

# 2018 Profile of Older Americans



April 2018



The Administration for Community Living, which includes the Administration on Aging, is an operating division of the U.S. Department of Health and Human Services.

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## Highlights<sup>123</sup>

- Over the past 10 years, the population age 65 and over increased from 37.8 million in 2007 to 50.9 million in 2017 (a 34% increase) and is projected to reach 94.7 million in 2060.
- Between 2007 and 2017 the population age 60 and over increased 35% from 52.5 million to 70.8 million.
- The 85 and over population is projected to more than double from 6.5 million in 2017 to 14.4 million in 2040 (a 123% increase).
- Racial and ethnic minority populations have increased from 7.2 million in 2007 (19% of the older adult population) to 11.8 million in 2017 (23% of older adults) and are projected to increase to 27.7 million in 2040 (34% of older adults).
- The number of Americans age 45-64 – who will reach age 65 over the next two decades – increased by 9% between 2007 and 2017.
- More than one in every seven, or 15.6%, of the population is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 19.5 years (20.6 years for females and 18.1 years for males).
- There were 86,248 persons age 100 and over in 2017 (0.2% of the total age 65 and over population).
- Older women outnumber older men at 28.3 million older women to 22.6 million older men.
- In 2017, 23% of persons age 65 and over were members of racial or ethnic minority populations--9% were African-Americans (not Hispanic), 4% were Asian (not Hispanic), 0.5% were American Indian and Alaska Native (not Hispanic), 0.1% were Native Hawaiian/Pacific Islander (not Hispanic), and 0.8% of persons 65 and older 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.
- A larger percentage of older men are married as compared with older women---70% of men, 46% of women. In 2018, 32% older women were widows.
- About 28% (14.3 million) of older persons lived alone (9.5 million women, 4.8 million men).
- Among women age 75 and over, 44% lived alone.
- The median income of older persons in 2017 was \$32,654 for males and \$19,180 for females. The real median income (after adjusting for inflation) of all households headed by older people increased by 1.1% (which was not statistically significant) between 2016 and 2017. Households containing families headed by persons age 65 and over reported a median income in 2017 of \$61,946.
- In 2017, 4,681,000 older adults (9.2%) were below the poverty level. This poverty rate is not statistically different from the poverty rate in 2016 (9.3%). In 2011, the U.S. Census Bureau released a new Supplemental Poverty Measure (SPM) which takes into account regional variations in living costs, non-cash benefits received, and non-discretionary expenditures but does not replace the official poverty measure. In 2017, the SPM showed a poverty level for persons age 65 and over of 14.1% (almost 5 percentage points higher than the official rate of 9.2%). This increase is mainly due to including medical out-of-pocket expenses in the poverty calculations.
- The need for caregiving increases with age. In January-June 2018, the percentage of older adults age 85 and over needing help with personal care (20%) was more than twice the percentage for adults ages 75–84 (9%) and five times the percentage for adults ages 65–74 (4%).
- Among adults age 75 and over, 42% report the television is their first source of emergency information as compared with 31% for the total population. The percentage of older adults receiving information from the internet (9%) is much lower than for the total population (31%).

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<sup>1</sup> 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.

<sup>2</sup> This report includes data on the 65 and over population unless otherwise noted. The phrase “older adults or older persons” refers to the population age 65 and over.

<sup>3</sup> Numbers in this report may not add up due to rounding.

## The Older Population

In the United States, the population age 65 and over numbered 50.9 million in 2017 (the most recent year for which data are available). They represented 15.6% of the population, more than one in every seven Americans. The number of older Americans increased by 13 million or 34% since 2007, compared to an increase of 4% for the under-65 population.

Between 2007 and 2017, the number of Americans age 45-64 (who will reach age 65 over the next two decades) increased by 9% and the number of Americans age 60 and over increased by 35% from 52.5 million to 70.8 million.

In 2017, among the population age 65 and over there were 28.3 million women and 22.6 million men, or a sex ratio of 125 women for every 100 men. At age 85 and over, this ratio increased to 184 women for every 100 men.

Since 1900, the percentage of Americans age 65 and over has more than tripled (from 4.1% in 1900 to 15.6% in 2017), and the number has increased over sixteen times (from 3.1 million to 50.9 million). The older population itself is increasingly older. In 2017, the 65-74 age group (29.7 million) was more than 13 times larger than in 1900 (2,186,767); the 75-84 group (14.7 million) was more than 19 times larger (771,369), and the 85+ group (6.5 million) was more than 52 times larger (122,362).

In 2017, persons reaching age 65 had an average life expectancy of an additional 19.5 years (20.6 years for females and 18.1 years for males). A child born in 2017 could expect to live 78.6 years, more than 30 years longer than a child born in 1900 (47.3 years). 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 age 65-84, especially for men – by 41.6% for men age 65-74 and by 29.5% for men age 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 (National Research Council, 2011).

In 2017, 3.6 million persons celebrated their 65th birthday. Census estimates showed an annual net increase between 2016 and 2017 of 1.6 million in the number of persons age 65 and over.

Between 1980 and 2017, the centenarian population experienced a larger percentage increase than did the total population. There were 86,248 persons age 100 and over in 2017 (0.2% of the total age 65 and over population). This is more than double the 1980 figure of 32,194.

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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, 2017. Release Date: June 2018; 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 Sex, Single Year of Age, Race, and Hispanic Origin for the United States: April 1, 2010 to July 1, 2017. Release Date: June 2018; 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, Xu JQ, Kochanek KD, and Arias E. Mortality in the United States, 2017. NCHS data brief, no 328. Hyattsville, MD: November 2018; 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.

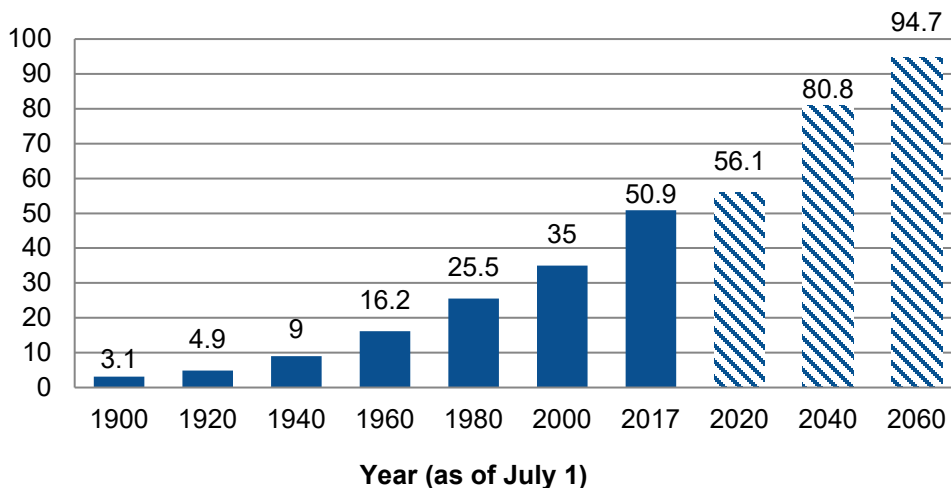
## Future Growth

The older population is expected to 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 approximately one-third (31%) of the "baby boom" generation is now age 65 and over.

The population age 65 and over has increased from 37.8 million in 2007 to 50.9 million in 2017 (a 34% increase) and is projected to reach 94.7 million in 2060 (Figure 1). By 2040, there will be about 80.8 million older persons, over twice their number in 2000. People age 65 and over represented 15.6% of the population in the year 2017 but are expected to grow to be 21.6% of the population by 2040. The 85 and over population is projected to more than double from 6.5 million in 2017 to 14.4 million in 2040 (a 123% increase).

