

A Profile of Older Americans: 2013



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

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Highlights*

- The older population (65+) numbered 43.1 million in 2012, an increase of 7.6 million or 21% since 2002.
- The number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 24% between 2002 and 2012.
- About one in every seven, or 13.7%, of the population is an older American.
- Persons reaching age 65 have an average life expectancy of an additional 19.2 years (20.4 years for females and 17.8 years for males).
- Older women outnumber older men at 24.3 million older women to 18.8 million older men.
- In 2012, 21.0% of persons 65+ were members of racial or ethnic minority populations--9% were African-Americans (not Hispanic), 4% were Asian or Pacific Islander (not Hispanic), .5% were Native American (not Hispanic), and 0.7% of persons 65+ identified themselves as being of two or more races. Persons of Hispanic origin (who may be of any race) represented 7% of the older population.
- Older men were much more likely to be married than older women--71% of men vs. 45% of women (Figure 2). In 2013, 36% older women were widows.
- About 28% (12.1 million) of noninstitutionalized older persons live alone (8.4 million women, 3.7 million men).
- Almost half of older women (45%) age 75+ live alone.
- In 2012, about 518,000 grandparents aged 65 or more had the primary responsibility for their grandchildren who lived with them.
- The population 65 and over has increased from 35.5 million in 2002 to 43.1 million in 2012 (a 21% increase) and is projected to increase to 79.7 million in 2040.
- The 85+ population is projected to increase from 5.9 million in 2012 to 14.1 million in 2040.
- Racial and ethnic minority populations have increased from 6.1 million in 2002 (17% of the elderly population) to 8.9 million in 2012 (21% of the elderly) and are projected to increase to 20.2 million in 2030 (28% of the elderly).
- The median income of older persons in 2012 was \$27,612 for males and \$16,040 for females. Median money income (after adjusting for inflation) of all households headed by older people rose by .1% (not statistically significant) from 2011 to 2012. Households containing families headed by persons 65+ reported a median income in 2012 of \$48,957.
- The major sources of income as reported by older persons in 2011 were Social Security (reported by 86% of older persons), income from assets (reported by 52%), private pensions (reported by 27%), government employee pensions (reported by 15%), and earnings (reported by 28%).
- Social Security constituted 90% or more of the income received by 35% of beneficiaries in 2011 (22% of married couples and 45% of non-married beneficiaries).
- Over 3.9 million elderly persons (9.1%) were below the poverty level in 2012. This poverty rate is statistically different from the poverty rate in 2011 (8.7%). In 2011, the U.S. Census Bureau also released a new Supplemental Poverty Measure (SPM) which takes into account regional variations in the livings costs, non-cash benefits received, and non-discretionary expenditures but does not replace the official poverty measure. In 2012, the SPM shows a poverty level for older persons of 14.8% (more than 5 percentage points higher than the official rate of 9.1%). This increase is mainly due to including medical out-of-pocket expenses in the poverty calculations.

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

The Older Population

The older population--persons 65 years or older—numbered 43.1 million in 2012 (the most recent year for which data are available). They represented 13.7% of the U.S. population, about one in every seven Americans. The number of older Americans increased by 7.6 million or 21% since 2002, compared to an increase of 7% for the under-65 population. However, the number of Americans aged 45-64 – who will reach 65 over the next two decades – increased by 24% between 2002 and 2012.

In 2012, there were 24.3 million older women and 18.8 million older men, or a sex ratio of 129 women for every 100 men. At age 85 and over, this ratio increases to 200 women for every 100 men.

Since 1900, the percentage of Americans 65+ has more than tripled (from 4.1% in 1900 to 13.7% in 2012), and the number has increased over thirteen times (from 3.1 million to 43.1 million). The older population itself is increasingly older. In 2012, the 65-74 age group (24 million) was more than 10 times larger than in 1900; the 75-84 group (13.3 million) was 17 times larger and the 85+ group (5.9 million) was 48 times larger.

In 2011, persons reaching age 65 had an average life expectancy of an additional 19.2 years (20.4 years for females and 17.8 years for males). A child born in 2011 could expect to live 78.7 years, about 30 years longer than a child born in 1900. Much of this increase occurred because of reduced death rates for children and young adults. However, the period of 1990-2007 also has seen reduced death rates for the population aged 65-84, especially for men – by 41.6% for men aged 65-74 and by 29.5% for men aged 75-84. Life expectancy at age 65 increased by only 2.5 years between 1900 and 1960, but has increased by 4.2 years from 1960 to 2007. Nonetheless, some research has raised concerns about future increases in life expectancy in the US compared to other high-income countries, primarily due to past smoking and current obesity levels, especially for women age 50 and over.

About 3.6 million persons celebrated their 65th birthday in 2012. Census estimates showed an annual net increase between 2011 and 2012 of 1.8 million in the number of persons 65 and over.

Between 1980 and 2012, the centenarian population experienced a larger percentage increase than did the total population. There were 61,985 persons aged 100 or more in 2012 (0.14% of the total 65+ population). This is a 93% increase from the 1980 figure of 32,194.

