

The Changing Face of the Rural West

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The Aging of the West

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By now most people are aware that the United States is an aging society; both the number and proportion of people age 65 and over are increasing. This national aging is due to two factors. First, the current birthrate in the United States is at replacement level, meaning that couples have an average of only two children. Second, baby boomers (those born from 1946-1965 following World War II when Americans averaged more than three children per family) are aging. After 1965 the birthrate subsided, so as baby boomers age, American society ages.

Since 1990 the Western region has experienced the highest rate of growth in *all* age groups (Figure 1). This report describes changes in the elderly population from 1990 to 2000 as documented by the U.S. Census, and discusses impacts of the changing age structure on the rural West.

The western states (Arizona, California, Colorado, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming)

have traditionally had a younger age structure than the United States as a whole. The proportion of the West's population that is age 65 and over (11%) is lower than the national proportion (12.4%). However, between 1990 and 2000 the western population aged 65 and over increased by 21% overall—the most rapidly growing age group in the West. This will likely result in greater

financial, social, cultural, and political impacts in the West than elsewhere. And because rural counties everywhere tend to be “older” than urban counties because of young adult out-migration, the impact of a burgeoning senior population may be greatest in the small towns and open spaces.

Understanding the Change

It is clear that the West is aging in terms of the rapidly increasing overall percentage of persons 65 and older. However, the numbers and proportions of elderly vary

dramatically among western states. In Arizona, Colorado, Idaho, Oregon, Utah and Washington, the total population grew even more rapidly than the senior population, so the percent age 65 and over decreased slightly. Of the five western states with the lowest proportion of people age 65 and over, Utah and Colorado rank lowest (9% and 10% respectively). Nevada had the fastest growth in the nation in this age group (72%), and Arizona and

New Mexico increased by 39% and 30% respectively (Figure 2).

Although the proportion that is elderly has not changed much since 1990 in most western states, the sheer number of people in that age group has increased substantially. This is particularly true in the Pacific Coast states of

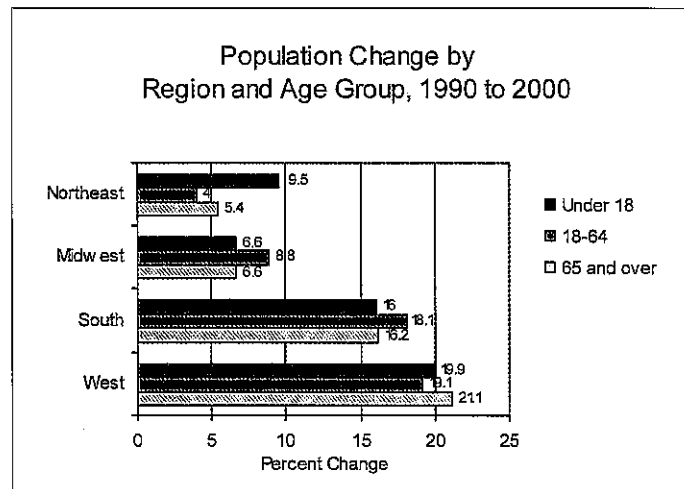


Figure 1. Population change by region and age group, 1990-2000. Source: U.S. Bureau of Census, 2000.

California and Washington. In Nevada, the fastest growing state, the older population grew even faster than the population of Nevada as a whole.

In every region of the country the numbers of elderly are greater in urban places, but the proportions of elderly are greater in rural counties. This is because young people in rural communities often must move away in order to attend school or find jobs. Their parents, on the other hand, are less likely to move away because they have established social and economic networks in the community. Thus rural places “age” more quickly because young people leave them behind, while older people “age in place.”

The West has a smaller percentage of people over age 65 and a younger overall population than other regions. Aging has a unique influence in the West, not only because of aging in place but also because in-migration at retirement age fuels an increase in the older adult population. This phenomenon has been magnified by the size of the baby boom age group now reaching retirement age. The USDA Economic Research Service has identified 191 U.S. counties as primary destinations of older migrants. Of these retirement migration counties, nearly one third (59) are found in 10 western states.

