
Profile of Older Adults In Central Minnesota

May 2023



cmcoa

The development of this report was supported in part by
the Minnesota Board on Aging and Older Americans Act funding.



Dear Community Leader,

Our population is aging at an unprecedented rate in Minnesota, the United States, and worldwide. As of 2020, Minnesota has a larger older adult (65+) population than school-age children (5-17 years). Between 2010 and 2030, Minnesota's older adults will double in population. In addition, by 2030, all baby boomers will be at least 65 or older, and there is projected to be little to no growth in the working-age population. Combined, these population changes are impacting healthcare and systems of support. Therefore, preparing for this demographic shift is one of the most pressing issues facing communities as it presents many opportunities and challenges.

Communities are on the front lines of this change. Community leadership can facilitate collective ownership and accountability for community-driven responses that help older adults live their best lives.

This is our newly updated, *Profile of Older Adults in Central Minnesota*. The result is an intriguing snapshot of the exceptional population changes expected due to the aging of the baby boomer generation. The information compiled will be helpful to local units of government, policymakers, service providers, and others involved in planning for or serving older adults.

The Central Minnesota Council on Aging is a regional leader in providing expertise and resources for community living. Creating Age-Friendly Communities is, and has been for over a decade, part of our organizational strategic plan. We do so by helping central Minnesota communities become more inclusive and better able to meet the needs of older residents.

Please feel free to contact Natalie at 320-227-1658 or natalie.matthewson@cmcoa.org if you would like additional copies of the report and/or a presentation to your staff, board, or planning committees on the report findings. The report can also be found on our website at www.cmcoa.org.

Sincerely,

A handwritten signature in black ink that reads "Lori Vrolson".

Lori Vrolson
Executive Director
Central Minnesota Council on Aging

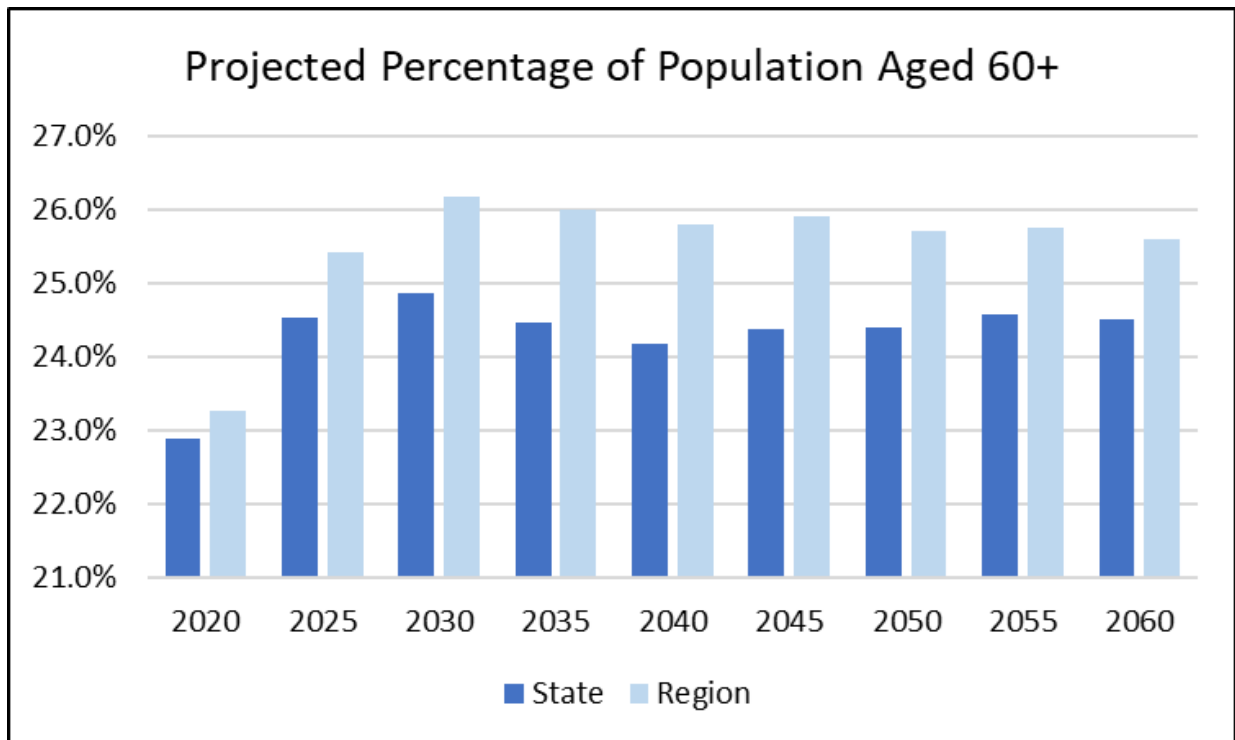
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Profile Highlights

- The region’s senior population is expected to increase by 26.3% from 2020 to 2040.
- The region’s population aged 85+ is expected to increase by 56.2% from 2020 to 2040. From 2030 to 2050, Minnesota’s older adults aged 85+ will triple.
- 22.2% of the region’s population aged 60+ live alone.
- Overall, the region has a lower caregiver ratio of 7 than the state (8).
A third of the region, five of the 14 counties, have a higher caregiver ratio.
- 33.3% of the region’s population aged 65+ have a disability.
- In Minnesota, it is projected that the number of people with Alzheimer’s disease will increase by 21.2% between 2020 and 2025.
- In 2021 8.1% of the region’s population aged 60+ lived in poverty.

