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Miami University

# Profile \& projections of the 60+ population : Montgomery County, Ohio 

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## Profile \& Projections of the 60+ Population

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All county reports as well as a state report are downloadable at: http://www.scripps.muohio.edu/scripps/research/countyreports.html

## Fast Facts



## WWW.SCRIPPS.MUOHIO.EDU

- Almost $18 \%$ of Montgomery County's population is age $60+$ (or 99,947 individuals)
- By 2020, there will be 122,400 individuals age $60+$ in Montgomery County (This is a $22 \%$ increase in the $60+$ population)
- Almost 3 in 4 individuals age $85+$ are female
- Disability increases with age: Only $3 \%$ of $60-69$ year olds have a severe disability, compared to $44 \%$ of those $90+$
- Over one third of individuals age $60+$ have at least one disability
- By 2020, almost 10,000 individuals age $60+$ with a severe disability will reside in Montgomery County
- Almost $13 \%$ of the age $60+$ population live in poverty
- Over $17 \%$ of individuals age $60+$ are racial or ethnic minorities
- Of men age $60+, 73 \%$ are married, compared to only $45 \%$ of women
- Nearly $65 \%$ of individuals age $60+$ have 12 or fewer years of education
- Of women age $60+, 42 \%$ live alone, compared to $22 \%$ of men


## Preface

During the next 20 years, the national population, as well as the population in Ohio, will grow older. In anticipation of this impending change, we have created this series of reports to help Ohio area agencies on aging, service providers, and other organizations that are not directly involved in aging services to better plan for the needs of the aging population.

The purpose of these reports is to present the unique profile of the older population (60+) in each of Ohio's 88 counties and to project the number of older people and the prevalence of disability among this population. Trends and projections are provided for ages 60 and above, because this is the eligibility age for some state and local home care programs. Specific topics explored include disability, poverty, marital status, living alone, and educational attainment among the older population. Throughout the reports, trends are compared according to gender and age group for each county. To provide a better understanding of the county's standing in relation to the rest of the state, population characteristics from each county are compared with corresponding measures of Ohio's older population. In order to provide insight into the direction the county is moving some population trends are also presented.

In preparing this report, we used data from the Census short form, which is available for all residents within each county, and the Census long-form, which is available for a representative sample of county residents. The actual Census count from the Census short-form and the weighted sample counts from the long-form may be slightly different. To preserve privacy and confidentially of the respondents, the census long-form data is available for geographic units with a minimum population of 100,000. In some cases a large county encompasses several such geographic units while in other cases a few neighboring counties are bundled together to form a geographic unit with 100,000 population. In large counties, the data for education, poverty threshold, living arrangement, marital status and disability rates are for the county alone, while smaller neighboring counties will show identical data, for the above indicators of need for assistance, for the bundled counties. If the data are aggregated for several counties the counties in the collection will be listed in the preface.

Sources used to create all tables and figures are specified.

## PROFILE \& PROJECTIONS OF THE 60+ POPULATION: MONTGOMERY COUNTY, OHIO

## Background

This report illustrates the demographic changes that occurred in Montgomery County between 1990 and 2000, and presents projections of the older population and the number of older adults with disabilities based on these trends. The report also covers other population characteristics that have been shown to be associated with the need for long-term care services among older adults, such as the prevalence of poverty, disability, living alone, lack of education, and being unmarried. County-level data are compared to data on Ohio as a whole in order to show differences or similarities in population characteristics. By examining both demographic patterns and informed projections, counties will be better prepared to address the needs of their aging and disabled populations.

## County Overview

Montgomery County is located in the southwest portion of Ohio, encompassing the city of Dayton. It is the fourth largest county in Ohio, with a population of 559,062. Montgomery County is almost completely urban, with $4.6 \%$ of the population living in rural areas in 2000, compared to $5.0 \%$ in 1990 . This represents a decrease of $11.7 \%$ in rural population over the tenyear period. With 99,947 individuals age 60 and over, Montgomery County has the fourth largest $60+$ population in the state, yet it ranks $48^{\text {th }}$ in proportion of total population that is $60+$ (out of 88 counties in Ohio). As shown in the Summary Table, the $60+$ population represents $17.9 \%$ of the total population in Montgomery County.

Summary Table
Montgomery County, 2000

| Total Population Age 60+ | 99,947 |
| :--- | :---: |
| \% Population Age 60+ | 17.9 |
| Population Age 40+ | 248,240 |
| \% Population Age 40+ | 44.4 |
| \% Population 60+ at or Below Poverty Level | 12.8 |
| Total Population Age 60+ with Self-Care Disabilities | 11,126 |
| \% Population Age 60+ with at Least one Physical, Mental, Sensory or <br> Self-Care Disability | 35.9 |
| \% Population 60+ who are White | 82.8 |
| \% Population Age 60+ who are Married | 56.4 |
| \% Population Age 60+ who are Living Alone | 33.8 |
| \% Population Age 60+ who Have Less Than a High School Diploma | 30.3 |

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In some instances in this report, data is presented for the population age $40+$. This cohort is important to consider when developing projections, because the population age 40+ in 2000 will be age $60+$ in 2020 . The population that is currently $40+$ is also significant because it contains the baby boom generation. As shown in the summary table, $44.4 \%$ of the population in Montgomery County is currently over the age of 40 .

In the remainder of this report, we explore variables (touched on in the Summary Table) that are related to long-term care needs. Factors related to one's need for long-term care include disability, income, race and ethnicity, marital and educational status, and living arrangements. The following sections provide detailed analyses of these risk factors according to gender, age group, county/state standing, and ten-year trends.

## Population Profile

The total population of Montgomery County decreased by $2.6 \%$ between 1990 (573,809 residents) and 2000 ( 559,062 residents). In contrast, the entire population of Ohio increased $4.7 \%$ in the same time. In $2000,17.9 \%$ of the county population was $60+$. Table 1 provides a detailed breakdown of the older population in Montgomery County in 2000 by age group and gender.

Table 1
Population Age 60+, by Gender and Age Group
Montgomery County, 2000

|  | Men |  | Women |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Age Group | Number | Percent | Number | Percent | Total |
| $\mathbf{6 0 - 6 4}$ | 10,631 | 45.7 | 12,619 | 54.3 | 23,250 |
| $\mathbf{6 5 - 6 9}$ | 9,367 | 44.6 | 11,655 | 55.4 | 21,022 |
| $\mathbf{7 0 - 7 4}$ | 8,498 | 42.8 | 11,359 | 57.2 | 19,857 |
| $\mathbf{7 5 - 7 9}$ | 6,628 | 39.9 | 9,972 | 60.1 | 16,600 |
| $\mathbf{8 0 - 8 4}$ | 4,013 | 36.9 | 6,848 | 63.1 | 10,861 |
| $\mathbf{8 5 - 8 9}$ | 1,691 | 29.8 | 3,976 | 70.2 | 5,667 |
| $\mathbf{9 0 - 9 4}$ | 532 | 25.4 | 1,562 | 74.6 | 2,094 |
| $\mathbf{9 5 +}$ | 103 | 17.3 | 493 | 82.7 | 596 |
| Total 60+ | 41,463 | 41.5 | 58,484 | 58.5 | 99,947 |
| Ohio 60+ | 823,200 | 41.9 | $1,140,289$ | 58.1 | $1,963,489$ |

Source: U.S. Census Bureau, 2000 Census of Population: Table P12. SEX BY AGE [49] -
Universe: Total Population

Gender Distribution - The gender distribution of the older population in Montgomery County is similar to that of the state of Ohio. Of the entire county population age $60+$, women comprise $58.5 \%$ (compared to $58.1 \%$ in the state). As shown in Table 1, women outnumber men at all ages over 60; a disparity that increases with each advancing age group. Of particular interest is the gender ratio among the oldest age group. Of the population over the age of 84 in Montgomery County, $72.2 \%$ are women. The higher proportion of women among the oldest age group suggests that the population potentially eligible for, and in need of, long-term care services is largely female.

Growth in the Older Population - As shown in Figure 1 (and Table 1a in the Appendix), there are only slight differences in the population distribution across age groups in the county compared to the state. Although the majority of Ohioans are under the age of 60, the proportion of older adults in Montgomery County (and Ohio) will grow substantially over the next several decades. This growth in the older population is largely a result of the aging baby boomers. Currently ranging from 40 to 59 years of age, this cohort will dramatically impact the age distribution of the older population as they age. The influence of the baby boomers on both county and state populations is evident in Figure 1.