Racial and ethnic minority populations have increased from 7.2 million in 2007 (19% of the older adult population) to 11.8 million in 2017 (23% of older adults) and are projected to increase to 27.7 million in 2040 (34% of older adults). Between 2017 and 2040, the white (not Hispanic) population age 65 and over is projected to increase by 36% compared to 135% for older racial and ethnic minority populations, including Hispanics (188%), African-Americans (not Hispanic) (96%), American Indian and Alaska Native (not Hispanic) (85%), and Asians (not Hispanic) (123%).

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



*Note: Increments in years are uneven. Striped bars indicate projections.*

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

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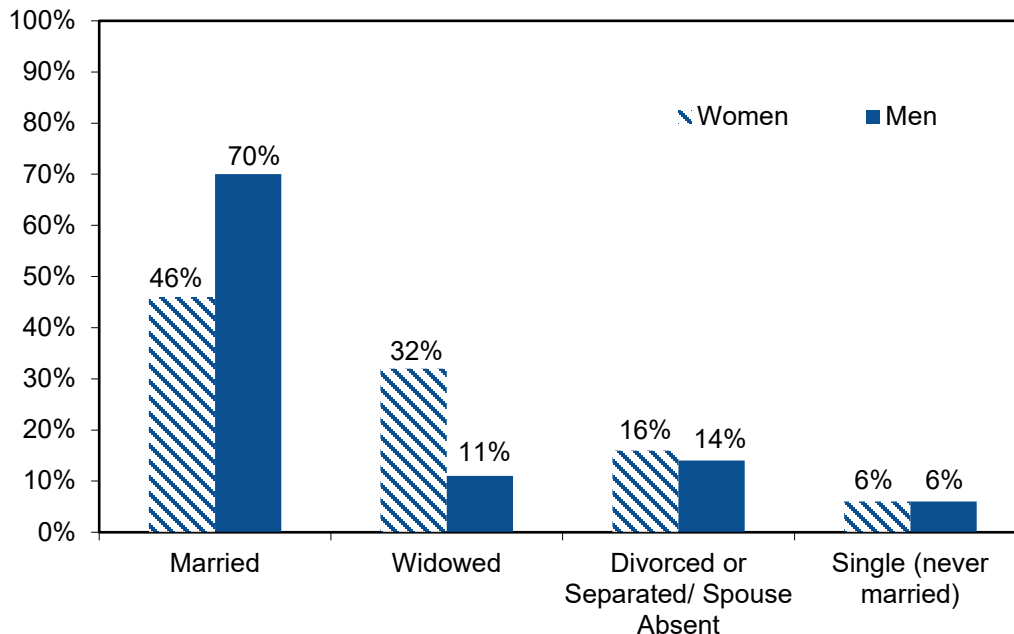
Sources: U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties, and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2017, Release Date: June 2018; Intercensal Estimates of the Resident 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 Sex, Single Year of Age, Race, and Hispanic Origin for the United States: April 1, 2010 to July 1, 2017. Release Date: June 2018 Intercensal Estimates of the White Alone Not Hispanic Resident Population by Sex and Age for the United States: April 1, 2000 to July 1, 2010. Release Date: September 2011; Projected 5-Year Age Groups and Sex Composition: Main Projections Series for the United States, 2017-2060. Release date March 2018. Revised date September 2018; and NP2017\_D1: Projected Population by Single Year of Age, Sex, Race, and Hispanic Origin for the United States: 2016 to 2060. Release date: September 2018.

## Marital Status

In 2018, a larger percentage of older men were married (70%) as compared with older women (46%) of women (Figure 2). Widows accounted for 32% of all older women in 2018. There were more than three times as many widows (8.9 million) as widowers (2.6 million).

Divorced and separated (including married/spouse absent) older persons represented only 15% of all older persons in 2018. However, this percentage has increased since 1980, when approximately 5% of the older population were divorced or separated/spouse absent.

**Figure 2: Marital Status of Persons Age 65 and over, 2018**



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

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

## Living Arrangements

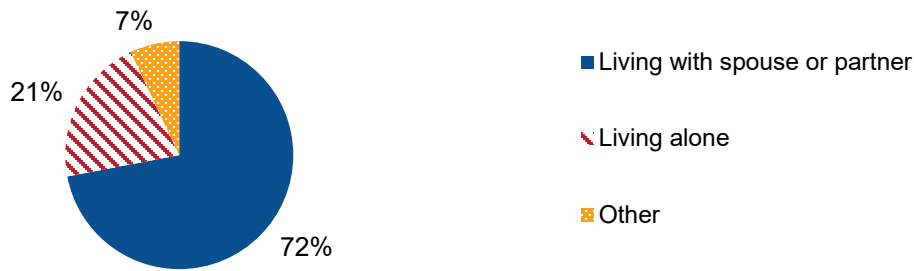
Over half (59%) of older noninstitutionalized persons age 65 and over lived with their spouse (including partner) in 2018. Approximately 16.7 million or 72% of older men, and 13.5 million or 48% of older women, lived with their spouse (Figure 3).

About 28% (14.3 million) of all noninstitutionalized older persons in 2018 lived alone (9.5 million women, 4.8 million men). They represented 34% of older women and 21% of older men. The proportion living alone increases with advanced age. Among women age 75 and over, for example, 44% lived alone.

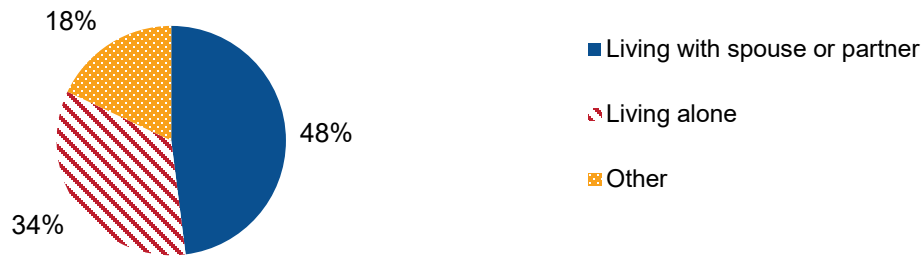
A relatively small number of people (1.2 million) age 65 and over lived in nursing homes in 2017. However, the percentage increases dramatically with age, ranging from 1% for persons ages 65-74 to 3% for persons ages 75-84 and 9% for persons age 85 and over.

**Figure 3: Living Arrangements of Persons Age 65 and Over, 2018**

**Men**



**Women**



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

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 Sources: U.S. Census Bureau, American Community Survey; Current Population Survey, Annual Social and Economic Supplement 1967 to present; Table AD3. Living arrangements of adults 65 to 74 years old, 1967 to present; Table AD3. Living arrangements of adults 75 and over, 1967 to present.

**Racial and Ethnic Composition**

In 2017, 23% of persons age 65 and over were members of racial or ethnic minority populations—9% were African-Americans (not Hispanic), 4% were Asian (not Hispanic), 0.5% were American Indian and Alaska Native (not Hispanic), 0.1% were Native Hawaiian/Pacific Islander, (not Hispanic), and 0.8% of persons age 65 and over 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 9% of all the people who were members of racial and ethnic minority populations were age 65 and over in 2017 compared to 20% of non-Hispanic whites. The percentage of people age 65 and over within each racial and ethnic minority group were as follows: 11% of African-Americans (not Hispanic), 12% of Asians (not Hispanic), 9% of Native Hawaiian and Other Pacific Islanders (not Hispanic), 11% of American Indian and Alaska Native (not Hispanic), and 7% of Hispanics.

