A PROFILE OF OLDER AMERICANS

1995

AARP AoA

News

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AGING AMERICA POSES UNPRECEDENTED CHALLENGE, SAYS NEW CENSUS, AGING INSTITUTE REPORT

Older Americans are better off -- healthier and wealthier -- than ever before. But maintaining and building upon those gains may prove difficult as the population ages dramatically and as baby boomers start to make their mark as the older generation, according to a new Bureau of the Census report, *65+ in the United States*.

The detailed book, supported by the National Institute on Aging (NIA), chronicles the demographic and social characteristics of a rapidly aging America.

It is expected that the baby boom generation, born between 1946 and 1964, will be in good physical and fiscal shape when the first "boomer" turns 65 in 2011. The boomers' health is generally better than that of their parents, most women will have worked to generate their own Social Security and pension income, and education levels among baby boomers is higher. All these factors bode well for the boomers' healthy and financially secure retirement.

Ultimately, however, the boomers will find themselves part of another major demographic movement -- the explosive growth in the numbers of very old people living to age 85 and beyond. From 1960 to 1994, these "oldest-old," who in large proportion are quite frail and poor, have increased by 274 percent. Their numbers are expected to reach nearly 7 million by 2020 and soar to at least 19 million and possibly to 27 million or higher by 2050.

"This report, coming on the eve of the retirement of the baby boom generation, is a reminder of the magnitude of the aging of America and the things we may need to think about as societal aging accelerates," says Richard M. Suzman, Ph.D., head of NIA's Office of the Demography of Aging, which initiated the report.

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At the same time, Suzman emphasizes that unpredictable changes, including possible medical and technological advances make long-term forecasting difficult. "Demographic research is giving us important clues to how we might prepare for an aging world, but no one can predict for certain how the aging of the population will affect us," says Suzman.

The 200-page report focuses on today's elderly and represents the most complete compendium of population, health, economic, and social data from a variety of sources. The data also include a state-by-state breakdown of the older population and a look at migration patterns and other trends among the states. Geographic data are available by county as well.

The report covers the growth of the population, longevity and health, economics, geographic distribution, and social characteristics. Questions about future implications of population aging are also posed.

Statistical Highlights

The phenomenon of population aging is occurring in the U.S. and worldwide:

- The U.S. continues to age dramatically. The elderly population age 65 and older increased 11-fold from 1900 to 1994, to 33.2 million people. During the same period, the under-65 population grew only 3-fold.

- The oldest old segment of the population is growing most rapidly. In 1994, an estimated 3.5 million people were age 85 and older, representing 10 percent of the elderly in the U.S. By the middle of the 21st century, it is projected that there will be as many people age 85 and older as there are people age 65 to 69.

- In coming decades, the 65+ population will be much more racially and ethnically diverse than it is today. Of the 80.1 million elderly projected for 2050, it is estimated that about 8.4 million will be Black, 6.7 million will be races other than White or Black, and 12.5 million will be Hispanic, of any race.

- The number and proportion of the elderly is increasing worldwide. In 1994, the world population age 65 and older was 357 million. China and India have by far the largest numbers of older people, China with nearly 72 million and India with over 36 million. The U.S. ranks third.

- Twenty percent of the world's elderly population, or 61 million people, are age 80 and older. By 2020, the numbers of the oldest old are expected to more than double to about 146 million.

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New evidence shows that rates of disability and disease may be slowing among older people, suggesting that progress can be made to improve the health of people age 65+. However, with population aging, living to very advanced age likely will mean disease and disability for increasing numbers of older Americans:

- In 1991, the average life expectancy at birth for Americans was 75.5 years, almost double what it was in 1900. There are notable gaps in life expectancy, though. Women live an average of 79 years while men can expect to live to age 72.

- Looking at mortality for 1979 through 1981, the most recent data available at the time of the report's publication, 80 percent of Whites and Hispanics survive to age 65, compared with 66 percent of Blacks and 71 percent of American Indians.

- When asked about their health, older Americans are surprisingly positive. In 1992, about 71 percent rated their health as good, very good, or excellent. How people perceive their health is considered an important indicator of longevity.

- Increasing age heightens the probability of functional limitations. In one survey, 9 percent of people age 65 through 69 required day-to-day assistance, including help with bathing, dressing, and eating, compared with 50 percent for those age 85 and older. One-third of elderly women age 75 and older are functionally dependent and in need of considerable assistance. The link between advancing age and increasing functional problems has enormous implications for long-term care, the report says. The number of elderly requiring services for functional disabilities can be expected to increase unless there are medical revolutions on several fronts, according to the report.

