

OLDER WOMEN

In 2005, there were 34.8 million adults aged 65 and older in the United States, representing 12 percent of the total population. According to the U.S. Census Bureau, the older population is expected to grow to 72 million by 2030, representing approximately 20 percent of the population, due to the aging of the baby boom generation. In 2005, older women composed 6.9 percent of the total population while men composed 5.2 percent. Older women represented a larger proportion of the elderly population than men within every age group.

Employment plays a significant role in the lives of many older Americans. In 2006, more than 2.3 million women aged 65 years or older were working, accounting for 11.4 percent of women in this age group. While elderly men are more likely than women to be employed, since 1994 the percentage of employed older adults has increased faster among women than men (data not shown). In 2006, 23.5 percent of 65- to 69-year-old women were employed, compared to 17.3 percent in 1994, an increase of almost 39 percent. Among women aged 70–74, 12.7 percent were employed in 2006, an increase

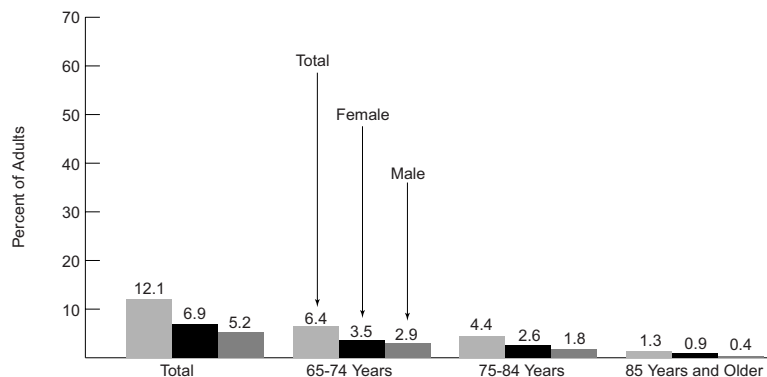
of 53.0 percent since 1994. Likewise, the percentage of women aged 75 and older who worked rose 26.5 percent from 1994 to 2006 (3.4 to 4.3 percent, respectively).

According to a report by the U.S. Census Bureau, those who choose to retire cite a variety of reasons, including being required to do so, poor health, wanting to do other things, and wanting to spend time with family. Very few cited not liking work as a reason for retirement.¹

¹ He W, Sengupta M, Velkoff VA, and DeBarros KA. U.S. Census Bureau, *Current Population Reports, P23-209, 65+ in the United States: 2005*, U.S. Government Printing Office, Washington, DC, 2005. (Table 4-3)

Representation of Adults Aged 65 and Older in the U.S. Population,* by Age and Sex, 2005

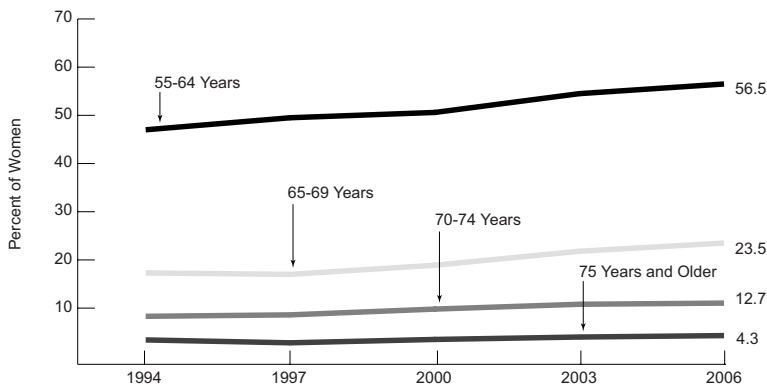
Source I.1: U.S. Census Bureau, American Community Survey



*Civilian, non-institutionalized population.

