SAVI Talks: Equity and Aging

State of Aging in Central Indiana
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State of Aging in Central Indiana
481,000
older adults in Central Indiana
25% OF TOTAL POPULATION
Older adult population is growing faster than younger populations & as younger cohorts age, it will be become more diverse.

**Percent change in population since 2012**
- 2012: 0%
- 2019: 5%
- 2021: 28%

**Population distribution by age and race**
- 83% of older adults are White, compared to 51% of population under 55.
Equity

Older adults in Central Indiana experience aging differently based on their:
• Race
• Ethnicity
• Income levels
• and other factors
Social Ecological Model of Inequity

Framework to identify influences on an individual’s outcome
Older adults of color are less resourced than White older adults.
Income typically falls as households age.

Median household income for each age group (Central Indiana)

- Age 55-64: $70,279
- Age 65-84: $49,048
- Age 85+: $34,010

Source: PUMS, ACS 2010-2014 and 2015-2019 five-year estimates

Incomes have risen for all age groups since 2014

- 2010-2014: $60,510 to $70,279
- 2015-2019: $41,716 to $49,048
- $28,755 to $34,010

$0, $20K, $40K, $60K
Older adults of color earn significantly less than White older adults.

Source: PUMS, ACS 2015-2019 five-year estimates
Older adults of color experience significantly higher poverty rates than White older adults.

**Poverty rate for individuals age 55 or older by race (Central Indiana)**

- **Black**: 17.3%
- **Latinx**: 14.1%
- **White**: 6.6%

*Source: PUMS, ACS 2015-2019 five-year estimates*
Older adults in poverty are more likely to live in areas with greater concentrations of poverty among all ages.
Even when the impact of public benefits are considered, Hoosier older adults of color face greater poverty rates than White older adults.

White adults experience a lower unemployment rate than Latinx and Black adults.

Source: Bureau of Labor Statistics, 2020
White adults earn more than Latinx and Black adults

Source: Bureau of Labor Statistics, 2020
Opportunity gap

- Black and Latinx workers are:
  - Less likely to hold management roles
  - Even with same job, education, and experience, earn less than White workers

Occupational segregation

- Black women make up a disproportionate percentage of the low-wage workforce
- Black men more likely to work in industries that pay less than White men

National Labor Relations Act of 1935

Allowed the federal government to endorse union groups that excluded Black workers from membership

White adults 55+ are more likely to be homeowners and have paid off their mortgages than older adults of color.

Source: PUMS, ACS 2015-2019 five-year estimates
Highlighting Equity: Community Factors

In 1930’s, mortgage lenders and banks started to deny home financing in communities of color.

These areas were deemed “Hazardous” for investment.

In Central Indiana, fewer Latinx older adults receive Social Security benefits, while more Black older adults receive Supplemental Security Income.

Source: PUMS, ACS 2015-2019 five-year estimates
Social Security is only source of income for:
- 40% of Latinx older adults
- 33% of Black older adults
- 18% of White older adults

Social Security benefit amounts are lower for Black and Latinx older adults due to lower lifetime earnings

Black older adults are at greater risk of COVID-19 hospitalization and death.
Older adults in Indiana are disproportionately impacted by COVID-19

- Though people under 60 account for most cases, older adults account for 93% of deaths.
- People in nursing homes account for half of COVID-19 deaths, yet only 4% of all confirmed cases.

Source: SoA COVID-19 Research Brief
Black adults in Indiana are disproportionately impacted by COVID-19

**COVID-19 hospitalization rate**

- White residents: 226 per 100,000
- Black residents: 582 per 100,000

**COVID-19 death rate**

- White residents: 53 per 100,000
- Black residents: 74 per 100,000

Sources: Dixon et al., 2021 and SoA COVID-19 Research Brief
Black older adults are disproportionately impacted by COVID-19

Nationally, Black older adult death rates were higher than those of White older adults:

- 5 times higher for 65-74
- 3.5 times higher for 75-84
- 2 times higher for 85+

Death rates were higher for Latinx older adults than White older adults, but lower than Black older adults.

Source: Kaiser Health News analysis of CDC data
Black older adults have higher rates of health conditions such as:

- Hypertension
- Diabetes
- Obesity

Black Americans are more likely to be employed as essential workers than White Americans
Black older adults are more likely than White older adults to reside in multigenerational households.

Highlighting Equity: Community Factors

Less access to COVID-19 testing in majority-Black neighborhoods\(^1\)

Black older adults aged 55-64 are less likely to have health insurance than White older adults\(^2\)

Black older adults are less likely to own a computer or have internet access than White older adults\(^3\)


Future Research: Older Adults and the Financial Impact of COVID-19
Older Americans younger than retirement age experienced greater financial changes than retirement-age adults.

Source: Pew Research Center, March 2021, “A Year into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans”
Older adults are disproportionately impacted financially by the pandemic when compared to younger adults.

One quarter of non-retired adults 50+ reported that have delayed or may delay retirement.

They were less likely to report losing their job or taking a pay cut but were disproportionately more likely to not have recovered from earlier pay cuts.

They were less likely to get a raise, higher-paying job or overtime.

Source: Pew Research Center, March 2021, “A Year into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans”
Future Research: Older Adults and the Financial Impact of COVID-19
Questions?
Panelists

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Thank you for attending today!

Upcoming SAVI Talks dates
• Life Expectancy - August 26th, 2021
• Criminal Justice – October, 2021

Please visit us online to learn more!
• State of Aging Portal - centralindiana.stateofaging.org
• SAVI Equity Data & Information Hub - www.savi.org/equity-data-hub
• Side Effects Public Media - www.sideeffectspublicmedia.org