

# DELAWARE VALLEY DATA

DELAWARE VALLEY REGIONAL PLANNING COMMISSION

## ANALYTICAL DATA REPORT

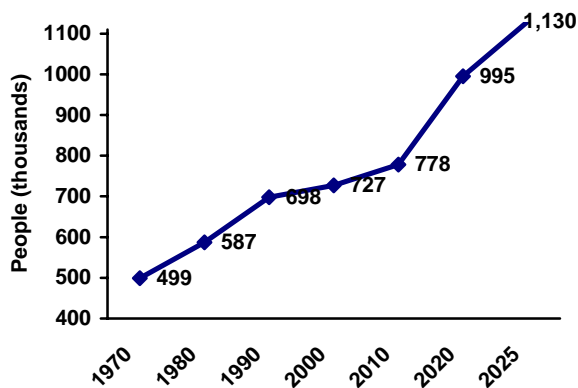
### The Aging of the Baby Boomers: Elderly and Near-Elderly Population Characteristics

No. 13  
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The Delaware Valley Regional Planning Commission is an interstate, intercounty and intercity agency serving the Philadelphia-Camden-Trenton metropolitan area. As the region’s metropolitan planning organization (MPO), the commission provides technical assistance and services to its member state and local governments. *Delaware Valley Data* is our periodic series of free data bulletins and analytical data reports. This analytical report considers characteristics of the elderly population in the DVRPC 9-county region, based on data from the United States Census Bureau and DVRPC forecasts. The DVRPC region includes Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania, and Burlington, Camden, Gloucester, and Mercer counties in New Jersey. The aging of the region’s baby boomers and its implications is discussed in more detail in a separate DVRPC report entitled *The Aging of the Baby Boomers: Housing Seniors in the Delaware Valley* (December 2006). For the purposes of this report, the elderly are defined as people age 65 and older; the “near-elderly” include persons age 55 to 64 years; and the “very old” include persons age 85 and older.

In 2000, the percent of the population age 65 and older in the Commonwealth of Pennsylvania (15.5%) was above the national average of 12.4%, while New Jersey’s share (at 13.3%) was also just above the national average.<sup>1</sup> According to the 2000 Census, the Commonwealth of Pennsylvania had the third highest proportion of elderly residents in the country, trailing only Florida and West Virginia. At 19<sup>th</sup>, New Jersey ranks lower, but ranks 9<sup>th</sup> if the number of persons over the age of 60 are counted. Statewide, the number of people over the age of 60 in New Jersey grew by 3.5% between 1990 and 2000 to 1.4 million, and is expected to climb to 2.4 million by 2025.

Figure 1: Persons 65 Years and Older, Delaware Valley Region, 1970-2025



Source: US Census Bureau, DVRPC forecasts (revised to reflect 2000 census data).

### Growth in the Elderly Population

In 1900, seniors accounted for less than 5% of the total population of the United States. Now numbering over 35 million, seniors currently account for over 12% of the nation’s population. By 2030, the senior population will double to more than 70 million, or 20% of the U.S. population.

Growth trends in the Delaware Valley’s elderly population mirror those of the nation. Figure 1 illustrates the steady growth of the elderly population in the Delaware Valley between 1970 and 2000, and expected growth through 2025. Growth of the elderly population is expected to increase significantly in the future as the region’s baby boomers begin to turn 65, starting as early as 2011.

<sup>1</sup> *A Quiet Crisis in America: A Report to Congress by the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21<sup>st</sup> Century*, 2002, page 2.

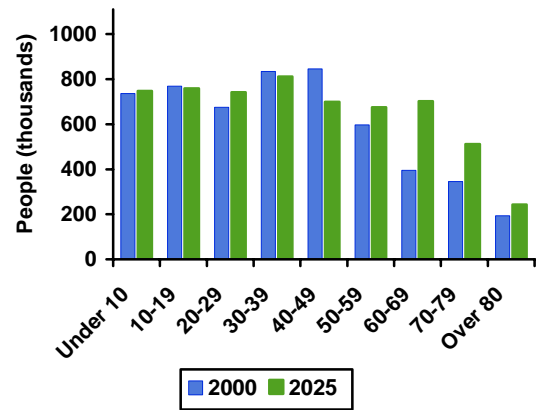
Figure 2 depicts the age distribution of the region's population in 2000 and in 2025, illustrating the expected growth in persons over the age of 60 and the stabilization of the younger cohorts. The proportion of elderly residents can be expected to continue to increase through 2030 and slightly beyond, given the number of residents in "35-39" cohort (all of whom will turn 65 between 2026 and 2031). The baby boom "bubble" (ages 30-54) is clearly evident in Figure 3.

Table 1 documents growth in the elderly population by county between 1970 and 2000. The region's elderly population increased by 46% between 1970 and 2000, despite an overall population increase of only 5% during the same decades. This disparity is even more pronounced when considering only the region's eight "suburban" counties (exclusive of Philadelphia), where the elderly population grew by 90% between 1970 and 2000 compared to an overall population increase of 22%.

Between 1970 and 1990, elderly population growth exceeded overall population growth in each of the region's nine counties. Between 1990 and 2000, however, growth in the elderly population in the region's older, most developed counties (Philadelphia, Delaware, Montgomery, Camden, and Mercer) was similar to or even less than overall population growth, while gains in the elderly population in the faster growing counties continued to outpace total population growth.

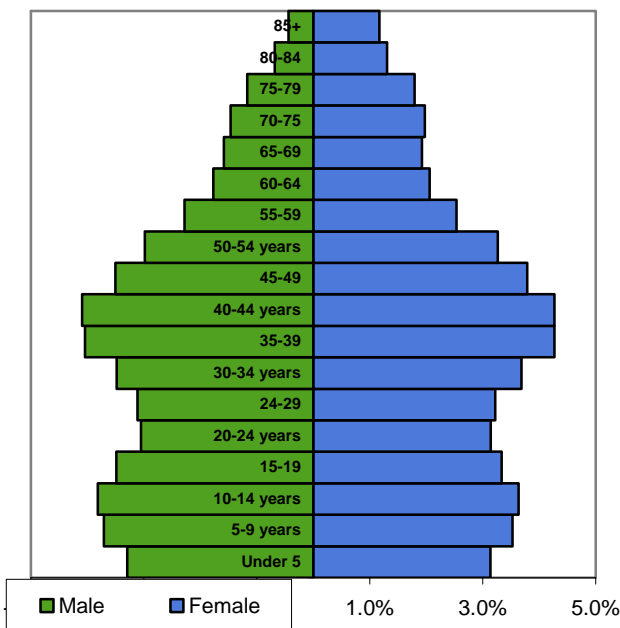
Map 1 illustrates the growth of the elderly population by municipality between 1990 and 2000. Many suburban communities, particularly in Bucks, Chester, and western Delaware County, realized increases of 50% or more in their elderly populations. Municipalities that experienced a decline in elderly residents were generally core cities, boroughs, and older suburbs, many of which realized an overall population loss during this decade.

**Figure 2: Age Distribution, Delaware Valley Region, 2000 and 2025**



Source: US Census Bureau (2000 data) and DVRPC (2025 forecasts of the population by age, revised to reflect 2000 census data).

**Figure 3: Population by Age, 2000 DVRPC Region**



Source: United States Census Bureau.

Table 2 describes forecasted elderly population growth by county through 2025. Based on DVRPC population forecasts, many of the region's counties will experience a doubling or more of their elderly population by 2025. In Pennsylvania, Bucks and Chester Counties will continue to see the most rapid maturation. Elderly residents are expected to account for over 21% of the population in each of these two counties by 2025, up from 12% in 2000.

In New Jersey, Burlington County will see the most dramatic demographic shift, with the elderly population climbing from 53,000 in 2000 to over 107,000 by 2025. By 2025, almost 1 in 5 of the region's residents will be over the age of 65. Figure 4 illustrates the percent of the region's elderly population living in each of the nine counties in 2000 and the expected percentages in 2025. Philadelphia, home to 29% of the region's elderly residents in 2000, will see their share decline significantly by 2025, while other suburban counties, especially Bucks and Chester, can expect their shares to increase.

