

*A Report  
on the  
Aging Population  
of  
Central Minnesota*

*Prepared in 2006 by*

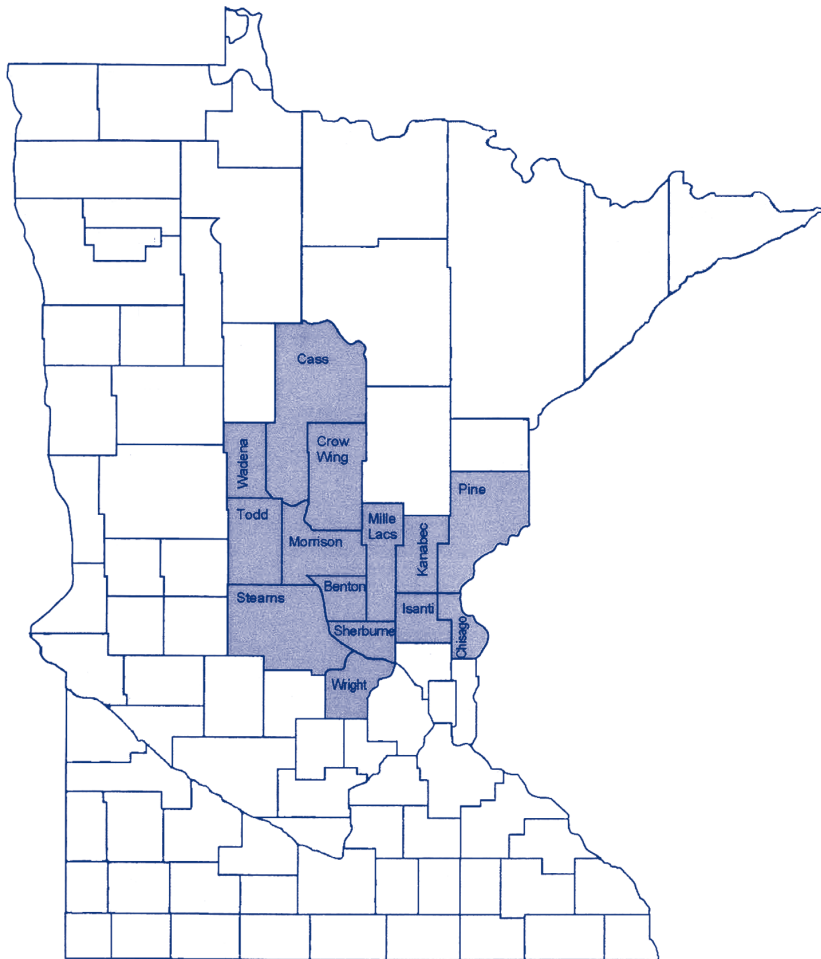


*www.cmcoa.org  
(320) 253-9349*



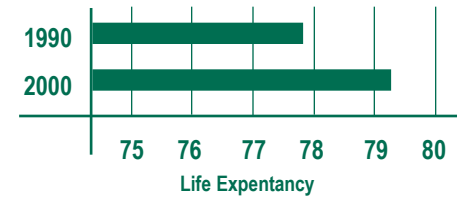
The purpose of this report is to inform readers of the unprecedented population changes that are expected as of a result of the increase in population of the Baby Boomer Generation.

The Central Minnesota Council on Aging (CMCOA) headquartered in St. Cloud is the Area Agency on Aging (AAA) for 14 Minnesota Counties; **Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena and Wright.**



### LIFE EXPECTANCY

The average life expectancy of Minnesotans in 2000 was 79.1 years. This was an increase of 1.3 years from 1990 figures. In 2000, persons reaching age 65 in Minnesota had an average life expectancy of an additional 20 years for women and 17 years for men. For those reaching 80 years of age, women could expect another 9.6 years while men at age 80 could expect another 7.7 years.



### PERCENT OF POPULATION AGE 65+ LIVING ALONE IN THE SERVICE AREA

Calendar Year	Service Area Age 65+ Population	65+ Living Alone	Service Area % of 65+ Living Alone	State % of 65+ Living Alone
2000	73,996	20,443	27.62	29.79
2010	90,880	24,110	26.81	28.28
2030	184,740	49,570	26.83	26.88

### 2004 POPULATION ESTIMATES AGE 65+ BY RACE AND ETHNICITY

Service Area 65+ Population	White American	African American	American Indian	Asian American	Hispanic
80,602	79,439	124	439	184	281

## MINNESOTANS BELOW POVERTY AGED 65+ BY COUNTY\*

	Number Below Poverty	Percent Below Poverty
Benton	427	12.6%
Chisago	310	8.0%
Cass	641	13.3%
Crow Wing	893	9.9%
Isanti	268	8.6%
Kanabec	206	10.1%
Mille Lacs	374	11.3%
Morrison	887	18.5%
Pine	362	10.0%
Sherburne	424	10.1%
Stearns	1,193	8.6%
Todd	507	13.5%
Wadena	299	12.6%
Wright	547	7.4%
Minnesota	45,405	8.2%

The average percentage for the 14 county Service Area was 11.03%, well above the 8.2% state average. Furthermore, twelve of the fourteen counties in the Service Area reported higher percentages of the 65+ population below the poverty level than the Minnesota state average.

