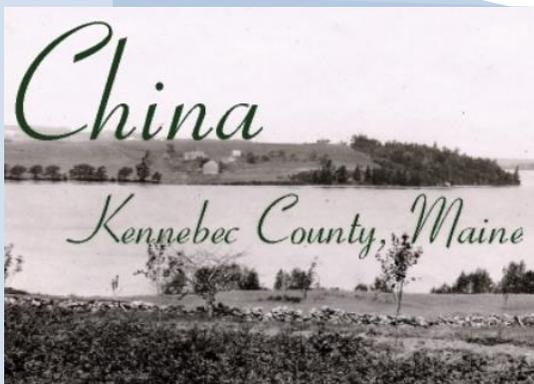


# Demographic Profile of China's Older Residents

*Prepared for the Town of China by the  
Maine Association of Area Agencies on Aging  
DBA Tri-State Learning Collaborative on Aging*

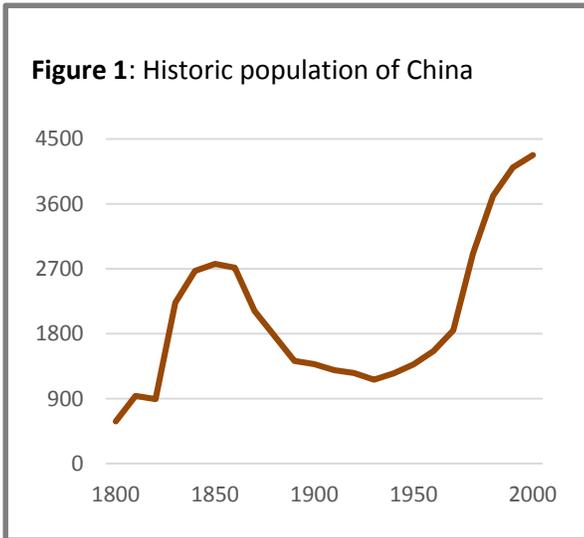


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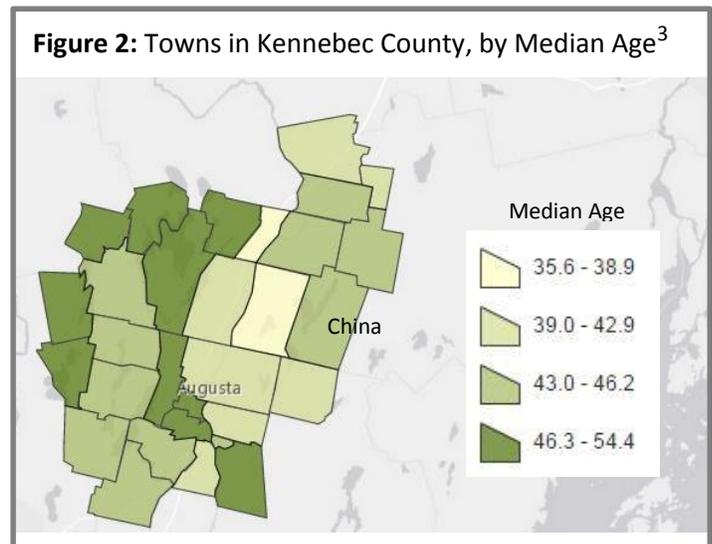
## Aging in China

China, with a population of 4,296 residents<sup>1</sup>, is an example of a thriving mid-sized rural Maine town. Unlike many parts of Maine, China has enjoyed steady population growth since 1940 (see **Figure 1**).



The median age of China (43.3)<sup>2</sup>, is similar to Kennebec County (43.6) and Maine overall (43.5); it is younger than some communities in Kennebec County and older than others (see **Figure 2**). About 26% of residents are under age 25 and 28% are age 55 or older<sup>3</sup>. The balance of younger and older residents presents an opportunity for healthy community and economic development—with older people volunteering their time and expertise to mentor the younger generation and, together, working on projects to make China an even better place for people of all ages.

China has many features that make it a great place for families to raise their children and for older residents to remain after retirement from paid work. China is in close proximity to medical and social services and lifelong learning opportunities in nearby Augusta and Waterville but offers a more relaxed, rural lifestyle. Residents have access to ample year-round recreational opportunities at the one of three lakes or in beautiful Thurston Park and are offered the convenience of a local



<sup>1</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05.

<sup>2</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table B01002.

<sup>3</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table S0101.

supermarket, pharmacy and other community services. These features ensure China will continue to be the kind of place where people want to grow up and grow old.

## Population Trends and Distribution

### *Population Trends, 2000-2010.*

Consistent with statewide trends, the town of China has experienced a 5% growth in population between the 2000 census and the 2010-2014 ACS estimates but an increase of 59% in the percentage of the population age 60+ (see **Table 1**). The primary driver for the increase in the percentage of the population of China age 60 and older is the in-migration of middle aged and newly retired families who are choosing to remain in China as they age.

**Table 1:** Growth between 2000 and 2010-2014 ACS estimates, by age group

Region or Municipality	2000 <sup>4</sup>	2010-2014 <sup>5</sup>	% Change
<b>Maine</b>			
Total Population, all ages	1,274,923	1,328,361	4%
<20 years	335,485	300,857	-10%
20-44 years	440,153	390,597	-11%
45-59 years	261,086	314,654	20%
60-74 years	150,893	221,752	47%
75 years and older	87,206	100,675	15%
<b>Kennebec County</b>			
Total Population, all ages	117,114	121,507	4%
<20 years	31,402	27,768	-12%
20-44 years	39,939	35,452	-11%
45-59 years	24,237	29,405	21%
60-74 years	13,628	19,684	44%
75 years and older	8,001	9,235	15%
<b>China</b>			
Total Population, all ages	4,106	4,296	5%
<20 years	1,224	1,065	-13%
20-44 years	1,417	1,279	-10%
45-59 years	923	1,113	21%
60-74 years	380	649	71%
75 years and older	162	185	14%

