

# Seniors in San Luis Obispo County

ACTION FOR HEALTHY COMMUNITIES  
UNVEILS A NEW QUALITY OF LIFE STUDY



## HIGHLIGHTS ABOUT SENIORS LIVING IN SAN LUIS OBISPO COUNTY

*As seniors move from their sixties to seventies, eighties and beyond, their needs will change. This will place greater pressures on social service and health institutions and public services, as well as influence the drivers of the local economy.*

We have a greater proportion of seniors in SLO County compared to the state, and many enjoy a high quality of life.

- Most seniors own their own homes and a vast majority of seniors feel very safe in their neighborhoods.
- Seniors are staying active and enjoying the local cultural and outdoor recreational activities available. Two out of five volunteer in their community.
- Most have health coverage and a regular source of health care.

However, a growing proportion of seniors are falling into poverty and needing assistance with daily activities.

- About one-third of local seniors are living on incomes below the Elder Economic Security Standard of self-sufficiency and nearly half spend more than the recommended one-third of their income on housing costs.
- 13% of seniors said they did not have at least \$300 in savings and half stated they were worse off economically this year as compared to last.
- Nearly one in six seniors lives with someone in the household with a physical or mental impairment that limited their daily activities. The County's In-Home Supportive Services (IHSS) Program receives about 75 new requests each month for service needed to keep very low-income seniors and adults with disabilities in their own homes.
- Transportation for seniors is an emerging issue. From 2006 to 2010 there has been a 15.5% increase in drivers age 60 and older and seniors are requesting more routes, stops and frequency of public transportation.
- Adult Protective Services confirms an average of 13 cases per month of senior and dependent adult abuse by others.

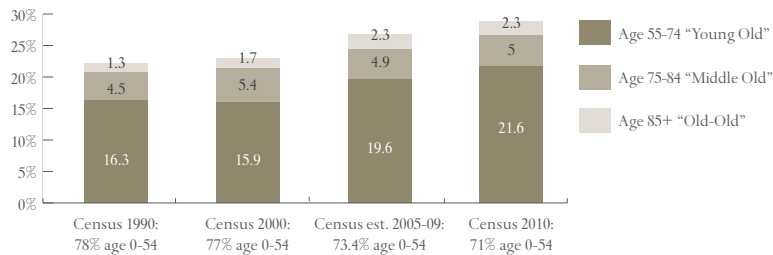
*For a closer look at seniors in San Luis Obispo County residents, please read on.*

*ACTION for Healthy Communities is a consortium of public and private organizations that collaborate to assess the quality of life in San Luis Obispo County. The goals of the project are to raise public awareness, provide accurate and reliable data, improve decision-making, establish community goals, and develop collaborative action plans to achieve those community goals.*

ACTION started collecting data about the county in 1999 and has updated the data in 2001, 2003, 2006 and 2010. This 2010 project includes a telephone survey of a representative sample of 1,101 San Luis Obispo County residents. The term “residents” is used to identify the telephone respondents. The overall study also includes a face-to-face survey with homeless individuals, dependent adults, and Spanish-speaking parents. The data pieces have been combined with data from a wide range of federal, state and local sources to bring you a picture of life in San Luis Obispo County. The full report may be found at <http://ActionSLO.org>.

## San Luis Obispo County has a greater proportion of seniors compared to the state.

POPULATION CHANGES IN SLO COUNTY  
BY PERCENTAGE, RESIDENTS AGE 55 & OLDER



American Community Survey

- One in five (20%) county residents is 60 or older while Statewide one in seven (15.2%) state residents are seniors.<sup>1</sup>
- For this report, “senior” is defined as respondents age 60 or older. It should be noted that in gerontology literature it is common to see reference to the “young old”, generally ages 55 to 74, the “mid old”, ages 75 to 84, and the “old old”, ages 85 and older, as these groups are quite different and have different needs.<sup>2</sup>
- Nearly half of the seniors surveyed were the “young old”; 26% ages 60-64 and 20% ages 65-69. Thirty-one percent were 70-79 and 22% were 80 and older.<sup>3</sup>

The 544 seniors surveyed were mostly Caucasian, well educated, and living with another person in the household.

