Alaskans 65 and Older

Our current senior citizen population and how it's changing

By **EDDIE HUNSINGER**

he number of Alaskans who are 65 or older is growing rapidly in all regions of the state. This shift to larger senior populations across Alaska will play an important role in shaping our communities and households in the coming years.

What's behind the aging trend

The number of senior citizens has increased by more than 5 percent each year since 2010, faster than any other state. As of 2018, Alaska had an estimated 87,304 seniors, up from 54,938 eight years before, and we project the state will have more than 138,000 seniors by 2035.

The statewide growth in the 65-plus population is a long-term trend, but since 2011 it's been amplified as Alaska's especially large population of baby boomers has begun to reach 65. (See exhibits 1 and 2.) Many baby boomers, born between 1946 and 1964, settled here as young adults during the state's economic booms of the 1970s and 1980s.

Alaska's negative net migration trend has also contributed to this shift to an older population. Since 2013, Alaska has lost substantially more people to migration each year than it's gained, leading to little or no total population growth. In general, lower growth — whether due to slowed birth rates or migration losses — means a larger share of seniors, because older people move less and yearly migration swings affect younger age groups more.

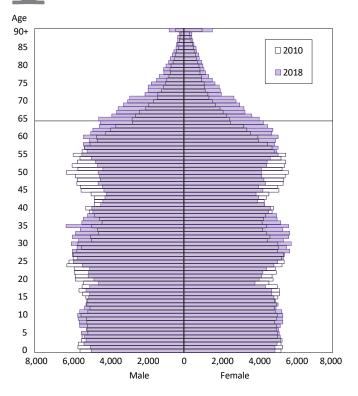
What Alaska's senior population looks like now

A smaller share than nationwide

While Alaska's senior population is increasing both numerically and as a percentage of the state, seniors are still a smaller share of our population than they are nationwide. (See Exhibit 3.) In fact, the U.S. Census

Population Shifts Older

ALASKA, 2010 AND 2018, BY AGE AND SEX



Note: Vintage 2018 population estimates Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Bureau's latest estimates show Alaska has the secondsmallest senior population relative to its total in the country. Our share was smallest until 2016.

Slightly more women than men

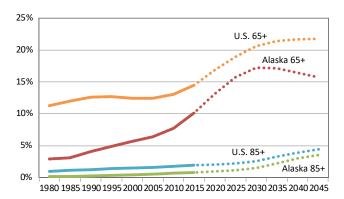
Older populations typically have more women than men, and this holds for Alaska, where the total ratio of males to females in 2018 was 1.06 and for senior citizens it was 0.99. The latest estimates for the U.S. were 0.97 and 0.8, respectively, in 2017.

Young age groups skew male because the sex ratio at

2

Senior Projections for Alaska, U.S.

1980 то 2045



Sources: U.S. Census Bureau; and Alaska Department of Labor and Workforce Development, Research and Analysis Section

birth is about 1.05, while older age groups skew female due to their longer life expectancy. Job-related migration can markedly affect this ratio too, as we see with Alaska's military population, which is disproportionately male, and industries that have more men, such as fishing and mining.

Larger percentages in Southeast, Kenai

While 81 percent of Alaska's seniors live in the state's population centers, Southeast and the Kenai Peninsula have the highest concentrations. (See exhibits 4 and 13.) In Southeast, seniors already make up more than 20 percent of the population in Haines, Wrangell, and the Hoonah-Angoon Census Area.

Between 2010 and 2018, the Interior, Anchorage/Matanuska-Susitna, and Gulf Coast regions gained the most seniors in percent as well as numeric terms, each leaping by over 60 percent. Anchorage/Mat-Su alone added more than 17,000 seniors, representing over half the state's overall increase.

More white in recent years

While Alaska's senior population is increasing in size, it hasn't become more racially diverse in recent years as other age groups have. The percentage of seniors who are white increased slightly, from 74 percent in 2010 to 75 percent in 2015. (See Exhibit 5.) Nationwide, the senior population became less white, declining from 80 percent to 78 percent.

