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EVERY EIGHTH IOWAN

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By

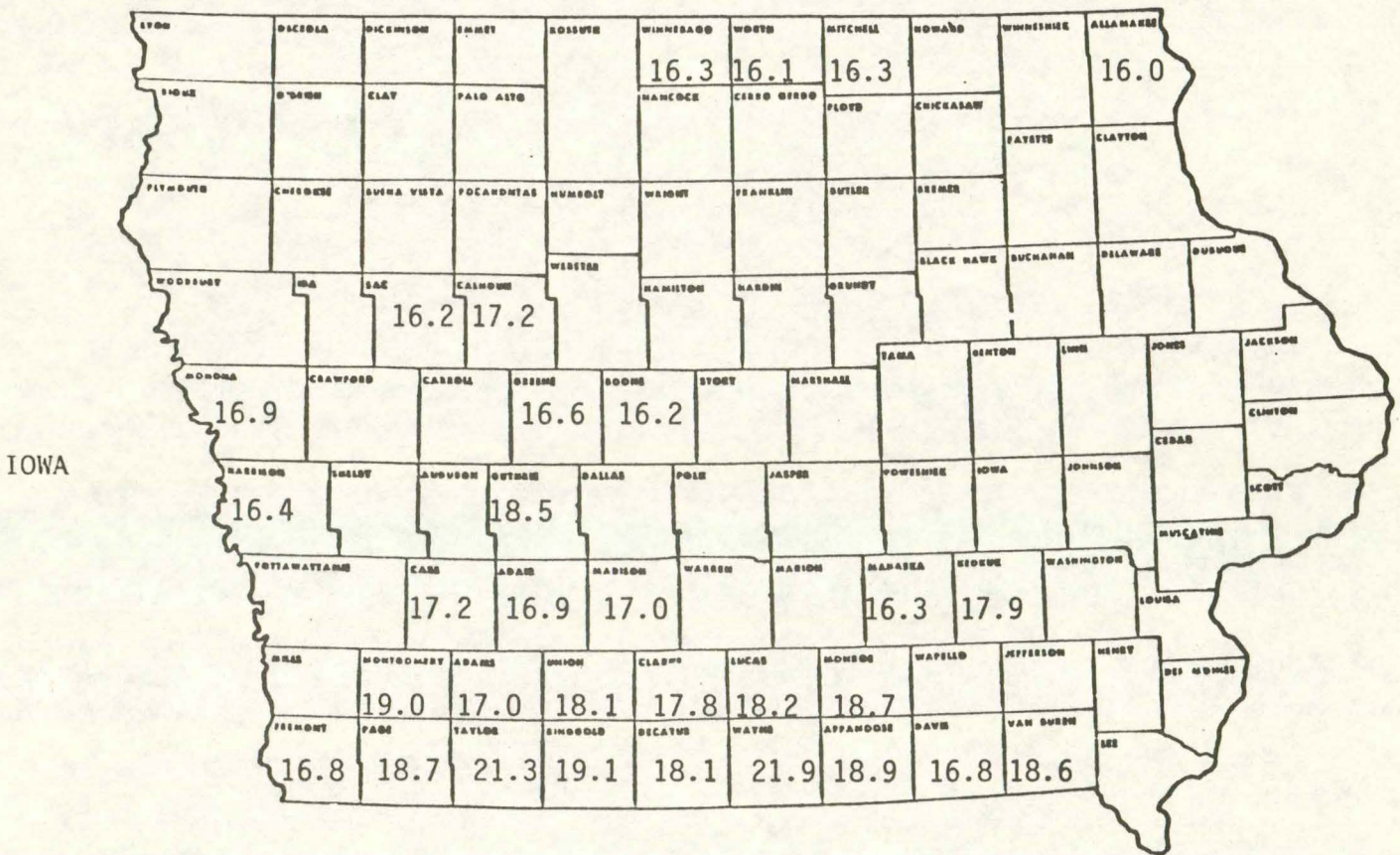
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EVERY EIGHTH IOWAN

Since the proportion of elderly people in IOWA is close to one in eight, we have titled this analysis "Every Eighth Iowan." Over recent years, IOWA has ranked somewhere between first and third in the proportion of the State's population in the 65-plus age group. In 1979, the largest concentration of older persons in the United States - 13 percent or more of a State's population - occurred in 6 States: Florida (18.1%), Arkansas (13.7%), IOWA and South Dakota (13.1%), and Missouri and Nebraska (13.0%). California and New York each had more than 2 million older people, while Florida, Pennsylvania, Texas, Illinois, and Ohio each had more than 1 million.

