

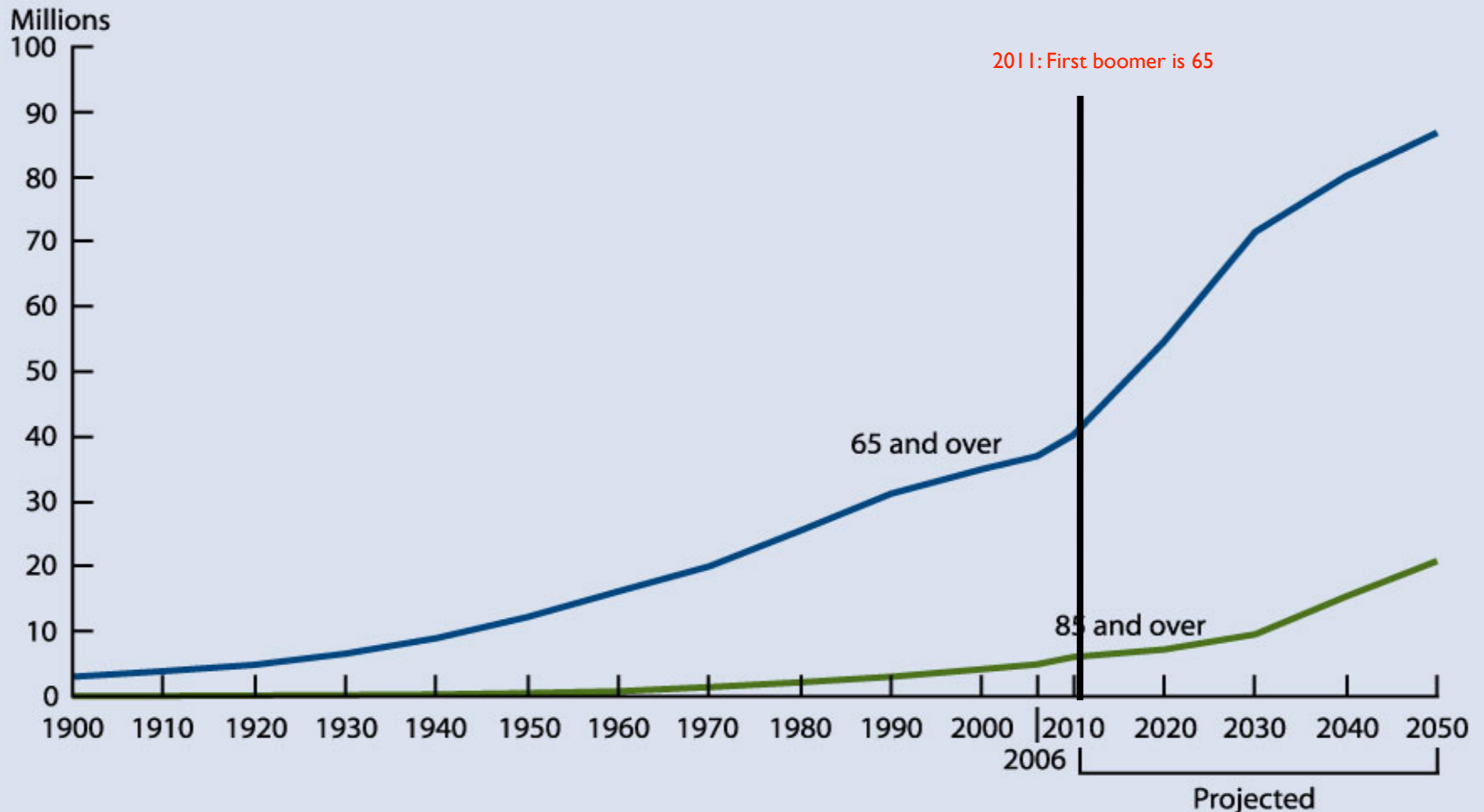
Aging in America



Seniors: two populations

- **65+**
 - 36 million people in 2003 (13% of the population)
 - Number will double by 2030: 71 million
 - By 2050, 87 million people (21% of the population)
- **85+**
 - 4.7 million in 2003 (1.5% of the population)
 - 9.6 million in 2030
 - 20.9 million in 2050 (5% of the population)

Number of people age 65 and over, by age group, selected years 1900–2006 and projected 2010–2050



Note: Data for 2010–2050 are projections of the population.

Reference population: These data refer to the resident population.

