

# A Profile of Older Americans: 2008



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

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## Highlights \*

- The older population (65+) numbered 37.9 million in 2007, an increase of 3.8 million or 11.2% since 1997.
- The number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 38% during this decade.
- Over one in every eight, or 12.6 percent, of the population is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 19.0 years (20.3 years for females and 17.4 years for males).
- Older women outnumber older men at 21.9 million older women to 16.0 million older men.
- In 2007, 19.3% of persons 65+ were minorities--8.3% were African-Americans.\*\* Persons of Hispanic origin (who may be of any race) represented 6.6% of the older population. About 3.2% were Asian or Pacific Islander,\*\* and less than 1% were American Indian or Native Alaskan.\*\* In addition, 0.6% of persons 65+ identified themselves as being of two or more races.
- Older men were much more likely to be married than older women--73% of men vs. 42% of women (Figure 2). 42% older women in 2007 were widows.
- About 30 percent (10.9 million) of noninstitutionalized older persons live alone (7.9 million women, 2.9 million men).
- Half of older women (49%) age 75+ live alone.
- About 450,000 grandparents aged 65 or more had the primary responsibility for their grandchildren who lived with them.
- The population 65 and over will increase from 35 million in 2000 to 40 million in 2010 (a 15% increase) and then to 55 million in 2020 (a 36% increase for that decade).
- The 85+ population is projected to increase from 4.2 million in 2000 to 5.7 million in 2010 (a 36% increase) and then to 6.6 million in 2020 (a 15% increase for that decade).
- Minority populations are projected to increase from 5.7 million in 2000 (16.3% of the elderly population) to 8.0 million in 2010 (20.1% of the elderly) and then to 12.9 million in 2020 (23.6% of the elderly).
- The median income of older persons in 2007 was \$24,323 for males and \$14,021 for females. Median money income (after adjusting for inflation) of all households headed by older people did not change in a statistically different amount from 2006 to 2007. Households containing families headed by persons 65+ reported a median income in 2007 of \$41,851.
- Major sources of income for older people in 2006 were: Social Security (reported by 89 percent of older persons), income from assets (reported by 55 percent), private pensions (reported by 29 percent), government employee pensions (reported by 14 percent), and earnings (reported by 25 percent).
- Social Security constituted 90% or more of the income received by 32% of all Social Security beneficiaries (20% of married couples and 41% of non-married beneficiaries).
- About 3.6 million elderly persons (9.7%) were below the poverty level in 2007 which is a statistically significant increase from the poverty rate in 2006 (9.4%).
- About 11% (3.7 million) of older Medicare enrollees received personal care from a paid or unpaid source in 1999.

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

## The Older Population

The older population--persons 65 years or older--numbered 37.9 million in 2007 (the most recent year for which data are available). They represented 12.6% of the U.S. population, over one in every eight Americans. The number of older Americans increased by 3.8 million or 11.2% since 1997, compared to an increase of 12.9% for the under-65 population. However, the number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 38% during this period.

In 2007, there were 21.9 million older women and 16.0 million older men, or a sex ratio of 137 women for every 100 men. The female to male sex ratio increases with age, ranging from 114 for the 65-69 age group to a high of 210 for persons 85 and over.

Since 1900, the percentage of Americans 65+ has tripled (from 4.1% in 1900 to 12.6% in 2007), and the number has increased twelve times (from 3.1 million to 37.9 million). The older population itself is getting older. In 2007, the 65-74 age group (19.4 million) was over 8.8 times larger than in 1900, but the 75-84 group (13.0 million) was 17 times larger and the 85+ group (5.5 million) was 45 times larger.

In 2006, persons reaching age 65 had an average life expectancy of an additional 19.0 years (20.3 years for females and 17.4 years for males). A child born in 2006 could expect to live 78.1 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 1985-2005 also has seen reduced death rates for the population aged 65-84, especially for men – by 32.3% for men aged 65-74 and by 23.5% for men aged 75-84. Life expectancy at age 65 increased by only 2.5 years between 1900 and 1960, but has increased by 4.7 years from 1960 to 2006.

About 2.4 million persons celebrated their 65th birthday in 2007. In the same year, about 1.8 million persons 65 or older died. Census estimates showed an annual net increase of 634,893 in the number of persons 65 and over.

There were 80,771 persons aged 100 or more in 2007 (0.21% of the total 65+ population). This is a 117% increase from the 1990 figure of 37,306.