In IOWA the largest concentration of older persons - 16 percent or more of a county's population - occurred in 31 counties (see IOWA Map). All are essentially rural counties, only one of which includes a city with population greater than 6,500 (Boone, pop. 12,500). Fifteen of these high-elderly counties are among the 21 which comprise the lower two tiers of counties along the Missouri border.



Counties with 16.0 percent of the population in the 65-plus age group - 1977

Growth in Numbers

In IOWA during the 70 years between 1900 and 1970 (the date of the last census), the population grew by a little more than one-fourth, from 2.2 million in 1900 to 2.8 million in 1970. During this period, the older part grew over twofold, from 111,000 to 350,000. By 1977 it had risen to 374,000 and will probably reach more than 380,000 during 1980. Despite a slowing of the rate of growth of the older portion of the population, the 65-plus part continues to grow faster than the under-65 portion. Between 1900 and 1970, the number of older IOWANS increased by 215 percent compared to a 17 percent increase in the under-65 population.

Turnover

The elderly are neither homogeneous nor static. The net increase in the older age group in IOWA amounts to about 9 persons a day for a total of slightly over 3,400 a year. This increase includes the data on net migration and the natural increase of those IOWANS who celebrated their 65th birthdays. It is worth noting that these "newcomers" to the older age group are quite different from and have lived through quite a different life history than those already 65-plus, and are worlds apart from the centenarians who were born shortly after the Civil War.

Age

In 1980 most older IOWANS were under 75 (56.6%); about half (47%) were under 73; and slightly less than one-third (31%) were under 70. About 165,000 IOWANS are 75 years of age or over, and in 1970 there were reported to be 1,330 IOWANS who were 100-plus. The median age of the IOWA population is 30 years.

Personal Income

In IOWA in 1977, half of the families headed by an older person had incomes of less than \$8,548; the median income of single unrelated individuals was \$3,628. In the latter group, the median income of males was \$5,392 which may be contrasted with that of females which was only \$2,740.

In 1975, 43,000 or one-eighth of the elderly population of IOWA had incomes below the official poverty levels. This plight is most severe among those elderly living alone, among whom 27.1 percent had incomes below the poverty level. This affects about 18 percent of the men living alone, but 28.5 percent of the older women living alone. If the 125 percent level as a definition of "near poor" is employed, 75,000 or 22 percent of older IOWANS would be so classified.

It must be kept in mind that older persons, for reasons frequently beyond their control, often become poor after they reach 65 because of a sharp drop in income on retirement. They may be poor because they have given unselfishly of their resources or because they have outlived their savings. Older persons experience low income as a cruel burden. Moreover, low income can compound other problems such as loneliness and poor health.

The theoretic retired couple budget prepared by the Bureau of Labor Statistics for a modest but adequate intermediate standard of living came to \$7,846 in 1978. A lower budget came to \$5,514; and a higher one to \$11,596.

Income Maintenance

Old Age, Survivors, and Disability Insurance. In December 1978, the Social Security Administration paid cash benefits to 487,000 older IOWANS and their dependents for a total of \$113.3 million.

For retired workers and their dependents, the average monthly payment to the retired worker was \$262.43; to their wives and husbands, \$135.57; and to their children, \$121.84. For survivors of deceased workers, the average monthly payments to children was \$195.60; to widows and widowers, \$241.91; and to aged parents, \$159.09.

Supplemental Security Income. In July 1979 the Social Security Administration and the State of IOWA sent checks to some 12,000 IOWANS aged 65-plus, eligible because of age and need, totalling \$896,520. This comprised an average monthly payment of \$74.71.

