

# A Profile of Older Americans: 2015



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

# Table of Contents

<b>HIGHLIGHTS</b> .....	<b>1</b>
<b>THE OLDER POPULATION</b> .....	<b>2</b>
<b>FUTURE GROWTH</b> .....	<b>3</b>
FIGURE 1: NUMBER OF PERSONS 65+: 1900-2060 (NUMBERS IN MILLIONS) .....	3
<b>MARITAL STATUS</b> .....	<b>4</b>
FIGURE 2: MARITAL STATUS OF PERSONS 65+, 2015.....	4
<b>LIVING ARRANGEMENTS</b> .....	<b>5</b>
FIGURE 3: LIVING ARRANGEMENTS OF PERSONS 65+: 2015 .....	5
<b>RACIAL AND ETHNIC COMPOSITION</b> .....	<b>6</b>
<b>GEOGRAPHIC DISTRIBUTION</b> .....	<b>6</b>
FIGURE 4: PERSONS 65+ AS A PERCENTAGE OF TOTAL POPULATION, 2014 .....	7
FIGURE 5: PERCENT INCREASE IN POPULATION 65+, 2004 TO 2014 .....	7
FIGURE 6: THE 65+ POPULATION BY STATE, 2014.....	8
<b>INCOME</b> .....	<b>9</b>
FIGURE 7: PERCENT DISTRIBUTION BY INCOME: 2014 .....	9
<b>POVERTY</b> .....	<b>10</b>
<b>HOUSING</b> .....	<b>11</b>
<b>EMPLOYMENT</b> .....	<b>11</b>
<b>EDUCATION</b> .....	<b>11</b>
<b>HEALTH AND HEALTH CARE</b> .....	<b>12</b>
<b>HEALTH INSURANCE COVERAGE</b> .....	<b>13</b>
FIGURE 8: PERCENTAGE OF PERSONS 65+ BY TYPE OF HEALTH INSURANCE COVERAGE, 2014 .....	13
<b>DISABILITY AND ACTIVITY LIMITATIONS</b> .....	<b>14</b>
FIGURE 9: PERCENTAGE OF PERSONS 65+ WITH A DISABILITY, 2014.....	14
<b>NOTES</b> .....	<b>15</b>

## Highlights\*

- The population age 65 and over numbered 46.2 million in 2014, an increase 10 million or 28% since 2004.
- Between 2004 and 2014 the population age 60 and over increased 32.5% from 48.9 million to 64.8 million.
- The number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 17.8% between 2004 and 2014.
- About one in every seven, or 14.5%, of the population is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 19.3 years (20.5 years for females and 18 years for males).
- There were 72,197 persons aged 100 or more in 2014 (0.2% of the total 65+ population).
- Older women outnumber older men at 25.9 million older women to 20.4 million older men.
- In 2014, 22% of persons 65+ were members of racial or ethnic minority populations--9% were African-Americans (not Hispanic), 4% were Asian or Pacific Islander (not Hispanic), 0.5% were Native American (not Hispanic), 0.1% were Native Hawaiian/Pacific Islander, (not Hispanic), and 0.7% of persons 65+ identified themselves as being of two or more races. Persons of Hispanic origin (who may be of any race) represented 8% of the older population.
- Older men were much more likely to be married than older women---70% of men, 45% of women - (Figure 2). In 2015, 34% older women were widows.
- About 29% (13.3 million) of noninstitutionalized older persons live alone (9.2 million women, 4.1 million men).
- Almost half of older women (46%) age 75+ live alone.
- In 2014, about 554,579 grandparents aged 65 or more had the primary responsibility for their grandchildren who lived with them.
- The population 65 and over has increased from 36.2 million in 2004 to 46.2 million in 2014 (a 28% increase) and is projected to more than double to 98 million in 2060.
- The 85+ population is projected to triple from 6.2 million in 2014 to 14.6 million in 2040.
- Racial and ethnic minority populations have increased from 6.5 million in 2004 (18% of the older adult population) to 10 million in 2014 (22% of older adults) and are projected to increase to 21.1 million in 2030 (28% of older adults).
- The median income of older persons in 2014 was \$31,169 for males and \$17,375 for females. Median money income (after adjusting for inflation) of all households headed by older people declined by 2.7% (which was not statistically significant) between 2013 and 2014. Households containing families headed by persons 65+ reported a median income in 2014 of \$54,838.
- The major sources of income as reported by older persons in 2013 were Social Security (reported by 84% of older persons), income from assets (reported by 51%), private pensions (reported by 27%), government employee pensions (reported by 14%), and earnings (reported by 28%).
- Social Security constituted 90% or more of the income received by 35% of beneficiaries in 2013 (21% of married couples and 46% of non-married beneficiaries).
- Over 4.5 million older adults (10%) were below the poverty level in 2014. This poverty rate is not statistically different from the poverty rate in 2013 (10.2%). In 2011, the U.S. Census Bureau also released a new Supplemental Poverty Measure (SPM) which takes into account regional variations in the livings costs, non-cash benefits received, and non-discretionary expenditures but does not replace the official poverty measure. In 2014, the SPM shows a poverty level for older persons of 14.4% (more than 4 percentage points higher than the official rate of 10%). This increase is mainly due to including medical out-of-pocket expenses in the poverty calculations.

\*Principal sources of data for the Profile are the U.S. Census Bureau, the National Center for 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 population age 65 years or older numbered 46.2 million in 2014 (the most recent year for which data are available). They represented 14.5% of the U.S. population, about one in every seven Americans. The number of older Americans increased by 10 million or 28% since 2004, compared to an increase of 6.2% for the under-65 population.

Between 2004 and 2014, the number of Americans aged 45-64 (who will reach age 65 over the next two decades) increased by 17.8% and the number of Americans age 60 and over increased by 32.5% from 48.9 million to 64.8 million.

In 2014, there were 25.9 million older women and 20.4 million older men, or a sex ratio of 127.2 women for every 100 men. At age 85 and over, this ratio increases to 192.2 women for every 100 men.

Since 1900, the percentage of Americans 65+ has more than tripled (from 4.1% in 1900 to 14.5% in 2014), and the number has increased over fourteen times (from 3.1 million to 46.2 million). The older population itself is increasingly older. In 2014, the 65-74 age group (26.4 million) was more than 12 times larger than in 1900; the 75-84 group (13.7 million) was more than 17 times larger, and the 85+ group (6.2 million) was 50 times larger.

In 2014, persons reaching age 65 had an average life expectancy of an additional 19.3 years (20.5 years for females and 18 years for males). A child born in 2014 could expect to live 78.8 years, about 30 years longer than a child born in 1900. Much of this increase occurred because of reduced death rates for children and young adults. However, the period of 1990-2007 also has seen reduced death rates for the population aged 65-84, especially for men – by 41.6% for men aged 65-74 and by 29.5% for men aged 75-84. Life expectancy at age 65 increased by only 2.5 years between 1900 and 1960, but has increased by 4.2 years from 1960 to 2007. Nonetheless, some research has raised concerns about future increases in life expectancy in the US compared to other high-income countries, primarily due to past smoking and current obesity levels, especially for women age 50 and over.

