ELDERLY RURAL AMERICANS

by

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Introduction

The elderly are the most rapidly growing age group in the United States. Between 1970 and 1990[2], the population 65 and over grew by 57 percent (11.5 million), over twice the rate of growth of the entire population (22 percent). Although the elderly comprise only 12.6 percent of the population, they accounted for one-quarter of population growth during the last two decades (Spencer, 1989). By the time the post-World War II "baby boom" generation reaches retirement age in 2030, the number of elderly is expected to increase by 108 percent, or from 12.6 percent to 21.8 percent of the population. Between 1970 and 1990, the female elderly population grew more rapidly than the male, and growth rates were especially high for the population 85 years of age and older (128 percent). The oldest of the old increased from 7.1 percent of the aged population in 1970 to 10.3 percent in 1990, and the median age of elderly persons rose from 72.6 years to 73.3 years. As a result of these trends, aging issues for the 1990s are increasingly gender issues, and issues that concern the oldest of the old.

These national demographic trends characterize populations at all levels of the urban hierarchy. The

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[1]The terms rural and nonmetropolitan are used interchangeably in this paper.

[2]1990 data are the Census Bureau's middle projection.

impacts of low fertility during the depression era, the post-World War II baby boom, and the current prolonged period of low fertility are clearly etched in the population structures of metropolitan and nonmetropolitan and urban and rural areas alike. Internal and international migration have also had a profound influence on age structure, but migration has affected metropolitan and nonmetropolitan populations differently (Fuguitt et al., (1989). Migration from abroad has had most of its twentieth century impact on metropolitan areas, whereas internal migration has shifted millions of young adults from nonmetropolitan to metropolitan areas. Elderly migration, in contrast, has been toward nonmetropolitan areas since at least the 1960s (Glasgow, 1988), and is an increasingly important factor in the aging of the nonmetropolitan population (Lichter et al., 1981).

The implications of a large and growing elderly population are many and varied. The age composition of a community's population imposes requirements and limitations, and provides opportunities, for each of its institutions. This is true in both urban and rural areas, but adaptation to population aging is especially difficult in rural areas because of their small size, relative geographic isolation, sparse settlement and lack of public sector capacity. Accordingly, public decisions -- local, state and federal -- will benefit from enhanced information on both the determinants and consequences of population aging. A

program of rural-aging related research and policy analysis might be organized into three areas of study: (a) Determinants of Rural Population Aging, (b) Social and Economic Well-being of the Rural Elderly, and (c) Rural Community Adaptation to an Aging Population.

Determinants of Rural Population Aging

As Siegel and Taeuber (1986) have pointed out, population aging, a characteristic of population groups, must be distinguished from individual aging. Population aging is influenced by changes in mortality, migration and fertility while individual aging is exclusively determined by changes in age specific death rates, or, expressed differently, by changes in life expectancy. Lichter and his colleagues have shown that natural increase in the number of persons age 65 and over (residents attaining age 65 in places where they live minus deaths) is the dominant component of aging in nonmetropolitan areas between 1950 and 1975, but they also demonstrated that net migration of those 65 and over has become an increasingly important component of nonmetropolitan population aging. Natural increase of the less than 65 age group (births minus both deaths and transition to the elderly age group) slowed population aging by adding to the denominator of the proportion 65(+), but the impact of this component decreased over time reflecting persistent low fertility. Net out-migration of persons less than 65 increased nonmetropolitan aging during the 1950s and

1960s, but the general migration turnaround during the early 1970s reversed this component's impact on aging during 1970-75. More up-to-date age specific migration data will doubtless show that net out-migration of persons under age 65 has resumed its positive contribution to aging the nonmetropolitan population. Some important issues for research on the determinants of nonmetropolitan aging during the 1990s include:

- Previous research on components of numerical and relative change in the nonmetropolitan elderly should be updated and extended to include more attention to the sociodemographic and economic determinants of variation in the demographic components of change (Clifford et al., 1983).

- The determinants of elderly migration to and from nonmetropolitan areas should be a focus of further research (see Longino, 1990). This research should use a life-course perspective to determine how previous life experiences affect the chances of and directions of elderly migration.

- Research on the association between residential mobility and living arrangements of the elderly (Clifford et al., 1981-81) should be extended using a longitudinal framework so that relationships between changes in these statuses can be investigated over

time as persons age and experience loss of a spouse and/or cease independent living.

