# Projections and Characteristics of the 65+ Population in Clermont County

**July 2019** 

Suzanne R. Kunkel Nader Mehri Traci L. Wilson Ian "Matt" Nelson

Scripps Gerontology Center

An Ohio Center of Excellence



## **Acknowledgements**

This research was funded as part of a grant from the Ohio General Assembly, through the Ohio Board of Regents to the Ohio Long-Term Care Research Project. For additional information about this funding source, and for this report, see www.miamioh.edu/scripps or email the Scripps Gerontology Center at Scripps @ MiamiOH.edu.

Scripps Gerontology Center would like to acknowledge Phyllis Cummins for her contributions to this project, Miami student Bri Clements for developing the code used to create the tables and charts in this report, and Shahla Mehdizadeh for her many years of leadership on the Ohio Population project.

#### Suggested citation

Kunkel, S. R., Mehri, N., Wilson, T. L., & Nelson, I. M. (2019). *Projections and Characteristics of the 65+ Population in Clermont County, Ohio.* Oxford, OH: Scripps Gerontology Center, Miami University. Available at www.ohio-population.org.

Suzanne R. Kunkel, PhD Nader Mehri, MA Traci L. Wilson, DPhil Ian "Matt" Nelson, MGS

July 2019

# **Table of Contents**

About this report	4
Profile of the 65+ Population	5
Projected 65+ Population as a Percentage of Total Population	6
Percentage of Population Age 65+ in County and Ohio, 2000-2050	6
Proportion of Population by Age Group	7
Age Group as a Percentage of Total Population in County and Ohio, 2015	7
Age Group as a Percentage of Total Population in County	8
Educational Attainment	9
Educational Attainment of 65+ Population, County and Ohio, 2015	9
Educational Attainment of 65+ Population by Sex, County, 2015	10
Racial and Ethnic Composition	11
Racial and Ethnic Distribution of the 65+ Population in County and Ohio	11
Marital Status and Living Alone	12
Marital Status of 65+ Population in County, 2015	12
Marital Status of 65+ Population in County and Ohio, 2015	13
Marital Status of 65+ Population by Sex, County, 2015	13
Marital Status of 65+ Population by Age Group, County, 2015	14
Percentage of 65+ Population Living Alone by Sex, County, 2015	14
Poverty Status	15
Income-to-Poverty Ratio of 65+ Population in County, 2015	15
Medicaid Eligibility	16
65+ Population with Medicaid or Means-Tested Health Insurance Coverage, 2015	16
Functional Difficulties	17
Percentage of Population with Any Functional Difficulty, by Age Group, 2015	17
Percentage of Adults Age 75+ with Functional Difficulties, by Type, 2015	18
Percentage of Population with Hearing Difficulties, by Age Group, 2015	18
Percentage of Population with Vision Difficulties, by Age Group, 2015	19
Percentage of Population with Cognitive Difficulties, by Age Group, 2015	19
Percentage of Population with Ambulatory Difficulty, by Age Group, 2015	20
Percentage of Population with Self-Care Difficulties, by Age Group, 2015	20
Percentage of Population with Independent Living Difficulties, by Age Group, 2015	21
Summary	22

# **Clermont County, Ohio**

# **Characteristics and Projections of the 65+ Population**

#### **About this Report**

This chartbook illustrates the characteristics of the county's 65-plus population in 2015\*, and changes that have occurred since 2000. It also includes population characteristics, such as education, income level, and marital status, that are shown to be associated with the need for long-term services and supports. There are charts that compare the older population of the county to the state as a whole, and charts that illustrate change over time within the county.

The data presented in this chartbook are intended to assist planners, decisions makers, and service providers to understand the growth in numbers and proportion of older adults, particularly those who will likely need assistance.

An online **interactive data center** is available for you to define your own topic, county, and population of interest to see current figures and change over time. Please visit www.ohio-population.org.

\*Note: 2015 data represent a 5-year average of data collected from 2013-2017 as part of the American Community Survey (ACS), conducted by the US Census Bureau. See the Ohio Population website for further details on methodology.

## **Profile of the 65+ Population**

The table below compares the characteristics of the 65+ population in Clermont county, the state of Ohio, and the U.S. overall. Keep in mind that the numbers and percentages represent only the 65+ population in each geographic area.

