

# A Profile of Older Americans: 2010



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

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## Highlights\*

- The older population (65+) numbered 39.6 million in 2009, an increase of 4.3 million or 12.5% since 1999.
- The number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 26% during this decade.
- Over one in every eight, or 12.9%, of the population is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 18.6 years (19.9 years for females and 17.2 years for males).
- Older women outnumber older men at 22.7 million older women to 16.8 million older men.
- In 2009, 19.9% of persons 65+ were minorities--8.3% were African-Americans.\*\* Persons of Hispanic origin (who may be of any race) represented 7.0% of the older population. About 3.4% 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--72% of men vs. 42% of women (Figure 2). 42% older women in 2009 were widows.
- About 30% (11.3 million) of noninstitutionalized older persons live alone (8.3 million women, 3.0 million men).
- Half of older women (49%) age 75+ live alone.
- About 475,000 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 2009 was \$25,877 for males and \$15,282 for females. Median money income (after adjusting for inflation) of all households headed by older people rose 5.8% (statistically significant) from 2008 to 2009. Households containing families headed by persons 65+ reported a median income in 2009 of \$43,702.
- The major sources of income as reported by older persons in 2008 were Social Security (reported by 87% of older persons), income from assets (reported by 54%), private pensions (reported by 28%), government employee pensions (reported by 14%), and earnings (reported by 25%).
- Social Security constituted 90% or more of the income received by 34% of beneficiaries in 2008 (21% of married couples and 43% of non-married beneficiaries).
- Almost 3.4 million elderly persons (8.9%) were below the poverty level in 2009. This poverty rate is statistically different from the poverty rate in 2008 (9.7%).
- 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. 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 older population--persons 65 years or older--numbered 39.6 million in 2009 (the most recent year for which data are available). They represented 12.9% of the U.S. population, over one in every eight Americans. The number of older Americans increased by 4.3 million or 12.5% since 1999, compared to an increase of 12.3% for the under-65 population. However, the number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 26% during this period.

In 2009, there were 22.7 million older women and 16.8 million older men, or a sex ratio of 135 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 216 for persons 85 and over.

Since 1900, the percentage of Americans 65+ has more than tripled (from 4.1% in 1900 to 12.9% in 2009), and the number has increased almost thirteen times (from 3.1 million to 39.6 million). The older population itself is increasingly older. In 2009, the 65-74 age group (20.8 million) was 9.5 times larger than in 1900. In contrast, the 75-84 group (13.1 million) was 17 times larger and the 85+ group (5.6 million) was 46 times larger.

In 2007, persons reaching age 65 had an average life expectancy of an additional 18.6 years (19.9 years for females and 17.2 years for males). A child born in 2007 could expect to live 77.9 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.

About 2.6 million persons celebrated their 65th birthday in 2009. In the same year, about 1.8 million persons 65 or older died. Census estimates showed an annual net increase of 770,699 in the number of persons 65 and over.

There were 64,024 persons aged 100 or more in 2009 (0.2% of the total 65+ population).\*\*\* This is a 72% increase from the 1990 figure of 37,306.

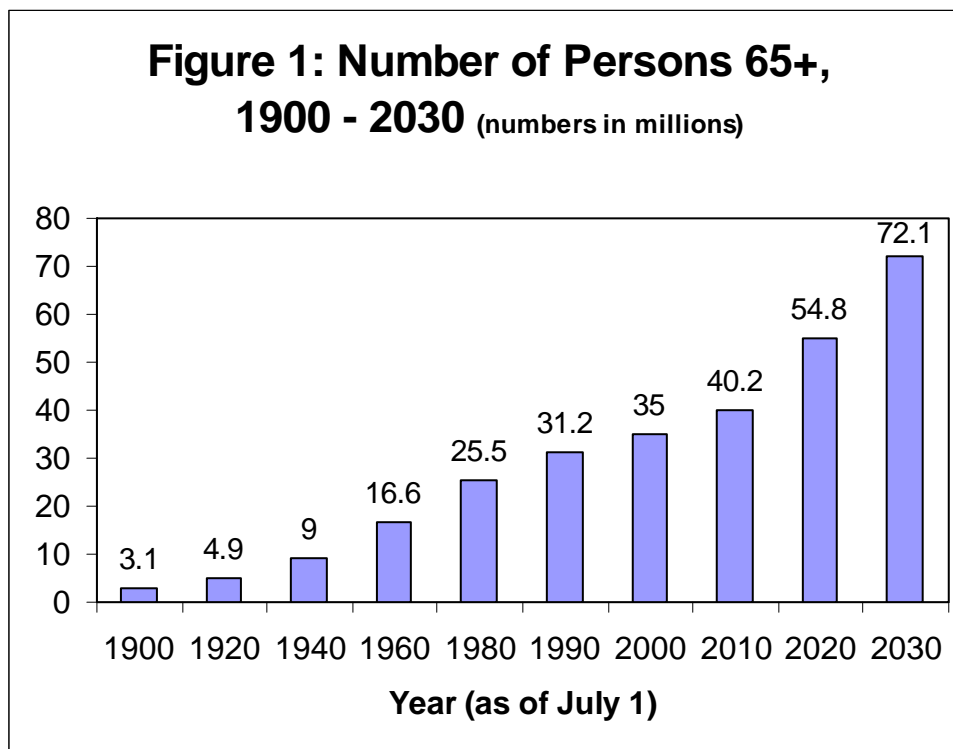
*(Data for this section were compiled primarily from Internet releases of the U.S. Census Bureau and the National Center for Health Statistics/Health Data Interactive).*

## 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, over twice their number in 2000. People 65+ represented 12.9% of the population in the year 2009 but are expected to grow to be 19.3% of the population by 2030. The 85+ population is projected to increase from 5.6 million in 2009 to 5.8 million in 2010 and then to 6.6 million in 2020 (15%) for that decade.

