

Aging Veterans: America's Veteran Population in Later Life

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America's veterans have served around the world, on every continent, including Antarctica.¹ Although recent wars in Iraq and Afghanistan often come to mind, most of America's veterans served before the Global War on Terror. In fact, of the country's 16.5 million living veterans, 8.1 million (or nearly 50 percent) are 65 years or older. It is important to look at veterans, not just in terms of their recent service, but in a generational context. The largest portion of veterans are men who served decades ago. Rather than facing a recent return to civilian life and the civilian labor market (Gumber and Vespa, 2020), most veterans face the experiences of an aging population such as access to healthcare, living with a disability, and aging in place. Health and aging aside, it is important to understand older veterans because they represent a kind of collective memory of past conflicts and wartime experiences that will fade to history books as the last living veterans of World War II, Korea, and Vietnam age and die.

This report looks at America's older veterans, focusing on those who were at least 65 years old in 2021.² Using data from the 2021 American Community Survey (ACS), 1-year estimates, the report examines the demographics of the older veteran population, including its age and sex structure, and how the size of the older veteran population has changed over time. It

¹ U.S. military personnel served in Antarctica in two operations (Highjump and Windmill) in the late 1940s, when the U.S. Navy established a research base and conducted various training exercises.

² The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and has approved the disclosure avoidance practices applied to this release: CBDRB-FY23-POP001-0110.

explores the most common historical periods when these veterans served, their current family and living arrangements, and their economic well-being. Last, the report looks at the health, disability, and isolation of older veterans—specifically, how many older veterans live alone and are at risk of being homebound.