Health

Total Health Costs. (Includes personal health care expenditures and costs of research, construction, and public health activities such as control of contagious diseases.) The total health bill in IOWA was \$1,670 million in 1976. This is a dramatic increase over the past ten years. This increase in the costs of health care results from the vast technical changes, very rapid price increases, the "aging" of the population, the increased utilization made possible by the provision of increased health care resources, especially through public programs, and especially the utilization of expensive inpatient facilities.

Personal Health Care Expenditures. These expenditures (which exclude costs of research construction, and certain public health activities like contagious disease control) in IOWA rose from \$469 million in 1966 to \$1,529 million in 1976. Per capita care costs for health care in 1976 were \$532. A conservative estimate suggests that health care expenditures of older IOWANS amounted to more than \$311.8 million which is \$834 per capita.

In 1979, Medicaid paid out claims of \$200 million for health services to 160,000 IOWANS which amounts to \$1250 per capita. During the year, Blue Cross-Blue Shield of Iowa paid out total benefits of \$1,575 million. In addition, Blue Shield paid its biggest client -- the Federal Government's Medicare Insurance Program -- \$491.4 million in claims. While the exact figures are not known, most of these funds go to providing health care for the elderly.

Older IOWANS represent 13 percent of the total population, but account for over 20 percent of the total personal health care expenditures. Of these \$311.8 million, only \$110 million or about one-third came from private sources, and \$201 million or two-thirds were paid by public programs.

Utilization of Health Care Resources. Older people are subject to more disability, see physicians 50 percent more often, and have about twice as many hospital stays that last almost twice as long as it true of younger persons.

Still some 82 percent reported no hospitalization during the previous year.

In 1977 in IOWA, the average daily census of 65-plus patients in 132 short stay hospitals was about 3,800 compared to 2,600 in the middle-age group. Older patients' hospital stays averaged about 10 days compared to around 8 days for middle-age patients.

These data and those in the table below demonstrate that the 65 and older population utilize hospital beds at a rate higher than any other age group. Utilization rates for males 65 and older are higher than for females 65 and older. Adequate discharge planning might serve to reduce the utilization rates of expensive hospital beds.

USE AND DISCHARGE RATES
PER 10,000 IOWA RESIDENTS
SEPTEMBER 3-30, 1977

Age/Sex Category	State Use Rate	State Discharge Rate
00-14		
Total	251	62
Male	287	69
Female	213	55
15-44		
Total	679	131
Male	506	83
Female	849	178
45-64		
Total	1176	151
Male	1186	149
Female	1166	153
65+		
Total	2761	284
Male	3034	318
Female	2574	261
All Ages		
Total	941	138
Male	856	118
Female	1023	157

SOURCE: Compiled by Research and Data Management, Iowa Health Systems Agency; data from Patient Information on Hospital Service Area, Sept. 3-30, 1977, Iowa State Dept. of Health.

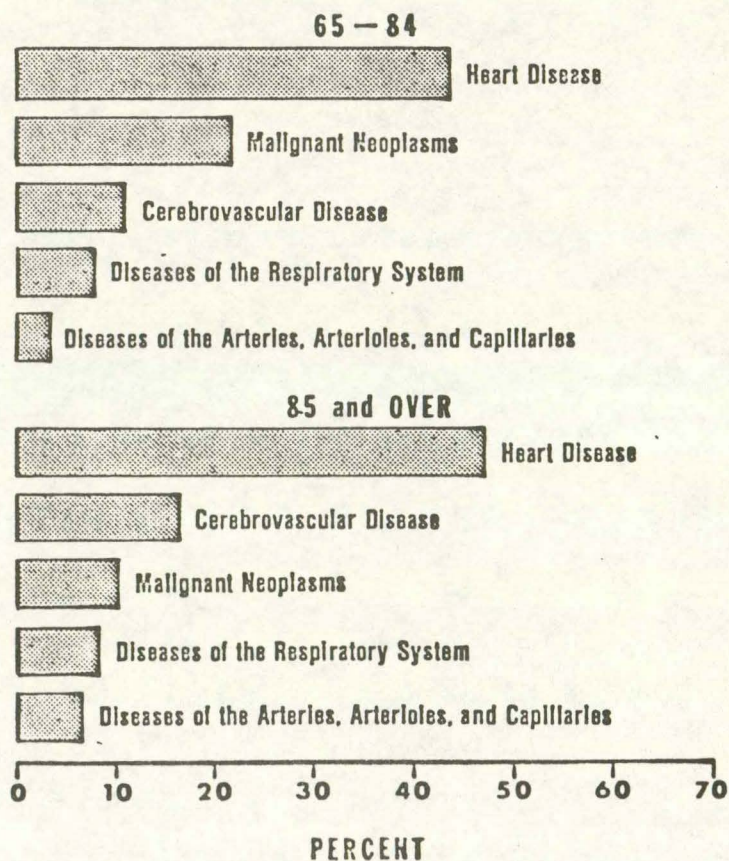
In 1980 there were 30,673 intermediate care beds (80.5 per 1,000 65-plus persons), 8,873 residential care beds (23.3 per 1,000), and 1,075 skilled care beds (2.8 per 1,000). There is a shortage of skilled nursing beds in IOWA. There are skilled beds in only 16 of the 99 counties. No doubt the explanation of this shortage lies in the costs for additional required professional staff as well as inadequate reimbursement, and the strict interpretation used in qualifying patients for skilled care. If more skilled beds were available, it

