

# A Profile of Older Americans: 2002



Administration on Aging  
U.S. Department of Health and Human Services

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## Highlights \*

- The older population (65+) numbered 35.0 million in 2000 (the most recent year for which data are available), an increase of 3.7 million or 12.0% since 1990.
- The number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 34% during this decade.
- About one in every eight, or 12.4 percent, of the population is an older American.
- Over 2.0 million persons celebrated their 65th birthday in 2000 (5,574 per day).
- Persons reaching age 65 have an average life expectancy of an additional 17.9 years (19.2 years for females and 16.3 years for males).
- Older women outnumber older men at 20.6 million older women to 14.4 million older men.
- About 30 percent (9.7 million) noninstitutionalized older persons live alone (7.4 million women, 2.4 million men).
- Half of older women age 75+ live alone.
- Almost 400,000 grandparents aged 65 or more had the primary responsibility for their grandchildren who lived with them.
- By the year 2030, the older population will more than double to about 70 million.
- The 85+ population is projected to increase from 4.2 million in 2000 to 8.9 million in 2030.
- Members of minority groups are projected to represent 25 percent of the older population in 2030, up from 16 percent in 2000.
- The median income of older persons in 2001 was \$19,688 for males and \$11,313 for females. Real median income (after adjusting for inflation) fell by -2.6% for older people since 2000.
- The Social Security Administration reported that the major sources of income for older people was:
  - Social Security (reported by 90 percent of older persons),
  - Income from assets (reported by 59 percent),
  - Public and private pensions (reported by 41 percent), and
  - Earnings (reported by 22 percent).
- About 3.4 million older persons lived below the poverty level in 2001. The poverty rate for persons 65+ continued at a historically low rate of 10.1 percent. Another 2.2 million older adults were classified as "near poor" (income between poverty level and 125 percent of this level).

\*Principal sources of data for the Profile are the U.S. Bureau of the Census, the National Center on Health Statistics, and the Bureau of Labor Statistics. The Profile incorporates the latest data available but not all items are updated on an annual basis.

## The Older Population

The older population--persons 65 years or older--numbered 35.0 million in 2000 (the most recent year for which data are available). They represented 12.4% of the U.S. population, about one in every eight Americans. The number of older Americans increased by 3.7 million or 12.0% since 1990, compared to an increase of 13.3% for the under-65 population. However, the number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 34% during this period.

In 2000, there were 20.6 million older women and 14.4 million older men, or a sex ratio of 143 women for every 100 men. The female to male sex ratio increases with age, ranging from 117 for the 65-69 age group to a high of 245 for persons 85 and over.

Since 1900, the percentage of Americans 65+ has more than tripled (4.1% in 1900 to 12.4% in 2000), and the number has increased eleven times (from 3.1 million to 35.0 million). The older population itself is getting older. In 2000, the 65-74 age group (18.4 million) was eight times larger than in 1900, but the 75-84 group (12.4 million) was 16 times larger and the 85+ group (4.2 million) was 34 times larger.

In 2000, persons reaching age 65 had an average life expectancy of an additional 17.9 years (19.2 years for females and 16.3 years for males).

A child born in 2000 could expect to live 76.9 years, about 29 years longer than a child born in 1900. Much of this increase occurred because of reduced death rates for children and young adult. However, the past two decades have also seen reduced death rates for the population aged 65-84, especially for men – by 19% for men aged 65-74 and by 16% for men aged 75-84. Life expectancy at age 65 increased by only 2.4 years between 1900 and 1960, but has increased by 3.7 years since 1960.

Over 2.0 million persons celebrated their 65th birthday in 2000 (5,574 per day). In the same year, about 1.8 million persons 65 or older died, resulting in an annual net increase of approximately 238,000 (650 per day).

There were 50,545 persons aged 100 or more in 2000 (0.02% of the total population). This is a 35% increase from the 1990 figure of 37,306.

