

Bureau of the Census Statistical Brief

Sixty-Five Plus in the United States

America's elderly population is now growing at a moderate pace. But not too far into the future, the growth will become rapid. So rapid, in fact, that by the middle of the next century, it might be completely inaccurate to think of ourselves as a Nation of the young: there could be more persons who are elderly (65 or over) than young (14 or younger)!

The elderly population has grown substantially in this century

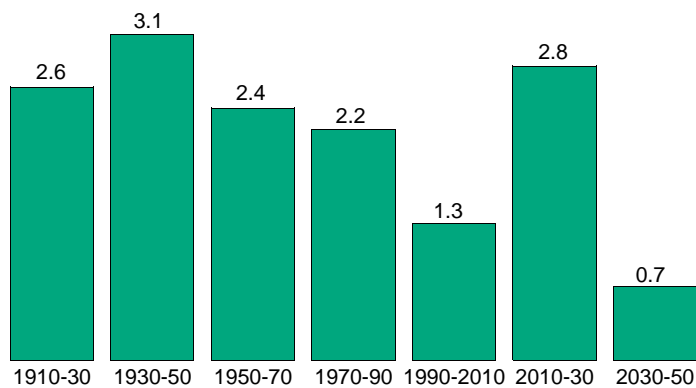
During the 20th century, the number of persons in the United States under age 65 has tripled. At the same time, the number aged 65 or over has jumped by a factor of 11! Consequently, the elderly, who comprised only 1 in every 25 Americans (3.1 million) in 1900, made up 1 in 8 (33.2 million) in 1994. Declining fertility and mortality rates also have led to a sharp rise in the median age of our Nation's population — from 20 years old in 1860 to 34 in 1994.

.... and will continue to rise well into the next century

According to the Census Bureau's "middle series" projections, the elderly population will more than double between now and the year 2050, to 80 million. By that year, as

Fifteen Years From Now, Elderly Population Growth Will Explode

Average annual growth rate (in percent) of the elderly population: 1910-30 to 2030-50



many as 1 in 5 Americans could be elderly. Most of this growth should occur between 2010 and 2030, when the "baby boom" generation enters their elderly years. During that period, the number of elderly will grow by an average of 2.8 percent annually. By comparison, annual growth will average 1.3 percent during the preceding 20 years and 0.7 percent during the following 20 years. (See graph above.)

.... especially for the oldest old.

The "oldest old" — those aged 85 and over — are the most rapidly growing elderly age group. Between 1960 and 1994, their numbers rose 274 percent. In contrast, the elderly population in general rose 100 percent and the entire U.S. population grew only 45 percent. The oldest old numbered 3 million in 1994, making them

10 percent of the elderly and just over 1 percent of the total population. Thanks to the arrival of the survivors of the baby boom generation, it is expected the oldest old will number 19 million in 2050. That would make them 24 percent of elderly Americans and 5 percent of all Americans.

We're living longer.

