PROFILE OF PEOPLE 60 AND OLDER IN CHARLOTTE AND MECKLENBUT COUNTY

Section 1: Demographic Information

In this section, we provide information on sociodemographic characteristics of participants in the Meck60+ sample of adults 60 and older in Charlotte/Mecklenburg County (N=758). We also examine socioeconomic and demographic differences and inequalities based on age, gender and race/ethnicity. We use a variety of graphs, charts, statistical procedures to illustrate the data. In Appendix 3, we have included all frequency distributions for socio-demographic, health, service use and community satisfaction indicators.

SOCIO-DEMOGRAPHIC PROFILE

1. ***Time in Charlotte/Mecklenburg County***: Adults 60 and older in the sample reported on average living in Charlotte/Mecklenburg County for about 32 years (mean= 32 years) with a range between 1 and 94 years **(Chart 1)**.

CHART 1: How long have you lived in Charlotte/Mecklenburg County?

Mean = 32.34
Std. Dev. = 23.579
N = 743
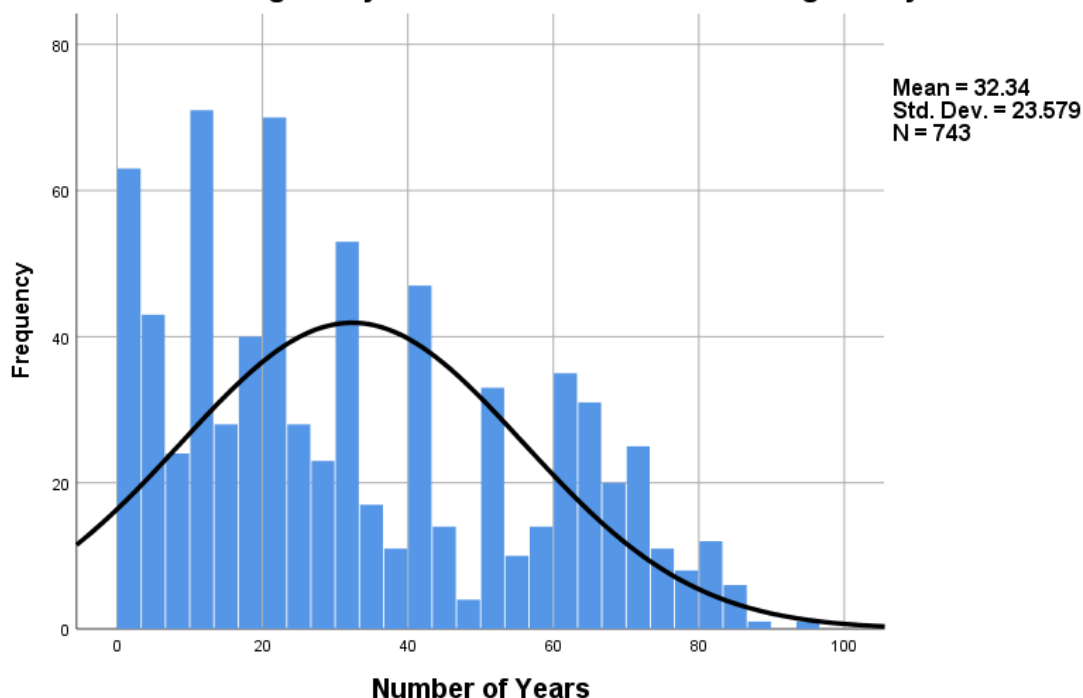
When disaggregating by gender, senior female residents in Charlotte/Mecklenburg County report on average a higher number of years residing in the County (34 years) than male residents (28 years), (Chart 2).

Significant differences are also evident among race/ethnic groups, with Latinos reporting the lowest number of years residing in the County (14 years), in comparison to Caucasians (33 years) and African Americans (39 years), (Chart 3).

2. *Age*: The participant's age distribution includes residents 60 to 95 years old and an average reported age of 71 years for the sample (Chart 4).

CHART 4. What is your Age?
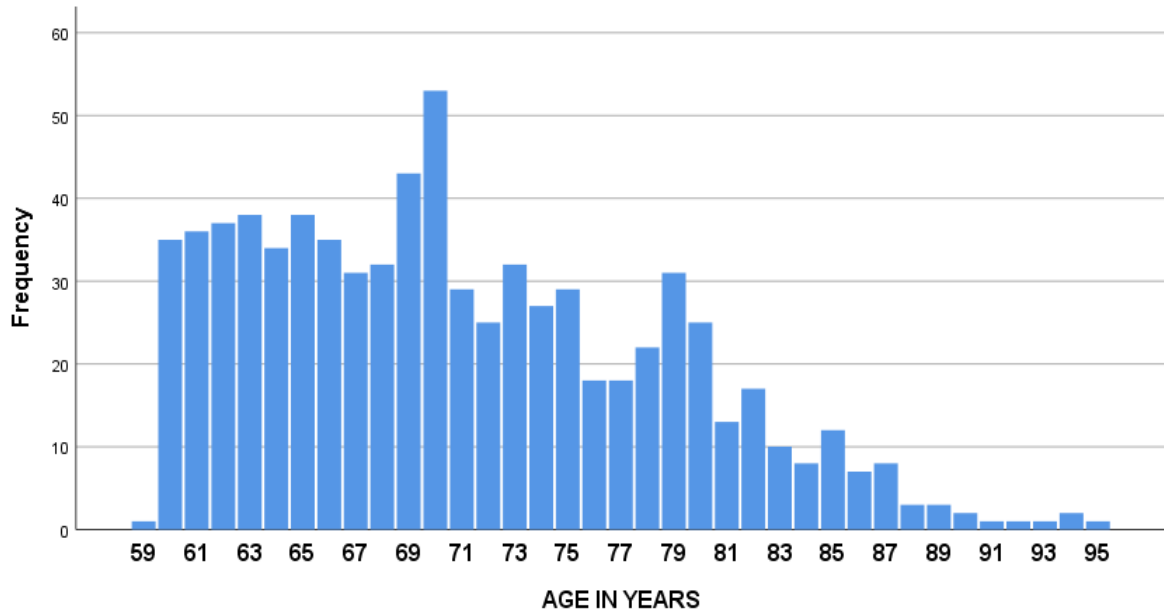
Broken down by age groups, participants aged 60 to 65 years represent 24% (181) of the sample, those 65 to 69 years another 23% (179), the group of 70 to 74 years 22% (166), those 75-80 years old 16% (118) and another 15% (114) for those age 80 or older (Chart 5).

CHART 5. Age Groups
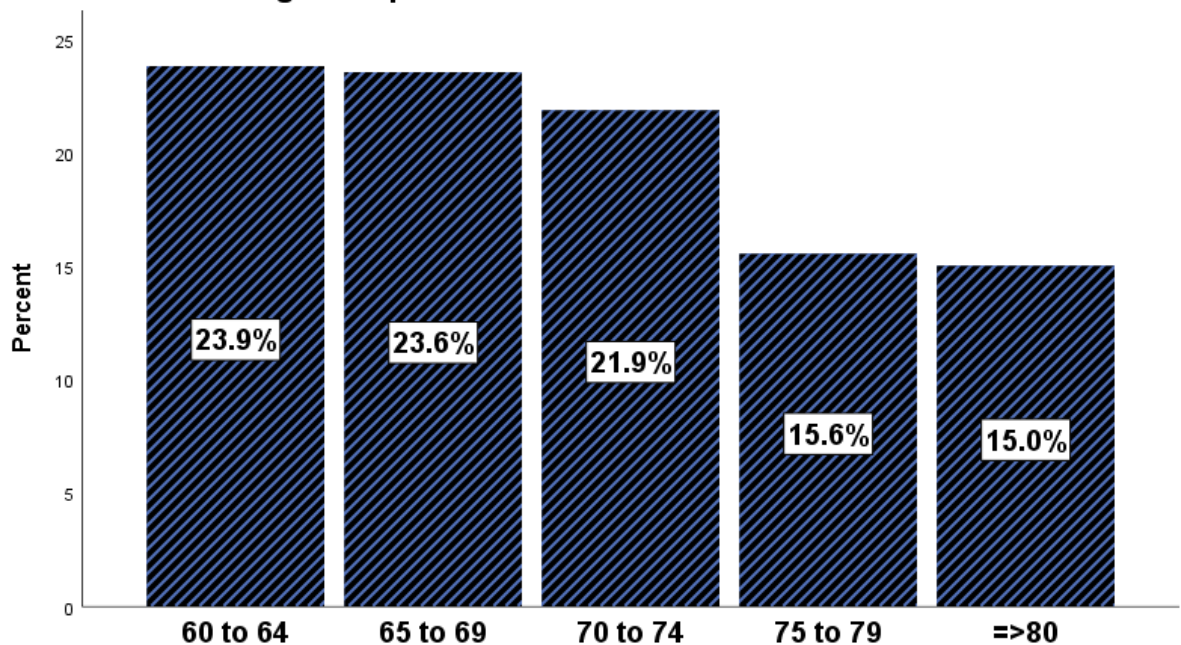
3. *Gender*: As expected most of the participants were women (N=537, 71%) as compared to men (N=221, 29%), (Chart 6). The age group distribution by gender also indicates more representation of women over men in most groups (Chart 7).

