



SAVI



CENTRAL INDIANA
SENIOR FUND
A CICF FUND



SAVI Talks: Equity and Aging

State of Aging in Central Indiana





CENTRAL INDIANA SENIOR FUND

A CICF FUND





Moderator

Brittani Howell

Community Engagement Specialist

WFYI Side Effects Media



Rebecca Nannery
Senior Research Analyst
The Polis Center at IUPUI



Katie Rukes
Program Analyst
Center for Research on
Inclusion and Social Policy
IU Public Policy Institute



Presenters



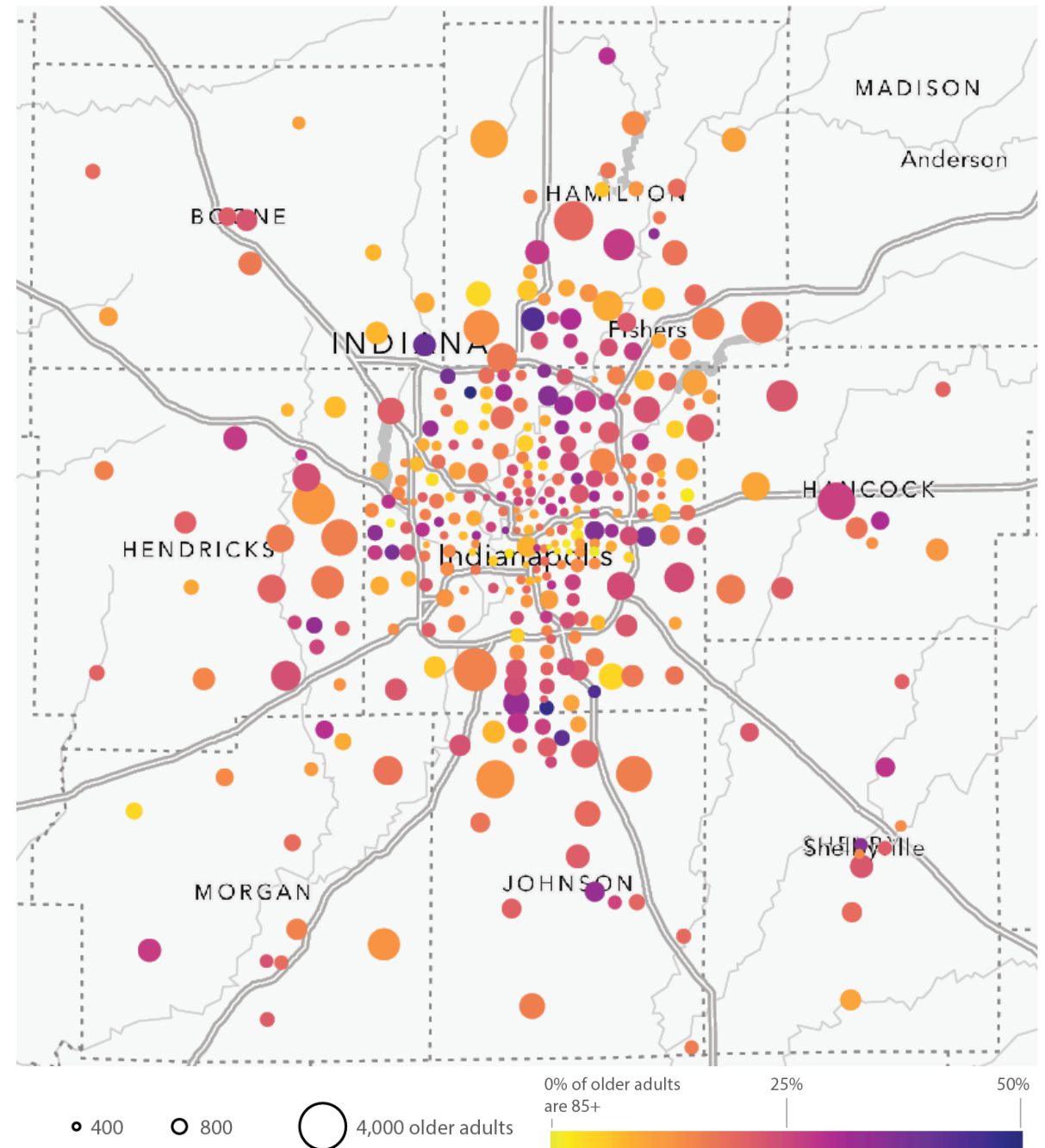
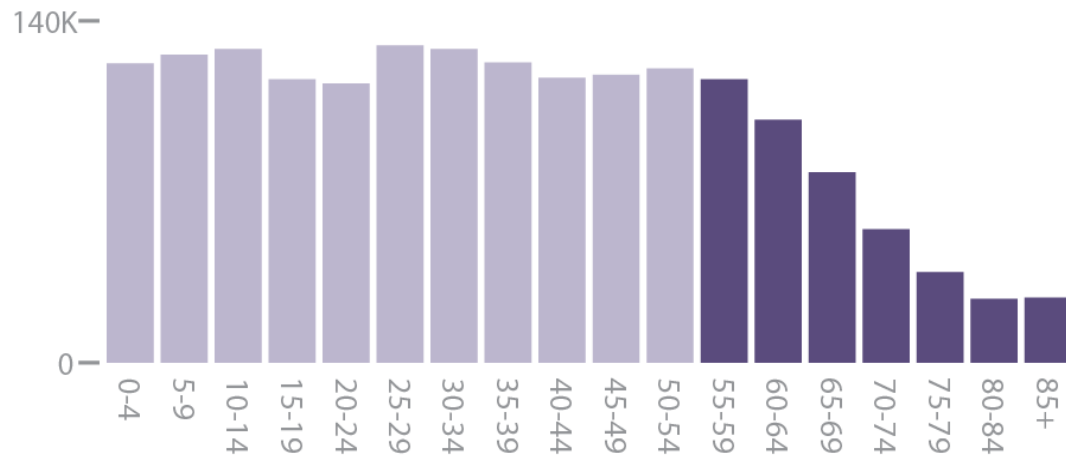
SAVI Talks: Equity and Aging

State of Aging in Central Indiana

481,000

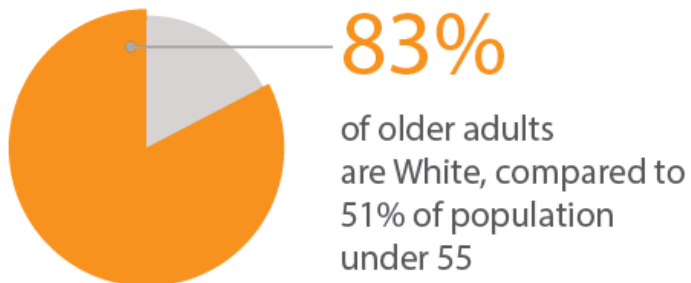
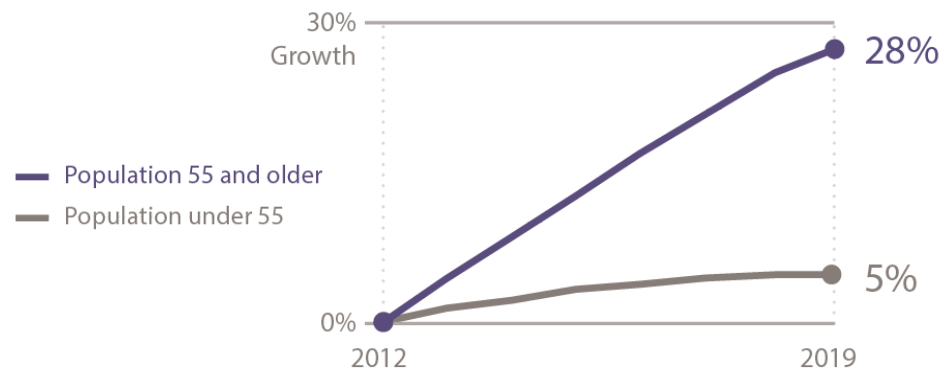
older adults in
Central Indiana