- Heart disease is the leading cause of death for older Americans, but a number of other causes are important. Heart disease is responsible for about one-third of all deaths at age 65 to 74 and 44 percent among people 85 and older. The proportion of deaths due to coronary heart disease has dropped, however, and now death rates from cancer take a third of lives between age 65 to 74, especially among Blacks. White men have the highest suicide rate among the elderly; in fact, elderly white men are more likely to commit suicide than to die in a motor vehicle accident.

The elderly are faring better economically than they have in decades past. But generalizations about income, poverty status, and wealth are dangerous. A breakdown by gender, age, marital status, and race or ethnic origin shows that large numbers of older people are -- and will continue to be -- in a precarious financial state:

- Patterns of participation in the labor force are changing, with enormous implications for the quantity and quality of time after work. Older men are less likely than in the past to

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participate in the workforce, although this decline appears to have stabilized. The change is significant even among men age 55 to 59; in 1967, 90 percent of men that age were in the labor force compared with 78 percent in 1993.

- Another notable shift involves the increased role of women in the workforce. For example, in 1950, only 31 percent of women age 50 to 54 worked, compared with 70 percent in 1993. Women also make up a larger share of the older workforce, from 23 percent in 1950 (women age 55 and older) to 44 percent in 1993.

- The median income for the elderly (in constant 1992 dollars) has more than doubled since 1957. But there are major income differences among subgroups: In 1992, the median income for elderly men was $14,548 compared with $8,189 for women. Some 66 percent of White married-couple households had incomes of at least $20,000, compared with 43 percent for elderly Blacks. Social Security is the major source of income for 63 percent of beneficiaries in 1992 and accounts for almost all income for 26 percent. Private pensions are important sources of income for older people. People receiving private pension income averaged $8,278 from pensions in 1992.

- The poverty rate among older people living in the community increases substantially with age. Nearly 11 percent of people age 65 to 74 were poor in 1992, compared with about 20 percent for age 85 and above.

- Poverty is especially a problem for older women, particularly for those living alone. In 1992, elderly women had a higher poverty rate (15.7 percent) compared with men (8.9 percent). Women make up 58.4 percent of the elderly population, but 71.3 percent of the poor elderly.

- Wealth, too, is very unevenly distributed among older Americans. The home is the major asset: 82 percent of the elderly own their homes free and clear. Home ownership is most likely to be the province of married couples. About 90 percent of married couples age 65 to 69 own their homes, compared with 67 percent of aged women who live alone.

The aging of America has dramatic effects on social structure in the U.S., influencing marital status, caregiving, and living arrangements. These changes are likely to have an enormous impact on the current, informal system of long-term care, affecting who needs care, who can provide it, and who can afford it. According to the report, however the changes play out, with more frail elderly, more people are likely to experience the economic, emotional, and physical stresses of long-term care:

- Most elderly men are married while most elderly women are not, according to 1993 data. The gender gap in life expectancy and differences in remarriage rates among middle-aged and older adults account for much of the differences.

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- In 1990, the latest year for which data were available, elderly women were more than 3 times as likely as men to be widowed (14 percent of men compared with 48 percent of women). In addition, divorced men age 45 to 64 remarry at a rate of 67 per 1,000 compared with 30 per 1,000 for women of the same age.

- Elderly women are much more likely to live alone than elderly men. About 9.4 million older people lived by themselves in 1994, of whom 79 percent were women. Of people living alone who have children, 86 percent had at least weekly contact with their children. Research indicates that older people living alone have greater levels of depression, loneliness, and social isolation. Newer findings, however, show that many older people are developing social networks of friends and are participating in activities that appear to lessen the impact of losing a spouse.

- In 1990, about 1.6 million people age 65 and older lived in nursing homes. About 35 percent of people reaching age 65 will have at least one nursing home admission during their lifetime. With new research showing a decline in the rate of disability and disease among older people, however, the elderly nursing home population may grow at a slower rate than the overall older population.

- The level of education among the elderly population will be increasing significantly over the next few decades. In 1993, some 60 percent of those 65+ had a high school diploma or higher, compared with more than 87 percent of those ages 40 to 49. Higher levels of education are linked to better health among adults of all ages and additional education could be an important factor in ameliorating the health problems associated with advancing age.