The reason for the difference in Alaska is our baby boom generation, many of whom moved up from the Lower 48 during the '70s and '80s, is more white than the generation before it. Diversity will increase among seniors in Alaska in the long-term, however, as younger generations age.

Nearly one in four live alone

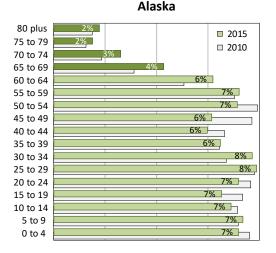
About 23 percent of Alaska seniors live alone, according to 2013 to 2017 estimates from the U.S. Census Bureau's American Community Survey. (See Exhibit 6.) That's a bit lower than the nationwide 26 percent but much higher than the state overall (9 percent).

Most seniors who live alone are women (57 percent). Women live longer, but it's also because husbands

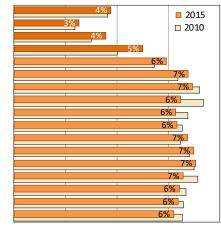
3

Age Group Shifts in Alaska and the U.S.

2010 AND 2015



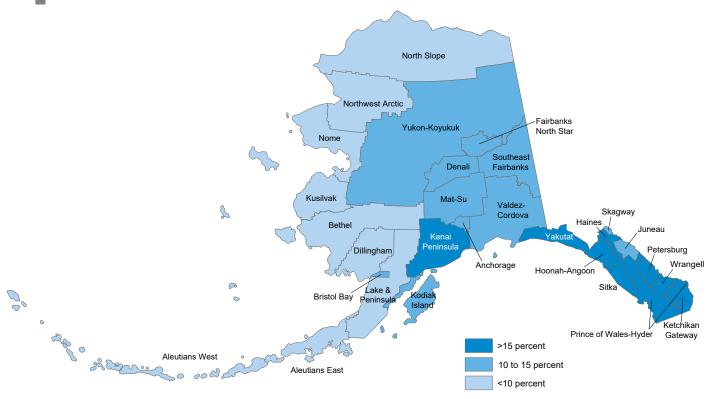
United States



Sources: U.S. Census Bureau; and Alaska Department of Labor and Workforce Development, Research and Analysis Section

4

Gulf Coast, Southeast Have Highest Concentrations of Seniors 2018

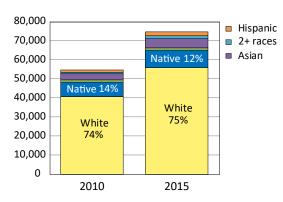


Sources: U.S. Census Bureau; and Alaska Department of Labor and Workforce Development, Research and Analysis Section

5

Changes in Racial Makeup of the Senior Population

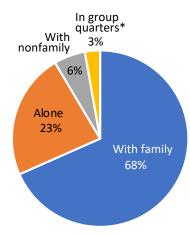
ALASKA, 2010 AND 2015



Sources: U.S. Census Bureau; and Alaska Department of Labor and Workforce Development, Research and Analysis Section

Seniors' Households

ALASKA, 2013-2017 ACS



*Includes nursing homes and dormstyle living facilities Source: U.S. Census Bureau, American Community Survey 2013 to 2017 tend to be a bit older than their wives and men are more likely to remarry.

Just over two-thirds of seniors in Alaska live with family, and it's around 80 percent for the overall population, shares that are about the same nationwide.

Only 3 percent of Alaska's senior citizens live in "group quarters," which includes nursing homes and dormitory-style living facilities, and this is also in line with the nation. Apartment-style assisted living isn't considered group quarters.

Most have been married

Even though about a fourth of Alaska seniors live alone, more are married and the vast majority were married at some point. (See Exhibit 7.) About 52 percent are married (not separated), compared to 45 percent of the population age 15 and older.

