

United Way of Metropolitan Dallas

*serving Dallas, Collin, Rockwall Counties
and Greater Lewisville*



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2006 Community Needs Assessment Increasing Self-Sufficiency

Financial Protection for Seniors

Financial Protection for Seniors – North Texas Overview

Notes:

Due to a lack of sufficient regional data for North Texas for select indicators in this chapter, national studies will be cited as relevant. It is assumed that these national numbers will hold true locally, but this may not always be the case.

Different age requirements are in place for the definition of the beginning age of older adults for the purpose of statistical analysis. This is because the data sources use different definitions.

Definitions:

Medicare: Federal health insurance program for persons age 65 and over who have contributed to the system, and some younger persons with disabilities.

Medicaid: Federal/State health insurance program for elderly and disabled persons, who have low incomes and limited resources.

As individuals grow older, there is a possibility of becoming more vulnerable financially and physically. Managing financial resources may become more of a challenge, especially if there is not a great deal of experience in financial matters. There is often less physical strength. Both situations can leave one more susceptible to either abuse or accidental harm or injury. Some of these factors are presented below.

Employment/Income

According to the 2004 report, Measuring the Years: State Aging Trends & Indicators Data Book, 12.8% of Texas residents age 65 years and older are living below poverty level and 35.2% of those same residents are living below 200% of the poverty level. For our region (19 counties that include the UWMD four-county service area), region 3 – Grand Prairie, the Texas Department of Aging and Disability services supports this data, indicating that of 495,752 residents that are age 65 years and older in this region, 63,463 or 12.8% of those are in poverty (2005 Reference Guide, Texas Department of Aging and Disability Services).

The need for additional income is cited as the primary reason older people continue to work. “About 15 percent of older Texans are employed. Ten percent of those who are not working are currently looking or plan to look for a job.” (Aging Texas Well Indicators Survey Results 2005, p1)

Seniors generally have several different sources of income to help keep them financially stable. Examples of different types of income for seniors include: employment, pensions, social security, savings bonds, and food stamps (please see chart below for a complete list). When analyzing sources and distribution of income a recent qualitative report found: “The biggest source of income is retirement income from Social Security. More than half of older Texans have income from personal savings, but only 8 percent report personal savings as their biggest source of income.” (Aging Texas Well Indicators Survey Results 2005, p1). According to this same survey, respondents indicated the following to be their sources of income:

Income Sources (all that apply)	Percent of respondents
Employment	25%
Employer pensions	40%
Social Security disability	13%
Social Security retirement	70%
Personal savings (stocks, IRA, 401(k), bonds)	54%
Supplemental Security Income	8%
Veterans benefits	10%
Cash assistance TANF/AFDC	1%
Food stamps	7%
Some other source (workers' comp, rental income, unemployment income, other)	13%

*Table taken directly from report, page 21

When asked which type of income was their biggest resource, they replied:

Biggest resource	Percent of respondents
Social security retirement	44%
Employer pensions	16%
Employment	10%
Personal savings	8%
Social security disability	7%
Veterans benefits	3%
SSI	2%

*Table taken directly from report, page 21.

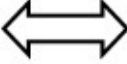
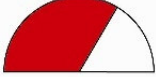
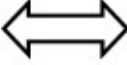
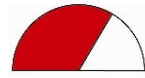

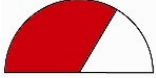

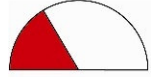
Crime and Abuse against Seniors

The region showed an increased number of deaths by assault and accident for area seniors. This may be the result of an increasing safety concern for seniors in our area. This could also reflect, however, the fact that there are an increased number of seniors in our area each year.

The region on the whole showed a 20% increase in total Adult Protective Services (APS) intakes; a 9% increase in total APS investigations; a 3% increase in total validated APS investigations; but a -11% decrease in total APS clients receiving services for 2004-2005. This could be reflective of the growing number of seniors in our area, a shift in public funding priorities from APS services to APS investigations and intakes, or a growing problem of elder abuse.