\*Source- Census 2000 Summary File 3 (SF3) – Sample Data

1999 Poverty Threshold for one person 65+ = \$7,990

1999 Poverty Threshold for Householder 65+ no children = \$10,070

1999 Poverty Threshold for Householder 65+ one Child = \$11,440

## CENTRAL MINNESOTA IS CHANGING

According to the Census 2000 Summary File, the service area of CMCOA is expected to grow from approximately 600,000 persons in 2000 to 720,000 in 2010 and blossom to more than 900,000 in 2030.

During that same time frame, the area's senior population (age 65+) is expected to increase from approximately 74,000 in 2000 to 90,000 in 2010 to 172,000 in 2030. This means that today's 65+ population makes up about 12% of the overall population and by 2030 that percentage swells to nearly 20%.

Calendar Year	Total Service Area Population	Service Area 65+ Population	Service Area 65+ % of Population	State 65+ %	Service Area 85+ Population	Service Area 85+ %	State 85+ %
2000	610,139	73,996	12.13	12.08	9,848	1.61	1.74
2010	719,850	90,880	12.62	12.47	13,010	1.81	1.96
2030	905,280	184,740	20.40	20.59	22,760	2.51	2.61

### Within 25 years:

- 184,740 people in the region will be 65+
- Nearly one in five people will be 65+
- 22,760 people in the region will be 85+
- The 85+ population will double
- Approximately one-half of the 85+ population will need long-term care

## FAMILIES ARE CHANGING

- More people are living alone
- Fewer adult children (fertility rate is down from 3.2 to 1.8)
- More blended families

In 2001, families provided 91% of long-term care in Minnesota. In the future, there will be fewer family members available to provide long-term care.

## FAMILY CAREGIVER RATIO

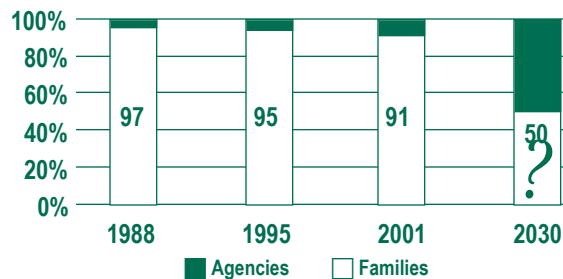
The Family Caregiver Ratio is the number of adults aged 85+ divided by the number of females ages 45-64. This age/gender group was selected due to the fact that they are the typical caregiver.

Calendar Year	Service Area Age 85+ Population	Females Age 15-64	Service Area Ratio	State Ratio
2000	9,848	63,348	15.54	15.94
2010	13,010	90,450	14.38	14.74
2030	22,760	97,660	23.30	23.08

## WHEN FAMILY CAREGIVING DECREASES, PUBLIC COSTS INCREASE

For every 1% decline in family caregiving, it costs the public sector \$30 million. Supporting families makes sense...to our state budget.

Sources of Long-Term Care for Older Minnesotans



## ELDERLY DEPENDENCY RATIO

Of interest here is the Elderly Dependency Ratio (EDR) of the area. The EDR is the number of individuals age 65+ divided by the number of individuals ages 15-64. This EDR is highlighted in the chart below. Because Social Security depends upon active workers (within the 15-64 age group) to fund the program, the EDR becomes of increasing importance as we look into the future of the Social Security Program.

Calendar Year	Service Area Age 65+ Population	Service Area Age 15-64 Population	Service Area Dependency Ratio	State Dependency Ratio
2000	73,996	398,120	18.58	18.53
2010	90,880	477,967	19.01	18.37
2030	184,740	544,910	33.90	33.84

## BABY BOOMERS

534,000 (29%) of Minnesota's Baby Boomers will NOT have adequate retirement income to support their health and long-term care costs, and are at very high risk of ending up on the state Medicaid program.

## SAVINGS RATES ARE AT A HISTORICAL LOW

1.2% in 2004 compared to over 25% during the mid 1940s.