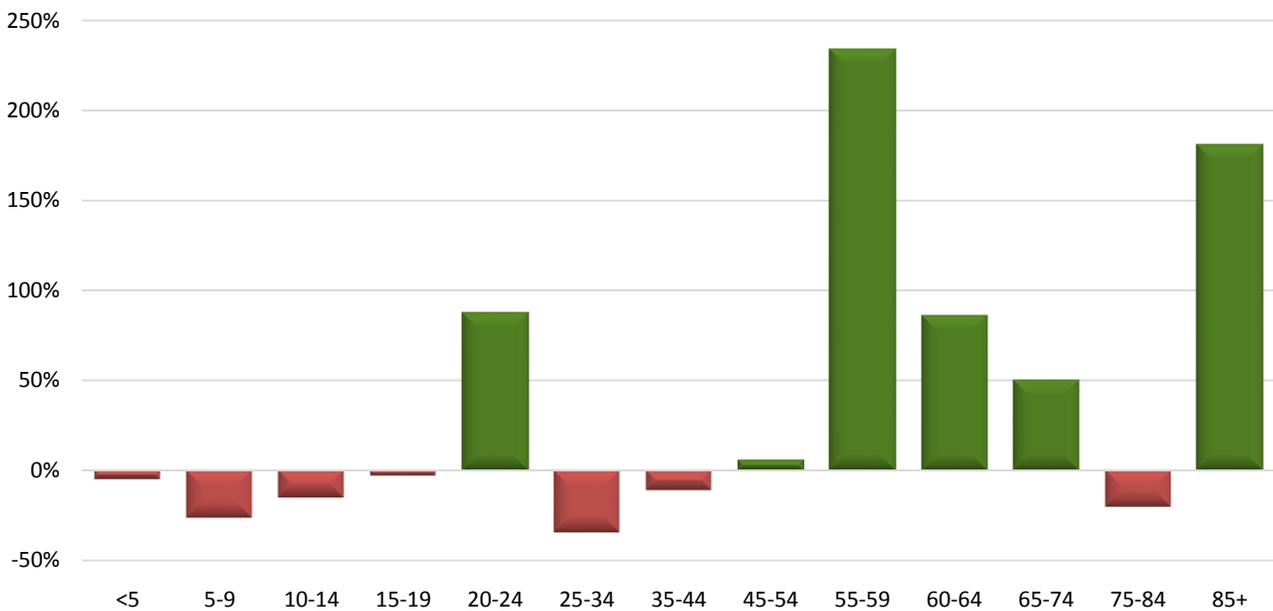
<sup>4</sup> US Census 2000, Table DP-1 in US Census Bureau

<sup>5</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05

Between 2000 and the 2010-2014, the number of China residents aged 45-59 increased by 24%, similar to the rate of increase in Maine overall and in Kennebec County. While the number of residents between 60 and 74 increased 50% faster than the Kennebec County or Maine, the number of people age 75 and older living in China, grew at a similar rate.

Between the 2000 census and the ACS 2010-2014 estimates, population growth in China was explained primarily by growth in the older population. Folks in their 50’s were the fastest growing age-group (see Figure 3). The second greatest increase was experienced in the number of people living in China who are over age 85<sup>6</sup>, which suggests that residents who have reached advanced old age choose to remain in China rather than move to be with family or to live in the resource-rich cities of Augusta or Waterville.

**Figure 3:** Percentage growth (loss) in the population of China, by age group, 2000-2010/2014.



The only category of middle-to-older aged adults to lose population between 2000 and 2010-2014 was the group of residents between 75 and 84. The number of people between 75 and 84 decreased by 20% while the number of people over age 85 increased by 181%. On the face of it, the data is hard to interpret. One possibility is that people in late middle-age, as they

<sup>6</sup> US Census, 2000, Table DP-1 and American Community Survey 5-year Estimates for 2010-2014, Table DP05.

approach retirement, move to China to enjoy the rural atmosphere and cultural and recreational opportunities that the town offers. However, when some people reach between 75 and 84, they may realize that additional supports—family and public services—are needed to enjoy the best possible old age. Recognizing that China does not have what they need to age in the community, they leave for places that offer the amenities or family support they need.

Not everyone relocates between ages 75 and 84. For the people who do not leave China in their late 70s and early 80's, the decision to age in China seems to have been firmly made. The 85+ group deciding not to leave China in advanced old age, combined with an increase in healthy life expectancy, may be the primary mover for the overall increase in the number of people age 85+. The small number of assisted living beds in South China (South China House is a 3-bed assisted living facility that accepts private payment only), is insufficient to explain the increase in the number of people in China who are over age 85.

As described more in depth later, about 12% of families in China include people from at least three generations<sup>7</sup>. In 2000, about 4% of family households had a child, parent(s), and grandparent(s) so the possibility that people are moving to China in advanced old age to live with family members also may explain the increase.

However, the majority (83%) of people in China who have attained the milestone of their 85<sup>th</sup> birthday live in a single-family dwelling that they own<sup>8</sup>. People aging in the community in their late 80's and beyond represent an especially vulnerable group and may need housing and transportation alternatives to age in the community safely and as independently as possible.

### *Age and Gender*<sup>9</sup>

Median age is commonly used to describe the age of a population because it gives a snapshot of the age distribution in a geographic area. Half of China's residents are younger than 43.3 years old and half are older. The median age of the men in China is 43.8, a bit older than the women, who have a median age of 43.1<sup>10</sup>. In Kennebec County, the median age for men (42.6) is 1 year and 2 months younger than the men in China. However, the women in Kennebec County, have a median age (44.4) that is 1 year and 4 months older than the women of China.

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<sup>7</sup> US Census 2000, Table QT-P11

<sup>8</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table B25027; B25007

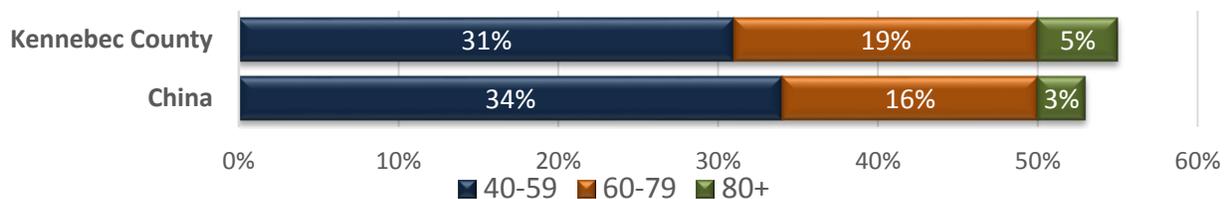
<sup>9</sup> Data from the American Community Survey (ACS) is gathered annually from about 3.54 million addresses in the United States. Multi-year averages are considered the most reliable estimates for small geographic areas, such as China. Data presented here are drawn from the 2010-2014 ACS five year file, (released 12/ 03/2015).

<sup>10</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table B01002

In 2000, China’s median age was 37<sup>11</sup>. By 2010, median age had risen to 43<sup>12</sup>. Between 2000 and the 2010-2014 ACS estimates, the median age of China residents increased by 18%. In comparison, the median age of Maine and of Kennebec County increased from 39 to 44, an increase of 13%. Although China is still a relatively young community, the community, especially the men, is aging at a faster rate than the surrounding area. The increase is explained by the growth in population age 60-74.

Overall, the age composition of the community reflects the median age of China compared with Kennebec County. China has a slightly larger percentage of middle aged residents (ages 40-59) than in Kennebec County and a lower percentage of older residents (see **Figure 4**).

**Figure 4:**  
Percentage of population aged 45-59, 60-79 and aged 80+, China and surrounding Kennebec County<sup>13</sup>



The age structure of China’s older population is comparable to the older population in Kennebec County until age of 75. About 12% of China residents are 60-69 years old, compared with 13% of Kennebec County residents. Only 4% of China’s population is age 75+, compared with 8% of Kennebec County residents. The risk for chronic illness and disability increases after age 75. The lower than expected percentage of the population that is over age 75 in China may indicate that people are leaving the community when they develop chronic medical conditions that make it challenging to maintain their homes safely and independently.