- Most seniors identified themselves as Caucasian (91%), followed by Multi-racial (3%), Latino (3%), Native American (2%), Asian (1%) and African-American (.2%)
- More than half of seniors (56%) lived in households with two people, but 33% of them lived alone. Six percent had children under 18 living with them.
- 25% of seniors had graduate or professional degrees, 18% had bachelor’s degrees, 35% had some college or an associate’s degree, 17% had a high school diploma or GED, and 4% had less than a high school diploma.

## BASIC NEEDS

For seniors on limited incomes, addressing basic needs such as food, affordable housing, and staying in their own home is a growing concern.

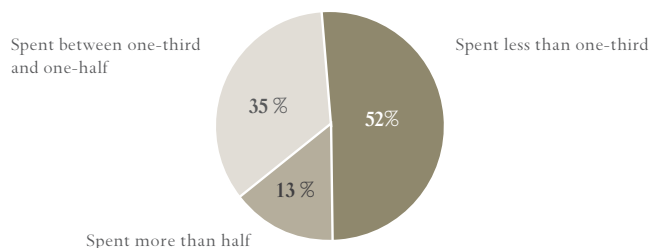
- Statistics from the Senior Nutrition Program for congregate and home-delivered meals show that their client population (60+) has increased almost 20% since 2008, with specific requests for home-delivered meals increasing 32%. The number of clients age 85+ has increased 25% and more than half of them live alone.<sup>4</sup>
- 57% of those expressing interest in low-income housing through the SLO Nonprofit Housing Corporation are elderly. Twelve percent of the current waiting list for Section 8 housing are elderly heads of households.<sup>5</sup>
- Of seniors who indicated they had gone without a basic need in the past year, 36% went without food; 59% went without health care.
- The County’s In-Home Supportive Services Program serves approximately 750 frail elderly every month, and received about 75 new requests for service every month.<sup>6</sup>

## Most seniors are retired and getting Social Security.

- More than 76% of the seniors surveyed were retired, 7% were self-employed, 6% were working full-time, 6% were working part-time, 5% were disabled, 3% were unemployed and 2% were homemakers.
- Nearly 3 out of 4 seniors were getting Social Security, 7% got disability while another 7% got Social Security survivor benefits and 6% got Medi-Cal. Fourteen percent received no government benefits, however it should be noted that 26% of respondents were under age 65.

## Most seniors own their own homes but nearly half (48.2%) spend more than one-third of their income on housing costs.<sup>2</sup>

PERCENTAGE OF INCOME SPENT ON HOUSING, UTILITIES INCLUDED



Action Senior Telephone Survey Respondents, 2010

- 85% of seniors owned their own home and 14% rented.
- Over a third (35.1%) spent between one-third and one-half of their income on housing costs. An additional 13% spent more than one-half of their income on housing costs, including utilities.

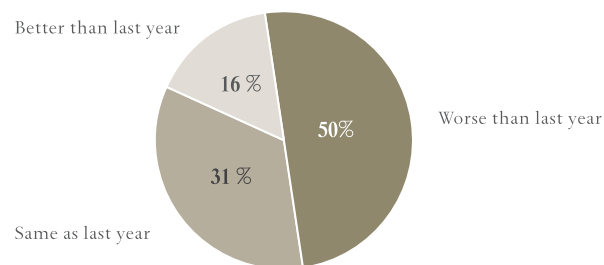
### Federal Poverty Level and Elder Economic Security Standard

The Federal Poverty Level (FPL) for one person is currently \$10,890 annually and for two is \$14,710. FPL is used to calculate income eligibility for most public programs, and any income above the FPL could disqualify the applicant for assistance or be used to calculate a share of cost.<sup>15</sup>

The Elder Economic Security Standard (EESS) has been developed as a more accurate picture of the cost of living than the FPL. While the FPL is standard across the country, EESS takes into account the variable cost of living in different areas. For example, the EESS estimated in 2007 that an elderly couple who rent a one-bedroom apartment needed an annual income of at least \$32,749 to live in San Luis Obispo County. The FPL for such a couple in 2007 was \$13,690 annually.<sup>7</sup>

- One-third (33.5%) of seniors surveyed earned less than \$35,000 per year, 31% had household incomes of \$35,000 to \$65,000. Twenty-three percent had incomes of \$65,000 to \$100,000 and 13% had incomes of \$100,000 or more.
- 50% of seniors said they were worse off economically this year as compared to last year, while 34% said things were about the same, and 16% said they were better off.
- Of the 34% who had household incomes of less than \$35,000 per year, 58% were single and head-of-household, while 42% had 2 or more people living on that income. Eleven percent earned less than \$15,000 per year.
- 13% of seniors said they did not have at least \$300 in savings.