Future Growth

Minnesota’s towns and rural communities are aging faster than urban areas. The 14-county region is projected to have a higher percentage of the population aged 60+ than the state over all.



MN State Demographic Center (*Projections*)

<https://mn.gov/admin/demography/data-by-topic/population-data/our-projections/>

Aging in Minnesota Fact Sheet 2022

Minnesota is home to 1,306,167 older adults aged 60 years and older.

- As of 2020, Minnesota has a larger 65+ population than school-age children (5-17 years).
- From 2010 to 2030, Minnesota's older adults will double in population.
- From 2030 to 2050, Minnesota's older adults aged 85+ will triple.
- More aging women than men live alone – 25% more at 65 years and 78% at 85+ years.
- Ageism plus sexism results in two times more Minnesotan older women living in poverty than men, with 17% of men relying exclusively on Social Security compared to over 33% of women.
- Minnesota's towns and rural communities are aging faster than urban areas.

Where do Minnesota's older adults live?

- Over 90% of older adults live independently in Minnesota communities. Of these, 21% receive community support and services funded through the Older Americans Act and the state legislature.
- 4.5% of Minnesota's older adults live in assisted living with an estimated consumer cost of \$1.9 billion per year based on an average out-of-pocket per person cost of \$45,000 per year.
- 2.5% of Minnesota's older adults live in long-term care at a yearly cost of \$7.9 billion per year with 69.5% public cost and 30.5% private pay with an average annual out-of-pocket cost per person of \$141,000 per year.

National life expectancy is changing from 69.84 years in 1960 to 78.99 years in 2021

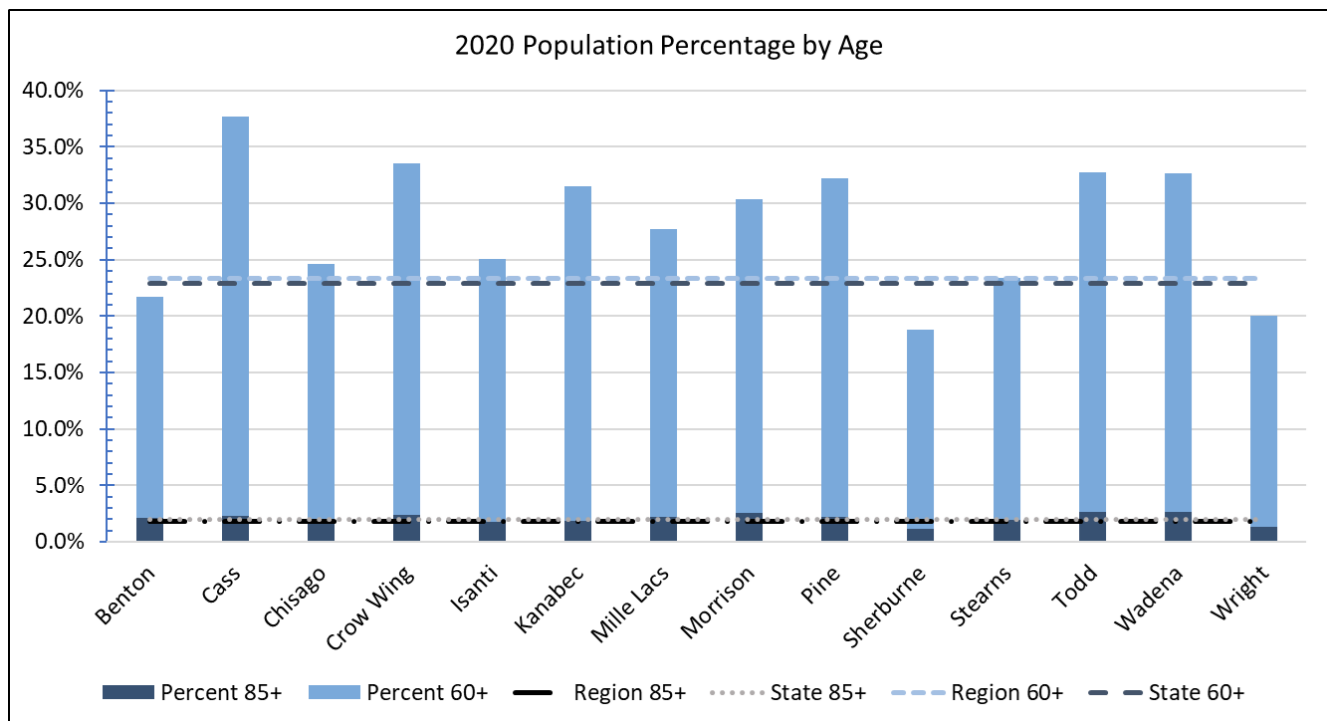
- U.S. costs for long-term and community-based services and supports (LTSS) at \$426.1 billion in 2019, representing 13% of all national spending on personal health.
- Congressional Budget Office projects that LTSS spending for the 65+ population to more than double from 1.3% of the gross domestic product in 2010 to 3% in 2050.
- Nationally Medicare estimates that health issues related to **social isolation and loneliness** costs \$6.7 billion annually.
- The national impact of \$63 billion in Medicare spending due to **ageism** (the stereotyping, societal promotion of negative self-perceptions of aging, and discrimination against individuals or groups based on age) for eight health conditions – cardiovascular disease, chronic respiratory disease, musculoskeletal disorders, injuries, diabetes mellitus, treatment of smoking, mental disorders, and non-communicable diseases.
 - \$11.1 billion for age discrimination
 - \$28.5 billion for negative age stereotypes
 - \$33.7 billion for negative self-perceptions of aging
 - 15.4% of the total health care spending for those 60 years and older

CMCOA REGION POPULATION IS CHANGING

The region's senior population age 60+ is expected to increase by 26.3% from 183,411 in 2020 to 231,642 in 2040. At the same time the 85+ population is also growing. In a 20 year period of time our 85+ population in Minnesota is projected to increase by nearly 50,000.