As we examine the growth rate of the older population we will consider several facets of population composition: the ratio of males to females; the ratio of persons in the oldest age group (85 and above) relative to the younger group (65 to 74); and, finally, the proportion of older adults in the various racial and ethnic groups that are increasing in the West. We will also compare western retirement counties with other county types.

Composition

Gender

Life expectancy is greater among women than among men. Life expectancy is the average number of years a

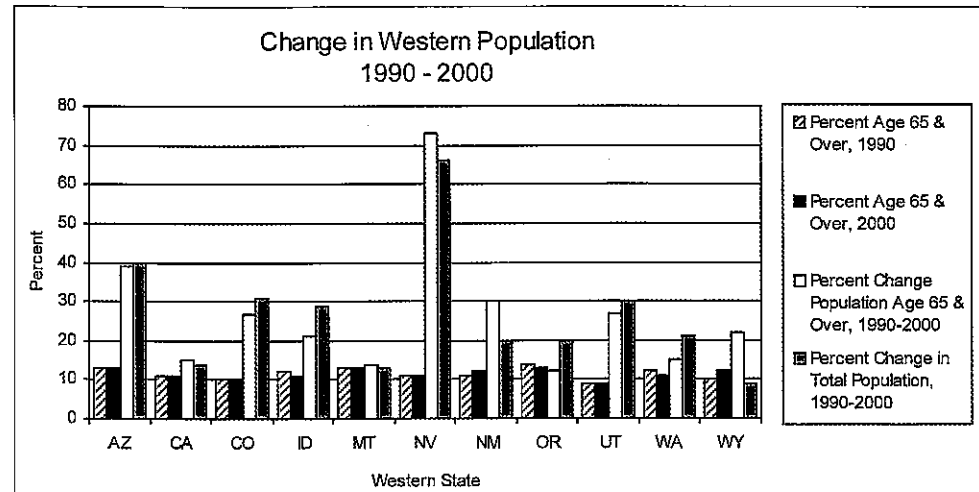


Figure 2. Change in western population, 1990-2000. Source: U.S. Bureau of Census, 2000.

person can expect to live, usually calculated from birth. In 1937, when people who are now 65 were born, men could expect to live to age 58 and women to age 61. Boys born in 2003 can expect to live 16 years longer, to about age 74, while girls born in 2003 can expect to live 19 years longer, to almost age 80.

Given the increase in life expectancy, it is likely that increasing numbers of men and women will live to reach the oldest ages. However, the difference in life expectancy for men and women means that the oldest age group will be predominantly female. In 2000 there were 75 males for every 100 females at age 65 in the Western region (Figure 3). By age 85 there were only 32 males alive for every 100 females. The proportion of women was somewhat greater in the 65-74 age group than in the younger group. By age 85 there were at least twice as many women as men in all western states. Thus, in the older age groups the population is increasingly female.

Women who are now 85 or over were born prior to 1919. As they reached adulthood, social norms pushed them to marry men who were older—and to be full-time mothers and housewives. When their husbands die, many have limited incomes. It is important to develop programs that help limited income elderly remain as independent as possible. These programs are especially important in rural areas, which may lack the infrastructure most needed by this population (see page 5 for further discussion).