Figure 1
Population Distribution* by Age Group (40-85+)
Montgomery County \& Ohio, 2000


Source: U.S.Census Bureau, 2000 Census of Population:P12. SEX BY AGE [49].

The impact of the baby boomers on the age distribution of the $40+$ population is also evident when population data from 2000 are compared to data from 1990. As shown in Figure 2 (and Table 2a in the Appendix), 26.5\% of the county population was age 40-59 in 2000, compared to $22.3 \%$ in 1990. Also noteworthy is the increase in the population over the age of 85 . In Montgomery County, this age group comprised $1.5 \%$ of the population in 2000 compared to $1.2 \%$ in 1990 (a $25.0 \%$ increase in the $85+$ population). In Ohio, $1.6 \%$ of the population was over the age of 85 , compared to $1.3 \%$ in 1990 (a $22.8 \%$ increase in the $85+$ population).

Figure 2
Population Distribution* by Age Group (40-85+)
Montgomery County, 1990 \& 2000


Source: U.S. Census Bureau, 1990 Summary Tape File 1 (STF1) P011 \& 2000 Census of Population: P12. SEX BY AGE [49].

Another indication that the population in Montgomery County is aging is the increase in median age ${ }^{1}$. Between 1990 and 2000, median age increased from 32 years (1990) to 36 years (2000). This increase closely reflects that of the state, where the median age rose from 33 to 36 years in the same period. An increase in median age suggests that the proportion of older adults in Montgomery County is growing. As these segments of the county population reach advanced age, the need for long-term care services may increase.

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## Population Projections

This section of the report focuses on the expected growth of the overall older population, and on the growth of the older population who will experience some limitation in their ability to perform basic activities of daily living (ADLs) such as bathing, dressing, and preparing meals.

To project the size of the population age 60 and older for the years 2005 to 2020, we began with the population (already born) that has reached at least the age of 40 . Using the cohort component methodology of population projection (Shryock \& Siegel, 1996), we made the following assumptions about both survival and migration rates:

Survival Rate: Ohio's survival rates are based on national projected survival rates. These rates include improvements in national mortality rates, while maintaining deviation from the national rates observed in Ohio in the 2000 Vital Statistics.

Migration Rate: The 10-year net migration rates were estimated using age-sex counts of each county's population in the 1990 and 2000 Censuses adjusted for the deaths occurring to the age-sex group from April 1, 1990 through March 31, 2000. Of course, in calculating the deaths occurring to an age group, adjustment was made for the group's aging during the decade. The age-sex specific rates of net migration for each county during 1995-2000 are assumed to hold for that county during the period 2000-2005 and 2005-2020. For a more detailed explanation of the procedures used for determining survival or migration rates see the Methodology section.

A beneficial feature of these population projections is the detailed presentation of the 8589, 90-94, and 95+ age groups (when possible) for the following reasons:
1.) The high rate of growth of the population 85 years and over;
2.) Rates of disability vary considerably among these age groups;
3.) The Federal Interagency Forum on Aging-Related Statistics now recommends that data be presented for ages 85-89, 90-94, and 95+ (http://www.agingstats.gov/chartbook2000/dataneeds.html).

The number of Montgomery County residents age 60 and over is expected to increase from a total of 99,947 in 2000 to a projected 122,382 in 2020. As Figure 3 (and Table 3a in the Appendix) illustrates, the greatest increase is expected among the 60-69 year age group (those currently age 40-49). In 2000, there were 44,272 older adults age 60-69 in Montgomery County. By the year 2020, when the bulk of the baby boomers move into this age group, it is expected that there will be approximately 61,533 individuals age 60-69 in Montgomery County. This projection suggests a $39.0 \%$ increase in the County population in this age group. The $90+$ age group is also expected to increase, from 2,690 in 2000, to 4,403 in 2020 (an increase of 63.7\%).

Figure 3
Projections of Population Age 60+, by Year* and Age Group, Montgomery County


Source: Authors' projections.
*Year 2000 data are actual population counts.

## Prevalence of Disability among the 60+ Population

The rate of disability among the $60+$ population in Montgomery County closely mirrors the state of Ohio. In 2000, the most common type of disability reported was physical, followed by sensory, mental, and self-care impairments, respectively (see Figure 4 and Table 4a in the Appendix). According to the Census, a physical impairment is defined as a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. Sensory impairments include blindness, deafness, or any severe and long-lasting vision or hearing impairment. Mental health impairment is defined as having difficulty learning, remembering or concentrating because of a physical, mental, or emotional condition that lasts 6 months or more. Self-care impairments include difficulty dressing, bathing, or getting around the house as a result of a long-lasting condition ( 6 months or more). It should be noted that these categories are not mutually exclusive. Respondents could have multiple impairments, which may span more than one disability category. In 2000, $35.9 \%$ of the $60+$ population in Montgomery County had at least one disability.

Figure 4
Proportion of Population Age 60+, with Sensory, Physical, Mental and Self-Care Disabilities, Montgomery County \& Ohio, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

As illustrated in Figure 5 (and Table 5a in the Appendix), the percentage of individuals reporting sensory, physical, mental and self-care disabilities in Montgomery County steadily increases with age, not surprisingly, with the oldest age group reporting the highest levels in all four types of disability. For example, the proportion of people with physical disabilities increases from $18.8 \%$ of the population age $60-64$, to $58.5 \%$ of the population age $90+$.

Figure 5
Disability Among Population Age 60+ by Type of Disability and Age Group, Montgomery County, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

## Projections of Population with Disability

In this study, disability is defined as a measure of impairment in Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). Three levels are assigned to this measure: Severe Disability, Moderate Disability, and Little or No Disability. Individuals are classified as moderately disabled if they received assistance in one of the following ADLs: eating, transferring in or out of bed or chair, getting to the toilet, dressing, bathing, or remaining continent; or in at least one of the following instrumental tasks of daily living: walking, shopping, meal preparation, housekeeping, or using transportation or telephone. Severe disability refers to receiving assistance in at least two of the following ADLs: eating, bathing, transferring in or out of bed or chair, getting to the toilet, dressing, or remaining continent, or to having cognitive impairment. The disability rates by sex and age group are assumed to remain the same from 2000 to 2020 as they were in 1995.

The prevalence of disability increases with age. As Figure 6 (and Table 6a in the Appendix) shows, only $3 \%$ of the population age 60-64 have a severe disability, compared to more than half ( $53 \%$ ) of the people age 95 and older. Women experience higher rates of severe and moderate disability at every age compared to men of the same age. For more information on the prevalence of disability among men and women by age group, see the Methodology section.

Figure 6
Estimated Percentage Distribution of Total Population by Disability Status and Age Group, 1995


Source: Mehdizadeh, S.A., Kunkel, S.R., Ritchey, P.N. (2001). Projections of Ohio's Older Disabled Population: 2015 to 2050. Oxford, OH: Scripps Gerontology Center, Miami University.

Since the rate of disability by gender and age group was held constant throughout the timeline (see the Methodology section for a more detailed explanation), any fluctuations in the number of persons with disabilities across time are attributed to projected changes in the number of people in each age-gender group. As was discussed in the population projections section (see Figure 3), the greatest increases in the $60+$ population are expected in the $60-69$ and $90+$ age groups, while more modest increases are expected in the 70-79 and 80-89 age groups. Because increases are expected in all age groups over 60, the projected number of persons with disabilities is expected to increase from 2000-2020 in Montgomery County (see Table 2 below, and Table 3a in the Appendix). When broken down by age group, projections suggest increases in both moderate and severe disability because of projected increases in the $60+$ population. Table 3a in the Appendix provides a breakdown of the projected number of disabled persons for each age group for Montgomery County.

Table 2
Projections of Disability Among Population Age 60+
Montgomery County, 2000*-2020

| Year | Total <br> Population | No <br> Disability | Moderate <br> Disability | Severe <br> Disability |
| :---: | :---: | :---: | :---: | :---: |
| $\mathbf{2 0 0 0}$ | 99,947 | 75,058 | 16,624 | 8,265 |
| $\mathbf{2 0 0 5}$ | 100,615 | 75,209 | 16,837 | 8,569 |
| $\mathbf{2 0 1 0}$ | 106,818 | 80,195 | 17,632 | 8,991 |
| $\mathbf{2 0 1 5}$ | 114,251 | 86,298 | 18,579 | 9,374 |
| $\mathbf{2 0 2 0}$ | 122,382 | 92,765 | 19,781 | 9,836 |

Source: Authors' Projections

* Year 2000 data are actual disability counts, years 2005-2020 are projections.

