Measuring the Years:

State Aging Trends & Indicators

Data Book

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Contents

Foreword

American society is in a state of transformation. As the baby boomers continue maturing, they are changing the face of aging. This diverse group of Americans are living longer, using new technologies, extending their working years, and enjoying higher levels of income and resources than previous generations. At the same time, despite the improvements, the number of elders coping with chronic illness and disability is expected to escalate in the coming years— increasing demand on health and long term care systems and services.

To assist states in preparing for the challenges and opportunities they will face as baby-boomers age, the National Governors Association's Center for Best Practice's (NGA Center) is pleased to present "Measuring the Years: State Aging Trends & Indicators." A part of the NGA Center's Aging Initiative: State Policies for a Changing America, this publication is designed to identify current trends and future directions related to an aging America, and to assist state policymakers in creating programs and policies that respond to unique needs of the people in their state.

This data book provides a wealth of information on topics ranging from demographic shifts, to health care concerns, to long term care workforce shortages. For instance:

- **Between 2000 and 2025, states will experience a significant change in the proportion of elderly persons.** For example, Pennsylvania currently has the second highest proportion (15.6%) of elderly persons; by 2025, despite a considerable increase in the proportion of elders (21.0%), it's expected to rank seventeenth.
- **Chronic disease prevention and control has become a top priority, as levels of chronic conditions increase.** Currently, half the people aged 65 and over have at least two chronic health conditions, and the proportion of those with chronic conditions is expected to rise. For example, in 2002, approximately 4.2 million older persons had diabetes—by 2020 that number is expected to rise to 7.5 million persons. State Health and Aging officials now consider chronic disease prevention and control a higher priority than access to health care or access to prescription drugs.
- **States are expected to experience dramatic workforce shortages among paraprofessionals.** As the demand for home and community based services delivered by paraprofessional health care workers grows, states will face significant shortfalls in the long-term care workforce. For example, by 2025, Texas alone will need over 55,000 additional paraprofessional health care aides to maintain current levels of care.

In 2004, a majority (56%) of the nation's governors mentioned initiatives affecting older adults in their state-of-the-state addresses. To help states identify policies and practices that will enable their aging population to live healthy and independent lives, the NGA Center for Best Practices prepared this publication. It provides information intended to assist state policymakers involved in all aspects governance including:

- Demographic shifts;
- Fiscal impacts of aging baby-boomers;
- Tools for promoting financial self-sufficiently;
- Chronic condition and disease prevention;
- Workforce shortages and caregivers trends;
- Seniors' housing and community choices;
- Transportation requirements;
- Educational needs; and
- Technology's impact on aging baby-boomers

The book concludes with a rich list of data sources for policymakers seeking additional information to assist them in responding to these trends and projections.

Funded by the Robert Wood Johnson Foundation under a grant supporting the *NGA Center Aging Initiative: State Policies for a Changing America*, this publication was prepared by: Laura Summer, MPH, Robert Friedland, Ph.D., Katherine Mack, BA, and Susan Mathieu, MPP, at the Center on an Aging Society, Health Policy Institute at Georgetown University in Washington, DC. Diane Braunstein, the NGA Center's Program Director for Aging and Long-Term Care, guided its development.

Since the nation's inception, state government has changed and adapted to meet citizens' needs. In the coming years, the aging of the baby boomers will create an unprecedented challenge for governors and other state policy makers. From increased demand for health and community based care, to serious workforce shortages, to the impact of technology, the aging of America is sure to alter the fabric of every day life. This information is designed to assist state officials in mapping out strategies to ensure that older adults can live with health, dignity and independence.

Chapter 1: What Demographic Changes Can States Expect?

The United States is on the verge of a dramatic demographic transformation due to the anticipated aging of the population. Over the next 20 years, the older population is expected to grow significantly as the "baby-boom" generation enters old age. Moreover, older people are expected to live longer than they have in the past, furthering the growth in the population age 65 and older.

The older population is growing not only in numbers but in also in diversity. Varying fertility, mortality, and immigration rates among ethnic and racial groups have an impact on the composition of the population. Immigration rates have been increasing steadily since the early 1960s, bringing a stream of younger minority ethnic and racial groups into the United States.

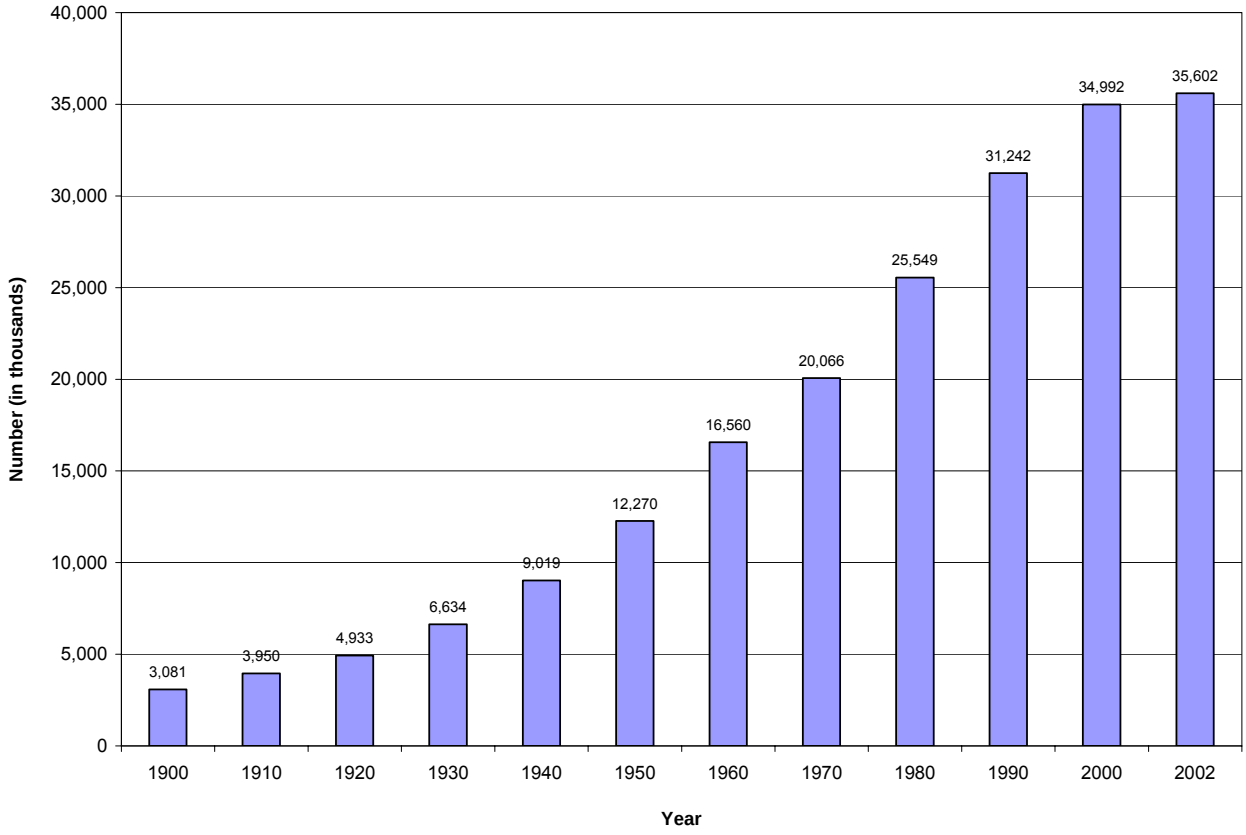
The anticipated older and more diverse population will have tremendous effects on the United States as a whole, but the degree to which change will occur will vary by state. Some states are "older" than others, and some are aging faster than others.

Figures and tables in this chapter:

1. The population age 65 and older has already grown
2. Age patterns differ across the United States
3. Even the older population will grow older
4. The oldest-old are expected to grow in every state
5. The older population will be more racially and ethnically diverse
6. Some states will have larger proportions of minorities age 65 and older
7. Immigration affects the age distribution
8. Some states have much higher proportions of foreign-born residents
9. Migration of the older population affects some states more than others
10. Accommodations are needed for non-English-speaking older populations

The population age 65 and older has already grown

Growth in the Number of Elderly



Source: (1900 to 2000 data) U.S. Census Bureau. (2002). *Demographic Trends in the 20th Century, Census 2000 Special Reports*. Retrieved from http://www.census.gov/population/www/cen2000/briefs.html#sr.

(2002 data) U.S. Census Bureau. (2003). *National Population Estimates - Characteristics (Table NA-EST2002-ASRO-01)* [Date file]. Retrieved from http://eire.census.gov/popest/estimates.php.

The population age 65 and older has been growing rapidly throughout the 20th century. Since 1950, the senior population has nearly tripled—from 12.3 million to nearly 35 million people—while the total population has not quite doubled—from 150.7 million to 281.4 million people.[1]

[1] Hobbs, F. & Stoops, N. (2002). *Demographic Trends in the 20th Century—Census 2000 Special Reports*. Retrieved from http://www.census.gov/population/www/cen2000/briefs.htm1#sr.

Age patterns differ across the United States

Ranking of the Proportion of the Population Age 65 and Older, by State, 2000 and 2025

State	Rank		Proportion	
	2000	2025	2000	2025
Florida	1	1	17.6	26.3
Pennsylvania	2	17	15.6	21.0
West Virginia	3	2	15.3	24.9
Iowa	4	7	14.9	22.6
North Dakota	5	6	14.7	22.8
Rhode Island	6	34	14.5	18.8
Maine	7	12	14.4	21.4
South Dakota	8	9	14.3	21.7
Arkansas	9	5	14.0	23.9
Connecticut	10	38	13.8	17.9
Nebraska	11	16	13.6	21.0
Massachusetts	12	36	13.5	18.1
Missouri	13	25	13.5	20.1
Montana	14	3	13.4	24.4
Ohio	15	28	13.3	19.6
Hawaii	16	48	13.3	15.9
Kansas	17	30	13.3	19.5
New Jersey	18	40	13.2	17.3
Oklahoma	19	8	13.2	21.9
Wisconsin	20	21	13.1	20.5
Alabama	21	20	13.0	20.5
Arizona	22	13	13.0	21.3
Delaware	23	32	13.0	19.2
New York	24	45	12.9	16.5
Oregon	25	4	12.8	24.2
Vermont	26	22	12.7	20.4
Kentucky	27	14	12.5	21.3
Indiana	28	31	12.4	19.2
Tennessee	29	23	12.4	20.3
Michigan	30	37	12.3	18.1
District of Columbia	31	49	12.2	14.0
South Carolina	32	19	12.1	20.7
Minnesota	33	27	12.1	19.9
Illinois	34	44	12.1	16.6
Mississippi	35	29	12.1	19.6
North Carolina	36	11	12.0	21.4
New Hampshire	37	33	12.0	19.0
Wyoming	38	18	11.7	20.9
New Mexico	39	43	11.7	16.9
Louisiana	40	35	11.6	18.4
Maryland	41	46	11.3	16.4
Idaho	42	10	11.3	21.5
Washington	43	24	11.2	20.2
Virginia	44	39	11.2	17.9
Nevada	45	15	11.0	21.0
California	46	50	10.6	13.0
Texas	47	47	9.9	16.1
Colorado	48	26	9.7	20.1
Georgia	49	42	9.6	16.9
Utah	50	41	8.5	17.2
Alaska	51	51	5.7	10.4

Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1* (Table GCT-P15) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

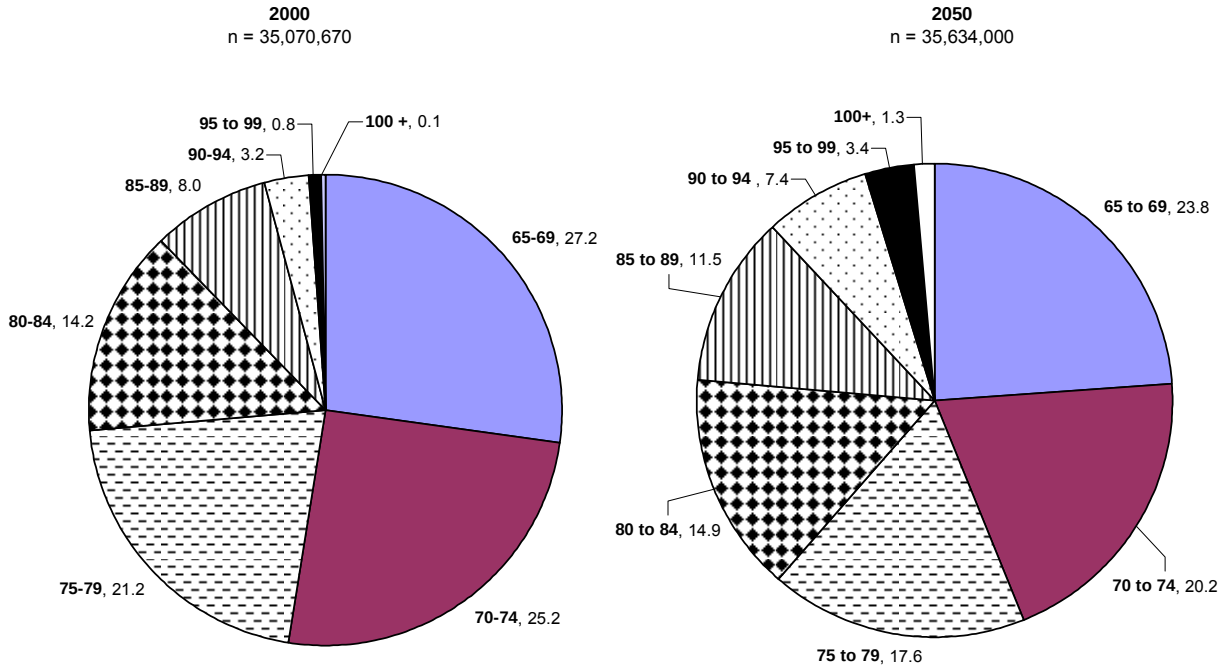
(2025 total population data) U.S. Census Bureau. *Projections of the Total Population of States: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

(2025 Age 65 + data) U.S. Census Bureau. *Population Projections for States by Selected Age Groups and Sex: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

The group of states that is currently among the "youngest" or "oldest" states will be different in the future. Pennsylvania, for example, ranks 2nd in terms of the proportion of the population that is older, but by 2025, it will rank 17th.

Even the older population will grow older

Elderly Population by Age, 2000 and 2050



Source: (2000 data) U.S. Census Bureau, Population Division. (2003) *National Population Estimates-Characteristics*. Available at http://eire.census.gov/popest/data/national/tables/asro/US-EST2001-ASRO-01.php.

(2050 data) U.S. Census Bureau, Population Division (2000) *Projections of the Resident Population by Age, Sex, Race and Ethnicity: 1995 to 2100* (Middle Series). Available at http://www.census.gov/population/www/projections/natdet-D1A.html.

Currently, the oldest-old—people 85 years of age and over—constitute 12.1 percent of the population age 65 and older. By 2025, this share is expected to be similar, however, by 2050, it will rise to 23.6 percent.

The oldest-old are expected to grow in every state

Ranking of the Proportion of the Population Age 85 and Older, 2000 to 2025

State	Rank			Proportion	
	2000	2025		2000	2025
North Dakota	1	2		2.3	3.6
Iowa	2	3		2.2	3.1
South Dakota	3	6		2.1	2.9
Florida	4	5		2.1	3.0
Rhode Island	5	14		2.0	2.5
Nebraska	6	8		2.0	2.8
Pennsylvania	7	16		1.9	2.4
Kansas	8	21		1.9	2.3
Connecticut	9	13		1.9	2.5
Massachusetts	10	19		1.8	2.4
Maine	11	39		1.8	2.0
Wisconsin	12	11		1.8	2.5
Missouri	13	25		1.8	2.2
West Virginia	14	12		1.8	2.5
Minnesota	15	10		1.7	2.5
Arkansas	16	22		1.7	2.3
Montana	17	4		1.7	3.1
Oregon	18	7		1.7	2.9
Oklahoma	19	9		1.7	2.7
Vermont	20	34		1.6	2.1
New York	21	42		1.6	2.0
New Jersey	22	36		1.6	2.0
District of Columbia	23	47		1.6	1.7
Ohio	24	20		1.6	2.4
Illinois	25	38		1.5	2.0
Alabama	26	37		1.5	2.0
Mississippi	27	43		1.5	1.9
Indiana	28	26		1.5	2.2
New Hampshire	29	30		1.5	2.1
Hawaii	30	15		1.4	2.5
Kentucky	31	40		1.4	2.0
Michigan	32	33		1.4	2.1
Tennessee	33	32		1.4	2.1
Washington	34	23		1.4	2.3
Idaho	35	1		1.4	5.8
Wyoming	36	17		1.4	2.4
Delaware	37	29		1.3	2.1
Arizona	38	27		1.3	2.2
Louisiana	39	35		1.3	2.0
North Carolina	40	24		1.3	2.3
New Mexico	41	48		1.3	1.7
Maryland	42	45		1.3	1.8
California	43	50		1.3	1.5
South Carolina	44	28		1.3	2.1
Virginia	45	41		1.2	2.0
Texas	46	46		1.1	1.7
Colorado	47	18		1.1	2.4
Georgia	48	49		1.1	1.6
Utah	49	31		1.0	2.1
Nevada	50	44		0.9	1.8
Alaska	51	51		0.4	0.9

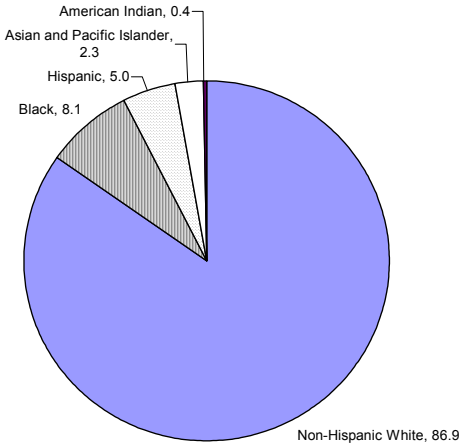
Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1* (Table P12) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

(2025 data) U.S. Census Bureau. *Detailed State Projections by Single Year of Age, Sex, Race and Hispanic Origin: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

The older population will be more racially and ethnically diverse

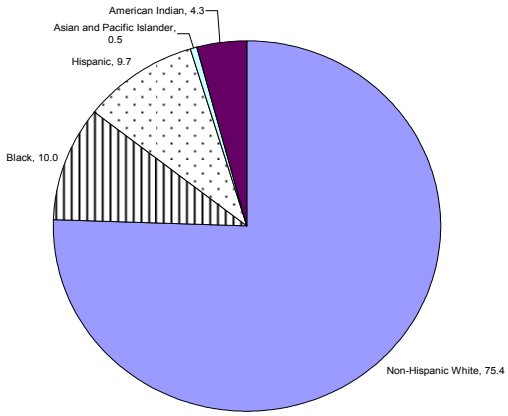
Racial and Ethnic Composition of the Population Age 65 and Over

2000
n = 34,991,753



Source: (2000 data) U.S. Census Bureau. *Census 2000 Rankings and Comparison Population and Housing Tables* (Table PHC-T-8) [Data file] Retrieved from http://www.census.gov/population/www/cen2000/tablist.html.

2025
n = 62,641,000



Source: (2025) U.S. Census Bureau, Population Division. (2003) *Projections of the Resident Population by Age, Sex, Race and Hispanic Origin: 1999 to 2100* (Middle Series). Retrieved from http://www.census.gov/population/www/projections/natproj.html.

Because of differences in immigration and fertility rates, African American, Asian and Pacific Islander, and Hispanic populations are all increasing more rapidly than the non-Hispanic white population.

Some states will have decreasing proportions of non-Hispanic whites age 65 and older while the proportion of minorities will increase

Proportion of the Non-Hispanic White Population Age 65 and Older, 2000 and 2025

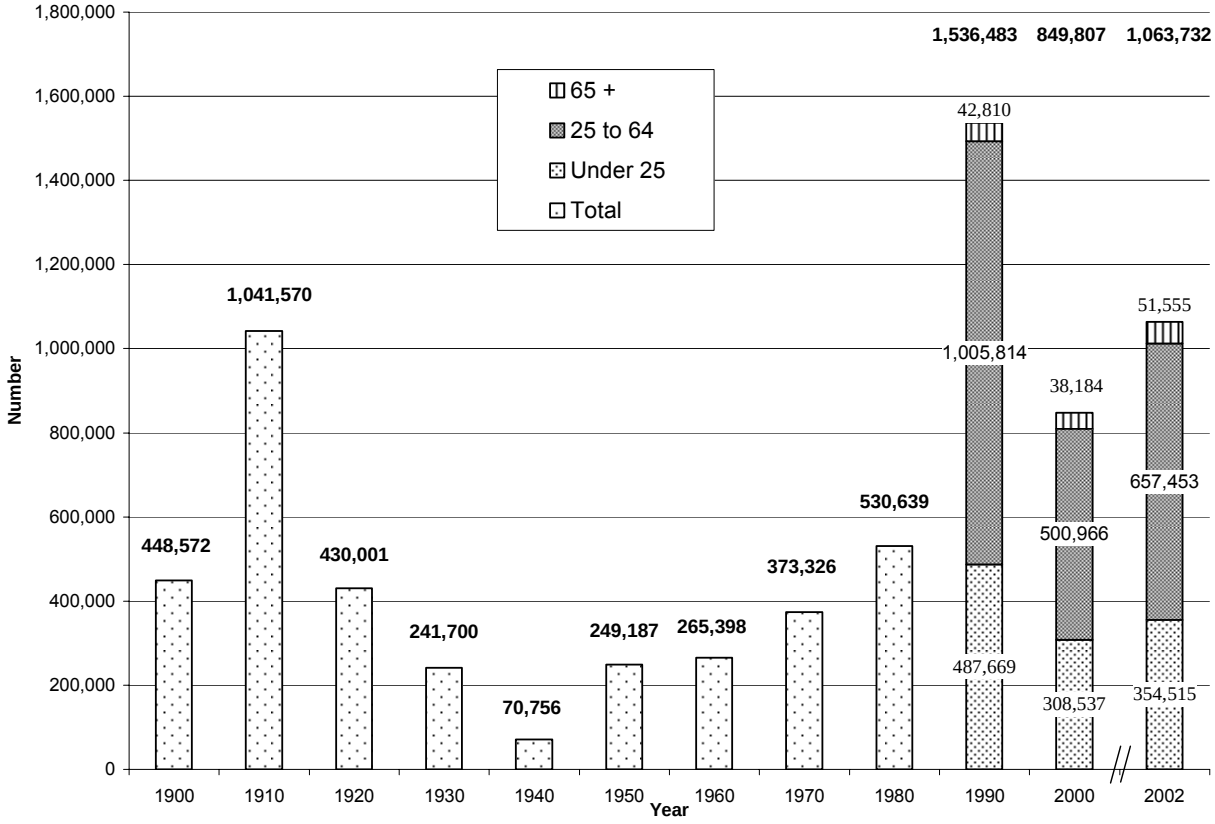
State	*2000*	*2025*	*Difference*
California	70.0	51.6	-18.4
New Jersey	83.3	68.8	-14.5
New York	78.7	66.1	-12.6
Maryland	77.3	64.7	-12.6
Nevada	84.7	72.5	-12.1
Florida	82.8	72.0	-10.8
Connecticut	91.3	82.3	-9.0
Arizona	86.7	78.0	-8.8
Illinois	83.8	75.3	-8.6
Massachusetts	93.1	84.8	-8.3
Texas	72.6	64.5	-8.2
Rhode Island	93.9	86.3	-7.6
Delaware	86.4	79.7	-6.8
Virginia	80.8	75.4	-5.3
Washington	91.2	86.1	-5.1
Georgia	77.9	73.1	-4.8
Oregon	94.7	90.1	-4.6
Wisconsin	95.9	91.5	-4.4
Oklahoma	87.5	83.2	-4.3
Louisiana	74.3	70.2	-4.1
Kansas	93.3	89.2	-4.1
New Mexico	64.1	60.1	-4.0
Minnesota	96.9	93.4	-3.5
Michigan	87.5	84.0	-3.5
Colorado	86.8	83.3	-3.5
Nebraska	96.0	92.6	-3.4
Pennsylvania	91.8	88.6	-3.2
Idaho	96.3	93.1	-3.2
Utah	94.1	91.4	-2.8
Ohio	90.1	87.4	-2.7
Iowa	98.0	95.8	-2.2
North Carolina	82.1	80.0	-2.1
Indiana	92.4	90.6	-1.8
North Dakota	97.8	96.0	-1.8
Missouri	91.0	89.6	-1.4
Tennessee	87.9	86.6	-1.3
Wyoming	94.5	93.1	-1.3
South Carolina	77.2	76.4	-0.8
Vermont	98.4	97.7	-0.8
New Hampshire	98.3	97.6	-0.8
Montana	96.0	95.3	-0.7
South Dakota	96.4	95.8	-0.6
Mississippi	73.7	73.1	-0.5
Arkansas	88.3	87.8	-0.4
Maine	98.8	98.5	-0.3
West Virginia	96.2	96.0	-0.3
Kentucky	93.5	93.2	-0.2
Alabama	79.7	80.1	0.4
Alaska	73.1	73.9	0.8
District of Columbia	26.0	32.7	6.7
Hawaii	21.9	32.7	10.7

Source: (2000 data) U.S. Census Bureau, *Census 2000 Summary File 1* (Table P12) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

(2025 data) U.S. Census Bureau. *Population Projections for States by Sex, Race, and Hispanic Origin: 1995 to 2025*. Available at http://www.census.gov/population/projections/state/stpjage.txt.

Immigration affects the age distribution

Immigration to the United States, 1900 to 2002



Source: (1900 to 1980, and 2002 data) Office of Immigration Statistics. (2003). *2002 Year of Immigration Statistics (Tables 1 and 6)*. Retrieved from http://uscis.gov/graphics/shared/aboutus/statistics/index.html.

(1990 and 2000 data) U.S. Immigration and Naturalization Service. (2003). *2000 Statistical Yearbook of the Immigration and Naturalization Service (Tables 12 and 14*). Retrieved from the Office of Immigration Statistics Web site, http://uscis.gov/graphics/shared/aboutus/statistics/index.html.

Note: The total number of immigrants admitted to the United States in 1990, 2000, 2001, and 2002 do not equal the sum of the number of immigrants by age groups because the age of some immigrants admitted during those years is unknown.

The number of immigrants to the United States has generally increased since the early 1940s. Most immigrants are under age 65, and many are under age 25.

Some states have much higher proportions of foreign-born residents

Percent Distribution of the Total Foreign-Born by State, 2000

State	*Distribution of the Total Foreign-Born by State*
California	28.50
New York	12.43
Texas	9.32
Florida	8.59
Illinois	4.92
New Jersey	4.75
Massachusetts	2.48
Arizona	2.11
Washington	1.98
Georgia	1.86
Virginia	1.83
Michigan	1.68
Maryland	1.67
Pennsylvania	1.63
North Carolina	1.38
Connecticut	1.19
Colorado	1.19
Ohio	1.09
Nevada	1.02
Oregon	0.93
Minnesota	0.84
Hawaii	0.68
Wisconsin	0.62
Indiana	0.60
Tennessee	0.51
Utah	0.51
Missouri	0.49
New Mexico	0.48
Kansas	0.43
Oklahoma	0.42
Rhode Island	0.38
South Carolina	0.37
Louisiana	0.37
Iowa	0.29
Alabama	0.28
Kentucky	0.26
Nebraska	0.24
Arkansas	0.24
District of Columbia	0.24
Idaho	0.21
New Hampshire	0.17
Delaware	0.14
Mississippi	0.13
Alaska	0.12
Maine	0.12
Vermont	0.07
West Virginia	0.06
Montana	0.05
South Dakota	0.04
North Dakota	0.04
Wyoming	0.04

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table P21).* [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Percent Distribution of the Older Foreign-Born by Region, 2000

	Older Foreign Born (%)
West	34.7
Midwest	10.3
Northeast	27.6
South	27.5

Source: He, W. (2002). *The Older Foreign-Born Population in the United States: 2000.* Retrieved from Census Bureau. http://www.census.gov/prod/2002pubs/p23-211.pdf

Migration of the older population affects some states more than others

Net Internal Migration of the Population Age 65 and Older, 1995 to 2000

State	*Net Internal Migration*
Florida	149,440
Arizona	53,241
Nevada	22,189
North Carolina	20,922
Texas	17,957
South Carolina	15,760
Georgia	13,926
Tennessee	10,499
Virginia	6,937
Alabama	3,031
Idaho	2,795
Delaware	2,679
New Mexico	2,500
Arkansas	2,496
Mississippi	2,433
Utah	2,096
Colorado	1,994
Maine	1,650
Oregon	1,340
Washington	1,170
Oklahoma	1,074
Montana	891
New Hampshire	720
Missouri	513
Vermont	19
Wyoming	-29
South Dakota	-246
Kansas	-435
Rhode Island	-748
West Virginia	-931
Hawaii	-952
Kentucky	-1,397
Alaska	-1,428
North Dakota	-1,546
Nebraska	-1,889
Louisiana	-2,472
Wisconsin	-3,962
Maryland	-4,388
Iowa	-4,927
District of Columbia	-5,187
Minnesota	-6,137
Indiana	-6,315
Connecticut	-9,493
Massachusetts	-14,434
Pennsylvania	-15,884
Ohio	-18,589
Michigan	-21,949
New Jersey	-23,151
California	-34,171
Illinois	-43,119
New York	-114,171

Source: He, W. & Schacter, J.P. (2003). *Internal Migration of the Older Population: 1995 to 2000*. Retrieved from the U.S. Census Bureau Web site, http://www.census.gov/population/www/cen2000/migration.html.

The 25 states that gained older residents had a greater net gain (338,272) compared to the overall loss (337,950).

Accommodations are needed for non-English-speaking older populations

Proportion of the Population Age 65 and Older Who Speak A Language Other than English At Home, 2000

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table P19)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

The proportion of state residents whose primary language is not English ranges from 1.7 percent in Kentucky to 38.8 percent in Hawaii. As the older population becomes more diverse, the proportions are expected to increase.

Chapter 2: What is the Fiscal Impact of Population Change?

The size of a state's population and the population's age distribution, labor market skills, and employment opportunities help to define the needs and resources of the state's citizens. Changes in the population not only affect what services will be needed, but also the tax base that will be available to support needed services.

Anticipating the future requires understanding the complex relationships of a state's economy and the state's population. The simple version of the story is that the aging of society will result in a relative decline in the need to support education and a relative increase in the need to support social services more likely to be used by older people. Changes in the population will affect not only education and health care but also safety, law enforcement, the judiciary and even prisons. The more complex story, however, is that there will be variations among states, not only because the economies of each state vary but also because demographic changes will occur differently from state to state.

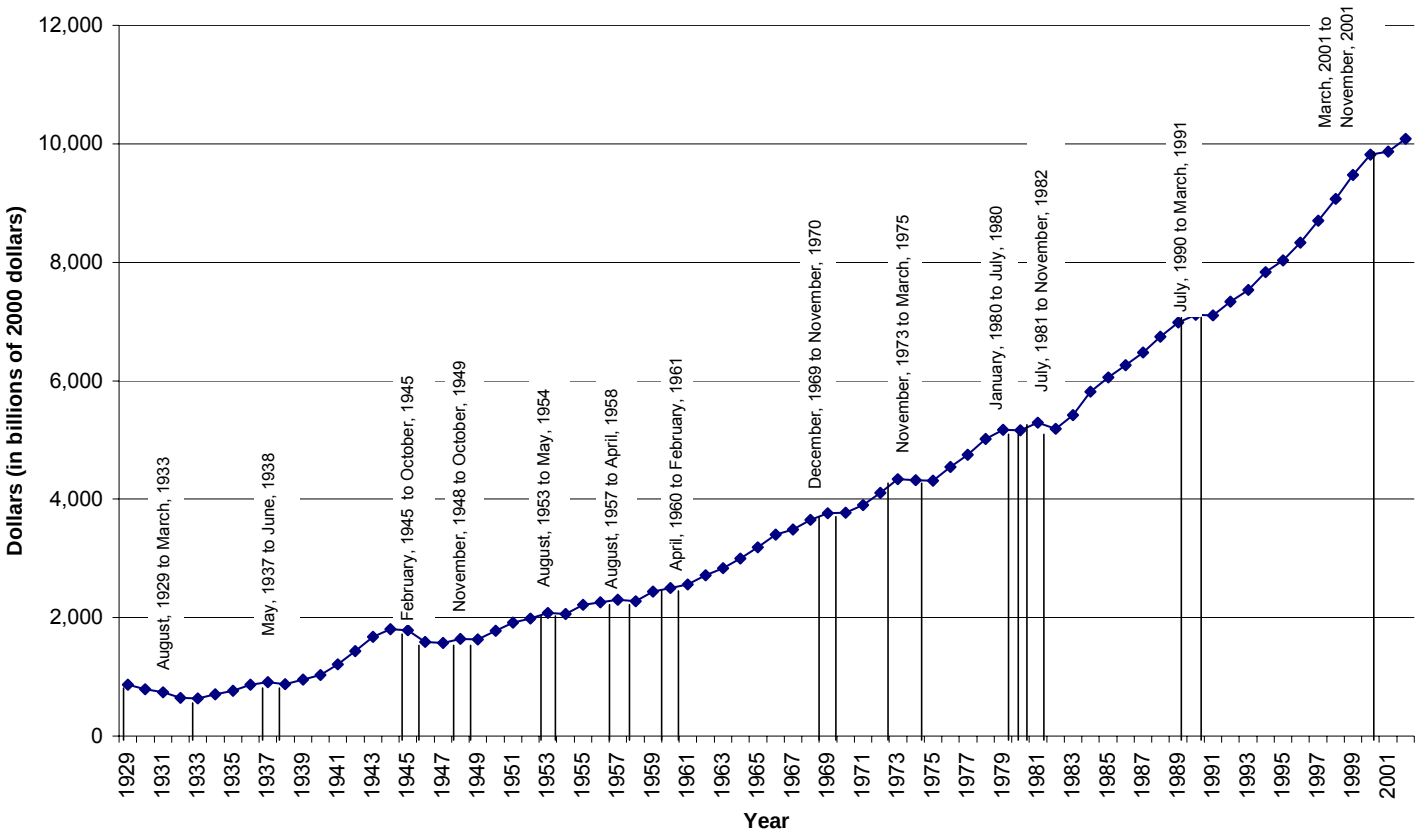
By far the biggest challenge of any community is to maintain the community as the place where people want to live. Migration often reflects residents' desire to leave—and usually the first people to leave are future workers and taxpayers and those who can afford to leave. Those that remain in the state are individuals who are least likely to be able to support needed services.

Figures and tables in this chapter:

1. Economic growth has enabled many people to enjoy a higher standard of living
2. Economic growth occurred despite population growth and aging
3. State economies and household income can be affected by educational attainment
4. Variations in household incomes affect standards of living
5. Community needs affect state fiscal expenditures
6. States rely on different taxes
7. Tax efforts relative to personal income vary by state
8. Budget priorities are not directed entirely by the age distribution in the state

Economic growth has enabled many people to enjoy a higher standard of living

Real Gross Domestic Product, 1929 to 2002

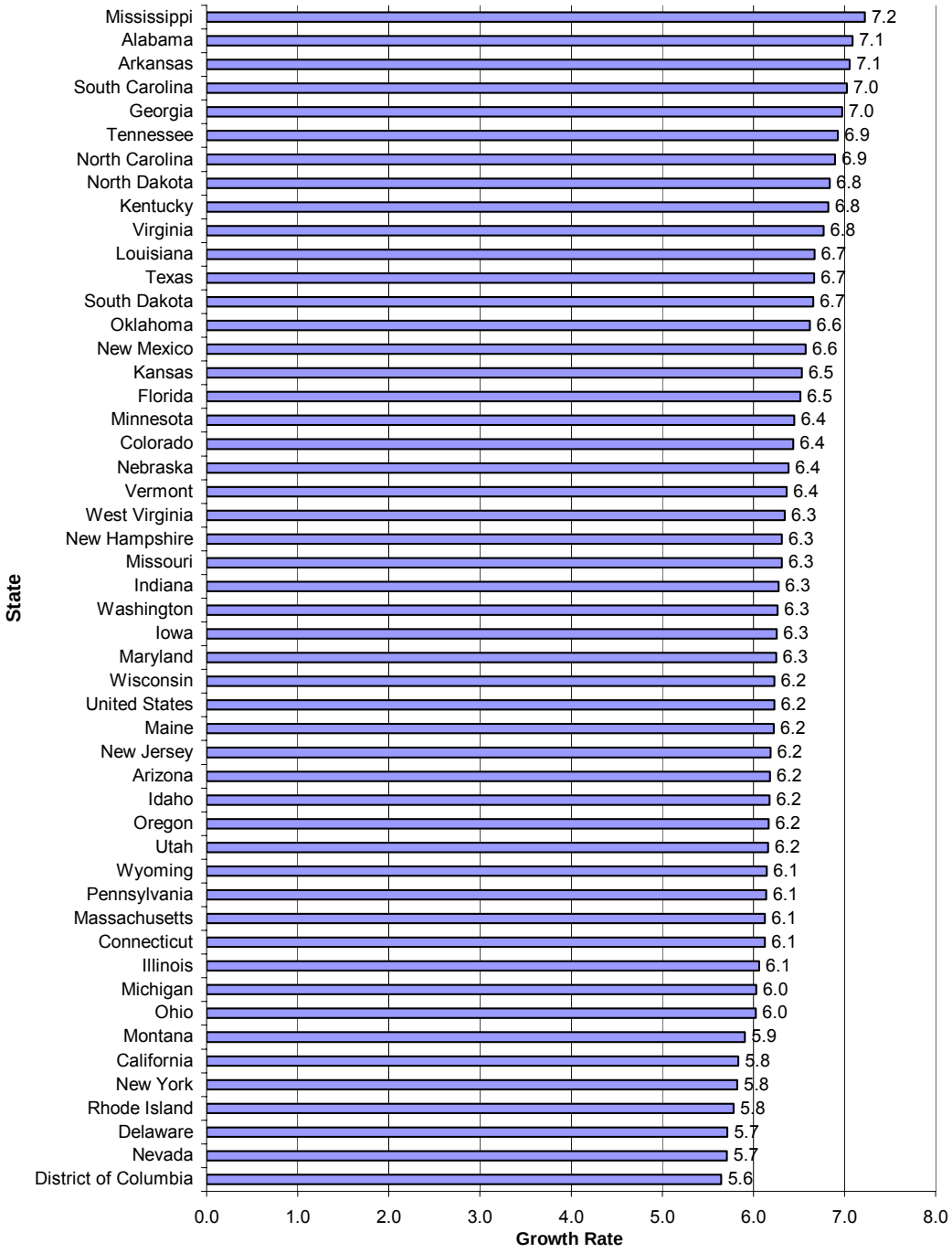


Source: Bureau of Economic Analysis. *National Income Product Accounts Tables (Table 1.1.6)* [Data file]. Retrieved from www.bea.gov.

On average, individuals born in 1940—now 64 years of age—have witnessed a more than sevenfold increase in standards of living across the nation, as real gross domestic product (GDP) increased over 862 percent during their lifetimes.

Economic growth occurred despite population growth and aging

Average Annual Growth Rate, by State, 1935 to 2002



Source: Center on an Aging Society's calculations based on Bureau of Economic Analysis. *Regional Economic Accounts - Annual State Income (Table SA1-3)* [Data file]. Retrieved from www.bea.gov/bea/regional/spi/.

Note: 1935 State per capita personal income data for Alaska and Hawaii is unavailable.

Despite the aging of the population in all states, the annual economic growth rate in the states between 1935 and 2002 has averaged from 5.6 percent per year in the District of Columbia to 7.2 percent in Mississippi.

State economies and household income can be affected by educational attainment

Median Household Income and the Proportion of the Population with a College Degree or More, 2000

State	*Median Household Income, 1999*	*College Graduate or More, 2000*
Alabama	$34,135	20.4%
Alaska	$51,571	28.1%
Arizona	$40,558	24.6%
Arkansas	$32,182	18.4%
California	$47,493	27.5%
Colorado	$47,203	34.6%
Connecticut	$53,935	31.6%
Delaware	$47,381	24.0%
District of Columbia	$40,127	38.3%
Florida	$38,819	22.8%
Georgia	$42,433	23.1%
Hawaii	$49,820	26.3%
Idaho	$37,572	20.0%
Illinois	$46,590	27.1%
Indiana	$41,567	17.1%
Iowa	$39,469	25.5%
Kansas	$40,624	27.3%
Kentucky	$33,672	20.5%
Louisiana	$32,566	22.5%
Maine	$37,240	24.1%
Maryland	$52,868	32.3%
Massachusetts	$50,502	32.7%
Michigan	$44,667	23.0%
Minnesota	$47,111	31.2%
Mississippi	$31,330	18.7%
Missouri	$37,934	26.2%
Montana	$33,024	23.8%
Nebraska	$39,250	24.6%
Nevada	$44,581	19.3%
New Hampshire	$49,467	30.1%
New Jersey	$55,146	30.1%
New Mexico	$34,133	23.6%
New York	$43,393	28.7%
North Carolina	$39,184	23.2%
North Dakota	$34,604	22.6%
Ohio	$40,956	24.6%
Oklahoma	$33,400	22.5%
Oregon	$40,916	27.2%
Pennsylvania	$40,106	24.3%
Rhode Island	$42,090	26.4%
South Carolina	$37,082	19.0%
South Dakota	$35,282	25.7%
Tennessee	$36,360	22.0%
Texas	$39,927	23.9%
United States	**$42,228**	**25.6%**
Utah	$45,726	26.4%
Vermont	$40,856	28.8%
Virginia	$46,677	31.9%
Washington	$45,776	28.6%
West Virginia	$29,696	15.3%
Wisconsin	$43,791	23.8%
Wyoming	$37,892	20.6%

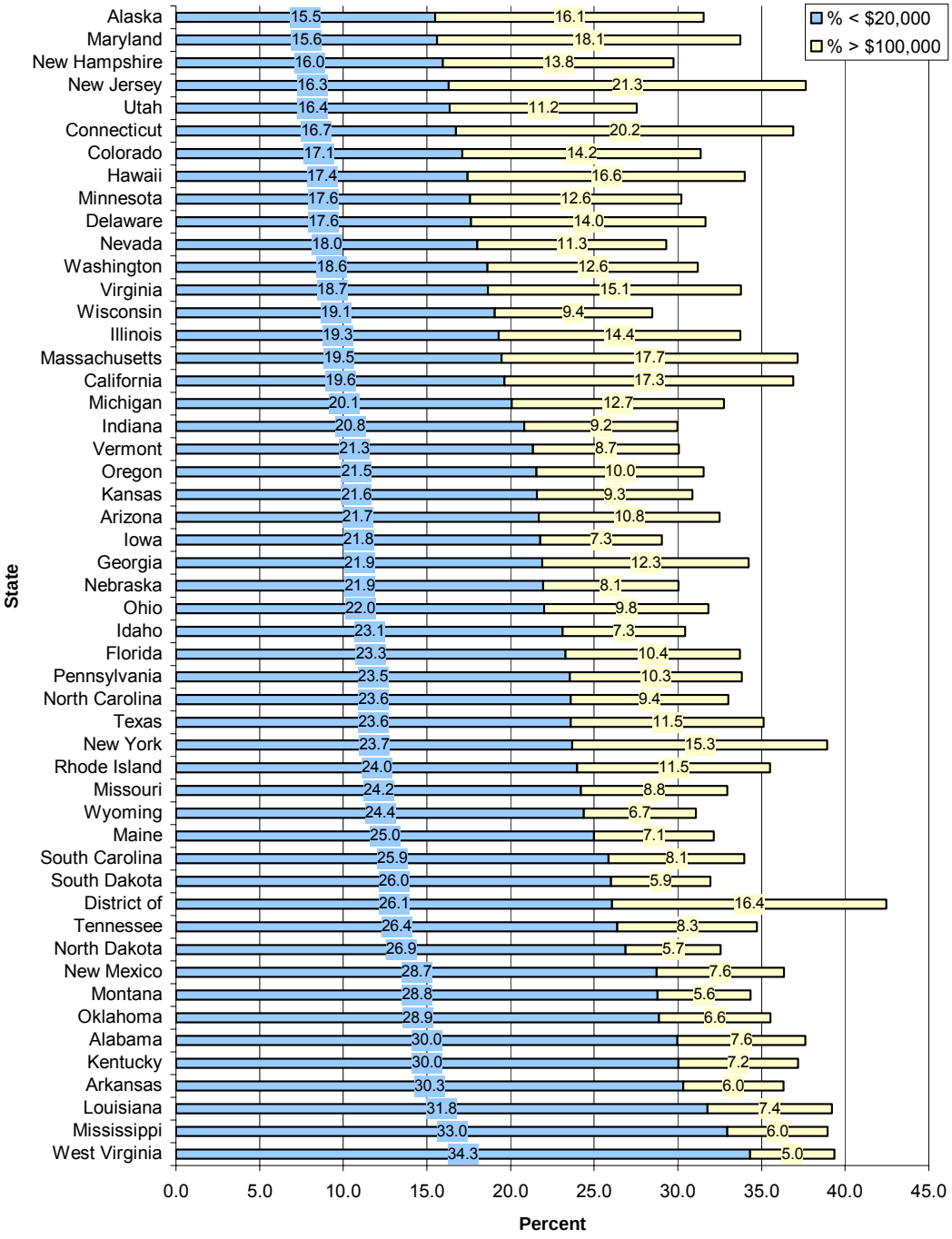
Source: (Income data by state) U.S. Census Bureau. *Census 2000 Summary File 3* (Table P53) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

(Education data) U.S. Census Bureau. (2002). *Statistical Abstract of the United States: 2002 (Table No. 212)*. Washington, DC: U.S. Census Bureau.

Generally, states with higher median household incomes have better educated populations.

Variations in household incomes affect standards of living

Proportion of Households with Household Incomes Under $20,000 or $100,000 and Higher, 1999



Source: U.S. Census Bureau. *Census 2000 Summary File 3* (Table P52) [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

States with the largest proportion of people who might need some sort of assistance tend to have a small tax base in comparison to the population at risk of needing help.

States rely on different taxes

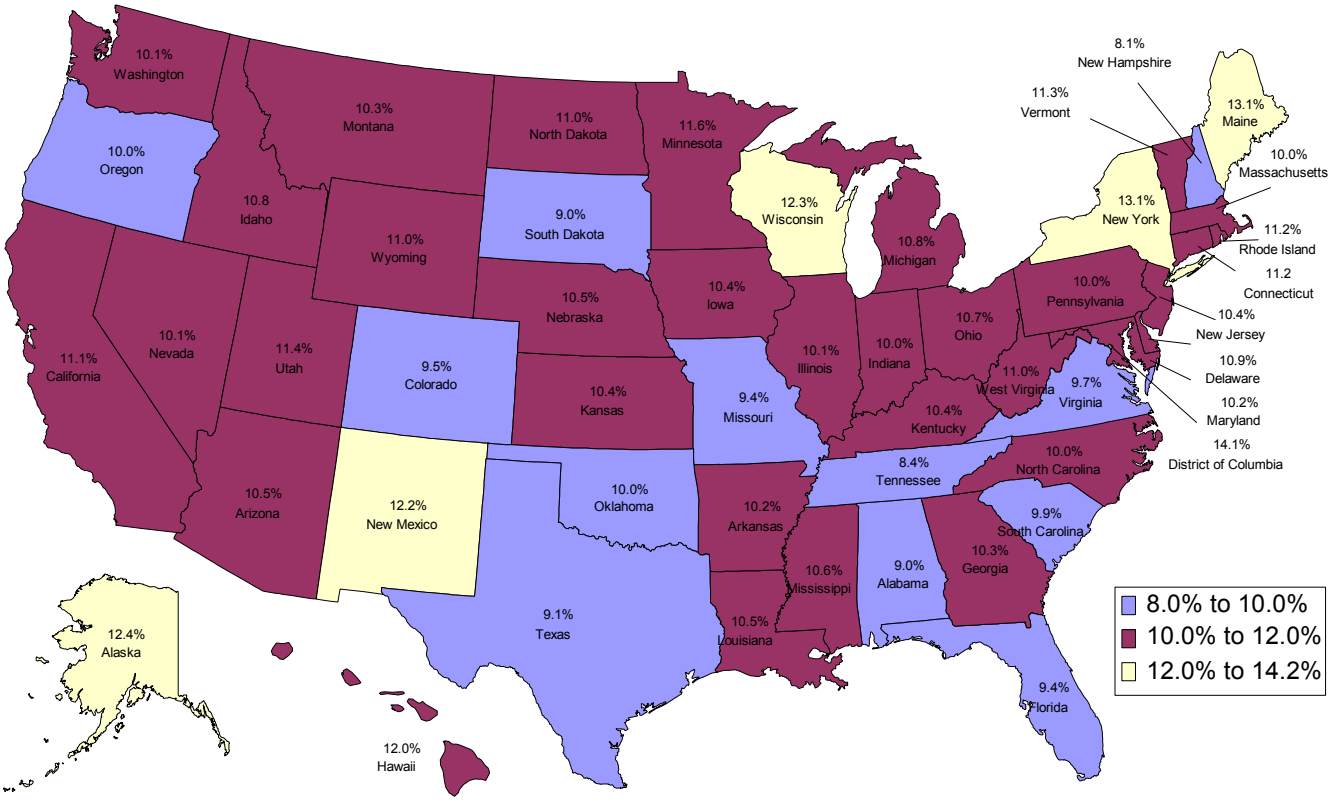
State	*% Property Tax*	*% General Sales Tax*	*% Individual Income Tax*	*% Coporate and Other Taxes*
United States	**28.6**	**24.7**	**24.3**	**22.5**
Alabama	14.2	30.5	22.9	32.4
Alaska	32.9	4.6	0.0	62.4
Arizona	29.3	36.4	17.2	17.1
Arkansas	16.2	36.9	24.7	22.3
California	21.9	25.4	33.0	19.8
Colorado	27.8	28.6	27.5	16.1
Connecticut	34.6	21.9	25.4	18.2
Delaware	14.6	0.0	29.6	55.8
District of Columbia	21.5	19.9	33.5	25.0
Florida	33.6	37.1	0.0	29.3
Georgia	25.5	32.4	27.4	14.7
Hawaii	14.7	37.5	25.9	21.9
Idaho	26.3	22.7	29.3	21.7
Illinois	36.0	18.1	19.0	26.9
Indiana	33.9	21.9	26.1	18.1
Iowa	32.1	23.4	23.8	20.6
Kansas	28.5	29.0	24.4	18.0
Kentucky	16.9	21.3	33.9	27.8
Louisiana	16.0	39.7	14.5	29.7
Maine	37.5	19.9	25.3	17.3
Maryland	26.3	13.7	39.1	20.9
Massachusetts	31.8	14.8	37.6	15.8
Michigan	30.2	24.4	24.6	20.9
Minnesota	25.1	20.7	30.5	23.7
Mississippi	23.2	37.0	16.0	23.8
Missouri	23.8	28.7	26.9	20.6
Montana	42.6	0.0	24.2	33.2
Nebraska	31.1	24.5	23.6	20.8
Nevada	24.7	35.4	0.0	39.9
New Hampshire	61.9	0.0	2.0	36.1
New Jersey	44.0	16.8	22.0	17.2
New Mexico	12.9	38.9	18.3	29.8
New York	29.0	19.0	33.0	19.1
North Carolina	21.5	21.1	33.6	23.8
North Dakota	29.8	21.6	11.2	37.4
Ohio	27.9	21.7	33.4	17.0
Oklahoma	15.8	29.1	25.9	29.2
Oregon	29.6	0.0	43.5	26.8
Pennsylvania	27.5	19.7	25.4	27.4
Rhode Island	39.8	18.2	24.3	17.7
South Carolina	28.1	26.8	25.6	19.5
South Dakota	36.4	36.1	0.0	27.4
Tennessee	23.2	45.9	1.5	29.5
Texas	37.9	33.2	0.0	28.8
Utah	22.2	31.4	28.1	18.3
Vermont	41.7	11.5	23.0	23.8
Virginia	28.4	15.2	32.4	24.0
Washington	29.3	47.6	0.0	23.1
West Virginia	19.6	21.0	22.1	37.2
Wisconsin	30.7	19.9	32.1	17.3
Wyoming	34.1	30.8	0.0	35.1

Source: Gateway to State and Local Government Information. *Census Bureau Revenue Data Fiscal Year 2000 (General State and Local Revenue).* Retrieved from the Nelson A. Rockefeller Institute of Government Web site, http://stateandlocalgateway.rockinst.org/fiscal_trends/revenues/census/.

