

# The Population 65 Years and Older: Aging in America

By Karen Humes

*The growth of the 65-and-older population in the United States impacts many facets of our society, challenging policy-makers to meet the needs of aging Americans. There are many basic characteristics of the 65-and-older population that are important components for understanding how to best meet their needs. This article describes the growth of this segment of the U.S. population, as well as discusses its geographic distribution and selected characteristics.*

The growth of the older population, defined here as those 65 and older, greatly influences many aspects of our society, challenging national and state policy-makers, among others, to meet the needs of aging Americans.<sup>1</sup> The demographic, social, health and economic characteristics of the 65-and-older population are important components for understanding how to best meet their needs. This article will describe the past and projected growth of this segment of the U.S. population, as well as discuss its geographic distribution and selected characteristics.

## Growth of the Older Population in the United States

Throughout the 20th century, the older population has increased dramatically (Figure A). Decennial census data show that the older population grew tenfold between 1900 and 2000, increasing from 3.1 million to 35 million, respectively. To put this increase in perspective, the U.S. population under age 65 grew threefold between 1900 and 2000 (rising from 76 million to 281.4 million). The older population also increased its proportion of the total U.S. population, growing from 4.1 percent in 1900 to 12.4 percent in 2000. The oldest-old population, those 85 and older, grew over thirty fold, from 122,000 in 1900 (representing 0.2 percent of the total U.S. population) to 4.2 million in 2000 (representing 1.5 percent of the total U.S. population).

The increase in the proportion of older people reflects sustained low fertility levels and relatively larger declines in mortality at older ages, especially in the latter third of the 20th century.<sup>2</sup> The U.S. began the 20th century experiencing relatively high levels of fertility and mortality, which resulted in a young population with a median age of 22.9 years in 1900.<sup>3</sup> In general, as fertility and mortality rates declined, the U.S. population aged, evident in a median age of 35.3 years in 2000.

Beyond 2000, the older population is projected to increase dramatically, particularly between 2010 and

2030. By 2030, the older population is expected to be twice as large as it was in 2000, growing from 35 million to 71.5 million, while the total U.S. population growth is projected to be slower (281.4 million in 2000 to 363.8 million in 2030). In 2030, the older population is projected to account for 19.6 percent (about 1 in 5) of the population.

The dramatic growth of the older population between 2010 and 2030 represents the effect of the “baby boom” generation. The baby boomers are the post-World War II generation born from 1946 to 1964, which will begin turning age 65 in 2011, creating a sharp rise in the older population. The magnitude of the baby boomers is reflected in the fact that 70 percent more people were born from 1946 to 1964 than during the preceding two decades.<sup>4</sup>

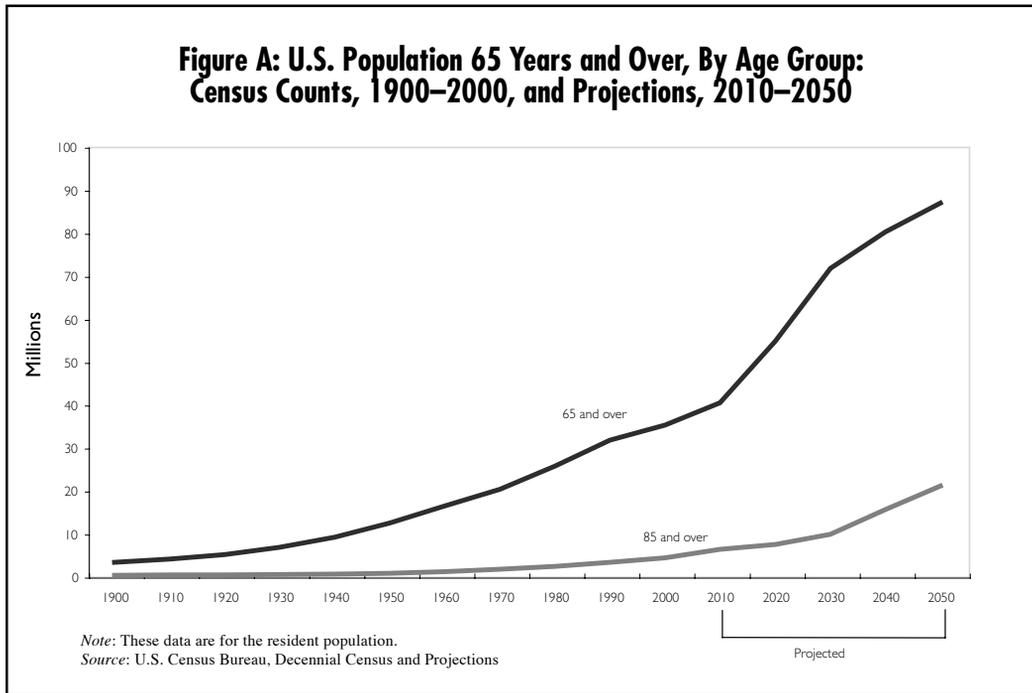
After 2030, the growth of the older population is expected to slow. At that time, the proportion of older people is projected to become fairly stable, even though the absolute number of older people is projected to continue to grow. The oldest-old population, however, is projected to increase rapidly after 2030, when the baby boomers start to move into this age group.<sup>5</sup>