The report is the latest in a number of joint projects of Census, part of the Department of Commerce, and the NIA. Both are members of the Federal Forum on Aging-Related Statistics, a government-wide group that works to assure the quality and adequacy of Federal data on the elderly.

The NIA, part of the National Institutes of Health in the Department of Health and Human Services, leads the Federal effort supporting and conducting biomedical, clinical, behavioral, and social research on aging through its Office of the Demography of Aging and other programs. The Institute recently established nine centers for research on demography to improve and promote demographic research on health, economics, and aging.

The media may obtain copies of *65+ in the United States* from the Census Bureau Public Information Office, 301-457-3030. Copies are available to the general public by calling 301-457-4100. A video news release will be fed, Monday, May 20, from 2-2:30 p.m. on Galaxy 6, Transponder 2, and Thursday, May 23, from 12-12:30 p.m. on Galaxy 4, Transponder 7.

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NEWS
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BUREAU OF THE CENSUS

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Public Information Office
301-457-3030
301-457-4067 (TDD)

Kevin Kinsella/Bonnie Damon
301-457-2395

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Video News Release:
Monday, May 20, 2-2:30 p.m.
Galaxy 6, Transponder 2
Thursday, May 23, 12-12:30 p.m.
Galaxy 4, Transponder 7

CENSUS BUREAU PREDICTS 65+ POPULATION TO DOUBLE

IN EIGHT STATES BY 2020

EMBARGOED UNTIL: MAY 20, 1996 (MONDAY) - According to a comprehensive report released today by the Commerce Department's Census Bureau, eight of the nation's states are projected to double their elderly populations by the year 2020. Seven of the eight states are located in the West, with Nevada topping the list. Georgia was the only state located outside the Western region.

In 1993, only one of the eight states (California) had an elderly population over one million. But the Census Bureau projects that, by 2020, four of the eight will have more than one million elderly.

Findings from the report entitled 65+ in the United States, P23-190, indicate that Nevada's elderly population would increase the fastest between 1993 and 2020 (by 116 percent), followed by Arizona (112 percent). Colorado, Georgia, Alaska, Washington, Utah, and California will all have increases of at least 100 percent.

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Eight States With the Fastest Growing Elderly Population: 1993 to 2020
(numbers in thousands)

	1993	2020	Percent Change
Nevada	155	333	115.6
Arizona	529	1,121	111.9
Colorado	357	743	108.0
Georgia	695	1,419	104.0
Washington	612	1,245	103.5
Alaska	26	54	103.3
Utah	165	334	102.4
California	3,303	6,622	100.5

The report shows that the largest number of America's elderly live in the most populous states. In 1993, nine states nationwide had more than one million elderly. Projections by the Census Bureau indicate that by the year 2020, 19 states will have more than one million elderly residents.

Kevin Kinsella, Census Bureau analyst, says, "These data are important because they confirm that states need to prepare their resources for an increasingly aged population. Some states 'age' because of in-migration of elderly, some because of out-migration of the young, and some because of sustained low fertility or some combination of these factors."

The report also notes that the elderly of the future will have different social, demographic, health, and economic characteristics than today's elderly.

The income and poverty picture for the elderly is mixed. In general, the elderly have more assets than the non-elderly. Although 35 percent of the elderly were poor in 1959, by 1992, the proportion had dropped to 13 percent. However, the poverty rates in 1992 were still relatively high for elderly African Americans (33 percent) and elderly Hispanics (22 percent).

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Preparation of this report was supported in part by the National Institute on Aging (NIA), a component of the National Institutes of Health. According to Richard Suzman, head of NIA's Office of the Demography of Aging, "The aging of the population is changing American society in fundamental ways. Researchers must make every effort to understand these demographic changes in order to help plan for the future, especially for the rapidly growing numbers of very old individuals."

Other highlights of the report include:

- In 1994, there were 33.2 million elderly Americans (aged 65 or older), one-eighth of the country's total population. Among the elderly, 18.7 million were aged 65 to 74, 11 million were 75 to 84, and 3.5 million were 85 or older.
- The "oldest old" (persons aged 85 and over) are the most rapidly growing age group. From 1960 to 1994, they increased by 274 percent, compared with a doubling of those 65 and over, and 45 percent growth for the total population. The oldest old population is expected to double in size by 2020, reaching 7 million that year.
- Women make up a growing share of the older labor force (55 years and over), rising from 23 percent in 1950 to 44 percent in 1993.
- Thirty nations had elderly populations of at least 2 million in 1994. The United States ranked third (33.2 million), India was second (36.3 million), and Mainland China was first (71.1 million).