All states have a property tax, but the relative importance of that tax varies inversely with the relative importance of other tax sources.

Tax efforts relative to personal income vary by state

Per Capita Tax Revenues as a Percentage of Per Capita Personal Income, 2000



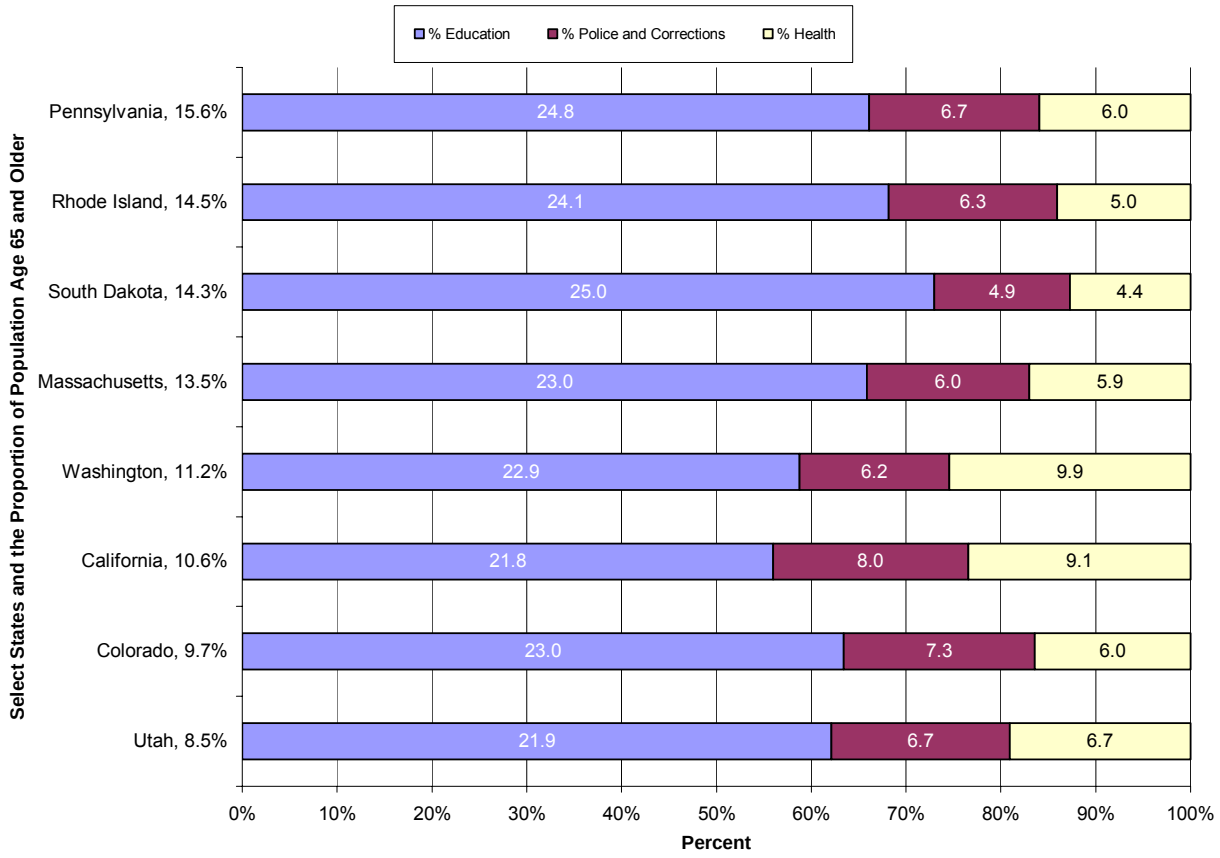
Source: (Tax data). Nelson A. Rockefeller Institute of Government. *Census Bureau Revenue Data Fiscal Year 2000* [Data file] Retrieved from Gateway to State and Local Government Information Web site, http://stateandlocalgateway.rockinst.org/.

(Income data). U.S. Bureau of Economic Analysis. *Annual State Personal Income (Per capita personal income table*) [Data file] Retrieved from www.bea.gov.

The net result of the different taxes does not tend to even out. There is considerable variation in the degree to which states are willing to tax themselves in terms of per capita personal income. In 2000, per capita taxes as a portion of per capita personal income ranged from a low of 8.1 percent in New Hampshire to a high of 14.1 percent in the District of Columbia.

Budget priorities are not directed entirely by the age distribution in the state

Proportion of Budget Directed Towards Education, Police, and Health Care, 2000



Source: (population data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table P12)* [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

(expenditure data) Nelson A. Rockefeller Institute of Government. *Census Bureau Expenditure Data, Fiscal Year 2000* [Data file]. Retrieved from the Gateway to State and Local Government Information Web site, http://stateandlocalgateway.rockinst.org/.

Demographic data alone do not determine how state budgets are allocated. If they did, states with relatively younger populations would be expected to spend larger shares of their budgets on education and crime and smaller shares on health care than states with relatively older populations. In fact, many states with relatively younger populations spend a larger share of their budgets on health care and a smaller share on education.

Chapter 3: Promoting Financial Self-Sufficiency

For most people, financial self-sufficiency is achieved through a combination of employment earnings and savings. Labor markets derived from the products and services produced in the state, reflect opportunities and result in earnings and benefits for state residents. Prior to 1970, a high school graduate could earn a modest living for a family of four. In more recent years, a modest standard of living has required two salaries and a college education for at least one of the two workers.

Employer-provided benefits, along with public programs such as Social Security, are critical in pooling the financial risks associated with many of life's contingencies. To successfully meet the financial challenges associated with a long life expectancy, individuals must still save for retirement and purchase insurance for gaps in coverage not provided through employer-provided benefits or public programs. The biggest gaps in coverage for older people are for health care expenses not covered by employer-provided benefits or Medicare and for long-term care. Moreover, older people whose largest source of retirement income is Social Security are not likely to be able to live much beyond a subsistence level without substantial savings.

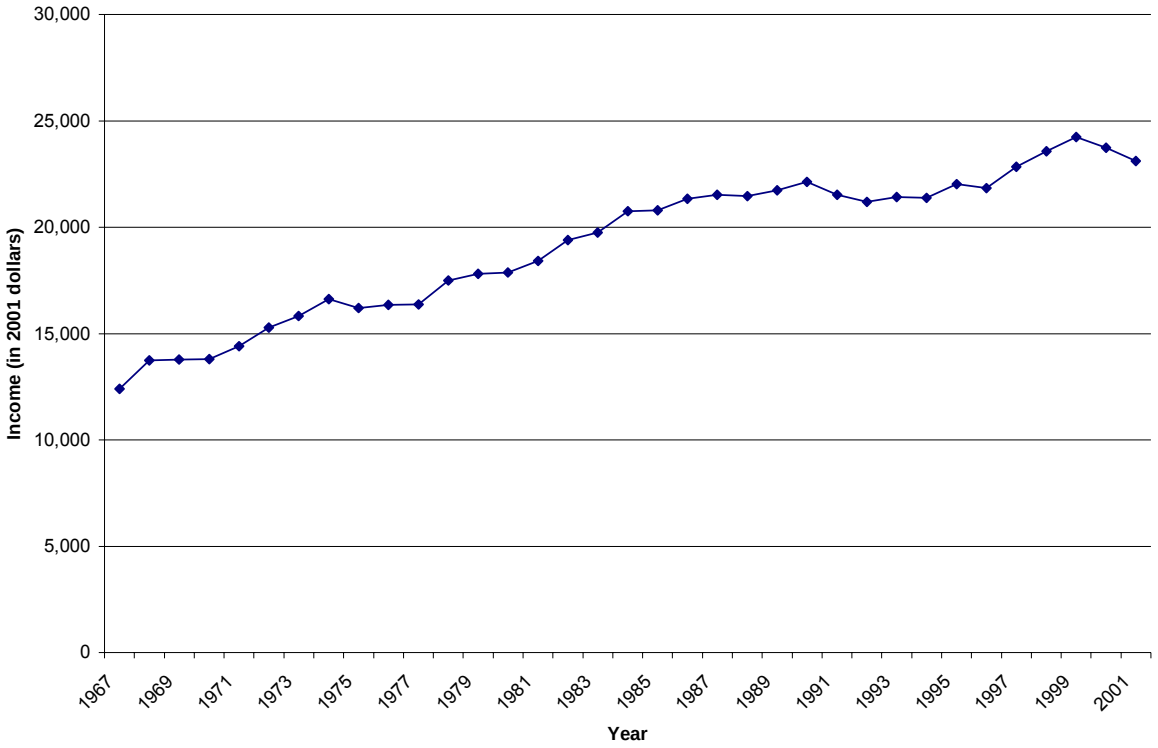
Over the next 20 years, more and more people turning age 65 and older will have graduated from high school after 1970. This new population of seniors experienced a different labor market, including different employee benefits, than the labor market many of today's seniors experienced. The new population of seniors also confronted very different housing and equity markets than their predecessors. People turning age 65 and older in the next two decades have already adjusted for many of these differences by acquiring more education, delaying marriage, having fewer children, and living in families where both spouses are working.

Figures and tables in this chapter:

1. The financial status of the older population has improved relative to past generations
2. Poverty rates, particularly among older people, have declined dramatically, in recent decades
3. Poverty rates vary by state
4. Wealth distribution is uneven and consists primarily of home equity
5. Home equity conversions are on the rise
6. Relatively few older homeowners have reverse mortgage loans
7. States use different strategies to encourage the purchase of long-term care insurance
8. States encourage saving for college differently
9. States treat the distribution of Social Security and pension benefits differently
10. Supplemental health insurance coverage differs by state
11. More people have purchased long-term care insurance
12. Sales of long-term care insurance policies have not been even among states

The financial status of the older population has improved relative to past generations

Median Household Income of Householders Age 65 and Older, 1967 to 2001

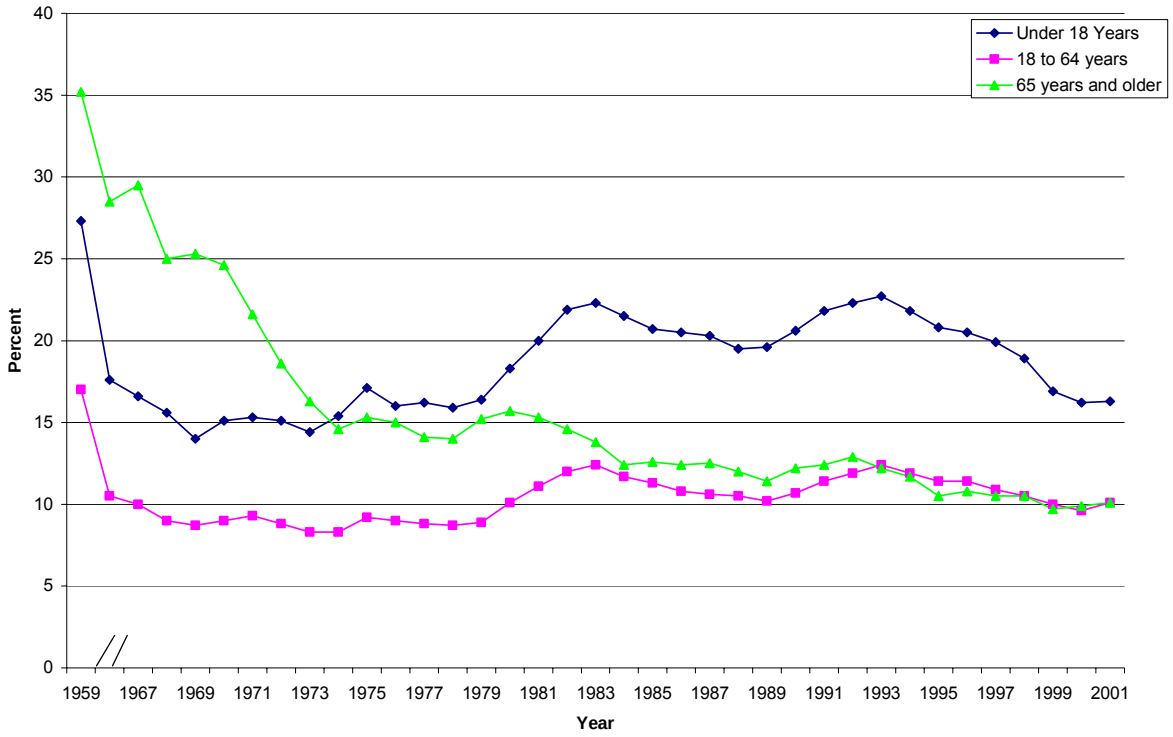


Source: U.S. Census Bureau. *Current Population Survey, Historical Income Tables - Households (Table H-10)* [Data file] Retrieved from http://www.census.gov/hhes/income/histinc/histinctb.html.

Relative to the population age 65 and older in the past, median incomes have increased since 1967. Subsequent cohorts of people reaching age 65 have reached that age with higher incomes and more resources. Such a pattern tends to increase the average income, as do Social Security benefit increases following increases in the cost of living.

Poverty rates, particularly among older people, have declined dramatically in recent decades

Poverty Rate by Age, 1959 to 2001



Source: U.S. Census Bureau. *Current Population Survey, Historical Poverty Tables - People (Table 3)* [Date file]. Retrieved from http://www.census.gov/hhes/poverty/histpov/perindex.html.

Note: Data from 1960 to 1965 are unavailable for the population age 18 to 64 and 65 and over.

As recently as the 1960s, old age was strongly associated with poverty. In 1960, for example, more than one-third of the population age 65 and older was poor. Today, however, only about one-tenth of seniors are poor. This change is attributable to a significant degree to Medicare and the automatic annual adjustments in Social Security benefits to a cost of living index. In 2000, the vast majority—90 percent—of the population age 65 and older received Social Security benefits—a much larger percentage than the 69 percent that received Social Security in 1962. Income from assets and pensions is also more prevalent now than in 1962 (although the proportion of people with income from assets and pensions has declined somewhat in recent years). By contrast, reliance on public assistance among the population age 65 and older, has decreased considerably. In 2000, only 5 percent of seniors received public assistance, compared with 14 percent of seniors in 1962.

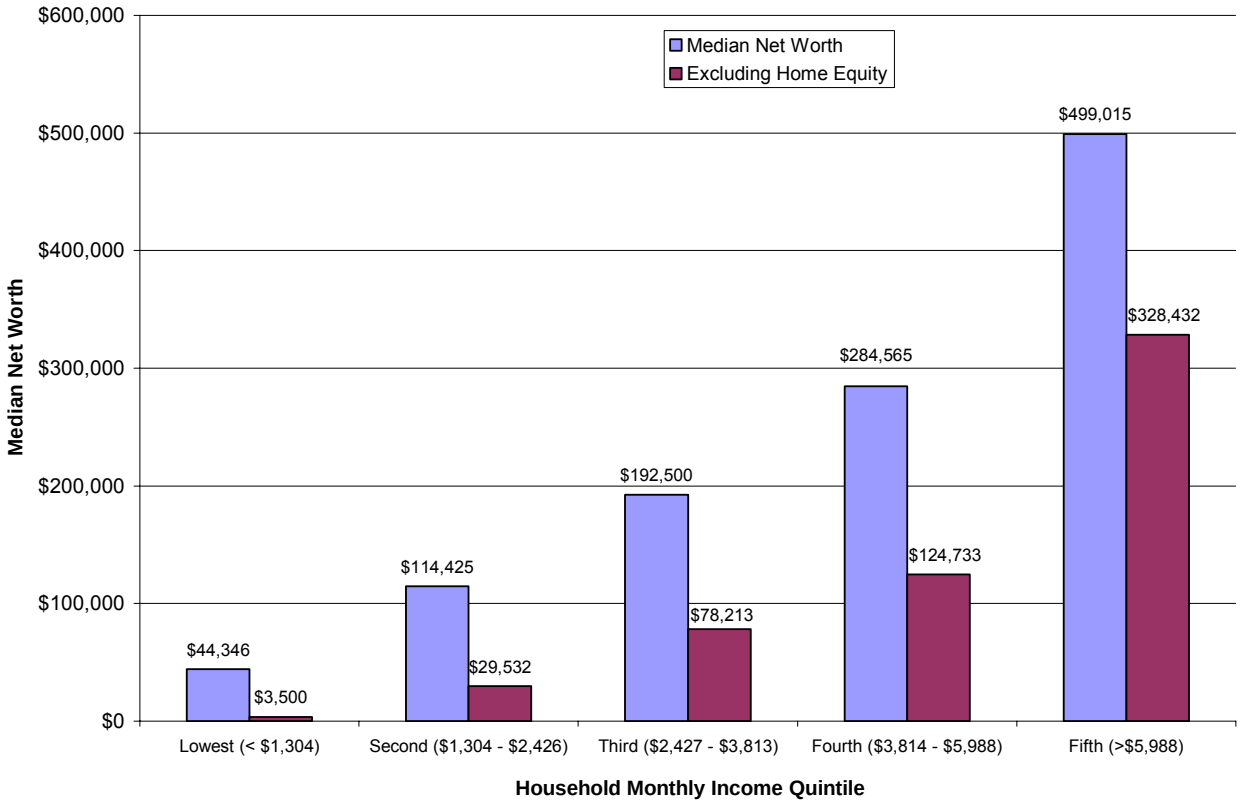
Poverty rates vary by state

State	% Under 18 that is Below Poverty Level	% 18 to 64 that is Below Poverty Level	% 65 Years and Over	
			Below Poverty Level	Below 200% of Poverty Level
United States	16.6	11.1	9.9	30.7
Alabama	21.5	14.0	15.5	40.8
Alaska	11.8	8.5	6.8	24.3
Arizona	19.3	12.7	8.4	27.4
Arkansas	21.8	13.7	13.8	40.4
California	19.5	13.0	8.1	28.6
Colorado	11.3	8.7	7.4	26.5
Connecticut	10.4	7.0	7.0	24.9
Delaware	12.3	8.2	7.9	25.2
District of Columbia	31.7	17.4	16.4	34.4
Florida	17.6	11.6	9.1	28.9
Georgia	17.1	11.2	13.5	36.5
Hawaii	14.1	10.1	7.4	21.9
Idaho	14.3	11.2	8.3	32.8
Illinois	14.3	9.6	8.3	27.7
Indiana	12.2	8.7	7.7	30.7
Iowa	11.0	8.7	7.7	30.6
Kansas	12.0	9.3	8.1	28.9
Kentucky	20.8	14.2	14.2	40.7
Louisiana	26.6	17.0	16.7	42.7
Maine	13.7	10.0	10.2	36.9
Maryland	10.7	7.6	8.5	25.1
Massachusetts	12.0	8.4	8.9	29.7
Michigan	13.9	9.6	8.2	29.0
Minnesota	9.6	7.2	8.2	29.3
Mississippi	27.0	16.9	18.8	45.4
Missouri	15.7	10.4	9.9	33.0
Montana	19.0	13.9	9.1	33.8
Nebraska	12.3	8.9	8.0	30.4
Nevada	14.0	9.7	7.1	25.9
New Hampshire	7.8	5.9	7.2	28.1
New Jersey	11.1	7.6	7.8	25.3
New Mexico	25.0	16.5	12.8	35.4
New York	20.0	13.1	11.3	32.2
North Carolina	16.1	10.6	13.2	36.5
North Dakota	14.0	11.1	11.1	35.1
Ohio	14.4	9.5	8.1	29.8
Oklahoma	19.6	13.4	11.1	36.2
Oregon	14.7	11.2	7.6	29.2
Pennsylvania	14.7	10.0	9.1	33.1
Rhode Island	16.9	10.3	10.6	34.4
South Carolina	18.8	12.2	13.9	37.5
South Dakota	17.2	11.8	11.1	35.3
Tennessee	18.0	11.7	13.5	38.1
Texas	20.5	13.4	12.8	35.2
Utah	10.1	9.5	5.8	23.5
Vermont	11.4	8.8	8.5	31.6
Virginia	12.3	8.6	9.5	28.9
Washington	13.7	9.9	7.5	25.5
West Virginia	24.3	17.1	11.9	40.0
Wisconsin	11.2	7.9	7.4	29.6
Wyoming	14.5	10.6	8.9	31.7

Poverty rates vary across age groups, nationally, but also among states. Poverty rates among the population age 65 and older averaged 9.9 percent nationwide but varied from 6.8 to 18.8 percent across states. Another 18 to 28 percent of the population age 65 and older have families incomes above the poverty level but within 200 percent of the poverty level. For a couple, the difference between an income at the poverty level and 200 percent of the poverty level is $10,874—about the cost of 71 days in a nursing home.

Wealth distribution is uneven and consists primarily of home equity

Median Net Worth and Median Net Worth Excluding Home Equity of Households Age 65 or Older, by Household Income Quintile, 2000



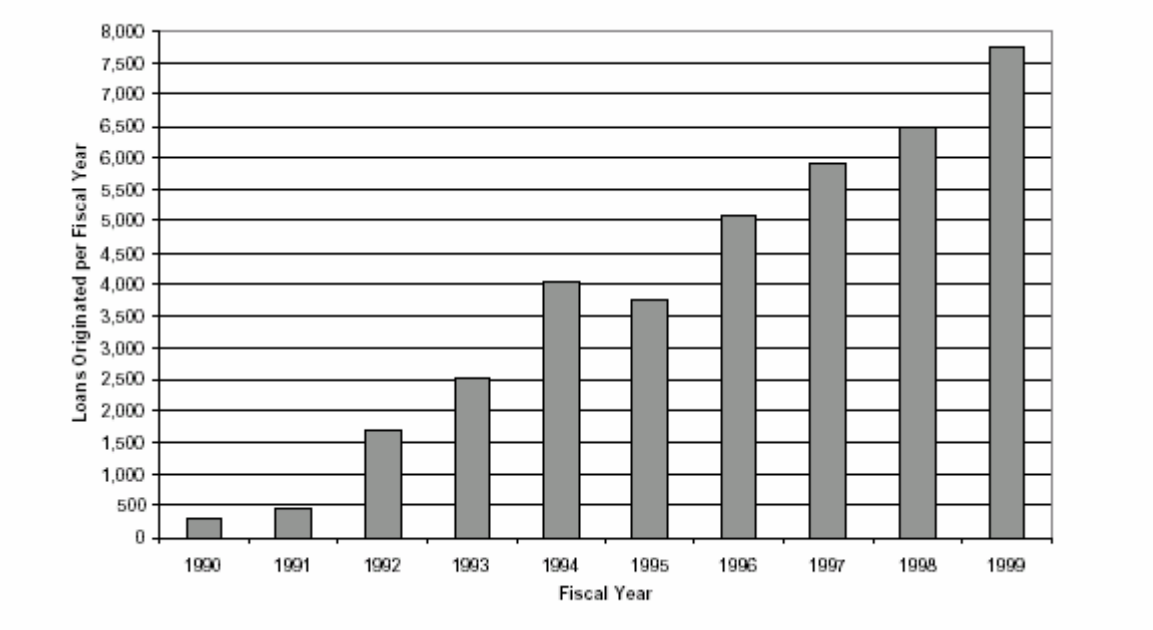
Source: Orzechowski, S. and Sepielli, P. (2003). *Net Worth and Asset Ownership of Households: 1998 to 2000* (Current Population Reports No. P70-88). Retrieved from the U.S. Census Bureau Web site, http://www.census.gov/main/www/cprs.html.

For most people, wealth reflects a lifetime of saving. In 2000, overall median wealth among people age 65 and older was $108,885. Most of this wealth is in the form of home equity. Excluding home equity, the median net wealth of the population age 65 and older in 2000 was $23,369.[2]

[2] Median wealth measures total assets (excluding income from pensions and Social Security) minus liabilities.

Home equity conversions are on the rise

Volume of Home Equity Conversion Mortgage Loans by Year of Origination



Source: Rodda, D.T., Herbert, C. & Lam, H-K. (2000, March). *Evaluation of the FHA Home Equity Conversion Mortgage Insurance Demonstration—Final Report.* Washington, DC: Abt Associates Inc.

Home equity conversion mortgage loans (HECMs), or reverse mortgages, allow older people to remain in their homes and convert equity in their home to income. The value of home equity conversions is based on the home equity and the age of the homeowner. The home belongs to the bank, which makes a monthly payment to the homeowner and then takes possession of the home after the homeowner dies or can no longer live there. In the early 1990s, fewer than 500 home equity loans were initiated per year. By the end of the 1990s, more than 7,500 loans were initiated each year.

Relatively few older homeowners have reverse mortgage loans

Penetration of Home Equity Conversion Mortgage Loans by State, 1999

Highest Ten			*Lowest Ten*		
State	*Number of HECM Loans Orginiated by October 1999*	*Number of HECM Loans Orginated per 1,000 Elderly Homeowners*	*State*	*Number of HECM Loans Orginiated by October 1999*	*Number of HECM Loans Orginated per 1,000 Elderly Homeowners*
Utah	1,083	12.9	South Carolina	196	0.9
Colorado	2,030	12.4	Nebraska	84	0.7
District of Columbia	344	11.5	West Virginia	108	0.7
Rhode Island	590	9.9	Kentucky	154	0.6
Washington	1,758	6.1	Iowa	131	0.6
Idaho	360	5.4	Massachusetts	198	0.6
Connecticut	1,010	5.0	Alabama	165	0.6
Nevada	278	4.9	Mississippi	95	0.5
Alaska	47	4.3	South Dakota	25	0.5
New Jersey	1,973	4.2	North Dakota	18	0.4

Source: Rodda, D.T., Herbert, C. & Lam H-K. (2000). *Evaluation of the FHA Home Equity Conversion Mortgage Insurance Demonstration - Final Report*. Washington, DC: Abt Associates Inc.

Note: Home Equity conversions in Texas were not possible until 2000.

Although the number of home equity conversions continues to grow dramatically, most elderly homeowners have not arranged to use the equity in their homes in this fashion.

States use different strategies to encourage the purchase of long-term care insurance

State Strategies to Encourage the Purchase of Long-Term Care Insurance

State	*Tax Treatment of LTC Insurance* [a]	*State Offers LTCI to State Employees/Retirees* [b]	*State Endorses LTCI tied to Special Access to Medicaid* [c]
Alabama	Tax Credit or Deduction More Generous than Federal		
Alaska	No Broad-Based State Income Tax	√	
Arizona	Tax Credit or Deduction More Generous than Federal		
Arkansas	Tax Deduction Same as Federal		
Califronia	Tax Deduction Same as Federal	√	√
Colorado	Tax Credit or Deduction More Generous than Federal	√	
Conneticut	No Tax Incentives	√	√
Delware	Tax Deduction Same as Federal		
District of Columbia	Tax Deduction Same as Federal		
Florida	No Broad-Based State Income Tax	√	
Georgia	Tax Deduction Same as Federal	√	
Hawaii	Tax Deduction Same as Federal	√	
Idaho	Tax Credit or Deduction More Generous than Federal		
Ilinois	Tax Credit or Deduction More Generous than Federal	√	
Indiana	Tax Credit or Deduction More Generous than Federal	√	√
Iowa	Tax Credit or Deduction More Generous than Federal		
Kansas	Tax Deduction Same as Federal	√	
Kentucky	Tax Credit or Deduction More Generous than Federal	√	
Louisianna	No Tax Incentives		
Maine	Tax Credit or Deduction More Generous than Federal		
Maryland	Tax Credit or Deduction More Generous than Federal	√	
Massachusetts	Tax Deduction Same as Federal	√	
Michigan	No Tax Incentives	√	
Minnesota	Tax Credit or Deduction More Generous than Federal	√	
Mississippi	Tax Deduction Same as Federal		
Missouri	Tax Credit or Deduction More Generous than Federal		
Montana	Tax Credit or Deduction More Generous than Federal	√	
Nebraska	Tax Deduction Same as Federal	√	
Nevada	No Broad-Based State Income Tax	√	
New Hampshire	No Broad-Based State Income Tax		
New Jersey	Tax Credit or Deduction More Generous than Federal	√	
New Mexico	Tax Credit or Deduction More Generous than Federal		
New York	Tax Credit or Deduction More Generous than Federal		√
North Carolina	Tax Credit or Deduction More Generous than Federal	√	
North Dakota	Tax Credit or Deduction More Generous than Federal	√	
Ohio	Tax Credit or Deduction More Generous than Federal	√	
Oklahoma	Tax Deduction Same as Federal		
Oregon	Tax Credit or Deduction More Generous than Federal	√	
Pennsylvania	No Tax Incentives		
Rhode Island	Tax Deduction Same as Federal		
South Carolina	Tax Deduction Same as Federal	√	
South Dakota	No Broad-Based State Income Tax		
Tennessee	No Broad-Based State Income Tax		
Texas	No Broad-Based State Income Tax	√	
Utah	Tax Credit or Deduction More Generous than Federal		
Vermont	Tax Deduction Same as Federal		
Virginia	Tax Credit or Deduction More Generous than Federal		
Washington	No Broad-Based State Income Tax	√	
West Virginia	Tax Credit or Deduction More Generous than Federal		
Wisconsin	Tax Credit or Deduction More Generous than Federal	√	
Wyoming	No Broad-Based State Income Tax		

Source: a Gregory, S.R. & Gibson, M.J. (2002). *Across the States 2002: Profiles of Long-Term Care.* Washington, DC: Public Policy Intitute, AARP.

b Minnesota's Long-Term Care Insurance Initiative. (2001). *Survey of States that Offer or Plan to Offer Long-Term Care Insurance to Employees and/or Retirees.* Retrieved from the Minnesota Department of Employee Relations website, http://www.doer.state.mn.us/ei-gen/transfers/STATESUR.pdf.

c Meiners, M.R. (2003). *Partnership for Long-Term Care - Fact Sheet.* Retrieved from the University of Maryland, Center on Aging Web site, http://www.hhp.umd.edu/AGING/PLTC/fact.html.

Most states encourage the purchase of private long-term care insurance.

States encourage saving for college differently

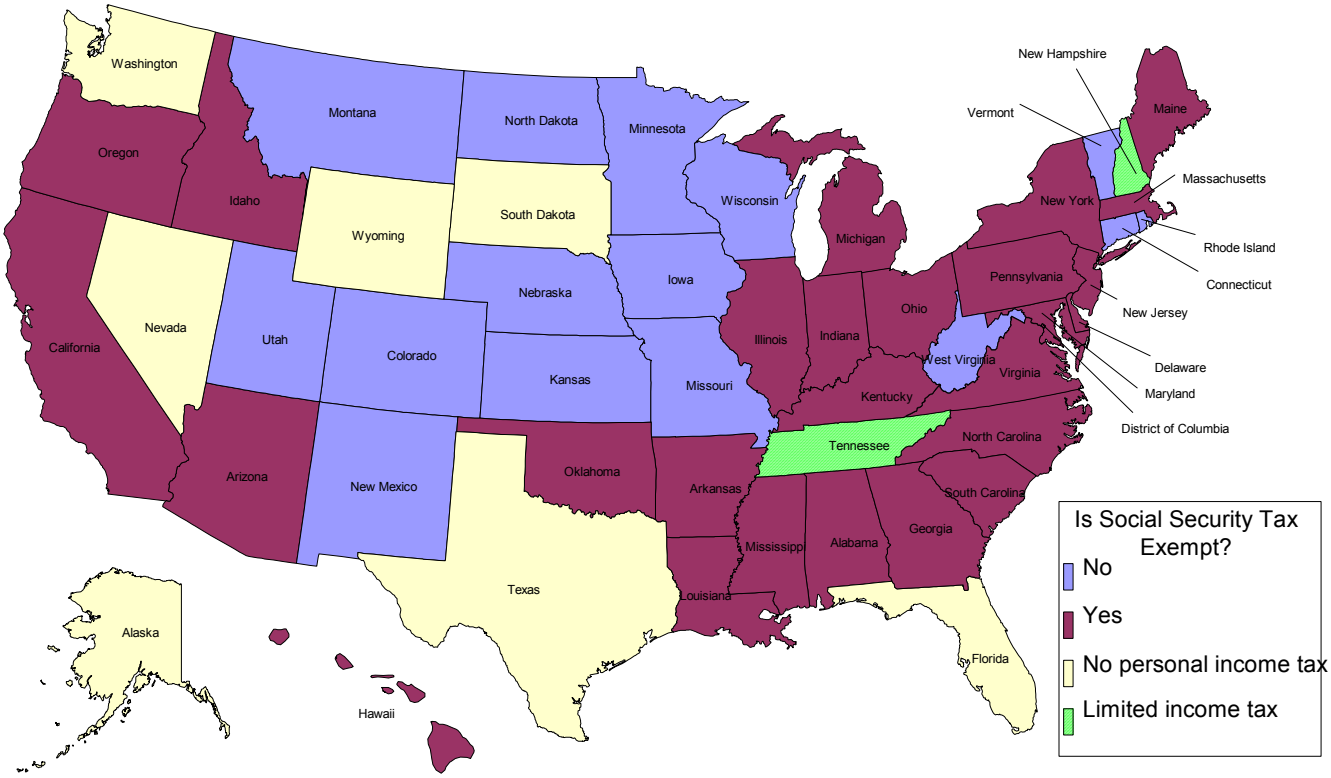
State Tax Deductions for 529 Contributions

State	*529 Deduction*
Alabama	-
Alaska	No state income tax
Arkansas	-
Arizona	-
California	-
Colorado	Full amount of contribution
Connecticut	-
Delware	-
District of Columbia	$3,000 single/$6,000 joint
Florida	No state income tax
Georgia	$2,000 per beneficiary
Hawaii	-
Idaho	$4,000 single/$8,000 joint
Illinois	Full amount of contribution
Indiana	-
Iowa	$2,180 single/$4,630 joint per account
Kansas	$2,000 single/$4,000 joint per account
Kentucky	-
Louisiana	$2,400 per beneficiary
Maine	-
Maryland	$2,500 per account, 10 year carryforward
Massachusetts	-
Michigan	$5,000 single/$10,000 joint
Minnesota	-
Mississippi	$10,000 single/$20,000 joint
Missouri	$8,000 single/$16,000 joint
Montana	$3,000 single/$6,000 joint
Nebraska	$1,000 per tax return
Nevada	No state income tax
New Hampshire	-
New Jersey	-
New Mexico	Full amount of contribution
New York	$5,000 single/$10,000 joint
North Carolina	-
North Dakota	-
Ohio	$2,000 per beneficiary per contributor or married couple with unlimited carryforward
Oklahoma	$2,500 per beneficiary per contributor
Oregon	$2,000 per year
Pennsylvania	-
Rhode Island	$500 single/$1,000 joint, with carryforward
South Carolina	Full amount of contribution
South Dakota	No state income tax
Tennessee	-
Texas	No state income tax
Utah	$1,410 single/$2,820 jointly
Vermont	-
Virginia	$2,000 per account per year (no limit age 70 and older)
Washington	No state income tax
West Virginia	Full amount of contribution
Wisconsin	$3,000 per dependent beneficiary, self, or grandchild
Wyoming	No state income tax

Source: Finaid. *State Tax Deductions for 529 Contributions.* Retrieved on October 10, 2003 from Finaid Web site, http://www.finaid.org/savings/state529deductions.phtml.

States treat the distribution of Social Security and pension benefits differently

State Income Tax Treatment of Social Security Benefits, 2000



Source: Baer, D. (2001). *State Taxation of Social Security and Pensions in 2000* (Issue Brief No. 55). Washington, DC: AARP, Public Policy Institute.

Federal income tax laws have dominated the tax incentives encouraging retirement savings. Not all states tax retirement income in the same manner. Some states tax all or a portion of Social Security or pension benefits. Some states tax both and some states tax neither.

Supplemental health insurance coverage differs by state

Supplemental Health Insurance Coverage

Highest Total Coverage			
State	*Medicare Beneficiares with Medicaid (%), 1997 to 1999*	*Medicare Beneficiares with Employer Coverage (%), 1997 to 1999*	*Medicare Beneficiares with Individual Private Insurance (%), 1997 to 1999*
Vermont	20.4	27.0	44.0
Kansas	10.7	24.1	55.9
Montana	11.9	26.3	50.4
Iowa	7.3	28.6	52.1
Washington	16.6	32.0	39.1
Oregon	14.3	28.0	45.3
Michigan	11.4	52.8	22.7
Maine	18.1	34.1	34.5
South Dakota	13.5	19.1	54.1
Minnesota	12.5	27.9	45.8

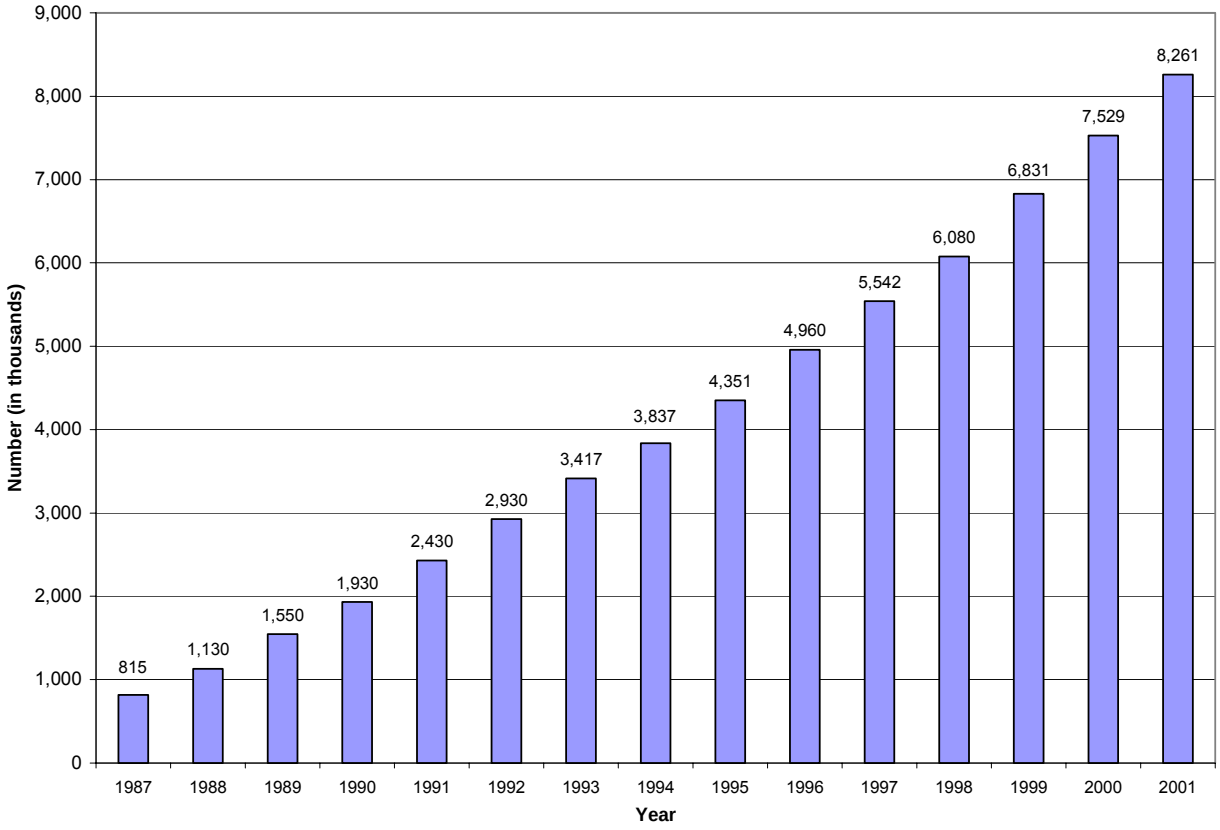
Lowest Total Coverage			
State	*Medicare Beneficiares with Medicaid (%), 1997 to 1999*	*Medicare Beneficiares with Employer Coverage (%), 1997 to 1999*	*Medicare Beneficiares with Individual Private Insurance (%), 1997 to 1999*
New Mexico	15.3	32.6	20.9
Georgia	12.5	32.0	23.9
California	18.3	31.5	17.9
Texas	15.5	26.4	25.7
Florida	11.8	27.4	28.1
Delaware	N/A	46.9	18.7
Massachusetts	13.4	33.1	18.4
Nevada	11.7	27.1	26.1
Arizona	7.5	33.8	21.3
Alaska	N/A	34.6	N/A

Source: AARP, Public Policy Institute. (2002). *Reforming the Health Care System: State Profiles 2001.* Washington DC: AARP, Public Policy Institute.

Supplemental health insurance to Medicare comes from one of three primary sources: (a) a former employer, (b) the individual purchasing it, or (c) through Medicaid. There is considerable variation in the relative importance of these different sources in states, suggesting very different employment markets, Medicaid decisions, and private insurance markets.

More people have purchased long-term care insurance

Long-Term Care Insurance Policies Sold, Cumulatively



Source: Coronel, S. A. (2003). *Long-Term Care Insurance in 2000-2001*. Washington, DC: Health Insurance Association of America.

Long-term care insurance has been sold by national insurance companies only since the mid-1980s. Relatively few people currently use long-term care insurance to finance their care. The number of policies sold, however, continues to increase. In 2001, some 72 percent of policies ever sold were still in force.[3] This observation suggests that roughly 5.8 million people have a long-term care insurance policy.

[3] Coronel, S.A. (2003). *Long-Term Care Insurance in 2000-2001*. Washington, DC: Health Insurance Association of America

Sales of long-term care insurance policies have not been even among states

Number of Long-Term Care Insurance Policies Sold, 2001

State	*Long-Term Care Insurance Policies Sold, 2001 (in thousands)*
Florida	677.4
California	654.3
Texas	501.4
Pennsylvania	437.8
Illinois	429.6
Ohio	328.8
Iowa	307.3
New York	303.2
Missouri	280.0
Washington	238.7
Indiana	233.0
Michigan	219.7
Minnesota	214.0
Nebraska	210.7
North Carolina	194.1
Arizona	188.4
Virginia	185.9
Wisconsin	182.6
Kansas	165.2
Tennessee	161.9
New Jersey	152.0
Colorado	138.8
Massachusetts	138.8
Georgia	137.1
Kentucky	137.1
Oregon	127.2
Connecticut	123.1
Maryland	119.0
Oklahoma	111.5
South Carolina	95.8
North Dakota	95.0
Alabama	91.7
South Dakota	74.3
Louisiana	67.7
Maine	61.1
Mississippi	54.5
Montana	53.7
Arkansas	51.2
New Hampshire	39.7
Idaho	38.8
Hawaii	38.0
West Virginia	34.7
New Mexico	32.2
Utah	29.7
Nevada	22.3
Rhode Island	19.0
Vermont	19.0
Delaware	16.5
Wyoming	15.7
District of Columbia	9.9
Alaska	5.0

Source: Coronel, S. (2003). *Long-Term Care Insurance in 2000 - 2001*. Washington, DC: Center for Disability & Long-Term Care Insurance, Health Insurance Association of America.

Sales of long-term care insurance have been growing and have been growing faster in states with larger shares of older people, but such policies still cover a relatively small proportion of the population.

Chapter 4: What Can Be Done to Promote a Healthy Population Now and in the Future?

Americans are generally living longer and are healthier compared to past generations, but as people age, the likelihood that health will decline increases. Among the older population, certain subgroups—racial and ethnic minorities, those with the fewest financial resources, and the oldest-old (i.e., those age 85 and over)—are particularly vulnerable.

States already must contend with limited resources for health care services. One challenge for states is to find ways to ease the expected increase in demand for health and supportive services in the future, even as the population ages. Another challenge is to be able to respond effectively to the need for care.

Currently, chronic conditions are the major cause of illness, disability, and death in the United States. The continued growth in the number of older people will cause an increase in the number of people who are most vulnerable to, and most affected by, chronic conditions. Age is one of the risk factors for chronic conditions that cannot be modified, as are factors such as gender and genetic predisposition. Other risk factors for chronic conditions are related to health behaviors and environmental conditions – risk factors that can be modified.

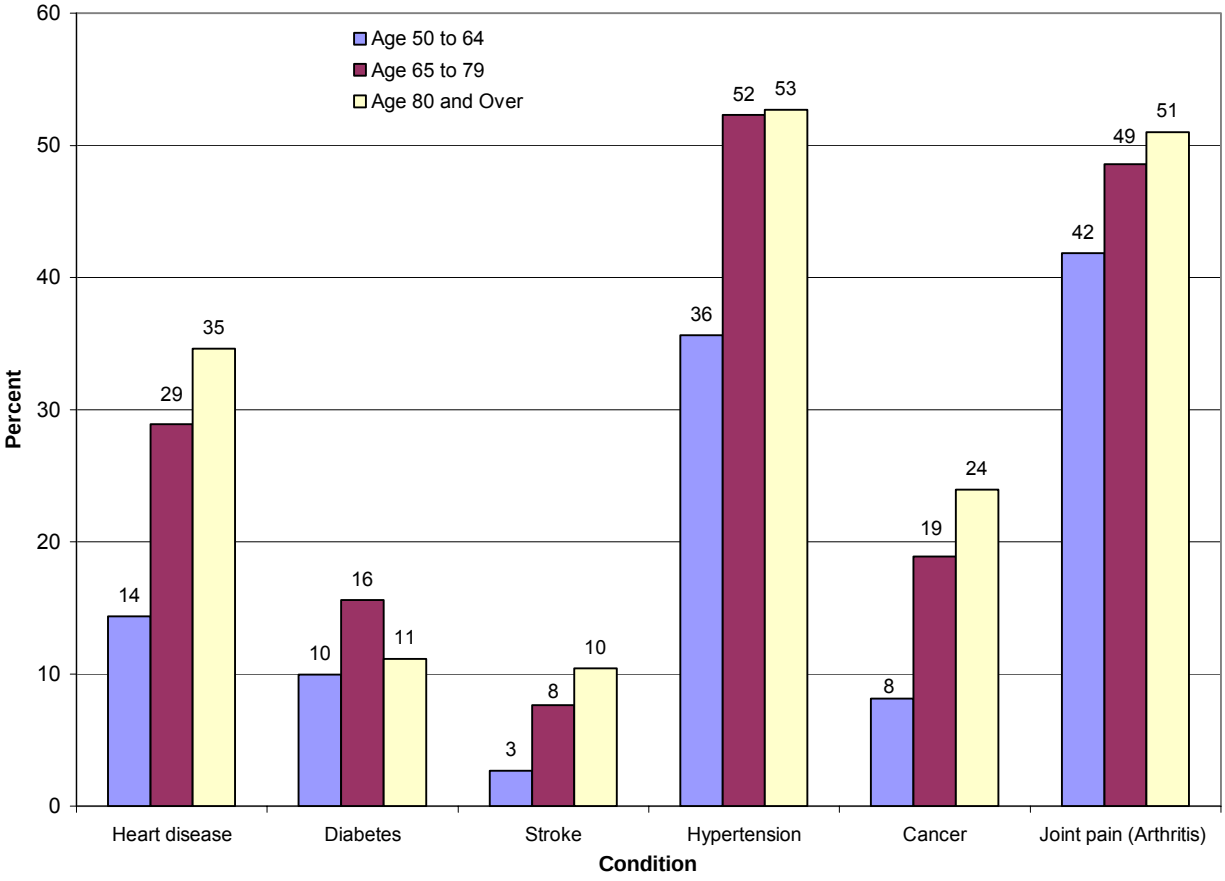
The data presented in this chapter underscore the importance of efforts in states to promote healthy behaviors, create a safe and healthy environment, and promote access to appropriate health care services. They also underscore the need to collect and disseminate more health-related data to guide the process of planning for the future.

Figures and tables in this chapter:

1. A substantial proportion of the older population has chronic conditions now
2. Disease rates differ among states
3. Chronic conditions may be more common and affect more people in the future
4. As a result of new disease and health threats, different services may be needed in the future
5. States recognize the challenges posed by chronic conditions
6. The increase in obesity rates and the number of people who are overweight is of particular concern
7. Health risks posed by lack of physical activity differ among states
8. The use of preventive care can promote health
9. State mandates can help ensure that screening and treatment occur
10. Some states subsidize prescription drug coverage
11. State spending on health care varies
12. Increasingly, quality of care is receiving attention

A substantial proportion of the older population has chronic conditions now

Prevalence of Chronic Conditions Among People Living in the Community, by Age, 2000

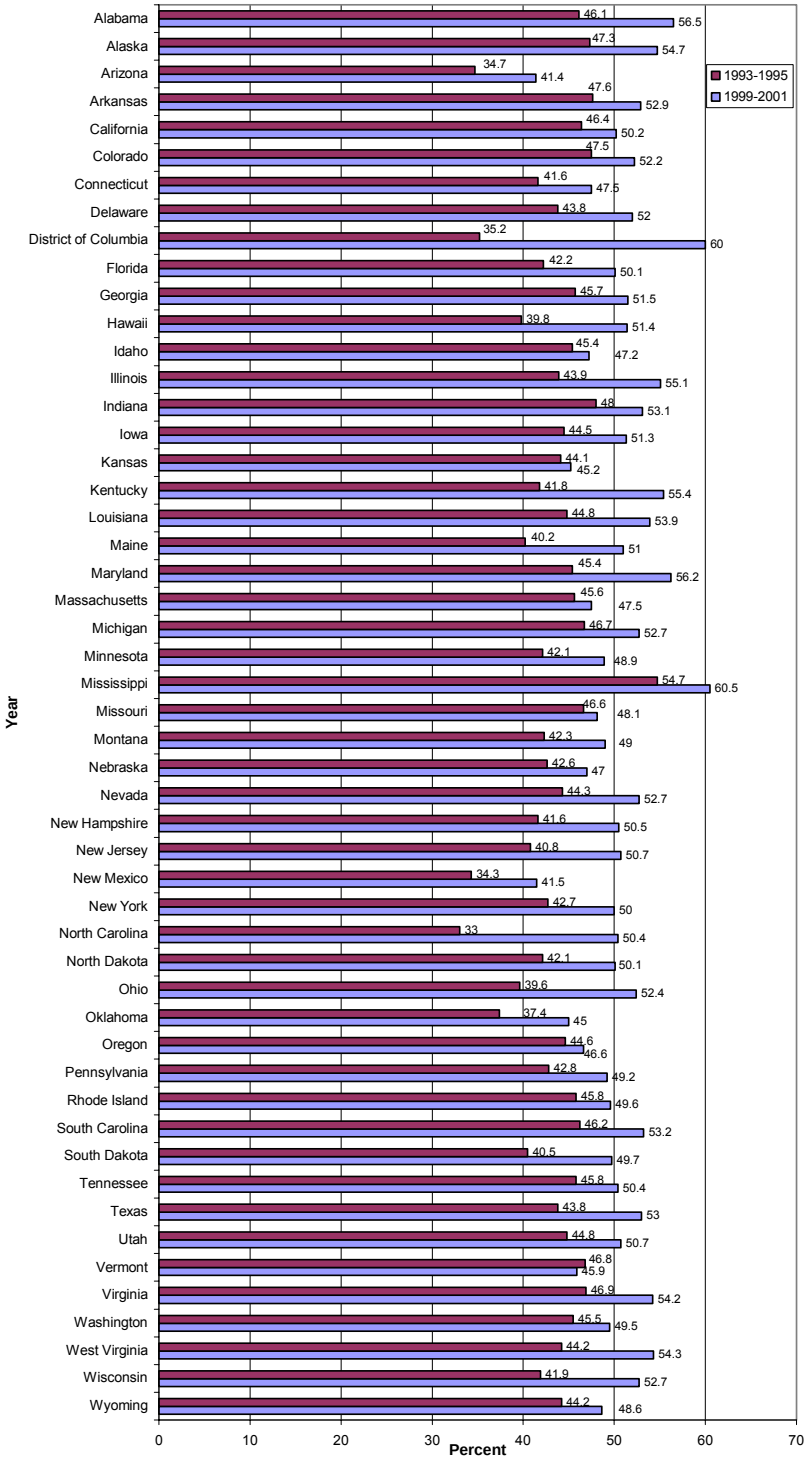


Source: Center on an Aging Society analysis of data from 2000 National Health Interview Surveys.

The continued growth in the number of older people has caused—and will probably continue to cause—an increase in the number of people who are most vulnerable to, and most affected by, chronic conditions.