***(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).***

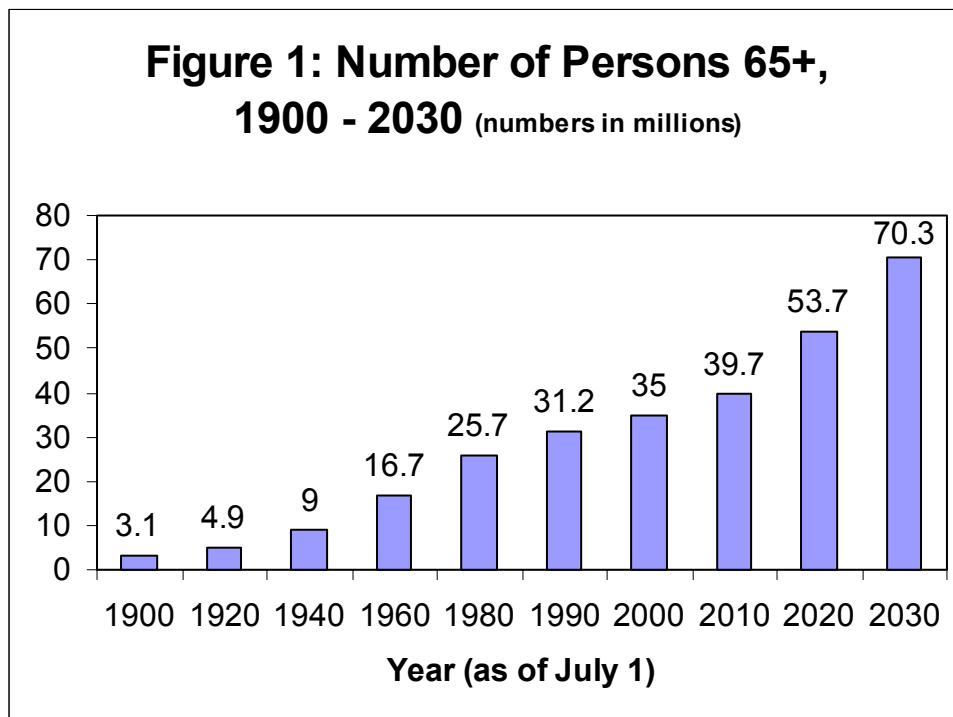
## Future Growth

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 2000. People 65+ represented 12.4% 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 16.4% in 2000. 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%).

*(Sources: "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. Data for 2000 are from the 2000 Census.)*

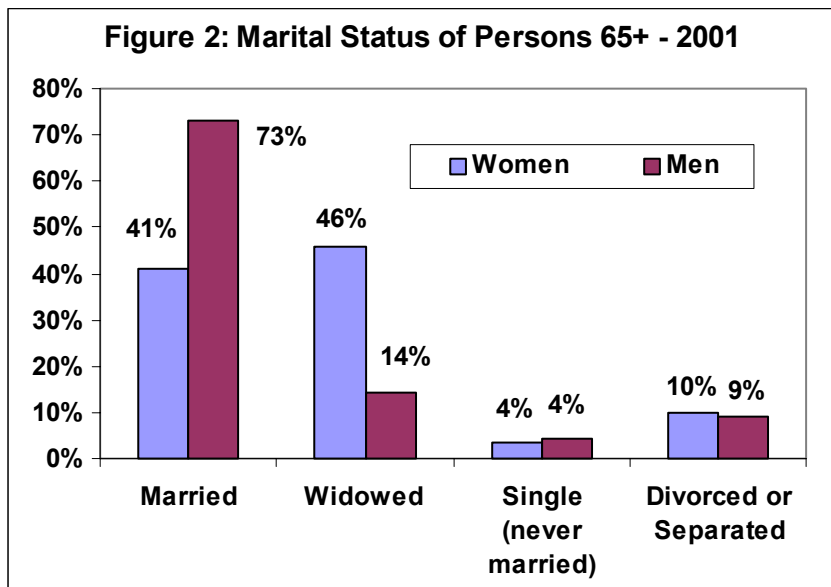


*Note: Increments in years are uneven. Based on data from the U.S. Bureau of the Census*

## Marital Status

In 2001, older men were much more likely to be married as older women--73% of men, 41% of women (Figure 2). Almost half of all older women in 2001 were widows (46%). There were over four times as many widows (8.9 million) as widowers (2.0 million).

Divorced and separated older persons represented only 10% of all older persons in 2001. However, this percentage has increased significantly since 1990, when approximately 6% of the older population were divorced or separated.



*(Based on Internet releases of data from the 2002 Current Population Survey of the U.S. Bureau of the Census)*

## Living Arrangements

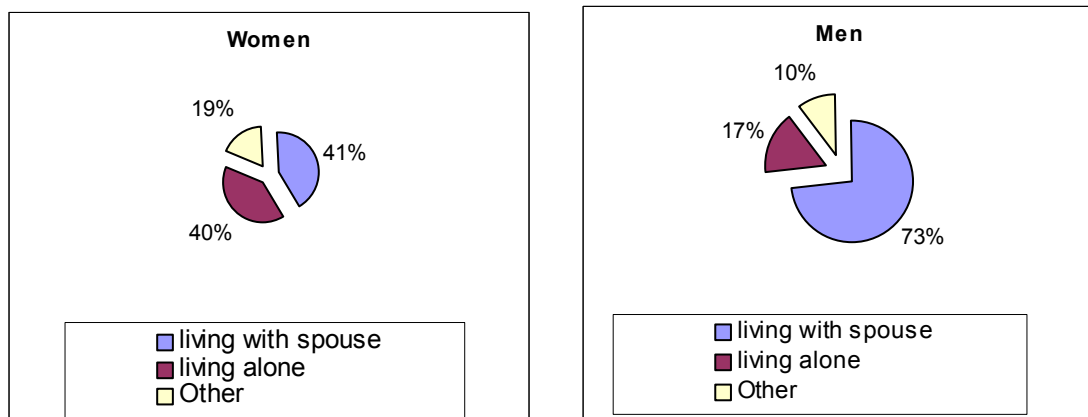
Over half (55%) the older noninstitutionalized persons lived with their spouse in 2000. Approximately 10.1 million or 73% of older men, and 7.7 million or 41% of older women, lived with their spouse (Figure 3). The proportion living with their spouse decreased with age, especially for women. Only 28.8% of women 75+ years old lived with a spouse.