The 200-page report provides information about the elderly population by state and county, and on social, economic, and health characteristics. It also shows data on the age of the elderly in selected nations of the world.

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Editor's Note: media representatives may obtain copies of the report from the Census Bureau's Public Information Office on 301-457-3030; fax: 301-457-3670; or e-mail: pio@census.gov. Other orders should be directed to the bureau's FastFax: 1-900-555-2Fax (there is a nominal fee); Customer Services Branch on 301-457-4100; or fax: 301-457-3842.

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Population 65 Years and Over for States: 1993, 2000, 2010, and 2020

(Numbers in thousands)

Region, division, and State	Persons 65 years and over				
	Number				Percent change, 1993 to 2020
	1993[1]	2000	2010	2020	
United States	32,791	35,322	40,104	53,348	62.7
Northeast	7,199	7,304	7,600	9,348	29.9
New England	1,832	1,853	1,979	2,537	38.5
Middle Atlantic	5,366	5,451	5,622	6,811	26.9
Midwest	8,060	8,367	8,912	11,206	39.0
East North Central	5,533	5,754	6,097	7,578	37.0
West North Central	2,527	2,613	2,815	3,627	43.6
South	11,360	12,724	15,058	20,513	80.6
South Atlantic	6,228	7,132	8,560	11,644	86.9
East South Central	2,007	2,167	2,461	3,247	61.8
West South Central	3,125	3,425	4,037	5,622	79.9
West	6,173	6,927	8,534	12,281	99.0
Mountain	1,677	1,925	2,361	3,374	101.2
Pacific	4,496	5,002	6,174	8,906	98.1
New England	1,832	1,853	1,979	2,537	38.5
Maine	170	176	192	256	50.4
New Hampshire	134	141	166	237	76.8
Vermont	69	72	82	110	59.1
Massachusetts	842	842	881	1,109	31.7
Rhode Island	155	151	153	195	26.2
Connecticut	462	471	504	630	36.3
Middle Atlantic	5,366	5,451	5,622	6,811	26.9
New York	2,388	2,426	2,526	3,028	26.8
New Jersey	1,071	1,112	1,192	1,480	38.2
Pennsylvania	1,908	1,913	1,904	2,303	20.7
East North Central	5,533	5,754	6,097	7,578	37.0
Ohio	1,480	1,547	1,619	1,986	34.2
Indiana	728	772	836	1,048	44.0
Illinois	1,479	1,513	1,588	1,952	32.0
Michigan	1,171	1,211	1,277	1,579	34.9
Wisconsin	676	711	776	1,013	50.0
West North Central	2,527	2,613	2,815	3,627	43.6
Minnesota	568	602	683	918	61.5
Iowa	436	439	449	546	25.1
Missouri	741	769	837	1,072	44.6
North Dakota	94	93	93	117	23.9
South Dakota	105	108	111	142	34.3
Nebraska	229	236	248	317	38.5
Kansas	353	366	395	517	46.5
South Atlantic	6,228	7,132	8,560	11,644	86.9
Delaware	87	100	113	146	67.2
Maryland	549	602	701	929	69.2
District of Columbia	77	73	72	87	13.2
Virginia	712	803	967	1,319	85.3
West Virginia	278	277	280	342	23.1
North Carolina	865	998	1,200	1,633	88.7
South Carolina	426	482	575	788	84.9
Georgia	695	798	998	1,419	104.0
Florida	2,539	2,999	3,654	4,982	96.2
East South Central	2,007	2,167	2,461	3,247	61.8
Kentucky	482	509	563	729	51.3
Tennessee	651	717	839	1,129	73.5
Alabama	545	591	668	874	60.4
Mississippi	329	350	391	514	56.3
West South Central	3,125	3,425	4,037	5,622	79.9
Arkansas	362	383	436	580	60.1
Louisiana	487	514	565	741	52.0
Oklahoma	440	454	501	661	50.4
Texas	1,835	2,074	2,534	3,640	98.4
Mountain	1,677	1,925	2,361	3,374	101.2
Montana	113	118	130	174	54.2
Idaho	130	144	172	246	89.4
Wyoming	51	51	54	74	43.4
Colorado	357	416	514	743	108.0
New Mexico	178	204	247	350	97.3
Arizona	529	623	783	1,121	111.9
Utah	165	187	230	334	102.4
Nevada	155	183	231	333	115.6
Pacific	4,495	5,002	6,174	8,906	98.1
Washington	612	676	836	1,245	103.5
Oregon	418	434	505	724	73.2
California	3,303	3,704	4,605	6,622	100.5
Alaska	25	31	38	54	103.3
Hawaii	137	158	190	262	91.6

Note: Totals may not add due to independent rounding and percents are computed on unrounded numbers.

