

# Status of the Senior Population in Knox County

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Today's senior citizens are living longer, healthier lives than any generation before. Along with this increase in longevity, the large Baby Boomer population is beginning to turn the corner toward senior classification. In the coming years, the combination of these two forces will create a substantial demand for age-specific community resources. This report will highlight many of the demographic traits that are characteristic of Knox County's senior population while gauging their current housing, health, and economic well being.



## POPULATION

In this report, the senior population is defined as those persons aged 60 years and older. This age group was designated in the Senior Summit Initiative for Knox County entitled "No Senior Left Behind" and is used herein.

According to the 2000 Census, 63,578 seniors reside in Knox County, a total that reflects an increase of 5,888 persons or 10.2 percent from the 1990 Census. Although the senior population grew during that ten-year period, their growth rate was slower than the 13.8 percent growth experienced in Knox County as a whole, resulting in a decrease of the seniors' share of total population from 17.2 percent to 16.6 percent (Table 1).

**Table 1: Senior Population by Age**

Age	Population in 1990	(%) of Total	Population in 2000	(%) of Total
60 and 61	5,903	10.2	6,304	10.0
62 to 64	9,097	15.8	8,859	14.0
65 to 69	14,117	24.0	13,420	21.0
70 to 74	10,701	19.0	12,563	20.0
75 to 79	8,337	14.0	10,320	16.0
80 to 84	5,492	10.0	6,519	10.0
85 and over	4,043	7.0	5,593	9.0
<b>Total</b>	<b>57,690</b>	<b>100.0</b>	<b>63,578</b>	<b>100.0</b>
<b>(%) County Total</b>	<b>335,749</b>	<b>17.2</b>	<b>382,032</b>	<b>16.6</b>

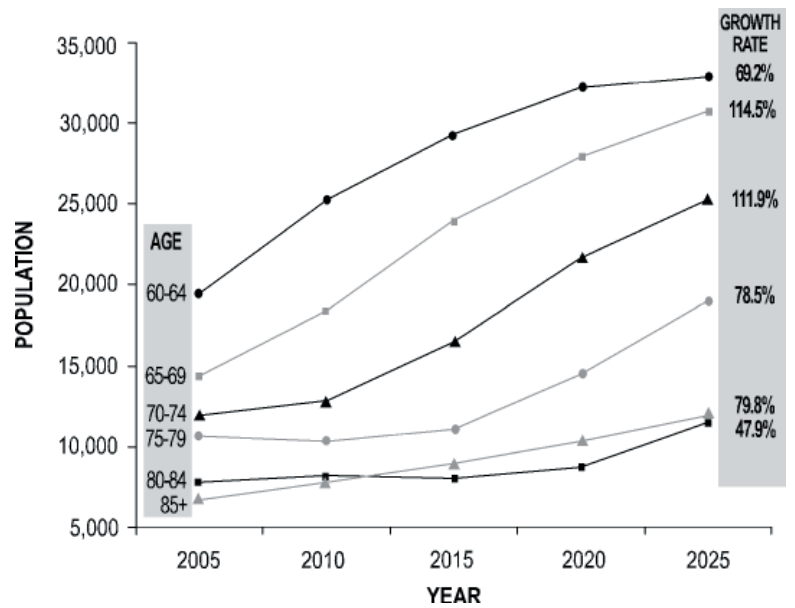
Source: U.S. Census Bureau, 2000 Census of Population and Housing.

In 2003, Woods and Poole Economics, Inc., created population projections for Knox County up to the year 2025 (Table 2). The number of persons comprising the recent retirees group, ages 65 to 74, are predicted to more than double over the next twenty years, while the elderly group, ages 75 and over, also will grow at an impressive rate of almost 70 percent. The remarkable growth among these groups is the result of the aging of the massive Baby Boomer population, defined as those people born between 1946 and 1964 (Figure 1). In years to come this group will place significant demands on specialized transportation, housing, and social services geared to the needs of the elderly population.

**Table 2: Knox County Population Change (%), 2005-2025**

Age	2005	2010	2015	2020	2025	(%) Growth since 2005
60-64	19,420	25,290	29,310	32,200	32,850	69.2
65-69	14,340	18,400	24,010	27,900	30,760	114.5
70-74	11,950	12,810	16,520	21,640	25,320	111.9
75-79	10,670	10,290	11,110	14,420	19,050	78.5
80-84	7,750	8,160	7,990	8,720	11,460	47.9
85+	6,640	7,760	8,980	10,330	11,940	79.8
<b>Total</b>	<b>70,770</b>	<b>82,710</b>	<b>97,920</b>	<b>115,210</b>	<b>131,380</b>	<b>85.6</b>

Source: Woods and Poole, Population Projections, 2003.



