

THE STATE OF OLDER ADULTS IN THE DISTRICT OF COLUMBIA

Getting to Know D.C.'s Older Adults

RESEARCH REPORT

This report examines the diverse backgrounds and experiences of the District's 83,600 residents who are age 65 and older. Using data from the U.S. Census Bureau's American Community Survey and other sources, it explores the demographic and economic characteristics of D.C.'s senior population. Its findings include:

- Most D.C. seniors are female (59.3 percent), Black (62.5 percent), unmarried (58.6 percent), members of the Silent Generation (59.7 percent), live alone (74.1 percent), or are homeowners (65.5 percent).
- There are significant income and wealth inequality among D.C. seniors. The lowest-earning 25 percent of seniors earn an average of \$20,980 per year, compared with \$323,020 among the highest-earning 25 percent of seniors.
- Seniors who are older, female, Black, or single tend to be more financially vulnerable than their counterparts.

*The Office of the Budget Director
Council of the District of Columbia*

Research Division
www.dccouncilbudget.com

INTRODUCTION

The population of adults in the District of Columbia ("D.C." or "the District") age 65 and older ("seniors" or "older adults") is substantial and growing. In 2019, the District was home to approximately 83,600 older adults, and the population could rise as much as 24.4 percent by 2030.¹ Nationally, the older adult population is expected to increase by more than 50 percent between 2015 and 2030.² An aging population has broad implications for the District's policymakers, health care providers, businesses, and families.³

This is the first report in a multi-part series called "The State of Older Adults in the District of Columbia". The first report explores the demographic and economic characteristics of the District's senior population by seeking to answer three questions:

- **Who are D.C. seniors?**
- **Where do seniors live in D.C.?**
- **How do seniors in D.C. make ends meet?**

This report is centered on the Office of the Budget Director's analysis of data from the U.S. Census Bureau's 2017 American Community Survey, 5-Year Sample via microdata samples made available through the Integrated Public Use Microdata Series (IPUMS) USA. It also leverages research conducted by District and federal government agencies, universities, think tanks, and journalists.⁴

Increasing longevity, diverse lifestyle patterns, and delayed retirement mean that there is no single definition for old age. However, since many federally administered programs require applicants to be at least 65 years old to receive benefits, this series defines "senior" and "older adult" as individuals who are age 65 and older.

The next reports in this series will consider the range of publicly provided benefits available to senior adults in the District and examine how these programs help close the gap between seniors' living expenses and their earnings and savings.

1. WHO ARE D.C. SENIORS?

About 1 in every 9 D.C. residents is an older adult. Understanding the diversity of seniors in the District can help inform policymakers of the needs of older adult residents. This section examines the size of the District's senior population and its demographic makeup. It also discusses senior D.C. residents' age, generation, gender, race and origin, marital status, educational attainment, disabilities, and veteran status.

1.1 POPULATION FORECAST

Of the District's 711,571 residents, approximately 83,600 are older adults. The District has fewer senior adults than any other state, with Alaska and Wyoming being the only other states with less than 100,000 seniors.⁶

Seniors make up a relatively small share of the District's population compared to the 50 states. Older adults represent 11.9 percent of D.C.'s population, but they constitute 18.4 percent of the U.S. population.⁷

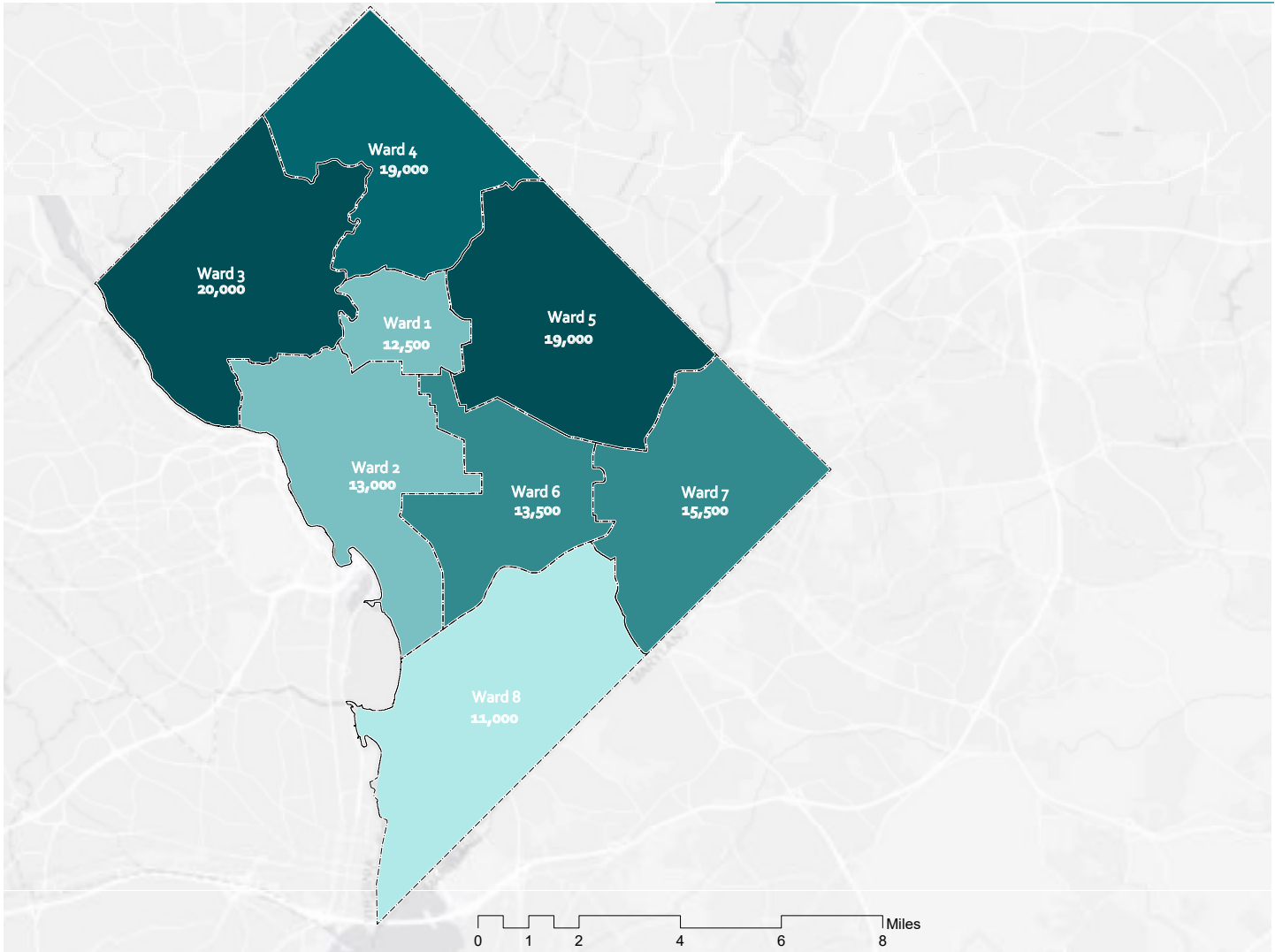
The District's senior population is growing. Between 2007 and 2017, the number of seniors rose by 13.5 percent. The population will continue to expand over the coming years as the Baby Boom generation ages. Over the next five years, approximately 44,200 Baby Boomers in D.C. will turn 65 years old.⁸

The D.C. Office of Planning forecasts that the District could be home to as many as 104,000 seniors by 2030. If this happens, 20.4 percent of the District's population would be age 65 and older. Further, the Metropolitan Washington Council of Governments estimates that regionally the senior population will grow faster than any other age group from 2015 to 2045.¹⁰

If recent migration trends continue, most of the growth in the District's senior population will come from the aging of current residents and not by older adults moving to the District. From 2012 to 2017, more seniors moved out of D.C. than moved in. During each of those years, about 1,700 more older adult residents left the District than moved in. Across the Washington D.C. metropolitan region ("region"), a net total of 12,500 older adults left the area each year.¹¹

Most of the projected growth in D.C.'s senior population will come from the aging of the existing population, not by older adults moving to the District.

ILLUSTRATION 1: D.C. SENIORS, BY WARD (TO THE NEAREST 500)



1.2 AGE AND GENERATION

Metropolitan areas tend to have younger populations than the rest of the country, and the District is no exception. D.C.'s senior population is younger than both the metropolitan region and the U.S. The average age of older adults in D.C. is 75 years. The metropolitan region's senior population is slightly older with an average age of 76 years. In contrast, the average age of the U.S. older adult population is 79 years.¹³

Generation-based information can be useful in planning for demographic shifts, especially as the Baby Boom generation enters retirement. Broadly speaking, members of one generation may be more likely to require different types or levels of services than members of another generation. The largest cohort of seniors in D.C. are part of the Silent Generation, followed by the Baby Boom and Greatest Generations.

Most older adults in D.C. are part of the Silent Generation. Members of this generation were born from 1928 to 1945, meaning that in 2020 they are 75 to 92 years old. About 59.7 percent of seniors are part of this age cohort. In 2019, the District was home to about 49,900 seniors who were members. Those in the Silent Generation are more likely to live alone than those who are younger, and they are more likely to describe themselves as thrifty and not carry debt.¹⁵

The Baby Boom generation currently includes both seniors and working-age adults. Adults in this age cohort were born from 1946 to 1964. In 2020, they range in age from 56 to 74 years old. About 32.8 percent of seniors in D.C. are Baby Boomers. In 2019, the District was home to about 27,400 Boomers who were age 65 and older.¹⁶ Members of this age cohort tend to be better educated than earlier generations and more likely to delay retirement, but they are overall in a worse financial position.¹⁷

Approximately 8.9 percent of older adults in D.C. are part of the Greatest Generation. This is the oldest generational group and includes people born in 1927 or earlier. In 2019, about 7,500 D.C. residents were part of this cohort.¹⁸ Members of this age group are at least 93 years old in 2020. Recent surveys of age cohorts do not typically include people in the Greatest Generation, and so less is known about its members. The CDC projected that on average, Americans who were aged 90 in 2017 would live for another 4.5 years, and those who are aged 95 would survive 3.1 years.¹⁹

The largest cohort of seniors in D.C. are part of the Silent Generation, followed by the Baby Boom and Greatest Generations.