## Geographic Distribution of the Older Population in the United States

Figure B shows the proportion of older people in each state’s population, as well as several prevalent patterns in 2003.<sup>6</sup> High proportions of older people are located in a band of states stretching from Montana and North Dakota southward to Oklahoma and Arkansas. Another band of high proportions of older people stretches from Maine and Rhode Island (except New Hampshire) southward to Tennessee and Alabama. Additionally, many of the states in the West have lower proportions of older people.<sup>7</sup> Age patterns are affected by a state’s fertility and mortality levels, as well as by the migration of younger and older people to and from the state.<sup>8</sup>

Overall, 32 states had a proportion of older people

**Figure A: U.S. Population 65 Years and Over, By Age Group: Census Counts, 1900–2000, and Projections, 2010–2050**



that equaled or exceeded the national proportion of 12 percent. Florida had the highest proportion of older people (16.7 percent), followed by West Virginia and Pennsylvania (14.9 percent and 14.8 percent, respectively). Alaska had the lowest proportion of older people (6.3 percent).

Numerically, California had the largest older population (3.6 million). Florida and New York ranked second and third with 2.8 million and 2.3 million, respectively. Alaska had the smallest older population (39,600).

**Demographic Composition**

The sex ratio (the number of males per 100 females) is a basic indicator of sex composition. For the total U.S. population, there were 95.8 males for every 100 females in 2003. For the older population, there were 73.7 men for every 100 women. The lower sex ratio for the older population is generally driven by the fact that average life expectancy is greater for females than for males.

At the state level, 28 states had older-population sex ratios that equaled or exceeded the national sex ratio of 73.7. Of the 10 states with the highest older-population sex ratios in 2003, eight are in the West (Alaska, 97.8; Nevada, 87.2; Idaho, 84.1; Wyoming,

82.8; Montana, 82.6; Arizona, 82.5; Utah, 82.3; and New Mexico, 80.9), one is in the South (Florida, 79.1), and one is in the Northeast (New Hampshire, 78.8). The District of Columbia had the lowest older-population sex ratio (60.7).<sup>9</sup> Policy-makers in government and private-sector organizations face the challenge of planning for the needs of a fast-growing, older population where women outnumber men.

In 2003, the proportion of the older population that was minority was lower than the total U.S. proportion minority (18.0 percent compared with 32.2 percent).<sup>10</sup> Sixteen states had proportions of older people that were minority that equaled or exceeded the national proportion of 18 percent. Of the 10 states with the highest proportions minority among the older population, most are in the West (Hawaii, 78.1 percent; New Mexico, 39 percent; California, 33.1 percent; and Alaska, 27.5 percent) or South (the District of Columbia, 74.3 percent; Texas, 31.6 percent; Mississippi, 26.6 percent; Louisiana, 26.4 percent; and Maryland, 24.5 percent), and one is in the Northeast (New York, 23.8 percent). Maine had the lowest proportion minority among its older population (1.2 percent). As the older population grows larger in the coming decades, it is projected that the proportion minority will increase, particularly the proportion