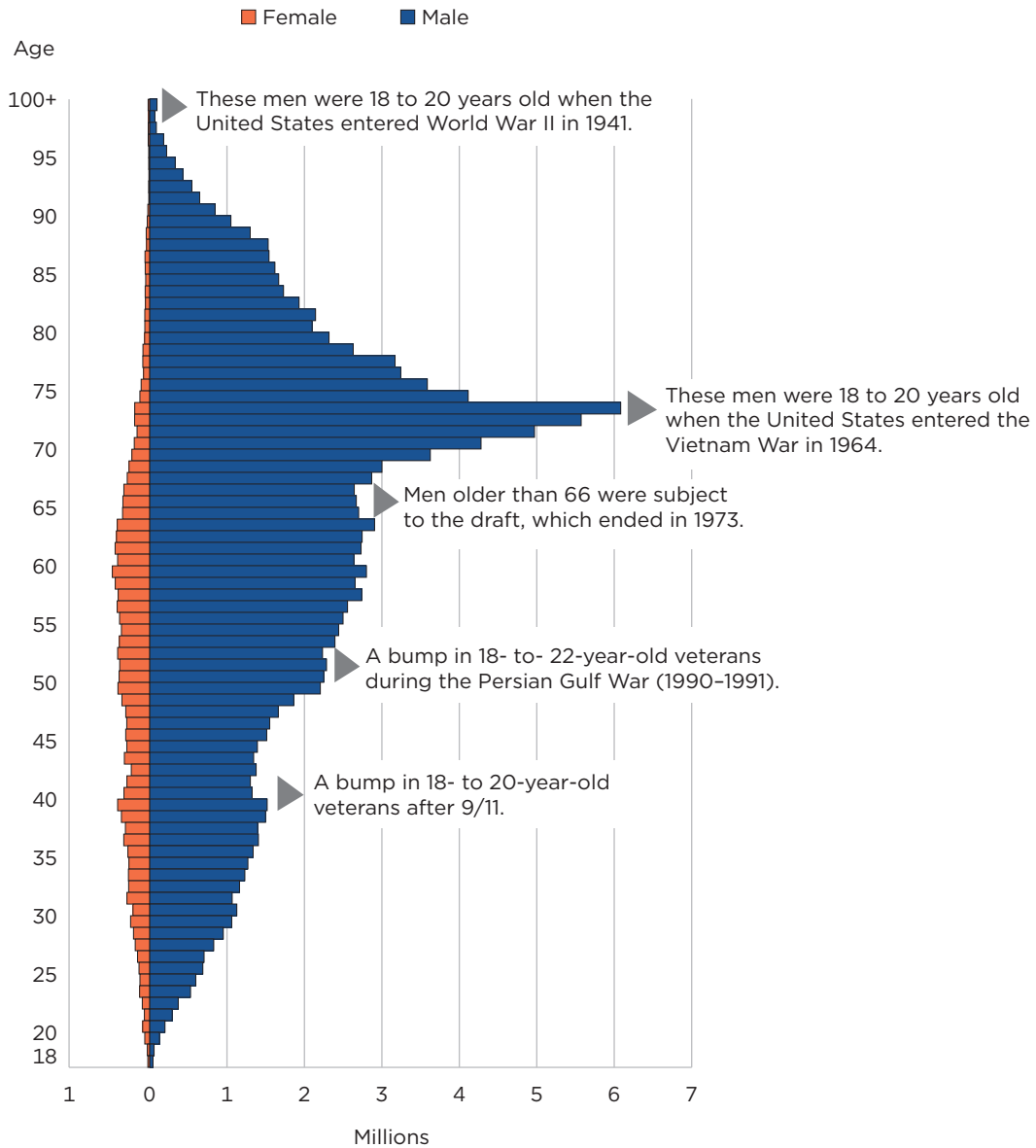
THE DEMOGRAPHICS OF OLDER VETERANS

Veterans Are Overwhelmingly Men, Especially at Older Ages

The lopsided population pyramid (Figure 1) shows how men vastly outnumber women among veterans, notably those who are older than 70 years. During the 1970s, the military transitioned to an all-volunteer force and Congress passed legislation that allowed women to enroll in service academies, which greatly expanded the opportunities for women to serve in the U.S. armed forces (U.S. Department of Veterans Affairs, 2017). Since that time, the number of female veterans has increased, and women now make up 1 in 10 veterans (U.S. Census Bureau, 2022).

The shape of the population pyramid also reflects historical events that underlie the number of men and women who served in the military. The largest age groups of male veterans are 72–74 years old. In 1964, when the United States entered the Vietnam War, these men were 18–20 years old and made up the core age group of draftees and enlistees.

Figure 1.
Number of Veterans Aged 18 and Over: 2021
 Men Overwhelmingly Fill the Ranks of the Veteran Population



Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

The number of veterans who are younger than the age of 66 drops considerably. The draft during the Vietnam War expanded the size of the military, while the roughly 15 years of peacetime that followed that war reduced the need for a larger military. In 1968, for example, there were 3.5 million

service members on active duty compared with 1.4 million in 2000 (Defense Manpower Data Center, 2022). In addition, adopting an all-volunteer force in 1973 further reduced the number of service members. The effects of other wars and conflicts on the number of veterans are still evident among

other age groups. For example, there is a bump in the number of veteran men and women who are 38–40 years old, who would have been 18–20 around the time of the terrorist attacks of September 2001.

Table 1.
Number of Living Veterans in the United States: 2021

Almost One-Half of Veterans Are 65 Years and Over
 (Numbers in thousands, civilian population aged 18 and over)

