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SURGE IN SENIORS WILL RESHAPE STATE

By 2020, retirees in Minnesota will outnumber children for the first time in state history. It's a shift that will affect many communities. **Are we ready?**



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At Greenhouse Village, from left, clockwise, Shirley Oczak, 75, in the green shirt, Gladys Nelson, 84, Ruth Weyandt, 83, and Mary Connolly, 86, played pinocle. The women get together twice a week in the club room. The senior co-op, in Roseville, is close to restaurants, shopping and the bus line.

Look no further than Roseville for a glimpse of our graying future

By MARY JANE SMETANKA • smetanj@startribune.com

Joyce and John Goedeke were in their 70s when they left the Roseville home they had occupied for almost 50 years and moved into a senior co-op. John died last year, and Joyce no longer drives. But everything she needs — restaurants, a clinic, dentist, grocery store, pharmacy, dry cleaners, bakery and more — is within a 10-minute walk of her apartment at Greenhouse Village on Larpentour Avenue. If she needs to go further, the bus stop is just half a block from her front door.

"It's wonderful," she said of the place she now calls home.

Luck and planning have positioned Roseville well for its graying future. It's a place where nearly one in four residents is over 64, giving it the oldest population in the Twin Cities and making it one of the five oldest U.S. cities outside the Sun Belt. Yet even as it ages gracefully, Roseville is facing new strains and dilemmas: City officials worry about attracting young

families, funding services for seniors and making sure that elderly residents are safe in their homes.

Those challenges will soon turn up all across Minnesota, as the state races toward the same silver-haired fate. The number of Minnesotans over 64 will double by 2035. The number in their 80s will grow even faster. By 2020, for the first time in the state's history, pensioners will outnumber schoolchildren.

"It's going to affect everything," said Tom Gillaspy, the state demographer. "Big shifts are occurring, and things that have never happened before in this country."

Will Minnesota be ready? Imagine a state where retirees reject school referendums to protect their limited incomes from higher property taxes. Where big houses stand vacant in third-ring suburbs. Where communities raze schools instead of building them — and devote the space to senior apartments. Where nursing home costs crowd out road construction and higher education on the state's list of priorities.

Twilight Zone continues on A16 ►

the twilight zone

FIRST IN AN OCCASIONAL SERIES

Over the next few months, the Star Tribune will examine how a projected doubling of state residents over 64 — and even faster growth among those over 80 — will alter the patterns and priorities of life in Minnesota.

the twilight zone

First in a Star Tribune series on an aging Minnesota.
SILVER TSUNAMI

MINNESOTA IS GETTING OLDER

In 1950, school age kids outnumbered retirees by two to one (600,000 to 300,000). By 2030, retirees will outnumber schoolkids by almost 40 percent (1.35 million to 3 million). In other words, the state will turn upside down demographically.

Minnesota age 65 and over as a percent of the county's total population

12.1% and under 12.2% to 16% 18.1% to 20% 20.1% to 24% 24.1% and over



Source: U.S. Census Bureau

RAY GRUBBNEY-Star Tribune



At St. Odilia's, Roy Cade, 92, left, and his wife, Margaret, 88, and Roger Toogood, and his wife, Marlys, both 76, give the sign of peace and love. The Shoreview congregation is home to many Roseville families. Photos by RICHARD TSONG-TAATARI • rtsong-taatar@startribune.com

◀ TWILIGHT ZONE FROM A1

When Craig Klausung was growing up in Roseville in the 1960s, the city swarmed with children. "There were streams of kids at houses on Halloween. It was almost like, 'Take a number,'" said Klausung, who is Roseville's mayor today. "Now if we have 10 or 20 kids we think we've had a good night on Halloween."

Today Roseville has more residents over age 75 than under age 10. The city has converted part of a school into a senior center. The city newsletter to residents is printed in large type. There's one high school instead of two, and the number of schools has dwindled from 16 to 10.

Flipping through the member directory at the Church of St. Odilia, parishioner Roger Toogood points to pictures of white-haired widows and older couples.

"This used to be full of pictures of families," he said.

Just inside St. Odilia's front door are wheelchairs and walkers, ready for use. More than half of the church's nearly 3,200 households are age 55 or above. "We are the oldest we've ever been," said the Rev. Phil Rask.

