

The Older Population in Rural America: 2012-2016

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INTRODUCTION

The older population, those aged 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 to 2016 American Community Survey (ACS) data, there were 46.2 million older people in the United States, with 10.6 million living in areas designated as rural by the U.S. Census Bureau.¹ 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 America have only begun. 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

¹ The Census Bureau's Disclosure Review Board and Disclosure Avoidance Officers have reviewed this data product for unauthorized disclosure of confidential information and have approved the disclosure avoidance practices applied to this release. CDBRB-FY18-486.

areas (13.8 percent) during the 2012 to 2016 period. 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 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 of the growth 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 80.8 million.²

Examining the older population residing in rural America provides the basis for government agencies, planners, and policymakers 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. This brief primarily

² Projected Age Groups and Sex Composition of the Population: Main Projections Series for the United States, 2017-2060, Population Division, U.S. Census Bureau, Washington, DC, 2017.

uses 2012 to 2016 ACS 5-year estimates to describe the rural older population compared to their urban counterparts. This brief also delves into differences within the rural population by examining the older population by level of rurality.

THE OLDER RURAL AND URBAN POPULATIONS BY GEOGRAPHY

Data are available from the ACS for both the urban and rural older populations. In the 2012 to 2016 period, among the 318.6 million people in the total population, 18.9 percent lived in rural areas and 81.1 percent lived in urban areas. As we see in Table 1, of the 46.2 million people 65 years and older, 22.9 percent lived in rural areas. The other 77.1 percent of those 65 years and older lived in urban areas.

The sizes of the urban and rural populations along with the percent 65 years and older in each geography are shown in Figure 1. The rural and urban populations display entirely different patterns. While the overall size of the rural population has both increased and decreased since 1980—hovering around 60 million—the share made up by the older population has consistently grown, from 10.9 percent in 1980 to 17.5 percent during the period of 2012 to 2016. Although the total population in urban areas is much larger and has increased more dramatically over this period, the older population share has not. The urban older population share was 11.4 percent in 1980, increasing to 13.8 percent in the period of 2012 to 2016.

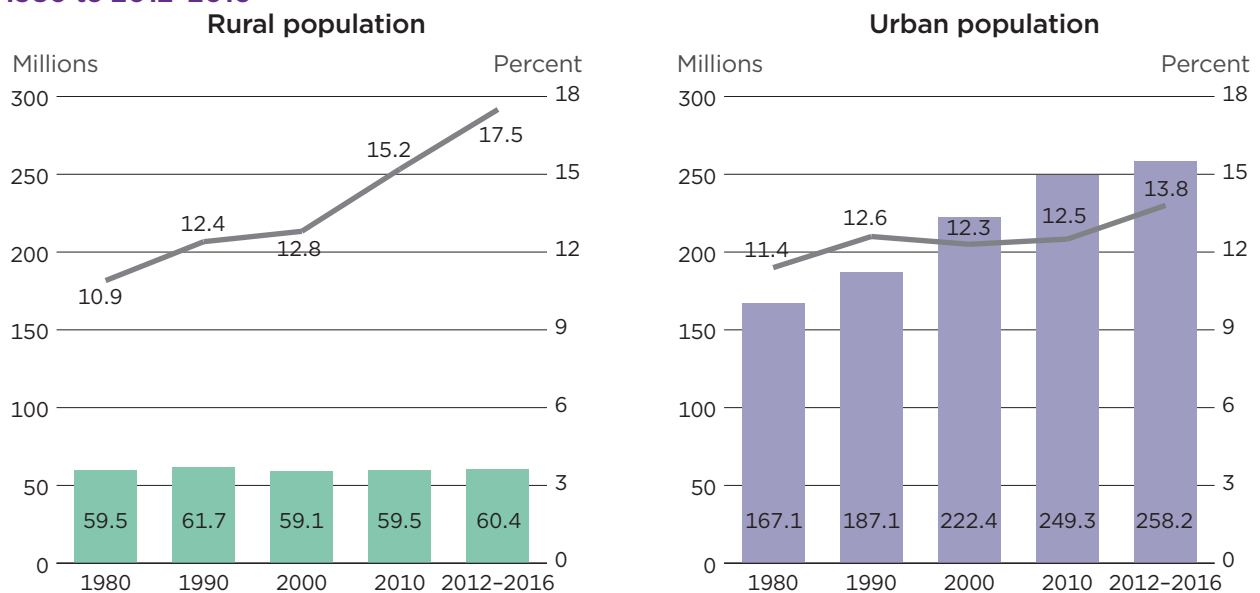
In the 2012 to 2016 period, nearly three-quarters of the older rural population in the United States

lived in the South (45.9 percent) and the Midwest (26.9 percent) (Figure 2). The Northeast and the West each accounted for smaller shares at 14.0 percent and 13.2 percent, respectively. Turning to urban areas, the older population was also most concentrated in the South, although at 35.1 percent represented a smaller share than in rural areas. The remainder of the older urban population was nearly equally scattered across the West (24.6 percent), Midwest (20.2 percent), and Northeast (20.1 percent).

Returning to Table 1, it is clear when looking within regions that living in rural areas is substantially less common for the older population than living in urban areas. In both the Midwest and the South, 28 percent of each region’s older populations resided in rural areas, making up the largest shares. The

Figure 1.

Population Size and Percentage 65 Years and Over by Rural and Urban Status: 1980 to 2012–2016



Note: Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/acs>. Source: U.S. Census Bureau, 1980 Census, 1990 Census, 2000 Census, 2010 Census, and 2012–2016 American Community Survey, 5-Year Estimates.

Table 1.

Population 65 Years and Over in Rural and Urban Areas for the United States, Regions, and States: 2012-2016

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

State	65-and-over population									
	Total		Rural				Urban			
	Number	Margin of error (±)	Number	Margin of error (±)	Per cent	Margin of error (±)	Number	Margin of error (±)	Per cent	Margin of error (±)
United States	46,180,632	5,171	10,591,826	13,531	22.9	Z	35,588,806	15,496	77.1	Z
REGION										
Northeast	8,636,387	1,120	1,482,942	4,534	17.2	0.1	7,153,445	4,916	82.8	0.1
Midwest	10,044,774	1,932	2,853,681	6,467	28.4	0.1	7,191,093	6,988	71.6	0.1
South	17,350,559	3,327	4,859,425	8,867	28.0	0.1	12,491,134	9,666	72.0	0.1
West	10,148,912	1,366	1,395,778	4,765	13.8	Z	8,753,134	5,085	86.2	Z
STATE										
Alabama	742,394	510	333,867	1,996	45.0	0.3	408,527	2,067	55.0	0.3
Alaska	69,305	317	25,724	645	37.1	0.9	43,581	635	62.9	0.9
Arizona	1,070,151	301	140,521	2,131	13.1	0.2	929,630	2,197	86.9	0.2
Arkansas	464,987	504	234,939	2,095	50.5	0.4	230,048	2,114	49.5	0.4
California	4,976,982	612	355,154	3,147	7.1	0.1	4,621,828	3,138	92.9	0.1
Colorado	678,040	461	126,065	1,586	18.6	0.2	551,975	1,607	81.4	0.2
Connecticut	555,023	197	72,225	1,402	13.0	0.3	482,798	1,413	87.0	0.3
Delaware	153,833	47	31,621	905	20.6	0.6	122,212	905	79.4	0.6
District of Columbia	75,166	54	Z	Z	Z	Z	75,166	54	100.0	Z
Florida	3,797,625	733	354,397	4,178	9.3	0.1	3,443,228	4,280	90.7	0.1
Georgia	1,246,295	1,003	402,029	2,659	32.3	0.2	844,266	2,789	67.7	0.2
Hawaii	227,614	123	20,143	831	8.8	0.4	207,471	833	91.2	0.4
Idaho	233,346	416	83,188	1,469	35.7	0.6	150,158	1,419	64.3	0.6
Illinois	1,784,097	595	263,072	1,951	14.7	0.1	1,521,025	2,048	85.3	0.1
Indiana	940,323	708	291,035	1,885	31.0	0.2	649,288	1,975	69.0	0.2
Iowa	490,781	479	201,677	1,449	41.1	0.3	289,104	1,480	58.9	0.3
Kansas	415,527	485	134,134	1,120	32.3	0.3	281,393	1,096	67.7	0.3
Kentucky	653,000	652	289,797	1,978	44.4	0.3	363,203	2,045	55.6	0.3
Louisiana	633,725	596	183,450	2,094	28.9	0.3	450,275	1,973	71.1	0.3
Maine	242,251	257	151,962	1,394	62.7	0.6	90,289	1,396	37.3	0.6
Maryland	820,050	320	129,319	1,746	15.8	0.2	690,731	1,728	84.2	0.2
Massachusetts	1,016,679	272	92,812	1,901	9.1	0.2	923,867	1,915	90.9	0.2
Michigan	1,527,698	456	456,427	1,907	29.9	0.1	1,071,271	1,846	70.1	0.1
Minnesota	779,405	405	252,354	1,496	32.4	0.2	527,051	1,552	67.6	0.2
Mississippi	426,632	547	233,554	2,015	54.7	0.5	193,078	2,033	45.3	0.5
Missouri	929,934	670	318,190	2,075	34.2	0.2	611,744	2,212	65.8	0.2
Montana	170,868	323	84,695	917	49.6	0.5	86,173	931	50.4	0.5
Nebraska	271,498	348	95,054	765	35.0	0.3	176,444	802	65.0	0.3
Nevada	400,855	278	32,973	933	8.2	0.2	367,882	923	91.8	0.2
New Hampshire	210,385	259	91,197	1,067	43.3	0.5	119,188	1,142	56.7	0.5
New Jersey	1,312,291	317	75,843	1,440	5.8	0.1	1,236,448	1,485	94.2	0.1
New Mexico	318,286	399	81,481	1,483	25.6	0.5	236,805	1,531	74.4	0.5
New York	2,893,801	702	412,126	2,240	14.2	0.1	2,481,675	2,529	85.8	0.1
North Carolina	1,459,330	1,002	571,376	2,744	39.2	0.2	887,954	2,779	60.8	0.2
North Dakota	104,745	251	48,750	492	46.5	0.4	55,995	469	53.5	0.4
Ohio	1,796,337	810	422,207	2,491	23.5	0.1	1,374,130	2,454	76.5	0.1
Oklahoma	561,885	464	223,367	1,646	39.8	0.3	338,518	1,684	60.2	0.3
Oregon	634,574	459	170,225	1,720	26.8	0.3	464,349	1,701	73.2	0.3
Pennsylvania	2,133,247	551	500,868	2,527	23.5	0.1	1,632,379	2,583	76.5	0.1
Rhode Island	166,517	240	16,513	636	9.9	0.4	150,004	703	90.1	0.4