**Figure 1: Knox County Population Change (%), 2005-2025**

## AGE & GENDER

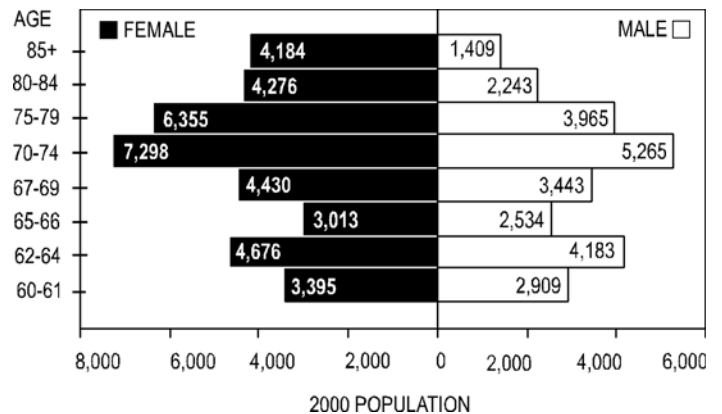
In 1990, the 60 to 69 age group comprised 50 percent of the entire senior population. In 2000, the same age group made up only 45 percent of the senior population with the remaining 55 percent being 70 and over (Table 1). This shift can be attributed to many things, such as advancements in the medical and health care fields that are helping to increase today's life expectancy rates. The life expectancy rate for an individual is adjusted over time based on their current age. For example, someone born in 2002 has a life expectancy of 77.3 years of age. An individual who was 65 in 2002 will have an increased life expectancy to 83.2 years of age, while an individual at the age of 75 in 2002, can expect to live to the ripe young age of 86.5 years.<sup>1</sup> Members of that population are likely to survive to the older age if they make it past the risks of childhood and early adulthood.

In 2000 women made up the largest portion of the overall senior population at 60 percent and as much as 70 percent of the population over 80 years of age (Table 3 and Figure 2).

**Table 3: Senior Population by Gender**

Age	Population in 1990		(% of Total)		Population in 2000		(% of Total)	
	Male	Female	Male	Female	Male	Female	Male	Female
60-61	2,767	3,154	9.0	10.0	2,909	3,395	10.0	12.0
62-64	3,978	5,149	14.0	18.0	4,183	4,676	15.0	16.0
65-69	5,999	8,159	21.0	28.0	5,977	7,443	21.0	26.0
<b>Total</b>	<b>12,744</b>	<b>16,462</b>	<b>44.0</b>	<b>56.0</b>	<b>13,069</b>	<b>15,514</b>	<b>46.0</b>	<b>54.0</b>
70-74	4,340	6,390	23.0	33.0	5,265	7,298	23.0	32.0
75-79	2,979	5,382	16.0	28.0	3,965	6,355	17.0	28.0
<b>Total</b>	<b>7,319</b>	<b>11,772</b>	<b>39.0</b>	<b>61.0</b>	<b>9,230</b>	<b>13,653</b>	<b>40.0</b>	<b>60.0</b>
80-84	1,719	3,788	18.0	40.0	2,243	4,276	19.0	35.0
85+	1,006	3,046	11.0	31.0	1,409	4,184	11.0	35.0
<b>Total</b>	<b>2,725</b>	<b>6,834</b>	<b>29.0</b>	<b>71.0</b>	<b>3,652</b>	<b>8,460</b>	<b>30.0</b>	<b>70.0</b>

Source: U.S. Census Bureau, 2000 Census of Population and Housing.



**Figure 2: Knox County Senior Population**

<sup>1</sup> U.S. Department of Health and Human Services, Health, United States, 2004 with Chartbook on Trends in the Health of Americans.

## RACE & ETHNICITY

The 2000 senior population is less racially and ethnically diverse than the total county population. Ninety-three percent of the overall senior population is White and six percent are Black or African-American. Asian, American Indian, and Other each comprise less than one percent of the overall senior population (Figure 3).

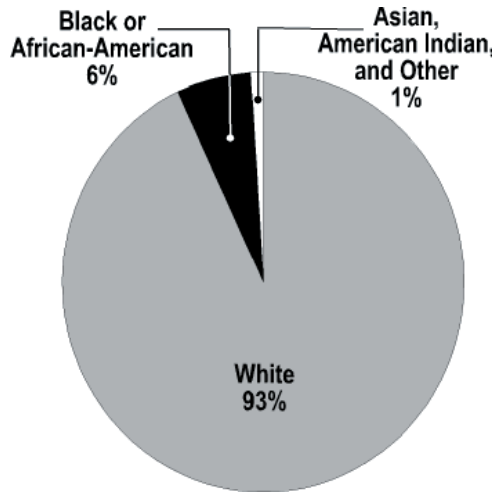


Figure 3: Race and Ethnicity of Knox County Seniors

## DISABILITIES

Within the senior population aged 65 years and over, 45 percent report having one or more disabilities, resulting in the sums of the individual disabilities equaling more than 100 percent. Of those "with a disability," 70 percent are physical, 35 percent sensory, 28 percent mental, and 23 percent self-care disabilities (Figure 4).