About 30% (9.7 million) of all noninstitutionalized older persons in 2000 lived alone (7.4 million women, 2.4 million men). They represented 40% of older women and 17% of older men. The proportion living alone increases with advanced age. Among women aged 75 and over, for example, half (49.4%) lived alone.

About 633,000 grandparents aged 65 or over maintained households in which grandchildren were present in 1997. In addition, 510,000 grandparents over 65 years lived in parent-maintained households in which their grandchildren were present. In 2000, almost 400,000 grandparents over 65 years old were the persons with primary responsibility for their grandchildren who lived with them.

While a relatively small number (1.56 million) and percentage (4.5%) of the 65+ population lived in nursing homes in 2000, the percentage increases dramatically with age, ranging from 1.1% for persons 65-74 years to 4.7% for persons 75-84 years and 18.2% for persons 85+.

**Figure 3: Living Arrangements of Persons 65+: 2000\***



*(Based on data from U.S. Bureau of the Census. See: "America's Families and Living Arrangements; Population Characteristics: June, 2001, Current Population Reports, P20-537" and "The 65 Years and Over Population: 2000, Census 2000 Brief, October, 2001" as well as other Census 2000 data.)*

## Racial and Ethnic Composition

In 2000, 16.4% of persons 65+ were minorities--8.0% were African-Americans,\*\* 2.4% 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 5.6% of the older population. In addition, 0.8% of persons 65+ identified themselves as being of two or more races.

Only 6.6% of minority race and Hispanic populations were 65+ in 2000 (8.2% of African-Americans,\*\* 7.8% of Asians and Pacific Islanders,\*\* 6.0% of American Indians and Native Alaskans,\*\* 4.9% of Hispanics), compared with 15.0% of whites.\*\*

*(Data for this section were compiled from Internet releases of the Census 2000 data).*

## Geographic Distribution

In 2000, about half (52%) of persons 65+ lived in nine states. California had over 3.6 million; Florida 2.8 million; New York 2.4 million; Texas 2.1 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 9 states in 2000 (Figure 4): Florida (17.6%); Pennsylvania (15.6%); West Virginia (15.3%); Iowa (14.9%); North Dakota (14.7%); Rhode Island (14.5%); Maine (14.4); South Dakota (14.3); and Arkansas (14.0%). In fourteen states, the 65+ population increased by 20% or more between 1990 and 2000 (Figure 5): Nevada (71.5%); Alaska (59.6%); Arizona (39.5%); New Mexico (30.1%); Hawaii (28.5%); Utah (26.9%); Colorado (26.3%); Delaware (26.0%); South Carolina (22.3%); Wyoming (22.2%); Texas (20.7%); North Carolina (20.5%); Idaho (20.3%); and Georgia (20.0%). The eleven jurisdictions with the highest poverty rates for elderly over the period 1998-2000 were Mississippi (17.7%); Louisiana (16.8%); District of Columbia (16.7%); Alabama (15.3%); Tennessee (15.2%); Arkansas (15.2%); New Mexico (14.5%); Kentucky (13.3%); West Virginia (13.2%); New York (13.1%); and Texas (13.0%).

