65+ in the United States: 2005

Issued December 2005

P23-209

Current Population Reports Special Studies

By Wan He, Manisha Sengupta, Victoria A. Velkoff, and Kimberly A. DeBarros

U.S. Department of Health and Human Services National Institutes of Health NATIONAL INSTITUTE ON AGING

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Acknowledgments

This report was prepared by **Wan He**, **Manisha Sengupta**, **Victoria A**. **Velkoff**, and **Kimberly A. DeBarros** under the general direction of **James C. Gibbs**, Assistant Chief for Demographic and Economic Studies, International Programs Center (IPC), Population Division, U.S. Census Bureau. **John F. Long**, former Chief, Population Division, and **Peter O. Way**, Chief, IPC, provided overall direction.

The authors are grateful to the many people, too numerous to thank individually, within the U.S. Census Bureau whose insights and contributions have gone into the making of this report. The authors give special thanks to **Campbell J. Gibson** and **Marjorie Hanson** of the Population Division for their thoughtful and careful review of the report. Within the Aging Studies Branch (ASB), **Kathy Caban**, **Mary Beth Kennedy**, and **Valerie Lawson** were instrumental to the completion of the report by working on numerous tasks including data compilation, data verification, and table/graph production. The authors would also like to thank several ASB summer interns who assisted with the report, **Michelle Cheuk**, **Maren Jimenez**, **Sonya Rastogi**, **Darcy Steeg**, and **Vanessa Wight**.

The sampling review was led by **Brandi York** and **John Finamore** of the Demographic Statistical Methods Division, U.S. Census Bureau.

For their review and/or suggestions regarding this report, the authors are grateful to **Emily Agree**, Population and Family Health Sciences, Johns Hopkins Bloomberg School of Public Health; **Laura Heaton** and **Kevin Kinsella**, IPC, U.S. Census Bureau; **David Lam**, Department of Economics, University of Michigan; **Cheryl Sawyer** and **John Wilmoth**, Population Division, United Nations; **Robert F. Schoeni** and **Robert Willis**, Population Studies Center, University of Michigan; and **Jennifer Z. Greely**, Center for Applied Research in the Apostolate, Georgetown University. The authors also appreciate the assistance provided by many colleagues at other federal agencies (Bureau of Labor Statistics, Department of Veterans Affairs, National Center for Health Statistics, and Social Security Administration).

Heather M. Lilley, Theodora S. Forgione, Wanda Cevis, Michael T. Browne, and Barbara H. Blount of the Administrative and Customer Services Division, Walter C. Odom, Chief, provided publication and printing management, graphics design and composition, and editorial review for print and electronic media. General direction and production management were provided by James R. Clark, Assistant Division Chief, and Susan L. Rappa, Chief, Publications Services Branch.

Funding for the research and production of this report was provided by the National Institute on Aging, part of the National Institutes of Health at the U.S. Department of Health and Human Services. Under an interagency agreement, the National Institute on Aging supports a number of Census Bureau activities in the area of aging-related statistics through the Institute's Behavioral and Social Research Program, **Richard M. Suzman**, Director.

This report is updated and revised from an earlier version written by **Frank B. Hobbs** with the assistance of **Bonnie L. Damon** issued in 1996. This revision updates nearly all of the data from the previous report, incorporates Census 2000 data, and includes new national projections and new survey data. The revision also incorporates data and analytical findings from other federal agencies and researchers in the field of aging studies.

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Suggested Citation

He, Wan, Manisha Sengupta, Victoria A. Velkoff, and Kimberly A. DeBarros, U.S. Census Bureau, Current Population Reports, P23-209, 65+ in the United States: 2005, U.S. Government Printing Office, Washington, DC, 2005.



Economics and Statistics Administration

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For sale by the Superintendent of Documents, U.S. Government Printing Office Internet: bookstore.gpo.gov Phone: toll-free 866-512-1800; DC area 202-512-1800 Fax: 202-512-2250 Mail: Stop SSOP, Washington, DC 20402-0001

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Highlights

Population Profile and Growth

 In July 2003, 35.9 million people were aged 65 and older in the United States, or 12 percent of the total population. Among the older population, 18.3 million people were aged 65 to 74, 12.9 million were aged 75 to 84, and 4.7 million were 85 and older.¹

• The U.S. older population grew rapidly for most of the 20th century, from 3.1 million in 1900 to 35.0 million in 2000. Except during the 1990s, the growth of the older population outpaced that of the total population and the population under age 65.

• The older population is on the threshold of a boom. According to U.S. Census Bureau projections, a substantial increase in the number of older people will occur during the 2010 to 2030 period, after the first Baby Boomers turn 65 in 2011. The older population in 2030 is projected to be twice as large as in 2000, growing from 35 million to 72 million and representing nearly 20 percent of the total U.S. population at the latter date.

• The U.S. population continues to age. The median age (which divides the population into two groups, half younger and half older) rose from 22.9 in 1900 to 35.3 in 2000 and is projected to increase to 39.0 by 2030. In 2000, the oldest-old population (those 85 and older) was 34 times as large as in 1900, compared with the population aged 65 to 84 that was only 10 times as large. The oldest-old population is projected to grow rapidly after 2030, when the Baby Boomers begin to move into this age group.

• The number of centenarians (those 100 and older) has increased in the past several years, from about 37,000 in 1990 to over 50,000 in 2000. About 80 percent of centenarians are women.

In 2000, 420 million people in the world were 65 and older, or 7 percent of the world's population. This number is projected to increase to 974 million by 2030. Most of the world's older population, 59 percent, lived in developing countries in 2000. By 2030, projections indicate that that proportion will rise to over 70 percent.

Longevity and Health

• People in the United States are living longer and healthier lives than ever before. Average life expectancy at birth rose from 47.3 in 1900 to 76.9 in 2000.

• Heart disease, malignant neoplasms (cancer), and cerebrovascular diseases (stroke) continue to be the leading causes of death among older Americans. Of the 1.8 million deaths in 2000 to people aged 65 and over, 33 percent were caused by heart disease, 22 percent were caused by malignant neoplasms, and 8 percent were caused by cerebrovascular diseases.

Death rates for heart disease are declining for the population 65 and older. While lung cancer mortality has declined among men aged 65 to 84, it has increased among older women in all older age groups, surpassing breast cancer as the leading cause of cancer death.

About 80 percent of seniors have at least one chronic health condition and 50 percent have at least two. Arthritis, hypertension, heart disease, diabetes, and respiratory disorders are some of the leading causes of activity limitations among older people.

• Census 2000 counted about 14 million civilian noninstitutionalized older people with some type of disability. Older women were more likely than older men to experience disability, 43 percent and 40 percent, respectively.

 Disability among the older population is declining. Studies over the past two decades have revealed substantial declines in the rates of disability and functional limitation.

Nursing homes provide the most common institutional setting for older people, with over 90 percent of institutionalized elders in the United States living in nursing homes. However, between 1985

¹ The terms older population and elders are used interchangeably in this report to refer to the population aged 65 and older.

and 1995, the proportion of older people who stayed overnight in nursing homes fell by 8 percent. And since the mid-1970s, nursing home use has decreased among Whites but increased among Blacks.

Economic Characteristics

• Labor force participation rates of older men have fallen dramatically since 1950, from 46 percent to 19 percent in 2003, while those of older women did not change statistically (10 percent and 11 percent, respectively).

As employed men and women get older, their likelihood of working part-time increases. About 10 percent of employed men aged 55 to 64 worked part-time in 2003; while half (47 percent) of employed men aged 70 and over worked part-time. Similarly, one-quarter of employed women aged 55 to 64 worked part-time, while almost two-thirds aged 70 and over worked part-time.

More working men (74 percent) than working women (69 percent) save for retirement, and men are better prepared and more likely to retire when the opportunity arises.

• Women receive lower retirement benefits than men. In 1999, women aged 65 and over received, on average, \$8,224 annually as pension income, compared with \$14,046 for their male counterparts.

 Many observers expect a major wave of retirement starting in 2011, when the first Baby Boomers turn age 65.

 Social Security continues to provide the largest share of income for many older people. • In 1959, 35 percent of people aged 65 and over lived below the poverty line. By 2003, the proportion had decreased to 10 percent.

Poverty rates differ by age and sex among the older population. Older women were more likely than older men (13 percent compared with 7 percent) to live in poverty in 2003. People aged 65 to 74 had a poverty rate of 9 percent, compared with 12 percent of those 75 and older.

 Older people who lived alone had the highest poverty rates.
Among older women living alone in 2003, poverty rates were 17 percent for non-Hispanic White women and about 40 percent for Black women and Hispanic women.

 Households maintained by older people have net worth higher than that of all other households except for those maintained by householders in the preretirement ages of 55 to 64, which were similar.

Geographic Distribution

 In 2000, nine states had more than 1 million people 65 and older: California, Florida, New York, Texas, Pennsylvania, Ohio, Illinois, Michigan, and New Jersey.

• Florida, Pennsylvania, and West Virginia were the states with the highest proportions 65 and older in 2000: 17.6 percent, 15.6 percent, and 15.3 percent, respectively.

Between 1990 and 2000, the largest proportionate increases in the older population were mostly in the West (particularly the Mountain states) and in the South (especially the South Atlantic states). The changes in the older population ranged from a decrease of 10 percent in the District of Columbia to an increase of 72 percent in Nevada. The South and West regions also experienced the largest percentage increases in the oldest old (those aged 85 and over) during the 1990s.²

• The older population accounted for at least 20 percent of the total population in 331 of the 3,141 counties in 2000.

• Three out of four older people lived in metropolitan areas in 2000. The oldest old were more likely to be living in metropolitan areas as well.

 In 2003, 96 percent of older people lived at the same residence as they did 1 year earlier. Of the remaining 4 percent who did relocate, half moved within the same county.

Social Profile

In 2003, older men were more likely than older women to be married (71 percent compared with 41 percent).³ Three-quarters (74 percent) of men aged 65 to 74 were married, compared with roughly half (54 percent) of women in the same age group. The proportion married was lower at older ages: 34 percent of women aged 75 to 84 and 13 percent of women 85 and older. Among their male counterparts, the proportions were higher; 70 percent of men aged 75 to 84 were married, and even among men aged 85 and older, the majority were married (56 percent).

 $^{^{\}rm 2}$ See Chapter 5 for a listing of states in these regions.

³ The term married refers to those who are married and have their spouse present. People who are legally separated or who are not living with their spouse for other reasons (such as separations due to institutionalization) are not included in this category.

• Widowhood is more common among older women than older men. Women 65 and older were three times as likely as men of the same age to be widowed—44 percent compared with 14 percent. The proportion widowed is higher at older ages and higher for women than men. In 2003, 78 percent of women aged 85 and over were widowed, compared with 35 percent of men.

• Less than 10 percent of older men (7 percent) and older women (9 percent) were divorced in 2003. About 4 percent of the older population had never married.

 Older men were more likely than older women to live with their spouse in 2003: 71 percent and 41 percent, respectively. In contrast, older women were more than twice as likely as older men to live alone (40 percent and 19 percent, respectively).

 In 1950, 17 percent of the older population had graduated from high school and 3 percent had at least a bachelor's degree. By 2003, 72 percent were high school graduates and 17 percent had at least a bachelor's degree.

In 2003, older men and older women were equally as likely to have graduated from high school, just over 70 percent. However, a higher proportion of older men than older women had attained a bachelor's degree (23 percent compared with 13 percent). The gender gap in completion of a college education will narrow in the future because men and women in younger cohorts are earning college degrees at roughly the same rate.

In 2003, 3.7 million, or 11 percent of the older population, were foreign born. Most of the older foreign born were from Europe and Latin America (about 35 percent each) and Asia (23 percent).

In 2000, 13 percent of the older population spoke a language other than English at home; among them, more than one-third spoke Spanish. The proportion of Spanish speakers among those who spoke a language other than English at home increased from 28 percent in 1990 to 38 percent in 2000.

Diversity by Race and Hispanic Origin

 In 2003, non-Hispanic Whites accounted for nearly 83 percent of the older population. Blacks, Asians, and Hispanics accounted for 8 percent, 3 percent, and 6 percent, respectively.⁴

 Projections indicate that by 2030, the composition of the older population will be more diverse:
72 percent non-Hispanic White, 11 percent Hispanic, 10 percent Black, and 5 percent Asian.

• The older Hispanic population is projected to grow rapidly, from just over 2 million in 2003 to nearly 8 million in 2030. The older Hispanic population is projected to become larger than the older Black population by then. The older Asian population is also projected to experience a large increase. In 2003, nearly 1 million older Asians

The term Hispanic is used to refer to people who are Hispanic or Latino. Hispanics may be any race.

lived in the United States; by 2030, this population is projected to be almost 4 million.

• The older populations in some groups are concentrated regionally. In 2000, almost three-quarters of all older Hispanics lived in four states: California, Texas, Florida, and New York. Nearly two-thirds of older Asians lived in the West.

Sex and racial differences in life expectancy at birth persist. Average life expectancy at birth in 2000 was 80.0 years for White females, 74.9 years for Black females, 74.8 years for White males, and 68.2 years for Black males. However, the gender and racial differences in life expectancy are declining. The difference in life expectancy between the Black and White populations stood at 5.7 years in 2000, a decrease from 7.1 years in 1993. The difference in life expectancy by sex stood at 5.4 years in 2000, a decline from 7.6 years in 1970.

 Poverty rates among the older population differ by race and Hispanic origin. In 2003, older non-Hispanic Whites were less likely than older Blacks and older Hispanics to be living in poverty:
8 percent compared with 24 percent and 20 percent, respectively.⁵ Older non-Hispanic White and Black women had higher poverty rates than their male counterparts.

Living arrangements of older people also differ by race and Hispanic origin. In 2003, older Black, Asian, and Hispanic women were more likely than non-Hispanic White women to live with relatives. Older non-Hispanic White women and Black women were more likely to live alone (about 40 percent

⁴ The term non-Hispanic White is used to refer to people who reported being White and no other race and who are not Hispanic. The term Black is used to refer to people who reported being Black or African American and no other race, and the term Asian is used to refer to people who reported being Asian and no other race. The use of single-race populations in this report does not imply that this is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

⁵ The proportions of older Blacks and older Hispanics living in poverty are not statistcally different.

each) than were older Asian and Hispanic women (about 20 percent each). Older Black men lived alone more than three times as often as older Asian men (30 percent compared with 8 percent). Older Asian men were most likely to live with relatives (23 percent).

• While the educational attainment has risen among older Americans, substantial educational differences exist by race and Hispanic origin. In 2003, the proportion who had completed high school was 76 percent for non-Hispanic Whites, 70 percent for Asians, 52 percent for Blacks, and 36 percent for Hispanics.

 In 2003, older Asians had the highest proportion with at least a bachelor's degree (29 percent).
The proportions were 19 percent, 10 percent, and 6 percent, respectively, for older non-Hispanic Whites, Blacks, and Hispanics.

Future Implications

• The social and economic implications of the aging of the Baby Boom generation will be a significant concern for policy makers, the private sector, and individuals. The size and longevity of this group will trigger debate about possible modifications to Social Security, Medicare, and disability and retirement benefits, among other issues.

• The changing marital and family composition that is occurring in the United States is likely to change the types of familial support that are available to people at older ages.

• The future older population is likely to be better educated than the current older population, es-

pecially when Baby Boomers start reaching age 65. Their increased levels of education may accompany better health, higher incomes, and more wealth, and consequently higher standards of living in retirement.

 Older women will be increasingly more likely to have been in the labor force long enough to have their own retirement income, although their lower median earnings may translate into lower incomes in retirement.

• Research on genetic, biological, and physiological aspects of aging is likely to change the future for the older population. In the medical and public health arenas, research to understand chronic diseases, such as diabetes and Alzheimer's disease, may produce significant improvements for treatment and prevention.

Chapter 1. Introduction

Population aging is one of the most important demographic dynamics affecting families and societies throughout the world. The growth of the population aged 65 and over is challenging policy makers, families, businesses, and health care providers, among others, to meet the needs of aging individuals.

This report analyzes data for the population 65 and older, disaggregated into narrower age groups where possible. The following terms are used for some of the component age groups: the young old (those aged 65 to 74), the oldest old (those aged 65 and over), and centenarians (those aged 100 and over). Deviations from the standard age groups are noted in the text.

How people experience aging depends on a variety of factors, including social and economic characteristics and health status, which are discussed in subsequent chapters in this report. The second chapter looks at the growth of the older population over the 20th century and into the 21st century, and includes data on race and Hispanic origin. The last section of this chapter provides a global context on population aging. The third chapter focuses on the health status of the older population. Trends in mortality are examined, and chronic diseases and disability are discussed. The fourth chapter covers economic characteristics of the older population, including



Note: The reference population for these data is the resident population. Source: U.S. Census Bureau, 2004a. For full citation, see references at end of chapter. trends in labor force participation and retirement. Data on wealth, income, and poverty are also presented. In the fifth chapter, geographic distribution and mobility of the older population are discussed. The sixth chapter examines social characteristics of the older population, such as marital status, living arrangements, and educational attainment.

Growth of the Older Population

According to U.S. Census Bureau projections, a substantial increase in the number of older people will occur when the Baby Boom generation (people born between 1946 and 1964) begins to turn 65 in 2011. The older population is projected to double from 36 million in 2003 to 72 million in 2030, and to increase from 12 percent to 20 percent of the population in the same time frame. By 2050, the older population is projected to number 86.7 million.

The oldest-old population (those aged 85 and older) is also projected to double—from 4.7 million in 2003 to 9.6 million in 2030—and to double again to 20.9 million in 2050. The latter increase will reflect the movement of Baby Boomers into the oldest-old category.

Despite the growth of the older population, the United States is relatively young compared with other developed countries. In 2003, 12.4 percent of the U.S. population was 65 and older, while in many developed countries, the proportion ranged between 16 percent and 18 percent.¹ Part

Figure 1-2.

Population Aged 65 and Over by Race and Hispanic Origin: 2003, 2030, and 2050

(Percent of total population aged 65 and over)



All other races alone or in combination includes American indian and Alaska Native alone, Native Hawaiian and Other Pacific Islander alone, and all people who reported two or more races.

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2004b. For full citation, see references at end of chapter.

of the reason for this difference is that the United States has had higher levels of fertility and immigration in recent decades than those of other developed countries.

Growing Diversity of the Older Population

As the older population grows larger, it will also grow more diverse, reflecting the demographic changes in the U.S. population as a whole over the last several decades. In 2003, non-Hispanic Whites accounted for nearly 83 percent of the U.S. older population, followed by Blacks (8 percent), Hispanics, who may be any race (6 percent), and Asians (3 percent).² Projections suggest that by 2030 the composition of the older population will be 72 percent non-Hispanic White, 11 percent Hispanic, 10 percent Black, and 5 percent Asian (Figure 1-2).

The term Hispanic is used to refer to people who are Hispanic or Latino. Hispanics may be any race.

¹ Countries with between 16 and 18 percent of their populations aged 65 and older include Belgium, Bulgaria, France, Germany, Greece, Japan, Italy, Portugal, Spain, Sweden, and the United Kingdom. See Appendix Table A-1 for additional information.

² The term non-Hispanic White is used to refer to people who reported being White and no other race and who are not Hispanic. The term Black is used to refer to people who reported being Black or African American and no other race, and the term Asian is used to refer to people who reported being Asian and no other race. The use of single-race populations in this report does not imply that this is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

All these groups will experience growth in their older populations; however, the older Hispanic population is projected to grow the fastest, from just over 2 million in 2003 to nearly 8 million in 2030. The older Asian population is also projected to grow about as fast, from nearly 1 million in 2003 to nearly 4 million in 2030.

Race and Hispanic origin groups experience aging differently, as do men and women, and age groups within the older population. Looking at aggregate measures for the population 65 and older masks the range of their social and economic characteristics. Therefore, in this report data on the older population are presented disaggregated by age, sex, race or other characteristics when possible.

Data

Data used in this report are primarily from Census 2000 and previous censuses; nationally representative surveys, such as the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP); recent population projections; and data compiled by other federal agencies, including the National Center for Health Statistics' (NCHS) National Health Interview Survey and Longitudinal Study on Aging and the Department of Housing and Urban Development's American Housing Survey (AHS). This report also draws on information on the older population in numerous reports prepared by the Census Bureau, other federal agencies, and private researchers.

The reference population differs among the data sources. For instance, data from decennial censuses are for the resident population of the United States. Many of the survey data (such as data from the CPS and SIPP) are for the civilian noninstitutionalized population. These surveys exclude older people living in nursing homes, and thus caution should be exercised when trying to generalize the findings from these data sources to the total population aged 65 and over, particularly at the oldest ages. The reference population is noted on each table and figure. Appendix B: Definitions and Explanations discusses the various reference populations in greater detail.

This report presents data on race from many sources, and race categories are not always comparable across sources. For example, definitions of race in Census 2000 differ from those in previous censuses. The most significant difference between Census 2000 and previous censuses is that in Census 2000, respondents were asked to select one or more race categories to indicate racial identities. People who indicated only one race are referred to as the single-race category. Individuals who chose more than one of the six race categories are referred to as the Two-or-More-Races category. The six single-race categories, which made up nearly 98 percent of all respondents, and the Two-or-More-Races category sum to the total population.³ Because of these changes, Census 2000 data on race are not directly comparable with data from the 1990 or earlier censuses.⁴ Starting in 2003, CPS respondents were asked to identify themselves in one or more racial groups; previously, they were asked to identify one racial group. Thus, data on race from the 2003 CPS are not directly comparable with race data from the CPS in earlier years.

Statistics from surveys are subject to sampling and nonsampling error. All comparisons of characteristics based on U.S. sample data have taken sampling error into account and are significant at the 90-percent confidence interval. For a more detailed discussion of the accuracy of data, see *Appendix C: Source and Accuracy of Estimates*.

³ For more information on the race categories and Hispanic origin in Census 2000, see Barnes and Bennett, 2001; Grieco and Cassidy, 2001; Grieco, 2001a; Grieco, 2001b; Guzman, 2001; Jones and Smith, 2001; McKinnon, 2001. Oqunwole, 2001.

⁴ See Chapter 2 for a more detailed discussion about this issue.

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Chapter 2. Growth of the Older Population

Numerical and Proportionate Growth

The Older Population in the 20th Century

or most of the 20th century, the growth of the older population far outpaced that of the total population or the population under 65. In 1900, people 65 and older numbered 3.1 million. By 2000, this group encompassed 35.0 million, 11 times as large (Table 2-1, Figure 2-1). During the same period of time, the total U.S. population increased from 76.0 million to 281.4 million, 3.7 times as large. The growth of the population under age 65 was similar to that of the total population, from



Note: The reference population for these data is the resident population.

Sources: 1900 to 1940, 1970, and 1980, U.S. Bureau of the Census, 1983, Table 42; 1950, U.S. Bureau of the Census, 1953, Table 38; 1960, U.S. Bureau of the Census, 1964, Table 155; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

Table 2-1.Total Population and Older Population by Age for the United States: 1900 to 2000

(Numbers in thousands)

		65 and over									
Year and census date ¹	Total popula- tion	Total		65 te	o 74	75 te	o 84	85 and over			
		Number	Percent	Number	Percent	Number	Percent	Number	Percent		
1900 (June 1)	75,995	3,080	4.1	2,187	2.9	771	1.0	122	0.2		
1910 (April 15)	91,972	3,950	4.3	2,793	3.0	989	1.1	167	0.2		
1920 (January 1)	105,711	4,933	4.7	3,464	3.3	1,259	1.2	210	0.2		
1930 (April 1)	122,775	6,634	5.4	4,721	3.8	1,641	1.3	272	0.2		
1940 (April 1)	131,669	9,019	6.8	6,376	4.8	2,278	1.7	365	0.3		
1950 (April 1)	150,697	12,270	8.1	8,415	5.6	3,278	2.2	577	0.4		
1960 (April 1)	179,323	16,560	9.2	10,997	6.1	4,633	2.6	929	0.5		
1970 (April 1)	203,212	20,066	9.9	12,435	6.1	6,119	3.0	1,511	0.7		
1980 (April 1)	226,546	25,549	11.3	15,581	6.9	7,729	3.4	2,240	1.0		
1990 (April 1)	248,710	31,242	12.6	18,107	7.3	10,055	4.0	3,080	1.2		
2000 (April 1)	281,422	34,992	12.4	18,391	6.5	12,361	4.4	4,240	1.5		

¹ Data for 1900 to 1950 exclude Alaska and Hawaii.

Note: The reference population for these data is the resident population.

Sources: 1900 to 1940, 1970, and 1980, U.S. Bureau of the Census, 1983, Table 42; 1950, U.S. Bureau of the Census, 1953, Table 38; 1960, U.S. Bureau of the Census, 1964, Table 46; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

72.9 million in 1900 to 246.4 million in 2000, or 3.4 times as large.

The proportion of the population aged 65 and older increased steadily from 4.1 percent in 1900 to 12.6 percent in 1990. In 2000, the proportion aged 65 and older was 12.4 percent. In 1900, only 1 in 25 Americans was aged 65 or over; 100 years later, 1 in every 8 Americans was an older person (Figure 2-2).

The older population increased at an average annual growth rate of 2.4 percent during the last 100 years. The growth rates varied from a low of 1.1 percent in the 1990s to a high of about 3 percent from the 1920s through the 1950s (Figure 2-3). After a dip in the 1960s, the growth rate rose during the 1970s but resumed the downward trend afterward. The last decade of the century saw the lowest growth rate of the older population, reflecting low fertility rates



Note: The reference population for these data is the resident population.

Sources: 1900 to 1940, 1970, and 1980, U.S. Bureau of the Census, 1983, Table 42; 1950, U.S. Bureau of the Census, 1953, Table 38; 1960, U.S. Bureau of the Census, 1964, Table 155; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

during the late 1920s and early 1930s. (People turning age 65 between 1990 and 2000 were born between 1925 and 1935.) However, as the Baby Boomers¹ start to join the older ranks in 2011, the

¹ Baby Boomers are people born between 1946 and 1964.

Figure 2-3.





Note: The reference population for these data is the resident population.

Sources: 1900 to 1940, 1970, and 1980, U.S. Bureau of the Census, 1983, Table 42; 1950, U.S. Bureau of the Census, 1953, Table 38; 1960, U.S. Bureau of the Census, 1964, Table 155; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

older population will experience high growth rates once again.

Oldest Old

A healthy 65-year-old and a frail 90-year-old have quite different needs for health care, types of housing, or assistance with the functional activities of daily life. Recognizing this difference, researchers often focus on age groups within the 65-and-older population. The oldest old, those aged 85 years and older, compose a small but rapidly growing group within the older population. In 1900, only 122,000 people were 85 years or older. By 2000, this group reached 4.2 million, 34 times as large (Figure 2-4, Table 2-1). In contrast, the population aged 65 to 84 was 10 times as large, having increased from 3.0 million to 30.8 million.

The rapid growth of the oldest old is related to increases in life expectancy related to improving medical care and nutrition during the century. People live longer now than at any time in the past; U.S. life expectancy at birth rose from 47.3 years in 1900 to 76.9 years in 2000.² Greater longevity, combined with relatively low fertility rates, has rapidly increased the proportion of the oldest old among the total older population. In 1900, only 4.0 percent of all older people were aged 85 and older; by 2000, that proportion had grown to 12.1 percent.



Note: The reference population for these data is the resident population.

Sources: 1900 to 1940, 1970, and 1980, U.S. Bureau of the Census, 1983, Table 42; 1950, U.S. Bureau of the Census, 1953, Table 38; 1960, U.S. Bureau of the Census, 1964, Table 155; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

Centenarians

Reduced mortality rates at older ages in recent decades also increased the number of people living to very old ages, such as 100 years or more, who are classified as centenarians. Centenarians represent a small proportion of the total U.S. population, but researchers and the general public alike want to learn from the experience of individuals who live longer than most people.³

However, generating a count of people at very old ages is often problematic. Data problems may be caused by lack of birth records, low literacy levels, functional and cognitive disability that lead to mistaken reporting of age, or some deliberate misreporting of age

³ For more information on U.S. centenarians, see Krach and Velkoff, 1999. (Krach and Velkoff, 1999). This report uses the centenarian population enumerated by the 1990 census and Census 2000. Censuses prior to 1990 overcounted the 100and-over population (Siegel and Passell, 1976 and Spencer, 1987).

The 1990 census reported that 37,000 people were centenarians.⁴ The number grew to 50,000 in Census 2000. As in 1990, the centenarians in 2000 were heavily concentrated in the age group 100 to 104 years old. For both sexes, as well as for men and women separately, 9 of 10 centenarians were aged 100 to 104 years.

² For life expectancy at birth from 1900 to 1999, see Table 12 in National Center for Health Statistics (NCHS), 2002b. For 2000 life expectancy at birth, see NCHS, 2004.

⁴ This is most likely an overstatement of the number of centenarians. Estimates of the number of centenarians in 1990 by the Census Bureau and the Social Security Administration range from around 28,000 in 1990 to 29,131 at the end of 1991, respectively (Krach and Velkoff, 1999).

Projected Growth of the Older Population 2000 to 2050

The U.S. Census Bureau produces projections of the United States resident population by age, sex, race, and Hispanic origin. Projected numbers are based on an estimated population consistent with the results from the most recent decennial census, projected forward using the cohort-component method.⁵ Historically, several alternative series were produced based on alternative assumptions for future fertility, mortality, and net international migration.⁶ The Census Bureau updates these national population projections periodically. At the time of this writing, interim national projections based on Census 2000 are available by age, sex, race, and Hispanic origin. The next release of national population projections is expected in 2006. For more information on population projections, see <www.census.gov>.

Impact of the Baby Boom

According to the Census Bureau's projections, during the first decade of the 21st century, the older population will continue to grow at a low rate similar to that of 1990 to 2000, as the relatively small cohorts born during the latter part of the Depression and World War II enter the older years. By 2010, the older population is projected to be 40 million (Figure 2-5).



Sources: 2000, U.S. Census Bureau, 2001, Table PCT12; 2010 to 2050, U.S. Census Bureau, 2004. For full citations, see references at end of chapter.

The first U.S. Baby Boomers will turn 65 in 2011, inaugurating a rapid increase in the older population during the 2010 to 2030 period. The older population in 2030 is projected to be double that of 2000, growing from 35 million to 72 million.

After 2030, the growth of the older population will slow as members of the Baby Bust cohorts of the late 1960s and the 1970s enter the older ages. Compared with the projected growth of 31 million during the 20-year period between 2010 and 2030, the older population is projected to grow by only another 15 million during the subsequent two decades (2030 to 2050).⁷

Growth of the Older Population Compared With Growth of the Total Population

The historical trend of the older population growing at a faster pace than the total population will continue well into the 21st century. Projections indicate an 18 percent increase of the total population between 2010 and 2030, but a 78 percent increase of the older population. This differential growth will result in nearly 1 in 5 Americans being aged 65 and older in 2030, compared with about 1 in 8 in 2010 (Figure 2-6).

After 2030, when the last Baby Boomers enter the ranks of the older population and the first Baby Boomer cohort enters the oldestold age categories, the proportion aged 65 and older will be relatively stable at around 20 percent. Although projections generally should be used with caution, an increase in the number of older people will almost certainly

⁵ For more information on projections, see Hollmann et al., 1999.

⁶ In the next set of projections, the low, medium, and high series will not be produced. Rather, stochastic population projections will be produced with confidence intervals around the projections.

⁷ Projections of the future number of older people can range considerably. For example, differing assumptions about mortality can significantly affect the projected number of older people (Kinsella and Velkoff, 2001).



Note: The reference population for these data is the resident population. Sources: 2000, U.S. Census Bureau, 2001, Table PCT12; 2010 to 2050, U.S. Census Bureau, 2004. For full citations, see references at end of chapter.



Sources: 1900 to 1980, U.S. Bureau of the Census, 1983, Table 42; 1990, U.S. Census Bureau, 2003, Table 12; 2000, U.S. Census Bureau, 2001, Table P13; 2010 to 2050, U.S. Census Bureau, 2004. For full citations, see references at end of chapter.

occur. Planners and policy makers can count on rapid growth in the size of the older population, even though the exact numbers are not known with certainty.

The oldest-old population is also projected to increase in the 21st century, growing slowly in the first few decades and then growing more rapidly after 2030, when the Baby Boom generation enters this group. In 2000, 4.2 million people were aged 85 and older; their number is projected to increase to almost 10 million by 2030 and to 21 million by 2050.

The oldest old accounted for 12.1 percent of the older population in 2000, a proportion that is projected to increase to 15 percent in 2010. Then the oldest old will account for a declining proportion of the older population as the Baby Boom passes age 65. After 2030, when the Baby Boomers enter the oldest-old category, this group's proportion of the older population will once again increase. By 2050, the oldest old are projected to account for nearly 1 of every 4 older people (24 percent).

Changes in Age Composition

Median Age

As the number of people aged 65 and older increases, the U.S. population as a whole is also getting older. One measure of population aging is the median population age—the age that divides a population into two groups, half younger and half older.

In 1900, the median age in the United States was 22.9 years (Figure 2-7), representing a young population comparable to moderately high-fertility populations found in the developing world today. Due primarily to a decline in fertility, the U.S. population then became progressively older, so that by 1950, the median age was 30.1 years. The Baby Boom era was a high-fertility period with both high fertility rates and the largest annual numbers of births in the 20th century.⁸ The Baby Boom created a brief respite from the aging trend, as the median age of the population declined during the 1950s and 1960s, and did not return to the 1950 level until 1980.

However, since the 1970s, the population has been aging; as smaller

⁸ For historical vital statistics of the United States, see the National Center for Health Statistics' DataWarehouse at <www.cdc.gov /nchs/datawh.htm>.



birth cohorts followed the Baby Boomers, the median age increased to 35.3 years in 2000. The median age is projected to increase to 37 years in 2010 and then to 39 in 2030 before leveling off.

Age Structure

The relative size of generations can be seen clearly when age-sex groups are depicted graphically in a population pyramid. The population pyramid of 1900 exhibits a classic young population shape, wider at the bottom and narrower at the top (Figure 2-8). The narrow base of the 1940 pyramid reflects the relatively small birth cohorts of the late 1920s and 1930s (Figure 2-9).

The 1960, 1980, and 2000 age-sex pyramids clearly demonstrate the movement of the Baby Boom and smaller preceding and following birth cohorts through the life cycle. The 1960 age composition shows the wide bottom from the Baby Boomer birth cohorts that started in 1946 (Figure 2-10). The pinch from the small birth cohorts of the late 1920s and 1930s (those aged 20 to 34) is also evident in the 1960 pyramid. By 1980, the Baby Boom had created a bulge in the age span 16 to 34 (Figure 2-11). By 2000, Baby Boomers were aged



Note: The reference population for these data is the resident population. Source: U.S. Bureau of the Census, 1943, Table 2. For full citation, see references at end of chapter.



Note: The reference population for these data is the resident population.

Source: U.S. Bureau of the Census, 1964, Table 156. For full citation, see references at end of chapter.



population.

Source: U.S. Bureau of the Census, 1983, Table 44. For full citation, see references at end of chapter.



Source: U.S. Census Bureau, 2001, Table PCT12. For full citation, see references at end of chapter.



Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter.



Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter.

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36 to 54, and the populations aged 35 to 39 and 40 to 44 were larger than in any other 5-year age group (Figure 2-12).

The Baby Boom cohorts' impact on the country's age structure will continue into the first half of the 21st century. By 2020 the Baby Boom cohorts will be aged 56 to 74 (Figure 2-13). After 2030 the Baby Boom will become the oldest old, and the country's age structure is expected to resemble a rectangle that is extremely top-heavy, as shown in the population pyramid for 2040 (Figure 2-14). This age structure is unprecedented in American history.

The age composition of a population is determined by three factors: births, deaths, and migration. Generally, changes in fertility rates play the most important role in determining a country's overall age structure because the effect is focused at the beginning of the life span. However, as fertility remains around replacement level in the United States and mortality is now low through the childbearing ages, declining mortality at older ages is playing an increasingly important role in the aging of the country's population (Lee and Tuljapurkar, 1997). The longevity of the older population has been extended in part by improved treatments for chronic diseases. such as heart disease, that cause the deaths of many older people.

Race and Hispanic Origin of the Older Population

Race Categories in Census 2000

The following section discusses the older population by race and Hispanic origin. Data from Census 2000 are shown in six major race categories: White, Black, American Indian and Alaska Native (AIAN), Asian, Native Hawaiian and Other Pacific Islander (NHPI), and Some Other Race. In addition, data are also shown for two ethnic categories: Hispanic and Not Hispanic. (See Text Box 2-1 for definitions of race and Hispanic origin, as defined for federal statistical purposes by the Office of Management and Budget [OMB].)

The question on race in Census 2000 was different from the one in the 1990 census or earlier censuses in several ways. Most significantly, respondents could select one or more race categories to indicate racial identities. People who responded to the question on race by indicating only one race are referred to as the race alone or single race population, and individuals who chose more than 1 of the 6 race categories are referred to as the Two or More Races population. The six single-race categories, which made up nearly 98 percent of all respondents, and the Two or More Races category sum to the total population.9

Because of these changes, Census 2000 data on race are not directly comparable with data from 1990 or earlier censuses. This report examines census data for selected groups as defined by race and Hispanic origin. Unless specified otherwise, these groups include the single-race categories of non-Hispanic White, Black, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, Two or More Races (Census 2000 only), and Hispanic (any race). This report includes also a brief discussion of Census 2000 data by race using the race-aloneor-in-combination concept. In this approach, the population in a race group includes everyone who reported a particular race, regardless of whether they also reported another race.¹⁰

Similarly, national survey data used in this report—such as the Current Population Survey (CPS)—that were collected prior to 2003 and were based on a demographic framework of population accounting anchored by 1990 (or earlier) census enumerations are also not directly comparable with Census 2000.¹¹

"American Indian, Eskimo, and Aleut" was the term used in the 1990 census for the group identified as "American Indian and Alaska Native" in Census 2000.

In the 1990 census, Asian and Pacific Islanders were combined into one race group; however, data were available for Asians and Pacific Islanders separately. The Census 2000 full term for Pacific Islanders was "Native Hawaiians and Other Pacific Islanders."

¹¹ For information on design and methodology of the Current Population Survey, see Bureau of Labor Statistics and U.S. Census Bureau, 2002.

⁹ For more information on the race categories and Hispanic origin in Census 2000, see Barnes and Bennett, 2001; Grieco, 2001a; Grieco, 2001b; Grieco and Cassidy, 2001; Guzman, 2001; Jones and Smith, 2001; McKinnon, 2001; Ogunwole, 2002.

¹⁰ Non-Hispanic White is included as a comparison group, and Some Other Race is excluded in most tables, figures, and text discussions because 97 percent of the population in this category is Hispanic and is included in the Hispanic category. Hispanics may be any race. Population data by age and sex for the race-alone-or-in-combination population are shown in Table 2-2.

Box 2-1. Race Categories in Census 2000

Census 2000 adheres to the federal standards for collecting and presenting data on race and Hispanic origin as established by the Office of Management and Budget (OMB) in October 1997. Starting with Census 2000, the OMB requires federal agencies to use a minimum of five race categories.

The term "White" refers to people having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicated their race or one of their races as "White," or wrote in entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish.

"Black or African American" refers to people having origins in any of the Black racial groups of Africa. It includes people who indicated their race or one of their races as "Black, African American, or Negro," or wrote in entries such as African American, Afro American, Nigerian, or Haitian.

"American Indian and Alaska Native" refers to people having origins in any of the original peoples of North and South America (including Central America) and who maintain tribal affiliation or community attachment. It includes people who indicated their race or one of their races by marking this category or writing in their principal or enrolled tribe, such as Rosebud Sioux, Chippewa, or Navajo.

"Asian" refers to people having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent. It includes people who indicated their race or one of their races as "Asian Indian," "Chinese," "Filipino," "Korean," "Japanese," or

Caution must be used when interpreting changes in the racial composition of the U.S. population over time.

Single-Race Concept and the Race-Alone-or-In-Combination Concept

Among the total older population of 34.9 million in 2000—using the single-race concept—29.2 million were non-Hispanic White, 2.8 million were Black, 138,000 were American Indian and Alaska Native (AIAN), 801,000 were Asian, and 21,000 were Native Hawaiian and Other Pacific Islander (NHPI). In addition, 344,000 were Two or More Races, and 1.7 million were Hispanic (any race—Table 2-2).

Using the race-alone-or-in-combination concept instead of the singlerace concept results in a large proportionate difference in the size of the older population in two cases in 2000 (Figure 2-15). The older AIAN population is nearly doubled (from 138,000 to 260,000) and the older NHPI population is doubled (from 21,000 to 44,000). The proportionate differences are much smaller for other groups: non"Other Asian," or wrote in entries such as Burmese, Hmong, Pakistani, or Thai.

"Native Hawaiian and Other Pacific Islander" refers to people having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific islands. It includes people who indicated their race or one of their races as "Native Hawaiian," "Guamanian or Chamorro," "Samoan," or "Other Pacific Islander," or wrote in entries such as Tahitian, Mariana Islander, or Chuukese.

"Some Other Race" was included in Census 2000 for respondents who did not identify with any of the five minimum race categories stipulated by the OMB. Respondents who provided write-in entries such as Moroccan, South African, Belizean, or a Hispanic origin (for example, Mexican, Puerto Rican, or Cuban) are included in the Some Other Race category.

Hispanic White (1 percent), Black (2 percent), and Asian (8 percent).

Racial and Ethnic Diversity

The older population is predominantly non-Hispanic White. In 2000, 83.6 percent of the older population reported they were only non-Hispanic White, compared with 69.1 percent of the total population of all ages. All other race groups and Hispanics represented lower proportions of the older population than of the total population. Most notably, older singlerace Blacks composed 8.1 percent

Table 2-2.Population Aged 65 and Over by Age, Sex, Race, and Hispanic Origin: 2000

(Numbers in thousands)

	Total, 65 and over	Age								Takal	Tatal
Race, Hispanic origin, and sex		65 to 69	70 to 74	75 to 79	80 to 84	85 to 89	90 to 94	95 to 99	100 and over	75 and over	85 and over
Total Population											
Both sexes Male Female	34,992 14,410 20,582	9,534 4,400 5,133	8,857 3,903 4,955	7,416 3,044 4,371	4,945 1,835 3,110	2,790 877 1,913	1,113 282 830	287 58 229	50 10 40	16,601 6,106 10,494	4,240 1,227 3,013
Non-Hispanic White											
Non-Hispanic White alone											
Both sexes Male Female	29,245 12,102 17,143	7,651 3,579 4,072	7,328 3,268 4,060	6,307 2,603 3,704	4,285 1,597 2,688	2,425 761 1,664	968 241 727	243 47 196	39 7 32	14,266 5,255 9,011	3,674 1,055 2,619
Non-Hispanic White alone or in combination with one or more other races											
Both sexes Male Female	29,458 12,193 17,266	7,716 3,609 4,107	7,383 3,292 4,090	6,350 2,621 3,729	4,312 1,607 2,705	2,441 766 1,674	974 242 731	244 47 197	39 7 32	14,360 5,291 9,068	3,697 1,062 2,635
Black or African American											
Black or African American alone											
Both sexes Male Female	2,823 1,074 1,749	882 374 507	731 292 439	550 207 343	346 116 230	198 57 141	82 21 61	26 6 21	7 2 6	1,210 408 802	313 85 229
Black or African American alone or in combination with one or more other races											
Both sexes Male Female	2,881 1,096 1,784	901 383 518	747 298 449	561 211 350	353 118 235	202 58 144	83 21 62	27 6 21	7 2 6	1,233 416 818	319 87 233
American Indian and Alaska Native											
American Indian and Alaska Native alone											
Both sexes Male Female	138 59 79	49 23 27	36 16 20	26 11 15	15 5 9	8 3 5	3 1 2	1 - 1		53 20 32	12 4 8
American Indian and Alaska Native alone or in combina- tion with one or more other races											
Both sexes Male Female	260 109 150	89 41 48	68 30 38	49 20 29	29 11 19	16 5 11	6 2 4	2 - 1	1 - -	103 38 65	24 8 17

See footnotes at end of table.

Table 2-2. **Population Aged 65 and Over by Age, Sex, Race, and Hispanic Origin: 2000**—Con.

(Numbers in thousands)

		Age								-	
Race, Hispanic origin, and sex	lotal, 65 and over	65 to 69	70 to 74	75 to 79	80 to 84	85 to 89	90 to 94	95 to 99	100 and over	Total, 75 and over	lotal, 85 and over
Asian											
Asian alone											
Both sexes Male Female	801 340 460	274 119 155	220 93 127	156 67 89	88 36 52	43 17 26	15 6 9	4 1 3	1 - 1	307 128 178	62 25 38
Asian alone or in combina- tion with one or more other races											
Both sexes Male Female	862 367 494	295 129 166	237 100 137	168 72 95	95 39 56	46 18 27	16 6 10	5 2 3	1 - 1	330 138 192	68 27 41
Native Hawaiian and Other Pacific Islander											
Native Hawaiian and Other Pacific Islander alone											
Both sexes Male Female	21 9 11	8 4 4	6 2 3	4 2 2	2 1 1	1 - 1				8 3 4	2 1 1
Native Hawaiian and Other Pacific Islander alone or in combination with one or more other races											
Both sexes Male Female	44 19 25	15 7 8	12 5 7	8 3 5	5 2 3	3 1 2	1 - 1			17 7 10	4 2 3
Some Other Race											
Some Other Race alone											
Both sexes Male Female	459 192 267	168 75 94	125 53 72	84 34 49	45 17 28	24 9 15	10 3 6	3 1 2	1 _ _	165 64 101	37 13 24
Some Other Race alone or in combination with one or more other races											
Both sexes Male Female	625 263 363	222 99 123	169 72 97	116 48 68	64 25 39	35 12 23	14 5 9	4 1 3	1 - 1	234 91 142	54 19 35
Two or More Races											
Both sexes Male Female	344 145 199	112 51 61	91 40 51	67 28 39	41 15 25	23 8 15	8 3 6	2 1 2	1 - -	142 54 87	34 11 23
Hispanic (Any Race)											
Both sexes Male Female	1,734 727 1,007	599 268 331	477 206 272	327 135 191	180 68 112	98 33 65	39 12 26	11 3 8	3 1 2	657 253 404	151 50 101

- Represents zero or rounds to zero.

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table PCT12. For full citation, see references at end of chapter.



of the older population but 12.3 percent of the total population, and Hispanics represented 5.0 percent of older people but 12.5 percent of the total population.

The older population became more diverse from 1990 to 2000. Figure 2-16 shows the percentage of selected groups in the total older population in 1990 and 2000. While Figure 2-16 shows data for both the single-race and racealone-or-in-combination concepts, the discussion in the text is limited to the single-race concept.

Non-Hispanic Whites represented the majority of the total older population in 2000 (83.6 percent), down slightly from 1990 (86.6 percent). Older Asians and Hispanics expanded their shares of the older population more than other groups. Asians made up 1.4 percent of the total U.S. older population in 1990, increasing to 2.3 percent in 2000. Hispanics accounted for 3.7 percent of the older population in 1990 and 5.0 percent in 2000.

The increasing diversity of the older population will continue into the 21st century, according to the interim population projections that are consistent with Census 2000. The proportion of non-Hispanic Whites is projected to decrease to 72 percent by 2030 and to fall to 61 percent by 2050. The proportion of the older population that is Asian is projected to increase to about 5 percent in 2030 and nearly 8 percent in 2050. Similarly, projections suggest that in 2030, Hispanics will account for nearly 11 percent of the older population, and by 2050, almost 18 percent.

Age Composition

In 2000, 15.0 percent of the non-Hispanic White population was 65 and older, followed by 8.1 percent of the Black population (Figure 2-17). Relatively high fertility and relatively high net international migration (typically concentrated in the young adult ages) tend to produce relatively young populations, as in the case of the Hispanic population (4.9 percent aged 65 and over).¹² The age structure of the Asian population (7.8 percent aged 65 and over) reflects the partially offsetting factors of relatively low fertility and relatively high net international migration (Figure 2-18).

The differences in median age among groups reflect the differences in the proportion aged 65 and over (Figure 2-19). In 2000, the median age ranged from 38.6 years for non-Hispanic Whites to 22.7 years for the population of Two or More Races. Hispanics also had a low median age, 25.8 years.

¹² For more information on the older foreign-born population, see He, 2002.



Note: The reference population for these data is the resident population.

Sources: 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

Figure 2-17. Percent Aged 65 and Over of the Total Population for Race Groups and Hispanics: 2000





Note: The reference population for these data is the resident population.

Sources: 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12. For full citations, see references at end of chapter.

Figure 2-19. Median Age by Race and Hispanic Origin: 2000

(In years)


Older Women and Older Men

Sex Ratio

As in most countries of the world, older women outnumber older men in the United States, and women's share of the older population increases with age. The reason for the preponderance of women at older ages is due to the sex differentials in mortality which is discussed in Chapter 3. Although male births outnumber female births by about 5 percent, males generally have higher mortality rates than females at every age (NCHS, 2002a). These higher male mortality rates translate into women outnumbering men starting at approximately age 35 (Figure 2-20). The excess of women is most pronounced at older ages. Among those 65 and older in 2000,

women outnumbered men by 6.2 million, including 1.8 million in the age group 65 to 74 and 4.4 million in the age group 75 and over (Table 2-3).

This disparity in the number of older men and women can also be expressed by the sex ratio, the number of men per 100 women. In 2000, that sex ratio was 70, and ranged from 86 (for those aged 65 to 69) to 41 (for those aged 85 and older).

The older non-Hispanic White population's sex ratio mirrored that of the total older population in 2000 (Table 2-3). Most other groups had slightly higher sex ratios than the total older population. The two exceptions were older Blacks and older Pacific Islanders. With the lowest sex ratio (61.4) and the highest proportion of women (61.9 percent), the older Black

Figure 2-20. **Difference Between Male and Female Populations** by Age: 2000 Age 85 and over 80 to 84 75 to 79 70 to 74 65 to 69 60 to 64 **More females** 55 to 59 50 to 54 45 to 49 40 to 44 35 to 39 30 to 34 25 to 29 20 to 24 15 to 19 More males 10 to 14 5 to 9 0 to 41 1.5 1.0 0 .5 1.0 1.5 2.0 2.0 .5 Millions

Note: The reference population for these data is the resident population. Source: U.S. Census Bureau, 2001, Table PCT12. For full citation, see references at end of chapter. population displayed a greater shortage of men than all other groups, mainly as a result of higher mortality rates for Black men than for Black women.¹³

Another perspective on the relative differences in the population by sex at older ages is seen in the female proportion of the population. In 2000, 58.8 percent of the population 65 and older were women (Table 2-3). Women accounted for a little over half (53.8 percent) of the group 65 to 69 years and more than two-thirds (71.1 percent) of those 85 and older. Among centenarians, 8 out of 10 were women.

Because men are generally older than their spouses and women have higher life expectancy, high proportions of women, particularly the oldest-old women, are widows and live alone. This situation may also influence the tendency for this group to be institutionalized, have reduced income, and live in poverty.¹⁴ All of these factors. combined with the large number of older and especially oldest-old women, have raised the issue of what types of special support from family members and society as a whole are needed.

¹³ Studies on White-Black differentials in mortality rates and life expectancy document the racial disparity in death rates from various diseases, accidents, and homicide, and point to the socioeconomic and demographic determinants of these differentials. For examples of research on racial differentials in mortality rates, see Rogers, 1992; Guest et al., 1998. Also see discussion in Chapter 3.

¹⁴ Some socioeconomic characteristics of older people, such as marital status, living arrangements, and institutions, are discussed in Chapter 6.

Table 2-3. Balance of Men and Women for the Population Aged 65 and Over by Age, Race, and Hispanic Origin: 2000

(Excess of women in thousands. Sex ratio is the number of males per 100 females)

	Total			Total	Total						
Race and Hispanic origin	65 and over	65 to 69	70 to 74	75 to 79	80 to 84	85 to 89	90 to 94	95 to 99	100 and over	75 and over	85 and over
Total Population Excess of women Sex ratio Percent female	6,173 70.0 58.8	733 85.7 53.8	1,052 78.8 55.9	1,327 69.6 58.9	1,276 59.0 62.9	1,037 45.8 68.6	548 34.0 74.6	171 25.4 79.7	30 24.9 80.1	4,388 58.2 63.2	1,786 40.7 71.1
Non-Hispanic White Alone Excess of women Sex ratio Percent female	5,042 70.6 58.6	493 87.9 53.2	793 80.5 55.4	1,100 70.3 58.7	1,091 59.4 62.7	903 45.7 68.6	487 33.1 75.1	149 23.8 80.8	25 21.3 82.5	3,756 58.3 63.2	1,564 40.3 71.3
Black or African American Alone Excess of women Sex ratio Percent female	675 61.4 61.9	133 73.8 57.5	147 66.4 60.1	136 60.3 62.4	114 50.4 66.5	85 40.1 71.4	41 33.6 74.9	15 28.7 77.7	4 31.4 76.1	394 50.8 66.3	144 37.1 72.9
American Indian and Alaska Native Alone Excess of women Sex ratio Percent female	20 74.8 57.2	4 85.8 53.8	4 79.7 55.6	4 71.8 58.2	4 59.9 62.5	3 50.4 66.5	1 46.3 68.3	1 46.1 68.5	- 67.4 59.7	12 62.7 61.5	4 49.4 66.9
Asian Alone Excess of women Sex ratio Percent female	120 73.9 57.5	35 77.3 56.4	35 72.7 57.9	22 75.5 57.0	16 70.1 58.8	8 67.2 59.8	3 68.2 59.5	1 52.3 65.7	1 41.7 70.6	50 71.9 58.2	13 65.9 60.3
Native Hawaiian and Other Pacific Islander Alone Excess of women Sex ratio Percent female	2 81.5 55.1	_ 94.8 51.3	1 80.3 55.5	1 74.0 57.5	_ 72.7 57.9	1 61.7 61.8	_ 59.8 62.6	_ 49.0 67.1	_ 95.7 51.1	1 70.5 58.7	_ 61.5 61.9
Some Other Race Alone Excess of women Sex ratio Percent female	75 71.8 58.2	19 79.8 55.6	20 72.8 57.9	15 69.7 58.9	11 61.8 61.8	7 55.3 64.4	3 50.6 66.4	1 49.7 66.8	- 62.3 61.6	37 63.7 61.1	11 53.8 65.0
Two or More Races Excess of women Sex ratio Percent female	54 72.8 57.9	10 84.2 54.3	11 77.9 56.2	12 70.0 58.8	10 60.5 62.3	7 51.5 66.0	3 45.0 69.0	1 43.6 69.6	_ 57.2 63.6	33 61.9 61.8	12 49.5 66.9
Hispanic (Any Race) Excess of women Sex ratio Percent female	280 72.2 58.1	63 81.0 55.3	66 75.7 56.9	56 70.8 58.5	44 60.8 62.2	32 50.5 66.4	14 46.5 68.3	4 44.2 69.4	1 57.1 63.7	151 62.6 61.5	51 49.1 67.1

- Represents zero or rounds to zero.

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table PCT12. For full citation, see references at end of chapter.

Implications for Society and Families

Total Support Ratio

The ratio of older people to other age groups is important to society because older people, especially the oldest old, are dependent on family, the government, or both for financial, physical, and emotional support. A large part of some older people's security depends on social programs, such as Social Security and Medicare, which are financed through the contributions of working-age individuals.

Societal support ratios, also called dependency ratios, present a broad view of the relative sizes of working- and dependent-age groups. The total support ratio in the United States is generally defined as the number of people not in the working ages (0 to 19 years and 65 and older) per 100 people in the working ages (20 to 64 years). The total support ratio can be divided into the older support ratio and the youth support ratio, which add to the total support ratio. While these support ratios can be interpreted as measures of a country's general support structure, support ratios are not perfect measures because people younger than 20 or older than 64 may be economically independent, while some working-age adults are unemployed or economically dependent.

In 2000, the U.S. total support ratio was 70; that is, for every 100 people aged 20 to 64, 70 people were either younger than 20 or older than 64. The older support ratio was 21, which indicates about 1 older person for every 5 working-age people. The youth support ratio was 49.

Changes in support ratios provide an indirect indication of altered needs for types of social services, housing, and consumer products. The total support ratio declined from 76 to 70 between 1980 and 1990 and remained at 70 in 2000 (Table 2-4). The decrease in the total support ratio in the 1980s was due to the decline in the youth support ratio (56 to 49) as the older support ratio increased slightly (20 to 21). During the past decade, the youth support ratio remained stable around 49 and the older support ratio stayed around 21.

As discussed previously, the United States may face a challenge when the entire Baby Boom generation has entered the older ages, around 2030. The older support ratio in 2030 is expected to be 36, which indicates 1 older person for fewer than 3 working-age people, unless people continue working to older ages than now. A related increase is projected in the total support ratio, which will rise from 70 to 84 over the next 30 years, while the youth support ratio is projected to be around the 2000 level.

Support Ratios by Race and Hispanic Origin

The age structure of a population determines its support ratios. In 2000, 15 percent of non-Hispanic Whites were older people, and their older support ratio was 25, the highest of any group (Figure 2-21).

The Asian total support ratio of 54 was the lowest among all groups, while the Asian older support ratio of 12 was similar to those of many other groups. The low total support ratio for Asians reflects a large proportion of working-age people and a small proportion of young people. Because many Asians are immigrants and most international migrants move during their primary working years, Asians had a higher proportion of working-age people than other groups. Sixtyfive percent of Asians were in the age span 20 to 64 years, compared with less than 60 percent for all other groups. Also, the youth support ratio for Asians was 42, the same as that of non-Hispanic Whites but much lower than the 60 and above for all other groups. The lower youth support ratio

Table 2-4. Support Ratios: 1980 to 2030¹

Year	Total	Youth	Older
1980	76.2	56.4	19.9
1990	70.2	48.8	21.4
2000	69.6	48.5	21.1
2010	66.5	44.8	21.7
2020	74.6	46.2	28.4
2030	84.4	48.2	36.2

¹ The total support ratio is the number of people aged 0 to 19 and 65 and over per 100 people aged 20 to 64. The youth support ratio is the number of people aged 0 to 19 per 100 people aged 20 to 64. The older support ratio is the number of people aged 65 and over per 100 people aged 20 to 64.

Note: The reference population for these data is the resident population.

Sources: 1980, U.S. Bureau of the Census, 1983, Table 42; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12; 2010 to 2030, U.S. Census Bureau, 2004. For full citations, see references at end of chapter.



ratio, which is the number of people aged 65 and over per 100 people aged 20 to 64, and the youth support ratio, which is the number of people aged 20 to 64.

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table PCT12. For full citation, see references at end of chapter.

for Asians reflects their relatively low levels of fertility (Bachu and O'Connell, 2001; NCHS, 2002a).

Immigration is also a major factor in the age structure of the Hispanic population and, in addition, Hispanics had much higher fertility rates than Asians, creating a relatively young age distribution (NCHS, 2002a). Hispanics had a total support ratio of 78, similar to some other groups, with a youth support ratio of 69 and an older support ratio of 8.7.

Parent Support Ratio

Family members provide much of the financial support and time required to care for older people. As more people survive to older ages with chronic diseases and impairments, more middle-aged and young-old people will face the task of caring for their very old relatives.

An understanding of the general relationship between the oldest old and the middle-aged population can be seen by looking at the parent support ratio, defined here as the number of people 85 and older per 100 people aged 50 to 64 years. It provides a measure of the number of the oldest old relative to the middle-aged group, who are often their children.

In 2000, the parent support ratio for the United States was 10, suggesting that every 10 middle-aged people could have one oldest-old family member to attend to (Figure 2-22). The parent support ratio increased significantly in the past decades and is expected to continue upward in the 21st century. In 1960, the parent support ratio was three (Figure 2-22), and using Census Bureau projections, the parent support ratio in 2030 is expected to be 16, rising by 2050—when all the Baby Boomers will be aged 85 and older—to 30, triple the ratio in 2000.

The non-Hispanic White population mirrored the total population and had a parent support ratio of 11 in 2000. Among other races and Hispanics, the Black population had the highest parent support ratio at 7.5. Most other groups had a parent support ratio of less than 5 (Figure 2-23).



Note: The reference population for these data is the resident population.

Sources: 1960, U.S. Bureau of the Census, 1964, Table 155; 1970 and 1980, U.S. Bureau of the Census, 1983, Table 42; 1990, U.S. Bureau of the Census, 1991, Table QT-P1; 2000, U.S. Census Bureau, 2001, Table PCT12; 2010 to 2050, U.S. Census Bureau, 2004. For full citations, see references at end of chapter.

Figure 2-23.



Our Aging World

To provide context for aging in the United States, it is helpful to examine aging trends in the rest of the world. Fertility and mortality rates have declined in most countries of the world, and populations are aging in virtually all countries, although the level and pace vary by geographic region—and usually within regions.¹⁵ Developed countries have relatively high proportions of people 65 and older, but the most rapid proportionate increases in older populations are in the developing world. Even in countries where the percentage 65

¹⁵ Mortality has decreased in most, but not all, countries of the world. Exceptions include several Commonwealth of Independent States countries and many countries in sub-Saharan Africa that have been highly affected by the AIDS pandemic.

Table 2-5. World Population by Age and Sex: 2000 and 2030

(Sex ratio is the number of males per 100 females)

	Popul	ation (mi	llions)				
Year and age	Both sexes	Male	Female	Both sexes	Male	Female	Sex ratio
2000							
Total, all ages. Under 20 20 to 64 65 and over 80 and over	6,085 2,384 3,281 420 72	3,065 1,223 1,658 184 26	3,020 1,161 1,623 236 46	100.0 39.2 53.9 6.9 1.2	100.0 39.9 54.1 6.0 0.8	100.0 38.4 53.8 7.8 1.5	101.5 105.4 102.1 78.1 56.4
2030							
Total, all ages	8,111 2,475 4,662 974 203	4,059 1,264 2,363 433 78	4,052 1,211 2,300 542 125	100.0 30.5 57.5 12.0 2.5	100.0 31.1 58.2 10.7 1.9	100.0 29.9 56.8 13.4 3.1	100.2 104.4 102.7 79.9 62.1

Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter.



and older remains small, absolute numbers may be rising steeply.

In 2000, 420 million people in the world were 65 and older (Table 2-5), accounting for nearly 7 percent of the world's population. By 2030, the number is projected to more than double to 974 million, or 12 percent of the world's population.

In 2000, the majority of the world's older population lived in developing countries (59 percent). The proportion is projected to rise to over 70 percent by 2030 and to nearly 80 percent by 2050. Numerical growth of the older population is occurring faster in

developing countries (Figure 2-24). In 2000, 249 million people in developing countries were 65 and older, and their number is expected to increase to 1.2 billion by 2050. In contrast, 171 million people were aged 65 and older in developed countries in 2000, and they are projected to grow to 327 million by 2050. In both developed and developing countries, the oldest-old population (defined in this section as those aged 80 and older) is growing more rapidly than those aged 65 to 79 and thus becoming a larger share of the older population.¹⁶

This rapid aging in many developing countries means they may face the debates over health care costs, social security, and intergenerational equity that have already emerged in Europe, the United States, and Canada (Kinsella and Velkoff, 2001).

Regional Difference

In terms of proportions aged 65 and older, Europe and North America still have the highest proportions among major world regions and will continue to do so well into the 21st century (Figure 2-25). In

¹⁶ In this section, data from the Census Bureau's International Data Base are used, and for most countries, 80 and over is the oldest age group available.



2000, 14 percent of Europe's population was 65 and older; by 2030, just over 21 percent will be.

Although developing regions had lower proportions 65 and older than developed regions in 2000, these proportions are expected to double in Asia and the Latin America/Caribbean area by 2030. In 2000, sub-Saharan Africa was the youngest of the world's regions with 2.9 percent of its population 65 and older—and it will continue to be the youngest region as the proportions of the older population grow slowly due to continued high fertility.

A small increase in the proportion 65 and older may mask a substantial increase in the absolute number. For example, in 2000, 19 million people were 65 and older in sub-Saharan Africa, and this number is projected to more than double by 2030 to 42 million people.

The United States, with an older proportion of less than 13 percent in 2000, is rather young by developed country standards, but when the large birth cohorts of the U.S. Baby Boom begin to reach age 65 after 2010, the older percentage in the United States is projected to rise markedly, likely reaching 20 percent by the year 2030. Still, this figure is expected to be lower than that in most countries of Western Europe.

Countries With Large Older Populations

In 2000, 30 countries had older populations of over 2 million people. China and India had the largest: 87.5 million and 46.5 million, respectively. The

Table 2-6. Countries With More Than 2 Million People Aged 65 and Over: 2000 and 2030

(Numbers in thousands. Ordered by rank in 2000)

	Ra	ınk	65 and over		
Country	2000	2030	2000	2030	
China	1	1	87,538	239,480	
India	2	2	46,545	127,429	
United States	3	3	35,061	71,453	
Japan	4	5	21,671	33,527	
Russia	5	7	18.354	27,768	
Germany	6	8	13,515	21,850	
Italy	7	10	10,394	15 084	
Indonesia	. 8	4	10,046	34 058	
France	9	11	9 4 9 9	14 978	
United Kingdom	10	13	9,284	14,463	
Brazil	11	6	9,267	29,186	
Ukraine	12	23	6,847	8,312	
Spain	13	19	6,820	9,874	
Pakistan	14	12	5.829	14.683	
	15	9	4.946	15.582	
Poland	16	24	4.736	8.292	
Bangladesh	17	14	4.304	13.211	
Vietnam	18	16	4,300	11,960	
Thailand	19	15	3,968	12.045	
Canada	20	22	3,964	8,972	
Turkey	20	47	0,001	10.070	
Iurkey	21	17	3,931	10,876	
	22	27	3,841	6,902	
	23	25	3,456	8,241	
Korea, South	24	18	3,301	10,638	
Iran	25	26	3,031	7,963	
Romania	26	34	2,990	4,081	
Philippines	27	20	2,956	9,652	
Egypt	28	21	2,824	9,584	
Australia	29	30	2,382	4,953	
Netherlands	30	33	2,165	4,159	
Colombia	*	28	*	6.622	
Taiwan	*	29	*	5.185	
Burma	*	31	*	4,435	
Morocco	*	35	*	4.078	
Algeria	*	32	*	4.268	
Peru	*	39	*	3.699	
Venezuela	*	36	*	3,869	
Korea North	*	37	*	3,815	
South Africa	*	38	*	3 799	
Sri Lanka	*	40	*	3 484	
		10		0,101	
	*	41	×	3,335	
		42		3,172	
Chile		43	<u>^</u>	3,093	
Congo (Kinshasa)	*	44	*	3,088	
	*	45	*	2,947	
Sudan	*	46	*	2,727	
Greece	*	47	*	2,633	
Belgium	*	48	*	2,600	
Portugal	*	49	*	2,487	
Cuba	*	50	*	2,351	
Czech Republic	*	51	*	2.335	
Sweden	*	52	*	2.278	
Nepal	*	53	*	2.240	
Kazakhstan	*	54	*	2,236	
Iraq	*	55	*	2.207	
Yuqoslavia	*	56	*	2 1 9 2	
Hong Kong S A B	*	57	*	2 1 3 8	
Austria	*	52	*	2,100	
Hundary	*	50	*	2,100	
		59		2,022	

* Indicates that the country did not have at least 2 million people aged 65 and over in 2000. Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter. United States ranked third in the world with an older population of about 35 million (Table 2-6).

By 2030, it is projected that 59 countries will have older populations of over 2 million people, almost double the number in 2000. China and India are projected to continue to have the largest older populations in the world, with 239.4 million and 127.4 million, respectively, nearly tripling in 30 years. The United States is projected to continue to have the thirdlargest older population in 2030, with over 71 million people 65 and older.

Japan, with nearly 22 million people 65 and older in 2000, had the world's fourth-largest older population. By 2030, Indonesia is expected to hold this rank, with its older population tripling from just over 10 million people in 2000 to 34 million in 2030.

Oldest Old

In 2000, 13 countries had oldestold populations numbering more than 1 million, and four were developing countries. China had the world's largest oldest-old population (12 million people), and the United States had the second largest (9.3 million). Thirty percent of the world's oldest old lived in these two countries in 2000 (Table 2-7).

By 2030, the number of countries with at least 1 million oldest-old people is projected to grow to 32. Developing countries will account for more than half of them. In 2030, China is projected to continue to have the world's largest oldest-old population, with over 44 million people aged 80 and older, accounting for over 20 percent of the world's oldest old. India, with less than half China's number, is expected to rank second. The United States is projected to rank third, with 19.5 million oldest old.

In many countries, the oldestold population is projected to be the fastest-growing segment of the population and to more than quadruple in some developing countries. For instance, Indonesia's oldest-old population is expected to grow from 1 million in 2000 to over 5 million by 2030.

The growth of the oldest old is of particular interest to social planners because the oldest old may need substantial amounts of health and long-term care services (Suzman, Willis, and Manton 1992).

Table 2-7. Countries With More Than 1 Million People Aged 80 and Over: 2000 and 2030

(Numbers in thousands. Ordered by rank in 2000)

Country	Ra	ank	80 and over		
Country	2000	2030	2000	2030	
China United States	1 2	1 3	12,041 9,252 6 107	44,463 19,517 19,974	
Japan	4	4	4,761	13,379	
Germany	5	5	3,008	6,369	
United Kingdom	6 7	11	2,919 2,381	4,263	
Italy	8	9	2,316	4,838	
	9	10	2,218	4,684	
Brazil	11	6	1,524	2,979 5,680	
Ukraine	12	23	1,096	1,783	
Indonesia	13	8	1,006	5,326	
Mexico	*	12	*	3,562	
Canada	*	14	*	2,414	
I hailand	*	15	*	2,355	
Rolea, Soulli	*	10	*	2,232	
Poland	*	18	*	2,103	
Turkev	*	19	*	2.036	
Argentina	*	20	*	1,914	
Vietnam	*	21	*	1,786	
Bangladesh	*	22	*	1,784	
Philippines	*	24	*	1,584	
Egypt	*	25	*	1,572	
Australia	*	26	*	1,410	
Iran	*	27	*	1,382	
	*	20	*	1,109	
Taiwan	*	29	*	1,119	
Colombia	*	31	*	1 053	
Romania	*	32	*	1,042	

* Indicates countries did not have at least 1 million people aged 80 and over in 2000. Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter.

Population Decline

Not only are most countries aging, but several developed countries and some developing countries are now facing a relatively new demographic trend: population decline. Population decline, like the age structure of the population, is influenced by trends in both fertility and mortality. Extremely low levels of fertility sustained over a period of time are causing some populations to decline. In other countries, the impact of AIDS on mortality is driving the decline in population. Projections indicate that 30 countries-11 of which are developing-may experience a decrease in their populations between 2000 and 2030.

Russia's population is projected to experience the largest decline and have 17 million fewer people in 2030 than in 2000 (Table 2-8). Japan and South Africa are each projected to experience a decline of approximately 10 million people. Table 2-8 shows the projected population for broad age categories for these three countries. The younger age groups will decrease in size between 2000 and 2030, while the size of the older age groups will increase. The implications of population decline in conjunction with population aging are multifaceted. For example, governments may encounter the challenge of financing social security programs and health care while facing possible labor shortages.

Table 2-8.**Population by Age for Russia, Japan, and South Africa:2000 and 2030**

(Numbers in thousands)

Country and age	2000	2030	Change, 2000–2030
Russia			
Total, all ages 0 to 24 25 to 54 55 to 59 60 to 64 65 to 69 70 to 74 75 to 79 80 and over	146,673	129,189	- 17,484
	49,057	31,396	-17,661
	64,579	53,429	-11,150
	5,871	8,894	3,023
	8,812	7,702	-1,110
	6,189	8,648	2,459
	6,188	7,900	1,712
	3,058	5,709	2,651
	2,919	5,511	2,592
65 and over	18,354	27,768	9,414
	33,037	44,364	11,327
Japan			
Total, all ages 0 to 24 25 to 54 55 to 59 60 to 64 65 to 69 70 to 74 75 to 79 80 and over 65 and over 55 and over	126,700	116,338	-10,362
	34,792	24,965	-9,827
	53,834	40,199	-13,635
	8,753	9,509	756
	7,650	8,138	488
	7,025	7,101	76
	5,827	6,417	590
	4,057	6,629	2,572
	4,761	13,379	8,618
	21,671	33,527	11,856
	38,073	51 174	13,101
South Africa	,		,
Total, all ages 0 to 24 25 to 54 55 to 59 60 to 64 65 to 69 70 to 74 75 to 79 80 and over	42,351	32,637	-9,714
	22,198	13,182	-9,016
	15,875	13,143	-2,732
	1,271	1,299	28
	1,015	1,214	199
	767	1,136	368
	543	1,023	480
	339	782	443
	342	857	515
65 and over	1,992	3,799	1,807
55 and over	4,278	6,313	2,034

Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter.

Chapter 2 References

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Chapter 3. Longevity and Health

hile many older men and women enjoy good health and are active at home and in their communities, others require long-term care (Spillman and Lubitz, 2000; Komisar and Niefeld, 2000; Freedman et al., 2002; Sahyoun et al., 2001). This chapter reviews the health status of Americans aged 65 and over, using multiple sources of data. Among the issues addressed are life expectancy and mortality,

health behaviors and risks, chronic conditions and disability, long-term care, and health insurance.

Life Expectancy

Reductions in mortality during the 20th century have led to large increases in life expectancy.¹ With rapid mortality decline in the first half of the century, particularly at

¹ Life expectancy values in this report reflect the age-specific death rates of the years specified. younger ages, average life expectancy increased from 47.3 years in 1900 to 68.2 years in 1950 (National Center for Health Statistics [NCHS], 2003a).² By 2000, life expectancy reached a high of 76.9 years, largely driven by reductions in mortality at older ages (Table 3-1).

At the beginning of the century, 88 percent of infants survived to

² See Table 27 in NCHS, 2003a.

Table 3-1.Life Expectancy at Birth, at Age 65, at Age 75, and at Age 85 by Race and Sex: SelectedYears, 1900 to 2000

Ann and man		All races		Wł	nite	Black ¹		
Age and year	Both sexes	Male	Female	Male	Female	Male	Female	
At Age 0								
$\begin{array}{c} 1900^{2.3} \\ 1950^3 \\ 1960^3 \\ 1970 \\ 1980 \\ 1990 \\ 2000 \\ \\ \hline \textbf{At Age 65} \\ 1900-1902^{2.3} \\ 1950^3 \\ 1960^3 \\ \\ \end{array}$	47.3 68.2 69.7 70.8 73.7 75.4 76.9 11.9 13.9 14.3	46.3 65.6 66.6 67.1 70.0 71.8 74.1 11.5 12.8 12.8	48.3 71.1 73.1 74.7 77.4 78.8 79.5 12.2 15.0 15.8	46.6 66.5 67.4 68.0 70.7 72.7 74.8 11.5 12.8 12.9	48.7 72.2 74.1 75.6 78.1 79.4 80.0 12.2 15.1 15.9	32.5 59.1 61.1 60.0 63.8 64.5 68.2 10.4 12.9 12.7	33.5 62.9 66.3 68.3 72.5 73.6 74.9 11.4 14.9 15.1	
1970 1980 1990 2000	15.2 16.4 17.2 17.9	13.1 14.1 15.1 16.3	17.0 18.3 18.9 19.2	13.1 14.2 15.2 16.3	17.1 18.4 19.1 19.2	12.5 13.0 13.2 14.5	15.7 16.8 17.2 17.4	
At Age 75								
1980 1990 2000	10.4 10.9 11.3	8.8 9.4 10.1	11.5 12.0 12.1	8.8 9.4 10.1	11.5 12.0 12.1	8.3 8.6 9.4	10.7 11.2 11.2	
At Age 85								
2000	6.3	5.6	6.7	5.5	6.6	5.7	6.5	

¹ Data shown for 1900 to 1960 are for the non-White population.

² Death registration area only. The death registration area increased from 10 states and the District of Columbia in 1900 to the contiguous United States in 1933.

³ Includes deaths of nonresidents of the United States.

Source: National Center for Health Statistics, 2003a, Tables 11 and 28. For full citations, see references at end of chapter.

their first birthday, and 41 percent of adults survived to age 65 (Figure 3-1). By 2000, 99 percent of infants survived to their first birthday, and the percentage of people who lived to be 65 or older had doubled to 82 percent. Over the course of the 20th century, the percentage of people who lived to be 75 years old increased from 23 percent to 64 percent, and the percentage who lived to be 85 years old increased from 6 percent to 35 percent.

Not only are more people surviving to age 65; they also have more years of life remaining than people did a century earlier. In 1900, individuals who reached age 65 had a remaining life expectancy of

Figure 3-1.

12 years under mortality conditions in 1900 (Table 3-1). By 2000, remaining life expectancy was 18 years for 65-year-olds, and for those aged 75, it was 11 years. Like their younger counterparts, the oldest old also have better survival prospects today than at any other point in the past century. In 1900, 85-year-olds had a remaining life expectancy of 4 more years on average (Federal Interagency Forum on Aging-Related Statistics, 2000).³ By 2000, this number had lengthened to 6.3 additional years for 85-year-olds and 2.6 years for centenarians (Arias, 2002).⁴

 ³ See Table 12A in Federal Interagency Forum on Aging-Related Statistics, 2000.
⁴ See Table 10 in Arias, 2002.