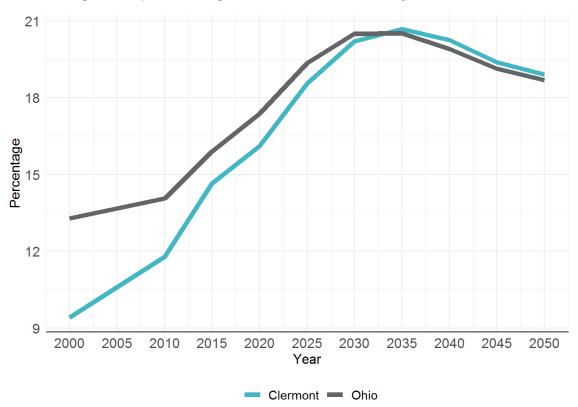
	County		Ohio	Ohio		
	2000	2015	2000	2015	2000	2015
Total 65+ Population	16,747	29,590	1,507,757	1,844,642	34,991,753	47,732,389
Median Household Income	25,763	44,122	25,672	38,738	26,814	41,876
Percent of Population Age 65+	9.4	14.6	13.3	15.9	12.4	14.9
Percent Below Poverty Threshold	7.9	6.8	8.1	8.0	9.9	9.3
Percent White Non-Hispanic	98.3	97.4	90.6	88.3	86.9	77.7
Percent Married	56.5	60.8	54.5	54.5	55.0	55.2
Percent with High School Diploma or Higher	58.6	82.5	66.1	84.4	65.5	82.8
Percent Living Alone	27.4	23.6	29.6	28.8	27.8	26.2

**Sources:** U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample. U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

# Projected 65+ Population as a Percentage of Total Population

The chart below compares the projected proportion of the county's population made up by adults age 65+ through 2050, and compares it with the projected proportion of 65+ individuals in the state of Ohio overall.

#### Percentage of Population Age 65+ in Clermont County and Ohio, 2000-2050

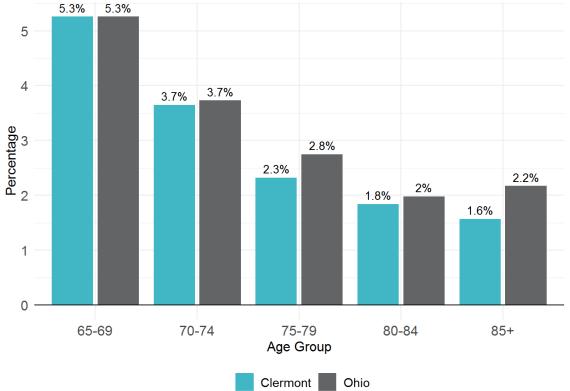


**Sources:** U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample. U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org. Ohio Development Services Agency, Office of Research. 2018. Population Projections: Ohio and Counties by Sex - 2015 to 2040 (April 2018).

## **Proportion of Population by Age Group**

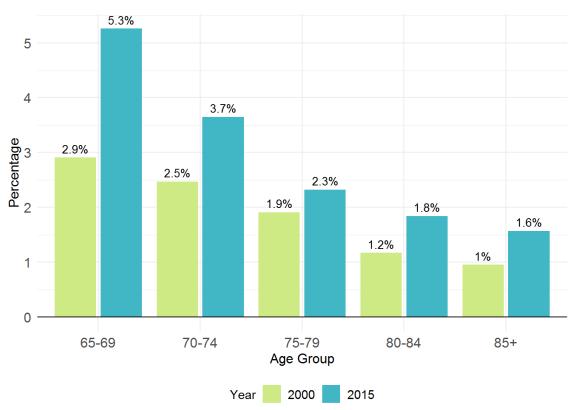
These charts show age groups within the 65+ population as a proportion of total population. The first chart compares the county with the state of Ohio in 2015, while the second chart looks at change within the county between 2000 and 2015. The table gives the percentage and number of older adults in each age bracket for 2000 and 2015.





