

# Longevity Focus:

The Changing Demographic Landscape  
of America and Greater Rochester



An historic demographic shift is underway due to the aging of the baby boom generation and increased longevity.



Provided by:  
Lifespan of Greater Rochester Inc., 2023  
[www.lifespanrochester.org](http://www.lifespanrochester.org)  
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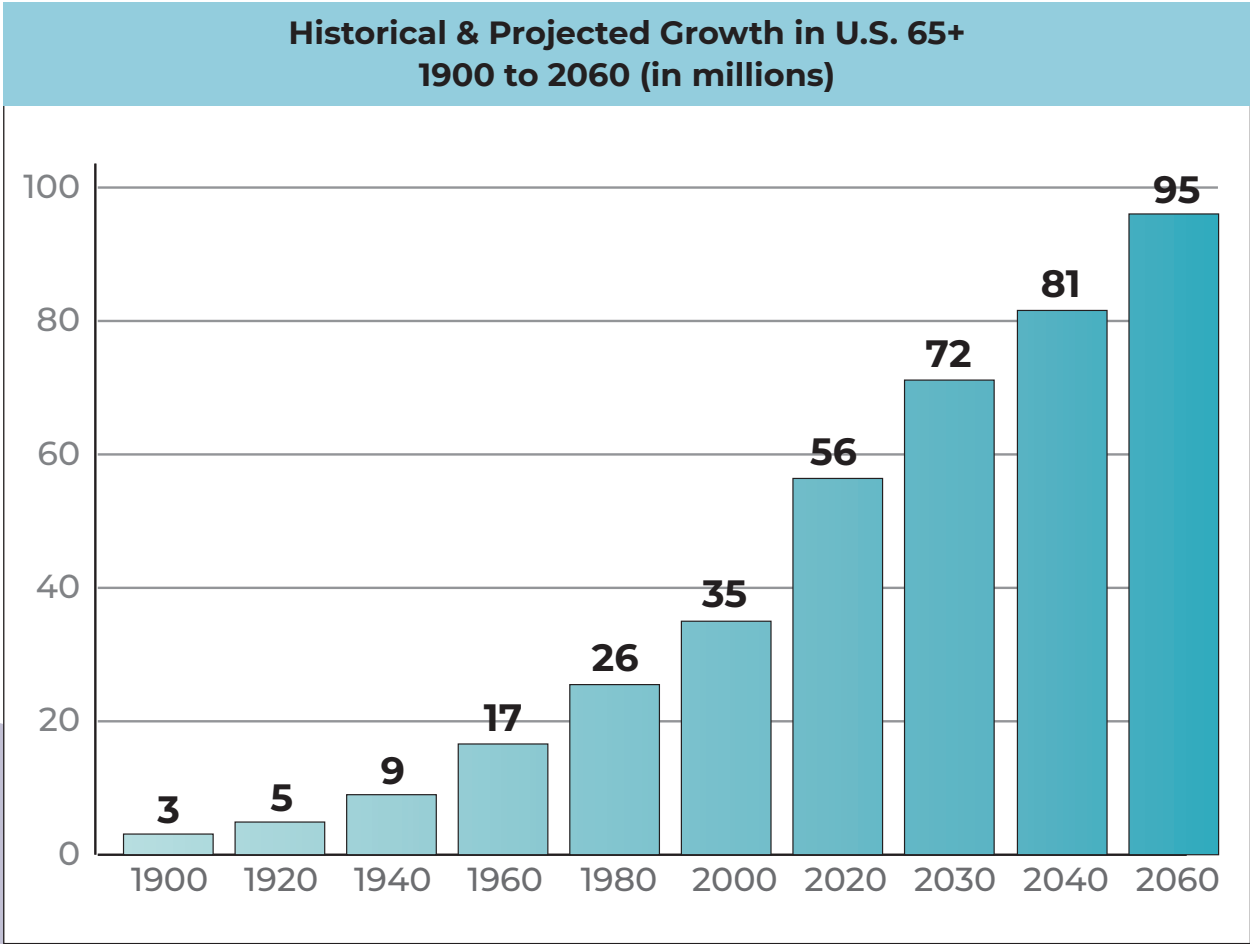