Employed Women, Aged 55 and Older, by Age, 1994-2006

Source II.25: U.S. Department of Labor, Bureau of Labor Statistics



RURAL AND URBAN WOMEN

In 2004, almost 51 million people, or 17.3 percent of the population, lived in an area considered to be non-metropolitan. The number of areas defined as metropolitan changes frequently as the population grows and people move. Residents of non-metropolitan areas tend to be older, complete fewer years of education, have public insurance or no health insurance, and live farther from health care resources than their metropolitan counterparts.

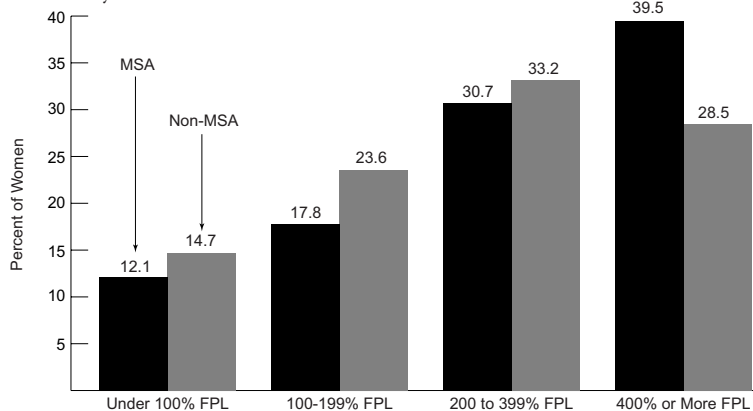
Women in metropolitan areas also tend to have higher household incomes. In 2004, 12.1 percent of women in metropolitan areas reported family incomes of less than 100 percent of the Federal poverty level (FPL), compared to 14.7 percent of women in non-metropolitan areas. For women with family incomes of 100–199 percent of the FPL, the rates were 17.8 and 23.6 percent, respectively. Women in metropolitan areas were more likely than women in non-metropolitan

areas to report incomes of 400 percent or more of the FPL (39.5 versus 28.5 percent, respectively).

Women in non-metropolitan areas generally have access to fewer health care resources. In addition, they are also less likely to report being in good health. In 2004, 56.7 percent of women in metropolitan areas reported being in excellent or very good health, compared to 51.7 percent of women in non-metropolitan areas. Likewise, metropolitan women were less likely to report having fair or poor health.

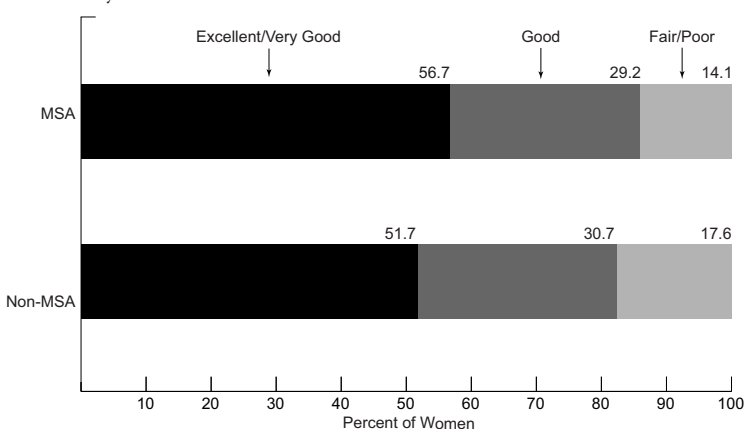
Women Aged 18 and Older, by Area of Residence* and Poverty Status,** 2004

Source II.26: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey



Self-Reported Health Status of Women Aged 18 and Older, by Area of Residence,* 2004

Source II.26: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey



*Metropolitan Statistical Areas (MSA) include at least: one city with 50,000 or more inhabitants, or an urbanized area of at least 50,000 inhabitants and a total metropolitan population of at least 100,000 (75,000 in New England). Additional "outlying counties" are included in the MSA if they meet specified requirements of commuting to the central counties and other selected requirements of metropolitan character. In New England, the MSAs are defined in terms of cities and towns, not counties.**Federal Poverty Level (FPL) was equal to \$18,850 for a family of four in 2004, as determined by the U.S. Department of Health and Human Services.