**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### Age Group as a Percentage of Total Population in Clermont County



**Sources:** U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample. U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

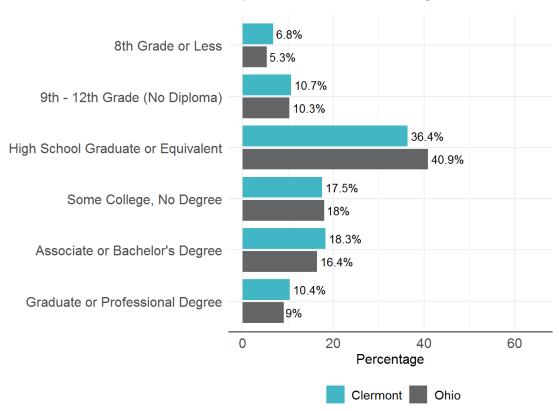
#### Percentage and Number of Older Adults in Clermont County, by Age Group

		2000			2015	
	% of Population	# in Age Group	Total County Population	% of Population	# in Age Group	Total County Population
65-69	2.9	5,176	177,977	5.3	10,642	202,166
70-74	2.5	4,396	177,977	3.7	7,371	202,166
75-79	1.9	3,402	177,977	2.3	4,691	202,166
80-84	1.2	2,081	177,977	1.8	3,717	202,166
85+	1.0	1,692	177,977	1.6	3,169	202,166

#### **Educational Attainment**

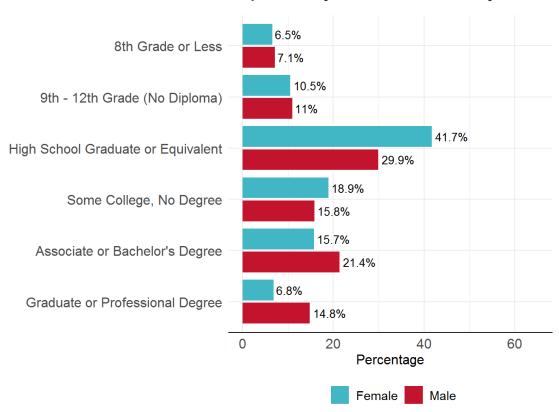
These charts show the proportion of the 65+ population at each level of educational attainment. The first chart compares the county with the state of Ohio. The second chart and accompanying table compare men and women within the county.

#### Educational Attainment of 65+ Population, Clermont County and Ohio, 2015



**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### **Educational Attainment of 65+ Population by Sex, Clermont County, 2015**



**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS). www.nhgis.org

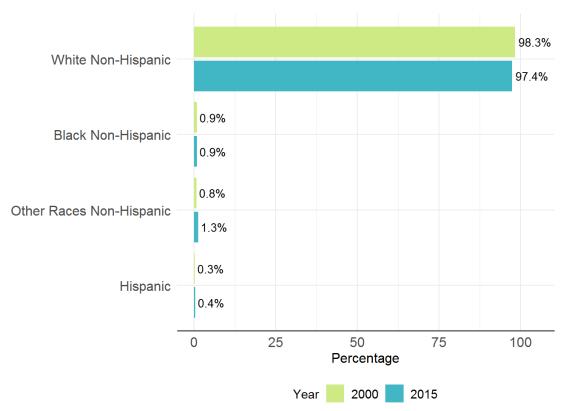
# Percentage of 65+ Population at Each Level of Educational Attainment by Sex, County, and State, 2015

		County			
	Female	Male	Overall	Overall	
8th Grade or Less	6.5	7.1	6.8	5.3	
9th - 12th Grade (No Diploma)	10.5	11.0	10.7	10.3	
High School Graduate or Equivalent	41.7	29.9	36.4	40.9	
Some College, No Degree	18.9	15.8	17.5	18.0	
Associate or Bachelor's Degree	15.7	21.4	18.3	16.4	
Graduate or Professional Degree	6.8	14.8	10.4	9.0	

# **Racial and Ethnic Composition**

This chart shows the racial and ethnic distribution of adults age 65+ in the county from 2000 to 2015. The table lists the percentages for the county and the state of Ohio in 2000 and 2015.