# A Demographic Transformation Like No Other

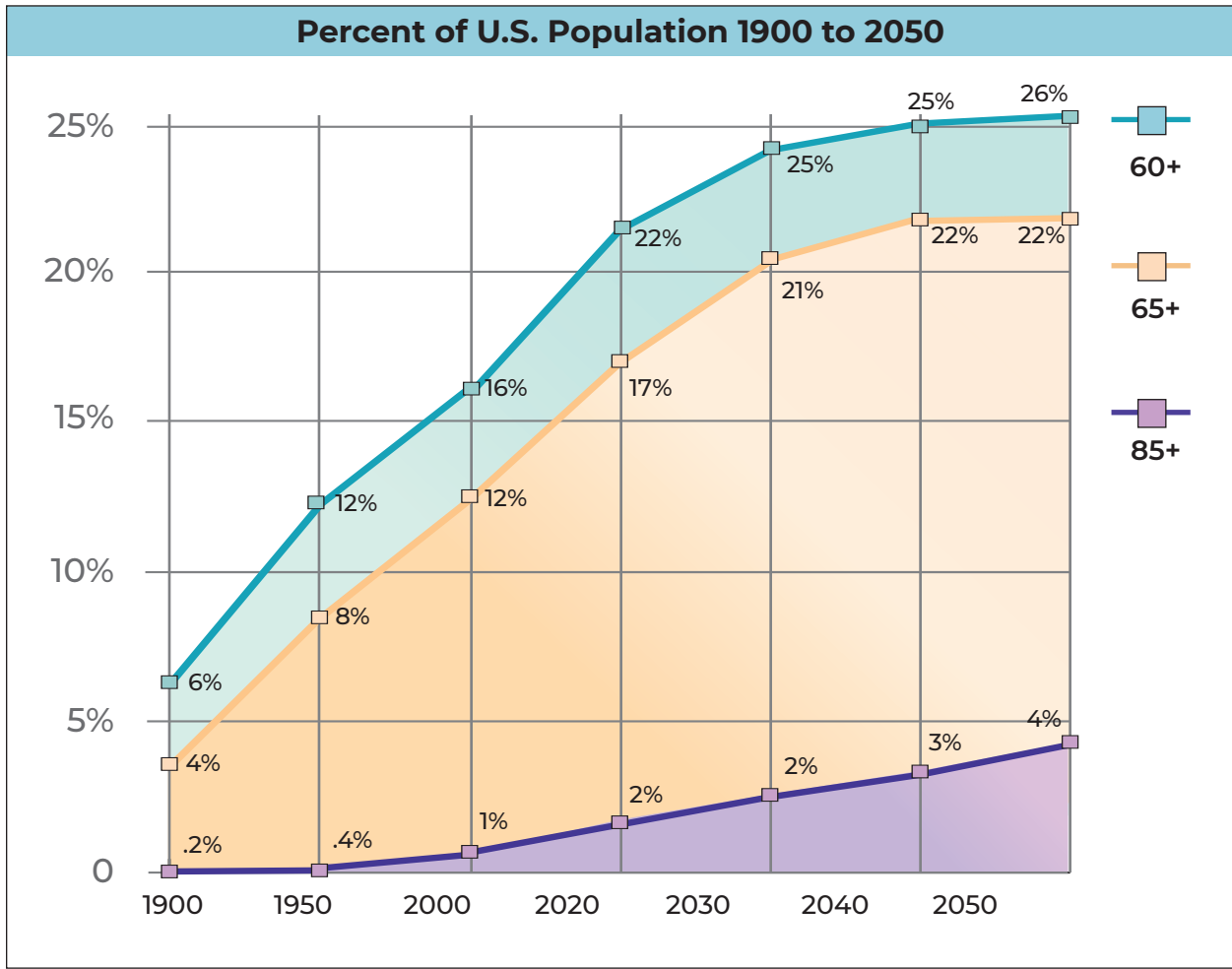
More of us are living longer, which is resulting in an unprecedented demographic shift nationwide and in our own community. The shift toward an older population brings both new challenges and new opportunities for Americans of all ages. The chart below shows the impact of increasing longevity and the aging of the baby boom generation on the demographics of our country.

**Today, about 58 million Americans are 65 or older. That number increases to 72 million in 2030.**



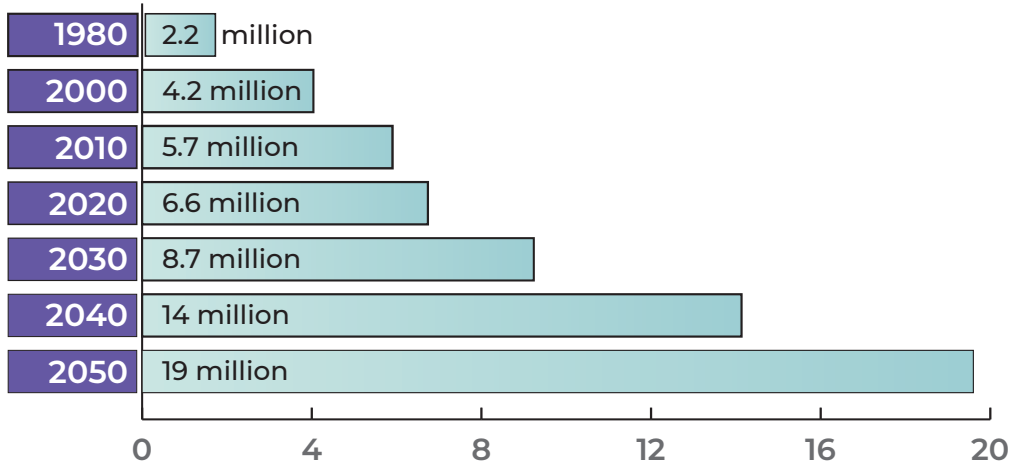
Sources:  
U.S. Census report, "Demographic Turning Points for the U.S."  
2021 Profile of Older Americans.  
U.S. Census Population Projections 2020 to 2060.

