

Older Americans 2008

Key Indicators of Well-Being

Foreword

Americans age 65 and over are an important and growing segment of our population. Many Federal agencies provide data on aspects of older Americans' lives, but it can be difficult to fit the pieces together. Thus, it has become increasingly important for policymakers and the general public to have an accessible, easy to understand portrait that shows how older Americans are faring.

Older Americans 2008: Key Indicators of Well-Being (Older Americans 2008) presents a unified picture of our older population's health and well-being. It is the fourth chartbook prepared by the Federal Interagency Forum on Aging-Related Statistics (Forum), which now has 15 participating Federal agencies. As with the earlier volumes, readers will find here an accessible compendium of indicators drawn from the most reliable official statistics. The indicators are again categorized into five broad groups: population, economics, health status, health risks and behaviors, and health care.

The Forum is pleased to include in this edition a one-time special feature based on the health literacy component of the National Center for Education Statistics' 2003 National Assessment of Adult Literacy. This is the first-ever national assessment designed specifically to measure adults' ability to use literacy skills to read and understand health-related information.

This year's report also incorporates two new regular indicators: housing problems and use of time. The first, the ability to afford quality housing, is an issue fundamental to the well-being of all Americans. The second, how older people spend their time, resulted from a workshop the Forum cosponsored with the Gerontological Society of America. The short-term goal of the workshop was to help identify a new indicator on social activity to replace an earlier one based on a data source that has been discontinued. The long-term goal was to identify data needs that could lead to future collaborations. The Forum believes these two new indicators will enhance our portrait of older Americans.

While Federal agencies currently collect and report substantial information on the population age 65 and over, there remain gaps in our knowledge. This year, the Forum identified six areas where data are needed to develop new indicators: caregiving, elder abuse, functional limitations and disability, mental health, pension measures, and residential care. We also appreciate users' requests for greater detail for many existing indicators. The Forum continues to encourage extending age reporting categories, oversampling older racial and ethnic populations, collecting data at lower levels of geography, and including the institutionalized population in national surveys. By displaying what we know and do not know, this report challenges Federal statistical agencies to do even better.

The *Older Americans* reports reflect the Forum's commitment to advancing our understanding of where older Americans stand today and what they may face tomorrow. I congratulate the Forum agencies for joining together to enhance their work and present the American people with a valuable tool. Last, but not least, none of this work would be possible without the continued cooperation of millions of American citizens who willingly provide the data that are summarized and analyzed by staff in the Federal agencies.

We invite you to suggest ways in which we can enhance this biennial portrait of older Americans. Please send comments to us at the Forum's website (www.agingstats.gov). I hope that our compendium will continue to be useful in your work.

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Office of Management and Budget

Acknowledgments

Older Americans 2008: Key Indicators of Well-Being is a report of the Federal Interagency Forum on Aging-Related Statistics (Forum). This report was prepared by the Forum's planning committee and reviewed by the Forum's principal members, which include Josefina Carbonell, Administration on Aging (AoA); Steven Cohen, Agency for Healthcare Research and Quality (AHRQ); Thomas Nardone, Bureau of Labor Statistics (BLS); Howard Hogan, U.S. Census Bureau; Thomas Reilly, Centers for Medicare and Medicaid Services (CMS); Jean Lin Pao, Department of Housing and Urban Development (HUD); Joseph Piacentini, Employee Benefits Security Administration (EBSA); William Sanders, Environmental Protection Agency (EPA); Edward Sondik, National Center for Health Statistics (NCHS); Richard Suzman, National Institute on Aging (NIA); Steven Tingus, Office of the Assistant Secretary for Planning and Evaluation (ASPE), Department of Health and Human Services; Katherine K. Wallman, Office of Management and Budget (OMB); Daryl Kade, Substance Abuse and Mental Health Services Administration (SAMHSA); Susan Grad, Social Security Administration (SSA); and Dat Tran, Department of Veterans Affairs (VA).

