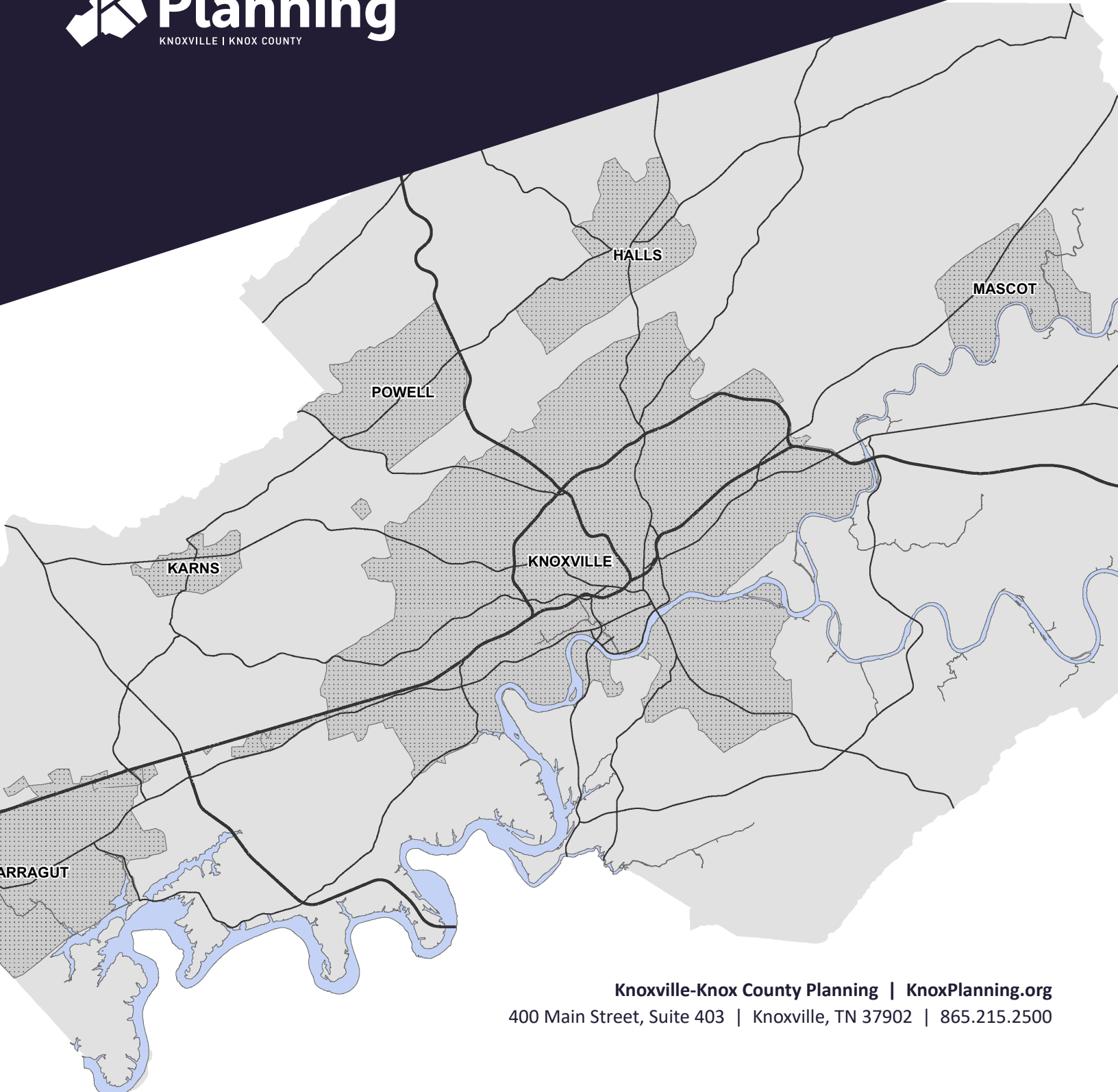


# Senior Population in Knox County



## Today’s senior citizens live healthier, more active lives than seniors from past generations.

The increase in life expectancy, combined with the size of the cohort comprising the generation – the Baby Boomers – is having a substantial impact on local social services, housing, transportation, and the economy. This report summarizes important characteristics of Knox County’s senior population to inform an ongoing dialogue about the needs of seniors.

For the purposes of this study, we define “senior” as a person 60 years of age and older. In some instances, however, we had access to information for different age groups only, such as people 65 years of age and over. We clearly identify the specific definition differences as they arise in the report.

## A “Booming” Population

From 2000 to 2018, senior population in Knox County increased by 51.9% – more than twice the rate for total population, which grew 19.4%. This growth averages 2.9% per year for seniors and 1.1% overall.

