered meals to home-bound seniors in Bellevue and a total of 428,456 across King County. During deliveries, they also provide referral to other services, including transportation, caregiving, legal assistance and the Sound Generations Pathway's Information and Assistance Program. <sup>7</sup>
- In Bellevue, there are only 400 affordable (below market) rental units specifically for low-income older adults. <sup>8</sup> Almost one-third (31%) of senior renters in Bellevue spend more than 50% of their income on housing. <sup>9</sup>
- Eastside Emergency Shelter providers report an increase in older adults needing homeless services, including shelters, safe parking for those living in their cars, and connection to resources. Crisis Connections of King County found that almost 25% of the calls they received in 2018 were from older adults in search of human services assistance. <sup>10</sup>
- ARCH offers tools to educate seniors, caregivers, and their families about housing choices in East King County when considering aging in place or transitioning to a new home. <sup>11</sup>
- Universal Design (UD) is the design and composition of an environment to be useable by all people without the need for adaptation or specialized design. <sup>12</sup> This philosophy is beginning to impact the way new housing units are designed and built to enable older adults the maximum mobility in their homes, as well as people with disabilities and families with young children. Housing using universal design elements, such as grab bars and low kitchen counters, can assist older adults in staying in their homes longer, without having to move if they develop mobility challenges. The Northwest Universal Design Coalition advocates for these elements to be included in public planning such as streetscapes, sidewalks, transit and walking trails. <sup>13</sup>
- 7% of residents reported living in a home that needed major home repairs. <sup>14</sup> The City of Bellevue Major Home Repair Program serves between 35-40 low- and moderate-income households annually and the Minor Home Repair Program, provided by Sound Generations, provides about 35 households with smaller repairs annually. In both programs, over 80% of clients are age 65 or older. Bellevue Fire Department also can install grab bars and help older adults assess their homes for potential hazards that would cause them to trip and fall.

People cannot afford to live in Bellevue. Property taxes are so high and people are being forced to move from homes they own, because they can't afford the property taxes.

~ Participant, Eastside Neighborhood Network Community Conversation

## Goal 2: Supportive Relationships

- Twenty-eight percent of the phone and online survey rated lack of services for elderly persons as a major or moderate community problem.<sup>15</sup>
- Forty-seven percent of the respondents in the Bellevue Aging Adult Recreation Plan Survey reported that their financial situation made it challenging to participate in social and/or recreation activities.<sup>16</sup>
- People are living longer; over the last decade, the average life expectancy in King County climbed about 4 years to an average of 77.8 years of age.<sup>17</sup> As a result of longer life expectancy, people are more likely to need some type of long term care services and supports (LTSS) during their lifetimes and for many it will be a challenge to stretch retirement income and savings to pay these costs.
- The 2000 Census was the first to ask about grandparents responsible for raising grandchildren. The main reasons for grandparents taking on this role are life issues impacting their adult children, such as substance abuse, incarceration, abuse, and teen pregnancy. During 2010-2012, the number of individuals who are the primary caregiver for their grandchildren was 46,521 individuals in Washington State, 9,317 individuals are in King County, and 138 individuals are in Bellevue.<sup>18</sup> If this trend continues, there may be increased need for resources, including financial, legal and social support for these older adults.
- Caregiving can take a toll on the emotional, physical and economic health of the caregiver. The total lost wages, social security benefits, and private pension losses due to caregiving could range from \$283,716 (for men) to \$324,044 (for women), an average of \$303,880. When this average is multiplied by the 9.7 million people over age 50 caring for their parents, the amount lost is nearly \$3 trillion.<sup>19</sup> The value of unpaid caregiving exceeded the value of paid home care and total Medicaid spending in the same year.<sup>20</sup>
- Momentia is a grassroots movement empowering persons with memory loss and their loved ones to remain connected and active in the community. Work has begun to create an Eastside Momentia focused in East King County.<sup>21</sup>
- Bellevue Fire CARES is a team of advocates that respond to the needs of some of Bellevue's most vulnerable citizens, as identified by fire crews and police officers during a 911 response. Advocates perform home visits to assess the clients' needs and provide case management to connect the client to community resources that will address their needs. In 2018, CARES received 529 referrals and 204 enrolled in the program. 58% of the referrals were females at an average age of 64.9 years old and 41.2% were males at an average age of 62.8 years old. Of those that successfully completed the program, 25% were referred to King County's fall prevention program. The top two reasons for referral are for mental health and falls.



