

Chapter 6.

Social and Other Characteristics

Segments of the older population differ widely in terms of their marital status, living arrangements, educational attainment, veterans status, voting participation, and other social characteristics. Among those aged 65 to 74, 64 percent were married and living with their spouse in 1993 and 24 percent were living alone. As age increases, so does the proportion living alone. Among those aged 85 and over, only 24 percent lived with their spouse and 48 percent lived alone.¹ In general, men are much more likely than women to be living in a family setting, and as discussed in chapter 4, the income situation of young-old married couples is generally much better than that of the oldest old and those who live alone. The elderly population is increasingly better educated, which has implications for future health and economic status as well as the need for and delivery of services.

The social characteristics of the elderly population are discussed in more detail below. Data refer to noninstitutionalized elderly persons except where specifically noted otherwise. In the March 1993 Current Population Survey, there were an estimated 30.9 million persons 65 years and over in the noninstitutional population.

Marital Status

Most Elderly Men Are Married While Most Elderly Women Are Not

Elderly men were nearly twice as likely as elderly women to be married and living with their spouse in 1993

¹ Arlene F. Saluter, U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, tables 1 and 7.

(75 percent and 41 percent, respectively). Elderly women were more than 3 times as likely as men to be widowed (14 percent of men and 48 percent of women). While the gender gap in average longevity accounts for much of these differences, remarriage rates also are important. During 1990, only about 2 per 1,000 widowed women aged 65 and over remarried, whereas elderly widowed men were much more likely than elderly women to remarry (14 per 1,000 widowed men).² Elderly men and women were about equally likely to have never married (4 percent in both cases) in 1993.³

On the whole, there were only 29 unmarried elderly men per 100 unmarried elderly women in 1993. One implication of such numbers is that most elderly men have a spouse for assistance, especially when health fails, and the majority of elderly women do not (detailed table 8-6). Research from the 1980's has shown that spouses represented 36 percent of caregivers (23 percent wives and 13 percent husbands) who gave assistance to the noninstitutionalized elderly, and adult daughters represented 29 percent of primary caregivers.⁴ In the near future, the availability of family members who may provide care to the parents of the Baby-Boom generation is likely to in-

² Sally C. Clarke, National Center for Health Statistics, *Advance Report of Final Marriage Statistics, 1989 and 1990*, Monthly Vital Statistics Report, Vol. 43, No. 12, Supplement, July 14, 1995, table 6.

³ Saluter, op.cit., table 1. Unmarried refers to persons who are either never married, divorced, or widowed.

⁴ R. Stone, G.L. Cafferata, and J. Sangl, "Caregivers of the Frail Elderly: A National Profile," *The Gerontologist*, Vol. 27, No. 5, 1987, pp. 616-626.

crease as a result of relatively high levels of fertility during the 1950's.⁵

The estimated number of divorces among elderly persons in 1990 was low (about 10,000 to men and 5,000 to women) compared to younger age groups, and the divorce rate during the 1970 to 1990 period remained at about 2 per 1,000 married elderly persons.⁶

In 1993, among all elderly men and women, about 5 percent were currently divorced (and had not remarried).⁷ By comparison, in 1970, only 2 percent of elderly persons were currently divorced. For divorced women, the probability of remarriage after age 45 is small. In 1990 (the latest year for which data are available), only 30 of 1,000 divorced women aged 45 to 64 remarried during the year compared with 43 per 1,000 in 1970. Only 4 of 1,000 elderly divorced women remarried during 1990 compared with 6 per 1,000 in 1970. Divorced men were much more likely to remarry than divorced women. In 1990, 67 per 1,000 divorced men aged 45 to 64 and 19 per 1,000 divorced men aged 65 and over remarried.⁸

⁵ Christine L. Himes, "Future Caregivers: Projected Family Structures of Older Persons," *The Journals of Gerontology*, Vol. 47, No. 1, 1992, pp. S17-26.

⁶ Sally C. Clarke, National Center for Health Statistics, *Advance Report of Final Divorce Statistics, 1989 and 1990*, Monthly Vital Statistics Report, Vol. 43, No. 9, Supplement, March 22, 1995, table 5.

⁷ Saluter, op.cit., table 1.

⁸ Unpublished tabulations from the National Center for Health Statistics; and Peter Uhlenberg, Teresa Cooney, and Robert Boyd, "Divorce for Women After Midlife," *The Journals of Gerontology*, Vol. 45, No. 1, 1990, table 2.

Table 6-1.
Marital Status of Persons 65 Years and Over by Age and Sex: 1960 to 2050

(Percentage distribution; civilian noninstitutional population for March 1960 to 1990; Social Security Area Population January 1, 2000 to 2050)

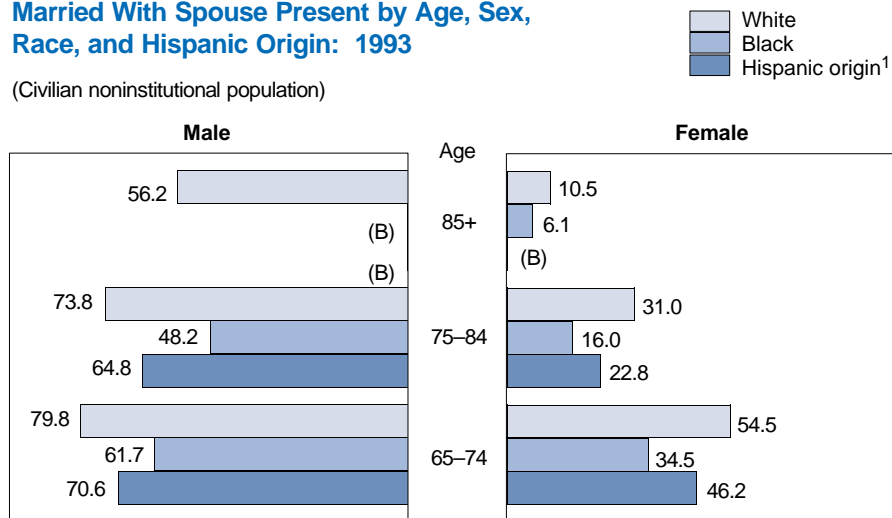
Age and year	Male				Female			
	Single	Married ¹	Widowed	Divorced	Single	Married ¹	Widowed	Divorced
65 years and over								
1960	7.1	72.5	18.8	1.6	8.5	37.1	52.9	1.5
1970	7.5	73.1	17.1	2.3	7.7	35.4	54.4	2.3
1980	4.9	78.0	13.5	3.6	5.9	39.5	51.2	3.4
1990	4.2	76.5	14.2	5.0	4.9	41.5	48.6	5.1
2000	5.1	73.0	15.6	6.3	4.8	39.5	49.0	6.7
2010	4.8	73.1	14.6	7.5	4.5	40.8	44.3	10.3
2020	6.2	72.1	12.7	8.9	5.0	43.6	37.1	14.3
2030	9.4	68.9	12.5	9.2	6.5	44.0	34.5	15.1
2040	11.2	66.6	13.5	8.6	7.4	42.1	36.4	14.2
2050	11.6	66.6	13.4	8.4	7.9	41.5	36.9	13.6
65 to 74 years								
1960	6.7	78.9	12.7	1.7	8.4	45.6	44.4	1.7
1970	8.0	78.0	11.3	2.7	7.8	45.2	44.0	3.0
1980	5.2	82.1	8.4	4.3	5.6	50.0	40.4	4.0
1990	4.7	80.2	9.2	6.0	4.6	53.2	36.1	6.2
2000	5.7	77.9	9.2	7.3	4.4	53.9	33.1	8.6
2010	5.4	78.1	8.1	8.5	4.7	55.6	26.6	13.2
2020	7.5	75.0	7.6	9.9	5.6	55.4	22.4	16.6
2030	12.0	71.0	7.2	9.8	7.7	56.0	20.8	15.5
2040	13.6	70.8	6.7	8.9	8.4	57.0	21.2	13.5
2050	13.2	71.7	6.2	8.9	8.7	57.5	20.1	13.7
75 years and over								
1960	7.8	59.1	31.6	1.5	8.6	21.8	68.3	1.2
1970	6.6	64.3	27.7	1.4	7.5	20.6	70.3	1.3
1980	4.2	69.8	23.7	2.2	6.4	23.4	67.9	2.4
1990	3.4	69.9	23.7	3.1	5.4	25.4	65.6	3.6
2000	4.3	66.4	24.4	5.0	5.1	26.0	64.0	4.9
2010	4.0	65.9	24.0	6.1	4.3	26.2	62.1	7.5
2020	4.0	66.9	22.1	7.0	4.3	28.3	56.2	11.2
2030	5.6	65.7	20.6	8.2	5.1	30.8	49.5	14.6
2040	8.7	62.3	20.6	8.4	6.6	30.7	48.0	14.7
2050	9.9	61.1	21.2	7.9	7.4	29.3	49.8	13.6

¹Includes separated.

Source: U.S. Bureau of the Census, 1960 from *Marital Status and Family Status: March 1960*, Current Population Reports, Series P-20, No. 105, U.S. Government Printing Office, Washington, DC, 1960, table 1; 1970 and 1980 from unpublished revised data that replaces data published in appropriate P20 report; 1990 from *Marital Status and Living Arrangements: March 1990*, Current Population Reports, P20-450, U.S. Government Printing Office, Washington DC, 1991, table 1; and 2000 to 2050 projections from Social Security Administration, Felicitie Bell, data consistent with *The 1994 Trustees Report*, Office of the Actuary, (intermediate data).

Figure 6-1.
Percent of Persons 65 Years and Over Who Are Married With Spouse Present by Age, Sex, Race, and Hispanic Origin: 1993

(Civilian noninstitutional population)



B Base is less than 75,000. ¹ Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, table 1.

Table 6-2.
Percentage of Persons 65 Years and Over, by Marital Status, Age, Sex, Race, and Hispanic Origin: 1993

(Civilian noninstitutional population)

Age, race, and Hispanic origin ¹	Married, spouse present		Widowed	
	Male	Female	Male	Female
65 years and over	74.6	40.6	14.3	47.6
White	76.5	42.1	13.2	46.7
Black	56.5	26.4	23.3	55.5
Hispanic origin ¹	68.5	37.1	17.1	44.1
65 to 74 years	77.8	52.3	9.4	35.2
White	79.8	54.5	8.7	34.1
Black	61.7	34.5	15.6	44.3
Hispanic origin ¹	70.6	46.2	14.1	35.6
75 to 84 years	72.0	29.7	19.3	59.2
White	73.8	31.0	18.0	58.0
Black	48.2	16.0	35.4	70.1
Hispanic origin ¹	64.8	22.8	23.4	58.5
85 years and over	53.7	10.1	38.5	79.2
White	56.2	10.5	35.9	78.8
Black	(B)	6.1	(B)	82.6
Hispanic origin ¹	(B)	(B)	(B)	(B)

B Base is less than 75,000. ¹ Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, table 1.

According to the intermediate projections of the Social Security Administration (SSA) shown in table 6-1, we would see little change in the proportion of married elderly females well into the next century, and a decline in the proportion of married elderly males. There would be a decline in the proportion widowed among women as men improve their chances of survival beyond age 65. The projected decreases in widowhood would occur for women aged 65 to 74 (from over one-third in 1990 to one-fifth by 2030) as well as for women 75 years and over (from about two-thirds in 1990 to one-half in 2030). There would be notable increases in the proportion divorced, however, from 5 percent of elderly men and women in 1990 to 9 percent of elderly men and 15 percent of elderly women in 2030 when all the Baby-Boom cohorts are elderly.

