## AMERICANS

## Profile Notes

This report is prepared by the Administration on Aging (AoA), part of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services.

AoA serves as an advocate for older adults 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 a national network of 56 state agencies on aging, 618 area agencies on aging, nearly 20,000 service providers, and 282 Title VI grantees representing over 400 federally recognized tribes, made up of 281 tribal organizations and one Native Hawaiian organization.

Principal sources of data are the U.S. Census Bureau, the National Center for Health Statistics, and the Bureau of Labor Statistics. A complete list of sources appears at the end of this report.

This report includes data on the American population age 65 and older unless otherwise noted. The phrases "older adults" and "older persons" refer to that population. Age-adjusted estimates are used when available.

The data presented refer to the noninstitutionalized population except where noted.
Some numbers in this report may not add up due to rounding.

Editor's Note: This profile was originally published with an error in the employment data for 2020 which appears on pgs. 3, 14, and the table titled, "Rate of Employment: Persons Age 60 and Older by Sex, Selected Years 1900 to 2020," on pg. 15. Specifically, the number of Americans age 65+ who were in the labor force (working or actively seeking work) in 2020 was originally published as 9.8 million (18\%), and has been corrected to 10.6 million (19.4\%). The rate of employment of persons age 65+ by sex in 2020 was published as $22.3 \%$ of men and $14.5 \%$ of women, and has been corrected to $23.9 \%$ of men and $15.8 \%$ of women.

## Profile Highlights

- In 2019, the population age 65+ was 54.1 million-30 million women and 24.1 million men.

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16% (2019)
    21.6% (2040)
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PEOPLE AGE 65+ REPRESENTED 16\% OF THE POPULATION IN 2019. THAT IS EXPECTED TO BE 21.6\% BY 2040.

In 2020, a larger percentage of older men (70\%) than older women (48\%) were married.

- Of older adults age 65+ living in the community, $61 \%$ lived with their spouse/partner in 2020. About 27\% lived alone.


## TiT <br> NEARIY 1 IN 4 OLDER ADULTS WERE MEMBERS OF RACIAL OR ETHNIC MINORITY POPULATIONS (2019)

States with the highest percentage of populations age 65+ in 2019: Maine, Florida, West Virginia, and Vermont.

The 2019 median income of older persons was \$27,398 (\$36,921 for men and \$21,815 for women).

- In 2019, 4.9 million people age 65+ lived below the poverty level. Another 2.6 million were "near-poor."

The median household income of older homeowners was \$36,200 in 2019.
In 2020, 10.6 million Americans age 65+ were in the labor force (working or actively seeking work).

## OLDER ADULTS WHO COMPLETED HIGH SCHOOL

28\% (1970)

- Consumers age 65+ averaged out-of-pocket health care expenditures of \$6,833 in 2019, up 41\% from 2009.
- In 2019, about 1.1 million people age 60+ were responsible for the basic needs of at least one grandchild under age 18 living with them.
- During COVID-19, between March and April 2020, the unemployment rate for adults age 65+ more than quadrupled.


## The Older American Population

In the U.S. the population age 65 and older numbered 54.1 million in 2019 (the most recent year for which data are available). They represented $16 \%$ of the population, more than one in every seven Americans. The number of older Americans has increased by 14.4 million (or 36\%) since 2009, compared to an increase of $3 \%$ for the under-65 population.

Between 2009 and 2019, the number of Americans age 45-64 (who will reach age 65 over the next two decades) increased by $4 \%$ from 80.3 million to 83.3 million. The number of Americans age 60 and older increased by $34 \%$ from 55.7 million to 74.6 million.

In 2019, 30 million women and 24.1 million men were age 65 and older. That's 125 women for every 100 men. At age 85 and older, this ratio increased to 178 women for every 100 men.

Since 1900, the percentage of Americans age 65 and older nearly quadrupled (from $4.1 \%$ in 1900 to $16 \%$ in 2019), and the number increased more than 17 times (from 3.1 million to 54.1 million). The older population itself became increasingly older. In 2019, the 65-74 age group ( 31.5 million) was more than 14 times larger than in $1900(2,186,767)$; the $75-84$ group ( 16 million) was 20 times larger $(771,369)$, and the $85+$ group ( 6.6 million) was more than 53 times larger $(122,362)$.