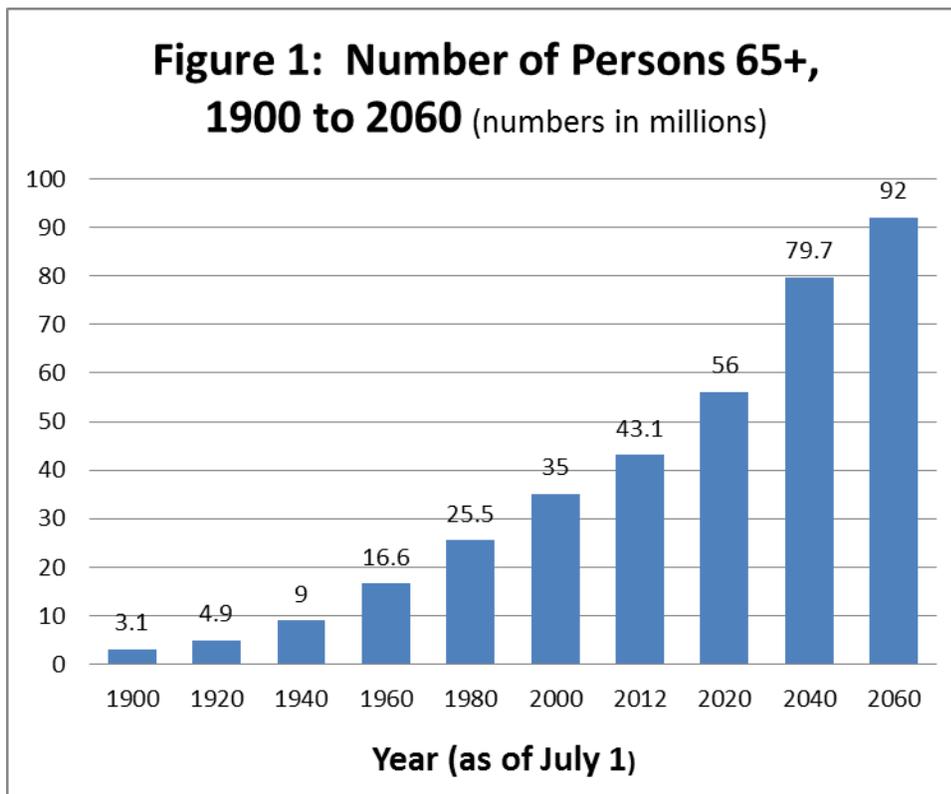
Sources: U.S. Census Bureau, Population Estimates; 2010 Census Special Reports, Centenarians: 2010, C2010SR-03, 2012; and Table 5. Population by Age and Sex for the United States: 1900 to 2000, Part A. Hobbs, Frank and Nicole Stoops, Census 2000 Special Reports, Series CENSR-4, Demographic Trends in the 20th Century. National Center for Health Statistics, Hoyert DL, Xu JQ. Deaths: Preliminary data for 2011. National Vital Statistics Reports, Vol 61 No 6. Hyattsville, MD: 2012. National Research Council, Crimmins EM, Preston SH, Cohen B, editors. Explaining Divergent Levels of Longevity in High-Income Countries. Panel on Understanding Divergent Trends in Longevity in High-Income Countries, 2011.

Future Growth

The older population will continue to grow significantly in the future (Figure 1). This growth slowed somewhat during the 1990's because of the relatively small number of babies born during the Great Depression of the 1930's. But the older population is beginning to burgeon as the "baby boom" generation begins to reach age 65.

The population 65 and over has increased from 35.5 million in 2002 to 43.1 million in 2012 (a 21% increase) and is projected to more than double to 92 million in 2060. By 2040, there will be about 79.7 million older persons, over twice their number in 2000. People 65+ represented 13.7% of the population in the year 2012 but are expected to grow to be 21% of the population by 2040. The 85+ population is projected to triple from 5.9 million in 2012 to 14.1 million in 2040.

Racial and ethnic minority populations have increased from 6.1 million in 2002 (17% of the elderly population) to 8.9 million in 2012 (21% of the elderly) and are projected to increase to 20.2 million in 2030 (28% of the elderly). Between 2012 and 2030, the white (not Hispanic) population 65+ is projected to increase by 54% compared with 126% for older racial and ethnic minority populations, including Hispanics (155%), African-Americans (not Hispanic) (104%), American Indian and Native Alaskans (not Hispanic) (116%), and Asians (not Hispanic) (119%).



Note: Increments in years are uneven.

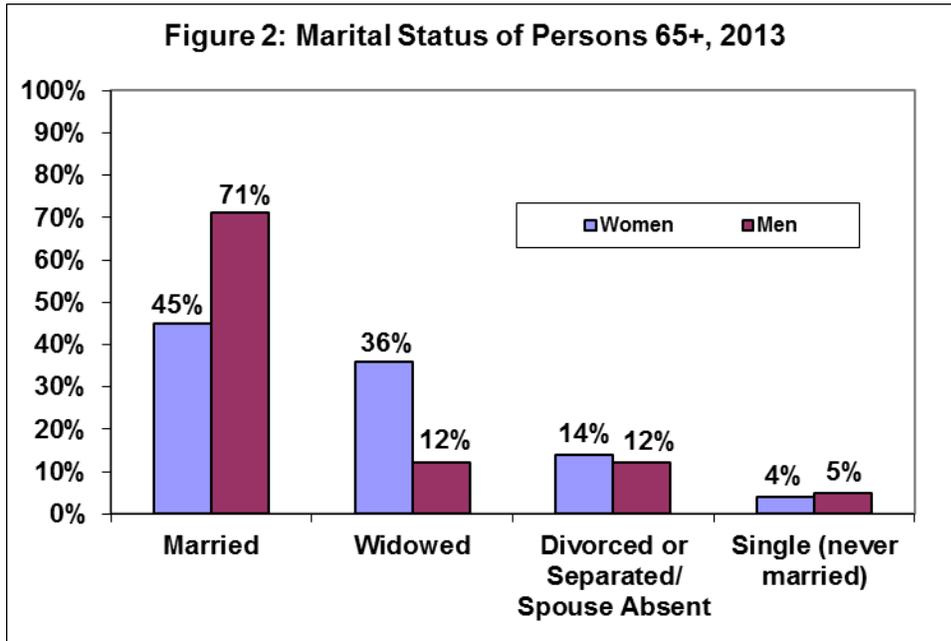
Source: U.S. Census Bureau, Population Estimates and Projections.