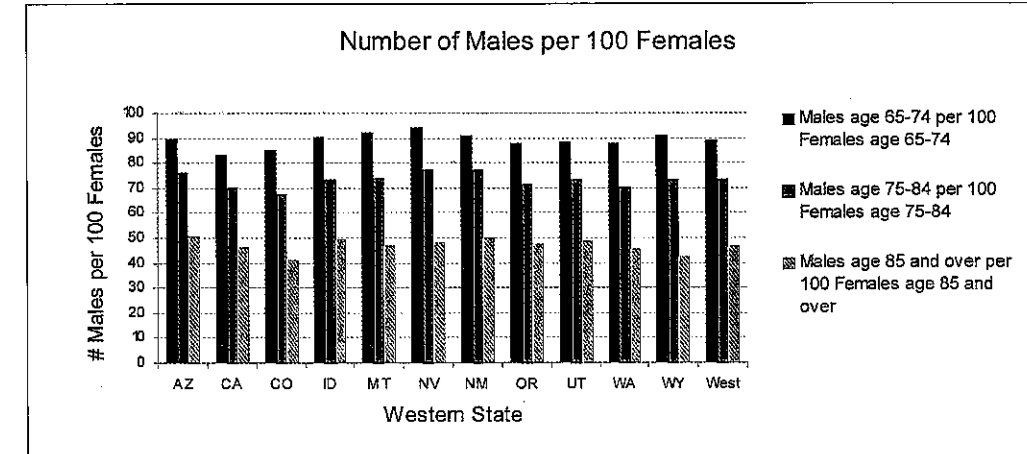


Figure 3. Number of Males per 100 females. Source: U.S. Bureau of Census, 2000.

Retirement and the School-Age Population

Also of interest is variation in the proportion of older adults relative to the proportion of school-age children (under 18 years). Figure 4 shows that Arizona, Montana and Oregon have the largest proportions of older adults. Colorado and Utah have both the lowest proportion of older adults and the highest proportion of school-age children (32%). In fact, Utah has the youngest overall population in the United States, with a median age of just 27 years compared to the national average of 35.

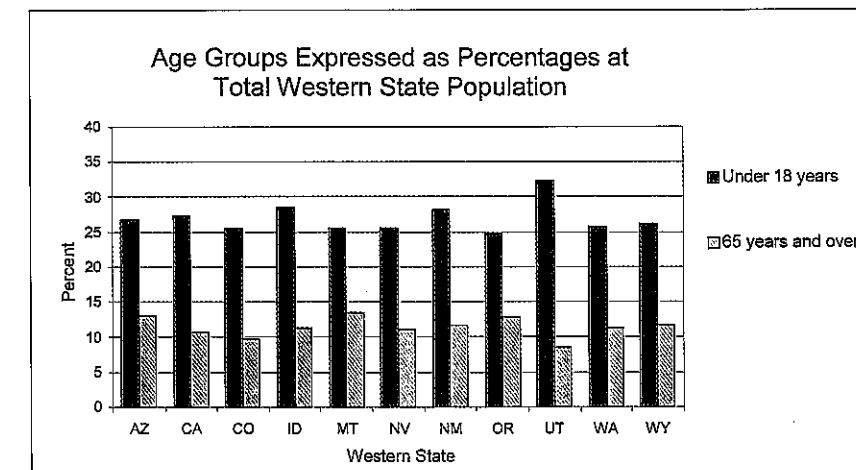


Figure 4. Age groups expressed as percentage of total western state population. Source: U.S. Bureau of Census, 2000.

The implications of age distribution are subtle. In most states there are roughly twice as many people under age 18 as there are people 65 and over. Studies show that there are three times more children in poverty than there are older adults. Yet as a group, persons 65 and over use far more healthcare resources than do children, in spite of

their smaller numbers. Because seniors are more than twice as likely to vote than the parents of young children (*Washington Post*, 10-20-02, p. A08), the political clout of the older population has resulted in a disproportionate amount of resources being spent on them, often at the expense of the younger population. Given population trends, this will almost certainly continue.

Clearly, rural areas must provide assistance for older adults without neglecting the needs of the school-age population. Innovative programs such as combining pre- and after-school programs with recreation programs for older adults may benefit both groups.

Race and Ethnicity

Finally, and possibly most importantly, the percentages of western elderly in each racial and ethnic group differ from national percentages. Figure 5 illustrates that in the West, as in the United States as a whole, the senior population is predominately non-Hispanic White. However, in the West this group is much smaller than in the country as a whole. Further, Figure 6 shows that the western non-White senior population has grown faster than the White population. Thus, the elderly population is more diverse in the West than in other regions.