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About This Report

Introduction

Older Americans 2008: Key Indicators of Well-Being (Older Americans 2008) is the fourth in a series of reports produced by the Federal Interagency Forum on Aging-Related Statistics (Forum) that describe the overall status of the U.S. population age 65 and over. Once again, this report uses data from over a dozen national data sources to construct broad indicators of well-being for the older population and to monitor changes in these indicators over time. By following these data trends, more accessible information will be available to target efforts to improve the lives of older Americans.

While most of *Older Americans 2008* remains the same as earlier editions, two new indicators have been added and several existing indicators have been revised to provide a more complete picture of the health and well-being of older Americans. The two new indicators in this report are housing problems and use of time. The revised indicators include total expenditures (formerly housing expenditures), depressive symptoms, functional limitations (formerly disability), prescription drugs, nursing home utilization, and personal assistance and equipment (formerly caregiving and assistive device use). An indicator on memory impairment, which is no longer available, is listed as a data need under “Mental Health.” In addition to these new and revised indicators, this report has been expanded to include a one-time special feature on two important issues facing many older Americans today—literacy and health literacy.

The Forum hopes that this report will stimulate discussions by policymakers and the public, encourage exchanges between the data and policy communities, and foster improvements in Federal data collection on older Americans. By examining a broad range of indicators, researchers, policymakers, service providers, and the Federal government can better understand the areas of well-being that are improving for older Americans and the areas of well-being that require more attention and effort.

Structure of the Report

Older Americans 2008 is designed to present data in a nontechnical, user-friendly format; it complements other more technical and comprehensive reports produced by the individual Forum agencies. The report includes 38 indicators that are grouped into five sections: Population, Economics, Health Status, Health Risks and Behaviors, and Health Care. A list of the indicators included in this report is located in the Table of Contents on page IX.

Each indicator includes the following:

- ◆ An introductory paragraph that describes the relevance of the indicator to the well-being of the older population.
- ◆ One or more charts that graphically display analyses of the data.
- ◆ Bulleted highlights of salient findings from the data and other sources. The data used to develop the indicators and their accompanying bullets are presented in table format in Appendix A. Data source descriptions are provided in Appendix B. A glossary is supplied in Appendix C.

Selection Criteria for Indicators

Older Americans 2008 presents 38 key indicators that measure critical aspects of older people’s lives. The Forum chose these indicators because they meet the following criteria:

- ◆ Easy to understand by a wide range of audiences.
- ◆ Based on reliable, nationwide data (sponsored, collected, or disseminated by the Federal government).
- ◆ Objectively based on substantial research that connects them to the well-being of older Americans.
- ◆ Balanced so that no single area dominates the report.
- ◆ Measured periodically (not necessarily annually) so that they can be updated as appropriate and show trends over time.
- ◆ Representative of large segments of the aging population, rather than one particular group.

Considerations When Examining the Indicators

Older Americans 2008 generally addresses the U.S. population age 65 and over. Mutually exclusive age groups (e.g., age 65–74, 75–84, and 85 and over) are reported whenever possible.

Data availability and analytical relevance may affect the specific age groups that are included for an indicator. For example, because of small sample sizes in some surveys, statistically reliable data for the population age 85 and over often are not available. Conversely, data from the population younger than age 65 sometimes are included if they are relevant to the interpretation of the indicator. For example, in “Indicator 11: Participation in the Labor Force,” a comparison with a younger population enhances the interpretation of the labor force trends among people age 65 and over.