Minority populations are projected to have increased 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 2010 and 2030, the white\*\* population 65+ is projected to increase by 59% compared with 160% for older minorities, including Hispanics (202%), African-Americans\*\* (114%), American Indians, Eskimos, and Aleuts\*\* (145%), and Asians and Pacific Islanders\*\* (145%).



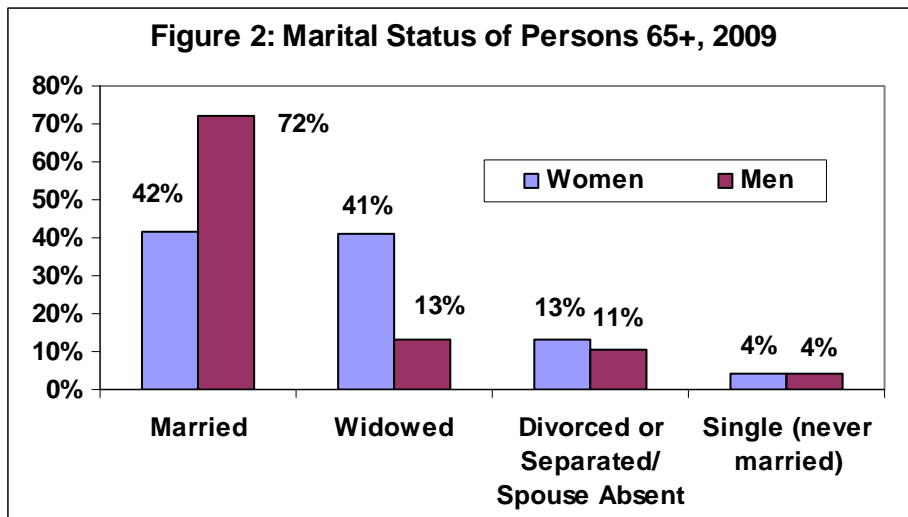
*Note: Increments in years are uneven.*

*(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 2008 are from the U.S. Census Bureau 2008 population estimates. )*

## Marital Status

In 2009, older men were much more likely to be married than older women--72% of men, 42% of women (Figure 2). Widows accounted for 41% of all older women in 2009. There were over four times as many widows (8.9 million) as widowers (2.1 million).

Divorced and separated (including married/spouse absent) older persons represented only 11.9% of all older persons in 2009. However, this percentage has increased since 1980, when approximately 5.3% of the older population were divorced or separated/spouse absent.



*(Based on Internet releases of data from the 2009 Current Population Survey, Annual Social and Economic Supplement of the U.S. Census Bureau)*

## Living Arrangements

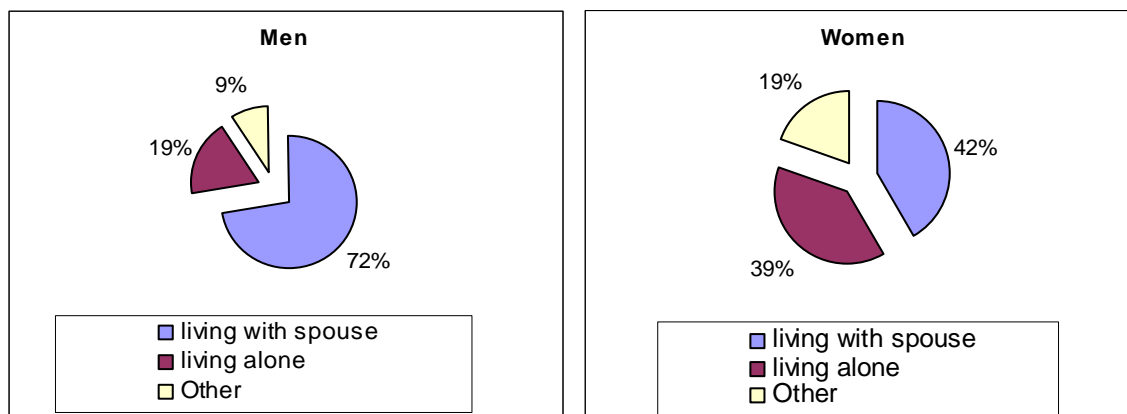
Over half (54.8%) the older noninstitutionalized persons lived with their spouse in 2009. Approximately 11.4 million or 72.0% of older men, and 8.7 million or 40.7% of older women, lived with their spouse (Figure 3). The proportion living with their spouse decreased with age, especially for women. Only 28.2% of women 75+ years old lived with a spouse.

About 30.1% (11.4 million) of all noninstitutionalized older persons in 2009 lived alone (8.3 million women, 3.0 million men). They represented 38.8% of older women and 18.7% of older men. The proportion living alone increases with advanced age. Among women aged 75 and over, for example, half (49%) lived alone.

Approximately 716,000 grandparents aged 65 or over maintained households in which grandchildren were present in 2009. (Another 262,000 elderly were spouses of such people.) In addition, about 942,000 grandparents over 65 years lived in parent-maintained households in which their grandchildren were present. A total of about 1.91 million older people lived in household with a grandchild present in the house. About 475,000 of these grandparents over 65 years old were the persons with primary responsibility for their grandchildren who lived with them.

