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What's in store for Social Security?

Health-care costs are commanding considerable attention these days. From Washington, D.C., to Providence and state capitals across the nation, the burning questions are, "How much?" and, "Who pays?"

A related issue concerns Social Security and the question of who pays for the retired. This is most often raised by the younger baby boomers who are faced with some potentially bleak prospects when they become eligible for benefits just 16 years from now.

Basic to these concerns is the number of potential recipients. This question has been given little attention, and yet the figures need to be considered carefully because this is the source from which much of the problem arises.

It is no surprise that we, as a nation, are getting older on average and that there are many more elderly in this country than ever before in our history. The projections for the future are that there will be dramatic increases in this portion of the population.

Half of the nation's population is now

above the age of 33, the highest median age in our nation's history. The figure is projected to be 39 by the year 2035. When contrasted with developing countries where the median age is less than 20 years, one sees that our needs, competitiveness and focus in the future will be far different from those of much of the world.

Rhode Island is one of the older states. With a median age of 34.2 years, we rank as having the 10th oldest population in the country, well behind Florida at 36.5 years and West Virginia at 35.7 years.

But another way to determine the size of the elderly population is to consider their numbers as a proportion of the total population. In 1970, one in 10 Americans was age 65 or older. By 1990, this proportion was one in eight, and by the year 2050, the ration is projected to be one in five.

Considered in this manner, Rhode Island ranks fourth in the nation. For 1991, the Population Reference Bureau of Washington, a respected demographic research organization, placed our elderly population at 15.1 percent. Florida had 18.3 percent; Pennsylvania, 15.5 percent; and Iowa, 15.4 percent.

The 150,000-plus elderly in the state will increase to 166,000 by the end of the century, according to the Aging 2000 study done here in 1991. And because the elderly often have special needs, ranging from transportation to prescription drugs, and because they are increasing in numbers, the money necessary to provide these goods and services must increase.

A society is often judged by the way it treats its dependent members. Considered from just the vantage point of the elderly, Rhode Island gets high grades. (There is justifiable question as whether we do as well for our younger members.)

State health costs are a concern when there is a large number of elderly. Aging 2000 documents that in 1990, the elderly—15 percent of the population—received 30 percent of all pre-

scriptions, projected to be 50 percent by the year 2000. They consumed 38 percent of the total health costs, amounting to \$6400 per person.

With further advances in medicine and a future elderly generation that will be in better health and better educated than the current generation, life expectancy will continue to increase. In 1900, pneumonia and influenza wreaked havoc on the population and were among the top 10 killers. The result is that a baby born at that time had a life expectancy of only 47 years.

Marked advances in medicine over the next generation gave a baby born in 1950 an average life of 68 years. Today, that figure is 75 years, with women living seven years longer than men, on average—79 years versus 72 years. Now heart disease and cancer top the list of killers, joined recently in the top 10 by AIDS.

But these numbers mask one of the fastest-growing group of elders, the "old old": that group over 85 years. These are the people that are prone to chronic illnesses, experience a slowdown in mental processes, often need help with daily activities and may suffer from some functional disability.

Literature refers to an even older group—over 100 years. A representative from Florida described it: "A decade ago there were 10,000 persons over 100 years living in this country; today there are that many in Florida alone."

As more of us reach these advanced ages and require more medical attention, as we continue to experience longer periods of retirement which draw on the Social Security system, and as we look at the limited resources that must be apportioned among all age groups, we will have to address serious moral and philosophical questions. They will not be answered easily.

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