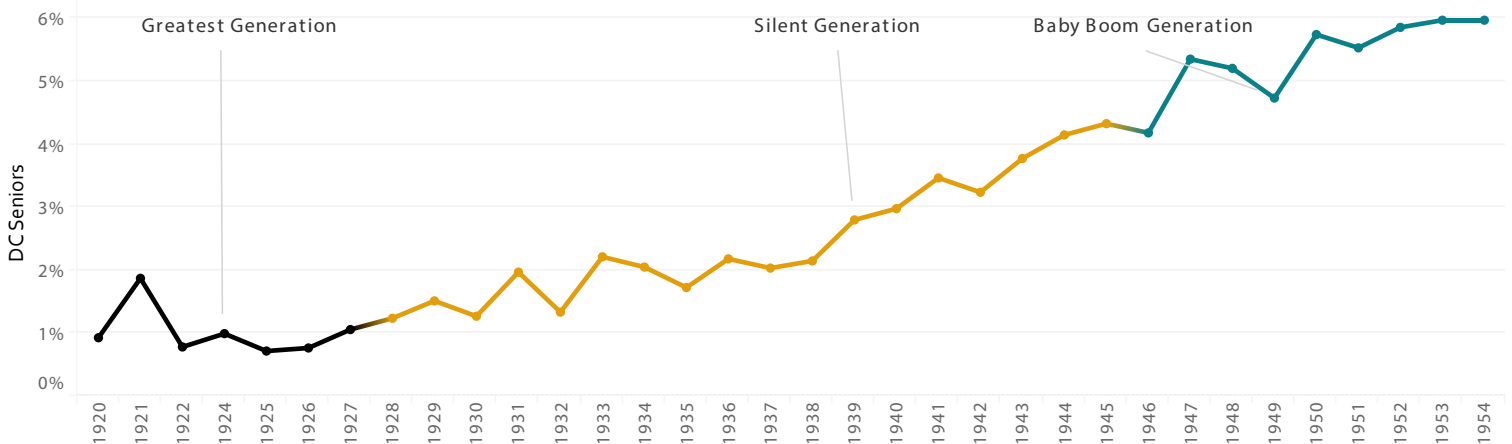
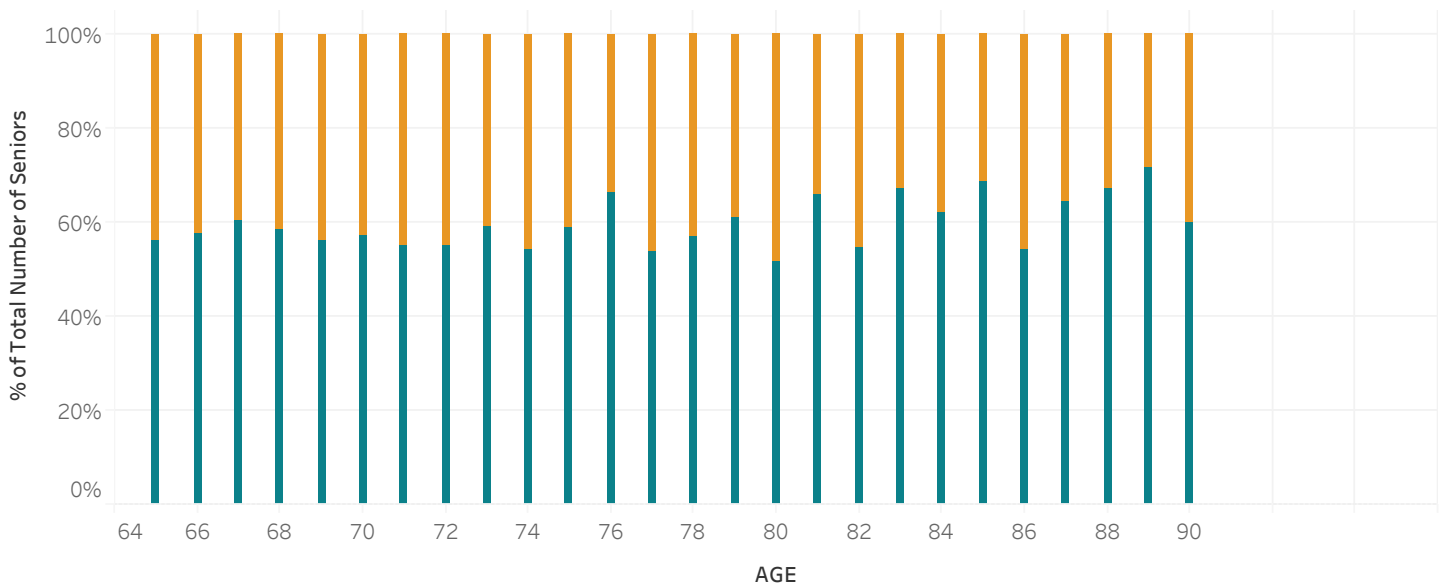


ILLUSTRATION 2: SENIORS BY GENERATION IN THE D.C.



1.3 GENDER

The gender imbalance in the District is striking, and nowhere is it more apparent than among older adults. The District has about 49,600 older female residents compared with 34,000 older male residents. Nearly 3 in every 5 seniors in D.C. are women. Women make up 59.3 percent of D.C.'s senior population, but 53.3 percent of all residents.²⁰

Women tend to have greater longevity than men, so it follows that the District's senior population skews female. Seniors who are in their 80s and 90s are more likely to be female than seniors in their 60s and 70s. Among seniors age 80 and older, nearly 2 out of every 3 are women, or 63.5 percent.²¹

However, the District's older adult gender imbalance is more pronounced when compared to the senior population of the U.S., the gender proportion of any other state, and the Washington, D.C. metropolitan region. Nationally, 55.7 percent of older adults are women. Within the region, 55.9 percent of seniors are female.²²

Gender differences in pay, unemployment, and labor force participation typically leaves older women with less access to retirement savings and pension benefits than older men.

Looking ahead, national trends indicate that the gender gap in the District's senior population could narrow. Women live longer than men in the U.S. and nearly every country, but this gendered longevity gap has decreased in part due to converging tobacco usage patterns. The gap between men and women's tobacco usage rates have narrowed over the last half century, and thus the risk of premature death from tobacco-related illness is becoming more similar between men and women. Consequently, over the long term, the District could see an increase in the number of aged men relative to women.²³

The gender profile of the District's senior population can have important policy implications. In particular, the District may choose to implement gender-responsive policies and programs that address the health, long term care, and financial needs of aging women. Some diseases and chronic conditions have different patterns and impacts among men and women.²⁴ Further, women across the country face significant economic disadvantage in old age.²⁵ Despite the progress that women have made towards achieving financial security, the gender wealth and income gap is vast and persistent. A lifetime's worth of experiencing gender differences in pay, unemployment, and labor force participation typically leaves older women with less access to retirement savings and pension benefits than older men.²⁶

A lifetime of experiencing gender differences in pay, unemployment, and labor force participation typically leaves older women with less access to retirement savings and pension benefits.

1.4 RACE, ORIGIN, AND IMMIGRATION STATUS

The racial makeup and immigration status of older Americans differ from those who are younger. Large-scale immigration from Asia and Latin America, greater racial intermarriage rates, and differences in fertility patterns has contributed to greater ethnic and racial diversity among younger Americans.²⁷ In D.C., seniors are more likely to be Black and less likely to be foreign-born than younger residents.

Most D.C. seniors identify as Black. About 62.5 percent of D.C. older adults considered themselves to be Black in 2017, compared with 45.7 percent of all D.C. residents. However, the share of Black seniors has declined over the decade. In 2007, 68.5 percent of D.C. seniors identified as Black.²⁸

62.5 percent of D.C. seniors identify as Black, compared with 45.7 percent of all D.C. residents.

Roughly a third, or 33.5 percent, of District seniors described themselves as white in 2017. Less than 2.0 percent of District seniors reported being of Asian descent, and 1.2 percent said they were of two or more races.²⁹

Older adults in D.C. are less likely to have been born outside of the U.S. than residents overall, at 10.4 percent versus 13.7 percent. Most District seniors who immigrated to the U.S. have lived in the country for many years and are naturalized U.S. citizens who are fluent in English. The majority, or 89.9 percent, of the District's foreign-born seniors immigrated to the United States before 2000. Seventy-six percent of D.C. seniors who immigrated to the U.S. are naturalized citizens, compared with 38.7 percent of the District's immigrant population overall. About 73.9 percent of foreign-born seniors in the District are fluent in English.³⁰

1.5 MARITAL STATUS

Marital status can have a strong effect on a person’s economic security, health, and well-being. Marital status is strongly correlated with income and wealth, especially among women. Divorced, never married, and widowed individuals are more likely to live below the Federal Poverty Level than their married counterparts. Further, marital status can also influence the availability of caregivers for older adults with an illness or a disability. For example, several studies have shown that unmarried adults are more likely to be admitted to a long-term care facility than married adults.³³

The majority, or 58.6 percent, of older adults in the District are unmarried. The leading reason that older adults in D.C. are unmarried is the death of a spouse; about 23.5 percent of all seniors are widowed. Those who find themselves unexpectedly alone due to the death of a spouse or partner are at a particular risk for experiencing social isolation and loneliness, which can in turn increase their chances of suffering from a variety of serious physical and mental conditions.³⁴

58.6 percent of older adults in D.C. are unmarried, which is most often due to the death of a spouse.

Approximately 41.4 percent of seniors in D.C. are married.³⁶ Older men in D.C. are more likely to be married than older women. About 55.3 percent of senior men are married versus 44.7 percent of older women.³⁷

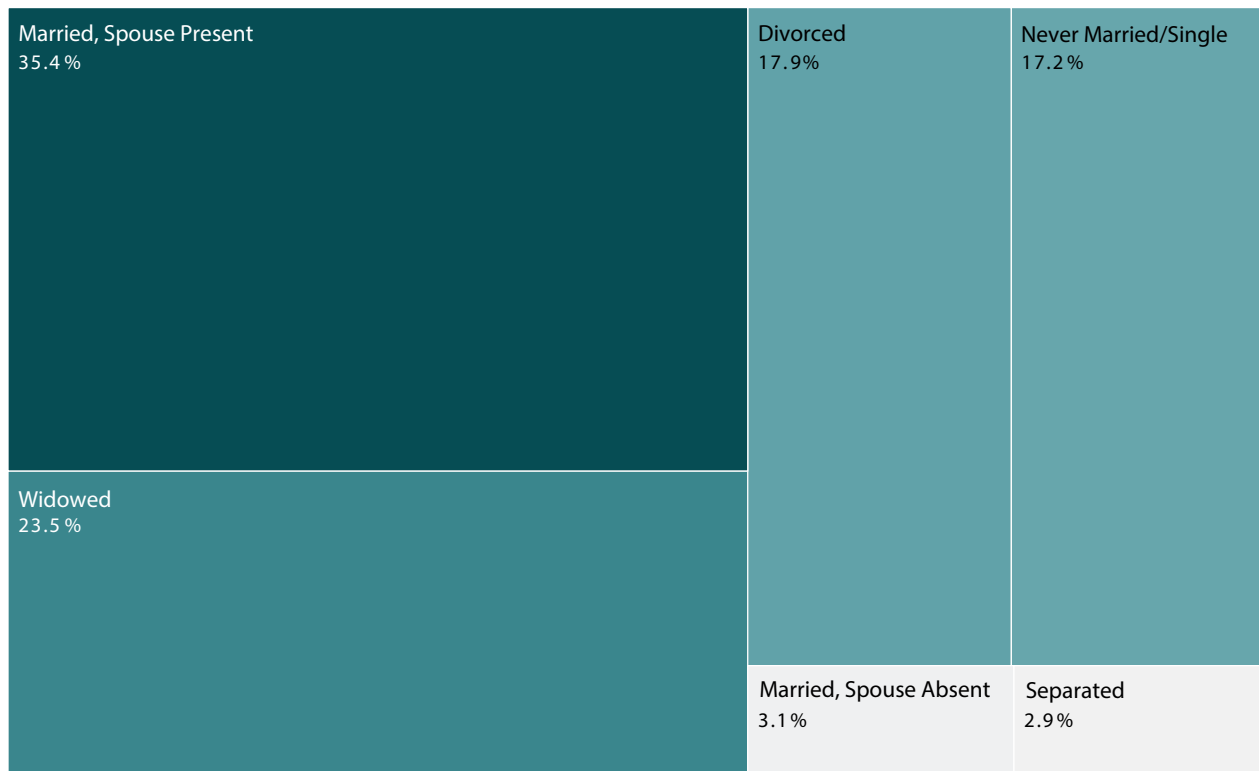


ILLUSTRATION 4: D.C. SENIORS' MARITAL STATUS

1.6 EDUCATIONAL ATTAINMENT

Educational attainment impacts individuals at every stage of life, including old age. Higher levels of education among U.S. adults are associated with greater lifetime earnings, a higher standard of living, better health, and a longer life expectancy.³⁸

