

Looking at the future for the elderly

Why do we read so much about the elderly in this country? The answer, plainly stated by the Census Bureau, is that "the growth and change of America's older population may rank among the most important demographic developments of the 20th century."

The numbers are impressive. In 1900 there were 3.1 million persons in the nation 65 years of age and older, representing 4.1 percent of the total population of 76.0 million; by 1950, the number of elderly quadrupled to 12.4 million, while the country's population only doubled to 152.3 million, or 8.1 percent of the population; and, in 1995, the number of elderly has grown to 33.6 million, nearly three times that of 1950, while the nation's population grew by only two-thirds, so that now the elderly represent 12.8 percent of the total population of 263.4 million.

This dramatic change in the number of elderly over the past 95 years, in which the nation's population has grown by 246 percent, is an increase of 984 percent, a rate four times that of the total population. At the beginning of this century one in 25 Americans was 65 and older; today that proportion is one in eight!

The reason for this major change in the composition of the nation's population is increased life expectancy. In 1900 a baby born could expect to live for 47.3 years, while in 1993 a baby's expectation of life was 75.5 years. Of interest, women lived longer than men by two years in 1900, a difference which has grown to the current nearly seven year difference.

As impressive as is this past growth of the elderly, there is still another huge increase projected for this population in 2011 when the first of the baby-boom generation turns 65. The Census Bureau claims that by 2050, when the U.S. population will be 392 million, one of every five will be the elderly, some 80 million Americans.

Accompanying this major increase in the numbers of elderly is the change in the lifestyle of this population. Forty years ago one in three was in poverty, today that figure is just one in eight. And not only are there fewer elderly poor but the elderly also have greater wealth. Of those households that have assets, those headed by a person aged 65 and older had an average net worth of \$88,192 as compared with the country's average of \$36,623.

This greater wealth came about because of an unrivaled postwar prosperity that offered opportunity to a generation that learned to save and buy homes because of an earlier Great Depression. This overall wealth manifests itself on a daily basis when one observes the luncheon restaurant crowd when gray hair dominates the scene. And on another level, on a recent round-the-world cruise, the average age of the passengers was 67.

When the fourth White House Confer-

ence on Aging took place in May, politicians paid close attention to what the elderly had to say for they have the highest voter registration rate, at 78 percent, of any age group. And they vote: in 1992 this group, which represents 12 percent of the population, produced 20 percent of the vote.

The future for the elderly could very well first appear here in Rhode Island, now ranking as third oldest state, after Florida and Pennsylvania, with 15.5 percent of the population in the elderly group. Projections made by state planners claim that figure will be 21 percent in 25 more years, a full generation ahead of that projected for the entire country.

The financial viability of various programs for the elderly will be tested, including Medicare, Social Security, subsidized housing and a variety of other services and programs. Even cities that have provided generous pensions and health care provisions for their retirees may find themselves strapped as medical costs continue to escalate.

Long term health care will be a major headache. In Rhode Island seven percent of the elderly are institutionalized but that fig-

ure rises to 32 percent for the age group over 85. As the fastest growing segment of the population, the increasing numbers of this oldest-old age group, currently exceeding 1,800 persons, will further add to the 38 percent of all health care expenditures currently spent for all of the elderly.

Any society is measured by the manner in which it provides for its dependent population, both children and the elderly. In Rhode Island, not a wealthy state, where more than one-third of the population already receives some form of social insurance support, the increasing numbers of elderly will further challenge lawmakers at the state and national levels to provide for this increasing dependent population.

As a state and nation we are living longer, but it is this increased longevity that will test our will, resolve and finances to continue to provide the good life that Americans have experienced since the end of World War II.

Chester E. Smolski is a retired professor of geography and director of Urban Studies at Rhode Island College.