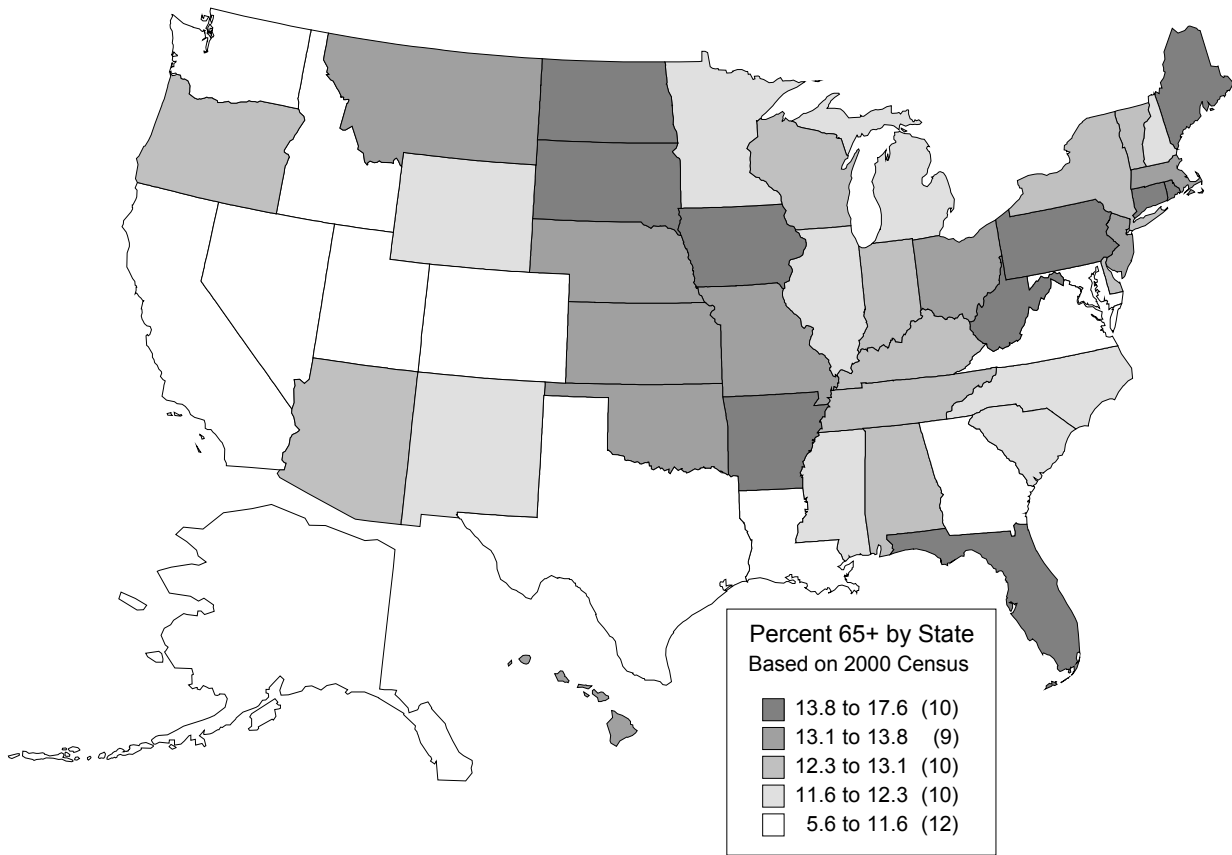
Most persons 65+ lived in metropolitan areas in 2000 (77.5%). About 50% of older persons lived in the suburbs, 27% lived in central cities, and 23% lived in nonmetropolitan areas.

The elderly are less likely to change residence than other age groups. In 1999 only 4.2% of elderly households had moved since 1998 (compared to 16.5% of persons under 65). Among the movers, home ownership declined from 60% to 48%.

