We the American... Elderly

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Acknowledgments

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Introduction

Diversity and growth are two terms that describe us, America’s elderly population. “The elderly” is a commonly used label for the population 65 years old and over. Yet, we are a heterogeneous population. Our social and economic diversities are too complex to understand based on sweeping generalizations about us.

Our age, gender, race, and ethnic groups have distinctive characteristics, and we have different experiences in aging. Some of us have significant financial and health problems while others of us spend our winters skiing and our summers mountain climbing. Some stay in the paid work force until death while most others have much leisure time which is filled with volunteer work, care of children or the frail elderly, puttering about, or in other activities that are personally satisfying. Others of us are bored or depressed. In short, “the elderly,” like other age groups, are mixed in needs, abilities, and resources.

Growth is another significant aspect of the elderly population, especially the oldest-old. Since the founding of this Nation, the United States has been thought of as a Nation of youth. Eventually, there will be more grandparents than there will be youth.

Because we are increasing in number and living longer into our retirement, the United States has begun to experience the changes in our culture that come with an aging society and affect all of us.

Note: Data in this report differ slightly from the 1990 census counts. The data were modified because some persons reported their age as of a date after April 1, 1990, making them 1 year older than at the time of the census. Adjustments to race classification were also made.
As we entered the 20th century, we were a small segment of the population.

In 1900, there were 3.1 million elderly in the United States. About 1 in 25 Americans were elderly.

There were about 122,000 oldest-old Americans (persons 85 years old and over) in 1900, only a fraction of 1 percent of the population.

Average life expectancy for persons born in 1900 was 47 years.


As we near the 21st century, our population is 10 times larger than 1900.

In 1990, there were 31.1 million elderly Americans, 10 times as many as in 1900. About 1 in 8 Americans were elderly in 1990.

In 1990, the oldest-old numbered 3.0 million persons, 1.2 percent of the population.

The post-World War II “Baby Boom” (the 75 million people born from 1946 to 1964) were 26 to 44 years old in 1990. They will contribute to large increases in the elderly population after the year 2010.

In 1990, life expectancy at birth was a little over 75 years old — more than a quarter of a century longer than in 1900.

We are projected to grow much faster than the total population from 1990 to 2020.

From 1990 to 2020, the elderly population is projected to increase to 54 million persons. The growth rate of the elderly would be more than double that of the total population during this period. Beginning in 2011, the first members of the Baby Boom will reach age 65.

In 2020, about 1 in 6 Americans would be elderly. More children would know their great grandparents, as the four-generation family would become more common.

About 6.5 million persons would be 85 years old and over in 2020 — more than double the 1990 number. The number of Americans 100 years old and over could increase 8 times from 1990.

By the middle of the next century, our number could reach 79 million.

In 2050, the final phase of the gerontological explosion would occur. The elderly population as a whole would number about 79 million people, more than double its present size. About 1 in 5 Americans would be elderly.

The population 65 to 74 years old would reach its projected peak of 38 million in 2030 and drop to about 35 million in 2050, still about twice as large as in 1990.

The population 75 to 84 years old would reach a peak of 29 million in 2040, then decrease to 26 million in 2050. This age group would be about 2 1/2 times as large as in 1990.
The elderly population is aging.

While the elderly population as a whole grew 22 percent from 1980 to 1990, the number of oldest-old grew 35 percent. In 1990, the oldest-old population had grown to 3.0 million persons, about 1.2 percent of the total population.

In 2050, the survivors of the Baby-Boom generation will be the Great-Grandparent Boom, 85 years old and over. They would number about 18 million persons, nearly 3 times the size of the oldest-old population in 2020, and nearly 6 times as large as this age group was in 1990. The oldest-old would be about 5 percent of the total population in 2050.

These projected population numbers assume that recent trends in fertility, mortality, and immigration will continue. If mortality decreases, for example, due to better health habits and medical advances, the number of elderly could be even higher than reflected in these projections.

We will be a larger proportion of race groups and Hispanics in 2050.

Compared with other race groups or Hispanics, the White population had the highest proportion of elderly in 1990. This is because Whites have higher survival rates to 65 years old and lower recent fertility rates. Also, the White proportion of immigrants has declined over the past 30 years. In 2050, an even larger proportion of the White population may be elderly.