See notes at end of table.

Table 1.

Population 65 Years and Over in Rural and Urban Areas for the United States, Regions, and States: 2012-2016—Con.

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

State	65-and-over population									
	Total		Rural				Urban			
	Number	Margin of error (±)	Number	Margin of error (±)	Per-cent	Margin of error (±)	Number	Margin of error (±)	Per-cent	Margin of error (±)
South Carolina	761,680	569	275,149	2,178	36.1	0.3	486,531	2,247	63.9	0.3
South Dakota	129,209	273	63,770	701	49.4	0.5	65,439	708	50.6	0.5
Tennessee	984,449	857	385,731	2,065	39.2	0.2	598,718	2,130	60.8	0.2
Texas	3,096,567	922	664,353	3,766	21.5	0.1	2,432,214	3,640	78.5	0.1
Utah	295,342	274	38,724	897	13.1	0.3	256,618	943	86.9	0.3
Vermont	106,193	204	69,396	671	65.3	0.6	36,797	682	34.7	0.6
Virginia	1,144,817	833	374,350	1,985	32.7	0.2	770,467	1,984	67.3	0.2
Washington	992,842	500	204,087	1,875	20.6	0.2	788,755	1,969	79.4	0.2
West Virginia	328,124	536	172,126	1,879	52.5	0.6	155,998	1,916	47.5	0.6
Wisconsin	875,220	544	307,011	1,805	35.1	0.2	568,209	1,836	64.9	0.2
Wyoming	80,707	367	32,798	827	40.6	1.0	47,909	820	59.4	1.0

Z Represents or rounds to zero.

Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

West had the lowest concentration of older population living in rural areas at 13.8 percent.

Figure 3 shows the urban and rural composition of each state's older population. Despite the Northeast region's generally low percentage of rural older population that was seen earlier, two states in the

region, Vermont (65.3 percent) and Maine (62.7 percent), had the largest percentages of rural older populations among states. Not surprisingly, they also had the largest percentages of total rural population of all the states (61.3 percent in Vermont and 61.5 percent in

Maine).³ Other states with large percentages of older rural population were in the South including Mississippi (54.7 percent), West Virginia (52.5 percent), and Arkansas (50.5 percent) and the Midwest including South Dakota (49.4 percent), North Dakota (46.5 percent), and Iowa (41.1 percent). Western states with high percentages of older rural population included Montana (49.6 percent), Wyoming (40.6 percent), and Alaska (37.1 percent). The three states or state equivalents with the smallest percentages of rural older population were the District of Columbia (0.0 percent), New Jersey (5.8 percent), and California (7.1 percent).⁴

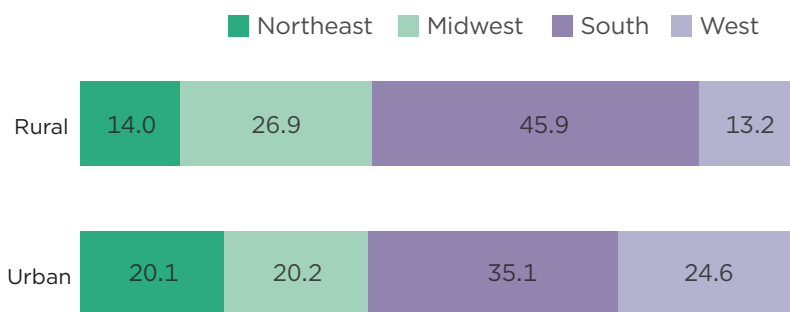
Overall, the rural share of the older population in 33 states exceeded

³ The Vermont and Maine rural all-ages population shares were not significantly different.

⁴ The Montana and South Dakota rural older population shares were not significantly different. Likewise, the older rural population share in Wyoming was not significantly different from the shares in Iowa and Oklahoma.

Figure 2.

Distribution of the 65-Years-and-Over Rural and Urban Populations by Region: 2012-2016



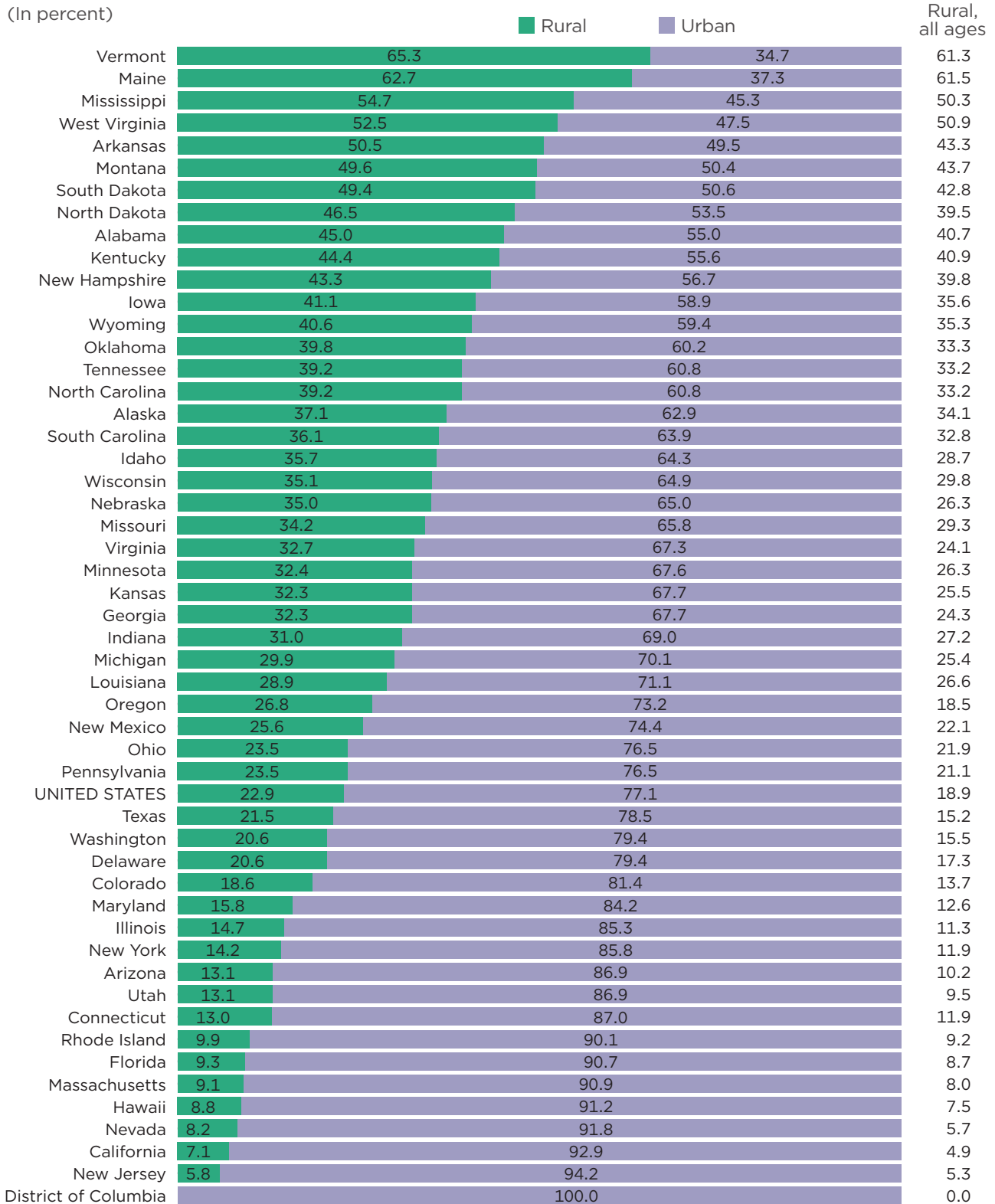
Note: Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs.

Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

Figure 3.

Percentage of the Population 65 Years and Over in Rural and Urban Areas by State: 2012-2016

(In percent)



Note: Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/acs>.

Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

the national average of 22.9 percent. In five states, more than half of the older population lived in rural areas (Arkansas, Maine, Mississippi, Vermont, and West Virginia). In eight states, 10 percent or less of the older population lived in rural areas (California, District of Columbia, Florida, Hawaii, Massachusetts, Nevada, New Jersey, and Rhode Island).

DEMOGRAPHIC AND SOCIAL CHARACTERISTICS OF THE OLDER RURAL AND URBAN POPULATIONS

Table 2 shows demographic and social characteristics of the older rural and urban populations over the period of 2012 to 2016. In both geographies, more than half the population was women with a smaller share in rural areas than in urban areas. Women made up 52.0 percent of the older rural population, while women made up 57.2 percent of the older urban population. In comparison, women made up 50.8 percent of the population of all ages.⁵

A sex ratio is a way to express the number of men relative to the number of women in a given population.⁶ In rural areas, the sex ratio was 92, meaning there were 92 males for every 100 females. In urban areas, the sex ratio was considerably lower at 75. Regardless of geographic area, the sex ratio at birth is generally about 105 males to every 100 females. Then, as males experience higher

⁵ In the total population of 318.6 million people, there were 161.8 million women representing 50.8 percent of the population. Conversely, there were 156.8 million men making up 49.2 percent of the population.

⁶ The sex ratio is a common measure used to describe the balance between males and females. It is defined as the number of males per 100 females. A sex ratio of exactly 100 would indicate an equal number of males and females, with a sex ratio under 100 indicating a greater number of females.

DEFINING RURAL AREAS BOX

The categorization of urban and rural areas is made every 10 years coinciding with the collection of the decennial census. Specific criteria related to population thresholds, density, distance, and land use are applied to the decennial census data to make the determination. Once areas are determined to be urban or rural, the definitions are used in the American Community Survey each year for a decade.

Urban areas represent densely developed territories and encompass residential, commercial, and other nonresidential urban land uses. The Census Bureau identified two types of urban areas: urbanized areas of 50,000 or more people and urban clusters of at least 2,500 and fewer than 50,000 people.

Rural areas encompass all population, housing, and territory not included within an urban area. Generally, rural places are characterized as low density, sparse population, not built up, and at a distance from urban areas.

For more information see Michael Ratcliffe et al., “Defining Rural at the U.S. Census Bureau,” ACSGEO-1, U.S. Census Bureau, Washington, DC, 2016.

Urban and Rural Land Area and Population by Region: 2010

(In percent)

	Land area	Population
RURAL AREAS		
United States	97.0	19.3
Northeast	88.8	15.0
Midwest	96.9	24.1
South	94.7	24.2
West	98.9	10.2
URBAN AREAS		
United States	3.0	80.7
Northeast	11.2	85.0
Midwest	3.1	75.9
South	5.3	75.8
West	1.1	89.8

Note: For information about the U.S. Census Bureau definition of urban geography and rural geography, see “Defining Rural at the U.S. Census Bureau” at <www.census.gov/content/dam/Census/library/publications/2016/acs/acsgeo-1.pdf>.

Source: U.S. Census Bureau, 2010 Census, Table GCTPH1.

rates of mortality than females at almost every age, the sex ratio declines as age increases. As seen in Table 2, in both the rural and urban populations this results in more women than men in the older population.

Looking at the particular older age groups, the population aged 65 to 74 made up the largest segment of the older population in both rural and urban areas. This is not surprising, considering that the oldest of the baby boomers started turning 65 years old in 2011, and thus, this cohort

Table 2.

Demographic and Social Characteristics of the Population 65 Years and Over in Urban and Rural Areas: 2012-2016

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

Characteristic	65-and-over population											
	Total				Rural				Urban			
	Number	Margin of error (±)	Percent	Margin of error (±)	Number	Margin of error (±)	Percent	Margin of error (±)	Number	Margin of error (±)	Percent	Margin of error (±)
Total population 65 years and older	46,180,632	5,171	100.0	Z	10,591,826	13,531	100.0	Z	35,588,806	15,496	100.0	Z
SEX												
Male	20,304,128	2,854	44.0	Z	5,081,108	6,716	48.0	Z	15,223,020	7,665	42.8	Z
Female	25,876,504	3,277	56.0	Z	5,510,718	10,141	52.0	Z	20,365,786	11,207	57.2	Z
AGE												
65 to 74	26,355,308	4,931	57.1	Z	6,477,297	10,488	61.2	0.1	19,878,011	11,279	55.9	Z
75 to 84	13,768,433	12,361	29.8	Z	3,073,014	9,156	29.0	0.1	10,695,419	11,653	30.1	Z
85 and older	6,056,891	12,988	13.1	Z	1,041,515	5,941	9.8	0.1	5,015,376	12,520	14.1	Z
Median age	73.3	Z	X	X	72.6	Z	X	X	73.6	Z	X	X
RACE AND HISPANIC ORIGIN												
One Race	45,705,660	5,927	99.0	Z	10,502,722	13,862	99.2	Z	35,202,938	14,919	98.9	Z
White	38,749,181	7,922	83.9	Z	9,816,944	14,185	92.7	Z	28,932,237	17,691	81.3	Z
Black or African American	4,073,464	3,920	8.8	Z	478,863	3,528	4.5	Z	3,594,601	5,059	10.1	Z
American Indian or Alaska Native	235,124	2,313	0.5	Z	101,792	1,628	1.0	Z	133,332	2,122	0.4	Z
Asian	1,855,187	2,928	4.0	Z	59,153	1,894	0.6	Z	1,796,034	3,294	5.0	Z
Native Hawaiian and Other Pacific Islander	41,408	1,109	0.1	Z	3,681	318	Z	Z	37,727	1,050	0.1	Z
Some Other Race	751,296	8,046	1.6	Z	42,289	1,494	0.4	Z	709,007	8,202	2.0	Z
Two or More Races	474,972	5,197	1.0	Z	89,104	2,056	0.8	Z	385,868	4,640	1.1	Z
Hispanic or Latino origin (of any race)	3,537,782	2,787	7.7	Z	238,723	3,853	2.3	Z	3,299,059	3,718	9.3	Z
LIVING ARRANGEMENTS												
Alone in household	12,195,777	95,886	26.4	0.2	2,360,878	18,961	22.3	0.2	9,834,899	79,163	27.6	0.2
With others in household	32,476,173	93,372	70.3	0.2	8,038,878	25,837	75.9	0.2	24,437,295	70,908	68.7	0.2
Nursing facilities/skilled-nursing facilities	1,251,371	2,925	2.7	Z	148,177	2,550	1.4	Z	1,103,194	4,049	3.1	Z
Other group quarters	257,311	3,802	0.6	Z	43,893	1,680	0.4	Z	213,418	3,538	0.6	Z
MARITAL STATUS												
Now married, except separated	25,374,017	50,505	54.9	0.1	6,706,482	17,632	63.3	0.1	18,667,535	40,997	52.5	0.1
Widowed	11,812,811	35,162	25.6	0.1	2,402,244	10,950	22.7	0.1	9,410,567	30,545	26.4	0.1
Divorced	6,015,876	25,493	13.0	0.1	1,062,601	5,543	10.0	0.1	4,953,275	24,045	13.9	0.1
Separated	575,200	4,809	1.2	Z	81,684	1,672	0.8	Z	493,516	4,552	1.4	Z
Never married	2,402,728	9,620	5.2	Z	338,815	3,434	3.2	Z	2,063,913	9,481	5.8	Z

See notes at end of table.

Table 2. **Demographic and Social Characteristics of the Population 65 Years and Over in Urban and Rural Areas: 2012-2016**—Con.
 (Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

Characteristic	65-and-over population											
	Total			Rural			Urban					
	Number	Margin of error (±)	Percent	Number	Margin of error (±)	Percent	Number	Margin of error (±)	Percent	Number	Margin of error (±)	Percent
EDUCATIONAL ATTAINMENT												
Less than high school graduate	8,340,330	26,084	18.1	1,981,010	9,638	18.7	0.1	6,359,320	20,124	17.9	0.1	
High school graduate, including equivalency	15,031,870	20,899	32.6	4,046,859	10,882	38.2	Z	10,985,011	15,957	30.9	Z	
Some college or associate's degree	11,254,888	21,592	24.4	2,530,492	8,462	23.9	Z	8,724,396	21,311	24.5	0.1	
Bachelor's degree or higher	11,553,544	25,352	25.0	2,033,465	7,895	19.2	0.1	9,520,079	21,314	26.8	0.1	
DISABILITY STATUS												
Civilian noninstitutionalized population												
With any disability	16,042,261	25,709	35.7	3,766,817	13,399	36.1	0.1	12,275,444	21,640	35.6	0.1	
No disability	28,832,474	26,706	64.3	6,660,949	12,244	63.9	0.1	22,171,525	26,722	64.4	0.1	

X Not applicable.
 Z Represents or rounds to zero.

Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

began moving into older ages. The population aged 65 to 74 accounted for 61.2 percent of the rural population and 55.9 percent of the urban population. After the age of 74, the percentages in each age group were larger in urban areas than in rural areas, perhaps suggesting the need at advanced ages for services and amenities most easily found in urban areas, such as specialized hospital care and a variety of living arrangements. In addition, people may have moved to urban areas seeking the help of younger family members that have moved to urban areas for education and career opportunities. Considering the larger shares in the oldest age categories in urban areas, it is not surprising that the median age

of the population 65 years and older in urban areas (73.6 years) is higher than that in rural areas (72.6 years).

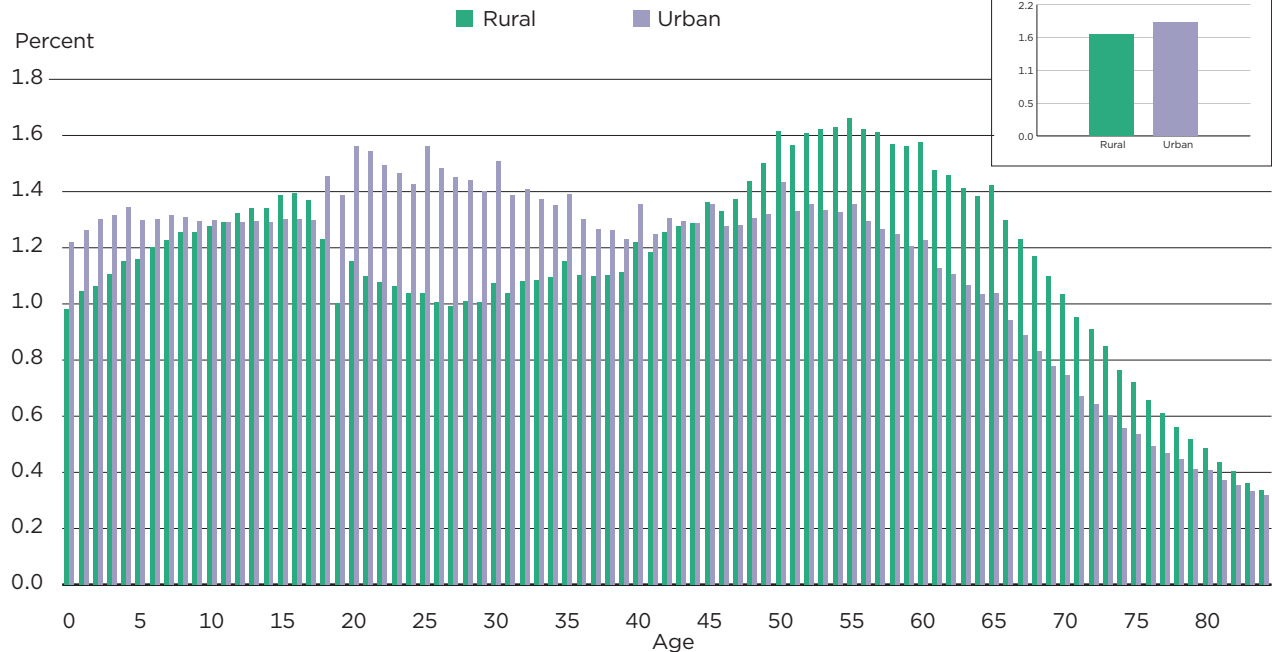
Figure 4 provides age data by urban and rural status to further illustrate variations in age compositions. It is important here to consider the entire age distribution as a way to fully understand urban and rural population dynamics. The bars in Figure 4 show the percentage that each age represents of the entire age distribution by urban and rural status. The single year of age that represented the largest share of the rural population was 55 years old, with 1.0 million people representing 1.7 percent of the rural population. The urban population was largest at ages 20 and 25, both with 4.0

million people representing 1.6 percent of the urban population. People 85 years and older made up 1.7 percent of the rural population and 1.9 percent of the urban population.

Clear differences exist in the rural and urban age distributions. The largest rural population shares were apparent starting just before age 50 and continuing to around age 62. The largest shares of the urban population were apparent in the youngest ages and then again from ages 18 to the late 30s. Age composition differences nearly disappeared approaching the oldest-old ages (those aged 85 and older). It is important to remember that the youngest of the baby boomers reach age 85 in 2031, so they are not yet fueling large

Figure 4.

Relative Age Distribution of the Rural and Urban Population: 2012-2016



Note: Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/acs>. Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

populations in these oldest ages. The urban-rural age distribution represented in Figure 4 potentially reflects rural out-migration by younger people in search of better educational and economic opportunities and away from diminishing labor opportunities related to rural farming and mining.⁷

Figure 5 completes the snapshot of the older population by sex and age by showing sex ratios for single years of age by urban and rural status. Again, the sex ratio is a summary measure that shows the ratio of males per 100 females in the population. A sex ratio of 100 indicates equal numbers of males and females. Remember

⁷ Kenneth Johnson, "Reports on Rural America: Demographic Trends in Rural and Small Town America," Carsey Institute, University of New Hampshire, 2006, <<http://scholars.unh.edu/cgi/viewcontent.cgi?article=1004&context=carsey>>.

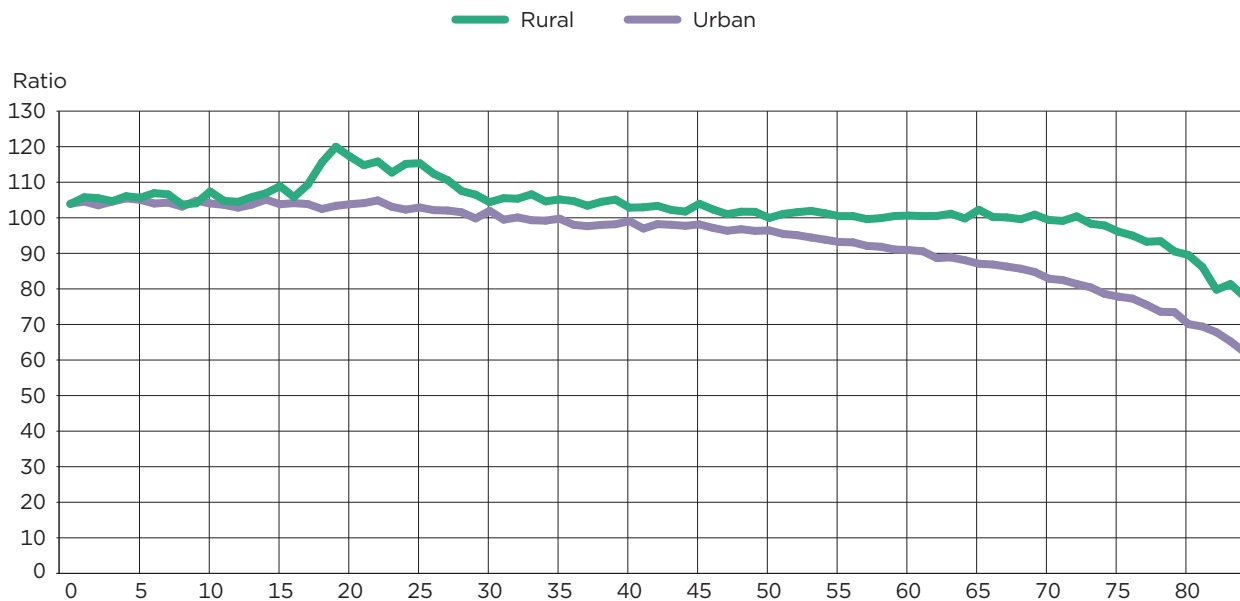
that the rural and urban sex ratios seen earlier for the older population were 92 and 75, respectively.⁸ Sex ratios at birth in both rural and urban areas were above 100, confirming that there were more male babies born than female babies. The rural sex ratio jumped up dramatically to 120 at age 19 and did not start to level-off again until about age 30. From ages 35 to 50, the urban and rural sex ratios followed a similar pattern, with both populations achieving near parity between men and women. At age 50, the rural and urban sex ratios started to diverge. The urban sex ratios declined steadily, while the rural sex ratios hovered around 100 until age 73.

⁸ The sex ratio for the population 65 years and older was 78 during the 2012 to 2016 period.

A number of factors likely account for these disparate rural/urban sex ratio patterns, indicating many more older men relative to women in rural areas compared with urban areas. That is, the factors that explain these differences indicate sex selectivity. Perhaps the biggest impact was foreshadowed in Figure 4 where a dearth of young professionals was apparent in the rural population. Figure 5 suggests that those who do seek rural farming and mining industry jobs in their 20s and 30s are overwhelmingly men, thus contributing to a high sex ratio that carries into older ages.