AGE 60+ AND 85+ POPULATION PROJECTIONS

County	Total 60+		Percent 60+		Total 85+		Percent 85+	
	2020	2040	2020	2040	2020	2040	2020	2040
Benton	8,091	9,728	19.6%	20.6%	880	1,073	2.1%	2.3%
Cass	10,673	11,660	35.4%	34.5%	685	1,098	2.3%	3.2%
Chisago	13,064	16,255	23.1%	26.6%	893	1,417	1.6%	2.3%
Crow Wing	20,635	24,909	31.2%	33.8%	1,572	2,354	2.4%	3.2%
Isanti	9,632	11,482	23.3%	24.8%	741	1,197	1.8%	2.6%
Kanabec	4,754	4,531	29.6%	29.6%	299	379	1.9%	2.5%
Mille Lacs	6,742	7,266	25.5%	27.6%	572	608	2.2%	2.3%
Morrison	9,454	10,478	27.8%	30.4%	867	1,159	2.6%	3.4%
Pine	8,662	10,038	30.0%	37.3%	629	913	2.2%	3.4%
Sherburne	17,190	26,440	17.6%	22.0%	1,106	2,175	1.1%	1.8%
Stearns	33,935	42,418	21.4%	23.6%	3,028	4,591	1.9%	2.6%
Todd	7,594	7,300	30.1%	29.1%	663	935	2.6%	3.7%
Wadena	6,418	6,744	30.0%	32.1%	566	827	2.6%	3.9%
Wright	26,567	42,393	18.7%	23.5%	1,813	3,627	1.3%	2.0%
Region	183,411	231,642	23.4%	26.0%	14,314	22,353	1.8%	2.5%
State	1,306,167	1,496,481	22.9%	24.2%	111,244	165,361	1.9%	2.7%



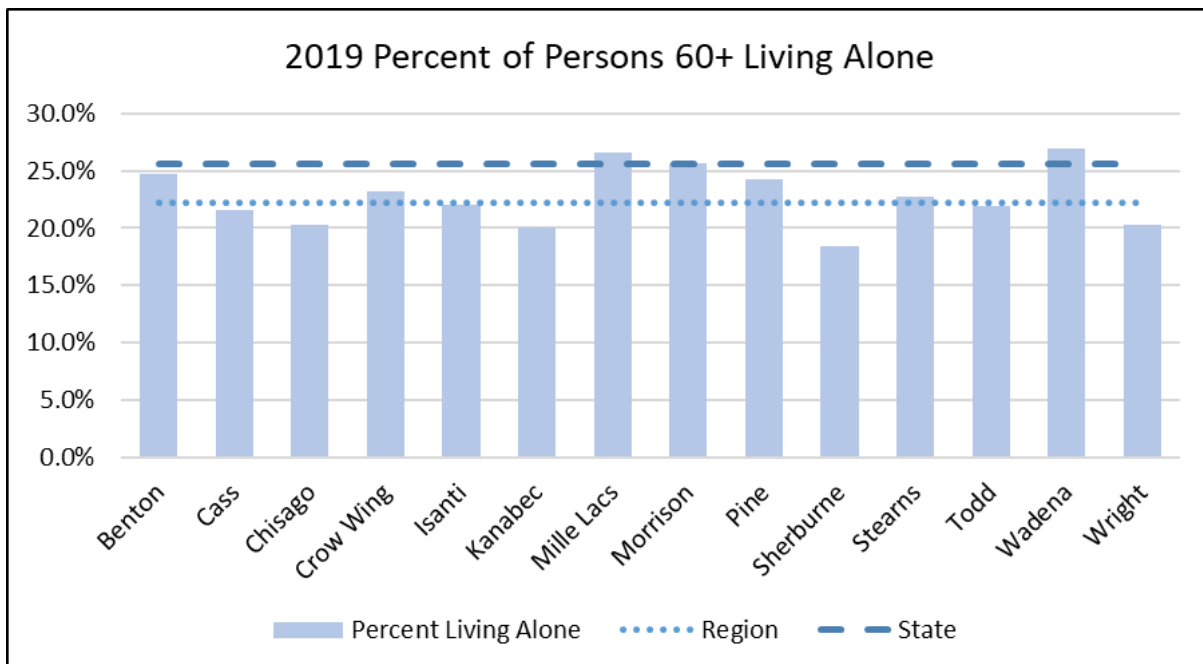
MN State Demographic Center (*Projections*)

<https://mn.gov/admin/demography/data-by-topic/population-data/our-projections/>

2019 AGE 60+ POPULATION LIVING ALONE

In Minnesota, one in four people age 60+ live alone (25.5%). The region has a slightly lower percentage living alone (22.2%), although there is a variation by county. Two of the 14 counties are higher than the state percent and seven have a higher percent than the region.

