



# 65+

in the  
United States

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# Contents

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<b>Highlights</b> .....	V
Chapter 1. <b>Introduction</b> .....	1-1
Chapter 2. <b>Numerical Growth</b> .....	2-1
Changes in Age Composition .....	2-1
Older Women and Older Men .....	2-10
Race and Hispanic Origin of the Elderly .....	2-12
Familial Support Ratios .....	2-19
Societal Support Ratios .....	2-22
Our Aging World .....	2-24
Chapter 3. <b>Longevity and Health Characteristics</b> .....	3-1
Longevity and Causes of Death .....	3-1
<i>Trends in Life Expectancy and Survival</i> .....	3-1
<i>Survival of the Young</i> .....	3-2
<i>Survival of the Elderly</i> .....	3-2
<i>Survival of the Oldest Old</i> .....	3-3
<i>World's Highest Life Expectancy</i> .....	3-4
<i>Number of Deaths and Death Rates</i> .....	3-4
<i>Causes of Death</i> .....	3-9
<i>Implications</i> .....	3-13
Health and Disability Status .....	3-14
<i>Habits</i> .....	3-15
<i>Chronic Illness</i> .....	3-17
<i>Functional Limitations</i> .....	3-18
<i>Health Insurance Coverage</i> .....	3-22
<i>Implications of Health Status for Long-Term Care</i> .....	3-22
<i>Health-Care Expenditures</i> .....	3-23
Chapter 4. <b>Economic Characteristics</b> .....	4-1
Work and Retirement .....	4-1
<i>Labor Force Participation Trends</i> .....	4-1
<i>Occupations, Retirement, and Pension Coverage</i> .....	4-5
<i>Part-Time Employment</i> .....	4-6
<i>Unemployment and Other Labor Market Problems</i> .....	4-7
Income .....	4-8
<i>Income Distributions</i> .....	4-8
<i>Sources of Income</i> .....	4-14
Poverty Status .....	4-16
<i>Poverty Levels</i> .....	4-16
<i>Transitions in Income and Poverty Status</i> .....	4-22
Household Wealth and Assets .....	4-23
Housing .....	4-26
Chapter 5. <b>Geographic Distribution</b> .....	5-1
Geographic Changes in the Elderly Population, 1980-90 .....	5-1
State Estimates and Projections of Elderly and Oldest Old .....	5-6
Distribution Inside and Outside Metropolitan Areas .....	5-11
Geographic Distribution of Elderly Racial Groups and Hispanics .....	5-13

	Elderly and Oldest Old for Counties .....	5-19
	Patterns of Migration .....	5-20
Chapter 6.	<b>Social and Other Characteristics</b> .....	6-1
	Marital Status .....	6-1
	Living Arrangements .....	6-5
	Elderly Living in Institutions .....	6-9
	Educational Attainment of the Elderly .....	6-15
	Foreign-Born and Language Spoken at Home .....	6-20
	Veterans Status .....	6-23
	Voting Among the Elderly .....	6-23
Chapter 7.	<b>The Elderly of Today and Tomorrow</b> .....	7-1
Chapter 8.	<b>Detailed Tables</b> .....	8-1
	8-1. Population by Age, for Countries with More than 1 Million Population: 1994 and 2020 .....	8-1
	8-2. Employment Status of the Civilian Noninstitutional Population 25 Years and Over by Age, Sex, and Race: 1993 .....	8-9
	8-3. Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992 .....	8-11
	8-4. County Estimates of the Elderly Population by Age for Counties With 10,000 or More Elderly: 1991 .....	8-17
	8-5. County Estimates of the Elderly Population by Age for Counties With 20 Percent or More Elderly: 1991 .....	8-22
	8-6. Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region: March 1993 .....	8-26
<b>Appendixes</b>		
	A. Definitions and Explanations .....	A-1
	B. Source and Accuracy of Estimates .....	B-1
	<i>Source of Data</i> .....	B-1
	<i>Accuracy of Estimates</i> .....	B-2
	<i>Quality and Types of Data Available on the Elderly in the 1990 Census</i> .....	B-6
	C. Age-Race Modifications to the 1990 Census Data .....	C-1

# Highlights

## Population Profile and Growth

- Our Nation's population continues to age. In 1860, half the population was under age 20; in 1994, half were age 34 or older; by 2030, at least half could be 39 years or older.
- In July 1994, there were 33.2 million elderly (aged 65 or older), one-eighth of the total population. Among the elderly, 18.7 million were aged 65 to 74, 11.0 million were aged 75 to 84, and 3.5 million were 85 or older.
- The elderly population increased 11-fold from 1900 to 1994, compared with only a 3-fold increase for those under age 65. Elderly population growth rates for the 1990-2010 period will be modest, but during the 2010-30 period, elderly growth rates will increase dramatically as the Baby-Boom generation ages into the 65 and over group.
- From 1960 to 1994, the oldest old population (persons aged 85 and over) increased by 274 percent, compared with 100 percent for the 65 and over, and 45 percent for the total population. The oldest old population in 1994 would more than double to 7 million in 2020 under middle series projections. The oldest old would reach 19 million by 2050, or as many as 27 million under the Census Bureau's "highest series" assumptions of future life expectancy and net immigration.
- The number of centenarians, persons aged 100 years or older, has grown rapidly in recent years. This group has more than doubled since 1980. About 4 in 5 centenarians are women.
- California had the largest number of persons aged 65 or older in 1993 (3.3 million), yet its proportion elderly ranked 46th among the States and the District of Columbia. Florida, Pennsylvania, and States in the Midwest are among the States with the highest proportions elderly. Florida had by far the largest proportion elderly (18.6 percent) in 1993.
- Eight States would double their elderly population between 1993 and 2020. Seven of these States are in the West. The slowest-growing elderly population States are expected to be in the Midwest and Northeast.
- The five States with the highest proportions of oldest old in 1993 were all in the Midwest: Iowa, North Dakota, South Dakota, Nebraska, and Kansas.
- 11 of the 12 States in the Midwest were net losers of elderly migrants between 1985 and 1990. Among the 25 States with net elderly immigration, 22 were in the South and West.
- The elderly represented 20 percent or more of the population in over 400 counties of the United States in 1991. The elderly were 30 percent or more of the population in 11 counties, 6 of which were in Florida.
- The ratio of elderly persons to those of working age (20 to 64 years) for the nation will nearly double between 1990 and 2050.
- 357 million people in the world were aged 65 or older in 1994, about 6 percent of the world's total population.
- Worldwide, the elderly grew by 2.8 percent during 1993-94, compared with only 1.6 percent for the world's total population. The rate of elderly population growth is more rapid in developing countries than in developed countries. Over half the world's elderly lived in developing nations in 1994, and nearly two-thirds of the world's elderly are projected to live in such countries by 2020.

## Racial, Ethnic, and Gender Diversity and Change

- Racial and ethnic diversity within the elderly population will continue to increase. The proportion of the elderly that is White, non-Hispanic is projected to decline from 87 percent in 1990 to 67 percent in 2050. Among the elderly in 2050, 10 percent would be Black, non-Hispanic; 7 percent Asian and Pacific Islander, non-Hispanic; less than 1 percent American Indian, Eskimo, and Aleut, non-Hispanic; and 16 percent Hispanic.
- Among elderly Blacks and Hispanics, about 1 in 5 were 80 years or older in 1990. By 2050, these proportions could increase to 30 percent for elderly Blacks and 36 percent for elderly Hispanics. The proportion aged 80 years and over among elderly Whites would be even higher (40 percent).
- In 1990, 12 percent of all elderly persons spoke some language other than English at home. Spanish speakers will become an increasing share of the elderly population that speaks a language other than English at home.
- Income and poverty differences are significant for population subgroups. Elderly White men had

higher median income in 1992 than other population subgroups of the elderly. The 1992 poverty rates were higher for elderly Blacks (33 percent) and Hispanics (22 percent) than for Whites (11 percent).

- Gender and racial gaps in life expectancy at birth persist. Life expectancy at birth in 1991 was about 80 years for White females, 74 years for Black females, 73 years for White males, and 65 years for Black males.
- In the United States, there were 3 elderly women to every 2 elderly men in 1994, and 5 oldest old women to every 2 oldest old men. Globally, there were 50 million more elderly women than men in 1994, and elderly women outnumbered men 4 to 3.
- Elderly White men are more likely to commit suicide (44 per 100,000 population) than to die in a motor vehicle accident (31 per 100,000 population).
- Elderly men are more likely to smoke, smoke heavily, drink, and drink heavily than elderly women. Elderly Black men are about twice as likely to smoke as elderly White men.
- Elderly women are less likely than men to live in a family setting. After age 75, most women are widowed and live alone, while most men are married and live with their wives.
- Women's share of the older labor force (55 years and over) increased from 23 percent in 1950 to 44 percent in 1993.
- Elderly women (16 percent) were more likely to be poor in 1992 than elderly men (9 percent). Of the 2.3 million elderly poor who lived alone in 1992, 2.0 million were women.

### Health, Social, and Economic Profile

- Poor health is not as prevalent as many assume, especially among the young old. Among noninstitutionalized persons in 1992, three in four aged 65 to 74 consider their health to be good, very good, or excellent, as do about 2 in 3 aged 75 and over.
- Noninstitutionalized elderly persons reporting the need for personal assistance with everyday activities in 1990-91 increased with age, from only 9 percent of persons aged 65 to 69 up to 50 percent of the oldest old.
- In 1990, elderly with a self-care or mobility limitation were more likely to be poor (20 percent) than elderly without such limitations (11 percent).
- Eighty percent of newborns would survive to age 65 under the mortality conditions of 1991.
- About 7 in 10 persons who died in 1991 were age 65 or older. Heart disease is still the leading cause of death among the elderly, even though heart disease death rates have declined from 1960 levels.
- In 1990, 1.6 million elderly (or 5 percent of all elderly) lived in nursing homes. Ninety percent of all nursing home residents are elderly; 7 in 10 are female; and 1 in 3 is a woman aged 85 or over.
- Of all oldest old persons, nearly one-fourth (24 percent) lived in a nursing home in 1990.
- In 1992, 70 percent of elderly reported voting in the presidential election.
- The share of older workers in the nation's labor force declined between 1950 and 1993.
- Median income of the elderly in 1992 (\$14,548 for men, \$8,189 for women) more than doubled since 1957 (in constant 1992 dollars). Social Security benefits were the primary source of income for 63 percent of beneficiaries in 1992, and were the only source of income for 14 percent of beneficiaries.
- The percentage of elderly living in poverty declined from 24.6 percent in 1970 to 12.9 percent in 1992, partly because of "catch-up" increases in Social Security benefits and the indexing of benefits to inflation rates.
- Elderly not living with relatives or living alone were more likely to be poor (25 percent) in 1992 than elderly persons in married couple families (6 percent).
- Most elderly householders (77 percent) owned their own homes in 1991, and their median net worth was more than 15 times that of households with a householder under age 35.



### Future Implications

- Tomorrow's elderly will have quite different social, demographic, health, and economic characteristics than today's elderly.
- The sheer size and inevitable aging of the Baby-Boom generation will continue to drive public policy debate.
- Research on genetic, biochemical, and physiological aspects of aging is certain to alter the future world of the elderly. Issues pertaining to ethics and aging are likely to receive increasing attention.
- Educational attainment levels of the elderly population will increase in the coming decades, especially as relatively well-educated Baby Boom cohorts reach older age.
- Baby-Boom women are likely to experience widowhood later in life than today's elderly women, and more may be divorced or never have married.
- Women will be increasingly likely to have been in the labor force long enough to have their own retirement income.
- As average length of life continues to increase, issues regarding the quality of extended life (active life expectancy) are likely to assume greater importance.

# Chapter 1.

## Introduction

Changes in population size and composition greatly influence many of our nation's policies and programs. From 1995 to 2005, persons reaching age 65 will be those born during the 1930's Depression era. As a result, the growth rate of the population aged 65 and over will be relatively modest during the next ten years. When persons born from 1946 to 1964, commonly known as the Baby-Boom generation, begin turning age 65 in 2011, we will start to witness a rapid growth rate of persons 65 and over. Unlike the uncertainty associated with many projections, "inevitability" is a term that characterizes this coming rapid growth. The modest growth rate of the population aged 65 and over in the near future provides an opportunity to plan for the certain, rapid growth during the period when the Baby Boom reaches age 65 years.

Growth, then, is one vital aspect of the elderly population (persons 65 and over in this report), especially for the oldest old (the term used herein for persons 85 and over). While we have thought of ourselves as a nation of youth since the country's founding, the United States in 1994 had about as many persons aged 60 or older as children under 14 years. Within the elderly population, the growth rate of the oldest old currently is the most rapid. In the coming years, all developed and most developing countries can expect to experience the changes associated with an aging society.

As with the sheer size and growth rate of the older population, the size of other age groups also has changed radically over the decades. The Baby Boom (30 to 48 years in 1994, figure 1-1) is moving into middle age, years when their children are finishing high school, college, and starting their own families. Some are establishing an

economic base for retirement. The relatively small Baby-Bust cohort is entering the labor force. Fertility, mortality, and migration changes will continue to alter the country's age structure. In this report, we will examine the implications of the growth of the elderly population.

Diversity is a key term that describes the elderly population of the United States. While the label "elderly" is commonly used for the population 65 years and over, this group is remarkably heterogeneous. We cannot fully understand the complexities of their social and economic diversity from sweeping generalizations about the elderly. Each age, gender, race, and ethnic group has distinctive characteristics, and the experience of aging differs among the demographic groups.

Also, rural elderly have characteristics and needs different from those of urban elderly. Some older people have significant financial and health problems while others spend time vacationing, exercising, and participating in sports. Some stay in the paid work force until they die while many fill their leisure time with volunteer work, care of children and the frail elderly, or other personally satisfying activities.

Some are bored, angry, or depressed. In short, the elderly, like other age groups, encompasses people with varied levels of needs, abilities, and resources. In the future, "an increasingly numerous and diverse older population is destined to change our social landscape in ways we can only imagine."<sup>1</sup>

This report focuses on the elderly population, those persons 65 years

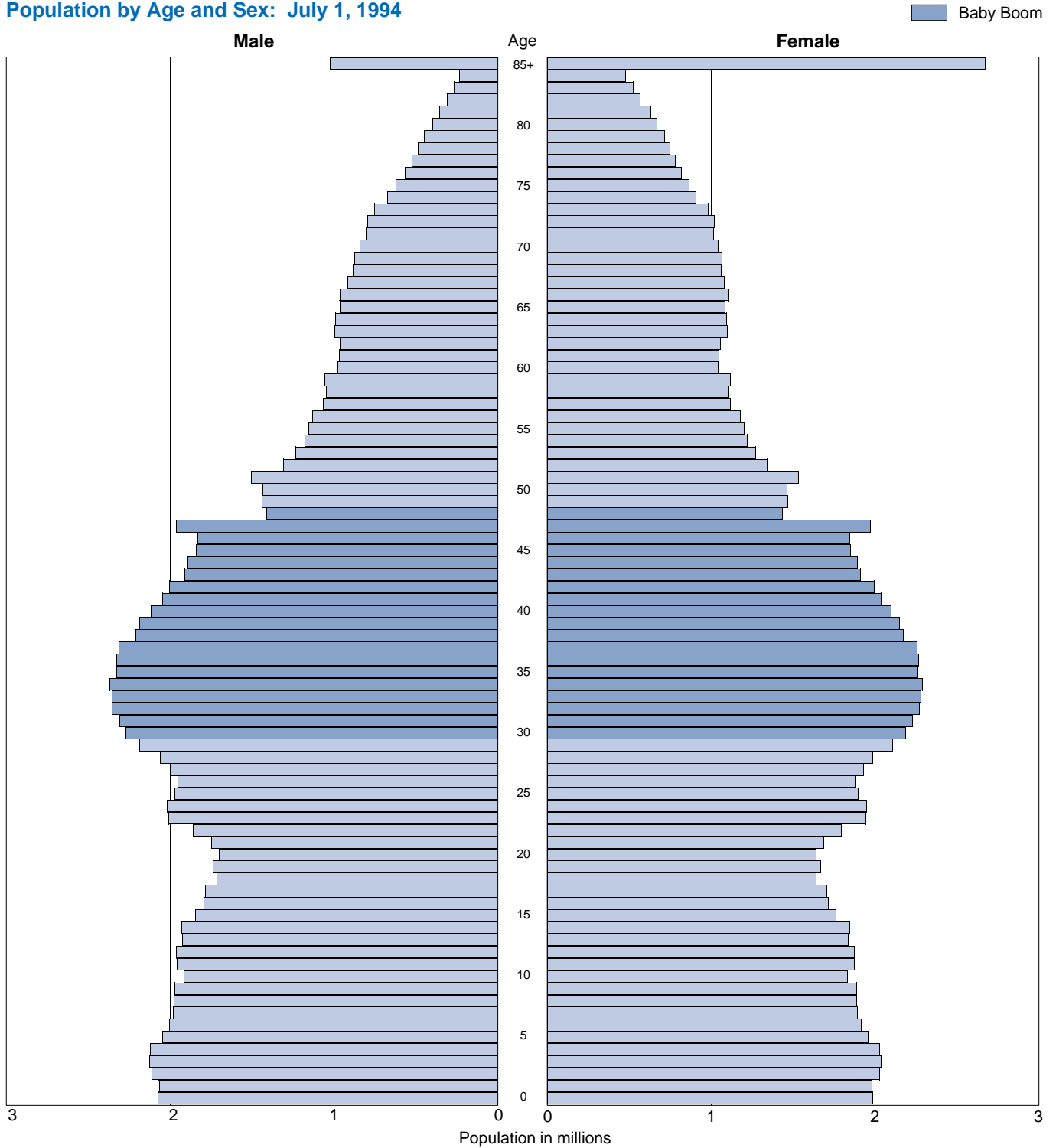
and over. Where possible, we distinguish among the component age groups of the elderly to show the diversity of this large population group. For convenience and simplicity, the following terms are used for the component age groups: the young old (65 to 74 years); the aged (75 to 84 years); and the oldest old (85 years and over). The limitations of source data occasionally require using estimates for alternative age groups, such as 55 years and over, 80 years and over, or 65 to 84 years. Deviations from the standard age groups are noted in the text and terms such as the "older" population may be used to refer to these unconventional age groupings. The term "frail elderly" refers to the group of persons 65 years or older with significant physical and cognitive health problems and is used to emphasize that not all elderly persons have serious health problems.

We will focus on the diversity of America's older population in terms of age, race, ethnicity, gender, economic status, longevity, health and social characteristics, and geographic distribution. Throughout, we will examine possible implications of the demographic changes.

What can the elderly expect for the future? The changing characteristics of the elderly, together with the uncertain social, economic, political, and scientific changes that lie ahead, make an accurate portrayal of the elderly population profile of tomorrow problematic. We do know that the characteristics of the elderly population of the future are likely to be very different than those of today's elderly population. For instance, educational attainment levels of the elderly in the 21st century will be higher than those of present-day elderly. One might conclude, for example, that the future

<sup>1</sup> E. Percil Stanford, "Diversity as a Social Force in an Aging Society," *Diversity and Long-Term Care News*, Vol. 1, No. 2, 1994, p. 1.

Figure 1-1.  
Population by Age and Sex: July 1, 1994



population explosion of the elderly will result in an expanding number of stereotypically frail and dependent persons and place a serious burden on society. However, given the dynamic nature of changes affecting the future quality of our lives, alternate conclusions might be drawn. As scientists increase the body of knowledge about biological mechanisms that control the aging process, a reduction in the severity of illness and disability may lead to a reduced demand on our health resources. Older Americans can expect to live more years and lives that are healthier longer. At the same time, two important challenges are: "how to maintain the quality of life with advancing age and how to produce cost-effective health care."<sup>2</sup> Current social structures have not kept pace with the increased numbers, strengths, and capacities of older persons. One suggested future direction of change is toward "age integration" where opportunities for work, education, and leisure are options for persons of all ages, throughout their lives. Emerging evidence in this direction appears as colleges open up to older and nontraditional students, as companies retrain older adults, as opportunities for older volunteers grow, and as the number of elderly acting as caregivers rather than care receivers increases.<sup>3</sup>

Questions about the elderly of the future abound. While we know there will be many more elderly, projections

vary in predicting how many more.<sup>4</sup> How long will they live? One postulation is that it may be "as likely for a child today to reach age 100 as it was for a child born eight decades ago to reach age 80."<sup>5</sup> Others have suggested that "the average life expectancy is unlikely to exceed 85 years in the absence of scientific breakthroughs that modify the basic rate of aging."<sup>6</sup> A 1992 survey of over 900 adults found that 61 percent would like to live to 100, yet only 4 percent expected to live that long.<sup>7</sup>

Even if people live longer, what will be their quality of life? National Long Term Care Survey (NLTCS) data have shown that chronic disability and institutional prevalence rates in the U.S. elderly population declined between 1984 and 1989.<sup>8</sup> What will be the need for care among the elderly and how will these care needs be met? New and expanded research continues to augment our understanding of the profile of the elderly population into the 21st century. This report also illustrates and discusses

<sup>4</sup> Burton H. Singer and Kenneth G. Manton, "How Many Elderly in the Next Generation?," *Focus*, Vol. 15, No. 2, Summer and Fall 1993, University of Wisconsin-Madison, pp. 1-11.

<sup>5</sup> James W. Vaupel and Bernard Jeune, *The Emergence and Proliferation of Centenarians*, Center for Health and Social Policy, Population Studies of Aging #12, Odense University, June 1994.

<sup>6</sup> S. Jay Olshansky, Bruce A. Carnes, and Christine K. Cassel, "The Aging of the Human Species," *Scientific American*, Vol. 268, No. 4, April 1993, pp. 46-52.

<sup>7</sup> Percents are from a telephone survey conducted for the Alliance for Aging Research, December 1992.

<sup>8</sup> Kenneth G. Manton, Larry S. Corder, and Eric Stallard, "Estimates of Change in Chronic Disability and Institutional Incidence and Prevalence Rates in the U.S. Elderly Population from the 1982, 1984, and 1989 National Long Term Care Survey," *Journal of Gerontology*, Social Sciences, Vol. 48, No. 4, 1993, pp. S153-S166.

implications for the elderly population of tomorrow.

Data used in this report are primarily from the 1990 Census of Population and Housing, including unpublished tabulations from the Modified Age, Race, and Sex (MARS) file and the Public Use Microdata Sample (PUMS); nationally-representative surveys such as the Current Population Survey (CPS), the Survey of Income and Program Participation (SIPP), the National Health Interview Survey, the Longitudinal Study on Aging; and recent projections of population, labor force, and marital status. This report summarizes numerous reports about the elderly prepared by statisticians from the Census Bureau, other federal agencies, and private researchers, and includes information not previously released.

All demographic surveys, including CPS and SIPP, suffer from undercoverage of the population. This undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1990 decennial census, overall CPS and SIPP undercoverage is about seven percent. Undercoverage varies with age, sex, and race. For some groups, such as 20-to-24-year-old Black males, undercoverage may be as high as 35 percent. The weighting procedures used by the Census Bureau for its surveys partially correct for the bias due to undercoverage. The final impact of these procedures on estimates is unknown. For further information, see appendix B.

The CPS estimates for the early 1990's are inflated to national population controls by age, race, sex, and

<sup>2</sup> National Institute on Aging, *Older Americans Can Expect to Live Longer and Healthier Lives*, Special Report on Aging 1993, Discoveries in Health for Aging Americans, 1993.

<sup>3</sup> Matilda White Riley, "Aging and Society: Past, Present, and Future," *The Gerontologist*, Vol. 34, No. 4, August 1994, pp. 436-446.

Hispanic origin.<sup>9</sup> These population controls are based on results of the 1980 census carried forward to 1993. The estimates in this report, therefore, may differ from estimates that would have been obtained using 1990 census results brought forward to the survey date. Population controls incorporating 1990 census results were used for survey estimation beginning with the 1994 CPS.

Survey data are generally presented as point estimates and estimates may differ considerably from those of the census. Estimates of sampling error can be computed from information presented in each of the specific reports cited. Comparisons of

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<sup>9</sup> Information on the Hispanic population shown in this report was collected in the 50 States and the District of Columbia, and therefore, does not include residents of Puerto Rico.

characteristics made from sample data in the text are tested for statistical significance (a concept concerning the amount of confidence we have in an estimate derived from a sample) at the 90-percent confidence interval.

Estimates for the characteristics of small subgroups (such as race and detailed age groups) should be used with caution because point estimates can be misleading when population and sample sizes are small. For example, apparent differences in poverty estimates for the oldest old population by race may not be upheld when statistically tested, since the range of variability is generally wider as the population group on which the estimates are based gets smaller. For some characteristics, the range of variability in the estimate is quite narrow, giving us a good idea of what the population group is like in the particular respect.

Individual population figures usually are rounded to the nearest thousand without being adjusted to group totals, which are independently rounded. Therefore, the sums of individual items may not always equal the totals shown in the same tables. Similarly, sums of percent distributions may not always equal 100 percent because of rounding. Differences are insignificant.

**Symbols.** A dash (-) represents zero or rounds to zero. The symbol "B" means that the base for the derived figure from a survey (such as the Current Population Survey or the Survey of Income and Program Participation) is less than some total, usually 75,000. An "X" means not applicable, and "NA" means not available.

## Chapter 2.

# Numerical Growth

2-1

### Changes in Age Composition

*The Nation's Population Continues to Age; in 1994, Half the U.S. Population Was at Least 34 Years Old*

A population's age composition can only change through the fundamental demographic processes of birth, death, and migration. Generally, changes in the number of births play the most important role in a country's overall age structure. As demographic processes alter a nation's age composition, associated political, economic, and social changes can be foreseen.

In 1860, half the population of the United States was under age 20, and most of the population was not expected to live to age 65. Such a young population is comparable to moderately high fertility populations found in the developing world today, such as those of Egypt and Mexico. The combination of high fertility and high mortality kept the U.S. a youthful nation. As fertility declined and the chance of survival improved, the U.S. population became progressively older. Even so, in 1950 half the population was still under age 30 years. The post-World War II "Baby Boom" was a high fertility period, from 1946 to 1964, and resulted in a brief "younging" of the population. However, since that time, the population has been gradually aging. In 1994, fewer than 1 in 4 (23 percent) persons were

under age 16 and half the population was 34 years of age or older.<sup>1</sup>

According to the Census Bureau's middle series projections,<sup>2</sup> half the population would be 37 or older in 2010 if levels of fertility, mortality, and net migration follow recent trends, and at least half would be 39 years old or older in 2030. Considering all ten alternative projection series published by the Census Bureau, the median age of the population ranges from 36 to 41 years in 2030.

Mortality changes have operated as a secondary influencing factor on the current age structure of the U.S. population. Mortality rates, by age, like fertility rates, fell during this century. Infant and maternal mortality rates declined profoundly as did deaths from infectious and parasitic diseases. Recent improvements in the chance

<sup>1</sup> Official July 1, 1994 estimates are consistent with U.S. Bureau of the Census, 1990 Census of Population, Series CPH-L-74, "Modified and Actual Age, Sex, Race and Hispanic Origin Data." Age and race data in the CPH-L-74 series are drawn from 1990 census counts modified to correct anomalies in age reporting and to assign a specific race to those who marked "other races." Appendix C provides an explanation of the modifications. Throughout this report, counts of persons by age, sex, race, and Hispanic origin are from the modified series unless stated otherwise. For the elderly population, the differences in the two files are relatively minor. The White elderly population is larger in the CPH-L-74 series as a result of assignment of race for Hispanics who marked their race as "other race" on the 1990 census form.

<sup>2</sup> Throughout this report, projections for the United States for the year 2000 and beyond come from the following report: Jennifer Cheeseman Day, U.S. Bureau of the Census, *Projections of the Population of the United States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25-1104, Washington, DC, 1993. The Census Bureau produces several national projection series based on varying assumptions about the levels of fertility, mortality, and international migration. Unless stated otherwise, the projections used here are from the middle series.

of survival at the end of the age spectrum have emerged as the most important factor in the growth of the oldest old.<sup>3</sup>

The age composition of international migration typically exerts the least influence on a nation's changing age distribution. Still, in the next century, our recent levels and composition of immigration to the United States (for example, young Hispanics and Asians) will become an increasingly important factor in the eventual rapid growth and greater diversity of the elderly population (65 years and over). Under the Census Bureau's middle series projection assumptions, net international migration will be responsible for about 8 percent of the total growth of the elderly population between 1992 and 2000. If actual international migration between 1992 and 2000 follows the Census Bureau's high migration series assumption, the contribution of net international migrants to the total growth of the elderly could be as high as 13 percent.

### *The "Baby-Boom" Generation Will Have a Dramatic Effect on the Growth of the Elderly*

Seventy-five million babies were born in the United States from 1946 to 1964. The sheer magnitude of this human tidal wave comes into sharper focus when we realize that those born from 1946 to 1964 totaled 70 percent more people than were born during the preceding two decades. In 1994,

<sup>3</sup> Ira Rosenwaike and Arthur Dolinsky, "The Changing Demographic Determinants of the Growth of the Extreme Aged," *The Gerontologist*, Vol. 27, No. 3, June 1987, pp. 275-280.

the Baby Boom was in their economically productive years (about ages 30 to 48) and represented nearly one-third of the U.S. population (figure 1-1). They also were raising families, the Baby Echo. The elderly population was one-eighth of the total population and numbered 33.2 million.

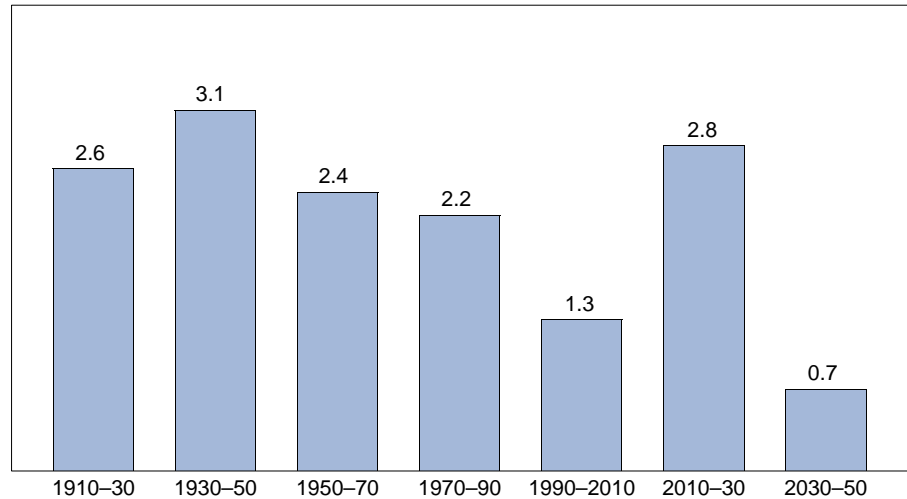
The elderly population has grown rapidly throughout the history of the country. During the 20-year period, 1990-2010, the elderly population will grow at a lower average annual growth rate than during any similar period since 1910 (figure 2-1). This low rate of growth is directly related to the low fertility of the 1930's. (Persons turning age 65 years between 1995 and 2005 were born in the 1930 to 1940 period.) This current low rate of change is slight relative to the approaching substantial elderly growth during the 2010-30 period. The coming high growth is the result of the entrance of the Baby-Boom cohorts into the 65 and over age category. While the high annual growth rate of the 2010-30 period is not without precedent, there will be an unparalleled increase in the absolute number of elderly persons.

Demographers have called out an early warning that the Baby-Boom generation is approaching the elderly ranks. American society has tried to adjust to the size and needs of the Baby-Boom generation throughout the stages of the life cycle. Just as this generation had an impact on the educational system (with "split shift" schools and youth in college) and the labor force (with job market pressures), the Baby-Boom cohorts will place tremendous strain on the myriad specialized services and programs required of an elderly population.

Figure 2-1.

### Average Annual Growth Rate of the Elderly Population: 1910-30 to 2030-50

(In percent)



Source: U.S. Bureau of the Census. Data for 1910 to 1940, 1960, and 1980 shown in 1980 Census of Population, *General Population Characteristics*, PC80-1-B1, Tables 42 and 45, U.S. Government Printing Office, Washington, DC, May 1983; data for 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; data for 2000 to 2050 shown in *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; data for 1950 shown in *Estimates of the Population of the United States and Components of Change, by Age, Color, and Sex: 1950 to 1960*, Current Population Reports, Series P-25, No. 310, U.S. Government Printing Office, Washington DC, 1965; data for 1970 from unpublished tables consistent with *United States Population Estimates by Age, Race, Sex, and Hispanic Origin: 1988*, Series P-25, No. 1045, U.S. Government Printing Office, Washington, DC, 1990.

A "window of opportunity" now exists for planners and policy makers to prepare for the aging of the Baby-Boom generation.

#### *Elderly Population Increased 11-Fold Between 1900 and 1994; Non-Elderly Only 3-Fold*

The rate of growth of the elderly population has far exceeded the growth of the population of the country as a whole. In this century, the total

population (and the population under age 65) tripled. The number of persons 65 years and over increased by a factor of eleven, from 3.1 million in 1900 to 33.2 million in 1994 (tables 2-1 and 2-2). Under the Census Bureau's middle series projections, the number of persons 65 years and over would more than double by the middle of the next century to 80 million. About 1 in 8 Americans were elderly in 1994, but about 1 in 5 could be elderly by the year 2030.

Table 2-1.  
**Elderly Population by Age: 1900 to 2050**  
 (Numbers in thousands. Data for 2000 to 2050 are July 1 projections)

Year and census date/series	Total, all ages	Age in years							
		65-74		75-84		85 and over		65 and over	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Census Date</b>									
1900 (June 1).....	75,995	2,187	2.9	772	1.0	122	0.2	3,080	4.1
1910 (April 15).....	91,972	2,793	3.0	989	1.1	167	0.2	3,949	4.3
1920 (January 1).....	105,711	3,464	3.3	1,259	1.2	210	0.2	4,933	4.7
1930 (April 1).....	122,775	4,721	3.8	1,641	1.3	272	0.2	6,634	5.4
1940 (April 1).....	131,669	6,376	4.8	2,278	1.7	365	0.3	9,019	6.8
1950 (April 1).....	150,697	8,415	5.6	3,277	2.2	577	0.4	12,269	8.1
1960 (April 1).....	179,323	10,997	6.1	4,634	2.6	929	0.5	16,560	9.2
1970 (April 1).....	203,302	12,447	6.1	6,124	3.0	1,409	0.7	19,980	9.8
1980 (April 1).....	226,546	15,581	6.9	7,729	3.4	2,240	1.0	25,550	11.3
1990 (April 1).....	248,710	18,045	7.3	10,012	4.0	3,021	1.2	31,079	12.5
<b>Middle Series</b> (Middle fertility, mortality, and immigration assumptions) <sup>1</sup>									
2000.....	276,241	18,551	6.7	12,438	4.5	4,333	1.6	35,322	12.8
2010.....	300,431	20,978	7.0	13,157	4.4	5,969	2.0	40,104	13.3
2020.....	325,942	30,910	9.5	15,480	4.7	6,959	2.1	53,348	16.4
2030.....	349,993	37,984	10.9	23,348	6.7	8,843	2.5	70,175	20.1
2040.....	371,505	33,968	9.1	29,206	7.9	13,840	3.7	77,014	20.7
2050.....	392,031	34,628	8.8	26,588	6.8	18,893	4.8	80,109	20.4
<b>High Life Expectancy Series</b> (High life expectancy, middle fertility, and middle net immigration assumptions) <sup>2</sup>									
2000.....	276,970	18,615	6.7	12,593	4.5	4,459	1.6	35,667	12.9
2010.....	303,115	21,242	7.0	13,625	4.5	6,572	2.2	41,439	13.7
2020.....	331,271	31,671	9.6	16,371	4.9	8,249	2.5	56,291	17.0
2030.....	358,859	39,554	11.0	25,240	7.0	11,110	3.1	75,904	21.2
2040.....	384,846	35,856	9.3	32,362	8.4	18,205	4.7	86,423	22.5
2050.....	409,960	36,818	9.0	30,023	7.3	26,357	6.4	93,198	22.7
<b>Highest Series</b> (High fertility, high life expectancy, and high net immigration assumptions) <sup>3</sup>									
2000.....	281,957	18,733	6.6	12,648	4.5	4,483	1.6	35,864	12.7
2010.....	319,536	21,585	6.8	13,806	4.3	6,644	2.1	42,035	13.2
2020.....	363,213	32,313	8.9	16,729	4.6	8,405	2.3	57,447	15.8
2030.....	410,991	40,776	9.9	25,856	6.3	11,410	2.8	78,042	19.0
2040.....	463,579	38,127	8.2	33,472	7.2	18,736	4.0	90,335	19.5
2050.....	522,098	40,094	7.7	32,029	6.1	27,318	5.2	99,441	19.0
<b>Lowest Series</b> (Low fertility, low life expectancy, and low net immigration assumptions) <sup>4</sup>									
2000.....	270,259	18,217	6.7	12,132	4.5	4,101	1.5	34,450	12.7
2010.....	281,180	19,933	7.1	12,116	4.3	5,055	1.8	37,104	13.2
2020.....	289,553	28,513	9.8	13,439	4.6	5,127	1.8	47,079	16.3
2030.....	292,902	33,800	11.5	19,228	6.6	5,808	2.0	58,836	20.1
2040.....	290,351	28,485	9.8	22,691	7.8	8,229	2.8	59,405	20.5
2050.....	285,502	27,665	9.7	19,088	6.7	9,894	3.5	56,647	19.8

Note: Figures for 1900 to 1950 exclude Alaska and Hawaii. Figures for 1900 to 1990 and projections for 2000 to 2050 are for the resident population.

<sup>1</sup>Assumes a total fertility rate in 2050 of 2,150, life expectancy at birth in 2050 of 79.7 years for males and 85.6 years for females, and an ultimate net migration of 880,000 per year.

<sup>2</sup>Assumes a total fertility rate in 2050 of 2,150, life expectancy at birth in 2050 of 83.8 years for males and 91.1 years for females, and an ultimate net migration of 880,000 per year.

<sup>3</sup>Assumes a total fertility rate in 2050 of 2,622, life expectancy at birth in 2050 of 83.8 years for males and 91.1 years for females, and an ultimate net migration of 1,370,000 per year.

<sup>4</sup>Assumes a total fertility rate in 2050 of 1,892, life expectancy at birth in 2050 of 71.6 years for males and 79.2 years for females, and an ultimate net migration of 350,000 per year.

Source: U.S. Bureau of the Census. Data for 1900 to 1940, 1960, and 1980 shown in 1980 Census of Population, PC80-B1, *General Population Characteristics*, Tables 42 and 45; Data for 1990 from 1990 Census of Population and Housing, Series CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*. 2000 to 2050 shown in *Population Projections of the United States by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25-1104, Washington DC, U.S. Government Printing Office, 1993. Data for 1950 shown in *Estimates of the Population of the United States and Components of Change, by Age, Color, and Sex: 1950 to 1960*, Current Population Reports, Series P-25, No. 310, U.S. Government Printing Office, Washington, DC, 1965. Data for 1970 from unpublished table consistent with *United States Population Estimates by Age, Race, Sex, and Hispanic Origin: 1988*, Series P-25, No. 1045, U.S. Government Printing Office, Washington, DC, 1990.



Table 2-2.  
**Population 65 Years and Over by Age, Sex, Race, and Hispanic Origin: July 1, 1994**

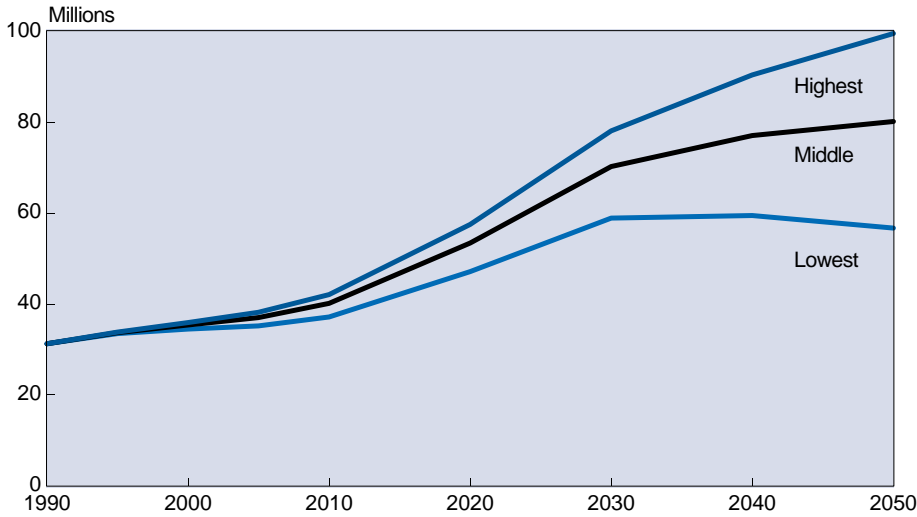
(Consistent with the 1990 Census, as enumerated)

Race/Hispanic origin and sex	Age											
	Total, 65 years and over	65 to 69 years	70 to 74 years	Total, 75 years and over	75 to 79 years	Total, 80 years and over	80 to 84 years	Total, 85 years and over	85 to 89 years	90 to 94 years	95 to 99 years	Total, 100 years and over
<b>All Races</b>												
Both sexes . . . . .	33,202,067	9,973,114	8,760,095	14,468,858	6,610,810	7,858,048	4,382,601	3,475,447	2,284,298	917,741	223,514	49,894
Male . . . . .	13,500,836	4,503,313	3,791,106	5,206,417	2,662,205	2,544,212	1,562,534	981,678	694,244	230,161	46,573	10,700
Female . . . . .	19,701,231	5,469,801	4,968,989	9,262,441	3,948,605	5,313,836	2,820,067	2,493,769	1,590,054	687,580	176,941	39,194
Males per 100 females . . . . .	68.5	82.3	76.3	56.2	67.4	47.9	55.4	39.4	43.7	33.5	26.3	27.3
<b>White</b>												
Both sexes . . . . .	29,772,103	8,791,294	7,848,123	13,132,686	5,973,453	7,159,233	3,986,013	3,173,220	2,094,959	834,832	202,664	40,765
Male . . . . .	12,141,876	3,999,816	3,416,907	4,725,153	2,416,390	2,308,763	1,420,785	887,978	632,515	206,120	41,340	8,003
Female . . . . .	17,630,227	4,791,478	4,431,216	8,407,533	3,557,063	4,850,470	2,565,228	2,285,242	1,462,444	628,712	161,324	32,762
Males per 100 females . . . . .	68.9	83.5	77.1	56.2	67.9	47.6	55.4	38.9	43.3	32.8	25.6	24.4
<b>Black</b>												
Both sexes . . . . .	2,677,912	904,525	699,910	1,073,477	505,842	567,635	320,249	247,386	155,065	67,988	16,777	7,556
Male . . . . .	1,035,106	385,360	280,089	369,657	189,129	180,528	108,335	72,193	47,496	18,441	4,031	2,225
Female . . . . .	1,642,806	519,165	419,821	703,820	316,713	387,107	211,914	175,193	107,569	49,547	12,746	5,331
Males per 100 females . . . . .	63.0	74.2	66.7	52.5	59.7	46.6	51.1	41.2	44.2	37.2	31.6	41.7
<b>American Indian, Eskimo, and Aleut</b>												
Both sexes . . . . .	136,720	46,140	36,265	54,315	24,232	30,083	16,019	14,064	8,322	4,130	1,057	555
Male . . . . .	57,790	21,057	16,026	20,707	10,052	10,655	6,119	4,536	2,741	1,320	302	173
Female . . . . .	78,930	25,083	20,239	33,608	14,180	19,428	9,900	9,528	5,581	2,810	755	382
Males per 100 females . . . . .	73.2	83.9	79.2	61.6	70.9	54.8	61.8	47.6	49.1	47.0	40.0	45.3
<b>Asian and Pacific Islander</b>												
Both sexes . . . . .	615,332	231,155	175,797	208,380	107,283	101,097	60,320	40,777	25,952	10,791	3,016	1,018
Male . . . . .	266,064	97,080	78,084	90,900	46,634	44,266	27,295	16,971	11,492	4,280	900	299
Female . . . . .	349,268	134,075	97,713	117,480	60,649	56,831	33,025	23,806	14,460	6,511	2,116	719
Males per 100 females . . . . .	76.2	72.4	79.9	77.4	76.9	77.9	82.6	71.3	79.5	65.7	42.5	41.6
<b>Hispanic origin<sup>1</sup></b>												
Both sexes . . . . .	1,456,078	523,594	385,246	547,238	248,037	299,201	166,790	132,411	85,775	36,141	8,218	2,277
Male . . . . .	608,500	233,228	168,646	206,626	99,632	106,994	61,299	45,695	30,220	12,284	2,508	683
Female . . . . .	847,578	290,366	216,600	340,612	148,405	192,207	105,491	86,716	55,555	23,857	5,710	1,594
Males per 100 females . . . . .	71.8	80.3	77.9	60.7	67.1	55.7	58.1	52.7	54.4	51.5	43.9	42.8

<sup>1</sup>Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, Data consistent with *U.S. Population Estimates by Age, Sex, Race, and Hispanic Origin: 1990 to 1993*, Population Paper Listing-8 (PPL-8), 1994.

Figure 2-2.  
**Projected Elderly Population—Alternative Series: 1990 to 2050**

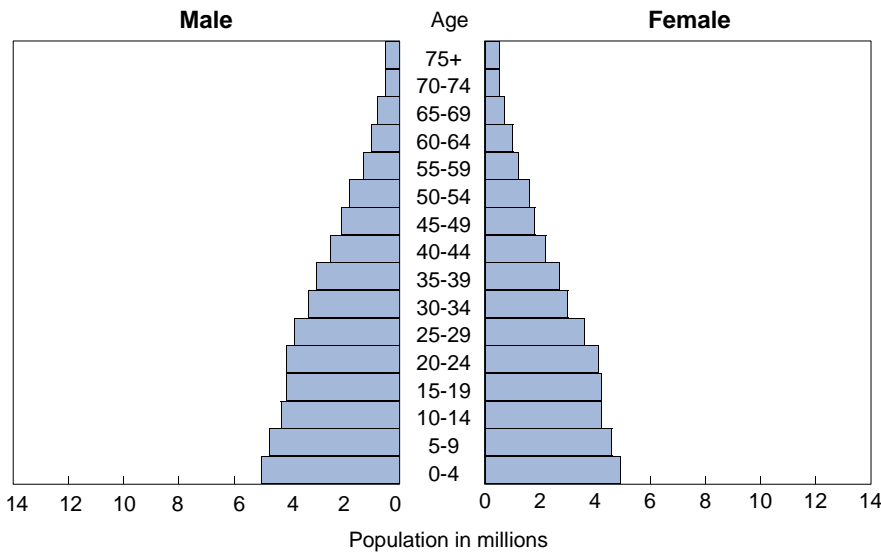


Source: U.S. Bureau of the Census. Data for 1990–92 shown in Population Paper Listing-8 (PPL-8), “U.S. Population Estimates, by Age, Sex, Race and Hispanic Origin: 1990–1993.” Data for 1993 to 2050 shown in *Population Projections of the United States by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25–1104, U.S. Government Printing Office, Washington, DC, 1993.

The elderly population explosion between 2010 and 2030 is inevitable (figure 2-2). While the growth of the elderly from 1990 to 2010 will be steady, there will be a massive increase in the number of elderly persons during the 2010-30 period when the Baby-Boom generation reaches age 65. The elderly population of the country reached 30 million persons in 1988. Since then, it will take another two decades before the number of elderly increases to 40 million persons. Then, it would take only 7 more years for the elderly to increase an additional 10 million, to 50 million elderly. Projected elderly populations far into the next century range considerably, due to alternative mortality assumptions (by age) and varying assumptions of the future number and age profile of international migrants.

*Our Nation's Age Structure Shape has Shifted*

Figure 2-3.  
**Population by Age and Sex: 1905**



Source: U.S. Bureau of the Census, *Estimates of the Population of the United States, by Single Years of Age, Color, and Sex: 1900 to 1959*, Current Population Reports, Series P-25, No. 311. U.S. Government Printing Office, Washington, DC, 1965.

To better understand the progression of growth of the elderly population, we will examine selected age-sex pyramids from 1905 to 2050. The distribution of the population by age and sex in 1905 exhibits a classic shape, wider at the bottom from births and more narrow at the top as death takes its toll at the older ages (figure 2-3). This broad-based shape is characteristic of a young, and relatively high fertility population. The general shape of the pyramid remained essentially the same until the 1921-to-1945 period when there was a dramatic drop in birth rates. From 3.1 million births in 1921, annual births declined to 2.5 million in the early 1930's

and did not pass the 3 million mark again until 1943.<sup>4</sup>

Since the Second World War, the United States has been on a demographic roller coaster in terms of the number of births. After the 1930's Baby Bust came the 1950's Baby Boom, another Baby Bust in the 1970's, followed by the 1980's Baby Boomlet (also called the "Baby Echo" as they are the children of persons born during the Baby Boom). The population pyramid for 1975 shows a marked "pinch" in the middle of the chart for ages 35-44 years, a result of the exceptionally low birth rates of the Depression years (figure 2-4). The Baby-Boom bulge appears in the 1975 pyramid in the five-year age groups from ages 10 to 29, and the beginnings of the 1970's Baby Bust are evident at the youngest ages. During this period of fluctuating births and improving survivorship, the elderly grew from 5 percent of the American population in 1930 to nearly 13 percent in 1994.

<sup>4</sup> Births include adjustment for underregistration and for 1921-32, adjustment for States not in the birth registration area. Trend data are from National Center for Health Statistics, *Vital Statistics of the United States, 1990*, Vol. 1, *Nativity*, Washington, DC, Public Health Service, 1994.

Figure 2-4.

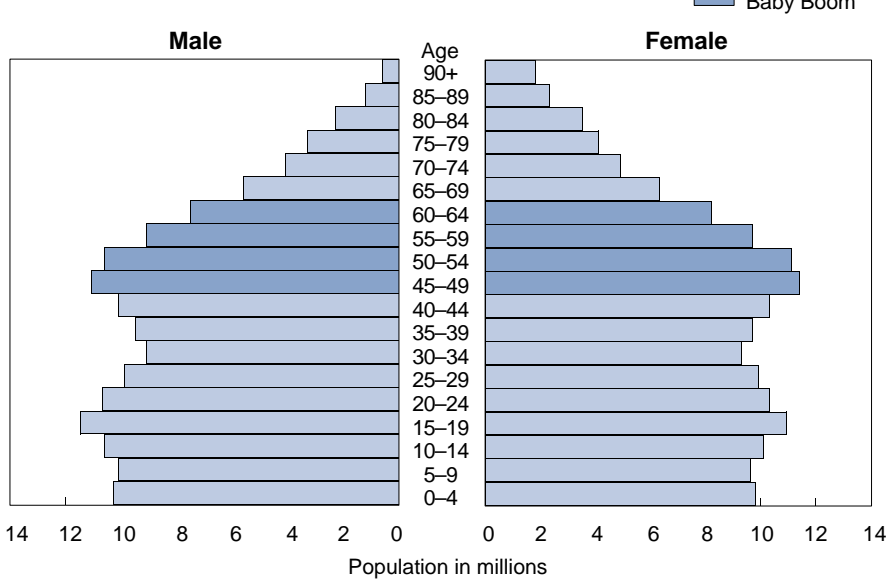
**Population by Age and Sex: 1975**



Source: U.S. Bureau of the Census, *Preliminary Estimates of the Population of the United States, by Age, Sex, and Race: 1970 to 1981*, Current Population Reports, Series P-25, No. 917. U.S. Government Printing Office, Washington DC, 1982.

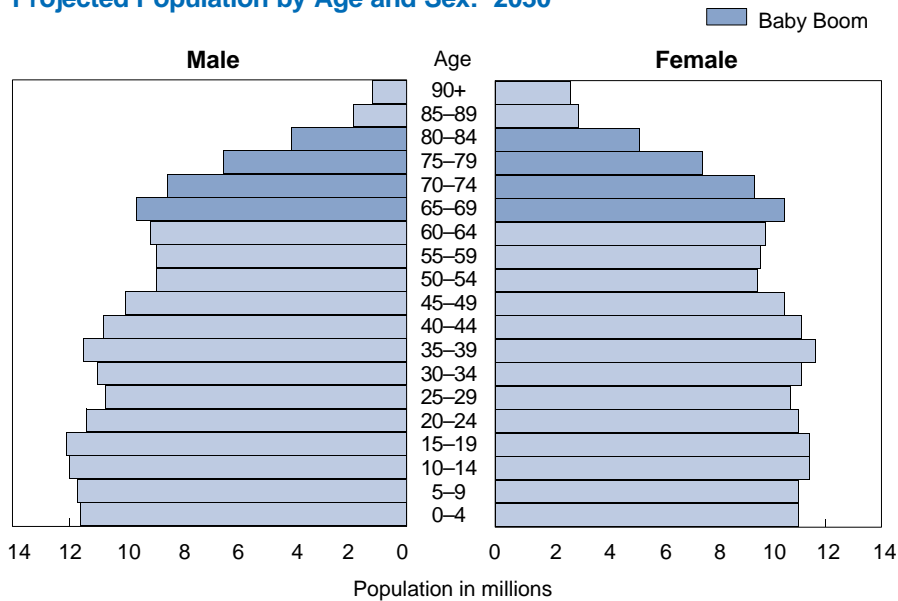
Figure 2-5.

**Projected Population by Age and Sex: 2010**



Source: Jennifer C. 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 (middle series projections).

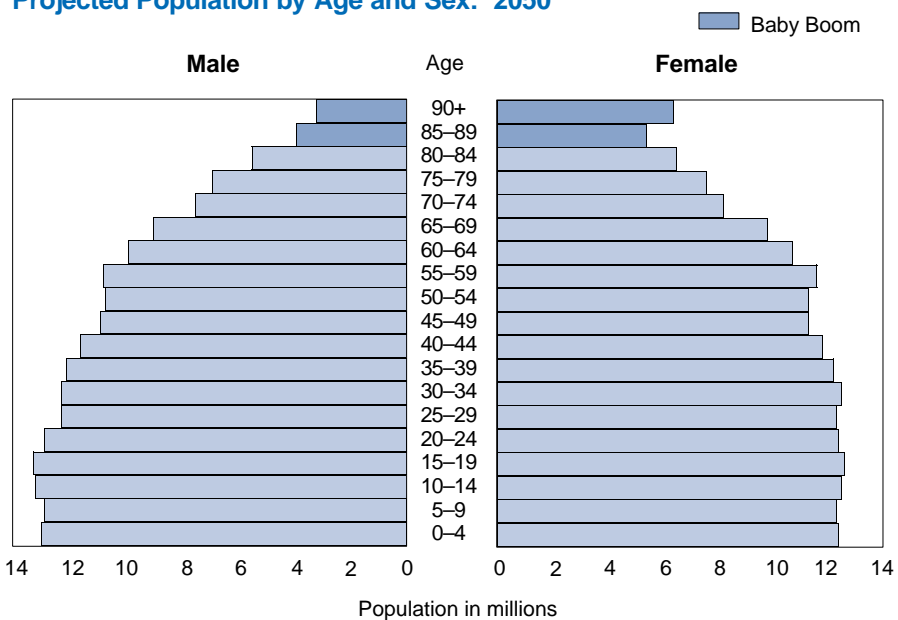
Figure 2-6.  
**Projected Population by Age and Sex: 2030**



Source: Jennifer C. 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 (middle series projections).

By 2010, the Baby Boom will be aged 46 to 64 (figure 2-5). After that, growth of the elderly population will be more dramatic (figures 2-6 and 2-7) as the Baby Boom becomes the Grandparent Boom. From 2010 to 2030, they will be the young old and the aged (65 to 74 years old and 75 to 84 years old). The present ratio of 3 elderly women to 2 elderly men may be reduced, with women expected to outnumber men 6 to 5 by 2030. During these two decades, the population aged 65 to 84 years would grow 80 percent under middle series projections while the population aged 85 and over would grow 48 percent. The population under age 65 would increase only 7 percent.

Figure 2-7.  
**Projected Population by Age and Sex: 2050**



Source: Jennifer C. 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 (middle series projections).

After 2030, we will see the final phase of the gerontological explosion. The growth of the young old would decelerate as the cohort born after the Baby Boom, from 1965 to 1984, will be ages 66 through 85 in 2050. That age group would reach 58 million in 2030, and stand at only 59 million in 2050. It is the size of the oldest old population that we will notice after 2030. By 2050, the "rectangular" shape of the pyramid will be quite pronounced, a characteristic of a sustained low fertility, low mortality population. This structure may strongly influence the fabric of our society, which is likely to be vastly different from what we observe today.

### Oldest Old Segment of Elderly Population Growing More Rapidly

The oldest old are a small but rapidly growing group. In 1900, 122,000 people were 85 years or older. Their numbers had reached 3 million in 1990 (figure 2-8). In 1994, an estimated 3.5 million persons were 85 years or older and nearly 1.2 million were estimated to be 90 or older.

