Enhancing Equity for an Aging Region

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*Northwest Pilot Project*

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Enhancing Equity for an Aging Region

Moderator:
Margaret B. Neal – Portland State University, Institute on Aging

Speakers:
Alan DeLaTorre – Portland State University, Institute on Aging
Lee Girard – Multnomah County Aging and Disability Services
Bobby Weinstock – Northwest Pilot Project
Dick Lycan – Portland State University, Institute on Aging
Aging and Equity in the Greater Portland Metropolitan Region

Alan DeLaTorre, Ph.D. – Research Associate
Portland State University – Institute on Aging
What is Equity?

- **Metro:** The benefits and burdens of growth and change are distributed equitably.

- **Portland:** Everyone has access to the opportunities necessary to satisfy their essential needs, advance their well-being, and achieve their full potential.

![A rising tide lifts all boats](http://4.bp.blogspot.com/)
Equity, Sustainability & Age-Friendly Communities

Sustainable Development Model:
Affording Opportunities for Future Generations to Meet Their Needs

### Sustainability Domains

**Environmental Equity**
- Housing
- Transportation
- Outdoor Spaces
- Buildings

**Social Equity**
- Respect and Social Inclusion
- Social Participation
- Civic Participation & Volunteering
- Communication & Information
- Community Support
- Health Services

**Economic Equity**
- Employment
- Economic Development
Planning for an Aging Population

- Our region is aging in a **rapid and unprecedented manner** and our window of opportunity to prepare is shrinking.

- Various **public, non-profit, and for-private entities provide programs** to meet the needs of older adults and people with disabilities.

- However, regional and local planning and policymaking still pay **insufficient attention to our future age structure** and opportunities for **collective impact**.

- Consider this: Population aging may be the **biggest demographic change** we are facing over the next 20+ years!
Investing in Older Adults and Our Future

- This issue is personal, even though you may want to deny it!
- Environments that facilitate active aging are good for those of all ages and abilities
- The Greater Portland Metropolitan Region is positioned to be a national and international leader in creating age-friendly environments
- Older adults must be considered an asset to our region!

http://samsonmedia.net/
Portland is a Leader in the International Age-Friendly Cities Movement

2006-2007: PSU Institute on Aging research on behalf of Portland as only U.S. city among 33 cities in World Health Organization’s (WHO) Global Age-Friendly Cities project

2010: Application for membership in WHO Global Network of Age-Friendly Cities

2011: Official acceptance into WHO Network

2011-2013: Advisory Council meets, develops Action Plan; consultation with WHO, AARP on indicators of age friendliness

Oct. 2013: City Council approves Action Plan
Action Plan for an Age-Friendly Portland

- Age-Friendly Portland Advisory Council developed based on evidence and multiple stakeholder perspectives
- Not all actions listed are new; builds on activities already underway
- Involves partnerships – public-public, public-private
Implementing the Action Plan

- Prioritizing – 3 areas:
  - Housing Options & Policy
  - Economic Development & Employment
  - Civic Engagement & Volunteering

- Meetings with City Bureau liaisons, potential partners re: each Action Plan item

- Establishing indicators for monitoring progress, preparing Implementation Guide
For more information about the Age-Friendly Portland initiative, please check out agefriendlyportland.org
Big gains expected for 60+ population
Slight drop projected for 85+ population
Percent of older adults below Federal Poverty Level (FPL) to remain stable, except for racial/ethnic minority elders
Mid, East, and West will likely show greatest increases in older residents
Dramatic growth rates predicted for racial and ethnic minority elders
Projected increases for 60+ below FPL by race, ethnicity 2010 – 2017

- Hispanic, 86%
- Asian, 46%
- Other/2+ Races, 43%
- Af-Am, 36%
- Am Ind, 34%
- White, 27%
Challenges

- Workforce

- Money follows the person vs maintaining community infrastructure

- Do our service systems & structures meet the needs of diverse communities

- Engaging communities
Tools

- Equity & Empowerment Lens

- Multi-ethnic Action Committee

- Community Planning & Engagement
  - Innovations Work Group
  - Evaluation & Analysis
  - Key Stakeholders
  - Engaging community
Housing the Region’s Vulnerable Older Adults