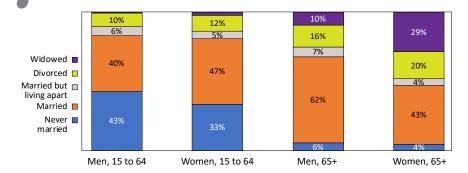
Divorced and widowed shares are higher among seniors too, especially for women: 29 percent of women 65-plus are widowed and 20 percent are divorced, and for men it's 10 percent and 16 percent.

More own than rent homes

Eighty-two percent of Alaska seniors live in owner-occupied homes compared to 64 percent of Alaskans

How Marriage Status Differs At 65+

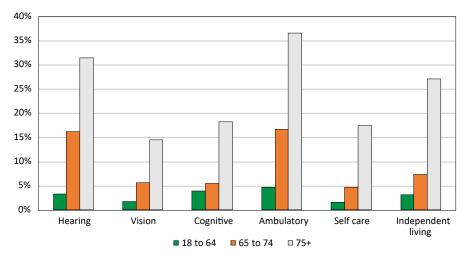
ALASKA, 2013-2017 ACS



Source: U.S. Census Bureau, American Community Survey 2013 to 2017

Types of Disabilities by Age Group

ALASKA, 2013-2017 ACS



Source: U.S. Census Bureau, American Community Survey 2013 to 2017

More Alaska Seniors Went to College

EDUCATIONAL ATTAINMENT IN U.S. AND ALASKA BY AGE, 2013-2017 ACS

		United St	tates	Alaska					
	Everyone		Age 65+		Every	one	Age 65+		
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	
Population 25 years and over	216,271,644	+/-15,647	47,732,389	+/-4,845	475,442	+/-375	74,340	+/-244	
Did not graduate high school	12.7%	+/-0.1	17.2%	+/-0.1	7.6%	+/-0.2	13.4%	+/-0.7	
Diploma or equivalent	27.3%	+/-0.1	32.1%	+/-0.1	27.6%	+/-0.4	24.7%	+/-1.1	
Some college or associate degree	29.1%	+/-0.1	24.8%	+/-0.1	35.8%	+/-0.5	31.4%	+/-1.1	
Bachelor's degree or higher	30.9%	+/-0.1	25.9%	+/-0.1	29.0%	+/-0.5	30.4%	+/-1.3	

Source: U.S. Census Bureau, American Community Survey 2013 to 2017

overall, and 18 percent live in rentals. The average size of senior households is 2.1 people, and in keeping with Alaska's larger average households in general, this is a bit higher than for all U.S. seniors (1.9).

Seven percent of Alaska seniors live with grandchildren - 5 percent nationally - and about 2 percent are responsible for their care. More than three-quarters of co-resident grandparents are under 65, however, and caregiving by co-resident grandparents decreases with age.

Disabilities increase at higher ages

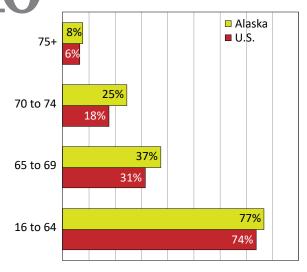
Thirty-nine percent of Alaska seniors have a disability of some form, which the U.S. Census Bureau determines using six questions on hearing, vision, cognitive ability, ambulatory ability, self care, and living independently. (See Exhibit 8.)

Ambulatory disabilities, which include difficulty walking or climbing stairs, affect 17 percent of those from 65 to 74 and 37 percent of those over 75. Difficulty hearing affects 16 percent and 31 percent, respectively.

Given that rates of disability increase with age, it's worth noting Alaska's current senior population is relatively young. A large share are in their 60s or early 70s, so the numbers of Alaskans with disabilities will increase in the near future as the state's percentage of the most elderly seniors increases.