Older adults in D.C. have fewer years of schooling, overall, than younger generations. While 40.7 percent of D.C. seniors hold a four-year college degree, 57.0 percent of those who are younger have earned such a degree. District seniors are also less likely to have earned a graduate degree than younger residents, at 13.9 percent compared to 22.8 percent.³⁹

1.7 DISABILITY STATUS

Older adults with disabilities need access to a different range of benefits and services than seniors without disabilities. Some individuals with a disability need long-term care or help with routine daily activities, such as bathing and dressing. Nationwide, acute shortages of home health aides and nursing assistants portends challenges in meeting the care needs of the District's seniors.⁴⁰

Approximately 21,800 seniors in the District have one or more disability, or 25.9 percent of the older adult population. The disability rate increases with age. For instance, 18.5 percent of seniors aged 65 to 69 have a disability, compared with 68.0 percent of those who are 90 years and older.⁴¹

District residents with physical limitations are more likely to live in an institutional setting, such as a nursing home or hospital. Older seniors are also more likely to have difficulty living by themselves due to a physical, mental, or emotional conditions. Seniors who are 90 years and older are more than seven times more likely to have difficulty living independently than those who are age 65 to 69.⁴³

Across the country, the disability rate differs by race. Older Black and Native American adults have the highest rates of disabilities in the United States, followed by older Latinos.⁴⁴ This holds true in D.C., where 65 percent of older Black adults have a disability, compared with 30.3 percent of older white adults.⁴⁵

Disabilities often pose financial challenges to older adults, and long-term care can be expensive. About half of all Americans who turned 65 in 2015 will face out-of-pocket costs for long-term care services and supports, but fewer than 1 in 7 older adults have private long-term care insurance.⁴⁶ The median cost for a private room in a D.C. nursing home was \$10,646 per month or \$127,750 annually in 2019. That same year, home health aides in D.C. cost a median of \$5,243 per month or \$62,920 annually.⁴⁷

Household wealth and home equity has been shown to fall sharply when older adults develop severe disabilities or receive nursing home care. For example, seniors with two or more disabilities typically had 74 percent less household wealth than seniors without a disability in 2012.⁴⁸

It costs an average of \$12,440 per month, or \$149,280 annually, for a private room in a D.C. nursing home.

1.8 VETERANS

Many of the District's older adults have served in the armed forces. About 12,300 seniors in D.C. are veterans. Forty-four percent of all veterans in D.C. are age 65 and older.⁴⁹

Older men in D.C. are more than six times more likely to be veterans than younger men. Thirty-eight percent of senior men in the District are veterans, compared with 5.9 percent of younger men.⁵⁰

Older veterans are more likely to have a disability or be in poor health than other older adults. Consequently, veterans overall have greater demand for health care services and long-term care. Approximately 17.1 percent of all D.C. veterans had a service-connected disability in 2017.⁵¹

The largest cohort of D.C. veterans of all ages served during the Vietnam War era, or 30.8 percent.⁵² Most Vietnam veterans have successfully acclimated to postwar life, but a substantial minority have experienced a wide range of adjustment and psychological problems. For example, a 2015 study concluded that about 11 percent of Vietnam veterans had war-related Post-Traumatic Stress Disorder (PTSD) more than 40 years after returning home.⁵³

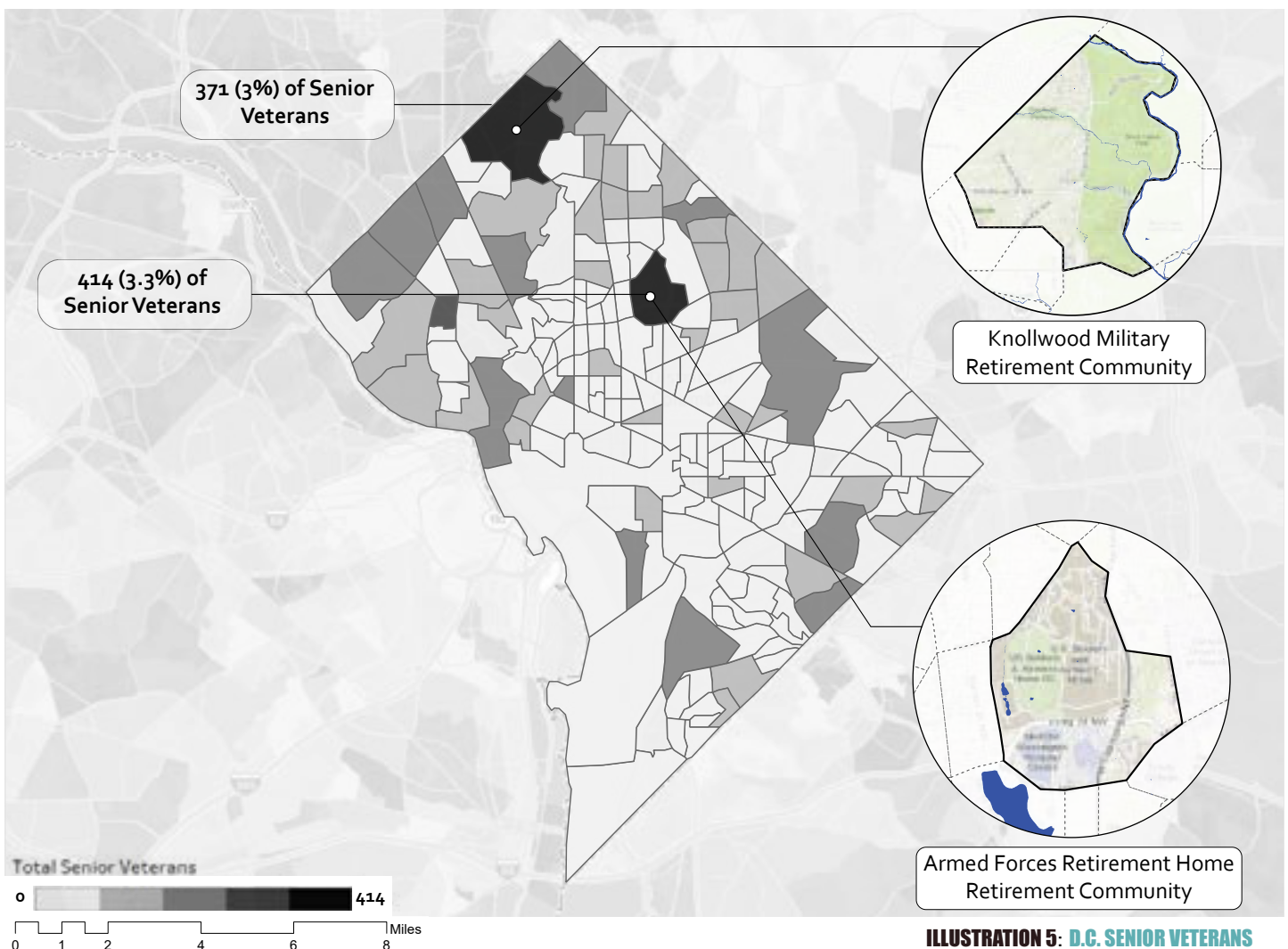


ILLUSTRATION 5: D.C. SENIOR VETERANS

The greatest number of older adult veterans reside in Ward 3 and Ward 4. Each of these wards is home to approximately 21 percent of the District's older adult veteran population. Two census tracts have especially large populations of older veterans due to the location of veteran-serving retirement homes. The first of these census tracts is in Ward 5, where the Armed Forces Retirement Home is located. The complex has 958 housing units for veterans age 60 and over or those with service-connected disabilities. The second of these census tracts is in Ward 4's Barnaby Woods and Hawthorne neighborhoods, where the Knollwood Military Retirement Community is situated. Knollwood offers 211 housing units to retired officers of any branch of the uniformed services and certain family members as well as qualified high-level federal workers.⁵⁴

2. WHERE DO SENIORS LIVE IN D.C.?

American adults have a strong desire to stay in their neighborhoods and their homes as they age. More than 6 in every 10 seniors say that they would like to remain in their community or current residence for as long as possible.⁵⁵ In order to make aging in place a success, seniors must have access to adequate services and supports. This section explores where seniors live in the District, who they live with, and their access to transportation.

2.1 NEIGHBORHOOD

Seniors live in every neighborhood in the District, and they contribute to the vibrancy and diversity of all wards. The population of seniors varies significantly by ward, as some wards have twice as many older adult residents than others. Understanding where seniors live can help the District recognize the attributes that make neighborhoods attractive to seniors and inform resource allocation.

Wards 3, 4, and 5 are home to the greatest number of seniors.

The greatest number of seniors live in Ward 3, where seniors make up a higher share of the resident population there than any other part of the District. An estimated 20,073 seniors, or about 16.2 percent of all D.C. seniors, live in Ward 3. Among all Ward 3 residents, 16.5 percent are age 65 and older.

Ward 5 has the second largest number of seniors. It is home to about 19,155 older adults or 15.5 percent of all D.C. seniors. In Ward 5, 12.5 percent of residents are older adults.

An estimated 15.4 percent of older adults live in Ward 4, where 14.4 percent of residents are age 65 and older. Approximately 19,057 older adults reside in Ward 4.

About 12.5 percent of D.C. seniors make their home in Ward 7, where 13.3 percent of residents are older adults. About 15,492 seniors live in Ward 7.

Ward 6 is where 10.8 percent of all D.C. residents who are age 65 and older live. In Ward 6, 10.5 percent of all residents are older adults. This ward is home to an estimated 13,421 older adults.

Wards 1, 2, and 8 are home to the fewest number of seniors. Approximately 8.2 percent of all D.C. older adults, or approximately 12,509 seniors, reside in Ward 1, where they make up 10.1 percent of the senior population.⁵⁶ Ward 2 includes about 13,145 seniors, or 10.6 percent of the District’s senior population. Of all residents in Ward 2, 8.8 percent are seniors. The Ward 8 community is home to 8.8 percent of all older adults in D.C, and 7.9 percent of those who live in this part of D.C. are seniors. An estimated 10,985 seniors live in Ward 8.