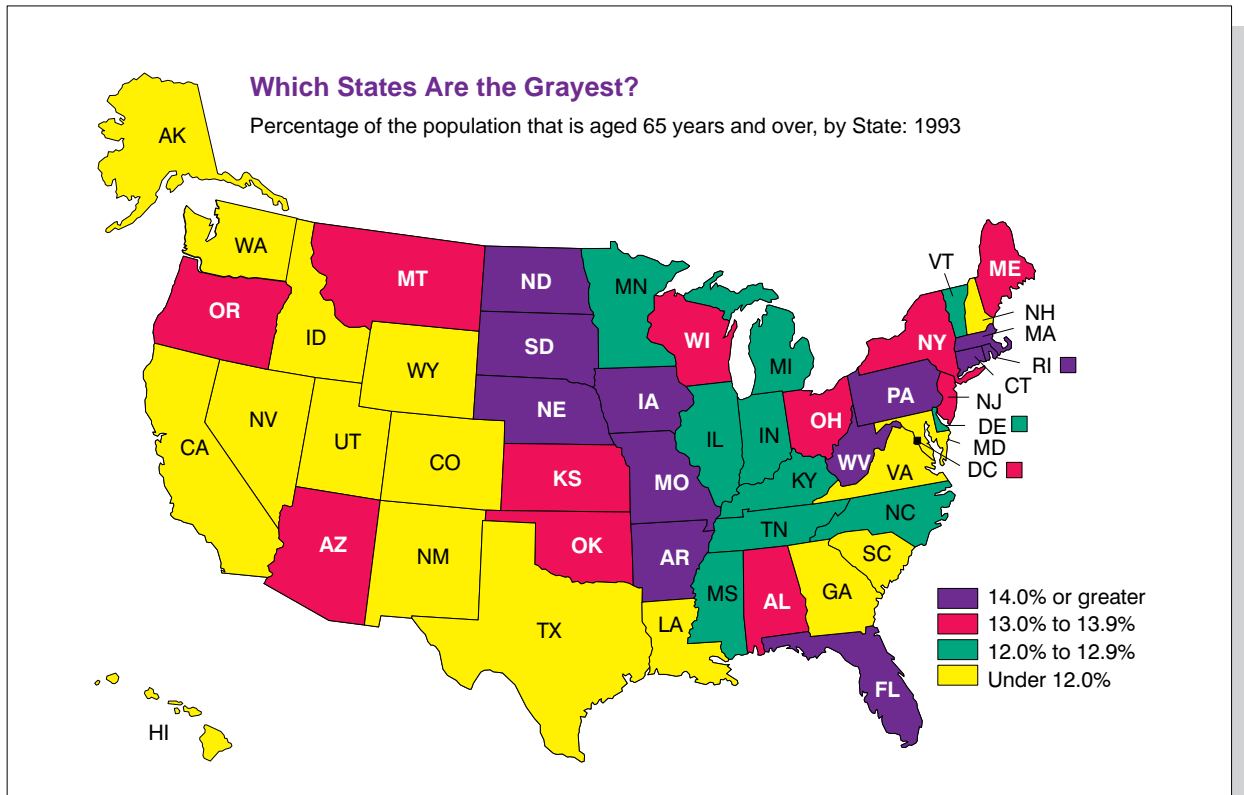
Back when the United States was founded, life expectancy at birth stood at only about 35 years. It reached 47 years in 1900, jumped to 68 years in 1950, and steadily rose to 76 years in 1991. In 1991, life expectancy was higher for women (79 years) than for men (72 years).

Once we reach age 65, we can expect to live 17 more years. During the 1980's, post-65 life expectancy improved for all race/sex groups.



SB/95-8
Issued May 1995

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



The biggest improvement (a rise of over 1 year) belonged to White men.

The elderly are becoming more racially and ethnically diverse.

In 1994, 1 in 10 elderly were a race other than White. In 2050, this proportion should rise to 2 in 10. Similarly, the proportion of elderly who are Hispanic is expected to climb from 4 percent to 16 percent over the same period.

California has the largest number of elderly, but Florida has the highest percentage.

Our most populous States are also the ones with the largest number of elderly. In 1993, nine States had more than 1 million elderly. California, with 3.3 million, led the way, followed by Florida, New York, Pennsylvania, Texas, Ohio, Illinois, Michigan, and New Jersey.

Meanwhile, the States with the greatest *proportion* of elderly are generally different from those

with the greatest number. Two exceptions, however, were Florida, where 19 percent of residents were elderly, and Pennsylvania, where 16 percent were. These 2 States led the Nation percentage-wise and, as just mentioned, ranked in the top 4 numerically. In-migration of the elderly contributed to Florida's high rankings. Joining Florida and Pennsylvania in having high proportions of elderly (14 percent or more) were 10 other States, including several sparsely populated Farm Belt States, such as North Dakota and Nebraska. (See map above.) Out-migration of the young contributed to the high proportions in these States and in Pennsylvania.

During the 1980's, the greatest percent increases in elderly population were mostly in Western States and Southeastern coastal States.

Elderly women outnumber elderly men

Men generally have higher death rates than women at every age.

