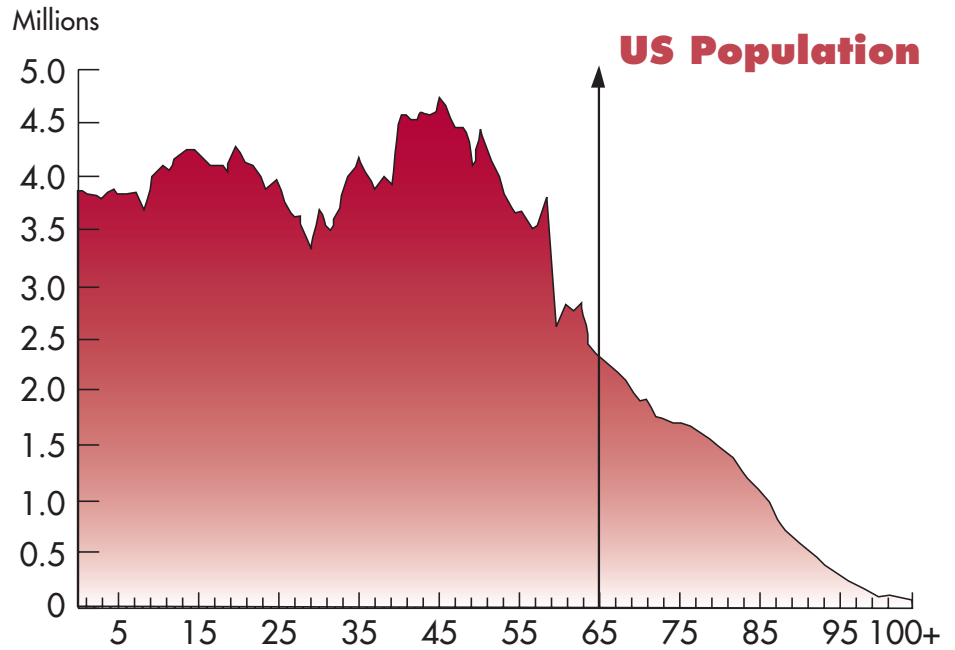


**AMERICANS 65+**



**THE  
65+  
POPULATION**

**Older Americans  
born 1939 and earlier**

- 65-75 born 1929-1939 – 19,890,612
- 76-85 born 1919-1928 – 12,024,034
- 85+ born 1918 and earlier – 4,071,236

**Total number – 35,986,082**

- Represents 12.6% of the total population, or about 1 in 8 people
- 42% Male (15,117,585)
- 58% Female (20,868,497)
- Those 85+ were 1.5% of the population in 2000, and by 2050 will be almost 5% of the total U.S. population.
- The “oldest old,” those aged 85 and over, are the most rapidly growing elderly age group, growing 274% between 1960 and 1994.

By 2030, the 65+ population will more than double to about 71.5 Million, and by 2050 will grow to 86.7 Million.

*(Based on 2004 projections)*

# PROFILE

## Marital Status

	Men	Women
<b>Age 65 to 74</b>		
Married	79.6%	55.3%
Widowed	8.6%	30.6%
Divorced	8.2%	10.7%
Never Married	3.7%	3.5%
<b>Age 75 to 84</b>		
Married	72.6%	35.8%
Widowed	18.4%	55%
Divorced	4.9%	6%
Never Married	4%	3.2%
<b>Age 85 or Older</b>		
Married	60.1%	13.2%
Widowed	33.8%	79%
Divorced	3%	2.8%
Never Married	3%	5%

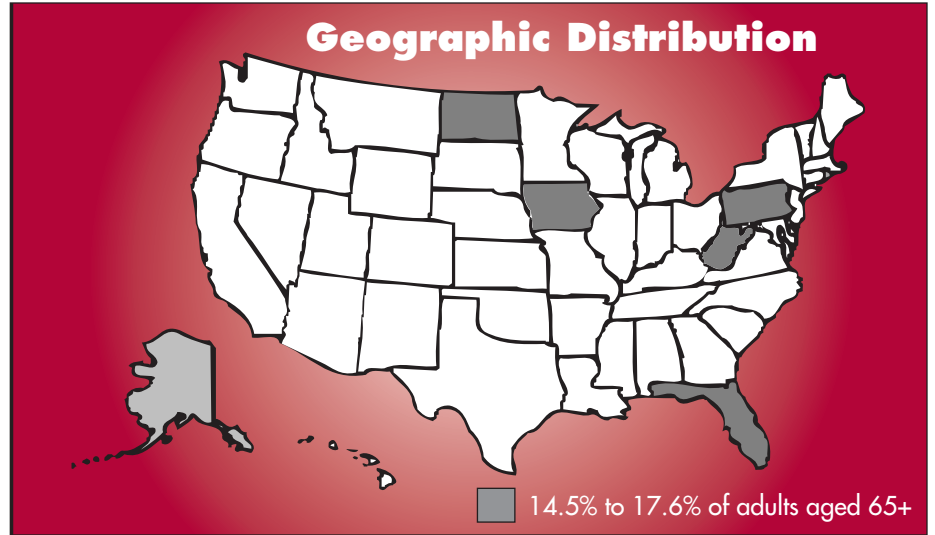
## Life Expectancy at Age 65

	Men	Women
1940	12.7 years	14.7 years
2000	16.5 years	19.5 years
2040	19 years	22 years

## Centenarians

- In 1990, there were 37,306 centenarians (those age 100 or over) living in the United States, 50,454 in 2003, and 88,289 in 2004.