Living arrangements and marital status shift considerably with advancing age, and the patterns differ between men and women and by race and Hispanic origin. Among noninstitutionalized persons aged 65 to 74 in 1993, most White, Black, and Hispanic men were married and living with their spouse, as were the majority of White women (figure 6-1). At 85 years and older, only 56 percent of White men and 11 percent of White women were married.

Widowhood is a common marital status for elderly women in the United States as well as for elderly women throughout the world. Proportions widowed in the United States are striking among specific age groups. More than 1 in 3 (35 percent) women aged 65 to 74 in 1993 were widowed (table 6-2). After age 75, the likelihood that a woman is widowed increases rapidly. Almost three in five

(59 percent) women aged 75 to 84, and 4 in 5 (79 percent) women 85 years and over, were widowed in 1993.

The likelihood that elderly men were widowers in 1993 was much less than for women, regardless of age group: 9 percent for men aged 65 to 74, 19 percent for men aged 75 to 84, and 39 percent for men aged 85 years and over.

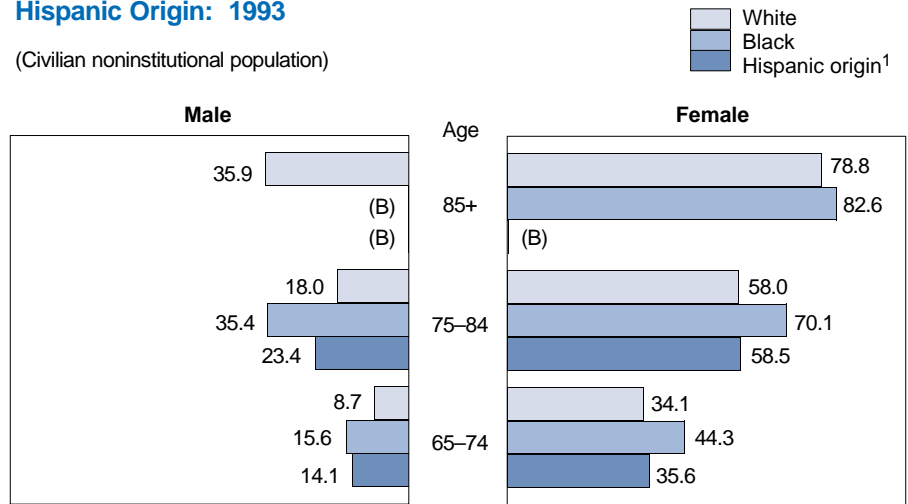
Among the young old (65 to 74 years), White, Black, and Hispanic women were much more likely to be widowed than White, Black, and Hispanic men, respectively. Significant differences between men and women in the proportion widowed continue after age 75 (figure 6-2). Black men 75 to 84 are more likely to be widowed than White or Hispanic men that age. Similarly, Black women 75 to 84 also are more likely to be widowed than White and Hispanic women in the same age group.

Data from the 1990 census show widowhood rates among persons 75 years and over for Asian and Pacific Islanders (API) and American Indians, Eskimos, and Aleuts (AIEA). Women again have much higher proportions widowed than men in this age group. Percents widowed among API and AIEA women aged 75 years and over were 68 and 69 percent, respectively, while only 19 percent of API men and 29 percent of AIEA men in these ages were widowed.⁹

⁹ U.S. Bureau of the Census, *1990 Census of Population, General Population Characteristics, United States*, CP-1-1, U.S. Government Printing Office, Washington, DC, 1992, table 34.

Figure 6-2.
Percent of Persons 65 Years and Over Who Are Widowed by Age, Sex, Race, and Hispanic Origin: 1993

(Civilian noninstitutional population)

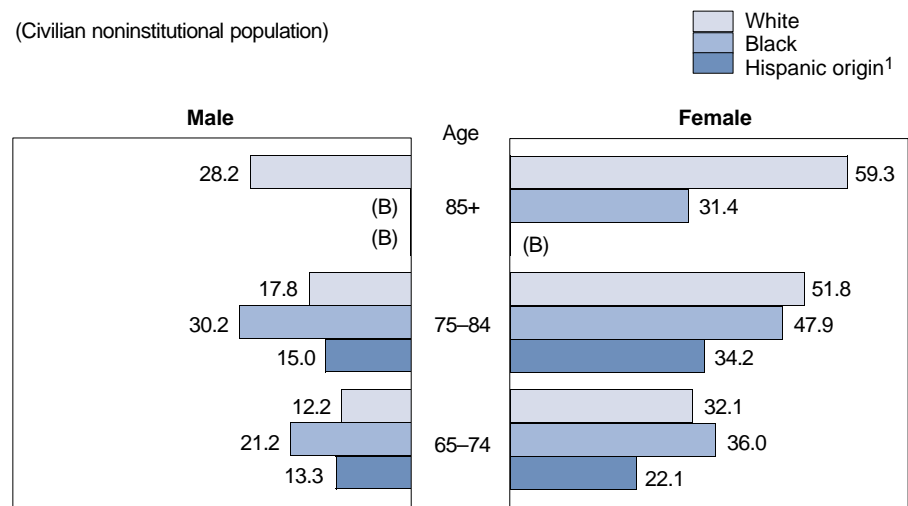


B Base is less than 75,000. ¹ Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, table 1.

Figure 6-3.
Percent of Persons 65 Years and Over Living Alone by Age, Sex, Race, and Hispanic Origin: 1993

(Civilian noninstitutional population)



B Base is less than 75,000. ¹ Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, table 7.

Baby-Boom Women Expected to Experience Widowhood Later Than Today's Elderly Women

Gains in life expectancy have influenced the chance that a newborn will live long enough to reach marriageable age as well as experience divorce or widowhood. The cohort of men and women born from 1898 to 1912 were somewhat less likely to marry than the Baby-Boom cohort. A greater proportion of the Baby-Boom generation has experienced divorce than is true of the current generation of oldest old. Women born at or before the turn of the century were likely to experience widowhood at younger ages than are the women of the Baby-Boom generation. Baby-Boom women, with their longer life expectancy, may experience more years of being widowed (or divorced), especially if they are less likely to remarry.

Living Arrangements

Elderly Women More Likely to Live Alone Than Elderly Men

In 1993, 9.4 million persons aged 65 or older lived alone. Eight in ten (79 percent) were women; 7 in 10 (71 percent) were White women, even though White women represented only 52 percent of the elderly. Of the total elderly who lived alone, about 5.7 million were White women aged 65 to 84.

Elderly male householders have long been highly likely to live in families. The proportion of elderly male householders who were family householders was 83 percent in 1970 and 81

percent in 1993, while the proportion living alone increased slightly from 16 percent in 1970 to 18 percent in 1993. Among elderly female householders, 75 percent lived alone in 1970 and 76 percent were living alone in 1993. Elderly female family householders were 22 percent of the elderly female householder total in 1970 and 1993.¹⁰

Among noninstitutionalized persons aged 65 to 74 years in 1993, Black women and White women were more likely to live alone than Hispanic women (figure 6-3). Black men in these ages were more likely to live alone than White men.¹¹

For noninstitutionalized persons 85 years and over in 1993, White women were twice as likely to live alone as White men (59 percent and 28 percent, respectively). Saluter found that living arrangements changed more since 1980 for the oldest old than for the younger elderly. The proportion of persons 85 years and over living alone rose from 39 percent as shown in the 1980 census to 48 percent as shown in the 1993 Current Population Survey. The corresponding change for persons aged 65 to 74 was only

23 to 24 percent. Oldest old living with their spouse remained about the same (22 and 24 percent, respectively), while oldest old persons living with relatives other than a spouse declined from 36 to 25 percent (table 6-3).¹² Some factors associated with these changes are discussed below.

Data from the 1990 census show that the proportions of elderly Blacks living alone (males, 23 percent; females, 37 percent) and American Indians, Eskimos, and Aleuts living alone (males, 20 percent; females, 35 percent) were similar. The proportion of elderly Asians and Pacific Islanders living alone (males, 8 percent; females, 16 percent) was lower. The corresponding proportions for Hispanics were 14 percent for males and 27 percent for females.¹³

Research on elderly Hispanics living alone has shown variability according to national origin.¹⁴ Among four major groups of unmarried elderly Hispanics in 1988, a higher proportion (55 percent) of Puerto Ricans were living alone than other Hispanics. Somewhat more than 4 in 10 elderly, unmarried Mexican Americans and Cubans (43 and 42 percent, respectively) were residing alone, and Central/South Americans were least likely (25 percent) to be living alone.

¹⁰ U.S. Bureau of the Census, unpublished tabulations from the Current Population Survey; and Arlene F. Saluter, U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, tables 2 and 7. The percentages for elderly men are of statistically significant difference between 1970 and 1993, while those for women are not.

¹¹ The difference between Black men and Hispanic men aged 65 to 74 years is not statistically significant.

¹² Saluter, *op.cit.*, tables 1, 2, and 7.

¹³ U.S. Bureau of the Census, 1992, *op.cit.*, tables 29 through 32.

¹⁴ Barbara A. Zsembic, "Determinants of Living Alone Among Older Hispanics," *Research on Aging*, Vol. 15, No. 4, 1993, pp. 449-464.

Table 6-3.
Living Arrangements of the Elderly: 1980 and 1993

(Numbers in thousands. Civilian noninstitutional population)

Age and living arrangement	1980						1993					
	Number			Percent distribution			Number			Percent distribution		
	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women
65 years and over	24,157	9,889	14,268	100.0	100.0	100.0	30,870	12,832	18,038	100.0	100.0	100.0
Living:												
Alone	7,067	1,447	5,620	29.3	14.6	39.4	9,356	1,994	7,362	30.3	15.5	40.8
With spouse	12,781	7,441	5,340	52.9	75.2	37.4	16,886	9,568	7,318	54.7	74.6	40.6
With other relatives	3,892	832	3,060	16.1	8.4	21.4	3,941	908	3,033	12.8	7.1	16.8
With nonrelatives only ¹	417	169	248	1.7	1.7	1.7	687	362	325	2.2	2.8	1.8
65 to 74 years	15,302	6,621	8,681	100.0	100.0	100.0	18,362	8,114	10,249	100.0	100.0	100.0
Living:												
Alone	3,750	797	2,953	24.5	12.0	34.0	4,330	1,046	3,284	23.6	12.9	32.0
With spouse	9,436	5,285	4,151	61.7	79.8	47.8	11,675	6,316	5,359	63.6	77.8	52.3
With other relatives	1,890	436	1,454	12.4	6.6	16.7	1,977	525	1,453	10.8	6.5	14.2
With nonrelatives only ¹	226	103	123	1.5	1.6	1.4	380	227	153	2.1	2.8	1.5
75 to 84 years	7,172	2,708	4,464	100.0	100.0	100.0	9,918	3,925	5,992	100.0	100.0	100.0
Living:												
Alone	2,664	505	2,159	37.1	18.6	48.4	3,774	720	3,054	38.1	18.3	51.0
With spouse	2,977	1,882	1,095	41.5	69.5	24.5	4,603	2,826	1,777	46.4	72.0	29.7
With other relatives	1,394	271	1,123	19.4	10.0	25.2	1,319	265	1,053	13.3	6.8	17.6
With nonrelatives only ¹	137	50	87	1.9	1.8	1.9	222	114	108	2.2	2.9	1.8
85 years and over	1,683	560	1,123	100.0	100.0	100.0	2,590	792	1,798	100.0	100.0	100.0
Living:												
Alone	653	145	508	38.8	25.9	45.2	1,252	228	1,024	48.3	28.8	57.0
With spouse	368	274	94	21.9	48.9	8.4	608	426	182	23.5	53.8	10.1
With other relatives	608	125	483	36.1	22.3	43.0	645	117	528	24.9	14.8	29.4
With nonrelatives only ¹	54	16	38	3.2	2.9	3.4	85	21	64	3.3	2.7	3.6

¹1980 data include a small number of persons in unrelated subfamilies.

