National Institute on Aging

U.S. Department
of Commerce
Economics and Statistics
Administration
BUREAU OF THE CENSUS

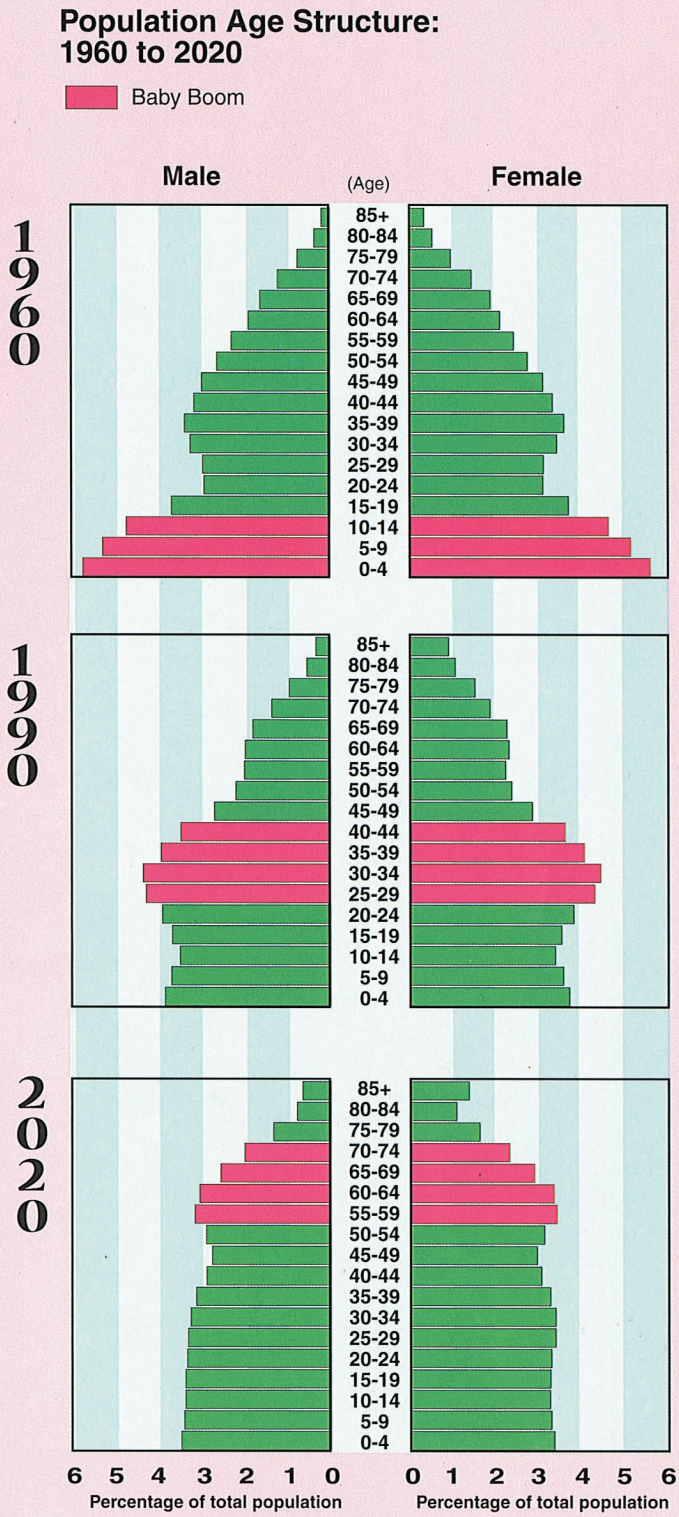
Aging in the United States—

Past, Present, and Future

From Pyramid to Rectangle: The Progression of Aging

The progressive growth of the elderly (age 65 and over) population and the future influence of the Baby-Boom generation (persons born between 1946 and 1964) can be seen by examining age-sex population pyramids for 1960 to 2020. The 1960 pyramid shows a marked "pinch" for ages 20-29 years, a result of exceptionally low birth rates during the Depression years. The Baby-Boom bulge appears in the 1960 pyramid in the ages 0 to 14. During periods of fluctuating births and improving survivorship, the elderly grew from 5 percent of the U.S. population in 1930 to nearly 13 percent by 1990.

In the 1990s, Baby Boomers are in their economically productive years and represent nearly one-third of the U.S. population. When the Baby-Boom generation begins turning age 65 in 2011, there will be a rapid growth in the number of persons 65 and over. Just as this generation had an impact on the educational system and the labor market, this large cohort will strain services and programs required by an elderly population. By 2020, the Baby Boomers will be pre- and early-retirement ages (55 to 64 years) and the young old ages (65 to 74 years). Between 1990 and 2020, the population age 65 to 74 would grow 74 percent under middle series projections, while the population under age 65 would increase only 24 percent.



Source: U.S. Bureau of the Census.