Labor Force Participation

RATES BY AGE, 2013-2017 ACS



Source: U.S. Census Bureau, American Community Survey 2013 to 2017

More have gone to college

More seniors have college degrees in Alaska than they do nationwide, at 30 percent compared to 26 percent. (See Exhibit 9.) The Alaska percentage is close to that of the total population over age 25, but nationally, the share of seniors who have a bachelor's degree is 5 per-

Income and Poverty Among Seniors in the U.S. and Alaska

2013-2017 ACS									
2010 2017 7100		United S	tates	Alaska					
	Everyone		Age 65+		Everyone		Age 65+		
Income in the past 12 months	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	
Households	118,825,921	+/-229,026	29,144,402	+/-94,276	252,536	+/-1,271	43,889	+/-540	
Households with earnings	77.7%	+/-0.1	36.9%	+/-0.1	86.0%	+/-0.4	49.2%	+/-1.5	
Mean earnings	\$83,186	+/-163	\$56,453	+/-180	\$90,061	+/-1,111	\$62,862	+/-3,135	
Households with Social Security income	30.6%	+/-0.1	90.0%	+/-0.1	21.1%	+/-0.3	84.6%	+/-1.0	
Mean Social Security income	\$18,778	+/-17	\$20,467	+/-24	\$17,091	+/-266	\$18,464	+/-301	
Households w/ Supplemental Security income	5.4%	+/-0.1	6.4%	+/-0.1	4.5%	+/-0.3	7.5%	+/-0.7	
Mean Supplemental Security income	\$9,743	+/-16	\$9,434	+/-22	\$9,901	+/-377	\$8,822	+/-550	
Households with cash public asst income	2.6%	+/-0.1	1.8%	+/-0.1	6.3%	+/-0.3	9.7%	+/-0.8	
Mean cash public assistance income	\$3,230	+/-18	\$2,978	+/-41	\$4,020	+/-189	\$3,859	+/-326	
Households with retirement income	18.4%	+/-0.1	48.6%	+/-0.1	19.4%	+/-0.4	55.4%	+/-1.4	
Mean retirement income	\$25,798	+/-45	\$26,258	+/-60	\$30,401	+/-859	\$34,093	+/-1,390	
Households with food stamp/SNAP benefits	12.6%	+/-0.1	8.9%	+/-0.1	10.3%	+/-0.3	8.2%	+/-0.7	
Median household income	\$57,652	+/-138	\$41,876	+/-64	\$76,114	+/-979	\$59,041	+/-1,751	
Poverty status in the past 12 months	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	
Population with determined poverty status	313,048,563	+/-10,099	46,424,881	+/-5,241	719,983	+/-538	73,193	+/-300	
Below 100 percent of the poverty level	14.6%	+/-0.1	9.3%	+/-0.1	10.2%	+/-0.4	5.1%	+/-0.6	

Note: All earnings and income are adjusted to 2017 dollars. Source: U.S. Census Bureau, American Community Survey 2013 to 2017 cent less than the total population.

More Alaskan seniors went to college in general, too. About 31 percent have an associate degree or some college, compared to 25 percent nationwide.

Working and income

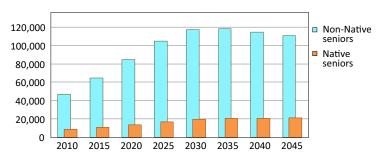
Although seniors are less likely to work than younger adults, they've become more likely to continue working in recent decades. Labor force participation — working or looking for work — among seniors

Continued on page 18

12

Steady Increases in Native Seniors

ALASKA, 2010 TO 2045



Notes: Values for 2020 and 2045 are projections. Alaska Native includes Native alone or in combination with another race.

Sources: U.S. Census Bureau; and Alaska Department of Labor and Workforce Development, Research and Analysis Section