One of three China residents are age 40 -- 59, poised to move into later life within the coming decades. The majority of the town’s population (53%) is older than 40 years. It is expected that the population will continue to age as residents between the ages of 40 and 59 choose to age in China.

<sup>11</sup> US Census, 2000, Table DP-1.

<sup>12</sup> US Census, 2010, Table DP-1.

<sup>13</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table S0101.

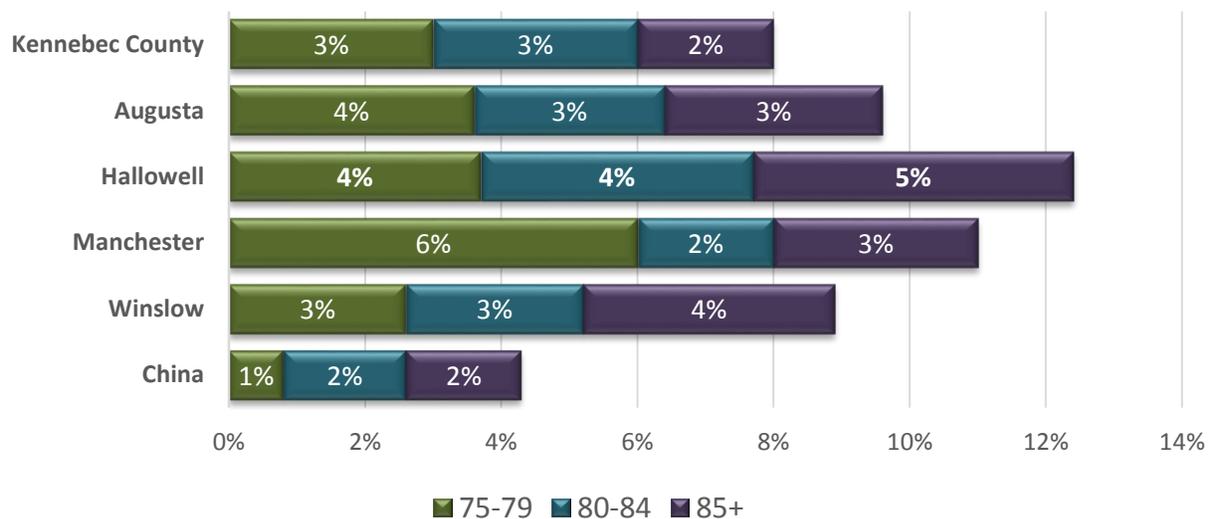
Census data gives us a snapshot of population patterns but cannot explain why people move from one community to another. Additional inquiry is needed to find out if people are leaving China when they are 75 and older. It may be because the community lacks housing alternatives and other supports for aging in place or there could be another driver. Understanding this trend is especially important for the growing percentage of people age 45-65 if they want to stay in China as they age. To prepare for the aging population, it is a critical to ask middle-aged and older residents if they intend to age in place in China and, if so, what supports they hope to have in place to help them remain in the community.

### *Age Distribution of the Oldest Old*

With age, comes an increased risk of chronic illness and/or disability. Among communities in Kennebec County, the highest percentage of residents age 75+ are found in places with housing that can meet the needs of frail older adults who may need help with everyday task (see **Figure 5**); in Augusta, Hallowell, and Manchester between 9% and 12% of community residents are 75 and older<sup>14</sup>.

**Figure 5<sup>15</sup>:**

Percentage of population aged 75-79, 80-84 & age 85+ China and selected comparison communities<sup>16</sup>



<sup>14</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05.

<sup>15</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table S0101

<sup>16</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05.

In part, the small percentage of residents 75+ in China may be a reflection of the lack of housing options and support services available to older residents. Many small towns and rural places lose their residents when they turn 75 or older and experience physical disability that makes it harder for them to live independently in the community.<sup>17</sup>

*Growth in the Older Population of China*

The number of older residents living in China may have grown for two reasons. Middle-aged residents become older as they age in the community. The number of residents age 60+ also increases when older people move into China from other places. The extent to which China attracts new middle aged and older residents is evident from an examination of the age composition of recently arrived China residents. In most communities, new residents are primarily young families; older adults are far less likely to move. **Table 2** shows the age distribution of recent movers to China compared to the age distribution of movers to Maine.

**Table 2:** Percentage of the population that moved in the past year, by age group<sup>18</sup>

	Kennebec County	China
Under age 24	21%	56%
Age 25-44	19%	22%
Age 45-59	10%	16%
Age 60 - 74	5%	10%
Age 75+	5%	5%

More than one in ten (11%) China residents have moved within or to the community within the past year. Recent movers to China are most likely to be under age 25. People who moved to China from out of state or from overseas were most likely to be in late middle age, approaching retirement; 76% of movers from outside Maine were 55-64. Overall, residents of China were

<sup>17</sup> Thiede, B.C., Brown, D.L. Sanders, S.R., Glasgow, N., & Kulscar, L.J. (2016). A demographic deficit? Local population aging and access to services in rural America, 1990-2010. *Rural Sociology*.doi: 10.1111/ruso.12117.

<sup>18</sup> Note: Figure excludes movers to China from within Kennebec County and excludes movers from outside the US. Source: US Census, American Community Survey 5-year Estimates for 2010-2014, Table B07001

more likely to have moved in the past year than were Kennebec County residents overall. This pattern suggests that the aging of China’s population is caused by a combination of long-term residents “aging in place” and the arrival of new middle-aged and older residents. This trend is not unusual for communities that have large vacation home populations. Many people choose to retire to their vacation homes, expecting to be able to “age in place” in their new location.

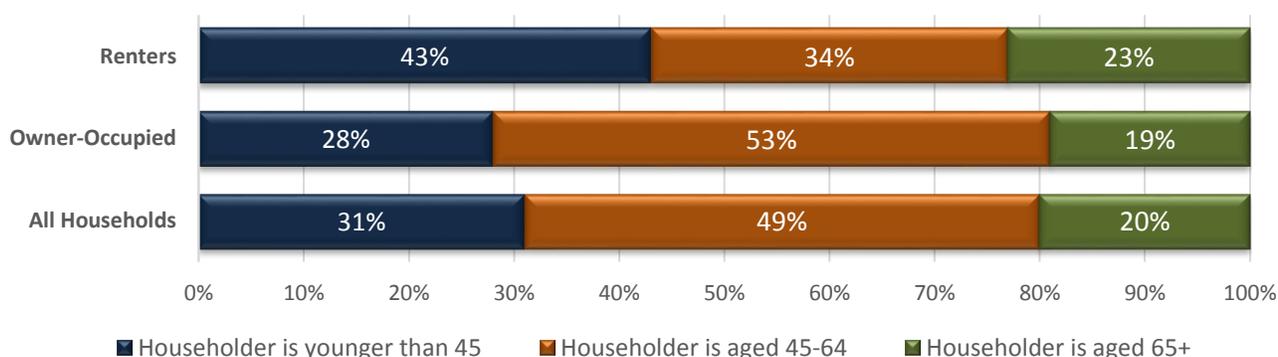
Over the next ten years, the aging of middle-aged residents who want to remain in China as they age and the movement of older people into China will continue to swell the size of the 60+ population in China

## Housing

The older population represents a substantial presence within China, with 35% of the 1,735 households including at least one person aged 60 and over<sup>19</sup>.