2.2 LIVING ARRANGEMENTS

As people age, their family structure and living arrangements may change. Senior-headed households in the District typically have a different composition than households headed by younger adults. Older adults are more likely to live in smaller households or live alone. Still, many seniors live in multi-generational households. The average household size among the District’s seniors is 1.35 people, compared with 1.85 people among non-seniors. Seniors in D.C. often live with fewer family members than other seniors in the United States, who have an average household size of 1.44 people.⁵⁷

Seniors in D.C. are more likely to live alone than younger residents. Approximately 74.1 percent of seniors live alone or 61,900 individuals. In comparison, 23 percent of residents aged 64 and younger live by themselves.⁵⁸ Living alone increases the likelihood of experiencing social isolation and loneliness, which research links with an increased risk of high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer’s disease, and death.⁵⁹

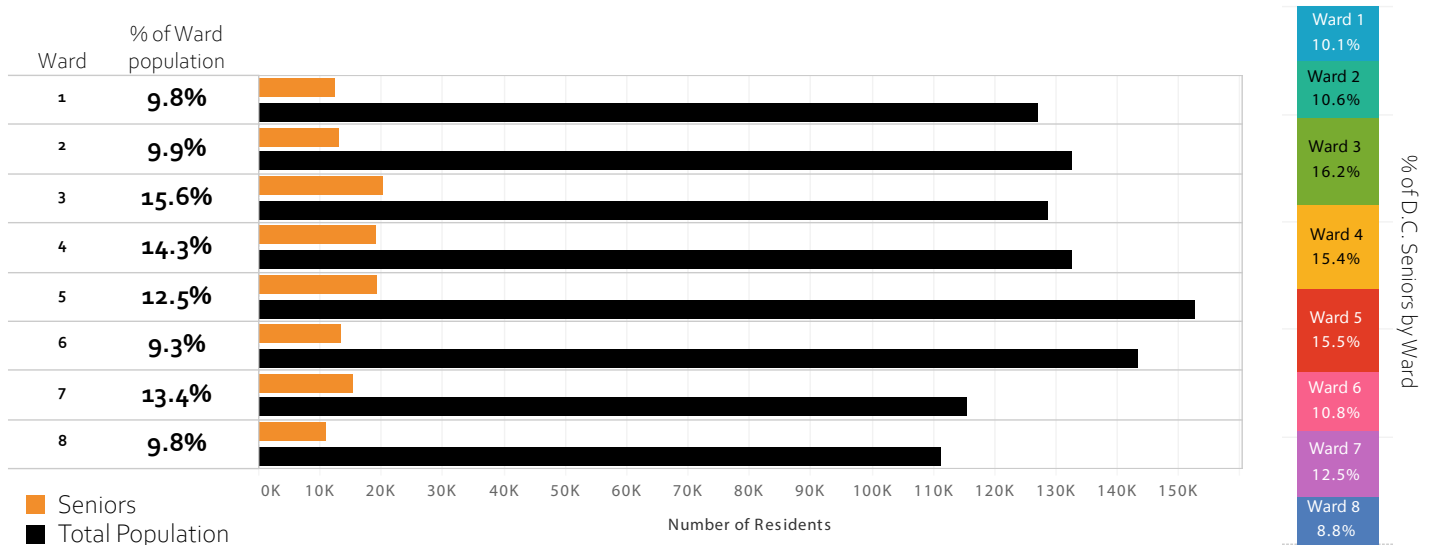


ILLUSTRATION 7: D.C. SENIOR DISTRIBUTION AGAINST THE POPULATION, BY WARD

After a trend toward single-family living arrangements, Americans are increasingly living in multi-generational households. This type of living arrangement can increase older adults' psychological, social, and financial resources—factors which are associated with improvements in health and longevity.⁶⁰ Approximately 14,700 seniors, or 17.6 percent of older adults in D.C., reside with at least one of their children (biological, adopted, or stepchild). Among older adults who live with their children, the majority, or 85.7 percent, share their home with just one of their children, while 14.2 percent live with two or more of their children.⁶¹

Many older adults also live with their grandchildren. Roughly 11,000 older District adults, or 13.8 percent, share their home with at least one of their grandchildren. About 4,000, or 2.8 percent of D.C. seniors, not only live with their grandchildren but are also responsible for caring for them.⁶²

While some seniors in D.C. are caregivers, others need care. As people age, the activities of daily living—such as dressing, cleaning, or grocery shopping—can become more challenging. Among all seniors in the District, 19.1 percent report having difficulty living independently.⁶³

74.1 percent of D.C. seniors live alone, compared with 23 percent of residents aged 64 and younger.

2.3 ACCESS TO TRANSPORTATION

As people get older, getting around can become more difficult. A survey conducted by the Centers on Medicare and Medicaid Services (CMS) found that 33 percent of older Americans had reduced their daily travel due to a health or physical problem. Being able to travel independently to appointments, to the grocery store, and to visit friends is important to the daily lives of older adults. It also can have important health impacts. Older adults are especially likely to miss health appointments, which can put their health at risk and cost individual hospitals tens of millions of dollars a year in revenue and productivity losses.⁶⁴

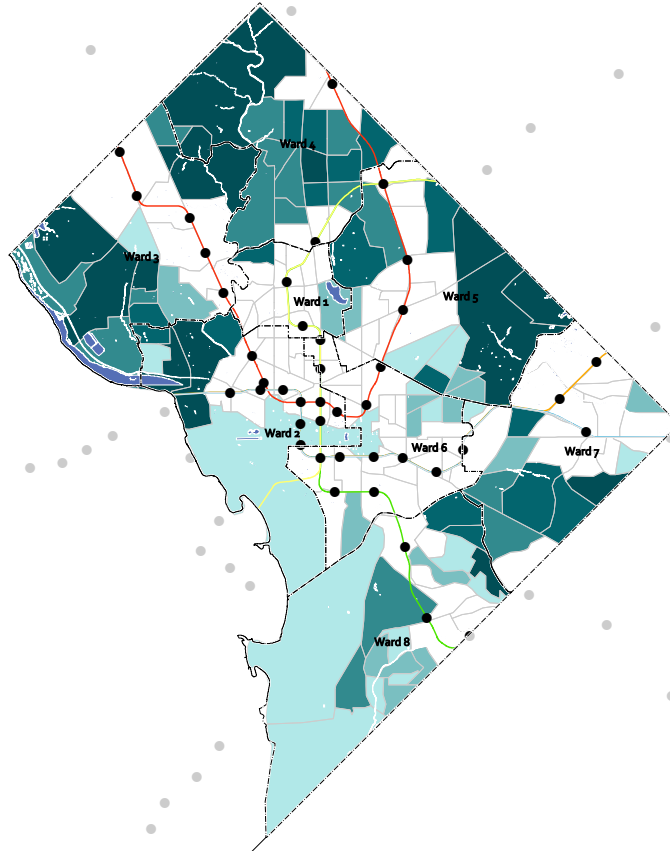
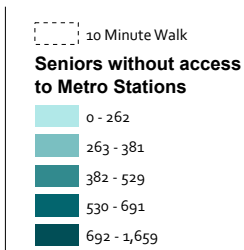
Public transit is an important tool to help seniors maintain their independence. The majority, or 80.7 percent, of District seniors have access to some form of public transportation. The other 19.3 percent do not have direct access to any means of public transportation, with high concentrations of disconnected senior residents living in Wards 3, 4, 5, and 7. Overall, approximately 52.7 percent of senior residents live within 1 km of a Metrorail station, which is 0.6 miles or about a 10-minute walk, and an estimated 56 percent live within 200 meters of a Metrobus stop, or approximately 1.2 city blocks.⁶⁵

The District provides four point-to-point transportation programs that helps seniors bridge the divide between where they live and where public transportation lines are located: MetroAccess, Seabury Connector, Senior MedExpress, and Transport D.C. Since participants can register for all four programs simultaneously, the number of D.C. enrollees per program ranged from 2,300 to 9,200 in 2019.⁶⁶

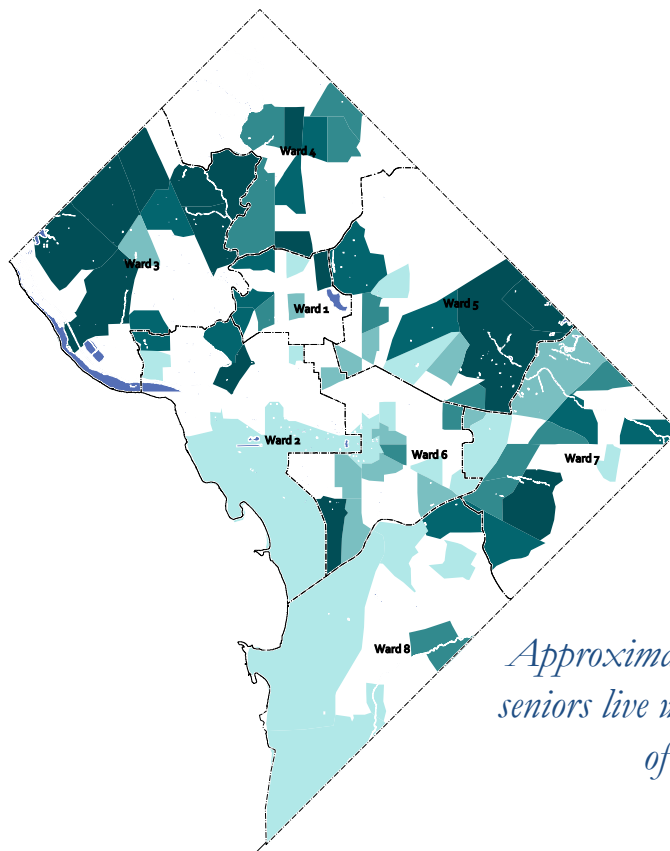
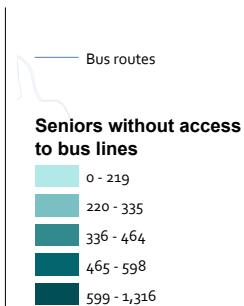
ILLUSTRATION 8: D.C. SENIORS ACCESS TO MAJOR TRANSIT

About 52.7 percent of senior residents live within 1 km of a Metrorail station

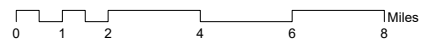
Seniors without access to Metro Stations



Seniors without access to bus lines



Approximately 56 percent of seniors live within 200 meters of a Metrobus stop.