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 Source: U.S. Census Bureau, Population Division, Annual Estimates of the Resident Population by Sex, Age, Race, and Hispanic Origin for the United States and States: April 1, 2010 to July 1, 2017. Release Date: June 2018.

## Geographic Distribution

The proportion of older persons in the population varied considerably by state with some states experiencing much greater growth in their older populations (Figures 4 and 5). In 2017, 51% of persons age 65 and over lived in 9 states: California (5.5 million); Florida (4.2 million); Texas (3.5 million); New York (3.2 million); Pennsylvania (2.3 million); Illinois (1.9 million); Ohio (1.9 million); Michigan (1.7 million); and North Carolina (1.6 million). New Jersey, Georgia, Virginia, Arizona, Washington, Massachusetts, Tennessee, Indiana, and Missouri each had over 1 million people age 65 and over in 2017 (Figure 6).

The five states with the highest percentage of persons age 65 and over in 2017 were Florida (20.1%), Maine (19.9%), West Virginia (19.4%), Vermont (18.7%), and Montana (18.1%).

In five states, the age 65 and over population increased by 50% or more between 2007 and 2017: Alaska (71.0%), Nevada (57.8%), Colorado (55.7%), South Carolina (50.7%), and Georgia (50.3%).

The 12 states with poverty rates at or over 10% for older adults during 2017 were: District of Columbia (14.2%), Mississippi (13.7%), New Mexico (12.2%), Louisiana (12.0%); New York (11.4%), Texas (10.8%), Kentucky (10.3%), Arkansas (10.2%), California (10.2%), Florida (10.2%), West Virginia (10.2%), and Georgia (10.1%).

A smaller percentage of older adults changed residence as compared with younger age groups. From 2017 to 2018, only 4% of older persons moved as opposed to 11% of the under age 65 population. Most older movers (58%) stayed in the same county. The other older movers either remained in the same state (21%) or moved out-of-state or abroad (21%).

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Sources: Administration for Community Living [agid.acl.gov](http://agid.acl.gov). Data Source: Population Estimates 2007, accessed January 3, 2019. 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: 2017 to 2018; 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, 2017. Release date June 2018.



Figure 4: Persons Age 65 and Over as a Percentage of Total Population, 2017

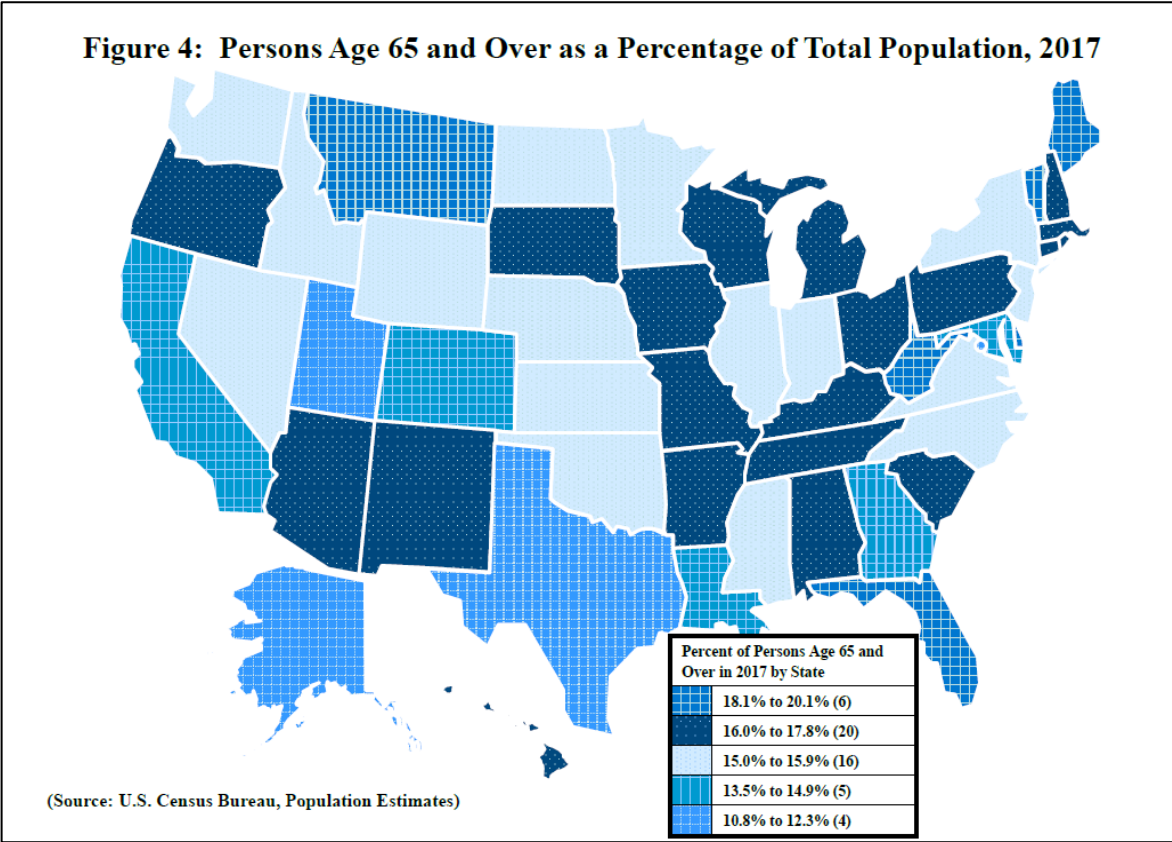
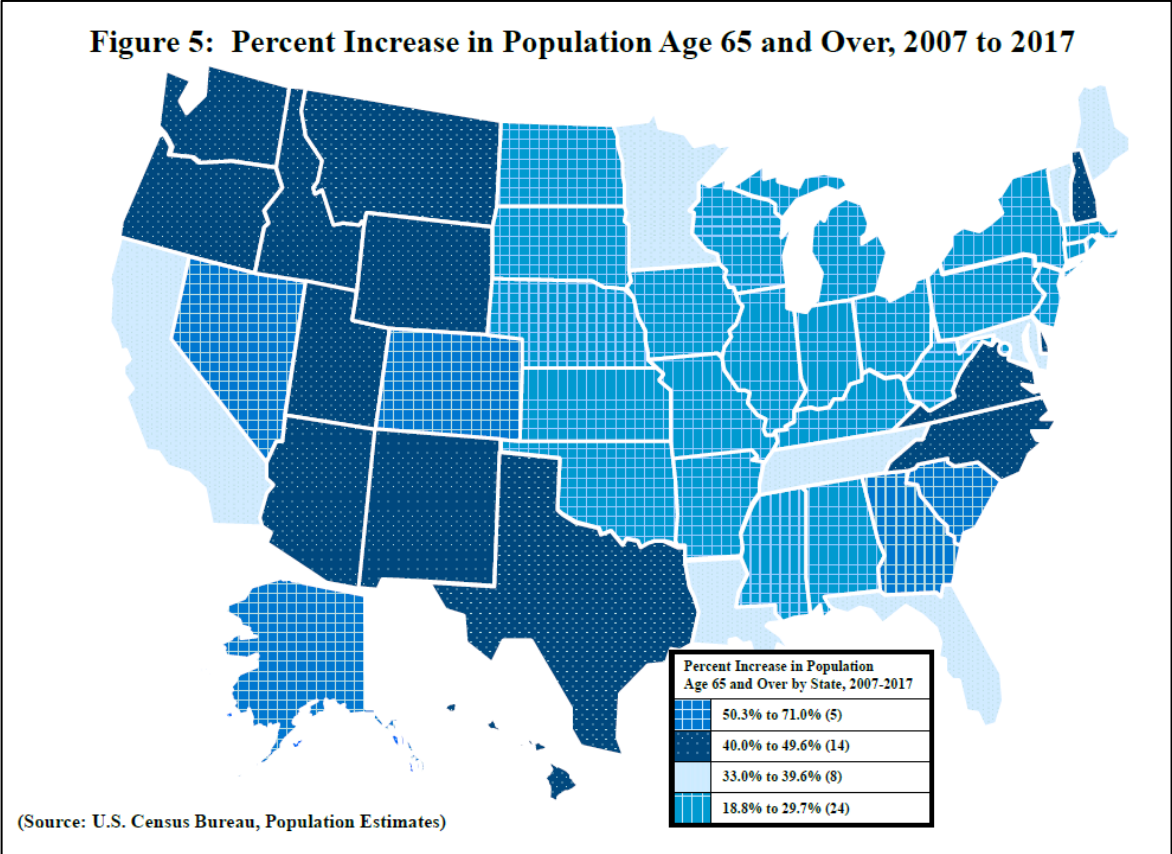


