

Living Arrangements of People Aged 65 and Older: Findings From 1968 Survey of the Aged

by JANET MURRAY*

THE REASONS that aged persons live independently or together with relatives are many and varied. There are financial and emotional motivations and factors related to health and convenience as well. The 1968 Social Security Survey of the Demographic and Economic Characteristics of the Aged (DECA) provides a coherent and relatively recent body of data on the living arrangements of the population aged 65 and over and on certain financial aspects of these arrangements. Though no direct information was obtained on attitudes, the differences in income and homeownership associated with the living arrangements bear on financial motivations.

Living arrangements, as presented here, are defined first by whether an aged couple or an aged person without a spouse is living in the same household as a relative or is living apart from relatives and, second, by further breakdowns within these two types of arrangements. The first section focuses on demographic factors associated with living arrangements of older persons: age, marital status, relationship to household head, race, and place of residence. The second examines differences in the size and source of income and the homeownership rate for units living alone or with relatives.

For the units classified as living with relatives, the arrangement may often seem so natural as not to require a reason or explanation: a single adult child or a newly married son or daughter continues to live in the parents' household; siblings live together for companionship and convenience; a widowed mother moves in with her working daughter when her health begins to fail or the daughter needs help with child care or household chores. The specific situations are endless. In general, strains are most often recognized when the dependent parent moves in with a son or daughter that has a young and growing family.

Whatever the situation, living together does have its financial aspect. The older person (or

couple) may be wholly or partially dependent on the relative with whom he resides; he may support the relative in whole or part, or he may provide his "fair share" of the expenses. Whether or not the elderly person or couple is living with a child, married or single, is of particular interest especially for the nonmarried aged.

The aged not living with relatives are for the most part living alone in separate households. Two other situations are important, however, for some groups of nonmarried men and women: they may live with nonrelatives in lodgings or with friends or they may be a part of the institutional population.¹

During the past 15 or 20 years the proportion of the elderly population living with relatives has appeared to decline. A 1952 survey of the aged noninstitutional population showed that nearly one-third of the married couples, about half the nonmarried men, and nearly three-fifths of the nonmarried women were living with relatives.² The DECA findings show that less than one-fifth of the married couples, less than two-fifths of the nonmarried men, and not much more than two-fifths of the nonmarried women who were not institutionalized lived with relatives.

Various factors account for this trend. Rising

¹ The DECA Survey does not provide information on the types of institutions in which the aged population were living, but the 1960 Census of Population gives data on inmates of institutions by type of institution and age of the inmates. (See the Bureau of the Census, *U.S. Census of Population: Inmates of Institutions* (PC 2(SA), tables 3-8, A2). In 1960, 63 percent of the inmates aged 65 and over were in homes for the aged and dependent—most of them private nonprofit or proprietary homes; slightly less than half of the 63 percent were in homes known to have nursing care. About 30 percent were in mental hospitals, residential treatment centers, and homes for the mentally handicapped; 6 percent were in tuberculosis and chronic disease hospitals; and only 1 percent in correctional or other institutions. With the expansion of the nursing-home population in the sixties, the current proportion in nonprofit or proprietary homes with nursing care would presumably be greater now than in 1960.

² See Peter O. Steiner and Robert Dorfman, *The Economic Status of the Aged*, University of California Press, 1957, table 102.

* Division of Retirement and Survivor Studies, Office of Research and Statistics.

income is one such factor. Changing relationships between parents and adult children may be another.³ When the pressures of the need to economize through living with others become less obtrusive, personal preferences have greater scope. At all income levels and at all times, some sons and daughters may want to live with their parents or to have a widowed parent live with them or brothers and sisters may find it convenient or comfortable to double up. Normal life-cycle changes operate: the children leave the home as the married couple grows older; the widowed man or woman moves in with married children and grandchildren; the never-married move in with siblings or into institutions.

SOURCE OF DATA

The 1968 Survey of the Aged, or DECA, was the second nationwide survey of the aged undertaken by the Social Security Administration. It was designed to provide data similar to those from the first survey—the 1963 Survey of the Aged—on work experience, income, living arrangements, and certain types of assets, for persons aged 65 and over and their spouses.

The DECA Survey is based on supplemental questions asked in the monthly Current Medicare Survey (CMS) established by the Social Security Administration to provide current estimates of the hospital and medical services used and charges incurred in the program of health insurance for the aged. The DECA questions were asked of two CMS samples—the outgoing 1967 panel and the new 1968 panel. The reference period for the questions was the calendar year 1967. The sample consisted of 9,128 persons, of whom 8,248 were interviewed.

Although the sample universe consisted of persons aged 65 and older, the basic unit for interview and analysis was defined, as it was in 1963, as a married couple living together with at least one member aged 65 or older or an individual aged 65 or older who was widowed, divorced, living apart from his spouse, or never married.

Since estimates in this article are based on a sample, they may differ somewhat from the figures

that would have been obtained in a census. Some preliminary estimates of the sampling variability of the survey results, as well as a more detailed description of the survey design, are given in the Technical Note included in the first of the articles presenting the DECA findings.⁴ Subsequent articles have reported the findings on benefit levels of the aged units and their receipt of private pensions.⁵

LIVING ARRANGEMENTS AND DEMOGRAPHIC CHARACTERISTICS

Marital Status and Age

Normal life-cycle effects that occur at the death of an aged spouse may be traced by comparing the pattern of arrangements for married couples and for widowed men and women shown by the following figures, drawn from tables 1 and 2.