Homeownership is common among China residents; 80% of all householders<sup>20</sup> live in homes that they own or are purchasing<sup>21</sup>. The rate of homeownership is greatest for middle aged residents; 86% of people between the ages of 45 and 64 live in owner-occupied housing<sup>22</sup>. The rate drops slightly to 77% of residents who are age 65 or older. Rental units are more likely to be occupied by a householder who is under forty-five than by a person age 65 or older (see **Figure 6**).

**Figure 6: Age of householder in China, by owner status** <sup>23</sup>



<sup>19</sup> American Community Survey 5-year Estimates for 2010-2014, Table S1101

<sup>20</sup> A “householder” is the person reported as head of household. This is typically the person in whose name the home is owned or rented.

<sup>21</sup> American Community Survey 5-year Estimates for 2010-2014, Table S1101

<sup>22</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25007.

<sup>23</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25007.

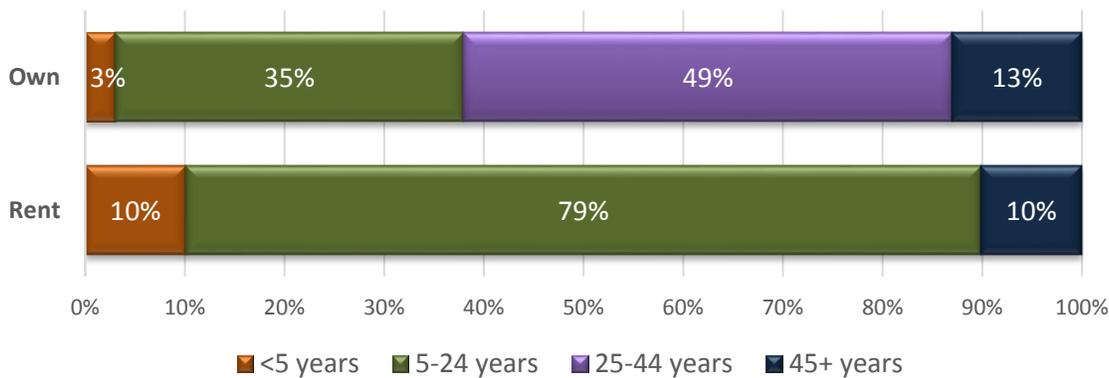
## Mortgages

Among people who live in owner occupied housing, about 67% of householders age 45-59 have a mortgage. The percentage of homeowners with a mortgage drops to 56% of residents between the ages of 60 and 74 and to 36% of residents age 75 and older<sup>24</sup>. Having a mortgage, especially for residents on a fixed income, makes it more difficult to afford things that make life a little easier and more enjoyable—such as recreational opportunities, lunch at a restaurant, or simple home modifications. A householder who is 65 or older living in Kennebec County needs about \$194.00 per month more in household income to meet basic needs if there is a mortgage on the home than if rent is paid and \$330 per month more than if the family lives in a home they own without a mortgage.<sup>25</sup>

## Years in China

China is a great community to grow up and to grow older. The community is an attractive place for people to live if they are in reasonably good health and do not need help with everyday chores to remain in their home. Unsurprisingly, the majority (52%) of China's older residents have lived in the community for more than 25 years<sup>26</sup>. **Figure 7** shows the length of time owners and renters who are age 65 and older have lived at their current address.

**Figure 7:** Length of time in current home by owners and renters age 65+<sup>27</sup>



<sup>24</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25027.

<sup>25</sup> Wider Opportunities for Women. Elder Economic Index, Kennebec County, Maine. Retrieved from <http://www.basiceconomicsecurity.org/EI/>

<sup>26</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25128.

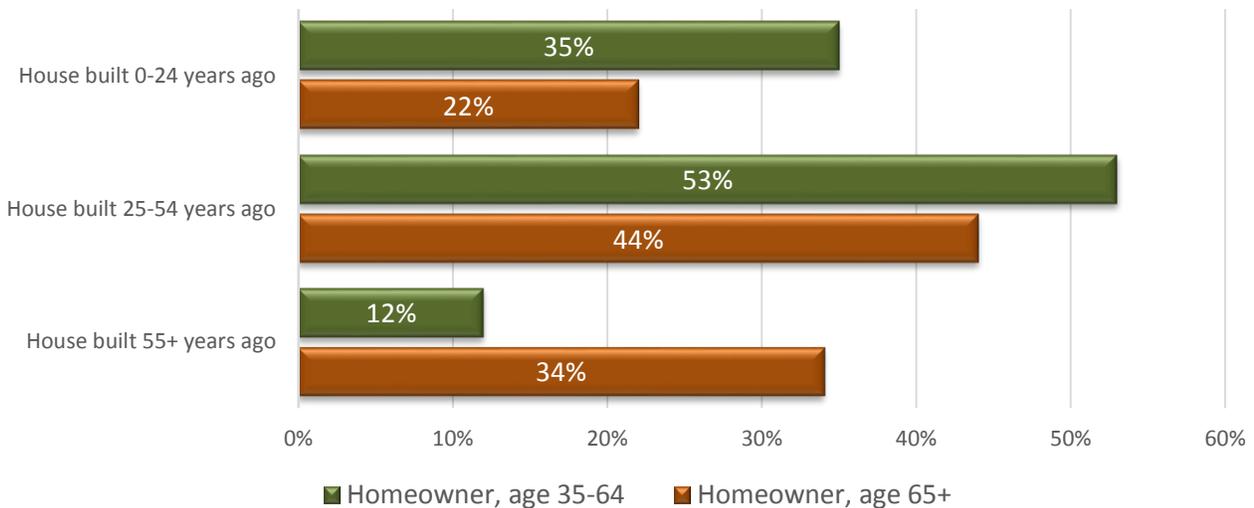
<sup>27</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25128.

The vast majority (89%) of renters have lived in China five or more years. Thirteen percent of home owners and 10% of renters are long-time (45+ years) residents.

### Age of Housing

Among residents age 65 and older, the likelihood of living in an older home is higher than among younger people (see **Figure 8**). Older homes require more maintenance and may require more home modifications for older residents to age in place. Finding professionals and chore services to provide needed services can be challenging for older homeowners, especially for those aging with a disability that limits their ability to perform home maintenance chores and make simple repairs.

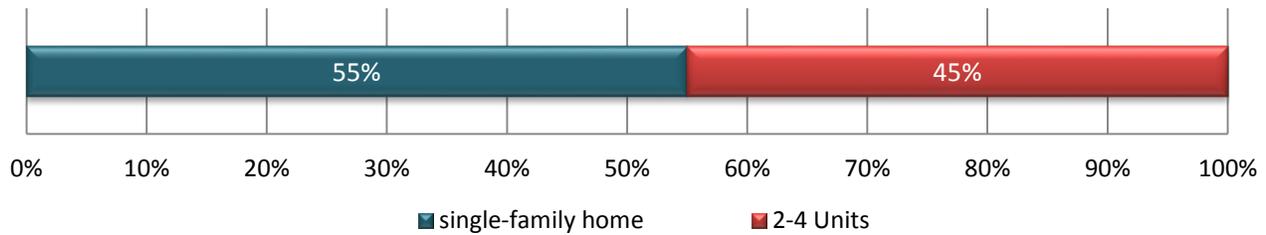
**Figure 8:** Age of owner-occupied housing, by age of homeowner<sup>28</sup>



Renters who live in single-family dwellings face more expenses than people who live in multi-unit apartment buildings that may offer services—such as snow removal and lawn maintenance—that are necessary to maintain a home. Older renters in China are more likely to live in a single family home than in a small apartment complex (see **Figure 9**).