25% OF TOTAL
POPULATION

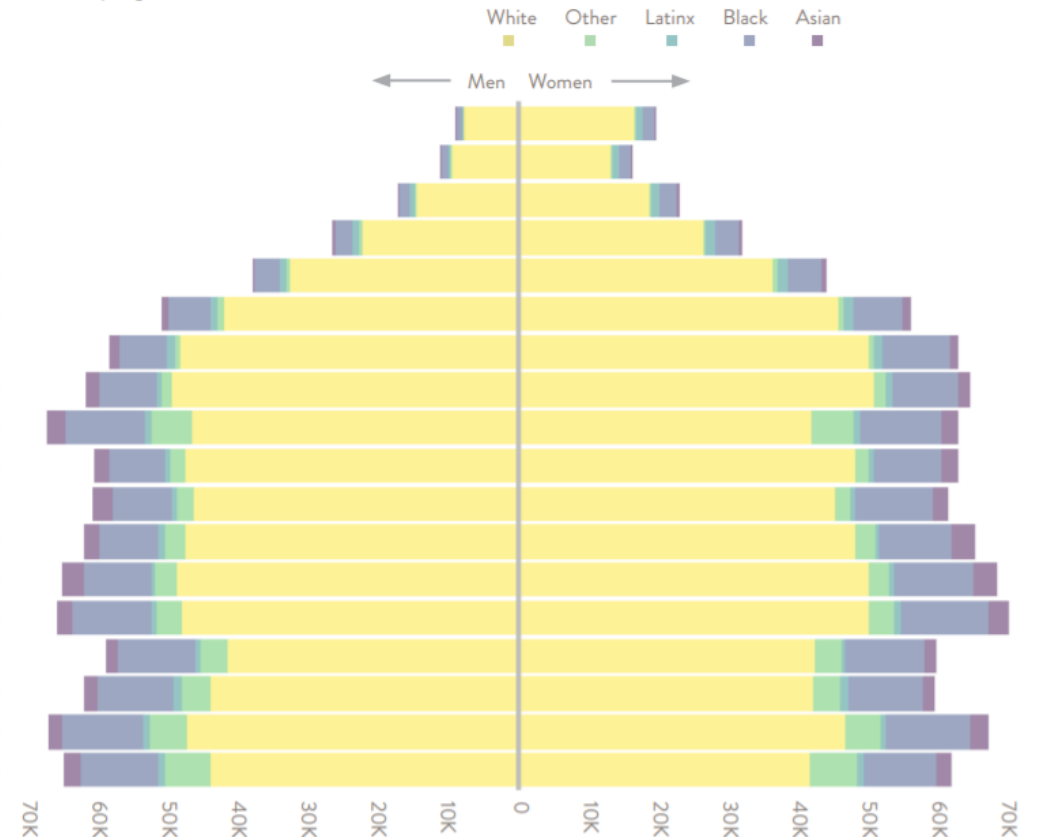


Older adult population is growing faster than younger populations & as younger cohorts age, it will become more diverse

Percent change in population since 2012



Population distribution by age and race





Equity

Older adults in Central Indiana experience aging differently based on their:

- Race
- Ethnicity
- Income levels
- and other factors

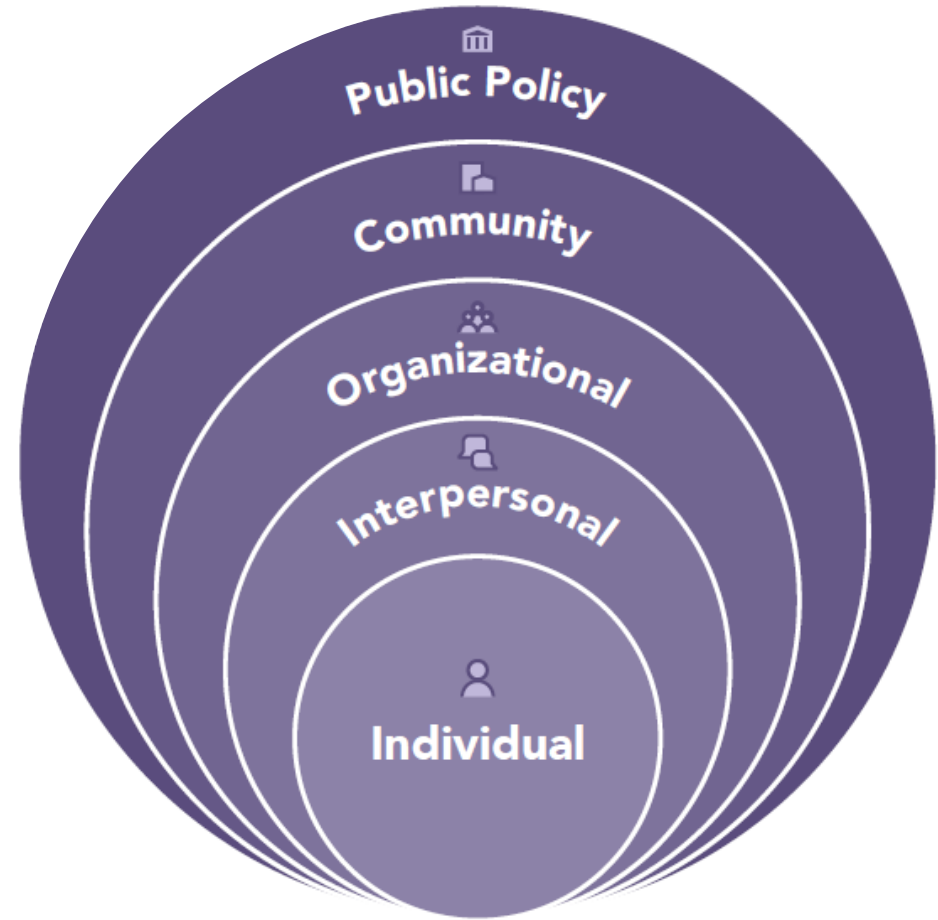


Social Ecological Model of Inequity


Framework to identify influences on an individual's outcome



Social Ecological Model of Inequity



Source: Adapted from the University of Washington School of Medicine⁸ and Heise et al.⁹



