THE CHALLENGES AND OPPORTUNITIES OF AN AGING SOCIETY

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The United Nations (UN) has proclaimed October 1, 1998 to December 31, 1999 as the Year of Older Persons. The year is intended to raise international awareness of the growing number of older people and the major impact that the shift in population age will mean to society. The UN also selected the theme “Toward a Society for all Ages” to encourage awareness and discussion about older people and the issues of aging. An aging population raises two major challenges: the first is to promote lifelong individual development so that individuals reach old age with life skills, vocational skills, good health and strong family and social networks. The second is to create an enabling environment in which individuals of all ages can participate actively and receive care and support when needed.

The shift to an older population is not a trend; it is a social inevitability that offers challenges and opportunities. Because of aging demographics, every aspect of our culture—patterns of social and personal relationships, financial and political power, workplace dominance, the focus of product development and marketing, health care and educational priorities—is already showing signs of transformation.

There are positive new options for each of us in our work, play and social relationships, as well as unexpected opportunities for the emergence of new products, services and businesses. But the aging population will also disturb our personal lives with uncomfortable personal choices, complex business decisions, dramatic changes in Social Security and Medicare, and the potential for intergenerational strife. The reality is that the way we approach things will influence our personal, professional and community’s quality of life.

LIFE EXPECTANCY

People in the United States are living longer. In this century, our life span has increased approximately 27 years, from an average of only 47 years in 1900 to approximately 76 years today. It is expected to reach 83 years by the year 2050. This unprecedented increase in longevity presents new opportunities and challenges as we move into the twenty-first century.
How Many Older Americans Are There?

In 1997, roughly one in every 8 Americans was 65 years or older. Numbering 34 million, they accounted for 12.7% of the US population. By 2030, after all the “baby boomers” reach age 65, older Americans will number 70 million, fully 20% of the population. By 2030, the population of individuals over age 60 will be larger the population under age 18.

For a local scenario, Portage County has 66,490 residents and residents age 60 and older represent approximately 14% of the County’s total population, approximately 9,400 individuals.

The percentage of older adults has tripled since 1900 and the older population itself is getting older. The fastest growing age group is individuals who are age 85 or older. Many people are living to very old ages when the risk of disability becomes very high. Advances in medical technology are allowing people with chronic illness or disabling injuries to live longer.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Wisconsin as a Whole</th>
<th>Marathon County</th>
<th>Portage County</th>
<th>Wood County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent of Population</td>
<td>Number</td>
<td>Percent of Population</td>
</tr>
<tr>
<td>Less than 60 years</td>
<td>4,031,669</td>
<td>82.4%</td>
<td>95,997</td>
<td>83.2%</td>
</tr>
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<td>60-64 years old</td>
<td>208,879</td>
<td>4.3%</td>
<td>4,792</td>
<td>4.2%</td>
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<tr>
<td>65-69 years old</td>
<td>195,309</td>
<td>4.0%</td>
<td>4,460</td>
<td>3.9%</td>
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<tr>
<td>70-74 years old</td>
<td>163,110</td>
<td>3.3%</td>
<td>3,742</td>
<td>3.2%</td>
</tr>
<tr>
<td>75-79 years old</td>
<td>131,296</td>
<td>2.7%</td>
<td>3,027</td>
<td>2.6%</td>
</tr>
<tr>
<td>80-84 years old</td>
<td>87,213</td>
<td>1.8%</td>
<td>1,920</td>
<td>1.7%</td>
</tr>
<tr>
<td>85 and older</td>
<td>74,293</td>
<td>1.5%</td>
<td>1,462</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

QUALITY OF LIFE

The challenge, of course, is to ensure that one’s extra years of life are healthy and productive. Although approximately 1.6 million individuals who are older and/or disabled receive care in nursing homes, the majority of adults age 65 and older do not need or receive long term care services. For every 1,000 people age 65 or older, 44 receive nursing home care and 11 receive community care. Individuals who require services find that they are very expensive. Many older adults live on a fixed or limited income, and the cost of care can exceed monthly income.

Researchers have uncovered a surprising and very hopeful trend in the rates of disability among older people. Data reveals that 1.2 million fewer older Americans were disabled than had been expected based upon previous rates of disability. Some researchers feel that this decline in disabilities is accelerating at an ever increasing rate. Furthermore, disabilities appear to be less severe. These trends may be attributed to decreases in smoking rates and obesity, increases in exercise, improvements in medical care, rehabilitation and public health. If this trend continues, older Americans can look forward to more years of good health without significant disability.
LIFESTYLE AND HEALTH

One of the keys to successful aging is to remain fully engaged with life in all of its aspects—by maintaining relationships with others, living productively and contributing to society. Social contact, whether it is close relationships with family and friends, or activity within the community, contributes significantly to health. Living productively can mean engaging in the tasks of daily living to maintain one’s independence, caring for others, working, or being active in church or social organizations. Older Americans have wealth of skills to offer. Over 15 million older Americans volunteer or remain employed.

The volunteer efforts of older adults contribute significantly to the infrastructure of communities. Older adults volunteer at approximately 90 nonprofit agencies in Portage County. Older adults volunteer hours account for the equivalent of 14 full time employees at Portage County Department on Aging. Volunteers contribute time to community events, clerical functions, and service provision to vulnerable people served by Department programs. The University of Michigan studied 2,700 subjects over 10 years to determine how social relationships affect health. Regular volunteer work, more than any other activity, increased life expectancy. One of the more dramatic findings was that men who did not volunteer were 2.5 times more likely to die during the study than men who volunteered at least once per week. Every county in the state has a Retired Senior Volunteer Program, RSVP, in place to recruit and match volunteers with opportunities that meet personal interests and community need.