In 2014, 3.4 million persons celebrated their 65th birthday. Census estimates showed an annual net increase between 2013 and 2014 of 1.5 million in the number of persons age 65 and over.

Between 1980 and 2014, the centenarian population experienced a larger percentage increase than did the total population. There were 72,197 persons aged 100 or more in 2014 (0.2% of the total 65+ population). This is more than double the 1980 figure of 32,194.

-----

Sources: U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2014. Release Date: June 2015; Table 1. Intercensal Estimates of the Resident Population by Sex and Age for the United States: April 1, 2000 to July 1, 2010. Release Date: September 2011; Annual Estimates of the Resident Population by Single Year of Age and Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2014. Release Date: July 1, 2015; 2010 Census Special Reports, Centenarians: 2010, C2010SR-03, 2012; Hobbs, Frank and Nicole Stoops, Census 2000 Special Reports, Series CENSR-4, Demographic Trends in the 20<sup>th</sup> Century, Table 5. Population by Age and Sex for the United States: 1900 to 2000, Part A. National Center for Health Statistics, Murphy SL, Kochanek KD, Xu JQ, Arias E. Mortality in the United States, 2014, NCHS data brief, no 229. Hyattsville, MD. 2015; and National Research Council, Crimmins EM, Preston SH, Cohen B, editors. Explaining Divergent Levels of Longevity in High-Income Countries. Panel on Understanding Divergent Trends in Longevity in High-Income Countries, 2011.

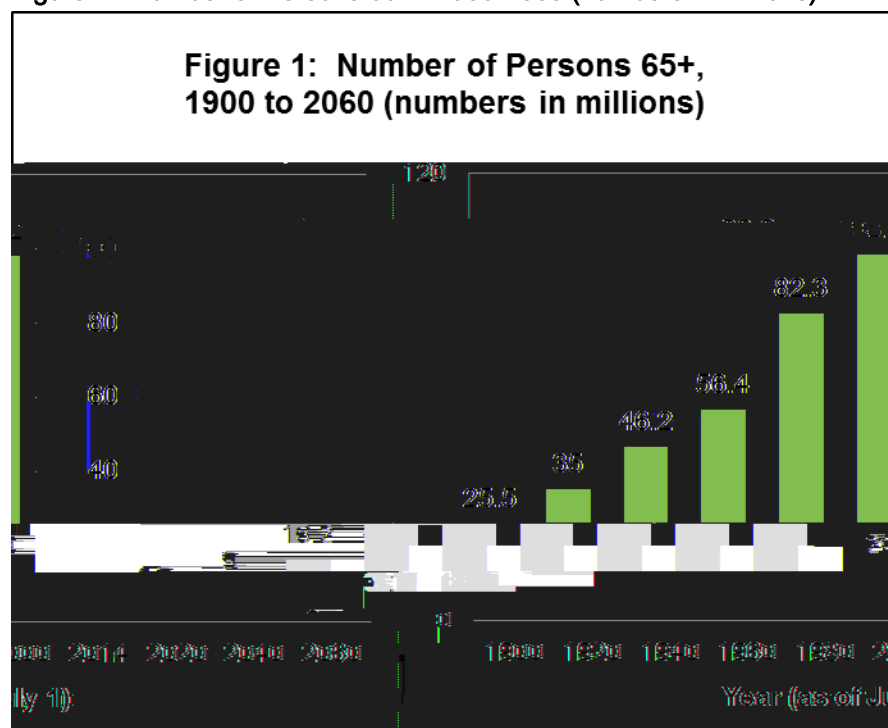
## Future Growth

The older population will continue to grow significantly in the future (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 is beginning to burgeon as the "baby boom" generation begins to reach age 65.

The population age 65 and over has increased from 36.2 million in 2004 to 46.2 million in 2014 (a 28% increase) and is projected to more than double to 98 million in 2060. By 2040, there will be about 82.3 million older persons, over twice their number in 2000. People 65+ represented 14.5% of the population in the year 2014 but are expected to grow to be 21.7% of the population by 2040. The 85+ population is projected to triple from 6.2 million in 2014 to 14.6 million in 2040.

Racial and ethnic minority populations have increased from 6.5 million in 2004 (18% of the older adult population) to 10 million in 2014 (22% of older adults) and are projected to increase to 21.1 million in 2030 (28% of older adults). Between 2014 and 2030, the white (not Hispanic) population 65+ is projected to increase by 46% compared with 110% for older racial and ethnic minority populations, including Hispanics (137%), African-Americans (not Hispanic) (90%), American Indian and Native Alaskans (not Hispanic) (93%), and Asians (not Hispanic) (104%).

**Figure 1: Number of Persons 65+: 1900-2060 (numbers in millions)**



Note: Increments in years are uneven.

Source: U.S. Census Bureau, Population Estimates and Projections.

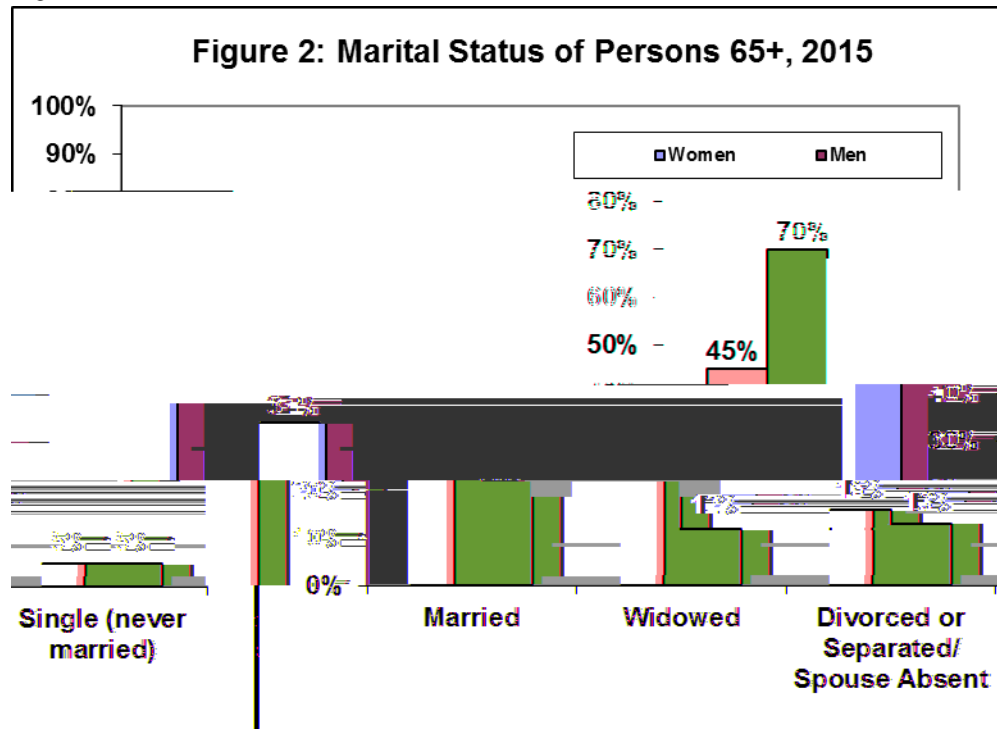
Sources: U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municípios: April 1, 2010 to July 1, 2014, Release Date: June 2015; Intercensal Estimates of the Resident Population by Sex and Age for the United States: April 1, 2000 to July 1, 2010. Release Date: September 2011; Intercensal Estimates of the White Alone Resident Population by Sex and Age for the United States: April 1, 2000 to July 1, 2010; 2014 National Population Projections: Summary Tables, Table 3. Projections of the Population by Sex and Selected Age Groups for the United States: 2015 to 2060, released December 10, 2014; and NP2014\_D1: Projected Population by Single Year of Age, Sex, Race, and Hispanic Origin for the United States: 2014 to 2060.