The number of centenarians in the United States, persons 100 years or older, is uncertain. The 1990 population census reports 36,000 centenarians, a total we know is high. Even though the number of centenarians is subject to error due largely to exaggeration in the reporting of age, the number of centenarians in 1990 (by one estimation method) was about 28,000,<sup>5</sup> double the number estimated for 1980 (about 14,000).<sup>6</sup> Centenarians, while growing rapidly, are still a very small proportion of the U.S. population. About 4 of 5 centenarians are women. The chances of living to age 100 have improved. For those born in 1879, the odds against living 100 years were 400 to 1. The latest available decennial life tables (based on the mortality experience of 1979-1981) imply that persons born in 1980 had odds of 87 to 1.<sup>7</sup>

<sup>5</sup> Prithwis Das Gupta, U.S. Bureau of the Census, unpublished calculations using the Extinct Generation Method of estimation.

<sup>6</sup> Gregory Spencer, Arnold Goldstein, and Cynthia Taeuber, U.S. Bureau of the Census, *America's Centenarians: Data From the 1980 Census*, Current Population Reports, Series P-23, No. 153, Washington DC, 1987.

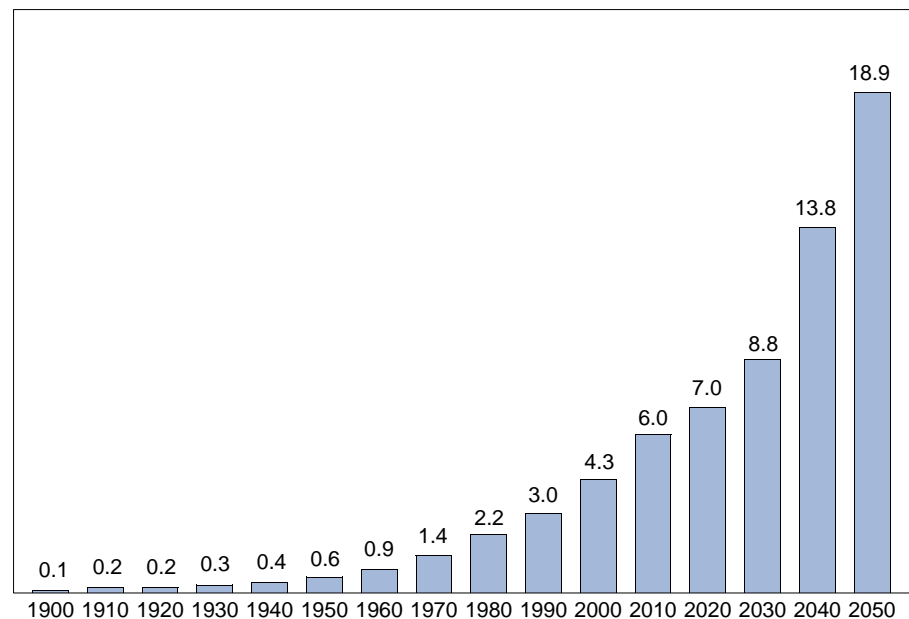
<sup>7</sup> Ibid.

The age group 85 and over is projected to be the fastest growing part of the elderly population throughout the rest of this century. From 1960 to 1994, this group increased 274 percent compared with an increase of 100 percent for the population 65 years and over and 45 percent for the total population. In 1900, the 85-and-over group represented only 4 percent of the population 65 years and over. In 1994, they were 10

percent of the nation's elderly. While such percent changes are extremely high, those 85 years and over are a relatively small group, just over 1 percent of the American population. Their size is already sufficient, however, to have a major impact on the nation's health and social service systems. Many social, economic, and health characteristics of the oldest old differ greatly from those of the young old.

Figure 2-8.  
**Population 85 Years and Over: 1900 to 2050**

(In millions)



Source: U.S. Bureau of the Census, Decennial Censuses for specified years and *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. Data for 1990 from *1990 Census of Population and Housing, CPH-L-74, Modified and Actual Age, Sex, Race, and Hispanic Origin Data*.

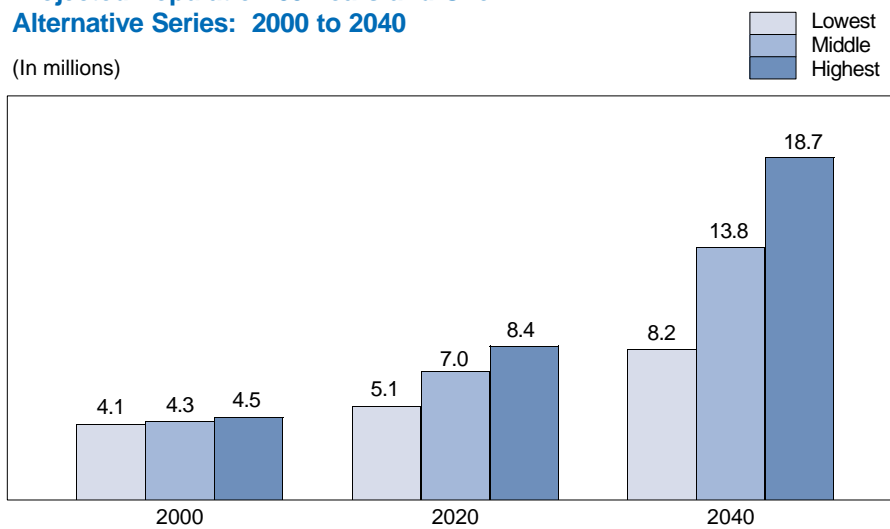
According to Census Bureau middle series projections, the population aged 85 and over will more than double, from 3 million in 1990 to 7 million in 2020 (figure 2-9). This group will again double in size to 14 million by 2040, as the survivors of the Baby-Boom cohort reach the

oldest ages. By 2050, the oldest old would be nearly 5 percent of the total population, compared to just over 1 percent in 1994. Projections of the future number of persons ages 85 and over range considerably, the longer the projection period. The Census Bureau projections indicate that

in 2000 the oldest old population would be between 5 to 8 million. Under the “highest” projection series, which assumes additional improvement in survival rates of the population and a higher level of net international migration than projected under middle series assumptions, the oldest old could number as many as 19 million in 2040. If survival rates improve even more than assumed under the Census Bureau’s high series assumption, the size of the oldest old population decades from now could be even greater.

Figure 2-9.  
**Projected Population 85 Years and Over—**  
**Alternative Series: 2000 to 2040**

(In millions)



Source: 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.

Table 2-3.  
**Two-Elderly-Generation Support Ratios: 1950 to 2050**

(Ratio of persons aged 85 years and over to persons aged 65 to 69 years. For meaning of abbreviations and symbols, see introductory text.)

Race/Hispanic origin	1950	1990	2010	2030	2050
Total .....	12	30	50	44	100
White .....	12	31	52	46	109
Black .....	11	26	35	26	57
Other races .....	14	17	36	48	82
Hispanic origin <sup>1</sup> .....	(NA)	21	39	37	84

<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1950 from 1950 Census of Population, Volume 2, Part 1, Chapter C, Table 112; 1990 from 1990 Census of Population and Housing, Series CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; 2010 to 2050 from *Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, Series P25-1104, U.S. Government Printing Office, Washington, DC, 1993.

If mortality levels continue on the same course as we have experienced recently and if the volume and age composition of net international migration remains stable, then by the middle of the next century nearly 10 million Americans would be 90 years or older, compared with just over 1 million in 1994. If mortality rates decrease at a faster rate among the oldest old than is projected, the numbers would be much higher. If fertility rates decrease further, the elderly would become a larger proportion of the population than now. With such demographic possibilities facing us, public and private sector policy makers are becoming more attentive to the implications of not just an older population, but of an aging society.

Another way to look at the changing age structure of the elderly is a ratio defined by Siegel.<sup>8</sup> He defines the ratio for two elderly generations as the number of persons aged 85 years and over per 100 persons aged 65 to 69 years (table 2-3). In 1950, the overall ratio was 12 and similar for Whites and Blacks. In four decades,

<sup>8</sup> Jacob S. Siegel and Cynthia M. Taeuber, “Demographic Perspectives on the Long-Lived Society,” *Daedalus*, Vol. 115, No. 1, 1986, p. 84.

the ratio increased to 30. By 2050, it would increase to 100 and would be highest for Whites. The ratio of 30 in 1990 implies that there were about 3 times as many persons aged 65 to 69 years as there were persons aged 85 years and over, while the ratio of 100 in 2050 implies that there are as many persons aged 85 years and over as there are persons aged 65 to 69 years.

The two-elderly-generation-ratio increased from 1950 to 1990 and would continue to increase steadily from 1990 to 2010. After that, it would decrease somewhat until 2030 because the Baby Boom 65-to-69-year-old group will be large. The ratio would more than double for Whites and Blacks from 2030 to 2050 when the Baby-Boom generation reaches the oldest old ages. The experience and problems of the young old caring for the oldest old will become more and more familiar throughout society. The physical condition of the young old may become a serious issue as they try to help frail elderly move from beds to chairs to baths and toilets. Need for a greater variety of home aids, changes in the physical structure of homes to accommodate physical limitations, and increased demands for access to public buildings for the disabled are likely.

The middle series projections shown above indicate what would happen to the age distribution if fertility, mortality, and net migration trends followed recent patterns into the middle of the next century.<sup>9</sup> If the number of

children born or the immigration of nonelderly adults increased significantly, the size of the working-age population would eventually increase relative to the elderly population. The relative size of the elderly to the young and working-age populations may be altered by increased fertility or changes in the volume and age structure of international migration. Still, the future explosion of the number of elderly persons will most certainly occur, unless somehow substantial numbers of Baby Boomers were to die young and/or leave the country between now and the 2010-2030 period. Neither of these scenarios is likely. Although projections generally should be used with caution, planners and policymakers can place a great deal of confidence in the projected future rapid growth in the size of the elderly population, even though the

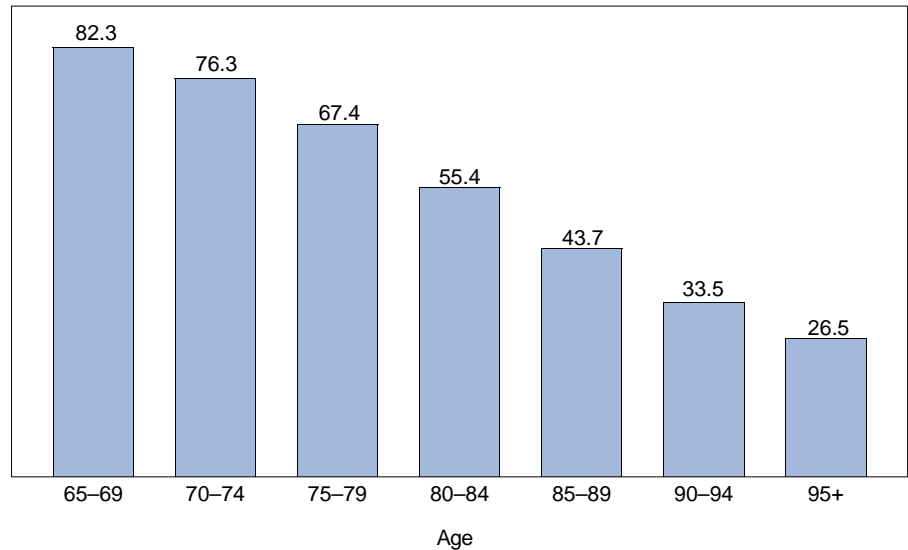
exact numbers remain unknown and dependent on future changes in mortality and migration.

## Older Women and Older Men

### *Elderly Women Outnumber Elderly Men 3 to 2*

Men generally have higher death rates than women at every age. As a result, in 1994 elderly women in the United States outnumbered men 3 to 2, a change from 1930 when they were nearly equal in number (due in part to the fact that immigrants were more likely to be men). In 1994, there were nearly 20 million elderly women. That's about 6 million more elderly women than elderly men. The difference between the number of men and women grows with advancing age. At ages 65 to 69, women outnumber men 6 to 5; for those 85

Figure 2-10.  
**Number of Men per 100 Women by Age: 1994**



Source: U.S. Bureau of the Census, data consistent with "U.S. Population Estimates by Age, Sex, Race, and Hispanic Origin: 1990 to 1993," Population Paper Listing-8 (PPL-8), 1994.

<sup>9</sup> Jennifer Cheeseman Day, U.S. Bureau of the Census, *Projections of the Population of the United States, by Age, Sex, and Race: 1993 to 2050*, Current Population Reports, P25-1104, Washington, DC, 1993, Table A, Principal assumptions for race/Hispanic groups.

years and over, women outnumber men 5 to 2 (table 2-2).

For a global perspective, in 1994, there were 4 elderly women to 3 elderly men, a lower ratio than for the United States. The world had 50 million more elderly women than men. As with the population of the U.S., the extent to which women outnumber men in the world increases with age. By ages 80 years and over, the world's women outnumbered men by a ratio of nearly 2 to 1.

Perhaps no feature of the oldest old population in the United States is as striking as their relative numbers of males and females (982,000 males and 2.5 million females in 1994). In 1994, 72 percent of the U.S. population 85 years and over were women. The sex ratio (males per 100 females) in the United States was 44 for persons aged 85 to 89 years, and 26 for persons aged 95 years and over. By comparison, the sex ratio was 82 for persons aged 65 to 69 years (figure 2-10).

The general trend in the sex ratio for the oldest old population illustrates the greater survivorship probabilities of women throughout the life cycle. In 1930, the sex ratio for persons 85 years and over was 75; in 1990, it was 39. This trend may abate in the next century if relative mortality trends do not change significantly from what they have been in recent years. Men aged 85 and over are expected to increase their numbers relative to

women. By 2050, the sex ratio of the oldest old would be 60 under the middle series projections. Nevertheless, there would still be 4.7 million more women than men in this age group (table 2-4).

The death of a husband often marks the point of acute economic reversals for the surviving wife. The combined factors of men generally being older than their spouses and higher life expectancy for women than men, contribute to the high proportion of women living alone, the earlier institutionalization of women than men, sharply reduced income and a disproportionately high level of poverty among women, and a need for special support from family members or society.

In the future, we expect a delay in some of these problems as more men live to older ages. By the middle of the next century, we expect to see about five elderly men to six elderly women among Whites and a 2 to 3 ratio among elderly Blacks.

Even among the oldest old, we may see a narrowing in mortality differences between men and women. Under middle series projections, we would see a ratio of three men 85 years and over to five women that age by 2050. Women would still be more likely than men to survive to the oldest ages. Thus, the health, social, and economic problems of the oldest old are likely to remain primarily the problems of women.

Table 2-4.

### Balance of Males and Females 85 Years and Over: 1930 to 2050

(Sex ratio is males per 100 females 85 years and over)

Year	Sex Ratio	Excess of females (thousands)
1930 ..	75.4	38
1940 ..	75.0	52
1950 ..	69.7	103
1960 ..	63.9	205
1970 ..	53.3	430
1980 ..	43.7	877
1990 ..	38.6	1,339
2030 ..	54.6	2,599
2050 ..	60.1	4,705

Note: Data shown for 1930-1990 are for April 1, and data for 2030 and 2050 are for July 1.

Source: U.S. Bureau of Census, data for 1930 and 1940 shown in 1940 Census of Population, Volume IV, Part 1, *Characteristics by Age*, Table 2; data for 1950 shown in *Estimates of the Population of the United States and Components of Change, by Age, Color, and Sex: 1950 to 1960*, Current Population Reports, Series P-25, No. 310, U.S. Government Printing Office, Washington, DC, 1965; data for 1960 and 1980 shown in 1980 Census of Population, PC80-B1, *General Population Characteristics*, Table 45; data for 1970 shown in unpublished tables consistent with *United States Population Estimates by Age, Race, Sex, and Hispanic Origin: 1988*, P-25, No. 1045, U.S. Government Printing Office, Washington, DC, 1990; data for 1990 from 1990 Census of Population and Housing, Series CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; data for 2030 and 2050 shown in *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.



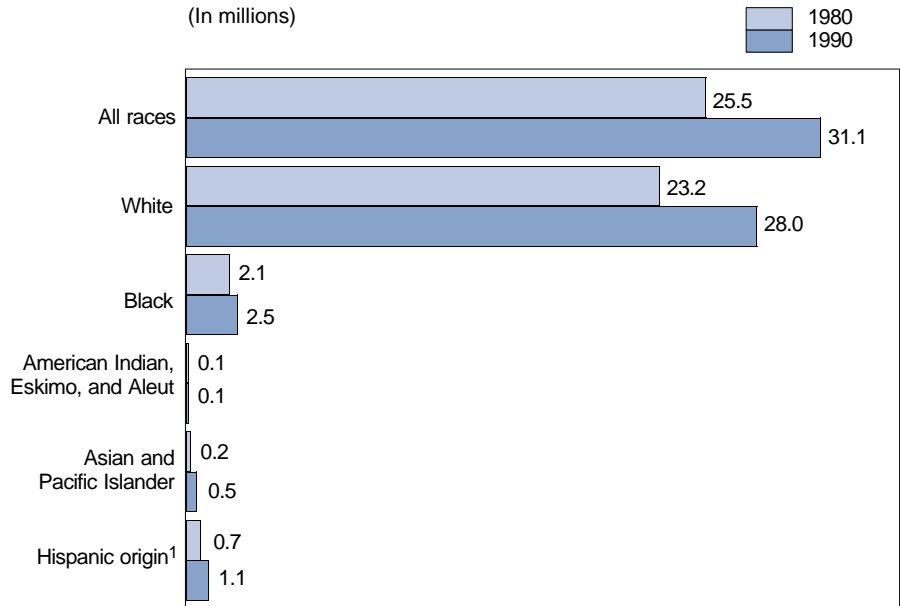
## Race and Hispanic Origin of the Elderly

### *Racial and Ethnic Diversity Among the Elderly Will Increase*

The elderly population is predominantly White but we can expect to see more racial diversity and more persons of Hispanic origin within America's elderly population in the coming years. Of the total elderly population in 1994, about 29.8 million were White; 2.7 million, Black; 137,000, American Indian, Eskimo, and Aleut (AIEA); 615,000, Asian and Pacific Islander (API); and 1.5 million were of Hispanic origin (who may be of any race) (table 2-2). The elderly Asian and Hispanic origin populations had relatively large percentage gains between 1980 and 1990 (figure 2-11).<sup>10</sup>

<sup>10</sup> U.S. Bureau of the Census, 1980 Census of Population, *General Social and Economic Characteristics, U.S. Summary*, PC80-1-C1, Washington, DC, December 1983, table 120.

Figure 2-11.  
**Persons 65 Years and Over by Race and Hispanic Origin: 1980 and 1990**

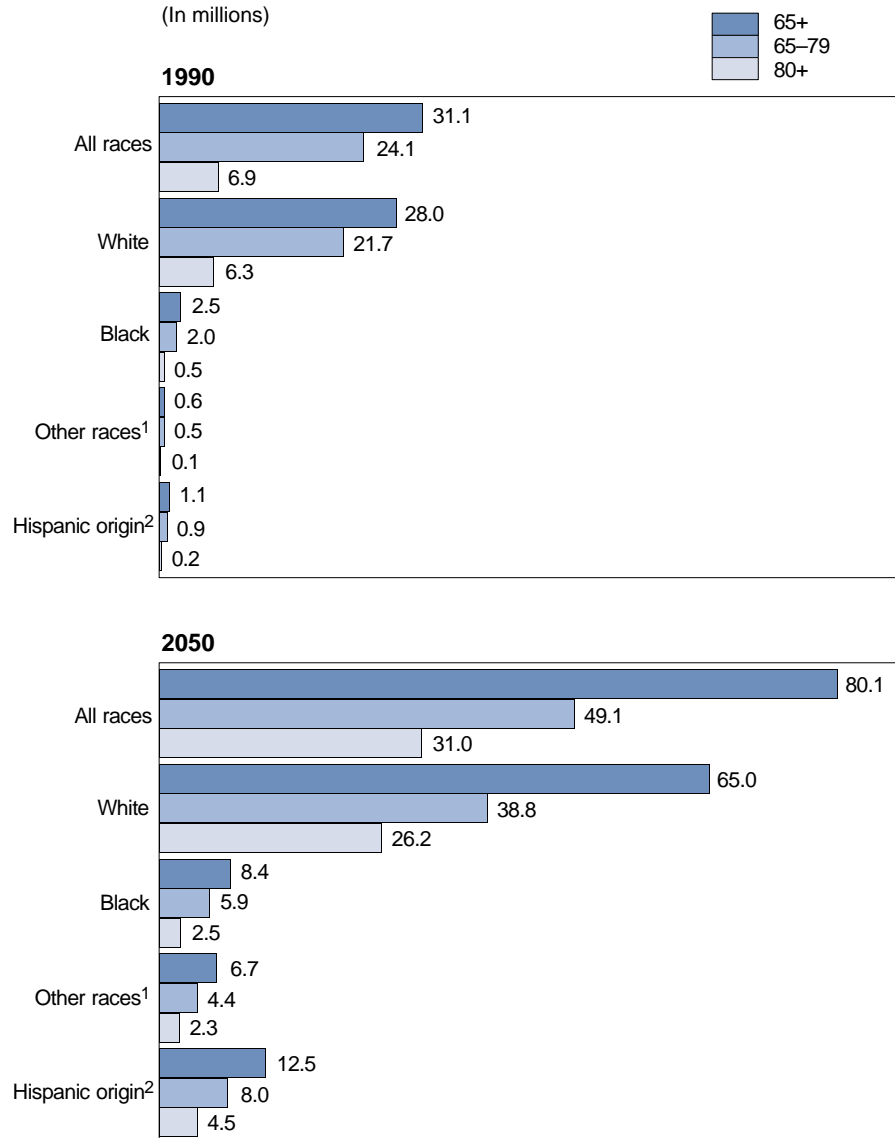


<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *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, table 1.

Figure 2-12.  
**Persons 65 Years and Over by Age, Race,  
 and Hispanic Origin: 1990 and 2050**

(In millions)



<sup>1</sup> Includes Asian and Pacific Islanders, as well as American Indian, Eskimo, and Aleut.

<sup>2</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; and 2050 from *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.

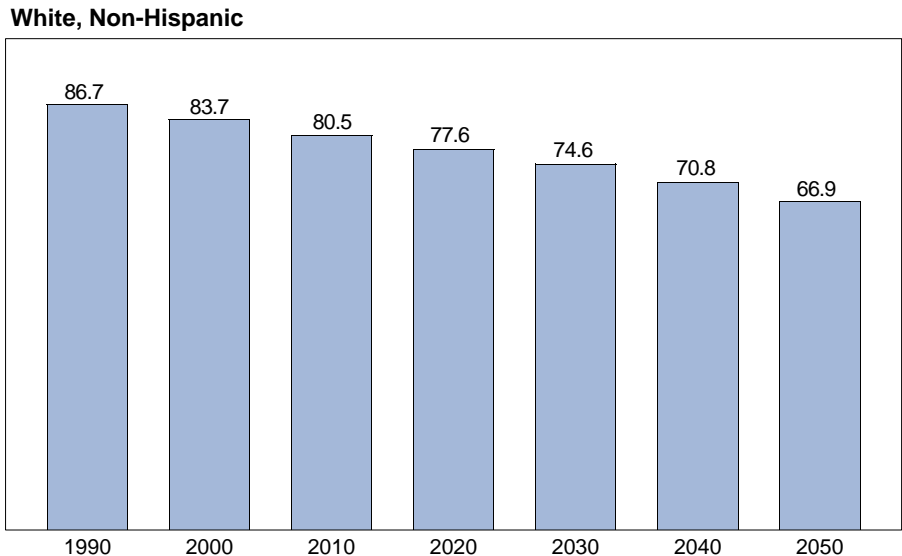
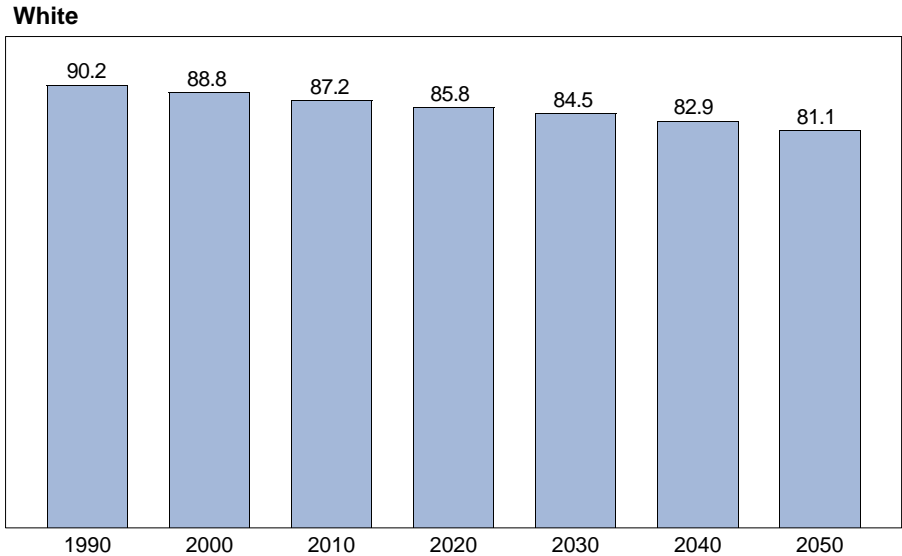
In the coming decades, the elderly population will be much more racially and ethnically diverse than in the 1990's. Of the 80.1 million elderly projected in the middle series for 2050 (figure 2-12), 8.4 million would be Black, 6.7 million would be races other than White or Black, and 12.5 million would be Hispanic (who may be of any race). These totals reflect the Census Bureau's middle series projection assumptions. The observed totals will vary to the extent actual levels of international migration and survivorship, by race and Hispanic origin, depart from the projection assumptions. If the chance of survival improves more rapidly for each group than in the middle series assumption, the numbers shown would be even higher.

While persons of races other than White constituted about 1 in 10 elderly persons in 1990, that will change significantly by 2050 when the proportion may increase to 2 of 10 (figure 2-13).<sup>11</sup> Over this period, the number of elderly Blacks would more than triple (figure 2-14) and their proportion of the total elderly population would increase from 8 to 10 percent (figure 2-15). Asians, Pacific Islanders, American Indians, Eskimos, and Aleuts combined would increase from less than 2 percent of the total elderly population to 8 percent over the 1990 to 2050 period.

<sup>11</sup> Hispanic origin persons may be of any race. In the text, Hispanic origin persons are included in the "White" group if that is the way they identified themselves in the census. The proportion elderly who are "minorities" (that is, Hispanics and races other than White) could be higher than 2 in 10 if many Hispanics identify their race as "White."

Figure 2-13.  
**Percent White and White, Non-Hispanic, of the Total Population 65 Years and Over: 1990 to 2050**

(The White population includes persons of Hispanic origin)

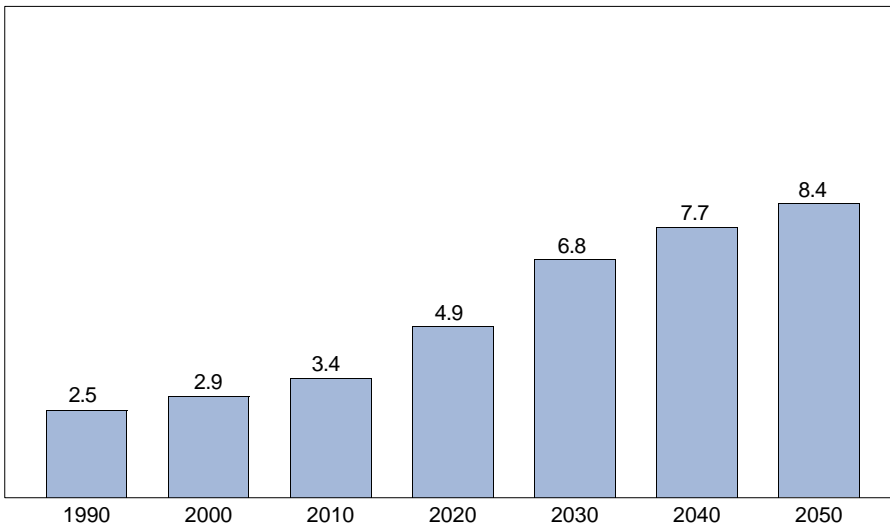


Source: U.S. Bureau of the Census, 1990 from *U.S. Population Estimates, by Age, Sex, Race, and Hispanic Origin: 1980 to 1991*, Current Population Reports, P25-1095, U.S. Government Printing Office, Washington, DC, 1993; and 2000 to 2050 from *Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25-1104, U.S. Government Printing Office, Washington, DC, 1993.

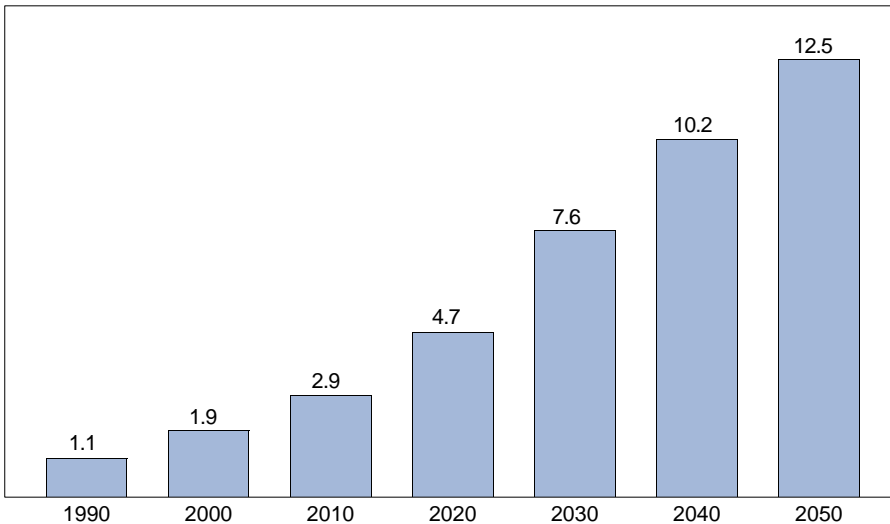
Figure 2-14.  
**Black and Hispanic Origin Population 65 Years and Over: 1990 to 2050**

(In millions)

**Black**



**Hispanic Origin<sup>1</sup>**



*Hispanic Elderly Growing Rapidly*

Under the middle series projections, the elderly Hispanic population would more than double from 1990 to 2010 and would be 11 times greater by 2050 (figure 2-14). The Hispanic elderly population, which numbered less than half of the Black elderly population in 1990, is growing much faster than the Black elderly population. Under the assumptions of the middle series projections, in 2030, the number of Hispanic elderly (7.6 million) would be larger than the elderly Black population (6.8 million).

<sup>1</sup> Hispanic origin may be of any race.

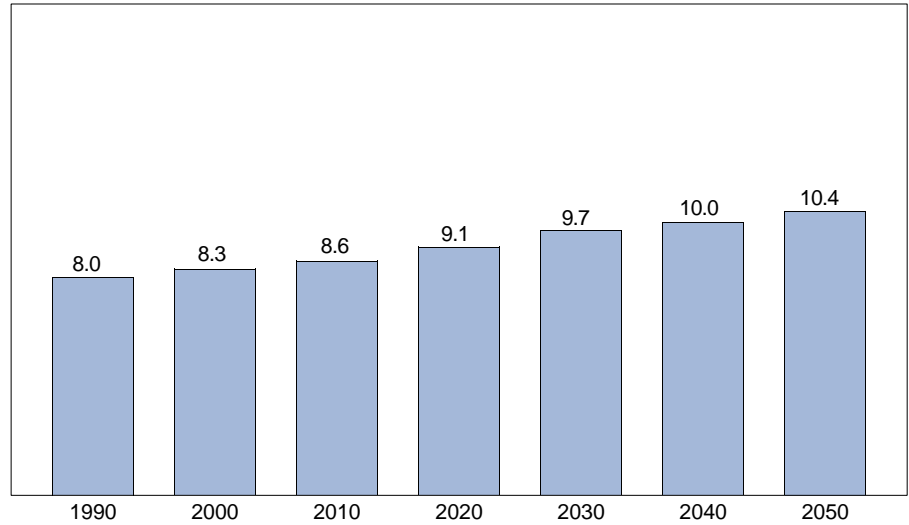
Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; and 2000 to 2050 from *Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25-1104. U.S. Government Printing Office, Washington, DC, 1993.

Hispanic elderly would increase from less than 4 percent of the total elderly population in 1990 to 16 percent by the middle of the next century (figure 2-15). The percent Black of the total elderly population also will increase during the coming decades.

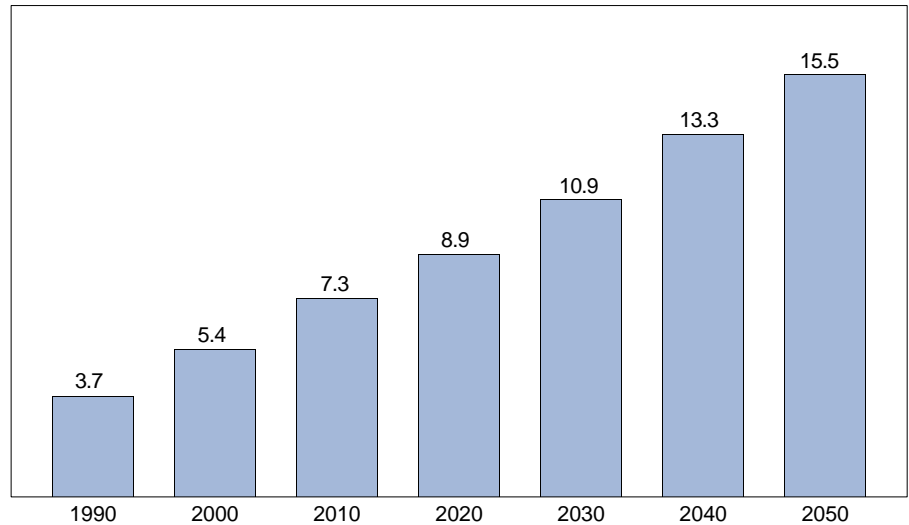
Excluding the Hispanic population from the race categories, the Black non-Hispanic proportion of the elderly population by the middle of the next century would be 10 percent, the White non-Hispanic proportion would be 67 percent, and the Asian and Pacific Islander proportion would be 7 percent.

Figure 2-15.  
**Percent Black and Hispanic Origin of the Total Population 65 Years and Over: 1990 to 2050**

**Black**



**Hispanic Origin<sup>1</sup>**



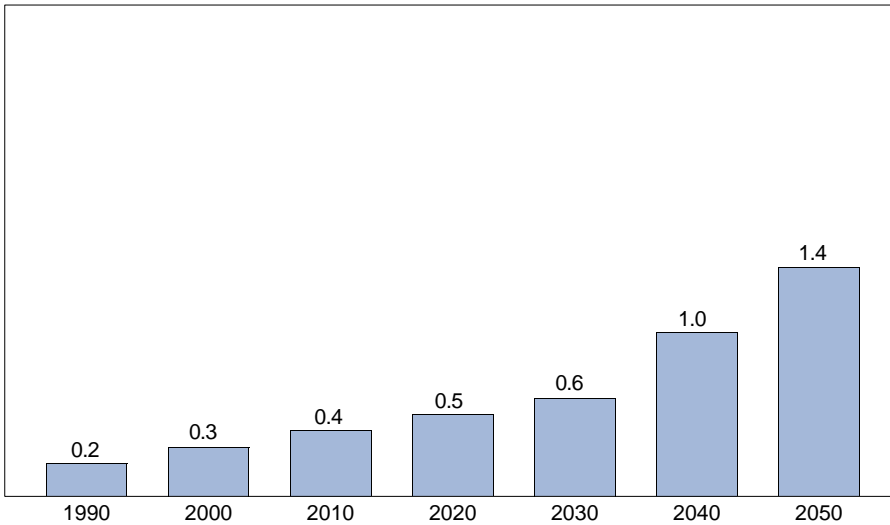
<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; and 2000 to 2050 from *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.

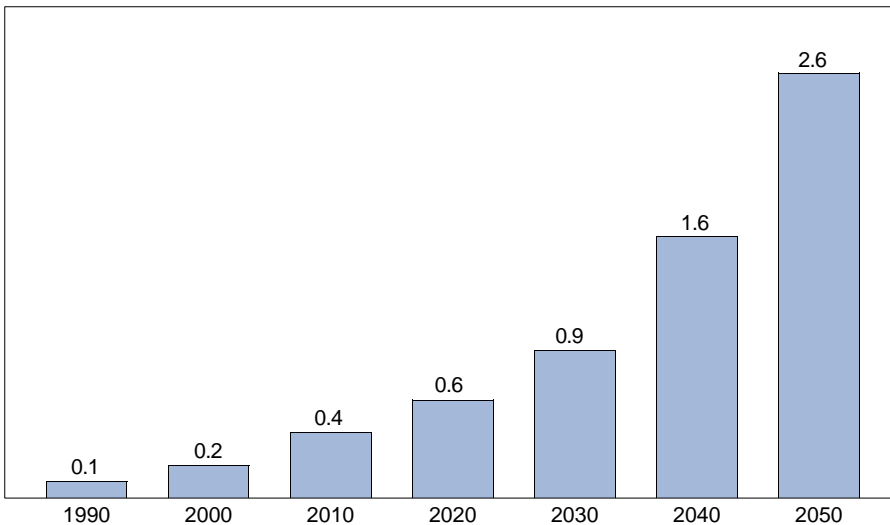
Figure 2-16.  
**Black and Hispanic Origin Population 85 Years and Over: 1990 to 2050**

(In millions)

**Black**



**Hispanic Origin<sup>1</sup>**



The Black population 85 years and over<sup>12</sup> would increase from only 223,000 in 1990 to 1.4 million by 2050 (figure 2-16). The number of Hispanics who are 85 or older was small (91,000) in 1990, but their rapid growth rate is projected to produce an oldest old Hispanic population by 2050 of 2.6 million.

<sup>12</sup> Blacks have accounted for a smaller share of the 85-and-over population in recent censuses than in earlier censuses. The decline, however, likely reflects improvement in age reporting because of improved knowledge of actual age through the wider availability of birth certificates and increased literacy. Thus, the result is likely a diminished tendency to exaggerate age among the oldest old.

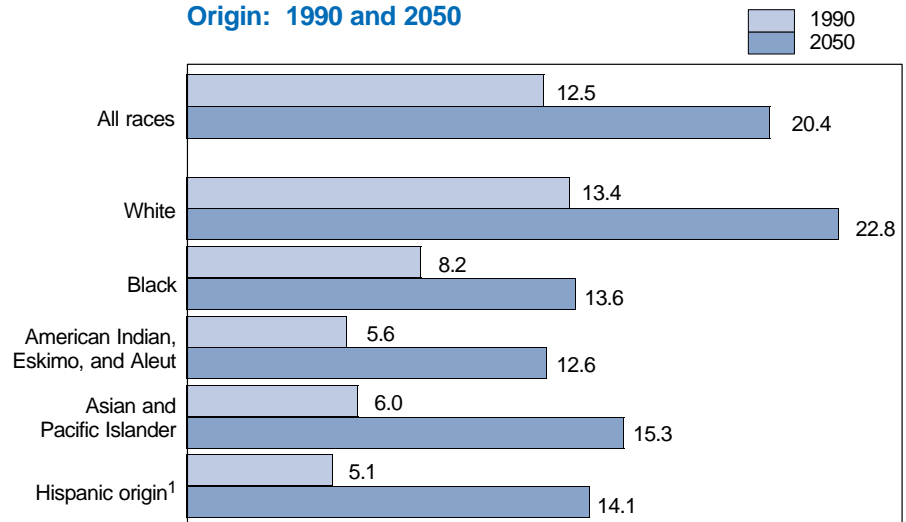
<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; and 2000 to 2050 from *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.

The White population has a higher proportion elderly than any other race group or Hispanics (figure 2-17). This fact is related to the better chance of survival to age 65 of Whites and lower recent fertility. Further, immigration may be a contributing factor. The White non-Hispanic proportion of recent immigrants over the past 30 years has declined. In part because immigrants typically are much younger than 65, other groups, especially Hispanics and Asians, are typically younger populations. In 1990, over 13 percent of the White population was elderly compared with 8 percent of the Black population, 6 percent of the AIEA and API groups combined, and 5 percent of the population of Hispanic origin. By 2050 (when the Baby-Boom generation is 85 years and over), about 14 percent of Black Americans and Hispanics could be 65 or older. A larger proportion of the White population (23 percent) may be elderly.

About one-fifth of elderly Blacks and elderly Hispanics were 80 years or older in 1990. By 2050, the proportions for elderly Blacks could increase to almost one-third, to over one-third for Hispanics, and be even higher (40 percent) for Whites (figure 2-18).

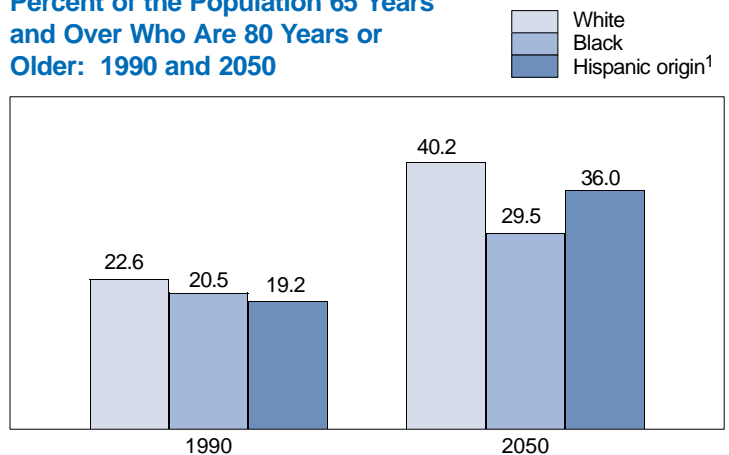
Figure 2-17.  
**Percent Elderly by Race and Hispanic Origin: 1990 and 2050**



<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1990 from *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; 2050 from *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. (Middle series projections).

Figure 2-18.  
**Percent of the Population 65 Years and Over Who Are 80 Years or Older: 1990 and 2050**



<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; 2050 from *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. (Middle series projections).

## Familial Support Ratios

### *More People Will Face Caring for Frail Relatives*

More and more people in their fifties and sixties are likely to have surviving parents, aunts, and uncles. Increases

in length of life may result in children having a greater likelihood of knowing grandparents and great-grandparents, although delayed parenthood and increased childlessness are factors that partially counter this likelihood. More people will face the concern and

expense of caring for their very old, frail relatives since so many people now live long enough to experience multiple, chronic illnesses. A fair proportion (26 percent) of the Baby-Boom generation was childless in 1990. (The last half of the Baby Boom is still in the childbearing years and so the percent childless should still decrease.).<sup>13</sup> Those without children may face institutionalization at earlier ages than persons with surviving adult children.

Table 2-5.

### Parent and Sandwich Generation Support Ratios: 1950 to 2050

(For meaning of abbreviations and symbols, see introductory text)

Ratio and race/Hispanic origin	1950	1993	2010	2030	2050
<b>Parent Support Ratio</b> <sup>1</sup>					
Total .....	3	10	11	16	29
White .....	3	11	11	17	33
Black .....	3	7	7	9	15
Other races .....	2	4	7	13	21
Hispanic origin <sup>2</sup> .....	(NA)	6	7	11	21
<b>Sandwich Generation Ratio</b> <sup>3</sup>					
Total .....	144	200	166	299	267
White .....	148	205	172	319	286
Black .....	<sup>4</sup> 97	171	131	242	216
Hispanic origin <sup>2</sup> .....	(NA)	139	118	217	204

<sup>1</sup> Ratio of persons 85 years old and over to persons 50 to 64 years old.

<sup>2</sup> Hispanic origin may be of any race.

<sup>3</sup> Ratio of persons aged 18 to 22 enrolled in college plus persons aged 65 to 79 to persons aged 45 to 49 years. College enrollment for 2010-2050 is based on 1993 rates for 18-to-22-year olds (Total, 40.3 percent; White, 41.8 percent; Black, 27.8 percent; Hispanics, 26.2 percent).

<sup>4</sup> 1950 data are for "Black and other races" combined. Over 90 percent of "Black and other races" were Black in 1950.

Source: U.S. Bureau of the Census, 1950 from 1950 Census of Population, Volume 2, Part 1, Chapter C, Tables 97 and 112; 1993 from Population Paper Listing (PPL-8), *U.S. Population Estimates, by Age Sex, Race and Hispanic Origin: 1990 to 1993*, 2010 to 2050 from *Projections of the Population 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 (middle series projections), table 2.

An approximate idea of things to come can be seen in two familial support ratios (table 2-5): the "parent support" ratio and the "sandwich generation" ratio. Such ratios reflect the way age composition affects the number of elderly persons relative to other specified age groups. The ratios are used as an estimate of elderly generations even though persons who are part of the age group in the numerator are not necessarily in the same families as the age group for the denominator. Thus, the ratios are only a rough indication of need for family support over time.

<sup>13</sup> U.S. Bureau of the Census, *Fertility of American Women: June 1990*, Current Population Reports, Series P-20, No. 454, U.S. Government Printing Office, Washington, DC, 1991, tables H and J.



The parent support ratio is defined here as the number of persons aged 85 years and over per 100 persons aged 50 to 64 years. In 1950, relatively few people had to worry about caring for the frail elderly. The parent support ratio tripled from 1950 to 1993 and will likely triple again over the next six decades. It is highest for Whites but changes in this ratio are meaningful to every race and ethnic group. The oldest old are the most likely to have pressing needs for economic and physical support. The need for help is likely to come at the very time when the adult children (here estimated as the age group 50 to 64 years) of the frail oldest old are thinking about or have reached the age of retirement. Some of the 50-to-64-year-old group bear health limitations of their own.

There is no historical precedent for the experience of most middle-aged and young-old persons having living parents. When the parents of these middle-aged persons share a home with an adult child, usually the adult child is a daughter. Also, a large proportion of women are not married during their parent-care years, due to the increase in divorce rates, decrease in marriage rates, and increase in survivorship at the oldest ages. These changing marital patterns are influencing patterns of parent care, particularly with regard to the formation and maintenance of shared adult child/elderly parent households.<sup>14</sup>

Compared with 1950, more people give more difficult care for a longer time period. Additionally, life expectancy has increased for the disabled,

<sup>14</sup> Elaine M. Brody, Sandra J. Litvin, Christine Hoffman, and Morton H. Kleban, "Marital Status of Caregiving Daughters and Co-Residence With Dependent Parents," *The Gerontologist*, Vol. 35, No. 1, 1995, pp. 75-85.

the mentally retarded, and the chronically ill. Overall, today's caregivers provide care that may be much more physically and psychologically demanding than that given in 1950 (especially given the increased number of elderly with chronic physical ailments and long-term cognitive diseases).

As medical technology provides more ways to save lives, we can expect to see the duration of chronic illness, and consequently the need for help, increase even more. The strain of caring for frail elderly could affect worker productivity. Women in their fifties and sixties in particular, leave the work force or work part time in order to care for frail relatives at just the time when they want to work for retirement benefits in their own old age. Other women have responsibility for frail relatives while adjusting to their own retirement, widowhood, and reduced incomes.

Part of the Baby-Boom generation has been referred to as "the sandwich generation" with the idea that these middle-aged persons have joint responsibilities for the support of children enrolled in college and parents (table 2-5). While there certainly are families bearing the double burden of paying for college and supporting frail elderly persons at the same time, most families do not have children in college full-time. In 1993, only 15 percent of families had at least one dependent aged 18 to 24; of these families, only 41 percent had at least one child attending college full time.<sup>15</sup> Additionally, most middle-aged

<sup>15</sup> Rosalind R. Bruno and Andrea Adams, U.S. Bureau of the Census, *School Enrollment—Social and Economic Characteristics of Students: October 1993*, Current Population Reports, P20-479, Washington, DC, October 1994.

persons do not have elderly parents who are frail. In general, this situation arises after age 80 when severe mental and physical ailments become common and economic resources are more reduced. Most parents of persons aged 45 to 49 are likely to be under age 80. Nevertheless, the potential burden is greater now than in 1950 when the young were less likely to attend college and there were relatively fewer frail oldest old.

Jennings and Bennefield<sup>16</sup> found that about 13 percent of all persons receiving financial support were parents of the provider (56 percent were children under age 21). In an earlier study, O'Connell et al.<sup>17</sup> showed that in 1985 the overall odds of providing financial support to parents was 1 in 208. Although a similar analysis was not done for the Jennings and Bennefield analysis of 1988 data, the authors believe the results would have been comparable to the findings from the 1985 data. In 1988, there were 1.7 million parents (of any age) who received financial support from their adult children. Most of the parents (1.5 million) lived in private homes. The likelihood of making voluntary payments to parents is strongly related to the income available to pay. The mean family income of those providing parental financial support was \$44,000. The mean level of support was about \$1,300. Both the Jennings

<sup>16</sup> Jerry T. Jennings and Robert L. Bennefield, U.S. Bureau of the Census, *Who's Helping Out? Support Networks Among American Families: 1988*, Current Population Reports, Series P-70, No. 28, Washington, DC, March 1992.

<sup>17</sup> Martin O'Connell, Jerry T. Jennings, Enrique J. Lamas, and John M. McNeil, U.S. Bureau of the Census, *Who's Helping Out? Support Networks Among American Families*, Current Population Reports, Series P-70, No. 13, Washington DC, October 1988, pp. 2, 7-8, 10, 12-13 and tables D, H, I, J, and K.

and Bennefield study and O'Connell et al. established that the only consistently significant variable in their model that was positively related to the level of support for parents was family income. Social and demographic variables were not statistically significant. Of the 2.3 million persons aged 45 to 64 years who provided financial support to nonhousehold members in 1988, only 5 percent (108,000) provided support to both children and adults (presumably some of whom were adults under age 65). Persons aged 45 to 64 years were supporting nearly 2 million adults outside their households. These supported persons were more likely to be an adult child aged 21 and over (37 percent) than a parent (25 percent).

More elderly get financial help than give it<sup>18</sup> but support is not a one-way street. Among the elderly who provided financial support to persons outside their household, about 687,000 provided support to other adults and 48,000 to children (5,000 elderly supported both adults and children). The elderly averaged support payments of \$3,600. About half of all adults receiving support in nursing homes received the support from their children (and about 10 percent from a spouse).<sup>19</sup>

Some grandparents, in addition to the regular financial support described

<sup>18</sup> Ibid. O'Connell et al. showed that the characteristics of the elderly make them unlikely as providers of financial help. The typical elderly person in 1985 was a woman who did not complete high school and 2 in 3 had family incomes below \$15,000. As many as 3.4 million were low-income widows. See p. 12 of Current Population Reports, Series P-70, No. 13.

<sup>19</sup> Jerry T. Jennings and Robert L. Bennefield, U.S. Bureau of the Census, *Who's Helping Out? Support Networks Among American Families: 1988*, Current Population Reports, Series P-70, No. 28, Washington, DC, March 1992, tables C, D, and I.

above, provide babysitting support. Casper, Hawkins, and O'Connell used the Fall 1991 Survey of Income and Program Participation (SIPP) to show that some 971,000 children under age 15 were cared for in their own homes by their grandparents (of any age).<sup>20</sup> Another 1.1 million were cared for in another home (presumably most often the grandparent's home). Seventy-five percent of these 2.1 million children were under age 5. Where the employed mother was White, grandparents provided 15 percent of the primary care arrangements for children under age 5 compared with 20 percent where the employed mother was Black. Grandparents played an important role in providing care for their preschool grandchildren. About 16 percent of children under 5 years of age who were receiving care, were cared for by a grandparent(s) during the mother's working hours. Grandparents were especially likely to provide care for their preschool grandchildren if the employed mother was a lone parent (never married; widowed; divorced; or married, husband absent—including separated). Grandparents were the primary source of care for 25 percent of lone mothers' children, and for 14 percent of married mothers' children.

Some grandparents also have their adult children and grandchildren living in their homes. Saluter<sup>21</sup> found that in 1993, 3.4 million grandchildren under 18 years lived in homes maintained by their grandparents. This represented 5 percent of all children

<sup>20</sup> Lynne M. Casper, Mary Hawkins, and Martin O'Connell, U.S. Bureau of the Census, *Who's Minding the Kids? Child Care Arrangements: Fall 1991*, Current Population Reports, P70-36, Washington, DC, 1994, table E.

<sup>21</sup> Arlene F. Saluter, U.S. Bureau of the Census, *Marital Status and Living Arrangements: March 1993*, Current Population Reports, P20-478, Washington, DC, 1994, p. XII.

under 18 years, up only slightly from 3 percent of all children in 1970. Of these grandchildren, 14 percent had both parents living with them, 49 percent had only their mother present, 7 percent had only the father present, and 30 percent had no parents present. Nearly one-fourth of the grandchildren had grandparents who were 65 years old and over; 5 percent were 75 and over.<sup>22</sup> Black grandchildren were more likely to live in their grandparents' homes (12 percent) than were White children (4 percent). Black grandchildren were also more likely to be living with only their grandparents (39 percent versus 25 percent for White). Among Hispanic children, 6 percent lived in their grandparents' home. Of these, 23 percent lived with only their grandparents (not statistically different from that for Whites).

Furukawa<sup>23</sup>, using SIPP data, found that 4.7 million children under age 18 in 1991 lived with at least one grandparent, representing 7 percent of all children under age 18 years. Among children living with at least one grandparent, when both parents of the child also were present in the household, only 38 percent lived in the grandparent's home. By comparison, when only one parent of the child was present in the household, 81 percent lived in the grandparent's home. Since children are the unit of analysis in this study, rather than families, further research is needed to explain the implications of this observed difference in the percent of children who live in

<sup>22</sup> Claudette E. Bennett, U.S. Bureau of the Census, *The Black Population in the United States: March 1994 and 1993*, Current Population Reports, P20-480, Washington, DC, 1995, table I.

<sup>23</sup> Stacy Furukawa, U.S. Bureau of the Census, *The Diverse Living Arrangements of Children: Summer 1991*, Current Population Reports, P70-38, Washington, DC, 1994, table 12.

the grandparent's home. One could speculate that among multigenerational households, when two parents are living with child(ren) and the child's grandparent(s), the parents may be more likely to provide support; whereas, when a single parent is living with child(ren) and the child's grandparent(s), the grandparent(s) may be more likely to provide support.

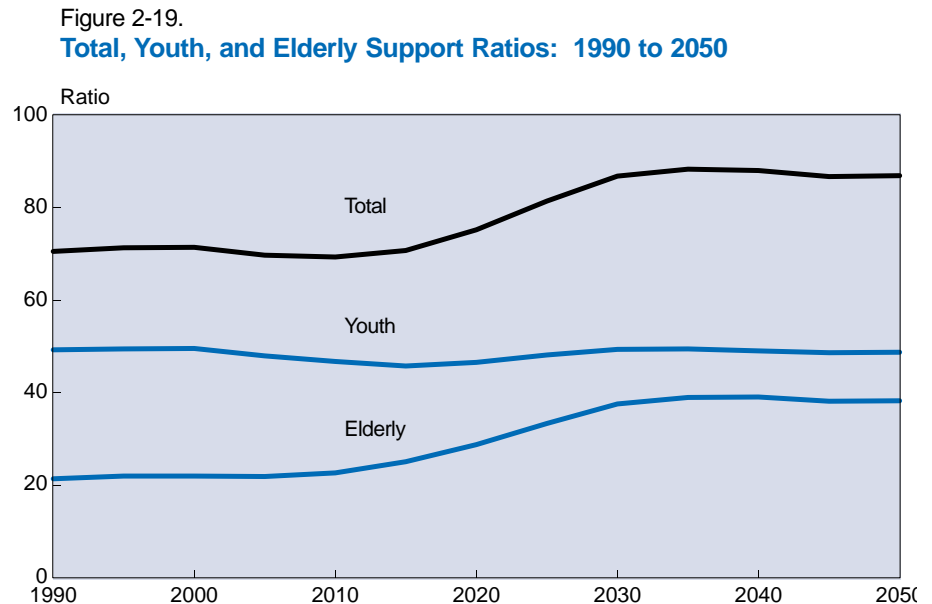
Being a grandparent is not synonymous with being elderly. In the three preceding studies, the results discuss grandparents who may be of any age. Thus, many grandparents who are: 1) providing babysitting support, 2) householders, or 3) living with children under age 18, are not aged 65 years and over.

## Societal Support Ratios

### *The Ratio of Elderly Persons to Those of Working Age Will Nearly Double From 1990 to 2050*

With changes in the balance of the numbers and proportions of persons in broad age groups, public policy issues often arise. We can show broad changes in our age structure by societal support ratios (SR). These are ratios of the number of youth (under age 20) and elderly (65 years and over) per one hundred persons aged 20 to 64 years, the principal ages for participation in the labor force.