**Sources:** U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample. U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS). www.nhgis.org

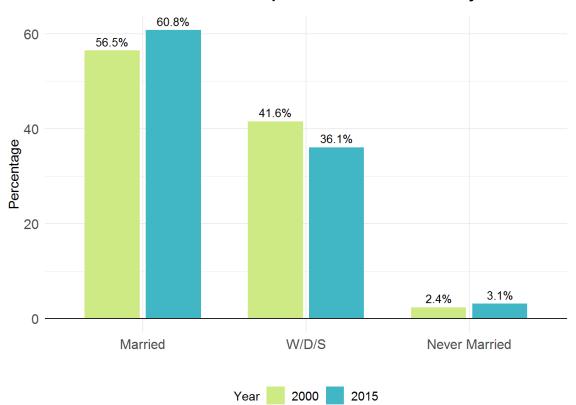
#### Racial and Ethnic Distribution of the 65+ Population in Clermont County and Ohio, 2000-2015

	County			Ohio		
Race	2000	2015	2000	2015		
Black Non-Hispanic	0.9	0.9	8.2	8.7		
Hispanic	0.3	0.4	0.7	0.9		
Other Races Non-Hispanic	0.8	1.3	1.2	2.1		
White Non-Hispanic	98.3	97.4	90.6	88.3		

# **Marital Status and Living Alone**

These charts show the marital status of the 65+ population and the proportion living alone. The first chart and table show the change within the county between 2000 and 2015. The second chart compares the county with the state of Ohio for 2015. The third chart breaks down marital status by sex. The fourth chart plots the proportion of older adults who were never married, married, and widowed/divorced/separated by each age group (65-74, 75-84, and 85+). The final chart illustrates the proportion of 65+ men, women, and combined living alone in the county and in the state.

#### Marital Status of 65+ Population in Clermont County

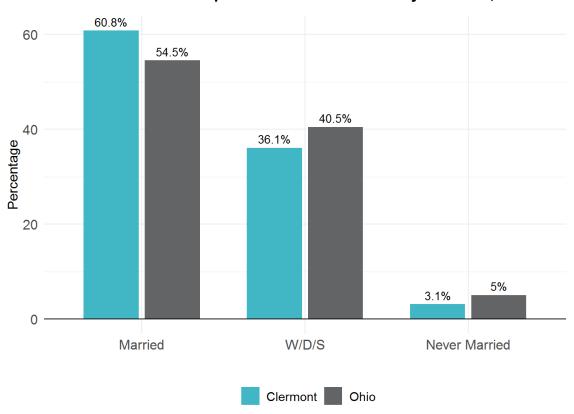


**Sources:** U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample. U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

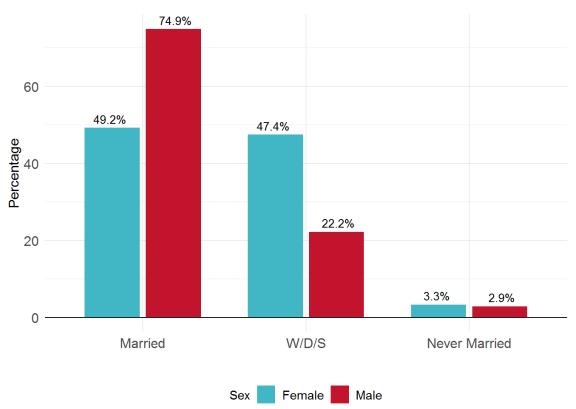
#### Marital Status of 65+ Population in Clermont County

	2000	2015
Married	56.5	60.8
Widowed/Divorced/Separated	41.6	36.1
Never Married	2.4	3.1

