

Turning Silver to Gold in Our Communities

Across the United States, a major demographic shift is transforming every aspect of community life. Personally and professionally, every grantmaker is likely to feel its effects. Since 1970 the number of people over 65 has increased by 80 percent. Grantmakers can play a significant role in connecting the generations and in helping our communities capitalize on the opportunities and challenges of an older society.

Never in the history of the human species have there been this many older adults. With the first wave of 77 million Baby Boomers just now turning 60, the “silver surge” through communities is well underway and growing. Today, one in eight Americans is 65 years or older. By 2020, the number will be one in six.

Older Americans today are a diverse group. They are aging at very different rates and have a variety of educational, employment and cultural backgrounds. They are well represented in every economic bracket. In fact, no single age defines a person as old. Even our official designations for old age lack consistency. For example, Social Security can be collected as young as 62, yet Medicare is not available until age 65, unless you’re disabled. Other federal programs require participants to be at least 55, though some private groups like AARP accept members as young as 50.

While some of the oldest members of our communities are frail and live in poverty, we now have the largest, healthiest, best educated and most vigorous group of older adults in history, and the size of that group is growing.

Aging By The Numbers

The United States now has more than 36.7 million people over the age of 65—12.4 percent of the population. Another 28.7 million are between the ages of 55 and 65. People over age 85, which includes many of the poor and frail elderly, numbered 4.7 million in 2003, and this number is projected to more than double by 2030. Almost 60 percent of those 65+ are women, and more than 17 percent of people 65+ are people of color, half of whom are African American.

- **Older adults are healthier and living longer.**

At 65, women can expect to live nearly 20 more years and men can expect more than 16 additional years.

Almost three-fourths of those 65 and over report their health as good to excellent, and slightly more than one-fourth consider their health fair or poor. Of those 85 and over only slightly more than one-third report their health as fair or poor.

- **Many older adults live alone, putting them at risk.**

Nearly one-third of people over 65 live alone—about 40% of women and 18% of men.

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We need to harness the human and social capital of older Americans in a way that gives meaning and purpose to their lives and benefits our communities

*Marc Freedman,
Civic Ventures*

Some communities already are “elder rich” and most others are becoming so.

• **Many older adults lack financial security.**

About 10% of Americans age 65 or older live in poverty, and many more would be poor without Social Security. Most poor older adults are women and minorities. The median income of all individuals over 65 is between \$14,000 and \$15,000.

Nearly 90% of people over 65 receive Social Security benefits. For one-third of them Social Security is 90% of their income, and for 20% Social Security is their only source of income.

About 80% of those 65+ are homeowners and 20% are renters, including the 1% who reside in nursing homes.

• **Retirement is earlier, though many continue to work.**

The average age of retirement is now 62. More than 20% of older adults consider themselves retired and working. (NCOA survey)

One in eight people age 65 or more were either working or looking for work in 2002, and two-thirds of current workers say they expect to work for pay in some capacity after they retire.

• **Education levels of older people have increased.**

About 73% of people over 65 are high school graduates, 33% have some higher education, and 19% have at least a Bachelor’s degree. In 1960 about 70% had an 8th grade education or less.

• **Older adults are a valuable community resource.**

About three-fourths of adults over age 55 volunteer their time or provide unpaid care to family members for an estimated value well over \$100 billion. (Urban Institute)

Nearly half of all Americans age 55 and over volunteered at least once in the past year, and even among those 75 and older, 43% volunteered during the past year. (Civic Ventures)

Families Are Changing

A growing number of families have more adult members than children, which is very different from most families 30 or 40 years ago. In fact, two-thirds of American households have no children under 18 living in them. Four-generation families are increasingly common, and more and more people in their 50s and 60s have surviving parents in their 80s and 90s. Because of

divorce and remarriage, many children have six to eight adults serving as grandparents in their lives. More than 4 million grandparents age 50+ have primary responsibility for their grandchildren who live with them. Many older family members provide children with attention, encouragement, and life lessons, and others care for elderly relatives.