Type of living arrangement	Married couples	Widowed men	Widowed women
Percent with:			
No relatives present.....	81	62	60
Alone.....	80	50	50
With nonrelatives.....	1	5	4
In institutions.....		6	6
Relatives present ¹	19	39	40
Children.....	15	31	33
Grandchildren.....	4	17	13
Brother and/or sister.....	1	4	5
Parents.....	(?)	(?)	(?)
Other relatives.....	4	22	17

¹ Units living with more than one relative are counted more than once.
² "Other relatives" include sons- and daughters-in-law.
³ 0.5 percent or less.

Many of the widowed—half of them—live alone, but nearly a third move in with or remain with their children: Since the survey data represent a cross-section of the elderly population, the widowed group includes both those who have only recently become widowed and those who have long been widowed. Thus, no information is provided on the timing of such shifts in arrangements.

Perhaps the most striking point is the similarity

⁴ Lenore E. Bixby, "Income of People Aged 65 and Older: Overview From the 1968 Survey of the Aged," *Social Security Bulletin*, April 1970.

⁵ Patience Lauriat, "Benefit Levels and Characteristics, 1968 Survey of the Aged," *Social Security Bulletin*, August 1970; Walter W. Kolodrubetz, "Private and Public Retirement Pensions: Findings From the 1968 Survey of the Aged," September 1970.

³ Ethel Shanas and Gordon F. Streib, eds., *Social Structure and the Family, Generational Relations: Report of a Symposium*, Prentice-Hall, Inc., 1965.

TABLE 1.—Living arrangements by age: Percentage distribution of aged units by type of arrangement, by age of unit, 1968

Type of arrangement	Married couples			Nonmarried persons								
	All	Aged 65-72	Aged 73 and over	Total			Men			Women		
				All	Aged 65-72	Aged 73 and over	All	Aged 65-72	Aged 73 and over	All	Aged 65-72	Aged 73 and over
Total number (in thousands).....	5,989	3,678	2,311	9,789	3,901	5,888	2,356	944	1,411	7,434	2,957	4,477
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
No relatives present.....	81	80	83	62	64	61	67	69	65	60	63	59
Alone.....	80	78	82	49	54	46	50	52	49	49	55	45
With nonrelatives.....	1	1	1	5	5	4	7	9	6	4	4	4
In institutions.....	(¹)	(¹)	1	8	5	10	9	7	10	8	4	10
Relatives present.....	19	20	17	38	36	39	33	31	35	40	37	41
Children.....	15	16	13	27	22	30	21	14	26	28	25	31
Under age 18 only.....	1	2	(¹)	(¹)	(¹)	(¹)	(¹)	1	(¹)	(¹)	(¹)	(¹)
No children.....	4	5	4	11	14	10	12	18	9	11	13	10
Grandchildren.....	4	4	5	11	11	12	11	8	13	11	12	11
Brother and/or sister.....	1	1	1	8	11	7	9	14	6	8	10	7
Parents.....	(¹)	(¹)	(¹)	(¹)	1	(¹)	1	2	(¹)	(¹)	1	(¹)
Other relatives ²	4	4	4	17	14	19	17	15	18	17	14	19

¹ 0.5 percent or less.

² Includes sons- and daughters-in-law.

in the living arrangement pattern of the widowed men and the widowed women. Yet, when the marriage has been dissolved by divorce or separation, it is the differences that are striking. The woman is much more likely than the man to live with children: some 23 percent of the divorced women and 31 percent of the separated women reported such arrangements, compared with 13 percent and 11 percent of the men. The men more often than the women are alone or living with nonrelatives.

As might have been expected, the aged who had never married were much more likely than

those previously married to live with brothers or sisters or to go to institutions.⁶ This was particularly true of the women. Among the never-married, fewer of the women than of the men lived alone or with nonrelatives.

When data for the nonmarried aged 65-72 and those 73 and over are compared, a decline with age in the proportion living alone is apparent. Proportionately more of the older group go into institutions, and somewhat more of the women

⁶ See Peter Townsend, "The Effects of Family Structure on the Likelihood of Admission to an Institution in Old Age," in Ethel Shanas and Gordon F. Streib, *op. cit.*

TABLE 2.—Living arrangements by marital status: Percentage distribution of aged nonmarried men and women by type of arrangement, by marital status, 1968

Type of arrangement	All nonmarried persons				Nonmarried men				Nonmarried women			
	Wid-owed	Di-voiced	Sepa-rated	Never married or single	Wid-owed	Di-voiced	Sepa-rated	Never married or single	Wid-owed	Di-voiced	Sepa-rated	Never married or single
Total number (in thousands).....	7,394	439	275	1,288	1,419	182	122	465	5,975	257	153	823
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
No relatives present.....	60	67	68	63	62	77	85	67	60	60	55	61
Alone.....	50	55	56	43	50	61	61	49	50	51	51	40
With nonrelatives.....	4	6	10	7	5	11	20	10	4	3	3	5
In institutions.....	6	6	2	13	6	5	4	8	6	6	1	16
Relatives present.....	40	33	32	37	39	23	15	33	40	40	45	39
Children.....	32	19	22	1	31	13	11	(¹)	33	23	31	1
Under age 18 only.....	(¹)	2	1	(¹)	(¹)	4	2	(¹)	(¹)	(¹)	(¹)	(¹)
No children.....	8	14	9	36	8	10	3	33	7	16	14	38
Grandchildren.....	13	9	14	(¹)	17	4	3	(¹)	13	13	23	(¹)
Brother and/or sister.....	5	11	5	31	4	8	2	28	5	13	8	33
Parents.....	(¹)	2	1	1	(¹)	(¹)	2	2	(¹)	3	(¹)	1
Other relatives ²	18	11	15	12	22	4	3	13	17	16	25	11

¹ 0.5 percent or less.