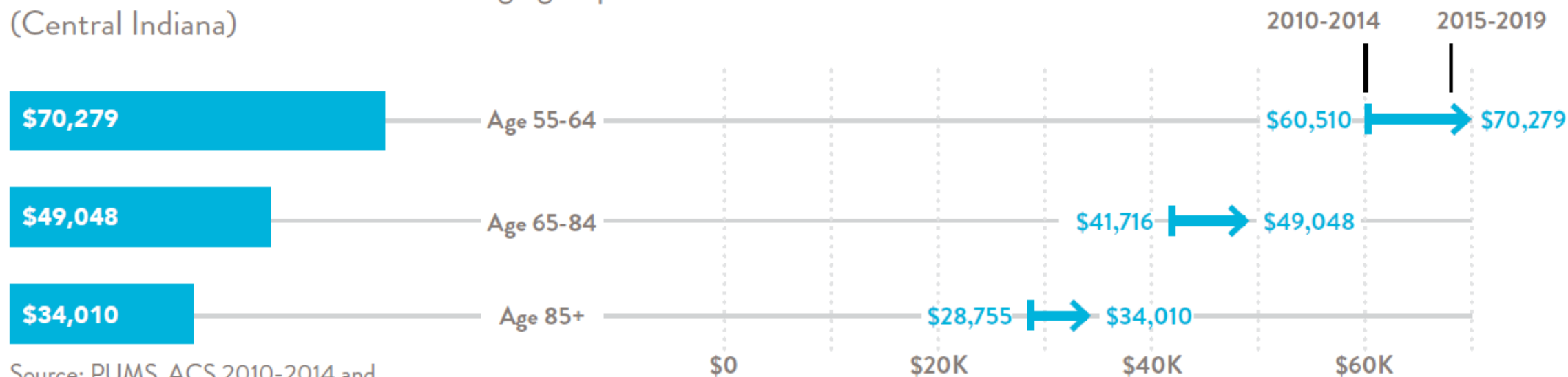
Older adults of
color are less
resourced than
White older
adults



Income typically falls as households age.

Median household income for each age group
(Central Indiana)

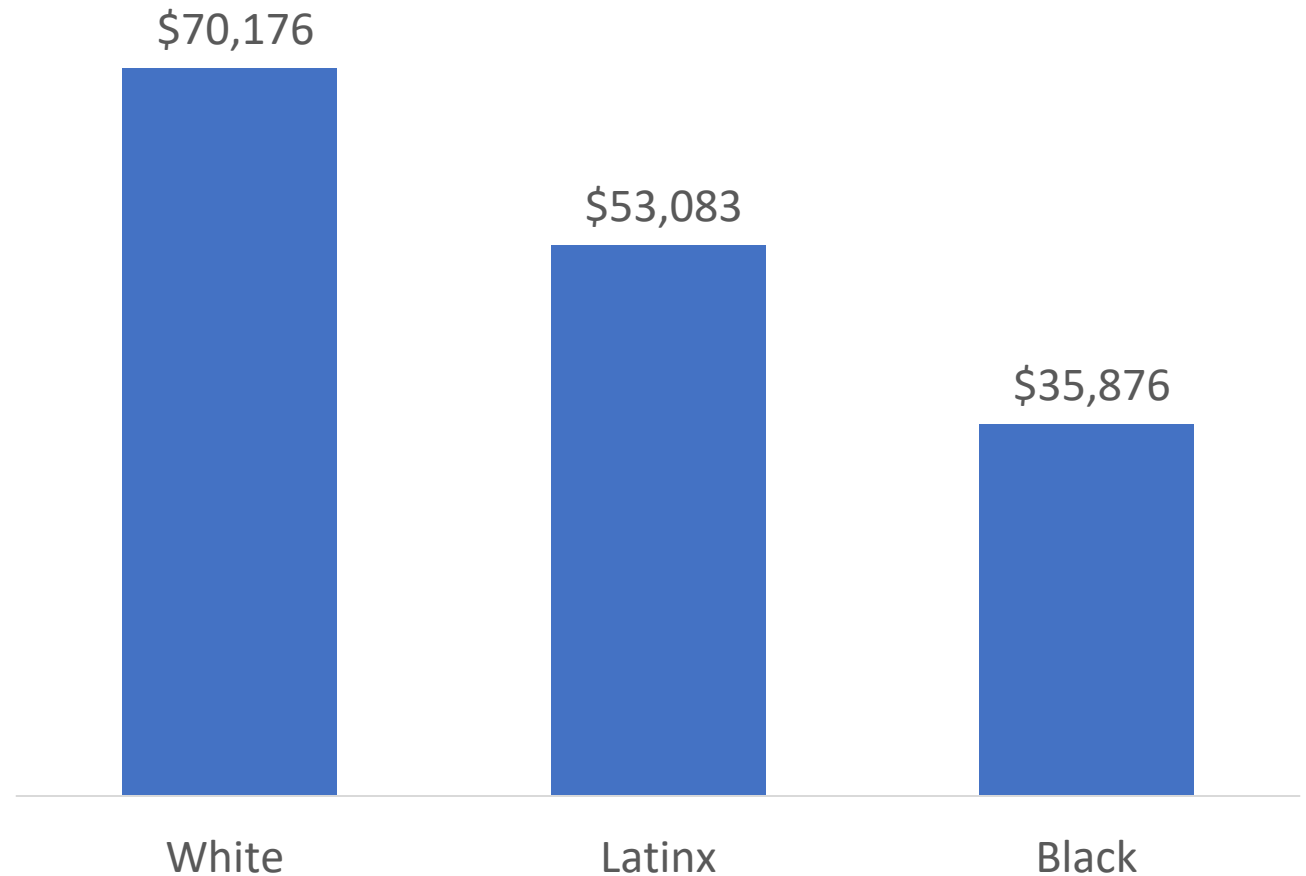
Incomes have risen for all age groups since 2014



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

Older adults of color earn significantly less than White older adults.

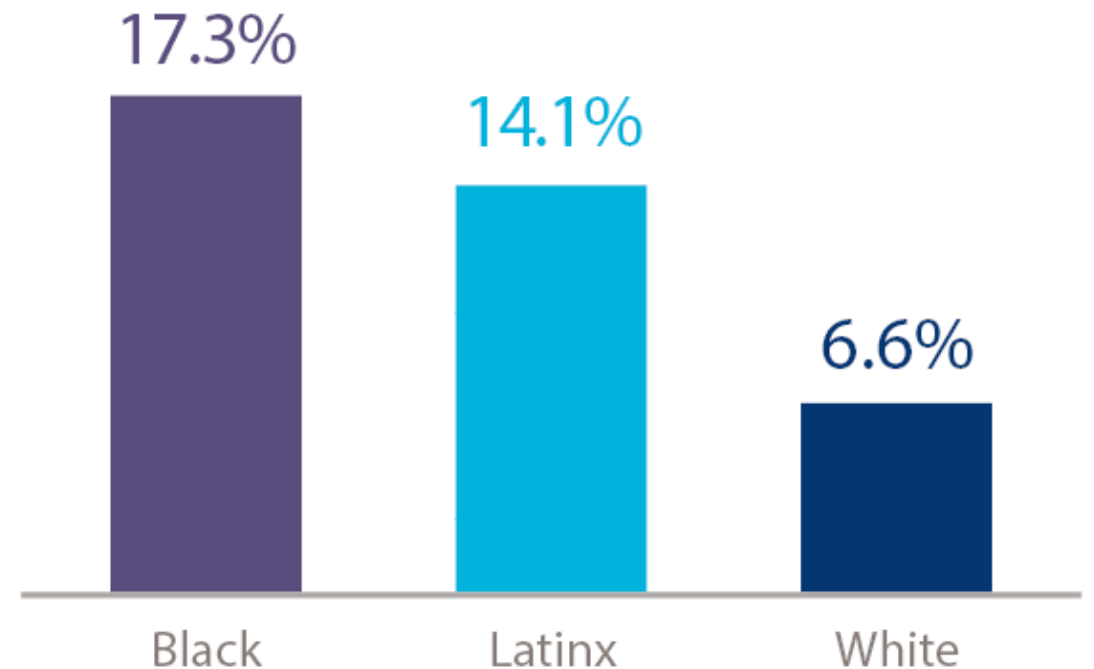
Median Household Income by Race/Ethnicity



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)

