





Commentary on the USA's domain ranks in the 2015 Global AgeWatch Index

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Global AgeWatch Index rank

9

out of 96

The United States of America ranks at 9 overall. It ranks consistently high in all four domains.

It ranks highest in the capability domain (4), with an employment rate (60.9%) and educational attainment (96%) amongst older people above the regional averages.

It ranks high in the enabling environment domain (17), with high satisfaction of older people with safety (71%) and social connectedness (94%).

It also ranks high in the health domain (25), with life expectancy at 60(23) and healthy life expectancy at 60 (17) near the regional averages.

It ranks lowest in the income security domain (29), with pension income coverage of 92.5% and a poverty rate among older people (18%) above the regional average.



Income security

29

76.3/100

The relatively high percentage of older Americans receiving pension income reflects the near universal coverage of the Social Security programme (ie the national pension program run by the federal government). Eligible individuals can elect to receive retirement benefits through Social Security as early as age 62. Social Security benefits are modest. The United States does not have a mandatory employment-sponsored retirement plan for workers, so for most Americans Social Security is their primary resource in retirement.

The incidence of poverty among older people is higher than many other countries. This reflects, among other things, the modest benefits provided by the Social Security program, which varies based on average career earnings, and that the programme does not have a guaranteed minimum benefit. The old age poverty rate rose substantially from 2010 to 2012, likely reflecting the persistently high unemployment rates that followed the recession. Old age poverty rates vary significantly between different racial and ethnic groups.¹



Health status

25

70.1/100

Nearly all Americans aged 65 and older have public health insurance which provides good access to medical services including preventive care. Among older adults aged 50 to 64, however, 13.4% were uninsured in 2013.² Lack of insurance is a significant barrier to obtaining affordable medical services. Beginning in 2014, availability of affordable health insurance for people under age

65 has expanded under national health reform legislation enacted in 2010. As more adults obtain affordable health insurance, their access to preventive care and medical services is expected to improve. In contrast to medical care, most older adults do not have insurance coverage for long-term care services and many people with long-term care needs face barriers to obtaining affordable, good quality long-term care services that meet their needs and preferences.³

Recent public and private efforts are focusing on improving the coordination of care, especially for people with multiple chronic conditions and complex health care needs. Over time, improved coordination should lead to improvements in health and wellbeing among older adults.



Capability

4

65.7/100

While average annual unemployment rates among workers aged 55 to 64 decreased to 4.3% in 2014 from their recent peak of 7.1% in 2010, long-term unemployment remains a concern among older jobseekers. The percentage of older jobseekers who had been looking for work for 27 weeks or longer averaged 45% in 2014.

In July 2014, the Workforce Innovation and Opportunity Act⁵ (WIOA) was signed into law. The law, which supersedes the Workforce Investment Act of 1998, is designed to enhance jobseeker and worker access to employment, education, training, and support services. The law places an emphasis on meeting the needs of individuals with barriers to employment, among whom older people, displaced homemakers, long-term unemployed people, and other groups are singled out.



Enabling environment

17

76.8/100

Studies have shown that the number of regular social interactions that older Americans have is a key factor in their longevity. The promotion of social connections is largely done at the local and state governmental/non-governmental levels in the United States, rather than federal.

AARP survey research indicates that personal security is a particularly important concern for older adults, caregivers, people with disabilities, non-drivers, and people with lower incomes. If people do not feel safe on the streets and in public spaces it can negatively impact the sense of community in a neighbourhood. Personal safety can be measured for each US County using Uniform Crime Reports.

Communities need convenient transportation options so that people have healthy alternatives to driving, and so that people who do not - or cannot - drive have a way to get around. One in five adults aged 65 and over in the US do not drive; children, and many people with disabilities either choose not to or are unable to drive.

The transportation system needs to be accessible to everyone so that people with mobility issues can use it to reach their destinations.

www.aarp.org/content/dam/aarp/research/public policy institute/econ sec/2013/income-andpoverty-of-older-americans-AARP-ppi-econ-sec.pdf

² Smith J and Medalia C, Health insurance coverage in the United States: 2013, US Census Bureau,

http://www.aarp.org/content/dam/aarp/research/public policy institute/security/2013/impact-ofrising-healthcare-costs-AARP-ppi-sec.pdf

4 US Department of Labor from the US Census Bureau's Current Population Survey:

The Global AgeWatch Index ranks countries by how well their older populations are faring.

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¹ Wu, K, Income and poverty of older Americans 2011, AARP Factsheet, AARP Public Policy Institute, Washington, September 2013,

^{2014,} www.census.gov/content/dam/Census/library/publications/2014/demo/p60-250.pdf

³ Komisar H, The Effects of Rising Health Care Costs on Middle-Class Economic Security. Washington, DC: AARP Public Policy Institute, 2013

http://www.bls.gov/cps/tables.htm

http://www.doleta.gov/wioa/