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

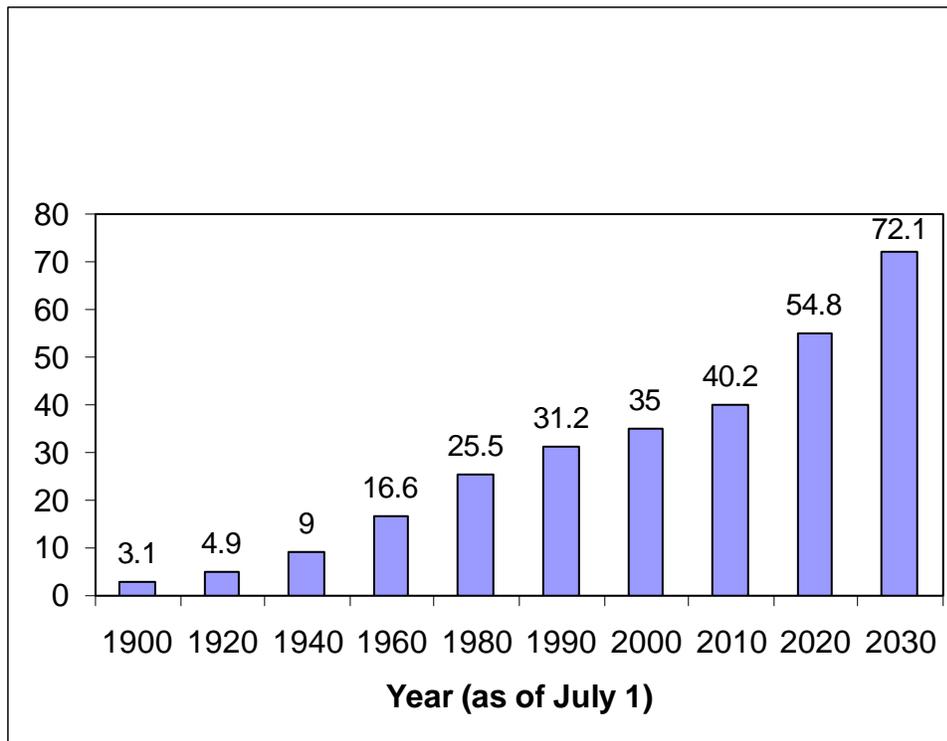
## Future Growth

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

The population 65 and over will increase from 35 million in 2000 to 40 million in 2010 (a 15% increase) and then to 55 million in 2020 (a 36% increase for that decade). By 2030, there will be about 72.1 million older persons, almost twice their number in 2007. People 65+ represented 12.6% of the population in the year 2007 but are expected to grow to be 19.3% of the population by 2030. The 85+ population is projected to increase from 5.5 million in 2007 to 5.8 million in 2010 and then to 6.6 million in 2020 (15%) for that decade.

Minority populations are projected to increase from 5.7 million in 2000 (16.3% of the elderly population) to 8.0 million in 2010 (20.1% of the elderly) and then to 12.9 million in 2020 (23.6% of the elderly). Between 2007 and 2030, the white\*\* population 65+ is projected to increase by 68% compared with 184% for older minorities, including Hispanics (244%), African-Americans\*\* (126%), American Indians, Eskimos, and Aleuts\*\* (167%), and Asians and Pacific Islanders\*\* (213%).

**Figure 1: Number of Persons 65+, 1900 – 2030 (number in millions)**



**Note: Increments in years are uneven.**

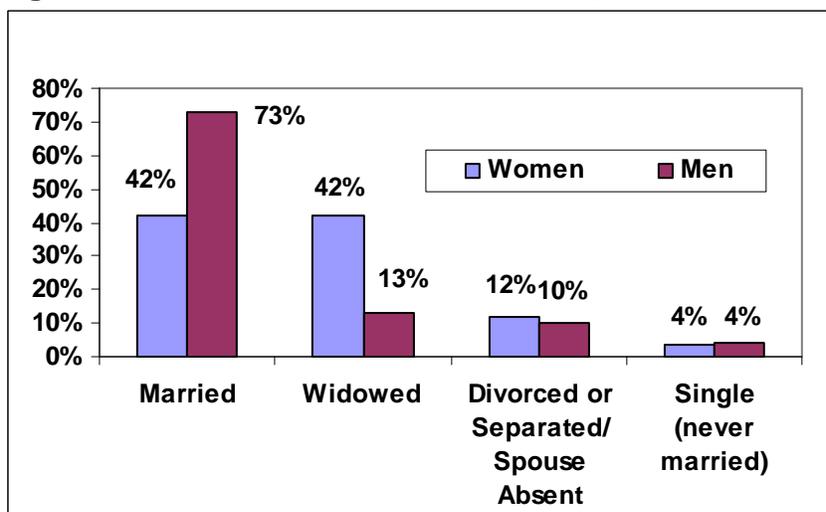
**(Sources: Projections for 2010 through 2050 are from: Table 12. Projections of the Population by Age and Sex for the United States: 2010 to 2050 (NP2008-T12), Population Division, U.S. Census Bureau; Release Date: August 14, 2008. The source of the data for 1900 to 2000 is Table 5. Population by Age and Sex for the United States: 1900 to 2000, Part A. Number, Hobbs, Frank and Nicole Stoops, U.S. Census Bureau, Census 2000 Special Reports, Series CENSR-4, Demographic Trends in the 20th Century. The figures for 2007 are from the Census Bureau 2007 population estimates. )**

## Marital Status

In 2007, older men were much more likely to be married than older women--73% of men, 42% of women (Figure 2). Widows accounted for 42% of all older women in 2007. There were over four times as many widows (8.7 million) as widowers (2.0 million).

Divorced and separated (including married/spouse absent) older persons represented only 11.1% of all older persons in 2007. 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+, 2007**



*(Based on Internet releases of data from the 2007 Current Population Survey, Annual Social and Economic Supplement of the U.S. Bureau of the Census)*

## Living Arrangements

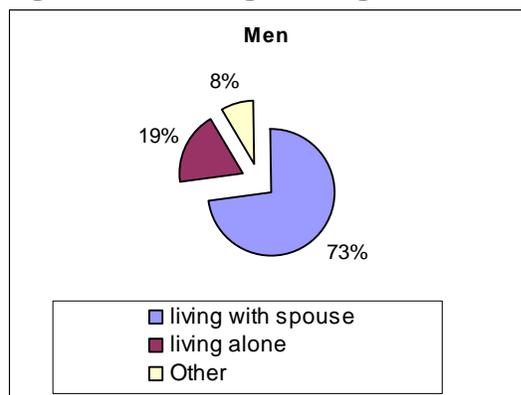
Over half of (55.3%) the older non-institutionalized persons lived with their spouse in 2007. Approximately 11.2 million or 72.8% of older men, and 8.7 million or 42.2% of older women, lived with their spouse (Figure 3). The proportion living with their spouse decreased with age, especially for women. Only 30.1% of women 75+ years old lived with a spouse.

About 30.2% (10.9 million) of all non-institutionalized older persons in 2007 lived alone (7.9 million women, 2.9 million men). They represented 38.6% of older women and 19.0% of older men. The proportion living alone increases with advanced age. Among women aged 75 and over, for example, half (49%) lived alone.

