The Administration for Community Living, which includes the Administration on Aging, is an operating division of the U.S. Department of Health and Human Services.
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 more than 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.

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.
Profile Highlights

- In 2020, the population age 65+ was 30.8 million women and 24.8 million men.

- People age 65+ represented 17% of the population in the year 2020. That is expected to grow to 22% by 2040.

- In 2021, a larger percentage of older men (69%) than older women (47%) were married.

- Of older adults age 65+ living in the community, 60% lived with their spouse/partner in 2021. About 27% lived alone.

- In 2020 the four states with the highest percentage of populations age 65+ were Maine, Florida, West Virginia, and Vermont.

- The 2020 median income of older persons was $26,668 ($35,808 for men and $21,245 for women).

- In 2020, 5 million people age 65+ lived below the poverty level. Another 2.6 million were “near-poor.”

- Nearly 1 in 4 older adults were members of racial or ethnic minority populations in 2020.

- The median household income of older homeowners age 75+ was $36,200 in 2019. The median household income of older renters was $18,280.

- In 2021, 10.6 million Americans age 65+ were in the labor force (working or actively seeking work).

- The percentage of older adults who had completed high school was 28% in 1970 vs. 89% in 2021.

- Consumers age 65+ averaged out-of-pocket health care expenditures of $6,668 in 2020, up 38% from 2010.

- In 2020, about 1.1 million people age 60+ were responsible for the basic needs of at least one grandchild under age 18 living with them.
The Older American Population

In the U.S., the population of Americans age 65 and older was 55.7 million in 2020. They represented 17% of the population, more than 1 in every 6 Americans. The number of older Americans has increased by 15.2 million (or 38%) since 2010, compared to an increase of 2% for the under-65 population.

Between 2010 and 2020, the number of Americans age 45-64 (who will reach age 65 over the next two decades) increased by 1% from 81.8 million to 82.8 million. The number of Americans age 60 and older increased by 33% from 57.5 million to 76.5 million.

In 2020, 30.8 million women and 24.8 million men were age 65 and older. That’s 124 women for every 100 men. At age 85 and older, this ratio increased to 176 women for every 100 men.

In 2018, 0.7% of older Americans said they think of themselves as gay or lesbian, and 0.2% said they think of themselves as bisexual.

Since 1900, the percentage of Americans age 65 and older more than quadrupled (from 4.1% in 1900 to 17% in 2020), and the number increased more than 17 times (from 3.1 million to 55.7 million). The older population itself became increasingly older. In 2020, the 65-74 age group (32.5 million) was more than 14 times larger than in 1900 (2.2 million); the 75-84 group (16.5 million) was 21 times larger (771,369), and the 85+ group (6.7 million) was more than 54 times larger (122,362).

In 2020, persons reaching age 65 had an average life expectancy of an additional 18.5 years (19.8 years for women and 17.0 years for men). This is a decrease from 2019 when the average was 19.6 years.

Life expectancy at birth decreased 1.8 years from 78.8 years in 2019 to 77.0 in 2020, largely because of increases in mortality due to COVID-19, unintentional injuries, heart disease, homicide, and diabetes.

In 2020, 3.9 million persons celebrated their 65th birthday. U.S. Census Bureau population estimates showed an annual net increase between 2019 and 2020 of 1.6 million people age 65 and older.

There were 104,819 persons age 100 and older in 2020 – 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 almost half (46%) of the “baby boom” generation is now age 65 and older.

The population age 65 and older increased from 40.5 million in 2010 to 55.7 million in 2020 (a 38% 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 17% of the population in the year 2020 but are expected to grow to be 22% of the population by 2040.

The 85 and older population is projected to more than double from 6.7 million in 2020 to 14.4 million in 2040 (a 117% increase).

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

Note: Lighter bars (2040 and 2060) indicate projections.
Source: U.S. Census Bureau, Population Estimates and Projections

Racial and ethnic minority populations increased from 8.1 million in 2010 (20% of the older adult population) to 13.5 million in 2020 (24% of older adults) and are projected to increase to 27.7 million in 2040 (34% of older adults). Between 2020 and 2040, the white (not Hispanic) population age 65 and older is projected to increase by 26% compared to 105% for older racial and ethnic minority populations: Hispanic (148%), African American (not Hispanic) (73%), American Indian and Alaska Native (not Hispanic) (58%), and Asian American (not Hispanic) (93%).
Marital Status

In 2021, a larger percentage of older men (69%) than older women (47%) were married.