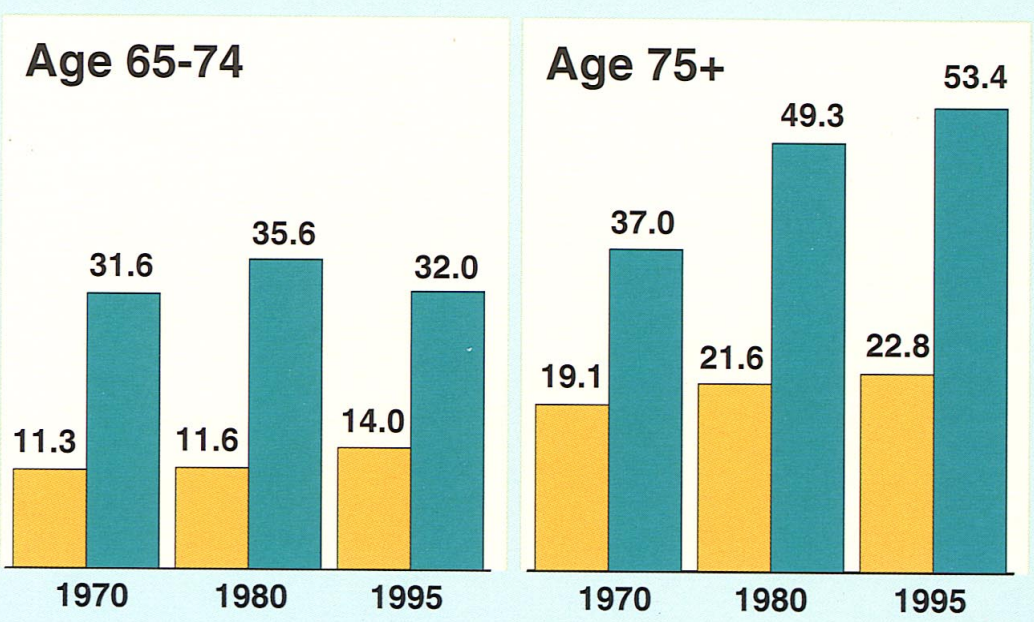
Elderly Women More Likely to Live Alone

Among the U.S. elderly in 1995, women outnumbered men 3 to 2. At ages 85 and over, there were 5 women to every 2 men. Higher female life expectancy, combined with the fact that men generally are older than their spouses, contributes to the higher proportions of elderly women living alone. In 1995, 9.8 million persons age 65 or older lived alone. Eight in ten (77 percent) were women; 7 in 10 (70 percent) were White women.

Widowhood also increases with age among the elderly and is greater for women than men. Among elderly women age 65 to 74, 75 to 84, and 85 years and over in 1995, the percentages currently widowed were 33, 59, and 81, respectively. Elderly men in these age groups were much less likely to be widowers: 9, 18, and 41 percent, respectively.

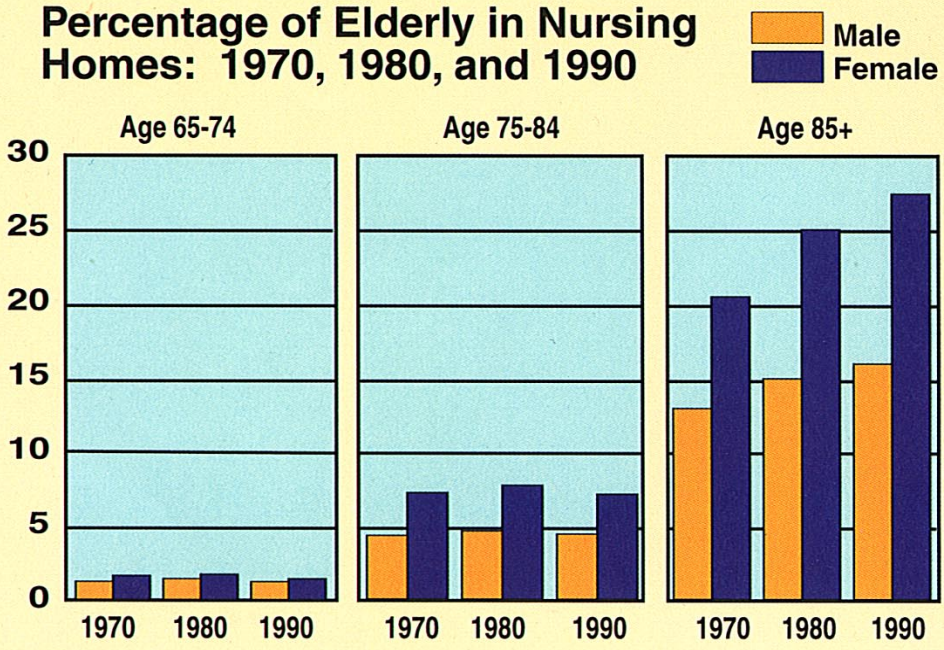
Among noninstitutionalized persons age 65 to 74 in 1995, 64 percent were married and living with their spouse, and 24 percent were living alone. As age increases, so does the proportion living alone. Among those age 85 and over, only 21 percent lived with their spouse, and 54 percent lived alone.