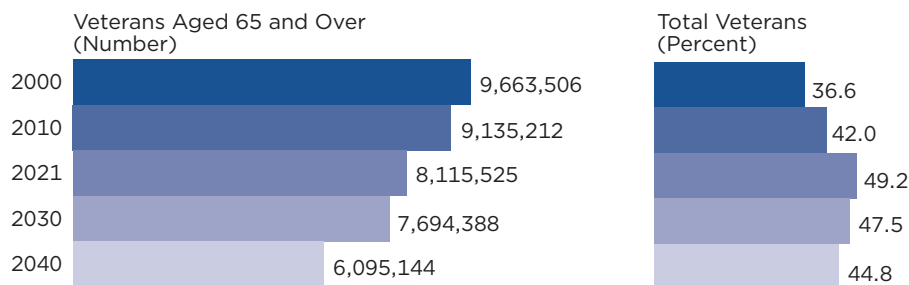
Age group	Number	Standard error	Civilian population (percent)	Standard error	Veteran population (percent)	Standard error
Civilian population, aged 18 and over	257,084	21.47	100.0	X	X	X
Nonveteran.....	240,582	52.24	93.6	0.02	X	X
Veteran	16,502	47.82	6.4	0.02	100.0	X
18-29	664	11.23	0.3	<0.00	4.0	0.07
30-49	3,318	21.30	1.3	0.01	20.1	0.10
50-59	2,811	18.92	1.1	0.01	17.0	0.09
60-69	3,132	18.03	1.2	0.01	19.0	0.10
70-79	4,268	16.55	1.7	0.01	25.9	0.09
80-89	1,840	12.96	0.7	0.01	11.2	0.08
90-99	456	5.30	0.2	<0.00	2.8	0.03
100 and over.....	11	1.12	<0.0	<0.00	0.1	0.01
50 and over.....	12,520	35.10	4.9	0.01	75.9	0.11
65 and over.....	8,116	22.49	3.2	0.01	49.2	0.12
85 and over.....	1,257	8.50	0.5	<0.00	7.6	0.05

X Not applicable.

Note: Estimates represent the total veteran population in the United States living in both households and group quarters.

Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

Figure 2.
Number of Veterans Aged 65 and Over: 2000 to 2021 and Projected Number: 2030 to 2040
 Nearly One-Half of Veterans Are Aged 65 and Over



Source: U.S. Census Bureau, 2000 Census, Summary File 3; 2010 and 2021 American Community Survey, 1-year estimates; for projections, U.S. Department of Veterans Affairs, National Center for Veterans Analysis and Statistics, 2018 VetPop Model.

About One-Half of Veterans Are 65 Years and Over

Of the 16.5 million living veterans in the United States, 8.1 million (49 percent) are 65 years and over (Table 1). Of all veterans, 1 in 4 is 70 to 79 years old, making this the single largest age group of veterans, while 3 in 4 are at least 50 years old. The prevalence of older veterans contrasts

with the image of most veterans being young men and women who served in the Global War on Terror. It is a reminder that the historical wars that the United States fought in Europe and Asia still substantially shape the size and composition of today's veteran population. This also reveals that military experience used to be more common in the past but is limited to a

small segment of the population today. Between 1980 and 2017, for example, the proportion of all adult men in the United States who had served in the military fell from 37 percent to 14 percent (U.S. Census Bureau, 2019).

Although the absolute number of older veterans has declined over the last 20 years, they make up a larger share of the veteran

Table 2.
Service Period for Veterans 65 Years and Over: 2021

Most Older Veterans Today Served During the Vietnam Era
 (Numbers in thousands, civilian population)

Period of service	Number	Standard error	Percent	Standard error
Total veterans, aged 65 and over	8,116	22.49	100.0	X
Period of Service				
Post-9/11 (September 2001 to present)	104	3.16	1.3	0.04
Gulf War (August 1990 to August 2001)	447	6.73	5.5	0.08
May 1975 to July 1990 ¹	1,337	10.91	16.5	0.12
Vietnam era (August 1964 to April 1975)	5,517	18.92	68.0	0.14
February 1955 to July 1964 ¹	1,634	12.09	20.1	0.14
Korean War (July 1950 to January 1955)	804	7.10	9.9	0.09
January 1947 to June 1950 ¹	92	3.20	1.1	0.04
World War II (December 1941 to December 1946)	183	3.73	2.3	0.05
November 1941 or earlier ¹	4	0.53	0.1	0.01
Any peacetime period	2,892	17.19	35.6	0.18
Only during peacetime	1,552	12.09	19.1	0.14

X Not applicable.

¹ Peacetime.

