
Introduction

One indicator that a population is aging in place is the number of older householders who are living near one another. These communities are called “naturally occurring retirement communities” or NORCs, and rural Pennsylvania has seen a five-fold increase in them from 2010 to 2020. The Center for Rural Pennsylvania analyzed the number of NORCs in rural and urban Pennsylvania and their changes over time. Among the key findings are:

- In 2020, there were 831 NORCs in Pennsylvania. Fifty-six percent were in rural counties and 44 percent were in urban counties.
- Twenty-two percent of rural adults aged 60 and older live in a NORC. Among similar aged urban adults, 7 percent live in a NORC.

Definition

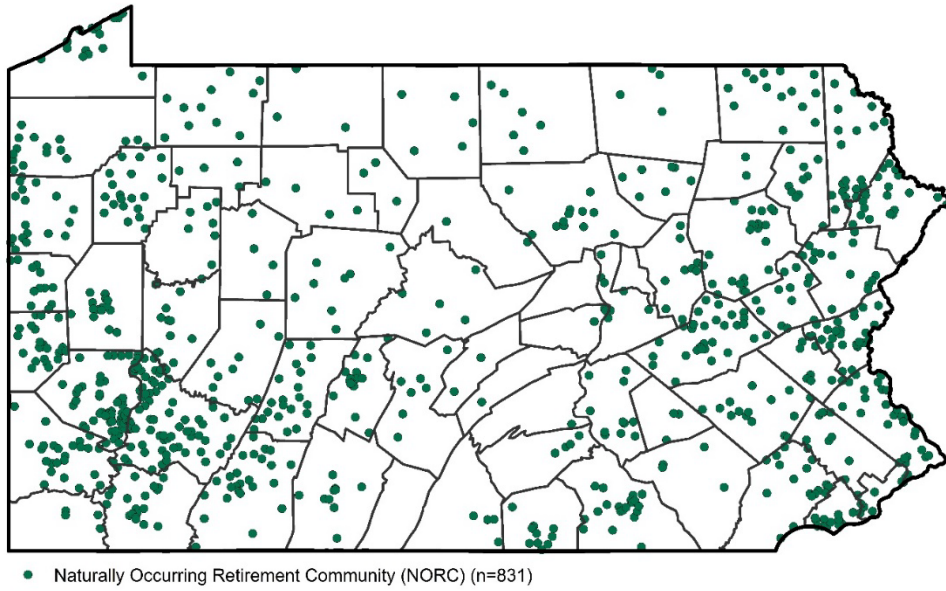
A NORC is a community that has a large proportion of residents over age 60 but was not specifically planned or designed to meet the needs of these residents living independently in their homes. To identify these communities in Pennsylvania, the Center first identified Census Block Groups that had 100 or more households in which 50 percent or more of the householders were 60 years old and older. A Census Block Group is a small geographic area (about 0.5 square miles) having a population between 600 and 3,000 people. According to the 2020 Census, there are more than 10,170 Block Groups in Pennsylvania. Of these, 1,437 were Census Block Groups where 50 percent or more householders were age 60 and older.

Next, the Center removed from the analysis all Census Block Groups that were within a 2.5-mile radius of a Continuing Care Facility. The Pennsylvania Department of Insurance defines a Continuing Care Facility as a residential community for older adults, generally over the age of 55 or 60, where residents have access to a continuum of health care, including assisted living and skilled nursing care. According to the Insurance Department’s records, there are 291 continuing care facilities in Pennsylvania. These facilities were removed from this analysis because they are planned retirement communities, rather than NORCs. This step removed 606 Census Block Groups from the analysis. The remaining 831 Census Block Groups were identified as NORCs. Block Groups in rural counties were defined as rural and those in urban counties were defined as urban.

Location of NORCs

In Pennsylvania there are 831 NORCs. There is a NORC in every Pennsylvania county except for Montour and Fulton. There is no nationwide estimate on the number of NORCs because of the difficulty in identifying planned retirement communities. However, to calculate a rough estimate of the number of NORCs, the Center identified Census Block Groups where 50 percent or more of the householders are 60 years old and older, excluding planned retirement communities. In 2020, there were 30,111 (13 percent) Census Block Groups in the United States that fit these criteria. Florida, California, and New York had the most of these Census Block Groups, while Wyoming, North Dakota, and Alaska had the least. Pennsylvania had the fifth highest number of these Block Groups.