Source: U.S. Bureau of the Census, 1980 from *1980 Census of Population*, Chapter D, Detailed Population Characteristics, U.S. Government Printing Office, Washington, DC, tables 264, 265, and 266; 1993 from *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, U.S. Government Printing Office, Washington, DC, 1994, tables 1, 2, and 7.

are in good health.¹⁷ “The improved economic status of the elderly, coupled with their strong desire to live independently, have certainly contributed to the ever-increasing proportion of them who opt for independent living arrangements.”¹⁸ However, “an elderly person’s choice between living alone and not living alone is also a matter of familial process and may strongly reflect such multiple factors as intergenerational family ties, kinship network, friend interaction, and differing attitude toward privacy, independence, and personal freedom.” In particular, in analyzing living arrangements separately by race, Choi found that family-related factors, rather than economic affordability, were “the most important factors in the living arrangement decision of widowed elderly women of color.”¹⁹

In many ways, the current generation of elderly women are pacesetters as they defy stereotypes of aging. Many

have dealt with the shortage of men by developing new interests and friendships. For elderly women (and men) with protective social networks, living alone does not necessarily mean being lonely.

A considerable volume of research has attempted to establish relationships between social isolation and subjective well-being on the part of elderly individuals. Some studies have suggested that the number of confidants and companions is more germane to well-being than are marital status and living arrangements per se.²⁰ In general, however, research reflects strong associations between marital status and well-being. Having a spouse “who provides interpersonal closeness, emotional gratification, and support in dealing with daily stress” can be used to explain research findings that reveal married individuals “experience less stress and emotional pathology than their unmarried counterparts.”²¹ A recent investigation of marital status and health among the elderly suggests that changes in contemporary marriage patterns may not uniformly imply adverse effects,

²⁰ Neena L. Chappell and Mark Badger, “Social Isolation and Well-Being,” *The Journals of Gerontology*, Vol. 44, No. 5, 1989, pp. S169-S176.

²¹ Robert H. Coombs, “Marital Status and Personal Well-Being: A Literature Review,” *Family Relations*, Vol. 40, 1991, pp. 97-102.

because some unmarried groups (e.g., single women) may be creating social environments or lifestyles to compensate for the loss or absence of a spouse.²²

Elderly living alone often have families nearby and other companionship. About 3 in 5 have lived in the same place for 10 or more years. Those living alone also have a greater tendency to use community services than do those living with others.²³ A study of 1982-84 National Long-Term Care Channeling Demonstration data found that elderly persons living alone were more likely than those living with others to use informal support services to meet instrumental activities of daily living and social needs, while those elderly living with others were more likely to use medical care services. Also, while the elderly living alone had generally better physical health than those living with others, those living alone reported greater levels of depression, loneliness, and social isolation.²⁴

²² Noreen Goldman, Sanders Korenman, and Rachel Weinstein, “Marital Status and Health Among the Elderly,” Office of Population Research Working Paper No. 94-3, 1994, Princeton University.

²³ Havlik, Liu, Kovar, et al., op.cit.

²⁴ Ada C. Mui and J. Denise Burnette, “A Comparative Profile of Frail Elderly Persons Living Alone and Those Living With Others,” *Journal of Gerontological Social Work*, Vol. 21, 1994, pp. 5-26.

¹⁷ R.J. Havlik, B.M. Liu, M.G. Kovar, et al., National Center for Health Statistics, “Health Statistics on Older Persons, United States: 1986,” Vital and Health Statistics, Series 3, No. 25, Public Health Service, U.S. Government Printing Office, Washington, DC, 1987, pp. 26-27. Data from National Health Interview Survey 1984 Supplement on Aging.

¹⁸ Namkee G. Choi, “Racial Differences in the Determinants of Living Arrangements of Widowed and Divorced Elderly Women,” *The Gerontologist*, Vol. 31, No. 4, 1991, pp. 496-504.

¹⁹ Ibid.

Data from the 1984 Longitudinal Survey on Aging showed that more than 1 in 4 (28 percent) persons 70 years and over who lived alone had no living children (1.7 million). Of those who had living children, nearly half (48 percent) had daily contact and 86 percent had at least weekly contact with their children.²⁵ Children clearly are important as providers of informal support in their parents' old age. Recent research indicates that, other things being equal, the childless elderly were no more likely to use formal social services than elderly parents. However, elderly parents living apart from their children were more likely to use social services than elderly parents residing with their children.²⁶

In addition to being more likely to live alone, elderly women were more likely than men to live with a relative other than a spouse in 1993. Fourteen percent of women aged 65 to 74 lived with another relative compared with 7 percent of men. For those aged 85 and over, the proportions were 29 and 15 percent, respectively (table 6-3).

²⁵ M.G. Kovar, "Aging in the Eighties, People Living Alone — Two Years Later," National Center for Health Statistics, Advance Data, No. 149, April 4, 1988, table 2. Data are the 1984 Longitudinal Survey on Aging.

²⁶ Namkee G. Choi, "Patterns and Determinants of Social Service Utilization: Comparison of the Childless Elderly and Elderly Parents Living With or Apart From Their Children," *The Gerontologist*, Vol. 34, No. 3, 1994, pp. 353-362.

In 1993, 20.9 million households were maintained by a person 65 or older (table 6-4). Of such households, 11.5 million had two or more people. About 9.3 million households maintained by a person 65 or older had two people (not all were married couples, of course).

Elderly Blacks were more likely than elderly Whites to maintain households with three or more people. One-fifth (21 percent) of households maintained by an elderly Black had three or more persons compared with 9 percent of households maintained by an elderly White person. Part of this difference may be explained by the younger-elderly grandparents who have allowed their adult children and grandchildren to live in their homes (see "Familial Support Ratios" in chapter 2).

As indicated earlier by data on proportions of elderly living alone, the probability that elderly householders will have other people living with them decreases as age increases, at least up to very old ages. Half of households with a householder aged 65 to 74 were two-person households and 14 percent were three-or-more-person households. Where the householder was 85 or older, only 29 percent were in two-person households while a mere 4 percent lived with two or more additional household members.

Elderly Living in Institutions

One of Every Three Nursing Home Residents Is An Oldest Old Woman

Most elderly live in households but the likelihood of living in a nursing home increases with age. In 1990, most people (90 percent) in nursing homes were elderly and, most commonly, oldest old women (34 percent of all nursing home residents were women ages 85 and over). Three out of four residents of nursing homes in 1990 were aged 75 or older and 7 out of 10 were women. The proportion of an elderly age group living in a nursing home increased with age. In 1990, about 1.4 percent of those aged 65 to 74 lived in a nursing home, compared with 6 percent of the 75-to-84 year old group and 24 percent of those aged 85 years and over.²⁷

In 1990, nearly 1.6 million of the 31 million persons aged 65 and over lived in nursing homes. California and New York each had more than 100,000 elderly persons in nursing homes. Alaska had the smallest number of nursing home residents (table 6-5).

²⁷ U.S. Bureau of the Census, *1990 Census of Population, General Population Characteristics, United States*, CP-1-1, U.S. Government Printing Office, Washington, DC, 1992, table 14; and 1993 Press Release, "Nursing Home Population Increase in Every State," CB93-117.

Table 6-4.

Size of Households by Age, Race, and Hispanic Origin of Householder 65 Years and Over: March 1993

(Numbers in thousands. Civilian noninstitutional population. For meaning of abbreviations and symbols, see introductory text)

Size of household, race, and Hispanic origin ¹	All ages	Number				Percent			
		65 years and over	65 to 74 years	75 to 84 years	85 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
All races									
Households	96,391	20,895	11,834	7,182	1,879	100.0	100.0	100.0	100.0
One person	23,642	9,355	4,330	3,773	1,252	44.8	36.6	52.5	66.6
Two persons	31,175	9,341	5,845	2,951	545	44.7	49.4	41.1	29.0
Three persons	16,895	1,447	1,086	301	60	6.9	9.2	4.2	3.2
Four or more persons	24,678	753	573	157	23	3.6	4.8	2.2	1.2
Persons per household	2.63	1.77	1.91	1.61	1.44	(X)	(X)	(X)	(X)
White									
Households	82,083	18,651	10,428	6,494	1,729	100.0	100.0	100.0	100.0
One person	20,211	8,366	3,771	3,423	1,172	44.9	36.2	52.7	67.8
Two persons	27,478	8,583	5,367	2,725	491	46.0	51.5	42.0	28.4
Three persons	14,105	1,191	913	228	50	6.4	8.8	3.5	2.9
Four or more persons	20,290	511	377	118	16	2.7	3.6	1.8	0.9
Persons per household	2.59	1.72	1.87	1.58	1.41	(X)	(X)	(X)	(X)
Black									
Households	11,190	1,908	1,204	571	133	100.0	100.0	100.0	100.0
One person	2,892	882	503	312	67	46.2	41.8	54.6	50.4
Two persons	2,895	617	397	167	53	32.3	33.0	29.2	39.8
Three persons	2,155	210	141	61	8	11.0	11.7	10.7	6.0
Four or more persons	3,248	199	164	31	4	10.4	13.6	5.4	3.0
Persons per household	2.84	2.12	2.26	1.90	1.80	(X)	(X)	(X)	(X)
Hispanic origin¹									
Households	6,626	704	457	201	46	100.0	100.0	100.0	(B)
One person	996	257	148	87	22	36.5	32.4	43.3	(B)
Two persons	1,477	263	182	69	12	37.4	39.8	34.3	(B)
Three persons	1,294	91	62	22	7	12.9	13.6	10.9	(B)
Four or more persons	2,859	93	65	23	5	13.2	14.2	11.4	(B)
Persons per household	3.41	2.20	2.33	1.96	(B)	(X)	(X)	(X)	(X)

¹Hispanic origin may be of any race.Source: U.S. Bureau of the Census, *Household and Family Characteristics: March 1993*, Current Population Reports, P20-477, U.S. Government Printing Office, Washington, DC, 1994, table 17.