ECONOMIC STATUS



Action Senior Telephone Survey Respondents, 2010

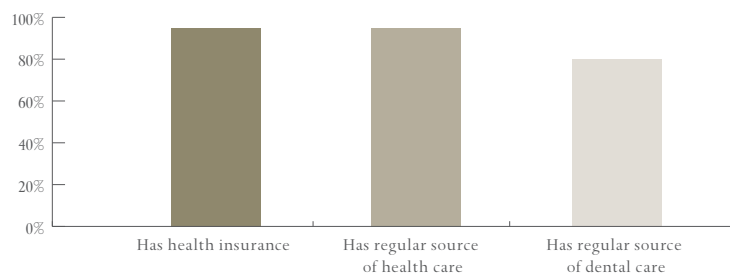
## The vast majority of seniors have health insurance coverage and a regular source of health care.

- 95% of seniors had health insurance. Of those who didn't have it, the vast majority said it was because it was too expensive or they can't afford it.
- 76% said they were getting Medicare.
- 95% of seniors had a regular source of health care and when they sought health care 90% went to a private doctor, while 6% went to a clinic.

## Most seniors are getting regular dental care.

- 80% of seniors had a regular source of dental care.
- 76% of seniors had dental care in the last year, 12% had care 1-2 years ago, 6% had care 3-5 years ago and 5% had care more than 5 years ago.
- 11% had not had dental care for over 3 years, which can lead to other medical conditions. According to the American Academy of Periodontology, "researchers have found that people with gum disease are almost twice as likely to suffer from coronary artery disease."<sup>8</sup>

PERCENTAGE OF SENIORS WHO HAVE HEALTH INSURANCE AND A REGULAR SOURCE OF HEALTH AND DENTAL CARE



Source: Action Senior Telephone Survey Respondents, 2010

## Nearly 1 in 6 seniors lives with someone in the household with physical or mental impairments.

- Nearly 17% of seniors said someone in their household had permanent physical or mental impairments that limited their life activities (bathing, dressing, stairs, shopping, and managing money).
- 12% of seniors said they were the caretaker for another person over the age of 60 in their home.
- According to the National Association on Alzheimer's Disease there are an estimated 6,000 people with Alzheimer's in SLO County.<sup>9</sup>

## Seniors rate their mental health as quite good.

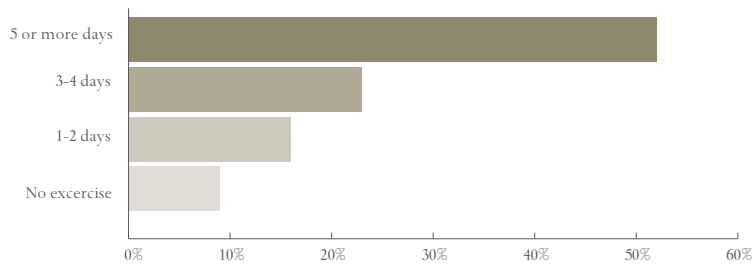
- 39% of seniors said their mental health was excellent, 34% said it was very good, and 20% said good, but 7% said it was fair, and less than 1% said it was poor.
- 7% of seniors said they had wanted to talk to a mental health professional but didn't have the money or the insurance to do so.
- Though seniors rated their mental health as "good", Wilshire Community Services of SLO County saw a slight increase in requests in 2009-2010 for their Caring Callers and Senior Peer Counseling programs.<sup>10</sup>
- Depression is a major condition affecting older persons. In San Luis Obispo County, from 2005 to 2009, persons aged 60 years and older comprised on average 25% of the suicides reported by the County Coroner's office.<sup>11</sup> Suicide is an indication of hopelessness, despair and untreated depression.