² Includes sons- and daughters-in-law.

live with their children. At the same time, the proportion of nonmarried men living with children and grandchildren nearly doubles. Thus, the patterns of living arrangements for the men and the women differ less at the older age levels than at the younger level, as shown below.

Type of living arrangement	Nonmarried men		Nonmarried women	
	Aged 65-72	Aged 73 and over	Aged 65-72	Aged 73 and over
Percent with:				
No relatives present.....	69	65	63	59
Alone.....	52	49	55	45
With nonrelatives.....	9	6	4	4
In institutions.....	7	10	4	10
Relatives present ¹	31	35	37	41
Children.....	14	26	25	31
Grandchildren.....	8	13	12	11
Brother and/or sister.....	14	6	10	7
Parents.....	2	0	1	0
Other relatives.....	15	18	14	19

¹ Units living with more than one relative are counted more than once.
² Other relatives² include sons- and daughters-in-law.

² 0.5 percent or less.

The major effect of life-cycle changes on the living arrangements of the married couples, on the other hand, was a decline at the older age level in the proportion living with children. Most of the children with whom the married couples live, especially the group aged 65-72, are nonmarried sons or daughters who presumably have not yet left the parental home. By the time the parents reach age 73, many of the nonmarried children have left; relatively more of these aged couples are thus living with married children. The net effect, however, is a decrease in the proportion living with relatives.

Among the nonmarried aged, men seem more likely to live with married children and women to live with nonmarried children. The proportion sharing a home with married children increases with age for women but not for men, as the following figures show.

Age group and marital status	Percent living with married children
Married couples.....	11
Aged 65-72.....	7
Aged 73 and over.....	17
Nonmarried men.....	54
Aged 65-72.....	53
Aged 73 and over.....	54
Nonmarried women.....	47
Aged 65-72.....	40
Aged 73 and over.....	50

Head of Household

The phrase "living with" is somewhat ambiguous, since the data do not make clear whether the older unit is "living with the children" or the children are "living with" the older unit. Ordinarily, of course, when an individual says that he is living with his parent or that his parent is living with him, it is clear who is to be considered as head of the household—the parent or the child. Some degree of dependence may also be inferred, even though economic motivation is not the only explanation for living together. In the Bureau of the Census tabulations, the "head" of the family is the member reported as the head by the respondent, except that, if a married woman living with her husband is reported as the head, the husband is classified as head in the tabulations.

The DECA Survey followed the Census procedure of accepting the respondent's interpretation as to whether or not the aged person was the head of the household. Data by type of relative are not available, but most of those who are not family heads but live with relatives are probably in the households of married children, at least among the couples and the nonmarried men. The women, who more frequently than the men live with unmarried children, are not as likely to be listed as the head.

Most—90 percent—of the married couples living with relatives, were listed as household heads (table 3). For the nonmarried the proportion was less than half as large: 45 percent of the men and 38 percent of the women. The proportion of family heads among the nonmarried was smaller 10 or 20 years ago than currently: for

TABLE 3.—Living arrangements by household status: Percentage distribution of aged units by type of arrangement, 1968.

Type of arrangement	Married couples	Nonmarried persons		
		Total	Men	Women
Total number (in thousands)	5,989	9,789	2,356	7,434
Total percent.....	100	100	100	100
Relatives present.....	19	38	33	39
Unit household head.....	17	15	15	15
Unit not household head.....	1	23	18	24
No relatives present.....	81	62	67	61
Alone and with nonrelatives:				
Unit household head.....	81	51	53	51
Unit not household head.....	0	2	5	2
In institutions.....	0	8	9	8

the men that proportion was 36 percent in 1952 and 40 percent in 1960; for the women, it was 34 percent in each of the earlier years.⁷

Race

Sociologists have long been concerned with the Negro family, particularly since the publication in 1939 of J. Franklin Frazier's, *The Negro Family in the United States*, and its subsequent revisions. According to a recent study in this field:

the present paucity and fragmentation of available data permit few generalizations about kinship relations among older Negro Americans. . . . Variations in kinship relations among older Negroes do exist, but specific data about all such variations, as well as factors contributing thereto, are currently non-existent.⁸

The DECA Survey provides some new data for

comparisons of the living arrangements of white and Negro units aged 65 and over (table 4). The data suggest great similarity in the living arrangement pattern of the white and Negro men—except that relatively fewer Negroes are in institutions⁹ and relatively more live with nonrelatives.

Equally striking are the white-Negro differences among the couples and nonmarried women. The greatest difference is in the proportion with grandchildren. The Negro couple is four times as likely and the Negro nonmarried women twice as likely as the white units to have grandchildren with them. The Negro couples and nonmarried women also are more likely to be living with children than are their counterparts among the white units. The differences are not as pronounced, however, as they are for the proportion living with grandchildren. As among the nonmarried men, relatively fewer Negro than white nonmarried women were in institutions and more lived with nonrelatives. There were no significant

⁷ See "Living Arrangements and Income of the Aged, 1959," Lenore A. Epstein, *Social Security Bulletin*, September 1963, table 5.

