

## Demographic & Economic Characteristics of California's Aging Population

*The aging population in California is growing, in part due to the aging of the Baby Boomer generation. As this population grows, so too will the demand for long-term care services. This fact sheet provides a current description of the demographic and economic characteristics of older Californians.*

*This fact sheet is one in a series that provides basic information on the “who, what, where, when, why, and how” of long-term care. All the references accessed to produce this fact sheet are provided for further review.*

- Of the estimated 39.1 million residents in California in 2010, about **4.4 million** or **11.3%** are age 65 and older.<sup>1</sup>
- Of the 4.4 million Californians age 65 and older, **about 86%** are age 65-84 and **about 14%** are age 85 and older.<sup>1</sup>
- The **majority** of Californians age 65 and older are female.
  - Among those age 65-84, 55% are female and 45% are male.<sup>1</sup>
  - Among those age 85 and older, 65% are female and 35% are male.<sup>1</sup>
  - The distribution of Californians age 60 and older by race and ethnicity in 2010 is:<sup>2</sup>
  - White/Non-Hispanic: **60.9%**
  - Hispanic/Latino: **18.8%**
  - Asian: **13.0%**
  - Black/African-American: **5.1%**
  - Two or More Races: **1.3%**
  - American Indian/Alaskan Native: **0.6%**
  - Native Hawaiian/Pacific Islander: **0.3%**
- By 2030, the distribution of Californians age 60 and older by race and ethnicity is projected to be:<sup>2</sup>
  - White/Non-Hispanic: **47.7%**
  - Hispanic/Latino: **29.2%**
  - Asian: **15.2%**
  - Black/African-American: **4.9%**
  - Two or More Races: **1.7%**
  - American Indian/Alaskan Native: **0.9%**
  - Native Hawaiian/Pacific Islander: **0.4%**
- The **Los Angeles Basin** & the **San Francisco Bay Area** are home to about two-thirds of the State's senior population.<sup>2</sup>
- **3%** of Californians age 65 and older live in a rural, non-metropolitan area.<sup>3</sup>
- **30%** of Californians age 75 and older live alone.<sup>3</sup>
- **About 24%** of Californians age 65 and older have a Bachelor's degree or higher.<sup>4</sup>
- **Almost 15%** of Californians age 65 and older are part of the labor force.<sup>4</sup>

- In 2008, median household income for Californians age 65 and older was **\$39,052**, compared to \$74,663 for Californians age 45 to 64 years and \$64,582 for Californians age 25 to 44 years.<sup>5</sup>
- The California Elder Economic Security Standard Index (Elder Index) was developed to provide an evidence-based indicator of the actual basic costs faced by older adults. According to the Elder Index, a single older adult in the state who rents needs an average of **\$21,763** per year to meet basic needs. An older couple who rents needs an average of **\$30,634** per year to meet basic needs.<sup>6</sup> The Federal Poverty Level (FPL), which is often used to determine eligibility for public programs, is \$10,830 for an individual and \$14,570 for a couple.<sup>7</sup>
- **356,700** Californians age 65 and older or **8.7%** are below 100% of the FPL.<sup>8</sup>
- In 2007, **39.2%** or **about 1.5 million** Californians age 65 and older had incomes that were above the FPL, but below the Elder Index.<sup>9</sup>
- Supplemental security Income (SSI) is administered by the federal government and pays monthly benefits to people with limited income and resources who are blind, disabled, or age 65 and older.<sup>10</sup> In 2009, **358,546** Californians age 65 and older received SSI, representing 8.6% of those age 65 and older in the state.<sup>11,12</sup>
- Medi-Cal (California's Medicaid program) is the federal and state jointly funded medical assistance program in California for low-income individuals. **952,500** Californians age 65 and older were enrolled in Medi-Cal in fiscal year 2007.<sup>13</sup>
- Medicare is the federal health insurance program for older adults and disabled individuals. Of the total number of Medicare enrollees, **27%** were dually eligible for Medi-Cal.<sup>14</sup> Of the total number of Medi-Cal enrollees age 65 years or older in 2005, **11%** were not also enrolled in Medicare.<sup>15</sup>

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