Percentage of Elderly Living Alone: 1970, 1980, and 1995



Source: U.S. Bureau of the Census.

One of Every Three Nursing Home Residents Is an Oldest Old Woman



Source: U.S. Bureau of the Census.

In 1990, 5 percent of all elderly (nearly 1.6 million persons) lived in nursing homes. While most elderly live in households, the proportion of elderly living in nursing homes increases with age. Just over 1 percent of those age 65 to 74 lived in a nursing home in 1990, compared with 6 percent of persons age 75 to 84 and 24 percent of the oldest old (85 and over). The Farm Belt States, which have relatively high proportions of oldest old persons, tend also to have high proportions of their elderly populations living in nursing homes—about 8 percent in North Dakota, South Dakota, Minnesota, Nebraska, and Iowa in 1990.

The elderly nursing home population increased by 55 percent from 1970 to 1980 and by 29 percent from 1980 to 1990. Most people in nursing homes in 1990 were elderly (90 percent) and most commonly, oldest old women (34 percent of nursing home residents were women age 85 and over). Four out of five residents of nursing homes were age 75 or older, and 7 out of 10 were women.

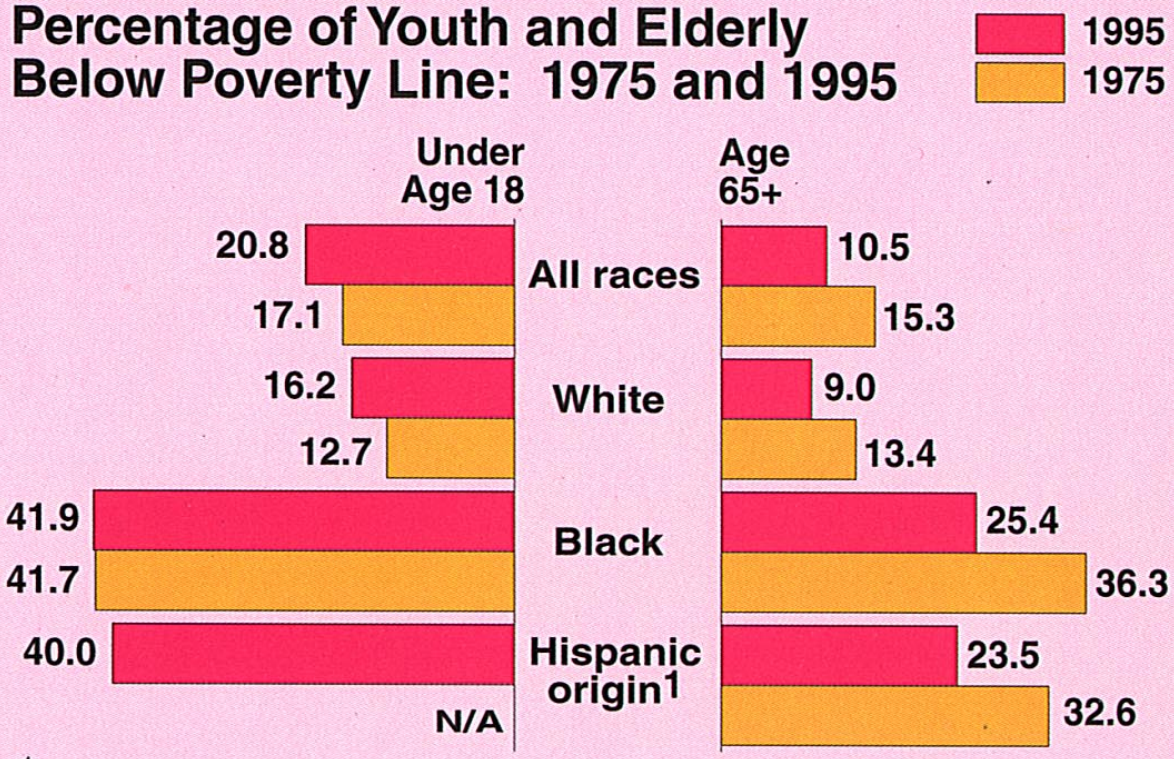
Percentage increases in the U.S. nursing home population in the 1970s and 1980s were less than percentage increases in the oldest old population. However, accelerated growth of the 85-and-over population, combined with increasing labor force participation of women (often the primary caretakers of elderly individuals), suggests that the number and proportion of elderly living in institutions may rise. Whether the frail elderly receive care in nursing homes, from families, or from paid help in their own home, more people will experience the economic, emotional, and physical stresses of long-term care for frail elderly persons.