Differences in life expectancy between men and women and in rural and urban areas may also contribute. While overall life expectancy is lower for men than for women, improvements

Figure 5.
Sex Ratio by Single Years of Age 0 to 84 and Rural and Urban Status: 2012-2016



Note: The sex ratio for the 85 years and over rural population was 60.1 and the sex ratio for the 85 years and over urban population was 49.8. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/acs>.

Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

in death rates tell a slightly different story. National Center for Health Statistics (NCHS) data for 2015 showed that male life expectancy was 76.3 years and female life expectancy was 81.2 years. Another way to look at life expectancy is to consider years of life at age 65, which was 20.6 years for females and 18.0 years for males, both unchanged from 2014.⁹ Turning to death rates, research looking back over the last several decades shows widening differences in rural and urban mortality, with rural mortality rates higher than urban mortality rates. Mortality rates indicate more rapid improvement for men than women, impacting the equilibrium of older men to women in rural areas.¹⁰ Decreasing male deaths means that there are more rural males at older ages, reaching closer parity to the number of rural females. Thus, sex ratios are more balanced at older ages in rural than in urban areas.

Another factor is domestic migration of the older population within the United States. Research shows migration of the older population, typically married couples moving to rural retirement destinations, further contributing to a balanced ratio of men to women.¹¹

Finally, at all ages, but in particular at the younger ages, people in group quarters like prisons, the military, colleges,

and skilled-nursing facilities can impact an area's sex ratios.

Returning to Table 2, the rural older population is considerably less diverse than their urban counterparts. The White alone population accounted for 92.7 percent of the rural older population, whereas in urban areas the White alone population accounted for 81.3 percent. The American Indian or Alaska Native alone population share was also larger in rural areas than in urban areas (1.0 percent in rural areas compared to 0.4 percent in urban areas). For the other race groups, all had larger shares in urban than rural areas. The older Black alone population share was over twice as large in urban areas (10.1 percent) than in rural areas (4.5 percent). The Hispanic population made up only 2.3 percent of the rural population 65 years and older compared to 9.3 percent of the urban older population.

Changes in the life course that come with age, such as retirement, widowhood, and possible health status changes, can all impact living arrangements. The largest share of older people in both rural and urban areas lived in households with others, although the percentage was smaller for those in urban areas (68.7 percent) than in rural areas (75.9 percent). People living alone in a household made up the next largest share, accounting for 22.3 percent of those in rural areas and 27.6 percent in urban areas. Research shows that while seniors want to remain in their own homes, those in rural areas frequently face challenges related to having few housing options from which to choose, in addition to limited availability

of nearby social services.¹² Even at age 65 and older, the percentage living in group quarters, primarily skilled-nursing facilities, was small but concentrated in urban areas.¹³ The share of urban population 65 years and older living in skilled-nursing facilities was 3.1 percent compared to only 1.4 percent of people in rural areas. This may suggest an unmet demand for skilled-nursing facilities options in rural areas that will be needed as baby boomers age.

The majority of older people living in both rural and urban areas were married, however, the share of those in rural areas was higher (63.3 percent) compared to those in urban areas (52.5 percent). All other marital statuses were more common in urban areas. For instance, the percentage widowed was 26.4 percent in urban areas and 22.7 percent in rural areas.

Over one-third (38.2 percent) of older rural people had a high school degree as their highest level of educational attainment. A larger share of people in urban areas had attained education beyond a high school degree compared to their rural counterparts (51.3 percent and 43.1 percent, respectively). And of those with more than a high school degree, older people in urban areas were most likely to have achieved a bachelor's degree or higher (26.8 percent). Rural older people, on

⁹ J. Q. Xu et al., "Mortality in the United States, 2015," NCHS data brief, number 267, National Center for Health Statistics, Hyattsville, MD, 2016.

¹⁰ Gopal K. Singh and Mohammed Siahpush, "Widening Rural-Urban Disparities in All-Cause Mortality and Mortality from Major Causes of Death in the USA, 1969-2009," *Journal of Urban Health*, April 2014, v 91(2), <www.ncbi.nlm.nih.gov/pmc/articles/PMC3978153/#CR1>.

¹¹ Nina Glasgow and David L. Brown, "Rural ageing in the United States: Trends and contexts," *Journal of Rural Studies*, 2012, Volume 26.

¹² Eric Oberdorfer and Keith Wiley, "Housing an Aging Rural America: Rural Seniors and their Homes," Housing Assistance Council, 2014.

¹³ Group quarters are places where people live or stay in group living arrangements that are owned or managed by an entity or organization providing housing and/or services for the residents. Nursing facilities/skilled-nursing facilities are one type of group quarters. For more information on group quarters, see <https://www2.census.gov/programs-surveys/acs/tech_docs/group_definitions/2016GQ_Definitions.pdf?#>.

the other hand, who had more than a high school degree, had most often attained some college or an associate's degree (23.9 percent).

The percentage of the population with a disability was generally similar in rural and urban areas. In rural areas, 36.1 percent of the older population lived with a disability, while 35.6 percent of those in urban areas did so.

ECONOMIC CHARACTERISTICS OF THE OLDER RURAL AND URBAN POPULATIONS

Because the age of 65 is a typical retirement age, employment status, household income, poverty status, and health insurance statistics can be seen to reflect this milestone. As with other population characteristics, these economic indicators vary according to urban-rural status.

In Table 3, fewer older rural people were employed during the 2012 to 2016 period, compared with their urban counterparts (16.0 percent and 16.6 percent, respectively). A higher percentage of rural older people (83.4 percent) were not in the labor force compared with urban older people (82.6 percent).

In terms of household income in the past 12 months, for both the rural and urban populations Social Security was the most common form of household income. There was no statistical difference between rural and urban households that received retirement income. For those in both rural and urban areas, earnings accounted for the largest amount of household income, although

mean earnings for those in urban areas was more than \$10,000 greater than for those in rural areas.

Poverty status varied by rural and urban status for the older population. Just over 8 percent of the older rural population lived in poverty, while the percentage was over 9 percent in urban areas.

The percentage of the population that was uninsured in rural areas (0.5 percent) was about half of that in urban areas (1.1 percent). Research shows that adults aged 65 and older had the highest rates of health insurance coverage of

any age, with most relying on a government plan.¹⁴

RURAL OLDER POPULATION BY LEVEL OF RURALITY

Geographic Characteristics

Delineating counties by level of rurality illustrates differences in the demographic and social characteristics of the older population. The size of the older population living in counties with some urban population is quite different from those living in completely rural areas. Table 4 shows that the largest share of the older population

¹⁴ Jessica C. Barnet and Edward R. Berchick, "Health Insurance Coverage in the United States: 2016," P60-260, *Current Population Report*, U.S. Government Printing Office, Washington, DC, 2017.

DEFINING RURALITY

A common way to study rurality for counties is to look at the county's percentage living in rural areas. Generally, counties are categorized into three levels of rurality based on the percentage of the population that was rural as of the 2010 Census. The three rurality categories are designated as: (1) completely rural, (2) mostly rural, and (3) mostly urban.

Completely rural counties have a population that is 100 percent rural.

Mostly rural counties have a population that is 50.0 to 99.9 percent rural.

Mostly urban counties have a population that is less than 50.0 percent rural.

For instance, a county where 5.0 percent of the 2010 Census population lived in the rural areas of the county was classified as "mostly urban." On the other hand, a county where 75.0 percent of the 2010 Census population lived in the rural areas of the county was classified as "mostly rural."

See section "The Urban/Rural Population Spectrum" in Michael Ratcliffe et al., "Defining Rural at the U.S. Census Bureau," ACSGEO-1, U.S. Census Bureau, Washington, DC, 2016, for a discussion on the three levels of rurality.

Table 3.