Note: The reference population for these data is the resident population. Data for 1900–02 and 1939–41 also include deaths of nonresidents of the United States. Sources: 1900–02, U.S. Bureau of the Census, 1921, Table 1; 1939–41, U.S. Bureau of the Census, 1946, Table 1; 1979–81, National Center for Health Statistics (NCHS), 1985, Table 1; 1989–91, NCHS, 1995, Table 1; 2000, NCHS, 2001b, Table 1. For full citations,

The Gender Gap in Life Expectancy

Historically, female life expectancy has been higher than male life expectancy at most ages, and both Black and White women live longer than their male counterparts. These sex differences in life expectancy are attributed to differences in attitudes, behaviors, social roles, and biological risks between men and women (Nathanson, 1984; Verbrugge, 1985; Verbrugge, 1989; Krieger, 2003). In 2000, life expectancy at birth for females and males was 79.5 years and 74.1 years, respectively.⁵ At age 65, the remaining life expectancy was 19.2 years for women (Table 3-1) and 16.3 years for men. The corresponding values for women and men at age 75 were 12.1 years and 10.1 years, respectively, and at age 85 they were 6.7 years and 5.6 years, respectively.

Between 1900 and 2000, women gained more years of life expectancy than men (31.2 years and 27.8 years, respectively), but the gender gap has declined during recent years. Between 1900 and 1970, overall life expectancy increased by 26.4 years for women and 20.8 years for men, increasing

see references at end of chapter.

⁵ Complete life tables have been constructed on a decennial basis since 1900 as part of the United States Decennial Life Table series. The national birth registration system was established in 1915. Prior to that date, birth registration was typically incomplete. Increased accuracy of age reporting is observed after 1933, when the national birth registration system included the entire country. Vital statistics have become much more reliable since then and are continuing to improve with time. Since 1945, the annual life tables are based on deaths occurring during the calendar year and on mid-year post-censal population estimates from the U.S. Bureau of the Census. Through 1996, the United States abridged life tables used an open-ended age interval of 85 years and over, and were constructed by reference to a standard table. Since 1997, life tables include age survival at ages 85 to 100 years and are constructed using a new methodology (Anderson, 1999; NCHS, 1999a).

the gender gap in life expectancy from 2.0 years to 7.6 years. This increase is largely attributed to higher male mortality due to ischemic heart disease and lung cancer, both of which are related to widespread and early cigarette smoking among men (Anderson, 1999; Arias, 2002).⁶ However, between 1970 and 2000, overall life expectancy rose by 4.8 years for women and 7.0 years for men, thereby narrowing the gender gap from 7.6 years to 5.4 years. The decrease is related to proportionately larger increases in lung cancer mortality among women than men and a proportionately greater decline in heart disease mortality among men than women (Anderson, 1999; Arias, 2002).

As at birth, improvements in life expectancy at age 65 have been concentrated among men in recent decades. Between 1900 and 1970, life expectancy at age 65 rose by 4.8 years for women and 1.6 years for men; between 1970 and 2000, the increase was 2.2 years for women and 3.2 years for men.

As the gender gap in life expectancy persists at older ages, sex differences in survivorship become more pronounced. In 2000, 99.2 percent of boys and 99.4 percent of girls survived to their first birthday (a sex difference in survivorship of 0.2 percentage points in the first year of life), while 86.3 percent of females and 77.9 percent of males survived to age 65, increasing the sex difference in survivorship to 8.4 percentage points. In 2000, the sex difference in survivorship to age 75 was 13.7 percentage points, 71.0 percent for women and 57.3 percent for men. At age 85, survivorship for men and women was 27.3 and 42.1 percent, respectively, with the sex difference in survivorship increasing to 14.8 percentage points (Arias, 2002). Gender differences in survivorship have implications for living arrangements and, often, the financial and social well-being of older women, most of whom can expect to outlive their spouses.⁷

Racial Gaps in Life Expectancy

While improvements in life expectancy have occurred across racial groups, racial differences in life expectancy and survivorship remain. In 1900, an estimate of life expectancy at birth for Blacks (based on data for the non-White population) was 33 years, while life expectancy for Whites was 47.6 years. That nearly 15-year gap had narrowed to 5.7 years in 1982 but increased to 7.1 years in 1993 before renewing a declining trend (Arias, 2002). In 2000, the racial gap in overall life expectancy stood at 5.7 years (71.7 years for Blacks compared with 77.4 for Whites). Much of the increase in the racial gap between 1983 and 1993 is attributed to a sharp rise in HIV- and homicide-related mortality among adult Black men (Anderson, 1999; Arias, 2002). During the period between 1900 and 2000, the gain in life expectancy among people aged 65 was 7 years for White women, 6 years for Black women, 5 years for

White men, and 4 years for Black men (Table 3-1).⁸

The NCHS does not produce official life tables for races other than Black and White, nor by Hispanic origin, because of data quality problems in the recording of race on death certificates (Rosenberg et al., 1999). The Indian Health Service publishes life expectancy estimates for the American Indian and Alaska Native population. After adjusting for miscoding of Indian race on death certificates, the most recent estimates for the period 1994 to 1996 show that life expectancy for American Indians or Alaska Natives is 71.1 years, which is 4.7 years less than the life expectancy for the total population (Department of Health and Human Services [DHHS], 1999).

Racial Differentials in Survival at Older Ages

Racial differences in life expectancy grow smaller and may reverse at older ages. Table 3-2 shows the racial gap in life expectancy by sex and 5-year age increments at the older ages. In 2000, life expectancy at age 65 was 19.2 years for White women, 17.4 years for Black women, 16.3 years for White men,

⁶ Ischemic heart disease is a condition where the heart muscles are damaged due to an insufficient supply of oxygen caused by fatty deposits that accumulate in the coronary arteries that lead to narrowing or hardening of the blood vessels (also termed atherosclerosis) that supply blood to the heart.

⁷ See Chapter 4 for discussions on financial status and Chapter 6 for details on living arrangements.

⁸ Life table functions were unavailable for some race-sex groups for the periods from 1900 to 1902 through 1939 to 1941. During 1949-51 and 1959-61, life expectancy for the Black population was estimated using figures for the non-White population. Annual life tables were initiated in 1945 for White males, White females, Other (non-White) males and Other (non-White) females. Prior to 1970. life table functions were not available for the Black population (NCHS, 1999a). The age-specific populations used for computing the 2000 life table values are based on the July 1, 2000 population estimates consistent with the 1990 census. In the 1990 census, counts by race and age were modified. Race was modified to be consistent with the Office of Management and Budget categories and historical categories for mortality data (see U.S. Bureau of the Census, 1991; and Anderson, 1999 for details).

Table 3-2. Life Expectancy at Selected Ages by Sex and Race: 2000

		Male		Female			
Age	White	Black	Difference (Black minus White)	White	Black	Difference (Black minus White)	
0	74.8	68.2	-6.6	80.0	74.9	-5.1	
65 70 75 80 85	16.3 13.0 10.1 7.6 5.5	14.5 11.7 9.4 7.3 5.7	-1.8 -1.3 -0.7 -0.3 0.2	19.2 15.5 12.1 9.1 6.6	17.4 14.1 11.2 8.6 6.5	-1.8 -1.4 -0.9 -0.5 -0.1	
90 95 100	4.0 2.9 2.2	4.5 3.6 2.9	0.5 0.7 0.7	4.7 3.3 2.4	4.8 3.6 2.7	0.1 0.3 0.3	

Note: The reference population for these data is the resident population.

Source: Arias, 2002, Table A. For full citation, see references at end of chapter.

and 14.5 years for Black men. At ages 85 and above, the Black-White differences in life expectancy appear to fall to zero or even reverse.

Among the four race-sex groups, White women had the highest survivorship, with 87.4 percent surviving to age 65. Black women and White men had similar rates, 78.0 percent and 79.4 percent, respectively; Black men had the lowest, at 64.0 percent (Arias, 2002). The pattern of survival by age was similar for White men and Black women, both with a median age at death of 78 years. However, at the younger ages, survival rates were slightly higher for White males than for Black females. At age 85, Black female survival surpassed White male survival: 31.4 percent and 28.1 percent, respectively. Black male survival was lower than White male survival at all ages (Arias, 2002). The median age at death for Black males was 72 years, which was 11 years less than that for White females. At 100 years of age, survival rates varied little by race or sex. This racial crossover has been reported for most of the 20th century (Thornton and Naam, 1968; Kestenbaum, 1992; Land et al., 1994; Christenson and Johnson, 1995; Naam, 1995; Manton and Stallard, 1997; Johnson, 2000). Table 3-3 shows life expectancy at age 85 for the four race-sex groups from 1900 to 2000. A Black mortality advantage is evident throughout the years. For a few years in the 1990s (not shown), the Black advantage in mortality at ages 85 and over disappeared, but by 1997, the pattern reversed. The

	Male			Female			
Year	White	Black	Difference (Black minus White)	White	Black	Difference (Black minus White)	
1900–1902 ^{1,2}	3.8	4.0	0.2	4.1	5.1	1.0	
1909–1911 ^{1,2}	3.9	4.5	0.6	4.1	5.1	1.0	
1919–1921 ^{2,3}	4.1	4.5	0.4	4.2	5.2	1.0	
1929–1931 ²	4.0	4.3	0.3	4.2	5.5	1.3	
1939–1941 ^{2,4}	4.0	5.1	1.1	4.3	6.4	2.1	
1949–1951 ^{2,4}	4.4	5.4	1.0	4.8	6.2	1.4	
1959–1961 ^{2,5}	4.3	5.1	0.8	4.7	5.4	0.7	
1969–1971	4.6	6.0	1.4	5.5	7.1	1.6	
1979–1981	5.1	5.7	0.6	6.3	7.2	0.9	
1989–1991	5.3	5.6	0.3	6.6	7.0	0.4	
2000	5.5	5.7	0.2	6.6	6.5	-0.1	

Table 3-3. Life Expectancy at Age 85 by Sex and Race: 1900–1902 to 2000

¹ Death registration area only, which was 10 states and the District of Columbia.

² Includes deaths of nonresidents of the United States.

³ Death registration area increased to 34 states and the District of Columbia.

⁴ Data for the Black population not available. Data shown are for the non-White population.

⁵ Death registration area includes Alaska and Hawaii.

Source: Arias, 2002, Table 11. For full citation, see references at end of chapter.

reported increase in Black life expectancy at age 85 between 1996 and 1997 is due at least in part to changes in the methodology used to construct the official U.S. life table (Anderson, 1999).⁹

The racial crossover observed in Black-White mortality has been, and continues to be, a subject of debate. One explanation points to the racial crossover as an illusion created by unreliable data (Coale and Kisker, 1986; Preston et al., 1996). These studies have found inconsistencies and errors associated with underenumeration and misreporting of age at death among the Black population. Inconsistencies appear between the age of death reported on death certificates and in the census, and the disparities increase with age (Preston et al., 1996). Disparities also exist among mortality data derived from Medicare, Social Security, insurance records, and other indirect sources, including extinct-generation procedures (Coale and Kisker, 1986; Kestenbaum, 1992; Elo and Preston, 1994). These studies found that once corrections are made to data discrepancies about age at death, Black mortality increases and the crossover disappears.

Others consider the racial crossover in mortality at oldest ages to be real and attribute it to the "survival of the fittest" phenomenon (Manton and Stallard, 1981; Kestenbaum, 1992; Johnson, 2000). Using more accurate age-at-death information from longitudinal surveys such as the Asset and Health Dynamics Among the Oldest Old (AHEAD), specialized population registers like the Social Security

Administration's Master Beneficiary Register, or indirect estimation methods like the extinct cohorts method, these studies identify a Black mortality crossover at the oldest ages. The explanation offered is a "variation in experience" between Blacks and Whites through the lifespan (Manton et al., 1987; Zopf, 1992; Liu and Witten, 1995; Clark and Gibson, 1997; Johnson, 2000). They maintain that, in the Black population, a relatively adverse socioeconomic environment during the early years of life can lead to higher incidence of diseases and death at younger ages, so that only the most fit survive to the oldest ages.

International Life Expectancy

In 2000, Swedish males and Japanese females had the highest life expectancy at birth-77.6 years and 84.1 years, respectively (Table 3-4). The United States ranked 19th and 17th among the countries of the world with a population of at least 1 million in level of life expectancy at birth for males and females, respectively. At age 65, Japanese women had a remaining life expectancy of 22.0 years, compared with 19.2 years for women in the United States. Men at age 65 had a remaining life expectancy of 17.2 years in Japan, 17.6 years in Singapore, and 16.3 years in the United States.

Death and Death Rates

Death rates for Americans have decreased over the past century. In 2000, about three-quarters of the 2.4 million deaths in the United States (1.8 million) occurred to people aged 65 and older (Appendix Table A-2 and NCHS, 2003a).¹⁰ Of the total deaths, over 18 percent (441,000) occurred to people aged 65 to 74, 29 percent (700,000) to people aged 75 to 84, and 27 percent (658,000) to people 85 years and older. The proportion of deaths occurring at older ages differed by race and sex. Black men, with the lowest life expectancy, had the lowest proportion of deaths at older ages: 49 percent. In contrast, over 70 percent of deaths among White men occurred at or after age 65.

At ages 65 and over, the differences in death rates. like the differences in years of life remaining at these ages, are not as dramatic. The lower portion of Appendix Table A-2 shows the death rate per 100,000 population for each age group. The rates for Asians or Pacific Islanders and American Indians or Alaska Natives need to be interpreted with caution due to the inconsistencies among reports of race on birth and death certificates, in censuses, and on surveys (Sorlie et al., 1992; Elo and Preston, 1994; Elo, 1997; Rosenberg et al., 1999; Arias et al., 2002).11 While some studies show that older Asian men and women truly have lower mortality than older Whites, others have found that underreporting of deaths for the total Asian or Pacific Islander population is high, and consequently, death rates can be understated by as much as 11 percent (Rosenberg et al., 1999;

⁹ Prior to 1997, annual life tables were constructed using death and population data for 5-year age groups. Beginning with 1997, tables were produced using data by single year of age.

¹⁰ See Table 33 in NCHS, 2003a.

¹¹ Asian or Pacific Islander includes Chinese, Filipino, Hawaiians, Japanese, and other Asians and Pacific Islanders. American Indian or Alaska Native includes Aleuts and Eskimos. These terminologies are used by the National Center for Health Statistics, which is the source of these data.

Table 3-4. Life Expectancy at Birth and at Age 65 by Sex for Selected Countries: 1990, 1995, and 2000

			Male			Female							
Country	ŀ	At age (C	А	t age 6	5	Country	ļ	At age ()	ŀ	At age 6	5
	1990	1995	2000 ¹	1990	1995	2000		1990	1995	2000 ¹	1990	1995	2000
Sweden	75.3	76.4	77.6	15.5	16.0	16.7	Japan	81.9	82.8	84.1	20.0	20.9	22.0
Japan	75.9	76.4	77.3	16.2	16.5	17.2	Singapore	78.8	81.2	83.2	18.5	20.3	21.8
Singapore	73.5	75.0	77.1	15.4	16.2	17.6	Canada ²	81.3	82.2	83.0	20.9	21.3	21.8
Australia	74.2	76.0	76.9	15.5	16.6	17.2	Australia	80.8	82.1	82.7	19.7	20.6	21.0
Hong Kong ²	76.1	76.4	76.9	16.8	17.0	17.3	France	81.0	81.9	82.7	19.9	20.7	21.1
Switzerland ²	74.0	75.4	76.9	15.6	16.1	16.9	Switzerland ²	81.1	81.8	82.7	19.8	20.2	20.8
Israel	75.4	75.9	76.6	16.2	16.5	17.0	Spain ²	80.7	81.7	82.6	19.3	20.0	20.5
Italy ²	74.0	74.8	76.4	15.4	15.7	16.7	Hong Kong ²	81.8	82.1	82.4	20.5	20.7	20.9
Canada ²	74.1	75.1	76.0	16.0	16.4	16.9	Sweden	80.9	81.7	82.3	19.4	19.8	20.2
Norway ²	74.0	74.8	76.0	14.9	15.1	16.1	Italy ²	80.6	81.2	82.1	19.2	19.6	20.2
Greece ²	74.8	75.0	75.9	15.9	16.1	16.3	Norway ²	80.1	80.8	81.4	18.8	19.1	19.7
Spain ²	73.5	74.5	75.8	15.6	16.1	16.6	Austria ²	79.0	80.1	81.2	18.0	18.7	19.6
Netherlands	73.9	74.6	75.6	³ 14.4	14.7	15.4	Finland ²	79.3	80.2	81.2	18.0	18.6	19.3
United Kingdom ²	73.1	74.0	75.5	14.1	14.6	15.6	Germany ²	78.7	79.7	81.2	17.8	18.5	19.5
Austria ²	72.4	73.6	75.4	14.5	15.2	16.2	Belgium ²	79.6	80.3	81.0	18.6	19.2	19.7
Kuwait	72.8	74.4	75.3	14.1	15.3	15.9	Greece ²	79.8	80.3	80.9	18.1	18.5	19.0
Germany ²	72.2	73.2	75.2	14.2	14.7	15.8	New Zealand	78.9	79.8	80.9	19.0	19.6	20.3
France	72.8	73.9	75.1	15.6	16.1	16.6	Puerto Rico	78.9	78.8	80.9	³ 17.5	³ 19.4	20.8
Jordan	72.0	74.0	74.9	15.0	15.7	16.1	Netherlands	80.2	80.4	80.8	³ 19.2	19.1	19.3
New Zealand	72.8	73.8	74.9	15.0	15.5	16.2	Israel	79.4	79.7	80.7	18.4	18.8	19.5
Belgium ²	72.9	73.5	74.5	14.4	14.8	15.4	United Kingdom ²	78.7	79.2	80.3	17.9	18.2	18.9
Denmark ²	72.5	72.7	74.4	14.3	14.1	15.2	Jordan	76.2	78.9	79.9	17.2	18.4	19.0
Cuba	73.0	73.0	74.1	16.2	15.9	16.1	Portugal ²	77.5	78.5	79.5	17.2	17.6	18.3
United States ³	71.8	72.5	74.1	15.1	15.6	16.3	United States ³	78.8	78.9	79.5	18.9	18.9	19.2
Finland ²	71.3	72.8	74.0	14.0	14.5	15.3	Ireland ²	78.7	78.4	79.4	17.2	17.4	18.0
Ireland ²	71.7	72.8	73.9	13.5	13.9	14.4	Taiwan	76.1	78.2	79.3	16.8	(NA)	18.7
Taiwan	70.6	72.5	73.6	14.9	(NA)	16.4	Chile	76.0	77.8	79.2	16.8	17.8	18.7
Costa Rica	73.4	72.2	73.3	16.1	15.2	15.7	Denmark ²	78.0	77.8	79.1	17.9	17.5	18.2
Jamaica	71.1	72.2	73.3	14.3	14.8	15.3	Slovenia ²	77.0	78.1	79.0	16.6	17.5	18.6

(NA) Not available.

¹ Rankings are from highest to lowest life expectancy at birth for the latest available data separately for males and females for countries or geographic areas with the highest life expectancies and a population of at least 1 million.

² Data are for 1991 instead of 1990.

³ Data from the National Center for Health Statistics.

Sources: U.S. Census Bureau, 2004; National Center for Health Statistics, 1992a, Tables 27 and 28. For full citations, see references at end of chapter.

Murphy, 2000; Lauderdale and Kestenbaum, 2002 p. 529).¹²

The Marriage Effect

Married people have lower mortality than unmarried people at all ages, and the survival advantage of marriage is larger for men (Gove, 1973; Hu and Goldman, 1990; Ross et al., 1990; Umberson, 1992; Gordon and Rosenthal, 1995; Thierry, 2000; Waite and Gallagher, 2000). For the population aged 15 and older in 2000, never-married people had an age-adjusted death rate that was 1.7 times higher than that of people who had ever married. In the 65-to-74 age group, the death rate per 100,000 for never-married people was 4,029.6, compared with 2,351.4 for evermarried people (Minino et al., 2002).¹³ Among people who had ever married, death rates of currently married people were lower than the rates of those who were divorced or widowed.

In the ongoing debate about the marriage advantage, some contest that marriage has a protective effect because married people may be less likely to indulge in high-risk and health-damaging behaviors and are also more likely to receive care and support when needed (Umberson, 1992; Lillard and Waite, 1995; Waite and Gallagher, 2000). Marriage may also open a

¹² Recent studies have suggested that immigrants are more likely to be healthier than the native-born population (Lauderdale and Kestenbaum, 2002).

¹³ See Table 28 in Minino et al., 2002.

large social network of extended relatives and friends who can provide vital support at older ages (House et al., 1982; House et al., 1988). As women are usually the primary caregivers for their spouses, widowhood may have a greater negative impact on older men (Hu and Goldman, 1990). Also, widowhood has been found to be more depressing for men than women (Lee et al., 2001). Others attribute the marriage advantage to shared economic resources and underscore the strong links between marital status, poverty, and mortality (Smith and Waitzman, 1994). Another theory is that, as marriage is likely to be more common among people who are in good health, this inherent selection bias may result in greater longevity for

the married (Goldman, 1993; Fu and Goldman, 1996).

More recent models emphasize the relationship between characteristics of a marriage and health, such as the association between depressive symptoms and marital discord, as well as the duration of widowhood (Beach et al., 1998; Fincham and Beach, 1999; Korenman et al., 1995; Thierry, 2000).

Leading Causes of Death Among Older Americans

Chronic diseases have caused most older deaths throughout the last 50 years (NCHS, 2002a). Figure 3-2 shows the top five causes in 1980, 1999, and 2000. Of the 1.8 million deaths to people aged 65 and over in 2000, 33 percent (595,000) were caused by heart disease, 22 percent (392,000) were caused by malignant neoplasms (cancer), and 8 percent (148,000) were caused by cerebrovascular diseases (stroke). Chronic lower respiratory diseases, influenza and pneumonia, diabetes, Alzheimer's disease, nephritis (kidney disease), unintentional injuries, and septicemia (blood poisoning) were other prominent causes.

Table 3-5 shows the top 10 causes of death in 2000. They were similar for different age, sex, and race groups, but their relative importance varied. Nevertheless, heart disease remained the leading cause of death for most of the groups except for the youngest age group, 65 to 74 years, when malignant

Figure 3-2. **Top 5 Causes of Death for People Aged 65 and Over: 1980, 1999, and 2000**



Cause of death code numbers in 1980 are based on the International Classification of Diseases, 9th Revision (ICD-9). Starting in 1999, cause of death code numbers are based on ICD-10. The rank order of leading causes of death changed somewhat between 1998 and 1999, reflecting in part these changes in the coding rules for selecting underlying cause of death between ICD-9 and ICD-10. Sources: 1980, 1999, National Center for Health Statistics (NCHS), 2002a, Table 33; 2000, NCHS 2003a; Table 33. For full citations, see references at end of chapter.

Table 3-5. **Top 10 Causes of Death for People Aged 65 and Over:** 2000

Cause of death	Number	Percent
All causes	1,799,825	100.0
Heart disease	593,707	33.0
Malignant neoplasms	392,366	21.8
Cerebrovascular	148,045	8.2
Chronic lower respiratory disease	106,375	5.9
Pneumonia/influenza	58,557	3.3
Diabetes	52,414	2.9
Alzheimer's disease	48,993	2.7
Nephritis, nephrotic symptoms and nephrosis	31,225	1.7
Accidents and adverse effects	31,051	1.7
Septicemia	24,786	1.4

Note: The reference population for these data is the resident population.

Source: National Center for Health Statistics, 2003a, Table 33. For full citation, see references at end of chapter.

neoplasms were more common in some race-sex groups.

Death rates for the major causes of death varied by age, sex, and race for the older population. Figures 3-3, 3-4, and 3-5 show that death rates for heart disease, malignant neoplasms, and cerebrovascu-

lar diseases increased with age regardless of sex or race. Also, death rates from heart disease and cancer were higher for men than women at all age groups, except for Blacks aged 85 and over. For cerebrovascular diseases, female death rates were higher than male death rates for those aged 85 and over, while Black women had higher death rates from cerebrovascular disease than White men at all ages (NCHS, 2003a).¹⁴

Blacks aged 65 to 74 and 75 to 84 had higher death rates than Whites from all three causes. However, for people aged 85 and older, Blacks had lower death rates than Whites from heart disease and stroke (NCHS, 2003a).¹⁵ Asians or Pacific Islanders, American Indians or Alaska Natives, and Hispanics are not shown in these figures, but they generally had the lowest death rates in the older age groups. Death rates for these three groups need to be interpreted with caution due to misreporting and underreporting (Elo and Preston, 1994; Rosenberg et al., 1999).

¹⁴ See Table 38 in NCHS, 2003a.
¹⁵ See Tables 37, 38, and 39 in NCHS, 2003a.







Figure 3-5. Death Rates for Cerebrovascular Diseases Among People Aged 65 and Over by Age, Sex, and Race: 2000



Heart Disease

Table 3-6 shows the change in death rates for heart disease and malignant neoplasms for Blacks and Whites between 1960 and 2000. Deaths from heart disease have declined dramatically for all groups. This decline in heart disease mortality is the leading factor in the overall decline in mortality (Sahyoun et al., 2001). The largest percentage decline is observed for White men and women aged 65 to 74. Declines in heart disease mortality rates were more modest, yet meaningful, for the oldest old and slower for Blacks than Whites (Sahyoun et al., 2001).

Cancer

Cancer incidence and death rates increase with age, and rates for people 65 and older are generally several times higher than those for younger people (Edwards et al., 2002). Overall, cancer death rates in the older population rose between 1960 and 2000. The increase was particularly large for Blacks aged 75 and over. These large increases for the older population contrast with declines in the rates for the rest of the population (except for those aged 55 to 64, whose rates had little net change over the period).

Table 3-6.Death Rates for Diseases of the Heart and Malignant Neoplasms by Age, Race, and Sex:1960 and 2000

(Deaths per 100,000 population)

Cause of death age, rece, and sex	Death	Percent change,	
Cause of dealit, age, race, and sex	1960 ¹	2000	1960 to 2000
Disease of the Heart			
65 to 74 White male Black male White female Black female	2,297.9 2,281.4 1,229.8 1,680.5	891.2 1,212.8 451.3 805.9	-61.2 -46.8 -63.3 -52.0
75 to 84 White male Black male White female Black female	4,839.9 3,533.6 3,629.7 2,926.9	2,209.6 2,522.4 1,475.2 2,004.2	-54.3 -28.6 -59.4 -31.5
85 and over White male Black male White female Black female	10,135.8 6,037.9 9,280.8 5,650.0	6,257.6 5,198.6 5,824.0 5,489.0	-38.3 -13.9 -37.2 -2.8
Malignant Neoplasms			
65 to 74 White male Black male White female Black female	887.3 938.5 562.1 541.6	999.3 1,303.5 674.7 744.5	12.6 38.9 20.0 37.5
75 to 84 White male Black male White female Black female	1,413.7 1,053.3 939.3 696.3	1,707.1 2,283.6 1,080.1 1,177.6	20.8 116.8 15.0 69.1
85 and over White male Black male White female Black female	1,791.4 1,155.2 1,304.9 728.9	2,569.2 3,012.7 1,464.7 1,582.6	43.4 160.8 12.2 117.1

¹ Includes deaths of nonresidents of the United States.

Note: The reference population for these data is the resident population.

Source: National Center for Health Statistics, 2003a, Tables 37 and 39. For full citations, see references at end of chapter.

These long-term increases for the 65-and-older population mask a modest improvement that occurred in the 1990s. While cancer death rates varied by type of cancer, overall cancer death rates for those aged 65 to 74 and 75 to 84 reached a plateau in the early 1990s and then gradually decreased to slightly below 1990 levels in 2000 (Figure 3-6). Death rates for the oldest old fluctuated in the 1990s. Changes by sex and race (Black and White, not shown) between 1990 and 2000 were mixed. A downward trend in cancer mortality is observed among both White and Black men. A weaker downward trend in cancer death rates between 1990 and 2000 is observed among women, but only among the young old, while those aged 75 and over experienced an increase.

Lung Cancer

Lung cancer is the leading cause of cancer death among people 65 years and older (Edwards et al., 2002). Figure 3-7 shows the trajectory of lung cancer death rates for older men and women by 10-year age groups. The rates among older people increased until the 1990s, then decreased among men aged 65 to 84 years while continuing to increase among the oldest old and among older women of all ages (Sahyoun et al., 2001; Edwards et al., 2002).

Tobacco use is one of the leading causes of lung cancer, and it contributes to mortality from other causes as well (Department of Health, Education, and Welfare, 1964; Brown and Kessler, 1988; DHHS, 1989; Henderson et al., 1991; Wingo et al., 1999). Among women in general, the risk of dying of lung cancer is 20 times higher



Figure 3-7.

Death Rates for Malignant Neoplasms of the Trachea, Bronchus, and Lung Among People Aged 65 and Over by Age and Sex: Selected Years, 1950 to 2000



Note: The reference population for these data is the resident population. Source: National Center for Health Statistics, 2003a, Table 40. For full citation, see references at end of chapter.

Figure 3-8. **Percent of People Aged 65 and Over Who Are Current Smokers by Sex: 1965 to 2000¹**



¹ Prior to 1992, current smokers reported ever smoking more than 100 cigarettes and currently smoked. Since 1992, current smokers reported ever smoking more than 100 cigarettes and currently smoked every day or some days.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: National Center for Health Statistics, National Health Interview Survey, selected years. For full citation, see references at end of chapter.

for those who smoke two or more packs of cigarettes a day than for nonsmokers (Wingo et al., 1999). The risk of lung cancer increases with duration, quantity, and intensity of smoking. The recent decline in lung cancer mortality among men reflects large decreases in smoking and exposure to environmental tobacco smoke. For women, smoking began and declined later than among men, and the impact of decreased smoking is beginning to show in women of younger ages (Wingo et al., 1999). Figure 3-8 shows the trend in smoking among men and women from 1965 to 2000.

Figure 3-9 shows that by the mid-1980s, lung cancer had surpassed breast cancer as the leading cause of cancer deaths for women aged 65 to 84. For the oldest-old women, this crossover appeared for the first time in 1997. Additionally, evidence shows that, after an increase continuing into the 1990s, breast cancer mortality stabilized among White women in the age group 65 to 84 years, while it continued to rise among White women 85 and older and Black women 75 and older (Sahyoun et al., 2001).

HIV/AIDS

While HIV/AIDS causes a small number of deaths among the 65-and-older population, the toll is higher on older people than children. In 2000, the death rate from HIV/AIDS was 0.1 per 100,000 for those aged 5 to 14. In the same year, it was 2.2 per 100,000 people aged 65 to 74 years, and 0.7 per 100,000 people aged 75 to 84 years. The death rates for men aged 65 to 84 in 2000 were higher than for any age group under 25, while those for old and young women were about the same



(NCHS, 2003a).¹⁶ HIV/AIDS death rates for older people have been following the downward trend exhibited at all ages: for those aged 65 to 74, they dropped from a high of 3.6 per 100,000 in 1995 (6.4 for

males, 1.4 for females) to 1.8 per 100,000 in 1998 (3.3 for males, 0.7 for females) and remained at 2.2 deaths per 100,000 in 1999 and 2000 (NCHS, 2003a).¹⁷

Motor Vehicle Accidents

As a group, the 65-and-over population had the second-highest death rate from motor vehicle accidents in 2000, following those aged 15 to 24 (NCHS, 2003a).¹⁸ Overall, among older men, death rates related to motor vehicle injuries rose substantially with age. Among racial and ethnic groups, American Indians or Alaska Natives had the highest motor vehicle accident-related death rates for both men and women, while Black women and Hispanic women had the lowest (Figure 3-10). The NCHS reported that, over time, among the 65-andolder population, motor vehicle accident-related deaths decreased for White men (except among the oldest old) and increased for White women, while they remained the same for Black women and showed no trend among Black men (Sahyoun et al., 2001).

¹⁶ See Table 42 in NCHS, 2003a.

¹⁷ See Table 43 in NCHS, 2003a.

¹⁸ See Table 45 in NCHS, 2003a.

Figure 3-10. Death Rates for Motor Vehicle Accidents Among People Aged 65 and Over by Race and Sex: 2000



Homicide and Suicide

Older Black men had the highest homicide death rates among older adults (12.3 per 100,000 for ages 65 and above), followed by Hispanic men (3.9) and Black women (3.5).¹⁹ Suicide rates were highest among older White men, followed by Hispanic men (Figure 3-11). Among older women, Asians or Pacific Islanders had the highest suicide rates, followed by White women. While homicide and suicide are causes of death for a relatively small number of older people, suicide rates at older ages continue to remain higher than those of any other age group (Stevens et al., 1999; Sahyoun et al., 2001). For instance, in 2000, the 65-and-older population was less than 13 percent of the total population but accounted for 18 percent of all suicide deaths (National Institute of Mental Health [NIMH], 2003). The suicide death rate for the oldest old among White men, 59 deaths per 100,000 people, was over 5 times the national rate of 10.6 per 100,000 (NIMH, 2003).

Depression

Depression is one of the most common underlying conditions associated with older suicides, yet it remains a largely underrecognized and undertreated medical condition (Conwell and Brent, 1995; Grabbe et al., 1997; Conwell, 2001). Furthermore, the symptoms of depression often coexist with those of other serious illnesses, including heart disease, diabetes, cancer, and Parkinson's disease. Figure 3-12 shows the percentage of people 65 years and older with clinically relevant depressive symptoms. Researchers contend that these

symptoms are also often mistakenly viewed as part of the normal aging process or as a consequence of health problems and are left untreated (Lebowitz et al., 1997). According to the National Mental Health Association (2003), depressive symptoms occur in about 15 percent of community-dwelling older people and up to 25 percent of those living in nursing homes. Late-onset depression among the older population is often associated with negative life events and daily stressors such as changing residence, serious illness of close relative or friend, and death of close family or friend (Kraaij et al., 2002). Other risk factors for suicide among older adults include alcohol use, social isolation, widowhood, cancer, and elder abuse (Grabbe et al., 1997; Hays et al., 1998; Koropeckyj-Cox, 1998; Lee et al., 2001; Bonnie and Wallace, 2003).

¹⁹ See Table 46 in NCHS, 2003a.

Figure 3-11. Death Rates for Suicide Among People Aged 65 and Over by Race and Sex: 2000





¹ "Clinically relevant depressive symptoms" is defined as 4 or more symptoms out of 8 depressive symptoms listed in an abbreviated version of the Center for Epidemiological Studies Depression (CES-D) scale adapted by the Health and Retirement Study. The CES-D scale is a measure of depressive symptoms and is not to be used as a diagnosis of clinical depression. A detailed explanation concerning the "4 or more symptoms" cut-off can be found in the following documentation: <http://hrsonline.isr.umich.edu/userg/dr-005.pdf>. Proportions are based on weighted data using the preliminary respondent weight from HRS-2002.

Note: The reference population for these data is the resident population.

Source: Health and Retirement Survey, 2002. For full citation, see references at end of chapter.

Elder Abuse

Mistreatment and abuse of older people have been documented as risk factors for injury, disability, and suicide (Bonnie and Wallace, 2003). Researchers and legal experts have conceptualized elder abuse in diverse terms to include physical abuse, sexual abuse, emotional abuse, psychological abuse, financial abuse, neglect, and abandonment. The first national study on elder abuse. The National Elder Abuse Incidence Study (NEAIS), estimated that in 1996, nearly a half million people aged 60 and older were abused or neglected in a domestic setting (National Center on Elder Abuse, 1998). This report also supported earlier studies that suggested that elder abuse is widely underreported, and that for every reported case of elder abuse, approximately five cases remained

unreported (Hafemeister, 2003). Researchers have also identified elder abuse as a topic that needs further research.

Multiple Causes of Death

Deaths among older people often result from more than one lifethreatening condition, so analysis of the multiple health conditions (comorbidities) listed on death certificates can provide a clearer picture of the causes of death. For instance, in 1996, death rates from diabetes were 3 times as high when diabetes was listed as one of multiple causes of death rather than an underlying cause of death. Diabetes increases the risk of heart disease, and older diabetics often suffer a heart attack before death: yet for a substantial number, only heart disease is listed as the underlying cause of death (Sahyoun et al., 2001). Similarly, chronic obstructive pulmonary diseases, atherosclerosis, and Alzheimer's disease are more often listed in a multiple-cause system than an underlying cause of death system. In 1997, for instance, Alzheimer's was reported as the underlying cause of death for 20,000 people, and it was reported as a contributing cause in over 20,000 other cases (Ewbank, 1999; Hoyert and Rosenberg, 1999).

Limits to Longevity

Considerable progress has been made in increasing life expectancy over the past century. Although most of the advances early in the 20th century arose from improvements in socioeconomic and living conditions and a decrease in infectious disease deaths, gains during the later part of the century have come from periodic breakthroughs in public health and biomedical research that have led to new treatments for, and a later onset of, chronic diseases (Sahyoun et al., 2001). If this improvement can be sustained and enhanced, and if women continue to have a survival advantage over men, the age structure of the older population will be affected.

Two primary views on human longevity are currently under debate. The first contends that the practical limits have nearly been attained, while the second says that old-age mortality will decline at a more accelerated pace in the future. Some researchers believe that the maximum average life expectancy is about 85 years and argue that the incremental improvements needed to achieve much higher levels of life expectancy are unlikely (Olshansky et al., 1993; Olshansky, 2002). Others believe that recent declines in mortality rates will continue, given the continued steady progress against the diseases of old age, that life expectancy could reach much higher levels in the coming century, and that medical developments will extend life expectancy to 100 years or more (Ahlburg and Vaupel, 1990; Manton et al., 1991; Lee and Carter, 1992).

Among the steps toward progress in life expectancy are advances in the prevention and treatment of heart disease, improved knowledge of the genetic links to cancer, and adoption of healthy lifestyles, such as engaging in physical activity, eating a balanced diet, and maintaining a stable, lean body weight (Sahyoun et al., 2001; Hubert et al., 2002).

Although women can expect to live longer than men, the gap is narrowing as death rates by sex have started to converge over the last couple of decades. Some researchers suggest that this convergence reflects changes in women's behavior, including increased cigarette smoking and the stresses related to multiple roles such as housework, occupational activities, caregiving roles including child care and eldercare, social activities, etc. (Umberson, 1987; McLanahan and Adams, 1987; Umberson, 1992).²⁰

Active Life Expectancy

Another debate covers longevity and quality of life (Manton and Gu, 2001; Freedman et al., 2002; Spillman and Lubitz, 2000). Concern

is growing that medical advances will lead to an increase in older survivors who are functionally and cognitively impaired. In order to address quality of life, the concept of active life expectancy (ALE) is used to measure the number of years that people can expect to live on average without disability. Using various measurements and methods of analysis, including ALE, recent studies conclude that in addition to living longer, the current generation of older people are healthier and less disabled than their predecessors (Manton et al., 1997; Freedman, 1998; Manton and Gu, 2001; Freedman et al., 2002).

Health Risks Among Older People

While the prevalence of healthrelated risky behavior is lower among older people than younger people, risky behaviors do affect those aged 65 and over (Kamimoto et al., 1999). Furthermore, evidence suggests that positive behavior change even at older ages can have health benefits and improve the quality of life (Hirdes and Maxwell, 1994; McCarron et al., 1997; Whelton et al., 1998). Smoking, overuse of alcohol, being overweight, lack of exercise, and inadequate consumption of fruits and vegetables are some of the risk factors researchers associate with morbidity and mortality at older ages (Burns, 2000a; National Institute on Alcohol Abuse and Alcoholism [NIAAA], 1998; Barnes and Schoenborn, 2003).

Smoking

While older people generally have lower rates of current smoking than the adult population as a whole, older smokers are at greater risk than younger smokers because they have a longer history of cigarette use, are usually heavier smokers, have additional risk factors associated with cardiovascular and other chronic ailments, and usually are already suffering from smoking-related illnesses when they enter old age (Blackman et al., 1999; Burns, 2000a; Burns, 2000b; DHHS, 1989). The mortality disadvantage of smokers compared with nonsmokers increases with age for lung cancer, chronic obstructive pulmonary disease, heart diseases, and other smoking-related causes of death (Burns, 2000a). Furthermore, older smokers are less likely than younger smokers to try to quit smoking, although they are more likely to succeed (Burns, 2000a).

The National Health Interview Survey (NHIS) provides information about smoking rates by age and sex. Table 3-7 shows smoking rates for race-sex categories in 2000, when older non-Hispanic Black men had the highest smoking rates among all the race-sex categories.²¹ Among those who were current smokers, older men (9.3 percent) were more likely than older women (7.3 percent) to smoke every day.

While current smoking rates have declined among adult men and women since the first Surgeon General's Report on Smoking in 1964, the decrease has stagnated somewhat since 1990 (Schoenborn et al., 2003). Men aged 65 and over and women aged 65 to 74 years are more likely than their younger counterparts to be former

²⁰ There is some research that supports the role-accumulation hypothesis that predicts positive consequences (including successful aging) from women's multiple roles (Verbrugge, 1983; Adelmann, 1994; Hong and Seltzer, 1995). These studies show that the number and quality of roles may have a net beneficial effect on health.

²¹ The difference between older non-Hispanic Black men and Hispanic men and the difference between older non-Hispanic Black men and non-Hispanic Black women are not statistically significant.

smokers. These groups had some of the highest smoking rates when they were younger adults (Schoenborn et al., 2003). Figure 3-13 shows the trend in the number of older former, current, and never smokers from 1965 to 2000. Since there is a long latency period between the onset of smoking and the incidence of diseases, prevalence of smoking-related diseases in the older population reflects not only their current smoking behavior but also their behavior in the past (CDC, 1993; Peto, 1994; Burns, 2000b).

As smoking prevalence began to decline later for women than men, it is likely that in the future, smoking-related mortality may decrease for older women, following the trend observed for older men (Wingo et al., 1999). Death rates from all causes drop after the first year of guitting smoking, and positive behavior change even later in life can improve disease control, increase longevity, and enhance quality of life (LaCroix and Omenn, 1992; Halpern et al., 1993; Blackman et al., 1999; Burns, 2000b; Bratzler et al., 2002; Taylor et al., 2002).

Alcohol

Recent scientific studies have demonstrated that moderate alcohol consumption can have health benefits for adults including older men and women, although these benefits vary by type of alcohol and the pattern and quantity of consumption. These studies provide evidence that moderate alcohol consumption protects against the risks of coronary heart disease, stroke, gallstones, and infections, including the common cold virus (Colditz, 1990; Cohen and Tyrell, 1993; Sacco et al., 1999; Valmadrid et al., 1999; Olson et al., 2000;

Table 3-7.Percent of People Aged 65 and Over Who Are CurrentSmokers by Race, Sex, and Hispanic Origin: 20001

Race, Hispanic origin, and sex	Percent	90-percent confidence interval
Non-Hispanic White men	9.8	8.53–11.07
Non-Hispanic White women	9.3	8.35–10.25
Non-Hispanic Black men	14.1	10.09–18.11
Non-Hispanic Black women	10.1	7.60–12.60
Hispanic men (any race)	10.8	6.74–14.86
Hispanic women (any race)	6.4	3.57–9.23

¹ Current smokers reported ever smoking more than 100 cigarettes and currently smoked every day or some days.

Note: The reference population for these data is the civilian noninstitutionalized population. Source: National Center for Health Statistics, 2000, Table 25. For full citation, see reference at end of chapter.





¹ Prior to 1992, current smokers reported ever smoking more than 100 cigarettes and currently smoked. Since 1992, current smokers reported ever smoking more than 100 cigarettes and currently smoked every day or some days.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: National Center for Health Statistics, National Health Interview Survey, selected years. For full citation, see references at end of chapter.

Reynolds et al., 2003). Moderate drinkers are also found to have lower mortality than abstainers (Fuchs et al., 1995; Duffy, 1995; Olson et al., 2000).

Misuse of alcohol and the interaction of alcohol and aging can have negative health and cognitive effects. For example, alcohol abuse among older people can increase the risk of falling. Hip fractures are also more likely when bone density is reduced, which is more pronounced in older people, particularly those who overuse alcohol (American Medical Association [AMA], 1996; NIAAA, 1998). Age may also interact with alcoholism to increase the risk of traffic accidents among older drivers, who may be more likely to be seriously injured than younger drivers (Thompson et al., 1993; NIAAA, 1998; Waller, 1998). Alcohol misuse is associated with reduced effectiveness of and negative interactions with medications, and this is particularly important for older people because their consumption of medications typically increases with age. (NIAAA, 1995).

Alcoholism in people 65 and older is found to be associated with depressive and psychiatric disorders and cognitive deficiency (Adams, 1998; Welte, 1998; Krause, 1995; Olson et al., 2000). Furthermore, consumption of alcohol enhances the risk of depression-related suicide among people 65 and older (Grabbe et al., 1997).

According to the NHIS, the overall prevalence of drinking is low among people 65 years and older (NCHS, 2000).²² In 2000, about half of the population aged 18 to 44 were regular consumers of alcohol, compared with 46 percent of adults aged 45 to 64 years and 29 percent of older adults. About 40 percent of older men reported being current and regular consumers of alcohol, compared with 21 percent of older women. Figure 3-14 shows the percentage of older people who were current regular consumers of alcohol by sex, race, and Hispanic origin. In 2000, older non-Hispanic White men had the highest current regular alcohol consumption rate, at 41 percent.23

 ²² See Table 27 in NCHS, 2000.
²³ The difference between older non-Hispanic White men and Hispanic men is not statistically significant.

Figure 3-14. Percent of People Aged 65 and Over Who Were Current Regular Alcohol Users by Sex, Race, and Hispanic Origin: 2000

(Had at least 12 drinks in the past year)



Note: The reference population for these data is the civilian noninstitutionalized population. Source: National Center for Health Statistics, 2000, Table 27. For full citation, see references at end of chapter.

In contrast to many studies of the general population that include the community-dwelling older population, studies in health care facilities and other institutional settings show a higher prevalence of alcohol abuse among people 65 years and older than younger people (AMA, 1996). In fact, some studies indicate that between 6 percent and 11 percent of older patients admitted to hospitals, 20 percent of older patients admitted to psychiatric wards, 14 percent of older patients admitted to emergency rooms, and 49 percent of older nursing home residents (some of whom may be using nursing homes for shortterm rehabilitation) show signs of alcoholism (AMA, 1996; Adams, 1997; Joseph, 1997; NIAAA, 1998). Alcoholism has also been found to occur among some older men and women living in retirement communities (NIAAA, 1998). This late-onset alcoholism may reflect depression related to one or more negative life events (Glass et al., 1995; Chiriboga et al., 2002; Kraaij et al., 2002). The problem of alcoholism among older adults is thought to be compounded by an underdiagnosis of the problem due to nonspecific symptoms and inadequate screening methods (Olson et al., 2000).

Obesity

Recent research shows that obesity, or excess body weight, is a risk factor for coronary artery disease, certain types of cancers, diabetes, hypertension, and functional disability (Blackman et al., 1999; Himes, 2000; Center on an Aging Society, 2003; Sturm, 2002; RAND, 2002). The National Health and Nutrition Examination Survey (NHANES) defines being overweight as having a body mass index (BMI) greater than or equal to 25, and being obese as having a BMI greater than or equal to $30.^{24}$ A healthy weight is defined as having a BMI of 18.5 to less than 25.

Figure 3-15 shows the percentage distribution of weight by older men and women. The prevalence of overweight and obesity varies by age. According to the NHANES, during 1999-2000, men and women aged 65 to 74 were more likely than those 75 and older to be overweight and obese. Between 1988-94 and 1999-2000, obesity increased dramatically among men 65 and older and among women aged 65 to 74. In the 65 to 74 age group, the proportion of men who were obese increased from 24.1 percent to 33.4 percent (NCHS, 2003a).²⁵ In the same age group, the proportion of obese women

increased from 26.9 percent to 38.8 percent.²⁶ Among those aged 75 and older, 20.4 percent of men were obese in 1999–2000, compared with 13.2 percent in 1988–94 (NCHS, 2003a).²⁷

Several sociodemographic factors are found to be associated with being overweight. For example, education is inversely related with being overweight and obese, and Black women are more likely to be overweight than White women (Blackman et al., 1999; Flegal et al., 1999; Kuczmarski et al., 1994). Diets that are rich in vegetables and fruits provide essential nutrients, vitamins, and dietary fiber that are beneficial in reducing the

²⁷ There were no differences in obesity among men aged 65 to 75 in 1988–94 and those aged 75 and older in 1999–2000. risk of cardiovascular diseases, certain cancers, and digestive disorders (Steinmetz and Potter, 1992; Amarantos et al., 2001; Chernoff, 2001). Surveillance data and foodintake studies generally show that while a small percentage of people report eating fruits or vegetables five or more times a day, fruit and vegetable consumption increases with age (Serdula, 1995; Krebs-Smith et al., 1995; Blackman et al., 1999). These studies also find racial, gender, and educational differences in the consumption of fruits and vegetables.

Declining Physical Activity

Increasing evidence supports the positive link between physical activity and health (Barnes and Schoenborn, 2003). In adults, physical activity is found to lower the risk of cardiovascular diseases, diabetes, musculoskeletal problems, and cancer, and also to



²⁴ BMI= $\frac{\text{Weight in Pounds}}{(\text{Height in Inches})^2} \times 703$

²⁵ See Table 68 in NCHS, 2003a.

²⁶ There were no differences in obesity between men and women in age goup 65 to 74 in 1988–94 and 1999–2000, or between women in this age group in 1988–94 and men in this age group in 1999–2000.

increase strength, physical functioning, and longevity (Powell et al., 1987; Blackman et al., 1999; Keysor and Jette, 2001; Barnes and Schoenborn, 2003). Aerobic fitness in older people is also found to reduce brain tissue loss (Colcombe et al., 2003). Few older adults achieve the recommended minimum of 30 minutes or more of moderate physical activity 5 or more days a week (Agency for Healthcare Research and Quality and CDC, 2002).

The 2000 NHIS provides information on general levels of activity during nonleisure time as well as usual daily activity related to moving around and to lifting and carrying things. Results show that physical activity decreases with age, with the 65-and-older population about 5 times more likely never to be physically active than those aged 18 to 24 (Barnes and Schoenborn, 2003). Walking is the most common form of physical activity among adults, including those aged 65 years and older (Blackman et al., 1999). Older women (26.1 percent) are more likely than older men (17.7 percent) to be inactive (Barnes and Schoenborn, 2003).²⁸ Among those older men and women who are active, studies found that older women are less likely to have high overall activity levels (18.2 percent of older men and 13.1 percent of older women).

Education and income are positively associated with physical activity and may explain some of the variation in physical activity by race (Washburn et al., 1992; Clark, 1995; Blackman et al., 1999).

Chronic Illnesses and Impairments

Chronic diseases and impairments, which are among the leading causes of disability in older people, can negatively affect quality of life, lead to a decline in independent living, and impose an economic burden (CDC, 1997; NCHS, 1999b). About 80 percent of seniors have at least one chronic health condition and 50 percent have at least two (CDC, 2003a).

Arthritis

Arthritis, encompassing more than 100 diseases and conditions that affect joints, surrounding tissues, and other connective tissues, is a leading cause of disability among older people. Although arthritis affects men and women of all ages, it is more common among older people in general and women of all ages (Blackman et al., 1999; CDC, 2003b). In 1998-2000, 19.3 percent of people 75 years and older and 11.8 percent of people aged 65 to 74 had activity limitations caused by arthritis and other musculoskeletal conditions, compared with 2.2 percent of those from the ages of 18 to 44 (Figure 3-16).29

Hypertension

Hypertension, another chronic condition, is also prevalent among older adults (Blackman et al., 1999). Activity limitations caused by heart and other circulatory diseases including hypertension increase with age (Figure 3-16). About 0.5 percent of 18- to 44year-olds, but 11.1 percent of those 65 to 74 years old and 17.1 percent of those 75 and older, suffered from heart disease or other circulatory conditions that limited activity during the period 1998 to 2000 (CDC, 2002). Among older people, the prevalence of hypertension was higher among women and Blacks than among men and Whites (Blackman et al., 1999). Among people 65 and older, prevalence of hypertension was highest among women aged 75 and over. Eightyfive percent of these women had hypertension, compared with 71 percent of men (CDC, 2003a).30

Heart Disease and Stroke

Figure 3-17 shows the prevalence of selected chronic conditions among older men and women. Older women were more likely to have hypertension than older men, while the prevalence of coronary heart disease and stroke was higher among older men. According to the NHIS, during 1999-2000, 24.3 percent of older men and 15.4 percent of older women had coronary heart disease, and the prevalence was higher among men in all older age groups. Also, the incidence of both mild and more serious forms of coronary heart disease occur at older ages in women than in men, with a lag of 10 or more years (American Heart Association, 2003). During 1999-2000, 8.9 percent of older men and 7.6 percent of older women had a stroke. For the same period, older non-Hispanic Blacks had a higher incidence of stroke (11.8 percent) than older non-Hispanic Whites and Hispanics: 7.9 percent and 7.5 percent, respectively (NCHS, 2004).

²⁸ See Table 4 in Barnes and Schoenborn, 2003.

²⁹ Figure 3-16 shows the number of people with limitations of activity caused by selected chronic health conditions per 1,000 population. However, when we refer to this figure in the text, we convert the rate into percentages.

³⁰ See Table 68 in Centers for Disease Control (CDC), 2003a.





Diabetes

Diabetes also affects the health of older people and limits their ability to perform activities. The prevalence of diabetes-related limitations of activity was higher among those aged 65 to 74 (3.8 percent) and among those 75 and older (4.3 percent) than those aged 18 to 44 (0.3 percent, Figure 3-16).³¹ Among people 65 and older in 1999-2000, 15.1 percent of men and 13.0 percent of women reported having diabetes. The prevalence of diabetes was higher among older Hispanics (22.4 percent) and non-Hispanic Blacks (22.8 percent) than among older non-Hispanic Whites (12.5 percent).

Cancer

Older men are also at a greater risk of cancer than older women. In 1999-2000, men aged 75 to 84 and those 85 and older had the highest rates, about 28 percent. Women aged 65 to 74 and those 85 and older had the lowest rates of cancer, about 17 percent. Older non-Hispanic Whites (1 in 5) were twice as likely as older Hispanics and older non-Hispanic Blacks (1 in 10) to report some form of cancer (NCHS, 2004). The most commonly diagnosed cancers among men were cancers of the prostate, lung and bronchus, and colon and rectum. Among women, cancers of the breast, lung and bronchus, and colon and rectum were most common (Greenlee et al., 2000).

Osteoporosis

Osteoporosis, another common chronic ailment among older people, reduces bone density and raises the risk for potentially disabling fractures (Blackman et al., 1999; NCHS, 1999b). Hip fractures are particularly disabling and may also increase the subsequent risk of mortality (Magaziner et al., 1997; Wolinsky et al., 1997). Women are 4 times more likely than men to experience bone loss (National Osteoporosis Foundation, 2003). Reports from the NHANES suggest that the prevalence of osteoporosis and less severe osteopenia increases noticeably with age for both men and women, with a prevalence 10 times greater among oldest-old women (85 and over).

³¹ The difference between the proportions of persons aged 65 to 74 years and those 75 and over with diabetes-related activity limitations is not statistically significant.

Non-Hispanic Whites were more likely to have osteoporosis than non-Hispanic Blacks (CDC, 2000).

Alzheimer's Disease

Alzheimer's disease (AD) is a progressive, degenerative disease that causes gradual but irreversible loss of brain cells and affects an estimated 4.5 million Americans. Although AD is not a part of normal aging, the risk of developing the disease increases with age, and people 85 and older are at the highest risk. According to the National Institute of Aging, "For every 5-year age group beyond 65, the percentage of people with AD doubles" (2002). In 2000, 7 percent of those who had AD were 65 to 74 years, 53 percent were 75 to 84 years, and 40 percent were 85 or older. The severity of AD also increased with age. In 2000, 17 percent of AD cases among people 65 to 74 years were classified as severe, compared with 20 percent of cases among people aged 75 to 84 and 28 percent among those aged 85 and over (National Institutes of Health, 2003).

The group of people who are at the highest risk of AD, those aged 85 and over, is also the fastestgrowing segment of the population. With the growing number of older people and the fact that the risk of AD increases as people get older, AD is a growing public health concern (Brookmeyer et al., 1998; Hebert et al., 2003). AD is the major cause of dementia among older people and negatively affects the capacity to perform daily activities (National Institute on Aging [NIA], 2002).

The impact of AD is not limited to dementia and other health consequences. In addition to the cost of care (estimated to be about \$100 billion every year), AD can create physical and emotional stress on caregivers. More than 7 out of 10 people with AD live at home, and 75 percent of them receive care from family members and friends (NIA, 2002). With the progression of the disease, families often must use long-term paid care. People with AD live for an average of 8 to 10 years, and an average lifetime cost per patient is \$174,000 (Alzheimer's Disease and Related Disorders Association [ADRDA], 2003).

Women make up a larger proportion of AD patients than men, partly because women compose a larger proportion of the oldest population (NIA, 2002). Little evidence on prevalence levels by race is available due to the small sizes of the studies on which these estimates are based. Informal and formal care necessitated by impairments caused by AD has been estimated to cost \$80 billion to \$100 billion annually in direct health care expenses and in lost wages of patients and their informal caregivers (Hoyert and Rosenberg, 1999). Alzheimer's disease can shorten both total life expectancy and active life expectancy, with different degrees of disability and impairments. Compared with men with AD, women with AD spend more years with physical impairments (Dodge et al., 2003). AD is also a major cause of hospitalization among older people, and half of all nursing home residents have AD or a related illness or disorder (ADRDA, 2003). Some studies have also suggested a strong association between the prevalence of comorbid medical conditions and cognitive status among people suffering from AD (Doraiswamy et al., 2002).

Sensory Impairments

Sensory impairments, including visual and hearing impairments, can decrease functional independence and be risk factors for falls, social isolation, and depression (Tinetti et al., 1995; Rovner and Ganguli, 1998; Campbell et al., 1999; Keller et al., 1999; Desai et al., 2001). Census 2000 reported that 15.6 percent of older men and 13.2 percent of older women had a sensory disability. The NCHS reported that, while they make up 13 percent of the U.S. population, older men and women account for about 37 percent of all hearingimpaired and about 30 percent of all visually impaired individuals (Desai et al., 2001).

Visual impairment is defined as vision loss that cannot be corrected by glasses or contact lenses alone (Desai et al., 1999). The likelihood of visual impairment, including blindness, increases with age, and the use of vision-correcting devices like prescription glasses, contact lenses, and magnifying glasses is common among older individuals (Campbell et al., 1999; Desai et al., 2001). The prevalence of vision loss is highest among the oldest old (Desai et al., 2001). The most common causes of visual impairment and loss among older people are cataracts, age-related macular degeneration, glaucoma, and diabetic retinopathy (Nusbaum, 1999). In 1998-2000 about 0.5 percent of 18- to 44-year-olds, about 3.1 percent of those aged 65 to 74, and 8.3 percent of those 75 years and older had a hearing- or visionrelated limitation of activities (Figure 3-16).

Researchers have found that agerelated hearing decline and loss, though common, is often unrecognized in older people (Nusbaum,

1999). The NCHS reported that about one-third of noninstitutionalized people aged 70 and older had hearing difficulties, and almost half of those aged 85 years and older were hearing-impaired (Desai et al., 2001). Nearly 70 percent of older nursing home residents suffered hearing deficits, and 20 percent of those with hearing impairments who were noninstitutionalized experienced complete deafness in both ears (Jerger et al., 1995; Nusbaum, 1999; Desai et al., 2001). Older men at all ages were more likely than older women to have hearing difficulties, and older White men and women were more likely than older Black men and women to be hearing-impaired (Desai et al., 2001). Common risk factors that contribute to hearing loss at older ages include smoking, a history of middle ear infections, exposure to certain invasive chemicals, and loud noises (Wallhagen et al., 1997; Desai et al., 2001). Seniors are found to be less likely to have hearing evaluations and to use hearing aids than they are to have vision evaluations and to wear glasses (Desai et al., 1999).

In addition to individual sensory impairments, dual sensory impairment affects about 1 in 5 adults aged 70 and older (Brennan, 2002). Older people who reported both vision and hearing loss were more likely than those without either impairments to have fallen, broken a hip, developed hypertension or heart disease, or had a stroke (Campbell et al., 1999). They also reported less participation in social activities, including getting together with friends and going out to a restaurant (Campbell et al., 1999).

Self-Assessment of Health

Self-assessed or self-reported measures are among the most widely used gauges of health in surveys throughout the world. They usually correlate with objective measures of health and are sound predictors of mortality (Idler and Kasl, 1995; Idler and Benyamini, 1997; Benyamini and Idler, 1999; Bosworth et al., 1999). While the exact wording of self-assessment health questions and response categories varies among surveys, the response categories generally distinguish between poor and good health. In 2000, 27.0 percent of older people rated their health as fair or poor, including 22.6 percent of the people aged 65 to 74 years and 32.2 percent of those 75 and older. The overall percentage of people who rated their health as fair or poor decreased between 1991 and 2000 (NCHS, 2003a).32

Studies also show that household income or wealth is positively associated with self-assessed good health (Smith, 1999; Benyamini et al., 2000; Franks et al., 2003).³³ These studies find that people of higher socioeconomic status report better self-rated health. A history of disease, disability, and the use of medications negatively affect people's perceptions of health (Benyamini et al., 2000).

Functional Limitations and Disability

Impairments of specific body systems often lead to physical and mental restrictions, and may eventually lead to disability (Verbrugge and Jette, 1994). The progression from having chronic diseases to being disabled can be affected by one's health status and the living environment—such as housing characteristics—as well as individual factors such as sex, age, and education (Verbrugge and Jette, 1994; Guralnik et al., 1995; Fried and Guralnik, 1997; Stuck et al., 1999).

According to the 1990 Americans With Disabilities Act, disability is defined as a substantial limitation in a major life activity. Physical limitations are generally measured as difficulty with performing specific tasks like reaching, bending, stooping, standing, sitting, and lifting (Nagi, 1965). Disability is commonly measured as difficulty in performing activities of daily living (ADL), instrumental activities of daily living (IADL), or difficulty in performing more general mobility-related activities. ADLs include personal care tasks such as bathing, eating, toileting, dressing, and transferring out of a bed or a chair (Katz et al, 1963; Katz, 1983; Katz and Stroud, 1989). IADLs include household management tasks like preparing one's own meals, doing light housework, managing one's own money, using the telephone, and shopping for personal items (Lawton and Brody, 1969). Apart from high health care needs and expenditures (the cost of medical care for disabled older people is 3 times that for nondisabled older people), disability has many other consequences and can be often

³² See Table 59 in NCHS, 2003a.

³³ Studies show that there is generally a large association between economic status and a variety of health measures. At the older ages, there is a two-way interaction between health and economic status. Health conditions during early years of life can affect schooling and earnings, leading to lower economic status, which can then influence health and functioning at older ages (Smith, 1998; Smith and Kington, 1997).
a precursor of dependency and institutionalization (Guralnik et al., 1995; Freedman et al., 2002).

Disability estimates are available from several surveys using a variety of definitions and measures. Some of these surveys are the Second Supplement on Aging (SSOA) from the NHIS, the National Long-Term Care Survey (NLTCS), the Survey of Income and Program Participation (SIPP), and the AHEAD/Health and Retirement Study (AHEAD/HRS).³⁴ These surveys have shown that 20 percent of older Americans have chronic disability, about 7 percent to 8 percent have severe cognitive

The National Long-Term Care Survey (NLTCS) measures chronic disability (more than 90 days) based on ADLs and IADLs.

The Survey of Income and Program Participation (SIPP) defined ADLs as getting around inside the home, getting in or out of a bed or chair, bathing, dressing, eating, and toileting. IADLs were defined as going outside the home, keeping track of money and bills, preparing meals, doing light housework, taking prescription medicines correctly, and using the telephone. Functional activities as defined in the SIPP include seeing, hearing, speaking, lifting/carrying, using stairs, and walking.

The AHEAD/HRS defined ADLs as difficulty walking across a room, bathing/showering, eating, getting in or out of bed, toileting, and walking. The IADL measures included difficulty using a map, preparing a hot meal, shopping for groceries, making phone calls, and difficulty taking medications. Additionally, the survey provides information on a host of activities that measure the ability to perform basic bodily movements like raising arms, lifting weights, and stooping. impairments, and about 30 percent experience mobility difficulty (Freedman et al., 2002). Census 2000 counted about 14 million civilian noninstitutionalized older people, representing 41.9 percent of the older population, who had some type of disability.

Prevalence of Disability by Various Characteristics

Research using disability estimates from various surveys shows that the incidence and prevalence of disability increases with age (Guralnik et al., 1993; Fried and Guralnik et al., 1997; Blackman et al., 1999; NCHS, 1999b; McNeil, 2001; Waldrop and Stern, 2003). In fact, studies have shown that with every 10 years after reaching the age of 65, the odds of losing mobility double (Guralnik et al., 1993). Census 2000 also showed that, compared with younger age groups (working age), those 65 and older had higher odds of reporting disability.35 While physical disabilities affected 6 percent of the working-age population, they affected 29 percent of older people (Waldrop and Stern, 2003). Similarly, older adults were 5 times as likely as people aged 16 to 64 to have self-care disabilities (10 percent compared with 2 percent). Over 20 percent of people 65 years and older had difficulty going outside the home, while 6.4 percent of those aged 16 to 64 did. Earlier studies also pointed out that certain types of disability predict others, and that some types of disability lead to more severe forms (Fried and Guralnik, 1997). For instance, a lower-level mobility difficulty can lead to difficulty in

ADLs, and this transition is faster at older ages (Guralnik et al., 1995; Fried and Guralnik et al., 1997).

A consistent finding across studies is that older women are more likely than older men to experience disability (Fried and Guralnik, 1997). Coupled with higher longevity among older women, this higher prevalence of disability indicates that women may spend more years than men in a disabled state. Researchers now believe that it is likely that "gender modifies the relationship of disease with disability" (Fried and Guralnik, 1997). For instance, among survivors of acute coronary disease, women were found to be at a higher risk than men of subsequent decrease in function (Nickel and Chirikos, 1990).

Among young adults, men were more likely than women to be disabled, but this relationship was reversed after age 25 and continued at older ages (McNeil, 2001). Census 2000 found that more women (43 percent) than men (40 percent) 65 and older were disabled (Waldrop and Stern, 2003). Reports of disability from the SSOA suggest that, among people 70 years and older, 18 percent of women and 12 percent of men were unable to walk a quarter of a mile without assistance, 11 percent of women and 6 percent of men were unable to climb a flight of stairs, and 15 percent of women and 8 percent of men were unable to stoop, crouch, or kneel. Similarly, 23 percent of older women and 13 percent of older men had difficulty with IADLs (NCHS, 1999b). Table 3-8 shows the percentage of selected activity limitations among older men and women in 1998.

Studies demonstrate that people of lower socioeconomic status and

³⁴ The SSOA provides information about self-reported limitations on nine physical activities, ADLs, and IADLs among noninstitutionalized people 70 and older. The nine physical activities were: walking for a quarter of a mile; walking up 10 steps without resting; standing or being on one's feet for about 2 hours; sitting for about 2 hours; stooping crouching, or kneeling; reaching up over one's head; reaching out; using one's fingers to grasp or handle: and lifting or carrying something as heavy as 10 pounds. ADLs include bathing or showering, dressing, eating, getting in and out of bed or chairs, getting outside, and toileting. IADLs are preparing one's own meals, shopping for groceries and personal items, managing one's money, using the telephone, doing heavy housework, and doing light housework.

³⁵ In the census report entitled Disability Status: 2000, the working-age population is defined as those at ages 16 to 64 (Waldrop and Stern, 2003).

Table 3-8.Activity Limitations Among People Aged 65 and Over by Sex: 1998

(In percent)

Activity limitations	Men	Women
Total (one or more limitations)	57.7	70.5
Very difficult/unable to walk a quarter of a mile (about 3 city blocks)	16.8	28.3
Very difficult/unable to stand/be on one's feet for 2 hours	16.0	27.4
Very difficult/unable to climb 10 steps without resting	11.9	21.8
Very difficult/unable to sit for 2 hours	3.8	5.8
Very difficult/unable to reach over one's head	5.5	8.3
Very difficult/unable to use one's fingers to grasp or handle small objects	3.2	4.9
Very difficult/unable to lift/carry something as heavy as 10 pounds (such as a full		
bag of groceries)	7.4	19.1
Very difficult/unable to push/pull large objects (such as a living room chair)	13.1	27.9

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: National Center for Health Statistics, 2002c, Table 19. For full citation, see references at end of chapter.

Blacks have higher risks of disability than those of higher socioeconomic status and Whites (Ostchega et al., 2000; McNeil, 2001; Freedman et al., 2002). These studies conclude that income and education may predict current disability status and also may affect disability transitions. For instance, a study using data from the Longitudinal Study on Aging (LSOA) found that older people who had less than 8 years of education or had an annual income of less than \$10,000 were 50 percent more likely than those at a higher socioeconomic level to have an ADL- or an IADL-related disability and were more likely to experience downward transitions in physical functioning (Boult et al., 1994).

Census 2000 reported that, for those 65 and older, the disability rates among people who reported only one race were 40 percent for non-Hispanic Whites, 53 percent for Blacks, and 58 percent for American Indians or Alaska Natives. The rate for Hispanics was 49 percent, and for individuals who reported Two or More Races, it was 52 percent (Waldrop and Stern, 2003). Data from the SSOA indicated that, among noninstitutionalized people 70 and older, Blacks were 1.3 times more likely than Whites to be unable to perform certain activities and 1.5 times more likely to have one or more ADLs (NCHS, 1999b).

Data from the 1997 SIPP (Wave 5, 1997) suggest that as disabilities increase with age, so does the need for personal assistance. Almost 40 percent of people 80 and older needed personal assistance to perform daily activities (McNeil, 2001). Variations in the percentage requiring assistance by age, sex, race, and ethnic group are shown in Figures 3-18 and 3-19.

Declines in Disability

Surveys show declines in disability (any disability including ADL or IADL limitations or institutionalization) over the past two decades (Crimmins et al., 1997; Schoeni et al., 2001; Manton et al., 1997; Manton and Gu, 2001). Among surveys that assess the prevalence of IADL disabilities, most show declining trends, as do those that estimate trends in cognitive limitations and sensory disabilities. However, estimates of ADL limitations present a more conflicting picture, with some studies showing an increase in ADL limitations (Freedman et al., 2002).

For instance, estimates of disability prevalence from the NLTCS showed a decline—from 26 percent in 1982 to 23 percent in 1994 to 20 percent in 1999 (Manton and Gu, 2001). The decline in disability among older people was greater in the 1990s than in the 1980s (0.26 percent per year between 1982 and 1989, 0.38 percent between 1989 and 1994, and 0.56 percent between 1994 and 1999). Figure 3-20 shows the prevalence of chronic disability among older people between 1982 and 1999. Similarly, NCHS reported a decline in the rates of ADL limitations among Medicare beneficiaries since the early 1990s (2003b).

The NHIS and its Supplements on Aging also report a downward trend in overall disability and IADL disability since the early 1980s (Crimmins et al., 1997; Liao et al., 2001; Schoeni et al., 2001). Data from the SIPP present a declining trend in functional limitations and sensory difficulties (Freedman, 1998; Freedman and Martin, 1999). A similar declining rate of cognitive limitations is observed in the AHEAD and the National Mortality Followback Study (Freedman et al., 2001; Freedman et al., 2002; Liao et al., 2001). These studies also









show evidence that sex and race differences in functional limitations are narrowing. Both the SIPP and AHEAD show greater declines in disability among Blacks than among Whites and people of other races (Freedman, 1998; Crimmins, 2000; Freedman et al., 2001; Liao et al., 2001; Schoeni et al., 2001).

This declining trend in the prevalence of disability is attributed to multiple factors, including improved medical treatment, positive behavioral changes, more widespread use of assistive technology, and improvements in socioeconomic status. Improvement in medical treatment, including potent medicines for arthritis, hypertension, heart disease, stroke, and other chronic conditions, as well as cataract and joint replacement surgery, have helped to delay and reduce disability (Cutler, 2001; Manton and Gu, 2001). Behavioral factors such as reduced cigarette smoking and lower consumption of fat also contribute to the decline in disability indirectly by reducing the risk of chronic ailments that are associated with higher odds of disability (Cutler, 2001). Assistive devices-either simple devices such as canes and grab bars, or more complex devices including programmed wheelchairs and communication devices-often help to reduce the functional impact of disabilities. Increasingly used, these devices either supplement or substitute for personal long-term care and help to reduce nursing home use (Agree, 1999; Agree and Freedman, 2000; Cutler, 2001; Agree et al., 2004).

Another factor associated with the declining trend in disability is the improvement in socioeconomic status among older people (Freedman et al., 2001). Declines in disabilities and cognitive limitations appear to be higher among those with more than a high school education. The increase in educational attainment and related changes in occupational composition among older people are now considered catalysts for the decline in disability among this population (Stern et al., 1994; Costa, 2000; Freedman et al., 2001; Manton and Gu, 2001).

Disability-Free Years

With increases in life expectancy and a simultaneous rise in the number of people with chronic diseases and disability, researchers are focusing on facilitating both longer life and disability-free healthy life. New measures try to assess the quality of life as well as the length. "Active life expectancy" is defined as the average number of years of life free from disability in ADLs or IADLs, physical performance limitations or impairments, other disabilities, or social handicaps (Lawton and Brody, 1969; Nagi, 1976; Katz et al., 1983; Manton and Land, 2000).

Recent studies have tried to examine how total life expectancy and active life expectancy have changed over time. In one such study, Crimmins et al. (1997) addressed changes over two decades (1970 to 1980 and 1980 to 1990) and suggested that while gains in total life expectancy in the 1970s were concentrated in disabled years, improvements in the 1980s were concentrated in disability-free years. During the latter decade, older Americans were found to be living longer and healthier lives.

With an increased interest in the quality as well as length of life, the World Health Organization (WHO) has introduced estimates of healthy life expectancy (HALE), pro-

viding a summary of the expected number of years to be lived in "full health" and without chronic morbid conditions. Time spent in poor health is based on a combination of condition-specific estimates of the Global Burden of Disease 2000 study with estimates of prevalence of different health states by age and sex derived from health surveys carried out by WHO (2004).³⁶ Based on HALE, the United States ranks 24th among countries of the world, with an average of 67.2 years and 71.3 years of healthy life for males and females, respectively, reflecting mortality patterns in 2002. Japanese men and women had the highest healthy life expectancy in 2002, 72.3 years for males and 77.7 years for females. For the average 60-year-old in the United States in 2002, HALE was 15.3 years for males and 17.9 vears for females.

Crimmins et al. (1997) found that, in 1990, males had a life expectancy at birth of 71.8 years, of which 58.8 years would be free of disability. The figures for women were 78.8 and 63.9 years, respectively. For people at the older ages, a larger proportion of their remaining years of life expectancy might likely be afflicted with disability. At age 65, women could expect 9.8 disability-free years (on average) out of a remaining life expectancy of 18.9 years, and men could expect 7.4 disability-free years out of a remaining life expectancy of 15.1 years.

The same study found that American women had higher total as well as active life expectancy than men at most stages of life (Crimmins

³⁶ Representative household surveys are being undertaken in approximately 70 countries using an instrument based on the International Classification of Functioning, Disability, and Health.

et al., 1997). At age 65, women could expect to have about 15.7 years of active life ahead, compared with 13.7 years for men. At later ages, women tend to spend relatively less time in good health than men, and by age 95, men surpass women by a year of active life expectancy (Manton and Land, 2000).

Many studies attribute gender differences in disability prevalence to differences in disability incidence rates and differences in life expectancy (Guralnik and Kaplan, 1989; Lawrence and Jette, 1996; Leveille et al., 2000). Recent studies also assess gender differences in recovery. Women have a steeper rate of functional decline in old age, and it is not clear how men and women differ in the rate of recovery once disability has set in (Beckett et al., 1996; Crimmins et al., 1997). Some studies show that men have higher likelihood of recovery than women, some found no significant gender differences, and yet others found that recovery rates varied by activity (Buchner and Wagner, 1992; Crimmins and Saito, 1993; Strawbridge et al., 1993; Wolinsky et al., 1996; Clark and Gibson, 1997; Leveille et al., 2000).

Health Care and Insurance

Health Care Visits

In 2000, about 92 percent of people aged 65 and over had made at least one health care visit to a doctor's office, an emergency room, or at home during the past year (NCHS, 2003a). Figure 3-21 shows the percentage of older people in selected years who made health care visits in the preceding 12 months. Among people 65 and older, the number of health care

Figure 3-21.

Percent of People Aged 65 and Over Who Made Health Care Visits Within the Past 12 Months: 1964, 1987, 1998, and 2000¹



¹ Includes visits to doctors' offices, emergency departments, and home visits. Note: The reference population for these data is the civilian noninstitutionalized population. Sources: 1964, 1987, National Center for Health Statistics (NCHS), 1993, Table 88; 1998, NCHS, 2001a, Table 71; 2000, NCHS, 2003a, Table 88. For full citations, see references at end of chapter.

visits increased with age. For instance, 34.4 percent of those aged 65 to 74 made four to nine health care visits a year, compared with 39.3 percent of those aged 75 and over. Higher proportions of those aged 75 and older than those aged 65 to 74 made 10 or more visits a year: 25.6 percent and 22.1 percent, respectively (Figure 3-22).