Elderly Poverty Rates Have Declined

The overall economic position of persons age 65 and over has improved significantly in recent decades. Poverty became less prevalent during the 1980s for every elderly sex/race/ethnic group. However, poverty rates still vary greatly among elderly population subgroups. In 1995, poverty rates for elderly Blacks (25 percent) and Hispanics (24 percent) were higher than the rate for elderly Whites (9 percent). Elderly women in general had a higher poverty rate (14 percent) than elderly men (6 percent).

Elderly White, Black, and Hispanic women had higher poverty rates than elderly White, Black, and Hispanic men, respectively. Poverty among the elderly increases with age. In 1995, the poverty rate of persons age 65 to 74 was 8.6 percent, compared with 13 percent for persons age 75 and over. The median income (in constant 1994 dollars) of the elderly more than doubled since 1957. Also, median net worth of elderly householders in 1991 was more than 15 times higher than for households with a householder under age 35. Partly because of these economic gains, the perception of "elderly" and "poor" as practically synonymous has changed to a view that the elderly are better off than other citizens. Both views are overly simplistic.

Percentage of Youth and Elderly Below Poverty Line: 1975 and 1995



[1]Hispanic origin may be of any race.
Source: U.S. Bureau of the Census.

Baby-Boom Generation to Accelerate Elderly and Oldest Old Growth

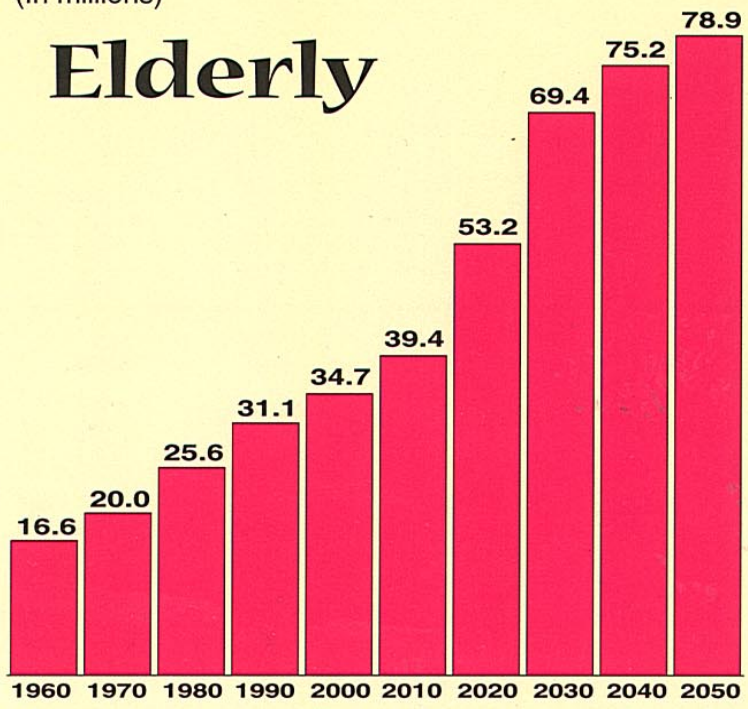
The elderly population grew rapidly throughout the country's history. From 1900 to 1960, the elderly increased 10-fold, while the population under age 65 was only 2.2 times larger. Between 1960 and 1990, the elderly grew by 88 percent, compared to 34 percent for persons under age 65.

During the period 1990-2010, the elderly growth rate will be lower than during any 20-year period since 1910, a result of the low fertility of the 1930s. After this slow-growth period, an elderly population explosion between 2010 and 2030 is inevitable as the Baby-Boom generation reaches age 65. About 1 in 5 U.S. citizens will be elderly by 2030. The elderly population numbered 30 million in 1988, will not reach 40 million until 2011, then will reach 50 million in only 8 years (2019).

The oldest old, 3.5 million persons in 1994, represented just over 1 percent of the U.S. population. By 2020, the size of the population age 85 and over is projected to double to 7 million. The oldest old will again double to 14 million by 2040 as the survivors of the Baby-Boom cohort reach the oldest ages. Under the "highest" projection series, the oldest old could number as many as 31 million in 2050 (See Sources and Quality of Data). Since the oldest old often have severe chronic health problems which demand special attention, the rapid growth of this population group has many implications for individuals, families, and governments.

Population: 1960 to 2050

(In millions)



Source: U.S. Bureau of the Census.