<sup>28</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25126.

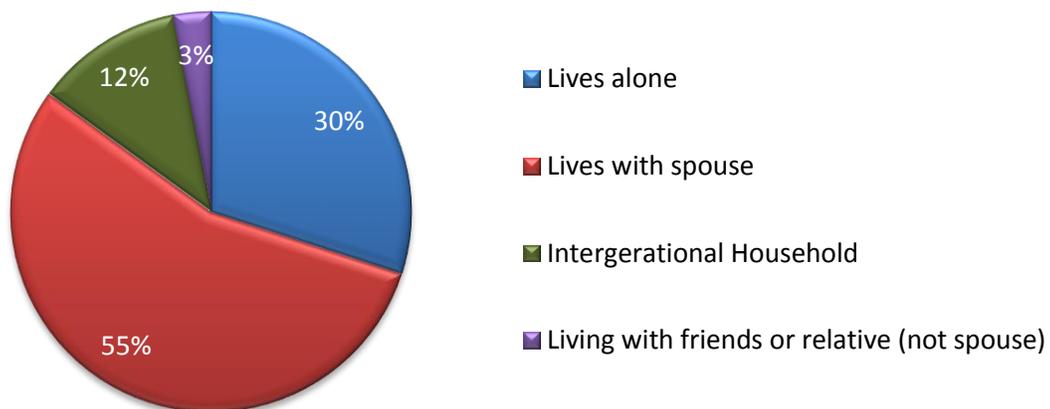
**Figure 9:** Percentage of renters, age 65+ in China, by number of units in apartment complex<sup>29</sup>



## Living Arrangements

While the majority (70%) of older people live with at least one other person, 30% of older adults in China live alone<sup>30</sup>. Older adults living alone are at greater risk of social isolation than are people who live with a spouse, other family members, or with friends. **Figure 10** shows the living arrangements of older China residents<sup>31</sup>.

**Figure 10:** Living arrangements of China residents over age 65<sup>32</sup>



More than half (60%) of residents 65+ are currently married, compared to 57% of the younger population in China<sup>33</sup>. Overall, 32% of older adults in China are widowed and 9% are divorced. Women are more likely to be widowed than men; 18% of men are widowed, compared with 47% of women. Men, however are more likely to be divorced; 10% of men are currently

<sup>29</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25125.

<sup>30</sup> American Community Survey 5-year Estimates for 2010-2014, Table DP02.

<sup>31</sup> The US Census Bureau defines a household as a family unit “maintained by a householder who is in a family...and includes any unrelated people who may be living there. They number of households is equal to the number of families”.

<sup>32</sup> American Community Survey 5-Year estimates for 2010-2014, Table B09020.

<sup>33</sup> American Community Survey 5-year Estimates for 2010-2014, Table S1201.

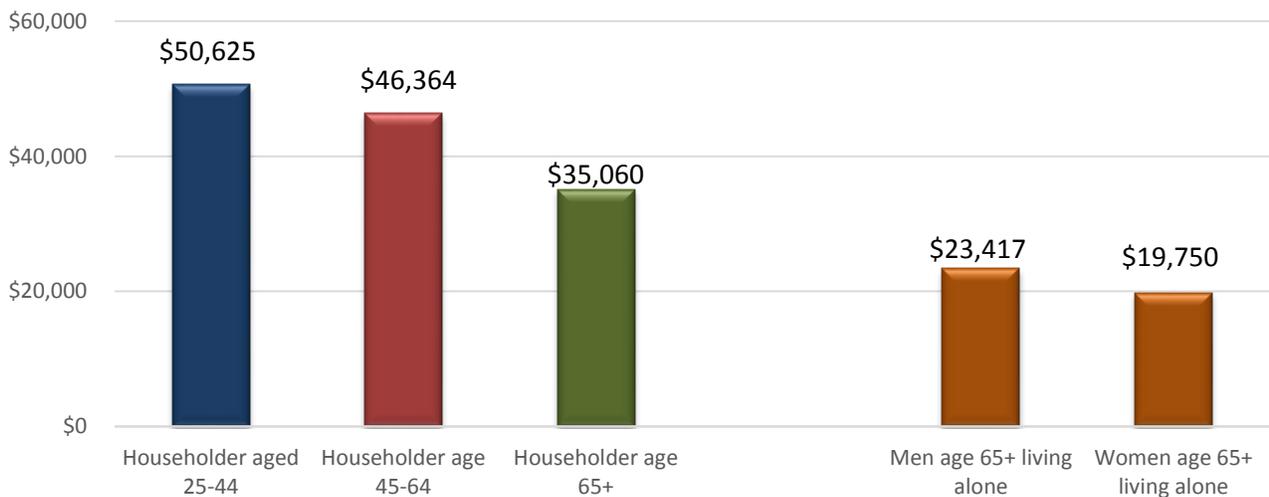
divorced, compared with 7% of older women. Older women who are widowed or divorced may be more vulnerable than their male counter-parts. It can be harder for them to meet everyday expenses without the income of their husband, and, in this age group, they may not have the knowledge or ability to complete home maintenance chores or needed safety modifications.

In China, 63% of the people aged 65 and over who live alone, own their own homes<sup>34</sup>. Many of these individuals may need help with home repairs and other supports in order to remain comfortable and safe in their own homes, as well as to protect their investment. Compared to those who remain married or who live with a partner older adults who live alone are more likely to be the victims of home repair and other types of financial fraud than women who are married, divorced, never married, or living with a partner.<sup>35</sup>

## Income

**Figure 11** shows the comparative economic well-being of China’s older residents. Median household income for the overall population of China is \$44,961. There is considerable income disparity in the community; 10% of families have a yearly household income over \$100,000, while 14% of families live on less than \$20,000 annually<sup>36</sup>.

**Figure 11:** Median household income in China by age of householder<sup>37</sup>



<sup>34</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25116.

<sup>35</sup> Jackson, S.L. & Hafemeister, T.L. (2014). How case characteristics differ across four types of elder mistreatment: Implications for tailoring interventions to increase victim safety. *Journal of Applied Gerontology*, 33(8) 982-987. doi: 10.1177/0733464812459370.

<sup>36</sup> American Community Survey 5-Year estimates for 2010-2014, Table DP03.

<sup>37</sup> American Community Survey 5-Year estimates for 2010-2014, Table B19049 and B19215.

The median household income for residents age 65 and over is 26% less than the median income of younger families with a head of household between the ages of 25 and 64<sup>38</sup>.