Figure 5: Percent Increase in Population Age 65 and Over, 2007 to 2017



**Figure 6: The 65 and Over Population by State, 2017**

State	Number of Persons 65 and Over (1)	Percent of All Ages	Percent Increase from 2007 to 2017	Percent Below Poverty 2017 (2)
<b>United States (50 States+DC)</b>	50,858,679	15.6%	34.5%	9.2%
Alabama	803,771	16.5%	29.4%	9.9%
Alaska	82,580	11.2%	71.0%	7.4%
Arizona	1,201,746	17.1%	49.6%	9.0%
Arkansas	499,144	16.6%	25.3%	10.2%
California	5,505,358	13.9%	39.6%	10.2%
Colorado	772,042	13.8%	55.7%	7.8%
Connecticut	602,410	16.8%	25.1%	7.1%
Delaware	174,128	18.1%	46.1%	8.5%
District of Columbia	83,734	12.1%	26.6%	14.2%
Florida	4,214,635	20.1%	38.1%	10.2%
Georgia	1,407,810	13.5%	50.3%	10.1%
Hawaii	253,560	17.8%	40.6%	9.3%
Idaho	264,901	15.4%	49.4%	8.1%
Illinois	1,945,398	15.2%	26.1%	8.6%
Indiana	1,024,890	15.4%	28.0%	7.7%
Iowa	526,057	16.7%	18.8%	6.6%
Kansas	449,563	15.4%	24.0%	7.3%
Kentucky	711,349	16.0%	29.7%	10.3%
Louisiana	697,383	14.9%	33.0%	12.0%
Maine	266,214	19.9%	34.3%	8.1%
Maryland	904,671	14.9%	37.4%	7.9%
Massachusetts	1,108,609	16.2%	28.9%	9.0%
Michigan	1,667,196	16.7%	29.2%	8.5%
Minnesota	860,209	15.4%	33.6%	7.0%
Mississippi	461,519	15.5%	27.2%	13.7%
Missouri	1,007,033	16.5%	26.5%	8.7%
Montana	190,523	18.1%	40.0%	7.2%
Nebraska	295,373	15.4%	23.9%	7.2%
Nevada	459,059	15.3%	57.8%	8.5%
New Hampshire	236,157	17.6%	42.1%	5.8%
New Jersey	1,418,603	15.8%	25.0%	8.4%
New Mexico	352,601	16.9%	40.7%	12.2%
New York	3,162,193	15.9%	25.7%	11.4%
North Carolina	1,630,445	15.9%	44.4%	9.1%
North Dakota	113,208	15.0%	18.9%	9.9%
Ohio	1,943,136	16.7%	24.5%	7.7%
Oklahoma	602,823	15.3%	25.2%	9.1%
Oregon	708,817	17.1%	43.6%	8.7%
Pennsylvania	2,279,687	17.8%	19.7%	8.5%
Rhode Island	177,955	16.8%	20.3%	9.0%
South Carolina	864,577	17.2%	50.7%	9.2%
South Dakota	141,624	16.3%	25.9%	8.0%
Tennessee	1,076,602	16.0%	35.9%	9.2%
Texas	3,472,712	12.3%	45.6%	10.8%
Utah	335,572	10.8%	47.3%	6.4%
Vermont	116,869	18.7%	37.1%	7.1%
Virginia	1,271,428	15.0%	41.3%	7.1%
Washington	1,115,042	15.1%	48.0%	8.0%
West Virginia	351,599	19.4%	22.4%	10.2%
Wisconsin	954,557	16.5%	28.6%	7.8%
Wyoming	91,607	15.8%	41.2%	8.4%
Puerto Rico	658,750	19.7%	30.7%	38.9%

Notes: (1) Population Estimates (2) Poverty data for the US total are from the Current Population Survey, Poverty data for States and Puerto Rico are from the American Community Survey.

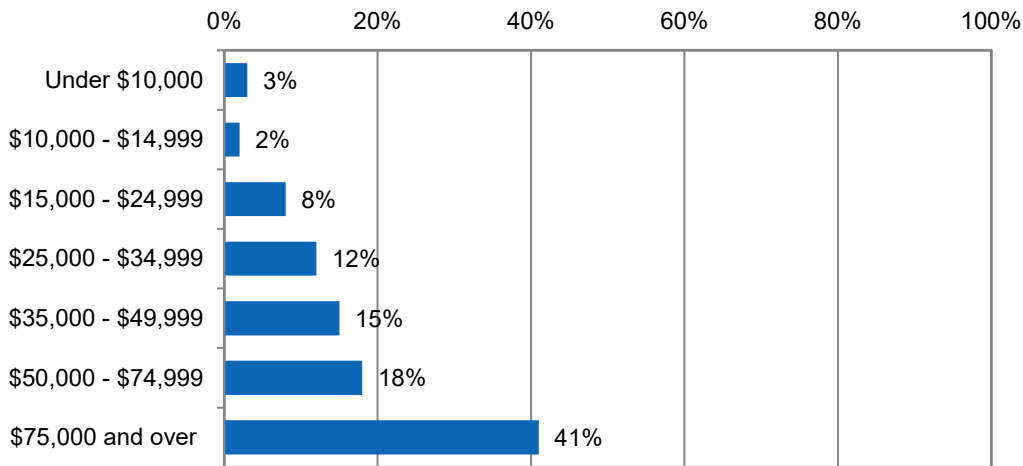
Data Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; Population Estimates; and American Community Survey.

## Income

The median income of older persons in 2017 was \$32,654 for males and \$19,180 for females. From 2016 to 2017, the real median income (after adjusting for inflation) of all households headed by older people increased by 1.1% which was not statistically significant. Households containing families headed by persons age 65 and over reported a median income in 2017 of \$61,946 (\$66,142 for non-Hispanic Whites, \$40,512 for Hispanics, \$43,705 for African-Americans, and \$67,627 for Asians). About 5% of family households with an older adult householder had incomes less than \$15,000 and 74% had incomes of \$35,000 or more (Figure 7).