Social and Economic Well-being of the Rural Elderly

Despite research indicating that the elderly are now relatively well off compared to youth (Preston, 1984), there is ample evidence that older persons, in general, experience a substantial amount of poverty, social isolation, poor housing, and other socioeconomic problems, and that the rural elderly, in particular, have relatively high poverty rates (Glasgow, 1988) and experience lower than average living conditions (Glasgow and Beale, 1985). Research on the social and economic well-being of the elderly includes a far-ranging set of concerns.[3] Attention here is limited to those social and economic issues that are directly (or indirectly) associated with differential levels of community (including economic) development among rural areas and/or between rural and urban areas. For example, rather than investigating society-wide questions such as, "What have been the contributions of income transfers to the relative economic status of the elderly?"; the focus here is better placed on the effects of differences in local economic structure on the income security of older rural persons. Even with this limitation, this section of the paper could become excessive. Accordingly, I will identify high

[3]See Binstock and George (1990) for a comprehensive discussion of social science research topics in aging.

priority issues that are suggestive of principal domains of research on these topics, rather than attempt to compile an exhaustive research agenda. An overriding question is whether residence in a rural area in and of itself affects the social and economic well-being of older persons, or is the rural effect merely a reflection of the characteristics of persons who tend to concentrate in rural areas.

- How do industrial, occupation, and institutional differences among local labor markets affect the lifetime earnings of urban and rural elderly, and consequently, their income security in later life (see Cruise, 1991)?

- What sources of income contribute to the economic security of older rural people, and how does the composition of income change over the life course in later years? How and why do sources of income such as earned income, transfers from children and other relations, in-kind income, pensions, etc. differ among rural and urban elderly populations?

- How do differences in the industrial, occupational, and institutional structure of urban and rural labor markets affect the transition from paid work to retirement?

- Despite a high rate of home ownership (many with mortgage paid off), 69 percent of poor elderly

households exceeded the federal affordability standard in 1985 (Lazere et al., 1989). Does this high housing cost burden put the rural elderly poor at risk of loosing their homes? What are the implications of loss of home ownership for the elderly's ability to maintain independent living?

- How do morbidity, disability, and mortality change over the life course in relationship to environmental (natural and institutional) and industrial differences between rural and urban communities? Do other differences in social organization between areas, such as participation rates in formal and informal organizations, have an impact on the health and function of older persons (Moen et al., 1989)?

- What aspects of community social structure are conducive to the types of family relations, other social relations, social support, and social networks that have been shown to contribute to successful aging and maintenance of independent living (Antonucci, 1990). Do these aspects of social structure differ between urban and rural communities? What is the impact of urban to rural and/or rural to urban migration on the maintenance of effective social supports and social relationships?

Rural Community Adaptation to Population Aging

Up to this point, I have focused on individual-level issues concerning elderly rural Americans. The focus in this section, however, is at the community level. The overall concern is rural community adaptation to population aging. The age composition of a population shapes community needs and demands for goods, services, and economic opportunities, as well as patterns of consumption. life style, and political and social behavior. Some specific implications of a growing elderly population include changing consumer tastes, increased demand for locally-provided medical care, changing housing requirements, increased demand for public transportation, and an increased focus on elderly-oriented leisure time, recreational, and community activities (Glasgow, 1991).

- What is the nature of community-level fiscal, institutional, and economic responses to population aging? How does community adaptation to an increasing elderly population differ in contrasting types of rural and urban settings including growing vs declining, aging-in-place vs retirement destinations, and prosperous vs disadvantaged areas? How do access to and utilization of services by the elderly population differ in these types of places?

- What are the relative local area costs and benefits of population aging, and especially in populations

that are aging through retirement in-migration? How are these costs and benefits distributed throughout the community? How does the balance of costs and benefits change over time as elderly in-migrants age in place (see Glasgow and Reeder, 1990)?

- Are recreation and retirement-based economic growth sustainable? Are recreation and tourism and retirement in-migration independent determinants of nonmetropolitan population growth? If not, what is the nature of their economic and institutional linkages?

Discussion

In this paper I have shown that the rural population is an aging population. At both the individual- and community-level, this dramatic sociodemographic change will pose one of the most important and difficult challenges for public policy, local institutions, and the private sector during the 1990s and beyond. Public debate has already begun to focus on intergenerational equity, and a number of state governments, enamored with the "mail box economy" have already instituted policies to attract retirees, regardless of the long- or short-term costs. Accordingly, public and private decisions related to population aging will benefit from more and better research-based information on: (a) the determinants of population aging in rural areas, (b) factors associated with social and economic well-being of elderly

rural Americans, and (c) local community adaptation to an increase in the absolute and relative size of the elderly population.

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