These indicators were derived from data produced by the U.S. Census Bureau and may differ from data produced by other entities.

DC's Elderly Population Diversity

INTRODUCTION

By Joy Phillips, PhD

This report presents a statistical profile of selected demographic, social, housing and economic characteristics of the 60 years and older population in the District of Columbia based on the 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS). The information includes population size, age and sex composition, marital status, living arrangements, disability, income, poverty, housing cost burden, tenure and vehicles available.

The older population is an important segment of the District's population, and within it exist distinct groups with different lifestyles and needs. To this end, this report focuses on selected older age groups including people aged 60-64, 65-69, 70-74, 75-79, 80-84, 85-89 and 90-94 years, drawing comparisons among them when necessary.

Note: The 95 and over age group is not featured due to the small number of people in that age group and the resulting statistical reliability and confidentially issues.

ELDERLY POPULATION HIGHLIGHTS

- The 60 years and older population shows significantly more older females than older males with the disparity between the sexes increasing with age.

- Among the older population, those aged 70-74 had the highest sex ratio (84), while the population 90-94 had the lowest sex ratio (36), representing nearly three females for every male.

  The sex ratio is defined as the number of males per 100 females. A sex ratio of exactly 100 would indicate an equal number of males and females, with a sex ratio over 100 indicating a greater number of males. A sex ratio below 100 implies a greater number of females.

- There were significantly more unmarried institutionalized men and women than married institutionalized men and women 60 years and older.

- Disability rate increases with age and therefore heightened the prospect that people with personal care or physical limitations were more likely to be institutionalized than people who did not have limitations.

- In general, both household income and personal income decrease, and poverty rate increases as people become older, especially as relates to women.

- Incomes of elderly householders are normally lower because households are smaller, they are less likely to be employed, and the value of their pension may have eroded over time.

- Beside the fact that there are more females in the population than males for the 60 and older age groups, poverty numbers and percentages are generally higher for females compared to males.

- Home ownership is the main financial asset for many older people since their houses may be fully paid for.

- A higher percentage of older elderly women were more likely to be homeowners than older elderly men.

- Many in the 60 years and older population did not have access to a vehicle in their household and females were significantly less likely to have vehicles than males.

DEMOGRAPHIC CHARACTERISTICS

The 2012-2016 ACS 5-year population estimates reported 107,600 District residents over the age of 60, about 16.3 percent of the total population (Table 1). The 2012-2016 estimate was up 12,200 or 12.8 percent over the 2006-2010 estimate of 95,345 people 60 years and older. The growth trend between 2006-2010 and 2012-2016 differed by age group with the fastest gains occurring in the youngest of the 60 years and older age groups. The number of people in age groups 60-64, 65-69, and 70-74 grew by 15 percent, 19 percent and 22 percent, respectively, while the 75-79 age group grew by 6 percent and the 85 and older grew by 10 percent. The only age group which showed a decline was the 80-84 years old which decreased by 936 people or 9 percent. The significant increase in the younger of the elderly population maybe a reflection of the aging of Baby Boomers into the 60 and older age groups.

In the 2012-2016 period, more than half of the older population were between the ages of 60 and 69. There were more older females (62,700) than older males (44,800), with the disparity in numbers between the sexes increasing with age (Table 1). Of the 9,346 aged 80-84, 5,550 were females and 3,796 were males – almost one and a half times more females than males. The disparity was more pronounced for those aged 90-94 where there were nearly three times as many females (3,282) as males (1,194).

The sex ratio, a measure of sex composition, also portrayed the disparity in the number of males and females among the District's older population. The sex ratio among the older population is a result of higher life expectancy of females relative to males. For the 2012-2016 period, the District-wide sex ratio (all ages) was 90 compared with 71 for the 60 and older population. Among the older population, those aged 70-74 had the highest sex ratio (84), while the population 90-94 had the lowest sex ratio (36), representing nearly three females for every male (Figure 1).