[1]These estimates are consistent with the population as enumerated in the 1990 census, and have not been adjusted for census coverage errors. Includes Armed Forces residing in each State.

Source: U.S. Bureau of the Census, 1993 data consistent with 1994 Census Advisory, *Updated National/State Population Estimates*, CB94-43; 2000, 2010, and 2020 from *Population Projections for States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994, Series A - preferred series.

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A PROFILE OF OLDER AMERICANS

1994

AARP AoA

Number of Persons 60+, 65+, 75+, and 85+, by State: July 1, 1993

State	Number (thousands)					Percent of all ages			
	All ages	60+	65+	75+	85+	60+	65+	75+	85+
US, total	257,908	43,033	32,791	14,139	3,369	16.7	12.7	5.5	1.3
Alabama	4,187	722	545	234	54	17.3	13.0	5.6	1.3
Alaska	599	41	26	8	2	6.8	4.4	1.4	0.3
Arizona	3,936	687	529	219	46	17.5	13.4	5.6	1.2
Arkansas	2,424	467	362	162	39	19.3	15.0	6.7	1.6
California	31,211	4,358	3,303	1,382	323	14.0	10.6	4.4	1.0
Colorado	3,566	483	357	149	37	13.6	10.0	4.2	1.0
Connecticut	3,277	600	462	207	51	18.3	14.1	6.3	1.5
Delaware	700	117	87	34	8	16.7	12.4	4.9	1.1
Dist. of Columbia	578	100	77	34	8	17.3	13.3	5.8	1.4
Florida	13,679	3,220	2,539	1,103	245	23.5	18.6	8.1	1.8
Georgia	6,917	944	695	290	65	13.6	10.1	4.2	0.9
Hawaii	1,172	185	137	53	12	15.8	11.7	4.5	1.0
Idaho	1,099	169	130	58	13	15.4	11.8	5.3	1.2
Illinois	11,697	1,943	1,479	655	157	16.6	12.6	5.6	1.3
Indiana	5,713	962	728	317	77	16.8	12.7	5.5	1.4
Iowa	2,814	555	436	210	58	19.7	15.5	7.4	2.1
Kansas	2,531	453	353	166	46	17.9	13.9	6.6	1.8
Kentucky	3,789	638	482	211	52	16.9	12.7	5.6	1.4
Louisiana	4,295	648	487	202	47	15.1	11.3	4.7	1.1
Maine	1,239	223	170	75	19	18.0	13.7	6.1	1.6
Maryland	4,965	740	549	221	52	14.9	11.1	4.5	1.0
Massachusetts	6,012	1,084	842	380	97	18.0	14.0	6.3	1.6
Michigan	9,478	1,546	1,171	494	116	16.3	12.4	5.2	1.2
Minnesota	4,517	735	568	270	73	16.3	12.6	6.0	1.6
Mississippi	2,643	432	329	145	35	16.4	12.5	5.5	1.3

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Number of Persons 60+, 65+, 75+, and 85+, by State: July 1, 1993