13

Alaska's Senior Populations by Borough or Census Area

ALASKA, 2010 TO 2040

712A31CA, 2010 10 2010	65+ Population						Percent of Population That is 65+					
	2010	2018	2020	2030	2040	2010	2018	2020	2030	2040		
Alaska	54,938	87,304	97,828	136,415	134,957	8%	12%	13%	17%	16%		
Anchorage/Matanuska-Susitna Region	28,208	45,537	51,007	73,291	75,481	7%	11%	12%	16%	16%		
Anchorage, Municipality	21,139	32,892	36,931	51,915	51,539	7%	11%	12%	17%	16%		
Matanuska-Susitna Borough	7,069	12,645	14,076	21,376	23,942	8%	12%	13%	16%	15%		
Gulf Coast Region	7,991	12,857	14,142	18,813	17,680	10%	16%	18%	23%	21%		
Kenai Peninsula Borough	6,276	10,248	11,086	14,476	13,840	11%	18%	19%	23%	22%		
Kodiak Island Borough	915	1,445	1,654	2,355	2,173	7%	11%	13%	19%	18%		
Valdez-Cordova Census Area	800	1,164	1,402	1,982	1,667	8%	12%	15%	24%	21%		
Interior Region	7,743	12,728	14,430	19,878	19,155	7%	11%	13%	17%	16%		
Denali Borough	137	240	304	390	353	8%	13%	16%	20%	18%		
Fairbanks North Star Borough	6,375	10,698	12,228	17,134	16,731	7%	11%	12%	17%	16%		
Southeast Fairbanks Census Area	662	1,007	1,064	1,357	1,316	9%	14%	15%	19%	18%		
Yukon-Koyukuk Census Area	569	783	834	997	755	10%	15%	16%	21%	17%		
Northern Region	1,460	1,838	2,210	3,135	2,889	6%	7%	8%	11%	9%		
Nome Census Area	603	739	917	1,241	1,158	6%	7%	9%	12%	10%		
North Slope Borough	402	528	641	949	843	4%	5%	6%	9%	7%		
Northwest Arctic Borough	455	571	652	945	888	6%	7%	8%	12%	11%		
Southeast Region	7,166	11,089	12,340	16,093	14,919	10%	15%	17%	22%	21%		
Haines Borough	345	531	599	740	653	14%	21%	25%	33%	32%		
Hoonah-Angoon Census Area	288	464	494	602	499	13%	21%	24%	32%	30%		
Juneau, City and Borough	2,635	4,216	4,785	6,559	6,191	8%	13%	15%	20%	19%		
Ketchikan Gateway Borough	1,367	2,159	2,350	3,077	2,870	10%	16%	17%	23%	22%		
Petersburg Borough	369	610	653	790	707	12%	19%	21%	27%	26%		
Prince of Wales-Hyder Census Area	628	978	1,091	1,430	1,320	10%	16%	17%	23%	21%		
Sitka, City and Borough	1,008	1,363	1,502	1,872	1,753	11%	16%	17%	23%	22%		
Skagway Borough, Municipality	88	154	186	220	260	9%	14%	17%	18%	20%		
Wrangell, City and Borough	374	517	568	683	557	16%	21%	24%	30%	26%		
Yakutat, City and Borough	64	97	112	120	109	10%	19%	21%	27%	29%		
Southwest Region	2,370	3,255	3,699	5,205	4,833	6%	8%	9%	12%	10%		
Aleutians East Borough	155	221	233	304	283	5%	7%	8%	11%	10%		
Aleutians West Census Area	193	421	485	680	654	3%	8%	9%	13%	13%		
Bethel Census Area	1,041	1,360	1,557	2,167	2,046	6%	8%	8%	11%	9%		
Bristol Bay Borough	83	117	150	214	177	8%	13%	18%	28%	26%		
Dillingham Census Area	367	483	549	770	642	8%	10%	11%	16%	12%		
Kusilvak Census Area	404	502	545	791	810	5%	6%	6%	8%	7%		
Lake and Peninsula Borough	127	151	180	279	221	8%	9%	10%	15%	11%		

Note: 2020 to 2040 are projections.

Sources: U.S. Census Bureau; and Alaska Department of Labor and Workforce Development, Research and Analysis Section

SENIOR CITIZENS

Continued from page 9

dropped from 28 percent in 1970 to 14 percent in 1990, then went back up to 25 percent recently. The pattern was more muted nationally, going from 16 percent to 12 percent to 17 percent over the same period.