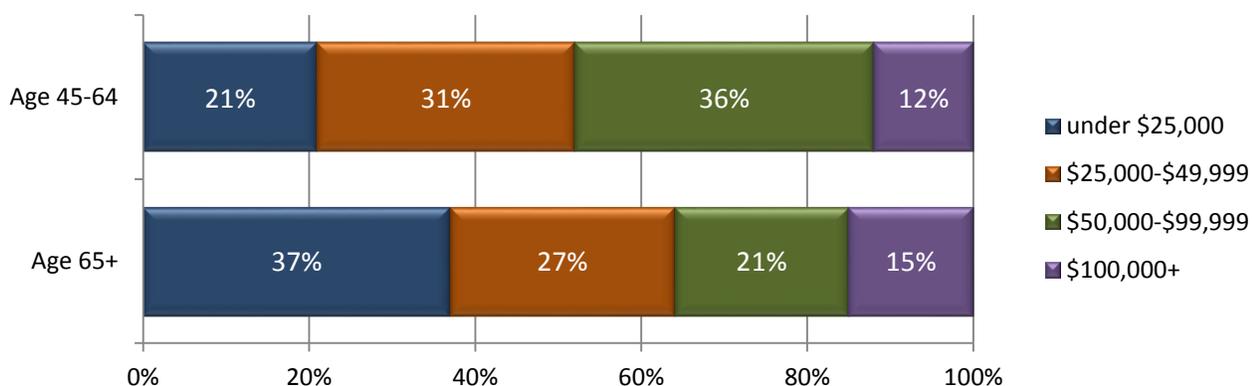
Men who live alone have an annual income that is 20% higher than the yearly income of women who live alone age 65+. The income differential may be a reflection of lifelong earning differences between men and women.

Mean Social Security income for residents age 65 and older was \$16,946. Mean retirement income for those with a pension or other retirement income other than Social Security was \$19,815<sup>39</sup>.

Even though people age 65+ in China are eligible for social security and other retirement benefits, they are still at a higher risk for poverty than those between ages 45 and 64. In China, 4% of people age 35-44 live on less than 100% of Federal Poverty Level (FPL)<sup>40</sup>, compared with 9% of people between the ages of 45 and 54 and 10% of China's older residents<sup>41</sup>.

The economic profile of older residents, relative to residents between the ages of 45 and 64, is further illustrated in **Figure 12**, which shows that about 37% of older households report annual incomes under \$25,000 compared with just 21% of middle-aged households.

**Figure 12:** Household income in China, by age of householder<sup>42</sup>



<sup>38</sup> American Community Survey 5-Year estimates for 2010-2014, Table B19049.

<sup>39</sup> American Community Survey 5-year Estimates for 2010-2014, Table DP03.

<sup>40</sup> Federal Poverty Guidelines published by the Department of Health and Human Services were \$11,670 for a household of one and \$15,730 for a household of two.

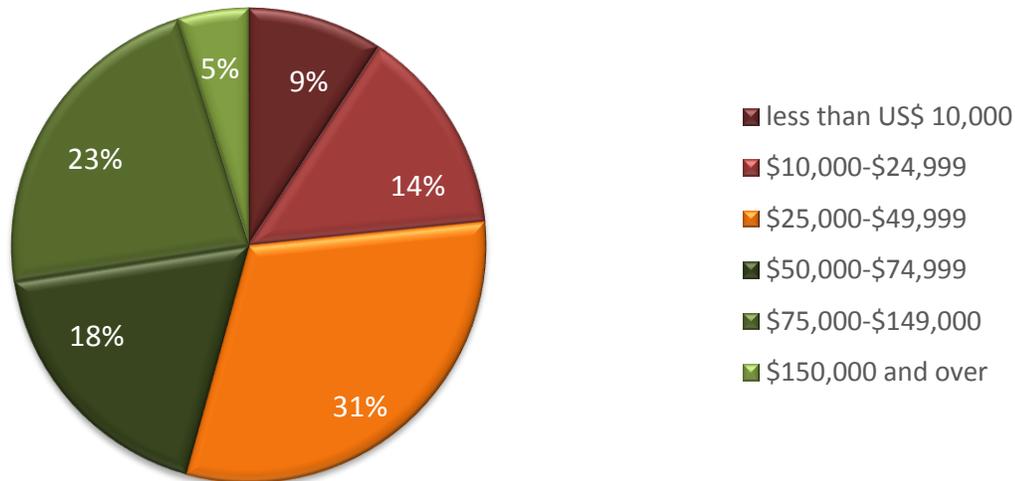
<sup>41</sup> American Community Survey 5-year Estimates for 2010-2014, Table B17001.

<sup>42</sup> American Community Survey 5-Year estimates for 2010-2014, table B19037.

## Economic Security

Among China's older households there is significant income disparity; 9% of households live on less than \$10,000 in yearly income while 9% of their peers have an annual income of \$150,000 or more<sup>43</sup> (see **Figure 13**).

**Figure 13:** Household income of China householders aged 65 and over



The Elder Economic Security Index (Elder Index) provides a detailed county-specific measure of poverty that applies specifically to the typical costs of older households. The Elder Index determines poverty based on the true cost of housing, food, transportation, and health care. Different thresholds are provided based on household size and for costs associated with renting or owning, with having a mortgage or without a mortgage<sup>44</sup> (see **Table 3**).

<sup>43</sup> American Community Survey 5-Year estimates for 2010-2014, table B19037.

<sup>44</sup>The Elder Economic Index, developed by Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts, Boston, examines what older adults and older couples need in order to age in place with dignity. The index does not include the cost of "extras" (e.g. meals out, gifts, electronic equipment, cost of pets). People living below an adequate income to meet day-to-day needs may have to make difficult choices about heating their home, purchasing nutritious food, or buying prescription drugs. Estimates are made for single individuals and for couples living in their own home with or without a mortgage or living in rental housing. For more information about the Elder Economic Index: <http://www.basiceconomicsecurity.org/more-info.aspx>

**Table 3:** Elder Economic Security Index, Kennebec County, Maine

Kennebec County, Maine						
	Older Adult Living Alone			Couple, Household Size 2		
Monthly Expenses	Owner w/o Mortgage	Renter, single bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, single bedroom	Owner w/ Mortgage
Housing (utilities,	\$442	\$578	\$772	\$442	\$578	\$772
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$294	\$294	\$294	\$455	\$455	\$455
Health Care (Good)	\$470	\$470	\$470	\$940	\$940	\$940
Miscellaneous	\$292	\$292	\$292	\$460	\$460	\$460
Elder Index Per Month	\$1,750	\$1,886	\$2,080	\$2,760	\$2,896	\$3,090
Index Per Year	\$21,000	\$22,632	\$24,960	\$33,120	\$34,752	\$37,080