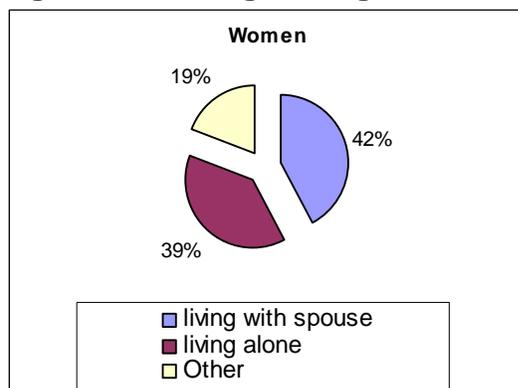
More than 670,000 grandparents aged 65 or over maintained households in which grandchildren were present in 2007. (Another 234,000 elderly were spouses of such people.) In addition, almost 857,000 grandparents over 65 years lived in parent-maintained households in which their grandchildren were present. A total of about 1.83 million older people lived in household with a grandchild present in the house. About 450,000 of these grandparents over 65 years old were the persons with primary responsibility for their grandchildren who lived with them.

While a relatively small number (1.57 million) and percentage (4.4%) of the 65+ population in 2007 lived in institutional settings such as nursing homes, the percentage increases dramatically with age, ranging from 1.3% for persons 65-74 years to 4.1% for persons 75-84 years and 15.1% for persons 85+. In addition, approximately 2%-5% (depending on the definition) of the elderly lived in senior housing with at least one supportive service available to their residents.

**Figure 3A: Living Arrangements of Persons 65+, 2007 (Men)**



**Figure 3B: Living Arrangements of Persons 65+, 2007 (Women)**



*(Based on data from U.S. Bureau of the Census including the 2007 Current Population Survey, Annual Social and Economic Supplement and the 2007 American Community Survey. See: March 2008 Current Population Survey Internet releases, Detailed Tables and unpublished data from the Centers for Medicare and Medicaid Services.)*

## Racial and Ethnic Composition

In 2007, 19.3% of persons 65+ were minorities--8.3% were African-Americans.\*\* Persons of Hispanic origin (who may be of any race) represented 6.6% of the older population. About 3.2% were Asian or Pacific Islander,\*\* and less than 1% were American Indian or Native Alaskan.\*\* In addition, 0.6% of persons 65+ identified themselves as being of two or more races.

Only 7.1% of all the people who were minority race or of Hispanic ethnicity were 65+ in 2007 (8.5% of African-Americans,\*\* 5.5% of Hispanics, 9.3% of Asians and Pacific Islanders,\*\* 8.1% of American Indians and Native Alaskans,\*\*), compared with 15.4% of non-Hispanic whites.\*\*

***(Data for this section were compiled from Internet releases of the Census 2007 Population Estimates).***

## 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 2007, about half (52.4%) of persons 65+ lived in nine states. California had 4.0 million; Florida 3.1 million; New York 2.5 million; Texas 2.4 million; and Pennsylvania 1.9 million, Illinois, Ohio, Michigan, and New Jersey each had well over 1 million (Figure 6).

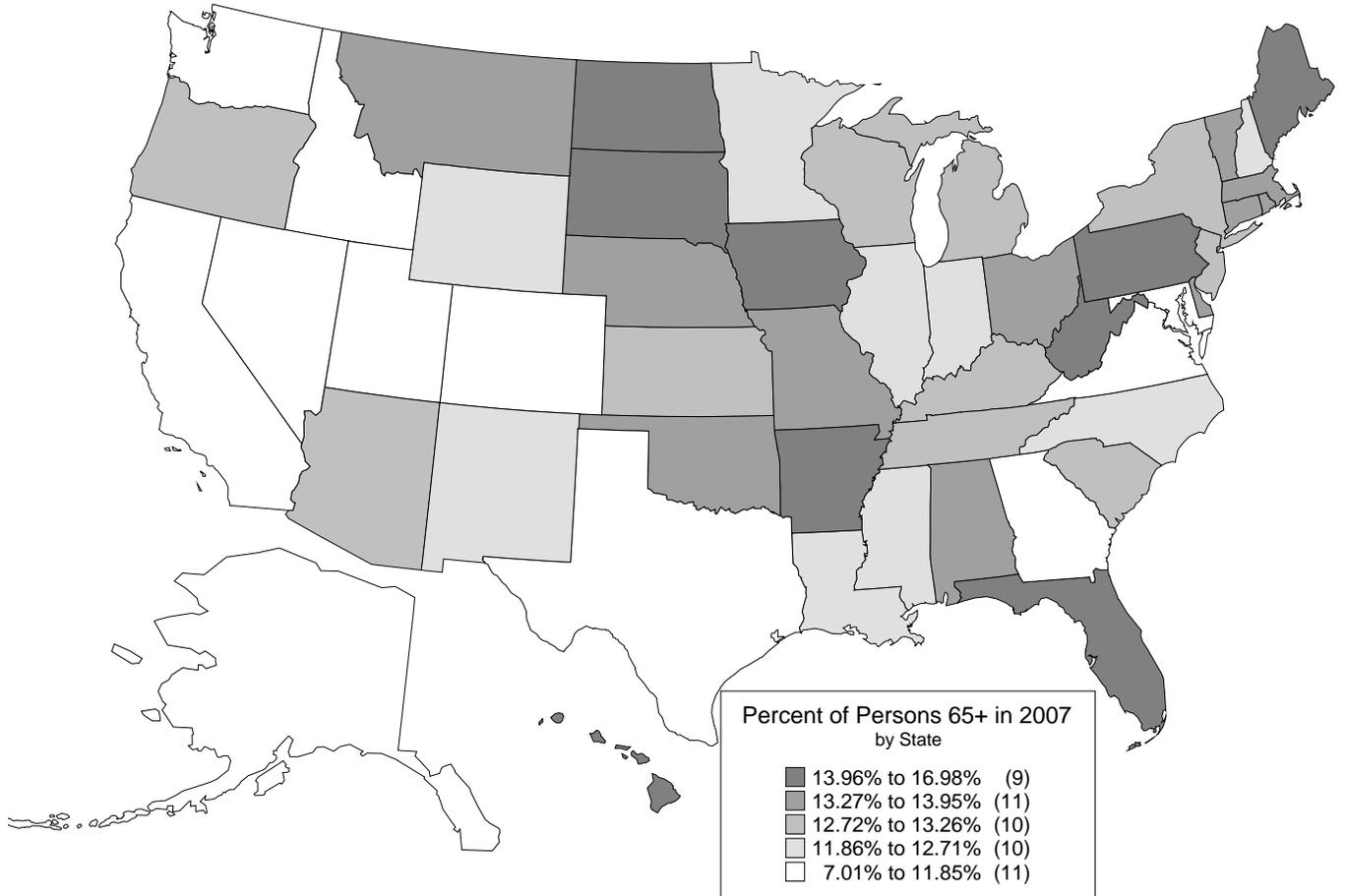
Person 65+ constituted approximately 14% or more of the total population in 10 states in 2007 (Figure 6): Florida (18.5%); Pennsylvania (15.8%); Rhode Island (15.8%) West Virginia (15.1%); Iowa (15.0%); North Dakota (14.4%); Connecticut (14.4); Arkansas (14.3%); South Dakota (14.3%); and Massachusetts (14.1%). In ten states, the 65+ population increased by 20% or more between 1997 and 2007 (Figure 6): Alaska (49.6%); Nevada (48.3%); Arizona (36.2%); Utah (30.0%); New Mexico (29.7%); Idaho (27.8%); Georgia (27.7%); South Carolina (26.3%) ; Colorado (25.2%); and Delaware (24.7%). The ten jurisdictions with the highest poverty rates for elderly during 2007 were the District of Columbia (14.6%), Mississippi (14.5%), North Dakota (14.4%), Kentucky (13.1%), Louisiana (13.1%), New Mexico (13.0%), Georgia (12.2%), South Carolina (12.1%), Texas (12.0%), and Alabama (11.9%).