Figures 7 and 8 (and Tables 7 a and 8 a in the Appendix) show the projected number of disabled women and men (respectively) in Montgomery County according to age group. Because the rates of disability are assumed to be constant over the future time horizon, projected changes in the number of people with disabilities reflect changes in population composition.

With regard to the older female population, 5,865 were severely disabled in 2000, compared to a projected 6,741 in 2020 . Changes in the number of disabled older adults are expected only in age groups where population changes are expected. Figure 7 shows that between 2000 and 2020, an increase in the number of severely disabled women is expected among all age groups over 60 in Montgomery County, as these populations are expected to increase.

Figure 7
Projections of the Number of Women Age 60+
with Severe Disability, by Age Group,
Montgomery County, 2000*-2020


Source: Authors' projections.
*Year 2000 data are actual disability counts.

The population with severe disabilities in Montgomery County is largely female. In 2000, a total of 2,400 males age 60 and over were severely disabled (compared to 5,865 females). By the year 2020, it is expected that the number of disabled older men will increase to 3,095 (compared to 6,741 older women). Figure 8 shows that the largest increase in the number of severely disabled men is expected among the $90+$ age group. Smaller increases in the number of severely disabled men are expected among the 60-69, 70-79, and 80-89 age groups in Montgomery County.

Figure 8
Projections of the Number of Men Age 60+ with Severe Disability, by Age Group, Montgomery County, 2000*-2020


Source: Authors' projections.
*Year 2000 data are actual disability counts.

## Population Characteristics that Could Affect Need for Care

Several variables have been found to be related to the prevalence of disability and the need for long-term care services as one ages. These variables include poverty, racial and ethnic background, marital status, living alone, and educational attainment (http://www.aoa.gov/prof/statistics/future growth/aging21/Program.asp). In the following sections, these issues are explored in the context of the older population in Montgomery County.

Poverty - Standards for gauging poverty levels are set by the Federal Poverty Threshold ${ }^{2}$, which delineates income levels (or thresholds) that vary by family size, age of householder, and number of related children under 18 years of age. Rates of poverty are typically discussed as percentages of the Federal Poverty Threshold (FPT), for which those with incomes below $100 \%$ of the FPT are the most impoverished, and those with incomes above $400 \%$ of the FPT are the most economically advantaged. In the following discussion, data regarding individuals with incomes greater than $400 \%$ of the poverty level are included for comparison, although these individuals are not considered impoverished. As shown in Figure 9 (and Table 9a in the Appendix), a significant number of older adults in Montgomery County are potential candidates for state and federal assistance based on income eligibility. In 2000, $48.2 \%$ of the county's $60+$ population (or 48,099 individuals) had incomes below $300 \%$ of the federal poverty level. Of this population, $12.8 \%$ (or 12,776 individuals) were living at or below $100 \%$ of the poverty level.

Figure 9
Proportion of Population Age 60+ by Poverty Threshold Ratio, Montgomery County \& Ohio, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

[^1]Compared to 1990, there were a higher percentage of older adults at both ends of the poverty scale in Montgomery County in 2000. Figure 10 (and Table 10a in the Appendix) shows that the percent of adults $60+$ living below the poverty level increased from $9.3 \%$ in 1990 to $12.8 \%$ in 2000 . At the other end of the scale, the percent of older adults with incomes over $400 \%$ of the poverty level (the most economically advantaged) also increased in this period, from $32.2 \%$ in 1990, to $36.0 \%$ in 2000. A considerable number of people did not complete income related questions properly in the 1990 Census. As a result, the gap in the percentage of people at or below poverty from 1990 to 2000 may be partially due to this responding pattern.

Figure 10
Proportion of Population Age 60+ by Poverty Threshold Ratio, Montgomery County, 1990 \& 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

A closer examination of poverty rates in Montgomery County reveals striking trends in relation to age. As shown in Figure 11 (and Table 11a in the Appendix), the percentage of people at or below the poverty level increases dramatically with advancing age. To illustrate, nearly one-half ( $46.8 \%$ ) of 60-64 year olds reported incomes above four times the poverty threshold (the highest income category), compared to only $19.5 \%$ of those in the oldest age group (90+). In contrast, $10.5 \%$ of $60-64$ year olds fall in the lowest income category, while $38.2 \%$ of the $90+$ population reported incomes at or below the poverty threshold.

Figure 11
Proportion of 60+ Population in Poverty Compared to Those with Incomes
Above Four Times Poverty Threshold, by Age Group,
Montgomery County, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Figure 12 (and Table 12a in the Appendix) shows a comparison of the most economically disadvantaged income category ( $\leq 100 \%$ FPT) and the most economically advantaged income category ( $>400 \%$ FPT) by gender and age group. In order to show the contrast between the lowest and the highest income groups, the middle income categories have been intentionally left out.

In $2000,53.0 \%$ of men age $60-64$ were in the highest income category, while only $29.5 \%$ of men $90+$ had this level of income. In contrast, only $7.1 \%$ of men age $60-64$ were in the lowest income category, compared to $36.4 \%$ of men age $90+$. Figure 12 shows that a fairly stable percentage of older men were classified as having incomes at or below $100 \%$ of the FPT from ages 60-84, with a sharp increase in the proportion of men in this income category as they approach the $90+$ age group. It appears that age $85-89$ is a pivotal point for men, where average incomes drop sharply as they near the 90+ age group.

The pattern of income distribution among older women in Montgomery County is similar to that of older men. One important distinction is that there is a higher proportion of women in the lowest income category ( $\leq 100 \%$ FPT), and a lower proportion of women in the highest income category ( $>400 \%$ FPT) at all ages.

Figure 12
Proportion of Population Age 60+, by Poverty Threshold Ratio*, Age Group, and Gender, Montgomery County, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.
*Middle income groups have been removed in order to show the contrast between the lowest and highest income groups.

## Race and Ethnicity

Montgomery County's older population is more racially and ethnically diverse than the older population in Ohio as a whole. Figure 13 (and Table 13a in the Appendix) shows that in $2000,82.8 \%$ of the county population (60+) identified themselves as white non-Hispanic, compared to $89.7 \%$ of the state population. In the same year, $15.3 \%$ of the county population self-identified as black non-Hispanic, compared to $8.4 \%$ of the state population.

Figure 13
Race and Ethnic Distribution Among Population Age 60+, Montgomery County \& Ohio, 2000


Source:U.S.Census Bureau, 2000 Census of Population: PCT12I, PCT12J, \& PCT12H SEX BY AGE.

## Marital Status

According to Census data, the percentage of married older adults decreases steadily after age 60. As illustrated in Figure 14 (and Table 14a in the Appendix), the majority (64.9\%) of 6064 year olds were married in 2000, while $35.1 \%$ were single (defined as widowed, divorced, separated or never married). In contrast to 60-64 year olds, the marital status of the 90+ population is nearly the inverse. Among this age group, $75.8 \%$ were single in 2000, while $24.2 \%$ were married.

Figure 14

## Marital Status of Population Age 60+, by Age Group <br> Montgomery County, 2000



Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Between 1990 and 2000, the percentage of married older adults (60+) in Montgomery County remained fairly stable. In 2000, $56.4 \%$ of older Montgomery County residents were married compared to $57.1 \%$ in 1990. Similarly, no major changes occurred among the single population (people who were widowed, divorced, separated, or never married). In 2000, 43.6\% of the $60+$ population was single, compared to $42.9 \%$ in 1990 (see Figure 15 and Table 15a in the Appendix).

Figure 15
Marital Status Among Population Age 60+, Montgomery County, 1990 \& 2000


Source: U.S. Census Bureau, 1990 and 2000: Public Use Microdata Sample: 5-Percent.

Women above the age of 60 are more likely to be widowed, divorced, or separated than men. Figure 16 (and Table 16a in the Appendix) shows that $73.4 \%$ of men age $60+$ in Montgomery County were married in 2000 , compared to only $44.5 \%$ of women. Because single older adults are more likely than married couples to need outside help or institutional care, the population in Montgomery County that is potentially in need of such assistance is largely female.

Figure 16
Marital Status Among Population Age 60+, by Gender Montgomery County, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

## Living Alone

Figure 17 (and Table 17a in the Appendix) compares the proportion of Montgomery County and Ohio residents age $60+$ who were living alone in 2000, and illustrates the changes that occurred in the county population (60+) living alone between 1990 and 2000.