In 2019, persons reaching age 65 had an average life expectancy of an added 19.6 years ( 20.8 years for women and 18.2 years for men). A child born in 2019 could expect to live 78.8 years, more than 30 years longer than a child born in 1900 ( 47.3 years). ${ }^{1}$

In 2019, 3.8 million persons celebrated their 65th birthdays. Census Bureau population estimates showed an annual net increase between 2018 and 2019 of 1.7 million people age 65 and over.

Between 1980 and 2019, the centenarian population experienced a larger percentage increase than did the total population. There were 100,322 persons age 100 and older in 2019-more than triple the 1980 figure of 32,194.

## Future Growth

The older population is expected to continue to grow significantly in the future. Growth slowed somewhat during the 1990s because of the relatively small number of babies born during the Great Depression of the 1930s. But the older population is beginning to burgeon again as more than two-fifths (41\%) of the "baby boom" generation is now age 65 and older.

The population age 65 and older increased from 39.6 million in 2009 to 54.1 million in 2019 (a 36\% increase) and is projected to reach 94.7 million in 2060. By 2040, there will be about 80.8 million older persons, more than twice as many as in 2000 .

> People age 65 and older represented $16 \%$ of the population in the year 2019 but are expected to grow to be $21.6 \%$ of the population by 2040 .

The 85 and older population is projected to more than double from 6.6 million in 2019 to 14.4 million in 2040 (a 118\% increase).

## Number of Persons Age 65 and Older, 1900-2060 (numbers in millions)



Note: Increments in years are uneven. Lighter bars (2040 and 2060) indicate projections.
Source: U.S. Census Bureau, Population Estimates and Projections
Racial and ethnic minority populations increased from 7.8 million in 2009 (20\% of older Americans) to 12.9 million in 2019 ( $24 \%$ of older Americans) and are projected to increase to 27.7 million in 2040 ( $34 \%$ of older adults). Between 2019 and 2040, the white (not Hispanic) population age 65 and older is projected to increase by 29\% compared to 115\% for racial and ethnic minority populations: Hispanic (161\%), African American (not Hispanic) (80\%), American Indian and Alaska Native (not Hispanic) (67\%), and Asian American (not Hispanic) (102\%).

## Marital Status

In 2020, a larger percentage of older men (70\%) than older women (48\%) were married.

Widows accounted for $30 \%$ of all older women in 2020. There were more than three times as many widows ( 8.8 million) as widowers ( 2.6 million).

Divorced and separated/spouse absent older persons represented only $15 \%$ of all older persons in 2020, which is unchanged from 2019. However, this percentage has increased since 1980, when approximately 5\% of the older population were divorced or separated/spouse absent.

## Marital Status of Persons Age 65 and Older, 2020



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

## Living Arrangements

Of the older adults living in the community, more than half (61\%) of persons age 65 and older lived with their spouse (including partner) in 2020. Approximately 18 million or $73 \%$ of older men, and 15 million or $50 \%$ of older women, lived with their spouse.

About 27\% (14.7 million) of all older adults living in the community in 2020 lived alone ( 5 million men, 9.7 million women). They represented $20 \%$ of older men and $33 \%$ of older women. The proportion living alone increases with advanced age for both men and women. Among women age 75 and older, for example, $42 \%$ lived alone.

## Living Arrangements of Persons Age 65 and Older, 2020



Living with spouse or partner Living alone Other

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement
A relatively small number of people ( 1.2 million) age 65 and older lived in nursing homes in 2019. However, the percentage increases with age, ranging from $1 \%$ for persons ages $65-74$ to $2 \%$ for persons ages $75-84$ and $8 \%$ for persons over age 85 .

## Racial and Ethnic Composition

In 2019, 24\% of persons age 65 and older were members of racial or ethnic minority populations - $9 \%$ were African American (not Hispanic), $5 \%$ were Asian American (not Hispanic), $0.6 \%$ were American Indian and Alaska Native (not Hispanic), $0.1 \%$ were Native Hawaiian/Pacific Islander (not Hispanic), and 0.8\% of persons age 65 and older identified themselves as being of two or more races.