Disease rates differ among states

Percent of Adults 65 and Older With Hypertension, 1993-1995 and 1999-2001, by State



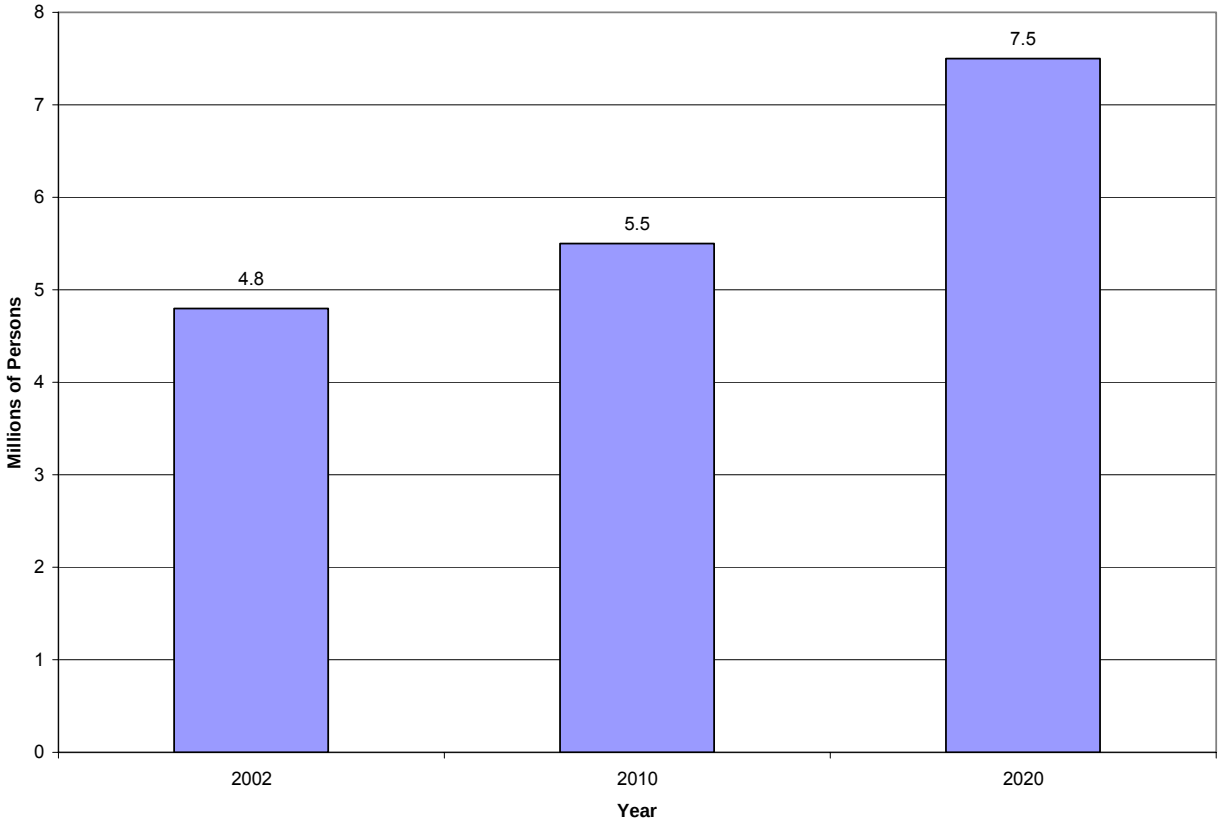
Source: National Center for Health Statistics. *Data Warehouse on Trends in Health and Aging - Hypertension* [Data file]. Retrieved from http://www.cdc.gov/nchs/agingact.htm.

Note: Numbers are age-adjusted.

The rate of hypertension for people age 65 and older has increased in almost every state since the early 1990s. Nationally, over half (53 percent) of the population age 65 and older had hypertension in 2001. The rates of hypertension and other conditions also differ across states. Data regarding the extent to which different conditions affect the population are of great value as states plan for disease prevention activities and anticipate the health care needs of the older population.

Chronic conditions may be more common and affect more people in the future

Projections of the Population Age 65 and Older Diagnosed with Diabetes (in Millions)



Source: Hoga, P., Dall, T. & Nikolov, P. (2003). *Economic Costs of Diabetes in the U.S. in 2002.* Diabetes Care. 26(3): 917-932.

If past trends are any indication, some chronic conditions may be more common in the future. If disease rates rise while the number of older people grows, an increase in the number of people with chronic conditions can be expected.

Nationally, the number of people age 65 and older diagnosed with diabetes is expected to increase by 56 percent, from 4.8 million in 2002 to 7.5 million in 2020.

As a result of new diseases and health threats, different services may be needed in the future

Number of AIDS Cases for People 65 and Older

	1990	*1995*	*2001*
Male	1,797	5,363	9,048
Female	535	1,408	2,507
Total	2,332	6,771	11,555

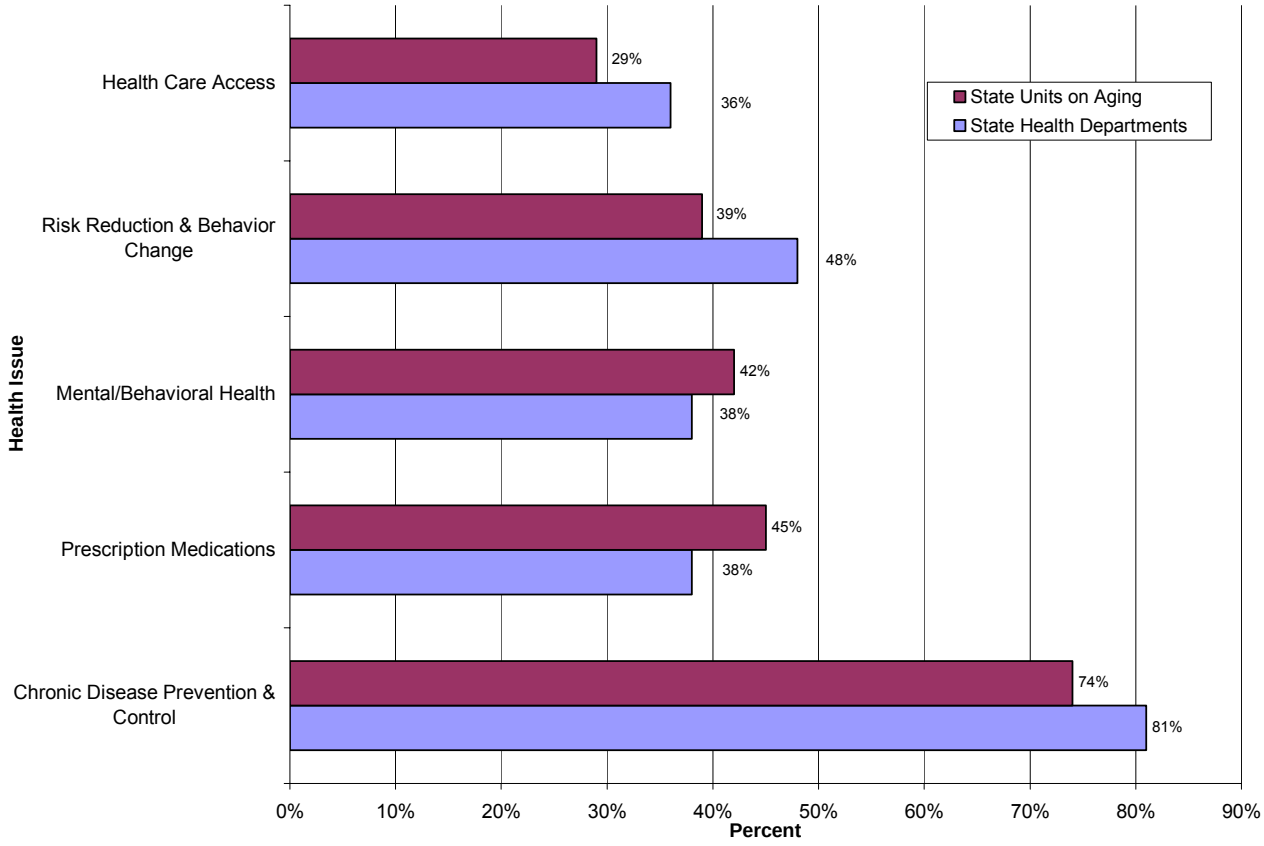
Source: (1990 data) Centers for Disease Control and Prevention. (January 1991). *HIV/AIDS Surveillance Report.* Rockville, MD: National AIDS Information Clearinghouse. (1995 data) Centers for Disease Control and Prevention. (1995). *HIV/AIDS Surveillance Report*. Rockville, MD: National AIDS Information Clearinghouse. (2001 data) Centers for Disease Control and Prevention. (2001). *HIV/AIDS Surveillance Report.* Rockville, MD: National AIDS Information Clearinghouse.

Thirty years ago, HIV/AIDS was virtually unknown. Fifteen years ago, few treatments for the disease were available. Today, although there is no cure, treatments are available and many people are living with HIV/AIDS.

The number of people age 65 and older who have HIV/AIDS has increased dramatically since 1990. This trend suggests that plans for future health care systems must be sufficiently flexible so that they can be responsive to diseases or health threats that are not yet known as well as to unpredictable threats such as those posed by environmental hazards or terrorism.

States recognize the challenges posed by chronic conditions

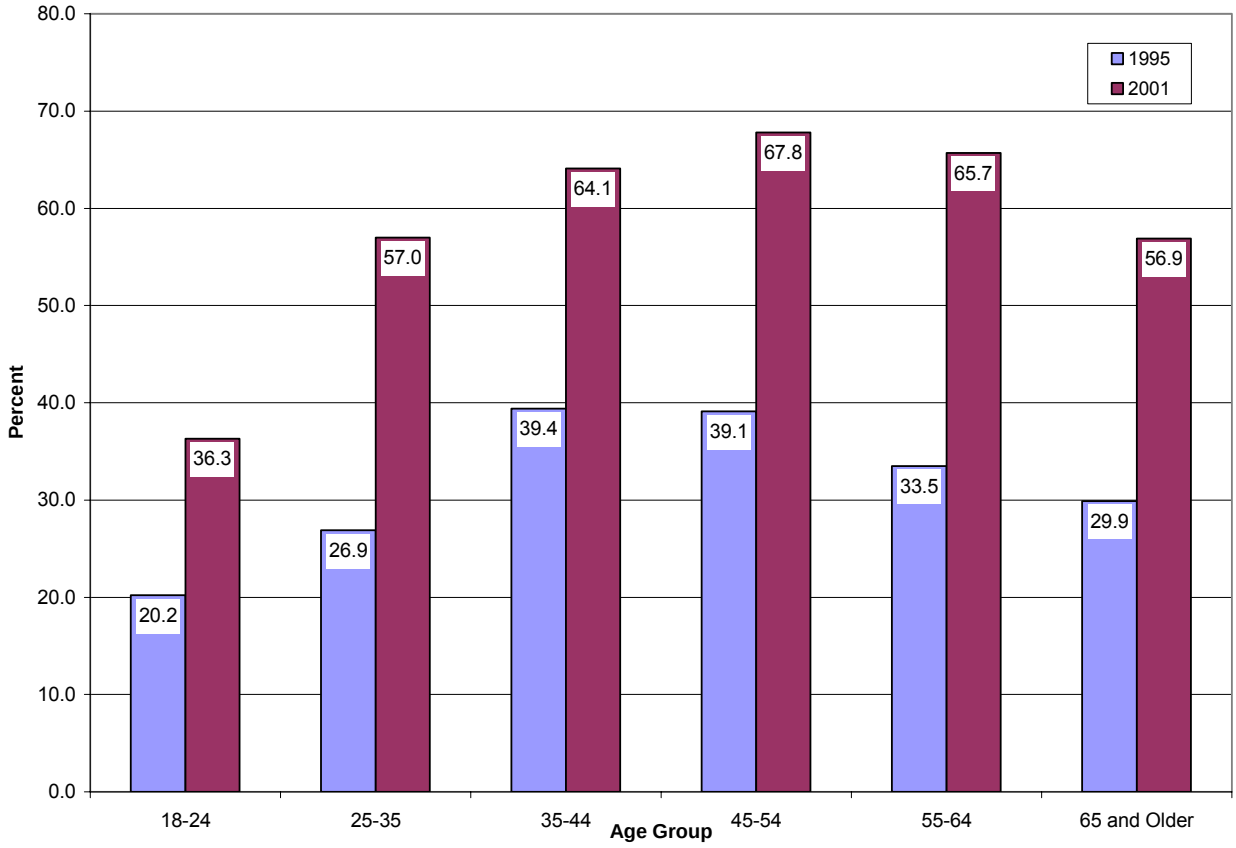
Proportion of State Officials Identifying High Priority Health Issues



Source: Chronic Disease Directors, National Association of State Units on Aging. (2003). *The Aging States Project: Promoting Opportunities for Collaboration Between the Public Health and Aging Services Networks*. Washington, DC: Centers for Disease Control and Prevention, Administration on Aging and the U.S. Department of Health and Human Services.

The increase in obesity rates and the number of people who are overweight is of particular concern

Proportion of Adults in Tennessee at Risk for Health Problems Related to Being Overweight by Age, 1995 and 2001



Source: National Center for Chronic Disease Prevention & Health Promotion. *Behavioral Risk Factor Surveillance System*. Retrieved from http://apps.nccd.cdc.gov/brfss.

Note: At risk for health problems related to being overweight is defined as having a body mass index (BMI) of 27.8 for men and 27.3 for women.

Tennessee is the "median" state in terms of the proportion of adults who are overweight. Nationwide, obesity rates have risen dramatically. The current high proportions of younger as well as older adults who are at risk for health problems related to being overweight suggest that the proportion of overweight elderly will be even higher in the future.

Health risks posed by the lack of physical activity differ among states

Percent of Population Age 65 and Older that do not Participate in Physical Activities, 2002

Least Active			*Somewhat Active*			*Most Active*	
State	*Percent*		*State*	*Percent*		*State*	*Percent*
Tennessee	47.9		Rhode Island	35.6		Connecticut	31.1
Louisiana	40.6		New York	35.5		Wyoming	30.7
North Carolina	39.9		Pennsylvania	35.2		Montana	30.2
Missouri	39.6		Texas	34.6		Nevada	30.0
Kentucky	38.8		Iowa	34.3		North Dakota	29.9
Illinois	38.8		Delaware	33.9		Nebraska	29.7
Mississippi	38.6		Michigan	33.5		New Mexico	29.3
Indiana	38.4		District of Columbia	33.4		South Carolina	29.2
Oklahoma	38.2		South Dakota	32.9		Idaho	29.1
Arkansas	38.2		Utah	32.7		Wisconsin	27.7
Virginia	36.6		Alaska	32.5		Arizona	26.9
Alabama	36.3		Vermont	32.3		California	25.8
Maine	36.3		Massachusetts	32.0		Colorado	25.5
Georgia	36.2		Kansas	31.8		Oregon	24.2
West Virginia	36.1		New Jersey	31.8		Washington	23.3
Florida	35.8		Maryland	31.7		Minnesota	21.3
Ohio	35.7		New Hampshire	31.3		Hawaii	19.5

Source: National Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention. *Behavioral Risk Factor Surveillance System Online Prevalence Data, 1995-2002* [Data file]. Retrieved from http://apps.nccd.cdc.gov/brfss/.

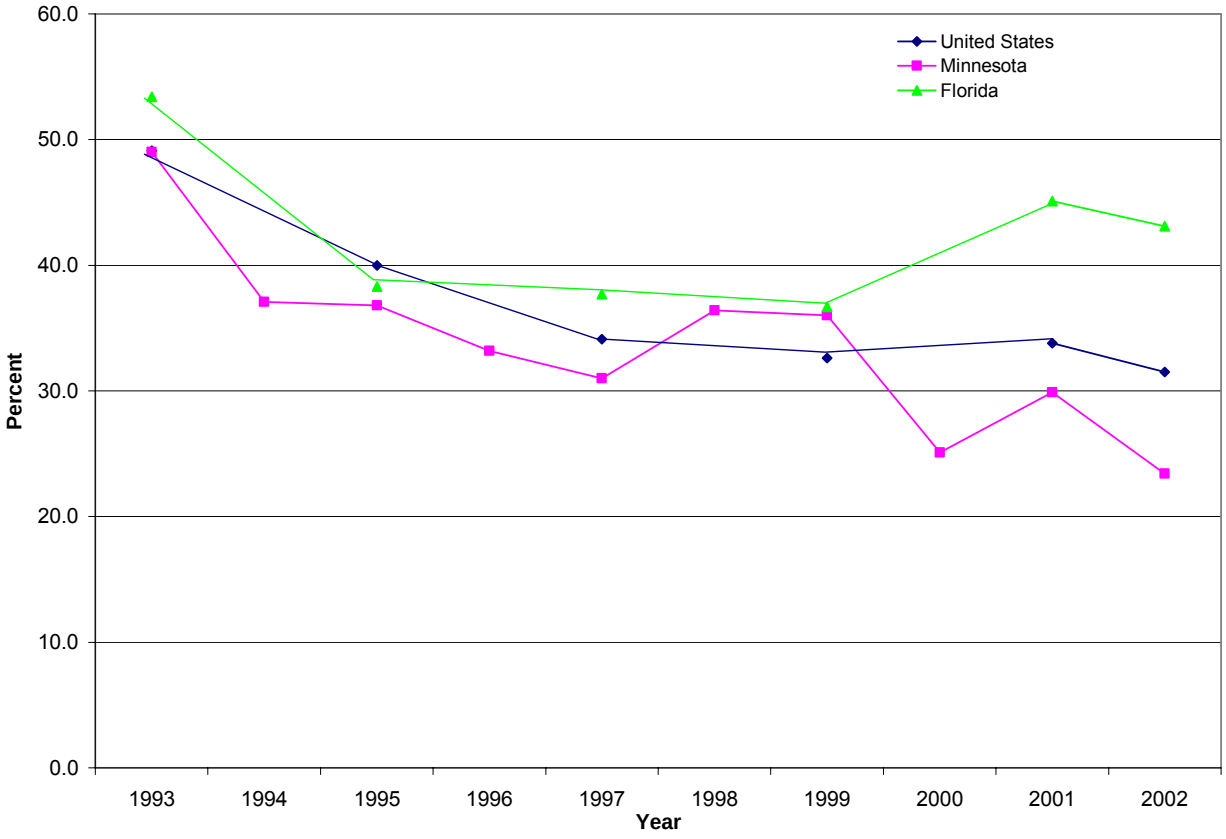
Note: A person is defined as a non-participant if he or she has not participated in any physical activities during the past month.

Within states, older residents fare differently in terms of how close they come to reaching goals for healthy behavior. With a rank of 1 indicating the closest to achieving goals for people age 65 and older, the state of Illinois, for example, ranks 46 for the proportion of people who exercise, 28 for the proportion of people who smoke, 19 for the proportion of people who eat five or more servings of fruits and vegetables daily, and 18 for the proportion of people who are obese.[4]

[4] Merck Institute of Aging and Health & The National Academy on an Aging Society. (2003). *The State of Aging and Health in America*. Washington DC: Merck Institute of Aging and Health & The National Academy on an Aging Society.

The use of preventive care can promote health

Proportion of the Population 65+ Who Did Not Get Flu Shots



Source: National Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention. *Behavioral Risk Factor Surveillance System Online Prevalence Data, 1995-2002* [Data file]. Retrieved from http://apps.nccd.cdc.gov/brfss/.

Note: Florida and Minnesota had the highest and lowest proportions, respectively of people age 65+ who did not get flu shots in 2002.

Preventive measures not only prevent disease but also reduce health care costs. Since 1993, the proportion of people age 65 and older who do not get flu shots has dropped from about half to about one-third in the United States. The decline in the proportion who do not get flu shots has varied among states.

State mandates can help ensure that screening and treatment occur

State	*Includes Women with Breast or Cervical Cancer as an Eligibility Group Under Medicaid (2002)*	*Mandates that Insurers Offer Breast and Cervical Cancer Screening (2002)*	*Mandates that Insurers Offer Colorectal Cancer Screening (2002)*
Alabama	√		
Alaska		√	
Arizona	√		
Arkansas	√		
California	√	√	
Colorado	√		
Connecticut	√		√
Delaware	√	√	√
District of Columbia		√	√
Florida	√		
Georgia	√	√	√
Hawaii	√		
Idaho	√		
Illinois	√	√	√
Indiana	√		√
Iowa	√		
Kansas	√	√	
Kentucky	√		
Louisiana	√	√	
Maine	√	√	
Maryland	√	√	√
Massachusetts		√	
Michigan	√		
Minnesota		√	
Mississippi	√		
Missouri	√	√	√
Montana	√		
Nebraska	√		
Nevada	√	√	
New Hampshire	√		
New Jersey	√	√	√
New Mexico	√	√	
New York		√	
North Carolina	√	√	√
North Dakota	√		
Ohio		√	
Oklahoma			√
Oregon	√	√	
Pennsylvania	√	√	
Rhode Island	√	√	√
South Carolina	√	√	
South Dakota	√		
Tennessee			
Texas			√
Utah	√		
Vermont	√		
Virginia	√	√	√
Washington	√		
West Virginia	√	√	√
Wisconsin	√		
Wyoming	√	√	√

Source: (Medicaid data) Center for Medicaid and State Operations. (2002). *Medicaid at-a-Glance 2002* (Publication No. CMS-11024-02). Washington, DC: Centers for Medicare & Medicaid Services. (Insurer Mandates data) Kaiser Family Foundation. Kaiser Family Foundation State Health Facts Online [Data file]. Retrieved from http://www.statehealthfacts.kff.org.

One way that states can help ensure that screening and treatment for chronic conditions occurs is to cover certain optional services for Medicaid beneficiaries. For example, states can include women with breast or cervical cancer as an eligibility group under the Medicaid program. Some 36 states offer tobacco-dependence treatments as a Medicaid benefit. Nine states cover both medication and counseling for tobacco dependence. Medication only is covered in an additional 26, and one state covers just counseling.

Another way that states can help ensure that screening and treatment for chronic conditions occurs is to mandate that private insurers offer certain services:

- Every state, with the exception of Utah, mandates screening for breast cancer.
- Some 26 states also mandate coverage for cervical cancer.
- Colorectal and prostate cancer screening are required in 16 and 26 states, respectively.
- Screening for osteoporosis is a mandated benefit in 13 states.

Some states subsidize prescription drug coverage

State Pharmaceutical Assistance Programs, 2004

Alabama	N
Alaska	Y
Arizona	N
Arkansas*	Y
California	N
Colorado	N
Connecticut	Y
Delaware	Y
District of Columbia*	Y
Florida	Y
Georgia	N
Hawaii	N
Idaho	N
Illinois	Y
Indiana	Y
Iowa	N
Kansas	Y
Kentucky	N
Louisiana*	Y
Maine	Y
Maryland	Y
Massachusetts	Y
Michigan	Y
Minnesota	Y
Mississippi	N
Missouri	Y
Montana	N
Nebraska	N
Nevada	Y
New Hampshire	N
New Jersey	Y
New Mexico*	Y
New York	Y
North Carolina	Y
North Dakota	N
Ohio	N
Oklahoma	N
Oregon*	Y
Pennsylvania	Y
Rhode Island	Y
South Carolina	Y
South Dakota	N
Tennessee*	Y
Texas*	Y
Utah	N
Vermont	Y
Virginia	N
Washington*	Y
West Virginia	N
Wisconsin	Y
Wyoming	Y

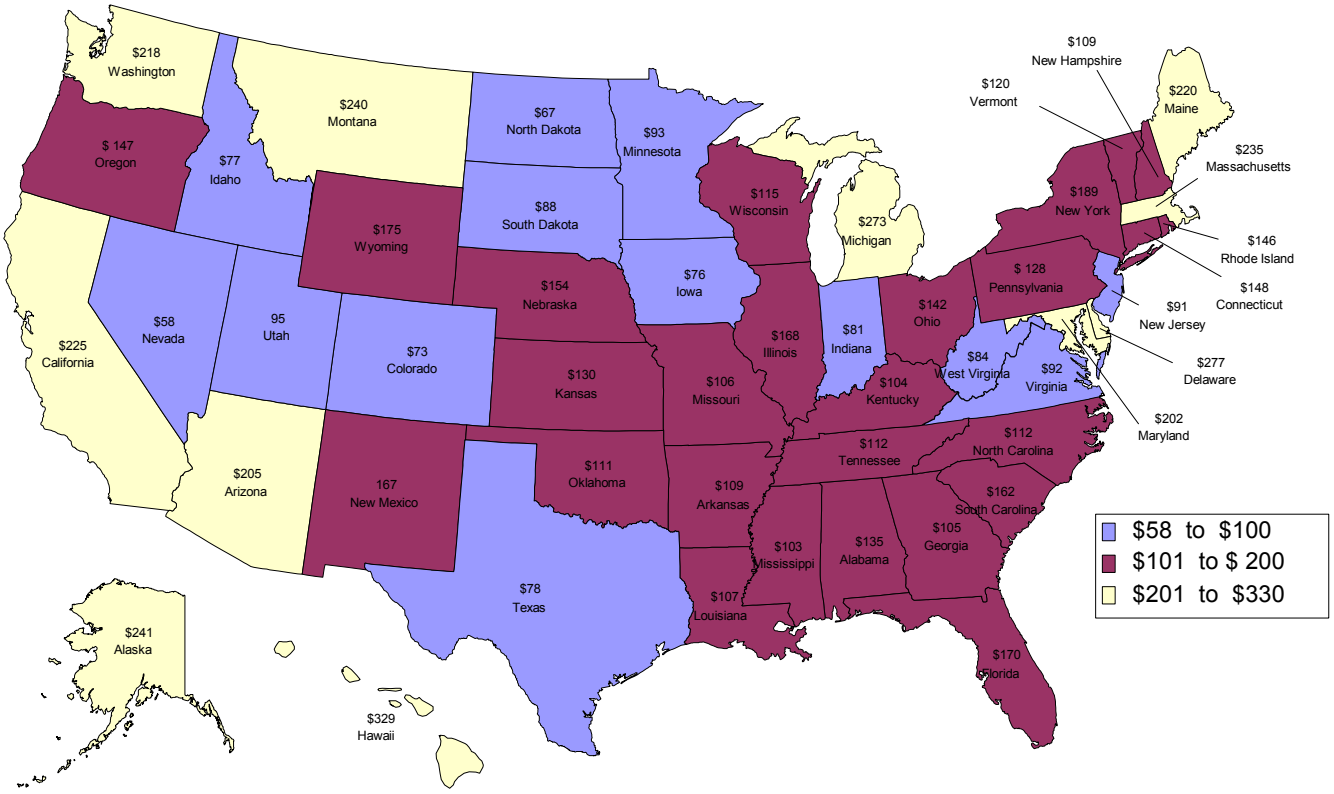
Source: National Conference of State Legislatures (July 2004). State Pharmaceutical Assistance Programs from http://www.ncsl.org/programs/health/drugaid.htm.

* Programs not yet operational (as of July 2004).

All states offer prescription drug coverage through the Medicaid program, though the extent of the coverage varies. In addition, 31 states have pharmaceutical assistance programs to help pay for prescription drugs.

State spending on health care varies

State Government Total per Capita Health Expenditures in Fiscal Year 2000



Source: The Nelson A. Rockefeller Institute of Government. *State Rankings, Health Expenditures* [Data file]. Retrieved from the Gateway to State and Local Government Information Web site, http://stateandlocalgateway.rockinst.org/fiscal_trends/state_rankings/.

On average, state governments spent $151 per capita on health care in fiscal year 2000, but per capita spending ranged from $58 to $329, depending on the state.

Increasingly, quality of care is receiving attention

Medicare Service Quality Indicator Averages

State	*1998 to 1999*	*2000 to 2001*
Alabama	46	42
Alaska	22	33
Arizona	25	29
Arkansas	50	48
California	39	44
Colorado	9	7
Connecticut	6	9
Delaware	12	14
District of Columbia	31	37
Florida	40	41
Georgia	48	47
Hawaii	23	16
Idaho	19	22
Illinois	47	46
Indiana	29	27
Iowa	8	6
Kansas	34	30
Kentucky	37	40
Louisiana	49	51
Maine	3	3
Maryland	24	25
Massachusetts	4	15
Michigan	28	26
Minnesota	7	10
Missouri	35	28
Montana	17	13
Mississippi	51	50
Nebraska	27	12
Nevada	36	35
New Hampshire	1	1
New Jersey	41	43
New Mexico	32	36
New York	30	24
North Carolina	18	23
North Dakota	5	4
Ohio	33	38
Oklahoma	44	45
Oregon	20	11
Pennsylvania	16	31
Rhode Island	15	17
South Carolina	38	32
South Dakota	26	20
Tennessee	42	39
Texas	45	49
Utah	14	5
Vermont	2	2
Virginia	21	18
Washington	13	19
West Virginia	43	34
Wisconsin	11	8
Wyoming	10	21

Source: Jencks, S.F., Huff, E.D. & Cuerdon, T. (2003). Change in the Quality of Care Delivered to Medicare Beneficiaries, 1998-1999 to 2000-2001. *Journal of American Medicine* 289(3): 305-312.

Note: The indicators measure services that have been proved effective in preventing or treating breast cancer, diabetes, myocardial infarction, heart failure, pneumonia, and stroke.

Concerns about quality of care have prompted the federal Centers for Medicare and Medicaid Services to use specific indicators to measure the quality of care delivered to Medicare beneficiaries. An analysis of performance on 22 of the quality indicators shows that care for Medicare fee-for-services plan beneficiaries improved substantially between two data collection periods, 1998-1999 and 2000-2001.

The demand for information about quality is likely to increase, especially if consumers are asked to make choices about health plans. Almost half the states have developed health maintenance organization (HMO) report cards that rank the performance of competing health plans.[5]

[5] American Association of Retired Persons. *State-by-State List of HMO Report Cards Online*. [Data file] Retrieved from http://www.aarp.org/bulletin/.

Chapter 5: Who Will Provide Care for Those Who Need It?

As the U.S. population ages, states' capacity to provide health and long-term care services will be tested. States must consider how to respond to an increasing demand for long-term care services not only in terms of providing enough care but also in terms of providing the type of care that consumers are likely to need and want. Achieving an optimal mix of good quality institutional and community-based care will likely be a challenge.

Currently, there is great variation across states in the types and amounts of long-term care services available to people with limited resources. States have considerable discretion with regard to decisions about who can receive care and what services will be provided through the Medicaid program. In addition, some state-funded long-term care services and programs are larger and more comprehensive than others.

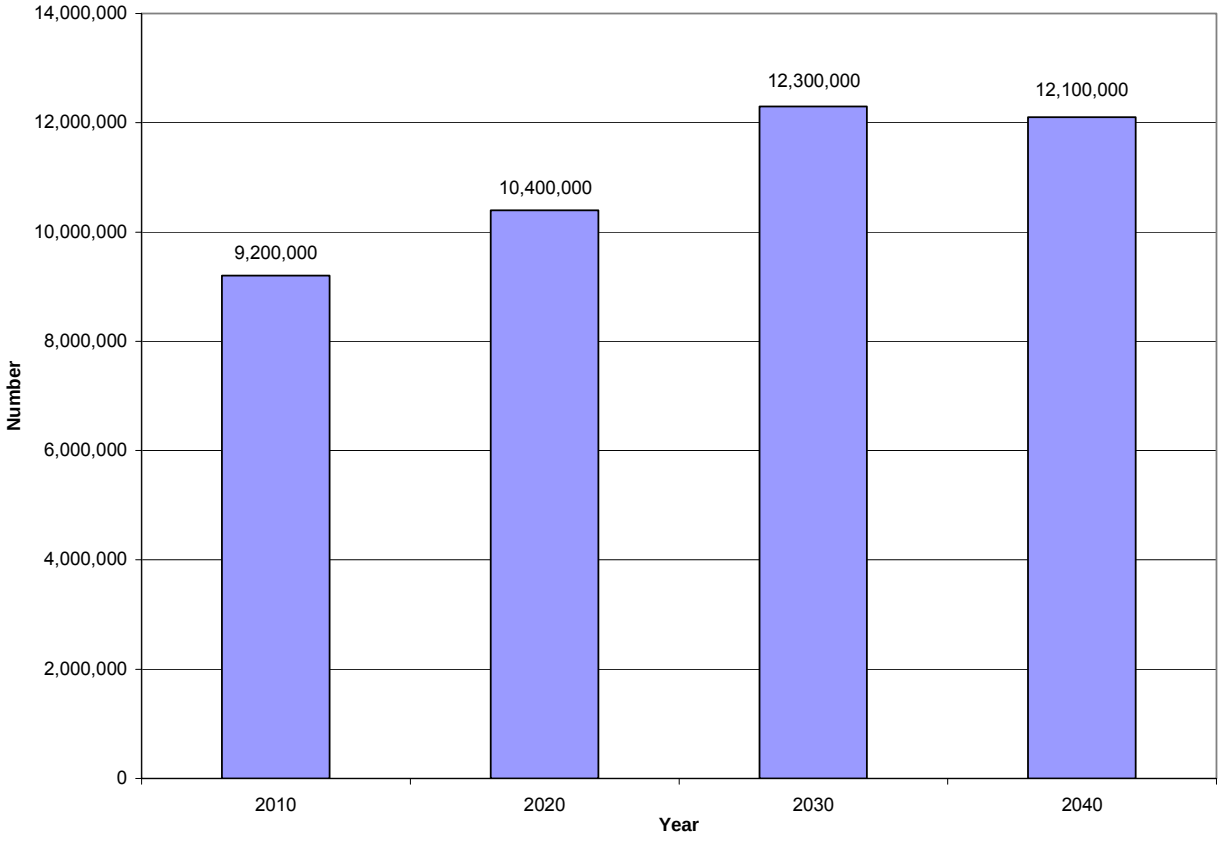
The shortage of paid caregivers in both institutional and community settings already has forced some states to think about how to successfully recruit and retain workers who can provide quality care, and this will continue to be an important issue. States can also take steps to support and encourage informal caregivers. In addition, states have a responsibility to monitor the quality of long-term care services. Some efforts to monitor the quality of care are in place now, but more attention to quality monitoring will likely be needed in the future.

Figures and tables in this chapter:

1. Millions of people are projected to need long-term care in the future
2. Current disability rates provide some indication of future demand for long-term care services
3. Growth in the proportion of the oldest-old—who are most likely to need long-term care—differs across states
4. Workforce shortages among paraprofessionals are expected
5. A shift to more community-based care is anticipated
6. Traditional caregivers may not be available
7. While some older people receive care, others are caregivers
8. States provide some support for family caregivers
9. Spending for long-term care varies by state

Millions of people are projected to need long-term care in the future

Projections of the Number of People Age 65 and Older Who Will Need Long-Term Care



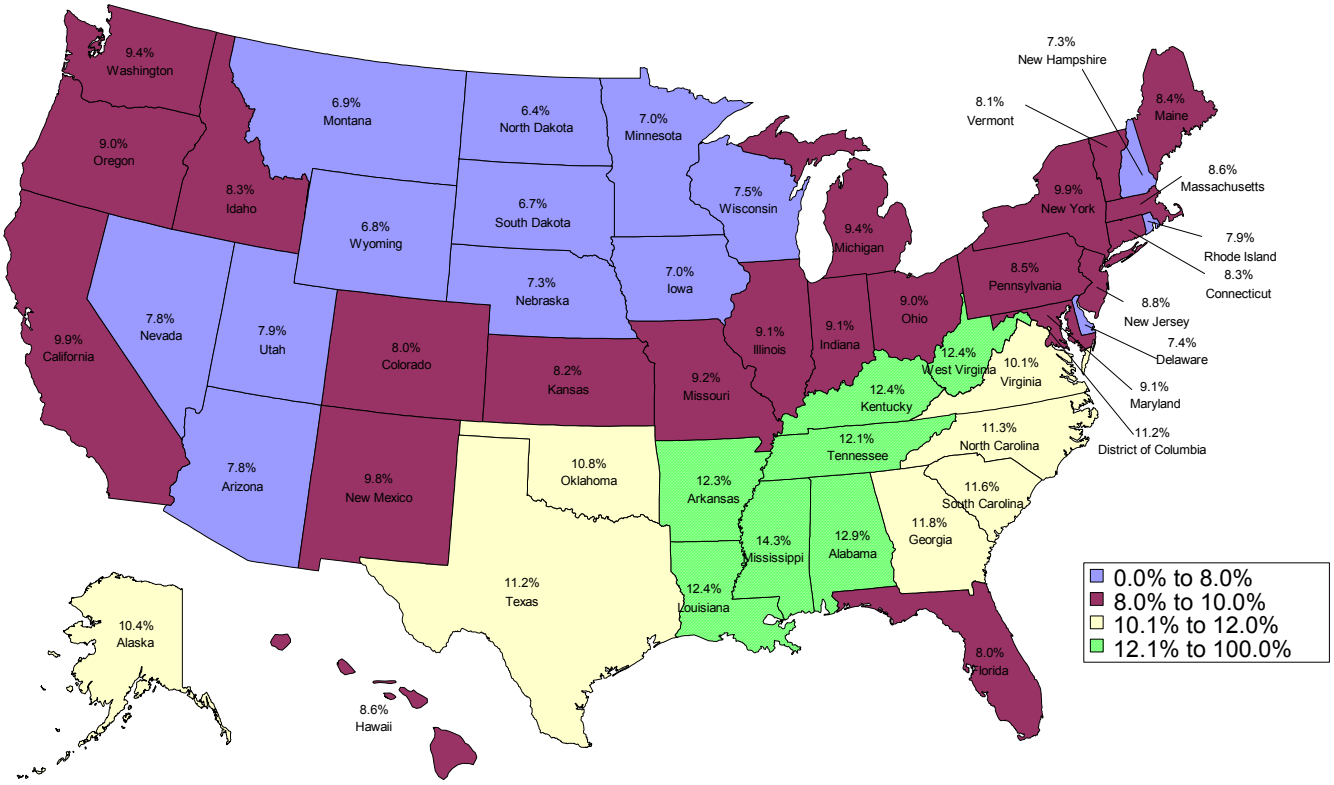
Source: Congressional Budget Office. (1999). *Projections of Expenditures for Long-Term Care Services for the Elderly*. Washington DC: Congressional Budget Office.

Note: CBO's calculations are based on data from the Lewin Group and the Center for Demographic Studies at Duke University.

Estimates based primarily on current disability rates and applied to the number of older Americans anticipated in the future suggest that more Americans will need long-term care in the future. People in need of long-term care will need a range of different services, depending on the type and severity of their disabilities.

Current disability rates provide some indication of future demand for long-term care services

Proportions of People Age 65+ with Activity Limitations, 2000



Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table P41)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Nationally, 9.5 percent of adults age 65 and older have physical, mental, or emotional conditions lasting six months or more that make it difficult to perform basic activities of daily life, such as dressing, bathing, or getting around inside the home. People of all ages have disabilities, but disabilities are more common among older people. Thus, growth in the number of older people, which is expected in every state, is likely to mean an increase in the number of people with disabilities, even if disability rates do not change.

Growth in the proportion of the oldest-old— who are most likely to need long-term care—differs across states

Percentage Change in the Population Age 85 and Older, 2000 to 2025

Rank	*State*	*% change*	*Rank*	*State*	*% change*	*Rank*	*State*	*% change*
1	Alaska	204%	18	New Mexico	88%	35	Michigan	47%
2	Utah	179%	19	North Dakota	79%	36	Kentucky	46%
3	Colorado	159%	20	Louisiana	77%	37	West Virginia	46%
4	Hawaii	155%	21	Georgia	76%	38	Connecticut	45%
5	Wyoming	152%	22	California	74%	39	Iowa	45%
6	Nevada	144%	23	Delaware	72%	40	New Jersey	42%
7	Idaho	136%	24	Tennessee	71%	41	Massachusetts	42%
8	Montana	123%	25	Maryland	67%	42	Kansas	40%
9	Oregon	121%	26	New Hampshire	66%	43	Mississippi	40%
10	Washington	114%	27	Minnesota	64%	44	Vermont	40%
11	North Carolina	102%	28	Ohio	59%	45	Illinois	40%
12	Arizona	102%	29	South Dakota	59%	46	Missouri	39%
13	South Carolina	98%	30	Nebraska	58%	47	Rhode Island	35%
14	Texas	97%	31	Alabama	55%	48	Pennsylvania	31%
15	Virginia	92%	32	Indiana	55%	49	New York	26%
16	Oklahoma	90%	33	Wisconsin	54%	50	District of Columbia	24%
17	Florida	89%	34	Arkansas	53%	51	Maine	21%

Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table PCT12*) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov/.

(2025 data) U.S. Census Bureau. *Detailed State Projections by Single Year of Age, Sex, Race, and Hispanic Origin: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

The extent to which states will have to prepare for an increase in the number of people needing long-term care services will depend on a number of factors, including the projected number of the oldest-old residents—people age 85 and older—and therefore most likely to need long-term care services. Nationally, a 66 percent increase is expected in the population age 85 and older between 2000 and 2025. The increase in the need for long-term care services may not be as great in states where a relatively large portion of the population already is 85 or older.

Workforce shortages among paraprofessionals are expected

Number of Additional Aides Needed in 2025 to Maintain 2000 State Ratios

State	*Number of Aides*
District of Columbia	212
South Dakota	515
Vermont	554
Mississippi	835
Wyoming	851
Rhode Island	887
Delaware	900
Maine	907
Nebraska	921
New Hampshire	962
North Dakota	1,227
Kansas	1,536
Alaska	1,733
Nevada	1,810
West Virginia	1,968
Arkansas	2,156
Kentucky	2,319
Iowa	2,762
Montana	2,794
Alabama	2,969
Hawaii	3,270
New Mexico	3,350
Maryland	3,579
Missouri	3,620
Connecticut	3,755
Utah	3,927
Idaho	3,997
Louisiana	4,063
Indiana	4,074
Tennessee	4,274
Georgia	4,373
Oklahoma	5,425
South Carolina	5,548
Illinois	5,823
Massachusetts	5,869
Pennsylvania	6,084
Wisconsin	6,264
New Jersey	7,798
Oregon	7,823
Virginia	8,780
Arizona	10,362
Michigan	10,506
Colorado	10,813
Washington	12,476
Minnesota	12,734
Ohio	15,363
Florida	22,371
North Carolina	22,709
California	25,402
New York	27,950
Texas	55,280

Source: Center on an Aging Society analysis of data from (Home Health Aid data) Bureau of Labor Statistics. *2001 National Occupational Employment and Wage Estimates - Healthcare Support Occupations* [Data file]. Retrieved from www.bls.gov/oes/2001/oessrcst.htm.

(2000 population data) U.S. Census Bureau. *Census 2000 Sumary File 1* (Table PCT12) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

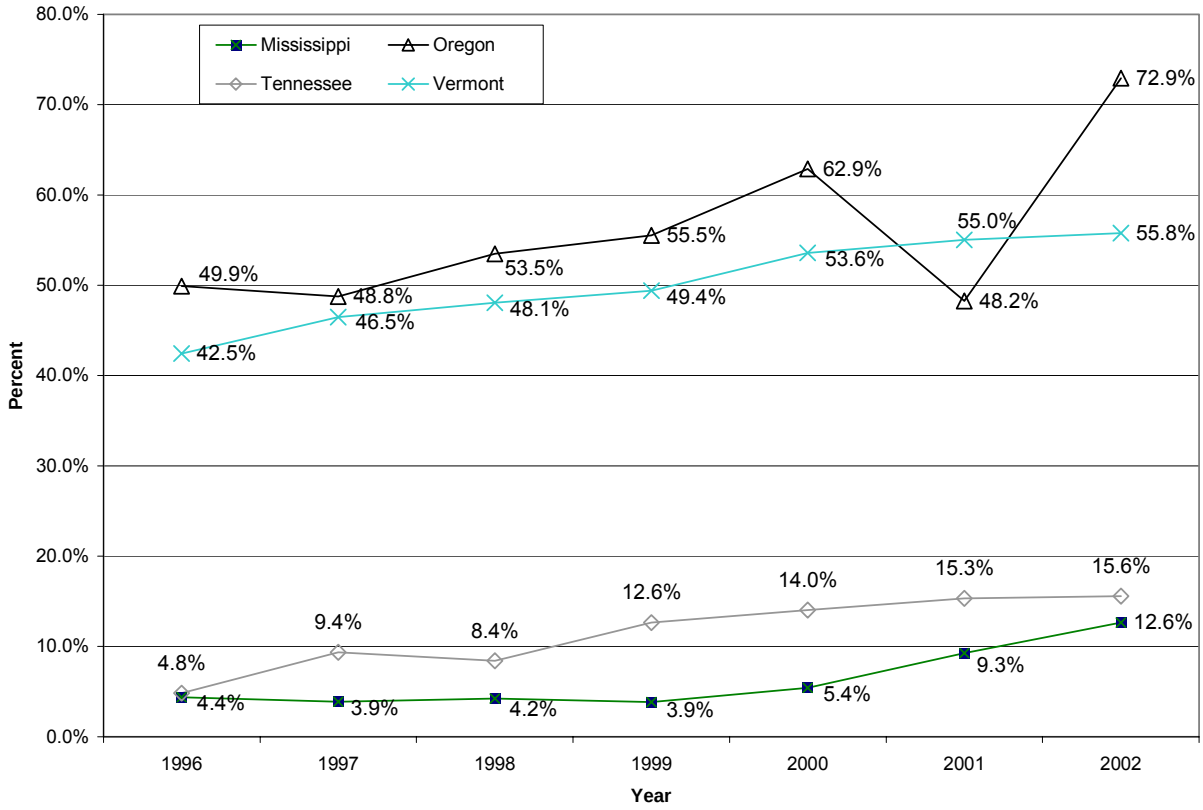
(2025 population data) *U.S. Census Bureau. Detailed State Projections by Single Year of Age, Sex, Race, and Hispanic Origin: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

Projections from the Federal Bureau of Labor Statistics indicate substantial growth in employment for health care providers. In the case of long-term care workers, the demand may continue to exceed the supply of available workers. The U.S. Department of Health and Human Services projects, for example, that there will be substantial shortages of paraprofessionals, such as home health aides and nursing aides.

Current shortages and high turnover rates for paraprofessionals are due in part to the fact that paraprofessionals are asked to perform low-wage work that is physically and emotionally demanding. Recruitment and retention of these workers is particularly difficult in a strong economy. To maintain the ratio of providers of long-term care services to people age 85 and older, the pool of providers would have to increase by the same proportion as the expected number of people in this age group. The use of current ratios for home health aides may not be the best predictor of future needs, however, because states are already responding to the increased demand for community-based long-term care services and several changes in the delivery of long-term care services are expected.

A shift to more community-based care is anticipated

Percent of Medicaid Long-Term Care Spending Devoted to Home and Community-Based Care in Four States, 1996-2002



Source: Home and Community Based Services (HCBS). (2003). *Medicaid Long-Term Care Expenditures, FY2002 and FY2001* [Data file]. Retrieved from http://www.hcbs.org/hcbs_data.htm.

Note: Mississippi and Tennessee had the smallest proportions and Oregon and Vermont had the largest proportions of Medicaid long-term care spending for home and community-based services in 1996.

In the last decade, the demand for alternatives to nursing home care has increased and the supply of other types of facilities and arrangements has grown.

- In the Medicaid program, which accounted for 44 percent of spending for long-term care in the United States in 2001, the majority of spending is for care in institutions such as nursing homes, but the proportion of spending for home and community-based care more than doubled over the last decade.

- Currently, the proportion of Medicaid spending for community-based long-term care in states ranges from 10 percent in Louisiana to 73 percent in Oregon.

- The shift from institutional to community-based care in Medicaid is occurring more rapidly in some states than in others but the trend is expected to continue in all states.

Home and community-based care can be provided in a variety of settings, including people's own homes as well as in assisted living facilities, which furnish care in a congregate residential setting, have become much more common in the last few years.

- The number of assisted living beds has grown from about 600,000 in 1998 to 910,000 in 2002 and is projected to be at 1.9 million by 2030.[6]

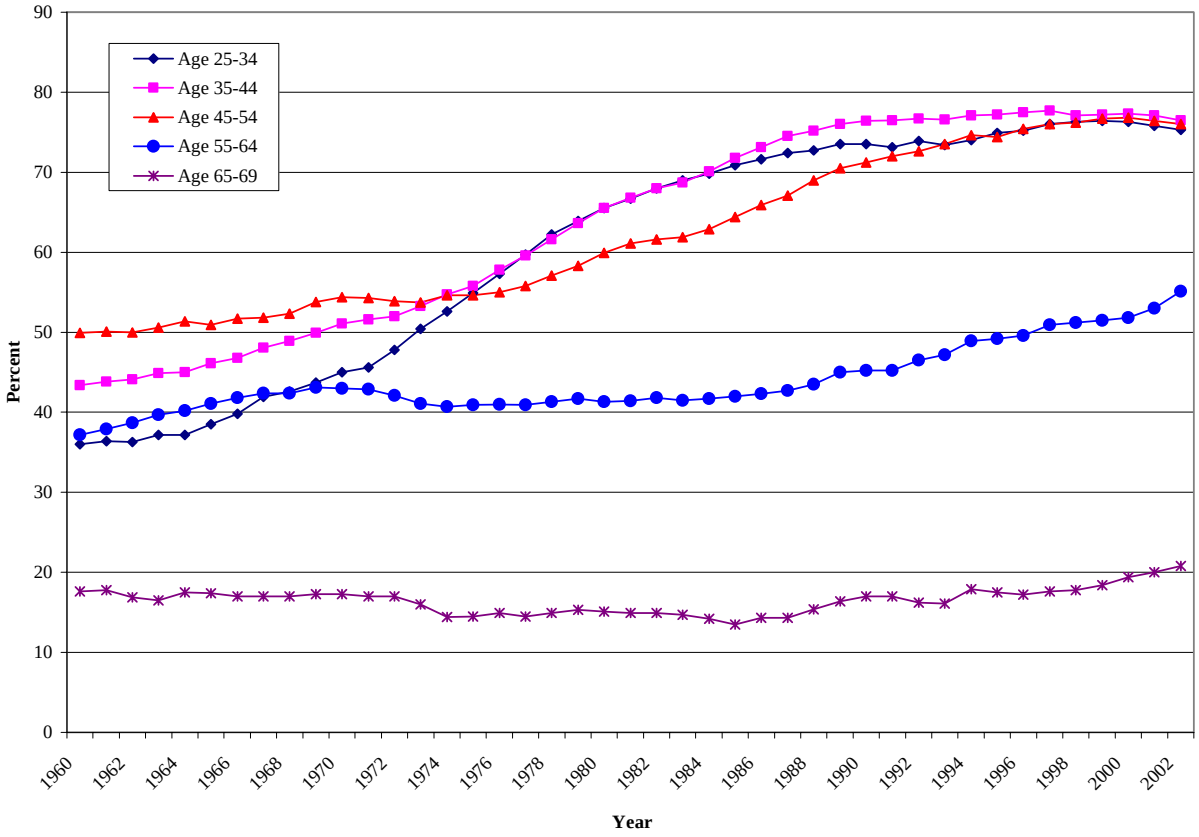
- The use of hospice service—another alternative to institutional care—has also increased. Some 23 percent of Medicare beneficiaries who died in 2000 used hospice services compared to only nine percent of those who died in 1992.[7]

[6] (1998 and 2002 data) Mollica, R. (November 2002). *State Assisted Living Policy, 2002*. Portland, ME: National Academy for State Health Policy. (2030 data) Kraditor, K. (2001). *FACTS and TRENDS: The Assisted Living Sourcebook 2001*. Washington, DC: National Center for Assisted Living.

[7] Moon, M. & Buccuti, C. (2002). *Medicare and End-of-Life Care*. Washington DC: The Urban Institute.

Traditional caregivers may not be available

Labor Force Participation Rates for Women, by Age



Source: Bureau of Labor Statistics. *Labor Force Statistics from the Current Population Survey (Labor Force Participation Rate - Civilian Population, '25 - 34', '35 - 44', '45 - 54', '55 - 64', '65 - 69' yrs. Female)* [Data file] Retrieved from http://data.bls.gov/cgi/bin/srgate.

Women of all ages are more likely to be in the labor force today than they were 40 years ago. As a consequence, fewer women are available to take on the traditional role of caregiver for family members. Families will continue to play an important role in ensuring that people who need care receive it, but in the future, more assistance will probably be required.