Table 6-5.
Elderly Nursing Home Population by Region, Division, and State: 1980 and 1990

Region, division, and State	Number		Change, 1980 to 1990	Percent change, 1980 to 1990
	1980	1990		
UNITED STATES	1,232,958	1,590,763	357,805	29.0
Northeast	289,740	362,058	72,318	25.0
New England	93,051	109,403	16,352	17.6
Middle Atlantic	196,689	252,655	55,966	28.5
Midwest	406,813	490,434	83,621	20.6
East North Central	250,914	309,247	58,333	
West North Central	155,899	181,187	25,288	16.2
South	340,153	498,340	158,187	46.5
South Atlantic	140,246	240,760	100,514	71.7
East South Central	67,012	92,447	25,435	38.0
West South Central	132,895	165,133	32,238	24.3
West	196,252	239,931	43,679	22.3
Mountain	39,848	58,954	19,106	47.9
Pacific	156,404	180,977	24,573	15.7
New England	93,051	109,403	16,352	17.6
Maine	8,481	9,194	713	8.4
Vermont	3,862	4,399	537	13.9
New Hampshire	5,964	7,741	1,741	29.8
Massachusetts	43,930	50,852	6,922	15.8
Rhode Island	7,337	9,534	2,197	29.9
Connecticut	23,477	27,683	4,206	17.9
Middle Atlantic	196,689	252,655	55,966	28.5
New York	101,050	111,901	10,851	10.7
New Jersey	30,332	42,883	12,551	41.4
Pennsylvania	65,307	97,871	32,564	49.9
East North Central	250,914	309,247	58,333	23.2
Ohio	62,343	84,081	21,738	34.9
Indiana	34,288	45,375	11,087	32.3
Illinois	66,014	82,422	16,408	24.9
Michigan	46,562	51,605	5,043	10.8
Wisconsin	41,707	45,764	4,057	9.7
West North Central	155,899	181,187	25,288	16.2
Minnesota	40,316	43,475	3,159	7.8
Iowa	31,199	33,429	2,230	7.1
Missouri	33,636	46,844	13,208	39.3
North Dakota	6,578	7,459	881	13.4
South Dakota	7,306	8,278	972	13.3
Nebraska	15,847	17,698	1,851	11.7
Kansas	21,017	24,004	2,987	14.2
South Atlantic	140,246	240,760	100,514	71.7
Delaware	2,534	4,330	1,796	70.9
Maryland	17,905	24,663	6,758	37.7
District of Columbia	2,380	5,336	2,956	124.2
Virginia	20,253	32,947	12,694	62.7
West Virginia	5,555	11,080	5,525	99.5
North Carolina	24,147	40,260	16,113	66.7
South Carolina	10,063	16,009	5,946	59.1
Georgia	24,954	32,645	7,691	30.8
Florida	32,455	73,490	41,035	126.4

See footnotes at end of table.

Table 6-5.
Elderly Nursing Home Population by Region, Division, and State: 1980 and 1990—Continued

Region, division, and State	Number		Change, 1980 to 1990	Percent change, 1980 to 1990
	1980	1990		
East South Central	67,012	92,447	25,435	38.0
Kentucky	19,817	24,436	4,619	23.3
Tennessee	20,083	31,678	11,595	57.7
Alabama	16,539	21,965	5,426	32.8
Mississippi	10,573	14,368	3,795	35.9
West South Central	132,895	165,133	32,238	24.3
Arkansas	15,232	19,117	3,885	25.5
Louisiana	18,786	27,934	9,148	48.7
Oklahoma	21,086	26,140	5,054	24.0
Texas	77,791	91,942	14,151	18.2
Mountain	39,848	58,954	19,106	47.9
Montana	4,748	7,128	2,380	50.1
Idaho	4,427	5,798	1,371	31.0
Wyoming	1,932	2,441	509	26.3
Colorado	13,519	16,696	3,177	23.5
New Mexico	2,299	5,645	3,346	145.5
Arizona	7,228	12,743	5,515	76.3
Utah	3,780	5,441	1,661	43.9
Nevada	1,915	3,062	1,147	59.9
Pacific	156,404	180,977	24,573	15.7
Washington	24,122	29,735	5,613	23.3
Oregon	14,057	16,076	2,019	14.4
California	114,987	131,358	16,371	14.2
Alaska	675	1,039	364	53.9
Hawaii	2,563	2,769	206	8.0

Source: U.S. Bureau of the Census, 1980 from *1980 Census of Population, General Social and Economic Characteristics, United States Summary, PC80-1-C1, table 235*; 1990 from 1993 Press Release, *Nursing Home Population Increases in Every State, CB93-117*.

We saw above that among States, the Farm Belt tended to have higher proportions of total population aged 85 or older and relatively higher proportions of elderly living alone. This also is the part of the country with the highest proportion of the total elderly population living in nursing homes (figure 6-5). Nationally, 5.1 percent of the elderly population lived in nursing homes in 1990. North Dakota, South Dakota, Minnesota, Nebraska, and Iowa each had about 8 percent of their elderly population in nursing homes in 1990. Other Midwestern States also had higher than average percentages. The farm States are the ones with outmigration of the young and an aging population that has stayed put. Their higher institutionalization rates may be related to the

dwindling number of nearby family members.

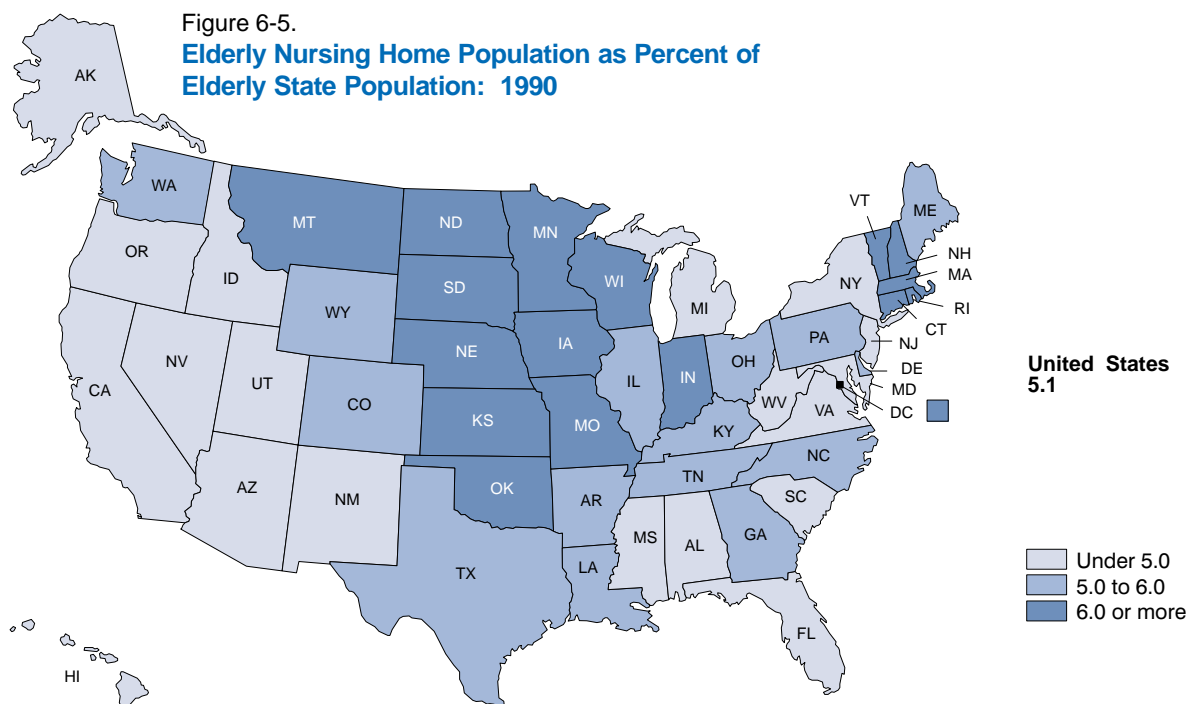
The size of the elderly nursing home population increased by over one-fourth (29 percent) from 1980 to 1990 (figure 6-6) compared with a 35-percent increase in the size of the population 85 years and over. The percentage increases from 1980 to 1990 in the elderly nursing home population for the Northeast (25 percent) and South (47 percent) are in line with their proportionate increases in oldest old population (27 and 46 percent, respectively). The Midwest and the West, however, had much smaller increases in their elderly nursing home populations (21 and 22 percent, respectively) than in their 85-and-over populations (28 percent for the

Midwest and 39 percent for the West).²⁸

The increasing number of aged and the increased participation of women (the primary caretakers of the aged) in the labor force lead many to believe that the number and proportion of elderly living in institutions will increase. Certainly the number may increase just because the size of the elderly population is increasing. As

²⁸ U.S. Bureau of the Census, *1980 Census of Population, General Social and Economic Characteristics, United States Summary*, PC80-1-C1, table 235; 1993 Press Release, "Nursing Home Population Increase in Every State," CB93-117; and *U.S. Population Estimates by Age, Sex, Race, and Hispanic Origin: 1980 to 1991*, Current Population Reports, P25-1095, U.S. Government Printing Office, Washington, DC, 1993.

Figure 6-5.
Elderly Nursing Home Population as Percent of Elderly State Population: 1990



Source: U.S. Bureau of the Census, 1993 Press Release, "Nursing Home Population Increases in Every State," CB93-117.

shown above, however, the percentage increase in the size of the elderly U.S. nursing home population over the last decade is less than the increase in the size of the oldest old population. Indications of declines in chronic disability rates and the prevalence of chronic disease conditions²⁹ (see chapter 3) suggest that the elderly population living in nursing homes may continue to grow slower than the oldest old population.

Kemper and Murtaugh estimate that the lifetime risk of institutionalization for those reaching age 65 in 1990, if past utilization rates continue, would

²⁹ Kenneth G. Manton, Larry Corder, and Eric Stallard, "Changes in the Use of Personal Assistance and Special Equipment from the 1982 and 1989 NLTCs," *The Gerontologist*, Vol. 33, No. 2, 1993, pp. 168-176.

be 43 percent. Over half the women (52 percent) and one-third (33 percent) of men would use a nursing home before they die. If survival rates improve at the oldest ages, it is likely the risk of institutionalization would also increase. For example, 70 percent of women who died at 90 years or older (1982 to 1984) had lived in a nursing home.³⁰ Previous research has shown that women generally have longer nursing home lengths of stay than men and that

³⁰ P. Kemper and C. Murtaugh, "Lifetime Use of Nursing Home Care," *New England Journal of Medicine*, Vol. 324, No. 9, February 28, 1991, p. 595. Also see Charles E. McConnell, "A Note on the Lifetime Risk of Nursing Home Residency," *The Gerontologist*, Vol. 24, No. 2, 1984, pp. 193-198.

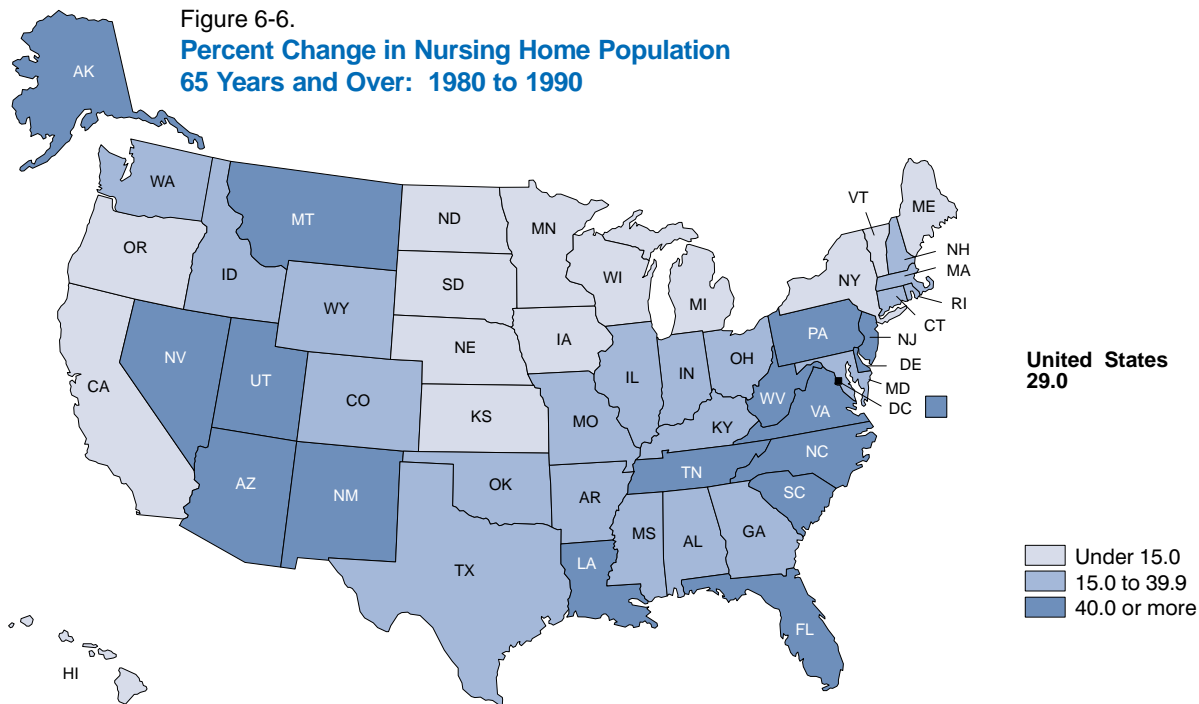
most admissions are short term (3 out of 4 are for less than one year).³¹

One recent study found that among those admitted at age 65 or older, women stayed an average of 26 months in an institution compared to 19 months for men.³² This study

³¹ Korbin Liu, Teresa Coughlin, and Timothy McBride, "Predicting Nursing Home Admission and Length of Stay: A Duration Analysis," *Medical Care*, Vol. 29, 1991, pp. 125-141; and Korbin Liu and Ken Manton, "The Characteristics and Utilization Pattern of Admission Cohorts of Nursing Home Patients," *The Gerontologist*, Vol. 23, No. 1, 1983, pp. 92-98.