As a result, elderly women outnumbered elderly men in 1994 by a ratio of 3 to 2 — 20 million to 14 million. This difference grew with advancing age. At ages 65 to 69, it was only 6 to 5. However, at age 85 and over, it reached 5 to 2. As more men live to older ages over the next 50 years, these differences may narrow somewhat.

.... consequently, while most elderly men are married, most elderly women are not.

In 1993, noninstitutionalized elderly men were nearly twice as likely as their female counterparts to be married and living with their spouse (75 percent versus 41 percent). Elderly women, on the other hand, were more than three times as likely as elderly men to be widowed (48 percent versus 14 percent). The remaining men and women were either separated, divorced, had never married, or had absent spouses. Thus, while most elderly men have a spouse for assistance, especially when health fails, most elderly women do not.

Many elderly live alone.

Another consequence of the relative scarcity of elderly men is the fact that elderly women were much more likely than men to live alone. So much more likely, in fact, that 8 in 10 noninstitutionalized elderly who lived alone in 1993 were women. Among both sexes, the likelihood of living alone increased with age. For women, it rose from 32 percent for 65- to 74-year-olds to 57 percent for those aged 85 years or more; for men, the corresponding proportions were 13 percent and 29 percent.

More of us may face dependency

Many assume health among the elderly has improved because they, as a group, are living longer. Others hold a contradictory image of the elderly as dependent and frail. The truth actually lies somewhere in between. Poor health is not as prevalent as many assume. In 1992, about 3 in every 4 noninstitutionalized persons aged 65 to 74 considered their health to be good. Two in three aged 75 or older felt similarly.

On the other hand, as more people live to the oldest ages, there may also be more who face chronic, limiting illnesses or conditions, such as arthritis, diabetes, osteoporosis, and senile dementia. These conditions result in people becoming dependent on others for help in performing the activities of daily living. With age comes increasing chances of being dependent. For instance, while 1 percent of those aged 65 to 74 years lived in a nursing home in 1990, nearly 1 in 4 aged 85 or older did. And among those who were *not* institutionalized in 1990-91, 9 percent aged 65 to 69 years, but 50 percent aged 85 or older, needed assistance performing everyday activities such as bathing, getting around inside the home, and preparing meals. (See graph at right.)

... and increasing numbers of people will have to care for very old, frail relatives.

As more and more people live long enough to experience multiple, chronic illnesses, disability, and dependency, there will be more and more relatives in their fifties and sixties who will be facing the concern and expense of caring for them. The parent-support ratio gives us an approximate idea of things to come. This ratio equals the number of persons aged 85 and over per 100 persons aged 50 to 64. Between 1950 and 1993, the ratio tripled from 3 to 10. Over the next six decades, it could triple yet again, to 29.

Heart disease, cancer, and stroke are the leading causes of death among the elderly.

Of the 2.2 million Americans who died in 1991, 1.6 million (or 7 in 10) were elderly. Seven in 10 of these elderly deaths could be attributed to either heart disease, cancer, or stroke. Though death rates from heart disease have declined for the elderly since the 1960's, this malady remains the leading cause of death among them. Death rates

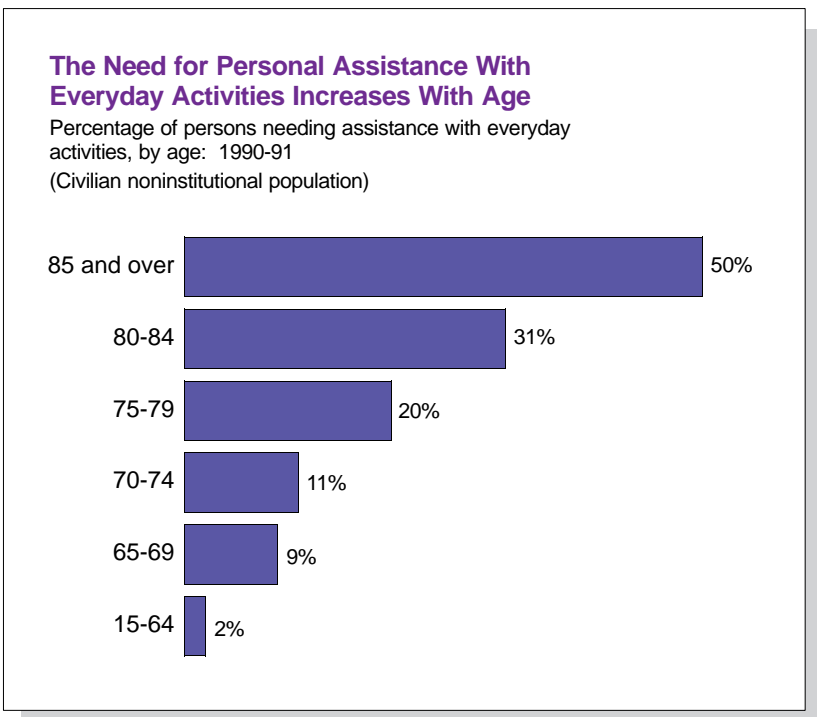
from cancer, on the other hand, have increased since 1960.