## Marital Status

In 2015, older men were much more likely to be married than older women--70% of men, 45% of women (Figure 2). Widows accounted for 34% of all older women in 2015. There were more than three times as many widows (8.8 million) as widowers (2.4 million).

Divorced and separated (including married/spouse absent) older persons represented only 15% of all older persons in 2015. However, this percentage has increased since 1980, when approximately 5.3% of the older population were divorced or separated/spouse absent.

Figure 2: Marital Status of Persons 65+, 2015



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, Table A1. Marital Status of People 15 Years and Over, by Age, Sex, and Personal Earnings, 2015. Internet data release November 2015.

## Living Arrangements

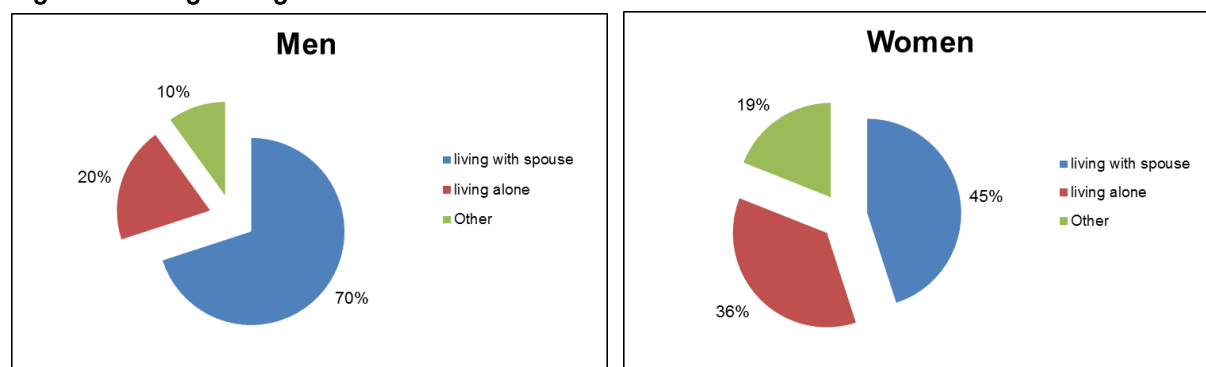
Over half (56%) of older noninstitutionalized persons lived with their spouse in 2015. Approximately 14.3 million or 70% of older men, and 11.5 million or 45% of older women, lived with their spouse (Figure 3). The proportion living with their spouse decreased with age, especially for women. Only 32% of women 75+ years old lived with a spouse.

About 29% (13.3 million) of all noninstitutionalized older persons in 2015 lived alone (9.2 million women, 4.1 million men). They represented 36% of older women and 20% of older men. The proportion living alone increases with advanced age. Among women aged 75 and over, for example, almost half (46%) lived alone.

In 2014, a total of about 2.4 million people age 65 and over lived in a household with a grandchild present. About 554,579 of these grandparents were the persons with primary responsibility for their grandchildren who lived with them.

A relatively small number (1.5 million) and percentage (3.2%) of the 65+ population in 2014 lived in institutional settings. Among those who did, 1.2 million lived in nursing homes. However, the percentage increases dramatically with age, ranging (in 2014) from 1% for persons 65-74 years to 3% for persons 75-84 years and 10% for persons 85+.

**Figure 3: Living Arrangements of Persons 65+: 2015**



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

-----

Sources: U.S. Census Bureau, American Community Survey; Current Population Survey, Annual Social and Economic Supplement.

## Racial and Ethnic Composition

In 2014, 22% of persons age 65+ were members of racial or ethnic minority populations—9% were African-Americans (not Hispanic), 4% were Asian or Pacific Islander (not Hispanic), 0.5% were Native American (not Hispanic), 0.1% were Native Hawaiian/Pacific Islander, (not Hispanic), and 0.7% of persons age 65+ identified themselves as being of two or more races. Persons of Hispanic origin (who may be of any race) represented 8% of the older population.

Only 8% of all the people who were members of racial and ethnic minority populations were 65+ in 2014 compared with 18% of non-Hispanic whites. The percentage of people age 65 and over within each racial and ethnic minority group are as follows: 10% of African-Americans (not Hispanic), 11% of Asians (not Hispanic), 8% of Native Hawaiian and Other Pacific Islanders (not Hispanic), 10% of American Indian and Native Alaskans (not Hispanic) and 6% of Hispanics.

-----

Source: U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population by Sex, Age, Race Alone or in Combination, and Hispanic Origin for the United States and States: April 1, 2010 to July 1, 2014. Release Date: June 2015.

## Geographic Distribution

The proportion of older persons in the population varies considerably by state with some states experiencing much greater growth in their older populations (Figures 4 and 5). In 2014, almost two-thirds (63%) of persons 65+ lived in 14 states: California (5.0 million); Florida (3.8 million); Texas (3.1 million); New York (2.9 million); Pennsylvania (2.1 million); and Ohio, Illinois, Michigan, North Carolina, New Jersey, Georgia, Virginia, Arizona, and Massachusetts each had well over 1 million (Figure 6).

Persons 65+ constituted approximately 18% or more of the total population in three states in 2014: Florida (19%); Maine (18%); and West Virginia (18%). In 3 states, the 65+ population increased by 50% or more between 2004 and 2014: Alaska (62%); Nevada (52%); and Colorado (50%).

The 14 jurisdictions with poverty rates at or over 10% for older adults during 2014 were: District of Columbia (14.5%); Mississippi (13.2%); New Mexico (13.2%); Louisiana (12.8%); New York (11.7%); Kentucky (11.3%); Alabama (11.2%); Texas (10.9%); Arkansas (10.6%); California (10.6%); South Dakota (10.6%); Florida (10.5%); Georgia (10.4%); and Tennessee (10.1%).

