

STATE OF AGING IN CENTRAL INDIANA



SECTION 7 AGING IN PLACE



In this report, we refer to three subsets of older adults.

Younger-old: age 55-64

Middle-old: age 65-84

Oldest-old: age 85+

AGING IN PLACE

Many people wish to grow older in their own homes rather than in an institutional setting. To accomplish this, it is important for older adults to have the means to maintain a home, perform activities of daily living, and feel comfortable in their communities. This section of the report discusses aging in place in both homes and communities. Key findings include:

- Many older adults (three in five) report difficulty maintaining their homes, both inside and out.
- Two-thirds of older adults report not knowing about necessary services to assist them with remaining in their homes and communities as they age.
- The majority of older adults in Central Indiana who receive publicly funded services to assist them in their daily lives report that these services meet their needs and goals.
- Most older adults in Central Indiana believe their communities are a good place to live, and four in five intend to remain in them throughout retirement.

AGING IN PLACE AT HOME

The majority (78%) of older adults in the United States wish to stay in their current residence for as long as possible as they age, which is known as “aging in place.”¹ To accomplish this goal, home modifications and assistance with performing routine daily activities are necessary to address limitations imposed by chronic disease and disability.

While financial assistance through grants or home equity products can pay for home modifications for some low-income homeowners, renters are unlikely to have these opportunities. Without government incentives or mandates, property owners of existing rental housing are unlikely to make these changes.² People of color are more likely to be affected by challenges related to aging in place, as they are less likely to own their own homes than White households.³

Long-term services and supports (LTSS) are a broad range of supportive services provided formally by professionals or informally by unpaid family and friends. LTSS can be provided in a person’s home, or in community-based or institutional settings, if necessary. Such services and support are funded through the Older Americans Act, the Program of All-Inclusive Care for the Elderly (PACE), the Medicaid Home and Community Based Services (HCBS) Waiver, and Home Options to Institutional Care for the Elderly and Disabled (CHOICE) programs. See the Healthcare chapter of this report for more details about these programs.

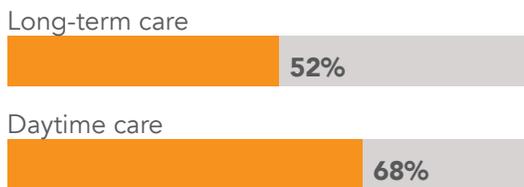
AVAILABILITY OF SUPPORT SYSTEMS

While the American Association of Retired Persons (AARP) ranks Indiana 44th in the nation for its LTSS system, survey data related to the ability of older adults in Central Indiana to age in place is more positive.^{4,5} The Community Assessment Survey for Older Adults (CASOA™) identifies the strengths and needs of older adults in Indiana, including the Central Indiana region.⁶ Compared to the state as a whole, Central Indiana performs similarly with respect to indicators related to the ability of the age 60 and older population to age in place. Nearly half of older adults in Central Indiana report that maintaining their homes (45%) or yards (49%) is at least a minor problem.

Activities of daily living are also a challenge for some. Nearly two-thirds (61%) report that doing heavy or intense

Most older adults think quality long-term and daytime care options are limited in their community.

Percent of older adults who report the quality of each of these services in their community as fair or poor



Source: CASOA, 2017

housework is at least a minor problem, while 38% report that performing regular activities, such as walking, eating and preparing meals is at least a minor problem for them.

These challenges can result in injury—27% of older adults surveyed in Central Indiana report falling or injuring themselves in their homes during the past year. See the Health Outcomes chapter for the older adult death rate due to falls.

Survey respondents indicate they need more information about the services and resources available to help older adults. Only one in three (32%) believe that the availability of daytime care options for older adults in their communities is excellent or good, and less than half (48%) believe the availability of long-term care options is excellent or good. These low numbers may be related to a perceived lack of availability of information about resources for older adults, rated as excellent or good by only one third (36%) of respondents. Despite this, more than half (54%) of those surveyed reports that the services provided to older adults in their communities are excellent or good, a more favorable rating than across the state.