On the whole, the situation for seniors appears to be deteriorating. An increasing number of seniors are facing difficulties maintaining financial self-sufficiency and keeping themselves safe from crime, abuse and neglect.

Financial Protection for Seniors: Indicators and Trends

INDICATOR	SUMMARY	TREND	CONDITION
<p>Income</p>	<p>12.8% of Texas residents age 65 years and older are living below poverty level and 35.2% of those same residents are living below 200% of the poverty level</p> <p>Of 495,752 residents that are age 65 years and older in this region, 63,463 of those are in poverty</p> <p>More than half of older Texans have income from personal savings, but only 8 percent report personal savings as their biggest source of income</p>	<p> Same or Mixed</p>	<p> Concerned</p>
<p>Employment</p>	<p>About 15 percent of older Texans are employed. Ten percent of those who are not working are currently looking or plan to look for a job</p>	<p> Same or Mixed</p>	<p> Concerned</p>
<p>Crime/Abuse</p>	<p>The region on the whole showed a 20% increase in total Adult Protective Services (APS) intakes; a 9% increase in total APS investigations; a 3% increase in total validated APS investigations; but an 11% decrease in total APS clients receiving services</p>	<p> Worsening</p>	<p> Concerned</p>
<p>Deaths from Accidents</p>	<p>The region showed a 23% increase in the number of senior deaths due to accidents between 2004 and 2005.</p>	<p> Worsening</p>	<p> Manageable</p>

Financial Protection for Seniors: By County

Collin County

- There was a 60% increase in the number of senior deaths due to accidents between 2004 and 2005 for Collin County (from 30 to 48 cases).
- For all of the adult protective service indicators (total intakes, total investigations, validated investigations, and clients receiving APS services), Collin County experienced growth from 2004 -2005. Collin County showed a 15% growth in total APS intakes; a 41% growth in total APS investigations; 43% growth in total APS validated investigations; and a 3% growth in total clients receiving APS services.

Dallas County

- There was a 21% increase in the number of senior deaths due to accidents between 2004 and 2005 for Dallas County (from 144 to 174 cases).
- For all of the adult protective service indicators (total intakes, total investigations, validated investigations, and clients receiving APS services), Dallas County experienced growth in almost every area from 2004 -2005. Dallas County showed a 24% growth in total APS intakes; an 11% growth in total APS investigations; 1% growth in total APS validated investigations; but a -13% growth in total clients receiving APS services.