Economic Characteristics of the Population 65 Years and Over in Urban and Rural Areas: 2012-2016

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

Characteristic	65-and-over population											
	Total				Rural				Urban			
	Number	Margin of error (±)	Percent	Margin of error (±)	Number	Margin of error (±)	Percent	Margin of error (±)	Number	Margin of error (±)	Percent	Margin of error (±)
Total population 65 years and older	46,180,632	5,171	100.0	Z	10,591,826	13,531	22.9	Z	35,588,806	15,496	77.1	Z
EMPLOYMENT STATUS												
In labor force	7,963,175	17,853	17.2	Z	1,756,098	7,699	16.6	0.1	6,207,077	15,650	17.4	Z
Employed	7,602,895	17,359	16.5	Z	1,694,402	7,769	16.0	0.1	5,908,493	14,998	16.6	Z
Unemployed	360,280	4,112	0.8	Z	61,696	1,517	0.6	Z	298,584	3,738	0.8	Z
Not in labor force	38,217,457	16,909	82.8	Z	8,835,728	13,860	83.4	0.1	29,381,729	17,529	82.6	Z
INCOME IN THE PAST 12 MONTHS (HOUSEHOLDS)^{1,2,3}												
With earnings	10,277,418	31,463	36.4	0.1	2,308,503	8,610	35.8	0.1	7,968,915	27,202	36.6	0.1
Mean earnings ⁴	53,799	133	X	X	45,646	239	X	X	56,161	151	X	X
With Social Security income	25,486,477	85,232	90.2	Z	5,985,549	16,754	92.7	0.1	19,500,928	71,897	89.5	Z
Mean Social Security income ⁴	19,826	23	X	X	20,123	30	X	X	19,735	25	X	X
With Supplemental Security Income	1,809,050	10,139	6.4	Z	347,058	3,126	5.4	Z	1,461,992	9,442	6.7	Z
Mean Supplemental Security Income ⁴	9,192	25	X	X	9,275	61	X	X	9,172	27	X	X
With cash public assistance income	514,957	5,552	1.8	Z	96,307	1,670	1.5	Z	418,650	4,891	1.9	Z
Mean cash public assistance income ⁴	3,094	33	X	X	2,876	78	X	X	3,144	40	X	X
With retirement income	13,724,921	63,468	48.6	0.1	3,136,493	13,626	48.6	0.1	10,588,428	52,736	48.6	0.1
Mean retirement income ⁴	25,237	56	X	X	22,851	111	X	X	25,944	65	X	X
With food stamps/SNAP benefits	2,518,095	12,707	8.9	Z	472,370	4,457	7.3	0.1	2,045,725	10,625	9.4	Z
POVERTY STATUS												
Population for whom poverty status is determined												
In poverty	4,195,427	13,723	9.3	Z	875,759	5,547	8.4	0.1	3,319,668	12,349	9.6	Z
Not in poverty	40,679,159	15,150	90.7	Z	9,552,003	13,358	91.6	0.1	31,127,156	18,873	90.4	Z
HEALTH INSURANCE												
Insured	45,747,351	11,264	99.1	Z	10,536,886	13,523	99.5	Z	35,210,465	18,520	98.9	Z
Uninsured	433,281	8,184	0.9	Z	54,940	1,880	0.5	Z	378,341	7,419	1.1	Z

X Not available.

Z Represents or rounds to zero.

¹ Households that included a householder 65 years and older.

² Households can receive income from more than one source.

³ In 2016 inflation-adjusted dollars.

⁴ Mean values are shown in dollar amounts.

Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

Table 4.

Selected Characteristics of the 65-Years-and-Over Population by Level of Rurality: 2012–2016(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

Characteristic	65-and-over population															
	Total			Mostly urban counties (less than 50 percent rural)			Mostly rural counties (50 to 99.9 percent rural)			Completely rural counties (100 percent rural)						
	Number	Mar- gin of error (±)	Per- cent	Mar- gin of error (±)	Per- cent	Mar- gin of error (±)	Per- cent	Number	Mar- gin of error (±)	Per- cent	Number	Mar- gin of error (±)	Per- cent			
Total population	46,180,632	5,171	100.0	Z	38,662,738	3,569	83.7	Z	6,458,740	2,520	14.0	Z	1,059,154	1,260	2.3	Z
SEX																
Male	20,304,128	2,854	44.0	Z	16,877,386	2,141	43.7	Z	2,932,194	1,561	45.4	Z	494,548	790	46.7	Z
Female	25,876,504	3,277	56.0	Z	21,785,352	2,146	56.3	Z	3,526,546	1,904	54.6	Z	564,606	838	53.3	Z
AGE																
0 to 17	73,612,438	7,654	23.1	Z	64,211,734	2,872	23.2	Z	8,257,924	3,303	22.4	Z	1,142,780	2,444	21.5	Z
18 to 64	198,765,092	6,480	62.4	Z	173,593,138	3,802	62.8	Z	22,070,603	3,272	60.0	Z	3,101,351	2,295	58.5	Z
65 and over	46,180,632	5,171	14.5	Z	38,662,738	3,569	14.0	Z	6,458,740	2,520	17.6	Z	1,059,154	1,260	20.0	Z
Median age	73.3	Z	X	X	73.4	Z	X	X	73.2	Z	X	X	73.3	Z	X	X
Dependency ratio	60.3	Z	X	X	59.3	Z	X	X	66.7	Z	X	X	71.0	0.1	X	X
RACE AND HISPANIC ORIGIN																
One Race	45,705,660	5,927	99.0	Z	38,251,465	5,162	98.9	Z	6,404,049	2,280	99.2	Z	1,050,146	1,141	99.1	Z
White	38,749,181	7,922	83.9	Z	31,880,925	7,522	82.5	Z	5,901,321	1,539	91.4	Z	966,935	852	91.3	0.1
Black or African American	4,073,464	3,920	8.8	Z	3,620,676	3,553	9.4	Z	389,040	1,230	6.0	Z	63,748	557	6.0	0.1
American Indian or Alaska Native	235,124	2,313	0.5	Z	150,585	2,141	0.4	Z	71,410	881	1.1	Z	13,129	350	1.2	Z
Asian	1,855,187	2,928	4.0	Z	1,830,470	2,820	4.7	Z	21,985	805	0.3	Z	2,732	281	0.3	Z
Native Hawaiian and Other Pacific Islander	41,408	1,109	0.1	Z	39,993	1,088	0.1	Z	1,278	196	Z	Z	137	70	Z	Z
Some Other Race	751,296	8,046	1.6	Z	728,816	8,133	1.9	Z	19,015	925	0.3	Z	3,465	317	0.3	Z
Two or More Races	474,972	5,197	1.0	Z	411,273	4,816	1.1	Z	54,691	1,305	0.8	Z	9,008	458	0.9	Z
Hispanic or Latino origin (of any race)	3,537,782	2,787	7.7	Z	3,419,056	1,862	8.8	Z	100,567	1,545	1.6	Z	18,159	620	1.7	0.1
LIVING ARRANGEMENTS																
Alone in household	12,195,777	95,886	26.4	0.2	10,217,172	79,265	26.4	0.2	1,697,306	15,100	26.3	0.2	281,299	3,506	26.6	0.3
With others in household	32,476,173	93,372	70.3	0.2	27,227,484	78,217	70.4	0.2	4,513,853	14,340	69.9	0.2	734,836	3,509	69.4	0.3
Nursing facilities/skilled-nursing facilities	1,251,371	2,925	2.7	Z	999,330	4,091	2.6	Z	214,277	2,805	3.3	Z	37,764	1,316	3.6	0.1
Other group quarters	257,311	3,802	0.6	Z	218,752	3,602	0.6	Z	33,304	1,323	0.5	Z	5,255	540	0.5	0.1

See notes at end of table.

Table 4.

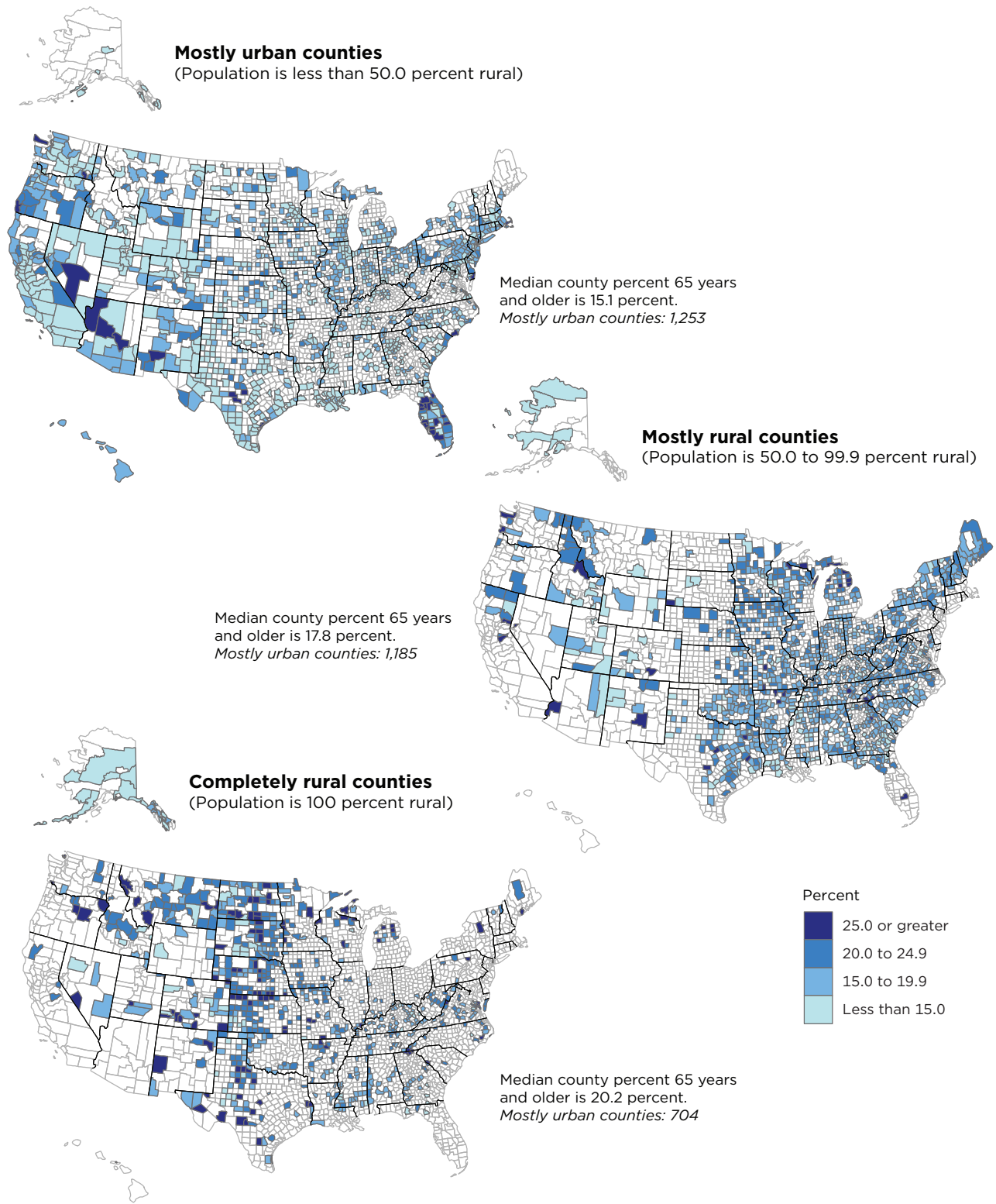
Selected Characteristics of the 65-Years-and-Over Population by Level of Rurality: 2012–2016—Con.

(Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs)

Characteristic	65-and-over population													
	Total			Mostly urban counties (less than 50 percent rural)			Mostly rural counties (50 to 99.9 percent rural)			Completely rural counties (100 percent rural)				
	Number	Mar- gin of error (±)	Per- cent	Mar- gin of error (±)	Per- cent	Mar- gin of error (±)	Number	Mar- gin of error (±)	Per- cent	Mar- gin of error (±)	Number	Mar- gin of error (±)	Per- cent	Mar- gin of error (±)
MARITAL STATUS														
Now married, except separated	25,374,017	50,505	54.9	0.1	54.3	43,815	3,745,753	9,961	58.0	0.2	625,729	3,273	59.1	0.3
Widowed	11,812,811	35,162	25.6	0.1	25.5	29,482	9,852,743	29,482	25.5	0.1	1,689,614	8,880	26.2	0.1
Divorced	6,015,876	25,493	13.0	0.1	13.4	23,707	5,180,887	721,833	11.2	0.1	113,156	1,933	10.7	0.2
Separated	575,200	4,809	1.2	Z	1.3	4,677	59,825	1,441	0.9	Z	9,580	468	0.9	Z
Never married	2,402,728	9,620	5.2	Z	5.5	8,906	2,120,778	2,922	3.7	Z	40,235	1,017	3.8	0.1
EDUCATIONAL ATTAINMENT														
Less than high school graduate	8,340,330	26,084	18.1	0.1	17.4	22,544	6,738,081	22,544	17.4	0.1	1,367,767	6,976	21.2	0.1
High school graduate, including equivalency	15,031,870	20,899	32.6	Z	31.2	19,741	12,070,175	19,741	31.2	0.1	2,551,130	6,682	39.5	0.1
Some college or associate's degree Bachelor's degree or higher	11,254,888	21,592	24.4	Z	24.7	20,417	9,551,576	20,417	24.7	0.1	1,458,596	5,947	22.6	0.1
	11,553,544	25,352	25.0	0.1	26.6	22,230	10,302,906	22,230	26.6	0.1	1,081,247	5,935	16.7	0.1
DISABILITY STATUS														
Civilian noninstitutionalized population	16,042,261	25,709	35.7	0.1	35.1	24,157	13,198,109	24,157	35.1	0.1	2,438,360	6,408	39.1	0.1
With any disability	28,832,474	26,706	64.3	0.1	64.9	23,663	24,425,718	23,663	64.9	0.1	3,793,485	6,724	60.9	0.1
No disability														
EMPLOYMENT STATUS														
In labor force	7,963,175	17,853	17.2	Z	17.7	16,193	6,826,547	16,193	17.7	Z	969,194	5,372	15.0	0.1
Employed	7,602,895	17,359	16.5	Z	16.8	15,844	6,506,417	15,844	16.8	Z	934,119	5,172	14.5	0.1
Unemployed	360,280	4,112	0.8	Z	0.8	3,724	320,130	3,724	0.8	Z	35,075	995	0.5	Z
Not in labor force	38,217,457	16,909	82.8	Z	82.3	15,639	31,836,191	15,639	82.3	Z	5,489,546	5,329	85.0	0.1
INCOME IN THE PAST 12 MONTHS (HOUSEHOLDS)^{1, 2, 3}														
With earnings	10,277,418	31,463	36.4	0.1	37.2	27,139	8,756,649	27,139	37.2	0.1	1,304,634	6,566	32.4	0.1
Mean earnings ⁴	53,799	133	X	X	141	56,363	39,180	263	X	X	38,149	624	X	X
With Social Security income	25,486,477	85,232	90.2	Z	89.7	70,302	21,131,260	70,302	89.7	Z	3,740,998	13,221	93.0	0.1
Mean Social Security income ⁴	19,826	23	X	X	24	19,983	19,170	34	X	X	18,441	53	X	X
With Supplemental Security Income	1,809,050	10,139	6.4	Z	6.5	9,188	1,520,906	9,188	6.5	Z	245,446	2,821	6.1	0.1
Mean Supplemental Security Income ⁴	9,192	25	X	X	25	25	9,292	64	X	X	8,477	129	X	X

See notes at end of table.

Figure 6.
Percent 65 Years and Over by Level of Rurality: 2012-2016



Note: Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/acs>.
 Source: U.S. Census Bureau, 2012-2016 American Community Survey, 5-Year Estimates.

resided in mostly urban counties (83.7 percent), followed by mostly rural counties (14.0 percent) and completely rural counties (2.3 percent).

Figure 6 shows the percentage of 65 years and older in each county by level of rurality. The mostly urban counties made up the largest number of counties and were scattered across the United States. The median county percentage of 65 years and older was 15.1 percent. Counties along the Sierra Nevada had the highest concentrations, along with those in popular retirement destinations such as those in the Texas Hill Country area and coastal counties stretching from the Carolinas down to southern Florida. Unlike the other maps, most counties were in the lowest concentration category.

Looking at the population in the mostly and completely rural counties, it is apparent that there are geographic differences in the rural older population. The mostly rural counties were primarily located in the eastern half of the United States. The median percentage of 65 years and older was 17.8 percent. Counties with the highest concentrations of older population were in parts of Appalachia, New England, and the Ozarks and Great Lakes areas. In particular, the concentrations in the Ozarks and Great Lakes areas may indicate migration retirement as these are popular destinations. A few highly concentrated counties were clustered in Idaho, Montana, and Washington.

The completely rural counties are primarily located in parts of the Pacific Northwest, the Great Plains, and areas in the South. The counties with the highest concentrations of older population formed a swath from North Dakota down to western Texas. Idaho, Montana, Oregon, and Washington also had a handful of counties with high percentages. While counties in the Ozarks and Upper Great Lakes areas (Michigan and Wisconsin) also had higher concentrations, this likely represents aging in place instead of movement to these retirement destinations. The median county percentage of 65 years and older in completely rural counties was 20.2 percent.

DEMOGRAPHIC, SOCIAL, AND ECONOMIC CHARACTERISTICS

While the percentage of older women was larger than that of older men at all levels of rurality, as rurality increased, the percentage of women decreased. Completely rural counties had the smallest percentage of older women at 53.3 percent. Older women accounted for 54.6 percent of the population in mostly rural counties. The highest concentration of older women occurred in mostly urban counties at 56.3 percent (Table 4).