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

Looking back to 1900

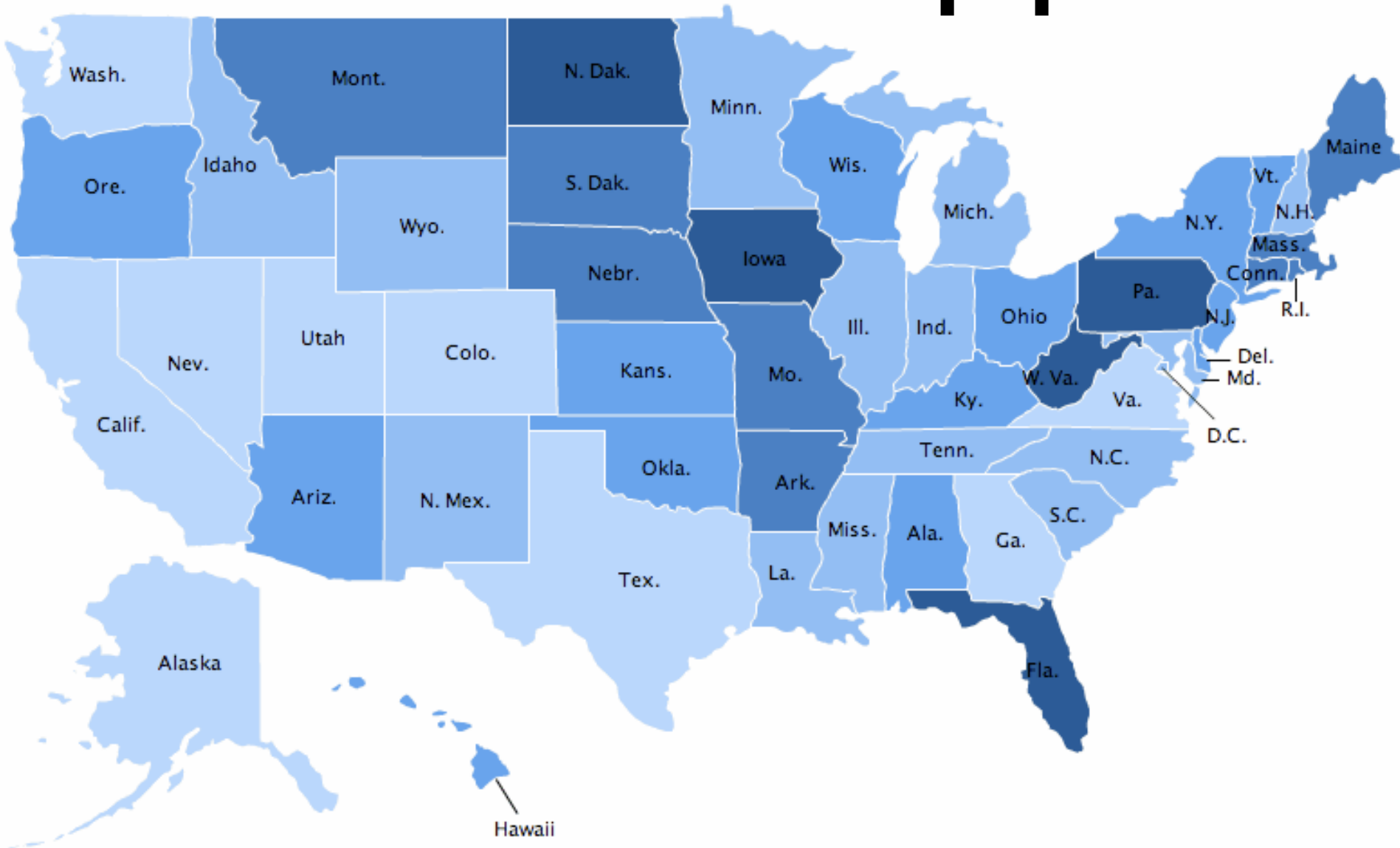
- In 2000, the 85+ population was 34 times bigger than the same population in 1900
- In 2000, the 65+ population was 10 times bigger than the same population in 1900

