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## The Older Population\*

The older population--persons 65 years or older--numbered 34.5 million in 1999. They represented 12.7% of the U.S. population, about one in every eight Americans. The number of older Americans increased by 3.3 million or 10.6% since 1990, compared to an increase of 9.1% for the under-65 population.

In 1999, there were 20.2 million older women and 14.3 million older men, or a sex ratio of 141 women for every 100 men. The sex ratio increased with age, ranging from 118 for the 65-69 group to a high of 237 for persons 85 and over.

Since 1900, the percentage of Americans 65+ has more than tripled (4.1% in 1900 to 12.7% in 1999), and the number has increased eleven times (from 3.1 million to 34.5 million).

The older population itself is getting older. In 1999 the 65-74 age group (18.2 million) was eight times larger than in 1900, but the 75-84 group (12.1 million) was 16 times larger and the 85+ group (4.2 million) was 34 times larger.

In 1998, persons reaching age 65 had an average life expectancy of an additional 17.8 years (19.2 years for females and 16.0 years for males).

A child born in 1998 could expect to live 76.7 years, about 29 years longer than a child born in 1900. The major part of this increase occurred because of reduced death rates for children and young adults. Life expectancy at age 65 increased by only 2.4 years between 1900 and 1960, but has increased by 3.5 years since 1960.

Almost 2.0 million persons celebrated their 65th birthday in 1999 (5,422 per day). In the same year, about 1.8 million persons 65 or older died, resulting in a net increase of approximately 200,000 (558 per day).

*(Data for this section were compiled primarily from Internet releases of the U.S. Bureau of the Census and the National Center for Health Statistics).*

## Future Growth

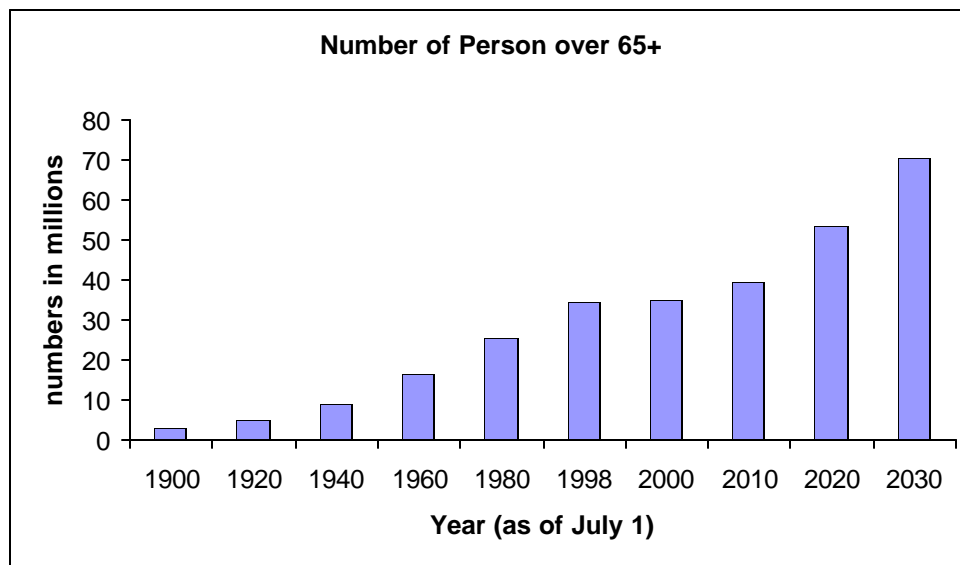
The older population will continue to grow significantly in the future (see [Figure 1](#)). This growth slowed somewhat during the 1990's because of the relatively small number of babies born during the Great Depression of the 1930's. But the older population will burgeon between the years 2010 and 2030 when the "baby boom" generation reaches age 65.

By 2030, there will be about 70 million older persons, more than twice their number in 1999. People 65+ will represent almost 13% of the population in the year 2000 but are expected to grow to be 20% of the population by 2030.

Minority populations are projected to represent 25.4% of the elderly population in 2030, up from 16.1% in 1999. Between 1999 and 2030, the white\*\* population 65+ is projected to increase by 81% compared with 219% for older minorities, including Hispanics (328%), African-Americans\*\* (131%), American Indians, Eskimos, and Aleuts\*\* (147%), and Asians and Pacific Islanders\*\* (285%).

