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Montana projected to be fourth 'grayest' state by 2015

By LINDA HALSTEAD-ACHARYA Of The Gazette Staff | Posted: Sunday, January 16, 2011 12:15 am

The statistics are downright staggering.

By the year 2025, nearly one in four Montanans will have surpassed the age of 65.

This month, a tidal wave of baby boomers — 7,000 Americans each day — begin reaching that milestone. In relative terms, Montana rides on the cusp of that wave. In fact, by 2015, projections rank Montana fourth in the nation in percentage of seniors. By 2025, "mature" Montanans will number 240,000 — up by more than 100,000 from today.

As the balance shifts, what does that mean for the the state? And what lies in store for the seniors who are surging into this 'silver tsunami'?

Off guard

The figures are less startling to those who have dedicated their careers to the senior sector. Bea Ann Melichar, executive director of the Yellowstone County Council on Aging, said they've been bracing for this surge for some time. But convincing the general population — many of whom will soon be counted among that age category — has proven a challenge.

"We've been talking about it for 20 years," she said. "But trying to get people to understand — it's like they've been sticking their heads in the sand."

Larry Swanson of the Center of the Rocky Mountain West agrees. When he talks on the topic, he's often met by blank stares.

Swanson has studied the demographics and their implications. In the next four or five years, as baby boomers age and retire, growth in the labor force flattens out, he said. Within seven or eight years, it actually could begin shrinking.

If trends continue and projections hold true, Montana's elderly population will double in the next 20 years. That affects the health care industry, housing, transportation, schools and just about all aspects of society. "It catches people," Swanson said. "But they don't know what to do about it."

A mecca for boomers

The aging of Montana is more than just the "aging in place" that's happening with some of its neighboring states. Not only are young people leaving the Big Sky, but aging boomers are moving in.

Sue Bailey, of the Yellowstone County Council on Aging, points out that a good share of these newcomers made their money — and paid the bulk of their taxes — in some other state.

"We're one of the poorest states in the nation and we will be one of the oldest," said Bailey. "It's kind of scary."

From a regional perspective, a similar migration is headed for Yellowstone County. As a mecca for health care, the Billings area has lured aging Montanans from far-flung corners of the state. The city also draws seniors from Wyoming and the Dakotas, Bailey added.

"The elder population continues to rise," she said. "And I think it's going to grow here faster than other areas because of the services here."

Not surprisingly, Montana is maturing at an uneven rate. According to Swanson, only four or five counties — primarily Missoula, Gallatin, Flathead and Ravalli — have increased their percentage of young people over the past two decades. Across the Continental Divide, the picture changes drastically. The 65-and-older segment already tops 25 percent in three Eastern Montana counties.

"In some of the aging counties, deaths already exceed births," Swanson said. "It's quite pronounced. And that's a recent development in the last five to seven years."

First to 'gray'

Sheridan County, in Montana's extreme northeast corner, is currently Montana's most "gray" by percentage. And within fifteen years, nearly half the county's residents will have reached the 65-year mark.

As they break trail for the rest of Montana, how has that county dealt with its aging demographics? Vicki Ruby, coordinator for the Sheridan County Council on Aging, identifies two key factors that characterize their situation.

"We do have a little bit of oil money, and that makes a difference," she said. "But we struggle because we're so far from services."

For remote counties like Sheridan, seniors wanting to stay in their homes find it nearly impossible to hire in-home help. The same can be said for rural areas throughout the state. The need is there, but the traditional network of care has shifted. The younger generation has left for greener pastures and even the network of neighbors and friends are now often tied up with off-the-ranch jobs.

"A lot of them (seniors) are really independent," Ruby said. "Some still live on the farms they've lived on for 80 years. We worry about them."

Despite the distances — many locals drive 90 miles for medical appointments — the council offers a mix of senior services. Meals on Wheels, congregate meals and the hospital's home health program are just a few of the programs that allow seniors to stay in their homes.

But who covers the cost of the burgeoning bill?

Most counties depend on federal and state funding, buoyed by a 15 percent local match. They augment their budgets with fundraisers and donations. In Sheridan County, the commissioners have continued to provide increasing support.

"It's not a bottomless well, but they've been generous to our programs for seniors," Ruby said. "Because they (seniors) make up a larger and larger share of the population, they (commissioners) do respond to that."

The private sector has also stepped up. When asked to cover the costs of a local bus system, individual donors and local businesses rose to the challenge.

"Now people ride the bus for free," she said. "It works real well, but it's a stretch (for those businesses)."

Struggle never lets up

Closer to home, Karen Erdie, administrator for the Area II Agency on Aging, sees solutions in terms of efficiency: programs and services that help keep able seniors at home.

Area II covers 11 counties and two reservations in south-central Montana, including Yellowstone County. It offers a smörgåsbord of services - from Meals on Wheels to assisted transportation to respite care. Each program is aimed at offering lower-cost options to seniors who don't require full nursing home care.

Considering the cost of the latter — easily \$5,000 a month — versus a few hours of in-home assistance, the programs are a cost effective alternative, she said.

Yet, the struggle for dollars never lets up.

During the last two legislative sessions, the Agencies on Aging were awarded \$3 million in one-time money. Many of the agencies used the money to update facilities and make them more energy efficient. Ultimately they'd prefer a stable source of funding. In the meantime, they hold fundraisers, welcome donations and pray that their legislators — a majority of whom belong to this mushrooming demographic — vote to save their budgets from cuts.

"If we could get our funding into the governor's budget, we feel a little more confident we can retain it from one year to the next," Erdie said.