County	60+	Living Alone	Percent Living Alone
Benton	7,960	1,970	24.7%
Cass	10,030	2,165	21.6%
Chisago	11,865	2,410	20.3%
Crow Wing	19,240	4,460	23.2%
Isanti	8,685	1,910	22.0%
Kanabec	4,565	915	20.0%
Mille Lacs	6,440	1,710	26.6%
Morrison	8,735	2,245	25.7%
Pine	8,135	1,975	24.3%
Sherburne	14,845	2,730	18.4%
Stearns	32,505	7,380	22.7%
Todd	7,125	1,560	21.9%
Wadena	3,855	1,040	27.0%
Wright	23,580	4,775	20.3%
Region	167,565	37,245	22.2%
Minnesota	1,211,535	309,539	25.5%

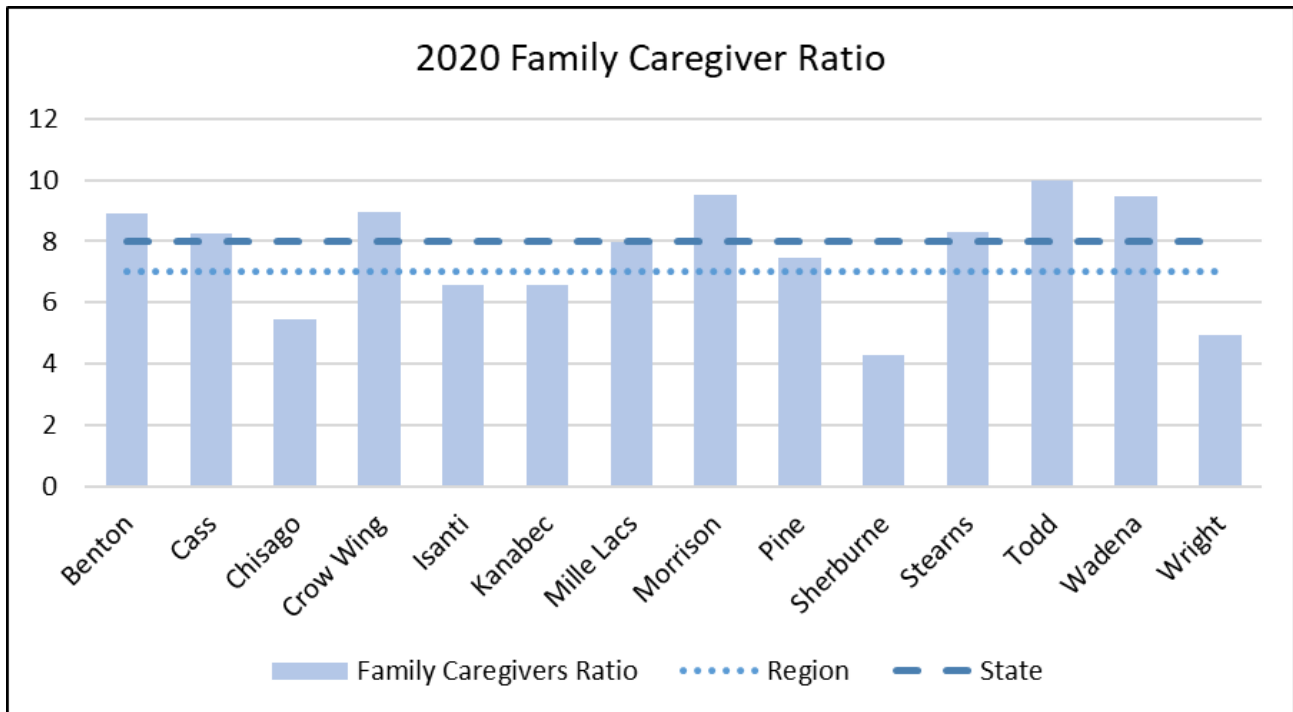


AGID (Estimates) <https://agid.acl.gov/>

FAMILY CAREGIVER RATIO

The Family Caregiver Ratio is the number of adults aged 85+ divided by the number of men and women ages 45-64 during 2020 and 2040.

County	Total 85+		45-64 Potential Caregivers		Family Caregivers Ratio	
	2020	2040	2020	2040	2020	2040
Benton	880	1,073	9,908	11,640	9	9
Cass	685	1,098	8,317	9,128	8	12
Chisago	893	1,417	16,384	15,598	5	9
Crow Wing	1,572	2,354	17,599	19,002	9	12
Isanti	741	1,197	11,265	11,680	7	10
Kanabec	299	379	4,561	4,014	7	9
Mille Lacs	572	608	7,160	6,753	8	9
Morrison	867	1,159	9,094	8,685	10	13
Pine	629	913	8,426	7,317	7	12
Sherburne	1,106	2,175	25,757	29,339	4	7
Stearns	3,028	4,591	36,515	37,216	8	12
Todd	663	935	6,646	5,629	10	17
Wadena	566	827	5,967	4,934	9	17
Wright	1,813	3,627	36,745	42,651	5	9
Region	14,314	22,353	204,344	213,586	7	10
State	111,244	165,361	1,440,280	1,500,777	8	11