*(Compare "Projections of the Total Resident Population by 5 Year Age Groups, Race, and Hispanic Origin with Special Age Categories: Middle Series, 1999 to 2000," U.S. Census Internet Release Date: January 13, 2000 with "Population Projections of the United States by Age, Sex, Race and Hispanic Origin: 1995-2050," Current Population Reports, P25-1130).*

**Figure 1: Number of Persons 65+, 1900 - 2030**



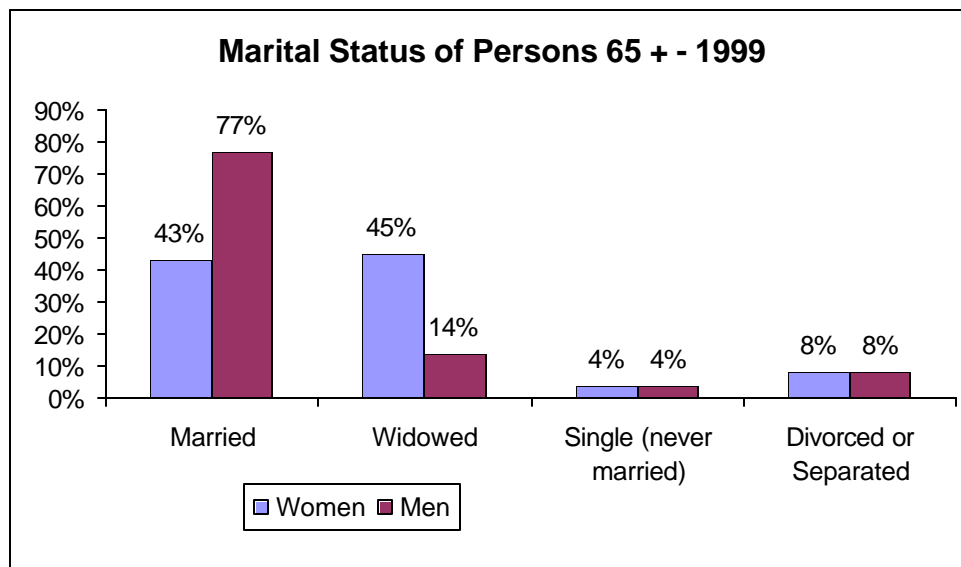
*Note: Increments in years are uneven. Based on data from the U.S. Bureau of the Census*

## Marital Status

In 1999, older men were much more likely to be married as older women--77% of men, 43% of women (Figure 2). Almost half of all older women in 1999 were widows (45%). There were over four times as many widows (8.4 million) as widowers (1.9 million).

Divorced and separated older persons represented only 8% of all older persons in 1999. However, their numbers (2.2 million) have increased significantly since 1990, when approximately 1.5 million of the older population were divorced or separated.

**Figure 2: Marital Status of Persons 65+ - 1999**



*Based on data from the U.S. Bureau of the Census. See: "The Older Population in the United States: March 1999, Current Population Reports, P20-532*