## Persons of Hispanic origin (who may be of any race) represented $9 \%$ of the older population.

Only $10 \%$ of all the people who were members of racial and ethnic minority populations were age 65 and older in 2019 compared to $21 \%$ of the non-Hispanic white population. The percentage of people age 65 and older within each racial and ethnic minority group were as follows.

- African American (not Hispanic): 12\%

■ Asian American (not Hispanic): 13\%
■ Native Hawaiian and Other Pacific Islander (not Hispanic): 10\%
■ American Indian and Alaska Native (not Hispanic): 12\%
■ Hispanic: 8\%
■ Persons identifying as two or more groups: 6\%

## Geographic Distribution

The proportion of older persons in the population varied considerably by state, with some states experiencing much greater growth in their older populations.


In 2019, 51\% of persons age
65 and older lived in nine states:

- California ( 5.8 million)
- Florida ( 4.5 million)
- Texas (3.7 million)
- New York (3.3 million)
- Pennsylvania (2.4 million)
- Ohio (2 million)
- Illinois (2 million)
- Michigan (1.8 million)
- North Carolina ( 1.8 million)

Georgia, New Jersey, Virginia, Arizona, Washington, Massachusetts, Tennessee, Indiana, Missouri, and Wisconsin each had more than 1 million people age 65 and older in 2019.

The four states with the highest percentage of their populations age 65 and older in 2019 were Maine (21\%), Florida (21\%), West Virginia (20\%), and Vermont (20\%).

In three states, the age 65 and older population increased by $57 \%$ or more between 2009 and 2019: Alaska (72\%), Colorado (58\%), and Nevada (57\%).

In 2019, poverty rates were at or above 10\% for older adults living in New Mexico (13.5\%), District of Columbia (13.3\%), Louisiana (13.2\%), Mississippi (13.2\%), New York (12\%), Kentucky (11.6\%), Florida (10.7\%), Texas (10.6\%), Alabama (10.5\%), Arkansas (10.5\%), California (10.5\%), Georgia (10.4\%), and South Carolina (10.1\%).

A smaller percentage of older adults changed residence as compared with younger age groups. From 2019 to 2020, only $4 \%$ of older persons moved as opposed to $10 \%$ of the population below age 65 . Most older movers ( $55 \%$ ) stayed in the same county. The other older movers either remained in the same state ( $26 \%$ ) or moved out-of-state or abroad (19\%).

Persons Age 65 and Older as a Percentage of Total Population, 2019


Source: U.S. Census Bureau, Population Estimates
Increase in Population Age 65 and Older, 2009 to 2019