The median age of the population 65 years and older across the three rurality groups shows relatively little variation. The median age for the population in completely rural counties was 73.3 years, compared with 73.2 years in mostly rural counties and 73.4 years in mostly urban counties. Recall that the median age of the older urban population was

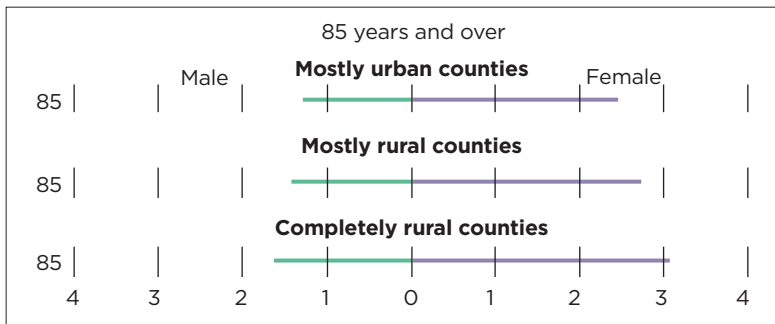
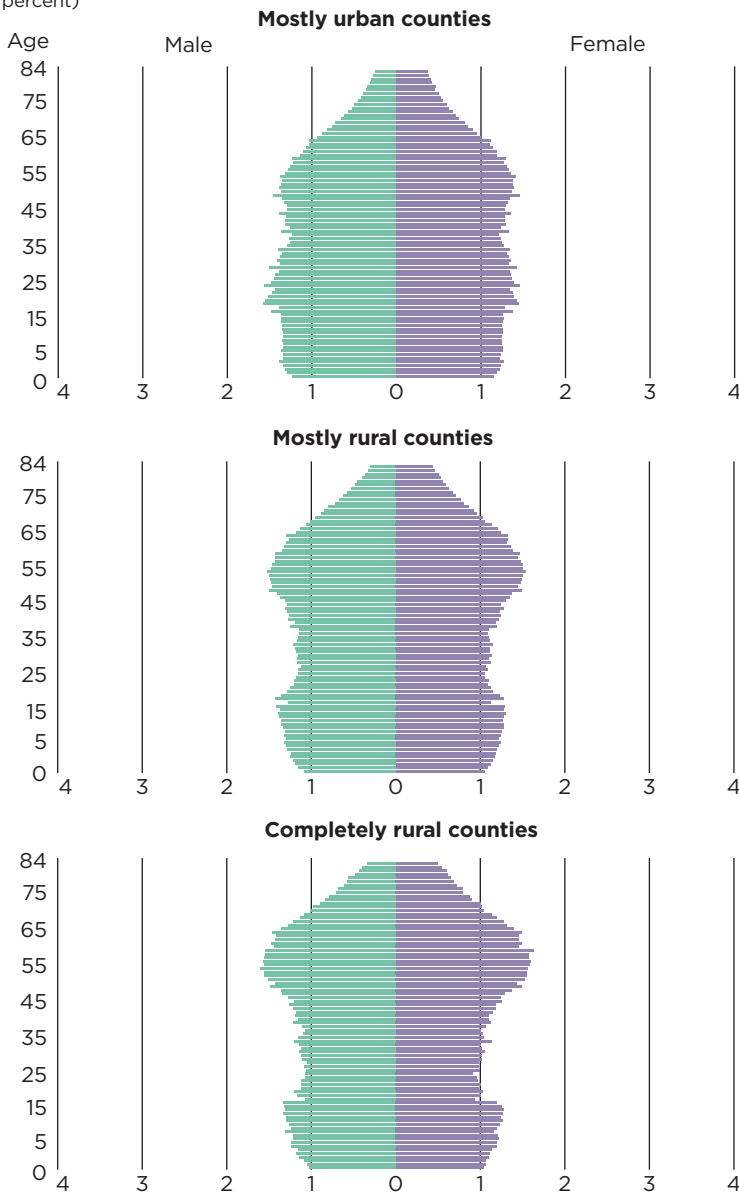
a full year older than that for the older rural population (73.6 years for the urban population and 72.6 years for the rural population). Looking at the age of the population in a different way, the percentage of 65 years and older increased with rurality, pointing to the looming impact that baby boomers will have in the most rural areas in coming years. In completely rural counties, 20.0 percent of the population was 65 years and older, whereas, the percentage fell to 17.6 percent in mostly rural counties and 14.0 percent in mostly urban counties.

The dependency ratio further illustrates population dynamics by age, introducing an indication of economic independence. The dependency ratio is calculated by dividing the dependent-age population (children and older adults) by the working-age population (aged 18 to 64). For completely rural counties, the dependency ratio was 71, indicating that there were 71 dependent-age people for every 100 working-age people. In mostly rural counties, the dependency ratio fell to 67, and in mostly urban counties it was 59.¹⁵

Sex ratios for each level of rurality show that the number of men to women was most balanced in completely rural areas and least balanced in mostly urban counties. In completely rural counties the sex ratio for the older population was 88, indicating that there were 88 older males for every 100 older females. The sex ratio in mostly rural counties was 83 for the older population followed

¹⁵ For more age dependency ratio analyses, see Lindsay H. Howden and Julie A. Meyer, "Age and Sex Composition: 2010," C2010BR-03, *2010 Census Brief*, U.S. Census Bureau, Washington, DC, 2011.

Figure 7.
Population by Age and Sex and Rurality
 (In percent)



Note: The age category 85 years and over is aggregated due to data disclosure. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/acs>.
 Source: U.S. Census Bureau, 2012–2016 American Community Survey, 5-Year Estimates.

by mostly urban counties with an older population sex ratio of 77. Sex ratios can vary for many reasons such as the impact of international or domestic migration on a county or features of the geographic location such as the existence of military facilities, prisons, or even college student housing.

Population pyramids are another way to understand the age and sex composition and are presented to provide information on the entire age distribution at each level of rurality. The population pyramids show the percentage of males (on the left) and females (on the right) by single years of ages 0 to 84 and 85 years and older. Pyramids are presented for each level of rurality (Figure 7). The shape of the pyramid gives important insights about the population’s composition. The shape of the pyramid representing mostly urban counties is typical of developed countries, with a wide base and a nearly equally wide middle that does not start gradually tapering to a point at the top until older ages. Note the 85-years-and-older category is an open-ended category, and thus, much larger than any of the single-years-of-age categories. The population pyramids for the mostly rural counties and completely rural counties, on the other hand, show a similar shape that is quite different from that for the mostly urban counties. Both pyramids have an area in the younger working ages (roughly aged 18 to 50) where the bars are much shorter, making it appear that the population pyramid is hollowed-out because of smaller percentages in these age groups, likely due to urban in-migration as discussed earlier. Both pyramids show a more

gradual tapering off at the top in the older ages than does the pyramid representing mostly urban counties. The only minor differences between these two pyramid shapes are the slightly longer bars representing those in the oldest of the working ages in completely rural counties, consistent with its higher median age.

Returning to Table 4, there were several additional characteristics that showed variations by level of rurality, and in most cases the completely rural and mostly rural counties were more alike than the mostly urban counties. For instance, looking at the White alone population, the percentage of White alone in completely rural and mostly rural counties was 91 percent, compared to 82 percent in mostly urban counties. This pattern continued across the other race and Hispanic origin groups.¹⁶ Educational attainment was similar in that about 39 percent of those in both mostly rural and completely rural counties had educational attainment above a high school degree. On the other hand, over 50 percent of older people in mostly urban counties achieved the same level of education. Finally, those uninsured in both mostly and completely rural counties was 0.5 percent and jumped up to 1.0 percent in mostly urban counties.

SUMMARY AND CONCLUSION

While the size of the rural population has ebbed and flowed over the last few decades, the share

¹⁶ The White alone older population in mostly rural counties (91.4 percent) was not significantly different from the White alone older population in completely rural counties (91.3 percent). The Two-or-More-Races older population in mostly rural counties (0.8 percent) was not significantly different from the Two or More Races older population in completely rural counties (0.9 percent).

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 Arkansas, Maine, Mississippi, Vermont, and West Virginia, more than half of the older population lived in rural areas. On the other hand, in California, District of Columbia, Florida, Hawaii, Massachusetts, Nevada, New Jersey, and Rhode Island, 10 percent or less 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 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 skilled-nursing facilities options.

The data showed that the rural older population was more balanced than urban areas with respect to sex ratios. 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 50. Age data also confirmed the expected rural to urban migration patterns with fewer younger people in the rural population and more in the older ages.

The largest share of older people in both rural and urban areas lived in households with others, but may change as baby boomers age. Those in rural areas were less likely to have attained education beyond a high school degree, 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 for the older population. 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 status. 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 evenly scattered across the United States with the exception of a cluster of counties with

high concentrations in Florida and along the Southwest.

Finally, the percentage of 65 years and older was directly related to level of rurality. In completely rural counties, the percentage of 65 years and older was 20.0 percent compared to 17.6 percent in mostly rural counties and 14.0 percent in mostly urban counties. This finding suggests that the graying of the baby boom may be most impactful in the most rural parts of the U.S. rural landscape.¹⁷

SOURCE AND ACCURACY

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 comparisons are significant at the

¹⁷ For a discussion on the impact of the graying of the rural population due to aging see, E. Hellen Berry and Annabel Kirschner, "Rural Aging in 21st Century America, Understanding Population Trends and Processes," *Demography of Rural Aging* in N. Glasgow et al. (eds.), 2013.

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 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>.

WHAT IS THE AMERICAN COMMUNITY SURVEY?

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data for congressional districts, counties, places, and other localities every year. It has an annual sample size of 3.5 million addresses across the United States and includes both housing units and group quarters (e.g., skilled-nursing facilities and prisons). The ACS is conducted in every county throughout the nation. Single-year and 5-year estimates from the ACS are all "period" estimates that represent data collected with particular intervals of time—12 months and 60 months, respectively. The 2012

to 2016 ACS 5-year estimates are available down to the census block-group level of geography. For information on the ACS sample design and other topics, visit <www.census.gov/acs>.

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