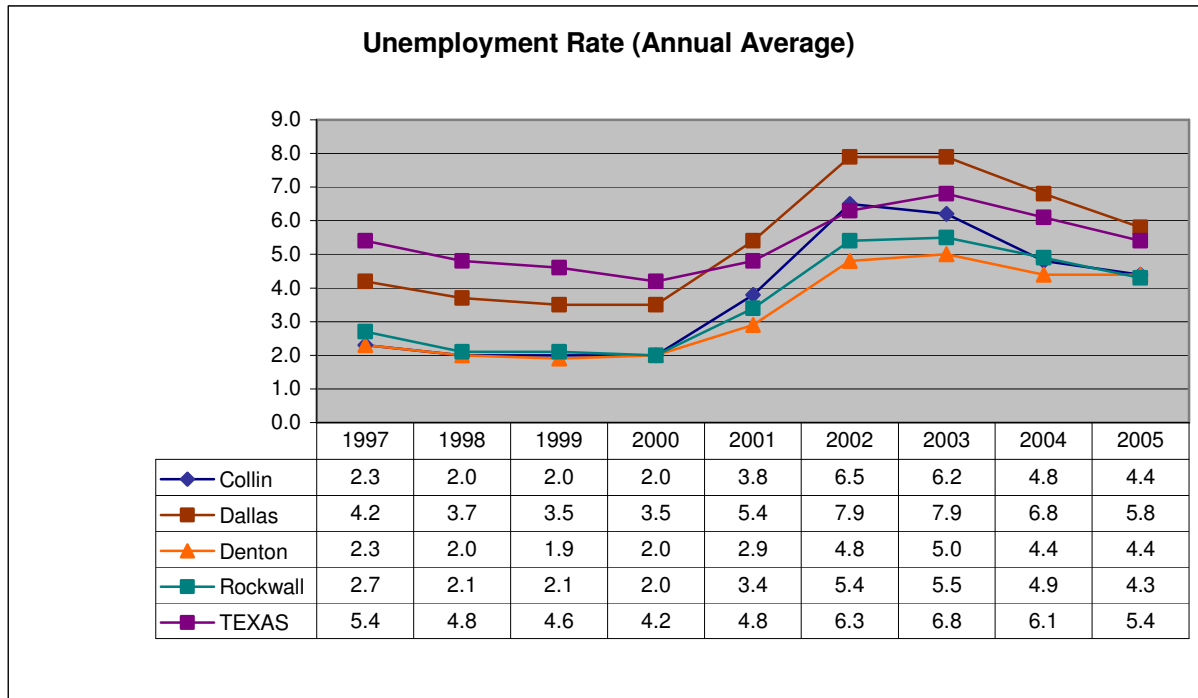
Denton County

- There was a decrease in the number of senior deaths by accident in Denton County (from 25 to 21 cases), the only county to show a decrease.
- For all of the adult protective service indicators (total intakes, total investigations, validated investigations, and clients receiving APS services), Denton County experienced loss from 2004 -2005. Denton County showed a -9% loss in total APS intakes; a -27% loss in total APS investigations; -7% loss in total APS validated investigations; and a -1% loss in total clients receiving APS services. Denton County was the only count to show a decrease in every APS indicator.