³² Vicki A. Freedman, "Kin and Nursing Home Lengths of Stay: A Backward Recurrence Time Approach," *Journal of Health and Social Behavior*, Vol. 34, 1993, pp. 138-152.

Figure 6-6.
Percent Change in Nursing Home Population
65 Years and Over: 1980 to 1990



Source: U.S. Bureau of the Census, 1980 from 1980 Census of Population, *General Social and Economic Characteristics, United States Summary*, PC80-1-C1; 1990 from 1993 Press Release, "Nursing Home Population Increases in Every State," CB93-117.

found that family members were important in reducing the average length of time spent by older persons in nursing homes. For example, the length of stay was 3 months less for women and 4 months less for men when there was a surviving spouse, and 3 months less for women and no effect for men when there was a surviving child. Another analysis, of nonmarried parents aged 70 and over in the Longitudinal Study of Aging (LSOA), found a positive relationship between the number of children and the likelihood of parents' changing their living arrangement from living alone to living with a child. However, the number of children did not affect the odds of becoming institutionalized.³³

Families use nursing homes for both recuperative care and care of those near death. Analysis of LSOA data determined that the odds of dying were 2.7 times greater among respondents placed in nursing homes between 1984 and 1988 than among respondents who remained in the community during the period.³⁴

Recent simulation modelling of nursing home utilization found rates less than, but similar to, those of Kemper

and Murtaugh.³⁵ This research determined that 35 percent of individuals who reach age 65 will have at least one nursing home admission during their lifetimes. The median age of first admission was 81 for men and 84 for women. Forty-two percent of first nursing home admissions end in death, and while the probability of a nursing home spell ending in death increased with age, it did not vary by race.

Demographic circumstances may be moderated by medical advances and increased understanding of the socio-psychological factors that lead to institutionalization. Research based on LSOA data found that among persons aged 70 and over, those who participated in some form of social activity decreased their risk of institutionalization and their risk of mortality. Persons living alone had an increased likelihood of institutionalization.³⁶ In the latter half of the 1990's, numerous ongoing research activities are aimed at a better understanding of factors associated with a high risk of institutionalization, including basic demographic characteristics such as age, sex, race, and family structure, as well as social support measures,

economic resources, and health and functional status variables.

Whether the frail elderly receive care in nursing homes, by families, or by paid help in the elderly person's home, more persons are likely to experience the economic, emotional, and physical stresses of long-term care for frail elderly persons.

Educational Attainment of the Elderly

Educational Attainment Within the Elderly Population Is Increasing Significantly

Some use educational attainment and consequent behaviors as rough indicators of economic and health status in older ages. Research suggests that "education extends both total life expectancy and active life expectancy. Education thus may serve as a powerful social protective mechanism delaying the onset of health problems at older ages."³⁷

The population 65 years and over is less likely than those aged 25 to 64 to have completed high school. In 1993, only 60 percent of noninstitutionalized elderly persons had at least a high school education compared with 85 percent of persons aged 25 to 64 (table 6-6). Only one-third (33 percent) of elderly Blacks and 26 percent

³³ Glenna Spitze, John R. Logan, and Joyce Robinson, "Family Structure and Changes in Living Arrangements Among Elderly Nonmarried Parents," *The Journals of Gerontology*, Vol. 47, No. 6, 1992, pp. S289-S296.

³⁴ Fredric D. Wolinsky, Christopher M. Callahan, John F. Fitzgerald, and Robert J. Johnson, "The Risk of Nursing Home Placement and Subsequent Death Among Older Adults," *The Journals of Gerontology*, Vol. 47, No. 4, 1992, pp. S173-S182.

³⁵ Andrew Dick, Alan M. Garber, and Thomas A. MaCurdy, "Forecasting Nursing Home Utilization of Elderly Americans," Chapter 10 in *Studies in the Economics of Aging*, David A. Wise (ed.), National Bureau of Economic Research, 1994, University of Chicago Press.

³⁶ Ulrike Steinback, "Social Networks, Institutionalization, and Mortality Among Elderly People in the United States," *The Journals of Gerontology*, Vol. 47, No. 4, 1992, pp. S183-S190.

³⁷ Kenneth C. Land, Jack M. Guralnik, and Dan G. Blazer, "Estimating Increment-Decrement Life Tables with Multiple Covariates from Panel Data: The Case of Active Life Expectancy," *Demography*, Vol. 31, No. 2, 1994, pp. 297-319.

Table 6-6.
Years of School Completed by Age, Race, and Hispanic Origin: March 1993

(Numbers in thousands. Civilian noninstitutional population. For meaning of abbreviations and symbols, see introductory text)

Age, race, and Hispanic origin	Total	Less than 9th grade	9th-11th grade	High school graduate	Some college/ Associate degree	Bachelor's degree or more	Percent high school graduate or more
ALL RACES							
Number							
25 years and over	162,826	15,127	17,067	57,589	37,451	35,590	80.2
25 to 64 years	131,956	7,675	12,251	47,022	33,108	31,899	84.9
65 years and over	30,870	7,452	4,816	10,567	4,343	3,691	60.3
65 to 69 years	9,832	1,733	1,515	3,736	1,456	1,392	67.0
70 to 74 years	8,530	1,738	1,287	3,142	1,336	1,026	64.5
75 years and over	12,508	3,979	2,016	3,688	1,550	1,273	52.1
Percent							
25 years and over	100.0	9.3	10.5	35.4	23.0	21.9	(X)
25 to 64 years	100.0	5.8	9.3	35.6	25.1	24.2	(X)
65 years and over	100.0	24.1	15.6	34.2	14.1	12.0	(X)
65 to 69 years	100.0	17.6	15.4	38.0	14.8	14.2	(X)
70 to 74 years	100.0	20.4	15.1	36.8	15.7	12.0	(X)
75 years and over	100.0	31.8	16.1	29.5	12.4	10.2	(X)
BLACK							
Number							
25 years and over	17,786	2,182	3,079	6,451	3,910	2,165	70.4
25 to 64 years	15,126	951	2,529	5,904	3,735	2,008	77.0
65 years and over	2,660	1,231	550	547	175	157	33.0
65 to 69 years	939	332	232	245	72	59	40.0
70 to 74 years	763	321	162	175	57	49	36.9
75 years and over	957	579	158	127	46	49	23.2
Percent							
25 years and over	100.0	12.3	17.3	36.3	22.0	12.2	(X)
25 to 64 years	100.0	6.3	16.7	39.0	24.7	13.3	(X)
65 years and over	100.0	46.3	20.7	20.6	6.6	5.9	(X)
65 to 69 years	100.0	35.4	24.7	26.1	7.7	6.3	(X)
70 to 74 years	100.0	42.1	21.2	22.9	7.5	6.4	(X)
75 years and over	100.0	60.5	16.5	13.3	4.8	5.1	(X)

See footnotes at end of table.

Table 6-6.
Years of School Completed by Age, Race, and Hispanic Origin: March 1993—Continued

(Numbers in thousands. Civilian noninstitutional population. For meaning of abbreviations and symbols, see introductory text)

Age, race, and Hispanic origin	Total	Less than 9th grade	9th-11th grade	High school graduate	Some college/ Associate degree	Bachelor's degree or more	Percent high school graduate or more
HISPANIC ORIGIN¹							
Number							
25 years and over	12,100	3,812	1,865	3,242	2,092	1,090	53.1
25 to 64 years	10,878	3,055	1,723	3,071	2,016	1,014	56.1
65 years and over	1,222	757	142	171	76	76	26.5
65 to 69 years	475	261	57	84	34	39	33.2
70 to 74 years	332	200	36	48	30	18	28.8
75 years and over	416	295	50	40	12	19	17.1
Percent							
25 years and over	100.0	31.5	15.4	26.8	17.3	9.0	(X)
25 to 64 years	100.0	28.1	15.8	28.2	18.5	9.3	(X)
65 years and over	100.0	61.9	11.6	14.0	6.2	6.2	(X)
65 to 69 years	100.0	54.9	12.0	17.7	7.2	8.2	(X)
70 to 74 years	100.0	60.2	10.8	14.5	9.0	5.4	(X)
75 years and over	100.0	70.9	12.0	9.6	2.9	4.6	(X)

¹Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Educational Attainment in the United States: March 1993 and 1992*, Current Population Reports, P20-476, U.S. Government Printing Office, Washington, DC, 1994, table 1.

of elderly Hispanics had completed at least high school.

About 24 of 100 elderly had only an eighth grade education or less compared with about 6 of 100 persons aged 25 to 64 in 1993. This relatively low level of educational attainment was particularly acute among elderly Blacks (46 percent) and Hispanics (62 percent).

Within the elderly population, however, there are important differences in the educational attainment of younger and older elderly. About 67 percent of persons aged 65 to 69 had completed

at least high school compared with only 52 percent of persons aged 75 and over. Just over three in ten (32 percent) persons aged 75 and over had only an eighth grade education or less compared with less than 2 in 10 (18 percent) aged 65 to 69. Differences in educational attainment also were present within the elderly Black population; those aged 65 to 74 years were more likely to have graduated from high school (38 percent) than those aged 75 years and over (23 percent).

The encouraging news is that the proportion of all elderly with at least a

high school education will increase in the coming decades. Such improvements in educational attainment are likely to make notable differences in the interests of the future elderly, their needs and their abilities (for example, the ability to read and follow instructions on medications). About 77 percent of people aged 55 to 59 in 1993 had at least a high school education as did 87 percent of people aged 45 to 49. Twelve percent of elderly had completed a Bachelor's degree or more compared with 20 percent of people aged 55 to 59 and 27 percent of persons aged 45 to 49 (table 6-7).

Table 6-7.