Researchers have found that people 65 and older were consistently less likely than younger men and women to have a regular source of medical care. Women were more likely than men, and people with more education were more likely than the less educated to have a regular source of care. Among the reasons for delays in seeking care, people aged 75 or over were most likely to report difficulties with getting to the doctor. Those aged 65 to 74 were more likely than those 75 and older to delay medical care and not have a regular doctor (Blackman et al., 1999).

Older people were also more likely than those in younger age groups to visit emergency rooms. People 75 years and older had the highest rates; about 25 percent visited emergency departments at least once in 2000, and 10 percent made two or more visits (NCHS, 2003a).

Government-Provided Health Insurance

Medicare and Medicaid are the two major publicly funded insurance programs that assist the older and the disabled populations. While Medicare is sponsored by the federal government to provide health care to older people, Medicaid is funded by federal and state governments to provide health care to poor people (NCHS, 2002a). Another source of government funding is military health care plans, including Comprehensive Health and Medical Plan for Uniformed Services (CHAMPUS) and Civilian



Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Studies have shown that a majority of older people had continuous health care coverage through one or another form of government insurance (Mills and Bhandari, 2003).

In addition to Medicare, private insurance covered 63 percent of people aged 65 to 74 in 2000 and 60 percent of those 75 and older (NCHS, 2003a). Table 3-9 shows the distribution of health care coverage for people 65 and older between 1989 and 2000. The distribution is generally similar among men and women but varies by age, race, and Hispanic origin (NCHS, 1999b). People aged 85 and older were more likely than those aged 65 to 74 to be covered by Medicare only. Non-Hispanic Whites were more likely than non-Hispanic Blacks and Hispanics to have additional private insurance coverage (NCHS, 1999b).

An individual's insurance status was found to be associated with his or her likelihood of accessing health care. Older people who

Table 3-9. Health Care Coverage Among People Aged 65 and Over by Age and Type of Coverage: 1989 to 2000

(In percent)

Age	Туре	1989	1995 ¹	1997 ¹	1998	1999	2000
65 to 74	Private ^{3,6}	78.2	75.1	69.9	66.6	64.5	62.7
	Medicaid ^{3,4}	6.3	8.4	7.5	7.8	6.6	7.7
	Medicare only ⁵	13.8	14.4	20.3	22.7	25.9	26.3
75 to 84	Private ^{3,6}	75.9	75.7	70.2	68.1	64.6	64.6
	Medicaid ^{3,4}	7.9	9.9	7.9	7.8	7.2	7.2
	Medicare only ⁵	16.2	14.1	20.5	22.9	26.3	26.3
85 and over	Private ^{3,6}	65.5	67.3	64.7	61.8	59.6	59.5
	Medicaid ^{3,4}	9.7	14.3	10.2	10.5	11.4	8.6
	Medicare only ⁵	24.9	19.2	25.2	27.9	28.5	30.9
65 and over Age adjusted ²	Private ^{3,6} Medicaid ^{3,4} Medicare only ⁵	76.1 7.2 15.7	74.5 9.6 14.8	69.5 7.9 20.8	66.7 8.1 23.3	64.0 7.4 26.3	63.1 7.6 26.7

¹ The 1995 and 1997 data are not comparable to other years due to questionnaire changes. See Health Insurance Coverage in Appendix II of National Center for Health Statistics, 2003a.

² Estimates are age-adjusted to the year-2000 standard using two age groups: 65 to 74 and 75 and over. See Age Adjustment in Appendix II of National Center for Health Statistics, 2003a.

³ Almost all people aged 65 and over are covered by Medicare also. In 2000, 91 percent of older people with private insurance also had Medicare.

⁴ Includes public assistance through 1996. Starting in 1997, includes state-sponsored health plans. In 2000, the age-adjusted percent of the population 65 years of age and over covered by Medicaid was 7.3 percent, and 0.3 percent was covered by state-sponsored health plans.

⁵ People covered by Medicare but not covered by private health insurance, Medicaid, public assistance (through 1996), state-sponsored or other government-sponsored health plans (starting in 1997), or military plans.

⁶ Private insurance originally obtained through a present or former employer or union. Starting in 1997, also includes private insurance obtained through workplace, self-employment, or professional association.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: National Center for Health Statistics, 2003a, Table 130. For full citation, see references at end of chapter.

were uninsured or had Medicare coverage only were more likely to delay or go without medical care than those who had a combination of Medicare and private insurance (Cohen et al., 1997; Landerman et al., 1998). Furthermore, data from the 1997 SIPP suggest an association between disability status and insurance coverage. Older people with a severe disability were less likely to have private or military insurance. In 1997, for instance, among people 65 years and older, 67 percent with a severe disability had private or military health insurance coverage, compared with 80 percent without a disability (Mc-Neil, 2001). Part of the explanation may be that those with severe disabilities may not have been able to work in the past and thereby qualify for continued supplemental insurance.

Long-Term Care

In addition to disability's medical, social, and psychological impacts, a major concern is the cost of longterm care, which encompasses a variety of care arrangements used by people who have lost physical or mental functioning (Feder et al., 2000; Stone, 2000). These options may include community-based paid or unpaid care, institutional care, self-care using assistive devices, or a combination of these.

Home- and community-based care are the most common care arrangements for older Americans. About 70 percent to 80 percent of noninstitutionalized older people receive care from friends and family, often with help from supplementary paid helpers (Stone et al., 1987; Miller et al., 1996). Over 65 percent of older noninstitutionalized people depend solely on unpaid help (Stone, 2000). For seniors who

Figure 3-23. Percent of People Aged 65 and Over With Long-Term Care Needs by Age and Place of Residence: 1995¹ In institutions



¹ Needing assistance with activities of daily living (ADLs) or instrumental activities of daily living (IADLs).

Note: The reference population is derived from a combination of sources. The reference population for these data is the civilian noninstitutionalized population and institutionalized population from the National Medical Expenditure Survey, civilian institutionalized population from the Current Population Survey, and Medicare enrollees aged 65 and older from the National Long Term Care Survey.

Source: Stone, 2000. For full citation, see references at end of chapter.

remain in the community, studies have shown an increase in the use of paid care, especially at higher levels of disability, when informal care was often supplemented by formal care (Noelker and Bass, 1989; Norgard and Rodgers, 1997; Liu et al., 2000; Spillman and Pezzin, 2000; Langa et al., 2001). Older people receiving paid care receive, on average, fewer hours of care per week (Feder et al., 2000). Figure 3-23 shows the prevalence of long-term care needs among older people. Among the nearly 70 percent of the oldest old who needed long-term care in 1995, nearly 70 percent lived in the community.

Long-Term Care Arrangements

Community-dwelling individuals who have financial and other resources and entitlements are more likely to use paid help than those who do not (Coughlin et al., 1992; Kemper, 1992; Stoller and Cutler, 1993; Logan and Spitze, 1994). Older non-Whites are also less likely to use formal care than older Whites (Kemper, 1992; Miller et al., 1994; Tennstedt and Chang, 1998; Cagney and Agree, 1999). There are inconsistencies in the relationship between sex and care choice. Some studies suggest that women are more likely than men to use paid care, while others indicate that women are more likely to receive informal care (Kemper, 1992; Stoller and Cutler, 1993; Logan and Spitze, 1994). Some evidence shows that disabled older women receive fewer hours of informal care than comparable men, and most of it is provided by their offspring (Norgard and Rodgers, 1997; Katz, 2000). Men receive most of their informal care from their spouse (Katz, 2000).

Formal care for communitydwelling disabled older people is often provided through home health care. With the number of subscribers doubling in less than

5 years, from 1.2 million in 1992 to 2.4 million in 1996, home health care, which also includes hospice care for terminally ill patients, grew rapidly (Munson, 1999). Between 1996 and 2000, home health care declined. largely due to limitations imposed on its funding by Medicare (NCHS, 2002a). Use of hospice care increased by 83 percent between 1994 and 2000 (NCHS, 2002a).

The 1996 Home and Hospice Care Survey found that older recipients of home care were predominantly women (70 percent) and Whites (69 percent). Forty-seven percent were aged 75 to 84 and widowed, and over 90 percent lived in private residences (Munson, 1999). Family members provided care for about half of home health care patients.

Home health care assists in a variety of activities, including ADLs, IADLs, and other homemaking services. Patients received help with ADLs such as bathing or showering (53 percent), dressing (46 percent), transferring to or from a bed or chair (30 percent), and toileting (23 percent). Among IADLs, patients received help with shopping for groceries or clothes (84 percent), doing light housework (39 percent), taking medications (23 percent), and preparing meals (23 percent). Over half of the patients received help in performing at least one ADL, while 45 percent of men and 51 percent of women received help with at least one IADL. Additionally, patients received household services such as counseling, occupational therapy, and continuous home care (Munson, 1999).

Nursing Homes

Over 90 percent of institutionalized older people live in nursing homes, defined as facilities that have three

or more beds and routinely provide nursing care services (Gabrel, 2000). In 1999, about 1.5 million nursing home residents were 65 or older (NCHS, 2003a). A majority lived in privately owned facilities, while a smaller number lived in nonprofit facilities staffed by volunteers. Over half of the older residents of nursing homes were

among the oldest old. Among the older nursing home residents, about 75 percent were women, and a majority were widowed (Gabrel, 2000; NCHS, 2003a; Figure 3-24 and Figure 3-25). Since the mid-1970s, nursing home utilization rates have decreased among Whites and increased among Blacks. Among Whites, the



Note: The reference population for these data is nursing home residents, excluding residents in personal care or domiciliary care homes.

Source: National Center for Health Statistics, 2003a, Table 97. For full citation, see references at end of chapter.

Figure 3-25. **Nursing Home Residents Among People Aged 65 and** Over by Age and Race: 1999

(Nursing home residents per 1,000 population)



Note: The reference population for these data is nursing home residents, excluding residents in personal care or domiciliary care homes.

Source: National Center for Health Statistics, 2003a, Table 97. For full citation, see references at end of chapter.

decrease was from 6 percent in 1973–74 to 4 percent in 1999. During the same period, nursing home utilization rates for Blacks increased from 3 percent to 6 percent (NCHS, 2003b).

The 1997 National Nursing Home Survey found that the living arrangements of older nursing home residents prior to entering these institutions varied widely, as did their length of stay in nursing homes. About 32 percent entered from a private residence, 45 percent were admitted from a hospital, and about 12 percent were admitted from another nursing home. While the average length of stay for older residents was 870 days, women, unmarried people, and the oldest old had longer average stays than did men, married people, and people aged 65 to 84. Most residents needed assistance with ADLs, with over 75 percent needing assistance with three or more. Over 96 percent needed assistance with bathing and showering, followed by 87 percent who needed assistance in dressing. Over half of the residents needed assistance with all ADLs, while 11 percent needed assistance with none (Gabrel, 2000).

Between 1985 and 1995, the proportion of older people who stayed overnight in nursing homes fell by 8 percent (Bishop, 1999; NCHS, 2002a). This decline is likely due to a combination of both declining rates of disability in the older population and increased use of alternatives to nursing homes, such as home health care and assisted living facilities (Strahan, 1997; Bishop, 1999). Findings of other surveys, including the 1999 NLTCS and the 1996 Medical Expenditure

Figure 3-26.



² Includes Indian Health Service, Department of Veterans Affairs, and other public insurance programs.

Note: The reference population for these data is the civilian noninstitutionalized population. Source: Komisar and Niefeld, 2000. For full citation, see references at end of chapter.

Panel Survey, confirm that institutionalization is declining among the older population (Rhoades and Krauss, 1999; Manton and Gu, 2001).

While an increasing number of seniors are choosing assisted living facilities, this relatively new form of care for older people has not been well studied or well defined (Manton and Gu, 2001; Mitchell and Kemp, 2000). These facilities differ in their levels of service and privacy, and they offer qualities somewhere between the privacy and family caregiving experienced by older people living in their homes and nursing homes, where residents are more dependent on professional care. The 1999 NLTCS estimated that 811,000 people 65 and older were living in assisted care facilities, of whom over half reported no chronic disability (Manton and Gu, 2001).

Assistive Devices

Use of assistive devices either alone or in combination with other care arrangements is becoming more common among seniors (Agree and Freedman, 2000). Among all people using assistive devices, people 65 and older use a majority of the mobility, hearing, and vision devices (Russel et al., 1997). Studies demonstrate that the increased use of assistive devices not only reduces "residual disability" but also decelerates functional decline, decreases caregiver responsibilities, and reduces the hours of personal care needed (Verbrugge et al., 1997; Agree, 1999; Mann et al., 1999; Gitlin et al., 2001; Hoenig et al., 2003).³⁷ The use of assistive devices alone or in combination with personal

³⁷ Residual disability refers to the difficulty in performing activities even after using assistance or personal care.

care may reflect the underlying health condition or severity of the individual's disability (Agree et al., 2004).

Older people with long-term care needs tend to have limited coverage for that purpose, while spending on long-term care can be high (Feder et al., 2000; Liu et al., 2000). Figure 3-26 shows the health insurance status of people 65 and older who reside in the community and also have longterm care needs. For older people, the main sources of financing for long-term care are Medicareeither alone or with private insurance-or Medicaid alone. Medicare provides limited long-term care assistance through its skilled nursing facility and home health benefits. while Medicaid provides assistance to older people who qualify due to low income and assets.

Expenditures

With national health care expenditure totaling an estimated \$1.3 trillion in 2000, the United States spent more on health than any other industrialized country in the world (NCHS, 2002a). Figure 3-27 shows the sources of payment for medical services in 2000. While 19 percent of the expenses were paid out-of-pocket and another 12 percent were paid by private

Figure 3-27.

Sources of Payment for Medicare Beneficiaries' Medical Services: 2000

(Percent distribution and average dollar amounts of overall medical expenses per Medicare beneficiary)



 $^{\rm l}$ Beneficiary out-of-pocket spending does not include premium payments for Medicare Part B, private insurance, or HMO premiums.

Note: The reference population for these data is all Medicare beneficiaries, both fee-for-service and Medicare Plus Choice enrollees.

Source: Centers for Medicare and Medicaid Services, 2000, Cost and Use File. For full citation, see references at end of chapter.

insurance, about 65 percent were paid by public programs such as Medicare and Medicaid. With about 40 million enrollees in 2000, the Medicare program reported a cost of \$222 billion. Medicare payments per enrollee varied among states, ranging from less than \$4,000 in Hawaii and the mountain states to over \$6,200 in some of the East Coast states. Hospital insurance accounted for 59 percent of Medicare expenditures, while expenditures for home health care agencies decreased from 14 percent of hospital insurance in 1995 to 3 percent in 2000. Researchers predict that increased longevity is likely to have implications for the financing of our health care systems (Spillman and Lubitz, 2000; Feder et al., 2000).

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Chapter 4. Economic Characteristics

Ider people have different labor force participation patterns than younger people, and their work and retirement trends vary by age, sex, race, and Hispanic origin. This chapter discusses the economic characteristics of the older population in five sections: work and retirement, income, poverty, household wealth, and housing.

Work and Retirement

Labor Force Participation Trends

During the past half-century, for the U.S. population as a whole, labor force participation rates of men have fallen, while women's have increased (Fullerton, 1999).^{1, 2} The labor force participation rates of older men and women have also followed divergent trends.

² Some economists maintain that labor force participation rates for older men began falling much earlier, such as in the late 19th century. For an example, see Costa, 1998.

Figure 4-1. Labor Force Participation Rates for the Population Aged 65 and Over by Sex: 1950 to 2003



The percentage of men aged 65 and over who were in the labor force fell during the second half of the 20th century from 45.8 percent in 1950 to 18.6 percent in 2003 (Figure 4-1). The decline was not constant during this time. Between 1950 and 1985, the rate dropped 30 percentage points—from 45.8 percent to 15.8 percent—while from 1985 to 1993 it remained unchanged, and thereafter increased to 18.6 percent in 2003. Labor force participation rates for older women, on the other hand, changed so little that the apparent difference between the 2003 rate of 10.6 percent and the 1950 rate of 9.7 percent is not statistically significant.

Older men's and women's labor force participation rates have converged over the past decades. Figure 4-2 demonstrates the percentage-point difference between men and women for those aged 55 to 64 and those 65 and over. In 1950, the rate of men aged 55 to 64 was 59.9 percentage points higher than that of women in the same age group. Thirty years later, this gap had narrowed by about half, to a 30.8 percentage-point difference. By 2003, the gap was 12.1 percentage points.

The gender gap for workers 65 and over also narrowed from 1950 to 1990, with the 1990 gender difference (7.7 percentage points)

¹ The Bureau of Labor Statistics defines the civilian labor force participation rate as the percentage of the civilian noninstitutionalized population aged 16 and over that is either employed or unemployed. People are classified as employed if they "(a) did any work as paid employees, worked in their own business or profession or on their own farm, or worked 15 hours or more as unpaid workers in an enterprise operated by a member of their family, or (b) were not working but had jobs from which they were temporarily absent." People are classified as unemployed "if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work.' For more information on how the labor force components are defined, see Bureau of Labor Statistics, 2003a.

about one-fifth of the 1950 difference (36.1 percentage points). The gender gap did not change from 1990 to 2003.

Researchers point out that labor force participation decisions at older ages are influenced by many factors, such as macroeconomic trends, government policy, pension benefits, and similar factors that affect most individuals' personal financial situations. Fullerton and Toossi (2001, p. 27) explained the association between trends in men's labor force participation rates and the availability of pensions and disability awards:

Prior to 1980, the decreases in the labor force participation rates of older men reflect the increased availability of pensions and disability awards. The decrease in participation over the 1950–80 period for men 65 and older was 26.8 percentage points, with most of the decrease occurring in the 1950s. During the 1970s, the Social Security payments were over-adjusted for inflation and the decrease in labor force participation for men 65 and older was greater than that in the 1960s. The decrease in participation was much lower in the 1980s, after the inflation adjustment procedure was changed. By the 1990s, participation increased for this group of older men.

Labor force participation rates for older men across race and

Table 4-1.Gender Gap in Labor Force Participation Rates for theOlder Population by Age: 1980 to 20031

(In percentage points)

				2003	
Age	1980	1990	2000	Percent- age point	90-percent confidence interval
65 and over	10.9 13.4 10.5 6.3	7.7 9.0 7.2 4.4	8.1 10.7 8.0 4.5	8.0 10.1 7.6 4.2	7.3–8.7 8.4–11.8 6.2–9.0 3.5–4.9

¹ The gender gap is the percentage-point difference (men minus women) in the labor force participation rate.

Note: The reference population for these data is the civilian noninstitutionalized population. Sources: 1980 and 1990, Bureau of Labor Statistics (BLS), 2003c; 2000, BLS, 2003d; 2003, BLS, 2004a. For full citations, see references at end of chapter.

Figure 4-2. Gender Gap in Labor Force Participation Rates by Age: 1950 to 2003¹



¹ The gender gap is the percentage-point difference between men's labor force participation rate and women's labor force participation rate. Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1950 to 1990, Fullerton, 1999, Table 1; 2000, Bureau of Labor Statistics (BLS), 2003b; 2003, BLS, 2004a. For full citations, see references at end of chapter.

Hispanic-origin groups did not differ statistically in 2003. The same is true for older women, although older men had higher rates than older women for each group. In 2003, 18.7 percent of older non-Hispanic White men were in the labor force, compared with 10.8 percent of older non-Hispanic

White women.³ Similarly, 20.3 percent of older Asian men were in the labor force, compared with 8.7 percent of older Asian women (Table 4-2, Figure 4-3).

this is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

The term Hispanic is used to refer to people who are Hispanic or Latino. Hispanics may be any race.

Table 4-2. Labor Force Participation Rates of the Population Aged 50 and Over by Age, Sex, Race, and Hispanic Origin: 1980 to 2003

(In percent)

	Men				Women			
Race and Hispanic origin	1980	1990	2000	2003	1980	1990	2000	2003
All Races 50 to 54 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	89.3 81.7 60.8 19.0 28.5 17.9 8.8	88.8 79.9 55.5 16.3 26.0 15.4 7.1	86.8 77.1 54.8 17.5 30.1 17.9 8.0	86.0 77.6 57.2 18.6 32.8 18.8 8.3	57.8 48.5 33.2 8.1 15.1 7.5 2.5	66.9 55.3 35.5 8.6 17.0 8.2 2.7	74.1 61.2 40.1 9.4 19.4 9.9 3.5	74.7 65.5 45.3 10.6 22.7 11.2 4.1
Non-Hispanic White ¹ 50 to 54 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	90.1 82.8 61.7 19.1 28.6 18.2 8.8	90.0 80.9 56.5 16.8 26.8 15.8 7.4	91.8 80.2 56.0 17.9 30.6 18.2 8.4	87.4 78.7 58.0 18.7 33.4 19.5 8.4	57.9 48.4 33.1 8.0 14.9 7.5 2.5	68.0 56.4 36.1 8.5 17.2 8.0 2.6	75.8 62.9 41.8 9.5 20.0 10.4 3.5	76.9 67.4 46.9 10.8 23.6 12.0 4.2
Black ¹ 50 to 54 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	80.7 70.2 51.2 16.8 25.3 16.2 6.7	79.7 67.2 47.4 13.0 19.1 14.2 4.9	77.7 67.2 44.2 14.2 21.5 14.1 6.7	76.3 67.5 46.7 17.0 28.1 16.2 7.4	57.6 52.5 35.6 9.9 18.7 7.9 2.5	66.7 51.7 34.3 9.9 17.7 9.8 3.2	71.4 59.7 34.6 9.9 19.0 7.5 4.2	71.1 59.8 41.8 10.3 21.2 8.3 4.3
Asian and Others ^{1,2} 50 to 54 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	85.7 77.8 71.0 22.5 30.2 26.5 9.5	86.8 80.6 62.8 15.1 25.0 11.1 6.3	86.9 77.5 60.7 19.3 35.9 17.4 4.9	90.9 83.2 70.4 20.3 37.6 13.1 8.8	59.8 50.0 31.8 8.5 17.0 2.5 4.1	66.8 56.5 30.3 8.9 14.6 7.6 2.9	66.0 58.4 39.0 8.5 13.7 7.4 4.4	75.2 64.0 41.5 8.7 19.0 5.3 3.0
Hispanic (Any Race) 50 to 54 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	91.5 84.0 57.7 20.6 33.1 16.3 7.4	86.4 78.0 52.8 14.0 22.4 9.6 5.6	85.6 79.3 56.6 18.2 31.6 18.8 8.3	83.3 77.1 57.5 17.4 27.7 15.4 9.1	55.7 39.6 28.0 5.5 9.9 4.9 0.7	53.9 46.3 31.1 7.2 12.1 8.5 1.3	66.1 48.6 32.2 7.8 16.2 8.5 3.0	60.7 55.8 35.6 9.4 18.1 8.8 2.8

¹ Data for 2003 are for single-race groups; i.e., people who reported only one race, and therefore are not comparable to data shown for previous

years. ² Data for Asians and others include Asians and other race groups not shown in table; data for 2003 are for Asian alone, not Asian and others. Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1980 and 1990, Bureau of Labor Statistics (BLS), 2003c; 2000, BLS, 2003d; 2003, BLS, 2004a. For full citation, see references at end of chapter.

³ The term non-Hispanic White is used to refer to people who reported being White and no other race and who are not Hispanic. The term Black is used to refer to people who reported being Black or African American and no other race, and the term Asian is used to refer to people who reported being Asian and no other race. The use of single-race populations in this report does not imply that

Figure 4-3.

Labor Force Participation Rates for the Population Aged 65 and Over by Sex, Race, and Hispanic Origin: 1980, 1990, 2000, and 2003



1980
1990
2000
2003

¹ Data for 2003 are for single-race groups; i.e., people who reported only one race, and therefore are not comparable to data shown for previous years.

Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1980 and 1990, Bureau of Labor Statistics (BLS), 2003c; 2000, BLS, 2003d; 2003, BLS, 2004a. For full citations, see references at end of chapter.

Age Structure of the Labor Force

The age structure of the labor force changes over time. Figure 4-4 shows the distribution of the labor force by age in 1950, 2000, 2003, and 2020. In 1950, people aged 55 to 64 represented 12.3 percent of the labor force, and people 65 years and older accounted for 4.9 percent. In 2003, the labor force was younger; while the share of the labor force aged 55 to 64 did not differ statistically, at 11.8 percent, the proportion of older people (aged 65 and older) declined to 3.3 percent. Projections indicate that by 2020, when all Baby Boomers will be 55 years or older, people in the 55-to-64 age group will represent 15.3 percent of the labor force, and those in the 65-and-older age group will account for 5.0 percent.

The median age of the labor force is another indication of how old the workforce is and will be in the future. According to Fullerton and Toossi (2001), the median age of the labor force was 40.5 years in 1962, the highest level attained before the Baby Boomers entered the labor force. It dropped steadily until 1980, and since then it has been rising, to 36.6 in 1990 and 39.3 in 2000. The median age is expected to return to its 1962 level, 40.6 years, in 2010.

The labor force participation of the "near-old" population (people aged 55 to 64) can indicate early retirement trends and other work patterns. The labor force participation rate for men aged 55 to 64 dropped about 20 percentage points from 1950 to 2003 (Figure 4-5). During that time, it increased from 86.9 percent in 1950 to 88.5 percent in 1956, and then dropped to 68.7 percent in 2003.

Figure 4-4. **Percent Distribution of the Labor Force by Age:** 1950, 2000, 2003, and 2020 65 and over 3.0 3.3 5.0 4.9 55 to 64 9.9 11.8 12.3 15.3 45 to 54 35 to 44 21.6 25 to 34 18.4 22.7 16 to 24 19.7 22.4 26.9 25.0 21.4 23.5 22.5 22.1 23.0

Note: The reference population for these data is the civilian noninstitutionalized population. Sources: 1950, 2000, and 2020, Toossi, 2002, Table 5; 2003, Bureau of Labor Statistics, 2004a. For full citations, see references at end of chapter.

15.6

2020

15.1

2003

18.5

1950

16.1

2000



Figure 4-5.



Sources: 2003, Bureau of Labor Statistics (BLS), 2004a; 2010, BLS, 2003a. For full citations, see references at end of chapter.

This pattern is different from that of the labor force participation rates for women aged 55 to 64, which has more than doubled from 1950 (27.0 percent) to 2003 (56.6 percent). There was little to no fluctuation in the 1970s (43.1 percent in 1969, 40.7 percent in 1974, and 41.7 percent in 1979), after which the rate increased to 56.6 percent in 2003.⁴

While the labor force participation rates for men aged 55 to 64 recently showed a downward turn and that of women increased, men still participate in the labor force at a higher rate than women. In 1950, 59.9 percentage points separated the labor force participation rates of men and women in this age group (86.9 percent and 27.0 percent, respectively). That gap narrowed to 12.1 points in 2003 (68.7 percent for men and 56.6 percent for women), but men's rates were still higher. If the general trends of the past 50 years continue, the rates for men and women aged 55 to 64 may converge in the future.

In 2010, the Baby Boom cohorts will be aged 46 to 64 and will be the primary factor in the growth of the near-old and young-old working populations. As seen in Figure 4-6, the size of the labor force that is aged 45 to 54 and 55 to 64 (spanning the Baby Boom cohorts) will grow by 7.4 million people between 2003 and 2010. The fastest-growing labor force group, people aged 55 to 64, will increase by over 20 percent by 2010. Although most other age groups will also increase over this same time period (with the exception of people aged 35 to 44 in the labor force, who are expected to see a decrease of 7.3 percent), none will experience an upsurge that rivals that of those aged 55 to 64.⁵ Their decisions about whether to work past age 65 will affect the age composition of the labor force.

Transitions to Retirement

The change from a full-time working career to complete retirement

⁴ The rate in 1979 does not differ from the rates in 1969 and 1974, while the rate in 1969 is higher than the rate in 1974.

⁵ The Bureau of Labor Statistics projects labor force participation rates of people aged 65 and older to increase from their 2000 levels of 12.8 percent to 14.0 percent in 2025 (Fullerton, 1999). For a brief debate on whether older people will work more or less in the future, see Steuerle and Carasso, 2001.

is not always accomplished at once; part-time employment or nontraditional work often bridges the move. This transition period can be called partial retirement, and researchers are recognizing it as an important component of an individual's work history. Bridge jobs (transitional stages between career employment and complete retirement) are becoming a more frequent part of the retirement process.6 Late-life work patterns take many forms, from a reduction in working hours to selfemployment to reverse retirement (when a retired individual reenters the labor market).

Older workers give a variety of reasons for being employed. Many older workers work past fullretirement age because they enjoy their jobs. One study listed the following reasons why people of varying ages worked:

> At ages 40-49, workers most often mention (in descending order) the need for money, their enjoyment of working, and the fact that work makes them feel useful. At ages 50–62, the most common reasons are the enjoyment of working and the fact that work makes people feel useful, followed by the need to make money. At age 62+, however, the need for money is a major reason for working for a much smaller percentage of workers; in this group, the enjoyment of working is the most frequently cited reason. (Leavitt, 1996, pp. 25-26.)

Table 4-3. Employment Status of the Population Aged 55 and Over by Age and Sex: 2003

(Numbers in thousands)

		Employed		Percent employed		
Age and sex	Total	Total	Percent of	Full time	Port time	
	TOLAT	TOLAI	population	Full-time	Fart-time	
Men						
55 to 64	13,305	8,733	65.6	89.6	10.4	
65 to 69	4,449	1,397	31.4	65.2	34.8	
70 and over	10,047	1,188	11.8	53.3	46.7	
Women						
55 to 64	14,423	7,866	54.5	76.1	23.9	
65 to 69	5,142	1,119	21.8	50.7	49.3	
70 and over	14,616	905	6.2	39.0	60.9	

Note: The reference population for these data is the civilian noninstitutionalized population. Source: Bureau of Labor Statistics, 2004a. For full citation, see references at end of chapter.

Work Status of Older Workers

Table 4-3 shows the employed population aged 55 and older by age and sex in 2003. As shown in the previous section on labor force participation, the percentage of the population that is employed declines as age increases.⁷ In 2003, 65.6 percent of men and 54.5 percent of women aged 55 to 64 worked, compared with 11.8 percent of men and 6.2 percent of women aged 70 and older.

The proportion of older workers who work part-time increases with age for both men and women. Figure 4-7 illustrates the distribution of employed older workers by full-time and part-time work in 2003. The majority of employed men aged 55 to 64 worked fulltime (89.6 percent), as did half of employed men aged 70 and older (53.3 percent). Similarly, 76.1 percent of employed women aged 55

⁶ For more information on bridge jobs, see Quinn and Kozy, 1996.

to 64 worked full-time, compared with 39.0 percent of employed women aged 70 and over.

Occupations and Type of Employment

Occupations and type of employment also vary by age. After leaving a career job, many people choose to become self-employed, some turning to an activity that was previously a hobby, while others may work independently in their career field of expertise.⁸ Knapp and Muller (2000) found that older people are more likely than younger people to be engaged in certain kinds of alternative employment arrangements, such as being independent contractors, on-call workers, temporary help workers, and workers provided by contract firms. For example, they found that older workers made up a larger share of independent contractors (7.0 percent) than of workers in traditional arrangements (2.5 percent).

⁷ Being employed is different from being in the labor force, which includes both employed and unemployed. Footnote 1 of this chapter defines labor force participation and the classifications of employed and unemployed.

⁸ In the work and retirement literature, career jobs are often defined as full-time jobs held for at least 10 years (Quinn and Kozy, 1996).



Researchers have noted that selfemployment in the United States increases with age (Quinn, 1997). In 2003, 10.3 percent of the working population aged 55 to 64 and 14.3 percent of workers 65 and

older were self-employed in nonagricultural industries, compared with 6.8 percent of workers aged 25 to 54 (Table 4-4).

Table 4-4, in which jobs are grouped into four employment

categories—private sector, public sector, self-employment, and agriculture—indicates that age and sex both play a role in the occupational distribution of the population at older ages. In 2003,

Table 4-4.Employed Population Aged 25 and Over by Employment Type, Age, and Sex: 2003

		Total		Men Women					
Employment ¹	25 to 54	55 to 64	65 and over	25 to 54	55 to 64	65 and over	25 to 54	55 to 64	65 and over
Numbers (in thousands) Total Private wage and salary Government wage and salary Self-employed (non-agriculture) Agriculture ²	97,108 74,503 14,623 6,637 1,345	16,587 11,433 3,076 1,709 368	4,601 3,084 560 660 296	52,015 40,826 6,168 4,026 994	8,730 6,063 1,331 1,063 272	2,583 1,672 270 418 223	45,092 33,676 8,455 2,611 350	7,858 5,370 1,745 646 96	2,018 1,412 290 243 73
Percent Distribution Total Private wage and salary Government wage and salary Self-employed (non- agriculture) Agriculture ²	100.0 76.7 15.1 6.8 1.4	100.0 68.9 18.5 10.3 2.2	100.0 67.0 12.2 14.3 6.4	100.0 78.5 11.9 7.7 1.9	100.0 69.5 15.2 12.2 3.1	100.0 64.7 10.5 16.2 8.6	100.0 74.7 18.8 5.8 0.8	100.0 68.3 22.2 8.2 1.2	100.0 70.0 14.4 12.0 3.6

¹ Unpaid family members are not included in this table.

² Agriculture includes wage and salary workers as well as self-employed workers.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: Bureau of Labor Statistics, 2004a. For full citation, see references at end of chapter.

a smaller proportion of workers 65 and older than those aged 55 to 64 worked in the public sector or the private sector, possibly due in part to early retirement opportunities from accrued pensions. On the other hand, a larger proportion of older workers than their younger counterparts were self-employed or worked in the agricultural sector. Older women were more likely than older men to work in both the private and public sectors but less likely to be self-employed or work in agriculture.

The distribution of workers in these occupational categories was not uniform across different age groups. The proportions employed in the private or public sectors were lower among older men than those aged 55 to 64, and the proportions that were in agriculture or were self-employed were higher. The proportions of women aged 55 to 64 and aged 65 and over employed in the private sector were not different, while a smaller proportion of the older group than the younger group was employed by the government. Similar to men, women aged 65 and over were more likely to be selfemployed or work in agriculture than those aged 55 to 64.9

Researchers point out two complementary factors that explain the higher proportion of workers aged 65 and over that are self-employed (Quinn, 1997). First, people who are self-employed in their career jobs tend to retire later than traditional wage and salary workers. Second, retirees often move into self-employment in their later years as a bridge job between career employment and complete retirement. For older workers who do not want to leave the labor force permanently, self-employment often allows greater flexibility of work arrangements and hours spent at work.

Research that looked extensively at bridge jobs and the type of worker who chooses a bridge job after leaving a career place of employment indicates that women are more likely than men to enter a part-time bridge job (Quinn and Kozy, 1996). Using data from the Health and Retirement Survey (HRS), these researchers found that bridge jobs are less common among Black women than either White or Hispanic women. For men, bridge jobs are more common among Hispanic men than among White or Black men.

Health, Wealth, and Education of Older Workers

Research has found that older workers are relatively healthy, prosperous, and well educated. A recent study found that "workers age 60 and older are half as likely as their nonworking counterparts to report that they are in fair to poor health. They are also almost two times more likely to report that they are in very good to excellent health" (Kilker and Summer, 2000, p. 3). This research also found that older workers have higher family incomes and financial assets than their nonworking counterparts.

Using data from the Current Population Survey (CPS), the HRS, and the Asset and Health Dynamics Among the Oldest Old (AHEAD), Haider and Loughran (2001) affirmed that health plays an important role in determining whether one participates in the labor force at all ages, and this is true for older workers. Less-healthy older individuals tend to leave the labor force through retirement, disability. or death, which results in a healthier older working population. This study also found that people who remain in the workforce at older ages are likely to have higher levels of education. They noted that data from 1991 to 1999 showed that, on average, labor force participation rates for people aged 50 and older were 23 percent for high school dropouts and 62 percent for those with more than a collegelevel education.

A similar pattern emerged when looking at wealth. Haider and Loughran found that the median bequeathable wealth of the working population grows with the worker's age, while the median bequeathable wealth of the nonworking population increases through ages 68 to 70 and then declines. By the ages of 77 to 79, the median bequeathable wealth of those who were working (\$226,500) was more than double that of those who were not working (\$112,300). Older workers may continue to contribute to their savings and pension plans, increasing their bequeathable wealth.

Labor force participation rates between the highest and lowest wealth quintiles grow increasingly disparate as age increases. At ages 65 to 67, the labor force participation is 23 percent in the lowest two quintiles and 26 percent in the highest two quintiles. At ages 77 to 79, they were 9 percent for the highest two quintiles and 5 percent for the lowest two. For older men aged 77 to 79, the difference was larger, at 15 percent compared with

⁹ This discussion does not follow birth cohorts through time but looks at a snapshot picture of different age groups in 2003. It is assumed that these age cohorts do not follow different work patterns as they age, making it feasible to generalize about work trends as one cohort ages based on the work patterns of the slightly older cohort. The economy might influence work patterns of the older population, and variations such as business cycles are not incorporated into this analysis.

5 percent. Haider and Loughran (2001, p. 11) observed, "noting that these quintiles represent equal population shares, it is evident that labor force participation becomes increasingly concentrated among the wealthiest individuals with age."

Unemployment

The Bureau of Labor Statistics classifies people as unemployed if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work (Bureau of Labor Statistics, 2002). A recent study using data from the Displaced Workers Surveys (DWS) found that 3-year average job loss rates for older workers declined during the 1980s, increased from the period of 1989 to 1991, and declined again slowly during the 1990s until the period of 1999 to 2001, when they increased again (Farber, 2003).

Chan and Stevens (2001), using data from the HRS, examined the employment patterns of workers 50 and older who had experienced an involuntary job loss. They found that losing a job at an older age tends to create a long unemployment spell and a low probability of returning to work.

Older people take longer than younger people to find work, and if they are displaced from their jobs, it is harder for older workers to find another job. Statistics show that by January 2002, less than half (49 percent) of all older workers displaced from January 1999 to December 2001 had found another job, compared with two-thirds (67 percent) of displaced workers aged 25 to 54 (Rix, 2003). At 2 years after a job loss in their fifties, 61 percent of displaced men and 55 percent of displaced women were subsequently employed—compared with employment levels of 91 percent and 88 percent, respectively, for those who had not previously lost a job. When unemployed older workers find new employment following a job loss, the new jobs tend to be short-lived, or the postdisplacement employment spells tend to be short.

Age Discrimination

The Age Discrimination in Employment Act (ADEA) of 1967 explicitly prohibited age discrimination against people aged 40 to 65, with a few exceptions. Many amendments have since been added to this act.¹⁰ The Age Discrimination Act of 1975 expanded coverage to all programs or activities receiving federal assistance. In 1978, amendments extended the mandatory retirement age to 70, and in 1986 the upper age limit was removed entirely, prohibiting mandatory retirement based on age.

The effect of the ADEA legislation has been the subject of recent studies on older workers. Research shows that prior to the enactment of the ADEA, hiring discrimination against older workers as well as discrimination in promotions, training, and other areas was evident. Since the passage of age discrimination legislation at both the state and federal levels, evidence indicates that the ADEA and related acts have boosted the employment of older workers (Neumark, 2001). Although precise estimates of the incidence of age discrimination are not available, Rix (2003, p. 5) states that "age continues to work against many older men and women, as evidenced by the length of time it takes so many to find employment, the wage loss so many experience upon reemployment, and the size of court awards to victims of discrimination."

Reasons for Retirement

The decision to retire is often affected by economic, social, familial, and health factors. Haider and Loughran (2001) found that nearly 25 percent of people retiring between ages 50 and 58 cited poor health as a "very important" reason for their retirement decisions, compared with 35 percent of those retiring between ages 59 to 61 (Table 4-5). This percentage declined to 13 percent for retirees aged 68 to 74 before increasing to 25 percent for those aged 75 and older. Few retirees aged 50 and over reported retiring because they did not like their work, while a larger proportion cited wanting to do other things or spending time with family as important reasons.

Using the HRS, Gustman and Steinmeier examined the effects of the stock market boom on retirement behavior and found that

... the extraordinary returns in the stock market in the late 1990s, which more than doubled stock prices and unexpectedly increased the value of a mixed portfolio by nearly 60 percent, increased retirement for the HRS sample of older workers by over 3 percentage points by the turn of the century and would have decreased the average retirement age by about a quarter of a year

¹⁰ For more information on the timeline of amendments to the 1967 Age Discrimination in Employment Act, see Neumark, 2001.

if it had not been interrupted. The subsequent decline in the market, which nearly wiped out the gains that had been made during the preceding surge, effectively neutralized the effect of the preceding stock market gains on retirement. (Gustman and Steinmeier, 2002a, abstract.)

The 2003 Retirement Confidence Survey found that American workers' confidence in their ability to retire comfortably remains relatively high. The study also noted that many workers have not been affected by the stock market decline because they did not have much, if any, money invested in the stock market (Employee Benefit Research Institute [EBRI], 2003a).

Financial Status of Retired Older Men and Women

A recent study found that more working men (74 percent) than working women (69 percent) save for retirement, and men are better prepared and more likely to retire when the opportunity arises (EBRI, 2001). The study reported that men are more often employed in jobs that sponsor retirement plans than are women, such as in the manufacturing industry, which has a high retirement plan sponsorship rate (72.9 percent). Women tend to concentrate in services industries and wholesale/retail trade, both of which have lower retirement sponsorship rates (52.8 percent and 43.9 percent, respectively). In addition, according to this study, women usually receive lower retirement benefits. In 1999, women aged 65 and over received, on average, \$8,224 as pension income from an annuity and/or an employment-based pension plan, compared with \$14,046 paid

Table 4-5.Reasons for Retirement for the Population Aged 50 andOver by Age: 20001

(In percent)

Age	"Forced"2	Poor health	Wanted to do other things	Didn't like work	Spend time with family	"Forced," not family or health ³
50 to 58 59 to 61 62 to 64 65 to 67 68 to 70 71 to 74 75 to 79 80 and over	38 40 31 28 28 31 40 46	24 35 18 16 13 25 25	25 30 27 29 25 19 14 10	4 9 7 5 5 4 4 8	32 36 34 37 31 26 27 19	15 9 13 13 18 16 19 25

¹ Respondents were allowed to give more than one answer.

² Percentage of retirees who reported being forced to retire.

³ Percentage of retirees who reported being forced to retire but did not report family or poor health being important.

Source: Haider and Loughran, 2001, Table 12. For full citation, see references at end of chapter.

to their male counterparts. This disparity held true in relation to Social Security benefits as well, with an average monthly payment of \$905 for retired men and \$697 for retired women in 1999.

While women tend to trail men in retirement planning and retirement benefits, they tend also to outlive men and may spend a longer time in retirement. In 2000, women aged 65 had a life expectancy of 19.2 years, compared with 16.3 years for men aged 65 (National Center for Health Statistics, 2002).

The gap between men and women with retirement plans is narrowing. "Between 1989 and 1998, the percentage of employed women with a pension or retirement plan at their current job increased from 43 percent to 45 percent, compared with a decline from 53 percent to 52 percent for employed men," according to EBRI (2000, p. 1). Munnell et al. (2002) also observed this shift: between 1979 and 2000, while pension coverage declined for all men except those in the highest-earning quintile, participation in pensions for women increased at all earnings levels. They noted that the sex differentials in coverage were caused by a combination of factors, including the decline in male workers' union membership and employment at large manufacturing firms; the rapid growth of 401(k) plans, which made employee participation in pension plans voluntary; female workers' improved earnings; larger numbers of women working full-time; and men's and women's different work patterns.

The increase in pension coverage for women can help to minimize the differences in pension wealth between men and women. One study found that for full-time wage and salary workers nearing retirement with pension coverage, the current job's median pension wealth was 76 percent greater for men than for women (Johnson et al., 1999). The gender gap in pensions is likely to narrow in the future as women's work experiences increasingly resemble those of men.

Married Couples and Retirement

Data from the HRS, which include information on health, employment, and family structure, and can be linked to Social Security and pension plan data, permit a more accurate calculation of retirement incentives (Coile, 2003). Because each spouse reports his or her labor history independently, researchers can obtain a better understanding of retirement decision-making within the household (Gustman and Steinmeier, 2002b).

Gustman and Steinmeier (2002b) found that the value each spouse places on being able to spend time with the other after retiring predicts the level of coordination in deciding when to retire, and this preference has a stronger impact on the wife than the husband. They also concluded that Social Security benefits affect couples' decisions about the timing of retirement.

This pattern of behavior differs when one spouse is forced to retire because of health problems or job displacement. If a spouse has a long-term health problem, the other spouse is less likely to retire. There was no evidence that care-giving demands encourage women or men to withdraw from the labor force (Pienta, 1997). On the contrary, the healthy spouse usually remains in the labor force to replace part of the earnings lost by the disabled worker, particularly when the couple is not yet eligible for Social Security retirement benefits (Johnson and Favreault, 2001).

Retirement Preparedness by Race and Hispanic Origin

Preparedness for retirement varies by race and Hispanic origin. The

2003 Minority Retirement Confidence Survey found that Hispanic workers tend to be the least confident about various financial aspects of retirement. Black workers are more confident than Hispanic workers but less confident than workers in general about having enough money for retirement, according to EBRI (2003b). The survey found that Black workers (59 percent) and Hispanic workers (50 percent) are less likely than workers in general (71 percent) to have saved for retirement.

Age at Retirement

While economists agree that the trends in retirement will continue to change, they do not always concur on the causes. Some economists claim that recent changes in public policy and in the private sector will encourage later retirement, while others contend that the rising incomes of older people and redefinitions of retirement lifestyles will promote earlier retirement (Costa, 1999; Quinn, 1999).

Quinn contends that the "era of earlier and earlier retirement has come to an end" (1999, p. 1) due to changes in public policy and the private sector that make working later in life more feasible. He argues that outlawing mandatory retirement is an example of public policy affecting retirement. Another example is Social Security "increasing the delayed retirement credit" so that workers are rewarded "for delaying initial benefit receipt past the normal retirement age" (1999, p. 5).

Other economists think the upswing in labor force participation among the older population is not permanent. Costa believes that "specific institutional details of private pension plans and of Social Security systems are not the primary forces driving the long-run trend" (1999, p. 4). Some researchers suggest that since retirement is attractive and it has become a social norm, improvements in the health of older people coupled with a rise in their income mean the early retirement trend is unlikely to reverse.

Retirement of the Baby Boom Generation

From 1946 to 1964, about 75 million Baby Boomers were born in the United States. An additional 8 million born in other countries during these years immigrated to the United States. By 2008, the first of the Baby Boomers will turn 62, the earliest age at which an individual can collect Social Security benefits in retirement. A major retirement wave will likely arrive in 2011, when the first of the Boomers turn 65. By 2020, the number of adults aged 60 to 64 is projected to be nearly twice the number in 2000.

A 1999 survey by the American Association of Retired Persons (AARP) showed that nearly 7 in 10 Baby Boomers were optimistic about their retirement years. About 28 percent of Baby Boomer respondents reported that they were very optimistic, and 41 percent said that they were fairly optimistic about their retirement. The survey found that approximately one-quarter of Baby Boomers were not well prepared for their retirement, and the less affluent Boomers were less likely to be optimistic about their retirement than other respondents.

Other findings from the AARP survey address the Baby Boomers' expectations for retirement. Most believed that they will still be working during their retirement years—some for the sake of
interest and enjoyment, others for income. The Baby Boomers' definition of retirement included believing that they would not depend on their children. They reported counting on self-directed sources of income, such as IRAs, 401(k)s, savings, and investments, as well as Social Security, to fund their retirement (AARP, 1999).

Income

Figure 4-8 shows that total personal income for the population 65 and older comes largely from four sources. In 2001, Social Security payments accounted for 39 percent of their total personal income, earnings provided 24 percent, pensions accounted for 18 percent, and asset income generated 16 percent; 3 percent of income came from other sources. Gustman et al. (1997), using data from the HRS, found that Social Security and pensions accounted for more than 60 percent of total wealth for households in the 45th to 55th percentile of wealth holders, and almost half (47 percent) for those in the 90th to 95th percentile of wealth distribution.

Social Security

Social Security continues to provide the largest share of aggregate income for the older population, and its proportion compared with the other major sources of income was higher in 2001 than 40 years earlier (Social Security Administration, 2003a). In 2001, Social Security paid benefits to 91 percent of people aged 65 and over, and was the only source of retirement income for many people aged 65 and over. Studies show that it has improved the economic status of older Americans over the past



several decades and helped to alleviate poverty among them (SSA, 2003a; Haveman et al., 2003).

The official name of Social Security is the Old-Age, Survivors, and Disability Insurance (OASDI) program. It is intended to provide monthly benefits to replace the loss of earnings due to retirement, death (with benefits going to a spouse), or disability. The majority (70 percent) of OASDI funds go to retirees, while the remaining portion is split between survivor benefits and disability benefits (Population Reference Bureau, 2002).

Social Security benefits vary and are based on a variety of factors, including a person's earnings history and the age at which the initial benefit is claimed. For example, a person with relatively low past earnings who begins to collect

Social Security at the earliest eligibility age of 62 could expect to receive about \$541 per month in 2001 (Figure 4-9).¹¹ An individual with relatively high past earnings would receive more than double this amount (\$1,163) beginning at the early collection age of 62. If the low earner waited until age 70 to begin collecting benefits, the monthly payment would increase to approximately \$776. In comparison, average-earner benefits would be \$892, \$1,051, and \$1,293 at initial claim ages of 62, 65, and 70, respectively.

¹¹ In 2001, low earnings were defined as 45 percent of the national average wage index (\$32,921.92 in 2001). Average earnings are equal to the index, high earnings are 160 percent of the index, and maximum earnings are equal to the OASDI contribution and benefits base (\$80,400 in 2001). For a more comprehensive explanation of Social Security calculations, see <http://www.ssa .gov/OACT/COLA/AWI.html>.



Note: The reference population for these data is the civilian noninstitutionalized population. Low earnings are defined as 45 percent of the national average wage index (\$32,921.92 in 2001), average earnings are equal to the index, high earnings are 160 percent of the index, and maximum earnings are equal to the OASDI contribution and benefits base (\$80,400 in 2001). For a more comprehensive explanation of these calculations, see http://www.ssa.gov/OACT/COLA/AWI.html.

Source: Social Security Administration, 2001, p. 15. For full citation, see references at end of chapter.

\$1,538

\$1,879

The role of Social Security benefits in relation to a person's total retirement income varies according to the level of other assets. As seen in Figure 4-10, 20 percent of recipients who received Social Security in 2001 were reliant on these benefits as their sole source of income.¹² For an additional 13 percent of the population, Social Security benefits constituted between 90 and 99 percent of total income, and 35 percent received less than half of

Maximum earner

their total income in the form of Social Security.

The importance of Social Security income is also demonstrated by comparing the percentage of the older population living in poverty under the current system and the percentage who would live in poverty if Social Security did not exist. Research shows that in 1997, without Social Security, nearly half (47.6 percent) of people aged 65 and older would have been below the poverty line; with Social Security, the poverty rate was 11.9 percent, reducing the poverty rate of older people by nearly three-quarters due to Social Security alone (Porter et al., 1999). A more recent study examined the economic wellbeing of Social Security recipients

when they first received benefits and examined them again 10 years later. It concluded that Social Security "had a large and sustained effect in reducing poverty for all the racial, sex, and age-atretirement subgroups, both shortly after they first received benefits (1982) and over the subsequent decade" (Haveman et al., 2003, p. 392). Social Security's sustaining power in helping to alleviate poverty among older people is partly due to the fact that average Social Security benefits increased faster than the poverty threshold in the 1980s and 1990s (AARP, 2001).

¹² The Social Security Administration does not use individual recipients for some of its analysis of Social Security and income. Instead, it refers to "aged units," defined as a married couple with husband or wife aged 65 or over, or a person 65 or older who does not live with a spouse. This distinction provides a closer estimate of income levels for married couples, who typically pool their income within one household.

Figure 4-10.

Social Security Recipients Aged 65 and Over by Relative Importance of Social Security to Total Money Income: 2001¹

(Percent distribution)



which is defined by the Social Security Administration as a married couple with a husband or a wife aged 65 or over, or a person aged 65 or over who does not live with a spouse. Note: The reference population for these data is the civilian noninstitutionalized population.

Source: Social Security Administration, 2003a. For full citation, see references at end of chapter.

Social Security Funding

According to an AARP study, in the late 1970s and early 1980s, "high inflation accompanied by high unemployment (stagflation) combined to create a financing crisis for Social Security," which was alleviated by the 1983 Amendments to the Social Security Act (AARP, 2001, p. 26). The 2003 OASDI Trustees Report projected that, under intermediate assumptions, the annual cost for Social Security funds "will exceed tax income starting in 2018" and "are projected to become exhausted by 2042" (Social Security Administration, 2003b, II. Overview, A. Highlights).¹³

One reason for this predicted shortfall is that the number of beneficiaries is projected to increase more rapidly than the number of covered workers. In a "payas-you-go" program such as the OASDI, current workers pay a share of their income to a fund that is then distributed to current retirees. The ratio of covered workers per OASDI beneficiary was 41.9 in 1945 and fell to 16.5 in 1950. By 2002, there were 3.3 covered workers per OASDI beneficiary. This worker-beneficiary ratio is projected to continue to fall to 2.2 by 2030, when the entire Baby Boomer cohort will be aged 65 and over (Social Security Administration, 2003b, IV. Actuarial Estimates, B. Long-Range Estimates, Table IV.B2).¹⁴

The OASDI Board of Trustees estimated that—if Social Security continues to be financed by Social Security tax revenues alone—to maintain the system's solvency throughout the 75-year projection period of 2003 to 2077, "the payroll tax would be increased to 16.94 percent at the point of trust fund exhaustion in 2042 and continue rising to 18.9 percent in 2077" (Social Security Administration, 2003b, II. Overview, E. Conclusion).¹⁵

Some researchers have stated that mortality may decline faster than foreseen by the Social Security Administration's forecasts, requiring an increase in the payroll tax rate or a reduction in benefits beyond the Social Security Administration's estimate (Lee and Tuljapurkar, 1997).¹⁶ They pointed out that "longer life is costly because incremental years lived come largely at ages that are traditionally spent in leisure; so the life cycle value of consumption needs and Social Security benefits automatically rises considerably, while the life cycle value of earnings and tax contributions rises much less" (Lee and Tuljapurkar, 1997, p. 78). They predicted that "if life expectancy rose to 90 or 100 years by 2070, the balanced budget tax rate would have to rise to 27% or 32% of taxable payroll" (Lee and Tuljapurkar, 1997, p. 79).

¹³ See <http://www.ssa.gov/OACT/TR /TR03/II_highlights.html>.

¹⁴ See <http://www.ssa.gov/OACT/TR /TR03/IV_Lrest.html>.

¹⁵ See <http://www.ssa.gov/OACT/TR /TR03/II_conclu.html>.

¹⁶ For an evaluation of the performance of the Lee-Carter method for forecasting mortality, see Lee and Miller, 2001.

Table 4-6. Social Security Schedule for Full Retirement and Reductions by Age: 2003

Year of birth	Minimum retirement age for full benefit ¹	Reduction months at age 62	Monthly percent reduction ²	Total percent reduction ²
1937 or earlier	65	36	0.556	20.00
1938	65 and 2 months	38	0.548	20.83
1939	65 and 4 months	40	0.541	21.67
1940	65 and 6 months	42	0.535	22.50
1941	65 and 8 months	44	0.530	23.33
1942	65 and 10 months	46	0.525	24.17
1943 to 1954	66	48	0.520	25.00
1955	66 and 2 months	50	0.516	25.84
1956	66 and 4 months	52	0.512	26.66
1957	66 and 6 months	54	0.509	27.50
1958	66 and 8 months	56	0.505	28.33
1959	66 and 10 months	58	0.502	29.17
1960 or later	67	60	0.500	30.00

¹ Retirement with benefits can occur at any age between 62 and the full retirement age; however, Social Security benefits are reduced a fraction of a percent (see monthly percent reduction column) for each month before the full retirement age is reached.

 2 Monthly and total percentage reductions are approximate due to rounding. The actual reductions are .556 (or 5/9 of 1 percent) per month for the first 36 months and .417 (or 5/12 of 1 percent) for subsequent months.

Source: Social Security Administration, 2003c. For full citation, see references at end of chapter.

Retirement Age and Social Security

Another issue that researchers identify as affecting the solvency of Social Security is that the average duration spent collecting Social Security has been increasing due to both the declining average age of retirement and increasing longevity. The average retirement age had been declining until the 1980s, when it leveled off, but it resumed its decline in the 1990s. Gendell (2001) found that the median age at retirement for men in the late 1990s was 5 years younger than it was in the early 1950s (62.0 in 1995-2000 compared with 66.9 in 1950-55) and 6 years younger for women (61.8 in 1995-2000 compared with 67.6 in 1950-55).

Concerns over the feasibility of providing Social Security payments to the Baby Boom cohort for potentially more than two decades of retirement life have sparked policy changes. Two changes enacted in 2000 are increasing the age of eligibility for fully retired-worker benefits, and reducing benefits for early-retirement (age 62) beneficiaries. The full-benefit retirement age will increase from the current age of 65 for those born in 1937 or earlier by two months per year until it reaches 66 for those born in 1943 through 1954. Then it will begin another gradual increase to age 67 for those born in 1960 or later (Table 4-6).

The Social Security Administration's New Beneficiary Survey (NBS), which surveyed 9,065 recipients of Social Security benefits in 1982 and reinterviewed 69 percent of the surviving respondents in 1991, examined Social Security recipients' economic status and changes in their well-being over this 9-year period. The NBS showed that recipients who first received benefits at younger ages had lower economic status in later years than those who became beneficiaries at older ages. Those who accepted benefits before age 65 had their monthly payments permanently reduced (Haveman et al., 2003).

Some economists contend that increased labor force participation of older workers and raising the age for receipt of full benefits could lead to larger Social Security tax revenues and a decreased number of years of payments, which would reduce the projected shortfall in overall Social Security benefit payments (Verma and Rix, 2003). They also point out that, while the increase in the Social Security retirement age itself may not induce a large number of older workers to stay in the labor force, "slowing labor force growth and labor shortage" as well as "rising life expectancy and concern about retirement income adequacy" may lead some workers to postpone retirement (Verman and Rix, 2003, p. 3). These researchers believe that public and private sector initiatives can be developed to encourage older workers to do so.

Economists continue to debate whether the decline in the retirement age has reversed and what the future trend will be. (See the earlier section in this chapter on retirement for more discussion.) Because further gains in longevity seem likely, the average length of retirement may continue to increase.

Private Pensions

Private pensions provide retirement income for many people (General Accounting Office, 2002). The share of the private sector workforce that has a pension plan increased in the post-World War II economy and has remained at about 50 percent since the 1970s (Munnell et al., 2002). In 2002, the U.S. General Accounting



¹ A defined-benefit pension plan generally provides pensions that are based on a percentage of one's final pay, accounting for years of service. A defined-contribution pension plan involves a specific payment out of each paycheck into an employee-specific account, to which an employer often adds a partially or fully matched contribution. Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1975 to 1990, Employee Benefit Research Institute (EBRI), 2001, Factsheet; 1998, EBRI, 2003, Factsheet. For full citations, see references at end of chapter.

Office reported that "only about 52 percent of retirees receive pension income," and that the millions of workers who were not covered by private pensions were "at risk of inadequate income during their retirement years" (General Accounting Office, 2002, p. 1).

While the proportion of retirees receiving pension benefits has remained stable since the 1970s, the amount of pension income has increased. From 1980 to 2000, average annual pension amounts (in 1999 dollars) increased from \$11,400 to \$16,800 for retired workers aged 62 to 64, from \$8,300 to \$12,500 for those aged 65 to 74, and from \$6,800 to \$10,100 for retirees aged 75 or older (AARP, 2001).

Most pension plans fall into the category of either a defined-benefit plan or a defined-contribution plan.

In 2004, 21 percent of workers in private industry participated in defined-benefit plans and 42 percent participated in a defined-contribution plan (BLS, 2004b). A definedbenefit pension plan generally provides pensions that are based on a percentage of one's final pay, according to years of service, and they are typically paid as an annuity (Campbell and Munnell, 2002). The number of defined-benefit pension plans in the private sector decreased from 170,000 in 1985 to 56,000 in 1998 (Employee Benefit Research Institute, 2003; Figure 4-11).

In contrast, the number of definedcontribution pension plans has been increasing. In 1975, there were 208,000 such plans, and the number increased to 674,000 in 1998. Defined-contribution pension plans give participants flexibility and portability, and provide gen-

erally lower costs and investment risks for the employers (Campbell and Munnell, 2002). Definedcontribution pension plans involve a specified payment out of each paycheck into an employee-specific account, to which an employer often adds a partially or fully matched contribution. Common types of defined-contribution pension plans include 401(k), profit sharing, 403(b), and 457 plans.¹⁷ The percentage of the paycheck that is contributed to the account is set out in advance. The exact amount of the pension is not predetermined and depends on many factors, including the amount contributed and the rate of return on the investment of the pension funds. The accrued amount is typically available in a lump-sum payment at the time of retirement but may sometimes be taken as an annuity (Campbell and Munnell, 2002).

Researchers note that some policies that encourage additional work may conflict with private pension plans that penalize work beyond a particular age through adjustments to their defined benefit (Quinn and Kozy, 1996). For example, some benefit calculation rules reduce a worker's pension value after a set number of years on the job, encouraging workers to leave career employment and either fully retire, find employment with another employer, or become self-employed (see the discussion earlier in this chapter on bridge jobs and part-time work).

¹⁷ The 401(k) is a tax-deferred retirement plan. The 403(b) is a tax-deferred retirement plan available to employees of educational institutions and certain nonprofit organizations. The 457 plan is a tax-deferred compensation plan for employees of states, subdivisions of states, charitable or religious organizations, labor unions and trade associations, and other eligible employers. For more information on these retirement plans, see Internal Revenue Service, 2005.

Money Income

Official income estimates from the CPS are based solely on money income: earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous money income. These estimates refer to income before deductions for taxes or other expenses and do not include lump-sum payments or capital gains.18

Money Income of Older Householders

The 2003 median household money income for households with a householder 65 and older (\$23,787) was nearly twice that of 1967 adjusted for inflation (\$12,882; Figure 4-12). While income increased during most of this period, some declines occurred. The median household money income for older households reached its peak in 1999 (\$25,164).

Households with a householder aged 65 and over have lower incomes than younger households (Table 4-7). In 2003, the median money income of older households (\$23,787) was below the median for all households (\$43,318), and was the lowest among all age groups. It was slightly below the median money income of households with a householder under age 25 (\$27,053). Household money income increased with the age

Figure 4-12.

Median Household Money Income for Older Households: 1967 to 2003

(In 2003 dollars. Households with householder aged 65 and over)



Note: The reference population for these data is the civilian noninstitutionalized population. Source: U.S. Census Bureau, 2004, Table H-10. For full citation, see references at end of chapter.

Table 4-7. Median Household Money Income by Age of Householder: 2003

		Median money	income (dollars)
Age of householder	Number of households (in thousands)	Value	90-percent confidence interval
Total 15 to 24 25 to 34 35 to 44 45 to 54 55 to 64 65 and over	112,000 6,610 19,159 23,222 23,137 16,824 23,048	43,318 27,053 44,779 55,044 60,242 49,215 23,787	43,009–43,627 26,388–27,718 44,187–45,371 54,383–55,705 59,591–60,893 48,365–50,065 23,489–24,085

Note: The reference population for these data is the civilian noninstitutionalized population. Source: DeNavas-Walt, Proctor, and Mills, 2004. For full citation, see references at end of chapter.

of the householder until ages 45 to 54, where it peaked at \$60,242.

Median Household Money Income by Race

As shown in Figure 4-13, in 2003, older non-Hispanic White households (as defined by the characteristics of the householder) had the highest median household money income among all race groups and Hispanics for almost every older age group. The exceptions were that for ages 65 to 69 and 70 to 74, there were no statistically significant differences in the median money incomes of non-Hispanic White households and Asian households.

¹⁸ For more information on money income of the total population, see DeNavas-Walt et al., 2001 and DeNavas-Walt and Cleveland, 2002.

Figure 4-13. Median Household Money Income for Older Households by Age, Race, and Hispanic Origin of Householder: 2003



Median Household Money Income by Living Arrangements

Figure 4-14 shows that in 2003, married-couple households with householders aged 65 to 69 had a median household money income of \$45,305, more than twice that of 65- to 69-year-old male and female householders living alone (\$17,842 and \$16,474, respectively).¹⁹

Income levels were lower at older ages among these three household types. For example, the median household money income for married-couple households ranged from \$45,305 when the householder was aged 65 to 69 to \$29,280 when the householder was 75 or over. Older women living alone tend to have lower household income than older men living alone. For people aged 75 and over living alone in 2003, median household income was \$13,172 for women and \$16,937 for men.

Poverty

Poverty Rates

According to data from the 2004 CPS Annual Social and Economic Supplement (ASEC), the basis of the official poverty rate in the United States, 10.2 percent of the population 65 and older lived in poverty in 2003 (Table 4-8).²⁰ This proportion was lower than that for people under 18 years of age (17.6 percent) and for people aged 18 to 64 (10.8 percent). ²⁰ The Office of Management and Budget (OMB) determined the official definition of poverty in Statistical Policy Directive 14. For more information on how the Census Bureau uses this definition to measure poverty and the poverty threshold in 2003 by size of family and number of related children under 18 years, see DeNavas-Walt, Proctor, and Mills, 2004.

Official poverty levels are based on money income and do not include nonmonetary benefits, such as food stamps, public housing, and Medicaid. A person is considered to be living in poverty if his or her before-tax cash income is below a defined level of need or threshold. Poverty thresholds were originally devised by the Social Security Administration in the 1960s based on a minimum cost to obtain a nutritionally adequate diet, as defined by the Department of Agriculture, taking into account both family size and the number of children in the household.

The thresholds are updated annually for inflation using the consumer price index for urban consumers. They do not vary by geographic locale. In 2003, the poverty threshold was set at \$8,825 for an older (65 and older) householder living alone. For older householders living in a two-person household with no related children under 18 years of age, the threshold was \$11,122.

¹⁹ The median household money income of 65- to 69-year-old male (\$17,842) and female (\$16,474) householders living alone is not statistically different.



During the 1960s and early 1970s, older people experienced the highest poverty rate of these age groups (Figure 4-15). In 1959, 35.2 percent of older people lived in poverty.²¹ In 1966, the poverty rate of the older population had decreased to 28.5 percent, while the rate of people aged 18 to 64 was 10.5 percent and that of children was 17.6 percent. Since the 1960s, various government programs have been designed to alleviate the financial burdens of the older population, and subsequently, the proportion of the older population living in poverty declined steadily during the late 1960s and early

²¹ Poverty rates for people aged 65 and over are available for 1959 and then from 1966 to the present. Data from 1960 to 1965 for age groups 65 and over and 18 to 64 are not available.



Source: DeNavas-Walt, Proctor, and Mills, 2004. For full citation, see references at end of chapter.

Table 4-8. Poverty Status of People by Age, Race, and Hispanic Origin: 1960 to 2003

(Numbers in thousands)

		All people			Under 18			18 to 64			65 and ove	r
Year and race		Below lev	poverty /el		Below lev	poverty vel		Below lev	poverty /el		Below le	poverty vel
	Total	Number	Percent	Total	Number	Percent	Total	Number	Percent	Total	Number	Percent
All Races												
2003	287,699	35,861	12.5	72,999	12,866	17.6	180,041	19,443	10.8	34,569	3,552	10.2
2002	285,317	34,570	12.1	72,696	12,133	16.7	178,388	18,861	10.6	34,234	3,576	10.4
2000-	278,944	31,581	11.3	71,741	11,587	16.2	1/3,638	16,671	9.6	33,566	3,323	9.9
1995	203,733	30,423	13.0	70,500	12/21	20.0	152 502	16,442	10.7	31,000	3,310	10.3
1990	236 594	33,064	14.0	62 876	13,431	20.0	146 396	16 598	11.7	27 322	3,050	12.2
1980	225.027	29.272	13.0	62.914	11.543	18.3	137.428	13.858	10.1	24.686	3.871	15.7
1975	210,864	25,877	12.3	65,079	11,104	17.1	124,122	11,456	9.2	21,662	3,317	15.3
1970	202,183	25,420	12.6	69,159	10,440	15.1	113,554	10,187	9.0	19,470	4,793	24.6
1965	191,413	33,185	17.3	69,986	14,676	21.0	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960	179,503	39,851	22.2	65,601	17,634	26.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
White Alone ¹												
2003	231,866	24,272	10.5	55,779	7,985	14.3	145,783	13,622	9.3	30,303	2,666	8.8
2002	230,376	23,466	10.2	55,703	7,549	13.6	144,694	13,178	9.1	29,980	2,739	9.1
White												
2000 ²	227,846	21,645	9.5	55,980	7,307	13.1	142,164	11,754	8.3	29,703	2,584	8.7
1995	218,028	24,423	11.2	55,444	8,981	16.2	134,149	12,869	9.6	28,436	2,572	9.0
1990	208,611	22,326	10.7	51,929	8,232	15.9	129,784	11,387	8.8	26,898	2,707	10.1
1985	200,918	22,860	11.4	51,031	8,253	16.2	125,258	11,909	9.5	24,629	2,698	11.0
1980	192,912	17 770	10.2	51,000	6 0 2 7	10.9	100 105	9,478	8.0 7.5	22,323	3,042	13.0
1970	177 376	17 484	9.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	4 011	22.6
1965	168.732	22.496	13.3	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960	158,863	28,309	17.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Non-Hispanic White Alone ¹												
2003	194,595	15,902	8.2	43,150	4,233	9.8	123,110	9,391	7.6	28,335	2,277	8.0
2002	194,144	15,567	8.0	43,614	4,090	9.4	122,511	9,157	7.5	28,018	2,321	8.3
Non-Hispanic White ³												
2000 ²	193,691	14,366	7.4	44,244	4,018	9.1	121,499	8,130	6.7	27,948	2,218	7.9
1995	190,951	16,267	8.5	45,689	5,115	11.2	118,228	8,908	7.5	27,034	2,243	8.3
1990	188,129	16,622	8.8	44,797	5,532	12.3	117,477	8,619	7.3	25,854	2,471	9.6
1985	183,455	17,839	9.7	44,752	5,745	12.8	114,969	9,608	8.4	23,734	2,486	10.5
1980	179,798	16,365	9.1	46,578	5,510	11.8	111,460	7,990	7.2	21,760	2,865	13.2
1975	172,417	14,883	0.0	49,670	5,342	10.8	103,496	7,039	0.0	19,251	2,503	13.0
Black Alone ¹							. .					
2003	35,989	8,781	24.4	11,367	3,877	34.1	21,746	4,224	19.4	2,876	680	23.7
2002	35,678	8,602	24.1	11,275	3,645	32.3	21,547	4,277	19.9	2,850	080	23.8
Black												
2000 ²	35,425	7,982	22.5	11,480	3,581	31.2	21,161	3,794	17.9	2,785	607	21.8
1995	33,740	9,872	29.3	11,369	4,761	41.9	19,892	4,483	22.5	2,478	629	25.4
1990	30,800	9,637	21.2	0.545	4,550	44.8	16,097	4,427	24.5	2,547	800 717	33.8
1980	26,403	8 579	32.5	9,368	3 961	42.3	14 987	3 835	24.5	2,273	783	38.1
1975	24.089	7.545	31.3	9,421	3.925	41.7	12.872	2.968	23.1	1.795	652	36.3
1970	22,515	7,548	33.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	1,422	683	48.0
1965	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Hispanic (Any Race) ³												
2003	40,300	9,051	22.5	13,730	4,077	29.7	24,490	4,568	18.7	2,080	406	19.5
2002	39,216	8,555	21.8	13,210	3,782	28.6	23,952	4,334	18.1	2,053	439	21.4
2000 ²	35,955	7,747	21.5	12,399	3,522	28.4	21,734	3,844	17.7	1,822	381	20.9
1995	28,344	8,574	30.3	10,213	4,080	40.0	16,673	4,153	24.9	1,458	342	23.5
1985	21,400	5 236	20.1	7,407 6,475	2,000	30.4	10.685	2,090	22.0 22.6	1,091	240 210	22.5
1980	13 600	3 491	25.0	5 276	1 749	33.2	7 740	1 563	22.0	582	179	20.9 30 8
1975	11,117	2,991	26.9	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)	137	32.6
			1									

(NA) Not available.

¹ Data for 2002 and 2003 are for single-race groups; i.e., people who reported only one race, and therefore are not comparable to data shown for previous years.
 ² Consistent with 2001 data through implementation of Census 2000-based population controls and a 28,000-household sample expansion.
 ³ Data prior to 1973 for non-Hispanic Whites and Hispanics are not available.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: DeNavas-Walt, Proctor, and Mills, 2004. For full citation, see references at end of chapter.

1970s. In 1975, 15.3 percent of the older population lived in poverty. Since 1975, the older population's poverty rate has continued the general downward trend, with minor fluctuations.

Poverty and Near Poverty

While categorizing people as "in poverty" or "not in poverty" is one approach to classifying their economic situation, examining a measure such as the percent of the population living close to the poverty line, or "near poverty," provides additional insights into economic well-being.²² In 2003, 10.2 percent of the population 65 and older lived in poverty, and an

²² "Near poverty" in this report describes those with family incomes as great as the poverty threshold but below 125 percent of the threshold. For example, if a family's income was \$22,007 and the poverty threshold was \$20,000 for that size and composition of family, the family would be considered "near poverty," or living close to the poverty line (Proctor and Dalaker, 2003).

Table 4-9.					
Percent in	Poverty and	l Near Po	overty by	Age and	Sex: 2003

	To	tal	Ма	ale	Female		
Age	Below	Below	Below	Below	Below	Below	
	100 per-	125 per-	100 per-	125 per-	100 per-	125 per-	
	cent of						
	poverty	poverty	poverty	poverty	poverty	poverty	
	threshold	threshold	threshold	threshold	threshold	threshold	
Total	12.5	16.9	11.2	15.2	13.7	18.5	
Under 65	12.8	16.9	11.7	15.6	13.9	18.2	
	10.2	16.9	7.3	12.3	12.5	20.4	
Under 18	17.6	23.0	17.7	23.0	17.6	23.1	
18 to 24	16.5	21.5	13.4	18.1	19.7	25.1	
25 to 34	12.8	17.0	10.2	13.9	15.5	20.1	
35 to 44	9.6	13.1	8.3	11.6	10.8	14.6	
45 to 54	7.6	10.3	7.2	9.8	8.0	10.8	
55 to 59	8.2	11.0	6.9	9.5	9.4	12.4	
60 to 64	9.7	13.4	8.1	11.1	11.1	15.5	
65 to 74	9.0	14.5	7.1	11.4	10.6	17.2	
75 and over	11.6	19.6	7.1	13.5	14.3	23.6	

Note: The reference population for these data is the civilian noninstitutionalized population. Source: U.S. Census Bureau, 2004. For full citation, see references at end of chapter.

additional 6.7 percent lived "near poverty" (people with incomes at or above their poverty threshold but below 125 percent of their threshold). Poverty and near-poverty rates differ by age group among the older population. People aged 65 to 74 years had a poverty rate of 9.0 percent in 2003, compared with 11.6 percent of those aged 75 and







older (Table 4-9). In addition, 8.0 percent of those aged 75 and older and 5.5 percent of those aged 65 to 74 were classified as "near poverty" in 2003.

Older Women and Men in Poverty

Poverty rates differ by sex. Larger percentages of older women lived in poverty in 2003 than older men. In 2003, women composed 57.3 percent of the population 65 and older but represented 69.6 percent of the older population living in poverty. As Figure 4-16 shows, 12.5 percent of older women were in poverty, compared with 7.3 percent of older men. In addition, older women were more likely than older men to live in near poverty: 7.9 percent compared with 5.0 percent.

Poverty rates for the older population also varied by race and Hispanic origin. In 2003, older non-Hispanic Whites—with 8.0 percent living in poverty—were less likely than their Black and Hispanic counterparts to be in poverty (23.7 percent and 19.5 percent, respectively). Historically, older non-Hispanic Whites have been less likely to live in poverty than older Blacks or Hispanics. In 1975 (the earliest year for which data are available for Hispanics), 13.0 percent of older non-Hispanic Whites lived in poverty, compared with 36.3 percent of older Blacks and 32.6 percent of older Hispanics (Table 4-8).²³

The sex difference in poverty rates was found for older non-Hispanic Whites and Blacks. In 2003, non-Hispanic White women aged 65 and over were more likely to be in poverty than their male

²³ The apparent difference in the proportions of older Blacks and older Hispanics living in poverty in 1975 is not statistically significant.

counterparts: 10.0 percent and 5.4 percent, respectively. The poverty rates for older Black women and men were 27.4 percent and 17.7 percent, respectively.