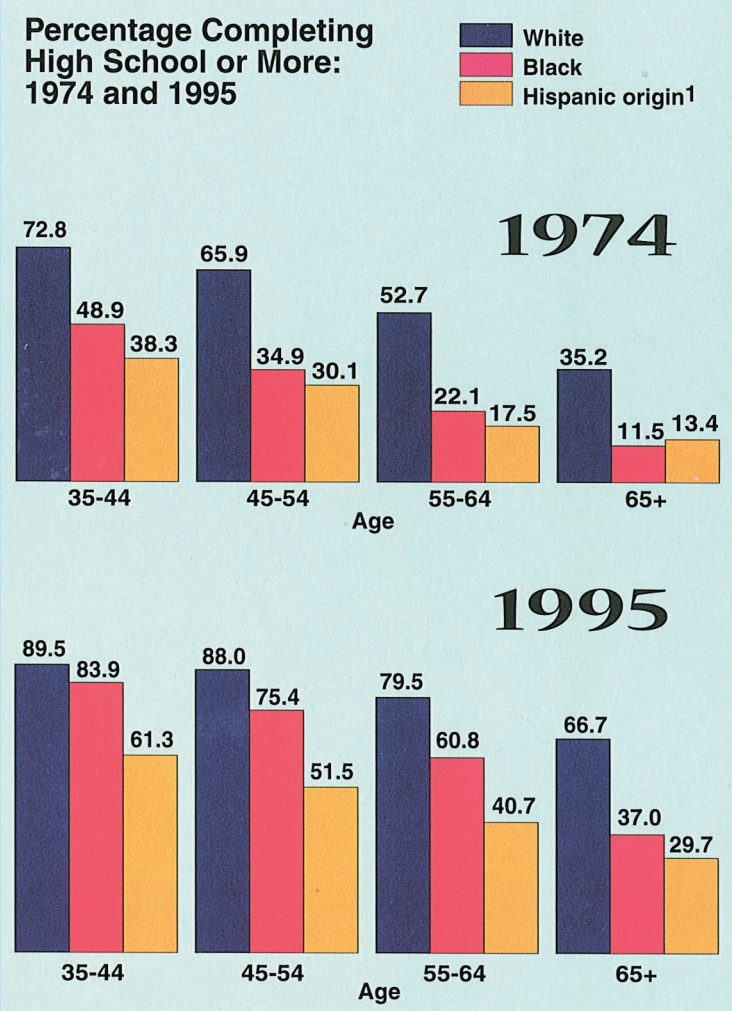
Educational Attainment of the Elderly Will Continue to Improve

Educational attainment provides a rough indication of economic and health status in older age. The better educated tend to be healthier longer and better off economically. Low educational attainment associated with poverty.

The elderly population is less likely than those age 35 to 64 to have completed high school. In 1995, only 64 percent of noninstitutionalized elderly persons had at least finished high school, compared with 85 percent of persons age 35 to 64. Only 37 percent of elderly Blacks and 30 percent of elderly Hispanics had completed at least high school.

Educational attainment levels of the elderly in the 21st century will be higher than those of present-day elderly. Assuming the educational profile of the age-45-and-over population in 1995 will represent the elderly population in 2015, 76 percent of the elderly in 2015 would have completed high school or more. The proportion of the elderly with a bachelor's degree or higher will increase from 13 percent in 1995 to 20 percent in 2015. Future improvements in educational attainment among the elderly will come more slowly for Blacks and Hispanics than for Whites. For example, in 1995, about 88 percent of Whites age 45 to 54 had at least a high school education compared with 75 percent for Blacks and 52 percent for Hispanics. About 29 percent of Whites in these ages had a bachelor's degree or more, compared with 15 percent of Blacks and 10 percent of Hispanics.

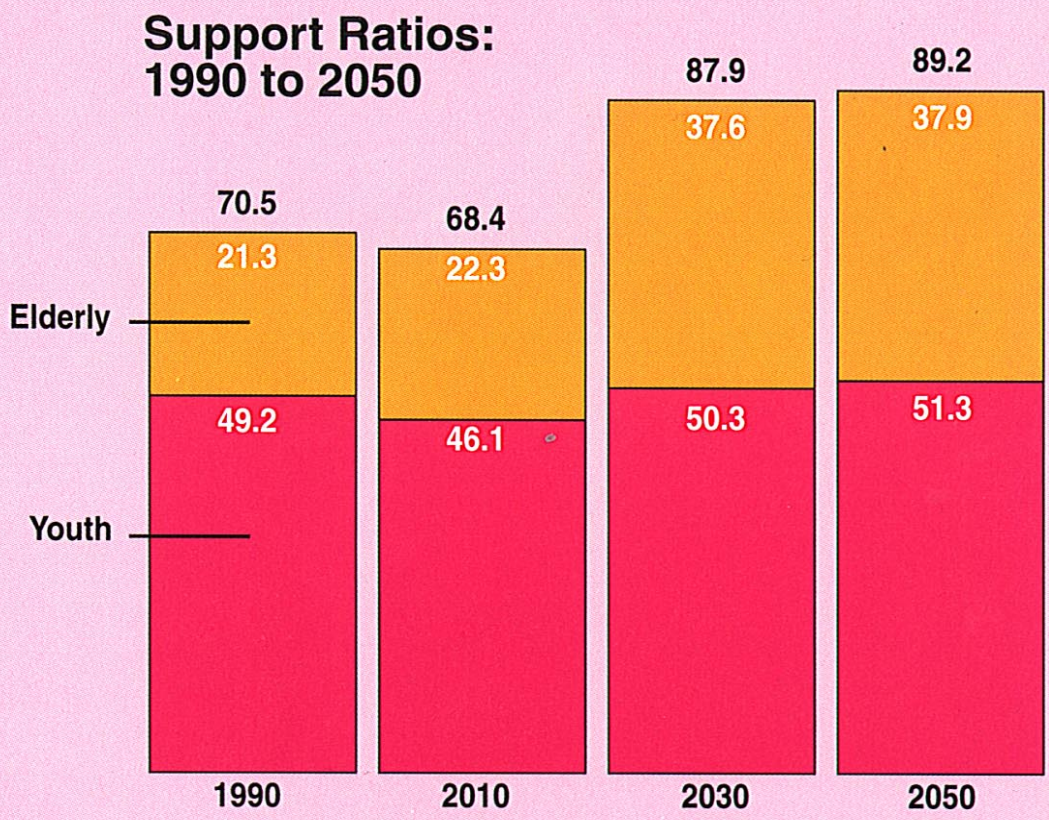
Percentage Completing High School or More: 1974 and 1995