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Hispanic. Greater flexibility may be required in future programs and services to meet the needs of a more diverse older population.<sup>11</sup>

### Social Characteristics

In 2003, being widowed was much more common among the older population than among the population 15 and older (31.1 percent compared with 6.2 percent). This was particularly true for older women, as they were three times as likely as older men to be widowed.<sup>12</sup> In 25 states, the proportions of older people who were widowed equaled or exceeded the national proportion of 31.1 percent. Rhode Island had the highest proportion (36.4 percent). The states ranking second through 10th are located in the South (Mississippi, 35.8 percent; Louisiana, 34.2 percent; Alabama, 34.1 percent; Kentucky and the District of Columbia, each with 33.6 percent; North Carolina, 33.5 percent; and Arkansas, 33.2 percent) and in the Northeast (Pennsylvania, 35 percent, and Massachusetts, 33.2 percent). Alaska had the lowest proportion of older people who were widowed (24.9 percent).

The older population was about three times as likely as the total U.S. population to live alone (29.8 percent compared with 10.3 percent) in 2003. Thirty-three states had proportions of older people who lived alone that equaled or exceeded the national proportion of 29.8 percent. All the U.S. regions were represented among the 10 states with the highest proportions of older people who lived alone (the District of Columbia, 42.9 percent; Nebraska, 35.3 percent; Rhode Island 34.7 percent; North Dakota, 34.6 percent; Montana, 33.1 percent; South Dakota and Massachusetts, each with 33 percent; Maine, 32.9 percent; Pennsylvania 32.8 percent; and Oklahoma, 32.7 percent). Among the states, Hawaii had the lowest proportion of older people who lived alone (21.9 percent). Being widowed and/or living alone are important indicators of the well-being of the older population because they are typically linked to income, health status and the availability of caregivers. For example, older people who lived alone were more likely than older people who lived with their spouses to be in poverty.<sup>13</sup> Thus, in the present and the future, these indicators can provide additional information for efforts to assess potential physical and social needs of the older population.

In 2003, a lower proportion of the older population (70.7 percent) than of the population 25 and older (83.6 percent) were high school graduates or had more education. In 29 states, the proportions of older people with a high school diploma or more educa-

tion equaled or exceeded the national proportion of 70.7 percent. Eight of the 10 states with the highest proportions of older people with a high school diploma or more education are located in the West (Utah, 84 percent; Wyoming, 82 percent; Washington, 82 percent; Montana, 80.5 percent; Colorado, 80.3 percent; Idaho, 79.9 percent; Oregon, 78.9 percent; and Nevada, 78.7 percent), and two are in the Midwest (Nebraska, 80.3 percent, and Iowa, 78.5 percent). The lowest proportion of older people with a high school diploma or more education was in Kentucky (55.8 percent). Educational attainment is another important indicator of the well-being of the older population. In general, higher levels of education are associated with higher incomes, higher standards of living, and above-average health.<sup>14</sup> Thus, educational attainment is a factor that policy-makers can monitor when planning specialized services and programs for the growing older population.