Impacts of Aging on the Rural West

Retirement Counties

In 1989 the USDA defined a retirement destination as a non-metro county in which “the population aged 60 years and over in 1990 increased by 15 percent or more from 1980-90 through inmovement of people”

(<http://www.ers.usda.gov/Briefing/Rurality/Typology/Data/>). This definition was used to examine results from the 1990 Census, and we can now apply it to 2000 Census data.

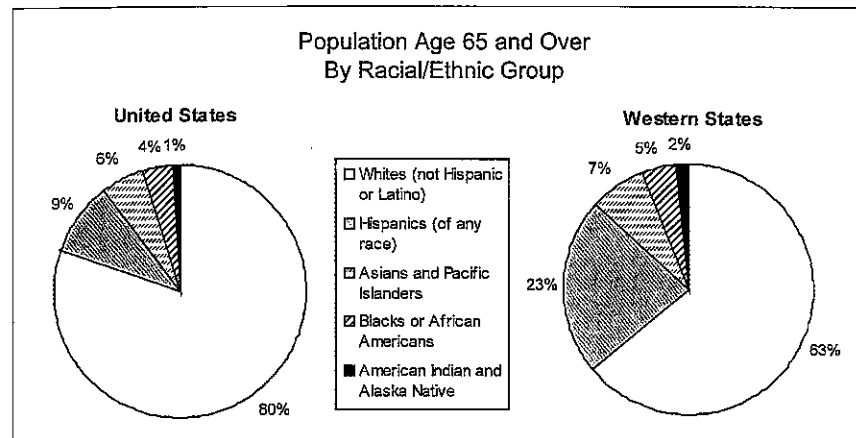


Figure 5. Population age 65 and over by racial/ethnic group. Source: U.S. Bureau of Census, 2000.

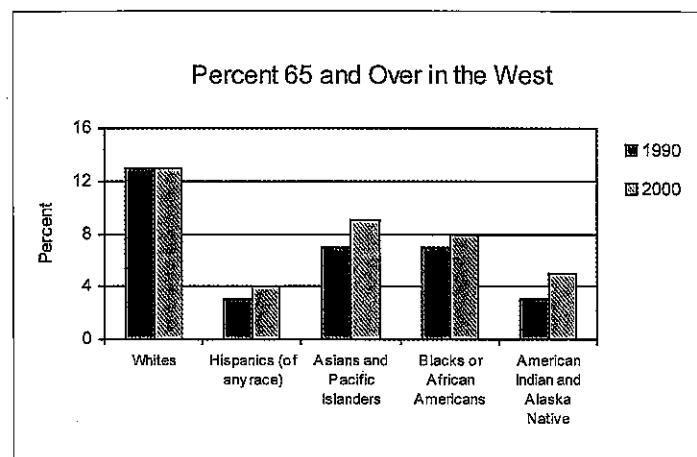


Figure 6. Percent 65 and Over in the West. Source: U.S. Census Bureau, 2000.

Attracting retirees is sometimes advocated as a community development strategy to offset job losses in other more traditional industries. Thus, it is important to determine whether retirement counties differ significantly from other types of counties in the West. To enhance this comparison, non-retirement destination counties have been classified as large (over 50,000 population) and small (49,999 and under). Figure 7 shows the distribution of these three western county types.

Figure 8 shows that western retirement counties have notably larger percentages of older adults. In 2000, 12.2% of the population in retirement counties was between the ages of 65 and 79, compared to 9.1% and 7.9% in small and large non-retirement counties, respectively. There was a slight decrease in the older population in 1990 for all county types.

Retirement counties have slightly greater proportions of persons 80 and over than non-retirement counties. Although the increase in this proportion was small during the last decade, it was greater in retirement counties than in the other two county types.

It was noted at the beginning of this bulletin that changes in the proportion of older adults can paint a misleading picture of the growth of this population, since all age groups are growing rapidly in the West. To help clarify, Figure 9 compares the percent change in older adult age categories, by county type, between 1990 and 2000. The

number of people age 65-79 grew by more than 20% in retirement counties in the last decade, compared to just 11% and 13% in other county types. The percentage of people 80 years and older grew much more rapidly in all county types, but once again, retirement counties witnessed the most rapid growth—an increase of 60%.