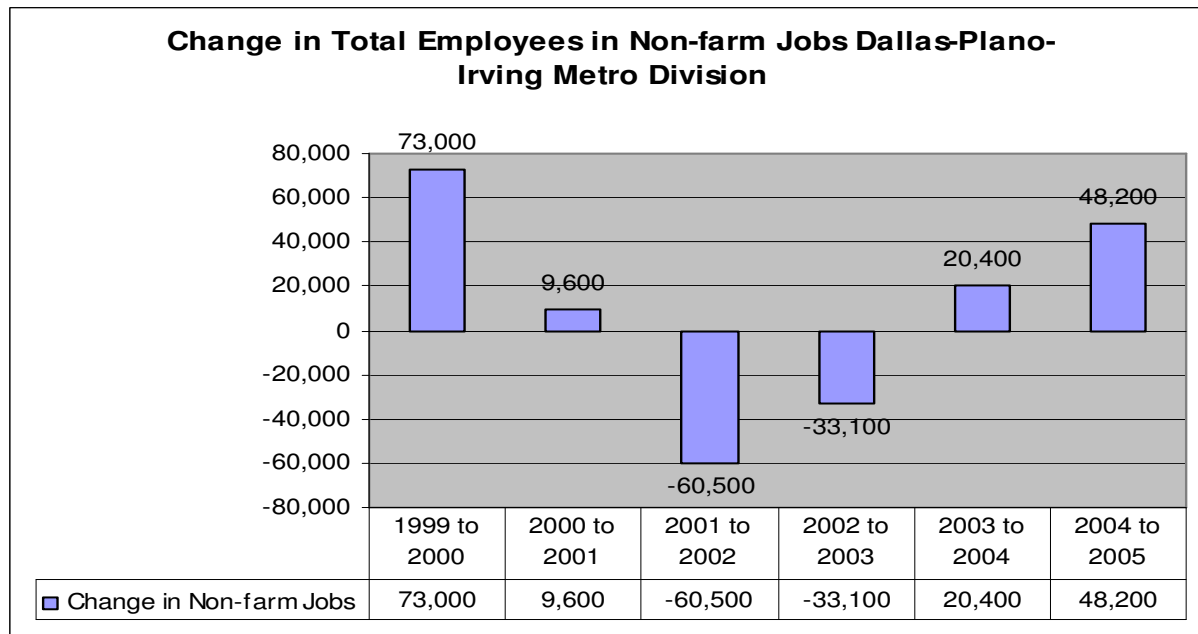
Rockwall County

- For all of the adult protective service indicators (total intakes, total investigations, validated investigations, and clients receiving APS services), Rockwall County experienced growth from 2004 -2005. Rockwall County showed a 31% growth in total APS intakes; a 24% growth in total APS investigations; 35% growth in total APS validated investigations; and a 43% growth in total clients receiving APS services. Between 2001 and 2005, there was a 57% increase in total clients receiving APS services.

Financial Protection for Seniors: Supporting Data



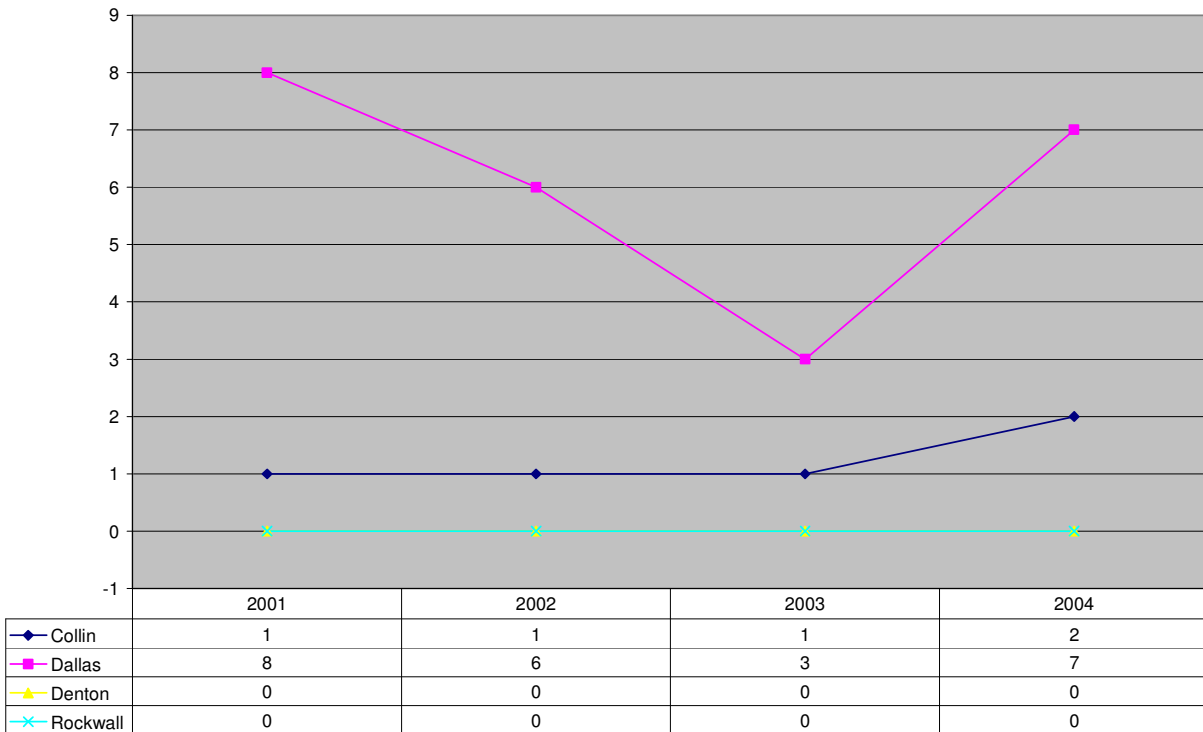
Source: Texas Workforce Commission LMI TRACER Data Link