A relatively small number (1.6 million) and percentage (4.1%) of the 65+ population in 2009 lived in institutional settings such as nursing homes (1.4 million). However, the percentage increases dramatically with age, ranging (in 2007) from 0.9% for persons 65-74 years to 3.5% for persons 75-84 years and 14.3% for persons 85+. In addition, approximately 2.4% of the elderly lived in senior housing with at least one supportive service available to their residents.

**Figure 3: Living Arrangements of Persons 65+, 2009**



*(Based on data from U.S. Census Bureau including the 2009 Current Population Survey, Annual Social and Economic Supplement and the 2009 American Community Survey. See: March 2009 Current Population Survey Internet releases, Detailed Tables and unpublished data from the 2007 Medicare Current Beneficiary Survey.)*

## Racial and Ethnic Composition

In 2009, 19.9% of persons 65+ were minorities--8.3% were African-Americans.\*\* Persons of Hispanic origin (who may be of any race) represented 7.0% of the older population. About 3.4% 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 7.3% of all the people who were minority race or of Hispanic ethnicity were 65+ in 2009 (8.8% of African-Americans,\*\* 5.7% of Hispanics, 9.6% of Asians and Pacific Islanders,\*\* 8.5% of American Indians and Native Alaskans,\*\*), compared with 15.9% of non-Hispanic whites.\*\*

*(Data for this section were compiled from Internet releases of the Census 2009 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 2009, over half (56.5%) of persons 65+ lived in 11 states: California (4.1 million; Florida (3.2 million); New York (2.6 million); Texas (2.5 million); Pennsylvania (1.9 million) and Illinois, Ohio, Michigan, North Carolina, New Jersey, and Georgia each had well over 1 million (Figure 6).

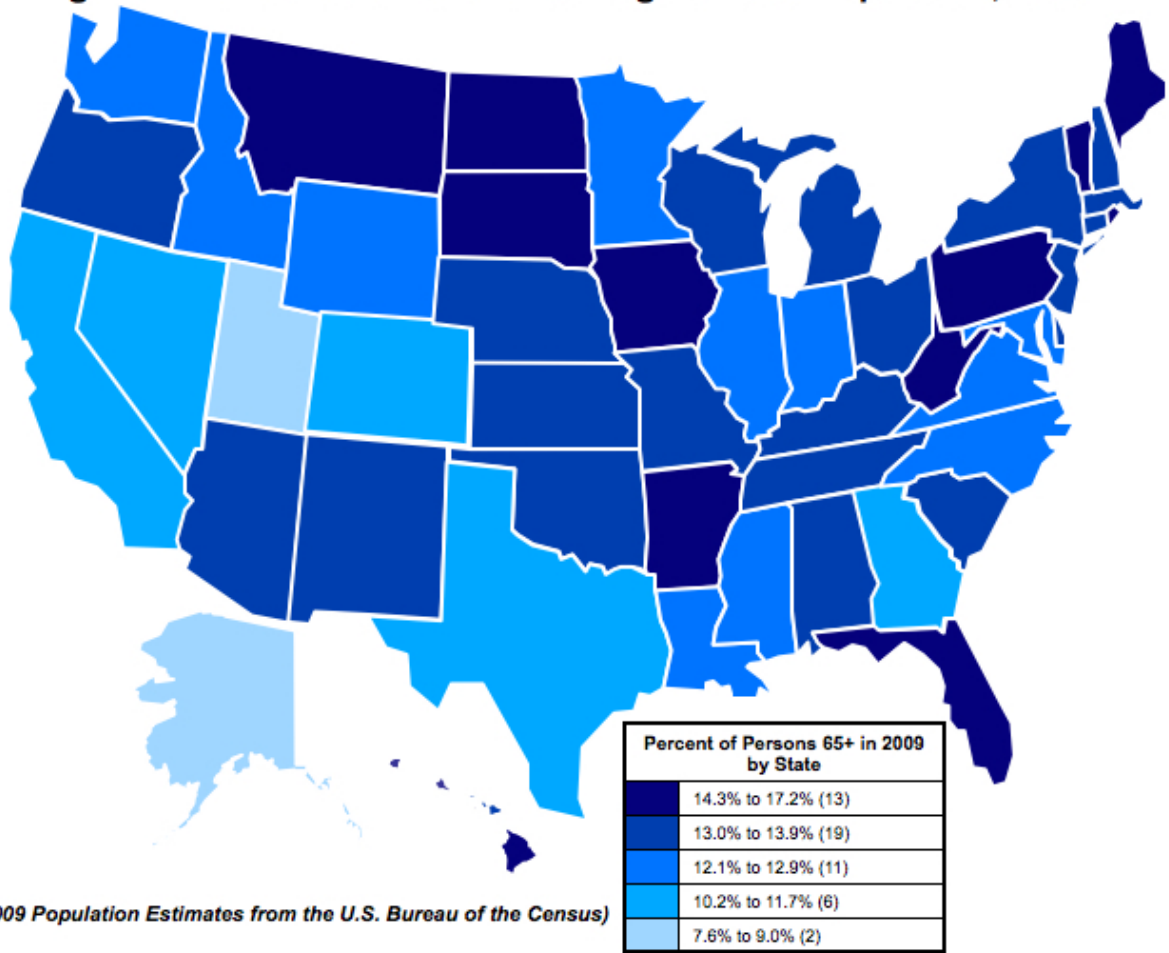
Persons 65+ constituted approximately 14% or more of the total population in 13 states in 2009 (Figure 6): Florida (17.2%); West Virginia (15.8%); Maine (15.6%); Pennsylvania (15.4%); Iowa (14.8%); North Dakota (14.7%); Montana (14.6%); Hawaii (14.5%); South Dakota (14.5%); Vermont (14.5%); Arkansas (14.3%); Delaware (14.3%); and Rhode Island (14.3%). In 11 states, the 65+ population increased by 25% or more between 1999 and 2009 (Figure 6): Alaska (52.1 %); Nevada (47.9 %); Arizona (37.9 %); Utah (35.3 %); Georgia (33.3 %); Idaho (32.0 %); South Carolina (31.7 %); Colorado (30.9 %); New Mexico (30.7 %); Delaware (29.1 %); Texas (25.9 %). The ten jurisdictions with the highest poverty rates for elderly during 2009 were: Mississippi (15.0%); District of Columbia (14.6%); Kentucky (12.7%); Louisiana (12.4%); New Mexico (12.2%); Arkansas (12.0%); Georgia (11.9%); Texas (11.8%); North Dakota (11.5%); New York (11.3%).