Poverty by Living Arrangements

Older householders living alone are at higher risk of being in poverty than their married counterparts. In 2003, 4.9 percent of older people in married-couple families were in poverty, lower than the 13.6 percent of older men living alone and 20.4 percent of older women living alone (Figure 4-17). Differences in poverty rates by living arrangements can also be found among the different race groups and Hispanics (except Asians, where sufficient data were not available). In 2003, 3.5 percent of people in older non-Hispanic White married-couple families lived in poverty, compared with 10.7 percent of older non-Hispanic White men living alone and 16.9 percent of older non-Hispanic White women living alone. Among older Blacks, 12.4 percent of those in marriedcouple families lived in poverty, while 26.4 percent of older Black men and 40.3 percent of older Black women who lived alone lived in poverty. Older Hispanic women who lived alone lived in poverty at a rate more than twice that of older Hispanics in married-couple families (40.8 percent and 14.7 percent, respectively).24

Episodes of Poverty

While poverty rates among older people have declined since the 1960s, the annual data discussed in the preceding sections do not reflect details of the poverty conditions found in the United States and the dynamics of change in poverty over time. The Survey of Income and Program Participation (SIPP) provides longitudinal estimates of change in income and poverty levels among individuals over a defined period of time.²⁵ Unlike the CPS, which provides poverty estimates for a given year, the SIPP collects information about monthly income from the same set of people for several years, which allows analysis of change over time.

The poverty data available from the 1996 SIPP, covering January 1996 to December 1999, show that the rate of episodic poverty among those 65 and over during 1999 was 15.4 percent, compared with 26.8 percent for those under 18.²⁶ The chronic poverty rate for those 65 and over was 3.8 percent—higher than among those under age 18 (2.6 percent).²⁷

The median poverty spell for the total population between 1996 and 1999 (i.e., the number of months that people who were not in poverty in the first interview month spent in poverty before leaving

poverty) was 4.0 months.²⁸ The older population had a median poverty spell of 4.0 months, compared with 3.9 months for those aged 18 to 64 and 4.4 months for those under age 18.

Entries into poverty were measured as the percentage of people who were not in poverty in 1996 but were in poverty in a subsequent year. Exits out of poverty were measured as the percentage of people who were in poverty in 1996 but were not in poverty in a subsequent year. Both entries into and exits out of poverty were based on an annual poverty measure. The 65-and-over population's entry rate into poverty was 3.3 percent, lower than children under age 18 (4.5 percent). The exit rate from poverty for the older group was 32.4 percent, lower than the 47.9 percent for those under age 18 and 53.9 percent for those 18 to 64. While people aged 65 and over had a lower probability than children of entering or being in poverty, the data show that once older people were in poverty, they were less likely to transition out of poverty. The survey does not provide information on the extent of long-term poverty that persisted for more than 4 years. A number of these transition indicators are shown in Figure 4-18.

Poverty by Race, Education, and Marital Status

Using the data from the 1988 wave of the Panel Study of Income Dynamics (PSID), Jensen and McLaughlin (1997) evaluated 20

²⁴ The apparent difference in the proportions of older Blacks (12.4 percent) and older Hispanics (14.7 percent) in married-couple families in poverty is not statistically significant, and the apparent difference in the proportions of older Black women (40.3 percent) and older Hispanic women (40.8 percent) in poverty is not statistically significant.

²⁵ For more information on the Survey of Income and Program Participation (SIPP), see Iceland, 2003.

²⁶ The rate of episodic poverty is the percentage of people who were in poverty in 2 or more consecutive months in a given time period.

²⁷ The chronic poverty rate is the percentage of people who were in poverty every month from 1996 through the end of 1999.

²⁸ The duration of poverty spells can be measured by the number of months in poverty. This analysis required a minimum spell length of 2 months. Spells were required to be separated by 2 or more months of not being in poverty. Individuals could have more than one spell.



Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003a. For full citation, see references at end of chapter.

years' worth of data and found that approximately 40 percent of older people living in poverty exited after 1 year, but that many of these people had minimal increases in income. PSID is intended to provide information on a variety of economic and demographic behaviors, one of which is the extent of poverty and changes experienced by individuals related to poverty. The study found that "the rather modest absolute increases in total household income, and incometo-needs ratio, suggest that older people who exit poverty tend not to rise much above the poverty threshold" (p. 466).

Another study that used PSID data (Rank and Hirschl, 1999) examined

the effects of race, education, sex, and marital status on the likelihood of experiencing poverty in the later years. The researchers found that "the effects on the risk of poverty of being not married, having less than 12 years of education, and of being Black are additive" and that "possessing any two of these characteristics increases the cumulative risk four to five times, while possessing all three characteristics results in a six- to seven-fold increase in the risk of poverty by age 85" (p. S190). They concluded that the percentage of older people who are in poverty at some point in their older years is often masked by cross-sectional data analysis that tends to find relatively low poverty rates among older people

because people transition in and out of poverty.

Work History and Poverty

Work history is another important predictor in the transition to poverty (McLaughlin and Jensen, 2000). In a recent study, the researchers examined the effects of work history on the transition to poverty among people aged 55 and over using PSID data (McLaughlin and Jensen, 2000). Work history was captured by using occupation, years of work experience, union coverage, and preretirement wages. The effects of work history, current marital status, metropolitan/nonmetropolitan residence, and past occupation were

Table 4-10.Median Net Worth and Median Net Worth Excluding Home Equity for Households by Ageof Householder and Monthly Household Income Quintile: 2000

Households and not worth							65 an	d over	
income quintile ¹	Total	Under 35	35 to 44	45 to 54	55 to 64	Total	65 to 69	70 to 74	75 and over
All households (in thousands) Median net worth Excluding home equity	104,644 \$55,000 \$13,473	22,362 \$7,240 \$3,300	24,717 \$44,275 \$13,100	21,347 \$83,150 \$23,525	14,139 \$112,048 \$32,304	22,079 \$108,885 \$23,369	5,634 \$114,050 \$27,588	5,710 \$120,000 \$31,400	10,735 \$100,100 \$19,025
Lowest Quintile Households (in thousands) Median net worth Excluding home equity	20,937 \$7,396 \$1,025	4,322 \$500 \$0	3,333 \$1,510 \$500	2,827 \$5,896 \$600	2,574 \$21,000 \$1,500	7,882 \$44,346 \$3,500	1,497 \$32,000 \$2,900	1,758 \$43,230 \$2,885	4,626 \$46,266 \$4,000
Second Quintile Households (in thousands) Median net worth Excluding home equity	20,937 \$26,950 \$6,349	4,944 \$2,950 \$1,500	3,888 \$7,556 \$2,500	2,958 \$24,750 \$4,750	2,648 \$51,875 \$10,150	6,498 \$114,425 \$29,532	1,498 \$104,800 \$22,332	1,721 \$113,893 \$31,513	3,280 \$116,166 \$31,269
Third Quintile Households (in thousands) Median net worth Excluding home equity	20,913 \$44,400 \$12,333	5,269 \$8,238 \$3,550	5,090 \$30,703 \$8,500	4,030 \$56,642 \$12,725	2,721 \$100,700 \$29,210	3,803 \$192,500 \$78,213	1,174 \$155,319 \$52,550	1,161 \$201,563 \$84,900	1,467 \$226,263 \$100,900
Fourth Quintile Households (in thousands) Median net worth Excluding home equity	20,935 \$78,001 \$26,998	4,609 \$19,664 \$8,775	6,010 \$64,450 \$24,647	5,096 \$101,301 \$35,098	2,886 \$157,775 \$64,750	2,334 \$284,565 \$124,733	855 \$222,918 \$93,950	640 \$312,877 \$148,792	839 \$322,785 \$134,123
Highest Quintile Households (in thousands) Median net worth Excluding home equity	20,923 \$185,500 \$98,510	3,219 \$57,254 \$29,850	6,395 \$149,887 \$82,235	6,435 \$225,399 \$123,621	3,311 \$316,542 \$182,430	1,563 \$499,015 \$328,432	610 \$449,800 \$237,925	430 \$452,992 \$272,681	522 \$569,000 \$414,369

¹ Quintile upper limits for 2000 were: lowest quintile—\$1,304; second quintile—\$2,426; third quintile—\$3,813; fourth quintile—\$5,988. Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003a. For full citation, see references at end of chapter.

examined to see which, if any, affected the transition into poverty. Both householders and their spouses were the focus of the research. This study found that work history remained an important predictor of transitions into poverty, even after controlling for preretirement wages and education.

Household Wealth

In the research analyzed for this report, wealth is defined as the level of economic resources within a household (Orzechowski and Sepielli, 2003). It is a different concept from income, which is a household's inflow of monetary resources. Wealth consists of equity in one's home, personal savings, certificates of deposit, stocks and bonds, and similar resources. One household may have a large income but carry high levels of debt (Davern and Fisher, 2001). Researchers advise that wealth or net worth—the difference between assets and liabilities a person or household has at any given time—should be considered in conjunction with income to get an understanding of economic health and well-being (Orzechowski and Sepielli, 2003).²⁹

Net Worth of Households

The SIPP contains data on household wealth and asset holdings. The net worth concept is based on the value of all assets minus all liabilities.³⁰ In 2000, the median net

³⁰ In the SIPP, assets included in net worth are: interest-earning assets held at financial institutions (passbook savings accounts, money market deposit accounts, certificates of deposit, and interest-earning checking accounts), other interest-earning assets (U.S. government securities and municipal or corporate bonds), stocks and mutual fund shares, rental property, mortgages held for sale of real estate, amount due from sale of business or property, regular checking accounts, U.S. savings bonds, home ownership, vacation homes and other real estate. IRA and Keogh accounts, 401(k) and thrift savings plans, motor vehicles, and other financial assets. Liabilities included in determining net worth are: secured liabilities (margin and broker accounts, mortgages on own home, mortgages on rental property, mortgages on other homes or real estate, debt on business or profession, and vehicle loans) and unsecured liabilities (credit card and store bills, doctor, dentist, hospital, and nursing home bills, loans from individuals, loans from financial institutions, educational loans, and other unsecured liabilities). For more information on net worth, see Orzechowski and Sepielli, 2003.

²⁹ For more discussion on the relationship between wealth and income, see Kennickell, 1999.



worth of households in the United States was \$55,000, and that of households with householders aged 65 and over was \$108,885 (Table 4-10).

Home equity often represented a large portion of the household's wealth. Not including home equity, the median net worth for households maintained by people 65 and older was \$23,369 in 2000. The median net worth minus home equity for the youngest households (householders under the age of 35) was \$3,300 (Figure 4-19).

Among older households, median household net worth by monthly household income quintile differed. The median net worth (including home equity) for older households in the lowest quintile was \$44,346, and in the second quintile, \$114,425. The median net worth for older households in the highest quintile was \$499,015, more than 10 times that of the lowest quintile. Nearly two-thirds (65.1 percent) of older households were in the two lowest quintiles.

Accumulated Wealth and Dissaving

The relationship between income and wealth is often affected by life cycle effects; overall, older working people have higher asset levels and income than younger people, while retired older people tend to have higher wealth and lower income than younger people (Kennickell, 1999).

In 2000, the median net worth of households maintained by people 65 and older was higher than that of all other households except for those maintained by householders in the preretirement years of 55 to 64, which were similar. For households maintained by householders under the age of 35, the median net worth in 2000 was \$7,240 (Figure 4-19).

According to the life cycle hypothesis of consumption and saving, net worth decreases when people enter retirement because they "dissave," or spend down their assets,

Table 4-11. Household Net Worth by Asset Type and Age of Householder: 2000

(Percent distribution)

Asset type	Total	Under 35	35 to 44	45 to 54	55 to 64	65 and over
Total net worth ¹	100.0	100.0	100.0	100.0	100.0	100.0
Assets	10.6	11.1	7.7	7.8	8.7	15.1
Interest-earning at financial						
institutions	8.9	10.8	6.8	6.4	7.0	10.9
Other interest-earning	1.7	0.3	0.9	1.4	1.7	4.2
Checking accounts	0.3	0.9	0.4	0.4	0.3	0.4
Stocks and mutual fund shares	15.6	13.7	19.1	16.9	17.2	22.1
Own home	32.3	35.6	39.8	37.7	35.1	49.8
Rental property	3.7	2.6	3.2	4.0	5.2	5.1
Other real estate	3.6	3.2	4.1	4.6	6.1	2.9
Vehicles	3.7	9.5	5.8	4.3	3.5	3.0
Business or profession	7.7	14.0	9.8	8.7	6.3	2.4
U.S. savings bonds	0.5	0.6	0.5	0.4	0.7	0.7
IRA or Keogh accounts	8.6	4.1	8.2	7.6	12.5	11.5
401(k) and thrift savings plans	9.7	12.6	18.2	16.4	12.4	2.7
Other financial investments ²	1.6	1.7	1.4	1.6	1.5	2.7
Unsecured liabilities ³	-3.1	-15.1	-6.0	-3.6	-1.9	-1.0

¹ Individual outliers that highly influenced the mean value for asset categories were topcoded or excluded. The mean is used to calculate the percent distribution. The outlier adjustments to the individual assets and not the totals led to columns not summing to 100 percent.

² Includes mortages held for sale of real estate, amount due from sale of business or property, and other financial assets.

³ Because net worth is assets less liabilities, unsecured liabilities are subtracted from the distribution of net worth and are shown as negative.

Note: The reference population for these data is the civilian noninstitutionalized population. Source: U.S. Census Bureau, 2003a. For full citation, see references at end of chapter.

to finance daily living expenses (Browning and Crossley, 2000). According to the standard economic model, individuals smooth consumption over the life span, anticipating a time when resources (assets) will be needed to finance living expenses. The evidence supporting the life cycle hypothesis is mixed. Recently, economists have been able to access data that would allow a rigorous analysis of spending and saving patterns. They are beginning to look at the role that factors such as a bequest motive, risk tolerance, current and perceived future health status, personal tastes, lifetime earnings, and ability to replace lost wage income play in determining net worth at retirement.31

Composition of Household Net Worth

Table 4-11 presents the composition of household net worth by age of the householder and asset type. In households maintained by older people, 55.2 percent of household net worth was in financial assets, compared with 44.7 percent for households with householders under the age of 35.³² Conversely, the youngest householders had a higher proportion of their household net worth in nonfinancial assets than older householders, most often in their businesses or professions (14.0 percent and 2.4 percent, respectively). Vehicles represented 9.5 percent of the net household worth for householders under age 35 and 3.0 percent for households with a householder 65 and older.

Housing

Homeownership

The older population in the United States is a home-owning population. According to the American Housing Survey (AHS), there were 21.8 million older households in 2001 (i.e., the householder was 65 or older); approximately 80 percent of these households, or 17.5 million, were owned.³³ The other 4.3 million were rented. The majority (74.3 percent) of older households—16.2 million—were single-family homes, and 1.5 million older households (6.7 percent) were manufactured/mobile homes or trailers (Figure 4-20).

The older population's homeownership rate varies by region (Figure 4-21). Data from the CPS/Housing Vacancy Survey (HVS) showed that in 2003, the Northeast had the lowest level of homeownership (71.8 percent), while the South had the highest level (85.4 percent).

Among older households, homeownership rates also varied by family status and living arrangements. Data from the CPS/HVS showed that in 2003, the majority of older married couples owned homes, with rates ranging from 92.8 percent of households with householders 65 to 74 years old to 91.1 percent of those with householders aged 75 and older (Figure

³¹ For more information on the life cycle of consumption and saving, see Browning and Crossley, 2000.

³² Financial assets include interest-earning assets at financial institutions, other interest-earning assets, checking accounts, stocks and mutual fund shares, U.S. savings bonds, IRA or Keogh accounts, and other financial investments. Nonfinancial assets include an owned home, rental property, other real estate, vehicles, and business or professional equity.

³³ For more information on the American Housing Survey, see <http://www.census .gov/hhes/www/ahs.html>.

4-22). Homeownership among older people living alone was lower for all older age groups. Older female householders living alone had higher homeownership rates than their older male counterparts among those aged 65 to 69 and 70 to 74. For the oldest age group, 75 and over, a similar percentage of older men living alone and older women living alone owned their homes.

Older non-Hispanic White households were more likely to own their home than their Black, Asian and Pacific Islander, and Hispanic coun-



terparts. As shown in the AHS data for 2001, 83.2 percent of older non-Hispanic White households were owner-occupied, compared with 66.4 percent of Black, 63.3 percent of Asian and Pacific Islander, and 64.5 percent of Hispanic older households (Figure 4-23).³⁴

Housing Costs

Thirty percent of household income is considered to be the standard for housing affordability, according to the U.S. Department of Housing and Urban Development (1999). The 2001 AHS revealed that for older homeowners, median monthly housing costs—including mortgage expenses, property taxes, insurance, condominium and association fees, utilities, and maintenance costs—were \$339. Among older renters, the median monthly rent was \$516. The median housing costs for homeowners

Figure 4-21. Homeownership Rate for Households With a Householder Aged 65 and Over for Regions: 2003



³⁴ Homeownership rates among non-Hispanic Whites and American Indians, Eskimos, and Aleuts were not significantly different. Also, the differences in homeownership rates among the groups other than non-Hispanic Whites were not statistically significant.



Figure 4-23. Homeownership Rate for Households With a Householder Aged 65 and Over by Race and Hispanic Origin: 2001



as a percentage of current income was 27 percent in 2001. Older renters paid about 35 percent of current income in median monthly rent, above what is considered affordable. Analysis of occupied housing units with older householders showed that 34 percent of them spent 30 percent or more of their income on housing, and 18 percent paid at least half of their income for housing (Figure 4-24).

Another measure to examine housing affordability is whether one can afford a median-priced home in the area where one lives. Based on the SIPP data, in 1995, 91.3 percent of people under the age of 25 could not afford a median-priced home in the area in which they lived (Figure 4-25). As age increased, the proportion not able to afford a median-priced home decreased. For those aged 55 to 64, 21.5 percent could not afford a medianpriced home. Figure 4-25 shows that 24.4 percent of people 65 and over were not able to afford a



Figure 4-25. **Percent of Families and Unrelated Individuals Who Cannot Afford to Purchase a Median-Priced Home in Area by Age of Householder: 1995** (Current owners using conventional, fixed-rate, 30-year financing)



median-priced home. Among renters, 86.2 percent of renters 65 and over responded that they could not afford a median-priced home.

Those 65 and over who owned their homes had annual income almost twice that of renters— \$23,465 compared with \$12,356. Household income below the poverty level was reported by 35.4 percent of older renters. Another 22.1 percent were just above the poverty level.

Housing Conditions

The older population tends to reside in older homes. The 2001 AHS showed that the median year of construction of owner-occupied housing units for older households was 1962, indicating that half of their housing was 39 years old or older. The median construction year for all households was 1970, while 36.5 percent of the owner-occupied housing units with older householders were built after 1970. Older renters lived in newer housing more often than all renters. Half of older renters lived in units built after 1968; the median year for all renters was 1967.

In general, the older population lives in adequate housing conditions, defined as having a complete kitchen, washing machine, clothes dryer, air conditioning, warm air furnace, and complete plumbing facilities (Figure 4-26). About 4 percent of older households reported moderate physical problems with the structure, including broken flush toilets; the presence of unvented oil, gas, or kerosene heaters as primary heating equipment; and the lack of a kitchen sink, refrigerator, or cooking equipment. Another 1.9 percent of older households reported severe physical problems, including lack of hot and cold water, lack of a flush toilet, persistently broken heating equipment, and subpar electrical systems or complete lack of electricity.

The AHS showed that living conditions varied by race and Hispanic origin. In 2001, almost 5 percent of older Hispanic households, 3.4 percent of older Black households, and 1.5 percent of older non-Hispanic White households lived in housing with severe physical problems, such as those listed above.

The 1995 AHS included a special supplement on home accessibility needs and modifications, which contained detailed questions on adequacy, appropriateness, affordability, and accessibility of housing for the older population. According to a 1999 HUD report based on the 1995 AHS supplement, whether a home is adequate or not depends upon the physical condition of that housing unit, its age, and its size relative to the needs of the older population.³⁵ The report found that 6 percent of the older population resided in homes that needed repair and/or rehabilitation.³⁶ The

³⁶ The older population defined in the 1999 HUD report are people aged 62 and over. HUD uses age 62 as the age eligibility threshold for various forms of housing assistance.



³⁵ For more information, see U.S. Department of Housing and Urban Development, 1999.

presence of housing problems varied by race and Hispanic origin. In 1995, 16.6 percent of older Black households lived in inadequate housing, compared with about 11 percent of older Hispanic households and 4.3 percent of older White households. According to HUD, half of older people residing in homes with physical problems did not have the financial means to make repairs to their homes.

The 1995 AHS supplement also found that an increasing number of older people desired to remain in

their own homes rather than move to an assisted living environment as they grew older or their health needs changed. To do this, their housing would likely need modification. The 1995 AHS revealed that 22.8 percent of older householders reported at least one physical limitation-such as mobility, sight, or hearing problems, or difficulty performing activities of daily life such as dressing or bathing oneself. These problems became more pronounced with age: 30.4 percent of households with a person 75 and older reported physical

limitations. Among householders reporting physical limitations, 43.1 percent were living alone. About half of all older households reported they had the means to address these limitations by either making modifications to their housing or securing assistive services. Those renting were least likely to be able to do this. Among those reporting physical limitations, 38.3 percent said that they had no need for structural modifications to their housing.

Chapter 4 References

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Chapter 5. Geographic Distribution

This chapter examines the older population's geographic distribution on regional, state, county, and metropolitan area levels, and changes between 1990 and 2000. Census 2000 data show that the South and West regions experienced the largest percentage increase in their older and oldestold populations during the 1990s. Nine states had more than 1 million people aged 65 and older in 2000, but states with the greatest number of older people were generally not the same as states with the greatest proportion of their population aged 65 and older. The topranking counties in percentage of older people were highly concentrated in the Midwest and the South. The majority of the older population lived inside metropolitan areas.

This chapter also examines older people's mobility and migration

patterns. Most older people do not move, and most older movers make short-distance moves and move for housing, family, or health reasons.

States

States With the Largest Older Populations

In 2000, nine states had more than 1 million people aged 65 and



Table 5-1. Population Aged 65 and Over Ranked by State: 2000

Rank	Population 65 and	lover	Percent of state's population aged 65 and over		
	State	Number	State	Percent	
1	California	3,595,658	Florida	17.6	
2	Florida	2,807,597	Pennsylvania	15.6	
3	New York	2,448,352	West Virginia	15.3	
4	Texas	2,072,532	lowa	14.9	
5	Pennsylvania	1,919,165	North Dakota	14.7	
6	Ohio	1,507,757	Rhode Island	14.5	
7	Illinois	1,500,025	Maine	14.4	
8	Michigan	1,219,018	South Dakota	14.3	
9	New Jersey	1,113,136	Arkansas	14.0	
10	North Carolina	969,048	Connecticut	13.8	
11	Massachusetts	860,162	Nebraska	13.6	
12	Virginia	792,333	Massachusetts	13.5	
13	Georgia	785,275	Missouri	13.5	
14	Missouri	755,379	Montana	13.4	
15	Indiana	752,831	Ohio	13.3	
16	Tennessee	703,311	Hawaii	13.3	
17	Wisconsin	702,553	Kansas	13.3	
18	Arizona	667,839	New Jersey	13.2	
19	Washington	662,148	Oklahoma	13.2	
20	Maryland	599,307	Wisconsin	13.1	
21	Minnesota	594,266	Alabama	13.0	
22	Alabama	579,798	Arizona	13.0	
23	Louisiana	516,929	Delaware	13.0	
24	Kentucky	504,793	New York	12.9	
25	South Carolina	485,333	Oregon	12.8	
26	Connecticut	470,183	Vermont	12.7	
27	Oklahoma	455,950	Kentucky	12.5	
28	Oregon	438,177	Indiana	12.4	
29	lowa	436,213	Tennessee	12.4	
30	Colorado	416,073	Michigan	12.3	
31	Arkansas	374,019	District of Columbia	12.2	
32	Kansas	356,229	South Carolina	12.1	
33	Mississippi	343,523	Minnesota	12.1	
34	West Virginia	276,895	Illinois	12.1	
35	Nebraska	232,195	Mississippi	12.1	
36	Nevada	218,929	North Carolina	12.0	
37	New Mexico	212,225	New Hampshire	12.0	
38	Utah	190,222	Wyoming	11.7	
39	Maine	183,402	New Mexico	11.7	
40	Hawaii	160,601	Louisiana	11.6	
41	Rhode Island	152,402	Maryland	11.3	
42	New Hampshire	147,970	Idaho	11.3	
43	Idaho	145,916	Washington	11.2	
44	Montana	120,949	Virginia	11.2	
45	South Dakota	108,131	Nevada	11.0	
46	Delaware	101,726	California	10.6	
47	North Dakota	94,478	Texas	9.9	
48	Vermont	77,510	Colorado	9.7	
49	District of Columbia	69,898	Georgia	9.6	
50	Wyoming	57,693	Utah	8.5	
51	Alaska	35,699	Alaska	5.7	

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

over—California, Florida, New York, Texas, Pennsylvania, Ohio, Illinois, Michigan, and New Jersey (Table 5-1, Figure 5-1).¹ They were also the most populous states in 2000. These were the same nine states that had the largest older populations in 1990.

Several states in the Northeast, Midwest, and South had older populations of 500,000 or more, while older populations in most of the Western states were quite small.² This pattern is similar to the 1990 geographic distribution of the older population by state and region.

States with the greatest proportion of older people are generally not the same as those with the greatest number. While California had by far the largest number of people aged 65 and older, it ranked 46th among the 50 states and the District of Columbia in the proportion of its population aged 65 and over (Figure 5-2, Table 5-1). Texas, Virginia, Washington, and Maryland also had large older populations but were among the states with the smallest percentage older. At the other end of the spectrum were North Dakota, Rhode Island, Maine, and South Dakota, ranking high in percentage while low in the number of people aged 65 and over. States with consistent rankings in

¹ States in this report include the 50 states and the District of Columbia.

² The four regions of the United States are: **Northeast:** Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; **Midwest:** Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; **South:** Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; and **West:** Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.



size and proportion of the older population were Florida and Pennsylvania at the top and Alaska at the bottom. In 2000, 17.6 percent of Florida's population, 15.6 percent of Pennsylvania's population, and 5.7 percent of Alaska's population were aged 65 and older.

States With the Highest Percentage of the Oldest-Old Population

The states with a large number of people aged 65 and over also had a large number of people aged 85 and over, the oldest-old population. In 2000, the top nine states with more than 1 million people aged 65 and over, plus 10th- and 11thranked Massachusetts and North Carolina, each had more than 100,000 oldest old.

States where the oldest old constituted the highest percentage of the total population differed somewhat from those with the highest percentage aged 65 and older. Florida was the only state that remained at the top for both percentage 65 and over and percentage 85 and over. Other states that ranked high on percentage of the population that was older, such as Pennsylvania and West Virginia, did not rank among the highest in terms of the percentage of the oldest old. Instead, states in the Midwest-such as North Dakota, South Dakota, Nebraska, and Iowa-and the

Northeastern state of Rhode Island had the highest percentage 85 and older (Figure 5-3, Table 5-2).

Between 1990 and 2000, the largest percentage increases in older population (65 years and over) were mostly in the West, particularly the Mountain states, and in the South, especially the South Atlantic states (Figure 5-4a, Table 5-3). The percentage change in older populations ranged from a decrease of 10.2 percent in the District of Columbia to an increase of 71.5 percent in Nevada. Among regions, the South and the West experienced the largest percentage increases in the oldest old in the 1990s (Figure 5-4b, Table 5-4).

Table 5-2. Percent Aged 65 and Over and Aged 85 and Over of State Population for Regions, Divisions, and States: 1990 and 2000

	65 an	d over	85 and over		
Region, division, and state	1990	2000	1990	2000	
UNITED STATES	12.6	12.4	1.2	1.5	
Northeast	13.8	13.8	1.4	1.8	
New England	13.4	13.6	1.5	1.8	
Middle Atlantic	13.9	13.8	1.4	1.7	
Midwest	13.0	12.8	1.4	1.7	
East North Central	12.6	12.6	1.3	1.5	
West North Central	13.9	13.4	1.7	1.9	
South	12.6	12.4	1.2	1.4	
South Atlantic	13.4	13.3	1.2	1.5	
East South Central	12.7	12.5	1.2	1.5	
West South Central	11.1	10.9	1.1	1.3	
West	10.9	11.0	1.0	1.3	
Mountain	11.2	11.2	1.0	1.2	
Pacific	10.9	10.9	1.0	1.3	
New England	13.4	13.6	1.5	1.8	
Maine	13.3	14.4	1.5	1.8	
New Hampshire	11.3	12.0	1.2	1.5	
Vermont	11.8	12.7	1.3	1.6	
Massachusetts	13.6	13.5	1.5	1.8	
Rhode Island	15.0	14.5	1.6	2.0	
	13.6	13.8	1.4	1.9	
Middle Atlantic	13.9	13.8	1.4	1.7	
New York	13.1	12.9	1.4	1.6	
New Jersey	13.4	13.2	1.2	1.6	
	10.4	10.0	1.4	1.5	
	12.6	12.6	1.3	1.5	
	13.0	13.3	1.3	1.0	
Illinois	12.0	12.4	1.0	1.5	
Michigan	11.9	12.3	1.2	1.4	
Wisconsin	13.3	13.1	1.5	1.8	
West North Central	13.9	13.4	1.7	1.9	
Minnesota	12.5	12.1	1.6	1.7	
lowa	15.3	14.9	2.0	2.2	
Missouri	14.0	13.5	1.6	1.8	
North Dakota	14.3	14.7	1.8	2.3	
South Dakota	14.7	14.3	1.9	2.1	
Nebraska	14.1	13.6	1.9	2.0	
Kansas	13.8	13.3	1./	1.9	
South Atlantic	13.4	13.3	1.2	1.5	
Delaware	12.1	13.0	1.1	1.3	
District of Columbia	10.8	11.3	1.0	1.3	
Virginia	12.0	11.2	1.3	1.0	
West Virginia	15.0	15.3	1.4	1.8	
North Carolina	12.1	12.0	1.1	1.3	
South Carolina	11.4	12.1	0.9	1.3	
Georgia	10.1	9.6	0.9	1.1	
Florida	18.3	17.6	1.6	2.1	
East South Central	12.7	12.5	1.2	1.5	
Kentucky	12.7	12.5	1.3	1.4	
Tennessee	12.7	12.4	1.2	1.4	
Alabama	12.9	13.0	1.2	1.5	
	12.5	12.1	1.3	1.5	

See footnotes at end of table.

Table 5-2. **Percent Aged 65 and Over and Aged 85 and Over of State Population for Regions, Divisions, and States: 1990 and 2000**—Con.

Design division and state	65 an	d over	85 and over		
Region, division, and state	1990	2000	1990	2000	
West South Central Arkansas Louisiana Oklahoma Texas	11.1 14.9 11.1 13.5 10.1	10.9 14.0 11.6 13.2 9.9	1.1 1.5 1.0 1.5 1.0	1.3 1.7 1.3 1.7 1.1	
Mountain Montana Idaho Wyoming Colorado New Mexico Arizona Utah Nevada	11.2 13.3 12.0 10.4 10.0 10.8 13.1 8.7 10.6	11.2 13.4 11.3 11.7 9.7 11.7 13.0 8.5 11.0	1.0 1.3 1.1 1.0 0.9 1.0 0.8 0.6	1.2 1.7 1.4 1.4 1.1 1.3 1.3 1.0 0.9	
Pacific Washington Oregon California Alaska Hawaii	10.9 11.8 13.8 10.5 4.1 11.3	10.9 11.2 12.8 10.6 5.7 13.3	1.0 1.2 1.4 1.0 0.2 0.9	1.3 1.4 1.7 1.3 0.4 1.4	

Note: The reference population for these data is the resident population.

Sources: 1990, U.S. Bureau of the Census, 1991, Table P011; U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

Research has shown that many Southern and Western states are attractive to people of retirement age because of their amenities, such as warmer climates, lower living costs, or availability of local infrastructure, such as recreation, culture, and health care. Certain localities exert a concerted effort to entice older people because research shows they tend to contribute more to the local economies and tax bases than they cost (Frey, 2001; Serow, 2001).

The oldest-old population grew faster than the total older population in every state during the 1990s. Nevada's and Alaska's oldest-old populations doubled. In addition, the oldest-old populations grew by more than one-half in 9 other states, and another 17 states had growth of more than one-third. The District of Columbia, whose total older population decreased during the decade, experienced a 14.4-percent increase in its oldestold population. By comparison, the older population in two states (Nevada and Alaska) increased by more than half, and in one state (Arizona) by more than a third. In 22 other states, the increase in the older population was less than 10 percent.

The varying growth patterns of the older populations at the state level are attributable to several factors, including aging-in-place of the near-older population; that is, "the 'graduation' of the preelderly population into the elderly ranks ... of people who pass their 60th birthday milestone but do not move out of the state" (Frey, 1995, p. 1); in-migration or out-migration of older or younger people; and international immigration. The size and proportion of a state's older population may affect the ability of a state to allocate resources and services for the older population (Frey, 1995).

Table 5-3. **Population Aged 65 and Over and Percent Change for Regions, Divisions, and States: 1990 and 2000**

Decise division and state	65 an	d over	Change, 1990 to 2000		
Region, division, and state	1990	2000	Number	Percent	
UNITED STATES	31,241,831	34,991,753	3,749,922	12.0	
Northeast	6,995,156	7,372,282	377,126	5.4	
New England	1,770,303	1,891,629	121,326	6.9	
Middle Atlantic	5,224,853	5,480,653	255,800	4.9	
Midwest	7,749,130	8,259,075	509,945	6.6	
East North Central	5,299,384	5,682,184	382,800	7.2	
West North Central	2,449,746	2,576,891	127,145	5.2	
South	10,724,182	12,438,267	1,714,085	16.0	
	5,834,408	6,887,412	1,053,004	18.0	
	1,929,936	2,131,425	201,489	10.4	
	2,959,838	3,419,430	459,592	15.5	
West	5,773,363	6,922,129	1,148,766	19.9	
	1,523,825	2,029,846	506,021	33.2	
	4,249,538	4,892,283	642,745	15.1	
New England	1,770,303	1,891,629	121,326	6.9	
Maine	163,373	183,402	20,029	12.3	
New Hampshire	125,029	147,970	22,941	18.3	
Vermont	66,163	77,510	11,347	17.2	
Massachusetts	819,284	860,162	40,878	5.0	
Rhode Island	150,547	152,402	1,855	1.2	
Connecticut	445,907	470,183	24,276	5.4	
Middle Atlantic	5,224,853	5,480,653	255,800	4.9	
New York	2,363,722	2,448,352	84,630	3.6	
New Jersey	1,032,025	1,113,136	81,111	7.9	
Pennsylvania	1,829,106	1,919,165	90,059	4.9	
East North Central	5,299,384	5,682,184	382,800	7.2	
Ohio	1,406,961	1,507,757	100,796	7.2	
Indiana	696,196	752,831	56,635	8.1	
Illinois	1,436,545	1,500,025	63,480	4.4	
Michigan	1,108,461	1,219,018	110,557	10.0	
Wisconsin	651,221	702,553	51,332	7.9	
West North Central	2,449,746	2,576,891	127,145	5.2	
Minnesota	546,934	594,266	47,332	8.7	
Iowa	426,106	436,213	10,107	2.4	
Missouri	717,681	755,379	37,698	5.3	
North Dakota	91,055	94,478	3,423	3.8	
South Dakota	102,331	108,131	5,800	5.7	
Nebraska	223,068	232,195	9,127	4.1	
Kansas	342,571	356,229	13,658	4.0	
South Atlantic	5,834,408	6,887,412	1,053,004	18.0	
Delaware	80,735	101,726	20,991	26.0	
Maryland	517,482	599,307	81,825	15.8	
District of Columbia	77,847	69,898	-7,949	-10.2	
Virginia	664,470	792,333	127,863	19.2	
West Virginia	268,897	276,895	7,998	3.0	
North Carolina	804,341	969,048	164,707	20.5	
South Carolina	396,935	485,333	88,398	22.3	
Georgia	654,270	785,275	131,005	20.0	
Florida	2,369,431	2,807,597	438,166	18.5	
East South Central	1,929,936	2,131,425	201,489	10.4	
	466,845	504,793	37,948	8.1	
	618,818	703,311	84,493	13.7	
	522,989	579,798	56,809	10.9	
	321,284	343,523	22,239	6.9	

See footnotes at end of table.

Table 5-3. **Population Aged 65 and Over and Percent Change for Regions, Divisions, and States: 1990 and 2000**—Con.

Decien division and state	65 an	d over	Change, 1990 to 2000		
	1990	2000	Number	Percent	
West South Central	2,959,838	3,419,430	459,592	15.5	
Arkansas	350,058	374,019	23,961	6.8	
Louisiana	468,991	516,929	47,938	10.2	
Oklahoma	424,213	455,950	31,737	7.5	
Texas	1,716,576	2,072,532	355,956	20.7	
Mountain	1,523,825	2,029,846	506,021	33.2	
Montana	106,497	120,949	14,452	13.6	
Idaho	121,265	145,916	24,651	20.3	
Wyoming	47,195	57,693	10,498	22.2	
Colorado	329,443	416,073	86,630	26.3	
New Mexico	163,062	212,225	49,163	30.1	
Arizona	478,774	667,839	189,065	39.5	
Utah	149,958	190,222	40,264	26.9	
Nevada	127,631	218,929	91,298	71.5	
Pacific	4,249,538	4,892,283	642,745	15.1	
Washington	575,288	662,148	86,860	15.1	
Oregon	391,324	438,177	46,853	12.0	
California	3,135,552	3,595,658	460,106	14.7	
Alaska	22,369	35,699	13,330	59.6	
Hawaii	125,005	160,601	35,596	28.5	

Note: The reference population for these data is the resident population.

Sources: 1990, U.S. Bureau of the Census, 1991, Table P011; 2000, U.S. Census Bureau, 2001, Table P12. For full citations, see references at end of chapter.



Table 5-4.**Population Aged 85 and Over and Percent Change for Regions, Divisions, and States:**1990 and 2000

Design division and state	85 and	d over	Change, 1990 to 2000		
Region, division, and state	1990	2000	Number	Percent	
UNITED STATES	3,080,165	4,239,587	1,159,422	37.6	
Northeast	709,809	938,459	228,650	32.2	
New England	194,253	253,405	59,152	30.5	
Middle Atlantic	515,556	685,054	169,498	32.9	
Midwest	839,863	1,064,295	224,432	26.7	
	538,530	698,470	159,940	29.7	
	301,333	365,825	64,492	21.4	
South	992,022	1,430,546	438,524	44.2	
South Atlantic	514,717	780,345	265,628	51.6	
East South Central	186,003	249,918	63,915	34.4	
West South Central	291,302	400,283	108,981	37.4	
West	538,471	806,287	267,816	49.7	
Mountain	132,600	218,916	86,316	65.1	
Pacific	405,871	587,371	181,500	44.7	
New England	194,253	253,405	59,152	30.5	
Maine	18,226	23,316	5,090	27.9	
New Hampshire	13,286	18,231	4,945	37.2	
Vermont	7,523	9,996	2,473	32.9	
Massachusetts	92,209	116,692	24,483	26.6	
Rhode Island	16,016	20,897	4,881	30.5	
Connecticut	46,993	64,273	17,280	36.8	
Middle Atlantic	515,556	685,054	169,498	32.9	
New York	248,173	311,488	63,315	25.5	
New Jersey	95,547	135,999	40,452	42.3	
Pennsylvania	171,836	237,567	65,731	38.3	
East North Central	538,530	698,470	159,940	29.7	
Ohio	138,030	176,796	38,766	28.1	
Indiana	71,751	91,558	19,807	27.6	
Illinois	147,549	192,031	44,482	30.1	
Michigan	106,907	142,460	35,553	33.3	
Wisconsin	74,293	95,625	21,332	28.7	
West North Central	301,333	365,825	64,492	21.4	
Minnesota	68,835	85,601	16,766	24.4	
Iowa	55,255	65,118	9,863	17.8	
Missouri	81,217	98,571	17,354	21.4	
North Dakota	11,240	14,726	3,486	31.0	
South Dakota	13,343	16,086	2,743	20.6	
Nebraska	29,202	33,953	4,751	16.3	
Kansas	42,241	51,770	9,529	22.6	
South Atlantic Delaware Maryland District of Columbia Virginia West Virginia North Carolina Georgia Florida	514,717 7,142 46,496 7,847 59,709 25,451 69,969 30,749 57,244 210,110	780,345 10,549 66,902 8,975 87,266 31,779 105,461 50,269 87,857 331,287	265,628 3,407 20,406 1,128 27,557 6,328 35,492 19,520 30,613 121,177	51.6 47.7 43.9 14.4 46.2 24.9 50.7 63.5 53.5 57.7	
East South Central	186,003	249,918	63,915	34.4	
	46,367	58,261	11,894	25.7	
	58,794	81,465	22,671	38.6	
	48,507	67,301	18,794	38.7	
	32,335	42,891	10,556	32.6	

See footnotes at end of table.

Table 5-4. **Population Aged 85 and Over and Percent Change for Regions, Divisions, and States: 1990 and 2000**—Con.

Decien division and state	85 an	d over	Change, 1990 to 2000		
negion, division, and state	1990	2000	Number	Percent	
West South Central	291,302	400,283	108,981	37.4	
	35,216	46,492	11,276	32.0	
	43,633	58,676	15,043	34.5	
	45,848	57,175	11,327	24.7	
Texas	166,605	237,940	71,335	42.8	
Mountain	132,600	218,916	86,316	65.1	
Montana	10,676	15,337	4,661	43.7	
Idaho	11,398	18,057	6,659	58.4	
Wyoming	4,550	6,735	2,185	48.0	
Colorado	32,953	48,216	15,263	46.3	
New Mexico	14,232	23,306	9,074	63.8	
Arizona	37,717	68,525	30,808	81.7	
Utah	13,611	21,751	8,140	59.8	
Nevada	7,463	16,989	9,526	127.6	
Pacific	405,871	587,371	181,500	44.7	
	56,301	84,085	27,784	49.3	
	38,815	57,431	18,616	48.0	
	299,107	425,657	126,550	42.3	
	1,251	2,634	1,383	110.6	
	10,397	17,564	7,167	68.9	

Note: The reference population for these data is the resident population.

Sources: 1990, U.S. Bureau of the Census, 1991, Table P011; 2000, U.S. Census Bureau, 2001, Table P12. For full citations, see references at end of chapter.

Distribution by Race and Hispanic Origin

Regional Distribution by Race and Hispanic Origin

With 12.4 million residents aged 65 and over, the South was home to more than one-third (35.5 percent) of the U.S. older population in 2000 (Table 5-5). The remaining two-thirds were more equally distributed among the other three regions: 7.4 million (21.1 percent) in the Northeast; 8.3 million (23.6 percent) in the Midwest; and 6.9 million (19.8 percent) in the West.

The geographic distribution of older non-Hispanic Whites mirrored that of the total older population.³ The South had the highest concentration, with 10.0 million (34.2 percent) non-Hispanic Whites. The percentages in the other three regions were again more evenly ³ This chapter uses Census 2000 data. Race groups discussed in this chapter refer to single-race groups and people who reported they were two or more races. The use of single-race populations in this report does not imply that this is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

Census 2000 adheres to the federal standards for collecting and presenting data on race and Hispanic origin as established by the Office of Management and Budget (OMB) in October 1997. Starting with Census 2000, the OMB requires federal agencies to use a minimum of five race categories.

The term "White" refers to people having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicated their race or one of their races as "White," or wrote in entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish.

"Black or African American" refers to people having origins in any of the Black racial groups of Africa. It includes people who indicated their race or one of their races as "Black, African American, or Negro," or wrote in entries such as African American, Afro American, Nigerian, or Haitian. "American Indian and Alaska Native" refers to people having origins in any of the original peoples of North and South America (including Central America) and who maintain tribal affiliation or community attachment. It includes people who indicated their race or one of their races by marking this category or writing in their principal or enrolled tribe, such as Rosebud Sioux, Chippewa, or Navajo. Hereafter, this chapter will use the acronym AIAN to refer to the American Indian and Alaska Native population.

"Asian" refers to people having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent. It includes people who indicated their race or one of their races as "Asian Indian," "Chinese," "Filipino," "Korean," "Japanese," "Vietnamese," or "Other Asian," or wrote in entries such as Burmese, Hmong, Pakistani, or Thai.

"Native Hawaiian and Other Pacific Islander" refers to people having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicated their race or one of their races as "Native Hawaiian," "Guamanian or Chamorro," "Samoan," or "Other Pacific Islander," or wrote in entries such as Tahitian, Mariana Islander, or Chuukese. Hereafter, this report will use the term "Pacific Islander" to refer to the Native Hawaiian and Other Pacific Islander population.



Table 5-5. Population Aged 65 and Over by Age, Race, and Hispanic Origin for Regions: 2000

Region and age	Total	Non- Hispanic White alone	Black alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Two or More Races	Hispanic (any race)
United States								
65 and over	34,991,753	29,244,860	2,822,950	138,439	800,795	20,821	344,206	1,733,591
65 to 84	30,752,166	25,570,728	2,509,661	126,151	738,299	18,996	310,195	1,582,883
85 and over	4,239,587	3,674,132	313,289	12,288	62,496	1,825	34,011	150,708
Northeast								
65 and over	7,372,282	6,393,372	528,020	10,447	128,017	1,340	70,181	269,303
65 to 84	6,433,823	5,545,987	474,823	9,464	119,016	1,150	62,799	246,912
85 and over	938,459	847,385	53,197	983	9,001	190	7,382	22,391
Midwest								
65 and over	8,259,075	7,495,489	538,486	19,206	58,757	1,179	46,749	105,626
65 to 84	7,194,780	6,503,679	483,720	17,645	55,030	1,017	41,649	97,898
85 and over	1,064,295	991,810	54,766	1,561	3,727	162	5,100	7,728
South								
65 and over	12,438,267	10,007,678	1,525,867	45,211	99,807	2,265	103,337	691,123
65 to 84	11,007,721	8,841,525	1,343,937	41,266	94,058	1,988	92,838	625,781
85 and over	1,430,546	1,166,153	181,930	3,945	5,749	277	10,499	65,342
West								
65 and over	6,922,129	5,348,321	230,577	63,575	514,214	16,037	123,939	667,539
65 to 84	6,115,842	4,679,537	207,181	57,776	470,195	14,841	112,909	612,292
85 and over	806,287	668,784	23,396	5,799	44,019	1,196	11,030	55,247

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

distributed—6.4 million (21.9 percent) in the Northeast, 7.5 million (25.6 percent) in the Midwest, and 5.3 million (18.3 percent) in the West (see Table 5-5). The most populous states, such as California, Florida, New York, Pennsylvania, and Texas, had the largest numbers of older non-Hispanic Whites (Table 5-6).

More than half of older Blacks (1.5 million) lived in the South in 2000. Fewer than 1 in 10 of the total older Black population, or 231,000, lived in the West. Ten states had an older Black population of 122,000 or more, and most of them were populous states (New York, California, Texas, Florida, and Illinois). Some of the other states with the largest older Black populations had relatively small total populations and total older populations—Alabama, Louisiana, Maryland, and South Carolina. The majority of the AIAN older population resided in the West (64,000, or 45.9 percent) and the South (45,000, or 32.7 percent), while 10,000 (7.5 percent) lived in the Northeast. Four states (Oklahoma, California, Arizona, and New Mexico) were home to 44 percent of all AIAN elders.

Nearly two-thirds (514,000) of older Asians lived in the West, and 44.2 percent (354,000) lived in California. Two other states, Hawaii and New York, represented another one-fifth of older Asians, at 12.7 percent and 9.0 percent, respectively. The Midwest had the lowest concentration of older Asians (59,000, or 7.3 percent of the total older Asian population).

Older Pacific Islanders were concentrated in the West, especially in Hawaii (8,000, or 38.1 percent of the total older Pacific Islander population) and California (6,000, or 26.8 percent). The remaining three regions shared about 20 percent of the total Pacific Islander older population.

The South and the West each had about one-third of the older population of Two or More Races, 103,000 and 124,000, respectively. At the state level, the older Two or More Races population was concentrated in California (22.4 percent) and New York, Texas, and Florida (25 percent combined).

The South and the West were also the regions where most older Hispanics lived—691,000 and 668,000, respectively—comprising almost 40 percent each of the total older Hispanic population. In 2000, 106,000 older Hispanics lived in the Midwest (6.1 percent of the total Hispanic population). Almost 3 out of 4 older

Table 5-6.**Population Aged 65 and Over Ranked by Top 10 States by Race: 2000**

Non-Hispanic White alone			Black alone			American India Alaska Native	an and alone	Asian alone	
California Florida New York Pennsylvania Texas Ohio	2,516,13 2,326,01 1,927,89 1,761,66 1,505,56 1,359,11 1 257 58	9 New Yor 4 California 5 Texas 4 Florida 0 Illinois 6 North Ca	New York California Texas Florida Illinois North Carolina		Oklaho Califor Arizon New M North Texas	oma niaa Mexico Carolina	18,755 18,122 13,884 10,213 6,397 6,230 5,713	California Hawaii New York Texas Illinois New Jersey	353,698 101,960 72,367 27,173 26,374 25,646 25,200
Michigan New Jersey Massachusetts Native Hawa Other Pacific Is	1,067,06 927,50 800,76 aiian and ander alon	3 Ohio 2 Pennsylv 4 Virginia .	Ohio Pennsylvania Virginia		New Y Washin Florida	New York Washington Florida		Florida Virginia Maryland Hispanic (any race)	16,732 14,436 14,019
Hawaii. 7,938 California California 5,586 New York Washington 779 Texas New York 547 Hawaii Florida 480 Oklahoma Vtah 429 New Jersey Nevada 377 Illinois Arizona 280 Ohio			77,154 Cal 35,999 Tex 24,880 Flo 24,513 Net 12,580 Net 11,303 Net 11,348 Arit 11,297 Illin 8,759 Co 8,105 Pe		California Texas Florida New York New Mexico New Jersey Arizona Illinois Colorado Pennsylvania		472,769 346,636 278,653 167,304 60,709 56,713 55,504 48,973 34,582 15,545		

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

Hispanics lived in four states: California (27.3 percent), Texas (20.0 percent), Florida (16.1 percent), and New York (9.7 percent).

California, the most populous state, ranked highest in the size of the older population at the state level for most groups (and ranked second for older Blacks, older AIANs, and older Pacific Islanders). Other large states, such as Texas, New York, and Florida, also ranked in the top 10 in the number of older people for most race groups and Hispanics.

Distribution by Race and Hispanic Origin

Older non-Hispanic Whites represented the majority of the older population in all states except Hawaii (21.9 percent) and the District of Columbia (26.0 percent). In 2000, this group represented 90 percent or more of the state older population in 25 states, most of which are located in the northern half of the country (Figure 5-5). The states with the highest percentages of non-Hispanic Whites among their older populations were Maine (98.8 percent), Vermont (98.4 percent), New Hampshire (98.3 percent), Iowa (98.0 percent), and North Dakota (97.8 percent).

In comparison, the states that had the highest proportions of Blacks in their older populations were mostly in the East and the South (Figure 5-6). The District of Columbia, at 68.8 percent, had the highest proportion of Blacks in its older population, followed by the southern states of Mississippi (24.9 percent), Louisiana (22.7 percent), Louisiana (21.4 percent), Georgia (19.5 percent), Alabama (18.9 percent), and Maryland (18.2 percent). In 38 states, older Blacks represented less than 10 percent of the older population.

The older populations of groups other than non-Hispanic White and Black tended to be concentrated in a few states. The AIAN older population represented less than 1 percent of the older population in 44 states (Figure 5-7). Alaska, which had the numerically smallest total older population, ranked first in terms of percentage of the older population who were AIAN (16.0 percent). Six other states had at least 1 percent older AIAN in their total older populations: New Mexico (4.8 percent), Oklahoma (4.1 percent), South Dakota (2.6 percent), Montana (2.2 percent), Arizona (2.1 percent), and North Dakota (1.4 percent).

Older Asians were also concentrated in a few states. While California had by far the largest number of older Asians, Hawaii had the high-




est percentage Asian (63.5 percent) in its older population (Figure 5-8). Asians represented at least 2 percent of the older population in eight states, including Hawaii and California.

Pacific Islanders represented 0.1 percent of the U.S. total older population and less than 0.1 percent of the state older population in 44 states (Figure 5-9). Hawaii, with 4.9 percent, had the highest proportion of Pacific Islanders among its state older population.

In 14 states, 1.0 percent or more of the older population was Two or More Races (Figure 5-10). Hawaii had the highest proportion, 7.8 percent, and four other states had 2.0 percent or more. In 9 states, 1.0 percent to 1.9 percent of the older population was Two or More Races, and in 37 states, less than 1.0 percent was.

States with the highest percentage of Hispanics in their older populations were the border states with Mexico (California, Arizona, New Mexico, and Texas), their neighboring states of Colorado and Nevada, plus Florida, New York, and New Jersey (Figure 5-11). Over one-fourth (28.6 percent) of all older people in New Mexico were Hispanic. In 42 states, Hispanics represented 3.3 percent or less of the state older population.

Among state older populations in 2000, California ranked second in percentage of Asians and Pacific Islanders, third for Hispanics, and fourth for Two or More Races. It was 48th among the 50 states and the District of Columbia in percentage non-Hispanic White of state older populations.

The racial and Hispanic origin distribution of the older population in California differed from that of the total state population. In 2000, less than half (46.7 percent) of the total population of California was non-Hispanic White, and almost one-third (32.4 percent) was Hispanic. In contrast, among people aged 65 and over in California, the majority (70.0 percent) were non-Hispanic White, and 13.1 percent were Hispanic.





Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.



Counties

Counties With the Largest Older Populations

Of the 3,141 counties in the United States in 2000, 11 had 250,000 or more people 65 and over (Table 5-7; also see Table A-5). These counties are located in Arizona (Maricopa), California (Los Angeles, Orange, and San Diego), Florida (Broward, Miami-Dade, and Palm Beach), Illinois (Cook), New York (Queens and Kings), and Texas (Harris).

These 11 counties include 8 of the 9 counties with the largest older populations in 1990. The ninth county was Wayne County, Michigan, whose older population fell to just below 250,000 in 2000. The older populations in Orange County (California), Palm Beach County (Florida), and Harris County (Texas) had each passed 250,000 during the previous decade. The top 11 counties all include large cities such as Los Angeles, San Diego, New York, Miami, Ft. Lauderdale, Phoenix, Chicago, and Houston.

Among these 11 counties, the one in which the older population represented more than 20 percent of the total county population was Palm Beach County, Florida. Almost 1 million people aged 65 and older lived in Los Angeles, the county with the largest number of older people; they constituted less than 10 percent of the total county population.

Nationwide in 2000, 20 percent or more of the population in 331 counties was aged 65 and older (Table A-5), compared with 393 counties in 1990. The 100 counties with the largest percentages 65 and older in their population were concentrated in the Midwest (62 counties) and the South (31 counties); none was in the Northeast. The Midwest states that had a large number of counties with proportions of 20 percent or more of older people included Kansas (16 counties), North Dakota (15 counties), and Nebraska (11 counties). The top Southern states were Florida (15 counties) and Texas (12 counties).

In 2000, 31 counties had both a high proportion (more than 20 percent) of their population aged 65 and older and a large number of older people (more than 10,000). Among them, 19 were in Florida, including Palm Beach, Pinellas, Lee, and Sarasota counties.

Counties With the Largest Oldest-Old Populations

Unlike the modest increase in the number of counties with 250,000 or more people aged 65 and over, the number of counties with 25,000 or more oldest old (people aged 85 or older) more than doubled during the 1990s, from 8 in 1990 to 18 in 2000 (Table 5-8 and Table A-5).

None of the 18 counties with the largest oldest-old populations was among the top 11 counties in the proportion of the oldest old in the total county population (5 percent or over). The more than 100,000 people aged 85 and over living in Los Angeles County, California—the top county in the oldest-old population size—represented 1.1 percent of the total county population.

All of the top 80 counties in terms of percentage of the oldest old had fewer than 600 people 85 and older. Of these counties, 68 are in the Midwest (23 in Kansas, 13 in Nebraska, 12 in North Dakota, 8 in South Dakota, 7 in Minnesota, 3 in Iowa, and 2 in Missouri). Florida had the most counties with both highest percentage and largest size of the oldest-old population. The top four counties that had more than 3 percent of the oldest old and more than 10,000 people aged 85 and over were Sarasota, Pinellas, Pasco, and Palm Beach counties, all in Florida. These four counties also had the largest proportions and sizes of the total older population.

Between 1990 and 2000, the older population doubled in seven counties; three are in the South (Sumter, Florida; and James City and Prince William, Virginia) and four are in the West (Douglas, Park, and Summit, Colorado; and Nye, Nevada). Among the 102 counties whose older populations increased by 50 percent up to 100 percent, 48 are in the South and 45 in the West, while 1 is in the Northeast and 8 are in the Midwest. Similarly, the South and the West also hosted the most counties with large numerical increases in older population. Of the 25 counties whose older populations increased by 20,000 or more, all but 2 are in the South and the West (with 1 county in the Northeast and 1 in the Midwest).

A similar pattern can be found for the growth of the oldest-old population at the county level. Among the 121 counties in which the oldest-old population increased 100 percent or more from 1990 to 2000, there are 60 in the West, 56 in the South, 5 in the Midwest, and none in the Northeast. In comparison, the top 30 counties in which the oldest-old populations increased by 5,000 or more were more evenly distributed—12 are in the West, 8 in the South, 7 in the Northeast, and 3 in the Midwest.

Table 5-7. Population Aged 65 and Over Ranked by Top 50 Counties: 2000

Rank	65 and c	over		Percent aged 65 and over of county's total population					
	County	State	Number	County	State	Percent			
1	Los Angeles	CA	926,673	Charlotte	FL	34.7			
2	Cook	IL	630,265	McIntosh	ND	34.2			
3	Maricopa	AZ	358,979	Highlands	FL	33.0			
4	San Diego	CA	313,750	Citrus	FL	32.2			
5	Miami-Dade	FL	300,552	Kalawao	HI	32.0			
6	Queens	NY	283,042	Sarasota	FL	31.5			
7	Kings	NY	282,658	Hernando	FL	30.9			
8	Orange	CA	280,763	Llano	ТХ	30.7			
9	Palm Beach	FL	262,076	McPherson	SD	29.6			
10	Broward	FL	261,109	Divide	ND	29.5			
11	Harris	ТХ	252,895	Indian River	FL	29.2			
12	Wayne	MI	248,982	Flagler	FL	28.6			
13	Allegheny	PA	228,416	Lancaster	VA	28.5			
14	Cuyahoga	OH	217,161	Harding	NM	28.3			
15	Philadelphia	PA	213,722	Martin	FL	28.2			
16	Pinellas	FL	207,563	Smith	KS	27.9			
17	Nassau	NY	200,841	Sierra	NM	27.7			
18	Riverside	CA	195,964	Nelson	ND	27.4			
19	Middlesex	MA	187,307	Sumter	FL	27.4			
20	New York	NY	186,776	Pawnee	NE	27.1			
21	King	WA	181,772	Logan	ND	27.0			
22	Dallas	ТХ	178,872	Hooker	NE	26.9			
23	Suffolk	NY	167,558	Pasco	FL	26.8			
24	Santa Clara	CA	160,527	Baxter	AR	26.8			
25	Erie	NY	151,258	Curry	OR	26.6			
26	Alameda	CA	147,591	Sheridan	ND	26.6			
27	Clark	NV	146,899	Chevenne	KS	26.6			
28	San Bernardino	CA	146,459	Lake	FL	26.4			
29	Bexar	ТХ	144,398	Traverse	MN	26.2			
30	St. Louis	MO	143,262	Hutchinson	SD	26.2			
31	Sacramento	CA	135,875	Decatur	KS	26.2			
32	Oakland	MI	134,959	Northumberland	VA	26.2			
33	Bergen	NJ	134,820	Republic	KS	26.1			
34	Bronx	NY	133,948	Hickory	MO	26.1			
35	Westchester	NY	128,964	Wells	ND	26.0			
36	Hartford	СТ	125,628	Jewell	KS	25.9			
37	Hennepin	MN	122,358	Towns	GA	25.9			
38	Milwaukee	WI	121,685	Comanche	KS	25.8			
39	Tarrant	ТХ	120,585	La Paz	AZ	25.8			
40	Hillsborough	FL	119,673	Griggs	ND	25.7			
41	Pima	AZ	119,487	Osborne	KS	25.7			
42	New Haven	CT	119,292	Jerauld	SD	25.6			
43	Honolulu	HI	117,737	Cottle	ТХ	25.6			
44	Fairfield	CT	117,163	Emmons	ND	25.6			
45	Hamilton	OH	113,898	Rawlins	KS	25.6			
46	Ocean	NJ	113,260	Gillespie	ТХ	25.5			
47	Lee	FL	112,111	Kent	ТХ	25.5			
48	Montgomery	PA	111,797	Haskell	ТХ	25.5			
49	Baltimore	MD	110,335	Lee	FL	25.4			
50	Macomb	MI	107,651	De Baca	NM	25.4			

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

Table 5-8.							
Population Aged	85 and	Over	Ranked	by Top	50	Counties: 2	2000

Rank	85 and c	over		Percent aged 85 and over of county's total population				
	County	State	Number	County	State	Percent		
1	Los Angeles	CA	109,147	McIntosh	ND	6.64		
2	Cook	IL	76,520	Hooker	NE	6.26		
3	Broward	FL	43,051	Divide	ND	5.69		
4	Maricopa	AZ	40,127	Smith	KS	5.47		
5	Miami-Dade	FL	38,468	Osborne	KS	5.28		
6	San Diego	CA	36,407	Cloud	KS	5.27		
7	Queens	NY	35,964	Traverse	MN	5.20		
8	Kings	NY	35,507	Foard	ТХ	5.18		
9	Palm Beach	FL	34,965	Elk	KS	5.15		
10	Orange	CA	34,094	Garfield	NE	5.10		
11	Pinellas	FL	30,955	Hutchinson	SD	5.08		
12	Alleghenv	PA	28,143	Gregory	SD	4.99		
13	Cuvahoga	ОН	27,365	Nemaha	KS	4.98		
14	Philadelphia	PA	27.339	Washington	KS	4.97		
15	Wavne	MI	27,218	Wells	ND	4.86		
16	New York	NY	25.587	Stonewall	ТХ	4.84		
17	Harris	ТХ	25.573	Comanche	KS	4.78		
18	Middlesex	MA	25.085	Griggs	ND	4.76		
19	King	WA	24,540	Grant	ND	4.75		
20	Nassau	NY	22 209	Ness	KS	4 75		
21	Riverside	CA	21 084	Nelson	ND	4 74		
22	Dallas	тх	20,354	De Baca	NM	4 73		
23	Suffolk	NY	20,004	McPherson	SD	4.70		
24	Alameda	CA	18 823	Pawnee	NE	4.66		
25	Frie	NY	18 525	Kent	ТХ	4.66		
26	Bronx	NY	18 489	Towner		4.62		
20	St Louis	MO	18 423	Pierce		4.60		
28	Santa Clara		17 087	Worth	MO	4.00		
20	Hennenin		17,507	Hamilton		4.50		
30	Westchester	NV	17,075		MN	4.54		
31	Hartford	CT	17,000	Boyd	NE	4.51		
30	Bergen	NI	17,400	Lincoln	MN	4.01		
22	New Haven		16,000	Popublio	K C	4.40		
34		W1	16,520	Pottor		4.47		
25	Oakland	N/I	16 200	Pook		4.40		
36	Boyar		15,209	Monona		4.44		
27	Egirfield		15,001	Harpor		4.44		
20	Corremente		15,591			4.42		
30	Sacramento	CA	15,517	Adama		4.40		
39			15,250	Auditis		4.30		
40			10,134		50	4.30		
41	Montgomon		14,914			4.33		
42		FA	14,717			4.33		
43			14,227	Cottonwood		4.35		
44		IVIA	13,925			4.35		
45		MA	13,733			4.34		
46			13,635			4.33		
4/		CA	13,3/1			4.32		
48		FL	13,267			4.32		
49	Sarasota	FL ST	13,180		KS	4.30		
50	Providence	RI	13,136	Gove	KS	4.30		

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

Metropolitan Areas

In 2000, 26.9 million people 65 and over—or 76.8 percent of the total U.S. older population—lived inside metropolitan areas (Table 5-9), an increase from 73.5 percent in 1990.⁴ The older population, which accounted for 12.4 percent of the total U.S. population, represented a higher proportion of the population outside metropolitan areas (14.7 percent) than inside metropolitan areas (11.9 percent).

The oldest-old population was 3 times as likely to be living inside metropolitan areas as outside (3.2 million inside compared with 1.0 million outside). The oldest old represented a larger proportion of the population outside metropolitan areas (1.8 percent) than inside (1.4 percent), the same pattern as the older population.

The metropolitan area residential pattern varied by race and Hispanic origin. For most groups, the majority of the older population lived inside metropolitan areas (Table 5-9, Figure 5-12). The one racial group that was almost equally divided between metropolitan and nonmetropolitan areas was older AIANs (52.4 percent and 47.6 percent,

Figure 5-12. **People Aged 65 and Over Residing in Metropolitan** Areas by Race and Hispanic Origin: 2000 (Percent of group's older population) Total 76.8 Non-Hispanic 74.9 White alone 83.7 Black alone American Indian and 52.4 Alaska Native alone 95.1 Asian alone Native Hawaiian and 81.2 Other Pacific Islander alone Two or More Races 83.6 90.4 Hispanic (any race) Note: The reference population for these data is the resident population. Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end

respectively). This division is related to living on tribal homelands.

of chapter.

Older Asians and older Hispanics were most likely to live inside metropolitan areas (about 9 out of 10). Over 80 percent of older Blacks, Pacific Islanders, and those of Two or More Races lived inside metropolitan areas. Older non-Hispanic Whites had the second-lowest percentage of metropolitan residence, 74.9 percent.

The oldest-old population of every racial and ethnic group except AIANs were more likely to live inside metropolitan areas. In 2000, the oldest-old AIANs were equally divided; 49.8 percent lived inside metropolitan areas, and 50.2 percent lived outside.

Patterns of Migration

This discussion of migration uses data from the 2003 Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC). Unlike the 100-percent data from Census 2000 used in other sections in this chapter, the CPS is a national sample survey. Data for some race groups are not shown because the sample size is too small to derive statistically sound findings.

Mobility of Older People

Most older people do not move.⁵ Among the 34.2 million people 65 and over in 2003, 32.9 million (96.0 percent) lived at the same residence 1 year earlier (Table 5-10). The older population was less likely to move than the younger population: 4.0 percent of the population 65 and over moved, compared with 15.6 percent of people aged 1 to 64 years and 14.2 percent of the total population

⁴ The metropolitan areas used in this report were defined by the Office of Management and Budget (OMB) as of June 30. 1999, and do not reflect the metropolitan and micropolitan statistical area definitions announced by OMB effective June 6, 2003. Data are from Census 2000. All metropolitan areas in the text are either metropolitan statistical areas (MSAs) or consolidated metropolitan statistical areas (CMSAs). An MSA is a geographic entity based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. To qualify as an MSA, an area must include a city with 50,000 or more inhabitants, or an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England). A CMSA is a consolidated MSA, having a population of at least 1 million. There are 276 metropolitan areas in the United States: 258 MSAs and 18 CMSAs.

⁵ For more information on older people's mobility and migration patterns based on Census 2000 data, see He and Schachter, 2003.

Table 5-9. **Population Aged 65 and Over Residing Inside and Outside Metropolitan Areas by Age, Sex, Race, and Hispanic Origin: 2000**

Metropolitan areas, age, and sex	Total	Non- Hispanic White alone	Black alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Two or More Races	Hispanic (any race)
INSIDE METROPOLITAN AREAS								
Both Sexes								
65 and over	26,858,060	21,894,083	2,362,692	72,474	761,181	16,897	287,709	1,566,973
	7,295,859	5,650,189	752,234	26,313	261,986	6,277	94,264	542,714
	6,812,580	5,483,235	617,012	19,176	209,446	4,486	75,999	432,069
	5,738,728	4,782,433	459,816	13,333	147,946	2,916	55,885	295,076
	7,010,893	5,978,226	533,630	13,652	141,803	3,218	61,561	297,114
	3,793,590	3,232,129	283,883	7,527	83,342	1,727	33,458	161,649
	3,217,303	2,746,097	249,747	6,125	58,461	1,491	28,103	135,465
Male								
65 and over	10,982,244	8,991,898	899,610	30,795	323,860	7,644	120,340	650,683
	3,343,655	2,627,382	319,276	12,186	114,803	3,073	42,750	240,857
	2,971,612	2,421,612	246,157	8,366	88,397	2,031	32,863	184,174
	2,338,921	1,958,620	173,286	5,548	63,522	1,250	22,897	121,313
	2,328,056	1,984,284	160,891	4,695	57,138	1,290	21,830	104,339
	1,401,881	1,200,430	94,469	2,771	34,215	718	12,574	60,396
	926,175	783,854	66,422	1,924	22,923	572	9,256	43,943
Female								
65 and over	15,875,816	12,902,185	1,463,082	41,679	437,321	9,253	167,369	916,290
	3,952,204	3,022,807	432,958	14,127	147,183	3,204	51,514	301,857
	3,840,968	3,061,623	370,855	10,810	121,049	2,455	43,136	247,895
	3,399,807	2,823,813	286,530	7,785	84,424	1,666	32,988	173,763
	4,682,837	3,993,942	372,739	8,957	84,665	1,928	39,731	192,775
	2,391,709	2,031,699	189,414	4,756	49,127	1,009	20,884	101,253
	2,291,128	1,962,243	183,325	4,201	35,538	919	18,847	91,522
OUTSIDE METROPOLITAN AREAS								
Both Sexes 65 and over 65 to 69 70 to 74 75 to 79 80 and over 80 to 84 85 and over	8,133,693	7,350,777	460,258	65,965	39,614	3,924	56,497	166,618
	2,237,686	2,000,638	129,552	23,150	12,099	1,421	17,690	56,639
	2,044,861	1,844,387	114,374	17,258	10,620	1,043	14,599	45,197
	1,677,085	1,524,940	90,208	12,275	8,019	698	11,105	31,650
	2,174,061	1,980,812	126,124	13,282	8,876	762	13,103	33,132
	1,151,777	1,052,777	62,582	7,119	4,841	428	7,195	17,889
	1,022,284	928,035	63,542	6,163	4,035	334	5,908	15,243
Male 65 and over 65 to 69 65 to 70 70 to 74 75 to 79 75 to 79 80 and over 80 to 84 85 and over 85 and over	3,427,381	3,109,772	174,555	28,459	16,545	1,704	24,679	76,191
	1,056,707	951,410	55,188	10,651	4,696	674	8,430	27,327
	931,300	845,890	45,819	7,797	4,272	431	6,804	21,517
	705,535	644,847	33,629	5,153	3,552	287	4,694	14,150
	733,839	667,625	39,919	4,858	4,025	312	4,751	13,197
	433,016	396,616	21,561	2,717	2,124	189	2,753	7,523
	300,823	271,009	18,358	2,141	1,901	123	1,998	5,674
Female 65 and over 65 to 69 70 to 74 75 to 79 80 and over 80 to 84 85 and over	4,706,312	4,241,005	285,703	37,506	23,069	2,220	31,818	90,427
	1,180,979	1,049,228	74,364	12,499	7,403	747	9,260	29,312
	1,113,561	998,497	68,555	9,461	6,348	612	7,795	23,680
	971,550	880,093	56,579	7,122	4,467	411	6,411	17,500
	1,440,222	1,313,187	86,205	8,424	4,851	450	8,352	19,935
	718,761	656,161	41,021	4,402	2,717	239	4,442	10,366
	721,461	657,026	45,184	4,022	2,134	211	3,910	9,569

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001, Table P12. For full citation, see references at end of chapter.

aged 1 year and over.⁶ The older population represented 12.1 percent of the total population in 2003, 13.6 percent of all nonmovers, and 3.4 percent of all movers.

Among older movers, half (49.1 percent) moved within the same county, 23.3 percent moved between counties in the same state, and 25.4 percent moved to a different state.⁷ The percentage

⁷ Proportions moving between counties in the same state and moving to a different state are not statistically different from each other. of older movers who came from abroad was 2.2 percent.

Two-thirds (66.4 percent) of the oldest-old movers (85 and over) moved within the same county, compared with about half (47.3 percent) of the younger older movers (aged 65 to 84). On the other hand, oldest-old movers were much less likely than younger older movers to have moved to a different state between 2002 and 2003: 12.8 percent compared with 26.7 percent.

Among the four regions, the Northeast had a net loss of 31,000 older people due to interregional migrations in 2002–2003 (Table 5-11 and Figure 5-13), consistent with the pattern for the total population in 2002–2003 and throughout the 1990s, when more people moved from the Northeast than to it from other regions of the country.

Of the 1.4 million older people who moved during 2002–2003, 42.7 percent remained in the same metropolitan area, and 23.7 percent moved from one metropolitan area to another (Table 5-12). Most of the remaining moves were from nonmetropolitan areas to metropolitan areas or within nonmetropolitan areas (12.8 percent each of older movers).

Table 5-10. Geographic Mobility of the Population Aged 65 and Over by Sex, Age, Race, Hispanic Origin, and Type of Move: 2002 to 2003

(Numbers in thousands)

	Movers											
Sex, age, race, and				Total		Different	Different	Different				
Hispanic origin	Total	Non- movers	Number	90-percent confidence interval	Same county	county, same state	state, same division	division, same region	Different region	Abroad		
Total 65 and over 65 to 74 75 to 84 85 and over 85 an	34,234 18,111 12,576 3,547	32,863 17,337 12,104 3,422	1,371 774 472 125	1,250–1,492 683–865 401–543 88–162	673 375 214 83	320 173 121 26	166 97 63 6	46 18 23 5	136 87 45 5	30 24 6 –		
Male 65 and over 65 to 74 75 to 84 85 and over	14,528 8,275 5,051 1,202	13,968 7,939 4,867 1,162	560 336 184 40	483–637 276–396 140–228 19–61	268 155 85 28	141 83 48 10	70 45 25 –	16 5 8 3	50 38 12 –	15 11 5 –		
Female 65 and over 65 to 74 75 to 84 85 and over	19,706 9,836 7,525 2,344	18,896 9,399 7,237 2,260	810 437 288 84	717–903 369–505 232–344 54–114	405 220 129 55	179 91 72 16	96 53 38 6	30 13 15 3	86 49 33 5	14 13 1		
Race and Hispanic Origin ¹ 65 and over Non-Hispanic White alone Black alone	28,018 2,856 977 2,053	26,942 2,734 930 1,957	1,076 122 47 96	969–1,183 86–158 25–69 64–128	505 73 26 55	257 17 11 22	134 21 4	38 5 1 -	124 7 3 5	17 2 10		

- Represents zero or rounds to zero.

¹ Data for American Indian and Alaska Native and for Native Hawaiian and Other Pacific Islander are not shown because of the small sample size. Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003. For full citation, see references at end of chapter.

⁶ For more information on geographic mobility of the total U.S. population in 2002–2003, see Schachter, 2004.

Table 5-11. Internal Migration of the Population Aged 65 and Over by Age, Race, and Hispanic Origin: 2002 to 2003

(Numbers in thousands)

Ann man and Llinnania		In-migr	ants to			Out-migra	ants from		Net migration				
origin	North- east	Mid- west	South	West	North- east	Mid- west	South	West	North- east	Mid- west	South	West	
Total 65 and over 65 to 74 75 and over Race and Hispanic Origin ¹	13 5 8	36 18 18	61 53 8	27 12 15	44 35 9	21 17 4	45 17 28	27 18 9	-31 -30 -1	15 1 14	16 36 –20	6 6	
65 and over Non-Hispanic White alone Black alone Hispanic (any race)	11 2 -	36 - -	54 5 5	24 	36 2 3	21 _ _	43 2 -	24 3 3	-25 - -3	15 _ _	11 3 5	_ _3 _3	

- Represents zero or rounds to zero.

¹ Data for American Indian and Alaska Native, for Asian, and for Native Hawaiian and Other Pacific Islander are not shown due to the small sample size. Note: The reference population for these data is the civilian noninstitutionalized population. Source: U.S. Census Bureau, 2003. For full citation, see references at end of chapter.



Reasons for Moving

Research has been conducted on older people's postretirement amenity move—that is, moves for attractions such as climate; fiscal characteristics that might include favorable local property, sales, or income taxes; or specialized health care access.⁸ These amenity moves tend to take place soon after retirement, when economic, social, and health resources are adequate to support the move. Between 2002 and 2003, housing-related issues were the most important reason for relocation of older movers, 46.6 percent, as well as for all movers, 51.3 percent (Table 5-13).⁹ Older movers were

⁸ For an example, see Clark et al., 1996.

⁹ For more information on reasons for move for the total population, see Schachter, 2004.