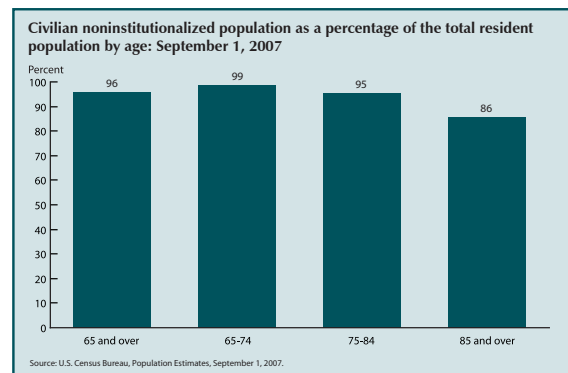
To standardize the age distribution of the 65 and over population across years, some estimates have been age adjusted by multiplying age specific rates by age specific weights. If an indicator has been age adjusted, it will be stated in the note under the chart(s) as well as under the corresponding table(s) in Appendix A.

Because the older population is becoming more diverse, analyses often are presented by sex, race and Hispanic origin, income, and other characteristics.

Updated indicators in *Older Americans 2008* are not always comparable to indicators in *Older Americans 2000*, *2004*, or *Update 2006*. The replication of certain indicators with updated data is sometimes difficult because of changes in data sources, definitions, questionnaires, and/or reporting categories. A comparability table is available on the Forum’s website at www.agingstats.gov to help readers understand the changes that have taken place.

The reference population (the base population sampled at the time of data collection) for each indicator is clearly labeled under each chart and table and defined in the glossary. Whenever possible, the indicators include data on the U.S. resident population (i.e., people living in the community and people living in institutions). However, some indicators show data only for the civilian noninstitutionalized population.

Because the older population residing in nursing homes (and other long-term care institutional settings) is excluded from samples based on the noninstitutionalized population, caution should be exercised when attempting to generalize the findings from these data sources to the entire population age 65 and over. This is especially true for the older age groups. For example in 2007, only 86 percent of the population age 85 and over was included in the civilian noninstitutionalized population as defined by the U.S. Census Bureau.



Survey Years

In the charts, tick marks along the x-axis indicate years for which data are available. The range of years presented in each chart varies because data availability is not uniform across the data sources. To standardize the time frames across the indicators, a timeline has been placed at the bottom of each indicator that reports data for more than one year.



Accuracy of the Estimates

Most data in this report are based on a sample of the population and are, therefore, subject to sampling error. Standard tests of statistical significance have been used to determine whether the differences between populations exist at generally accepted levels of confidence or whether they occurred by chance. Unless otherwise noted, only differences that are statistically significant at the 0.05 level are discussed in the text. To indicate the reliability of the estimates, standard errors for selected estimates in the chartbook can be found on the Forum’s website at www.agingstats.gov.

Finally, the data in some indicators may not sum to totals because of rounding.

Sources of Data

The data used to create the charts are provided in tables in the back of the report (Appendix A). The tables also contain data that are described in the bullets below each chart. The source of the data for each indicator is noted below the chart.

Descriptions of the data sources can be found in Appendix B. Additional information about these data sources is available on the Forum's website at www.agingstats.gov.

Occasionally, data from another publication are included to give a more complete explanation of the indicator. The citations for these sources are included in the "References" section (page 69). For those who wish to access the survey data used in this chartbook, contact information is given for each of the data sources in Appendix B.

Data Needs

Because *Older Americans 2008* is a collaborative effort of many Federal agencies, a comprehensive array of data was available for inclusion in this report. However, even with all of the data available, there are still areas where scant data exist. Although the indicators that were chosen cover a broad range of components that affect well-being, there are other issues that the Forum would like to address in the future. These issues are identified in the "Data Needs" section (page 67).

Mission

The Forum's mission is to encourage cooperation and collaboration among Federal agencies to improve the quality and utility of data on the aging population. To accomplish this mission, the Forum provides agencies with a venue to discuss data issues and concerns that cut across agency boundaries, facilitates the development of new databases, improves mechanisms currently used to disseminate information on aging-related data, invites researchers to report on cutting-edge analyses of data, and encourages international collaboration.