Public transportation features that matter to riders of all ages also matter to seniors. Most U.S. seniors walk to public transit, and they prioritize transit frequency and travel time. Older adults place greater emphasis on a transit system's accessibility and comfort than younger riders.⁶⁷ A survey of older adults found that their three most important transportation considerations are the network's accessibility to people with varying physical abilities; the availability of special transportation services for people with disabilities and older adults; and having well-maintained public transportation vehicles.⁶⁸

While rideshare services can help increase seniors' independence, older Americans are less likely to use them than those who are younger. The AARP found that 92 percent of Americans age 65 and older have heard of ride sharing companies, but only 22 percent have ever used one.⁶⁹ Access to a smartphone can be a significant barrier to seniors' use of ridesharing services. One survey found that only 53 percent of U.S. older adults have a smartphone, which is needed to use a rideshare service.⁷⁰

Seniors are more likely to own a vehicle than D.C. residents overall. An estimated 71.2 percent of D.C. seniors have access to a car versus 62.7 percent of all District residents.⁷¹

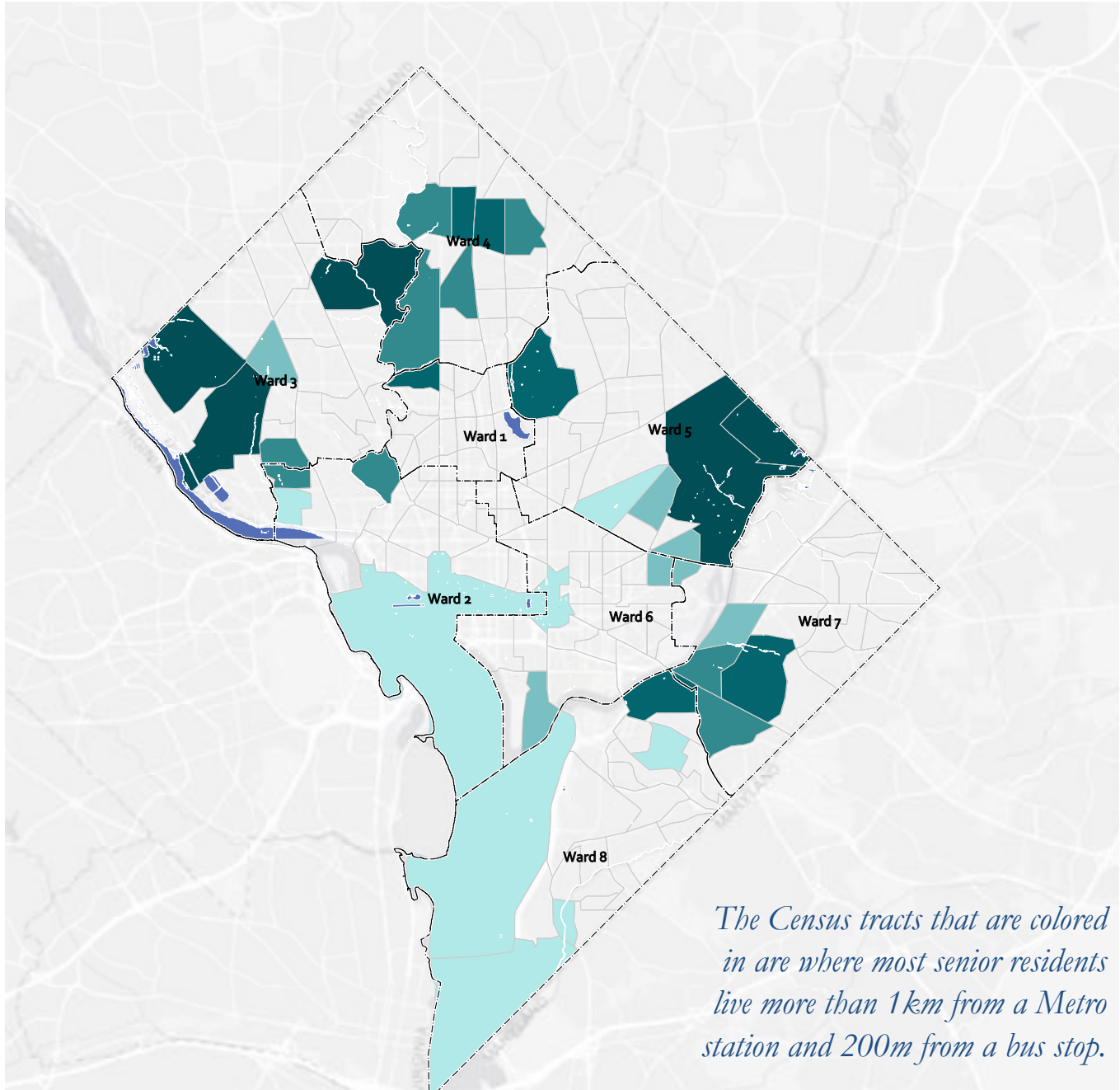
However, older adults' access to private vehicles decreases with age. Younger seniors in D.C. are far more likely to have access to a vehicle than those who are older. While 73.3 percent of D.C. seniors who are aged 65 to 84 have access to a vehicle, 56.7 percent of seniors who are 85 years and older have access.⁷² Nearly half, or 46.5 percent, of American adults who are 85 years and older have given up driving altogether.⁷³

Senior women in the District are less likely to have access to a vehicle than senior men. While 67.7 percent of senior women in D.C. have access to a vehicle, 76.4 percent of men do. These differences hold even when comparing women to men within age brackets. For example, 70.9 percent of D.C. senior women who are under age 80 have access to a vehicle compared with 77.4 percent of men in this age group.⁷⁴

Senior women in the District are less likely to have access to a private vehicle than senior men.

ILLUSTRATION 9: D.C. SENIORS OVERALL ACCESS TO PUBLIC TRANSPORT

Seniors by Census tract without access to Metro stations or bus lines



The Census tracts that are colored in are where most senior residents live more than 1 km from a Metro station and 200m from a bus stop.

Seniors with no access to either bus or rail

- 0 - 178
- 179 - 350
- 351 - 533
- 534 - 646
- 647 - 1316

0 1 2 4 6 8 Miles

3. HOW DO SENIORS IN D.C. MAKE ENDS MEET?

Seniors are some of the wealthiest and the poorest Americans. Old age compounds the advantages and disadvantages that people faced in their younger years, exacerbating income and wealth disparities. Inequality among older adults is higher in the U.S. than any other Organization for Economic Cooperation and Development (OECD) country except Chile and Mexico, and it has grown with each generation.⁷⁵

Generally, Americans with high earnings can amass significant savings for retirement, raising their future retirement incomes far above those with lower earnings. District residents who have had a consistent employment history, high wages, and regular access to quality health care carry these advantages with them into retirement. Achieving financial well-being in old age requires a lifetime's worth of savings and an understanding of complex financial products, such as 401(k) plans and individual retirement accounts (IRA).⁷⁶

On the other hand, District residents with a lifetime of lower earnings, periods of absence from the labor market, and those whose jobs did not provide retirement benefits tend to enter their later years with fewer financial resources. Women, people of color, and unmarried individuals on average experience higher poverty rates and have lower incomes and retirement savings than their counterparts.⁷⁷

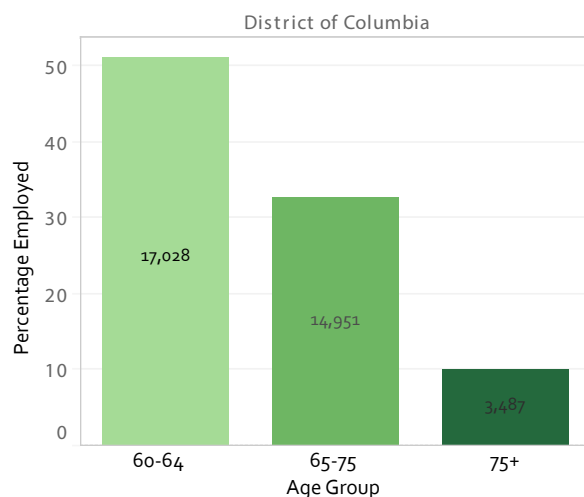
Against a backdrop of rising life expectancy, stagnant real wage growth, and fiscally strained federal benefit programs, it is more challenging than ever for seniors to retire with financial security. Only half of American adults who are not retired expect to have enough money to live comfortably when they stop working.⁷⁸

The District's high cost of living further exacerbates the financial challenges posed by growing old. Aging in place is only possible if it is affordable. The District's expensive housing market can be especially difficult for older adults to navigate.

This section considers how seniors in the District make ends meet. It examines senior's employment trends, household income, poverty rates, retirement savings, and housing costs.

Only half of American adults who are not retired expect to have enough money to live comfortably when they stop working.

ILLUSTRATION 10: SENIORS AND EMPLOYMENT IN D.C.



3.1 EMPLOYMENT STATUS

Most seniors are retired, and only 23.0 percent of District seniors are employed. However, the labor force participation rate of older adults in D.C. and across the country is on the rise. The Employee Benefit Research Institute’s 2016 survey found that 45 percent of U.S. workers expect to retire at age 66 and older, compared with just 15 percent of respondents in the 1996 survey. In fact, Americans who are 65 years old are about 75 percent more likely to be working full time as the same age group did a generation ago.⁸¹

Younger seniors in D.C. are more likely to be employed than older seniors. Almost 37.9 percent of District seniors between the ages of 65 and 69 are employed versus 25.8 percent of adults between the ages of 70 and 74. Still, some seniors remain in the workforce well into their 80s and 90s. About 1.8 percent of District seniors aged 90 and above are employed.⁸²

Senior men in D.C. are more likely to be employed than senior women. About 28 percent of male residents aged 65 and older worked compared with 19.5 percent of female residents in this age group.⁸³

Ensuring that there are employment opportunities for older workers can improve the financial security of senior households, as it reduces the amount of time that people must rely on their retirement savings and can increase the size of their monthly Social Security payment. Older U.S. workers’ wages have risen relative to younger workers in recent years, creating additional incentives for older adults to stay in the workforce. Increasing the labor force participation of older adults can also have broader societal benefits: reducing labor shortages in an aging society, boosting the local economy, and preventing social isolation.⁸⁶

However, delaying retirement is often not an option for those with health problems or people who work in physically demanding jobs. While older adults with less education and fewer years of schooling often stand to gain the most

from delaying retirement, they are also more likely to have health problems that prevent them from working. People with limited education tend to have lower employment rates in old age than those with college and advanced degrees.⁸⁷ Americans who put off retirement are more likely to work in management, legal, community, and social service occupations than the overall workforce. They are less likely to be employed in occupations related to computers and mathematics, food preparation, and construction than other U.S. workers.⁸⁸

3.2 INCOME

Seniors in the District have relatively high incomes on average. The median annual income of senior-headed households in the District is \$65,855. Their earnings are greater than seniors nationwide, who earn a median of \$52,020 per year. However, D.C. seniors have lower incomes than their counterparts throughout the Washington, D.C. metropolitan area, who typically earn \$87,800 per year.⁸⁹ However, there are significant income disparities between the highest and lowest-earning senior households.