Older People As Community Assets

The exciting possibilities, as well as the challenges, of an older society are just emerging. Older adults bring enormous assets—experience, knowledge and time—and they often have a large stake in their neighborhoods. Most prefer to remain in their home communities and “age in place.” In our increasingly mobile society, they provide needed neighborhood stability since they are much less likely than younger people to move.

Older volunteers are a growing force in healthy communities, and research indicates that more would volunteer, if asked. Older Americans are a civic resource as well. They are more likely to vote than the rest of the population, and many have time to devote to community affairs and politics.

Funding that fosters their full participation as family members, residents, voters, consumers, employees, volunteers and civic leaders has powerful benefits for our communities, families, and older adults themselves.

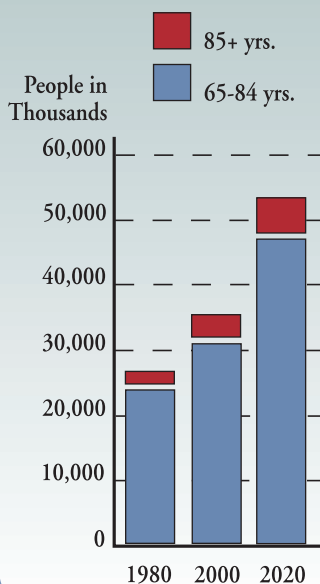
Opportunities For Grantmakers

Many aspects of contemporary life are changing as our society ages, and grantmakers have an important role in shaping how these changes “play out.” Here are a few examples of critical issues related to our aging communities and some possible ways funders can respond.

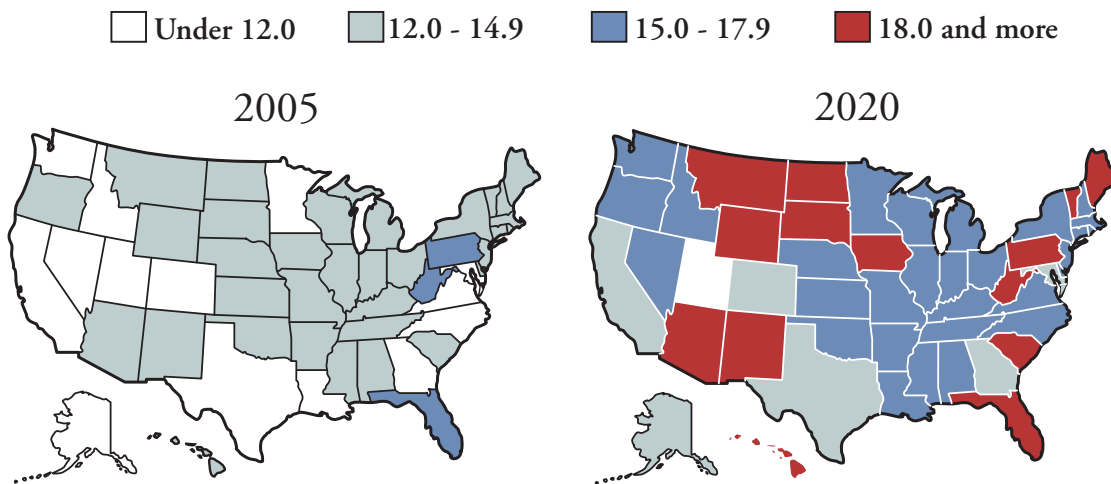
• **Issue: Strengthening neighborhoods**

Older people are integral to successful, vital neighborhoods, which involve

Number of People 65+ and 85+ in the United States



Percent of Population 65 Years and Older



U.S. Census Bureau, Population Division, Interim State Population Projections, 2005

...people whose connections with others are relatively strong—through family (including marriage), friendships, and organizational memberships—live longer.

—Successful Aging

people of all ages and backgrounds together. Strong communities provide opportunities for lifelong civic engagement, learning and productivity; promote meaningful cross-age interaction; support caregiving families; and foster collaboration among organizations.