## Unprecedented Proportions of Americans are 60+, 65+ and 85+.



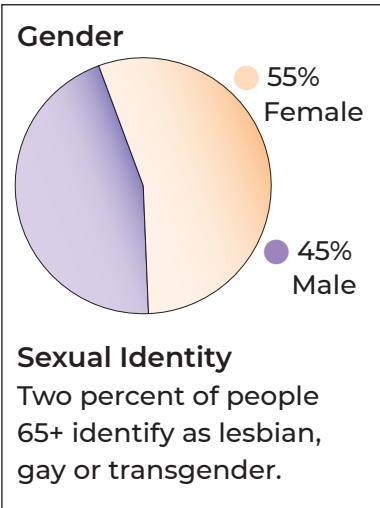
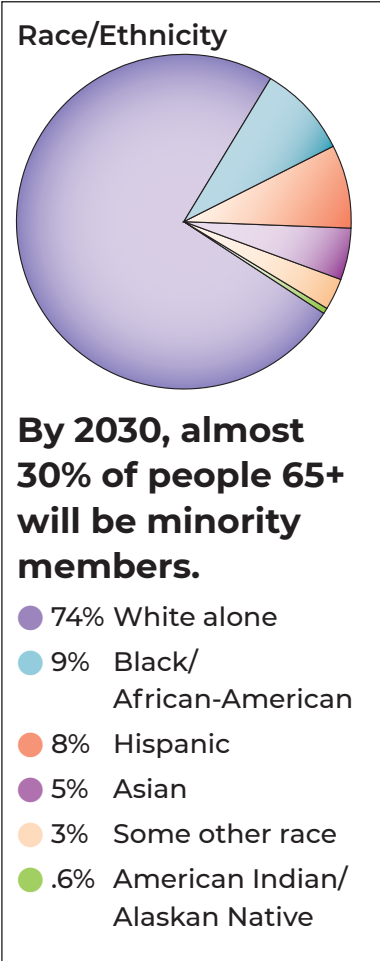
Sources: U.S. Census, Middle Services  
Statista.com 2023.

### Nationally 85+ at a Glance



# U.S. Quick Facts 65+

Life expectancy at age 65 is 20.5 more years for women and 18 more years for men.

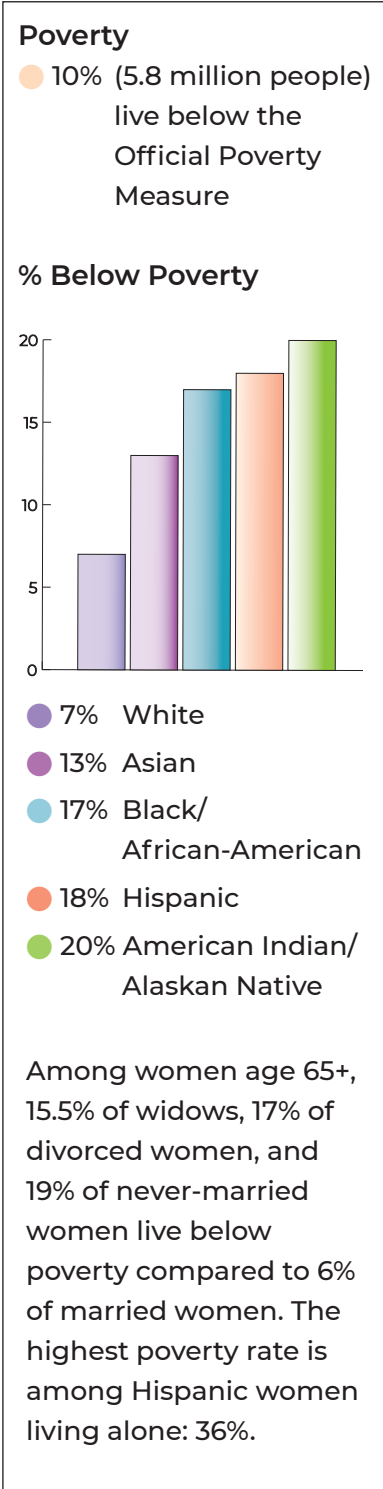
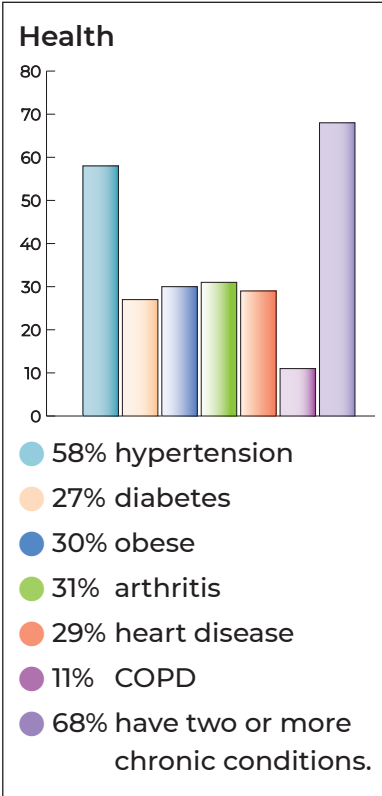