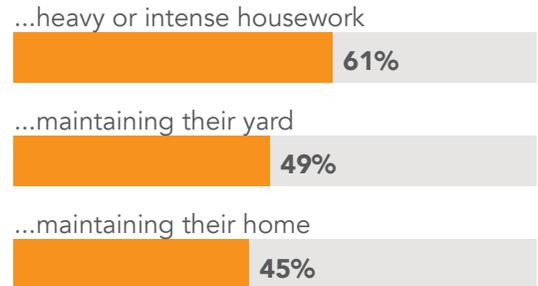
COMMUNITY PERSPECTIVE

Key informants, including direct service providers, believe many older adults do not receive needed assistance because they are unaware of its availability.⁷ Even when they are aware that services exist, distrust or pride on the part of an older adult or their caregiver can act as a barrier to receiving these services. Fear is another factor identified by key informants as an element that keeps older adults from seeking services or help. Key informants describe many reasons for their fear, but often involve fear of being removed from their home if seen as being incapable of living alone, fear of a victim of a burglary or other type of crime or fear of the current world at large, including pandemic fears. See the Safety and Abuse chapter for related discussion.

Key informants suggested that a solution to this problem could include provision of information and outreach through faith communities, senior centers, congregate meal sites, meal delivery providers, senior housing units, rotary clubs, family caregivers, health care providers and case managers. Establishing a “clearinghouse” of information for community resources was mentioned, demonstrating that some older adults may not be aware

Chores and home maintenance are a challenge for many older adults.

Percent of older adults who report having at least a minor problem with...

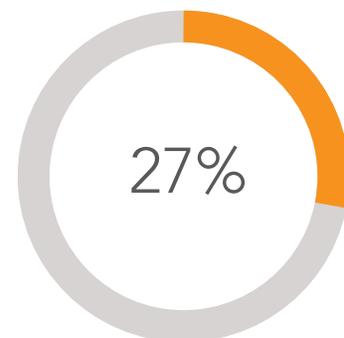


Source: CASOA, 2017

These challenges can result in injury.

Percent of older adults who report falling or injuring themselves in their homes in the past year.

Source: CASOA, 2017



“Just because you can
[do something], doesn’t mean
you should.”
Focus group participant

that CICOA Aging & In-Home Solutions (CICOA) exists to connect older adults in Central Indiana to community resources, including through the Solutions Guide.

It was noted that when an individual is eligible for and enrolled in either Medicaid HCBS Waiver or CHOICE, the assistance provided under these programs is especially helpful. Concern was voiced about the aging population and if resources would be available to meet the growing need for LTSS as Baby Boomers continue to age. Information about services offered through CICOA are available in the appendix of the Caregiving chapter of this report.

Older adult focus group participants who still live in their communities view maintaining their independence as important to their happiness. Some can depend on a spouse, other family members, or neighbors when they need assistance with day-to-day living. Common issues of concern are challenges maintaining a household (e.g., keeping sidewalks and driveways clear of snow), obtaining home modifications (e.g., grab bars in the bathroom) and accessing transportation. One participant commented that it is important to know when to ask for help with activities such as cleaning the gutters. Some participants expressed a desire for information about eligibility for supportive services.

Some participants expressed a desire for information about eligibility for supportive services.

WHAT IS BEING DONE?

A No Wrong Door (NWD) System is being developed in Indiana, through which older Hoosiers will be empowered to make informed decisions, exercise control over their LTSS needs and achieve their personal goals and preferences.⁸ A NWD System is a person-centered, one-stop coordinated system that seamlessly connects individuals to the full range of LTSS options, expanding access to services and supports in an unbiased manner.

The backbone of the Indiana NWD System is the Aging and Disability Resource Center (ADRC) service delivery model. Currently, ADRC services are provided through the existing network of Area Agencies on Aging (AAA). As Central Indiana’s AAA (and thus ADRC), CICOA provides person-centered counseling, information and referral services, and functional and eligibility assessments for LTSS. CICOA also functions as the intake mechanism for

older adults in Central Indiana accessing services through the Older Americans Act (OAA), Medicaid HCBS Waiver and CHOICE programs.