Economic Well-Being

Given the rapid growth of the older population in the West, particularly in retirement counties, it is important to consider the general economic status of this group. Figure 10 shows that the poverty rate for older Americans declined substantially over the past 40 years. In 1965 the rate was around 30%, well above the rates for children under 18 years and adults aged 18 to 64. By the year 2000 the rate was down to just 10.2%.

But how do retirement counties compare with other counties? When examining poverty among older adults it is best to look at men and women separately, since the poverty rate for older women is higher than for older men (Figure 11). Much of this difference is due to the longer life expectancy of women, which means that women are more likely to be widowed and living on very limited incomes.

Figure 11 is interesting for several reasons. First, poverty rates for older women are higher than rates for older men. However, with the exception of men 65-74 years of age in large counties, the rates for both sexes and age groups have declined, and the declines are much greater for women than for men. The decline in poverty rate is particularly notable for men and women 75 and over in both small non-retirement and retirement counties.

However, it is still the case that in these counties women 75 and over are nearly two times more likely to live in poverty than men in the same age group.

If we compare 2000 data for all county types we see that poverty rates for both men and women aged 65 to 74 are the lowest in retirement counties, but for women they are slightly higher than in large non-retirement counties. Small non-retirement counties have the highest poverty rates for both sexes and age groups.

Health and Access to Care-Giving

From a healthcare perspective, an increasing older population (which is also increasingly female) has significance in the rural West. Rural areas usually have greater difficulty providing health care; it may be more difficult to attract doctors and other healthcare providers, and to keep hospitals and other health services functioning. In addition, people must travel longer distances for health care, and public transportation may be infrequent or nonexistent. This places a special burden on older adults since ability to drive declines with age.

The difference in health status of urban and rural residents should also be noted. Rural seniors are more likely to suffer from chronic illnesses such as heart disease, hypertension, diabetes, arthritis, or vision and hearing impairments. They are less likely to practice preventive behaviors such as exercising, or utilize health screening services. Finally, rural residents are less likely than urban residents to have private health insurance, although they have equal access to Medicaid and Medicare coverage (Ormond, Zuckerman, Lhila, 2000).