Sources: U.S. Census Bureau, Population Estimates, Vintage 1980-2012, National Estimates by Age, Sex, Race: 1900-1979 (PE-11) ; 2012 National Population Projections Summary Tables, Table 2. Projections of the Population by Selected Age Groups and Sex for the United States: 2015 to 2060, Middle Series. (NP2012-T2), Released December 2012; and Table 1. Projected Population by Single Year of Age, Sex, Race, and Hispanic Origin for the United States: 2012 to 2060, Released December 2012.

Marital Status

In 2013, older men were much more likely to be married than older women--71% of men, 45% of women (Figure 2). Widows accounted for 36% of all older women in 2013. There were more than three times as many widows (8.7 million) as widowers (2.3 million).

Divorced and separated (including married/spouse absent) older persons represented only 13% of all older persons in 2013. However, this percentage has increased since 1980, when approximately 5.3% of the older population were divorced or separated/spouse absent.



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, Table A1. Marital Status of People 15 Years and Over, by Age, Sex, Personal Earnings, Race, and Hispanic origin, 2013. Released November 2013.

Living Arrangements

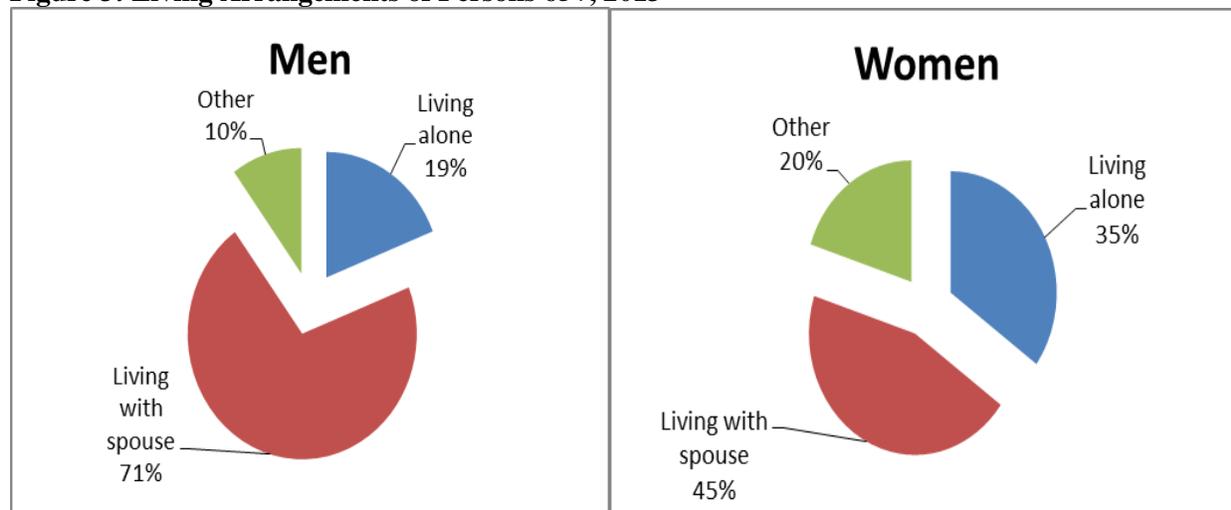
Over half (57%) the older noninstitutionalized persons lived with their spouse in 2013. Approximately 13.8 million or 71% of older men, and 10.7 million or 45% of older women, lived with their spouse (Figure 3). The proportion living with their spouse decreased with age, especially for women. Only 32% of women 75+ years old lived with a spouse.

About 28% (12.1 million) of all noninstitutionalized older persons in 2013 lived alone (8.4 million women, 3.7 million men). They represented 35% of older women and 19% of older men. The proportion living alone increases with advanced age. Among women aged 75 and over, for example, almost half (45%) lived alone.

In 2012, a total of about 2.1 million older people lived in a household with a grandchild present. About 518,000 of these grandparents over 65 years old were the persons with primary responsibility for their grandchildren who lived with them.

A relatively small number (1.5 million) and percentage (3.5%) of the 65+ population in 2012 lived in institutional settings such as nursing homes (1.2 million). However, the percentage increases dramatically with age, ranging (in 2012) from 1% for persons 65-74 years to 3% for persons 75-84 years and 10% for persons 85+. In addition, in 2009, approximately 2.7% of the elderly lived in senior housing with at least one supportive service available to their residents.

Figure 3: Living Arrangements of Persons 65+, 2013



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

Sources: U.S. Census Bureau, American Community Survey; Current Population Survey, Annual Social and Economic Supplement. Centers for Medicare and Medicaid Services, Medicare Current Beneficiary Survey.

Racial and Ethnic Composition

In 2012, 21.0% of persons 65+ were members of racial or ethnic minority populations--9% were African-Americans (not Hispanic), 4% were Asian or Pacific Islander (not Hispanic), .5% were Native American (not Hispanic), .1% were Native Hawaiian/Pacific Islander, (not Hispanic), and 0.7% of persons 65+ identified themselves as being of two or more races. Persons of Hispanic origin (who may be of any race) represented 7% of the older population.

Only 7.7% of all the people who were members of racial and ethnic minority populations were 65+ in 2012 (9.5% of African-Americans (not Hispanic), 5.9% of Hispanics, 10.3% of Asians, 7% of Native Hawaiian and Other Pacific Islanders (not Hispanic), 8.9% of American Indian and Native Alaskans (not Hispanic)) compared with 17.3% of non-Hispanic whites.

Source: U.S. Census Bureau, Population Estimates.

Geographic Distribution

The proportion of older persons in the population varies considerably by state with some states experiencing much greater growth in their older populations (Figures 4 and 5). In 2012, over half (59%) of persons 65+ lived in 12 states: California (4.6 million); Florida (3.5 million); Texas (2.8 million); New York (2.8 million); Pennsylvania (2.0 million); and Ohio, Illinois, Michigan, North Carolina, New Jersey, Virginia, and Georgia each had well over 1 million (Figure 6).