Source: U.S. Census Bureau, Population Estimates

## The 65 and Older Population by State, 2019

| State | Persons <br> 65+ | \% of <br> Population | \% Increase <br> 2009-2019 | Pelow <br> Porty |
| :--- | ---: | ---: | ---: | ---: |
| Alabama | 849,837 | $17.33 \%$ | $31.32 \%$ | $10.5 \%$ |
| Alaska | 91,588 | $12.52 \%$ | $71.66 \%$ | $6.9 \%$ |
| Arizona | $1,308,633$ | $17.98 \%$ | $52.01 \%$ | $9.0 \%$ |
| Arkansas | 523,882 | $17.36 \%$ | $26.74 \%$ | $10.5 \%$ |
| California | $5,838,115$ | $14.78 \%$ | $40.20 \%$ | $10.5 \%$ |
| Colorado | 842,412 | $14.63 \%$ | $57.67 \%$ | $7.2 \%$ |
| Connecticut | 630,244 | $17.68 \%$ | $25.95 \%$ | $7.3 \%$ |
| Delaware | 188,906 | $19.40 \%$ | $49.04 \%$ | $7.3 \%$ |
| District of Columbia | 87,343 | $12.38 \%$ | $28.90 \%$ | $13.3 \%$ |
| Florida | $4,497,337$ | $20.94 \%$ | $40.36 \%$ | $10.7 \%$ |
| Georgia | $1,516,954$ | $14.29 \%$ | $50.68 \%$ | $10.4 \%$ |
| Hawaii | 268,448 | $18.96 \%$ | $40.45 \%$ | $8.7 \%$ |
| Idaho | 290,670 | $16.27 \%$ | $53.00 \%$ | $6.9 \%$ |
| Illinois | $2,043,232$ | $16.12 \%$ | $28.30 \%$ | $8.6 \%$ |
| Indiana | $1,085,743$ | $16.13 \%$ | $30.62 \%$ | $7.7 \%$ |
| lowa | 552,954 | $17.53 \%$ | $22.61 \%$ | $7.4 \%$ |
| Kansas | 475,487 | $16.32 \%$ | $27.81 \%$ | $7.2 \%$ |
| Kentucky | 750,564 | $16.80 \%$ | $31.45 \%$ | $11.6 \%$ |
| Louisiana | 741,022 | $15.94 \%$ | $35.02 \%$ | $13.2 \%$ |
| Maine | 285,265 | $21.22 \%$ | $37.22 \%$ | $8.5 \%$ |
| Maryland | $9,046,320$ | $17.51 \%$ | $27.31 \%$ | $8.3 \%$ |
| Massachusetts | 119,845 | $15.73 \%$ | $24.08 \%$ | $8.0 \%$ |
| Michigan | $1,169,332$ | $16.97 \%$ | $31.12 \%$ | $9.1 \%$ |
| Minnesota | $1,765,401$ | $17.68 \%$ | $31.32 \%$ | $8.4 \%$ |
| Mississippi | 920,382 | $16.32 \%$ | $36.38 \%$ | $7.4 \%$ |
| Missouri | 486,693 | $16.35 \%$ | $29.44 \%$ | $13.2 \%$ |
| Montana | $1,062,037$ | $17.30 \%$ | $28.27 \%$ | $8.9 \%$ |
| Nebraska | 206,437 | $19.32 \%$ | $42.97 \%$ | $8.6 \%$ |
| Nevada | 312,458 | $16.15 \%$ | $27.60 \%$ | $8.1 \%$ |
| New Hampshire | 495,972 | $16.10 \%$ | $57.23 \%$ | $9.5 \%$ |
| New Jersey | 253,864 | $18.67 \%$ | $44.73 \%$ | $6.2 \%$ |
| New Mexico | $1,475,535$ | $16.61 \%$ | $25.78 \%$ | $8.8 \%$ |
| New York | 377,606 | $18.01 \%$ | $41.93 \%$ | $13.5 \%$ |
| North Carolina | $3,296,146$ | $16.94 \%$ | $27.20 \%$ | $12.0 \%$ |
| North Dakota | $1,751,094$ | $16.70 \%$ | $44.99 \%$ | $9.1 \%$ |
| Ohio |  |  |  |  |


| State | Persons <br> 65+ | \% of <br> Population | Increase <br> 2009-2019 | \% Below <br> Poverty |
| :--- | ---: | ---: | ---: | ---: |
| Oklahoma | 635,132 | $16.05 \%$ | $27.04 \%$ | $9.7 \%$ |
| Oregon | 766,080 | $18.16 \%$ | $46.35 \%$ | $8.1 \%$ |
| Pennsylvania | $2,393,362$ | $18.70 \%$ | $22.92 \%$ | $8.3 \%$ |
| Rhode Island | 187,046 | $17.66 \%$ | $23.70 \%$ | $8.9 \%$ |
| South Carolina | 937,023 | $18.20 \%$ | $51.82 \%$ | $10.1 \%$ |
| South Dakota | 151,871 | $17.17 \%$ | $31.37 \%$ | $7.7 \%$ |
| Tennessee | $1,143,393$ | $16.74 \%$ | $36.62 \%$ | $9.7 \%$ |
| Texas | $3,734,229$ | $12.88 \%$ | $47.17 \%$ | $10.6 \%$ |
| Utah | 365,872 | $11.41 \%$ | $49.93 \%$ | $6.2 \%$ |
| Vermont | 125,039 | $20.04 \%$ | $39.57 \%$ | $6.1 \%$ |
| Virginia | $1,358,906$ | $15.92 \%$ | $42.25 \%$ | $7.1 \%$ |
| Washington | $1,209,723$ | $15.89 \%$ | $49.83 \%$ | $7.5 \%$ |
| West Virginia | 367,011 | $20.48 \%$ | $24.85 \%$ | $9.3 \%$ |
| Wisconsin | $1,017,243$ | $17.47 \%$ | $32.36 \%$ | $7.4 \%$ |
| Wyoming | 99,179 | $17.14 \%$ | $44.88 \%$ | $7.4 \%$ |
| Puerto Rico | 679,656 | $21.28 \%$ | $21.50 \%$ | $39.9 \%$ |