[1]Hispanic origin may be of any race.

Source: U.S. Bureau of the Census.

Ratio of Elderly to Working-Age Population to Nearly Double From 1990 to 2050



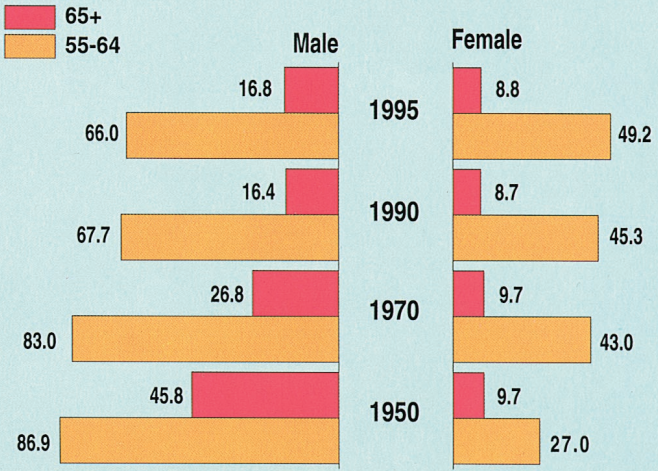
Source: U.S. Bureau of the Census.

Changes in support ratios indirectly indicate periods when we can expect the country's age distribution to affect the need for distinct services, housing, and products. The total support ratio (youth under 20 plus elderly 65 and over per 100 in the working-age population 20-64) was 71 in 1990. This ratio will decrease somewhat over the next two decades as the youth component declines while the elderly component increases slightly. The total support ratio will then begin to climb after 2010 and peak around 2035 as the Baby Boomers reach their elder years and the population of traditional working age declines.

Persons age 75 and over, who are more likely than those age 65 to 74 to have health and disability limitations and reduced economic resources, represent an increasingly larger proportion of the total elderly population. For each racial and ethnic group, those age 65 to 74 constitute the largest proportion of the elderly support ratio in 1990. By 2050, however, the population age 75 and over could be more than half the elderly support ratio for each group, except for the Black population.

Gender Composition of Older Workers Is Changing

Labor Force Participation Rates for Persons Age 55 and Over: 1950 to 1995



Source: Bureau of Labor Statistics, Current Population Survey.

Men age 55 and over are less likely to be in the labor force today than four decades ago. In 1950, 87 percent of men age 55 to 64, and nearly half (46 percent) of men 65 and older were economically active. In 1995, 66 percent of men age 55 to 64 and 17 percent of elderly men were in the labor force.

