

**METRO NEWS**

# Living On: 'Silver Tsunami' coming to Northeast Ohio: Are we ready?

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shares**By Joanna Connors, The Plain Dealer, [jconnors@plaind.com](mailto:jconnors@plaind.com)**

CLEVELAND, Ohio - Imagine a huge wave building in Lake Erie, steadily rolling south, ready to crash on the shores of Northeast Ohio with a force so profound it could change the region for generations to come.

Now imagine that wave as people. Your grandparents. Your parents. And, sooner than you might expect, you.

It's coming: the age wave. Some call it the Silver Tsunami. Are we prepared?

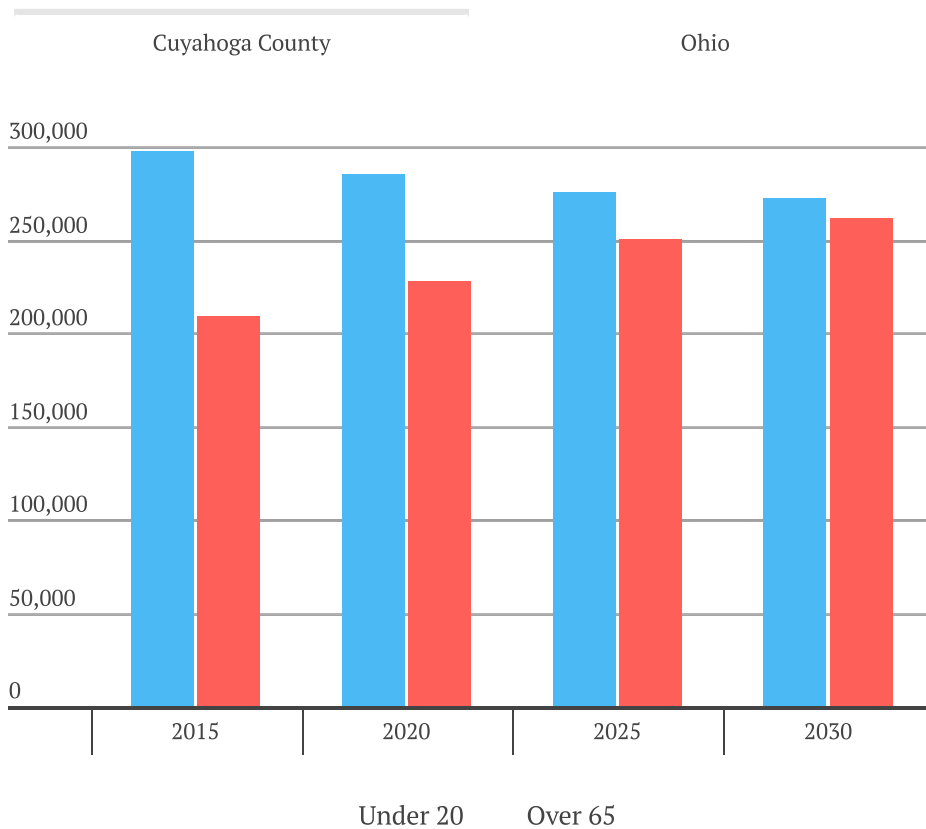
Northeast Ohio is not alone in facing this. America as a whole is growing older. By 2050, the 65 and over population is projected to reach 83.7 million, almost double the roughly 43.1 million in 2012, according to the United States Census Bureau.

Ohio sits on the crest of the wave. By 2020, just two years away, one in four residents in half of Ohio's 88 counties will be 60 and older.



Closer to home, almost one third of Cuyahoga County residents will be over 60 by 2030, according to projections by the Scripps Gerontology Center at Miami University. Also by 2030, the number of seniors in Cuyahoga County will be almost equal to the number of people under the age of 20, according to projections by the Ohio Development Services Agency.

## The coming age shift



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Download data

Across Ohio, the percentage of the population over the age of 65 is on the rise, and expected to peak in 2030. That year, the number of seniors in Cuyahoga County will be almost equal to the number of people under the age of 20, according to projections by the Ohio Development Services Agency.

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Living On  
Infogram

What does the future look like for these folks? More and more older Americans, a whopping 88 percent of adults over 65, want to "age in place," staying in their homes and communities, [AARP reports](#).

Is Northeast Ohio a place where that can happen?

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Plain Dealer readers have asked us this question and others, and over the coming months we will be looking at the issues facing us, both as a community and as individuals, in an ongoing series called Living On.