Most persons 65+ lived in metropolitan areas in 2014 (80%). About 53% of these older persons lived outside principal cities and 27% lived inside principal cities. Also, 20% of older persons lived outside of metropolitan areas. Older adults are less likely to change residence than other age groups. From 2014 to 2015, only 4% of older persons moved as opposed to 13% of the under 65 population. Most older movers (60%) stayed in the same county and 21% remained in the same state (different county). Only 20% of the movers moved from out-of-state or abroad.

-----

Sources: Administration for Community Living [agid.acl.gov](http://agid.acl.gov). Data Source: Population Estimates 2004, accessed March 17, 2016. U.S. Census Bureau, American Community Survey; Current Population Survey, Annual Social and Economic Supplement; Table 1. General Mobility, by Race and Hispanic Origin, Region, Sex, Age, Relationship to Householder, Educational Attainment, Marital Status, Nativity, Tenure, and Poverty Status: 2014 to 2015; POV40. Age, Sex, Household Relationship, by Region and Residence - Ratio of Income to Poverty Level; Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2014. Release date June 2015.



Figure 4: Persons 65+ as a Percentage of Total Population, 2014

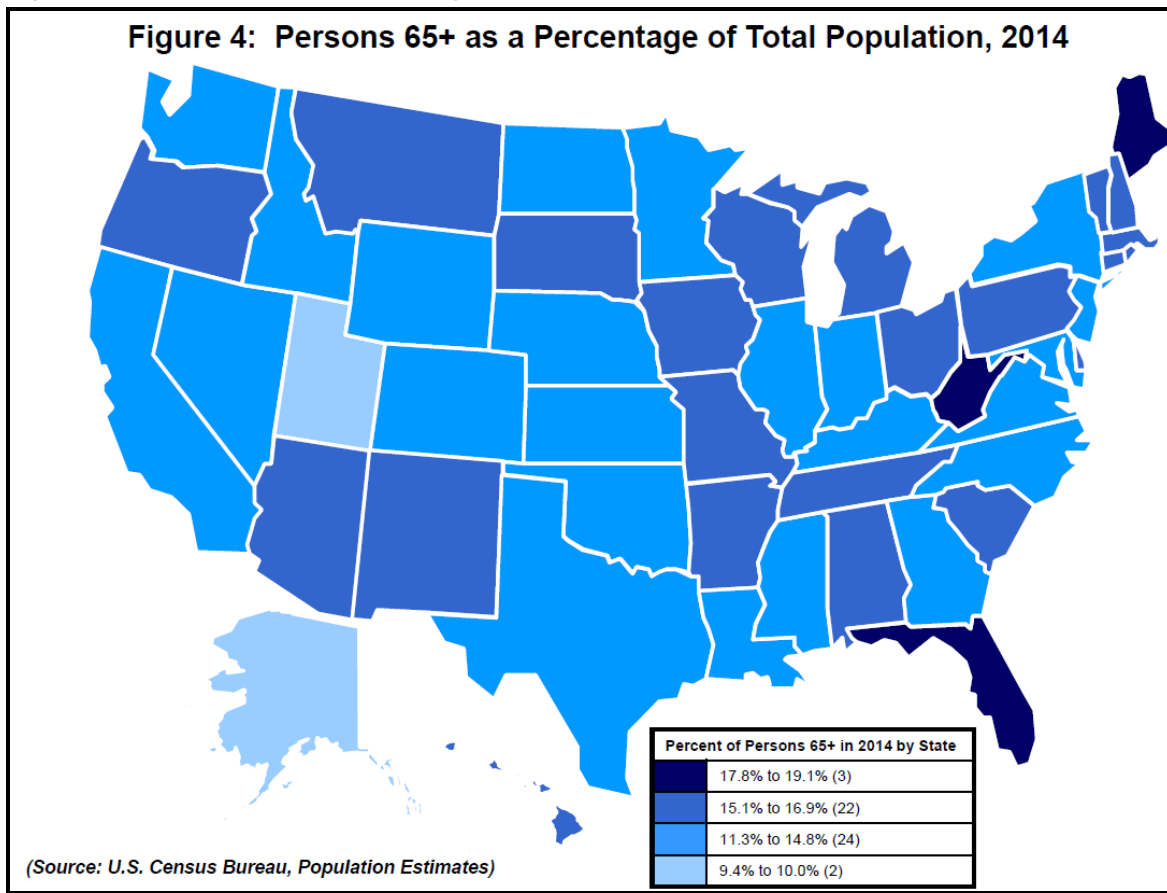


Figure 5: Percent Increase in Population 65+, 2004 to 2014

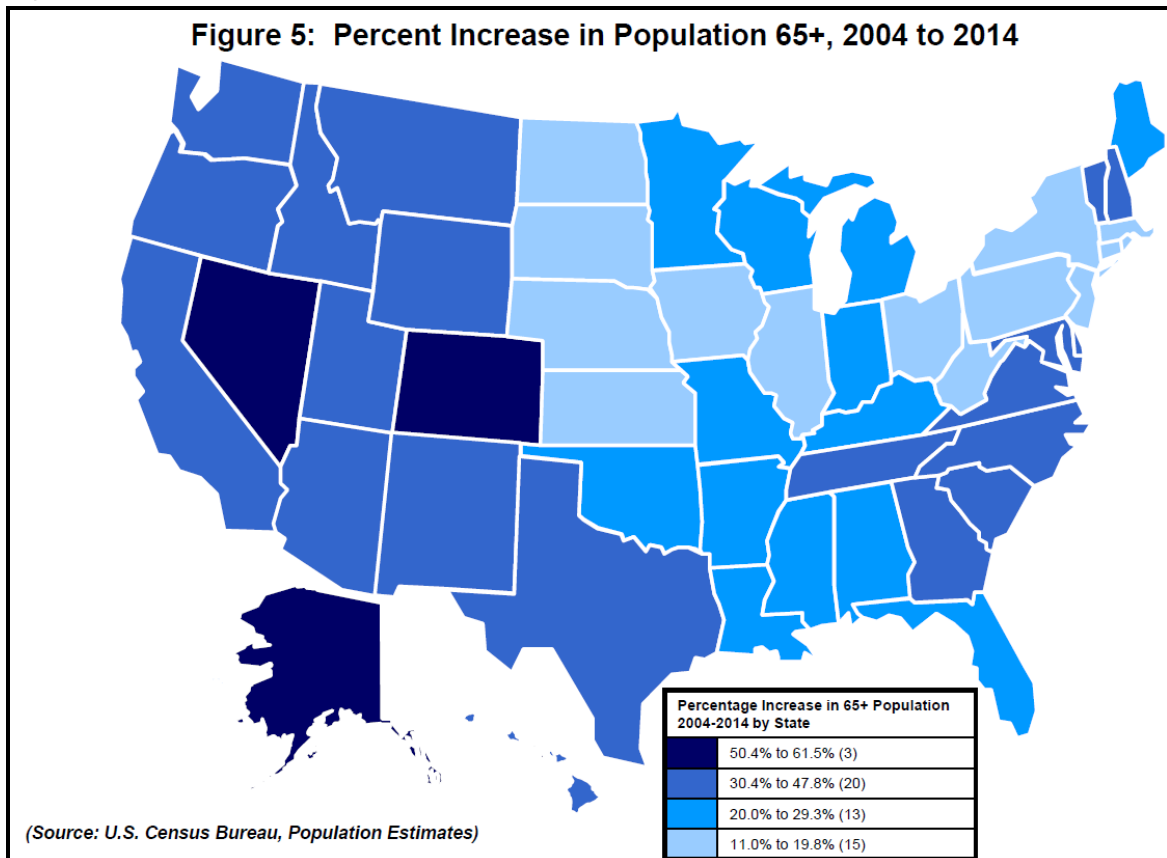


Figure 6: The 65+ Population by State, 2014

State	Number of Persons 65 and Older	Percent of All Ages	Percent Increase from 2004 to 2014	Percent Below Poverty 2014
US Total (50 States + DC)	46,243,211	14.5%	27.7%	10.0%
Alabama	743,932	15.3%	25.3%	11.2%
Alaska	69,413	9.4%	61.5%	4.3%
Arizona	1,070,217	15.9%	46.4%	9.4%