In 2000, $33.8 \%$ of Montgomery County residents age $60+$ were living alone, compared to $32.1 \%$ of the state population age $60+$. The percentage of older adults living alone in Montgomery County has increased since 1990, from $32.1 \%$ of the $60+$ population to $33.8 \%$ in 2000.

Figure 17
Proportion of Population Age 60+ Living Alone, Montgomery County, 1990 \& 2000, and Ohio, 2000


Source: U.S. Census Bureau, 1990 and 2000: Public Use Microdata Sample: 5-Percent.

Older women are more likely than older men to be living alone in Montgomery County. Figure 18 (and Table 18a in the Appendix) shows that a higher percentage of women than men are living alone at all ages above 60 . While the percentage of men living alone increases only slightly with age, the percent of women living alone increases dramatically with age. Among the 60-64 year age group in 2000, $15.8 \%$ of women were living alone, compared to $7.0 \%$ of men. Among the oldest age group (90+), $58.1 \%$ of women were living alone, compared to only $14.4 \%$ of their male counterparts.

Figure 18


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

## Education

Studies suggest that there is a strong relationship between educational attainment and the prevalence of poverty and disability in old age. Figure 19 (and Table 19a in the Appendix) shows that the majority of older adults ( $60+$ ) in Montgomery County have completed 12 or fewer years of school. Over one third ( $33.4 \%$ ) of older adults have completed high school, and $30.3 \%$ have completed less than 12 years. This suggests that a significant proportion of the older population may be economically vulnerable.

Figure 19
Highest Level of Educational Attainment
Among Population Age 60+
Montgomery County \& Ohio, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Figure 20 (and Table 20a in the Appendix) contrasts the educational attainment of older adults in Montgomery County by gender. Older women in Montgomery County are more likely to have only completed high school, while older men are more likely to have pursued and obtained higher degrees. As a whole, the older female population in Montgomery County is less educated than the older male population.

Figure 20
Highest Level of Educational Attainment
Among Population Age 60+, by Gender Montgomery County, 2000


Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

## Summary

This analysis of population trends and projections in Montgomery County, Ohio reveals several important issues with regard to the prevalence of poverty and disability among the older population. Primarily, it is evident that the County population is aging, and the population age $60+$ will continue to grow over the next twenty years. More specifically, the so-called "oldest old" (85+) are the fastest growing age group in the County (as well as the state of Ohio). The unprecedented growth in the older population will present the County (and the state) with a number of challenges in the coming years. Among the older population in Montgomery County, levels of disability and poverty increase with age, with the oldest old experiencing the highest rates of both. Also of concern is the preponderance of older women among the oldest age groups, who comprise a majority of the impoverished, disabled and single populations. These women, who are highly economically vulnerable, and are potentially in need of significant personal care assistance, are frequently living alone; a trend that is expected to become increasingly common over the next several decades.

## Methodology

Projections of the disabled older population in Montgomery County were calculated in three steps. We developed projections of the county's older population by gender and age groups from 2000 to 2020 . We also made estimates of disability rates for the older population by gender and age groups. And, we applied these disability rates to the projected population to project the number of persons with a disability in Montgomery County.

Projection Method - We developed population projections using the "cohort component method" (Shryock \& Siegel, 1996). This method involves beginning with actual population counts in gender and age groups, and applying specific rates of change (births, deaths, and migration) to estimate the future population. We projected the population in cycles of 5-year periods through the year 2020. We applied projected survival rates to the beginning population in order to calculate the surviving population for a 5-year period (see following section for an explanation of survival rates). Next, we applied gender and age group specific migration rates to calculate the number of survivors leaving and joining the county population during the five years. The final projected population equals the survived population plus the difference between the number of migrants leaving and joining the county. The projected population at the end of each 5 -year period becomes the beginning population for the next 5 -year period, and the procedure is repeated over the desired time horizon. We used 5-year age groupings of men and women to make the projections. In order to project the population that will be $60+$ in 2020, we began with the population that was $40+$ in 2000 (these cohorts, of course, age as they are projected forward).

Survival Rates - To calculate survival rates for the older population in Ohio, we combined projected national mortality rates from the Census with actual mortality rates for the state to develop a trended set of survival rates for 2005-2020. All calculations were done for each gender in 5-year age groups. Using Census projected life tables for 2000, 2005, 2010, 2015, and 2020, we developed 5-year survival rates for the nation (for life tables, see http://www.census.gov/population/www/projections/natdet.html). Using Ohio counts of death and counts of population for 2000, we developed survival rates for Ohio for 2000. We then projected the County's survival rates to pattern the expected change for the Nation while maintaining the difference between the County and the Nation that occurred in 2000.

Migration Rates - We computed net migration estimates (i.e., the difference in the number of migrants joining and leaving the county) for the County for each gender in 5-year age groups (beginning with ages 40-44 years old, through $95+$ ). We calculated migration estimates using Census data for 1990 and 2000 and counts of County death from Ohio public use mortality files (Ohio Department of Health, 1990-2000). We "survived" the 1990 County population of each gender and age group by subtracting the deaths from those residing in the county from April 1, 1990 through March 31, 2000. In calculating the deaths occurring to an age group, we adjusted for the group's getting older, or aging, during the decade. We calculated net migration by subtracting this survived population from the 2000 count of the age population (the age group that was 10 years older in 2000 than in 1990). Thus, net migration equals the actual 2000 count minus the survived population (or minus the number of people that would have been in the county had no migration taken place during the decade). The aforementioned set of assumptions, which guided our projection methodology, garnered specific results. If these assumptions were
changed, it would yield different results. In 2003, the Ohio Department of Development produced a series of population projections for each of Ohio's 88 counties. As their research was based on a different set of assumptions, their numbers differ from ours slightly (http://www.odod.state.oh.us/research/).

Estimation of Age and Sex Specific Disability Rates for Gender and Age Groups Disability in this study is defined as a measure of impairment in activities of Daily Living (ADL) and Instrumental Activities of Daily Living (IADL). Three levels were assigned to this measure: Severe Disability, Moderate Disability, and Little or No Disability. Disability rates for the institutionalized and community based older population were calculated separately, weighted by their respective proportions in the population, and then combined.

The community disability rates were calculated using the community portion of the 1994 National Long Term Care Survey (NLTCS). Institutional disability rates were calculated using the 1995 National Nursing Home Survey (NNHS). These surveys provided information to calculate the disability rate for the $65+$ population. As we defined disability, we relied on individual ADL-IADL item scores. Sample participants were identified as either dependent in performing Activities of Daily Living or independent in order to assign disability status to each individual. Two criteria were used in selecting individual ADL or IADL items to include in the disability scale: 1) items must have similar wording, content, and time span in both surveys; and 2) the scale, and the items used in creating the scale, must be as similar as possible to the items used in calculating the disability measure that we created in our earlier studies of projecting disabled older population of Ohio.

We used 2000 Census data on self-care disabilities and the National Health Interview Survey on Disability, 1995: Phase II Adult Followback as a guide to extend the disability rates established for the $65+$ population to the $60-64$ age group. We are assuming that the proportion of the population that will become disabled in each gender and age group will remain constant from 1995 (the survey dates) to the year 2020. We acknowledge that there are studies that suggest it could be otherwise.

Figures 21 and 22 (and Tables 21a and 22a in the Appendix) show the higher rates of severe disability among women of all ages, and the consistent increase in the prevalence of disability with advancing age for both men and women.

Figure 21
Estimated Percentage Distribution of Women by Disability Status and Age, 1995


Source: Mehdizadeh, S.A., Kunkel, S.R., Ritchey, P.N. (2001). Projections of Ohio's Older Disabled Population: 2015 to 2050. Oxford, OH: Scripps Gerontology Center, Miami University.

Figure 22
Estimated Percentage Distribution of Men by Disability Status and Age, 1995


Source: Mehdizadeh, S.A., Kunkel, S.R., Ritchey, P.N. (2001). Projections of Ohio's Older Disabled Population: 2015 to
2050.