65+ Data

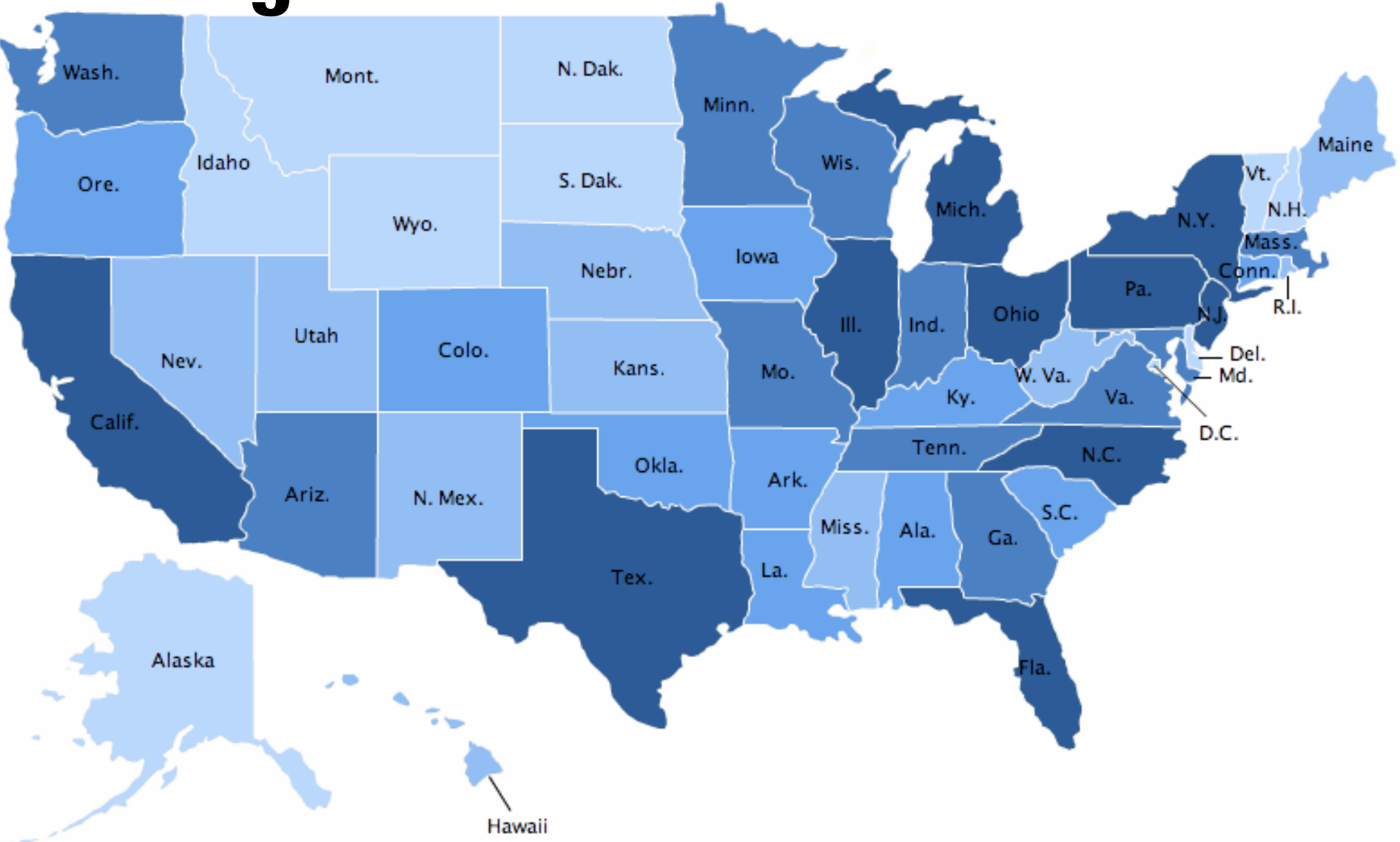
65+ today: geography

- 3 out of 4 seniors live in metropolitan areas
- In 2003, 96% of seniors lived in the same house as they did 1 year earlier – of those that did relocate, ½ moved within the same county
- In 2000, nine states had 1 million or more seniors
 - California, Florida, Illinois, Michigan, New Jersey, New York, Ohio, Pennsylvania, Texas
- Florida, Pennsylvania and West Virginia were the states with the highest proportion of seniors