Projections from the University of Tennessee Boyd Center for Business and Economic Research show an anticipated senior population increase of another 30.2% by 2030 in Knox County. Growth is due to aging of the sizable Baby Boomer cohort. Boomers were born between 1945 and 1964, so they now range in age from 56 to 75. By 2030, the entire Baby Boomer population will be 65 or over and, with life expectancy increasing, the senior share of total population will continue to grow.

Population pyramids show the share of population in each age group by sex, demonstrating that the portion of the population over 60 is growing over time compared to the rest of the population as the Baby Boomer generation ages.

The pyramids also illustrate the difference between male and female senior population over time; female seniors in Knox County consistently outnumber males by more than 20%.

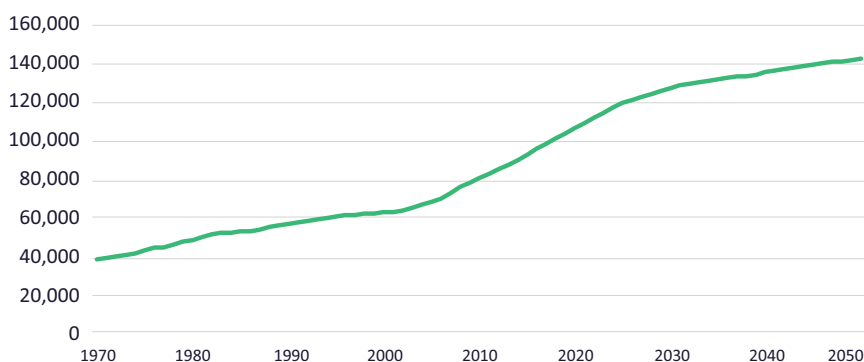
### SENIOR POPULATION BY AGE

| Knox County      |            |                    |
|------------------|------------|--------------------|
| Age              | Population | Share of Total (%) |
| 60-64            | 27,518     | 6.0                |
| 65-69            | 23,188     | 5.1                |
| 70-74            | 17,445     | 3.8                |
| 75-79            | 11,880     | 2.6                |
| 80-84            | 8,246      | 1.8                |
| 85+              | 8,314      | 1.8                |
| All seniors      | 96,591     | 21.2               |
| Total Population | 456,185    |                    |

### KNOX COUNTY SENIOR POPULATION, 2000-2030

| Year | Population (60+) |
|------|------------------|
| 2000 | 63,578           |
| 2010 | 81,220           |
| 2018 | 96,591           |
| 2030 | 125,767          |