**Congregate Housing**  
Just 2.5% of people 65+ live in nursing homes, and 1.6% reside in assisted living homes.

**Living Alone**  
27% of people live alone.  
Rises to 43% of women 75+.

**Marital Status**  
30% of women are widowed.  
17% divorced/separated.  
(Increased from 5% in 1980.)

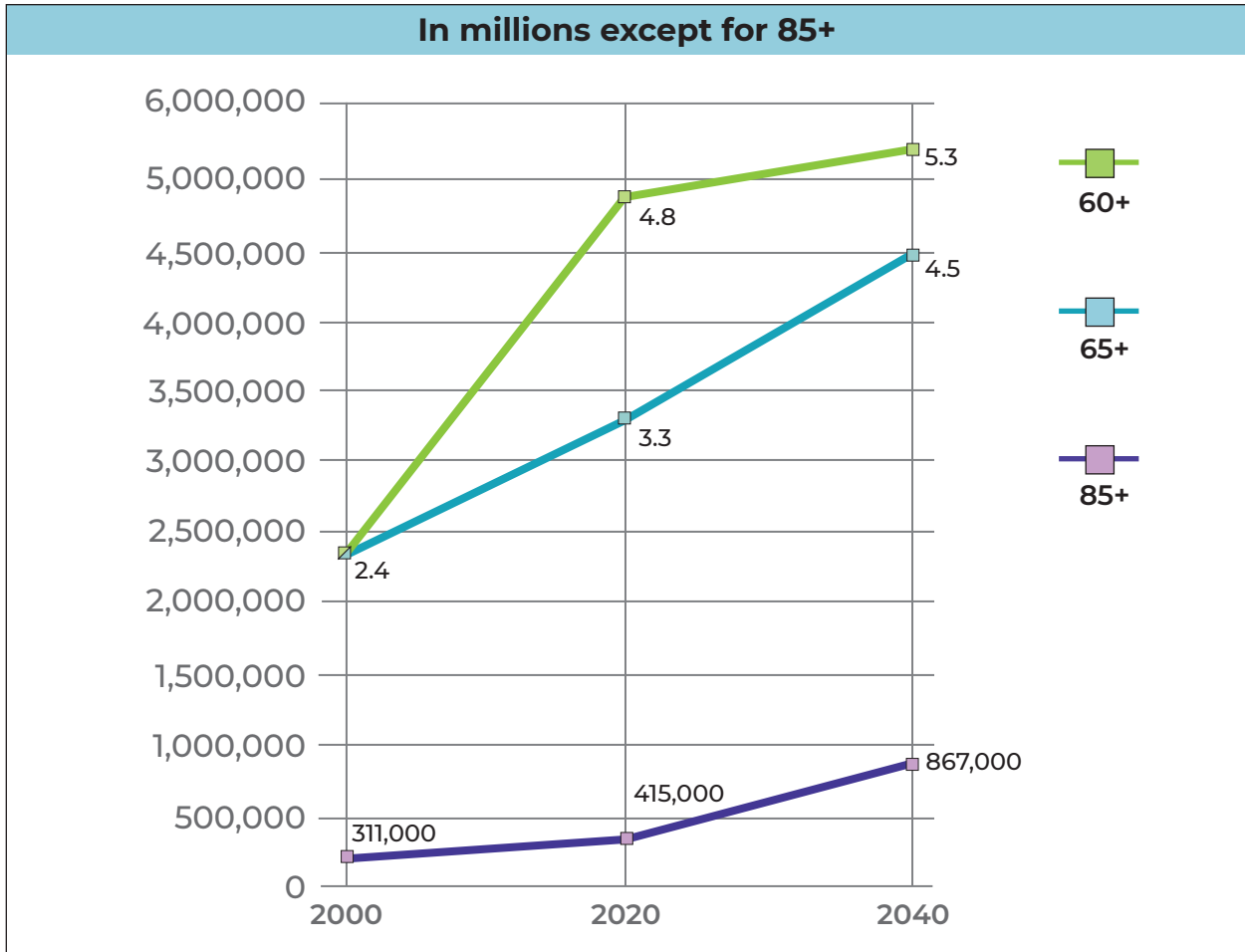
**Employment**  
19% working or seeking work.



Sources: Profile of Older Americans, 2021; U.S. Census American Community Survey, 1-YR Est., 2021; National Council on Aging; Top Ten Most Common Chronic Conditions in Older Adults, 2021; Poverty Among the Population Aged 65 and Older, December 2022.

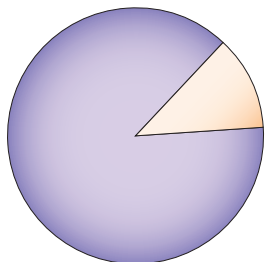
# New York State

Our state, like the country, faces an unprecedented age shift.

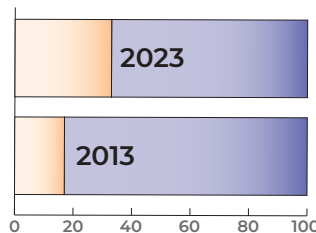


**By 2030, it is projected that 25% of New York State residents will be 60 or older.**

Older adults are driving most of the state’s population growth. Over the decade from 2011 to 2021, the number of residents 65+ grew by 31%—an increase of 815,166 older adults. During the same period, the state’s under-65 population declined by 2.6 percent, or 444,450 people.



● 12% of NYS residents 65+ live in poverty.



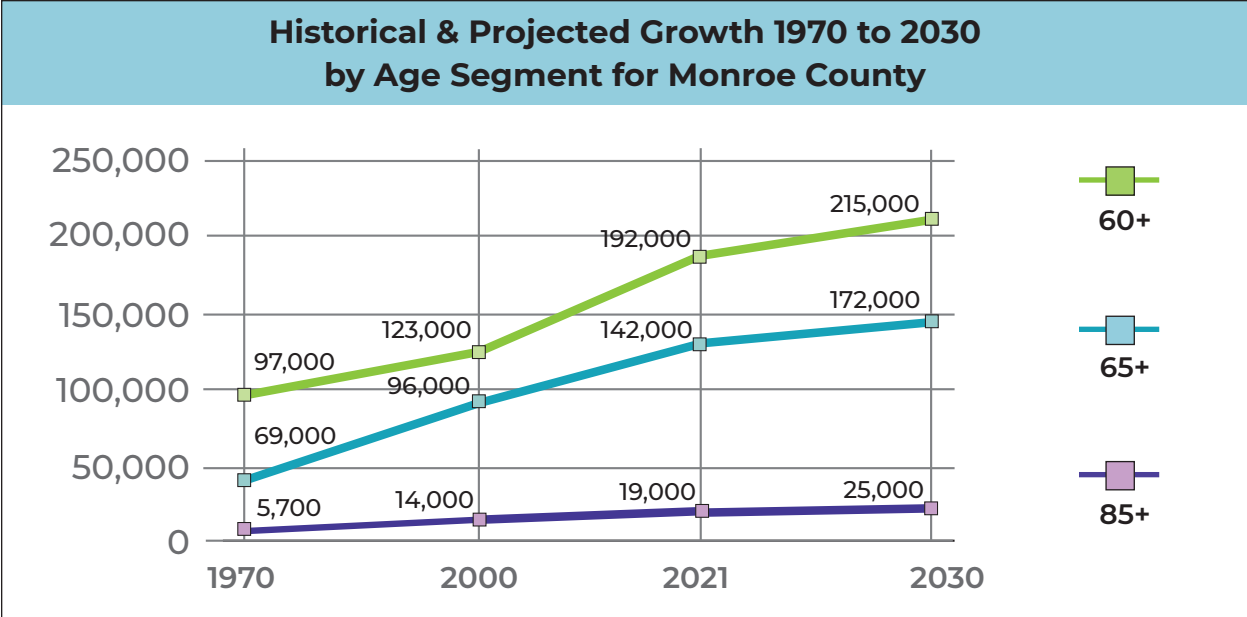
● A growing share of the state’s older adults are immigrants and people of color. 33% are non-white versus 17% in 2013.