CHART 6. What is your Gender?
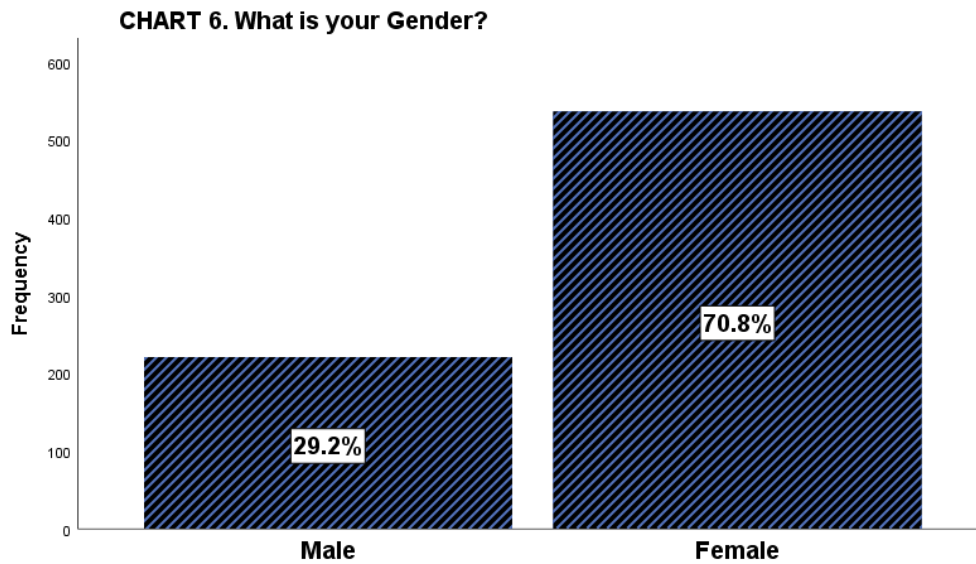
4. *Race/Ethnicity*: The sample of 60 and older residents includes 312 (42%) of Caucasians, 324 (43%) African Americans, and 113 (15%) Hispanics or Latinos. If we consider the number of Caucasians to both minority groups, the sample distribution shows 312 (42%) Caucasians and of 437 (58%) minorities, African Americans and Hispanic/Latinos together (Chart 8).

CHART 8. Which of the following describes your Race/Ethnicity?
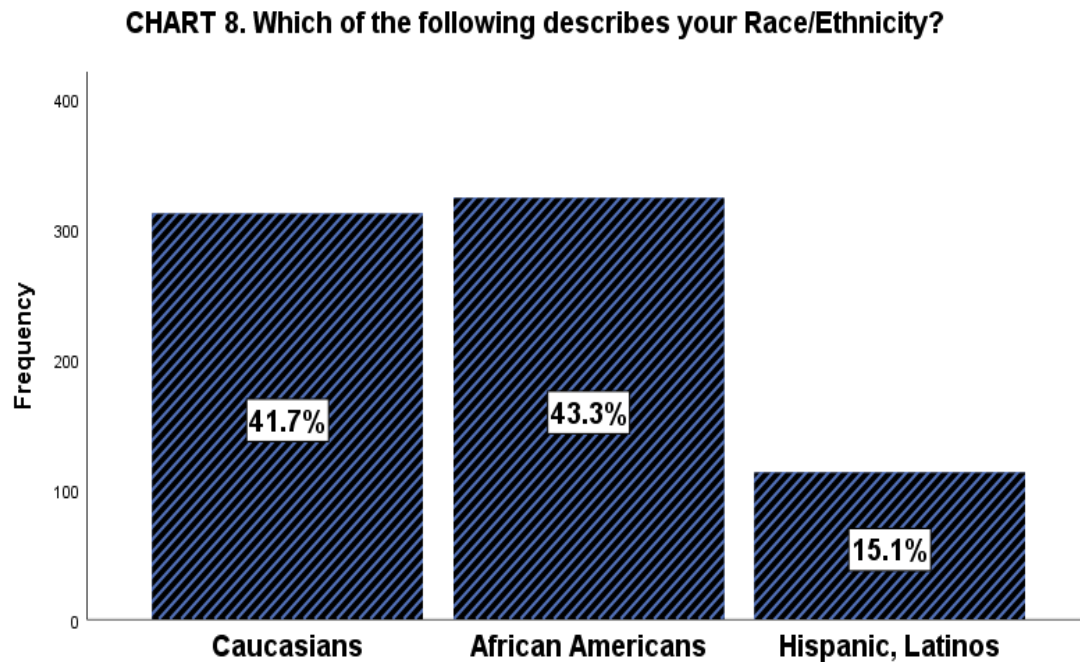
The relationship between race/ethnicity and age indicates significant differences, with Caucasians reporting higher average age (72.7) than African Americans (70.5) and Hispanic/Latinos (67.3). Latinos 60 and older are the youngest group of the three in the County (Chart 9).

Differences are also significant for the distribution of gender across groups. The sample includes more men (49%) than women among Caucasians and Latinos. Among African Americans, females (50%) outnumber overwhelmingly African American men (Chart 10).

5. *Marital Status*: Most of the participants in the sample are currently married (N=291, 38%), followed by divorced/separated (N=207, 27%), widowed (N=194, 26%) or never married (N=64, 8.5%), (Chart 11). Overall, more than two thirds of adults 60 and older indicate they are not married (N=461, 61.5%), (Chart 12).

CHART 11. What is your current Marital Status?
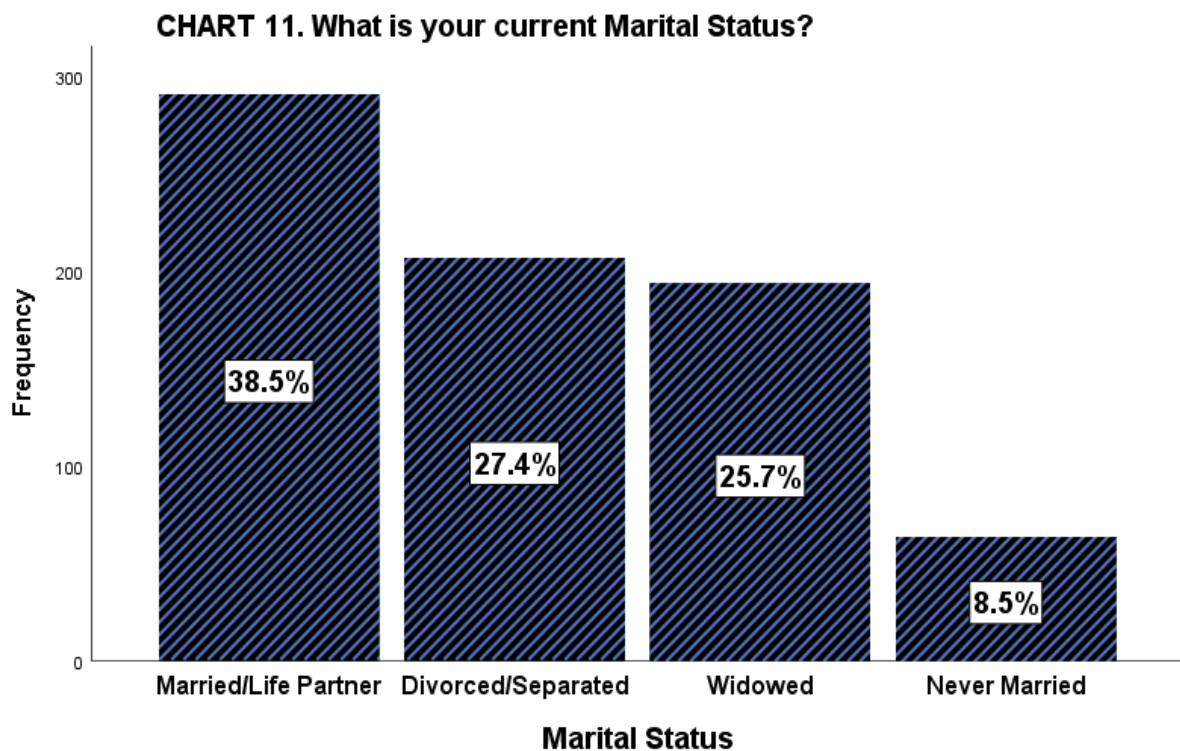
Gender differences on marital status indicate that there are more men staying married than not married, and that the majority of women find themselves not married. Those reporting that they are divorced or widowed are overwhelmingly women (Chart 13). Marital status is also associated with age groups, with a decline in married individuals represented in older groups (Chart 14).

Significant marital status differences are also evident when comparing older adults from diverse race/ethnic backgrounds. Latinos (54%) and Caucasians (47%) are more likely to be married than African Americans (25%), (Chart 15).

6. **_Living Arrangement_**: Most adults 60 and older report living with others (57%), including spouses (35%), adult children or grandchildren (16%) and others (5%). However, when asked about their current living situation, 43% of adults 60 and older report that they are "living alone" (Chart 16).