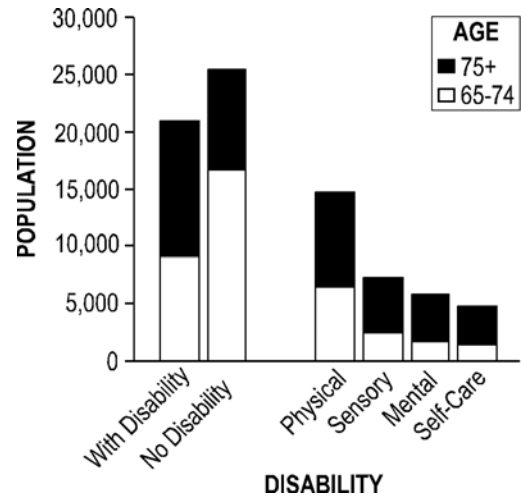
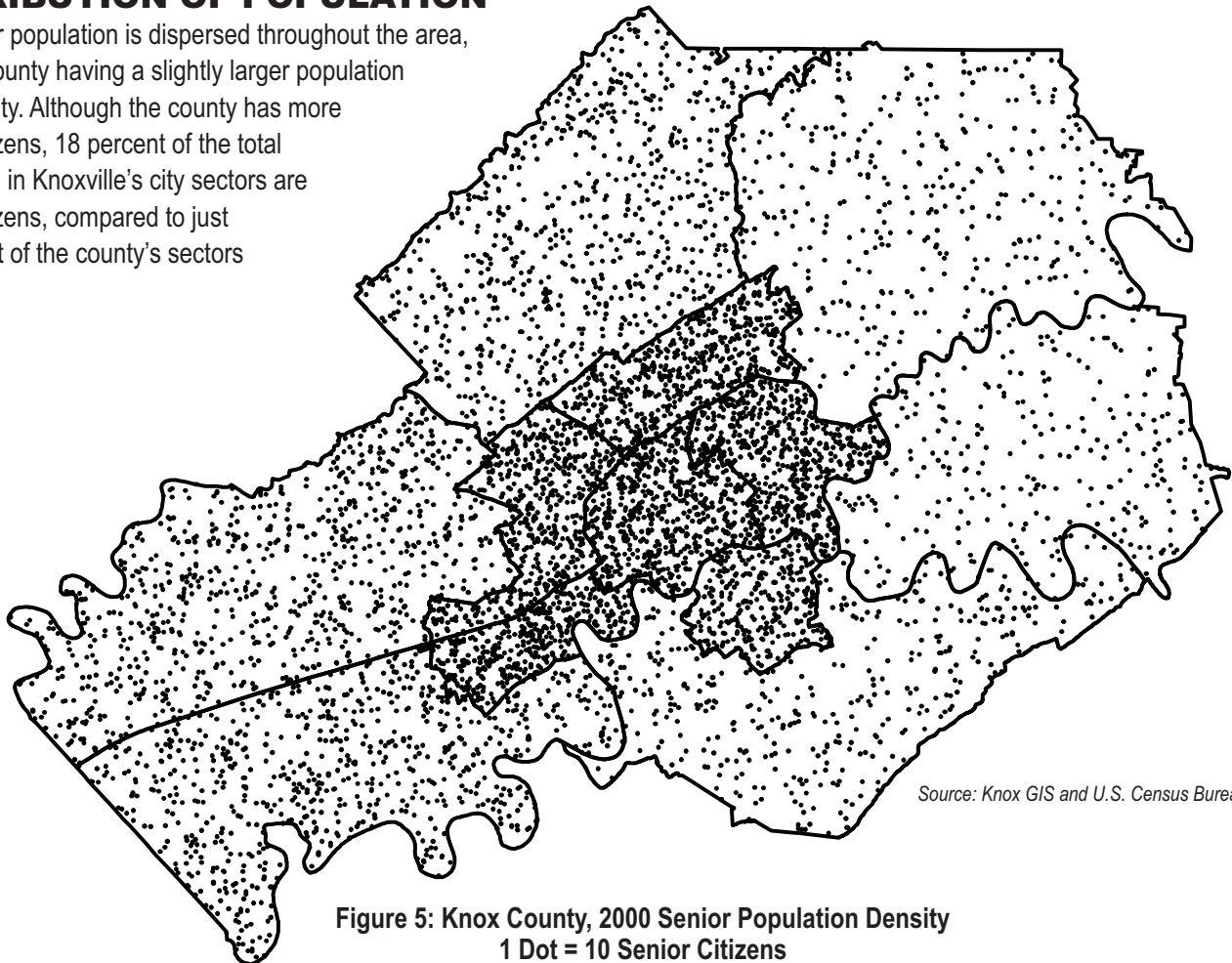