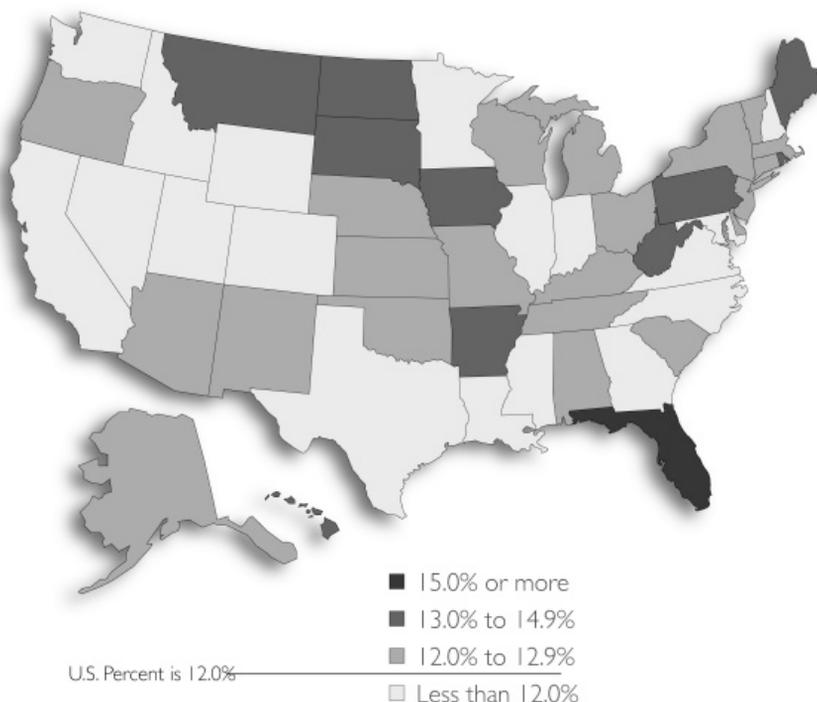
### Disability

In 2003, the proportion of the older population reporting a disability (one or more) was 39.9 percent, compared with 14.3 percent of the population 5 and older.<sup>15</sup> Twenty-three states had proportions of older people who reported a disability that equaled or exceeded the national proportion of 39.9 percent. Eight of the 10 states with the highest proportions of older people who reported a disability are located in the South (Mississippi, 54.2 percent; Arkansas, 50.5 percent; West Virginia, 49.9 percent; Kentucky, 47.7 percent; Alabama, 47 percent; Louisiana, 46.7 percent; Georgia, 45.6 percent; and Tennessee, 44.6 percent), and two are in the West (New Mexico, 45.8 percent, and Alaska, 45.3 percent). Hawaii had the lowest proportion of older people who reported a disability (34.4 percent).

### Income and Poverty

In 2003, the median income for all households was \$43,564.<sup>16</sup> Households with an older householder had a much lower median income (\$26,736), in part reflecting the fact that the vast majority of the older population was retired from full-time work. Nineteen states had median incomes for households with an older householder that equaled or exceeded the national level of \$26,736. The 10 states with the highest median incomes for households with an older householder represent all U.S. regions except the Midwest (Hawaii, \$39,378; Alaska, \$37,540; Maryland, \$33,203; Delaware, \$32,850; Utah, \$32,754; Connecticut, \$32,306; New Jersey, \$31,931; Washington, \$31,882; Virginia, \$31,863; and California,

**Figure B: Percent of State Population 65 Years and Over: 2003**



*Note:* These data are for the household population.  
*Source:* U.S. Census Bureau, 2003 American Community Survey.

\$31,705). Among the states, Mississippi had the lowest median income for households with an older householder (\$20,973).

The older population was less likely than the total U.S. population to be in poverty in 2003 (9.8 percent compared with 12.7 percent). Nineteen states had proportions of older people in poverty that equaled or exceeded the national proportion of 9.8 percent. Nine of the 10 states with the highest proportions of older people in poverty are located in the South (Mississippi, 16.4 percent; Louisiana, 14.8 percent; the District of Columbia, 14.4 percent; Kentucky, 14.2 percent; Alabama, 13.7 percent; Georgia, 13.3 percent; Texas, 13 percent; and Arkansas and North Carolina, each with 12.9 percent) and one is in the West (New Mexico, 13.1 percent). The lowest proportion of older people in poverty was in Alaska (4.8 percent). The proportion of older people in poverty and the median income of households with an older householder

provide some insight into the economic situation of older Americans. Policy-makers can use these indicators when assessing the segments of the older population at the greatest risk of having inadequate basic needs such as food and housing.

**Conclusion**

The size of the older population will increase dramatically in the coming decades, far faster than the rest of the U.S. population. Policy-makers need current and relevant data to aid them in addressing the needs of this rapidly growing older population. These needs often reflect characteristics of the older population, including being predominantly female, commonly living alone, and typically reporting a disability.

**Author’s Note**

This article is released to inform interested parties of ongoing research and to encourage discussion of work in progress. The views expressed on technical

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issues are those of the author and not necessarily those of the U.S. Census Bureau.