## Geographic Distribution



## Geographic Distribution

- 17.6% of the residents of Florida are 65 and older, followed by West Virginia (15.6%), Pennsylvania (15.3%), Iowa (14.9%), North Dakota (14.7%), and Rhode Island (14.5%); Alaska has the smallest percentage of residents 65 and older with 5.7%

## Education

- 69.9% of those 65 and older have completed a high school diploma compared to 83.2% of pre-retirees and 88.8% for baby boomers.
- 16.7% have a Bachelor's Degree or more, compared to 24.5% of pre-retirees, and 28.5% for boomers.

## Population Age 65+ Living Alone

	1970	1980	1990	1998	2000
<b>Men</b>					
65 to 74	11.3%	11.6%	13%	13.9%	13.8%
75 or Older	19.1%	21.6%	20.9%	22.3%	21.4%
<b>Women</b>					
65 to 74	31.7%	35.6%	33.2%	30.2%	30.6%
75 or Older	37%	49.4%	54%	52.9%	49.4%

## Nursing Home Residents

Age	% of Age Group	Number
65 to 74	1.1%	210,159
74 to 84	4.7%	574,909
85 and Older	18.2%	772,733
<b>Total 65 years and Over</b>	<b>4.5%</b>	<b>1,557,800</b>

## Living Arrangements

	Men	Women
With Spouse	72.6%	41.3%
With Other Relatives	7.1%	16.9%
With Non-Relatives	3.3%	2.1%
Alone	17%	39.6%

# PROFILE

## Net Worth

	Ages 65-69	70 to 74	75 and older
Median Net Worth	\$114,050	\$120,000	\$100,100
Excluding Home Equity	\$27,588	\$31,400	\$19,025

## Average Annual Expenditures

	Age 65-74	Age 75+
Food & Alcohol	\$4,803	\$3,446
Housing	\$10,052	\$8,257
Apparel and Services	\$1,252	\$674
Transportation	\$5,731	\$3,178
Health Care	\$3,588	\$3,584
Entertainment	\$1,371	\$896
Miscellaneous	\$1,973	\$1,288
Cash Contributions	\$1,620	\$1,740
Personal Insurance	\$1,853	\$696
<b>Average Annual Expenditures</b>	<b>\$32,243</b>	<b>\$23,759</b>

## Labor Force Participation Rates

	MEN	
	Ages 65-69	70 or over
2000	30.1%	11.9%
2001	30.3%	12.2%

	WOMEN	
	Ages 65-69	70 or over
2000	19.4%	5.8%
2001	20%	5.9%

## Voting Patterns

- In the 2000 Presidential Election, 67.6% of those 65 years and over voted, compared to 64.1% of the 45-64 year old population, 49.8% of the 25-44 year old population, and 32.3% of those aged 18-24 who voted. Of the total eligible voters, 54.7% voted in the 2000 Presidential Election.

## Housing

Housing	Ages 65+
Homeowner	80%
with mortgage	27%
without mortgage	73%
Renter	20%

## Average Household Income

Income	Ages 65-74	Ages 75 and over
Before Taxes	\$35,118	\$23,890
After Taxes	\$33,562	\$23,411

## Sources of Income

Source of Income	Ages 65-74	Ages 75 and over
Earnings	\$14,585	\$3,728
Social Security, Private and Government Retirement Benefits	\$18,276	\$17,327
Income from Assets	\$1,438	\$1,990
Other	\$819	\$845

## Poverty

- 10.1% of persons aged 65 or older lived in poverty in 2001 (7% of men of this age group and 12.4% of women).
- Non-married persons aged 65 or older were more likely to live in poverty (16.9%), than married persons of the same age group (4.7%)

## Credit Card Debt

- The average credit card debt among households aged 65 and older grew from \$3,919 in 1998 to \$4,041 in 2001.
- For those in the 65-69 age group, the average grew from \$5,016 in 1998 to \$5,844 in 2001.

# PROFILE

## Racial and Ethnic Composition

Race	Number	% of Population
White	211,460,626	75.1%
African American	34,658,190	12.3%
Asian	10,242,988	3.6%
American Indian & Alaska Native	2,475,956	0.9%
Native Hawaiian & Other Pacific Islander	398,835	0.1%
Two or More Races	6,826,228	2.4%
Hispanic or Latino (who may be of any race)	35,305,818	12.5%

## Percentage of Persons Age 65 or Older Who Reported Good to Excellent Health

65 or Older	72.2%
Men	
65 to 74	74.6%
75 to 84	68.3%
85 or Older	65.0%
Women	
65 to 74	75.2%
75 to 84	69.8%
85 or Older	65.1%



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MetLife Mature Market Institute<sup>SM</sup>  
57 Greens Farms Road  
Westport, CT 06880  
203-221-6580  
MatureMarketInstitute@metlife.com  
www.MatureMarketInstitute.com

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