Bobby Weinstock
Housing Advocate
Northwest Pilot Project

http://www.nwpilotproject.org/
<table>
<thead>
<tr>
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<td><strong>Extremely Low Income Households (0-30% MFI)</strong></td>
<td>Total Renter Households</td>
<td>30,005</td>
<td>28,975</td>
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<td>Renters With Over 50% Rent Burden</td>
<td>67%</td>
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<td>68%</td>
<td>69%</td>
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<td><strong>Very Low Income Households (31-50% MFI)</strong></td>
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<td>1,310</td>
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<td>27%</td>
<td>35%</td>
<td>26%</td>
<td>34%</td>
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<td><strong>Low Income Households (51-80% MFI)</strong></td>
<td>Total Renter Households</td>
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<td>23,240</td>
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<td>31,205</td>
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<td>9%</td>
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</table>

Annual median family income (MFI) for a household of one is $48,580 and for a household of four is $69,400.

HUD defines affordable rent as paying no more than 30% of income for housing.

Portland Housing Bureau Tabulations of CHAS 2006-2010 County and Place Data (Tables 8, 14B and 15C) and 2013 Point-In-Time Count of Homelessness in Portland/Multnomah County, Oregon.
**INCOME LEVELS AND HOUSING AFFORDABILITY FOR NWPP CLIENTS IN 2014**

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Monthly Income</th>
<th>Annual Income</th>
<th>% of 2014 Median Family Income*</th>
<th>Affordable Monthly Rent**</th>
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<tr>
<td>Supplemental Security Income (SSI)</td>
<td>$ 721</td>
<td>$ 8,652</td>
<td>18%</td>
<td>$216</td>
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<tr>
<td>Employed half-time at minimum wage ($9.10/hr)</td>
<td>$ 789</td>
<td>$ 9,464</td>
<td>19%</td>
<td>$237</td>
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<td>Social Security (average)</td>
<td>$ 975</td>
<td>$11,700</td>
<td>24%</td>
<td>$293</td>
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<td>Veteran's Pension</td>
<td>$1,053</td>
<td>$12,636</td>
<td>26%</td>
<td>$316</td>
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<tr>
<td>Employed full-time at minimum wage ($9.10/hr)</td>
<td>$1,577</td>
<td>$18,928</td>
<td>39%</td>
<td>$473</td>
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</table>

* $48,580 is the 2014 Median Family Income (MFI) for a single person in Multnomah County as determined by HUD (Department of Housing & Urban Development).

** HUD defines affordable rent as paying no more than 30% of your income for housing.
Where Older People Live in Portland

Richard Lycan
Senior Research Associate
Institute on Aging – Portland State University
Regional Livability Summit, Oct. 2014
• Where the older persons live
  – Mapping
  – Concentrations
  – Dispersions
• A typology
• Housing types
• Comings and goings

Sources: 2010 Census Summary File 1, Metro Regional Land Information System
• Housing types for older persons
  – Portland compared to Metro area
  – Age affects housing choice
  – Married couple vs others
  – Increasing disability rates with age

• Many older persons in multifamily housing
  – Most older people in apartments in some neighborhoods
  – Mixed land use with commercial apartments, other
  – Often single, less affluent and able to adapt

Sources: American Community Survey, Metro Regional Land Information System
### Portland Metro Area

<table>
<thead>
<tr>
<th>Type/Tenure</th>
<th>15-34</th>
<th>35-64</th>
<th>65+</th>
<th>All</th>
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<tr>
<td>SFR Own</td>
<td>54,543</td>
<td>330,364</td>
<td>102,949</td>
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<td>SFR Rent</td>
<td>37,541</td>
<td>55,587</td>
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<td>MFR Own</td>
<td>3,703</td>
<td>9,786</td>
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<td>MFR Rent</td>
<td>91,215</td>
<td>94,583</td>
<td>34,591</td>
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<tr>
<td>Manufactured</td>
<td>4,010</td>
<td>20,029</td>
<td>11,955</td>
<td>35,994</td>
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<td><strong>Total</strong></td>
<td>191,012</td>
<td>510,349</td>
<td>163,180</td>
<td>884,541</td>
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### Portland City