⁸ Jacquelyn Johnson Jackson, *Kinship Relations Among Older Americans*, a paper prepared for presentation at the Eighth International Congress of Gerontology, Washington, D.C., August 25, 1969, partially supported by the Center for the Study of Aging and Human Development of the Duke University Medical Center and by a grant from the Public Health Service, Department of Health, Education, and Welfare. See also Dr. Jackson's "Social Gerontology and the Negro: A Review," *The Gerontologist*, September 1967.

⁹ The Bureau of the Census report on *Inmates of Institutions*, *op. cit.*, suggests not only that a larger proportion of the white than of the Negro elderly population is institutionalized but that the distribution by type of institution differs. Thus 64 percent of the white elderly but only 35 percent of those of other races were in homes for the aged and dependent, and the latter group were apt to be in Federal, State, county, or city homes. About 29 percent of the white population and 45 percent of the population of other races were in some type of mental institution; for tuberculosis and chronic disease hospitals, the proportions were 6 percent and 15 percent, respectively.

TABLE 4.—Living arrangements by race: Percentage distribution of aged units by type of arrangement, by race of unit, 1968

Type of arrangement	Married couples			Nonmarried persons								
	White	Other races		Total			Men			Women		
		All	Negro	White	Other races		White	Other races		White	Other races	
					All	Negro		All	Negro		All	Negro
Total number (in thousands).....	5,584	405	386	8,943	847	818	2,090	265	251	6,852	581	567
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
No relatives present.....	82	65	64	63	54	54	66	68	67	62	48	48
Alone.....	81	61	61	50	41	41	51	50	50	50	37	37
With nonrelatives.....	1	3	3	4	10	10	5	16	15	3	8	8
In institutions.....	(¹)	(¹)	(¹)	9	2	3	10	2	2	8	3	3
Relatives present.....	18	35	36	37	46	46	33	32	33	38	52	52
Children.....	14	20	20	26	29	29	21	17	18	28	34	33
Under age 18 only.....	1	2	3	(¹)	1	1	(¹)	2	2	(¹)	(¹)	(¹)
No children.....	4	15	16	11	17	17	12	15	14	10	18	19
Grandchildren.....	4	16	17	11	18	17	11	9	9	10	22	21
Brother and/or sister.....	1	1	1	8	9	9	9	8	8	8	9	9
Parents.....	(¹)	(¹)	(¹)	(¹)	1	1	(¹)	2	2	(¹)	(¹)	(¹)
Other relatives ²	4	10	11	16	20	20	17	14	15	16	22	22

¹ 0.5 percent or less.

² Includes sons- and daughters-in-law.

Negro-white differences in the proportion of those aged 65 or older who were living with brothers or sisters.

For all types of units, among those living with children the white group were more likely to be living with married children than were the Negroes. Thus among the couples living with children, 11 percent of the white units and 8 percent of the Negro units were living with mar-

ried children; among the nonmarried, the corresponding percentages were 49 and 38.

Size of Community and Region

Not many older Americans live either in suburban areas or on farms. Among those who do, living arrangements differ markedly from those of city dwellers or of those in towns or villages

TABLE 5.—Living arrangements by size of community: Percentage distribution of aged units by type of arrangement, by size of community, 1968

Type of arrangement	Urban					Nonurban			
	Total	Large city	Medium city	Suburb	Other urban	Total	Town or village	Other rural nonfarm	Farm
Married couples									
Total number (in thousands).....	4,271	1,297	1,078	344	1,551	1,718	689	492	537
Total percent.....	100	100	100	100	100	100	100	100	100
No relatives present.....	82	81	83	79	83	79	82	78	76
Alone.....	80	79	81	79	81	78	81	77	74
With nonrelatives.....	1	2	1	(1)	1	1	(1)	1	1
In institutions.....	(1)	1	(1)	(1)	(1)	(1)	1	(1)	(1)
Relatives present.....	18	19	17	21	17	21	18	22	24
Children.....	14	15	13	18	14	16	13	16	19
Under age 18 only.....	1	1	1	1	6	2	2	1	2
No children.....	4	4	5	3	4	5	5	5	5
Grandchildren.....	4	5	3	5	3	6	5	6	6
Brother and/or sister.....	1	1	1	(1)	(1)	1	1	(1)	1
Parents.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Other relatives ²	4	5	3	7	3	4	4	5	4
Nonmarried men									
Total number (in thousands).....	1,712	622	350	162	578	644	271	183	189
Total percent.....	100	100	100	100	100	100	100	100	100
No relatives present.....	69	66	80	55	70	60	65	64	50
Alone.....	50	51	59	38	48	51	51	60	42
With nonrelatives.....	9	7	14	9	7	4	4	1	5
In institutions.....	10	7	7	9	16	6	9	4	2
Relatives present.....	31	34	20	46	30	40	35	36	51
Children.....	19	21	9	33	18	26	22	19	39
Under age 18 only.....	(1)	(1)	1	(1)	(1)	(1)	(1)	(1)	1
No children.....	12	13	11	13	11	14	13	17	11
Grandchildren.....	10	11	5	20	9	14	12	11	20
Brother and/or sister.....	8	8	7	4	9	12	12	13	10
Parents.....	1	1	1	(1)	(1)	1	1	2	(1)
Other relatives ²	15	17	9	34	13	20	15	16	31
Nonmarried women									
Total number (in thousands).....	5,927	2,052	1,350	476	2,048	1,507	778	464	265
Total percent.....	100	100	100	100	100	100	100	100	100
No relatives present.....	62	63	63	49	64	54	62	51	35
Alone.....	50	52	51	39	50	45	51	44	30
With nonrelatives.....	4	4	4	2	4	2	2	2	3
In institutions.....	8	7	8	9	10	6	9	4	1
Relatives present.....	38	37	37	51	36	46	38	49	65
Children.....	27	25	26	40	26	34	28	37	49
Under age 18 only.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
No children.....	11	12	10	10	10	12	9	12	20
Grandchildren.....	11	10	8	21	11	14	11	17	17
Brother and/or sister.....	8	8	8	9	8	10	8	8	17
Parents.....	(1)	(1)	(1)	1	(1)	1	(1)	1	2
Other relatives ²	15	14	14	27	15	21	16	27	27