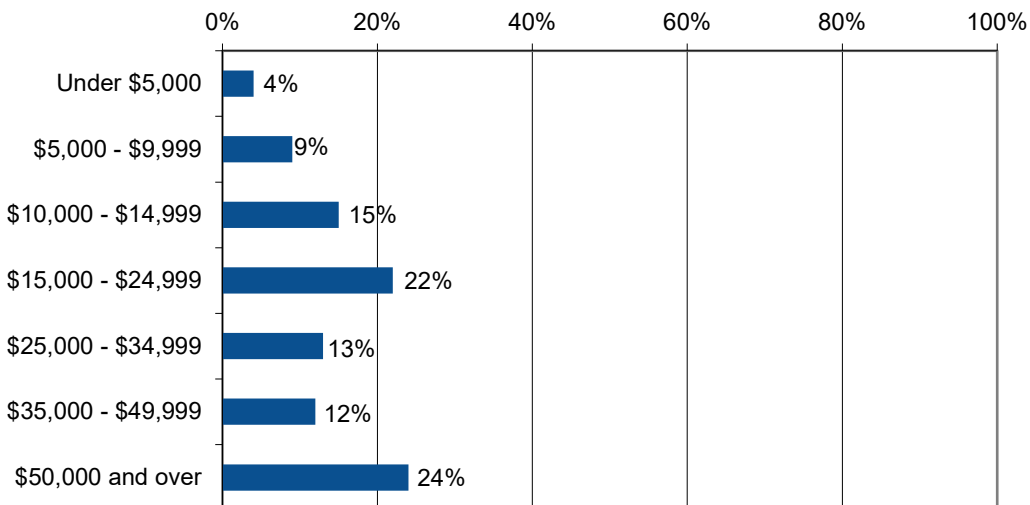
**Figure 7: Percent Distribution by Income: 2017**

### Family Households with Age 65 and Over Householder, 2017



\$61,946 median income for 17.8 million family households with age 65 and over householder.

### Persons Age 65 and Over Reporting Income, 2017



\$24,224 median income for 49.3 million persons age 65 and over reporting income.

*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 2017 (49.3 million), 13% reported less than \$10,000 and 49% reported \$25,000 or more. The median income reported was \$24,224.

The Bureau of Consumer Financial Protection defines financial well-being as being able to meet current and ongoing financial obligations, feeling financially secure in the present and future, and being able to make choices that allow them to enjoy life. In 2015, adults age 62 and over who retired when they planned to scored higher on a financial well-being scale than those who retired earlier or later than they originally planned.

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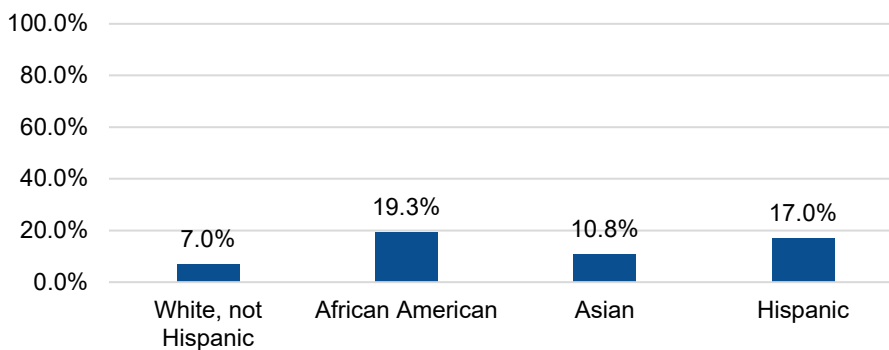
Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, FINC-01. Selected Characteristics of Families by Total Money Income in 2017; PINC-01. Selected Characteristics of People 15 Years Old and Over by Total Money Income in 2017, Work Experience in 2017, Race, Hispanic Origin, and Sex; and U.S. Census Bureau, Income and Poverty in the United States: 2017, Current Population Reports, P60-263, issued September 2018. Bureau of Consumer Financial Protection. Office of Financial Protection for Older Americans. "Financial Well-Being of Older Americans." December 2018.

## Poverty

In 2017, 4,681,000 people age 65 and over (9.2%) were below the poverty level.<sup>4</sup> This poverty rate is not statistically different from the poverty rate in 2016 (9.3%). Another 2.5 million or 4.9% of older adults were classified as "near-poor" (income between the poverty level and 125% of this level).

In 2017, 2.7 million older Whites (alone, not Hispanic) (7.0%) were poor, compared to 19.3% of older African-Americans (alone), 10.8% of older Asians (alone), and 17.0% of older Hispanics (any race) (Figure 8).

**Figure 8: Percentage of Persons Age 65 and Over Living Below the Poverty Level by Race and Hispanic Origin, 2017**



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

Older women had a higher poverty rate (10.5%) than older men (7.5%) in 2017. A higher percentage of older persons living alone were poor (16.7%) as compared with older persons living with families (5.7%). The highest poverty rates were experienced among older Hispanic women who lived alone (37.2%).

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 age 65 and over, this poverty measure showed a poverty level of 14.1% in 2017 (almost 5 percentage points higher than the official rate of 9.2%). 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

<sup>4</sup> The poverty threshold in 2017 was \$11,756 for householders age 65 and over living alone.

benefits received (e.g., SNAP/food stamps, low income tax credits, and WIC) 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.

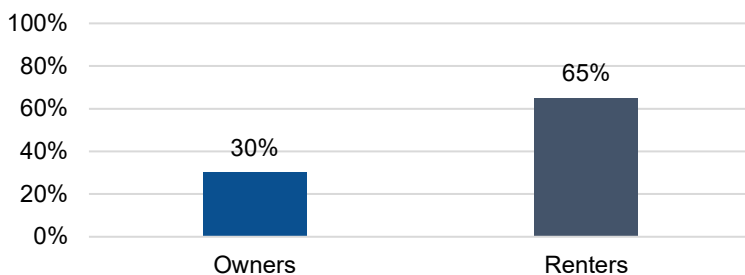
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Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2017; "Income and Poverty in the United States: 2017," P60-263, issued September, 2018; Poverty Thresholds for 2017 by Size of Family and Number of Related Children Under 18 Years; and "The Supplemental Poverty Measure: 2017," P60-265, revised September 2018.

## Housing

Of the 12.9 million households headed by persons age 75 and over in 2017, 76% were owners and 24% were renters. The median family income of older homeowners was \$32,800. The median family income of older renters was \$17,000. In 2017, 37% of older householders spent one-third or more of their income on housing costs - 30% for owners and 65% for renters (Figure 9).

**Figure 9: Percentage of Persons Age 75 and Over Who Spent One-Third or More of Their Income on Housing Costs, 2017**



Source: Department of Housing and Urban Development, American Housing Survey, National Tables: 2017.

For older homeowners age 75 and over in 2017, the median construction year was 1971 compared to 1978 for all homeowners. Among the homes owned by people age 75 and over, 2.7% had moderate to severe problems with plumbing, heating, electric, wiring, and/or upkeep. In 2017, the median value of homes owned by older persons was \$175,000 (with a median purchase price of \$65,000). In comparison, the median home value all homeowners was \$200,000 (with a median purchase price of \$137,000).

