

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

July Meeting Notes

Thursday, July 18, 2019 | 9:00 – 10:30 a.m.
Human Resources Training Room B (2nd Floor)
Two Centennial Plaza, 805 Central Avenue

1. Guest Speaker Presentation with Q & A: Ohio Aging Demographics

Dr. Bob Applebaum, Director of the Ohio Long-Term Care Research Project;
Professor, Department of Sociology and Gerontology, Miami University

- Please see Dr. Applebaum's presentation at the end of the notes
- Population growth in Ohio
 - 0.3% growth overall
 - 60+ years old: 18% growth
 - 65+ years old: 29% growth
 - Ohio is an aging state; the United States is an aging nation
 - Ohio only has an in-migration of population over 80 years old
 - By 2040, 27% of Hamilton Co. will be 60+ years old
- Aging is a women's issue (women tend to live longer)
- Income
 - 50% of workers in the county have a private retirement system
 - 50% rely on SSI for 90% of their income
 - SSI = \$1,350 per month (approx.)
 - Approx. ¼ of Cincinnati's seniors have an annual income of \$100,000+
- Long-term services and support
 - 4% of Ohioans have long-term care insurances
- Housing
 - Affordability
 - ADA accessibility
 - The percentage of seniors living alone is increasing
 - 79% of seniors said staying in their current residence was very important to them
- Approaches to address aging issues must be a combination of federal, state, local, and individual actions
- Must look at the situation holistically

2. Draft Survey Review

- Co-chairs of the Property Tax Working Group worked with City Planning staff to create a survey to gain further insight from community members on their experiences related to property taxes and tax abatements
- The survey was presented to the working group members for edits.

- The survey will be distributed to those who signed up to receive email updates from the PTWG and has been posted to the webpage.
- City Planning staff will compile results and post to webpage in advance of each PTWG meeting.

3. Next Steps

- Next meeting – Thursday, August 15th : Guest speaker from the City of Cincinnati's Department of Community and Economic Development on Community Reinvestment Area 101 (tax abatements)
- Share information about PTWG with your constituents/community
- Send resources/references to share with group via PTWG webpage (cincinnati-oh.gov/propertytaxproject) to samantha.mclean@cincinnati-oh.gov