Figure 4: Senior Populations with Disabilities

Note: Because data is from the sample senior population surveyed for disabilities the sum will not equal the total of the senior population.  
Source: U.S. Census Bureau, 2000 Sex by Age by Disability.

## DISTRIBUTION OF POPULATION

The senior population is dispersed throughout the area, with the county having a slightly larger population than the city. Although the county has more senior citizens, 18 percent of the total population in Knoxville's city sectors are senior citizens, compared to just 15 percent of the county's sectors (Figure 5).



Source: Knox GIS and U.S. Census Bureau, 2000

Figure 5: Knox County, 2000 Senior Population Density  
1 Dot = 10 Senior Citizens

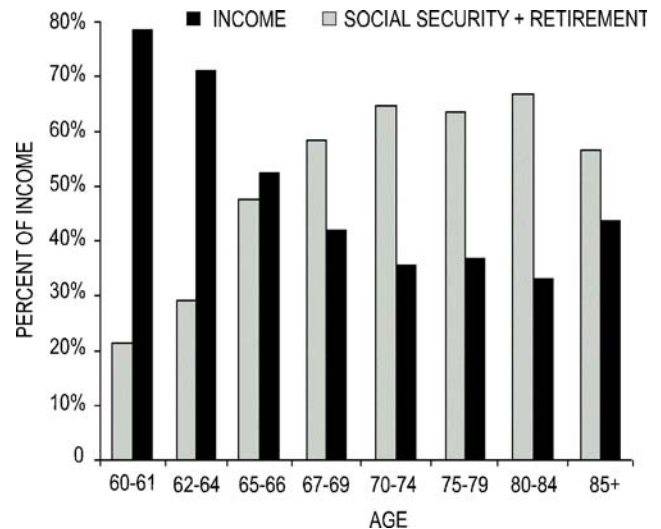
## INCOME

The majority of senior citizens are retired from full-time work, and their income is supplemented by pensions, social security, investments, and other forms of income. In 1999 the overall average income for seniors 60 and over was \$33,226. The highest average income was in the age group 62 to 64 at \$40,840, while the lowest was \$25,300 for those 85 years and over. Over half of the average income for seniors 60 and over stemmed from both social security and some form of retirement benefits. Almost 67 percent of the total income for those ages 80 to 84 is from social security and retirement combined, while only 22 percent of the income for those 60 and 61 years of age is from social security and retirement (Table 4). Figure 6 illustrates the increased importance of Social Security benefits and retirement income as the population ages.

**Table 4: Senior Income/Social Security/ Retirement (Annual) in 1999.**

Age	Average Income	Average Social Security	Average Retirement	% Income SS	% Income Ret.	% Income SS+Ret.
60 and 61	\$38,393	\$1,208	\$7,050	3.1	18.4	21.5
62 to 64	\$40,840	\$3,776	\$8,126	9.2	19.9	29.1
65 and 66	\$36,178	\$6,900	\$10,343	19.1	28.6	47.7
67 to 69	\$34,239	\$8,475	\$11,489	24.8	33.6	58.3
70 to 74	\$30,488	\$9,333	\$10,363	30.6	34.6	64.6
75 to 79	\$31,965	\$9,222	\$11,043	28.9	34.5	63.4
80 to 84	\$27,678	\$9,134	\$9,395	33.0	33.9	66.9
85 and over	\$25,300	\$8,993	\$5,294	35.5	20.9	56.5
60 and over	\$33,226	\$7,373	\$9,455	22.2	28.5	50.6