Sources: Cornell Program on Applied Demographics; U.S. Census American Community Survey, 1-YR-Estimates 2021; USAFacts.org; The Center for Urban Futures, *Keeping Pace with an Aging New York State*, 2023.

# Monroe County

In Monroe County, 25% of residents are 60+ for the first time in history.

- 65+=142,000 (19%)
- 60+=192,000 (25%)



**The county’s population of older people is aging-in-place in suburban towns. The percentage of people 60 and older in many towns is over 25%.**

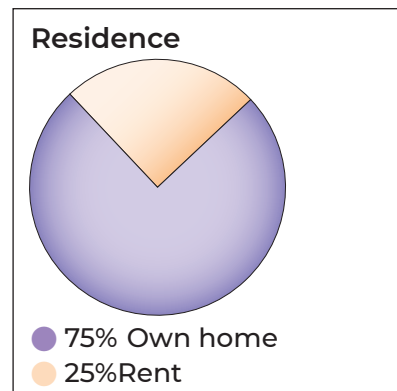
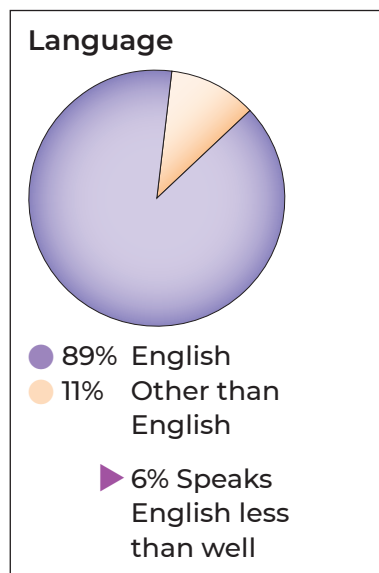
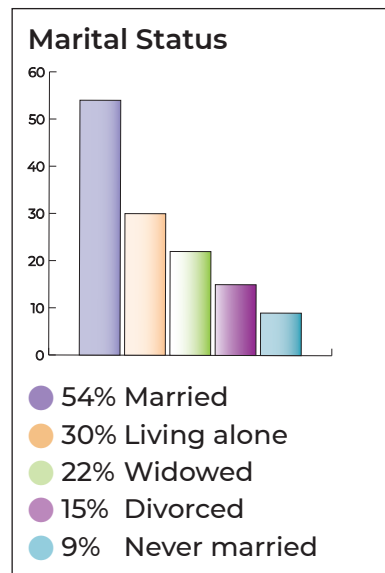
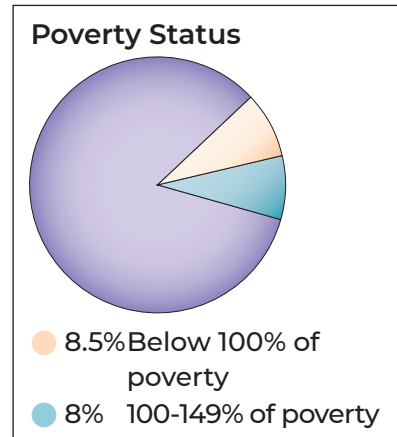
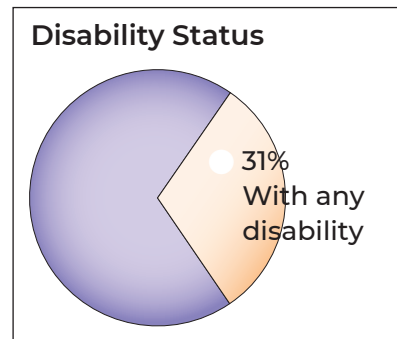
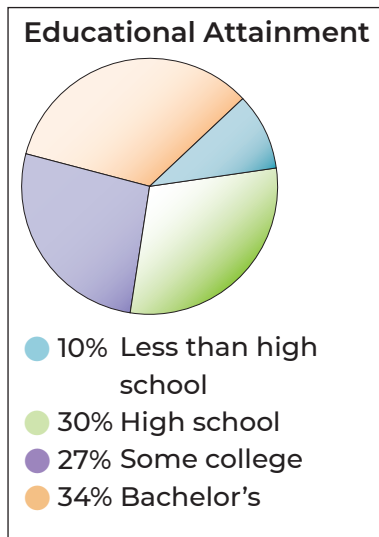
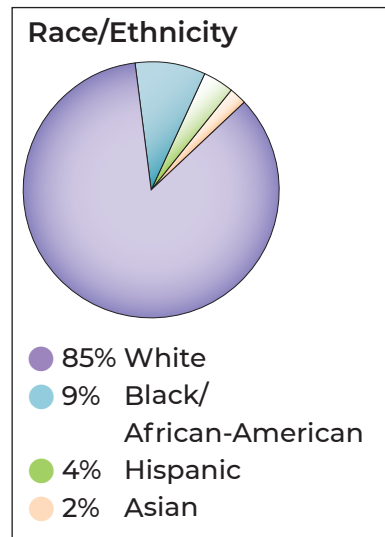
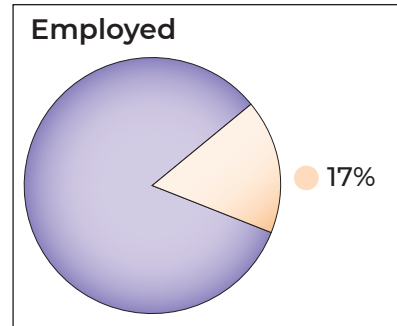
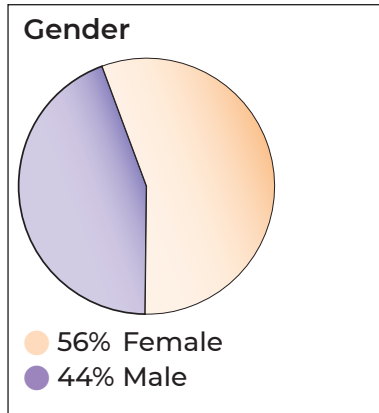
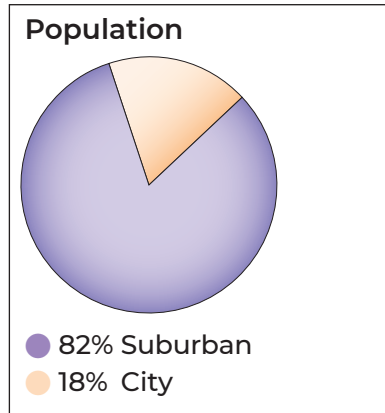
Town	65+	60+
Sweden	12.8	18
Henrietta	15	21.6
Mendon	16.6	23.6
Parma	15.5	25.3
Chili	18.7	26.5
Greece	20%	26.6
Ogden	16.3	26.6
Brighton	20.7	26.7
Pittsford	20.2	28.1
Penfield	20.1	28.4
Gates	21.1	29
Webster	20.1	29.2
Perinton	22.4	29.7
Irondequoit	22.7	29.8