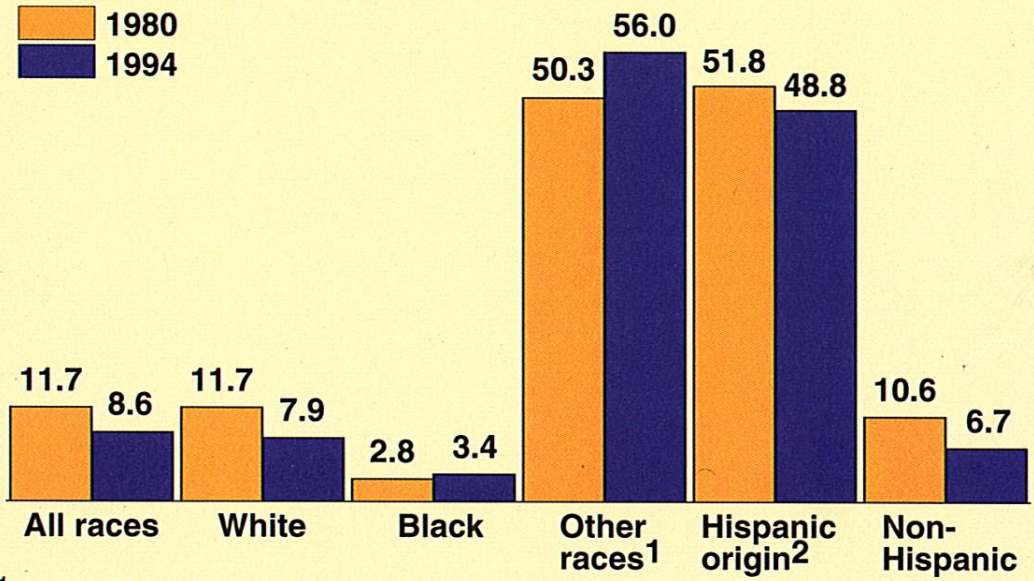
While labor force participation of older men has decreased, the participation of older women has substantially increased. Participation of women age 55 to 64, for example, increased from 27 to 43 to 49 percent from 1950 to 1970 to 1995, respectively. Among elderly women, participation rates have remained at a low level (around 10 percent) for decades.

Although older women participate in the labor force at lower rates than do older men, women have become a larger share of the older work force, largely because so many men are leaving the labor force at earlier ages. The female share of the older (55 years and older) work force increased from 23 percent in 1950 to 44 percent of all older workers in 1995.

The proportion of employed persons age 55 and over working part time rose from 19 percent in 1970 to 25 percent in 1990. Part-time employees are much less likely than full-time employees to be covered by major benefits programs. Although increasing proprtions of retirees have returned to work, especially part time, most social security beneficiaries do not work.