## Most seniors are engaging in beneficial health behaviors.

- 91% of seniors do not drink alcohol excessively and 92% of seniors do not smoke.
- 95% say no one smokes inside their home, but 36% report non-smokers present while someone is smoking.

- Over half of seniors had engaged in physical activities in the last week for 30 minutes or more on five or more days.
- Half are eating five servings or more of fruits and vegetables every day, but almost half ate fast food in the last week.
- 45% of seniors had eaten fast food in the last week; 38% had eaten it once or twice, while 6% ate it 3-4 times.

NUMBER OF DAYS IN THE LAST WEEK SENIORS ENGAGED IN PHYSICAL ACTIVITY (SUCH AS BRISK WALKING/GARDENING FOR 30 MINUTES OR MORE)



Action Senior Telephone Survey Respondents, 2010

## Many seniors have not created an advanced health care directive or living will in the last 5 years.

- 58% had an advanced directive or a living will or health care proxy done within the last 5 years, but 41% had not had one done and 1% didn't know.

## COMMUNITY INVOLVEMENT & CONCERNS

### Seniors remain concerned about community issues.

- Seniors said they were “very concerned” about child abuse (51%); employment opportunities (44%); gangs and teen violence (40%); housing costs (40%); and homelessness (39%).

### Most seniors are staying active and enjoying the local cultural and outdoor recreational activities available.

- 84% read books, wrote for pleasure, or attended a book or writing club.
- 41% attended a music, dance or theater performance and 38% attended gallery shows or visual arts exhibits.
- 80% visited an outdoor recreation site in the last three months.
- Seniors would like more: natural areas (48%), senior centers (47%), hiking trails (43%), and parks (40%).

### Transportation for seniors is a growing issue.

- From 2006 to 2010 there has been a 15.5% increase in senior drivers age 60 and older.<sup>1</sup>
- In terms of local public transportation, seniors requested more frequency (54%), more routes (52%), and more stops (35%).

While most seniors feel very safe in their neighborhoods and are prepared for an emergency, over half of them had no arrangements to help evacuate household members needing special assistance.

- Seniors felt “very safe” in their neighborhoods (85%), and “somewhat safe” (15%), only three seniors felt “not at all safe.”
- 67.6% of seniors said they set aside enough supplies for three days in case of emergency, and half of them had talked about where to meet household members and how to communicate in case of emergency.
- 11% of seniors said there was someone in their household who would need special assistance to evacuate in case of emergency, yet of these, over half of them said they had no arrangements to help that person to evacuate in an emergency.

With the growing senior population, allegations of elder abuse are regularly reported to Adult Protective Services (APS).<sup>12</sup>

- APS receives an average of 75 allegations of abuse and neglect of seniors per month.
- For the period of January 2010 through March 2011, there were 195 confirmed findings of abuse by another.

9 out of 10 seniors donated to charities in 2009 and 2 out of 5 volunteered in the last month.

- The four most frequent organizations that people donated to were in the areas of: religion (51%), schools (46%), human services (42%), and animal welfare (42%).

---

Endnotes:

1. U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates
2. Transgenerational Design Matters, “The Demographics of Aging...”, from their website [www.transgenerational.org/aging/demographics.htm](http://www.transgenerational.org/aging/demographics.htm)
3. ACTION for Healthy Communities Telephone Survey, 2010
4. Senior Nutrition Program of San Luis Obispo County, 2010
5. Housing Authority of San Luis Obispo and SLO Nonprofit Housing Corporation, May 2011
6. IHSS Caseload Statistics, San Luis Obispo County
7. Wallace SP, Padilla-Frausto DI, Smitte SE. Older Adults Need Twice the Federal Poverty Level to Make Ends Meet in California. Los Angeles, CA: UCLA Center for Health Policy Research, 2010.
8. American Academy of Periodontology [www.perio.org/](http://www.perio.org/)
9. Alzheimer’s Association [www.alz.org](http://www.alz.org)
10. Wilshire Community Services Corporation program statistics report 2009
11. SLO County Coroner 2005-2009
12. Adult Protective Services and County Services Block Grant Monthly Statistical Reports, San Luis Obispo County
12. Foundation for Health Coverage Education

*Action*

FOR HEALTHY COMMUNITIES