#### Marital Status of 65+ Population in Clermont County and Ohio, 2015

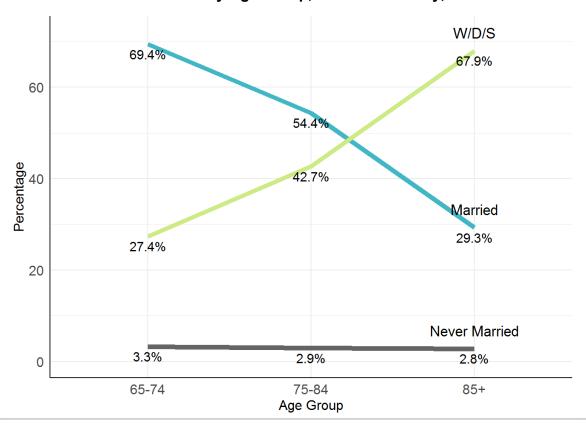


#### Marital Status of 65+ Population by Sex, Clermont County, 2015

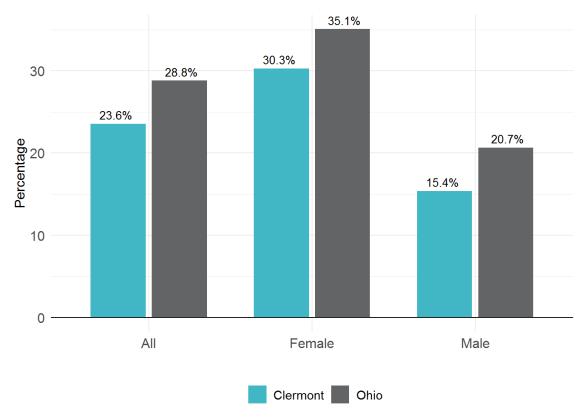


**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### Marital Status by Age Group, Clermont County, 2015



#### Percentage of 65+ Population Living Alone, by Sex and County, 2015



**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS). www.nhgis.org

# **Poverty Status**

This chart shows the proportion of older adults\* living below or near poverty. The measure used is the income-to-poverty ratio. In 2018, the poverty threshold for a person age 65+ living alone was \$12,043. Income below this amount is considered to be below the poverty threshold. A person with annual income between \$12,043 and \$24,086 would be between 100%-199% of poverty. Individuals with an income of 200% poverty and above have an income that is at least double the poverty threshold (greater than \$24,086).

## 7.9% Below Poverty Threshold 6.8% 19.8% ncome Between 100%-199% of Poverty 16.8% 72.4% 200% of Poverty and Above 76.3% 20 40 60 80 Percentage 2000 Year 2015

Income-to-Poverty Ratio of 65+ Population in Clermont County

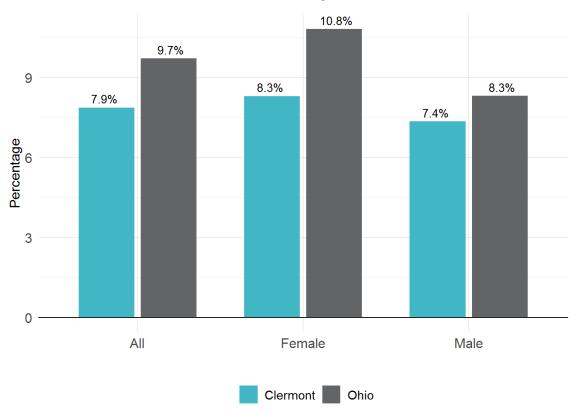
Sources: U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample. U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

\*The percentage is not of the entire 65+ population, but only those individuals for whom poverty status could be determined. The poverty status is NOT determined for institutionalized persons, persons in military group quarters, or persons in college dormitories.

# **Medicaid Eligibility**

This chart and table show the proportion of older adults whose health insurance is provided by Medicaid or other means-tested coverage.

65+ Population with Medicaid or Means-Tested Health Insurance Coverage, Clermont County, 2015