¹ 0.5 percent or less.

² Includes sons- and daughters-in-law.

—particularly among the nonmarried (table 5). Thus only 11 percent of all nonmarried men and women live in suburbs or on farms, but 20 percent of all nonmarried men and women who live with children reside in these types of communities. The variation in pattern-of-living arrangement among city sizes is not very great except that a larger proportion of those living in small cities, towns, and villages are in institutions than of those residing in larger cities or the open country. This difference reflects the major locations of institutions, rather than the type of community in which the units lived before their admission.

The greatest range of regional differences in the pattern of living arrangements, as in many demographic and economic measures, occurs between the South and the West (table 6). Thus, of the four regions, the South has the largest proportion of its population aged 65 and over living with relatives.

The proportions for the Northeast and North Central regions fall between those for the South and the West; the pattern for the North Central region is fairly close to that of the West; and the pattern for the Northeast resembles that of the South.

INCOME AND THE PRESENCE OF RELATIVES

There is no doubt that the elderly units with very little income are more likely to live with relatives than those at higher incomes. This tendency can be measured in two ways. The first

compares the proportion of units at each income level who live with relatives. Thus, 28 percent of married couples with incomes less than \$1,500 live with relatives; about 20 percent of those with higher incomes do so, but no general trend is associated with income above \$1,500. Income differences are greater for the nonmarried, especially for nonmarried women, at levels under \$1,000 and from \$1,000 to \$2,000, but above \$2,000 no trend is discernible. The percentages living with relatives are shown below by income class.

Size of income	Married couples	Nonmarried	
		Men	Women
Under \$1,000.....	28	42	55
1,000-1,499.....	28	32	40
1,500-1,999.....	21	32	40
2,000-2,499.....	20	36	29
2,500-2,999.....	23	35	12
3,000-7,499.....	18	36	30
7,500 and over.....	22		

A summary contrast of this income level effect is provided by comparing the proportions living with relatives among those classified as "poor," on the basis of income thresholds developed by the Social Security Administration, and among those with incomes above the moderate level as defined by the Bureau of Labor Statistics.¹⁰

¹⁰ For background on the poverty index, see Mollie Orshansky, "Counting the Poor" and "Who's Who Among the Poor," *Social Security Bulletin*, January and June 1965; for recent revisions, see the Bureau of the Census, *Current Population Reports: Consumer Income*, Series P-60, No. 76, 1970. For background on the "moderate" threshold, see the Bureau of Labor Statistics, *Retired Couple's Budget for a Moderate Living Standard* (Bulletin No. 1570-4), 1968.

TABLE 6.—Living arrangements by region: Percentage distribution of aged units by type of arrangement, by region, 1968

Type of arrangement	Married couples				Nonmarried men				Nonmarried women			
	North-east	North Central	South	West	North-east	North Central	South	West	North-east	North Central	South	West
Total number (in thousands).....	1,492	1,771	1,794	932	675	760	619	302	2,071	2,113	2,162	1,088
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
No relatives present.....	79	85	76	87	67	70	58	75	57	67	54	68
Alone.....	77	83	75	86	52	50	47	56	43	54	45	57
With nonrelatives.....	1	1	1	1	7	8	7	7	4	4	3	5
In institutions.....		(1)	(1)	(1)	9	12	4	12	10	9	6	6
Relatives present.....	21	15	24	13	33	30	42	26	43	33	46	32
Children.....	17	12	17	10	21	16	29	16	31	23	34	24
Under age 18 only.....	1	1	1	2	(1)	(1)	1	1	(1)	(1)	(1)	(1)
No children.....	4	3	7	3	12	14	13	10	13	10	12	8
Grandchildren.....	4	3	8	2	12	9	13	10	14	8	14	8
Brother and/or sister.....	1	(1)	1	(1)	7	11	9	8	11	7	8	6
Parents.....	(1)	(1)	(1)	(1)	(1)	1	1	1	(1)	(1)	1	(1)
Other relatives ¹	4	4	6	2	19	13	22	11	19	12	19	14

¹ 0.5 percent or less.

² Includes sons- and daughters-in-law.