While some older people receive care, others are caregivers

Number of Grandparents Responsible for Meeting the Basic Needs of Grandchildren, by State

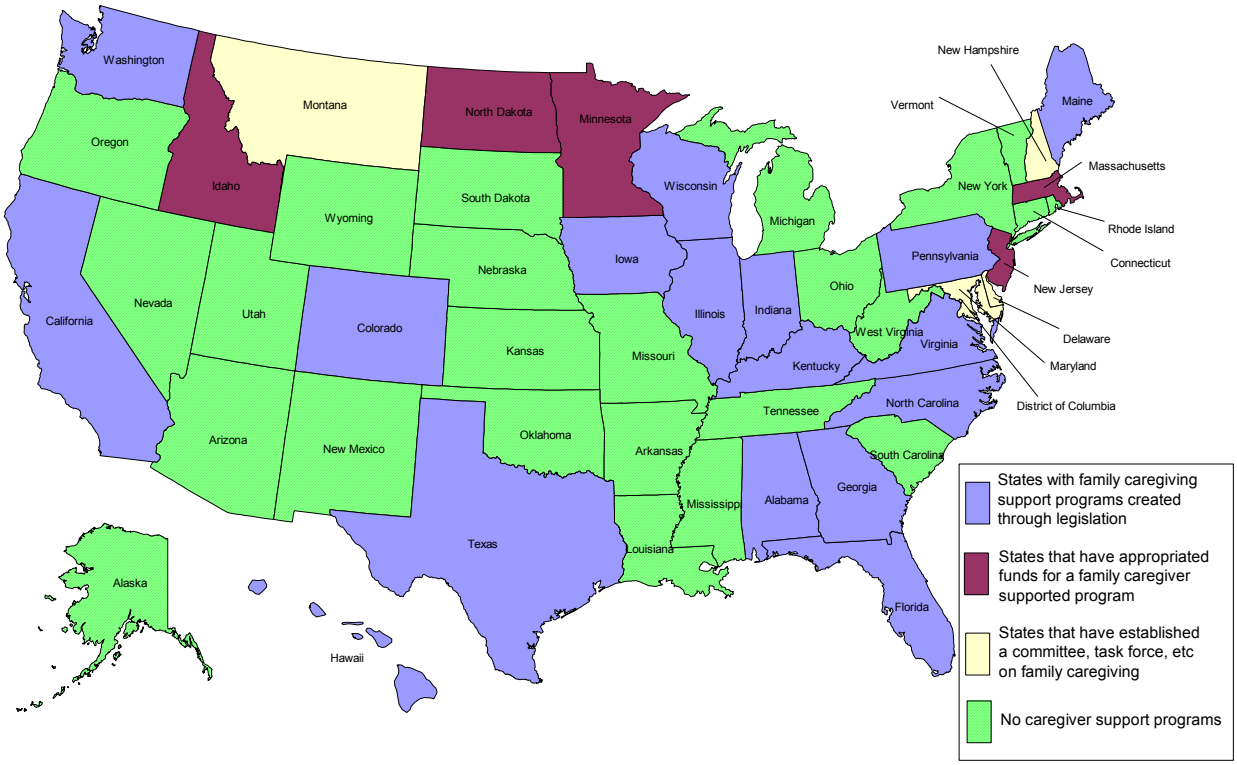
State	*Number of Grandparents*		*State*	*Number of Grandparents*
Alabama	56,369		Montana	6,053
Alaska	5,419		Nebraska	8,454
Arizona	52,210		Nevada	18,685
Arkansas	33,618		New Hampshire	4,534
California	294,969		New Jersey	58,789
Colorado	28,524		New Mexico	24,041
Connecticut	18,898		New York	143,014
Delaware	7,204		North Carolina	79,810
District of Columbia	8,183		North Dakota	2,547
Florida	147,893		Ohio	86,009
Georgia	92,265		Oklahoma	39,279
Hawaii	14,029		Oregon	22,103
Idaho	8,110		Pennsylvania	80,423
Illinois	103,717		Rhode Island	5,060
Indiana	48,181		South Carolina	51,755
Iowa	13,073		South Dakota	4,632
Kansas	17,873		Tennessee	61,252
Kentucky	35,818		Texas	257,074
Louisiana	67,058		Utah	15,989
Maine	5,074		Vermont	1,934
Maryland	50,974		Virginia	59,464
Massachusetts	27,915		Washington	35,341
Michigan	70,044		West Virginia	16,151
Minnesota	17,682		Wisconsin	23,687
Mississippi	48,061		Wyoming	3,582
Missouri	43,907		U.S. Total	2,426,730

Source: Casey Family Programs. (2002). *Nationwide Statistical Summary: Grandparents and Other Relatives Raising Grandchildren.* Washington DC: National Center for Resource Family Support.

The pool of potential caregivers may become more varied in the future. Longer life expectancies make it more likely that there will be grandchildren who can assist family members. With more divorce, there may be more ex-spouses involved with the care of former family members. And more older people may provide care for other family members.

States provide some support for family caregivers

State Family Caregiver Laws, 2003



Source: Tanner, R. (July 2003). *Family Caregiving* (Issue Brief). Washington, DC: Health Policy Tracking Service [Data file] Retrieved from http:www.hpts.org.

Note: Information for the District of Columbia was not available.

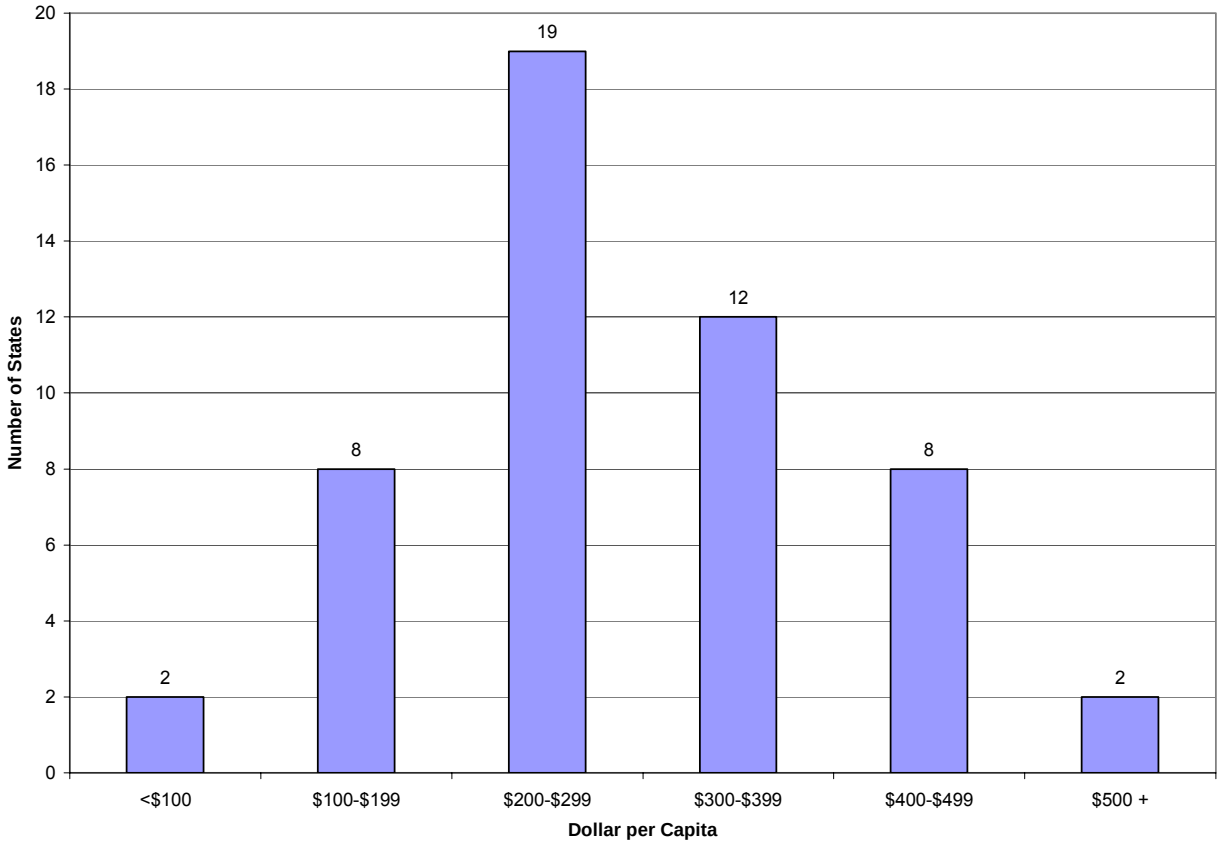
Given the preference of most families to care for their own—and the financial necessity for most families to do so—families will almost certainly continue to play a major role in providing care.

- Employers have already responded to changing family needs, both in the area of child care and by recognizing "eldercare" and specific eldercare rights were established in the Family and Medical Leave Act of 1992.

- The National Family Caregiver Support Program of 2001, is a Federally-funded program that provides grants to states to make information and support services for family caregivers available. In addition, some states have enacted legislation related to family caregiving.

Spending for long-term care varies by state

FY2002 Medicaid Long-Term Care Expenditures Per Capita, 2002



Source: Home and Community Based Services (HCBS). (2003). *Medicaid Long-Term Care Expenditures, FY2002* [Data file]. Retrieved from http://www.hcbs.org/hcbs_data.htm.

Note: Expenditures per capita is the total Medicaid expenditures divided by the total state population.

Per capita spending is another measure that indicates the extent to which long-term care services differ in states.

Chapter 6: Where Will Older People Live?

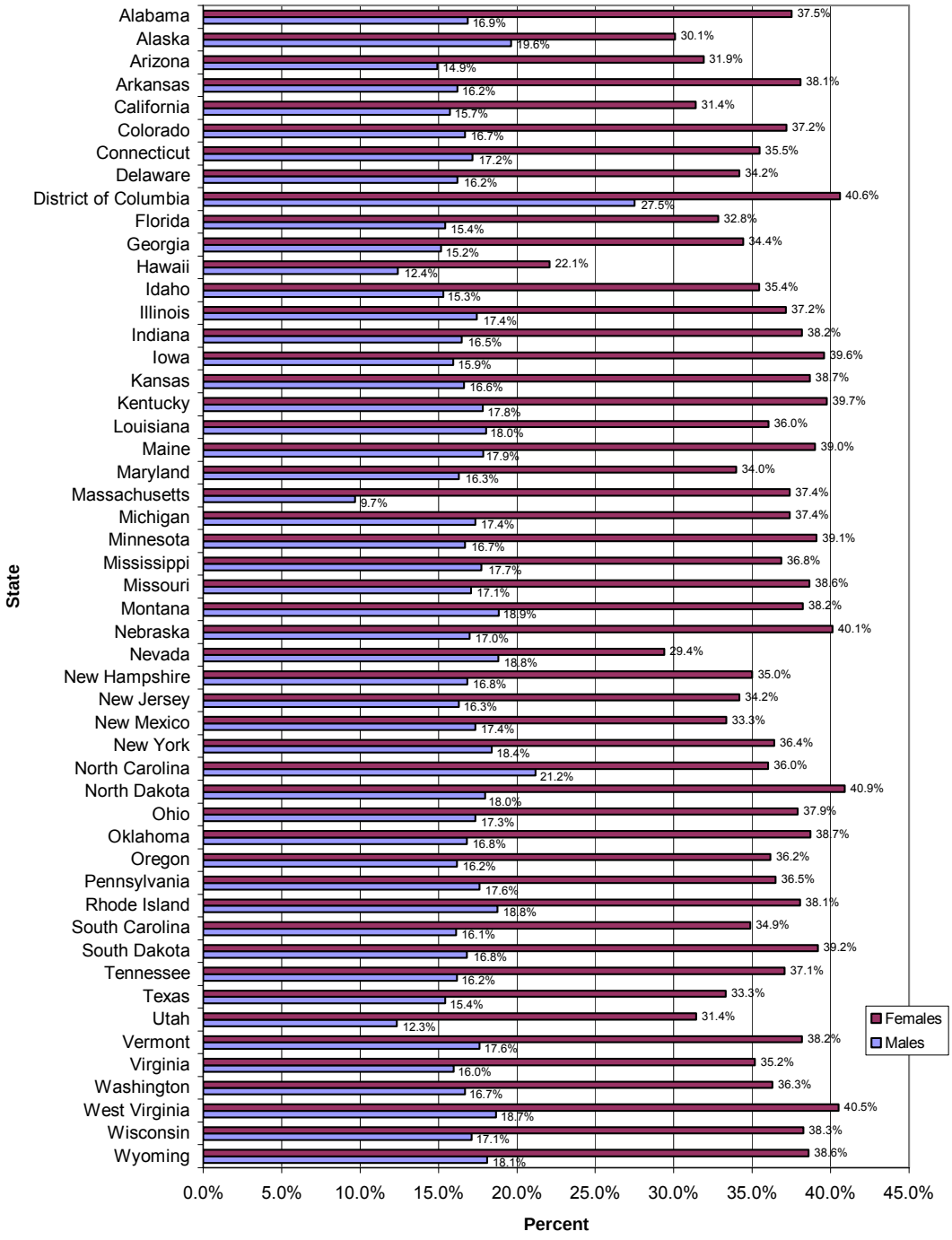
Although some older people need hands-on assistance to help with activities of daily living, the great majority of older people live independently in conventional housing. The challenge for now and the future is to ensure the availability of appropriate housing options for older people that foster independence yet provide a sense of community. Meeting this challenge requires not only an adequate supply of housing but also a supply that is accessible and affordable.

Figures and tables in this chapter:

1. Almost one-third of older people live alone
2. Older people are most likely to live in suburban areas
3. State population patterns differ
4. The great majority of older people live in conventional housing
5. Most older people are homeowners
6. Across the country, a large proportion of older people own homes
7. Some features make living at home easier for older people
8. Certain community characteristics are important to older residents

Almost one-third of older people live alone

Proportion of Adults 65 and Older Living Alone, by Gender



Source: U.S. Census Bureau. *Census 2000 Summary File 1 (Table P30)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

About half of people age 65 and older live with their spouses and just under one-third live alone. The remainder live with other relatives or with nonrelatives. These proportions have not changed much in the last 20 years and little change is expected in the next 20 years.

Older people are most likely to live in suburban areas

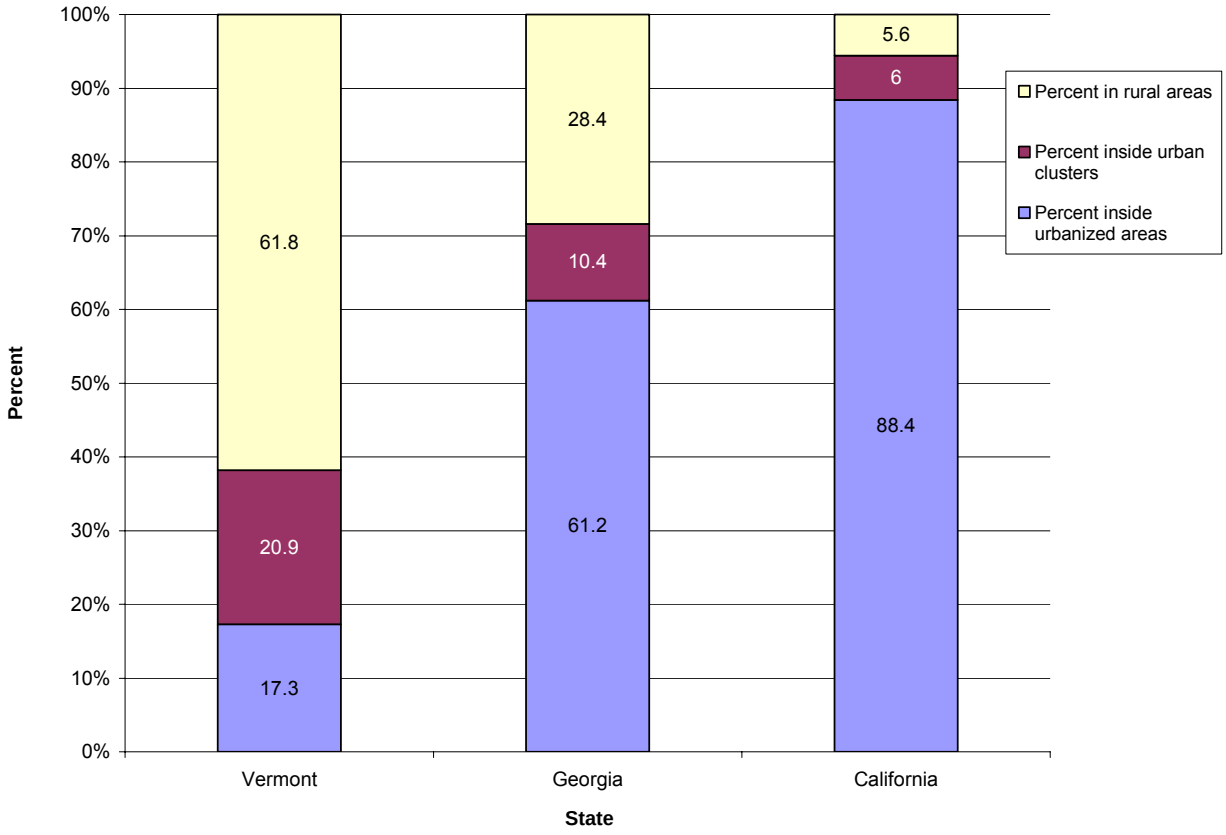
	Age			
	55-64	*65-74*	*75-84*	*85 and Over*
Metropolitan area (inside central city)	26%	26%	28%	29%
Metropolitan area (outside central city)	53%	51%	50%	48%
Nonmetropolitan area	22%	22%	23%	23%

Source: U.S. Census Bureau. (2001). *The Older Population in the United States: March 2000,* Detailed Tables (Table 21) [Data file]. http://www.census.gov/population/www/socdemo/age/ppl-147.html.

Nationally, about one-quarter of the older population lives in cities, one-quarter lives in rural areas, and about half lives in suburban areas. Different approaches are needed in each type of area as policymakers plan to provide services for the older population and to use the skills and talents of older people.

State population patterns differ

Proportion of the Total Population Living in Urbanized Areas, Urban Clusters, and Rural Areas, 2000



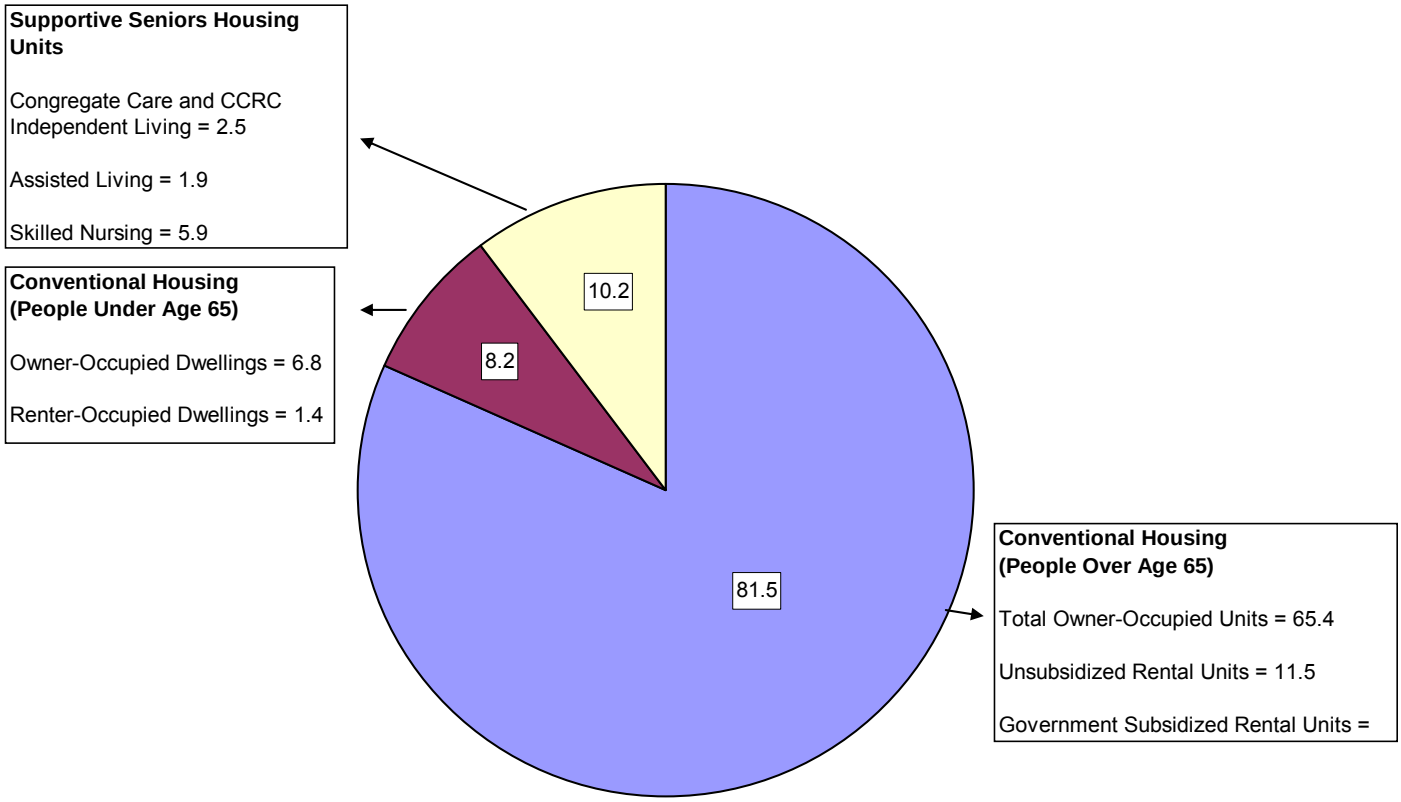
Source: U.S. Census Bureau. *Census 2000 Summary File 1 (Table P2)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

About one fifth (21 percent) of all Americans lived in rural areas in 2000, but a somewhat higher percentage (23 percent) of people age 65 and older live in rural areas.[8] California is the state with the lowest percentage of its whole population living in rural areas; Vermont is the state with the highest percentage of its population living in rural areas; and Georgia is the "median" state in terms of the percentage of its population living in rural areas.

[8] U.S. Census Bureau. (2001). *The Older Population in the United States: March 2000 – Detailed Tables (Table 21)*. [Data file] Retrieved from www.census.gov/population/www/socdemo/age/ppl-147.html.

The great majority of older people live in conventional housing

Major Types of Housing Occupied by Senior Householders and Persons (Age 65 and Older) in the United States, 1999



Source: Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century. (2002). *A Quiet Crisis in America*. Washington, DC: Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century.

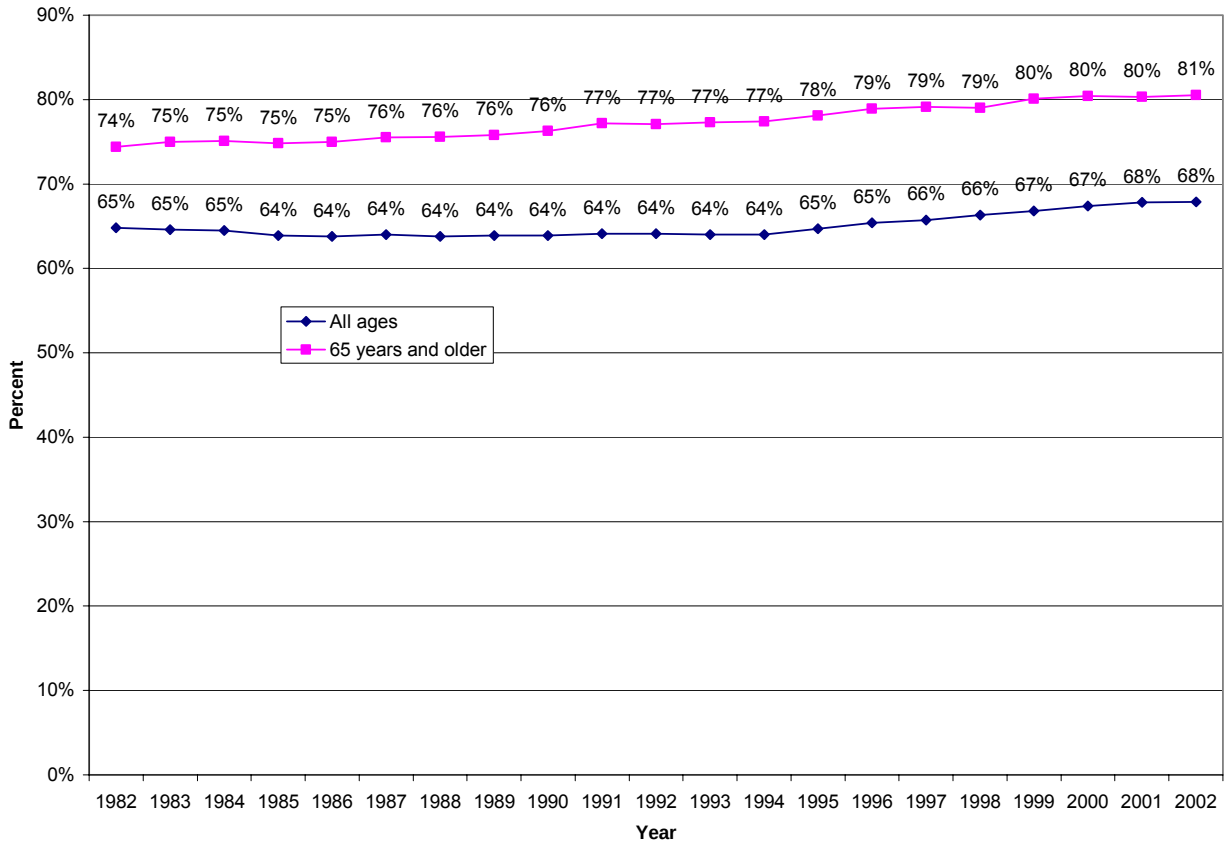
Note: CCRC = Continuing Care Retirement Community.

As the U.S. population ages, small changes may help older people remain in conventional housing:

- Existing homes can be modified to make day-to-day living easier for older people, particularly those with disabilities.
- New homes may be explicitly designed to meet the needs of older people and to better house multigenerational families.
- It may be necessary to examine current zoning laws and other regulations to encourage or accommodate new types of housing.

Most older people are homeowners

Homeownership Rates for the United States, 1982-2002



Source: US Census Bureau. (2003). *Housing Vacancies and Homeownership Annual Statistics: 2002* [Data file]. Retrieved from http://www.census.gov/hhes/www/hvs.html.

Home ownership rates are high and have risen over the last 20 years among people age 65 and older. Homes account for a substantial proportion of assets among people in this age group. For the population 65 and older, home equity accounts for 79 percent of median wealth.[9]

For a number of older people who have limited incomes and other resources, the costs associated with home ownership—such as property taxes and home repairs or modifications—can be a significant financial burden. Although many older people have seen the equity in their homes increase dramatically, substantial numbers of older persons in inner cities and rural areas have not seen such increases.

[9] Orzechowski, S. & Sepielli, P. (2003). *Net Worth and Asset Ownership of Households: 1998 and 2000*. Washington DC: U.S. Census Bureau.

Across the country, a large proportion of older people own homes

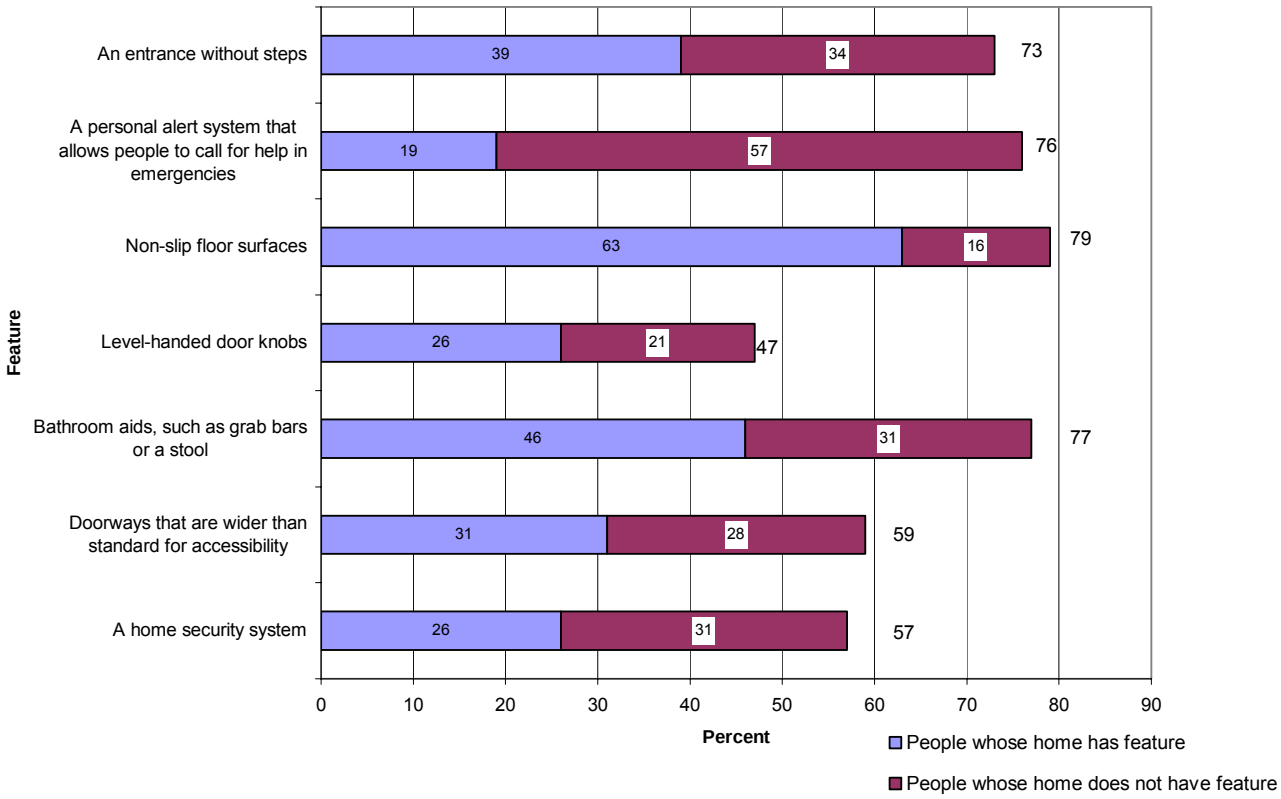
Homeownership Rates Among Householders 65+, 2000

State	*% Ownership*		*State*	*% Ownership*
Alabama	81.7		Montana	78.9
Alaska	76.7		Nebraska	78.8
Arizona	83.6		Nevada	74.5
Arkansas	81.0		New Hampshire	74.4
California	74.5		New Jersey	74.2
Colorado	78.3		New Mexico	82.8
Connecticut	74.1		New York	62.2
Delaware	82.7		North Carolina	81.4
District of Columbia	58.4		North Dakota	73.4
Florida	84.0		Ohio	78.4
Georgia	80.0		Oklahoma	82.7
Hawaii	75.0		Oregon	77.9
Idaho	84.1		Pennsylvania	77.4
Illinois	77.2		Rhode Island	65.3
Indiana	79.4		South Carolina	83.8
Iowa	80.0		South Dakota	73.2
Kansas	80.3		Tennessee	81.5
Kentucky	81.2		Texas	80.9
Louisiana	80.5		Utah	86.4
Maine	75.8		Vermont	76.7
Maryland	76.0		Virginia	80.1
Massachusetts	68.2		Washington	77.2
Michigan	81.0		West Virginia	84.0
Minnesota	76.4		Wisconsin	74.7
Mississippi	84.0		Wyoming	81.2
Missouri	79.1			

Source: US Census Bureau. *Census 2000 Summary File (SF-3)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Some features potentially make living at home easier for older people

Percent of People 65 and Older Who Say Community Characteristic is Important

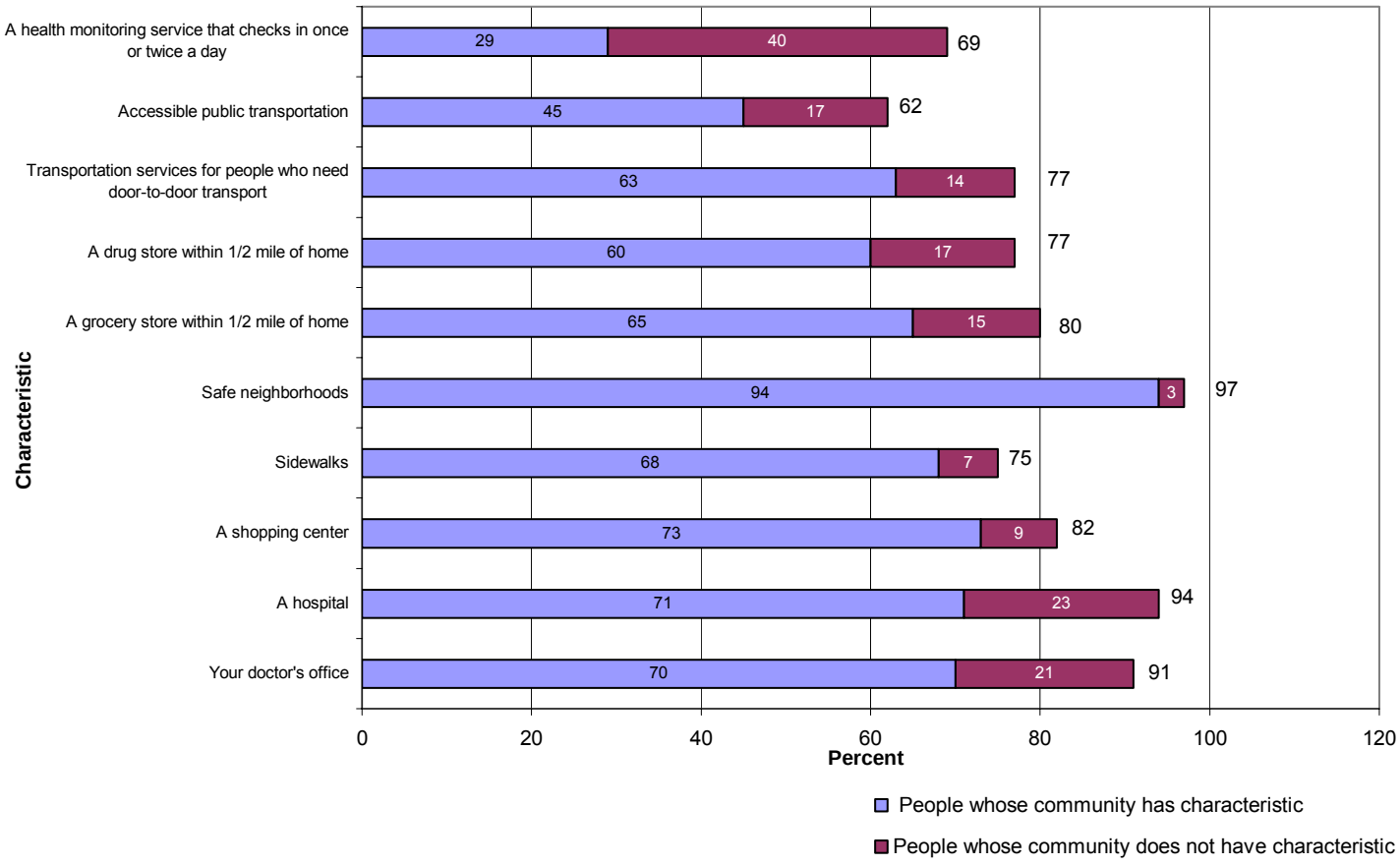


Source: Mathew Greenwald & Associates, Inc. (2003). *These Four Walls…Americans 45+ Talk About Home and Community.* Washington DC: American Association of Retired Persons.

Non-slip floor surfaces and grab bars or stools for the bathroom are relatively easy to provide. Other modifications can be somewhat more costly, but may by cost-effective if they allow people to remain at home. For individuals who cannot afford to modify existing homes, some financial assistance may be a good long-term investment. Furthermore, as new homes are built, certain features such as wider doors may be an advantage.

Certain community characteristics are important to older residents

Proportion of People 65 and Older Who Say Community Characteristic is Important



Source: Mathew Greenwald & Associates, Inc. (May 2003). *These Four Walls…Americans 45+ Talk About Home and Community.* Washington DC: American Association of Retired Persons

For people age 65 and older, a safe neighborhood is paramount among preferences—and most people age 65 and over report that their neighborhood is safe. Other priorities for seniors in terms of community characteristics include proximity to hospitals, doctors' offices, pharmacies, and other stores.

Chapter 7: What Kind of Transportation Services Will Be Needed?

As the U.S. population ages, the number of older drivers will continue to increase. Some of the accommodations that may be needed for older drivers are more accessible parking spaces and traffic signs with larger print. Changes involving the redesign of roads, road signs, and vehicles will increase traffic safety for drivers of all ages.

The number of older people who need transportation provided by others can also be expected to increase as the population ages. Driving may not be an option for the frail elderly or the oldest-old (age 85 and over), and individuals unable to drive may need alternatives to private automobile transportation. For older people with low incomes, the cost of owning and operating a car may not be financially feasible. The need for more affordable, reliable transportation options, including services to accommodate people with disabilities, will increase.

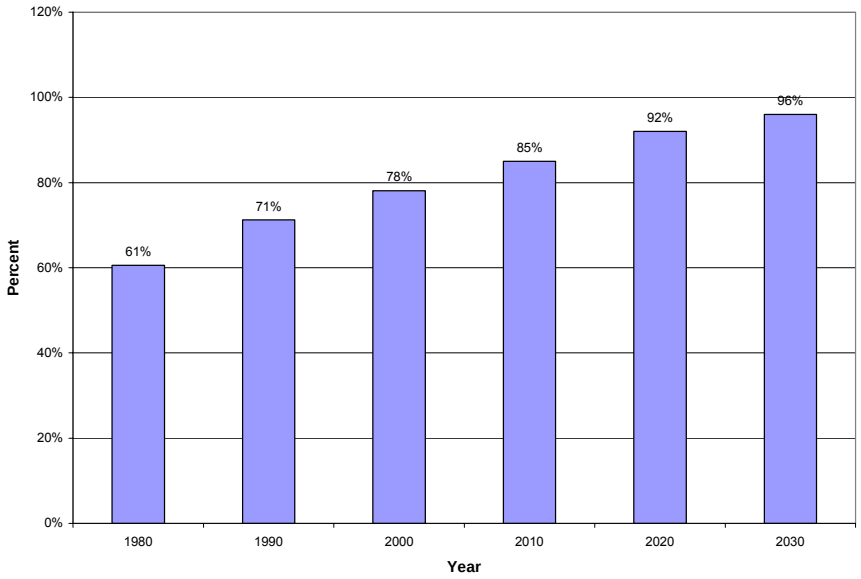
Planning for transportation and housing must be closely related, because the availability of transportation can have a major impact on whether certain living arrangements are practical. Another important consideration is the need to transport caregivers. With a shortage of providers, it is particularly important that caregivers be able to reach the people who need them.

Figures and tables in this chapter:

1. The number of older drivers is increasing
2. The proportion of older residents driving varies among states
3. Some states have special license renewal procedures for older drivers
4. State laws can have an impact on transportation safety
5. Public transportation may be a more viable option if the concerns of older people are taken into account

The number of older drivers is increasing

Percent of Adults 65 and Older Who Are Licensed Drivers



Source: (1980 and 1990 licensed drivers data) Office of Highway Information Management. (1995). *Highway Statistics Summary to 1995.* Washington DC: Federal Highway Administration. Retrieved from http://www.fhwa.dot.gov/ohim/summary95/section3.html.

(2000 licensed drivers data) Office of Highway Policy Information. (2001). *Highway Statistics 2000.* Washington DC: Federal Highway Administration. Retrieved from http://www.fhwa.dot.gov/ohim/hs00/dl.htm.

(1980, 1990, 2000 population data) Hobbs, F. & Stoops, N. (2002). *Demographic Trends in the 20th Century,* Census 2000 Special Reports. Retrieved from http://www.census.gov/population/www/cen2000/briefs.html#sr.

(2010, 2020, and 2030 data) unpublished data provided by Elisa R. Braver, Ph.D., Senior Epidimiologist, Insurance Institute for Highway Safety, Arlington, VA.

The proportion of older people who drive has increased at the same time that the population has been aging. Thus, the number of older drivers has nearly doubled since 1980—from 15 to 27 million—and is expected to keep growing.[10]

- Today's older drivers have more lifetime driving experience than past generations of older drivers. Many also have a greater need to drive because they live in areas that are a good distance from shops and services.
- An inability to drive can mean a loss of independence.
- Accident and crash rates for older drivers are lower per capita than for drivers of other ages, but older drivers tend to drive fewer miles.
- The rate of accidents for vehicle-mile traveled increases with age. Fatalities are greater among older drivers because they are more vulnerable to injury from physical impacts.[11]
- Innovations in vehicle design and traffic engineering could reduce traffic accidents and injuries for drivers of all ages.

[10] (1980 and 1990 data) Office of Highway Information Management. (1996). *Highway Statistics Summary to 1995.* Washington DC: Federal Highway Administration. (2000 data) Office of Highway Policy Information. (2001). *Highway Statistics 2000.* Washington DC: Federal Highway Administration.

[11] Lyman, S., Ferguson, S.A., Braver, E.R., & Williams, A.F. (2002). Older driver involvements in police reported crashes and fatal crashes: trends and projections. *Injury Prevention* 8:116-120.

The proportion of older residents driving varies among states

Proportion of Adults 75 and Older with Driver's License, 2000

State	Percent	Rank
Vermont	99.4%	1
Alabama	91.9%	2
West Virginia	84.7%	3
Colorado	83.4%	4
Wyoming	82.7%	5
Florida	81.2%	6
Tennessee	81.2%	6
Ohio	78.7%	8
Arkansas	78.2%	9
South Dakota	78.1%	10
Kansas	77.0%	11
Utah	76.8%	12
South Carolina	76.5%	13
Nevada	76.4%	14
Oregon	74.5%	15
North Dakota	74.3%	16
Arizona	73.7%	17
Oklahoma	73.4%	18
Delaware	73.3%	19
Nebraska	72.9%	20
Michigan	72.8%	21
Minnesota	72.6%	22
Maine	72.5%	23
Idaho	70.5%	24
New Jersey	70.3%	25
North Carolina	70.1%	26

State	Percent	Rank
New Hampshire	69.7%	27
Montana	69.6%	28
Washington	69.6%	28
Missouri	68.8%	30
Connecticut	68.4%	31
Louisiana	66.6%	32
Alaska	66.3%	33
Wisconsin	65.8%	34
Iowa	65.3%	35
Mississippi	64.6%	36
Virginia	64.6%	36
Massachusetts	64.5%	38
Georgia	64.2%	39
Maryland	63.1%	40
Texas	62.2%	41
Pennsylvania	62.0%	42
Rhode Island	61.7%	43
Illinois	61.6%	44
Kentucky	60.9%	45
New Mexico	60.7%	46
California	59.6%	47
New York	58.3%	48
Indiana	57.6%	49
Hawaii	47.6%	50
District of Columbia	41.8%	51

Source: AARP analysis of data from Office of Highway Policy Information. (2001). *Highway Statistics, 2000.* Washington DC: Federal Highway Administration. And U.S. Census Bureau. *Census 2000 Summary File 1* (Table P12) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Note: 1999 data were used for Connecticut and Mississippi because of erroneous data reported in 2000. 1999 data from Office of Highway Policy Information. (2002). *Highway Statistics, 1999.* Washington DC: Federal Highway Administration. And U.S. Census Bureau. *Population Estimates for the U.S. Regions, Divisions, and States by 5-year Age Groups* [Data file]. Retrieved from http://eire.census.gov/popest/archives/state/st-99-08.txt.

There is a wide variation across states in the proportion of older people who have driver's licenses. Part of the variation may reflect differences in the proportion of the population living in urban and rural areas. People in rural areas have few options for transportation other than private vehicles.

Some states have special license renewal procedures for older drivers

Special Provisions for Older Drivers License Renewal

State	*None*	*Normal Renewal Cycle Length*	*Changes to Renewal Cycle*	*Mail Renewal Not Available*	*Changes in Vision Test Requirements*	*Road Test Required*	*Other*
Alabama	√	4 years					
Alaska		5 years		69+			
Arizona		none	65+/5 years	70+	65+ required		
Arkansas	√	4 years					
California		5 years		70+			
Colorado		10 years	61+/5 years	66+			
Connecticut		4 or 6 years	2 or 6 years	65+ (Unless hardship shown)			
Delaware	√	5 years					
District of Columbia	√	5 years			70+ required		70+/ physician certification of physical and mental competency required; reaction test may be required
Florida	√	6 years (with clean record); 4 years otherwise		Regardless of age, only 2 successive mail renewals permissable	79+ required		
Georgia	√	4 years					
Hawaii		6 years	72+/2 years				
Idaho		4 or 8 years	63+/no 8 year option				
Illinois		4 years	81-86/2 years 87+/1 year			75+	
Indiana		4 years	75+/3 years				
Iowa		5 years	70+/2 years				
Kansas		6 years	65+/4 years				
Kentucky	√	4 years					
Louisiana		4 years		70+			
Maine		6 years	65+/4 years		62+/every renewal		
Maryland*	√	5 years					
Massachusetts*	√	5 years					
Michigan	√	4 years					
Minnesota*	√	4 years					
Mississippi	√	4 years					
Missouri		6 years	69+/3 years				
Montana		8 years	75+/4 years				
Nebraska	√	5 years					
Nevada*	√	4 years		70+/Medical report must be included in renewal application			
New Hampshire		5 years				75 +	
New Jersey	√	4 years					
New Mexico		4 or 8 years	No 8 year option if person will turn 75 during the last half of the 8 year cycle				
New York	√	5 years					
North Carolina		5 years				60+/no parallel parking requirement	
North Dakota	√	4 years					
Ohio	√	4 years					
Oklahoma	√	4 years					62 - 64/ reduced fees; 65+/fees waived
Oregon		8 years			50+/every 8 years		
Pennsylvania	√	4 years					
Rhode Island		5 years	70+/2 years				
South Carolina	√	10 years	65+/5 years				
South Dakota	√	5 years					
Tennessee		5 years	65+/no expiration				60+/ reduced licensure fees
Texas	√	6 years					
Utah		5 years			65+ required		
Vermont	√	4 years					
Virginia	√	5 years					
Washington	√	5 years					
West Virginia	√	5 years					
Wisconsin	√	8 years					
Wyoming	√	4 years					

Source: Insurance Institute for Highway Safety, Highway Loss Data Institute. (2003). *U.S. Driver Licensing Renewal Procedures for Older Drivers as of August 2003* [Data file]. Retrieved from http://www.hwysafety.org/safety_facts/state_laws/older_drivers.htm.

Note: States' licensing laws specifically prohibit licensing administrators from treating people differently solely by virtue of advanced age.

Less than half the states have special safety-related driver licensing renewal procedures for older drivers. Among the states that do have such procedures, many have a shorter renewal cycle for older drivers. It is also common for states that otherwise allow people to renew their licenses by mail to require that older drivers complete the renewal in person. A few states have provisions for road and vision tests that apply only to older drivers.

State laws can have an impact on transportation safety

Ratings of Laws for Safety Belt Use by the Insurance Institute for Highway Safety

Good	*Acceptable*	*Marginal*	*Poor*
California	Alabama	Alaska	New Hampshire
Delaware	Connecticut	Arizona	
District of Columbia	Georgia	Arkansas	
New Mexico	Hawaii	Colorado	
New York	Illinois	Florida	
Oregon	Indiana	Idaho	
Washington	Iowa	Kansas	
	Louisiana	Kentucky	
	Maryland	Maine	
	Michigan	Massachusetts	
	New Jersey	Minnesota	
	North Carolina	Mississippi	
	Oklahoma	Missouri	
	Texas	Montana	
		Nebraska	
		Nevada	
		North Dakota	
		Ohio	
		Pennsylvania	
		Rhode Island	
		South Carolina	
		South Dakota	
		Tennessee	
		Utah	
		Vermont	
		Virginia	
		West Virginia	
		Wisconsin	
		Wyoming	

Source: Insurance Institute for Highway Safety, Highway Loss Data Institute. (2003). How State Laws Measure Up [Data file]. Retrieved from http://www.hwysafety.org/safety_facts/state_laws/measure.htm.

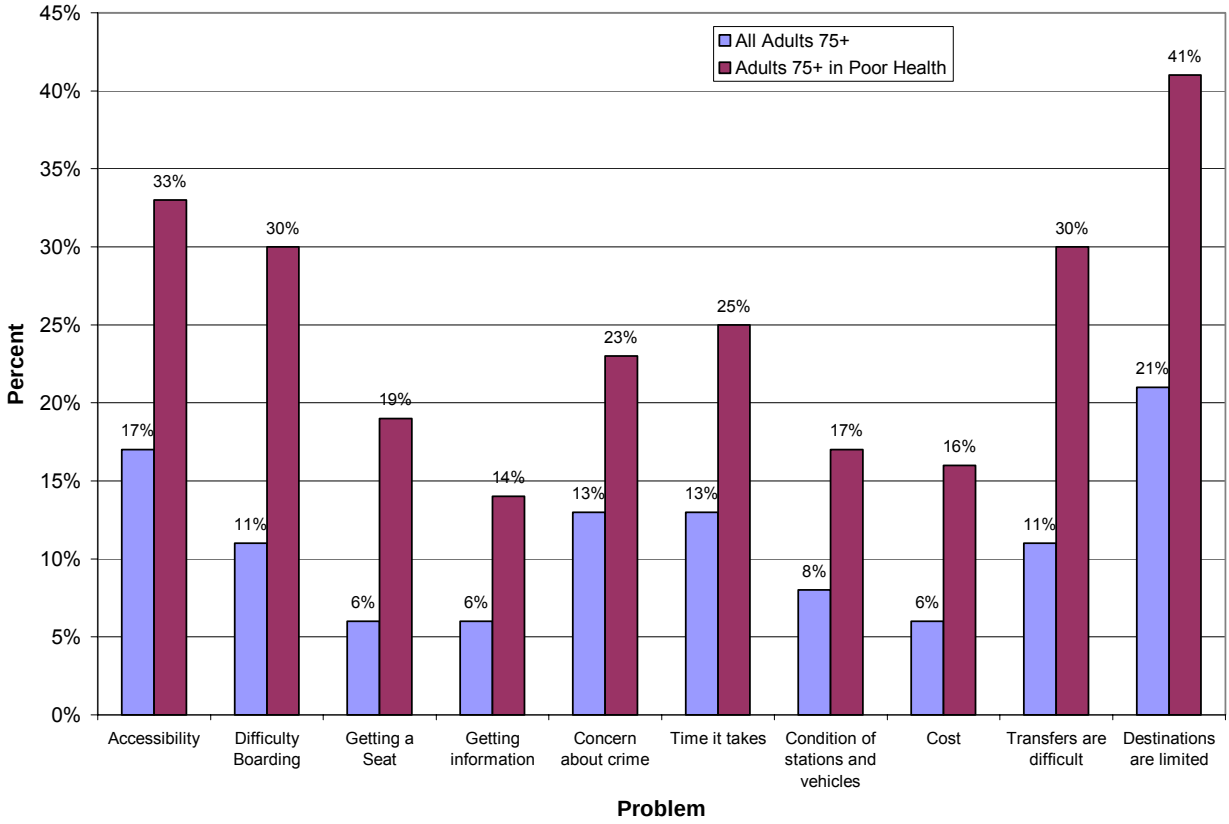
Note: A rating of GOOD means that the law allows primary enforcement (police may stop and ticket motorists for belt law violations alone); fines and/or license points are imposed for violations; and law applies to occupants in rear as well as front seats. A rating of ACCEPTABLE means that the law allows primary enforcement but doesn't require belt use in rear seats. A rating of MARGINAL means that the law allows secondary enforcement (police must stop motorists for other violation before enforcing belt law) and a rating of POOR means either no belt use law or law doesn't impose any fine or license points.

Fatalities are greater among older drivers than among younger drivers because older drivers are more vulnerable to injury from physical impacts.[12] Thus, some laws that are meant to help protect all drivers and passengers—such as laws regarding the use of safety belts—can be particularly helpful for the older population.

[12] Lyman, S., Ferguson, S.A., Brave, E.C. & Williams, A.F. (2002). Older driver involvements in police reported crashes and fatal crashes: trends and projections. *Injury Prevention* 8:116-120.

Public transportation may be a more viable option if the concerns of older people are taken into account

Proportion of People 75 and Older Reporting Problems with Public Transportation



Source: Stowell Ritter, A., Straight, A. & Evans, E. (2002). *Understanding Senior Transportation: Report and Analysis of a Survey of Consumers Age 50+*. Washington DC: AARP.

Currently, people age 65 and older represent just 7 percent of public transportation riders.[13] Only 5 percent of people age 75 and older report that public transportation is the form of transportation they usually use.[14] When older people were questioned about problems with public transportation, their most common response was that destinations are limited.