Table 5-12.Geographic Mobility of the Population Aged 65 and Over by Type of Residence, Age,Race, and Hispanic Origin: 2002 to 2003

(Numbers in thousands)

				Age			Race and Hispanic origin ¹			
Type of residence	Total	65 to 69	70 to 74	75 to 79	80 to 84	85 and over	Non- Hispanic White alone	Black alone	Asian alone	Hispanic (any race)
Total	34,234	9,438	8,673	7,482	5,094	3,547	28,018	2,856	977	2,053
Nonmovers	32,863	9,012	8,325	7,205	4,899	3,421	26,942	2,734	930	1,957
Movers	1,371	426	348	277	195	126	1,076	122	47	96
Within Same MSA ² Total Within same central	586	197	148	99	70	71	450	60	32	32
city Between central cities Between suburbs Central city to suburb Suburb to central city	193 5 266 71 51	66 4 78 31 18	54 63 16 15	27 48 9 15	24 - 34 10 2	21 1 42 6 1	126 4 233 63 24	42 1 9 3 5	9 - 8 2 13	13 - 10 3 6
Between MSAs Total Between central cities Between suburbs Central city to suburb Suburb to central city	325 68 103 100 54	91 9 44 28 10	97 29 28 28 12	72 22 10 25 15	47 19 12 16	17 7 2 6 2	263 54 100 67 42	23 11 - 5 7	9 1 2 6 –	23 4 1 16 2
From MSAs to Nonmetro Areas Total From central cities From suburbs	79 31 48	25 7 18	25 13 12	17 4 13	6 3 3	4 3 1	72 29 43	3 1 2		
From Nonmetro Areas to MSAs Total To central cities To suburbs	176 54 122	54 24 30	33 10 23	42 8 34	31 9 22	15 3 12	126 28 98	27 15 12	3 - 3	19 11 8
From Nonmetro Areas to Nonmetro Areas Total	176	47	31	44	36	18	147	9	1	11
Nonmetro same county Nonmetro different	112	20	15	32	28	16	90	7	1	11
	60	26	16	12	8	2	57	1	_	_
Total To central cities To suburbs To nonmetro area	29 12 16 1	11 6 4 1	12 6 6 –	3 - 3 -	3 - 3 -	- - - -	17 4 12 1		2 - 2 -	10 8 2 -

- Represents zero or rounds to zero.

¹ Data for American Indian and Alaska Native and for Native Hawaiian and Other Pacific Islander are not shown on this table because of the small sample size.

² MSA—Metropolitan Statistical Area.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003. For full citation, see references at end of chapter.

less likely than all movers to have moved in order to own their housing (3.7 percent and 10.2 percent, respectively), but more likely to be seeking cheaper housing (8.5 percent and 6.5 percent, respectively).

One in five (22.1 percent) older movers moved for family reasons other than a change in marital status or to establish their own household, compared with 12.6 percent of all movers. Research on the older population's domestic migration typically shows that older parents desire to live closer to their children or to move back to their former communities (Silverstein and Angelelli, 1998).

Older movers moved for health reasons more often than all movers (14.4 percent compared with 1.4 percent). Studies have shown that declines in functional health, changes in physical as well as instrumental disability, and widowhood increase older people's likelihood of relocating (Stoller and Longino, 2001).^{10, 11}

Table 5-13. Primary Reason for Moving for the Population Aged 65 and Over and Population Aged 1 and Over: 2002 to 2003

(Numbers in thousands)

Deccen for moving	65 and	d over	1 and over			
Reason for moving	Number	Percent	Number	Percent		
Total movers	1,371	100.0	40,093	100.0		
Family-related reasons Change in marital status To establish own household Other family reason	400	29.2	10,548	26.3		
	64	4.7	2,679	6.7		
	33	2.4	2,814	7.0		
	303	22.1	5,055	12.6		
Work-related reasons New job/job transfer To look for work/lost job Closer to work/easier commute Retired Other job-related reason	71	5.2	6,246	15.6		
	23	1.7	3,546	8.8		
	-	-	749	1.9		
	6	0.4	1,275	3.2		
	32	2.3	101	0.3		
	10	0.7	576	1.4		
Housing-related reasons Wanted to own home/not rent New/better house/apartment Better neighborhood/less crime Cheaper housing Other housing reason	639	46.6	20,578	51.3		
	51	3.7	4,078	10.2		
	182	13.3	7,942	19.8		
	39	2.8	1,530	3.8		
	117	8.5	2,622	6.5		
	251	18.3	4,406	11.0		
Other reasons	261	19.0	2,721	6.8		
	3	0.2	1,010	2.5		
	26	1.9	160	0.4		
	197	14.4	565	1.4		
	35	2.6	987	2.5		

- Represents zero or rounds to zero.

Note: The reference population for these data is the civilian noninstitutionalized population. Source: U.S. Census Bureau, 2003. For full citation, see references at end of chapter.

About 5 percent of the older movers, compared with about 16 percent of the total movers, moved for work-related reasons. Work-related factors had little impact on older movers since most of them were not working. Among the older movers reported in the 2003 CPS, 1.7 percent moved due to a new job or job transfer, and 2.3 percent moved because they retired.¹² In contrast, 8.8 percent of all movers moved because of a new job or job transfer.

¹⁰ Other evidence is provided by Longino et al., 1991.

¹¹ Physical and instrumental disability is commonly measured as difficulty in performing activities of daily living (ADLs), which include personal care tasks such as bathing, eating, toileting, dressing, and transferring out of a bed or a chair; or instrumental activities of daily living (IADLs), which include household management tasks like preparing one's own meals, doing light housework, managing one's own money, using the telephone, and shopping for personal items. For more discussion on functional health and disability, see Chapter 3, "Longevity and Health."

¹² The 1.7 percent of older movers who moved for jobs and the 2.3 percent who moved due to retirement are not statistically different.

Chapter 5 References

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Chapter 6. Social and Other Characteristics

he older population differs by age in their marital status, living arrangements, educational attainment, veteran status, voting patterns, and other social characteristics. For instance, among the civilian noninstitutionalized population aged 65 to 74 in 2003, 63 percent were living with a spouse and 23 percent were living alone. As age increases, so does the proportion living alone. Among those aged 85 and older, 27 percent lived with their spouse, while 48 percent lived alone. Older men are more likely to be living in a family setting than older women.

The social characteristics of the older population are discussed below in more detail. The Annual Social and Economic Supplement (ASEC) to the 2003 Current Population Survey (CPS) is the primary source of these data. It covers the civilian noninstitutionalized population, of whom an estimated 34.2 million were aged 65 and older.¹

Marital Status

Marital status can affect many facets of an individual's life, including income, living arrangements, fertility, health, and mortality (Lillard and Panis, 1996). Research shows that older married people, and especially older married men, are healthier and live longer than their nonmarried counterparts: the unmarried, divorced, and widowed older populations (Shone and Weinick, 1998; Lillard and Waite, 1995). Although men and women follow similar marriage patterns during the early and middle ages, their marital patterns diverge as age increases.

Married and Widowed

In 2003, 41.1 percent of women aged 65 and older were married, compared with 71.2 percent of men in the same age group (Table 6-1).² Among those 75 and older, men were more than twice as likely as women to be married (67.2 percent and 28.7 percent, respectively). Much of this difference can be attributed to the different widowhood rates of men and women; at ages 65 and older, women were 3 times as likely as men to be widowed (44.3 percent and 14.3 percent, respectively). At age 75 and older, the corresponding figures are 59.2 percent and 21.6 percent, respectively.

The percentage of the population 75 and older that is widowed has declined; in 1960, the proportions were 68.3 percent of women and 31.6 percent of men. The decline is due to the increasing life expectancy for both men and women over the past 40 years and the narrowing of the sex differential in life expectancy since 1970.³

The two main reasons for the sex differentials in widowhood are that men have higher mortality rates than women (with a corresponding lower life expectancy—see Chapter 3) and women tend to marry men who are older than they are (Lee et al., 2001; Kinsella and Gist, 1998). Remarriage is a third factor (Peters and Liefbroer, 1997). Men historically have higher rates of remarriage after widowhood than women; in 1990 (the last year for which data are available), 2 per 1,000 widowed women aged 65 and older remarried, compared with 14 per 1,000 widowed men (Clarke, 1995b).⁴ Thus, on average, women spend more of their later years as widows.

Marital status changes with advancing age, as seen in Table 6-2. In 2003, three-quarters of men aged 65 to 74 were married (74.3 percent), compared with roughly half of women (53.5 percent). For women aged 75 to 84, 33.7 percent were married, and the proportion fell to 12.5 percent for those aged 85 and older. Men had a much higher likelihood of being married at these older ages: 69.8 percent and 56.1 percent, respectively.

As age increases, the proportion widowed increases. As seen in

¹ In Census 2000, 5 percent of the older population lived in institutions (mostly nursing homes), and the proportion increases with age. The institutionalized population is not included in the ASEC.

² In this text, the term married refers to those who are married and have their spouse present. People who are legally separated or who are not living with their spouse for other reasons (such as separations due to institutionalization) are not included in this category.

³ See discussion on life expectancy in Chapter 3.

⁴ See Table 6 of Clarke, 1995b.

Table 6-1. Marital Status of the Population Aged 65 and Over by Age and Sex: 1960 to 2003

(Percent distribution)

	Men									
Age and year	Total	Never married	Married, spouse present	Married, spouse absent ¹	Widowed	Divorced				
65 and Over 1960	100.0 100.0 100.0 100.0 100.0 100.0 (X)	7.1 7.8 5.1 4.2 4.3 3.8–4.8	69.8 68.4 75.5 74.3 72.6 71.2 70.2–72.2	2.6 3.4 2.0 2.3 2.6 3.2 2.8–3.6	18.8 18.1 13.6 14.2 14.4 14.3 13.5–15.1	1.6 2.4 3.7 5.0 6.1 7.0 6.4–7.6				
65 to 74 1960 1970 1980 1990 2000 2003 90-percent confidence interval 75 and Over	100.0 100.0 100.0 100.0 100.0 100.0 (X)	6.7 8.5 5.5 4.7 4.3 4.6 4.0–5.2	76.2 74.6 79.4 78.2 76.7 74.3 73.0–75.6	2.7 3.0 2.2 2.0 3.0 3.3 2.8–3.8	12.7 11.0 8.5 9.1 8.3 8.8 8.0–9.6	1.7 2.9 4.4 6.0 7.8 9.0 8.2–9.8				
1960 1970 1980 1990 2000 2003 90-percent confidence interval	100.0 100.0 100.0 100.0 100.0 100.0 (X)	7.8 6.6 4.4 3.4 4.1 3.8 3.2–4.4	56.5 57.5 67.7 67.0 67.1 67.2 65.6–68.8	2.6 4.0 1.7 2.9 2.2 3.1 2.5–3.7	31.6 30.4 24.0 23.7 22.7 21.6 20.2–23.0	1.5 1.5 2.2 3.1 3.9 4.4 3.7–5.1				
Age and year	Total	Never married	Wo Married, spouse present	men Married, spouse absent ¹	Widowed	Divorced				
65 and Over 1960 1970 1980 2000 2003 90-percent confidence interval	100.0 100.0 100.0 100.0 100.0 100.0 100.0	8.5 7.7 5.9 4.9 3.6 3.7 3.3–4.1	35.3 33.7 38.0 39.7 41.3 41.1 40.2–42.0	1.8 1.8 1.7 1.7 2.6 2.3 2.0–2.6	52.9 54.6 51.0 48.6 45.3 44.3 43.4–45.2	1.5 2.3 3.4 5.1 7.2 8.6 8.1–9.1				
65 to 74 1960 1970 1980 1990 2000 2003 90-percent confidence interval	100.0 100.0 100.0 100.0 100.0 100.0 100.0	8.4 7.9 5.6 4.6 3.7 3.4 2.9–3.9	43.5 43.8 48.1 51.1 52.9 53.5 52.2–54.8	2.1 1.6 2.0 2.1 2.7 2.6 2.2–3.0	44.4 43.7 40.3 36.1 31.3 29.4 28.2–30.6	1.7 3.0 4.0 6.2 9.3 11.2 10.3–12.1				
75 and Over 1960 1970 1980 1990 2000 2003 90-percent confidence interval	100.0 100.0 100.0 100.0 100.0 100.0 100.0	8.6 7.4 6.4 3.5 3.9 3.4–4.4	20.6 18.9 22.1 24.2 28.8 28.7 27.5–29.9	1.2 2.0 1.2 2.3 2.1 1.7–2.5	68.3 70.5 68.0 65.6 60.5 59.2 57.9–60.5	1.2 1.3 2.3 3.6 4.9 6.1 5.5–6.7				

(X) Not applicable. ¹ Includes separated.

Note: The reference population for these data is the civilian noninstitutionalized population. Sources: 1960, U.S. Bureau of the Census, 1960; 1970, U.S. Bureau of the Census, 1971; 1980, U.S. Bureau of the Census, 1981; 1990, U.S. Bureau of the Census, 1991b; 2000, U.S. Census Bureau, 2000a; 2003, U.S. Census Bureau, 2003a. For full citations, see references at end of chapter.

Table 6-2.**Population Aged 65 and Over by Marital Status, Age, Sex,Race, and Hispanic Origin: 2003**

(In percent)

Age rese and Llieponie erigin	Married, spo	ouse present	Widowed			
	Men	Women	Men	Women		
65 and over	71.2	41.1	14.3	44.3		
Non-Hispanic White alone	72.9	42.9	14.0	44.0		
Black alone	56.6	25.4	19.3	50.8		
Asian alone	68.6	42.7	13.6	39.7		
Hispanic (any race)	68.8	39.9	12.3	39.5		
65 to 74	74.3	53.5	8.8	29.4		
Non-Hispanic White alone	76.4	56.5	8.3	28.8		
Black alone	59.2	33.4	14.3	36.2		
Asian alone	70.2	51.8	9.6	27.1		
Hispanic (any race)	72.5	48.4	7.6	25.9		
75 to 84	69.8	33.7	18.4	53.3		
Non-Hispanic White alone	71.3	35.3	18.1	52.3		
Black alone	54.9	19.3	23.2	62.7		
Asian alone	69.7	35.1	16.6	53.7		
Hispanic (any race)	65.7	31.4	17.1	53.5		
85 and over	56.1	12.5	34.6	78.3		
	57.8	13.1	33.6	77.8		
	39.7	4.2	47.7	87.2		
	39.2	10.7	48.8	75.5		
	49.8	17.4	33.2	74.2		

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003a. For full citation, see references at end of chapter.

Table 6-2, in 2003, 29.4 percent of women aged 65 to 74 were widowed, compared with 8.8 percent of men the same age. For those aged 75 to 84, over half of women were widowed (53.3 percent), compared with 18.4 percent of men. At ages 85 and older, the majority of women were widowed (78.3 percent), compared with 34.6 percent of men.

Research has shown that widowhood negatively affects the health, survival, and well-being of the surviving spouse (Goldman et al., 1995; Schone and Weinick, 1998; McGarry, 1995; Weir et al., 2002; Thierry, 1999). These studies suggest that although both men and women who are widowed have an increased risk of mortality, it is higher for men; "excess" mortality is 80 percent for men and 60 percent for women during the first year of widowhood (Thierry, 1999).⁵ However, this "linked demise" does not tend to persist beyond the first year or two, due to both the healing effect over time as well as the selection effect due to the death of the most fragile individuals early in widowhood (Thierry, 1999).

Studies suggest that income loss or income reduction can be associated with widowhood, and among older women, widowhood can be a risk factor for transition into poverty (Hurd and Wise, 1989; McGarry and Schoeni, 1998; McGarry, 1995; Weir et al., 2002; Hungerford, 2001). Recent studies also show that married men have the lowest depression levels of any adult population group, while "widowed men and women are comparably depressed" (Lee et al., 2001, p. S58). Widowed people with the highest levels of well-being after widowhood are more likely to remarry than their more depressed or less healthy counterparts, a selectivity factor affecting who remains widowed (Chipperfield and Haven, 2001). Women traditionally have had better social networks that can help them in coping with emotional stress after the demise of a spouse. As one researcher summarizes:

Widowed women interact more with, and/or receive more support from, kin and friends than do widowed men. . . . Although widowhood may reduce interaction with and support from married friends, it tends to increase interaction with other widows. Widowers, however, have limited access to other widowers because of their statistical infrequency; at the same time they are very likely to have experienced a loss of interaction with married friends. This may reduce depression for widowed women relative to widowed men (Lee et al., 2001, p. S57).

Although depression and death can occur with the transition from marriage to widowhood among older adults, researchers also note a "remarkable resilience of the widowed; at least 70 to 80 percent experience the widowhood transition without clinical depression. while roughly half survive spousal loss without a 2-week spell of low mood" (Carr and Utz, 2002, p. 67). Other researchers have noted that the long-term implications for persistent depression are small, and most widowed people adjust well over time (Lee et al., 2001).

⁵ "Excess" mortality indicates that deaths, from a particular cause or in general in particular groups, are higher than expected.

Unmarried/Never Married and Divorced

In 2003, a small proportion of the older population had never married, and a slightly larger percentage of older men than older women were never married (4.3 percent compared with 3.7 percent). As seen in Table 6-1, these percentages are lower than in 1960, when they were about 8 percent.⁶

Divorce continues to be relatively infrequent among the older population. The estimated number of divorces among people aged 65 and older in 1990 was about 10,000 for men and 5,000 for women, and the annual divorce rate during the 1970-to-1990 period remained constant at about 2 per 1,000 married older people (Clarke, 1995a).⁷

In 2003, 7.0 percent of older men and 8.6 percent of older women were divorced and had not remarried (Table 6-1), an increase from 1960 when the rates were 1.6 percent and 1.5 percent, respectively.8 The increase in the proportion divorced among the older population is likely to continue into the future as younger adults who experienced relatively high divorce rates in the 1970s and 1980s grow older (Butrica et al., 2003; Ruggles, 1997). Among the population aged 60 to 64 in 2003, 12.2 percent of men and 15.9 percent of women were divorced.

As noted above, men and women have different rates of remarriage. For divorced women, the probability of remarriage after age 45 is less than 5 percent (Uhlenberg

et al., 1990). In 1990, 30 of 1,000 divorced women aged 45 to 64 remarried during the year, a decrease from 45 per 1,000 in 1960.⁹ A comparable proportionate decline is seen for remarriage among women aged 65 and older: 4 per 1,000 divorced older women remarried during 1990, compared with 9 per 1,000 in 1960. Divorced men, on the other hand, were more likely to remarry, although they also experienced declines in remarriage rates. In 1990, 67 per 1,000 divorced men aged 45 to 64 remarried, a decrease from 97 per 1,000 in 1960. In 1990, 19 per 1,000 divorced men aged 65 and older remarried, compared with 30 per 1,000 in 1960 (Clarke, 1995b; National Center for Health Statistics [NCHS], 1964).10

Divorce can have long-term effects on social and familial support in old age. Divorces that occur while children are still young tend to have a negative impact on the amount of time and money that is exchanged later in life between adult children and their fathers, with less impact on their mothers (Furstenberg et al., 1995).

Researchers in the health and gerontology fields are interested in unmarried older individuals (people who are widowed, divorced, or have never married), particularly when these individuals live alone (see section on living arrangements; Choi, 1996; Barrett and Lynch, 1999). In 2003, there were 33 unmarried older men for every 100 unmarried women aged 65 and older. Research shows that "the caregiving networks of the unmarried are more likely to include friends and neighbors than are the networks of the married. Having a paid helper in one's caregiving network is also more common among the unmarried" (Barrett and Lynch, 1999, p. 696). Differences also exist within the unmarried population. For example, the older nevermarried population is less likely than the older divorced population to report having a potential unpaid caregiver (Choi, 1996).

Among married couples, spouses—who tend to be the primary caregiver for an ill or frail husband or wife-are often older individuals themselves. One recent study found that 88 percent of married individuals reported their spouse was their key caregiver. The gender difference was 93 percent of married men, compared with 80 percent of married women, reported their spouse as the key caregiver. Married women were more likely than married men to report using formal services (Barrett and Lynch, 1999).

Marital Status by Race and Hispanic Origin

Marital status varies by race and Hispanic origin, due in part to variations in marriage and divorce patterns and differences in mortality rates.¹¹ In 2003, 70.2 percent of Asian and 76.4 percent of non-Hispanic White men aged 65 to 74 were married, compared with

The term Hispanic is used to refer to people who are Hispanic or Latino. Hispanics may be any race.

⁶ The difference in the proportions of older women and older men who never married in 1960 is not statistically significant.

⁷ See Table 5 of Clarke, 1995a.

⁸ The percentages of men and women aged 65 and older in 1960 who were divorced are not statistically different.

⁹ The following statistics are from unpublished tabulations produced by the National Center for Health Statistics, as cited in Hobbs, 1996, and Uhlenberg et al., 1990.

¹⁰ See Table 6 of Clarke, 1995b.

¹¹ The term non-Hispanic White is used to refer to people who reported being White and no other race and who are not Hispanic. The term Black is used to refer to people who reported being Black or African American and no other race, and the term Asian is used to refer to people who reported being Asian and no other race. The use of single-race populations in this report does not imply that this is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

59.2 percent of Black men (Figure 6-1a).¹² Within every group, lower proportions of wom-

¹² The proportion married for men aged 65 to 74 does not differ significantly among non-Hispanic Whites, Asians, and Hispanics. en than men aged 65 to 74 were married. About half of Asian and non-Hispanic White women aged 65 to 74 were married, compared with one-third of corresponding Black women (Figure 6-1b). Generally, higher proportions of women than men were widowed, as seen in Figures 6-2a and 6-2b, but the progression to widowhood as men and women age also varied.¹³

¹³ The proportion of Asians aged 85 and over who are widowed does not differ significantly between men and women.



Figure 6-1b.

Percent Married With Spouse Present for Women Aged 65 and Over by Age, Race, and Hispanic Origin: 2003





Figure 6-2b. Percent Widowed for Women Aged 65 and Over by Age, Race, and Hispanic Origin: 2003





Note: The reference population for these data is the civilian noninstitutionalized population. Sources: 1970, 1980, and 1990, U.S. Bureau of the Census, 1996; 2000, U.S. Census Bureau, 2000a; 2003, U.S. Census Bureau, 2003a. For full citations, see references at end of chapter.

Living Arrangements

In 2003, 10.5 million people aged 65 or older lived alone, threequarters of whom were women (Table 6-3). The proportion of older women living alone declined from 42.0 percent in 1990 to 39.7 percent in 2003, while that for men grew from 15.7 percent to 18.8 percent.

The living arrangements of the older population also reflect factors other than marital status, such as their health status, socioeconomic situation, and family and cultural ties (Wolf and Soldo, 1988; Wilmoth, 1998; Hines, 1996; Mc-Garry and Schoeni, 1998). As one researcher notes:

Independent living arrangements—living either alone or with a spouse—are considered most desirable for older adults in the United States because they offer more autonomy. However, these living arrangements (in particular living alone) can increase social isolation and reliance upon formal social supports (Wilmoth, 2001, p. 228).

Older unmarried people who live alone (most of whom are widowed) are generally in better health than those who do not live alone (NCHS, 1999a). At the same time, older people who live alone are more likely to reside in poverty than older people who live with their spouses (Dalaker, 1999).¹⁴

In 1910, 12 percent of widowed women 65 and older lived alone, compared with 68 percent in 2003 (Kramarow, 1995). Broad social transformations, including mortality and fertility decline, rising incomes, and the implementation of Social Security and Medicare, all have contributed to this increase.¹⁵

Living Alone

As age increases and widowhood rates rise, the percentage of the population living alone also increases (although not all widowed people live alone). In 2003, 29.6 percent of women aged 65 to 74, 47.6 percent aged 75 to 84, and 57.0 percent aged 85 and older lived alone; the corresponding figures for men were 15.6 percent, 21.2 percent, and 30.1 percent, respectively (Table 6-3). Since 1980, both the number and share of oldest-old women (85 and older) who lived alone increased; the number more than doubled (508,000 to 1.3 million), while the proportion increased from 45.2 percent to 57.0 percent.

Figure 6-3 illustrates trends for men and women aged 65 to 74 and aged 75 and older living alone.¹⁶ The most noticeable change since 1970 occurred in the share of women aged 75 and older who lived alone, which increased from 37.0 percent in 1970 to 54.0 percent in 1990 before falling to 49.8 percent in 2003.

Living With a Spouse

Men aged 65 and older are more likely than their female counterparts to live with their spouse. In 2003, 71.2 percent of men aged 65 and older lived with their spouse, compared with 41.1 percent of women (Table 6-3). More than half of men aged 85 and older lived with their spouse, while the proportion of women was one-eighth. Far more women in this oldest age group lived alone (1.3 million) than lived with their spouse or lived

¹⁴ See Table 2 of Dalaker, 1999.

¹⁵ For a discussion of mortality and fertility trends associated with older parents residing with adult children, see Schoeni, 1998.

¹⁶ The oldest age group for data in 1970 is 75 and older, thus limiting this time series trend to a slightly younger last age group than is discussed in the previous paragraph.

 Table 6-3.

 Living Arrangements of the Population Aged 65 and Older: 1980 to 2003

(Numbers in thousands)

		Women	100.0	39.7	41.1	17.4	1.8	100.0	29.6	53.5	14.7	2.3	100.0	47.6	33.7	17.6	1.1	100.0	57.0	12.5	28.5	1.9
	Percent	Men	100.0	18.8	71.2	7.1	3.0	100.0	15.6	74.3	6.3	3.8	100.0	21.2	69.8	7.1	1.9	100.0	30.1	56.2	12.1	1.6
03		Total	100.0	30.8	53.9	13.0	2.3	100.0	23.2	63.0	10.9	3.0	100.0	37.0	48.2	13.4	1.4	100.0	47.9	27.3	23.0	1.8
20		Women	19,695	7,824	8,086	3,436	350	9,831	2,911	5,257	1,442	222	7,520	3,578	2,535	1,325	83	2,344	1,335	294	699	45
	Number	Men	14,521	2,725	10,341	1,026	430	8,268	1,291	6,141	523	314	5,051	1,072	3,525	357	97	1,202	362	675	146	19
		Total	34,216	10,549	18,427	4,462	780	18,099	4,202	11,398	1,965	536	12,571	4,650	6,060	1,682	180	3,546	1,697	696	815	64
		Women	100.0	42.0	39.7	16.1	2.2	100.0	33.2	51.1	14.1	1.7	100.0	53.3	27.7	16.8	2.2	100.0	56.8	10.2	27.5	5.5
	Percent	Men	100.0	15.7	74.3	7.7	2.3	100.0	13.0	78.2	6.6	2.2	100.0	19.3	71.2	7.4	2.0	100.0	28.1	47.0	21.1	3.8
06		Total	100.0	31.0	54.1	12.6	2.2	100.0	24.2	63.1	10.7	1.9	100.0	40.3	44.3	13.2	2.1	100.0	47.1	22.6	25.4	4.9
19(Women	17,232	7,233	6,845	2,782	372	9,966	3,309	5,089	1,401	167	5,792	3,086	1,607	974	125	1,475	838	150	406	81
	Number	Men	12,334	1,942	9,158	953	281	8,013	1,042	6,265	528	178	3,562	688	2,537	264	73	758	213	356	160	29
		Total	29,566	9,176	16,003	3,734	653	17,979	4,350	11,353	1,931	345	9,354	3,774	4,145	1,237	198	2,233	1,051	505	567	110
		Women	100.0	39.4	37.4	21.4	1.7	100.0	34.0	47.8	16.7	1.4	100.0	48.4	24.5	25.2	1.9	100.0	45.2	8.4	43.0	3.4
	Percent	Men	100.0	14.6	75.2	8.4	1.7	100.0	12.0	79.8	6.6	1.6	100.0	18.6	69.5	10.0	1.8	100.0	25.9	48.9	22.3	2.9
30		Total	100.0	29.3	52.9	16.1	1.7	100.0	24.5	61.7	12.4	1.5	100.0	37.1	41.5	19.4	1.9	100.0	38.8	21.9	36.1	3.2
19		Women	14,268	5,620	5,340	3,060	248	8,681	2,953	4,151	1,454	123	4,464	2,159	1,095	1,123	87	1,123	508	94	483	38
	Number	Men	9,889	1,447	7,441	832	169	6,621	797	5,285	436	103	2,708	505	1,882	271	50	560	145	274	125	16
		Total	24,157	7,067	12,781	3,892	417	15,302	3,750	9,436	1,890	226	7,172	2,664	2,977	1,394	137	1,683	653	368	608	54
	Age and living arrangement		65 and over	Alone	With spouse	With other relatives ¹	With nonrelatives only ²	65 to 74	Alone	With spouse	With other relatives ¹	With nonrelatives only ²	75 to 84	Alone	With spouse	With other relatives ¹	With nonrelatives only ²	85 and over ³	Alone	With spouse	With other relatives ¹	With nonrelatives only ²

¹ Living with other relatives indicates no spouse was present.

² The 1980 data include a small number of people in unrelated subfamilies.

Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1980 and 1990, U.S. Bureau of the Census, 1991a; 2003, U.S. Census Bureau, 2003a. For full citations, see references at end of chapter.

with others (294,000 and 714,000, respectively).

The proportion of men aged 65 and older who lived with their spouse changed little from 1980 (75.2 percent) to 2003 (71.2 percent). Among their female counterparts, the proportion rose from 37.4 percent to 41.1 percent. For women aged 85 and older, the proportions increased from 8.4 percent in 1980 to 12.5 percent in 2003. Reductions in mortality rates for men have contributed to this trend. In 1980, a man aged 65 could expect to live an additional 14.1 years; by 2000 this expectation had increased to 16.3 years (NCHS, 2003). The life expectancy of older women at age 65, on the other hand, has increased by less than 1 year, from 18.3 years in 1980 to 19.2 years in 2000.17

Living Arrangements by Race and Hispanic Origin

Living arrangements of the older population vary by race and Hispanic origin. In 2003, non-Hispanic White women constituted less than half (47 percent) of the noninstitutionalized population aged 65 and older, while they accounted for almost two-thirds (64 percent) of the older population living alone. The tendency of the non-Hispanic White population to live alone is often attributed to differences in cultural norms; a classic study on living arrangements found that, when income and availability of kin are held constant, older Black women are still more likely to live in extended family households than are older White women (Wolf, 1984). This finding has been supported many times during the last two decades and has been extended to include other non-White

populations (Himes et al., 1996). Although cultural norms are difficult to define and incorporate into statistical research, studies continue to indicate that cultural preferences play an important role in determining living arrangements at older ages (Choi, 1991).

Among older women, non-Hispanic Whites and Blacks had the highest proportions living alone, around 40 percent. The proportions of older Asian women and older Hispanic women living alone were lower, around 20 percent. Living with relatives is more common among older Black, Asian, and Hispanic women than among older non-Hispanic White women. For example, 36.0 percent of Hispanic women aged 65 and older lived with other relatives. In contrast, 13.6 percent of older non-Hispanic White women lived with other relatives. Older Black women had the lowest proportion living with a spouse, 25.4 percent.

Men aged 65 and older tended to live with their spouse. The proportion of older men living with a spouse was lowest among Blacks, 56.6 percent. Those who did not live with their spouse showed differences by race and Hispanic origin, as did women. The proportion of older men who lived with relatives was 5.7 percent for non-Hispanic Whites, 9.5 percent for Blacks, 14.4 percent for Hispanics, and 22.5 percent for Asians. In 2003, the proportion of older men living alone was highest among Blacks, 29.5 percent, and lowest among Asians and Hispanics: 8.3 percent and 12.0 percent, respectively (Figure 6-4).

Living arrangements of the older foreign born (like living arrangements of other populations) are a function of preferences, resources, needs, and the role of children, other relatives, and friends (Wilmoth, 2001). Research has shown that the foreign born who have immigrated more recently and are less acculturated are more likely than other foreign-born groups to live with family members in later life, with Hispanic and Asian immigrants more likely than non-Hispanic White immigrants to live with an extended family (Wilmoth, 2001).

Household Size

In 2003, 22.7 million households were maintained by a person aged 65 or older (Table 6-4). Of this total, 20.5 million were one- or two-person households, and the remainder (2.1 million) included three or more people. Like many characteristics, household size varies by race and Hispanic origin. Within the older non-Hispanic White population, the numbers of one-person and two-person households do not differ greatly. while more one-person than twoperson households were found in the Black population. The opposite holds true for Asians and Hispanics, among whom the number of older households with two people was larger than the number with one person.

As noted earlier, the probability of living alone increases with age. In households maintained by a person aged 65 to 74, 50.5 percent had two members, while 37.0 percent had only one person. With a householder aged 85 and older, the majority (66.7 percent) of households were people living alone.

Not all two-person households involve a married couple. An adult child of the older householder, a grandchild, another relative, or an unrelated individual may be

¹⁷ See Table 3-1 in Chapter 3.

Figure 6-4. Living Arrangements of the Population Aged 65 and Over by Sex, Race, and Hispanic Origin: 2003



living with an older person. In the case of relatively recent immigrant populations, strong familial ties may result in fewer one-person households, such as when relatives choose to live with a widowed or unmarried older adult. In 2003, 22.4 percent of households maintained by an older Asian and 25.3 percent maintained by an older Hispanic had three or more members (Table 6-4). The comparable percentages for older Black and older non-Hispanic White householders were lower (17.4 percent and 7.1 percent, respectively).

Table 6-4. Household Size by Age, Race, and Hispanic Origin of Householder Aged 65 and Over: 2003

(Numbers in thousands)

	65 and over										
Household size and race			Nun	nber			Per	cent			
	All ages	Total	65 to 74	75 to 84	85 and over	Total	65 to 74	75 to 84	85 and over		
Total Households One person Two people Three people Four or more people	111,279 29,431 37,078 17,889 26,881	22,659 10,549 9,996 1,352 762	11,359 4,201 5,740 881 537	8,754 4,650 3,519 390 195	2,543 1,697 736 81 29	100.0 46.6 44.1 6.0 3.4	100.0 37.0 50.5 7.8 4.7	100.0 53.1 40.2 4.5 2.2	100.0 66.7 28.9 3.2 1.1		
Non-Hispanic White Alone Households One person Two people Three people Four or more people	81,158 22,645 29,356 12,277 16,880	18,845 8,947 8,555 919 424	9,097 3,398 4,824 590 285	7,532 4,054 3,087 268 123	2,215 1,495 644 61 15	100.0 47.5 45.4 4.9 2.2	100.0 37.4 53.0 6.5 3.1	100.0 53.8 41.0 3.6 1.6	100.0 67.5 29.1 2.8 0.7		
Black Alone Households One person Two people Three people Four or more people	13,465 3,984 3,660 2,492 3,329	2,031 1,009 668 202 152	1,169 505 429 133 102	677 382 193 61 41	188 122 47 9 10	100.0 49.7 32.9 9.9 7.5	100.0 43.2 36.7 11.4 8.7	100.0 56.4 28.5 9.0 6.1	100.0 64.9 25.0 4.8 5.3		
Asian Alone Households One person Two people Three people Four or more people	3,918 806 1,057 761 1,294	439 140 201 45 53	275 69 127 35 44	122 44 61 8 9	42 27 14 1 –	100.0 31.9 45.8 10.3 12.1	100.0 25.1 46.2 12.7 16.0	100.0 36.1 50.0 6.6 7.4	(B) (B) (B) (B) (B)		
Hispanic (Any Race) Households One person Two people Three people Four or more people	11,339 1,600 2,567 2,151 5,021	1,119 359 476 157 127	692 186 299 107 100	350 129 154 43 24	78 45 23 7 3	100.0 32.1 42.5 14.0 11.3	100.0 26.9 43.2 15.5 14.5	100.0 36.9 44.0 12.3 6.9	100.0 57.7 29.5 9.0 3.8		

- Represents zero or rounds to zero.

(B) Derived measure is not shown when base is less than 75,000.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003b. For full citation, see references at end of chapter.

Box 6-1.

Census 2000 Highlight on Living Alone

Living Alone

According to Census 2000, 27.8 percent of the population aged 65 and older in the United States lived alone (Figure 6-5).¹⁸ The proportions differed among states, with the lowest proportion in Hawaii (17.8 percent) and the highest in the District of Columbia (35.6 percent).¹⁹ The proportion was 25.0 percent to 29.9 percent in 38 states and more than 30 percent in eight states (Figure 6-5). In five western states (California, Nevada, Arizona, Utah, and Hawaii), less than 25 percent of the population aged 65 and older lived alone.

Men and Women Living Alone

As seen previously (Table 6-3), the proportions of older men and women who live alone are different, and these sex differentials occur among the states as well. The largest proportion of older men living alone (27.5 percent) was in the District of Columbia (Table 6-5), more than double the share in Hawaii and Utah (12.4 percent and 12.3 percent, respectively). In a large number of states (39), between 16.0 percent and 18.9 percent of older men lived alone.

The proportion of older women who lived alone in 2000 also varied by state, but the range of values is larger than that for men, from 22.1 percent in Hawaii to 40.9 percent in North Dakota (Table 6-5). More than 40 percent of the female population aged 65 and older lived alone in the District of Columbia (40.6 percent), West Virginia (40.5 percent), and Nebraska (40.1 percent).



¹⁸ Data from Census 2000 will differ slightly from the 2000 ASEC data, which were used in Table 6-3. This is due to a base population differential because the census includes the institutionalized population and the ASEC encompasses only the civilian noninstitutionalized population. This difference leads to a slightly higher percentage of the population aged 65 and older living alone based on the ASEC (30.0 percent) than based on Census 2000 (27.8 percent).

¹⁹ States in this report include the 50 states and the District of Columbia (a state equivalent).

Box 6-1. Census 2000 Highlight on Living Alone—Con.

Table 6-5.Population Aged 65 and Over Living Alone by Sex for States: 2000

(In percent)

States	Total	Men	Women
UNITED STATES	27.8	16.6	35.6
Alabama	29.3	16.9	37.5
Alaska	25.2	19.6	30.1
Arizona	24.4	14.9	31.9
Arkansas	29.0	16.2	38.1
California	24.8	15.7	31.4
Colorado	27.9	16.7	36.2
Connecticut	28.1	17.2	35.5
Delaware	26.6	16.2	34.2
District of Columbia	35.6	27.5	40.6
Florida	25.3	15.4	32.8
Georgia	26.8	15.2	34.4
	17.8	12.4	22.1
	26.6	15.3	35.4
	29.2	17.4	37.2
	29.4	16.5	38.2
Iowa	30.0	15.9	39.6
Kansas	29.7	16.6	38.7
	30.9	1/.8	39.7
	28.8	18.0	36.0
	30.3	17.9	39.0
Managehuaatta	20.0	10.3	34.0
Michigan	29.0	10.2	37.4
Minneseta	29.2	17.4	20.1
Minnesola	29.0	10.7	36.9
	29.3	17.7	38.6
Montana	29.9	18.0	38.2
Nehraska	30.6	17.0	40 1
Nevada	24.5	18.8	29.4
New Hampshire	27.4	16.8	35.0
New Jersev	27.0	16.3	34.2
New Mexico.	26.3	17.4	33.3
New York	29.2	18.4	36.4
North Carolina	27.9	15.7	36.0
North Dakota	31.2	18.0	40.9
Ohio	29.6	17.3	37.9
Oklahoma	29.7	16.8	38.7
Oregon	27.7	16.2	36.2
Pennsylvania	28.9	17.6	36.5
Rhode Island	30.5	18.8	38.1
South Carolina	27.3	16.1	34.9
South Dakota	29.7	16.8	39.2
Tennessee	28.7	16.2	37.1
Texas	25.9	15.4	33.3
Utah	23.1	12.3	31.4
Vermont	29.6	17.6	38.2
Virginia	27.3	16.0	35.2
Washington	27.9	16.7	36.3
West Virginia	31.6	18.7	40.5
Wisconsin.	29.5	17.1	38.3
Wyoming	29.6	18.1	38.6

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, 2001. For full citation, see references at end of chapter.

Institutions

Institutions care for some of the oldest members of society. While most people aged 65 and older live in households, the probability of living in a nursing home increases with age. One study found that 17 percent of people who died between the ages of 65 and 74 had at some time been residents in a nursing home, compared with 36 percent of those who died between the ages of 75 and 84 and 60 percent of those who died between the ages of 85 and 94 (Kemper and Murtaugh, 1991). This same study projected that 43 percent of people turning age 65 in 1990 would enter a nursing home at some time. With the aging of the Baby Boom cohorts, the demand for nursing homes and other long-term care arrangements is likely to increase. It has been found that many people form rational expectations regarding their likelihood of utilizing nursing home care late in life, and this influences their savings for retirement, insurance purchases, and allocation of assets (Holden et al., 1997).

Data from Census 2000 indicate that about 1.6 million people lived in nursing homes in the United States. As seen in Figure 6-6, more than 9 out of 10 nursing home residents were aged 65 and older, and 45 percent were aged 85 and older.

Of the nearly 35 million people aged 65 and older in 2000, 4.5 percent lived in a nursing home. The proportion living in nursing homes increases with age. In 2000, 1.1 percent of those aged 65 to 74, 4.5 percent of those 75 to 84, and 18.2 percent of those 85 and older lived in nursing homes—a decrease from 1990, when 1.4 percent of those aged 65 to 74, 6.1 percent of those 75 to 84, and 24.5 percent



of those 85 and older were nursing home residents (Bureau of the Census, 1992, 1993c).²⁰ This decline may be due to improved health or the substitution of other kinds of caretaking, such as assisted living facilities, in-home health care, and hospice organizations.

Nursing Home Residence by Sex

The majority of older people residing in nursing homes are women. In 1999, older men constituted 25.7 percent of all older nursing home residents.²¹ Oldest-old women, aged 85 or older, accounted for 41.7 percent of all older nursing home residents. Male nursing home residents tend to be younger than female residents. In 1999, 22.3 percent of men in nursing homes were young-old (aged 65 to 74), while 39.6 percent were aged 75 to 84 (Figure 6-7). Female residents were generally older, with more than half aged 85 and older (56.1 percent) and 10.1 percent in the young-old category.

This difference may be due to the longer life expectancies and longer disability-free lifetimes that women experience. Men also have higher rates of serious and permanent injury at relatively young ages (National Center for Injury Prevention and Control, 2001), which may lead to permanent nursing home residence and would slightly lower the average age of male residents. After entering nursing homes in old age, women tend to stay longer, further extending the average age of female nursing home residents.

²⁰ See Table 14 of the 1992 report.

²¹ These data are from the most recent National Nursing Home Surveys (NNHS), conducted periodically by NCHS, of nursing and related care homes, their residents, and staff.



Research has found that, after age 65, the average stay in a nursing home is 26 months for women and 19 months for men (Freedman, 1993). Another study reported that, at age 85, women can expect to spend about 30 percent of their remaining life in nursing homes, compared with about 10 percent for men (Laditka, 1998).

Nursing Home Residence by Race

Rates of nursing home residence also differ by race. In 1999, Blacks

aged 65 to 84 were more likely than their White counterparts to reside in a nursing home.²² At ages 85 and older, Black men had higher rates of nursing home residence than White men, but this was not the case for women (Figure 6-8). Comparable proportions of White and Black women aged 85

²² An earlier study found that older Blacks of both sexes had lower rates of nursing home care than non-Hispanic Whites despite higher levels of need. Instead, older Blacks had higher levels of informal in-home care (Wallace et al., 1998). Due to a small sample size, data on older Hispanics living in nursing homes could not be analyzed. and older lived in nursing homes, around 21 percent.

Nursing Home Residence by Region

Regional differences exist in the percentage of the older population residing in nursing homes. As seen in Figure 6-9, the proportion of the population aged 65 and older residing in a nursing home ranged from a low of 2.7 percent in the West to a high of 5.5 percent in the Midwest, and for the population aged 85 and older, a low of





11.8 percent in the West to a high of 22.7 percent in the Midwest.²³

The smaller proportions of the older population who resided in nursing homes in the South and the West than in the other regions may be partly determined by migration. Healthy members of the older population may move from the Northeast and the Midwest to retirement areas in warmer climates, such as the South and the West (Bean et al., 1994), leaving behind a frailer older population that is more likely to enter nursing homes. Additionally, when these older migrants experience illness or increasing frailty, they may migrate back to their region of origin to be closer to family members who can provide caregiving or oversight on health issues and decisions (see discussion in Chapter 5, and also He and Schacter, 2003).

The level of urban development also affects differences in nursing home admission rates. Although older adults who live in rural areas tend to have a smaller range of health services available to them locally (Coward et al., 1994), data suggest that they have an abundance of nursing home beds: 62 nursing home beds per 1,000 older people in nonmetropolitan counties, compared with 45 in metropolitan areas (Shaughnessy, 1994). Coward et al. (1996) also found a higher rate of nursing home admissions among the older population in rural areas.

One explanation for higher nursing home use in rural areas is the dearth of long-term care alternatives such as in-home and community-based services (Rogers, 2002; Ricketts et al., 2000; Stearns et al., 2000). Older people living in urban environments often have a larger range of health care and social services available, which assist and foster independent living. In some rural areas, these alternatives do exist, but older rural residents report lack of awareness regarding their availability or lack of transportation to and from home (Schoenberg and Coward, 1997). A second explanation posits that older people living in rural areas have more positive attitudes regarding nursing home residence (Schoenberg and Coward, 1997; Rowles et al., 1997).²⁴

The family structure of older adults greatly influences their likelihood of a nursing home admission. Research has shown that "married older persons have about half the risk of nursing home admission

²³ The four regions of the United States are: Northeast: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; Midwest: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; South: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; and West: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

²⁴ Other research indicates that rural residents are less likely than their urban counterparts to prefer nursing homes if they cannot live independently, which indicates there may be discrepancies between rural residents' preferred living arrangements and their actual experiences (Peek et al., 1997).

of unmarried persons, and having at least one daughter or sibling reduces an older person's chance of admission by about one-fourth" (Freedman, 1996). Family structure also influences the average length of time in a nursing home. For example, having a surviving spouse reduced the length of stay by 3 months for women and 4 months for men (Freedman, 1993).

Long-Term Care

A recent report based on the Medical Expenditures Panel Survey noted that the older population had grown faster than the supply of nursing home beds. Between 1987 and 1996, the supply of nursing home beds for people aged 75 and older dropped 8 percent, from 127 beds to 117 beds per 1,000 people (Rhoades and Krauss, 1999). Nonetheless, nursing home occupancy rates have also fallen, suggesting that some long-term care needs of the older population are being met outside of nursing homes or that the need for longterm care has fallen. During this same time period, nursing home residents have become older. From 1987 to 1996, the proportion of residents who were 85 and older rose from 49 percent to 56 percent for women and from 29 percent to 33 percent for men. In addition, the prevalence of functional disability has also increased, as 72 percent of 1987 nursing home residents needed help with three or more activities of daily living, compared with 83 percent in 1996 (Rhoades and Krauss, 1999).²⁵

The underlying reasons why the nursing home population has become smaller, older, and frailer are varied, but might in part be attributed to two trends. First, older people now have more options for long-term care, enabling more people to live outside a nursing home in an assisted, but nonmedical, environment. Second, older people with severe disabilities may not be able to live in alternative care settings (such as assisted living), so larger proportions of this group must rely on more traditional and intensive nursing home care (Schoeni et al., 2001).

Long-term care is now frequently provided in a variety of settings that, apart from nursing homes, are difficult to define. Nursing homes, which receive considerable Medicare and Medicaid reimbursement, are licensed and regulated by the federal government and must meet defined standards. Assisted living facilities and residential care, on the other hand, are overseen by state and local jurisdictions with differing standards (Stone, 2000; Mitchell and Kemp, 2000).

Alternatives for long-term care are increasing (Stone, 2000; Sahyoun et al., 2001). These include (but are not limited to) assisted living facilities, residential care, adult day care, and home health care. In the late 1960s and early 1970s, residential care was largely replaced by nursing homes that were modeled after hospitals. Recently, interest has grown in less institutional kinds of residential care homes, to the point that some states (such as Oregon, Washington, Florida, and Colorado) have promoted the use of residential care facilities as a substitute for traditional nursing home care (Stone, 2000).

Assisted living differs from residential care by focusing more on privacy and independence (with the possibility of having one's own apartment and living space), while arranging for personal care and some nursing services as needed. Recent research has noted that assisted living facilities are primarily aimed at the economically well-off older population, with fewer alternatives for the moderate- or lowincome older population (Stone, 2000). Nursing homes—one year of care in a nursing home in 1995 cost an average of \$46,000—are more frequently covered by Medicare and Medicaid (Weiner and Stevenson, 1998). Another recent development is a residence that allows aging-in-place and has various levels of care facilities located closely together. These complexes typically offer a mix of independent living apartments, assisted living, and traditional skilled nursing care, allowing individuals to move among these arrangements as their needs warrant (Mitchell and Kemp, 2000; Stone, 2000).

Traditional nursing homes continue to be a component of caring for the oldest and frailest members of society, but other creative approaches to formal and informal care situations will likely continue to develop (Sahyoun et al., 2001; Gallager, 2000).

²⁵ Activities of daily living (ADLs) include, but are not limited to, bathing, dressing, eating, or other personal care.

Box 6-2.

Census 2000 Highlight on Nursing Homes

Data from Census 2000 revealed that 4.5 percent of the population 65 and older resided in a nursing home. This percentage varied across states and regions. The reasons were discussed above, and include healthy seniors' outmigration from cold climates and return migration when health begins to fail. Rural and urban differences may also explain some of the variation.

As seen in Figure 6-10, states in the Midwest have the highest share of their older population residing in nursing homes, while states in the West have relatively low proportions. In Iowa, for example, 7.2 percent of the population 65 and older lived in a nursing home, compared with 1.6 percent in Hawaii. Four states had less than 2 percent (Nevada, Alaska, Arizona, and Hawaii), while eight states had more than 6 percent (Figure 6-10). In the majority of states, between 4 percent and 6 percent of the population 65 and older were residing in a nursing home.

Census 2000 data indicate that the number of people 65 and older who resided in a nursing home declined by 2.1 percent between 1990 and 2000, in contrast with the increase of 29 percent that occurred between 1980 and 1990 (Table 6-6). As discussed earlier, in many instances, different types of long-term care alternatives now supplement traditional nursing home settings.

The changes in the size of the nursing home population were not uniform. While the Northeast and the South both saw increases (3.3 percent and 4.4 percent), this population decreased by 6.4 percent in the Midwest and by 14.9 percent in the West (Table 6-6). Alaska and the District of Columbia experienced declines of more than onethird, and Washington dropped by 29.8 percent. In contrast, Nevada experienced an increase of 41.6 percent (Table 6-6). The differences among states are shown in Figure 6-11.



Box 6-2.

Census 2000 Highlight on Nursing Homes—Con.

Table 6-6Population Aged 65 and Over Residing in a Nursing Home for Regions, Divisions, andStates: 1980, 1990, and 2000

		Number	Percent change		
Hegion, division, and state	1980	1990	2000	1980 to 1990	1990 to 2000
UNITED STATES	1,232,958	1,590,763	1,557,800	29.0	-2.1
Northeast	289,740	362,058	373,921	25.0	3.3
New England	93,051	109,403	110,156	17.6	0.7
Middle Atlantic	196,689	252,655	263,765	28.5	4.4
Midwest	406.813	490.434	459.116	20.6	-6.4
East North Central	250,914	309,247	293,245	23.2	-5.2
West North Central	155,899	181,187	165,871	16.2	-8.5
South	340.153	498.340	520.512	46.5	4.4
South Atlantic	140.246	240.760	253.818	71.7	5.4
East South Central	67,012	92,447	100,835	38.0	9.1
West South Central	132,895	165,133	165,859	24.3	0.4
West	196.252	239.931	204.251	22.3	-14.9
Mountain	39.848	58,954	59.275	47.9	0.5
Pacific	156,404	180,977	144,976	15.7	-19.9
New England	93 051	109 403	110 156	17.6	07
Maine	8,481	9,194	8,618	8.4	-6.3
New Hampshire	5.964	7.741	8.917	29.8	15.2
Vermont	3,862	4,399	3,796	13.9	-13.7
Massachusetts	43,930	50,852	50,962	15.8	0.2
Rhode Island	7,337	9,534	8,674	29.9	-9.0
Connecticut	23,477	27,683	29,189	17.9	5.4
Middle Atlantic	196,689	252,655	263,765	28.5	4.4
New York	101,050	111,901	111,156	10.7	-0.7
New Jersey	30,332	42,883	46,773	41.4	9.1
Pennsylvania	65,307	97,871	105,836	49.9	8.1
East North Central	250,914	309,247	293,245	23.2	-5.2
Ohio	62,343	84,081	83,854	34.9	-0.3
Indiana	34,288	45,375	44,402	32.3	-2.1
Illinois	66,014	82,422	80,765	24.9	-2.0
Michigan	46,562	51,605	46,025	10.8	-10.8
wisconsin	41,707	45,764	38,199	9.7	-16.5
West North Central	155,899	181,187	165,871	16.2	-8.5
Minnesota	40,316	43,475	37,542	7.8	-13.6
Nieseuwi	31,199	33,429	31,399	7.1	-0.1
North Dakota	33,030	40,844	44,198	39.3	-5.0
South Dakota	7 306	8 278	7 253	13.4	_12.4
Nebraska	15 847	17 698	15 093	11.7	-14.7
Kansas	21.017	24.004	23.637	14.2	-1.5
South Atlantic	140 246	240 760	253 818	71 7	54
Delaware	2 534	4 330	4 405	70.9	17
Maryland	17,905	24,663	23,843	37.7	-3.3
District of Columbia	2,380	5,336	3,447	124.2	-35.4
Virginia	20,253	32,947	35,154	62.7	6.7
West Virginia	5,555	11,080	10,492	99.5	-5.3
North Carolina	24,147	40,260	44,837	66.7	11.4
South Carolina	10,063	16,009	19,080	59.1	19.2
	24,954	32,645	31,289	30.8	-4.2
Florida	32,455	73,490	81,271	126.4	10.6
East South Central	67,012	92,447	100,835	38.0	9.1
Kentucky	19,817	24,436	26,198	23.3	7.2
	20,083	31,678	33,584	57.7	6.0
	16,539	21,965	24,318	32.8	10.7
	10,573	14,368	16,735	35.9	16.5
West South Central	132,895	165,133	165,859	24.3	0.4
	15,232	19,117	19,135	25.5	0.1
Oklahama	18,786	27,934	27,034	48.7	-3.2
	21,080 77 701	20,140	24,785	24.0 18.0	-5.2
	77,791	51,542	34,305	10.2	0.2
See footnotes at end of table.					

Box 6-2. Census 2000 Highlight on Nursing Homes—Con.

Table 6-6.

Population Aged 65 and Over Residing in a Nursing Home for Regions, Divisions, and States: 1980, 1990, and 2000—Con.

Degion division and state		Number	Percent change		
	1980	1990	2000	1980 to 1990	1990 to 2000
Mountain	39,848	58,954	59,275	47.9	0.5
Montana	4,748	7,128	5,959	50.1	-16.4
Idaho	4,427	5,798	5,275	31.0	-9.0
Wyoming	1,932	2,441	2,588	26.3	6.0
Colorado	13,519	16,696	16,708	23.5	0.1
New Mexico	2,299	5,645	6,240	145.5	10.5
Arizona	7,228	12,743	12,163	76.3	-4.6
Utah	3,780	5,441	6,006	43.9	10.4
Nevada	1,915	3,062	4,336	59.9	41.6
Pacific	156,404	180,977	144,976	15.7	-19.9
Washington	24,122	29,735	20,887	23.3	-29.8
Oregon	14,057	16,076	13,010	14.4	-19.1
California	114,987	131,358	107,802	14.2	-17.9
Alaska	675	1,039	660	53.9	-36.5
Hawaii	2,563	2,769	2,617	8.0	-5.5

Note: The reference population for these data is the nursing home population.

Sources: 1980 and 1990, Hobbs, 1996; 2000, U.S. Census Bureau, 2001. For full citations, see references at end of chapter.



Educational Attainment

Some analysts use educational attainment as a proximate determinant for economic and health status in older ages because of its association with income, occupation, and many health-related behaviors (Freedman and Martin, 1999). Researchers have noted that "education has a direct effect on individuals' income-generating ability and hence on their access to adequate diet, shelter, health care services . . ." (Christenson and Johnson, 1995).

The educational attainment of the U.S. population has been increasing for each successive generation. In 1950, 17.0 percent of the older population had at least a high school education, and 3.4 percent had a bachelor's degree or more. In 2003, over two-thirds (71.5 percent) of the population 65 and older had at least a high school diploma, and 17.4 percent had a bachelor's degree or more.

In 1950, 15.3 percent of older men and 18.5 percent of older women were high school graduates (Figure 6-12). These proportions had increased dramatically by 2003, when 72.0 percent of older men and 71.2 percent of older women were high school graduates.²⁶ Prior to 1990, a higher proportion of older women than older men had a high school education, while older men have always been more likely than older women to have completed 4 or more years of college.





¹ Prior to 1990, educational attainment was measured using data on years of school completed.

Note: The reference population for these data is the resident population for decennial census years and the civilian noninstitutionalized population for 2003.

Sources: 1950, U.S. Bureau of the Census, 1953; 1960, U.S. Bureau of the Census, 1963; 1970, U.S. Bureau of the Census, 1973; 1980, U.S. Bureau of the Census, 1983; 1990, U.S. Bureau of the Census, 1992; 2000, U.S. Census Bureau, 2002; 2003, U.S. Census Bureau, 2003a. For full citations, see references at end of chapter.

Educational Attainment by Race and Hispanic Origin

Educational attainment varies by race and Hispanic origin. Among people aged 65 and older in 2003, 36.3 percent of the Hispanic population and 51.6 percent of the Black population had at least a high school diploma, while rates were 76.1 percent and 70.3 percent for the non-Hispanic White and Asian populations, respectively (Table 6-7).

The proportion of each older population with bachelor's degrees also varies. More than onequarter (29.1 percent) of older Asians had at least a bachelor's degree in 2003, while the corresponding proportion for non-Hispanic Whites was 18.6 percent (Figure 6-13). The older Black and Hispanic-origin populations had 10.2 percent and 6.1 percent, respectively, holding bachelor's degrees. Larger proportions of the middleaged population have education levels that are at or above a bachelor's degree, and as these groups age, educational attainment of the older population will rise accordingly. For example, in 2003, among the Black population, 17.8 percent of those aged 55 to 59 had at least a bachelor's degree, in contrast with 10.2 percent of those 65 and older (Table 6-8). By 2015, the younger cohort will contribute to an overall higher educational level in the 65and-older Black population.

Educational Attainment by Age Among the Older Population

In 2003, 82.1 percent of non-Hispanic Whites aged 65 to 69 had at least a high school diploma, compared with 72.1 percent of those 75 and older (Table 6-8). A large difference also existed between these age groups for the Black

²⁶ The proportions of older men and women who were high school graduates did not differ significantly.

Table 6-7. Educational Attainment of the Population Aged 25 and Over by Age, Race, and Hispanic Origin: 2003

(Numbers in thousands)

Age, race, and Hispanic origin	Total	Less than 9th grade	9th to 11th grade	12th grade, no diploma	High school graduate	Some college/ associate's degree	Bachelor's degree or more	Percent high school graduate or more
TOTAL								
Number 25 and over 25 to 64 65 and over 65 to 69 70 to 74 75 and over	185,183	12,276	13,892	2,431	59,292	46,910	50,382	(X)
	150,950	7,016	9,848	1,958	46,905	40,782	44,439	(X)
	34,234	5,260	4,044	473	12,387	6,128	5,943	(X)
	9,438	1,029	1,035	119	3,568	1,834	1,854	(X)
	8,673	1,202	1,052	101	3,165	1,544	1,608	(X)
	16,123	3,029	1,957	253	5,654	2,750	2,481	(X)
Percent Distribution 25 and over. 25 to 64 65 and over 65 to 69 70 to 74 75 and over	100.0	6.6	7.5	1.3	32.0	25.3	27.2	84.5
	100.0	4.6	6.5	1.3	31.1	27.0	29.4	87.5
	100.0	15.4	11.8	1.4	36.2	17.9	17.4	71.5
	100.0	10.9	11.0	1.3	37.8	19.4	19.6	76.9
	100.0	13.9	12.1	1.2	36.5	17.8	18.5	72.9
	100.0	18.8	12.1	1.6	35.1	17.1	15.4	67.6
NON-HISPANIC WHITE ALONE								
Number 25 and over 25 to 64 65 and over 65 to 69 70 to 74 75 and over	133,488	4,814	8,074	1,280	43,970	35,246	40,104	(X)
	105,469	1,633	4,912	942	33,144	29,941	34,896	(X)
	28,018	3,180	3,162	337	10,826	5,304	5,208	(X)
	7,415	495	765	68	3,000	1,528	1,559	(X)
	6,989	678	800	75	2,756	1,304	1,377	(X)
	13,615	2,008	1,597	194	5,071	2,473	2,272	(X)
Percent Distribution 25 and over 25 to 64 65 and over 65 to 69 70 to 74 75 and over	100.0	3.6	6.0	1.0	32.9	26.4	30.0	89.4
	100.0	1.5	4.7	0.9	31.4	28.4	33.1	92.9
	100.0	11.3	11.3	1.2	38.6	18.9	18.6	76.1
	100.0	6.7	10.3	0.9	40.5	20.6	21.0	82.1
	100.0	9.7	11.4	1.1	39.4	18.7	19.7	77.8
	100.0	14.7	11.7	1.4	37.2	18.2	16.7	72.1
Number 25 and over 25 to 64 65 and over 65 to 69 70 to 74 75 and over	20,527	1,311	2,335	463	7,234	5,625	3,558	(X)
	17,671	584	1,759	385	6,451	5,227	3,265	(X)
	2,856	727	576	78	783	398	293	(X)
	885	175	165	27	269	145	102	(X)
	776	171	162	20	201	128	94	(X)
	1,195	382	249	31	312	125	95	(X)
Percent Distribution 25 and over 25 to 64 65 and over 65 to 69 70 to 74 75 and over	100.0	6.4	11.4	2.3	35.2	27.4	17.3	79.9
	100.0	3.3	10.0	2.2	36.5	29.6	18.5	84.6
	100.0	25.5	20.2	2.7	27.4	13.9	10.2	51.6
	100.0	19.8	18.6	3.1	30.4	16.4	11.5	58.5
	100.0	22.0	20.9	2.6	25.9	16.5	12.1	54.8
	100.0	32.0	20.8	2.6	26.1	10.5	7.9	44.6
ASIAN ALONE								
Number 25 and over 25 to 64 65 and over 65 to 69 70 to 74 75 and over	7,691	573	273	105	1,559	1,356	3,826	(X)
	6,715	356	216	88	1,307	1,205	3,542	(X)
	977	217	57	16	252	151	284	(X)
	318	47	19	5	80	58	110	(X)
	301	69	21	2	70	48	90	(X)
	358	101	16	9	102	45	84	(X)

See footnotes at end of table.
Table 6-7. Educational Attainment of the Population Aged 25 and Over by Age, Race, and Hispanic Origin: 2003—Con.

(Numbers in thousands)

Age, race, and Hispanic origin	Total	Less than 9th grade	9th to 11th grade	12th grade, no diploma	High school graduate	Some college/ associate's degree	Bachelor's degree or more	Percent high school graduate or more
Percent Distribution								
25 and over	100.0	7.5	3.5	1.4	20.3	17.6	49.7	87.7
25 to 64	100.0	5.3	3.2	1.3	19.5	17.9	52.7	90.2
65 and over	100.0	22.2	5.8	1.6	25.8	15.5	29.1	70.3
65 to 69	100.0	14.8	6.0	1.6	25.2	18.2	34.6	77.7
70 to 74	100.0	22.9	7.0	0.7	23.3	15.9	29.9	69.3
75 and over	100.0	28.2	4.5	2.5	28.5	12.6	23.5	64.5
HISPANIC (Any Race)								
Number								
25 and over	21,189	5,527	3,002	573	5,814	3,859	2,414	(X)
25 to 64	19,136	4,450	2,808	536	5,373	3,681	2,288	(X)
65 and over	2,053	1,076	194	38	441	178	126	(X)
65 to 69	693	301	56	18	190	63	65	(X)
70 to 74	530	274	59	4	112	43	38	(X)
75 and over	830	502	79	15	138	73	24	(X)
Percent Distribution								
25 and over	100.0	26.1	14.2	2.7	27.4	18.2	11.4	57.0
25 to 64	100.0	23.3	14.7	2.8	28.1	19.2	12.0	59.3
65 and over	100.0	52.4	9.4	1.9	21.5	8.7	6.1	36.3
65 to 69	100.0	43.4	8.1	2.6	27.4	9.1	9.4	45.8
70 to 74	100.0	51.7	11.1	0.8	21.1	8.1	7.2	36.4
75 and over	100.0	60.5	9.5	1.8	16.6	8.8	2.9	28.2

(X) Not applicable.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003a. For full citation, see references at end of chapter.

Table 6-8.High School and College Graduates Aged 25 and Over by Age, Race, and Hispanic Origin:2003

(In percent)

Age	Non-								
	Hispanic White tal alone	Black alone	Asian alone	Hispanic (any race)	Total	Non- Hispanic White alone	Black alone	Asian alone	Hispanic (any race)
25 and over 8	.5 89.4	79.9	87.7	57.0	27.2	30.1	17.3	49.8	11.4
25 to 29 8 30 to 34 8 35 to 39 8 40 to 44 8 45 to 49 8 50 to 54 8 55 to 59 8 60 to 64 8 65 to 69 7 65 to 69 7 70 to 74 7	6.6 93.6 7 93.8 5 93.3 5.5 93.2 0.3 94.0 6.7 93.7 9.9 91.8 6.1 87.6 .5 76.1 0.9 82.1	87.6 90.4 88.7 85.6 85.3 79.9 74.5 72.6 51.6 58.5 54.8	97.1 94.3 90.7 89.1 85.6 88.0 82.6 85.2 70.3 77.7 69 3	61.6 60.0 59.8 62.4 59.7 55.8 53.5 47.2 36.3 45.8 36.4	28.5 31.6 29.8 29.1 29.9 31.1 29.0 24.6 17.4 19.7 18.6	34.2 37.4 33.5 32.5 34.5 31.8 26.0 18.6 21.0	17.2 18.3 21.2 18.6 19.8 17.3 17.8 15.0 10.2 11.6 12.3	61.6 58.0 57.2 48.5 47.1 49.0 40.9 47.4 29.1 34.5 30.0	10.0 12.1 12.9 14.0 13.4 10.8 9.9 11.4 6.1 9.3 7 1

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003a. For full citation, see references at end of chapter.



population, where 58.5 percent of those aged 65 to 69 and 44.6 percent of those 75 and older were at least high school graduates. For the Black population with at least a bachelor's degree, the proportions were 11.6 percent and 8.0 percent, respectively. The proportion of the older Hispanic population with at least a bachelor's degree was 9.3 percent for those aged 65 to 69 and 2.8 percent for those 75 and older.²⁷

 $^{\rm 27}$ The proportions of Blacks and Hispanics aged 65 to 69 with at least a bachelor's degree are not statistically different.

Educational Attainment of the Older Population in the Future

Educational attainment of the older population is expected to increase over the next 30 years, as younger cohorts age into the population 65 and over. The population aged 25 to 64 has higher levels of education than older groups. In 2003, 87.5 percent of people 25 to 64 had at least a high school diploma, compared with 71.5 percent of people 65 and older (Table 6-7). Figure 6-14a shows educational attainment for older men in 1970 and 2003 and the educational attainment of men aged 38 to 62 in 2003. Figure 6-14b shows the same information for women. The survivors among the 38- to 62-year-old group will be ages 65 to 89 in the year 2030, and although some may continue their education, educational attainment for this population is unlikely to increase by much. The 2030 older population's educational attainment will not exactly equal the level the



Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1970, U.S. Bureau of the Census, 1973; 2003, U.S. Census Bureau, 2003a. For full citations, see references at end of chapter.



¹ This figure shows the educational attainment of the population 38 to 62 in 2003. This population will be aged 65 to 89 in the year 2030 and could represent what the educational attainment of the future older population might look like in the year 2030.

Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1970, U.S. Bureau of the Census, 1973; 2003, U.S. Census Bureau, 2003a. For full citations, see references at end of chapter.

group had at younger ages due to differential mortality by age, sex, and education. (If people with lower levels of education have higher mortality rates, then these figures underestimate the education of the older population in 2030.)

By 2030, over one-quarter of the older population is expected to have a bachelor's degree or more (Figures 6-14a and 6-14b). The proportion for the older female population is likely to more than double, from 13.4 percent in 2003 to 27.8 percent in 2030. The percentages of older men and women who are not high school graduates are expected to fall.

Foreign Born

The 2003 ASEC found that, of the 34.2 million older population, 3.7 million—or 10.8 percent—were foreign born (see text box), an increase from 8.6 percent in 1990.²⁸ The proportion foreign born among the younger population (under age 65) increased from 7.8 percent in 1990 to 11.8 percent in 2003, reflecting the large-scale immigration in the past decade.²⁹

Box 6-3. Definition of Foreign Born

The *foreign born* are people living in the United States who were not U.S. citizens at birth. The foreign-born population is classified by citizenship status: those who have become citizens through naturalization and those who are not citizens.

Natives, as defined by the Census Bureau, were born in the United States, Puerto Rico, U.S. Island Areas, or a foreign country of at least one parent who was a U.S. citizen.³⁰

²⁸ Categories of ethnicity and race are not interchangeable with the world regions of birth. For example, individuals in a race category such as Asian may be foreign born or native. The 1990 comparison data used in this section are decennial census long-form estimates.

²⁹ For more information on the older foreign-born population, see He, 2002. For more information on the total foreign-born population, see Schmidley, 2001.

³⁰ The U.S. Island Areas include the Commonwealth of the Northern Mariana Islands, Guam, and the Virgin Islands.

Region of Birth

Historically, people born in Europe made up the largest group of the older foreign born. In 1990, 46.8 percent of the older foreign-born population were born in Europe, and their proportion decreased to 35.0 percent in 2003 (Table 6-9; Figure 6-15). During the same period, people born in Latin America and Asia nearly doubled their respective shares and together represented 57.8 percent of the older foreign born in 2003. Among the foreign born aged 45 to 64 in 2003, 45.6 percent were born in Latin America and 29.5 percent in Asia (U.S. Census Bureau, 2003b). If the current immigration pattern continues, it is possible that in the

Figure 6-15. Foreign-Born Population Aged 65 and Over by World Region of Birth: 2003 (Percent distribution) Latin America 34.5% Other areas¹ 7.3% Europe 35.0%

¹ Other areas include Africa, Oceania, Northern America, and region not reported.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, 2003b. For full citation, see references at end of chapter.

Table 6-9.Foreign-Born Population by Age, Sex, Length of Residence, Citizenship, and World Regionof Birth: 1990 and 2003

		Number (in	thousands)			Per	cent	
Age, length of residence, citizenship, and world region of birth			2003				2003	
	1990 total	Total	Male	Female	1990 total	Total	Male	Female
Total older population Native ¹ Foreign born ²	31,195 28,499 2,696	34,217 30,531 3,685	14,521 12,938 1,583	19,696 17,594 2,102	100.0 91.4 8.6	100.0 89.2 10.8	100.0 89.1 10.9	100.0 89.3 10.7
Total Foreign-Born Population All ages Under 18 18 to 64 65 and over 65 to 74 75 to 84 85 and over	19,767 2,092 14,979 2,696 1,308 937 451	33,387 2,977 26,724 3,685 2,168 1,122 394	16,771 1,553 13,635 1,583 974 479 130	16,616 1,425 13,089 2,102 1,194 645 263	100.0 10.6 75.8 13.6 6.6 4.7 2.3	100.0 8.9 80.0 11.0 6.5 3.4 1.2	100.0 9.3 81.3 9.4 5.8 2.9 0.8	100.0 8.6 78.8 12.7 7.2 3.9 1.6
Foreign-Born Population Aged 65 and Over Total Region of birth: Europe Asia Latin America Other regions ³	2,696 1,263 355 550 529	3,686 1,289 857 1,271 269	1,583 524 372 565 122	2,102 765 484 706 147	100.0 46.8 13.2 20.4 19.6	100.0 35.0 23.3 34.5 7.3	100.0 33.1 23.5 35.7 7.7	100.0 36.4 23.0 33.6 7.0
Length of residence in United States: Less than 10 years	279 2,417	406 3,280	177 1,406	228 1,874	10.3 89.7	11.0 89.0	11.2 88.8	10.8 89.2
Naturalized citizen Not a U.S. citizen	1,924 772	2,537 1,148	1,100 483	1,437 665	71.4 28.6	68.8 31.2	69.5 30.5	68.4 31.6

¹ Those who were born in the United States or a U.S. island area such as Puerto Rico, or born abroad of at least one parent who was a U.S. citizen. ² Those who were not U.S. citizens at birth.

³ Other regions include Africa, Oceania, Northern America, and areas not reported.

Note: The reference population for the 1990 data is the resident population; 2003 data refer to the civilian noninstitutionalized population.

Sources: 1990, U.S. Bureau of the Census, 1993a, Table 1; 2003, U.S. Census Bureau, 2003b. For full citations, see references at end of chapter.

Asia

23.3%



next 20 years, the majority of the older foreign born will be people from Latin America and Asia rather than from Europe.

Citizenship

The older foreign born usually have a high proportion of naturalized citizens, as they typically have lived in the United States longer than younger cohorts or have entered the United States as legal permanent residents based on family reunion.³¹ In both 1990 and 2003, the majority of the older foreign born had resided in the United States for 10 years or longer. In 2003, 53.9 percent had lived in the United States for more than 30 years. The length of residence of the older foreign born varied by their region of birth. The majority of the older European born came to the United States before 1970, while a quarter of the older Asian born immigrated that early. In 2003, international migrants from Asia and Latin America made up the majority of the older foreign born who arrived in 1970 or later.

In 1990 and 2003, approximately 70 percent of the older foreign born were naturalized citizens, almost twice the proportion of naturalized citizens in the total foreign-born population. The older population from Europe had the highest proportion of naturalized citizens: 77.6 percent, compared with 60.0 percent of the older Latin American born and 68.3 percent of the older Asian born.

Regional Distribution of the Older Foreign-Born Population

Among the older foreign born, 35.3 percent resided in the West, 27.7 percent lived in the Northeast, 26.8 percent lived in the South, and 10.2 percent lived in the Midwest in 2003. This geographic distribution differs from that of older natives. (For example, more than one-third [37.5 percent] of the older native population resided in the South.)³² For the older foreign born, immigrant networks and communities are the primary determinants of geographic location of residence or internal migration (Kritz and Nogle, 1994; Zavodny, 1999).

Of the 6.8 million people 65 and older living in the West in 2003, 1.3 million—or 19.0 percent—were foreign born (Figure 6-16), the highest proportion of all regions. The Midwest had the lowest proportion, at 4.9 percent.³³

Language Spoken at Home

Many languages are spoken in homes throughout the United States, reflecting the diversity within the country. Language spoken at home and English proficiency

³¹ The naturalization process requires that the foreign-born applicant reside continuously in the United States for 5 years (or less for special categories of immigrants) after the applicant has acquired legal permanent resident status (as compared with student, diplomat, visitor, or other nonimmigrant status). Older foreign born typically have lived in the United States for a long time, which may allow the time required for the process for admission as permanent residents and then the naturalization process. Under the family reunion category, some older foreign born arrive in the United States to join their children who are already U.S. citizens. Under this circumstance, these older foreign born may enter as legal permanent residents. For more information on naturalization, see Schmidley, 2003.

³² For more information on distribution and location changes of the total older population by state and region, see Chapter 5.

³³ The difference in the proportion of older people living in the Northeast (27.7 percent) and the South (26.8 percent) was not statistically significant.

of the older population can affect many areas of their lives (Shin and Bruno, 2003).

English Spoken at Home

In 2000, 4.4 million people 65 and older, or 12.6 percent of the older population, spoke a language other than English at home (Figure 6-17). The older population had the lowest proportion of any age group speaking a language other than English at home. They also had the smallest increase in this proportion between 1990 and 2000, which partly reflects the large inflow of foreign born of young and working ages during the 1990s.

Other Languages Spoken at Home

Among languages other than English spoken at home (including Spanish, other Indo-European languages, Asian or Pacific Island languages, and other languages), Spanish was the most often spoken in 2000. The frequency varied by age. Four out of 10 older people speaking other languages

at home spoke Spanish, less than the proportions in younger age groups. The proportion of Spanish speakers among those who spoke a language other than English at home increased from 27.7 percent to 38.0 percent for the 65-andolder population between 1990 and 2000, rising more than the proportion for younger age groups (Figure 6-18). Among the rest of those who spoke languages other than English at home in 2000, 43.8 percent spoke other Indo-European languages, 14.3 percent spoke Asian and Pacific Island languages, and 4.0 percent spoke any other languages.34

English Proficiency

Another indicator of language ability is English proficiency.³⁵

Less than half (47.0 percent) of older people who spoke another language at home in 2000 spoke English "very well," down from 52.8 percent in 1990 (Figure 6-19).³⁶ The proportion speaking English very well also decreased for the age groups 25 to 44 and 45 to 64, and increased for those aged 5 to 24.

Veterans

In 2000, the age distribution of veterans showed large concentrations in their fifties (the Vietnam era cohort), their late sixties to early seventies (the Korean Conflict cohort), and their late seventies to early eighties (the World War II





 $^{^{\}rm 34}$ See Shin and Bruno, 2003, for more details.

³⁵ The 1980, 1990, and 2000 censuses included an almost identical question on ability to speak English. Census 2000 asked, "Does this person speak a language other than English at home?" If the answer was yes, the respondent was asked, "What is this language?" and "How well does this person speak English?"