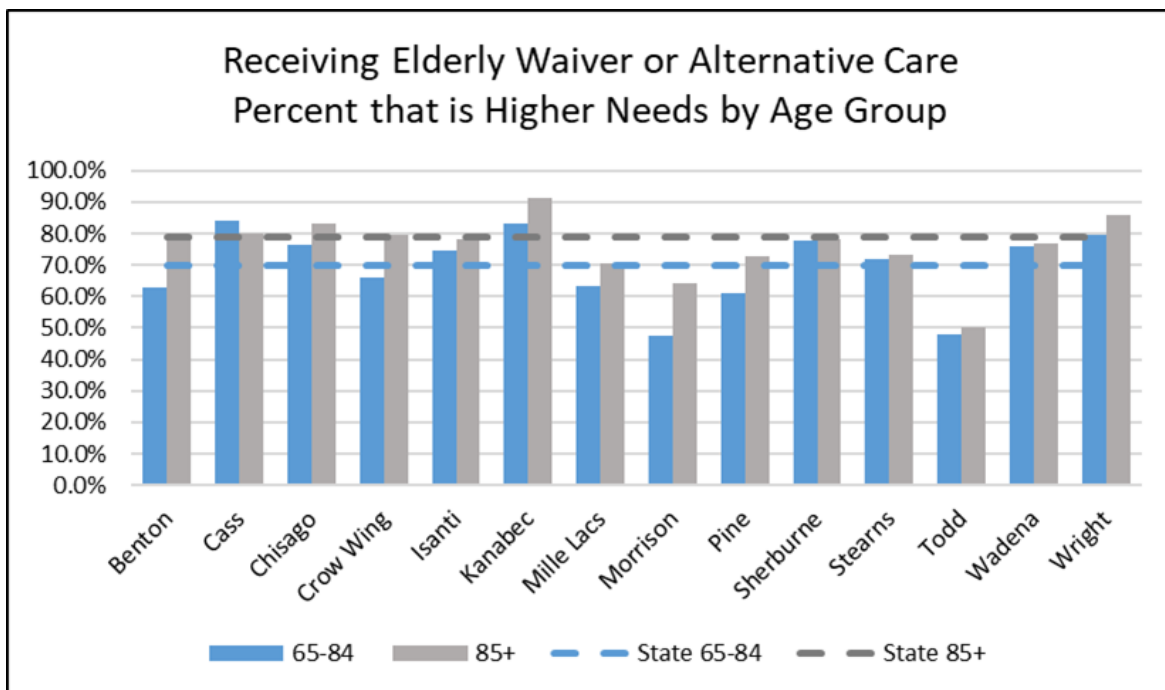
MN State Demographic Center (*Projections*)

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2021 PERSONS SERVED WITH HIGHER NEEDS

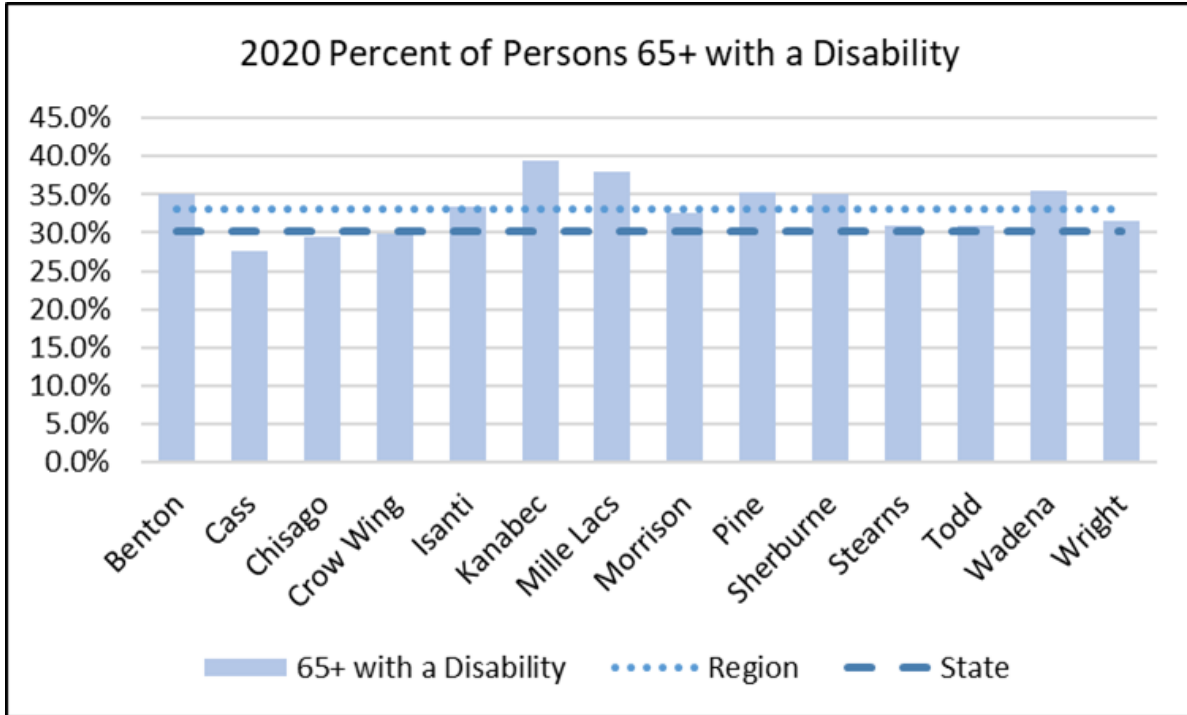
This percentage represents the proportion of the people who receive Elderly Waiver (EW) or Alternative Care Program (AC) that are aged 65-84 and over 85. To qualify a person must have a need for either ongoing behavioral or cognitive support, help with four or more activities of daily living, or frequent clinical monitoring for chronic health conditions.