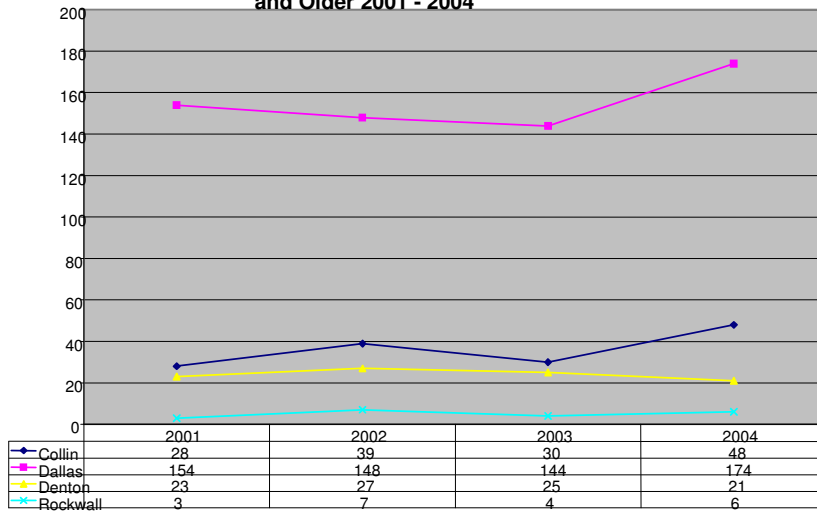
Source: Texas Workforce Commission LMI TRACER Data Link

*The Dallas-Plano-Irving Metro Division includes: Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, and Rockwall Counties