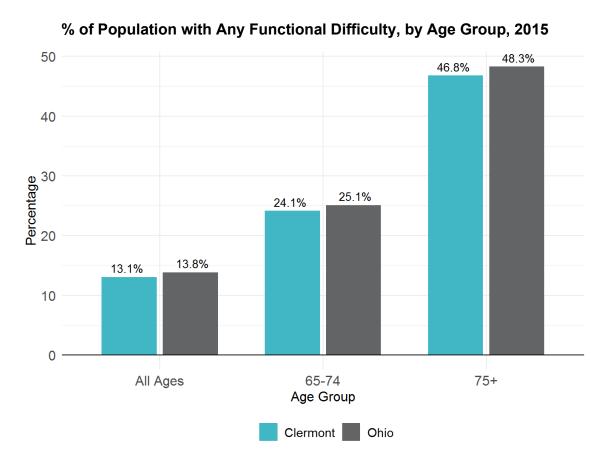


**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS). www.nhgis.org

## Older Adults with Functional Difficulties

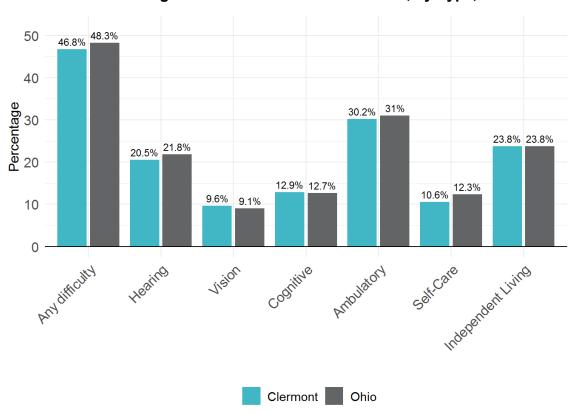
These data measure difficulty and functional impairment to identify individuals who may experience a disability. The charts show the proportion of individuals (all ages includes age 5+ or 18+ as appropriate, age 65-74, and 75+) that have reported a difficulty with one of six functional areas. The final table compares the county to Ohio for age groups 65-74 and 75+. The six areas are:

- · Hearing difficulty: deaf or having serious difficulty hearing
- · Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses
- Cognitive difficulty: because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (ages 5+ only)
- Ambulatory (mobility) difficulty: having serious difficulty walking or climbing stairs (ages 5+)
- Self-care difficulty: having difficulty bathing or dressing (ages 5+ only)
- Independent living difficulty: because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping (ages 18+ only)
- · Any functional difficulty: individual reported one or more of the functional limitations listed above

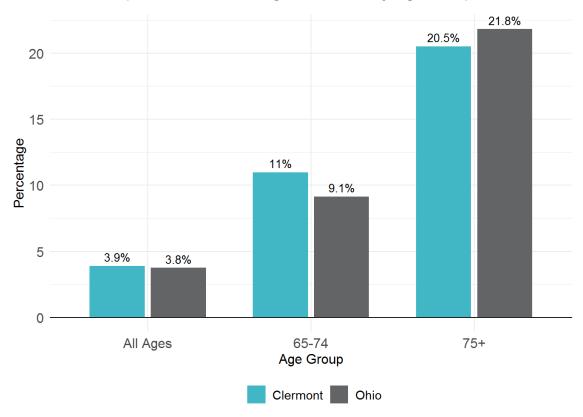


**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### % of Adults Age 75+ with Functional Difficulties, by Type, 2015

