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## MAY is Older Americans Month

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## Metropolitan Social Services

Planning, Coordination and Social Data Analysis

## NEWSLETTER

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## May is Older Americans Month

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### Profile of Older Americans

46.2 million – the number of people that were 65 and older in

### Older Americans Act

The [Older Americans Act](#)

the United States on July 1, 2014.

98.2 Million – projected population of people age 65 and over in the year 2060.

2033 will be the first year in which the population 65 and older will outnumber people younger than 18 in the United States.

\$36,895 is the 2014 median income of households with householders 65 and older.

14.4% - The Supplemental Poverty rate for persons age 65, compared to 10% measured by the less comprehensive official measure.

5.2 million persons age 65 and older were working full-time in 2014.

79.3% of householders age 65 and older owned their home in 2015.

81.9% of people and older in 2014 had completed high school or more.

57.5% of people 65 and older were married in 2015.

59.4% of people 65 and older reported voting in 2014 elections.

Source: [U.S. Census, Public Information Office](#)



### **The Aging Population is Reshaping the Economy**

In [Soaring Numbers of Elderly Reshaping U.S. Economy](#), the Federal Reserve Bank of Atlanta reports that in the next few decades, “the nation will experience dramatic demographic change as the ranks of the old grow faster than the rest of the population.”

(OAA) “promotes the well-being of older individuals by providing services and programs designed to help them live independently in their homes and communities.” First enacted in 1965, the OAA was [recently reauthorized](#) after it had expired four years earlier.

OAA provide funds for caregiver support, job training, meals, senior centers, transportation, benefit enrollment and health promotion. The Act provides for additional services including chronic disease management, falls prevention and funds to modernize multipurpose senior centers.

The act also authorizes the Administration to support research and implementation of programs that address the economic needs of older adults.



### **Older American Veterans and Poverty**

Veterans who have served the nation, including through several wars, are getting older. While veterans received benefits, such as those for education and healthcare, many veterans

This is expected to create fiscal challenges, affect the national's labor supply as well as the demand for services and products, affecting how the federal government allocates money. Older people are more likely to depend on entitlements (Social Security, Medicare, Medicaid, SSI, etc.).

Thanks to medical advances and more attention to healthy lifestyles, people are living longer. The life expectancy for people born in 1920 was 54 years, which dramatically increased to 79 in 2013. Another trend affecting the work force is that the fertility rate has decreased in recent years.

By 2030, the youngest baby boomers become 65. Currently, about 15% of the population is age 65 or older, rising to 21% by 2030 and to 22% by 2050. The population over age 85 is expected to grow, doubling from 2% to 5% by 2050.

Longer life expectancy combined with declining births will result in fewer people of prime employment age who are working and paying taxes to help fund Medicare, Social Security and other government programs. In 1940, there were 9.09 working age people to each person over age 65, decreasing to 5 in the year 2000 and expected to further decrease to 2.86 by 2030. It is important that creative ways be used to provide alternative workplace arrangements, including working at home, working part-time, etc.

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### Challenges of Aging

Some diseases associated with aging can be prevented or minimized, according to [webmd.com](#), which describes [7 health challenges of aging](#).

Arthritis affects about half of the seniors in the U. S. and is a leading cause of disability. Causes can range from sports injuries, wearing the wrong shoes, etc. Keys to prevention include avoiding overuse, regular exercise and maintaining a healthy weight.

Osteoporosis affects about 44 million people over age 50, mostly women. It is not part of normal aging but can exacerbate injuries experienced in falls. Prevention efforts include sufficient calcium and Vitamin D, not smoking and weight bearing exercises.

Obesity and metabolic syndrome affect more than 40% of people over age 60, increasing risk for diabetes,

still experience poverty.

According to the U. S. Department of Veterans Affairs, there are [more than 12.4 million veterans over age 54](#).