Most persons 65+ lived in metropolitan areas in 2009 (80.6%). About 72% of these older persons lived outside the principal cities and 28% lived in principal cities. Also, 19% of older persons lived in nonmetropolitan areas.

The elderly are less likely to change residence than other age groups. From 2008 to 2009, only 3.4% of older persons moved as opposed to 13.8% of the under 65 population. Most older movers (62.7%) stayed in the same county and 83.7% remained in the same state. Only 16.3% of the movers moved out-of-state.

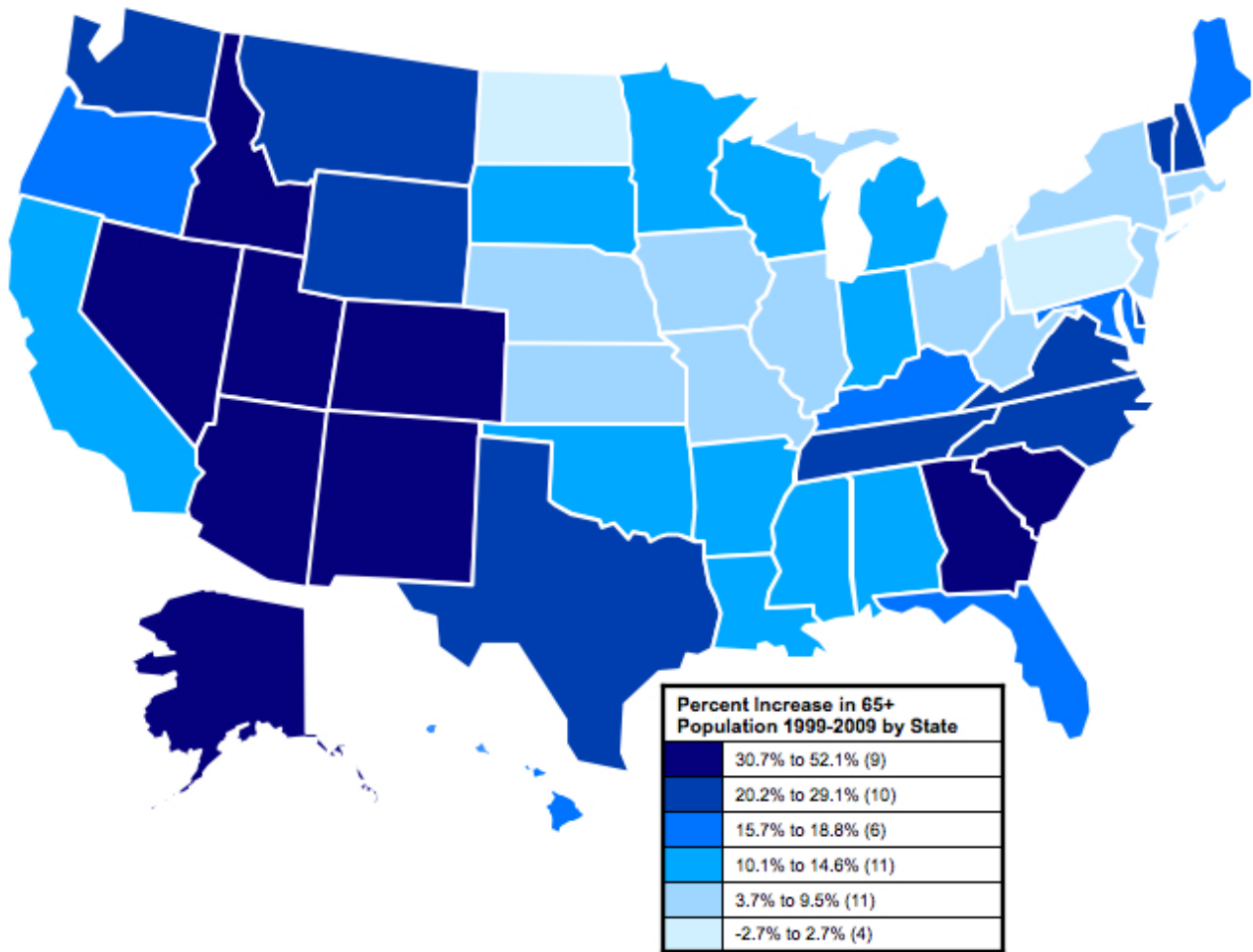
*(Data for this section and for Figures 4-6 were compiled primarily from the Census Population Estimates for 2009 as well as other Internet releases of the U.S. Census Bureau including tables from the March 2009 Current Population Survey, Annual Social and Economic Supplement and the 2009 American Community Survey)*

