

## The Older Population in Rural America: 2012-2016

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### INTRODUCTION

The older population, those age 65 and older, is distributed across the urban and rural landscapes in ways that help shape this population and the country overall. According to 2012-2016 American Community Survey (ACS) data, there were 46.2 million older persons in the United States, with 10.6 million living in areas designated as rural by the U.S. Census Bureau. Considering that the oldest of the Baby Boomers, those born between mid-1946 and 1964, began turning 65 years old in 2011, the demographic changes ahead for rural American have only begun.<sup>1</sup> Most older people do not live in rural areas and most rural residents are not older. But an older, increasingly rural, population requires specialized medical and rehabilitation services, as well as innovative housing and public transportation options. An aging population clearly has the potential to shape rural America in new and important ways.

Generally, one thinks of rural America as widely separated farm towns and communities with small populations that travel long distances to get to market places offering a variety of choices. For the older population already dealing with the challenges of living in rural areas, routine tasks can be made more difficult by health and even financial limitations. A larger segment of the population was 65 years and older in rural areas (17.5 percent) compared to urban areas (13.8 percent) during the 2012-2016 period. And, the older population is becoming more diverse on a variety of demographic, social, and economic characteristics.

As Baby Boomers continue to age, they will face life course changes associated with work and retirement, possible health and disability issues, marital status and living arrangement changes, and even the pressures of caring for children and parents at the same time. Taken together, all of these will influence their decisions about where to live. Considering the huge size of the Baby Boom cohort, the impact on rural areas could be substantial and long-term. While the oldest Baby Boomers are already 65 years old, the youngest ones will not reach this age until 2029. Population projections show that a leveling off of the older population is not projected to start until 2040, when Baby Boomers will be 76 to 94 years old. By 2040, the population 65 years and older is projected to be 82.3 million.<sup>2</sup>

Examining the older population residing in rural America provides the basis for government agencies, planners, and policy makers to understand the challenges that rural areas face in the short- and long-term. But simply examining the size, proportion and geographic concentration of the older population is not enough; insights into their demographic, social, economic, and geographic characteristics are paramount to guide decision making.

### DATA

This paper primarily uses 2012-2016 ACS 5-year estimates to describe the rural older population compared to their urban counterparts.<sup>3</sup> This paper also delves into differences within the rural population by examining the older population by level of rurality.

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<sup>1</sup> The Baby Boom includes people born from mid-1946 to 1964. The Baby Boom is distinguished by a dramatic increase in birth rates following World War II, and is one of the largest generations in U.S. history.

<sup>2</sup> Colby, Sandra L. and Jennifer M. Ortman. *Projections of the Size and Composition of the U.S. Population: 2014 to 2016*, Current Population Report, P25-1143, U.S. Census Bureau, Washington, DC, 2014.

<sup>3</sup> The data presented in this report are based on the ACS sample interviewed from January 2012 through December 2016. The estimates based on this sample describe the average values of person, household, and housing unit characteristics over this period of collection. Sampling error is the uncertainty between an estimate based on a sample and the corresponding value that would be obtained if the estimate were based on the entire population (as from a census). Measures of sampling error are provided in the form of margins of error for key estimates included in this report. All comparative statements in this report have undergone statistical testing and comparison are significant at the 90 percent level, unless otherwise noted. In addition to sampling error, nonsampling error may be introduced during any of the operations used to collect and process survey data such

## FINDINGS

While the size of the rural population has ebbed and flowed over the last few decades, the share made up by the older population has continued to increase. The population in rural America is more concentrated with those 65 years and older than its urban counterparts, with graying to continue as more Baby Boomers pass their sixty-fifth birthday. In terms of where the older rural population resides, they are most often found in areas of the South and Midwest. In Vermont, Maine, Mississippi, West Virginia, and Arkansas, more than half of the older population lived in rural areas. On the other hand, in the District of Columbia, New Jersey, California, Nevada, Hawaii, Massachusetts, Florida, and Rhode Island, less than 10 percent of the older population lived in rural areas.

The older population's demographic, social and economic characteristics give us insights into the unique challenges that rural communities face now and to an increasing degree in the future. The rural older population was less racially and ethnically diverse, less likely to live in nursing homes, and less likely to have educational attainment beyond a high school degree or GED, than their urban counterparts. These factors may impact rural community decisions such as the need for hospital and rehabilitation facilities, planning for educational and enrichment programs, as well as the development of assisted living and nursing home options.

The data showed that the older population did benefit from living in rural areas when it came to the balance of men to women. The sex ratio of 92 in rural areas indicated more men to women compared to the urban sex ratio of 75. What is notable about the older rural population is the sex ratios hovered around 100 – meaning a balance of men and women – until age 73. The urban population sex ratio, on the other hand, started to diverge from 100 as early as age 54. Age data also confirmed the expected rural to urban migration patterns with fewer younger persons in the rural population and more in the older ages.

The largest share of older persons in both rural and urban areas lived in households with others, but this is likely to change as Baby Boomers age. Those in rural areas were less likely to have attained education beyond a high school degree or GED, and of those that did, their highest level was generally some college or an associate's degree instead of a Bachelor's degree or higher. In both rural and urban areas, Social Security was the most common form of income. And while household earnings accounted for the largest amount of income in both areas, mean earnings for those in urban areas was more than \$10,000 greater than for those in rural areas

This report is unique in that it looks at the older population by level of rurality instead of simply delineating by metropolitan and non-metropolitan areas. The mapped data showed the counties with the highest concentrations of older population. The share of the population 65 years and older in completely rural counties was the highest in counties in the middle of the United States, forming a path from North Dakota to Texas. The mostly rural counties with high concentrations were primarily located in the eastern half of the United States. The mostly urban counties were fairly scattered across the United States with the exception of a clusters of counties with high concentrations in Florida and along the Southwest.

Finally, the percent 65 years and older was directly related to level of rurality. In completely rural counties, the percent 65 years and older was almost twice as large as the percent in mostly urban counties. This finding suggests that the graying of the Baby Boom may be the most impactful in the most rural parts of the U.S. rural landscape.

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as editing, reviewing, or keying data from questionnaires. For more information on sampling and estimation methods, confidentiality protection, and sampling and nonsampling errors, please see the ACS Multiyear Accuracy of the Data document located at <[https://www2.census.gov/programs-surveys/acs/tech\\_docs/accuracy/MultiyearACSAccuracyofData2016.pdf](https://www2.census.gov/programs-surveys/acs/tech_docs/accuracy/MultiyearACSAccuracyofData2016.pdf)>.