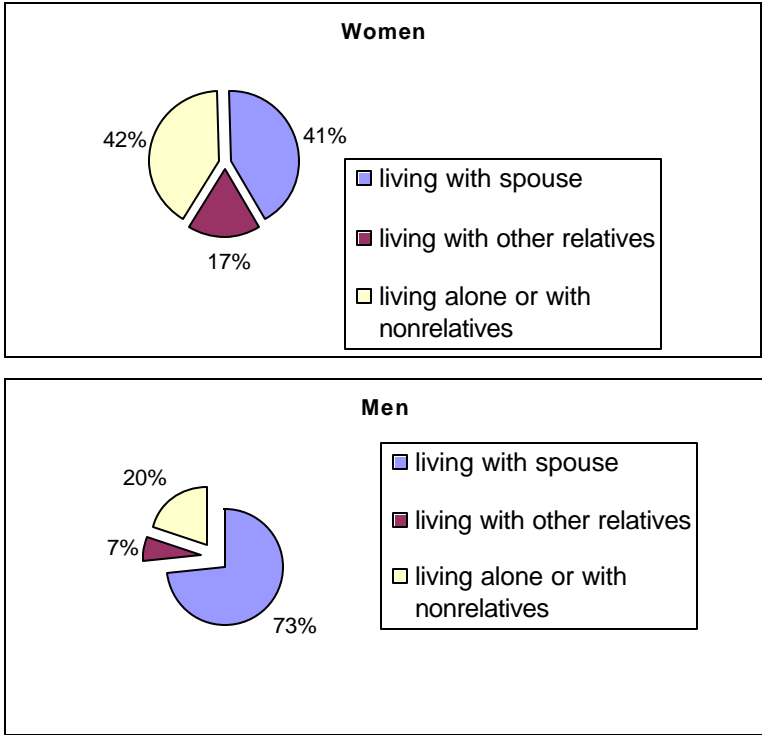
# Living Arrangements

The majority (67%) of older noninstitutionalized persons lived in a family setting in 1998. Approximately 10.8 million or 80% of older men, and 10.7 million or 58% of older women, lived in families (Figure 3). The proportion living in a family setting decreased with age. Only 45% of those 85+ years old lived in family setting. About 13% of older persons (7% of men, 17% of women) were not living with a spouse but were living with children, siblings, or other relatives. An additional 3% of men and 2% of women, or 718,000 older persons, lived with nonrelatives.

About 31% (9.9 million) of all noninstitutionalized older persons in 1998 lived alone (7.6 million women, 2.3 million men). They represented 41% of older women and 17% of older men. Living alone correlates with advanced age. Among women aged 85 and over, for example, three of every five lived outside a family setting.

While a small number (1.47 million) and percentage (4.3%) of the 65+ population lived in nursing homes in 1997, the percentage increases dramatically with age, ranging from 1.1% for persons 65-74 years to 4.5% for persons 75-84 years and 19.0% for persons 85+.

**Figure 3: Living Arrangements of Persons 65+: 1998\***



*Based on data from U.S. Bureau of the Census. See: "Household and Family Characteristics: March 1998," Current Population Reports, P20-515.*

While a small number (1.47 million) and percentage (4.3%) of the 65+ population lived in nursing homes in 1997, the percentage increases dramatically with age, ranging from 1.1% for persons 65-74 years to 4.5% for persons 75-84 years and 19.0% for persons 85+.

*(Based on data from the National Center for Health Statistics. See "An Overview of Nursing Home Facilities: Data from the 1997 National Nursing Home Survey," Advance Data No.311, March 1, 2000).*

## Racial and Ethnic Composition

In 1999, 16.1% of persons 65+ were minorities--8.1% were African-Americans,\*\* 2.3% were Asian or Pacific Islander,\*\* and less than 1% were American Indian or Native Alaskan.\*\* Persons of Hispanic origin (who may be of any race) represented 5.3% of the older population.

Only 7.2% of minority race and Hispanic populations were 65+ in 1999 (8.4% of African-Americans, 7.6% of Asians and Pacific Islanders, 7.3% of American Indians and Native Alaskans, 5.9% of Hispanics), compared with 14.8% of whites.

*(Data for this section were compiled from Internet releases of the U.S. Bureau of the Census).*

## Geographic Distribution

In 1999, about half (52%) of persons 65+ lived in nine states. California had over 3.6 million; Florida 2.7 million; New York 2.4 million; Texas 2.0 million; and Pennsylvania 1.9 million. Ohio, Illinois, Michigan, and New Jersey each had well over 1 million (Figure 4).