## Goal 3: A Safe Haven from All Forms of Violence

- According to the best available estimates, between 1 and 2 million Americans age 65 or older have been injured, exploited, or otherwise mistreated by someone on whom they depended for care or protection. 84% of elder abuse is committed by the elderly victim's relative, most often the victim's adult child.<sup>22</sup> It is estimated that only 7% of elder abuse cases are reported to authorities.<sup>23</sup>
- Elders who experienced physical abuse, even modest abuse, had a 300% higher risk of death when compared to those who had not been abused.<sup>24</sup>
- The Bellevue Police Department reports an overall increasing numbers of elder abuse reports, including assault, neglect and financial. In 2018, there were 75 referrals for Bellevue residents to Adult Protective Services assigned for investigation. Police believe the number overall is vastly under-reported because, like many types of abuse, the victims will not press charges against family member perpetrators. This is especially true for older adults.<sup>25</sup>
- An estimated 5 million cases of elder fraud occur in the US annually, resulting in \$27.4 billion in losses. The average loss per case reported to Adult Protective Services is \$2,415. It is estimated that only 1 in 23.5 incidents of elder fraud are reported to authorities. In Washington, there were 6,095 reported incidents for the estimated 143,240 incidents that occurred.<sup>26</sup>
- Research indicates that people with dementia are at greater risk of elder abuse than those without. People with dementia are particularly vulnerable to abuse because of impairments in memory, communication abilities, and judgment. Prevalence estimates are influenced, and possibly underestimated, by the fact that many people with dementia are unable, frightened, or embarrassed to report abuse. A 2010 study found that 47% of participants with dementia had been mistreated by their caregivers. Of them, 88.5% experienced psychological abuse, 19.7% experienced physical abuse, and 29.5% experienced neglect.<sup>27</sup>
- Aging and Disability Services (ADS) provides a key link between federal and state funding for services for older residents and family caregivers in the Seattle-King County area and the community-based organizations that deliver the services. ADS partners with community-based organizations to provide adult day services, caregiver support, case management, elder abuse prevention, health maintenance, health promotion, information and assistance, legal support, nutrition, senior center, and transportation services. The majority of these services are accessed by contacting Community Living Connections.<sup>28</sup>

“Scammers target our senior population, preying on their vulnerability on the internet. These scams come in all forms; email, phone calls, text messages, or fraudulent links. Never give anyone money or personal information without verifying who is asking. The best thing to do is hang up the phone, delete the email, and don't click the link. Chances are someone is trying to steal from you,”

~ Bellevue Police Chief Steve Mylett

## Goal 4: Health Care to be as Physically and Mentally Fit as Possible

- Ten percent of the phone and online survey respondents rated not being able to find home health care or day care of an elderly person as a major or moderate household problem.<sup>29</sup>
- Finding medical coverage can be challenging for older adults who are not eligible for Medicare, (must be 65 years old or older) and/or not eligible for Medicaid (must be low-income).
- Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services and supports in their remaining years. The duration and level of long-term care will vary from person to person and often change over time. Women need care longer (3.7 years) than men (2.2 years).<sup>30</sup>
- Washington has 3,568 senior living providers, which include 1,873 assisted living communities. According to information collected by Medicare, the average cost of assisted living facilities in Washington is \$51,000 yearly, with costs typically ranging between \$1,000 and \$9,000 per month. The Seattle-Tacoma-Bellevue metro area has the highest assisted living expenses in the state of Washington, with yearly costs of about \$60,000 and ranging from \$2,000 per month up to \$8,756 per month.<sup>31</sup>
- Certain groups of older adults are more at risk for mental illness than others. These include widows or widowers, older men, white males 85 years and older, those who experience strokes, dementia, or other chronic conditions, and people living alone.<sup>32</sup> In Bellevue, 2013-2017 ACS data revealed increased numbers of older adults in some of these risk categories; for example, 42% of adults aged 65+ live in single-person households, compared to 20% of adults between 35-64 years of age.<sup>33</sup> A recent study found that due to the population size and high substance abuse rate of baby boomers, the number of adults 50 and older with substance abuse disorder is expected to double from 2.8 million to 5.7 million in 2020. Recommendations include increasing resources for prevention and treatment.<sup>34</sup>
- The number of older adults with mental illnesses is expected to double in the next 30 years. Mental illnesses have a significant impact on the health and functioning of older people. One outcome of severe depression is suicide. Even though older adults only represent about 13% of the population in the U.S., they account for 18% of all suicide deaths.<sup>35</sup> In King County over a five-year period 20% of suicides were committed by people over age 60 who made up 15% of the population during that period.<sup>36</sup>
- Medicare is a health insurance program for people aged 65 and older, and some people under age 65 with certain disabilities. Low Medicare reimbursement rates continue to limit the number of older adults some doctors will serve. Dental care is not covered under Medicare, so some low-and moderate-income older adults postpone routine care until problems occur. Eye care and hearing aids are often unaffordable for people on Medicare because only limited services are covered.
- Medicaid Long Term Services and Supports assist low-income seniors and adults with disabilities with services they typically cannot access with Medicare or private health insurance. This includes home care, nursing care, assisted living, meals, nursing homes and other services. One in seven Medicare beneficiaries in Washington are enrolled in Medicaid.<sup>37</sup>
- In Bellevue, the number of beds in state-licensed assisted living facilities has remained about the same over the past two years despite growing need. In 2019, there are 127