Arkansas	466,191	15.7%	22.6%	10.6%
California	4,993,047	12.9%	32.0%	10.6%
Colorado	680,015	12.7%	50.4%	7.1%
Connecticut	555,923	15.5%	17.1%	7.8%
Delaware	153,907	16.4%	40.6%	7.5%
District of Columbia	74,754	11.3%	11.9%	14.5%
Florida	3,791,544	19.1%	29.3%	10.5%
Georgia	1,251,538	12.4%	47.8%	10.4%
Hawaii	228,154	16.1%	33.2%	8.2%
Idaho	233,376	14.3%	45.5%	9.5%
Illinois	1,788,533	13.9%	18.2%	8.8%
Indiana	941,444	14.3%	22.1%	7.0%
Iowa	491,349	15.8%	12.5%	7.4%
Kansas	415,459	14.3%	16.6%	7.9%
Kentucky	654,514	14.8%	26.0%	11.3%
Louisiana	632,894	13.6%	20.0%	12.8%
Maine	243,507	18.3%	28.1%	8.9%
Maryland	822,260	13.8%	30.4%	7.4%
Massachusetts	1,016,237	15.1%	19.5%	9.3%
Michigan	1,530,052	15.4%	22.6%	8.1%
Minnesota	780,142	14.3%	26.7%	7.5%
Mississippi	428,383	14.3%	22.2%	13.2%
Missouri	932,215	15.4%	21.7%	9.0%
Montana	171,155	16.7%	34.9%	8.3%
Nebraska	270,989	14.4%	16.5%	7.9%
Nevada	401,847	14.2%	52.4%	8.3%
New Hampshire	211,063	15.9%	35.2%	5.1%
New Jersey	1,313,503	14.7%	17.5%	8.6%
New Mexico	318,855	15.3%	39.1%	13.2%
New York	2,898,094	14.7%	16.6%	11.7%
North Carolina	1,463,362	14.7%	41.5%	9.7%
North Dakota	104,998	14.2%	11.5%	8.7%
Ohio	1,799,169	15.5%	18.3%	8.1%
Oklahoma	562,531	14.5%	21.9%	8.5%
Oregon	633,887	16.0%	37.5%	8.8%
Pennsylvania	2,134,521	16.7%	13.0%	8.1%
Rhode Island	166,147	15.7%	11.0%	9.7%
South Carolina	761,865	15.8%	47.0%	9.3%
South Dakota	130,223	15.3%	19.8%	10.6%
Tennessee	985,700	15.1%	34.1%	10.1%
Texas	3,099,081	11.5%	40.5%	10.9%
Utah	295,260	10.0%	42.8%	6.7%
Vermont	106,199	16.9%	31.6%	7.1%
Virginia	1,146,886	13.8%	36.2%	7.8%
Washington	992,755	14.1%	41.7%	8.4%
West Virginia	328,612	17.8%	17.5%	9.3%
Wisconsin	875,868	15.2%	21.6%	7.2%
Wyoming	81,641	14.0%	32.8%	6.2%
Puerto Rico	617,007	17.4%	29.1%	40.4%