Funding possibilities: *intergenerational teams turning vacant lots into community gardens and renovating homes, parks or playgrounds; senior centers hosting after-school programs; students teaching older people computer use; older adults making toys for Head Start programs; all ages reading the same book and discussing it at the library or community center.*

• **Issue: Raising and educating children**
Older adults are playing an expanded role in educating children. In addition, the support of older voters is increasingly critical to the passage of bond measures and other local referenda needed to ensure the success of educational systems. Further, an increasing number of older people are raising their grandchildren.

Funding possibilities: *older adults tutoring and mentoring students; knowledgeable older people teaching children about local history and their cultural heritage; older adults teaching children cooking, woodworking and other*

skills; agencies offering legal assistance, support groups, and specialized information for grandparents raising grandchildren.

• **Issue: Growing old at home**

Many older adults are caring for their own parents, spouse or siblings. Baby Boomers, especially women, can expect to spend more years caring for older family members than caring for children. Community supports are needed to prevent caregiver burnout and to allow a growing number of frail elderly people to “age in place.” Older and younger volunteers may be key to keeping services affordable.

Funding possibilities: *multifaceted, one-call-away emotional support and home services that encourage older adults’ autonomy and choice; caregiver information and referral, respite care, adult day centers; home-delivered groceries, meals, books, craft supplies; home modification, chore and cooking services; transportation; telephone groups of frail elders supporting each other.*

• **Issue: Civic engagement of older people**
Increasing opportunities for older adults to serve their communities in meaningful roles is healthy for both them and our communities. Research shows that

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Recommended Reading



▶ **Successful Aging**, documenting results of studies funded by the MacArthur Foundation, by John W. Rowe, M.D. and Robert L. Kahn, Ph.D., 1998, published by Pantheon Books.

▶ **Growing Old in America**, edited by Cornelia Blair, B.A., M.S., Mark A. Siegel, Ph.D., Jacquelyn Quiram, B.A., 2004, published by InformationPlus. (Order at [www. Alibris.com](http://www.Alibris.com))

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engagement with others and having a sense of purpose promotes physical and mental well being.

Funding possibilities: training and technical assistance to recruit older volunteers; teaching older people to be advocates on important issues; re-training retirees for jobs with nonprofits, schools, and public agencies; faith-based teams of older people addressing community concerns or offering programs for older people; retired experts teaching others; exhibiting and performing the work of older artists.

• **Issue: Workforce opportunities**

Human service organizations desperately need more workers trained in aging, especially in the health and medical fields, where there are growing workforce shortages even in lower level jobs. Broader shortages beyond these fields are likely to become more widespread.

Funding possibilities: training human service and health care workers to address needs and capitalize on strengths of older

people; scholarships to encourage students to specialize in aging; infusion of aging content into academic programs; re-employment programs to help retirees prepare for new jobs/careers and connect them to employers; teaching employers how to design jobs to attract and retain older workers.

Unless otherwise noted, the statistics in this document are from federal agencies, primarily the U.S. Bureau of the Census, the National Center on Health Statistics, and the Bureau of Labor Statistics.

Credits

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Learn About Older Adults In Your Community

These sources will either have local data on older people or know where to find it.

- ▶ State Aging Unit or Office
(www.nasua.org/SUS_members.cfm gives a list of state units)
- ▶ County or City Planning Department
- ▶ Area Agency on Aging
(www.eldercare.gov identifies AAAs)
- ▶ United Way
- ▶ U.S. Census Bureau(www.census.gov)

For More Aging Information

These national organizations and websites provide information and links to aging data, research, and resources.

- ▶ Grantmakers In Aging at www.giaging.org
- ▶ Federal Interagency Forum on Aging-Related Statistics at www.agingstats.gov
- ▶ AARP at www.aarp.org
- ▶ Civic Ventures at www.civicventures.org
- ▶ American Society on Aging at www.asaging.org
- ▶ National Council on Aging at www.ncoa.org

The EngAGEment Initiative, funded by The Atlantic Philanthropies, is a pilot program to introduce new funders to aging through a partnership between GIA and Regional Associations of Grantmakers.