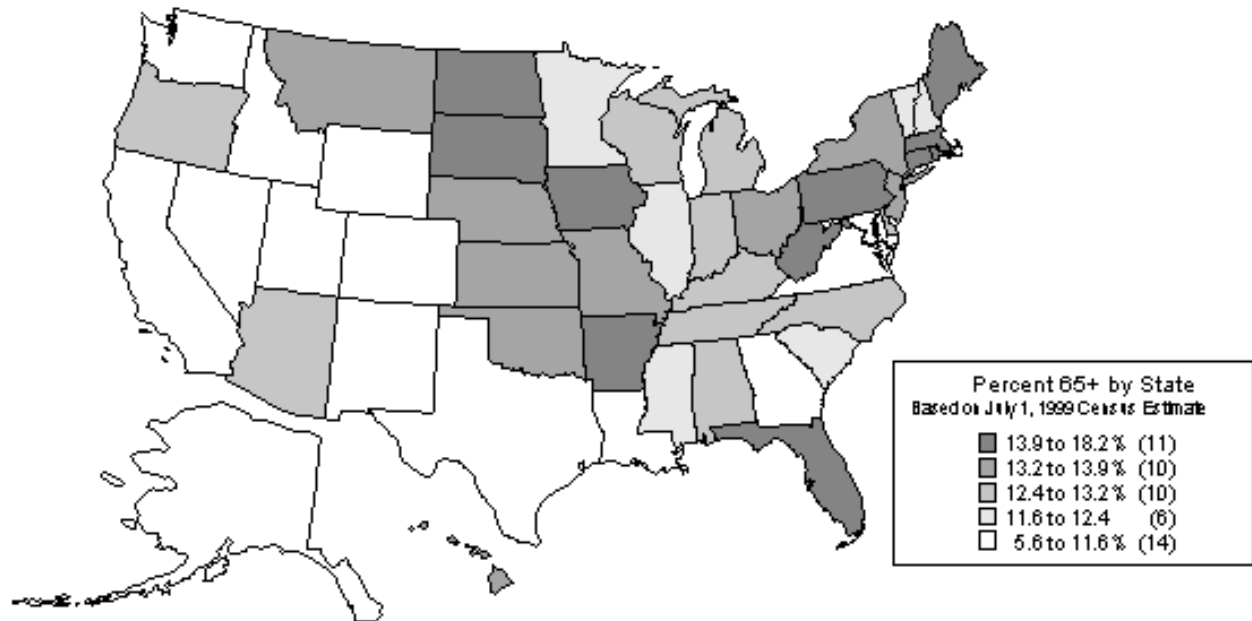
Person 65+ constituted 14.0% or more of the total population in 10 states in 1999 (Figure 4): Florida (18.1%); Pennsylvania (15.8%); Rhode Island (15.6%); West Virginia (15.1%); Iowa (14.9%); North Dakota (14.6%); South Dakota (14.4); Connecticut (14.3%); Arkansas (14.2%); and Maine (14.0). In twelve states, the 65+ population increased by 17.0% or more between 1990 and 1999 (Figure 5): Nevada (61%); Alaska (55%); Arizona (31%); Hawaii (30%); Colorado, Utah and New Mexico (23%); Delaware (21%); South Carolina and North Carolina (19%); Wyoming (18%); and Texas (17%). The ten jurisdictions with the highest poverty rates for elderly over the period 1997-1999 were: Mississippi (19.1%); Louisiana (17.1%); the District of Columbia (16.5); Arkansas (15.8%); West Virginia (15.1); New Mexico (14.8%); Texas (14.4%); Alabama (13.3%); New York (13.2%); and North Carolina (12.7%).

Persons 65+ were slightly less likely to live in metropolitan areas in 1999 than younger persons (77% of the elderly, 81% of persons under 65). About 50% of older persons lived in the suburbs, 27% lived in central cities, and 23% lived in nonmetropolitan areas.

The elderly are less likely to change residence than other age groups. In 1998 only 4.6% of persons 65+ had moved since 1997 (compared to 17.5% of persons under 65). A large majority of those elderly (78%) had moved to another home in the same state.

*(Data for this section and for Figure 4 were compiled primarily from Internet releases of the U.S. Bureau of the Census).*

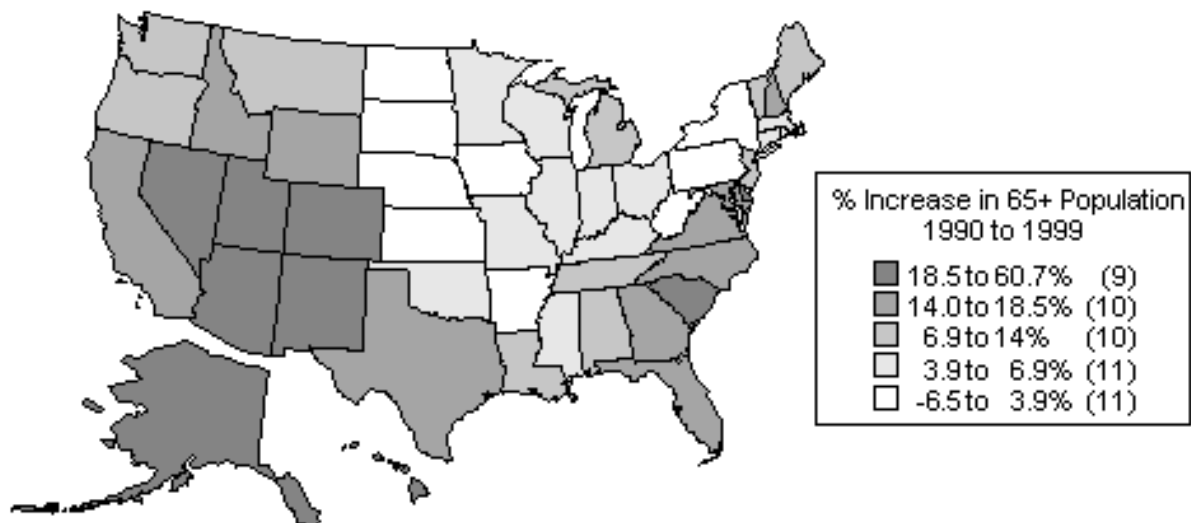
**Figure 4: Persons 65+ as a Percentage of Total Population - 1999**