would permit earlier discharge of many patients from the more expensive acute care hospital beds.

Of the 27,839 persons estimated to be in intermediate care facilities at any one time in IOWA in 1979, 92 percent were in the 65-plus age group. Of these, 87 percent were aged 75-plus. Women outnumbered men by 2.5 to one. There were 6,769 persons at any one time living in residential care facilities, 58 percent of whom were 65-plus. Of these, 70 percent were aged 75-plus. Again, women outnumbered men by a sizeable proportion (almost 1.7 to one). The incidence of admission to skilled nursing facilities per year over the past five years has been consistently 4,000. "Incidence of admission" to skilled care facilities is used in place of "number at any one time" because there is a shorter length of stay (thus a more rapid turnover) in skilled facilities.

Death Rates. In the 10-year period between 1969 and 1978, annual death rates for older IOWANS dropped 6.7 percent from 6.0 to 5.6 per 100. Within the older population there were these variations: the rate for persons 65-74 dropped 15 percent from 3.3 to 2.8 per 100; the rate for those 75-84 dropped 10 percent from 7.7 to 6.9 per 100; while the rate for the 85-plus dropped 21 percent from 26.0 to 20.5 per 100.

The death rates of older IOWANS from heart disease declined slightly, and in 1978 it was reported to be about 2.5 per 100, and the death rate for stroke was 0.7 per 100. The death rate for cancer was about 1.0 per 100. These three causes of death among the elderly accounted for three-fourths of the deaths. The chart shows the major causes of death among older IOWANS in 1978.



Source: Vital Statistics of Iowa 1978

Life Expectancy

Life expectancy for IOWANS increased from 71.9 years in 1961 to 72.6 in 1971. The table below shows that life expectancy in IOWA in 1971 was greater than the U.S. average for all ages specified until age 85.

LIFE EXPECTANCY (YEARS OF LIFE REMAINING), 1971

	<u>Both Sexes</u>	
	<u>Iowa</u>	<u>U.S.</u>
At Birth	72.6	70.8
Age 25	50.1	48.4
Age 45	31.3	30.1
Age 65	15.6	15.0
Age 75	9.6	9.3
Age 85	5.3	5.3

SOURCE: Brotman, H.B., "Life Expectancy"
The Gerontologist; Volume 17, #1;
2-77, p. 12.

As with the nation, the average life span of people in IOWA varies considerably according to sex, as seen below.

LIFE EXPECTANCY IN YEARS - 1971

	<u>Total</u>	<u>Male</u>	<u>Female</u>
Iowa	72.6	68.8	76.5
U.S.	70.8	67.0	74.6

The increase in life expectancy during this century results from the wiping out of most of the killers of infants and the young - much smaller improvement has occurred in the upper ages when chronic conditions and diseases become the major killers. Many more people now reach 65 (about 76 percent versus 40 percent in 1900) but, once there, they live only 4.1 years longer than did their ancestors who reached that age in the past. Should recent decreases in death rates continue among older persons, especially from cardiovascular conditions, life expectancy in the later years may increase further.