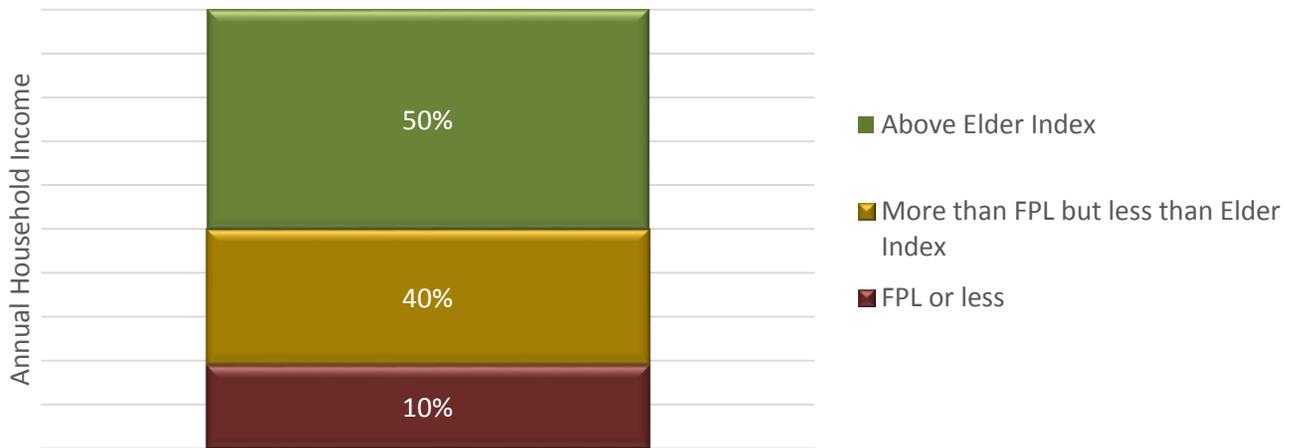
Based on the proportion of older households who rent a home and households with/without a mortgage, this analysis estimates that an older adult living alone in China needs about \$23,327 to meet basic expenses—housing, food, transportation, and medical care for a person in good health. The estimate for couples is \$35,447.

Federal poverty lines (FPL) are considerably lower than the Elder Economic Index. Households at 100% of FPL are eligible for public assistance so—by definition-- cannot meet minimal needs without getting the assistance they are eligible to receive. Older residents of China who rent or own their own home with or without a mortgage need incomes well in excess of FPL to stave off poverty. An older person living alone and renting a one-bedroom apartment in China would need an income equal to more than twice FPL to meet basic housing, medical, and nutritional needs. An elderly couple paying off a mortgage would need nearly three times FPL to meet basic needs. For the purposes of this analysis, the thresholds set by the Elder Economic Security Index are used as the bare minimum needed for economic security.

Using the Economic Security Index, the number of older adults struggling financially in China is alarming. More than 1/3<sup>rd</sup> of all older households fall below the Elder Economic Standard Index (see **Figure 14**). The greatest risk for living below economic security is experienced by

households headed by a resident age 75 and over, by people who live alone, and by people who depend solely on social security income in retirement. About 32% of residents over age 75 had an income too low to meet routine everyday expenses; compared with 19% of residents between the ages of 65 and 74<sup>45</sup>.

**Figure 14:** Economic security of China residents aged 65+<sup>46</sup>



### Food Security

Based on data from the Economic Security Index, approximately 41% of older households in China struggle to make ends meet without receiving financial help from income-based programs or from family members. Food security may be a challenge for of those families. In the past year, 9% of older households received Supplemental Nutrition Assistance Program (SNAP – commonly referred to as Food Stamps), compared with 17% of younger households.<sup>47</sup> It is well-documented that older adults are less likely to use the SNAP benefit, even when eligible due to a number of barriers.

### Disability

Many older adults in China experience some level of disability, which may impact their ability to function well and independently in the community (see **Figure 15**). The American Community Survey includes a series of questions about disability. These questions are intended

<sup>45</sup> American Community Survey 5-Year estimates for 2010-2014, Table B17024

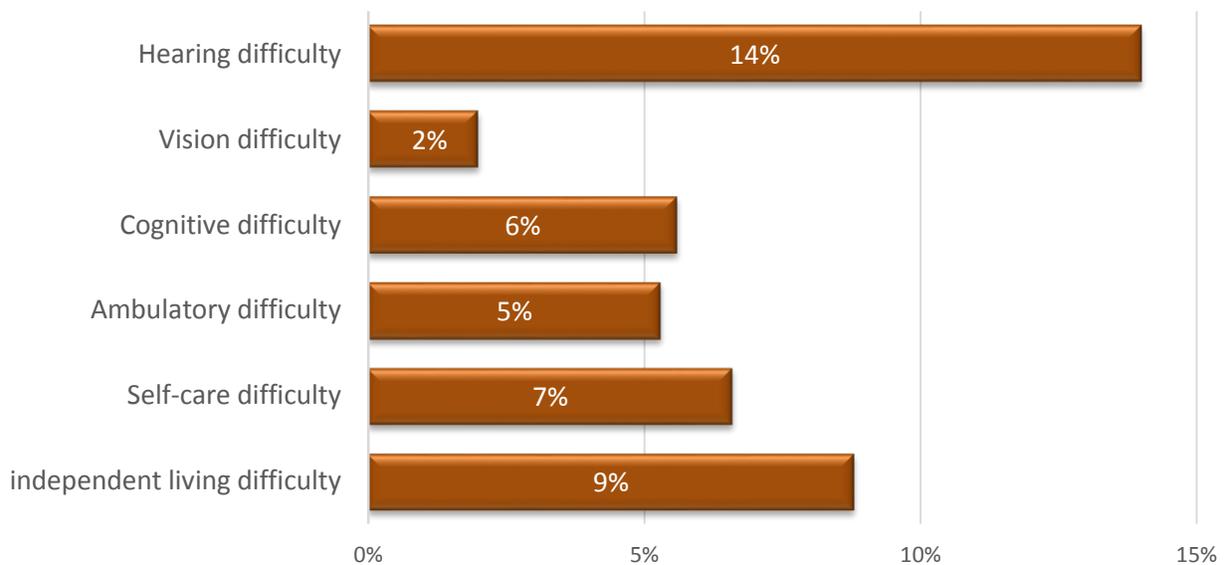
<sup>46</sup> American Community Survey 5-Year estimates for 2010-2014, Table B17001.

<sup>47</sup> American Community Survey 5-Year estimates for 2010-2014, Table B22001

to tap long-lasting conditions based in physical, mental or emotional health conditions. The following disabilities are measured by the American Community Survey:

- Hearing difficulty-Either deaf or serious difficulty hearing.
- Vision difficulty-Blind or serious difficulty with vision, even when wearing glasses.
- Cognitive difficulty- Difficulty remembering or making decisions that is caused by a physical, mental or emotional problem.
- Ambulatory difficulty-Serious difficulty walking or climbing stairs.
- Self-care difficulty-Difficulty dressing or bathing
- Independent living difficulty- Difficulty doing errands, such as shopping or visiting a health care practitioner, alone because of a physical, mental or emotional problem.