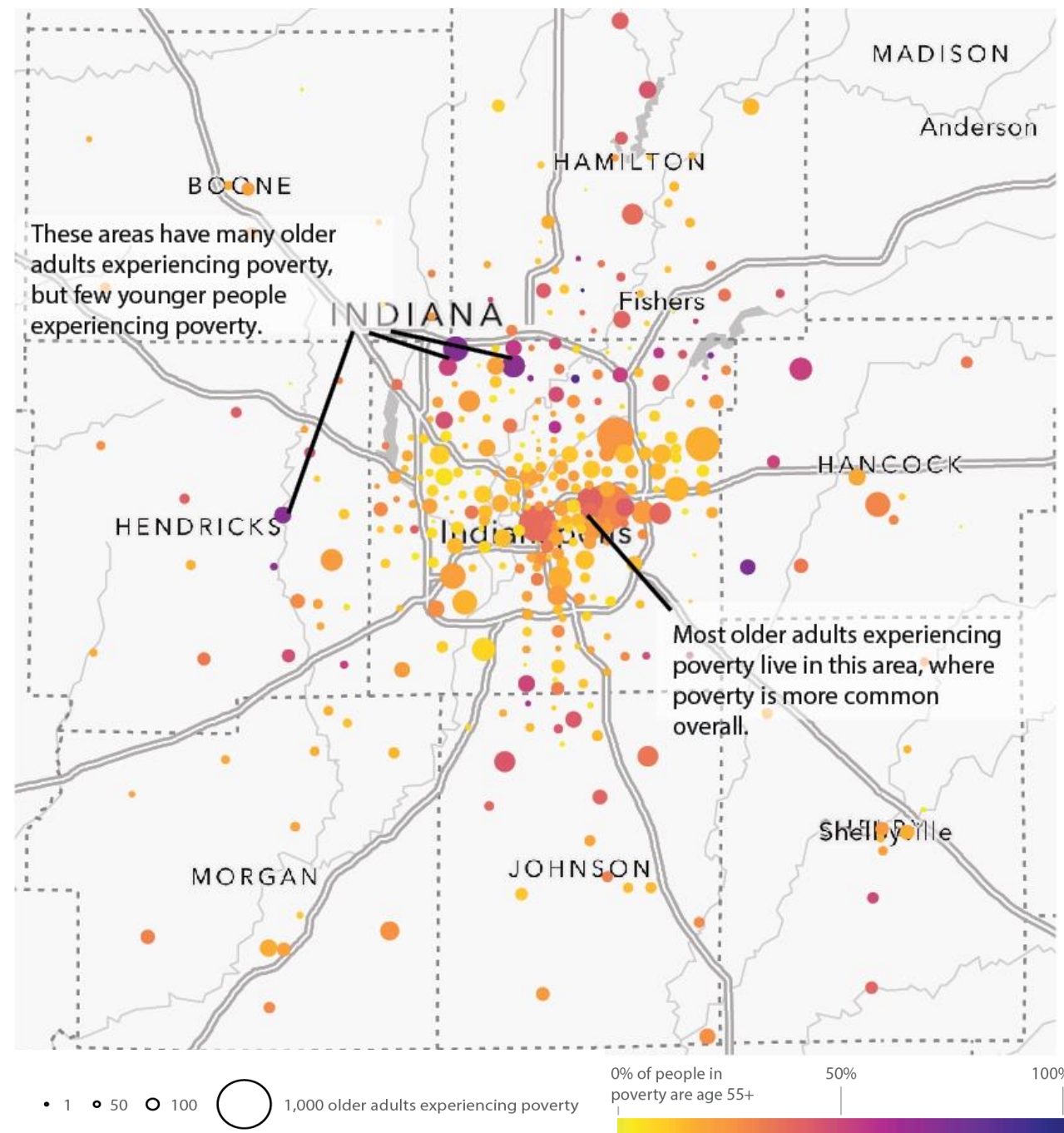


Source: PUMS, ACS 2015-2019 five-year estimates

8.1%

OF OLDER ADULTS
EXPERIENCE
POVERTY

Older adults in poverty are
more likely to live in areas
with greater concentrations of
poverty among all ages



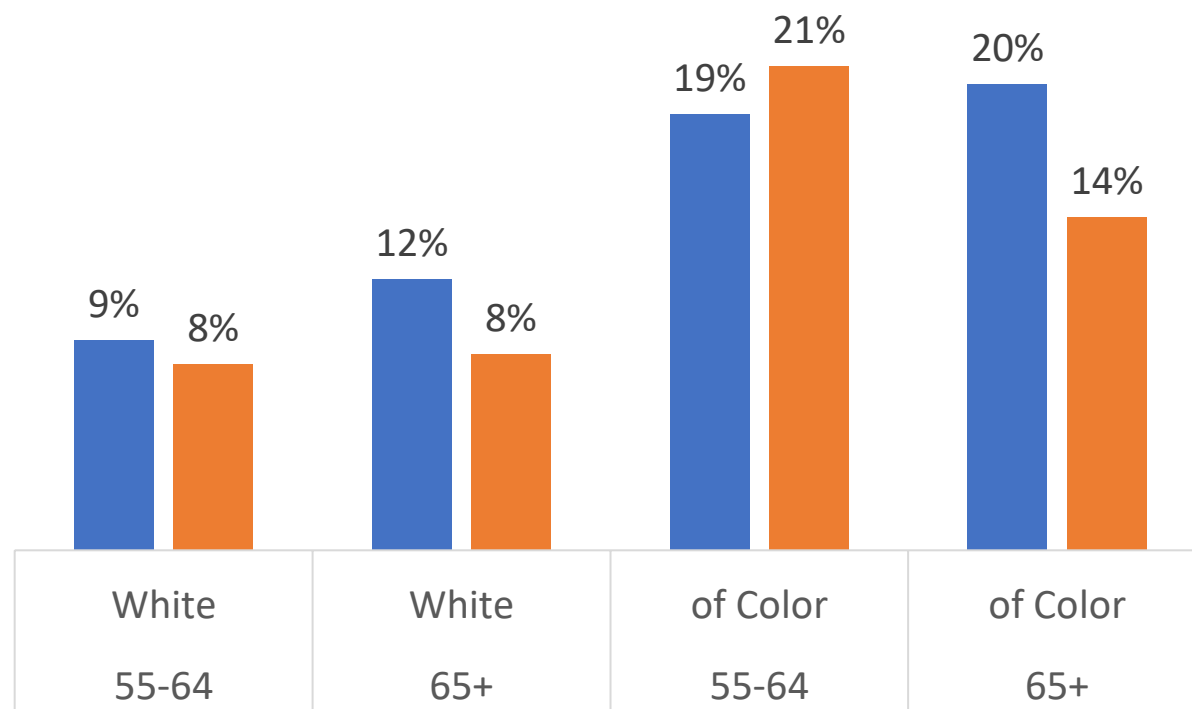
Even when the impact of public benefits are considered, Hoosier older adults of color face greater poverty rates than White older adults

Sources: American Community Survey 2015-2019 five-year estimates, Annual Social and Economic Supplement of the Current Population Survey 2015-2019 five-year estimates