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

## Income

The median income of older persons in 2019 was $\$ 27,398$. Men had a higher median income overall: \$36,921 compared to $\$ 21,815$ for women. From 2018 to 2019, the real median income (after adjusting for inflation) of all households headed by older people increased by $6.5 \%$, which was statistically significant. Households of families headed by persons age 65 and older reported a median income in 2019 of \$70,254 (\$74,365 for non-Hispanic white, \$50,553 for Hispanic, \$51,743 for African American, and \$76,235 for Asian American). About 5\% of family households with an older adult householder had incomes less than \$15,000 and $81 \%$ had incomes of $\$ 35,000$ or more.

## Distribution of Family Households With Householder Age 65 and Older by Income, 2019



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

## Distribution by Income of Persons Age 65 and Older Reporting Income, 2019



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement
For all older persons reporting income in 2019 ( 52.8 million), 12\% reported less than \$10,000 and 55\% reported \$25,000 or more.

## Poverty

In 2019, nearly 1 in 10 people age 65 and older ( $8.9 \%$ or 4.9 million) lived below the poverty level.? This poverty rate is statistically different from the poverty rate in 2018 (9.7\%). Another 2.6 million or $4.4 \%$ of older adults were classified as "nearpoor" (income between the poverty level and 125\% of this level).

In 2019, $6.8 \%$ of the older non-Hispanic white population was poor, compared to higher percentages of racial and ethnic minority groups: 18\% for African American population, $9.3 \%$ for Asian American, and 17.1\% for Hispanic (any race).

## Persons Age 65 and Older Living Below the Poverty Level by Race and Hispanic Origin, 2019



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement
Older women had a higher poverty rate (10.3\%) than older men (7.2\%) in 2019. A higher percentage of older persons living alone were poor (16.1\%) as compared with older persons living with families (5.3\%).

The highest poverty rates were experienced among older Hispanic women who lived alone ( $32.1 \%$ ) and older African American women who lived alone (31.7\%).

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 age 65 and older, this poverty measure showed a poverty level of 12.8\% in 2019-almost 4 percentage points higher than the official rate of $8.9 \%$. 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, and WIC) and non-discretionary expenditures including medical out-of-pocket expenses. For persons 65 and older, medical out-ofpocket expenses were the major source of the significant differences between these measures. The SPM does not replace the official poverty measure.

## Housing

Of the 14.1 million households headed by persons age 75 and older in 2019, $77 \%$ ( 10.8 million) owned their homes and $23 \%$ ( 3.3 million) rented. The median household income of older homeowners was $\$ 36,200$. The median household income of older renters was $\$ 18,280$.

In 2019, 45\% of older householders spent one-third or more of their income on housing costs: $36 \%$ for owners and $76 \%$ for renters.

For older homeowners age 75 and older in 2019, the median home construction year was 1972 compared to 1979 for all homeowners. Among the homes owned by people age 75 and older, $3 \%$ had moderate to severe problems with plumbing, heating, electric, wiring, and/or upkeep. In 2019, the median value of homes owned by older persons was $\$ 200,000$ (with a median purchase price of $\$ 75,000$ ). In comparison, the median home value of all homeowners was \$230,000 (with a median purchase price of $\$ 150,000$ ).

## Employment

In 2020, 10.6 million ( $19.4 \%$ ) Americans age 65 and older were in the labor force (working or actively seeking work).

This is a decrease from the 10.7 million (20.2\%) older adults in the labor force in 2019.
Older adults constituted 6.6\% of the U.S. labor force. Approximately $7.5 \%$ were unemployed in 2020 compared to 3\% in 2019.