Percent High School and College Graduates for the Population 25 Years and Over, by Age, Race, and Hispanic Origin: March 1993

Age	High school graduates or higher				Bachelor's degree or higher			
	Total	White	Black	Hispanic origin ¹	Total	White	Black	Hispanic origin ¹
25 years and over	80.2	81.5	70.4	53.1	21.9	22.6	12.2	9.0
25 to 29 years	86.7	87.3	82.8	60.9	23.7	24.7	13.2	8.3
30 to 34 years	87.0	87.7	83.6	59.8	23.9	24.8	12.8	9.8
35 to 39 years	88.4	89.2	83.0	59.1	25.4	26.2	15.3	11.3
40 to 44 years	88.8	89.9	82.1	57.4	28.2	29.5	15.9	8.9
45 to 49 years	86.6	88.1	74.8	54.9	27.1	27.9	14.4	10.4
50 to 54 years	82.4	84.2	68.1	50.8	22.9	23.6	11.4	9.4
55 to 59 years	76.7	78.3	63.4	44.5	19.8	20.6	9.8	8.2
60 to 64 years	71.8	74.5	49.6	34.1	17.5	18.2	8.8	4.7
65 years and over	60.3	63.3	33.0	26.5	12.0	12.5	5.9	6.2
65 to 69 years	67.0	70.4	40.0	33.2	14.2	14.9	6.3	8.1
70 to 74 years	64.5	67.8	36.9	28.8	12.0	12.6	6.5	5.6
75 years and over	52.1	54.8	23.2	17.1	10.2	10.6	5.1	4.6

¹ Hispanic origin may be of any race.

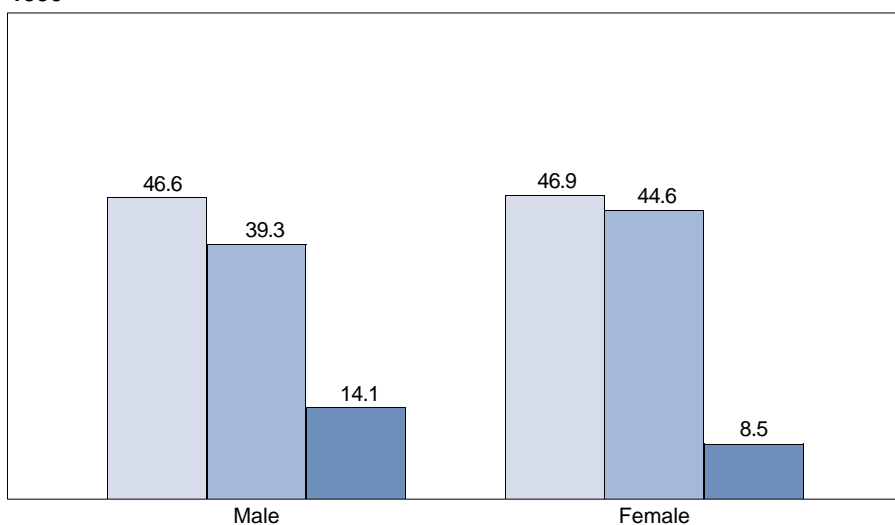
Source: U.S. Bureau of the Census, *Educational Attainment in the United States: March 1993 and 1992*, Current Population Reports, P20-476, U.S. Government Printing Office, Washington, DC, 1994, tables 1 and 2.

Figure 6-7.
**Educational Attainment of the Elderly
 by Sex: 1990 and 2030**

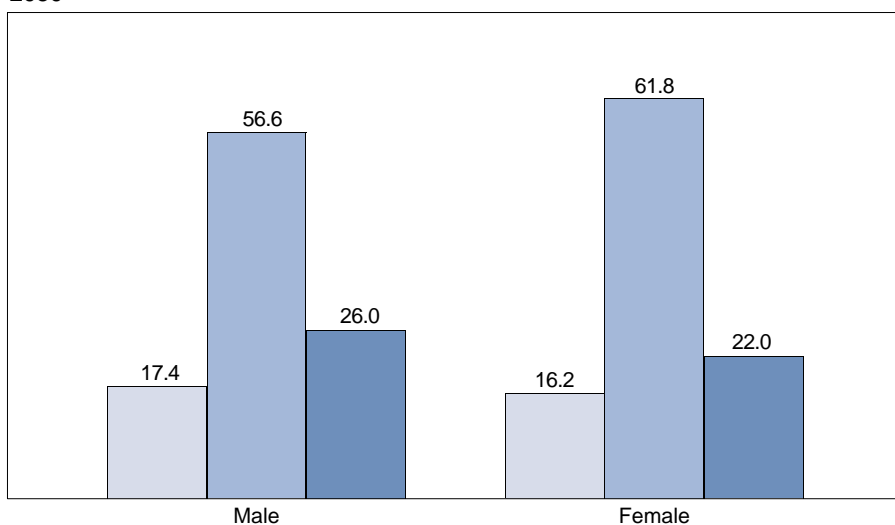
(In percent)

Not high school graduate
 High school/some college
 Bachelor's degree or higher

1990



2030



Source: U.S. Bureau of the Census, 1990 Census of Population, *Education in the United States*, CP-3-4, U.S. Government Printing Office, Washington, DC, 1994, table 1.

The future educational profile of the elderly will be quite different from the observed 1990 profile. In 1990, nearly half (47 percent) of the elderly had not completed high school (figure 6-7). Assuming that the educational profile of the 25 to 54 year old population in 1990 will represent the elderly population in 2030, more than 4 of every 5 elderly (83 percent) in 2030 would have completed high school or more.³⁸ The proportion of the elderly with a bachelor's degree or more will increase from 11 percent in 1990 to 24 percent in 2030. The educational profile of elderly women will change substantially in the future as the proportion of elderly women with a bachelor's degree or more likely will double in the next forty years.

Future improvements in the levels of educational attainment among the elderly will be slower for Blacks and Hispanics than for Whites. For example, in 1993, about 88 percent of Whites aged 45 to 49 had at least a high school education and about 28 percent had a Bachelor's degree or more. By comparison, 75 percent of Blacks and 55 percent of Hispanics aged 45 to 49 had at least a high school diploma. Additionally, 14 percent of Blacks that age had completed a Bachelor's degree or more as had 10 percent of Hispanics.³⁹

³⁸ The educational attainment levels in 2030 were obtained by assuming that the combined level in 1990 for the population aged 25 to 54 years would represent the level of the 65 and over population in 2030 (persons aged 25 to 54 in 1990 will be aged 65 to 94 in 2030).

³⁹ Robert Kominski and Andrea Adams, U.S. Bureau of the Census, *Educational Attainment in the United States: March 1993 and 1992*, Current Population Reports, P20-476, U.S. Government Printing Office, Washington, DC, 1994, table 1.

Foreign-Born and Language Spoken at Home

Hispanics Are an Increasing Proportion of the Elderly Foreign-Born

In 1990, population census data indicate that there were 2.7 million foreign-born elderly (table 6-8). Of the total elderly population, about 1 in 12 (8.6 percent) were foreign-born. The elderly represented 13.6 percent of the total foreign-born population of 19.8 million.

A higher percentage of elderly than nonelderly (aged 0 to 64 years) were foreign-born in 1990. However, the

proportion foreign-born among the elderly has declined over the past several decades. If the trend from 1980 to 1990 continues, the proportion foreign-born in 2000 among the nonelderly will exceed the proportion of elderly who are foreign-born.

Hispanics are an increasing proportion of the elderly foreign-born. In 1990, 19 percent of foreign-born elderly were Hispanic, compared to 12 percent in 1980. Among the Hispanic foreign-born nonelderly, the corresponding proportions were 43 and 25 percent, respectively. Among all foreign-born elderly, the proportion Hispanic decreased with age. In 1990, nearly one of every four

(23 percent) young-old foreign-born persons was Hispanic, compared to 17 percent of foreign-born aged 75 to 84, and 12 percent of the oldest old foreign-born.

Among the race and Hispanic origin groups, the percent of the elderly who were foreign-born in 1990 ranged from a high of 66 percent for Asians and Pacific Islanders (API) to a low of 3 percent for American Indians, Eskimos, and Aleuts (AIEA). The number of API foreign-born elderly more than doubled from 144,000 in 1980 to 308,000 in 1990. API represented 11 percent of all elderly foreign-born in 1990, a substantial increase from 5 percent in 1980.

Table 6-8.
Foreign-Born Population, by Age, Sex, Race and Hispanic Origin: 1980 and 1990

(Numbers in thousands. For meaning of abbreviations and symbols, see introductory text)

Age, race and Hispanic origin ¹	Number				Percent foreign-born of total population			
	1980	1990			1980	1990		
	Both sexes	Both sexes	Male	Female	Both sexes	Both sexes	Male	Female
All races								
All ages	14,080	19,767	9,671	10,096	6.2	7.9	8.0	7.9
0-64	11,100	17,072	8,618	8,454	5.5	7.8	7.9	7.8
65-74	1,408	1,308	548	760	9.0	7.2	6.9	7.4
75-84	1,166	937	360	577	15.1	9.4	9.7	9.2
65+	2,980	2,696	1,053	1,643	11.7	8.6	8.4	8.8
85+	407	451	145	305	18.6	15.0	17.5	14.1
White								
All ages	9,324	10,023	4,758	5,265	4.9	5.0	4.9	5.1
0-64	6,648	7,874	3,933	3,941	4.0	4.6	4.6	4.6
65-74	1,221	964	405	559	8.8	6.0	5.7	6.2
75-84	1,072	780	293	487	15.3	8.7	8.8	8.6
65+	2,676	2,149	825	1,324	11.7	7.7	7.4	8.0
85+	383	405	128	277	19.1	14.9	17.2	14.0
Black								
All ages	816	1,455	715	741	3.1	4.9	5.1	4.7
0-64	757	1,365	682	683	3.1	5.0	5.2	4.8
65-74	34	57	22	35	2.6	3.8	3.7	3.9
75-84	19	25	8	17	3.2	3.3	3.0	3.4
65+	58	91	33	58	2.8	3.6	3.5	3.7
85+	5	8	2	6	3.4	3.7	3.5	3.8
American Indian, Eskimo, and Aleut								
All ages	38	47	25	22	2.5	2.3	2.5	2.2
0-64	35	44	24	20	2.4	2.3	2.5	2.1
65-74	2	2	1	1	3.5	2.6	2.3	2.8
75-84	1	1	0	1	3.8	2.6	2.8	2.5
65+	3	3	1	2	3.6	2.7	2.6	2.7
85+	0	0	0	0	4.6	3.6	4.8	2.9
Asian and Pacific Islander								
All ages	2,183	4,559	2,178	2,381	58.6	63.1	61.8	64.3
0-64	2,038	4,250	2,043	2,207	58.2	62.9	61.4	63.9
65-74	90	197	83	114	63.6	66.9	63.9	69.1
75-84	44	88	41	46	67.5	74.1	74.8	73.4
65+	144	308	135	174	65.2	65.9	68.1	71.0
85+	11	23	10	14	70.7	80.7	82.2	79.6
Other								
All ages	1,719	3,684	1,996	1,688	29.8	37.9	39.8	35.9
0-64	1,620	3,539	1,936	1,603	29.1	37.6	39.6	35.5
65-74	61	88	37	50	49.3	44.0	43.7	44.3
75-84	31	43	17	26	57.8	51.8	51.0	52.3
65+	99	145	59	85	52.4	47.5	47.0	47.9
85+	8	14	6	8	59.6	63.5	64.5	62.9
Hispanic¹								
All ages	4,173	7,842	4,112	3,730	28.6	35.8	36.9	34.6
0-64	2,825	7,327	3,904	3,423	27.5	35.1	36.5	33.7
65-74	213	300	127	173	48.8	44.7	43.8	45.5
75-84	109	163	62	102	57.1	53.8	53.0	54.3
65+	348	515	208	307	51.8	48.8	47.7	49.5
85+	26	52	19	32	58.3	63.2	65.5	61.8
Non-hispanic								
All ages	9,907	11,926	5,559	6,367	4.7	5.3	5.1	5.5
0-64	7,275	9,745	4,714	5,031	3.9	5.0	4.8	5.1
65-74	1,194	1,008	421	587	7.9	5.7	5.5	6.0
75-84	1,057	773	298	475	14.1	8.0	8.3	7.8
65+	2,632	2,181	845	1,335	10.6	7.2	7.0	7.4
85+	381	399	126	273	17.7	13.7	15.7	12.9

¹Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1984, *1980 Census of Population, Detailed Population Characteristics, United States Summary, Section A: United States*. PC80-1-D1-A; and 1994 Press Release, "Nativity: 1990," CPH-L-153, Washington, DC.