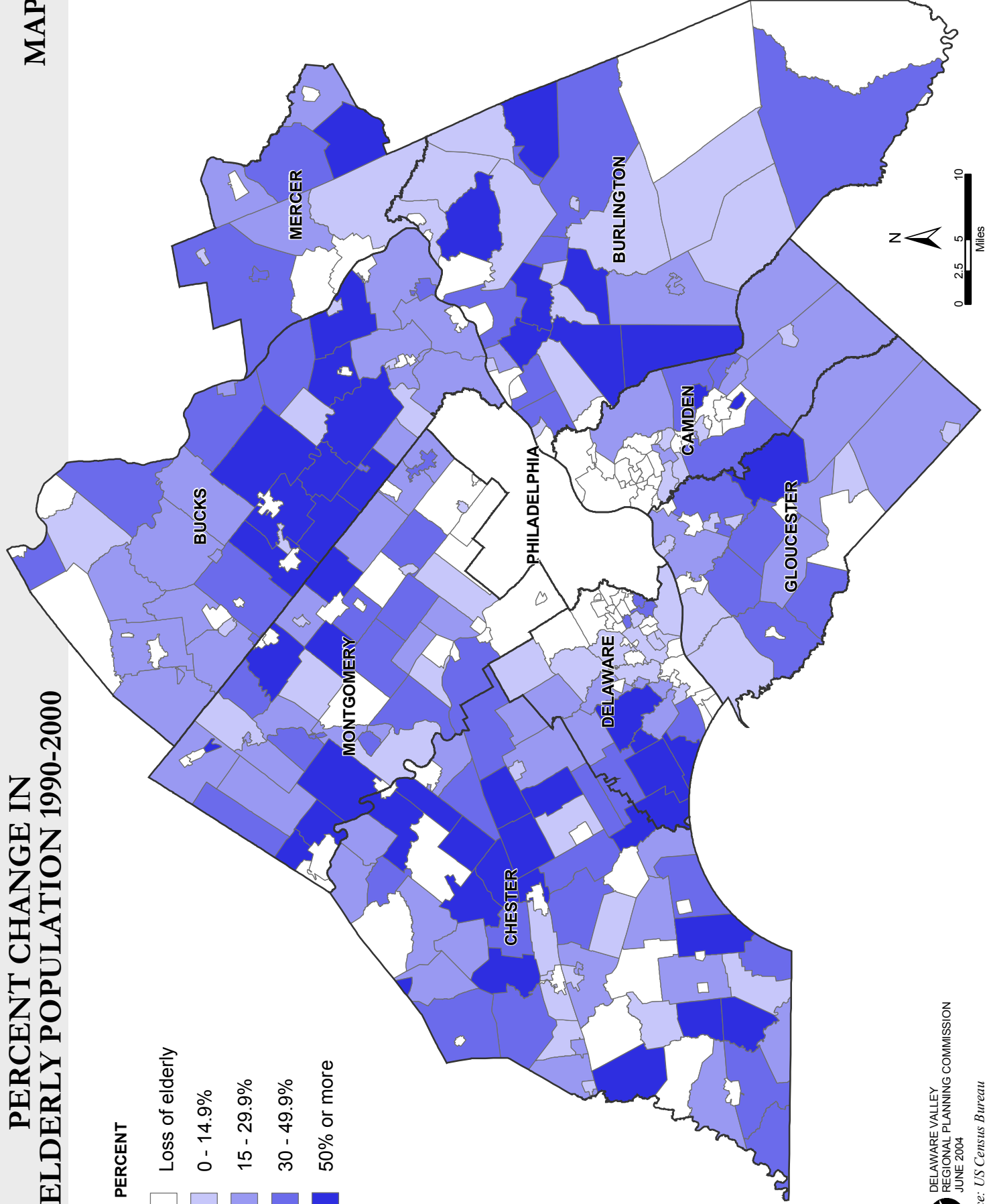
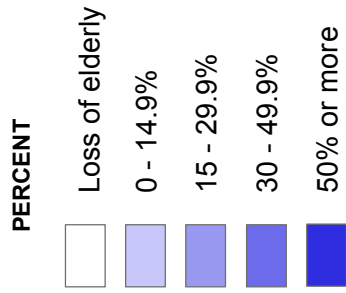
**Table 1  
Growth of the Elderly Population of the Delaware Valley, 1970 – 2000**

County	Residents over the age of 64, 1970	Residents over the age of 64, 1990	% change in elderly, 1970-1990	% change in total population, 1970-1990	Residents over the age of 64, 2000	% change in elderly, 1990-2000	% change in total population, 1990-2000	% change in elderly population, 1970-2000	% change in total population, 1970-2000
Bucks	25,540	58,912	131%	30%	74,094	26%	10%	190%	43%
Chester	21,620	40,977	90%	35%	50,677	24%	15%	134%	56%
Delaware	59,039	84,932	44%	-9%	85,669	1%	1%	45%	-9%
Montgomery	61,093	101,993	67%	9%	111,797	10%	11%	83%	20%
Philadelphia	228,148	240,714	6%	-19%	213,722	-11%	-4%	-6%	-22%
<b>5 PA Counties</b>	<b>395,440</b>	<b>527,528</b>	<b>33%</b>	<b>-4%</b>	<b>535,959</b>	<b>2%</b>	<b>3%</b>	<b>36%</b>	<b>-1%</b>
<b>4 Suburban PA counties</b>	<b>167,292</b>	<b>286,814</b>	<b>71%</b>	<b>12%</b>	<b>322,237</b>	<b>12%</b>	<b>9%</b>	<b>93%</b>	<b>21%</b>
Burlington	19,279	42,188	119%	22%	53,218	26%	7%	176%	31%
Camden	41,161	61,191	49%	10%	63,769	4%	1%	55%	12%
Gloucester	13,295	24,761	86%	33%	29,678	20%	11%	123%	48%
Mercer	29,603	42,229	43%	7%	44,140	5%	8%	49%	15%
<b>4 NJ Counties</b>	<b>103,338</b>	<b>170,369</b>	<b>65%</b>	<b>16%</b>	<b>190,805</b>	<b>12%</b>	<b>6%</b>	<b>85%</b>	<b>22%</b>
<b>9-County DVRPC Region</b>	<b>498,778</b>	<b>697,897</b>	<b>40%</b>	<b>1%</b>	<b>726,764</b>	<b>4%</b>	<b>4%</b>	<b>46%</b>	<b>5%</b>
<b>8 Suburban DVRPC Counties</b>	<b>270,30</b>	<b>457,183</b>	<b>69%</b>	<b>13%</b>	<b>513,042</b>	<b>10%</b>	<b>8%</b>	<b>90%</b>	<b>22%</b>

Source: United States Department of Commerce, Bureau of the Census: 1970, 1990, and 2000 Census of Population and Housing. "4 suburban PA counties" does not include Philadelphia.