The specific goals of the Forum are to improve both the quality and use of data on the aging population by:

- ◆ Widening access to information on the aging population through periodic publications and other means.
- ◆ Promoting communication among data producers, researchers, and public policy-makers.
- ◆ Coordinating the development and use of statistical databases among Federal agencies.
- ◆ Identifying information gaps and data inconsistencies.
- ◆ Investigating questions of data quality.
- ◆ Encouraging cross-national research and data collection on the aging population.
- ◆ Addressing concerns regarding collection, access, and dissemination of data.

Financial Support

The Forum members provide funds and valuable staff time to support the activities of the Forum.

More Information

If you would like more information about *Older Americans 2008* or other Forum activities, contact:

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Older Americans on the Internet

Supporting material for this report can be found at www.agingstats.gov. The website contains the following:

- ◆ Data for all of the indicators in Excel spreadsheets (with standard errors, when available).
- ◆ Data source descriptions.
- ◆ PowerPoint slides of the charts.
- ◆ A comparability table explaining the changes to the indicators that have taken place between *Older Americans 2000, 2004, Update 2006*, and *2008*.

The Forum's website also provides:

- ◆ Ongoing Federal data resources relevant to the study of the aging.
- ◆ Links to aging-related statistical information on Forum member websites.
- ◆ Other Forum publications (including *Data Sources on Older Americans 2006*).
- ◆ Workshop presentations, papers, and reports.
- ◆ Agency contacts.
- ◆ Subject area contact list for Federal statistics.
- ◆ Information about the Forum.

Additional Online Resources

Administration on Aging

Statistics on the Aging Population
www.aoa.gov/prof/Statistics/statistics.asp

A Profile of Older Americans
www.aoa.gov/prof/Statistics/profile/profiles.asp

Online Statistical Data on the Aging
www.aoa.gov/prof/Statistics/online_stat_data/online_stat_data.asp

Agency for Healthcare Research and Quality

AHRQ Data and Surveys
www.ahrq.gov/data

Bureau of Labor Statistics

Bureau of Labor Statistics Data
www.stats.bls.gov/data

U.S. Census Bureau

Statistical Abstract of the United States
www.census.gov/compendia/statab

Age Data

www.census.gov/population/www/socdemo/age.html

Longitudinal Employer-Household Dynamics
Lehd.did.census.gov/led

Centers for Medicare and Medicaid Services

CMS Data and Statistics
www.cms.hhs.gov/home/rsds.asp

Department of Housing and Urban Development

Policy Development and Research Information Services
www.huduser.org/

Department of Veterans Affairs

Veteran Data and Information
www1.va.gov/vetdata

Employee Benefits Security Administration

Publications and Reports
www.dol.gov/ebsa/publications/main.html#section8

Environmental Protection Agency

Aging Initiative
www.epa.gov/aging
Information Resources
www.epa.gov/aging/resources/index.htm

National Center for Health Statistics

Aging Activities
www.cdc.gov/nchs/agingact.htm

Longitudinal Studies of Aging
www.cdc.gov/nchs/lsoa.htm

Health, United States
www.cdc.gov/nchs/hus.htm

National Institute on Aging

NIA Centers on the Demography of Aging
www.agingcenters.org/

National Archive of Computerized Data on Aging
www.icpsr.umich.edu/NACDA

Publicly Available Datasets for Aging-Related Secondary Analysis
www.nia.nih.gov/researchinformation/scientificresources