**Figure 4: Persons 65+ as a Percentage of Total Population, 2009**



*(Source: 2009 Population Estimates from the U.S. Bureau of the Census)*

**Figure 5: Percent Increase in Population 65+, 1999 to 2009**



*(Source: 1999 and 2009 Population Estimates from the U.S. Bureau of the Census)*

**Figure 6: The 65+ Population by State 2009**

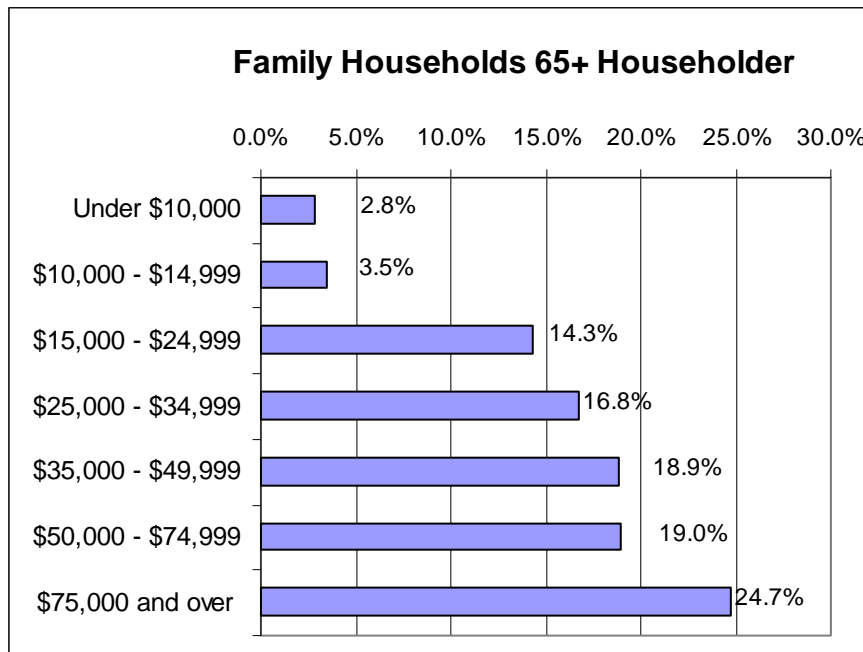
<b>Numbers</b>	<b>Number of Persons 65 and Older</b>	<b>Percent of All Ages</b>	<b>Percent Increase from 1999 to 2009</b>	<b>Percent Below Poverty 2009</b>
<b>US Total (50 States + DC)</b>	39,570,590	12.9%	14.6%	8.9%
<b>Alabama</b>	651,049	13.8%	14.6%	11.3%
<b>Alaska</b>	52,849	7.6%	52.1%	3.2%
<b>Arizona</b>	866,734	13.1%	37.9%	8.4%
<b>Arkansas</b>	413,681	14.3%	14.5%	12.0%
<b>California</b>	4,148,055	11.2%	13.7%	8.7%
<b>Colorado</b>	533,580	10.6%	30.9%	8.6%
<b>Connecticut</b>	488,055	13.9%	4.2%	6.4%
<b>Delaware</b>	126,693	14.3%	29.1%	6.5%
<b>District of Columbia</b>	70,184	11.7%	-2.7%	14.6%
<b>Florida</b>	3,195,841	17.2%	16.6%	10.2%
<b>Georgia</b>	1,014,814	10.3%	33.3%	11.9%
<b>Hawaii</b>	188,180	14.5%	16.2%	7.3%
<b>Idaho</b>	187,418	12.1%	32.0%	8.3%
<b>Illinois</b>	1,594,473	12.4%	6.6%	8.7%
<b>Indiana</b>	828,591	12.9%	11.5%	7.9%
<b>Iowa</b>	444,294	14.8%	3.7%	7.3%
<b>Kansas</b>	367,546	13.0%	3.8%	7.8%
<b>Kentucky</b>	570,336	13.2%	15.7%	12.7%
<b>Louisiana</b>	554,296	12.3%	10.5%	12.4%
<b>Maine</b>	205,617	15.6%	17.3%	8.8%
<b>Maryland</b>	694,796	12.2%	16.4%	7.9%
<b>Massachusetts</b>	894,514	13.6%	4.0%	8.8%
<b>Michigan</b>	1,339,772	13.4%	9.5%	8.5%
<b>Minnesota</b>	671,055	12.7%	14.6%	8.6%
<b>Mississippi</b>	376,913	12.8%	12.3%	15.0%
<b>Missouri</b>	822,425	13.7%	10.3%	8.6%
<b>Montana</b>	141,903	14.6%	21.0%	8.7%
<b>Nebraska</b>	240,630	13.4%	5.4%	7.8%
<b>Nevada</b>	306,843	11.6%	47.9%	7.5%
<b>New Hampshire</b>	179,247	13.5%	24.0%	6.7%
<b>New Jersey</b>	1,173,024	13.5%	5.8%	7.9%
<b>New Mexico</b>	261,342	13.0%	30.7%	12.2%
<b>New York</b>	2,619,755	13.4%	7.8%	11.3%
<b>North Carolina</b>	1,192,025	12.7%	24.8%	10.0%
<b>North Dakota</b>	94,870	14.7%	2.7%	11.5%
<b>Ohio</b>	1,605,316	13.9%	6.9%	8.4%
<b>Oklahoma</b>	495,962	13.5%	10.5%	9.5%
<b>Oregon</b>	516,862	13.5%	18.8%	8.4%
<b>Pennsylvania</b>	1,946,266	15.4%	2.5%	8.8%
<b>Rhode Island</b>	150,596	14.3%	-2.4%	9.1%
<b>South Carolina</b>	623,223	13.7%	31.7%	11.2%
<b>South Dakota</b>	117,732	14.5%	11.7%	10.6%
<b>Tennessee</b>	840,953	13.4%	23.5%	11.1%
<b>Texas</b>	2,539,215	10.2%	25.9%	11.8%
<b>Utah</b>	251,159	9.0%	35.3%	7.4%
<b>Vermont</b>	89,911	14.5%	23.3%	7.8%
<b>Virginia</b>	960,090	12.2%	23.9%	8.2%
<b>Washington</b>	806,202	12.1%	22.7%	7.7%
<b>West Virginia</b>	287,557	15.8%	5.4%	10.3%
<b>Wisconsin</b>	761,279	13.5%	10.1%	7.7%
<b>Wyoming</b>	66,867	12.3%	20.2%	6.4%
<b>Puerto Rico</b>	559,403	14.1%	---N/A---	40.1%