FIGURE 1. SEX RATIO BY AGE: 2012-2016
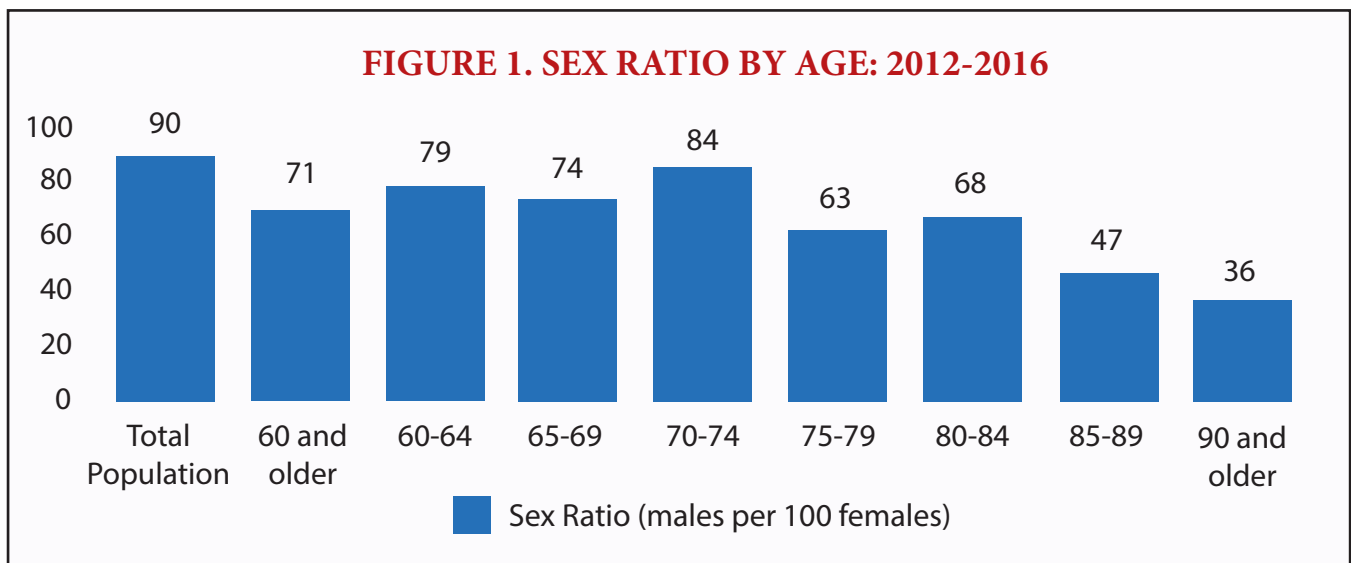
Source: DC Office of Planning/State Data Center

LIVING ARRANGEMENTS

Living arrangements for the District's elderly population varies by age and gender. For men 60 years and older, the percentage of unmarried men (51.6 percent) was slightly above married men (48.4 percent) (Table 2). For women, the differences were substantial with unmarried women comprising 68 percent of all women 60 years and older and married women the other 32 percent. There were significantly more unmarried institutionalized men and women than married institutionalized men and women 60 years and older (Table 3). Of the total institutionalized 60 years and older population in the District, 87 percent were unmarried. This was expected and most likely due to the absence of a partner at home to take care of them.

Regardless of the age group within the 60 years and older range, about 30 percent of men lived alone (Table 4). For women, the age groups from 60 years to 74 years showed about 38 percent living alone. However, from 75 years to 94 years, women living alone increased six percentage points to 44 percent. There were more women living alone in the 90-94 years age group than not living alone. The other types of living arrangements by age group were only available for the 65 years and older population. This data showed 40 percent lived alone; 33 percent lived with a spouse; two percent lived with an unmarried partner; one percent lived with the child of the householder; 20 percent lived with other relatives; and four percent lived with other nonrelatives. (Table 5).

GENDER RELATED INSTITUTIONALIZATION AND DISABILITY

The probability of institutionalization generally increases with advancing age and more women are likely to be institutionalized than men due to the longer life expectancy rate of women. In the 2012-2016 ACS data for the District of Columbia, between 2.3 percent and 2.6 percent of men 60 to 74 years old, per five-year age group, were institutionalized (Table 6). The percentage rose to 17.7 percent for 90-94 years old men. Similarly, for women, institutionalization rose from one percent for the 60-64 years old to 14 percent for the 90-94 years old. While the number of women aged 60 years and older institutionalized was higher than men, the percent of all 60 years and older men institutionalized was higher than women at 3.2 percent (1,447 men) for men and 2.5 percent (1,570) for women.