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

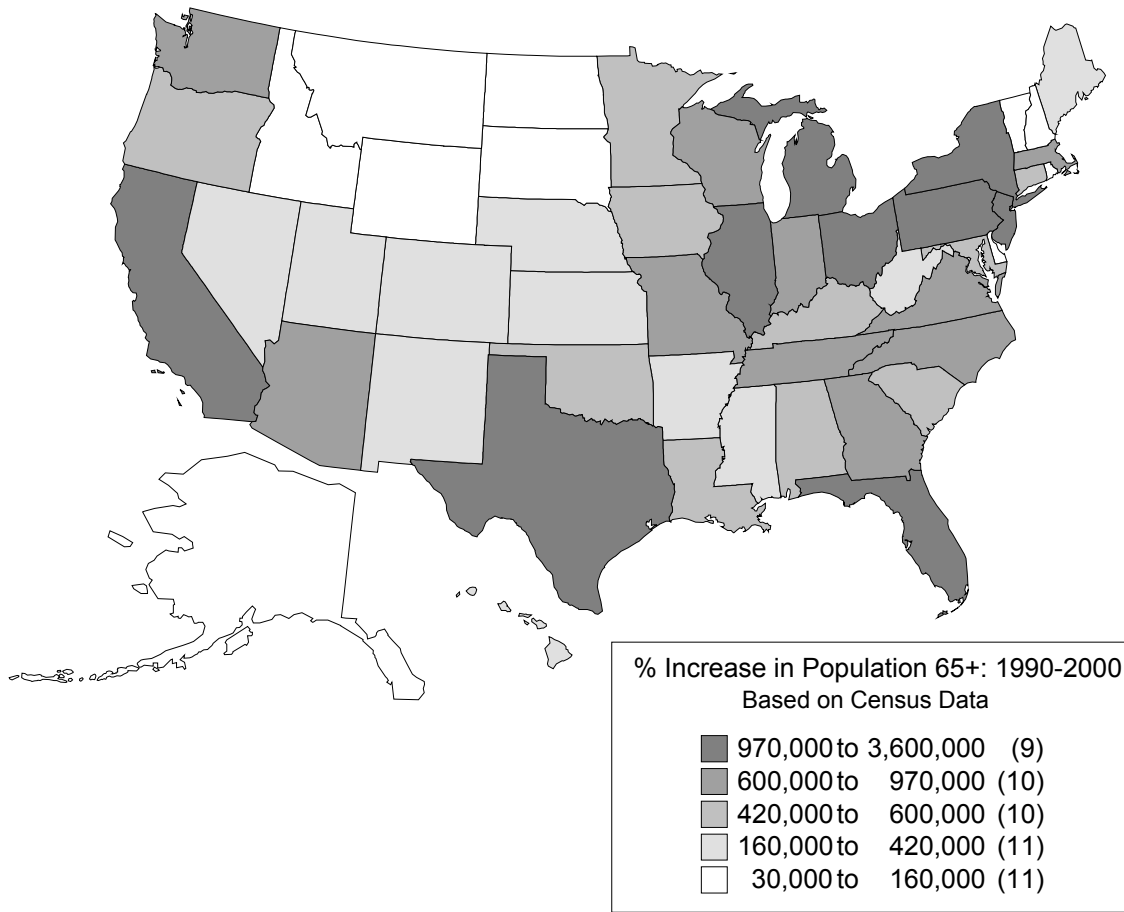


**Figure 4: Persons 65+ as a Percentage of Total Population - 2000**



*Based on Census 2000 Data from the U.S. Bureau of the Census*

**Figure 5: Percentage Increase in Population 65+ -- 1990 to 2000**



**Based on Census 2000 and 1990 Census Data.**

**Figure 6: The 65+ Population by State 2000**

<b>Numbers</b>	<b>Number of Persons</b>	<b>Percent of All Ages</b>	<b>Percent Increase 1990-2000</b>	<b>Percent Below Poverty 1999-2001</b>
US Total	34,991,753	12.4	12.0%	9.9
Alabama	579,798	13.0	10.9%	14.8
Alaska	35,699	5.7	59.6%	5.9
Arizona	667,839	13.0	39.5%	7.7
Arkansas	374,019	14.0	6.8%	14.2
California	3,595,658	10.6	14.7%	8.0
Colorado	416,073	9.7	26.3%	6.3
Connecticut	470,183	13.8	5.4%	8.4
Delaware	101,726	13.0	26.0%	6.9
District of Columbia	69,898	12.2	-10.2%	16.7
Florida	2,807,597	17.6	18.5%	9.0
Georgia	785,275	9.6	20.0%	12.4
Hawaii	160,601	13.3	28.5%	7.4
Idaho	145,916	11.3	20.3%	7.9
Illinois	1,500,025	12.1	4.4%	8.3
Indiana	752,831	12.4	8.1%	7.8
Iowa	436,213	14.9	2.4%	6.3
Kansas	356,229	13.3	4.0%	6.8
Kentucky	504,793	12.5	8.1%	12.4
Louisiana	516,929	11.6	10.2%	14.5
Maine	183,402	14.4	12.3%	9.7
Maryland	599,307	11.3	15.8%	11.4
Massachusetts	860,162	13.5	5.0%	10.3
Michigan	1,219,018	12.3	10.0%	8.0
Minnesota	594,266	12.1	8.7%	10.3
Mississippi	343,523	12.1	6.9%	17.7
Missouri	755,379	13.5	5.3%	8.4
Montana	120,949	13.4	13.6%	8.3
Nebraska	232,195	13.6	4.1%	9.9
Nevada	218,929	11.0	71.5%	8.1
New Hampshire	147,970	12.0	18.3%	7.8
New Jersey	1,113,136	13.2	7.9%	7.9
New Mexico	212,225	11.7	30.1%	13.6
New York	2,448,352	12.9	3.6%	11.8
North Carolina	969,048	12.0	20.5%	15.2
North Dakota	94,478	14.7	3.8%	11.4
Ohio	1,507,757	13.3	7.2%	7.3
Oklahoma	455,950	13.2	7.5%	11.7
Oregon	438,177	12.8	12.0%	6.9
Pennsylvania	1,919,165	15.6	4.9%	8.3
Rhode Island	152,402	14.5	1.2%	10.6
South Carolina	485,333	12.1	22.3%	13.1
South Dakota	108,131	14.3	5.7%	8.3
Tennessee	703,311	12.4	13.7%	13.0
Texas	2,072,532	9.9	20.7%	12.6
Utah	190,222	8.5	26.9%	7.8
Vermont	77,510	12.7	17.2%	11.5
Virginia	792,333	11.2	19.2%	10.4
Washington	662,148	11.2	15.1%	8.5
West Virginia	276,895	15.3	3.0%	11.6
Wisconsin	702,553	13.1	7.9%	7.9
Wyoming	57,693	11.7	22.2%	10.0