What do we need to do to age well, and live full and engaged lives, if we choose to stay here? Are our public and private institutions ready to support us as we age?

Several aging experts answer yes to the second question, although they concede that the region still faces challenges, some of them quite large, including housing, transportation, loneliness and financial stability.

### **An Age-friendly City**

"My wife and I can think of no place better to live than Northeast Ohio," declared [Dr. Michael Roizen](#), an expert in healthy aging, a prolific author and lecturer, and the Chief Wellness Officer at the Cleveland Clinic.



Roizen, who celebrated his 72 birthday last month, still works full-time at the Clinic, is working on a new book, and called recently from California, where he had given two days of lectures. He has no intention of retiring, he said.

He also has no intention of leaving Cleveland as he grows older.

"As far as educational and cultural opportunities, the low cost of living, the Metroparks, and the ability to get great medical care, there is no place better in the world for it," he said.

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Roizen hit on several of the characteristics of city life identified by the World Health Organization as the elements of an "Age-friendly City." In 2010, WHO established the Global Network for Age-friendly Cities and Communities to encourage a public commitment to improving the lives of older people. Eight years later, 541 cities and communities in 37 countries participate.

### Read more:

- [How Cleveland is becoming an Age-Friendly City](#)
- **What concerns do you have about growing older? Share your stories: Calling all readers**

An age-friendly city, according to WHO, is a place that enables people of all ages to actively participate in community activities, treats everyone with respect, makes it easy to stay connected to



others, helps people stay healthy and active even at the oldest ages, and aids those who can no longer look after themselves to live with dignity and enjoyment.

Cleveland joined WHO's Global Network of age-friendly cities in 2014 by applying and committing to a four-step process: engaging older residents in an assessment of their needs; creating an action plan; implementing the plan, and, finally, measuring the progress made toward becoming truly age-friendly. Later, the city joined the AARP Network of age-friendly communities.

Following the year-long assessment of Cleveland's pluses and minuses, conducted by the non-profit Center for Community Solutions and the city's Department of Aging, an action plan emerged. Implementation of its 18 recommendations started in 2017 and will go through 2019. (See "How Cleveland is becoming an Age-Friendly City")

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Multiple agencies, public and private, exist in Northeast Ohio to serve older adults, so many that one of the key findings in the assessment was: "In some cases, services or assets may exist, but older adults are not aware of them or do not use them."

M.C. "Terry" Hokenstad, emeritus professor in the Mandel School of Applied Social Sciences at Case Western Reserve University, brought the Age-friendly City idea to Cleveland after attending the WHO Assembly in Geneva, Switzerland, in 2014. He then led both the



executive committee and the advisory council, comprised of representatives from most of those senior-serving agencies, for Cleveland's age-friendly process.

Hokenstad, an internationally recognized expert on the issues of aging and a member of the United Nations Non-Governmental Organization Committee on Aging, is optimistic about the region's ability to face the age wave.

"Plenty needs to be done," he said. "I don't want to be a Pollyanna about this. But I really am upbeat about what's going on in Cleveland and Cuyahoga County. We have some very good leadership and a good structure at both the public and the non-profit agencies."

He credits that positive factor to the Council on Older Persons, a committee of the Center for Community Solutions. Some 50 professionals, many of them area agency directors, meet every other month to coordinate their work and discuss regional aging issues.

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Hokenstad, who is 81, officially retired from CWRU last spring. But he continues to teach and travel for his research and plans to remain in Cleveland the rest of his life. "Cleveland is a doable place to age in place," he said.



## **Challenges ahead**

Of course, aging in place is far more doable for well-established professionals like Hokenstad and Roizen than it is for the 22 percent of Clevelanders over 60 who live in poverty, as compared to 35.4 percent for all ages. An additional 17 percent live in near poverty, between 100 and 150 percent of the poverty threshold. the additional 17 percent who live in near poverty.

For that 39 percent of our older population, as well as for merely low-income older people, the challenges of aging in place are far greater.

One of the biggest of those challenges is housing, Hokenstad said. In the city of Cleveland, the median year of construction for housing is 1920, according to the Cuyahoga County Auditor. Many of those houses need costly repairs and maintenance, not to mention improvements, such as creating bedrooms and bathrooms on the first floor, that would make aging in place possible.