In general, women are more likely to be institutionalized because they are less likely to be married. Since spouses are the main caretakers of the elderly, an older man is more likely to have a spouse than an elderly woman. Women also have a longer life expectancy than men and therefore tend to outlive men. In addition, husbands are on average several years older than their wives.

Disability rate increases with age and therefore heightened the prospect that people with personal care or physical limitations were more likely to be institutionalized than people who didn't have limitations. Further, people with more than one limitation were more likely to be institutionalized than those who only had one limitation. As shown in Table 7, people with more than one limitation were institutionalized at least twice as much as those with one limitation.

ECONOMIC CHARACTERISTICS

In general, both household income and personal income decrease, and poverty rate increases as people become older, especially as relates to women. The median household income decreased from $70,531 for householders in age group 65-69 years to $42,875 for householders in age group 90-94 years (Table 8). Similarly, median personal income decreased from $32,266 for persons 65-69 years to $20,000 for those 90-94 years.

Beside the fact that there are more females in the population than males for the 60 and older age groups, poverty numbers and percentages are generally higher for females compared to males. Men are more likely to have multiple sources of income. Incomes of elderly householders are normally lower because households are smaller, they are less likely to be employed, and the value of their pension may have eroded over time. The most common type of income received by the 60 years and older population was social security (54 percent) (Table 9). Although women are generally more dependent on Social Security, they receive lower average amounts than men due to differences in their earnings history.

Poverty rates for males were at their highest for the 60-64 years age group at 16.9 percent and lowest for the 90-94 years age group at 5.2 percent (Table 10). For females, poverty rates were highest for the 90-94 years age group at 21.5 percent and lowest for the 65-69 years age group at 11.2 percent. While male poverty rates were below 10 percent in three of the seven age groups, female poverty rates remained above 10 percent for all age groups 60 years and older.

HOUSING CHARACTERISTICS

Home ownership is the main financial asset for many older people since their houses may be fully paid for. According to the 2012-2016 American Community Survey 5-year estimates, 44 percent of District adults 60 years and older owned their homes free and clear (no mortgage) (Table 11). A higher percentage of older elderly women were more likely to be homeowners than older elderly men. About 58.4 percent of female householders 60 years and older were homeowners, compared to 41.6 percent of male householders who were homeowner in the same age range (Table 12).

Among homeowners 60 years and older, females were more cost burdened than males for each age group, especially for those 90-94 years where females were almost three times more cost burdened than males (Table 13). Since women in general have lower incomes than men, it is not surprising that they have to spend more of their income on housing.

Rental housing burden fluctuated among age groups 60 and over for both males and females. At age groups 60-64, 65-69, 80-84 and 85-89, a higher percentage of males were cost burdened compared to females. However, at age groups 70-74, 75-79 and 90-94, a higher percentage of females were cost burdened compared to males.

VEHICLE AVAILABLE

All but two percent of District residents 65 years and older had telephones access in their households. Many, however, did not have access to a vehicle in their household and females were significantly less likely to have vehicles than males. For males 60 years and older, the percent with no vehicle ranged from 17.8 percent for the 75-79 years old to 35.4 percent for the 90-94 years old (Table 14). For females, the percent with no vehicles ranged from 28.8 percent for the 75-79 years old to 58 percent for the 90-94 years old. As expected, the driving ability of the older elderly decreases as they age. The absence of a vehicle in the household means that older people must rely on others or public transportation to get them from place to place.

Table 1: Population 60 Years and Older by Age and Sex: 2006-2010 and 2012-2016						
2012-2016 ACS 5-Year						
	Total Population		**Male**		**Female**	
Age	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
60 years and older	**107,578**	**100.0**	**44,831**	**100.0**	**62,747**	**100.0**
60- 64 years	32,545	30.3	14,381	32.1	18,164	28.9
65-69 years	24,083	22.4	10,249	22.9	13,834	22.0
70-74 years	18,389	17.1	8,372	18.7	10,017	16.0
75-79 years	12,672	11.8	4,902	10.9	7,770	12.4
80-84 years	9,346	8.7	3,796	8.5	5,550	8.8
85-89 years	6,067	5.6	1,937	4.3	4,130	6.6
90-94 years	4,476	4.2	1,194	2.7	3,282	5.2
2006-2010 ACS 5-Year						
	Total Population		**Male**		**Female**	
Age	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
60 years and older	**95,345**	**100.0**	**39,659**	**100.0**	**55,686**	**100.0**
60-64 years	28,237	29.6	12,906	32.5	15,331	27.5
65-69 years	20,202	21.2	9,164	23.1	11,038	19.8
70-74 years	15,035	15.8	6,348	16.0	8,687	15.6
75-79 years	11,975	12.6	4,858	12.2	7,117	12.8
80-84 years	10,282	10.8	3,783	9.5	6,499	11.7
85 and older	9,614	10.1	2,600	6.6	7,014	12.6
Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)						