# PERCENT CHANGE IN ELDERLY POPULATION 1990-2000

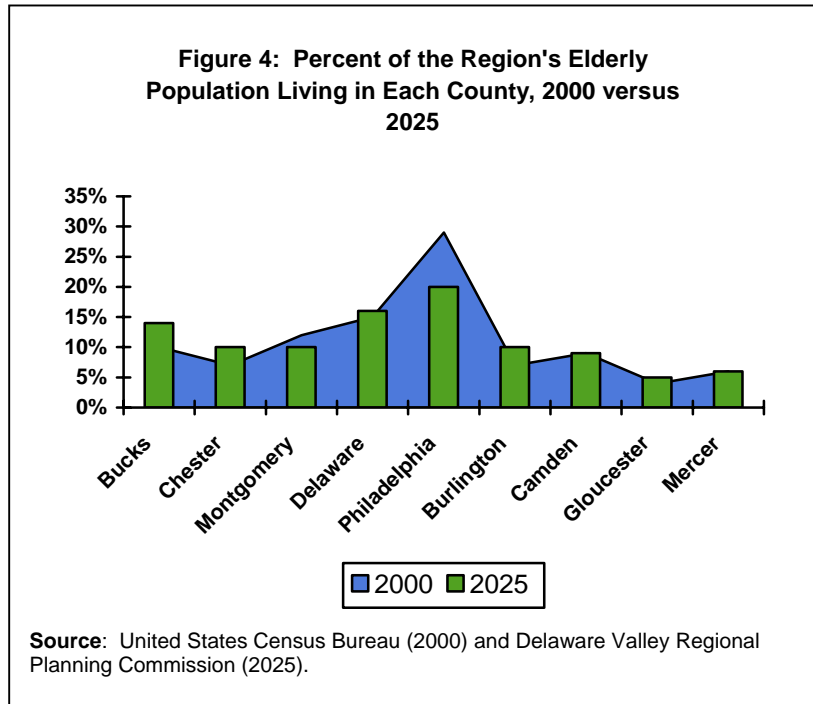
## MAP 1



**Table 2: Elderly Residents by County, 2000-2025**

County	2000	Percent of total pop.	2010	Percent of total pop.	2015	Percent of total pop.	2020	Percent of total pop.	2025	Percent of total pop.
Bucks	74,282	12%	92,105	14%	110,923	16%	136,348	19%	160,675	22%
Chester	51,056	12%	64,745	13%	79,534	16%	98,929	19%	117,130	21%
Delaware	85,743	16%	85,571	16%	89,923	17%	98,859	18%	108,995	20%
Montgomery	111,883	15%	123,228	16%	138,230	17%	159,870	19%	180,725	21%
Philadelphia	214,144	14%	194,557	13%	198,506	13%	212,581	14%	227,508	15%
<b>PA Counties</b>	<b>537,108</b>	<b>14%</b>	<b>560,206</b>	<b>14%</b>	<b>617,116</b>	<b>15%</b>	<b>706,587</b>	<b>17%</b>	<b>795,033</b>	<b>19%</b>
Burlington	53,242	13%	66,102	15%	77,126	16%	91,918	19%	107,394	21%
Camden	63,654	13%	68,673	13%	75,651	15%	86,561	17%	99,208	19%
Gloucester	29,568	12%	35,073	13%	40,522	14%	48,505	16%	57,989	18%
Mercer	43,902	13%	47,879	13%	53,093	14%	61,034	16%	70,357	17%
<b>NJ Counties</b>	<b>190,366</b>	<b>12%</b>	<b>217,727</b>	<b>13%</b>	<b>246,392</b>	<b>15%</b>	<b>288,018</b>	<b>17%</b>	<b>334,948</b>	<b>19%</b>
<b>Region</b>	<b>727,474</b>	<b>14%</b>	<b>777,933</b>	<b>14%</b>	<b>863,508</b>	<b>15%</b>	<b>994,605</b>	<b>17%</b>	<b>1,129,981</b>	<b>19%</b>

Sources: United States Census Bureau (2000), Delaware Valley Regional Planning Commission (forecasts)



## Changes in the Near-Elderly Population

Tracking growth in the near-elderly population (ages 55-64) provides a glimpse of what the next cohort will add to the aging population. The region's near-elderly population is forecast to increase significantly between 2000 and 2010 as the region's baby boomers approach retirement, as indicated in Table 3.

While Pennsylvania will realize the highest absolute increase, New Jersey counties will see higher percentage increases in near-elderly residents. After high percentage increases between 2000 and 2010 in all nine counties, New Jersey's 2010-2020 gains surpass those in Pennsylvania, with Gloucester County posting the highest increase of any county in the region during that period. The decline that follows in all nine counties between 2020 and 2025 effectively marks the end of the Baby Boom population bubble—by that time, the generation will all have moved into “elderly” status.

**Table 3: Near-Elderly Residents by County, 2000-2025**

County	Near Elderly 2000	Near Elderly 2010	Percent change 2000-2010	Near-elderly 2020	Percent change 2010-2020	Near-elderly 2025	Percent change 2020-2025	Percent change 2000-2025
Bucks	54,885	89,259	63%	100,808	13%	94,614	-6%	72%
Chester	38,418	65,523	71%	72,479	11%	66,903	-8%	74%
Delaware	46,589	61,881	33%	68,229	10%	64,398	-6%	38%
Montgomery	68,244	100,029	47%	109,807	10%	104,592	-5%	53%
Philadelphia	123,983	155,392	25%	166,230	7%	159,989	-4%	29%
<b>PA Counties</b>	<b>332,119</b>	<b>472,084</b>	<b>42%</b>	<b>517,553</b>	<b>10%</b>	<b>490,496</b>	<b>-5%</b>	<b>48%</b>
Burlington	38,540	56,053	45%	66,912	19%	62,372	-7%	62%
Camden	42,970	59,805	39%	70,953	19%	63,015	-11%	47%
Gloucester	21,955	33,397	52%	42,974	29%	39,631	-8%	81%
Mercer	30,127	42,843	42%	50,769	19%	45,806	-10%	52%
<b>NJ Counties</b>	<b>133,592</b>	<b>192,098</b>	<b>44%</b>	<b>231,608</b>	<b>21%</b>	<b>210,824</b>	<b>-9%</b>	<b>58%</b>
<b>Region</b>	<b>465,711</b>	<b>664,182</b>	<b>43%</b>	<b>749,161</b>	<b>13%</b>	<b>701,320</b>	<b>-6%</b>	<b>51%</b>

**Sources:** United States Census Bureau (2000), Delaware Valley Regional Planning Commission (forecasts).  
“Near elderly” is defined as age 55 to 64 years.

## Changes in the Very Old Population

The baby boom generation will present another unique challenge in the not-too-distant future, as they become the largest population cohort in history to reap the benefits of increased life expectancy. A sizable increase in the number of very old residents (defined as people age 85 and older) will occur throughout the region by 2025, as evidenced in Table 4. In the near future, the City of Philadelphia will see the greatest change in the very old population, with the number of very old people expected to increase from 26,000 to almost 36,000 by 2010. In the longer term, however, more rural counties such as Bucks, Chester and Burlington will see enormous increases in their very old population, with most of that growth occurring before 2020.

The number of very old residents will be higher than ever before in coming decades. This is of particular interest to local, state and federal lawmakers attempting to plan for future service provisions for the “oldest of the old;” given that these residents are more likely to have physical and mental impairments and will demand an increased level of service from transportation and health care providers.

**Table 4: Very Old Residents by County, 2000-2025**

County	Very old 2000	Very old 2010	Percent change 2000-2010	Very old 2020	Percent change 2010-2020	Very old 2025	Percent change 2020-2025	Percent change 2000-2025
Bucks	8,554	10,862	27%	12,833	18%	14,164	10%	66%
Chester	5,907	8,442	43%	10,031	19%	11,062	10%	87%
Delaware	10,459	14,010	34%	14,539	4%	14,095	-3%	35%
Montgomery	14,313	19,429	36%	20,786	7%	21,350	3%	49%
Philadelphia	26,064	35,773	37%	33,681	-6%	31,288	-7%	20%
<b>PA Counties</b>	<b>65,297</b>	<b>88,516</b>	<b>36%</b>	<b>91,870</b>	<b>4%</b>	<b>91,959</b>	<b>0%</b>	<b>41%</b>
Burlington	5,402	7,459	38%	8,905	19%	9,845	11%	82%
Camden	7,326	10,345	41%	11,016	6%	11,163	1%	52%
Gloucester	3,000	4,482	49%	5,256	17%	5,591	6%	86%
Mercer	5,548	7,922	43%	8,475	7%	8,750	3%	58%
<b>NJ Counties</b>	<b>21,276</b>	<b>30,208</b>	<b>42%</b>	<b>33,652</b>	<b>11%</b>	<b>35,349</b>	<b>5%</b>	<b>66%</b>
<b>Region</b>	<b>86,573</b>	<b>118,724</b>	<b>37%</b>	<b>125,522</b>	<b>6%</b>	<b>127,308</b>	<b>1%</b>	<b>47%</b>

**Sources:** United States Census Bureau (2000), Delaware Valley Regional Planning Commission (forecasts).  
 "Very old" is defined as 85 years of age or older.