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## Appendix

Table 1a
Population Distribution by Age Group (40-85+)
Montgomery County and Ohio, 2000

| Age Group | Montgomery County | Ohio |
| :--- | :---: | :---: |
| $\mathbf{4 0}-\mathbf{4 4}$ | 43,548 | 921,545 |
| $\mathbf{4 5}-\mathbf{4 9}$ | 40,227 | 834,831 |
| $\mathbf{5 0}-\mathbf{5 4}$ | 36,424 | 731,553 |
| $\mathbf{5 5 - 5 9}$ | 28,094 | 553,174 |
| $\mathbf{6 0}-\mathbf{6 4}$ | 23,250 | 455,732 |
| $\mathbf{6 5 - 6 9}$ | 21,022 | 402,668 |
| $\mathbf{7 0}-\mathbf{7 4}$ | 19,857 | 387,584 |
| $\mathbf{7 5}-\mathbf{7 9}$ | 16,600 | 325,468 |
| $\mathbf{8 0}-\mathbf{8 4}$ | 10,861 | 215,241 |
| $\mathbf{8 5 +}$ | 8,357 | 176,796 |
| Total 40+ | 248,240 | $5,004,592$ |

Source: U.S. Census Bureau, 2000 Census of Population: P12. SEX BY AGE [49].

Table 2a
Population Distribution by Age Group (40-85+)
Montgomery County, 1990 \& 2000

| Age Group | 1990 |  | 2000 |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Number | \% | Number | \% |
| $\mathbf{4 0}-\mathbf{4 4}$ | 40,559 | 7.1 | 43,548 | 7.8 |
| $\mathbf{4 5}-\mathbf{4 9}$ | 32,187 | 5.6 | 40,227 | 7.2 |
| $\mathbf{5 0}-\mathbf{5 4}$ | 27,903 | 4.9 | 36,424 | 6.5 |
| $\mathbf{5 5 - 5 9}$ | 26,745 | 4.7 | 28,094 | 5.0 |
| $\mathbf{6 0 - 6 4}$ | 26,462 | 4.6 | 23,250 | 4.2 |
| $\mathbf{6 5 - 6 9}$ | 24,662 | 4.3 | 21,022 | 3.8 |
| $\mathbf{7 0 - 7 4}$ | 18,711 | 3.3 | 19,857 | 3.6 |
| $\mathbf{7 5 - 7 9}$ | 13,543 | 2.4 | 16,600 | 3.0 |
| $\mathbf{8 0 - 8 4}$ | 8,489 | 1.5 | 10,861 | 1.9 |
| $\mathbf{8 5 +}$ | 6,603 | 1.2 | 8,357 | 1.5 |
|  | 225,864 |  | 248,240 |  |

Source: U.S. Census Bureau, 1990 \& 2000 Census of Population: P12. SEX BY AGE [49].

Table 3a
Projections of Total Older Population by Age Group and Level of Disability
Montgomery County, 2000, 2005, 2010, 2015, 2020

| Year | Age Group | Total <br> Population | No Disability | Moderate Disability | Severe <br> Disability |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 2000* | 60-69 | 44,272 | 37,587 | 5,324 | 1,361 |
|  | 70-79 | 36,457 | 27,646 | 6,292 | 2,519 |
|  | 80-89 | 16,528 | 9,188 | 4,132 | 3,208 |
|  | 90+ | 2,690 | 637 | 876 | 1,177 |
|  | Total Age 60+ | 99,947 | 75,058 | 16,624 | 8,265 |
| 2005 | 60-69 | 45,660 | 38,805 | 5,457 | 1,398 |
|  | 70-79 | 33,625 | 25,470 | 5,820 | 2,335 |
|  | 80-89 | 18,351 | 10,219 | 4,587 | 3,545 |
|  | 90+ | 2,979 | 715 | 973 | 1,291 |
|  | Total Age 60+ | 100,615 | 75,209 | 16,837 | 8,569 |
| 2010 | 60-69 | 52,847 | 44,938 | 6,302 | 1,607 |
|  | 70-79 | 31,710 | 24,062 | 5,464 | 2,184 |
|  | 80-89 | 18,787 | 10,355 | 4,727 | 3,705 |
|  | 90+ | 3,474 | 840 | 1,139 | 1,495 |
|  | Total Age 60+ | 106,818 | 80,195 | 17,632 | 8,991 |
| 2015 | 60-69 | 59,066 | 50,188 | 7,068 | 1,810 |
|  | 70-79 | 33,221 | 25,316 | 5,653 | 2,252 |
|  | 80-89 | 17,849 | 9,797 | 4,507 | 3,545 |
|  | 90+ | 4,115 | 997 | 1,351 | 1,767 |
|  | Total Age 60+ | 114,251 | 86,298 | 18,579 | 9,374 |
| 2020 | 60-69 | 61,533 | 52,297 | 7,351 | 1,885 |
|  | 70-79 | 38,995 | 29,795 | 6,594 | 2,606 |
|  | 80-89 | 17,451 | 9,618 | 4,393 | 3,440 |
|  | 90+ | 4,403 | 1,055 | 1,443 | 1,905 |
|  | Total Age 60+ | 122,382 | 92,765 | 19,781 | 9,836 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

* Year 2000 data are actual population counts, years 2005-2020 are projections.

Table 4a
Proportion of Population Age 60+, with Sensory, Physical, Mental \& Self-Care Disabilities Montgomery County and Ohio, 2000

|  | Montgomery County |  | Ohio |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Number | $\%$ | Number | $\%$ |
| Sensory | 12,821 | 12.8 | 248,532 | 12.7 |
| Physical | 27,881 | 27.9 | 549,510 | 28.0 |
| Mental | 11,346 | 11.4 | 212,562 | 10.8 |
| Self-Care | 11,126 | 11.0 | 210,751 | 10.7 |
| Total 60+ |  |  |  |  |
| Population | 99,865 |  | $1,961,995$ |  |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 5a
Disability Among Population Age 60+, by Type of Disability and Age Group, Montgomery County, 2000

| Age Group |  | 60-64 | 65-69 | 70-74 | 75-79 | 80-84 | 85-89 | 90+ | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Sensory | Number | 1,284 | 1,618 | 2,194 | 2,314 | 2,429 | 1,889 | 1,093 | 12,821 |
|  | \% | 5.7 | 7.9 | 10.5 | 14.7 | 20.2 | 33.7 | 44.4 |  |
| Physical | Number | 4,243 | 4,156 | 5,023 | 5,572 | 4,541 | 2,907 | 1,439 | 27,881 |
|  | \% | 18.8 | 20.2 | 24.0 | 35.4 | 37.8 | 51.9 | 58.5 |  |
| Mental | Number | 1,506 | 1,321 | 1,578 | 2,467 | 1,974 | 1,479 | 1,021 | 11,346 |
|  | \% | 6.7 | 6.4 | 7.5 | 15.7 | 16.4 | 26.4 | 41.5 |  |
| Self- <br> Care | Number | 1,170 | 1,553 | 1,921 | 2,171 | 1,761 | 1,575 | 975 | 11,126 |
|  | \% | 5.2 | 7.6 | 9.2 | 13.8 | 14.7 | 28.1 | 39.6 |  |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 6a
Estimated Percentage Distribution of Total Population
by Disability Status and Age Group

|  | $\mathbf{6 0 - 6 4}$ | $\mathbf{6 5 - 6 9}$ | $\mathbf{7 0 - 7 4}$ | $\mathbf{7 5 - 7 9}$ | $\mathbf{8 0} \mathbf{- 8 4}$ | $\mathbf{8 5 - 8 9}$ | $\mathbf{9 0} \mathbf{- 9 4}$ | $\mathbf{9 5 +}$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No <br> Disability | $86 \%$ | $84 \%$ | $80 \%$ | $71 \%$ | $62 \%$ | $44 \%$ | $26 \%$ | $15 \%$ |
| Moderate <br> Disability | $11 \%$ | $13 \%$ | $15 \%$ | $20 \%$ | $23 \%$ | $29 \%$ | $33 \%$ | $32 \%$ |
| Severe <br> Disability | $3 \%$ | $3 \%$ | $5 \%$ | $9 \%$ | $15 \%$ | $27 \%$ | $41 \%$ | $53 \%$ |
| Total | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |

Source: Mehdizadeh, S.A., Kunkel, S.R., Ritchey, P.N. (2001). Projections of Ohio's Older Disabled Population: 2015-2050. Oxford, OH: Scripps Gerontology Center, Miami University.