Changes in support ratios provide an indirect broad indication of periods when we can expect the particular age distribution of the country to affect the need for distinct types of social services, housing, and consumer products. While not all youth and elderly require support nor do all working-age persons provide direct support to youth or elderly family members, support ratios nevertheless are useful as crude indicators of potential



Note: Youth Ratio is the number of persons under age 20 divided by the number of persons aged 20 to 64 times 100. Elderly Ratio is the number of persons 65 years and over divided by the number of persons aged 20 to 64 times 100. Total Support Ratio is the sum of the Youth Support Ratio and the Elderly Support Ratio.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; 2050 from *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. (Middle series projections).

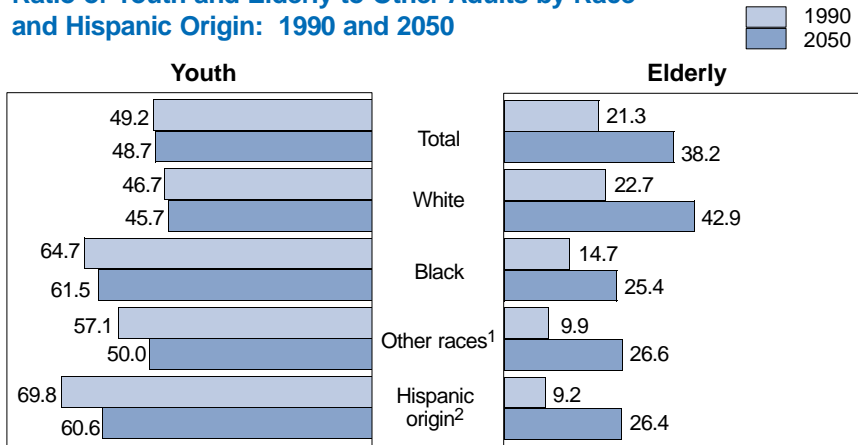
change in the levels of economic and physical support needed. Some argue that the stability of the total SR over time is more pertinent to policy makers than the changes in the composition of the support ratio. Others argue that it is more important to know the balance of old versus young because the relative costs of supporting the young are probably less than for the elderly. Further, the costs of young people are borne by families more than by government programs (with the major exception of education). One major criticism of such ratios, which also are termed "dependency ratios," is that, by using age only for their construction, they ignore the fact that there are many

economically independent older persons, as well as economically dependent unemployed adults.<sup>24</sup> Certainly, much depends on the health and economic resources of the aged of the future, as well as the general robustness of the employment situation.

The total SR (youth plus elderly in relation to the working-age population) was 71 youth and elderly per 100 of working age in 1990 (figure 2-19). The total SR would decrease somewhat over the next two decades as the youth ratio declines while the

<sup>24</sup> Robert H. Binstock, "The Oldest-Old and 'Intergenerational Equity,'" Chapter 19 in *The Oldest Old*, Richard M. Suzman, David P. Willis, and Kenneth G. Manton, (eds), 1992.

Figure 2-20.  
**Ratio of Youth and Elderly to Other Adults by Race and Hispanic Origin: 1990 and 2050**



<sup>1</sup> Includes Asian and Pacific Islanders, as well as American Indian, Eskimo, and Aleut.

<sup>2</sup> Hispanic origin may be of any race.

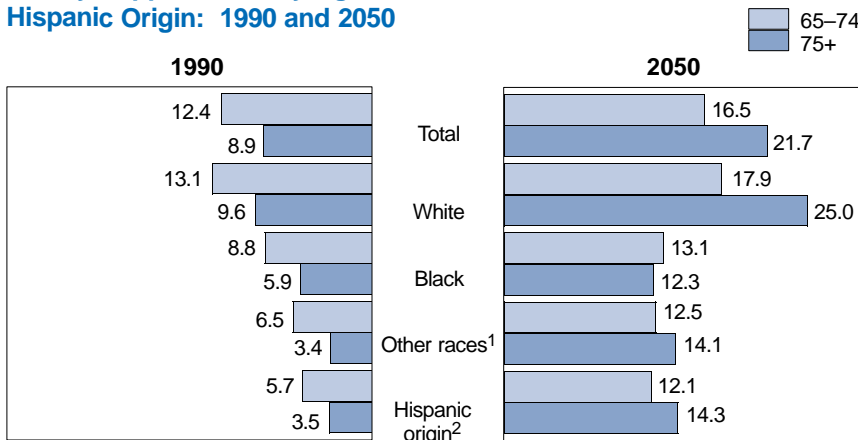
Note: Youth Ratio is the number of persons under age 20 divided by the number of persons aged 20 to 64 times 100. Elderly Ratio is the number of persons 65 years and over divided by the number of persons aged 20 to 64 times 100.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; 2050 from *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. (Middle series projections).

elderly support ratio will generally increase slightly. The SR would then begin to climb after 2010 and peak around 2035 as the Baby Boom reaches their elder years and the population of the traditional working ages declines. By 2050, the total SR would be 87 compared with 71 in 1990. The youth support ratio will remain relatively stable throughout the coming decades, with about 1 youth for every 2 persons in the productive ages.

From 1990 to 2050, the total SR would increase most for Whites, from 69 to 89. There will be a profound shift in the composition of the total SR as the support ratio for the elderly population increases while the support ratio for the young population decreases for all groups (figure 2-20). For example, for the Hispanic population, there would be some decrease in the youth SR but the elderly SR would more than double.

Figure 2-21.  
**Elderly Support Ratio by Age, Race, and Hispanic Origin: 1990 and 2050**



<sup>1</sup> Includes Asian and Pacific Islanders, as well as American Indian, Eskimo, and Aleut.

<sup>2</sup> Hispanic origin may be of any race.

Note: Elderly ratio is the number of persons 65 years and over divided by the number of persons aged 20 to 64 times 100.

Source: U.S. Bureau of the Census, 1990 from 1990 Census of Population and Housing, CPH-L-74, *Modified and Actual Age, Sex, Race, and Hispanic Origin Data*; 2050 from *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.

The most telling point about the elderly SR is that the population 75 years and over is an increasingly larger proportion of the total elderly population (figure 2-21). Those aged 75 years and over are more likely than those aged 65 to 74 years to have health and disability limitations and reduced economic resources. For each racial and ethnic group, those aged 65 to 74 years comprise the largest proportion of the elderly SR in 1990. By 2050, however, the population 75 years and over could be more than half the elderly SR for each group, except for the Black population. For Blacks, the number of persons aged 65 to 74 years is projected to approach, but remain less than, the 75 and over population.

## Our Aging World

### Population Aging Is Worldwide

To set the aging of the United States in context, it is useful to look at aging in the rest of the world. Fertility rates and infant and maternal mortality have declined in most nations. Also, mortality from infectious and parasitic diseases has declined. The world's nations generally have improved other aspects of health and education. All of these factors have interacted so that every major region in the world shows an increased proportion of the population that will be 65 or older by 2020.

There were 357 million persons aged 65 and over in the world in 1994 (table 2-6).<sup>25</sup> They represent 6 percent of the world's population. By the year 2000, there would be about 418

<sup>25</sup> The data for this section are from the Census Bureau's International Data Base on Aging. This file can be obtained from the National Archive of Computerized Data on Aging, a project of the Inter-university Consortium for Political and Social Research, University of Michigan, PO Box 1248, Ann Arbor, MI 48106 (telephone: 313-936-1752).

million elderly. The annual growth rate for the elderly was 2.8 percent in 1993-94 (compared with an average annual rate for the total world population of 1.6 percent). Such growth is expected to continue far into the 21st century.

Numerical growth of the elderly population is worldwide. It is occurring in both developed and developing countries. The average annual growth rate in 1993-94 of persons 65 years and over was 3.2 percent in developing countries compared with 2.3 percent in the developed world. In absolute numbers, from 1993 to 1994, the net balance of the world's elderly population (65 years and over) increased by over 1,000 persons every hour. Of this increase, 63 percent occurred in developing countries.

Over half (55 percent) of the world's elderly lived in developing nations in 1994. These developing regions could be home to nearly two-thirds (65 percent) of the world's elderly by the year 2020. Thirty nations had

elderly populations of at least 2 million in 1994 (table 2-7). Current population projections indicate there will be 55 such nations by 2020.

Among countries with more than 1 million population, Sweden has the highest proportion of people aged 65 and over, with 18 percent in 1994—about the same as the state of Florida. Sweden also has the highest proportion aged 80 and over with 5 percent. The Caribbean is the oldest of the major developing regions with 7 percent of its population 65 or older in 1994.

By 2020, the elderly will constitute from one-fifth to nearly one-fourth of the population of many European countries. For example, Census Bureau projections indicate that 23 percent of Germany's population would be elderly compared with 22 percent for Italy, Finland, Belgium, Croatia, Denmark, and Greece. The elderly population of 12 additional European countries with more than 1 million population will constitute at

Table 2-6.

### World Population by Age and Sex: 1994 and 2000

Year and age	Population (millions)			Percent			Males per 100 females
	Both sexes	Male	Female	Both sexes	Male	Female	
<b>1994</b>							
All ages . . . . .	5,640	2,841	2,798	100.0	100.0	100.0	101.5
Under 15 years . . . .	1,790	917	873	31.7	32.3	31.2	105.1
15 to 64 years . . . . .	3,492	1,771	1,722	61.9	62.3	61.5	102.9
65 years and over . . .	357	153	204	6.3	5.4	7.3	75.2
<b>2000</b>							
All ages . . . . .	6,161	3,103	3,057	100.0	100.0	100.0	101.5
Under 15 years . . . .	1,877	962	915	30.5	31.0	29.9	105.2
15 to 64 years . . . . .	3,866	1,959	1,907	62.7	63.1	62.4	102.8
65 years and over . . .	418	182	236	6.8	5.9	7.7	77.1

Source: U.S. Bureau of the Census, International Data Base.

Table 2-7.  
**Projected Population for Countries With More Than Two Million Elderly: 1994 and 2020**

(In thousands, based on rank in 1994)

Country/area	Rank		Population aged 65 years and over	
	1994	2020	1994	2020
China, Mainland	1	1	71,073	168,318
India	2	2	36,282	87,797
<b>United States</b>	<b>3</b>	<b>3</b>	<b>33,169</b>	<b>53,348</b>
Russia	4	5	17,384	26,050
Japan	5	4	17,140	32,231
Germany	6	7	12,476	18,551
Italy	7	9	9,259	13,012
United Kingdom	8	11	9,175	12,018
France	9	10	8,924	12,969
Ukraine	10	13	7,155	9,917
Brazil	11	8	7,098	18,084
Indonesia	12	6	6,875	19,476
Spain	13	16	5,768	8,086
Pakistan	14	14	5,078	9,448
Poland	15	19	4,216	7,536
Mexico	16	12	3,882	10,625
Bangladesh	17	15	3,727	8,949
Vietnam	18	22	3,570	6,610
Canada	19	24	3,401	6,287
Argentina	20	27	3,246	5,022
Turkey	21	17	3,141	7,835
Nigeria	22	18	2,818	7,666
Thailand	23	20	2,809	7,234
Romania	24	29	2,700	4,398
Philippines	25	21	2,603	6,631
Iran	26	25	2,368	5,199
South Korea	27	23	2,367	6,607
Australia	28	32	2,116	3,857
Egypt	29	26	2,094	5,047
Netherlands	30	34	2,040	3,467
Colombia	*	28	*	4,446
South Africa	*	30	*	4,253
Burma	*	31	*	4,028
China, Taiwan	*	33	*	3,490
Ethiopia	*	35	*	3,224
Morocco	*	36	*	2,924
North Korea	*	37	*	2,734
Sri Lanka	*	38	*	2,584
Peru	*	39	*	2,535
Venezuela	*	40	*	2,486
Saudi Arabia	*	41	*	2,475
Algeria	*	42	*	2,413
Greece	*	43	*	2,348
Zaire	*	44	*	2,332
Chile	*	45	*	2,274
Czech Republic	*	46	*	2,205
Belgium	*	47	*	2,199
Hungary	*	48	*	2,181
Malaysia	*	49	*	2,133
Uzbekistan	*	50	*	2,132
Kazakhstan	*	51	*	2,084
Serbia	*	52	*	2,078
Portugal	*	53	*	2,061
Belarus	*	54	*	2,021
Sweden	*	55	*	2,016

Source: U.S. Bureau of the Census, International Data Base.

Note: \* indicates population in 1994 was less than two million.

least one-fifth of the total country population. The United States would be 16 percent.

Japan's population age 65 and over is expected to grow dramatically in the coming decades. According to projections, the percentage of Japan's population that is elderly could grow from 14 percent (17.1 million) in 1994 to 17 percent (21.0 million) in 2000 and to 26 percent (32.2 million) by 2020 (table 2-8). This is a rapid rise in a short time. Japan's population 80 years and over also is projected to grow very rapidly, from 3 percent of their total population in 1994 to 7 percent by 2020. Already the Japanese are reducing retirement benefits and making other adjustments to prepare for the economic and social results of a rapidly aging society.

In 1994, the world had an estimated 61 million persons aged 80 or older. That number is expected to increase to 146 million by the year 2020. Persons 80 years and over constituted only 1 percent of the world's total population in 1994 and more than 20 percent of the world's elderly (28 percent in developed countries, 16 percent in developing nations).

#### *Developed Countries Now Have Most of World's Oldest Population*

Although the developed countries of the world represented only 22 percent of the total world population in 1994, the majority of the world's population aged 80 and over live in developed countries. However, it is projected that by 2020, the majority will live in developing countries. For many nations, the 80-and-over age group will be the fastest growing portion of the elderly population. In 2000, 26 percent of the elderly in the United States would be 80 or older which, among countries with a population size of at

Table 2-8.

#### **Projected Population by Age for Japan: 1994, 2000, and 2020**

(In thousands)

Age	1994	2000	2020
Total, all ages . . . . .	125,107	127,554	126,062
0 to 24 years . . . . .	39,795	36,145	31,669
25 to 54 years . . . . .	53,002	53,915	47,297
55 to 59 years . . . . .	7,906	8,793	7,641
60 to 64 years . . . . .	7,263	7,609	7,224
65 to 69 years . . . . .	6,081	6,983	8,097
70 to 74 years . . . . .	4,340	5,728	8,396
75 to 79 years . . . . .	3,122	3,897	6,376
80 years and over . . . . .	3,59	74,483	9,362
55 years and over . . . . .	32,309	37,494	47,097
65 years and over . . . . .	17,140	21,092	32,231

Source: U.S. Bureau of the Census, International Data Base.

Table 2-9.

#### **Projected Population for Countries With More Than One Million Persons Aged 80 Years and Over: 1994 and 2020**

(In thousands, based on rank in 1994)

Country/area	Rank		Population aged 80 years and over	
	1994	2020	1994	2020
China, Mainland . . . . .	1	1	9,010	28,737
<b>United States . . . . .</b>	<b>2</b>	<b>2</b>	<b>7,760</b>	<b>13,007</b>
India . . . . .	3	3	4,021	12,639
Japan . . . . .	4	4	3,597	9,362
Russia . . . . .	5	5	3,317	7,191
Germany . . . . .	6	6	3,313	5,889
France . . . . .	7	8	2,563	3,754
United Kingdom . . . . .	8	9	2,342	3,400
Italy . . . . .	9	7	2,221	4,142
Ukraine . . . . .	10	12	1,421	2,923
Spain . . . . .	11	13	1,287	2,488
Brazil . . . . .	*	10	*	3,132
Indonesia . . . . .	*	11	*	3,034
Mexico . . . . .	*	14	*	2,296
Poland . . . . .	*	15	*	1,877
Turkey . . . . .	*	16	*	1,751
Canada . . . . .	*	17	*	1,595
Thailand . . . . .	*	18	*	1,477
Pakistan . . . . .	*	19	*	1,385
Romania . . . . .	*	20	*	1,264
South Korea . . . . .	*	21	*	1,221
Vietnam . . . . .	*	22	*	1,199
Argentina . . . . .	*	23	*	1,072
Iran . . . . .	*	24	*	1,039

Note: \* indicates population 80 years and over in 1994 was less than one million.

Source: U.S. Bureau of the Census, International Data Base.

least 5 million, would rank sixth, behind Sweden, Denmark, Switzerland, Cuba, and the United Kingdom.

In 1994, China had the largest number of persons aged 80 or older followed by the United States (table 2-9). Nine additional countries had over 1 million persons 80 years and over in 1994. By 2020, this list is expected to include 13 additional countries, 10 of which are developing countries. In many developing countries, the population 80 and over in 2020 is likely to at least quadruple from 1994. This highlights the problems governments may have in planning support services for this burgeoning population group.

The rapid growth of the oldest old has various health and economic implications for individuals, families, and governments throughout the world. The oldest old often have

severe chronic health problems which demand special attention. The nature and duration of their illnesses are likely to produce a substantial need for prolonged care. Developing nations already have diluted resources. They are the most limited in being able to provide preventive measures and, in future years, supportive services. The United States and other countries face enormous investments and payments to maintain current levels of services for the oldest old.



# Chapter 3.

## Longevity and Health Characteristics

### Longevity and Causes of Death

#### Trends in Life Expectancy and Survival

##### Most People Live to See Their 65th Birthday

Reductions in mortality have resulted in impressive increases in life expectancy that have contributed to the growth of the older population, especially at the oldest ages. This is in contrast to the early days of our nation when high fertility and high mortality kept the nation “young.” Life expectancy at birth was about 35

years when this nation was founded<sup>1</sup> and had increased to perhaps 42 years by the mid-1800’s.<sup>2</sup> By 1900, average life expectancy at birth had increased to 47 years (table 3-1). Life expectancy continued to increase dramatically in the first half of the 20th century, primarily because of

decreased mortality among the young, particularly infants. Under the mortality conditions of 1950, life expectancy at birth had jumped to 68 years. Since then, improvements have slowed. Nevertheless, in 1991, life expectancy at birth had reached a record high of 75.5 years.

<sup>1</sup> Life expectancy at birth is defined as the average number of years a person would live given the age-specific mortality rates of a specified year or period. In this chapter, life expectancy is shown also by sex, race, and at selected ages, 65 to 85.

<sup>2</sup> Irene B. Taeuber and Conrad Taeuber, U.S. Bureau of the Census, *People of the United States in the 20th Century*, U.S. Government Printing Office, Washington, DC, 1971, pp. 497-499.

#### Gender and Racial Gaps in Life Expectancy at Birth Persist

From 1900 to 1991, life expectancy at birth increased from 46 years for men to 72 years; for women, the increase was from 48 years to nearly 79 years. Life expectancy at birth has more

Table 3-1. **Life Expectancy at Birth, at 65 Years, and at 75 Years, by Race and Sex: Selected Years, 1900-02 to 1991**

(Data are based on the National Vital Statistics System)

Age and year	All races			White		Black	
	Both sexes	Male	Female	Male	Female	Male	Female
Remaining life expectancy in years							
<b>At birth</b>							
1900-1902 <sup>1 2</sup> .....	47.3	46.3	48.3	46.6	48.7	<sup>3</sup> 32.5	<sup>3</sup> 33.5
1950 <sup>2</sup> .....	68.2	65.6	71.1	66.5	72.2	58.9	62.7
1960 <sup>2</sup> .....	69.7	66.6	73.1	67.4	74.1	60.7	65.9
1970 .....	70.8	67.1	74.7	68.0	75.6	60.0	68.3
1980 .....	73.7	70.0	77.4	70.7	78.1	63.8	72.5
1991 .....	75.5	72.0	78.9	72.9	79.6	64.6	73.8
<b>At 65 years</b>							
1900-1902 <sup>1 2</sup> .....	11.9	11.5	12.2	11.5	12.2	10.4	11.4
1950 <sup>2</sup> .....	13.9	12.8	15.0	12.8	15.1	12.9	14.9
1960 <sup>2</sup> .....	14.3	12.8	15.8	12.9	15.9	12.7	15.1
1970 .....	15.2	13.1	17.0	13.1	17.1	12.5	15.7
1980 .....	16.4	14.1	18.3	14.2	18.4	13.0	16.8
1991 .....	17.4	15.3	19.1	15.4	19.2	13.4	17.2
<b>At 75 years</b>							
1980 .....	10.4	8.8	11.5	8.8	11.5	8.3	10.7
1991 .....	11.1	9.5	12.1	9.5	12.1	8.7	11.2

<sup>1</sup> Death registration area only. The death registration area increased from 10 States and the District of Columbia in 1900 to the coterminous United States in 1933.

<sup>2</sup> Includes deaths of nonresidents of the United States.

<sup>3</sup> Figure is for the Black and other races population.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 27.

than doubled for Blacks since 1900, from 33 years (for Blacks and “Other” races combined) to 69 years in 1991. For Whites, the increase was from 48 years to 76 years. In the past few decades, the most dramatic mortality reductions among the elderly have occurred among women and among the oldest old.

### Survival of the Young

#### *Eighty Percent of Newborns Would Survive to Age 65 Under the Mortality Conditions of 1991*

Even as late as 1900, most people did not survive to old age, and few needed to worry about financing many years of retirement. In 1900, about 1 in 5 White children and 1 in 3 children of Black and other races died before their fifth birthday. Now, depending on sex and race, only 1 or 2 of every 100 children die before age 5 years. Under the mortality conditions of 1900, 41 percent of newborns would survive to age 65 (figure 3-1) compared with 80 percent under the mortality conditions of 1991.<sup>3</sup>

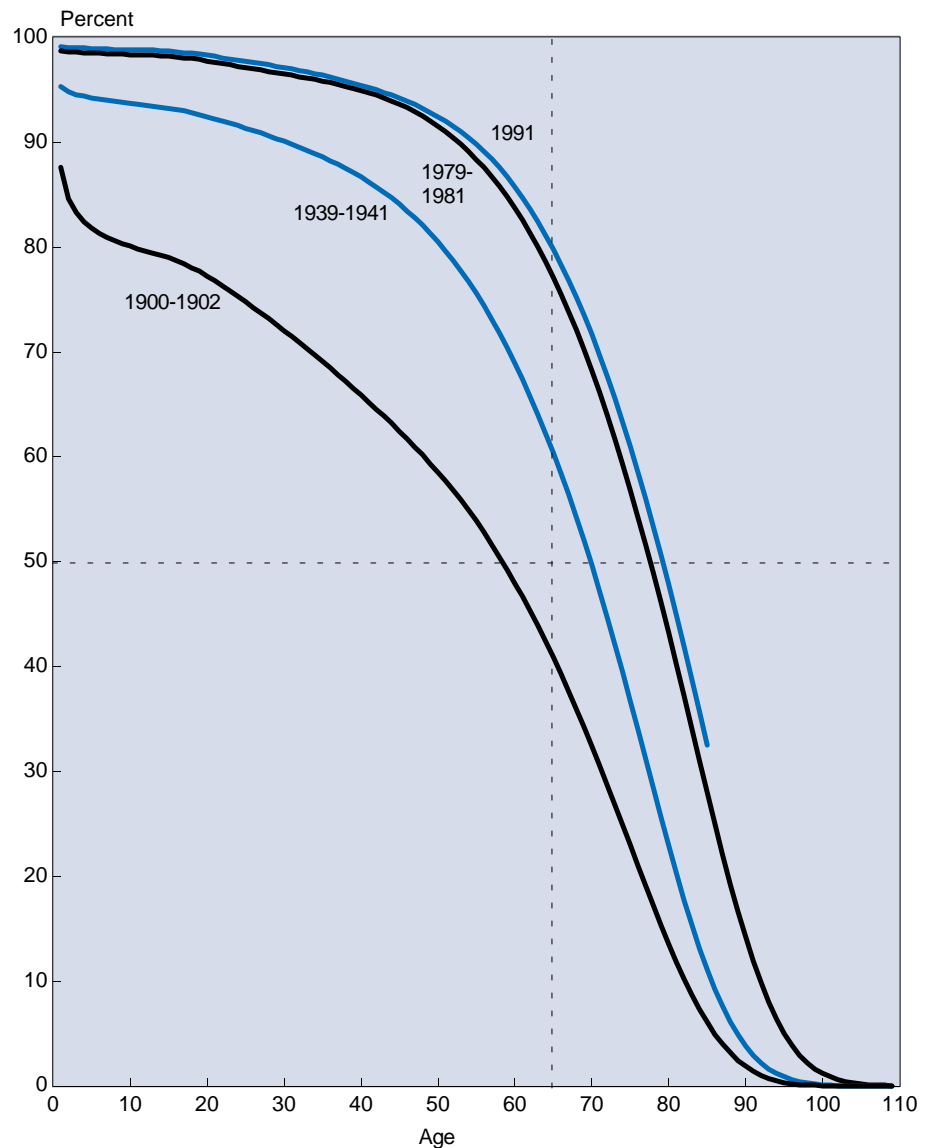
### Survival of the Elderly

#### *Improvements in Life Expectancy at Age 65 Have Been Greatest Among White Men in the 1980s*

The gains in remaining years of life at age 65 have been less dramatic than among the young. The average expectation of additional years of life at age 65 increased by 46 percent

Figure 3-1.

#### **Percent of Persons Surviving to Each Exact Age According to Life Tables: 1900-02 to 1991**



Source: Data for 1901-1902 from U.S. Bureau of the Census, *United States Life Tables 1890, 1901, 1910, and 1901-1910*, 1921, table 1; 1939-1941 data are from *United States Life Tables and Actuarial Tables 1939-1941*, 1946, table 1; 1979-1981 data are from National Center for Health Statistics: *United States Life Tables, U.S. Decennial Life Tables for 1979-1981*, Vol. 1, No. 1, DHHS Pub. No. (PHS) 85-1150-1, Public Health Service, 1985, table 1, U.S. Government Printing Office, Washington, DC; data for 1991 are from Public Health Service, National Center for Health Statistics, unpublished data from Interpolated Abridged Life Table, 1991.

<sup>3</sup> The long-term effect of acquired immunodeficiency syndrome (AIDS) on life expectancy is unclear but recent data suggest that average proportions of infants (both White and Black) surviving to age 65 have continued to increase.

Table 3-2.  
**Average Number of Years of Life Remaining at Selected  
Ages by Sex and Race: 1991**

Exact age	Male		Female	
	White	Black	White	Black
At birth .....	72.9	64.6	79.6	73.8
65 .....	15.4	13.4	19.2	17.2
70 .....	12.3	10.9	15.5	14.1
75 .....	9.5	8.7	12.1	11.2
80 .....	7.2	6.7	9.1	8.6
85 .....	5.3	5.1	6.5	6.3

Source: National Center for Health Statistics, unpublished tabulations from abridged 1991 life tables.

Table 3-3.  
**Life Expectancy at 85 Years by Sex and Race: 1900-1902 to 1991**

(Average number of additional years of life remaining)

Year	Male		Female	
	White	Black	White	Black
1900-1902 .....	3.8	4.0	4.1	5.1
1909-1911 .....	3.9	4.5	4.1	5.1
1919-1921 .....	4.1	4.5	4.2	5.2
1929-1931 .....	4.0	4.3	4.2	5.5
1939-1941 .....	4.0	5.1	4.3	6.4
1949-1951 .....	4.4	5.4	4.8	6.2
1959-1961 .....	4.3	5.1	4.7	5.4
1969-1971 <sup>1</sup> .....	4.6	6.0	5.5	7.1
1979-1981 <sup>1</sup> .....	5.1	5.7	6.3	7.2
1991 <sup>1</sup> .....	5.3	5.1	6.5	6.3

<sup>1</sup> Deaths of nonresidents of the United States were excluded beginning in 1970.

Source: National Center for Health Statistics, 1900-1971 from *Vital Statistics of the United States 1978*, Volume II-Section 5, Life Tables. 1979-1981 from *U.S. Decennial Life Tables for 1979-1981*, Volume I, No. 1, U.S. Life Tables. 1991 data from unpublished abridged life table tabulations, the National Center for Health Statistics.

between 1900-1902 and 1991 (from 11.9 years to 17.4 years). Over this long period, the gain among the elderly was 7.0 years for White women, 5.8 years for Black women, 3.9 years for White men, and 3.0 years for Black men (table 3-1).

In the decade of the 1980s, improvements in life expectancy at age 65 have centered primarily on White men

(table 3-1). They have registered continuous gains since 1980 when life expectancy at age 65 was 14.2 years and increased to 15.4 years by 1991 (that is, White men age 65 would be expected to live to age 80.4 under the mortality conditions of 1991). For Black men, the gain was less, from 13.0 years to 13.4 years. In fact, life expectancy at age 65 for Black men has declined from an earlier estimate

for 1989 (when Black men age 65 were estimated to live an additional 13.6 years, on average). Life expectancy at age 65 for White women was 0.8 years higher in 1991 than in 1980. For Black women, the 1991 level was only 0.4 years higher. Both White and Black women would have nearly two decades of life remaining at age 65 under the mortality experience of 1991 (19.2 years for White women; 17.2 years for Black women).

### Survival of the Oldest Old

#### *White Women Are the Most Likely to Live to Age 85*

White women are the most likely to live to age 85 years. Under the mortality conditions of 1991, among those who survive to age 85, White women have the highest level of life expectancy. At age 85, White women would live an additional 6.5 years compared with 6.3 years for Black women. White men at age 85 would survive 5.3 years compared with 5.1 years for Black men (table 3-2). Just as for life expectancy at birth, at age 85 years both White and Black women can still expect to live longer than men.

These estimates of life expectancy at the oldest old ages by race represent a departure from past relationships. That is, data since 1900 have shown a "Black-White crossover" in life expectancy at the oldest ages, with Black life expectancy at age 85 exceeding the corresponding level for Whites of both genders (table 3-3). Recent research by Elo and Preston<sup>4</sup> has argued that the observed Black-White crossover in mortality experience at older ages results from

<sup>4</sup> Irma T. Elo and Samuel H. Preston, "Estimating African-American Mortality from Inaccurate Data," *Demography*, Vol. 31, No. 3, August 1994.

errors in the data for Blacks at the oldest ages. Other research leans toward the conclusion that the crossover is real.<sup>5</sup>

In general, surviving to age 65 is much more common nowadays, although considerable variation still exists among various population subgroups. Under the mortality conditions of 1979-81, 80 percent of Whites and Hispanics would survive to age 65. By comparison, 66 percent of Blacks and 71 percent of American Indians would survive to that age.<sup>6</sup> Of those who live to age 65, one-fourth would survive to age 90 under the mortality conditions of 1979-81 (decennial life tables for 1989-91 are not yet available) compared with only one-eighth in 1949-51 (figure 3-2). The Census Bureau population projections' middle series mortality assumption implies that by the middle of the next century, over 40 percent of persons age 65 years can expect to live to at least age 90.

<sup>5</sup> Mary N. Haan, "Are Older Blacks Really Hardier? Differences in Mortality and Risk Factors in Older Blacks and Whites," *Ethnicity and Disease*, forthcoming.

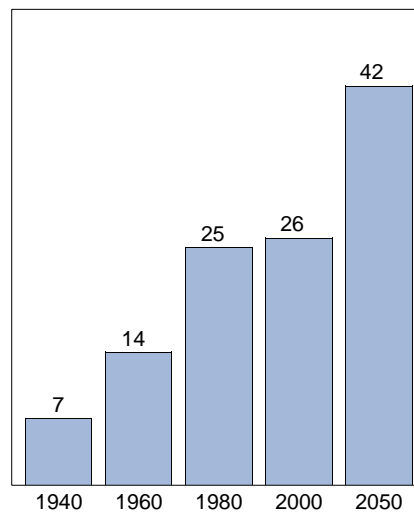
<sup>6</sup> National Center for Health Statistics, U.S. Decennial Life Tables for 1979-81, Vol. I, No. 1. Public Health Service. U.S. Government Printing Office, Washington, DC, August 1985. Unpublished life table values for Hispanics from Greg Spencer, Population Division, Bureau of the Census. Life table values for American Indians and Alaskan Natives from Aaron Handler, Indian Health Service, American Indian and Alaskan Native Life Expectancy, 1979-81, for 28 reservation States (which include 67 percent of American Indians) for 1979-81.

## World's Highest Life Expectancy

### *Hong Kong and Japan Have World's Highest Life Expectancy*

Among countries with at least one million population, life expectancy at birth in 1994 is projected to be highest in Hong Kong and Japan. Under the mortality conditions of 1990, life

Figure 3-2.  
**Percent of Persons Age 65 Expected to Survive to Age 90: 1940 to 2050**



Source: 1940 to 1980 from National Center for Health Statistics, decennial life tables; 2000 and 2050 from unpublished life tables consistent with *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.

expectancy at birth for Japanese women is 82.5 years. The United States ranks 23rd among the countries of the world in estimated levels of life expectancy at birth in 1994. Under 1990 mortality conditions, Japanese women at age 65 could expect to live an additional 20.6 years, implying that Japanese women who survive to age 65 would live to age 85.6, on average (table 3-4). By comparison, men age 65 years in the U.S. in 1990 could expect to live an additional 15.1 years (or to age 80.1), and women age 65 an additional 18.9 years (or to age 83.9).

## Number of Deaths and Death Rates

### *About 7 in 10 Deaths Occur to People Aged 65 or Older*

During 1991, nearly 2.2 million people died in the United States; of these, nearly 1.6 million were elderly: with 0.5 million aged 65 to 74, 0.6 million were aged 75 to 84, and 0.5 million aged 85 and older (table 3-5).<sup>7</sup> In the future, analysts expect the proportion of deaths at older ages to increase, especially after age 85. While 22 percent of all deaths occurred in 1991 at ages 85 and over, this percentage is expected to continue to increase for the next several decades. Under the Census Bureau's middle series

<sup>7</sup> National Center for Health Statistics, *Monthly Vital Statistics Report*, Vol. 42, No. 2(S), August 31, 1993, Hyattsville, MD: Public Health Service, table 2.

Table 3-4.  
**Life Expectancy at Birth and at 65 Years of Age by Sex: Selected Countries, 1985 and 1990**

(For meaning of abbreviations and symbols see introductory text)

Country <sup>1</sup>	Life expectancy at birth		Life expectancy at 65 years		Country <sup>1</sup>	Life expectancy at birth		Life expectancy at 65 years	
	1985 <sup>2</sup>	1990 <sup>3</sup>	1985 <sup>2</sup>	1990 <sup>3</sup>		1985 <sup>2</sup>	1990 <sup>3</sup>	1985 <sup>2</sup>	1990 <sup>3</sup>
<b>Male</b>					<b>Female</b>				
Japan.....	75.0	76.2	15.8	16.5	Japan.....	81.0	82.5	19.5	20.6
Sweden.....	73.8	74.8	14.7	15.5	France.....	80.1	81.8	19.4	20.7
Israel.....	73.6	74.6	15.1	15.6	Switzerland.....	80.4	81.0	19.3	19.7
Greece.....	73.5	74.6	15.3	15.8	Sweden.....	79.9	80.8	18.7	19.4
Canada.....	73.1	74.0	14.9	15.5	Canada.....	80.0	80.8	19.5	19.9
Switzerland.....	73.5	74.0	15.0	15.3	Spain.....	79.7	80.5	18.4	19.2
Netherlands.....	73.1	73.9	14.1	14.4	Italy.....	78.8	80.4	17.7	19.0
Italy.....	72.2	73.6	14.0	15.0	Netherlands.....	79.9	80.3	18.9	19.2
Norway.....	72.6	73.4	14.4	14.6	Norway.....	79.6	79.9	18.6	18.7
Spain.....	73.1	73.4	15.0	15.5	Australia.....	78.7	79.8	18.2	19.1
France.....	71.8	73.4	14.9	16.1	Greece.....	78.5	79.8	17.4	18.3
Australia.....	72.2	73.2	14.2	15.0	Austria.....	77.4	79.2	17.0	18.2
United Kingdom.....	71.3	73.0	13.2	14.1	Finland.....	79.0	79.0	17.7	17.9
Cuba.....	72.3	72.9	15.7	15.9	<b>United States.....</b>	<b>78.2</b>	<b>78.9</b>	<b>18.5</b>	<b>18.9</b>
Austria.....	70.4	72.6	13.6	14.7	United Kingdom.....	77.4	78.7	17.3	18.0
Costa Rica.....	72.0	72.5	14.2	14.4	Germany.....	(NA)	78.6	(NA)	17.7
Singapore.....	70.2	72.3	12.9	14.4	Belgium.....	77.8	78.2	17.5	17.8
Germany.....	(NA)	72.2	(NA)	14.0	New Zealand.....	76.9	78.1	17.3	18.1
Denmark.....	71.7	72.2	13.9	14.0	Israel.....	77.0	78.1	16.5	17.3
Belgium.....	70.8	72.0	13.3	14.1	Denmark.....	77.7	77.9	18.0	18.0
Ireland.....	70.8	72.0	12.8	13.2	Ireland.....	76.3	77.7	16.1	17.0
New Zealand.....	71.0	71.9	13.5	14.3	Singapore.....	75.6	77.5	15.9	17.2
<b>United States.....</b>	<b>71.1</b>	<b>71.8</b>	<b>14.5</b>	<b>15.1</b>	Costa Rica.....	74.5	77.4	17.3	17.2
Finland.....	70.5	71.0	13.4	13.8	Portugal.....	76.6	77.3	16.9	17.0
Portugal.....	69.5	70.1	13.6	13.8	Puerto Rico.....	77.2	77.2	17.3	17.5
Chile.....	67.4	69.4	12.9	14.0	Cuba.....	75.5	76.8	17.2	17.8
Puerto Rico.....	70.2	69.1	15.0	14.9	Chile.....	74.8	76.5	16.3	17.6
Bulgaria.....	68.3	68.2	12.6	12.8	Slovakia.....	(NA)	75.7	(NA)	16.1
Czech Republic.....	(NA)	67.6	(NA)	11.7	Lithuania.....	(NA)	75.7	(NA)	17.0
Slovakia.....	(NA)	66.7	(NA)	12.3	Poland.....	75.0	75.6	15.9	16.2
Romania.....	67.1	66.6	12.8	13.3	Czech Republic.....	(NA)	75.5	(NA)	15.3
Poland.....	66.8	66.5	12.5	12.5	Bulgaria.....	74.2	74.9	14.7	15.3
Lithuania.....	(NA)	66.0	(NA)	13.3	Estonia.....	(NA)	74.4	(NA)	15.8
Hungary.....	65.1	65.1	11.8	12.1	Latvia.....	(NA)	74.0	(NA)	15.8
Estonia.....	(NA)	64.1	(NA)	12.1	Hungary.....	73.2	73.8	15.1	15.4
Latvia.....	(NA)	63.5	(NA)	12.1	Russia.....	(NA)	73.4	(NA)	15.8
Russia.....	(NA)	62.8	(NA)	12.0	Romania.....	72.7	73.1	14.7	15.2

Note: Rankings are from highest to lowest life expectancy at birth in 1990 based on data for selected countries or geographic areas with at least 1 million population. This table is based on official mortality data from the country concerned, as submitted to the United Nations Demographic Yearbook, the World Health Statistics Annual, or as estimated/projected by the U.S. Bureau of the Census.

<sup>1</sup>Refers to countries, territories, or geographic areas.

<sup>2</sup>Data for Costa Rica and United Kingdom are for 1983. Data for Belgium, Finland, Ireland, Chile, Romania, and Poland are for 1984.

<sup>3</sup>Data for Belgium are for 1986. Data for Costa Rica and Australia are for 1987. Data for Puerto Rico are for 1989.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 26; and U.S. Bureau of the Census, International Data Base.

Table 3-5.  
**Deaths and Death Rates by Age, Sex, and Race: 1991**

(Rates per 100,000 population in specified group. For meaning of abbreviations and symbols, see introductory text)

Age	All races			White			Black		
	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female
<b>Number</b>									
All ages . . . . .	2,169,518	1,121,665	1,047,853	1,868,904	956,497	912,407	269,525	147,331	122,194
Under 1 year . . . . .	36,766	21,008	15,758	23,657	13,696	9,961	11,994	6,714	5,280
1-4 years . . . . .	7,214	4,045	3,169	5,028	2,818	2,210	1,930	1,083	847
5-9 years . . . . .	3,926	2,292	1,634	2,903	1,697	1,206	879	505	374
10-14 years . . . . .	4,553	2,980	1,573	3,418	2,219	1,199	990	667	323
15-19 years . . . . .	15,313	11,358	3,955	11,067	7,941	3,126	3,737	3,053	684
20-24 years . . . . .	21,139	16,191	4,948	14,921	11,392	3,529	5,566	4,312	1,254
25-29 years . . . . .	25,485	18,994	6,491	17,918	13,470	4,448	6,811	4,962	1,849
30-34 years . . . . .	34,143	24,715	9,428	24,427	18,039	6,388	8,882	6,110	2,772
35-39 years . . . . .	40,561	28,534	12,027	28,928	20,704	8,224	10,651	7,206	3,445
40-44 years . . . . .	47,561	32,018	15,543	35,029	23,848	11,181	11,408	7,495	3,913
45-49 years . . . . .	53,627	34,363	19,264	41,199	26,506	14,693	11,229	7,149	4,080
50-54 years . . . . .	67,049	41,665	25,384	52,454	32,815	19,639	13,135	7,996	5,139
55-59 years . . . . .	96,553	59,342	37,211	78,133	48,337	29,796	16,536	9,915	6,621
60-64 years . . . . .	151,525	92,094	59,431	127,160	78,173	48,987	21,912	12,535	9,377
65-69 years . . . . .	214,468	126,381	88,087	183,809	109,220	74,589	27,578	15,362	12,216
70-74 years . . . . .	264,168	149,475	114,693	232,010	132,362	99,648	28,860	15,246	13,614
75-79 years . . . . .	301,822	158,268	143,554	269,816	142,329	127,487	28,475	13,964	14,511
80-84 years . . . . .	305,668	140,682	164,986	276,797	127,340	149,457	25,707	11,453	14,254
85 years and over . . . . .	477,401	156,823	320,578	439,797	143,266	296,531	33,110	11,498	21,612
Not stated . . . . .	576	437	139	433	325	108	135	106	29
<b>Percent</b>									
All ages . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 1 year . . . . .	1.7	1.9	1.5	1.3	1.4	1.1	4.5	4.6	4.3
1-4 years . . . . .	0.3	0.4	0.3	0.3	0.3	0.2	0.7	0.7	0.7
5-9 years . . . . .	0.2	0.2	0.2	0.2	0.2	0.1	0.3	0.3	0.3
10-14 years . . . . .	0.2	0.3	0.2	0.2	0.2	0.1	0.4	0.5	0.3
15-19 years . . . . .	0.7	1.0	0.4	0.6	0.8	0.3	1.4	2.1	0.6
20-24 years . . . . .	1.0	1.4	0.5	0.8	1.2	0.4	2.1	2.9	1.0
25-29 years . . . . .	1.2	1.7	0.6	1.0	1.4	0.5	2.5	3.4	1.5
30-34 years . . . . .	1.6	2.2	0.9	1.3	1.9	0.7	3.3	4.1	2.3
35-39 years . . . . .	1.9	2.5	1.1	1.5	2.2	0.9	4.0	4.9	2.8
40-44 years . . . . .	2.2	2.9	1.5	1.9	2.5	1.2	4.2	5.1	3.2
45-49 years . . . . .	2.5	3.1	1.8	2.2	2.8	1.6	4.2	4.9	3.3
50-54 years . . . . .	3.1	3.7	2.4	2.8	3.4	2.2	4.9	5.4	4.2
55-59 years . . . . .	4.5	5.3	3.6	4.2	5.1	3.3	6.1	6.7	5.4
60-64 years . . . . .	7.0	8.2	5.7	6.8	8.2	5.4	8.1	8.5	7.7
65-69 years . . . . .	9.9	11.3	8.4	9.8	11.4	8.2	10.2	10.4	10.0
70-74 years . . . . .	12.2	13.3	10.9	12.4	13.8	10.9	10.7	10.3	11.1
75-79 years . . . . .	13.9	14.1	13.7	14.4	14.9	14.0	10.6	9.5	11.9
80-84 years . . . . .	14.1	12.5	15.7	14.8	13.3	16.4	9.5	7.8	11.7
85 years and over . . . . .	22.0	14.0	30.6	23.5	15.0	32.5	12.3	7.8	17.7
Not stated . . . . .	-	-	-	-	-	-	0.1	0.1	-

See footnotes at end of table.

Table 3-5.  
**Deaths and Death Rates by Age, Sex, and Race: 1991—Continued**

(Rates per 100,000 population in specified group. For meaning of abbreviations and symbols, see introductory text)

Age	All races			White			Black		
	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female
<b>Death Rates</b>									
All ages <sup>1</sup> .....	860.3	912.1	811.0	886.2	926.2	847.7	864.9	998.7	744.5
Under 1 year <sup>2</sup> .....	916.6	1,023.8	804.4	762.6	860.8	659.2	1,771.6	1,957.4	1,580.8
1-4 years .....	47.4	52.0	42.7	41.7	45.5	37.6	79.7	88.4	70.8
5-9 years .....	21.5	24.5	18.4	19.8	22.6	16.9	32.0	36.3	27.6
10-14 years .....	25.8	32.9	18.2	24.2	30.6	17.5	36.4	48.5	24.0
15-19 years .....	89.0	128.6	47.2	80.5	112.2	46.9	141.2	228.0	52.3
20-24 years .....	110.1	165.6	52.5	95.5	142.3	46.3	208.4	329.4	92.1
25-29 years .....	123.0	182.8	62.9	105.2	156.3	52.9	247.4	378.5	128.2
30-34 years .....	154.1	224.0	84.7	132.6	194.6	69.8	321.5	473.3	188.3
35-39 years .....	197.7	280.5	116.3	168.5	240.5	96.1	432.4	629.9	261.4
40-44 years .....	53.6	345.8	163.7	219.9	300.1	140.1	555.1	789.8	353.8
45-49 years .....	380.5	497.5	268.0	340.6	442.9	240.4	773.9	1,081.5	516.5
50-54 years .....	575.8	736.7	423.8	523.9	668.6	384.7	1,084.6	1,469.9	771.6
55-59 years .....	926.3	1,189.9	684.5	864.6	1,106.9	638.2	1,574.9	2,136.9	1,129.9
60-64 years .....	1,431.9	1,862.4	1,054.3	1,365.5	1,778.3	996.5	2,238.2	2,970.4	1,683.5
65-69 years .....	2,136.8	2,814.1	1,588.3	2,059.3	2,717.6	1,520.4	3,159.0	4,185.8	2,414.2
70-74 years .....	3,205.1	4,233.2	2,434.1	3,130.2	4,145.4	2,361.9	4,352.0	5,775.0	3,412.0
75-79 years .....	4,806.8	6,376.6	3,780.7	4,751.1	6,320.1	3,720.1	5,823.1	7,714.9	4,711.4
80-84 years .....	7,575.4	10,005.8	6,275.6	7,527.8	9,971.8	6,227.4	8,655.6	11,339.6	7,272.4
85 years and over .....	15,107.6	17,800.6	14,066.6	15,239.0	18,020.9	14,188.1	14,271.6	16,663.8	13,258.9

<sup>1</sup>Figures for age not stated are included in "All ages" but are not distributed among age groups.

<sup>2</sup>Death rates under 1 year (based on population estimates) differ from infant mortality rates (based on live births).

Source: National Center for Health Statistics, *Monthly Vital Statistics Report*, Vol. 42, No. 2(S), August 31, 1993.

projections, the total number of deaths is expected to increase annually, reaching 3 million in 2024.<sup>8</sup>

The crude death rate for 1991 was 8.6 deaths per 1,000 population of all ages (or, equivalently expressed as 860.3 per 100,000 population).<sup>9</sup> The age-adjusted death rate<sup>10</sup> was 513.7 deaths per 100,000 population. From 1960 to 1991, death rates for the young old (persons aged 65 to 74) decreased by 31 percent (from 3,822 to 2,619 per 100,000 population). A smaller percent decrease of 24 percent occurred during this period for persons 85 years and over (from 19,858 in 1960 to 15,108 per 100,000 population in 1991).

#### *Death Rates Are Higher for Men Than for Women*

Men generally have higher death rates than women at every age. In

<sup>8</sup> Jennifer Cheeseman Day, U.S. Bureau of the Census, *Projections of the Population of the United States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2050*, Current Population Reports, P25-1104, Washington, DC, 1993, table 1.

<sup>9</sup> Throughout the remainder of this chapter, all death rates are expressed as per 100,000 resident population.

<sup>10</sup> Age-adjusted death rates control for changes and variations in the age composition of the population. They are better indicators than crude death rates for showing changes in mortality risk over time and for showing differences among race-sex groups.

fact, age-specific male death rates in 1991 ranged from 22 to 215 percent higher than corresponding death rates for females. Since 1960, death rates for persons aged 65 to 74 have decreased the least among Black men. Among White men aged 65 to 74, there were 4,848 deaths per 100,000 population in 1960 compared with 3,350 in 1991 (a 31-percent reduction). For Black men of that age, the death rates were 5,799 in 1960 and 4,851 in 1991 (a 16-percent reduction). Since 1960, death rates decreased about 30 percent among White and Black women aged 65 to 74 (rates per 100,000: White women, 2,779 in 1960 and 1,909 in 1991; Black women, 4,064 and 2,854 respectively).<sup>11</sup>

Only among Black men do the majority of deaths occur before age 65 (table 3-5). According to data for 1991, 46 percent of Black men died at age 65 or older compared with 68 percent of White men. For Black women, 62 percent died at age 65 or older compared with 82 percent of White women. In 1991, 32 percent of deaths to White women occurred at

<sup>11</sup> National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD: Public Health Service, 1994, table 41, (data for 1960 include deaths of nonresidents of the United States).

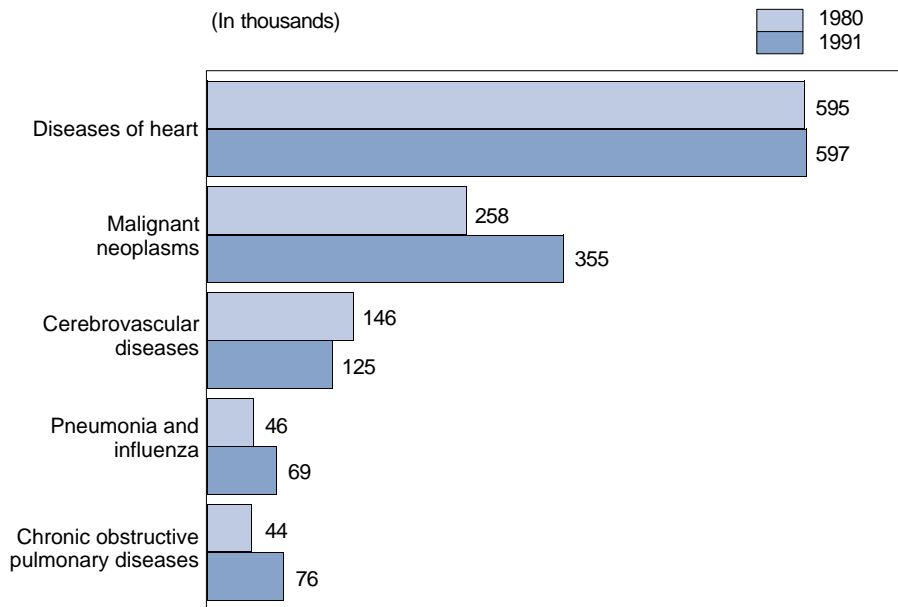
age 85 or older compared with only 8 percent of Black men, 15 percent of White men, and 18 percent of Black women.

Among people aged 85 years and over, reported death rates are lowest for Black women and highest for White men.<sup>12</sup> Comparing 1960 to 1991, death rates per 100,000 population 85 years and over were reduced for Whites, especially for White women. Black death rates at age 85 years in 1991 are reportedly greater in 1991 than in 1960. By race and gender, the 1960 to 1991 changes in death rates at age 85 were as follows: White men, from 21,750 to 18,021 (a 17-percent decrease); Black men, from 14,845 to 16,664 (an increase of 12 percent); for White women, from 19,478 to 14,188 (a 27-percent decrease); for Black women, from 13,053 to 13,259 (an increase of 2 percent).

<sup>12</sup> *Ibid.*, table 41. Death rates by race at the oldest ages may be subject to data quality problems. In particular, greater overstatement of age in censuses compared to reported age on death certificates may be factors that contribute to lower observed death rates at the oldest ages for Blacks than for Whites. As a result, the lower mortality of Blacks than Whites at the oldest ages may be due to data deficiencies. See Elo and Preston, 1994, *op. cit.*



Figure 3-3.  
**Top Five Causes of Death for the  
 Elderly: 1980 and 1991**



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 31.

## Causes of Death

### *Heart Disease Is the Leading Cause of Death Among the Elderly*

In 1980, three of four elderly deaths were from heart disease, cancer, or stroke. These three major causes of death still were responsible for 7 of

every 10 elderly deaths in 1991. Chronic obstructive pulmonary diseases and influenza and pneumonia are also important causes of death among the elderly.<sup>13</sup>

<sup>13</sup> Ibid., table 31.

Heart disease is the leading cause of death within the elderly population (figure 3-3). The total number of deaths due to heart disease in 1991 was about the same as in 1980, at just under 600,000. Cancers, strokes, pneumonia and influenza, and chronic obstructive pulmonary diseases remained the other major causes of death of the elderly population.

Among those aged 65 to 74, heart diseases and cancers were equally prevalent as causes of death; each comprised about one-third of all deaths in that age group in 1991. As age advances, heart disease causes an increasingly larger share of deaths. Heart diseases were the cause of death in 1991 for 44 percent of those 85 years and older.<sup>14</sup>

Since the mid-1960's, there has been a consistent decline in deaths attributable to coronary heart disease (CHD). Death rates from CHD are highest among men but are declining more rapidly among White men than among other race-sex groups.

<sup>14</sup> National Center for Health Statistics, *Monthly Vital Statistics Report*, Vol. 42, No. 2(S), August 31, 1993, Hyattsville, MD: Public Health Service, table 7.

Sempos et al.<sup>15</sup> showed that from 1968 to 1975, the annual rate of decline in deaths due to CHD was about the same for White men, Black men, and Black women, but somewhat lower for White women. After 1976, the decline continued for the four groups but the rapid rate of decline observed in the 1968-to-1975 period continued only for White men.

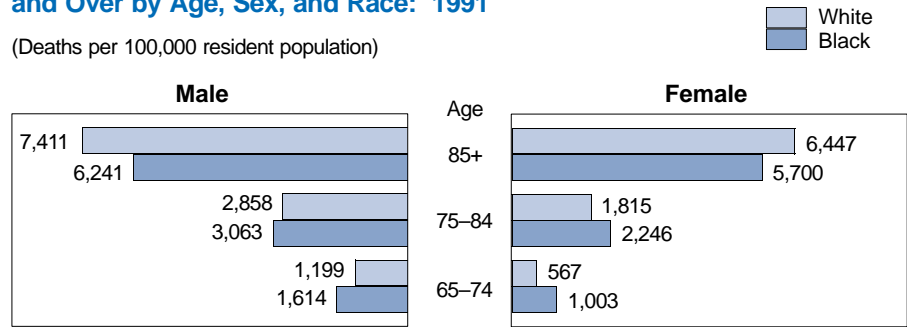
In 1991, among the young old and the aged (65 to 74 years and 75 to 84 years), Black men, followed by White men, had the highest rates of death from both heart disease (figure 3-4) and cancer (figure 3-5). For the 85-and-over group, death rates from heart disease were lower for Blacks than for Whites. Black death rates due to cancers were higher than the corresponding White death rates, even among the oldest old. The higher rate for Blacks among the oldest old is a reversal of the 1960 relationship (table 3-6). In 1991, for cerebrovascular diseases, Blacks had higher death rates than Whites until the oldest ages (figure 3-6).

Among persons aged 65 to 84 years, reported heart disease death rates for 1989-91 are lowest for Asian and Pacific Islanders, while among the population ages 85 years and over, the lowest rates are for American Indians and Alaskan Natives. These findings are in part attributable to inconsistencies in race identification between the underlying source populations (Census Bureau) and death certificate statistics (National Center for Health Statistics) used to calculate

<sup>15</sup> C. Sempos, R. Cooper, M.G. Kovar, and M. McMillen, "Divergence of the Recent Trends in Coronary Mortality for the Four Major Race-Sex Groups in the United States," *American Journal of Public Health*, Vol. 78, No. 11, 1988, pp. 1422-1427.

Figure 3-4. **Death Rates for Diseases of Heart for Persons 65 Years and Over by Age, Sex, and Race: 1991**

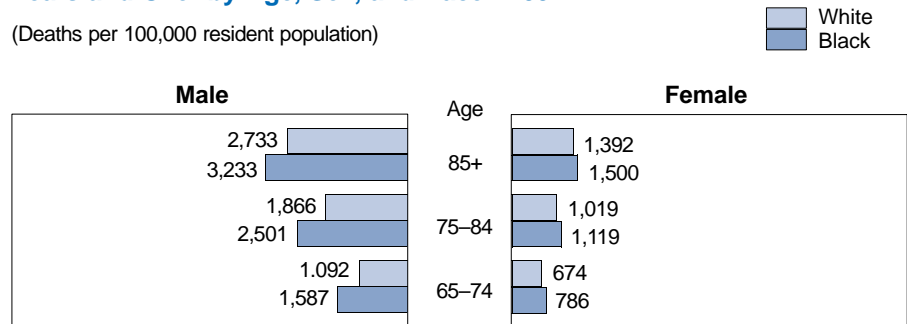
(Deaths per 100,000 resident population)



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 42.