[13] Public Transportation: *Facts on Public Transportation*. Retrieved from www.publictransportaion.org/primer_why_access.html

[14] Stowell Ritter, A., Straight, A. & Evans, E. (2002). *Understanding Senior Transportation: Report and Analysis of a Survey of Consumers Age 50+*. Washington DC: American Association of Retired Persons.

Chapter 8: How Will Demands on the Education System Differ?

States have had to accommodate large numbers of "baby boomers" and their children as they move through the education system. As the age distribution changes in states, some states may find that they have a surplus of facilities geared towards traditional education and others may find that they have a shortage of such facilities. States also may find increasing demand for continuing education or other types of education. Some older people will seek opportunities for continuing education as a form of recreation, for example. Others may want to keep up to date or learn new skills related to their professions.

States must be able to count on a well-educated future workforce to be part of a strong economy. For that reason, it will be particularly important to gear educational programs for both younger and older students to a more diverse population.

Figures and tables in this chapter:

1. The school-age population is expected to increase in some states and decrease in others
2. Education systems will have more diverse student bodies
3. Educational attainment of the older population differs among states
4. The U.S. population will be better educated in the future
5. Some people need basic educational services
6. Educational services are increasingly needed for people who speak languages other than English
7. States differ in their educational expenditures
8. States can provide educational opportunities and incentives for fields with anticipated worker shortages

The school-age population is expected to increase in some states and decrease in others

Expected Change in the School Age Population (Age 5 to 19 years), 2000 to 2025

State	*2000 to 2025*	*State*	*2000 to 2025*
Hawaii	56.2	Illinois	1.7
California	50.8	Alabama	1.4
Alaska	37.7	North Dakota	1.2
District of Columbia	35.4	North Carolina	0.3
New Mexico	35.2	Nebraska	0.2
Wyoming	24.5	Connecticut	-0.1
Texas	23.7	South Dakota	-0.3
Utah	17.2	South Carolina	-0.9
Arizona	14.8	Missouri	-2.1
Washington	12.9	New Hampshire	-2.3
Idaho	12.9	Minnesota	-4.2
Georgia	8.2	Nevada	-4.4
Florida	7.7	Delaware	-4.5
Virginia	7.1	Wisconsin	-5.4
Maryland	6.8	Indiana	-5.5
Colorado	5.8	Mississippi	-5.9
New Jersey	5.4	Vermont	-5.9
Oregon	5.3	Arkansas	-7.7
Kansas	3.6	Pennsylvania	-7.8
Louisiana	3.3	Ohio	-8.1
Rhode Island	3.1	Maine	-8.4
Massachusetts	2.8	Michigan	-8.4
Montana	2.6	Kentucky	-10.2
Oklahoma	2.2	Iowa	-11.0
New York	2.1	West Virginia	-14.3
Tennessee	1.9		

Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table P12*) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

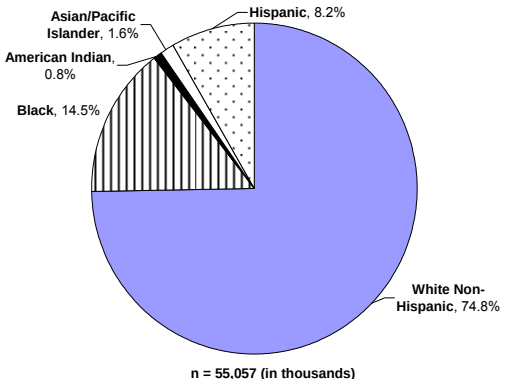
(2025 data) U.S. Census Bureau. *State Population Projections - Detailed State Projections by Single Year of Age, Sex, Race, and Hispanic Origin* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

The populations of different states will age at different rates, requiring states to recognize their service needs and change their priorities accordingly.

Education systems will have more diverse student bodies

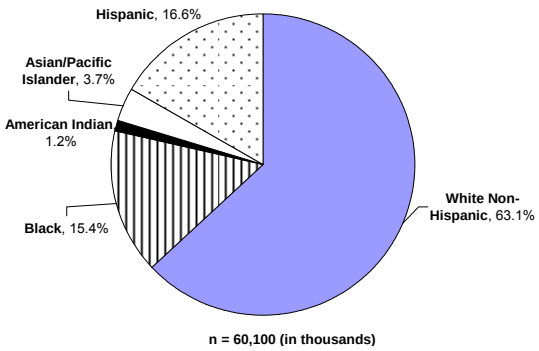
Proportion of Children Age 5 to 19 by Race and Ethnicity

1980



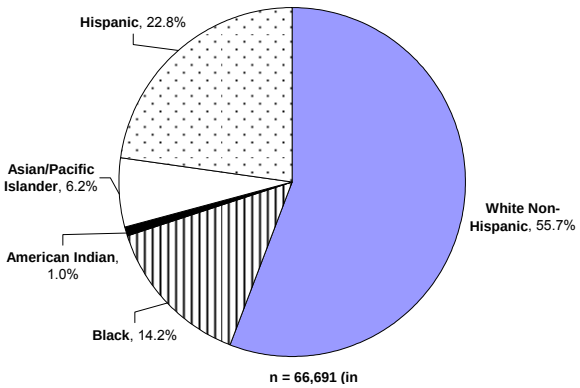
Source: Hobbs, F. & Stoops, N. (2002). *Demographic Trends in the 20th Century - Census 2000 Special Reports*. Retrieved from the U.S. Census Bureau Web site, http://www.census.gov/population/www/cen2000/briefs.html#sr.

2000



Source: Hobbs, F. & Stoops, N. (2002). *Demographic Trends in the 20th Century - Census 2000 Special Reports*. Retrieved from the U.S. Census Bureau Web site, http://www.census.gov/population/www/cen2000/briefs.html#sr.

2025

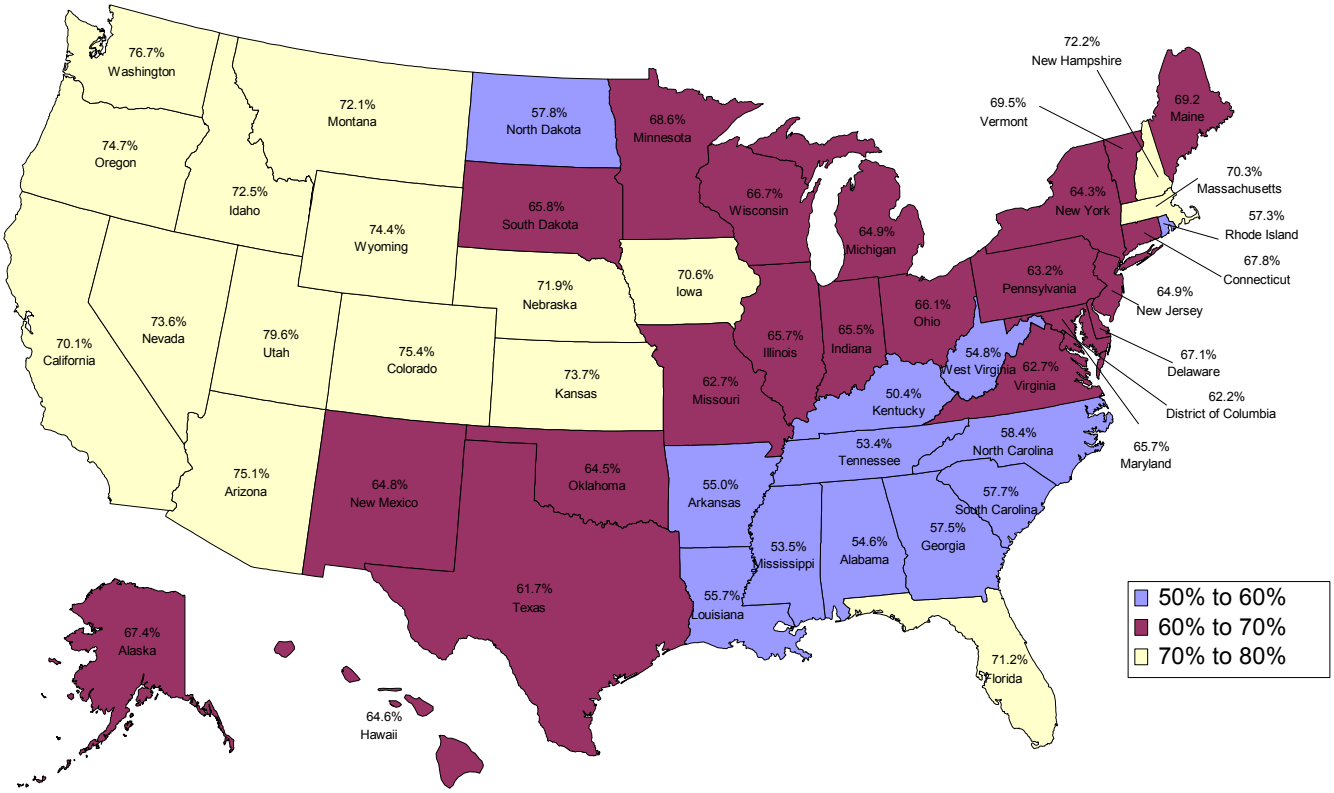


Source: U.S. Census Bureau. (2000). *Projections of the Resident Population by Age, Sex, Race, and Hispanic Origin: 1999 to 2100* (Middle Series). Retrieved from http://www.census.gov/population/www/projections/natdet.html.

The changing composition of the school-age population will challenge education systems in the states as they attempt to provide instruction that is appropriate and effective for children with a greater diversity of language and cultural backgrounds. The proportion of white non-Hispanic children in the United States has decreased from 75 to 63 percent in the last 20 years and is expected to continue to decrease. Meanwhile, the size of the population of Hispanic children will increase in the coming years. Growth in the young Asian population is expected as well.

Educational attainment of the older population differs among states

Percent of the Population Age 65 and Older with a High School Diploma or Higher, 2000

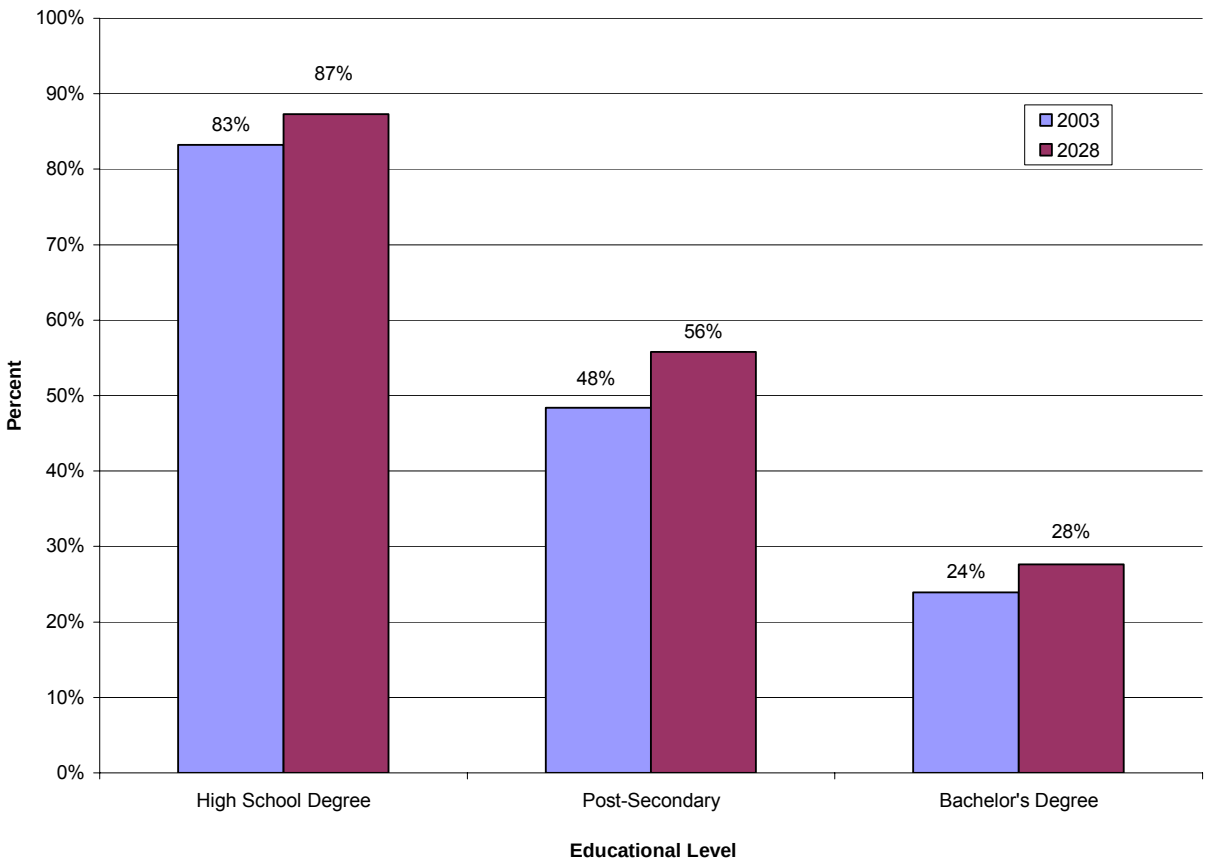


Source: U.S. Census Bureau. *Census 2000 Summary File (Table PCT25)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Educational attainment is an important factor for state decision makers and others to consider when contemplating how to best communicate information to older residents about available opportunities and services.

The U.S. population will be better educated in the future

Projected Educational Attainment of the U.S. Population Age 25 and Older, 2003 and 2028



Source: Cheeseman Day, J., & Bauman, K.J. (2000, May). *Have We Reached the Top? Educational Attainment Projections of the U.S. Population*. Working Paper Series No. 43. Washington, DC: U.S. Census Bureau.

Note: Low level projections were used to illustrate educational attainment. High level projections indicate that the proportion of people age 25 and older with post-secondary education or Bachelor's degrees could be as high as 63 percent and 31 percent respectively.

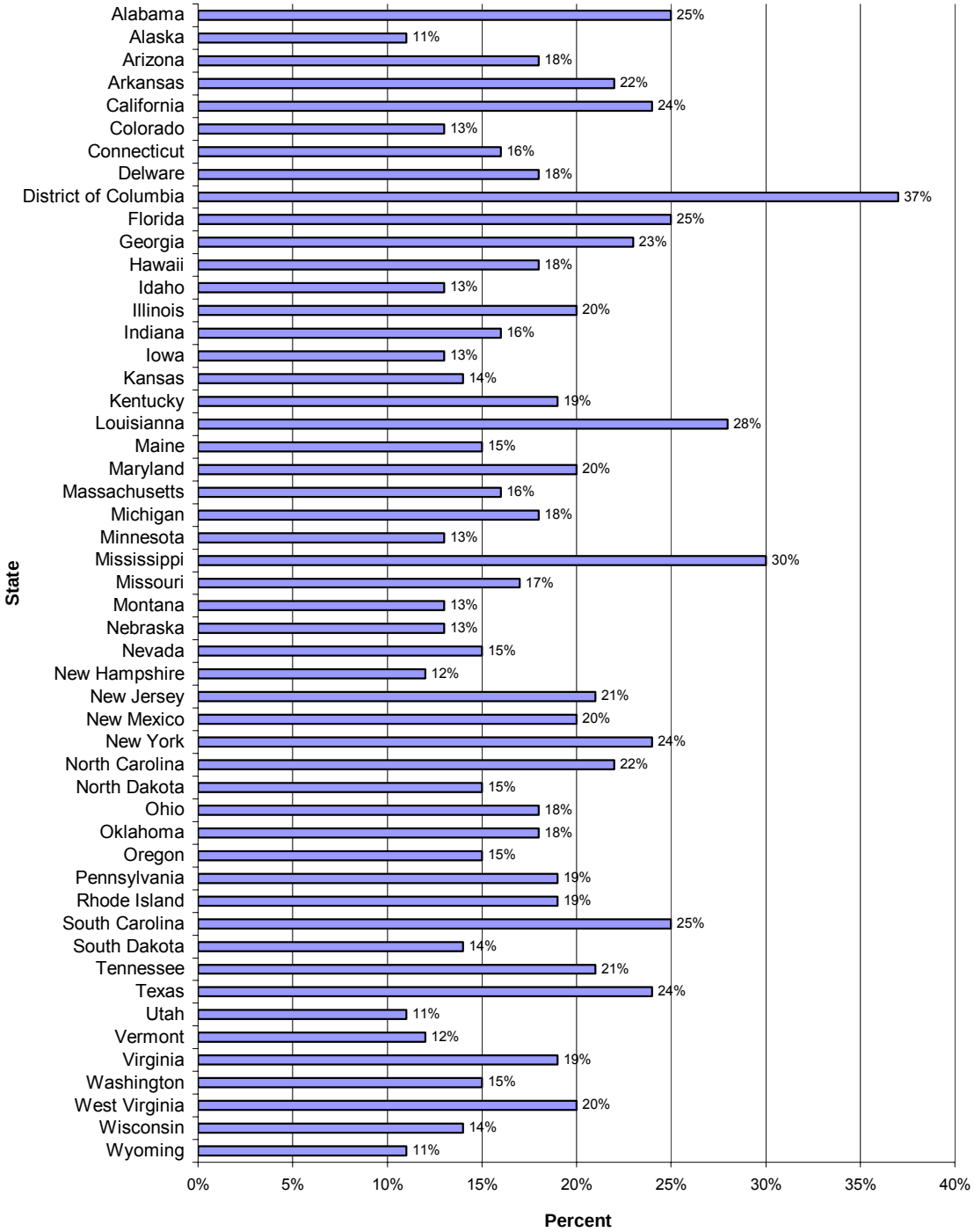
In the past several decades, the proportion of adults in the United States who have not completed high school has decreased, while the proportion of adults with high school and college degrees has increased.[15] Projections based on data from the U.S. Census Bureau suggest that over the next few decades educational attainment levels among both native-born and foreign-born residents will steadily increase. For example, in 2003 about 48 percent of the population will have some postsecondary education, but by 2028, 56 percent of the population is expected to have attained this level of education.[16]

[15] U.S. Census Bureau. *Educational Attainmen —Historical Tables (Tables A-1 and A-2)* [Data file]. Retrieved from http://www.census.gov/population/www/socdemo/educ-attn.html.

[16] Cheesman Day, J. & Bauman, K.J. (2000). *Have We Reached the Top? Educational Attainment Projections of the U.S. Population* (Working Paper Series No. 43). Washington, DC: U.S. Census Bureau.

Some people need basic educational services

Percentage of the Adult Population Age 16 or Older at Level 1 Literacy



Source: National Institute for Literacy. (1998). *The State of Literacy in America: Estimates at the Local, State, and National Levels.* Washington DC: National Institute for Literacy.

Note: Level 1 Literacy refers to the lowest level of literacy and is defined as the adult population that can perform many tasks involving simple texts and documents but display difficulty using certain reading, writing, and computational skills considered necessary for functioning in everyday life.

Functional literacy rates suggest that many older people need help understanding information. Although gains in education have occurred and are expected to continue, it is important to note that there is still a substantial portion of the population that has difficulties acquiring, comprehending, and applying relevant information.

- The 1992 National Adult Literacy Survey reported that some 15 to 18 million of the 39 million adults age 60 and older in the United States are essentially functionally illiterate. Another 11 to 13 million adults may be marginally more effective at using information.[17]

- The proportion of people with very limited skills in processing information is greater at older ages and may in fact increase with age.[18]

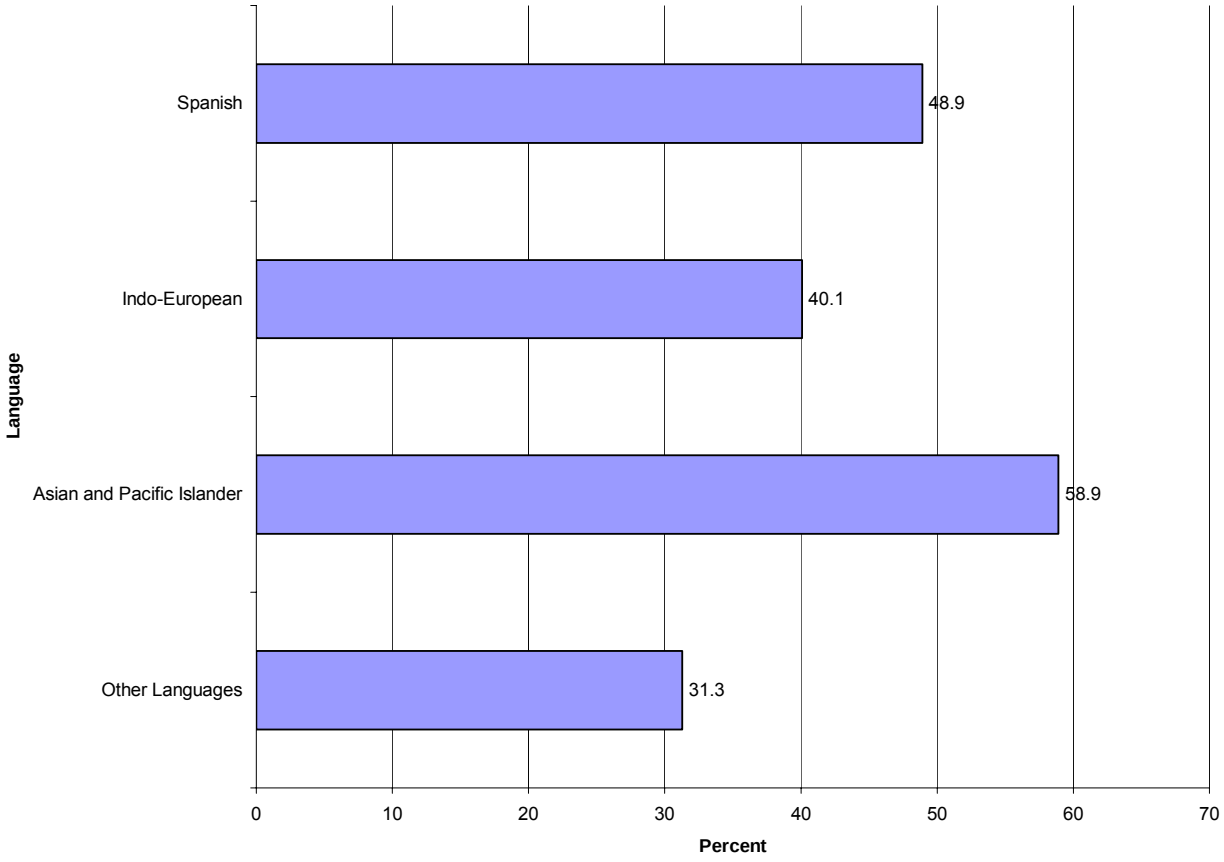
- People with lower levels of functional literacy face real barriers in understanding and making informed decisions about civic issues, as well as issues related to self-sufficiency.

[17] National Center for Education Statistics. (1999). *National Adult Literacy Survey, 1992*. Washington DC: U.S. Department of Education.

[18] National Center for Education Statistics. (1996). *Literacy of Older Adults in America: Results from the National Adult Literacy Survey*. Washington DC: U.S. Department of Education.

Educational services are increasingly needed for people who speak languages other than English

English Language Proficiency of Speakers of Selected Languages, New York State 2000



Source: New York State & New York State Office for the Aging. (2002). *Project 2015 State Agencies Prepare for the Impact of an Aging* New York. Albany NY: New York State & New York State Office for the Aging.

In states where non-English-speaking immigrant populations are growing, there will be a need for educational instruction and other types of assistance in languages other than English.

States differ in their educational expenditures

Current Expenditures for Public K-12 Schools Per Student in Fall Enrollment, 2001-02

State	*Expenditure per Student*
District of Columbia	$13,993
New York	$11,023
New Jersey	$10,869
Connecticut	$10,825
Massachusetts	$10,190
Delaware	$9,677
Alaska	$9,447
Rhode Island	$9,394
Vermont	$9,352
Illinois	$8,914
Maine	$8,831
Wyoming	$8,813
Wisconsin	$8,604
West Virginia	$8,426
Michigan	$8,343
Pennsylvania	$8,070
Indiana	$7,866
New Hampshire	$7,847
Georgia	$7,824
Oregon	$7,804
Maryland	$7,658
Minnesota	$7,567
United States	$7,548
Kansas	$7,354
Hawaii	$7,353
Ohio	$7,204
Mantana	$7,130
Kentucky	$7,085
California	$7,055
South Carolina	$7,012
Washington	$6,999
Colorado	$6,912
Texas	$6,850
Iowa	$6,819
Nebraska	$6,811
Missouri	$6,759
New Mexico	$6,705
Louisianna	$6,560
South Dakota	$6,540
Idaho	$6,469
North Carolina	$6,364
Virginia	$6,343
Oklahoma	$6,237
Florida	$6,143
Tennessee	$5,947
Nevada	$5,813
Arkansas	$5,651
Mississippi	$5,469
Alabama	$5,210
Arizona	$5,099
Utah	$4,674
North Dakota	$4,612

Source: National Education Association. (2003). *Rankings of the States 2000 and Estimates of School Statistics 2003*. Washington DC: National Education Association.

Efforts to strengthen the current education system may have long-term positive consequences in states. With the expectation for fewer people of working age, a better educated, more productive workforce can help promote a strong economy in the future.

States can provide educational opportunities and incentives for fields with anticipated worker shortages

States Respond to Workforce Shortages

State	*Scholarships, Loan Repayment*	*Career Ladder Development*	*Health Career Marketing*	*Labor Department/Workforce Investment Board*	*Job Design*	*Workforce Data Collection*
Alabama	√		√			
Alaska	√	√				
Arizona	√					
Arkansas	√		√			
California	√	√	√	√	√	√
Colorado	√					√
Connecticut			√			
Delaware	√					
Florida	√	√	√	√		
Georgia	√		√		√	√
Hawaii	√		√			√
Idaho	√					√
Illinois	√		√			
Indiana			√			√
Iowa	√				√	√
Kansas	√					√
Kentucky	√					
Louisiana	√		√			
Maine	√	√				√
Maryland	√		√			
Massachusetts	√					√
Michigan	√		√			
Minnesota	√		√			√
Mississippi						√
Missouri	√		√			√
Montana						
Nebraska	√	√		√		√
Nevada						
New Hampshire			√			
New Jersey	√	√			√	√
New Mexico	√					√
New York	√	√	√			√
North Carolina			√			√
North Dakota	√	√	√			√
Ohio	√		√			
Oklahoma						
Oregon	√					
Pennsylvania	√					
Rhode Island	√					
South Carolina			√			
South Dakota						√
Tennessee	√					
Texas	√		√	√		√
Utah	√	√				√
Vermont	√	√	√	√	√	√
Virginia						
Washington	√	√	√	√		√
West Virginia	√	√	√			
Wisconsin	√	√		√		√
Wyoming		√	√			√

Source: The Center for Health Workforce Studies. (2002). *State Responses to Health Workforce Shortages: Results of 2002 Survey of States.* Albany NY: SUNY Albany, School of Public Health.

States are responding to the health care workforce shortages.

- Thirty-eight states have scholarship and loan repayment programs for health professionals.
- Fourteen states are developing health profession career-ladder programs, most of which target the professional development of nurses and certified nurse aides.
- Seven states have health workforce training to improve working conditions, increase retention, and improve productivity.
- Five states have developed or are exploring strategies to design jobs.[19]

[19] The Center for Health Workforce Studies. (2002, November). *State Responses to Health Worker Shortages: Results of 2002 Survey of States*. Albany, NY: SUNY Albany, School of Public Health.

Chapter 9: What Impact Can Technology Have on the Lives of Older Residents?

Technology has changed the lives of younger and older people in ways that could not be imagined even a short time ago. This experience suggests that the future will be very different. Both older and younger generations stand to benefit from technological advances such as the availability of personal computers and the Internet, which can reduce feelings of isolation and increase access to a great deal of information.

Developments in assistive technology also will probably have a great impact on the lives of older people. Assistive technology can be used to maintain or improve the functional abilities of individuals. Specialized equipment can help people function more independently and emergency response systems can provide an extra measure of security for people who otherwise could not be left alone. With telemedicine, people can stay at home and receive information and advice about medical conditions. Some conditions can be monitored or even diagnosed from home. The greater use of assistive and other technologies may be one response to expected long-term care provider shortages.

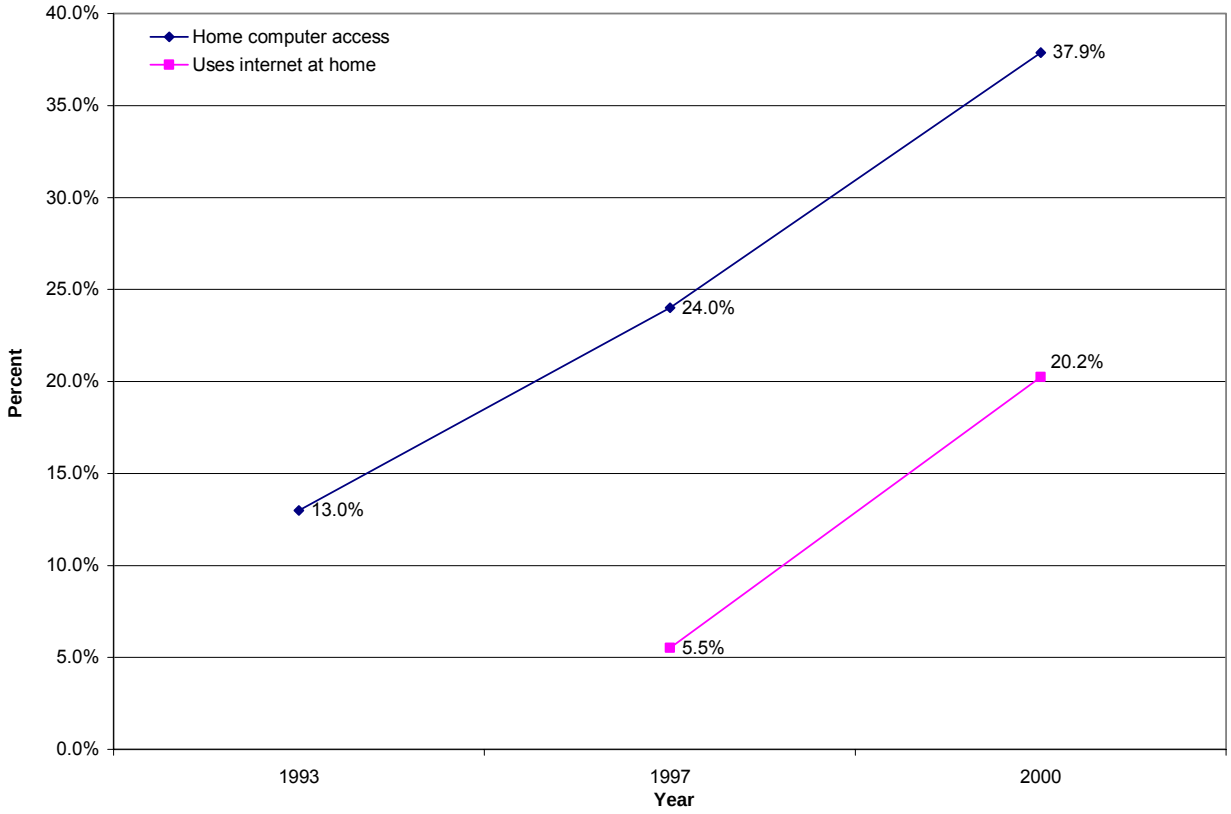
As policymakers consider what states can do to promote the use of technology, it is important to note that some oversight will be needed to prevent Internet scams and other misuses of technology.

Figures and tables in this chapter:

1. Increased computer use has changed lives
2. Internet use varies by state
3. All states have government Web sites
4. Assistive devices help older people function independently
5. The use of telemedicine is growing
6. Advances in telecommunications have had an impact on the lives of older people

Increased computer use has changed lives

Proportion of People 55 and Older with Access to a Computer and the Internet at Home, 1993, 1997, 2000



Source: (1993 data) U.S. Census Bureau. (1993). *Computer Use in the United States - October 1993*. [Data file] Retrieved from http://www.census.gov/population/www/socdemo/computer.html.

(1997 data) Newburger, E.C. (1999). *Computer Use in the United States, 1997*. Washington, DC: U.S. Census Bureau.

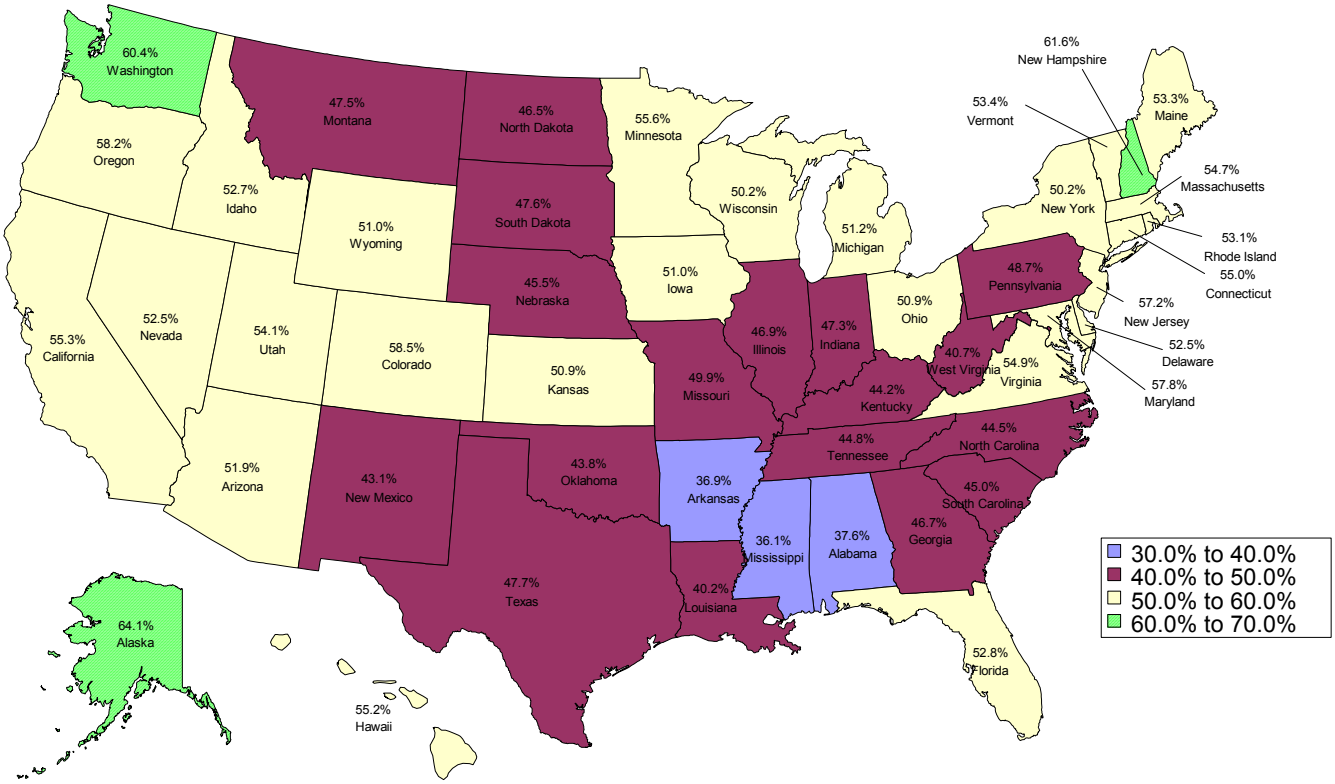
(2000 data) Newburger, E.C. (2001). *Home and Computers and Internet Use in the United States: August 2000*. Washington, DC: U.S. Census Bureau.

Access to the Internet can improve the lives of people, including older people and those with disabilities, by allowing them to keep in touch with others and providing access to a wealth of information.

- In the area of employment, there are more opportunities for people who cannot or do not want to leave their homes to work from home or simply cannot get to the workplace because they do not have transportation.
- The option of applying for public assistance programs online is becoming more common.
- Older people, particularly those with low incomes, do not use computers or the Internet in similar proportions as other age groups. Over time, this situation may change.

Internet use varies by state

Percent of Households That Have at Least One Member Using the Internet at Home, 2001



Source: U.S. Department of Commerce, Economics and Statistics Administration. *Percent of Households with Internet Access, by State, 2001* [Data file]. Retrieved from www.esa.doc.gov/ANationTable.cfm.

As policymakers plan for increased use of the Internet, they should bear in mind that access to the Internet varies by age and location. In 1997, use of online services was lowest for people over age 55 living in rural areas and highest for people age 35 to 44 living in urban areas. Use of online services is also lower among the low-income population than among people with higher incomes.[20]

[20] National Telecommunication and Information Administration. (1998). *Falling Through the Net II: New data on the digital divide*. Retrieved from www.ntia.doc.gov/ntiahome/net2/.

All states have government Web sites

Overall State Rankings of State Government Web sites, 2000

Alabama	41
Alaska	43
Arizona	38
Arkansas	40
California	42
Colorado	35
Connecticut	40
Delaware	31
District of Columbia	N/A
Florida	47
Georgia	36
Hawaii	35
Idaho	44
Illinois	49
Indiana	41
Iowa	45
Kansas	48
Kentucky	40
Louisiana	40
Maine	40
Maryland	40
Massachusetts	41
Michigan	44
Minnesota	50
Mississippi	41
Missouri	47
Montana	36
Nebraska	35
Nevada	33
New Hampshire	32
New Jersey	40
New Mexico	40
New York	50
North Carolina	45
North Dakota	48
Ohio	43
Oklahoma	39
Oregon	47
Pennsylvania	50
Rhode Island	29
South Carolina	41
South Dakota	33
Tennessee	40
Texas	51
Utah	41
Vermont	35
Virginia	42
Washington	45
West Virginia	41
Wisconsin	42
Wyoming	40

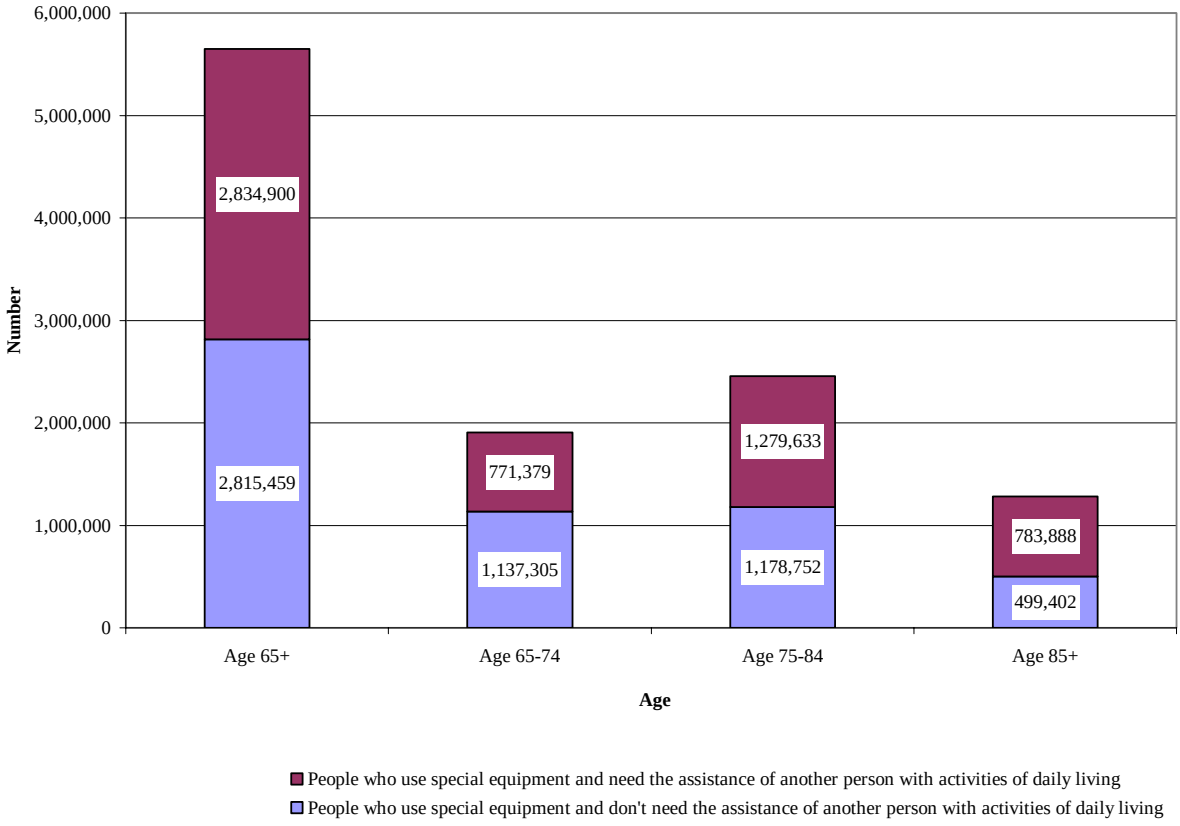
Source: West, D.M. (2000). *Assessing E-Government: The Internet, Democracy, and Service Delivery by State and Federal Governments.* Retrieved from the A. Alfred Taubman Center for Public Policy and American Institutions, Brown University Web site, http://www.brown.edu/Departments/Taubman_Center/.

Note: The rankings are based on overall scores in an index based on 12 features. These features included offering phone contact information, addresses, publications, databases, foreign language access, privacy policies, security policies, an index, disability access, services, email contact information, and search capabilities.

An assessment of state government Web sites indicates that there are differences in factors that affect the utility of the sites. Such factors include offering phone contact information, addresses, publications, databases, foreign language access, privacy policies, security policies, an index, disability access, e-mail contact information, and search capabilities. On a scale of 0 to 100, states' Web sites ranked between 29 and 51.

Assistive devices help older people function independently

Number of People 65 and Older Using Special Equipment, 2000



Source: Center on an Aging Society analysis of data from the *2000 National Health Interview Survey.*

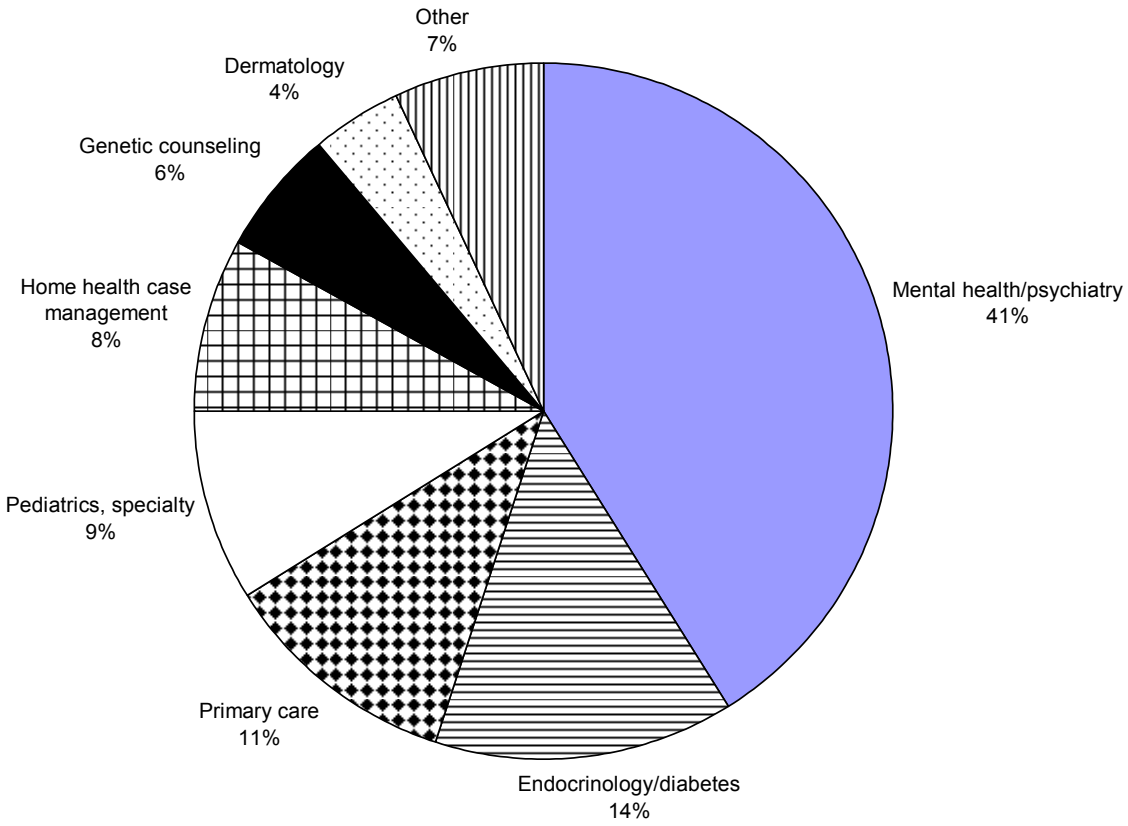
Assistive technology is used to maintain or improve the functional ability of individuals. More than five and a half million people age 65 and older use special equipment. About half of this group needs the help of another person to function daily, but half function independently with the help of assistive devices.

Crutches, canes, walkers, or wheel chairs are used most commonly by about 4.5 million people. Hearing devices also are commonly used, by about three million people age 65 and older. Anatomical devices including braces or artificial limbs are used by about 750,000 and special devices to help with vision are used by almost 270,000 older people.[21]

[21] Russell, J.N., Hendershot, G.E. & Howie, L.J. (1997). *Trends and Differential Use of Assistive Technology Devices: United States, 1994*. (Advance Data No. 292). Washington DC: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics.

The use of telemedicine is growing

Clinical Telemedicine Usage in Maine Telehealth Networks Facilities, 2001



Source: Edwards, M.A. & Patel, A. C. (2003). Telemedicine in the State of Maine: A Model for Growth Driven by Rural Needs. Telemedicine Journal and e-Health. 9 (1):25-39.

Telemedicine allows people to stay at home and receive information and advice about medical conditions. Some conditions can be monitored or even diagnosed from home. The Association of Telehealth Service Providers reports that there are some 206 telemedicine programs in the United States, up from 170 in 1999. In Maine, which has one of the largest statewide telemedicine systems, mental health and psychiatry services account for the largest portion of clinical activities in the system.

Advances in telecommunications have had an impact on the lives of older people

Clinical Telemedicine Usage in Maine Telehealth Networks Facilities, 2001

Use of Wireless Phone Service, by Age

	Respondents age 18 to 49	*Respondents Age 65+*
Security in case of an emergency is the reason for subscribing to a wireless service	30%	54%
Wireless calls are used only to make calls, but not to receive them	19%	35%

Source: Baker, C.A. & Jackson, A. M. (2000). *Understanding Consumer Use of Wireless Telephone Service.* Retrieved from the AARP Web site, http://research.aarp.org/consume/list.html.

The Cellular Telecommunications and Internet Association reports that currently, there are over 135 million wireless users in the United States, an increase of 70 million since 1997.[22] More than half of all older subscribers say that security in case of an emergency is the reason they subscribe to wireless services. Some communities have recognized that wireless phones have the potential to be useful in emergency situations—and these communities provide phones for people who cannot afford to subscribe for full service but are glad to have a phone that they can use in emergency situations.

[22] Cellular Telecommunications and Internet Association. *Industry Issues—Advocacy on Capitol Hill.* Available at http://www.wow-com.com/industry/ .

Chapter 10: How Can States Prepare for Demographic Change?

An examination of available data related to the aging of the U.S. population suggests that state policymakers should try to keep several key points in mind as they try to anticipate the impact of population aging in their states and to plan effective responses:

- There is a need for state-specific long-range planning.
- States must plan for a population that will be different and more diverse. The delivery of "culturally competent" services will become even more important than it already is.
- Every aspect of people's lives will be affected by demographic changes. Consequently, planning must involve all aspects of state governments. There is, and will continue to be, a need for collaboration across state departments and agencies.
- State workforces are aging, and the rate of growth in new entrants has slowed. To meet anticipated labor shortages, efforts are needed to retain experienced older workers. At the same time, some retraining may be needed, and there will be a need for a well-trained, more diverse workforce to provide services in the future in the most effective manner.
- Experience with unanticipated changes in the past suggests that many aspects of the future are uncertain. Thus, flexibility is vital.
- Improving the capacity of states to collect and use data related to the aging of the population, would be helpful. National data can be illustrative, but there is tremendous variation among states.
- Now and in the future, older residents and their families need a source of information and assistance that is comprehensive rather than program- or service-specific.
- The aging of the population will provide opportunities, as well as challenges.

Appendix A: Description of Data Sources—A Resource for States

In this appendix, we describes several sources of data that state officials and others may find useful. The data sources are listed under the following categories:

1. General information;
2. Demographic information;
3. Economic and financial information;
4. Health information (general health information, as well as information on health and behaviors, long-term care and disability rates, service use and providers, and health expenditures);
5. Transportation and infrastructure information;
6. Housing information;
7. Education information; and
8. Technology information.

1. GENERAL INFORMATION

AARP

AARP is a nonprofit membership organization dedicated to addressing the needs and interests of persons age 50 and older. The AARP in Your State Program produces state newsletters and provides other information (Available at: http://www.aarp.org/states/). Additionally, the AARP Public Policy Institute produces publications on issues such as health and long-term care, economic security and work, independent living, and consumer issues. The data presented are often state-level data.

Available at: http://www.aarp.org/ppi/

Administration on Aging (AoA)

AoA, an agency of the U.S. Department of Health and Human Services, is the official Federal agency dedicated to advocating for older persons and to the development of policy, planning, and the delivery of supportive home and community-based services to older persons and their caregivers. The AoA Web site provides national-level statistical information on a variety of topics, including healthy aging, minority aging, and grandparents.

Available at: http://www.aoa.gov & http://www.aoa.gov/prof/Statistics/statistics.asp

American Community Survey (ACS)

The ACS is a new, nationwide annual survey conducted by the U.S. Census Bureau in the U.S. Department of Commerce. The survey will provide the detailed information the long form of the decennial census currently provides. It will provide estimates of demographic, housing, social, and economic characteristics every year for all states, as well as for all cities, counties, metropolitan areas, and population groups of 65,000 people or more. Data for smaller areas will also be available, though not for three to five years.

Available at: http://www.census.gov/acs/www

Current Population Survey (CPS)

The CPS is a monthly survey of about 50,000 households conducted by the Bureau of the Census in the U.S. Department of Commerce for the Bureau of Labor Statistics in the U.S. Department of Labor. The survey has been conducted for more than 50 years. National-level data and statistics are available for employment, unemployment, earnings, hours of work, and other indicators. Data are available for a variety of demographic characteristics including age, sex, race, marital status, and educational attainment.

Available at: http://www.bls.census.gov/cps/cpsmain.htm

Health and Retirement Study (HRS) of the University of Michigan

The University of Michigan's HRS is a national survey of more than 22,000 Americans over the age of 50. Conducted every two years, the survey provides information on an aging America's physical and mental health, insurance coverage, financial status, family support systems, labor market status, and retirement planning. Although state-level data are not available, national trends can be tracked over time, and an extensive bibliography of published articles using HRS data is available.

Available at: http://hrsonline.isr.umich.edu/papers/index.html

National Conference of State Legislatures (NCSL)

NCSL provides information on legislative activities, policy issues, and state and Federal Government activities on issues such as health, education, state budgets, transportation, and labor and employment. Information is provided at the state level.

Available at: http://www.ncsl.org/programs/health/health.htm

National Governors Association (NGA)

NGA is the collective voice of the nation's governors. In addition to representing states on Capitol Hill and before the Administration, NGA develops policy reports on innovative state programs and hosts seminars for state government executive branch officials. The NGA Center for Best Practices focuses on state innovations and best practices on issues that range from education and health (including aging and long-term care) to technology, welfare reform, and the environment.

Available at: www.nga.org

National Institute on Aging (NIA)

NIA, one of the National Institutes of Health, conducts and supports biomedical, social, and behavioral research; provides research training; and disseminates research findings and health information on aging processes, diseases, and other special problems and needs of older people.

Available at: http://www.nia.nih.gov/

NIA has established 11 Centers on the Demography of Aging to provide innovative and policy-relevant research on health, social factors, economics, and other issues that affect the U.S. older population. Centers are located at the following institutions: University of California Berkeley; University of Chicago, University of Colorado Boulder, Duke University, University of Michigan, National Bureau of Economic Research, University of Pennsylvania, RAND, Stanford University, University of Southern California, and University of Wisconsin.

Available at: http://agingmeta.psc.isr.umich.edu/

U.S. Census

Conducted by the Bureau of the Census in the U.S. Department of Commerce every 10 years, the U.S. census provides information on a large number of topics, including income, race, age, home ownership, educational attainment, and computer usage. Using the American FactFinder feature, tables of census questions can be created at the national, state, county, and city/local level. Data and reports for 1990 and 2000 are available online.