CHART 16. Living Arrangements
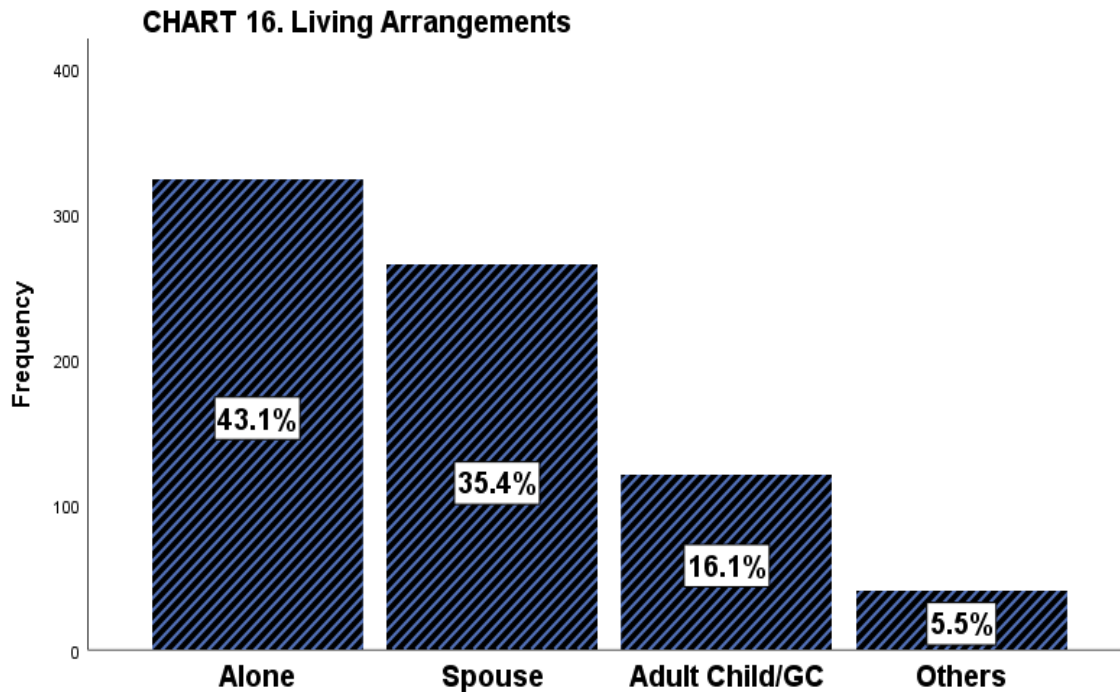
The average age for those living alone in Charlotte/Mecklenburg County is 71.5 years. However, older adults living with their adult children or grandchildren report a higher average (74 years) than those living alone, with spouses (69 years) and others (68 years), (Chart 17).

Most participants living alone are women (49%) in comparison to men (29%). Women are also the majority of those living with adult children or their grandchildren (90%), (Chart 18).

Significant differences by current living situation are also evident among race/ethnic groups. A higher percentage of African Americans report living alone (52%) than Caucasians (42%) and Latinos (20%).

On the other hand, Latinos (64%) and Caucasians (45%) report living with a spouse at higher rates than African Americans (22%), (Chart 19).

7. **Number Children**: On average participants report having two children (32%) with a range of 0 to 13 children <mark>(Chart 20)</mark>.

CHART 20. Number of Children
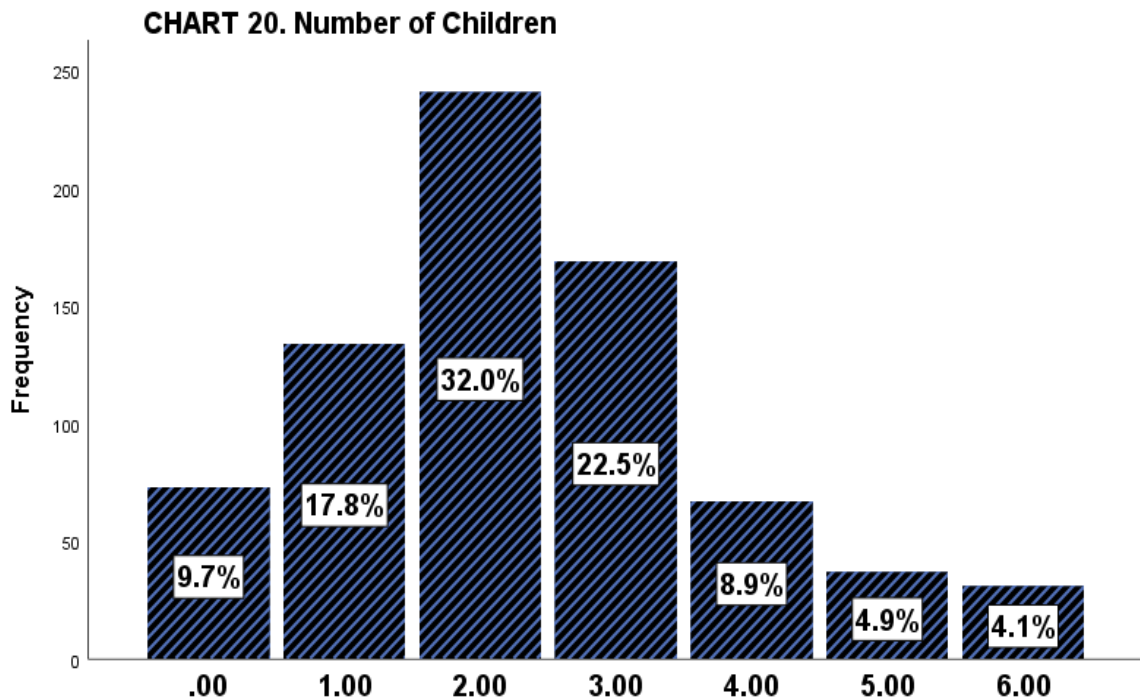
However, significant differences by race/ethnicity indicate that Latinos have the highest number of children (mean= 3) in comparison to Caucasians and African Americans (mean= 2), <mark>(Chart 21)</mark>.

CHART 21. Average number of Children by Race/Ethnicity

F value = 24.3, p<.05
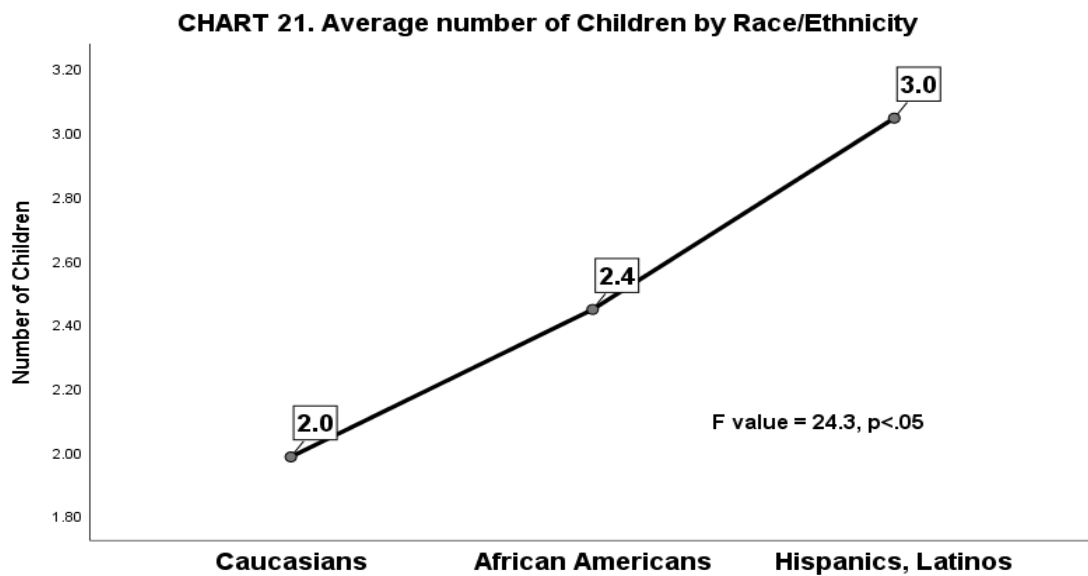
**8.** *Education*: About one third of participants completed at least High School and more than half of the sample (55%) completed an associate, bachelor or graduate degree (Chart 22).

CHART 22. What is the last grade of school you completed?
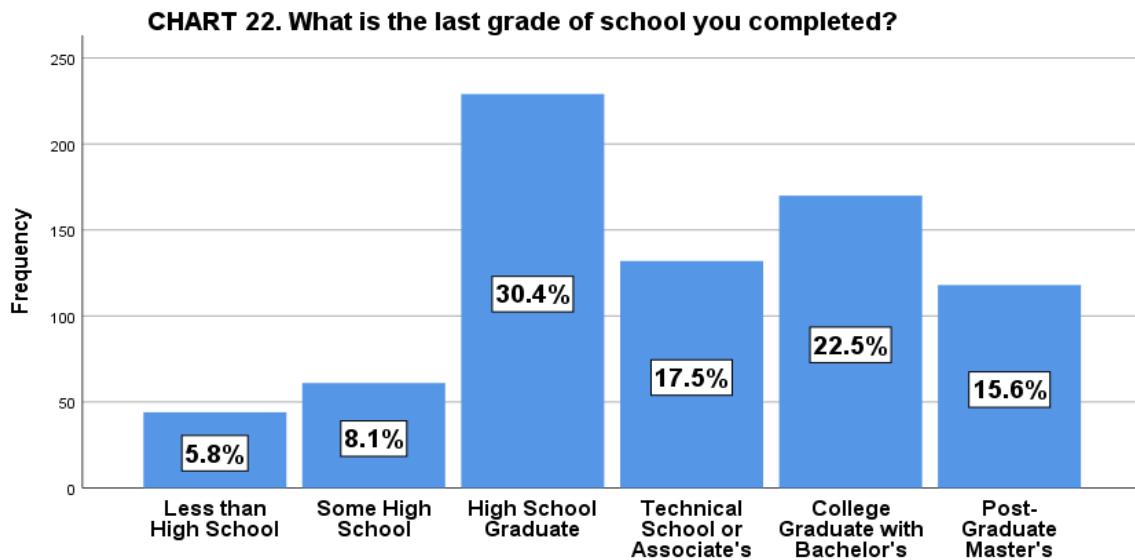
Significant differences across race/ethnic groups on educational attainment indicate that Caucasians are more likely to complete graduate degrees than African Americans and Latinos. Conversely, more African Americans (35%) report High School as their highest educational attainment than Latinos (29%) and Caucasians (25%), (Chart 23).