Based on Data from the U.S. Bureau of the Census

See: <http://www.census.gov/population/estimates/state/st-99-08.txt>

**Figure 5: Percentage Increase in Population 65+ -- 1990 to 1999**



Based on Data from the U.S. Bureau of the Census

See: <http://www.census.gov/population/estimates/state/st-99-08.txt>

**Figure 6: The 65+ Population by State: 1999**

State	Number of Persons	Percent of all Ages	% Increase 1990-1999	Percent Below Poverty 1997-1999***
<b>U.S. Total</b>	<b>34,540,025</b>	<b>12.70%</b>	<b>10.60%</b>	<b>10.20%</b>
Alabama	567,952	13.00%	8.90%	13.30%
Alaska	34,750	5.60%	54.70%	6.40%
Arizona	628,633	13.20%	30.80%	8.10%
Arkansas	361,342	14.20%	3.40%	15.80%
California	3,647,532	11.00%	16.30%	8.40%
Colorado	407,773	10.10%	23.20%	5.50%
Connecticut	468,576	14.30%	5.20%	7.00%
Delaware	98,135	13.00%	21.40%	7.40%
District of Columbia	72,102	13.90%	-6.40%	16.50%
Florida	2,741,849	18.10%	15.50%	9.30%
Georgia	761,143	9.80%	16.30%	10.50%
Hawaii	161,889	13.70%	29.50%	7.50%
Idaho	142,029	11.30%	16.80%	9.10%
Illinois	1,496,177	12.30%	4.30%	9.70%
Indiana	743,020	12.50%	6.60%	7.40%
Iowa	428,487	14.90%	0.50%	6.00%
Kansas	354,079	13.30%	3.30%	8.20%
Kentucky	493,154	12.50%	5.70%	12.60%
Louisiana	501,458	11.50%	7.00%	17.10%
Maine	175,357	14.00%	7.30%	11.70%
Maryland	596,961	11.50%	15.30%	11.00%
Massachusetts	859,731	13.90%	5.20%	10.10%
Michigan	1,223,560	12.40%	10.30%	8.40%
Minnesota	585,394	12.30%	6.90%	9.90%
Mississippi	335,492	12.10%	4.90%	19.10%
Missouri	745,684	13.60%	3.90%	9.80%
Montana	117,239	13.30%	10.00%	8.40%
Nebraska	228,286	13.70%	2.30%	11.70%
Nevada	207,412	11.50%	60.60%	8.90%
New Hampshire	144,585	12.00%	15.50%	8.90%
New Jersey	1,108,257	13.60%	7.60%	8.60%
New Mexico	199,974	11.50%	22.50%	14.80%
New York	2,429,632	13.40%	3.60%	13.20%
North Carolina	954,866	12.50%	18.50%	12.70%
North Dakota	92,383	14.60%	1.40%	12.00%
Ohio	1,501,136	13.30%	6.50%	8.10%
Oklahoma	448,698	13.40%	5.70%	11.00%
Oregon	435,099	13.10%	10.90%	8.50%
Pennsylvania	1,898,936	15.80%	3.80%	7.90%
Rhode Island	154,348	15.60%	2.70%	10.50%
South Carolina	473,371	12.20%	19.30%	12.30%
South Dakota	105,442	14.40%	3.00%	11.30%
Tennessee	680,954	12.40%	10.00%	10.80%
Texas	2,016,497	10.10%	17.30%	14.40%
Utah	185,603	8.70%	23.10%	5.10%
Vermont	72,916	12.30%	10.30%	7.60%
Virginia	774,885	11.30%	16.40%	11.30%
Washington	657,312	11.40%	14.00%	8.60%
West Virginia	272,896	15.10%	1.60%	15.10%
Wisconsin	691,409	13.20%	6.00%	6.50%
Wyoming	55,630	11.60%	17.60%	10.70%