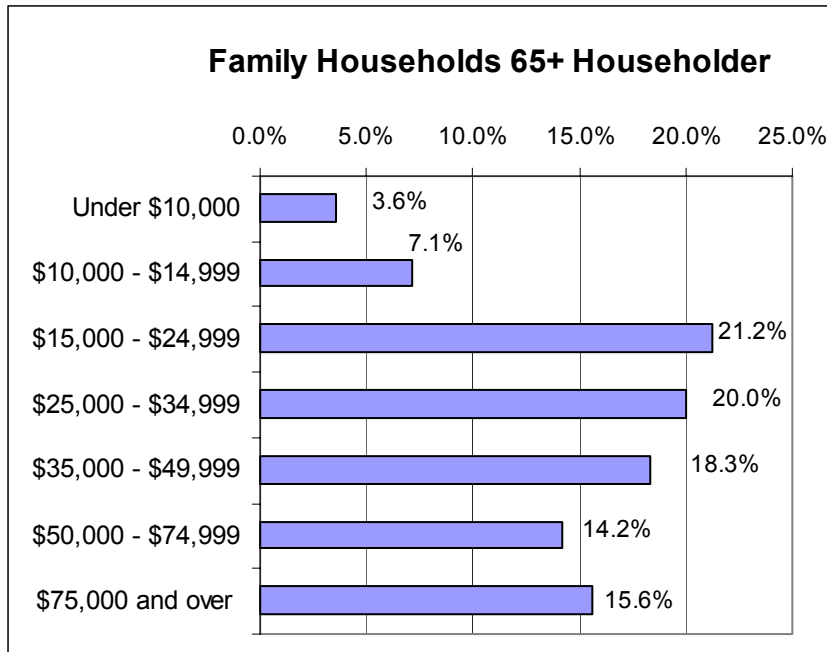
(Compiled by the Administration on Aging from Table DP-1. Profile of General Demographic Characteristics for the United States: 1999-2001; poverty data is from the Current Population Surveys)

## Income

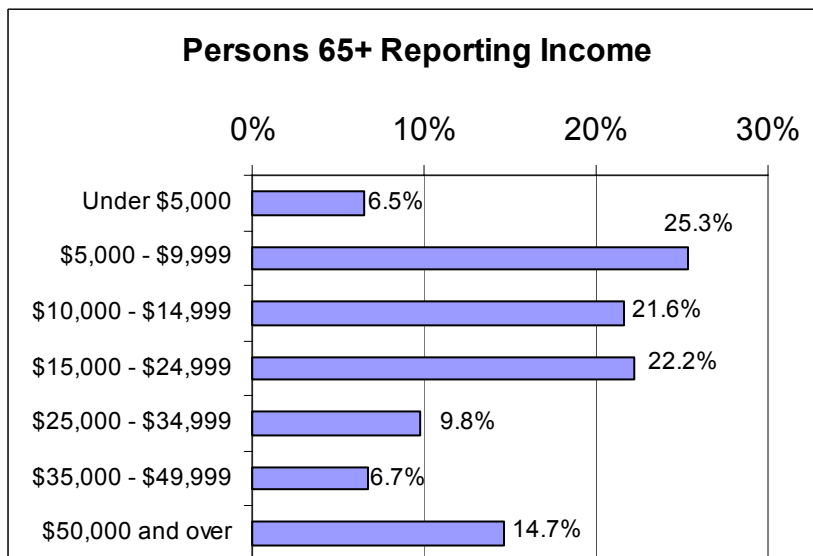
The median income of older persons in 2001 was \$19,688 for males and \$11,313 for females. Real median income of older people (after adjusting for inflation) fell by -2.6% since 2000.

Households containing families headed by persons 65+ reported a median income in 2001 of \$33,938 (\$34,661 for Whites, \$26,610 for African-Americans, and \$24,287 for Hispanics). About one of every nine (10.7%) family households with an elderly householder had incomes less than \$15,000 and 48.1% had incomes of \$35,000 or more (Figure 7).

**Figure 7: Percent Distribution by Income: 2001\***



*\$33,936 median for 11.6 million family households 65+*



*\$14,152 median for 32.9 million persons 65+ reporting income*

For all older persons reporting income in 2001 (32.9 million), 31.8% reported less than \$10,000. Only 31.2% reported \$25,000 or more. The median income reported was \$14,152.