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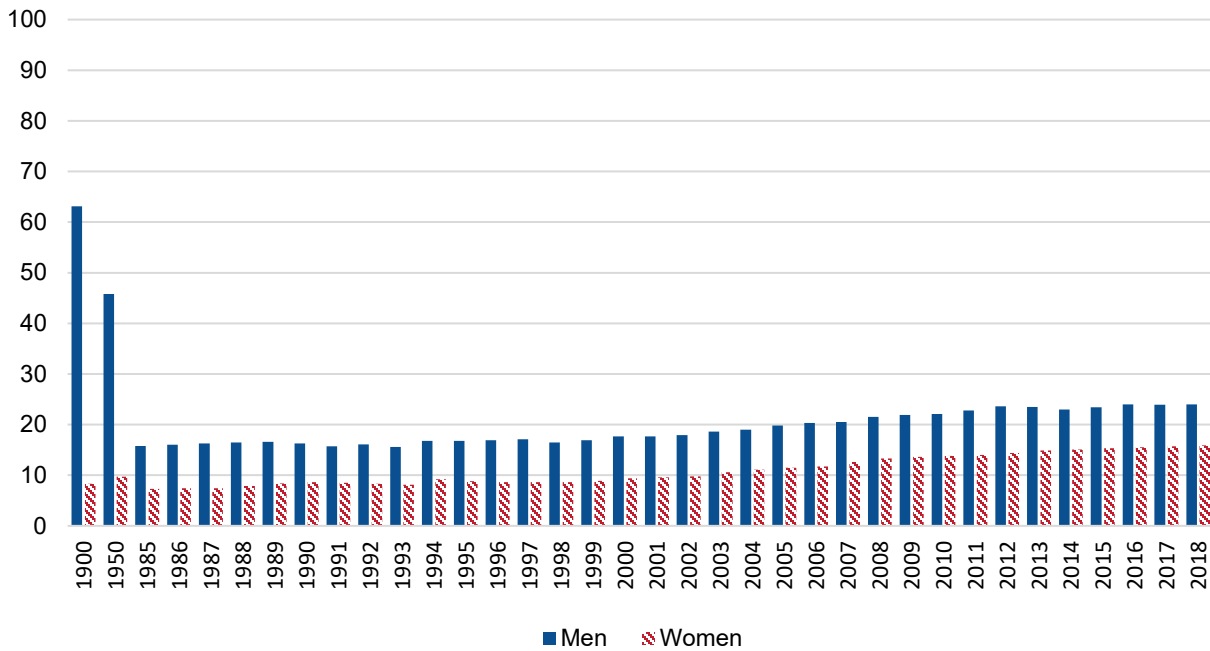
Source: Department of Housing and Urban Development, American Housing Survey, National Tables: 2017.

## Employment

In 2018, 10 million (19.6%) Americans age 65 and over were in the labor force (working or actively seeking work), including 5.5 million men (24.0%) and 4.5 million women (15.9%). Older adults constituted 6.2% of the U.S. labor force. About 3.3% were unemployed.

Labor force participation of men age 65 and over decreased steadily from 63.1% in 1900 to 45.8% in 1950 and then to 15.8% in 1985. It stayed under 20% until 2006 and has been hovering around 23%-24% for the last few years. The labor force participation rate for women age 65 and over rose slightly from 8.3% in 1900 to 9.7% in 1950 and then fell to 7.3% in 1985. It stayed at 8%-9% during the 1990s. Beginning in 2000, the labor force participation rate of older women started to gradually rise to the 2018 level of 15.9% (Figure 10).

**Figure 10: Employment Status of Persons Age 65 and Over by Sex, Selected Years 1900 to 2018**



*Note: Increments in years are uneven. While the enactment of the Social Security Act in 1935 played an important role in the declining labor force participation rates among men age 65 and over, other research suggests that the decline may have started as early as 1880 (Lee, 1998; Fetter and Lockwood, 2018).*

*Source: Bureau of Labor Statistics, Current Population Survey, Labor Force Statistics, Household Data, Annual Averages, Table 3. Employment status of the civilian noninstitutional population by age, sex, and race. U.S. Census, Decennial Census, 1900.*

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Source: Bureau of Labor Statistics, Current Population Survey, Labor Force Statistics, Household Data, Annual Averages, Table 3. Employment status of the civilian noninstitutional population by age, sex, and race. U.S. Census, Decennial Census, 1900. Lee C. The Rise of the Welfare State and Labor-Force Participation of Older Males: Evidence from the Pre-Social Security Era. *American Economic Review*, 88(2):222-226, 1998. Fetter D and L Lockwood. Government Old-Age Support and Labor Supply: Evidence from the Old Age Assistance Program. *American Economic Review*, 108(8):2174-2211, 2018.

## Education

The educational level of the older population is increasing. Between 1970 and 2018, the percentage of older persons who had completed high school rose from 28% to 87%. More than one-quarter (29%) in 2018 had a bachelor's degree or higher. The percentage who had completed high school varied considerably by race and ethnic origin in 2018: 91% of Whites (not Hispanic), 77% of Asians (not Hispanic), 78% of African-Americans (not Hispanic), 75% of American Indian and Alaska Natives (not Hispanic), and 57% 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.

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

## Health and Health Care

In January-June 2018, 46% of noninstitutionalized people age 65 and over assessed their health as excellent or very good compared to 65% for persons ages 18-64 years.

Most older persons have at least one chronic condition and many have multiple conditions. In 2016, 38% of people age 65 and over had 0-1 chronic conditions, 47% had 2-3 chronic conditions, and 15% had 4 or more chronic conditions. Leading chronic conditions among older adults include hypertension (67% in 2015), arthritis (55% in 2015), heart disease (29% in 2015-2016), physician-diagnosed diabetes (22% in 2011-2014), cancer (19% in 2015-2016), and stroke (8% in 2015-2016).

In January-June 2018, 71% of people age 65 and over reported that they received an influenza vaccination during the past 12 months and 69% reported that they had ever received a pneumococcal vaccination. About one third (32%) of persons age 60 and over reported height/weight combinations that placed them among the obese. Slightly under half (46%) of persons ages 65-74 and 31% of persons age 75 and over reported that they engaged in regular leisure-time physical activity. Only 8% of persons age 65 and over reported that they were current smokers and 8% reported excessive alcohol consumption. Less than 3% of persons age 65 and over reported that they had experienced serious psychological distress during the past 30 days.

In 2017, 7.6 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% stayed overnight 1 time, 3% stayed overnight 2 times, and 2% stayed overnight 3 or more times. This is approximately double the number of overnight hospital stays for the population ages 45 to 64; 6% had stayed overnight 1 time, 1% stayed overnight 2 times, and 1% stayed overnight 3 or more times. Older persons averaged more office visits with doctors than younger persons in 2017. Among people age 75 and over, 22% had 10 or more visits to a doctor or other health care professional in the past 12 months compared to 17% among people ages 65 to 74, 15% among people ages 45 to 64, and 10% among people ages 18 to 44.

In January-June 2018, 96% of persons age 65 and over reported that they did have a usual place to go for medical care and only 3% said that they failed to obtain needed medical care during the previous 12 months due to cost.

In 2017, consumers age 65 and over averaged out-of-pocket health care expenditures of \$6,620, an increase of 43% since 2007 (\$4,631). In contrast, the total population spent considerably less, averaging \$4,928 in out-of-pocket costs. Older Americans spent 13.4% of their total expenditures on health, as compared to 8.2% among all consumers. Health costs incurred on average by older consumers in 2017 consisted of \$4,712 (71%) for insurance, \$911 (14%) for medical services, \$783 (12%) for drugs, and \$214 (3%) for medical supplies.