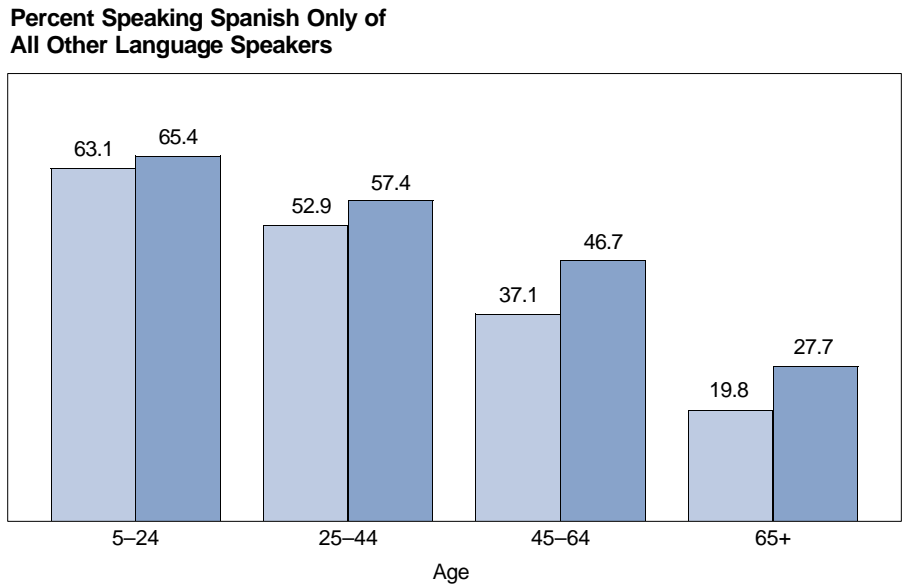
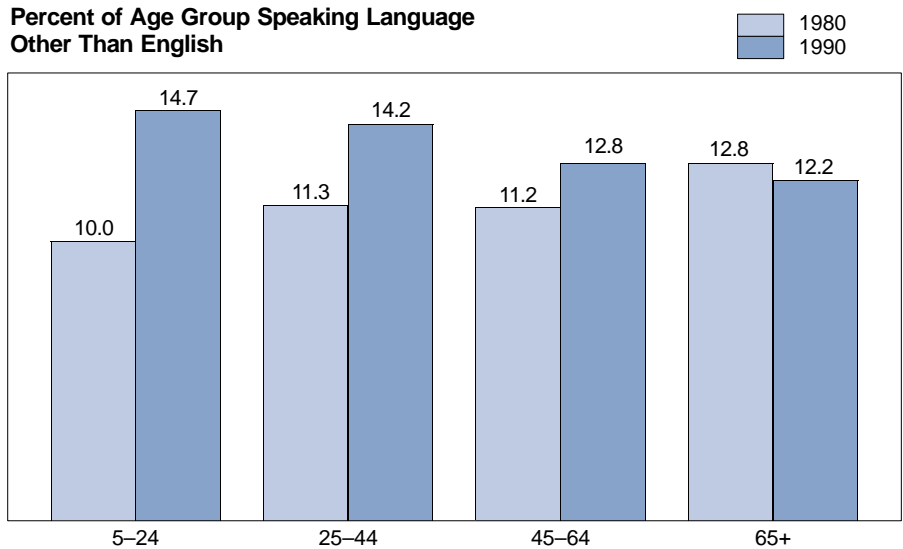
About 1 of Every 8 Elderly Speaks a Language Other Than English at Home

In 1990, 3.8 million elderly, or 12 percent of all elderly persons, spoke some language other than English at home (figure 6-8). The elderly were the only broad age group that did not experience an increase between 1980 and 1990 in the proportion speaking a language other than English at home.

The composition of persons speaking a language other than English at home varies considerably by age and language spoken. For example, among the elderly who spoke another language at home in 1990, 28 percent spoke Spanish and 72 percent spoke some other language. However, among those aged 5 to 24 who spoke another language at home in 1990, 65 percent spoke Spanish and 35 percent some other language.

Of the elderly who spoke another language at home, the percent speaking Spanish increased between 1980 and 1990. Just as the trends in the foreign-born data discussed above showed that Hispanics are an increasing proportion of the elderly foreign-born, Spanish speakers will become an increasing share of the future elderly population that speaks a language other than English at home.

Figure 6-8. **Percent Speaking Languages Other Than English at Home and Proportion Speaking Spanish Only, by Age: 1980 and 1990**



Source: U.S. Bureau of the Census, "Social and Economic Characteristics of Selected Language Groups for U.S. and States: 1990," CPH-L-159, table 5; and 1980 Census of Population, Detailed Population Characteristics, United States Summary, Section A: United States, PC 80-1-D1-A, U.S. Government Printing Office, Washington, DC, 1984, table 256.

Veterans Status

The Number of Elderly Veterans Will Peak by The Year 2000

In 1994, there were close to 8.6 million veterans aged 65 or older. About 4 percent were women. Because of the aging of World War II veterans, the number is expected to peak by the year 2000 when there would be about 9.3 million elderly veterans. The number of elderly veterans is projected to decline after 2000 to about 8.5 million by 2010.⁴⁰

⁴⁰ Department of Veterans Affairs, "Veteran Population Estimates by State, Age and Period of Service July 1, 1994," September 1994; and "Projections of the U.S. Veteran Population: 1990 to 2010," by Kathleen A. Sorensen and Thomas C. Feild, table 2.

Voting Among the Elderly

About Two-Thirds of the Elderly Vote

Voter turnout for Presidential elections began to fall around the mid-1960's for the general population and reached its lowest level in 1988.⁴¹ That year, overall voter turnout in the Presidential election was 57 percent compared with 69 percent in 1964. More than 3 in 5 elderly have voted in presidential elections since 1964.

⁴¹ The percentage voting has been generally down since 1964 (when it was 69 percent) except that in 1980, 59 percent of the total population voted and in 1984, 60 percent voted, a statistically significant increase. In 1988, 57 percent voted, which continued the general pattern of a declining proportion of the population which votes. In 1992, the percent voting increased to 61 percent.

In 1992, overall voter turnout was 61 percent, an increase of 4 percentage points over the 1988 level. In 1992, 70 percent of elderly reported voting in the presidential election. A higher proportion of elderly men than elderly women have reported voting over the years (table 6-9).

Persons aged 65 to 74 were more likely to report voting than were persons 75 years and over (74 percent and 65 percent, respectively, in 1992). By comparison, 58 percent of people aged 25 to 44 reported voting. Elderly persons were more likely to vote than were persons aged 25 to 44 regardless of educational level.

Table 6-9.

Registration and Reported Voting in Presidential Elections of Persons 65 Years and Over, by Age: 1964 to 1992

(Numbers in thousands. Civilian noninstitutional population. For meaning of abbreviations and symbols, see introductory text.)

Year	Persons 65 years and over							Reported voting			
	Voting-age population	Registered		Reported voting			65 to 74 years		75 years and over		
		Number	Percent	Number	Percent		Number	Percent	Number	Percent	
				Both sexes	Male	Female					
1964 ...	17,269	(X)	(X)	11,447	66.3	73.7	60.4	8,063	71.4	3,384	56.7
1968 ...	18,468	13,970	75.6	12,150	65.8	73.1	60.3	8,270	71.5	3,880	56.3
1972 ...	20,074	15,172	75.6	12,741	63.5	70.7	58.4	8,590	68.1	4,151	55.6
1976 ...	22,001	15,716	71.4	13,685	62.2	68.3	58.0	9,282	66.4	4,403	54.8
1980 ...	24,094	17,968	74.6	15,677	65.1	70.4	61.3	10,622	69.3	5,055	57.6
1984 ...	26,658	20,507	76.9	18,055	67.7	71.9	64.8	11,761	71.8	6,294	61.2
1988 ...	28,804	22,580	78.4	19,818	68.8	73.3	65.6	12,840	73.0	6,978	62.2
1992 ...	30,846	24,049	78.0	21,637	70.1	74.5	67.0	13,607	73.8	8,030	64.8

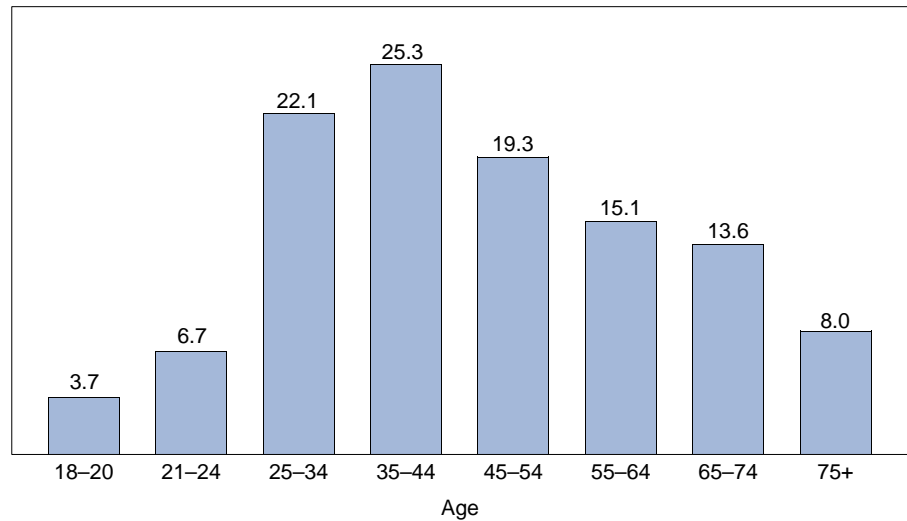
Source: U.S. Bureau of the Census, 1964 to 1980 data from *Voting and Registration Highlights From the Current Population Survey: 1964 to 1980*, Current Population Reports, P-23, No. 131, U.S. Government Printing Office, Washington, DC, 1984, tables 2-6; 1984 and 1988 data from *Voting and Registration in the Election of November 1988*, P20-440, U.S. Government Printing Office, Washington, DC, 1989, tables 2 and A-1; 1992 data from *Voting and Registration in the Election of November 1992*, P20-466, U.S. Government Printing Office, Washington, DC, 1993, table 2. Data for ages 65 to 74 and 75 and over for the years 1964 to 1976, from the appropriate P-20 series report.

Although the proportion of adults aged 25 to 44 years who vote is less than the proportion of elderly who vote, the number of 25-to-44 year old voters is more than twice as large. About 47.4 million people aged 25 to 44 voted in the 1992 election. By comparison, 21.6 million elderly reported voting. Another 15.1 million voters were aged 55 to 64 (figure 6-9). About 19 percent of all voters were 65 or older.

More elderly live in the South than in other regions of the country, and as would be expected, the largest number of elderly voters reside in the South (7.3 million). In the Midwest, there were 5.6 million; in the Northeast, 4.6 million; and in the West, 4.2 million (table 6-10).

Figure 6-9.
Persons Who Reported Voting by Age: November 1992

(In millions)



Source: U.S. Bureau of the Census, *Voting and Registration in the Election of November 1992*, Current Population Reports, P20-466, U.S. Government Printing Office, Washington, DC, 1993, table 2.