CHART 23. Education by Race/Ethnicity

Chi-Square = 146, p<.05
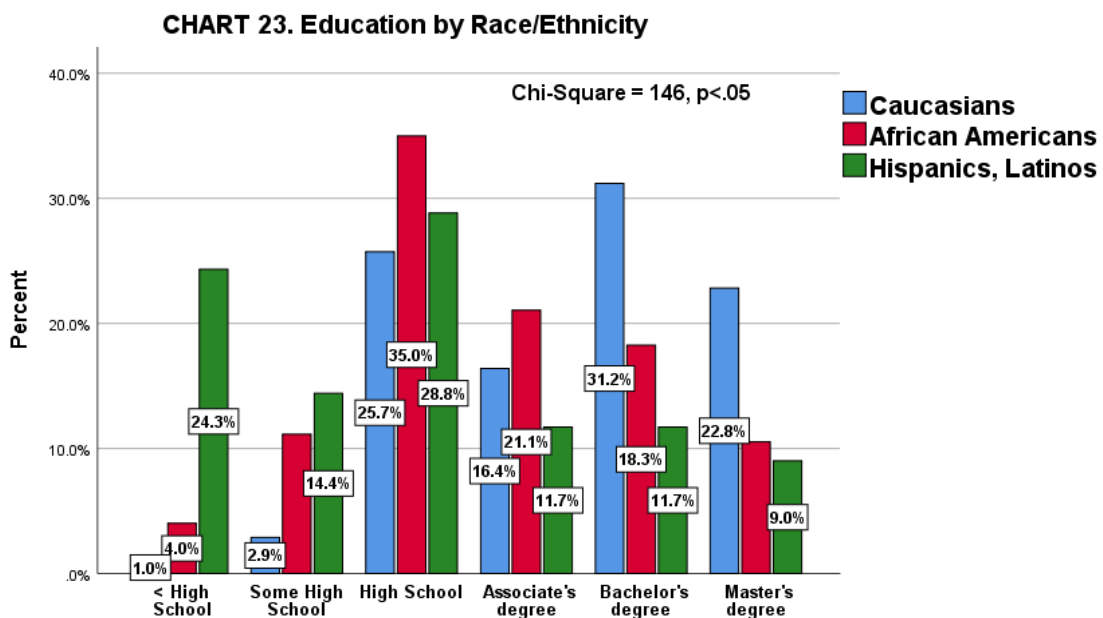
Gender differences on educational attainment are also significant, with women reporting higher levels of educational attainment than men across most levels (Chart 24).

CHART 24. Education by Gender

Chi-square 10.5, p<.05
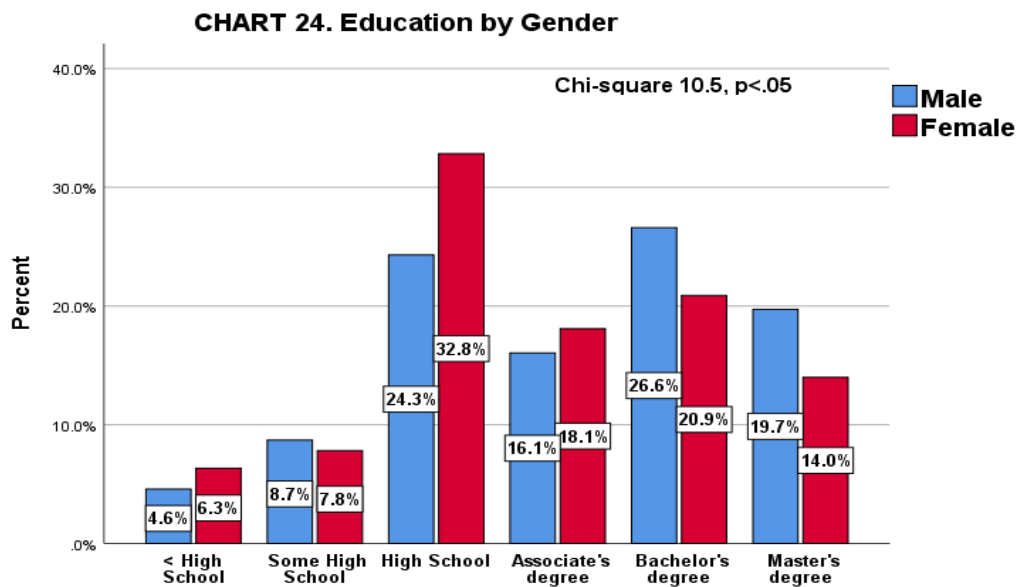
9. ***Work***: About half of the 60 and older adults in the sample indicate that they are out of work, with others reporting they are employed working full-time (12.5%), part-time (7%) or self-employed (6.7%), (Chart 25).

CHART 25. Employment Status
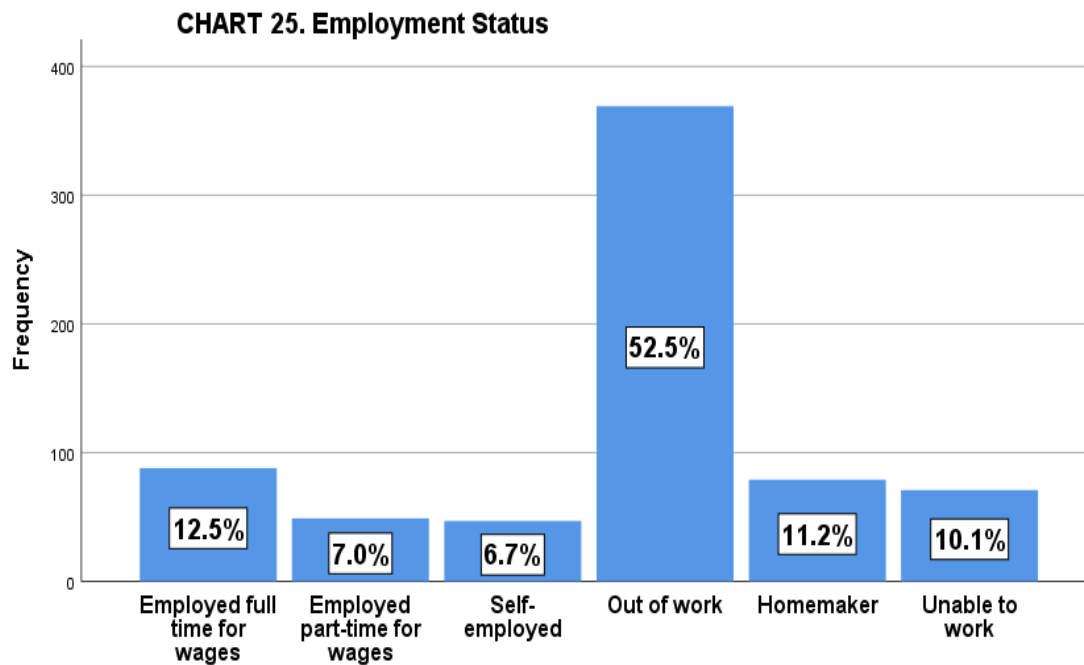
Overall, working adults represent about 26% of the sample participants (Chart 26). Gender differences are also significant with women (20%) reporting less employment than men (41%), (Chart 27).

CHART 26. Work Status
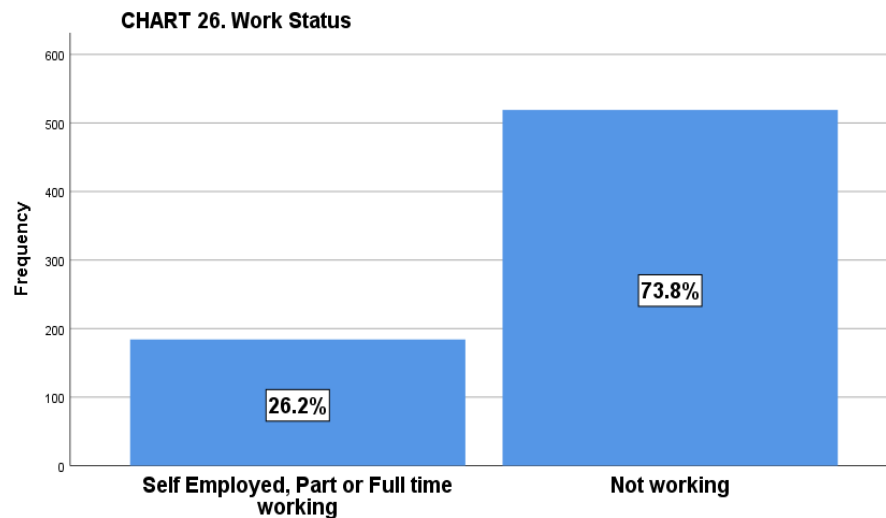
Work Status among minority and ethnic groups indicate that most Latinos are working (40%) in comparison to Caucasians (27%) and African Americans (20%), (Chart 28).