Source: Population Estimates Program, Population Division,  
U.S. Bureau of the Census, Washington, DC 20233  
See: <http://www.census.gov/population/estimates/state/st-99-08.txt>  
\*\*\* Based on Current Population Surveys  
Table compiled by the U.S. Administration on Aging

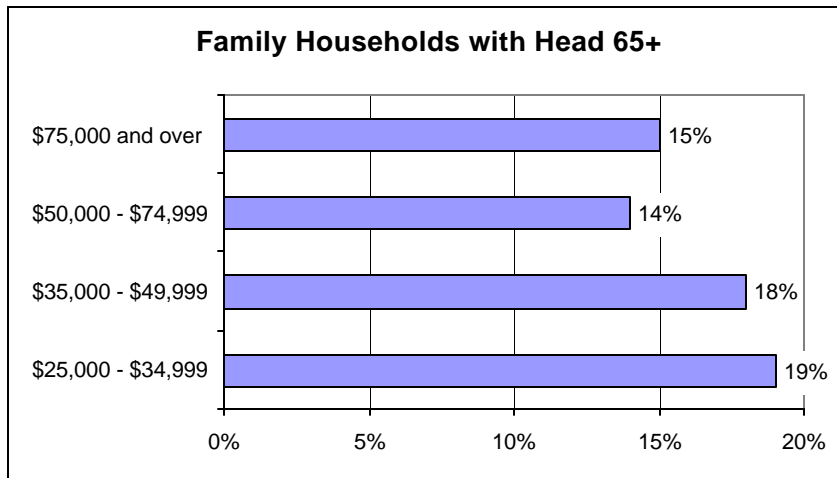


## Income

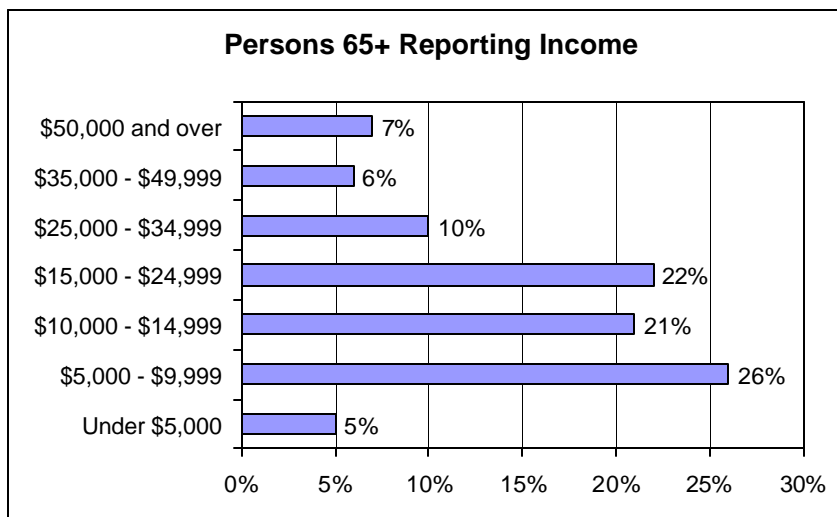
The median income of older persons in 1999 was \$19,079 for males and \$10,943 for females. Real median income (after adjusting for inflation) grew more for men (+2.8%) than for women (+1.9%) since 1998.

Households containing families headed by persons 65+ reported a median income in 1999 of \$33,148 (\$33,795 for Whites, \$25,992 for African-Americans, and \$23,634 for Hispanics). About one of every nine (11.5%) family households with an elderly head had incomes less than \$15,000 and 46.9% had incomes of \$35,000 or more (Figure 7).

**Figure 7: Percent Distribution by Income: 1999\***



*\$33,148 median for 11.6 million family households 65+*



*\$14,425 median for 32.0 million persons 65+ reporting income*

Based on data from Current Population Reports, "Consumer Income," P60-209, issued September, 2000, by the U.S. Bureau of the Census

For all older persons reporting income in 1999 (32.0 million), 34% reported less than \$10,000. Only 23% reported \$25,000 or more. The median income reported was \$14,425.