In Yellowstone County, where the over-65 crowd is projected to balloon by more than 111 percent in the next two decades, voters have taken the message to heart. More than a decade ago, they passed the first senior levy and supported a second just two years back. Together the levies raise more than \$550,000 a year.

"You can't run every program on a bake sale," said Commissioner Bill Kennedy, who serves on the Area II board. "We planned, we passed, we had support from people. But the numbers keep jumping. We're keeping ahead of the curve somewhat. But could we use more? Always."

A shifting culture

As the ticking time bomb draws ever nearer, local hospitals and nursing homes try to prepare. Brian Huso, director of Eagle Cliff Manor in Billings, says there's no shortage of facilities for aging Montanans. In the last fifteen years, there's been a glut of assisted living facilities, he said, which in turn takes the pressure off nursing homes.

"There's enough long-term beds in the state, though some need renovation," he said. "To handle what percentage of an increase? I'm not sure."

Huso also foresees an evolution in the way facilities are utilized. Long-term care facilities now routinely provide the services that could only be found in hospital settings 15 years ago. No doubt assisted living facilities will need to assume more care levels as Montanans age, he said.

If there's no shortage of housing, Huso does see one looming shortfall. Government reimbursements pay less than \$165 a day for a room that costs the facility \$171 to operate, he said.

"I'm losing money. I have to make that up somewhere," he said.

Across town, Kent Burgess, CEO at St. John's Lutheran Ministries, echoes those sentiments. As he speaks of the varying levels of care provided through St. John's facilities, he dispels old stereotypes. Their nursing home is full, but not with people in their 60s, 70s or even early 80s. The average age of their nursing home resident hovers around 88. In fact, he said, although boomers are now hitting 65, market studies don't even look at seniors under the age of 75.

"Seventy-five is the new 65," he said.

It's those folks - in their late 70s or early 80s - that occupy St. John's independent living facility at Mission Ridge. Nearly one third of them migrated from outside Yellowstone County. Burgess sees them as a boost, not a burden, for the local community.

"They move to Billings and bring their check books," he said. "They shop and they seek medical services. They have no kids in school so they don't burden the school district. Honestly, it's about as clean an industry as you can get."

Creative solutions, changing paradigms

Despite the alarming projections, many of those who work with seniors exude a faith in the future. Their optimism is fueled by creative solutions and changing paradigms.

Melichar, of Yellowstone County's Council on Aging, mentions an endowment started two years ago by that council. Though the fund is only halfway to its goal of \$100,000, it's just one more means of filling the gap.

On the Northern Cheyenne Reservation, President Leroy Spang launched a program last year seeking sponsors for congregate meals, which typically draw 130-150 to the senior center in Lane Deer. The Bureau of Indian Affairs Law Enforcement was first to step up to the plate and Spang himself committed to sponsoring four lunches last year.

As in Sheridan County, businesses in south-central Montana have also increased support for senior programs. Erdie praises local banks, credit unions and other key industries for pitching in. Federal and state block grants, the United Way and fundraisers like the Rubber Duck Regatta all raise dollars — and hopefully awareness — for the growing need.

Commissioner Kennedy stresses the value of mutual support.

"There really aren't any boundaries," he said. "That's why the whole thing works, because of good communication. But it's truly run on a shoestring."

At the state level, seniors and the organizations that support them plan to revisit rejected proposals and introduce new ones.

"We've heard rumblings about a soda tax again," Erdie said, smiling. "That was tried years ago and a lot of our backs are still healing from the stab wounds."

Likewise, Daeley says the Silver-Haired Legislature will make another attempt at directing a percentage of oil and gas revenues into the Older Montanans Trust Fund. This time they're going straight to the legislature.

A more unlikely source for funding is medical marijuana. A bill, still in draft form, would place a fee on marijuana growers. A portion of that fee would go to programs for the elderly, Erdie said.

"If that happens," she said, "it would sure help us."

A boost from the boomers

Ultimately, surviving the silver tsunami revolves around the boomers themselves. Many will work longer, thus prolonging their contributions to state and federal coffers. Postponed retirement — either by choice or for financial security — also tends to keep seniors active and engaged.

Robin Grinsteiner, director at Billings Community Center, says dozens if not hundreds of those "young" seniors drop in at the center to participate in classes and programs. The thriving gathering place boasts everything from tai chi classes to computer terminals to memory programs to the staple congregate meal.

"It isn't just a lunch at the table," she said. "It's the holistic approach — nutrition, fitness."

Obviously energized by her mission, Grinsteiner notes how today's 65-year-olds differ from their predecessors. For one, she said, 85-year-olds remember hard times and know how to make do - a lesson she hopes the "young" seniors take to heart.

On the other hand, many of today's up-and-coming seniors lead active lives that incorporate proactive health measures. Ultimately, through those lifestyle changes, they postpone their need for services and nursing home care.

"If you keep people engaged and moving toward healthy practices, it helps the financial piece," she said.

"You invest less in that than the custodial things. And it's better to do on the front than the back end."

Bea Ann Melichar reflects on the legacy of the boomers. The generation that AARP describes as "neither planned nor anticipated" includes anyone born between 1946 and 1964. Many of them who "came of age" in the late 60s and early 70s earned a reputation for wanting to change the world.

Melichar thinks it's a good time to revisit that creed. Already, a force of 600-strong has signed on with Billings RSVP. The service program for volunteers age 55 and older assists in local programs and organizations across the spectrum.

"I really hope that as they retire they realize they really can change the world," Melichar said. "By volunteering in different capacities they really can make a difference. I'm hoping that comes back."