Most persons 65+ lived in metropolitan areas in 2007 (80.5%). About 63.3% of these older persons lived outside the principal cities and 36.7% lived in principal cities. Also, 19.5% of older persons lived in nonmetropolitan areas.

The elderly are less likely to change residence than other age groups. From 2006 to 2007, only 4.2% of older persons moved as opposed to 17.0% of the under 65 population. Most older movers (57.9%) stayed in the same county and 78.9% remained in the same state. Only 21.1% of the movers moved out-of-state.

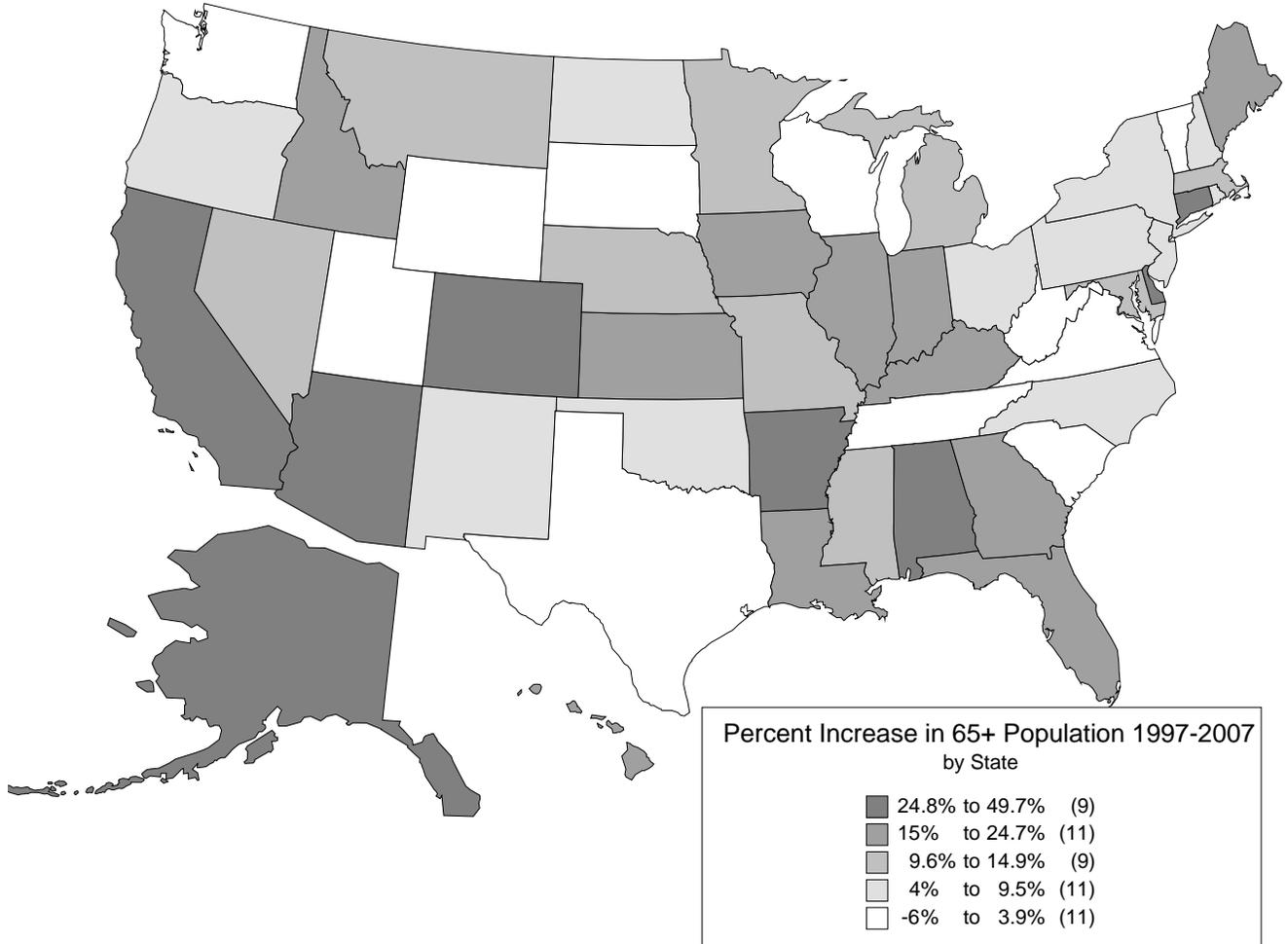
***(Data for this section and for Figures 4-6 were compiled primarily from the Census Population Estimates for 2007 as well as other Internet releases of the U.S. Bureau of the Census including tables from the March 2008 Current Population Survey, Annual Social and Economic Supplement and the 2007 American Community survey)***