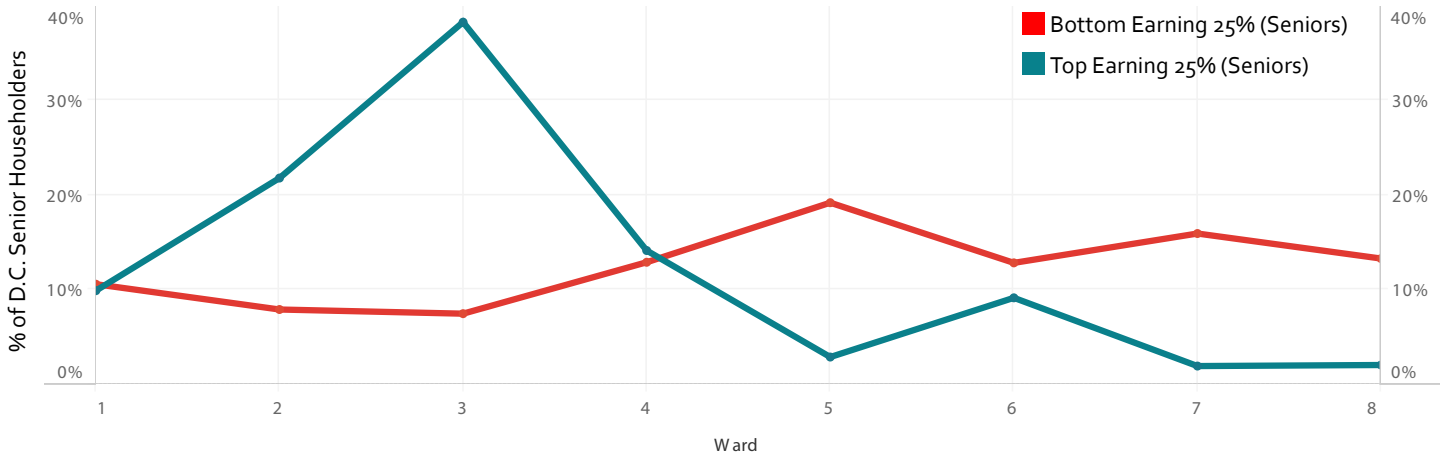
Income in retirement typically comes from three primary sources: Social Security, pension plans, and savings. The most common type of income earned by seniors in the District is Social Security.⁹⁰ Approximately 69.8 percent of seniors in D.C. earn Social Security income.⁹¹ Social Security tends to be the most important income source for low-income senior households. About half of U.S. older adult households derive most of their retirement income from Social Security.⁹² Older women tend to be more dependent on Social Security income and on average receive lower benefit payments largely due to differences in earnings history. Senior men are more likely to have multiple sources of income.⁹³ Higher income households typically have a more diverse range of income sources, including investment returns.⁹⁴

As District seniors age, both their household and personal incomes tend to fall. The youngest senior-headed households in D.C., meaning those aged 65 to 69, have a median annual income of \$70,531. In contrast, the District's oldest senior-headed households who are between ages 90 and 94, have a median annual income of \$42,875.⁹⁵

There is significant income inequality between the lowest and highest earning senior households in the District. The highest earning 25 percent of senior households in D.C. have a median income that is more than 15 times greater than the median income of the lowest earning 25 percent of senior households. Further, demographic patterns differ between the lowest versus highest earning older adult households. The lowest earning senior households are 1.2 times more likely to be headed by a woman, 2.6 times more likely to be unmarried, 3.5 times more likely to be Black, and 8.6 times more likely to rent their home. Senior households in D.C. are concentrated at the bottom and top ends of the income distribution; there are many low-earning and high-earning households, but relatively few households with moderate incomes.

D.C. seniors have a median household income of \$68,855.

ILLUSTRATION 11: TOP AND BOTTOM 25% IN INCOME, BY WARD, IN D.C.

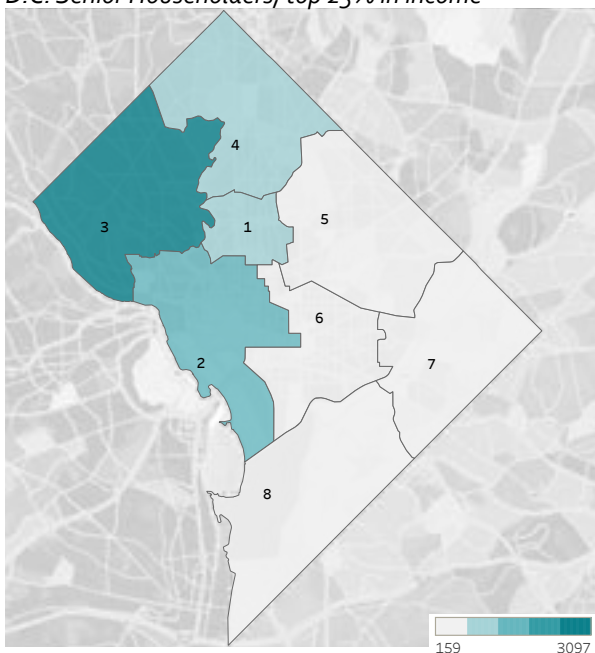


There is significant income inequality between the lowest and the highest earning senior households.

The lowest earning 25 percent of senior households have incomes up to \$42,400 per year. Their median household income comes to \$20,980. Most low-earning senior households are headed by a woman (68.0 percent), 80.1 percent are unmarried, and 81.1 percent are headed by someone who is Black. The majority (or 53.3 percent) of the bottom 25 percent of senior households rent their home. Households in the lowest income bracket tend to be older, as 50.2 percent are age 75 and above, and have an average age of 77 years old.⁹⁶

Low-earning senior households are not evenly distributed across the District. Wards 5 and 7 have the greatest number of low-income senior households. The poorest older adult households are more than twice as likely to live in Ward 5 or 7 as they are to live in Ward 2 or 3. About 19.2 percent of the poorest households live in Ward 5, and 15.9 percent live in Ward 7. In contrast, only 7.9 percent live in Ward 2 and 7.5 percent live in Ward 3.⁹⁷

D.C. Senior Householders, top 25% in income



D.C. Senior Householders, bottom 25% in income

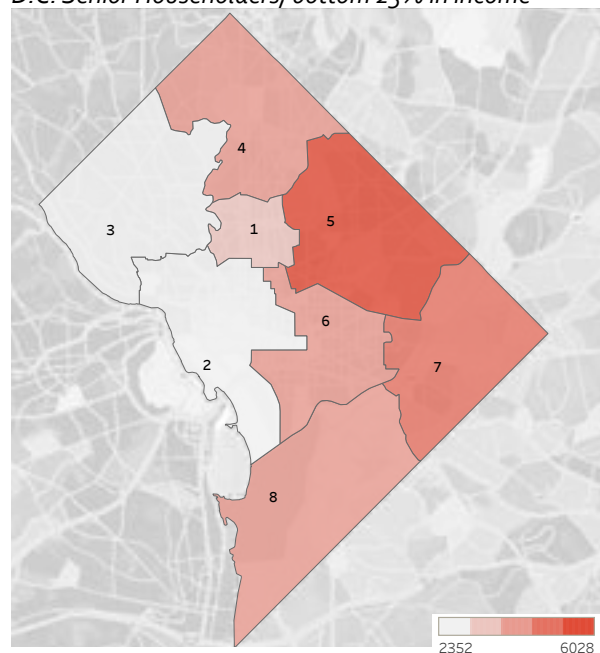


ILLUSTRATION 12: TOP AND BOTTOM 25% IN INCOME MAPS, BY WARD, IN D.C.

The highest earning 25 percent of senior households have annual incomes of \$191,300 and above. These households had a median income of \$323,020. Most of the highest earning households are headed by a man (54.7 percent), and the majority (69.5) percent are married. About 74.5 percent are white, and 22.9 percent are Black. Only 6.2 percent of the highest earning senior households rent their home. These high earning households tend to be younger, with an average of 74 years. The majority, or 70.9 percent, of these households are headed by someone age 65 to 74.⁹⁸

Roughly 38.2 percent of the highest earning quartile of seniors live in Ward 3, while 21.8 percent make their home in Ward 2. Conversely, only 2.1 percent of the highest earning households live in Ward 8, 2.0 percent in Ward 7, and 2.9 in Ward 5. The highest earning senior households are more than seven times as likely to live in Ward 3 than Wards 5, 7, or 8.⁹⁹

3.3 POVERTY

Older adults can be more vulnerable to poverty than those who are working age, since they have fewer opportunities to alter their financial situation than those still in the labor force. Further, incomes of senior households tend to be lower because their households are smaller, they are less likely to be employed, and the value of their retirement income may have eroded over time.¹⁰⁰

The U.S. has made significant advances towards ending senior poverty. Over the past half century, poverty rates among U.S. seniors has declined by almost 70 percent. Twenty-five percent of U.S. seniors lived below the poverty level in 1970. In comparison, only 9 percent of U.S. seniors live in poverty today.¹⁰¹ However, the actual number of aged poor has grown as the size of the older adult population has increased.¹⁰² Further, the distribution of income among seniors is becoming more lopsided.¹⁰³

Approximately 14,000 seniors in the District have earnings below the Federal Poverty Level, or 16.6 percent of older adult residents. In 2019, the U.S. Department of Health and Human Services defined the Federal Poverty Level as having an annual income of up to \$12,490 for a one-person household or \$25,750 for a four-person household. Another 11,600 D.C. seniors have incomes below 200% of the Federal Poverty Level, or twice the Federal Poverty Level's income cap. If the District were a state, it would have one of the highest senior poverty rates in the country.¹⁰⁴

About 14,000 D.C. seniors live below the Federal Poverty Level, or 16.6 percent of the population.