Other organizations that assist older adults in Indiana communities to stay in their homes include the Fair Housing Center for Central Indiana, which advocates for universal design requirements to facilitate aging in place, and accessABILITY, formerly known as the Indianapolis Resource Center for Independent Living (IRCIL).

Central Indiana is making progress toward facilitating aging in place through opportunities like LTSS. Opportunities exist to expand information and outreach activities resulting in increased awareness and access to services for those who need and desire support.

AGING IN PLACE IN COMMUNITIES: SENSE OF PLACE

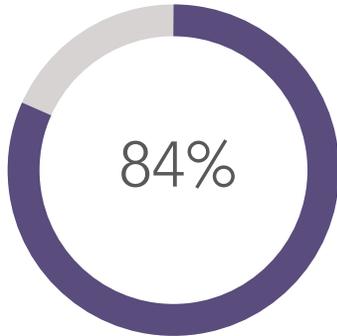
“Sense of place” is a multidisciplinary concept that can include elements such as a person’s physical and emotional connection to the environment around them.⁹ When older adults live in a neighborhood that is familiar to them, it increases their satisfaction with that area, because it improves their ability to navigate their surroundings in those environments and reduces the anxiety related to activities within them.¹⁰ In unfamiliar environments, older adults can feel more connected and comfortable when aesthetics are appealing and when usability and accessibility are sufficient to facilitate independence. Thus, how they experience “place” becomes very important.¹¹ Changes to the physical environment can lead to a sense of loss for older adults.¹² Indeed, place attachment is related to social well-being. A change in place can lead to a reduction in social well-being among older adults.¹³ This is particularly true for lower-income households that live in areas of gentrification, where sense of place can be lost as the surrounding physical environment changes.¹⁴

See the Social Well-being section of this report for further discussion of the factors that impact the social well-being of older adults.

The vast majority of older adults rate their communities as good places to live.

Percent of older adults in Central Indiana who report their community is an excellent or good or place to live.

Source: CASOA, 2017



CENTRAL INDIANA COMMUNITIES ARE GOOD PLACES TO LIVE

Data from the Community Assessment Survey for Older Adults (CASOA™) reveal that the majority of older adults in Central Indiana have reasonably high satisfaction with their communities as places to live and retire. Eighty-four percent of respondents rate their communities as excellent or good places to live, and more than three out of four (78%) report they are very or somewhat likely to recommend living in their communities to other older adults.

Although a large majority indicate they are very or somewhat likely to remain in their communities throughout retirement (84%), a smaller majority (68%) rate their communities as excellent or good places to retire. The difference between these responses suggests that some older adults may prefer to retire elsewhere but do not think they have the option to do so.

Of concern are the one in three (32%) older adults who rate their communities as only fair or poor places to retire. Multiple factors influence whether older adults consider their community a good place to live and retire. As discussed in other sections of this report, physical factors such as safety, transportation, access to high quality food, housing and health and social services influence the perceptions of older adults about their communities. Social well-being also plays a role. Just under half (48%) of survey respondents indicate that the sense of community where they live is excellent or good (48%) and only 52% report the neighborliness of the community where they live is excellent or good.

For related discussions, see the Financial Stability, Food Insecurity, Housing, Safety, Health Care, Transportation and Social Well-being sections of this report.

COMMUNITY PERSPECTIVE

According to service providers and other key informants, location-related aspects limit opportunities for older adults to interact within their communities. For instance, distance from senior centers and community events prevents some from visiting. Additionally, a decline in neighborhood safety limits entertainment opportunities in some areas – older adults may not sit outside as frequently as in the past, especially if they perceive it is not safe to do so. This could be because their surroundings have changed and they are not as familiar with their neighbors as they once were.

Focus groups of older adults discussed changes they see in their neighborhoods. Several participants in both Hamilton and Marion counties discussed the impact of gentrification on their neighborhoods. One noted that developers want to raze her home and build expensive homes in its place. Another enjoyed living in her neighborhood when it was more racially diverse; however, as home values increased, diversity diminished and many older adults in the area fear being displaced because they cannot afford increased property taxes. This participant mentioned that she misses the way her neighborhood was, particularly her neighbors, who have since left. To learn more about the challenges residents of color, particularly Black older adults, face when aging in place, please see 'Highlighting Equity' on the following page.