CHART 27. Work Status by Gender

Chi-Square = 32.8, p<.05
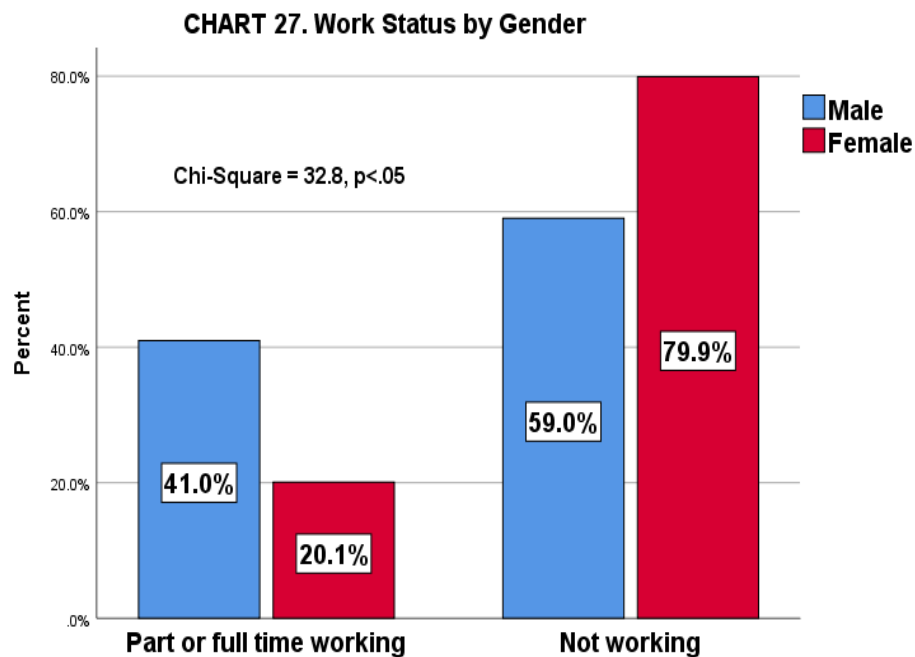
10. *Income*: The average family annual income reported by older adults in the sample is in the range of $30,000 to $45,000 (Chart 29). The annual family income average declines with age although not significantly (Chart 30).

CHART 29. Total Family Income, from all sources, for last year before taxes
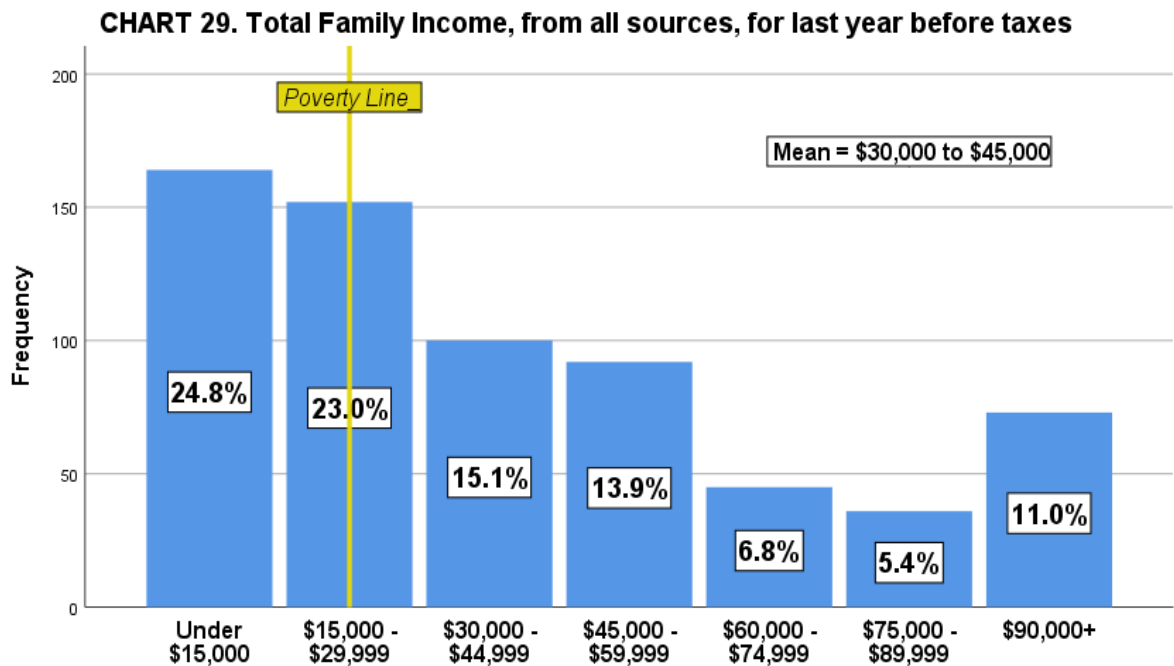
Caucasians report an average annual income level in the range of $45,000 to $59,000, while African Americans and Latinos remain in the lower interval of $15,000 to $29,000 (Chart 31).

CHART 31. Average Family Income by Race/Ethnicity
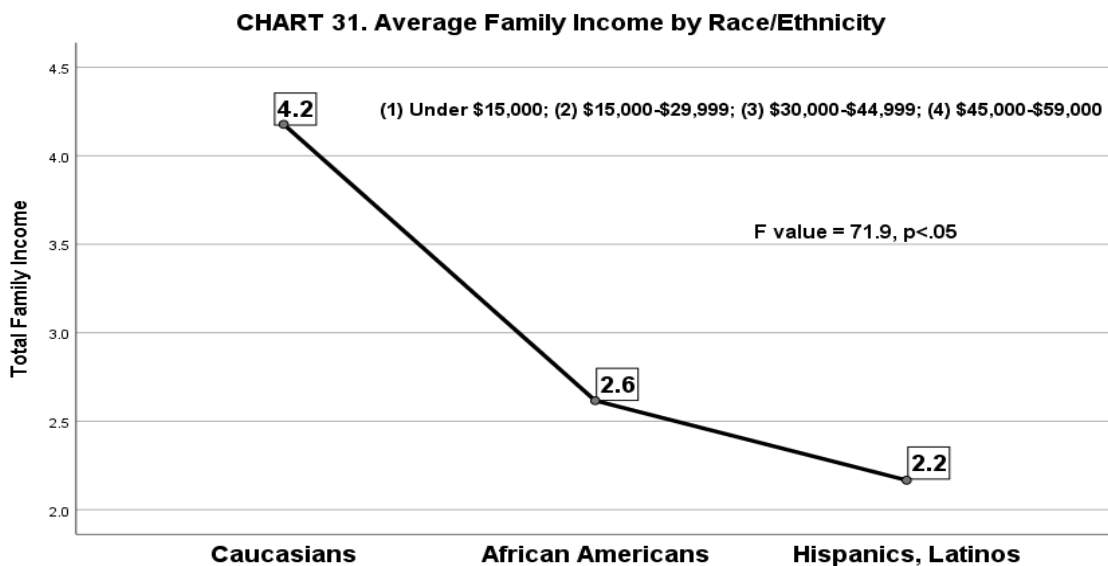
There are also significant differences by gender and annual income. Women report much lower average annual family income level ($15,000 to $29,000) than men ($30,000 to $44,999). (Chart 32).

CHART 32. Average Family Income by Gender

(1) Under $15,000; (2) $15,000-$29,999; (3) $30,000-$44,999; (4) $45,000-$59,000

F value = 32.9, p<.05

3.8

2.9

Male   Female
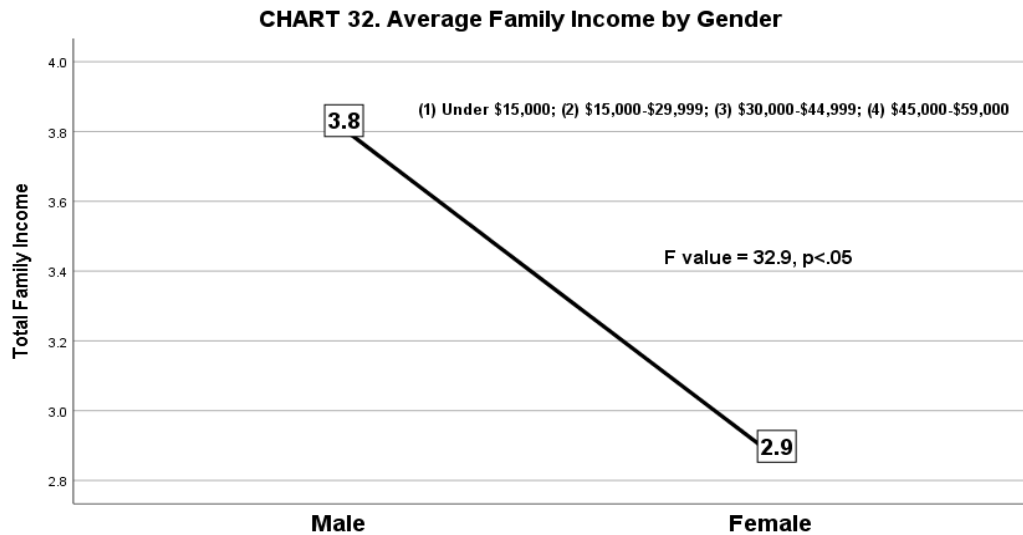
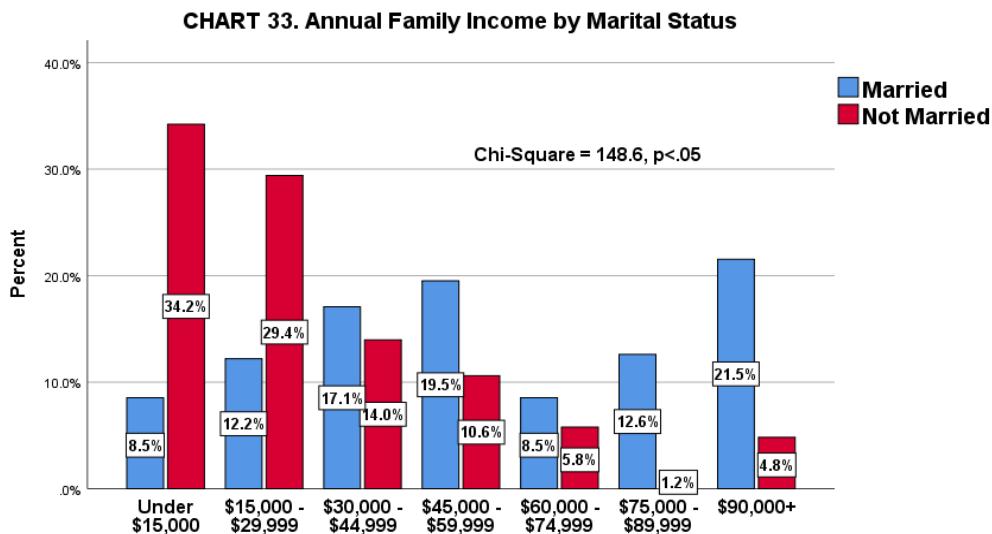Annual family income is strongly associated with marital status with those who are married reporting higher levels of income in comparison to those not married (Chart 33).   Likewise, those living with others report higher level of income than those who live alone (Chart 34).