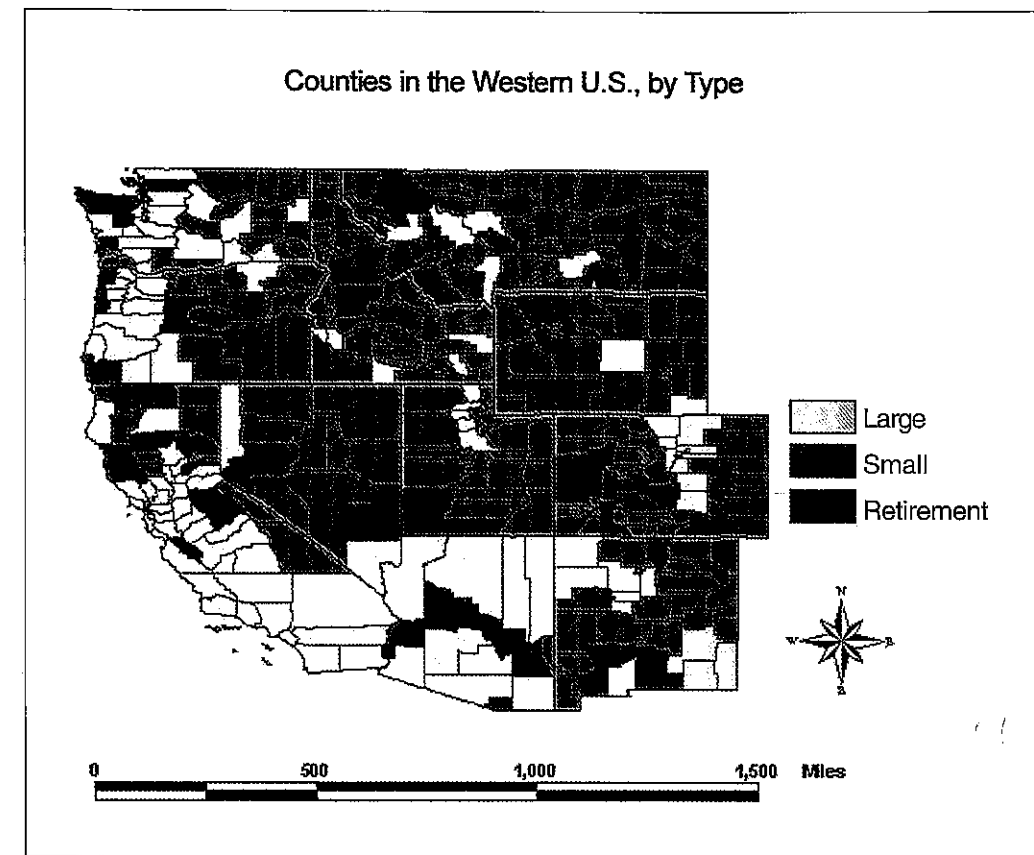


Figure 7. Counties in the western U.S., by type. Source: U.S. Census Bureau, 2000.

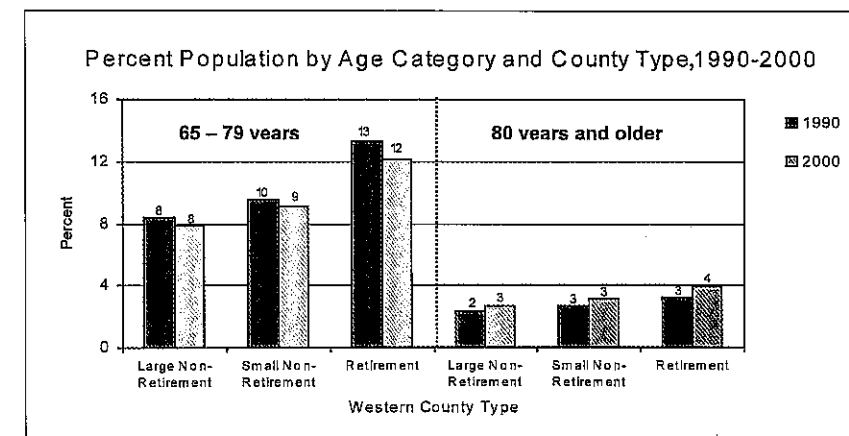


Figure 8. Percent population by age category and county type, 1990-2000. Source: U.S. Census Bureau, 2000.

As the health of seniors declines, their housing and caretaking needs change. Historically, it has been assumed that younger family members provide for the care and housing of their elderly. In recent decades this has changed as increasing numbers of well-off seniors enter assisted living settings or nursing homes. This is partially due to changes in family structure, as smaller

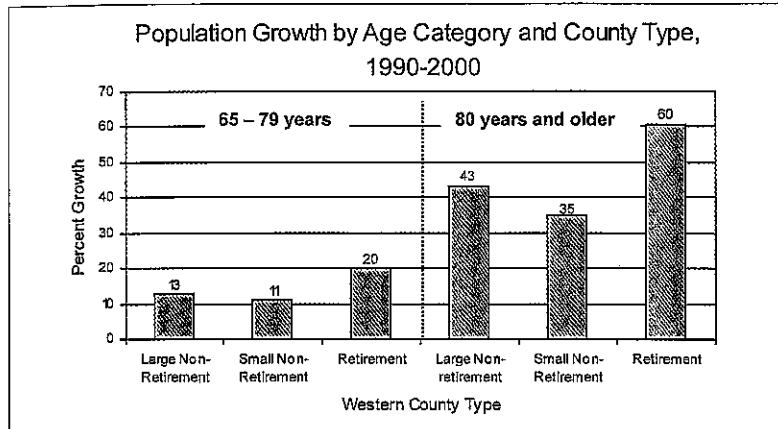


Figure 9. Population growth by age category and county type, 1990-2000. Source: U.S. Census Bureau, 2000.