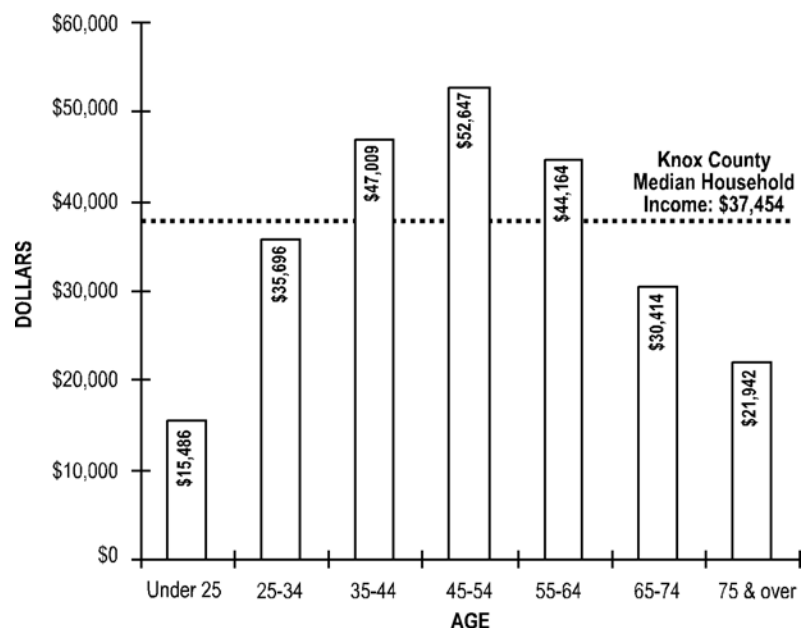
Source: Social Security Online, Recipients by State and County, 2003 and U.S. Census Bureau, 2000.



**Figure 6: Senior Income vs. SS + Retirement**

In December of 1999, there were 44,325 senior citizens aged 65 years and over in Knox County drawing social security.<sup>2</sup> That is 92 percent of the age group. The amount of payments issued averaged \$11,232 per year for males and \$8,388 for female senior citizens. By comparison, in December 2003 there were 46,340 senior citizens aged 65 and over in Knox County drawing social security, with annual payments averaging \$12,960 for males and \$9,636 for females.

The countywide median household income in 1999 was \$37,454. As shown in Figure 7, median household income for seniors is lower than most age groups. In particular, income for those 75 years and over is \$21,942 or 41 percent less than the median household income for all ages (Figure 7).



**Figure 7: Median Household Income in 1999**

Source: U.S. Census Bureau, 2000 Census of Population and Housing.

<sup>2</sup> Social Security Online, Social Security Administration, Master Beneficiary Record, 100 Percent Data.

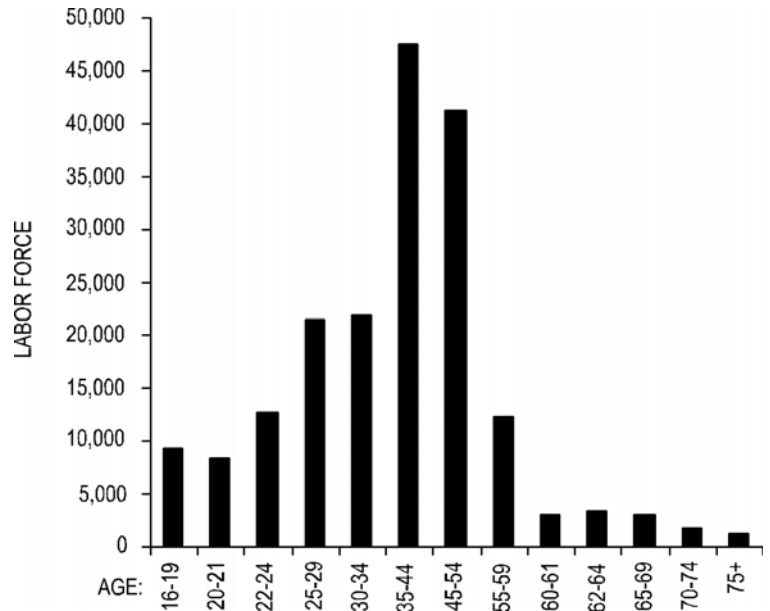
## EMPLOYMENT

A small but significant number of senior citizens are choosing to remain in the Knox County labor force. In 2000, 21 percent of the entire senior population was in the labor force with a 96 percent employment rate. From a broader perspective the senior labor force only makes up seven percent of the entire county labor force population (Figure 8). The two ends of the senior labor force spectrum show 53 percent of the senior population ages 60 to 61 are in the labor force with a 97 percent employment rate while seven percent of the senior population age 75 and over remain active in the labor force with an 87 percent employment rate (Table 5).