An Aging Ohio: Implications for the Future

Bob Applebaum



MIAMI UNIVERSITY

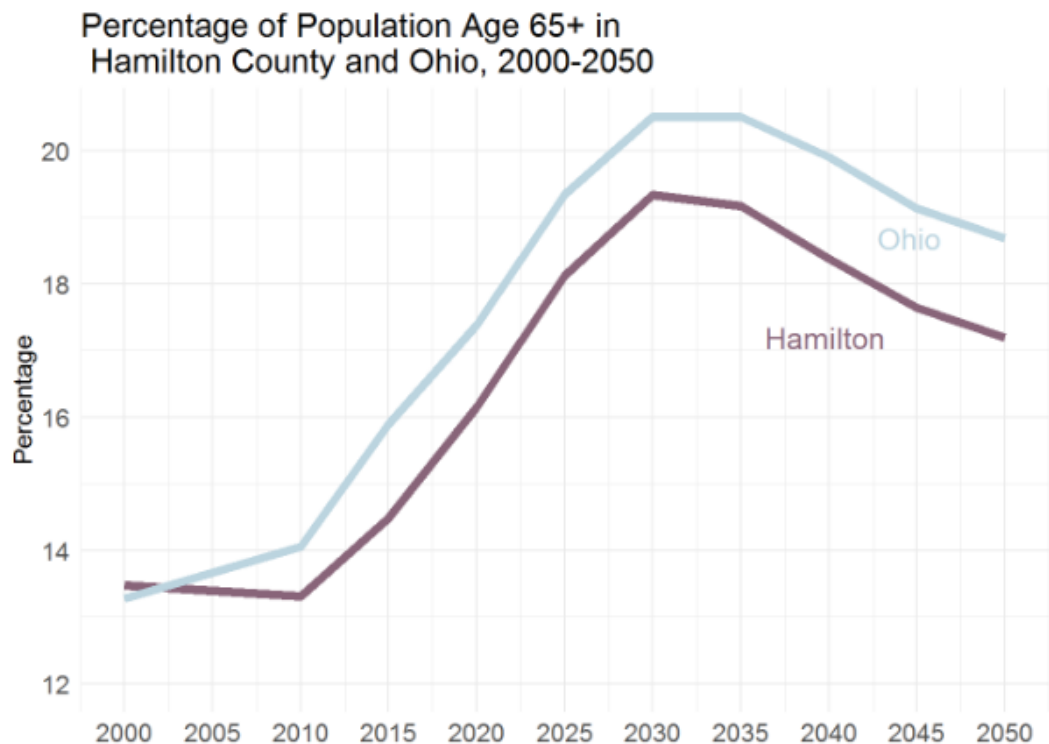
SCRIPPS GERONTOLOGY CENTER

Ohio's Aging Population (2015-2030)

| Age Group | Ohio 2015 | Ohio 2030 | Ohio % Change 2015 – 2030 | City of Cincinnati 2017 | Hamilton County 2017 |
|-------------|---------------|---------------|---------------------------|-------------------------|----------------------|
| All Ages | 11.61 Million | 11.65 Million | 0.3 | 298,960 | 808,700 |
| 60 and over | 2.6 Million | 3.1 Million | 18 | 52,400 | 169,000 |
| 65 and over | 1.84 Million | 2.4 Million | 29 | 35,700 | 117,000 |
| 80 and over | 481,800 | 596,900 | 24 | | |
| 85 plus | | | | 5,714 | 18,206 |

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.



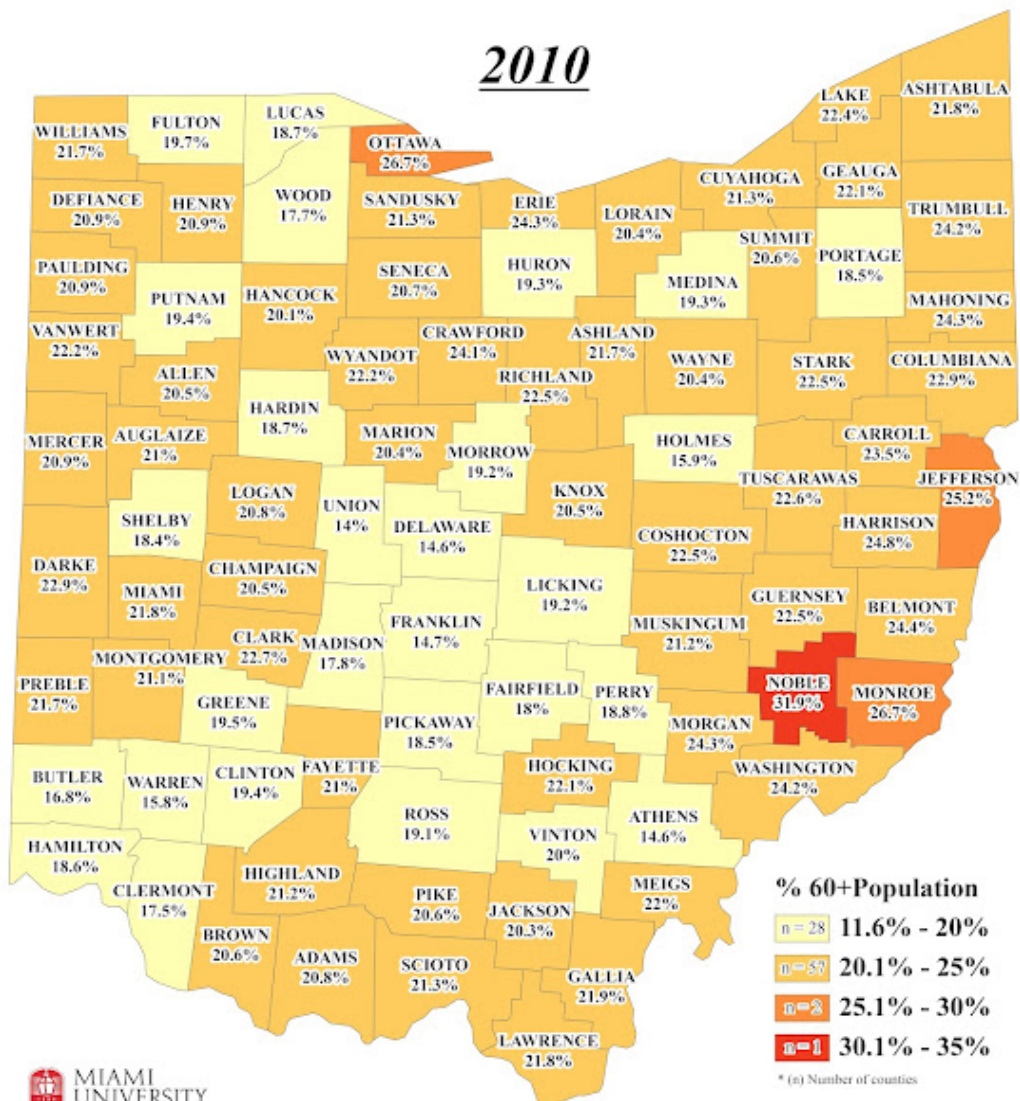
Sources: U.S. Census Bureau. 2000 Census of Population and Housing. 5-Percent Public Use Microdata Sample.