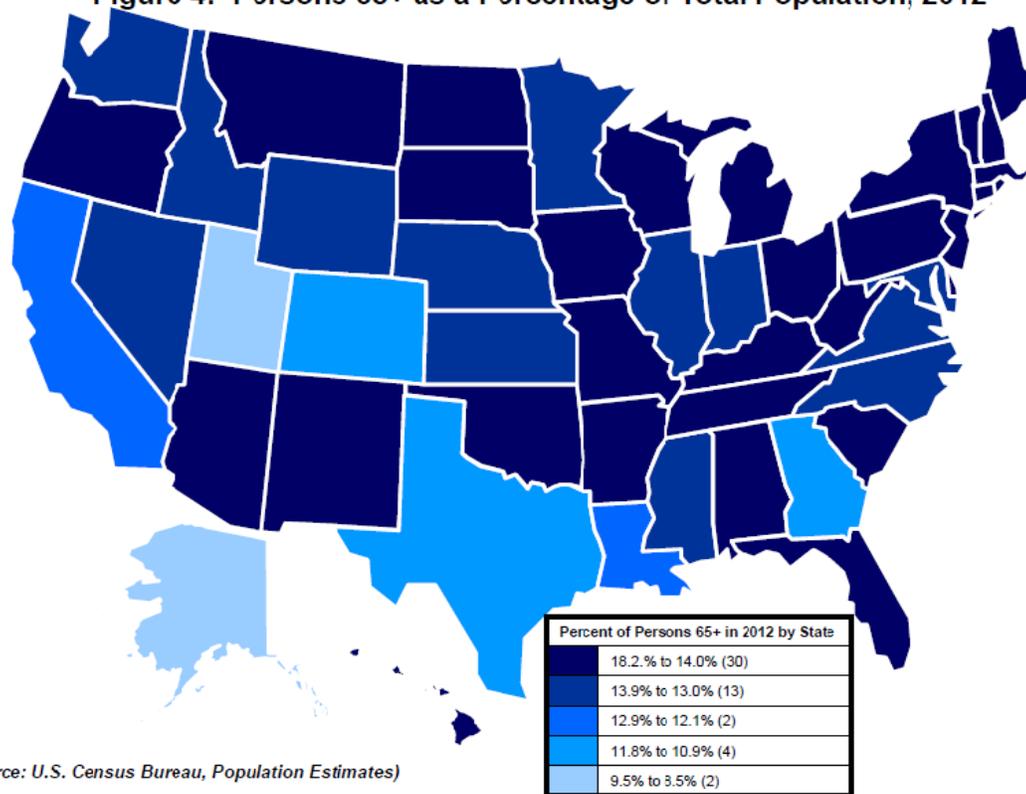
Persons 65+ constituted approximately 15% or more of the total population in 11 states in 2012: Florida (18.2%); Maine (17.0%); West Virginia (16.8%); Pennsylvania (16.0%); Montana (15.7%); Vermont (15.7%); Delaware (15.3%); Iowa (15.3%); Hawaii (15.1%); Rhode Island (15.1%); and Arkansas (15.0%). In 14 states, the 65+ population increased by 30% or more between 2002 and 2012: Alaska (58.9%), Nevada (49.3%), Colorado (41.7%), Georgia (40.1%), Arizona (39.6%); Idaho (39.1%), South Carolina (39.1%), Utah (36.6%), North Carolina (34.6%), Washington (33.9%); New Mexico (33.6%); Delaware (33.6%); Texas (33.2%); and Virginia (30.2%). The 17 jurisdictions with poverty rates at or over 10% for elderly during 2012 were: Mississippi (15.1%), Louisiana (12.6%), Kentucky (12.3%), District of Columbia (11.9%), New Mexico (11.9%), Texas (11.6%), New York (11.4%), Georgia (11.2%), Alabama (11.1%), Arkansas (10.9%), North Dakota (10.6%), California (10.4%), Florida (10.2%), South Carolina (10.1%), North Carolina (10.0%), South Dakota (10.0%), and Tennessee (10%).

Most persons 65+ lived in metropolitan areas in 2012 (81%). About 66% of these older persons lived outside principal cities and 34% lived inside principal cities. Also, 19% of older persons lived outside of metropolitan areas.

The elderly are less likely to change residence than other age groups. From 2012 to 2013, only 4% of older persons moved as opposed to 13% of the under 65 population. Most older movers (57%) stayed in the same county and 81% remained in the same state. Only 19% of the movers moved from out-of-state or abroad.