Figure 3-5. **Death Rates for Malignant Neoplasms for Persons 65 Years and Over by Age, Sex, and Race: 1991**

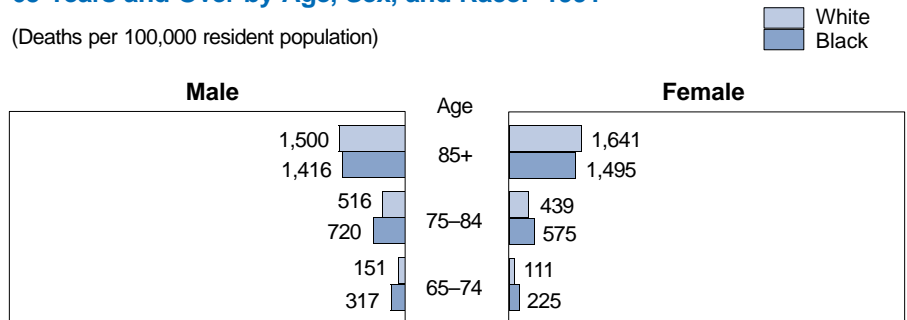
(Deaths per 100,000 resident population)



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 44.

Figure 3-6. **Death Rates for Cerebrovascular Diseases for Persons 65 Years and Over by Age, Sex, and Race: 1991**

(Deaths per 100,000 resident population)



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 43.

Table 3-6.  
**Death Rates for Diseases of the Heart and Malignant Neoplasms  
 by Age, Race, and Sex: 1960 and 1991**

(Deaths per 100,000 resident population. Data are based on the National Vital Statistics System)

Cause of death, age, race, and sex	Deaths		Percent change, 1960 to 1991
	1960 <sup>1</sup>	1991	
<b>Diseases of the Heart</b>			
65 to 74 years			
White male .....	2,297.9	1,198.6	-47.8
Black male .....	2,281.4	1,614.3	-29.2
White female .....	1,229.8	567.4	-53.9
Black female .....	1,680.5	1,003.4	-40.3
75 to 84 years			
White male .....	4,839.9	2,858.2	-40.9
Black male .....	3,533.6	3,063.1	-13.3
White female .....	3,629.7	1,814.7	-50.0
Black female .....	2,926.9	2,246.0	-23.3
85 years and over			
White male .....	10,135.8	7,411.2	-26.9
Black male .....	6,037.9	6,240.6	3.4
White female .....	9,280.8	6,447.3	-30.5
Black female .....	5,650.0	5,700.0	0.9
<b>Malignant Neoplasms</b>			
65 to 74 years			
White male .....	887.3	1,091.5	23.0
Black male .....	938.5	1,587.2	69.1
White female .....	562.1	673.8	19.9
Black female .....	541.6	786.3	45.2
75 to 84 years			
White male .....	1,413.7	1,866.4	32.0
Black male .....	1,053.3	2,500.7	137.4
White female .....	939.3	1,018.7	8.5
Black female .....	696.3	1,118.5	60.6
85 years and over			
White male .....	1,791.4	2,733.0	52.6
Black male .....	1,155.2	3,233.3	179.9
White female .....	1,304.9	1,391.7	6.7
Black female .....	728.9	1,500.0	105.8

<sup>1</sup> Includes deaths of nonresidents of the United States.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, tables 42 and 44.

the rates.<sup>16</sup> For Hispanic elderly, death rates for heart disease during 1989-91 were about 30 percent below that for White elderly.

Even though heart disease is the major killer of the elderly, there have been meaningful decreases in such death rates since 1960. The declines were largest for those aged 65 to 74 years and for Whites in all elderly age groups. Among the oldest old, Black men and Black women experienced a slight increase in death rates from heart disease (table 3-6).

Death rates from cancer have increased among the elderly since 1960. The increases are especially noticeable among Black men and, to a lesser extent, Black women. White women have had lower rates of increase than White men and Blacks, and especially lower rates of increase after age 75 (table 3-6).

Among persons aged 65 to 74 years, by race and Hispanic origin, cancer death rates in 1989-91 were lowest for Asian/Pacific Islanders (482 per 100,000). American Indian/Alaskan Natives had the lowest cancer death rates, by race and Hispanic origin (805 and 1,082 per 100,000, respectively), for persons aged 75 to 84

<sup>16</sup> National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD: Public Health Service, 1994, table 33. "Consistency of race and Hispanic origin identification between the death certificate (source of data for the numerator of death rates) and data from the Census Bureau (source of data for the denominator) is high for individual White, Black, and Hispanic persons; however, a person identified as American Indian or Asian in data from the Census Bureau is sometimes misreported as White on the death certificate, causing death rates to be underestimated by 22-30 percent for American Indians and by about 12 percent for Asians." (P.D. Sorlie, E. Rogot, and N.J. Johnson, "Validity of Demographic Characteristics on the Death Certificate," *Epidemiology*, Vol. 3, No. 2, 1992.)

years and for those aged 85 years and over.<sup>17</sup> As with the heart disease death rates discussed previously, these findings are influenced by race identification inconsistencies between the underlying source population and death data used to calculate the rates.

*Elderly White Men More Likely to Commit Suicide Than to Die in a Motor Vehicle Accident*

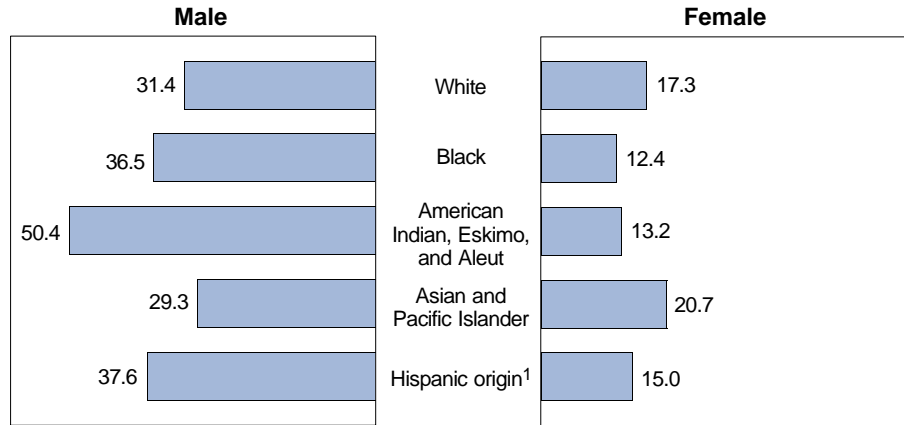
White, Black, and Hispanic origin men aged 65 years and over are 2 to 3 times as likely to die in a motor vehicle accident as the corresponding race/Hispanic origin women (figure 3-7). The pattern of higher motor vehicle accident death rates for males compared to females also is present for age groups under age 65 years. The male-female difference in death rates from motor vehicle accidents among the elderly is least for Asian and Pacific Islanders while the widest differential is observed for American Indian and Alaskan Natives.

Males ages 65 years and over are also much more likely to commit suicide than their female counterparts (figure 3-8). Elderly Black males and elderly Hispanic males have suicide rates 8 to 10 times as great as their female counterparts, respectively. Elderly White males have by far the highest suicide rates among the elderly population. Elderly White males are the only race/ethnic/gender group more likely to commit suicide than to die in a motor vehicle accident. The percent widowed ages 65 to 74 and the percent of unemployed males 65 and over have been shown to significantly contribute to the variation in the

<sup>17</sup> Ibid., table 35.

Figure 3-7.  
**Death Rates for Motor Vehicle Accidents Among the Elderly by Race and Sex: 1989-91**

(Deaths per 100,000 resident population)

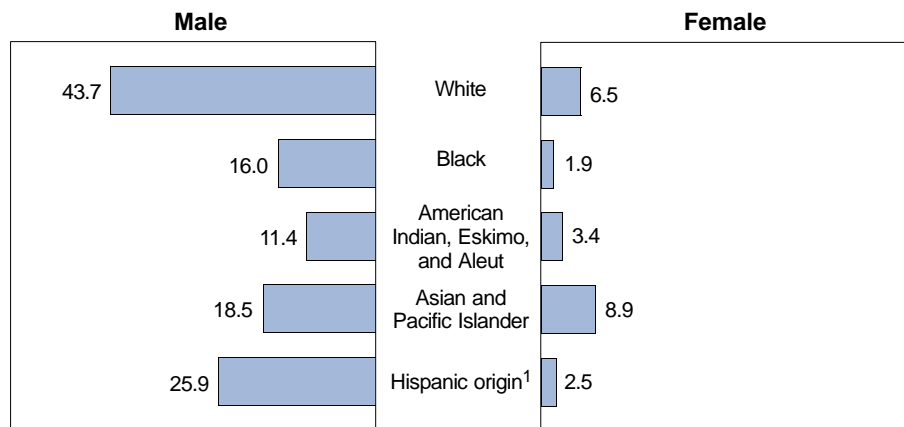


<sup>1</sup> Hispanic origin may be of any race.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 36.

Figure 3-8.  
**Death Rates for Suicide Among the Elderly by Race and Sex: 1989-91**

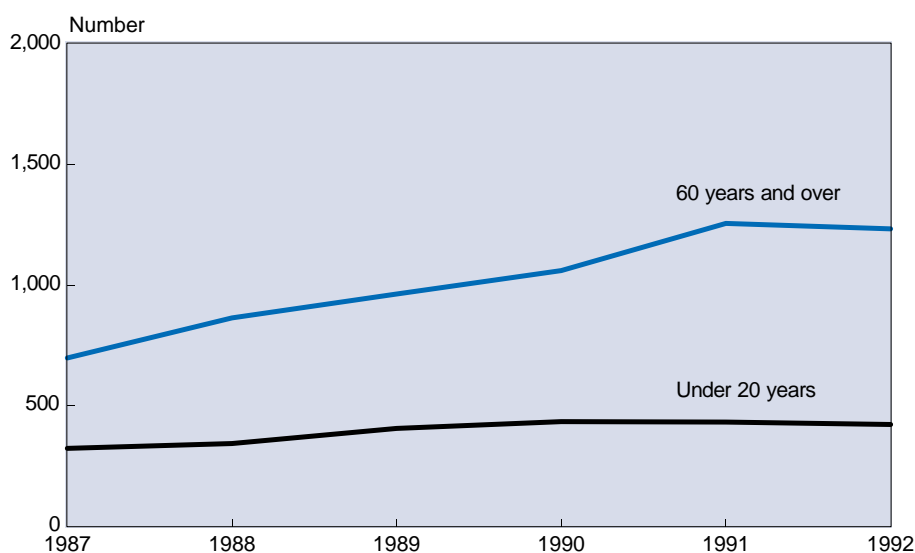
(Deaths per 100,000 resident population)



<sup>1</sup> Hispanic origin may be of any race.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 37.

Figure 3-9.  
**AIDS Deaths Under 20 Years and 60 Years  
 and Over: 1987 to 1992**



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 62.

White male suicide rate among the young old (65 to 74 years).<sup>18</sup> Other research<sup>19</sup> suggests that lower suicide rates for older women may result from older women possibly having more flexible and diverse coping strategies than older men and concludes that relationships, rather than work, are one important key to prevention of suicide in older men.

<sup>18</sup> Patricia L. McCall and Kenneth C. Land, "Trends in White Male Adolescent, Young-Adult, and Elderly Suicide: Are There Common Underlying Structural Factors?" *Social Science Research*, Vol. 23, 1994, pp. 57-81.

<sup>19</sup> Silvia Sara Canetto, "Gender and Suicide in the Elderly," *Suicide and Life-Threatening Behavior*, Vol. 22(1), 1992, pp. 80-97.

### *AIDS Kills More Elderly Than Children Each Year*

In recent years, increased attention has been given to children dying of Acquired Immune Deficiency Syndrome (AIDS). Yet, in 1992, nearly three times as many persons aged 60 years and over died of AIDS as did persons under age 20 (over 1,200 compared to more than 400, figure 3-9). Between 1987 and 1992, the number of children who died of AIDS remained relatively stable. In contrast, the number of persons aged 60 years and over who died from AIDS nearly doubled during the five-year period, 1987 to 1992.

The death rate (per 100,000 resident population) attributed to human immuno-deficiency virus (HIV) infection for infants under age 1 year was the same (2.3) in 1991 as in 1987, while the rate for those aged 65 to 74 rose from 1.3 in 1987 to 2.4 in 1991. The death rates in 1991 for persons aged 1 to 4, 5 to 14, 75 to 84, and 85 and over were 1.0, 0.3, 0.9, and 0.3, respectively. By far the highest death rates from HIV infection remain in the ages from 25 to 54 years.<sup>20</sup>

### Implications

Increasing levels of life expectancy at birth and the shift to a larger proportion of all deaths occurring at the oldest ages have crucial implications for financing a long life even if medical science and changes in personal health practices somehow manage to make old age healthier.

As life expectancy continues to increase, issues arise about the quality of life of older people. The number of years of health in relation to the number of years of chronic illness are important (active life expectancy is discussed below). The financial soundness of retirement plans could be critical to an ever-larger proportion of the population.<sup>21</sup> We may see more long-term chronic illness, disability, and dependency. At the same time, recent research findings of Manton, Stallard, and Corder indicate that chronic disability rates among the

<sup>20</sup> National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD: Public Health Service, 1994, table 48.

<sup>21</sup> Metropolitan Life Insurance, "New Longevity Record in the United States," *Statistical Bulletin*, Vol. 69, No. 3, 1988, p. 15.

elderly have declined and the prevalence of chronic disease conditions has dropped.<sup>22</sup> More people may live long enough to suffer from the cognitive diseases of senile dementia and Alzheimer's disease. Larger numbers of informal caregivers are likely to be elderly, with women in their late sixties increasingly facing the stressful caregiving demands of a surviving parent or parent-in-law aged 85 and over.<sup>23</sup>

### Health and Disability Status

Many assume health among the elderly has improved because more are living longer. Others hold a contradictory image of the elderly as dependent and frail. Neither view is totally accurate. In one study examining frailty by analyzing deaths due to hunger and exposure among persons 60 years and over, hunger decedents were disproportionately older, White and female (supporting the "frail" stereotype), while the analysis of exposure deaths suggested that younger, male, and minority elderly were at greater risk.<sup>24</sup>

Poor health is not as prevalent as many assume, especially among the young old. About three-fourths (74.3

percent in 1992) of noninstitutionalized persons aged 65 to 74 consider their health to be good, very good, or excellent compared with others their age as do about two-thirds (66.8 percent) of noninstitutionalized persons 75 years and over. Over the past two decades, the percent of the elderly population identifying their health as good, very good, or excellent has remained fairly consistent (69.8 percent in 1975 compared to 71.3 percent in 1992).<sup>25</sup> In a study of "healthy agers," (i.e., persons free of physical performance limitations, selected chronic conditions, limitations of daily activities, and who reported their health as very good to excellent in 1984), Rogers<sup>26</sup> found that perceived health was important. Even among persons without the chronic conditions or disabilities in the research model, people who considered themselves in poor health were more likely to die, and those who considered themselves in excellent health were more likely to live. Overall, Rogers estimated that life expectancy at age 55 for healthy agers was 32.5, implying a total life expectancy of 87.5 (83.2 years for males and 92.8 years for females).

Mortality is a limited measure of the health of a population. While more people live to the oldest ages, they may live their increased years with multiple illnesses and disabilities. As described above, heart disease, cancer, and stroke cause many deaths.

These diseases also contribute to chronic health problems and functional dependency. For example, doctors now save the lives of many who would have died from heart attacks in past years. The survivors often face the remainder of their years with chronic, limiting illness or conditions. Other elderly, especially women, have chronic diseases such as arthritis, diabetes, osteoporosis, senile dementia, and so forth. Among those 85 years and over in 1990, nearly 1 in 4 (24.5 percent) lived in a nursing home and many had serious health problems for which they required assistance.

Crimmins, Hayward, and Saito<sup>27</sup> have shown that the length of dependent life and the prevalence of disability are affected by changes in mortality and morbidity rates. Simulations based on mortality and morbidity change in the late 1980's indicate that mortality improvements increase the years and the proportion of dependent life, while morbidity improvements act in the opposite direction, reducing both the years and proportion of dependent life. Changing both mortality and morbidity together holds the relative length of dependent life essentially unchanged. Similarly, mortality improvement alone would increase the proportion of functionally dependent individuals, while morbidity improvement would lower this proportion. Their findings indicate that a longer expected life can be accompanied by worsening health.

<sup>22</sup> National Institute on Aging, "Signs of Improving Health Among Older Americans Could Yield Cost Savings," by Carol J. De Vita, Population Reference Bureau, *Aging Today: Demographic News for Decisionmakers*, No. 3, 1995.

<sup>23</sup> Kenneth G. Manton and Beth J. Sol-do, "Disability and Mortality Among the Oldest Old: Implications for Current and Future Health and Long-term-Care Service Needs," Chapter 10 in *The Oldest Old*, Richard M. Suzman, David P. Willis, and Kenneth G. Manton (eds.), 1992, Oxford University Press.

<sup>24</sup> Susan M. Macey and Dona F. Schneider, "Frailty and Mortality Among the Elderly," *The Journal of Applied Gerontology*, Vol. 14, No. 1, 1995, pp. 22-32.

<sup>25</sup> National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD: Public Health Service, 1994, table 71; and *Health, United States, 1982*, Hyattsville, MD: Public Health Service, 1982, table 27.

<sup>26</sup> Richard C. Rogers, "Sociodemographic Characteristics of Long-Lived and Healthy Individuals," *Population and Development Review*, 21(1), 1995, pp. 33-58.

<sup>27</sup> Eileen M. Crimmins, Mark D. Hayward, and Yasuhiko Saito, "Changing Mortality and Morbidity Rates and the Health Status and Life Expectancy of the Older Population," *Demography*, Vol. 31, No. 1, 1994, pp. 159-175.

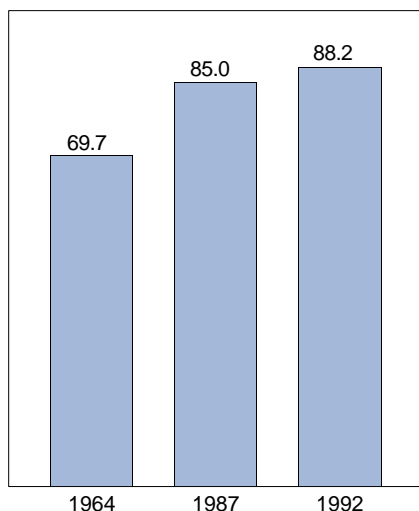
## Habits

### *Nearly 9 of 10 Elderly Visited a Physician in the Past Year*

The percentage of persons aged 65 years and over visiting a physician in the past year has increased considerably in the past several decades (figure 3-10). This may in part reflect the need for care among those at advanced ages combined with the increased average age of persons aged 65 years and over. The observed

Figure 3-10.

### **Percent of Elderly Visiting a Physician in the Last Year: 1964, 1987, and 1992**



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 88.

Table 3-7.

### **Percent of Persons 65 Years and Over Who Smoked Cigarettes at Time of Survey by Sex and Race: 1965 to 1992**

(Data are based on household interviews of a sample of the civilian noninstitutionalized population)

Year	Male			Female		
	All races	White	Black	All races	White	Black
1992 <sup>1</sup> . . . . .	16.1	14.9	28.3	12.4	12.6	11.1
1990 . . . . .	14.6	13.7	21.5	11.5	11.5	11.1
1985 . . . . .	19.6	18.9	27.7	13.5	13.3	14.5
1979 . . . . .	20.9	20.5	26.2	13.2	13.8	8.5
1974 . . . . .	24.8	24.3	29.7	12.0	12.3	8.9
1965 . . . . .	28.5	27.7	36.4	9.6	9.8	7.1

<sup>1</sup> Data for 1992 are not strictly comparable with data for earlier years. Beginning in 1992 the definition of current smoker was modified to specifically include persons who smoked only "some days." Prior to 1992, a current smoker was defined by the questions "Have you ever smoked 100 cigarettes in your lifetime?" and "Do you smoke now?" (traditional definition). In 1992, data were collected for half the respondents using the traditional smoking questions, and for the other half of respondents using a revised smoking question ("Do you smoke everyday, some days, or not at all?"). An unpublished analysis of the 1992 traditional smoking measure revealed that the crude percent of current smokers age 18 and over remained the same as 1991. The figures shown for 1992 in this table combine data collected using the traditional and the revised questions. Future estimates of smoking prevalence will be based on the revised definition which is considered a more complete estimate of smoking prevalence.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 72.

increase also may reflect an increase in regular preventive care.

### *Elderly Black Men Twice as Likely to Smoke as White Men*

Smoking has been associated with all three major causes of death (diseases of heart, malignant neoplasm, and cerebrovascular diseases). Men are more likely to smoke and to smoke more heavily than women. Men, however, are relatively more likely to have quit smoking than women. The prevalence of

smoking is lowest in the oldest age groups. In 1992, 16 percent of men aged 65 years and over smoked cigarettes compared with only 12 percent of women. Compared to 1965, the likelihood of smoking in their elder years has decreased among elderly men but increased among elderly women (table 3-7). Elderly Black men are about twice as likely as elderly White men to be a current smoker. Both Black and White women ages 65 years and over have similar proportions of current smokers.

*Over Half of Elderly Men Are Current Alcohol Drinkers; Also About One-Third of Elderly Women*

Alcohol consumption can have both beneficial and deleterious effects on longevity. The lower mortality risk of light to moderate drinkers results in a J-shaped alcohol-mortality curve. While heavy drinkers are at higher mortality risk due to such conditions as liver cirrhosis, certain cancers, and hypertension, among others, the lower mortality risk of lighter drinkers is almost entirely due to less coronary heart disease.<sup>28</sup> Models based on data from the National Health and Nutrition Examination Survey (NHANES) and the NHANES I Follow-up indicate that White men who were moderate drinkers had a 3-4 percent longer life span than non-drinkers or light drinkers.<sup>29</sup>

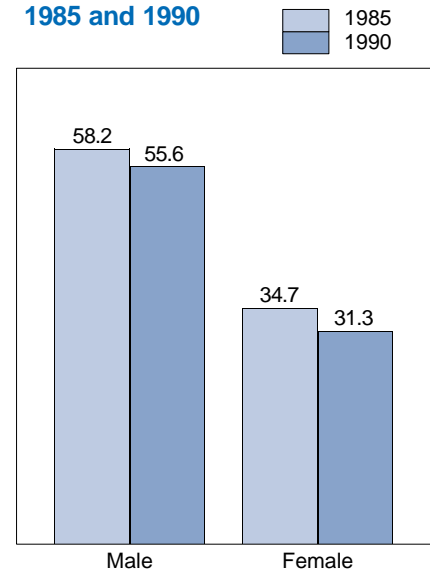
<sup>28</sup> Arthur L. Klatsky and Gary D. Friedman, "Annotation: Alcohol and Longevity," *American Journal of Public Health*, Vol. 85, No. 1, 1995, pp. 16-17.

<sup>29</sup> Douglas Coate, "Moderate Drinking and Coronary Heart Disease Mortality: Evidence from NHANES I and the NHANES I Follow-up," *American Journal of Public Health*, Vol. 83, No. 6, 1993, pp. 888-890.

Among adults, the percent who currently drink alcohol generally declines with age. Still, among persons ages 65 years and over in 1990, the majority of men consumed 12 or more drinks in a single year and at least one drink in the past year (i.e., were current drinkers), and about one-third of elderly females were current alcohol drinkers (figure 3-11). The proportion of current alcohol drinkers who are heavy drinkers (consumed 14 or more drinks per week) remains fairly stable for men, by age, at about 14 percent. Although the proportion of heavy drinkers among current drinkers for women is low across age groups, elderly women who are current drinkers are twice as likely to be heavy drinkers (6 percent) as are women aged 18 to 24 years (3 percent).<sup>30</sup>

<sup>30</sup> National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD: Public Health Service, 1994, table 77.

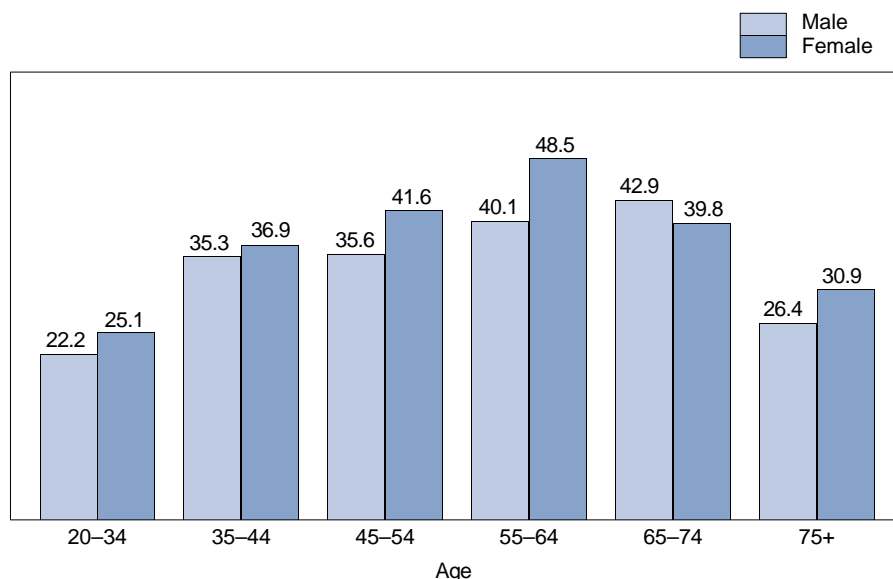
Figure 3-11.  
**Percent of Elderly Population Who Are Current Alcohol Drinkers by Sex: 1985 and 1990**



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 77.



Figure 3-12.  
Percent of Population Overweight by Age and Sex: 1988-91



Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 80.

### Percent Overweight Among Elderly Declines With Age

The percent of the population classified as overweight in 1988-91 peaked for males in the age group 65 to 74, and dropped substantially for those 75 years and over (figure 3-12). The percent of females overweight peaked earlier, at ages 55 to 64, with declining percentages thereafter. A higher proportion of young old (65 to 74 years) males was overweight than young old females. This was the only age group for which the reported percentage overweight is greater for

males than females. The sharply reduced proportions who are overweight after age 64 for females and after age 74 for males might result from several factors. For example, mortality may be selectively higher for overweight persons, leaving a higher proportion of survivors at advanced ages who are not overweight. Other factors might be improved diet (perhaps due to increased contact with physicians, who may educate about food intake or increase fat and sugar restrictions due to existing health conditions or drug interactions), loss of appetite, or reduced ability to afford to consume as much food.

## Chronic Illness

### *Chronic Illnesses Increase With Age and Are More Common Among Women*

As chronological age increases, so too does the probability of having multiple chronic illnesses. A study by Guralnik et.al.<sup>31</sup>, found that the proportion of the population 60 years and older with two or more common chronic conditions (referred to as comorbidity) was higher for women than for men. For example, among those 80 years of age and older, 70 percent of the women and 53 percent of the men had two or more of the nine common conditions studied.

With increasing age, rates of hearing and visual impairments increase rapidly. In 1990, 48 percent of men 75 years and over and 37 percent of women (noninstitutionalized) had problems with hearing. Over three of five noninstitutionalized 75-and-older women and more than one in three of the men reported they had arthritis. For men 75 and over, the second most frequently reported chronic condition, after hearing impairment, was heart conditions (40 percent). For women in this age group, the second

<sup>31</sup> Jack M. Guralnik, Andrea Z. Lacroix, Donald F. Everett, and Mary Grace Kovar, National Center for Health Statistics, *Aging in the Eighties: The Prevalence of Comorbidity and Its Association With Disability, Advance Data*, Number 170, 1989, p. 3. The study looked at nine common chronic conditions: arthritis, hypertension, cataracts, heart disease, varicose veins, diabetes, cancer (except nonmelanoma skin cancer), osteoporosis or hip fracture, and stroke.

ranked chronic condition, following arthritis, was hypertension.<sup>32</sup>

## Functional Limitations

Difficulty in performing personal care tasks and home management tasks are referred to as “functional limitations.” These are measures of ability to live independently and are used as indicators of the need for health services. The scale used to measure the ability to perform physical tasks related to personal care is called the Activities of Daily Living (ADL’s). Wiener et al.<sup>33</sup> assessed the variation among the numerous surveys that measure ADL’s. The ADL measures vary along several dimensions, including the number of activities considered and the degree of independence in performing physical activities. Most surveys include a list of eating, bathing, dressing, toileting, and getting in or out of a bed or chair. ADL’s do not cover all aspects of disability, however, and are not sufficient by themselves to estimate the need for long-term care. Some elderly have cognitive impairments not measured by ADL limitations. An additional commonly-used measure, called Instrumental Activities of Daily Living (IADL’s), measures more complex tasks. They usually include handling personal finances, preparing meals, shopping, doing housework, traveling, using the telephone, and taking medications.

There are substantial differences across 11 national surveys in the estimated size of the elderly population with ADL disabilities, as shown in the

<sup>32</sup> U.S. Bureau of the Census, *Statistical Abstract of the United States: 1993*, Washington, DC, 1993, table 206, p. 135.

<sup>33</sup> J.M. Wiener, R.J. Hanley, R. Clark, J.F. Van Nostrand, “Measuring the Activities of Daily Living: Comparisons Across National Surveys,” *Journal of Gerontology*, Volume 45, No. 6, 1990, pp. S229-237.

study by Wiener et al. The various surveys have different purposes, use different lists of activities to measure limitations, and ask about the activities in different ways. Wiener et al. note that ADL estimates of the disabled are affected by whether they include those who can perform an activity if mechanical assistance is available. Despite the differences, the various surveys generally show similar trends among the elderly even though the reported levels are different.

### *The Need for Personal Assistance With Everyday Activities Increases With Age*

The extent of need for personal assistance with everyday activities is an indicator of need for health and social services. Questions were asked in the 1990 and 1991 panels of the Survey of Income and Program

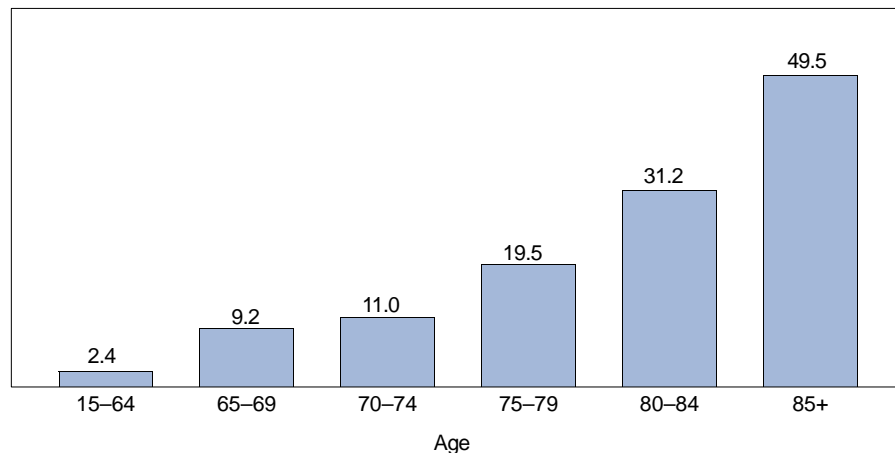
Participation (SIPP) of the civilian noninstitutionalized population about the need for personal assistance with everyday activities. Under the definition used in this study, McNeil<sup>34</sup> determined that 4.5 million elderly persons needed assistance with one or more activities (ADL’s).

The 1990-91 data from the Survey of Income and Program Participation reveal a strong relationship between age and the need for assistance among the civilian noninstitutionalized population (i.e. persons in institutions, such as nursing homes, are not included in these data). Among persons aged 15 to 64, only 2 percent needed assistance. At older ages,

<sup>34</sup> John M. McNeil, U.S. Bureau of the Census, *Americans With Disabilities: 1991-92*, Current Population Reports, P70-33, Washington, DC, December 1993.

Figure 3-13.  
**Percent of Persons Needing Assistance With Everyday Activities by Age: 1991**

(Civilian noninstitutional population)



Note: The universe for SIPP data is persons 15 years and older.

Source: U.S. Bureau of the Census, 1990 and 1991 panels of the Survey of Income and Program Participation (SIPP) files.

the proportion requiring assistance ranged from 9 percent of those aged 65 to 69 up to 50 percent for those aged 85 or older (figure 3-13). Within each age category, women were more likely to need assistance than men. For example, among noninstitutionalized persons aged 75 and older, 33 percent of women needed help compared with 23 percent of men (figure 3-14). Elderly Blacks and Hispanics were more likely than Whites to need assistance (figure 3-15).

#### *Estimates of the Size of the Dependent Elderly Population Vary*

We can get an idea about the size of the elderly population who are dependent. Wiener et al. found that across national surveys, 5 to 8 percent of the noninstitutional elderly received help in one or more of the following five ADL's: bathing, dressing, moving out of beds and chairs, toileting, and eating.<sup>35</sup> A broader definition of functionally dependent elderly includes those in nursing homes and the noninstitutionalized elderly with a more extensive list of both ADL's and IADL's.

Hing and Bloom<sup>36</sup> defined functional dependency as persons dependent in at least one of seven ADL's or seven IADL's. Under this definition, they estimated 6.7 million noninstitutionalized elderly with functional dependencies. In 1985, all 1.3 million elderly nursing home residents were functionally

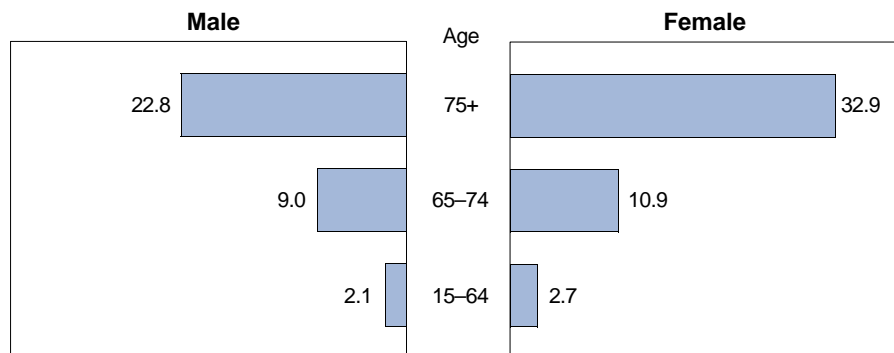
<sup>35</sup> Wiener et al., op.cit., table 1, and p. S235.

<sup>36</sup> E. Hing and B. Bloom, National Center for Health Statistics, *Long-Term Care for the Functionally Dependent Elderly, Vital and Health Statistics, Series 13, No. 104*, DHHS Pub. No. (PHS)90-1765, Hyattsville, MD: Public Health Service, 1990. ADL's include bathing, dressing, eating, getting in or out of beds and chairs, mobility, using the toilet, and continence. IADL's include preparing meals, shopping, managing money, using the telephone, doing light housework, and getting outside.

Figure 3-14.

#### **Percent of Persons Needing Assistance With Everyday Activities by Age and Sex: 1991**

(Civilian noninstitutional population)



Note: The universe for SIPP data is persons 15 years and older.

Source: U.S. Bureau of the Census, 1990 and 1991 panels of the Survey of Income and Program Participation (SIPP) files.

dependent in one or more ADL or IADL activities. Thus, roughly 8 million elderly (including institutionalized) were functionally dependent in the mid-1980's. If doing heavy housework had been excluded from their list of IADLs, the estimate of noninstitutionalized elderly who were functionally dependent would have been reduced to 5.5 million.

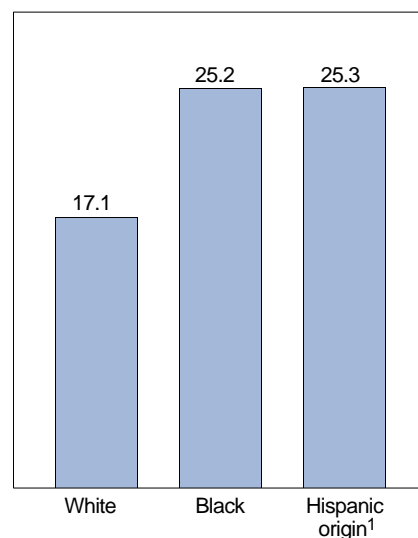
A recent Committee on National Statistics workshop noted that the lack of uniform measures used to operationalize functional disability across surveys clearly has produced a wide range in the estimates of the size of the population with disabilities. However, it is less clear whether these inconsistent definitions in the measurement of disability have led to contradictory estimates of disability trends.<sup>37</sup>

<sup>37</sup> Committee on National Statistics, *Trends in Disability at Older Ages: Summary of a Workshop*, Vicki A. Freedman and Beth J. Soldo (eds.), 1994, National Academy Press.

Figure 3-15.

#### **Percent of Persons 65 Years and Over Needing Assistance With Everyday Activities by Race and Hispanic Origin: 1991**

(Civilian noninstitutional population)



<sup>1</sup> Hispanic origin may be of any race.

Note: The universe for SIPP data is persons 15 years and older.

### *Functional Limitations Are More Prevalent Among Women Than Men*

Data from the 1991 Survey of Income and Program Participation (SIPP) show that elderly women are more likely than men to have difficulty because of a health or physical problem with most of the activities shown in table 3-8. These SIPP data also suggest that elderly persons living alone generally are more likely to have a functional limitation than those living with others. This may in part reflect the greater tendency for those living alone to be oldest old women.

Hing and Bloom used definitions of functional dependency unique to their report to come to the same conclusions about patterns. In their study, one-third (34 percent) of elderly women were functionally dependent compared with one-fifth (22 percent) of elderly men. They found that functionally dependent elderly males (61 percent) were more likely to live with a spouse than their female counterparts (24 percent). The gender differential in likelihood of living with a spouse increased with age, partly because married men tend to die before their wives. Functionally dependent

women aged 65 to 84 were most likely to live alone (38 percent). Among oldest old functionally dependent women, however, 30 percent lived with someone other than a spouse and 38 percent lived in a nursing home.<sup>38</sup>

### *Elderly Blacks Have Higher Rates of Functional Limitations Than Elderly Whites*

Regardless of race or sex, functional limitations increase with age, but at a different rate among groups. Data from the 1991 SIPP show the rate of functional limitation was higher among elderly Blacks than Whites. Among the population 65 years and over, 59 percent of Blacks had one or more functional limitations compared with 49 percent of Whites. The limitations were more likely to be severe among elderly Blacks as 40 percent had limitations that were severe compared with 27 percent of White elderly.<sup>39</sup>

<sup>38</sup> E. Hing and B. Bloom, op. cit., pp. 6-7, table 5. Estimates are based on data collected in the Supplement on Aging to the 1984 National Health Interview Survey and the 1985 National Nursing Home Survey. See report for definitions of functional dependency.

<sup>39</sup> McNeil, op. cit., table 6.

### *Women Have More Years of Expected Dependency Than Men*

Active life expectancy, a term coined by Katz et al.,<sup>40</sup> refers to the expected years of physical, emotional, and intellectual vigor or functional well being. This concept uses the loss of independence in the activities of daily living (ADLs) as the end of active life expectancy. In their 1974 study of noninstitutionalized elderly in Massachusetts, Katz et al. found that active life expectancy was about 10 years for those aged 65 to 70 years and then decreased to about 3 years for those 85 or older. Active life expectancy was shorter for the poor than for the nonpoor by 2.4 years for the 65-to-69 group and by less than 1 year for those 75 years and older. While men had a shorter life expectancy, surviving men had a greater percentage of remaining years of independent life than women in all age groups. Because of the longer life expectancy of women, the duration of dependency was longer for elderly women than for men.

<sup>40</sup> Sidney Katz et al., "Active Life Expectancy," *The New England Journal of Medicine*, November 17, 1983, pp. 1218-1224.

Table 3-8.  
**Functional Limitations of Persons 65 Years and Over by Age, Sex, and Type of Living Arrangement: 1991**

(Civilian noninstitutional population. Numbers in thousands)

Functional limitation	Age								Living alone	Living with others
	Persons 65 years and over	65 to 74 years			75 to 84 years			85 years and over		
		Total	Male	Female	Total	Male	Female			
Total, 65 years and over . . . . .	30,748	18,397	8,264	10,133	9,920	3,906	6,014	2,430	9,634	21,214
<b>Percent with difficulty<sup>1</sup></b>										
Walking . . . . .	14.3	9.2	7.4	10.5	18.8	16.2	20.4	34.9	18.1	12.6
Getting outside . . . . .	15.9	8.7	5.9	10.9	22.3	15.9	26.4	44.8	20.7	13.8
Bathing or showering . . . . .	9.4	5.6	4.0	7.0	11.3	8.6	13.0	30.6	11.2	8.7
Transferring <sup>2</sup> . . . . .	9.0	5.9	4.8	6.9	11.6	9.3	13.1	21.9	10.8	8.2
Dressing . . . . .	5.8	3.8	3.4	4.1	7.0	5.3	8.1	16.1	6.3	5.6
Using toilet . . . . .	4.2	2.0	1.5	2.5	5.7	4.2	6.8	14.2	4.8	3.9
Eating . . . . .	2.1	1.3	0.8	1.7	3.1	3.1	3.1	4.1	2.2	2.0
Preparing meals . . . . .	8.6	4.5	4.0	4.9	11.7	8.7	13.6	27.6	9.1	8.4
Managing money . . . . .	7.1	2.8	2.6	3.0	10.3	8.1	11.7	26.2	8.4	6.5
Using the telephone . . . . .	7.1	3.8	5.2	2.7	9.7	12.3	8.0	21.4	7.1	7.1
Doing light housework . . . . .	11.4	6.6	5.3	7.7	15.5	12.4	17.5	30.8	13.6	10.4
<b>Percent of total receiving help<sup>3</sup></b>										
Walking . . . . .	5.9	3.3	2.9	3.5	8.2	8.4	8.0	16.8	4.9	6.4
Getting outside . . . . .	13.2	6.3	3.7	8.5	18.8	13.4	22.3	42.3	17.2	11.4
Bathing or showering . . . . .	5.9	3.3	2.6	3.8	7.0	6.2	7.5	20.9	5.0	6.3
Transferring <sup>2</sup> . . . . .	3.9	2.5	2.2	2.7	4.8	3.9	5.4	11.0	2.7	4.5
Dressing . . . . .	3.9	2.3	2.3	2.3	5.0	4.2	5.5	11.1	2.7	4.4
Using toilet . . . . .	2.6	1.3	1.0	1.5	3.9	3.4	4.1	7.8	1.9	2.9
Eating . . . . .	1.1	0.5	0.4	0.6	1.9	2.2	1.7	2.5	0.8	1.2
Preparing meals . . . . .	7.5	3.6	3.7	3.5	10.5	8.5	11.7	25.4	7.0	7.8
Managing money . . . . .	6.4	2.5	2.2	2.7	9.1	7.5	10.1	24.6	7.4	5.9
Doing light housework . . . . .	8.9	4.8	3.9	5.6	12.1	9.3	14.0	27.3	9.6	8.7

<sup>1</sup>Difficulty due to a physical or mental health condition.

<sup>2</sup>Getting in or out of a bed or chair.

<sup>3</sup>Receiving help due to a physical or mental health condition with the specified difficulty.

Source: U.S. Bureau of the Census, 1991 Survey of Income and Program Participation, Functional Limitations and Disability File, wave 3, unpublished tabulations.

## Health Insurance Coverage

### *Nearly All Elderly Covered by Medicare*

Health care coverage is available to nearly all elderly through Medicare. Longitudinal data for a 32-month period beginning in early 1990 from the SIPP indicated that 99.4 percent of the elderly had continuous health insurance coverage, which included private health insurance coverage, Medicare, military health care, and Medicaid. About three-fifths (63 percent) of the elderly were continuously covered by private health insurance during the 1990-92 period.<sup>41</sup>

The National Center for Health Statistics reports that in addition to Medicare, private insurance covered three-fourths (75 percent) of persons aged 65 to 74 in 1992 and about two-thirds (66 percent) of persons aged 85 years and over, an increase from 1980. The oldest old are more likely than those aged 65 to 84 years to be covered by Medicare only (figure 3-16).

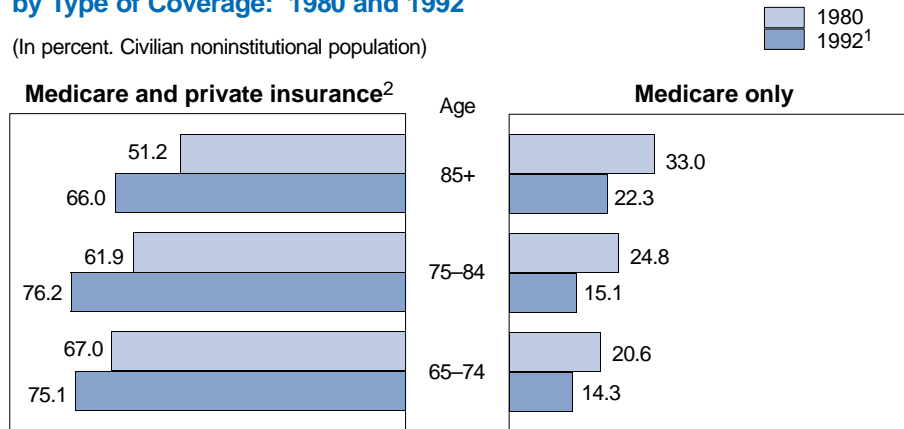
Both Medicare and private insurance were held by nearly four-fifths (79 percent) of elderly Whites as compared with less than two-fifths of elderly Blacks (39 percent) and elderly Hispanics (36 percent). Medicare was far more likely to be the sole source of insurance for both Black and Hispanic elderly (37 and 30 percent,

<sup>41</sup> Robert L. Bennefield, U.S. Bureau of the Census, *Health Insurance, 1990 to 1992*, Current Population Reports, P70-37, Washington, DC, 1994, table D.

Figure 3-16.

### Health Care Coverage for Persons 65 Years and Over by Type of Coverage: 1980 and 1992

(In percent. Civilian noninstitutional population)



<sup>1</sup> The questionnaire design changed in 1992 compared with 1980. The direction of health care coverage change is consistent with data from the Current Population Survey.

<sup>2</sup> Includes persons not covered by private insurance or Medicaid and a small proportion of persons with other types of coverage, such as CHAMPUS or public assistance.

Source: National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD, Public Health Service, 1994, table 145.

respectively) than for Whites (13 percent).<sup>42</sup>

Using a broad definition of disability<sup>43</sup>, 1991-92 SIPP data show that elderly persons not covered by private health insurance were more likely to have a disability and a severe disability than those covered by private insurance

<sup>42</sup> National Center for Health Statistics, *Health, United States, 1993*, op.cit., table 145. Data are from the National Health Interview Survey. Data by race and Hispanic origin are age-adjusted.

<sup>43</sup> For the purpose of this study, a person was considered to have a disability if the person was identified by any of 12 categories of questions covering such areas as: the use of special aids, sensory and physical functional activities, six Activities of Daily Living (ADL's), five Instrumental Activities of Daily Living (IADL's), the existence of specific conditions, and the presence of a physical, mental, or other health condition that limited the kind or amount of work/housework the person can do.

(table 3-9). In part, this may result from more difficulty for the disabled elderly to obtain or qualify for private health insurance coverage.

### Implications of Health Status for Long-Term Care

#### *Multiple Impairments Lead to Institutionalization*

The increasing size of the oldest old population, and their health situation, which clearly declines with increasing age, suggest that a larger number will seek long-term care as part of the continuum from independent living, to assisted living at home, to institutional care. Hing and Bloom found that the elderly with mild impairments were highly likely to live in the community.

Table 3-9.  
**Private Health Insurance Coverage of Persons  
 65 Years and Over: 1991-92**

(In thousands)

Type of functional limitation	Covered	Not covered
Total 65 years and over . . . . .	23,893	6,796
With a functional limitation . . . . .	11,964	4,577
Percent . . . . .	50.1	67.4
With a severe functional limitation . . . . .	7,050	3,368
Percent . . . . .	29.5	49.6

Source: U.S. Bureau of the Census, *Americans With Disabilities: 1991-92*, Current Population Reports, Household Economic Studies, P70-33, U.S. Government Printing Office, Washington, DC, December 1993, table 13.

Elderly with three or more impairments were still likely to live in the community but were much more likely than the mildly impaired to live in a nursing home. Three in five elderly with five or more impairments lived in nursing homes and rarely lived alone (5 percent).<sup>44</sup>

The number of elderly requiring services for functional disabilities can be expected to increase unless there are medical revolutions on several fronts. It is not clear whether the percentage of the oldest old population requiring care will increase. Much turns on whether medical technology can increase active life expectancy among the oldest old as well as increase the length of life. The availability of care that is intermediate between complete

<sup>44</sup> The literature on the link between functional dependency and the increased use of long-term care services is reviewed in Hing and Bloom, *op.cit.*, p. 1. Also see table B (p. 8) for the distribution of functionally dependent persons by living arrangements.

<sup>45</sup> 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, pp. 168-176.

independence in the home and the dependence of a nursing home also appears to be a factor. Recent research found that reliance of elderly community residents on the use of equipment to assist in activities of daily living increased between 1982 and 1989, yet at higher impairment levels, the use of equipment only (without personal assistance) seemed insufficient to support individuals in the community.<sup>45</sup> In 1960, 39 percent of nursing home residents were aged 75 to 84 and only 21 percent were 85 or older. In 1990, the proportion 75 to 84 had declined to 34 percent, while the proportion of nursing home residents who were aged 85 and over had doubled to 42 percent.<sup>46</sup> That comes from both a decreased probability of dependency among the younger old and increased opportunities

<sup>46</sup> U.S. Bureau of the Census, U.S. Census of Population: 1960, Subject Reports, *Inmates of Institutions, Final Report*, PC(2)-8A, Washington, DC, 1963, table 7; and *Nursing Home Population: 1990*, CPH-L-137, Washington, DC, 1993, table 2.

for help in the home that delay movement into a nursing home.

## Health-Care Expenditures

### *An Increased Proportion of Public Health-Care Dollars Go to the Elderly*

Nearly 3 of 5 (58 percent) public health-care dollars were spent in 1987 for the elderly, up from one-half (51 percent) in 1977, according to the Health Care Financing Administration (HCFA). (Comparable health care expenditure data by age after 1987 are not available.) In both 1987 and 1977, per capita public expenditures for personal health care were about 17 times greater for the elderly than for children and youth under 19 (table 3-10). During this 10-year period, per capita public expenditures on personal health care for the elderly increased 49 percent (using constant 1987 dollars).

Personal health-care expenditures ranged in 1987 from \$3,700 for persons 65 to 69 years old to nearly \$9,200 for persons 85 years and older. Public funds pay about three-fifths of the bill for both age groups (table 3-11). Hospitalization accounts for most of the bill. The services of physicians are the next most costly component for the elderly except for persons 80 years and over. For them, the cost of nursing homes takes second place.

HCFA reports that \$60 billion were spent on nursing home care in 1991. Half of that came from the government (mostly Medicaid) and most of the other half from the out-of-pocket expenses of individuals. Private

health insurance paid for one percent of nursing home costs. From the latest National Nursing Home Survey data, average monthly charges in 1985 were nearly \$1,500 and these costs varied considerably by type of nursing home. Skilled nursing facilities cost the most, about \$1,900 per month. Facilities that were not certified cost under \$900 per month.<sup>47</sup>

In 1991, annual Medicare payments per person served ranged from

<sup>47</sup> National Center for Health Statistics, *Health, United States, 1993*, Hyattsville, MD: Public Health Service, 1994, table 134, p. 230, and table 138, p. 234.

\$2,700 for persons aged 65 to 66 to \$4,900 for persons 85 years or older. Average payments per person in 1991 for elderly Whites were \$3,800 compared with \$4,600 for persons of other races. Fewer elderly men than women were enrolled in Medicare (12.6 million and 18.8 million, respectively) and fewer men than women were served (the number served per 1,000 enrollees was 759 for men and 828 for women). When men 65 or older used Medicare, the payments per person served averaged higher (\$4,400) than for elderly women

(\$3,600). The gender difference in Medicare payments per elderly enrollee was less (\$3,300 for men and \$3,000 for women).<sup>48</sup>

The elderly represented only about 12 percent of Medicaid recipients (3.7 million elderly) in 1992 but received nearly one-third of the total Medicaid budget. The medical vendor payments for the elderly were \$29.1 billion, about \$7,800 per recipient.<sup>49</sup>

<sup>48</sup> Ibid., table 148, p. 244.

<sup>49</sup> Ibid., table 150, p. 247.

Table 3-10.  
**Personal Health-Care Expenditures, by Age: 1977 and 1987**

Type of expenditure and age	Aggregate amount (in billions)			Per capita amount		
	1977 <sup>1</sup>	1987	Percent change	1977 <sup>1</sup>	1987	Percent change
<b>Total expenditures</b>						
All ages . . . . .	\$281.9	\$447.0	58.6	\$1,234.1	\$1,776.0	43.9
Under 19 years . . . . .	\$36.6	\$51.9	41.8	\$504.5	\$745.0	47.7
19 to 64 years . . . . .	\$160.5	\$233.1	45.2	\$1,220.9	\$1,535.0	25.7
65 years and over . . . . .	\$84.8	\$162.0	91.0	\$3,480.9	\$5,360.0	54.0
<b>Private expenditures</b>						
All ages . . . . .	\$173.7	\$271.8	56.5	\$759.6	\$1,079.0	42.0
Under 19 years . . . . .	\$27.0	\$38.1	41.1	\$371.3	\$547.0	47.3
19 to 64 years . . . . .	\$116.8	\$173.0	48.1	\$889.0	\$1,139.0	28.1
65 years and over . . . . .	\$29.8	\$60.6	103.4	\$1,224.7	\$2,004.0	63.6
<b>Public expenditures</b>						
All ages . . . . .	\$108.4	\$175.3	61.7	\$474.5	\$696.0	46.7
Under 19 years . . . . .	\$9.8	\$13.8	40.8	\$133.2	\$198.0	48.6
19 to 64 years . . . . .	\$43.5	\$60.0	37.9	\$332.0	\$395.0	19.0
65 years and over . . . . .	\$55.0	\$101.5	84.5	\$2,258.1	\$3,356.0	48.6

<sup>1</sup> 1977 in 1987 constant dollars.

Source: Health Care Financing Administration, Office of the Actuary, data from the Office of National Cost Estimates.



Table 3-11.  
**Per Capita Personal Health-Care Expenditures for Persons 65 Years and Over by Age: 1987**

(In dollars)

Age and type of care	Total	Private	Public
<b>65 years and over</b>			
Total .....	5,360	2,004	3,356
Hospital care .....	2,248	333	1,915
Physician's services .....	1,107	393	714
Nursing home care .....	1,085	634	451
Other personal care .....	920	644	276
<b>65 to 69 years</b>			
Total .....	3,728	1,430	2,298
Hospital care .....	1,682	312	1,370
Physician's services .....	974	380	594
Nursing home care .....	165	94	71
Other personal care .....	907	644	263
<b>70 to 74 years</b>			
Total .....	4,424	1,564	2,860
Hospital care .....	2,062	327	1,735
Physician's services .....	1,086	389	697
Nursing home care .....	360	205	155
Other personal care .....	916	644	262
<b>75 to 79 years</b>			
Total .....	5,455	1,843	3,612
Hospital care .....	2,536	341	2,195
Physician's services .....	1,191	398	793
Nursing home care .....	802	461	341
Other personal care .....	925	644	281
<b>80 to 84 years</b>			
Total .....	6,717	2,333	4,384
Hospital care .....	2,935	355	2,580
Physician's services .....	1,246	407	839
Nursing home care .....	1,603	927	676
Other personal care .....	934	644	290
<b>85 years and over</b>			
Total .....	9,178	3,631	5,547
Hospital care .....	3,231	376	2,855
Physician's services .....	1,262	420	842
Nursing home care .....	3,738	2,191	1,547
Other personal care .....	947	645	302

Source: Health Care Financing Administration, Office of the Actuary, data from the Office of National Cost Estimates.

# Chapter 4. Economic Characteristics

## Work and Retirement

Older persons are a growing proportion of the population of the United States, and more people live longer, but older workers have declined as a share of the nation's work force. In 1970, persons 55 and over represented 19 percent of all adult workers; in 1993, they represented 13 percent.

Few elderly are in the labor force. Only 16 percent of elderly men and 8 percent of elderly women were labor force participants in 1993. A small proportion of the elderly also are expected to be labor force participants in the near future. The Bureau of Labor Statistics (BLS) projects that only 15 percent of men and 9 percent of women 65 years and older will be in the labor force in the year 2005. Among those aged 55 to 64 years, BLS projects that 70 percent of men and 52 percent of women will be in the labor force.<sup>1</sup>

There has been a long-term trend among men in their mid-50's and early 60's to retire early, that is, before the age when they can receive full retirement benefits. While the declining trend in labor force participation rates for men aged 50 and over leveled off in the mid-1980's, early pensioners increasingly returned to work, especially part time, between 1984 and 1993.<sup>2</sup> For older women, their labor force participation pattern over the past few decades has differed from that of older men. Women in their

late 50's have been increasingly likely to be labor force participants.