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### Notes

<sup>1</sup>In this article, the older population (or older people or older householders) is defined as people 65 years and over. Except where noted, age classification is based on the age of the person in complete years at the time of interview for the American Community Survey in 2003. Both age and date of birth are used in combination to calculate the most accurate age at the time of interview.

<sup>2</sup>Frank Hobbs and Nicole Stoops, U.S. Census Bureau, Census 2000 Special Reports, Series CENSR-4, *Demographic Trends in the 20th Century*, Washington, DC: U.S. Government Printing Office, 2002).

<sup>3</sup>U.S. Census Bureau, decennial census of population, 1900 and 2000. Median age splits the population into halves. One half of the population is older than the median age and the other half is younger.

<sup>4</sup>Frank Hobbs and Bonnie Damon, U.S. Census Bureau, Current Population Reports, Special Studies, P23-190, *65+ in the United States*, (Washington, DC: U.S. Government Printing Office, 1996).

<sup>5</sup>Federal Interagency Forum on Aging-Related Statistics, *Older Americans 2004: Key Indicators of Well-Being*, (Washington, DC: U.S. Government Printing Office, 2004).

<sup>6</sup>The data presented in the remainder of this paper are from the 2003 American Community Survey. The universe for this survey is the household population. Those in group quarters (e.g. nursing facilities, etc.) are not included in the universe.

<sup>7</sup>The West includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming. The South includes Alabama, Arkansas, Delaware, Washington, the District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia. The Midwest includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. The Northeast includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont.

<sup>8</sup>For Census 2000 information about the older populations of counties, places, and cities, see Lisa Hetzel and Annetta Smith, 2001, *The 65 Years and Over Population: 2000*, Washington, DC, Census 2000 Brief, C2KBR/01-

10, U.S. Census Bureau. This report is available on the U.S. Census Bureau's Internet site at [www.census.gov/prod/2001pubs/C2KBR01-10.pdf](http://www.census.gov/prod/2001pubs/C2KBR01-10.pdf).

<sup>9</sup>The District of Columbia is treated as a state equivalent in this paper.

<sup>10</sup>The category "minority" includes people who identified themselves as Black, Asian, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, Some other race, Two or more races, or Hispanic (who may be any race). People who identified themselves as non-Hispanic White only are not included in the minority population.

<sup>11</sup>Federal Interagency Forum on Aging-Related Statistics, *Older Americans 2004: Key Indicators of Well-Being*, (Washington, DC: U.S. Government Printing Office, 2004).

<sup>12</sup>Yvonne J. Gist and Lisa I. Hetzel, 2004, *We the People: Aging in the United States*, Washington, DC, Census 2000 Special Report, CENSR-19, U.S. Census Bureau.

<sup>13</sup>Federal Interagency Forum on Aging-Related Statistics, *Older Americans 2004: Key Indicators of Well-Being*, (Washington, DC: U.S. Government Printing Office, 2004).

<sup>14</sup>Federal Interagency Forum on Aging-Related Statistics, *Older Americans 2004: Key Indicators of Well-Being*, (Washington, DC: U.S. Government Printing Office, 2004).

<sup>15</sup>People aged 65 and over were classified as having a disability if they reported one or more of the following disabilities: 1) sensory disability; 2) physical disability; 3) mental disability; 4) self-care disability; 5) go-outside-home disability.

<sup>16</sup>Median household income in the last 12 months (2003 inflation-adjusted dollars) for households with a householder 65 years and over. Poverty status was determined for everyone except those in institutions, military group quarters, and college dormitories, and unrelated individuals under 15 years old. These groups were excluded from the denominator when calculating poverty rates.

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### About the Author

**Karen Humes** is a statistician with the U.S. Census Bureau. She received a B.A. in sociology from Eastern Michigan University and an M.A. degree in sociology from Western Michigan University. She began her career at the U.S. Census Bureau in 1998 in the Population Division where she focused on racial and ethnic group statistics. She currently manages the development and analysis of statistics related to age and gender.