**Figure 4: Persons 65+ as a Percentage of Total Population, 2007**



*(Source: 2007 Population Estimates from the U.S. Bureau of the Census)*

**Figure 5: Percentage Increase in Population 65+, 1997 to 2007**



*(Source: 1997 and 2007 Population Estimates from the U.S. Bureau of the Census)*

**Figure 6: The 65+ Population by State 2007**

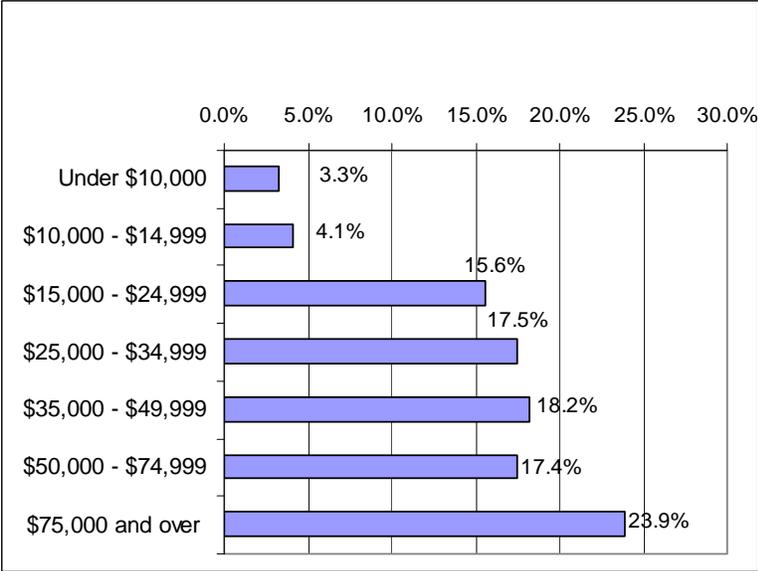
<b>Numbers</b>	<b>Number of Persons 65 and Older</b>	<b>Percent of All Ages</b>	<b>Percent Increase from 1997 to 2007</b>	<b>Percent Below Poverty 2007</b>
<b>US Total (50 States + DC)</b>	37,887,958	12.6%	11.2%	9.7%
<b>Alabama</b>	625,756	13.5%	11.5%	11.9%
<b>Alaska</b>	47,935	7.0%	49.6%	5.0%
<b>Arizona</b>	820,391	12.9%	36.2%	8.6%
<b>Arkansas</b>	397,108	14.0%	10.3%	11.9%
<b>California</b>	4,003,593	11.0%	12.1%	8.1%
<b>Colorado</b>	492,685	10.1%	25.2%	8.9%
<b>Connecticut</b>	472,284	13.5%	0.6%	6.2%
<b>Delaware</b>	117,678	13.6%	24.7%	8.6%
<b>District of Columbia</b>	69,741	11.9%	-5.0%	14.6%
<b>Florida</b>	3,098,364	17.0%	14.4%	9.5%
<b>Georgia</b>	942,832	9.9%	27.7%	12.2%
<b>Hawaii</b>	183,994	14.3%	17.4%	6.5%
<b>Idaho</b>	174,946	11.7%	27.8%	8.6%
<b>Illinois</b>	1,548,781	12.1%	4.6%	8.6%
<b>Indiana</b>	795,441	12.5%	8.4%	7.8%
<b>Iowa</b>	438,448	14.7%	2.1%	8.1%
<b>Kansas</b>	360,216	13.0%	2.5%	8.7%
<b>Kentucky</b>	549,504	13.0%	12.4%	13.1%
<b>Louisiana</b>	522,334	12.2%	5.1%	13.1%
<b>Maine</b>	194,986	14.8%	12.5%	8.2%
<b>Maryland</b>	661,809	11.8%	13.4%	7.8%
<b>Massachusetts</b>	858,939	13.3%	-0.4%	9.2%
<b>Michigan</b>	1,280,152	12.7%	5.4%	8.1%
<b>Minnesota</b>	636,216	12.2%	10.1%	8.1%
<b>Mississippi</b>	364,614	12.5%	9.5%	14.5%
<b>Missouri</b>	788,371	13.4%	6.5%	9.4%
<b>Montana</b>	133,578	13.9%	15.0%	8.9%
<b>Nebraska</b>	236,648	13.3%	4.0%	8.4%
<b>Nevada</b>	285,654	11.1%	48.3%	6.6%
<b>New Hampshire</b>	165,742	12.6%	17.2%	6.2%
<b>New Jersey</b>	1,134,636	13.1%	2.6%	8.5%
<b>New Mexico</b>	250,235	12.7%	29.7%	13.0%
<b>New York</b>	2,546,405	13.2%	4.9%	11.8%
<b>North Carolina</b>	1,103,413	12.2%	18.9%	11.0%
<b>North Dakota</b>	93,285	14.6%	0.8%	14.4%
<b>Ohio</b>	1,545,085	13.5%	3.4%	8.1%
<b>Oklahoma</b>	480,140	13.3%	8.0%	10.3%
<b>Oregon</b>	488,936	13.0%	13.6%	8.6%
<b>Pennsylvania</b>	1,889,660	15.2%	-0.8%	8.8%
<b>Rhode Island</b>	146,847	13.9%	-5.9%	9.1%
<b>South Carolina</b>	573,098	13.0%	26.3%	12.1%
<b>South Dakota</b>	113,555	14.3%	7.9%	10.9%
<b>Tennessee</b>	793,117	12.9%	18.4%	11.8%
<b>Texas</b>	2,394,157	10.0%	22.2%	12.0%
<b>Utah</b>	233,982	8.8%	30.0%	5.3%
<b>Vermont</b>	84,425	13.6%	16.9%	7.3%
<b>Virginia</b>	909,522	11.8%	20.4%	9.3%
<b>Washington</b>	757,852	11.7%	17.1%	7.5%
<b>West Virginia</b>	280,666	15.5%	2.3%	10.4%
<b>Wisconsin</b>	736,301	13.1%	7.7%	8.3%
<b>Wyoming</b>	63,901	12.2%	17.7%	4.6%
<b>Puerto Rico</b>	521,983	13.2%	--	43.7%