Note: Periods of service are not mutually exclusive, and veterans may have served in multiple periods. As a result, percentages will not add to 100.

Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

population today than they did in 2000 (Figure 2). At that time, older veterans who were at least 65 made up about 37 percent of all living veterans in the United States. By 2021, this proportion increased to 49 percent, even though the number of older veterans fell from 9.7 million to 8.1 million during this period. It seems counterintuitive that the proportion should rise while the number falls. What this pattern reflects are historical changes in the U.S. armed forces, which grew very large, very quickly, and then rapidly shrank. The result is a large group of older men, and some women, who are aging in lockstep but are joined by much smaller streams of younger veterans.

The Largest Cohort of Living Veterans Served During the Vietnam Era

The Second World War left an enduring imprint on our nation and our collective memory when we think of wartime veterans. Very few World War II veterans are alive

today—about 183,000 of the 16.1 million who served between 1941 and 1945.³ Among veterans aged 65 and over, those who served during World War II make up the smallest wartime cohort still alive today (Table 2). Among the oldest veterans, those 85 or older, service during the Korean War ranks as the most common service period (Figure 3).

Among older veterans in general, the largest cohort living today served during the Vietnam Era (Vespa, 2020). In 2021, they made up one-third of all veterans (U.S. Census Bureau, 2021) and over two-thirds of older veterans (Table 2). The next largest cohort served between 1955 and 1964, the peacetime decade between the Korean and Vietnam wars (Table 2). Despite being officially a period of peace when the United States was not on an active war footing,

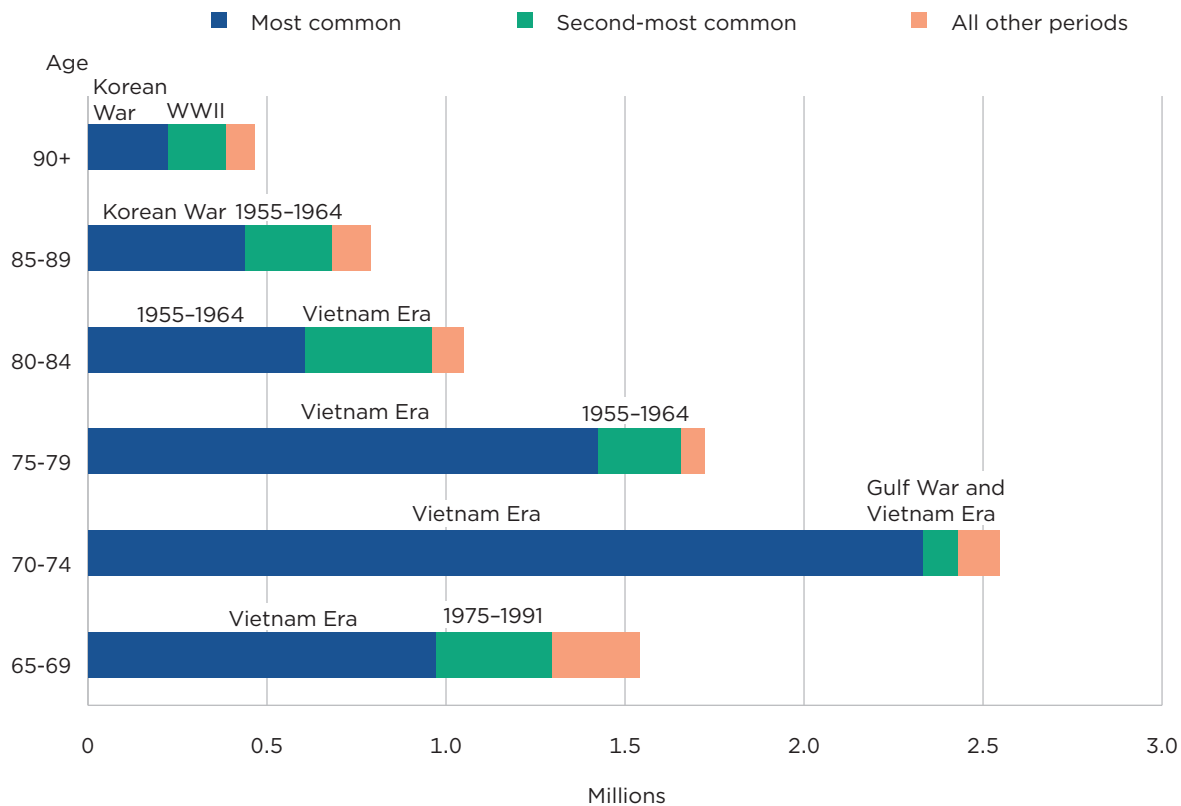
³ For information on the number of Americans who served during each wartime period, refer to “America’s Wars Fact Sheet,” U.S. Department of Veterans Affairs, <www.va.gov/opa/publications/factsheets/fs_americas_wars.pdf>.