Widows accounted for 30% of all older women in 2021. There were more than three times as many widows (9.1 million) as widowers (2.7 million).

Divorced and separated/spouse absent older persons represented 16% of all older persons in 2021. This percentage has increased since 1980 when approximately 5% of the older population were divorced or separated/spouse absent.

Living Arrangements

Of the older adults living in the community, more than half (60%) of persons age 65 and older lived with their spouse (including partner) in 2021. Approximately 18 million, or 72% of older men, and 15 million, or 49% of older women, lived with their spouses.

About 27% (15.2 million) of all older adults living in the community in 2021 lived alone (5.2 million men, 10.1 million women). They represented 21% 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, 43% lived alone.
A relatively small number of people (1.2 million) age 65 and older lived in nursing homes in 2019. However, the percentage increased with age, ranging from 1% for persons ages 65-74 and 2% for persons ages 75-84 to 8% for persons over age 85.

**Racial and Ethnic Composition**

In 2020, 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.

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:

- 12% of African Americans (not Hispanic)
- 13% of Asians (not Hispanic)
- 10% of Native Hawaiian and Other Pacific Islanders (not Hispanic)
- 12% of American Indian and Alaska Natives (not Hispanic)
- 8% of Hispanics
- 6% of persons identifying as being of two or more races.
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 2020, 51% of Americans age 65 and older lived in nine states:

- California (6 million)
- Florida (4.6 million)
- Texas (3.9 million)
- New York (3.4 million)
- Pennsylvania (2.4 million)
- Ohio (2.1 million)
- Illinois (2.1 million)
- North Carolina (1.8 million)
- Michigan (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 2020.

The four states with the highest percentage of their populations age 65 and older in 2020 were Maine (22%), Florida (21%), West Virginia (21%), and Vermont (21%).

In nine states, the age 65 and older population increased by more than 50% between 2010 and 2020: Alaska (73%), Nevada (59%), Colorado (58%), Idaho (56%), Arizona (55%), South Carolina (53%), Utah (52%), Delaware (52%), and Georgia (51%).

In 2020, poverty rates were at or above 10% for older adults living in the District of Columbia (24.4%), Mississippi (15.9%), Louisiana (13.2%), Alabama (12.7%), Kentucky (12.4%), Montana (11.2%), New Mexico (11.2%), Nevada (11%), Oklahoma (10.9%), New York (10.8%), Ohio (10.8%), California (10.7%), Florida (10.6%), North Carolina (10%), and Texas (10%).

A smaller percentage of older adults changed residence as compared with younger age groups. From 2020 to 2021, only 3% 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 (21%) or moved out of state or abroad (24%).
Persons Age 65 and Older as a Percentage of Total Population, 2020

Source: U.S. Census Bureau, Population Estimates

Increase in Population Age 65 and Older, 2010 to 2020

Source: U.S. Census Bureau, Population Estimates
## The 65 and Older Population by State, 2020

<table>
<thead>
<tr>
<th>State</th>
<th>Persons 65+</th>
<th>% of all ages</th>
<th>% Increase 2010-2020</th>
<th>% Below Poverty 2020</th>
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<tbody>
<tr>
<td>Alabama</td>
<td>874,244</td>
<td>17.8%</td>
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<td>30.8%</td>
<td>15.9%</td>
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<td>29.5%</td>
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<td>44.7%</td>
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<td>42.3%</td>
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<tr>
<td>New York</td>
<td>3,369,569</td>
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<td>28.2%</td>
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<td>16.4%</td>
<td>28.3%</td>
<td>10.9%</td>
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<tr>
<td>State</td>
<td>Persons 65+</td>
<td>% of all ages</td>
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<td>34.6%</td>
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<td>696,817</td>
<td>22.0%</td>
<td>27.4%</td>
<td>38.8%</td>
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</tbody>
</table>


**Income**

The median income of older persons in 2020 was $26,668. Men had a higher median income overall: $35,808 compared to $21,245 for women. From 2019 to 2020, the real median income (after adjusting for inflation) of all households headed by older people decreased by 3.3%, which was statistically significant. Households headed by persons age 65 and older reported a median income in 2020 of $68,067 ($72,855 for non-Hispanic white, $46,183 for Hispanic, $54,909 for African American, and $67,378 for Asian American). About 5% of family households with an older adult householder had incomes less than $15,000, and 79% had incomes of $35,000 or more.
For all older persons reporting income in 2020 (53.9 million), 12% reported less than $10,000, and 53% reported $25,000 or more.