**Table 5: Senior Population Labor Force**

Age	In labor force	(%) In labor force	Employed	(%) Employed
16-19	11,112	50.0	9,401	85.0
20-21	9,454	68.0	8,450	89.0
22-24	13,630	77.0	12,743	93.0
25-29	22,486	83.0	21,461	95.0
30-34	22,850	82.0	21,840	96.0
35-44	49,233	80.0	47,580	97.0
45-54	42,510	79.0	41,164	97.0
55-59	12,884	68.0	12,418	96.0
60-61	3,206	53.0	3,113	97.0
62-64	3,536	40.0	3,434	97.0
65-69	3,138	23.0	3,043	97.0
70-74	1,802	14.0	1,762	98.0
75+	1,511	7.0	1,308	87.0
60+	13,193	21.0	12,660	96.0
<b>County Total</b>	<b>197,352</b>	<b>64.0</b>	<b>187,717</b>	<b>95.0</b>

Source: U.S. Census Bureau, 2000 Census of Population and Housing.



**Figure 8: Age of Knox County Labor Force**

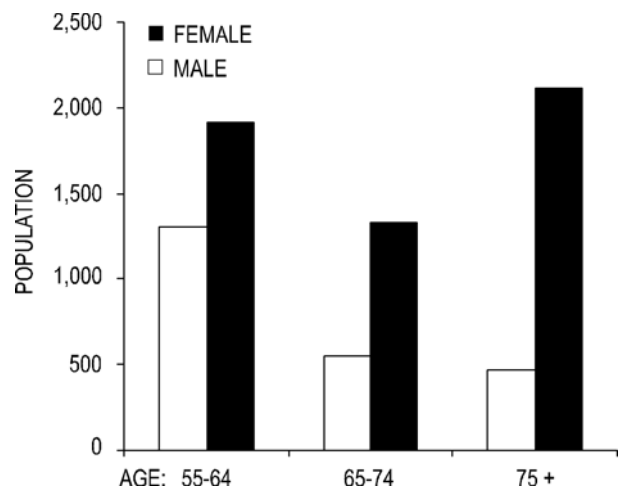
## POVERTY

According to the U.S. Census Bureau, 46,572 Knox Countians lived in poverty in 1999; 9.6 percent of them were seniors aged 65 and older. Those aged 65 to 74 accounted for 4 percent and those 75 and older more than 6 percent (Table 6). A gender comparison shows that more senior females lived in poverty than males. Of the total number of seniors in poverty, 71 percent of those aged 65 to 74 were female and 82 percent of those aged 75 and older were female (Figure 9).

**Table 6: Poverty in Knox County**

Age	Male	Female	Total	Percent	
				Male	Female
<5	2,083	1,921	4,004	52.0	48.0
5	363	371	734	49.0	51.0
6 to 11	2,309	2,092	4,401	52.0	48.0
12 to 14	837	746	1,583	53.0	47.0
15	253	366	619	41.0	59.0
16-17	565	560	1,125	50.0	50.0
18 to 24	5,190	6,228	11,418	45.0	55.0
25 to 34	2,283	3,658	5,941	38.0	62.0
35 to 44	2,064	3,207	5,271	39.0	61.0
45 to 54	1,791	1,996	3,787	47.0	53.0
55 to 64	1,306	1,915	3,221	41.0	59.0
65 to 74	551	1,331	1,882	29.0	71.0
75 and over	471	2,115	2,586	18.0	82.0
<b>65 and over</b>	<b>1,022</b>	<b>3,446</b>	<b>4,468</b>	<b>23.0</b>	<b>77.0</b>
Total	20,066	26,506	46,572	43.0	57.0

Source: U.S. Census Bureau, 1999 Poverty Status.



**Figure 9: Gender of Seniors in Poverty**

## HOUSING

There are various forms of senior housing with supportive services (SHSS) in Knox County. Each facility was surveyed by telephone to verify the number of beds currently available and any onsite transportation. Facility locations and information are shown in Tables 7-8 and Figure 10.

Seventy-seven percent of the total SHSS beds are found in the city sectors with the remaining 23 percent of beds in the county. Sixty-eight percent of the services are classified as Assisted-Rent Housing (ARH) where payment for rent and utilities is usually set at 30 percent of the tenant's adjusted gross income. Twenty percent are Assisted Care Living Facilities (ACLF), six percent Independent Living (IL), and three percent Residential Home for the Aged (RHA).