County	Elderly Waiver or Alternative Care	
	65-84	85+
Benton	62.9%	78.9%
Cass	84.3%	80.0%
Chisago	76.6%	83.0%
Crow Wing	65.9%	79.6%
Isanti	74.8%	78.4%
Kanabec	83.3%	91.1%
Mille Lacs	63.2%	70.7%
Morrison	47.6%	64.0%
Pine	60.9%	72.6%
Sherburne	77.8%	78.0%
Stearns	71.7%	73.4%
Todd	47.8%	50.0%
Wadena	75.8%	76.7%
Wright	79.6%	86.0%
State	69.9%	78.8%



MN DHS 2022 (Amount for FY)

2020 PERCENT OF PERSONS 65+ WITH A DISABILITY



County	65+ with a Disability	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-care Difficulty	Independent Living Difficulty
Benton	35.0%	14.5%	4.8%	10.0%	20.2%	5.5%	13.0%
Cass	27.6%	16.2%	3.6%	4.4%	13.5%	3.8%	7.0%
Chisago	29.4%	14.1%	4.2%	4.9%	17.3%	4.4%	11.6%
Crow Wing	29.8%	15.3%	4.3%	5.7%	16.1%	5.6%	9.7%
Isanti	33.4%	15.4%	2.6%	5.1%	21.4%	5.4%	10.4%
Kanabec	39.4%	17.3%	4.1%	6.8%	23.5%	9.3%	13.2%
Mille Lacs	37.9%	16.0%	6.3%	7.3%	22.0%	5.3%	13.4%
Morrison	32.5%	13.9%	4.5%	6.3%	19.6%	5.0%	12.0%
Pine	35.2%	20.3%	8.4%	6.4%	21.9%	8.4%	9.4%
Sherburne	35.0%	18.8%	3.7%	7.8%	20.0%	6.2%	10.5%
Stearns	31.0%	15.7%	4.1%	5.7%	16.7%	4.7%	9.0%
Todd	30.9%	18.2%	3.7%	6.5%	17.7%	5.7%	8.7%
Wadena	35.5%	18.1%	4.1%	5.0%	21.4%	8.1%	13.0%
Wright	31.6%	15.7%	3.1%	4.3%	18.6%	6.0%	9.6%
Region	33.2%	16.4%	4.4%	6.2%	19.3%	6.0%	10.8%
State	30.1%	14.0%	4.5%	6.0%	16.9%	5.7%	10.9%

American Community Survey (ACS) 5-year Estimates (data.census.gov)

LONG-TERM CARE AND SUPPORT EXPENDITURES

2021 Percent of LTSS By Type of Service for Persons Aged 65+

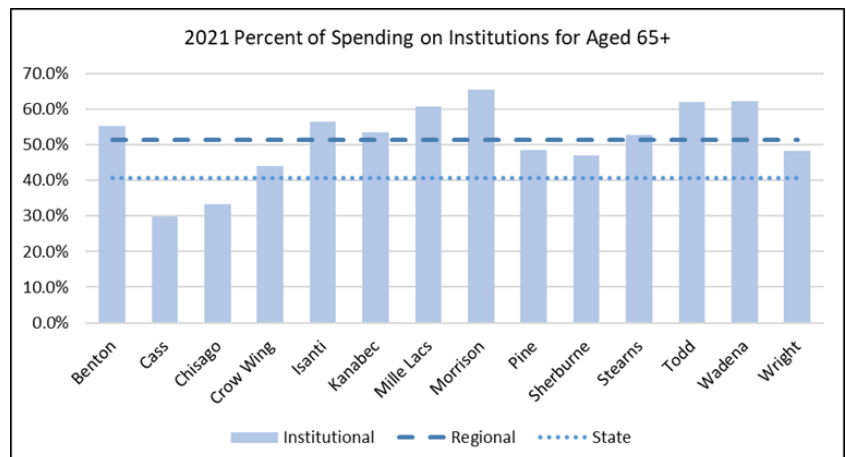
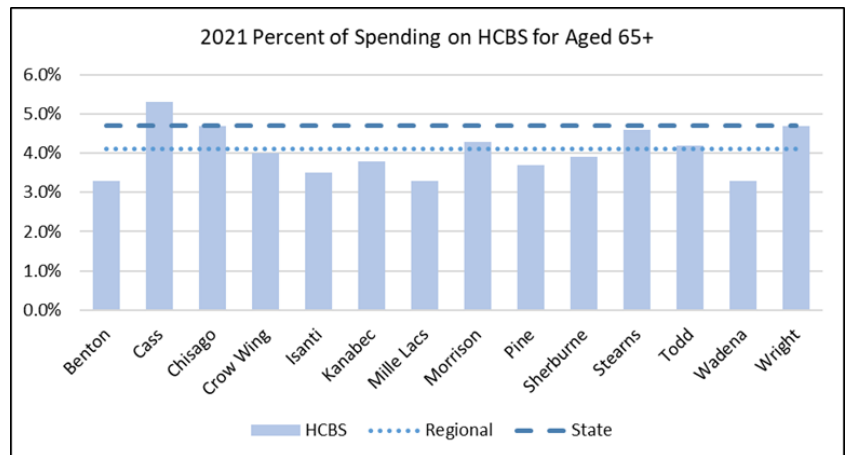
The expenditure percentages are home and community based services (HCBS) vs. institutional.

The HCBS expenditures include Alternative Care (AC), Fee for Service Elderly Waiver (FFS EW), Managed Care Organization Elderly Waiver (MCO EW), and Medical Assistance (MA) home care spending.