**Figure 15:** Percentage of China residents over age 65 reporting a disability<sup>48</sup>



About one-quarter (26%) of China residents age 65 and older report at least one type of disability in the American Community Survey<sup>49</sup>. About 50% of residents who reported living with a disability, indicated that they had trouble with two or more of the listed disabilities<sup>50</sup>. Residents age 75 and older are almost twice as likely to report a disability as residents between

<sup>48</sup> American Community Survey 5-Year estimates for 2010-2014, table S1810

<sup>49</sup> American Community Survey 5-Year estimates for 2010-2014, table DP02.

<sup>50</sup> American Community Survey 5-Year estimates for 2010-2014, table C18108.

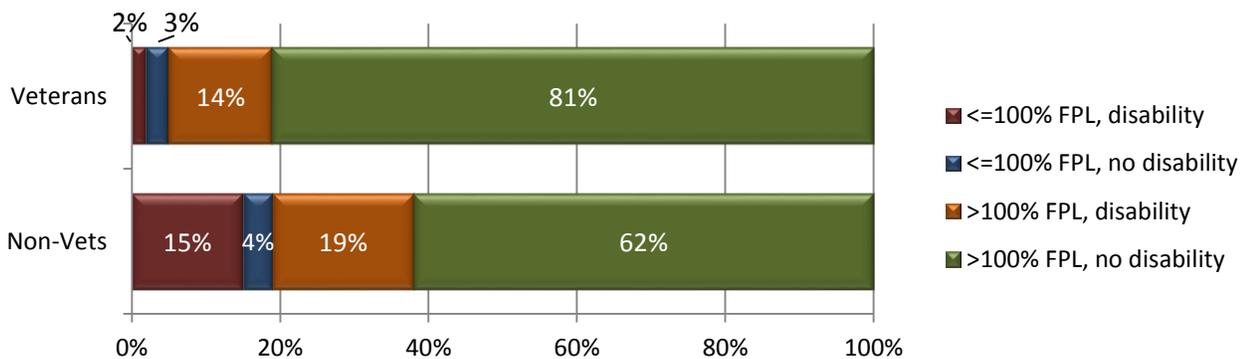
the ages of 65 and 74. While 13% of residents between 65 and 74 report a disability, 48% of people over 75 report disability<sup>51</sup>

These rates of disability, as well as the substantially higher level reported by those 75 and over, are consistent with those reported for Kennebec County and for the State of Maine as a whole.

## Veterans

Currently, about 11% of China residents are veterans<sup>52</sup>. The percentage jumps to 53% of older men (age 65+). The rate of disability is lower among veteran than among non-veterans; 15% of veterans have a disability, compared with 30% of non-veterans. Veteran status—for veterans with and without a disability, is a protective factor against poverty (defined as 100% of Federal Poverty Level)(see **Figure 16**).

**Figure 16:** Veterans Status Poverty, veterans age 65+<sup>53</sup>



Some veterans are eligible for resources available through the Veteran’s Administration. Given the number of older people who are veterans, it is important to provide information about benefits that veterans, their dependents, and survivors are eligible to receive. Even though the rate of disability among veterans is lower than among non-veterans, it is important to make sure they are aware of benefits to help them live optimally with a disability.

<sup>51</sup> American Community Survey 5-Year estimates for 2010-2014, table B18101

<sup>52</sup> American Community Survey 5-Year estimates for 2010-2014, table B21001

<sup>53</sup> American Community Survey 5-Year estimates for 2010-2014, table C21007

## Inter-Generational Households

Multi-generational households are increasing in the United States and in Maine. About 12% of households in China include at least two generations and many include three. In China, there are 53 retired grandparents age 60+ who live in households with grandchildren under 18<sup>54</sup>.

In China, the presence of grandchildren in the home indicates that a family has chosen to live in a multi-generational household; none of the grandparents have sole responsibility for their grandchildren.<sup>55</sup> About 2/3 of the households include a child between 12 and 17 years; the remaining are homes with a child under the ages of 6<sup>56</sup>.

Some older China residents may have made the choice to live with extended family because of a disabling condition; 53% of grandparents in these multi-generational households have a disability, significantly higher than older China residents who do not live with extended family members. None of grandparents with physical limitations provide any financial care for the grandchildren<sup>57</sup>.

## Conclusion

Since 2000, the median age of China's residents rose by six years—from 37 to 43. The demographic profile of China's older population strongly suggests that the population of China will continue getting older. Currently, 45% of China's residents have reached the age of 45 or more. During the past fifteen years, the portion of the population less than 45 has, with the exception of young adults between ages 20 and 24, has decreased while the proportion of the population over age 45 has increased.

The exception to the general pattern of growth in the older population has been for residents between the ages of 75 and 84. Since 2000, the percentage of China's population in that age group decreased by 20%. The rate of disability increased from 13% for China residents between 65 and 74 to 48% for people over age 75. US Census data cannot explain why people leave China when they are 75-84. However, the increase in the rate of disability suggests the possibility that older residents leave China when they can no longer safely and comfortably maintain their own homes. Homeownership is common; 77% of older families live in homes

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<sup>54</sup> American Community Survey 5-Year estimates for 2010-2014, table S1002

<sup>55</sup> American Community Survey 5-Year estimates for 2010-2014, table B10002

<sup>56</sup> American Community Survey 5-Year estimates for 2010-2014, table B10001

<sup>57</sup> American Community Survey 5-Year estimates for 2010-2014, table B10052

they own or are purchasing. The financial cost and difficulty of maintaining a home or installing needed home modifications is greater for a person with a disability than for their non-disabled peers. Moving away from China to be with family or to live in housing that has supports for aging in place may be the only practical choice for some older residents.

Despite the reduction in the number of people living in China who are between the ages of 75 and 84, the number of residents in China age 85 and older increased by 181% since 2000. All of the residents of China age 85 and older live in single-family homes. The increase in the number of the oldest old may be a reflection of the increase in years of healthy life expectancy. However, Census data does not explain how well the oldest old are managing in their homes and if there are gaps in services that make it more difficult to age in their own home in China.

Financially, older residents of China do not enjoy the same level of economic security as their younger peers. This is particularly true of women who live alone. The median income of women who live alone is about 40% of what younger households, between the ages of 25 and 44, make. Older couples live on 69% of what their younger peers have for annual income. Older people face the possibility of expensive medical care and other health-related expenses that are not experienced by younger people. The Economic Security Index shows that a person living alone in China, even when they own their own homes without a mortgage, needs a minimum of \$21,000 per year to pay for basic food, medicine, and shelter without asking for help from family or applying for income-based benefits. Census data does not tell us how the 50% of older families who make less than the Elder Economic Index are stretching dollars to make ends meet.

### *Next Steps*

The older population of China represents an emerging asset for the community. Much of the growth over the past 15 years can be explained by the increase in China's 60+ population. The growth of the aging population is not a problem to be solved but an opportunity to be embraced by the Town of China. Actions that make a community more aging-friendly ultimately benefit all residents. Demographic change presents an opportunity for China to become a model livable community in Kennebec County and in Maine. With several age-friendly features already in place (including close proximity to two resource centers, local services including grocery and pharmacy, abundant year-round recreational opportunities), China is ready to begin, in earnest, to engage in community and economic planning that will help the municipality to benefit from its aging population.