



**OHIO POPULATION NEWS:**  
Characteristics of Ohio's Older Population

In 2004, population estimates suggest that almost a quarter (2.7 million) of Ohio residents are ages 55 and above. In this age group, women outnumber men, particularly at the older ages. For instance, among those aged 55 and older, there are nearly 78 men per 100 women, however, for those aged 85 and older, there are only 43 men per 100 women. The Census Bureau projects that the *older population* (here defined as those ages 55 and above) will continue to comprise a larger proportion of the total population as the Baby Boom generation (those born between the years 1946 and 1964) ages. The purpose of this research brief is to present a demographic and economic portrait of this large and growing group of Ohio residents.

**Demographic Characteristics**

The older population in Ohio is predominately non-Hispanic white (89 percent), and predominately (63 percent) natives of Ohio. Including those born in Kentucky, Pennsylvania and West Virginia increases the proportion to 78 percent. Living arrangements and marital status of Ohio's older population vary across age groups and gender. Older Ohio men were more likely to be married (75%) in 2003 than were Ohio women (53%). Given that women have longer life expectancies than men, in 2003 older women had much higher levels of widowhood than did men (42 percent compared to 19 percent). Women are also more likely to live alone—in 2003, thirty-three percent of all women over the age of 55 lived alone in households, compared to 17 percent of men. This percentage varied by age for women, from 22 percent for the 55 to 64 group, 30 percent for the 65 to 74 group, and 50 percent for those in the 75 and over group. (For men the comparable percentages are 15, 13, and 24).

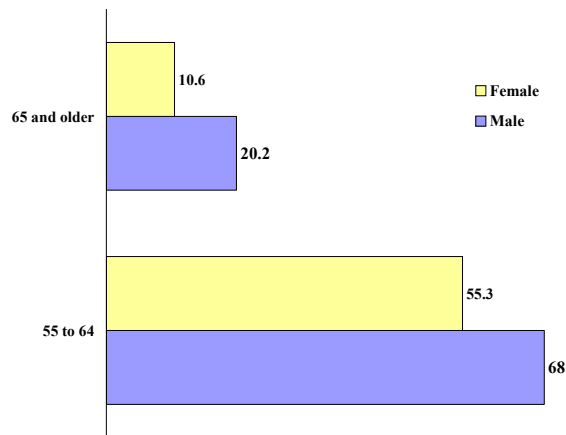
**Table 1: Percentage distribution of the older population by selected characteristics, 1970 and 2000.**

	Men		Women	
	1980	2000	1980	2000
Age				
55 to 64	52	44	45	37
65 to 74	31	32	32	31
75 and older	17	23	23	32
Pct. of Total US pop	9	10	12	13
Race and ethnicity				
White	92	90	92	89
Black	8	8	8	8
Other	-	2	-	3
Marital Status				
Married	80	76	50	50
Widowed	10	10	38	34
Separated/Divorced	6	10	7	12
Never Married	5	4	6	4
Work Status				
Employed	45	37	21	24
Not in Labor Force	53	62	78	75

Source: IPUMS 1980 5% State and 2000 US Census SF1 and SF3 Tables P12, P121, P12B, PCT17, PCT35

Note: categories may not sum to 100 due to rounding.

**Figure 1: Ohio Civilian Labor Force Participation, 2003**



Source: Bureau of Labor Statistics, 2003 Annual Averages <http://www.bls.gov/lau/table14fa103.pdf>

**Labor Force Participation**

The civilian labor force of a given population can be defined as those individuals who are employed or actively engaged in looking for employment and not in the armed forces or living in an institution. This excludes those who are retired or who would like a job but have given up finding one. In Ohio, those ages 55 to 59 have high levels of labor force participation—roughly three quarters of Ohio men and 65 percent of Ohio women in that age group are either employed or actively looking for work. Given that the traditional age at retirement is 65, just 20 percent of men and 10 percent of women remain in the civilian labor force above the age of 65 (Figure 1). A common characteristics among those over age 65 that remain in the labor force, is self-employment—nearly 1 in five individuals who are aged 65 and older and are still employed own their own business. Further, those who are over age 65 and still employed are more likely to have a college degree than those who have not remained in the labor force.

As the baby boom ages, the labor force will become increasingly composed of older Ohioans. For example, in 1992 those ages 55 and older composed just over 12 percent of the total state labor force. This increased to 15.2 percent in 2003 and the Ohio Bureau of Labor Market Information projects that this group will increase in share to 18.8 percent in 2012. The level of participation for those in the older age category, 65 and over rose from 10.4 percent in 1992 to 14.7 percent in 2003, and is projected to rise to 16.1 percent in 2012.

