

## Selected Data on Aging

Walter vom Saal

### INDIVIDUAL LIFE EXPECTANCY IS INCREASING.

- In 1900, 75 percent of the people in the United States died before they reached age 65. Today, this is almost reversed: about 70 percent of people die *after* age 65.<sup>1</sup>
- Since 1900, life expectancy has increased by more than 50 percent, from a little less than fifty years to about seventy-five years.<sup>2</sup>
- The percent of people born 65 years earlier and still alive at age 65 – that is, your probability of still being alive at age 65 – was 25% in 1900; today it is 70%.<sup>3</sup>

### THE ELDERLY ARE INCREASING IN BOTH NUMBERS AND PERCENTAGE.

- Since 1900 the number of people in the United States over age 65 has increased from 3 million in 1900 to 31.6 million in 1990. In terms of percentage of the total population, the percentage over age 65 has tripled from 4% to 12.6% of the total population.<sup>4</sup>
- The oldest old (people over age 85) are the fastest growing segment of our population. Compared to the corresponding populations in 1900, in 1991 the 65-74 age group was 8 times larger, the 75-84 age group was 13 times larger, and the 85 and older age group was 25 times larger.<sup>5</sup>
- Each day finds an increase in the total number of people aged 65 and older. In the United States in 1990, the number of people turning 65 each day, minus the number of people aged 65 or older who died, yielded a daily net increase of 1,770 people aged 65 or older.<sup>6</sup>

- U.S. population over age 55 and over age 65, 1900-2050:<sup>7</sup>

| <b>YEAR:</b> | 1900      | 1930       | 1960       | 1990       | 2020       | 2050        |
|--------------|-----------|------------|------------|------------|------------|-------------|
| <b>AGE:</b>  |           |            |            |            |            |             |
| Over age 55  | 6 million | 10 million | 30 million | 55 million | 95 million | 105 million |
| Over age 65  | 3 million | 6 million  | 15 million | 32 million | 60 million | 77 million  |

- U.S. population over age 65 and over age 80, as a percentage of total population.<sup>8</sup>

| <b>YEAR:</b><br><b>AGE:</b> | 1950 | 1975 | 2000 | 2025 | 2050 |
|-----------------------------|------|------|------|------|------|
| 65-80 years                 | 8%   | 10%  | 12%  | 17%  | 18%  |
| Over 80 years               | 1%   | 2%   | 3%   | 3%   | 4%   |

- Numbers of 100 year olds:  
3,000 in 1960; 54,000 in 1990; 300,000 in 2020; 1,208,000 in 2050.<sup>9</sup>

## **WOMEN OUTLIVE MEN**

- Life expectancy is greater for women than it is for men at every age.<sup>10</sup>

| Additional life expectancy at age: | Men  | Women | Both |
|------------------------------------|------|-------|------|
| Birth                              | 71.8 | 78.6  | 75.3 |
| 55                                 | 22.3 | 26.9  | 24.7 |
| 65                                 | 15.2 | 18.8  | 17.2 |
| 75                                 | 9.4  | 11.9  | 10.9 |
| 85                                 | 5.3  | 6.6   | 6.2  |

- In 1990 there were 123 women for every 100 men in the 65-69 age group (that's 81 men for each 100 women). For persons 85 and older the ratio was 259 women for every 100 men (that's 39 men for each 100 women).<sup>11 12</sup>
- In 1991, almost half of all women over age 65 were widows. They outnumbered widowers five to one.<sup>13</sup>

## **DATA ON HEALTH OF THE ELDERLY**

- Contrary to popular misconception, only 5 percent of people over age 65 are institutionalized, almost all in nursing homes. More than twice as many of the institutionalized elderly are female.<sup>14</sup>
- Most Americans over age 65 are healthy and lead normal, productive lives. However, with increasing age health generally deteriorates and the need for care increases. One study found 45% of those over age 85 need help with one or more basic activities such as shopping or meal preparation. About 22% of those over age 85 live in institutions or nursing homes and about half are disabled (defined as inability to use public transportation).<sup>15</sup> About 20% of persons over age 85 have severe mental impairment and require long term care.<sup>16</sup>
- The leading causes of death in people age 65 and over are heart disease (2.1 per 1000), cancer (1.1 per 1000), stroke (0.4 per 1000) (from all causes combined, the rate is 5.1 per 1000).<sup>17</sup> I believe these top three causes apply to both men and women.<sup>18</sup>