In another focus group, participants believe their neighborhoods are in decline, with a decrease in homeowners and an increase in renters and abandoned homes resulting in disinvestment in the area by its residents. One person noted that an increase in traffic by her home resulted in property damage and trash, and she is searching for programs to assist with repairs. A sense of place from their neighborhood is impactful to older adults in Central Indiana, who rely on this to maintain a good quality of life and to remain in their communities for as long as they wish.



HIGHLIGHTING EQUITY

BARRIERS TO SUCCESSFUL AGING IN PLACE BY BLACK AND OTHER OLDER ADULTS OF COLOR

Black and other older adults of color face challenges with aging in place due to a variety of individual, interpersonal and community factors:

INDIVIDUAL FACTORS: HIGH PREVALENCE OF DISABILITIES



Research has shown that one of the barriers to successfully aging in place is poor health. Because of lower socioeconomic status, people of color experience more barriers to services and have a higher prevalence of disability, meaning they may be less likely to continue living on their own as they age.¹⁵

INTERPERSONAL FACTORS: BLACK OLDER ADULTS ARE MORE LIKELY TO LIVE WITH EXTENDED FAMILY MEMBERS



One study found that Black older adults are less likely to live with a spouse and more likely to live with extended family members such as children, grandchildren or other relatives when compared to other older adult households. These multigenerational households may not have the ability to pay for age-friendly home modifications for their elderly family member, as there can be other competing demands for financial resources, such as saving for a child's education.¹⁶

COMMUNITY FACTORS: HOUSING CHALLENGES



Black older adults face several housing-related challenges to aging in place. First, Black Americans are less likely to own their homes than White adults.¹⁷ One analysis found that nearly one in three Black older adults lived in apartments between 2011 and 2015, meaning they were most likely to be renters. This presents challenges for older adults who may need home modifications, as landlords are only required to make modifications to comply with the Americans with Disability Act, and are often unlikely to voluntarily make other modifications due to the costs involved.

Black older adults who own their home also face barriers to successful aging in place. This population was more likely than all other older adults to live in houses built before 1970, which can present health and safety risks such as exposure to lead-based paint, mold and structural deficiencies which can be costly to repair.¹⁸ Gentrification can also be a major problem for homeowners of color, as rising property taxes and cost of living increases can force these older adults to move out of their homes and neighborhoods.¹⁹

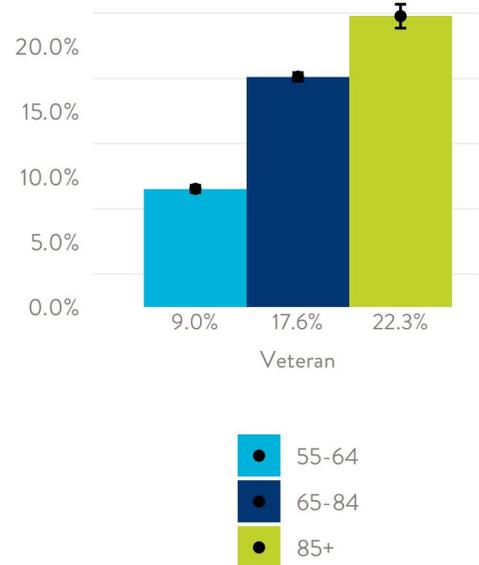
AGING IN PLACE: SPECIAL POPULATIONS

VETERANS

In Central Indiana there are just over 66,000 older adults who are veterans, almost 14% of that age group (age 55 and older). The majority of these are middle-old, although the oldest-old are the most likely to be veterans compared to other age groups. While the majority of older veterans are White, Latinx and Black residents have higher rates of veteran status. In some domains, veterans have fewer vulnerabilities. For example, older veterans in Central Indiana are less likely to experience poverty than non-veterans (6.2% vs 8.4%; ACS 2015-2019 five-year estimates), and veterans over age 75 have lower rates of suicide than civilians in the same age group.²⁰

On the other hand, veterans have higher rates of disability than non-veterans (38.6% vs 26.2%). Veteran status does not eliminate the poverty gap between Blacks and Whites – Black older veterans are twice as likely to experience poverty than other veterans of color, and almost three times as likely to experience poverty compared to White older veterans.