the country still maintained a large military. Hundreds of thousands of veterans served in Europe as a legacy of World War II and as a Cold War deterrent against the Soviet Union. At the start of that “peacetime” decade, the number of active-duty service members was roughly twice the size of today’s military (around 2.9 million in 1955 compared with 1.4 million in 2021) (Defense Manpower Data Center, 2022).

CHARACTERISTICS OF OLDER VETERANS

One of the defining features of the older veteran population is that it is almost entirely made up of men: 96 percent of older veterans are men (Table 3). As a result, the demographics of older veterans are in many ways the demographics of older men. Older men, in general, are more likely to be married and living with their spouse, and less likely to be widowed or living alone, than older women. This same pattern applies to the older veteran population,

Figure 3.
Most Common Periods of Service for Older Veterans
 (Number of veterans)



Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

almost two-thirds of whom live with their spouse, compared with just over one-half of older non-veterans (Table 3). Very few older veterans (about 5 percent) have never been married, reflecting how uncommon it was for men of that generation to remain unmarried.

Older veterans are distinctive from the rest of the older population in that they are more likely to be White and less likely to be foreign-born or speak another language at home besides English (Table 3). Older veterans are also less likely to live in group quarters, while those who do live in group quarters predominantly live in nursing facilities. Older veterans may

have different characteristics than the rest of the older population because of demographic factors. These could include differences in mortality rates and immigration and emigration patterns between the White and non-White population. Older veterans may also have different characteristics because of the selectiveness of men who served, whether as draftees or volunteers.

Older Veterans Are Less Likely to Be Living in Poverty Than Older Nonveterans

Older veterans are economically advantaged in several ways compared with the older nonveteran

population. They have higher median incomes and are less likely to be living in poverty or receiving government assistance (Table 4). The median income of older veterans was about \$39,300 in 2021 compared with about \$26,000 for older nonveterans. The difference is likely the result of several factors, such as military pensions or other service-related benefits, as well as differences in civilian labor force experiences.

Housing burden is another measure of economic well-being that suggests older veterans are better off economically than the rest of the older population. Housing burden represents the

Table 3.
Demographics and Living Arrangements of Older Veterans: 2021

Almost Two-Thirds of Older Veterans Live With Their Spouse
(In percent, civilian population 18 years and over)