*(Source: Population data is from the U.S. Census Bureau 2009 Population Estimates. State level poverty data is from the Census 2009 American Community Survey. National level poverty data is from the 2010 Current Population Survey/American Social and Economic Supplement.)*

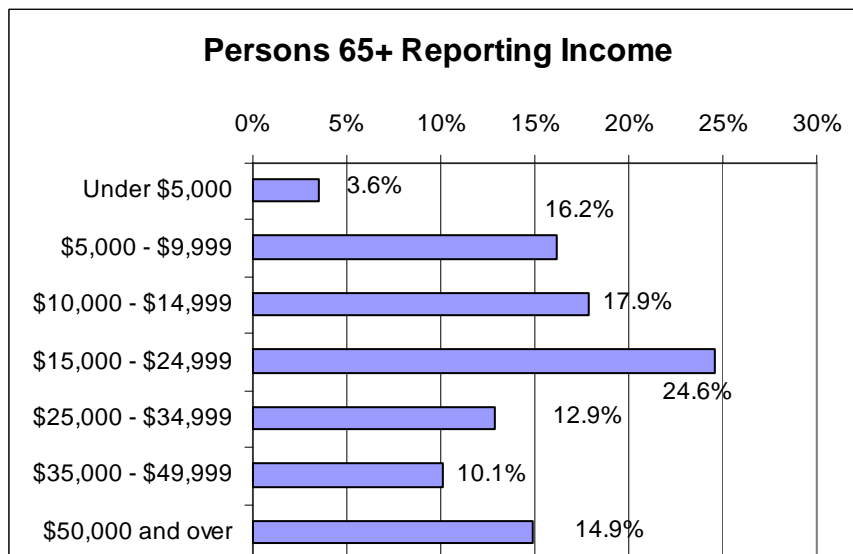
## Income

The median income of older persons in 2009 was \$25,877 for males and \$15,282 for females. Median money income (after adjusting for inflation) of all households headed by older people rose 5.8% (statistically significant) from 2008 to 2009. Households containing families headed by persons 65+ reported a median income in 2009 of \$43,702 (\$45,400 for non-Hispanic Whites, \$32,820 for Hispanics, \$35,049 for African-Americans, and \$47,319 for Asians). About 6.3% of family households with an elderly householder had incomes less than \$15,000 and 62.6% had incomes of \$35,000 or more (Figure 7).

**Figure 7: Percent Distribution by Income: 2009**



*\$43,702 median for 13.0 million family households 65+*



*\$19,167 median for 37.3 million persons 65+ reporting income*

For all older persons reporting income in 2009 (37.3 million), 19.8% reported less than \$10,000 and 37.8% reported \$25,000 or more. The median income reported was \$19,167.

The major sources of income as reported by older persons in 2008 were Social Security (reported by 87% of older persons), income from assets (reported by 54%), private pensions (reported by 28%), government employee pensions (reported by 14%), and earnings (reported by 25%). In 2008, Social Security benefits accounted for 37% of the aggregate income of the older population. The bulk of the remainder consisted of earnings (30%), asset income (13%), and pensions (18%). Social Security constituted 90% or more of the income received by 34% of beneficiaries (21% of married couples and 43% 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: 2009" P60-238, issued September, 2010 by the U.S. Census Bureau, related Census detailed tables on the Census Bureau web site, and from Fast Facts and Figures About Social Security, 2010, Social Security Administration)*

## Poverty

Almost 3.4 million elderly persons (8.9%) were below the poverty level in 2009. This poverty rate is statistically different from the poverty rate in 2008 (9.7%). Another 2.1 million or 5.4% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level).

One of every 15 elderly Whites\*\* (6.6%) was poor in 2009, compared to 19.5% of elderly African-Americans, 15.8% of Asians, and 18.3% of elderly Hispanics. Higher than average poverty rates were found in 2009 for older persons who lived in principal cities (11.5%), outside metropolitan areas (i.e. rural areas and small towns) (10.0%), and in the South (9.8%).