County	HCBS	Institutional
Benton	3.3%	55.2%
Cass	5.3%	29.7%
Chisago	4.7%	33.4%
Crow Wing	4.0%	43.9%
Isanti	3.5%	56.5%
Kanabec	3.8%	53.4%
Mille Lacs	3.3%	60.6%
Morrison	4.3%	65.5%
Pine	3.7%	48.4%
Sherburne	3.9%	47.0%
Stearns	4.6%	52.7%
Todd	4.2%	61.9%
Wadena	3.3%	62.3%
Wright	4.7%	48.2%
Region	4.1%	51.3%
State	4.7%	40.6%

2021 Percent of Spending on HCBS for Persons Aged 65+

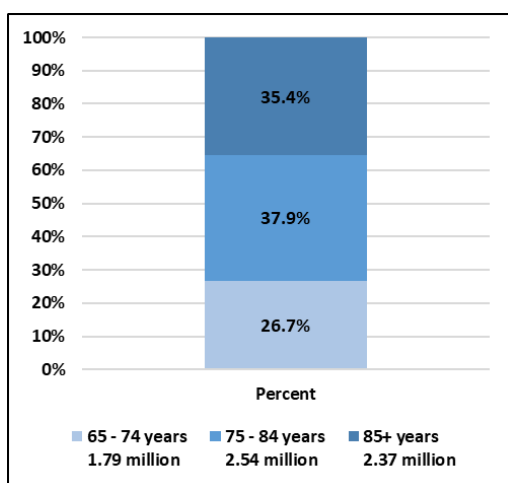
County	2017	2021
Benton	4.0%	3.3%
Cass	4.1%	5.3%
Chisago	4.3%	4.7%
Crow Wing	3.7%	4.0%
Isanti	3.4%	3.5%
Kanabec	4.6%	3.8%
Mille Lacs	4.2%	3.3%
Morrison	3.1%	4.3%
Pine	3.6%	3.7%
Sherburne	3.4%	3.9%
Stearns	3.9%	4.6%
Todd	4.1%	4.2%
Wadena	3.3%	3.3%
Wright	4.3%	4.7%
Region	3.9%	4.1%
State	4.5%	4.7%



ALZHEIMER'S COMMUNITY IMPACT

As our population ages, Alzheimer's disease and related dementias will have personal, social, and budgetary impacts on all of us. Alzheimer's is the most common form of dementia. Dementia is a syndrome - a group of symptoms - which has a number of causes. It is a general term for memory loss and other cognitive abilities serious enough to interfere with daily life. It is not a part of normal aging.

2023 6.7 MILLION PEOPLE AGED 65+ WITH ALZHEIMER'S IN THE U.S.A



PROJECTED NUMBER OF PEOPLE AGED 65+ WITH ALZHEIMER'S IN MINNESOTA

Year	Total	% Increase
2020	99,000	21.20%
2025	120,000	

2019 ALZHEIMER'S ANNUAL MORTALITY RATE

U.S.A.	37.0 per 100,000 people
MN	45.3 per 100,000 people

In 2022, Minnesota had 163,000 caregivers provided 225 million hours of unpaid care valued at \$5.3 billion. Of the caregivers, 53.1% reported a chronic health condition and 29.8% reported depression.

2023 ALZHEIMER'S STATISTICS FOR THE U.S.A.

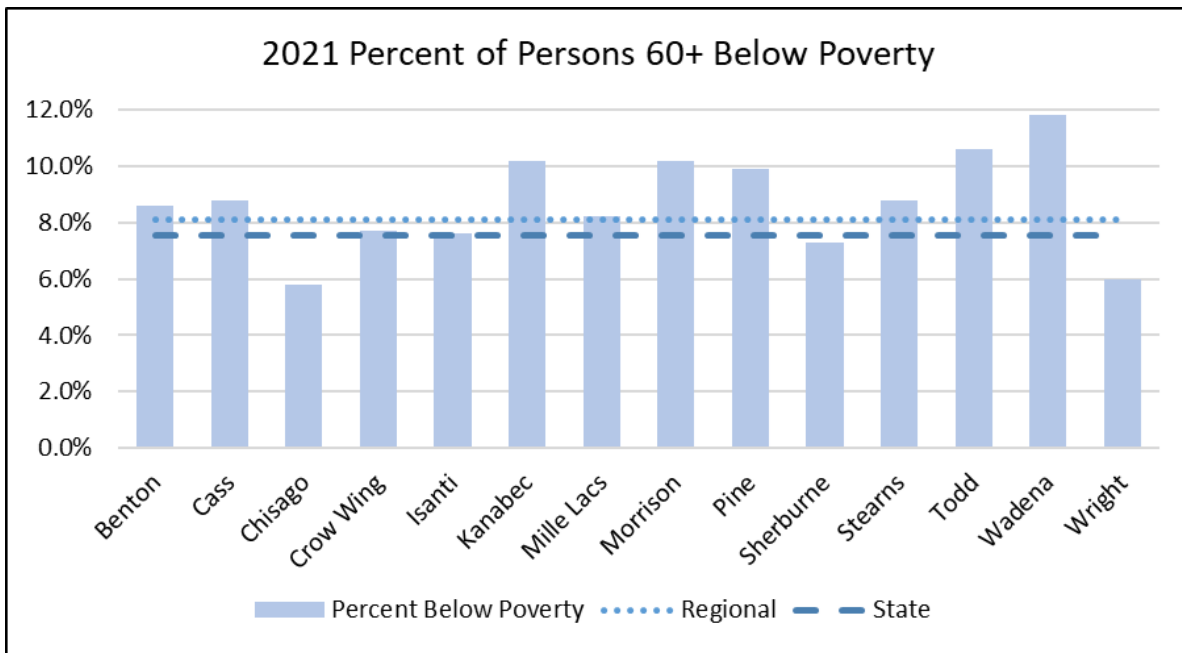
- ◆ One in nine people age 65 and older has Alzheimer's disease.
- ◆ 73 percent of the people with Alzheimer's are age 75 and older.
- ◆ One in three seniors die with Alzheimer's or another dementia.
- ◆ Almost two-thirds of Americans with Alzheimer's are women.
- ◆ Older Black Americans and Hispanic Americans are more likely to have Alzheimer's or other dementias than older Whites.
- ◆ In 2023, Alzheimer's and other dementias will cost the nation \$345 billion — not including the value of unpaid caregiving. By 2050, the costs could rise as high as \$1 trillion.
- ◆ Between 2020 and 2030, **1.2 million** additional direct care workers will be needed to care for the growing population of people living with dementia — the largest worker gap in the U.S.
- ◆ In 2022, there was an estimated 18 billion hours of **unpaid care** provided by family/friends/caregivers that had an estimated value of \$339.5 billion.