Office of the Assistant Secretary for Planning and Evaluation, HHS

Office of Disability, Aging, and Long-Term Care Policy

www.aspe.hhs.gov/_/office_specific/daltcp.cfm

Office of Management and Budget

Federal Committee on Statistical Methodology

www.fcsm.gov

Social Security Administration

Social Security Administration Statistical Information

www.ssa.gov/policy

Substance Abuse and Mental Health Services Administration

Office of Applied Studies

www.oas.samhsa.gov

Center for Mental Health Services

www.mentalhealth.samhsa.gov/cmhs/MentalHealthStatistics

Other Resources

FedStats.Gov

www.fedstats.gov

Council of Professional Associations on Federal Statistics

www.copafs.org

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Highlights

Older Americans 2008: Key Indicators of Well-Being is one in a series of periodic reports to the Nation on the condition of older adults in the United States. The indicators assembled in this chartbook show the results of decades of progress. Older Americans are living longer and enjoying greater prosperity than any previous generation. Despite these advances, inequalities between the sexes, and among income groups, and racial and ethnic groups continue to exist. As the Baby Boomers continue to age and America's older population grows larger and more diverse, community leaders, policymakers, and researchers will have an even greater need to monitor the health and economic well-being of older Americans. In this report, 38 indicators (and one special feature) depict the well-being of older Americans in the areas of demographic characteristics, economic circumstances, overall health status, trends in health risks and behaviors, and cost and use of health care services. Selected highlights from each section of the report follow.

Population

The demographics of aging continue to change dramatically. The older population is growing rapidly, and the aging of the “baby boomers,” born between 1946 and 1964 (and who begin turning age 65 in 2011), will accelerate this growth. This larger population of older Americans will be more racially diverse and better educated than previous generations. Another significant trend is the increase in the proportion of men age 85 and over who are veterans.

- ◆ In 2006, there were an estimated 37 million people age 65 and over in the United States, accounting for just over 12 percent of the total population. The older population in 2030 is expected to be twice as large as in 2000, growing from 35 million to 71.5 million and representing nearly 20 percent of the total U.S. population. (See “Indicator 1: Number of Older Americans.”)
- ◆ In 1965, 24 percent of the older population had graduated from high school, and only 5 percent had at least a bachelor's degree. By 2007, 76 percent were high school graduates,

and 19 percent had a bachelor's degree or more. (See “Indicator 4: Educational Attainment.”)

- ◆ The number of men age 85 and over who are veterans has more than doubled between 1990 and 2000 from 150,000 to 400,000 and is projected to reach almost 1.2 million by 2010. The proportion of men age 85 and over who are veterans is projected to increase from 33 percent in 2000 to 60 percent in 2010. (See “Indicator 6: Older Veterans.”)

Economics

Overall, most older people are enjoying more prosperity than any previous generation. There has been an increase in the proportion of older people in the high-income group and a decrease in the proportion of older people living in poverty, as well as a decrease in the proportion in the low-income group. Among older Americans, the share of aggregate income coming from earnings has increased since the mid-1980s, partly because more older people, especially women, continue to work past age 55. Finally, on average, net worth has increased almost 80 percent for older Americans over the past 20 years. Yet major inequalities continue to exist with older blacks and people without high school diplomas reporting smaller economic gains and fewer financial resources overall.

- ◆ Between 1974 and 2006, there was a decrease in the proportion of older people with income below poverty from 15 percent to 9 percent and with low income from 35 percent to 26 percent; and an increase in the proportion of people with high income from 18 percent to 29 percent. (See “Indicator 8: Income.”)
- ◆ In 2005, the median net worth of households headed by white people age 65 and over (\$226,900) was 6 times that of older black households (\$37,800). This difference is less than it was in 2003 when the median net worth of households headed by older white people was 8 times higher than that of households headed by older black people. (See “Indicator 10: Net Worth.”)
- ◆ Labor force participation rates have risen among all women age 55 and over during the past four decades with a majority of the increase occurring after 1985. Labor force participation rates among men age 55 and over

have gradually begun to increase after a steady decline from the early 1960s to the mid-1990s. (See “Indicator 11: Participation in the Labor Force.”)

Health Status

Americans are living longer than ever before, yet their life expectancies lag behind those of other developed nations. Older age is often accompanied by increased risk of certain diseases and disorders. Large proportions of older Americans report a variety of chronic health conditions such as hypertension and arthritis. Despite these and other conditions, the rate of functional limitations among older people has declined in recent years.

