

Just the Facts. . . Older Population

Population

- In 2013, older Americans—those 65 years and older—represented 14.1 percent of the U.S. population. In Utah, this group comprised 9.7 percent of the population.
- In the U.S., there are 78 older men for every 100 older women. In Utah, the ratio measures 85 older men for every 100 older women.
- Older U.S. women make up almost 15.6 percent of the female population compared to Utah where older women make up 10.6 percent of the population.
- Men 65 and older make up 12.6 percent of the male population in the United States compared to Utah where older men make up 8.9 percent of the population.
- Since 1900, the share of Americans 65 years and older has increased 3.4 times from 4.1 percent to 14.1 percent in 2013.
- Nationally, individuals between the ages of 55 and 64 comprise 12.5 percent of the population. In Utah, they show a 9.3 percent share of the population.
- Baby boomers will be responsible for the next population boom—in seniors. The older population will expand rapidly between 2011 and 2029 as the baby boom generation, born from 1946 to 1964, reaches age 65.
- The U.S. population 65 and over is expected to increase by 39.6 percent between 2010 and 2020 and by 31.3 percent between 2020 and 2030.
- By 2030, the older population is expected to measure 83 percent more than the number in that age group during 2010. By 2030, older Americans should account for about one-fifth (21 percent) of the U.S. population.
- In 2013, over one-half of the 65-plus population lived in only nine states—California, Florida, Texas, New York, Pennsylvania, Ohio, Illinois, Michigan and North Carolina.
- States with the highest shares of older populations include Florida (18.6 percent), Maine (17.8 percent), West Virginia (17.3 percent), Vermont (16.4 percent), Pennsylvania (16.4 percent), Montana (16.3 percent), Delaware (15.9 percent) and Hawaii (15.7 percent).

- Alaska shows the lowest share 65-plus population at 8.9 percent. Utah ranks second-lowest with 9.7 percent 65 and older.
- States with rapidly growing senior populations between 2000 and 2010 included Alaska (up 54 percent), Nevada (up 48 percent), Idaho (up 33 percent), Colorado (up 32 percent), Arizona (up 32 percent), Georgia (up 31 percent) and Utah (up 31 percent).

Demographic Characteristics

- In the U.S. during 2013, men 65 and older were much more likely to be married than comparably aged women (71.9 percent of men compared to 44.1 percent of women). Women are much more likely to be widowed.
- In Utah, roughly 78.4 percent of 65-plus men were married compared to 51.8 percent of 65-plus women
- Roughly 37.1 percent of older U.S. women in 2013 were widows. There were 3.9 times as many widows as widowers. In Utah, 31.3 percent of women 65 and older were widowed.
- Nationally, divorced persons represented about 12.5 percent of those 65 and older in 2013—up from 5 percent in 1980. Similarly, 12.2 percent of Utah’s older population was divorced in 2013.
- In 2013, 7.2 million U.S. grandparents lived in households with their grandchildren. Roughly 2.7 million of those grandparents were responsible for their grandchildren under the age of 18 (37.3 percent).
- In Utah during 2013, almost 60,600 grandparents lived with their grandchildren. More than 18,100 of those grandparents (29.9 percent) were responsible for their live-in grandchildren under the age of 18.
- Roughly 2 percent of the U.S. 65-plus population in 2010 lived in institutional settings such as nursing homes.
- Non-Hispanic whites accounted for nearly 89.5 percent of the 65-and-older population in the U.S in 2013. Blacks, Asians, and Hispanics account for 8.6 percent, 3.6 percent, and 7.1 percent, respectively.
- During 2013, non-Hispanic whites accounted for 92.1 percent of the 65-and-older population in Utah. Blacks, Asians, and Hispanics account for 0.5 percent, 1.6 percent, and 4.5 percent, respectively.

- Education among older Americans has increased dramatically. In 1970, only 28 percent of the 65-plus-population had completed high school compared to 81 percent in 2013. Roughly 24 percent of this age group had a bachelor's degree or higher.
- In Utah during 2013, 90 percent of older men and women had completed high school. In addition, 31 percent of the state's 65 and older population had at least a bachelor's degree.
- Average life expectancy at birth has risen from 47 years in 1900 to 78.8 in 2012.

Income and Poverty

- In the national 65-and-older age group, 91.2 percent reported Social Security income, 48.5 percent reported income from pensions, and 35.0 percent reported earnings (2013).
- In Utah's 65 and older age group, 91.4 percent reported Social Security income, 53.9 percent reported income from pensions, and 38.3 percent reported earnings (2011).
- In 2010, Social Security benefits accounted for 36.7 percent of the total money income of the 65-plus population. For the bottom 20 percent of these seniors in terms of income, social security benefits accounted for 84.3 percent of money income.
- In the United States, the 2013 median household income where the householder is 65 or older measured \$37,847 compared \$52,250 for all households.
- In the Utah, the 2013 median household income where the householder is 65 or older measured \$44,384 compared \$59,770 for all households.
- Nationally, about 9.4 percent of the over-65 population was below the poverty level in 2013 compared to 15.4 percent of the total population.
- In Utah, about 6.5 percent of the over-65 population was below the poverty level in 2013 compared to 12.7 percent of the total population.
- U.S. older women had a higher poverty rate (11.2 percent) than older men (7.4 percent) in 2013.
- In 2013, Utah women 65-and-over also showed higher poverty rates (8.6 percent) than did comparably aged men (5.5 percent).

- Older persons living alone (2010) were much more likely to be poor (17 percent) than those living with families (4 percent).
- The highest poverty rates were experienced among older Hispanic women who lived alone (42 percent) and older Asian men who lived alone (33 percent).
- Households maintained by older people have net worth higher than that of all other households except for those maintained by 55-64 year-olds, who held similar levels.

Employment

- In 2013, over 16.5 percent of Americans 65-years and older were in the labor force. They constituted 4.4 percent of the U.S. labor force.
- In Utah during 2013, roughly 17.7 percent of the 65-plus population was in the labor force. They constituted 3.4 percent of the Utah labor force.
- In 2014, 4.6 percent of older Americans were unemployed compared to 6.2 percent of the total labor force.
- Labor force participation rates of older men 65-plus have fallen dramatically since 1950 when they registered 46 percent. Today, only 23 percent of 65-plus men are in the labor force. For women 65 and older, 15.1 percent are in the labor force.
- After decreasing between the 1950s and the 1980s, labor force participation for older Americans plateaued during the first half of the 1990s. However, during the last 14 years (**through 2013**), labor force participation has been gradually rising—especially among those between the ages of 65 and 69. In 2014, the participation rate for the 65-plus population declined by one-tenth of one percent to 18.6 percent.
- As older workers continue to work, they are more likely to work part-time.

Other

- In many important respects, people nearing 65 today are at least as financially prepared for retirement as the same age group was 10 or 20 years ago. Incomes, education, and net worth are all up for the current age group heading towards retirement.
- Pension coverage for women has increased over the past decade. The percentage of women without a pension decreased from 48 percent in 1994 to 37 percent in 2004. The percentage of men without pensions has remained steady at about 25 percent.

- Women receive lower retirement benefits than men.
- About 80 percent of those 65 years and older have at least one chronic health condition and 50 percent have at least two.
- 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.