Percentage of Elderly Foreign-Born Is Declining

Percentage of Foreign-Born Among the Elderly: 1980 and 1994

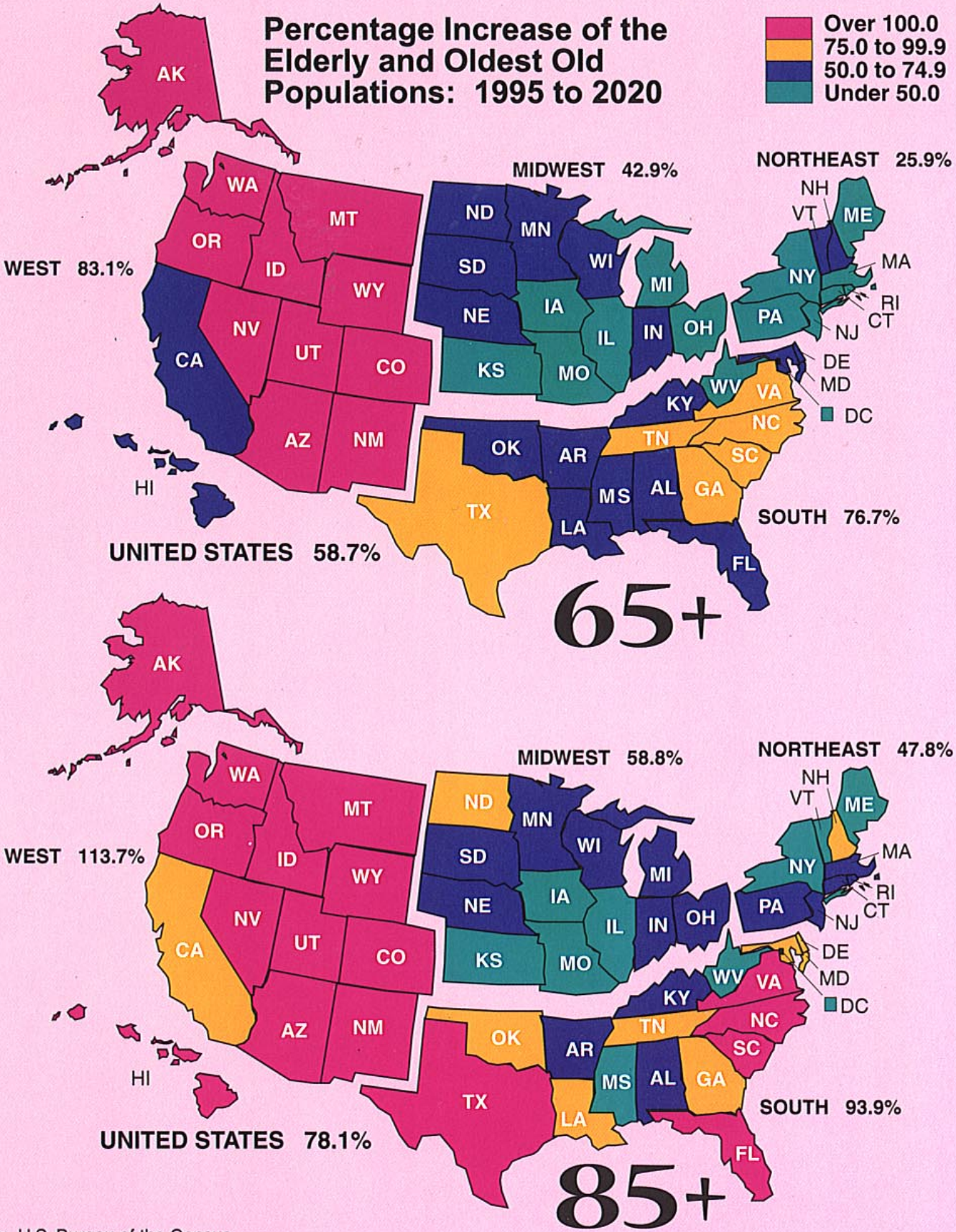


[1]Includes all races except White and Black.
[2]Hispanic origin may be of any race.

Source: U.S: Bureau of the Census.

The percentage of foreign-born among the elderly as a whole has declined from about 20 percent in 1960 to 8.6 percent in 1994. This decline occurred for Hispanics and for every major race group except Blacks. The general decrease in percentage of foreign-born among the elderly population reflects the past levels and composition of migration to the United States. That is, the declining proportion results, in part, from the deaths of the large volume of immigrants who entered the United States during the early 1900s. The proportion of foreign-born elderly in the future is likely to continue to decline until the immigrants of the past few decades begin to reach age 65.

The total foreign-born population in the United States is growing much faster than the total U.S. population. In 1994, the largest proportions of foreign-born persons were from Latin America (predominately from Mexico) and Asia. About 1 of every 3 (33.5 percent) foreign-born persons was elderly in 1960, but in 1994 only about 12 percent of all foreign-born were elderly, reflecting the youthful nature of more-recent immigrants. Among race and Hispanic-origin groups, elderly Asians and Pacific Islanders were most likely (71 percent) to be foreign-born, and elderly American Indians, Eskimos, and Aleuts were least likely (2 percent) to be foreign-born.



Source: U.S. Bureau of the Census

Sources and Quality of Data

This wallchart summarizes information on the older population in the United States prepared by the U.S. Census Bureau and other Federal agencies. The data are drawn primarily from 1) the 1990 Census of Population and Housing, including unpublished tabulations from the Modified Age, Race, and Sex (MARS) file and the Public Use Microdata Sample (PUMS); and 2) nationally representative surveys such as the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP).

Data describing the overall population by age and sex (such as percentage elderly and support ratios) refer to the entire population; data for specific population characteristics such as education, labor force participation, poverty, foreign-born status, and living arrangements refer to the civilian noninstitutional population. Many of these and related data may be accessed via the World Wide Web at http://www.census.gov.

All demographic surveys, including CPS and SIPP, suffer from undercoverage of the population. This undercoverage results from missed housing units and missed persons within sample households. Undercoverage varies with age, sex, and race, and may be as high as 35 percent for some population subgroups. The U.S. Census Bureau uses weighting procedures for its survey data to partially correct for the bias due to undercoverage.

CPS estimates for the early 1990s are inflated to national population controls by age, race, sex, and Hispanic origin. These population controls are based on results of the 1980 census carried forward to 1993. Population controls incorporating 1990 census results were used for survey estimation beginning with the 1994 CPS.

Comparisons of characteristics made from sample data in the wallchart text have been tested for statistical significance (a concept concerning the amount of confidence we have in an estimate derived from a sample) at the 90-percent confidence interval.

We know there will be many more elderly in the future than now, but projections differ in predicting how many more. The Census Bureau generates 10 alternative projection series. These differ in terms of the assumptions concerning the future trajectories of fertility, mortality, and net migration. The projected population figures in this wallchart reflect the Census Bureau's middle series projection assumptions. The eventually-observed figures will vary to the extent that actual levels of international migration and survivorship, by race and Hispanic origin, depart from the projection assumptions. If, for example, the chance of survival improves more rapidly than in the middle series assumptions, future numbers of older population are likely to be higher than those shown here. Details concerning projection methodology and assumptions may be found in U.S. Department of Commerce, Bureau of the Census, *Population Projections of the United States by Age, Sex, Race, and Hispanic Origin: 1995 to 2050*, Current Population Reports No. P25-1130, Washington, DC, February 1996.

This chart was prepared with support from the Office of the Demography of Aging, U.S. National Institute on Aging.
For additional copies and further information, contact: Valerie Lawson or Kevin Kinsella, Aging Studies Branch, International Programs Center, Population Division, Bureau of the Census, Washington, DC 20233.

FAX: 301-457-1539
E-mail: ipc@census.gov