



policy matters

california senate

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2018 PROFILE OF SENIORS IN THE U.S.

The Administration for Community Living, within the U.S. Department of Health and Human Services, recently released its report “2018 Profile of Older Americans,” which examines the population growth and quality of life of Americans age 65 or older using data from the U.S. Census Bureau’s American Community Survey, the National Center for Health Statistics, and the Bureau of Labor Statistics. Below are the key statistics from the report for the nation and California:

- > The U.S. population of persons age 65 and older has increased by 34 percent over the past decade, from 37.8 million in 2007 to 50.9 million in 2017.
- > In comparison, the population aged 45–64 has increased by just 9 percent over the same period.
- > One in seven Americans, or 15.6 percent of the national population, is 65 or older.
- > One factor in the increase is a higher life expectancy for older Americans: an additional 19.5 years.
- > Non-Hispanic African Americans, Asians, Native Americans, Pacific Islanders, and multiracial seniors represent 23 percent of all seniors 65 and older, while those who identify as Hispanic make up 8 percent of all seniors.
- > The poverty rate for older Americans differs little from the national average, with 9.2 percent—roughly 4.6 million—of the elderly living below the poverty line, compared with the average national poverty rate of 9.3 percent.¹
- > California has the largest population of any state in the nation and the largest population of seniors with 5.5 million residents age 65 or older, representative of 13.9 percent of the state’s population.
- > California ranks 20th nationally in the increase of seniors between 2007 and 2017, with its elderly population increasing by 39.6 percent over the past decade.
- > The rate of poverty among older Californians is 10.2 percent, nationally ranking California with the 10th highest poverty rate among all states’ senior population and a higher poverty rate than the national average. However, the rate of poverty for seniors in California is lower than the state’s overall poverty rate of 15.1 percent.

Additional national data points presented in the report:

- > Even though 93 percent of seniors are covered by Medicare, health care consumers age 65 or older averaged \$6,620 in out-of-pocket health care expenditures in 2017. This is a 47 percent increase from 2007’s average of \$4,631. In comparison, the 2017 national average for out-of-pocket health care expenditures was \$4,928.

¹ Poverty rate data provided by the U.S. Census Bureau’s American Community Survey.

- > Seniors spent 13.4 percent of their total yearly expenditures on health, with 71 percent of their expenditures going toward insurance. In comparison, the average health care consumer spends 8.2 percent of their total yearly expenditures on health.
- > Of seniors 65 and older, 35 percent reported some type of disability, with 46 percent of those in the 75-and-older age group reporting difficulties in physical functioning. In comparison, only 19 percent of the 45–64 age group reported difficulties in physical functioning.
- > From 1970 to 2018, the percentage of seniors who had completed high school increased from 28 percent to 87 percent. In 2018, 29 percent of seniors had a bachelor’s degree or higher.
- > As of 2018, 10 million seniors 65 and older were in the labor force: 5.5 million men and 4.5 million women. The median income for seniors is \$32,654 for men and \$19,180 for women.
- > Of seniors 75 and older who headed their households, 76 percent owned their homes and 24 percent were renters. However, 37 percent of senior households spent one-third of their income on housing costs: 30 percent of owners and 65 percent of renters.
- > Male seniors have higher marriage rates than senior women, with 70 percent of senior men being married, compared with 46 percent of senior women. However, senior women have a higher rate of being widowed, with 32 percent being widows, compared with 11 percent of senior men who are widowers. The rates for being divorced or single were comparable between men and women.
- > Living arrangements for seniors differ significantly between men and women. Of the men, 72 percent live with a spouse or partner, compared with just 48 percent of the women. Further, 34 percent of women who are seniors live alone, compared with 21 percent of men.

Written by Russell Manning. The California Senate Office of Research is a nonpartisan office charged with serving the research needs of the California State Senate and assisting Senate members and committees with the development of effective public policy. The office was established by the Senate Rules Committee in 1969. For more information, please visit sor.senate.ca.gov or call **(916) 651-1500**.