Table 2: Elderly Population Marital Status by Age Group				
	Men		**Women**	
Age Group	**Married**	**Unmarried**	**Married**	**Unmarried**
60-64	6,096	8,285	6,355	11,809
65-69	5,259	4,990	5,055	8,779
70-74	4,335	4,037	3,253	6,764
75-79	2,677	2,225	1,961	5,809
80-84	1,787	2,009	1,079	4,471
85-89	968	969	708	3,422
90-94	592	602	197	3,085
Total	**21,714**	**23,117**	**18,608**	**44,139**
Percent	**48.40%**	**51.60%**	**31.70%**	**68.30%**
Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)				

Table 3: Elderly Population Marital Status by Institutionalization

Age Group	Marital Status	Male			Female		
		Institutional	Non-institutional	Total	Institutional	Non-institutional	Total
60-64	Married	66	6,030	**6,096**	0	6,355	**6355**
	Unmarried	301	7,984	**8,285**	176	11,633	**11,809**
65-69	Married	28	5,231	**5,259**	-	5,055	**5,055**
	Unmarried	212	4,778	**4,990**	97	8,682	**8,779**
70-74	Married	11	4,324	**4,335**	67	3,186	**3,253**
	Unmarried	194	3,843	**4,037**	85	6,679	**6,764**
75-79	Married	-	2,677	**2,677**	9	1,952	**1,961**
	Unmarried	146	2,079	**2,225**	146	5,663	**5,809**
80-84	Married	7	1,780	**1,787**	9	1,070	**1,079**
	Unmarried	161	1,848	**2,009**	224	4,247	**4,471**
85-89	Married	45	923	**968**	37	671	**708**
	Unmarried	65	904	**969**	263	3,159	**3,422**
90-94	Married	113	479	**592**	10	187	**197**
	Unmarried	98	504	**602**	447	2,638	**3,085**
Total	**Married**	**270**	**21,444**		**132**	**18,476**	
	Unmarried	**1,177**	**21,940**		**1,438**	**42,701**	

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 4: Elderly Population Living Arrangements by Age Group

Living alone [Population]		Age Groups										
		60-64	65-69	70-74	Total 60-74	Percent 60-74	75-79	80-84	85-89	90-94	Total 75-94	Percent 75-94
Male	Living alone	4,150	3,075	2,586	9,811	29.7%	1,511	1,165	638	293	3,607	30.50%
	Not alone	10,231	7,174	5,786	23,191	70.3%	3,391	2,631	1,299	901	8,222	69.50%
Female	Living alone	6,278	5,358	4,352	15,988	38.0%	3,133	2,469	1,807	1,686	9,095	43.90%
	Not alone	11,886	8,476	5,665	26,027	42.0%	4,637	3,081	2,323	1,596	11,637	56.10%

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 5: Living Arrangements for the 65 Years and Older Population

	Number	Percent
65 years and over:	71,786	100.0
Lives alone	28,601	39.8
Householder living with spouse or spouse of householder	24,003	33.4
Householder living with unmarried partner or unmarried partner of householder	1,486	2.1
Child of householder	452	0.6
Other relatives	14,149	19.7
Other nonrelatives	3,095	4.3

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates (Table B09021)