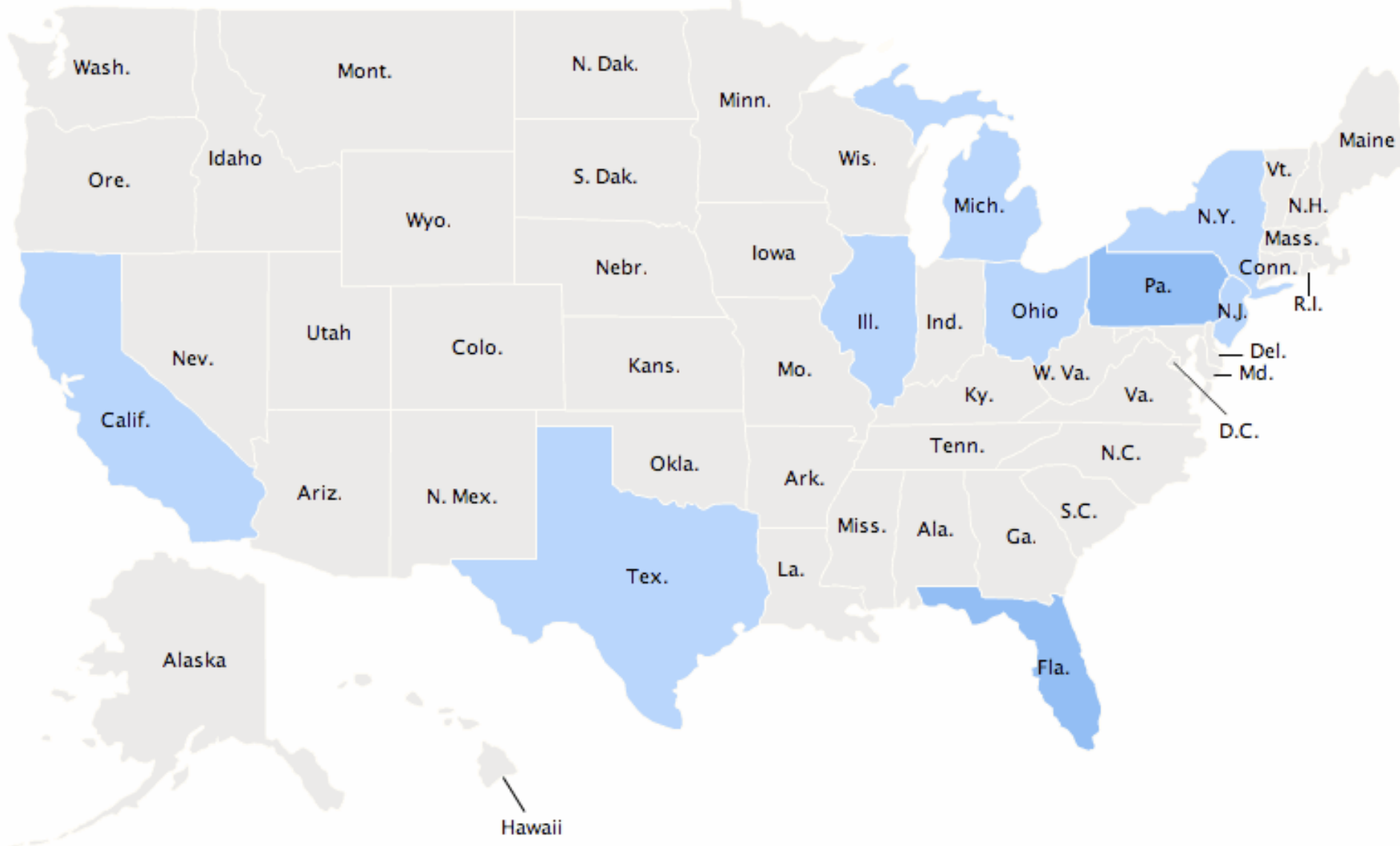
Seniors cluster as % of population



Large numbers in a few states



9 states with 1M+ Seniors



65+ today: socio-economics

- In 2005, more than half of people 65+ lived at or below 300% poverty level, an income that places them at risk of needing public assistance
- About 45% of seniors had a household income <\$25,000

Figure 4-8.

Personal Money Income for the Population Aged 65 and Over by Source: 2001

(Percent distribution)