## The Region's Current Elderly Population

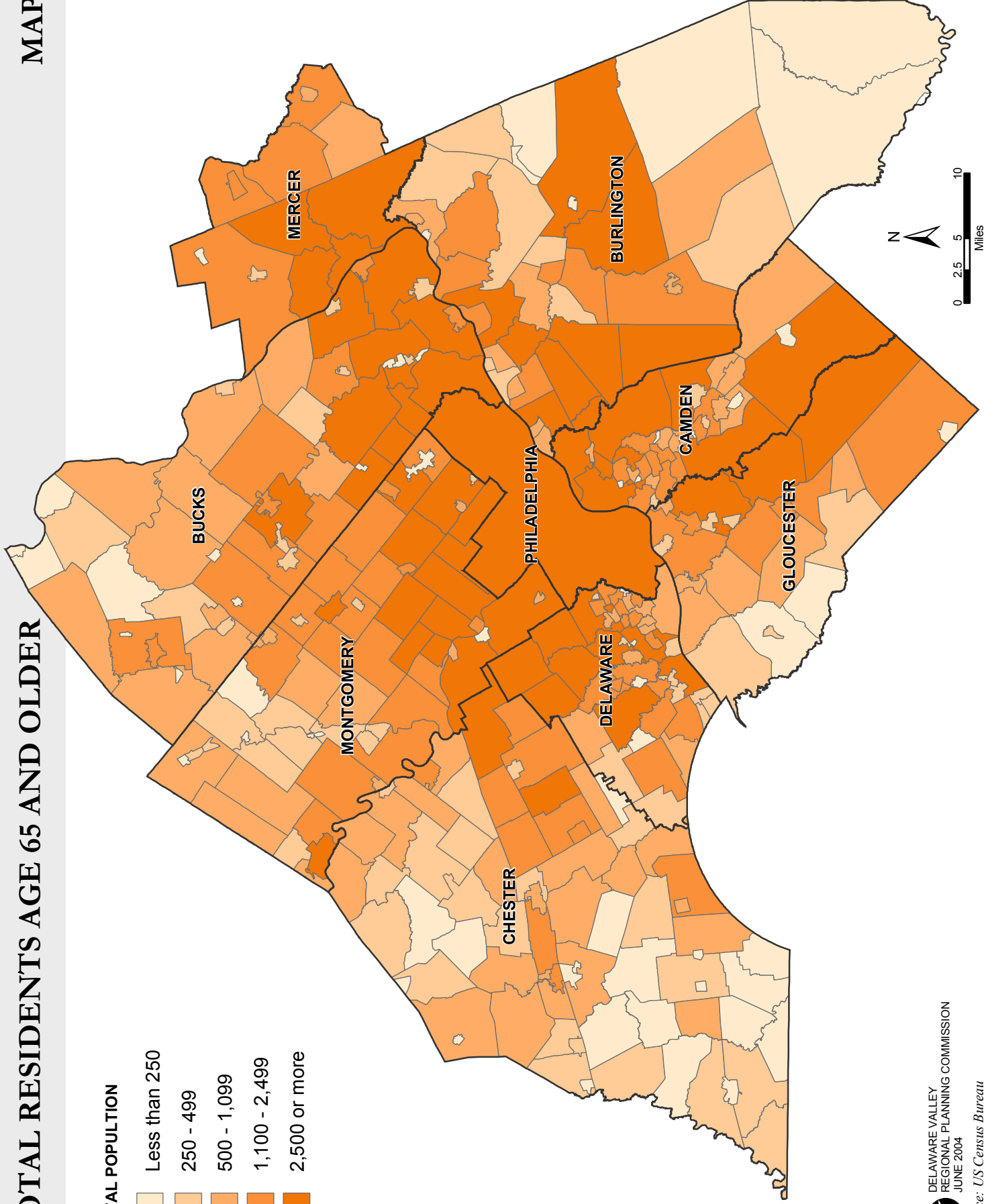
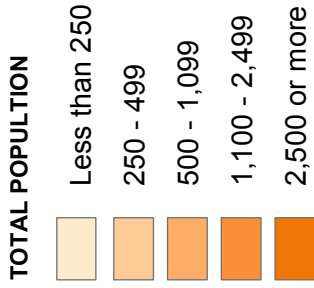
Map 2 illustrates the absolute number of elderly residents by municipality for the Delaware Valley region in 2000, while Map 3 depicts the percent of the resident population that is age 65 and older for each of the municipalities in the Delaware Valley region. The 9-county Delaware Valley region was home to over three-quarters of a million elderly in 2000, as illustrated in Table 5. Over 29% of the region's elderly and near elderly population lived in New Jersey, while almost 71% lived in Pennsylvania. As of 2000, Philadelphia County had the largest portion of the region's population over age 65, with 28% of the total. Montgomery County was home to the second largest share of older residents with 15% of the regional total, followed by Delaware County, home to 12% of the region's seniors, and Bucks County, with 10%. With 16% of its population over the age of 65, Delaware County has the greatest proportion of elderly residents, followed by Montgomery (at 15%) and Philadelphia (with 14%).

In New Jersey, all four counties were home to a share of the region's elderly population slightly less than their share of the regional population overall. The exception is Camden County, where concentrations of low-income elderly are living in Camden City. With each county having a share of the region's near-elderly population approximately equal to their current share of the region's elderly, every county can expect to see continued growth in the number of senior citizens. This includes both Delaware and Philadelphia County, despite their forecasted losses in overall population.

Although the City of Philadelphia's 214,000 elderly residents may seem daunting, they make up only 14% of the City's total population, a lower proportion than many other municipalities in the region. Several municipalities, including large areas of Delaware and Camden counties, have elderly concentrations of 16% or more of the total municipal population. Table 6 lists the municipalities with the highest absolute number and percent of elderly residents.