licensed adult family homes in Bellevue and 2 nursing facilities. Over 75% of adult family homes accept Medicaid, which helps to pay the cost for low-income older adults.<sup>38</sup> These facilities are an option for frail elderly and disabled adults to remain in the community, when living at home alone or with relatives is not possible due to mobility issues or cognitive difficulties such as dementia.

## Goal 5: Education and Job Skills to Help Individuals Reach their Full Potential

- The aging of the population has enormous implications for the workforce. According to the U.S. Bureau of Labor Statistics, Americans 55 and over make up slightly less than a quarter of the labor force but filled almost half (49%) of the 7.9 million jobs gained in 2018, the biggest share of any age group. In December 2018, 39.2% of people 55 and older were employed in the U.S., and 40% were working in management or professional roles.<sup>39</sup>
- In King County, 21% of people 65 or older are low-income.<sup>40</sup> Older adults cannot meet their basic living expenses if they live at the federal poverty level or the level of the average Social Security benefit. This is true for older adults, whether they rent or own a home. As shown in the Elder Economic Security Standard Index for King County (Figure 2), a person aged 65 or older renting a one bedroom apartment would need an income of about \$27,120 annually<sup>41</sup>; however, an average Social Security annual benefit is \$17,532.<sup>42</sup> Without other savings or assets, this person could not make ends meet without other supports such as rent subsidies or assistance in covering supplemental health care costs.

**Figure 2: Expenses - Monthly and Yearly Totals**

Elder Index for King County						
Expenses	Single Elder			Elder Couple		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes, & Insurance)	\$715.00	\$1,031.00	\$1,942.00	\$715.00	\$1,031.00	\$1,942.00
Food	\$256.00	\$256.00	\$256.00	\$470.00	\$470.00	\$470.00
Transportation	\$200.00	\$200.00	\$200.00	\$309.00	\$309.00	\$309.00
Healthcare (Good)	\$449.00	\$449.00	\$449.00	\$898.00	\$898.00	\$898.00
Miscellaneous	\$324.00	\$345.00	\$324.00	\$478.00	\$478.00	\$478.00
Index Per Month	\$1,944.00	\$2,260.00	\$3,171.00	\$2,870.00	\$3,186.00	\$4,097.00
<b>Index Per Year</b>	<b>\$23,325.00</b>	<b>\$27,120.00</b>	<b>\$38,052.00</b>	<b>\$34,440.00</b>	<b>38,232.00</b>	<b>\$49,164.00</b>