## Labor Force Participation Trends

### Today's Older Men Less Likely to Participate in the Labor Force Than Past Generations

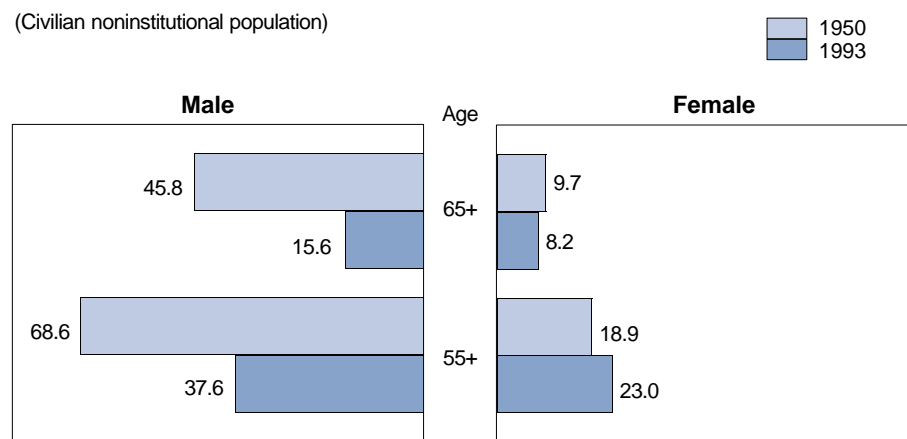
Older men are less likely to be in the labor force today than was true four decades ago (figure 4-1). In 1950, two-thirds (69 percent) of men 55 and older, and nearly half (46 percent) of men 65 and older were in the labor force. In 1993, about 2 in 5 (38 percent) men 55 and over, and about 1 in 6 (16 percent) elderly men were in the labor force. The change is significant even among men aged 55 to 59. In 1967, 90 percent of men that age

were in the labor force compared with 78 percent in 1993.<sup>3</sup>

The BLS projects that labor force participation rates of men aged 55 to 59 will continue to decline through 2005, as they have in the past, but at a slower rate. Labor force participation rates for men aged 65 to 69 and 70 to 74 increased slightly from 1985 to 1990. BLS does not project a continuation of this pattern through 2005, although they do project slight increases for men aged 60 to 64 years (table 4-1).

<sup>3</sup> For 1967 data, see Diane E. Herz, Bureau of Labor Statistics, "Employment Characteristics of Older Women, 1987," *Monthly Labor Review*, September 1988, table 1, p. 4.

Figure 4-1.  
**Percent of Older Population in the Labor Force by Age and Sex: 1950 and 1993**



Source: U.S. Bureau of Labor Statistics, 1950 from 1950 Current Population Survey, unpublished tabulations; 1993 from Reprint of 1993, Annual Average Tables from the January 1994 Issue of Employment and Earnings, table 3.

<sup>1</sup> Howard N. Fullerton, "Another Look at the Labor Force," *Monthly Labor Review*, Vol. 116, No. 11, 1993, p. 24, table 4.

<sup>2</sup> Diane E. Herz, "Work After Early Retirement: An Increasing Trend Among Men," *Monthly Labor Review*, April 1995, pp. 13-20.

As a result of early retirement and increased life expectancy, pensions, savings, and Social Security are spread over a longer period than in the past for many retirees. Men aged 55 years old in 1991 would, on average, live about 22 additional years (and women an additional 27 years). Most of these years are likely to be spent in retirement, with some portion spent in the labor force, and some time spent with a functional limitation or disability.

#### *Oldest Persons Unlikely to Be in Labor Force*

Among older men, 1993 labor force participation rates decreased rapidly with age: from 78 percent for men aged 55 to 59, to 25 percent for men aged 65 to 69, and 7 percent for men aged 75 years and over. Partly because of health and educational differences, labor force participation rates are lower for older Black men than for older White men (detailed table 8-2).<sup>4</sup>

The trend in labor force participation after age 65 years is clear. Among men aged 65 to 69, 28 percent were in the labor force in 1990 compared with 60 percent in 1950. After that age, participation declines rapidly so that only 6 percent of men aged 80 to 84 and 3 percent aged 85 and over were still in the labor force in 1990 (about one-half of the corresponding 1950 proportions). According to the 1990 decennial census, White, Black, and Hispanic origin men 80 years and over had similar rates of participation.

<sup>4</sup> Herbert S. Parnes and David G. Sommers, "Shunning Retirement: Work Experience of Men in Their Seventies and Early Eighties," *Journals of Gerontology*, Vol. 49, No. 3, 1994, pp. S117-S124.

Table 4-1.

#### **Percentage Point Change in Labor Force Participation Rates of Men 55 Years and Over by Age: 1970 to 2005**

Period	55 years and over	55 to 59 years	60 to 64 years	65 to 69 years	70 to 74 years
Historical					
1970 to 1975 . . . . .	-6.4	-5.1	-9.5	-9.9	-5.9
1975 to 1980 . . . . .	-3.7	-2.7	-4.7	-3.2	-2.9
1980 to 1985 . . . . .	-4.6	-2.1	-5.2	-4.1	-3.3
1985 to 1990 . . . . .	-1.7	0.2	-0.1	1.6	0.6
Projected					
1990 to 1995 . . . . .	-1.2	-0.5	-0.5	-0.3	-0.3
1995 to 2000 . . . . .	0.9	0.0	1.1	-0.2	0.0
2000 to 2005 . . . . .	2.0	-0.1	0.9	-0.2	0.0

Source: U.S. Bureau of Labor Statistics, unpublished data consistent with Office of Employment Projections.

#### *Today's Older Women More Likely to Participate in the Labor Force Than Past Generations*

Today's older women grew up in an age when society did not encourage or expect married women to work outside the home. They have been less likely to be in the labor force at every age than is true of younger cohorts. For example, 38 percent of women in their thirties were in the labor force in 1957.<sup>5</sup> More than three decades later, the proportion had nearly doubled, with 74 percent of women in their thirties in the labor force in 1993.<sup>6</sup> This increase indicates that the older female worker of the future will bring different needs and resources to the workplace. Research shows that women who had strong life-long attachments to the labor force were more likely to continue working in later life than were women

who were in the workforce intermittently for family-related reasons.<sup>7</sup>

While the level of participation of older men in the labor force has decreased, the participation of women in their fifties has substantially increased. In 1950, only 31 percent of women aged 50 to 54 were in the labor force, which increased to 47 percent in 1970, and to 70 percent in 1993. The increase in participation for women aged 55 to 59 years was similarly striking. From 1950 to 1970 to 1993 the corresponding percentages were 26, 47, and 57 percent. For women aged 60 to 64, their labor force participation increased from 21 percent in 1950 to 36 percent in 1970, but there has been little change since 1970, with a participation rate of 37 percent in 1993 (table 4-2).

<sup>7</sup> Amy M. Pienta, Jeffrey A. Burr, and Jan E. Mutchler, "Women's Labor Force Participation in Later Life: The Effects of Early Work and Family Experiences," *Journals of Gerontology*, Vol. 49, No. 5, 1994, pp. S231-S239.

<sup>5</sup> Herz, op.cit., 1988, p. 4.

<sup>6</sup> Bureau of Labor Statistics, *Employment and Earnings*, January 1994, table 3.

Table 4-2.  
**Labor Force Participation Rates of Persons 50 Years and Over by Age,  
 Sex, Race, and Hispanic Origin: 1950 to 1990**

Age, sex, race, and Hispanic origin	1950	1960	1970	1980 <sup>1</sup>	1990	Age, sex, race, and Hispanic origin	1950	1960	1970	1980 <sup>1</sup>	1990
<b>Total Male</b>						<b>Black Male<sup>3</sup></b>					
50 to 54 years.....	90.6	92.2	91.4	88.5	88.3	50 to 54 years.....	86.9	86.0	83.7	78.3	78.5
55 to 59 years.....	86.7	87.7	86.8	80.6	78.7	55 to 59 years.....	82.9	80.8	77.9	69.4	68.3
60 to 64 years.....	79.4	77.6	73.0	60.4	55.1	60 to 64 years.....	76.0	68.9	65.9	53.7	47.3
65 to 69 years.....	59.8	43.8	39.0	29.2	27.9	65 to 69 years.....	58.1	40.6	35.4	26.1	22.8
70 to 74 years.....	38.7	28.7	22.4	18.3	16.7	70 to 74 years.....	40.2	27.3	19.6	16.3	14.0
75 to 79 years.....	24.2	19.5	14.2	16.7	10.6	75 to 79 years.....	27.6	19.2	13.0	13.7	10.1
80 to 84 years.....	13.2	11.5	9.1	10.4	6.2	80 to 84 years.....	16.7	12.1	9.7	8.8	6.2
85 years and over.....	6.9	7.0	( <sup>2</sup> )	6.6	3.4	85 years and over.....	9.8	8.0	( <sup>2</sup> )	6.6	3.2
<b>Total Female</b>						<b>Black Female<sup>3</sup></b>					
50 to 54 years.....	30.8	45.8	52.0	56.3	67.5	50 to 54 years.....	40.9	52.5	56.5	58.4	67.7
55 to 59 years.....	25.9	39.7	47.4	48.4	55.4	55 to 59 years.....	34.9	44.7	50.2	50.2	56.3
60 to 64 years.....	20.5	29.5	36.1	34.0	36.1	60 to 64 years.....	27.6	34.1	38.8	36.9	37.7
65 to 69 years.....	12.8	16.6	17.2	15.0	16.9	65 to 69 years.....	16.4	19.5	19.4	16.9	18.2
70 to 74 years.....	6.6	9.6	9.1	7.8	8.3	70 to 74 years.....	8.4	11.5	11.6	9.3	9.8
75 to 79 years.....	3.5	5.6	5.5	6.1	4.5	75 to 79 years.....	5.1	7.0	7.5	6.9	6.2
80 to 84 years.....	1.7	3.0	3.5	3.7	2.2	80 to 84 years.....	2.4	4.0	5.7	4.2	3.3
85 years and over.....	1.2	2.0	( <sup>2</sup> )	2.5	1.0	85 years and over.....	2.1	3.1	( <sup>2</sup> )	3.2	1.7
<b>White Male</b>						<b>Hispanic Origin Male<sup>4</sup></b>					
50 to 54 years.....	91.0	92.8	92.2	89.6	89.6	50 to 54 years.....	(NA)	(NA)	88.6	86.5	86.1
55 to 59 years.....	87.0	88.5	87.6	81.8	79.9	55 to 59 years.....	(NA)	(NA)	84.1	78.8	78.3
60 to 64 years.....	79.7	78.4	73.7	61.0	55.7	60 to 64 years.....	(NA)	(NA)	70.3	62.6	58.8
65 to 69 years.....	60.0	44.1	39.3	29.5	28.3	65 to 69 years.....	(NA)	(NA)	36.8	31.7	29.7
70 to 74 years.....	38.6	28.8	22.7	18.5	16.9	70 to 74 years.....	(NA)	(NA)	19.7	18.7	18.2
75 to 79 years.....	23.9	19.6	14.3	17.0	10.6	75 to 79 years.....	(NA)	(NA)	13.6	13.9	11.0
80 to 84 years.....	12.9	11.5	9.0	10.5	6.2	80 to 84 years.....	(NA)	(NA)	8.5	9.6	5.5
85 years and over.....	6.9	7.0	( <sup>2</sup> )	6.6	3.4	85 years and over.....	(NA)	(NA)	( <sup>2</sup> )	6.8	4.4
<b>White Female</b>						<b>Hispanic Origin Female<sup>4</sup></b>					
50 to 54 years.....	29.8	45.1	51.5	56.1	68.0	50 to 54 years.....	(NA)	(NA)	42.0	50.5	58.2
55 to 59 years.....	25.2	39.1	47.1	48.2	55.6	55 to 59 years.....	(NA)	(NA)	34.7	42.4	48.2
60 to 64 years.....	20.0	29.1	35.9	33.8	36.0	60 to 64 years.....	(NA)	(NA)	24.3	30.3	34.3
65 to 69 years.....	12.5	16.3	17.0	14.8	16.8	65 to 69 years.....	(NA)	(NA)	11.2	12.3	15.1
70 to 74 years.....	6.5	9.4	8.9	7.7	8.2	70 to 74 years.....	(NA)	(NA)	6.3	6.9	7.6
75 to 79 years.....	3.4	5.5	5.3	6.0	4.3	75 to 79 years.....	(NA)	(NA)	5.0	4.2	4.3
80 to 84 years.....	1.6	3.0	3.4	3.6	2.0	80 to 84 years.....	(NA)	(NA)	3.6	3.0	2.8
85 years and over.....	1.2	1.9	( <sup>2</sup> )	2.5	0.9	85 years and over.....	(NA)	(NA)	( <sup>2</sup> )	2.7	2.4

<sup>1</sup>The figures for age groups 75 years and over are employment rates and do not include unemployed persons in the labor force.

<sup>2</sup>Data for the population 85 and over in 1970 are not shown here because the count of persons 100 years and over was distorted by a problem with the design of the questionnaire.

<sup>3</sup>Data for 1950 and 1960 are shown for Nonwhite.

<sup>4</sup>Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1950 to 1980 from Decennial censuses; 1980 detailed age data for population 75 years and over from special tabulations prepared for the National Institute on Aging (Summary Tape File 5A, table 18) and 1990 from Public-Use Microdata Sample File (PUMS).

For women 65 years and over, labor force participation rates have remained at a low level for decades (for example, 10 percent in 1950; 10 percent in 1967; 8 percent in 1993).<sup>8</sup> As they age, elderly women (and men) who do work often reduce the length of their work week and the number of weeks they work in a year. More than half (58 percent) of women aged 55 to 61 with work experience in 1992 worked full time (35 hours or more per week) and year round (50 to 52 weeks) compared with only about one-fourth (23 percent) of women

<sup>8</sup> Bureau of Labor Statistics, unpublished annual averages from the 1950 Current Population Survey; Herz, op. cit., 1988, table 1; and Bureau of Labor Statistics, op. cit., 1994, table 3.

65 years and over who worked such schedules.<sup>9</sup>

*Older Women Participate in the Labor Force Less Than Older Men, But Women Are a Larger Share of Today's Older Work Force*

Older women, as a group, participate in the labor force less than older men. Just as with men, the 1993 rates of older women dropped rapidly with age: from 57 percent for women aged 55 to 59, to 16 percent for women aged 65 to 69, and 3 percent

<sup>9</sup> U.S. Bureau of Labor Statistics, Division of Labor Force Statistics, unpublished tabulations on work experience in 1992 from the March 1993 Current Population Survey, table 1.

for women aged 75 and over. There is no meaningful difference between the rates for older White and Black women except for those aged 55 to 59. For that age group, the labor force participation rate for Black women was 53 percent compared with 58 percent for White women (detailed table 8-2).

Women have become a larger share of the older work force, largely because so many men are leaving the labor force at earlier ages. Additionally, more women have long-term experience in the labor force, and are working beyond age 55 years. The female share of the older (55 years and older) work force increased from

Table 4-3.  
**Occupational Category in 1989 by 1966 Occupational Category for Men Employed in Both Years and Aged 69 to 84 Years in 1990**

(In percent. For meaning of abbreviations and symbols, see introductory text)

1966 Category	1989 Category						
	Total	Professional	Managerial	Clerical/sales	Craftsmen	Operatives/service/laborers	Farmers/farm laborers
Professional . . . . .	100.0	57.5	12.2	11.6	3.5	4.7	10.5
Managerial . . . . .	100.0	7.8	36.6	24.7	15.0	14.2	1.7
Clerical/sales . . . . .	100.0	5.1	5.3	49.2	5.3	27.8	7.4
Craftsmen . . . . .	100.0	5.9	15.3	8.0	30.3	30.9	9.6
Operatives/service/laborers . .	100.0	2.2	8.9	8.1	5.0	59.1	16.7
Farmers/farm laborers . . . . .	100.0	-	6.9	1.3	7.5	21.9	62.4
1966 percent distribution . . . . .	100.0	20.7	19.5	12.0	16.5	15.2	16.2
1989 percent distribution . . . . .	100.0	15.3	15.3	15.9	11.2	24.7	17.6

Note: Occupational groups are based on 1960 Major Occupation Groups. Percentages may not add to 100 due to rounding.

Source: Herbert S. Parnes and David G. Sommers, "Shunning Retirement: Work Experience of Men in Their Seventies and Early Eighties," *The Journals of Gerontology*, Volume 49, No. 3, May 1994, pp. S117-S124.

23 percent in 1950 to 44 percent of all older workers in 1993 (2.4 million women aged 55 or older in the civilian labor force in 1950 compared with 6.7 million in 1993).

## Occupations, Retirement, and Pension Coverage

### *Occupational Change of Older Men: 1966 to 1989*

In a survey of elderly men (69 to 84 years of age) taken in late 1990, it was found that nearly one in six were employed at the time of the survey, and that about one in five had worked at some time during the previous year (1989). Most of those who were not working reported they did not want to work.<sup>10</sup>

In a comparison of occupational groups of these elderly men who worked in 1989, most were in the same occupational group in 1989 as in 1966 (table 4-3). The broad occupational categories with the largest percentages of continuity were farmers and farm laborers, operatives/service/laborers, and professionals. Among those men employed as farmers and farm laborers in 1966 who also were employed in 1989, 62 percent remained employed as farmers or farm laborers in 1989. Of elderly men employed as operatives/service/laborers and professionals in 1989, the percents in the same occupation group in 1966 were 59 and 58 percent, respectively.<sup>11</sup>

### *Retirement Patterns Differ Among Occupation and Industry Groups*

The occupations and work-life patterns of individuals have lifetime implications. Among older men in the 1970's, Hayward and Grady showed that operatives and laborers were more likely to leave the labor force at age 55 than were professionals, managers, and men in sales. Self-employed workers had the longest working life expectancy compared with other classes of workers even though they had the highest rates of disability expectancy. This could reflect a delay among the self employed in accumulating savings to finance retirement, a delay which may extend to ages when health problems are more likely to occur.<sup>12</sup>

Occupational, social, economic, and demographic factors affect the chances that an individual will re-enter the labor force after the first "retirement." For example, only 37 percent of workers in personal services industries and 34 percent in agriculture, forestry, and fisheries industries were covered by pension plans in 1991.<sup>13</sup> Farm laborers were shown to be much more likely to re-enter the labor force than were workers in industries widely covered by pension plans. Lower rates of re-entry among former workers in manufacturing industries may be indicative of extensive pension systems achieved through collective bargaining (health status

and lack of opportunity may also be important).<sup>14</sup>

Employment of older workers also is related to the Nation's economic fortunes and to demographics. The trend toward earlier retirement for older men slowed down in the mid-1980's. It was a period of economic expansion and a reduced number of young workers as the Baby Bust cohort moved into the labor force. Emerging labor shortages in the late 1980's resulted in employers turning to older workers. However, the 1990 recession then led employers to focus on older workers, this time to cut costs, resulting in increases in early retirement buy-outs and layoffs of older workers.<sup>15</sup>

### *Women More Likely to Have Pensions in Their Own Names in the Future*

In the future, a greater proportion of elderly are likely to have pensions and that may reduce their desire or necessity to work. As a result of the greater likelihood of women working now than in the past, young and middle-aged women are likely to have been in the labor force long enough to have savings, pensions, and Social Security in their own names, which make a significant difference in their economic status as they age. Data from the Survey of Income and Program Participation (SIPP) show that in 1991, 67 percent of women wage and salary workers 25 years old and over were covered by a pension plan and 44 percent were vested. Sixty-eight percent of men were covered by a

<sup>10</sup> Herbert S. Parnes and David G. Sommers, 1994, op.cit., p. S122.

<sup>11</sup> Ibid. The classification system is based on the 1960 occupational classification system.

<sup>12</sup> Mark D. Hayward and William R. Grady, "Work and Retirement Among a Cohort of Older Men in the United States, 1966-1983," *Demography*, Vol. 27, No. 3, 1990, pp. 337-356. The National Longitudinal Survey of Mature Males (NLS) is used to estimate the working life tables.

<sup>13</sup> Unpublished data from the 1990 Panel of the Survey of Income and Program Participation (SIPP), wave 4. The two percentages were not significantly different.

<sup>14</sup> Hayward and Grady, op.cit.

<sup>15</sup> Herz, op. cit., 1995.

pension plan and 50 percent were vested.<sup>16</sup>

### *Increasing Proportions of Early Pensioners Are Working*

Both full- and part-time work among men under age 65 who receive pension income has increased markedly since the mid-1980's.<sup>17</sup> Half of men aged 55 to 61 and one-fourth of men aged 62 to 64 who had pension income in 1993 were "working retirees," that is, they had re-entered the labor force after their first retirement. Most were working part-time (less than 35 hours a week). Research by Herz shows that a number of factors probably play a role in early retirees returning to the workplace. These include improved health, longer life expectancies, unplanned forced retirements, loss of health insurance coverage for retirees, and erosion of retirees' annuities due to inflation.<sup>18</sup>

It is difficult to predict how changes in pension plans may affect early retirement decisions. In the early 1970's about 15 percent of those with defined benefit plans had qualified for early retirement by age 55 years. By 1989, the corresponding proportion had increased to over three-fourths. Still, recent research indicates that only about one fourth of the decline in labor force participation rates of 60 year olds between the early 1970's and 1983 can be explained by changes in pension incentives and social security provisions during the

<sup>16</sup> Unpublished data from the 1990 Panel of the Survey of Income and Program Participation (SIPP), wave 4. The male and female pension coverage rates were not significantly different.

<sup>17</sup> Herz, op. cit., 1995, p. 14.

<sup>18</sup> Ibid., pp. 14-17.

period.<sup>19</sup> Other research shows that labor force participation rates of older men are poor indicators of the work-to-retirement transition.<sup>20</sup>

## **Part-Time Employment**

### *Over Half of Elderly Nonagricultural Workers Are on Part-Time Schedules*

A large proportion of elderly who remain in the labor force work part time. In 1993, about 2.9 million elderly persons (65 years and over) were at work in nonagricultural industries and more than half of these elderly workers (54 percent) were on part-time schedules (48 percent of the men and 60 percent of the women). These proportions are comparable to the levels observed in 1981, but represent a substantial increase compared with 1960 when only 30 percent of the men and 43 percent of the women worked part time.<sup>21</sup>

Most elderly part-time workers in 1993 reported being on such a schedule

<sup>19</sup> Patricia M. Anderson, Alan L. Gustman, and Thomas L. Steinmeier, "Trends in Male Labor Force Participation and Retirement: Some Evidence on the Role of Pensions and Social Security in the 1970's and 1980's," Unpublished manuscript, Dartmouth College, Hanover, NH.

<sup>20</sup> Mark D. Hayward, Eileen M. Crimmins, and Linda A. Wray, "The Relationship Between Retirement Life Cycle Changes and Older Men's Labor Force Participation Rates," *Journals of Gerontology*, Vol. 49, No. 5, 1994, pp. S219-S230.

<sup>21</sup> Bureau of Labor Statistics, op.cit., table 33; Robert L. Stein and Herman Travis, Labor Force and Employment in 1960, Special Labor Force Report No. 14, *Monthly Labor Review*, April 1961, table D-7; and Cynthia M. Taeuber, U.S. Bureau of the Census, *America in Transition: An Aging Society*, Current Population Reports, Series P-23, No. 128, U.S. Government Printing Office, Washington, DC, 1983.

voluntarily (90 percent) rather than due to economic reasons (10 percent) such as slack work or because they could only find part-time work. Among all workers in nonagricultural industries on part-time schedules, 7 percent were elderly workers.<sup>22</sup>

### *In the 1980's, Most Social Security Beneficiaries Did Not Work; When They Did, They Worked Part Time*

In a longitudinal study of work patterns of Social Security beneficiaries during the 1982-91 period, among persons who were in their early-to-mid-seventies in 1991, 16 percent of the men and 10 percent of the women worked in 1990.<sup>23</sup> Only 3 percent of the men and 1 percent of the women worked year round and full time in 1990. Part-time hours for part of the year were the most common work pattern during the decade and occurred among 19 percent of the men and 15 percent of the women. The great majority, however, did not work at all over the decade (62 percent of the men and 72 percent of the women). Only about 10 percent of men and 8 percent of women returned to work after a year without working. Most of the men who returned to work said it was because they wanted to work (43 percent) but for 29 percent of the men the reason was financial need. For women, both financial need (33 percent) and personal preference (36 percent) were important. Other research shows that older men who

<sup>22</sup> Bureau of Labor Statistics, op. cit., table 33.

<sup>23</sup> Social Security Administration, "Statistical Notes from the New Beneficiary Data System," *Social Security Bulletin*, Vol. 57, No. 1, Spring 1994, pp. 60-65.

are not economically active generally prefer it that way. For a significant minority, health considerations prevent work. The majority, however, consider themselves completely retired.<sup>24</sup>

### *Benefits Less Likely for Part-Time Workers*

Whereas the proportion of employed persons aged 55 and over working part time was 25 percent in 1990 compared to 19 percent in 1970, part-time employees are much less likely to be covered by major benefits programs than full-time employees, according to 1992-93 Employee Benefits Survey data.<sup>25</sup> These data showed that in 1993 medical care benefits were provided to only 24 percent of part-time employees, compared to 82 percent of full-time employees. Life insurance benefits were offered to 25 percent of part-time employees versus 91 percent of full-time employees; and retirement benefits in 1993 were available to only 40 percent of part-time compared to 78 percent of full-time employees.

### **Unemployment and Other Labor Market Problems**

#### *Older Workers Tend to Be at High Risk of Having Labor Market Problems*

About 667,000 people 55 years and over were unemployed in 1993 (out of a total unemployment count of 8.7 million). There were 111,000 unemployed persons aged 65 years and over, or 3.2 percent of the labor force aged 65 and over, compared to a total unemployment rate of 6.8 percent in 1993.<sup>26</sup> Data limitations make it

difficult to say much about job loss, discouraged workers, and employment opportunities among older people, but the general patterns are clear.

Official unemployment rates for the older population are somewhat lower than those for the young adult population. Among unemployed workers aged 55 years and over in 1993, most (79 percent) were looking for full-time work. Nearly half (52 percent of the unemployed aged 55 to 64, and 48 percent of those 65 and over) had been unemployed for 15 weeks or more.<sup>27</sup> Available data on older unemployed workers by pension receipt indicate that among unemployed men aged 62 to 64 years in 1987, 45 percent had neither pension nor Social Security income and 40 percent had Social Security only.<sup>28</sup>

Older workers, especially women, tend to be concentrated in declining industries, such as manufacturing and textiles, which puts them at a relatively higher risk of losing their jobs. Unemployed persons, and especially men, often suffer a decline in earnings compared with their previous employment. Among all workers 20 years and over with 3 or more years of tenure who lost or left their jobs during 1991-92 due to plant or company closings or moves, insufficient work, or the abolishment of their positions or shifts, about one-fifth (19 percent) were 55 or older. The overall level of displacement was more common for older workers in the early 1990's than the early 1980's. Among displaced

full-time wage and salary workers aged 55 to 64 years, only 20 percent were re-employed in full-time wage and salary jobs where their earnings in their new job were the same as or higher than in their previous job.<sup>29</sup>

Before the 1970's, the jobless rate for older men was usually higher than for men aged 25 to 54. Since then, the situation has reversed and now favors older men (5.2 percent unemployed for men aged 55 to 64 years compared to 5.9 percent for men aged 25 to 54 years in 1993), probably because of options now available to older workers. Such options include: (1) improvements in Social Security and private pension plans that have made retirement a viable alternative to employment or unemployment; and (2) the increased use of early retirement inducements. Thus, such options mean older workers can choose more easily to stay out of the labor force than can younger persons who continue to look for work and by definition are unemployed.

Data are limited on unemployment and other labor market problems of older racial and ethnic groups. This is primarily because surveys of the labor force are too small to measure the job market status of small population groups. The limited data available suggest that older Blacks, Hispanics, and other minorities are more likely than older Whites to experience labor market problems. For example, among men aged 55 to 64 years, the unemployment rate in 1993 was 5 percent for White men compared with 9 percent for Black men (detailed table 8-2). In addition to higher rates of unemployment, such problems

<sup>24</sup> Parnes and Sommers, op.cit., p. S120.

<sup>25</sup> Natalie Kramer, "Employee Benefits for Older Workers," *Monthly Labor Review*, April 1995, pp. 21-27.

<sup>26</sup> Bureau of Labor Statistics, op.cit., table 3.

<sup>27</sup> Ibid., tables 7 and 15.

<sup>28</sup> Philip L. Rones and Diane E. Herz, Bureau of Labor Statistics, *Labor Market Problems of Older Workers*, Report of the Secretary of Labor, Washington, DC, U.S. Government Printing Office, January 1989.

<sup>29</sup> Jennifer M. Gardner, Bureau of Labor Statistics, "Worker Displacement: A Decade of Change," *Monthly Labor Review*, April 1995, pp. 45-57.



include discouragement in trying to find work, as well as lower earnings than those of older White workers.<sup>30</sup>

## Income Income Distributions

The overall economic position of the elderly (65 years and over) has improved significantly since the 1970's (for example, the poverty rate of the elderly exceeded that for children until about 1974).<sup>31</sup> Nevertheless, not everyone within the elderly population shared equally in the income gains as we will discuss below. Elderly people also face major economic uncertainties in terms of health expenditures and the length of life that must be financed.

Ryscavage found that during the economic recovery after the recession of the early 1980's, real income growth for the elderly was similar to the total population from 1982 to 1989. His research shows the elderly with a somewhat more unequal distribution of income than the total population. Additionally, he found some evidence of an increase in income inequality among the elderly over the 1979 to 1989 period.<sup>32</sup>

<sup>30</sup> Rones and Herz, op. cit.

<sup>31</sup> Eleanor F. Baugher and Martina Shea, U.S. Bureau of the Census, *Poverty in the United States: 1992*, Current Population Reports, P60-185, U.S. Government Printing Office, Washington, DC, 1993.

<sup>32</sup> Paul Ryscavage, U.S. Bureau of the Census, "Trends in Income and Wealth of the Elderly in the 1980s," in *Studies in the Distribution of Income*, Current Population Reports, P60-183, U.S. Government Printing Office, Washington, DC, 1992. In the paper, the change in the Gini index from .446 to .467 was on the borderline of statistical significance. In the Gini index, 0.0 represents perfect equality and 1.0 represents perfect inequality. Other researchers observed growing inequality among elderly households during the 1980's. See Daniel B. Radner, "Changes in the Income of Age Groups, 1984-1989," *Social Security Bulletin*, Vol. 54, No. 12, 1991, pp. 2-18.

The 1990-91 recession halted the overall gains in the economic position of the elderly (as well as the total population). The most recent available indications are that median income (in constant dollars) of the elderly in 1994 had not yet recovered to the pre-recessionary levels.

Money income generally decreases after retirement but is relatively stable because so many elderly receive Social Security. For those older people with retirement income indexed to inflation, income is affected less by fluctuations in the economy than is true for the younger population. Another important income source is property income, which is less insulated from downswings in the economy. Radner<sup>33</sup> concludes the income of the elderly is sensitive to changes in the performance of the economy and to long-run trends. Radner's study shows the elderly, from 1984 to 1989, had sizeable increases in earning and pension income, but had substantial decreases in property income.

### *Income Differences Are Significant Among Elderly Subgroups*

Using constant 1992 dollars, the median income of the population aged 65 and over has more than doubled since 1957 (from \$6,537 to \$14,548 for elderly men; and from \$3,409 to \$8,189 for elderly women).<sup>34</sup> The income gains of the elderly in the 1980's were not shared equally within subgroups of the elderly population. It is misleading to only

<sup>33</sup> Radner, *ibid.*

<sup>34</sup> Carmen DeNavas, U.S. Bureau of the Census, *Money Income of Households, Families, and Persons in the United States: 1992*, Current Population Reports, P60-184, U.S. Government Printing Office, Washington, DC, 1993, table B-15; also P-60, No. 30, table 18, for 1957 data.

talk about the total elderly population. Income differences are significant for elderly population subgroups defined by characteristics such as age, sex, race, ethnicity, marital status, living arrangements, educational attainment, former occupational status, and work history. Although rural elderly and elderly in Southern States tend to have the lowest median incomes, characteristics such as older average age, widowhood, lower educational attainment, and lower occupational status explain income differences better than place of residence.<sup>35</sup>

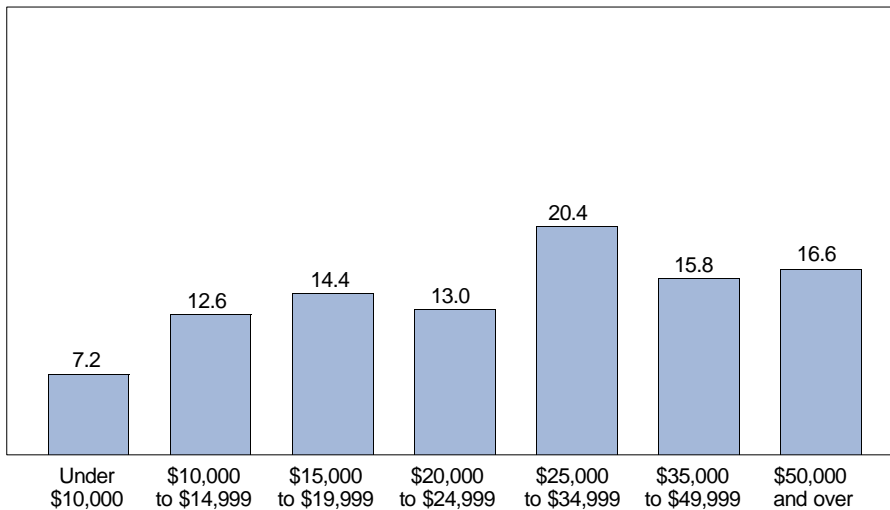
Living arrangements and marital status are related to income changes during the past decade. The real incomes of elderly married-couple families rose by 16 percent, from \$22,078 to \$25,694 from 1980 to 1992 (in 1992 dollars). By comparison, the incomes of elderly female householders with no husband present increased by only 6 percent over the 1980-92 period, from \$20,943 to \$22,108. The economic situation of black elderly female householders with no husband present changed the least, with essentially no improvement in their median income during the decade (\$13,580 in 1980 and \$13,576 in 1992).

In 1992, incomes greater than \$20,000 were more likely among younger than elderly married-couple households. Eighty-seven percent of married-couple households under age 65 had incomes of \$20,000 or more. Eight percent had incomes greater

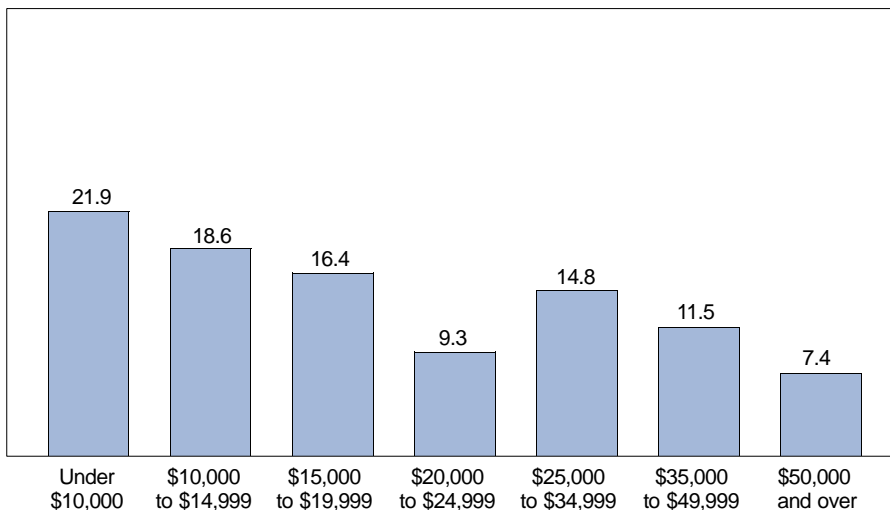
<sup>35</sup> Nina Glasgow, Department of Agriculture, Economic Research Service, "The Non-metro Elderly: Economic and Demographic Status," *Rural Development Research Report*, No. 70, U.S. Government Printing Office, Washington, DC, 1988.

Figure 4-2.  
**Percent Distribution of Married-Couple Households  
 With Householder 65 Years and Over, by Total  
 Money Income: 1992**

**White householders**



**Black householders**



than \$100,000. In contrast, more than 6 in 10 (64 percent) married-couple households with a householder aged 65 or older had incomes of \$20,000 or more annually. Four percent of all elderly married-couple households had incomes greater than \$100,000 (there were 375,000 such households and about three-fourths (78 percent) had householders aged 65 to 74).<sup>36</sup>

Nearly two-thirds (66 percent) of White married-couple households with a householder aged 65 or older in 1992 had incomes of at least \$20,000.<sup>37</sup> Four in ten (43 percent) elderly Black married-couple households had incomes greater than \$20,000 in 1992. Among elderly Hispanic married-couple households, 48 percent had incomes greater than \$20,000.<sup>38</sup> Figures 4-2 through 4-4 provide graphic evidence of the differences in the income distributions of married couples classified by age and race of the householder.

<sup>36</sup> DeNavas, op.cit., table 8.

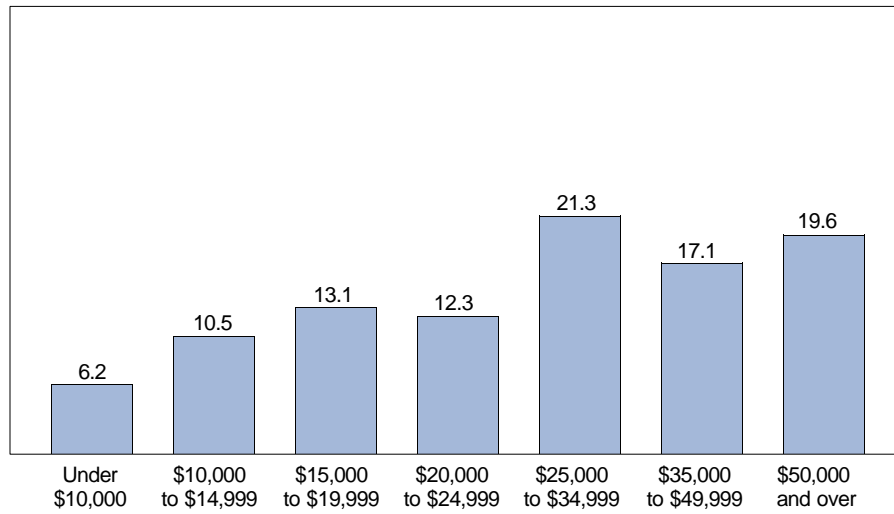
<sup>37</sup> U.S. Bureau of the Census, unpublished tabulations from March 1993 CPS, available from Income Statistics Branch, Housing and Household Economic Statistics Division, 301-763-8576.

<sup>38</sup> Ibid. The difference between Black and Hispanic married-couple households is not statistically significant.

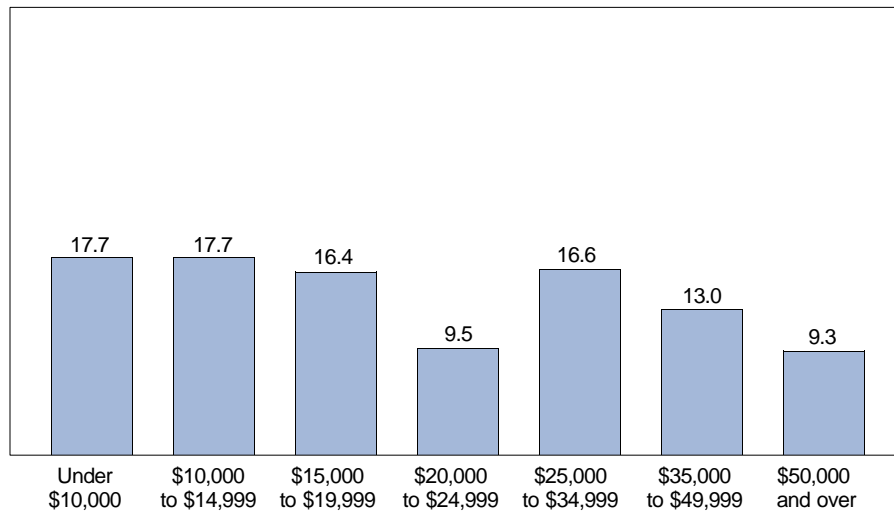
Source: U.S. Bureau of the Census, Housing and Household Economic Statistics Division, Income Branch, unpublished tabulations from March 1993 Current Population Survey, table H-4.

Figure 4-3.  
**Percent Distribution of Married-Couple  
 Households With Householder 65 to 74 Years,  
 by Total Money Income: 1992**

**White householders**



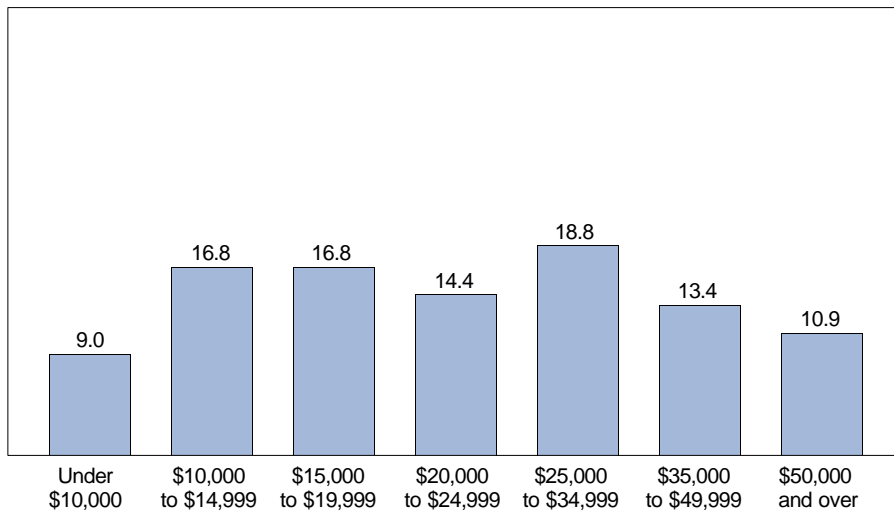
**Black householders**



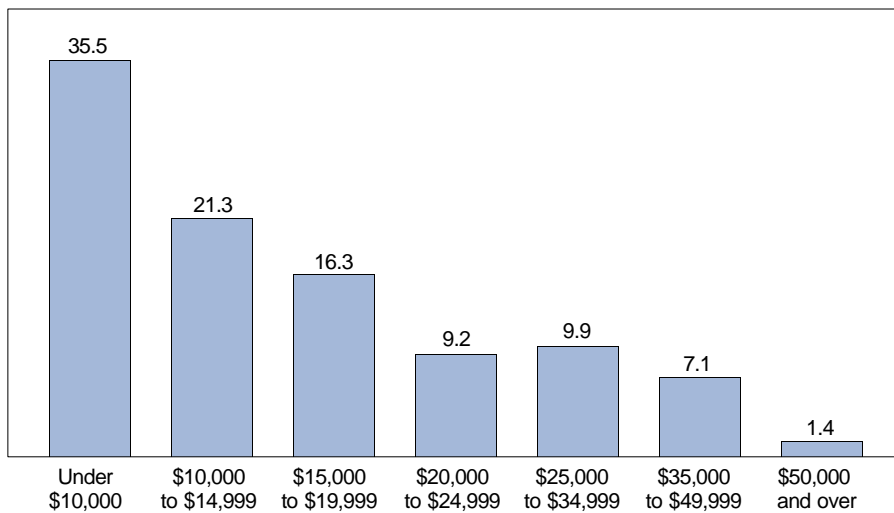
Source: U.S. Bureau of the Census, Housing and Household Economic Statistics Division, Income Branch, unpublished tabulations from March 1993 Current Population Survey, table H-4.

Figure 4-4.  
**Percent Distribution of Married-Couple Households  
With Householder 75 Years and Over, by Total  
Money Income : 1992**

**White householders**



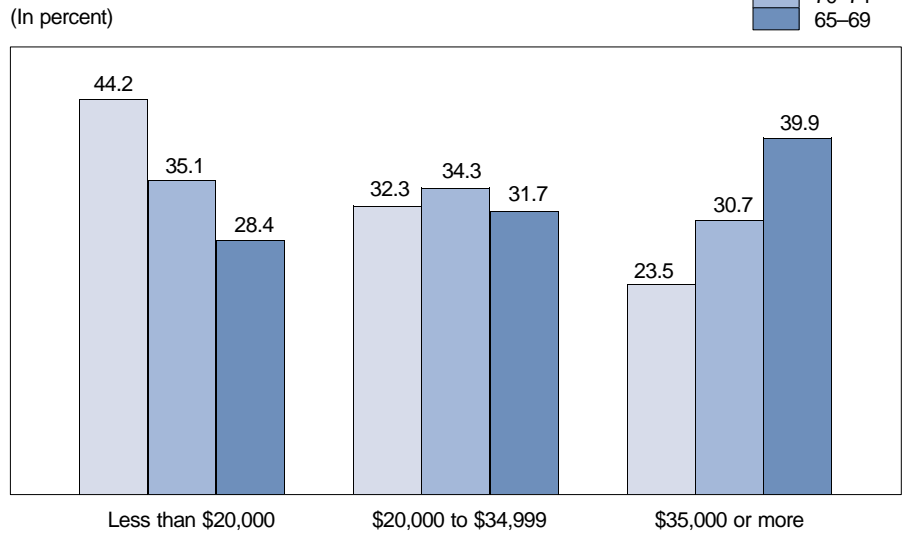
**Black householders**



Source: U.S. Bureau of the Census, Housing and Household Economic Statistics Division, Income Branch, unpublished tabulations from March 1993 Current Population Survey, table H-4.

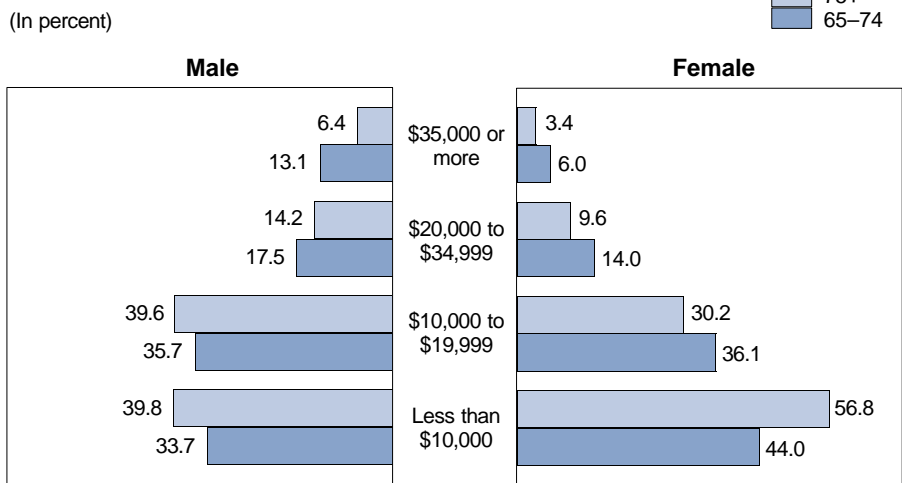
Married couples with a householder aged 65 to 74 are more likely to have higher incomes than are couples with householders 75 years and over. In 1992, 69 percent of married-couple households with a householder aged 65 to 74 years had incomes greater than \$20,000 compared with 56 percent of such households with a householder aged 75 or older (figure 4-5). The elderly who lived alone were more likely than married couples to have low incomes in 1992 (figure 4-6). More than one-half (54 percent) of those 75 years and over who lived alone had incomes below \$10,000 in 1992 and more than four-fifths (86 percent) had incomes below \$20,000. By comparison, 44 percent of married-couple households had incomes below \$20,000 where the householder was 75 or older. The comparable figures for people aged 65 to 74 who lived alone and for married-couple households with householders 65 to 74 were 77 percent and 31 percent, respectively.

Figure 4-5.  
**Income of Married-Couple Households by Age of Householder: 1992**



Source: U.S. Bureau of the Census, *Money Income of Households, Families and Persons in the United States: 1992*, Current Population Reports, P60-184, U.S. Government Printing Office, Washington, DC, 1993, table 8.

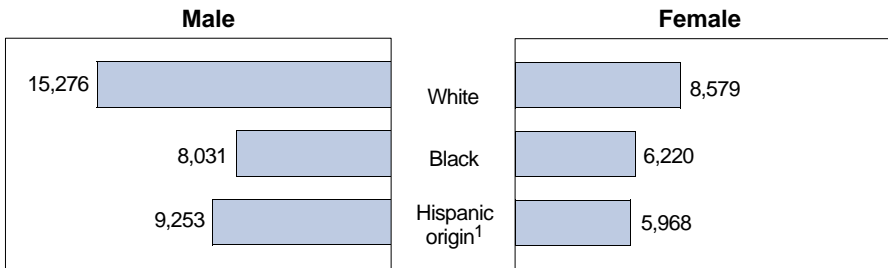
Figure 4-6.  
**Income of Elderly Householders Living Alone by Age and Sex: 1992**



Source: U.S. Bureau of the Census, *Money Income of Households, Families, and Persons in the United States: 1992*, Current Population Reports, P60-184, U.S. Government Printing Office, Washington, DC, 1993, table 8.

Figure 4-7.  
**Median Income of Persons 65 Years and Over by Sex and Race: 1992**

(In dollars)



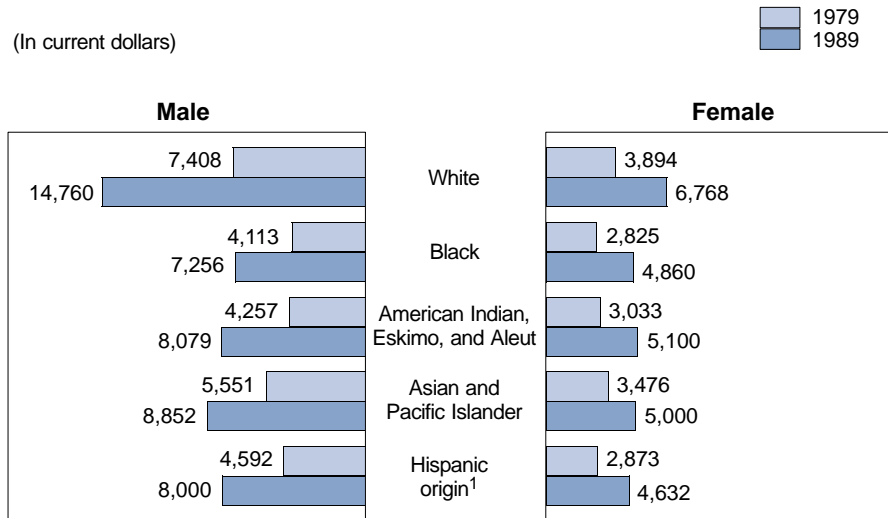
Among elderly subgroups, White men had a much higher median income than other groups. The 1992 median income for White men 65 years and over was more than double that of elderly Black and Hispanic women (figure 4-7; the differences in median income were not statistically significant between Black and Hispanic women and between White women and Hispanic men). Data from the 1980 and 1990 censuses showed a similar pattern (figure 4-8).

<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Money Income of Households, Families, and Persons in the United States: 1992*, Current Population Reports, P60-184, U.S. Government Printing Office, Washington, DC, 1993, table 26.

Figure 4-8.  
**Median Income of Persons 65 Years and Over by Race and Sex: 1979 and 1989**

(In current dollars)



<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1979 from 1980 Census of Population, special tabulation from Summary Tape file 5A; 1989 from 1990 Census of Population and Housing, special tabulation from 1990 Public Use Microdata Sample File (PUMS).

## Sources of Income

### *Social Security Benefits Are the Primary Source of Money Income for the Elderly*

Social Security, combined with pension benefits, accounted for 42 percent of the total household income of elderly retirement pension recipients in 1991.<sup>39</sup> Since the 1940's, there has been a marked increase in reliance on Social Security and a decline in the importance of earnings even though earnings make a great difference in the economic position of older people. In 1940, less than one percent of the elderly received Social Security benefits and 22 percent received general welfare assistance. In 1992, 93 percent received Social Security benefits (mean income was \$6,634) and 6 percent received public assistance or Supplemental Security Income (SSI) (mean income from these sources was \$2,276).<sup>40</sup>

The Social Security program was the major source of income (provided at least 50 percent of total income) for 63 percent of beneficiaries in 1992. It contributed almost all of the income (90 percent or more) for 26 percent and was the only source of income for 14 percent of beneficiaries.<sup>41</sup>

One indicator of the trend towards earlier retirement is the proportion of various age groups receiving Social Security benefits. The majority of people aged 62 and over now receive

<sup>39</sup> Unpublished tables from the 1990 Panel of the Survey of Income and Program Participation (SIPP), wave 4, U.S. Bureau of the Census.

<sup>40</sup> DeNavas, op.cit., table 34; also see Virginia Reno and Susan Grad, "Economic Security, 1935-1985," *Social Security Bulletin*, December 1985, tables 12 and 13.

<sup>41</sup> Social Security Administration, Office of Research and Statistics, *Fast Facts and Figures About Social Security 1995*, U.S. Government Printing Office, Washington, DC, 1995.

Social Security benefits. In 1974, 43 percent of insured people aged 62 to 64 received Social Security benefits. By 1994, 67 percent received benefits. During the years 1974 to 1994, the percent of insured persons receiving benefits fluctuated between 91 to 94 percent for persons aged 65 to 66 years, and between 97 to 98 percent for persons aged 67 to 69 years. Since 1974, virtually all people aged 70 or older have received benefits.<sup>42</sup>

### *The Elderly Are More Likely Than Other Adults (Aged 18 to 64) to Receive Welfare Assistance*

In 1990, 12 percent of people aged 65 and over received major welfare assistance in an average month, compared with 8 percent of people aged 18 to 64 and 19 percent of people under 18.<sup>43</sup> Children were more likely than elderly to receive major welfare assistance and welfare was a larger part of their family income. In comparison to other age groups, however, the elderly who participated in assistance programs were more likely to be long-term participants than those in other age groups. Of the 3.9 million elderly who participated in major means-tested assistance programs<sup>44</sup> in 1990, 2.5 million

<sup>42</sup> Unpublished tabulations from the Office of the Actuary, Social Security Administration, used in preparation of the 1995 Trustees Report. Percentages include retired workers, disabled workers, and insured widow(er)s.

<sup>43</sup> Martina Shea, U.S. Bureau of the Census, *Dynamics of Economic Well-Being: Program Participation 1990-1992*, Current Population Reports, P70-41, U.S. Government Printing Office, Washington, DC, 1995.

<sup>44</sup> Means-tested programs include Aid to Families With Dependent Children (AFDC) or General Assistance, Supplemental Security Income (SSI), food stamps, Women Infant and Children Program (WIC), and means-tested veterans' compensation or pensions. Family income includes the value of food stamps and WIC.

(or 65 percent) participated for the entire 1990-91 period. The rates for nonelderly adults and children were 47 and 52 percent, respectively. In 1990, means-tested assistance benefits accounted for over one-half of total family income for 23 percent of elderly participants, compared with 49 percent for nonelderly adults and 55 percent for children.<sup>45</sup>

### *Most Elderly Received Property Income But Earnings Provided the Highest Average Income*

Property income<sup>46</sup> was received by 69 percent of elderly people in 1992. However, the mean income was relatively low, \$4,502. Earnings provided the highest mean income (\$15,781) of all major sources, but earnings were received by only 15 percent of elderly (4.5 million in 1992). Mean earnings for White elderly (\$16,132) were higher than for Black elderly (\$12,564), but not statistically higher than for Hispanic-origin elderly (\$14,759).<sup>47</sup>

### *Private Pensions and Retirement Income Are Important Sources of Income for the Elderly*

Private pensions are another important source of income for the older population. The mean income received from pensions in 1992 was \$8,278. Because women are increasingly joining the labor force and because men are increasingly likely to live at least into their seventies, we can expect in the future to see more married couples with two private pensions in addition to Social Security benefits.

<sup>45</sup> Shea, op.cit.

<sup>46</sup> Includes estates and trusts reported as survivor benefits.

<sup>47</sup> DeNavas, op.cit., table 34. The Black and Hispanic means are not statistically different.

There are important differentials in who receives pensions. About one-third (31 percent) of elderly nonmarried (never married, widowed, or divorced) men received income from a private pension or annuity in 1992, compared with about one-fifth (22 percent) of elderly nonmarried women. The median income from pensions for these nonmarried men was \$4,981 versus \$2,620 for the nonmarried women.<sup>48</sup> Among all elderly, Current Population Survey (CPS) data indicate that 35 percent of elderly Whites, 20 percent of elderly Blacks, and 19 percent of Hispanic-origin elderly received pension income in 1992 (the difference between Blacks and Hispanics is not statistically significant).

