# **Creating Communities** where All Ages Thrive

The AARP Network of Age-Friendly Communities

\* Milo Dover-Foxcroft Eastport\* Bangor Bucksport\* \*Ellsworth Newry Woodstock Belfast\* Blue Hill Gilead\* \*Bethel Readfield Bar Harbor Wayne Greenwood Brooksville\* Augusta Paris Hallowell \*Bowdoinham \*Cumberland North Yarmouth\* Westbrook\* \*Portland AARP Real Possibilities in Maine Saco Biddeford Kennebunk \*Berwick

## Here come the Boomers (current age 52 to 71 years)

By 2030, Maine's 65+ population will increase by 78% and one of four (28%) Mainers will be 65+.

50%

78%

81%

100

63%





#### The Demographics of Aging in Veazie

Veazie, home to approximately 2,045 people, has many age-friendly features that make it a great place to live<sup>1</sup>. The AARP Livability Index score for Veazie is 54/100<sup>2</sup>. Strengths of the community include opportunities for civic and social involvement, the availability of high speed Internet, the affordability of housing, and accessible transportation options. Primary weaknesses are access to exercise opportunities and distance to services and jobs.

The median age is 43, slightly older than their peers in Penobscot County (median age, 41).

One in four residents have attained the milestone of their 60<sup>th</sup> birthday. Forty percent of the 827 households include at least one person 60+. In the past 15 years, the number of Veazie residents 60+ grew by 41%-from 334 in 2000 to 470 in 2015.

Living Arrangements: While most older people (61%) live with a spouse or another person, about 1/3<sup>rd</sup> live alone. Most (80%) people living alone are women. Veazie is a place where people move to stay; only 2% of older residents have lived in their homes less than 15 years. Long-term residents are highly attached to the community and have social ties that can sustain them in older years but may need help to age safely in their own home if they develop a disability or no longer drive.

Home ownership is common; 69% of older families live in a home they own or are purchasing. Half (48%) of Veazie's 60+ householders have a loan on their home, compared with 33% of older Mainers. Nine percent of older residents with a mortgage spend 30% or more of their monthly income on housing, compared with 5% of older residents without a home loan and 66% of renters. Median monthly housing-related expenses of an older household with a mortgage are \$1,052 (loan, insurance, and property taxes), compared to \$477 for people without a loan and \$656 for older renters.

Age of Housing where Older People Live: The majority (82%) of older homeowners live in housing that is 25+ years old. Older homes need more maintenance and modifications for older residents to age in place. The need to find help with home chores is greatest for the oldest homeowners and those aging with a disability that prevents them from doing simple, routine chores safely.

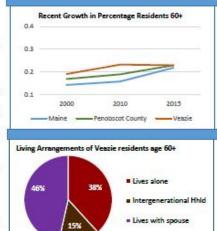
Income Security: Older households have a lower median income than the overall population. There is significant income disparity among householders 65+; 9% have a yearly income less than \$10,000 while 10% receive \$100,000+ annually. The Elder Economic Index estimates that older people in Veazie in good health need \$30,266/year to meet basic needs<sup>3</sup> without getting assistance. More than half (64%) of older households have a yearly income less than economic security.

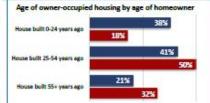
Mean Social Security income is \$16,057 and mean retirement (pension, annuities, etc.) income is \$19,971. A household can have more than one source of income; people depending on Social Security alone are more likely to experience poverty than households that depend on other forms of retirement income or a mix of Social Security and other income.

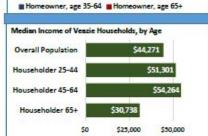
Eight percent of 60+ households received Food Stamps in the past year, compared with 23% of younger familes.

Veterans: Overall, about 12% of Veazie residents are veterans but the number jumps to 63% of men age 65+. Veteran status was a protection against poverty; 7% of veterans and 15% of non-veterans age 65+ had income less than 100% of the poverty rate (\$11,700 for a family of one; \$15,930 for a couple). The rate of disability is higher for older veterans than non-veterans; 43% of veterans have a disability, compared with 28% of non-veterans.

Disability: Veazie's older residents have a disability rate similar to their peers throughout Maine; 32% of people 65+ have at least one disability, compared with 35% of older Mainers. The disability rate increases to 42% for people age 75 and older who live in the area. More than half (52%) of older residents with a disabiling condition live with more than one disability. People who live with multiple physical limitations face an increased risk of social isolation.







% of Veazie residents age 65+ with a disability



<sup>1</sup> Except where noted, data is taken from US Census 2000, US Census 2010, or American Community Survey 5-year Estimates for 2011-2015 <sup>2</sup> AARP Livability Index. FMI: https://jwabilityindex.aarp.org/

<sup>a</sup> For more information about the Elder Economic Index, go to: <u>http://www.basiceconomicseourity.ore/E</u>. The Elder Index measures how much income an older adult living in the community requires to meet his or her basic needs—without public or private aid.

### "Age-Friendly Communities" **≠** "Old People Places"



#### The Maine Guide

#### Building Livable, Age-Friendly Communities





## **An Age-Friendly Vision for all Communities**



For more information about any of the resources mentioned, contact "Patricia Oh" < build.afc@gmail.com>

You can access an electronic version of the Maine Guide at: https://drive.google.com/open?id=0B3-ck0gVIygRVTh6dUhVNEdPTXc

Directions for completing your own demographic snapshot can be accessed on the TSLCA website: http://agefriendly.community/webinars/