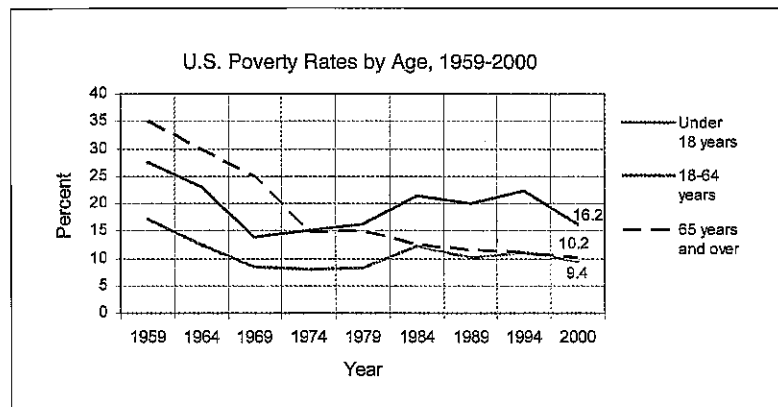


Figure 10. U.S. poverty rates by age, 1959-2000. Source: U.S. Census Bureau, 2000.

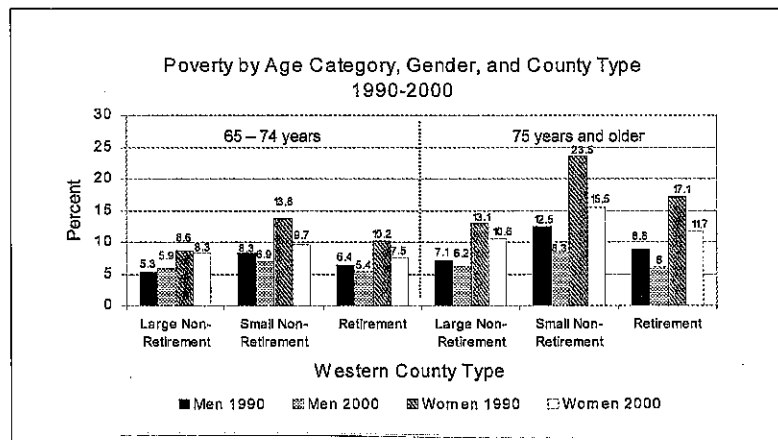


Figure 11. Poverty by age category, gender, and county type; 1990-2000. Source: U.S. Census Bureau, 2000.

families have fewer members available to house the elderly. This can also be an effect of divorce, which itself impacts the relationship of children to parents and/or diminishes the number of children available to help with the elderly.

Conclusions

Only a few of the issues related to aging have been discussed here (retirement, poverty, health, and caretaking). There are many other issues that could be examined, including the political effects of aging, the social and cultural changes that can accompany aging, differences in women's and men's experiences of aging, and so forth. All of these issues can and should be addressed by policy-makers soon. These issues are critical because in the year 2008 the first of the baby boomers will reach age 62, and given current trends in life expectancy, baby boomers can anticipate living longer than their parents. To appreciate the significance of this trend, examine the two population pyramids shown in Figure 12.

In 2003 the number of persons in the retirement age group is less than the number of persons about to reach retirement age. By 2011 the number of persons in the retired or about-to-be-retired age group will be larger than in any other age group. This means that the challenges of an aging society will increase dramatically in the next 10 years, and will continue to increase for sometime thereafter.