Table 6: Elderly Population Institutionalized by Gender						
	Men			Women		
Age Group	Population	Institutionalized	Percent Institutionalized	Population	Institutionalized	Percent Institutionalized
60-64	14,381	367	2.6%	18,164	176	1.0%
65-69	10,249	240	2.3%	13,834	97	0.7%
70-74	8,372	205	2.4%	10,017	152	1.5%
75-79	4,902	146	3.0%	7,770	155	2.0%
80-84	3,796	168	4.4%	5,550	233	4.2%
85-89	1,937	110	5.7%	4,130	300	7.3%
90-94	1,194	211	17.7%	3,282	457	13.9%
Total	**44,831**	**1,447**	**3.2%**	**62,747**	**1,570**	**2.5%**

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 7: Disability by Limitations by Institutionalization by Age Group								
		Age Group						
Disability [Population]		60-64	65-69	70-74	75-79	80-84	85-89	90-94
Institutional	No limitation	206	11	96	24	-	14	11
	One limitation	78	105	40	47	-	3	10
	More than one	259	221	221	230	401	393	647
Total		**543**	**337**	**357**	**301**	**401**	**410**	**668**
Non-institutional	No limitation	24,220	18,115	13,506	8,232	4,995	2,666	762
	One limitation	3,808	2,721	2,291	1,699	1,429	903	454
	More than one	3,974	2,910	2,235	2,440	2,521	2,088	2,592
Total		**32,002**	**23,746**	**18,032**	**12,371**	**8,945**	**5,657**	**3,808**

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 8: Median Household and Personal Income by Age Group							
	Age Group						
Income Type	60-64	65-69	70-74	75-79	80-84	85-89	90-94
Median Household Income	$70,264	$70,531	$65,600	$52,739	$45,290	$50,392	$42,875
Median Personal Income	$30,113	$35,266	$32,646	$25,089	$22,974	$25,089	$20,065

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 9: Earnings Status by Gender		
Population	**Earnings**	**60+ by Gender**
Male	With Earnings	18,544
Male	No Earnings	26,287
Female	With Earnings	19,080
Female	No Earnings	43,667
Population	**Social Security**	**60+ by Gender**
Male	With Social Security	23,577
Male	No Social Security	21,254
Female	With Social Security	33,923
Female	No Social Security	28,824
Population	**Retirement Income**	**60+ by Gender**
Male	Retirement Income	15,804
Male	None	29,027
Female	Retirement Income	23,638
Female	None	39,109
Note: Some people received more than one type of income		
Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)		

Table 10: Poverty Status by Age Group								
		Age Group						
	Poverty [All People]	**60-64**	**65-69**	**70-74**	**75-79**	**80-84**	**85-89**	**90-94**
Male	Above poverty	11,175	8,535	7,246	4,340	3,144	1,692	862
Male	Below poverty	2,270	1,099	920	389	421	132	47
Female	Above poverty	15,104	11,987	8,658	6,401	4,173	3,270	2,201
Female	Below poverty	2,635	1,506	1,160	1,214	1,098	554	604
Male	Percent Below Poverty	16.9%	11.4%	11.3%	8.2%	11.8%	7.2%	5.2%
Female	Percent Below Poverty	14.9%	11.2%	11.8%	15.9%	20.8%	14.5%	21.5%
Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)								

Table 11: Householders by Age by Mortgage Status		
	District of Columbia	Percent 60 Years and Over
	Estimate	
Total:	112,672	
Housing units with a mortgage:	86,201	
Householder 15 to 34 years	12,373	
Householder 35 to 44 years	21,657	
Householder 45 to 54 years	**19,691**	
Householder 55 to 59 years	8,537	
Householder 60 to 64 years	8,144	
Householder 65 to 74 years	10,525	
Householder 75 years and over	5,274	
Householders 60 years and over	23,943	56.30%
Housing units without a mortgage:	26,471	
Householder 15 to 34 years	1,606	
Householder 35 to 44 years	1,414	
Householder 45 to 54 years	2,781	
Householder 55 to 59 years	2,064	
Householder 60 to 64 years	3,097	
Householder 65 to 74 years	6,792	
Householder 75 years and over	8,717	
Householders 60 years and over	18,606	
Total householders 60 years and over:	42,549	
Householders 60 years and over without a mortgage	18,606	43.70%
Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)		