### SENIOR POPULATION GROWTH, 1970-2050

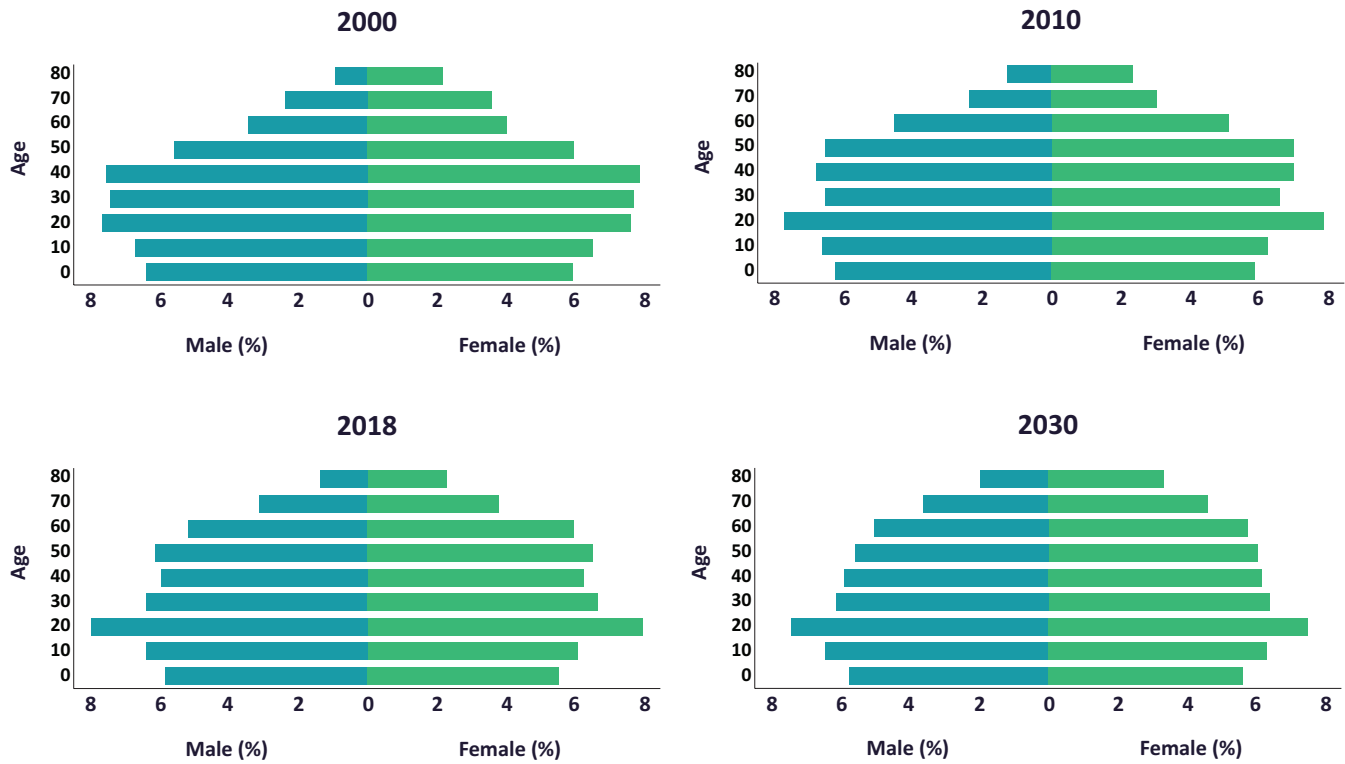


### U.S. LIFE EXPECTANCY

1970: 70.81  
 1980: 73.61  
 1990: 75.21  
 2000: 76.64  
 2010: 78.54

Source: World Bank

## KNOX COUNTY POPULATION PYRAMIDS, 2000 - 2030

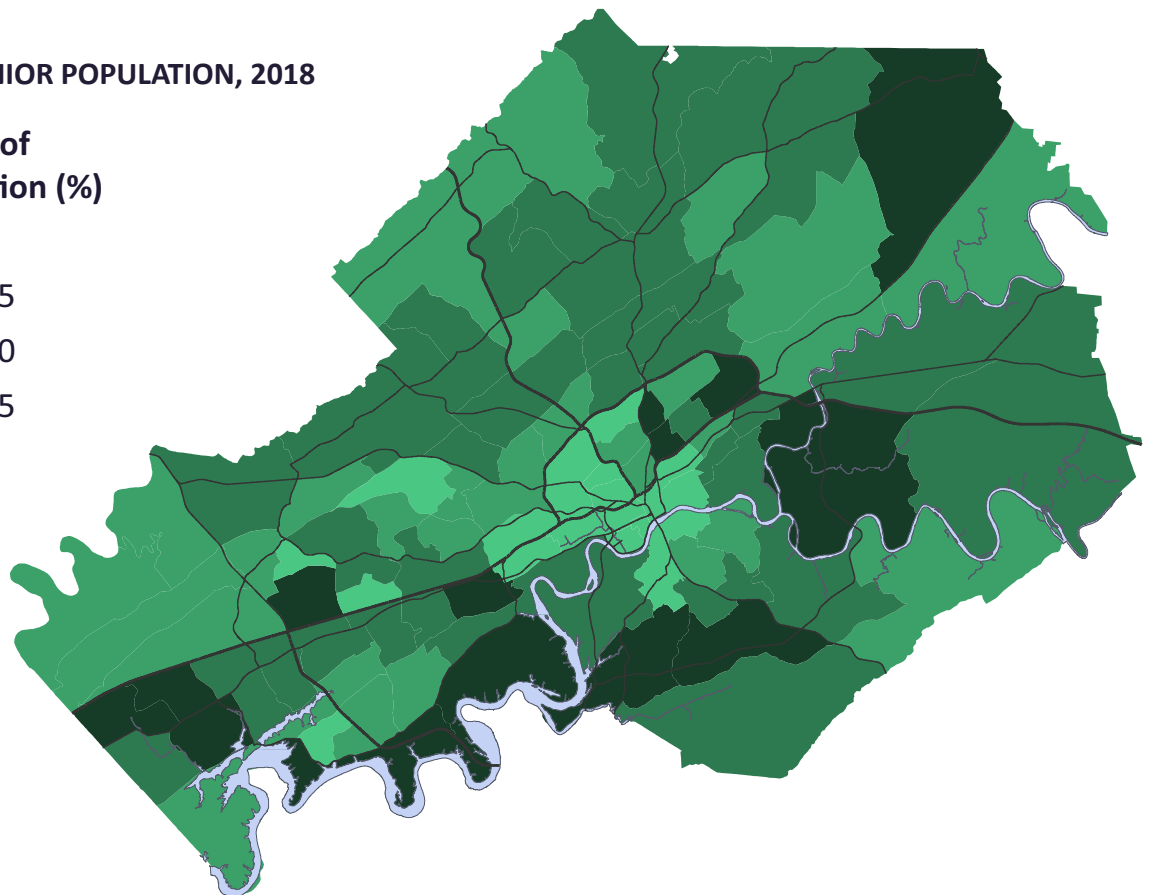
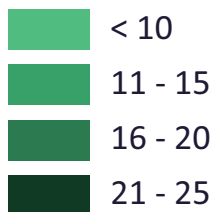


In 2018, seniors (60+) comprised about 22% of the population of the United States, Tennessee, and Knox County. In contrast, seniors represented only 18.4% of the Knoxville population.