Prior to the passage of the Senior Citizens Freedom to Work Act in 2000 which eliminated the earnings limit on persons aged 65 to 69, Social Security benefits were reduced by \$1 for every \$3 earned (over \$17,000). Currently, there is no deduction or limitation on those workers ages 65 and up; however, a limitation remains for those ages 62 to 65 who take early retirement for Social Security purposes. In the face of a continued presence of older ages in the population, some see this as an incentive to remain or rejoin the workforce.

## Income and Public Assistance

**Social security-** social security benefits play an important role in preventing poverty among the elderly population. Across the Nation, Social Security lifted roughly 13 million people over the age of 65 from poverty. Averaging data from 2000 through 2002, the Center for Budget and Policy Priorities calculates that **without social security 46 percent of Ohioans ages 65 and older would live below the poverty line**—with Social Security payments the figure was roughly seven percent. **Among Ohioans ages 65 and over, ninety-one percent receive Social Security payments.**

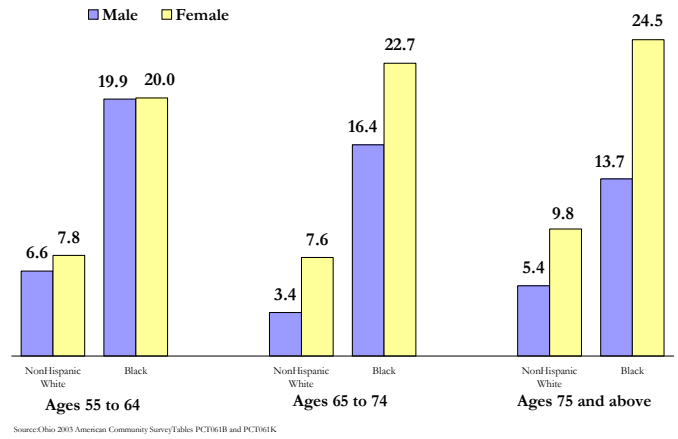
**Family income-** in 2003, sixty-one percent of married couple households with a householder age 55 to 64 had incomes of over 50,000 compared with just thirty-one percent of households with a householder age 65 or older.

**Food Stamps-** in 2003, just four percent of households headed by those ages 65 and older reported food stamps receipt, compared with six percent of households headed by those ages 55 to 64, and nine percent of those households headed by those younger than 55.

**Housing vouchers**—based on the limited information available, the Center for Budget and Policy Priorities suggests that cuts in housing voucher assistance for the elderly under the 2005 voucher funding levels and under the budget plan for 2010, will cause **metro housing agencies** to cut an estimated **3,420** vouchers. As a result, **417** elderly families will go without housing assistance. Information available on the Administration’s budget plans through 2010 indicate the voucher funding shortfall will grow substantially, resulting in an estimated further cut in the number elderly families assisted by **1,882**.

Source: <http://www.cbpp.org/states/2-18-05hou-oh3.pdf>

**Figure 2: Population living in poverty, Ohio 2003**



## Poverty Rates

Poverty rates for the older population in Ohio have declined over the last three decades, from 13.7 percent in 1980 to 9 percent in 2003. However, there is wide variation in poverty rates across age groups and between race and gender (Figure 1). For example, in 2003 among those ages 55 to 64 the poverty rate of Blacks was over double that of non-Hispanic whites.

**Table 2: Total Income of Households by Age of Householder 55 Years and Over: Ohio 2003**

Total Household Income <sup>1</sup>	Total		Age of Householder					
			55 to 59 years		60 to 64 years		65 years and over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	2,520,346	100.0	616,545	100.0	494,833	100.0	1,408,968	100.0
\$1 to \$2,499 or less	34,924	1.4	10,889	1.8	9,563	1.9	14,472	1.0
\$2,500 to \$4,999	19,236	0.8	3,758	0.6	4,714	1.0	10,764	0.8
\$5,000 to \$9,999	131,847	5.2	20,020	3.3	22,373	4.5	89,454	6.4
\$10,000 to \$14,999	205,750	8.2	24,510	4.0	27,753	5.6	153,487	10.9
\$15,000 to \$19,999	201,673	8.0	23,930	3.9	29,686	6.0	148,057	10.5
\$20,000 to \$24,999	211,560	8.4	24,055	3.9	29,674	6.0	157,831	11.2
\$25,000 to \$34,999	393,521	15.6	65,039	10.6	70,639	14.3	257,843	18.3
\$35,000 to \$49,999	418,061	16.6	97,795	15.9	89,748	18.1	230,518	16.4
\$50,000 to \$74,999	438,875	17.4	147,073	23.9	105,845	21.4	185,957	13.2
\$75,000 and over	464,899	18.5	199,476	32.4	104,838	21.2	160,585	11.4



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