# TOTAL RESIDENTS AGE 65 AND OLDER

## MAP 2

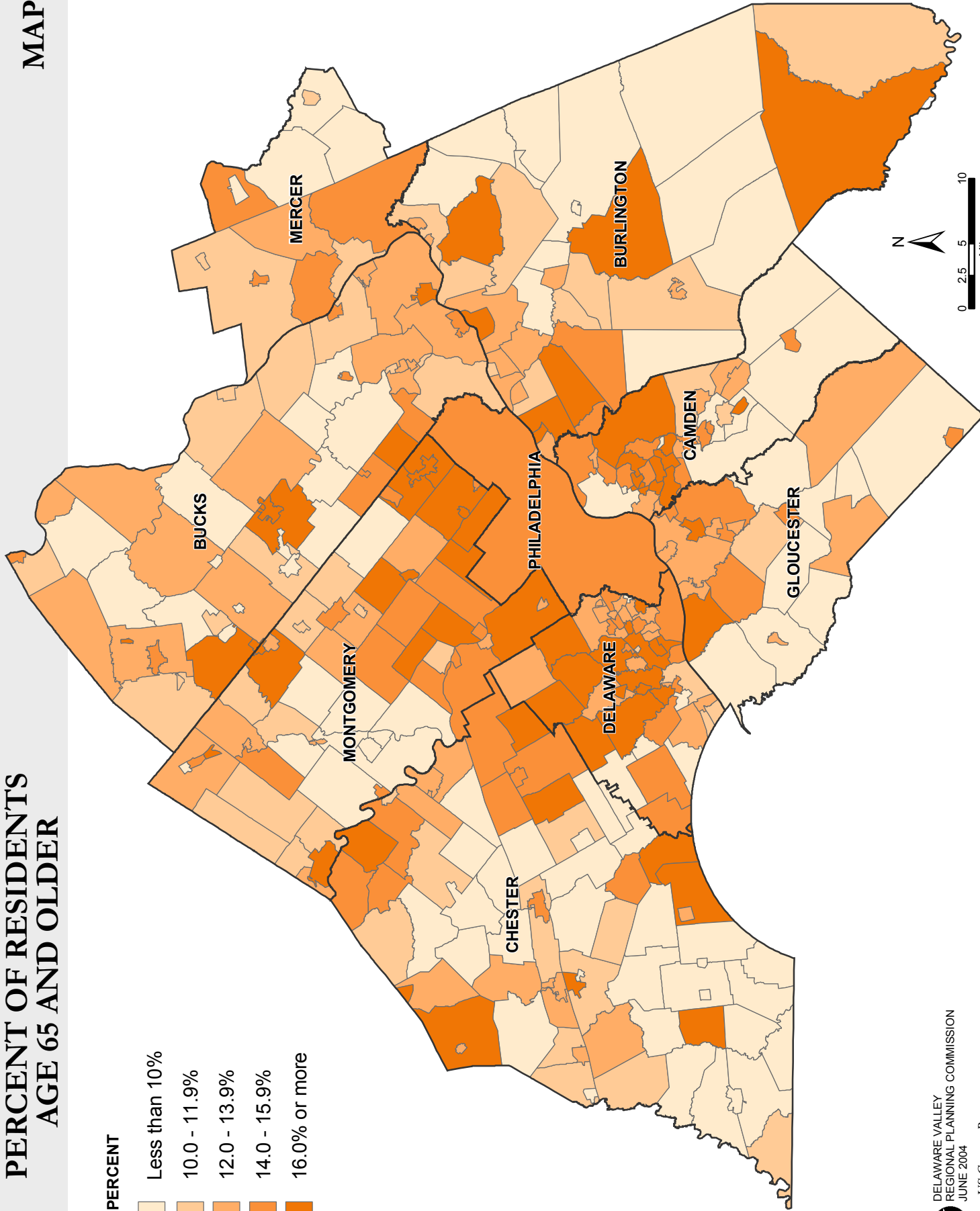




# PERCENT OF RESIDENTS AGE 65 AND OLDER

## MAP 3

### PERCENT



**Table 5: Elderly and Near-Elderly Residents, 2000**

County	Total residents	Elderly residents (65 and older)	Near elderly residents (age 55 to 64)	Percent elderly	Percent near-elderly	Percent of the region's population	Percent of the region's elderly population	Percent of the region's near-elderly population
Chester	433,501	51,056	38,418	12%	9%	8%	7%	8%
Delaware	550,864	85,743	46,589	16%	8%	10%	12%	10%
Montgomery	750,097	111,883	68,224	15%	9%	14%	15%	15%
Philadelphia	1,517,550	214,144	123,983	14%	8%	28%	29%	27%
<b>PA Counties</b>	<b>3,849,647</b>	<b>537,108</b>	<b>332,119</b>	<b>14%</b>	<b>9%</b>	<b>71%</b>	<b>74%</b>	<b>72%</b>
Burlington	423,394	53,242	38,540	13%	9%	8%	7%	8%
Camden	508,932	63,654	42,970	13%	8%	9%	9%	9%
Gloucester	254,673	29,568	21,955	12%	9%	5%	4%	5%
Mercer	350,761	43,902	30,127	13%	9%	7%	6%	6%
<b>NJ Counties</b>	<b>1,537,760</b>	<b>190,366</b>	<b>133,592</b>	<b>12%</b>	<b>9%</b>	<b>29%</b>	<b>26%</b>	<b>28%</b>
<b>DVRPC region</b>	<b>5,387,407</b>	<b>727,474</b>	<b>465,711</b>	<b>14%</b>	<b>9%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: United States Census Bureau. "Elderly" is defined as over the age of 64 years, and "near-elderly" is defined as between the ages of 55 and 64 years.

**Table 6: Municipalities Ranked by Number and Percent of Elderly Residents, 2000**

	By absolute number of elderly			By elderly as a percent of the total pop.		
	Municipality	County	Number	Municipality	County	Percent
1	Philadelphia City	Philadelphia	213,722	Pine Valley Borough	Camden	40%
2	Hamilton Twp.	Mercer	13,623	Mansfield Twp.	Burlington	32%
3	Upper Darby Twp.	Delaware	11,201	Southampton Twp.	Burlington	32%
4	Lower Merion Twp.	Montgomery	11,043	Middletown Twp.	Delaware	29%
5	Abington Twp.	Montgomery	10,699	Pennsbury Twp.	Chester	28%
6	Trenton City	Mercer	9,716	Telford Borough (part.)	Bucks	26%
7	Haverford Twp.	Delaware	8,741	Doylestown Twp.	Bucks	25%
8	Bristol Twp.,	Bucks	7,046	Washington Twp.	Burlington	24%
9	Cheltenham Twp.	Montgomery	6,873	Elverson Borough	Chester	24%
10	Bensalem Twp.	Bucks	6,402	Springfield Twp.	Montgomery	23%
11	Camden City	Camden	6,090	Lower Gwynedd Twp.	Montgomery	23%
12	Gloucester Twp.	Camden	6,052	Marple Twp.	Delaware	22%
13	Mt. Laurel Twp.	Burlington	5,905	Newtown Twp.	Delaware	22%
14	Middletown Twp.	Bucks	5,749	West Rockhill Twp.	Bucks	21%
15	Ewing Twp.	Mercer	5,631	Edgmont Twp.	Delaware	21%

Source: Delaware Valley Regional Planning Commission, August 2006.

Municipalities with the greatest absolute number of elderly residents are generally in the region's older, most heavily populated counties. Communities with the greatest percentages of elderly, however, include many growing suburban townships. For example, Mansfield Township's (Burlington County) 1,623 elderly residents comprise 32% of the municipality's total population—nearly twice the concentration of Philadelphia, yet in raw numbers far fewer people.

Similarly, Southampton Township (Burlington County), Middletown Township (Delaware County), Pennsbury Township (Chester County), and Telford and Doylestown Boroughs (both in Bucks County) each have elderly populations that comprise at least 25% or more of their total population. This data includes people living in group-quarters, and many of the communities with high percentages of elderly residents are home to nursing homes, assisted care facilities or retirement communities.

Map 4 depicts the total number of residents aged 85 and older for the region, while Map 5 illustrates the percent of each municipality's elderly population that was very old in 2000. The pattern of concentration is far more difficult to pin down with this demographic. While many of these extremely old residents have aged in place in the older, more urbanized suburbs, they are also living in nursing care facilities and single-family homes (often with other family members) scattered throughout the region's suburban and rural areas.

**Table 7: Municipalities with the Highest Density of Elderly Residents, 2000**

By density of elderly residents			
	Municipality	County	Elderly/acre
1	Ridley Township	Delaware	7.78
2	East Lansdowne Boro.	Delaware	2.75
3	Darby Borough	Delaware	2.66
4	Jenkintown Borough	Montgomery	2.55
5	Clifton Heights Boro.	Delaware	2.51
6	Philadelphia City	Philadelphia	2.34
7	Media Borough	Delaware	2.34
8	Parkside Borough	Delaware	2.33
9	Upper Darby Township	Delaware	2.25
10	Ambler Borough	Montgomery	2.08
11	Collingdale Borough	Delaware	2.00
12	Lansdowne Borough	Delaware	1.99
13	Prospect Park Boro.	Delaware	1.90
14	Audubon Park	Camden	1.88
15	Trenton City	Mercer	1.87

Source: DVRPC, August 2006.

Over 20% of the region's municipalities are home to more than 300 residents over the age of 85. Statewide, this age cohort experienced the fastest growth in New Jersey between 1990 and 2000, increasing by over 42%. As noted earlier, the number of people in this "very old" cohort is expected to increase significantly in coming decades, presenting a unique challenge to the region's local officials and service providers.

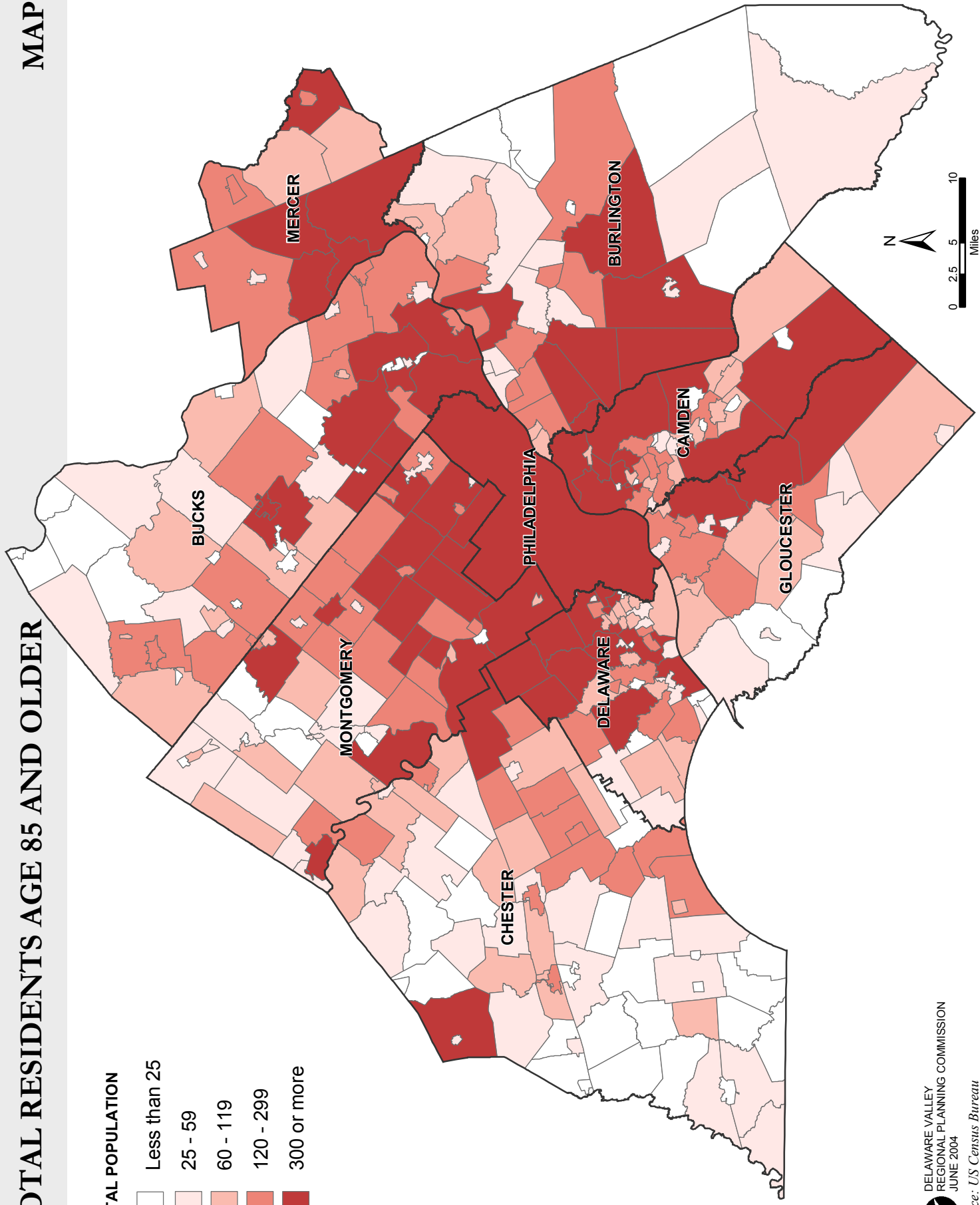
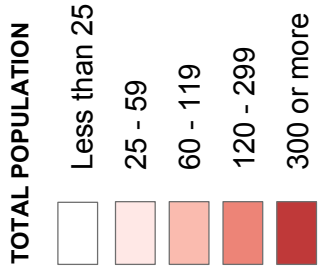
Map 6 illustrates the density of elderly residents in the region's municipalities, and Table 7 lists municipalities with the highest concentrations of elderly residents per square mile. Concentrations of elderly residents are generally found in the City of Philadelphia and the older, first ring suburbs and older urban boroughs. Delaware, Camden, Mercer and Montgomery counties have particularly high concentrations of elderly.