Sources: Cornell Program on Applied Demographics, 2018; U.S. Census DEC Demographic Profile; 1970 data: CGR and U.S. Census American Community Survey, 2021 and 2022, 1-YR Estimates.



# Monroe County Quick Facts 65+

• 65+=142,000 (19%) • 60+=192,000 (25%)



Sources: U.S. Census, American Community Survey 2021 1-YR Estimates and 5-YR Estimates.



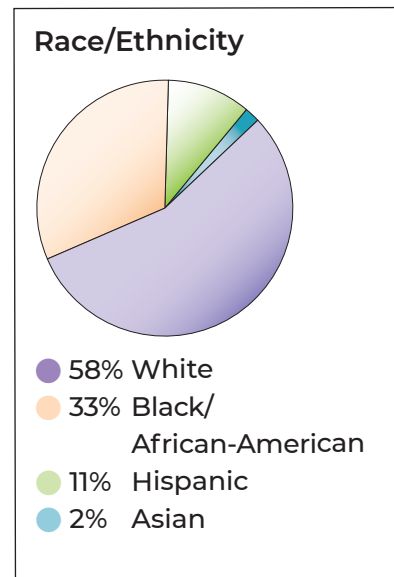
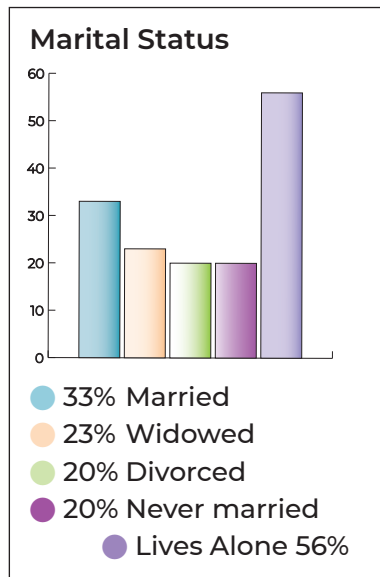
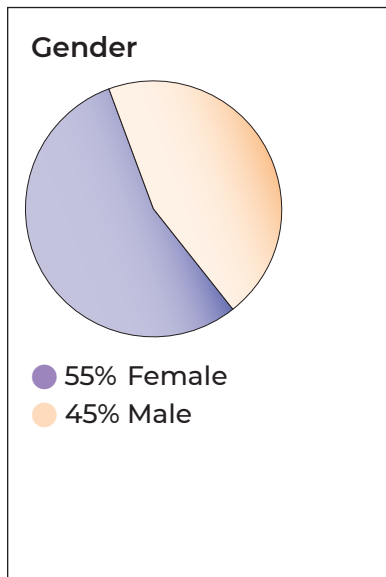
# City of Rochester Quick Facts 65+

The population of older adults in the city is increasing.  
20% of residents are 60 or older.

- 65+ = 29,000 (14%)
- 60+ = 42,000 (20%)

Source: (2022 American Community Survey, 1-YR Est.)