Table 7a
Projections of the 60+ Female Population by Age Group and Level of Disability Montgomery County

| Year | $\begin{gathered} \text { Age } \\ \text { Group } \end{gathered}$ | Total Population | Population with No Disability | Population with Disability |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2000 | 60-64 | 12,619 | 10,478 | 1,792 | 349 |
|  | 65-69 | 11,655 | 9,602 | 1,628 | 425 |
|  | 70-74 | 11,359 | 8,457 | 2,221 | 681 |
|  | 75-79 | 9,972 | 6,791 | 2,140 | 1,041 |
|  | 80-84 | 6,848 | 3,953 | 1,706 | 1,189 |
|  | 85-89 | 3,976 | 1,608 | 1,153 | 1,215 |
|  | 90-94 | 1,562 | 377 | 485 | 700 |
|  | $95+$ | 493 | 69 | 159 | 265 |
|  | Total | 58,484 | 41,335 | 11,284 | 5,865 |
| Year | $\begin{gathered} \text { Age } \\ \text { Group } \end{gathered}$ | Total Population | Population with No Disability | Population with Disability |  |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2005 | 60-64 | 13,427 | 11,149 | 1,907 | 371 |
|  | 65-69 | 11,269 | 9,284 | 1,574 | 411 |
|  | 70-74 | 10,228 | 7,615 | 2,000 | 613 |
|  | 75-79 | 9,358 | 6,373 | 2,008 | 977 |
|  | 80-84 | 7,495 | 4,327 | 1,867 | 1,301 |
|  | 85-89 | 4,253 | 1,720 | 1,234 | 1,299 |
|  | 90-94 | 1,756 | 424 | 546 | 786 |
|  | $95+$ | 484 | 68 | 156 | 260 |
|  | Total | 58,270 | 40,960 | 11,292 | 6,018 |
| Year | $\begin{gathered} \text { Age } \\ \text { Group } \end{gathered}$ | Total Population | Population with No Disability | Population with Disability |  |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2010 | 60-64 | 16,372 | 13,595 | 2,325 | 452 |
|  | 65-69 | 12,039 | 9,919 | 1,682 | 438 |
|  | 70-74 | 9,949 | 7,407 | 1,945 | 597 |
|  | 75-79 | 8,511 | 5,796 | 1,826 | 889 |
|  | 80-84 | 7,149 | 4,127 | 1,780 | 1,242 |
|  | 85-89 | 4,779 | 1,932 | 1,386 | 1,461 |
|  | 90-94 | 1,962 | 474 | 610 | 878 |
|  | 95+ | 553 | 77 | 178 | 298 |
|  | Total | 61,314 | 43,327 | 11,732 | 6,255 |

Table 7a Continued
Projections of 60+ Female Population by Age Group and Level of Disability Montgomery County

| Year | Age Group | Total Population | Population with No Disability | Population with Disability |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2015 | 60-64 | 17,145 | 14,237 | 2,435 | 473 |
|  | 65-69 | 14,737 | 12,141 | 2,058 | 538 |
|  | 70-74 | 10,690 | 7,959 | 2,090 | 641 |
|  | 75-79 | 8,356 | 5,691 | 1,793 | 872 |
|  | 80-84 | 6,600 | 3,810 | 1,644 | 1,146 |
|  | 85-89 | 4,674 | 1,890 | 1,356 | 1,428 |
|  | 90-94 | 2,296 | 555 | 714 | 1,027 |
|  | $95+$ | 648 | 91 | 209 | 348 |
|  | Total | 65,146 | 46,374 | 12,299 | 6,473 |
| Year | Age | Total Population | Population with No Disability | Popula Dis | I with ity |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2020 | 60-64 | 17,432 | 14,475 | 2,476 | 481 |
|  | 65-69 | 15,483 | 12,756 | 2,163 | 564 |
|  | 70-74 | 13,153 | 9,792 | 2,571 | 790 |
|  | 75-79 | 9,052 | 6,165 | 1,942 | 945 |
|  | 80-84 | 6,569 | 3,792 | 1,636 | 1,141 |
|  | 85-89 | 4,417 | 1,786 | 1,281 | 1,350 |
|  | 90-94 | 2,334 | 564 | 725 | 1,045 |
|  | $95+$ | 789 | 110 | 254 | 425 |
|  | Total | 69,229 | 49,440 | 13,048 | 6,741 |

Source: Authors' projections.
${ }^{\text {a }}$ Moderate disability is defined as received help in at least one of the following activities of daily living: eating, transferring in or out of bed or chair, getting to the toilet, dressing, bathing, remaining continent; or in at least two of the following instrumental activities of daily living: walking, shopping, meal preparation, housekeeping, or using transportation.
${ }^{\mathrm{b}}$ Severe disability is defined as received help in at least two of the following activities of daily living: eating, transferring in or out of bed or chair, getting to the toilet, dressing, remaining continent, or having cognitive impairment.

Table 8a
Projections of the 60+ Male Population by Age Group and Level of Disability Montgomery County

| Year | Age <br> Group | Total Population | Population with No Disability | Population with Disability |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2000 | 60-64 | 10,631 | 9,436 | 887 | 308 |
|  | 65-69 | 9,367 | 8,071 | 1,017 | 279 |
|  | 70-74 | 8,498 | 7,333 | 782 | 383 |
|  | 75-79 | 6,628 | 5,065 | 1,149 | 414 |
|  | 80-84 | 4,013 | 2,740 | 803 | 470 |
|  | 85-89 | 1,691 | 887 | 470 | 334 |
|  | 90-94 | 532 | 168 | 202 | 162 |
|  | $95+$ | 103 | 23 | 30 | 50 |
|  | Total | 41,463 | 33,723 | 5,340 | 2,400 |
| Year | $\begin{gathered} \text { Age } \\ \text { Group } \end{gathered}$ | Total Population | Population with No Disability | Popula Dis | a with lity |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2005 | 60-64 | 11,935 | 10,593 | 996 | 346 |
|  | 65-69 | 9,029 | 7,779 | 980 | 270 |
|  | 70-74 | 7,636 | 6,589 | 702 | 345 |
|  | 75-79 | 6,403 | 4,893 | 1,110 | 400 |
|  | 80-84 | 4,480 | 3,059 | 896 | 525 |
|  | 85-89 | 2,123 | 1,113 | 590 | 420 |
|  | 90-94 | 627 | 198 | 238 | 191 |
|  | $95+$ | 112 | 25 | 33 | 54 |
|  | Total | 42,345 | 34,249 | 5,545 | 2,551 |
| Year | $\begin{gathered} \text { Age } \\ \text { Group } \end{gathered}$ | Total Population | Population with No Disability | Popula Dis | with ity |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2010 | 60-64 | 14,244 | 12,643 | 1,189 | 412 |
|  | 65-69 | 10,192 | 8,781 | 1,106 | 305 |
|  | 70-74 | 7,421 | 6,404 | 683 | 334 |
|  | 75-79 | 5,829 | 4,455 | 1,010 | 364 |
|  | 80-84 | 4,416 | 3,015 | 883 | 518 |
|  | 85-89 | 2,443 | 1,281 | 678 | 484 |
|  | 90-94 | 821 | 259 | 311 | 251 |
|  | $95+$ | 138 | 30 | 40 | 68 |
|  | Total | 45,504 | 36,868 | 5,900 | 2,736 |

Table 8a Continued
Projections of 60+ Male Population by Age Group and Level of Disability Montgomery County

| Year | AgeGroup | Total Population | Population with No Disability | Population with Disability |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2015 | 60-64 | 14,959 | 13,277 | 1,248 | 434 |
|  | 65-69 | 12,225 | 10,533 | 1,327 | 365 |
|  | 70-74 | 8,440 | 7,283 | 776 | 381 |
|  | 75-79 | 5,735 | 4,383 | 994 | 358 |
|  | 80-84 | 4,096 | 2,797 | 819 | 480 |
|  | 85-89 | 2,479 | 1,300 | 688 | 491 |
|  | 90-94 | 984 | 310 | 373 | 301 |
|  | $95+$ | 187 | 41 | 55 | 91 |
|  | Total | 49,105 | 39,924 | 6,280 | 2,901 |
| Year | Age Group | Total Population | Population with No Disability | Popula Disa | with ity |
|  |  |  |  | Moderate ${ }^{\text {a }}$ | Severe ${ }^{\text {b }}$ |
| 2020 | 60-64 | 15,722 | 13,955 | 1,312 | 455 |
|  | 65-69 | 12,896 | 11,111 | 1,400 | 385 |
|  | 70-74 | 10,195 | 8,798 | 938 | 459 |
|  | 75-79 | 6,595 | 5,040 | 1,143 | 412 |
|  | 80-84 | 4,102 | 2,801 | 820 | 481 |
|  | 85-89 | 2,363 | 1,239 | 656 | 468 |
|  | 90-94 | 1,040 | 328 | 394 | 318 |
|  | $95+$ | 240 | 53 | 70 | 117 |
|  | Total | 53,153 | 43,325 | 6,733 | 3,095 |

Source: Authors' projections.
${ }^{\text {a }}$ Moderate disability is defined as received help in at least one of the following activities of daily living: eating, transferring in or out of bed or chair, getting to the toilet, dressing, bathing, remaining continent; or in at least two of the following instrumental activities of daily living: walking, shopping, meal preparation, housekeeping, or using transportation.
${ }^{\mathrm{b}}$ Severe disability is defined as received help in at least two of the following activities of daily living: eating, transferring in or out of bed or chair, getting to the toilet, dressing, remaining continent, or having cognitive impairment.