Number of Cases of Assault - Victims 65 Years or Older 2001 - 2004

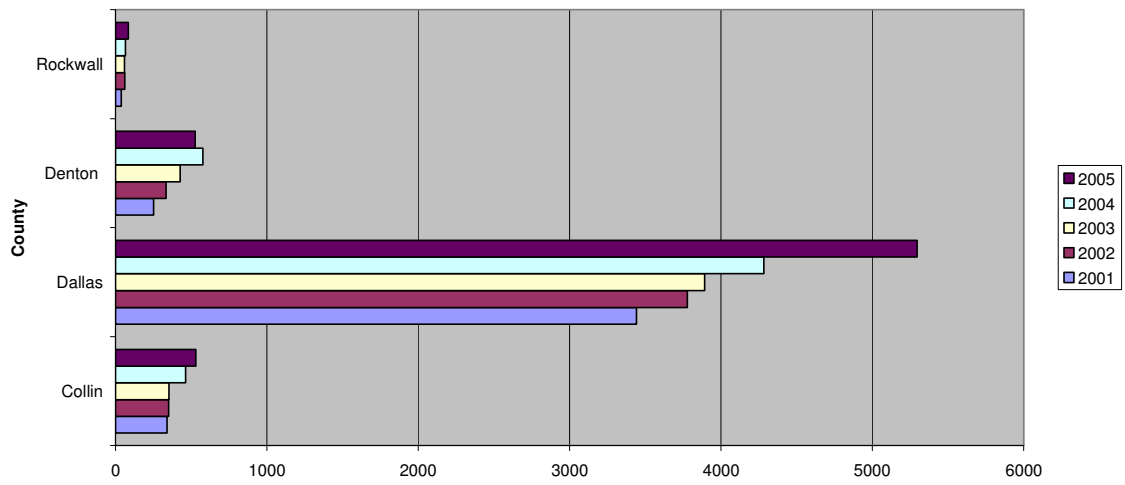


Deaths from Accidents - Persons Age 65 Years and Older 2001 - 2004



Source: Adult Protective Services

Total APS Intakes 2001-2005

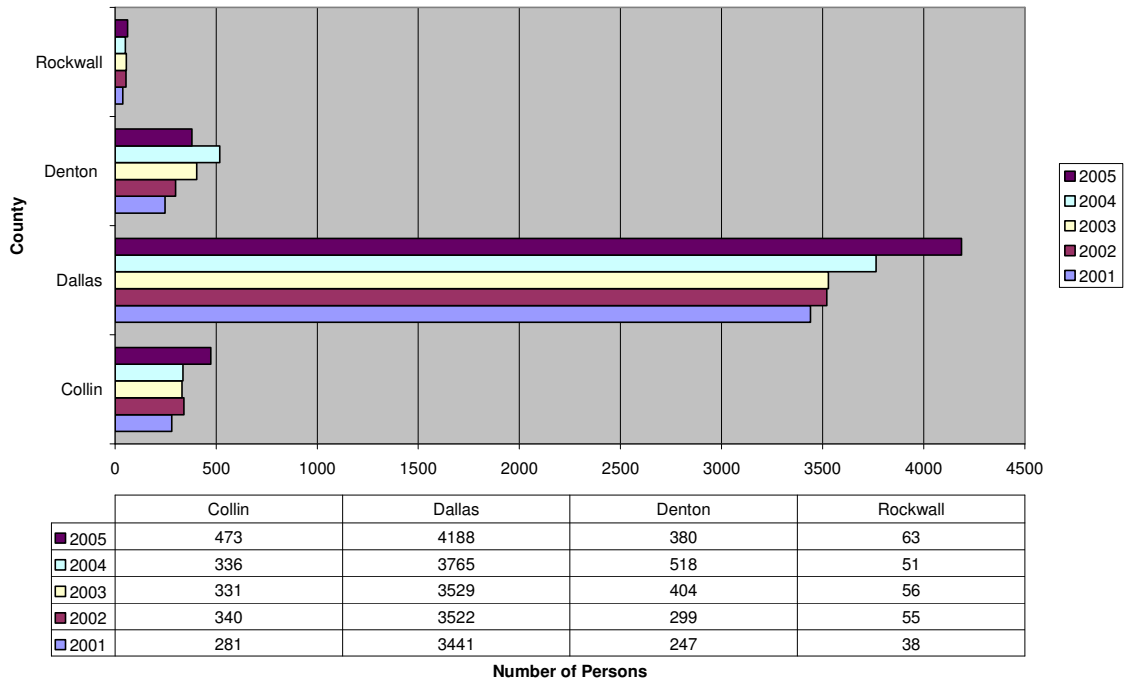


	Collin	Dallas	Denton	Rockwall
2005	531	5296	527	85
2004	463	4283	577	65
2003	354	3891	428	60
2002	351	3778	335	61
2001	341	3441	252	39