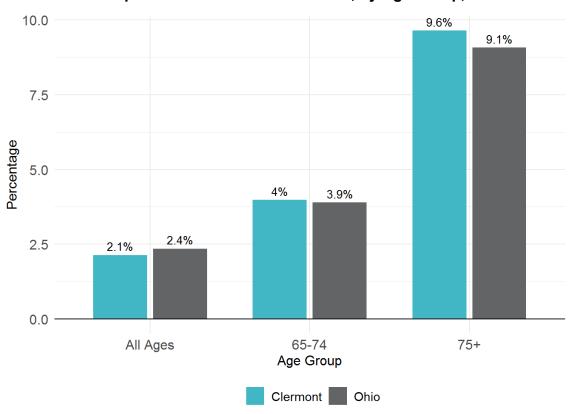


#### % of Population with Hearing Difficulties, by Age Group, 2015

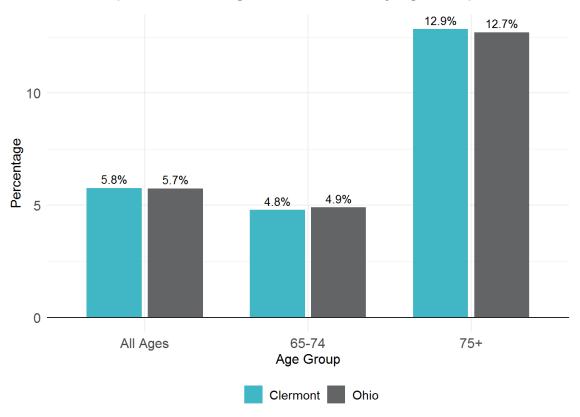


**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### % of Population with Vision Difficulties, by Age Group, 2015

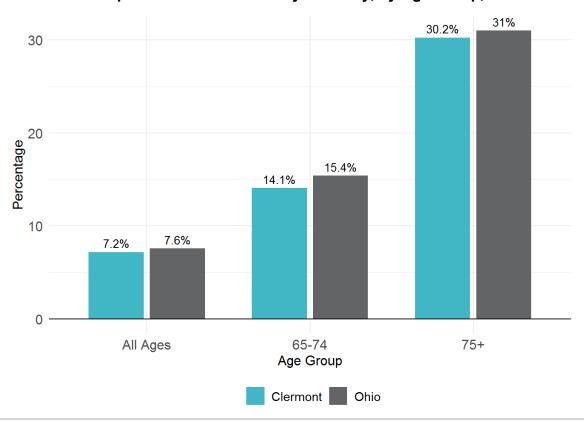


#### % of Population with Cognitive Difficulties, by Age Group, 2015

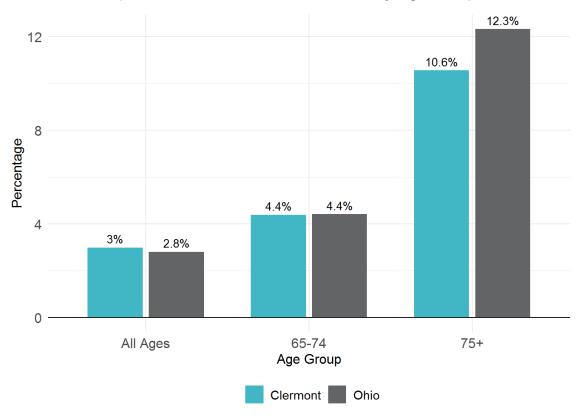


**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### % of Population with Ambulatory Difficulty, by Age Group, 2015

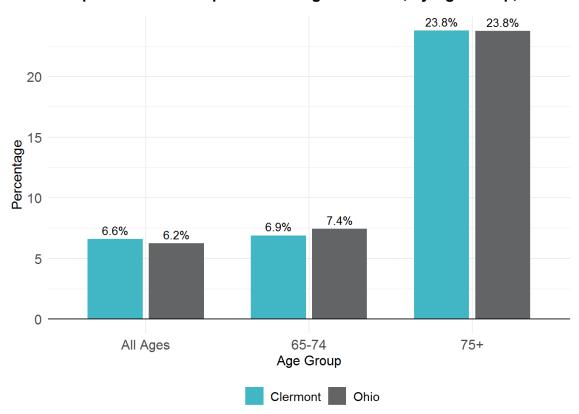


#### % of Population with Self-Care Difficulties, by Age Group, 2015



**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

#### % of Population with Independent Living Difficulties, by Age Group, 2015



**Source:** U.S. Census Bureau. 2013-2017 American Community Survey (ACS) 5-Year Summary File. Integrated Public Use Microdata Sample, National Historical Geographic Information Systems (IPUMS NHGIS), www.nhgis.org.

# Percentage and Number of Older Adults with Functional Difficulties in Clermont County and Ohio, 2015

	County				Ohio			
	Age 65-74		Age 75+		Age 65-74		Age 75+	
	%	#	%	#	%	#	%	#
Any difficulty	24.1	4,301	46.8	5,140	25.1	258,117	48.3	360,547
Hearing	11.0	1,959	20.5	2,254	9.1	94,133	21.8	162,901
Vision	4.0	710	9.6	1,060	3.9	40,088	9.1	67,763
Cognitive	4.8	855	12.9	1,412	4.9	50,487	12.7	94,856
Ambulatory	14.1	2,511	30.2	3,321	15.4	158,393	31.0	231,393
Self-Care	4.4	783	10.6	1,160	4.4	45,377	12.3	92,037
Independent Living	6.9	1,230	23.8	2,615	7.4	76,462	23.8	177,349

# **Summary**

These county population trends reveal important indicators of current and future need for long-term services and supports. The share of the population that is 65 years and older will continue to grow over the next 10 years. A higher percentage of the older population experiences poverty, compared to other adults. In addition, those at very advanced ages are mostly women who have outlived their spouses and most likely live alone. The combination of lower income, living alone, and higher prevalence of disability are all contributors to the need for long-term services and supports.

Additional county- and state-level data are available online at ohio-population.org, part of the Scripps Gerontology Center website.

# SCRIPPS GERONTOLOGY CENTER An Ohio Center of Excellence



100 Bishop Circle, 396 Upham Hall, Oxford, Ohio 45056 ScrippsAging.org | 513.529.2914 | Scripps @ MiamiOH.edu Ohio-Population.org | OH-Pop @ MiamiOH.edu