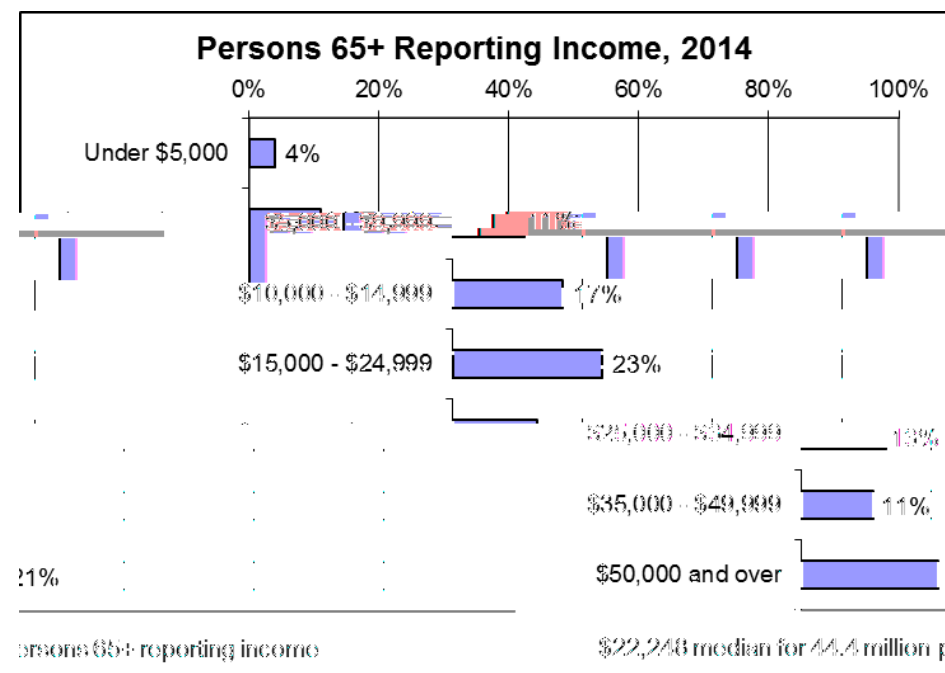
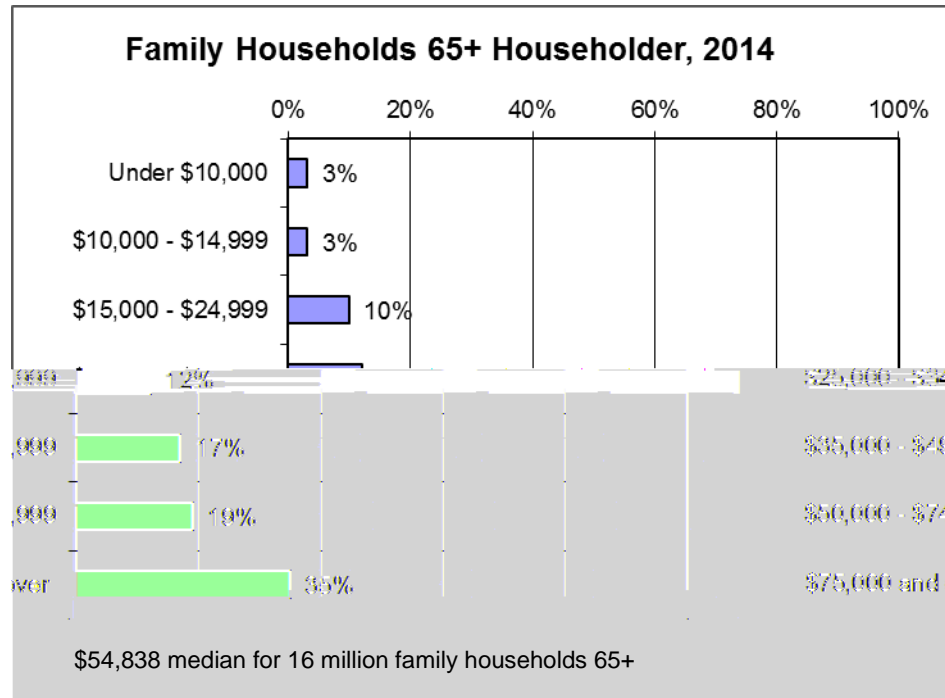
(Based on online data from the U.S. Census Bureau's 1) Population Estimates and Projections; 2) American Community Survey; 3) Current Population Survey, Annual Social and Economic Supplement.

Sources: Administration for Community Living, <http://www.agid.acl.gov/>. Data Source: Population Estimates, accessed March 24, 2016. U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; Population Estimates; and American Community Survey.

## Income

The median income of older persons in 2014 was \$31,169 for males and \$17,375 for females. From 2013 to 2014, median money income (after adjusting for inflation) of all households headed by older people declined by 2.7% was not statistically significant. Households containing families headed by persons 65+ reported a median income in 2014 of \$54,838 (\$58,316 for non-Hispanic Whites, \$38,735 for Hispanics, \$41,656 for African-Americans, and \$54,021 for Asians). About 6% of family households with an older adult householder had incomes less than \$15,000 and 70% had incomes of \$35,000 or more (Figure 7).

Figure 7: Percent Distribution by Income: 2014



Note: Percentages may not add to 100 due to rounding.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

For all older persons reporting income in 2014 (44.4 million), 15% reported less than \$10,000 and 45% reported \$25,000 or more. The median income reported was \$22,248.

The major sources of income as reported by older persons in 2013 were Social Security (reported by 84% of older persons), income from assets (reported by 51%), earnings (reported by 28%), private pensions (reported by 27%), and government employee pensions (reported by 14%). In 2013, Social Security benefits accounted for 34% of the aggregate income<sup>1</sup> of the older population. The bulk of the remainder consisted of earnings (33%), asset income (11%), and pensions (22%). Social Security constituted 90% or more of the income received by 35% of beneficiaries (21% of married couples and 46% of non-married beneficiaries).

-----

Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, FINC-01. Selected Characteristics of Families by Total Money Income in 2014; PINC-01. Selected Characteristics of People 15 Years Old and Over by Total Money Income in 2014, Work Experience in 2014, Race, Hispanic Origin, and Sex; and U.S. Census Bureau, Income and Poverty in the United States: 2014, Current Population Reports, P60-252, issued September 2015. Social Security Administration, "Fast Facts and Figures About Social Security, 2015."

## Poverty

Over 4.5 million people age 65 and over (10%) were below the poverty level in 2014.<sup>2</sup> This poverty rate is not statistically different from the poverty rate in 2013 (10.2%). Another 2.4 million or 5.3% of older adults were classified as "near-poor" (income between the poverty level and 125% of this level).

Just over 2.8 million older Whites (alone, not Hispanic) (7.8%) were poor in 2014, compared to 19.2% of older African-Americans (alone), 14.7% of older Asians (alone), and 18.1% of older Hispanics (any race). Higher than average poverty rates were found in 2014 for older persons who lived inside principal cities (13.7%) and in the South (11.2%).

Older women had a higher poverty rate (12.1%) than older men (7.4%) in 2014. Older persons living alone were much more likely to be poor (17.3%) than were older persons living with families (6.5%). The highest poverty rates were experienced among older Hispanic women (35.6%) who lived alone.

In 2011, the U.S. Census Bureau released a new Supplemental Poverty Measure (SPM). The SPM methodology shows a significantly higher number of older persons below poverty than is shown by the official poverty measure. For persons 65 and older this poverty measure shows a poverty level of 14.4% in 2014 (more than 4 percentage points higher than the official rate of 10%). Unlike the official poverty rate, the SPM takes into account regional variations in the cost of housing etc. and, even more significantly, the impact of both non-cash benefits received (e.g., SNAP/food stamps, low income tax credits, WIC, etc.) and non-discretionary expenditures including medical out-of-pocket (MOOP) expenses. For persons 65 and over, MOOP was the major source of the significant differences between these measures. The SPM does not replace the official poverty measure.

-----

Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2014; POV40: Age, Sex, Household Relationship, by Region and Residence -- Ratio of Income to Poverty Level: 2014; "Income and Poverty in the United States: 2014," P60-252, issued September, 2015; Poverty Thresholds for 2014 by Size of Family and Number of Related Children Under 18 Years; and "The Supplemental Poverty Measure: 2014," P60-254, issued September 2015.

---

<sup>1</sup> Aggregate income refers to the total income of couples and nonmarried persons aged 65 or older.

<sup>2</sup> The poverty threshold in 2014 was \$11,354 for householders age 65 and over living alone.

## Housing

Of the 26.8 million households headed by older persons in 2013, 81% were owners and 19% were renters. The median family income of older homeowners was \$34,452. The median family income of older renters was \$17,268. In 2013, almost 45% of older householders spent more than one-fourth of their income on housing costs - 39% for owners and 69% for renters.