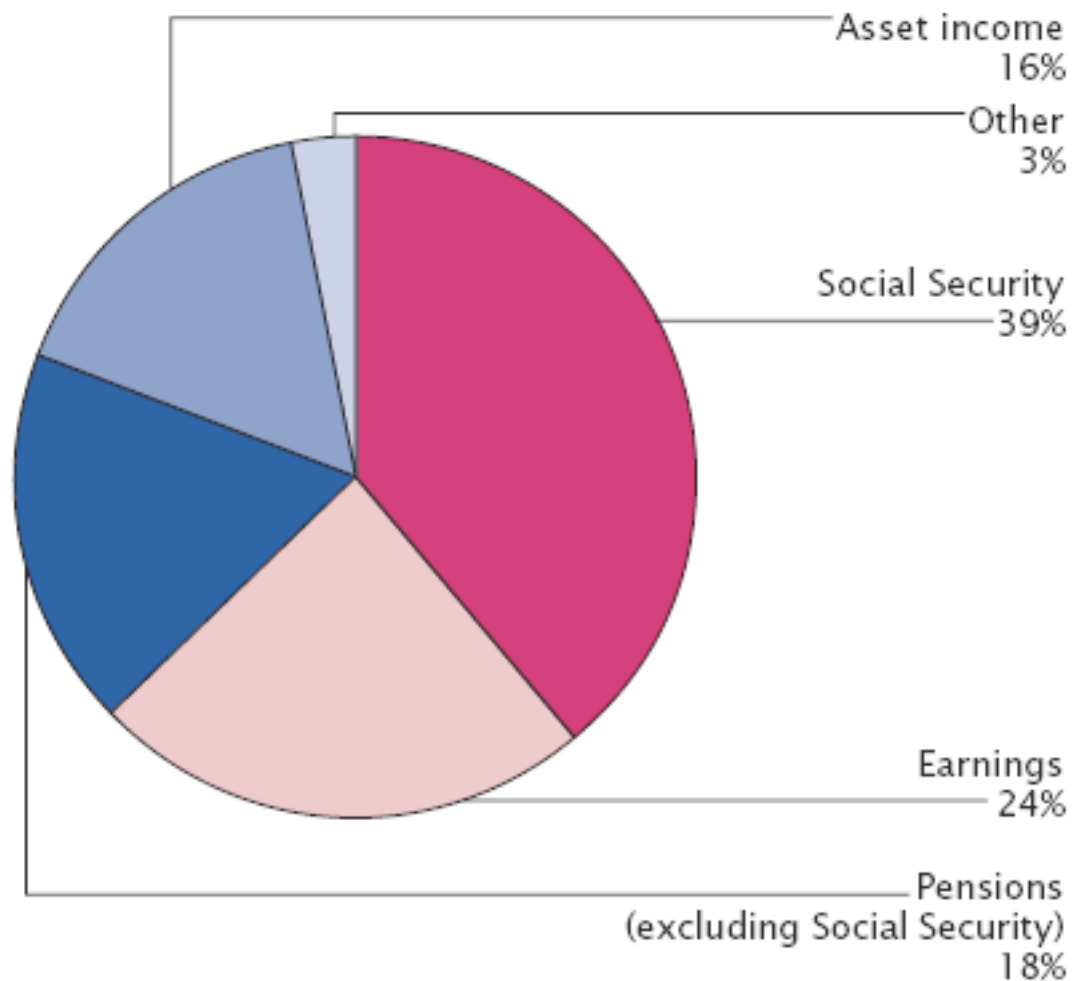
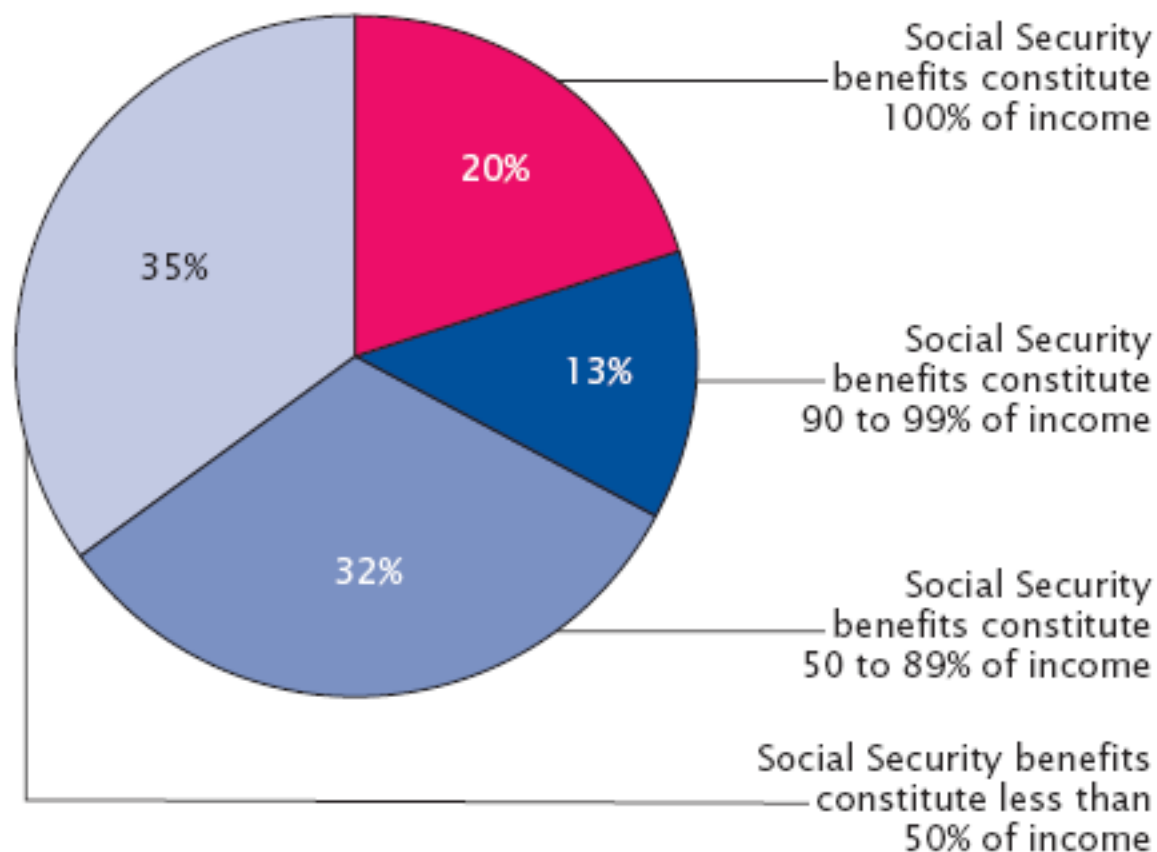


Figure 4-10.