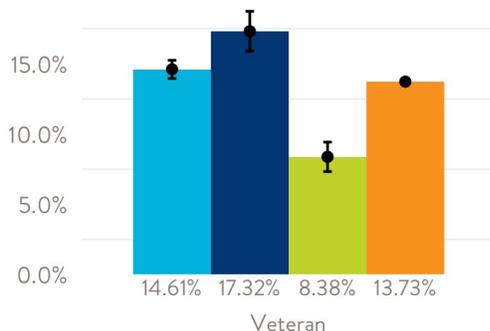
Veterans 55+ as percent of people Central Indiana, 2019
Total Sample = 481,287



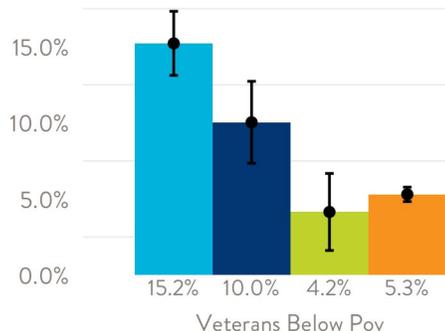
Black and Latino older adults are slightly more likely to be veterans than White older adults.

Poverty rates are higher for veterans of color than for White veterans.

Veterans 55+ as percent of each race Central Indiana, 2019
Total Sample = 481,287



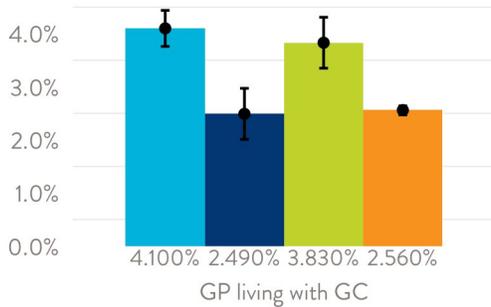
Poverty rate for older veterans Central Indiana, 2019
Total Sample = 65,109



Source for all charts: PUMS, American Community Survey, 2015-2019

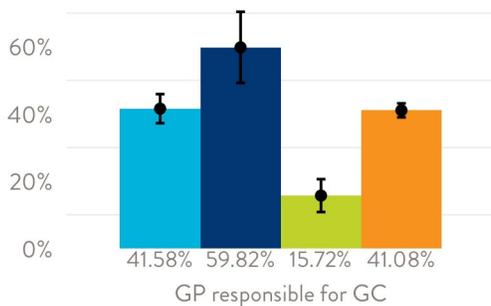
GRANDPARENTS LIVING WITH AND RESPONSIBLE FOR GRANDCHILDREN

Grandparents living with grandchildren as percent of households Central Indiana, 2019
Total Sample = 725,603



In Central Indiana there are almost 21,000 households where grandparents are living with their grandchildren (about 2.9% of households). There is a greater poverty rate among households with these kinds of multigenerational families than those without (15.2% vs 11.2%; PUMS, 2019 five-year averages). The racial ethnic composition of many of these households is similar (Latinx, White, and other), although Black families are significantly more likely to be living in these multigenerational households. Of households where older grandparents are living with grandchildren, almost 40% have direct responsibility for those grandchildren. While Black and Latinx grandparents have similar rates of responsibility for their grandchildren, Black grandparents have slightly higher rates than White grandparents.

