Metropolitan St. Louis Demographics

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Metropolitan St. Louis Demographic Trends

- **Main housing-related demographic trends**
  - There are fewer married couple households with children and more one-person households.
  - Most households are middle-income
  - Population is getting older and will continue to age.

Households – the source of housing demand

Household Types

Household Type	Number of Households
Total Households	1,099,375
With children < 18	368,806
Married with children	238,830
Married w/o children	294,658
Living alone	316,608

Source: American Community Survey

Only 33.5 percent of St. Louis area households have children (that is 66.5 percent of households do not have children)

There are more married couple households without children than with children.

28.8 percent of households in the St. Louis area are persons living alone.

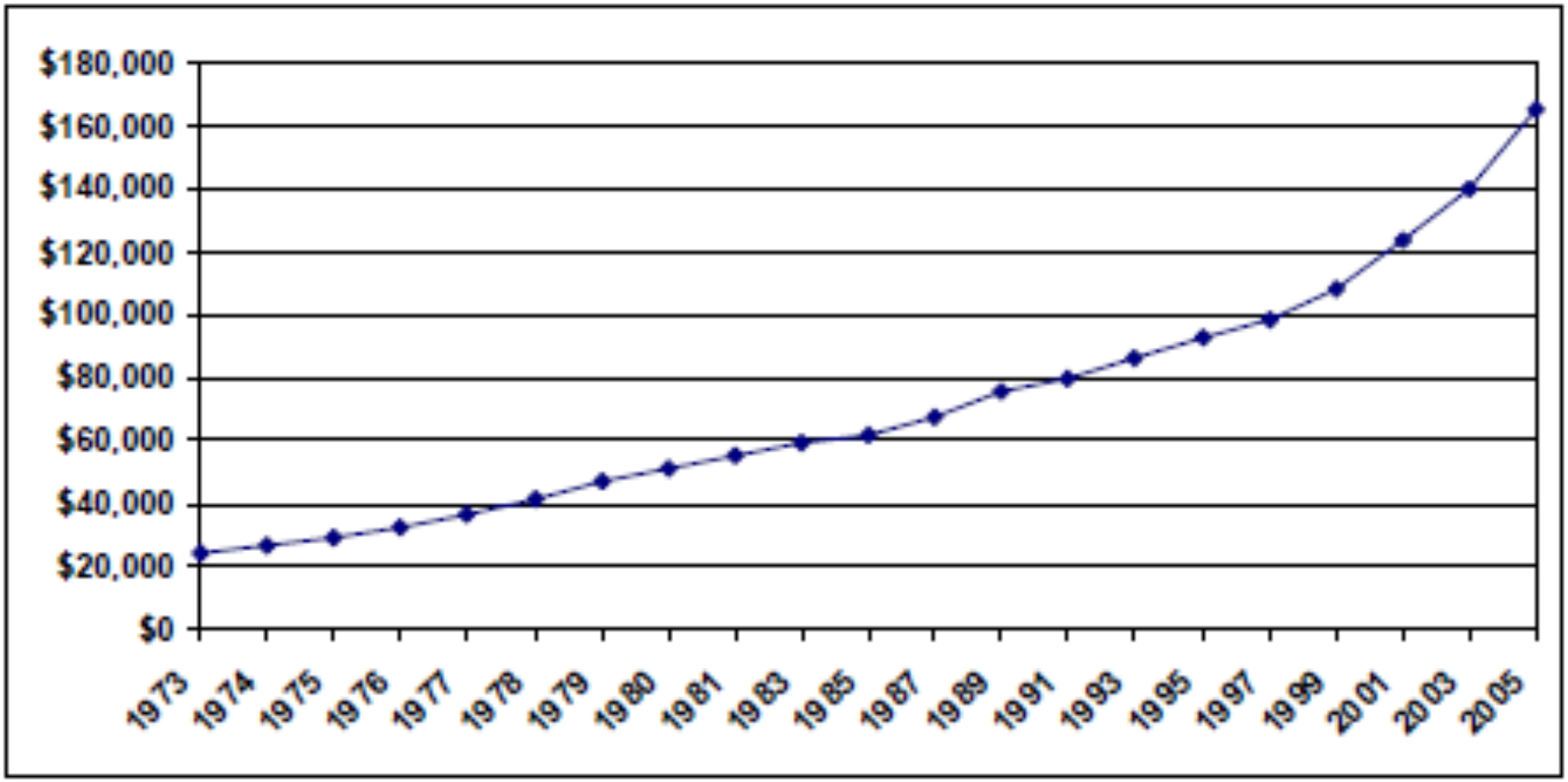
Household Income

Approximately 80 percent of households make less than $100,000

Household Income	Number of Households
Total Households	1,099,375
Up to $49,000	513,727 (46.7%)
$50,000 - $99,000	362,408 (32.9%)
$100,000 - $149,000	140,782 (12.8%)
More than $150,000	82,458 (7.5%)