**Table 7: Senior Housing with Supportive Services**

ID	Senior Housing With Supportive Services	Address	Classification	Current Number of Beds	Transportation Offered
1	Arbor Terrace	9051 Cross Park Dr, Knoxville, TN 37923	ACLF	99	Yes
2	Atria Weston Place	2900 Lake Brook Blvd, Knoxville, TN 37909	ACLF	102	Yes
3	Bakertown Apartments	2639 Bakertown Rd, Knoxville, TN 37931	ARH	30	No
4	Broadway Apartments	1508 McCroskey Ave, Knoxville, TN 37917	ARH	215	No
5	Buckingham Retirement Community	7303 Manderly Way, Knoxville, TN 37909	IL	81	Yes
6	Cagle Terrace	515 Renford Dr, Knoxville, TN 37919	ARH	274	No
7	Candleridge Plaza Apartments	3405 Harrow Gate Ln, Powell, TN 37849	ARH	100	Yes
8	Continuum Court Yards	1029 W Parkway, Knoxville, TN 37912	RHA	24	Yes
9	Continuum Court Yards	815 E Inskip Rd, Knoxville, TN 37917	RHA	24	Yes
10	Dogwood Terrace	8735 Middlebrook Pk, Knoxville, TN 37923	ARH	50	No
11	Dr. Lee L. Williams Complex	317 McConnell St, Knoxville, TN 37915	ARH	270	No
12	Echo Ridge	8458 Gleason Dr, Knoxville, TN 37919	IL	109	Yes
13	Elmcroft of Halls	7521 Andersonville Pk, Knoxville, TN 37938	ACLF	65	Yes
14	Galaxy Manor	2711 Sheridan St, Knoxville, TN	RHA	5	Yes
15	Golden Age Retirement Village	1109 Beaman Lake Rd, Knoxville, TN 37914	ARH	100	No
16	Guy B. Love Towers	1171 Armstrong Ave, Knoxville, TN 37917	ARH	249	No
17	Heritage Assisted Living	1585 Coleman Rd, Knoxville, TN 37909	RHA	21	No
18	Heritage Assisted Living	273 S Peters Rd, Knoxville, TN 37923	ACLF	33	No
19	Heritage Assisted Living	144 Felix Rd, Knoxville, TN 37918	RHA	24	No
20	Homewood Residence	401 Catherine McAuley Way, Knoxville, TN 37919	ACLF	105	Yes
21	Lakebrook Place Assisted Living	2820 Middlebrook Pk, Knoxville, TN 37909	ACLF	27	No
22	Manorhouse at Knoxville	8501 S Northshore Dr, Knoxville, TN 37922	ACLF	105	Yes
23	Maud Booth Gardens Senior Housing	4452 Maud Booth Way, Knoxville, TN 37917	ARH	37	No
24	Morningside Gardens Apartments	1800 Linden Ave, Knoxville, TN 37917	ARH	268	No
25	Morningside of Williamsburg	3020 Heatherton Way, Knoxville, TN 37912	ACLF	78	No
26	NHC Place Assisted Living	120 Cavette Hill Ln, Knoxville, TN	ACLF	82	Yes
27	Northgate Terrace	4301 Whittle Springs Rd, Knoxville, TN 37917	ARH	277	No
28	Outlook Pointe at Knoxville	8024 Gleason Dr, Knoxville, TN 37919	ACLF	106	Yes
29	Parkview Senior Apartments	3030 Holbrook Dr, Knoxville, TN 37918	IL	68	Yes
30	Riverbirch Village	6911 Mary Sharp Way, Knoxville, TN 37931	ARH	40	No
31	Shannondale Assisted Living	801 Vanosdale Rd, Knoxville, TN 37909	CCRC/ACLF	49	Yes
32	St. Mary's Riverview I and II	5845 Gov John Sevier Hwy, Knoxville, TN 37924	ARH	75	No
33	St. Mary's Villas in Halls	4129 Emory Rd, Knoxville, TN 37938	ARH	46	No
34	Summit Towers	201 Locust St, Knoxville, TN 37902	ARH	278	Yes
35	Sunnybrook Apartments	4500 Doris Cr, Knoxville, TN 37918	ARH	152	No
36	Virginia Walker Apartments	6331 Pleasant Ridge Rd, Knoxville, TN 37921	ARH	30	No
37	Westview Tower	7823 Gleason Dr, Knoxville, TN 37919	ARH	241	No
38	Windsor Gardens Assisted Living	5611 Central Avenue Pk, Knoxville, TN 37912	ACLF	70	Yes
39	Zion's Residential Home for the Aged	3430 Zion Ln, Knoxville, TN 37931	RHA	21	No

Assisted Care Living Facility = ACLF

Assisted Rent Housing = ARH

Continuing Care Retirement Center = CCRC

Independent Living = IL

Residential Home for the Aged = RHA

Note: Although an extensive effort was made to account for all SHSS, this table may not be comprehensive.

Source: Knox GIS and Telephone survey.