Table 12: Earnings Status by Gender									
		Age Group							
Tenure - Own/Rent [Householders]		**60-64**	**65-69**	**70-74**	**75-79**	**80-84**	**85-89**	**90-94**	**Total**
Male	Homeowner	4,630	4,298	3,563	2,338	1,497	966	401	17,693
	Renter	4,062	2,510	2,149	1,058	979	415	230	11,403
Female	Homeowner	6,340	5,283	4,572	3,228	2,503	1,543	1,403	24,872
	Renter	5,644	3,689	2,735	2,018	1,514	1,301	846	17,747
Total	Homeowners	10,970	9,581	8,135	5,566	4,000	2,509	1,804	42,565
Total	Renters	9,706	6,199	4,884	3,076	2,493	1,716	1,076	29,150
Male	Householders	8,692	6,808	5,712	3,396	2,476	1,381	631	29,096
	Male Homeowners (%) of All Male Householders	53.3	63.1	62.4	68.8	60.5	69.9	63.5	61.0%
	Male homeowner (%) of All Homeowners	42.2	44.9	43.8	42.0	37.4	38.5	22.2	41.6%
Female	Householders	11,984	8,972	7,307	5,246	4,017	2,844	2,249	42,619
	Female Homeowner (%) of All Female Householders	52.9	58.9	62.6	61.5	62.3	54.3	62.4	58.4%
	Female homeowner (%) of All Homeowners	57.8	55.1	56.2	58.0	62.6	61.5	77.8	58.4%

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 13: Cost Burden Status, Owners and Renters by Gender								
Cost Burdened (30% or more) - Owner Occupied [Householders]		**60-64**	**65-69**	**70-74**	**75-79**	**80-84**	**85-89**	**90-94**
Male	Burdened	1,130	726	695	668	240	184	67
	Not burdened	3,418	3,540	2,859	1,626	1,187	783	329
	Total Male Householders	4,548	4,266	3,554	2,294	1,427	967	396
	Percent Cost Burdened	**24.8**	**17.0**	**19.6**	**29.1**	**16.8**	**19.0**	**16.9**
Female	Burdened	1,986	1,818	1,653	1,320	983	464	629
	Not burdened	4,346	3,407	2,921	1866	1452	1056	711
	Total Female Householders	6,332	5,225	4,574	3,186	2,435	1,520	1,340
	Percent Cost Burdened	**31.4**	**34.8**	**36.1**	**41.4**	**40.4**	**30.5**	**46.9**
Cost burdened (30% or more) - Renter Occupied [Householders]		**60-64**	**65-69**	**70-74**	**75-79**	**80-84**	**85-89**	**90-94**
Male	Burdened	2,012	1,439	956	515	670	170	66
	Not burdened	1893	932	1128	444	253	126	123
	Total Male Householders	3,905	2,371	2,084	959	923	296	189
	Percent Cost Burdened	**51.5**	**60.7**	**45.9**	**53.7**	**72.6**	**57.4**	**34.9**
Female	Burdened	2,507	1,769	1,302	1,042	952	739	574
	Not burdened	2,728	1,774	1,307	800	462	559	227
	Total Female Householders	5,235	3,543	2,609	1,842	1,414	1,298	801
	Percent Cost Burdened	**47.9**	**49.9**	**49.9**	**56.6**	**67.3**	**56.9**	**71.7**

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)

Table 14: Vehicle Ownership by Age Group by Gender								
Vehicle Status		**60-64**	**65-69**	**70-74**	**75-79**	**80-84**	**85-89**	**90-94**
Male	No vehicle	3,470	2,284	1,957	840	738	373	322
	With vehicle	9,975	7,350	6,209	3,889	2,827	1,451	587
	Total	13,445	9,634	8,166	4,729	3,565	1,824	909
	No Vehicle %	**25.8**	**23.7**	**24.0**	**17.8**	**20.7**	**20.4**	**35.4**
Female	No vehicle	5,420	3,913	2,903	2,195	1,788	1,728	1,630
	With vehicle	12,319	9,580	6,915	5,420	3,483	2,096	1,175
	Total	17,739	13,493	9,818	7,615	5,271	3,824	2,805
	No Vehicle %	**30.6**	**29.0**	**29.6**	**28.8**	**33.9**	**45.2**	**58.1**

Source: U.S. Census Bureau 2012-2016 5-Year American Community Survey Public Use Microdata Sample (ACS-PUMS)