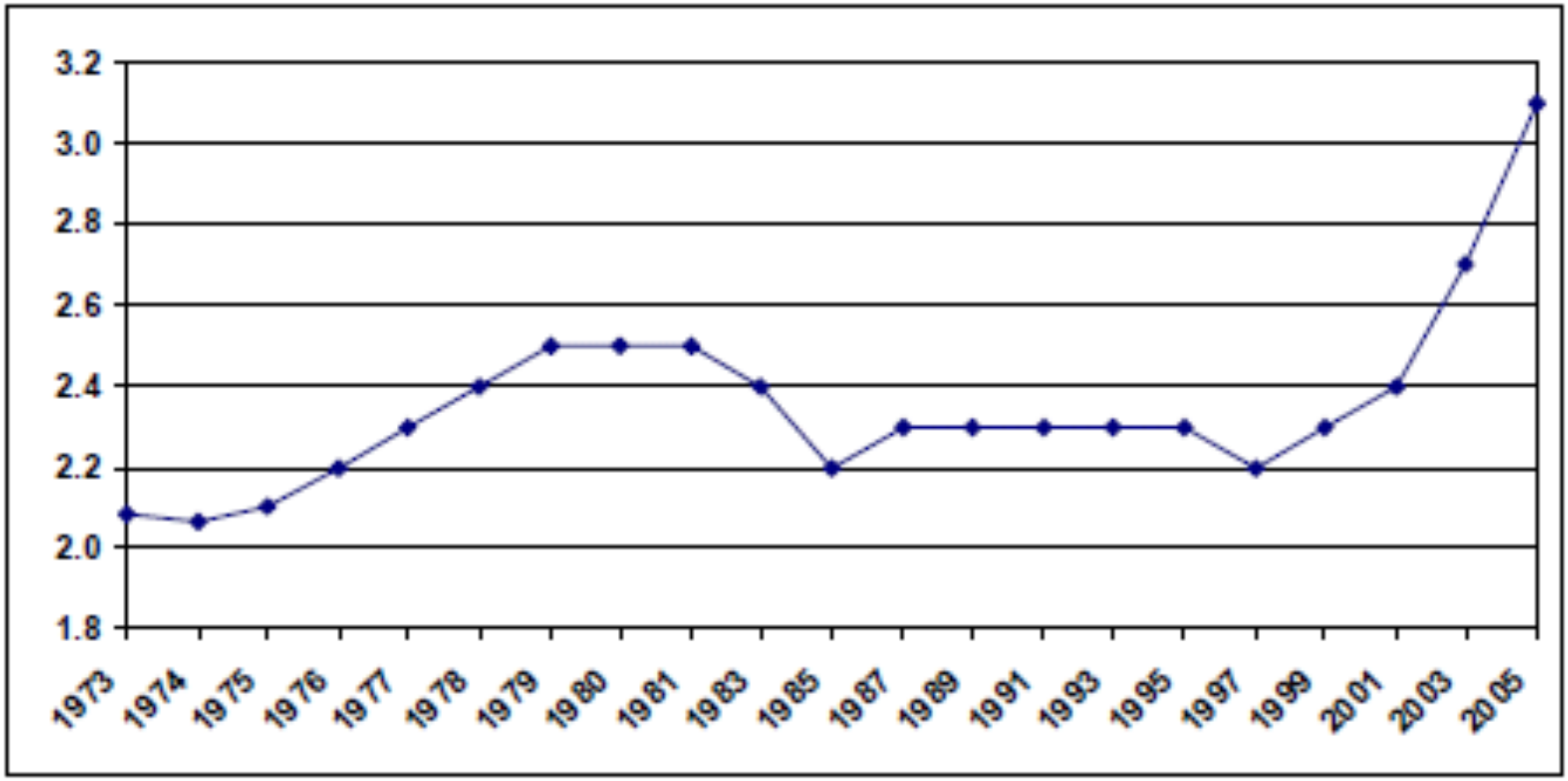
Source: American Community Survey

Increasing housing cost



Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research

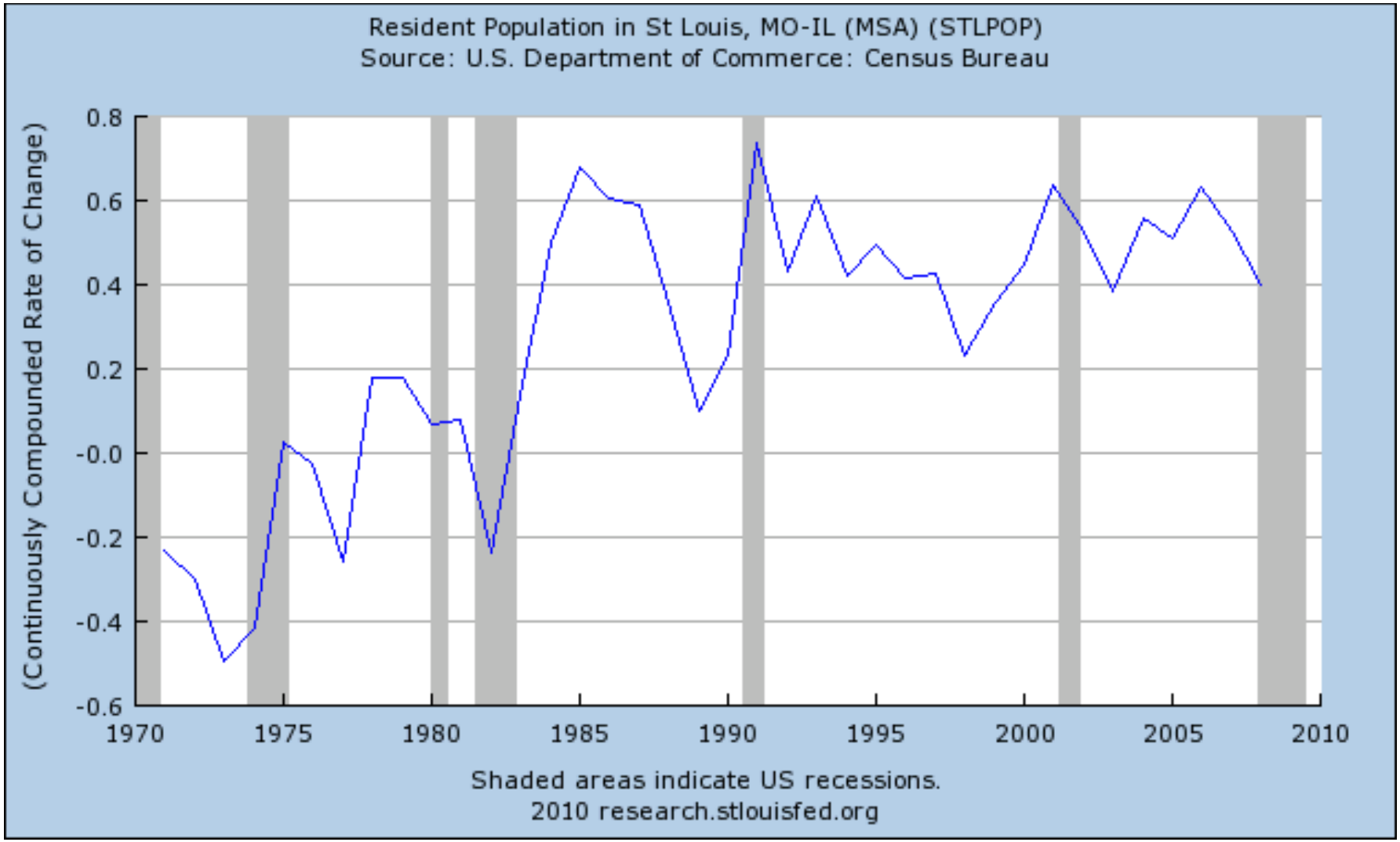
Ratio of home value to household income



Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research

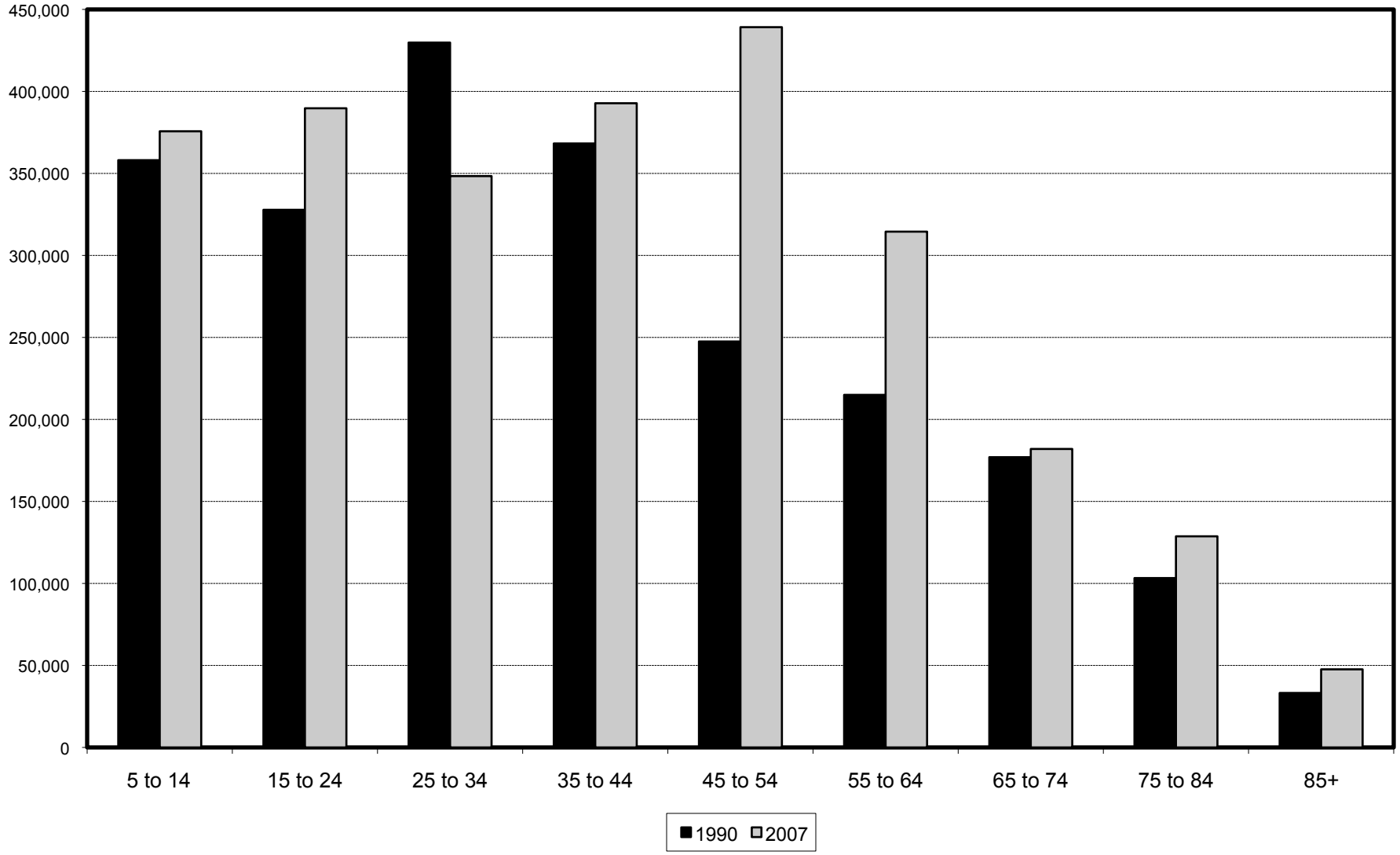
Population and Population Change

Population Growth Rate



Age Structure

Demographic Transition 1990-2007



Source: U.S. Census Bureau

Aging-in-Place

What is aging-in-place?

- Growing older in the location that one desires

  or

- Not having to move from one's present residence in order to secure necessary support services in response to changing needs[1]

[1]Journal of Housing for the Elderly

Why is it important?

In the U.S., 70% of the population will spend the rest of their lives where they celebrated their 65th birthday.

It's about the quality of life, not just remaining in place

- Being free from unnecessary threats
- Maintaining independence
- Keeping as active as desired
- Being socially engaged

Basic Strategies

- Home modifications (adaptations) and assistive technology to remove barriers to independence and reduce caregiver burden
