Federal Forum Reports Americans Aging Well,  
But Gaps Remain

Most older people are healthier, wealthier, and better educated than previous generations, but these gains have not been equal among today’s older Americans.

In 2003, there were almost 36 million people age 65 and over living in the United States, accounting for just over 12 percent of the total population. Most of these older Americans reported better health, greater wealth, and higher levels of education than older people in the past. However, some groups of older Americans are disproportionately disadvantaged including those with limited education, women, and minorities. These findings are presented in Older Americans 2004: Key Indicators of Well-Being, the second comprehensive analysis of the lives of older Americans compiled by the Federal Interagency Forum on Aging-Related Statistics (Forum).

The Forum, established in 1986, is a consortium of 12 Federal departments and agencies that collect or use national data on older Americans, including population trends, health status, economic prosperity, and use of health care services. The goal of the Forum is to improve the quality and usefulness of data on aging.

“Older Americans 2004 provides a comprehensive picture of one of the fastest growing segments of our society,” says Katherine K. Wallman, Chief Statistician, U.S. Office of Management and Budget. “The report is an invaluable resource that provides a wealth of data from diverse sources across the Federal Government.”

Older Americans 2004: Key Indicators of Well-Being, an update of the Forum’s 2000 report, comprises 37 key indicators concerning lives of older Americans and their families. The indicators are divided into five subject areas: population, economics, health status, health risks and behaviors, and health care. The data are arrayed in charts and tables with accompanying narrative.
Highlights include:

**Population**

- Older Americans have attained higher levels of education. In 1950, 17 percent of the older population had graduated from high school and only 3 percent had at least a Bachelor’s degree. By 2003, 72 percent were high school graduates and 17 percent had at least a Bachelor’s degree.

- Despite the overall increase in educational attainment among older Americans, substantial educational differences exist among racial and ethnic groups. In 2003, 76 percent of non-Hispanic whites age 65 and over had completed high school. Older Asians also had a high proportion with at least a high school education (70 percent). In contrast, 52 percent of older blacks and 36 percent of older Hispanics had completed high school.

- Between 1990 and 2000, the proportion of men age 65 and over who were veterans went up from 54 percent to 65 percent. Although the number of older veterans is projected to decline slightly from 2000 to 2010, it is projected to increase thereafter due to the aging of Vietnam era veterans.

**Economics**

- The trend in median household income of the older population has been positive. Between 1974 and 2002, the median income for households in which the householder was 65 and over increased (in 2002 dollars) from $16,882 to $23,152. Correspondingly, fewer older people are living below the poverty threshold. The percentage of older people living in poverty declined from 35 percent in 1959 to 10 percent in 2002.

- Between 1984 and 2001, the median net worth of households headed by people age 65 and over increased by 82 percent (after accounting for inflation). Although the rate of growth has been substantial for both older black and older white households, large differences in wealth continue to exist. In 2001, the median net worth of older white households ($205,000) was five times larger than for older black households ($41,000).

- More women age 55-69 are working than ever before. In 2003, about three-fifths of women age 55-61, almost two-fifths of women age 62-64, and more than one-fifth of women age 65-69 were in the labor force.

**Health Status**

- Americans are living longer than ever before. In 1900, the average 65-year-old could expect to live almost 12 more years and the average 85-year-old could expect to live an additional 4 years. By 2001, life expectancy at age 65 had increased to more than 19 years for women and about 16 years for men, and at age 85 it was 7 years for women and 6 years for men.

(more)
• The age-adjusted proportion of older Americans with a chronic disability declined from about 25 percent in 1984 to 20 percent in 1999. The proportion disabled declined from 19 percent to 15 percent for men age 65 and over and from 28 percent to 23 percent for women age 65 and over. Because of the decline in disability rates, the number of older Americans with chronic disabilities increased by only 600,000 from 6.2 million in 1984 to 6.8 million in 1999. This number would have been much higher had the disability rate not declined.

• In 2002, close to one-half of all older men and nearly one-third of older women reported trouble hearing without a hearing aid. Vision problems, even with glasses or contact lenses, affected 18 percent of the older population, specifically 16 percent of men and 19 percent of women.

Health Risks and Behaviors

• The increase in the prevalence of overweight and obesity among older adults has been dramatic. In 1999-2002, 69 percent of Americans age 65 and over were overweight or obese. In the last 2 decades, the increases among those age 65-74 have been especially striking. Between 1976-1980 and 1999-2002, the percentage of people age 65-74 who were overweight or obese rose from 57 percent to 73 percent; the percentage who were obese doubled from 18 percent to 36 percent.

• The percentage of older men who are current smokers declined from 29 percent in 1965 to 10 percent in 2002. The corresponding percentage for women has remained relatively constant, declining slightly from 10 percent in 1965 to 9 percent in 2002.

• In 2002, 46 percent of people age 65 and over lived in a county where ozone concentrations reached levels that were above EPA standards compared with 26 percent in 2000. About 19 percent lived in a county where fine “particulate matter” (PM 2.5) concentrations, considered to have the greatest potential to affect the health of older adults, reached levels that were above EPA standards. This percentage was 27 percent in 2000.

Health Care

• Medicare pays for slightly more than half (54 percent) of the overall health care costs of its enrollees age 65 and over. This population pays 21 percent of their health care costs out-of-pocket. Medicaid covers 10 percent of costs, and other payers, primarily private insurers, cover another 15 percent.

• Average prescription drug costs for older Americans increased rapidly throughout the 1990s, especially after 1997. Average costs per noninstitutionalized Medicare enrollee age 65 and over were $1,340 in 2000. The average number of filled prescriptions for this population also rose substantially over time, averaging 18 filled prescriptions in 1992 and 30 filled prescriptions in 2000.
An increasing number of older veterans are turning to the Veterans Health Administration (VHA) for their health care needs despite their potential eligibility for other sources of health care. In 2003, approximately 2.3 million veterans age 65 and over received health care from VHA, and an additional 1 million older veterans were enrolled to receive health care from VHA but did not use its services that year.

The 12 agencies and departments that comprise the Forum are the Administration on Aging, the Agency for Healthcare Research and Quality, the Bureau of Labor Statistics, the U.S. Census Bureau, the Centers for Medicare & Medicaid Services, the Department of Veterans Affairs, the Environmental Protection Agency, the National Center for Health Statistics of the Centers for Disease Control and Prevention, the National Institute on Aging at the National Institutes of Health, the Office of the Assistant Secretary for Planning and Evaluation in the Department of Health and Human Services, the Office of Management and Budget, and the Social Security Administration.

The report is available after embargo at http://www.agingstats.gov. Single printed copies of Older Americans 2004: Key Indicators of Well-Being can be obtained from the National Center for Health Statistics by calling (301) 458-4636 or by sending an e-mail to nchsquery@cdc.gov. For multiple print copies, contact Forum Staff Director Kristen Robinson at (301) 458-4460 or send an e-mail request to kgr4@cdc.gov.

News media may view the report prior to the embargo date on a special web site sponsored by the Forum. Please call media contacts to obtain more information about access to that website or to get a printed copy of the embargoed report.

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