From the Survey of Income and Program Participation (SIPP) we find that in 1991, 13.7 million retirees (of any age)<sup>49</sup> received pension benefits. Two-thirds were men. The overall mean monthly pension incomes of White, Black, and Hispanic-origin retirees were not significantly different from one another (\$739, \$680, and \$601, respectively). Fifty-six percent of pension recipients had pensions with Cost of Living Adjustment (COLA) provisions. Not only were these retirees protected from inflation, their mean pension was 55 percent

higher than the mean pension income of retirees with no COLA provision.<sup>50</sup>

One in five (20 percent) pension recipients had completed 4 or more years of college and their mean monthly pension income in 1991, not including Social Security, was \$1,173, compared with \$661 for high school graduates, and \$472 for those not completing high school. Some two million people receiving a pension also worked at a wage or salary job and their average pension was \$947. The 11.7 million retirees who did not work received less in the reference period, on average, \$700. Four-fifths (78 percent) of all retirement pension recipients, about 10.7 million retirees, also received monthly Social Security payments averaging \$651.<sup>51</sup>

Data from the 1990 census on the receipt of retirement income<sup>52</sup> indicate that 36 percent of men aged 62 to 64 and 18 percent of women that age received retirement income in 1989. For 65 to 69 year old men, 47 percent received retirement income in 1989, compared to 25 percent of women that age. About one of every four (24 percent) men aged 62 to 64 years who worked in 1989 also received retirement income in 1989. Among those 62 to 64 year old men who didn't work in 1989, 55 percent had

retirement income. Corresponding proportions for women aged 62 to 64 years were 15 percent for those who worked in 1989 and 21 percent for those who didn't work.

Some believe that we are now seeing the "golden age of the golden years,"<sup>53</sup> and that Baby-Boom retirees will be less well off than today's retirees. Personal savings and retirement benefits of the elderly may be less in the future and more of the burden for economic security may fall on the individual. In contrast, a recent Congressional Budget Office study<sup>54</sup> concluded that most Baby Boomers are likely to have higher real incomes in retirement than their parents now in retirement. This more optimistic outlook was not equally anticipated for all Baby Boomers, with the poorly educated, single women, and divorced persons particularly at risk. The uncertainty of this outlook is high, however, as future changes in Social Security, health care expenditures, and the federal budget deficit could alter the accuracy of these findings.<sup>55</sup> Additional areas of importance are employer-provided pensions, other private savings and wealth (such as IRAs), and health care needs.<sup>56</sup>

<sup>50</sup> Unpublished data from the 1990 Panel of the Survey of Income and Program Participation (SIPP), wave 4, U.S. Bureau of the Census.

<sup>51</sup> Ibid.

<sup>52</sup> Retirement income includes retirement pensions and survivor benefits from a former employer, labor union, or Federal, State, county, or other governmental agency; periodic receipts from annuities and insurance; and regular income from IRA and KEOGH plans. Data are from U.S. Bureau of the Census, special tabulations from the 1990 Public Use Microdata Sample File (PUMS).

<sup>53</sup> Mark H. Weinstein, "The Changing Picture in Retiree Economics," *Statistical Bulletin*, Metropolitan Life Insurance, Vol. 69, No.3 (July-Sept 1988), p. 7.

<sup>54</sup> Congressional Budget Office, *Baby Boomers in Retirement: An Early Perspective*, Washington, DC, September 1993.

<sup>55</sup> Center on Aging, Health and Society, "The Economic Prospects of the Baby Boom Generation," *The Public Policy and Aging Report*, Vol. 6, No. 2, Chicago, IL, 1994.

<sup>56</sup> Committee on National Statistics, *Toward Improved Modeling of Retirement Income Policies: Interim Report*, Washington, DC, 1995.

<sup>48</sup> Susan Grad, Social Security Administration, *Income of the Population 55 or Older, 1992*, SSA Publications No. 13-11871, U.S. Government Printing Office, Washington, DC, 1994, tables I.7 and V.C.7.

<sup>49</sup> The SIPP universe for retirement consisted of all persons 25 years old and over who had retired from a job and received income as a retiree, survivor, or a dependent.



## Poverty Status

### Poverty Levels

The perception of “elderly” and “poor” as practically synonymous has changed to a view that the elderly are better off than other Americans. Both views are simplistic. There are important differences among subgroups and we will discuss some below.

About 36.9 million Americans were poor<sup>57</sup> in 1992. Of these, 10.8 percent were aged 65 or older, 49.6 percent were aged 18 to 64 years, and 39.6 percent were children under 18. Though the poverty rate for persons aged 65 or older was lower in 1992

<sup>57</sup> Families and unrelated individuals are classified as being above or below the poverty level using the poverty index originated by the Social Security Administration in 1964 and revised by the Federal Interagency Committees in 1969 and 1980. The poverty index is based solely on money income and does not reflect the fact that many low-income persons receive noncash benefits such as food stamps, Medicaid, and public housing. To be in poverty means that a family of at least three people does not have money income equal to 3 times (slightly higher adjustment for smaller families) the cost of the “Economy Food Plan” established by the Department of Agriculture. The plan assumes that older healthy people have lower nutritional requirements than younger people and therefore the poverty threshold is higher for persons under age 65. The poverty threshold in 1992 was \$6,729 compared to the \$7,299 used for single householders aged 15 to 64. For a two-person elderly household with no related children, it was \$8,487 compared with \$9,443 for younger householders. If the thresholds used for the younger population also were used for the elderly, poverty rates for the elderly would increase. Poverty rates would decrease if specific taxes were deducted and specific noncash benefits were included in the definition of income.

Table 4-4.  
Percent Poor or Near Poor, by Sex and Age: 1992

Sex and age	Below poverty threshold	Below 150 percent of poverty threshold
<b>Both sexes</b>		
All ages .....	14.5	24.1
Under 65 years .....	14.7	23.6
65 years and over .....	12.9	27.6
Under 18 years .....	21.9	32.8
18 to 24 years .....	18.0	28.7
25 to 34 years .....	13.2	22.0
35 to 44 years .....	9.8	16.8
45 to 54 years .....	7.9	13.8
55 to 59 years .....	10.0	16.6
60 to 64 years .....	10.6	19.9
65 to 74 years .....	10.7	22.5
75 years and over .....	16.2	35.2
<b>Male</b>		
All ages .....	12.7	21.7
Under 65 years .....	13.1	21.9
65 years and over .....	8.9	20.5
Under 18 years .....	21.5	32.5
18 to 24 years .....	14.2	25.2
25 to 34 years .....	9.8	18.3
35 to 44 years .....	8.3	15.1
45 to 54 years .....	7.0	12.5
55 to 59 years .....	8.7	14.3
60 to 64 years .....	7.8	16.5
65 to 74 years .....	8.1	18.2
75 years and over .....	10.3	24.3
<b>Female</b>		
All ages .....	16.3	26.4
Under 65 years .....	16.4	25.4
65 years and over .....	15.7	32.8
Under 18 years .....	22.3	33.1
18 to 24 years .....	21.6	32.2
25 to 34 years .....	16.6	25.7
35 to 44 years .....	11.2	18.5
45 to 54 years .....	8.7	15.0
55 to 59 years .....	11.3	18.6
60 to 64 years .....	13.1	23.2
65 to 74 years .....	12.7	25.9
75 years and over .....	19.8	41.7

Source: U.S. Bureau of the Census, *Poverty in the United States: 1992*, Current Population Reports, P60-185. U.S. Government Printing Office, Washington, DC, 1993, table 6.

than that for children and young adults aged 18 to 24, it was higher or not significantly different from that for other adult age groups. The 1992 poverty rate was 12.9 percent for the elderly, and 21.9 percent for children.<sup>58</sup>

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<sup>58</sup> Eleanor F. Baugher and Martina Shea, U.S. Bureau of the Census, *Poverty in the United States: 1992, Current Population Reports, P60-185*, U.S. Government Printing Office, Washington, DC, 1993. The other 1992 poverty figures in this section also were derived from this report. Newly released poverty data for 1994 show 38.1 million persons in poverty, representing 14.5 percent of the population. For the elderly in 1994, corresponding numbers were 3.7 million in poverty and 11.7 percent of the elderly population. These 1994 data are based on population controls consistent with the 1990 census of population. The data for 1992 in this report differ from revised 1992 estimates consistent with the 1990 census. The 1992 revised estimates are: 38.0 persons in poverty (a poverty rate of 14.8 percent); and 3.9 million elderly in poverty (a poverty rate of 12.9 percent). For additional information on the impact of using 1990 based population controls on survey estimates, see U.S. Bureau of the Census, *Population Profile of the United States: 1995, Current Population Reports, P23-189*, U.S. Government Printing Office, Washington, DC, 1995, appendix B.

#### *Among Adults Aged 25 and Over, Oldest Old Most Likely to be Poor*

There is a wide range of poverty rates among detailed age groups. Among persons aged 25 and over, poverty rates ranged in 1992 from 7.9 percent for persons aged 45 to 54 up to 16.2 percent for persons 75 years or older (table 4-4). In 1992, poverty among the elderly living in the community (noninstitutional) increased with age. The poverty rate of persons 65 to 74 was 10.7 percent, 15.3 percent for persons 75 to 84, and for persons 85 and over the rate was 19.8 percent, not statistically different from that of children.

Partly because of “catch-up” increases and the indexing of Social Security to rates of inflation, there have been significant changes nationally in the percentage of all elderly who are poor. In 1959, 33.1 percent of White elderly and 62.5 percent of Black elderly were poor. In 1992, 10.9 percent of White elderly, 22.0 of Hispanic elderly, and 33.3 percent of Black elderly were poor (table 4-5).

Table 4-5.  
**Poverty Status of Persons by Age, Race and Hispanic Origin: 1960 to 1992**

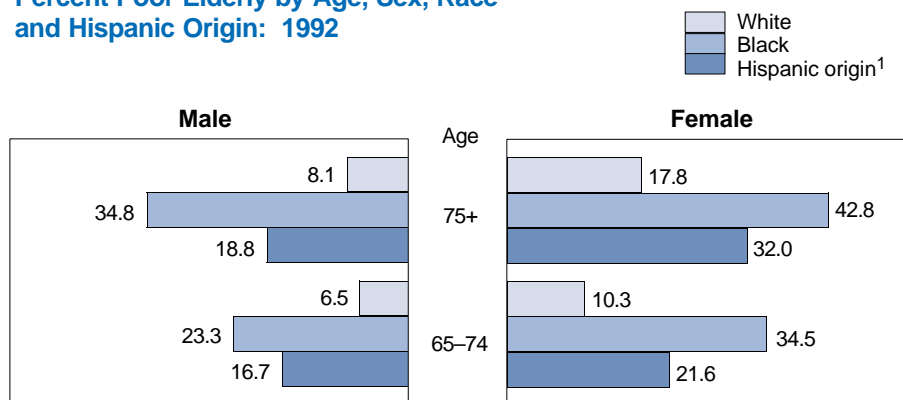
(Numbers in thousands. Persons as of March of the following year. For meaning of abbreviations and symbols, see introductory text)

Year and race	All persons below poverty		Persons under 18 years below poverty		Persons 65 years and over below poverty	
	Number	Percent	Number	Percent	Number	Percent
<b>All Races</b>						
1992.....	36,880	14.5	14,617	21.9	3,983	12.9
1990.....	33,585	13.5	13,431	20.6	3,658	12.2
1985.....	33,064	14.0	13,010	20.7	3,456	12.6
1980.....	29,272	13.0	11,543	18.3	3,871	15.7
1975.....	25,877	12.3	11,104	17.1	3,317	15.3
1970.....	25,420	12.6	10,440	15.1	4,793	24.6
1965.....	33,185	17.3	14,676	21.0	(NA)	(NA)
1960.....	39,851	22.2	17,634	26.9	(NA)	(NA)
<b>White</b>						
1992.....	24,523	11.6	8,955	16.9	2,992	10.9
1990.....	22,326	10.7	8,232	15.9	2,707	10.1
1985.....	22,860	11.4	8,253	16.2	2,698	11.0
1980.....	19,699	10.2	7,181	13.9	3,042	13.6
1975.....	17,770	9.7	6,927	12.7	2,634	13.4
1970.....	17,484	9.9	(NA)	(NA)	4,011	22.6
1965.....	22,496	13.3	(NA)	(NA)	(NA)	(NA)
1960.....	28,309	17.8	(NA)	(NA)	(NA)	(NA)
<b>Black</b>						
1992.....	10,613	33.3	4,938	46.6	887	33.3
1990.....	9,837	31.9	4,550	44.8	860	33.8
1985.....	8,926	31.3	4,157	43.6	717	31.5
1980.....	8,579	32.5	3,961	42.3	783	38.1
1975.....	7,545	31.3	3,925	41.7	652	36.3
1970.....	7,548	33.5	(NA)	(NA)	683	48.0
1965.....	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960.....	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
<b>Hispanic Origin<sup>1</sup></b>						
1992.....	6,655	29.3	3,116	39.9	269	22.0
1990.....	6,006	28.1	2,885	38.4	245	22.5
1985.....	5,236	29.0	2,606	40.3	219	23.9
1980.....	3,491	25.7	1,749	33.2	179	30.8
1975.....	2,991	26.9	(NA)	(NA)	137	32.6
1970.....	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1965.....	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
1960.....	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)

<sup>1</sup>Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Poverty in the United States: 1992*, Current Population Reports, P60-185, U.S. Government Printing Office, Washington, DC; 1993, tables 2 and 3.

Figure 4-9.  
**Percent Poor Elderly by Age, Sex, Race  
 and Hispanic Origin: 1992**



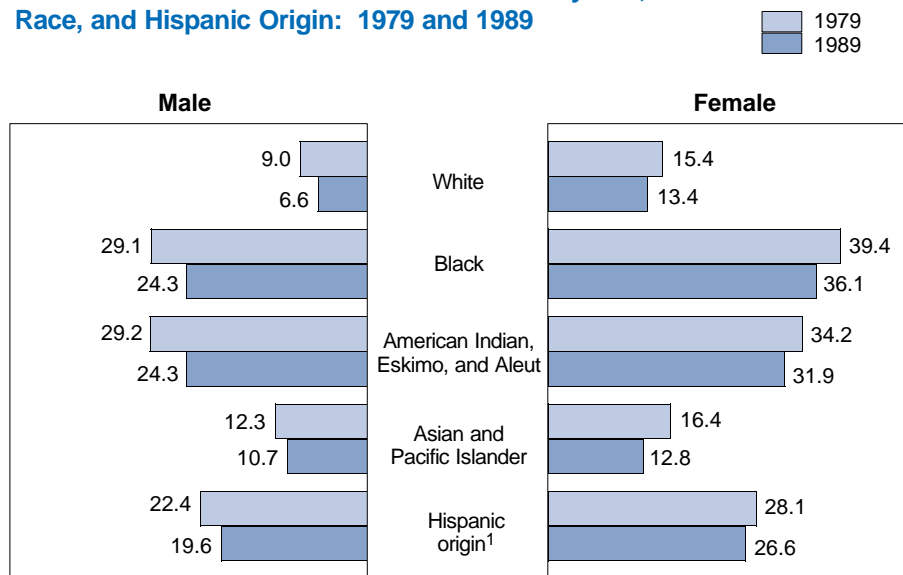
<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Poverty in the United States: 1992*, Current Population Reports, P60-185. U.S. Government Printing Office, Washington, DC, 1993, table 5.

Poverty rates varied greatly among elderly population subgroups. In 1992, elderly women (15.7 percent) had a higher poverty rate than elderly men (8.9 percent). As noted above, the poverty rates for elderly Blacks and Hispanics were higher than the rate for elderly Whites. Elderly White, Black, and Hispanic women had higher poverty rates in 1992 than elderly White, Black, and Hispanic men, respectively (figure 4-9).

Women made up 58.4 percent of the elderly population but 71.3 percent of the poor elderly population in 1992. Although Blacks were only 8.6 percent of the total elderly population, they made up 22.3 percent of all elderly poor. Black women were 5.1 percent of the elderly population and 15.0 percent of the elderly poor.

Figure 4-10.  
**Percent Poor of Persons 65 Years and Over by Sex,  
 Race, and Hispanic Origin: 1979 and 1989**



<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, 1979 from 1980 Census of Population and Housing, special tabulations for National Institute on Aging, table 5; 1989 from special tabulations from 1990 Public Use Microdata Sample File (PUMS).

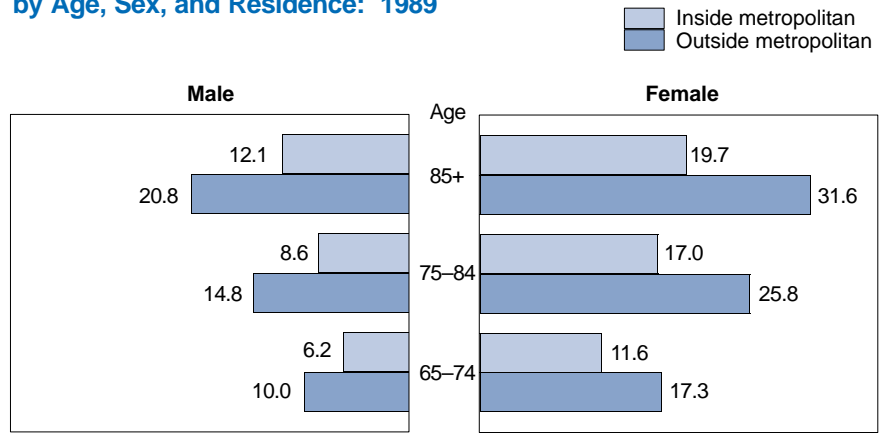
The 1990 decennial census is the only source of poverty data by detailed race (figure 4-10). Poverty became less prevalent during the 1980's for every elderly sex/race/ethnic group. In addition, within each race/ethnic group, poverty was more common for women than for men at both the decade's beginning and end. These data also show that poverty rates among elderly American Indians were similar to those of Blacks.

Recent data from the 1990 decennial census reveal that, in general, poverty rates were higher among elderly outside metropolitan areas than among those inside metropolitan areas (figure 4-11). The poverty rate in 1989 was 31.6 percent for females 85 years old and over living outside metropolitan areas.

Elderly persons who reported having a self-care or mobility limitation in the 1990 decennial census were more likely to be poor (20 percent) than elderly without such limitations (11 percent). However, among the oldest old, women who did not have a self-care or mobility limitation were just as likely to be living in poverty (22 percent) as oldest old women with a self-care or mobility limitation (figure 4-12).

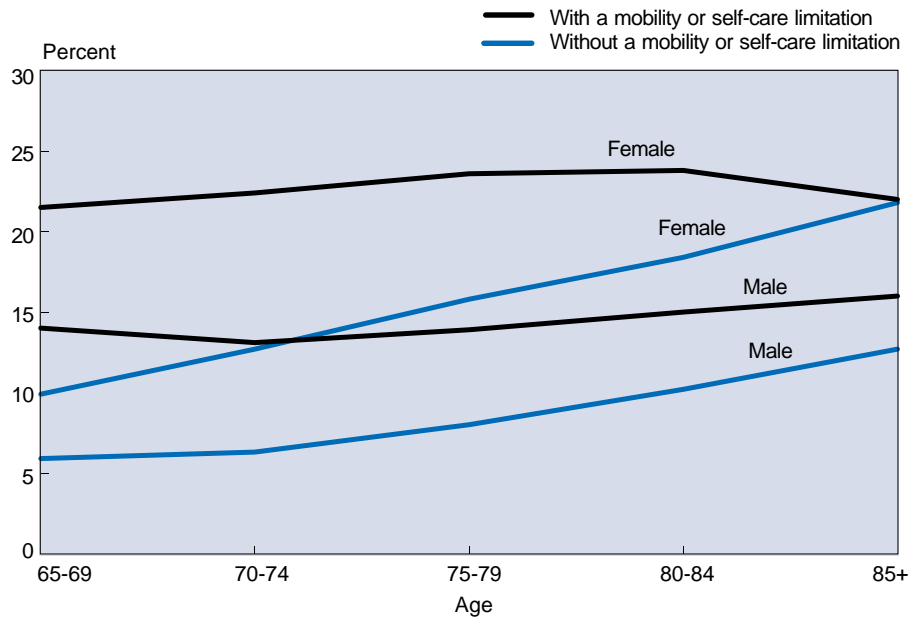
There were a total of 8 million poor families in 1992. Of all poor families, 878,000 had an elderly householder. The poverty rate for families with an elderly householder was 7.8 percent.

Figure 4-11.  
**Percent Poor of Persons 65 Years and Over by Age, Sex, and Residence: 1989**



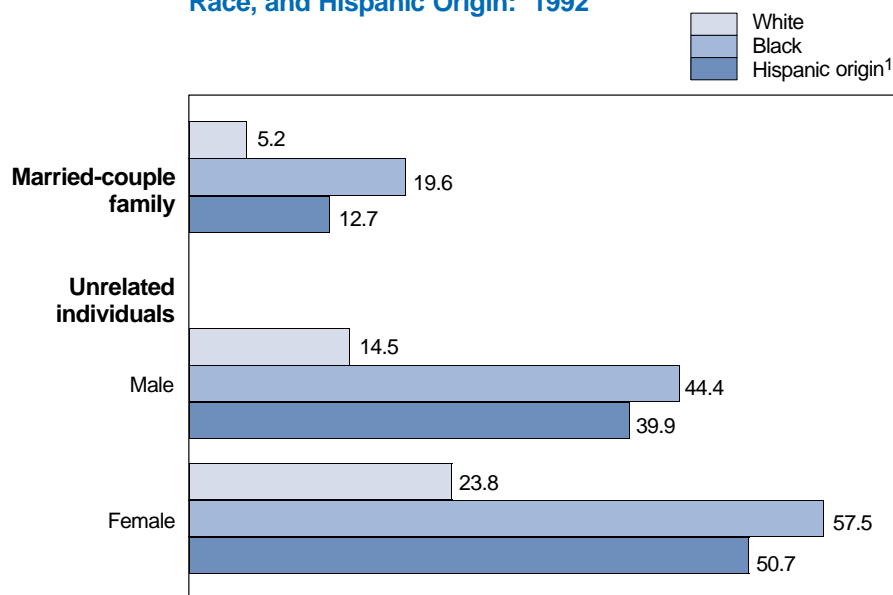
Source: U.S. Bureau of the Census, special tabulations from 1990 Public Use Microdata Sample File (PUMS).

Figure 4-12.  
**Percent Poor of Persons 65 Years and Over by Age, Sex, and Limitation Status: 1989**



Source: U.S. Bureau of the Census, special tabulations from 1990 Public Use Microdata Sample File (PUMS).

Figure 4-13.  
**Percent Poor of Persons 65 Years and Over by Sex, Type of Living Arrangement, Race, and Hispanic Origin: 1992**



<sup>1</sup> Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Poverty in the United States: 1992*, Current Population Reports, P60-185, U.S. Government Printing Office, Washington, DC, 1993, table 5.

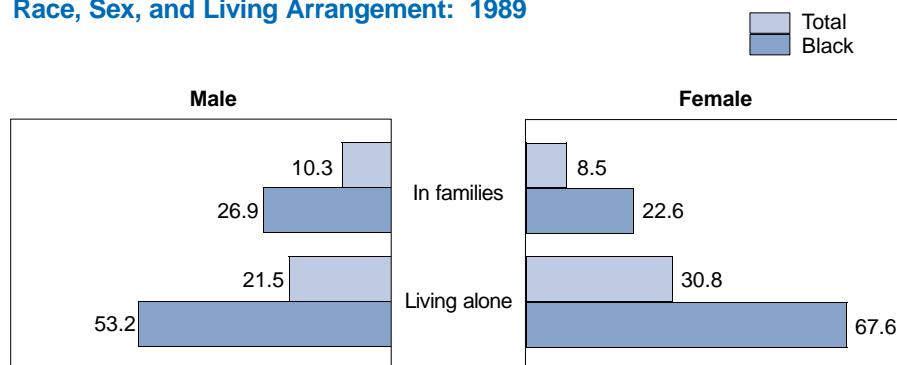
White elderly persons in married-couple families were less likely to be in poverty (5.2 percent) than comparable Black (19.6 percent) or Hispanic (12.7 percent) elderly persons (figure 4-13). Elderly who did not live with relatives (“unrelated individuals” in census terminology, most of whom live alone) were more likely to be poor in 1992 (24.9 percent) than elderly persons in married-couple families (6.2 percent).

Data from the 1990 census reveal the great differences in poverty rates by sex, race, and family status among the “oldest old” (those 85 years old and older). Oldest old persons are more likely to be poor if they live alone than if they live in families. This holds for both men and women, and for the total and Black oldest old population (figure 4-14). Among Black women aged 85 years and over and living alone, 67.6 percent were in poverty.

#### *Elderly Are More Likely to Be Near Poor Than the Younger Population*

While the elderly constitute approximately 12.2 percent of the total population, they are only 10.8 percent of the poor. However, a higher proportion of elderly (7.5 percent) than non-elderly (4.5 percent) were concentrated just over their respective poverty thresholds (between 100 percent and 125 percent of their thresholds). Among the Nation’s 12.3 million “near poor” persons, there is a larger proportion elderly than might be expected, since the 18.9 percent of the near poor who are elderly exceeds the percent elderly of the total population.

Figure 4-14.  
**Percent Poor of Persons 85 Years and Over by Race, Sex, and Living Arrangement: 1989**



Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, special tabulation from 1990 Public Use Microdata Sample (PUMS) file.

### *Most Elderly Poor Who Live Alone Are Women*

Of the approximately 2.3 million poor elderly who lived alone in 1992, 2.0 million were women. Another 1 million elderly women who lived alone in 1992 were near poor. These near poor women were predominately White (90 percent) and residents of metropolitan areas (75 percent).

### *Low Educational Attainment Associated With Poverty*

Education is closely associated with lifetime economic status, and poverty rates drop dramatically as educational level of the elderly increases. Twenty-one percent of the 12.3 million elderly who never finished high school were poor in 1992. About 10 percent of elderly who completed high school (but no college) were poor. Only 3.2 percent of the elderly who earned a bachelor's degree or more were poor.

### *Elderly Who Worked Some Time During 1992 Rarely Faced Poverty*

Only 3.7 percent of 4.6 million elderly workers were poor in 1992. Most (79 percent) of these poor did not work year-round full-time. By contrast, 14.5 percent of elderly who did not work during the year were poor. Half of all poor elderly workers were women.<sup>59</sup>

<sup>59</sup> Ibid., table 14.

## **Transitions in Income and Poverty Status**

Data from SIPP<sup>60</sup> allow us to make comparisons of the characteristics of elderly who were (1) poor in 1990 and 1991, (2) able to leave poverty between 1990 and 1991, and (3) poor in 1991 but not in 1990. With these data we can also measure year-to-year movement of people along the income distribution.

An important caution is that this analysis includes only elderly from whom information was collected in all eight interviews of the 1990-1991 survey. The data are presented for persons rather than families because family composition can change over a 2-year period. People are characterized by the income and poverty status of their respective family unit based on living arrangements each month during the period of study. Income reflects money income only before taxes and does not include the value of noncash benefits.

### *Overall, Elderly Higher In Economic Status Than Children But Less Likely to Increase Their Income*

SIPP data indicate that people aged 65 or older were significantly more likely to have family or individual<sup>61</sup> incomes under \$10,000 than the total population. Mean family or individual income of the elderly was 67 percent of that for persons under 18. As discussed above, comparisons of family income do not indicate the number of

<sup>60</sup> Shea, op.cit., P70-41; and Paul Ryscavage and Wilfred Masumura, U.S. Bureau of the Census, *Dynamics of Economic Well-Being: Labor Force and Income, 1990-1992*, P70-40, U.S. Government Printing Office, Washington, DC, 1994.

<sup>61</sup> Income refers to family income for persons in families and individual income for unrelated individuals.

persons sharing the family income. To account for changes in family size and composition, comparisons based on income-to-poverty ratios are used.<sup>62</sup> Such ratios change the relative standing of the two groups. The mean income-to-poverty ratio in 1991 was 3.24 for persons 65 and older compared with 2.82 for persons under 18 years.

These data indicate that elderly people had stable incomes relative to young adults (18 to 24 years). Thirty-five percent of the elderly experienced changes of less than 5 percent in their income-to-poverty ratios between 1990 and 1991 compared with 17 percent of young adults.

### *Elderly and Children Less Likely to Exit Poverty Than Nonelderly Adults*

Children and the elderly were less likely than nonelderly adults to move out of poverty between 1990 and 1991. The exit rates were 19 percent for children and 14 percent for the elderly, compared with 25 percent for nonelderly adults. The elderly had relatively low exit rates despite the fact that 67 percent of poor elderly in 1990 had an income-to-poverty ratio between 0.75 and 0.99, compared with 35 percent of poor nonelderly adults. This means a smaller proportion of elderly than nonelderly adults left poverty between 1990 and 1991, even though a larger proportion of elderly than nonelderly adults had incomes just below poverty. This finding reflects the relatively greater stability (i.e., fixed nature) of elderly incomes.

<sup>62</sup> To account for economies of scale, family incomes have been adjusted by using poverty thresholds as an equivalence scale to adjust for differences in the size and composition of families.

## Household Wealth and Assets

Overall, the elderly have substantial assets, especially if the value of their homes is considered. Once the elderly spend their assets, however, they are less likely than younger people to be able to replace them.

### *The Elderly Have Higher Asset Holdings Than Younger Households*

Economic well being includes both income and asset accumulation. The elderly have had longer to accumulate assets. Their median net worth (\$88,192) is more than fifteen times as high as that of households with a householder under 35 (\$5,565), according to 1991 data from the SIPP. The home is the major asset, but for the elderly, interest-earning assets were also important.<sup>63</sup>

Eller found that from 1988 to 1991, real median net worth for all households fell from \$41,472 to \$36,623 (in 1991 dollars). For the elderly, however, median net worth remained at around \$88,000.

The life cycle hypothesis of saving says that assets increase during the

<sup>63</sup> T. J. Eller, U.S. Bureau of the Census, *Household Wealth and Asset Ownership: 1991*, Current Population Reports, P70-34, Washington, DC, 1994. These net worth estimates are based on the sum of the market value of assets owned by every member of the household minus liabilities (secured or unsecured) owed by household members. Major assets not covered are equities in pension plans, cash value of life insurance policies, and the value of home furnishings and jewelry. These items were excluded due to the difficulty of obtaining reliable estimates of the value of these assets in a household survey.

life cycle and decline after retirement as savings are spent to finance daily life. Cross-sectional data suggest that assets are not reduced substantially until at least 10 or more years after retirement age. For example, median net worth in 1991 for householders aged 65 to 69 was \$104,354 compared with \$76,541 for householders aged 75 and over. The evidence on whether households accumulate or decumulate wealth during the retirement years is mixed, however, and such cross-sectional evidence does not imply the same behavior for an individual over a lifetime.<sup>64</sup> It seems logical that a newly retired person would avoid using savings (called "spend down" by economists) as long as possible given that most people are relatively healthy upon retirement but still face significant uncertainties about future health expenditures, their need for long-term care, and the length of their life. However, a large number of persons reach retirement with little or no savings. Some indirect evidence suggests that inheritances may substantially increase the wealth of Baby Boomers as they enter the young old ages, with research indicating that most inheritances go to householders in their fifties and sixties.<sup>65</sup> Debate continues on whether

<sup>64</sup> Ibid., p. x; Congressional Budget Office, op. cit., p. 44; and Nancy Ammon Jianakoplos, Paul L. Menchik, and F. Owen Irvine, "Using Panel Data to Assess the Bias in Cross-sectional Inferences of Life-Cycle Changes in the Level and Composition of Household Wealth," in Robert E. Lipsey and Helen Stone Tice, eds., *The Measurement of Saving, Investment, and Wealth*, 1989.

<sup>65</sup> Congressional Budget Office, op. cit.; and Daphne T. Greenwood and Edward N. Wolff, "Changes in Wealth in the United States, 1962-1983," *Journal of Population Economics*, 1992, pp. 261-288.

observed savings behavior can be explained by some modification of the life cycle model that incorporates other leading explanations for savings behavior.<sup>66</sup>

Using the 1991 SIPP data, Eller showed that age is correlated with net worth because age offers an increasing opportunity to accumulate wealth (table 4-6). Because of SIPP's relatively small sample size, the final age category shown is 75 years and over. Since home equity is such an important asset to the elderly, it is useful to examine their net worth with and without the effect of home equity. When home equity was included, the 1991 median net worth of the elderly ranged from \$32,172 in the lowest income quintile (7.2 million households) to \$424,721 in the highest income quintile (1.8 million households). When home equity was excluded, median net worth of the elderly ranged from \$3,577 for the lowest income quintile to \$299,679 for the highest income quintile.<sup>67</sup>

<sup>66</sup> Alan L. Gustman and F. Thomas Juster, "Income and Wealth of Older American Households: Modeling Issues for Public Policy Analysis," National Bureau of Economic Research (NBER) Working Paper No. 4996, Cambridge, MA, 1995.

<sup>67</sup> The distribution of wealth is known to be highly concentrated. When the distribution is so concentrated, the normal SIPP sample frame, with few observations for high income households, has large variability in the various wealth statistics for this segment of the wealth distribution. For a description and comparison of survey aggregates with independent estimates, see appendix D of Current Population Reports, P70-34, *Household Wealth and Asset Ownership: 1991*, by T. J. Eller of the U.S. Bureau of the Census.



Table 4-6.  
**Median Net Worth by Age of Householder and Monthly Household Income Quintile: 1991**

(Excludes group quarters)

Households and net worth income quintile <sup>1</sup>	Age								
	Total	Under 35 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over			
						Total	65 to 69 years	70 to 74 years	75 years and over
All households (thousands) . . . . .	94,692	25,031	21,514	14,934	12,575	20,638	6,435	5,439	8,764
Median net worth . . . . .	\$36,623	\$5,565	\$31,148	\$58,250	\$83,041	\$88,192	\$104,354	\$92,793	\$76,541
Excluding home equity . . . . .	\$10,263	\$3,273	\$9,456	\$16,275	\$25,965	\$26,442	\$33,345	\$25,943	\$22,866
Lowest quintile									
Households (thousands) . . . . .	18,977	5,256	2,271	1,901	2,323	7,226	1,657	1,630	3,939
Median net worth . . . . .	\$5,224	\$537	\$1,228	\$5,230	\$16,959	\$32,172	\$30,622	\$31,825	\$32,946
Excluding home equity . . . . .	\$1,143	\$187	\$704	\$852	\$1,406	\$3,577	\$2,570	\$3,083	\$4,570
Second quintile									
Households (thousands) . . . . .	18,912	5,432	3,231	1,958	2,431	5,860	1,760	1,526	2,574
Median net worth . . . . .	\$19,191	\$2,912	\$6,213	\$19,378	\$52,660	\$90,635	\$92,321	\$89,306	\$89,975
Excluding home equity . . . . .	\$5,588	\$1,772	\$2,409	\$4,656	\$10,580	\$29,152	\$25,690	\$25,808	\$34,492
Third quintile									
Households (thousands) . . . . .	18,969	5,809	4,474	2,629	2,536	3,523	1,306	1,141	1,075
Median net worth . . . . .	\$28,859	\$6,633	\$18,216	\$35,837	\$77,439	\$154,203	\$154,487	\$140,226	\$171,032
Excluding home equity . . . . .	\$8,661	\$3,768	\$5,674	\$9,713	\$24,382	\$68,372	\$64,164	\$64,280	\$83,472
Fourth quintile									
Households (thousands) . . . . .	18,928	5,105	5,607	3,432	2,504	2,279	968	657	654
Median net worth . . . . .	\$49,204	\$16,176	\$38,762	\$57,706	\$135,458	\$225,594	\$201,867	\$212,062	\$303,510
Excluding home equity . . . . .	\$16,352	\$7,650	\$12,412	\$16,188	\$42,586	\$121,154	\$83,101	\$123,268	\$181,513
Highest quintile									
Households (thousands) . . . . .	18,905	3,429	5,931	5,014	2,780	1,751	744	485	522
Median net worth . . . . .	\$123,166	\$42,650	\$91,434	\$147,091	\$212,660	\$424,721	\$382,551	\$433,049	\$485,557
Excluding home equity . . . . .	\$48,893	\$19,329	\$36,157	\$54,371	\$95,692	\$299,679	\$226,894	\$315,194	\$399,301

<sup>1</sup>Quintile upper limits for 1991 were: lowest quintile - \$1,071; second quintile - \$1,912; third quintile - \$2,914; fourth quintile - \$4,454.

Source: U.S. Bureau of the Census, *Household Wealth and Asset Ownership: 1991*, Current Population Reports, P70-34, U.S. Government Printing Office, Washington, DC, 1994, table E.

Smith,<sup>68</sup> using new data from the Health and Retirement Survey (HRS) and the Asset and Health Dynamics Among the Oldest-Old Survey (AHEAD), found large racial and ethnic disparities in household wealth for households maintained by persons aged 51 to 61 years (HRS) and those aged 70 and over (AHEAD). For every dollar of wealth of a White household maintained by a person aged 51 to 61, comparable Black

<sup>68</sup> James P. Smith, "Unequal Wealth and Incentives to Save," Documented Briefing, RAND, 1995.

households had 27 cents on the dollar and Hispanic households 30 cents. Smith found that income differences explained most of the racial difference in wealth, as low income persons save little, regardless of their race and ethnic background.

Data on the composition of net worth show that home equity was the major asset holding for the elderly, as it was for all age groups (table 4-7). Some types of assets are much more important in elderly households. For example, the proportion of net worth

in interest-earning assets was significantly larger in elderly households (21 percent) than in those with a householder under age 35 (12 percent). Similarly, the proportion of net worth in stocks and mutual funds ranged from 5 percent in households with a householder under 35 to 9 percent in elderly households. Among the types of assets that were not as important to the elderly were motor vehicles; the share of net worth in this asset ranged from 18 percent in the youngest age group to 4 percent among the elderly.

Table 4-7.

**Distribution of Net Worth by Age of Householder and Asset Type: 1991**

(Excludes group quarters)

Type of asset	Total	Under 35 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
<b>Total net worth</b> .....	100.0	100.0	100.0	100.0	100.0	100.0
Interest-earning assets at						
financial institutions .....	14.2	12.2	9.6	9.5	12.1	21.0
Other interest-earning assets .....	5.0	1.9	3.0	3.7	5.1	7.3
Checking accounts .....	0.5	1.2	0.7	0.4	0.4	0.4
Stocks and mutual fund shares .....	7.1	4.7	5.9	5.4	6.6	9.4
Own home .....	41.9	42.1	45.1	40.8	40.9	41.5
Rental property .....	6.8	6.1	8.0	9.4	7.1	4.6
Other real estate .....	5.4	6.2	5.4	6.8	6.3	4.0
Vehicles .....	6.4	18.1	8.7	6.4	5.2	3.5
Business or profession .....	7.3	13.5	11.5	10.8	6.8	2.1
U.S. savings bonds .....	0.6	0.7	0.5	0.5	0.7	0.6
IRA or KEOGH accounts .....	5.2	3.2	5.6	5.8	7.1	3.8
Other financial investments <sup>1</sup> .....	3.1	3.5	1.7	4.1	4.3	2.4
Unsecured liabilities <sup>2</sup> .....	-3.4	-13.5	-5.8	-3.7	-2.6	-0.5

<sup>1</sup> Includes mortgages held from sale of real estate, amount due from sale of business, unit trusts, and other financial investments.

<sup>2</sup> Since net worth is the value of assets less liabilities, unsecured liabilities are subtracted from the distribution of net worth and are shown as negative.

Source: U.S. Bureau of the Census, *Household Wealth and Asset Ownership: 1991*, Current Population Reports, P70-34, Washington, DC, U.S. Government Printing Office, 1994, table G.

## Housing

### Most Elderly Own Their Homes

There were 20.3 million householders in 1991 aged 65 or older. A little over three-fourths (77 percent), or 15.7 million of the householders, were homeowners. Elderly householders who rented their home numbered 4.6 million in 1991.

Just over seven in ten (72 percent) homes occupied by elderly householders were single-family homes. Six in one hundred (6 percent), or 1.2 million elderly householders, lived in mobile homes.<sup>69</sup>

### Homeownership Varies by Elderly Subgroup

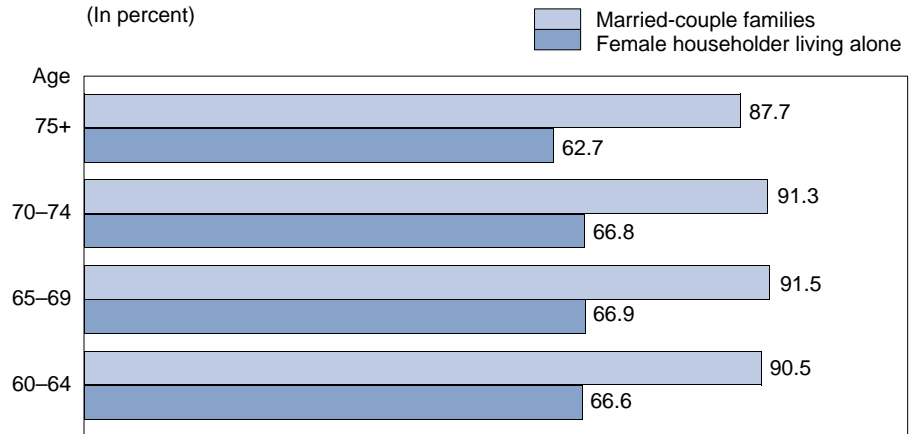
Data from the 1991 American Housing Survey (AHS) show that elderly Whites were more likely than elderly Blacks or Hispanics to be homeowners: 79 percent of Whites were homeowners compared with 64 percent of Blacks and 59 percent of Hispanics (the apparent difference

<sup>69</sup> U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *American Housing Survey for the United States in 1991*, Current Housing Reports, H150/91, U.S. Government Printing Office, Washington, DC, 1993, tables 7-1 to 7-24.

Figure 4-15.

### Homeownership Rate by Family Status and Age of Householder: 1993

(In percent)



Source: U.S. Bureau of the Census, *Housing Vacancies and Homeownership*, Current Housing Reports, H111/93-A, U.S. Government Printing Office, Washington, DC, 1994, table 21.

between Blacks and Hispanics was not statistically significant).<sup>70</sup>

Homeownership data from the Current Population Survey (CPS) indicate that elderly married couples are much more likely to be homeowners than are elderly women who live alone. In 1993, 91 percent of married couples with a householder aged 65 to 69 years old owned their homes compared with 67 percent of similarly aged women who lived alone (figure 4-15).

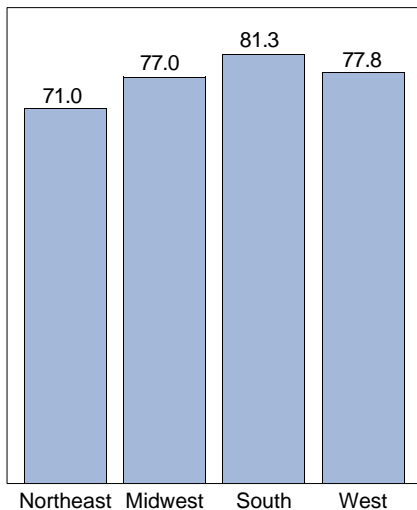
<sup>70</sup> Ibid.

While elderly householders with household incomes more than \$10,000 were more likely to own their homes in 1991 than those with household incomes less than \$10,000, 61 percent of elderly householders in this lower household income range were owners. Among elderly owners, women living alone were more likely than men living alone or in multi-person households to use 30 percent or more of their income for housing.<sup>71</sup>

<sup>71</sup> Mary L. Naifeh, U.S. Bureau of the Census, *Housing of the Elderly: 1991*, Current Housing Reports, H123/93-1, U.S. Government Printing Office, Washington, DC, 1993.

Figure 4-16.  
**Homeownership Rate for  
 Householders 65 Years and  
 Over by Region: 1993**

(In percent)



Source: U.S. Bureau of the Census, *Housing Vacancies and Homeownership*, Current Housing Reports, H111/93-A, U.S. Government Printing Office, Washington, DC, 1994.

CPS data also reveal significant differences in homeownership in 1993 for elderly in different areas of the country. In the South, 81 percent of elderly householders owned their homes compared with the Northeast where only 71 percent owned their own homes (figure 4-16).

#### *Elderly Tend to Live in Older Homes*

Elderly householders tend to live in units that are more than 30 years old. One-third of all elderly owners in 1991 had lived in their residence for at least 30 years. Elderly Black owners were as likely as elderly White owners to have lived in their residence for 30 or more years (35 percent). Among owners 85 years

and over, nearly half (49 percent) have lived in their current residences for at least 30 years.<sup>72</sup>

Housing of the elderly is basically sound. Only 3 percent of housing units with an elderly householder had severe physical problems (603,000 units with such problems). Another 5 percent (972,000 units) had moderate problems. Most of the severe problems were because of plumbing (536,000 units). Most of the moderate problems were because of heating (617,000 units). Most of the units with moderate or severe problems were in metropolitan areas (393,000 with severe problems; 577,000 with moderate problems) and the units with severe problems were evenly divided between inner city and suburbs. Elderly Blacks and elderly Hispanics were somewhat more likely than elderly Whites to live in housing with severe physical problems (5 percent, 5 percent and 3 percent, respectively).<sup>73</sup> Structures with severe or moderate physical problems tend to be older houses. The median year the structure was built for housing units with severe physical problems and occupied by an elderly householder was 1950, compared with 1957 for all units occupied by an elderly householder. Only 5 percent of elderly householders lived in a unit built between 1985 and 1989.

Virtually all housing occupied by elderly householders has basic equipment and many units have clothes washing machines and dishwashers, air-conditioning, and other equipment that makes living more comfortable. Of the 20.3 million units occupied by

elderly householders, only 178,000 lacked complete kitchen facilities (a sink, refrigerator, and burners). Complete plumbing facilities (hot piped water, a bathtub or shower, and a flush toilet) were found in 97 percent of units occupied by elderly householders. Only 56,000 units had no access to a public sewer or septic tank, cesspool, or chemical toilet. Most units (78 percent) had a washing machine, 40 percent had a dishwasher, 96 percent had a telephone, and 71 percent enjoyed air-conditioning. Warm-air furnaces were the main source of heat in 52 percent of the units while it was portable electric heaters for 1 percent and stoves for 3 percent. Only 132,000 elderly householders reported they had no main source of heat.<sup>74</sup>

Savage and Fronczek showed that, with few exceptions, the ability to afford a median-priced home increases with age.<sup>75</sup> Using 1991 data from SIPP, they found that homeownership affordability peaked for homeowner families with a householder 55 to 64 years old. Thirty-one percent of homeowner families with a householder 65 years old and over could not afford a median-priced home in their area in 1991 (not significantly different from those with a householder between the ages of 55 and 64). Families with a householder under the age of 25 were most likely to be

<sup>74</sup> Mary L. Naifeh, op. cit.

<sup>75</sup> Howard Savage and Peter J. Fronczek, U.S. Bureau of the Census, *Who Can Afford to Buy A House in 1991?*, Current Housing Reports, Series H-121/93-3, U.S. Government Printing Office, Washington, DC, 1993, table 2-3. Data are from the Survey of Income and Program Participation. Affordability refers to whether the family or individual could qualify for the purchase of a median-priced home where they live with conventional fixed-rate, 30-year financing.

<sup>72</sup> Ibid.

<sup>73</sup> U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, Office of Policy Development and Research, op. cit.

unable to afford a median-priced home in their area (96 percent).

Of the 15.7 million elderly homeowners, 13.0 million (82 percent) owned their homes free and clear. Median monthly housing costs (including maintenance) in 1991 were \$549 for owners with a mortgage, \$217 for owners with no mortgage, and median rent was \$360. Median monthly housing costs as a percent of income were 29 percent for homeowners with a mortgage, 16 percent for homeowners with no mortgage, 37 percent for renters; for those elderly householders with incomes below poverty, housing costs were 43 percent of income. Of the

15.7 million elderly homeowners, 15.0 million reported they did not share ownership with someone outside their home and 15.4 million reported no one outside the home helped pay the costs of owning their home (no statistical difference between 15.0 million and 15.4 million). The 1991 median value of homes owned by elderly householders was \$70,418; the median purchase price was \$19,259.<sup>76</sup>

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<sup>76</sup> U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, Office of Policy Development and Research, op. cit.

# Chapter 5.

## Geographic Distribution

### Geographic Changes in the Elderly Population, 1980-90

*The South and West Regions Experienced Largest Percent Increase in Elderly and in Oldest Old Population During the 1980's*

Over the decade of the 1980's, the largest percent increases in elderly population (65 years and over) were mostly in the West, particularly the Mountain States, and in the South, especially the South Atlantic States of Florida, South Carolina, and Delaware (figure 5-1, table 5-1). The percent change in the elderly population during the 1980's ranged from a low of 4 percent in Washington, DC to a

high of 93 percent in Nevada. The South and West regions also experienced the largest percent increases in the oldest old population in the 1980's (table 5-2).

Every State's elderly population and oldest old population increased during the 1980's. The proportion elderly and the proportion oldest old of the total population of each State also rose between 1980 and 1990 (table 5-3).

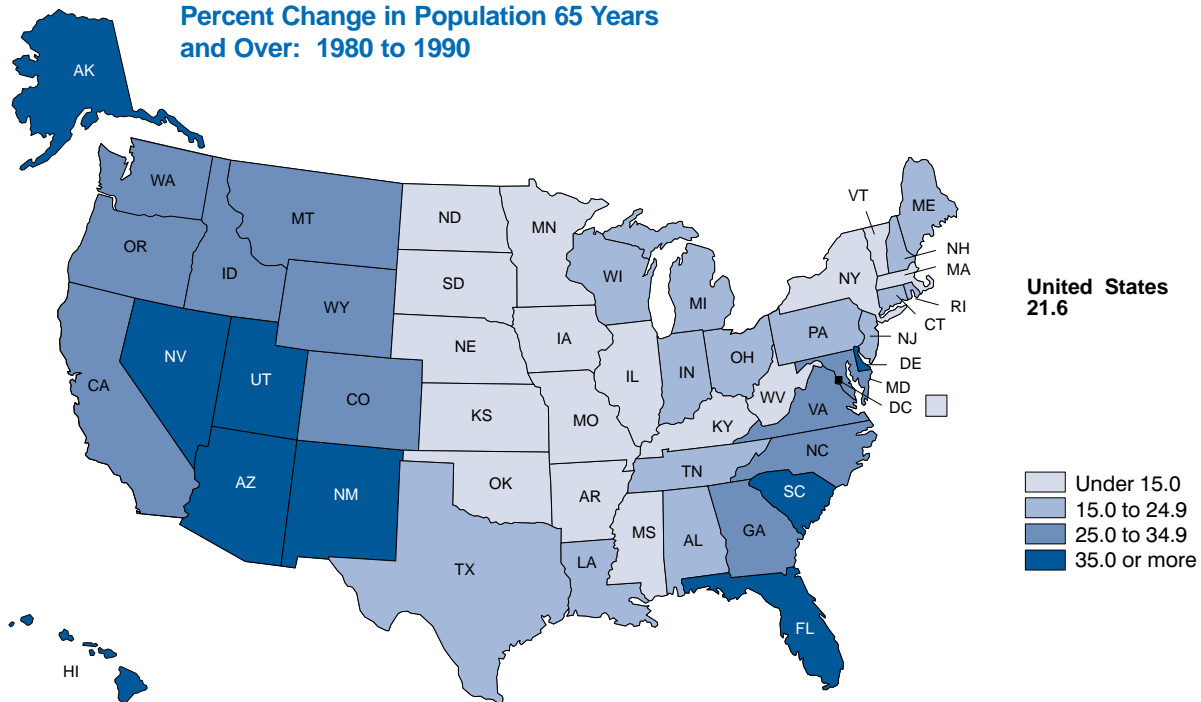
The regional relocation of the elderly to the South and West has been occurring among the younger elderly since the 1960's and among the older elderly since the 1970's. In addition

to the older adult migrants to these areas generally tending to be among the young old, they also have tended to be relatively well-educated and relatively well-off financially.<sup>1</sup> As a result, such migrants tend to rejuvenate and enrich the older population of the receiving States.<sup>2</sup>

<sup>1</sup> Lawrence E. Hazelrigg and Melissa A. Hardy, "Older Adult Migration to the Sunbelt: Assessing Income and Related Characteristics of Recent Migrants," *Research on Aging*, Vol. 17, No. 2, 1995, pp. 209-234.

<sup>2</sup> Charles F. Longino, Jr., "Geographic Distribution and Migration," *Handbook of Aging and the Social Sciences*, (3rd ed.), in Robert H. Binstock and Linda K. George (eds.), 1990, San Diego, CA: Academic Press.

Figure 5-1.  
Percent Change in Population 65 Years and Over: 1980 to 1990



Source: U.S. Bureau of the Census, unpublished data consistent with *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.

293Table 5-1.  
**Percent Change of Population 65 Years and Over by Region, Division, and State: 1980 and 1990**

Region, division, and State	Number		Change, 1980-90	Percent change, 1980-90	Region, division, and State	Number		Change, 1980-90	Percent change, 1980-90
	1980	1990				1980	1990		
<b>United States</b> . . . . .	<b>25,549,544</b>	<b>31,078,895</b>	<b>5,529,351</b>	<b>21.6</b>	West North Central—Con.				
Northeast . . . . .	6,071,865	6,948,232	876,367	14.4	Nebraska . . . . .	205,684	222,667	16,983	8.3
New England . . . . .	1,520,446	1,761,658	241,212	15.9	Kansas . . . . .	306,344	341,977	35,633	11.6
Middle Atlantic . . . . .	4,551,419	5,186,574	635,155	14.0	South Atlantic . . . . .	4,367,143	5,801,662	1,434,519	32.8
Midwest . . . . .	6,692,026	7,725,193	1,033,167	15.4	Delaware . . . . .	59,179	80,285	21,106	35.7
East North Central . . . . .	4,493,259	5,280,452	787,193	17.5	Maryland . . . . .	395,607	514,359	118,752	30.0
West North Central . . . . .	2,198,767	2,444,741	245,974	11.2	District of Columbia . . . . .	74,287	77,084	2,797	3.8
South . . . . .	8,487,699	10,668,679	2,180,980	25.7	Virginia . . . . .	505,299	661,388	156,089	30.9
South Atlantic . . . . .	4,367,143	5,801,662	1,434,519	32.8	West Virginia . . . . .	237,948	267,830	29,882	12.6
East South Central . . . . .	1,656,780	1,920,425	263,645	15.9	North Carolina . . . . .	603,039	800,199	197,160	32.7
West South Central . . . . .	2,463,776	2,946,592	482,816	19.6	South Carolina . . . . .	287,361	394,049	106,688	37.1
West . . . . .	4,297,954	5,736,791	1,438,837	33.5	Georgia . . . . .	516,722	650,542	133,820	25.9
Mountain . . . . .	1,061,036	1,516,439	455,403	42.9	Florida . . . . .	1,687,701	2,355,926	668,225	39.6
Pacific . . . . .	3,236,918	4,220,352	983,434	30.4	East South Central . . . . .	1,656,780	1,920,425	263,645	15.9
New England . . . . .	1,520,446	1,761,658	241,212	15.9	Kentucky . . . . .	409,826	464,999	55,173	13.5
Maine . . . . .	140,997	162,862	21,865	15.5	Tennessee . . . . .	517,584	616,143	98,559	19.0
Vermont . . . . .	58,166	65,887	7,721	13.3	Alabama . . . . .	440,014	519,898	79,884	18.2
New Hampshire . . . . .	102,967	124,524	21,557	20.9	Mississippi . . . . .	289,356	319,385	30,029	10.4
Massachusetts . . . . .	726,531	815,005	88,474	12.2	West South Central . . . . .	2,463,776	2,946,592	482,816	19.6
Rhode Island . . . . .	126,922	149,749	22,827	18.0	Arkansas . . . . .	312,474	348,783	36,309	11.6
Connecticut . . . . .	364,863	443,631	78,768	21.6	Louisiana . . . . .	404,320	466,419	62,099	15.4
Middle Atlantic . . . . .	4,551,419	5,186,574	635,155	14.0	Oklahoma . . . . .	376,142	422,956	46,814	12.4
New York . . . . .	2,160,767	2,340,113	179,346	8.3	Texas . . . . .	1,370,840	1,708,434	337,594	24.6
New Jersey . . . . .	859,780	1,025,021	165,241	19.2	Mountain . . . . .	1,061,036	1,516,439	455,403	42.9
Pennsylvania . . . . .	1,530,872	1,821,440	290,568	19.0	Montana . . . . .	84,559	106,197	21,638	25.6
East North Central . . . . .	4,493,259	5,280,452	787,193	17.5	Idaho . . . . .	93,688	120,901	27,213	29.0
Ohio . . . . .	1,169,454	1,402,841	233,387	20.0	Wyoming . . . . .	37,175	46,966	9,791	26.3
Indiana . . . . .	585,384	693,937	108,553	18.5	Colorado . . . . .	247,360	328,364	81,004	32.7
Illinois . . . . .	1,261,992	1,429,420	167,428	13.3	New Mexico . . . . .	115,931	161,900	45,969	39.7
Michigan . . . . .	912,242	1,104,101	191,859	21.0	Arizona . . . . .	307,347	476,016	168,669	54.9
Wisconsin . . . . .	564,187	650,153	85,966	15.2	Utah . . . . .	109,220	149,482	40,262	36.9
West North Central . . . . .	2,198,767	2,444,741	245,974	11.2	Nevada . . . . .	65,756	126,613	60,857	92.5
Minnesota . . . . .	479,564	545,870	66,306	13.8	Pacific . . . . .	3,236,918	4,220,352	983,434	30.4
Iowa . . . . .	387,584	425,666	38,082	9.8	Washington . . . . .	431,581	572,914	141,333	32.7
Missouri . . . . .	648,127	715,508	67,381	10.4	Oregon . . . . .	303,336	389,765	86,429	28.5
North Dakota . . . . .	80,445	90,939	10,494	13.0	California . . . . .	2,414,304	3,111,851	697,547	28.9
South Dakota . . . . .	91,019	102,114	11,095	12.2	Alaska . . . . .	11,547	22,095	10,548	91.3
					Hawaii . . . . .	76,150	123,727	47,577	62.5

Source: U.S. Bureau of the Census, unpublished data consistent with *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.