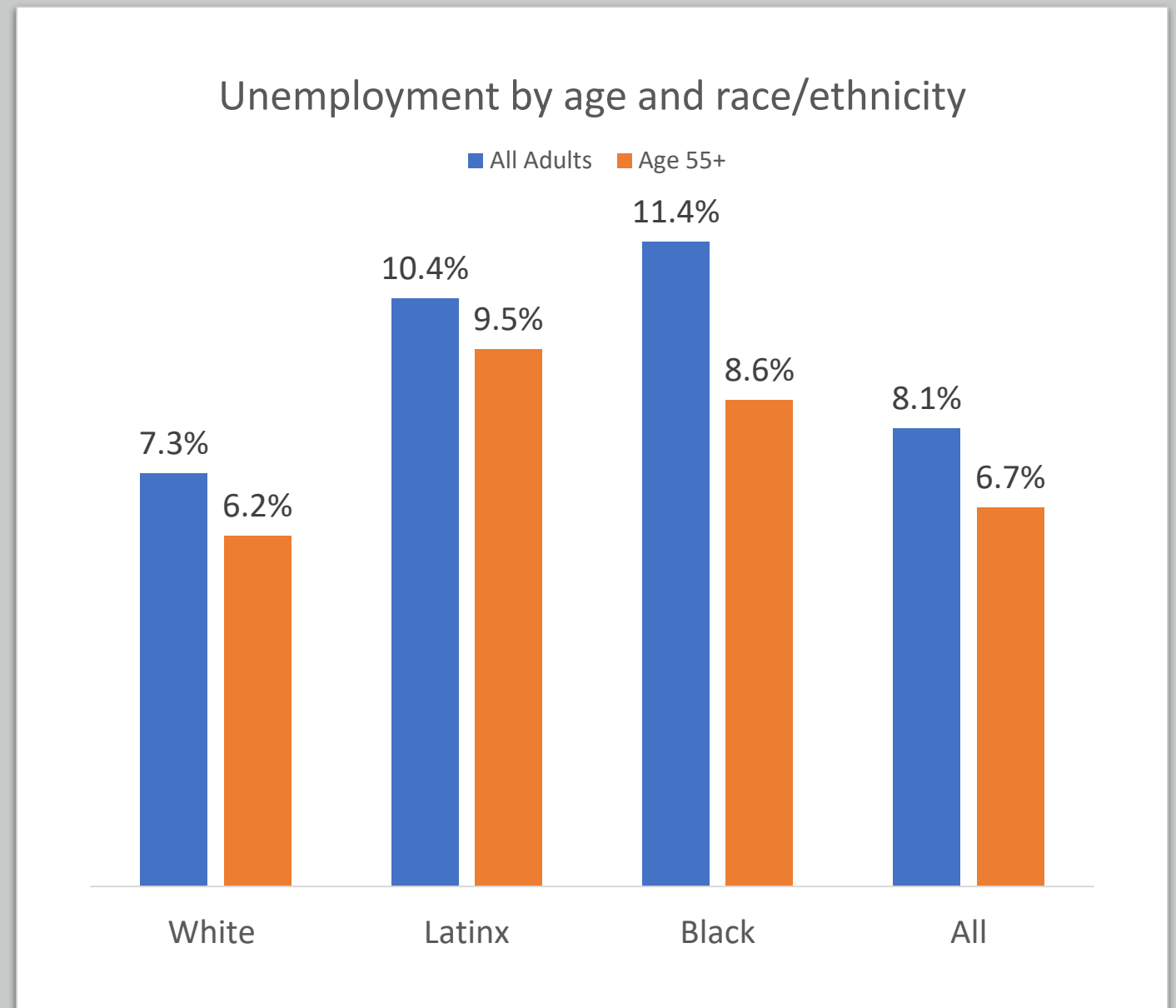
Poverty in Indiana: White older adults and older adults of color

■ Supplemental Poverty Measure ■ Official Poverty Measure



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

Source: Bureau of Labor Statistics, 2020

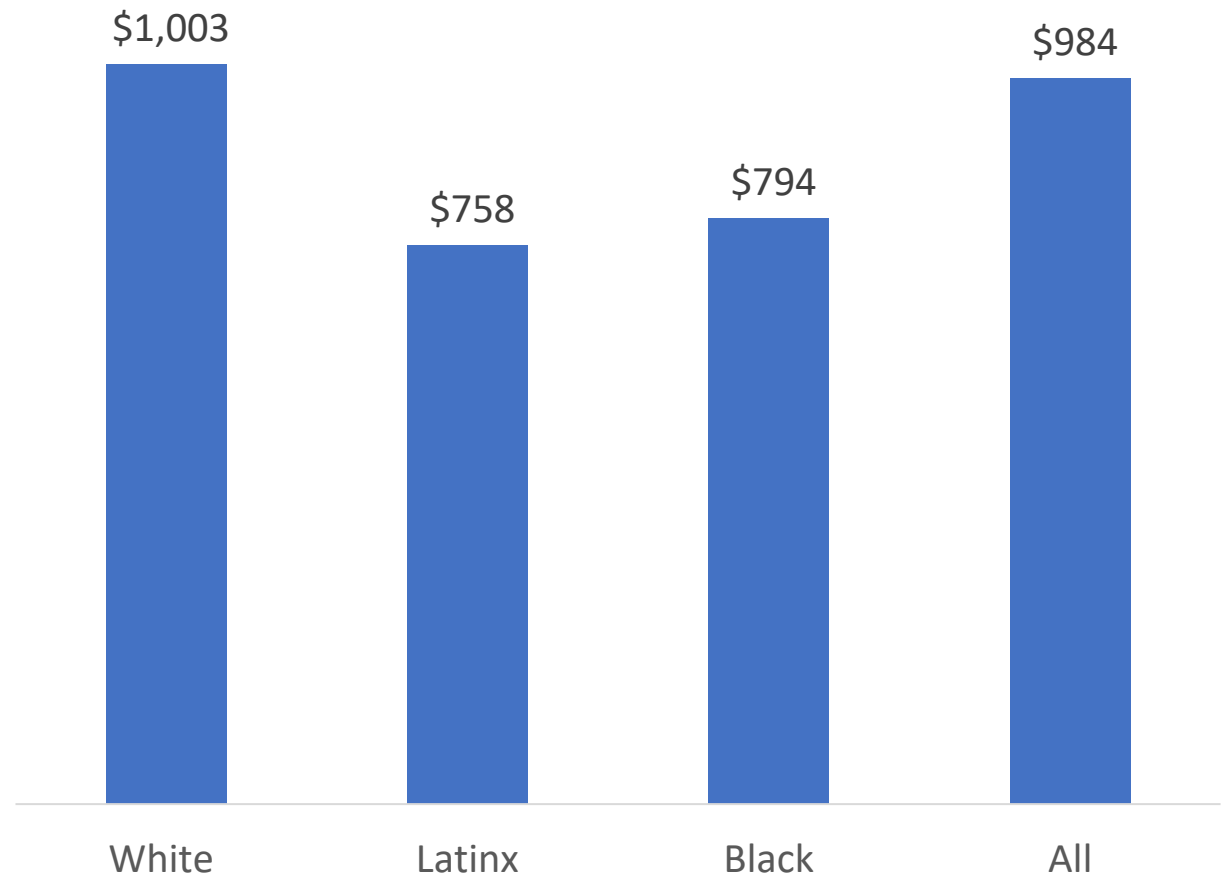


White adults earn
more than Latinx and
Black adults

Source: Bureau of Labor Statistics, 2020



Median Weekly Wages by Race/Ethnicity





Highlighting Equity: Organizational Factors

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

Miller, S., "Black Workers Still Earn Less than Their White Counterparts", SHRM, June 11, 2020.