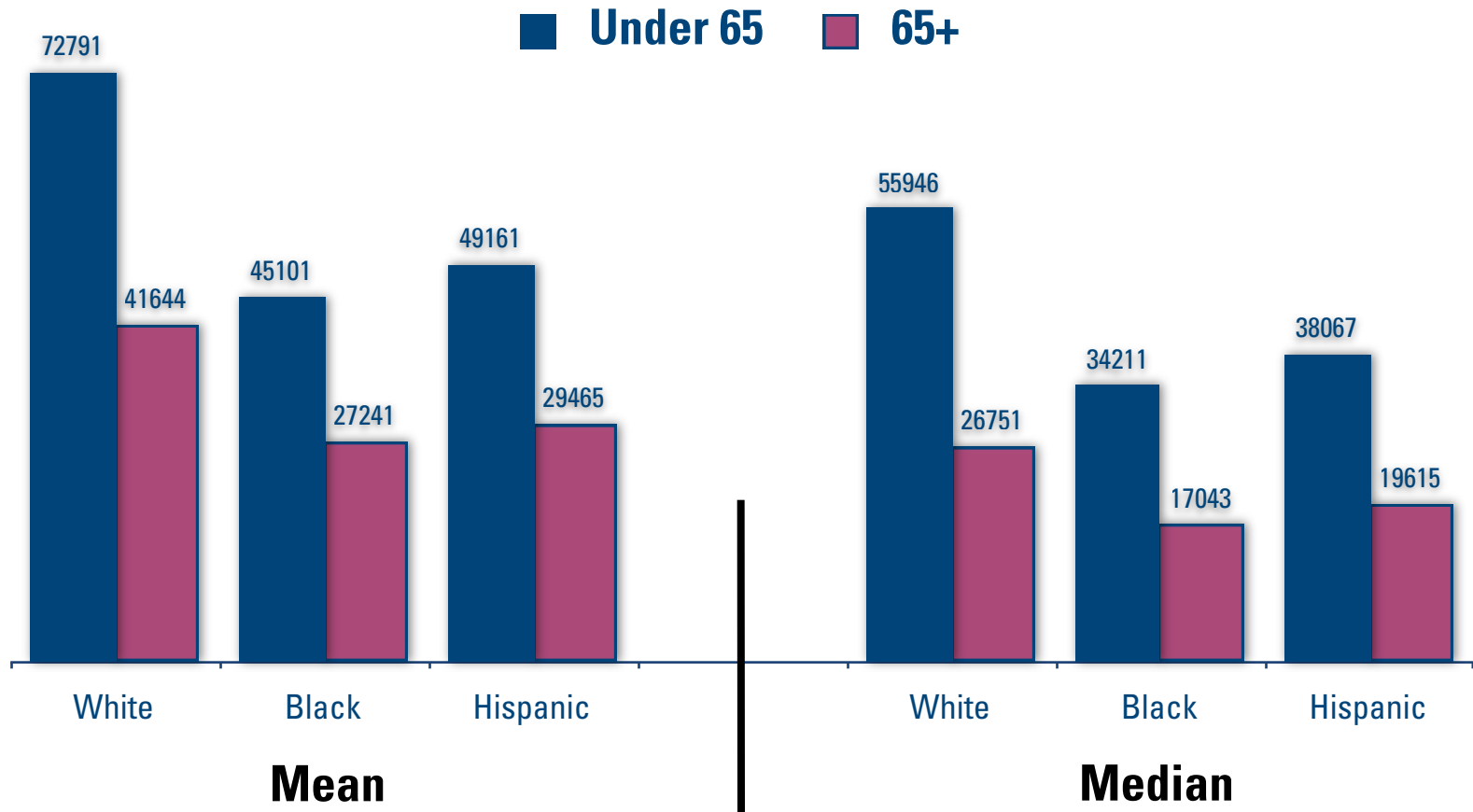
Social Security Recipients Aged 65 and Over by Relative Importance of Social Security to Total Money Income: 2001¹

(Percent distribution)