State	Number (thousands) All ages	60+	65+	75+	85+	Percent of all ages 60+	65+	75+	85+
Missouri	5,234	962	741	340	89	18.4	14.2	6.5	1.7
Montana	839	147	113	51	12	17.5	13.4	6.1	1.4
Nebraska	1,607	294	229	110	31	18.3	14.2	6.8	1.9
Nevada	1,389	210	155	54	10	15.2	11.1	3.9	0.7
New Hampshire	1,125	176	134	59	15	15.6	11.9	5.2	1.3
New Jersey	7,879	1,417	1,071	453	102	18.0	13.6	5.7	1.3
New Mexico	1,616	239	178	74	16	14.8	11.0	4.6	1.0
New York	18,197	3,168	2,388	1,038	257	17.4	13.1	5.7	1.4
North Carolina	6,945	1,155	865	355	80	16.6	12.5	5.1	1.2
North Dakota	635	119	94	47	13	18.7	14.8	7.4	2.0
Ohio	11,091	1,949	1,480	627	151	17.6	13.3	5.7	1.4
Oklahoma	3,231	570	440	195	50	17.6	13.6	6.0	1.5
Oregon	3,032	531	418	186	43	17.5	13.8	6.1	1.4
Pennsylvania	12,048	2,459	1,908	822	187	20.4	15.8	6.8	1.6
Rhode Island	1,000	196	155	69	17	19.6	15.5	6.9	1.7
South Carolina	3,643	569	426	167	35	15.6	11.7	4.6	1.0
South Dakota	715	135	105	51	14	18.8	14.7	7.1	1.9
Tennessee	5,099	865	651	279	66	17.0	12.8	5.5	1.3
Texas	18,031	2,453	1,835	771	186	13.6	10.2	4.3	1.0
Utah	1,860	216	165	70	16	11.6	8.9	3.8	0.9
Vermont	576	91	69	31	8	15.8	12.0	5.4	1.4
Virginia	6,491	958	712	289	67	14.8	11.0	4.5	1.0
Washington	5,255	797	612	265	62	15.2	11.6	5.0	1.2
West Virginia	1,820	361	278	119	28	19.8	15.3	6.5	1.5
Wisconsin	5,038	878	676	314	80	17.4	13.4	6.2	1.6
Wyoming	470	67	51	22	5	14.2	10.9	4.6	1.0

Source of data: U.S. Bureau of the Census, Press Release CB94-43, and unpublished estimates.
Table compiled by the U.S. Administration on Aging
File: STAGE936.WQ1

Hawaii

- The population 60 years or older in Hawaii in 1993 is estimated by the Census Bureau to be 185,000. This represents an increase since 1980 of 62%, which was more than four times greater than the national average of 14%.

- Likewise, the 60+ age group in Hawaii is projected by the Census Bureau to grow by 92% between 1993 and 2020, which is higher than the national average of 78% for this age group.

- In 1993 the 60+ age group represented one of every six Americans (17%) and Hawaiians (16%).

- In Hawaii in 1990, there were 128,000 people 60+ in 1990 who are generally referred to as minorities--blacks, asians, pacific islanders, native americans, and hispanics. They represented the majority--74%--of older Hawaiians compared with one-seventh (14%) of all Americans 60+.

- The level of educational achievement by older (60+) Hawaiians is somewhat lower than seniors nationally. About three in ten (29%) of older (60+) Hawaiians in 1990 but less than a quarter (23%) of older Americans in general had less than nine years of schooling.

- The rate of disability among noninstitutionalized older (60+) Hawaiians in 1990 was less than among older Americans in general. The percentage of older (60+) Hawaiians with a self-reported limitation in mobility or self-care was 15% compared with a national average of 17% for this age group.

- In 1989, the last year for which we have such data at the state level, the rate of poverty among noninstitutionalized older (60+) Hawaiians was 7%, almost half the national average of 12% for older people.

- One-sixth (18%) of households headed by older (60+) Hawaiians in 1990 and over half (52%) of households headed by people 85 years or older did not have a vehicle. Comparable percentages for the older population in the United States were 19% and 52%, respectively.

- The cost of buying or renting a house or apartment, as well as expenses associated with utilities, repairs, and maintenance of a household, continue to overwhelm many of our seniors. One in six or 16% of Hawaiian households headed by someone 60 or older spent 35% or more of their incomes on housing-related expenses, less than the national average for seniors of 21%.

- The structures owned or rented by elderly (60+) Hawaiians in 1990 were noticably younger on average than those of American seniors in general. One in nine (11%) of these structures was built before 1940, compared to about one-fourth (23%) nationally.

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file: HAWMOD

TO: MOLLY BROSTROM

FR: BRIAN COYNE

RE: QUESTION FROM FIRST LADY'S OFFICE

DATE: AUGUST 17, 1995

Here is the answer to the question you posed earlier today. Please recognize that the question is difficult to quantify because many adult children provide support to their elderly parents and relatives that is not recorded as income. Given the relative value of income that is quantified, it is safe to say that most income comes from Social Security, pensions, savings and assets.

Let me know if you have any additional questions.