From 1990 to 2050, the percentage of elderly in the Black population could nearly double from 8 percent to 15 percent.

Among American Indians, Eskimos, and Aleuts, the proportion of elderly could more than double from nearly 6 percent to just over 12 percent.

The elderly constituted 6 percent of the Asian and Pacific Islander population in 1990 and could reach 16 percent of this group in 2050.

Only 5 percent of persons of Hispanic origin were elderly in 1990. This could triple to 15 percent by 2050.

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**Figure 5.**
Population 85 Years Old and Over: 1900 to 2050
(Millions. Middle series projections)

**Figure 6.**
Persons 65 Years Old and Over by Race and Hispanic Origin: 1990 and 2050
(Percent. Middle series projections)
As our population grows in number, we will also grow more diverse.

In 1990, of the 31 million elderly people of all races, 28 million were White; 2.5 million were Black; about 114,000 were American Indian, Eskimo, or Aleut; and about 454,000 were Asian and Pacific Islander. There were 1.1 million elderly persons of Hispanic origin in 1990.

There were more than 600,000 persons of races other than White 80 years old and over in 1990.

In 2050, there would be 79 million elderly Americans. While the number of elderly Whites would more than double to 62 million in 2050, the number of elderly Blacks would nearly quadruple to over 9 million.

The number of American Indian, Eskimo, and Aleut elderly would be 562,000. The number of Asian and Pacific Islander elderly would approach 7 million.

The number of elderly Hispanics in 2050, 12 million, would be 11 times as many as in 1990.

The number of persons 80 years old and over would increase at a faster rate. The number of Hispanics 80 years old and over would increase from about 200,000 in 1990 to more than 4 million in 2050.
**Nine States had more than 1 million elderly in 1990.**

America's most populous States are also those with the largest elderly populations. California, Florida, New York, Pennsylvania, Texas, Illinois, Ohio, Michigan, and New Jersey each had more than 1 million elderly.

The number of elderly increased in every State from 1980 to 1990. The greatest increase in the elderly population was in Western and Southeastern coastal States. Although California had the largest number of elderly, Florida had the Nation's highest proportion of elderly, 18 percent. Pennsylvania, Iowa, Rhode Island, West Virginia, Arkansas, South Dakota, North Dakota, Nebraska, and Missouri all had 14 to 15 percent of their population who were elderly.

Some Midwestern States with a high percentage of farmland, such as North Dakota, South Dakota, Nebraska, and Iowa, have a higher proportion of elderly than for the total United States (13 percent in 1990), primarily because of out-migration of the young.

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**About 1.6 million of us live in nursing homes.**

About 1.6 million elderly persons lived in nursing homes in 1990. Nine States had more than 50,000 elderly nursing home residents: California, Florida, Illinois, Massachusetts, Michigan, New York, Ohio, Pennsylvania, and Texas.

About 1.3 million of the 1.6 million elderly were female. Only 1 in 7 elderly living in nursing homes was married in 1990. The great majority, 3 in 5, were widowed.

The likelihood of living in a nursing home increases with age. Only 1.4 percent of the population 65 to 74 years old lived in nursing homes in 1990 compared with 6 percent of those 75 to 84 years old and 25 percent of those 85 years old and over.
The death of our husbands often marks the starting point of economic reversals for us.

In 1990, elderly women outnumbered elderly men 3 to 2. There were 18.6 million elderly women and 12.5 million elderly men.

The difference between the number of men and women grows with advancing age. At 65 to 69 years old, there were 81 men per 100 women in 1990. This ratio was sharply lower for the oldest-old: 42 men per 100 women for persons 85 to 89 years old, and 27 men per 100 women for persons 95 years old and over.

This decreasing sex ratio is due to the longer life expectancy of women. In the future, mortality differences between men and women may narrow.

The health, social, and economic problems of the oldest-old are primarily the problems of women. Women live alone in higher proportions than men, they tend to move to nursing homes earlier, their income is lower on average, and they tend to experience a disproportionately high level of poverty.

At 85 years old and over, about half of our elderly men are married, while four-fifths of our elderly women are widowed.

Most elderly men are married, while most elderly women are not. Elderly men were nearly twice as likely as elderly women to be married in 1990. Elderly women were more than 3 times as likely as men to be widowed.