Highlighting Equity: Policy Factors

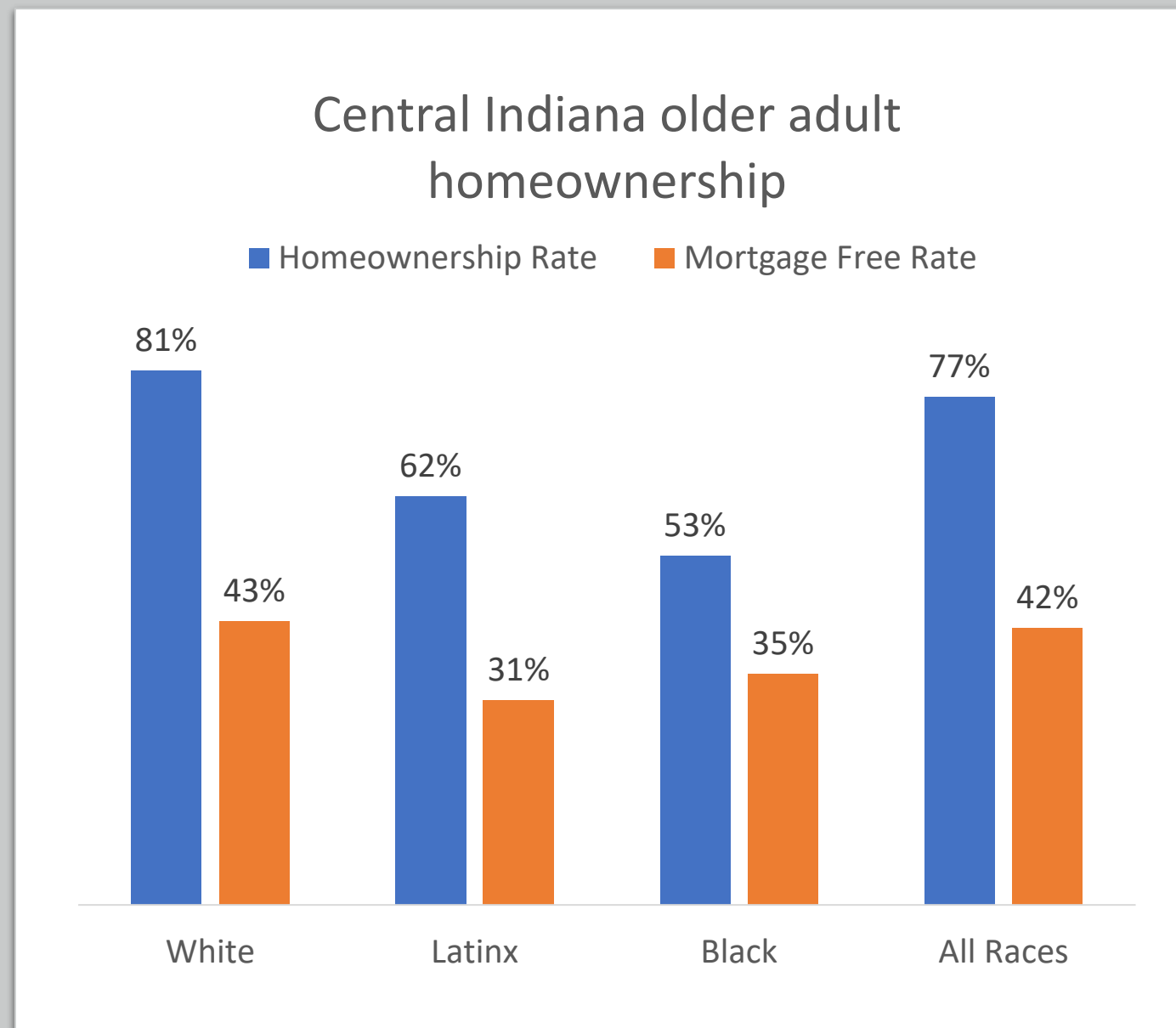
National Labor Relations Act of 1935

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

Parker, A. "Wealth Gap: Examining the Root Causes of Poverty among African Americans", Post and Courier, September 6, 2020.

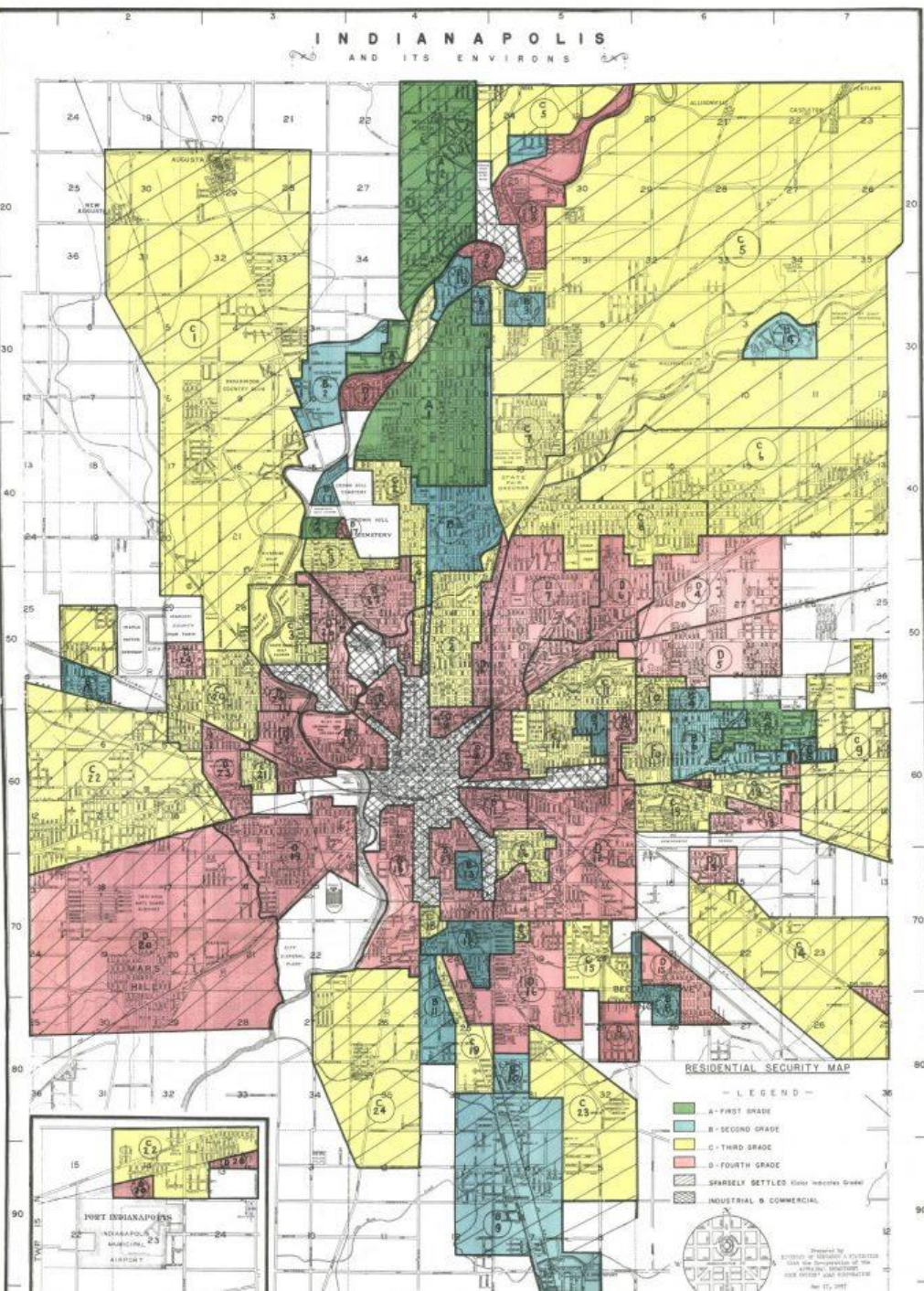
White adults 55+ are more likely to be homeowners and have paid off their mortgages than older adults of color.