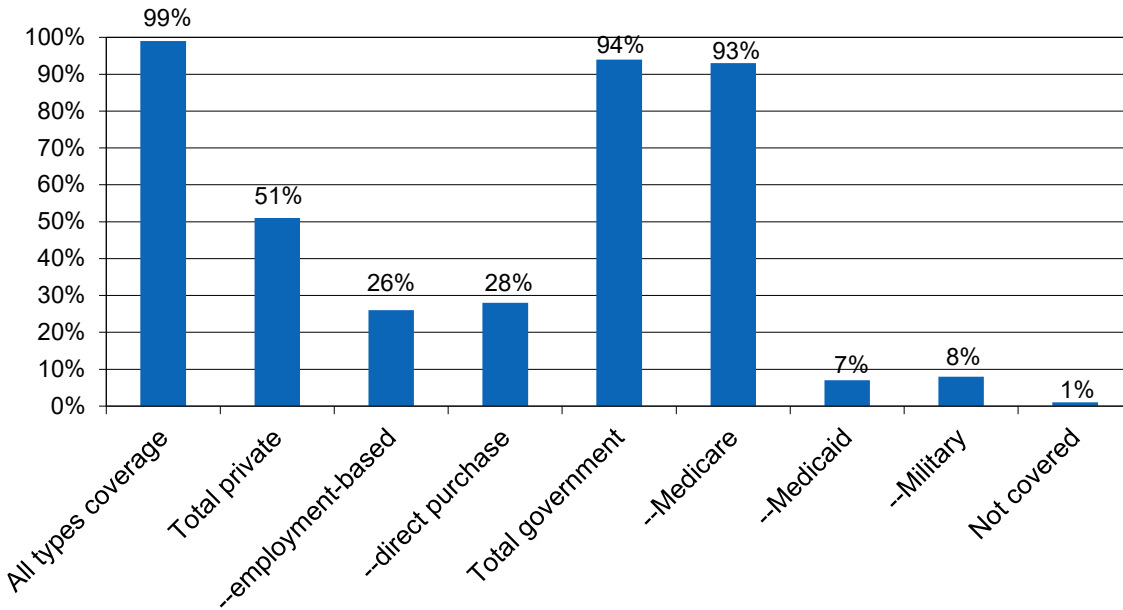
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Sources: National Center for Health Statistics, National Health Interview Survey, Early Release of Selected Estimates Based on Data from the January-June 2018; Health, US, 2017; Tables of Summary Health Statistics for U.S. Adults: 2017; Centers for Medicare and Medicaid Services, 2015 Medicare Current Beneficiary Chartbook; Bureau of Labor Statistics, Consumer Expenditure Survey, Table 1300. Age of Reference Person: Annual Expenditures Means, Shares, Standard Errors, and Coefficient of Variation, 2017. Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007.

## Health Insurance Coverage

In 2017, almost all (93%) non-institutionalized persons age 65 and over 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 half of older adults (51%) had some type of private health insurance, 8% had military-based health insurance, 7% were covered by Medicaid, and 1% had no coverage (Figure 11).

**Figure 11: Percentage of Persons Age 65 and Over by type of Health Insurance Coverage, 2017**



*Note: A person can be represented in more than one category.*

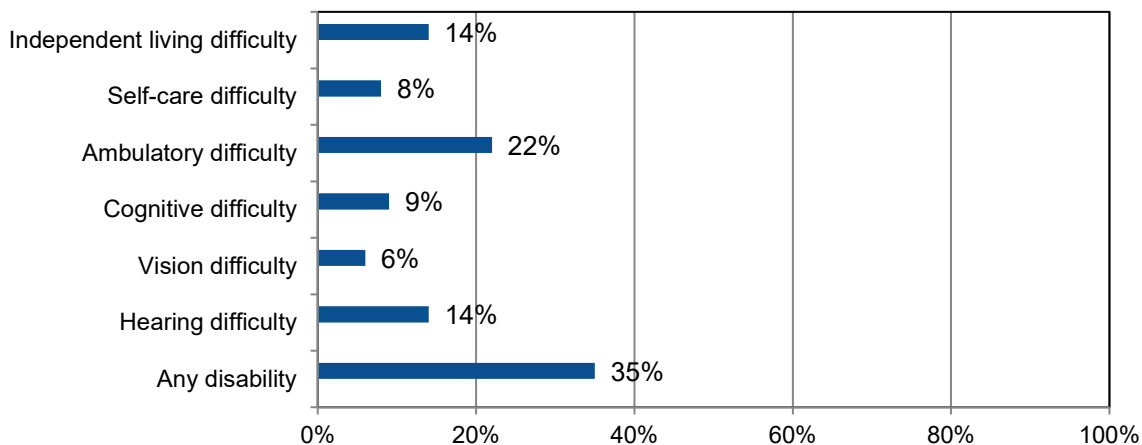
*Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.*

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 Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; Table HI01. Health Insurance Coverage Status and Type of Coverage by Selected Characteristics: 2017.

## Disability and Physical Functioning

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 35% of people age 65 and over in 2017. The percentages for individual disabilities ranged from 22% having an ambulatory disability to 6% having a vision difficulty (Figure 12).

**Figure 12: Percentage of Persons Age 65 and Over with a Disability, 2017**



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



In 2017, 46% of people age 75 and over reported having a difficulties in physical functioning. This percentage is more than twice as large as for the age group 45 to 64 (19%). The percentage of people age 75 and over reporting difficulties in physical functioning ranged from 5% reporting it was very difficult to (or cannot) sit for 2 hours to 30% reporting it was very difficult to (or cannot) stand for 2 hours.

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Sources: U.S. Census Bureau, American Community Survey. National Center for Health Statistics, National Health Interview Survey.

## Caregiving

The need for caregiving increases with age. In January-June 2018, the percentage of older adults age 85 and over needing help with personal care (20%) was more than twice the percentage for adults ages 75–84 (9%) and five times the percentage for adults ages 65–74 (4%).

Older adults not only need care, but often also provide care to younger family members. For example, approximately 1.1 million grandparents age 60 and over were responsible for the basic needs of one or more grandchildren under age 18 living with them in 2017. Of these caregivers, 59% were grandmothers and 41% were grandfathers.

In addition, in 2015, among the 3.6 million people with Intellectual and Developmental Disabilities (I/DD)<sup>5</sup> living with a family caregiver, 24% had caregivers who were age 60 and over (872,042). The percentage of people with I/DD living with older caregivers ranged from 11% in Alaska to 25% in Florida.

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Sources: National Center for Health Statistics, National Health Interview Survey, Early Release of Selected Estimates Based on Data from the January-June 2018. U.S. Census Bureau, American Community Survey, Table S1002. Braddock, D., Hemp, R., Tanis, E.S. Wu, J. & Haffer, L. (2017). State of the States in Developmental Disabilities. American Association on Intellectual and Developmental Disabilities.

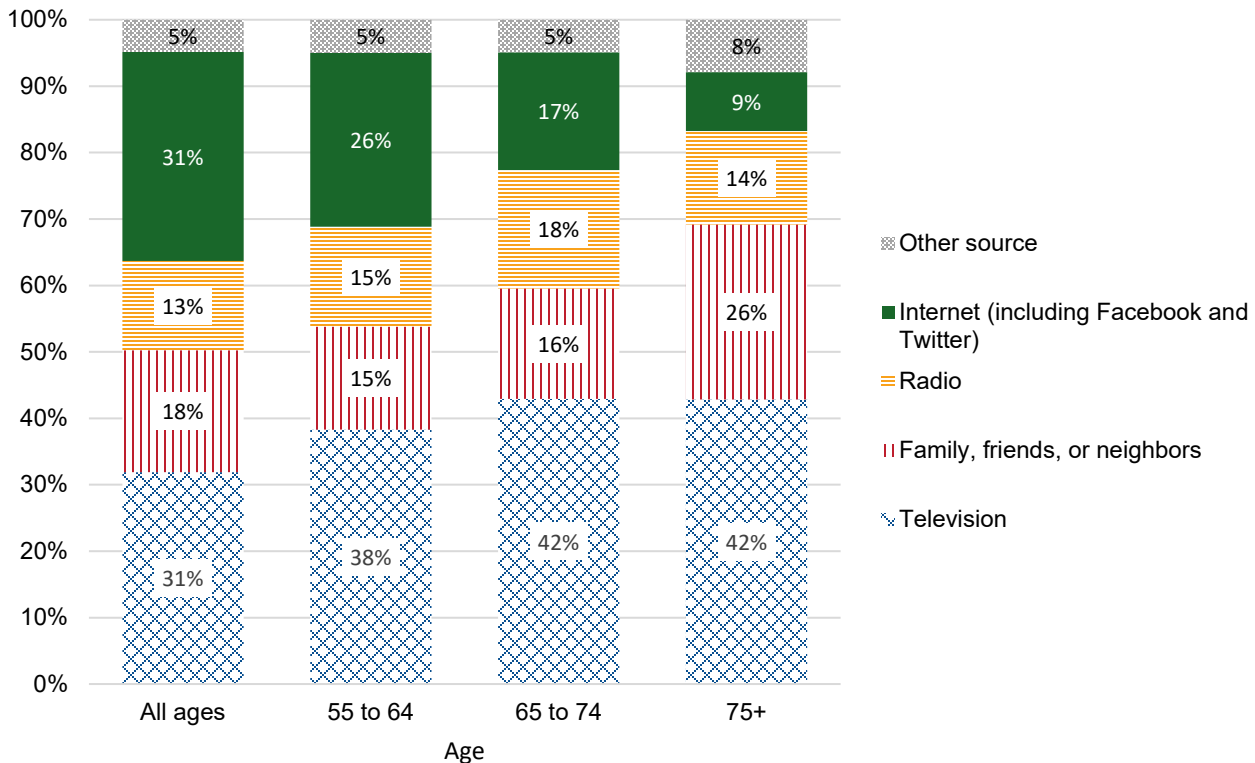
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<sup>5</sup> The total number of people with Intellectual and Developmental Disabilities (I/DD) is estimated to be 5.1 million.