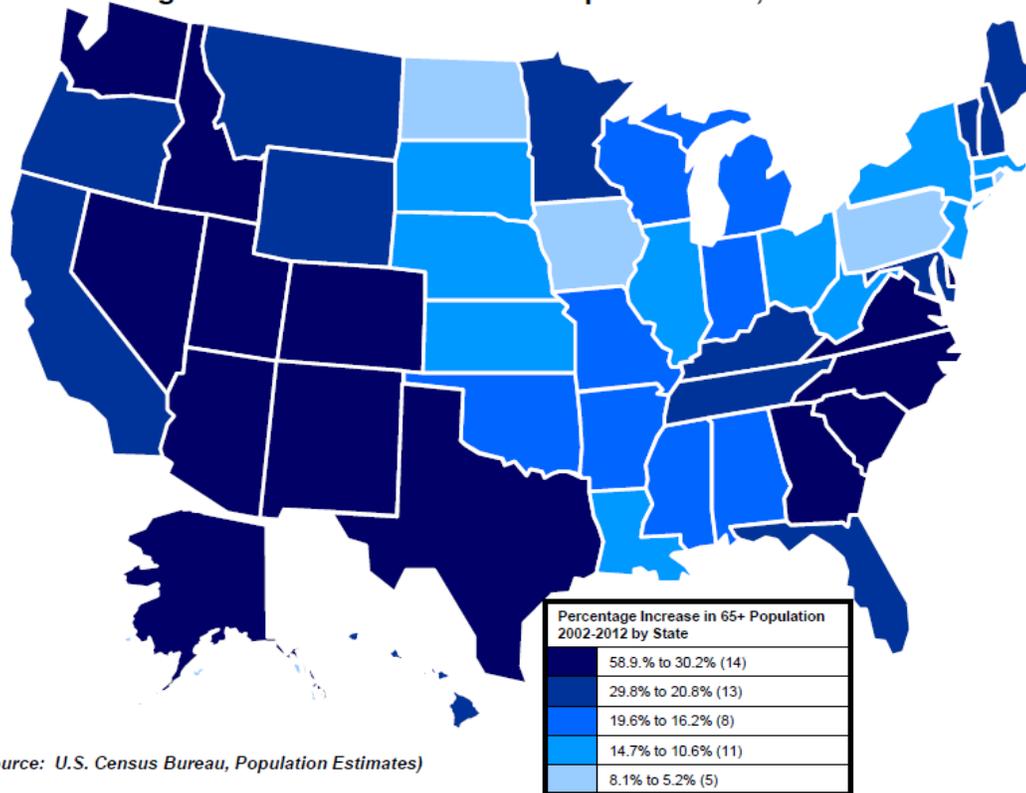
Sources: U.S. Census Bureau, Population Estimates; American Community Survey; and Current Population Survey, Annual Social and Economic Supplement.

Figure 4: Persons 65+ as a Percentage of Total Population, 2012



(Source: U.S. Census Bureau, Population Estimates)

Figure 5: Percent Increase in Population 65+, 2002 to 2012



(Source: U.S. Census Bureau, Population Estimates)

Figure 6: The 65+ Population by State, 2012

State	Number of Persons 65 and Older	Percent of All Ages	Percent Increase from 2002 to 2012	Percent Below Poverty 2012
US Total (50 States + DC)	43,145,356	13.70%	21.46	9.10%
Alabama	699,380	14.50%	19.59	11.10%
Alaska	62,497	8.50%	58.89	4.40%
Arizona	971,533	14.80%	39.55	8.30%
Arkansas	442,590	15.00%	18.19	10.90%
California	4,600,085	12.10%	24.58	10.40%
Colorado	613,241	11.80%	41.65	7.80%
Connecticut	532,712	14.80%	12.92	6.90%
Delaware	140,474	15.30%	33.59	7.40%
District of Columbia	71,889	11.40%	5.75	11.90%
Florida	3,509,715	18.20%	22.80	10.20%
Georgia	1,139,699	11.50%	40.12	11.20%
Hawaii	210,801	15.10%	26.96	6.90%
Idaho	212,578	13.30%	39.08	9.70%
Illinois	1,694,437	13.20%	12.94	8.80%
Indiana	889,148	13.60%	17.14	7.20%
Iowa	470,305	15.30%	8.05	7.80%
Kansas	394,269	13.70%	11.23	6.70%
Kentucky	614,653	14.00%	20.97	12.30%
Louisiana	595,205	12.90%	14.65	12.60%
Maine	226,376	17.00%	21.15	8.20%
Maryland	763,019	13.00%	24.14	7.60%
Massachusetts	958,494	14.40%	12.19	9.30%
Michigan	1,442,714	14.60%	17.25	8.30%
Minnesota	729,767	13.60%	20.80	7.90%
Mississippi	404,075	13.50%	17.26	15.10%
Missouri	883,181	14.70%	16.35	9.00%
Montana	158,289	15.70%	27.75	8.60%
Nebraska	257,354	13.90%	10.55	7.40%
Nevada	360,914	13.10%	49.32	8.10%
New Hampshire	193,803	14.70%	28.33	6.60%
New Jersey	1,250,555	14.10%	12.12	7.90%
New Mexico	294,833	14.10%	33.62	11.90%
New York	2,757,572	14.10%	11.59	11.40%
North Carolina	1,347,869	13.80%	34.60	10.00%
North Dakota	100,666	14.40%	6.75	10.60%
Ohio	1,705,122	14.80%	12.76	8.00%
Oklahoma	534,247	14.00%	16.93	9.90%
Oregon	581,619	14.90%	29.82	7.50%
Pennsylvania	2,042,861	16.00%	7.50	8.30%
Rhode Island	158,629	15.10%	5.17	9.70%
South Carolina	695,459	14.70%	39.07	10.10%
South Dakota	122,183	14.70%	13.10	10.00%
Tennessee	918,507	14.20%	28.08	10.00%
Texas	2,839,295	10.90%	33.17	11.60%
Utah	271,419	9.50%	36.61	6.80%
Vermont	98,444	15.70%	24.39	7.50%
Virginia	1,062,505	13.00%	30.23	7.90%
Washington	908,417	13.20%	33.85	7.80%
West Virginia	311,949	16.80%	12.59	8.80%
Wisconsin	824,500	14.40%	16.15	7.50%
Wyoming	75,508	13.10%	27.33	4.80%
Puerto Rico	584,273	15.80%	29.38	39.70%

Sources: U.S. Census Bureau, Population Estimates; Current Population Survey, Annual Social and Economic Supplement; and American Community Survey.

Income

The median income of older persons in 2012 was \$27,612 for males and \$16,040 for females. From 2011 to 2012, median money income (after adjusting for inflation) of all households headed by older people rose .1% but this was not statistically significant. Households containing families headed by persons 65+ reported a median income in 2012 of \$48,957 (\$50,701 for non-Hispanic Whites, \$33,913 for Hispanics, \$40,348 for African-Americans, and \$56,378 for Asians). About 5% of family households with an elderly householder had incomes less than \$15,000 and 67% had incomes of \$35,000 or more (Figure 7).