*(Source: Population data is from Census Bureau 2007 Population Estimates. State level poverty data is from the Census 2007 American Community Survey. National level poverty data is from the 2007 Current Population Survey/American Social and Economic Survey.)*

# Income

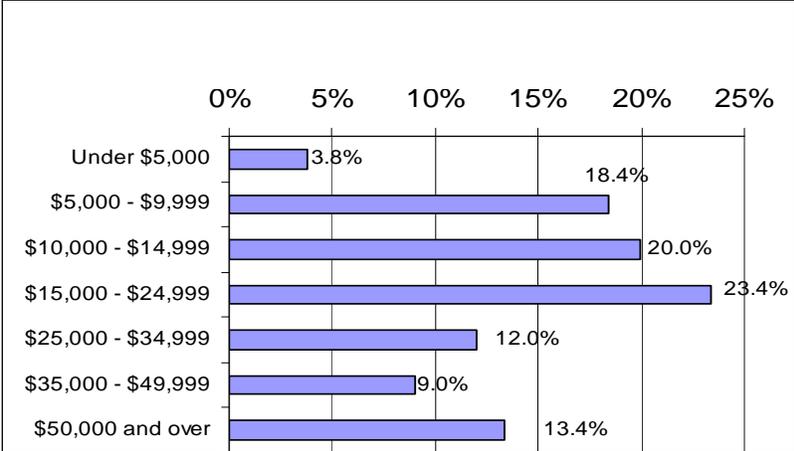
The median income of older persons in 2007 was \$24,323 for males and \$14,021 for females. Median money income (after adjusting for inflation) of all households headed by older people did not change in a statistically different amount from 2006 to 2007. Households containing families headed by persons 65+ reported a median income in 2007 of \$41,851 (\$43,654 for non-Hispanic Whites, \$31,544 for Hispanics, \$32,025 for African-Americans, and \$47,135 for Asians). About one of every fourteen (7.4%) family households with an elderly householder had incomes less than \$15,000 and 59.5% had incomes of \$35,000 or more (Figure 7A/7B).

**Figure 7A: Percent Distribution by Income: 2007 (Family Households 65+)**



*\$41,851 median for 12.5 million family households 65+*

**Figure 7B: Percent Distribution by Income: 2007 (Person 65+ Reporting Income)**



*\$17,424 median for 35.5 million persons 65+ reporting income*

For all older persons reporting income in 2007 (35.5 million), 22.3% reported less than \$10,000 and 34.4% reported \$25,000 or more. The median income reported was \$17,424.

The major sources of income as reported by older persons in 2006 were Social Security (reported by 89% of older persons), income from assets (reported by 55%), private pensions (reported by 29%), government employee pensions (reported by 14%), and earnings (reported by 25%). In 2006, Social Security benefits accounted for 37% of the aggregate income of the older population. The bulk of the remainder consisted of earnings (28%), asset income (15%), and pensions (18%). Social Security constituted 90% or more of the income received by 32% of beneficiaries (20% of married couples and 41% of non-married beneficiaries).

*(Based on data from Current Population Survey, Annual Social and Economic Supplement, "Income, Poverty, and Health Insurance Coverage in the United States: 2007" P60-235, issued August, 2008 by the U.S. Bureau of the Census, related Census detailed tables on the Census Bureau web site, and from Fast Facts and Figures About Social Security, 2008 Social Security Administration)*

## Poverty

About 3.6 million elderly persons (9.7%) were below the poverty level in 2007. This poverty rate is a statistically significant increase from the poverty rate in 2006 (9.4%). Another 2.4 million or 6.4% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level).

One of every fourteen (7.4%) elderly Whites\*\* was poor in 2007, compared to 23.2% of elderly African-Americans, 11.3% of Asians, and 17.1% of elderly Hispanics. Higher than average poverty rates were found in 2006 for older persons were found among those who lived in principal cities (12.2%), outside metropolitan areas (i.e. rural areas and small towns) (10.8%), and in the South (10.8%).

Older women had a higher poverty rate (12.0%) than older men (6.6%) in 2007. Older persons living alone were much more likely to be poor (17.8%) than were older persons living with families (5.6%). The highest poverty rates were experienced among Hispanic women (39.5%) who lived alone and also by older Black women (39.0%) who lived alone.

*(Based on data from Current Population Survey, Annual Social and Economic Supplement, "Income, Poverty, and Health Insurance Coverage in the United States: 2007," P60-235, issued August, 2008, by the U.S. Bureau of the Census and related Census detailed tables on the Census Bureau web site)*

## Housing

Of the 2.9 million households headed by older persons in 2007, 80% were owners and 20% were renters. The median family income of older homeowners was \$29,899. The median family income of older renters was \$15,130. In 2007, 46% of older householders spent more than one-fourth of their income on housing costs - 39% for owners and 73% for renters - as compared to 46% of all householders.