Characteristic	Veterans 65 years and over	Standard error	Nonveterans 65 years and over	Standard error	All veterans	Standard error
Total	8,115,525	22,492	47,776,489	25,107	16,501,502	47,818
Characteristics (percent)	100.0	X	100.0	X	100.0	X
Living Arrangements						
In households	98.1	0.05	97.4	0.01	98.3	0.03
Living alone	21.7	0.13	26.4	0.07	18.2	0.11
With spouse	64.3	0.18	52.2	0.08	61.1	0.14
Other family	7.5	0.09	14.5	0.06	11.6	0.10
Nonrelatives	4.6	0.08	4.4	0.03	7.4	0.08
In group quarters	1.9	0.05	2.6	0.01	1.7	0.03
Nursing facility	1.4	0.03	2.0	0.01	0.7	0.02
Prison, jail, or correctional facility	0.2	0.01	0.1	<0.0	0.5	0.02
Other group home for adults	0.2	0.01	0.3	0.01	0.1	0.01
All other group quarters	0.2	0.02	0.3	0.01	0.4	0.02
Multigenerational household	4.0	0.07	6.5	0.05	4.7	0.06
Marriage and Family						
Current marital status						
Married, spouse present	64.3	0.18	52.2	0.08	61.1	0.14
Married, spouse absent	2.5	0.05	2.4	0.03	2.5	0.04
Divorced or separated	14.6	0.13	16.5	0.05	17.6	0.11
Widowed	13.8	0.12	22.3	0.06	7.6	0.07
Never married	4.9	0.08	6.7	0.04	11.2	0.11
Living with grandchildren	3.4	0.06	5.1	0.04	2.9	0.04
Caregiving for grandchildren	1.0	0.04	1.2	0.02	1.0	0.03
Demographics						
Male	95.6	0.07	36.5	0.03	90.0	0.07
Female	4.4	0.07	63.5	0.03	10.1	0.07
White	81.7	0.12	73.0	0.03	73.0	0.13
Black	8.6	0.09	9.2	0.02	12.2	0.10
Asian	1.5	0.04	5.3	0.01	1.8	0.03
Other race	3.1	0.05	2.9	0.02	4.8	0.06
Hispanic	5.1	0.07	9.7	0.02	8.2	0.08
Foreign-born	3.7	0.07	15.9	0.05	4.6	0.06
Speaks a language other than English at home	6.6	0.08	16.9	0.05	8.5	0.08

X Not applicable.

Note: Race categories are shown as single race, non-Hispanic groups. "Other race" includes people who are multiracial. Hispanics may be any race.

Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

percentage of a person's income that is spent on housing, with a high cost burden defined as spending more than 30 percent on housing. About 22 percent of older veterans experience a high cost burden compared with 28 percent of the older nonveteran population (Table 4).

Over 40 Percent of Older Veterans Are Disabled

Although older veterans tend to be better off economically than older nonveterans, they may be in poorer health than the rest of the older population. Older veterans are more likely to be disabled, and a slightly higher percentage have

two or more disabilities (Table 4). About 42 percent of older veterans report some kind of disability, compared with 33 percent of older nonveterans. These disabilities include difficulty with independent living, self-care, and cognitive functioning, as well as serious difficulty seeing, hearing,

Table 4.

Economic Security and Well-Being of Veterans 65 Years and Over: 2021

Older Veterans Are Less Likely to Be Living in Poverty Than the Older Nonveteran Population

(In percent, civilian population 18 years and over)

Characteristic	Veterans 65 years and over	Standard error	Non- veterans 65 years and over	Standard error	All veterans	Standard error
Total	8,115,525	22,492	47,776,489	25,107	16,501,502	47,818
Personal income in dollars (median)	39,320	137	25,940	50	46,780	112
Characteristics (percent)	100.0	X	100.0		100.0	X
Income-to-poverty ratio						
Less than 150 percent of poverty	13.4	0.12	19.6	0.07	13.1	0.09
100 percent or less of poverty	6.9	0.09	11.0	0.05	7.5	0.08
150 to 399 percent of poverty	39.9	0.18	38.5	0.08	36.9	0.13
400 to 599 percent of poverty	21.9	0.14	18.3	0.07	22.3	0.11
600 percent or more of poverty	24.8	0.15	23.7	0.09	27.7	0.12
Receives government assistance ¹	8.6	0.09	13.5	0.06	10.3	0.08
Housing Burden						
Percentage of income spent on housing (mean) ..	22.9	0.09	26.3	0.04	22.8	0.05
High cost-burdened (more than 30 percent of income spent on housing)	22.3	0.15	27.6	0.08	20.9	0.11
Severe cost-burdened (more than 50 percent of income spent on housing)	10.0	0.12	13.5	0.06	9.0	0.08
Health and Disability						
Has disability ²	41.9	0.18	32.5	0.07	30.6	0.11
Has 2 or more disabilities	21.5	0.14	18.3	0.06	15.0	0.10
Has service-connected disability ³	23.2	0.16	X	X	27.8	0.12
Service-connected disability rating 50 percent or more	11.4	0.11	X	X	15.2	0.12
Health Insurance⁴						
TRICARE or other military health care	18.6	0.13	3.2	0.03	19.4	0.10
Enrolled for VA health care	41.2	0.14	0.9	0.02	37.9	0.12
Neither TRICARE nor VA health care	51.3	0.16	96.1	0.03	53.5	0.12