The major sources of income as reported by the Social Security Administration for older persons in 2000 were Social Security (reported by 90% of older persons), income from assets (reported by 59%), public and private pensions (reported by 41%), and earnings (reported by 22%). In 2000, Social Security benefits accounted for 38% of the aggregate income of the older population. The bulk of the remainder consisted of earnings (23%), assets (18%), and pensions (18%).

***(Based on data from Current Population Reports, "Money Income in the United States: 2001," P60-218, issued September, 2002, by the U.S. Bureau of the Census, related Census Internet releases, and from the 2001 Annual Supplement to the Social Security Bulletin)***

## Poverty

About 3.4 million elderly persons (10.1%) were below the poverty level in 2001. This poverty rate was not statistically different from the historic low reached in 1999. Another 2.2 million or 6.5% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level).

One of every twelve (8.9%) elderly Whites was poor in 2001, compared to 21.9% of elderly African-Americans and 21.8% of elderly Hispanics. Higher than average poverty rates for older persons were found among those who lived in central cities (12.8%), outside metropolitan areas (i.e. rural areas) (12.2%), and in the South (12.4%).

Older women had a higher poverty rate (12.4%) than older men (7.0%) in 2000. Older persons living alone or with nonrelatives were much more likely to be poor (19.7%) than were older persons living with families (5.5%). The highest poverty rates (50.5%) were experienced by older Hispanic women who lived alone or with nonrelatives.

***(Based on data from Current Population Reports, "Poverty in the United States: 2001," P60-219, Issued September, 2002 and related Internet releases of the U.S. Bureau of the Census).***

## Housing

Of the 21.8 million households headed by older persons in 2001, 80% were owners and 20% were renters. The median family income of older homeowners was \$23,409. The median family income of older renters was \$12,233. In 2001, 41% of older householders spent more than one-fourth of their income on housing costs, compared to 39% of for homeowners of all ages.

For homes occupied by older householders in 2001, the median year of construction was 1963 (it was 1970 for all householders) and 5.4% had physical problems.

In 2001, the median value of homes owned by older persons was \$107,398, compared to a median home value of \$123,887 for all homeowners. About 73% of older homeowners in 2001 owned their homes free and clear.

***(Source: "American Housing Survey for the United States in 2001, Current Housing Reports" H150/01.)***

## Employment

In 2001, 4.3 million (13.1 %) Americans age 65 and over were in the labor force (working or actively seeking work), including 2.5 million men (17.7%) and 1.8 million women (9.7%). They constituted 3.0% of the U.S. labor force. About 3.0% 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%-18% 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%-10% since 1988.

*(Source: Bureau of Labor Statistics web-site: <http://www.bls.gov/cps/home.htm>).*

## Education

The educational level of the older population is increasing. Between 1970 and 2001, the percentage who had completed high school rose from 28% to 70%. About 17% in 2001 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 2001: 74% of Whites, 63% of Asians and Pacific Islanders,\*\*\*\* 51% of African-Americans, and 35% of Hispanics.

*(Sources: Current Population Survey, March Demographic Supplement, 2001 and related tables on the Census Bureau web site; also: "Educational Attainment in the United States (Update): March 2000," P20-536.)*

## Health, Health Care, and Disability

In 200, 27.0% of older persons assessed their health as fair or poor (compared to 9.0% 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%).\*\*\*\*

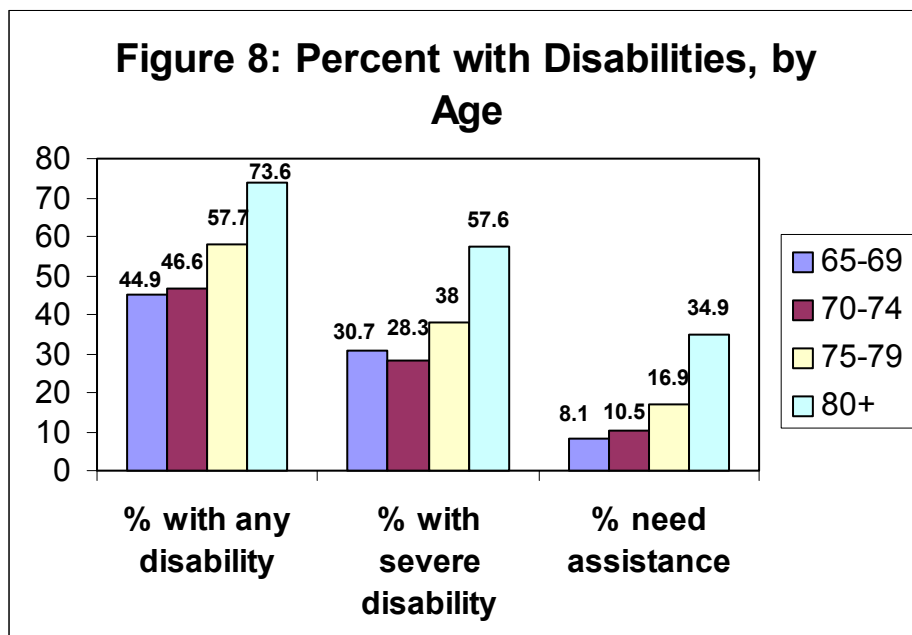
Limitations on activities because of chronic conditions increase with age. In 2000, among those 65-74 years old, 26.1 percent reported a limitation caused by a chronic condition. In contrast, almost half (45.1%) of those 75 years and over reported they were limited by chronic conditions.