In some parts of Knox County – mostly in areas south and east of Knoxville – seniors make up as much as 25% of the population.

## DISTRIBUTION OF SENIOR POPULATION, 2018

### Senior Share of Total Population (%)

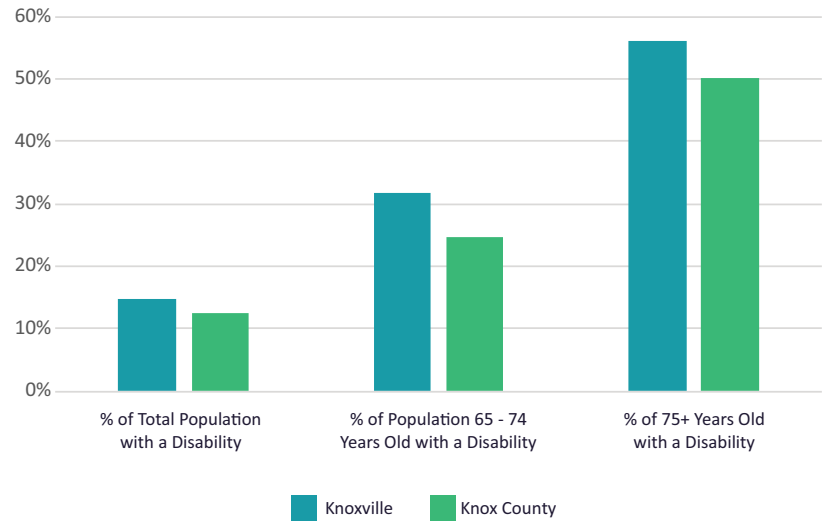


# Health & Wellness

Health challenges confront the growing senior population. Over 40% of Knoxville's seniors, and 34.2% of those in Knox County, report having at least one disability. Seniors age 75 and over are even more likely to have a disability. More than 50% of that age group countywide report at least one disability.

Ambulatory and independent-living disabilities are the most prevalent types recorded in Knoxville and Knox County. Over 10,000 local seniors have an independent living difficulty, and more than 5,000 claim self-care challenges. There are some individuals who report both. Many disabilities can make it unsafe or impossible for individuals to drive themselves to medical offices, physical activity centers, grocery stores, and other essential resources, requiring, instead, walking or reliance on transit. Depending on location, an individual's access to transit options or resources within walking distance may be limited.

## SENIORS WITH DISABILITIES, 2018



## DISABILITIES BY TYPE, 2018

| Disability or Difficulty Type | Knoxville     |           | Knox County   |           |
|-------------------------------|---------------|-----------|---------------|-----------|
|                               | Seniors (65+) | Share (%) | Seniors (65+) | Share (%) |
| Hearing                       | 3,582         | 15.3      | 9,828         | 14.6      |
| Vision                        | 1,620         | 6.9       | 3,735         | 5.6       |
| Cognitive                     | 2,798         | 11.9      | 6,234         | 9.3       |
| Ambulatory                    | 6,400         | 27.3      | 14,340        | 21.3      |
| Self-care                     | 2,338         | 10.0      | 5,194         | 7.7       |
| Independent Living            | 4,492         | 19.2      | 10,348        | 15.4      |



**DID YOU KNOW?** Knox County Seniors won 28 medals in the 2019 National Senior Olympics in Albuquerque, NM. They brought home the most hardware in swimming (18 medals), racquetball (6 medals), and bowling (4 medals).

## LEADING CAUSES OF DEATH AMONG KNOX COUNTY SENIORS 65 AND OVER, 2018



- Heart Disease (22.1%)
- Cancer (18.3%)
- Chronic Lower Respiratory Disease (7.3%)
- Alzheimer's (6.6%)
- Stroke (5.7%)

Many other causes combine for 40% of senior deaths. Most common among them are accidents, diabetes, influenza, pneumonia, kidney disease, Parkinson's disease, and hypertension.

In 2017, over 1,700 seniors in Tennessee sustained unintentional fatal injuries, 38% of which were from falls (CDC).