St. Odilia's new priorities, set in consultation with members, include some radical possibilities: hiring a nurse to help parishioners find medical and social services; starting a senior day care service; and converting a vacant eight-bedroom residence on church grounds into a hospice.

Rask thinks the church will draw a younger congregation as local homes turn over, but he accepts where St. Odilia is now. "We have to talk to these people and ask what they need, not what we think they need," he said.

At Roseville's southern edge, the Rev. Dave Smith of Rose Hill Alliance Church takes a similar view. His congregation of 250 includes a vital group of seniors who literally built the

church with their own hands in 1967. While the church is becoming increasingly diverse — there are young members from Vietnam, Liberia and Singapore, a growing Latino membership and a monthly service in Japanese — Smith said seniors are at the heart of Rose Hill's identity.

"This group is not old and cranky," Smith said. "They are old and wonderful. They model Christianity for us. This is how to grow old."

A few years ago, when the number of funerals began to exceed the church's volunteer capacity, congregants devised a solution. New members get a letter welcoming them to a "hospitality group" that takes turns helping with funerals. If members can't supply a salad or cookies, they can help with setup, cleanup, serving or make a donation.

"If you can't bring a salad," Smith said, "you can send \$5."

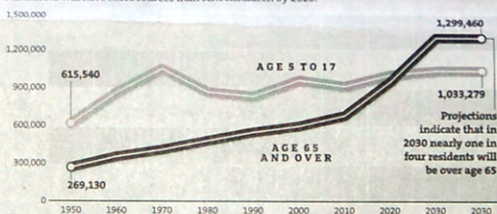
For almost 20 years, the church's Forever Young group has run programs for seniors.

Nestor Korpil, 82, is the only living member of the founding committee. "We're all getting older," he said. "I don't know if we'll go on next year."

'Grandparent scams' Churches aren't the only institutions that must adapt as a community grows older. Just ask the people who drive Roseville's squad cars and firetrucks.

The Roseville Fire Department will install smoke detectors for seniors and change batteries, too. "We don't want them climbing on a ladder or

MORE RETIREES THAN CHILDREN in a shift that reverses 80 years of demographics. Minnesota will have more retirees than schoolchildren by 2020.



chair and falling," said Fire Chief Tim O'Neill. "They spent their entire life paying property tax in Roseville... and now they're getting the payback."

Last year, the department responded to 282 calls for "lift assists" to get fallen elderly or disabled residents back on their feet or into bed. While there, fire personnel evaluate homes for safety and try to draw information from a generation that often protects its privacy.

In the future, O'Neill said, "society is going to need to be a little more patient. [Seniors] don't want to be rushed, they don't want to be told what to do, and they want

their opinions respected." Roseville police, for their part, have dealt with several "grandparent scams" — strangers calling on the phone, identifying themselves as grandchildren and asking for wired money — and fly-by-night tree trimmers and repair people who cheat vulnerable seniors. The department conducts seminars on issues such as ID theft and scams.

Roseville's large senior population has created little tension at city hall, Klausung said. The city's residents, who tend to be highly educated, have never turned down a school referendum. Active seniors are a volunteer pow-

erhouse. Eight of 12 volunteers who patrol Roseville parks are seniors. So are many of the city's block captains. Some have been on the job for 30 years. "They are our eyes and ears," said Sarah Mahmud, the police department's community relations coordinator.

Though some senior housing developments drew opposition, skeptics focused on issues such as traffic and loss of open land, not the age of the occupants. And amenities sought by seniors, like more walking trails and good parks, also appeal to young families, the mayor said.



At the Greenhouse Village club room, Marion Fogarty, 80, far left, stretched during a class. Fogarty chose the village because her hometown of Belle Plaine was too far from cultural activities and the airport.

Housing assumptions

Nonetheless, an aging population can place strains on a city's housing stock.

Many of Roseville's 7,635 residents who are 65 and older are longtime residents who want to stay close to friends and churches. They are people like Roger and Marlys Toogood, who since 1959 have lived in three homes in a six-block area of Roseville. Roger Toogood, 76, is retired executive director of the Children's Home Society of Minnesota.

In the 1990s, Toogood served on a city task force that looked into the future — and guessed wrong. The group thought that as homeowners aged, they would vacate the city's 8,500 single-family homes for senior citizen housing and be replaced by young families with kids.