TABLE 7.—Income size by living arrangements: Percentage distribution of aged units by money income class, 1967

Total money income	Married couples		Nonmarried persons								
	With relatives	Without relatives	Total			Men			Women		
			With relatives	Without relatives		With relatives	Without relatives		With relatives	Without relatives	
				Alone or nonrelatives	In institutions		Alone or nonrelatives	In institutions		Alone or nonrelatives	In institutions
Number (in thousands)											
Total Reporting on income.....	1,133 908	4,830 3,493	3,719 3,197	5,265 4,059	806 514	784 693	1,362 1,127	209 134	2,934 2,504	3,903 2,932	596 380
Percent of units reporting	100	100	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	4	3	41	22	50	23	16	37	46	24	54
1,000-1,499.....	9	6	25	28	21	21	24	26	26	29	20
1,500-1,999.....	11	11	14	18	11	16	20	9	13	17	12
2,000-2,499.....	11	12	8	13	6	15	16	8	5	12	5
2,500-2,999.....	12	10	4	5	5	7	6	10	3	5	4
3,000-3,499.....	8	11	2	4	2	4	5	1	2	4	2
3,500-3,999.....	8	9	2	2	1	3	4	1	1	2	1
4,000-4,999.....	9	12	2	3	1	5	3	1	2	3	1
5,000-7,499.....	15	15	2	3	1	4	4	1	2	3	1
7,500-9,999.....	6	7	(1)	1	1	1	2	4	(1)	1	1
10,000-14,999.....	5	3	(1)	1	(1)	1	(1)	(1)	(1)	1	(1)
15,000 or more.....	2	2	(1)	(1)	(1)	(1)	1	(1)	(1)	(1)	(1)
Median income.....	\$3,180	\$3,423	\$1,150	\$1,500	\$1,008	\$1,656	\$1,776	\$1,220	\$1,068	\$1,402	\$898

¹ 0.5 percent or less.

Thus 49 percent of the nonmarried women classified as poor lived with relatives and only 30 percent of those with incomes above the moderate level did so. The contrast was much less striking for the nonmarried men (36 percent, compared with 34 percent) and the married couples (24 percent, compared with 19 percent).

The second measure compares the income distributions and median incomes of the aged units

who live with relatives and those who do not do so (table 7). The groups with the lowest incomes are those who are institutionalized, with medians of about \$1,220 for the men and \$900 for the women. Although these medians are significantly below the medians for the noninstitutionalized, it should be noted that reporting error is probably greater among this group than among those living alone or with others. Only for nonmarried women

TABLE 8.—Income sources by living arrangements: Percent of aged units with income from specified sources, 1967

Source of money income	Married couples		Nonmarried persons								
	With relatives	Without relatives	Total			Men			Women		
			With relatives	Without relatives		With relatives	Without relatives		With relatives	Without relatives	
				Alone or nonrelatives	In institutions		Alone or nonrelatives	In institutions		Alone or nonrelatives	In institutions
Total number (in thousands).....	1,133	4,830	3,719	5,265	806	784	1,362	209	2,934	3,903	596
Percent of units with:											
Earnings.....	51	45	13	19	3	18	23		11	18	2
Wages and salary.....	42	35	10	16	2	13	16	3	9	15	2
Self-employment.....	12	12	3	4	(1)	5	6	0	2	3	(1)
Retirement benefits.....	88	91	88	90	86	90	92	96	88	89	82
OASDHI.....	84	88	85	86	80	88	85	91	84	86	77
Other public pension.....	10	12	7	10	6	8	13	8	7	10	6
Railroad retirement.....	5	4	3	4	3	3	6	4	3	3	2
Government employee.....	6	8	4	7	4	5	7	4	4	6	4
Private group pension.....	19	19	7	7	5	16	13	9	4	6	4
Veterans' benefits.....	10	12	9	9	7	12	11	11	8	8	5
Unemployment insurance.....	2	2	1	1	0	2	1	0	(1)	1	0
Public assistance.....	7	6	13	14	32	12	14	26	13	15	34
Income from assets.....	46	64	40	51	22	41	49	17	40	52	24
Private individual annuities.....	2	2	1	3	3	1	2	1	1	3	3
Personal contributions *.....	1	2	3	5	7	1	3	2	4	6	9

¹ 0.5 percent or less.

* Contributions by relatives or friends not in household.

TABLE 9.—Living arrangements by receipt of public assistance: Percentage distribution of aged units by type of arrangement, by receipt of public assistance, 1967

Type of arrangement	Married couples		Nonmarried persons					
	Public assistance	No public assistance	Total		Men		Women	
			Public assistance	No public assistance	Public assistance	No public assistance	Public assistance	No public assistance
Total number (in thousands).....	347	5,540	1,463	8,195	324	1,985	1,138	6,209
Total percent.....	100	100	100	100	100	100	100	100
No relatives present.....	76	81	68	61	72	65	67	59
Alone.....	75	80	47	50	52	51	46	50
With nonrelatives.....	(1)	1	4	5	5	8	4	4
In institutions.....	1	(1)	16	6	15	7	17	6
Relatives present.....	23	19	32	39	28	34	33	41
Children.....	14	15	23	27	17	22	25	29
Under age 18 only.....	2	1	(1)	(1)	(1)	(1)	(1)	(1)
No children.....	9	4	9	12	11	13	8	12
Grandchildren.....	11	4	10	12	6	12	11	11
Brother and/or sister.....	(1)	1	5	9	7	9	5	9
Parents.....	(1)	(1)	(1)	7	1	1	(1)	(1)
Other relatives ²	6	4	14	17	10	18	16	17

¹ 0.5 percent or less.