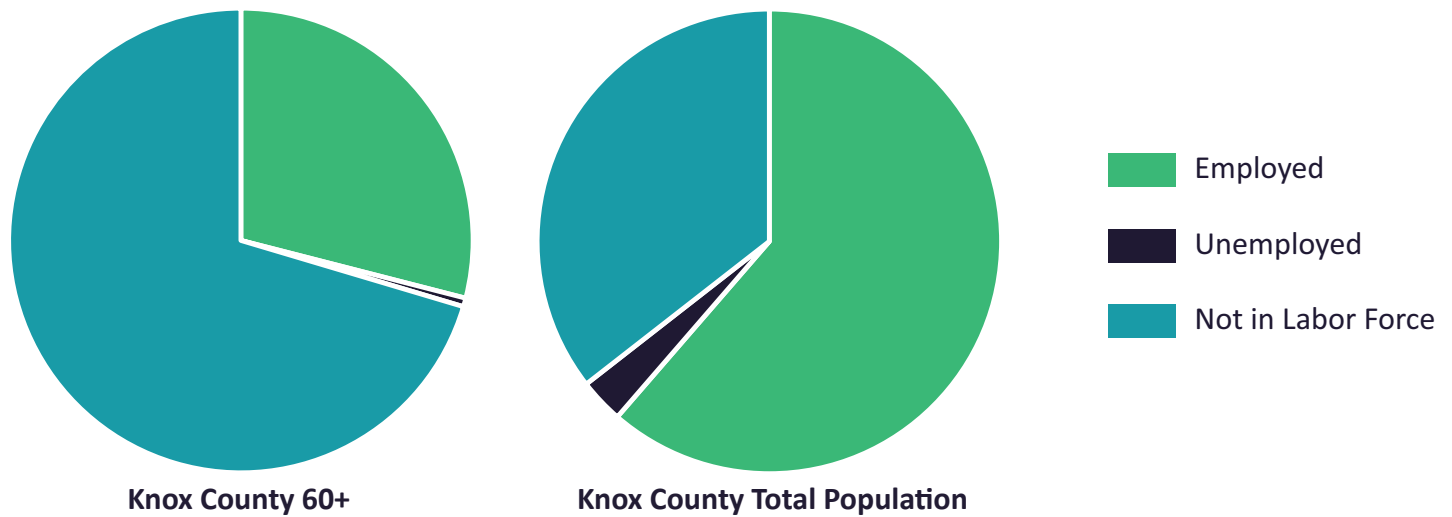
**HEALTH FACTS:** In 2014 , reports on Knox County seniors (age 65 and over) showed:

- 93% had a routine health checkup during the past year
- 32% had no leisure time physical activity during the past month
- 99% had health care coverage
- 41% were former smokers
- 9% currently smoked every day
- 78% got a flu shot in the past year
- 26% had one or more falls in the past year
- 6% did not take their prescribed medication in the past year due to cost
- 9% had health care bills they were paying off
- 22.8% felt stressed about paying their rent or mortgage in the past year
- 14% felt stressed about having enough money to buy nutritious meals in the past year

## Economic Status of Seniors

In 2018, about 30% of Knox County seniors over 60 participated in the labor force, compared to more than 60% of the total population. Among seniors who elected to participate, most were employed; the unemployment rate among seniors was 0.6% compared to the general workforce rate of 3.2%.

## EMPLOYMENT STATUS, 2018



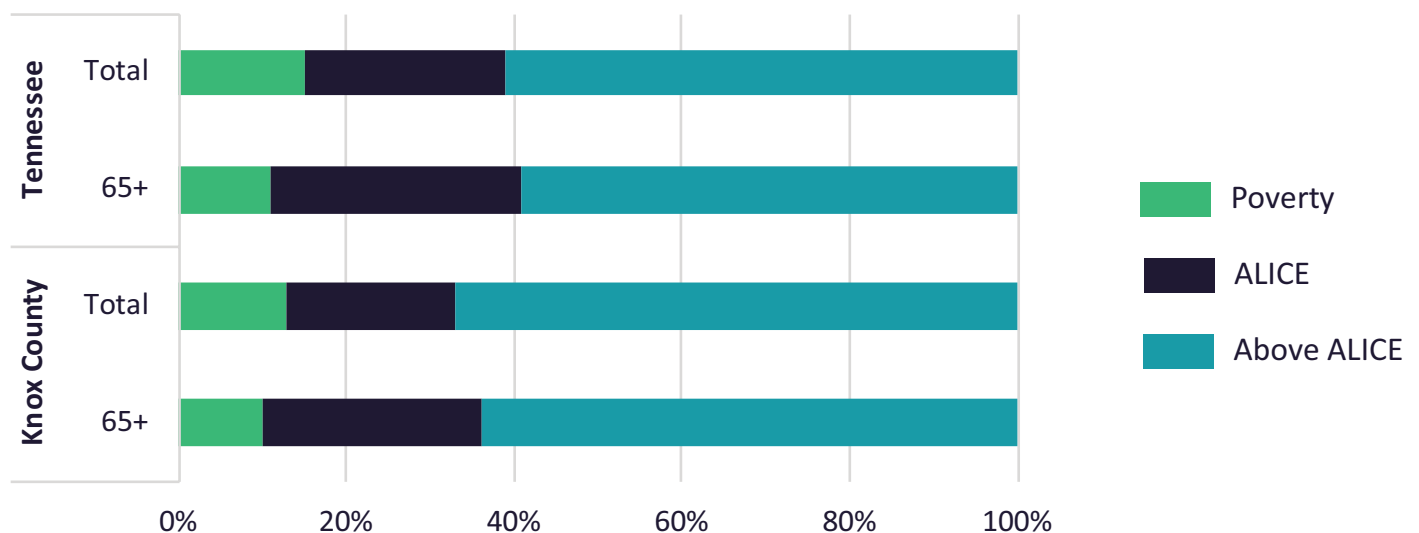
Many residents of Knox County work full-time jobs but still struggle to pay for their most basic expenses. These households are characterized as Asset Limited, Income Constrained, Employed (ALICE), a measure developed by United Way.

