



Aging Patterns and Impending Growth in Montana's Elderly

By Larry Swanson

Population trends in coming years will have a significant impact on transfer of wealth in Montana. Over the last twenty years, from 1990 to 2010, Montana's total population grew by 190,000 people. Growth among persons 65 years of age and older accounted for 21 percent of this growth and their share of the total population rose from 13 to 15 percent.

Over the next twenty years, from 2010 to 2030, Montana's total population will grow by just over 180,000 people—with growth among those 65 and older accounting for nearly 70 percent of the total population increase.

As this occurs, Montana's population 65 and older will rise as a percent of the population from 15 to over 23 percent of the total, rising from almost 147,000 individuals in 2010 to nearly 273,000.

While the population of the U.S. as a whole is aging, Montana is projected to be among the four or five oldest states in the nation as measured by the 65 and older population as a share of the total.

Just as some states are aging faster than others in the U.S., some areas within Montana and the larger region are aging faster than others. The maps, on the following page, show how this is occurring at the county level across the 48 contiguous states.

The top map shows counties with relatively "young" populations in 1990, as well as ones with relatively "old" populations. Within the map, "young" counties are ones whose 65 and older populations are 12 percent or less of the total. These are shown in green. "Old" counties are ones where these senior populations are 20 percent or more of the total. These are shown in black. Counties whose senior populations fall between 12 and 20 percent are shown in medium and dark gray tones.

Only five of Montana's 56 counties had senior populations greater than 20 percent of the total in 1990. Twenty years later in 2010 (lower map), this had grown to 25 counties. By 2030 this will expand further to include almost all of Montana's counties. And in some of the counties, this senior population will represent over one-third of all area residents.

Why is this aging happening? Largely, it's because of how the U.S. population grew after World War II, with rapidly rising births from the end of the war through the mid-'50s. This "bubble" of baby