³⁶ Data from surveys suggested a difference between the category "Very well" and the remaining categories ("Well," "Not well," "Not at all"). After the 1990 census, in tabulations by the U.S. Census Bureau showing ability to speak English, people who reported that they spoke English "very well" were presented separately from those who reported their ability to speak English as "Less than very well." See U.S. Census Bureau, 1993b, and Stevens, 1999.



Figure 6-19. Percent Speaking English Very Well Among Non-English Language Speakers at Home Among the Population Aged 5 and Over by Age: 1990 and 2000



cohort).37 The number of veterans

³⁷ Veterans include those who served on active duty in the Army, Navy, Air Force, Marines, Coast Guard, uniformed Public Health Service, or uniformed National Oceanic and Atmospheric Administration; Reserve Force and National Guard called to federal active duty; and those disabled while on active duty training. Excluded are those dishonorably discharged and those whose only active duty was for training or State National Guard service. For more information on veterans affairs, see Department of Veterans Affairs, 2004, "Federal Benefits for Veterans and Dependents," 2005 edition, <http://www.va.gov /opa/vadocs/Fedben.pdf>. aged 65 and older increased from 7.2 million in 1990 to 9.5 million in 2000 (Figure 6-20). Even though the veteran population aged 65 and older is projected to decline over the next 20 years, it will do so at a slower rate than the decline in the number of younger veterans.³⁸

³⁸ Veterans projections for younger populations are always subject to change based on actual events. The projections used in this report were made prior to U.S. involvement in the war in Iraq.



Note: The reference population for these data is the veteran population. Source: Department of Veterans Affairs, 2001. For full citation, see references at end of chapter.



According to the Department of Veterans Affairs, by 2020, veterans aged 65 and older are expected to outnumber both young veterans (under age 45) and veterans aged 45 to 64 (Klein, 2001).

In 2000, the majority of men aged 65 to 84 were veterans, reflecting the high proportion of men who served in the military during World War II. In 2000, veterans constituted 61.9 percent of the male population aged 65 to 74, while nearly three-quarters (73.5 percent) of men aged 75 to 84 were veterans (Department of Veterans Affairs, 2001: U.S. Census Bureau. 2000b). By 2020, 31 percent of the population aged 65 and older is projected to be veterans, reflecting the smaller proportions of the male population that served in Korea and Vietnam than in World War II.

Figure 6-21 shows the veteran population by age from 1990 through 2020. The veteran population as a whole is projected to decrease from 28.0 million in 1990 to 16.9 million in 2020. Changes in the veteran population vary by age. The veteran population is expected to increase for the oldest group (aged 85 and older) from 156,000 in 1990 to a high of 1.25 million in 2011 before decreasing to 999,000 in 2020 (Figure 6-21). The veteran population aged 65 to 84 increased during the 1990s (from 7.3 million to 9.0 million) and is projected to decline to 6.6 million in 2020. In contrast. younger veterans aged 45 to 64, who numbered 11.6 million in 1990 and had decreased to 10.3 million by 2000, are projected to decline to 5.9 million in 2020. Large declines also are projected for veterans under age 45.

Dramatic declines in the number of younger veterans are driving the shift in the age structure of the veteran population. For example, the proportion of the veteran population aged 65 and older increased from 26.6 percent in 1990 to 37.4 percent in 2000 and is expected to continue to increase to a high of 44.8 percent in 2020. In contrast, the proportion of the veteran population aged 45 to 64 remained relatively stable between 1990 and 2000 (from 41.6 percent in 1990 to 40.3 percent in 2000) and is expected to decrease to 35.1 percent by 2020. The youngest group of veterans (those under the age of 45) declined from 31.9 percent of all veterans in 1990 to 22.4 percent in 2000.

These changes are reflected in the median age of veterans over this time period. In 1990, the median age was 54.4 years; it increased to 57.4 years in 2000 (Department of Veterans Affairs, 2001).³⁹

Voting

Data from the CPS reveal that reported voter turnout for the presidential elections in 1996 and 2000 was lower than that of the previous eight presidential elections.⁴⁰ In 2000, 54.7 percent of the voting-age population (i.e., those aged 18 and older) reported voting, down from 61.3 percent in 1992.⁴¹ The 2000 voting rate is a decrease of 14.6 percentage points from the 35-year high of 69.3 percent in 1964. Counter to this trend, the share of the population 65 and older who reported voting experienced no statistically significant change between 1964 and 2000, while the shares of the populations aged 18 to 24 and 25 to 44 declined by 36.5 percent and 27.8 percent, respectively, over the past three decades (Jamieson et al., 2002).⁴²

The 2000 Presidential Election

People aged 65 and older consistently vote in higher proportions than other age groups. In 2000, 67.6 percent of the older population reported voting, compared with 49.8 percent of those aged 25 to 44 (Jamieson et al., 2002). Although the proportion of the older population who voted is larger than that of people aged 25 to 44, the younger age group has nearly double the number of voters. In 2000, 40.7 million people aged 25 to 44 reported voting, compared with 22.2 million people 65 and older (Figure 6-22). Votes cast by people 65 and older in 2000 constituted 20 percent of all votes, a 4.6-percentage-point increase over the 1968 proportion of 15.4 percent (Jamieson et al., 2002; Binstock, 2000), due in part to growth in the size of the older population over the last 32 years. This growth does not include the large Baby Boom cohorts (those aged 35 to 54 in 2000) that will swell the number of older voters after 2010.

Voting Rates by Sex

Table 6-10 shows characteristics from 1964 to 2000 of people 65

and older who reported voting. In 2000, people aged 65 to 74 were more likely to vote than people 75 and older (69.9 percent and 64.9 percent, respectively). While men aged 65 and older have higher voting rates than their female counterparts, the gender gap has narrowed over the years; in 2000, the sex differential in voting rates was 6.6 percentage points, down from 13.3 percentage points in 1964.

In 2000, the Black and non-Hispanic White older populations were more likely to vote than the Asian and Pacific Islander and the Hispanic older populations (Figure 6-23). This difference is due partly to differences in rates of citizenship and registration status among the populations. Voting rates for the older population who were both citizens and registered to vote are much higher than voting rates for the total older population. The voting rate was about 90 percent for older men and women who were both citizens and registered to vote.

Voting Rates by Region

The South had the largest number of voters aged 65 and older in 2000 (7.7 million). There were 5.7 million older voters in the Midwest, 4.5 million in the Northeast, and 4.2 million in the West (Table 6-11). The Midwest had the highest voting rate for this group (72.8 percent).

Voting by Education and Income

In 2000, older people possessing a bachelor's degree had a much higher voting rate than those with less than a ninth-grade education (82.7 percent and 44.5 percent, respectively). Income is also

³⁹ See Supplementary Table 3 in Department of Veterans Affairs, 2001.

⁴⁰ The Census Bureau began collecting voting and registration data in 1964 in the Current Population Survey.

⁴¹ It should be noted that these figures are based on the voting-age population, not the population eligible to vote. For a discussion of the effects of citizenship on voting trends over time, see Jamieson et al., 2002.

⁴² For information on historical voting reports and data, see <www.census.gov /population/www/socdemo/voting.html>.



Table 6-10.Registration and Reported Voting in Presidential Elections for the Population Aged 65and Over by Age and Sex: 1964 to 2000

(Numbers in thousands)

		Decie	torod		Departe	duction		F	eported v	oting by a	ge
		Regis	stered		Reporte	a voung		65 te	o 74	75 an	d over
Year						Percent					
	Total	Number	Percent	Number	Both sexes	Men	Women	Number	Percent	Number	Percent
1964	17,269	(NA)	(NA)	11,447	66.3	73.7	60.4	8,063	71.4	3,384	56.7
1968	18,468	13,970	75.6	12,150	65.8	73.1	60.3	8,270	71.5	3,880	56.3
1972	20,074	15,172	75.6	12,741	63.5	70.7	58.4	8,590	68.1	4,151	55.6
1976	22,001	15,716	71.4	13,685	62.2	68.3	58.0	9,282	66.4	4,403	54.8
1980	24,094	17,968	74.6	15,677	65.1	70.4	61.3	10,622	69.3	5,055	57.6
1984	26,658	20,507	76.9	18,055	67.7	71.9	64.8	11,761	71.8	6,294	61.2
1988	28,804	22,580	78.4	19,818	68.8	73.3	65.6	12,840	73.0	6,978	62.2
1992	30,846	24,049	78.0	21,637	70.1	74.5	67.0	13,607	73.8	8,030	64.8
1996	31,888	24,547	77.0	21,356	67.0	70.9	64.1	12,748	70.1	8,608	62.8
2000	32,764	24,948	76.1	22,153	67.6	71.4	64.8	12,450	69.9	9,702	64.9

(NA) Not available.

Note: The reference population for these data is the civilian noninstitutionalized population.

Sources: 1964 through 1992, Hobbs, 1996; 1996, U.S. Bureau of the Census, 1998; 2000, Jamieson, Shin, and Day, 2002. For full citations, see references at end of chapter.



Table 6-11.Characteristics of Population Aged 65 and Over Who Reported Voting by Age: 2000

(Numbers in thousands)

Characteristic		Reporte	ed voting
Characteristic	All persons	Number	Percent
Total, 65 years and over	32,765 17,819 14,945	22,153 12,450 9,702	67.6 69.9 64.9
Northeast 65 to 74 75 and over	3,652 3,247	2,491 2,054	68.2 63.3
Midwest 65 to 74 75 and over	4,180 3,646	3,164 2,532	75.7 69.4
South 65 to 74 75 and over	6,552 5,258	4,456 3,259	68.0 62.0
West 65 to 74 75 and over	3,435 2,795	2,340 1,857	68.1 66.4
YEARS OF SCHOOL COMPLETED, 65 AND OVER			
Total Less than 9th grade 9th to 12th grade, no diploma High school graduate Some college or associate's degree Bachelor's degree or more	32,765 5,345 4,576 11,587 5,990 5,266	22,153 2,378 2,687 7,957 4,774 4,356	67.6 44.5 58.7 68.7 79.7 82.7
ANNUAL FAMILY INCOME			
Family Members, 65 to 74 Total Under \$10,000 \$10,000 to \$14,999 \$15,000 to \$24,999 \$25,000 to \$34,999 \$35,000 or more Income not reported	12,593 461 926 2,039 1,962 4,545 2,660	9,136 227 552 1,405 1,513 3,743 1,695	72.5 49.2 59.6 68.9 77.1 82.4 63.7
Family Members, 75 and Over			
Total Under \$10,000 \$10,000 to \$14,999 \$15,000 to \$24,999 \$25,000 to \$34,999 \$35,000 or more .	8,399 414 782 1,590 1,348 2,547 1 719	5,596 222 432 1,083 994 1,860 1,002	66.6 53.6 55.2 68.1 73.7 73.0

Note: The reference population for these data is the civilian noninstitutionalized population. Source: Jamieson, Shin, and Day, 2002. For full citation, see references at end of chapter.

associated with voting rates among the older population. While 49.2 percent of the population aged 65 to 74 living in a family with an annual income of less than \$10,000 reported voting, the proportion for those living in a family with an annual income of \$35,000 or more was 82.4 percent (Table 6-11).

Voters of the Future

Past voting trends of the older population can be combined with population projections to project their voting behavior in the future. Since a high percentage of older people vote and their numbers will grow rapidly, as the Baby Boom cohorts age, the age profile of voters is likely to become "grayer." The percentage of total votes cast by the population 65 and older is projected by one researcher to increase from 20 percent in 2000 to 30 percent in 2020, with a potential rise to 41 percent by 2040 (Binstock, 2000).

Chapter 6 References

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Chapter 7. Summary

The Older Population of Today and Tomorrow

The dynamics of aging are affected by many interrelated factors, including demographic, social, economic, and medical influences. This report provides a comprehensive description of the older population to foster a better understanding of their experiences and challenges.

The growth of the older population has been dramatic. In the 20th century, this group increased from 3.1 million to over 35 million, and its size is projected to double between 2000 and 2030. This substantial growth will challenge society on a range of issues, many of which are highlighted in this report.

Diversity is a distinguishing feature of the older population in the United States and is highly likely to increase in the future on at least some dimensions. This report discusses diversity of age, sex, race, Hispanic origin, health, economic status, geographic distribution, marital status, living arrangements, and educational attainment among those aged 65 and older.

The older population of tomorrow will differ from the older popula-

tion of today in many ways. For instance, they will most likely be better educated and more racially and ethnically diverse than today's older population. While the older population will grow over the first half of the 21st century, the size of this growth is not certain. For example, if mortality decreases faster than projected, the older population of the future could be much larger than currently projected.

There are many questions about the future older population. For example, while people are living longer and healthier lives than ever before, will life expectancy continue to increase or is it nearing a maximum? As people live longer, what will the quality of life be in these additional years? Will disability rates for the older population continue to decrease, as they did during the 1980s and 1990s, or will they increase as more people reach very old ages? Will healthy lifestyles and breakthroughs in public health and preventative medicine postpone the onset of debilitating conditions?

The older population in the future will have had different life experiences than today's older population. For instance, in the future, older women will be more likely to have worked in the paid labor force and to have their own pension and retirement income than older women currently. In the future, will older people stay in the workforce longer than is currently the case, and what will be the impact of the projected growth of the older population on the Social Security system?

Changing family structures will also likely affect the future older population. Younger adults have higher rates of divorce and of childlessness than the current older population. Will the changing marital and familial composition of the future older population affect the nature and types of support services they need? As the number of older people increases, how will families, individuals, and policy makers approach the complex issues of long-term care, acute care, insurance, and public assistance?

A better understanding of our aging society helps to identify the challenges facing aging individuals as families and policy makers design ways to meet their needs.

Appendix A. Detailed Tables

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										65 and c	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2000											
WORLD TOTAL	6,085,198,145	2,900,154,803	2,370,501,532	209,544,444	184,832,529	150,728,224	118,392,697	79,208,596	71,835,320	420,164,837	6.9
AFRICA	802,989,680	504,636,624	240,769,266	17,959,486	14,295,470	10,768,677	7,309,889	4,287,301	2,962,967	25,328,834	3.2
Sub-Saharan Africa	657,286,422	424,034,420	189,118,039	14,070,021	11,039,663	8,148,891	5,482,307	3,199,101	2,193,980	19,024,279	2.9
Angola	10,132,376	6,303,146	3,112,139	242,676	201,534	140,546	77,932	37,484	16,919	272,881	2.7
Botswana	0,420,330	4,336,240	453,195	32,110	30,333 27,939	22,808	17,643	12,252	15,016	67,719	4.3 6.4
Burkina Faso	12,217,363	8,050,120 3 805 678	3,351,024 1 / 82 / 75	251,722	202,210	153,589 61 046	105,930	61,816 28.765	40,952	362,287 164 170	3.0 0.0
Cameroon	14,791,629	9,452,532	4,286,614	333,816	260,861	193,097	131,479	78,490	54,740	457,806	9.1.0 1.1
Central African Republic	3,501,489	2,252,503	989,954	78,572	63,683	48,813	34,245	20,706	13,013	116,777	3.3
Chad	8,418,864	5,623,191	2,247,941	171,479	136,382	102,794	70,341	40,884	25,852	239,871	2.8
Comoros	578,400 2 809 476	361,416 1 710 665	177,188 888 249	12,734	10,143	7,442	4,669 28 962	2,736	2,072	16,919 98 605	2.9
Congo (Kinshasa)	51,809,830	35,350,172	13,454,411	941,810	733,652	564,945	390,490	230,952	143,398	1,329,785	2.6
Cote d'Ivoire	15,865,601	10,618,396	4,384,338	299,525	220,953	154,021	99,401	55,690	33,277	342,389	2.2
Equatorial Guinea	474,214 4,243,185	293,860 2,702,313	139,851 1,213,334	12,269 109,018	10,402 79,066	7,607 57,743	5,238 38,788	3,146 25,245	1,841 17,678	17,832 139,454	8. C. C. C.
Ethionia	62 651 398	40 985 811	17 507 454	1 351 875	1 049 306	764 495	519 236	291 664	181 557	1 756 952	с 8
Gabon	1,222,938	748,652	367,807	29,486	25.053	20,508	15,128	9,364	6.940	51,940	4.2
Gambia, The	1,367,124	878,509	400,335	30,079	21,963	15,545	10,225	6,063	4,405	36,238	2.7
Ghana	19,509,240	11,949,723	6,112,788	415,118	361,308	276,289	191,623	117,441	84,950	670,303	3.4
Guinea	8,641,965	5,480,916	2,524,457	204,957	160,302	117,919	78,800	45,319 E 666	29,295	271,333 26,400	3.1 0.1
Guilitea-Dissau	30,310,235	20,278,034	390,330 8,218,666	554,009	438,988	10,712 334,835	233,216	0,000 144,824	3,903 107,663	30,409 820,538	2.7
Lesotho	1,846,827	1,145,024	523,329	41,764	38,530	35,945	28,184	19,348	14,703	98,180	5.3
Liberia	3,148,999	1,979,929	920,507	80,137	60,228	42,552	28,783	18,696	18,167	108,198	3.4
Madagascar	15,506,472	9,967,738	4,489,184	302,352	242,964	204,297	147,189	90,515	62,233	504,234	1 N N
Malawi	10,8/3,591	7 148 438	2,802,605	218,920	1/4,008	128,794	87,904	50,519 57 580	29,421	230,038	- i c
Mauritania	2.667.859	1.747.758	765.893	52.791	40.358	29.086	18,424	906.6	3.643	61.059	2.3
Mauritius	1,179,368	516,173	518,129	39,888	32,973	25,955	21,787	14,685	9,778	72,205	6.1
Mozambique	17,672,631	11,022,122	5,475,697	408,413	307,311	215,243	133,438	70,716	39,691	459,088	2.6
Namibia	1,826,279	1,161,528	530,818	37,773	29,108	23,117	18,664 64 765	12,866	12,405	67,052	3.7
Nigeria	123,749,589	79,310,912	35,995,362	2,844,755	2,142,495	1,557,569	04,233 1,039,683	573,211	285,602	3,456,065	2 8 2 0
Reunion	720,934	350,534	287,981	22,742	19,473	15,176	11,424	7,583	6,021	40,204	5.6
Rwanda	7,404,703 9,784,325	4,879,337 6,350,214	2,097,339 2,795,426	117,906 184,728	104,406 153,925	85,387 122,258	59,496 84,465	35,829 51,890	25,003 41,419	205,715 300,032	2.8 3.1

Table A-1. Powulation bv Age for Countries With More Than 1 Million Population: 2000, 2030, and 2050¹

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Table	Pop

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Doctor of octor										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2000-Con.											
AFRICA-Con.											
Sub-Saharan Africa-Con.											
Sierra Leone	5,202,659	3,296,398	1,501,681	135,702	106,545	74,023	47,505	25,384	15,421	162,333	3.1
Somalia	7,253,137	4,563,625	2,246,010	131,584	108,950	84,675	56,698 E42,021	33,581	28,014	202,968	2.8 7 2.8
Sudan Sudan	35 079 814	22, 130,012 22 749 294	10,014,323	782 030	577 161	346.375	186 986	104 136	73,660	1,332,043 711 157	4.7 0
Swaziland	1,120,183	721,811	319,275	23,689	19,398	15,315	10,604	5,977	4,114	36,010	3.2 0.7
Tanzania	33,767,567	22,425,138	9,281,635	666,676	518,799	380,717	246,902	141,233	106,467	875,319	2.6
Togo	5,032,783	3,353,793	1,386,045	98,229	73,640	53,239	34,419	19,849	13,569	121,076	2.4
Uganda Zamhia	23,495,923 a 7ag 52a	16,520,039 6 777 837	5,734,602 2 452 026	369,610	310,064 144 506	238,159	165,163 73 408	97,144	61,142 31 786	561,608 261 680	2.4
Zimbabwe	12,185,932	7,800,756	3,531,395	242,090	207,573	159,077	111,575	72,486	60,980	404,118	3.3
North Africa	145,703,258	80,602,204	51,651,227	3,889,465	3,255,807	2,619,786	1,827,582	1,088,200	768,987	6,304,555	4.3
Algeria	30,409,300	17,245,603	10,589,157	670,363	590,214	521,927	375,060	228,808	188,168	1,313,963	4.3
Egypt	70,492,342	38,733,600	25,227,799	2,068,204	1,638,405	1,259,194	829,072	454,544	281,524	2,824,334	4.0
	5,115,450 30,122,350	2,991,965 16 826 410	1,724,280	107,580	94,165 670 801	77,543 537 705	58,066 202 726	36,503	25,348	197,460	3.9 7 6
Tunisia	9,563,816	4,804,617	3,638,099	289,116	253,222	223,417	172,648	105,925	76,772	578,762	6.1
NEAR EAST	171,864,761	96,331,488	60,212,334	4,175,540	3,550,469	2,854,988	2,148,262	1,396,847	1,194,833	7,594,930	4.4
Gaza Strip	1,132,063	781,310	288,368	16,221	14,245	12,730	9,362	5,671	4,156	31,919	2.8
Iraq	22,675,617	14,523,699	6,739,857	394,780	306,942	256,490	227,285	134,198	92,366	710,339	3.1
Israel	5,842,454 4 998 564	2,616,530 2,951 120	2,256,604 1 683 701	211,500 111,653	179,534 91 010	168,464 68 712	151,548 46.962	120,057 25.466	138,217	578,286 161 080	9.9 7 2
Kuwait	1,973,572	948,515	895,827	50,020	33,389	22,104	13,081	6,594	4,042	45,821	2.3
Lebanon	3,578,036	1,792,587	1,334,626	110,892	101,858	85,872	70,405	47,656	34,140	238,073	6.7
Oman	2,533,389	1,500,480	882,946	54,066	36,216	24,060	15,963	10,092	9,566	59,681	2.4
Qatar	744,483	310,737	371,158	28,272	17,214	9,275	4,351	2,250	1,226	17,102	2.3
Saudi Arabia	23,153,090 16 305 659	13,447,701	8,568,197 4 984 468	329,256	271,455	204,338	148,U86 156 753	93,319	90,738 63 506	536,481 520 038	ς Σία
Turkey	65,666,677	32,181,943	25,619,079	2,062,228	1,872,635	1,513,508	1,098,952	720,935	597,397	3,930,792	6.0 6.0
United Arab Emirates	2,369,153	1,129,329	1,031,089	101,145	55,770	28,161	14,098	5,150	4,411	51,820	2.2
West Bank	2,020,298 17,479,206	1,290,946 12,039,727	587,398 4,352,461	37,074 307,627	31,404 238,321	27,317 194,604	20,627 144,714	13,191 99,871	12,341 101,881	73,476 541,070	3.6 3.1
ASIA	3,443,031,130	1,645,855,140	1,379,119,382	116,059,605	97,845,089	79,923,220	58,191,748	36,770,895	29,266,051	204,151,914	5.9
Afghanistan	23,898,198	15,287,093	7,129,529	522,573	386,517	267,854	166,434	88,117	50,081	572,486	2.4
BangladeshBhutan	130,406,594 2,005,222	77,508,389 1,171,282	42,948,562 654,211	3,201,650 54,205	2,443,740 46,465	1,744,025 35,293	1,206,419 23,146	710,200 12,976	643,609 7,644	4,304,253 79,059	3.9 3.9

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Bodion or country										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2000—Con.											
ASIA-Con.											
Burma	41,771,657	21,494,132	16,137,316	1,177,063	985,072	793,901	590,086	355,830	238,257	1,978,074	4.7
Cambodia	12,432,869 1 268 853 362	7,665,721 521,672,370	3,963,346 572 945 790	236,655 45 869 786	195,163 40 827 108	153,919 34 703 549	109,758 24 986 765	69,700 15 806 768	38,607 12 041 226	371,984 87 538 308	3.0 9 9
East Timor	846,599	501,262	286,782	21,276	15,011	10,269	6,356	3,542	2,101	22,268	2.6
Hong Kong S.A.R.	6,658,720	1,969,888	3,408,995	254,146	261,112	256,959	206,138	146,399	155,083	764,579	11.5
Indonesia	1,002,708,291 224.138.438	530,902,923 113.045.143	369,850,174 87,991,186	31,535,632 7.004.494	23,8/4,930 6.051.510	4.611.258	2.870.028	8,533,094 1.558.571	6,107,200 1.006.248	46,544,632 10.046.105	4.0
Iran	65,660,289	37,858,250	22,034,528	1,463,715	1,273,134	1,194,238	875,324	544,720	416,380	3,030,662	4.6
Japan	126,699,784	34,791,806	53,834,321	8,753,265	7,649,816	7,025,307	5,827,146	4,057,307	4,760,816	21,670,576	17.1
Korea, North	21,647,682	8,847,121	9,393,893	1,111,143	937,636	648,225 1 266 112	380,413	207,292 506 266	121,959	1,357,889 2 200 716	6.3
	5.497.733	3.475.933	1.616.688	123.156	97.044	74.418	53.577	30,393	400,332 26.524	3,300,716 184.912	0.7 3.4
Malaysia	21,793,293	11,583,184	8,174,641	613,266	538,331	353,445	259,983	151,016	119,427	883,871	4.1
Mongolia	2,600,835	1,445,645	950,074	62,330	47,594	39,716	24,942	16,708	13,826	95,192	3.7
Nepal	24,702,119	15,155,721	1,532,472	037,001	110,626	388,283	246,831	134,727	80,813	850,054	3.4
Pakistan	146,342,958 70 720 825	90,407,359 46 761 060	43,570,953	3,527,150	3,008,344	2,332,495	1,646,898	1,076,850	772,909	5,829,152	4.0
Singapore	4,036,753	1,265,706	2,232,934	133,635	120,132	98,146	75,656	49,376	61,168	284,346	7.0
Sri Lanka	19,238,575	8,759,474	7,932,929	730,640	563,938	454,780	357,568	244,077	195,169	1,251,594	6.5
Thailand	62,352,043 22 151 237	26,777,879 8 578 483	27,152,511 10 044 187	2,375,320 846 915	2,078,153 765 329	1,618,881 665 768	1,096,317	692,054 372 159	304 453	3,968,180 1 916 323	6.4 8 7
Vietnam	78,517,582	41,631,001	29,091,771	1,752,807	1,741,946	1,587,913	1,252,420	803,628	656,096	4,300,057	5.5
LATIN AMERICA AND THE											
CARIBBEAN	521,760,331	264,823,309	198,052,497	16,457,067	13,370,785	10,571,536	8,015,381	5,330,862	5,138,894	29,056,673	5.6
Argentina	37,497,728	16,816,073	13,898,069	1,576,668	1,365,480	1,206,523	1,024,669	762,822	847,424	3,841,438	10.2
Bolivia	8,152,620	4,858,125	2,579,111	204,651	146,411	121,611	100,634	68,750	73,327	364,322	4.5
Brazil	1/5,552,771	85,273,374 6 734 574	/0,/04,06/ 6 193 228	5,712,005 638 118	4,596,800	3,544,735	309 454	1,698,353 209 753	1,411,832	9,266,525	5.C 7 0
Colombia	39,685,655	19,897,321	15,866,862	1,142,388	928,124	741,676	545,985	338,091	225,208	1,850,960	4.7
Costa Rica	3,710,558	1,887,764	1,437,513	108,462	84,549	69,509	52,946	35,469	34,346	192,270	5.2
Cuba	11,134,273	3,899,853	5,218,961	530,732	430,120	335,979	266,544	199,458	252,626	1,054,607	9.5
Dominican Republic	8,353,525	4,492,327	3,023,120	237,170	197,431	157,448	124,491	68,048	53,490	403,477	4.8
Ecuador	12,505,204	6,983,030	4,353,568	329,944	100 100 100	200,137	152,201	106,823	121,660	280,897	4.0 0
Guatemala	0, 122, 313	3,332,400 8.143.311	3.764.285	271.986	216,958	176.325	04,000 124.761	73.017	00,440 49.653	423.756	0.0
Haiti	7,177,115	4,649,286	1,945,471	170,065	148,950	107,764	70,784	44,431	40,364	263,343	3.7
Honduras	6,200,898	3,954,845	1,786,446	132,446	108,137	84,837	60,501	39,458	34,228	219,024	3.5
Jamaica	2,032,089	1,311,604	G82, 120, 1	12,201	92,398	160,06	48,129	30,318	38,091	1/9,239	0.0
See footnotes at end of table	9.										

Population by Age	for Countr	ies With M	ore Than	l Million l	Populatio	1: 2000, 20	030, and 2	:050 ¹ -Co	n.		
Dogion or country										65 and o	ver
Hegion or country	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2000—Con.											
LATIN AMERICA AND THE CARIBBEAN—Con.											
Mexico	99,926,620	53,285,361	36,451,886	2,906,624	2,336,372	1,788,306	1,307,670	853,383	997,018	4,946,377	5.0
Nicaragua	4,932,420 2,836,298	3,088,896 1,432,441	1,531,233	95,793 93,506	72,530	57,037	41,248 43,517	24,182 30,516	15,443 34,142	139,154 165,212	2.8 5.8
Paraguay	5,585,828 25,070,722	3,220,038 13 737 031	1,838,917 0.621.075	151,033 770 807	113,564	93,566 496 606	75,917	52,216 214 214	40,577 153 755	262,276 1 200 777	4.7
Puerto Rico	3,815,893	1,523,892	3,021,373 1,515,928	189,245	160,873	134,539	106,874	83,239	101,303	425,955	11.2
Trinidad and Tobago	1,125,066 3,323,876	510,634 1 341 079	455,586 1 256 337	42,562 155 063	34,151 142 507	27,315	22,888 117 378	15,618 83,619	16,312 90.391	82,133 428 890	7.3 12.9
Venezuela	23,542,649	12,337,644	8,959,009	636,898	517,660	389,374	306,242	183,461	212,361	1,091,438	4.6
EUROPE AND THE NEW INDEPENDENT STATES	801,100,371	266,051,186	342,196,203	38,411,070	42,554,123	35,011,212	32,026,206	22,525,015	22,325,356	111,887,789	14.0
Western Europe	390,554,010	113,886,654	170,213,241	21,772,466	21,012,936	18,658,305	16,614,659	13,595,333	14,800,416	63,668,713	16.3
Austria	8,113,413	2,316,550	3,626,659	494,015	419,019	344,843	331,663	293,181	287,483	1,257,170	15.5
Belgium	10,263,618	3,041,780	4,447,976	522,720	522,891	516,486	460,625	381,387	369,753	1,728,251	16.8
Denmark	5,337,416	1,597,634	2,338,960	345,842	263,784	219,132	194,058	167,007	210,999	791,196	14.8
France	59.381.628	1,597,278	2,245,477	297,262	25,435 2.691.929	225,954	209,420	161,550 2.098.749	2.217.564	9.498.634	14.9 16.0
Germany	82,187,909	21,958,528	35,938,014	5,162,991	5,613,615	4,096,300	3,566,964	2,843,094	3,008,403	13,514,761	16.4
Greece	10,559,110 3 701 600	3,043,589 1 474 780	4,481,409	572,473 177 741	620,732	599,692 120,842	521,849 112 168	340,406 80.416	378,960 06 265	1,840,907	17.4
	0.00,101,000	00/11/1	117,100,1		149,600	000	112,100	01+100	20,200	460,036	
Italy	57,719,337 15 007 853	14,837,761 4 836 314	25,804,240 7 307 051	3,289,998 866 811	3,393,094 732 807	3,076,661 644.438	2,753,732 554 085	2,248,058 457 282	2,315,793 508 165	10,394,244	18.0 13.6
Norway	4,492,400	1,440,888	1,943,723	240,552	185,480	167,189	164,629	156,454	193,485	681,757	15.2
Portugal	10,335,597	3,305,127	4,298,290	542,234	537,444	511,947	453,521	342,744	344,290	1,652,502	16.0
SpainSpain	40,016,081	11,646,924	17,549,195	2,116,135 600 007	1,884,112	2,078,056	1,804,693	1,413,202	1,523,764	6,819,715 4 520 547	17.0
Switzerland	7,266,920	2,084,559	3,298,986	436.917	349,630	313.287	269.596	226.797	287,148	1.096.828	15.1
United Kingdom	59,522,468	18,656,318	25,481,168	3,230,613	2,870,336	2,575,116	2,330,247	1,998,110	2,380,560	9,284,033	15.6
Eastern Europe	121,347,012	42,031,552	51,770,228	5,858,358	5,897,167	5,518,916	4,609,106	3,242,348	2,419,337	15,789,707	13.0
Albania	3,473,835	1,653,245	1,316,861	136,403	118,966	93,173	66,885	48,577	39,725	248,360	7.1
Bosnia and Herzegovina	3,835,777	1,343,559	1,785,143	174,192	204,888	155,520	97,312	42,791	32,372	327,995	8.6
Bulgaria	7,818,495	2,305,083	3,233,852	405,927	430,857	452,457	382,050	285,281	1/5,/82	1,290,170	10.0
CroatitaCroatita	4,410,000 10,270,128	3,248,407	4,511,687	628,391	463,047	446,332	132,002 406,935	322,693	242,636	000,200 1,418,596	13.8 13.8
Hungary	10,137,449	3,210,119	4,335,684	599,446	513,728	478,753	420,218	325,404	254,097	1,478,472	14.6 0.0
Macedonia	2,041,40/	820,430	840,934	91,438	81,122	80,/85	58,149	38,082	23,921	200,937	9.X

-Table A-1.

ropulation by Age			חזב זוזמוו		יסהושנואלס		1.00, allu 2		-1		
										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2000—Con.											
EUROPE AND THE NEW INDEPENDENT STATES—Con.											
Eastern Europe—Con.											
Poland	38,646,023 22,451,921	13,915,223 7,730,255	16,675,739 9,435,362	1,608,225 1,071,085	1,710,864 1,225,299	1,615,740 1,096,108	1,372,311 893,202	953,425 602,190	794,496 398,420	4,735,972 2,989,920	12.3 13.3
Slovakia	5,400,320 2,010,557 10,850,210	1,973,652 609,272 3,773,760	2,339,123 902,097 4,486,675	253,701 112,288 498,880	217,159 105,629 563,775	203,577 97,824 557,053	176,010 80,419 462,947	135,049 56,162 299,077	102,049 46,866 208,043	616,685 281,271 1,527,120	11.4 14.0 14.1
New Independent States	289,199,349	110,132,980	120,212,734	10,780,246	15,644,020	10,833,991	10,802,441	5,687,334	5,105,603	32,429,369	11.2
BalticsEstonia	7,410,400 1,379,835	2,456,765 454,043	3,076,030 562,416	408,066 73,939	412,963 82,727	354,853 69,398	306,331 61,734	200,929 41,006	194,463 34,572	1,056,576 206,710	14.3 15.0
Latvia	2,376,178 3,654,387	760,029 1,242,693	983,015 1,530,599	141,002 193,125	144,008 186,228	119,631 165,824	105,049 139,548	65,959 93,964	57,485 102,406	348,124 501,742	14.7 13.7
Commonwealth of Independent States	281,788,949 3 042 556	107,676,215 1.371,536	117,136,704 1.173,919	10,372,180 79 486	15,231,057 145,794	10,479,138	10,496,110 94 259	5,486,405 38,583	4,911,140	31,372,793 271 821	11.1 8.9
Azerbaijan	7,748,163	3,704,596	3,055,932	163,916	290,658	218,964	164,677	76,185	73,235	533,061	6.9
Georgia	4,777,209	3,518,598	4,443,840	418,081	282,116	475,384 215,831	214,987	207,002 108,230	108,258	647,306	13.5
KazakhstanKyrgyzstan	15,032,140 4,851,054	7,025,884 2,676,752	5,935,189 1,654,738	446,077 99,588	649,765 140,030	334,529 106,242	361,206 93,473	161,601 46,056	117,889 34,175	975,225 279,946	6.5 5.8
Moldova	4,430,654	1,798,643	1,826,504	175,634	194,295	156,271	135,257	86,473	57,577	435,578	9.6 7 C F
Tajikistan	6,440,732	3,967,460	1,943,690	98,244	138,307	o, 189,438 107,105	0, 187, 002 89,921	3,038,133 47,671	2,919,087 48,334	293,031	4.5
Turkmenistan Ukraine Uzbekistan	4,518,268 49,153,027 24,755,519	2,621,191 16,052,159 14,158,547	1,540,879 20,607,141 8,448,097	76,184 2,317,824 430,253	97,859 3,329,245 580,433	68,848 2,080,037 416,768	58,084 2,293,510 357,837	30,310 1,377,446 188,053	24,913 1,095,665 175,531	182,155 6,846,658 1,138,189	4.0 13.9 4.6
NORTH AMERICA	313,742,904	109,943,856	137,489,916	15,143,396	12,129,548	10,684,686	9,864,836	8,248,896	10,237,770	39,036,188	12.4
Canada United States	31,278,097 282,338,631	10,154,030 99,744,717	14,321,705 123,108,786	1,577,881 13,559,151	1,260,002 10,864,730	1,146,645 9,533,955	1,011,961 8,849,946	821,700 7,425,378	984,173 9,251,968	3,964,479 35,061,247	12.7 12.4
OCEANIA	30,708,968	12,513,200	12,661,934	1,338,280	1,087,045	913,905	836,375	648,780	709,449	3,108,509	10.1
Australia Fiji New Zealand Papua New Guinea	19,164,620 832,494 3,819,762 4,926,984	6,629,275 450,148 1,417,470 2,912,962	8,426,615 306,297 1,637,447 1,603,038	951,849 26,800 176,215 131,371	774,996 20,559 148,100 100,648	667,773 14,100 123,773 75,956	632,695 8,403 116,079 56,511	508,641 4,065 90,642 31,816	572,776 2,122 110,036 14,682	2,381,885 28,690 440,530 178,965	12.4 3.4 3.6
Solomon Islands	466,194	303,775	130,698	9,661	7,670	5,728	4,032	2,518	1,842	14,120	3.0
See footnotes at end of tabl	e.										

Table A-1. **Population bv Age for Countries With More Than 1 Million Population: 2000, 2030, and 2050¹**—Con.

Table A-1. Population by Age for Countries With More Than 1 Million Population: 2000, 2030, and 2050¹—Con.

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Bedion or country										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2030											
WORLD TOTAL	8,111,421,140	3,075,502,917	3,229,836,817	435,807,475	396,212,337	329,168,409	253,145,589	188,862,812	202,884,784	974,061,594	12.0
AFRICA	1,343,643,156	728,992,448	484,090,510	37,944,528	30,471,895	23,569,847	17,330,501	11,435,655	9,807,772	62,143,775	4.6
Sub-Saharan Africa	1,127,244,213	647,308,290	390,569,242	26,475,850	20,922,163	16,013,295	11,691,500	7,746,048	6,517,825	41,968,668	3.7
Angola	16,885,816	10,191,097	5,530,150 A 307 235	377,329 306 803	307,437	228,889	133,417	72,657 66 256	44,840 50 353	479,803	2.8
Botswana	956,920	, 00, 102 534, 119	4,331,233	7,679	8,570	12,116	15,784	16,391	25,319	504,714 69,610	7.3 7.3
Burkina Faso	25,238,058 11 023 134	15,938,603 6 787 142	7,711,831 3 571 187	513,469 188.081	384,251 153 053	278,176 120.054	196,842 94 250	124,794 63 407	90,092 45 960	689,904 323 671	2.7 2.9
Cameroon	23,968,245	13,057,042	8,762,292	620,492	486,670	379,142	286,539	197,505	178,563	1,041,749	4.3
Central African Republic	5,009,162	2,785,135	1,838,891	106,029	83,273	67,536	52,990	38,175	37,133	195,834	3.9
Chad	18,837,527	11,981,092	5,668,488	365,702	289,531	211,418	150,812	95,262	75,222	532,714	2.8
Comoros	1,263,062 3.677,957	694,709 1.677.436	442,063	43,693	31,033 108,783	22,047 84,410	14,065 60.337	8,640 36.182	6,812 28,281	209,210 209,210	4.1
Congo (Kinshasa)	118,634,643	74,429,387	37,132,513	2,293,856	1,690,475	1,240,935	876,024	541,912	429,541	3,088,412	2.6
Cote d'Ivoire	26,266,084	15,466,140	9,051,144	508,100	400,212	315,649	238,037	160,852	125,950	840,488	3.2
Eritrea	917,086 7.624.017	492,505 4.453,291	336,533 2.561.476	28,142 187.923	22,679 133,600	16,057 102.658	10,159 77.886	6,092 55,845	4,919 51,338	37,227 287.727	4.1 3.8
Ethionia	06 475 232	55 525 301	34 328 743	1 033 573	1 515 979	1 186 444	807 D88	508 056	407 195	3 172 253	с с
Gabon	2,463,938	1,482,118	773,068	54,592	47,731	41,690	28,936	18,449	17,354	106,429	4.3
Gambia, The	2,952,389	1,676,918	1,020,069	79,239	61,556	46,880	32,970	20,241	14,516	114,607	3.9
Ghana	26,335,466	10,980,813	11,611,264	1,094,447	904,500	691,041	491,641	299,747	262,013	1,744,442	6.6
GuineaGuinea	18,466,654 2 217 935	11,417,356 1 226 990	5,666,000 789 204	424,142 66 238	335,199 46.631	252,799 33 654	176,673 26 577	109,316	85,169 11 100	623,957 88 872	3.4 4 0
Kenya	35,792,651	16,760,957	15,512,287	1,037,376	788,671	576,474	437,872	323,709	355,305	1,693,360	4.7
Lesotho	1,775,810	909,535	688,775	36,398	31,086	29,895	27,878	23,416	28,827	110,016	6.2
Liberia	6,051,860	3,634,881	1,937,184	129,718	99,316	77,544	60,834	45,340	67,043	250,761	4.1
Madagascar Malawi	38,139,622 10 488 052	23,451,681	11,/15,631 5 836 744	909,950	207 814	547,607 154.608	3/3,851	224,605 90 361	1 /1,825 80 257	1,317,888	3.5 2.5
Mali	22.294.659	13.780.532	7.097.015	465.387	341.444	248.142	178,587	111.800	71.752	610,281	2.7
Mauritania	5,941,909	3,510,125	2,008,884	144,531	110,814	78,800	49,054	26,876	12,825	167,555	2.8
Mauritius	1,433,282	450,545	589,066	80,488	83,664	82,376	63,361	45,286	38,496	229,519	16.0
Mozambique	21,528,304	12,370,336	7,632,788	425,098	331,354	271,632	218,540	153,341	125,215	768,728	3.6
Namibia	2,165,992	1,285,923	720,660	33,253	29,589	27,726	24,723	20,861	23,257	96,567	4.5
Niger	20,241,791 224 559 015	12,286,667	6,598,248 77 767 195	457,199 5 103 051	343,216 4 149 562	246,180 3 233 542	166,573 2 345 734	94,184 1 542 294	49,524 1 110 438	556,461 8 241 008	2.7
Reunion	1,025,217	376,915	415,052	55,865	60,100	45,726	29,053	20,495	22,011	117,285	11.4
Rwanda	11,837,275	7,144,837	3,882,955	225,834	181,784	151,978	119,617	77,455	52,815	401,865	3.4 1
Senegal	18,583,728	ccl,l//,e	/,UU4,1/8	543,5UZ	43/,108	334,145	233,704	146,143	113,/93	C8/,/28	4.5

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Population by Age	tor Countr	'ies With N	lore Than	I MILLION	Populatio	n: 2000, 20	030, and 2	020- -C0	n.		
Bacion or country										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2030—Con.											
AFRICA-Con.											
Sub-Saharan Africa-Con.											
Sierra Leone	9,870,692	5,906,196	3,239,561	228,986	190,144	121,755	79,749	59,073	45,228	305,805	3.1
South Africa	16,8637,378 32,637,378	10,260,249	5,225,279 13,143,056	452,981	366,897	265,266	168,519	782.396	49,623 857.395	3.799.111	3.3 11.6
Sudan	66,346,176	33,270,195	26,432,621	2,189,007	1,727,338	1,154,654	736,144	474,741	361,476	2,727,015	4.1
Swaziland	1,067,273	575,120	396,878	14,906	14,752	15,583	16,187	14,869	18,978	65,617	6.1 2
тапzаліатопо Топо	20,829,409 8 000 166	3 969 381	3 261 847	1,384,79	972,149 180 833	020,020 139,364	100 950	334,999 69 100	205,740 57 830	367 244	3.1 4.6
Uganda	54,368,504	35,399,031	16,159,986	858,294	683,069	540,311	348,864	202,718	176,231	1,268,124	2.3
Zambia	13,355,650 12,800,290	8,065,362 7,136,853	4,525,242 4,611,910	213,150 203,105	165,401 178,218	133,556 177,163	102,004 172,354	75,398 144,993	75,537 175,694	386,495 670,204	2.9 5.2
North Africa	216,398,943	81,684,158	93,521,268	11,468,678	9,549,732	7,556,552	5,639,001	3,689,607	3,289,947	20,175,107	9.3
				011 001 0	007 200 0			000 022		012 200 1	
AlgeriaErvint	41,000,103	43 348 779	46 148 939	5 442 728	2,03/,400 4 519 102	3 542 328	1,101,112 2 665 371	1 804 730	039,024 1 572 066	4,20/,/40 9 584 495	0.0 8.8
Libya	8,879,850	3,712,775	3,654,259	461,236	377,613	273,372	171,222	107,583	121,790	673,967	7.6
Morocco	44,664,487	17,220,327	19,141,356	2,313,108	1,911,757	1,545,593	1,179,528	734,682	618,136	4,077,939	9.1
Tunisia	12,210,460	3,756,255	5,366,197	813,196	703,852	580,879	441,768	269,982	278,331	1,570,960	12.9
NEAR EAST	285,981,635	125,291,671	115,516,267	12,531,658	10,433,867	8,170,907	5,966,167	4,122,779	3,948,319	22,208,172	7.8
Gaza Strip	2,920,834	1,669,834	1,020,027	71,465	56,683	43,113	28,964	16,966	13,782	102,825	3.5
Iraq	43,872,627	20,818,240	17,723,867	1,736,872	1,386,630	883,516	563,475	436,517	323,510	2,207,018	5.0
Israel	7,872,786	2,724,350	3,153,955	445,640	379,055	326,980	287,606	245,539	309,661	1,169,786	14.9
Kuwait	9,373,129 4.603,943	3,4/4,011 1.935.937	2.382.552	73,803	57.534	46.911	40.668	32.060	34.478	154.117	3.3
Lebanon	4,700,845	1,499,596	2,080,944	372,759	270,281	184,125	111,300	83,611	98,229	477,265	10.2
Oman	5,922,062	3,274,993	1,963,373	145,598	148,062	150,462	116,755	71,819	51,000	390,036	9.9
Qatar	1,181,912	392,775	468,532	66,490	61,423	61,833	60,237	42,106	28,516	192,692	16.3
Saudi Arabia	38,142,394 28 340 416	19,291,618 12 184 674	15,098,604 12 231 598	1,153,756 1 238 501	893,176 076 788	659,680 712 408	466,745 461 311	295,799 280 532	283,016 254 604	1,705,240 1 717 855	4.5 6 1
Turkey	84,194,827	26,295,165	36,793,004	5,405,717	4,825,188	3,939,621	2,898,933	2,001,690	2,035,509	10,875,753	12.9
United Arab Emirates	3,367,126	1,272,402	1,333,793	110,125	86,088	120,867	184,768	156,858	102,225	564,718	16.8
West Bank	4,258,130 45.464.115	27.798.130	1,669,596 14.688.924	152,493 929.754	122,090 647.449	91,498 557.692	58,968 413.621	33,637 242.014	32,499 186.531	216,602 1.399.858	0. 1. 1. 1.
ASIA	4.526.693.862	1.610.416.440	1.859.392.570	267.580.657	244.727.706	193.807.875	142.189.773	106.947.263	101.631.578	544.576.489	12.0
-											
Argnanistan	219.635.970	34,119,656	18,132,349 88.376.899	1,393,094 9.191.757	1,041,185 6.870.355	738,225 5.248.927	4/4,949 3.821.622	262,857	160,429 1.783.676	1,636,460	6.7 9
Bhutan	3,577,325	1,833,935	1,330,254	126,918	100,942	77,036	54,355	32,810	21,075	185,276	5.2
See footnotes at end of tab	le.										

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Population by Age	for Countr	ies With M	lore Than	l Million l	Populatior	1: 2000, 20	030, and 2	050 ¹ -Co	л.		
Docion or country										65 and o	ver
Region or country	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2030—Con.											
ASIA—Con.											
Burma	45,375,228	15,425,649	20,534,476	2,672,183	2,307,557	1,808,143	1,283,610	754,433	589,177	4,435,363	9.8
Cambodia	20,673,908	9,743,360	8,296,009 576 207 663	783,035	671,513 110 151 002	501,596	321,606 50,674,807	210,194 En EEC 278	146,595	1,179,991	5.7 16.1
East Timor	1,401,320,003	715,852	57.0,207,003 653,423	59,550	55,672	04,703,330 44,587	30,342	19,210	15,672	109,811	6.9
Hong Kong S.A.R.	7,294,050	1,392,097	2,612,772	552,408	598,687	674,484	578,915	402,110	482,577	2,138,086	29.3
India	1,420,769,842	551,652,070	607,730,554	72,831,328	61,127,097	48,480,848	35,491,098	23,483,152	19,973,695	127,428,793	9.0
Indonesia	311,323,679 85,510,550	111,891,783 27,980,619	132,408,180 40,688,740	17,704,593 4,980,024	15,261,206 3,898,404	12,577,377 3,024,501	9,717,606 2,168,230	6,437,033 1,388,506	5,325,901 1,381,526	34,057,917 7,962,763	10.9 9.3
nanal.	116 338 080	24 964 821	40 199 446	9 509 403	8 137 592	7 101 360	6 417 142	6 628 873	13 379 443	33 526 818	28.8
Korea, North	26,214,884	8,133,384	10,524,696	1,819,719	1,921,593	1,441,034	1,014,915	578,551	780,992	3,815,492	14.6
Korea, South	51,724,790	13,004,984	20,264,228	4,020,913	3,796,564	3,485,401	3,015,770	1,905,133	2,231,797	10,638,101	20.6
	10,252,228	5,320,583	3,953,782	317,412	240,604	171,082	129,920	65,708 610,650	53,137	419,847	4.1
Maldives	618.167	316.861	237.829	1,024,727	1,438,275	12.291	919,240 8.052	010,003 3.653	2.972	3,334,001 26.968	9.4 4.4
Mongolia	3,718,605	1,405,514	1,633,440	209,582	168,851	136,278	86,536	43,336	35,068	301,218	8.1
Nepal	42,839,465	20,425,589	17,436,110	1,542,950	1,194,326	883,388	630,789	406,039	320,274	2,240,490	5.2
Pakistan	244,093,234	108,338,784	104,062,206	9,252,539	7,756,534	5,823,022	4,183,689	2,567,169	2,109,291	14,683,171	6.0
Philippines	125,608,770 5 100 694	54,026,447	51,772,723	5,574,298	4,583,473	3,585,607	2,682,762	1,799,605	1,583,855	9,651,829	7.7
Sri Lanka	22.937.028	7.101.935	9.579.513	440,409 1.445.536	4.325.885	417,004	945.320	693.715	703.375	3.484.159	24.4 15.2
Thailand	74,297,176	22,418,560	30,222,643	4,977,791	4,633,121	4,041,401	3,284,369	2,363,969	2,355,322	12,045,061	16.2
Taiwan	24,677,625	6,403,626	9,747,974	1,657,993	1,682,992	1,635,309	1,398,452	1,067,156	1,084,123	5,185,040	21.0
Vietnam	108,275,669	38,543,952	46,486,438	6,058,056	5,226,865	4,669,995	3,461,286	2,042,593	1,786,484	11,960,358	11.0
LATIN AMERICA AND THE CARIBBEAN	705,185,779	254,157,579	293,501,926	39,329,224	34,510,898	28,787,707	22,111,537	15,413,939	17,372,969	83,686,152	11.9
Argentina	46,786,640	15,276,445	19,756,608	2,650,770	2,200,341	1,945,033	1,686,118	1,357,650	1,913,675	6,902,476	14.8
Bolivia	11,959,992	4,754,222	5,337,367	514,989	396,853	323,904	253,916	178,101	200,640	956,561	8.0
Brazil	222,838,366	70,319,952	96,814,959	14,079,738	12,438,197	10,301,349	7,777,646	5,426,494	5,680,031	29,185,520	13.1
Chile	18,903,282 E7 665 520	5,863,245	7,814,604	1,081,909	1,050,317	1,006,492	822,616	581,476	682,623	3,093,207	16.4
Coloffibla	5 271 503	21,940,030	23,009,171	3,071,001	2,902,943 262,243	234 969	187 765	123 581	1,052,360	0,022,200 673 485	12.8
Cuba	11,578,973	3,023,979	4,270,859	927,582	1,005,066	835,685	531,915	405,032	578,855	2,351,487	20.3
Dominican Republic	11,643,924	4,989,274	4,482,759	507,456	480,553	415,930	316,841	219,670	231,441	1,183,882	10.2
Ecuador	17,945,659	7,056,549	7,533,873	874,101	731,758	600,188	462,201	328,915	358,074	1,749,378	9.7
El Salvador	9,723,243 25 246 810	4,384,594 13 495 067	3,854,230 0 1 1 1 0 1 1	409,604 764 365	328,552	260,661	193,161 346 498	137,533 235 700	154,908 200 882	746,263	7.7
Haiti	11,872,780	6,213,419	4,616,825	305,386	240,658	184,532	142,899	91,921	77,140	496,492	4.2 2.4
Honduras	10,053,814	4,830,319	4,009,313	338,948	255,992	211,770	166,650	118,906	121,916	619,242	6.2
Jamaica	3,353,107	1,062,280	1,446,567	220,788	204,388	157,644	110,072	72,871	78,497	419,084	12.5

Region or country					opuration					65 and o	ler
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2030-Con.											
CARIBBEAN-Con.											
Mexico	135,172,155 7,968,947	50,272,260 3,281,702	55,204,713 3,512,160	7,648,105 363,530	6,465,320 282,002	5,251,886 208,401	4,078,555 147,638	2,689,676 96,300	3,561,640 77,214	15,581,757 529,553	11.5 6.6
Panama	3,800,252 10,842,086	1,370,130 5 276 487	1,577,650 3,950,711	205,722 413,877	185,052 348 201	153,778 294,823	114,493 241,485	84,654 161 233	155,269	461,698 852 810	12.1 7.9
Peru	35,707,142	13,002,381	15,321,134	1,981,306	1,702,826	1,376,691	1,012,469	688,145 470.0FF	622,190	3,699,495	10.4
Trinidad and Tobago	4,113,738 810,326	200,024	317,921	45,980	50,123	64,814	53,077	37,098	41,289	939,029 196,278	24.2 24.2
Uruguay	3,721,919 33,429,444	1,109,520 11,891,177	1,546,736 14,252,753	235,520 1,842,122	197,972 1,574,842	182,298 1,333,249	155,329 1,036,139	118,096 737,463	176,448 761,699	632,171 3,868,550	17.0 11.6
EUROPE AND THE NEW INDEPENDENT STATES	805,835,878	214,227,416	311,574,666	53,930,041	51,798,442	50,329,564	43,661,226	33,920,735	46,393,788	174,305,313	21.6
Western Europe	398,765,580	96,235,525	145,890,030	27,829,706	29,282,124	27,758,677	23,063,168	18,561,143	30,145,207	99,528,195	25.0
Austria	8,119,664	1,865,669	2,936,968	555,994	652,911	627,045	497,811	370,207	613,059	2,108,122	26.0
Belgium	10,409,623	2,622,174	3,805,344	675,912	706,389	714,038	627,928	502,045	755,793	2,599,804	25.0
Finland	5,201,445	1,350,110	z, 102,074 1,880,942	292,006	324,236	332,923	309,364	280,832	431,032	1,354,151	26.0
France	63,185,185 79 572 500	17,183,782	22,897,970 28 434 047	4,136,359 5,045,278	3,988,812 6 461 041	3,802,406 6.377,814	3,462,545 5 109 288	3,029,764 3 993 556	4,683,547	14,978,262 21 849 870	23.7 27 5
Greece	10,583,029	2,339,644	3,978,446	830,339	802,052	700,218	621,014	499,717	811,599	2,632,548	24.9
Ireland	4,988,732	1,487,600	1,955,514	340,617	289,537	267,327	29,064	180,484	238,589	915,464	18.4
Italy	55,359,830	11,236,564	19,758,876	4,673,472	4,606,661	4,190,040	3,347,299	2,708,693	4,838,225	15,084,257	27.2 22 E
Norway	4,977,705	4,010,111	0,490,700 1,834,940	326,090	333,228	297,263	993,901 263,957	ou1,940 219,981	333,574	4,130,709	22.5 22.4
Portugal	10,731,139	2,601,231	4,098,173	823,942	20,630	658,158	579,126	482,118	767,761	2,487,163	23.2
Sweden	38,901,192 9.324.384	8,492,859 2.461.623	14,202,446 3,422,609	3,309,680 575,638	3,082,018 586,916	2,769,278	2,329,413 488,155	1,795,789	2,979,109	9,8/3,589 2,277,598	25.3 24.4
Switzerland	7,756,040	1,867,081	2,891,805	516,825	567,742	551,583	445,551	346,247	569,206	1,912,587	24.7
United Kingdom	64,303,846	16,876,001	24,467,223	4,084,401	4,413,552	4,247,038	3,362,362	2,590,583	4,262,686	14,462,669	22.5
Eastern Europe	115,421,685	28,418,727	46,331,658	8,372,621	7,287,397	6,474,900	6,515,696	5,518,189	6,502,497	25,011,282	21.7
Albania	3,987,665	1,307,787	1,579,792	208,242	203,412	213,723	187,931	129,893	156,885	688,432	17.3
bosnia and herzegovina Bulgaria	4,138,490 5,940,822	1,12/,0/5	1,000,010 2,283,340	458,403	405,372	292,020 378,271	228,200 358,498	310,954	414,554	858, I UU 1,462,277	20.0 24.6
Croatia	4,300,965	1,030,646	1,659,769	288,644	274,539	275,296	267,518	222,941	281,612	1,047,367	24.4
Czech Republic	9,628,896 9,250,460	2,048,578 2,174,743	3,792,544 3,721,292	817,173 731,416	635,319 600.829	583,752 484,096	531,190 505.241	510,693 470,647	709,647	2,335,282 2,022,180	24.3 21.9
Macedonia	2,186,651	624,445	895,568	138,856	128,913	119,263	104,209	83,011	92,386	398,869	18.2

Table A-1. Population by Age for Countries With More Than 1 Million Population: 2000, 2030, and 2050¹—Con.

Population by Age i	for Countr	ies With M	ore Than	l Million H	Population	ı: 2000, 2(30, and 2	050 ¹ -C01	л.		
Bodion or country										65 and o	/er
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2030—Con.											
EUROPE AND THE NEW INDEPENDENT STATES—Con.											
Eastern Europe—Con.											
Poland Romania Slovakia Slovenia	37,377,373 20,827,076 5,393,349 1,855,374	9,259,778 4,998,676 1,300,957 396,217	15,183,746 8,541,809 2,222,530 697,713	2,565,732 1,634,623 398,891 138,722	2,076,263 1,571,156 324,250 135,411	2,086,934 1,007,687 316,579 131,683	2,267,056 1,112,614 297,184 119,779	1,882,104 918,111 249,667 104,094	2,055,760 1,042,400 283,291 131,755	8,291,854 4,080,812 1,146,721 487,311	22.2 19.6 21.3 26.3
Yugoslavia	10,514,558	2,818,395	4,147,045	714,431	642,610	584,990	535,910	477,824	593,353	2,192,077	20.8
New Independent States	291,648,613	89,573,164	119,352,978	17,727,714	15,228,921	16,095,987	14,082,362	9,841,403	9,746,084	49,765,836	17.1
Baltics Estonia Latvia Lithuania	6,251,946 1,091,807 1,902,925 3,257,214	1,448,865 276,261 442,152 730,452	2,452,275 404,091 752,557 1,295,627	447,083 73,869 138,328 234,886	422,707 69,848 129,599 223,260	425,538 69,538 131,881 224,119	370,900 65,967 113,193 191,740	271,175 54,513 82,419 134,243	413,403 77,720 112,796 222,887	1,481,016 267,738 440,289 772,989	23.7 24.5 23.1 23.7
Commonwealth of Independent States	285,396,667 3.050,556	88,124,299 824.723	116,900,703 1.379.887	17,280,631 185,748	14,806,214 168.235	15,670,449 176,445	13,711,462 146.831	9,570,228 86,267	9,332,681 82,420	48,284,820 491,963	16.9 16.1
AzerbaijanBelarus	9,753,054 9,967,035	3,797,686 2,709,822	3,875,624 4,042,580	494,325 685,655	476,476 589,785	439,191 605,113	328,597 541,491	176,275 371,194	164,880 421,395	1,108,943 1,939,193	11.4 19.5
Georgia	4,231,259 15,979,334	1,045,829 5.330.782	1,673,835 6.868.457	265,257 827.879	254,444 716,185	290,646 814.540	255,975 656.670	190,869 423,569	254,404 341.252	991,894 2.236.031	23.4 14.0
Kyrgyzstan	7,014,291	3,082,664	2,822,980	280,522	228,529	228,730	174,994	108,638	87,234	599,596	8.5
Niolaova	4,811,546 129,188,709	31,395,795	1,909,024 53,428,871	8,893,930 8,893,930	7,702,202	8,648,006	7,899,994	5,708,765	5,511,146	27,767,911	21.5 21.5
lajıkıstan Turkmenistan Ukraine Uzbekistan	12,130,206 7,582,777 42,272,655 39,415,245	6,119,455 3,504,172 11,382,915 17,307,763	4,589,450 3,032,258 17,098,847 16,118,290	416,948 301,567 2,960,055 1,683,933	327,057 246,210 2,519,223 1,358,010	2/6,491 208,707 2,553,014 1,199,682	189,765 147,235 2,292,139 863,622	106,709 81,415 1,683,187 483,266	104,331 61,213 1,783,275 400,679	677,296 498,570 8,311,615 2,947,249	5.6 6.6 7.5 7.5
NORTH AMERICA	403,073,364	128,733,381	149,690,859	22,095,005	22,099,394	22,571,178	20,225,117	15,721,910	21,936,520	80,454,725	20.0
Canada	39,127,749 363,811,435	10,368,256 118,324,705	14,987,323 134,655,227	2,386,191 19,702,149	2,414,227 19,675,883	2,580,845 19,980,262	2,249,419 17,967,671	1,727,542 13,988,906	2,413,946 19,516,632	8,971,752 71,453,471	22.9 19.6
OCEANIA	41,007,466	13,683,982	16,070,019	2,396,362	2,170,135	1,931,331	1,661,268	1,300,531	1,793,838	6,686,968	16.3
Australia	23,497,314 1,217,339 4,767,906 8,592,462 881,683	6,643,179 502,758 1,400,440 3,970,199 402,015	8,940,698 497,202 1,913,672 3,469,135 372,558	1,504,806 54,211 337,613 356,968 34,424	1,455,474 48,087 269,724 274,795 25,330	1,356,061 45,196 233,021 204,583 17,768	1,211,992 33,192 208,694 140,944 12,541	975,292 20,670 166,410 92,433 8,394	1,409,812 16,023 238,332 83,405 8,653	4,953,157 115,081 846,457 521,365 47,356	21.1 9.5 17.8 6.1 5.4
See footnotes at end of tabl	Ū	-	-	-	_	-	-	-	-	_	

Table A-1.

Table A-1. Population by Age for Countries With More Than 1 Million Population: 2000, 2030, and 2050¹—Con.

1 operation by a second					opundo						
Doctor of activity										65 and c	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2050											
WORLD TOTAL	9,049,876,411	3,054,647,811	3,477,561,992	512,626,649	502,812,150	429,271,583	352,579,866	294,071,715	426,304,645	1,502,227,809	16.6
AFRICA	1,783,013,036	821,391,566	710,538,693	71,248,774	57,366,989	44,697,948	32,695,546	22,272,029	22,801,491	122,467,014	6.9
Sub-Saharan Africa	1,537,957,127	743,502,924	614,615,666	55,777,489	42,671,924	31,468,197	21,945,614	14,344,446	13,630,867	81,389,124	5.3
Angola	21,688,399 17,991,423 889,600 39,483,650 15,370,589 30,872,841 6,177,593	10,934,553 8,703,024 406,451 22,025,935 7,612,336 13,727,790 2,725,518	8,809,032 7,306,445 405,192 14,150,972 6,203,474 12,815,199 2,663,249	693,479 641,029 24,302 1,082,838 512,694 1,269,234 249,973	488,951 475,626 14,686 803,693 391,776 1,025,914 193,387	328,973 340,891 9,130 578,887 275,950 771,182 135,657	215,798 239,555 6,200 390,904 165,668 550,882 90,523	129,398 157,588 5,098 255,827 102,546 356,645 57,893	88,215 127,265 18,541 194,594 106,145 355,995 61,393	762,384 865,299 38,969 38,969 1,420,212 650,309 650,309 2,034,704 345,466	9.00 4 9.00 9.00 4 9.00 9.00 9 4 8
Chad Comoros Comoros Congo (Brazzaville) Congo (Kinshasa) Cote d'Ivoire Equatorial Guinea	29,170,760 1,835,099 4,188,682 181,260,098 34,065,618 1,239,724 10,535,312	16,028,901 873,025 1,576,456 95,712,333 15,895,542 555,822 5,078,757	10,682,717 709,229 1,792,029 68,745,120 14,417,392 503,517 4,240,479	804,339 70,768 232,056 5,519,367 1,215,109 53,546 376,458	585,705 55,307 189,553 4,085,313 924,400 43,245 270,994	421,381 42,285 147,200 2,894,584 656,398 32,537 207,816	294,657 37,326 107,577 107,577 2,018,288 428,324 22,998 162,692	187,845 26,192 73,117 1,235,496 266,442 15,214 15,214	165,215 20,967 70,694 1,049,592 262,011 12,845 93,401	1,069,098 126,770 398,588 7,197,960 1,613,175 83,594 568,624	3. 0 9. 0 7. 7 7. 7 7. 7 7. 7 7. 4
Ethiopia Gabon Gambia, The Ghana Guinea Guinea-Bissau Kenya	121,164,092 3,877,414 4,165,032 29,845,538 30,567,255 2,946,754 40,156,080	55,202,916 2,109,591 1,973,858 10,397,550 17,505,923 1,381,565 15,130,149	52,366,562 1,375,705 1,662,613 12,315,732 10,308,078 1,185,743 17,412,980	4,538,763 114,405 161,246 1,953,726 849,034 114,234 2,166,950	3,340,365 92,420 125,999 1,663,396 661,331 90,646 1,789,412	2,333,934 67,325 93,444 1,236,749 489,705 69,477 1,372,560	1,541,706 44,777 67,203 67,203 889,993 342,795 48,949 966,295	952,885 33,371 43,368 673,611 673,611 220,106 32,700 634,741	886,961 39,820 37,301 714,781 190,283 23,440 682,993	5,715,486 185,293 241,316 3,515,134 1,242,889 174,566 3,656,589	4.7 1.5.8 1.8 1.8 1.8 1.8 1.9 2.9
Lesotho Liberia Madagascar Malawi Mali Mauritania Mauritius	1,950,552 8,779,793 65,460,246 28,977,217 32,465,025 8,635,801 1,451,156	803,040 4,547,858 37,573,559 16,960,011 16,960,529 4,273,332 406,774	854,462 3,358,467 21,705,080 10,852,996 12,455,093 3,422,500 546,068	82,995 232,666 1,829,783 708,338 1,008,431 307,832 98,793	66,991 201,741 1,450,059 505,126 747,808 234,733 85,566	50,674 151,108 1,106,303 352,932 549,017 170,028 85,215	35,726 108,013 796,485 229,006 376,286 114,822 79,746	23,206 72,618 518,052 143,529 143,529 69,308 69,308	33,458 107,322 480,925 125,279 147,450 43,246 93,255	143,064 439,061 2,901,765 850,746 1,293,164 313,955 313,955	2.3 2.3 2.3 2.3 2.3 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5
Mozambique	25,398,605 2,635,911 27,749,955 307,420,055 1,132,283 16,220,395 24,577,651	11,849,445 1,284,949 13,944,616 146,731,665 351,249 8,315,902 10,560,203	11,043,263 1,101,285 11,086,586 125,160,938 447,861 6,318,398 6,318,398	941,919 79,692 941,298 11,052,444 752,444 456,680 1,130,609	578,133 54,639 688,379 688,379 8,336,868 64,810 402,653 927,160	349,130 38,480 474,838 6,327,977 50,447 29,786 710,760	274,791 26,638 313,262 4,469,670 42,923 205,277 205,277	184,431 19,771 186,087 186,087 2,858,221 2,858,221 112,872 323,482 323,482	177,493 30,457 114,889 2,482,272 66,893 106,893 317,648	985,845 115,346 1,089,076 16,138,140 193,985 726,762 1,842,074	3.9 4.4 7.5 7.5 7.5 7.5

Population by Age 1	for Countr	ies With M	ore Than	Million	Populatio	a: 2000, 2	030, and 2	:050 ¹ -C0	л.		
										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2050—Con.											
AFRICA-Con.											
Sub-Saharan Africa-Con.											
Sierra Leone	13,809,532 25.400.605	7,065,727	5,372,949 0 371 177	459,182 736 235	329,167 624 103	229,711	160,520 303 228	107,987	84,289 170 510	582,507 1 107 638	4.2
South Africa	30,955,486	10,426,121	13,190,094	1,710,748	1,408,673	1,211,166	945,960	806,033	1,256,691	4,219,850	13.6
Sudan	84,192,309	33,355,496	36,281,068	4,369,277	3,466,548	2,659,135	1,816,699	1,210,183	1,033,903	6,719,920	8.0
Swaziland	74 000 064	493,318	513,272	42,917	29,659 7 166 167	19,482	13,444	9,924 710 727	20,708	63,558	5.6 7.6
Тодо	/4,989,801 9.686.938	34,902,464 3.771.603	31,044,617 4.232.284	2,828,640 507,584	2,100,452	1,013,092 295.155	202.479	12,737	500,449 136.788	4,047,088	7.9 7.9
Uganda	83,661,682 16 525 803	45,095,223 7 887 666	31,622,367	2,398,177	1,725,969	1,153,509	743,352	471,938	451,147	2,819,946 676 531	3.4
Zimbabwe	14,581,288	6,534,960	6,371,370	485,588	378,689	283,170	174,286	131,651	221,574	810,681	5.6
North Africa	245,055,909	77,888,642	95,923,027	15,471,285	14,695,065	13,229,751	10,749,932	7,927,583	9,170,624	41,077,890	16.8
Algeria	43,983,870	11,666,821	16,369,885	3,331,458	3,238,226	3,067,269	2,483,280	1,760,648	2,066,283	9,377,480	21.3
Egypt	126,920,512	42,678,095	50,924,885	7,545,593	6,989,811	6,065,550	4,950,598	3,625,209	4,140,771	18,782,128	14.8
Morocco	50,871,553	3,700,957 16,665,139	4,289,957	3,131,964	237,182 2,995,117	2,675,372	442,787 2,136,754	341,390 1,607,798	383,099 1,828,964	1,098,020 8,248,888	15./ 16.2
Tunisia	2,462,798	3,171,630	4,507,855	897,210	914,729	890,822	736,513	592,532	751,507	2,971,374	23.8
NEAR EAST	354,580,830	132,511,316	140,816,599	18,209,747	16,969,383	14,954,592	12,018,933	8,714,232	10,386,028	46,073,785	13.0
Gaza Strip	4,209,026	1,895,857	1,739,878	177,409	135,600	96,389	72,480	46,264	45,149	260,282	6.2
Iraq	56,360,779	21,494,970	23,320,327	2,808,387	2,583,938 402 756	2,183,483	1,669,664	1,181,427	1,118,583	6,153,157 1 700 25 4	10.9
Jordan	0,310,033	3.718.772	3,271,074 4.690.933	764.417	403,730 665.927	444,007 593.913	400,043 500.840	402.051	435.936	1,709,334	20.1 16.4
Kuwait	6,374,800	2,528,580	3,318,558	138,817	113,252	93,305	71,297	48,617	62,374	275,593	4.3
Lebanon	4,940,731 8,337,734	1,325,936 3,726,299	1,872,675 3,418,012	300,949 320,992	293,606 240,880	306,722 206,928	323,157 162,617	262,890 101,940	254,796 160,066	1,147,565 631,551	23.2 7.6
Qatar	1,239,216	384,139	458,512	74,824	78,526	70,003	57,666	45,206	70,340	243,215	19.6
Saudi Arabia	49,706,851	19,826,169	20,776,645	2,284,626	2,067,754	1,744,464	1,269,007	827,341	910,845	4,751,657	9.0 7
Jurkev	34,437,235 86,473.786	22,837,716	14,200,164 32,372,144	1,928,529	1,893,878 5,910,223	1,604,133 5,631,702	4,885,669	839,479 3.815.796	804,440 5.032.856	4,493,390	13.0 22.4
United Arab Emirates	3,696,962	1,195,043	1,442,685	207,358	254,154	210,679	144,750	79,354	162,939	597,722	16.2
West Bank	5,580,321 71,119,251	2,197,701 36,393,069	2,348,268 26,913,179	289,553 2,293,500	226,947 1,906,317	174,358 1,493,637	137,571 1,050,421	101,298 561,599	104,625 507,529	517,852 3,613,186	9.3 5.1
ASIA	4,869,705,274	1,509,434,641	1,877,423,060	298,393,761	303,153,380	254,738,620	207,247,695	178,043,061	241,271,056	881,300,432	18.1
Afghanistan	81,933,479	42,452,144	31,402,497	2,628,581	1,994,151	1,452,900	986,620	600,152	416,434	3,456,106	4 5 0
Bhutan	2/9,900,400 4,653,447	2,017,708	108,035,910 1,896,337	11,000,742 214,704	14,795,607 177,320	12,583,790 134,043	/,814,734 93,579	5,449,U17 66,464	4,904,203 53,292	347,378	7.5

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Doctor of contate										65 and o	/er
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2050—Con.											
ASIA-Con.											
Burma	44,463,474 25 402 480	12,834,484 0 705 541	17,760,187	2,872,950	2,866,081	2,806,840	2,191,551 532 520	1,531,500	1,599,881	8,129,772	18.3 0 0
China	1,424,161,948	357,445,220	513,281,130	94,186,644	110,284,130	84,996,475	71,822,492	75,790,847	116,355,010	348,964,824	24.5
East Timor	1,942,734	707,692	805,775	114,991	107,120	79,336	44,157	36,982	46,681	207,156	10.7
hong kong S.A.H.	0,172,725 1.601.004.572	535.281.695	642.773.494	434,039 98.385.260	91,119,509	489,103 77,491,910	449,316 61.410.076	430,043 45.105,860	1,0282/01	233.444.614	39.3 14.6
Indonesia	336,247,428 89,691,431	101,129,724 23,452,654	134,834,803 33,332,197	20,636,155 6,603,402	19,057,987 7,212,073	18,030,978 6,975,555	15,966,941 4,988,336	11,735,328 3,362,755	14,855,512 3,764,459	60,588,759 19,091,105	18.0 21.3
lanan	99.886.568	21,664,784	32,080,301	5,813,111	6.071.692	6.656.259	7,109,564	7,379,266	13,111,591	34.256.680	34.3
Korea, North	26,363,688	7,290,877	9,930,427	1,806,233	1,688,218	1,455,357	1,174,926	1,158,378	1,859,272	5,647,933	21.4
Korea, South	47,839,799	11,200,919 5 407 778	16,515,002 5 601 058	3,294,670 603 176	2,867,963 508 538	3,164,737 300 070	2,956,324	2,774,795 165 074	5,065,389	13,961,245	29.2 7 3
Malaysia	43,122,397	16,024,120	16,859,132	2,369,054	2,112,136	1,807,553	1,339,680	1,122,151	1,488,571	5,757,955	13.4
Mongolia	4,086,025	1,278,288	1,612,578	247,212	286,926	223,534	173,776	123,584	140,127	661,021	16.2
Nepal	53,293,874	20,657,996	22,443,671	2,774,226	2,371,817	1,931,053	1,426,259	890,595	798,257	5,046,164	9.5
Pakistan	294,995,104	104,895,124	124,993,269	17,811,872	15,377,048	11,829,908	8,533,120	5,794,107	5,760,656	31,917,791	10.8
Philippines	147,630,852 4 635 110	53,251,708 829.567	59,761,467 1 438 330	8,380,709 324 498	7,233,519 325,368	6,125,642 327.967	5,009,620 327 831	3,618,976 342 924	4,249,211 718.625	19,003,449 1 717 347	12.9 37 1
Sri Lanka	23,085,782	6,178,472	8,599,063	1,524,338	1,457,777	1,519,040	1,259,915	1,040,771	1,506,406	5,326,132	23.1
Thailand	73,950,633	19,789,915	27,635,927	4,722,920	4,243,450	4,449,221	4,271,341	3,558,520	5,279,339	17,558,421	23.7
Vietnam	116,812,999	33,910,128	45,001,756	7,832,889	7,640,753	7,060,499	5,472,833	4,209,935	5,684,206	22,427,473	19.2
I ATIN AMFRICA AND THF											
CARIBBEAN	766,380,758	236,480,393	294,958,718	47,812,699	44,885,352	40,239,348	34,699,410	27,789,489	39,515,349	142,243,596	18.6
Argentina	48,740,060	13,437,576	18,747,944	3,186,145	3,052,406	2,838,802	2,576,991	1,915,189	2,985,007	10,315,989	21.2
Bolivia	13,772,819	4,591,911	5,576,592	898,856	799,528	655,859	485,446	339,560	425,067	1,905,932	13.8
Chile	19.244.843	5.146.442	7.219.203	1.353.464	1.274.599	1.135.537	971.360	9,799,745 796.639	13,420,037	4.251.135	21.9 22.1
Colombia	64,534,230	20,914,328	25,525,862	3,956,888	3,409,677	3,021,719	2,520,157	2,168,174	3,017,425	10,727,475	16.6
Costa Rica	5,696,700	1,601,759	2,214,494	381,604	375,334	327,330	259,092	215,485	321,602	1,123,509	19.7
Cuba	10,477,077	2,514,885	3,015,472	0/1,029	132,148	2/8/288	529,733	000, 140	1,170,382	2,943,543	79.1
Dominican Republic	13,424,917	4,962,802	5,215,832	721,764	639,948	544,513	444,928	362,183	532,947	1,884,571	14.0
	20,332,088	6,/14,820	1,937,683	1,231,071	1,131,357	989,366	834,992	628,8U5	863,994	3,31/,15/	10.3
Guatemala	34.257.433	15.068.295	4,000,472	1.464.728	1.208.935	943.222	730.236	501.689	533.903	2.709.050	1.21
Haiti	15,083,070	6,239,714	6,418,933	722,453	623,689	456,652	279,340	173,167	169,122	1,078,281	7.1
Honduras	12,324,795	4,694,973	5,207,432	632,342	518,531	428,828	333,138	234,809	274,742	1,271,517	10.3
Jamaica	3,505,286	932,080	1,316,753	249,120	229,903	214,974	179,283	161,262	221,911	777,430	22.2
See footnotes at end of tabl	e.										

ropulation by Age	tor countr	ies with M	ore I nan		opulation	1: 2000, 20)30, ang 2		-		
Bedion or collinter									1	65 and o	/er
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2050 —Con.											
LATIN AMERICA AND THE CARIBBEAN—Con.											
Mexico	147,907,650	46,791,040	55,555,858 2 706 E07	9,072,747	8,433,492	7,454,912	6,612,717	5,555,002	8,431,882	28,054,513	19.0
Panama	8,437,304 4,112,357	3, 173,432 1,223,353	1,631,501	258,217	237,071	204,853	343,103 181,322	148,944	227,096	762,215	18.5
Paraguay	14,635,743 38 300 067	6,161,694 11 349 046	5,633,714 15 351 180	681,328 2 674 510	583,690	483,658 1 917 500	393,448 1 717 185	307,279 1 359 461	390,932 1 500 825	1,575,317 6 503 071	10.8 17.2
Puerto Rico	3,816,771	881,218	1,255,678	260,038	261,874	269,874	259,286	217,469	411,334	1,157,963	30.3
Trinidad and Tobago	614,692 3,728,264	120,352 983,341	188,891 1,390,906	40,448 251,938	56,397 235,974	62,523 218,657	44,542 211,824	31,063 170,433	70,476 265,191	208,604 866,105	33.9 23.2
Venezuela	37,106,394	11,482,070	14,083,561	2,491,974	2,191,046	1,980,357	1,702,423	1,299,913	1,875,050	6,857,743	18.5
EUROPE AND THE NEW INDEPENDENT STATES	770,057,468	195,219,068	269,538,436	48,208,810	52,977,862	49,560,141	44,273,719	38,563,563	71,715,869	204,113,292	26.5
Western Europe	378,344,811	89,897,449	131,079,181	23,699,471	23,713,329	22,935,072	21,940,318	21,159,834	43,920,157	109,955,381	29.1
Austria	7,520,950	1,741,844	2,522,722	507,051	482,137	469,232	411,812	424,037	962,115	2,267,196	30.1
Belgium	9,882,599 E E 7E 1 17	2,421,562	3,476,229	637,251	614,055 215 510	580,124	545,359	509,465	1,098,554	2,733,502	27.7
Finland	2,2/2,14/ 4.819.615	1,482,200	2,034,884	308,707	299.627	296.854	271.468	222.077	522.955	1,373,3540	24.0 27.3
France	61,017,122	15,685,914	21,738,086	3,625,837	3,640,265	3,531,488	3,178,001	3,169,525	6,448,006	16,327,020	26.8
Germany	73,607,121	16,842,867	25,036,600	4,666,485	4,977,485	4,567,090	4,049,802	3,815,770	9,651,022	22,083,684	30.0
Ireland	5,396,215	1,434,833	3,300,000 1,972,399	311,395	324,488	344,941	327,788	264,158	416,213	3,221,231 1,353,100	25.1
Italy	50,389,841	10,557,166	16,756,851	3,136,712	3,064,145	3,106,154	3,374,879	3,565,681	6,828,253	16,874,967	33.5
Netherlands	17,334,090 4 066 385	4,453,543	6,226,584	1,102,703	1,040,905	943,559 257 228	870,864 243 077	872,410 240 874	1,823,522	4,510,355	26.0 25.0
Portugal	4,300,303 9,933,334	2,262,196	3,398,184	611,107	618,966	658,183	698,986	625,595	1,060,117	3,042,881	30.6
Spain	35,564,293	7,713,260	11,532,623	1,991,111	2,071,501	2,396,733	2,751,876	2,548,818	4,558,371	12,255,798	34.5
Sweden	9,084,788 7 296 092	2,304,541 1 713 745	3,204,078 2 518 038	630,474 484 869	608,851 466 818	503,412 438 586	460,845	448,727 302 650	923,860 874 333	2,336,844	25.7 29.0
United Kingdom	63,977,435	16,051,896	23,106,844	4,251,621	4,147,271	3,749,052	3,246,723	3,047,456	6,376,572	16,419,803	25.7
Eastern Europe	104,233,257	23,845,684	35,102,206	6,822,550	7,722,367	7,761,665	7,444,007	5,917,164	9,617,614	30,740,450	29.5
Albania	4,016,945 3 806 002	1,083,487	1,476,691 1 387 064	280,609 235 037	288,268 283 547	238,793	188,196	156,597	304,304	887,890	22.1 26.0
Bulgaria	4,651,477	981,329	1,436,469	288,198	373,411	379,679	383,845	311,532	497,014	1,572,070	33.8 33.8
Croatia	3,864,201	884,462	1,315,389 2 700 766	260,242	261,883	275,679	253,966 710 066	208,014 505 224	404,566	1,142,225	29.6 22 1
Hungary	8,374,619	1,897,696	2,855,962	580,383	576,574	561,139	637,198	512,131	753,536	2,464,004	29.4 29.4
Macedonia	2,108,078	529,072	/ 58,585	143,135	147,959	142,507	124,449	99,457	162,914	529,327	25.1

5 Table A-1.

8 /											
Beation or country										65 and o	ver
	Total, all ages	Under 25	25 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 and over	Number	Percent
2050—Con.											
EUROPE AND THE NEW INDEPENDENT STATES—Con.											
Eastern Europe-Con.											
Poland	33,779,568 18 678 226	7,717,505	11,316,925 6 235 004	2,246,548	2,493,394 1 FOF 378	2,768,046	2,387,744	1,817,398	3,032,008	10,005,196 5 610 181	29.6 20.0
Slovakia	4,943,616	1,107,367	1,642,453	339,818	368,594	378,201	365,202	284,420	457,561	1,485,384	30.0
Slovenia	1,596,947 9,782,457	333,502 2,375,310	506,723 3,439,795	98,061 620,493	114,987 682,998	123,055 663,714	122,592 618,519	101,199 506,883	196,828 874,745	543,674 2,663,861	34.0 27.2
New Independent States	287,479,400	81,475,935	103,357,049	17,686,789	21,542,166	18,863,404	14,889,394	11,486,565	18,178,098	63,417,461	22.1
Baltics	5,193,502	1,105,779	1,609,328	369,536	459,479	410,991	343,683	306,871	587,835	1,649,380	31.8
Estonia	861,913 1 544 073	199,664 330 427	256,750 479 129	52,220 106 906	75,951	68,798 127 283	58,989 101 760	51,398 01 143	98,143 161 164	277,328 481,350	32.2 31 2
Lithuania	2,787,516	575,688	873,449	210,410	237,267	214,910	182,934	164,330	328,528	890,702	32.0
Commonwealth of											
Independent States	282,285,898 2 943 441	80,370,156 666 354	101,747,721 1 010 715	17,317,253 253 053	21,082,687 270,809	18,452,413 225,115	14,545,711 167 094	11,179,694 129,358	17,590,263 220 943	61,768,081 742 510	21.9 25.2
Azerbaijan	10,664,940	3.384.756	4,194,557	698,916	657,312	535,189	399,118	308,223	486,869	1,729,399	16.2
Belarus	9,067,076	2,139,453	3,207,011	592,756	719,243	676,353	554,763	452,097	725,400	2,408,613	26.6
Georgia	3,784,724	841,204	1,260,732	282,355	310,970	268,448	222,462	191,395	407,158	1,089,463	28.8
Kurdvzstan	8,237,623	4,115,219 3,158,037	3,161,329	457,427	1,242,137 441,657	351.087	252,496	174,179	819,850 241,411	3,083,780	12.4
Moldova	4,795,531	1,347,104	1,843,604	295,877	349,071	308,784	241,977	180,642	228,472	959,875	20.0
Russia	115,113,154	26,311,322	38,716,619	7,235,615	10,289,038	9,383,925	7,559,119	5,822,236	9,795,280	32,560,560	28.3
Turkmenistan	16,630,004 9 626 193	7,207,722 3 853 848	6,436,777 3 813 606	764,519 502 913	727,346	347,495	371,135 255 872	268,071 180 807	326,767 213 121	1,493,640 997 295	9.0 10.4
Ukraine	37,726,401	8,952,466	13,513,983	2,481,387	2,977,004	2,794,817	2,304,775	1,899,976	2,801,993	9,801,561	26.0
Uzbekistan	48,597,111	18,392,671	19,014,509	2,668,150	2,639,569	2,027,084	1,471,932	1,060,197	1,322,999	5,882,212	12.1
NORTH AMERICA	461,639,190	146,257,844	167,307,913	26,047,036	24,956,815	22,850,897	19,634,286	16,925,825	37,658,574	97,069,582	21.0
Canada	41,429,579	10,691,885	15,135,892	2,701,331	2,564,847	2,400,497	2,130,481	1,854,306	3,950,340	10,335,624	24.9
United States	420,080,587	135,528,566	152,125,014	23,337,181	22,384,189	20,443,823	17,498,614	15,066,841	33,696,359	86,705,637	20.6
OCEANIA	44,499,855	13,352,983	16,978,573	2,705,822	2,502,369	2,230,037	2,010,277	1,763,516	2,956,278	8,960,108	20.1
Australia	24,175,783	6,411,757	8,809,806	1,542,091	1,472,302	1,349,463	1,229,875	1,157,886	2,202,603	5,939,827	24.6
Fijj	1,447,573	519,772	569,780 1 776 010	78,543	75,021	69,669 770 165	54,553	35,928	44,307	204,457	14.1
Papua New Guinea	4,042,397	4,037,511	4,457,783	556,690	462,820	382,596	332,824	224,458	215,712	1,155,590	
Solomon Islands	1,110,514	400,494	466,354	63,793	53,571	43,543	34,191	24,279	24,289	126,302	11.4

Table A-1. **Population by Age for Countries With More Than 1 Million Population: 2000, 2030, and 2050¹**—Con.