**IN NEW YORK STATE, the fastest increase in the 65+ population over the past decade occurred in the City of Rochester (+64%) while the under 65 population decreased by 6%.**



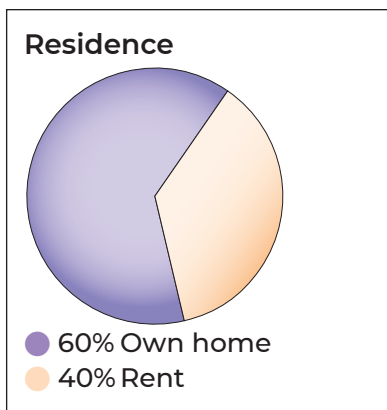
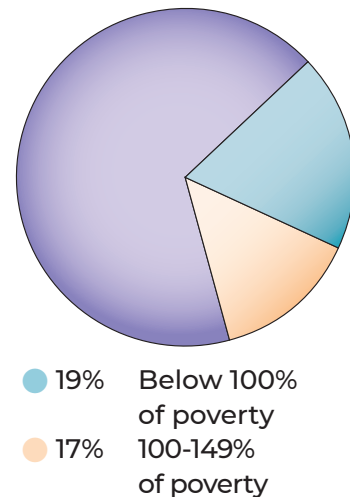
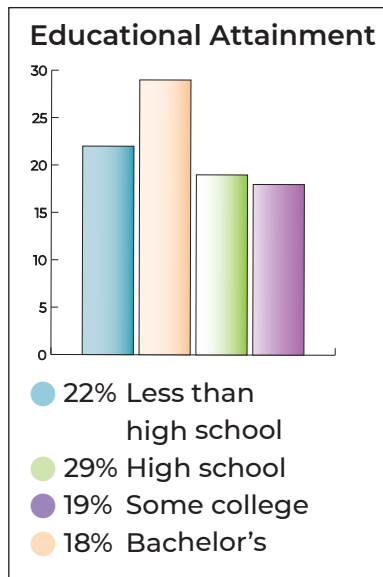
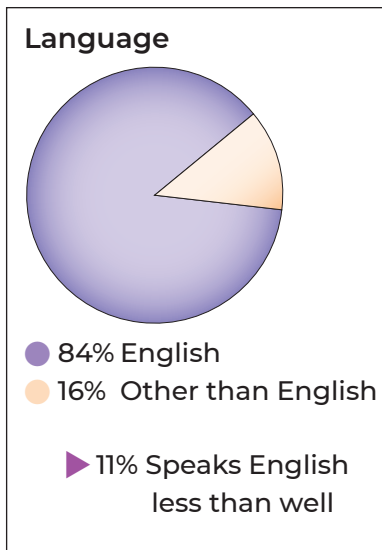
# City of Rochester Quick Facts 65+



## Poverty Among Older City Residents

Rochester has a poverty problem at all ages and older adults are significantly affected. The city has the second highest poverty rate in the state for older persons.

According to The Center for an Urban Future's 2023 report, the number of older persons in poverty in the city increased by an alarming 70% from 2011 to 2021.



**Employed**  
13% are employed.

**Disability Status**  
40% have a disability.

Per the 2021, U.S. Census 1-YR Estimates, 5,451 residents 65 or older (19%) lived below the Official Poverty Measure.

Per the same Census data, 8,412 residents 60 or older (21%) lived below the Official Poverty Measure.

Sources: U.S. Census, American Community Surveys, 2021 1-YR Estimates and 2021 5-YR Estimates, Keeping Pace with an Aging Rochester, Center for an Urban Future, 2023 and U.S. Census 2022 1-YR Estimates.

# Issues Associated with an Older Population

## Redefining Longevity: The Opportunities of our Longer Lives

It has been said that demographics are destiny. If so, a once young country is undeniably growing older – but with generations of Americans who are redefining our later years.

A new study by Age Wave Inc. titled, *The New Age of Aging*, provides insights based on interviews with 2,000 older Americans. “Americans age 50+ say today’s elders today are far more active, open-minded, and curious—and far less rigid and isolated. They are eager to pursue new dreams and adventures and tear down preconceived and ageist notions of what an ‘older person’ should and could be.”

Specifically, the report says:

- The definition of “old” has been pushed back by twenty years, driven by a new breed of older adults.
- 71% of people 65+ say the best time of their life is right now or in front of them.
- We need to re-imagine purposeful roles for older adults, as 83% of adults 65+ say it’s more important to feel “useful” rather than “youthful” in their retirement years.

- There is a need and desire to better match our health spans to our lifespans.
- 59% would like to work, at least part-time, in “retirement.”

## LONGEVITY TRENDS

### 1) More childless older people/solo aging

More people are childless than in previous generations. There are approximately 12 million solo agers in America, and an estimated 28% of older adults who live alone are childless. Childlessness is more common among the younger cohort of older adults suggesting that solo aging is a trend on the increase.

### 2) More educated

Today’s older adults are more likely to hold college degrees than previous generations, and people with higher levels of education are known to postpone retirement.

### 3) Greater diversity

As the older population becomes more diverse, racial/ethnic health disparities will play a greater role in shaping overall population health.

### 4) More health concerns

As a group, older adults today have higher rates of obesity than previous generations.



## LONGEVITY ISSUES

### Ageism

Ageism, which is stereotyping, prejudice and discrimination based on age, is as pervasive as it is detrimental. As noted in Dr. Tracey Gendron's 2022 book, *Aging Unmasked*, "The indoctrination of ageism throughout our lives can lead to poorer physical and mental health, social isolation and loneliness, financial insecurity, decreased quality of life and even premature death." However, Dr. Gendron also highlights that people with positive attitudes toward aging live on average seven and a half years longer than those with negative attitudes!