While these high concentrations present challenges to local service providers (particularly in the region's smaller boroughs), concentrations of elderly provide an opportunity for improved coordination between organizations and agencies providing services to senior citizens.

Table 8 considers the number and percent of each county's total occupied households that are headed by an elderly person, as opposed to focusing on individual elderly people. Region-wide, more than 23% of the region's households were headed by someone age 65 or older in 2000, and an additional 11% were headed by a person between 55 and 64 years. Clearly, state, county, and municipal officials, along with the region's non-profits and other service providers, need to focus on meeting the needs of its elderly residents, both now and in the future.

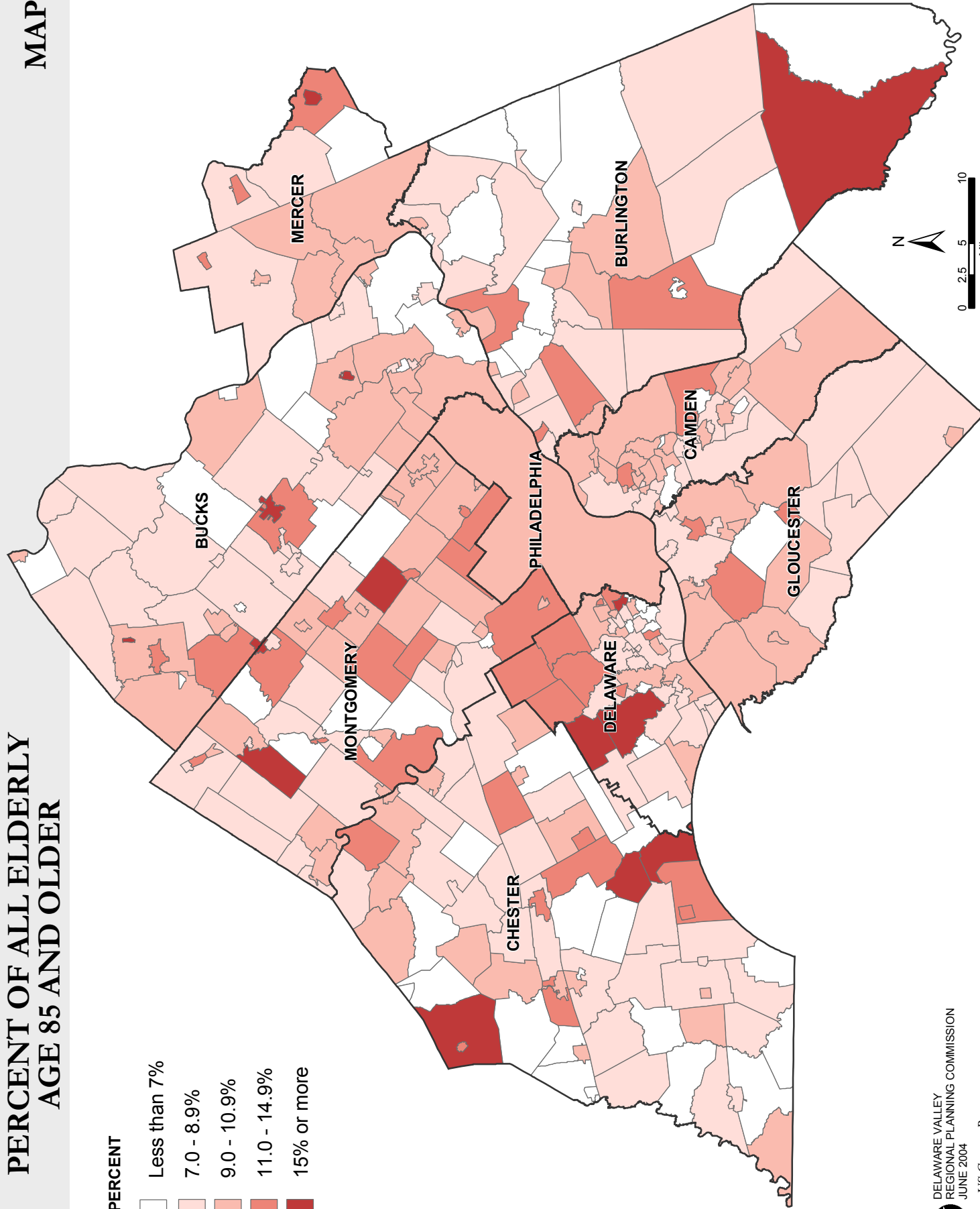
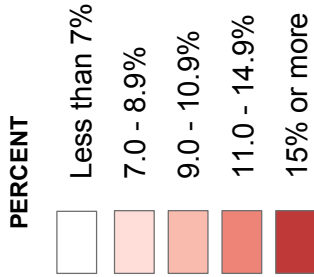
# TOTAL RESIDENTS AGE 85 AND OLDER

## MAP 4



# PERCENT OF ALL ELDERLY AGE 85 AND OLDER

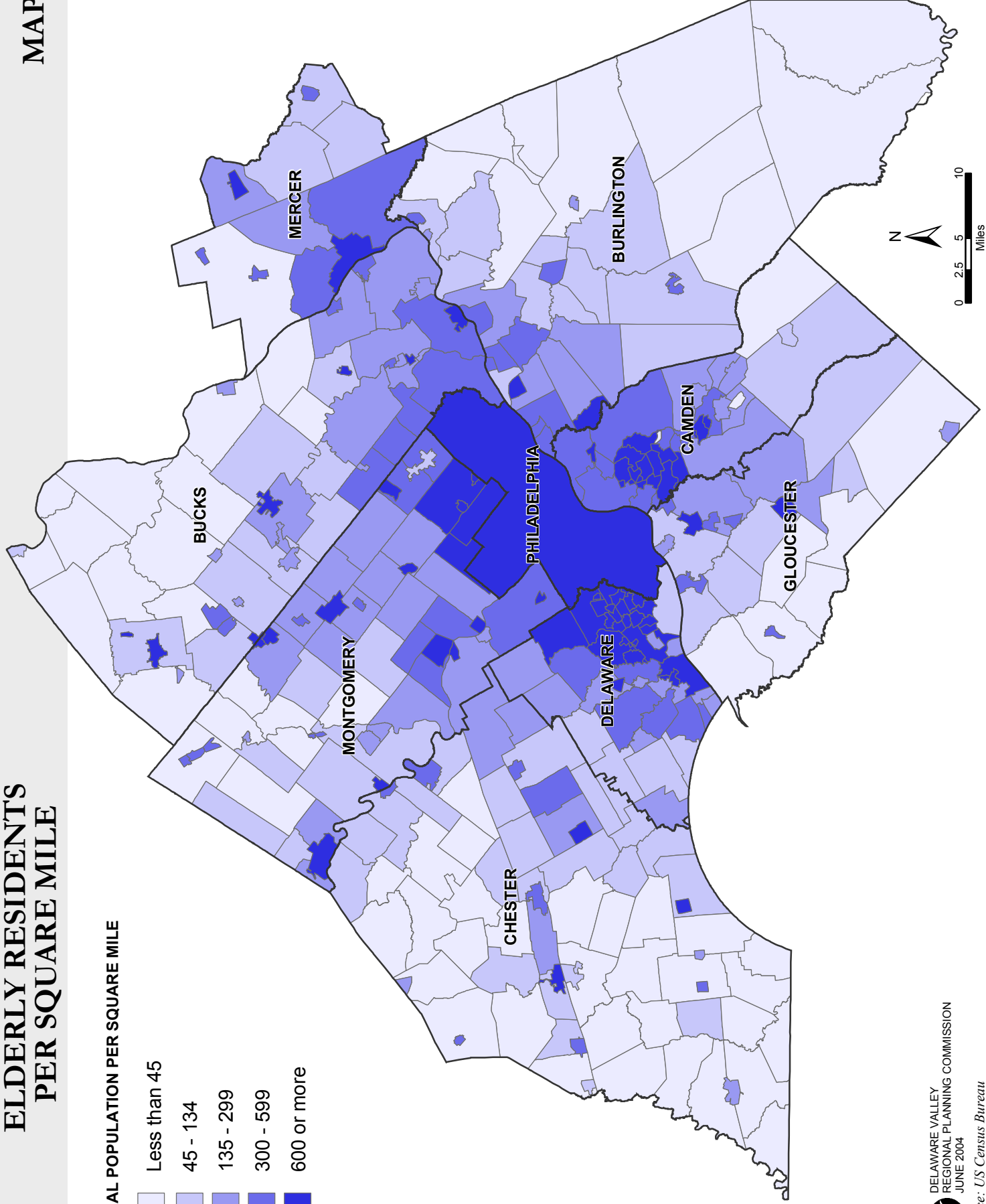
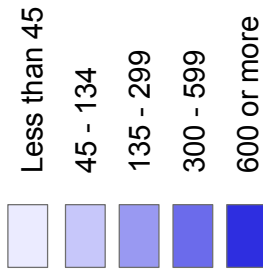
## MAP 5