Available at: http://www.census.gov or http://factfinder.census.gov/servlet/BasicFactsServlet

Urban Institute's Assessing the New Federalism Project

The Urban Institute's Assessing the New Federalism project is a multiyear research project that analyzes the devolution of responsibility for social programs from the Federal government to the states. The project focuses on 13 states: Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin. A database supplies state-specific data for all 13 states as well as data for all states in areas such as income, health, and well-being.

Available at:
http://www.urban.org/Content/Research/NewFederalism/AboutANF/AboutANF.htm

The White House Latest Federal Government Statistics Web Site

This White House Web site provides links to the most currently available statistical indicators produced by a number of Federal agencies. All of the information is maintained by the statistical units of those agencies. Depending on the source, data are available at multiple levels, including state and national levels.

Available at: http://www.whitehouse.gov/news/fsbr.html

2. DEMOGRAPHIC INFORMATION

Bureau of the Census

The Bureau of the Census within the U.S. Department of Commerce has developed population projections at the national and state levels to 2025.

Available at: http://www.census.gov or *http://factfinder.census.gov/servlet/BasicFactsServlet*

Bureau of Citizenship and Immigration Services (BCIS)

BCIS, located within the U.S. Department of Homeland Security, produces monthly statistical reports, as well as an annual statistical yearbook.

Available at: http://www.immigration.gov/graphics/shared/aboutus/statistics/publist.htm

3. ECONOMIC AND FINANCIAL INFORMATION

Bureau of Economic Analysis (BEA)

BEA's Regional Accounts Program at the U.S. Department of Commerce produces quarterly estimates of personal income by state and annual estimates of personal income by county and metropolitan area. BEA also prepares national, regional, industry, and international accounts on issues such as economic growth and regional economic development.

Available at: http://www.bea.doc.gov/

Bureau of Labor Statistics (BLS)

BLS, within the U.S. Department of Labor, is the Federal agency responsible for the collection and analysis of labor economics and statistics. Data on employment, unemployment, wages, occupations, productivity, and inflation and consumer spending are available at the national, regional, state, and local levels.

Available at: http://www.bls.gov/

Congressional Budget Office (CBO)

CBO publishes reports and testimony on issues such as health, social security and pensions, and taxes. Most of the information is national in scope.

Available at: http://www.cbo.gov/

Council of Economic Advisors

The Council of Economic Advisors provides the President with economic analysis and advice on the development and implementation of a wide range of domestic and international economic policy issues. It also produces the annual Economic Report of the President, which provides analysis of the nation's economy and includes data and statistics on income, employment, and gross domestic product.

Available at: http://www.whitehouse.gov/cea/pubs.html

Economic Indicators.gov Web site of the U.S. Department of Commerce

This Web site, a resource of the Economics and Statistics Administration at the U.S. Department of Commerce, provides links to the current reports on key economic indicators from the Bureau of Economic Analysis and the U.S. Census Bureau. A free subscription is available. Data are reported at the state, local, and regional levels.

Available at: http://www.economicindicators.gov/

Employee Benefits Research Institute (EBRI)

EBRI is an organization that disseminates data and provides policy research and education on economic security and employee benefits. Major surveys include the annual Retirement Confidence Survey and the Health Confidence Survey. Access is limited to members.

Available at: www.ebri.org

National Association of State Budget Officers (NASBO)

NASBO is the professional membership organization for state finance officers. Reports include the semiannual The Fiscal Survey of States, the annual State Expenditure Report, and the biennial Budget Processes in the States. Data are at the state level.

Available at: http://www.nasbo.org/publications.php

National Bureau of Economic Research (NBER)

NBER is a research organization that provides Internet links to many government data sources and also produces working papers, reports, and books. Information is primarily national in scope.

Available at: www.nber.org and
www.nber.org/aging.html

The Nelson A. Rockefeller Institute of Government's Gateway to State and Local Government Information

The Gateway to State and Local Government Information is a Web site that was created at the Nelson A. Rockefeller Institute of Government in late fall 2002. The purpose was to create an accessible source of data and analysis on state and local government finances and operations and to provide an electronic discussion forum to facilitate the exchange of information and ideas on those topics. The Web site is still under development but comparative expenditure and revenue data for all 50 states are available.

Available at: http://stateandlocalgateway.rockinst.org/

Social Security Administration's Office of Policy

The Social Security Administration's Office of Policy is responsible for analysis and research on policy initiatives for the Social Security Old-Age, Survivors, and Disability Insurance (OASDI) programs and the Supplemental Security Income (SSI) Program. This function involves developing and maintaining a series of detailed statistical databases and developing information for special requests on current policy issues. The statistical tables provide data on beneficiaries in individual states, localities, or congressional districts, and information about beneficiaries and expenditures of the Social Security program and other major social insurance and welfare programs.

Available at: http://www.ssa.gov/policy/data.html

4. HEALTH INFORMATION

General Health Information

Kaiser Family Foundation's State Health Facts Online

The Kaiser Family Foundation State Health Facts Online is a Web page that provides a compilation of state-level data, mostly from other sources, on demographics and health, and health policy issues. Covered topics include health coverage, access, financing, and state legislation.

Available at: http://www.statehealthfacts.kff.org/

National Center for Health Statistics (NCHS)

The National Center for Health Statistics (NCHS) within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services is the nation's principal health statistics agency. NCHS has two major types of data systems: (1) data systems based on populations and collected through personal interviews or examinations; and (2) data systems based on records, containing data collected from vital and medical records. National trends can be tracked over time.

Available at: http://www.cdc.gov/nchs/

The National Health Interview Survey (NHIS), conducted annually by NCHS, provides data on health topics including disease prevalence, exercise participation, mental health, health status, physician office visits, and hearing and vision problems. The national data can be used to track trends over time.

Available at: http://www.cdc.gov/nchs/nhis.htm

The Data Warehouse on Trends in Health and Aging, a project of the Aging Studies Branch of NCHS, provides data tables that describe trends in health and aging. Examples of topics include health care expenditures, life expectancy, health status and chronic conditions, and mortality by cause. Some data are available by state.

Available at: http://www.cdc.gov.nchs/agingact.htm

National Conference of State Legislatures' Health Policy Tracking Service (HPTS)

The National Conference of State Legislatures' HPTS reports on state health legislation, policies, and programs. The information is compiled from state contacts in legislatures, health, human service, and insurance agencies. The information and analysis are arranged in five categories: (1) behavioral health, (2) finance, (3) Medicaid, (4) pharmaceuticals, and (5) providers. Some fact sheets are available to the general public but membership is required for full access. Data are provided at the state level.

Available at: http://www.hpts.org/HPTS97/home03.nsf

Information about Health and Behaviors

Behavior Risk Factor Surveillance System (BRFSS)

BRFSS is a large ongoing telephone-based survey of adults 18 and older in the United States. The survey is conducted by the National Center for Chronic Disease Prevention and Health Promotion within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services. It covers topics such as alcohol use, smoking, weight control, health care access, and health care utilization. For many questions, data are provided by age groups. Since 1994, all states, the District of Columbia, and three territories have participated in BRFSS. State-level data can be tracked over time and compared with data from other states.

Available at: http://www.cdc.gov/brfss

DATA 2010—The Healthy People 2010 Database

DATA2010 is an interactive database system developed and supported by the National Center for Health Statistics within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services that contains the most recent data for tracking the Healthy People 2010 initiative. Healthy People 2010 contains 467 objectives that identify specific measures to monitor health in the first decade of the 21st century. Each objective includes a statement of intent, a baseline value for the measure to be tracked, and a target to be achieved by the year 2010. Data for the population-based objectives may be presented separately for select populations, such as racial, gender, educational attainment, or income groups. The objectives are organized into 28 focus areas, each representing an important public health area. DATA 2010 contains primarily national data, but some state-based data are also available.

Available at: http://wonder.cdc.gov/DATA2010/

National Health and Nutrition Examination Survey (NHANES)

The National Health and Nutrition Examination Survey (NHANES) is a survey conducted by the National Center for Health Statistics within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services. This survey provides information about the health and diet of people in the United States. National data can be tracked over time.

Available at: http://www.cdc.gov/nchs/nhanes.htm

Youth Risk Behavior Surveillance System (YRBSS)

YRBSS is an ongoing survey of 9th through 12th grade students conducted by the National Center for Chronic Disease Prevention and Health Promotion within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Service. Comparable

national, state, and local data from YRBSS are available for topics such as alcohol use, smoking, weight control, health care access, and health care utilization.

Available at: http://www.cdc.gov/nccdphp/dash/yrbs/index.htm

Information about Long-Term Care & Disability Rates

Georgetown University Long-Term Care Financing Project

The Georgetown University Long-Term Care Financing Project, a project at Georgetown's Health Policy Institute, provides analysis of the current long-term care financing structure, as well as of policy initiatives designed to improve the structure. Fact sheets and issues briefs provide national data and statistics on issues related to long-term care, such as the numbers of people needing long-term care and how such care is paid for.

Available at: http://ltc.georgetown.edu/index.html

National Long-Term Care Survey (NLTCS)

The NLTCS, sponsored by the National Institute on Aging and conducted at the Center for Demographic Studies at Duke University, is a multiyear study of the health and well-being of Americans over the age of 65. It was conducted in 1982, in 1984, and every five years thereafter. The NLTCS helps identify changes in the physical and mental health, insurance coverage, financial status and family support systems of Americans over 65. National level data can be tracked over several years.

Available at: http://cds.duke.edu/NLTCS/

National Health Interview Survey—Disability Supplement (NHIS-D)

The National Center for Health Statistics within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services conducted two phases of the NHIS-D in 1994 and 1995. National-level data were collected by NHIS-D for all age groups of the noninstitutionalized population with disabilities. The survey was designed to assist in understanding disability, developing public health policy, producing prevalence estimates of health conditions, and providing statistics on the effects of disability.

Available at: http://www.cdc.gov/nchs/about/major/nhis_dis/nhis_dis.htm

Information About Service Use and Providers

American Health Care Association's Facts & Trends 2001: The Nursing Facility Sourcebook

Facts and Trends 2001: The Nursing Facility Sourcebook of the American Health Care Association provides national and state-level nursing home data on supply, usage, patient characteristics, and facility characteristics. Many of the state-level data are collected by the Online Survey, Certification and Reporting (OSCAR) system of the Centers for Medicare and Medicaid Services.

Available at: http://www.ahca.org/research/index.html

Bureau of Health Professions' State Health Workforce Profiles

The State Health Workforce Profiles, compiled by the Bureau of Health Professions of the Health Resources and Services Administration, provide data on supply, demand, distribution, education and use of health personnel for all 50 states and the District of Columbia. Each profile has three sections: (1) a brief overview of residents' health status and health services that influence supply of and demand for health workers; (2) health care employment by place of work, including hospitals, nursing homes and other settings; and (3) health care employment in more than 25 health professions and occupations.

Available at: http://www.bhpr.hrsa.gov/healthworkforce/reports/profiles/

Bureau of Labor Statistics (BLS)

Health-provider-related data available from BLS within the U.S. Deparment of Labor include the number and earnings of physicians, nurses, and aides at the national, state, and metropolitan area level.

Available at: www.bls.gov/data/home.htm

Center for Studying Health System Change (HSC)

HSC designs and conducts studies focused on the U.S. health care system. HSC's primary effort is the Community Tracking Study (CTS), a survey conducted in 60 communities. The CTS consists of a household survey that focuses on consumer access to the health care system; a physician survey that collects data on whether physicians are able to provide needed services for patients; an employer survey that covers issues of plan choice and employee contributions; and onsite visits to 12 cities to conduct interviews of health care leaders. National data are available for the household and physician surveys conducted in 1996-97, 1998-99, and 2000-01. The employee survey was conducted only in 1997.

Available at: http://www.hschange.com/index.cgi?data=01

National Academy for State Health Policy's (NASHP) 2002 State Assisted Living Policy Report

NASHP's 2002 State Assisted Living Policy Report provides current regulations and information on assisted living regulations and Medicaid reimbursement policy in each of the 50 states. The report includes detailed comparisons of state policy and a summary of each state's assisted living regulations. The report also provides state-level statistics on the numbers of beds and facilities.

Available at: http://www.nashp.org

National Health Care Survey

The National Health Care Survey, conducted annually by the National Center for Health Statistics within the Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services, is a group of eight health care provider surveys that obtain information about the facilities that supply health care, the services rendered, and the characteristics of the patients served. The surveys include the National Ambulatory Medical Care Survey (NAMCS), the National Nursing Home Survey (NNHS); and the National Home and Hospice Care Survey (NHHCS). Data are national.

Available at: http://www.cdc.gov/nchs/nhcs.htm

Information about Health Expenditures

2003 Data Compendium Compiled by the Centers for Medicare and Medicaid Services (CMS)

For years, CMS has printed an annual Data Compendium giving key statistics about CMS programs and health care spending. The 2003 Data Compendium, available online, contains historic, current, and projected data on Medicare enrollment and Medicaid recipients, expenditures, and utilization. Data pertaining to budget, administrative and operating costs, individual income, financing, and health care providers and suppliers are also included. Data are available at both the national and state level.

Available at: http://www.cms.hhs.gov/researchers/pubs/datacompendium/current

Home and Community-Based Services Resource Network

This Web site provides Medicaid expenditure data on long-term care from the Centers for Medicaid and Medicare Services (CMS) that have been compiled by Medstat. Current national and state level data are available. State data are available back to 1997 and national data are available starting in 1990.

Available at: http://www.hcbs.org/browse.php/topic/35/0fs/10

Medicaid Data Compiled by the Centers for Medicare and Medicaid Services (CMS)

The primary Medicaid data sources are the Medicaid Statistical Information and (MSIS) and the CMS-64 reports. MSIS is the source of state-reported eligibility and claims data on the Medicaid population, their characteristics, utilization and payments. CMS-64 is produced by the financial budget and grant systems. State and national level data are available in downloadable spreadsheet files.

Available at: http://cms.hhs.gov/medicaid/mcaidsad.asp

Medical Expenditure Panel Survey (MEPS)

MEPS, conducted by the Agency for Healthcare Research and Quality within the U.S. Department of Health and Human Services, is a survey of the community-based civilian population. MEPS provides data and statistics on health care expenses, including the type of medical services used, how frequently they are used, the cost of services, and the payment source for services, as well as health conditions and health insurance availability and coverage. MEPS also collects extensive information on employer-based health insurance plans. Data are not available by state but national trends can be tracked over time.

Available at: http://www.ahrq.gov/data/mepsix.htm

National Health Expenditures and State Health Accounts

The Health Accounts include the National Health Expenditures and the State Health Accounts. The National Health Expenditures measure spending for health care in the United States by the type of service delivered and the funding source for those services; expenditures are available for 1960-2001, with projections to 2012. State Health Accounts provide estimates of health care spending by type of service for each state; data are available for 1991-1998.

Available at: http://www.cms.gov/statistics/nhe/default.asp

5. TRANSPORTATION AND INFRASTRUCTURE INFORMATION

American Public Transportation Association (APTA)

APTA is the trade association for the public transit industry. It compiles and reports data and statistics on all forms of public transportation. National-level data and transit-agency-level data (e.g., data from the MTA New York City Transit) are available for many topics, including expenditures, mileage, and passenger numbers.

Available at: http://www.apta.com/research/stats/

Bureau of Transportation Statistics (BTS)

BTS, a division of the U.S. Department of Transportation, reports national data on all modes of transportation. Some information, for example, information on commuter trip times, is available by state, urban area, and county. BTS is conducting a State Transportation Profiles series of reports that provides data related to each state's infrastructure, safety, freight movement and passenger travel, vehicles, economy and finance, and energy and the environment. In addition to presenting tables for each state, the reports describe data sources.

Available at: http://www.bts.gov/

Highway Statistics Series

The highway statistics series, which is compiled by the Office of Highway Policy and Information in the Federal Highway Administration of the U.S. Department of Transportation, consists of annual reports containing data on a variety of highway-related information, including motor vehicles, driver licensing; state and local government highway finance; highway mileage, and Federal aid for highways. The data, presented in tabular format and in selected charts, have been published each year since 1945. For many topics, current and historical state-level data are available.

Available at: http://www.fhwa.dot.gov/policy/ohpi/hss/abouthss.htm

Insurance Institute for Highway Safety's Highway Loss Data Institute (IIHS-HLDI)

IIHS-HLDI conducts and publishes research on highway safety issues. A state law facts section provides up-to-date state-by-state information on licensure safety-related activities and speed limit laws.

Available at: http://www.hwysafety.org

6. HOUSING INFORMATION

HUD USER

HUD USER, maintained by the Office of Policy Development and Research of the U.S. Department of Housing and Urban Development, is the primary source for Federal Government data, reports, and information on housing policy and programs, building technology, economic development, urban planning, and other housing-related topics. Data resources include the American Housing Survey, the State of the Cities Database, and others. Data are available at national, state, and local levels.

Available at: http://www.huduser.org/about/pdrabout.html

Joint Center for Housing Studies at Harvard University

The Joint Center for Housing Studies at Harvard analyzes the relationships between housing markets and economic, demographic, and social trends. Its annual State of the Nation's Housing provides data on housing markets, demographic characteristics, homeownership, and housing needs. Data are national and regional. The Joint Center's senior program provides research on issues such as aging in place, home modifications, and housing and health care for seniors.

Available at: http://www.jchs.harvard.edu/

7. EDUCATION INFORMATION

Bureau of Labor Statistics (BLS)

BLS makes available education-related data including the number and earnings of teachers at the national, state, and county levels.

Available at: www.bls.gov/data/home.htm

National Center for Education Statistics (NCES)

NCES is the Federal entity that collects and analyzes data that are related to education in the United States and in other countries. NCES surveys and programs are organized into several areas: assessments (of academic performance and literacy levels); early childhood; elementary/secondary; international; library; postsecondary; and references. Data are available at the national, state, and school district levels.

Available at: http://nces.ed.gov

National Center for Public Policy and Higher Education

The National Center for Public Policy and Higher Education is an independent organization that provides education-related data. The Center produces an annual State-by-State Report Card for Higher Education as well as other state-level analyses.

Available at: www.highereducation.org

National Education Association (NEA)

NEA is an organization of 2.7 million members who work at every level of public education, from preschool to university graduate programs. NEA has state and local affiliates across the country. Data are available at national, state, and school district levels. Examples of state-level data include expenditure per pupil and average teacher salaries.

Available at: http://www.nea.org/edstats/

National Institute for Literacy (NIFL)

NIFL, which is administered by the Secretaries of Education, Labor, and Health and Human Services, makes available literacy data national, state, and local level. It also publishes periodic State Policy Updates.

Available at: http://www.nifl.gov/nifl/publications.html

8. TECHNOLOGY INFORMATION

Federal Communications Commission (FCC)

The FCC provides data and statistics on telephone use, wireless use, radio, and broadcast and cable television activity. Some data are available at the local and state levels.

Available at: www.fcc.gov

National Telecommunications and Information Administration (NTIA)

NTIA, a division of the Economics and Statistics Administration of the U.S. Department of Commerce, compiles telecommunications and information statistics. Many of the data are national; computer and Internet usage is reported by state.

Available at: http://www.ntia.doc.gov/ntiahome/dn/hhs/HHSchartsindex.html or *http://www.esa.doc.gov/*

Appendix B: Detailed Data Tables

In this appendix, readers can find more detailed versions of tables that correspond to tables in the chapters. The tables here are presented in the same order as the corresponding tables in the chapters appear.

Ch. 1: Age patterns differ across the United States

Ranking of the Proportion of the Population Age 65 and Older, by State, 2000 and 2025

	2000			2025		
	Total Population	Population 65+	Proportion of Population 65+	Total Population	Population 65+	Proportion of Population 65+
				(numbers in thousands)		
Alabama	4,447,100	579,798	13.0	5,224	1,069	20.5
Alaska	626,932	35,699	5.7	885	92	10.4
Arizona	5,130,632	667,839	13.0	6,412	1,368	21.3
Arkansas	2,673,400	374,019	14.0	3,055	731	23.9
California	33,871,648	3,595,658	10.6	49,285	6,424	13.0
Colorado	4,301,261	416,073	9.7	5,188	1,044	20.1
Connecticut	3,405,565	470,183	13.8	3,739	671	17.9
Delaware	783,600	101,726	13.0	861	165	19.2
District of Columbia	572,059	69,898	12.2	655	92	14.0
Florida	15,982,378	2,807,597	17.6	20,710	5,453	26.3
Georgia	8,186,453	785,275	9.6	9,869	1,668	16.9
Hawaii	1,211,537	160,601	13.3	1,812	289	15.9
Idaho	1,293,953	145,916	11.3	1,739	374	21.5
Illinois	12,419,293	1,500,025	12.1	13,440	2,234	16.6
Indiana	6,080,485	752,831	12.4	6,546	1,260	19.2
Iowa	2,926,324	436,213	14.9	3,040	686	22.6
Kansas	2,688,418	356,229	13.3	3,108	605	19.5
Kentucky	4,041,769	504,793	12.5	4,314	917	21.3
Louisiana	4,468,976	516,929	11.6	5,133	945	18.4
Maine	1,274,923	183,402	14.4	1,423	304	21.4
Maryland	5,296,486	599,307	11.3	6,274	1,029	16.4
Massachusetts	6,349,097	860,162	13.5	6,902	1,252	18.1
Michigan	9,938,444	1,219,018	12.3	10,078	1,821	18.1
Minnesota	4,919,479	594,266	12.1	5,510	1,099	19.9
Mississippi	2,844,658	343,523	12.1	3,142	615	19.6
Missouri	5,595,211	755,379	13.5	6,250	1,258	20.1
Montana	902,195	120,949	13.4	1,121	274	24.4
Nebraska	1,711,263	232,195	13.6	1,930	405	21.0
Nevada	1,998,257	218,929	11.0	2,312	486	21.0
New Hampshire	1,235,786	147,970	12.0	1,439	273	19.0
New Jersey	8,414,350	1,113,136	13.2	9,558	1,654	17.3
New Mexico	1,819,046	212,225	11.7	2,612	441	16.9
New York	18,976,457	2,448,352	12.9	19,830	3,263	16.5
North Carolina	8,049,313	969,048	12.0	9,349	2,004	21.4
North Dakota	642,200	94,478	14.7	729	166	22.8
Ohio	11,353,140	1,507,757	13.3	11,744	2,305	19.6
Oklahoma	3,450,654	455,950	13.2	4,057	888	21.9
Oregon	3,421,399	438,177	12.8	4,349	1,054	24.2
Pennsylvania	12,281,054	1,919,165	15.6	12,683	2,659	21.0
Rhode Island	1,048,319	152,402	14.5	1,141	214	18.8
South Carolina	4,012,012	485,333	12.1	4,645	963	20.7
South Dakota	754,844	108,131	14.3	866	188	21.7
Tennessee	5,689,283	703,311	12.4	6,665	1,355	20.3
Texas	20,851,820	2,072,532	9.9	27,183	4,364	16.1
Utah	2,233,169	190,222	8.5	2,883	495	17.2
Vermont	608,827	77,510	12.7	678	138	20.4
Virginia	7,078,515	792,333	11.2	8,466	1,515	17.9
Washington	5,894,121	662,148	11.2	7,808	1,580	20.2
West Virginia	1,808,344	276,895	15.3	1,845	460	24.9
Wisconsin	5,363,675	702,553	13.1	5,867	1,200	20.5
Wyoming	493,782	57,693	11.7	694	145	20.9

Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table GCT-P15)* [Data file]. Retrieved from the American Factfinder Web site, http://factfinder.census.gov.
(2025 total population data) U.S. Census Bureau. *Projections of the Total Population of States: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/popproj.html
(2025 Age 65 and older data) U.S. Census Bureau. *Population Projections for States by Selected Age Groups and Sex: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/popproj.html

Ch. 1: The oldest-old are expected to grow in every state

Ranking of the Proportion of the Populaiton Age 85 and Older, 2000 to 2025

	2000			2025		
	Total Population	**Population 85+**	**Proportion of Population 85+**	**Total Population**	**Population 85+**	**Proportion of Population 85+**
Alabama	4,447,100	67,301	1.5	5,223,924	104,373	2.0
Alaska	626,932	2,634	0.4	884914	8,003	0.9
Arizona	5,130,632	68,525	1.3	6,412,487	138,138	2.2
Arkansas	2,673,400	46,492	1.7	3,055,402	71,124	2.3
California	33,871,648	425,657	1.3	49,284,744	739,333	1.5
Colorado	4,301,261	48,216	1.1	5,188,190	124,998	2.4
Connecticut	3,405,565	64,273	1.9	3,738,539	93,383	2.5
Delaware	783,600	10,549	1.3	861246	18,142	2.1
District of Columbia	572,059	8,975	1.6	654879	11,157	1.7
Florida	15,982,378	331,287	2.1	20,709,759	627,140	3.0
Georgia	8,186,453	87,857	1.1	9,869,427	154,798	1.6
Hawaii	1,211,537	17,564	1.4	1,812,165	44,780	2.5
Idaho	1,293,953	18,057	1.4	732,079	42,687	5.8
Illinois	12,419,293	192,031	1.5	13,439,857	267,947	2.0
Indiana	6,080,485	91,558	1.5	6,545,528	141,767	2.2
Iowa	2,926,324	65,118	2.2	3,039,928	94,179	3.1
Kansas	2,688,418	51,770	1.9	3,108,433	72,590	2.3
Kentucky	4,041,769	58,261	1.4	4,314,210	85,338	2.0
Louisiana	4,468,976	58,676	1.3	5,132,545	103,917	2.0
Maine	1,274,923	23,316	1.8	1,422,689	28,314	2.0
Maryland	5,296,486	66,902	1.3	6,274,389	111,663	1.8
Massachusetts	6,349,097	116,692	1.8	6,901,672	165,646	2.4
Michigan	9,938,444	142,460	1.4	10,077,638	210,119	2.1
Minnesota	4,919,479	85,601	1.7	5,509,943	140,294	2.5
Mississippi	2,844,658	42,891	1.5	3,161,661	60,025	1.9
Missouri	5,595,211	98,571	1.8	6,250,306	137,353	2.2
Montana	902,195	15,337	1.7	1,121,089	34,213	3.1
Nebraska	1,711,263	33,953	2.0	1,930,342	53,507	2.8
Nevada	1,998,257	16,989	0.9	2,311,797	41,388	1.8
New Hampshire	1,235,786	18,231	1.5	1,438,921	30,249	2.1
New Jersey	8,414,350	135,999	1.6	9,558,495	193,170	2.0
New Mexico	1,819,046	23,306	1.3	2,611,973	43,853	1.7
New York	18,976,457	311,488	1.6	19,829,840	391,118	2.0
North Carolina	8,049,313	105,461	1.3	9,451,065	213,147	2.3
North Dakota	642,200	14,726	2.3	729259	26,384	3.6
Ohio	11,353,140	176,796	1.6	11,856,226	280,584	2.4
Oklahoma	3,450,654	57,175	1.7	4,056,536	108,782	2.7
Oregon	3,421,399	57,431	1.7	4,349,183	126,978	2.9
Pennsylvania	12,281,054	237,567	1.9	12,683,028	310,231	2.4
Rhode Island	1,048,319	20,897	2.0	1,140,812	28,196	2.5
South Carolina	4,012,012	50,269	1.3	4,644,903	99,456	2.1
South Dakota	754,844	16,086	2.1	865710	25,507	2.9
Tennessee	5,689,283	81,465	1.4	6,664,922	139,489	2.1
Texas	20,851,820	237,940	1.1	27,182,613	469,881	1.7
Utah	2,233,169	21,751	1.0	2,882,798	60,579	2.1
Vermont	608,827	9,996	1.6	678424	13,977	2.1
Virginia	7,078,515	87,266	1.2	8,466,373	167,415	2.0
Washington	5,894,121	84,085	1.4	7,807,701	180,063	2.3
West Virginia	1,808,344	31,779	1.8	1,845,325	46,358	2.5
Wisconsin	5,363,675	95,625	1.8	5,867,320	147,534	2.5
Wyoming	493,782	6,735	1.4	694,452	16,974	2.4

Source:
(2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table PCT12)* [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov/.
(2025 data) U.S. Census Bureau. *Population Projections for States by Selected Age Groups and Sex: 1995 to 2025.* [Data file] Retrieved from http://www.census.gov/population/www/projections/stproj.html.

Ch. 1: Some states will have larger proportions of minorities age 65 and older (p. 1 of 2)

Proportion of the Non-Hispanic White Population Age 65 and Older, 2000 and 2025

	2000						
	Total 65+	**Non-Hispanic White**	**Black**	**American Indian**	**Asian/Pacific Islander**	**Hispanic/Latino (may be of any race)**	**Proportion White**
Alabama	579,798	462,055	108,849	1,172	1,415	3,088	79.7
Alaska	35,699	26,101	697	5,693	1,774	536	73.1
Arizona	667,839	579,262	9,532	13,181	6,107	55,504	86.7
Arkansas	374,019	330,073	36,820	1,085	1,016	2,227	88.3
California	3,595,658	2,516,139	179,545	12,593	357,160	472,769	70.0
Colorado	416,073	361,196	9,912	1,192	6,206	34,582	86.8
Connecticut	470,183	429,411	21,350	555	3,693	11,615	91.3
Delaware	101,726	87,937	11,136	270	828	1,112	86.4
District of Columbia	69,898	18,164	47,811	164	1,052	1,883	26.0
Florida	2,807,597	2,326,014	166,442	2,867	16,847	278,653	82.8
Georgia	785,275	611,986	152,264	919	7,223	8,411	77.9
Hawaii	160,601	35,248	518	112	109,085	3,914	21.9
Idaho	145,916	140,481	163	862	988	2,449	96.3
Illinois	1,500,025	1,257,584	156,073	1,081	26,449	48,973	83.8
Indiana	752,831	695,643	42,865	699	2,490	7,637	92.4
Iowa	436,213	427,381	3,636	297	1,339	2,397	98.0
Kansas	356,229	332,477	11,858	1,224	2,009	6,483	93.3
Kentucky	504,793	471,897	25,861	518	1,277	2,228	93.5
Louisiana	516,929	383,928	116,586	1,545	2,833	8,449	74.3
Maine	183,402	181,188	264	337	421	446	98.8
Maryland	599,307	463,079	108,406	882	14,092	8,635	77.3
Massachusetts	860,162	800,764	22,364	855	12,782	13,803	93.1
Michigan	1,219,018	1,067,063	119,780	2,963	7,550	13,059	87.5
Minnesota	594,266	575,944	5,498	2,220	5,141	3,103	96.9
Mississippi	343,523	253,168	85,324	617	970	1,890	73.7
Missouri	755,379	687,055	53,447	1,544	3,222	5,199	91.0
Montana	120,949	116,144	115	2,678	350	832	96.0
Nebraska	232,195	222,959	4,394	627	867	2,642	96.0
Nevada	218,929	185,362	9,322	1,512	7,757	12,173	84.7
New Hampshire	147,970	145,518	354	120	709	579	98.3
New Jersey	1,113,136	927,502	93,142	1,127	25,634	56,713	83.3
New Mexico	212,225	136,124	2,724	9,670	1,261	60,709	64.1
New York	2,448,352	1,927,895	248,498	3,978	72,346	167,304	78.7
North Carolina	969,048	795,180	152,781	6,342	4,448	6,139	82.1
North Dakota	94,478	92,363	55	1,332	137	262	97.8
Ohio	1,507,757	1,359,116	122,479	1,349	6,662	10,065	90.1
Oklahoma	455,950	398,940	19,573	18,636	2,265	5,244	87.5
Oregon	438,177	414,872	3,561	2,165	7,154	5,962	94.7
Pennsylvania	1,919,165	1,761,664	121,867	1,243	11,442	15,545	91.8
Rhode Island	152,402	143,125	2,740	328	1,108	2,967	93.9
South Carolina	485,333	374,607	103,580	670	1,664	2,727	77.2
South Dakota	108,131	104,289	113	2,754	165	401	96.4
Tennessee	703,311	618,539	74,240	810	2,461	3,293	87.9
Texas	2,072,532	1,505,560	174,745	4,264	27,362	346,636	72.6
Utah	190,222	179,029	654	994	2,795	5,761	94.1
Vermont	77,510	76,305	121	112	187	331	98.4
Virginia	792,333	640,113	121,881	1,173	14,465	9,507	80.8
Washington	662,148	603,853	10,318	4,437	25,841	10,541	91.2
West Virginia	276,895	266,438	7,124	294	519	1,001	96.2
Wisconsin	702,553	673,615	15,809	2,238	3,310	5,405	95.9
Wyoming	57,693	54,510	236	497	215	1,807	94.5

Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table P12)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Ch. 1: Some states will have larger proportions of minorities age 65 and older (p. 2 of 2)

Proportion of the Non-Hispanic White Population Age 65 and Older, 2000 and 2025 (continued)

	2025						
	Total 65+	**Non-Hispanic White**	**Black**	**American Indian**	**Asian/Pacific Islander**	**Hispanic**	**Proportion White**
Alabama	1,039,475	832,775	187,688	5,349	7,316	6,347	80.1
Alaska	92,235	68,201	1,994	7,267	12,032	2,741	73.9
Arizona	1,368,129	1,066,641	35,245	24,152	27,650	214,441	78.0
Arkansas	730,500	641,520	69,888	4,027	5,107	9,958	87.8
California	6,424,090	3,313,702	327,715	26,644	1,070,621	1,685,408	51.6
Colorado	1,043,918	869,811	35,254	4,935	23,297	110,621	83.3
Connecticut	671,922	552,943	46,378	806	16,889	54,906	82.3
Delaware	165,054	131,500	24,929	357	3,555	4,713	79.7
District of Columbia	92,284	30,185	49,891	126	2,992	9,090	32.7
Florida	5,452,606	3,928,531	453,646	13,465	88,655	968,309	72.0
Georgia	1,667,257	1,219,380	378,092	3,716	28,538	37,531	73.1
Hawaii	288,581	94,298	2,031	685	174,316	17,251	32.7
Idaho	374,410	348,553	1,218	2,872	2,747	19,020	93.1
Illinois	2,233,297	1,680,802	240,782	3,298	81,088	227,327	75.3
Indiana	1,259,439	1,141,178	76,756	3,447	9,984	28,074	90.6
Iowa	685,554	656,904	9,741	1,554	7,759	9,596	95.8
Kansas	604,654	539,460	27,160	3,130	8,570	26,334	89.2
Kentucky	917,157	855,217	48,550	1,709	5,487	6,194	93.2
Louisiana	945,757	663,469	225,826	4,207	14,695	37,560	70.2
Maine	304,579	299,910	423	765	1,747	1,734	98.5
Maryland	1,028,534	665,090	264,442	2,650	45,876	50,476	64.7
Massachusetts	1,250,945	1,061,350	51,820	1,834	50,853	85,088	84.8
Michigan	1,820,571	1,529,760	213,900	5,416	29,701	41,794	84.0
Minnesota	1,099,307	1,026,565	24,530	5,606	25,417	17,189	93.4
Mississippi	615,625	450,324	153,479	1,130	4,245	6,447	73.1
Missouri	1,258,355	1,127,183	98,073	4,411	10,418	18,270	89.6
Montana	274,424	261,605	424	6,179	1,722	4,494	95.3
Nebraska	404,586	374,604	11,700	1,240	4,711	12,331	92.6
Nevada	486,854	353,201	31,129	3,958	22,516	76,050	72.5
New Hampshire	272,279	265,688	892	514	3,047	2,138	97.6
New Jersey	1,654,377	1,138,701	177,713	2,488	119,867	215,608	68.8
New Mexico	440,582	264,938	6,162	19,807	5,274	144,401	60.1
New York	3,263,598	2,157,804	353,969	8,807	228,530	514,488	66.1
North Carolina	2,004,271	1,602,622	328,811	14,126	27,884	30,828	80.0
North Dakota	166,611	159,954	711	2,986	1,461	1,499	96.0
Ohio	2,304,461	2,015,142	212,467	4,979	29,746	42,127	87.4
Oklahoma	887,473	738,180	57,892	54,055	13,586	23,760	83.2
Oregon	1,054,368	949,867	13,461	9,809	29,558	51,673	90.1
Pennsylvania	2,659,452	2,355,140	184,775	4,162	49,214	66,161	88.6
Rhode Island	214,441	185,117	5,048	518	5,379	18,379	86.3
South Carolina	963,242	735,779	207,311	1,848	7,304	11,000	76.4
South Dakota	186,629	178,880	821	3,958	1,176	1,794	95.8
Tennessee	1,355,295	1,173,691	153,753	3,499	11,596	12,756	86.6
Texas	4,363,178	2,812,796	432,496	14,417	94,212	1,009,257	64.5
Utah	494,003	451,331	3,343	3,524	11,917	23,888	91.4
Vermont	137,874	134,653	491	397	1,173	1,160	97.7
Virginia	1,515,264	1,143,112	250,019	3,291	63,188	55,654	75.4
Washington	1,580,554	1,360,583	35,161	14,460	95,134	75,216	86.1
West Virginia	460,357	441,783	10,701	742	2,996	4,135	96.0
Wisconsin	1,199,351	1,097,640	51,371	5,168	18,412	26,760	91.5
Wyoming	144,843	134,905	747	1,474	1,264	6,453	93.1

Source: (2025 data) U.S. Census Bureau. *Population Projections for States by Selected Age Groups and Sex: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/projections/state/stpjage.txt.

Ch. 1: Accommodations are needed for non-English-speaking older populations

Proportion of the Population Age 65 and Older Who Speak a Language Other than English at Home, 2000

	Population Age 65+	Speak Only English	Speak A Language Other Than English	Proportion of 65+ Speak Only English	Proportion of 65 + Speak A Language Other Than English
Alabama	580,028	569,061	10,967	98.1	1.9
Alaska	35,093	28,380	6,713	80.9	19.1
Arizona	667,607	573,058	94,549	85.8	14.2
Arkansas	374,729	367,283	7,446	98.0	2.0
California	3,586,794	2,602,221	984,573	72.6	27.4
Colorado	415,782	363,376	52,406	87.4	12.6
Connecticut	469,287	390,859	78,428	83.3	16.7
Delaware	101,670	95,239	6,431	93.7	6.3
District of Columbia	70,088	64,082	6,006	91.4	8.6
Florida	2,806,137	2,343,112	463,025	83.5	16.5
Georgia	787,906	758,136	29,770	96.2	3.8
Hawaii	161,141	98,578	62,563	61.2	38.8
Idaho	145,945	138,980	6,965	95.2	4.8
Illinois	1,498,929	1,309,022	189,907	87.3	12.7
Indiana	752,885	721,165	31,720	95.8	4.2
Iowa	436,377	421,969	14,408	96.7	3.3
Kansas	355,681	339,857	15,824	95.6	4.4
Kentucky	503,668	494,913	8,755	98.3	1.7
Louisiana	518,097	439,742	78,355	84.9	15.1
Maine	183,642	160,099	23,543	87.2	12.8
Maryland	598,004	547,019	50,985	91.5	8.5
Massachusetts	859,601	718,103	141,498	83.5	16.5
Michigan	1,219,232	1,119,585	99,647	91.8	8.2
Minnesota	593,415	554,075	39,340	93.4	6.6
Mississippi	344,288	337,638	6,650	98.1	1.9
Missouri	756,038	731,757	24,281	96.8	3.2
Montana	120,931	114,692	6,239	94.8	5.2
Nebraska	232,359	221,332	11,027	95.3	4.7
Nevada	218,497	189,305	29,192	86.6	13.4
New Hampshire	148,039	127,359	20,680	86.0	14.0
New Jersey	1,113,035	906,492	206,543	81.4	18.6
New Mexico	212,490	139,660	72,830	65.7	34.3
New York	2,450,697	1,887,273	563,424	77.0	23.0
North Carolina	969,822	943,123	26,699	97.2	2.8
North Dakota	94,597	82,766	11,831	87.5	12.5
Ohio	1,508,095	1,419,650	88,445	94.1	5.9
Oklahoma	455,700	439,528	16,172	96.5	3.5
Oregon	437,887	411,994	25,893	94.1	5.9
Pennsylvania	1,920,257	1,775,994	144,263	92.5	7.5
Rhode Island	152,719	121,397	31,322	79.5	20.5
South Carolina	485,845	473,025	12,820	97.4	2.6
South Dakota	108,116	100,136	7,980	92.6	7.4
Tennessee	702,839	689,114	13,725	98.0	2.0
Texas	2,067,467	1,655,637	411,830	80.1	19.9
Utah	190,531	175,757	14,774	92.2	7.8
Vermont	77,295	71,044	6,251	91.9	8.1
Virginia	790,567	746,794	43,773	94.5	5.5
Washington	662,162	602,241	59,921	91.0	9.0
West Virginia	276,826	270,805	6,021	97.8	2.2
Wisconsin	702,668	657,674	44,994	93.6	6.4
Wyoming	57,467	54,031	3,436	94.0	6.0

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table P19)* [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Ch. 2: Economic growth has enabled many people to enjoy a higher standard of living

Real Gross Domestic Product, 1929 to 2002

	Real GDP
1929	822.2
1930	751.5
1931	703.6
1932	611.8
1933	603.3
1934	668.3
1935	728.3
1936	822.5
1937	865.8
1938	835.6
1939	903.5
1940	980.7
1941	1148.8
1942	1360.0
1943	1583.7
1944	1714.1
1945	1693.3
1946	1505.5
1947	1495.1
1948	1560.0
1949	1550.9
1950	1686.6
1951	1815.1
1952	1887.3
1953	1973.9
1954	1960.5
1955	2099.5
1956	2141.1
1957	2183.9
1958	2162.8
1959	2319.0
1960	2376.7
1961	2432.0
1962	2578.9
1963	2690.4
1964	2846.5
1965	3028.5

	Real GDP
1966	3227.5
1967	3308.3
1968	3466.1
1969	3571.4
1970	3578.0
1971	3697.7
1972	3898.4
1973	4123.4
1974	4099.0
1975	4084.4
1976	4311.7
1977	4511.8
1978	4760.6
1979	4912.1
1980	4900.9
1981	5021.0
1982	4919.3
1983	5132.3
1984	5505.2
1985	5717.1
1986	5912.4
1987	6113.3
1988	6368.4
1989	6591.8
1990	6707.9
1991	6676.4
1992	6880.0
1993	7062.6
1994	7347.7
1995	7543.8
1996	7813.2
1997	8159.5
1998	8508.9
1999	8859.0
2000	9191.4
2001	9214.5
2002	9439.9

Source: Bureau of Economic Analysis. *National Income Product Accounts Tables (Table 1.2)* [Data file]. Retrieved from www.bea.gov.

Per Capita Personal Income by State, 1935 to 2002

	1935	2002	1935 to 2002
Alabama	217	25,096	7.1
Alaska	(N)	31,792	N/A
Arizona	416	26,157	6.2
Arkansas	207	23,417	7.1
California	660	32,898	5.8
Colorado	444	33,170	6.4
Connecticut	706	42,829	6.1
Delaware	701	32,307	5.7
District of Columbia	985	43,371	5.6
Florida	376	29,559	6.5
Georgia	268	28,703	7.0
Hawaii	(N)	30,040	N/A
Idaho	399	25,042	6.2
Illinois	573	33,320	6.1
Indiana	421	28,233	6.3
Iowa	425	28,141	6.3
Kansas	362	28,838	6.5
Kentucky	265	25,657	6.8
Louisiana	290	25,370	6.7
Maine	430	27,804	6.2
Maryland	548	36,121	6.3
Massachusetts	643	39,044	6.1
Michigan	530	30,222	6.0
Minnesota	451	33,895	6.4
Mississippi	177	22,370	7.2
Missouri	420	28,841	6.3
Montana	476	24,906	5.9
Nebraska	409	29,544	6.4
Nevada	658	30,169	5.7
New Hampshire	498	34,276	6.3
New Jersey	625	39,567	6.2
New Mexico	292	23,908	6.6
New York	722	35,708	5.8
North Carolina	271	27,566	6.9
North Dakota	272	26,567	6.8
Ohio	516	29,317	6.0
Oklahoma	298	25,136	6.6
Oregon	458	28,533	6.2
Pennsylvania	517	31,663	6.1
Rhode Island	645	31,107	5.8
South Carolina	229	25,395	7.0
South Dakota	309	26,694	6.7
Tennessee	264	27,378	6.9
Texas	326	28,401	6.7
Utah	389	24,157	6.2
Vermont	414	29,464	6.4
Virginia	350	32,676	6.8
Washington	490	32,661	6.3
West Virginia	337	23,628	6.3
Wisconsin	461	29,996	6.2
Wyoming	496	30,494	6.1

Source: Center on an Aging Society's calculations based on Bureau of Economic Analysis. Regional *Economic Accounts - Annual State Income (Table SA1-3 - Per Capita Personal Income)* [Data file] Retrieved from www.bea.gov.

Proportion of Households with Household Incomes Under $20,000 or $100,000 and Higher, 1999

	Total Households	Less than $20,000		Above $100,000	
		Number	Percent	Number	Percent
Alabama	1,737,385	520,573	30.0	132,760	7.6
Alaska	221,804	34,363	15.5	35,607	16.1
Arizona	1,901,625	412,196	21.7	205,690	10.8
Arkansas	1,042,807	316,241	30.3	62,420	6.0
California	11,512,020	2,261,050	19.6	1,987,417	17.3
Colorado	1,659,308	284,003	17.1	236,196	14.2
Connecticut	1,302,227	217,921	16.7	262,478	20.2
Delaware	298,755	52,704	17.6	41,874	14.0
District of Columbia	248,590	64,796	26.1	40,721	16.4
Florida	6,341,121	1,477,025	23.3	660,665	10.4
Georgia	3,007,678	658,551	21.9	371,020	12.3
Hawaii	403,572	70,410	17.4	66,839	16.6
Idaho	470,133	108,625	23.1	34,391	7.3
Illinois	4,592,740	886,310	19.3	663,302	14.4
Indiana	2,337,229	486,535	20.8	214,111	9.2
Iowa	1,150,197	250,497	21.8	83,733	7.3
Kansas	1,038,940	224,267	21.6	96,384	9.3
Kentucky	1,591,739	477,824	30.0	113,870	7.2
Louisiana	1,657,107	526,289	31.8	123,270	7.4
Maine	518,372	129,580	25.0	37,023	7.1
Maryland	1,981,795	309,266	15.6	359,304	18.1
Massachusetts	2,444,588	475,643	19.5	432,434	17.7
Michigan	3,788,780	760,417	20.1	480,461	12.7
Minnesota	1,896,209	333,162	17.6	239,430	12.6
Mississippi	1,047,555	345,259	33.0	62,882	6.0
Missouri	2,197,214	531,674	24.2	192,357	8.8
Montana	359,070	103,348	28.8	19,976	5.6
Nebraska	666,995	146,369	21.9	53,989	8.1
Nevada	751,977	135,406	18.0	84,856	11.3
New Hampshire	474,750	75,801	16.0	65,449	13.8
New Jersey	3,065,774	499,791	16.3	654,452	21.3
New Mexico	678,032	194,774	28.7	51,691	7.6
New York	7,060,595	1,671,668	23.7	1,077,017	15.3
North Carolina	3,133,282	739,085	23.6	294,875	9.4
North Dakota	257,234	69,145	26.9	14,552	5.7
Ohio	4,446,621	978,566	22.0	436,361	9.8
Oklahoma	1,343,506	387,902	28.9	89,328	6.6
Oregon	1,335,109	287,691	21.5	133,375	10.0
Pennsylvania	4,779,186	1,124,566	23.5	492,218	10.3
Rhode Island	408,412	97,970	24.0	47,015	11.5
South Carolina	1,534,334	396,632	25.9	124,461	8.1
South Dakota	290,336	75,492	26.0	17,200	5.9
Tennessee	2,234,229	589,549	26.4	185,978	8.3
Texas	7,397,294	1,745,214	23.6	853,892	11.5
Utah	701,933	114,915	16.4	78,297	11.2
Vermont	240,744	51,373	21.3	21,016	8.7
Virginia	2,700,335	503,832	18.7	407,757	15.1
Washington	2,272,261	423,228	18.6	285,465	12.6
West Virginia	737,360	252,984	34.3	37,097	5.0
Wisconsin	2,086,304	397,499	19.1	196,622	9.4
Wyoming	193,959	47,294	24.4	12,961	6.7

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table P52)* . [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Ch. 2: States rely on different taxes

Proportion of Budget Directed Towards Education, Police, and Health Care, 2000

	Total Population	Population 65 +		Total Expenditures	Education		Health		Police and Corrections	
		Number	Percent		Number	Percent	Number	Percent	Number	Percent
United States	281,421,906	34,991,753	12.4	1,506,796,694	365,180,872	24.2	127,341,578	8.5	105,603,510	7.0
Alabama	4,447,100	579,798	13.0	22,062,478	4,960,858	22.5	3,634,923	16.5	1,060,235	4.8
Alaska	626,932	35,699	5.7	7,712,441	1,334,885	17.3	235,697	3.1	351,961	4.6
Arizona	5,130,632	667,839	13.0	23,262,124	5,113,945	22.0	1,374,270	5.9	2,051,134	8.8
Arkansas	2,673,400	374,019	14.0	11,058,961	2,605,399	23.6	970,287	8.8	679,565	6.1
California	33,871,648	3,595,658	10.6	198,296,453	43,135,742	21.8	18,054,900	9.1	15,874,073	8.0
Colorado	4,301,261	416,073	9.7	22,530,740	5,183,401	23.0	1,340,885	6.0	1,650,402	7.3
Connecticut	3,405,565	470,183	13.8	21,419,546	5,218,085	24.4	1,596,011	7.5	1,235,819	5.8
Delaware	783,600	101,726	13.0	4,691,627	1,005,097	21.4	278,556	5.9	394,378	8.4
District of Columbia	572,059	69,898	12.2	5,151,970	888,947	17.3	633,562	12.3	634,007	12.3
Florida	15,982,378	2,807,597	17.6	75,290,415	16,808,361	22.3	7,307,215	9.7	7,011,065	9.3
Georgia	8,186,453	785,275	9.6	38,077,731	10,594,876	27.8	3,554,082	9.3	2,654,737	7.0
Hawaii	1,211,537	160,601	13.3	7,306,102	1,144,959	15.7	600,518	8.2	376,521	5.2
Idaho	1,293,953	145,916	11.3	5,827,839	1,405,863	24.1	512,378	8.8	398,481	6.8
Illinois	12,419,293	1,500,025	12.1	64,405,935	16,465,749	25.6	4,381,471	6.8	4,815,908	7.5
Indiana	6,080,485	752,831	12.4	28,744,013	7,351,414	25.6	2,603,680	9.1	1,569,730	5.5
Iowa	2,926,324	436,213	14.9	15,598,772	3,621,038	23.2	1,678,154	10.8	724,433	4.6
Kansas	2,688,418	356,229	13.3	12,884,531	3,081,647	23.9	934,282	7.3	779,028	6.0
Kentucky	4,041,769	504,793	12.5	19,020,312	3,948,267	20.8	1,097,292	5.8	1,098,704	5.8
Louisiana	4,468,976	516,929	11.6	22,277,007	4,723,642	21.2	3,374,965	15.1	1,609,178	7.2
Maine	1,274,923	183,402	14.4	6,963,637	1,670,848	24.0	397,424	5.7	287,128	4.1
Maryland	5,296,486	599,307	11.3	27,446,473	6,719,105	24.5	1,294,507	4.7	2,224,094	8.1
Massachusetts	6,349,097	860,162	13.5	37,950,923	8,710,178	23.0	2,245,222	5.9	2,273,364	6.0
Michigan	9,938,444	1,219,018	12.3	54,812,156	15,094,920	27.5	4,178,994	7.6	3,645,255	6.7
Minnesota	4,919,479	594,266	12.1	31,166,332	7,163,686	23.0	1,826,127	5.9	1,464,824	4.7
Mississippi	2,844,658	343,523	12.1	13,932,362	2,939,690	21.1	2,113,607	15.2	695,727	5.0
Missouri	5,595,211	755,379	13.5	24,820,544	6,474,946	26.1	2,166,733	8.7	1,557,831	6.3
Montana	902,195	120,949	13.4	4,522,971	1,036,922	22.9	342,768	7.6	260,539	5.8
Nebraska	1,711,263	232,195	13.6	8,417,279	2,068,284	24.6	521,291	6.2	466,702	5.5
Nevada	1,998,257	218,929	11.0	9,761,639	2,308,689	23.7	737,023	7.6	1,010,680	10.4
New Hampshire	1,235,786	147,970	12.0	5,663,818	1,528,031	27.0	170,248	3.0	302,254	5.3
New Jersey	8,414,350	1,113,136	13.2	47,308,918	14,861,725	31.4	2,331,364	4.9	3,711,570	7.8
New Mexico	1,819,046	212,225	11.7	10,098,749	2,133,425	21.1	812,038	8.0	697,604	6.9
New York	18,976,457	2,448,352	12.9	140,646,445	33,237,694	23.6	11,567,716	8.2	10,109,182	7.2
North Carolina	8,049,313	969,048	12.0	40,434,442	9,099,218	22.5	5,536,489	13.7	2,539,883	6.3
North Dakota	642,200	94,478	14.7	3,673,683	742,408	20.2	90,735	2.5	108,612	3.0
Ohio	11,353,140	1,507,757	13.3	57,649,864	14,494,833	25.1	4,962,512	8.6	4,062,244	7.0
Oklahoma	3,450,654	455,950	13.2	13,808,387	3,811,679	27.6	1,324,232	9.6	1,029,656	7.5
Oregon	3,421,399	438,177	12.8	20,161,135	4,223,664	20.9	1,950,878	9.7	1,443,311	7.2
Pennsylvania	12,281,054	1,919,165	15.6	66,028,345	16,353,408	24.8	3,945,863	6.0	4,442,962	6.7
Rhode Island	1,048,319	152,402	14.5	5,586,083	1,346,401	24.1	277,655	5.0	350,420	6.3
South Carolina	4,012,012	485,333	12.1	20,259,774	4,830,207	23.8	3,016,103	14.9	1,211,787	6.0
South Dakota	754,844	108,131	14.3	3,443,532	862,172	25.0	150,251	4.4	169,101	4.9
Tennessee	5,689,283	703,311	12.4	25,272,358	5,699,080	22.6	2,738,817	10.8	1,544,238	6.1
Texas	20,851,820	2,072,532	9.9	95,761,974	28,404,620	29.7	8,853,537	9.2	6,959,691	7.3
Utah	2,233,169	190,222	8.5	11,013,141	2,414,295	21.9	740,996	6.7	732,387	6.7
Vermont	608,827	77,510	12.7	3,455,980	881,539	25.5	79,420	2.3	144,204	4.2
Virginia	7,078,515	792,333	11.2	34,727,515	9,113,644	26.2	2,633,557	7.6	2,421,653	7.0
Washington	5,894,121	662,148	11.2	33,483,319	7,667,136	22.9	3,317,061	9.9	2,060,581	6.2
West Virginia	1,808,344	276,895	15.3	8,711,374	2,147,891	24.7	552,273	6.3	355,278	4.1
Wisconsin	5,363,675	702,553	13.1	30,863,527	7,792,624	25.2	1,839,150	6.0	2,154,092	7.0
Wyoming	493,782	57,693	11.7	3,331,018	755,735	22.7	463,859	13.9	197,297	5.9

Source: (population data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table P12)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.
(expenditure data) U.S. Census Bureau. *Federal, State, and Local Governments - 2000 Government Finance Data (Summary File)* [Data file]. Retrieved from http://www.census.gov/govs/www/state00.html.