¹ Countries that have a population of at least 1 million people in any of the 3 years in the table. Source: U.S. Census Bureau, International Data Base, 2004.

Deaths and Dea	th Rate	s by Ag	e, Sex, ¿	and Rac	e: zuuu										
Age		All races			White			Black		Asian or	Pacific Isla	ander ¹	Amer Ala	ican Indian Iska Native	or
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Number															
All ages	2.403.351	1.177.578	1.225.773	2.071.287	1.007.191	1.064.096	285.826	145.184	140.642	34.875	19.018	15.857	11.363	6.185	5.178
Under 1	28,035	15,718	12,317	18,144	10,177	7,967	8,771	4,901	3,870	797	447	350	323	193	130
1 to 4	4,979	2,824	2,155	3,494	2,004	1,490	1,248	692	556	146	29	67	91	49	42
5 to 9	3,253	1,850	1,403	2,359	1,348	1,011	756	431	325	88	43	145	20	58	52
10 10 14	4,100	2,551	1,009 3 866	3,091	1,90/	3 031	98/ 717	543 2 0 4 5	344 670	300	232	10	03 251	33 178	05
20 to 24	17,744	13,374	4,370	12,745	9,626	3,119	4,332	3,273	1,059	399	284	115	268	191	24
25 to 29	17,681	12,619	5,062	12,427	8,943	3,484	4,541	3,163	1,378	441	321	120	272	192	80
30 to 34	22,770	15,271	7,499	16,292	11,197	5,095	5,698	3,587	2,111	456	269	187	324	218	106
35 to 39	36,140 53 658	23,252	12,888	20,633	17,529 25,840	9,104	8,352	5,015 7 236	3,337	683 081	424	617	4/2 600	284	188 218
45 to 49	70.832	45.121	25.711	53.131	34.599	18.532	15.735	9.350	6.385	1.355	783	572	611	389	222
50 to 54	89,509	55,277	34,232	69,543	43,267	26,276	17,554	10,563	6,991	1,669	978	691	743	469	274
55 to 59	106,751	64,425	42,326	85,840	52,048	33,792	18,161	10,787	7,374	1,937	1,131	806	813	459	354
60 to 64	134,095	78,896	55,199	109,701	65,066	44,635	21,120	11,891	9,229	2,389	1,434	955	885	505	380
65 to 69	181,739	103,935	77,804	152,597	88,182	64,415	25,064	13,505	11,559	3,029	1,692	1,337	1,049	556	493
/U to /4	337 700	143,473	115,997	224,389	125,197	99,192 144 R06	30,131	15,500	14,505 16,850	3,858	2,153	0,145	1,092	795	535 563
80 to 84	362,745	166,892	195,853	328,472	151,919	176.553	28,903	12,344	16.559	4,438	2,207	2,231	932	422	510
85 and over	658,171	214,742	443,429	602,761	196,409	406,352	47,038	14,560	32,478	6,990	3,272	3,718	1,382	501	881
Not stated	356	289	67	275	231	44	72	50	22	9	5	-	ю	S	I
Percent distribution															
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 1	1.2	1.3	1.0	0.9	1.0	0.7	3.1 3.1	3.4	2.8	2.3	2.4	2.2	2.8	 1.0	2.5
1 to 4	0.2	0.2	0.2	0.2	0.2	0.1	0.4	0.5	0.4	0.4	0.4	0.4	0.8	0.8	0.8
5 to 9	0.1	0.2	0.1	0.1	0.1	0.1	0.3	0.3	0.2	0.3	0.2	0.3	0.4	0.5	0.4
10 to 14	0.2	0.2	0.1	0.1	0.7	0.1	0.0 T	0.4	0.2	0.0	4.0	0.3	9.0	0.5	0.6
20 to 24	0.0	0	0.0	0.0		0.0	- -	- c	C. C	C	 1 r	0.0	2 10	2 N.G	
25 to 29	0.7		0.4	0.0	0.0	0.3	- - 9.1	2.2	1.0	- -	1.7	0.8	2.4	- . .	- <u>-</u> 5
30 to 34	0.9	1.3	0.6	0.8	1.1	0.5	2.0	2.5	1.5	1.3	1.4	1.2	2.9	3.5	2.0
35 to 39	1.5	2.0	.	1.3	1.7	0.9	2.9	3.5	2.4	2.0	2.2	1.6	4.2	4.6	3.6
40 to 44		2.9	1.6	1.9	9.0	<u>ا</u> ن		5.0	3.5	80 C	0. v	9.0	5.4 4. r	6.3	4.2
50 to 54	2.3	0.0	- 60	2.0	4.0	2.5	0.0 6.1	7.3	0.4 0.7	0.9 4 8		3.0 4.4	5.0 7.9	7.6	4 r. 0 c.
55 to 59	4.4	5.5	3.5	4.1	5.2	3.2	6.4	7.4	5.2	5.6	5.9	5.1	7.2	7.4	6.8
60 to 64	5.6	6.7	4.5	5.3	6.5	4.2	7.4	8.2	6.6	6.9	7.5	6.0	7.8	8.2	7.3
65 to 69	7.6	8.0	6.3	7.4	8.8	6.1	8.8	9.3	8.2	8.7	8.9	8.4	9.2	0.0	9.5
76 to 70	10.8	12.2	9.5	10.8	12.4	9.3	10.5	10.7	10.4	11.1	11.3	10.8 12 E	9.6	9.0 0.0	10.3
80 to 84	- + C	14.7	16.0	+ 0 + 0	2.0 - 12	16.6	101	0.0	11.8	19.7	11.6	14.1	0.0	4 G	0.0
85 and over	27.4	18.2	36.2	29.1	19.5	38.2	16.5	10.0	23.1	20.0	17.2	23.4	12.2	8.1	17.0
Not stated	I	<u> </u>	1	I	I	I		1	I		1	1		1	I

Age		All races			White			Black		Asian or	· Pacific Isla	ander ¹	Ame Al	rican Indian aska Native ²	or
1	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Death rates (per 100,000)															
All ages ³	873.1	874.7	871.6	915.5	905.8	924.9	809.6	865.4	759.1	309.4	349.2	272.2	466.4	512.8	421.0
Under 1 ⁴	728.7	799.9	654.3	598.4	656.2	537.9	1,505.6	1,653.2	1,352.7	422.5	468.8	375.3	730.8	867.2	592.4
1 to 4	32.9	36.5	29.1	29.1	32.5	25.4	56.1	61.2	50.8	19.8	21.2	18.4	55.8	59.4	52.1
5 to 9	16.4	18.3	14.5	15.1	16.9	13.3	24.5	27.5	21.4	9.8	9.3	10.3	23.6	26.0	21.0
10 to 14	20.9	25.0	16.6	19.8	23.8	15.6	28.0	33.7	22.1	14.1	15.6	12.4	24.8	25.6	24.0
15 to 19	68.2	94.9	40.0	65.2	89.2	39.7	89.0	131.6	44.8	38.4	54.8	21.6	105.2	148.5	61.5
20 to 24	96.0	142.0	48.2	86.6	127.5	43.6	155.7	237.6	75.4	50.7	73.2	28.8	133.0	189.1	76.6
25 to 29	99.0	141.9	56.5	87.9	125.8	49.6	175.6	255.6	102.2	47.2	71.9	24.6	140.8	193.7	85.1
30 to 34	116.3	157.3	76.0	103.6	142.1	64.9	214.9	287.9	150.2	44.8	54.8	35.5	177.0	232.3	118.8
35 to 39	162.2	209.8	115.1	146.3	191.6	100.5	288.5	368.1	217.8	68.6	88.0	50.4	255.5	305.4	204.9
40 to 44	237.3	303.3	172.2	213.3	275.9	150.4	434.1	548.0	333.2	104.5	127.0	83.9	345.1	449.8	243.5
45 to 49	356.0	461.7	254.0	319.6	418.9	221.6	677.5	877.0	508.2	168.9	207.9	134.3	413.1	542.2	291.4
50 to 54	518.6	658.3	386.3	473.5	598.5	352.3	971.3	1,300.9	702.4	258.6	327.0	199.5	628.9	824.4	447.4
55 to 59	801.8	1,007.5	611.8	749.8	936.0	574.0	1,366.1	1,854.6	986.1	431.1	536.2	338.1	941.7	1,123.5	778.4
60 to 64	1,257.9	1,565.5	982.0	1,197.7	1,484.5	934.5	1,950.9	2,573.7	1,487.3	678.3	875.2	507.0	1,337.6	1,645.2	1,071.4
65 to 69	1,928.2	2,399.3	1,527.5	1,871.7	2,328.7	1,475.3	2,662.8	3,365.9	2,140.4	1,082.6	1,401.1	840.7	2,042.4	2,402.4	1,747.1
70 to 74	2,968.1	3,705.4	2,381.8	2,906.9	3,632.1	2,321.8	3,984.2	4,960.0	3,292.0	1,710.9	2,319.7	1,285.0	2,654.8	3,020.8	2,357.5
75 to 79	4,556.6	5,591.2	3,812.6	4,497.2	5,521.0	3,754.5	5,803.9	7,139.2	4,943.7	2,916.7	3,826.4	2,258.9	3,460.7	3,999.7	3,047.2
80 to 84	7,399.6	8,956.9	6,444.8	7,379.4	8,956.4	6,408.5	8,515.6	10,247.9	7,562.6	4,838.5	5,729.9	4,193.2	4,689.5	5,217.6	4,327.2
85 and over	15,321.5	16,605.4	14,768.6	15,532.5	16,897.7	14,948.7	14,752.1	15,494.6	14,441.9	9,376.8	10,894.0	8,353.0	6,376.9	7,299.0	5,949.5
- Represents zero c	or rounds to	zero.													

Table A-2. Deaths and Death Rates by Age. Sex. and Race: 2000—Con.

¹ Includes Chinese, Filipinos, Hawaiians, Japanese, and Other Asians and Pacific Islanders.
² Includes Aleuts and Eskimos.
³ Figures for age not stated are included in All ages but not distributed among age groups.
⁴ Death rates for Under 1 (based on population estimates) differ from infant mortality rates (based on live births); see Technical Notes of National Vital Statistics Reports, Deaths: Final Data for 2000.

Note: The reference population for these data is the resident population.

Source: Minino, Arialdi M., Elizabeth Arias, Kenneth D. Kochanck, Sherry Murphy, and Betty L. Smith, 2002, "Death: Final Data for 2000," National Vital Statistics Reports, Vol. 50, No. 15, National Center for Health Statistics.

Table A-3. Employment Status of the Civilian Noninstitutionalized Population Aged 25 and Over by Age, Sex, Race, and Hispanic Origin: 2003

(Numbers in thousands. Annual average)

				Civilian la	abor force			
Age, sex, and race	Civilian			Emp	oyed	Unem	oloyed	
	tionalized		Percent of	.	Percent of			Not in labor
	population	Iotal	population	Number	population	Number	Rate	force
ALL RACES								
Both Sexes	102.000	100.000	00.0	07 170	70.0	E 101	F 0	00.000
25 to 34	39 021	32 343	83.0 82.9	30 383	78.8 77.9	5,131	5.0	20,980
35 to 44	43 746	36 695	83.0	34 881	79.7	1,900	4.9	7 051
45 to 54	40,522	33 270	82.1	31 914	78.8	1,356	4.0	7,051
55 to 64	27.728	17.312	62.4	16.598	59.9	713	4.1	10.416
55 to 59	15,625	11,142	71.3	10,685	68.4	457	4.1	4,483
60 to 64	12,103	6,170	51.0	5,913	48.9	257	4.2	5,933
65 and over	34,253	4,792	14.0	4,608	13.5	183	3.8	29,462
65 to 69	9,591	2,627	27.4	2,515	26.2	112	4.2	6,964
70 to 74	8,456	1,231	14.6	1,189	14.1	43	3.5	7,225
75 and over	16,207	934	5.8	904	5.6	29	3.1	15,273
Men								
25 to 54	60,594	54,881	90.6	52,032	85.9	2,849	5.2	5,713
25 to 34	19,347	17,767	91.8	16,670	86.2	1,097	6.2	1,580
35 to 44	21,463	19,762	92.1	18,774	87.5	988	5.0	1,701
45 to 54	19,784	17,352	0.7	16,588	83.8	/64	4.4	2,432
55 10 64	13,305	9,144	68.7 77 6	8,733	65.6 74.0	412	4.5	4,101
60 to 64	5 777	3 302	57.2	3 1/0	74.2 54.5	250	4.4	2 475
65 and over	14 496	2 692	18.6	2 858	17.8	107	4.7	11 804
65 to 69	4,449	1.461	32.8	1.397	31.4	64	4.4	2,988
70 to 74	3.769	708	18.8	680	18.0	28	3.9	3.061
75 and over	6,279	524	8.3	508	8.1	16	3.0	5,755
Women								
25 to 54	62,695	47,428	75.6	45,146	72.0	2,282	4.8	15,267
25 to 34	19,674	14,576	74.1	13,714	69.7	863	5.9	5,098
35 to 44	22,283	16,933	76.0	16,106	72.3	827	4.9	5,349
45 to 54	20,738	15,919	76.8	15,326	73.9	592	3.7	4,819
55 to 64	14,423	8,168	56.6	7,866	54.5	302	3.7	6,256
55 to 59	8,097	5,300	65.5	5,101	63.0	199	3.8	2,797
60 to 64	6,326	2,868	45.3	2,765	43.7	103	3.6	3,458
	19,758	2,099	10.6	2,023	10.2	/6	3.6	17,658
05 10 09	0,142 4 697	1,100	22.7	1,119	21.0	47	4.1	3,970
75 and over	9,928	524 410	4.1	396	4.0	13	2.9	9,518
NON-HISPANIC WHITE ALONE	-,					-		-,
Both Sexes								
25 to 54	83,499	70.609	84.6	67.763	81.2	2,846	4.0	12.890
25 to 34	23,805	20,216	84.9	19,249	80.9	967	4.8	3,589
35 to 44	29,780	25,276	84.9	24,254	81.4	1,022	4.0	4,504
45 to 54	29,914	25,116	84.0	24,260	81.1	857	3.4	4,798
55 to 64	21,610	13,807	63.9	13,302	61.6	505	3.7	7,803
55 to 59	12,181	8,880	72.9	8,559	70.3	320	3.6	3,301
60 to 64	9,429	4,927	52.3	4,742	50.3	185	3.8	4,502
65 and over	28,109	3,990	14.2	3,845	13.7	145	3.6	24,119
70 to 74	1,011	2,141	∠0.3 15 4	2,001	27.1	69	4.2	5,430
75 and over	13 687	798	5.8	774	57	32 24	3.0	12 889
	,		5.0	.,,	5.7	- ·	5.0	,
Table A-3. Employment Status of the Civilian Noninstitutionalized Population Aged 25 and Over by Age, Sex, Race, and Hispanic Origin: 2003—Con.

(Numbers in thousands. Annual average)

				Civilian la	abor force			
Age, sex, and race	Civilian			Emp	loyed	Unem	oloyed	
	tionalized	Total	Percent of population	Number	Percent of population	Number	Rate	Not in labor force
Men								
25 to 54	41,308	37,894	91.7	36,239	87.7	1,655	4.4	3,414
25 to 34	11,794	10,987	93.2	10,413	88.3	574	5.2	807
35 to 44	14,736	13,712	93.1	13,131	89.1	581	4.2	1,024
45 to 54	14,777	13,195	89.3	12,695	85.9	499	3.8	1,583
55 to 64	10,506	7,329	69.8	7,034	67.0	295	4.0	3,177
60 to 64	0,908	4,090	78.7	4,013	75.0	102	3.9	1,273
65 and over	12 002	2,034	18.7	2,521	18.0	86	4.3	9 759
65 to 69	3.574	1,195	33.4	1.142	32.0	53	4.4	2.378
70 to 74	3,095	602	19.5	582	18.8	20	3.3	2,492
75 and over	5,334	446	8.4	433	8.1	13	2.9	4,888
Women								
25 to 54	42,191	32,714	77.5	31,523	74.7	1,191	3.6	9,477
25 to 34	12,010	9,229	76.8	8,836	73.6	393	4.3	2,782
35 to 44	15,044	11,564	76.9	11,123	73.9	441	3.8	3,480
45 to 54	15,137	11,922	78.8	11,564	76.4	357	3.0	3,215
55 to 64	11,103	6,477	58.3	6,268	56.4	210	3.2	4,626
55 to 59	6,213	4,184	67.4	4,046	65.1	138	3.3	2,028
60 to 64	4,890	2,293	46.9	2,221	45.4	72	3.1	2,597
65 to 69	4 003	945	23.6	909	22.7	36	3.4	3 058
70 to 74	3 750	449	12.0	437	11.6	12	27	3 301
75 and over	8,354	353	4.2	341	4.1	11	3.2	8,001
BLACK ALONE								
Both Sexes								
25 to 54	14,993	12,031	80.2	10,987	73.3	1,044	8.7	2,961
25 to 34	4,978	4,060	81.6	3,618	72.7	442	10.9	917
35 to 44	5,387	4,465	82.9	4,080	75.7	385	8.6	922
45 to 54	4,628	3,506	/5.8	3,289	/1.1	217	6.2	1,122
55 to 50	2,092	1,400	54.4 62.0	1,373	51.0	93	0.3	5/2
60 to 64	1,409	539	44 1	508	41 5	32	5.9	684
65 and over	2.846	366	12.9	346	12.2	20	5.4	2.480
65 to 69	900	217	24.1	205	22.8	12	5.3	683
70 to 74	736	85	11.5	80	10.9	5	5.6	651
75 and over	1,211	65	5.3	61	5.0	4	5.6	1,146
Men								
25 to 54	6,706	5,557	82.9	5,046	75.3	510	9.2	1,149
25 to 34	2,210	1,872	84.7	1,660	75.1	212	11.3	338
35 to 44	2,401	2,058	85.7	1,868	77.8	189	9.2	343
45 to 54	2,094	1,627	77.7	1,518	72.5	109	6.7	467
55 to 64	1,189	685	57.6	638	53.7	47	6.8	504
55 10 59	625	421	67.5	390	62.4	31	7.4	203
65 and over	1 002	204	40.7	248	44.0	10	5.9	300
65 to 69	1,093	100	17.U 28.1	1/0	260	10	0.0 ⊿ 1	907
70 to 74	208	107 48	16.2	45	15.0	4	4.1	274
75 and over	414	31	7.4	28	6.9	2	7.6	383

Table A-3. Employment Status of the Civilian Noninstitutionalized Population Aged 25 and Over by Age, Sex, Race, and Hispanic Origin: 2003—Con.

(Numbers in thousands. Annual average)

				Civilian la	abor force			
Age, sex, and race	Civilian			Emp	loyed	Unem	oloyed	
	tionalized population	Total	Percent of population	Number	Percent of population	Number	Rate	Not in labor force
Women 25 to 54 25 to 34 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	8,287 2,768 2,986 2,534 1,504 845 659 1,753 518 438 797	6,475 2,188 2,407 1,879 781 505 276 180 110 36 34	78.1 79.1 80.6 74.2 51.9 59.8 41.8 10.3 21.2 8.3 4.3	5,941 1,959 2,211 1,770 735 475 260 171 103 35 33	71.7 70.8 74.1 69.9 48.9 56.2 39.4 9.7 19.8 8.0 (B)	534 230 195 109 46 30 16 10 7 1	8.2 10.5 8.1 5.8 5.9 5.9 5.9 5.9 5.8 5.3 6.5 3.1 (B)	1,813 579 579 654 723 340 383 1,573 409 401 763
ASIAN ALONE								
Both Sexes 25 to 54 25 to 34 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	5,817 2,183 2,012 1,621 985 569 416 964 323 268 373	4,645 1,653 1,643 1,348 644 414 230 131 89 23 20	79.9 75.7 81.7 83.1 65.4 72.8 55.2 13.6 27.5 8.4 5.4	4,398 1,564 1,564 1,270 608 392 217 126 86 21 20	75.6 71.6 77.7 78.3 61.8 68.8 52.1 13.1 26.5 7.7 5.4	247 89 80 78 36 23 13 5 3 2 2	5.3 5.4 4.9 5.8 5.5 5.5 5.6 4.0 3.6 9.1 0.1	1,172 530 368 274 341 155 186 832 234 245 353
Men	010	20	0.1	20	0.1		0.1	
25 to 54 25 to 54 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	2,748 1,039 961 749 458 260 197 409 147 107 154	2,466 893 886 687 356 217 139 83 55 14 14	89.7 85.9 92.2 91.8 77.7 83.2 70.4 20.3 37.6 13.1 8.8	2,334 849 843 642 335 204 130 79 54 12 14	84.9 81.7 87.7 85.8 73.2 78.6 66.0 19.4 36.4 11.2 8.8	132 44 43 45 21 12 9 4 2 2	5.3 4.9 6.5 5.9 5.6 6.3 4.5 3.2 14.1	283 146 75 62 102 44 58 326 92 93 141
Women 25 to 54 25 to 34 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	3,068 1,145 1,051 873 527 309 219 555 175 161 219	2,179 761 757 661 288 198 91 48 33 9 7	71.0 66.5 72.1 75.7 54.7 64.0 41.5 8.7 19.0 5.3 3.0	2,064 715 721 627 274 187 87 47 32 8 7	67.3 62.5 68.6 71.9 51.9 60.6 39.6 8.4 18.2 5.3 3.0	115 45 36 33 15 11 4 1 1 -	5.3 6.0 4.8 5.0 5.1 5.3 4.6 3.1 4.2 0.7 0.3	889 384 293 212 239 111 128 507 142 152 213

Table A-3. Employment Status of the Civilian Noninstitutionalized Population Aged 25 and Over by Age, Sex, Race, and Hispanic Origin: 2003—Con.

(Numbers in thousands. Annual average)

				Civilian la	abor force			
Age, sex, and race	Civilian			Emp	loyed	Unem	ployed	
	tionalized population	Total	Percent of population	Number	Percent of population	Number	Rate	Not in labor force
HISPANIC (Any Race)								
Both Sexes 25 to 54 25 to 34 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69	17,354 7,506 6,003 3,845 2,093 1,203 891 2,027 691	13,721 5,960 4,867 2,894 1,201 793 408 259 154	79.1 79.4 81.1 75.3 57.4 65.9 45.8 12.8 22.3	12,825 5,541 4,573 2,711 1,132 750 382 249 149	73.9 73.8 76.2 70.5 54.1 62.4 42.9 12.3 21.5	896 419 294 183 69 43 26 10 10 6	6.5 7.0 6.3 5.7 5.4 6.4 3.9 3.6	3,633 1,546 1,136 951 893 410 483 1,768 537
70 to 74 75 and over	528 809	61 43	11.6 5.4	58 42	11.0 5.2	3 1	5.5 2.9	466 766
Men 25 to 54 25 to 34 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	9,041 4,033 3,098 1,910 989 573 416 862 305 230 327	8,284 3,776 2,877 1,630 680 441 239 150 85 35 30	91.6 93.6 92.9 85.4 68.8 77.1 57.5 17.4 27.7 15.4 9.1	7,794 3,537 2,724 1,533 639 417 223 144 81 34 29	86.2 87.7 87.9 80.3 64.7 72.8 53.5 16.7 26.6 14.7 8.9	490 239 153 98 41 25 16 5 3 1 1	5.9 6.3 5.3 6.0 5.6 6.8 3.6 4.0 3.9 2.1	757 257 221 279 308 131 177 712 221 195 297
Women 25 to 54 25 to 34 35 to 44 45 to 54 55 to 64 55 to 59 60 to 64 65 and over 65 to 69 70 to 74 75 and over	8,313 3,473 2,905 1,935 1,105 630 475 1,166 386 297 483	5,437 2,183 1,990 1,264 520 351 169 109 70 26 14	65.4 62.9 68.5 65.3 47.1 55.8 35.6 9.4 18.1 8.8 2.8	5,030 2,004 1,849 1,178 493 333 159 105 68 24 13	60.5 57.7 63.6 60.9 44.6 52.9 33.5 9.0 17.5 8.1 2.7	407 180 141 86 28 18 10 5 2 2 2	7.5 8.2 7.1 6.8 5.3 5.1 5.7 4.4 3.1 7.6 4.6	2,876 1,289 915 672 585 279 306 1,056 316 271 469

- Represents zero or rounds to zero.

(B) Derived measure not shown where base is less than 75,000.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: Bureau of Labor Statistics, Current Population Survey, Annual Social and Economic Supplement, 2003, unpublished tables.

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Table A-4.	Poverty

(Numbers in thousands)

									-									
		Total		Non-Hisp	oanic White	e alone	Ë	ack alone		As	ian alone		Hispar	ic (any ra	ace)	8	hite alone	
Characteristic		Below _F lev	ooverty el		Below po leve	overty I		Below po leve	verty		Below po leve	overty I		Below pe leve	overty el		Below po leve	overty I
	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent
ALL PEOPLE																		
Both Sexes																		
Total	287,699	35,861	12.5	194,595	15,902	8.2	35,989	8,781	24.4	11,856	1,401	11.8	40,300	9,051	22.5	231,866	24,272	10.5
Under 18	72,999	12,866	17.6	43,150	4,233	8.0 7	11,367	3,877	34.1	2,759	344	12.5	13,730	4,077	29.7	55,779	7,985	14.3
18 to 24	39,201	4,590 5,037	12.8	23 900	1 949	200	3,809 5,041	1 108	20.9 0.02	2 206	281	13.0	4,9/4	1,043	0.12	30,799	3,202	14.0
35 to 44	43,573	4,164	9.6	29,560	1,980	6.7	5,402	898	16.6	2,022	164	8.1 2.0	6,007	1,058	17.6	35,095	2,957	8.4
45 to 54	41,068	3,136	7.6	30,219	1,675	5.5	4,715	715	15.2	1,655	164	9.9	3,925	541	13.8	33,873	2,167	6.4
55 to 59	16,158	1,322	1 i 0	12,510	826	9.0 1	1,544	245	15.9	613	48	7.8	1,287	168	13.1	13,725	985	7.2
60 to 64	12,21/ 24 650	1,188 2 660	9./	9,537 28,236	0 077	C. /	1,235 2,276	232	18.8	420	22 1 27	2 Z L	C/8	169	19.3 10.5	10,354	880 7 666	0.0 0
65 to 74	34,039 18,238	3,332 1 647	0.6	14 519	672	0.0	1,604	330	20.5	1,032 640	<u>.</u>	- 4- 	1 272	239	18.8	30,303 15 713	1 197	0.0 7.6
75 and over	16,421	1,905	11.6	13,816	1,304	9.4	1,271	351	27.6	412	69	16.9	808	167	20.7	14,590	1,469	10.1
Male																		
Total	140.931	15 783	11.2	95 307	6 878	7.2	16 725	3.671	22.0	5 752	668	11 6	20.670	4 262	20.6	114 470	10,830	9.5
Under 18	37,184	6,567	17.7	22,094	2,206	10.0	5,722	1,955	34.2	1,387	184	13.3	6,976	2,088	29.9	28,506	4,121	14.5
18 to 24	14,189	1,908	13.4	8,816	919	10.4	1,835	372	20.3	585	117	19.9	2,708	469	17.3	11,290	1,348	11.9
25 to 34	19,598	1,991	10.2	11,912	773	6.5 0	2,260	358	15.9	1,082	131	12:1	4,001	688	17.2	15,672	1,426	9.1 1
35 to 44	21,530	1,//9	1 00	14,682	883	0.0	2,442	312	12.8	986	69	0.7	3,126	483	15.4	17,576	1,334	9.7
45 to 54	ZU,U82 7 851	1,451	2 Y Y	14,903 6 162	794 351	ט.ט ע ר	Z, 133 692	762	0.0 0.0 0.0	0C/ 872	17	9.0 4.0	1,955 619	202	4.Ω 0.0	10,789 6 746	410	2 F 9 G
60 to 64	5,699	463	8. 1.0	4,485	262	6.5	535	86	16.0	203	14	6.7	404	64	15.9	4,864	354	- 2
65 and over	14,797	1,079	7.3	12,194	661	5.4	1,106	196	17.7	475	58	12.3	881	146	16.6	13,028	801	6.1
65 to 74	8,356	597	7.1	6,756	348	5.2	653	110	16.9	302	31	10.2	545	95	17.3	7,266	437	6.0
75 and over	6,441	482	7.5	5,438	313	5.7	453	86	18.9	172	28	16.0	336	52	15.4	5,763	364	6.3
Female																		
Total	146,768	20,078	13.7	99,287	9,024	9.1	19,263	5,110	26.5	6,104	733	12.0	19,629	4,790	24.4	117,396	13,443	11.5
Under 18	35,815	6,299	17.6	21,055	2,028	9.6	5,645	1,922	34.0	1,372	159	11.6	6,754	1,989	29.4	27,274	3,863	14.2
18 to 24	13,634	2,688	19.7	8,567	1,323	15.4	1,974	654	33.1	542	75	13.9	2,266	573	25.3	10,647	1,855	17.4
25 to 34	19,603	3,045	15.5	11,988	1,176	9.8	2,781	750	27.0	1,125	156	13.9	3,422	901	26.3	15,127	2,005	13.3
35 to 44	22,043	2,384	10.8	14,878	1,098	7.4	2,961	585	19.8	1,037	96	9.2	2,880	576	20.0	17,519	1,623	9.3
45 to 54	20,987	1,685	8.0	15,257	881	1 2.8	2,581	418	16.2	899	93 93	10.3	1,970	279	14.2	17,085	1,131	0.0 0
	8,307	1/8	4. T	0,348	6/4 007	0. / 1. /	202	061	0.71	000	7 c	- 1 - 1	800	10/	10.0	6,9/9	G/G	х И С
65 and over	10,001	07/07/0	10.1	0,000 16 170	1617	0.0	1 760	140	20.3	217 578	88	0.71	1 100	096	0.77	0,430 17 075	070	0.0 7
65 to 74	9,883	1 050	10.6	7.763	625	8.0	951	220	23.1	338	50	14.9	727	145	19.9	8 448	761	0.6
75 and over	9,980	1,423	14.3	8,378	992	11.8	818	265	32.4	240	42	17.5	473	115	24.4	8,828	1,104	12.5
See footnotes at end of te	able.																	

Table A-4. Poverty Status of People by Age, Sex, Household Relationship, Race, and Hispanic Origin: 2003

(Numbers in thousands)

		Total		Non-Hisp	anic White	e alone	Bĭ	ack alone		As	ian alone		Hispar	any ra	ice)	8	hite alone	
Characteristic		Below _F lev	overty el		Below pc leve	overty I		Below pc levei	overty I		Below p leve	overty J		Below pc leve	overty I		Below po leve	verty I
	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent
ALL PEOPLE																		
Both Sexes																		
Total	287,699	35,861	12.5	194,595	15,902	8.2	35,989	8,781	24.4	11,856	1,401	11.8	40,300	9,051	22.5	231,866	24,272	10.5
Under 18	72,999 27.824	12,866 4.596	17.6 16.5	43,150 17.382	4,233 2.242	9.8 12.9	11,367 3.809	3,877 1.026	34.1 26.9	2,759 1.127	344 192	12.5	13,730 4.974	4,077 1.043	29.7 21.0	55,779 21.936	7,985 3.202	14.3 14.6
25 to 34	39,201	5,037	12.8	23,900	1,949	8.2	5,041	1,108	22.0	2,206	287	13.0	7,423	1,589	21.4	30,799	3,430	1.1
35 to 44	43,573 41 068	4,164 3 136	9.6 7.6	29,560 30 219	1,980 1.675	6.7	5,402 4 715	898 715	16.6 15.2	2,022 1 655	164 164	1.0 1.0	6,007 3.925	1,058 541	17.6 13.8	35,095 33,873	2,957 2 167	8.4 6 4
55 to 59	16,158	1,322	8.2	12,510	826	0.0 0.0	1,544	245	15.9	613	48	7.8	1,287	168	13.1	13,725	985	7.2
60 to 64	12,217	1,188	9.7	9,537	719	7.5	1,235	232	18.8	420	52	12.3	875	169	19.3	10,354	880	8.0 0
65 to 74	34,659 18.238	3,552 1.647	2.0L 9.0	28,335	2,277 973	8.0 6.7	2,8/6 1.604	080 330	23.7	1,052 640	151 81	14.3	2,080	406 239	19.5 18.8	30,303	2,666 1.197	8.8 7.6
75 and over	16,421	1,905	11.6	13,816	1,304	9.4	1,271	351	27.6	412	69	16.9	808	167	20.7	14,590	1,469	10.1
Male																		
Total	140,931	15,783	11.2	95,307	6,878	7.2	16,725	3,671	22.0	5,752	668	11.6	20,670	4,262	20.6	114,470	10,830	9.5
Under 18	37,184	6,567	17.7	22,094	2,206	10.0	5,722	1,955	34.2	1,387	184	13.3	6,976	2,088	29.9	28,506	4,121	14.5
18 10 24	10,508	1,908	10.4	α,810 11 010	919	ו0.4 ה ה	1,835 2,80	3/2	20.3	080 1 080	131		2,708	409 688	5.71 C.71	15,230	1,348	0. 1.0
35 to 44	21,530	1,779	8.3 8.3	14,682	883	0.0 0.0	2,442	312	12.8	986	69	7.0	3,126	483	15.4	17,576	1,334	7.6
45 to 54	20,082	1,451	7.2	14,963	794	5.3	2,133	297	13.9	756	71	9.4	1,955	262	13.4	16,789	1,036	6.2
55 to 59	7,851	545	6.9	6,162	351	5.7	692	95	13.8	278	24	8.6	619	61	6.6	6,746	410	6.1
60 to 64	5,699 14 797	463 1 079	8.1	4,485 12 194	292 661	6.5 7 4	535 1 106	196 196	16.0	203	14 82	6.7 12.3	404 881	64 146	15.9 16.6	4,864 13.028	354 801	7.3 6.1
65 to 74	8,356	597	7.1	6,756	348	5.2	653	110	16.9	302	3.5	10.2	545	95	17.3	7,266	437	 6.0
75 and over	6,441	482	7.5	5,438	313	5.7	453	86	18.9	172	28	16.0	336	52	15.4	5,763	364	6.3
Female																		
Total	146,768	20,078	13.7	99,287	9,024	9.1	19,263	5,110	26.5	6,104	733	12.0	19,629	4,790	24.4	117,396	13,443	11.5
Under 18	35,815	6,299	17.6	21,055	2,028	9.6	5,645	1,922	34.0	1,372	159	11.6	6,754	1,989	29.4	27,274	3,863	14.2
18 to 24	13,634 19,603	2,688	19.7 15.5	8,567 11 988	1,323	15.4 9.8	7.81 2781	654 750	33.1 27.0	542 1 125	156	13.9	3,422	5/3 901	25.3	10,647 15 127	1,855 2,005	13.3
35 to 44	22.043	2,384	10.8	14,878	1.098	7.4	2,961	585	19.8	1.037	96	9.2	2.880	576	20.0	17.519	1.623	0.0 0.3
45 to 54	20,987	1,685	8.0	15,257	881	5.8	2,581	418	16.2	899	93	10.3	1,970	279	14.2	17,085	1,131	6.6
55 to 59	8,307	778	9.4	6,348 7 0 7 0	475	7.5	852	150	17.6	335	24	7.2	668	107	16.0	6,979	575	80 G
65 and over	0,517 19,862	2 473	12.5	5,053 16 142	428	8.5 10.0	699 1 769	140 485	20.9	217	800	0.71 16.0	4/0 1199	201 260	22.33	5,490 17 275	520 1 865	9.0 10.8
65 to 74	9,883	1,050	10.6	7,763	625	8.0	951	220	23.1	338	50	14.9	727	145	19.9	8,448	761	9.0
75 and over	9,980	1,423	14.3	8,378	992	11.8	818	265	32.4	240	42	17.5	473	115	24.4	8,828	1,104	12.5
See footnotes at end of te	able.																	

e A-4. 'erty Status of People by Age, Sex, Household Relationship, Race, and Hispanic Origin: 2003—Con. bers in thousands)

Table Pov (Num	Hous	T Unde 18 to
65+ in the United States: U.S. Census Bureau	2005	

		Total		Non-Hisp	anic Whit	e alone	B	lack alon∈		As	ian alone		Hispar	nic (any ra	ace)	×	hite alone	
Characteristic		Below p leve	overty el		Below p leve	overty el		Below p leve	overty el		Below p leve	overty ∍l		Below p. leve	overty 3		Below po leve	overty gl
	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent
Householder																		
Total	75,616	7,229	9.6	53,860	3,208	6.0	8,932	1,923	21.5	2,845	210	7.4	9,094	1,792	19.7	62,313	4,862	7.8
Under 18	179	53	29.5	71	16	(B)	41	14	(B)	16	CN 4	(B)	49	20	(B)	114 114	32	28.4 28.4
25 to 34	3,372 13,446	1.933	14.4	1,7UZ 8,345	100	0.02	1.919	513	43.0 26.7	584	37	6.3 6.3	2.435	579	30.2 23.8	2,412 10.603	300 1.312	23.3 12.4
35 to 44	18,744	1,828	9.8 0.8	12,678	741	5.8 0.8	2,358	486	20.6	818	76	9.3 0.3	2,666	497	18.6	15,139	1,191	7.9
45 to 54	10,870 11,261 11,743	973 743 766	0.0 0.5 0.5	8,849 9,619	410 478 427	5 5 4 5 4 5	1,872 1,025 981	780 129 180	12.6 18.3	043 386 286	3 19 23	0.48 0.670	,cc,1 883 731	104 123 123	11.8 16.8	9,689 10,320	579 544	5.0 0.0 0.0
Related Children																		
Under 18	71,907 23,455 48,452	12,340 4,654 7,686	17.2 19.8 15.9	42,547 13,399 29,148	3,957 1,481 2,476	9.3 11.1 8.5	11,162 3,566 7,596	3,750 1,391 2,359	33.6 39.0 31.1	2,726 908 1.818	331 78 253	12.1 8.6 13.9	13,519 4,916 8,603	3,982 1,576 2,406	29.5 32.1 28.0	54,989 17,920 37,069	7,624 2,929 4,695	13.9 16.3 12.7
PEOPLE IN MARRIED- COUPLE FAMILIES																		
Both Sexes																		
Total Under 18	184,282 51,189	11,385 4,412	8.6	133,412 34,003	5,027 1,629	3.8 4.8	14,341 4,355	1,218 487	8.5 11.2	8,636 2,317	692 196	8.5 8.5	24,956 9,224	4,222 1,973	16.9 1 21.4	156,745 42,614	9,057 3,513	5 8 9 9 9
18 to 24	14,213 22,737	796 1,740	5.6 7.7	9,762 14,767	327 627	3.4 4.2	1,094 1,860	62 135	5.7 7.3	647 1,395	55 123	8.8 8.8	2,448 4,400	336 827	13.7 18.8	12,029 18,906	647 1,421	5.4 7.5
35 to 44	29,103 27,708	1,527 1,012	5.2 3.7	20,918 21,472	680 550	3.3 2.6	2,471 2,127	202 106	8.2 5.0	1,521 1,307	90 106	5.9 8.1	3,857 2,462	536 236	13.9 9.6	24,482 23,789	1,183 775	4.8 3.3
55 to 59	11,285 8.386	466 467	4.1 5.6	9,109 6,851	320 311	3.5 4.5	755 572	38 51	5.1 8.9	465 296	24 30	5.2 10.2	826 572	7	8.5 12.6	9,895 7.388	387 381	3.9 7.2
65 and over	19,660	965	4.9	16,530	582	3.5	1,108	137	12.4	689	89	6.0	1,167	171	14.7	17,642	749	4.5
75 and over	7,762	416	5.4 5.4	9,07.9 6,655	255	0.0 0.0	401	64	15.9	241	59 50	11.9	420	64	15.2	7,057	319	4.5
Male																		
Total	93,826	5,810	6.2	67,830	2,553	3.8	7,463	645	8.6	4,195	355	8.5	12,820	2,150	16.8	79,820	4,610	5.8
Under 1818 to 24	7 287	2,263	8.7	17,417 4 982	828 153	4.8 1.8	2,184 595	256 24	11.7	1,165	112	0.0 0.0	4,698 1 270	1,012	21.6	21,805 6 146	1,794 300	8.2 0
25 to 34	11,009	840	7.6	7,057	298	4.2	942	83	8.8	611	51	8.4	2,227	396	17.8	9,174	679	7.4
35 to 44	14,392	783	5.4	10,216	339	ເ ເ ເ	1,273	103	8.1	738	43	5.8	2,006	287	14.3	12,061	609	5.1
43 to 59	5,905	251	0.0 4.3	4,778	179	0.7 3.7	412	4 18 18	4.4 4.4	030 215	00 14	0.0 0.0	436	35	10.7 8.0	12,022 5,194	400 213	д. 4. 1 .4
60 to 64	4,302	230	5.3	3,473	157	4.5	319	25	7.8	153	4	7.9	311	37	11.8	3,764	192	5.1
65 and over	10,784	547	5.1	9,093	327	3.6	634	81	12.8	367	40	11.0	590	93	15.8	9,655	417	4.3

Table A-4. Poverty Status of People by Age, Sex, Household Relationship, Race, and Hispanic Origin: 2003—Con. (Numbers in thousands)

		Total		Non-Hisp	anic White	alone	Bi	ack alone		As	ian alone		Hispar	iic (any ra	(ec)	8	hite alone	
Characteristic		Below F lev	ooverty 'el		Below pc levei	verty		Below po leve	overty		Below po leve	verty I		Below po level	verty		Below p	overty al
	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent
PEOPLE IN MARRIED- Couple Families—Con.																		
Male—Con. 65 to 74	6,377 4,407	295 251	4.6 5.7	5,325 3,768	173 154	3.2 4.1	392 242	44 37	11.3 15.3	228 138	21	8.6 15.0	363 226	56 37	15.5 16.2	5,668 3,987	226 191	4.0 4.8
Female																		
Total	90,456 25,054 6 926	5,575 2,149 431	8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65,582 16,587 4 780	2,474 801 174	. 4 0 8 8 6	6,878 2,171 499	574 231 38	8.3 10.6 7.7	4,441 1,152 337	337 85 27	7.6 7.3 8.1	12,136 4,526 1 178	2,072 961 183	17.1 21.2	76,925 20,809 5,882	4,447 1,719 347	<mark>ທີ່</mark> ເຊັ່ນ ເຊິ່ງ
25 to 34	11,729	006	7.7 7.7 5.1	7,711	330	6.4 0.0	918 918	25	5.7	784	72	о. 1.0 0.1	2,173	432	19.9	9,733 12,424	743	7.6 7.6
45 to 54	13,695	480		10,657	277	9 0 0 9 0 0	1,023	225	5.0 r	671	20 7	7.5	1,179	060 060	<u>5</u> 80 0 7 7 7 0	11,767	369	, w v 1 - v
50 to 59	5,300 4,084	237	2. 0. 1 1.00 -	4,331 3,379 7,500	154 - 154 -	0.4 0 0.7	253	26	10.3 10.3	142	0 8 8	12:8 12:8 12:8	261 261	32.0	9.7 13.6	4,701 3,625 7,625	189	5.2 2.7
65 to 74	8,877 5,521 3,356	419 255 164	4.4 7.4 7.9	7,430 4,550 2,887	155 101	3.5 3.5	4/4 316 158	20 29	9.1 9.1 16.9	322 219 102	50 8	8.7 9.1	5/8 384 193	78 51 27	13.5 13.3 14.0	7,987 4,916 3,070	332 204 128	4 4 4 7 - 0
Householder														i				
Total	57,327 8	3,052 2	(B)	44,109 6	1,628 1	3.7 (B)	4,165	331	7.9	2,286 -	135	5.9	6,189 2	927 1	15.0 (B)	49,923 8	2,510 2	5.0 (B)
18 to 24	1,372 9,538	205 692	14.9 7.3	864 6,589	106 305	12.3 4.6	115 722	13 58	11.0 8.0	33 469	22	(B) 4.6	359 1,645	300 300 83	23.1 18.3	1,191 8,140	185 593	15.5 7.3
35 to 44	14,004 13,299	725 425	3 3 3 2 2 3 3 3 3 3 5 3 3 5 3 5 3 5 5 5 5	10,200 10,481	319 205	3.1 2.0	1,108 1,032	89 66	8.0 6.4	687 542	49 25	7.2 4.6	1,862 1,099	263 125	14.1 11.4	11,930 11,513	561 326	4.7 2.8
55 to 6465 and over	9,543 9,564	512 491	5.4 5.1	7,825 8,143	377 314	4.8 3.9	623 565	38 67	6.1 11.9	315 239	1 8 8 8	5.6 7.3	689 532	72 83	10.4 15.6	8,483 8,657	448 395	5.3 4.6
PEOPLE IN FAMILIES WITH A FEMALE HOUSEHOLDER, NO SPOUSE PRESENT																		
Total	41,311 17,069 5,234	12,413 7,113 1,375	30.0 41.7 26.3	18,792 6,667 2,255	3,959 2,045 447	21.1 30.7 19.8	13,118 6,098 1,736	5,115 3,034 588	39.0 49.8 33.9	1,028 325 137	242 120 20	23.6 36.8 14.9	7,452 3,438 996	2,861 1,733 293	38.4 50.4 29.4	25,536 9,755 3,144	6,530 3,599 707	25.6 36.9 22.5
25 to 34	4,996 5,299	1,534 1,171	30.7 22.1	2,105 2,719	493 474	23.4 17.4	1,660 1,491	644 397	38.8 26.6	156 148	36 26	22.9 17.8	990 868	343 267	34.7 30.8	3,021 3,501	807 716	26.7 20.4
See footnotes at end of te	able.																	

65+ in the United States: 2005 U.S. Census Bureau

Table A-4. Poverty Status of People by Age, Sex, Household Relationship, Race, and Hispanic Origin: 2003—Con.

(Numbers in thousands)

		Total		Non-Hisp	panic White	e alone	Bi	ack alone		As	ian alone		Hispa	nic (any n	ace)	>	hite alone	
Characteristic		Below F lev	overty el		Below po leve	overty		Below po leve	overty 9		Below p lev	overty el		Below p leve	overty el		Below p lev	overty el
	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent	Total	Num- ber	Per- cent
UNRELATED INDIVIDUALS-Con.																		
Male	-																	
Total	23,044	4,154	18.0	16,167	2,445	15.1	2,843	767	27.0	764	180	23.6	2,871	655	22.8	18,819	3,045	16.2
Under 18	102	98	95.9	60	09	(B)	21	21	(B)	-	-	(B)	16	12	(B)	75	71	(B)
18 to 24	3,191	996	30.3	2,119	589	27.8	295	121	40.9	131	65	49.6	597	168	28.1	2,667	742	27.8
25 to 34	5,702	800	14.0	3,656	409	11.2	633	136	21.4	314	69	21.9	991	167	16.8	4,574	564	12.3
35 to 44	4,483	703	15.7	3,007	406	13.5	638	125	19.6	165	21	12.9	582	129	22.3	3,550	527	14.8
45 to 54	3,929	693	17.6	2,881	425	14.7	583	161	27.5	46	9	(B	349	87	25.0	3,199	500	15.6
55 to 59	1,411	230	16.3	1,060	140	13.3	185	56	30.5	33	7	(B)	110	21	19.6	1,160	160	13.8
30 to 64	1,044	200	19.1	808	118	14.6	139	50	36.2	20	I	(B)	56	23	(B)	862	142	16.4
35 and over	3,182	465	14.6	2,576	298	11.6	350	98 08	27.9	53	=	(B)	170	46	27.1	2,732	341	12.5
65 to 74	1,546	262	17.0	1,182	158	13.3	200	56	28.1	27	9	(B	113	32	28.7	1,284	187	14.6
75 and over	1,636	203	12.4	1,394	140	10.1	150	42	27.7	26	9	(B)	57	13	(B)	1,448	154	10.6
Female																		
Total	24,550	5,559	22.6	18,516	3,570	19.3	3,191	1,014	31.8	730	195	26.7	1,749	671	38.3	20,094	4,179	20.8
Under 18	115	107	93.0	70	66	(B)	15	15	(B)	5	5	(B)	22	17	(B)	88	80	90.9
18 to 24	3,067	1,129	36.8	2,192	764	34.9	359	147	40.8	109	32	29.3	347	164	47.3	2,505	919	36.7
25 to 34	3,612	681	18.9	2,434	354	14.5	501	109	21.7	204	45	22.0	403	145	36.0	2,782	477	17.2
35 to 44	2,599	499	19.2	1,772	292	16.5	442	112	25.2	97	24	24.4	235	63	27.0	1,976	341	17.3
45 to 54	3,551	633	17.8	2,568	373	14.5	631	176	27.9	77	10	13.6	227	63	27.7	2,771	429	15.5
55 to 59	1,697	390	23.0	1,309	265	20.2	229	68	29.9	36	œ	(B)	88	35	39.6	1,392	298	21.4
30 to 64	1,637	383	23.4	1,226	237	19.3	244	17	31.8	39	14	(B	106	49	46.3	1,323	283	21.4
35 and over	8,272	1,737	21.0	6,946	1,219	17.5	771	311	40.4	163	57	34.8	322	135	41.8	7,256	1,351	18.6
65 to 74	3,131	639	20.4	2,500	417	16.7	360	123	34.2	61	26	(B)	183	65	35.6	2,674	480	18.0
75 and over	5,141	1,098	21.4	4,446	802	18.0	410	188	45.8	102	30	29.8	140	20	49.9	4,582	871	19.0

– Represents zero or rounds to zero.
(B) Derived measure is not shown where base is less than 75,000.

Note: The reference population for these data is the civilian noninstitutionalized population.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2003.

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	d over
Rank	County			Percent of		Percent of
		State	Number	county population	Number	county population
1	Los Angeles	CA	926.673	9.7	109.147	1.1
2	Cook	IL	630,265	11.7	76,520	1.4
3	Maricopa	AZ	358,979	11.7	40,127	1.3
4	San Diego	CA	313.750	11.2	36,407	1.3
5	Miami-Dade	FL	300,552	13.3	38,468	1.7
6	Queens	NY	283,042	12.7	35,964	1.6
7	Kings	NY	282,658	11.5	35,507	1.4
8	Orange	CA	280,763	9.9	34,094	1.2
9	Palm Beach	FL	262,076	23.2	34,965	3.1
10	Broward	FL	261,109	16.1	43,051	2.7
11	Harris	TX	252,895	7.4	25,573	0.8
12	Wayne	MI	248,982	12.1	27,218	1.3
13	Allegheny	PA	228,416	17.8	28,143	2.2
14	Cuyahoga	OH	217,161	15.6	27,365	2.0
15	Philadelphia	PA	213,722	14.1	27,339	1.8
16	Pinellas	FL	207,563	22.5	30,955	3.4
17	Nassau	NY	200,841	15.0	22,209	1.7
18	Riverside	CA	195,964	12.7	21,084	1.4
19	Middlesex	MA	187,307	12.8	25,085	1.7
20	New York	NY	186,776	12.2	25,587	1.7
21	King	WA	181,772	10.5	24,540	1.4
22	Dallas	TX	178,872	8.1	20,354	0.9
23	Suffolk	NY	167,558	11.8	20,002	1.4
24	Santa Clara	CA	160,527	9.5	17,987	1.1
25	Erie	NY	151,258	15.9	18,525	1.9
26	Alameda	CA	147,591	10.2	18,823	1.3
27	Clark	NV	146,899	10.7	10,534	0.8
28	San Bernardino	CA	146,459	8.6	15,250	0.9
29	Bexar	IX	144,398	10.4	15,881	1.1
30	St. Louis	MO	143,262	14.1	18,423	1.8
31		CA	135,875	11.1	15,517	1.3
32	Oakland	MI	134,959	11.3	16,209	1.4
33	Bergen	INJ NIX	134,820	15.2	17,055	1.9
34			133,948	10.1	18,489	1.4
30	Westchester		128,904	14.0	17,009	1.9
30			120,020	14.7	17,400	2.0
20			122,000	12.0	17,079	1.0
30 20	Torront		121,000	12.9	10,012	1.0
39 40	Hillsborough	EI IX	120,303	12.0	12,970	13
40	Pima	1 4 7	110/187	14.0	13,207	1.5
42	New Haven		110,407	14.5	16 928	21
42	Hopolulu	н	117 737	13.0	12 750	15
40	Fairfield	CT	117 163	13.3	15 591	1.0
45	Hamilton	OH OH	113,898	13.5	15,134	1.8
46	Ocean	NJ	113.260	22.2	14,914	2.9
47	Lee	FL	112.111	25.4	10.918	2.5
48	Montgomery	PA	111.797	14.9	14.717	2.0
49	Baltimore	MD	110,335	14.6	12,757	1.7
50	Macomb	MI	107,651	13.7	11,889	1.5
51	Contra Costa	CA	107,272	11.3	13,371	1.4
52	San Francisco	CA	106,111	13.7	14,227	1.8
53	Franklin	OH	104,306	9.8	11,740	1.1
54	Sarasota	FL	102,583	31.5	13,180	4.0
55	Essex	MA	100,306	13.9	13,925	1.9
56	Montgomery	MD	98,157	11.2	12,983	1.5
57	Worcester	MA	97,969	13.0	13,733	1.8
58	Volusia	FL	97,811	22.1	11,317	2.6
59	Monroe	NY	95,779	13.0	13,635	1.9
60	Marion	IN	95,534	11.1	11,513	1.3

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	nd over
Rank	County			Percent of		Percent of
		State	Number	county	Number	county
		Siale	Number	population	Number	population
61	Brevard	FL	94,681	19.9	8,960	1.9
62	Essex	NJ	94,380	11.9	12,311	1.6
63		KY MA	93,982	13.5	10,853	1.6
04 65	Nonoik		93,734	14.4	13,134	2.0
60		INJ El	92,590	12.3	9,424	1.3
67	Pasco		92,403	20.0	10,024	0.1
69			90,039	14.0	11 525	17
60			80,203	10.0	0.6/3	1.7
70	Shelby		89 581	10.0	10.384	1.1
70			88 794	9.8	11 615	1.2
72	Polk	FL	88.738	18.3	9.052	1.9
73	San Mateo.	ĊA	88.085	12.5	11.343	1.6
74	Baltimore city	MD	85.921	13.2	9.956	1.5
75	Delaware	PA	85,669	15.6	10,868	2.0
76	Jackson	MO	81,981	12.5	10,489	1.6
77	Duval	FL	81,753	10.5	9,164	1.2
78	Oklahoma	OK	80,716	12.2	9,572	1.4
79	Fresno	CA	79,209	9.9	9,707	1.2
80	Monmouth	NJ	76,923	12.5	9,814	1.6
81	Fairfax	VA	76,818	7.9	6,922	0.7
82	Ventura	CA	76,804	10.2	9,289	1.2
83	Montgomery	OH	76,697	13.7	8,357	1.5
84	Summit	OH	76,572	14.1	8,672	1.6
85	Suffolk	MA	76,163	11.0	10,600	1.5
86	Bristol	MA	75,512	14.1	9,991	1.9
87		PA	74,094	12.4	8,223	1.4
88		OR	73,607	11.1	10,778	1.6
89			72,080	0.1	8,597	1.0
90	Dillon		72,041	10.0	9,309	1.0
91	District of Columbia		60,808	10.2	8,209	1.2
93	Hudson	N.I	69 271	11.4	8 245	1.0
94	Fulton	GA	68,990	85	9.582	12
95	Westmoreland.	PA	67.781	18.3	7.637	2.1
96	Tulsa	OK	66.735	11.8	8.056	1.4
97	Hampden	MA	66,251	14.5	8,768	1.9
98	El Paso	TX	66,073	9.7	6,185	0.9
99	Lancaster	PA	66,060	14.0	8,965	1.9
100	Manatee	FL	65,647	24.9	7,735	2.9
101	Bernalillo	NM	64,156	11.5	7,444	1.3
102	Camden	NJ	63,769	12.5	7,543	1.5
103	Marion	FL	63,488	24.5	5,443	2.1
104	Davidson	TN	63,444	11.1	8,002	1.4
105	Onondaga	NY	63,294	13.8	7,766	1.7
106	Lake	IN	63,234	13.0	6,715	1.4
107		PA	62,740	19.7	8,481	2.7
108	Korp		62,420	0.4	8,414 6,457	1.5
110	Prince George's		61 051	9.4	5 686	0.7
111	Collier	FI	61 513	24.5	5 365	21
112	San Joaquin	CA	59,799	10.6	7,507	1.3
113	Mecklenbura	NC	59,724	8.6	6.860	1.0
114	Kent	MI	59.625	10.4	7,783	1.4
115	Ramsey	MN	59,502	11.6	8,870	1.7
116	Lucas	ОН	59,441	13.1	7,307	1.6
117	Passaic	NJ	59,033	12.1	7,697	1.6
118	Sonoma	CA	57,977	12.6	8,254	1.8
119	New Castle	DE	57,903	11.6	6,443	1.3
120	Stark	OH	57,054	15.1	6,795	1.8

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	id over
Rank	County			Percent of		Percent of
		_		county		county
		State	Number	population	Number	population
121	Orleans Parish	LA	56,653	11.7	7,408	1.5
122	Berks	PA	56,190	15.0	7,260	1.9
123	Plymouth	MA	55,772	11.8	7,367	1.6
124	Lake	FL	55,603	26.4	5,694	2.7
125	Snohomish	WA	55,404	9.1	6,808	1.1
126	Hidalgo	TX	55,274	9.7	5,220	0.9
127	Lake		54,989	8.5	6,041	0.9
128			54,824	6./	6,600	0.8
129	Information Parish		54,550	11.0	5.275	1.4
130			53 224	80	5,375	1.2
122	Burlington		53 218	12.6	5 /01	1.0
133	Spokane	W/A	51 949	12.0	7 432	1.0
134	Sedawick	KS	51 574	11.4	5 974	1.0
135	York	PA	51,492	13.5	6,107	1.6
136	Richmond	NY	51,433	11.6	6.156	1.4
137	Barnstable	MA	51,265	23.1	6,447	2.9
138	Jefferson	CO	50,826	9.6	5,617	1.1
139	Douglas	NE	50,795	11.0	6,341	1.4
140	Santa Barbara	CA	50,765	12.7	6,896	1.7
141	Chester	PA	50,677	11.7	5,767	1.3
142	Genesee	MI	50,607	11.6	5,228	1.2
143	Guilford	NC	49,476	11.8	5,955	1.4
144	Lehigh	PA	49,434	15.8	6,734	2.2
145	Charlotte	FL	49,167	34.7	5,080	3.6
146	Anne Arundel	MD	48,820	10.0	4,440	0.9
147	Knox	IN	48,415	12.7	5,593	1.5
148		AL	47,919	12.0	5,316	1.3
149	St. LOUIS City	MO	47,842	13.7	7,313	2.1
150	Wake		40,097	7.4	5,019	1.3
150	Mahoning		40,372	17.4	4,973	0.0
153	Johnson	KS	45 069	10.0	5 895	1.3
154	Fl Paso	CO	44,787	8.7	4,484	0.9
155	Greenville	SC	44.573	11.7	5.009	1.3
156	Mercer	NJ	44,140	12.6	5,426	1.5
157	St. Lucie	FL	43,753	22.7	3,952	2.1
158	Waukesha	WI	43,434	12.0	5,447	1.5
159	Lane	OR	42,954	13.3	5,553	1.7
160	Hamilton	TN	42,609	13.8	5,240	1.7
161	Albany	NY	42,594	14.5	5,985	2.0
162	Cobb	GA	42,036	6.9	4,156	0.7
163	Northampton	PA	42,030	15.7	5,230	2.0
164			41,929	8.6	4,762	1.0
165		IA	41,752	.	5,555	1.5
167			41,010	0.3	4,009	0.9
168	Pulaski		41,542	19.5	5,098	1.4
169	Fast Baton Bouge Parish		40,932	9.9	4 533	11
170	Hillsborough	NH	40.526	10.6	5.057	1.3
171	Hernando	FL	40,353	30.9	3,434	2.6
172	Monterey	CA	40,299	10.0	4,699	1.2
173	Erie	PA	40,256	14.3	4,892	1.7
174	Dane	WI	39,869	9.3	5,403	1.3
175	Washington	OR	39,351	8.8	5,488	1.2
176	Escambia	FL	39,169	13.3	4,163	1.4
177	Seminole	FL	38,853	10.6	3,993	1.1
178		NY	38,753	16.5	5,436	2.3
179	Forsyth	NC	38,549	12.6	4,537	1.5
180		FL	38,010	32.2	3,738	3.2

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	d over
Bank	County			Percent of		Percent of
Tianix	County			county		county
		State	Number	population	Number	population
181	Allen	IN	37,760	11.4	4,746	1.4
182	Clackamas	OR	37,428	11.1	4,885	1.4
183	Solano	CA	37,426	9.5	3,915	1.0
184	Cameron	ТХ	37,375	11.1	3,797	1.1
185	Madison	IL	36,923	14.3	4,569	1.8
186	Charleston	SC	36,858	11.9	3,855	1.2
187	Yavapai	AZ	36,816	22.0	3,529	2.1
188	Washington	PA	36,323	17.9	4,251	2.1
189	St. Joseph	IN	36,101	13.6	4,869	1.8
190	Virginia Beach city	VA	35,933	8.4	3,549	0.8
191	Tulare	CA	35,917	9.8	4,337	1.2
192	Dauphin	PA	35,844	14.2	4,243	1.7
193	Washoe	NV	35,797	10.5	3,499	1.0
194	Martin	FL	35,786	28.2	3,936	3.1
195	San Luis Obispo	CA	35,685	14.5	4,176	1.7
196	Lorain	OH	35,583	12.5	3,824	1.3
197	Butler	OH	35,557	10.7	3,737	1.1
198	Winnebago	IL	35,450	12.7	4,322	1.6
199	Trumbull	OH	35,438	15.7	3,783	1.7
200	Cumberland	ME	35,324	13.3	4,796	1.8
201	Marion	OR	35,206	12.4	4,868	1.7
202	Orange	NY	35,185	10.3	4,635	1.4
203	Nueces	TX	35,005	11.2	3,727	1.2
204	Caddo Parish	LA	34,444	13.7	4,595	1.8
205	Atlantic	NJ	34,437	13.6	4,118	1.6
206	Jefferson	ТХ	34,269	13.6	4,083	1.6
207	Kane	IL	33,981	8.4	4,372	1.1
208	Niagara	NY	33,884	15.4	4,006	1.8
209	Rockland	NY	33,853	11.8	4,177	1.5
210	New London	СТ	33,765	13.0	4,077	1.6
211	St. Clair	IL	33,709	13.2	4,169	1.6
212	Dutchess	NY	33,690	12.0	4,083	1.5
213	Marin	CA	33,432	13.5	4,581	1.9
214	Beaver	PA	33,424	18.4	3,499	1.9
215	Somerset	NJ	33,381	11.2	4,129	1.4
216	Kanawha	WV	33,036	16.5	3,849	1.9
217	Indian River	FL	32,972	29.2	3,524	3.1
218	Broome	NY	32,831	16.4	4,576	2.3
219	Clark	WA	32,808	9.5	3,872	1.1
220	Greene	MO	32,668	13.6	4,555	1.9
221	Henrico	VA	32,601	12.4	4,339	1.7
222	Placer	CA	32,560	13.1	3,690	1.5
223	St. Louis	MN	32,274	16.1	4,898	2.4
224	Butte	CA	32,056	15.8	4,219	2.1
225	Lake	OH	32,044	14.1	3,344	1.5
226	Buncombe	NC	31,776	15.4	4,018	1.9
227	Cumberland	PA	31,754	14.9	3,920	1.8
228	Spartanburg	SC	31,740	12.5	3,583	1.4
229	Mohave	AZ	31,728	20.5	2,254	1.5
230	Gwinnett	GA	31,599	5.4	2,848	0.5
231	Richland	SC	31,475	9.8	3,378	1.1
232	Cambria	PA	30,087	19.7	3,606	2.4
233	Madison	AL	30,015	10.8	2,711	1.0
234	Schuylkill	PA	29,866	19.9	3,876	2.6
235	Chatham	GA	29,770	12.8	3,432	1.5
236	Gloucester	NJ	29,678	11.7	3,062	1.2
237	Horry	SC	29,470	15.0	2,041	1.0
238	Pinal	AZ	29,171	16.2	2,008	1.1
239	Sussex	DE	29,022	18.5	2,569	1.6
240	Jackson	ÖR	28,991	16.0	3,786	2.1

(Ranked by number of people aged 65 and over)