Source: PUMS, ACS 2015-2019 five-year estimates



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

Hillier, A. E., "Residential Security Maps and Neighborhood Appraisals: The Home Owners' Loan Corporation and the Case of Philadelphia," *Social Science History*, 2005. Image: Map of HOLC valuations for Indianapolis in 1937, University of Richmond

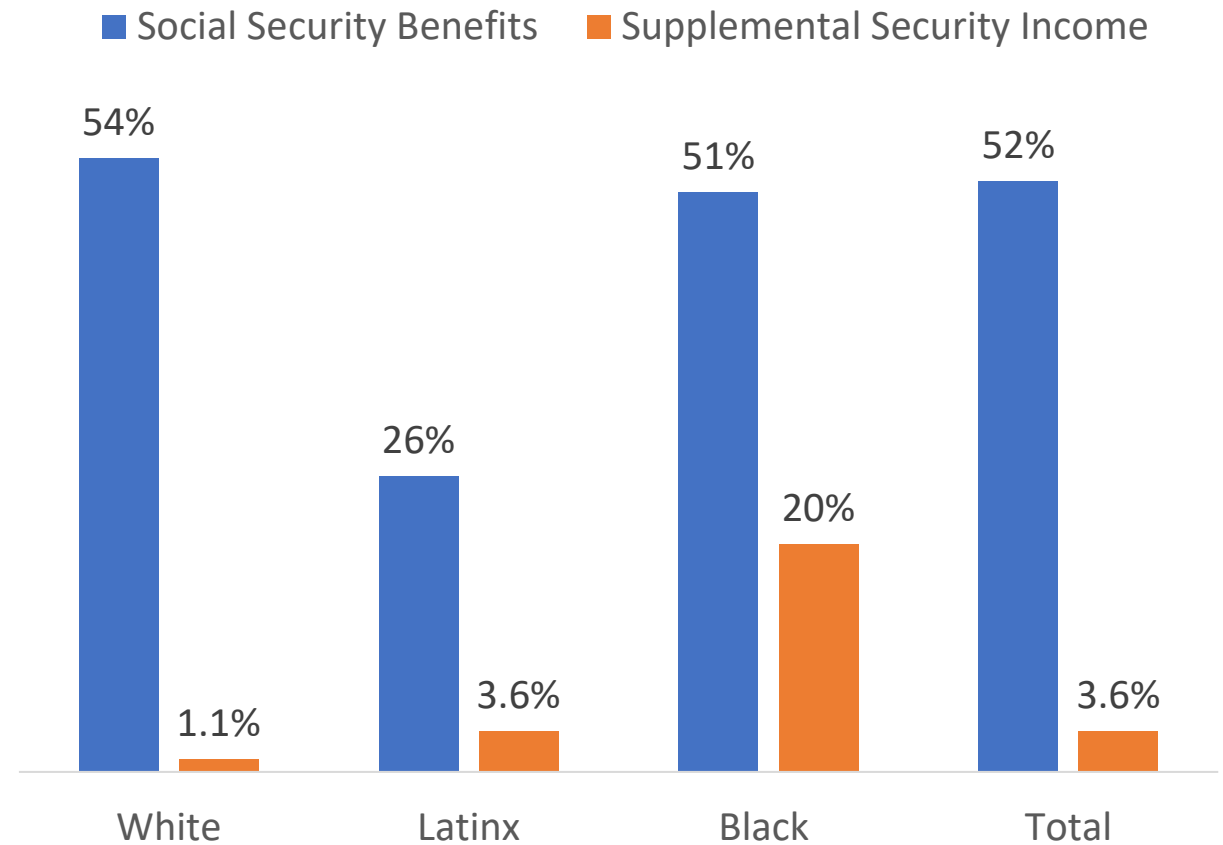


In Central Indiana,
fewer Latinx older
adults receive Social
Security benefits, while
more Black older
adults receive
Supplemental Security
Income

Source: PUMS, ACS 2015-2019 five-year estimates



Adults 55+ who receive cash benefits by race/ethnicity



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

National Academy of Social Insurance, "Social Security and People of Color"



Highlighting
Equity:
Organizational
Factors

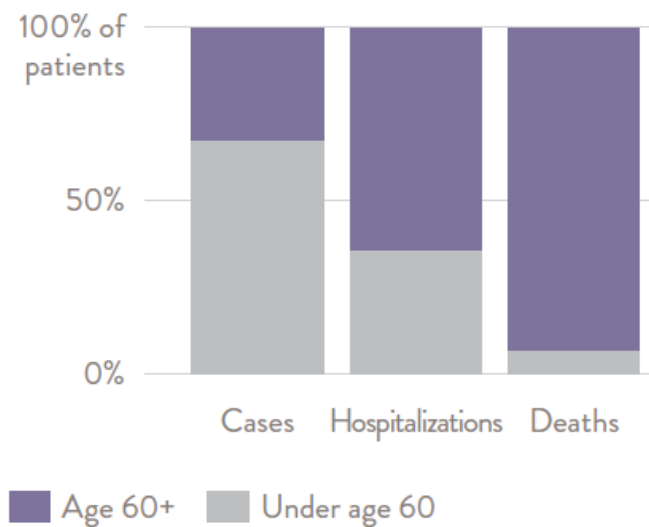
Black older adults are at greater risk of COVID-19 hospitalization and death



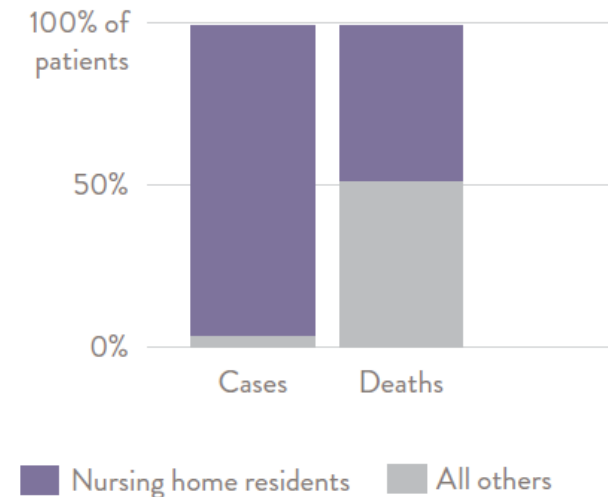
Older adults in Indiana are disproportionately impacted by COVID-19

- 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.