Figure 7: Percent Distribution by Income: 2012



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

For all older persons reporting income in 2012 (41.8 million), 17% reported less than \$10,000 and 41% reported \$25,000 or more. The median income reported was \$20,380.

The major sources of income as reported by older persons in 2011 were Social Security (reported by 86% of older persons), income from assets (reported by 52%), private pensions (reported by 27%), government employee pensions (reported by 15%), and earnings (reported by 28%). In 2011, Social Security benefits accounted for 36% of the aggregate income of the older population. The bulk of the remainder consisted of earnings (32%), asset income (11%), and pensions (18%). Social Security constituted 90% or more of the income received by 35% of beneficiaries (22% of married couples and 45% of non-married beneficiaries).

Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; and "Income, Poverty, and Health Insurance Coverage in the United States: 2011," P60-245, issued September, 2013. Social Security Administration, "Fast Facts and Figures About Social Security, 2013."

Poverty

Over 3.9 million elderly persons (9.1%) were below the poverty level in 2012. This poverty rate is statistically different from the poverty rate in 2011 (8.7%). Another 2.4 million or 5.5% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level).

Just over 2.3 million older Whites (not Hispanic) (6.8%) were poor in 2012, compared to 18.2% of elderly African-Americans, 12.3% of Asians, and 20.6% of elderly Hispanics. Higher than average poverty rates were found in 2012 for older persons who lived inside principal cities (12.5%) and in the South (10.2%).

Older women had a higher poverty rate (11%) than older men (6.6%) in 2012. Older persons living alone were much more likely to be poor (16.8%) than were older persons living with families (5.4%). The highest poverty rates were experienced among older Hispanic women (41.6%) who lived alone and also by older Black women (33%) who lived alone.

In 2011, the U.S. Census Bureau released a new Supplemental Poverty Measure (SPM). The SPM methodology shows a significantly higher number of older persons below poverty than is shown by the official poverty measure. For persons 65 and older this poverty measure shows a poverty level of 14.8% in 2012 (more than 5 percentage points higher than the official rate of 9.1%). Unlike the official poverty rate, the SPM takes into account regional variations in the cost of housing etc. and, even more significantly, the impact of both non-cash benefits received (e.g., SNAP/food stamps, low income tax credits, WIC, etc.) and non-discretionary expenditures including medical out-of-pocket (MOOP) expenses. For persons 65 and over, MOOP was the major source of the significant differences between these measures. Bear in mind that the SPM does not replace the official poverty measure.

Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; "Income, Poverty, and Health Insurance Coverage in the United States: 2012," P60-245, issued September, 2013; and "The Research Supplemental Poverty Measure: 2012," P60-247, issued November 2013.

Housing

Of the 25.1 million households headed by older persons in 2011, 81% were owners and 19% were renters. The median family income of older homeowners was \$32,900. The median family income of older renters was \$16,200. In 2011, almost 50% of older householders spent more than one-fourth of their income on housing costs - 43% for owners and 71% for renters - as compared to 50% of all householders.

For older homeowners in 2011, the median construction year was 1970 compared with 1976 for all homeowners. Among the homes owned by people age 65 and older, 3.3% had physical problems. In 2011, the median value of homes owned by older persons was \$150,000 (with a median purchase price of \$55,000) compared to a median home value of \$160,000 for all homeowners. About 65% of older homeowners in 2011 owned their homes free and clear.

Source: Department of Housing and Urban Development, American Housing Survey, National Tables: 2011.

Employment

In 2013, 8.1 million (18.7 %) Americans age 65 and over were in the labor force (working or actively seeking work), including 4.5 million men (23.5%) and 3.6 million women (14.9%). They constituted 5% of the U.S. labor force. About 5.4% were unemployed. Labor force participation of men 65+ decreased steadily from two thirds in 1900 to 15.8% in 1985; then stayed at 16%-18% until 2002; and has been increasing since then to over 20%. The participation rate for women 65+ rose slightly from 1 of 12 in 1900 to 10.8% in 1956, fell to 7.3% in 1985, was around 7%-9% from 1986 – 2002. However, beginning in 2000, labor force participation of older women has been gradually rising to the 2013 level. This increase is especially noticeable among the population aged 65-69.

Source: Bureau of Labor Statistics, Current Population Survey, Labor Force Statistics.

Education

The educational level of the older population is increasing. Between 1970 and 2013, the percentage of older persons who had completed high school rose from 28% to 83%. About 25% in 2013 had a bachelor's degree or higher. The percentage who had completed high school varied considerably by race and ethnic origin in 2013: 87% of Whites (not Hispanic), 76% of Asians, 71% of African-Americans, 60% of American Indian/Alaska Natives (in 2012), and 51% of Hispanics. The increase in educational levels is also evident within these groups. In 1970, only 30% of older Whites and 9% of older African-Americans were high school graduates.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

Health and Health Care

In 2010-2012, 42% of noninstitutionalized people age 65 and over assessed their health as excellent or very good (compared to 55% for persons aged 45-64 years). There was little difference between the sexes on this measure, but older African-Americans (not Hispanic) (26%), older American Indians/Alaska Natives (31%), older Asians (34%), and older Hispanics (31%) were less likely to rate their health as excellent or very good than were older Whites (not Hispanic) (46%). Most older persons have at least one chronic condition and many have multiple conditions. In 2010-2012, the most frequently occurring conditions among older persons were: diagnosed arthritis (50%), all types of heart disease (30%), any cancer (24%), diagnosed diabetes (20% in 2007-2010), and hypertension (high blood pressure or taking antihypertensive medication) (72 percent in 2007-2010).