For homes of older householders in 2007, the median construction year was 1969 (it was 1973 for all householders) and 4.4% of the homes had physical problems. In 2007, the median value of homes owned by older persons was \$168,654 (with a median purchase price of \$45,191) compared to a median home value of \$191,471 for all homeowners. About 68% of older homeowners in 2007 owned their homes free and clear.

*(Source: "Amer. Housing Survey for the United States: 2007, Current Housing Reports" H150/07)*

## Employment

In 2007, 5.8 million (16.0 %) Americans age 65 and over were in the labor force (working or actively seeking work), including 3.2 million men (20.5%) and 2.6 million women (12.6%). They constituted 3.8% of the U.S. labor force. About 3.3% were unemployed. Labor force participation of men 65+ decreased steadily from 2 of 3 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 1 of 12 in 1900 to 10.8% in 1956, fell to 7.3% in 1985, was around 7%-9% from 1986 – 2002. However, beginning in 2000, labor force participation of older women has been gradually rising to the 2007 level. This increase is especially noticeable among the population aged 65-69.

*(Source: Current Population Survey, labor force statistics. See: Bureau of Labor Statistics web-site: <http://www.bls.gov/cps/home.htm>)*

## Education

The educational level of the older population is increasing. Between 1970 and 2007, the percentage who had completed high school rose from 28% to 76.1%. About 19.2% in 2007 had a bachelor's degree or more. The percentage who had completed high school varied considerably by race and ethnic origin in 2007: 81.1% of Whites\*\*, 71.7% of Asians and Pacific Islanders, 57.4% of African-Americans, and 42.2% 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: Current Population Survey, Annual Social and Economic Supplement, 2007 and related tables on the Census Bureau web site)*

## Health and Health Care

In 2007, 39.0% of non-institutionalized older persons assessed their health as excellent or very good (compared to 64.8% for persons aged 18-64). There was little difference between the sexes on this measure, but African-Americans\*\* (23.7%), older American Indians/Alaska Natives (24.3%) and older Hispanics (28.9%) were less likely to rate their health as excellent or very good than were older Whites\*\* (40.4%) or older Asians (34.1%)†. Most older persons have at least one chronic condition and many have multiple conditions. Among the most frequently occurring conditions older persons in 2004-2005 were: hypertension (48%), diagnosed arthritis (47%), all types of heart disease (32%), any cancer (20%), diabetes (16%), and sinusitis (14%).

Almost 67% reported in 2007 that they received an influenza vaccination during the past 12 months and 58% reported that they had ever received a pneumococcal vaccination. About 25% (of persons 60+) report height/weight combinations that place them among the obese. Almost 25% of persons aged 65-74 and 18% of persons 75+ report that they engage in regular leisure-time physical activity. Only 8% reported that they are current smokers and only 5% reported excessive alcohol consumption. Only 2% reported that they had experienced psychological distress during the past 30 days.

In 2006, over 13.1 million persons aged 65 and older were discharged from short stay hospitals. This is a rate of 3,508 for every 10,000 persons aged 65+ which is over three times the comparable rate for persons of all ages (which was 1,169 per 10,000). The average length of stay for persons aged 65+ was 5.5 days;

† These figures are from 2004-2006 data.

the comparable rate for persons of all ages was 4.8 days. The average length of stay for older people has decreased by 5 days since 1980. Older persons averaged more office visits with doctors in 2005: 6.5 office visits for those aged 65-74 and 7.7 office visits for persons over 75 while persons aged 45-65 averaged only 3.9 office visits during that year. In 2007, over 96% of older persons reported that they did have a usual place to go for medical care and only 2.5% said that they failed to obtain needed medical care during the previous 12 months due to financial barriers.

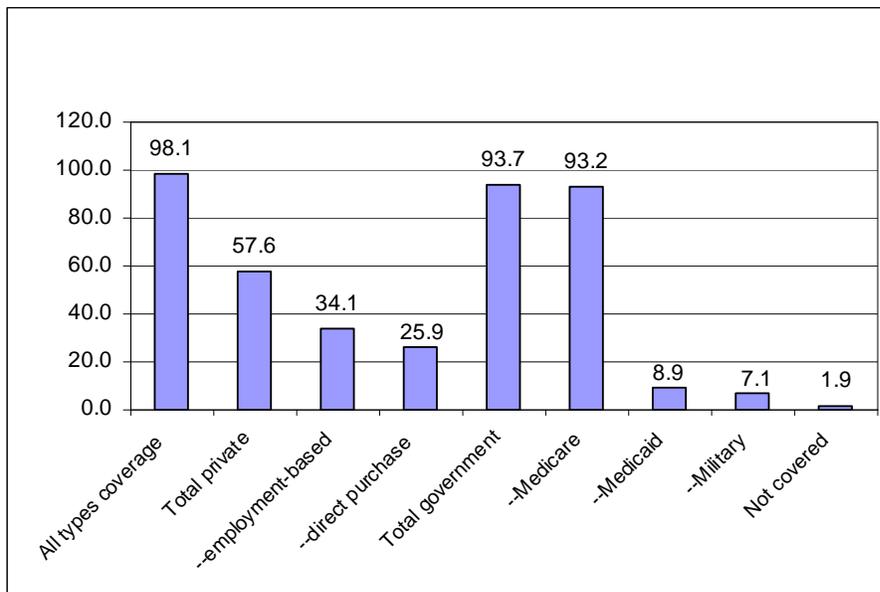
In 2006 older consumers averaged out-of-pocket health care expenditures of \$4,631, an increase of 62% since 1996. In contrast, the total population spent considerably less, averaging \$2,853 in out-of-pocket costs. Older Americans spent 12.7% of their total expenditures on health, more than twice the proportion spent by all consumers (5.7%). Health costs incurred on average by older consumers in 2006 consisted of \$2,770 (60%) for insurance, \$859 (18%) for drugs, \$844 (18.5%) for medical services, and \$159 (3%) for medical supplies.