Location of NORCs In Pennsylvania, 2020

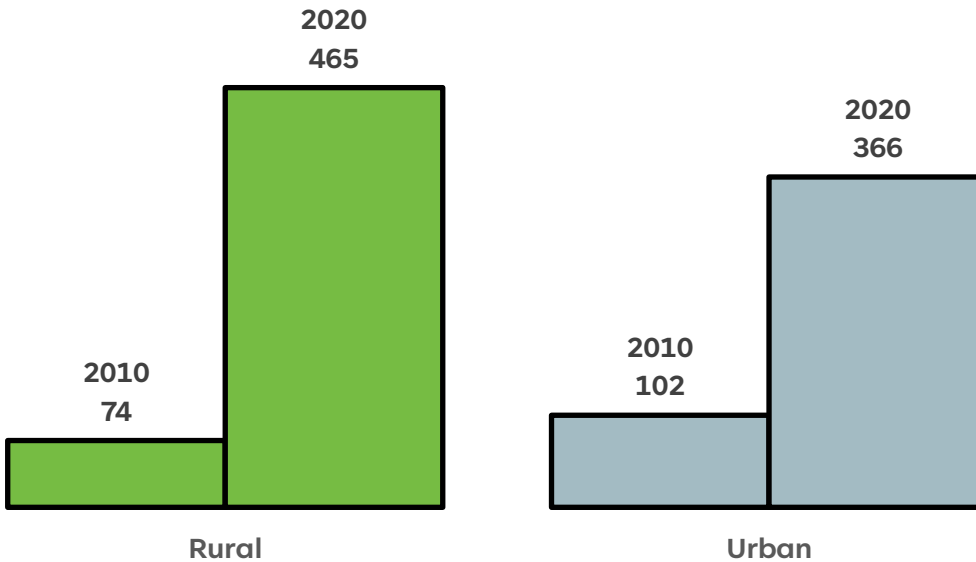


Data source: 2020 Census, U.S. Census Bureau.

Change in Number of NORCs

In 2010, there were 74 NORCs in rural Pennsylvania and 102 in urban Pennsylvania. Ten years later, in 2020, there were 465 rural NORCs and 366 urban NORCs. During this 10-year time period, the number of rural NORCs increased faster than the number of urban NORCs.

Number of Pennsylvania Rural and Urban NORCs, 2010 to 2020



Data sources: 2010 Census and 2020 Census, U.S. Census Bureau.

Characteristics of Rural NORCs

In 2020, 22 percent of rural residents aged 60 and older lived in a NORC. The same year, 7 percent of similarly aged urban residents lived in a NORC. In rural Pennsylvania, there are many demographic and financial similarities between NORC Block Groups and non-NORC Block Groups.

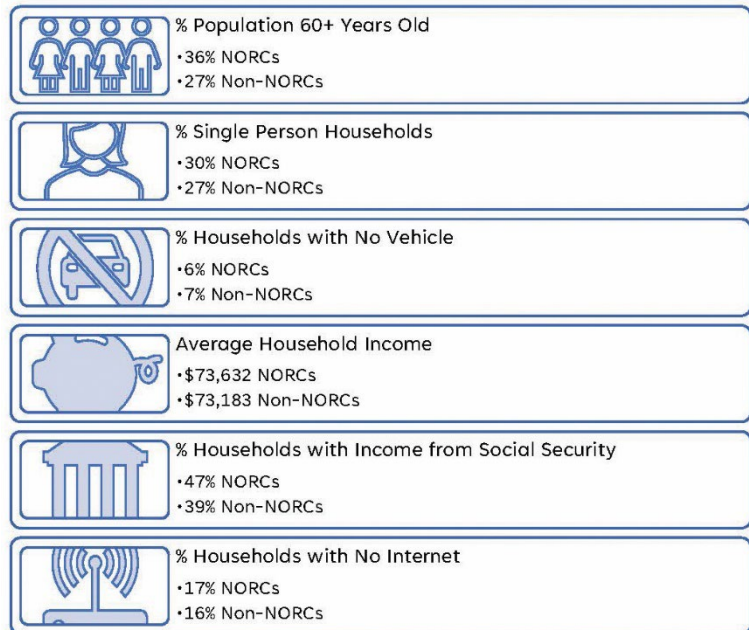
Homeownership

In both rural and urban NORCs, the majority of householders aged 60 years and older are homeowners (85 percent and 83 percent, respectively.)

Summary

As Pennsylvania’s Baby Boom population (born between 1946 and 1964) continues to age, the number of NORCs will likely continue to increase. For those living in rural NORCs, access to health care and social and emergency services may be especially troublesome, since geographic distance, limited income, and the declining number of volunteers will make aging in place for these residents challenging.

Characteristics of Rural NORCs and Non-NORCs



Data source: 2020, 5-years Average, American Community Survey, U.S. Census Bureau.

Planned Retirement Communities

According to data from the Pennsylvania Department of Insurance, there are 291 Continuing Care Facilities in Pennsylvania. The facilities often refer to themselves as “retirement communities.” These communities are different from NORCs in that they are planned. In rural Pennsylvania, there are 87 planned retirement communities and in urban Pennsylvania, there are 204. The largest cluster of planned retirement communities are in Montgomery, Lancaster, and Allegheny counties, each with 25 or more. Sixteen counties have no planned retirement communities.

Center for Rural Pennsylvania Board of Directors

Senator Gene Yaw, Chairman

Representative Eddie Day Pashinski, Vice Chairman

Dr. Nancy Falvo, Pennsylvania Western University Clarion, Secretary

Stephen M. Brame, Governor's Representative, Treasurer

Senator Judy Schwank

Representative Dan Moul

Richard Esch, University of Pittsburgh

Dr. Timothy Kelsey, Pennsylvania State University

Shannon M. Munro, Pennsylvania College of Technology

Dr. Charles Patterson, Shippensburg University of Pennsylvania

Susan Snelick, Northern Pennsylvania Regional College

Darrin Youker, Governor's Representative

Center for Rural Pennsylvania Staff

Kyle C. Kopko, Ph.D., J.D., Executive Director

Laura R. Dimino, Ph.D., Assistant Director

Jonathan Johnson, Senior Policy Analyst

Katie Park, Communications Manager

Linda Hinson, Office Manager

David W. Martin, Public Policy Data Analyst



625 Forster St., Room 902, Harrisburg, PA 17120

717-787-9555 | www.rural.pa.gov