The poverty rate of all Veterans 18 years and older was about half that of non-Veterans from 2000 to 2009. In 2000, about 5.0% of Veterans were living in poverty. By 2009, the poverty rate for Veterans was 6.3%.

According to the [Profile of Veterans in Poverty: 2014](#) from the [U. S. Department of Veterans Affairs](#) (March 2016), younger Post -9/11 Veterans ages 17-34 have higher poverty rates than veterans ages 35-54 for both sexes.

Male veterans have lower poverty rates than female veterans. Among veterans over age 65, the median household income for males was \$52,885 compared to \$46,408 for females.

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### Older Americans and Debt

Over the past two decades, older Americans have [increased the amount of debt](#) they owe to borrowers. A 2013 Survey of Consumer Finances indicates that seniors owed money on both mortgages and lines of credit. The survey further

cardiovascular disease and some cancers. Preventive actions include maintaining healthy weight, avoiding sugar and alcohol, and choosing a healthier diet.

Other challenges include mental health, cancer, cardiovascular disease, dental health and vision/hearing loss.



### AARP Retirement Calculator

Are you saving enough? [AARP](#) has a [Retirement Calculator](#) to help determine when a person can stop working. It assesses the amount of savings and how long money would be expected to last.

### From Cradle to Rocking Chair

The 7th Annual [Lloyd C. Elam Symposium](#), *Cradle to Rocking Chair: Continuing and Emerging Issues in African-American Male Health*, was sponsored by the [Meharry Medical College's Department of Psychiatry and Behavioral Health Sciences](#).

The symposium discussed how social determinants such as poor nutrition, limited transportation options, high unemployment rates and high school dropout rates disproportionately affect African-American males in both urban and rural areas.

These and other social determinants have negative life-long effects on this population, with a direct correlation to mental and physical health outcomes. Education, opportunities for employment and social mobility can reverse some downward trends recent studies have shown.

Obesity in infants and toddlers are more prevalent in African-American communities due to a lack of education by teen parents and lower breast-feeding rates than the mainstream population. Prenatal exposures to alcohol affects adolescent males are associated with negative behavior and academic performance.

For Older Adult males, especially for African-Americans (despite recent medical advances in screening, diagnosis and management of chronic medical conditions), there is an increase in prostate cancer rates, heart disease and preventable deaths. The research explained that obesity rates in adults and middle-age men is on the increase, while

showed that these two items exceeded  $\frac{1}{4}$  of seniors' monthly incomes.

Credit card debt continued to increase for seniors as well. Median total debt increased from a little over \$9,000 in 1989 to over \$40,000 in 2013. With the increased medical expenses and reduced years of earning, consumer debt threatens the economic well-being for older Americans than for those who are younger.

### 2015 Senior Report

The [2015 Senior Report](#) from [America's Health Rankings](#) notes that 1 out of every 7 Americans is aged 65 and older. The report looks at challenges seniors face and ranks states for health factors.

The United States ranks 34th from the top in life expectancy at 79 years of age, lower than Japan (84), Italy (83), Canada (82), Israel (82), Greece (81), Slovenia (80).

America's Health Rankings also compares states in Overall Senior Health, in which Tennessee ranks 44th.

### MSS Senior Nutrition

Metropolitan Social Services' [Senior Nutrition Program](#) provides nutritionally sound meals to eligible seniors and disabled persons.

obesity rates decline as males age past 65.

To combat obesity in middle-age men, research is emerging to educate this population on dietary risk reduction programs and structured exercise methods. Other topics covered at the Symposium included Behaviors Health Issues for Adult Men and Current and Emerging Issues in Aging.



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Congregate meal locations are across Davidson County, with home delivered meals available for eligible persons.

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### **Council on Aging**

The [Council on Aging of Middle Tennessee](#) will [celebrate Older Americans Month](#) with a cruise on the General Jackson showboat. The ticket price will be less than half the usual cost during May 9-11. Make reservations weekdays between 9 am and 1 pm at 615-353-4235.

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