Labor force participation of men age 65 and older decreased steadily from 63.1\% in 1900 to $45.8 \%$ in 1950 and then to $15.8 \%$ in 1985. It stayed under 20\% until 2006 and has been hovering between $22 \%-24 \%$ for the last few years. The labor force participation rate for women age 65 and older rose slightly from $8.3 \%$ in 1900 to $9.7 \%$ in 1950 and then fell to $7.3 \%$ in 1985. It stayed at 8\%-9\% during the 1990s. Beginning in 2000, the labor force participation rate of older women started to gradually rise to the 2019 level of $16.4 \%$. It declined in 2020 to 15.8\%.

See the special section on COVID-19 for a more detailed discussion about the increase in unemployment during 2020.

Rate of Employment: Persons Age 65 and Older by Sex, Selected Years 1900 to 2020


Note: Increments between years are uneven.
Source: Bureau of Labor Statistics, Current Population Survey, Labor Force Statistics, Household Data; U.S. Census Bureau, Decennial Census, 1990

## Education



The educational level of the older population is increasing. Between 1970 and 2020, the percentage of older persons who had completed high school rose from $28 \%$ to $89 \%$.

Approximately one-third (33\%) in 2020 had a bachelor's degree or higher. The education level of older adults varied considerably by race and ethnic origin.

## Percentage of Persons Age 65 and Older Who Completed High School or a Bachelor's Degree or Higher by Race and Hispanic Origin, 2020



Note: The race categories white, African American, Asian, and American Indian and Alaska Native refer to people who reported only one race category and did not report being Hispanic.
Source: U.S. Census Bureau, Current Population Survey, 2020 Annual Social and Economic Supplement
The increase in educational levels is also clear within these groups. In 1970, only $30 \%$ of older white adults and 9\% of older African American adults were high school graduates.

## Health and Health Care

In 2019, $22.3 \%$ of the population age 65 to 74 assessed their health as fair or poor as compared to $29.3 \%$ of the population age 75 and over.

Most older Americans have at least one chronic condition and many have multiple conditions.

Leading chronic conditions among adults age 65 and older in 2019 include arthritis (48\%); coronary heart disease (14\%); myocardial infarction (9\%); angina (4\%); any cancer (25\%); COPD, emphysema, or chronic bronchitis (10\%); stroke (9\% in 20172018); and physician-diagnosed and undiagnosed diabetes (29\% in 2015-2018).

In 2015-2018, 82\% of men age 75 and older and 86\% of women age 75 and older had hypertension or were taking antihypertensive medication.

In 2019, $71 \%$ of people age 65 and older reported that they received an influenza vaccination during the past 12 months and $67 \%$ reported that they had ever received a pneumococcal vaccination. In 2019, 8.2\% of persons age 65 and older reported that they were current smokers. In 2015-2018, 32\% of men age 75 and over and $36 \%$ of women age 75 and over were obese.


In 2019, 13\% of people age 65 and older reported taking prescription medicine for feelings of worry, nervousness, or anxiety and $12 \%$ reported taking prescription medicine for depression.

In 2019, $96 \%$ of persons age 65 and older reported that they had a usual place to go for medical care, $26 \%$ had a hospital emergency department visit in the past year, and only 3\% said that they failed to obtain needed medical care during the previous 12 months due to cost.

Consumers age 65 and older averaged out-of-pocket health care expenditures of $\$ 6,833$ in 2019, an increase of $41 \%$ since 2009 ( $\$ 4,846$ ). In contrast, the total population spent considerably less, averaging $\$ 5,193$ in out-of-pocket costs. Older Americans spent $13.6 \%$ of their total expenditures on health, as compared to $8.2 \%$ among all consumers. Health costs incurred on average by older consumers in 2019 consisted of $\$ 4,748$ (69\%) for insurance, $\$ 1,054$ (15\%) for medical services, \$737 (11\%) for drugs, and \$293 (4\%) for medical supplies.

## Health Insurance Coverage

In 2019, almost all (94\%) non-institutionalized persons age 65 and older 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 half of older adults (52\%) had some type of private health insurance, $6 \%$ had military-based health insurance, $6 \%$ were covered by Medicaid, and $1 \%$ had no coverage.