The major sources of income as reported by the Social Security Administration for older persons in 1998 were Social Security (reported by 90% of older persons), income from assets (reported by 62%), public and private pensions (reported by 44%), and earnings (reported by 21%).

In 1998, Social Security benefits accounted for 38% of the aggregate income of the older population. The bulk of the remainder consisted of earnings (21%), assets (20%), and pensions (18%).

## Poverty

About 3.2 million elderly persons were below the poverty\*\*\* level in 1999. The poverty rate for persons 65+ dropped to a historic low of 9.7%. Another 2.0 million or 6.1% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level).

One of every twelve (8.3%) elderly Whites was poor in 1999, compared to 22.7% of elderly African-Americans and 20.4% of elderly Hispanics. Higher than average poverty rates for older persons correlated with living in central cities (11.7%), in rural areas (11.7%), and in the South (11.7%).

Older women had a higher poverty rate (11.8%) than older men (6.9%) in 1999. Older persons living alone or with nonrelatives were much more likely to be poor (20.2%) than were older persons living with families (5.2%). The highest poverty rates (58.8%) were experienced by older Hispanic women who lived alone.

*(Based on data from Current Population Reports, "Poverty in the United States: 1999," P60-210, Issued September, 2000 by the U.S. Bureau of the Census).*

## Housing

Of the 20.9 million households headed by older persons in 1997, 79% were owners and 21% were renters. The median family income of older homeowners was \$20,280. The median family income of older renters was \$10,867.

About 50% of homes owned by older persons in 1997 were built prior to 1960 (33% for younger owners) and 6% had physical problems.

In 1997, 37% of older homeowners spent more than one-fourth of their income on housing costs, compared to 30% of homeowners under age 65.

In 1997, the median value of homes owned by older persons was \$89,294, compared to a median home value of \$98,815 for all homeowners. About 77% of older homeowners in 1997 owned their homes free and clear.

*(Based on data from the "American Housing Survey for the United States in 1997," H150/95 RU.)*

## Employment

In 1999, 4.0 million (12 %) Americans age 65 and over were in the labor force (working or actively seeking work), including 2.3 million men (16.9%) and 1.7 million women (8.9%). They constituted 2.9% of the U.S. labor force. About 3.1% were unemployed.

Labor force participation of men 65+ decreased steadily from 2 of 3 in 1900 to 15.8% in 1985, and has stayed at 16%-17% since then. The participation rate for women 65+ rose slightly from 1 of 12 in 1900 to 10.8% in 1956, fell to 7.3% in 1985, and has been around 8%-9% since 1988.

About 860,000 or 21% of workers over 65 in 1999 were self-employed, compared to 7% for younger workers. Over two-thirds of them (70%) were men.

*(See the Bureau of Labor Statistics web-site: <http://stats.bls.gov.cpsaatab.htm>, Tables 3,8,15, and 31).*

## Education

The educational level of the older population is increasing. Between 1970 and 1999, the percentage who had completed high school rose from 28% to 68%. About 15% in 1999 had a bachelor's degree or more. The percentage who had completed high school varied considerably by race and ethnic origin among older persons in 1999: 73% of Whites, 68% of Asians and Pacific Islanders, 45% of African-Americans, and 32% of Hispanics.

*(See Current Population Reports, "Educational Attainment in the United States: March 1999," P20-528).*