## Selected Data on Retirement

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### Data:

- The most common retirement age in 1982 was 62 for both men and women.<sup>19</sup>
- Today 25% of 58-59 year olds have one surviving parent, 10% of those aged 58-63 have both parents living.<sup>20</sup>

**Retirement Today:** a summary of some ways retirement today is different from what it was a generation ago. [from: Walter vom Saal, Arthur F. Dauria, Alan Schramm (1996), "Retirement as a Positive Life Transition," symposium presented at State Society on Aging of New York, annual conference, 10/11/96.]

- **half of adult life** may be spent in retirement:
  - more retirements at a younger age.
  - longer life expectancy.
  - result: working years (25-55 = 30 yrs) = retirement years (55-85 = 30 yrs)
- **parents** are more likely still to be alive.
- it is far **less common to retire from single life-long job** with one company.
  - may have been working only five years with most recent company.
- retirement often is a **gradual transition rather than sudden cessation**.
  - retirement into second job, part-time work, is increasingly common.
- there is more often a **physical relocation** following retirement.
- there is more often a **loss of traditional support systems**.
  - family (kids have dispersed).
  - friends and neighbors (you've moved, or they've moved to a retirement village.)
- retirement is now entry into a **world of rapid change**. (Toffler's Third Wave: rapid change; jobs involve information transmission.)
- it **may** be the case that **aging is beginning to be seen more positively** as large number of baby boomers hit age 50.
- overall there seems to be **greater variability** in age of retirement and nature of retirement.

### Notes:

1. All data above refer to the United States unless otherwise specified. In some cases I have assumed this even though it was not stated in the source where I obtained the data.
2. The data above are sometimes from secondary sources and often not fully defined.
3. References are available separately.

## 2. Statistics on aging and retirement.

Canada:

- In 1994 the average retirement age was 61.
- However, there was an increase in variability of retirement age. From 1989 to 1994, the percentage of people who retired at 65 declined by 38%, while the percentage of people retiring either before or after 65 increased slightly.
- Most people who retire early retire for family or health reasons.
- In 1994, more than one quarter of retirees reported they had retired for health reasons. (From a survey taken in Canada: the 1994 cycle of the General Social Science Survey, whose general topic was education, work and retirement. Found on the Internet by Alan Schramm.)

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<sup>1</sup> Hayflick, Leonard (1994). How and why we age. New York: Random House / Ballantine Books. P. 96.

<sup>2</sup> Hayflick (1994), p. 96.

<sup>3</sup> Hayflick (1994), p. 96.

<sup>4</sup> Hayflick (1994), p. 57.

<sup>5</sup> Hayflick (1994), p. 57.

<sup>6</sup> Hayflick (1994), p. 58.

<sup>7</sup> Hayflick (1994), p. 55, estimated from figure.

<sup>8</sup> Perlmutter & Hall, 2d ed, 1992, p.40.

<sup>9</sup> Philadelphia Inquirer, 4/22/96, from U.S. Census Bureau.

<sup>10</sup> Hayflick (1994), p. 70-71.

<sup>11</sup> Hayflick (1994), p. 58.

<sup>12</sup> For more detailed data on male female ratio at each age group, see Hayflick (1994), p. 103.

<sup>13</sup> Hayflick (1994), p. 58.

<sup>14</sup> Hayflick (1994), p. 58.

<sup>15</sup> Hayflick (1994), p. 91.

<sup>16</sup> Hayflick (1994), p. 93.

<sup>17</sup> Hayflick (1994), p. 98.

<sup>18</sup> For men vs. women, see Hayflick (1994) p. 102 and p. 97.

<sup>19</sup> See chart in Kimmel, 3d ed, p. 305.

<sup>20</sup> Murray (1978) in Dennis (1984) page 153. I do not have full reference for this.