Health Insurance Coverage of Non-institutionalized Persons Age 65 and Older, 2020


Notes: Military includes VA/CHAMPVA/TRICARE.
A person can be represented in more than one category.
Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

## Disability and Physical Functioning

In 2019, 19\% of adults age 65 and older reported they could not function at all or had a lot of difficulty with at least one of six functioning domains. In each domain, the percentage reporting any level of difficulty varied. Specifically, $22 \%$ reported trouble seeing (even if wearing glasses), $31 \%$ reported difficulty hearing (even if wearing hearing aids), $40 \%$ reported trouble with mobility (walking or climbing stairs), $8 \%$ reported difficulty with communication (understanding or being understood by others), $27 \%$ reported trouble with cognition (remembering or concentrating), and $9 \%$ reported difficulty with self-care (such as washing all over or dressing).


Note: "Any disability" includes those reported who "a lot of difficulty" or "cannot do it at all" in any functioning domain.
Source: Centers for Disease Control and Prevention, National Center for Health Statistics, National Health Interview Survey

## Caregiving

Older adults often provide care to younger family members. For example, approximately 1.1 million grandparents age 60 and older were responsible for the basic needs of one or more grandchildren under age 18 living with them in 2019. Of these caregivers, $60 \%$ were grandmothers and $40 \%$ were grandfathers.

In 2019, among the 5.37 million people with intellectual and developmental disabilities (I/DD) living with a family caregiver, $24 \%$ had caregivers who were age 60 and older $(1,304,998)$. The percentage of people with I/DD living with older caregivers ranged from $13 \%$ in Utah to $24 \%$ in Florida. ${ }^{3}$

## Special Section: COVID-19

## Employment

Adults age 65 and older have experienced the same trend in increased unemployment rates as other age groups during COVID-19. Between March and April 2020, the unemployment rate among people age 65 and older more than quadrupled from $3.7 \%$ to $15.6 \%$ as compared to the overall unemployment rate tripling from $4.4 \%$ to $14.8 \%$ during the same time period. This increase in unemployment rates for older adults reverses years of increasing numbers of older adults remaining in or returning to the labor force.

Among adults age 65 and older with a disability, the unemployment rate increased from 4.8\% in January 2020 to $15.3 \%$ in April 2020, and is currently at 5.5\% in April 2021.

## Monthly Unemployment Rates During COVID-19 for People Age 65 and Older With and Without a Disability, 2020-2021



Note: Data are not seasonally adjusted.
Source: Bureau of Labor Statistics, Current Population Survey

## Mental Health

COVID-19 has also taken a toll on mental health, with older adults reporting an increase in symptoms of anxiety or depression. Among those age 80 and older, this increase occurred most dramatically between late 2020 and early 2021. Compared with younger age groups, however, a smaller percentage of older adults in the age groups 60-69, 70-79, and 80 and older, reported symptoms of anxiety or depression.

## Percentage of People Reporting Symptoms of Anxiety or Depression During Last 7 Days by Age Group, 2020-2021




Source: U.S. Census Bureau, Household Pulse Survey

## Impact of COVID-19 Pandemic on Well-Being ${ }^{4}$

- $21 \%$ of Medicare beneficiaries (all ages) reported feeling more lonely or sad ( $25 \%$ women, $14 \%$ men)
- 15\% of Medicare beneficiaries (all ages) reported feeling less financially secure (16\% women, $13 \%$ men)

■ 38\% of Medicare beneficiaries (all ages) reported feeling less socially connected to family and friends ( $42 \%$ women, $33 \%$ men)

Source: Centers for Medicare and Medicaid Services, Medicare Current Beneficiary Survey (MCBS)

## Endnotes

1 Kochanek KD, Xu JQ, Arias E. Mortality in the United States, 2019. NCHS Data Brief, no 395. Hyattsville, MD: National Center for Health Statistics. 2020.

2 The poverty threshold in 2019 was $\$ 12,261$ for householders age 65 and older and living alone.
3 Tanis, et al., Forthcoming. State of the States in Intellectual and Developmental Disabilities. Anschutz Medical Campus, University of Colorado.

4 Centers for Medicare and Medicaid Services, Medicare Current Beneficiary Survey (MCBS) COVID-19 Supplement. Accessed on February 6, 2021 at https://www.norc.org/Research/ Projects/Pages/mcbs-covid-19-rapid-response-supplement.aspx. MCBS data include Medicare beneficiaries less than 65 years old.