The following statement from the 1980-85 State Health Plan for Iowa is apropos: "More Iowans should be living to at least age 75. In 1970, in Iowa and in the United States, for persons at birth and at one year of age, the average life expectancy is about 73 years. But, since in some European countries life expectancy is well over 75 years at birth, in Iowa, 75 years is also an attainable life expectancy. . . About half of the premature deaths in Iowa are caused by lifestyle factors. Clearly, changing lifestyles would have the greatest impact on preventing premature deaths. Lifestyle changes in obese, hypertensive, unemployed, low-skilled workers will not come about without accompanying changes in his or her social and economic environments. Declines in the rates of premature mortality in Iowans will come about as a result of

understanding the complex interplay of lifestyle, environmental, biological, and health care system factors, and of implementing a policy of preventive programs which reflects this complex interplay."

Sex Ratios

As a result of the yet unexplained longer life expectancy for females, most older persons are women. In IOWA in 1980 there probably are 226,459 older women compared to 152,884 older men. Between ages 65 and 74, there are about 127 women for every 100 men; between ages 75 and 84, there are 165 women for 100 men; and in the 85-plus age group the ratio is 190 women for every 100 men. The average of the 65-plus population in IOWA is 148 women per 100 men.

Marital Status

In the North Central region of the United States, of which IOWA is a part*, in 1979 most older men were married (1.8 million or 73 percent), but far fewer older women were married (1.3 million or 36.5 percent). Many older women were widows. In IOWA in 1978, among 28,000 marriages of persons of all ages, there were 224 brides and 383 grooms aged 65-plus. There was a remarkable tendency for older men to marry women younger than themselves (70 percent); the tendency among older women is to marry men their same age or older (69 percent).

Educational Attainment

Again, since IOWA data were not available, this report is based on the North Central region.* In this region half of the older people had completed at least one year of high school (9.3 grades). The median for the 25-64 age group was high school graduation. To the extent that North Central data are applicable to IOWA, it is estimated that about 22,000 older IOWANS may be "functionally illiterate," having had no schooling or less than 5 years.

Living Arrangements

In IOWA in 1977, 8 of every 10 older men, but only 5 of every 10 older women, lived in family settings; the others lived alone or with nonrelatives except for the approximately one in 20 who lived in an institutions (1 in 5 in the 85-plus age group). Almost half (46.5 percent) of all older women lived alone. Over four times as many older women lived alone than did older men.

Place of Residence

In 1977, 29 percent of older versus 37 percent of younger IOWANS lived in metropolitan areas of the State. Within the metropolitan areas, 70 percent of the older people lived in the central city as did 62 percent of the under-65 group. Fifty-six percent of older IOWANS lived in urban areas of the State; 32 percent lived in rural nonfarm areas; and 12 percent lived in rural areas.

*The North Central region includes the following States: Illinois, Indiana, Michigan, Ohio, Wisconsin, IOWA, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota.

Voter Participation

In the November 1978 election, older IOWANS made up 15 percent of the voting age population but cast 17 percent of the votes. Some 59 percent of the older population voted, not quite as high as the proportion of 35-64 year old group, 61 percent of whom voted. A higher percent of older men than women voted, but the women still outnumbered the men voters. Unlike the national figures, there was no fall-off among the 75-plus group, 59 percent of whom voted.

Mobility

This section reports on mobility in the North Central region of the United States since IOWA mobility data were not available. Between 1975 and 1978, 12.9 percent of the persons in this region, then aged 65-plus, reported that they had moved from one residence to another during the period. Some 8.3 percent of the elderly moved within the same county, 3.1 percent moved to a different county within the same State, and only 1.4 percent moved across a State line. Of those elderly who left the North Central region for a different region in the U. S., equal numbers and proportions (41,000 or 13 percent) moved to the South and West regions, respectively. Very few (6,000 or 1 percent) migrated to the North-east region. It should be noted that the main reasons for older people to move are climate and retirement which may relate to the migrations to the South and West.