Older women had a higher poverty rate (10.7%) than older men (6.6%) in 2009. Older persons living alone were much more likely to be poor (15.6%) than were older persons living with families (5.4%). The highest poverty rates were experienced among Hispanic women (44.6%) who lived alone and also by older Black women (33.0%) 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: 2009," P60-238, issued September, 2010, by the U.S. Census Bureau and related Census detailed tables on the U.S. Census Bureau web site)*

## Housing

Of the 23.1 million households headed by older persons in 2009, 80% were owners and 20% were renters. The median family income of older homeowners was \$30,400. The median family income of older renters was \$15,744. In 2009, 48% of older householders spent more than one-fourth of their income on housing costs - 42% for owners and 70% for renters - as compared to 48% of all householders.

For homes of older householders in 2007, the median construction year was 1970 (it was 1974 for all householders) and 4.3% of the homes had physical problems. In 2009, the median value of homes owned by older persons was \$150,00 (with a median purchase price of \$49,000) compared to a median home value of \$170,500 for all homeowners. About 65% of older homeowners in 2009 owned their homes free and clear.

*(Source: American Housing Survey National Tables: 2009, U.S. Census Bureau web site)*

## Employment

In 2009, 6.5 million (17.2 %) Americans age 65 and over were in the labor force (working or actively seeking work), including 3.6 million men (21.9%) and 2.9 million women (13.6%). They constituted 4.2% of the U.S. labor force. About 6.4% 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 2009 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 2009, the percentage of older persons who had completed high school rose from 28% to 78.3%. About 21.7% in 2009 had a bachelor's degree or higher. The percentage who had completed high school varied considerably by race and ethnic origin in 2009: 83.1% of Whites\*\*, 71.9% of Asians and Pacific Islanders, 63.8% of African-Americans, and 45.9% 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, 2009 and related tables on the U.S. Census Bureau web site)*

## Health and Health Care

In 2009, 41.6% of noninstitutionalized older persons assessed their health as excellent or very good (compared to 64.5% for all persons aged 18-64 years). There was little difference between the sexes on this measure, but older African-Americans\*\* (25.1%), older American Indians/Alaska Natives (23.2%) and older Hispanics (28.0%) were less likely to rate their health as excellent or very good than were older Whites\*\* (41.8%) or older Asians (35.2%)†. Most older persons have at least one chronic condition and many have multiple conditions. In 2006-2008, the most frequently occurring conditions among older persons were: hypertension (38%), diagnosed arthritis (50%), all types of heart disease (32%), any cancer (22%), diabetes (18%), and sinusitis (14%).

Almost 67% reported in 2009 that they received an influenza vaccination during the past 12 months and 61% reported that they had ever received a pneumococcal vaccination. About 27% (of persons 60+) report height/weight combinations that place them among the obese. Almost 32% of persons aged 65-74 and 18% of persons 75+ report that they engage in regular leisure-time physical activity. Only 9.5% 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 2007, about 12.9 million persons aged 65 and older were discharged from short stay hospitals. This is a rate of 3,395 for every 10,000 persons aged 65+ which is about three times the comparable rate for persons of all ages (which was 1,149 per 10,000). The average length of stay for persons aged 65+ was

5.6 days; 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 2007: 7.1 office visits for those aged 65 and over while persons aged 45-65 averaged only 3.7 office visits during that year. In 2009, almost 97% of older persons reported that they did have a usual place to go for medical care and only 2.6% said that they failed to obtain needed medical care during the previous 12 months due to financial barriers.

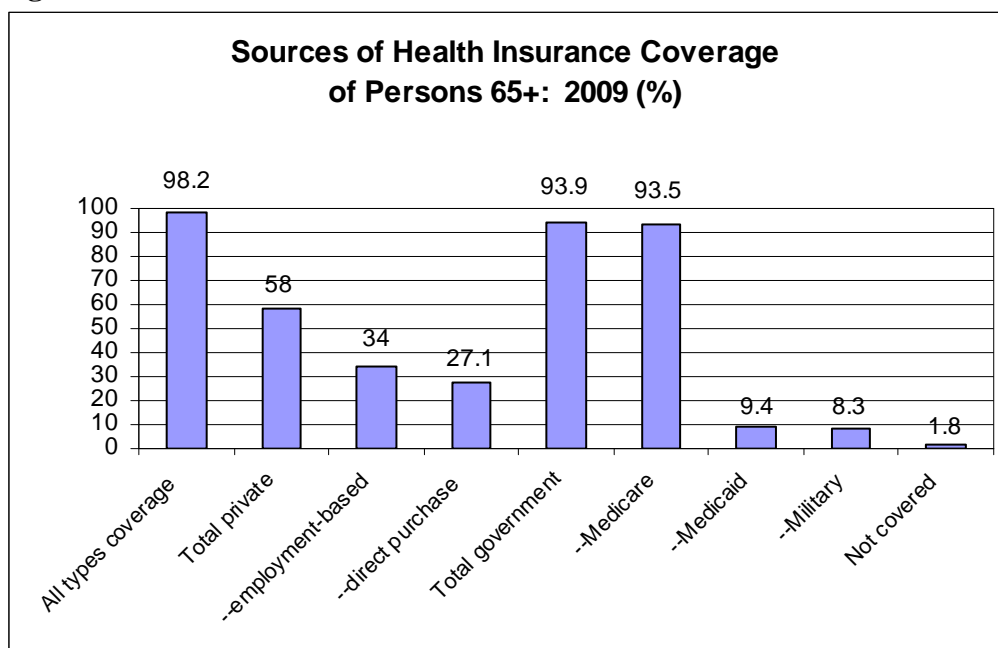
In 2009 older consumers averaged out-of-pocket health care expenditures of \$4,846, an increase of 61% since 1999. In contrast, the total population spent considerably less, averaging \$3,126 in out-of-pocket costs. Older Americans spent 12.9% of their total expenditures on health, more than twice the proportion spent by all consumers (6.4%). Health costs incurred on average by older consumers in 2009 consisted of \$3,027 (63%) for insurance, \$821 (17%) for medical services, \$828 (17%) for drugs, and \$170 (3.5%) for medical supplies.