Table 6-10.
Characteristics of Persons Who Reported Voting by Age: 1992

(Numbers in thousands. Civilian noninstitutional population)

Characteristics	All persons	Reported voting	
		Number	Percent
Total, 65 years and over	30,847	21,636	70.1
REGION			
Northeast			
65 to 74 years	4,063	2,869	70.6
75 years and over	2,711	1,684	62.1
Midwest			
65 to 74 years	4,397	3,403	77.4
75 years and over	3,315	2,233	67.4
South			
65 to 74 years	6,520	4,689	71.9
75 years and over	4,076	2,592	63.6
West			
65 to 74 years	3,466	2,645	76.3
75 years and over	2,299	1,521	66.1
YEARS OF SCHOOL COMPLETED, 65 YEARS AND OVER			
Total	30,847	21,636	70.1
Less than 9th grade	7,029	3,464	49.3
9th to 12th grade, no degree	4,855	3,182	65.5
High school graduate	10,402	7,838	75.4
Some college, no degree or associate degree	4,607	3,760	81.6
Bachelor's degree or more	3,954	3,392	85.8
YEARS OF SCHOOL COMPLETED, 25 to 44 YEARS			
Total	81,319	47,388	58.3
Less than 9th grade	3,309	359	10.8
9th to 12th grade, no degree	6,855	1,852	27.0
High school graduate	28,261	14,066	49.8
Some college, no degree or associate degree	22,056	14,749	66.9
Bachelor's degree or more	20,838	16,362	78.5
EMPLOYMENT STATUS AND CLASS OF WORKER, 65 YEARS AND OVER			
In civilian labor force	3,671	3,014	82.1
Employed	3,554	2,923	82.2
Males	2,086	1,722	82.5
Females	1,468	1,201	81.8
Agricultural industries	315	266	84.4
Nonagricultural industries	3,239	2,657	82.0
Unemployed	116	91	78.4
Not in labor force	27,176	18,623	68.5
FAMILY INCOME			
Family members, 65 to 74 years			
Total	13,779	10,367	75.2
Under \$10,000	1,493	837	56.1
\$10,000 to \$14,999	2,116	1,422	67.2
\$15,000 to \$24,999	5,470	4,331	79.2
\$25,000 to \$34,999	1,652	1,417	85.8
\$35,000 or more	1,680	1,401	83.4
Income not reported	1,368	960	70.2

See footnotes at end of table.

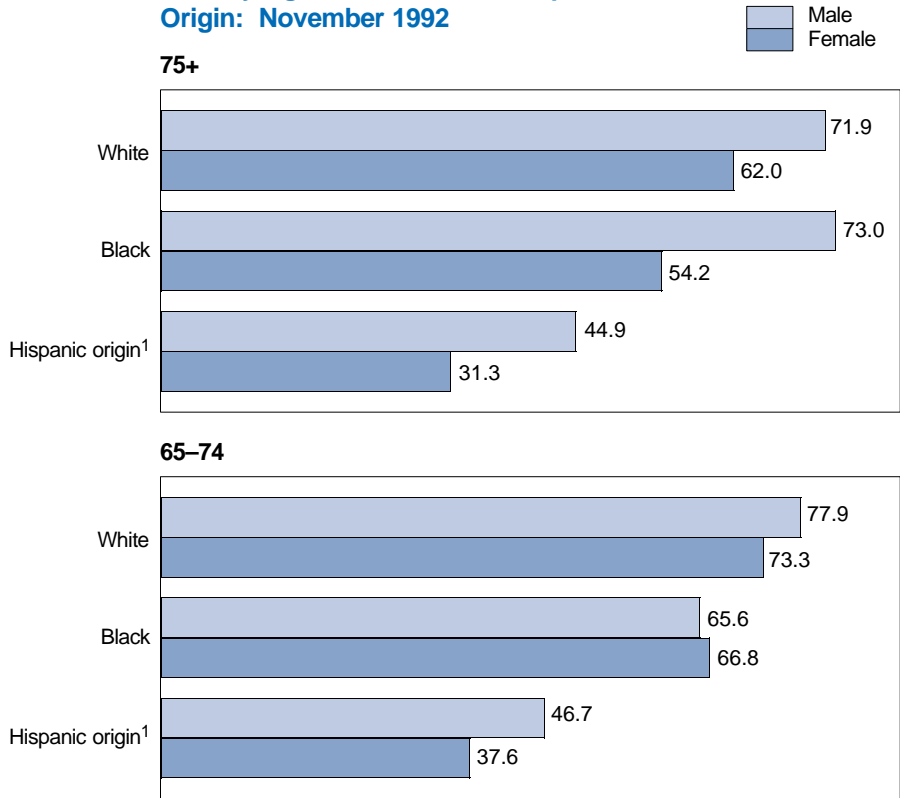
Table 6-10.
Characteristics of Persons Who Reported Voting by Age: 1992—Continued

(Numbers in thousands. Civilian noninstitutional population)

Characteristics	All persons	Reported voting	
		Number	Percent
FAMILY INCOME—Con.			
Family members, 75 years and over			
Total	7,009	4,617	65.9
Under \$10,000	1,085	592	54.6
\$10,000 to \$14,999	1,370	883	64.4
\$15,000 to \$24,999	2,485	1,772	71.3
\$25,000 to \$34,999	676	464	68.7
\$35,000 or more	671	455	67.8
Income not reported	723	451	62.4
Family members, 25 to 44 years			
Total	66,353	39,504	59.5
Under \$10,000	5,935	1,901	32.0
\$10,000 to \$14,999	5,096	1,882	36.9
\$15,000 to \$24,999	20,075	10,691	53.3
\$25,000 to \$34,999	13,257	9,031	68.1
\$35,000 or more	18,071	13,932	77.1
Income not reported	3,920	2,068	52.8

Source: U.S. Bureau of the Census, *Voting and Registration in the Election of November 1992*, Current Population Reports, P20-466, U.S. Government Printing Office, Washington, DC, 1993, tables 2, 7, 9, and 12.

Figure 6-10.
Percent Voting of Persons 65 Years and Over by Age, Sex, Race and Hispanic Origin: November 1992



¹ Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Voting and Registration in the Election of November 1992*, Current Population Reports, P20-466, U.S. Government Printing Office, Washington, DC, 1993, table 2.

Among the elderly aged 65 to 74, Whites and Blacks were more likely to vote in the 1992 election than were Hispanics (26 percent of whom were not U.S. citizens and thus ineligible to vote). There were only 147,000 Hispanic men aged 75 years and over, too few to determine whether the percentage voting represented a statistically significant difference from the other groups in figure 6-10. Among the remaining groups, White and Black men were the most likely to vote (about 7 out of 10 in each group) and Hispanic women the least likely (31 percent). About one-third (35 percent) of Hispanics aged 75 and over were not American citizens and not eligible to register to vote.⁴²

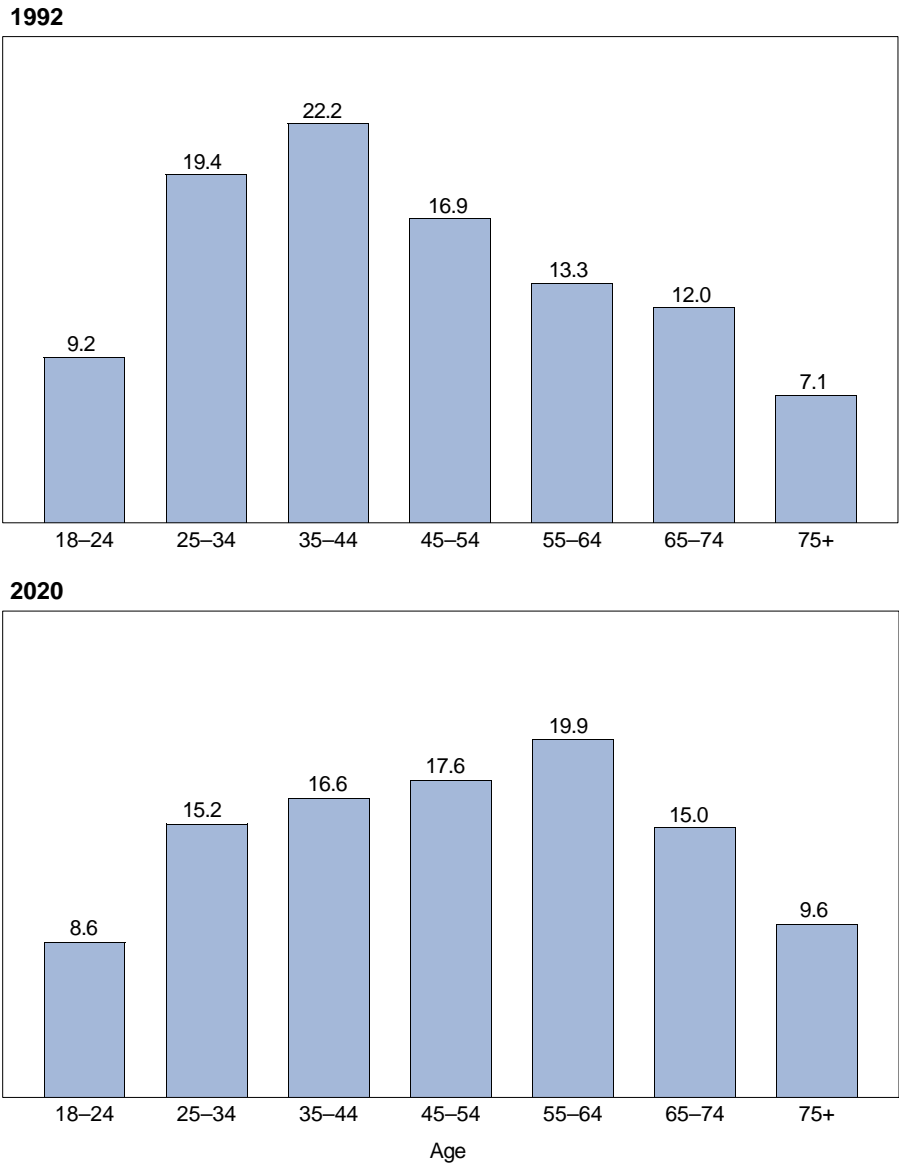
⁴² Jerry T. Jennings, U.S. Bureau of the Census, *Voting and Registration in the Election of November 1992*, Current Population Reports, P20-466, U.S. Government Printing Office, Washington, DC, 1993, table 2.

⁴³ The voting profile in 2020 was obtained by assuming that the observed proportions voting within each age group in the 1992 general election would pertain to the 2020 population, by age. The change reflects the aging of the population of eligible voters.

Tomorrow's Average Voter Likely to be Older Than Today's

The age profile of future voters is likely to be "grayer" than today's profile (figure 6-11). In 1992, one out of every five voters (22 percent) was aged 35 to 44. Assuming that the 1992 voting pattern, by age, is maintained in 2020, more persons aged 55 to 64 will vote in 2020 than any other age group.⁴³ The median age of voters in 1992 was 43.6 years. If the proportion voting by age remains unchanged, then the median age of voters in 2020 would be 50.4 years.

Figure 6-11.
**Percent Distribution of Voters by Age:
 November 1992 and 2020**



Note: For 1992, the percents refer to the age distribution of those who actually voted. For 2020, the percents refer to the age distribution of all projected voters, if the proportions voting by age in 2020 are the same as observed in 1992.

Source: U.S. Bureau of the Census, calculations based on *Voting and Registration in the Election of November 1992*, Current Population Reports, P20-466, U.S. Government Printing Office, Washington, DC, 1993, table 2; and Jennifer Cheeseman Day, U.S. Bureau of the Census, *Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25-1104, U.S. Government Printing Office, Washington, DC, 1993.