Number of Persons

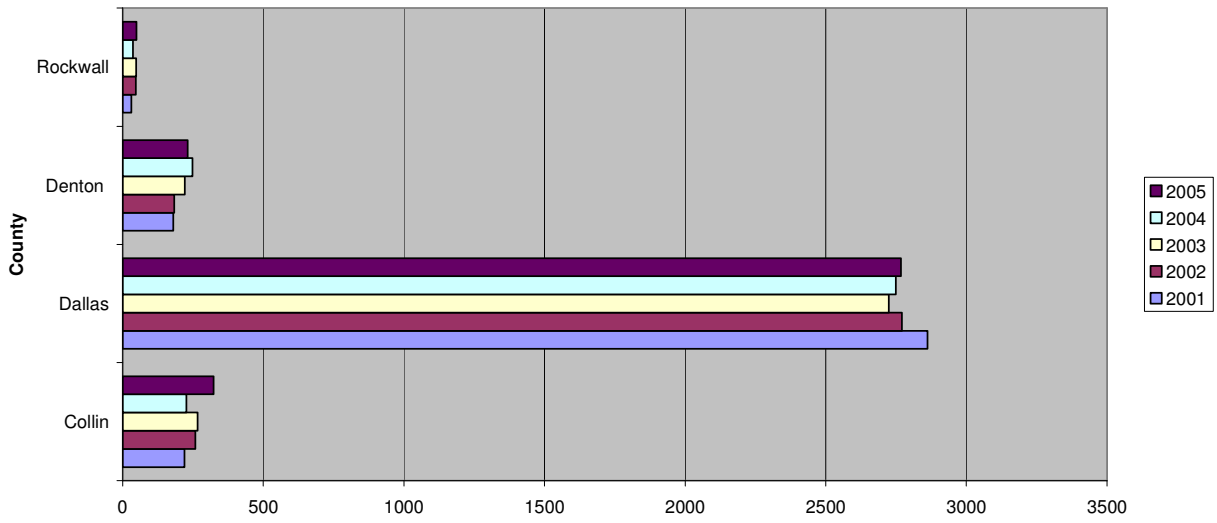
Source: Adult Protective Services

Total APS Investigations 2001-2005



Source: Adult Protective Services

Validated APS Investigations 2001-2005

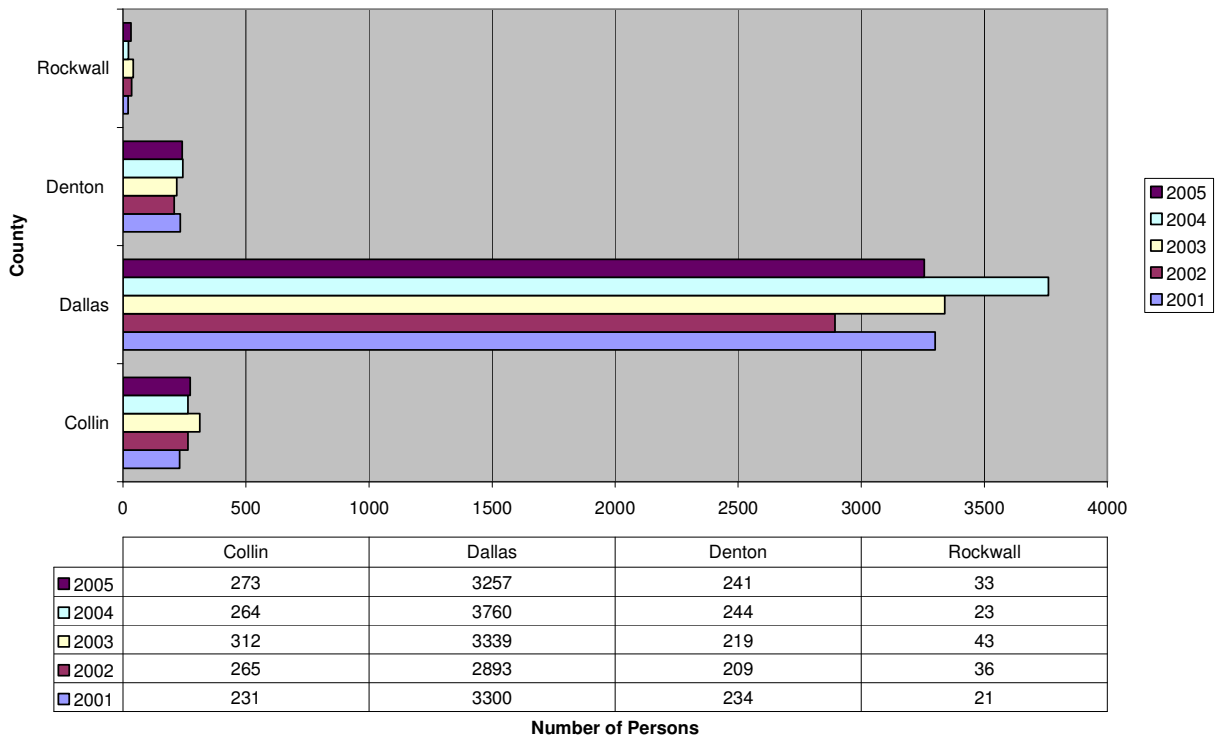


	Collin	Dallas	Denton	Rockwall
2005	324	2767	231	50
2004	227	2748	248	37
2003	267	2724	221	48
2002	258	2771	184	47
2001	220	2862	180	31

Number of Persons

Source: Adult Protective Services

Clients Receiving APS Services 2001-2005



Source: Adult Protective Services