OPTIONAL FORM 99 (7-90)

FAX TRANSMITTAL | # of pages ▶ 3

To Molly Brostrom	From Brian Coyne
Dept/Agency	Phone #
Fax # 456-7028	Fax #

NSN 7540-01-317-7368 5099-101 GENERAL SERVICES ADMINISTRATION

Based on data collected by the Census Bureau, the Social Security Administration (SSA) has periodically compiled reports on the economic status and regular income sources of the elderly. From the most recent data of 1992, SSA found that Social Security provides the largest share of the total income for the aged (40 percent), followed by asset income (21 percent), pensions (20 percent), and earnings (17 percent). Included in the remaining 3 percent would be systematic contributions and regular support provided by family members and others. However, these figures would not include many other forms of support that family members provide to their elders. For example, many adult children provide their elderly parents with free room and board in their homes. In other cases, adult children pay the mortgage or rent on behalf of their elderly parents or periodically send their parents cash to pay their bills. Because all of these various forms of support would not be recorded in any systematic way, it would be impossible to quantify the exact percentage of support that adult children in the U.S. provide to their elderly parents. However, the data certainly supports the statement that Social Security continues to provide the largest share of total income for the elderly.

Change in shares from sources since 1962

Social Security continues to provide the largest share of total income for the aged

The share of total income provided by Social Security increased by about one-fourth between 1962 and 1980 and has maintained this level with the exception of a slight decline in 1990. The share from asset income increased for about 20 years, but has been declining since the mid-80's. The share from other pensions has more than doubled and the share from earnings has declined by about two-fifths.

Shares of income from various sources, selected years

Year	Social Security	Assets Income	Pensions*	Earnings	Other
1962	31%	16%	9%	28%	16%
1967	34	15	12	29	10
1976	39	18	16	23	4
1978	38	19	16	23	4
1980	39	22	16	19	4
1982	39	25	15	18	3
1984	38	28	15	16	3
1986	38	26	16	17	3
1988	38	25	17	17	3
1990	36	24	18	18	3
1992	40	21	20	17	3

*Includes private pensions or annuities, government employee pensions, Railroad Retirement, and IRA Keogh, and 401 (k) payments.

Source: Income of the Aged Chartbook, 1992
US Dept Health + Human Services
Social Security Administration
Office of Research and Statistics
December, 1994

Selected Demographic Highlights

of an Aging Population

Prepared by
Donald G. Fowles

October 20, 1994

RACE AND ETHNIC ORIGIN

- People 60+ are of all races and ethnic origins:
  - 89% are white;
  - 8% are black;
  - 2% are Native Americans or Asian/Pacific Islanders;
  - 5% are Hispanics (may be of any race).
- The minority population will increase from one-seventh of elderly population today to one-fourth by 2030.

GEOGRAPHIC DISTRIBUTION

- In 1993, nearly three of every five (58%) people 60+ lived in eleven states. Five of these states had more than two million elderly (California, Florida, New York, Pennsylvania, and Texas) and six states had between one and two million (Ohio, Illinois, Michigan, New Jersey, North Carolina, and Massachusetts). (See attached table.)
- Florida has the highest concentration of people 60+ (24%). Other states with high percentages of older people are located in the midwest and northeast regions of the country. (See attached table.)

MARITAL STATUS

- Most older men remain married until they die, whereas most older women will experience widowhood.
- Older (65+) men are nearly twice as likely to be married as older women--77% of men, 42% of women.
- Half of older (65+) women are widows (48%). There are five times as many widows (8.6 million) as widowers (1.8 million).

Selected Demographic Highlights of an Aging Population

SIZE AND GROWTH OF POPULATION

- The most recent Census Bureau estimate of the size of the 60+ population is 43 million, which represents 17% or one of every six Americans.
- Growth of the elderly population will slow somewhat around the turn of this century but will then increase rapidly as the "baby boom" generation matures.
- The number of 60+ will double between now and the year 2030 and the number of 85+ will nearly triple.
- One of six (17%) Americans today is 60+; by 2030, one in four (25%) will be in this age group.

Year	All ages	60+	75+	85+
Number (millions)				
1993	257.9	43.0	14.1	3.4
2000	276.2	46.0	16.8	4.3
2030	350.0	89.0	32.2	8.8
Percent increase				
1993-2000	7%	7%	19%	29%
1993-2030	27%	107%	92%	104%
Percent of all ages				
1993	100%	17%	6%	1%
2000	100%	17%	6%	2%
2030	100%	25%	9%	3%

- By 2030, the percentage of older (60+) people in the total population in the U.S. (25%) will be higher than their percentage of Florida's population today (24%).

LIVING ARRANGEMENTS

- About two-thirds (68%) of the noninstitutionalized elderly (65+) live in a family setting. About 55 percent live with a spouse and another 13 percent live with children, siblings, or other relatives.