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<tr>
<th>Type/Tenure</th>
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<th>35-64</th>
<th>65+</th>
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<tr>
<td>SFR Own</td>
<td>15,161</td>
<td>82,260</td>
<td>24,230</td>
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<td>SFR Rent</td>
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<td>4,904</td>
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<td>MFR Rent</td>
<td>36,854</td>
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<td>Manufactured</td>
<td>537</td>
<td>2,402</td>
<td>857</td>
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<td><strong>Total</strong></td>
<td>68,462</td>
<td>138,872</td>
<td>41,215</td>
<td>248,549</td>
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The Portland, Hillsboro, Vancouver MSA population forecast

- Based on cohort-component model – births, deaths, and net migration.
- The red areas represent growth from 2010 to 2040. The bright red the growth of the age 65 plus.
- A large part of the population growth is due to the aging of the baby boomer population.
### Portland-Hillsboro-Vancouver, OR-WA MSA
(Thousands)

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### PUMA: PDX - Portland City
Married Couple

![Graph showing age distribution](image)
• Income and housing affordability
  – Income by tenure and household type
    • Renters have lower income and fewer assets
    • Married couples are better off than one person households
  – Housing affordability by tenure and household type
    • Renters are more burdened by housing costs
    • Many older households own their home free and clear
    • Those who are paying mortgage are more burdened by housing costs.
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<th>Age of Residents</th>
<th>Rent as percent of Income</th>
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<th>05-09</th>
<th>10-14</th>
<th>15-19</th>
<th>20-24</th>
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<th>85-89</th>
<th>90-94</th>
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<td>2.4</td>
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</tbody>
</table>

**PUMA: PDX_C - Household type: Not married couple - Tenure: Rented**

**PUMA: PDX_C - Household type: Married Couple - Tenure: Rented**

![Graph showing percent spending 30% or over on gross rent for Not married couple and Married Couple, separately.]

- **Not married couple**
  - 75+: 7.5%
  - 70-74: 8.3%
  - 65-69: 8.9%
  - 60-64: 9.1%
  - 55-59: 9.6%
  - 50-54: 10.4%
  - 45-49: 11.2%
  - 40-44: 11.7%
  - 35-39: 12.3%
  - 30-34: 12.7%
  - 25-29: 13.2%
  - 20-24: 13.7%

- **Married Couple**
  - 75+: 7.3%
  - 70-74: 7.7%
  - 65-69: 8.2%
  - 60-64: 8.7%
  - 55-59: 9.2%
  - 50-54: 9.7%
  - 45-49: 10.2%
  - 40-44: 10.8%
  - 35-39: 11.3%
  - 30-34: 11.8%
  - 25-29: 12.3%
  - 20-24: 12.8%
Ownership costs 30% or more of income

PDX - Portland City
- Not married couple
- Owned free and clear

Owned with mortgage

Owned free and clear

Married Couple

Owned with mortgage

Portland
Persons Age 65+ by Tenure

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free and clear</td>
<td>19,799</td>
<td>42.7</td>
</tr>
<tr>
<td>Mortgage</td>
<td>13,811</td>
<td>29.8</td>
</tr>
<tr>
<td>Rent</td>
<td>12,796</td>
<td>27.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>46,406</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Ownership costs 30% or more of income
Conclusions

• Most of Portland’s older households are married couples living into their 80’s in single family housing which they often own free and clear.

• But a substantial number less well off older households live in apartments, often one person households, and have fewer assets to cope with late in life housing needs.

• Based on Metro forecasts a large part of the growth from 2015 to 2025 will be persons age 65 plus, 36-38% for the Metro area, 40-44% for Portland.

• The aging of the baby boomer population will result in a large demand for housing for older persons, and the effects of this will be felt in the next ten years.

• The *Portland Plan*, background housing studies, and Metro forecasts pay no special heed to the growth of this older population but are mainly oriented to workforce and younger households.

• In the determination of housing needs for older persons the *Portland Plan* should consider the variety of types of older households, each with its own needs and capabilities.