			65 an	d over	85 ar	d over
Bank	County			Percent of		Percent of
riariit	County			county		county
		State	Number	population	Number	population
241	Highlands	FL	28,833	33.0	2,795	3.2
242	Adams	CO	28,382	7.8	2,550	0.7
243	Saginaw	MI	28,331	13.5	3,807	1.8
244	Rockingham	NH	28,087	10.1	3,166	1.1
245	Galveston	TX	27,765	11.1	2,874	1.1
246	Hinds	MS	27,513	11.0	3,657	1.5
247			27,449	12.9	3,733	1./
248	Kalamazoo		27,301	9.1	3,408	1.2
249			27,140	11.4	3,590	1.0
251	Lubbock	ТХ	26,330	11.0	3 240	1.3
252	Yuma	A7	26,456	16.5	1,779	1.1
253	Vanderburgh	IN	26.328	15.3	3.454	2.0
254	Montgomery	AL	26,307	11.8	3,242	1.5
255	Washtenaw	MI	26,271	8.1	3,199	1.0
256	Ingham	MI	26,251	9.4	3,308	1.2
257	Dakota	MN	26,246	7.4	2,902	0.8
258	Fayette	KY	26,174	10.0	3,135	1.2
259	Richmond city	VA	26,129	13.2	3,522	1.8
260		NE	26,080	10.4	3,440	1.4
261		L OT	25,981	14.2	3,565	1.9
262			25,941	14.2	3,634	2.0
263	Montgomon		25,852	5.3	2,631	0.5
204	Norfolk city		25,540	10.0	2,324	1.2
266	Sangamon		25,524	13.5	3 475	1.2
267	Santa Cruz	CA	25,487	10.0	3.845	1.5
268	York	ME	25.429	13.6	3.058	1.6
269	Kent	RI	25,222	15.1	3,060	1.8
270	Yakima	WA	24,921	11.2	3,559	1.6
271	Shasta	CA	24,861	15.2	2,875	1.8
272	St. Charles	MO	24,852	8.8	2,373	0.8
273	Butler	PA	24,821	14.3	3,506	2.0
274	Smith	TX	24,602	14.1	3,157	1.8
275	Kitsap	WA	24,553	10.6	3,081	1.3
276			24,398	16.6	3,538	2.4
277	Sullivari		24,320	15.9	2,487	1.0
270	Brown		24,223	10.7	3,422	2.5
280	Ottawa	MI	24,112	10.1	3,337	1.4
281	Larimer.	co	24.037	9.6	2.938	1.2
282	Gaston	NC	23,985	12.6	2,463	1.3
283	Ulster	NY	23,711	13.3	2,985	1.7
284	Thurston	WA	23,629	11.4	2,953	1.4
285	Utah	UT	23,503	6.4	2,885	0.8
286	Linn	IA	23,465	12.2	3,148	1.6
287	Berrien	MI	23,449	14.4	2,849	1.8
288	Cumberland	NC	23,395	7.7	1,881	0.6
289		KS MI	23,341	13.7	3,041	1.8
290	Saratoga		20,200	12.3	2,040	1.5
291	Boulder		22,304	78	2,522	1.3
293	Anderson	SC SC	22,070	13.7	2,009	1.0
294	Rock Island		22.564	15.1	3.011	2.0
295	Blair	PA	22,456	17.4	2.850	2.2
296	Chautauqua	NY	22,372	16.0	3,139	2.2
297	Harford	MD	22,160	10.1	1,888	0.9
298	Lexington	SC	21,989	10.2	2,412	1.1
299	Benton	AR	21,973	14.3	2,092	1.4
300	Muskegon	MI	21,887	12.9	2,556	1.5

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	id over
Rank	County			Percent of		Percent of
		0	N	county	N	county
		State	Number	population	Number	population
301	Muscogee	GA	21,817	11.7	2,396	1.3
302	Calcasieu Parish	LA	21,759	11.9	2,208	1.2
303	Mercer	PA	21,740	18.1	2,638	2.2
304	Baldwin	AL	21,703	15.5	2,164	1.5
305	Denton		21,703	5.0	2,413	0.6
300		GA	21,045	10.8	2,201	1.1
307			21,574	9.7	2,777	1.2
309	Brazoria	ТХ	21,430	88	1 918	0.8
310	Clark	OH	21,262	14.7	2,593	1.8
311	Middlesex	CT	21,085	13.6	3,086	2.0
312	Anoka	MN	21,082	7.1	1,862	0.6
313	Chesterfield	VA	21,007	8.1	1,740	0.7
314	Harrison	MS	21,002	11.1	1,863	1.0
315	Alachua	FL	20,918	9.6	2,500	1.1
316	McHenry		20,913	8.0	2,447	0.9
317		IX	20,865	8.8	2,577	1.1
318	Pranklin	PA	20,751	16.0	2,452	1.9
320		IN T N I	20,002	20.2	2,017	1.7
320		FI	20,001	12.1	2,025	2.0
322	New Hanover	NC	20,000	12.1	2 071	1.3
323	Jackson	MI	20,380	12.9	2.479	1.6
324	Weber	UT	20,280	10.3	2,229	1.1
325	Fort Bend	TX	20,169	5.7	1,941	0.5
326	Hawaii	HI	20,119	13.5	2,132	1.4
327	St. Clair	MI	20,088	12.2	2,397	1.5
328	Merced	CA	20,004	9.5	2,099	1.0
329	Madison		19,898	14.9	2,331	1./
330		FL MO	10,891	8.3	2,409	1.0
332	Flkhart	IN	19,040	10.0	2,110	1.2
333	Bay	FI	19,817	13.4	1,751	1.2
334	Osceola	FL	19,709	11.4	1,969	1.1
335	Lebanon	PA	19,696	16.4	2,692	2.2
336	Winnebago	WI	19,663	12.5	2,804	1.8
337	Bibb	GA	19,620	12.7	2,316	1.5
338	St. Johns	FL	19,579	15.9	1,932	1.6
339	Whatcom	WA	19,400	11.6	2,582	1.5
340		VVI NC	19,395	12.7	2,552	1./
341	El Dorado		19,341	12/	2,274	2.0
343			19,004	16.0	2 393	20
344	St. Tammany Parish	LA	19,160	10.0	1.838	1.0
345	Tazewell	IL	19,099	14.9	2,420	1.9
346	Cumberland	NJ	19,087	13.0	2,316	1.6
347	Napa	CA	19,086	15.4	2,926	2.4
348	Penobscot	ME	18,920	13.1	2,176	1.5
349	Calhoun	MI	18,857	13.7	2,325	1.7
350		MD	18,836	9.6	2,088	1.1
321	Beaufort		10,774	12.8	1,940	1.3
352	Washington		18,754	14.2	2 2/6	1.3
354	Scott	IA	18,677	11 8	2,240	1.7
355	Garland	AR	18.652	21.2	2.095	2.4
356	Tuscaloosa	AL	18,565	11.3	2,059	1.2
357	Wyandotte	KS	18,520	11.7	2,226	1.4
358	Dona Ana	NM	18,512	10.6	1,789	1.0
359	Howard	MD	18,468	7.5	2,143	0.9
360	Alamance	NC	18,464	14.1	2,140	1.6

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	d over
Rank	County			Percent of		Percent of
				county		county
		State	Number	population	Number	population
361	Williamson	тх	18,389	7.4	2,344	0.9
362	Hampshire	MA	18,327	12.0	2,484	1.6
363	La Salle	IL 00	18,292	16.4	2,624	2.4
364	Alken		18,287	12.8	1,782	1.3
366			10,243	14.2	2 2 2 2	1.5
367	Bowan	NC	18,205	14.0	2,242	1.7
368	Jefferson	MO	18,199	9.2	1,770	0.9
369	Newport News city	VA	18,153	10.1	1,880	1.0
370	Lafayette Parish	LA	18,122	9.5	1,965	1.0
371	Northumberland	PA	18,002	19.0	2,325	2.5
372	Black Hawk		17,899	14.0	2,567	2.0
373	Chesaneake city		17,888	9.0	1,938	1.9
375	Arlington	VA VA	17,762	9.4	2,518	1.3
376	Mesa	co	17,642	15.2	2,131	1.8
377	Outagamie	WI	17,585	10.9	2,362	1.5
378	Davis	UT	17,540	7.3	1,694	0.7
379	Cleveland	OK	17,537	8.4	1,775	0.9
380	Greene	ОН	17,492	11.8	1,744	1.2
382	Macon	1	17,481	15.2	2,109	1.9
383	Quachita Parish		17,470	9.7 11.8	1 965	1.3
384	Catawba	NC	17,425	12.3	1,790	1.3
385	Cochise	AZ	17,365	14.7	1,508	1.3
386	Licking	OH	17,298	11.9	1,879	1.3
387	Yellowstone	MT	17,243	13.3	2,241	1.7
388		WI	17,169	11.5	2,169	1.5
389	York		17,072	10.4	1,//2	1.1
390	Monroe Merrimack		16 923	12.3	2 524	1.1
392	Columbiana	ОН	16.843	15.0	1.755	1.6
393	Kenton	KY	16,769	11.1	1,873	1.2
394	Clermont	ОН	16,747	9.4	1,692	1.0
395	Grayson	TX	16,720	15.1	2,242	2.0
396	Wichita	TX	16,718	12.7	1,999	1.5
397		OH	16,688	11.0	1,676	1.1
300	Ftowah		16,605	14.2	2,007	1.0
400	Rapides Parish		16,492	13.1	1.870	1.7
401	Marathon	Wi	16,321	13.0	2,189	1.7
402	Minnehaha	SD	16,313	11.0	2,279	1.5
403	Moore	NC	16,271	21.8	1,686	2.3
404		MD	16,267	10.8	2,011	1.3
405			16,240	9.0	1,984	1.1
406	Bay	IVII MI	16,222	14.7	2 008	1.2
408	Nevada	CA	16,049	17.4	1,756	1.9
409	Delaware	IN	15,989	13.5	1,965	1.7
410	Porter	IN	15,972	10.9	1,777	1.2
411	Medina	ОН	15,913	10.5	1,718	1.1
412	Calhoun	AL	15,872	14.1	1,646	1.5
413	Kandolph		15,802	12.1	1,/06	1.3
414 115	Humboldt		15,782	9.4	2,002	1.2
416	Washington	RI BI	15,766	12.5	1.976	1.0
417	Sheboygan	wi	15,732	14.0	2,298	2.0
418	Taylor	ТХ	15,715	12.4	2,038	1.6
419	Washington	AR	15,596	9.9	1,991	1.3
420	Roanoke city	VA VA	15,560	16.4	2,198	2.3

(Ranked by number of people aged 65 and over)

			65 an	d over	85 an	d over
Rank	County			Percent of		Percent of
	, , , , , , , , , , , , , , , , , , ,			county		county
		State	Number	population	Number	population
421	Cabell	WV	15,499	16.0	1,763	1.8
422	Allen	ОН	15,366	14.2	1,923	1.8
423	Washington	UT	15,343	17.0	1,526	1.7
424	Washington	MN	15,267	7.6	1,655	0.8
425	Josephine	OR	15,237	20.1	1,835	2.4
426	Cabarrus	NC	15,164	11.6	1,696	1.3
427		NC	15,150	12.4	1,620	1.3
428	Hampton city	VA OD	15,143	10.3	1,335	0.9
429			15,089	13.1	1,665	1.4
430		OH	15,051	14.7	1,814	1.8
431	VIGO		15,048	14.2	1,982	1.9
432	Steuben		15,034	14.0	1,904	1.9
400	Androscoggin	ME	14,971	14.4	2 180	21
435	Linn	OB	14,954	14.5	1 952	1.9
436	Washington	TN	14,925	13.9	1,945	1.8
437	Blount	TN	14,914	14.1	1.695	1.6
438	LaPorte	IN	14,912	13.5	1.702	1.5
439	Sebastian	AR	14,907	13.0	1,950	1.7
440	Warren	ОН	14,858	9.4	1,565	1.0
441	Florence	SC	14,837	11.8	1,797	1.4
442	Kent	DE	14,801	11.7	1,537	1.2
443	Gregg	TX	14,757	13.2	1,838	1.7
444	Stearns	MN	14,661	11.0	1,745	1.3
445	Webb	TX	14,656	7.6	1,603	0.8
446	Benton	WA	14,655	10.3	1,569	1.1
447	Maui	HI	14,629	11.4	1,642	1.3
448			14,621	9.7	1,970	1.3
449	Sumter	FL NV	14,618	27.4	8/1	1.0
450		ז או חו	14,543	13.0	1,727	1.5
451	Somerset		14,401	18.0	1,945	1.0
452		MO	14,430	13.8	1 843	1.8
454		CA	14,305	10.0	1 213	0.9
455	Flagler	FI	14,269	28.6	963	1.9
456	Anchorage municipality	AK	14.242	5.5	1.063	0.4
457	Chemung	NY	14,222	15.6	1,718	1.9
458	Clearfield	PA	14,094	16.9	1,736	2.1
459	Centre	PA	14,077	10.4	1,639	1.2
460	Crawford	PA	14,052	15.6	1,785	2.0
461	Tom Green	TX	13,969	13.4	1,855	1.8
462	Fond du Lac	WI	13,942	14.3	2,119	2.2
463	Clayton	GA	13,923	5.9	1,105	0.5
464			13,916	10.7	1,631	1.3
465	Santa Fe		13,903	10.8	1,536	1.2
400			10,070	10.4	1,075	1.0
407	Tolland	CT	13,675	10.2	1,501	1.5
469	Portsmouth city		13 854	13.8	1,500	1.1
470	Chittenden	VT VT	13,780	9.4	1,840	1.3
471	Clay	FL	13.772	9.8	1.382	1.0
472	Jefferson	OH	13,752	18.6	1.516	2.1
473	Clallam	WA	13,727	21.3	1,567	2.4
474	Morgan	AL	13,708	12.3	1,403	1.3
475	Fairfield	OH	13,672	11.1	1,570	1.3
476	Hamilton	IN	13,659	7.5	1,426	0.8
477	Roanoke	VA	13,645	15.9	1,704	2.0
478	Wayne	OH	13,627	12.2	1,607	1.4
479	Rutherford	TN	13,622	7.5	1,474	0.8
480	Hockingham	I NC	13,616	14.8	1,638	1.8

(Ranked by number of people aged 65 and over)

			65 an	d over	85 ar	nd over
Rank	County			Percent of		Percent of
		State	Number	county population	Number	county population
481	Wood	WV	13.608	15.5	1.656	1.9
482	Tuscarawas	OH	13,599	15.0	1,686	1.9
483	Madera	CA	13,596	11.0	1.388	1.1
484	Kankakee	IL IL	13.584	13.1	1.552	1.5
485	Jackson	MS	13.547	10.3	1,264	1.0
486	Tippecanoe	IN	13,532	9.1	1,723	1.2
487	Prince William	VA	13,473	4.8	1,127	0.4
488	Midland	тх	13,466	11.6	1,461	1.3
489	Windham	СТ	13,440	12.3	1,936	1.8
490	La Crosse	WI	13,440	12.5	1,914	1.8
491	Allegany	MD	13,429	17.9	1,667	2.2
492	Vermilion	IL	13,425	16.0	1,606	1.9
493	Olmsted	MN	13,392	10.8	2,020	1.6
494	Henderson	ТХ	13,358	18.2	1,310	1.8
495	Kootenai	ID	13,345	12.3	1,609	1.5
496	Wood	ОН	13,334	11.0	1,650	1.4
497	Indiana	PA	13,323	14.9	1,627	1.8
498	Potter	ТХ	13,302	11.7	1,952	1.7
499	Lauderdale	AL	13,241	15.1	1,470	1.7
500	Ector	ТХ	13,238	10.9	1,269	1.0
501	Washington	WI	13,212	11.2	1,665	1.4
502	Warren	NJ	13,206	12.9	1,691	1.7
503	Ontario	NY	13,200	13.2	1,689	1.7
504	Sussex	NJ	13,152	9.1	1,626	1.1
505	Wayne	NC	13,109	11.6	1,086	1.0
506	Dubuque	IA	13,103	14.7	1,978	2.2
507	Miami	OH	13,096	13.2	1,486	1.5
508	Hall	GA	13,067	9.4	1,338	1.0
509	Armstrong	PA	13,053	18.0	1,530	2.1
510	Livingston	MI	13,037	8.3	1,308	0.8
511	Putnam	FL	13,009	18.5	1,033	1.5
512	Manitowoc	WI	13,003	15.7	1,808	2.2
513	Santa Rosa	FL	12,972	11.0	998	0.8
514	Cleveland	NC	12,965	13.5	1,475	1.5
515	Buchanan	MO	12,876	15.0	1,856	2.2
516	Pitt	NC	12,828	9.6	1,404	1.0
517	Belmont	OH	12,758	18.2	1,503	2.1
518	Adams	PA	12,656	13.9	1,556	1.7
519	Johnson	TX	12,645	10.0	1,383	1.1
520	Daviess	KY	12,643	13.8	1,521	1.7
521	Johnson	IN	12,638	11.0	1,734	1.5
522		NY	12,627	11.3	1,622	1.5
523	Pickens	SC	12,616	11.4	1,504	1.4
524	Floyd	GA	12,615	13.9	1,457	1.6
525	Strafford	NH	12,593	11.2	1,469	1.3
526	Aroostook	ME	12,551	17.0	1,524	2.1
527		MI	12,523	12.7	1,503	1.5
528			12,414	11.9	1,114	1.1
529		OH	12,383	15.6	1,400	1.8
530		NC	12,380	16.9	//5	1.1
531			12,368	13.3	1,628	1.8
532	Bowle		12,319	13.8	1,020	1.8
533			12,291	10.0	1,210	1.0
534			12,281	14.4	1,639	1.9
535	Craven		12,277	14.0	1,494	1.8
530 537	Ulavell		12,203	13.4	1,040	.
53/ E20			12,228	10.0	1,399	.
538 530			12,200	15.4	1,384	1./
539	Houston		12,179	0.5	1,050	0.7
540	11003011	AL	12,102	13.7	1,489	1.7

(Ranked by number of people aged 65 and over)

			65 an	d over	85 ar	id over
Rank	County			Percent of		Percent of
				county		county
		State	Number	population	Number	population
541	Muskingum	ОН	12,092	14.3	1,536	1.8
542	Orangeburg	SC	12,091	13.2	1,335	1.5
543	Adams	IL	12,025	17.6	1,916	2.8
544	Coos	OR	12,020	19.1	1,498	2.4
545	Burke	NC	11,986	13.4	1,367	1.5
546	Dodge	WI	11,986	14.0	1,810	2.1
547		NC	11,973	9.8	1,151	0.9
548	Pottawattamie		11,972	13.7	1,341	1.5
549			11,934	0.7	1,724	1.0
550	Clark		11,901	12.2	1,729	1.4
552	Scioto		11,077	12.3	1,315	1.4
553	Anderson		11,020	16.6	1,366	1.0
554	Cavuga	NY	11 809	14.4	1,524	1.0
555	Sumter	SC	11,760	11.2	1.281	1.2
556	St. Landry Parish	LA	11.758	13.4	1.367	1.6
557	Eaton	MI	11,751	11.3	1,438	1.4
558	Allegan	MI	11,725	11.1	1,379	1.3
559	Marshall	AL	11,717	14.2	1,267	1.5
560	Mendocino	CA	11,709	13.6	1,483	1.7
561	Monroe	FL	11,648	14.6	976	1.2
562	Boone	MO	11,639	8.6	1,630	1.2
563	Alexandria city	VA	11,605	9.0	1,706	1.3
564	Wood	WI	11,596	15.3	1,750	2.3
565		TX	11,568	14.8	1,366	1.8
566	Wayne	NY	11,399	12.2	1,447	1.5
567	Eau Claire	WI	11,395	12.2	1,599	1./
568	Harrison	VVV	11,378	16.6	1,475	2.1
569			11,359	19.5	1,182	2.0
570			11,042	14.0	1,200	1.7
572	Franklin	MO	11,332	12.1	1,311	1.0
573	Madison	TN	11 293	12.3	1 487	1.4
574	Berkelev	SC	11.261	7.9	879	0.6
575	Cascade	MT	11,248	14.0	1,439	1.8
576	Comanche	OK	11,220	9.8	1,213	1.1
577	Dougherty	GA	11,208	11.7	1,252	1.3
578	Wayne	IN	11,166	15.7	1,373	1.9
579	Campbell	KY	11,165	12.6	1,246	1.4
580	Union	NC	11,148	9.0	1,115	0.9
581	Monroe	IN	11,074	9.2	1,304	1.1
582		MS	11,067	14.2	1,635	2.1
583	Grant	IN	11,005	15.0	1,261	1./
584	Gratton	NH	10,973	13.4	1,383	1./
202	Surry		10,973	15.4	1,320	1.9
500			10,909	17.4	1,200	2.0
588			10,933	9.5	1 465	17
589	Nash	NC	10,882	12.5	1.084	1.7
590	Geauga	OH	10.878	12.0	1.284	1.4
591	Carbon	PA	10,866	18.5	1,194	2.0
592	Otter Tail	MN	10,858	19.0	1,730	3.0
593	Kerr	TX	10,858	24.9	1,483	3.4
594	Herkimer	NY	10,844	16.8	1,443	2.2
595	Wicomico	MD	10,823	12.8	1,189	1.4
596	Orange	TX	10,776	12.7	1,004	1.2
597	Iangipahoa Parish	LA	10,690	10.6	1,193	1.2
598		WA	10,667	15.5	1,395	2.0
599		AL	10,655	13.3	1,127	1.4
600	Lynchburg City	VA	10,645	16.3	1,768	2.7

(Ranked by number of people aged 65 and over)

			65 and over		85 and over	
Rank	County			Percent of		Percent of
				county		county
		State	Number	population	Number	population
601	Muskogee	ОК	10,624	15.3	1,496	2.2
602	Reno	KS	10,618	16.4	1,567	2.4
603	Sullivan	NY	10,584	14.3	1,106	1.5
604	Montgomery	TN	10,499	7.8	1,079	0.8
605	Walker	AL	10,453	14.8	1,172	1.7
606	Pennington	SD	10,451	11.8	1,253	1.4
607	McCracken	KY	10,445	15.9	1,414	2.2
608	Saline	AR	10,420	12.5	1,061	1.3
609	Ozaukee	WI	10,357	12.6	1,180	1.4
610	Columbia	NY	10,353	16.4	1,402	2.2
611	San Juan	NM	10,326	9.1	1,038	0.9
612	Grays Harbor	WA	10,321	15.4	1,186	1.8
613	Bradley	TN	10,319	11.7	1,052	1.2
614	Oconee	SC	10,311	15.6	849	1.3
615	Houston	GA	10,295	9.3	806	0.7
616	Ellis	TX	10,286	9.2	1,286	1.2
617	Baxter	AR	10,282	26.8	1,284	3.3
618	Haywood	NC	10,272	19.0	1,091	2.0
619	Bossier Parish	LA	10,259	10.4	1,003	1.0
620	Caldwell	NC	10,259	13.3	1,121	1.4
621	Carteret	NC	10,227	17.2	922	1.6
622	Brazos	TX	10,223	6.7	1,424	0.9
623	Island	WA	10,211	14.3	944	1.3
624	Columbia	PA	10,202	15.9	1,183	1.8
625	Terrebonne Parish	LA	10,186	9.7	990	0.9
626	Franklin	MA	10,180	14.2	1,385	1.9
627	Gila	AZ	10,159	19.8	985	1.9
628	Grand Traverse	MI	10,144	13.1	1,342	1.7
629	Lafourche Parish	LA	10,143	11.3	1,021	1.1
630	Hendricks	IN	10,138	9.7	1,016	1.0
631	Williamson	IL	10,123	16.5	1,351	2.2
632	Angelina	TX	10,100	12.6	1,319	1.6
633	Cheshire	NH	10,086	13.7	1,278	1.7
634	Marion	WV	10,073	17.8	1,319	2.3
635	Tuolumne	CA	10,067	18.5	967	1.8
636	Rutherford	NC	10,067	16.0	1,238	2.0
637	Guadalupe	TX	10,065	11.3	1,044	1.2
638	Victoria	ТХ	10,059	12.0	1,156	1.4
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Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, Census 2000 data for counties, American FactFinder, http://www.census.gov>.

(Ranked by percent of people 65 years and over)

			65 an	d over	85 an	d over
Bank	County			Percent of		Percent of
. ioniti		-		county		county
		State	Number	population	Number	population
1	Charlotte	FL	49,167	34.7	5,080	3.6
2	McIntosh	ND	1,160	34.2	225	6.6
3	Highlands	FL	28,833	33.0	2,795	3.2
4	Citrus	FL	38,010	32.2	3,738	3.2
5		HI	47	32.0	-	-
0	Jarasola	FL	102,583	31.5	13,180	4.0
8			40,333	30.9	583	2.0
9	McPherson	SD	859	29.6	137	47
10	Divide	ND	674	29.5	130	5.7
11	Indian River	FL	32.972	29.2	3.524	3.1
12	Flagler	FL	14,269	28.6	963	1.9
13	Lancaster	VA	3,295	28.5	449	3.9
14	Harding	NM	229	28.3	31	3.8
15	Martin	FL	35,786	28.2	3,936	3.1
16	Smith	KS	1,264	27.9	248	5.5
17	Sierra	NM	3,671	27.7	413	3.1
18		ND	1,019	27.4	1/6	4./
19			14,618	27.4	871	1.6
20			830	27.1	01	4.7
21	Hooker	NE	211	27.0	49	5.9
23	Pasco	FL	92,403	26.8	10.824	3.1
24	Baxter	AR	10.282	26.8	1.284	3.3
25	Curry	OR	5,628	26.6	556	2.6
26	Sheridan	ND	455	26.6	51	3.0
27	Cheyenne	KS	842	26.6	117	3.7
28	Lake	FL	55,603	26.4	5,694	2.7
29		MN	1,085	26.2	215	5.2
30		SD	2,118	26.2	410	5.1
31	Northumborland		909	20.2	101	4.3
33	Republic	KS	1 523	20.2	261	2.5
34	Hickory	MO	2,329	26.1	199	2.2
35	Wells	ND	1.326	26.0	248	4.9
36	Jewell	KS	983	25.9	162	4.3
37	Towns	GA	2,409	25.9	250	2.7
38	Comanche	KS	508	25.8	94	4.8
39	La Paz	AZ	5,088	25.8	275	1.4
40	Griggs	ND	708	25.7	131	4.8
41		KS	1,144	25.7	235	5.3
42		5D TV	200	25.0	100	4.4
43	Emmons		407	25.0	174	4.3
45	Rawlins	KS	758	25.6	123	4.1
46	Gillespie	TX	5,309	25.5	782	3.8
47	Kent	TX	219	25.5	40	4.7
48	Haskell	TX	1,553	25.5	228	3.7
49	Lee	FL	112,111	25.4	10,918	2.5
50	De Baca	NM	568	25.4	106	4.7
51	Kush	KS	899	25.3	143	4.0
52	ElK	KS	825	25.3	168	5.2
53	Hettinger		3,313	20.2	491	3./
55	Burke		562	25.2	65	29
56	Washington	KS	1.625	25.1	322	5.0
57	Potter	SD	674	25.0	120	4.5
58	Sabine	ТХ	2,610	24.9	282	2.7
59	Kerr	TX	10,858	24.9	1,483	3.4
60	Manatee	FL	65,647	24.9	7,735	2.9

(Ranked by percent of people 65 years and over)

			65 an	d over	85 an	d over
Rank	County			Percent of		Percent of
		a		county		county
		State	Number	population	Number	population
61	Gregory	SD	1,189	24.8	239	5.0
62	Woodson	KS	939	24.8	151	4.0
63	Garfield	NE	471	24.8	97	5.1
64	Grant	ND	703	24.7	135	4.8
65	Eddy	ND	682	24.7	120	4.4
66	Inayer	NE	1,486	24.5	259	4.3
69			61 512	24.5	5,443	2.1
60			2,866	24.5	0,303	2.1
70		MN	1 572	24.5	288	4 5
70	Nuckolls	NF	1,232	24.0	182	3.6
72	Chautaugua	KS	1.061	24.3	182	4.2
73	Kinney	TX	822	24.3	52	1.5
74	Webster	NE	987	24.3	172	4.2
75	Boyd	NE	592	24.3	110	4.5
76	Ness	KS	837	24.2	164	4.7
77	Kingsbury	SD	1,406	24.2	243	4.2
78	Hand	SD	904	24.2	114	3.0
79	Pierce	ND	1,127	24.1	215	4.6
80	Prairie	MI	289	24.1	50	4.2
81		IX	931	24.1	143	3.7
82	Russell	KS TV	1,774	24.1	293	4.0
84	Adams		905 624	24.1	113	
85	Kidder		662	24.1	95	35
86	Garden	NE	550	24.0	91	4.0
87	Vallev	NE	1.115	24.0	196	4.2
88	Ringgold	IA	1,312	24.0	225	4.1
89	Trego	KS	796	24.0	142	4.3
90	Stonewall	TX	406	24.0	82	4.8
91	Big Stone	MN	1,394	24.0	230	4.0
92	Monona	IA	2,398	23.9	445	4.4
93	Miner	SD	690	23.9	127	4.4
94	Franklin	NE	855	23.9	142	4.0
95		MI	2,466	23.9	257	2.5
90			1,001	23.8	271	4.0
97	Rescommon		6.054	23.0	530	4.3
99	Motley	TX	338	23.7	42	2.9
100	Perkins	SD	796	23.7	119	3.5
101	Clifton Forge city	VA	1,015	23.7	175	4.1
102	Graham	KS	697	23.7	125	4.2
103	Sharp	AR	4,041	23.6	465	2.7
104	Polk	NC	4,325	23.6	670	3.7
105	Hamilton	TX	1,940	23.6	374	4.5
106	Sheridan	MT	967	23.6	156	3.8
107		MI KS	4/5	23.5	61	3.0
100	Mason		942	23.5	104	4.3
110	Dav	SD	1 472	23.5	230	3.5
111	Audubon	IA	1,604	23.5	269	3.9
112	LaMoure	ND	1.100	23.4	167	3.6
113	Van Buren	AR	3,777	23.3	445	2.7
114	Towner	ND	670	23.3	133	4.6
115	Wheeler	OR	360	23.3	35	2.3
116	Lac qui Parle	MN	1,875	23.2	366	4.5
117	Harper	KS	1,519	23.2	289	4.4
118	Cloud	KS	2,384	23.2	541	5.3
119	Iron	WI	1,591	23.2	213	3.1
120	Greeley	NE	629	23.2	116	4.3

(Ranked by percent of people 65 years and over)

			65 an	d over	85 and over		
Rank	County			Percent of		Percent of	
		State	Number	county population	Number	county population	
121	Palm Beach	FI	262 076	23.2	34 965	31	
122	Sherman	NE	768	23.1	128	3.9	
123	Foard	TX	375	23.1	84	5.2	
124	Knox	NE	2,167	23.1	346	3.7	
125	Mills	TX	1,190	23.1	223	4.3	
126	Barnstable	MA	51,265	23.1	6,447	2.9	
127	Coleman	TX	2,128	23.0	342	3.7	
128	Harlan	NE	871	23.0	135	3.6	
129	Aitkin	MN	3,517	23.0	394	2.6	
130	Grant	MN	1,442	22.9	256	4.1	
131		NE	481	22.9	/8	3.7	
132			1,107	22.9	181	3.7	
130	Greenwood	80 80	1 750	22.9	201	3.1	
134	Vilas	KS WI	1,750	22.0	482	3.0	
136	St Lucie	FI	43 753	22.0	3 952	2.0	
137	Gove	KS	696	22.7	132	4.3	
138	Fisher	TX	985	22.7	144	3.3	
139	Sac	IA	2,614	22.7	446	3.9	
140	Jefferson	NE	1,889	22.7	346	4.2	
141	Knox	TX	964	22.7	157	3.7	
142	Clay	NC	1,988	22.7	256	2.9	
143	Gogebic	MI	3,931	22.6	622	3.6	
144	Bedford city	VA	1,422	22.6	244	3.9	
145	Pacific	WA	4,735	22.6	498	2.4	
146	Douglas	SD	780	22.6	144	4.2	
147	Pinellas	FL	207,563	22.5	30,955	3.4	
148	Brown	NE	/92	22.5	137	3.9	
149	Fall River	5D	1,674	22.5	212	2.8	
150			2,230	22.5	240	2.0	
151	Dundy	NE	514	22.4	85	3.3	
153	Tavlor		1 556	22.4	269	3.9	
154	Macon	NC	6.666	22.4	748	2.5	
155	Presque Isle	MI	3,220	22.3	349	2.4	
156	Hitchcock	NE	695	22.3	125	4.0	
157	Chariton	MO	1,884	22.3	309	3.7	
158	Hyde	SD	373	22.3	67	4.0	
159	Benton	MO	3,828	22.3	370	2.2	
160	Rock	NE	391	22.3	78	4.4	
161	Worth	MO	530	22.3	109	4.6	
162		MIN	3,599	22.2	648	4.0	
163	Eamunas	SD	971	22.2	101	3.7	
165		3D N 1	113 260	22.2	1/ 01/	3.2	
166	Calhoun		2 458	22.2	430	2.9	
167	Campbell	SD	394	22.1	48	2.7	
168	Cottonwood	MN	2.689	22.1	529	4.3	
169	Sedgwick	CO	607	22.1	90	3.3	
170	Adair	IA	1,821	22.1	336	4.1	
171	Volusia	FL	97,811	22.1	11,317	2.6	
172	Johnson	NE	989	22.0	183	4.1	
173	Renville	ND	575	22.0	110	4.2	
174	Marshall	KS	2,414	22.0	425	3.9	
175	Mercer	MO	827	22.0	134	3.6	
176	Nemaha	KS	2,359	22.0	534	5.0	
170	rayelle		4,799	22.0	860	3.9	
170	Yavanai	17	3,032 26 216	22.0	291	2.1	
180	Harrison	MO	1 9/15	22.0	353	2.1	
100		1010	1,540	. 22.0	. 000	4.0	

(Ranked by percent of people 65 years and over)

			65 and over		85 and over		
Bank	County			Percent of		Percent of	
				county		county	
		State	Number	population	Number	population	
181	Ellis	ОК	895	22.0	176	4.3	
182	Collingsworth	TX	704	22.0	108	3.4	
183	Menard	TX	518	21.9	88	3.7	
184	Walworth	SD	1,310	21.9	196	3.3	
185		PA	1,434	21.9	188	2.9	
186	Phillips	KS	1,311	21.8	251	4.2	
187			4,194	21.8	/05	3.7	
100	Clark	ND KS	707	21.0	104	3.9	
190	McHenry	ND	1 305	21.0	231	39	
191	Burt	NE	1,698	21.8	272	3.5	
192	McIntosh	OK	4.238	21.8	474	2.4	
193	Ida	IA	1,706	21.8	241	3.1	
194	Moore	NC	16,271	21.8	1,686	2.3	
195	Donley	TX	832	21.7	112	2.9	
196	Pocahontas	IA	1,881	21.7	291	3.4	
197	Harper	OK	773	21.7	108	3.0	
198	Henderson	NC	19,341	21.7	2,274	2.6	
199	Sheridan	NE	1,343	21.7	207	3.3	
200		VA	1,993	21.6	264	2.9	
201	Gentry	MO	1,485	21.6	257	3.7	
202			1,690	21.0	100	3.1	
203	Greene		2 240	21.0	405	4.0	
205	Kittson	MN	1,141	21.6	223	4.2	
206	Mitchell	IA	2.346	21.6	434	4.0	
207	losco	MI	5,897	21.6	566	2.1	
208	Union	GA	3,728	21.6	386	2.2	
209	Wibaux	MT	230	21.5	42	3.9	
210	Pope	MN	2,417	21.5	411	3.7	
211	Holt	MO	1,151	21.5	204	3.8	
212	Richardson	NE	2,050	21.5	344	3.6	
213		KS	1,141	21.5	137	2.6	
214			1 220	21.5	130	3.6	
210	Grant		1,220	21.5	217	3.0	
210	Adams		960	21.4	134	3.0	
218	Transvivania	NC	6 283	21.4	690	24	
219	Polk.	NE	1.207	21.4	232	4.1	
220	San Augustine	TX	1,913	21.4	279	3.1	
221	Mitchell.	KS	1,482	21.4	290	4.2	
222	Foster	ND	803	21.4	115	3.1	
223	Dickey	ND	1,229	21.3	240	4.2	
224	Pipestone	MN	2,112	21.3	402	4.1	
225	Kiowa	KS	699	21.3	100	3.1	
226	Palo Alto		2,163	21.3	368	3.6	
227	St Clair	ND MO	410	21.3	202	4.0	
229	Bottineau	ND	1 522	21.0	274	3.8	
230	Clallam.	WA	13.727	21.3	1.567	2.4	
231	Fillmore	NE	1,411	21.3	266	4.0	
232	Marshall	SD	973	21.3	177	3.9	
233	Murray	MN	1,947	21.2	299	3.3	
234	Knox	MO	926	21.2	139	3.2	
235	Ransom	ND	1,250	21.2	228	3.9	
236	Stattord	KS	1,015	21.2	167	3.5	
237	Wright	IA	3,038	21.2	554	3.9	
238	Gariand	AR	18,652	21.2	2,095	2.4	
239		VA	2,771	21.2	352	2.7	
240	wianon	KS	2,824	21.1	566	4.2	

(Ranked by percent of people 65 years and over)

			65 an	d over	85 and over		
Rank	County			Percent of		Percent of	
		01-1-	Nisarah au	county	Niumakan	county	
		State	Number	population	Indition	population	
241	Izard	AR	2,800	21.1	309	2.3	
242	O'Brien	IA	3,191	21.1	566	3.7	
243			5,481	21.1	546	2.1	
244			5,071	21.1	J24 102	2.2	
245	Chase	NE	2,403	21.1	142	3.5	
240	Atchison	MO	1 354	21.1	237	37	
248	Harmon	OK	691	21.0	140	4.3	
249	Kimball	NE	860	21.0	109	2.7	
250	Morris	KS	1,283	21.0	213	3.5	
251	Humboldt	IA	2,179	21.0	330	3.2	
252	Dewey	OK	995	21.0	205	4.3	
253	Adams	WI	3,903	20.9	327	1.8	
254	Norman	MN	1,558	20.9	244	3.3	
255	Garfield	WA	501	20.9	69	2.9	
256			1,103	20.9	203	3.8	
257			7,670	20.9	850	2.3	
250	White		3 205	20.9	553	2.0	
260	Fastland	TX	3 815	20.9	525	29	
261	Bon Homme	SD	1,513	20.8	252	3.5	
262	Gosper	NE	446	20.8	76	3.5	
263	Real	TX	634	20.8	64	2.1	
264	Cass	IA	3,053	20.8	532	3.6	
265	Cedar	MO	2,855	20.8	382	2.8	
266	Edwards	KS	717	20.8	108	3.1	
267	Clay	KS	1,831	20.8	303	3.4	
268	Logan	KS	632	20.7	89	2.9	
269	Putnam.	MO	1,080	20.7	144	2.8	
270		SD	930	20.7	148	3.3	
271	Halulli		3,000	20.7	26	3.0	
273	Dickinson		3 389	20.7	464	2.0	
274	Martinsville city	VA	3,179	20.6	490	3.2	
275	Emporia city	VA	1,168	20.6	210	3.7	
276	Grundy	MO	2,149	20.6	374	3.6	
277	Linn	MO	2,829	20.6	456	3.3	
278	Bosque	TX	3,535	20.5	581	3.4	
279		TN	9,615	20.5	787	1.7	
280	Throckmorton	TX	380	20.5	61	3.3	
281		VA	3,567	20.5	459	2.6	
282	Franklin		2,196	20.5	315	2.9	
284	Jackson	MN	2,308	20.5	386	3.4	
285	Yellow Medicine	MN	2,269	20.5	418	3.8	
286	Mohave	AZ	31,728	20.5	2,254	1.5	
287	Lane	KS	441	20.5	84	3.9	
288	Turner	SD	1,808	20.4	296	3.3	
289	Rock	MN	1,984	20.4	312	3.2	
290	McLean	ND	1,900	20.4	292	3.1	
291	Sneiby	IA	2,688	20.4	410	3.1	
292	lalbot		6,897 517	20.4	821	2.4	
293 201	Roone		017 1 075	20.4	45	۱.۵ د د	
294	Fllsworth	KS	1,275	20.4	203	۵.5 ل 1	
296	Cherokee	IA	2.654	20.4	385	3.0	
297	Alfalfa	OK	1,243	20.4	201	3.3	
298	Keweenaw	MI	468	20.3	51	2.2	
299	Kiowa	OK	2,079	20.3	358	3.5	
300	Dade	MO	1,610	20.3	240	3.0	

(Ranked by percent of people 65 years and over)

			65 an	d over	85 and over		
Rank	County	State	Number	Percent of county population	Number	Percent of county population	
301	Comanche	ТХ	2,849	20.3	458	3.3	
302	San Saba	TX	1,256	20.3	217	3.5	
303	Thomas	NE	148	20.3	23	3.2	
304	Burnett	WI	3,178	20.3	357	2.3	
305	Sheridan	KS	570	20.3	84	3.0	
306	Montgomery	IA	2,385	20.3	436	3.7	
307	Cuming	NE	2,065	20.2	371	3.6	
308	Hardeman	TX	956	20.2	152	3.2	
309	Covington city	VA	1,274	20.2	189	3.0	
310	Fulton	AR	2,353	20.2	262	2.3	
311	Cape May	NJ	20,681	20.2	2,625	2.6	
312	Oscoda	MI	1,903	20.2	166	1.8	
313	Keokuk	IA	2,301	20.2	390	3.4	
314	Lawrence	IL	3,113	20.1	571	3.7	
315	Howard	IA	1,999	20.1	320	3.2	
316	Kossuth	IA	3,454	20.1	533	3.1	
317	Jefferson	OK	1,372	20.1	219	3.2	
318	Josephine	OR	15,237	20.1	1,835	2.4	
319	Butler	IA	3,077	20.1	491	3.2	
320	Worcester	MD	9,351	20.1	829	1.8	
321	Carroll	MO	2,064	20.1	343	3.3	
322	Anderson	KS	1,626	20.0	274	3.4	
323	Greer	OK	1,215	20.0	214	3.5	
324	Cedar	NE	1,927	20.0	346	3.6	
325	Hot Springs	WY	978	20.0	132	2.7	
326	Marion	AR	3,232	20.0	348	2.2	
327	Leon	TX	3,070	20.0	330	2.2	
328	Hamilton	NY	1,076	20.0	103	1.9	
329	Lake	MN	2,211	20.0	276	2.5	
330	Chippewa	MN	2,615	20.0	473	3.6	
331	Appanoose	IA	2,738	20.0	441	3.2	

- Represents zero or rounds to zero.

Note: The reference population for these data is the resident population.

Source: U.S. Census Bureau, Census 2000 data for counties, American FactFinder, <http://www.census.gov>.

Table A-7. Marital Status of the Population Aged 15 and Over by Age, Sex, Race, and Hispanic Origin: 2003

(Numbers in thousands)

	Number					Percent				
Race, sex, and marital status	Total, 15 and over	65 and over	65 to 74	75 to 84	85 and over	Total, 15 and over	65 and over	65 to 74	75 to 84	85 and over
TOTAL										
Men Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	108,696 34,881 58,586 1,651 1,905 2,697 8,976	14,521 621 10,341 274 190 2,074 1,022	8,268 383 6,141 139 135 726 744	5,051 205 3,525 101 50 931 239	1,202 34 675 34 5 416 38	100.0 32.1 53.9 1.5 1.8 2.5 8.3	100.0 4.3 71.2 1.9 1.3 14.3 7.0	100.0 4.6 74.3 1.7 1.6 8.8 9.0	100.0 4.1 69.8 2.0 1.0 18.4 4.7	100.0 2.8 56.1 2.9 0.4 34.6 3.2
Women Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	116,361 29,499 58,586 1,488 2,817 11,297 12,673	19,696 720 8,086 261 192 8,732 1,704	9,831 337 5,257 115 133 2,888 1,101	7,520 285 2,535 117 53 4,008 521	2,344 98 294 29 6 1,836 81	100.0 25.4 50.3 1.3 2.4 9.7 10.9	100.0 3.7 41.1 1.3 1.0 44.3 8.6	100.0 3.4 53.5 1.2 1.4 29.4 11.2	100.0 3.8 33.7 1.6 0.7 53.3 6.9	100.0 4.2 12.5 1.2 0.2 78.3 3.5
NON-HISPANIC WHITE ALONE										
Men Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	76,656 21,487 44,628 622 1,000 2,082 6,838	11,909 472 8,687 174 101 1,670 805	6,615 295 5,052 76 67 548 576	4,252 152 3,032 70 29 771 198	1,042 26 603 28 5 351 30	100.0 28.0 58.2 0.8 1.3 2.7 8.9	100.0 4.0 72.9 1.5 0.9 14.0 6.8	100.0 4.5 76.4 1.2 1.0 8.3 8.7	100.0 3.6 71.3 1.7 0.7 18.1 4.7	100.0 2.5 57.8 2.7 0.5 33.6 2.9
Women Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	81,802 17,545 44,313 745 1,237 8,712 9,249	16,093 496 6,901 199 65 7,085 1,347	7,778 187 4,398 74 40 2,239 840	6,355 224 2,246 103 24 3,322 436	1,960 85 257 22 – 1,524 72	100.0 21.4 54.2 0.9 1.5 10.7 11.3	100.0 3.1 42.9 1.2 0.4 44.0 8.4	100.0 2.4 56.5 0.9 0.5 28.8 10.8	100.0 3.5 35.3 1.6 0.4 52.3 6.9	100.0 4.3 13.1 1.1 - 77.8 3.7
BLACK ALONE Men Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	11,791 5,417 4,360 205 457 323 1,029	1,112 79 629 25 44 214 120	701 50 415 11 33 100 91	335 26 184 11 11 78 25	75 4 30 3 - 36 3	100.0 45.9 37.0 1.7 3.9 2.7 8.7	100.0 7.1 56.6 2.2 4.0 19.3 10.8	100.0 7.1 59.2 1.5 4.7 14.3 13.0	100.0 7.7 54.9 3.3 23.2 7.6	100.0 4.7 39.7 3.7 - 47.7 4.2
Women Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	14,458 5,966 4,167 306 792 1,374 1,853	1,744 136 444 27 62 885 191	959 87 320 19 50 347 137	596 41 115 7 9 374 49	189 8 1 2 165 5	100.0 41.3 28.8 2.1 5.5 9.5 12.8	100.0 7.8 25.4 1.6 3.5 50.8 10.9	100.0 9.0 33.4 2.0 5.2 36.2 14.3	100.0 6.9 19.3 1.2 1.6 62.7 8.2	100.0 4.0 4.2 0.7

Table A-7. Marital Status of the Population Aged 15 and Over by Age, Sex, Race, and Hispanic Origin: 2003—Con.

(Numbers in thousands)

	Number					Percent				
Race, sex, and marital status	Total, 15 and over	65 and over	65 to 74	75 to 84	85 and over	Total, 15 and over	65 and over	65 to 74	75 to 84	85 and over
ASIAN ALONE										
Men Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	4,416 1,598 2,384 183 48 70 133	434 10 298 38 16 59 14	286 8 201 26 10 28 13	128 1 89 11 5 21	21 8 1 10 1	100.0 36.2 54.0 4.1 1.1 1.6 3.0	100.0 2.2 68.6 8.7 3.6 13.6 3.3	100.0 2.8 70.2 9.1 3.6 9.6 4.6	100.0 0.8 69.7 8.7 4.2 16.6	100.0 (B) (B) (B) (B) (B) (B)
Women Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	4,893 1,314 2,744 126 103 126 342	542 30 231 19 14 215 33	333 21 172 12 7 90 30	150 4 53 4 6 81 3	59 5 6 3 – 45	100.0 26.8 56.1 2.6 2.1 2.6 7.0	100.0 5.5 42.7 3.5 2.5 39.7 6.0	100.0 6.3 51.8 3.7 2.1 27.1 9.0	100.0 2.9 35.1 2.3 4.2 53.7 1.7	100.0 (B) (B) (B) (B) (B) (B)
HISPANIC ORIGIN (any race) Men Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	14,336 5,758 6,599 642 351 183 803	906 46 624 34 21 111 70	557 17 403 25 18 42 51	292 26 191 6 3 50 16	58 4 29 3 - 19 3	100.0 40.2 46.0 4.5 2.4 1.3 5.6	100.0 5.1 68.8 3.8 2.3 12.3 7.7	100.0 3.0 72.5 4.5 3.3 7.6 9.2	100.0 8.8 65.7 2.1 1.0 17.1 5.4	100.0 (B) (B) (B) (B) (B) (B)
Women Total Never married Married, spouse present Married, spouse absent Separated Widowed Divorced	13,599 4,104 6,701 297 673 735 1,090	1,147 53 457 14 56 453 113	666 41 322 8 40 172 82	367 11 115 3 14 196 27	113 1 20 3 2 84 4	100.0 30.2 49.3 2.2 4.9 5.4 8.0	100.0 4.7 39.9 1.2 4.9 39.5 9.9	100.0 6.2 48.4 1.2 6.0 25.9 12.3	100.0 3.0 31.4 0.9 3.8 53.5 7.4	100.0 0.9 17.4 2.4 1.8 74.2 3.3

- Represents zero or rounds to zero.

(B) Derived measure not shown where base is less than 75,000.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2003.

Appendix B. Definitions and Explanations

Activities of Daily Living

(ADLs). ADLs are basic activities that support survival, including eating, bathing, toileting, dressing, and transferring out of a bed or a chair. A person is considered to have an ADL disability if he or she reports receiving help or supervision or using equipment to perform the activity, or not performing the activity at all.

Age. Age classification is based on the age of the person at his or her last birthday.

Cause of death. For the purpose of national mortality statistics, every death is attributed to one underlying condition, based on information reported on the death certificate and using the international rules for selecting the underlying cause of death from the conditions stated on the death certificate. The conditions that are not selected as underlying cause of death constitute the nonunderlying causes of death, also known as the contributory causes. The two categories constitute the multiple causes of death. Cause of death is coded according to the appropriate revision of the International Classification of Diseases (ICD). Effective with deaths occurring in 1999, the United States began using the Tenth Revision of the ICD (ICD-10). Data from earlier time periods were coded using the appropriate revision of the ICD for that time period. For more information, see the Mortality Technical Appendix available on the NCHS Web site at

<http://www.cdc.gov-chs/about /major/dvs/mortdata.htm>.

Centenarian. A person aged 100 or older.

Death rate. The death rate is calculated by dividing the number of deaths in a population in a year by the midyear resident population. For census years, rates are based on unrounded census counts of the resident population as of April 1. For the noncensus years of 1981-1989 and 1991, rates are based on national estimates of the resident population as of July 1, rounded to the nearest thousand. Starting in 1992, rates are based on unrounded national population estimates. Rates for the Hispanic population and the non-Hispanic White population in each year are based on unrounded state population estimates for states in the Hispanic reporting area. Death rates are expressed as the number of deaths per 100,000 people. The rate may be restricted to deaths in specific age, race, sex, or geographic groups or from specific causes of death (specific rate), or it may be related to the entire population (crude rate).

Developed and developing

countries. The "developed" and "developing" country categories used in this report correspond directly to the "more developed" and "less developed" classification employed by the United Nations. Developed countries comprise all nations in Europe (including the following nations that formerly were part of the Soviet UnionBelarus, Estonia, Latvia, Lithuania, Moldova, Russia, and Ukraine) and Northern America, plus Japan, Australia, and New Zealand. The remaining nations of the world are classified as developing countries.

Earnings. Earnings consist of gross money wage or salary income, including commissions, tips, and cash bonuses, before deductions; net income from nonfarm self-employment (gross receipts minus business expenses); and net income from farm self-employment (gross receipts minus farm expenses).

Educational attainment. Educational attainment refers to the highest level of school completed or highest degree received. For people who attended school beyond high school, highest degree received is recorded rather than years of college completed.

Family. A family is a group of two people or more (one of whom is the householder) residing together and related to the householder by birth, marriage, or adoption. All such people (including related subfamily members) are considered as members of one family. Beginning with the 1980 Current Population Survey, unrelated subfamilies (referred to in the past as secondary families) are no longer included in the count of families, nor are the members of unrelated subfamilies included in the count of family members.

Subfamily. Subfamilies may consist of either married couples or parent-child units. The reference person of the subfamily group may be either related or unrelated to the householder and, if unrelated, live in either a family or nonfamily household.

Foreign born. The foreign born, as defined by the U.S. Census Bureau, are people living in the United States who were not U.S. citizens at birth. The foreign-born population is classified by citizenship status: those who have become citizens through naturalization and those who are not citizens.

Hispanic origin. Census 2000 adheres to the federal standards for collecting and presenting data on Hispanic origin as established by the Office of Management and Budget (OMB) in October 1997. The OMB defines Hispanic or Latino as "a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race." In data collection and presentation, federal agencies are required to use a minimum of two ethnicities: "Hispanic or Latino" and "Not Hispanic or Latino." Hispanics may be any race.

The question on Hispanic origin for Census 2000 was similar to the 1990 census question, except for its placement on the questionnaire. For Census 2000, the question on Hispanic origin was asked directly before the question on race. For the 1990 census, the order was reversed.

In the Current Population Survey, people of Hispanic origin are determined on the basis of a question asking if the person is Spanish, Hispanic, or Latino. If the response is "yes," respondents are asked to select their specific ethnic origin from a "flash card" listing. The flash-card selections are Mexican, Mexican American, Chicano, Puerto Rican, Cuban, Cuban American, or some other Spanish, Hispanic, or Latino group.

Household. A household consists of all the people who occupy a housing unit, which may be a house, an apartment, a group of rooms, or a room. A group of rooms or a single room is regarded as a housing unit when it is occupied as separate living quarters; that is, when the occupants do not live and eat with any other person in the structure and when there is direct access from the outside or through a common hall. The count of households excludes people living in group quarters, such as rooming houses, military barracks, and institutions.

Family household. A family household at a minimum consists of a householder and one or more people living together in the same household who are related to the householder by birth, marriage, or adoption. It may also include people unrelated to the householder.

Nonfamily household. A nonfamily household consists of a person living alone or a householder who shares the home with nonrelatives only (for example, with roommates or an unmarried partner).

Householder. The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. This designation is assigned to whichever of these names the respondent lists first. The number of householders, therefore, is equal to the number of households.

Incidence. Incidence refers to the number of cases of disease having their onset during a prescribed period of time. It is often expressed as a rate (for example, the incidence of measles per 1,000 children ages 5 to 15 during a specified year). Incidence can also be a measure of morbidity or other events that occur within a specified period of time.

Income. For each person in the Current Population Survey sample who is 15 years old and over, questions are asked on the amount of money income received in the preceding calendar year from each of the following sources: (1) money wages or salary; (2) net income from nonfarm self-employment; (3) net income from farm selfemployment: (4) Social Security or railroad retirement; (5) Supplemental Security Income; (6) public assistance or welfare payments; (7) interest (on savings or bonds); (8) dividends, income from estates or trusts, or net rental income; (9) veterans' payment or unemployment and workers' compensation; (10) private pensions or government employee pensions; and (11) alimony or child support, regular contributions from people not living in the household, and other periodic income.

Data on consumer income collected in the Current Population Survey by the Census Bureau cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, Social Security, union dues, Medicare deductions, and similar expenditures. Also,

money income does not reflect the fact that some households receive part of their income in the form of nonmoney transfers, such as food stamps, health benefits, subsidized housing, and energy assistance; that many farm households receive nonmoney income in the form of rent-free housing and goods produced and consumed on the farm; or that nonmoney income is received by some nonfarm residents that often takes the form of the use of business transportation and facilities, or full or partial contributions for retirement programs or medical and educational expenses.

Instrumental Activities of Daily

Living (IADL). IADLs are indicators of functional well-being that measure the ability to perform more complex tasks than ADLs. IADLs include tasks like preparing own meals, doing light housework, managing own money, using the telephone, and shopping for personal items. A person is considered disabled on an IADL activity if he or she requires active help, uses equipment, or does not do the activity because of a disability or health problem.

Labor force. People are classified as in the labor force if they are employed, unemployed (as defined below), or in the armed forces during the survey week. The "civilian labor force" includes all civilians age 16 and over classified as employed or unemployed.

Employed. Employed people comprise (1) all civilians who, during the survey week, did any work as paid employees or in their own business or profession or on their own farm, or who worked 15 hours or more as unpaid workers on a farm or a business operated by a member of the family; and

(2) all those who have jobs but who are not working because of illness, bad weather, vacation, or labor-management dispute, or because they are taking time off for personal reasons, whether or not they are seeking other jobs.

Unemployed. Unemployed people are those civilians who, during the survey week, have no employment but are available for work and (1) have engaged in any specific job seeking activity within the past 4 weeks, such as registering at a public or private employment office, meeting with prospective employers, checking with friends or relatives, placing or answering advertisements. writing letters of application, or being on a union or professional register; (2) are waiting to be called back to a job from which they had been laid off; or (3) are waiting to report to a new wage or salary job within 30 davs.

Not in labor force. Included in this group are all people in the civilian noninstitutionalized population who are neither employed nor unemployed. This group includes discouraged workers, defined as people not in the labor force who want and are available for a job and who have looked for work sometime in the past 12 months (or since the end of their last job if they held one within the past 12 months), but who are not currently looking because they believe no jobs are available or none for which they would qualify.

Life expectancy. Life expectancy is the average number of years of life remaining to a person at

a particular age and is based on a set of age-specific death rates, generally the mortality conditions for a specific year or other period of time. Because life expectancy values cited in this report are based on a specific year or period of time, they are not projections of future life expectancy for people in a specified birth cohort or age group. Life expectancy may be calculated by race, sex, or other characteristics using age-specific death rates for the population with that characteristic.

Marital status. The marital status classification identifies four major categories: single (never married), married, widowed, and divorced. These terms refer to the marital status at the time of enumeration.

The category "married" is divided into "married, spouse present," "married, spouse absent," and "separated." A person is classified as "married, spouse present" if the husband or wife is reported as a member of the household even though he or she may be temporarily absent (such as, on business, a vacation, a visit, or in a hospital) at the time of the enumeration. The group "married, spouse absent" includes married people living apart because either the husband or wife was employed and living at a considerable distance from home, was serving away from home in the armed forces, had moved to another area, or had a different place of residence for any reason except those defined above in "married, spouse present." People reported as "separated" included those with legal separations, those living apart with intentions of obtaining a divorce, and other people permanently or temporarily estranged from their spouses because of marital discord.

Median. The median divides a total into two equal parts: one-half fall below the median and one-half are above the median.

Medicaid. Medicaid is a program that pays for medical assistance for certain individuals and families with low incomes and resources. This program became law in 1965 and is jointly funded by the federal and state governments (including the District of Columbia and the Territories) to assist States in providing medical long-term care assistance to people who meet certain eligibility criteria. Medicaid is the largest source of funding for medical and health-related services for people with limited income.

(For more information on Medicaid, see <http://www.cms.hhs.gov>.)

Medicare. The Medicare Program is designed to provide medical care for the aged and the disabled. The Basic Hospital Insurance Plan (Part A) is designed to provide basic protection against hospital costs and related post-hospital services. This plan also covers many people under 65 years old who receive Social Security or railroad retirement benefits based on long-term disability. Part A is financed jointly by employers and employees through Social Security payroll deductions. Qualified people 65 years old and over who are not otherwise eligible for Part A benefits may pay premiums directly to obtain this coverage. The Medical Insurance Plan (Part B) is a voluntary plan that builds upon the hospital insurance protection covering physicians' and surgeons' services and a variety of medical and other health services received either in hospitals or on an ambulatory basis. It is financed through monthly premium payments by each enrollee and subsidized by federal general revenue funds.

(For more information on Medicare, see <http://www.medicare.gov and <http://www.cms.hhs.gov>.)

Metropolitan areas. The metropolitan areas used in this report were defined by the federal Office of Management and Budget (OMB) as of June 30, 1999, and do not reflect the metropolitan and micropolitan statistical area definitions announced by OMB effective June 6, 2003. All metropolitan areas in this report are either metropolitan statistical areas (MSAs) or consolidated metropolitan statistical areas (CMSAs). An MSA is a geographic entity based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. To qualify as an MSA, an area must include a city with 50,000 or more inhabitants or an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England). A CMSA is a consolidated MSA having a population of at least 1 million. There are 276 metropolitan areas in the United States-258 MSAs and 18 CMSAs.

Native population. Natives, as defined by the Census Bureau, are people born in the United States, Puerto Rico, or a U.S. Island Area (American Samoa, Guam, the Northern Mariana Islands, or the Virgin Islands of the United States), or born abroad of a U.S. citizen parent (i.e., people who have U.S. citizenship at birth).

Older population. The older population in this report is defined as people aged 65 and over.

Young old. The young-old population in this report is defined as people aged 65 to 74.

Oldest old. The oldest-old population in this report is defined as people aged 85 and over (except when otherwise noted).

Population. Data on population in the United States are published for different groupings, some of which are listed below. Various statistical systems use the appropriate population for calculating rates.

Resident population. The resident population of the United States includes people resident in the 50 states and the District of Columbia. It excludes residents of the Commonwealth of Puerto Rico and residents of the outlying areas under U.S. sovereignty or jurisdiction. The definition of residence conforms to the criterion used in Census 2000, which defined a resident of a specified area as a person "usually resident" in that area. The resident population excludes the U.S. armed forces overseas, as well as civilian U.S. citizens whose usual place of residence is outside the United States.

Civilian population. The civilian population is the United States resident population not in the active-duty armed forces.

Civilian noninstitutionalized population. The civilian noninstitutionalized population is the civilian population not residing in institutions.

Institutionalized popula-

tion. The institutionalized population is the population residing in correctional institutions, detention homes, and training schools for juvenile delinquents; homes for the older and physically dependent populations (for example, nursing homes and convalescent

homes); homes for dependent and neglected children; homes and schools for the mentally or physically handicapped; homes for unwed mothers; psychiatric, tuberculosis, and chronic disease hospitals; and residential treatment centers.

Poverty. Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to measure who is in poverty. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered to be in poverty. The official poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). For a more detailed explanation, see <http://www .census.gov/hhes/www/poverty .html>.

Race. Census 2000 used six race categories: White, Black, American Indian and Alaska Native (AIAN), Asian, Native Hawaiian and Other

Pacific Islander (NHPI or Pacific Islanders), and Some Other Race. (See Text Box 2-1 for definitions of race categories in Census 2000.)

The question on race in Census 2000 was different from the one in the 1990 census or earlier censuses in several ways. In 2000, respondents were asked to select one or more race categories to indicate their racial identity. People who responded to the question on race by indicating only one race are referred to as the race alone or single race population, and individuals who chose more than one of the six race categories are referred to as the Two or More Races population. The six single race categories, which made up nearly 98 percent of all respondents, and the Two or More Races category sum to the total population.

Beginning in January 2003, revisions to the question on race in the Current Population Survey took effect, permitting respondents to report more than one race. Census 2000 data on race are not directly comparable with data from the 1990 or earlier censuses. National survey data disaggregated by race used in this report, such as data from the Current Population Survey, that were collected prior to 2003 and were based on a demographic framework of population accounting anchored by 1990 (or earlier) census enumeration are also not directly comparable with data from Census 2000 or Current Population Surveys of 2003 or later. As a result, caution must be used when interpreting changes in the racial composition of the U.S. population over time.

Rate. In this report, a rate is a measure of some event, disease, or condition in relation to a unit of population, along with a specification of time.

Social Security benefits. Social Security benefits include money income reported in the Current Population Survey from Social Security old-age, disability, and survivors' benefits.

Veteran. Veterans include those who served on active duty in the Army, Navy, Air Force, Marines, Coast Guard, uniformed Public Health Service, or uniformed National Oceanic and Atmospheric Administration; Reserve Force and National Guard called to federal active duty; and those disabled while on active duty training. Excluded are those dishonorably discharged and those whose only active duty was for training or State National Guard service.

Appendix C. Sources and Accuracy of Data

Sources of Data

The data for this report, which cover a wide range of topics and years, came from the following sources:

- American Community Survey (ACS)
- American Housing Survey (AHS)
- Current Population Survey (CPS)
- Decennial censuses
- National Health and Nutrition Examination Survey (NHANES)
- National Health Interview Survey (NHIS)
- National Nursing Home Survey (NNHS)
- National Vital Statistics System (NVSS)
- Survey of Income and Program Participation (SIPP)

This report includes data for different population universes, including the resident population (decennial census); the civilian noninstitutionalized population (CPS); the civilian noninstitutionalized population, plus armed forces living off post or with their families on post (SIPP); the universe of housing units (AHS); and the universe of nursing homes (NNHS).

Brief descriptions of the data sources follow.

The American Community Survey

The American Community Survey (ACS) is the replacement for the decennial census long form. The testing of this program began in 1996. The survey asks essentially the same questions as the decennial census long form, but the data collection is spread throughout the decade.¹ This enables the U.S. Census Bureau to provide long form-type information every year rather than once every 10 years. From 2000 through 2004, the ACS collected demographic, social, economic, and housing data from 740,000 to 890,000 households every year. Data were collected from a sample of addresses in 1,239 counties.

The ACS was fully implemented in January 2005 in every county, American Indian and Alaska Native area, Hawaiian Home Land, and in Puerto Rico, with a sample size of approximately 3 million households per year. The ACS sample will include both household and group quarters addresses beginning in January 2006.

Under the full implementation design, the ACS will provide single-year period estimates of demographic, housing, social, and economic characteristics every year for geographic areas and population groups of 65,000 people or more. For smaller areas, it will take 3 to 5 years to accumulate sufficient sample to produce period estimates every year. For example, 3-year period estimates will be available for areas of 20,000 to 65,000 beginning in 2008. In 2010 and every year thereafter, the Census Bureau will release 5-year period estimates for all of the geographic areas and population groups for which Census 2000 sample estimates were released. These estimates will be updated every year. This will give a dynamic picture of the characteristics of communities and population groups.

Information about the ACS is available online at <http://www.census .gov/acs/www/>.

American Housing Survey

The American Housing Survey (AHS) is conducted by the Census Bureau for the Department of Housing and Urban Development (HUD) and provides data necessary for evaluating progress made toward a decent home and a suitable living environment for every American family, affirmed in the basic 1949 and 1968 legislation. National data are collected in odd-numbered years, and data for each of 47 selected Metropolitan Areas are collected currently about every 6 years. The national sample covers an average 55,000 housing units. Each metropolitan area sample covers 4,100 or more housing units.

¹ For more information on the decennial census and the census long form, please see the Decennial Census section.

The data from the AHS detail the types, size, conditions, characteristics, housing costs and values, equipment, utilities, and dynamics of the housing inventory; they describe the demographic, financial, and mobility characteristics of the occupants and give some information on neighborhood conditions as well. The AHS returns to the same housing units year after year to gather data; therefore, this survey is ideal for analyzing the flow of households through housing.

Information about the AHS is available online at <http://www .census.gov/hhes/www/ahs.html>.

Current Population Survey

The Current Population Survey (CPS) is a monthly survey of about 50,000 households conducted by the Census Bureau for the Bureau of Labor Statistics. The survey has been conducted for more than 50 years.

The monthly CPS is the primary source of information on the labor force characteristics of the U.S. population. The sample is scientifically selected to represent the civilian noninstitutional population. Respondents are interviewed to obtain information about the employment status of each member of the household 15 years of age and older. However, published employment status data focus on those ages 16 and over. The sample provides estimates for the nation as a whole and serves as part of model-based estimates for individual states and other geographic areas.

Estimates obtained from the monthly CPS include employment, unemployment, earnings, hours of work, and other indicators. They are available by a variety of demographic characteristics including age, sex, race, marital status, and educational attainment. They are also available by occupation, industry, and class of worker. Supplemental questions are often added to the regular CPS questionnaire.

Data obtained for this report from the CPS are primarily from the Annual Social and Economic Supplement (ASEC) for the years 1960 through 2003.² However, data are also from the November supplement for the years 1964 through 1996. In addition to the information gathered from the monthly CPS, the ASEC collects information on household and family characteristics, geographic mobility, income, poverty, health insurance, and program participation. The November supplement collects information on voting and registration.

CPS data are used by government policymakers and legislators as important indicators of our nation's economic situation and for planning and evaluating many government programs. The CPS data are also used by the press, students, academics, and the general public.

Information about the CPS is available online at <http://www.bls .census.gov/cps/cpsmain.htm>.

Decennial Census

The decennial census is a complete national canvass of the population taken every 10 years. The census of the U.S. population has been taken every 10 years since 1790 and is one of the first to be started in modern times. The decennial census has two parts: 1) the short form, which counts the population, and 2) the long form, which obtains demographic, housing, social, and economic information from a 1-in-6 sample of households. Information from the long form is used for the administration of federal programs and the distribution of billions of federal dollars.

Since the census is conducted only once every 10 years, long-form information becomes out of date. Planners and other data users are reluctant to rely on it for decisions that are expensive and affect the quality of life of thousands of people. The American Community Survey is a way to provide the data communities need every year instead of once in 10 years. It is an ongoing survey that the Census Bureau plans will replace the long form in the 2010 census.

Information about the decennial census is available online at <http://www.census.gov/main /www/cen2000.html>.

National Health and Nutrition Examination Survey

The National Health and Nutrition Examination Survey (NHANES) uses a stratified multistage probability sample, nationally representative of the U.S. civilian noninstitutionalized population. The survey is conducted by in-person interviews in the household and in a private setting in a mobile examination center. Standardized physical examinations and medical tests are also conducted. The survey provides information on chronic disease prevalence and conditions (including undiagnosed conditions), risk factors, diet and nutritional status, immunization status,

² In 2003, the Annual Demographic Supplement was renamed the Annual Social and Economic Supplement. The ASEC was also known previously as the March Supplement.

infectious disease prevalence, health insurance, and measures of environmental exposures. Other topics addressed include hearing, vision, mental health, anemia, diabetes, cardiovascular disease, osteoporosis, obesity, oral health, mental health, and physical fitness.

From 1960 to 1994, a total of seven national examination surveys have been conducted. Beginning in 1999, the survey has been conducted continually. The NHANES survey is designed to be nationally representative for either 3 or 6 years of data collection. The NHANES 1999–2004 survey is designed to give an annual sample that is nationally representative, and approximately 5,000 people are examined at 15 locations each year, with oversampling of African Americans, Mexican Americans, adolescents, and older persons.

The current NHANES are released in 2-year datasets, and NHANES 1999–2000 is the data release used in this report. For the 1999–2000 survey, the household interview response rate was 82 percent, while the medical examination response rate was 76 percent.

Information about the NHANES is available online at <http://www .cdc.gov/nchs/nhanes.htm>.

National Health Interview Survey

The National Health Interview Survey (NHIS) is a multipurpose nationwide survey of about 36,000 households in the United States and is a principal source of information on the health of the civilian noninstitutionalized population. The survey is conducted annually by the National Center for Health Statistics (NCHS) through personal household interviews. These interviews provide information on personal and demographic characteristics, including race and ethnicity, by self-reporting or as reported by an informant. Investigators also collect data about illnesses, injuries, impairments, chronic conditions, activity limitation caused by chronic conditions, utilization of health services, and other health topics. For most health topics, the survey collects data over an entire year. The NHIS has been conducted continuously since its beginning in 1957.

The data collected in the NHIS are obtained through a complex sample design involving stratification, clustering, and multistage sampling. The Census Bureau, under a contractual agreement, is the data collection agent for the NHIS. Traditionally, the sample for the NHIS is redesigned every 10 years to better measure the changing U.S. population and to meet new survey objectives. However, each year, the survey is reviewed and special supplements are added or topics are deleted.

The NHIS sample includes an oversample of Black and Hispanic persons and is designed to allow the development of national estimates of health conditions, health service utilization, and problems of the U.S. civilian noninstitutionalized population. The interviewed sample for 2000 consisted of 38,633 households, which yielded 100,618 persons in 39,264 families. The response rate for the ongoing part of the survey has been between 94 percent and 98 percent over the years.

Information about the NHIS is available online at <http://www.cdc.gov /nchs/nhis.htm>.

National Nursing Home Survey

The National Nursing Home Survey (NNHS) is a continuing series of national sample surveys of nursing homes, their residents, and their staff. The data used in this report are from the 1999 NNHS, although nursing home surveys have been conducted in 1973-74, 1977, 1985, 1995, and 1997. The nursing home surveys were preceded by a series of surveys from 1963 through 1969 called the "resident places" surveys. Although each of these surveys emphasized different topics, they all provided some common basic information about nursing homes, their residents, and their staff.

All nursing home facilities included in the NNHS are freestanding or are nursing care units of hospitals, retirement centers, or similar institutions where the unit maintains financial and resident records separate from those of the larger institutions. They must have at least three beds and either be certified by Medicare or Medicaid or else have a state license to operate as a nursing home.

The sampling for the NNHS is based on a stratified two-stage probability design. The first stage involves the selection of facilities and the second stage involves the selection of residents and discharges. The primary sampling strata of facilities are defined by bed size and certification status. The strata of certified facilities consist of facilities certified by either Medicare or Medicaid as a skilled nursing or intermediate care facility. Within primary strata, facilities are sorted by the following factors: hospital-based and non-hospitalbased; ownership; geographic region; metropolitan statistical
area status; and state, county, and zip code. Nursing homes are then selected using systematic sampling with probability proportional to their bed size. The second-stage sampling of current residents and discharges is carried out by the interviewers at the time of their visits to the facilities in accordance with specific instructions given for each sample facility.

The NNHS is based on selfadministered questionnaires and interviews with administrators and staff in a sample of about 1,500 facilities. The survey provides information on nursing homes from two perspectives-that of the provider of services and that of the recipient. Data about the facilities include characteristics such as size, ownership, Medicare/Medicaid certification, occupancy rate, days of care provided, and expenses. For recipients, data are obtained on demographic characteristics, health status, and services received. A nurse familiar with the care provided to the resident provides resident data. The nurse relies on the medical record and personal knowledge of the resident.

Information about the NNHS is available online at <http://www .cdc.gov/nchs/nnhs.htm>.

National Vital Statistics System

The National Center for Health Statistics (NCHS) collects and publishes data on births, deaths, marriages, and divorces in the United States through the National Vital Statistics System (NVSS). The NVSS is the oldest and most successful example of inter-governmental data sharing in public health. The data are provided through con-

tracts between NCHS and vital registration systems operated in the various jurisdictions legally responsible for the registration of vital events-births, deaths, marriages, divorces, and fetal deaths. In the United States, legal authority for the registration of these events resides individually with the 50 states, the District of Columbia, the city of New York, and the 5 territories (Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands). These jurisdictions are responsible for maintaining registries of vital events and for issuing copies of birth, marriage, divorce, and death certificates.

To permit the calculation of racespecific vital rates for 2000 and beyond and for revised vital rates for 1991–99 (using intercensal population estimates), the National Center for Health Statistics, in collaboration with the Census Bureau, has released bridged-race estimates of the U.S. resident population.

Data pertaining to causes of death are classified and coded according to the International Classification of Diseases (ICD). This system is revised about every 10 years. The United States implemented the latest (tenth) revision of the ICD (ICD-10) starting with mortality data for 1999.

Information about the NVSS is available online at <http://www .cdc.gov/nchs/nvss.htm>.

The Survey of Income and Program Participation

The Survey of Income and Program Participation (SIPP) is a multi-panel, longitudinal survey conducted by the Census Bureau and first implemented in 1984. It is designed as a continuous series of national panels in which the same households are interviewed every 4 months for periods ranging from 2 1/2 to 4 years. A cycle of four interviews covering the entire sample and using the same questionnaire is called a wave.

The sample size ranges between 14,000 and 36,700 households. All household members who are civilian noninstitutionalized residents living in the United States and 15 years and older are interviewed, if possible. Proxy response is permitted when individuals are not available for interviewing. Interviews are conducted by personal visits and by follow-up telephone calls.

The SIPP collects detailed information on income, labor force participation, participation in government assistance programs, and general demographic characteristics to measure the effectiveness of existing government programs, to estimate future costs and coverage of government programs, and to provide statistics on the distribution of income in America. In addition, topical modules provide detailed information on a variety of subjects, including health insurance, child care, adult and child wellbeing, marital and fertility history, and education and training. The data is released as cross-sectional. topical modules and longitudinal reports and data files.

Information about the SIPP is available online at <http://www .sipp.census.gov/sipp/>.

Accuracy of the Estimates

A sample survey estimate has two types of error: sampling and nonsampling. The accuracy of an estimate depends on both types of error. The nature of the sampling error is known, given the survey design; the full extent of the nonsampling error is unknown.

Sampling Error

Since some of the estimates presented in this report come from samples, they may differ from figures from an enumeration of the entire population using the same questionnaires, instructions, and interviewers. For a given estimator, the difference between an estimate based on a sample and the estimate that would result if the sample were to include the entire population is known as sampling error.

Standard errors are primarily measures of the magnitude of sampling error. They are not given in this report because of the wide range of topics included and the wide variety of data sources. Standard error methodology may be found in the publications that are noted in the text or by visiting the Web sites given in the *Sources of Data* section.

Since some of the estimates in this report (which may be shown in text, figures, and tables) are based on responses from a sample of the population and may differ from actual values because of sampling variability or other factors, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90-percent confidence level unless otherwise noted.

Nonsampling Error

For a given estimator, the difference between the estimate that would result if the sample were to include the entire population and the true population value being estimated is known as nonsampling error.

To minimize these errors, the Census Bureau and other survey contractors often employ quality control procedures throughout the production process, including the overall design of surveys, the wording of questions, the review of the work of interviewers and coders, and the statistical review of reports.

Comparability of Data

Data obtained from sample surveys and other sources are not entirely comparable. This results from differences in interviewer training and experience, differing survey processes, and in differences in the target population. This is an example of nonsampling variability not reflected in the standard errors. Therefore, caution should be used in comparing results from different sources.

Caution should be used when comparing data from a microdata file that reflect 2000 census-based population controls with data from microdata files from March 1994-December 2001, which reflect 1990 census-based population controls. Caution should also be used when comparing the data from a microdata file that reflect 1990 census-based population controls with data from microdata files from March 1993 and earlier years, which reflect 1980 censusbased population controls. When comparing data within microdata files, be sure to use estimates that reflect the same population controls. Microdata files from previous years reflect the census-based population controls for the estimates date that were most current when the estimates were made. Although this change in population controls had relatively little impact on summary measures such as averages, medians, and percentage distributions, it did have a significant impact on levels. For example, use of Census 2000-based population controls results in about a 1 percent increase from the 1990-based population controls in the civilian noninstitutionalized population and in the number of families and households. Therefore, estimates of levels for data collected in 2002 and later years will differ from those for earlier vears by more than what could be attributed to actual changes in the population. These differences could be disproportionately higher for certain subpopulation groups than for the total population.