Income and Aging

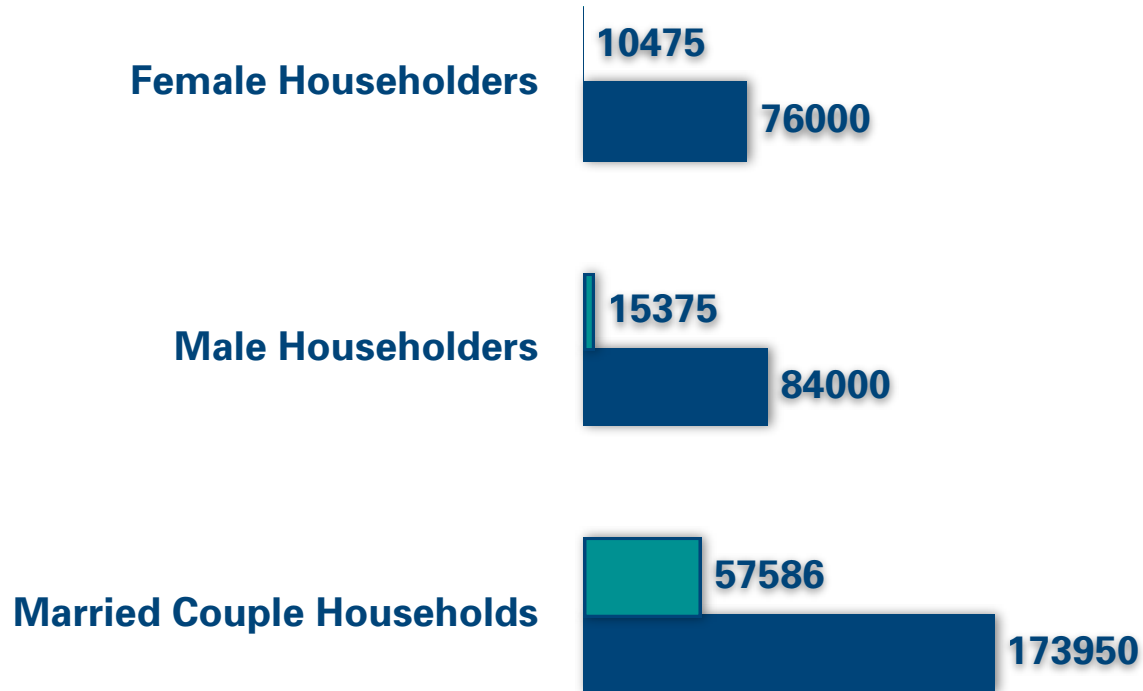
Total Money Income of U.S. Households (2005)



Wealth Levels

Median Net Worth of Elderly U.S. Households (2000)

- Median Net Worth Excluding Home Equity
- Median Net Worth



65+ today: labor force

- In 2003, only 18% of men over 65 were in the labor force compared to 45% in 1950
- The number of women over 65 in the labor force has remained relatively constant at 10% over the same time period
- Almost half of men and 60% of women over 70 work only part-time

Table 4-5.

Reasons for Retirement for the Population Aged 50 and Over 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	38	24	25	4	32	15
59 to 61	40	35	30	9	36	9
62 to 64	31	18	27	7	34	13
65 to 67	28	16	29	5	37	13
68 to 70	28	13	25	5	31	18
71 to 74	31	13	19	4	26	16
75 to 79	40	25	14	4	27	19
80 and over	46	25	10	8	19	25

65+ today: family life

- 74% of men aged 65-74 are married compared to 44% of women
- Women are more than three times more likely to be widowed compared to men
- 40% of women over 65 live alone and an additional 17% live with relatives (only 20% of men live alone)

65+ today: education

- 75% are high school graduates (compared to only 17% in 1950)
- About 1 in 5 people 65+ had a bachelor's degree in 2005

65+ today: housing

- There were 21.8 million “older” households in 2001 (ie householder was 65+)
- 80% of people 65+ own their own homes
- 25% of these homeowners spend at least 30% of their income on housing
- Of those that rent, over half spend at least 30% of their income on housing

65+ today: technology

- 50% of those over 65 use a cell phone
- 37% use the internet
- 19% have broadband access

65+ today: health care

- 12% of population but account for:
 - 47% of hospital outpatient visits to nurse practitioners
 - 38% of all emergency medical responses
 - 35% of all hospital stays
 - 34% of all prescriptions
- 80% have a chronic health condition
- 52% of this population have a disability
 - 37% of these are severe disabilities
- An obese senior will cost Medicare \$26,000 more in

65+ today: long term care

- 90% of nursing home residents are over 65
- Of those that turned 65 in 1990:
 - 43% will be in a nursing home at least once in their lifetime
 - 55% of these will stay at least 1 year
 - 21% will stay 5 years or more
- Of those turning 65 today:
 - 69% will need some form of long term care, either in the community or in a residential care facility
- A recent study of those over 75 found that 60% reported unmet needs for assistance with some ADL (versus only 4% of Swedish elders)

65+ today: Life expectancy

- Men that turned 65 in 2003 could expect to live an additional 17 years
- Women could expect to live an additional twenty years
- This is a 5 year increase for men and a 8 year increase for women in life expectancy compared to 1900

65+ today: mortality

- Leading causes of death
 - Heart disease: 33%
 - Cancer: 22%
 - Stroke: 8%
 - Emphysema/respiratory disease: 6%
 - Pneumonia/Influenza: 3%

85+ Data

85+ today: demographics

- The fastest growing segment of the US population
- Grew 274% from 1960-1994 (compared to 45% for the population as a whole)
- 2.6:1 (M:F)

85+ today: health care

- 1.5% of the population but almost 20% of Medicare health care expenditures
- 50% of this population suffers from some cognitive impairment

The 85+ elder today: long term care

- 22% of those 85+ had a nursing home stay in 2006
- 18% of those 85+ live in a nursing home (down from 25% in 1990)