- Many are socially isolated, but for the 80% who have living children:

  - Two-thirds live within 30 minutes of a child;

    and

  - Three of every five see children at least weekly and three of every four talk on phone at least weekly with children.

- About 9.4 million or one-third of the noninstitutionalized elderly (65+) live alone. Most (7.4 million) are women. The number living alone has increased faster than the older population as a whole in recent years.

- About 1.6 million or 5 percent of elderly (65+) people lived in nursing homes in 1990. However, the percentage living in nursing homes increases dramatically with age:

  - 1% for people 65-74
  - 6% for people 75-84
  - 24% for people 85+

HEALTH STATUS AND HEALTH CARE

- Most older people have one or more chronic health problems but consider themselves to be in good health. About 29% of the noninstitutionalized elderly (65+) rate their health as fair or poor. Older blacks are more likely to rate their health as fair or poor (44%) than are older whites (27%).

HEALTH STATUS AND HEALTH CARE (cont.)

- About 6 million or 23% of older (65+) people living in the community have health-related difficulties with one or more personal care activities (ADL's). The percentage rises steeply with age, from 17% for those 65-74 to 29% for people 75-84 and 45% for those 85+.

- People 65+ account for 13% of the population but 35% of all hospital stays and 46% of all days of care in hospitals. They also account for 36% of total personal health care expenditures in the U.S.

ACTIVITIES

- About one in seven people 65+ attend senior centers, and many spend "a lot of time" walking or exercising (25%), in hobbies or other recreation (26%), socializing with friends (38%), and caring for younger or older family members (20%).

- Most are retired, but many remain active:

  - 3.5 million (11%) have paying jobs;
  - 5 million (17%) do volunteer work;
  - Nearly one million (4%) participate in adult education.

INCOME AND POVERTY

- Many are poor or near-poor, but most are not:

  - Among noninstitutionalized people 65+ in 1993, 3.8 million or 12% were poor in 1993;

    BUT

  - The median net worth of older households was twice the national average in 1988 ($73,500 vs. $35,800);

    AND

  - Among the 29% of U.S. households with discretionary income, older households have the highest per capita discretionary income.

INCOME AND POVERTY (cont.)

- The median income of older (65+) people in 1993 was $15,000 for males and $8,500 for females.

- About one of every fourteen (8%) family households headed by an older person had incomes less than $10,000 in 1993 and one of four (26%) had incomes of $40,000 or more. Among elderly nonfamily households (primarily older people who live alone), one of every twelve (9%) had incomes under $5,000 and one of every five (21%) had $20,000 or more.

- The median incomes for elderly (65+) households in 1990 by race and Hispanic origin were as follows:

Race or Hispanic origin	Family Household	Nonfamily Household
Total	$25,821	$10,908
White	26,503	11,283
Black	18,489	7,492
Hispanic	19,569	7,347

- The sources of income for older (65+) couples and individuals in 1992 were:

Social Security	40%
Asset income	21%
Public and private pensions	19%
Earnings	17%
All other sources	3%

- About 3.8 million older (65+) people were below the poverty level in 1993. The poverty rate for this age group was 12.2%, about the same as the rate for people 18-64 (12.4%).

- Another 2.3 million or 8% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level). In total, 6.1 million or one-fifth (20%) of the older population was poor or near-poor in 1993.

INCOME AND POVERTY (cont.)

- o Poverty rates in 1993 for selected subgroups of the elderly (65+) population are as follows:

Total	12%	Living with family	6%
White	11%	Living alone or with nonrelatives	24%
Black	28%	Less than high school education	20%
Hispanic	21%	Black women living alone	44%
Male	8%		
Female	15%		

CAREGIVING

- o About 4 of every 5 caregivers for the elderly disabled or functionally impaired are family members. Smaller family size in future could overburden some informal caregiving networks.

- o Among the unpaid caregivers of elderly people who required personal assistance in 1982:

  - -- One-third (36%) were spouses;
  - -- One-third (37%) were children; and
  - -- One-fourth (27%) were other relatives or nonrelatives.

- o Most caregivers are women (72%) and over one-third (36%) are themselves elderly (65+ years old).

- o Conflicting demands on caregivers' time were common in 1982:

  - -- One-fifth (21%) had children under 18 in the household;
  - -- About 9% had quit their jobs to become a caregiver; and
  - -- 20% had some form of work conflict (e.g., working fewer hours or rearranging work schedules).

* * * * *

10-20-94
file: ftgstat