"What we didn't figure out is that a lot of the homes are single level and that if seniors wanted to stay, they could," Toogood said. Said Klausung: "All they had to do was get the washer and dryer to the first floor."

Between 1990 and 2000, seniors were the fastest-growing segment of Roseville's population, some of them coming from outside the city's borders. With just 34,000 residents, Roseville has four nursing homes, three assisted-living facilities, and eight co-op, condo or apartment buildings for seniors.

"It wasn't a conscious strategy," Klausung said, adding, "How do we strike a balance between meeting demand for [senior housing] and not becoming just a retirement community?"

Roseville's new comprehensive plan cautions against an oversupply of age-restricted housing, and the city has tried to attract younger families by promoting its schools and park system. It offers seniors guidance on making their homes more saleable and shows potential buyers how easy it is to remodel or expand a rambler.

Continues on A17 ▶

ABOUT THIS SERIES Minnesota's first baby boomers will cross a golden threshold next year — age 65 — and trigger an unprecedented surge in the state's elderly population. The number of older Minnesotans will double in the next two decades, and for the first time in the state's history, pensioners will outnumber schoolchildren. The Twilight Zone, an occasional series by Star Tribune reporters, will examine the challenges of this "silver tsunami" over the next several weeks. Today, a visit to Roseville, where nearly one in four residents already is over 64.

But Klausning says success is mixed. Homes that were considered spacious in the 1960s may look cramped to today's buyers.

"It's difficult to attract people who are looking for five bedrooms and four bathrooms," Klausning said. "Our best chance is to attract people who realize the transportation cost-benefits of our location."

Lisa Edstrom, associate director of the University of Minnesota's Center on Aging, said cities have few models to look to as they try to adapt for an older future. She lives in Roseville and is on the school board.

One of Edstrom's neighbors died at 101 — still living in his own home.

"We've made a lot of assumptions about how people will age and what cities will look like, but we didn't expect ... to have people living until 100 and still be in their homes," she said.

Marion Fogarty, 80, is one of those seniors who moved to Roseville for the very amenities the city is selling. After 45 years of life on farms and in small towns, she left Belle Plaine for Greenhouse Village because she wanted more in retirement than a small town could offer. She has attended concerts at Orchestra Hall, taken Elderhostel trips and is nearer her son and grandchildren than she was in Belle Plaine. "If I didn't go to

church, there wasn't much else to do," Fogarty said. "I had to drive 20 miles one way to see a movie. I looked at a lot of places but I liked this location."

Homebound

"Senior" doesn't quite cover the reality of an aging community, St. Odilia's Rask said. There's old, he said, and the "oldest of the old."

It is those truly old residents — many of them frail, homebound and living alone — who can place the greatest strain on the community's ability to adapt. A single fall, illness or trauma like loss of a spouse can push an 80-year-old from independence to isolation. Toogood has seen it firsthand, often when a husband dies and his widow stops coming to church because she doesn't drive.

Often it is active retirees like the Toogoods — who give blood, serve on church and city planning groups, and deliver Meals on Wheels — that help the community care for the vulnerable old.

Yet volunteers can fill only part of the gap. Parishioners at St. Odilia have taken it upon themselves to help those who need a ride to a church lunch or service. But finding those at risk of becoming homebound requires special effort. Last year, Roseville's senior program at Fairview Community Center had 14,500 contacts with seniors — everything from people who came to play

cards to people who needed Meals on Wheels, a visiting nurse or a chore service.

Now, 148 seniors are receiving Meals on Wheels through the Roseville program, said Janell Wampler, senior program coordinator. The program delivers nutritious meals to homebound seniors, but it also acts as a safety check for people who want to stay in their homes despite infirmities. Wampler said that's often a cheaper alternative than having them in a senior residence.

The \$350,000 budget of Roseville's senior program, however, has not kept pace with demand, and the staff is smaller than it was four years ago. Karen Schaub, public relations director for the Roseville schools, said a better-publicized and funded program "could double the number we're serving."

For the first time, the center is discussing the possibility of instituting a membership fee.

As Minnesota ages, Edstrom said, more cities will be facing choices like those in Roseville.

"We set up social structures around the assumption that people would live maybe 10 years past retirement," she said. "That's just not the case today. People are living longer, some of them with chronic disease. ...

"It's unprecedented. We really haven't faced anything like this before."