85+ today: mortality

- Constitute about 30% of overall # deaths
- 30% of Medicare dollars are spent in the last year of life (and 25% of total health care dollars)
- 40% die in nursing home or long term care
- 30% die in the hospital
- Only about 15% die at home
- When surveyed 85% of Americans would prefer to die at home (all ages surveyed)

85+ today: life expectancy

- Seniors that turned 85 in 2000 could expect to live an additional 6 years (slightly more or less depending on gender)

85+ today: geography

- A recent study found that in a 5 year period, the “oldest old” were most likely to move of all those 65+
- 1/3 of those 85+ had moved in the past 5 years

85+ today: socioeconomics

- Over 60% of oldest old have a household income <\$25,000/year

85+ today: family life

- 60% of men over 85 are married but only 17% of women (30% both sexes)
- 75% of women over 85 are widows (only 33% of men)
- 3% of each gender are divorced

85+ today: education

- 65% high school graduates
- 16% bachelor's degree or more

Over 100!

- Census 2000 reported approximately 50,000 centenarians in the US
- 1/3 of this population has no deficits in cognition!

Who is the elder of the future?

- The first baby boomer turns 65 in 2011
- How will baby boomers shape the elders of the future?

The elder of the future: the Baby Boomers

- Decreased number of children
- More likely to financially support a parent
- More experienced in end of life care
- Higher income
- Higher divorce rate
- More educated
- More chronic conditions
- Higher life expectancy
- More technologically savvy
- More open to alternative medicine

Decreased number of children

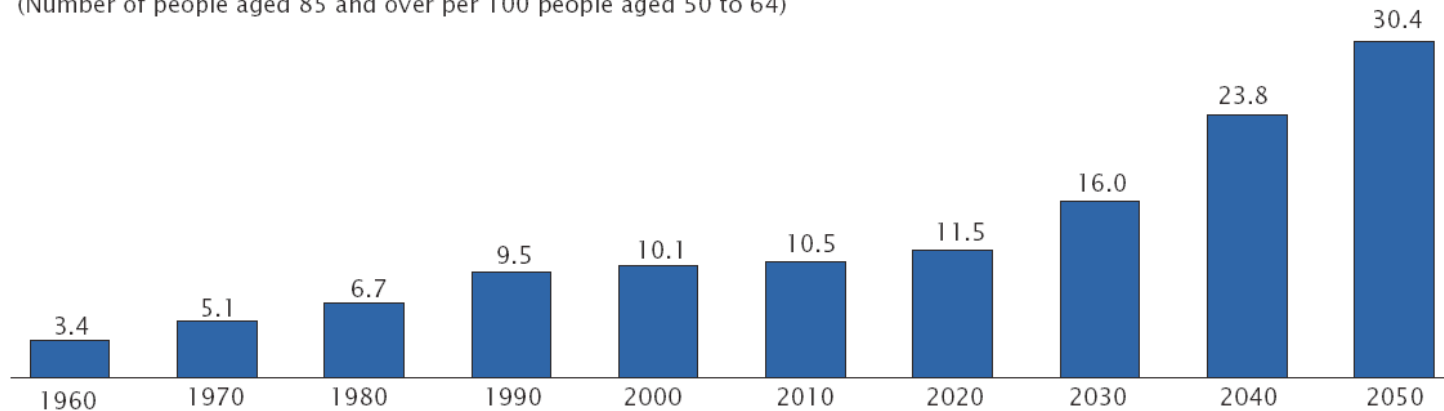
- For each person aged 70–85, the number of biological children is expected to decline from its current level of about 2.5 to about 1.7 in 2030

Over 70% of boomers have a least one living parent

Figure 2-22.

Parent Support Ratios: 1960 to 2050

(Number of people aged 85 and over per 100 people aged 50 to 64)



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.

End of life care

- 25% of boomers live with an aging parent
- 13 million boomers participate in a parent's care

Higher income

- Boomers currently possess $\frac{3}{4}$ of the nation's financial assets
- But 44% of older boomers lack the confidence that they will have enough money to live comfortably past age 85

Higher divorce rate

- 15% of boomers have been divorced compared to only 6% of those 65+
- 13% of boomers have never been married compared to 4% of those 65+
- Single parent households have tripled since 1959

More educated

- Almost 90% of boomers graduated high school compared to 68% of their parents
- Almost 30% have a bachelor's degree

More chronic conditions

- 62% of those 50-64 report at least one chronic health condition
- Baby Boomers are more likely than their parents at the same age to report:
 - Difficulty climbing stairs
 - Trouble getting up from a chair
- More Boomers than their parents suffer from:
 - High cholesterol
 - High blood pressure
 - Diabetes

More open to alternative medicine

- 70% of boomers have tried some form of alternative or complementary medicine
- The most popular are massage therapy and chiropractic services

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