Table 9a
Population Age 60+, by Poverty Threshold Ratio, Montgomery County and Ohio, 2000

|  | Montgomery County |  | Ohio |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Number | \% | Number | $\%$ |
| (0-100\%) At or Below <br> Poverty Threshold | 12,776 | 12.8 | 244,061 | 12.4 |
| (101-200\%) Just <br> Above, to Two Times <br> Poverty Threshold | 16,269 | 16.3 | 366,227 | 18.7 |
| to Two Times, to Three <br> Times Poverty <br> Threshold | 19,054 | 19.1 | 393,076 | 20.0 |
| Three Times, to Four <br> Times Poverty <br> Threshold | 15,783 | 15.8 | 311,277 | 15.9 |
| (> 400\%) Above Four <br> Times Poverty <br> Threshold | 35,983 | 36.0 | 647,354 | 33.0 |
| Total | 99,865 | 100 | $1,961,995$ | 100 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 10a
Population Age 60+, by Poverty Threshold Ratio
Montgomery County, 1990 \& 2000

|  | $\mathbf{1 9 9 0}^{*}$ |  | 2000 |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Number | \% | Number | \% |
| (0-100\%) At or Below <br> Poverty Threshold | 8,747 | 9.3 | 12,776 | 12.8 |
| (101-200\%) Just Above, to <br> Two Times Poverty <br> Threshold |  |  |  |  |
| (201 - 300\%) Just Above to | 20,950 | 22.2 | 16,269 | 16.3 |
| Two Times, to Three Times <br> Poverty Threshold | 19,676 | 20.8 | 19,054 | 19.1 |
| (301-400\%) Just Above <br> Three Times, to Four | 14,641 | 15.5 | 15,783 | 15.8 |
| Times Poverty Threshold |  |  |  |  |
| (> 400\%) Above Four | 30,435 | 32.2 | 35,983 | 36.0 |
| Times Poverty Threshold |  |  |  |  |
| Total | 94,449 | 100 | 99,865 | 100 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.
*Percentages are adjusted to reflect only those residents for whom information was available on the income question.

Table 11a
Population Age 60+, by Poverty Threshold Ratio and Age Group, Montgomery County, 2000

|  |  | 60-64 | 65-69 | 70-74 | 75-79 | 80-84 | 85-89 | 90+ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{gathered} 0- \\ 100 \% \end{gathered}$ | Number | $\begin{array}{r} 2,378 \\ 10.5 \end{array}$ | $\begin{array}{r} 2,171 \\ 10.6 \end{array}$ | $\begin{array}{r} 2,013 \\ 9.6 \end{array}$ | $\begin{array}{r} 2,111 \\ 13.4 \end{array}$ | $\begin{array}{r} 1,675 \\ 14.0 \\ \hline \end{array}$ | $\begin{array}{r} 1,484 \\ 26.5 \end{array}$ | $\begin{gathered} 944 \\ 38.2 \end{gathered}$ |
|  | \% |  |  |  |  |  |  |  |
| $\begin{gathered} 101- \\ 200 \% \end{gathered}$ | Number | $\begin{array}{r} 2,622 \\ 11.6 \end{array}$ | $\begin{array}{r} 2,760 \\ 13.4 \\ \hline \end{array}$ | $\begin{array}{r} 3,540 \\ 17.0 \\ \hline \end{array}$ | $\begin{array}{r} 3,175 \\ 20.2 \end{array}$ | $\begin{array}{r} 2,801 \\ 23.3 \\ \hline \end{array}$ | $\begin{gathered} 966 \\ 17.2 \end{gathered}$ | $\begin{aligned} & 405 \\ & 16.5 \end{aligned}$ |
|  | \% |  |  |  |  |  |  |  |
| $\begin{gathered} 201- \\ 400 \% \end{gathered}$ | Number | $\begin{array}{r} 7,020 \\ 31.1 \end{array}$ | $\begin{array}{r} 7,137 \\ 34.8 \\ \hline \end{array}$ | $\begin{array}{r} 8,215 \\ 39.1 \end{array}$ | $\begin{array}{r} 5,923 \\ 37.6 \end{array}$ | $\begin{array}{r} 4,036 \\ 33.6 \end{array}$ | $\begin{array}{r} 1,872 \\ 33.4 \end{array}$ | $\begin{gathered} 634 \\ 25.8 \end{gathered}$ |
|  | \% |  |  |  |  |  |  |  |
| $\stackrel{>}{400 \%}$ | Number | $\begin{array}{r} 10,552 \\ 46.8 \end{array}$ | $\begin{array}{r} 8,462 \\ 41.2 \end{array}$ | $\begin{array}{r} 7,188 \\ 34.3 \\ \hline \end{array}$ | $\begin{array}{r} 4,523 \\ 28.8 \end{array}$ | $\begin{array}{r} 3,494 \\ 29.1 \\ \hline \end{array}$ | $\begin{array}{r} 1,285 \\ 22.9 \end{array}$ | 47919.5 |
|  | \% |  |  |  |  |  |  |  |
| Total | Number | $\begin{array}{r} 22,572 \\ 100 \\ \hline \end{array}$ | $\begin{array}{r} 20,530 \\ 100 \end{array}$ | $\begin{array}{r} 20,956 \\ 100 \end{array}$ | $15,732$ <br> 100 | $\begin{array}{r} 12,006 \\ 100 \end{array}$ | $\begin{array}{r} 5,607 \\ 100 \end{array}$ | $\begin{array}{r} 2,462 \\ 100 \end{array}$ |
|  | \% |  |  |  |  |  |  |  |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 12a
Population Age 60+, by Poverty Threshold Ratio, by Gender and Age Group, Montgomery County, 2000

|  | 60-64 | 65-69 | 70-74 | 75-79 | 80-84 | 85-89 | 90+ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Men <br> 0-100\% Poverty | 721 | 682 | 614 | 720 | 482 | 350 | 212 |
| Women <br> 0-100\% Poverty | 1,657 | 1,489 | 1,399 | 1,391 | 1,193 | 1,134 | 732 |
| Men <br> > 400\% Poverty | 5,352 | 4,272 | 3,327 | 2,330 | 1,682 | 577 | 172 |
| Women > 400\% Poverty | 5,200 | 4,190 | 3,861 | 2,193 | 1,812 | 708 | 307 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 13a
Race and Ethnic Distribution Among Population Age 60+ Montgomery County and Ohio, 2000

|  | Montgomery County |  | Ohio |  |
| :--- | ---: | :---: | ---: | :---: |
|  | Number | $\boldsymbol{\%}$ | Number | $\boldsymbol{\%}$ |
| White Alone | 82,793 | 82.8 | $1,760,708$ | 89.7 |
| Black Alone 60+ | 15,246 | 15.3 | 164,695 | 8.4 |
| Other Race Alone | 1,908 | 1.9 | 38,086 | 1.9 |
| Hispanic* | 490 | 0.5 | 14,293 | 0.7 |
| Total 60+ | 99,947 | 100 | $1,963,489$ | 100 |

Source: U.S. Census Bureau, 2000 Census of Population: PCT12J, PCT12J, \& PCT12H SEX BY AGE

* Persons identifying themselves with Hispanic ethnicity could be of any race.