Labor force participation is higher overall in Alaska, and this holds for seniors even when we adjust for more in their 60s and early 70s. (See Exhibit 10 on page 8.)

Lower labor force participation and smaller household sizes (2.1 people compared to 2.8 for all Alaska households) are reflected in incomes. The median income for Alaska households headed by seniors was \$59,041 in the American Community Survey 2013-2017 — higher than U.S. senior households (\$41,876), but much lower than all Alaska households (\$76,114). (See Exhibit 11.)

About half of senior-headed households in Alaska had earnings from a job — higher than the national rate of 37 percent, but still much lower than Alaska households overall (86 percent). The senior households in Alaska with earnings earned much less on average — \$62,862 versus \$90,061, respectively. Larger shares of senior households receive income from sources like Social Security (about 85 percent) and retirement accounts (55 percent), and this doesn't include savings.

Poverty rates are lower for seniors in Alaska and nationwide. In Alaska, 5 percent of seniors fall below the federal poverty threshold versus 10 percent for all Alaskans. For U.S. seniors it's just over 9 percent, which seems high compared to Alaska, but poverty data aren't adjusted for cost of living.

Looking forward: Big increases everywhere until 2035

It's easier to predict change in the 65-plus population than in younger populations. Migration rates are lower and more predictable, and mortality rates don't vary much from year to year, so the current age structure shows what the future senior population will look like.

Alaska's senior population will continue to increase, both numerically and as a share of the state, through the next decade and peak in the mid-2030s. (See Exhibit 2 on page 5.) After 2035, when we project the state will reach 138,000 seniors at just over 17 percent of the population, the senior share will decline with continued population aging as well as migration and mortality losses.

The U.S. Census Bureau projects a smaller shift for the national population, but its senior share will increase without interruption through the 2030s and past 2045, and remain above Alaska's share.

Oldest age group to grow in the long term

Alaska's 85-plus population will grow throughout the projection period and make up about 3.5 percent of the state in 2045, but it too will remain below the nationwide share. Although the percentage seems small, it would be nearly 30,000 elderly Alaskans — about the size of Juneau. This is an especially important population to prepare for, as disability and the need for care increase so much with age.

Steady growth for Alaska Native seniors

Alaska had 11,349 Alaska Native seniors as of July 2017, our latest estimate. That's an increase from 8,555 in 2010, and we project Alaska will have 21,033 Native seniors in 2045.

Seniors currently account for about 8 percent of the Alaska Native population, up from 6 percent in 2010, and that's projected to level off at 12 percent in the 2030s. In terms of Alaska's total senior population, about 14 percent are Alaska Natives, down from 16 percent in 2010 but projected to reach 16 percent again by 2045. (See Exhibit 12 on page 9.)

Increases in every part of the state

Senior shares of the population will grow in all regions in the coming decades. (See Exhibit 13.)

Seniors are already 15 percent of the Southeast Region, and we project that share will reach 22 percent by 2030. Haines, Wrangell, and the communities that make up the Hoonah-Angoon Census Area are each projected to peak at more than 30 percent senior citizens — the highest shares in the state.

Sixteen percent of the Gulf Coast Region's population was 65 or older as of 2018, which we project will hit 23 percent in 2030. Though the Kenai Peninsula currently has the region's largest share, the Valdez-Cordova Census Area's 2030 projection is largest at 24 percent.

While the remote regions of Southwest and Northern are younger and have high birth rates, their senior populations will increase as well. We expect the Northern Region's share to reach 11 percent in 2030 before falling to 9 percent in 2040. Southwest is projected to reach 12 percent before dipping to 10 percent.

In the Interior Region, seniors represented 11 percent of the population in 2018, which we project will increase to 17 percent in 2030. The massive but sparsely populated Yukon-Koyukuk Census Area, which includes dozens of villages, has already reached 15 percent and is on track to reach 21 percent by 2030.

Eddie Hunsinger is the state demographer. Reach him in Anchorage at (907) 269-4960 or eddie.hunsinger@alaska.gov.