Table 5-2.  
**Percent Change of Population 85 Years and Over by Region, Division, and State: 1980 and 1990**

Region, division, and State	Number		Change, 1980-90	Percent change, 1980-90	Region, division, and State	Number		Change, 1980-90	Percent change, 1980-90
	1980	1990				1980	1990		
<b>United States</b> .....	<b>2,240,178</b>	<b>3,021,425</b>	<b>781,247</b>	<b>34.9</b>	West North Central—Con.				
Northeast .....	546,516	693,231	146,715	26.8	South Dakota .....	10,427	13,213	2,786	26.7
New England .....	151,402	190,414	39,012	25.8	Nebraska .....	23,744	28,918	5,174	21.8
Middle Atlantic .....	395,114	502,817	107,703	27.3	Kansas .....	33,474	41,832	8,358	25.0
Midwest .....	649,419	828,541	179,122	27.6	South Atlantic .....	326,955	504,210	177,255	54.2
East North Central .....	414,833	530,728	115,895	27.9	Delaware .....	5,269	7,005	1,736	32.9
West North Central .....	234,586	297,813	63,227	27.0	Maryland .....	32,665	45,596	12,931	39.6
South .....	663,816	971,892	308,076	46.4	District of Columbia .....	6,385	7,590	1,205	18.9
South Atlantic .....	326,955	504,210	177,255	54.2	Virginia .....	41,131	58,829	17,698	43.0
East South Central .....	134,004	182,232	48,228	36.0	West Virginia .....	19,439	25,064	5,625	28.9
West South Central .....	202,857	285,450	82,593	40.7	North Carolina .....	45,197	68,647	23,450	51.9
West .....	380,427	527,761	147,334	38.7	South Carolina .....	20,062	29,999	9,937	49.5
Mountain .....	86,306	130,552	44,246	51.3	Georgia .....	39,434	56,013	16,579	42.0
Pacific .....	294,121	397,209	103,088	35.0	Florida .....	117,373	205,467	88,094	75.1
New England .....	151,402	190,414	39,012	25.8	East South Central .....	134,004	182,232	48,228	36.0
Maine .....	14,130	17,956	3,826	27.1	Kentucky .....	35,033	45,716	10,683	30.5
New Hampshire .....	9,650	13,075	3,425	35.5	Tennessee .....	41,443	57,745	16,302	39.3
Vermont .....	6,007	7,424	1,417	23.6	Alabama .....	34,019	47,282	13,263	39.0
Massachusetts .....	73,908	90,339	16,431	22.2	Mississippi .....	23,509	31,489	7,980	33.9
Rhode Island .....	11,978	15,640	3,662	30.6	West South Central .....	202,857	285,450	82,593	40.7
Connecticut .....	35,729	45,980	10,251	28.7	Arkansas .....	26,354	34,534	8,180	31.0
Middle Atlantic .....	395,114	502,817	107,703	27.3	Louisiana .....	30,545	42,382	11,837	38.8
New York .....	192,983	241,008	48,025	24.9	Oklahoma .....	33,980	45,084	11,104	32.7
New Jersey .....	72,231	93,194	20,963	29.0	Texas .....	111,978	163,450	51,472	46.0
Pennsylvania .....	129,900	168,615	38,715	29.8	Mountain .....	86,306	130,552	44,246	51.3
East North Central .....	414,833	530,728	115,895	27.9	Montana .....	8,837	10,549	1,712	19.4
Ohio .....	108,425	136,156	27,731	25.6	Idaho .....	8,476	11,264	2,788	32.9
Indiana .....	54,410	70,945	16,535	30.4	Wyoming .....	3,473	4,451	978	28.2
Illinois .....	114,710	144,970	30,260	26.4	Colorado .....	24,365	32,540	8,175	33.6
Michigan .....	81,652	105,170	23,518	28.8	New Mexico .....	8,784	13,888	5,104	58.1
Wisconsin .....	55,636	73,487	17,851	32.1	Arizona .....	19,879	37,090	17,211	86.6
West North Central .....	234,586	297,813	63,227	27.0	Utah .....	8,852	13,443	4,591	51.9
Minnesota .....	52,789	68,069	15,280	28.9	Nevada .....	3,640	7,327	3,687	101.3
Iowa .....	44,940	54,691	9,751	21.7	Pacific .....	294,121	397,209	103,088	35.0
Missouri .....	61,072	79,996	18,924	31.0	Washington .....	41,476	55,463	13,987	33.7
North Dakota .....	8,140	11,094	2,954	36.3	Oregon .....	28,431	38,267	9,836	34.6
					California .....	218,034	292,217	74,183	34.0
					Alaska .....	619	1,200	581	93.9
					Hawaii .....	5,561	10,062	4,501	80.9

Source: U.S. Bureau of the Census, unpublished data consistent with *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.



Table 5-3.  
**Percent 65 Years and Over and 85 Years and Over of the Total State Population: 1980 to 2020**

Region, division, and State	Persons 65 and over					Persons 85 and over				
	1980	1990	2000	2010	2020	1980	1990	2000	2010	2020
<b>United States</b> .....	<b>11.3</b>	<b>12.5</b>	<b>12.8</b>	<b>13.3</b>	<b>15.7</b>	<b>1.0</b>	<b>1.2</b>	<b>1.6</b>	<b>2.0</b>	<b>2.1</b>
Northeast .....	12.4	13.7	14.1	14.3	16.9	1.1	1.4	1.8	2.2	2.3
New England .....	12.3	13.3	14.0	14.4	17.5	1.2	1.4	1.9	2.5	2.5
Middle Atlantic .....	12.4	13.8	14.1	14.2	16.7	1.1	1.3	1.7	2.2	2.3
Midwest .....	11.4	12.9	13.1	13.4	16.2	1.1	1.4	1.7	2.1	2.2
East North Central .....	10.8	12.6	12.8	13.2	15.9	1.0	1.3	1.6	2.0	2.2
West North Central .....	12.8	13.8	13.7	14.0	17.1	1.4	1.7	2.0	2.3	2.4
South .....	11.3	12.5	13.1	14.0	17.5	0.9	1.1	1.6	2.0	2.2
South Atlantic .....	11.8	13.3	14.3	15.5	19.2	0.9	1.2	1.7	2.3	2.6
East South Central .....	11.3	12.7	12.9	13.7	17.0	0.9	1.2	1.5	1.9	2.1
West South Central .....	10.4	11.0	11.2	11.8	14.9	0.9	1.1	1.4	1.6	1.8
West .....	10.0	10.9	10.9	11.6	14.6	0.9	1.0	1.3	1.6	1.8
Mountain .....	9.3	11.1	11.4	12.4	16.0	0.8	1.0	1.3	1.8	2.0
Pacific .....	10.2	10.8	10.8	11.4	14.1	0.9	1.0	1.2	1.6	1.7
New England .....	12.3	13.3	14.0	14.4	17.5	1.2	1.4	1.9	2.5	2.5
Maine .....	12.5	13.3	14.2	14.6	18.3	1.3	1.5	1.9	2.3	2.5
Vermont .....	11.4	11.7	12.2	13.1	16.8	1.2	1.3	1.6	1.9	2.1
New Hampshire .....	11.2	11.2	12.1	13.0	16.9	1.0	1.2	1.6	2.0	2.1
Massachusetts .....	12.7	13.5	14.1	14.5	17.4	1.3	1.5	2.0	2.5	2.6
Rhode Island .....	13.4	14.9	15.1	14.8	17.9	1.3	1.6	2.1	2.6	2.6
Connecticut .....	11.7	13.5	14.4	14.8	2.6	1.1	1.4	2.0	2.6	2.6
Middle Atlantic .....	12.4	13.8	14.1	14.2	16.7	1.1	1.3	1.7	2.2	2.3
New York .....	12.3	13.0	13.3	13.6	15.8	1.1	1.3	1.7	2.0	2.2
New Jersey .....	11.7	13.3	13.7	13.9	16.3	1.0	1.2	1.6	2.0	2.1
Pennsylvania .....	12.9	15.3	15.6	15.3	18.2	1.1	1.4	1.9	2.5	2.5
East North Central .....	10.8	12.6	12.8	13.2	15.9	1.0	1.3	1.6	2.0	2.2
Ohio .....	10.8	12.9	13.5	13.9	2.3	1.0	1.3	1.6	2.2	2.3
Indiana .....	10.7	12.5	12.8	13.3	16.2	1.0	1.3	1.6	2.0	2.1
Illinois .....	11.0	12.5	12.4	12.6	14.8	1.0	1.3	1.6	1.9	2.0
Michigan .....	9.8	11.9	12.4	12.7	15.2	0.9	1.1	1.5	2.0	2.1
Wisconsin .....	12.0	13.3	13.2	13.8	17.3	1.2	1.5	1.8	2.2	2.3
West North Central .....	12.8	13.8	13.7	14.0	17.1	1.4	1.7	2.0	2.3	2.4
Minnesota .....	11.8	12.5	12.5	13.3	16.9	1.3	1.6	1.8	2.1	2.3
Iowa .....	13.3	15.3	15.0	15.0	18.0	1.5	2.0	2.3	2.7	2.8
Missouri .....	13.2	14.0	14.1	14.5	17.5	1.2	1.6	1.9	2.2	2.3
North Dakota .....	12.3	14.2	14.5	13.7	16.2	1.2	1.7	2.5	2.7	2.7
South Dakota .....	13.2	14.7	14.0	13.6	16.4	1.5	1.9	2.1	2.4	2.5
Nebraska .....	13.1	14.1	13.8	13.9	16.8	1.5	1.8	2.1	2.3	2.4
Kansas .....	13.0	13.8	13.5	13.5	16.5	1.4	1.7	2.0	2.3	2.4
South Atlantic .....	11.8	13.3	14.3	15.5	19.2	0.9	1.2	1.7	2.3	2.6
Delaware .....	10.0	12.1	13.1	13.8	16.7	0.9	1.1	1.4	2.0	2.2
Maryland .....	9.4	10.8	11.3	12.1	14.8	0.8	1.0	1.2	1.6	1.8
District of Columbia .....	11.6	12.7	13.5	12.5	13.7	1.0	1.3	1.8	2.0	1.9
Virginia .....	9.5	10.7	11.4	12.5	15.7	0.8	1.0	1.3	1.7	1.9
West Virginia .....	12.2	14.9	15.1	15.2	18.5	1.0	1.4	1.9	2.4	2.5
North Carolina .....	10.3	12.1	13.1	14.4	18.1	0.8	1.0	1.5	2.0	2.4
South Carolina .....	9.2	11.3	12.3	13.3	16.8	0.6	0.9	1.3	1.8	2.0
Georgia .....	9.5	10.0	10.5	11.7	15.0	0.7	0.9	1.2	1.5	1.7
Florida .....	17.3	18.2	19.6	21.0	25.6	1.2	1.6	2.4	3.4	3.8

See footnotes at end of table.

Table 5-3.  
**Percent 65 Years and Over and 85 Years and Over of the Total State Population: 1980 to 2020—Continued**

Region, division, and State	Persons 65 and over					Persons 85 and over				
	1980	1990	2000	2010	2020	1980	1990	2000	2010	2020
East South Central.....	11.3	12.7	12.9	13.7	17.0	0.9	1.2	1.5	1.9	2.1
Kentucky.....	11.2	12.6	12.8	13.5	16.9	1.0	1.2	1.5	1.9	2.0
Tennessee.....	11.3	12.6	12.9	14.0	17.6	0.9	1.2	1.5	1.9	2.1
Alabama.....	11.3	12.9	13.2	13.8	16.7	0.9	1.2	1.5	1.9	2.0
Mississippi.....	11.5	12.4	12.7	13.4	16.6	0.9	1.2	1.6	1.9	2.1
West South Central.....	10.4	11.0	11.2	11.8	14.9	0.9	1.1	1.4	1.6	1.8
Arkansas.....	13.7	14.8	14.9	15.7	19.3	1.2	1.5	1.9	2.2	2.4
Louisiana.....	9.6	11.1	11.5	11.8	14.3	0.7	1.0	1.3	1.6	1.7
Oklahoma.....	12.4	13.4	13.4	13.6	16.5	1.1	1.4	1.8	2.0	2.1
Texas.....	9.6	10.1	10.3	11.1	14.2	0.8	1.0	1.2	1.5	1.7
Mountain.....	9.3	11.1	11.4	12.4	16.0	0.8	1.0	1.3	1.8	2.0
Montana.....	10.7	13.3	12.8	13.0	16.2	1.1	1.3	1.8	2.2	2.3
Idaho.....	9.9	12.0	11.1	11.9	15.4	0.9	1.1	1.4	1.7	1.8
Wyoming.....	7.9	10.4	9.7	9.0	11.2	0.7	1.0	1.2	1.3	1.3
Colorado.....	8.6	10.0	10.2	11.4	15.3	0.8	1.0	1.2	1.6	1.8
New Mexico.....	8.9	10.7	11.2	11.9	15.0	0.7	0.9	1.3	1.7	1.9
Arizona.....	11.3	13.0	14.0	15.4	19.6	0.7	1.0	1.6	2.3	2.6
Utah.....	7.5	8.7	8.7	9.3	12.1	0.6	0.8	1.0	1.4	1.5
Nevada.....	8.2	10.5	10.8	12.0	15.5	0.5	0.6	0.9	1.4	1.6
Pacific.....	10.2	10.8	10.8	11.4	14.1	0.9	1.0	1.2	1.6	1.7
Washington.....	10.4	11.8	11.1	11.9	15.6	1.0	1.1	1.4	1.7	1.8
Oregon.....	11.5	13.7	12.7	13.0	16.6	1.1	1.3	1.6	2.0	1.9
California.....	10.2	10.5	10.6	11.2	13.8	0.9	1.0	1.2	1.5	1.7
Alaska.....	2.9	4.0	4.4	4.8	6.2	0.2	0.2	0.3	0.4	0.5
Hawaii.....	7.9	11.2	11.9	12.3	14.4	0.6	0.9	1.3	1.9	2.2

Source: U.S. Bureau of the Census, 1980 and 1990 from unpublished data consistent with *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; 2000 to 2020 from unpublished data consistent with Series A - preferred series, from *Population Projections for States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994.

In the nation as a whole, the oldest old population increased more rapidly (35 percent) than the elderly population (22 percent) during the 1980's. The greater percent increase of the oldest old compared to the elderly held for all States, with the exception of Delaware and Montana.

**State Estimates and Projections of Elderly and Oldest Old**

*Most Populous States Tend to Also Have Most Elderly, Florida and Midwestern States Among Highest Proportions Elderly*

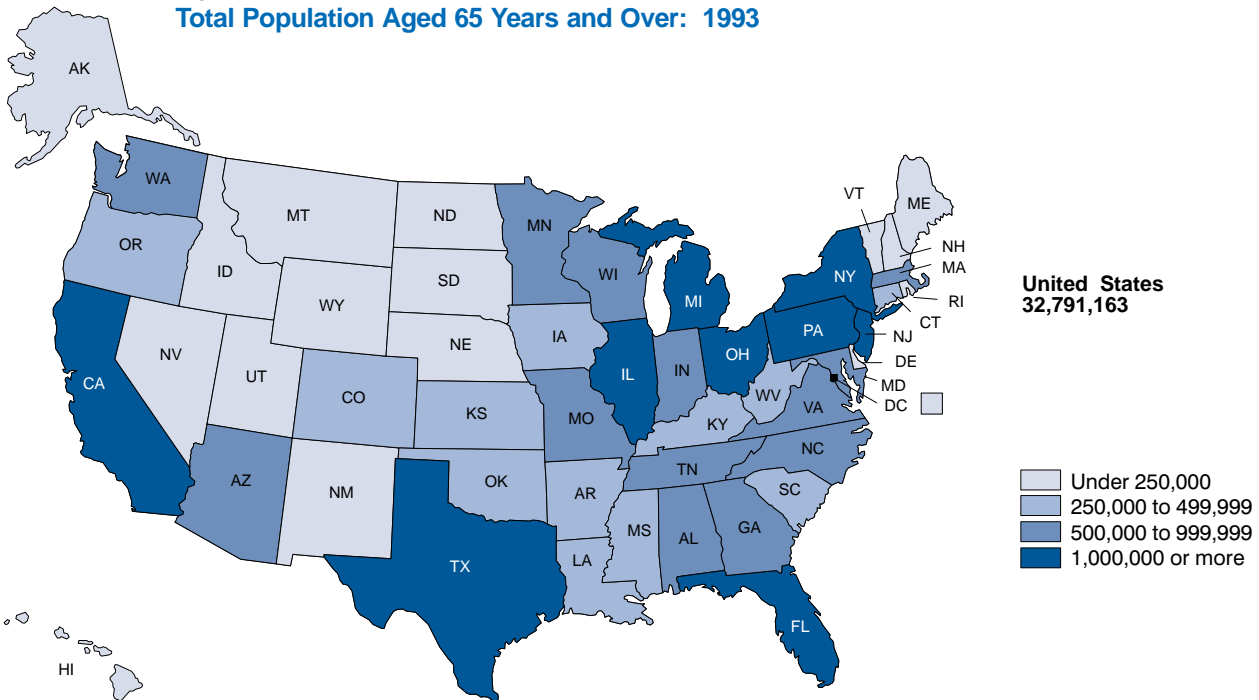
Our most populous States are also the ones with the largest number of elderly. In 1993, nine States had more than 1 million elderly: California,

Florida, New York, Pennsylvania, Texas, Illinois, Ohio, Michigan, and New Jersey (figure 5-2, table 5-4).

The States with the greatest proportion of elderly are generally different from those with the greatest number. While California has by far the largest number of persons aged 65 and over, its proportion elderly of the State population ranks 46th among the States and the District of Columbia. Florida, however, with almost 19 percent of its population aged 65 or older in 1993, had both a large number and the highest proportion. Pennsylvania also has a high ranking in terms of both the number and proportion of elderly. Florida's proportion elderly ranks far above the proportions of other States (figure 5-3). Other

States with high proportions elderly (14 to 16 percent), ranked in descending order, were Pennsylvania, Iowa, Rhode Island, West Virginia, Arkansas, North Dakota, South Dakota, Nebraska, Missouri, Connecticut, Kansas, and Massachusetts. The proportion of a State's total population aged 65 years and over is one indicator of the importance an aging population has with regard to the State's resources. Some States "age" because of in-migration of elderly, some because of out-migration of the young, and some because of sustained low fertility (or some combination of these factors). The Farm Belt States have a higher proportion of elderly than for the total United States (12.7 percent in 1993) primarily because of out-migration of the young.

Figure 5-2.  
**Total Population Aged 65 Years and Over: 1993**



Source: U.S. Bureau of the Census, State Age-Sex Population Estimates Consistent with Census Advisory, CB94-43.

Table 5-4.  
**Population 65 Years and Over and 85 Years and Over for States: 1993, 2000, 2010, and 2020**

(Numbers in thousands)

Region, division, and State	Persons 65 years and over					Persons 85 years and over				
	Number				Percent change, 1993 to 2020	Number				Percent change, 1993 to 2020
	1993 <sup>1</sup>	2000	2010	2020		1993 <sup>1</sup>	2000	2010	2020	
<b>United States</b> .....	<b>32,791</b>	<b>35,322</b>	<b>40,104</b>	<b>53,348</b>	<b>62.7</b>	<b>3,369</b>	<b>4,333</b>	<b>5,969</b>	<b>6,959</b>	<b>106.5</b>
Northeast .....	7,199	7,304	7,600	9,348	29.9	753	923	1,198	1,295	72.0
New England .....	1,832	1,853	1,979	2,537	38.5	207	257	338	369	78.6
Middle Atlantic .....	5,366	5,451	5,622	6,811	26.9	546	665	861	926	69.4
Midwest .....	8,060	8,367	8,912	11,206	39.0	906	1,099	1,407	1,549	71.0
East North Central .....	5,533	5,754	6,097	7,578	37.0	583	719	941	1,032	77.1
West North Central .....	2,527	2,613	2,815	3,627	43.6	323	380	466	517	60.0
South .....	11,360	12,724	15,058	20,513	80.6	1,115	1,512	2,158	2,613	134.4
South Atlantic .....	6,228	7,132	8,560	11,644	86.9	587	840	1,264	1,549	163.9
East South Central .....	2,007	2,167	2,461	3,247	61.8	207	260	335	391	89.3
West South Central .....	3,125	3,425	4,037	5,622	79.9	321	412	559	673	109.6
West .....	6,173	6,927	8,534	12,281	99.0	595	800	1,206	1,501	152.1
Mountain .....	1,677	1,925	2,361	3,374	101.2	155	222	338	417	169.9
Pacific .....	4,496	5,002	6,174	8,906	98.1	441	578	868	1,084	145.9
New England .....	1,832	1,853	1,979	2,537	38.5	207	257	338	369	78.6
Maine .....	170	176	192	256	50.4	19	23	30	34	79.5
New Hampshire .....	134	141	166	237	76.8	15	19	25	29	98.1
Vermont .....	69	72	82	110	59.1	8	9	12	14	66.6
Massachusetts .....	842	842	881	1,109	31.7	97	120	155	168	73.6
Rhode Island .....	155	151	153	195	26.2	17	21	27	28	66.2
Connecticut .....	462	471	504	630	36.3	51	65	88	96	88.3
Middle Atlantic .....	5,366	5,451	5,622	6,811	26.9	546	665	861	926	69.4
New York .....	2,388	2,426	2,526	3,028	26.8	257	301	379	418	62.7
New Jersey .....	1,071	1,112	1,192	1,480	38.2	102	128	171	187	83.3
Pennsylvania .....	1,908	1,913	1,904	2,303	20.7	187	236	310	320	71.1
East North Central .....	5,533	5,754	6,097	7,578	37.0	583	719	941	1,032	77.1
Ohio .....	1,480	1,547	1,619	1,986	34.2	151	186	252	276	82.4
Indiana .....	728	772	836	1,048	44.0	77	95	125	139	80.1
Illinois .....	1,479	1,513	1,588	1,952	32.0	157	193	243	262	66.2
Michigan .....	1,171	1,211	1,277	1,579	34.9	116	148	200	219	88.4
Wisconsin .....	676	711	776	1,013	50.0	80	97	121	136	69.2
West North Central .....	2,527	2,613	2,815	3,627	43.6	323	380	466	517	60.0
Minnesota .....	568	602	683	918	61.5	73	88	110	126	73.3
Iowa .....	436	439	449	546	25.1	58	67	80	85	46.5
Missouri .....	741	769	837	1,072	44.6	89	104	129	143	61.1
North Dakota .....	94	93	93	117	23.9	13	16	18	20	55.7
South Dakota .....	105	108	111	142	34.3	14	16	20	22	55.6
Nebraska .....	229	236	248	317	38.5	31	35	42	46	47.6
Kansas .....	353	366	395	517	46.5	46	54	67	75	64.3

See footnotes at end of table.

Table 5-4.  
**Population 65 Years and Over and 85 Years and Over for States: 1993, 2000, 2010, and 2020—Continued**  
 (Numbers in thousands)

Region, division, and State	Persons 65 years and over					Persons 85 years and over				
	Number				Percent change, 1993 to 2020	Number				Percent change, 1993 to 2020
	1993 <sup>1</sup>	2000	2010	2020		1993 <sup>1</sup>	2000	2010	2020	
South Atlantic .....	6,228	7,132	8,560	11,644	86.9	587	840	1,264	1,549	163.9
Delaware .....	87	100	113	146	67.2	8	10	16	19	134.6
Maryland .....	549	602	701	929	69.2	52	66	95	111	115.1
District of Columbia .....	77	73	72	87	13.2	8	10	12	12	47.3
Virginia .....	712	803	967	1,319	85.3	67	91	134	162	143.7
West Virginia .....	278	277	280	342	23.1	28	35	44	46	67.3
North Carolina .....	865	998	1,200	1,633	88.7	80	114	170	213	166.3
South Carolina .....	426	482	575	788	84.9	35	52	79	96	171.8
Georgia .....	695	798	998	1,419	104.0	65	89	125	156	138.2
Florida .....	2,539	2,999	3,654	4,982	96.2	245	372	589	735	200.4
East South Central .....	2,007	2,167	2,461	3,247	61.8	207	260	335	391	89.3
Kentucky .....	482	509	563	729	51.3	52	62	77	88	70.1
Tennessee .....	651	717	839	1,129	73.5	66	84	112	133	102.9
Alabama .....	545	591	668	874	60.4	54	69	90	106	95.4
Mississippi .....	329	350	391	514	56.3	35	45	55	64	82.4
West South Central .....	3,125	3,425	4,037	5,622	79.9	321	412	559	673	109.6
Arkansas .....	362	383	436	580	60.1	39	49	62	72	86.5
Louisiana .....	487	514	565	741	52.0	47	60	77	88	88.0
Oklahoma .....	440	454	501	661	50.4	50	60	75	85	70.6
Texas .....	1,835	2,074	2,534	3,640	98.4	186	244	344	428	130.3
Mountain .....	1,677	1,925	2,361	3,374	101.2	155	222	338	417	169.9
Montana .....	113	118	130	174	54.2	12	16	22	24	102.9
Idaho .....	130	144	172	246	89.4	13	18	25	29	121.7
Wyoming .....	51	51	54	74	43.4	5	6	8	8	69.5
Colorado .....	357	416	514	743	108.0	37	48	72	89	143.8
New Mexico .....	178	204	247	350	97.3	16	24	35	44	166.6
Arizona .....	529	623	783	1,121	111.9	46	72	117	146	221.2
Utah .....	165	187	230	334	102.4	16	23	34	42	161.1
Nevada .....	155	183	231	333	115.6	10	15	27	34	245.3
Pacific .....	4,496	5,002	6,174	8,906	98.1	441	578	868	1,084	145.9
Washington .....	612	676	836	1,245	103.5	62	84	123	146	135.5
Oregon .....	418	434	505	724	73.2	43	56	76	84	95.2
California .....	3,303	3,704	4,605	6,622	100.5	323	418	636	809	151.0
Alaska .....	26	31	38	54	103.3	2	2	3	4	197.0
Hawaii .....	137	158	190	262	91.6	12	18	30	40	241.8

Note: Totals may not add due to independent rounding and percents are computed on unrounded numbers.

<sup>1</sup>These estimates are consistent with the population as enumerated in the 1990 census, and have not been adjusted for census coverage errors. Includes Armed Forces residing in each State.

Source: U.S. Bureau of the Census, 1993 data consistent with 1994 Census Advisory, *Updated National/State Population Estimates*, CB94-43; 2000, 2010, and 2020 from *Population Projections for States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994, Series A - preferred series.

### *In 2020, Arizona and Arkansas Would Have Higher Proportions Elderly Than Florida Today*

While Florida is the only State in 1993 with more than 16 percent of its population aged 65 and over, by 2020 a projected 32 States will fall in this category (figure 5-3, table 5-2).<sup>3</sup> In the U.S. as a whole, about 1 of every 6 persons will be elderly, compared to about 1 of 8 persons in 1993. In 2020, nearly 1 of every 5 persons will be elderly in Arizona and Arkansas. These proportions are greater than those of present-day Florida. In 2020, Florida will continue to have the nation's highest proportion of State population aged 65 years and over. One-fourth of the State's population will be elderly.

<sup>3</sup> Paul R. Campbell, U.S. Bureau of the Census, *Population Projections for States, by Age, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994. State projections in this report are from Series A, the preferred series, a time-series model that uses the State-to-State migration observed from 1975-76 through 1991-92.

### *Over Half of U.S. Elderly Likely to Live in Just 10 States in 2020*

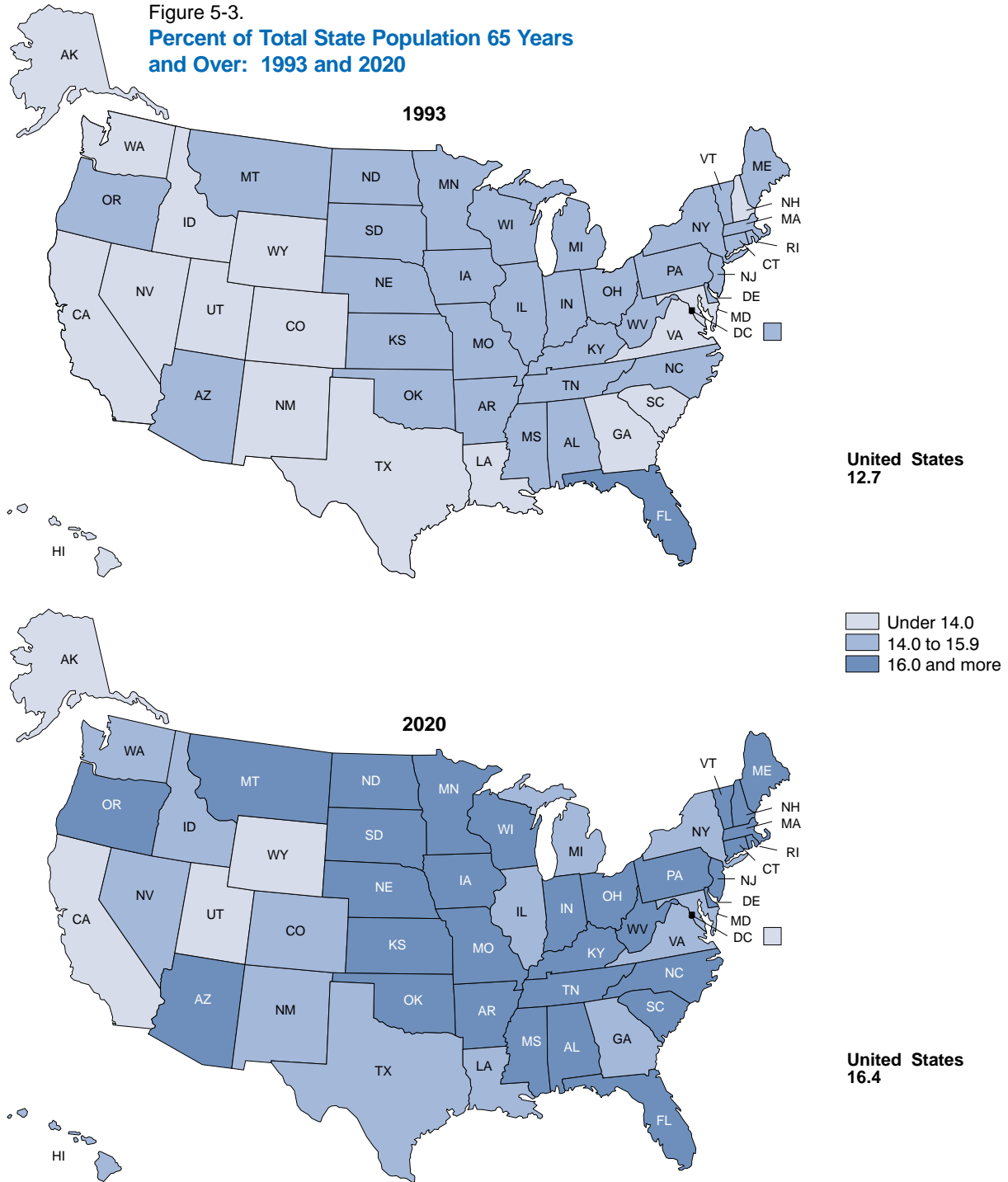
Census Bureau projections indicate that the West and the South would increase their elderly population by 99 and 81 percent, respectively, from 1993 to 2020 while the elderly of the Midwest would increase by only 39 percent and the Northeast by 30 percent over the same period (table 5-4).

The Census Bureau projects (in Series A) that in 2020, over half (55 percent) of the nation's 53 million elderly will live in the same nine States with the most elderly in 1993, plus North Carolina. California still would have the nation's largest elderly population, with 6.6 million persons 65 years and over, a 100-percent increase from 1993 (figure 5-4). Florida would have the second highest elderly population with 5.0 million, a 96-percent increase from 1993. One in four Floridians (26 percent) would be elderly in 2020. Texas would replace New York as the State with the country's third-largest elderly population in 2010. Texas' ranking would remain third in 2020, with 3.6 million elderly, a 98-percent increase from their 1993 estimate. Alaska had the smallest number of elderly in 1993 and, based on Series A projections, would still have the smallest elderly population in the year 2020, with an elderly population of only 54,000.

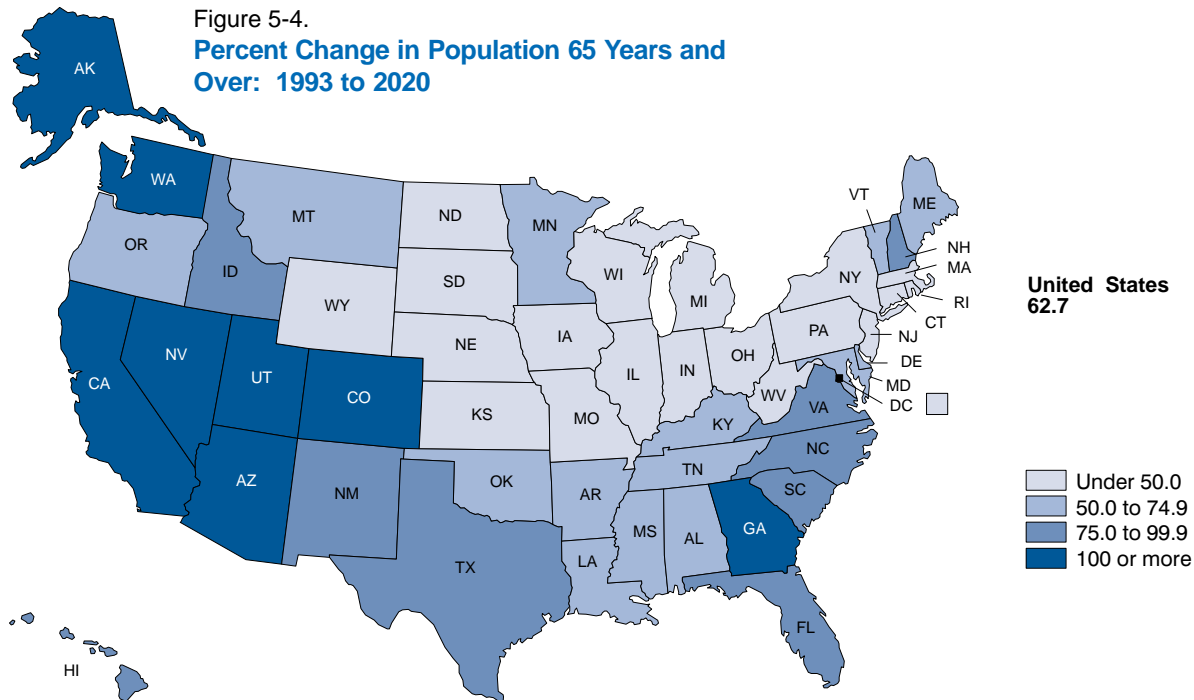
### *Elderly Population Would Double in 8 States From 1993 to 2020*

Eight States would double their percentage of persons aged 65 years and over from 1993 to 2020, according to Census Bureau projections (figure 5-4, table 5-4). All of these States (Alaska, Arizona, California, Colorado, Nevada, Utah, and Washington) would be in the West, with the exception of Georgia. Most of the States with the least percent change in the elderly population would be in the Midwest and the Northeast. Among the 20 States with less than a 50 percent increase in their elderly population during the 1993 to 2020 period, only 1 (Wyoming) would be in the West, and only 2 in the South (West Virginia and the District of Columbia).

Figure 5-3.  
**Percent of Total State Population 65 Years  
 and Over: 1993 and 2020**



Source: U.S. Bureau of the Census, 1993 from State Age-Sex Population Estimates Consistent With Census Advisory CB94-43; 2020 from *Population Projections for States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994.



Source: U.S. Bureau of the Census, 1993 from 1994 Press Release, *Updated National/State Population Estimates*, CB94-43; 2020 from *Population Projections for States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994.

### *Percent Oldest Old Population Highest in Midwestern States; By 2020, Florida To Have Highest Percent Oldest Old*

Those States with large numbers of elderly also had large numbers of persons aged 85 and over (table 5-4). In 1993, the nine States with more than 100,000 oldest old persons were the same nine States with more than 1 million elderly (see above), and also the top nine States in terms of total population size. Their ranking of oldest old population was also the same as their ranking of elderly population, with one exception—New York had the second largest oldest old population, switching places with Florida, which had the second largest elderly population, behind California. About half (51 percent) of the 3.4 million

oldest old in the United States lived in these nine States in 1993.

The five States with the highest proportion of persons aged 85 years and over of their total population in 1993 were all farm States: Iowa (2.1 percent), North Dakota (2.0 percent), South Dakota (1.9 percent), Nebraska (1.9 percent), and Kansas (1.8 percent). Alaska had the smallest proportion of oldest old with 0.3 percent of its population aged 85 or older (figure 5-5).

In 1993, only Iowa had more than 2 percent of its population aged 85 years and over, but by 2020, thirty-four States would fall in this category. The oldest old also would be over 2 percent of the nation's population.

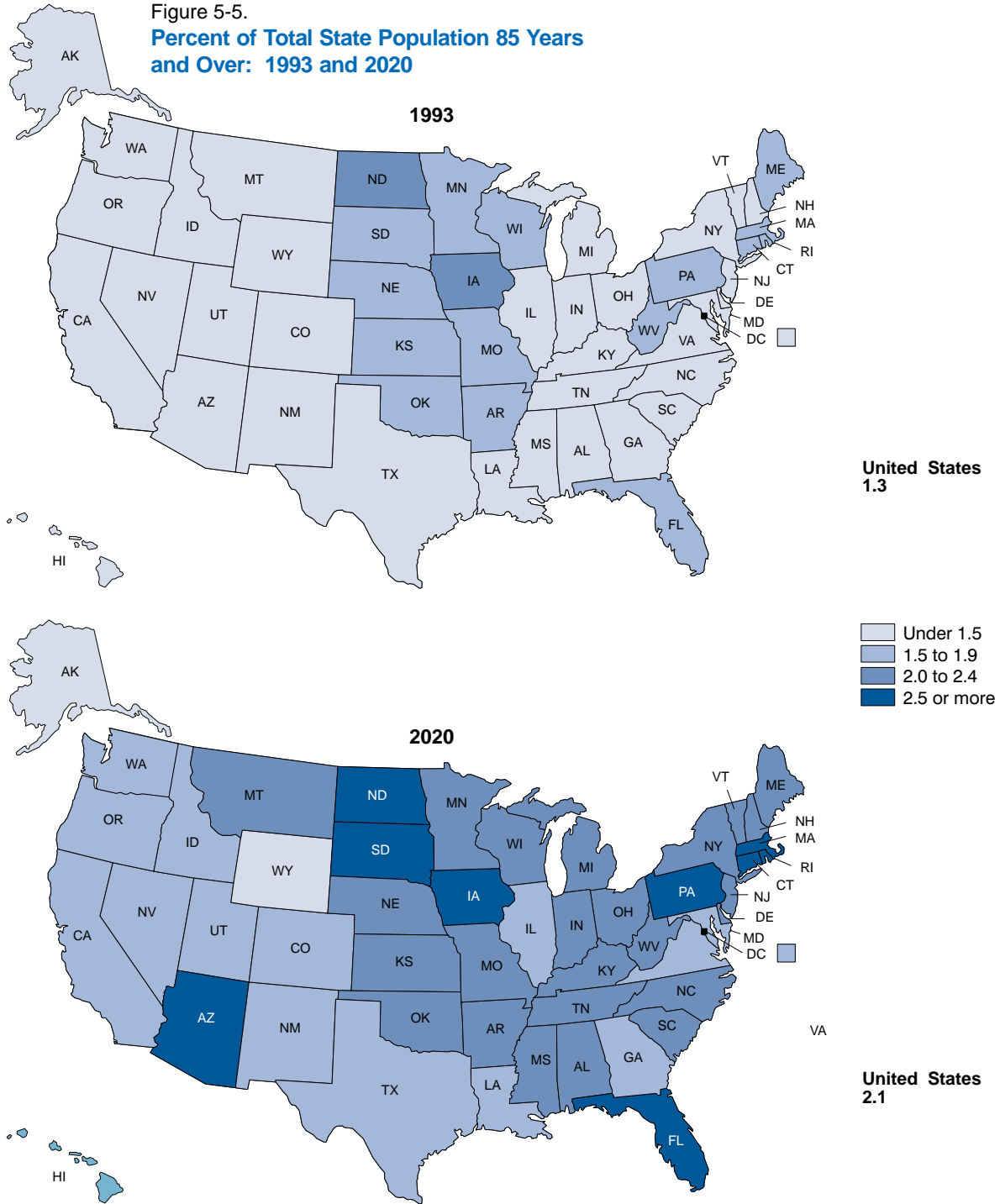
The percentage of Florida's population that is 85 or older would reach nearly 4 percent under the assumptions of Series A, surpassing Iowa as the State with the highest proportion of oldest old population. Another eight States would have a proportion of their population aged 85 years and over in 2020 between 2.5 and 3.8 percent.

### **Distribution Inside and Outside Metropolitan Areas**

During the 1980's, there was a renewed disparity in elderly and non-elderly geographic population shifts. Among the nonelderly, population gains in the Sunbelt were more concentrated in large metropolitan areas,



Figure 5-5.  
**Percent of Total State Population 85 Years  
and Over: 1993 and 2020**



Source: U.S. Bureau of the Census, 1993 from State Age-Sex Population Estimates Consistent With Census Advisory CB94-43; 2020 from *Population Projections for States, by Age, Sex, Race, and Hispanic Origin: 1993 to 2020*, Current Population Reports, P25-1111, U.S. Government Printing Office, Washington, DC, 1994.

while their shift away from large metropolitan areas in the North (Northeast and Midwest) contributed to increased elderly population concentrations inside metropolitan areas of the Northeast and Midwest.<sup>4</sup> The more concentrated pattern of population growth in the 1980's among the non-elderly "led to a significant number of areas whose elderly concentrations have risen due to aging-in-place,"<sup>5</sup> and these aging-in-place metropolitan areas were found disproportionately in the Northeast and Midwest, and among moderate and smaller-sized metropolitan areas in the South.

#### *Nearly 3 Times as Many Elderly Lived Inside Metropolitan Areas Than Outside Metropolitan Areas in 1990*

In 1990, about 23 million elderly Americans lived inside metropolitan areas compared with 8.2 million living outside metropolitan areas. However, the elderly represented a higher proportion (15 percent) of the population outside metropolitan areas than inside (nearly 12 percent), compared to a proportion elderly of 12.5 percent for the United States total population. Over 800,000 persons aged 85 or older lived outside metropolitan areas of the United States, with over 2 million oldest old living within them (table 5-5). The oldest old represented a larger proportion (1.5 percent) of the

<sup>4</sup> William H. Frey, "Metropolitan Redistribution of the US Elderly: 1960-70, 1970-80, 1980-90," Chapter 7 in *Elderly Migration and Population Redistribution*, Andrei Rogers (ed.), with the assistance of William H. Frey, Alden Speare, Jr., Philip Rees and Anthony M. Warnes, 1992, London: Belhaven Press.

<sup>5</sup> Ibid. Metropolitan areas were defined as aging-in-place during the decade if: 1) their percent elderly exceeded the end-of-decade U.S. elderly percentage, 2) the increase in percent elderly exceeded the U.S. decade increase, and 3) the percent change in the nonelderly population was less than the U.S. nonelderly percent change for the decade.

population outside metropolitan areas than inside (1.1 percent), the same pattern as for the elderly.

Elderly American Indians, Eskimos, and Aleuts (AIEA) were the only racial group more likely to live outside metropolitan areas than inside. Elderly Asians are particularly more likely to live inside metropolitan areas (417,000 lived inside metropolitan areas and 33,000 outside in 1990). Elderly Hispanics were about 8 times more likely to have lived inside metropolitan areas than outside in 1990, Blacks about 4 times more likely, and Whites about 3 times more likely. For each racial group, the likelihood of living outside metropolitan areas was slightly higher for the 85-and-over population than for persons aged 65 to 84 years.

#### **Geographic Distribution of Elderly Racial Groups and Hispanics**

##### *Elderly Whites Are More Evenly Distributed Among U.S. Regions; Elderly of Races Other Than White and Elderly Hispanics Are More Regionally Concentrated*

About one-third of the U.S. elderly population lived in the South region in 1991. The South also had the largest number of oldest old among the country's regions (table 5-6). Elderly Whites were most numerous in the South, but were more evenly distributed among the nation's four regions than the elderly of other race groups and Hispanic elderly. Elderly Blacks are most numerous in the South region, as is the total Black population. The elderly Asian and Pacific Islander population is especially numerous in the West. More elderly American Indian, Eskimo, and Aleut

(AIEA) lived in the West than in any other region, but a large number of AIEA elderly also lived in the South region. Large numbers of Hispanic elderly were found in both the South and the West in 1991. The regional concentrations of the elderly for these population groups are similar to the concentrations of the total population of each group.

Over half of elderly Blacks lived in Southern States. Nearly 60 percent of America's Blacks aged 85 or older lived in the South in 1991. Thirteen States had an elderly Black population of 100,000 or more. These States represented nearly 70 percent of the elderly Black population and were either in the South and West, or the largest States of either the Northeast (New York and Pennsylvania) or the Midwest (Illinois, Ohio, and Michigan).<sup>6</sup>

Three out of four AIEA elderly (78 percent) lived in Western (43 percent) and Southern States (35 percent). Forty percent lived in Oklahoma, California, and Arizona. These were also the only States with more than 10,000 American Indians, Eskimos, and Aleuts aged 65 or older. Four out of five (79 percent) AIEA oldest old were found in Western and Southern States in 1991.

Seven States had an elderly Asian and Pacific Islander (API) elderly population of 10,000 or more in 1991. Eighty-four percent of the API elderly lived in these States—California, Hawaii, and Washington in the West,

<sup>6</sup> Data discussed in this section on the numerical distribution of the elderly and oldest old population by race and Hispanic origin in 1991 are from U.S. Bureau of the Census, "1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin," PE-16.

Table 5-5.  
**Population 65 Years and Over Inside and Outside Metropolitan Areas by Age, Sex, Race, and Hispanic Origin: 1990**

Inside and outside metropolitan areas, sex, and age	Total	White	Black	American Indian, Eskimo, and Aleut	Asian and Pacific Islander	Hispanic origin <sup>1</sup>
<b>INSIDE METROPOLITAN AREAS</b>						
<b>Both sexes</b>						
65 years and over .....	22,871,814	20,426,368	1,972,310	55,808	417,328	1,015,512
65 to 69 years .....	7,521,588	6,630,605	702,352	21,792	166,839	383,781
70 to 74 years .....	5,879,669	5,244,833	508,068	14,365	112,403	251,757
75 to 79 years .....	4,448,069	3,989,815	374,704	9,952	73,598	186,621
80 years and over .....	5,022,488	4,561,115	387,186	9,699	64,488	193,353
80 to 84 years .....	2,834,842	2,571,143	219,328	5,665	38,706	112,774
85 years and over .....	2,187,646	1,989,972	167,858	4,034	25,782	80,579
<b>Male</b>						
65 years and over .....	9,102,704	8,138,533	754,682	22,835	186,654	415,809
65 to 69 years .....	3,343,086	2,963,826	295,365	9,758	74,137	170,621
70 to 74 years .....	2,482,650	2,226,186	200,567	6,048	49,849	103,951
75 to 79 years .....	1,716,691	1,542,690	136,776	3,768	33,457	71,596
80 years and over .....	1,560,277	1,405,831	121,974	3,261	29,211	69,641
80 to 84 years .....	964,098	870,237	73,282	1,954	18,625	41,647
85 years and over .....	596,179	535,594	48,692	1,307	10,586	27,994
<b>Female</b>						
65 years and over .....	13,769,110	12,287,835	1,217,628	32,973	230,674	599,703
65 to 69 years .....	4,178,502	3,666,779	406,987	12,034	92,702	213,160
70 to 74 years .....	3,397,019	3,018,647	307,501	8,317	62,554	147,806
75 to 79 years .....	2,731,378	2,447,125	237,928	6,184	40,141	115,025
80 years and over .....	3,462,211	3,155,284	265,212	6,438	35,277	123,712
80 to 84 years .....	1,870,744	1,700,906	146,046	3,711	20,081	71,127
85 years and over .....	1,591,467	1,454,378	119,166	2,727	15,196	52,585
<b>OUTSIDE METROPOLITAN AREAS</b>						
<b>Both sexes</b>						
65 years and over .....	8,207,081	7,594,194	519,911	60,345	32,631	130,711
65 to 69 years .....	2,544,247	2,353,373	157,342	21,582	11,950	47,219
70 to 74 years .....	2,099,991	1,946,180	130,009	15,466	8,336	32,328
75 to 79 years .....	1,654,860	1,528,526	108,831	11,570	5,933	24,811
80 years and over .....	1,907,983	1,766,115	123,729	11,727	6,412	26,353
80 to 84 years .....	1,074,204	995,125	68,955	6,571	3,553	15,528
85 years and over .....	833,779	770,990	54,774	5,156	2,859	10,825
<b>Male</b>						
65 years and over .....	3,390,062	3,145,874	202,254	26,039	15,895	59,021
65 to 69 years .....	1,164,453	1,083,709	65,288	9,900	5,556	22,328
70 to 74 years .....	916,625	853,615	52,400	6,711	3,899	14,745
75 to 79 years .....	672,204	622,371	41,919	4,784	3,130	10,768
80 years and over .....	636,780	586,179	42,647	4,644	3,310	11,180
80 to 84 years .....	391,732	361,947	25,069	2,687	2,029	6,783
85 years and over .....	245,048	224,232	17,578	1,957	1,281	4,397

See footnotes at end of table.

Table 5-5.  
**Population 65 Years and Over Inside and Outside Metropolitan Areas by Age, Sex, Race, and Hispanic Origin: 1990—Continued**

Inside and outside metropolitan areas, sex, and age	Total	White	Black	American Indian, Eskimo, and Aleut	Asian and Pacific Islander	Hispanic origin <sup>1</sup>
<b>OUTSIDE METROPOLITAN AREAS—Con.</b>						
<b>Female</b>						
65 years and over .....	4,817,019	4,448,320	317,657	34,306	16,736	71,690
65 to 69 years .....	1,379,794	1,269,664	92,054	11,682	6,394	24,891
70 to 74 years .....	1,183,366	1,092,565	77,609	8,755	4,437	17,583
75 to 79 years .....	982,656	906,155	66,912	6,786	2,803	14,043
80 years and over .....	1,271,203	1,179,936	81,082	7,083	3,102	15,173
80 to 84 years .....	682,472	633,178	43,886	3,884	1,524	8,745
85 years and over .....	588,731	546,758	37,196	3,199	1,578	6,428

<sup>1</sup>Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, unpublished data consistent with *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.

Table 5-6.  
**Persons 65 Years and Over by Age, Race, and Hispanic Origin for Regions: 1991**

Age, race, and Hispanic origin <sup>1</sup>	United States	Northeast	Midwest	South	West
<b>All Persons</b>					
65 years and over .....	31,763,630	7,049,503	7,860,059	10,944,022	5,910,046
65 to 84 years .....	28,610,352	6,333,404	7,002,436	9,917,779	5,356,733
85 years and over .....	3,153,278	716,099	857,623	1,026,243	553,313
<b>White</b>					
65 years and over .....	28,594,585	6,506,306	7,327,151	9,449,202	5,311,926
65 to 84 years .....	25,714,822	5,832,388	6,515,223	8,564,907	4,802,304
85 years and over .....	2,879,763	673,918	811,928	884,295	509,622
<b>Black</b>					
65 years and over .....	2,551,325	464,032	481,285	1,408,937	197,071
65 to 84 years .....	2,319,900	426,656	438,844	1,272,878	181,522
85 years and over .....	231,425	37,376	42,441	136,059	15,549
<b>American Indian, Eskimo, and Aleut</b>					
65 years and over .....	122,040	8,946	18,348	42,395	52,351
65 to 84 years .....	111,536	8,145	16,969	38,745	47,677
85 years and over .....	10,504	801	1,379	3,650	4,674
<b>Asian and Pacific Islander</b>					
65 years and over .....	495,680	70,219	33,275	43,488	348,698
65 to 84 years .....	464,094	66,215	31,400	41,249	325,230
85 years and over .....	31,586	4,004	1,875	2,239	23,468
<b>Hispanic Origin<sup>1</sup></b>					
65 years and over .....	1,229,844	208,218	75,222	477,085	469,319
65 to 84 years .....	101,749	16,509	6,085	40,621	38,534
85 years and over .....	1,128,095	191,709	69,137	436,464	430,785

<sup>1</sup>Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin*, PE-16.

along with four States (New York, Illinois, New Jersey, and Texas) from the other three U.S. regions. Among all API elderly, over half lived in just two States, 45 percent in California, and 19 percent in Hawaii. The West region accounted for 70 percent of all elderly Asian and Pacific Islanders in the United States in 1991. Three out of four (77 percent) elderly and oldest old Hispanics (who may be of any race) were concentrated in the South (39 percent) and West (38 percent) in 1991. Sixty-two percent of all elderly Hispanics lived in just three States—California (27 percent), Texas

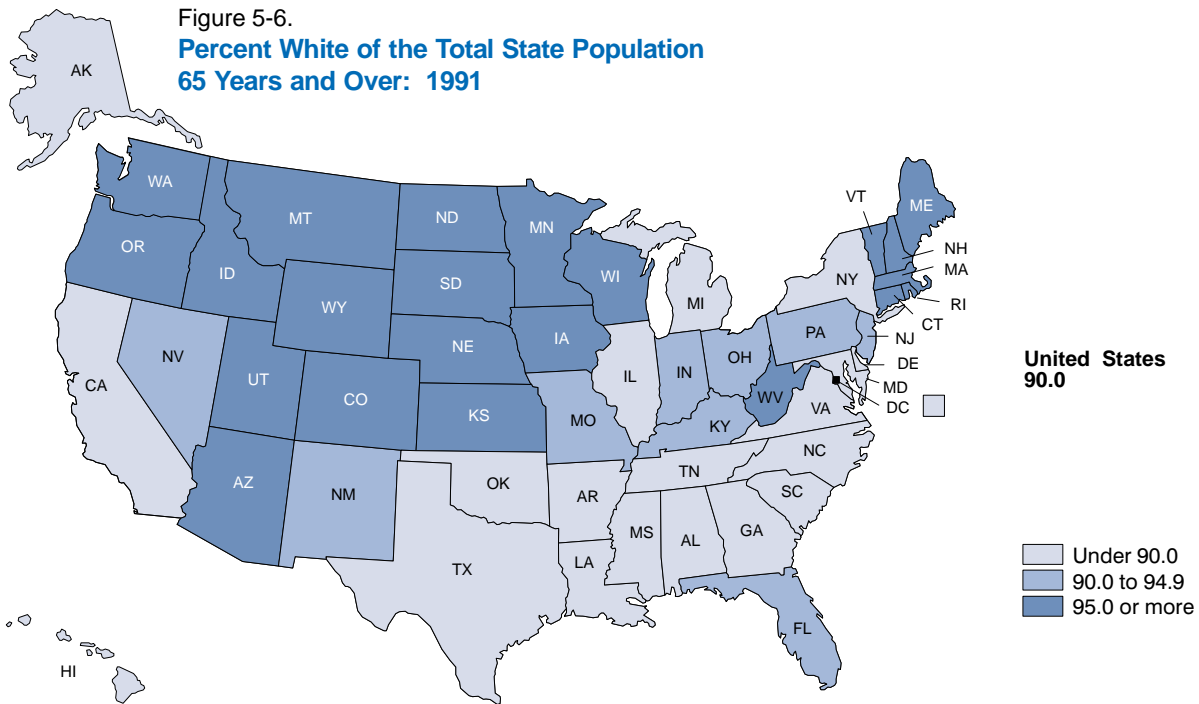
(20 percent), and Florida (15 percent). Adding New York, the State with the fourth largest number of Hispanic elderly in 1991 (and where 11 percent of all elderly Hispanics lived), nearly three of every four (73 percent) elderly Hispanics lived in these four States.