- ◆ Life expectancy at age 65 in the United States is lower than that of many other industrialized nations. In 2003 women age 65 in Japan could expect to live on average 3.2 years longer than women in the United States. Among men, the difference was 1.2 years. (See “Indicator 14: Life Expectancy.”)
- ◆ The prevalence of certain chronic conditions differs by sex. Women report higher levels of arthritis (54 percent versus 43 percent) than men. Men report higher levels of heart disease (37 percent versus 26 percent) and cancer (24 percent versus 19 percent). (See “Indicator 16: Chronic Health Conditions.”)
- ◆ Between 1992 and 2005, the age adjusted proportion of people age 65 and over with a functional limitation declined from 49 percent to 42 percent. (See “Indicator 20: Functional Limitations.”)

Health Risks and Behaviors

Social and lifestyle factors can affect the health and well-being of older Americans. These factors include preventive behaviors such as cancer screenings and vaccinations along with diet, physical activity, obesity, and cigarette smoking. Health and well-being is also affected by the quality of the air where people live and by the time they spend socializing and communicating with others. Many of these health risks and behaviors have shown long-term improvements, even though recent estimates indicate no significant changes.

- ◆ The proportion of leisure time that older Americans spent socializing and commun-

icating—such as visiting friends or attending or hosting social events—declined with age. For Americans age 55–64, 13 percent of leisure time was spent socializing and communicating compared with 10 percent for those age 75 and over. (See “Indicator 28: Use of Time.”)

- ◆ There was no significant change in the percentage of people age 65 and over reporting physical activity between 1997 and 2006. (See “Indicator 24: Physical Activity.”)
- ◆ As with other age groups, the percentage of people age 65 and over who are obese has increased between 1988–1994 and 2005–2006, from 22 percent to 31 percent. However, over the past several years, the trend has leveled off, with no statistically significant change in obesity for older men or women between 1999–2000 and 2005–2006. (See “Indicator 25: Obesity.”)
- ◆ The percentage of people age 65 and over living in counties that experienced poor air quality for any air pollutant decreased from 55 percent in 2000 to 34 percent in 2006. (See “Indicator 27: Air Quality.”)

Health Care

Overall, health care costs have risen dramatically for older Americans. In addition, between 1992 and 2004, the percentage of health care costs going to prescription drugs almost doubled from 8 percent to 15 percent, with prescription drugs accounting for a large percentage of out-of-pocket health care spending. To help ease the burden of prescription drug costs, Medicare Part D prescription drug coverage began in January 2006.

- ◆ After adjustment for inflation, health care costs increased significantly among older Americans from \$8,644 in 1992 to \$13,052 in 2004. (See “Indicator 30: Health Care Expenditures.”)
- ◆ In 2004, as in the 4 previous years, over one-half of out-of-pocket health care spending (excluding health insurance premiums) by community dwelling people age 65 and over was used to purchase prescription drugs (from 54 percent in 2000 to 61 percent in 2004). (See “Indicator 33: Out-of-Pocket Health Care Expenditures.”)

- ◆ The number of Medicare beneficiaries age 65 and over enrolled in Part D prescription drug plans increased from 18.2 million in June 2006 to 19.7 million in September 2007. In September 2007, two-thirds of enrollees were in stand-alone plans and one-third were in Medicare Advantage plans. In addition, approximately 6.5 million beneficiaries were covered by the Retiree Drug Subsidy in both years (See “Indicator 31: Prescription Drugs.”)

Special Feature: Literacy and Health Literacy

Many older Americans have difficulty navigating the health care system because of their low rates of health literacy.

- ◆ Older Americans are proportionately more likely to have below basic health literacy than any other age group. Almost two-fifths (39 percent) of people age 75 and over have a health literacy level of below basic compared with 23 percent of people age 65–74, and 13 percent of people age 50–64. (See “Special Feature: Literacy and Health Literacy.”)