Employment

In 1975 in IOWA, 29 percent of 65-plus men (41,800) and ten percent of 65-plus women (20,300) were in the labor force with concentrations in three low-earning categories: part-time, agriculture, and self-employment.

Projections for 1981 suggest that 38 percent of the 65-plus males (62,200) and 10 percent of the 65-plus females (23,900) will be in the labor force. Thus, it is expected that a total of 21 percent (86,100) elderly persons will be in the labor force in 1981.

Among older people unemployment ratios are usually low partly due to the fact that in a period of high unemployment older workers become discouraged and stop seeking jobs and are not counted as being in the labor force at all. For those remaining actively in the labor force and counted as unemployed, the average duration of unemployment is longer than for younger workers.

Licensed Drivers

In 1978 in IOWA, there were 306,485 licensed drivers in the 65-plus age group which is 82 percent of all persons in that age group, while in the under-65 group the proportion holding drivers licenses was 87 percent. The accident rate reveals a far lower proportion of accidents per 10,000 licensed drivers among the 65-plus group than any other group (325). The highest accident rates occurred among teen-age drivers from 16 to 19 (ca. 1200 accidents per 10,000 licensed drivers). Aging and aged drivers were involved in 63 or 7.3 percent of the fatal accidents. This comprises a fatal accident rate of about 2 per 10,000 licensed drivers. Again, the highest fatal accident rate (6.27 per 10,000) occurred among teen-age drivers.

Population Projections

The population projections for IOWA through the year 2020 are shown in the table below. Comparison of the span of years from 1970 to 2000 shows a continuing increase in the IOWA population of 13 percent, and an additional 5 percent between 2000 and 2020. Important sex and age differences within the 65-plus group are shown in the table on the following page.

POPULATION PROJECTIONS FOR IOWA, 1980-2020
(Numbers in thousands)

Year	All ages	65-plus				
		Both sexes		Male	Female	
		Number	Percent of all ages		Number	Per 100 men
1970	2,825	349	12.4	146	203	139
1975	2,879	364	12.6	149	214	143
1980	2,933	383	13.1	154	230	150
1985	3,011	406	13.5	159	147	155
1990	3,088	425	13.8	164	261	160
1995	3,152	435	13.8	165	270	163
2000	3,202	433	13.5	161	272	169
2005	3,248	434	13.4	160	274	171
2010	3,294	450	13.7	167	283	169
2015	3,333	487	14.6	181	306	169
2020	3,356	567	16.9	219	348	159

Source: Office of Planning and Programming for Iowa, 1979.

As the table on the following page shows, it is projected that there will be a continuing increase in the number of elderly in IOWA to the year 2000, then very rapid growth from 2000 to 2020 as the post-war babies reach their later years. It is probable that there will be a sharp deceleration beyond 2020 as current low birth rates are reflected in the population of older people of that time. Significantly, with the exception of the very oldest group, the traditionally more rapid growth of older women is reversed in the period between 2000 and 2020. But of even greater significance is the finding that between now and 2000 the oldest part of the population is projected to grow most rapidly (the 75-plus group by +36.0 percent), then be reversed between 2000 and 2020, and probably return to the current trend after 2020.

POPULATION PROJECTIONS, TRENDS WITHIN THE 65-PLUS AGE GROUP, 1970-2020
(Percent change)

Sex	1970-2000	2000-20
Both sexes, 65-plus	+24.1	+30.9
65-69	+13.3	+82.4
70-74	+19.7	+25.5
75-plus	+36.0	+ 6.6
Male, 65-plus	+10.3	+36.0
65-69	+14.1	+92.3
70-74	+17.1	+21.4
75-plus	+ 9.5	+ 2.7
Female, 65-plus	+34.0	+27.9
65-69	+ 6.5	+74.3
70-74	+16.8	+28.6
75-plus	+63.0	+ 8.3

Does the age shift in the IOWA population create insurmountable "burdens"? While data were not available to make reasonably reliable projections beyond the present, it would appear that the "burden" in IOWA is greater than that in the nation as a whole. Thus, the gross dependency ratio of the combined young and old to the middle group for 1970 is 88.3 per 100 and for 1975 it was 78.1. These may be compared with the 1970 and 1977 national ratios of 78.1 and 67.9, respectively.

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