Ch. 2: Tax efforts relative to personal income vary by state

Per Capita Tax Revenue as a Percentage of per Capita Personal Income, 2000

	Per Capita Total Tax Revenue	Per Capita Personal Income	Tax as % of Income
United States	**3,126**	**29,760**	**10.5**
Alabama	2,125	23,694	9.0
Alaska	3,700	29,960	12.4
Arizona	2,654	25,361	10.5
Arkansas	2,248	22,000	10.2
California	3,584	32,363	11.1
Colorado	3,127	33,060	9.5
Connecticut	4,622	41,446	11.2
Delaware	3,379	31,092	10.9
District of Columbia	5,640	39,970	14.1
Florida	2,661	28,366	9.4
Georgia	2,890	28,103	10.3
Hawaii	3,389	28,354	12.0
Idaho	2,582	23,987	10.8
Illinois	3,257	32,297	10.1
Indiana	2,707	27,010	10.0
Iowa	2,773	26,540	10.4
Kansas	2,844	27,439	10.4
Kentucky	2,532	24,258	10.4
Louisiana	2,441	23,185	10.5
Maine	3,364	25,732	13.1
Maryland	3,481	34,060	10.2
Massachusetts	3,806	38,034	10.0
Michigan	3,180	29,408	10.8
Minnesota	3,729	32,231	11.6
Mississippi	2,227	20,920	10.6
Missouri	2,574	27,493	9.4
Montana	2,375	22,961	10.3
Nebraska	2,917	27,781	10.5
Nevada	3,011	29,794	10.1
New Hampshire	2,683	33,266	8.1
New Jersey	3,928	37,734	10.4
New Mexico	2,655	21,788	12.2
New York	4,600	35,041	13.1
North Carolina	2,697	26,939	10.0
North Dakota	2,744	24,990	11.0
Ohio	3,020	28,130	10.7
Oklahoma	2,401	24,007	10.0
Oregon	2,773	27,836	10.0
Pennsylvania	2,983	29,759	10.0
Rhode Island	3,280	29,257	11.2
South Carolina	2,401	24,209	9.9
South Dakota	2,313	25,815	9.0
Tennessee	2,205	26,290	8.4
Texas	2,540	27,992	9.1
Utah	2,665	23,410	11.4
Vermont	3,102	27,465	11.3
Virginia	3,012	31,210	9.7
Washington	3,206	31,605	10.1
West Virginia	2,408	21,821	11.0
Wisconsin	3,478	28,389	12.3
Wyoming	3,060	27,941	11.0

Source: (Tax data) Nelson A. Rockefeller Institute of Government. *Census Bureau Revenue Data Fiscal Year 2000* [Data file] Retrieved from the Gateway to State and Local Government Information Web site, http://stateandlocalgateway.rockinst.org/.

(Income data) U.S. Bureau of Economic Analysis. *Annual State Personal Income (Per Capita Personal Income Table)* [Data file] Retrieved from www.bea.gov.

Ch. 2: Budget priorities are not directed entirely by the age distribution in the state

Proportion of Budget Directed Towards Education, Health Care, and Polic and Corrections Expenditures, 2000

	Total Population	Population 65 +		Total Expenditures	Education		Health		Police and Corrections	
		Number	Percent		Number	Percent	Number	Percent	Number	Percent
United States	281,421,906	34,991,753	12.4	1,506,796,694	365,180,872	24.2	127,341,578	8.5	105,603,510	7.0
Alabama	4,447,100	579,798	13.0	22,062,478	4,960,858	22.5	3,634,923	16.5	1,060,235	4.8
Alaska	626,932	35,699	5.7	7,712,441	1,334,885	17.3	235,697	3.1	351,961	4.6
Arizona	5,130,632	667,839	13.0	23,262,124	5,113,945	22.0	1,374,270	5.9	2,051,134	8.8
Arkansas	2,673,400	374,019	14.0	11,058,961	2,605,399	23.6	970,287	8.8	679,565	6.1
California	33,871,648	3,595,658	10.6	198,296,453	43,135,742	21.8	18,054,900	9.1	15,874,073	8.0
Colorado	4,301,261	416,073	9.7	22,530,740	5,183,401	23.0	1,340,885	6.0	1,650,402	7.3
Connecticut	3,405,565	470,183	13.8	21,419,546	5,218,085	24.4	1,596,011	7.5	1,235,819	5.8
Delaware	783,600	101,726	13.0	4,691,627	1,005,097	21.4	278,556	5.9	394,378	8.4
District of Columbia	572,059	69,898	12.2	5,151,970	888,947	17.3	633,562	12.3	634,007	12.3
Florida	15,982,378	2,807,597	17.6	75,290,415	16,808,361	22.3	7,307,215	9.7	7,011,065	9.3
Georgia	8,186,453	785,275	9.6	38,077,731	10,594,876	27.8	3,554,082	9.3	2,654,737	7.0
Hawaii	1,211,537	160,601	13.3	7,306,102	1,144,959	15.7	600,518	8.2	376,521	5.2
Idaho	1,293,953	145,916	11.3	5,827,839	1,405,863	24.1	512,378	8.8	398,481	6.8
Illinois	12,419,293	1,500,025	12.1	64,405,935	16,465,749	25.6	4,381,471	6.8	4,815,908	7.5
Indiana	6,080,485	752,831	12.4	28,744,013	7,351,414	25.6	2,603,680	9.1	1,569,730	5.5
Iowa	2,926,324	436,213	14.9	15,598,772	3,621,038	23.2	1,678,154	10.8	724,433	4.6
Kansas	2,688,418	356,229	13.3	12,884,531	3,081,647	23.9	934,282	7.3	779,028	6.0
Kentucky	4,041,769	504,793	12.5	19,020,312	3,948,267	20.8	1,097,292	5.8	1,098,704	5.8
Louisiana	4,468,976	516,929	11.6	22,277,007	4,723,642	21.2	3,374,965	15.1	1,609,178	7.2
Maine	1,274,923	183,402	14.4	6,963,637	1,670,848	24.0	397,424	5.7	287,128	4.1
Maryland	5,296,486	599,307	11.3	27,446,473	6,719,105	24.5	1,294,507	4.7	2,224,094	8.1
Massachusetts	6,349,097	860,162	13.5	37,950,923	8,710,178	23.0	2,245,222	5.9	2,273,364	6.0
Michigan	9,938,444	1,219,018	12.3	54,812,156	15,094,920	27.5	4,178,994	7.6	3,645,255	6.7
Minnesota	4,919,479	594,266	12.1	31,166,332	7,163,686	23.0	1,826,127	5.9	1,464,824	4.7
Mississippi	2,844,658	343,523	12.1	13,932,362	2,939,690	21.1	2,113,607	15.2	695,727	5.0
Missouri	5,595,211	755,379	13.5	24,820,544	6,474,946	26.1	2,166,733	8.7	1,557,831	6.3
Montana	902,195	120,949	13.4	4,522,971	1,036,922	22.9	342,768	7.6	260,539	5.8
Nebraska	1,711,263	232,195	13.6	8,417,279	2,068,284	24.6	521,291	6.2	466,702	5.5
Nevada	1,998,257	218,929	11.0	9,761,639	2,308,689	23.7	737,023	7.6	1,010,680	10.4
New Hampshire	1,235,786	147,970	12.0	5,663,818	1,528,031	27.0	170,248	3.0	302,254	5.3
New Jersey	8,414,350	1,113,136	13.2	47,308,918	14,861,725	31.4	2,331,364	4.9	3,711,570	7.8
New Mexico	1,819,046	212,225	11.7	10,098,749	2,133,425	21.1	812,038	8.0	697,604	6.9
New York	18,976,457	2,448,352	12.9	140,646,445	33,237,694	23.6	11,567,716	8.2	10,109,182	7.2
North Carolina	8,049,313	969,048	12.0	40,434,442	9,099,218	22.5	5,536,489	13.7	2,539,883	6.3
North Dakota	642,200	94,478	14.7	3,673,683	742,408	20.2	90,735	2.5	108,612	3.0
Ohio	11,353,140	1,507,757	13.3	57,649,864	14,494,833	25.1	4,962,512	8.6	4,062,244	7.0
Oklahoma	3,450,654	455,950	13.2	13,808,387	3,811,679	27.6	1,324,232	9.6	1,029,656	7.5
Oregon	3,421,399	438,177	12.8	20,161,135	4,223,664	20.9	1,950,878	9.7	1,443,311	7.2
Pennsylvania	12,281,054	1,919,165	15.6	66,028,345	16,353,408	24.8	3,945,863	6.0	4,442,962	6.7
Rhode Island	1,048,319	152,402	14.5	5,586,083	1,346,401	24.1	277,655	5.0	350,420	6.3
South Carolina	4,012,012	485,333	12.1	20,259,774	4,830,207	23.8	3,016,103	14.9	1,211,787	6.0
South Dakota	754,844	108,131	14.3	3,443,532	862,172	25.0	150,251	4.4	169,101	4.9
Tennessee	5,689,283	703,311	12.4	25,272,358	5,699,080	22.6	2,738,817	10.8	1,544,238	6.1
Texas	20,851,820	2,072,532	9.9	95,761,974	28,404,620	29.7	8,853,537	9.2	6,959,691	7.3
Utah	2,233,169	190,222	8.5	11,013,141	2,414,295	21.9	740,996	6.7	732,387	6.7
Vermont	608,827	77,510	12.7	3,455,980	881,539	25.5	79,420	2.3	144,204	4.2
Virginia	7,078,515	792,333	11.2	34,727,515	9,113,644	26.2	2,633,557	7.6	2,421,653	7.0
Washington	5,894,121	662,148	11.2	33,483,319	7,667,136	22.9	3,317,061	9.9	2,060,581	6.2
West Virginia	1,808,344	276,895	15.3	8,711,374	2,147,891	24.7	552,273	6.3	355,278	4.1
Wisconsin	5,363,675	702,553	13.1	30,863,527	7,792,624	25.2	1,839,150	6.0	2,154,092	7.0
Wyoming	493,782	57,693	11.7	3,331,018	755,735	22.7	463,859	13.9	197,297	5.9

Source: (population data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table P12)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.
(expenditure data) U.S. Census Bureau. *Federal, State, and Local Governments - 2000 Government Finance Data (Summary File)* [Data file]. Retrieved from http://www.census.gov/govs/www/state00.html.

Median Household Income of Householders Age 65 and Older, 1967 to 2001

	Median Household Income (in 2001 dollars)
1967	$12,396
1968	$13,732
1969	$13,776
1970	$13,810
1971	$14,413
1972	$15,288
1973	$15,817
1974	$16,617
1975	$16,196
1976	$16,351
1977	$16,363
1978	$17,502
1979	$17,802
1980	$17,867
1981	$18,420
1982	$19,389
1983	$19,757
1984	$20,752
1985	$20,797
1986	$21,334
1987	$21,523
1988	$21,456
1989	$21,742
1990	$22,136
1991	$21,515
1992	$21,187
1993	$21,414
1994	$21,379
1995	$22,027
1996	$21,846
1997	$22,834
1998	$23,566
1999	$24,231
2000	$23,727
2001	$23,118

Source: U.S. Census Bureau. *Current Population Survey, Historical Income Tables - Households (Table H-10)* . [Data file] Retrieved from http://www.census.gov/hhes/income/histinc/histinctb.html.

Ch. 3: Poverty rates, particularly among older people, have declined dramatically, in recent decades

Poverty Rate by Age, 1959 to 2001

	UNDER 18 YEARS			18 TO 64 YEARS			65 YEARS AND OLDER		
	Total (number in thousands)	Number	Percent	Total (number in thousands)	Number	Percent	Total (number in thousands)	Number	Percent
1959	64,315	17,552	27.3	96,685	16,457	17.0	15,557	5,481	35.2
1966	70,218	12,389	17.6	105,241	11,007	10.5	17,929	5,114	28.5
1967	70,408	11,656	16.6	107,024	10,725	10.0	18,240	5,388	29.5
1968	70,385	10,954	15.6	108,684	9,803	9.0	18,559	4,632	25.0
1969	69,090	9,691	14.0	111,528	9,669	8.7	18,899	4,787	25.3
1970	69,159	10,440	15.1	113,554	10,187	9.0	19,470	4,793	24.6
1971	68,816	10,551	15.3	115,911	10,735	9.3	19,827	4,273	21.6
1972	67,930	10,284	15.1	117,957	10,438	8.8	20,117	3,738	18.6
1973	66,959	9,642	14.4	120,060	9,977	8.3	20,602	3,354	16.3
1974	66,134	10,156	15.4	122,101	10,132	8.3	21,127	3,085	14.6
1975	65,079	11,104	17.1	124,122	11,456	9.2	21,662	3,317	15.3
1976	64,028	10,273	16.0	126,175	11,389	9.0	22,100	3,313	15.0
1977	63,137	10,288	16.2	128,262	11,316	8.8	22,468	3,177	14.1
1978	62,311	9,931	15.9	130,169	11,332	8.7	23,175	3,233	14.0
1979	63,375	10,377	16.4	135,333	12,014	8.9	24,194	3,682	15.2
1980	62,914	11,543	18.3	137,428	13,858	10.1	24,686	3,871	15.7
1981	62,449	12,505	20.0	139,477	15,464	11.1	25,231	3,853	15.3
1982	62,345	13,647	21.9	141,328	17,000	12.0	25,738	3,751	14.6
1983	62,334	13,911	22.3	143,052	17,767	12.4	26,313	3,625	13.8
1984	62,447	13,420	21.5	144,551	16,952	11.7	26,818	3,330	12.4
1985	62,876	13,010	20.7	146,396	16,598	11.3	27,322	3,456	12.6
1986	62,948	12,876	20.5	147,631	16,017	10.8	27,975	3,477	12.4
1987	63,294	12,843	20.3	149,201	15,815	10.6	28,487	3,563	12.5
1988	63,747	12,455	19.5	150,761	15,809	10.5	29,022	3,481	12.0
1989	64,144	12,590	19.6	152,282	15,575	10.2	29,566	3,363	11.4
1990	65,049	13,431	20.6	153,502	16,496	10.7	30,093	3,658	12.2
1991	65,918	14,341	21.8	154,684	17,586	11.4	30,590	3,781	12.4
1992	68,440	15,294	22.3	157,680	18,793	11.9	30,430	3,928	12.9
1993	69,292	15,727	22.7	159,208	19,781	12.4	30,779	3,755	12.2
1994	70,020	15,289	21.8	160,329	19,107	11.9	31,267	3,663	11.7
1995	70,566	14,665	20.8	161,508	18,442	11.4	31,658	3,318	10.5
1996	70,650	14,463	20.5	163,691	18,638	11.4	31,877	3,428	10.8
1997	71,069	14,113	19.9	165,329	18,085	10.9	32,082	3,376	10.5
1998	71,338	13,467	18.9	167,327	17,623	10.5	32,394	3,386	10.5
1999	71,731	12,109	16.9	169,141	16,982	10.0	32,621	3,167	9.7
2000	71,741	11,587	16.2	173,638	16,671	9.6	33,566	3,323	9.9
2001	72,021	11,733	16.3	175,685	17,760	10.1	33,769	3,414	10.1

Source: U.S. Census Bureau. *Current Population Survey, Historical Poverty Tables - People (Table 3)* [Data file] Retrieved from http://www.census.gov/hhes/poverty/histpov/perindex.html.

Ch. 3: Poverty rates vary by state

Poverty Rates by Age and by State, 2000

	Under Age 18			Age 18 to 64			Age 65 and Older				
	Total	Below Poverty	% Below Poverty	Total	Below Poverty	% Below Poverty	Total	Below Poverty	% Below Poverty	Within 200% of Poverty	% Within 200% of Poverty
	(number)	(number)	(percent)	(number)	(number)	(percent)	(number)	(number)	(percent)	(number)	(percent)
Alabama	1,108,727	237,881	21.5	2,670,787	373,940	14.0	555,405	86,276	15.5	140,199	25.2
Alaska	186,793	22,041	11.8	391,867	33,231	8.5	34,301	2,330	6.8	6,015	17.5
Arizona	1,337,519	257,710	19.3	3,029,941	386,222	12.7	653,778	54,737	8.4	124,304	19.0
Arkansas	669,721	146,321	21.8	1,575,790	216,360	13.7	354,606	49,096	13.8	94,241	26.6
California	9,032,977	1,757,100	19.5	20,597,290	2,668,619	13.0	3,469,777	280,411	8.1	710,455	20.5
Colorado	1,080,022	121,614	11.3	2,723,474	237,677	8.7	398,644	29,661	7.4	75,932	19.0
Connecticut	828,171	85,908	10.4	2,032,324	142,788	7.0	439,921	30,818	7.0	78,535	17.9
Delaware	190,810	23,405	12.3	471,235	38,863	8.2	97,072	7,633	7.9	16,813	17.3
District of Columbia	111,535	35,367	31.7	363,644	63,246	17.4	66,478	10,887	16.4	11,963	18.0
Florida	3,566,615	627,997	17.6	9,318,632	1,077,991	11.6	2,720,120	246,641	9.1	538,226	19.8
Georgia	2,132,401	365,406	17.1	5,072,594	566,159	11.2	754,654	102,228	13.5	172,871	22.9
Hawaii	288,057	40,542	14.1	732,746	73,929	10.1	157,992	11,683	7.4	22,968	14.5
Idaho	362,632	51,868	14.3	759,929	85,229	11.2	140,644	11,635	8.3	34,455	24.5
Illinois	3,187,490	456,901	14.3	7,492,053	717,126	9.6	1,416,418	117,931	8.3	274,576	19.4
Indiana	1,543,014	187,801	12.2	3,643,912	317,396	8.7	707,369	54,287	7.7	163,125	23.1
Iowa	720,127	79,247	11.0	1,700,577	147,643	8.7	403,731	31,118	7.7	92,498	22.9
Kansas	701,255	83,957	12.0	1,573,513	147,032	9.3	330,661	26,840	8.1	68,642	20.8
Kentucky	978,235	203,547	20.8	2,472,272	350,072	14.2	476,540	67,477	14.2	126,306	26.5
Louisiana	1,200,361	319,670	26.6	2,644,159	449,750	17.0	489,574	81,693	16.7	127,479	26.0
Maine	294,132	40,171	13.7	771,763	77,451	10.0	174,998	17,879	10.2	46,652	26.7
Maryland	1,330,780	141,877	10.7	3,260,619	247,945	7.6	572,977	48,854	8.5	94,953	16.6
Massachusetts	1,474,716	177,383	12.0	3,856,722	324,603	8.4	807,006	71,435	8.9	168,365	20.9
Michigan	2,545,394	352,935	13.9	5,984,148	572,554	9.6	1,171,080	96,116	8.2	243,789	20.8
Minnesota	1,266,622	121,691	9.6	2,973,384	213,380	7.2	554,138	45,405	8.2	116,769	21.1
Mississippi	763,754	206,450	27.0	1,661,122	280,390	16.9	325,801	61,239	18.8	86,665	26.6
Missouri	1,400,833	220,556	15.7	3,321,043	346,859	10.4	711,417	70,476	9.9	163,994	23.1
Montana	225,512	42,912	19.0	538,918	75,074	13.9	114,359	10,369	9.1	28,338	24.8
Nebraska	441,774	54,477	12.3	1,001,979	89,407	8.9	216,774	17,385	8.0	48,598	22.4
Nevada	499,268	69,777	14.0	1,249,615	120,624	9.7	214,065	15,284	7.1	40,092	18.7
New Hampshire	303,380	23,635	7.8	756,864	44,903	5.9	139,078	9,992	7.2	29,068	20.9
New Jersey	2,055,089	227,754	11.1	5,113,517	388,578	7.6	1,063,982	83,336	7.8	185,975	17.5
New Mexico	500,345	125,218	25.0	1,077,971	177,374	16.5	205,591	26,341	12.8	46,425	22.6
New York	4,581,111	915,710	20.0	11,535,239	1,512,156	13.1	2,333,549	264,336	11.3	487,959	20.9
North Carolina	1,932,359	311,053	16.1	4,948,841	525,366	10.6	924,128	122,248	13.2	214,830	23.2
North Dakota	158,651	22,163	14.0	373,185	41,568	11.1	87,361	9,726	11.1	20,975	24.0
Ohio	2,838,338	408,685	14.4	6,786,584	646,271	9.5	1,422,065	115,742	8.1	307,816	21.6
Oklahoma	875,348	171,929	19.6	2,031,310	271,566	13.4	429,566	47,740	11.1	107,553	25.0
Oregon	825,945	121,460	14.7	2,098,263	235,160	11.2	423,459	32,120	7.6	91,591	21.6
Pennsylvania	2,869,781	421,745	14.7	7,200,849	718,277	10.0	1,809,320	164,095	9.1	434,886	24.0
Rhode Island	243,838	41,162	16.9	622,597	64,233	10.3	143,565	15,153	10.6	34,193	23.8
South Carolina	994,348	187,275	18.8	2,423,134	295,906	12.2	465,847	64,688	13.9	109,817	23.6
South Dakota	198,003	33,965	17.2	428,921	50,736	11.8	100,501	11,199	11.1	24,318	24.2
Tennessee	1,375,510	247,397	18.0	3,496,315	409,407	11.7	668,071	89,985	13.5	164,364	24.6
Texas	5,797,203	1,189,935	20.5	12,523,825	1,676,502	13.4	1,966,272	251,172	12.8	441,887	22.5
Utah	708,295	71,765	10.1	1,302,926	123,868	9.5	183,813	10,695	5.8	32,502	17.7
Vermont	145,248	16,595	11.4	369,450	32,694	8.8	73,355	6,217	8.5	16,986	23.2
Virginia	1,707,909	209,532	12.3	4,382,588	375,564	8.6	753,875	71,545	9.5	146,004	19.4
Washington	1,481,680	202,891	13.7	3,643,873	361,512	9.9	639,648	47,967	7.5	115,433	18.0
West Virginia	394,818	96,096	24.3	1,103,289	188,143	17.1	265,759	31,555	11.9	74,703	28.1
Wisconsin	1,342,950	150,166	11.2	3,205,840	252,127	7.9	662,813	49,245	7.4	147,133	22.2
Wyoming	125,865	18,215	14.5	298,990	31,709	10.6	54,630	4,853	8.9	12,467	22.8

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table PCT50)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Penetration of Home Equity Conversion Mortgage Loans by State

	Number of HECM Loans Orginiated by October 1999	Homeowners Age 65+ in 1990 (in thousands)	Number of HECM Loans Orginated per 1,000 Elderly Homeowners
Utah	1,083	84	12.9
Colorado	2,030	164	12.4
District of Colun	344	30	11.5
Rhode Island	590	60	9.9
Washington	1,758	289	6.1
Idaho	360	66	5.4
Connecticut	1,010	200	5.0
Nevada	278	57	4.9
Alaska	47	11	4.3
New Jersey	1,973	467	4.2
Arizona	1,032	251	4.1
Oregon	815	200	4.1
Maryland	974	243	4.0
Montana	223	56	4.0
Vermont	126	32	3.9
New York	3,442	881	3.9
New Hampshire	220	56	3.9
Hawaii	207	53	3.9
California	5,586	1,451	3.9
Virginia	1,239	334	3.7
Delaware	148	42	3.5
New Mexico	301	88	3.4
Illinois	2,151	698	3.1
Wyoming	70	26	2.7
Maine	192	77	2.5
Louisiana	598	254	2.4
Oklahoma	546	237	2.3
Pennsylvania	2,094	912	2.3
Minnesota	581	267	2.2
North Carolina	895	423	2.1
Indiana	694	362	1.9
Wisconsin	589	311	1.9
Georgia	523	335	1.6
Ohio	1,079	706	1.5
Michigan	791	576	1.4
Florida	1,657	1,241	1.3
Kansas	215	182	1.2
Missouri	400	362	1.1
Arkansas	204	189	1.1
Tennessee	334	325	1.0
South Carolina	196	219	0.9
Nebraska	84	116	0.7
West Virginia	108	153	0.7
Kentucky	154	252	0.6
Iowa	131	220	0.6
Massachusetts	198	341	0.6
Alabama	165	285	0.6
Mississippi	95	183	0.5
South Dakota	25	49	0.5
North Dakota	18	44	0.4
Texas	0	906	0.0

Source: Rodda, D.T., Herbert, C. & Lam H-K. (2000). *Evaluation of the FHA Home Equity Conversion Mortgage Insurance Demonstration - Final Report*. Washington, DC: Abt Associates Inc.
Note: Home Equity conversions were not possible in Texas until 2000.

State Income Tax Treatment of Social Security Benefits and Pension Income, 2000

	Is Social Security Tax Exempt?	Private Exemption	Military Exemption	Federal Exemption	State and Local Exemption	Age Minimum for Pension Exclusions?	Income Restrictions for Pension
Alabama	Y	None/Full	Full	Full	Full	N	N
Arizona	Y	None	$2,500	$2,500	$2,500	N	N
Arkansas	Y	$6,000	$6,000	$6,000	$6,000	N	N
California	Y	None	None	None	None	N/A	N/A
Colorado	N	$24,000/$20,000	$24,000/$20,000	$24,000/$20,000	$24,000/$20,000	Y	N
Connecticut	N	None	None	None	None	N/A	N/A
Delaware	Y	$12,000/$2,000	$12,000/$2,000	$12,000/$2,000	$12,000/$2,000	N	N
District of Columbia	Y	None	$3,000	$3,000	$3,000	Y	N
Georgia	Y	See Endnote	See Endnote	See Endnote	See Endnote	Y	N
Hawaii	Y	Full/Part	Full	Full	Full	N	N
Idaho	Y	None	$17,196	$17,196	$17,196	Y	N
Illinois	Y	Full	Full	Full	Full	N	N
Indiana	Y	None	$2,000	$2,000	None	Y	N
Iowa	N	$5,000	$5,000	$5,000	$5,000	Y	N
Kansas	N	None	Full	Full	Full	N	N
Kentucky	Y	$36,414	See Endnote	See Endnote	See Endnote	N	N
Louisianna	Y	$6,000	Full	Full	Full	Y	N
Maine	Y	$6,000	$6,000	$6,000	$6,000	N	N
Maryland	Y	$16,500	$16,500 to $19,000	$16,500	$16,500	Y	Y
Massachusetts	Y	None	Full	Full	Full	N	N
Michigan	Y	$34,920	Full	Full	Full	N	N
Minnisota	N	See Endnote	See Endnote	See Endnote	See Endnote	Y	Y
Mississippi	Y	Full	Full	Full	Full	N	N
Missouri	N	$4,000	$6,000	$6,000	$6,000	N	Y
Montana	N	$3,600	$3,600	$3,600	$3,600	N	Y
Nebraska	N	None	None	None	None	N/A	N/A
New Jersey	Y	$9,374	Full	$9,374	$9,374	Y	N
New Mexico	N	See Endnote	See Endnote	See Endnote	See Endnote	Y	Y
New York	Y	$20,000	Full	Full	Full	Y	N
North Carolina	Y	$2,000	Full/$4,000	Full/$4,000	Full/$4,000	N	N
North Dakota	N	None	$5,000	$5,000	$5,000/None	Y	N
Ohio	Y	See Endnote	See Endnote	See Endnote	See Endnote	See Endnote	See Endnote
Oklahoma	Y	$4,400	$5,500	$5,500	$5,500	Y	Y
Oregon	Y	See Endnote	See Endnote	See Endnote	See Endnote	See Endnote	See Endnote
Pennsylvania	Y	Full	Full	Full	Full		N
Rhode Island	N	None	None	None	None	N/A	N/A
South Carolina	Y	$3,000/$10,000	$3,000/$10,000	$3,000/$10,000	$3,000/$10,000	N	N
Utah	N	$4,800/$7,500	$4,800/$7,500	$4,800/$7,500	$4,800/$7,500	N	Y
Vermont	N	None	None	None	None	N/A	N/A
Virginia	Y	See Endnote	See Endnote	See Endnote	See Endnote	See Endnote	See Endnote
West Virginia	N	None	$2,000	$2,000	Full/$2,000	N	N
Wisconsin	N	None	None/Full	None/Full	None/Full	N	N

Source: Baer, D. (2001). *State Taxation of Social Security and Pensions in 2000*. (Issue Brief No. 55). Washington DC: Public Policy Institute, AARP.
Note: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming are excluded beacause they have no personal income taxes and ewHampshire and Tennesse are excluded because they have limited income taxes.

Supplemental Health Insurance Coverage

	Medicare Beneficiares with Medicaid (%), 1997 to 1999	Medicare Beneficiares with Employer Coverage (%), 1997 to 1999	Meicare Beneficiares with Individual Private Insurance (%), 1997 to 1999
Alabama	11.9	36.2	31.8
Alaska	N/A	34.6	N/A
Arizona	7.5	33.8	21.3
Arkansas	16.4	21.4	37.5
California	18.3	31.5	17.9
Colorado	15.8	37.6	29.1
Connecticut	6.8	35.4	30.0
Delaware	N/A	46.9	18.7
District of Columbia	21.1	42.6	12.1
Florida	11.8	27.4	28.1
Georgia	12.5	32.0	23.9
Hawaii	N/A	54.1	18.8
Idaho	8.9	32.6	44.5
Illinois	7.6	33.2	36.6
Indiana	N/A	36.5	41.0
Iowa	7.3	28.6	52.1
Kansas	10.7	24.1	55.9
Kentucky	11.6	37.1	29.5
Louisianna	21.0	28.8	19.8
Maine	18.1	34.1	34.5
Maryland	10.3	46.0	20.7
Massachusetts	13.4	33.1	18.4
Michigan	11.4	52.8	22.7
Minnesota	12.5	27.9	45.8
Mississippi	28.1	19.2	35.8
Missouri	8.4	31.5	41.2
Montana	11.9	26.3	50.4
Nebraska	8.2	20.7	49.5
Nevada	11.7	27.1	26.1
New Hampshire	9.9	34.2	27.8
New Jersey	11.2	34.4	27.5
New Mexico	15.3	32.6	20.9
New York	17.7	36.1	19.3
North Carolina	13.6	28.5	32.8
North Dakota	6.6	19.9	58.4
Ohio	8.4	42.2	27.8
Oklahoma	10.5	32.7	36.7
Oregon	14.3	28.0	45.3
Pennsylvania	10.9	30.9	35.9
Rhode Island	14.9	23.1	39.8
South Carolina	17.8	33.9	22.3
South Dakota	13.5	19.1	54.1
Tennessee	22.9	31.6	30.2
Texas	15.5	26.4	25.7
Utah	N/A	46.6	23.9
Vermont	20.4	27.0	44.0
Virginia	9.0	36.4	25.9
Washington	16.6	32.0	39.1
West Virginia	11.8	44.3	26.2
Wisconsin	12.7	38.4	34.9
Wyoming	10.7	30.0	37.5

Source: AARP, Public Policy Institute. (2002). *Reforming the Health Care System: State Profiles 2001* . Washington DC: Author.

Proportion of Adults at Risk for Health Problems Related to Being Overweight, by Age, 1995

	18 -24	25 - 34	35 - 34	45 - 54	55 - 64	65+
Alabama	18.3	25.5	33.8	38.3	47.7	34.7
Alaska	26.8	23.5	33.3	43.2	38.5	41.4
Arizona	8.3	19.0	32.4	35.9	31.3	26.0
Arkansas	25.1	27.5	32.2	30.0	39.7	33.2
California	17.7	25.3	27.6	33.2	37.8	28.8
Colorado	12.0	19.4	22.3	26.3	32.2	26.2
Connecticut	14.5	24.5	26.0	28.3	37.9	23.1
Delaware	15.2	22.6	33.2	37.9	44.0	34.5
District of Columbia	16.0	23.6	30.2	30.9	42.0	36.1
Florida	25.6	24.5	30.8	35.9	37.8	29.1
Georgia	12.9	27.3	32.4	34.6	34.6	29.2
Hawaii	14.9	22.6	25.2	26.0	25.6	18.4
Idaho	15.7	23.8	30.5	33.0	35.4	29.1
Illinois	15.9	25.9	30.7	42.0	43.7	29.4
Indiana	19.4	33.7	38.0	40.4	42.0	36.8
Iowa	16.6	27.5	31.8	44.4	36.5	33.9
Kansas	16.1	24.9	29.7	35.3	37.7	31.6
Kentucky	21.9	25.3	26.8	39.3	41.1	28.8
Louisiana	17.1	25.9	30.6	44.3	43.5	33.1
Maine	23.8	24.0	26.1	31.7	38.5	26.3
Maryland	18.5	25.3	29.3	40.2	35.9	32.2
Massachusetts	10.5	19.0	21.8	27.7	34.0	27.7
Michigan	19.1	27.4	29.6	44.1	46.4	31.2
Minnesota	16.3	26.6	30.6	33.3	41.1	29.6
Mississippi	17.3	32.3	35.8	40.0	37.0	32.5
Missouri	22.0	27.8	36.9	44.5	42.4	31.2
Montana	15.7	24.3	25.2	29.9	33.0	25.3
Nebraska	13.3	28.9	31.5	43.6	40.0	26.4
Nevada	13.8	21.8	30.1	37.1	30.1	30.9
New Hampshire	19.1	23.4	24.0	30.6	39.8	29.4
New Jersey	10.1	16.4	23.4	31.8	37.3	35.9
New Mexico	17.8	18.4	29.1	26.5	33.8	23.8
New York	15.5	21.3	31.0	40.6	40.0	27.3
North Carolina	23.3	24.1	32.4	38.3	40.0	27.6
North Dakota	11.0	29.6	32.4	39.2	40.3	34.9
Ohio	18.5	27.7	34.7	36.9	39.9	40.0
Oklahoma	12.6	22.3	26.5	35.1	32.0	21.7
Oregon	15.6	23.9	29.1	33.9	42.4	31.4
Pennsylvania	18.5	24.6	32.5	35.7	40.2	34.2
Rhode Island	16.6	20.4	28.6	29.9	31.9	27.6
South Carolina	18.2	31.9	31.0	32.4	41.4	29.8
South Dakota	14.3	29.0	29.4	34.4	44.1	32.2
Tennessee	20.2	26.9	39.4	39.1	33.5	29.9
Texas	16.5	25.2	36.2	41.0	34.4	24.5
Utah	10.8	21.2	26.6	40.2	35.6	26.1
Vermont	17.6	21.2	27.8	32.1	38.7	24.4
Virginia	21.1	21.9	34.0	40.3	34.6	30.8
Washington	14.0	22.9	28.3	31.8	33.6	27.7
West Virginia	15.4	32.9	40.8	33.2	39.0	29.6
Wisconsin	14.4	23.9	32.6	42.6	41.0	32.9
Wyoming	14.6	21.7	27.0	41.1	36.9	26.4

Source: National Center for Chronic Disease Prevention & Health Promotion. *Behavioral Risk Factor Surveillance System* [Data file]. Retrieved from http://apps.nccd.cdc.gov/brfss/.

Proportion of Adults at Risk for Health Problems Related to Being Overweight, by Age, 2001

	18 -24	25 - 34	35 - 34	45 - 54	55 - 64	65+
Alabama	38.3	57.0	64.2	73.8	71.3	62.1
Alaska	49.9	64.3	60.0	69.4	69.5	68.6
Arizona	36.8	54.2	60.1	63.4	62.2	55.7
Arkansas	42.0	58.1	62.5	68.1	65.7	58.2
California	38.4	55.7	63.9	65.7	68.7	59.5
Colorado	28.9	47.6	55.8	57.4	58.5	54.4
Connecticut	37.9	50.8	56.2	64.2	62.5	55.0
Delaware	38.1	56.1	62.5	65.3	72.8	58.4
District of Columbia	29.3	44.4	54.4	58.2	68.8	56.4
Florida	35.3	50.6	54.7	63.2	67.4	57.1
Georgia	40.5	58.4	61.4	66.4	71.4	56.7
Hawaii	40.6	54.7	55.1	54.8	57.6	42.0
Idaho	32.4	58.0	60.9	70.7	69.9	59.8
Illinois	36.4	54.6	59.4	65.0	70.5	63.3
Indiana	37.9	53.6	63.7	68.4	67.6	65.4
Iowa	35.2	55.9	60.4	69.1	72.9	63.5
Kansas	38.1	53.7	59.3	66.2	62.0	59.7
Kentucky	43.6	60.7	64.8	69.9	68.4	61.5
Louisiana	35.9	57.5	61.9	68.8	72.3	65.7
Maine	48.0	52.9	56.9	69.6	67.9	56.4
Maryland	37.2	52.9	58.6	63.4	64.8	59.8
Massachusetts	34.9	49.1	57.8	60.7	65.9	56.3
Michigan	33.4	54.2	61.5	69.4	71.0	67.6
Minnesota	42.6	55.6	60.9	66.8	73.4	62.2
Mississippi	48.0	62.4	69.4	70.1	69.4	63.0
Missouri	34.5	53.8	61.7	68.8	69.1	64.4
Montana	32.4	52.3	60.2	64.4	67.6	58.1
Nebraska	38.2	53.7	60.8	68.8	72.4	59.8
Nevada	41.3	49.3	52.5	68.6	69.5	55.3
New Hampshire	36.7	48.6	56.6	65.3	68.1	59.7
New Jersey	36.3	52.6	56.1	66.0	70.1	61.4
New Mexico	31.4	59.3	61.5	64.3	66.3	54.7
New York	33.8	47.3	60.4	63.6	64.6	61.5
North Carolina	41.4	54.7	62.4	67.3	68.2	56.2
North Dakota	47.7	55.5	63.3	67.6	69.7	65.5
Ohio	38.3	56.4	64.7	64.2	68.6	65.3
Oklahoma	40.6	59.6	64.1	67.6	73.0	62.8
Oregon	35.0	55.1	62.0	64.3	68.3	57.9
Pennsylvania	35.8	55.8	60.1	70.1	70.0	64.7
Rhode Island	37.7	48.5	58.5	61.8	66.7	62.0
South Carolina	37.5	61.8	61.2	67.6	66.9	61.7
South Dakota	40.1	53.2	62.0	67.5	71.9	61.9
Tennessee	36.3	57.0	64.1	67.8	65.7	56.9
Texas	39.6	60.0	65.6	68.0	71.8	59.9
Utah	35.8	47.5	55.3	67.8	72.0	56.3
Vermont	25.5	51.0	52.8	57.7	65.1	59.3
Virginia	38.5	55.1	58.3	65.8	66.3	59.5
Washington	37.1	48.8	58.4	63.1	65.0	60.6
West Virginia	44.7	57.5	67.0	70.5	68.7	65.5
Wisconsin	40.9	51.7	59.6	66.3	71.1	62.9
Wyoming	28.5	55.6	59.9	62.5	63.3	56.6

Source: National Center for Chronic Disease Prevention & Health Promotion. *Behavioral Risk Factor Surveillance System* [Data file]. Retrieved from http://apps.nccd.cdc.gov/brfss/.
Notes: 1995 data is not available for the District of Columiba so 1996 data was used. At risk for health problems related to being overweight is defined as having a body mass index (BMI) of 27.8 for men and 27.3 for women.

Proportion of the Population Age 65 and Older Who Did Not Get Flu Shots

State	1993	1995	1997	1999	2001	2002
United States	49.1	40.0	34.1	32.6	33.8	31.5
Alabama	59.6	54.9	37.4	35.4	34.1	35.2
Alaska	46.5	50.2	41.7	40.2	37.2	30.5
Arizona	33.8	34.7	27.1	28.7	38.2	30.3
Arkansas	47.5	39.0	38.9	32.7	36.8	31.0
California	45.4	40.0	34.5	27.8	31.1	28.5
Colorado	35.4	33.3	25.6	25.2	22.6	26.7
Connecticut	45.0	42.8	31.4	32.3	32.4	28.5
Delaware	45.0	42.8	31.4	32.3	32.4	28.5
District of Columbia	70.4	N/A	45.7	44.2	44.5	41.2
Florida	53.4	38.3	37.7	36.7	45.1	43.1
Georgia	55.1	53.0	41.5	43.0	37.8	40.7
Hawaii	42.9	37.7	28.9	25.9	21.0	26.1
Idaho	35.6	35.8	33.6	31	34.9	34.9
Illinois	54.2	42.1	32.2	32.5	34.9	34.9
Indiana	52.4	40.8	37.5	33.8	34.3	33.7
Iowa	50.3	36.3	30.3	30.4	27.2	26.5
Kansas	46.6	37.7	38.5	33.0	39.1	34.3
Kentucky	54.5	46.5	38.8	31.6	39.1	34.3
Louisiana	63.6	47.8	41.6	39.7	43.9	42.7
Maine	50.5	35.5	27.9	26.3	28.5	26.3
Maryland	50.5	41.7	36.6	37.4	32.7	34.1
Massachusetts	49.9	40.7	34.0	30.6	29.4	27.4
Michigan	52.1	43.3	36.4	30.0	39.6	32.3
Minnesota	49.0	36.8	31.0	36.0	29.9	23.4
Mississippi	57.0	43.0	38.9	37.2	38.2	37.0
Missouri	45.1	33.4	29.7	31.6	32.5	31.4
Montana	37.6	36.0	31.6	27.1	26.9	32.3
Nebraska	46.6	35.6	34.2	30.8	29.9	31.7
Nevada	55.9	47.5	43.5	37.8	36.7	39.7
New Hampshire	48.9	44.0	35.4	34.9	30.6	27.7
New Jersey	46.8	52.0	39.3	34.7	35.5	30.9
New Mexico	38.2	31.0	27.2	31.2	30.0	33.5
New York	54.1	44.1	35.5	36.2	37.5	35.4
North Carolina	48.9	47.5	35.4	35.8	33.9	31.8
North Dakota	50.9	42.6	35.2	32.8	30.0	26.1
Ohio	49.3	37.0	34.6	31.2	36.6	33.4
Oklahoma	41.5	38.9	30.7	28.2	27.3	27.3
Oregon	44.0	33.0	30.2	34.8	28.3	32.0
Pennsylvania	50.9	41.4	34.2	36.9	36.2	29.5
Rhode Island	48.6	33.4	32.3	24.2	27.4	26.4
South Carolina	52.2	48.9	25.7	30.1	33.8	30.6
South Dakota	52.3	39.9	34.4	26.4	25.9	25.8
Tennessee	53.9	36.8	30.9	34.5	34.4	28.4
Texas	42.9	43.3	32.0	30.2	38.2	39.0
Utah	45.2	29.8	33.9	24.9	31.3	28.9
Vermont	42.8	35.9	30.5	26.6	28.5	26.4
Virginia	53.6	47.5	32.3	34.3	34.7	34.7
Washington	46.5	33.3	29.8	31.1	27.5	35.0
West Virginia	50.2	46.8	41.8	37.1	38.3	34.2
Wisconsin	50.1	43.1	33.9	35.1	29.6	26.1
Wyoming		33.2	27.3	26.2	30.4	29.4

Source: National Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention. *Behavioral Risk Factor Surveillance System Online Prevalence Data, 1995-2002* [Data file]. Retrieved from http://apps.nccd.cdc.gov/brfss.

Note: Florida and Minnesota had the highest and lowet proportions, repectively of people age 65+ who did not get flu shots in 2002.

States Ranked by State Government Total Health Expenditures per Capita in Fiscal Year 2000

State	Amount	State	Amount
Alabama	$135	Montana	$240
Alaska	$241	Nebraska	$154
Arizona	$205	Nevada	$58
Arkansas	$109	New Hampshire	$109
California	$225	New Jersey	$91
Colorado	$73	New Mexico	$167
Connecticut	$148	New York	$189
Delaware	$277	North Carolina	$112
Florida	$170	North Dakota	$67
Georgia	$105	Ohio	$142
Hawaii	$329	Oklahoma	$111
Idaho	$77	Oregon	$147
Illinois	$168	Pennsylvania	$128
Indiana	$81	Rhode Island	$146
Iowa	$76	South Carolina	$162
Kansas	$130	South Dakota	$88
Kentucky	$104	Tennessee	$112
Louisiana	$107	Texas	$78
Maine	$220	Utah	$95
Maryland	$202	Vermont	$120
Massachusetts	$235	Virginia	$92
Michigan	$273	Washington	$218
Minnesota	$93	West Virginia	$84
Mississippi	$103	Wisconsin	$115
Missouri	$106	Wyoming	$175

Source: The Nelson A. Rockefeller Institute of Government. *State Rankings - Health Expenditures* [Data file]. Retrieved from the Gateway to State and Local Government Information Web site, http://stateandlocalgateway.rockinst.org.

Ch. 5: Current disability rates provide some indication of future demand for long-term care services

Proportions of People Age 65 and Older with Activity Limitations, 2000

State	Total civilian noninstitutional population 65+	Persons 65+ with activity limitations	
		Number	Percent of total population
U.S. Total (50 States+DC)	**33,346,626**	**3,183,840**	**9.5%**
Alabama	555,405	71,904	12.9%
Alaska	34,301	3,560	10.4%
Arizona	653,778	50,882	7.8%
Arkansas	354,606	43,519	12.3%
California	3,469,810	345,113	9.9%
Colorado	398,644	31,743	8.0%
Connecticut	439,935	36,350	8.3%
Delaware	97,072	7,227	7.4%
District of Columbia	66,478	7,413	11.2%
Florida	2,720,127	216,868	8.0%
Georgia	754,654	89,319	11.8%
Hawaii	157,997	13,640	8.6%
Idaho	140,644	11,698	8.3%
Illinois	1,416,418	129,097	9.1%
Indiana	707,369	64,661	9.1%
Iowa	403,731	28,386	7.0%
Kansas	330,661	27,096	8.2%
Kentucky	476,540	59,006	12.4%
Louisiana	489,574	60,916	12.4%
Maine	174,998	14,741	8.4%
Maryland	572,977	52,021	9.1%
Massachusetts	807,006	69,091	8.6%
Michigan	1,171,080	110,015	9.4%
Minnesota	554,138	38,812	7.0%
Mississippi	325,801	46,752	14.3%
Missouri	711,417	65,162	9.2%
Montana	114,359	7,844	6.9%
Nebraska	216,774	15,807	7.3%
Nevada	214,065	16,630	7.8%
New Hampshire	139,078	10,108	7.3%
New Jersey	1,063,982	93,994	8.8%
New Mexico	205,591	20,239	9.8%
New York	2,333,555	231,369	9.9%
North Carolina	924,128	104,763	11.3%
North Dakota	87,361	5,633	6.4%
Ohio	1,422,071	128,475	9.0%
Oklahoma	429,566	46,310	10.8%
Oregon	423,459	38,199	9.0%
Pennsylvania	1,809,320	154,460	8.5%
Rhode Island	143,565	11,281	7.9%
South Carolina	465,847	53,890	11.6%
South Dakota	100,501	6,724	6.7%
Tennessee	668,071	80,737	12.1%
Texas	1,966,272	219,321	11.2%
Utah	183,813	14,546	7.9%
Vermont	73,355	5,948	8.1%
Virginia	753,882	76,135	10.1%
Washington	639,648	59,936	9.4%
West Virginia	265,759	32,837	12.4%
Wisconsin	662,813	49,928	7.5%
Wyoming	54,630	3,734	6.8%

Source: U.S. Census Bureau. Census 2000 Summary File 3 (Table P41) [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Number of Additional Aides Needed in 2025 to Maintain 2000 State Ratios

STATE	POPULATION 85+			HOME HEALTH AIDES (HHAs)			
	2000 Actual Population	2025 Projected Population	Percent change in Population: 2000-2025	Total HHAs, 2001	Current State Ratio (# of HHAs per 1,000 People 85+)	Projections of # of HHAs Needed in 2025	Total # of New HHAs Needed to Maintain Current State Ratio
Alabama	67,301	104,373	55%	5,390	80	8,359	2,969
Alaska	2,634	8,003	204%	850	323	2,583	1,733
Arizona	68,525	138,138	102%	10,200	149	20,562	10,362
Arkansas	46,492	71,124	53%	4,070	88	6,226	2,156
California	425,657	739,333	74%	34,470	81	59,872	25,402
Colorado	48,216	124,998	159%	6,790	141	17,603	10,813
Connecticut	64,273	93,383	45%	8,290	129	12,045	3,755
Delaware	10,549	18,142	72%	1,250	118	2,150	900
District of Columbia	8,975	11,157	24%	870	97	1,082	212
Florida	331,287	627,140	89%	25,050	76	47,421	22,371
Georgia	87,857	154,798	76%	5,740	65	10,113	4,373
Hawaii	17,564	44,780	155%	2,110	120	5,380	3,270
Idaho	18,057	42,687	136%	2,930	162	6,927	3,997
Illinois	192,031	267,947	40%	14,730	77	20,553	5,823
Indiana	91,558	141,767	55%	7,430	81	11,504	4,074
Iowa	65,118	94,179	45%	6,190	95	8,952	2,762
Kansas	51,770	72,590	40%	3,820	74	5,356	1,536
Kentucky	58,261	85,338	46%	4,990	86	7,309	2,319
Louisiana	58,676	103,917	77%	5,270	90	9,333	4,063
Maine	23,316	28,314	21%	4,230	181	5,137	907
Maryland	66,902	111,663	67%	5,350	80	8,929	3,579
Massachusetts	116,692	165,646	42%	13,990	120	19,859	5,869
Michigan	142,460	210,119	47%	22,120	155	32,626	10,506
Minnesota	85,601	140,294	64%	19,930	233	32,664	12,734
Mississippi	42,891	60,025	40%	2,090	49	2,925	835
Missouri	98,571	137,353	39%	9,200	93	12,820	3,620
Montana	15,337	34,213	123%	2,270	148	5,064	2,794
Nebraska	33,953	53,507	58%	1,600	47	2,521	921
Nevada	16,989	41,388	144%	1,260	74	3,070	1,810
New Hampshire	18,231	30,249	66%	1,460	80	2,422	962
New Jersey	135,999	193,170	42%	18,550	136	26,348	7,798
New Mexico	23,306	43,853	88%	3,800	163	7,150	3,350
New York	311,488	391,118	26%	109,330	351	137,280	27,950
North Carolina	105,461	213,147	102%	22,240	211	44,949	22,709
North Dakota	14,726	26,384	79%	1,550	105	2,777	1,227
Ohio	176,796	280,584	59%	26,170	148	41,533	15,363
Oklahoma	57,175	108,782	90%	6,010	105	11,435	5,425
Oregon	57,431	126,978	121%	6,460	112	14,283	7,823
Pennsylvania	237,567	310,231	31%	19,890	84	25,974	6,084
Rhode Island	20,897	28,196	35%	2,540	122	3,427	887
South Carolina	50,269	99,456	98%	5,670	113	11,218	5,548
South Dakota	16,086	25,507	59%	880	55	1,395	515
Tennessee	81,465	139,489	71%	6,000	74	10,274	4,274
Texas	237,940	469,881	97%	56,710	238	111,990	55,280
Utah	21,751	60,579	179%	2,200	101	6,127	3,927
Vermont	9,996	13,977	40%	1,390	139	1,944	554
Virginia	87,266	167,415	92%	9,560	110	18,340	8,780
Washington	84,085	180,063	114%	10,930	130	23,406	12,476
West Virginia	31,779	46,358	46%	4,290	135	6,258	1,968
Wisconsin	95,625	147,534	54%	11,540	121	17,804	6,264
Wyoming	6,735	16,974	152%	560	83	1,411	851

Source: Center on an Aging Society analysis of data from (Home Health Aid data) Bureau of Labor Statistics. *2001 National Occupational Employment and Wage Estimates - Healthcare Support Occupations* [Data file]. Retrieved from www.bls.gov/oes/2001/oessrcst.htm. (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table PCT12)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov/. (2025 data) U.S. Census Bureau. *Detailed State Projections by Single Year of Age, Sex, Race and Hispanic Origin: 1995 to 2025* [Data file]. Retrieved from http://www.census.gov/population/www/projections/stproj.html.