### ALICE households:

- Have an income that is less than the average household survival budget but greater than the federal poverty level.
- Often have to make difficult financial decisions, such as deciding whether to buy their prescription medications or nutritious food.
- Typically do not qualify for federal aid.

In Knox County, 26% of households headed by seniors age 65 and older fall into this category.

## ALICE AND POVERTY STATUS, 2017



**DID YOU KNOW?** Senior Employment Service offers job-search assistance, individualized job counseling, semiannual job fairs, workshops, referrals, and help writing resumes and cover letters. (<http://www.knoxseniors.org/ses/>)

**SOURCES OF INCOME AMONG SENIOR HOUSEHOLDS, 2018**

| SOURCES OF INCOME             | Knox County |                 |
|-------------------------------|-------------|-----------------|
|                               | Mean (\$)   | Share (%) of HH |
| Households (HH)               | 60,719      |                 |
| Earnings                      | 70,836      | 47.7            |
| Social Security income        | 20,707      | 77.5            |
| Supplemental Security Income  | 9,786       | 5.7             |
| Cash public assistance income | 2,938       | 1.3             |
| Retirement income             | 28,200      | 44.9            |
| Food Stamp/SNAP benefits      | NA          | 9.1             |

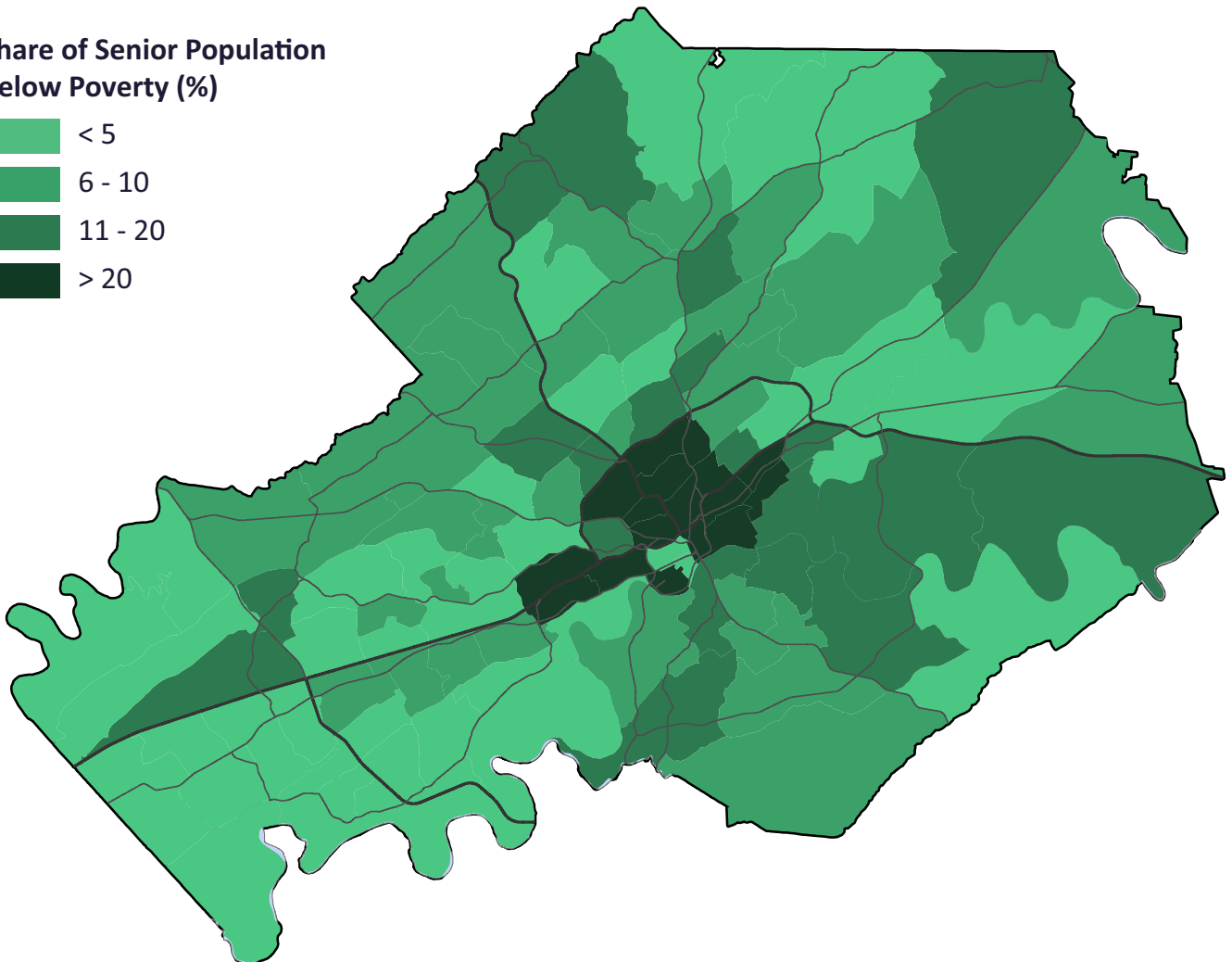


Senior households in poverty are concentrated in Knoxville’s center city, consistent with the general distribution of poverty in our community. In 2017, 10% of Knox County seniors lived below the federal poverty level.

**SHARE OF SENIOR POPULATION BELOW POVERTY LEVEL, 2018**

**Share of Senior Population Below Poverty (%)**

- < 5
- 6 - 10
- 11 - 20
- > 20



# Housing

Inventory of senior supportive housing units in Knox County increased by 16.7% from 2014 to 2019. Comprising the current inventory are 41 assisted living facilities, 21 assisted rent housing facilities, and 15 nursing homes. (Knoxville-Knox County Community Action Committee (CAC), Office on Aging) In addition, there are 40 senior housing communities – mostly for assisted living – proposed or presently under construction in the county. The median monthly cost of assisted living in the Knoxville area is predicted to rise from \$3,625 in 2019 to \$5,018 in 2030 (Genworth Cost of Care Survey, 2019).