Table 14a
Marital Status Among Population
Age 60+, by Age Group
Montgomery County, 2000

|  |  |  | Widowed/Divorced/ <br> Separated |  | Never Married |  |  |
| :--- | ---: | ---: | ---: | :---: | :---: | :---: | :---: |
|  | Number | \% | Number | \% | Number | $\%$ | Total |
| $\mathbf{6 0 - 6 4}$ | 14,654 | 64.9 | 6,730 | 29.8 | 1,188 | 5.3 | 22,572 |
| $\mathbf{6 5 - 6 9}$ | 12,669 | 61.7 | 6,942 | 33.8 | 919 | 4.5 | 20,530 |
| $\mathbf{7 0 - 7 4}$ | 13,232 | 63.1 | 6,786 | 32.4 | 938 | 4.5 | 20,956 |
| $\mathbf{7 5 - 7 9}$ | 7,780 | 49.5 | 7,523 | 47.8 | 429 | 2.7 | 15,732 |
| $\mathbf{8 0 - 8 4}$ | 5,243 | 43.7 | 6,344 | 52.8 | 419 | 3.5 | 12,006 |
| $\mathbf{8 5 - 8 9}$ | 2,181 | 38.9 | 3,213 | 57.3 | 213 | 3.8 | 5,607 |
| $\mathbf{9 0 +}$ | 595 | 24.2 | 1,810 | 73.5 | 57 | 2.3 | 2,462 |
| Total | 56,354 | 56.4 | 39,348 | 39.4 | 4,163 | 4.2 | 99,865 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 15a
Marital Status Among Population Age 60+ Montgomery County, 1990 \& 2000

|  | 1990 |  | 2000 |  |
| :--- | ---: | :---: | :---: | :---: |
|  | Number | $\%$ | Number | $\%$ |
| Married | 56,592 | 57.1 | 56,354 | 56.4 |
| Widowed/Divorced/ <br> Separated | 38,573 | 39.0 | 39,348 | 39.4 |
| Never Married | 3,848 | 3.9 | 4,163 | 4.2 |
| Total | 99,013 | 100 | 99,865 | 100 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 16a
Marital Status Among Population Age 60+, by Gender Montgomery County, 2000

|  | Married |  | Widowed/Divorced/ <br>  |  | Separated |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number | $\%$ | Number |  | Never Married |  |  |
| Male | 30,254 | 73.4 | 9,255 | 22.5 | 1,676 | 4.1 | 41,185 |
| Female | 26,100 | 44.5 | 30,093 | 51.3 | 2,487 | 4.2 | 58,680 |
| Total | 56,354 |  | 39,348 |  | 4,163 |  | 99,865 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 17a
Living Alone Among Population Age 60+ Montgomery County, 1990 \& 2000

|  | 1990 |  | 2000 |  |
| :--- | ---: | :---: | ---: | :---: |
|  | Number | \% | Number | \% |
| Montgomery County | 31,739 | 32.1 | 33,795 | 33.8 |
| Ohio | 593,788 | 31.2 | 629,045 | 32.1 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 18a
Population Age 60+ Living Alone, by Gender and Age Group,
Montgomery County, 2000

|  |  | 60-64 | 65-69 | 70-74 | 75-79 | 80-84 | 85-89 | 90+ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Male Living <br> Alone | Number | 1,570 | 1,600 | 1,777 | 1,681 | 1,291 | 729 | 354 |
|  | \% | 7.0 | 7.8 | 8.5 | 10.7 | 10.8 | 13.0 | 14.4 |
| Male Not Living Alone | Number | 8,527 | 7,489 | 7,163 | 4,466 | 3,204 | 1,105 | 229 |
|  | \% | 37.8 | 36.5 | 34.2 | 28.4 | 26.7 | 19.7 | 9.3 |
| Female <br> Living Alone | Number | 3,554 | 4,043 | 4,207 | 4,761 | 4,405 | 2,393 | 1,430 |
|  | \% | 15.8 | 19.7 | 20.1 | 30.3 | 36.6 | 42.7 | 58.1 |
| Female Not <br> Living Alone | Number | 8,921 | 7,398 | 7,809 | 4,824 | 3,106 | 1,380 | 449 |
|  | \% | 39.4 | 36.0 | 37.2 | 30.6 | 25.9 | 24.6 | 18.2 |
| Total | Number | 22,572 | 20,530 | 20,956 | 15,732 | 12,006 | 5,607 | 2,462 |
|  | \% | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

## Table 19a

Highest Level of Educational Attainment
Among Population Age 60+
Montgomery County \& Ohio, 2000

|  | Montgomery County | Ohio |
| :--- | :---: | :---: |
| 6th Grade or Less | 3,955 | 68,928 |
| 7th - 12th (No Diploma) | 26,300 | 548,406 |
| High School Graduate | 33,359 | 760,829 |
| Some College | 20,286 | 322,885 |
| Bachelor's Degree | 9,394 | 155,023 |
| Graduate Degree | 6,571 | 105,924 |
| Total | 99,865 | $1,961,995$ |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 20a
Highest Level of Educational Attainment
Among Population Age 60+, by Gender
Montgomery County, 2000

|  | Men |  | Women |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Number | $\%$ | Number | $\%$ |
| 6th Grade or Less | 1,775 | 4.3 | 2,180 | 3.7 |
| 7th - 12th (No Diploma) | 10,788 | 26.2 | 15,512 | 26.4 |
| High School Graduate | 11,293 | 27.4 | 22,066 | 37.7 |
| Some College | 8,065 | 19.6 | 12,221 | 20.8 |
| Bachelor's Degree | 5,283 | 12.8 | 4,111 | 7.0 |
| Graduate Degree | 3,981 | 9.7 | 2,590 | 4.4 |
| Total | 41,185 | 100 | 58,680 | 100 |

Source: U.S. Census Bureau, 2000: Public Use Microdata Sample: 5-Percent.

Table 21a
Estimated Percentage Distribution of Female Population by Disability Status and Age Group

|  | $\mathbf{6 0 - 6 4}$ | $\mathbf{6 5 - 6 9}$ | $\mathbf{7 0 - 7 4}$ | $\mathbf{7 5 - 7 9}$ | $\mathbf{8 0 - 8 4}$ | $\mathbf{8 5 - 8 9}$ | $\mathbf{9 0}-\mathbf{9 4}$ | $\mathbf{9 5 +}$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No <br> Disability | $83 \%$ | $82 \%$ | $74 \%$ | $69 \%$ | $58 \%$ | $40 \%$ | $24 \%$ | $14 \%$ |
| Moderate <br> Disability | $14 \%$ | $14 \%$ | $20 \%$ | $21 \%$ | $25 \%$ | $29 \%$ | $31 \%$ | $32 \%$ |
| Severe <br> Disability | $3 \%$ | $4 \%$ | $6 \%$ | $10 \%$ | $17 \%$ | $31 \%$ | $45 \%$ | $54 \%$ |
| Total | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |

Source: Mehdizadeh, S.A., Kunkel, S.R., Ritchey, P.N. (2001). Projections of Ohio's Older Disabled Population: 2015-2050. Oxford, OH: Scripps Gerontology Center, Miami University.

Table 22a
Estimated Percentage Distribution of Male Population
by Disability Status and Age Group

|  | $\mathbf{6 0 - 6 4}$ | $\mathbf{6 5 - 6 9}$ | $\mathbf{7 0 - 7 4}$ | $\mathbf{7 5 - 7 9}$ | $\mathbf{8 0}-\mathbf{8 4}$ | $\mathbf{8 5 - 8 9}$ | $\mathbf{9 0} \mathbf{- 9 4}$ | $\mathbf{9 5 +}$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No <br> Disability | $89 \%$ | $86 \%$ | $86 \%$ | $77 \%$ | $68 \%$ | $52 \%$ | $32 \%$ | $22 \%$ |
| Moderate <br> Disability | $8 \%$ | $11 \%$ | $9 \%$ | $17 \%$ | $20 \%$ | $28 \%$ | $37 \%$ | $29 \%$ |
| Severe <br> Disability | $3 \%$ | $3 \%$ | $5 \%$ | $6 \%$ | $12 \%$ | $20 \%$ | $31 \%$ | $49 \%$ |
| Total | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |

Source: Mehdizadeh, S.A., Kunkel, S.R., Ritchey, P.N. (2001). Projections of Ohio's Older Disabled
Population: 2015-2050. Oxford, OH: Scripps Gerontology Center, Miami University.


[^0]:    ${ }^{1}$ The median age of a population is that age that divides a population into two groups of the same size, such that half the total population is younger, and the other half is older.

[^1]:    ${ }^{2}$ Federal Poverty Threshold - In 2000, the poverty level was $\$ 8,959$ for one person under the age of 65 , and $\$ 8,259$ for an individual over 65 . For two person households, the poverty level was $\$ 11,590$ if the householder was under 65 and $\$ 10,419$ when the householder was $65+$. In 1990, the poverty threshold was $\$ 6,800$ (annual income) for one person under the age of 65 , and $\$ 6,268$ for an individual over 65 . For two person households, where the householder was under the age of 65 , the poverty threshold was $\$ 8,794$, and $\$ 7,905$ when the householder was $65+$. For more information about poverty thresholds, see: http://www.census.gov/hhes/poverty/threshld.html