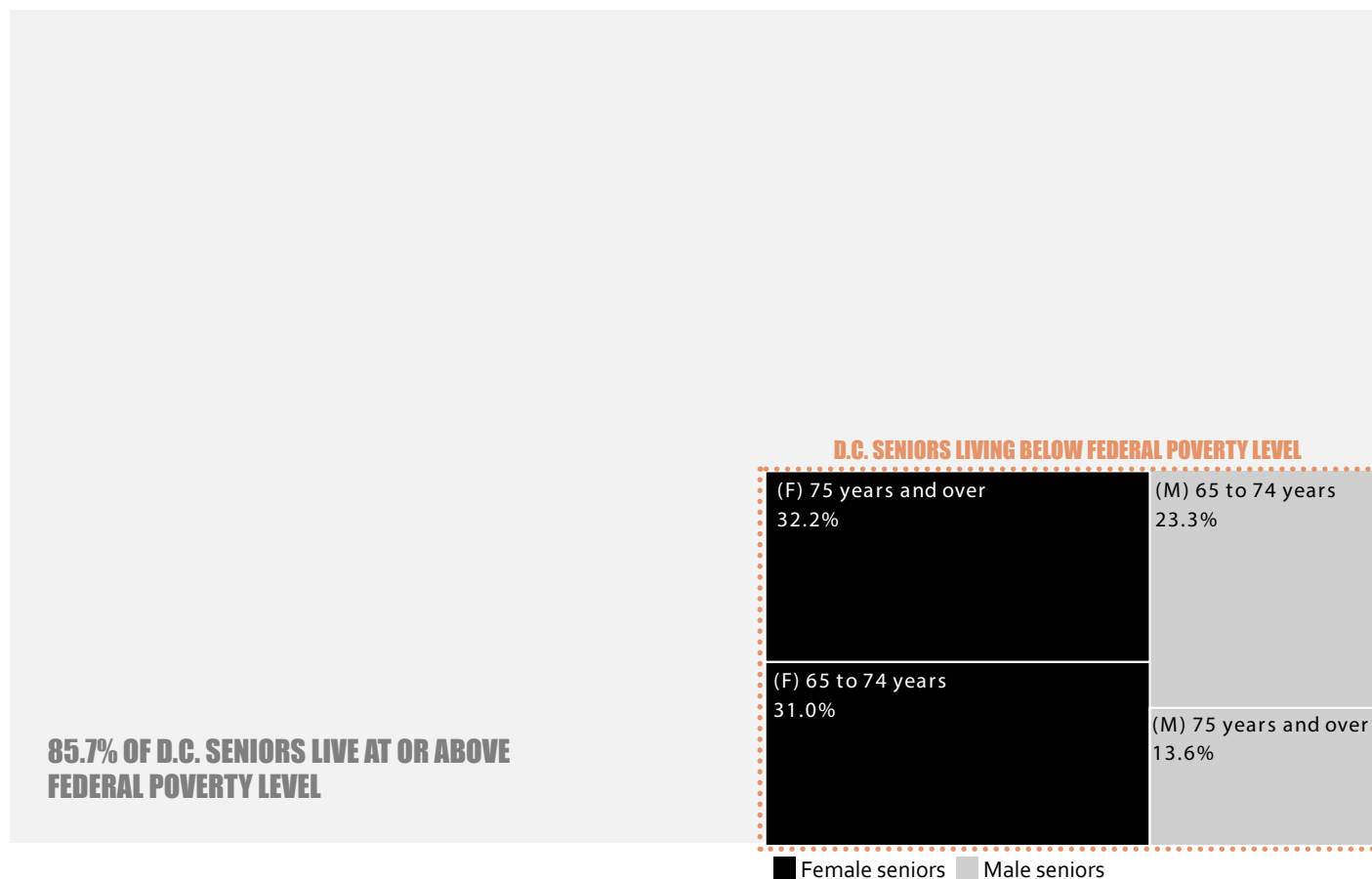


ILLUSTRATION 14: D.C. SENIORS' INCOME BELOW FEDERAL POVERTY LEVELS, BY GENDER

In some parts of the District, as many as 1 in every 4 seniors live below the Federal Poverty Level. Ward 1 and Ward 8 have the highest rate of senior poverty, as 24 percent of senior residents in each of these wards are living in poverty. Senior poverty is slightly lower in Ward 5, 6, and 7; in these areas 22 to 23 percent of senior residents have incomes below the Federal Poverty Level.¹⁰⁵

Poverty rates among D.C.'s seniors generally increase as people age. Around 14.2 percent of people aged 65 to 69 years live below the Federal Poverty Level, compared with 27.9 percent of those who are 85 years and older.¹⁰⁶

Poverty has disparate impacts among older adult men and women in the District. Senior women in D.C. are 1.4 times more likely to live in poverty than senior men. While 14.3 percent of older women live below the poverty level, this is true of 10.4 percent of men.¹⁰⁷ Nationally, the poverty rate among senior women also exceeds the poverty rate among senior men.¹⁰⁸

Older Black residents of D.C. are more than twice as likely to live in poverty than older white residents. Twenty-one percent of older Black residents live below the Federal Poverty Level, compared with 9 percent of older white residents. Nevertheless, the District's racial poverty gap is narrower among older adults than younger adults.¹⁰⁹ Further, Black seniors in the District are less likely to live in poverty than younger Black residents. They are also less likely to live in poverty than Black seniors nationwide, who have a 23.4 percent poverty rate.¹¹⁰

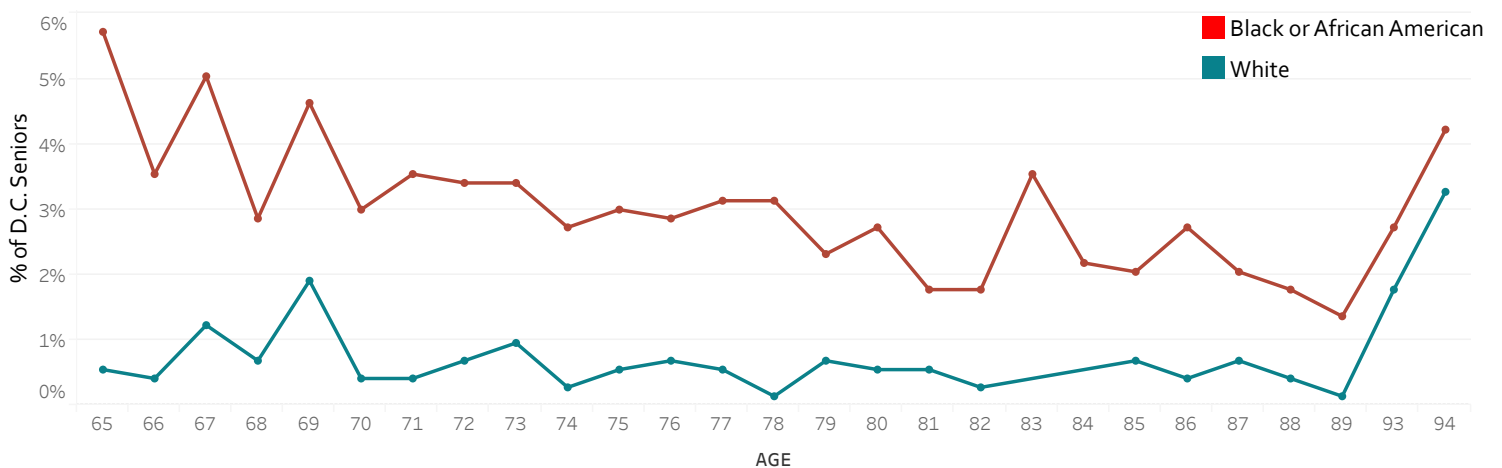


ILLUSTRATION 13: D.C. SENIORS IN POVERTY, BY RACE

3.4 RETIREMENT SAVINGS AND WEALTH

Older people in the U.S. are typically wealthier than younger people. The median net worth of U.S. senior-headed households is higher than any other age bracket. Households headed by someone aged 75 and older had a median net worth of \$264,800 in 2016; in contrast, households headed by someone age 35 to 44 had \$59,800.¹¹¹

However, many older adults and people approaching retirement age do not have robust savings. In 2016, 48 percent of American households headed by someone aged 55 and older had no retirement savings beyond Social Security.¹¹² Without adequate savings, adults are at risk of falling into poverty as they age.

Americans' retirement resources have dramatically shifted in recent decades. In 1978 two-thirds of dedicated retirement assets were held in traditional defined benefit pension plans, while today only one-third are held in this type of plan.¹¹³ For workers in the private sector, the traditional defined benefit pension plan that is paid out as a lifetime annuity is largely a thing of the past. Today, most workplace retirement plans rely on workers contributing to a 401(k)-style account on a voluntary basis, also known as defined contribution plans. These plans only generate substantial retirement income if workers direct a significant amount of money to their account each pay period, invest their funds wisely, do not withdraw from their account before retiring, and manage their funds prudently in retirement.¹¹⁴

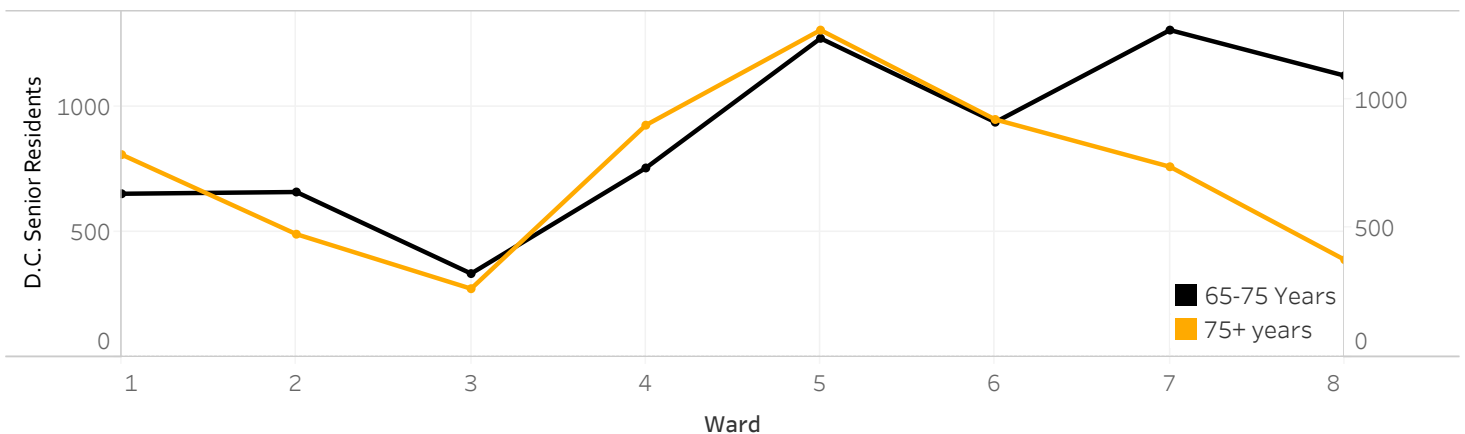


ILLUSTRATION 16: SENIORS LIVING BELOW POVERTY, BY WARD, IN D.C.

Nevertheless, the District has been somewhat insulated from the change from defined benefit to defined contribution benefit plans, given the type of pension plans available to retired federal government civilian employees. Approximately half of seniors in the District, or 44,000 retirees and their survivors, receive a defined benefit-style federal employee pension.¹¹⁵ Federal civilian workers and retirees participate in one of two defined benefit pension plans, the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), depending on when they were hired.¹¹⁶ Employees enrolled in CSRS tend to be older, have more years of federal service, and receive a higher pension benefit. In FY 2018, CSRS paid an average monthly benefit of \$4,973 whereas FERS paid \$1,834.¹¹⁷

The poorest 20 percent of U.S. senior households on average had \$5,000 in wealth, while the richest 20 percent had \$2.1 million.