X Not applicable.

¹ Government assistance is defined as receiving public assistance, Supplemental Security Income, or food stamps.² Includes self-reported difficulty walking or climbing stairs, dressing or bathing, hearing, seeing, concentrating or remembering, and running errands alone.³ A service-connected disability is an injury, disease, or illness that was caused by or aggravated in the course of active-duty service in the armed forces. A service-connected disability is separate from the self-reported disabilities noted above. A veteran may report both a disability and a service-connected disability.⁴ Most older adults are covered by Medicare in the United States. The estimates of health insurance in this table are independent of Medicare coverage and only include estimates of service-related health insurance coverage.

Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

and walking. Furthermore, older veterans are less likely to have a disability caused by an injury or illness related to their military service compared with veterans of all ages. Older veterans may be less likely to have a service-connected disability because they were less likely to have been diagnosed than younger veterans are today. What is more, severely disabled older veterans may have already passed away, leaving a group of relatively healthier older veterans who are still alive. Although most older

adults in the United States are covered by Medicare, veterans may have additional health insurance coverage because of their military service. About 19 percent of older veterans have TRICARE, and 41 percent are enrolled for health care through the Veterans Health Administration. In contrast, over one-half of older veterans have neither type of service-related coverage, although they may be covered by other private health insurance or Medicare (estimates of private health insurance and

Medicare were not included in this report; refer to Table 4).

Older Veterans Are Less Likely To Be Homebound Than Other Older Adults

Apart from economic and physical well-being, another measure of older veterans' welfare is social isolation. Isolation is not just a matter of living alone; it extends to interactions with neighbors and friends, feelings of connectedness and belonging, and the ease

Table 5.
Characteristics of Isolation Among Older Veterans: 2021

Older Veterans Are Less Likely to Be at Risk of Isolation Than Older Nonveterans
(In percent, civilian population 18 years and over)

Characteristic	Veterans 65 years and over	Standard error	Non- veterans 65 years and over	Standard error	All veterans	Standard error	Non- veterans	Standard error
Total	8,115,525	22,492	47,776,489	25,107	16,501,502	47,818	240,582,282	52,241
Lives alone	21.7	0.13	26.4	0.07	18.2	0.11	13.7	0.02
No automobile.	7.1	0.10	11.2	0.05	6.1	0.07	8.9	0.02
Serious difficulty walking or climbing stairs	23.2	0.15	21.5	0.06	15.8	0.12	7.8	0.02
Difficulty running errands without help.	13.9	0.13	14.8	0.05	9.6	0.08	6.0	0.02
Index of Isolation								
1 or more characteristics	42.8	0.19	45.6	0.08	34.4	0.15	26.5	0.03
2 or more characteristics	17.1	0.14	19.5	0.06	11.8	0.10	7.4	0.02
3 or more characteristics	5.0	0.08	7.0	0.04	3.1	0.05	2.1	0.01

Note: The index of isolation is a sum of the four measures: lives alone; no automobile or motor vehicle; serious difficulty walking or climbing stairs; and difficulty running errands outside the home without help.
Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

with which older adults can leave their home and travel around the neighborhood. Ideally, a measure of social isolation would include measures of the lack of contact with close friends and family, self-reported feelings of loneliness and depression, and not participating in social activities (Zavaleta, Samuel, Mills, 2017).