# ELDERLY RESIDENTS PER SQUARE MILE

## MAP 6

### TOTAL POPULATION PER SQUARE MILE



**Table 8: Elderly and Non-Elderly Households, 2000**

County	Elderly Households		Near Elderly Households	
	Number	% of all occupied households	Number	% of all occupied households
Bucks	45,373	20.7%	28,381	13.0%
Chester	30,593	19.4%	19,223	12.2%
Delaware	55,237	26.8%	22,824	11.1%
Montgomery	69,074	24.1%	32,884	11.5%
Philadelphia	148,201	25.1%	57,355	9.7%
<b>PA Counties</b>	<b>348,478</b>	<b>23.9%</b>	<b>160,667</b>	<b>11.0%</b>
Burlington	33,185	21.5%	19,387	12.6%
Camden	42,151	22.7%	20,818	11.2%
Gloucester	18,465	20.4%	11,522	12.7%
Mercer	28,119	22.4%	13,791	11.0%
<b>NJ Counties</b>	<b>121,920</b>	<b>21.9%</b>	<b>65,518</b>	<b>11.8%</b>
<b>DVRPC 9-county Region</b>	<b>470,398</b>	<b>23.3%</b>	<b>226,185</b>	<b>11.2%</b>

**Source:** United States Department of Commerce, Bureau of the Census: *2000 Census of Population and Housing*. "Elderly" households are defined as those headed by a person age 65 and older; "near-elderly" households are those headed by a person age 55 to 64 years.

## Socio-Economic Characteristics of the Region's Elderly

Socio-economic characteristics of the elderly population in the Delaware Valley generally mirror national trends.

According to the 2000 Census, for example, the ratio of females to males age 65 and older in the Delaware Valley region is approximately 60% female and 40% male, or 3:2. At the age 70 and older cohort, the ratio climbs slightly to 62% female and 38% male, demonstrating further that females, on average, live longer than males.

## Income and Poverty

Table 9 describes the median household income by age of householder for each of the region's counties as well as the Philadelphia Consolidated Metropolitan Area (CMSA) and the United States as a whole. Predictably, a householder's income generally rises with age before peaking between in their mid-40's and early 50's and then falling dramatically over the age of 65.

**Table 9: Median Household Income by Age of the Householder, 2000**

County	All Households	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and older
Bucks	\$59,727	\$36,197	\$57,069	\$68,111	\$77,581	\$65,531	\$38,743	\$25,127
Chester	\$65,295	\$30,995	\$61,533	\$76,616	\$86,169	\$70,728	\$43,922	\$28,685
Delaware	\$50,092	\$23,973	\$49,858	\$59,948	\$68,389	\$56,937	\$37,987	\$26,160
Montgomery	\$60,829	\$31,882	\$60,419	\$70,815	\$78,957	\$68,401	\$41,459	\$29,003
Philadelphia	\$30,746	\$16,893	\$32,291	\$36,654	\$41,617	\$34,570	\$23,780	\$18,380
Burlington	\$58,608	\$32,190	\$54,590	\$67,464	\$76,324	\$66,156	\$39,710	\$27,759
Camden	\$48,097	\$26,903	\$46,240	\$56,134	\$65,644	\$55,455	\$34,064	\$22,453
Gloucester	\$54,273	\$26,720	\$53,003	\$63,563	\$71,558	\$58,141	\$32,500	\$23,112
Mercer	\$56,613	\$29,079	\$51,666	\$67,486	\$76,791	\$66,582	\$38,960	\$26,107
<b>Philadelphia PA-NJ CMSA</b>	<b>\$47,536</b>	<b>\$23,289</b>	<b>\$46,923</b>	<b>\$57,390</b>	<b>\$65,237</b>	<b>\$53,698</b>	<b>\$33,586</b>	<b>\$23,318</b>
<b>United States</b>	<b>\$41,994</b>	<b>\$22,769</b>	<b>\$41,414</b>	<b>\$50,654</b>	<b>\$56,300</b>	<b>\$47,447</b>	<b>\$31,368</b>	<b>\$22,259</b>

**Source:** United States Dept. of Commerce, Bureau of the Census: *2000 Census of Population and Housing*.

Table 10 describes median income for each cohort as a percent of the area's overall median income. In each of the region's nine counties, householders over the age of 65 earn well below the 80% of median considered to be the threshold for "moderate income" households.

The average householder over the age of 75 earns less than 50% of the area's median (the threshold for "low income") in every county except Philadelphia and Delaware, where the median income is generally lower overall due to concentrations of low income people of all ages. Less available income can significantly impact the ability of senior citizens to cope with the rising cost of essential goods and services, including housing, health care, transportation, and energy.

**Table 10: Median Household Income as a Percent of the Area's Median Income, by Age of the Householder, 2000**

County	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and older
Bucks	61%	96%	114%	130%	110%	65%	42%
Chester	47%	94%	117%	132%	108%	67%	44%
Delaware	48%	100%	120%	137%	114%	74%	52%
Montgomery	52%	99%	116%	130%	112%	68%	48%
Philadelphia	55%	105%	119%	135%	112%	77%	60%
Burlington	55%	93%	115%	130%	113%	68%	47%
Camden	56%	96%	117%	137%	115%	71%	47%
Gloucester	49%	98%	117%	132%	107%	60%	43%
Mercer	51%	91%	119%	136%	118%	69%	46%
<b>Philadelphia PA-NJ CMSA</b>	<b>49%</b>	<b>99%</b>	<b>121%</b>	<b>137%</b>	<b>113%</b>	<b>71%</b>	<b>49%</b>
<b>United States</b>	<b>54%</b>	<b>99%</b>	<b>121%</b>	<b>134%</b>	<b>113%</b>	<b>75%</b>	<b>53%</b>

Source: United States Census Bureau.