## Special Section: Emergency and Disaster Preparedness

Finding out emergency information quickly during a disaster can be vital to survival. Among adults age 75 and over 42% report the television is their first source of emergency information as compared with 31% for the total population. The next largest category is family, friends, or neighbors with 26% of adults age 75 and over reporting that as their first source of information compared with 18% of the total population. The percentage of older adults receiving information from the internet (9%) is much lower than for the total population (31%). (Figure 13)

**Figure 13: How people receive their first source of emergency information during a disaster by information source and age group, 2017**

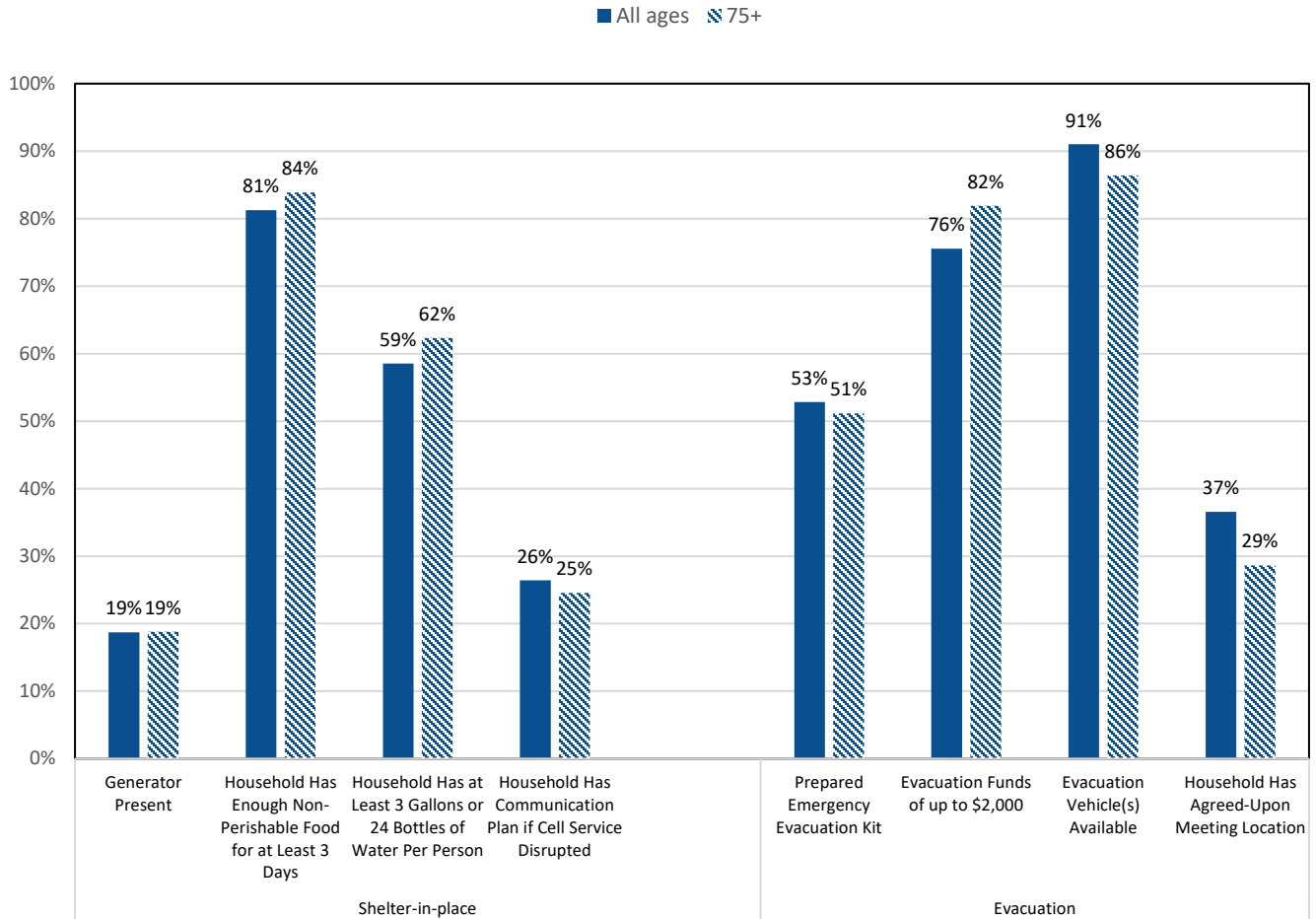


Source: U.S. Census Bureau, American Housing Survey.

Sheltering-in-place is appropriate when conditions require people to seek protection in their homes, places of employment, or other location when disasters strike. Some of the preparations that can be helpful to people when they shelter-in-place include having a generator, enough nonperishable food for at least three days, at least three gallons of water per person, and a communication plan if cell service is disrupted. Among adults age 75 and over, 19% have a generator, 84% have enough food, 62% have enough water, and 25% have a communication plan. These estimates are similar for the total population. (Figure 2)

A wide variety of emergencies may cause the need to evacuate. Planning ahead is vital to ensuring people can evacuate quickly and safely. Useful items to prepare ahead of time include an emergency evacuation kit; evacuation funds up to \$2,000; a reliable vehicle able to carry all household members, pets, and supplies; and an agreed-upon meeting location. Among adults age 75 and over, 51% have an evacuation kit, 82% have evacuation funds, 86% have an available vehicle, and 29% have an agreed upon meeting location. A higher percentage of older adults have evacuation funds (82%) as compared with the total population (76%). Conversely, a lower percentage of older adults have an available vehicle (86%) and an agreed upon meeting location (29%) as compared with the total population (91% and 37%, respectively). (Figure 14)

**Figure 14: Preparation for emergencies and disasters by type of preparation and age group, 2017**



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

When adults age 75 and over were asked where they would stay if they had to evacuate their home for a safe place at least 50 miles away, for two or more weeks, 63% reported they would stay with relatives or friends, 24% in a hotel or motel, 5% in a public shelter, and 5% somewhere else.

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Sources: U.S. Census Bureau, American Housing Survey. Department of Homeland Security, Plan Ahead for Disasters: Talk with your family. Accessed on March 21, 2019 at [www.Ready.Gov](http://www.Ready.Gov).

## 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.

*2018 Profile of Older Americans* 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 a national network of 56 state agencies on aging, 629 area agencies on aging, nearly 20,000 service providers, 244 Tribal organizations, and 2 Native Hawaiian organizations representing 400 Tribes.