The impact of a rapidly growing elderly population in the western states is multifaceted. The elderly population in the West is more ethnically diverse than in other regions. Yet it is still much less diverse in comparison to the increasingly ethnically diverse younger population. This difference in ethnic and racial background between age groups may result in misunderstandings and tension between generations—a generational as well as a cultural gap. As noted earlier, older populations have disproportionate political clout because of their high voting rates, which may shift political priorities from hot lunch programs and schools to healthcare and retirement facilities. The fact that the elderly population is growing more rapidly in rural places means that counties and facilities trying to accommodate these seniors may already be cash-poor—and need additional resources in order to provide quality healthcare and housing. The increased longevity of the population also means there will be increased pressure for job creation for this age group. This could result in tension between young people

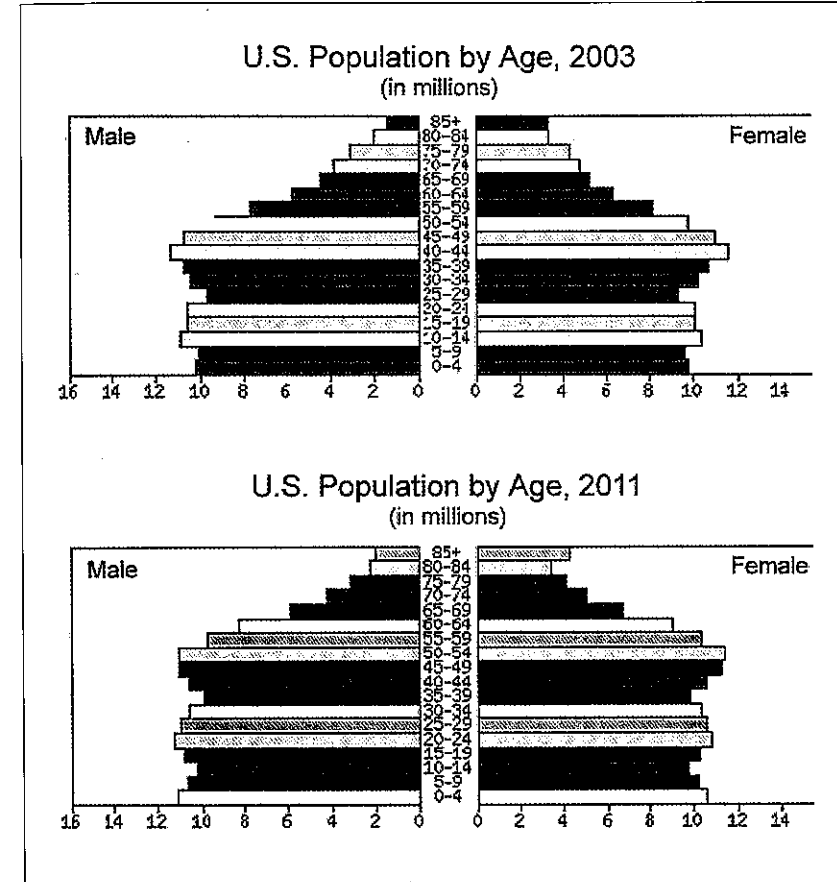


Figure 12. Population pyramids for 2003 and 2011. Source: U.S. Census Bureau, 2000.

seeking entry-level jobs and retired individuals seeking similar jobs to supplement retirement income.

In summary, while the current elderly population may be better off economically than previous groups, the increasing proportion of seniors may result in heavy pressure on the healthcare system and the western economy—with a resultant impact on community life and political systems. The greatest impact may well be on the western social fabric. Many states that previously had small proportions of seniors (such as Montana, Idaho, Nevada, and Utah) are now experiencing an increase in the elderly population. At the same time, they are experiencing increasing racial and ethnic diversity in the younger age groups. The West is fortunate to have advance notice of these trends. Policy makers and institutional representatives would be wise to plan now for demographic changes in the next 10 years.

Reference

Barbara A. Ormond, Stephen Zuckerman, Aparna Lhila. 2000. Rural/Urban Differences in Health Care Are Not Uniform Across States. *Urban Institute Series "New Federalism: National Survey of America's Families."* <http://www.urban.org/url.cfm?ID=309533>

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About the WRDC

The Western Rural Development Center (WRDC) is one of four USDA-sponsored Regional Rural Development Centers in the country. The WRDC participates in rural development research and extension (outreach) projects cooperatively with universities in the West, working closely with university personnel, policy makers, elected officials, community leaders, and citizens to

- identify key issues shaping the future of rural regions in the West, and
- organize projects that respond to those issues.

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