CHART 33. Annual Family Income by Marital Status

Chi-Square = 148.6, p<.05

Married
Not Married

34.2%
29.4%
8.5%
12.2%
17.1%
14.0%
19.5%
10.6%
8.5%
5.8%
12.6%
1.2%
21.5%
4.8%

Under $15,000 | $15,000 - $29,999 | $30,000 - $44,999 | $45,000 - $59,999 | $60,000 - $74,999 | $75,000 - $89,999 | $90,000+

11. *Own or Rent Home*: Most adults 60 and older report that they own their home (68%), and only about one third indicate that they are renting their homes (32%), (Chart 35).

CHART 35. Do you OWN or RENT your home?
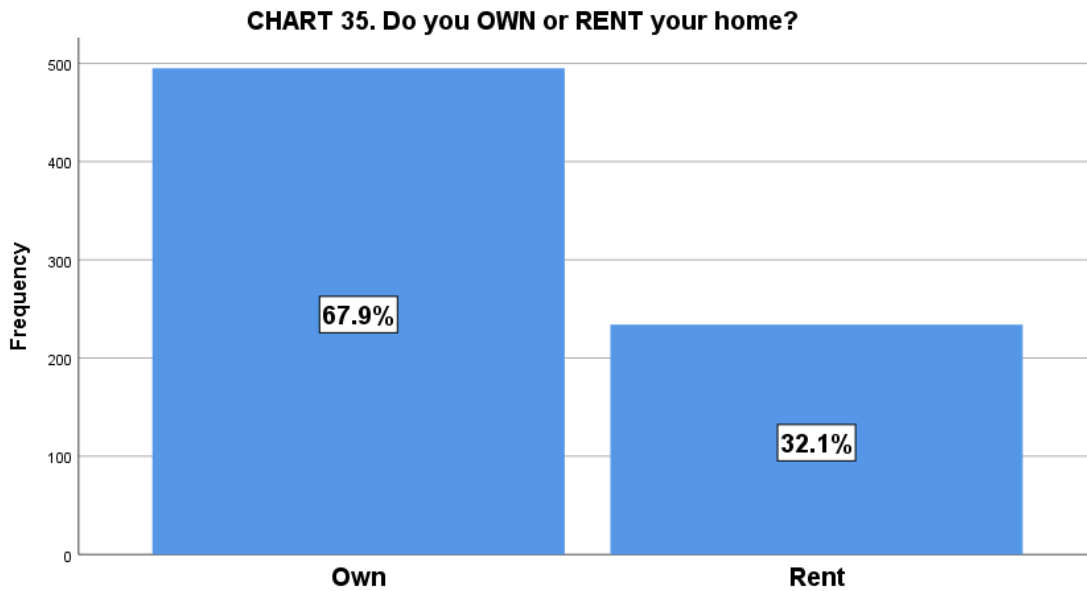
Home ownership is higher among those 70 and older (73%) than adults 60 to 69 years old (63%), (Chart 36). Gender differences vary very significantly with males reporting higher ownership levels (74%) than females (65%), (Chart 37).

Home ownership is more prevalent among Caucasians (83%) than African Americans (59%) and Latinos (51%), (Chart 38).

CHART 38. Own or Rent by Race/Ethnicity
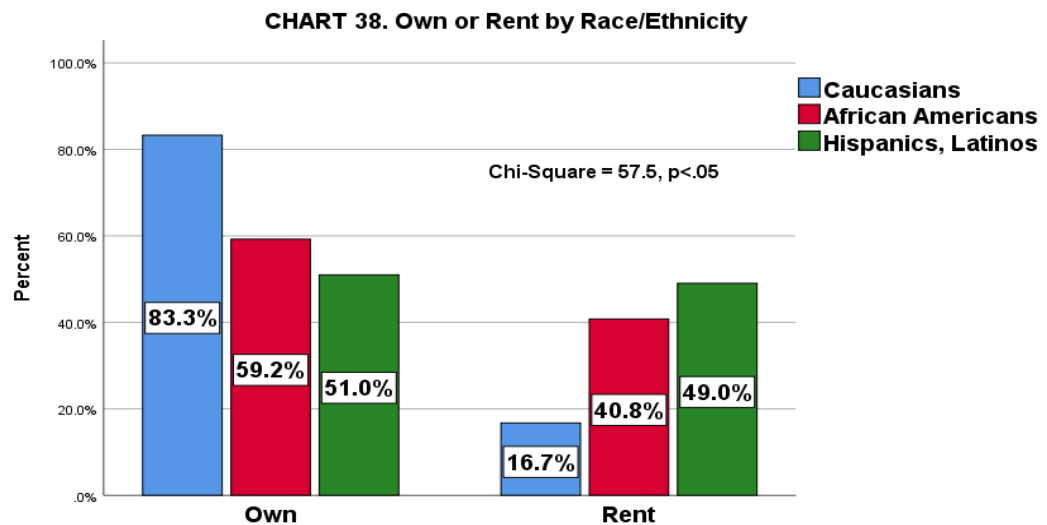
12. *Worried to Pay Rent/Mortgage*: Most participants declared not to have stress about having enough money to pay rent/mortgage (60%), (Chart 39).
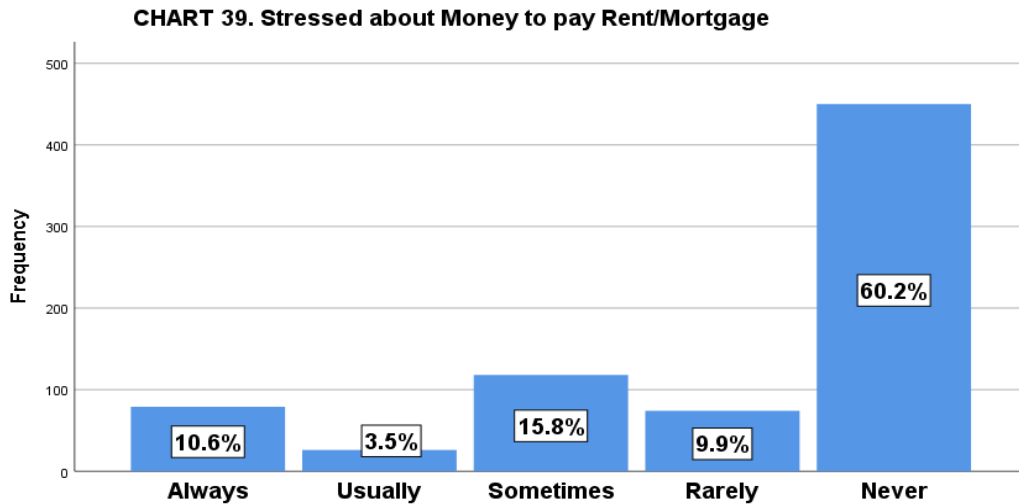
CHART 39. Stressed about Money to pay Rent/Mortgage

There are age group differences regarding the level of stress about not having enough money to pay rent/mortgage. Most adults do not seem to experience stress (never) about money to cover rent/mortgage, even among oldest age groups. Furthermore, even those who report some stress (some days) is less frequent in the older age groups (Chart 40). Participants do not report significant gender differences about not having the money for rent/mortgage (Chart 41).

However, there are significant racial/ethnic differences across groups. Caucasians are the least worried and Latinos and African Americans report a higher frequency of concern (Chart 42).

CHART 42. Worried paying Rent/Mortgage by Race/Ethnicity
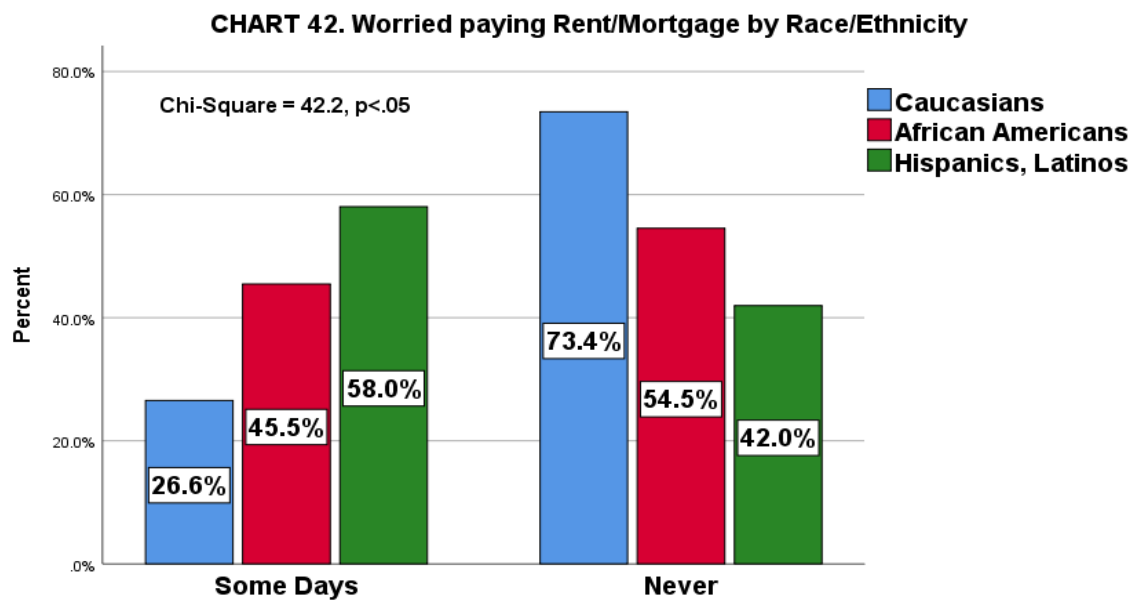
## 13. *Socio Demographic Characteristics and Geographical Distribution*

The distribution of participants in the survey regarding their reported zip codes in the City and County identify which zip codes hold the highest number of participants (see Table 1).