**Table 11: The Elderly and Poverty, 2000**

County	Residents under age 65		Residents age 65 and older		Residents age 75 and older	
	Number living below poverty	Percent living below poverty	Number living below poverty	Percent living below poverty	Number living below poverty	Percent living below poverty
Bucks	22,702	4.4%	3,861	5.5%	2,122	7.0%
Chester	19,443	5.2%	2,589	5.5%	1,262	6.1%
Delaware	36,664	8.1%	5,747	7.1%	3,337	8.6%
Montgomery	26,862	4.3%	5,353	5.1%	3,252	6.6%
Philadelphia	301,499	23.9%	34,678	16.9%	17,544	17.8%
<b>PA Counties</b>	<b>407,169</b>	<b>12.6%</b>	<b>52,228</b>	<b>10.3%</b>	<b>27,517</b>	<b>11.6%</b>
Burlington	16,788	4.7%	2,492	4.9%	1,265	5.9%
Camden	47,192	10.8%	4,929	8.1%	2,580	9.1%
Gloucester	13,389	6.0%	2,006	7.0%	1,168	9.2%
Mercer	25,057	8.7%	3,513	8.4%	1,769	8.9%
<b>NJ Counties</b>	<b>102,426</b>	<b>7.8%</b>	<b>12,940</b>	<b>7.1%</b>	<b>6,782</b>	<b>8.2%</b>
<b>9-County Region</b>	<b>509,595</b>	<b>11.2%</b>	<b>65,168</b>	<b>9.5%</b>	<b>34,299</b>	<b>10.7%</b>
<b>8 Suburban Counties</b>	<b>208,096</b>	<b>6.4%</b>	<b>30,490</b>	<b>6.4%</b>	<b>16,795</b>	<b>7.6%</b>

Table 11 describes the percent of elderly living below the federally defined poverty level in 2000. The majority of the region's poor (both old and young) are concentrated in the City of Philadelphia. According to the Philadelphia Corporation on Aging, poverty levels among Philadelphia's elderly are above the national average, and are expected to rise in coming years.

In general, higher percentages of the suburban population age 65 and older live below poverty than those under the age of 65. The exceptions are in the region's small cities and oldest suburbs, where concentrations of poverty across all ages result in higher percentages of younger people living below poverty.

Source: United States Census Bureau. Data does not include persons living in group quarters. "8-suburban counties" excludes the City of Philadelphia.



**Table 12: Homeownership Rates, 2000**

County	Age of Householder		
	All occupied households	Householder 65 and older	Householder under age 65
Bucks	77%	79%	77%
Chester	76%	80%	75%
Delaware	72%	79%	69%
Montgomery	74%	76%	73%
Philadelphia	59%	74%	54%
<b>PA Counties</b>	<b>68%</b>	<b>76%</b>	<b>66%</b>
Burlington	77%	85%	75%
Camden	70%	74%	69%
Gloucester	80%	82%	79%
Mercer	67%	75%	65%
<b>NJ Counties</b>	<b>73%</b>	<b>78%</b>	<b>71%</b>
<b>Region</b>	<b>70%</b>	<b>77%</b>	<b>68%</b>

Source: United States Census Bureau.

homeowners in each of the nine counties pay more of their income towards housing costs (whether they be owners or renters) than do younger heads of household. This is predictable, as their incomes decline or become fixed but costs continue to escalate.

**Table 13: Percent of Homeowners Paying 35% or More of Income Towards Housing Costs, 2000**

County	Age of Householder		
	Under age 65	65 and older	75 and older
Bucks	17%	19%	22%
Chester	15%	20%	22%
Delaware	16%	21%	24%
Montgomery	15%	19%	23%
Philadelphia	19%	21%	22%
<b>PA Counties</b>	<b>17%</b>	<b>21%</b>	<b>23%</b>
Burlington	17%	22%	25%
Camden	18%	26%	31%
Gloucester	16%	24%	26%
Mercer	16%	26%	30%
<b>NJ Counties</b>	<b>17%</b>	<b>25%</b>	<b>28%</b>
<b>Region</b>	<b>17%</b>	<b>22%</b>	<b>24%</b>

Source: United States Census Bureau (Summary File 3)

## Housing

Table 12 compares homeownership rates of households headed by an elderly householder with those headed by a non-elderly resident. As is the trend nationally, higher percentages of elderly households own their own homes as compared to their younger counterparts. Region-wide, 70% of occupied households are owner-occupied, but amongst elderly households the homeownership rate increases to 78%, compared to only 71% of those headed by a householder under the age of 65. Many of these elderly homeowners may eventually find themselves unable to maintain their homes, either physically or financially. Others may struggle to meet every day costs, despite having significant equity in their homes.

Tables 13 and 14 illustrate the percent of income that is paid towards selected homeownership costs and towards the gross monthly rent (respectively), by households headed by adults of different ages. As is the norm nationwide, elderly

**Table 14: Percent of Renters Paying 35% or More of Income Towards their Gross Monthly Rent, 2000**

County	Age of Householder		
	Under age 65	65 and older	75 and older
Bucks	21%	47%	56%
Chester	22%	46%	50%
Delaware	27%	51%	59%
Montgomery	21%	45%	50%
Philadelphia	34%	44%	47%
<b>PA Counties</b>	<b>29%</b>	<b>46%</b>	<b>51%</b>
Burlington	23%	47%	49%
Camden	29%	42%	45%
Gloucester	28%	40%	43%
Mercer	26%	39%	39%
<b>NJ Counties</b>	<b>27%</b>	<b>42%</b>	<b>44%</b>
<b>Region</b>	<b>28%</b>	<b>45%</b>	<b>49%</b>

Source: United States Census Bureau (Summary File 3)

The region's elderly renters are most impacted by housing costs, with 45% of rental householders over age 65 and over 50% of renters over age 75 paying 35% or more of their income towards their rent. Elderly renters in private, unsubsidized rental units are most at risk financially, as their fixed post-retirement incomes often cannot keep pace with rising rents. A significant percent of elderly homeowners (especially those whose assets are tied up in equity in their homes) are at risk as well and may eventually require assistance, given rising energy costs and spiraling property taxes.

## Summary

The region's elderly population is expected to increase significantly in coming decades as the region's baby boomers begin to turn 65, starting as early as 2011. Key points that service providers and planners need to keep in mind include the following:

- The fastest growing population cohort is currently those age 65 and older, and growth of the elderly population is expected to increase significantly in the future as the region's baby boomers begin to turn 65, starting as early as 2011.
- Among the elderly, the number of people aged 85 and older will also increase dramatically, impacting health care and social service delivery.
- Seniors are more likely to live alone, impacting both their available income and their general quality of life.
- Women generally outlive men, leaving many elderly women to live alone on a single income.
- Seniors are more likely to have at least one disability that will increase their need for services but also impede their ability to access these necessary services.
- Seniors have lower incomes and are more likely to live in poverty than younger households.
- Senior renters, particularly those age 75 and older, pay more of their income towards housing costs than do younger renters, with up to half or more of their income dedicated to paying the rent. Elderly homeowners also pay more of their income towards housing, and even those with higher incomes will likely struggle to keep up with rising property taxes and energy costs.
- Most of the region's elderly are and will continue to be homeowners, living in single-family homes in the region's suburban communities. As the region's senior citizens age in place over the coming decades, there will be a sharp increase in those requiring extra services to carry on with daily activities, and their dispersion across the suburbs will make accessing those services difficult.
- The suburbs offer a limited number of housing choices, with a predominance of large, single-family homes designed for families, not for older couples and "empty-nesters". Large-lot, over-sized suburban homes that more than met the needs of their families will eventually present physical challenges to their aging owners.
- These challenges extend outside their homes into the neighborhoods as well. Many suburban developments are pedestrian-"hostile" (as opposed to pedestrian-"friendly"), with poor lighting; a lack of benches for resting and other amenities; poorly defined crosswalks; and poorly timed traffic signals.

Today's seniors can expect to live longer than previous generations, and many will want to stay in the suburban communities in which they have raised their families after they retire. It is imperative that the region's elected officials, planners, service providers, and the elderly and near-elderly themselves plan accordingly.

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Analytical report #13 is the latest in a series of bulletins designed to complement our traditional data releases. For more information on Analytical Data Reports, please visit the Delaware Valley Regional Planning Commission's website ([www.dvrpc.org](http://www.dvrpc.org)) or contact DVRPC at the telephone number below.

The Delaware Valley Regional Planning Commission was established in 1965 by interstate compact between Pennsylvania and New Jersey to plan for the orderly growth and development of the region, and to provide a variety of planning and technical assistance services responding to regional issues. DVRPC maintains a significant database for twenty-eight counties encompassing New Jersey, Delaware, Pennsylvania and Maryland. Included in the database are data profiles at the regional, county, and municipal level, and for other census geography as requested. DVRPC produces a diverse range of services, including demographic and economic data and projections; mapping and aerial photography; computer assisted mapping; geographic information systems; impact studies; and policy and program development.

Delaware Valley Regional Planning Commission  
190 North Independence Mall West, 8<sup>th</sup> Floor  
Philadelphia, Pennsylvania 19106-2515  
215-592-1800  
[www.dvrpc.org](http://www.dvrpc.org)