In January-June 2013, 69% of people age 65 and over reported that they received an influenza vaccination during the past 12 months and 61% reported that they had ever received a pneumococcal vaccination. About 27% (of persons 60+) reported height/weight combinations that placed them among the obese. Slightly over 42% of persons aged 65-74 and 29% of persons 75+ reported that they engaged in regular leisure-time physical activity. Only 8% reported that they are current smokers and 7% reported excessive alcohol consumption. Only 2% reported that they had experienced psychological distress during the past 30 days.

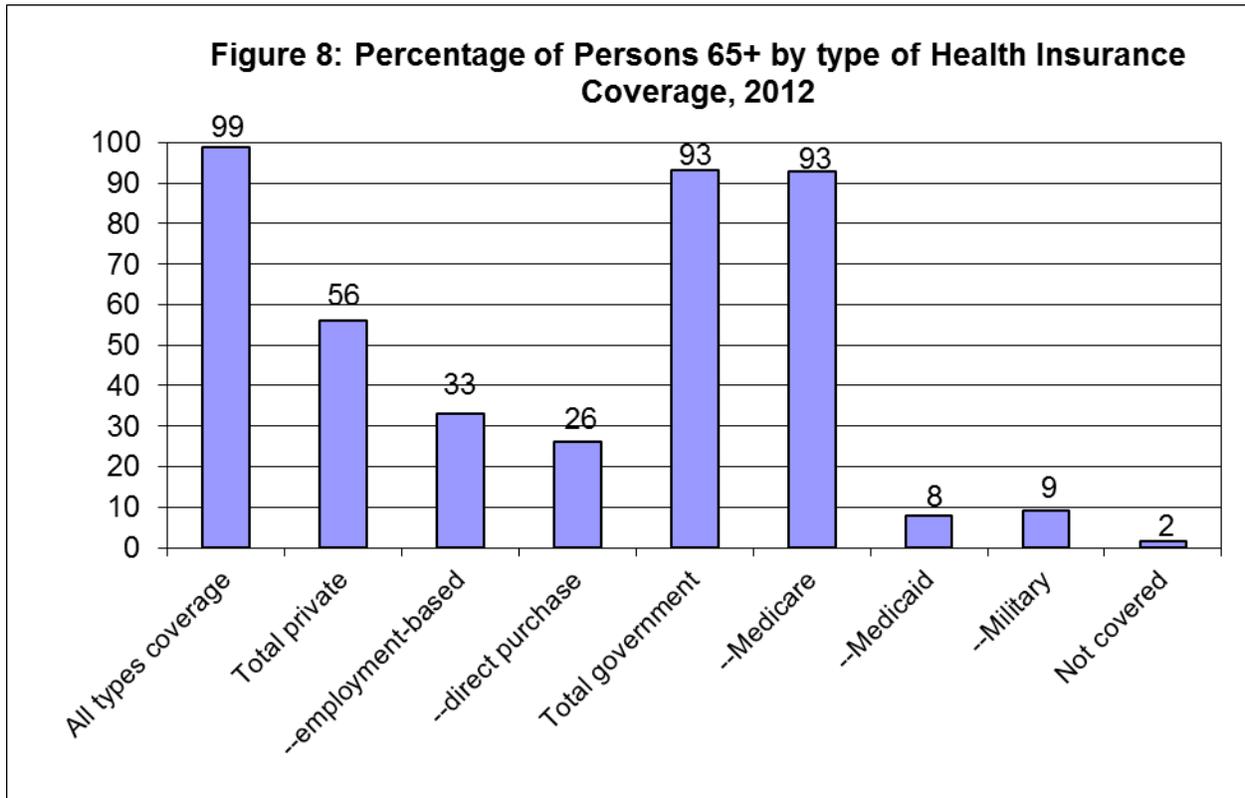
In 2009-2010, about 13.8 million persons aged 65 and older were discharged from short stay hospitals. This is a rate of 3,436.1 for every 10,000 persons aged 65+ which is about three times the comparable rate for persons of all ages (which was 1,125.1 per 10,000). The average length of stay for persons aged 65-74 5.4 days; for ages 75-84 it was 5.7 days; and for ages 85 and over it was 5.6 days. The comparable rate for persons of all ages was 4.8 days. The average length of stay for older people has decreased by 5 days since 1980. Older persons averaged more office visits with doctors in 2012. Among people age 75 and over, 23 percent had 10 or more visits to a doctor or other health care professional in the past 12 months compared to 14 percent among people age 45 to 64. In January-June 2013, 96% of older persons reported that they did have a usual place to go for medical care and only 2.3% said that they failed to obtain needed medical care during the previous 12 months due to financial barriers.

In 2012 older consumers averaged out-of-pocket health care expenditures of \$5,118, an increase of 43% since 2002. In contrast, the total population spent considerably less, averaging \$3,556 in out-of-pocket costs. Older Americans spent 12.7% of their total expenditures on health, almost twice the proportion spent by all consumers (6.9%). Health costs incurred on average by older consumers in 2012 consisted of \$3,186 (62%) for insurance, \$935 (18%) for medical services, \$798 (16%) for drugs, and \$200 (4.0%) for medical supplies.

Sources: National Center for Health Statistics, National Health Interview Survey; Early Release of Selected Estimates Based on Data from the January-June 2013 National Health Interview Survey; National Hospital Discharge Survey; and National Health and Nutrition Examination Survey. Bureau of Labor Statistics, Consumer Expenditure Survey, Table 1300. Age of Reference Person: Annual Expenditures Means, Shares, Standard Errors, and Coefficient of Variation.

Health Insurance Coverage

In 2012, almost all (93%) non-institutionalized persons 65+ were covered by Medicare. Medicare covers mostly acute care services and requires beneficiaries to pay part of the cost, leaving about half of health spending to be covered by other sources. About 56% had some type of private health insurance. Almost 9% had military-based health insurance and 8% of the non-institutionalized elderly were covered by Medicaid (Figure 8). Less than 2% did not have coverage of some kind. About 86% of non-institutionalized Medicare beneficiaries in 2009 had some type of supplementary coverage. Among Medicare beneficiaries residing in nursing homes in 2010, almost half (49%) were covered by Medicaid.