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).

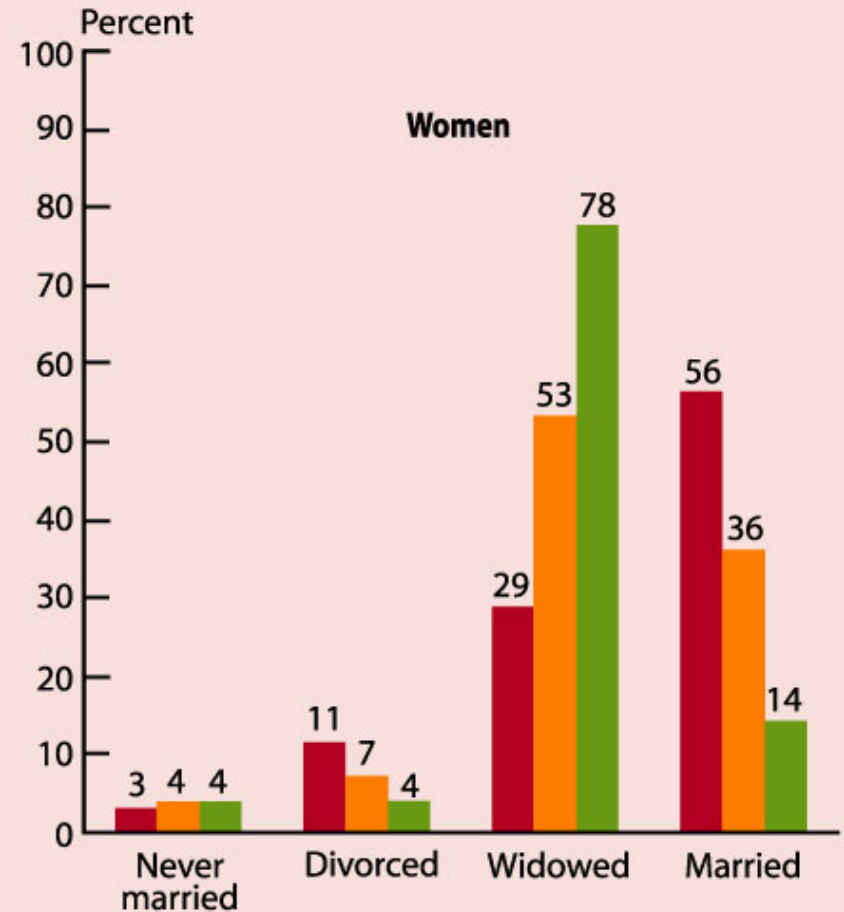
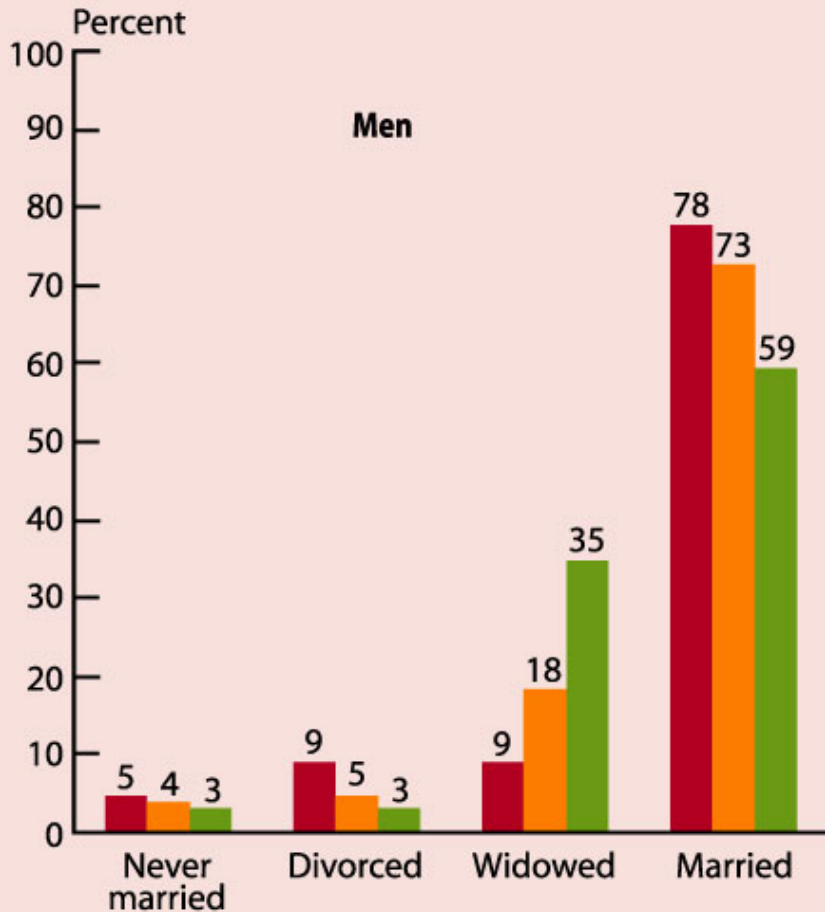
Ohio's 60+ Population by County