² Includes sons- and daughters-in-law.

were the median incomes of those living with relatives significantly below the medians of those living alone (table I, Technical Supplement).

The patterns in sources of income shown in table 8 for those living with and those not living with relatives differ somewhat among married couples, even though the difference in income distribution was small. The former were more apt to be in the age group 65-72, with unmarried children who had not left home. They had earnings more often than those living alone and retirement benefits somewhat less often. Yet among the couples living with relatives were also some of the oldest group with very low incomes who shared a home with married children.

Among the nonmarried, too, aged men and women living alone had income from earnings more often than did those who shared a home. Likewise, those living alone were more apt to have income from assets.

The income of those in institutions came largely from retirement benefits and from public assistance. Relatively few reported income from assets and almost none reported any earned income, although not all of them were in institutions the entire year.

The greater importance of public assistance to those in institutions than to those living alone or with relatives is seen when the pattern of living arrangements of units receiving public assistance is compared with the living arrangements of those who do not receive such assistance

(table 9). Sixteen percent of the nonmarried persons receiving assistance were in institutions but only 6 percent of those not receiving assistance.¹¹ These relationships were similar for the men and the women. Somewhat smaller percentages of those on the assistance rolls than of those not receiving public assistance lived alone or with relatives. For married couples, the pattern of living arrangements was similar for both groups, except perhaps for the greater number living with grandchildren in the group with public assistance. The group of married couples receiving public assistance is not large, relatively speaking, but within that group Negroes are overrepresented in relation to their number in the aged population and they live with grandchildren more often than white couples do.

Cash contributions from relatives and friends not in the household were reported by only 3 percent of all aged units, and such contributions constituted only about 1 percent of the aggregate income of the population aged 65 and over.¹² Nevertheless, personal cash contributions are of consequence for some subgroups, most notably the nonmarried women, with 5 percent reporting them. The proportion tends to be higher for the older women than for those in the younger group

¹¹ One explanation for the relatively large number of recipients of public assistance in institutions is that public assistance agencies are permitted to pay for nursing-home care under Medicaid.

¹² Lenore E. Bixby, *op. cit.*

and among those not living with relatives than among those who do.

Children or other relatives who cannot provide cash support for their elderly relatives may share their home with them. The aged who are living with relatives but not reported as household heads are most likely to have moved in with married children. For aged nonmarried women reported as living with relatives, a sizable difference in income was observed between those reported as household heads and those not so reported. Income was one-third lower, on the average, for the latter than for the former.

A question often asked is "How many older people are financially 'better off' through living with relatives than they would be if they did not double up?" The DECA Survey requested information on the number, age, and income of relatives with whom the aged lived. It was hoped that a rough answer could be obtained by analyzing the relationship of the aged unit's income to the combined income of all related persons living in the household, with family size and structure taken into account. But lack of information on total family income for some 30 percent of the aged units living with relatives—as well as evidence that the income reported for some relatives was seriously understated—means that the data can provide estimates of the number "better off" of only doubtful validity.

In any case, it would not have been feasible to evaluate the services exchanged, such as baby-sitting or housekeeping by a grandmother or nursing care by a daughter or sister. All that can now be said is that some aged persons with low incomes are sharing poverty. Some certainly have a better living than that implied by their own income. Some are helping relatives. More research is needed before the numbers can be confidently quantified.

HOMEOWNERSHIP

Owned homes constitute one of the major assets of the older population and, as with other assets, are related to income. But homeownership also represents a style of living and may be more of a factor in the determination of an older person's living arrangements than the holding of assets in other forms. Many—more than three-fourths—of the married couples aged 65 and over own their homes, most of them free of mortgage (table 10). With the death of a spouse the question often arises as to whether the widowed person should remain in the home or give it up. The presence of a relative in the household—usually a son or a daughter—or the age and health of the older person may affect the decision.

Such life-cycle factors may be traced in the

TABLE 10.—Living arrangements, by homeownership: Percentage distribution by type of arrangement, by homeownership, 1968

Type of arrangement	Married couples			Nonmarried persons								
	Homeowners		Non-owner	Total			Men		Women			
	All	Mort-gage free		Homeowners		Non-owner	Homeowners		Non-owner	Homeowners		Non-owner
				All	Mort-gage free		All	Mort-gage free		All	Mort-gage free	
Total number reporting (in thousands).....	4,598	3,522	1,356	3,635	3,045	5,216	821	694	1,282	2,814	2,352	3,934
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
No relatives present.....	82	84	79	68	68	52	68	68	60	67	68	49
Alone.....	80	83	77	63	64	46	64	65	49	63	64	45
With nonrelatives.....	1	1	1	4	4	5	4	3	11	4	4	4
In institutions ¹	(²)	(²)	1	(²)	(²)	1	(²)	(²)	(²)	(²)	(²)	1
Relatives present.....	18	16	21	32	32	48	32	31	40	33	32	51
Children.....	14	12	16	22	21	34	20	19	24	23	21	37
Under age 18 only.....	1	1	2	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
No children.....	4	3	5	10	11	14	12	12	15	10	10	13
Grandchildren.....	4	3	6	7	7	16	8	8	14	7	6	17
Brother and/or sister.....	1	1	1	7	8	11	8	9	11	7	8	10
Parents.....	(²)	(²)	(²)	1	1	(²)	1	1	(²)	(²)	(²)	(²)
Other relatives ³	4	3	6	7	7	26	7	7	25	7	7	26

¹ Most of those in institutions do not report on homeownership.
² 0.5 percent or less.