Source: National Council of Aging

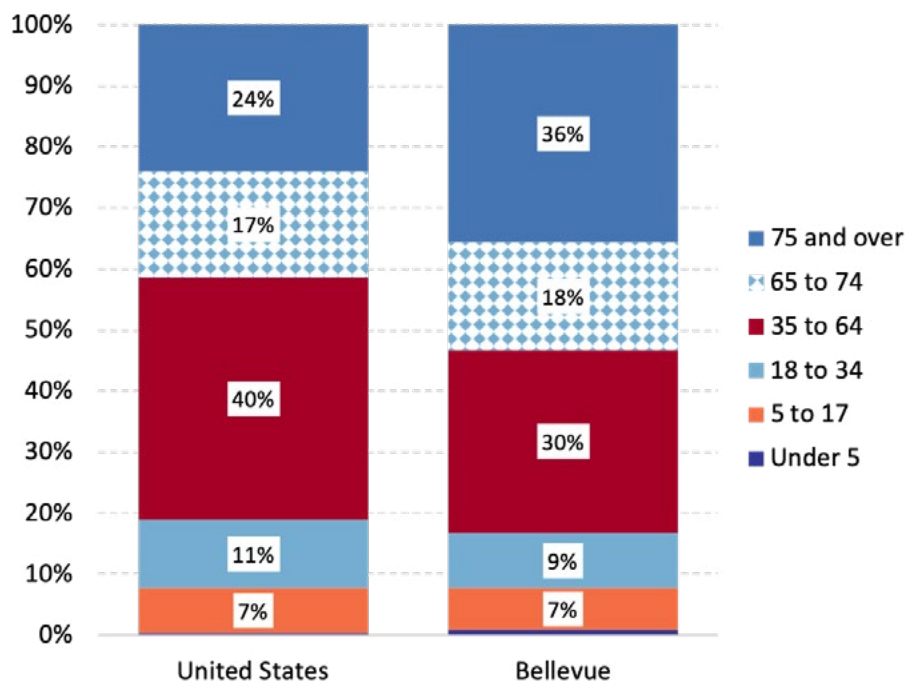
- According to AARP, in the U. S. about 50% of older adults rely on Social Security for about half of their income, and about a quarter depend on it for at least 90% of their income. In Washington State, about 19% of older adults rely on Social Security for 90% of their income.<sup>43</sup> Many retirees depend on slight cost of living (COLA) adjustments annually to help them pay their bills. In 2019, 65 million recipients received a 2.8% a COLA, slightly higher than the 2.0% in 2018.<sup>44</sup>
- In King County, 49% of men and 38% of women age 55 and older were employed (full and part time). In Bellevue, 48% of men and 34% of women age 55 or older were employed in.<sup>45</sup>
- About 7% of older adults in Bellevue age 65 and over had incomes below the Federal Poverty Level. Although this percentage is lower than the U.S. (9%) and King County (9%),<sup>46</sup> it still impacts a very vulnerable population and shows the need for human services for these older adults. Further, there are significant disparities in poverty rates among ethnic groups in Bellevue; according to data from the 2009-2013 ACS, 12% of African American older adults 60 + live in poverty, 9% of Asians, 21% of Hispanics and only 5% of Non-Hispanic Whites.<sup>47</sup>

## Additional Items for Consideration

### Disability Issues

- Although the average life span is increasing, many older adults' quality of life is affected by disability or activity limitations. Of adults in King County age 60 and older, 38% have a disability. Data shows that disabilities increase with poverty. In King County, for example, 51% of people age 60 and older who live in poverty have physical disabilities.<sup>48</sup> In Bellevue, estimates from the 2010-2014 ACS also demonstrate the likelihood that having a disability increases with age, as shown in Figure 3.<sup>49</sup> The impact of an increased number of older adults with disabilities, including mental illness, is already being noted by human service providers, and will likely increase as does that population.

**Figure 3: Age Distribution of People with a Disability (2013-2017)**



Source: American Community Survey 5-year 2013-2017, Table S1810

- According to the National Center for Health Statistics nearly 50 million (17%) Americans have some degree of hearing loss. Estimates are that 18% of American adults 45-64 years old, 30% of adults 65-74 years old, and 47% of adults 75 years old or older have some kind of hearing loss. This issue will become even more prevalent with the oncoming age wave. A technology to assist people who are hard of hearing is called “Looping”. Looping is a loop that circles the walls within a room and is connected to the sound system which in turn is amplified in a person’s hearing aid by flipping the t-switch. This technology greatly improves the ability of a person with hearing loss to hear in large spaces such as auditoriums or meeting rooms.<sup>50</sup> In 2016, the City of Bellevue began the process of adding looping technology to a number of its public meeting spaces including the City Council Chamber and Conference Room.
- Another type of disability that increases with age is vision loss. Though a smaller percentage of Bellevue residents 65 and older (5%) experience this type of disability compared to ambulatory (20%) it still impacts an individual’s ability to work, care for themselves, and get to the places they need to go such as appointments or social events. Creating signage, websites and walking spaces that take into account people with low or no vision is an important age-friendly accommodation.<sup>51</sup>

## Transportation

- In the Bellevue Aging Adult Recreation Plan Survey, 56% of respondents reported that transportation is a challenge for participating in social and/or recreation activities.<sup>52</sup>
- In King County, 26% of residents 65 and older report using public transportation to get to and from their neighborhoods, slightly higher than residents compared to the same group nationally.<sup>53</sup>
- Lack of personal transportation is one of the main reasons why older adults miss medical appointments and are less likely to participate in social, family, and/or religious activities which can result in physical fragility and social isolation.<sup>54</sup>
- A recurring theme throughout the community engagement activities with older adults is lack of transportation options. Increasingly older adults rely on public transportation or volunteer driver programs to get to needed appointments, going to the grocery store, or participate in social events to decrease isolation. Also mentioned was that lack of sidewalks makes it difficult for those who want to take fixed route buses to get to the bus stops, and there are no benches at the bus stops to sit on while they wait.
- Households headed by an older adult in Bellevue are less likely to have a vehicle than are households headed by people 35 to 64 years old. About 9% of all households headed by someone age 65 or older did not have a vehicle and 36% of renter households headed by someone age 65 or older did not have a vehicle. Compared to households headed by middle aged people, where only about 3% of all households headed by someone age 35 to 64 and 7% of renting households in the same age bracket did not have access