For more information, view the 2023 Alzheimer's Disease Facts and Figures Report at [alz.org/facts](https://www.alz.org/facts)

60+ WITH INCOME BELOW POVERTY IN 2021

County	Number Below Poverty	Percent Below Poverty
Benton	671	8.6%
Cass	904	8.8%
Chisago	717	5.8%
Crow Wing	1,536	7.7%
Isanti	704	7.6%
Kanabec	454	10.2%
Mille Lacs	534	8.2%
Morrison	920	10.2%
Pine	827	9.9%
Sherburne	1,147	7.3%
Stearns	2,828	8.8%
Todd	776	10.6%
Wadena	439	11.8%
Wright	1,516	6.0%
Region	13,973	8.1%
Minnesota	93,665	7.6%

The persons 60+ below poverty is the number of people aged 60+ who live below the poverty threshold. The average percentage for the 14-county service area is 8.1%, slightly above the 7.6% state average. Furthermore, nine of the fourteen counties in the service area reported higher percentages of the 60+ population below the poverty level than the Minnesota state average.



American Community Survey (ACS) 5-year Estimates (data.census.gov)

2021 CMCOA REGION AGE 60+ RACE / ETHNICITY

County	Black or African American	American Indian or Alaska Native	Asian	Hispanic or Latino	Two or More Races	Native Hawaiian/ Pacific Islander	Total % of Total Population
Benton	120	36	65	73	38	1	333 4.0%
Cass	16	503	33	72	89	0	713 6.4%
Chisago	55	79	73	118	62	0	387 2.8%
Crow Wing	77	102	57	111	98	4	449 2.1%
Isanti	53	51	47	76	65	4	296 2.9%
Kanabec	12	38	17	32	31	1	131 2.7%
Mille Lacs	16	237	29	56	54	2	394 5.7%
Morrison	24	21	17	55	44	0	161 1.7%
Pine	46	157	38	89	81	1	412 4.6%
Sherburne	176	67	105	171	90	3	612 3.4%
Stearns	625	90	391	343	106	6	1,561 4.5%
Todd	14	28	23	132	39	2	238 3.1%
Wadena	32	24	15	23	30	0	124 3.1%
Wright	197	97	201	297	124	9	925 3.3%
Region	1,463	1,530	1,111	1,648	951	33	6,736 3.6%

AGID Data Based on a Sample (<https://agid.acl.gov/>)

MINNESOTA HEALTH OUTCOMES RANKINGS

County	2019	2022
Benton	52	50
Cass	86	85
Chisago	36	24
Crow Wing	47	48
Isanti	43	47
Kanabec	75	69
Mille Lacs	78	84
Morrison	32	52
Pine	79	76
Sherburne	9	10
Stearns	39	41
Todd	35	56
Wadena	85	82
Wright	5	3

Health Outcomes Rankings represent how healthy counties are within the state.

The ranks are based on two types of measures:

- How long people live.
- How healthy people feel while alive.

The healthiest county in the state is ranked at #1. There are 87 counties in Minnesota.

Within the region, the county that ranked the highest is Wright (3), and the lowest is Cass (85).

(Robert Wood Johnson Foundation, 2023).

MINNESOTA HEALTH FACTOR RANKINGS

Health Factor Rankings represent what includes the health of a county. They are an estimate of the future health of counties as compared to other counties within the state.

The ranks are based on four types of measures:

- Health behaviors
- Clinical care
- Social and economic wealth
- Physical environment factors

The healthiest county in the state is ranked at #1. There are 87 counties in Minnesota.

Within the region, the county that ranked the highest is Wright (4), and the lowest is Pine (85).

(Robert Wood Johnson Foundation, 2023)

County	2019	2022
Benton	56	59
Cass	83	84
Chisago	37	25
Crow Wing	58	46
Isanti	51	57
Kanabec	81	79
Mille Lacs	82	83
Morrison	69	68
Pine	85	85
Sherburne	12	17
Stearns	26	51
Todd	78	77
Wadena	79	78
Wright	13	4

For more information visit the interactive link: www.countyhealthrankings.org

www.cmcoa.org

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