2010



Marital status of the population age 65 and over, by age group and sex, 2010

65-74 75-84 85 and over



Note: Married includes married, spouse present; married, spouse absent; and separated.

Reference population: These data refer to the civilian noninstitutionalized population.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

An Aging America: Are You Aging?

- Gravity more powerful than kryptonite
 - You now look like your parents
 - You have given up hope of being a professional athlete
 - You have given up hope of finding a sensitive partner
 - You need to rely on a junior high school kid to meet your communication needs.
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Components of a Good Old Age (Variation R Us)

- Income Security
 - Health/Health Care
 - Long-Term Services and Supports
 - Housing
 - Family Support
 - Civic Engagement and Employment
 - Age Friendly Community – outdoor spaces, information, social participation
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Retirement Income

- Maximum Soc Sec benefit in 2018 is \$2788
 - Avg. monthly Soc Sec benefit \$1,342
 - 40% retirees rely primarily on Soc Sec
 - Less than half of today's workforce has a private pension
 - Majority of older people do own their own homes (in Ohio 80%)
 - Median savings for 60-64 age groups in U.S. is about \$15,000 Avg above \$200K
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Health Behaviors

| Behaviors | Ohio | U.S. | Rank |
|--------------------------|------|------|------|
| Smoking | 10.6 | 8.7 | 41 |
| Excessive drinking | 6.0 | 7.1 | 19 |
| Obesity | 29.7 | 28 | 32 |
| Physical inactivity | 34.8 | 29.5 | 43 |
| Frequent mental distress | 6.2 | 7.3 | 11 |