Ch. 5: A shift to more community-based care is anticipated (p. 1 of 2)

Percent of Medicaid Long-Term Care Spending Devoted to Home and Community-Based Care, 1996 to 2002

	1996			1997			1998		
	Total Home Care	Total Long-Term Care	%Medicaid LTC for HCBC	Total Home Care	Total Long-Term Care	%Medicaid LTC for HCBC	Total Home Care	Total Long-Term Care	%Medicaid LTC for HCBC
Alabama	$107,527,004	$621,730,614	17.3%	$125,774,469	$707,652,195	17.8%	$144,767,262	$733,844,655	19.7%
Alaska	$14,686,380	$70,042,938	21.0%	$29,321,356	$76,953,690	38.1%	$35,059,629	$84,614,112	41.4%
Arizona	$637,821	$12,273,932	5.2%	$1,142,767	$17,622,703	6.5%	$1,334,669	$17,392,908	7.7%
Arkansas	$106,238,060	$507,006,546	21.0%	$113,167,811	$523,081,581	21.6%	$128,121,090	$541,834,687	23.6%
California	$342,442,882	$2,872,548,307	11.9%	$846,797,375	$3,317,461,409	25.5%	$906,761,347	$3,374,861,854	26.9%
Colorado	$186,558,189	$515,633,653	36.2%	$223,824,339	$570,359,247	39.2%	$265,548,287	$624,846,958	42.5%
Connecticut	$300,985,137	$1,320,858,080	22.8%	$367,186,189	$1,413,720,314	26.0%	$409,718,775	$1,468,469,733	27.9%
Delaware	$31,306,810	$135,386,554	23.1%	$30,644,661	$139,217,528	22.0%	$37,817,416	$154,543,079	24.5%
District of Columbia	$16,019,345	$206,857,775	7.7%	$14,171,797	$255,315,659	5.6%	$13,417,130	$236,765,103	5.7%
Florida	$325,696,770	$1,690,123,254	19.3%	$331,587,522	$1,844,567,540	18.0%	$369,968,422	$1,970,129,119	18.8%
Georgia	$144,214,108	$915,199,477	15.8%	$163,586,467	$905,954,186	18.1%	$180,416,675	$910,325,492	19.8%
Hawaii	$21,916,564	$167,983,334	13.0%	$21,880,726	$169,912,740	12.9%	$27,121,904	$177,650,798	15.3%
Idaho	$38,148,617	$168,364,340	22.7%	$35,184,849	$170,689,405	20.6%	$35,886,759	$175,565,309	20.4%
Illinois	$186,922,454	$1,978,800,855	9.4%	$213,203,053	$2,119,518,414	10.1%	$267,605,800	$2,231,123,015	12.0%
Indiana	$73,509,308	$1,090,027,504	6.7%	$82,790,543	$1,059,081,292	7.8%	$96,880,549	$1,084,335,380	8.9%
Iowa	$72,120,097	$522,418,680	13.8%	$101,018,528	$568,352,962	17.8%	$118,634,335	$612,828,681	19.4%
Kansas	$127,294,459	$451,652,705	28.2%	$154,478,395	$476,183,134	32.4%	$220,144,693	$541,667,748	40.6%
Kentucky	$145,762,202	$608,814,498	23.9%	$170,710,169	$706,529,867	24.2%	$183,784,824	$754,173,355	24.4%
Louisiana	$77,093,543	$905,110,036	8.5%	$83,886,413	$894,935,051	9.4%	$89,127,446	$915,848,566	9.7%
Maine	$79,577,912	$342,667,357	23.2%	$97,108,579	$344,748,175	28.2%	$117,470,633	$344,590,294	34.1%
Maryland	$218,591,260	$671,813,226	32.5%	$231,896,896	$817,825,151	28.4%	$231,513,872	$846,148,658	27.4%
Massachusetts	$444,884,698	$1,961,986,947	22.7%	$504,644,968	$2,072,081,757	24.4%	$618,796,473	$2,201,702,247	28.1%
Michigan	$356,320,278	$1,602,462,997	22.2%	$485,546,537	$1,817,378,208	26.7%	$519,547,524	$1,892,259,870	27.5%
Minnesota	$234,436,741	$1,329,574,848	17.6%	$462,240,915	$1,559,117,170	29.6%	$533,398,210	$1,604,658,047	33.2%
Mississippi	$18,072,507	$411,638,550	4.4%	$17,237,876	$445,838,850	3.9%	$19,679,555	$466,160,714	4.2%
Missouri	$245,251,304	$955,769,584	25.7%	$279,160,701	$1,062,318,172	26.3%	$317,863,108	$1,160,495,867	27.4%
Montana	$42,100,460	$157,891,383	26.7%	$52,711,121	$168,122,454	31.4%	$53,557,051	$165,170,887	32.4%
Nebraska	$62,760,685	$309,694,282	20.3%	$93,362,445	$352,782,981	26.5%	$101,385,461	$428,465,077	23.7%
Nevada	$15,294,425	$101,959,937	15.0%	$18,371,113	$108,902,895	16.9%	$21,260,807	$116,954,428	18.2%
New Hampshire	$105,737,022	$314,701,900	33.6%	$114,498,806	$320,718,967	35.7%	$121,227,078	$330,568,751	36.7%
New Jersey	$419,564,339	$1,882,691,272	22.3%	$492,314,634	$2,031,682,750	24.2%	$510,854,980	$2,053,131,206	24.9%
New Mexico	$101,453,430	$253,489,571	40.0%	$108,349,620	$263,070,215	41.2%	$117,385,872	$272,365,717	43.1%
New York	$2,874,015,622	$10,251,866,996	28.0%	$3,686,166,356	$11,040,590,806	33.4%	$3,985,335,676	$11,825,196,528	33.7%
North Carolina	$348,801,186	$1,440,935,821	24.2%	$437,118,549	$1,580,058,917	27.7%	$481,892,842	$1,640,903,575	29.4%
North Dakota	$31,568,198	$180,570,076	17.5%	$33,052,761	$186,788,916	17.7%	$37,734,156	$193,692,197	19.5%
Ohio	$248,332,034	$2,312,849,288	10.7%	$263,914,907	$2,473,167,691	10.7%	$322,579,625	$2,826,372,699	11.4%
Oklahoma	$102,455,949	$473,102,423	21.7%	$117,686,784	$508,583,174	23.1%	$160,863,148	$583,233,818	27.6%
Oregon	$241,389,791	$483,830,036	49.9%	$232,732,765	$477,162,665	48.8%	$299,069,001	$559,044,281	53.5%
Pennsylvania	$378,754,613	$3,195,570,726	11.9%	$491,593,293	$3,888,681,490	12.6%	$583,957,698	$4,049,418,507	14.4%
Rhode Island	$92,713,776	$349,411,350	26.5%	$149,690,600	$378,621,680	39.5%	$149,784,325	$375,599,438	39.9%
South Carolina	$89,543,919	$547,594,368	16.4%	$121,310,769	$579,709,402	20.9%	$145,420,707	$625,117,287	23.3%
South Dakota	$39,217,097	$165,556,416	23.7%	$42,882,395	$162,450,582	26.4%	$47,404,814	$170,249,279	27.8%
Tennessee	$42,029,696	$871,182,212	4.8%	$90,089,137	$963,461,296	9.4%	$87,282,421	$1,037,084,481	8.4%
Texas	$417,825,621	$2,270,764,002	18.4%	$631,061,899	$2,617,888,083	24.1%	$851,315,749	$2,692,190,993	24.2%
Utah	$45,423,732	$176,601,872	25.7%	$59,141,422	$191,067,481	31.0%	$65,673,205	$196,297,571	33.5%
Vermont	$59,912,802	$141,117,486	42.5%	$62,499,384	$134,497,948	46.5%	$71,193,060	$148,122,441	48.1%
Virginia	$154,629,876	$701,402,450	22.0%	$187,326,183	$746,818,870	25.1%	$204,781,126	$780,117,861	26.3%
Washington	$273,288,243	$916,984,346	29.8%	$363,595,518	$1,014,162,257	35.9%	$432,201,312	$1,103,442,893	39.2%
West Virginia	$280,090,015	$1,233,472,169	22.7%	$131,922,294	$425,292,335	31.0%	$150,493,654	$461,233,119	32.6%
Wisconsin	$37,420,176	$94,905,458	39.4%	$380,090,624	$1,342,819,454	28.3%	$434,514,506	$1,446,831,208	30.0%
Wyoming	$37,423,710	$94,908,992	39.4%	$40,865,127	$105,913,448	38.6%	$48,030,901	$111,655,606	43.0%

Ch. 5: A shift to more community-based care is anticipated (p. 2 of 2)

	1999			2000			2001			2002		
	Total Home Care	Total Long-Term Care	1999	FY2000 Total Home Care	FY 2000 Total Long-Term Care	2000	FY2001 Total Home Care	FY 2001 Total Long-Term Care	2001	FY2002 Total Home Care	FY 2002 Total Long-Term Care	2002
Alabama	$164,920,734	$796,274,228	20.7%	$178,856,878	$907,086,173	19.7%	$192,366,818	$927,675,769	20.7%	$225,195,368	$978,581,437	23.0%
Alaska	$44,792,879	$100,959,062	44.4%	$60,091,523	$120,186,054	50.0%	$84,757,794	$156,368,150	54.2%	$111,593,160	$198,817,419	56.1%
Arizona	$1,941,500	$16,877,101	11.5%	$2,543,040	$18,046,468	14.1%	$2,776,688	$15,057,394	18.4%	$3,573,553	$22,341,354	16.0%
Arkansas	$148,530,146	$557,618,795	26.6%	$165,553,389	$590,362,533	28.0%	$181,367,695	$647,217,664	28.0%	$177,904,393	$704,103,233	25.3%
California	$1,009,473,799	$3,585,087,413	28.2%	$1,215,591,380	$3,812,226,768	31.9%	$2,360,312,904	$5,378,387,939	43.9%	$1,886,784,547	$5,293,058,462	35.6%
Colorado	$328,427,003	$699,576,024	46.9%	$360,685,380	$742,271,440	48.6%	$392,590,424	$768,236,449	51.1%	$435,189,857	$845,928,300	51.4%
Connecticut	$537,669,983	$1,659,781,444	32.4%	$560,906,270	$1,776,107,362	31.6%	$586,836,491	$1,841,623,218	31.9%	$654,910,254	$1,894,697,686	34.6%
Delaware	$42,643,063	$155,800,710	27.4%	$50,141,967	$176,005,852	28.5%	$54,082,305	$195,466,634	27.7%	$57,640,633	$213,273,008	27.0%
District of Columbia	$13,056,043	$218,721,908	6.0%	$14,220,428	$224,847,877	6.3%	$16,281,745	$252,943,499	6.4%	$21,365,476	$281,853,379	7.6%
Florida	$399,383,966	$2,069,012,660	19.3%	$474,500,142	$2,346,296,601	20.2%	$654,988,170	$2,648,334,917	24.7%	$755,303,767	$2,941,546,297	25.7%
Georgia	$190,281,382	$952,829,671	20.0%	$206,676,655	$1,074,835,495	19.2%	$227,001,916	$1,099,290,043	20.6%	$323,535,029	$1,269,886,217	25.5%
Hawaii	$32,534,018	$182,327,158	17.8%	$43,610,404	$200,690,188	21.7%	$53,938,487	$210,188,901	25.7%	$64,848,069	$242,841,956	26.7%
Idaho	$40,630,717	$198,195,055	20.5%	$57,853,111	$222,800,311	26.0%	$77,947,434	$257,930,140	30.2%	$99,739,643	$277,166,785	36.0%
Illinois	$270,151,212	$2,296,421,135	11.8%	$287,146,228	$2,451,675,785	11.7%	$413,472,056	$2,582,330,904	16.0%	$497,310,644	$2,732,511,976	18.2%
Indiana	$132,165,246	$1,182,745,987	11.2%	$155,978,650	$1,184,450,791	13.2%	$192,375,928	$1,306,745,252	14.7%	$235,584,539	$1,447,190,635	16.3%
Iowa	$137,722,984	$654,913,729	21.0%	$151,909,323	$848,621,228	17.9%	$179,030,875	$755,402,692	23.7%	$215,312,623	$1,128,372,617	19.1%
Kansas	$284,940,286	$606,066,350	47.0%	$305,024,249	$720,765,095	42.3%	$338,984,043	$887,005,586	38.2%	$372,021,441	$954,446,858	39.0%
Kentucky	$188,238,626	$783,477,902	24.0%	$233,033,235	$874,479,904	26.6%	$275,656,275	$935,204,854	29.5%	$283,188,173	$996,229,926	28.4%
Louisiana	$108,868,041	$963,720,138	11.3%	$134,569,620	$997,260,722	13.5%	$163,431,502	$1,677,058,711	9.7%	$184,271,878	$1,871,062,823	9.8%
Maine	$145,393,024	$376,178,169	38.7%	$155,272,631	$390,168,363	39.8%	$164,792,113	$411,025,027	40.1%	$192,331,124	$438,813,760	43.8%
Maryland	$222,858,892	$841,805,156	26.5%	$258,982,914	$943,245,774	27.5%	$305,986,546	$1,061,140,704	28.8%	$330,382,992	$1,146,893,390	28.8%
Massachusetts	$649,032,677	$2,202,495,328	29.5%	$723,864,686	$2,326,086,399	31.1%	$775,515,281	$2,410,601,002	32.2%	$878,485,328	$2,496,135,688	35.2%
Michigan	$510,275,158	$1,767,868,795	28.9%	$501,662,079	$2,138,896,798	23.5%	$609,746,087	$2,384,931,865	25.6%	$579,520,543	$2,389,481,098	24.3%
Minnesota	$576,263,292	$1,620,219,828	35.6%	$655,880,516	$1,713,449,187	38.3%	$797,007,807	$1,915,970,769	41.6%	$1,054,761,777	$2,156,106,529	48.9%
Mississippi	$20,830,549	$540,353,102	3.9%	$30,986,207	$572,939,285	5.4%	$59,873,874	$645,791,330	9.3%	$90,719,371	$717,479,703	12.6%
Missouri	$344,459,329	$1,211,470,743	28.4%	$395,138,231	$1,285,020,978	30.7%	$451,813,770	$1,677,310,527	26.9%	$528,821,781	$1,954,434,032	27.1%
Montana	$64,667,805	$185,030,188	34.9%	$77,378,766	$229,289,967	33.7%	$82,793,482	$215,397,320	38.4%	$92,535,111	$247,938,432	37.3%
Nebraska	$111,919,174	$493,635,202	22.7%	$124,020,919	$521,301,184	23.8%	$161,049,896	$578,712,070	27.8%	$191,556,715	$630,758,950	30.4%
Nevada	$25,324,022	$124,203,413	20.4%	$31,423,722	$145,983,628	21.5%	$41,060,801	$162,196,273	25.3%	$49,870,146	$187,693,295	26.6%
New Hampshire	$127,021,604	$341,548,363	37.2%	$142,483,829	$358,406,990	39.8%	$146,424,410	$358,376,475	40.9%	$160,759,154	$465,133,927	34.6%
New Jersey	$540,631,127	$2,135,035,684	25.3%	$491,895,697	$2,518,822,525	19.5%	$577,517,448	$3,192,158,706	18.1%	$683,492,314	$3,442,406,247	19.9%
New Mexico	$120,401,426	$294,146,692	40.9%	$139,010,812	$331,126,393	42.0%	$226,072,730	$410,291,969	55.1%	$303,558,884	$491,324,098	61.8%
New York	$4,207,502,102	$12,410,267,500	33.9%	$4,499,565,373	$12,960,484,493	34.7%	$4,982,347,440	$13,533,918,942	36.8%	$5,367,977,066	$14,445,209,022	37.2%
North Carolina	$550,762,309	$1,756,982,396	31.3%	$644,048,385	$1,873,627,231	34.4%	$760,882,272	$2,037,245,570	37.3%	$847,721,805	$2,154,225,906	39.4%
North Dakota	$41,887,958	$200,214,090	20.9%	$46,937,896	$276,857,899	17.0%	$51,489,313	$250,883,178	20.5%	$55,236,925	$284,396,238	19.4%
Ohio	$446,921,478	$3,035,560,536	14.7%	$474,082,628	$3,212,104,115	14.8%	$541,499,844	$3,642,026,926	14.9%	$677,658,057	$4,109,314,347	16.5%
Oklahoma	$189,422,639	$611,332,976	31.0%	$219,795,014	$635,211,791	34.6%	$270,831,664	$811,183,193	33.4%	$319,465,385	$881,771,565	36.2%
Oregon	$369,814,978	$665,920,750	55.5%	$448,925,902	$713,747,857	62.9%	$516,266,937	$1,070,240,332	48.2%	$560,712,555	$768,706,305	72.9%
Pennsylvania	$680,599,744	$4,678,009,143	14.5%	$787,316,907	$5,083,795,513	15.5%	$944,912,297	$5,115,090,919	18.5%	$1,039,509,121	$5,541,859,959	18.8%
Rhode Island	$154,870,726	$390,082,716	39.7%	$163,323,373	$417,319,562	39.1%	$175,380,481	$426,766,663	41.1%	$184,484,158	$453,786,912	40.7%
South Carolina	$168,681,963	$671,409,920	25.1%	$207,761,309	$737,970,783	28.2%	$245,984,726	$788,737,834	31.2%	$299,228,043	$864,374,865	34.6%
South Dakota	$53,326,050	$175,641,284	30.4%	$57,606,335	$178,940,175	32.2%	$62,793,326	$236,576,417	26.5%	$69,487,425	$259,654,434	26.8%
Tennessee	$138,473,589	$1,096,800,012	12.6%	$205,992,102	$1,468,547,207	14.0%	$184,118,566	$1,201,592,957	15.3%	$220,869,173	$1,418,262,915	15.6%
Texas	$812,502,427	$2,964,797,360	27.4%	$852,806,969	$3,024,342,518	28.2%	$959,705,834	$3,288,407,581	29.2%	$1,083,152,546	$3,665,310,642	29.6%
Utah	$74,930,592	$217,145,071	34.5%	$84,783,208	$232,169,361	36.5%	$94,117,464	$240,638,776	39.1%	$108,312,811	$258,915,418	41.8%
Vermont	$77,466,286	$156,854,624	49.4%	$92,653,301	$172,890,144	53.6%	$104,849,730	$190,598,535	55.0%	$118,341,454	$212,155,946	55.8%
Virginia	$213,772,287	$819,309,132	26.1%	$264,945,437	$937,267,091	28.3%	$293,917,600	$1,009,610,490	29.1%	$335,704,635	$1,250,230,746	26.9%
Washington	$516,418,488	$1,223,699,775	42.2%	$609,902,762	$1,358,214,289	44.9%	$681,901,583	$1,426,679,486	47.8%	$753,493,288	$1,592,849,651	47.3%
West Virginia	$155,402,609	$475,383,353	32.7%	$167,310,788	$489,365,619	34.2%	$190,224,662	$531,144,336	35.8%	$219,017,679	$577,800,830	37.9%
Wisconsin	$504,098,506	$1,492,460,974	33.8%	$579,448,867	$1,730,921,623	33.5%	$646,712,290	$1,812,507,072	35.7%	$649,175,975	$2,193,324,965	29.6%
Wyoming	$50,218,142	$111,028,602	45.2%	$53,849,284	$118,453,987	45.5%	$58,614,269	$112,797,935	52.0%	$68,026,194	$133,927,383	50.8%

Source: Home and Community Based Services (HCBS). (2003). *Medicaid Long-Term Care Expenditures, FY 2002 and FY 2001* [Data file]. Retrieved from http://www.hcbs.org/hcbs_data.html.

Note: Mississippi and Tennessee had the smallest proportions and Oregon and Vermont had the largest proportions of Medicaid long-term care spending for home and community-based services in 1996.

Labor Force Participation Rates for Women by Age, 1960 to 2002

	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-69
1960	36.0	43.4	49.9	37.2	17.6
1961	36.4	43.8	50.1	37.9	17.8
1962	36.3	44.1	50.0	38.7	16.9
1963	37.2	44.9	50.6	39.7	16.5
1964	37.2	45.0	51.4	40.2	17.5
1965	38.5	46.1	50.9	41.1	17.4
1966	39.8	46.8	51.7	41.8	17.0
1967	41.9	48.1	51.8	42.4	17.0
1968	42.6	48.9	52.3	42.4	17.0
1969	43.7	49.9	53.8	43.1	17.3
1970	45.0	51.1	54.4	43.0	17.3
1971	45.6	51.6	54.3	42.9	17.0
1972	47.8	52.0	53.9	42.1	17.0
1973	50.4	53.3	53.7	41.1	16.0
1974	52.6	54.7	54.6	40.7	14.4
1975	54.9	55.8	54.6	40.9	14.5
1976	57.3	57.8	55.0	41.0	14.9
1977	59.7	59.6	55.8	40.9	14.5
1978	62.2	61.6	57.1	41.3	14.9
1979	63.9	63.6	58.3	41.7	15.3
1980	65.5	65.5	59.9	41.3	15.1
1981	66.7	66.8	61.1	41.4	14.9
1982	68.0	68.0	61.6	41.8	14.9
1983	69.0	68.7	61.9	41.5	14.7
1984	69.8	70.1	62.9	41.7	14.2
1985	70.9	71.8	64.4	42.0	13.5
1986	71.6	73.1	65.9	42.3	14.3
1987	72.4	74.5	67.1	42.7	14.3
1988	72.7	75.2	69.0	43.5	15.4
1989	73.5	76.0	70.5	45.0	16.4
1990	73.5	76.4	71.2	45.2	17.0
1991	73.1	76.5	72.0	45.2	17.0
1992	73.9	76.7	72.6	46.5	16.2
1993	73.4	76.6	73.5	47.2	16.1
1994	74.0	77.1	74.6	48.9	17.9
1995	74.9	77.2	74.4	49.2	17.5
1996	75.2	77.5	75.4	49.6	17.2
1997	76.0	77.7	76.0	50.9	17.6
1998	76.3	77.1	76.2	51.2	17.8
1999	76.4	77.2	76.7	51.5	18.4
2000	76.3	77.3	76.8	51.8	19.4
2001	75.8	77.1	76.4	53.0	20.0
2002	75.3	76.5	76.0	55.1	20.8

Source: Bureau of Labor Statistics. *Labor Force Statistics from the Current Population Survey (Labor Force Participation Rate - Civilian Population, '25 - 34', '35 - 44', '45 - 54', '55 - 64', '65 - 69' yrs. Female)* [Data file] Retrieved from http://data.bls.gov/cgi/bin/srgate.

State Family Caregiving Laws, 2003

Alabama	Has family caregiving support programs created through legislation
Alaska	Has no caregiver support programs
Arizona	Has no caregiver support programs
Arkansas	Has no caregiver support programs
California	Has family caregiving support programs created through legislation
Colorado	Has family caregiving support programs created through legislation
Connecticut	Has no caregiver support programs
Delaware	Has established a committee task force on family caregiving
District of Columbia	Information not available
Florida	Has family caregiving support programs created through legislation
Georgia	Has family caregiving support programs created through legislation
Hawaii	Has family caregiving support programs created through legislation
Idaho	Has appropriated funds for a family caregiver support program
Illinois	Has family caregiving support programs created through legislation
Indiana	Has family caregiving support programs created through legislation
Iowa	Has family caregiving support programs created through legislation
Kansas	Has no caregiver support programs
Kentucky	Has family caregiving support programs created through legislation
Louisiana	Has no caregiver support programs
Maine	Has family caregiving support programs created through legislation
Maryland	Has established a committee task force on family caregiving
Massachusetts	Has appropriated funds for a family caregiver support program
Michigan	Has no caregiver support programs
Minnesota	Has appropriated funds for a family caregiver support program
Mississippi	Has no caregiver support programs
Missouri	Has no caregiver support programs
Montana	Has established a committee task force on family caregiving
Nebraska	Has no caregiver support programs
Nevada	Has no caregiver support programs
New Hampshire	Has established a committee task force on family caregiving
New Jersey	Has appropriated funds for a family caregiver support program
New Mexico	Has no caregiver support programs
New York	Has no caregiver support programs
North Carolina	Has family caregiving support programs created through legislation
North Dakota	Has appropriated funds for a family caregiver support program
Ohio	Has no caregiver support programs
Oklahoma	Has no caregiver support programs
Oregon	Has no caregiver support programs
Pennsylvania	Has family caregiving support programs created through legislation
Rhode Island	Has no caregiver support programs
South Carolina	Has no caregiver support programs
South Dakota	Has no caregiver support programs
Tennessee	Has no caregiver support programs
Texas	Has family caregiving support programs created through legislation
Utah	Has no caregiver support programs
Vermont	Has no caregiver support programs
Virginia	Has family caregiving support programs created through legislation
Washington	Has family caregiving support programs created through legislation
West Virginia	Has no caregiver support programs
Wisconsin	Has family caregiving support programs created through legislation
Wyoming	Has no caregiver support programs

Source: Tanner, R. (July 2003). *Family Caregiving* (Issue Brief). Washington, DC: Health Policy Tracking Service. [Data file] Retrieved from http:www.hpts.org.

Medicaid Long-Term Care Expenditures Per Capita, Fiscal Year 2002

STATE	EXPENDITURES PER CAPITA		STATE	EXPENDITURES PER CAPITA
United States	$284.79		Missouri	$344.52
Alabama	$218.09		Montana	$272.76
Alaska	$308.72		Nebraska	$364.81
Arizona	$4.09		Nevada	$86.38
Arkansas	$259.82		New Hampshire	$364.81
California	$150.73		New Jersey	$400.75
Colorado	$187.69		New Mexico	$264.86
Connecticut	$547.44		New York	$754.00
Delaware	$264.28		North Carolina	$258.92
District of Columbia	$493.61		North Dakota	$448.57
Florida	$176.00		Ohio	$359.80
Georgia	$148.35		Oklahoma	$252.37
Hawaii	$195.05		Oregon	$218.26
Idaho	$206.69		Pennsylvania	$449.28
Illinois	$216.85		Rhode Island	$424.10
Indiana	$234.97		South Carolina	$210.46
Iowa	$384.19		South Dakota	$341.20
Kansas	$351.42		Tennessee	$244.65
Kentucky	$243.40		Texas	$168.29
Louisiana	$417.37		Utah	$111.79
Maine	$339.11		Vermont	$343.85
Maryland	$210.13		Virginia	$171.41
Massachusetts	$388.32		Washington	$262.46
Michigan	$237.76		West Virginia	$320.64
Minnesota	$429.50		Wisconsin	$403.11
Mississippi	$249.82		Wyoming	$268.39

Source: Home and Community Based Services (HCBS). (2003). *Medicaid Long-Term Care Expenditures, FY2002 and FY 2001* [Data file]. Retrieved from http://www.hcbs.org/hcbs_data.htm.
Note: Expenditures per capita is the total Medicaid expenditures divided by the total state population.

Ch. 6: Almost one-third of older people live alone

Proportion of Adults Age 65 and Older Living Alone, by Gender, 2000

State	Number of People 65+			Number 65+ Living Alone			Percent 65+ Living Alone		
	Total	Males	Females	Total	Males	Females	Total	Males	Females
Alabama	579,798	231,486	348,312	169,738	39,057	130,681	29.3%	16.9%	37.5%
Alaska	35,699	16,724	18,975	8,985	3,280	5,705	25.2%	19.6%	30.1%
Arizona	667,839	296,267	371,572	162,822	44,219	118,603	24.4%	14.9%	31.9%
Arkansas	374,019	154,428	219,591	108,644	25,053	83,591	29.0%	16.2%	38.1%
California	3,595,658	1,513,874	2,081,784	892,207	238,295	653,912	24.8%	15.7%	31.4%
Colorado	416,073	176,531	233,542	116,235	29,436	86,799	27.9%	16.7%	37.2%
Connecticut	470,183	190,002	280,181	132,061	32,636	99,425	28.1%	17.2%	35.5%
Delaware	101,726	42,866	58,860	27,071	6,952	20,119	26.6%	16.2%	34.2%
District of Columbia	69,898	26,543	43,355	24,903	7,303	17,600	35.6%	27.5%	40.6%
Florida	2,807,597	1,216,647	1,590,950	710,025	187,690	522,335	25.3%	15.4%	32.8%
Georgia	785,275	311,231	474,044	210,409	47,190	163,219	26.8%	15.2%	34.4%
Hawaii	160,601	71,338	89,263	28,565	8,846	19,719	17.8%	12.4%	22.1%
Idaho	145,916	64,161	81,755	38,789	9,825	28,964	26.6%	15.3%	35.4%
Illinois	1,500,025	601,611	898,414	438,693	104,891	333,802	29.2%	17.4%	37.2%
Indiana	752,831	303,797	449,034	221,538	50,088	171,450	29.4%	16.5%	38.2%
Iowa	436,213	176,997	259,216	130,739	28,185	102,554	30.0%	15.9%	39.6%
Kansas	356,229	145,515	210,714	105,689	24,177	81,512	29.7%	16.6%	38.7%
Kentucky	504,793	203,981	300,812	155,914	36,363	119,551	30.9%	17.8%	39.7%
Louisiana	516,929	208,288	308,641	148,840	37,588	111,252	28.8%	18.0%	36.0%
Maine	183,402	76,004	107,398	55,483	13,581	41,902	30.3%	17.9%	39.0%
Maryland	599,307	244,393	354,914	160,414	39,861	120,553	26.8%	16.3%	34.0%
Massachusetts	860,162	641,539	518,623	256,137	62,153	193,984	29.8%	9.7%	37.4%
Michigan	1,219,018	500,959	718,059	355,414	86,928	268,486	29.2%	17.4%	37.4%
Minnesota	594,266	246,847	347,419	177,056	41,204	135,852	29.8%	16.7%	39.1%
Mississippi	343,523	135,890	207,633	100,616	24,118	76,498	29.3%	17.7%	36.8%
Missouri	755,379	307,235	448,144	225,631	52,444	173,187	29.9%	17.1%	38.6%
Montana	120,949	52,942	68,007	35,991	9,983	26,008	29.8%	18.9%	38.2%
Nebraska	232,195	95,630	136,565	71,013	16,239	54,774	30.6%	17.0%	40.1%
Nevada	218,929	101,963	116,961	53,564	19,199	34,365	24.5%	18.8%	29.4%
New Hampshire	147,970	62,134	85,836	40,484	10,456	30,028	27.4%	16.8%	35.0%
New Jersey	1,113,136	446,780	666,356	300,688	72,836	227,852	27.0%	16.3%	34.2%
New Mexico	212,225	93,199	119,026	55,852	16,177	39,675	26.3%	17.4%	33.3%
New York	2,448,352	976,138	1,472,214	715,550	179,457	536,093	29.2%	18.4%	36.4%
North Carolina	969,048	289,011	580,037	270,141	61,178	208,963	27.9%	21.2%	36.0%
North Dakota	94,478	39,881	54,597	29,487	7,167	22,320	31.2%	18.0%	40.9%
Ohio	1,507,757	608,559	899,198	446,396	105,524	340,872	29.6%	17.3%	37.9%
Oklahoma	455,950	188,111	267,839	135,273	31,589	103,684	29.7%	16.8%	38.7%
Oregon	438,177	186,477	251,700	121,200	30,173	91,027	27.7%	16.2%	36.2%
Pennsylvania	1,919,165	767,547	1,151,618	555,374	135,112	420,262	28.9%	17.6%	36.5%
Rhode Island	152,402	60,002	92,400	46,417	11,254	35,163	30.5%	18.8%	38.1%
South Carolina	485,333	196,374	288,599	132,302	31,635	100,667	27.3%	16.1%	34.9%
South Dakota	108,131	45,615	62,516	32,163	7,663	24,500	29.7%	16.8%	39.2%
Tennessee	703,311	281,882	421,429	201,850	45,628	156,222	28.7%	16.2%	37.1%
Texas	2,072,532	862,181	1,210,351	536,286	133,017	403,269	25.9%	15.4%	33.3%
Utah	190,222	83,228	106,994	43,908	10,275	33,633	23.1%	12.3%	31.4%
Vermont	77,510	32,241	45,269	22,955	5,675	17,280	29.6%	17.6%	38.2%
Virginia	792,333	322,801	469,532	216,588	51,506	165,082	27.3%	16.0%	35.2%
Washington	662,148	281,985	380,163	184,924	47,032	137,892	27.9%	16.7%	36.3%
West Virginia	276,895	112,538	164,357	87,568	20,992	66,576	31.6%	18.7%	40.5%
Wisconsin	702,553	291,510	411,043	207,206	49,911	157,295	29.5%	17.1%	38.3%
Wyoming	57,693	25,377	32,316	17,059	4,592	12,467	29.6%	18.1%	38.6%

Source: U.S. Census Bureau. *Census 2000 Summary File 1 (Table P30)* [Data file]. Retrieved from the American FactFinder Website, http://factfinder.census.gov.

Proportion of Total Population Living in Urbanaized Areas, Urban Clusters and Rural Areas, 2000							
	Total	Inside urbanized areas	Inside urban clusters	Rural	Percent inside urbanized areas	Percent inside urban clusters	Percent in rural areas
United States	281,421,906	192,323,824	30,036,715	59,061,367	68.3%	10.7%	21.0%
Alabama	4,447,100	1,941,208	524,465	1,981,427	43.7%	11.8%	44.6%
Alaska	626,932	277,670	133,587	215,675	44.3%	21.3%	34.4%
Arizona	5,130,632	3,908,163	615,372	607,097	76.2%	12.0%	11.8%
Arkansas	2,673,400	860,747	543,432	1,269,221	32.2%	20.3%	47.5%
California	33,871,648	29,950,008	2,039,655	1,881,985	88.4%	6.0%	5.6%
Colorado	4,301,261	3,212,849	420,336	668,076	74.7%	9.8%	15.5%
Connecticut	3,405,565	2,848,497	139,562	417,506	83.6%	4.1%	12.3%
Delaware	783,600	531,032	96,726	155,842	67.8%	12.3%	19.9%
District of Columbia	572,059	572,059	0	0	100.0%	0.0%	0.0%
Florida	15,982,378	13,470,104	799,916	1,712,358	84.3%	5.0%	10.7%
Georgia	8,186,453	5,010,117	854,046	2,322,290	61.2%	10.4%	28.4%
Hawaii	1,211,537	835,912	272,313	103,312	69.0%	22.5%	8.5%
Idaho	1,293,953	603,808	255,689	434,456	46.7%	19.8%	33.6%
Illinois	12,419,293	9,737,473	1,172,047	1,509,773	78.4%	9.4%	12.2%
Indiana	6,080,485	3,410,932	893,079	1,776,474	56.1%	14.7%	29.2%
Iowa	2,926,324	1,114,790	672,642	1,138,892	38.1%	23.0%	38.9%
Kansas	2,688,418	1,207,832	712,837	767,749	44.9%	26.5%	28.6%
Kentucky	4,041,769	1,566,760	687,040	1,787,969	38.8%	17.0%	44.2%
Louisiana	4,468,976	2,535,614	710,051	1,223,311	56.7%	15.9%	27.4%
Maine	1,274,923	313,952	198,926	762,045	24.6%	15.6%	59.8%
Maryland	5,296,486	4,247,989	310,679	737,818	80.2%	5.9%	13.9%
Massachusetts	6,349,097	5,635,129	166,238	547,730	88.8%	2.6%	8.6%
Michigan	9,938,444	6,578,451	841,006	2,518,987	66.2%	8.5%	25.3%
Minnesota	4,919,479	2,711,750	778,309	1,429,420	55.1%	15.8%	29.1%
Mississippi	2,844,658	679,928	707,423	1,457,307	23.9%	24.9%	51.2%
Missouri	5,595,211	3,090,644	792,798	1,711,769	55.2%	14.2%	30.6%
Montana	902,195	234,195	253,683	414,317	26.0%	28.1%	45.9%
Nebraska	1,711,263	805,111	388,614	517,538	47.0%	22.7%	30.2%
Nevada	1,998,257	1,676,309	152,337	169,611	83.9%	7.6%	8.5%
New Hampshire	1,235,786	551,828	180,507	503,451	44.7%	14.6%	40.7%
New Jersey	8,414,350	7,753,792	185,295	475,263	92.1%	2.2%	5.6%
New Mexico	1,819,046	862,344	501,157	455,545	47.4%	27.6%	25.0%
New York	18,976,457	15,504,619	1,097,963	2,373,875	81.7%	5.8%	12.5%
North Carolina	8,049,313	3,760,871	1,088,611	3,199,831	46.7%	13.5%	39.8%
North Dakota	642,200	230,797	128,161	283,242	35.9%	20.0%	44.1%
Ohio	11,353,140	7,311,293	1,471,036	2,570,811	64.4%	13.0%	22.6%
Oklahoma	3,450,654	1,483,638	770,925	1,196,091	43.0%	22.3%	34.7%
Oregon	3,421,399	1,976,124	718,020	727,255	57.8%	21.0%	21.3%
Pennsylvania	12,281,054	8,210,985	1,253,116	2,816,953	66.9%	10.2%	22.9%
Rhode Island	1,048,319	928,119	25,027	95,173	88.5%	2.4%	9.1%
South Carolina	4,012,012	1,873,821	553,303	1,584,888	46.7%	13.8%	39.5%
South Dakota	754,844	194,584	196,843	363,417	25.8%	26.1%	48.1%
Tennessee	5,689,283	2,964,722	655,296	2,069,265	52.1%	11.5%	36.4%
Texas	20,851,820	14,795,862	2,408,419	3,647,539	71.0%	11.6%	17.5%
Utah	2,233,169	1,748,080	222,264	262,825	78.3%	10.0%	11.8%
Vermont	608,827	105,365	127,083	376,379	17.3%	20.9%	61.8%
Virginia	7,078,515	4,713,302	456,653	1,908,560	66.6%	6.5%	27.0%
Washington	5,894,121	4,303,803	527,303	1,063,015	73.0%	8.9%	18.0%
West Virginia	1,808,344	512,427	320,353	975,564	28.3%	17.7%	53.9%
Wisconsin	5,363,675	2,842,494	821,149	1,700,032	53.0%	15.3%	31.7%
Wyoming	493,782	125,921	195,423	172,438	25.5%	39.6%	34.9%

Source: U.S. Census Bureau. *Census 2000 Summary File 1 (Table P2)* [Data file] Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Ch. 7: The number of older drivers is increasing Percent of Adults and Older Who Are Licensed Drivers

Year	Number of Drivers 65+	Percent of People 65+ Who Drive
1980	15,474,000	61%
1990	22,260,000	71%
2000	27,325,810	78%
2010	32,914,986	85%
2020	48,364,269	92%
2030	66,367,117	96%

Source: (1980 and 1990 licensed drivers data) Office of Highway Information Management. (1995). Highway Statistics Summary to 1995. Washington DC: Federal Highway Administration. Retrieved from http://www.fhwa.dot.gov/ohim/summary95/section3.html.

(2000 licensed drivers data) Office of Highway Policy Information. (2001). Highway Statistics 2000. Washington DC: Federal Highway Administration. Retrieved from http://www.fhwa.dot.gov/ohim/hs00/dl.htm.

(1980, 1990, 2000 population data) Hobbs, F. & Stoops, N. (2002). Demographic Trends in the 20th Century, Census 2000 Special Reports. Retrieved from http://www.census.gov/population/www/cen2000/briefs.html#sr.

(2010, 2020, and 2030 data) unpublished data provided by Elisa R. Braver, Ph.D., Senior Epidemiologist, Insurance Institute for Highway Safety, Arlington, VA.

Ch. 8: The school-age population is expected to increase in some states and decrease in others

Expected Change in the School-Age Population (Age 5 to 19 years), 2000 to 2025

	2000 Population Age 5 to 19 Years	2025 Population Age 5 to 19 Years	Percentage Change 2000 to 2025
Alabama	960,177	973,958	1.4
Alaska	160,526	220,983	37.7
Arizona	1,135,802	1,303,416	14.8
Arkansas	578,924	534,071	-7.7
California	7,747,590	11,685,140	50.8
Colorado	927,163	981,088	5.8
Connecticut	702,358	701,963	-0.1
Delaware	166,719	159,289	-4.5
District of Columbia	103,270	139,822	35.4
Florida	3,102,809	3,342,254	7.7
Georgia	1,819,620	1,968,160	8.2
Hawaii	249,088	389,066	56.2
Idaho	316,222	356,896	12.9
Illinois	2,728,957	2,774,480	1.7
Indiana	1,340,171	1,266,972	-5.5
Iowa	639,570	569,016	-11.0
Kansas	609,710	631,927	3.6
Kentucky	847,743	760,987	-10.2
Louisiana	1,050,637	1,085,667	3.3
Maine	264,759	242,557	-8.4
Maryland	1,139,572	1,217,294	6.8
Massachusetts	1,277,845	1,314,242	2.8
Michigan	2,212,060	2,025,724	-8.4
Minnesota	1,105,251	1,058,545	-4.2
Mississippi	668,850	629,705	-5.9
Missouri	1,224,274	1,198,014	-2.1
Montana	202,571	207,748	2.6
Nebraska	387,288	387,880	0.2
Nevada	415,684	397,500	-4.4
New Hampshire	268,480	262,248	-2.3
New Jersey	1,720,322	1,813,133	5.4
New Mexico	434,231	587,028	35.2
New York	3,971,834	4,055,146	2.1
North Carolina	1,653,851	1,659,509	0.3
North Dakota	144,064	145,786	1.2
Ohio	2,461,025	2,261,119	-8.1
Oklahoma	765,927	783,078	2.2
Oregon	720,999	759,301	5.3
Pennsylvania	2,542,780	2,343,275	-7.8
Rhode Island	218,720	225,605	3.1
South Carolina	871,099	863,213	-0.9
South Dakota	176,412	175,843	-0.3
Tennessee	1,186,152	1,208,784	1.9
Texas	4,921,608	6,088,239	23.7
Utah	601,599	705,065	17.2
Vermont	132,268	124,418	-5.9
Virginia	1,475,104	1,580,275	7.1
Washington	1,288,713	1,455,213	12.9
West Virginia	352,910	302,502	-14.3
Wisconsin	1,189,753	1,125,509	-5.4
Wyoming	114,406	142,452	24.5

Source: (2000 data) U.S. Census Bureau. *Census 2000 Summary File 1 (Table P12)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.
(2025 data) U.S. Census Bureau. *State Population Projections - Detailed State Projections by Single Year of Age, Sex, Race, and Hispanic Origin* [Data file]. Retrieved from ??

Ch. 8: Educational attainment of the older population differs among states

Percent of the Population Age 65 and Older with a High School Diploma or Higher, 2000

	Population 65+	Population 65+ With High School Diploma or More	Percentage of Population 65 + with High School Diploma or More
Alabama	580,028	316,692	54.6
Alaska	35,093	23,662	67.4
Arizona	667,607	501,283	75.1
Arkansas	374,729	205,978	55.0
California	3,586,794	2,512,793	70.1
Colorado	415,782	313,427	75.4
Connecticut	469,287	318,227	67.8
Delaware	101,670	68,237	67.1
District of Columbia	70,088	43,571	62.2
Florida	2,806,137	1,996,813	71.2
Georgia	787,906	452,794	57.5
Hawaii	161,141	104,098	64.6
Idaho	145,945	105,739	72.5
Illinois	1,498,929	984,695	65.7
Indiana	752,885	493,291	65.5
Iowa	436,377	307,960	70.6
Kansas	355,681	262,251	73.7
Kentucky	503,668	253,821	50.4
Louisiana	518,097	288,519	55.7
Maine	183,642	127,161	69.2
Maryland	598,004	392,810	65.7
Massachusetts	859,601	604,602	70.3
Michigan	1,219,232	790,941	64.9
Minnesota	593,415	407,167	68.6
Mississippi	344,288	184,340	53.5
Missouri	756,038	473,731	62.7
Montana	120,931	87,217	72.1
Nebraska	232,359	167,083	71.9
Nevada	218,497	160,845	73.6
New Hampshire	148,039	106,897	72.2
New Jersey	1,113,035	722,034	64.9
New Mexico	212,490	137,732	64.8
New York	2,450,697	1,576,170	64.3
North Carolina	969,822	566,840	58.4
North Dakota	94,597	54,722	57.8
Ohio	1,508,095	997,043	66.1
Oklahoma	455,700	294,048	64.5
Oregon	437,887	327,030	74.7
Pennsylvania	1,920,257	1,213,740	63.2
Rhode Island	152,719	87,533	57.3
South Carolina	485,845	280,178	57.7
South Dakota	108,116	71,180	65.8
Tennessee	702,839	375,589	53.4
Texas	2,067,467	1,274,909	61.7
Utah	190,531	151,625	79.6
Vermont	77,295	53,745	69.5
Virginia	790,567	495,668	62.7
Washington	662,162	507,825	76.7
West Virginia	276,826	151,770	54.8
Wisconsin	702,668	468,383	66.7
Wyoming	57,467	42,738	74.4

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table PCT25)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Ch. 8: Educational services are increasingly needed for people who speak languages other than English

English Language Proficiency of Speakers of Selected Languages, 2000

	Spanish	Indo-European Languages	Asian and Pacific Island Languages	Other Languages
Alabama	44.9	25.6	47.7	27.1
Alaska	34.8	28.5	52.6	31.3
Arizona	46.9	26.0	45.5	36.3
Arkansas	52.8	23.5	51.6	29.1
California	53.1	34.0	53.1	32.4
Colorado	48.1	26.9	50.4	30.0
Connecticut	43.5	36.0	48.4	28.2
Delaware	49.3	28.4	44.9	22.5
District of Columbia	51.3	24.5	50.2	31.0
Florida	47.9	35.5	46.2	30.0
Georgia	57.8	31.3	54.4	29.6
Hawaii	26.4	22.2	50.5	31.4
Idaho	45.4	28.1	43.8	26.2
Illinois	53.1	39.6	44.6	31.2
Indiana	45.5	29.7	48.5	27.4
Iowa	46.1	31.9	53.7	36.4
Kansas	49.5	26.2	52.4	29.2
Kentucky	44.0	30.0	51.3	30.3
Louisiana	36.7	23.9	51.8	27.4
Maine	27.7	23.9	43.3	29.5
Maryland	47.0	29.5	48.5	23.0
Massachusetts	44.0	36.7	52.5	26.9
Michigan	40.8	32.0	46.4	38.2
Minnesota	46.8	27.5	56.0	39.5
Mississippi	41.3	24.5	46.5	39.9
Missouri	41.5	32.1	50.5	32.3
Montana	26.3	28.2	43.2	27.7
Nebraska	51.3	28.2	54.2	38.2
Nevada	54.1	26.1	42.6	31.4
New Hampshire	37.0	24.4	46.7	27.0
New Jersey	49.9	36.7	43.4	29.1
New Mexico	32.7	23.2	43.7	33.0
New York	48.9	40.1	58.9	31.3
North Carolina	57.7	26.7	49.9	30.2
North Dakota	33.4	27.6	36.0	24.4
Ohio	36.3	33.5	47.9	31.9
Oklahoma	46.3	24.5	53.1	24.3
Oregon	53.6	34.4	53.1	30.4
Pennsylvania	39.4	32.4	52.9	29.8
Rhode Island	50.9	34.5	50.1	29.5
South Carolina	48.7	26.3	48.9	29.6
South Dakota	39.8	39.5	49.3	24.5
Tennessee	48.1	27.6	50.6	34.1
Texas	45.6	25.8	49.8	26.1
Utah	47.5	26.4	43.1	31.4
Vermont	24.3	25.5	50.4	17.8
Virginia	48.0	27.1	48.3	31.2
Washington	48.3	35.2	50.7	34.1
West Virginia	32.4	25.5	37.2	22.2
Wisconsin	45.4	29.5	52.0	25.7
Wyoming	33.4	21.6	40.7	19.1
Puerto Rico	84.1	36.0	64.2	64.0

Source: U.S. Census Bureau. *Census 2000 Summary File 3 (Table P19)* [Data file]. Retrieved from the American FactFinder Web site, http://factfinder.census.gov.

Ch. 9: Increased computer use has changed lives

Proportion of People Age 55 and Older Who Use Computers at Home, 1993, 1997, and 2000

	Total Population 55 Years and Older	With Home Computer Access	% With Home Computer Access	Uses Internet at Home	% Uses Internet at Home
1993	52,338	6,816	13.0	N/A	N/A
1997	53,766	12,901	24.0	2,967	5.5
2000	56,461	21,378	37.9	11,430	20.2

Source: (1993 data) U.S. Census Bureau. (1993). *Computer Use in the United States - October 1993* . [Data file] Retrieved from http://www.census.gov/population/www/socdemo/computer.html.
(1997 data) Newburger, E.C. (1999). *Computer Use in the United States, 1997* . Retrieved from U.S. Census Bureau Web site, http://www.census.gov/population/www/socdemo/computer.html.
(2000 data) Newburger, E.C. (2001). *Home and Computers and Internet Use in the United States: August 2000* . Retrieved from U.S. Census Bureau Web site, http://www.census.gov/population/www/socdemo/computer.html. .

Ch. 9: Internet use varies by state

Percent of Households that Have at Least One Member Using the Internet at Home, 2001

Alaska	64.1
New Hampshire	61.6
Washington	60.4
Colorado	58.5
Oregon	58.2
Maryland	57.8
New Jersey	57.2
Minnesota	55.6
California	55.3
Hawaii	55.2
Connecticut	55.0
Virginia	54.9
Massachusetts	54.7
Utah	54.1
Vermont	53.4
Maine	53.3
Rhode Island	53.1
Florida	52.8
Idaho	52.7
Delaware	52.5
Nevada	52.5
Arizona	51.9
Michigan	51.2
Iowa	51.0
Wyoming	51.0
Kansas	50.9
Ohio	50.9
New York	50.2
Wisconsin	50.2
Missouri	49.9
Pennsylvania	48.7
Texas	47.7
South Dakota	47.6
Montana	47.5
Indiana	47.3
Illinois	46.9
Georgia	46.7
North Dakota	46.5
Nebraska	45.5
South Carolina	45.0
Tennessee	44.8
North Carolina	44.5
Kentucky	44.2
Oklahoma	43.8
New Mexico	43.1
District of Columbia	41.4
West Virginia	40.7
Louisiana	40.2
Alabama	37.6
Arkansas	36.9
Mississippi	36.1

Source: U.S Department of Commerce, Economics and Statistics Administration. *Percent of Households with Internet Access, by State, 2001* [Data file]. Retrieved from http://www.esa.doc.gov/ANationTable.cfm.