Many older adults continue to work because they need additional income to sustain their lifestyle. Others work because of the personal commitment that they bring to their jobs. In this time of work force shortages, employers need every skilled employee they can get. Employers may offer phase-in retirement or other flexible scheduling to retain older employees who may then pursue other personal goals or adapt to changing life circumstances.

Although people often blame aging for their loss of functioning, in reality their losses can be attributed to poverty, misunderstanding or poor lifestyle choices. Examples include inadequate nutrition, lack of medical care, improper medication administration, use of alcohol or tobacco. Over 40% of emergency room admissions to hospitals involve malnutrition. A sedentary lifestyle lacking in physical and mental stimulation can have significant physical and mental consequences. Senior Centers and Congregate or Home Delivered Meal Programs address many issues in socially stimulating environments.

Over 10% of Portage County residents age 60 and older have incomes below the federal poverty level, and approximately one in six people age 75 and older have annual incomes at or below the poverty level. The poverty level is defined as family unit of 1 = $7,890, 2 = $10,610. Despite numerous social service programs, people feel forced to make decisions between things like health care, medicine, food or utilities. They either do not know about available services, are too proud to seek assistance, or fall between the proverbial cracks in the system.

The good news is that many of the health problems commonly associated with old age are preventable or controllable. Support for prevention activities is essential to minimize personal and society’s expenditures. Prevention programs are always well attended in Portage County, which indicates that older adults do take an interest in playing a proactive role in their health care management. These include programs and activities like flu shot clinics, diabetes and cholesterol screenings, hearing or vision screenings, depression screenings, blood pressure monitoring, medication consultation and management, fall and home safety assessments,
regular and adaptive exercise programs, and support groups and presentations regarding specific conditions.

**CHRONIC CARE AND CAREGIVING**

All healthy, stimulating and preventative activities are equally important to older individuals who develop limitations or care needs. Accommodations and adaptations allow individuals to be very successful and personally satisfied when they are defined as valuable and contributing rather than by their care needs.

The need for personal assistance with everyday activities increases with age. Older adults needing assistance may use a combination of paid and family support to meet their needs. Family caregivers have always been the mainstay for older people. 95% of elders who live in the community and need assistance with activities of daily living have family members involved in their care. (35% use a combination or paid and informal or unpaid support.) This degree of involvement has been constant over a decade, bearing witness to the remarkable resilience of the American family despite increased demographic separation, greater numbers of women in the workforce and other changes in family life.

According to the most recent National Long Term Care Survey, over 7 million Americans are informal caregivers, such as spouses (many of whom are older adults themselves), adult children, other relatives and friends who provide unpaid help to older people living in the community with at least one limitation in their activities of daily living. According to this survey, if the work of these caregivers had to be replaced by home care staff, the cost to our nation would be $45-75 billion per year. Other studies estimate that 80% of caregiving in the United States is provided by family members. Family caregiving has been a blessing in many respects, not the least as a budget saver for government agencies that face the problem of financing health and long term care expenses. However, the cost to caregivers, in terms of time, physical and emotional stress, and financial burdens can be significant. Caregivers dedicate on average 20 hours per week. Heavy emotional strain often results in depression for the caregiver. Caregiving can be physically demanding—it can involve heavy lifting and turning, and frequent bed changes. Two thirds of caregivers report conflicts between work and caregiving.

Research indicates that 75% of caregivers are women, many of whom are caring for both children and parents. Half of these caregivers work outside the home and can easily become overwhelmed with the burden of their responsibilities. Some employers are offering options such as flex time, job sharing or shorter work schedules to accommodate employees facing such challenges. Many employers contract for Employee Assistance Programs, which should be knowledgeable about caregiver issues and familiar with community resources that may help with caregiving responsibility.

Chronic care and caregiving will be two of the most needed services in the years ahead. The current workforce shortage has resulted in limited availability of home care or personal care workers. Home health and supportive home care agencies assign staff to come into the older adults’ homes and provide needed assistance. Adult Day Care and Respite Care services are designed to relieve caregivers for short periods of time.

The government is beginning to address the issues surrounding chronic or long term care needs. The federal government has announced initiatives toward supporting family caregiving; such as tax breaks for caregivers or extension of family leave provisions. There are proposals to expand Medicare to include prescription drug coverage. Federal and state governments are
making efforts to redesign government funded longer term care programs to encourage family support and allow flexible funding to pay for health and caregiving services in an individual’s own home, group homes or nursing homes. Private insurance companies are developing and marketing products that allow for long term care services to be delivered in a variety of environments, including one’s own home.

WHAT CAN YOU DO?

FOR YOURSELF:

1) Take good care of yourself. Practice wellness and prevention in all aspects of your life.
2) Plan ahead for the future. Assess your personal, family and financial goals. Consider living wills or Power of Attorney for Health Care. Consider purchasing long term care insurance or develop an investment plan that will allow you to purchase care if it is needed.

FOR YOUR EMPLOYEES:

1) Be sensitive to family caregiving as an issue that may affect employee performance. Be sure that Employee Assistance Programs are prepared to address the issues surrounding caring for older family members.
2) Consider offering health care screenings and/or presentations to employees regarding issues to consider when planning for the future.
3) Consider offering long term care insurance as part of a benefit package.
4) Consider phase-in retirement, flexible schedules and other workplace adaptations.

FOR YOUR COMMUNITY:

1) Support prevention activities.
2) Encourage volunteerism.
3) Provide leadership.

WHEN YOU HAVE QUESTIONS OR ARE AWARE THAT AN OLDER PERSON OR CAREGIVER NEEDS HELP, CALL:

Aging and Disability Resource Center of Marathon County (715) 261-6070
Portage County Department on Aging (715) 346-1401
Wood County Department on Aging (715) 421-8900