For older homeowners in 2013, the median construction year was 1972 compared with 1976 for all homeowners. Among the homes owned by people age 65 and older, 2.7% had moderate to severe problems with plumbing, heating, electric, kitchen, and/or upkeep. In 2013, the median value of homes owned by older persons was \$150,000 (with a median purchase price of \$63,900) compared to a median home value of \$160,000 for all homeowners. About 65% of older homeowners in 2013 owned their homes free and clear.

-----

Source: Department of Housing and Urban Development, American Housing Survey, National Tables: 2013.

## Employment

In 2015, 8.8 million (18.9 %) Americans age 65 and over were in the labor force (working or actively seeking work), including 4.8 million men (23.4%) and 4 million women (15.3%). They constituted 5.6% of the U.S. labor force. About 3.8% were unemployed. Labor force participation of men 65+ decreased steadily from 63.1% in 1900 to 15.8% in 1985; then stayed at 16%-18% until 2002; and has been increasing since then to over 20%. The participation rate for women 65+ rose slightly from 8.3% in 1900 to 10.9% in 1956, fell to 7.3% in 1985, and then stayed at 8%-9% during the 1990s. Beginning in 2000, labor force participation of older women started to gradually rise from 9.7% to the 2015 level. This increase is especially noticeable among the population aged 65-69.

-----

Source: Bureau of Labor Statistics, Current Population Survey, Labor Force Statistics, <http://www.bls.gov/cps/cpsaat03.htm>

## Education

The educational level of the older population is increasing. Between 1970 and 2015, the percentage of older persons who had completed high school rose from 28% to 84%. About 27% in 2015 had a bachelor's degree or higher. The percentage who had completed high school varied considerably by race and ethnic origin in 2015: 89% of Whites (not Hispanic), 74% of Asians (not Hispanic), 75% of African-Americans (not Hispanic), 64% of American Indian/Alaska Natives (not Hispanic), and 54% of Hispanics. The increase in educational levels is also evident within these groups. In 1970, only 30% of older Whites and 9% of older African-Americans were high school graduates.

-----

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

## Health and Health Care

In 2012-2014, 44% of noninstitutionalized people age 65 and over assessed their health as excellent or very good (compared to 55% for persons aged 45-64 years). There was little difference between the sexes on this measure, but older African-Americans (not Hispanic) (27%), older American Indians/Alaska Natives (28%), older Asians (34%), and older Hispanics (31%) were less likely to rate their health as excellent or very good than were older Whites (not Hispanic) (48%). Most older persons have at least one chronic condition and many have multiple conditions. In 2012-2014, the most frequently occurring conditions among older persons were: diagnosed arthritis (49%), all types of heart disease (30%), any cancer (24%), diagnosed diabetes (21% in 2009-2012), and hypertension (high blood pressure or taking antihypertensive medication) (71 percent in 2009-2012).

In January-September 2015, 71% of people age 65 and over reported that they received an influenza vaccination during the past 12 months and 63% reported that they had ever received a pneumococcal vaccination. About 30% (of persons 60+) reported height/weight combinations that placed them among the obese. Slightly over 43% of persons aged 65-74 and 27% of persons 75+ reported that they engaged in regular leisure-time physical activity. Only 8% reported that they are current smokers and 7% reported excessive alcohol consumption. Less than 3% reported that they had experienced psychological distress during the past 30 days.

In 2014, 6.8 million people age 65 and over stayed in a hospital overnight at least one night during the year. Among this group of older adults, 11 percent stayed overnight 1 time, 3 percent stayed overnight 2 times, and 2 percent stayed overnight 3 or more times. This is approximately double the number of overnight hospital stays for the population age 45 to 64 who had 5 percent stay overnight 1 time, 1 percent stay overnight 2 times, and 1 percent stay overnight 3 or more times. Older persons averaged more office visits with doctors than younger persons in 2014. Among people age 75 and over, 20 percent had 10 or more visits to a doctor or other health care professional in the past 12 months compared to 13 percent among people age 45 to 64.

In January-September 2015, 96% of older persons reported that they did have a usual place to go for medical care and only 2% said that they failed to obtain needed medical care during the previous 12 months due to financial barriers.

In 2014 older consumers averaged out-of-pocket health care expenditures of \$5,849, an increase of 50% since 2004. In contrast, the total population spent considerably less, averaging \$4,290 in out-of-pocket costs. Older Americans spent 13.4% of their total expenditures on health, as compared with 8% among all consumers. Health costs incurred on average by older consumers in 2014 consisted of \$3,951 (68%) for insurance, \$954 (16%) for medical services, \$721 (12%) for drugs, and \$223 (4%) for medical supplies.

-----

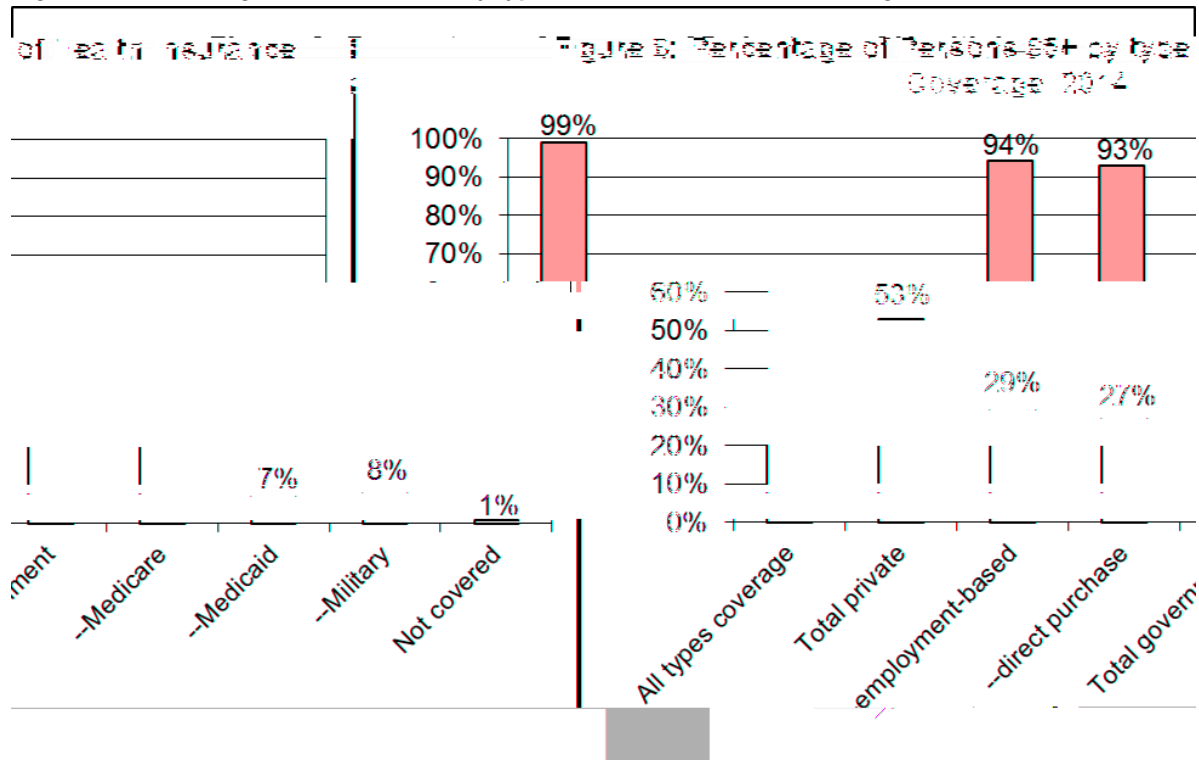
Sources: National Center for Health Statistics, National Health Interview Survey, Early Release of Selected Estimates Based on Data from the January-September 2015; Tables of Summary Health Statistics for U.S. Adults: 2014 National Health Interview Survey, 2015. Available from:

<http://www.cdc.gov/nchs/nhis/SHS/tables.htm>. National Health Interview Survey and National Health and Nutrition Examination Survey, National Center for Health Statistics, Health Data Interactive, [www.cdc.gov/nchs/hdi.htm](http://www.cdc.gov/nchs/hdi.htm). Accessed on March 17, 2016. Bureau of Labor Statistics, Consumer Expenditure Survey, Table 1300. Age of Reference Person: Annual Expenditures Means, Shares, Standard Errors, and Coefficient of Variation, 2014.

## Health Insurance Coverage

In 2014, almost all (93%) non-institutionalized persons 65+ were covered by Medicare. Medicare covers mostly acute care services and requires beneficiaries to pay part of the cost, leaving about half of health spending to be covered by other sources. About 53% had some type of private health insurance. Among non-institutionalized older adults, 8% had military-based health insurance and 7% were covered by Medicaid (Figure 8). Less than 2% did not have coverage of some kind.

**Figure 8: Percentage of Persons 65+ by type of Health Insurance Coverage, 2014**



Note: Figure 8 data are for the non-institutionalized older adults. A person can be represented in more than one category.

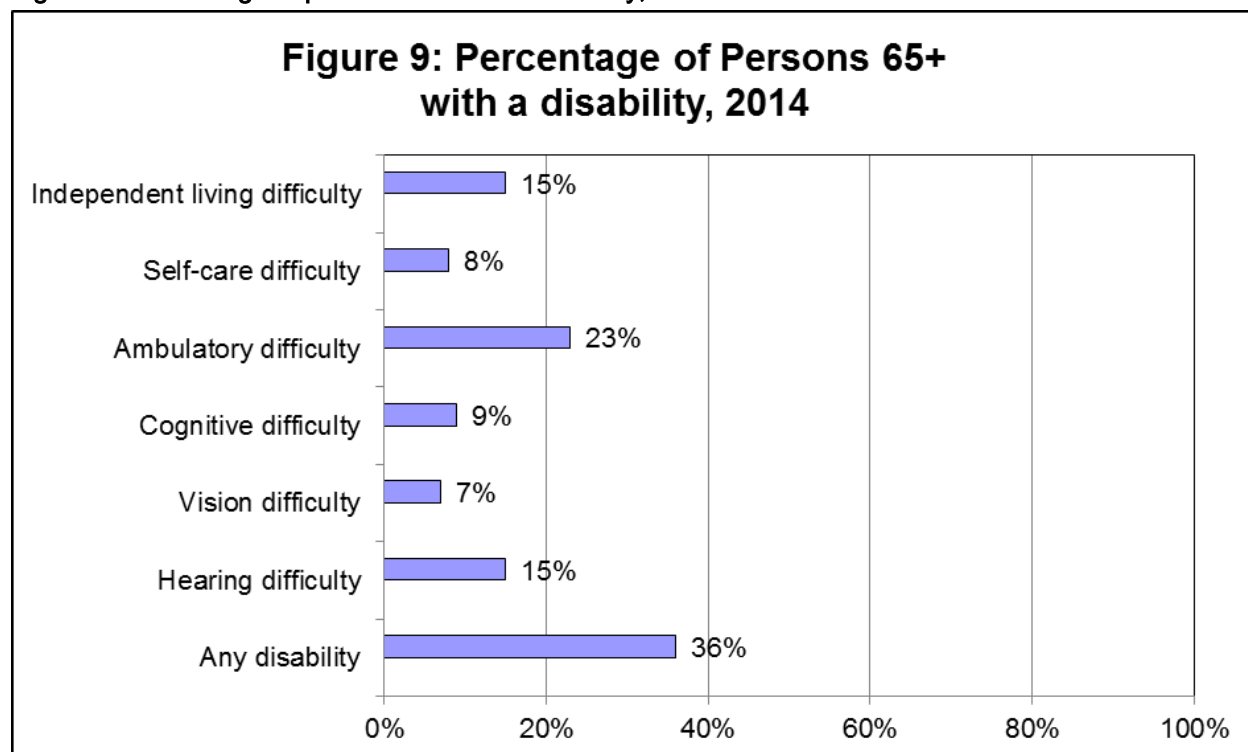
Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; and Health Insurance in the United States: 2014," P60-253, issued September, 2015.

## Disability and Activity Limitations

According to the U.S. Census Bureau's American Community Survey, some type of disability (i.e., difficulty in hearing, vision, cognition, ambulation, self-care, or independent living) was reported by 36% of people age 65 and over in 2014. The percentages for individual disabilities ranged from almost one quarter (23 percent) having an ambulatory disability to 7 percent having a vision difficulty (Figure 9). Some of these disabilities may be relatively minor but others cause people to require assistance to meet important personal needs.

Figure 9: Percentage of persons 65+ with a disability, 2014



Source: U.S. Census Bureau, American Community Survey.

Using limitations in activities of daily living (ADLs) and instrumental activities of daily living (IADLs) to measure disability, in 2013, 30% of community-resident Medicare beneficiaries age 65+ reported difficulty in performing one or more ADLs and an additional 12% reported difficulty with one or more IADLs. By contrast, 95% of institutionalized Medicare beneficiaries age 65 and over had difficulties with one or more ADLs and 81% of them had difficulty with three or more ADLs. [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.] Limitations in activities because of chronic conditions increase with age.

-----  
Sources: U.S. Census Bureau, American Community Survey. Centers for Medicare and Medicaid Services, Medicare Current Beneficiary Survey.



## Notes

Principal sources of data for the Profile are the U.S. Census Bureau, the National Center for 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.

Age-adjusted estimates are used when available.

The data presented in this report refer to the noninstitutionalized population except where noted.

*A Profile of Older Americans: 2015* was developed by the Administration on Aging (AoA), Administration for Community Living, U.S. Department of Health and Human Services.

AoA serves as an advocate for older adults 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 Units on Aging, 629 Area Agencies on Aging, 244 Tribal organizations, and 2 Native Hawaiian organizations.