- Universal design in housing to reduce the need for modifications in the future
- Home care and other services, including repairs and maintenance services
- Neighborhood interventions
  - Outreach
  - Individualized support
  - Neighborhood improvements
  - Neighborhood stabilization

Housing Options

- **Senior "Retirement Communities"**

  A senior community may be like any other neighborhood or community except that it is restricted to people who are usually 55 and over, or 62 and over. Those with a 55+ restriction require one resident to be 55+. Other residents must be over 18 but may be younger than 55. In a 62+ community, all residents must meet the minimum age requirement. These communities usually offer amenities and services that cater to seniors.

- **"Seniors Only" Apartments**

  Some seniors sell their homes of many years and move to apartments in order to free up their equity and provide additional income. Others enjoy being free of home maintenance and groundskeeper chores, and they find a greater sense of security in an apartment complex than in a private home.

Housing Options

- **ECHO Housing (Elder Cottage Housing Opportunity)** Elder Cottage Housing Opportunity, accessory units, and granny flats refer to a housing opportunity in which seniors occupy a second-family living unit or apartment, with a separate entrance, on another family's single-family lot. Generally, these arrangements are permitted by the jurisdiction to foster affordable housing or to aid families with elderly parents who are unable to live completely alone.
- **Shared Housing** Seniors may share their home or share the home of another. The roommate need not also be a senior. Professional organizations that specialize in these arrangements match the two parties based on needs on one side with ability-to-provide on the other. The organizations screen before matching and follow up afterwards to help the match work out. Most organizations that do this are non-profit and are supported from sources other than those seeking their help.

Housing Options

- **Continuing Care Retirement Communities (CCRCs)**
  CCRCs, or communities offering Life Care, are designed to offer active seniors an independent lifestyle and a private home, regardless of future medical needs. CCRCs may require buy-in, or an up-front annuity purchase followed by monthly payments covering services, amenities, and needed medical care. The buy-in may be refundable in part or not at all. CCRCs provide the availability of multiple levels of care without the uncertainty of wondering where one will live. When choosing a CCRC, look for stable management (non-profit is usually best) and check to see if you can get some of your money back if you decide you want to move.
- **Congregate Housing**
  Congregate communities offer independent living in private, separate apartments and the opportunity to share activities of daily living with other residents. They may offer rental or ownership units.

KC4 Aging in Community

Must:

- Become a community planning priority at individual and neighborhood levels (It's not now)
- Fashion integrated and holistic response allowing people to live and care for each other in networks fostering commitments to care (Options not well understood, systems are not integrated)
- Harness existing technology and skills to create affordable solutions (Viewed as costly, clinical and private matter)
- Test/Measure/Evaluate (New evidence-based translational research approach)

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