Aging in Ohio: Health Conditions, 65 plus

| Health conditions | Ohio | U.S. | Ranking |
|------------------------|------|------|---------|
| Diabetes | 24 | 22 | 38 |
| Arthritis | 57 | 52 | 44 |
| Hip fractures per 1000 | 5.8 | 5.7 | 32 |
| Falls (last 12 months) | 28.8 | 29.5 | 16 |

Ohio Health Use and Access 65 Plus

| Health Access & Use % | Ohio | U.S. | Ranking |
|---|------|------|---------|
| Drug Coverage | 89 | 87 | 1 |
| Dedicated Health Provider | 95 | 94.5 | 23 |
| Low Care NH Residents | 11.7 | 11.7 | 27 |
| 30 day Hospital Readmits | 15.1 | 14.9 | 35 |
| Preventable Hospitalizations (per 1000 admits, Medicare) | 57 | 49.4 | 42 |

Risk of Social Isolation

- Six factor risk of social isolation Ohio ranks 33/50 (America's Health Rankings)
 - Unmarried 46% (Bottom 10)
 - Poverty 8.1% (Top 10-20)
 - Disability 35.1 (21-30)
 - Indpt Living Diff 14.7% (21-30)
 - Living Alone 29.1 (Bottom 10)
 - Food Insecurity 15% (31-40)
 - Volunteerism 26% (20-30)
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National Long-Term Services Numbers

- 6 million older people with disability– will more than double by 2040
 - Long-term services about one-third of Medicaid expenditures (Ohio 36%)
 - Medicaid about 22% of state budgets (Ohio 24%)
 - 63% of Medicaid LTC funds to nursing homes– varies by state
 - Two-thirds of residents now on Medicaid
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Are Individuals Prepared for Long-Term Disability?

- What is disability? Moderate shopping, getting to the doctor without help– Severe help with dressing or bathing
- Will it effect me?

65 and older with some long-term disability 28.4%

65-74 20.2%

75-84 26.9%

85 plus 42.4%

Women higher rates than men

4% of Ohioans over age 40 have LTC insurance

Already talked about income and savings rates for older population

Individuals Prepared: What Clermont County Boomers Think About Their Aging Lives. (CSS and AARP survey)

- 70% expect to stay in this area
 - 79% rated staying in current residence as extremely or very important
 - 25% expect to move from current place in next ten years
 - **89%** intend to drive for their whole life
 - 47% would need to move if could not drive
 - 20% expect to live alone most of their retirement years
 - Will exercise daily **78%**
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Housing and Living Arrangements/Decisions

- Where do I want to live?
- With whom? (Who is likely to care for me?)
- What services are accessible to me in my proposed community?
- What do I need to do to make housing and living arrangements happen, and when? (Home modifications? Move?)
- What is the effect of my decision on others?

Family and Aging

- Informal care provided an estimated \$450 billion in long-term services
 - No time in history has more care been provided by family
 - But the world has changed— living longer, more two person working households, fewer children
 - Successful LTSS strategies almost always involve family
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How Can Ohio Better Respond to the Growing Long-Term Services Challenges?

- Unprecedented growth in the older population
 - Majority of Ohioans not prepared for a long-term disability either financially, environmentally, socially
 - Medicaid—the default for the majority of long-term service recipients.
 - Ohio's older population is less healthy.
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Strategies for Ohio

- We need a range of solutions and an array of stakeholders to respond.
 - **Individual level** -- Responsibility for individual long-term planning
 - **State Governmental examples**— prevention programs, public/prvt partnerships
 - **LTSS Provider examples**—Identify strategies to improve effectiveness & efficiency
 - **Business Community examples**—Develop innovative technology, more flexible workplace
 - **Local Community examples**—Implement efforts to become a more age friendly community
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Policy and the Future

- Even with changes the current system is simply not sustainable.
 - Short-term window where “boomer growth” remains small, before the major increase.
 - The current system was never designed-- it just happened— Meaningful change is very slow.
 - We often have policy changes with unplanned consequences. Hospital reform meant a new nursing home.
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Contact info

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