Wealth disparities among older U.S. households have widened over the past three decades, and there are significant differences in retirement savings and wealth between the “haves” and the “have nots.” Some retirees and people approaching retirement age have substantial financial resources, but many others have limited means. The wealthiest 20 percent of U.S. older households had a median net worth of almost \$2.1 million in 2016. Most of these households are white (91 percent), married (79 percent), and college educated (88 percent). In contrast, the poorest 20 percent of U.S. older households had a median net worth of just \$5,000. Forty-five percent are non-white, and most households are headed by a single woman (59 percent) or someone with a high school degree or less (68 percent).¹¹⁸

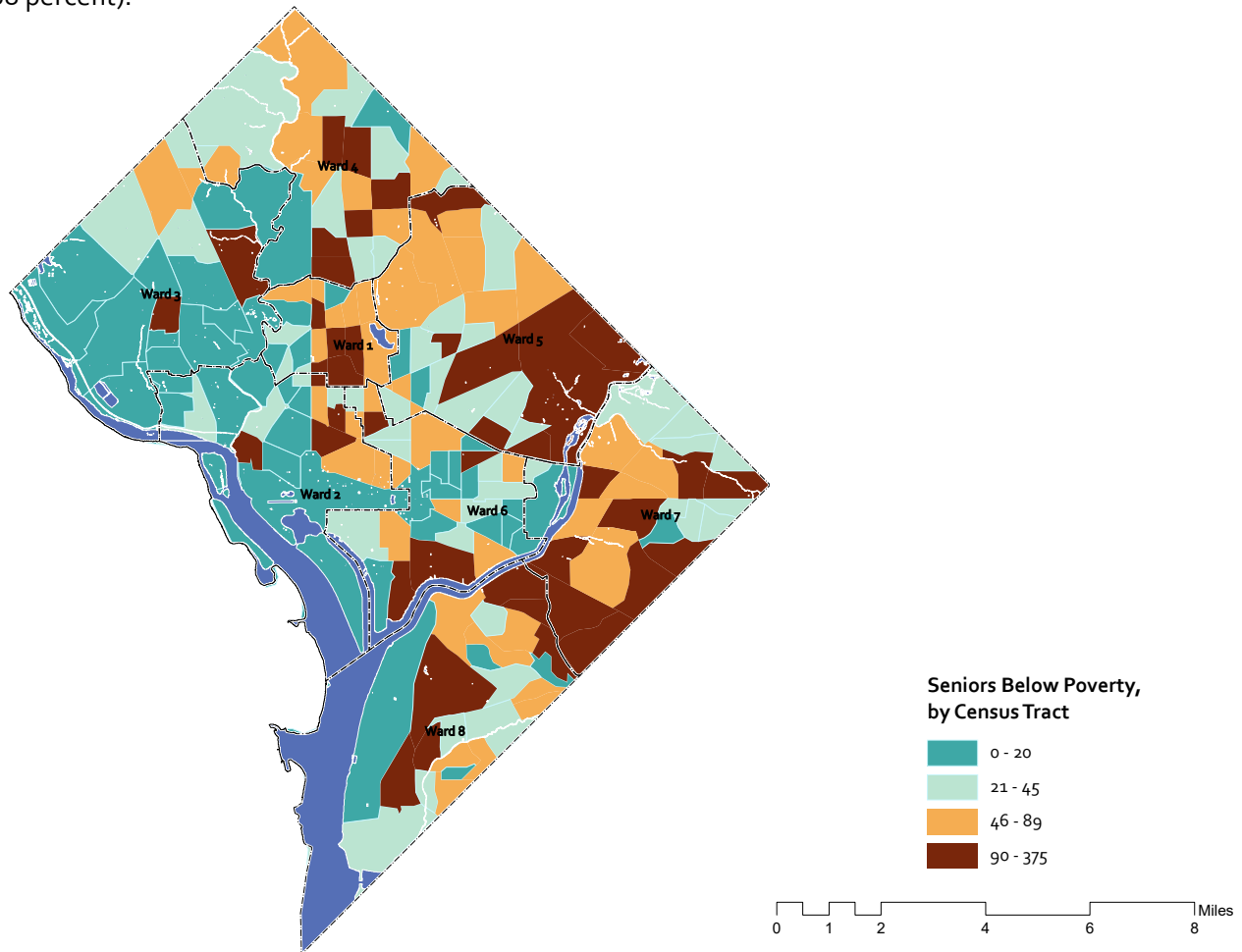


ILLUSTRATION 17: SENIORS LIVING BELOW POVERTY, BY CENSUS TRACT, IN D.C.

The racial gap in retirement savings and wealth among U.S. older adults is wide. This divide in part reflects the fact that people of color are less likely to have inherited wealth, retirement accounts, and other financial assets. People of color also tend to have lower earnings, which in turn lead to greater obstacles to save for retirement and smaller Social Security benefit payments.¹¹⁹

Black and Latino households had a median retirement wealth that was 46 percent and 49 percent, respectively, of white households' retirement wealth in 2016. These racial disparities would be even greater if it were not for Social Security's equalizing influence; the chasm between the average Social Security payment for white versus non-white households is not as wide as what is observed for privately held retirement savings.¹²⁰

A typical white household nearing retirement age has twice as much in Social Security wealth and ten times more in pension and IRA wealth than a typical Black household. On average white households aged 47 to 64 can expect to receive a total of \$223,416 in Social Security retirement payments over their lifetime, compared with \$107,811 among Black households and \$145,034 among Latino households.¹²¹ White households in this age group had an average of \$105,600 in pension or IRA savings versus \$10,300 among Black households. Latino households on average had no pension or IRA wealth.¹²²

Educational attainment and marital status also correlate with significant differences in wealth among U.S. older households. Those who have attended college or are married on average have a far higher net worth. In 2016, households headed by an older adult who had attended college had an average net worth of \$410,000; in comparison, households headed by an older adult with a high school degree or less had an average of \$105,000. Differences in wealth are also stark between married and single older adults. A typical older couple had a net worth of about \$360,000 in 2016, whereas a typical older single man had about \$145,000 and a typical older single woman had \$100,000.¹²³

Debt can also have a substantial impact on older households' financial security. For example, households with high debt burdens are more sensitive to fluctuations in interest rates. Retirees with adjustable rate mortgages may have to spend a growing amount of money repaying their loan at a stage in their life when their income may be fixed. Older people today are more likely to enter retirement in debt than generations past, and younger Baby Boomers are more heavily indebted than the older members of their age cohort.¹²⁴ The poorest 20 percent of senior households are particularly vulnerable; these households carried an average debt burden of \$26,000 in 2016.¹²⁵

3.5 HOUSING AND ASSOCIATED COSTS

Approximately 65.5 percent of D.C. seniors are homeowners and 28.0 percent are renters. About 4.3 percent of District seniors live in group quarters or an institutional setting, including rooming houses, nursing homes, hospitals, and correctional facilities.¹²⁶

Older adults tend to have lower housing costs than the District’s population overall, regardless of whether they rent or own their home. D.C. seniors tend to have smaller household sizes than younger adults, which may explain part of the difference in housing costs.¹²⁷

Home equity is an important source of wealth for older adults. In D.C., seniors are more likely to own their own home than working-age adults. While seniors make up 11.9 percent of the District’s population, they represent 20.7 percent of homeowners.¹²⁸

Seniors in D.C. with the lowest average housing costs are those who are homeowners without a mortgage. Approximately 71.0 percent of D.C. senior homeowners do not have a mortgage. In contrast, only 15.8 percent of younger homeowners have paid off their mortgage. Senior homeowners without a mortgage spend an average of \$761 per month on housing expenses, which includes costs such as property taxes and homeowner’s insurance. Homeowners who are 64 years old and younger without a mortgage spend an average of \$950 per month on their housing and associated costs.¹²⁹

65.5 percent of D.C. seniors are homeowners.

About 29.0 percent of D.C. senior homeowners have a mortgage. This group of homeowners typically spends \$2,176 per month on housing. In comparison, younger homeowners in D.C. with a mortgage spend an average of \$3,128 each month.¹³⁰

An estimated 28.0 percent of seniors rent their homes. Seniors who rent their home typically have lower housing costs than younger residents who also rent. Older adults in D.C. pay an average monthly rent of \$1,392. This is \$818 lower than the typical payment of younger renters, which is \$2,210.¹³¹



ILLUSTRATION 18: D.C. HOUSING COSTS

4. SENIORS AND THE CORONAVIRUS

As of October 1, 2020, American seniors accounted for 15 percent of the 7.2 million coronavirus (COVID-19) cases and 80 percent of the 206,402 deaths.¹³² Similarly, in D.C., seniors represented almost 15 percent of the 15,423 cases and over 80 percent of the 629 deaths.¹³³ Even though researchers now know that the virus can be contracted by individuals of all ages, it still poses some of the highest risks for seniors.¹³⁴

COVID-19 has also had a disproportionate impact on minority Americans, particularly Black and Hispanic or Latino Americans.¹³⁵ Hispanic or Latino and Black Americans have contracted COVID-19 at nearly 3 times the rate of white Americans. In D.C., Black residents have comprised half of all cases and 74 percent of deaths and Hispanic and Latinos have accounted for 25 percent of cases and 13 percent of deaths.¹³⁶ Black and Hispanic or Latino seniors have also been impacted disproportionately by COVID-19. Nursing homes with a majority of Black or Latino residents have been twice as likely to contract the virus as those with a majority of white residents.¹³⁷

The virus has not only had a significant health impact, but a financial one. Even though most seniors' income has not been significantly impacted due to being retired and Social Security and pensions having required allotments, they may have still seen a decline in their other financial assets. In comparison, on average during the Great Recession, low income seniors lost a significantly larger share of their financial assets than higher income seniors¹³⁸ Black and Hispanic seniors also saw larger decreases in the value of their financial assets, at 15 and 22 percent respectively, than their white counterparts, at 12 percent.¹³⁹ Additionally, the fiscal impacts of COVID-19 could result in many incoming seniors to enter this period of their lives with fewer financial assets than their predecessors.

5. CONCLUSION

This report highlights the diverse backgrounds and experiences of the District's 83,600 seniors as well as their range of needs. About 3 in every 5 seniors in D.C. are members of the Silent Generation (59.7 percent), female (59.3 percent), Black (62.5 percent), or single (58.6 percent). Older men in D.C. are more than six times more likely to be veterans of the armed forces than younger men. Seniors today are more educated and are more likely to stay in the workforce after age 65 than their predecessors, but they also tend to be more financially vulnerable.

Seniors in D.C. are both caregivers and in need of care. Disabilities are more common in the older adult population, and as seniors age, they are more likely to face physical limitations. Older adults who are unmarried are more likely to be admitted to a long-term care facility, but these services are financially out of reach for many. The median monthly cost of a nursing home in D.C. is \$12,440 per month and fewer than 1 in every 7 older adults have private long-term care insurance. The fact that 74.1 percent of District seniors live alone highlights the need for community supports as people age.

Public transportation is an important way to help seniors maintain their independence, but only 52.7 percent of seniors live within 0.6 miles of a Metrorail station and 56 percent live within 200 meters of a Metrobus stop. Many people give up driving as they age, and they are less likely to use ride sharing services than younger people. Special transportation services can help ensure that older adults with physical limitations and those who live far away from a Metrorail station or a Metrobus line can continue to get around as they age.

In many ways, the financial well-being of the District's senior population is a tale of two cities. Many seniors in the District are financially secure. Some older adults have high incomes and are homeowners without a mortgage. However, many other seniors are just scraping by. Old age compounds the advantages and disadvantages seniors faced in their younger years. Senior residents who are older, female, Black, or single, tend to be more financially vulnerable than their counterparts. Further, older residents who rent their homes tend to have lower incomes and higher housing expenses than seniors who own their homes. While delaying retirement can help older adults strengthen their financial security, it is not an option that all can take, particularly those with health problems or physically demanding jobs.

The District of Columbia's demographic profile is shifting. Both the number and the proportion of older adults in the District will continue to rise as the Baby Boom population ages. The projected growth in the District's senior population will challenge policymakers, health care providers, transportation networks, families, and businesses to meet the needs of aging individuals.

The next reports in this series, **The State of Older Adults in the District of Columbia**, will consider the range of publicly provided benefits available to senior adults in the District and examine how these programs help close the gap between seniors' living expenses and their earnings and savings.

The projected growth in D.C.'s senior population will challenge policymakers, health care providers, transportation networks, families, and businesses to meet the needs of aging individuals.

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