Public transportation, Access and volunteer transportation programs do not meet the need of many older adults in our community. They need the option to socialize and stay connected. Without transportation, they are often isolated and lose their independence.

~ Participant, Eastside Neighborhood Network Community Conversation

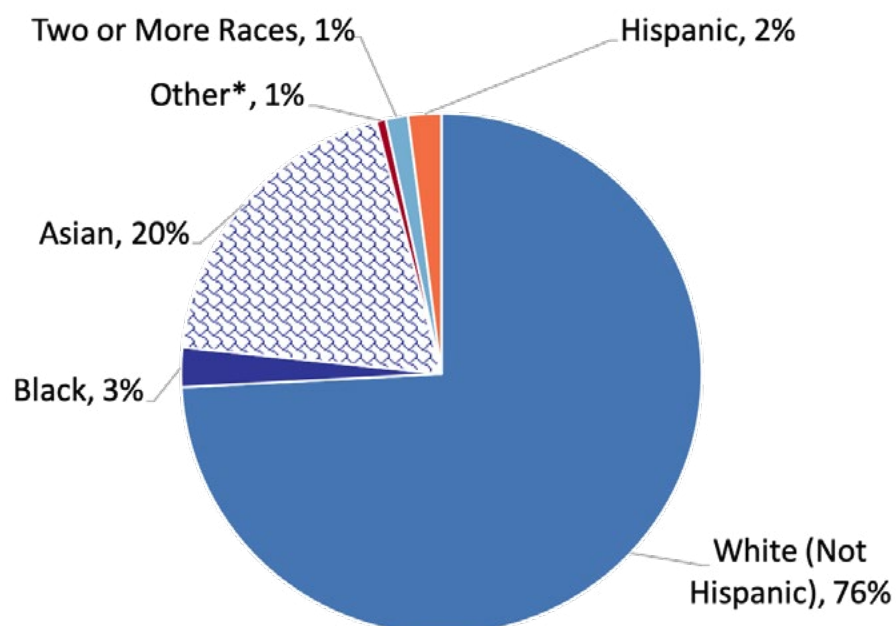
to a vehicle.<sup>55</sup> Making the decision to stop driving either for health or financial reasons can have an impact on the number of older adults who need other forms of transportation in order to meet their basic needs such as doctor visits, shopping, and for recreation.

- Sound Generations provided one-way rides to 1,169 older adults living in Bellevue and 19,435 older adults in King County through their volunteer transportation program. Rides can be provided for both medical and non-medical related rides.<sup>56</sup>
- In King County, Americans with Disability Act (ADA) paratransit services are provided by Metro's Access Transportation. King County Metro's Access program fills some of the need for door-to-door service for eligible people with disabilities but continues to have gaps for many customers. For the first half of 2019 (January through June), Access provided 37,381 trips to 1,462 unique riders in Bellevue with 691 riders being 65 years of age or older.<sup>57</sup>

## Increased Racial and Ethnic Diversity

- Indian Association of Western Washington reported that older adults in the East Indian communities in Bellevue often experience isolation and depression as they adjust to this new culture and need more opportunities to be active and socialize in the community.
- People of color will make up an increasing proportion of the older adult population as Americans reach retirement age. This trend is expected to continue in the foreseeable future. As indicated in Figure 4, data from the 2013-2017 American Community Survey reveals that age distribution in Bellevue is different for different racial and ethnic groups. Among the 65 year and older population of Bellevue, the largest racial groups are White (76%), Asian (20%) and Black (3%).<sup>58</sup>
- About 26% of Bellevue residents age 65 and over speak a language other than English at home. The effects of a diverse older adult population in Bellevue continue to have an impact on service needs and delivery and will increase in coming years.<sup>59</sup>

**Figure 4: Race/ethnicity of people 65 years old and older in Bellevue, 2013-2017**



Source: U.S. Census Bureau, 2010-2014 American Community Survey

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## Endnotes

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