*(Sources: Data releases from the web sites of the National Center for Health Statistics; and from the Bureau of Labor Statistics web site)*

## Health Insurance Coverage

In 2009, almost all (93.5%) 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 8% had military-based health insurance and 9% of the non-institutionalized elderly were covered by Medicaid. Only 1.8% did not have coverage of some kind. About 86% of non-institutionalized Medicare beneficiaries in 2007 had some type of supplementary coverage. Among Medicare beneficiaries residing in nursing homes, over half (62%) were covered by Medicaid.

**Figure 8:**



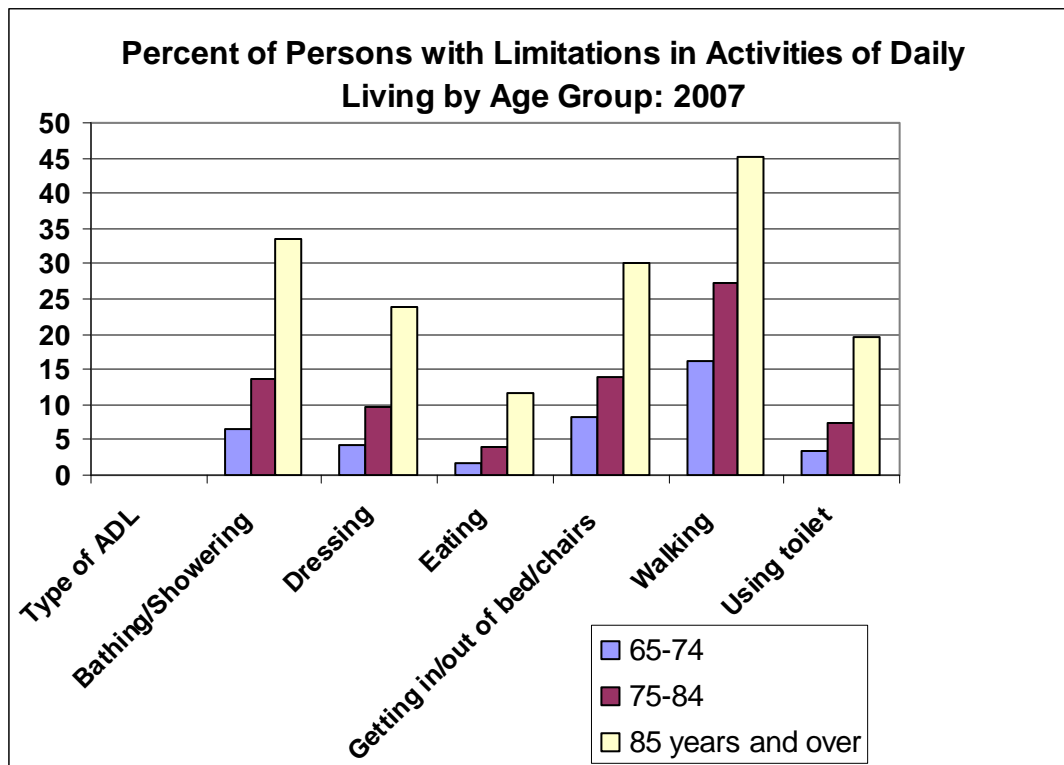
**Note:** Figure 8 data is for the non-institutionalized elderly. A person can be represented in more than one category. (Source: "Income, Poverty, and Health Insurance Coverage in the United States: 2009," P60-2386, issued September, 2010, by the U.S. Census Bureau. Medicare beneficiary data is from the Medicare Current Beneficiary Survey retrieved from the NCHS Health Data Interactive data warehouse)

## Disability and Activity Limitations

Some type of disability (i.e., difficulty in hearing, vision, cognition, ambulation, self-care, or independent living) was reported by 37% of older persons in 2009. Some of these disabilities may be relatively minor but others cause people to require assistance to meet important personal needs. In 2005, almost 37% of older persons reported 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 25% of community-resident Medicare beneficiaries over age 65 in 2007 had difficulty in performing one or more ADLs and an additional 14.6% reported difficulties with instrumental activities of daily living (IADLs). By contrast, 83% of institutionalized Medicare beneficiaries had difficulties with one or more ADLs and 67% 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. As shown in Figure 9, the rate of limitations in activities among persons 85 and older are much higher than those for persons 65-74.

**Figure 9:**



Except where noted, the figures above are taken from surveys of the noninstitutionalized elderly. Although nursing homes are being increasingly used for short-stay

post-acute 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 data from the U.S. 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. 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.

\*\*Excludes persons of Hispanic origin.

\*\*\*The U.S. Census Bureau 2009 Population Estimates release revised downward the previously issued estimates of the 100+ population for the decade beginning in 2000.

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*A Profile of Older Americans: 2010* was developed by the Administration on Aging (AoA), U.S. Department of Health and Human Services. The annual Profile of Older Americans was originally developed and researched by Donald G. Fowles, AoA. Saadia Greenberg, AoA, developed the 2010 edition.

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, 629 Area Agencies on Aging, 246 Native American and Hawaiian organizations, and approximately 20,000 local service providers.