### Making Rochester a Great Place to Age Well: The Age-friendly Initiative

Monroe County and Rochester have joined the age-friendly movement, a worldwide initiative to make our communities great places to age well. Age-friendly communities have three characteristics:

1. Age is not a significant barrier to the maintenance of lifelong interests and activities;
2. Supports and accommodations exist to enable individuals with age-related disabilities to meet basic health and social needs;
3. Opportunities exist for older adults to develop new sources of fulfillment and engagement.



### Caregiving and Care Navigation

In New York State, 80% of long-term care is provided by family caregivers, not formal systems. These caregivers range in age from 25 to 95. Grandchildren care for grandparents, adult daughters and sons care for parents, and older wives and husbands care for their spouses. They cook, feed, clean, bathe, assist with mobility, drive, do laundry, buy clothes, handle finances, talk with doctors, schedule appointments, and even cope with medical tasks like injections, feeding tubes and wound treatment. Universally, caregivers need information, guidance, support, respite and other in-home services as they navigate the too-often complex community, insurance and medical systems of care.

### Elder Abuse

Elder abuse is a hidden issue. Only one in 24 instances is ever reported to authorities. Elder abuse occurs in every neighborhood and income strata.



Financial exploitation (theft of money or property, accessing money without permission) is the most common form of elder abuse.

### **Health and Wellness**

The importance of preventing illness and injury among older adults is growing along with the growing population of older adults. The older adult obesity rate is too high at 40%. The rate of falls, which can lead to injury and death, is too high with 25% of people 65 and older reporting at least one fall a year. To avoid overwhelming medical systems, we should invest more in evidence-based health and wellness programming which encourages healthy activity, healthy eating, and chronic disease self-care management.

Researchers believe that up to 80% of a person's health status is due to Social Determinants of Health (SDoH) which are, "*Conditions in which people are born, grow, live, work and age.*" SDoH are usually factors outside of medical systems of care. These include housing conditions and access to transportation, healthy food, financial management/public benefits, socialization, and care navigation with social service connections to medical providers. In New York State, the proposed 1115 Medicaid Waiver Demonstration would, "*Build a more resilient, flexible and integrated delivery system that reduces racial disparities, promotes health equity, and supports the delivery of social care.*" This is a potential funding and

expansion opportunity for community-based social services. Lifespan's Community Care Connections service has proven that the integration of medical systems of care with social services improves outcomes and reduces unnecessary ED visits and hospitalizations for older patients.

### **Housing**

Specialized housing for older adults is plentiful, though often expensive. Options include enriched housing, assisted living, independent living with services and family-type homes. However, many of these options are financially out of reach for lower and middle-income older adults.

### **Long-term Care Workforce Shortage**

A critical shortage of paid caregivers is impacting the ability of both families and formal systems, like nursing homes and assisted living facilities, to provide adequate care or take new residents from increasingly overcrowded hospitals. New York State's minimum staffing requirements for nursing homes went into effect in 2022, yet up to 75% of homes in New York are not providing the 3.5 hours of daily care per patient as mandated. We also face a critical shortage of geriatricians to care for the growing population of older adults.

### **Medicare & Social Security**

Medicare covered about 57 million people in 2023, a number that will keep increasing. Together Medicare and Social Security accounted for 32% of

the 2022/23 federal budget. It is projected that reserves for both funds will be unable to fully pay beneficiaries sometime in the early 2030s unless the federal government takes action.

### **Retirement – Finances and Fulfillment**

Just 17% of private companies offer traditional defined benefit pensions once offered by 90% of companies. The median baby boomer household had \$134,000 in retirement savings in 2019, according to the most recent federal data. Some older adults need to continue working past traditional retirement age to meet their basic needs. And many older people want to continue working, at least part-time, for fulfillment. Others seek opportunities to continue contributing to the community through meaningful volunteer roles.

### **Social Isolation & Loneliness**

Older adults are at greater risk of social isolation especially those elders with lower incomes and resources. *“Social isolation among older adults accounts for an estimated \$6.7 billion in excess Medicare spending annually... Researchers liken the effect of social isolation to smoking 15 cigarettes a day. Social connection is a significant predictor of longevity and better physical, cognitive, and mental health, while social isolation and loneliness are significant predictors of premature death and poor health.”*

### **Transportation**

In our community, older adults are aging in car-dependent suburban and rural locations where transportation and pedestrian infrastructure is not optimal for those who no longer drive. When older adults are considering limiting or giving up driving, their number one concern is, *“What are my transportation options?”*

#### Sources:

U.S. Census Bureau, 2021

*A Summary of the 2023 Annual Reports: Social Security and Medicare Boards of Trustees.*

*Fiscal Data: Treasury.gov, 2022.*

*Center for Retirement Research at Boston College, Medicare Finances: A 2023 Update.*

*The HILL: Nearly half of baby boomers have no retirement savings, May 2023.*

*Aging Unmasked, Dr. Tracey Gendron, Ph.D., 2022.*

*Our Epidemic of Loneliness and Isolation: The U.S. Surgeon General’s Advisory on the Healing Effects of Social Connection and Community, 2023.*

*Rising Obesity in an Aging America: Policy and Program Implications, PBR, 2022.*

AARP, *Caregiving in the U.S., 2020.*

*Our Epidemic of Loneliness and Isolation: The U.S. Surgeon General’s Advisory on the Healing Effects of Social Connection and Community, 2023.*

*Gerontologist, Sept. 2022, Television Viewing, Physical Activity, and Loneliness in Late Life.*

CDC, *Older Adult Falls Data, 2020.*

World Health Organization

NYS Department of Health, *1115 Waiver Demonstration: Conceptual Framework, August 2021.*







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