In 1997, more than half of the older population (54.5%) reported having at least one disability of some type (physical or nonphysical). Over a third (37.7%) reported at least one severe disability. Over 4.5 million (14.2%) had difficulty in carrying out activities of daily living (ADLs) and 6.9 million (21.6%) reported difficulties with instrumental activities of daily living (IADLs). This is in sharp contrast to the much lower levels in the 25-64 populations of ADL difficulties (2.8%) and IADL difficulties (4%). [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].

The percentages with disabilities increase sharply with age (Figure 8). Disability takes a much heavier toll on the very old. Almost three-fourths (73.6%) of those aged 80+ report at least one disability. Over half (57.6%) of those aged 80+ had one or more severe disabilities and 34.9% of the 80+ population reported

needing assistance as a result of disability. There is a strong relationship between disability status and reported health status. Among those 65+ with a severe disability, 68.0% reported their health as fair or poor. Among the 65+ persons who reported no disability, only 10.5% reported their health as fair or poor. Presence of a severe disability is also associated with lower income levels and educational attainment.

**Figure 8: Percent With Disabilities, By Age: 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 had about four times the number of days of hospitalization (1.8 days) as did the under 65 aged population (0.4 days) in 2000. The average length of a hospital stay was 6.4 days for older people, compared to only 4.6 days for all people. The average length of stay for older people has decreased 6 days since 1964. Older persons averaged more contacts with doctors in 2000 than did persons of all ages (7.0 contacts vs. 3.7 contacts).

In 2000, older consumers averaged \$3,493 in out-of-pocket health care expenditures, an increase of more than half since 1990. In contrast, the total population spent considerably less, averaging \$2,182 in out-of-pocket costs. Older Americans spent 12.6% of their total expenditures on health, more than twice the proportion spent by all consumers (5.5%). Health costs incurred on average by older consumers in 2000 consisted of \$1,775 (51%) for insurance, \$884 (25%) for drugs, \$693 (20%) for medical services, and \$142 (4%) for medical supplies.

*(Sources: Health United States: 2002; Current Population Reports, "Americans with Disabilities, 1997" P70-73, February 2001 and related Internet data; Internet releases of the Census Bureau, the National Center on Health Statistics; and the Bureau of Labor Statistics)*

## Special Topic: The Older Foreign Born Population

There were 3.1 million foreign born persons aged 65 or more in 2000. More than one-third (39%) of this older foreign born is from Europe and another 31% is from Latin America; 22% is from Asia; and 8% is from other parts of the world. In the future, the older foreign born are more likely to be from Latin America or Asia. Almost two-thirds of the older foreign born have lived in the US for more than 30 years. About one-third of the older foreign born live in the West.

The older foreign born are more likely than their native counterparts to live in family households. Eight of ten older foreign born men are married; nearly half of older foreign-born women are widowed. Older foreign-born women are much more likely to live alone than older foreign-born men. The poverty rate is higher for the older foreign born than for the older native population. Households with older foreign-born householders participate in means-tested programs at higher rates than households with older native householders.

*[Source: "The Older Foreign-Born Population of the United States: 2000," P23-211, September, 2002, U.S. Bureau of the Census]*

### Notes:

\*Principal sources of data for the Profile are the U.S. Bureau of the Census, the National Center on Health Statistics, and the Bureau of Labor Statistics. The Profile incorporates the latest data available but not all items are updated on an annual basis.

\*\*Excludes persons of Hispanic origin.

\*\*\*Calculated on the basis of the official poverty definitions for the years 1999-2001

\*\*\*\*1996 figure

\*\*\*\*\*Census 2000 figure

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*A Profile of Older Americans: 2002* 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. Saadia Greenberg, AoA, updated the 2002 edition. Editions of the Profile prior to 2000 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 administered by 56 State and Territorial Units on Aging, 655 Area Agencies on Aging, 226 Native American and Hawaiian organizations, and more than 29,000 local service providers.