[href="http://dataexplorer.aarp.org/indicator/65/population-by-age-sex-raceethnicity#/map?](http://dataexplorer.aarp.org/indicator/65/population-by-age-sex-raceethnicity#/map?dist1=13&dist5=31&dist2=10&loc=1&tf=43&fmt=681&showLabels)

[dist1=13&dist5=31&dist2=10&loc=1&tf=43&fmt=681&showLabels">](http://dataexplorer.aarp.org/indicator/65/population-by-age-sex-raceethnicity#/map?dist1=13&dist5=31&dist2=10&loc=1&tf=43&fmt=681&showLabels)AARF reports that the state now has the sixth oldest population in the country, not far behind the top three: Florida (of course), Texas and California.

PERCENT OF POPULATION OVER 65 YEARS OLD

10.00  25.00



Finding affordable housing can be difficult as well for seniors, said Richard L. Jones, the administrator of the Cuyahoga County Division of Senior and Adult Services.

"I get all kinds of requests from older people who are facing eviction from their homes because they don't have the resources to manage rising costs," he said last week. "Just this morning I signed three vouchers where we are going to provide a month's rent to them."

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But what happens after that? The Age-Friendly Cleveland assessment found that over half of adult renters, and 40 percent of owners, live in housing that they cannot afford long-term.

Even more concerning, for Jones, is that 56 percent of older adults don't know where they would go if they had to move out of their home for health or mobility issues.

Jones worries about that. "As a county we not only have to look at in-home services but also look at a continuum of care, when someone cannot remain in their home. The costs for assisted living and skilled-nursing facilities are way beyond the capacity of most people. We have to figure out what can we do as a community to better manage those costs."

John Corlett, the director of the Center for Community Solutions, a key player in the Age-Friendly planning, worries about economic issues facing both the region and individuals as we age.





"People's retirement security is the one I think about the most," he said. "Retirement is traditionally seen as a three-legged stool: one leg is pensions, one is Social Security and one is savings."

But these days, he said, pensions are disappearing, and studies show that savings are minimal for most older adults. Too many people count on Social Security alone to support their older years. For many, particularly women, who are paid less and are generally in the workforce for fewer years than men, Social Security is not enough to live on.

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"We should be strengthening the program, not cutting it," as many politicians are keen to do, he said.

Corlett also worries about funding the programs that older people will need as their numbers grow. He points out that older people who have stopped working contribute less in income taxes than young people, and that older people, excluding health care, spend less money than young people.

"They're not buying couches anymore," he said, and thus not contributing to sales taxes. And as older people move out of their homes, they are no longer paying property taxes.

Currently, 21.8 percent of Cuyahoga County's population is under the age of 20, while 16.2 percent is over the age of 65. Corlett fears that soon the number of young people in the county may not be great enough to support elderly people who can no longer work.

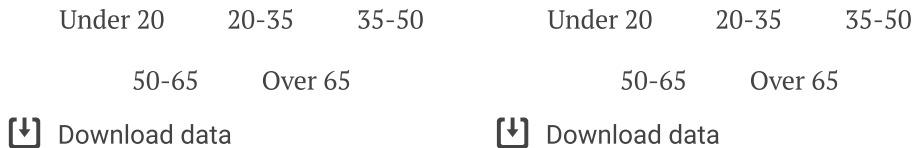


The Ohio Development Services Agency projects that the number of people over the age of 65 in Cuyahoga will increase until 2030, while the population aged 20 and under will continue to fall.

## Size of population per age group

2015

2030



Members of the Baby Boomer generation, which includes people born between the end of World War II and 1960, were between 55 and 70 years old in 2015. By 2030, all of the Baby Boomers will be 65 or older. According to Ohio Development Services Agency projections, Cuyahoga County will reach a peak in the number of seniors that year, combined with a decline in the population of every other age group.

Source: [Ohio Development Services Agency](#)

Share



Cuyahoga age profile  
Infogram

The county will need to balance the needs of a growing older population with a shrinking younger population as funding decreases.

"You get a sense that retirement is going to disappear as a concept," Corlett said. "That people will need to keep working as they age."

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That isn't necessarily a bad thing. Recent research shows that continuing to work may help keep older people healthier and happier. "It might be a good thing to keep people in the workforce longer, both for them and for society," Corlett said.

Despite these concerns, Corlett takes issue with the "Silver Tsunami" label. "Tsunamis are unexpected," he said. "This is not news to us, and I think there are challenges, but we'll figure it out.

"What I find," he went on, "is people like to ignore it because they don't like to think about getting old. We personalize it. And so we don't think about it."

Readers: We're thinking about it. And we will be writing about it.

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