Poverty rates vary greatly among subgroups

The perception of "elderly" and "poor" as practically synonymous has changed in recent years to a view that the noninstitutionalized elderly are better off than other Americans. Both views are simplistic. There is actually great variation among elderly subgroups. For example, in 1992 —

- The poverty rate, 15 percent for those under age 65, rose with age among the elderly, from 11 percent for 65- to 74-year-olds to 16 percent for those aged 75 or older.
- Elderly women (16 percent) had a higher poverty rate than elderly men (9 percent).
- The rate was higher for elderly Blacks (33 percent) and Hispanics (22 percent) than for Whites (11 percent).

As the graph on the next page shows, poverty became less prevalent during the 1980's for every elderly sex/race/ethnic group. In



addition, within each race/ethnic group, poverty was more common for women than for men at both the decade's beginning and end.

... as does median income.

In constant 1992 dollars, the median income for elderly persons more than doubled between 1957 and 1992 (from \$6,537 to \$14,548 for men, from \$3,409 to \$8,189 for women).

However, income disparities persist among various elderly subgroups. Age, sex, race, ethnicity, marital status, living arrangements, educational attainment, former occupation, and work history are characteristics associated with significant income differences. For instance, elderly White men had much higher median incomes than other groups. In 1992, their income was more than double that of elderly Black and Hispanic women (\$15,276 versus \$6,220 and \$5,968, respectively). The difference in median income between Black and Hispanic women was not statistically significant.

The elderly of the future will be better educated.

Research has shown that the better educated tend to be healthier

longer and better off economically. In 1993, noninstitutionalized elderly were less likely than those aged 25 to 64 to have completed at least high school (60 percent versus 85 percent) and more likely to have only an eighth grade education or less (24 percent versus 6 percent). The percent with less than a 9th-grade education rose with age for the elderly.

Fortunately, the proportion of elderly with at least a high school education will increase in the coming decades. That's because nearly 8 in 10 persons aged 55 to 59 in 1993 had at least a high school education; the same was true for nearly 9 in 10 persons aged 45 to 49. Additionally, while only 12 percent of the elderly had college degrees, 20 percent of 55- to 59-year-olds and 27 percent of 45- to 49-year-olds did.

More information:

Sixty-Five Plus in the United States, an upcoming report supported by funding from the National Institute on Aging (NIA), greatly expands on the information in this Brief. It will be released in summer 1995. Call Customer Services (301-457-4100) then for ordering information. In addition, "Housing of the Elderly," *Statistical Brief* 94-33, contains

information on topics such as the chances of elderly householders owning their home, the type of structures they lived in, and the odds of their lacking amenities such as plumbing and telephones in their homes. Customer Services can send you a free copy.

Contacts:

Elderly population —
Frank Hobbs or
Bonnie Damon
301-457-2378

Statistical Briefs —
Robert Bernstein
301-457-1221

This Brief, supported by funding from the NIA, is one of a series that presents information of current policy interest. It includes data from censuses, surveys, and other sources. Survey statistics in this Brief are subject to sampling variability, as well as survey design flaws, respondent classification errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors, and analytical statements have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources.