Although the ACS does not collect these measures, it does have some data that can estimate isolation and gauge the risk of being homebound. These four measures include: (1) living alone, (2) not having an automobile or other motor vehicle, (3) having serious difficulty walking or climbing stairs, and (4) struggling to run errands alone outside of the home. In this report, we sum these four measures to create an index of social isolation, ranging from zero (not having any of the above indicators) to four (having all of the indicators). By combining these measures into an index, we can assess how many older

veterans are likely to be homebound and at risk of experiencing social isolation.

As this report has shown, older veterans are distinctive, standing out from the rest of the older population as well as from other younger veterans. In terms of being at risk of isolation, older veterans stand out once more.

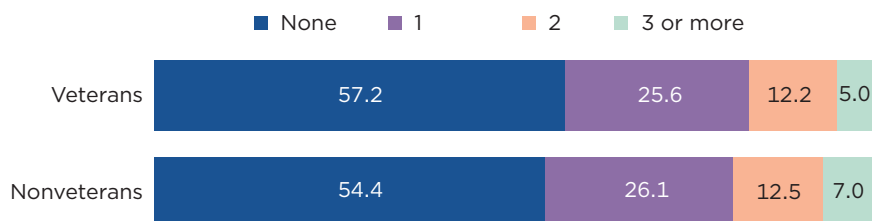
Veterans of all ages are more likely to have at least one characteristic of isolation than nonveterans (Table 5). For example, about 34 percent of all veterans, compared with 27 percent of nonveterans, have one or more characteristics of isolation. Compared with nonveterans, veterans are more likely to live alone and almost twice as likely to have difficulty walking or climbing stairs.

Among the population aged 65 or older, veterans are slightly less likely to be socially isolated than other older adults (43 percent compared with 46 percent, as shown in Table 5), and are

less likely to experience multiple characteristics of isolation (Figure 4). One reason why older veterans may be less at risk of isolation is that they are more likely to be married and living with their spouse than the rest of the older population (Table 3).

This is not to say that younger veterans are lonelier and older veterans are better connected to their communities. Instead, these estimates should be interpreted as risk factors or in some cases barriers to family or community connectedness. For example, having serious difficulty walking could indicate that a veteran has trouble leaving the home, which would put him at risk of being homebound. Similarly, having difficulty running errands without help could indicate that a veteran cannot easily get around his neighborhood. While many programs aim to lift veterans out of poverty and treat their physical health, it is also important to consider the places where they live

Figure 4.
Percentage of People Aged 65 and Over by Number of Isolation Characteristics: 2021
 Older Veterans Tend to Be Less Isolated Than Nonveterans



Note: This figure sums four measures of isolation: living alone, having no motor vehicle, serious difficulty walking or climbing stairs, and difficulty running errands outside the home without help.

Source: U.S. Census Bureau, 2021 American Community Survey, 1-year estimates.

and their ability to engage with their communities.⁴

SUMMARY

Over the last 80 years, America’s involvement in wars and conflicts around the world has left a lasting legacy on the size and composition of the veteran population. About one-half of living veterans in the United States are at least 65 years old, and three-quarters are 50 or older. Owing to women’s restricted opportunities to serve in the military before the 1980s, older veterans are almost entirely men. They tend to be economically better off than other older adults who did not serve in the military. Although they are more likely to be disabled and report multiple disabilities than other older adults, older veterans are slightly less likely to be isolated, at least in terms of being able to leave their homes and navigate their neighborhoods with ease. These older veterans are an important link to America’s past conflicts. They contribute to the nation’s

⁴ The measure of social isolation presented in this report attempts to gauge a relatively permanent state of being home-bound for older veterans. The 2021 ACS data were collected during the COVID-19 pandemic when social isolation may have been a temporary response to the pandemic.

collective memory of wartime experiences, one that will pass into history as this generation of veterans ages and dies.

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