Housing affordability is a challenge for local seniors. In 2018, 19.3% of homeowners and 46.5% of renters age 60 and over were cost burdened, meaning that they spent 30% or more of their income on housing.

In 2018, organizations in Knox County that provide assistance for individuals experiencing homelessness reported 11% of those actively receiving assistance were seniors 62 years and older. They most frequently reported reasons for their homelessness as lack of affordable housing (15%), eviction (14%), and loss of job/income (12%).

## SENIOR-HEADED HOUSEHOLDS BY TYPE, 2018

| HOUSEHOLDS BY TYPE         | Knoxville |                  | Knox County |                  |
|----------------------------|-----------|------------------|-------------|------------------|
|                            | 60+       | Total Population | 60+         | Total Population |
| Households                 | 22,945    | 79,579           | 60,719      | 183,318          |
| Living with family (%)     | 42.2      | 49.7             | 55.3        | 62.2             |
| Living with non-family (%) | 3.0       | 11.5             | 2.7         | 7.7              |
| Living alone (%)           | 54.8      | 38.8             | 42.0        | 30.1             |

## HOUSEHOLDER 60+

Median Monthly Costs for Homeowners: \$1,145  
 Cost Burdened Homeowners: 19.3%

Median Gross Rent: \$748  
 Cost Burdened Renters: 46.5%





# Quality of Life

Some of the resources that are most crucial for health and independence of seniors include medical centers, transit, recreation and meeting spaces, and libraries. A detailed directory of senior services is provided by CAC at <http://www.knoxseniors.org/ssd/>. A map showing the distribution of these services is provided below.

Activities and services offered at senior centers in the area include exercise/fitness classes, arts and crafts, social activities, health education and screenings, special programs, and volunteer opportunities.