³ Includes sons- and daughters-in-law.

pattern of living arrangements for married couples and nonmarried men and women indicated by table 10. Homeowners, typically with higher incomes, are less likely to live with relatives than nonowners. For married couples, the differences between owners and nonowners are not great and generally not significant.

Fewer of the nonmarried persons than of the married couples are homeowners—about two-fifths. Presumably, many of the widowed are among the nonowners living with children. About a third of the nonowners had such arrangements, but only about a fifth of the homeowners had children living with them. The children of the nonowners were more apt to be married—as clearly implied by the greater number of grandchildren and “other relatives” (including sons- and daughters-in-law) with whom they lived. Nevertheless, the data suggest that the aged prefer to live alone if circumstances permit—at any rate, nearly two-thirds of the nonmarried men and women who were homeowners did so but less than half the nonowners.

SUMMARY

Living alone in a separate household seems to be the preferred arrangement of the population aged 65 and over. In 1967, four-fifths of the married couples and half the nonmarried persons did so. Most of the married couples who did not live alone had children with them. Nonmarried persons had a greater variety of living arrangements: 27 percent lived with children, 11 percent were living with other relatives, 8 percent were in institutions—homes for the aged and dependent, most frequently—and 5 percent lived with nonrelatives and most of them probably were in lodgings.

These were the overall patterns. Certain reasonable differences in living arrangements were found to be associated with various demographic or economic factors. Normal life-cycle changes could be traced in the survey data as the married couples became older: fewer had children with them and those who did tended to be with married children. A major change, of course, takes place with the loss of a spouse. Half the widowed men and women lived alone, 40 percent lived with relatives, 6 percent were in institutions, and

4 percent were with nonrelatives. When the marriage had been dissolved through separation or divorce, the women were much more apt to be with children than were the men; the men were likely to live alone or with nonrelatives. Almost as many of those who had never married as those who were widowed, separated, or divorced lived with relatives—with brothers or sisters, however, rather than with children. Those who had not married were also more likely to be in institutions. Indeed, as many as 16 percent of the never-married women were in institutions.

The proportion of nonmarried persons in institutions rose with age from 5 percent of those aged 65-72 to 10 percent of the group aged 73 and over. The proportion living with children went from 22 percent to 30 percent between these two age levels; and the proportion living alone declined from 54 to 46 percent.

Some differences in the living arrangements of the white and Negro elderly groups were also evident. The patterns of arrangements for the white and the Negro nonmarried men differed little except that relatively more of the latter were in lodgings and fewer in institutions. Among the married couples and the nonmarried women, however, greater differences between the white and the Negro units existed. The Negro groups were more likely than the white to live with relatives, particularly with children and with grandchildren. The white units reported living with married children more often than did the Negro units.

The income factor may have accounted for some of the Negro-white differences in living arrangements. A much larger proportion of the nonmarried men and women at the lowest income levels live with relatives than do those at levels above \$2,000, and relatively more Negro than white persons are at the lowest levels. Nonmarried persons receiving public assistance were, however, somewhat less likely to live with relatives and more likely to live in institutions than those not receiving such assistance. Married couples receiving assistance had more relatives, particularly grandchildren, with them than nonrecipients, reflecting the greater proportion of Negro families in the recipient group.

Nonmarried persons who owned their own homes were more likely than the nonowners to be living alone. Among the married couples,

the owners and nonowners did not differ greatly in the pattern of living arrangements.

TECHNICAL SUPPLEMENT

The Technical Note of the first DECA article included a discussion of the survey design and definitions, estimation procedures, reliability of the estimates, and nonsampling errors.¹³ The rough approximations of standard errors presented in that Note also pertain to the data presented here. Table I, which follows, supplements table IV of that Note. It presents confidence limits based on ungrouped data for median incomes of aged units living alone or with nonrelatives, living with relatives, or living in institutions. These limits should be very close to those

¹³ Lenore E. Bixby, *op. cit.*

obtained by using extrapolation of the generalized standard errors shown in table III of the earlier Technical Note.

TABLE I.—Approximate sampling variability of selected median income amounts for aged units or aged persons

Characteristic	Median income	Confidence interval		Number of units reporting income (in thousands)
		68 percent	95 percent	
Married couples.....	\$3,373	\$3,300-3,436	\$3,230-3,496	4,417
Without relatives.....	3,423	3,352-2,380	3,278-3,563	3,493
With relatives.....	3,180	2,994-3,320	2,880-3,538	908
Nonmarried men.....	1,692	1,631-1,752	1,584-1,808	1,954
Without relatives:				
Alone or with nonrelatives.....	1,776	1,722-1,824	1,620-1,873	1,127
In institutions.....	1,220	1,128-1,349	945-1,556	134
With relatives.....	1,656	1,578-1,752	1,470-1,858	693
Nonmarried women.....	1,227	1,200-1,245	1,189-1,260	5,816
Without relatives:				
Alone or with nonrelatives.....	1,402	1,360-1,440	1,328-1,482	2,932
In institutions.....	898	837-996	810-1,044	380
With relatives.....	1,068	1,040-1,090	1,020-1,123	2,504