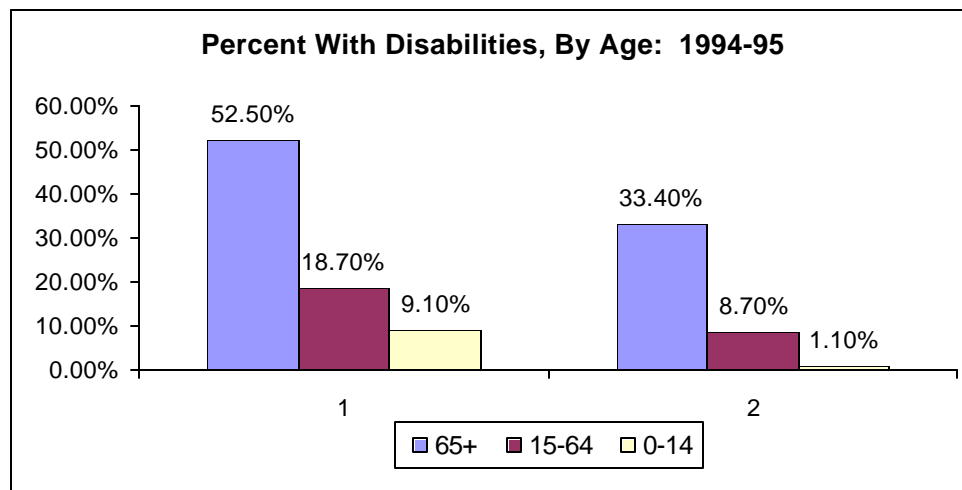
## Health and Health Care

In 1996, 27.0% of older persons assessed their health as fair or poor (compared to 9.2% for all persons). There was little difference between the sexes on this measure, but older African-Americans (41.6%) and older Hispanics (35.1%) were much more likely to rate their health as fair or poor than were older Whites (26%).

Limitations on activities because of chronic conditions increase with age. In 1997, among those 65-74 years old, 30.0 percent reported a limitation caused by a chronic condition. In contrast, over half (50.2%) of those 75 years and over reported they were limited by chronic conditions.

Shifting the focus to disability, in 1994-95 more than half of the older population (52.5%) reported having at least one disability. One-third had at least one severe disability. Over 4.4 million (14%) had difficulty in carrying out activities of daily living (ADLs) and 6.5 million (21%) reported difficulties with instrumental activities of daily living (IADLs). The percentages with disabilities increase sharply with age (Figure 8). Disability takes a much heavier toll on the very old. Almost three-fourths (71.5%) of those age 80+ report at least one disability. Better than half (53.5%) had one or more severe disabilities. The percentage of those age 80+ having difficulty with ADLs (27.5%) and with IADLs (40.4%) is about double that of the 65+ population in total. [ADLs include bathing, dressing, eating, and getting around the house. IADLs include preparing meals, shopping, managing money, using the telephone, doing housework, and taking medication].

**Figure 8: Percent With Disabilities, By Age: 1994-95**



*Source: Current Population Reports, "Americans with Disabilities, 1994-95," P70-61, August, 1997*

Most older persons have at least one chronic condition and many have multiple conditions. The most frequently occurring conditions per 100 elderly in 1996 were: arthritis (49), hypertension (36), hearing impairments (30), heart disease (27), cataracts (17), orthopedic impairments (18), sinusitis (12), and diabetes (10).

Older people accounted for 36% of all hospital stays and 49% of all days of care in hospitals in 1997. The average length of a hospital stay was 6.8 days for older people, compared to only 5.5 days for people under 65. The average length of stay for older people has decreased 5.3 days since 1964. Older persons averaged more contacts with doctors in 1997 than did persons under 65 (11.7 contacts vs. 4.9 contacts). In 1998, older consumers averaged \$2,936 in out-of-pocket health care expenditures, a 33% increase since 1990. In contrast, those under age 65 spent considerably less, averaging \$1,638 in out-of-pocket costs, up 27% since 1990. Older Americans spent 12% of their total expenditures on health, three times the proportion spent by younger consumers. Health costs incurred on average by older consumers in 1998 consisted of \$1528 (52%) for insurance, \$670 (22%) for drugs, \$596 (20%) for medical services, and \$142 (5%) for medical supplies.

**Footnotes:**

\*Principal sources of data for the Profile are the U.S. Bureau of the Census, the National Center of Health Statistics, and the Bureau of Labor Statistics.

\*\*Excludes persons of Hispanic origin.

\*\*\*Calculated on the basis of the official poverty definitions for the years 1997-1999

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*A Profile of Older Americans: 2000* was prepared by the Administration on Aging (AoA), U.S. Department of Health and Human Services.

The annual Profile of Older Americans was originally developed and researched by Donald G. Fowles, AoA. Alfred Duncker and Saadia Greenberg, AoA updated the 2000 edition. Previous editions of the Profile were printed by AARP.

[AoA](#) serves as an advocate for the elderly within the federal government and is working to encourage and coordinate a responsive system of family and community based services

throughout the nation. AoA helps states develop comprehensive service systems which are administer by 57 State and Territorial Units on Aging, 655 Area Agencies on Aging, over 225 Native American organizations, and more than 27,000 local service providers.