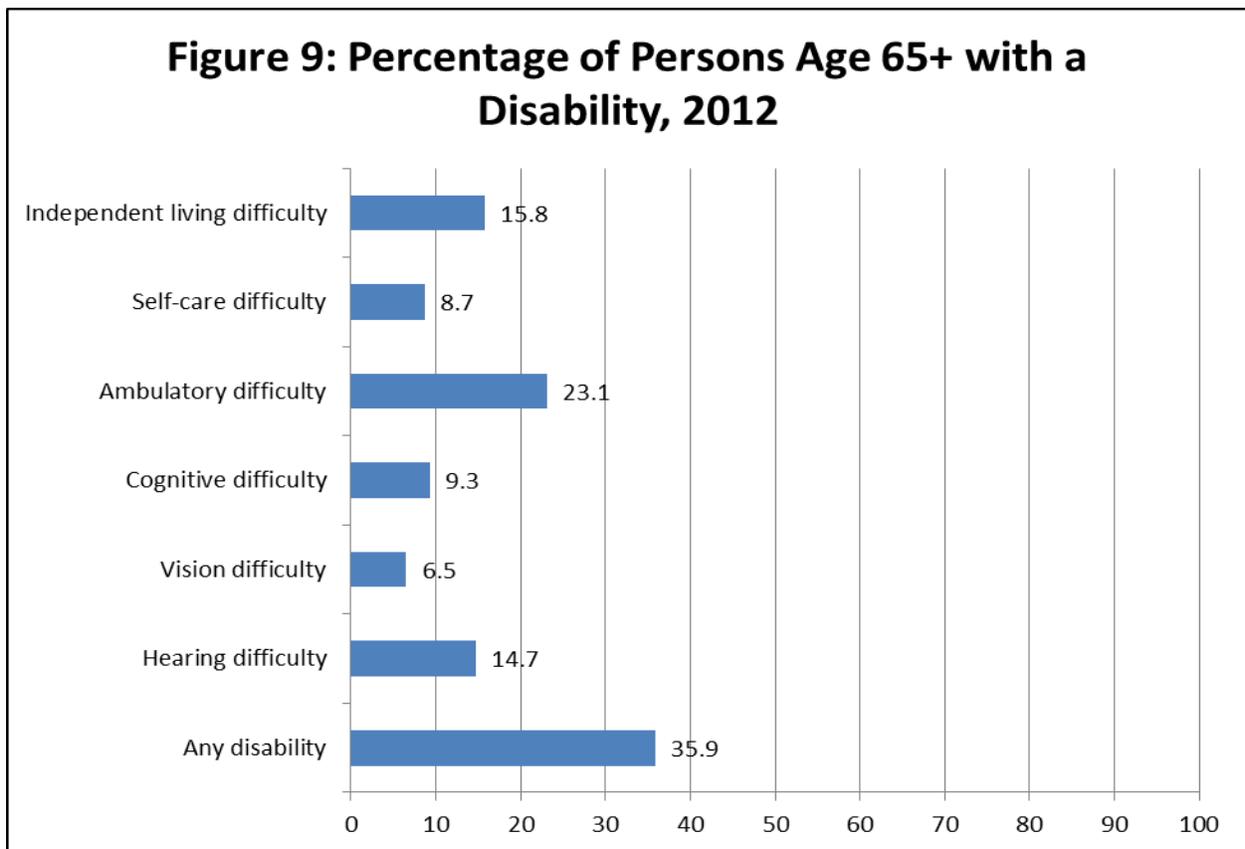
Note: Figure 8 data are for the non-institutionalized elderly. A person can be represented in more than one category.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

Sources: Centers for Medicare and Medicaid Services, Medicare Current Beneficiary Survey. U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement; and "Income, Poverty, and Health Insurance Coverage in the United States: 2012," P60-245, issued September, 2013.

Disability and Activity Limitations

Some type of disability (i.e., difficulty in hearing, vision, cognition, ambulation, self-care, or independent living) was reported by 36% of people age 65 and over in 2012. The percentages for individual disabilities ranged from almost one quarter (23 percent) having an ambulatory disability to 7 percent having a vision difficulty (Figure 9). Some of these disabilities may be relatively minor but others cause people to require assistance to meet important personal needs. There is a strong relationship between disability status and reported health status. Presence of a severe disability is also associated with lower income levels and educational attainment.



Source: U.S. Census Bureau, American Community Survey.

Using limitations in activities of daily living (ADLs) and instrumental activities of daily living (IADLs) to measure disability, in 2010, 28% of community-resident Medicare beneficiaries age 65+ reported difficulty in performing one or more ADLs and an additional 12% reported difficulty with one or more IADLs. By contrast, 92% of institutionalized Medicare beneficiaries had difficulties with one or more ADLs and 76% of them had difficulty with three or more ADLs. [ADLs include bathing, dressing, eating, and getting around the house. IADLs include preparing meals, shopping, managing money, using the telephone, doing housework, and taking medication.] Limitations in activities because of chronic conditions increase with age.

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

Sources: U.S. Census Bureau, American Community Survey. Centers for Medicare and Medicaid Services, Medicare Current Beneficiary Survey. National Center for Health Statistics, National Health Interview Survey.

Notes

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

A Profile of Older Americans: 2013 was developed by the Administration on Aging (AoA), Administration for Community Living, U.S. Department of Health and Human Services.

AoA serves as an advocate for the elderly within the federal government and is working to encourage and coordinate a responsive system of family and community based services throughout the nation. AoA helps states develop comprehensive service systems which are administered by 56 State and Territorial Units on Aging, 618 Area Agencies on Aging, and 246 Native American and Hawaiian organizations.