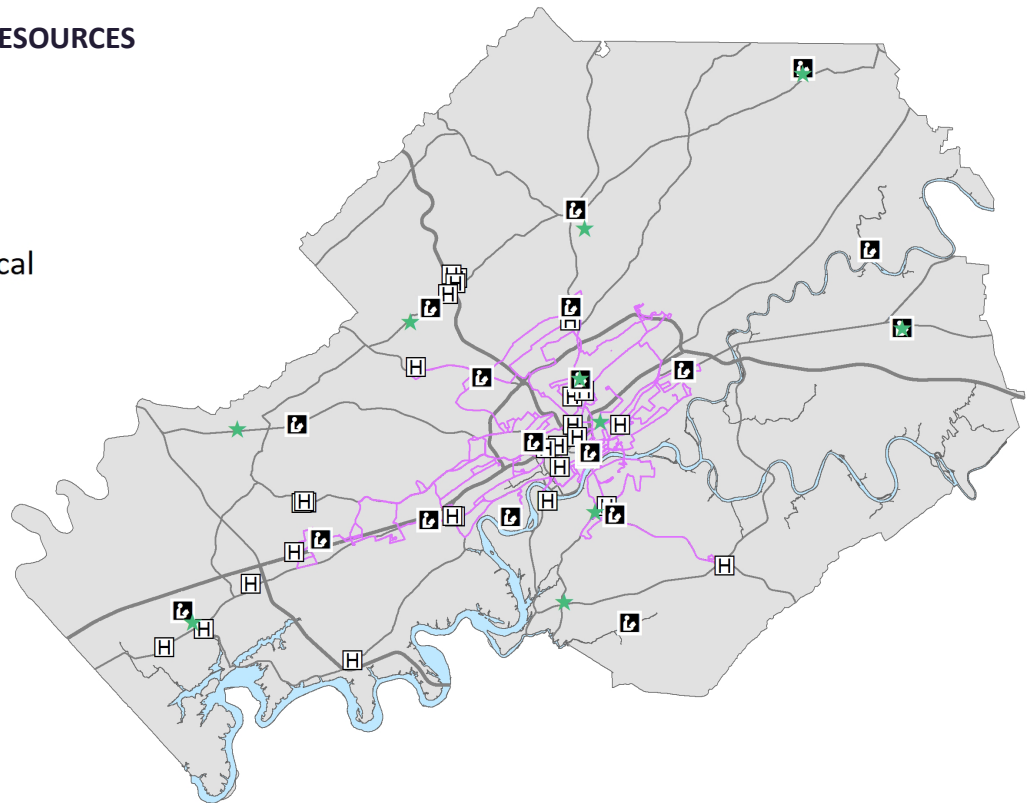


Established in 1886, Knox County Public Library is the oldest continuously operating library in Tennessee. Its 19 branches are distributed throughout the county, but those who are unable to visit their nearest branch unassisted can have library materials delivered to their homes for free.

CAC and Knoxville Area Transit (KAT) provide paratransit options for seniors and others who are unable to use fixed-route buses. KAT's "LIFT" service is available to Knoxville residents, and CAC transit is available for those who live outside city limits. (<http://www.knoxseniors.org/transit/> & <https://katbus.com/185/LIFT>)

## SENIOR CENTERS AND OTHER RESOURCES

- ★ Senior Centers
- 📖 Libraries
- H Health and Medical Centers
- KAT Routes



**DID YOU KNOW?** In 2017, 31.7% of Knox County residents age 60 and over had a bachelor's degree or higher.

# Summary

Challenges faced by Knox County seniors include navigating the shortage of affordable housing, finding adequate health care, covering basic living expenses, and accessing necessary community resources. More than 45% of seniors who rent their homes and 20% who own are cost burdened. More than 30% of Knox County seniors have at least one disability, and among them are 10,000 individuals whose disability keeps them from living independently. And, as the senior population grows, it is expected that the number who need care and assistance will grow as well.

Access to resources is difficult for seniors who are unable to drive, as free transit services are limited to the downtown Knoxville area, and other transit lines are restricted to city limits. Knoxville and Knox County provide several paratransit services, but while the fee per trip is small, it can become expensive for seniors who rely on these services for all of their mobility needs. Since 36% of Knox County seniors struggle to make ends meet, many may have to choose between transportation or paying their bills.

Growth of the senior population in Knox County over the next few years will lead to unprecedented demand for senior housing, care, and resources. Matching supply to demand will be a priority for local leaders, homebuilders, and service providers.



# More Resources

Service Corps of Retired Executives (SCORE) is a national volunteer organization for retired business executives, providing free counseling for entrepreneurs and small businesses. The Greater Knoxville chapter has more than 30 counselors. <https://greaterknoxville.score.org/>

Knox PAWS (Placing Animals With Seniors) matches eligible seniors with adoptable pets from local shelters which, upon adoption, are given a medical exam, vaccinations, a microchip, six months of heartworm and flea prevention, and are spayed or neutered. <http://www.knoxseniors.org/paws/>

Retired & Senior Volunteer Program (RSVP) matches seniors with community service opportunities that meet their interests and abilities. <http://www.knoxseniors.org/rsvp/>

Volunteer Assisted Transportation provides rides in agency-owned sedans or wheelchair-accessible minivans for Knox area seniors and persons with disabilities who need door-through-door travel assistance. <http://www.knoxseniors.org/vat/>

Books for the Homebound is a free service that delivers reading and audiovisual materials monthly to adults in Knox County who are unable to come to a library without assistance. <https://www.knoxlib.org/about/services/homebound-and-disability-services>

Seniors age 65 and over who are enrolled in an eligible Medicare Advantage or Medigap plan can participate in the Silver Sneakers program at 30 locations in Knox County, gaining access to gyms, fitness classes, videos, and other benefits. <https://www.silversneakers.com/>



# Planning

KNOXVILLE | KNOX COUNTY

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