Poverty

In 2020, nearly 1 in 10 people age 65 and older (9% or 5 million) lived below the poverty level. This poverty rate is not statistically different from the poverty rate in 2019 (8.9%). Another 2.6 million, or 4.6% of older adults, were classified as “near-poor” (income between the poverty level and 125% of this level).

In 2020, 6.8% of the older non-Hispanic white population was poor, compared to higher percentages of racial and ethnic minority groups: 17.2% of African Americans, 11.5% of Asian Americans, and 16.6% of the Hispanic population (any race).
Older women had a higher poverty rate (10.1%) than older men (7.6%) in 2020. A higher percentage of older persons living alone were poor (15.7%) as compared with older persons living with families (5.6%).

The highest poverty rates were experienced among older Hispanic women who lived alone (35.6%).

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 rate of 9.5% in 2020 — 0.5 percentage points higher than the official rate of 9%. Unlike the official poverty rate, the SPM considers regional variations in the cost of housing and the impact of both non-cash benefits received (e.g., SNAP/food stamps, low-income tax credits, and WIC) and non-discretionary expenditures, including out-of-pocket medical expenses. For persons 65 and older, out-of-pocket medical expenses are typically the major source of the significant differences between these measures. The SPM does not replace the official poverty measure.

In 2020, multiple pieces of legislation (CARES Act and CRRSA Act) were passed in response to the COVID-19 pandemic that provided households with additional income in the form of stimulus payments and expanded unemployment, SNAP, and pandemic electronic benefits transfer (P-EBT) benefits. As a result, in 2020, the difference between the supplemental poverty measure and the official poverty rate for adults age 65 and older was smaller than it has ever been.
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 homeowners age 75 and older in 2019, the median construction year for their home 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 2021, 10.6 million (18.9%) Americans age 65 and older were in the labor force (working or actively seeking work).

This is similar to the 10.6 million (19.4%) older adults in the labor force in 2020.

Older adults constituted 6.6% of the U.S. labor force. Approximately 4.5% of older adults were unemployed in 2021, compared to 7.5% in 2020.

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 23%-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 2021 level of 15.2%.
Rate of Employment: Persons Age 65 and Older by Sex, Selected Years 1900 to 2021

Note: Increments between years are uneven
Education

The educational level of the older population is increasing. Between 1970 and 2021, the percentage of older persons who had completed high school rose from 28% to 89%.

Approximately one-third (33%) in 2021 had a bachelor’s degree or higher. The education level of older adults varied considerably by race and Hispanic origin.

**Percentage of Persons Age 65 and Older Who Completed High School or a Bachelor’s Degree or Higher by Race and Hispanic Origin, 2021**

![Graph showing the percentage of persons age 65 and older who completed high school or a bachelor’s degree or higher by race and Hispanic origin.]

- **Completed High School**
  - Total population 65+: 89%
  - White alone, not Hispanic: 93%
  - African American alone: 83%
  - Asian alone: 83%
  - Hispanic (any race): 62%

- **Completed Bachelor’s Degree or Higher**
  - Total population 65+: 33%
  - White alone, not Hispanic: 35%
  - African American alone: 22%
  - Asian alone: 43%
  - Hispanic (any race): 17%

Note: The race categories white, African American, and Asian refer to people who reported only one race category and did not report being Hispanic.


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 2020, 20% of the population age 65 to 74 assessed their health as fair or poor, compared to 27% of the population age 75 and older.

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

Leading chronic conditions among adults age 65 and older in 2020 include:

- Arthritis (47%)
- Coronary heart disease (14%)
- Myocardial infarction (9%)
- Angina (4%)
- Any cancer (26%)
- COPD, emphysema, or chronic bronchitis (11%)
- Diagnosed diabetes (21%)

In 2021 (January-June), among people age 65 and older:

- 58% reported having diagnosed hypertension during the past 12 months
- 75% reported that they received an influenza vaccination during the past 12 months
- 68% reported that they had ever received a pneumococcal vaccination
- 95% reported that they had at least one dose of a COVID-19 vaccine

In 2020:

- 9% of persons age 65 and older reported that they were current smokers
- 30% were obese
- 12% of people age 65 and older reported taking prescription medicine for feelings of worry, nervousness, or anxiety
- 11% reported taking prescription medicine for depression
- 97% of persons age 65 and older reported that they had a usual place to go for medical care
- 22% had a hospital emergency department visit in the past year
- 2% 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 $6,668 in 2020, an increase of 38% since 2010 ($4,843).