One implication of these data is that most elderly men have a spouse for assistance if health fails, while the majority of elderly women do not.

Marital status differs considerably by both age and sex. At 65 to 74 years old, about four-fifths of men and half of women are married. At 85 years old and over, about half of the men are married while four-fifths of women are widowed.
Many of us live alone.

In 1990, 8.8 million elderly persons were living alone. About 8 in 10 were elderly women living alone. Among the oldest-old, 56 percent of women lived alone compared with about 29 percent of men.

Nearly 3 in 4 elderly men in households lived with their wives in 1990 compared with less than 4 in 10 elderly women. Among the oldest-old in households, 51 percent of men and only 9 percent of women lived with a spouse.

As more of us live longer, long-term chronic illness, disability, and dependency become more likely.

With longer life expectancy and more persons 85 years old and over, it is likely that more and more people, especially in their fifties and sixties, will have surviving older relatives. In 1950, there were 3 persons 85 years old and over for every 100 persons age 50 to 64. In 2050, this ratio would increase to 27.

As people live longer, long-term chronic illness, disability, and dependency become more likely. About half of the oldest-old living in their homes are frail and need assistance with everyday activities. Their relatives, in their fifties and sixties, face the difficulties of providing care.

The elderly of the future may be quite different from the elderly of today, however. Emerging data suggest that limitations to activities among the elderly due to disabilities may have decreased during the 1980’s, even among the oldest-old. Increased education and the use of mechanical aids may be helping many to overcome their health limitations.

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**Figure 13.**
Living Arrangements of the Elderly: 1990
(Thousands)

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>65 to 74 years old</td>
<td>75 to 84 years old</td>
</tr>
<tr>
<td>Living alone</td>
<td>1,008</td>
<td>3,123</td>
</tr>
<tr>
<td>Living with spouse</td>
<td>686</td>
<td>1,616</td>
</tr>
<tr>
<td>With other relatives</td>
<td>208</td>
<td>145</td>
</tr>
<tr>
<td>With non-relatives only</td>
<td>364</td>
<td>1,572</td>
</tr>
<tr>
<td>In group quarters</td>
<td>607</td>
<td>1,117</td>
</tr>
</tbody>
</table>

**Figure 14.**
Parent Support Ratio: 1950 to 2050
(Persons 85 years old and over per 100 persons 50 to 64 years old. Middle series projections)
Our educational attainment levels are increasing significantly.

Among persons 75 years old and over, 23 percent had a high school diploma only in 1990 compared with 31 percent of those 70 to 74 years old and 33 percent of persons 65 to 69 years old. The younger elderly (65 to 74 years old) were more likely to have completed some college than those 75 years old and over.

The proportion of the elderly population with at least a high school education is likely to increase significantly. More than 80 percent of the population 25 to 64 years old had at least a high school education in 1990. Better educated people tend to be better off economically and stay healthier longer.

Figure 15.
Educational Attainment of Persons 65 Years Old and Over by Age: 1990
(Percent)

Our economic picture has improved overall, but large differences remain among our groups.

Overall, the economic picture for the elderly has improved since 1970. Large differences remain, however, among subgroups of the elderly. There are differences between men and women and among different types of households, for example.

Nationally, 3.8 million elderly were poor in 1989. In nine States, all in the South, more than 1 in 5 elderly persons were poor.

Figure 16.
Poverty Rate of Persons 65 Years Old and Over: 1990
(Percent)

Elderly women had a higher poverty rate in 1989 than elderly men, 16 percent and 8 percent, respectively.

Elderly female householders not living with a husband (most of whom lived alone) had a poverty rate of 14 percent in 1989. By contrast, the poverty rate for elderly married couples was nearly 6 percent.
Information in this report is based on the 1990 Census of Population and Housing. Estimated population and housing unit totals based on tabulations from only the sample tabulations may differ from the official 100-percent counts. Such differences result, in part, from collecting data from a sample of households rather than all households. Differences also can occur because of the interview situation and the processing rules differing between the 100-percent and sample tabulations. These types of differences are referred to as nonsampling errors. Population projections are from the U.S. Bureau of the Census, Jennifer Cheeseman Day, “Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin: 1992 to 2050,” Current Population Reports, Series P25-1092, U.S. Government Printing Office, Washington, DC, 1992. Some information in this report was based on data from the National Center for Health Statistics.

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