Population of Indiana's COVID-19 outcomes by age group



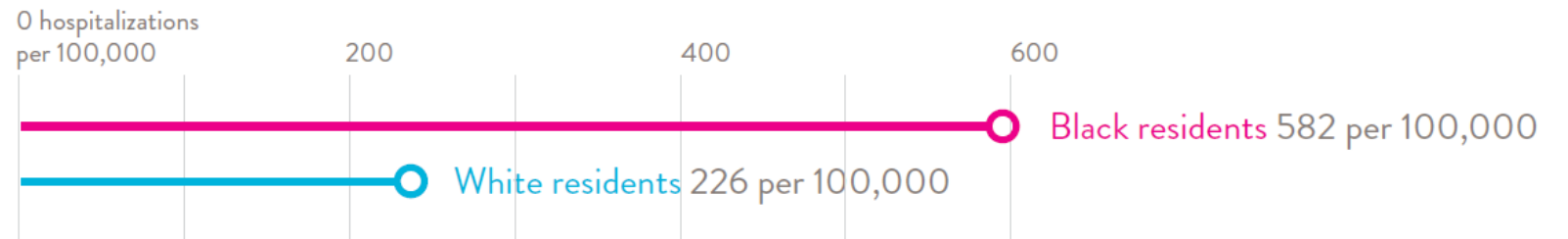
Population of Indiana's COVID-19 outcomes



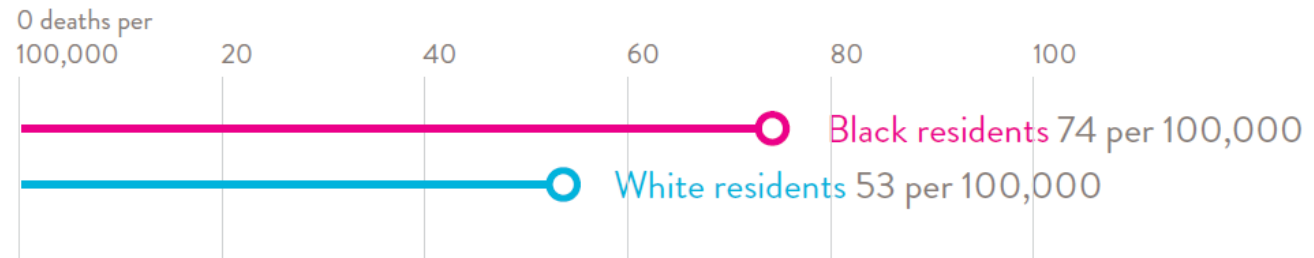
Source: SoA COVID-19 Research Brief

Black adults in Indiana are disproportionately impacted by COVID-19

COVID-19 hospitalization rate



COVID-19 death rate



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





Highlighting Equity: Individual Factors

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

Chatters, L. M., Taylor, H. O., & Taylor, R. J., "Older Black Americans during COVID-19: Race and Age Double Jeopardy". Health Education and Behavior, 2020.



Highlighting Equity: Interpersonal Factors

Black older adults are more likely than White older adults to reside in multigenerational households

Chatters, L. M., Taylor, H. O., & Taylor, R. J., "Older Black Americans during COVID-19: Race and Age Double Jeopardy". Health Education and Behavior, 2020.



Highlighting Equity: Community Factors

Less access to COVID-19 testing in majority-Black neighborhoods¹

Black older adults aged 55-64 are less likely to have health insurance than White older adults²

Black older adults are less likely to own a computer or have internet access than White older adults³

¹Barrett, C. "COVID-19 Testing Scarce in Indianapolis' Black Neighborhoods", WFYI, June 26, 2020.

² Jacobson, G., Schwartz, K., & Neuman, T. "Health insurance coverage for older adults: Implications of a Medicare buy-in". Kaiser Family Foundation, 2013.

³Tappen, R. M., Cooley, M.E., Luckmann, R., & Panday, S. "Digital Health Information Disparities in Older Adults: A Mixed Methods Study". *Journal of Racial and Ethnic Health Disparities*, 2021.



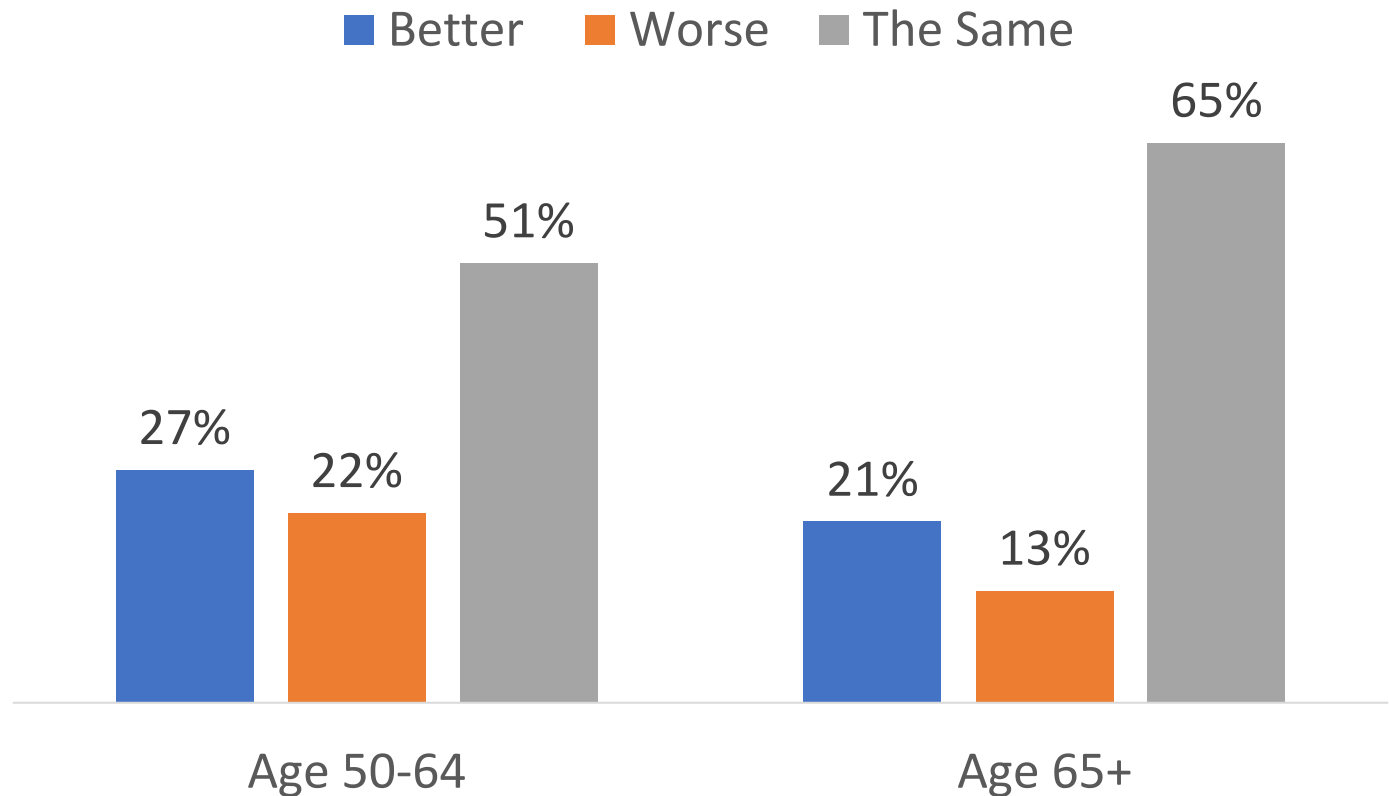
Future Research: Older Adults and the Financial Impact of COVID- 19



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"

Financial situation of older Americans since the previous year, January 2021



Older adults are disproportionately impacted financially by the pandemic when compared to younger adults

Source: Pew Research Center, March 2021, "A Year into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

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.





Future Research: Older Adults and the Financial Impact of COVID- 19

Questions?



Tauhric Brown
Chief Executive Officer
CICOA Aging & In-Home
Solutions



Annie Smith
Community Ambassador
Central Indiana Community
Foundation



Breanca Merritt, PhD
Chief Health Equity &
ADA Officer
FSSA



Carolyn Watts
Retired Social Worker
State of Aging in Indiana
Advisory Committee
Member

Panelists

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