*(Sources: Data releases from the web sites of the National Center for Health Statistics (including the Health Data Interactive data warehouse, accessed 12/30/2008); from the Agency for Healthcare Research and Quality and from the Bureau of Labor Statistics web site)*

## Health Insurance Coverage

In 2007, 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 58% had some type of private health insurance. Over 7% had military-based health insurance and 9% of the non-institutionalized elderly were covered by Medicaid. Only 1% did not have coverage of some kind. About 89% of non-institutionalized Medicare beneficiaries in 2006 had some type of supplementary coverage. Among Medicare beneficiaries residing in nursing homes, about half (52%) were covered by Medicaid.

**Figure 8: Health Insurance Coverage of Persons 65+: 2007 (%)**



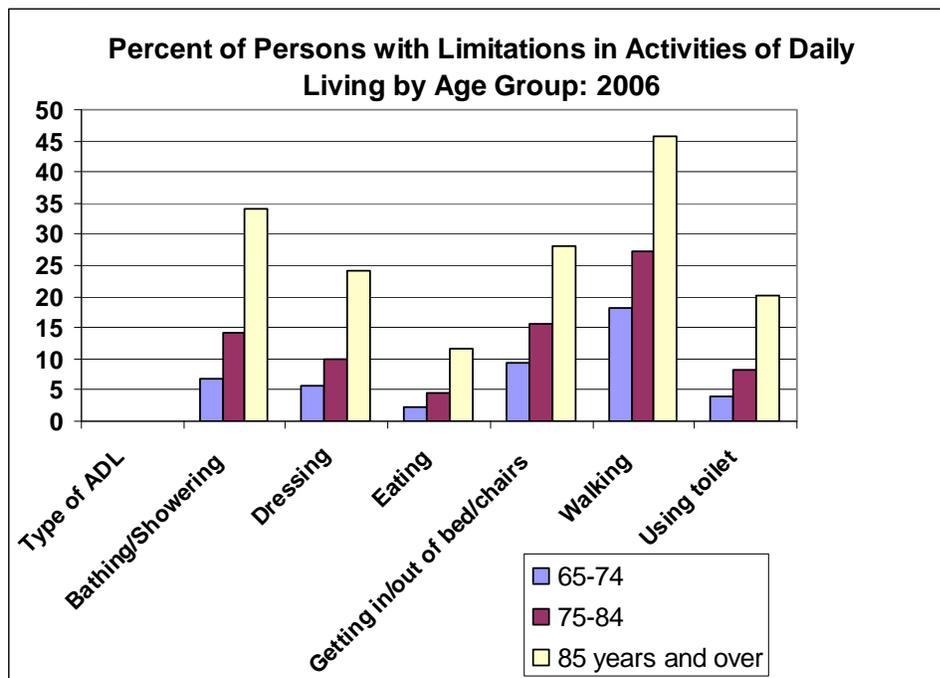
*Note: Figure 8 data is for the non-institutionalized elderly. A person can be represented in more than one category. (Source: "Income, Poverty, and Health Insurance Coverage in the United States: 2007," P60-235, issued August, 2008, by the U.S. Bureau of the Census. Medicare beneficiary data is from the Medicare Current Beneficiary Survey)*

## Disability and Activity Limitations

Some type of disability (sensory disability, physical disability, or mental disability) was reported by 52% of older persons in 2007. Some of these disabilities may be relatively minor but others cause people to require assistance to meet important personal needs. Almost 37% of older persons reported in 2005 a severe disability and 16% reported that they needed some type of assistance as a result. Reported disability increases with age. 56% of persons over 80 reported a severe disability and 29% of the over 80 population reported that they needed assistance. There is a strong relationship between disability status and reported health status. Among those 65+ with a severe disability, 64% reported their health as fair or poor. Among the 65+ persons who reported no disability, only 10 % reported their health as fair or poor. Presence of a severe disability is also associated with lower income levels and educational attainment.

In another study which focused on the ability to perform specific activities of daily living (ADLs), over 27% of community-resident Medicare beneficiaries over age 65 in 2006 had difficulty in performing one or more ADLs and an additional 12.5% reported difficulties with instrumental activities of daily living (IADLs). By contrast, 91% of institutionalized Medicare beneficiaries had difficulties with one or more ADLs and 73.4% 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 on activities because of chronic conditions increase with age. As shown in Figure 9, the rate of limitations on activities among persons 85 and older are much higher than those for persons 65-74.

**Figure 9: Percent of Persons with Limitations in Activities of Daily Living by Age Group: 2006**



It should be noted that (except where noted) the figures above are taken from surveys of the noninstitutionalized elderly. Although nursing homes are being increasingly used for short-stay postacute care, about 1.3 million elderly are in nursing homes (about half are age 85 and over). These individuals often have high needs for care with their ADLs and/or have severe cognitive impairment, due to Alzheimer's disease or other dementias.

*(Sources: Americans with Disabilities: 2005, December 2008, P70-117 and other Internet releases of the Census Bureau, the Centers for Medicare and Medicaid, and the National Center on Health Statistics, including the NCHS Health Data Interactive data warehouse)*

## Caregiving

About 11% (3.7 million) of older Medicare enrollees received personal care from a paid or unpaid source in 1999. Almost all community resident older persons with chronic disabilities receive either informal care (from family or friends) or formal care (from service provider agencies). Over 90% of these older persons with chronic disabilities received informal care and/or formal care; and about two thirds received only informal care. About 9 % of this chronically disabled group received only formal services.

*(Source: National Long Term Care Survey, 1999)*

## Notes

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

\*\*Excludes persons of Hispanic origin.

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AoA serves as an advocate for the elderly within the federal government and is working to encourage and coordinate a responsive system of family and community based services throughout the nation. AoA helps states develop comprehensive service systems which are administered by 56 State and Territorial Units on Aging, 632 Area Agencies on Aging, 244 Native American and Hawaiian organizations, and more than 18,000 local service providers.