Table 1: Geographical Distribution of participants by ZIP CODE

Zip Codes (top # participants)	N %	LOCATION
28215	68 (9.0%)	East
28269	62 (8.2%)	North
28216	61 (8.0%)	North
28208	43 (5.7%)	West
28205	39 (5.1%)	East
28227	33 (4.4%)	East
28217	33 (4.4%)	South
28210	29 (3.8%)	South
28226	29 (3.8%)	South
28277	28 (3.7%)	South
28214	27 (3.6%)	West

It is important to note that the sample includes adults from all sections in the County.

Furthermore, zip codes represented in Figure 1, where darker colors indicate more participants from that zip code, serve as a proxy representation of residents across race/ethnic groups in the County: Caucasians in the South, African Americans in the West, and Latinos in the East (Figure 1).

Figure 1 – **Sample participants by ZIP CODE**

Meck60+ Participants per Zip Code
Mecklenburg County, North Carolina
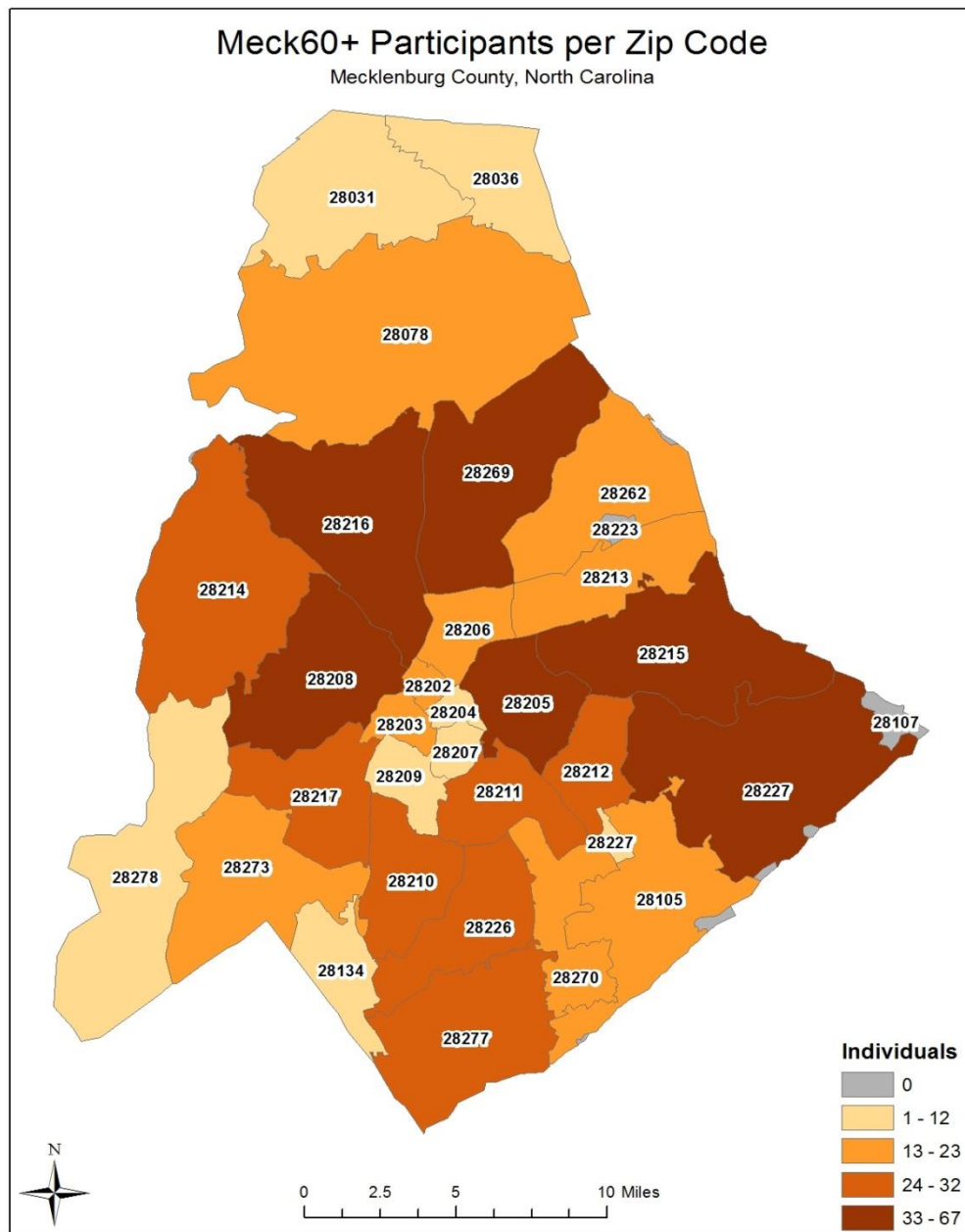
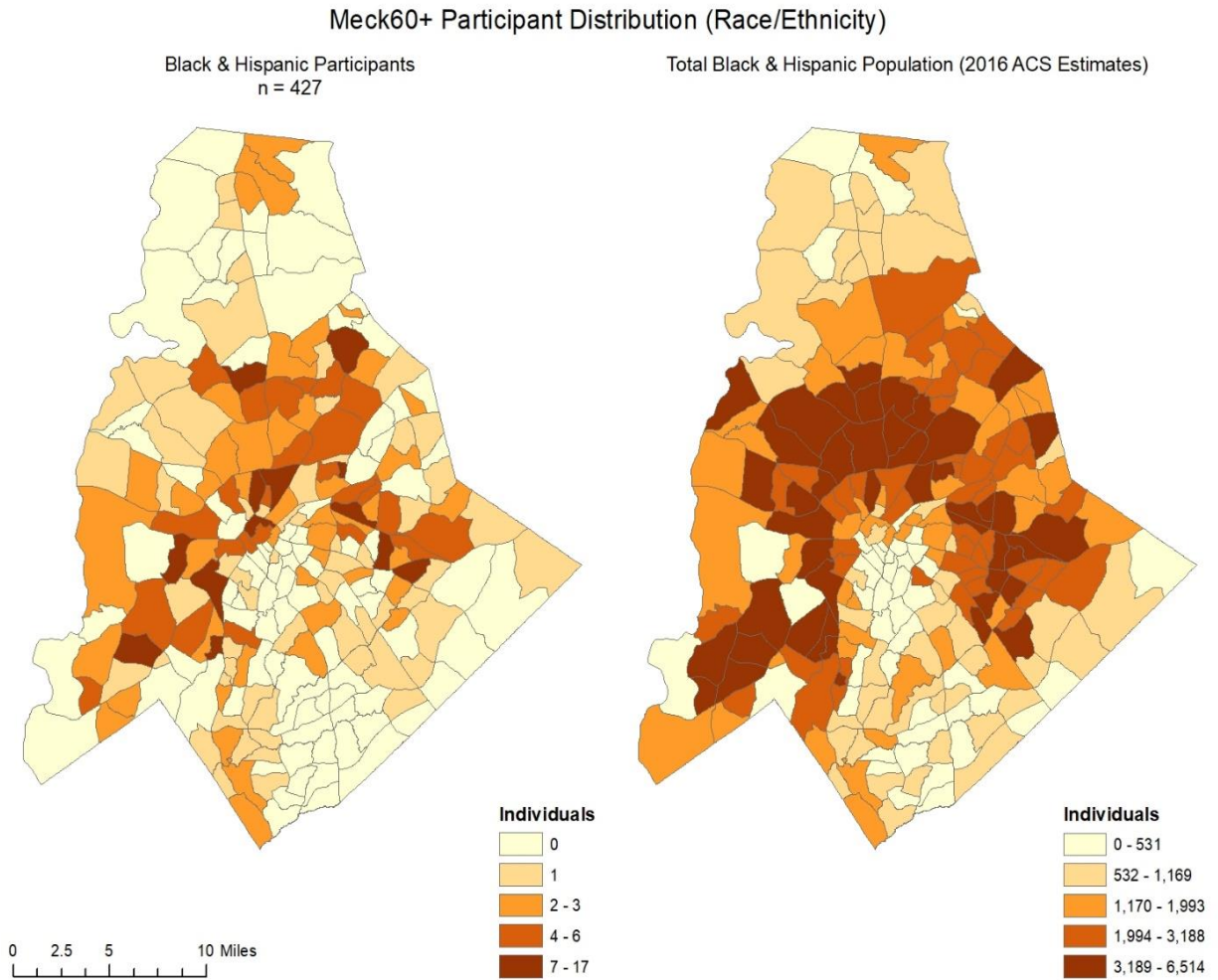In terms of race/ethnic groups, the distribution of the survey participants represents closely the population of older adult Caucasians, African Americans and Latinos in the County. As the spatial distribution of race and ethnicity for these tree groups shows in Figure 2, our sample of Caucasians, African American and Latino participants represent the core communities of those groups in the County (Figure 2).
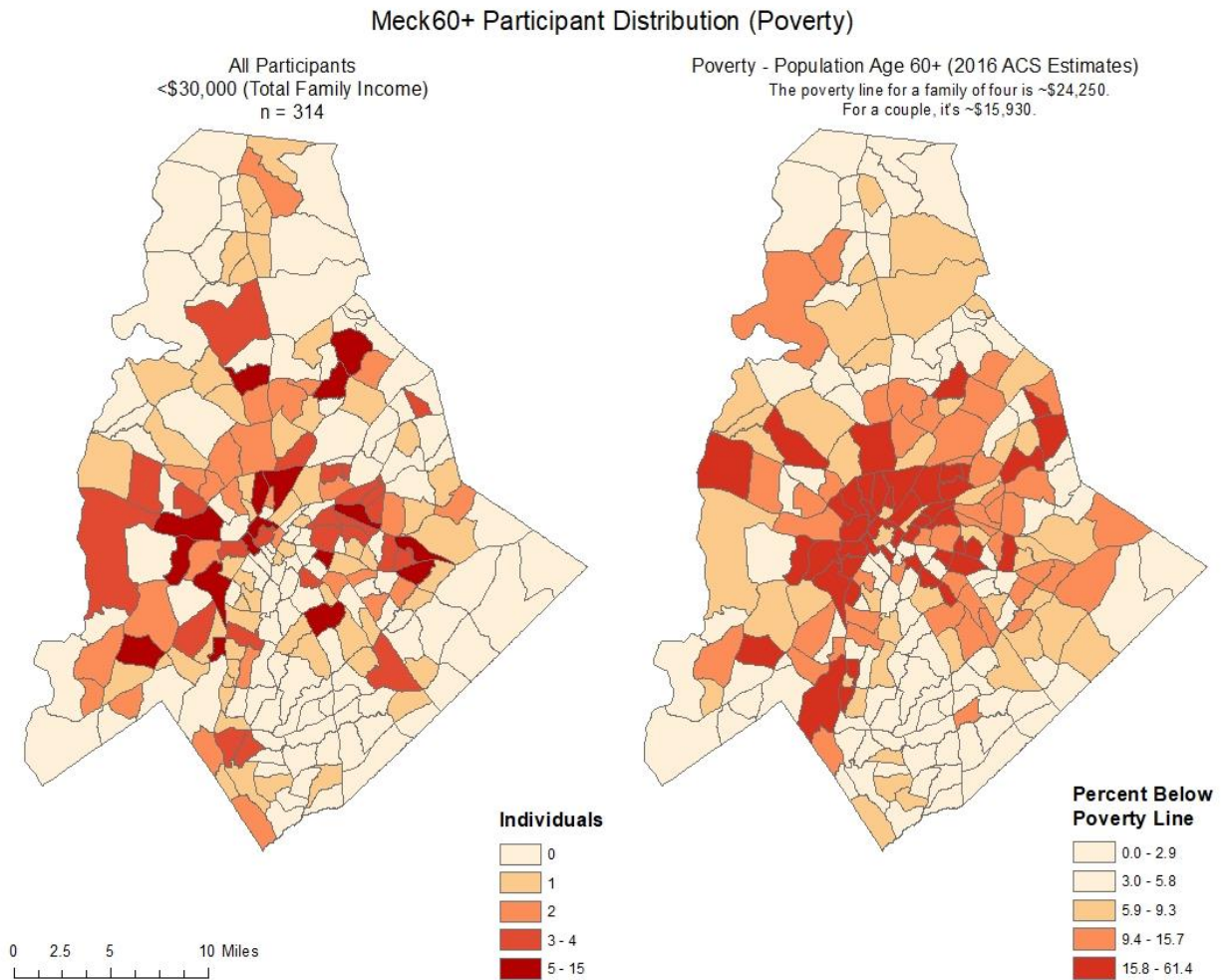
Figure 2 – **Sample participants by RACE/ETHNICITY**
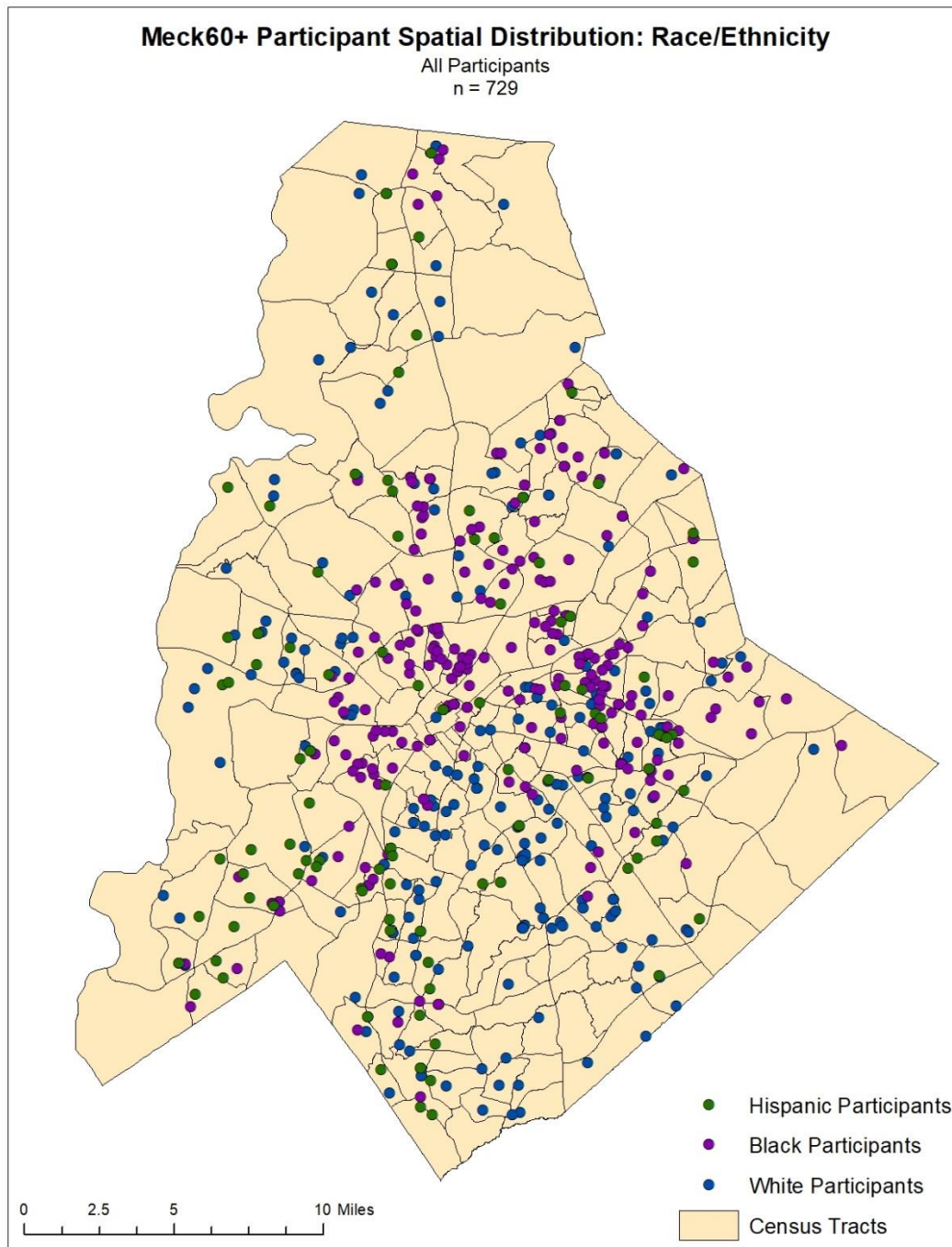
Furthermore, when comparing Caucasian to the combination of minorities represented by both African American and Latino older adults, the sample spatial distribution also covers very closely the current population spatial distribution (Figure 3).