Grandparents responsible for grandchildren as percent of people Central Indiana, 2019
Total Sample = 22,146



A review of national data found that the number of grandparents raising their grandchildren has risen significantly since 2010, describing several reasons for this trend, such as parental “substance abuse, child abuse and neglect, intimate partner violence and parental incarceration.”²¹ These grandparents often feel socially isolated from their peers and have less time to spend with their intimate partners, though the presence of social support systems mitigated these effects. Further, they found that these families faced financial instability, as well as negative physical and mental health outcomes. However, interventions can help develop coping mechanisms to build grandparent resiliency, decreasing these negative outcomes.²²



LGBTQ+ OLDER ADULTS

While state counts of members of the LGBTQ+ community are difficult to get, there are an estimated 229,000 LGBTQ+ people in Indiana (those who identify as lesbian, gay, bisexual, or transgender) and 8% of those are older adults (approximately 18,320 who are age 65 and older). About 0.5% identify as transgender. According to a 2020 study, there are no state laws in Indiana protecting the LGBTQ+ populations in the categories of employment, education, public accommodations, housing or credit.²³ This puts all members of LGBTQ+ communities, including older adults, at greater risk, as they often fear they have to hide their sex or gender status to prevent discrimination.²⁴ The American Psychological Association reports that

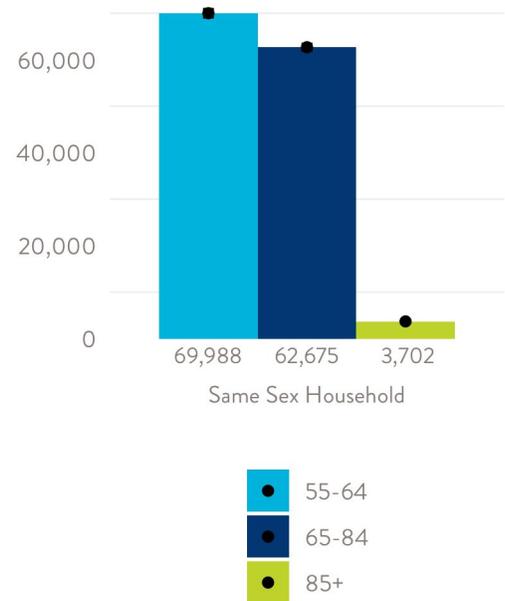
Source: PUMS, American Community Survey, 2015-2019 five-year estimates

“Generational differences and lack of legal protection may cause older LGBTQ+ adults to be less open about their sexuality. Social isolation is also a concern because LGBTQ+ older adults are more likely to live alone, more likely to be single and less likely to have children than their heterosexual counterparts.”²⁵

NON-ENGLISH-SPEAKING HOUSEHOLDS

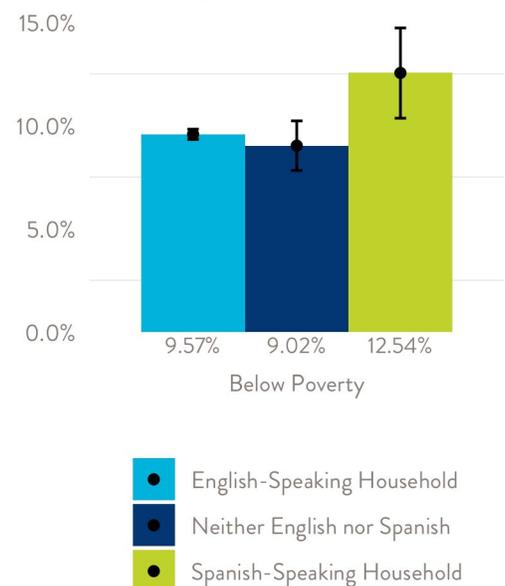
English is not the primary language in about 5% of Central Indiana households. Spanish is the primary language for 2.0% of households and some other language for 3.5%. Households where Spanish is the primary language have a higher chance of experiencing poverty than English-speaking households or some other language. Ponce, et al (2006), found that older adults with limited English proficiency were four times more likely to report feeling sad all or most of the time.²⁶ The Urban Institute (2018) found that limited English proficiency is the dominant predictor of low rates of homeownership, even when controlling for other factors.²⁷

Number of same sex couples by age
Central Indiana, 2019
Total Sample = 144,036



Source: PUMS, American Community Survey, 2015-2019 five-year estimates

Poverty rate by household language
Central Indiana, 2019
Total Sample = 281,595



Source: PUMS, American Community Survey, 2015-2019 five-year estimates

ENDNOTES

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