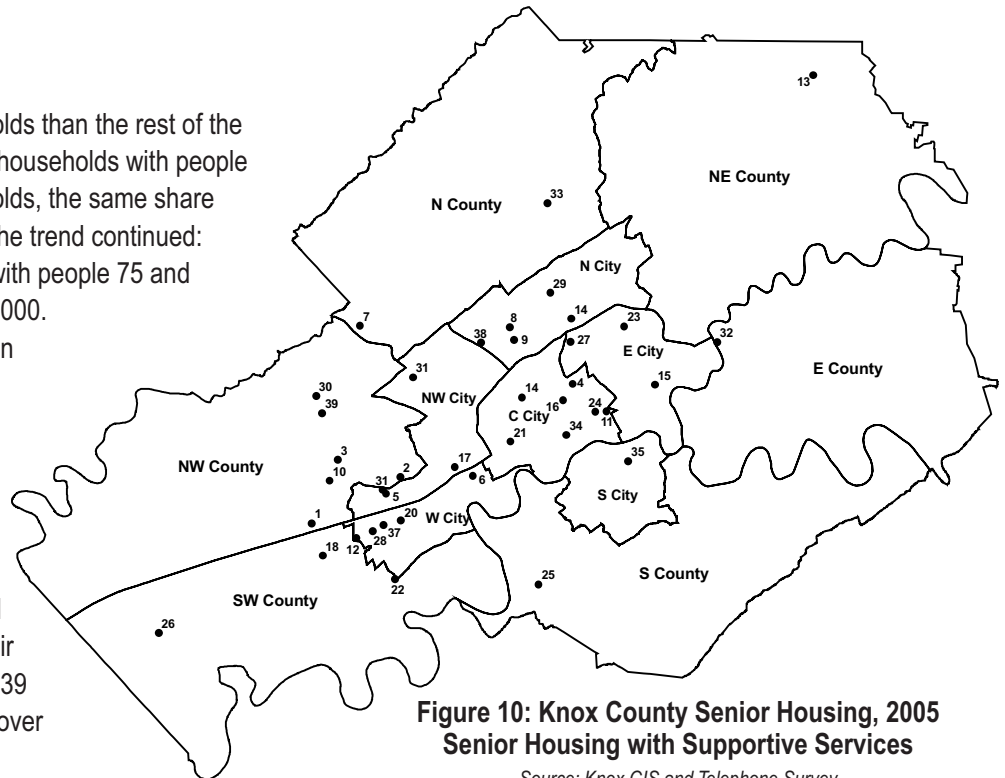
**Table 8: Senior Housing with Supportive Services**

Sector	% of Areawide Total	Assisted Care Living Facility (No. of Beds)	Assisted Rent Housing (No. of Beds)	Continuing Care Ret. Center (No. of Beds)	Independent Living (No. of Beds)	Residential Home for the Aged (No. of Beds)	Total Number of Beds
<b>COUNTY SECTORS</b>							
East County	2%		75				75
North County	4%		146				146
Northeast County	2%	65					65
Northwest County	8%	201	120			21	342
South County	2%	78					78
Southwest County	5%	220					220
<b>CITY SECTORS</b>							
Central City	33%	27	1,280			5	1,312
East City	10%		414				414
North City	5%	70			68	72	210
Northwest City	4%		30	49	81	21	181
South City	4%		152				152
West City	21%	211	515		109		835
<b>County Total</b>	<b>23%</b>	<b>564</b>	<b>341</b>			<b>21</b>	<b>926</b>
<b>City Total</b>	<b>77%</b>	<b>308</b>	<b>2,391</b>	<b>49</b>	<b>258</b>	<b>98</b>	<b>3,104</b>
<b>Areawide Total</b>	<b>100%</b>	<b>872</b>	<b>2,732</b>	<b>49</b>	<b>258</b>	<b>119</b>	<b>4,030</b>

Source: Knox GIS and Telephone survey.

Other notable factors from the 2000 Census:

- Seniors tend to live in smaller households than the rest of the population. In 2000, 42 percent of the households with people 65 and over were one-person households, the same share as reported in 1990. As seniors aged the trend continued: forty-eight percent of the households with people 75 and over were one-person households in 2000.
- Twenty-six percent of the households in Knox County have a person who is 60 years or older as the head of the household. About 82 percent of senior householders own their homes while the remaining 18 percent are renters.
- One-third of senior householders aged 65 to 74 pay 30 percent or more of their household income towards rent, while 39 percent of householders aged 75 and over contribute similar shares to rent.
- Less than three percent of the senior population are living with their own grandchildren, while one percent are responsible for their grandchildren under the age of 18.
- Among senior citizens living in group quarters, 82 percent live in “institutions,” primarily in nursing homes.
- Fifty-nine percent of the senior population aged 60 and over were found to be married, while 21 percent of the female and six percent of the male population live alone.



**Figure 10: Knox County Senior Housing, 2005 Senior Housing with Supportive Services**

Source: Knox GIS and Telephone Survey