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Figure 3 – **Sample and Population Distribution by Race/Ethnicity**

Meck60+ Participant Distribution (Race/Ethnicity)

Black & Hispanic Participants
n = 427

Total Black & Hispanic Population (2016 ACS Estimates)

Individuals
- 0
- 1
- 2 - 3
- 4 - 6
- 7 - 17

Individuals
- 0 - 531
- 532 - 1,169
- 1,170 - 1,993
- 1,994 - 3,188
- 3,189 - 6,514

0   2.5   5   10 Miles

The spatial distribution for income using the percentage of older adults below the poverty line for people 60 and older in the County when compared to the spatial distribution of participants in the survey indicates (see Figure 4) great overlapping between both the sample and the current population of people 60 and older in the County (Figure 4).

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Figure 4 – **Sample and Population Distribution by Income**

Meck60+ Participant Distribution (Poverty)

All Participants
<$30,000 (Total Family Income)
n = 314

Poverty - Population Age 60+ (2016 ACS Estimates)
The poverty line for a family of four is ~$24,250.
For a couple, it's ~$15,930.

Individuals
- 0
- 1
- 2
- 3 - 4
- 5 - 15

0   2.5   5   10 Miles

Percent Below Poverty Line
- 0.0 - 2.9
- 3.0 - 5.8
- 5.9 - 9.3
- 9.4 - 15.7
- 15.8 - 61.4

When examining other indicators of income findings are similar. For example, minorities and low-income families seem to favor renting over owning their home (Figure 5), and it appears that they also report higher levels of employment (full or par-time) than others do (Figure 6).

Both spatial distributions for indicators of income and economic need for participants in the current older adult population in the County and participants in the sample are very consistent.

In examining the distribution of current living arrangements reported by participants in the sample, there were about 43% of them "living alone." The spatial distribution for those currently living alone suggests that they are all scattered across the City of Charlotte and Mecklenburg County. No clear pattern distribution emerges from the data (Figure 7).

Figure 7 – **Sample Distribution by Living Alone**