In contrast, the total population spent considerably less, averaging $5,177 in out-of-pocket costs. Older Americans spent 14% of their total expenditures on health, compared to 8.4% among all consumers. Health costs incurred, on average, by older consumers in 2020 consisted of $4,854 (73%) for insurance, $835 (13%) for medical services, $727 (11%) for drugs, and $251 (4%) for medical supplies.

Health Insurance Coverage

In 2020, 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. Half of older adults (50%) 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, 2020**

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total coverage</strong></td>
<td>99%</td>
</tr>
<tr>
<td>Total private</td>
<td>50%</td>
</tr>
<tr>
<td>~employment-based</td>
<td>24%</td>
</tr>
<tr>
<td>~direct purchase</td>
<td>23%</td>
</tr>
<tr>
<td>Total government</td>
<td>94%</td>
</tr>
<tr>
<td>~Medicare</td>
<td>94%</td>
</tr>
<tr>
<td>~Medicaid</td>
<td>6%</td>
</tr>
<tr>
<td>~Military</td>
<td>6%</td>
</tr>
<tr>
<td>Not covered</td>
<td>1%</td>
</tr>
</tbody>
</table>

Notes: 1) CPS/ASEC 2021 asks about insurance for 2020. 2) Military includes VA/CHAMPVA/TRICARE

Functioning

In 2020, 18% 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. Specifically, 21% had trouble seeing (even if wearing glasses), 29% had difficulty hearing (even if wearing hearing aids), 39% had trouble with mobility (walking or climbing stairs), 8% had difficulty with communication (understanding or being understood by
others), 28% had trouble with cognition (remembering or concentrating), and 8% had difficulty with self-care (such as washing all over or dressing).

### Difficulty in Functioning Among People Age 65 and Older, 2020

![Difficulty in Functioning Among People Age 65 and Older, 2020](image)

**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

### Special Section: Family Caregivers

In 2017-2018, 40.4 million family caregivers provided unpaid care to a family or non-family member age 65 and older.

- Family caregivers ages 55 to 64 were the most likely to provide care (24%), followed by those ages 45 to 54 (21%) and those ages 65 and older (18%).
- While 39% of family caregivers cared for someone age 85 or older, 13% provided care for someone age 65 to 69.
- Only 15% of family caregivers cared solely for someone with whom they lived, while 83% cared solely for someone with whom they did not live.
- On a given day, about one-fourth (26%) of family caregivers engaged in caregiving activities. Compared with those in other age groups, caregivers who were ages 65 and older were the most likely to provide care on a given day (37%).
- On average over all days — including days they did and did not provide care — family caregivers who cared solely for someone with whom they lived (6.1 million providers) spent 3.0 hours per day providing care.
There were 8.2 million family caregivers who were parents of children living at home. Of these parents, about one-third (35%) had a child under age 6, and the remainder (65%) were parents whose youngest child was between the ages of 6 and 17.


In 2015-2018, 9% of caregivers reported providing unpaid care to a friend or family member with dementia.\(^2\)

One in six non-caregivers (all ages) expect to become caregivers within two years.

Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System.

In 2016-2020, there were 1.1 million grandparents age 60 and older\(^3\) responsible for most of the basic care of coresident grandchildren under age 18:

- 407,000 were in the labor force
- 33% were unmarried (never married, widowed, or divorced)
- 31% had a disability
- 16% lived below the poverty level
- 23% spoke a language other than English
- 44% reported there was no parent of their grandchildren present

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

In addition, in 2019, among the 5.37 million people with intellectual and developmental disabilities (ID/DD) living with a family caregiver, 24% had caregivers who were age 60 and older (1.3 million). The percentage of people with ID/DD living with older caregivers ranged from 13% in Utah to 24% in Florida.


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1 The poverty threshold in 2020 was $12,413 for householders age 65 and older and living alone.
2 Includes care recipients of all ages.
3 The eligibility age for grandparents to receive support services to care for their grandchildren from the Administration on Aging's National Family Caregiver Support Program is 55 years old.