*Percent White of Elderly State Populations Highest in Parts of Midwest and West; Percent Black Highest in Southern States*

Overall, the future elderly population in the United States will become more racially and ethnically diverse.

However, State-level data on the elderly in 1991 by race and Hispanic origin indicate that the elderly populations of the major race groups and Hispanic elderly tend to be concentrated in particular States or regions of the country.

In 1991, the White elderly population represented 90 percent or more of a State's elderly population in 31 States (figure 5-6). In 22 States, 95 percent or more of their elderly populations were White. Among these 22 States, 8 were in the West, 7 in the Midwest, 6 in the Northeast, and only 1 (West Virginia) in the South region.



Source: U.S. Bureau of the Census, "1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin," PE-16.

The percent Black of a State's elderly population was 10 percent or more in 13 States in 1991 and all were in the South, with the exception of Michigan (figure 5-7). Black elderly constituted between 20 and 30 percent of all elderly in Georgia, Alabama, South Carolina, Louisiana, and Mississippi (listed in increasing order). Two of every three elderly in the District of Columbia were Black.

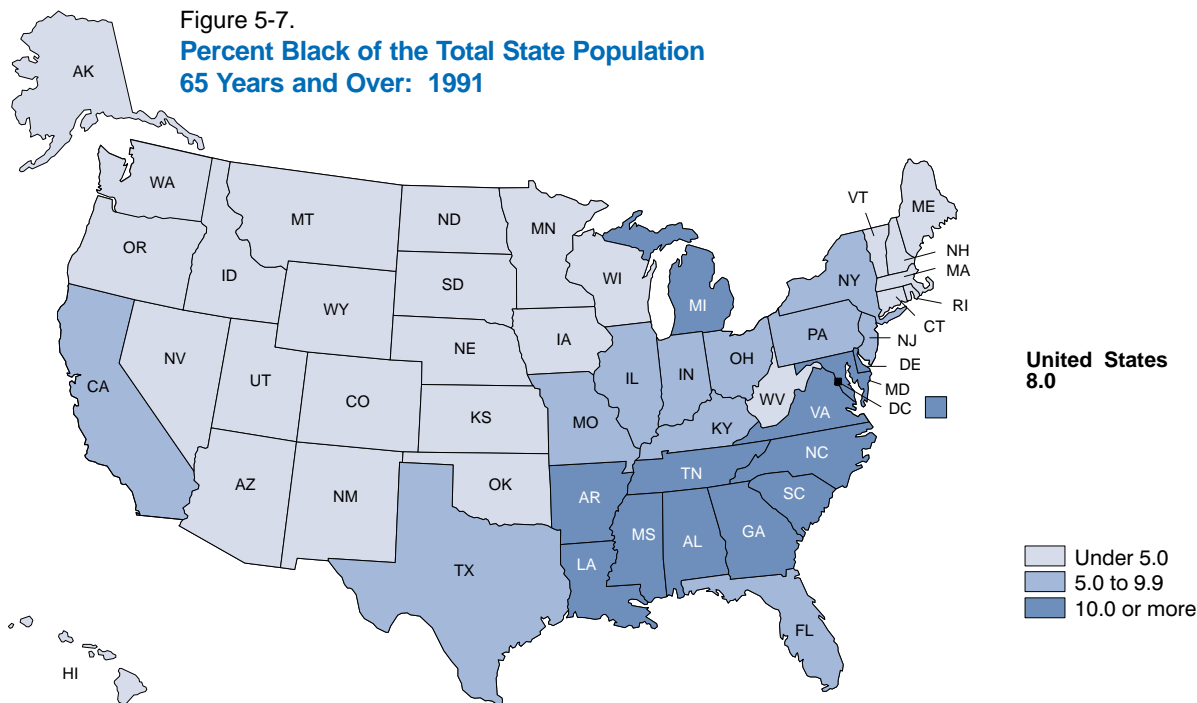
#### *Percent AIEA of Elderly State Populations Highest West of the Mississippi*

Although California has the second largest number of elderly American Indians, Eskimos, and Aleuts (AIEA), it ranks fifteenth in terms of the proportion AIEA of total State elderly populations. Alaska, with the numerically smallest total elderly population, ranks first in percent AIEA elderly (figure 5-8). Nearly 1 of every 5 (19 percent) of elderly Alaskans were AIEA in 1991. Only 6 additional States had at least 1 percent elderly AIEA of their total elderly populations. The top ten States in percent elderly AIEA in 1991 were all west of the Mississippi River.

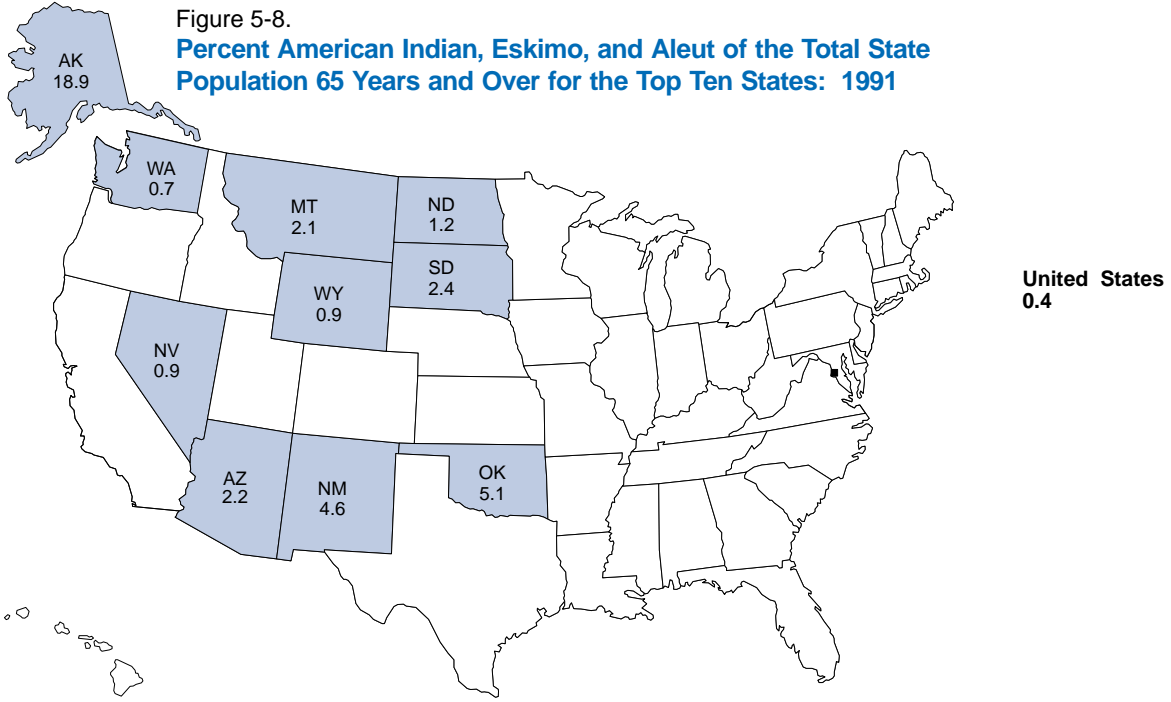
#### *Hawaii and California Had Highest Percents API Elderly*

Nearly three of every four (73 percent) elderly in Hawaii in 1991 were Asians or Pacific Islanders (API). California had the next largest percent API of its elderly population (figure 5-9). These two States were also ranked first and second (but in reverse order) with respect to the total number of elderly API. In only two other States (Alaska and Washington) did the API elderly population represent at least 2 percent of the total elderly State population.

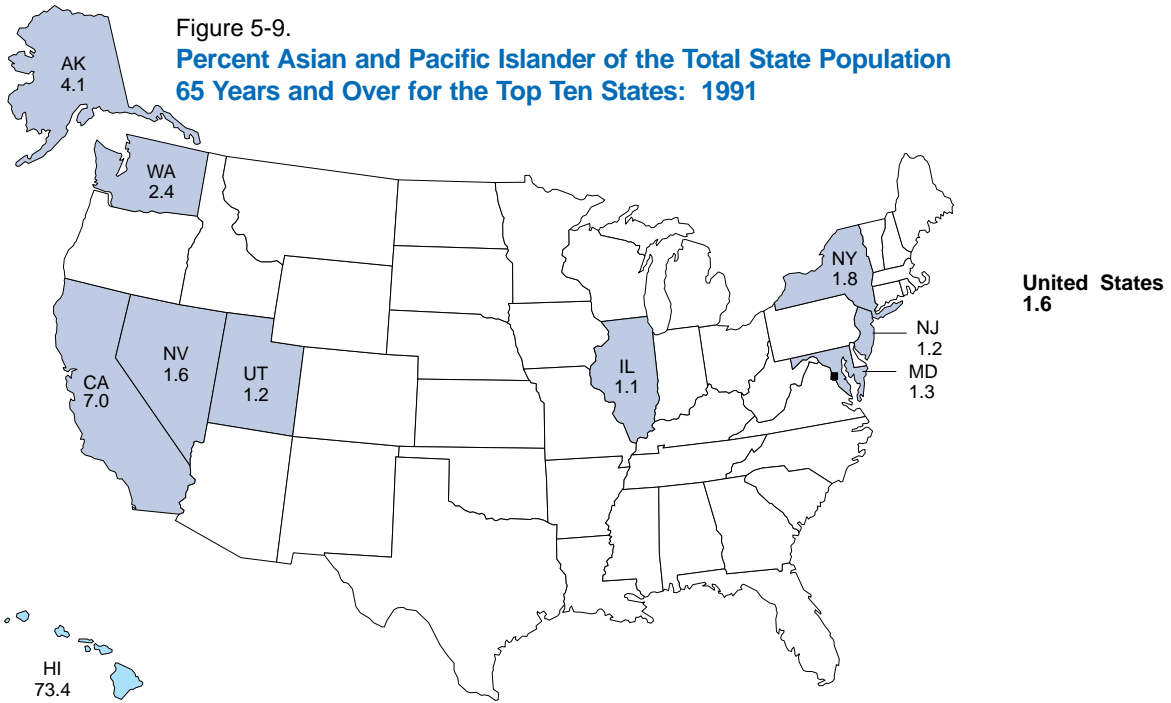
Figure 5-7.  
**Percent Black of the Total State Population  
65 Years and Over: 1991**



Source: U.S. Bureau of the Census, "1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin," PE-16.



Source: U.S. Bureau of the Census, "1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin," PE-16.



Source: U.S. Bureau of the Census, "1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin," PE-16.

**New Mexico Had Highest Percent Hispanic Elderly**

One-fourth (27 percent) of all elderly in New Mexico were of Hispanic origin in 1991. The States with the highest percents Hispanic of their elderly population were the border States with Mexico (California, Arizona, New Mexico, and Texas), plus Florida, Colorado, and New York (figure 5-10). Less than 1 percent of the elderly population was Hispanic in more than half (27) of the States. Of these States with low percents Hispanic elderly, 12 were in the South, 10 in

the Midwest, 4 in the Northeast, and only 1 (Montana) in the West region.

**Elderly and Oldest Old for Counties**

*Nine Counties Had More Than 250,000 Elderly in 1991; Eight Counties Had More Than 25,000 Persons Aged 85 or Older*

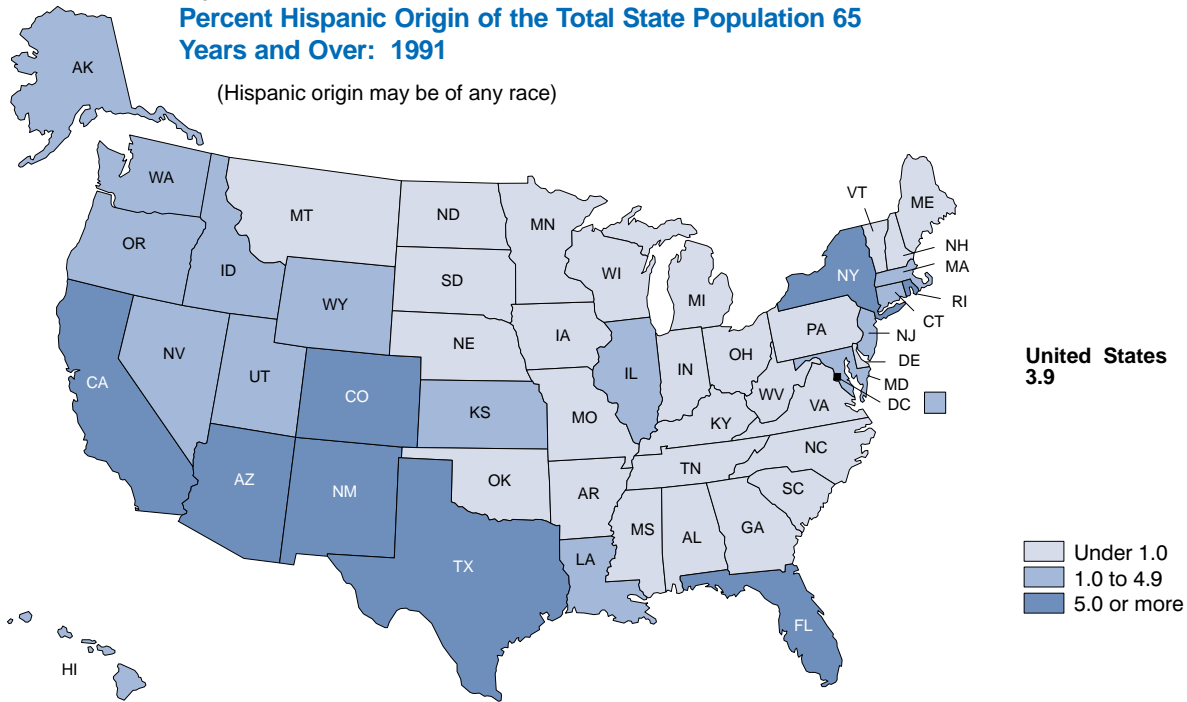
In the 1980's, many of the fastest growing counties in terms of elderly population were in traditional retirement community areas in Florida and

Arizona, and in recent retirement magnets in South Atlantic and Mountain States.<sup>7</sup> Most counties with faster growing elderly populations in the 1980's resulted from past migration of working-age adults who "graduated" into seniorhood, and who, like elderly migrants, tend to be married and to have above-average incomes. These

<sup>7</sup> William H. Frey, "Mature Markets—Elderly Growth Patterns in US Counties," Research Report No. 93-270, 1993, Population Studies Center, University of Michigan; and Dianne Crispell and William H. Frey, "American Maturity," *American Demographics*, 1993, pp. 31-42.

Figure 5-10. **Percent Hispanic Origin of the Total State Population 65 Years and Over: 1991**

(Hispanic origin may be of any race)



Source: U.S. Bureau of the Census, "1991 Estimates of the Population of States by Age, Sex, Race, and Hispanic Origin," PE-16.



counties were disproportionately found in the West region.

Of the more than 3,000 counties in the United States, nine had over 250,000 persons aged 65 or older in 1991, and 573 counties had elderly populations of at least 10,000 persons (detailed table 8-4). Among the nine largest counties, two were in California (Los Angeles and San Diego), two in New York (Queens and Kings), two in Florida (Dade and Broward), with one county in Arizona (Maricopa), Illinois (Cook), and Michigan (Wayne). These counties are all representative of large cities, including Los Angeles, San Diego, New York, Miami, Ft. Lauderdale, Phoenix, Chicago, and Detroit. Although these counties had large numbers of elderly, only Broward county had at least 20 percent of its population aged 65 or older.

As with the largest counties in elderly population, the eight counties with over 25,000 persons aged 85 or older in 1991 were all representative of large cities. The counties were: Los Angeles, California (85,507), Cook, Illinois (58,941), Dade, Florida (31,187), Queens, New York (28,851), Pinellas, Florida (27,857), Kings, New York (26,911), Broward, Florida (26,049), and San Diego, California (25,626). All of these counties were among the same nine counties ranked highest in terms of elderly population size, with the exception of Pinellas county (St. Petersburg), which had by far the highest percentage of its total population 85 or older (3.2 percent) among these counties. The oldest old represented 2.0 percent of Broward county's and 1.6 percent of Dade county's population. Los Angeles and San Diego county's oldest old were only 1.0 percent of their total population, the

lowest proportion in this group of counties (detailed table 8-4).

*Counties With Highest Percent Elderly Concentrated in 18 States; Counties With Highest Percent Oldest Old Mainly in the Midwest*

In over 400 counties of the United States, at least 1 of every 5 persons is aged 65 years and over (detailed table 8-5). All of these counties with high percent elderly are located in 30 States. The top 100 ranking counties in terms of percent elderly are found in only 18 States, 9 of which are in the Midwest, 5 in the South, and 4 in the West. None of the 100 counties with the highest percent elderly is in the Northeast region. Among the top 11 counties (which all had at least 30 percent elderly), 6 were in Florida (Charlotte, Highlands, Pasco, Sarasota, Citrus, and Hernando), and all had elderly populations of at least 10,000 persons. The other 5 counties (Kalawao, Hawaii; Llano, Texas; Sierra, New Mexico; Keweenaw, Michigan; and McIntosh, North Dakota) all had large percents elderly, but elderly populations of less than 5,000 persons.

There were only 29 counties in the United States in 1991 that had both more than 10,000 elderly and at least 20 percent of the county's population elderly. The top 13 of these counties were all in Florida. Among all 29 counties, 18 were in Florida. Also, there were 3 in Arizona (Yavapai, Garland, and Mohave), 2 in North Carolina (Henderson and Moore), 2 in New Jersey (Ocean and Cape May), and one each in Massachusetts (Barnstable), Oregon (Josephine), Washington (Clallam), and Pennsylvania (Schuylkill).

Ranking the 410 counties with at least 20 percent elderly population in 1991 by their proportion of population aged 85 and over indicates that the vast majority were in the Midwest. Among the top 29 counties (which all had at least 4 percent oldest old), 25 were in the Midwest, with 17 of these counties in Kansas and Nebraska. The top 75 counties in terms of percent oldest old all had fewer than 500 persons aged 85 and over.

## Patterns of Migration

### *Most Elderly Don't Move*

Most older people stay put. Persons aged 65 years and over represented 4 percent of all movers within the United States between 1992 and 1993. About 1.7 million noninstitutionalized elderly (about 6 percent) moved to a different house in the United States between 1992 and 1993. Only 773,000 elderly, about 3 percent of all elderly, moved far enough to change their county of residence. Only 1 percent of the elderly population moved to another State. The proportions of persons aged 75 or older who moved were similar.<sup>8</sup>

The proportional distribution of elderly movers within the United States by race and Hispanic origin was similar to the racial and Hispanic origin distribution of the total elderly population. For example, 86 percent of elderly movers between 1992 and 1993 were White and a similar proportion of elderly persons are White. Elderly

<sup>8</sup> Kristin A. Hansen, U.S. Bureau of the Census, *Geographical Mobility: March 1992 to March 1993*, Current Population Reports, P20-481, U.S. Government Printing Office, Washington, DC, 1994, table 2.

Blacks and Hispanics also moved within the United States in proportions similar to their representation among the total elderly population.

Of those elderly who moved during 1992-93, about half (49 percent) remained within the same metropolitan area.<sup>9</sup> Another 18 percent of elderly movers moved from one metropolitan area to another and 6 percent moved from outside a metropolitan area to inside a metropolitan area. Among all elderly movers in the United States, 8 percent left a metropolitan area and

moved to a nonmetropolitan area. An additional 19 percent of elderly movers went from one nonmetropolitan area to another.

Most elderly migrants (persons who moved to a different county) stayed in the same region of the country where they had lived the year before (table 5-7). In the Northeast, from 1992 to 1993, about 131,000 elderly moved from one county to another; 82 percent came from another county within the Northeast and only 18 percent came from some other part of the country. About one-fourth of migrants in the Midwest (23 percent), the South

(26 percent), and the West (30 percent) came from other regions.

Among persons aged 65 years and over, about 5 to 7 percent moved within the United States between 1992 and 1993 (table 5-8). This compares to about 18 percent of persons ages 1 to 64 years. Only about 1 percent of elderly men and women moved to a different State during this 1-year period. The proportions of women movers were comparable to those of men for all elderly age groups and mobility types between 1992 and 1993.

<sup>9</sup> Ibid., table 34.

Table 5-7.

**Region of Residence in 1992 and 1993 for County Migrants 65 Years and Over: 1993**

(In thousands. For meaning of abbreviations and symbols see introductory text.)

Residence in 1993	Total migrants <sup>1</sup>	Residence in 1992			
		Northeast	Midwest	South	West
<b>Number</b>					
United States .....	774	169	179	275	150
Northeast .....	131	107	-	22	2
Midwest .....	183	9	140	16	18
South .....	297	42	19	220	16
West .....	162	11	20	16	114
<b>Percent Distribution, by Region of Residence in 1993</b>					
United States .....	100.0	21.8	23.1	35.5	19.4
Northeast .....	100.0	81.7	-	16.8	1.5
Midwest .....	100.0	4.9	76.5	8.7	9.8
South .....	100.0	14.1	6.4	74.1	5.4
West .....	100.0	6.8	12.3	9.9	70.4

<sup>1</sup> "Migrants" are persons who moved from a different county within the United States.

Note: Regions may not add to the total, due to independent rounding.

Source: Kristin A. Hansen, U.S. Bureau of the Census, *Geographical Mobility: March 1992 to March 1993*, Current Population Reports, P20-481, U.S. Government Printing Office, Washington, DC, 1994, tables 5 and 20.

Table 5-8.

**Percent Distribution of Geographical Mobility for Persons 60 Years and Over by Age and Sex: 1992-93**

(Numbers in thousands)

Sex and mobility type	Age					
	60 to 64 years	65 years and over	65 to 69 years	70 to 79 years	80 to 84 years	85 years and over
<b>Total Men</b> .....	5,084	12,832	4,334	6,208	1,498	792
Same house .....	92.8	94.5	94.5	94.7	93.6	94.9
Different house in the U.S. ....	6.9	5.3	5.5	5.1	6.0	4.7
Same county .....	4.2	2.9	3.2	2.7	3.5	2.3
Different county .....	2.8	2.4	2.3	2.4	2.6	2.4
Same state .....	1.4	1.0	1.0	1.0	0.6	1.5
Different state .....	1.4	1.4	1.3	1.4	1.9	0.8
Abroad .....	0.3	0.2	0.0	0.2	0.4	0.4
<b>Total Women</b> .....	5,445	18,038	5,498	8,291	2,451	1,798
Same house .....	93.7	94.1	93.8	94.5	94.2	93.4
Different house in the U.S. ....	6.1	5.6	5.9	5.3	5.8	6.6
Same county .....	3.8	3.1	3.1	2.8	3.2	4.0
Different county .....	2.3	2.6	2.8	2.5	2.6	2.6
Same state .....	1.0	1.1	1.2	1.2	0.8	1.3
Different state .....	1.3	1.4	1.6	1.3	1.8	1.3
Abroad .....	0.2	0.2	0.3	0.2	0.0	0.0

Source: Kristin A. Hansen, U.S. Bureau of the Census, *Geographical Mobility: March 1992 to March 1993*, Current Population Reports, P20-481, U.S. Government Printing Office, Washington, DC, 1994, table 2.

Table 5-9.

**Percent Distribution of Geographical Mobility for the Elderly Population by Age: 1975-80 and 1985-90**

Mobility type	Age							
	65 years and over		65 to 74 years		75 to 84 years		85 years and over	
	1975-80	1985-90	1975-80	1985-90	1975-80	1985-90	1975-80	1985-90
<b>Total</b> .....	25,799,910	31,195,275	15,781,654	15,215,153	7,806,843	9,973,466	2,211,413	3,003,328
Same house .....	19,874,845	24,159,537	12,270,516	12,290,250	6,050,298	7,764,583	1,554,031	2,052,352
Different house, U.S. ....	5,815,675	6,888,313	3,433,287	2,827,654	1,730,673	2,173,417	651,715	943,621
Same county .....	3,481,783	4,080,984	1,977,231	2,459,230	1,086,989	1,534,403	417,563	588,398
Different county .....	2,333,892	2,807,329	1,456,056	1,902,827	643,684	50,616	234,152	355,223
Same state .....	1,195,443	1,459,467	704,357	562,237	351,307	458,954	139,779	219,138
Different state .....	1,138,449	1,347,862	751,699	705,319	292,377	370,373	94,373	136,085
Abroad .....	109,390	147,425	77,851	97,249	25,872	35,466	5,667	7,355
<b>Percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Same house .....	77.0	77.4	77.8	80.8	77.5	77.9	70.3	68.3
Different house, U.S. ....	22.5	22.1	21.8	18.6	22.2	21.8	29.5	31.4
Same county .....	13.5	13.1	12.5	16.2	13.9	15.4	18.9	19.6
Different county .....	9.0	9.0	9.2	12.5	8.2	0.5	10.6	11.8
Same state .....	4.6	4.7	4.5	3.7	4.5	4.6	6.3	7.3
Different state .....	4.4	4.3	4.8	4.6	3.7	3.7	4.3	4.5
Abroad .....	0.4	0.5	0.5	0.6	0.3	0.4	0.3	0.2

Source: U.S. Bureau of the Census, 1980 Census of Population, Summary Tape File 5, National Institute on Aging Special Tabulations, table 5 and 1990 Census of Population, Special tabulations for Administration on Aging, table 5.

An analysis of intercounty migrants during the 1980-85 period among male householders aged 55 and over in 1980 indicated that such migrants tended to move toward lower cost-of-living areas, especially if they were younger, and toward lower-crime areas, especially if they were younger and homeowners.<sup>10</sup> There also was a tendency for these migrants to move toward nonmetro areas and toward locations where family and friends resided.

The decennial census measures movement over a 5-year period. Data from the 1980 census show that 23 percent of elderly persons changed their residence between 1975 and 1980 (table 5-9). Ten years later, 1990 census data reveal that the proportions of the elderly moving to a different house, county, or State during the 1985-90 period remained consistent with the corresponding 1975-80 proportions; 22 percent of the elderly moved during 1985-90. In the 1955-60 period, over one-fourth (28 percent) of elderly changed residence.<sup>11</sup>

In general, the central cities of metropolitan areas have lost elderly migrants to nonmetropolitan areas. Decennial census data indicate that the trend of the loss of elderly migrants from metropolitan areas and the gain of elderly migrants in nonmetropolitan areas has been

<sup>10</sup> Jeffrey E. Kallan, "A Multilevel Analysis of Elderly Migration," *Social Science Quarterly*, Vol. 74, No. 2, 1993, pp. 405-416.

<sup>11</sup> U.S. Bureau of the Census, *Census of Population: 1960*, Vol. 1, *Characteristics of the Population*, Part 1, *United States Summary*, U.S. Government Printing Office, Washington, DC, 1964, table 164.

consistent during the 1960-70, 1970-80, and 1980-90 decades.<sup>12</sup>

In an analysis of age patterns of migration among the elderly using data for selected developed countries, including the United States, Rogers<sup>13</sup> found two basic patterns of elderly migration. One pattern is characterized by intercommunity, amenity-motivated, long-distance migrations, and the other pattern by intracomunity, assistance-motivated, short-distance moves.

In the 1985-90 period, the oldest old (85 years and over) were more likely to have moved within the United States than either the younger old (65 to 74 years) or the aged (75 to 84 years; table 5-9). This suggests that the moves of the oldest old may be related to health problems and that perhaps nursing homes or the residences of near relatives are their destinations.

Research has found that an increase in instrumental disabilities increases the probability that an older person will move. In addition, when health declines are combined with becoming widowed, the probability of a move is greatly increased.<sup>14</sup> "The strong evidence of a final rise in the migration propensity in extreme old age among females is undoubtedly associated

<sup>12</sup> Glenn V. Fuguitt and Calvin L. Beale, "The Changing Concentration of the Older Nonmetropolitan Population, 1960-90, CDE Working Paper 93-05, University of Wisconsin-Madison, table 3.

<sup>13</sup> Andrei Rogers, "Age Patterns of Elderly Migration: An International Comparison," *Demography*, Vol. 25, No. 3, 1988, pp. 355-370.

<sup>14</sup> Julia E. Bradsher, Charles F. Longino, Jr., David J. Jackson, and Rick S. Zimmerman, "Health and Geographic Mobility Among the Recently Widowed," *Journals of Gerontology*, Vol. 47, No. 5, 1992, pp. S261-S268.

with the higher incidence and prevalence of widowhood among women."<sup>15</sup> Levels of disability also have been shown to predict residential mobility and institutionalization, as well as a change to more dependent living arrangements.<sup>16</sup>

As the size of the elderly population has increased, so also has the volume of movement of elderly persons, from about 4.5 million persons 65 years and over in the 1955-60 period to 5.8 million from 1975 to 1980, and to 6.9 million between 1985 and 1990.

The volume of different types of migration has also increased along with the elderly population itself. For example, interstate migration of elderly persons increased from 1.1 million persons between 1975 and 1980 to 1.3 million persons in the 1985-90 period. While the volume of elderly interstate migrants increased from 1975-80 to 1985-90, the proportion of the elderly moving to a different state remained about the same during these periods, at just over 4 percent. As a result of the increase in the number of interstate elderly migrants, Longino and Crown<sup>17</sup> note that planners "are becoming increasingly concerned about the economic implications" of such migration, and that some States that have been major

<sup>15</sup> Rogers, 1988, op.cit.

<sup>16</sup> Alden Speare, Jr., Roger Avery, and Leora Lawton, "Disability, Residential Mobility, and Changes" Charles F. Longino, Jr. and William H. Crown, "Retirement Migration and Interstate Income Transfers," *The Gerontologist*, Vol. 30, No. 6, 1990, pp. 784-789. in *Living Arrangements*, *Journals of Gerontology*, Vol. 46, No. 3, 1991, pp. S133-S142

<sup>17</sup> Charles F. Longino, Jr. and William H. Crown, "Retirement Migration and Interstate Income Transfers," *The Gerontologist*, Vol. 30, No. 6, 1990, pp. 784-789.

sources of elderly out-migration are becoming concerned about their economic loss. For States receiving older migrants, their data suggest that “the taxes generated by the infusion of retirement income circulating in a state economy may at least partially offset the public cost incurred by these new residents, at least for those services targeted to the elderly.”

Longino<sup>18</sup> finds that interstate migration of persons age 60 and over has tended to be concentrated among relatively few origin and destination States. During 1965-70, 1975-80, and 1985-90 Florida was the State with the largest net in-migration of

<sup>18</sup> Charles F. Longino, Jr., *Retirement Migration in America*, Houston, TX: Vacation Publications, 1995, pp. 16-17.

persons 60 and over while New York had the largest out-migration. Also, while Florida remains the dominant receiving State among older migrants, during the past four decades there has been a gradual decrease in the share of total in-migrants held by the major destination States.

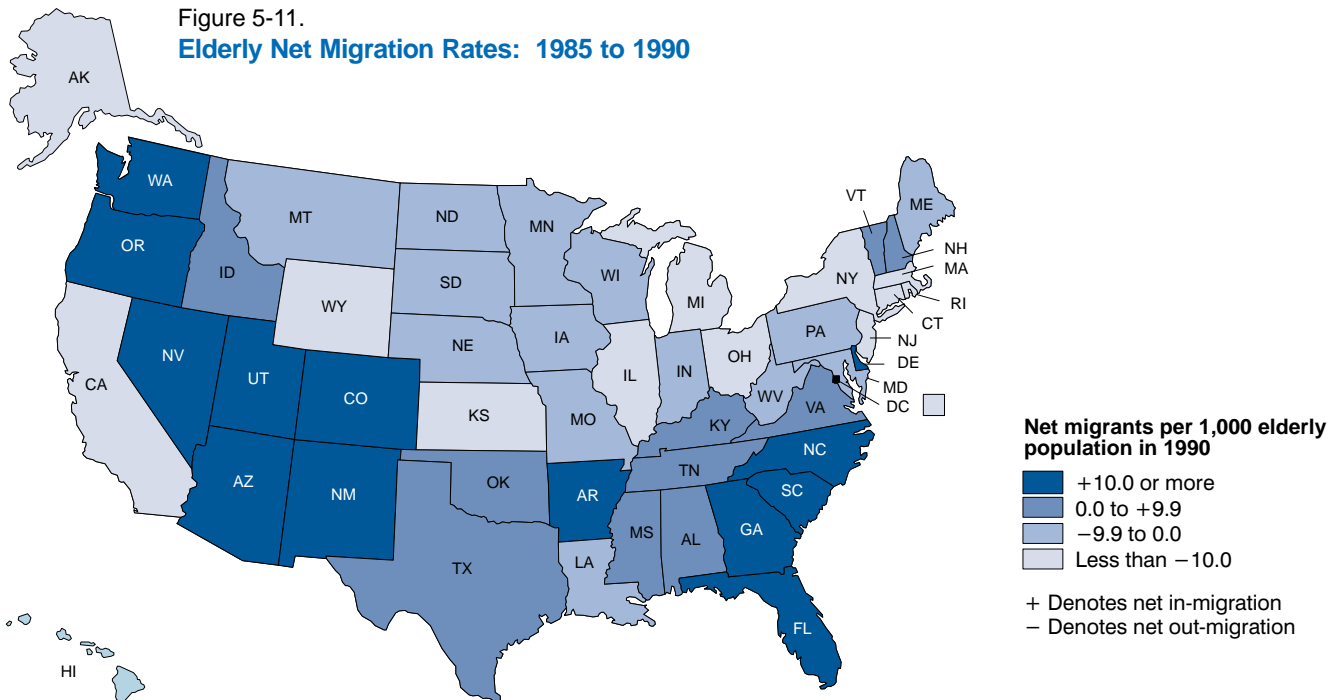
Data from the 1990 census<sup>19</sup> permit the derivation of elderly net migration rates by State during the 1985-90 period (figure 5-11). These rates reveal a clear geographic pattern. Of the 12

<sup>19</sup> U.S. Bureau of the Census, “County-to-County Migration Flow Files: In-Migration,” CD90-MIG-01, and “County-to-County Migration Flow Files: Out-Migration,” CD90-MIG-02, 1990 Census of Population and Housing, Special Project 312 (SP312), 1995.

States in the Midwest, 11 were net losers of elderly migrants between 1985 and 1990. All 13 States with the highest net elderly in-migration rates were in the South and West. Among the 25 States with net in-migration of the elderly, 22 were in the South and West. Only New Hampshire, Kentucky and Vermont had net in-migrants of the elderly among the 21 States of the Northeast and Midwest regions.

Substantial amounts of retirement income may be transferred between States as a result of retirement migration. In 1989, Florida is estimated to have received a net \$6.5 billion in transferred income due to interstate migration of the population aged 60

Figure 5-11.  
Elderly Net Migration Rates: 1985 to 1990



Source: U.S. Bureau of the Census, “County-to-County Migration Flow Files: In-Migration,” CD90-MIG-01, and “County-to-County Migration Flow Files: Out-Migration,” CD90-MIG-02, 1990 Census of Population and Housing, Special Project 312 (SP312), 1995.

and over, while New York lost a net \$3.3 billion to other States, with more than half of that loss (\$1.9 billion) going to Florida.<sup>20</sup> Comparable data for 1979 from the 1980 population census showed Florida with a net gain of \$3.5 billion, and New York with a net loss of nearly \$2.0 billion, again with over half (\$1.2 billion) going to Florida.<sup>21</sup>

Research on elderly migration streams generally suggests that "older persons moving from sunbelt to frost-belt states are disproportionately disabled and widowed in comparison with older persons moving in the opposite direction."<sup>22</sup> This pattern is consistent with a "second" elderly move after the "first" retirement move,

and is believed to be motivated by the onset of disability and represents a "return to their home community or move to a community where children or other relatives can better care for them." Using Longitudinal Study of Aging data, Silverstein found that a decline in older parents' health "increased the propensity of parents and children to become temporally closer to each other." While a study of 1980 census data indicated that return migrants in the United States were older and more residentially dependent than nonreturn migrants, this finding did not hold for each region of the United States.<sup>23</sup> This research suggested that these return moves may not indicate a return to the State of birth, "but rather a return from a Sunbelt retirement move to an earlier

place of residence, regardless of whether one was born there." Other research has concluded that available cross-sectional data indicate that elderly persons are not more likely than nonelderly to return to their native state, and that "a dynamic perspective" is needed in order to better address this research question.<sup>24</sup> To the extent that a selectivity of retirement move migration versus "second" move migration operates, States such as Florida presumably benefit by receiving relatively healthier and wealthier migrants, while "sending" States first lose well-off consumers and then may later gain back migrants more likely to place greater demands on social and health services.

<sup>20</sup> Longino, 1995, op.cit.

<sup>21</sup> Longino and Crown, 1990, op.cit.

<sup>22</sup> Merrill Silverstein, "Stability and Change in Temporal Distance Between the Elderly and Their Children," *Demography*, Vol 32, No. 1, 1995, pp. 29-45.

<sup>23</sup> Charles F. Longino, Jr. and William J. Serow, "Regional Differences in the Characteristics of Elderly Return Migrants," *Journals of Gerontology*, Vol. 47, No. 1, 1992, pp. S38-S43.

<sup>24</sup> Andrei Rogers, "Return Migration to Region of Birth Among Retirement-Age Persons in the United States," *Journals of Gerontology*, Vol. 45, No. 3, 1990, pp. S128-S134.

# 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.<sup>1</sup> 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

<sup>1</sup> 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).<sup>2</sup> Elderly men and women were about equally likely to have never married (4 percent in both cases) in 1993.<sup>3</sup>

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.<sup>4</sup> 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-

<sup>2</sup> 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.

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

<sup>4</sup> 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.<sup>5</sup>

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.<sup>6</sup>

In 1993, among all elderly men and women, about 5 percent were currently divorced (and had not remarried).<sup>7</sup> 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.<sup>8</sup>

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

<sup>6</sup> 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.

<sup>7</sup> Saluter, op.cit., table 1.

<sup>8</sup> 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 <sup>1</sup>	Widowed	Divorced	Single	Married <sup>1</sup>	Widowed	Divorced
<b>65 years and over</b>								
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
<b>65 to 74 years</b>								
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
<b>75 years and over</b>								
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

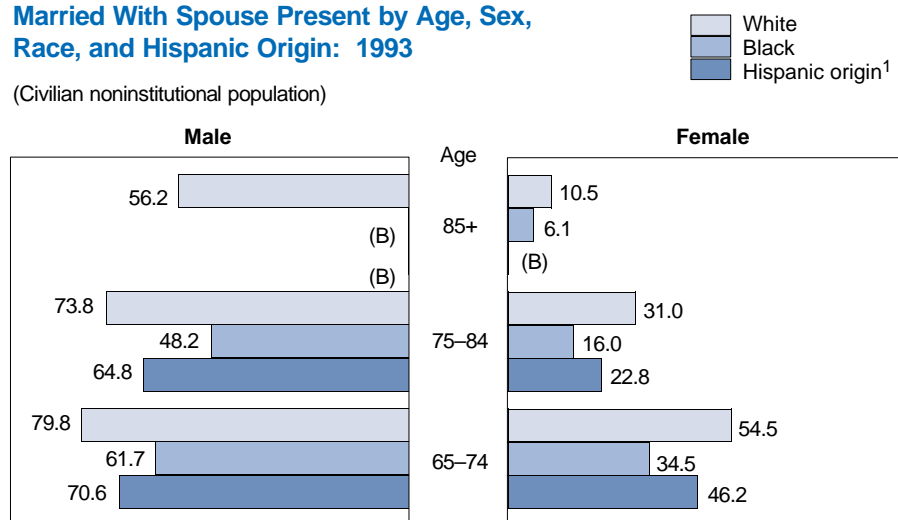
<sup>1</sup>Includes separated.

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. <sup>1</sup> 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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	(B)	(B)	(B)	(B)

B Base is less than 75,000. <sup>1</sup> 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.

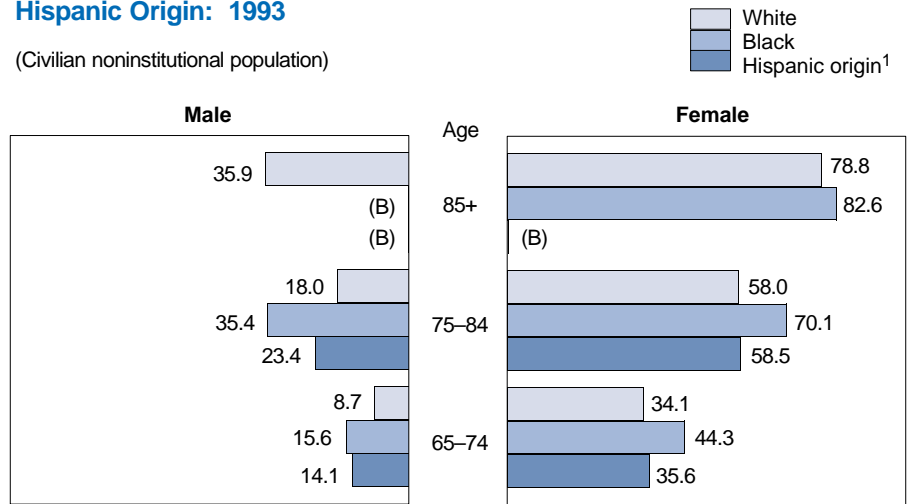
Among the young old (65 to 74 years), White, Black, and Hispanic women were much more likely to be widowed than White, Black, and Hispanic men, respectively. Significant differences between men and women in the proportion widowed continue after age 75 (figure 6-2). Black men 75 to 84 are more likely 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.<sup>9</sup>

<sup>9</sup> 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. <sup>1</sup> 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. <sup>1</sup> 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.<sup>10</sup>

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.<sup>11</sup>

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).<sup>12</sup> 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.<sup>13</sup>

Research on elderly Hispanics living alone has shown variability according to national origin.<sup>14</sup> 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.

<sup>10</sup> 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.

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

<sup>12</sup> Saluter, op.cit., tables 1, 2, and 7.

<sup>13</sup> U.S. Bureau of the Census, 1992, op.cit., tables 29 through 32.

<sup>14</sup> 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
<b>65 years and over</b> . . . . .	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 <sup>1</sup> . . . . .	417	169	248	1.7	1.7	1.7	687	362	325	2.2	2.8	1.8
<b>65 to 74 years</b> . . . . .	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 <sup>1</sup> . . . . .	226	103	123	1.5	1.6	1.4	380	227	153	2.1	2.8	1.5
<b>75 to 84 years</b> . . . . .	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 <sup>1</sup> . . . . .	137	50	87	1.9	1.8	1.9	222	114	108	2.2	2.9	1.8
<b>85 years and over</b> . . . . .	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 <sup>1</sup> . . . . .	54	16	38	3.2	2.9	3.4	85	21	64	3.3	2.7	3.6

<sup>1</sup>1980 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.

Information on proportions living alone for subnational geographical areas is available from the 1990 census of population. According to these data, the District of Columbia, West Virginia, and Nebraska had the highest percentages of persons 65 years and over living alone (35, 31, and 31 percent, respectively). The Midwest States, which generally have high proportions of oldest old persons, also have some of the highest percentages of elderly persons living alone. Of the 14 States with 30 percent or more of the elderly population living alone, 7 were in the Midwest (figure 6-4). Florida surprisingly ranked 49th among the States and the District of Columbia in terms of percent living alone, even though it ranked 1st in percent elderly in 1990. This results

from Florida's high proportion of elderly aged 65 to 84, who as a group are much less likely to live alone than their oldest old counterparts.

Given the longer lives of women compared to men, it might seem to make sense for women to marry men at least seven years younger than they are, but they rarely do. Among noninstitutionalized women aged 65 to 69 years in 1993, 9 out of 10 (91 percent) were married to men 65 or older. About 8 percent were married to men aged 55 to 64 and only 1 percent were married to men under age 55.<sup>15</sup> Likewise, most younger

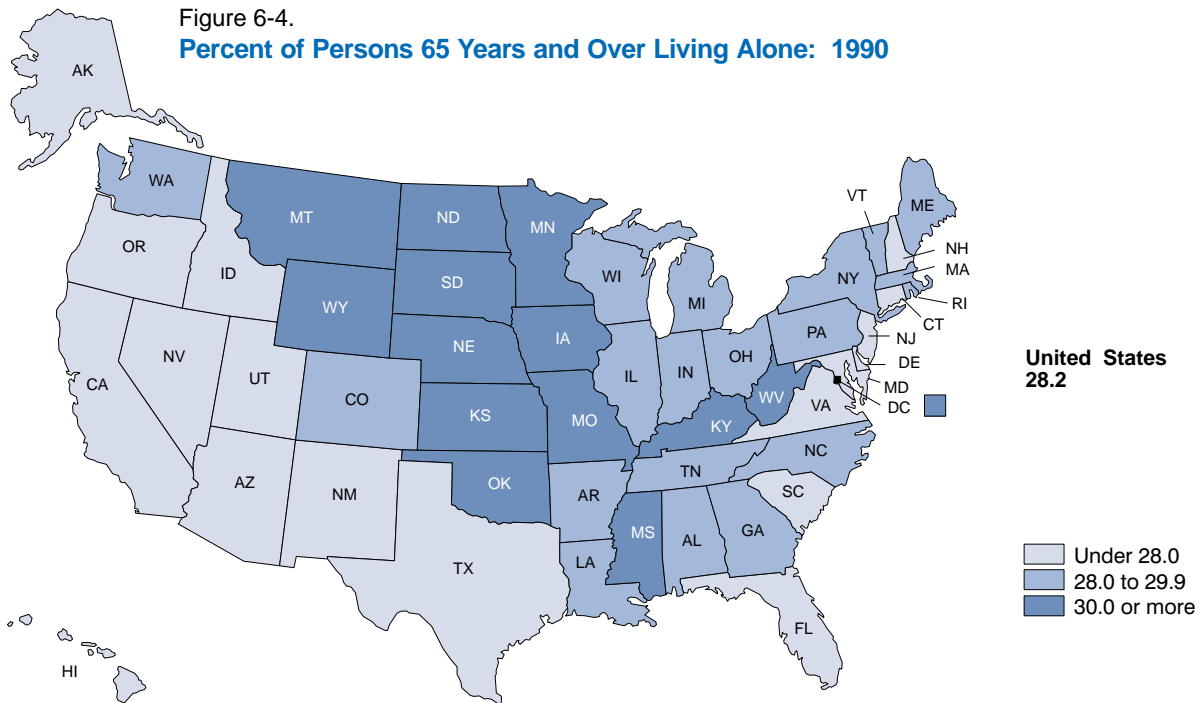
women are continuing to marry men several years older than they are. Thus it is likely that the disproportionate representation of elderly women living alone will persist. The Census Bureau projects that women will maintain over three-fourths (77 percent) of the households run by persons 75 years and over in the year 2000.<sup>16</sup>

Today's young-old women are more likely to be in relatively good health and to be able to afford to live alone than was true in the past. Most elderly who live alone are not disabled and

<sup>15</sup> Steve W. Rawlings, *Household and Family Characteristics: March 1993*, Current Population Reports, P20-477, U.S. Government Printing Office, Washington, DC, 1994, table 14.

<sup>16</sup> Jennifer Cheeseman Day, unpublished U.S. Bureau of the Census tabulations consistent with *Projections of the Number of Households and Families: 1995 to 2010*, Current Population Reports, P25, forthcoming 1996.

Figure 6-4.  
Percent of Persons 65 Years and Over Living Alone: 1990



Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, Summary Tape File 1A.

are in good health.<sup>17</sup> “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.”<sup>18</sup> 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.”<sup>19</sup>

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*.<sup>20</sup> 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.”<sup>21</sup> A recent investigation of marital status and health among the elderly suggests that changes in contemporary marriage patterns may not uniformly imply adverse effects,

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

<sup>21</sup> 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.<sup>22</sup>

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.<sup>23</sup> 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.<sup>24</sup>

<sup>22</sup> 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.

<sup>23</sup> Havlik, Liu, Kovar, et al., *op.cit.*

<sup>24</sup> 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.

<sup>17</sup> 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.

<sup>18</sup> 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.

<sup>19</sup> *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.<sup>25</sup> 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.<sup>26</sup>

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).

<sup>25</sup> 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.

<sup>26</sup> 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.<sup>27</sup>

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).

<sup>27</sup> 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 <sup>1</sup>	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
<b>All races</b>									
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)
<b>White</b>									
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)
<b>Black</b>									
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)
<b>Hispanic origin<sup>1</sup></b>									
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)

<sup>1</sup>Hispanic 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		
<b>UNITED STATES</b> .....	<b>1,232,958</b>	<b>1,590,763</b>	<b>357,805</b>	<b>29.0</b>
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.

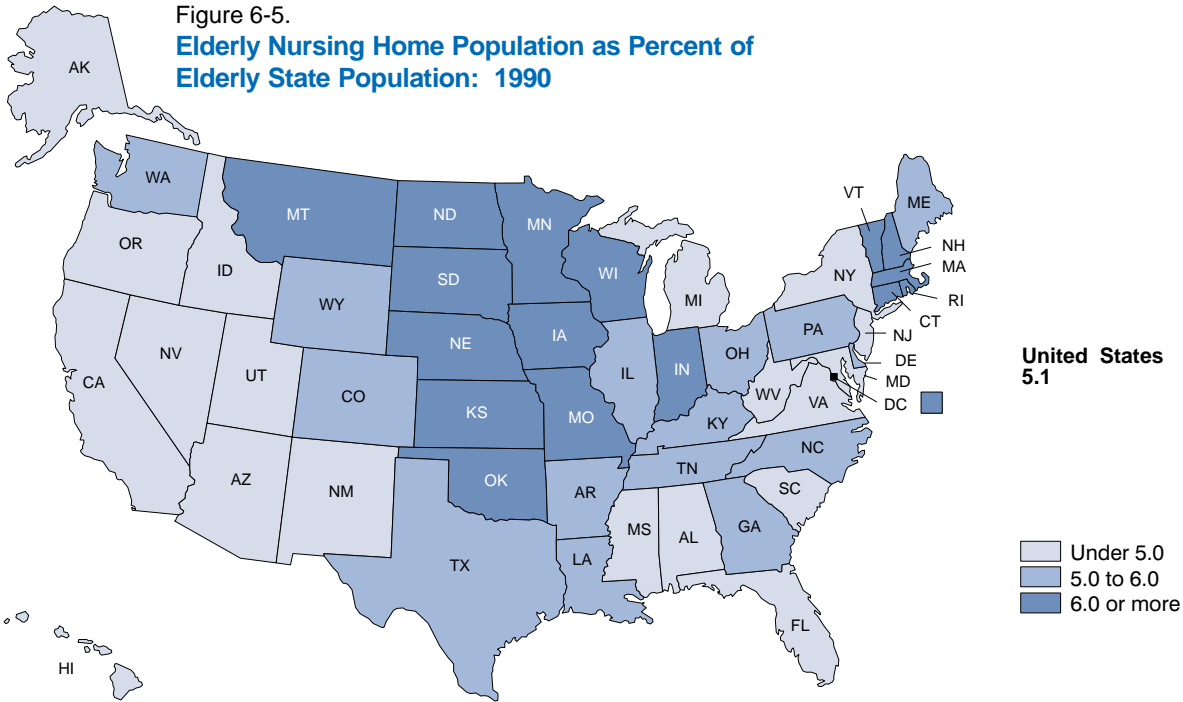
The size of the elderly nursing home population increased by over one-fourth (29 percent) from 1980 to 1990 (figure 6-6) compared with a 35-percent increase in the size of the population 85 years and over. The percentage increases from 1980 to 1990 in the elderly nursing home population for the Northeast (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).<sup>28</sup>

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

<sup>28</sup> 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 conditions<sup>29</sup> (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

<sup>29</sup> 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.<sup>30</sup> Previous research has shown that women generally have longer nursing home lengths of stay than men and that

<sup>30</sup> 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.

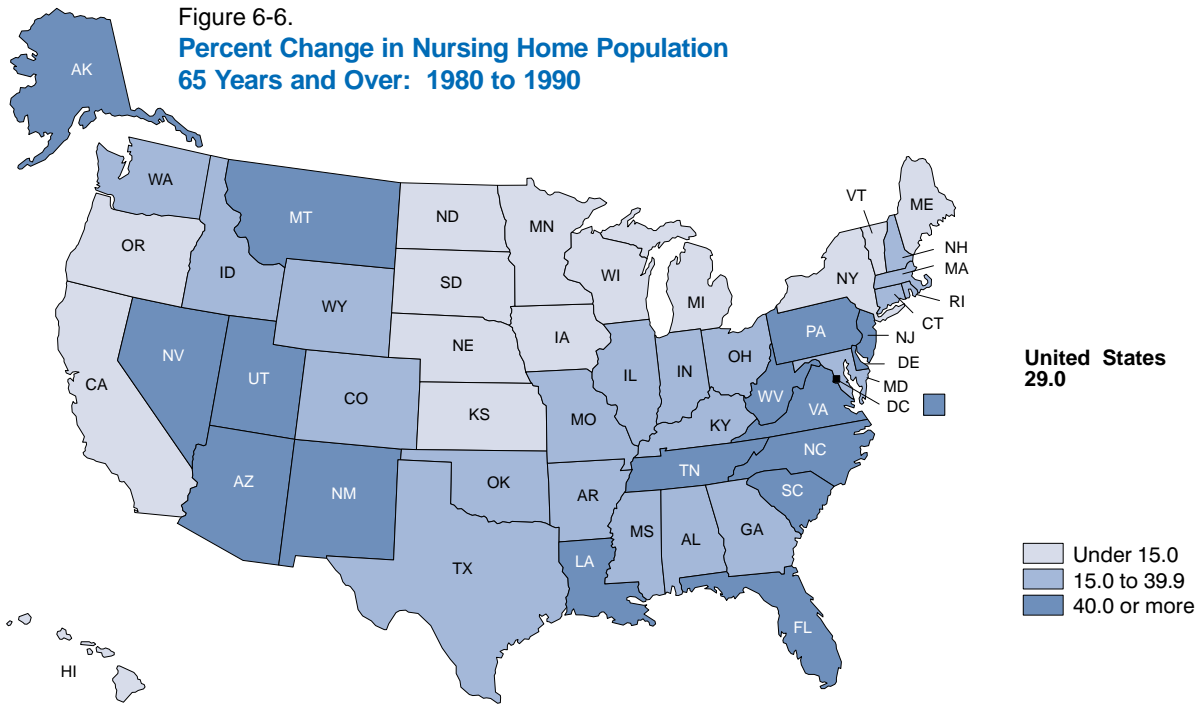
most admissions are short term (3 out of 4 are for less than one year).<sup>31</sup>

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.<sup>32</sup> This study

<sup>31</sup> 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.

<sup>32</sup> 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.<sup>33</sup>

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.<sup>34</sup>

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

and Murtaugh.<sup>35</sup> 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.<sup>36</sup> 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."<sup>37</sup>

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

<sup>33</sup> 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.

<sup>34</sup> 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.

<sup>35</sup> 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.

<sup>36</sup> 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.

<sup>37</sup> 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
<b>ALL RACES</b>							
<b>Number</b>							
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
<b>Percent</b>							
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)
<b>BLACK</b>							
<b>Number</b>							
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
<b>Percent</b>							
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
<b>HISPANIC ORIGIN<sup>1</sup></b>							
<b>Number</b>							
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
<b>Percent</b>							
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)

<sup>1</sup>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, 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 <sup>1</sup>	Total	White	Black	Hispanic origin <sup>1</sup>
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

<sup>1</sup> 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.

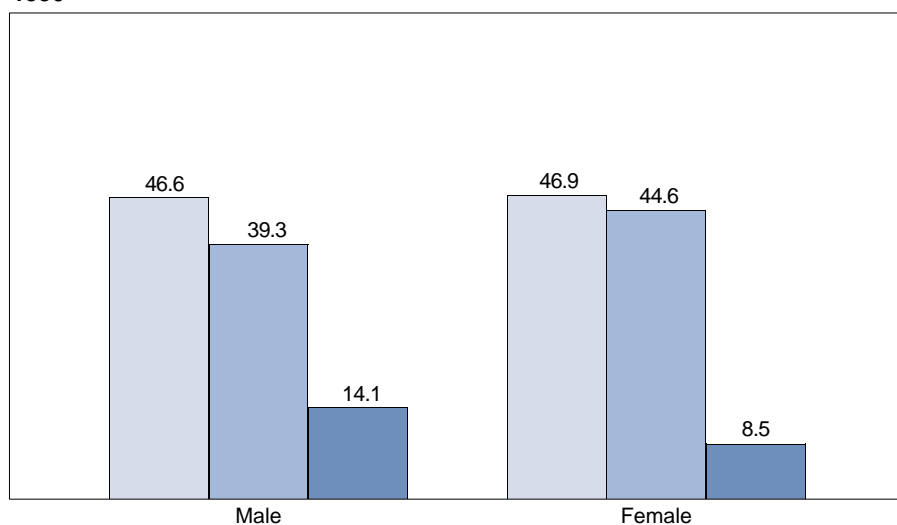


Figure 6-7.  
**Educational Attainment of the Elderly  
 by Sex: 1990 and 2030**

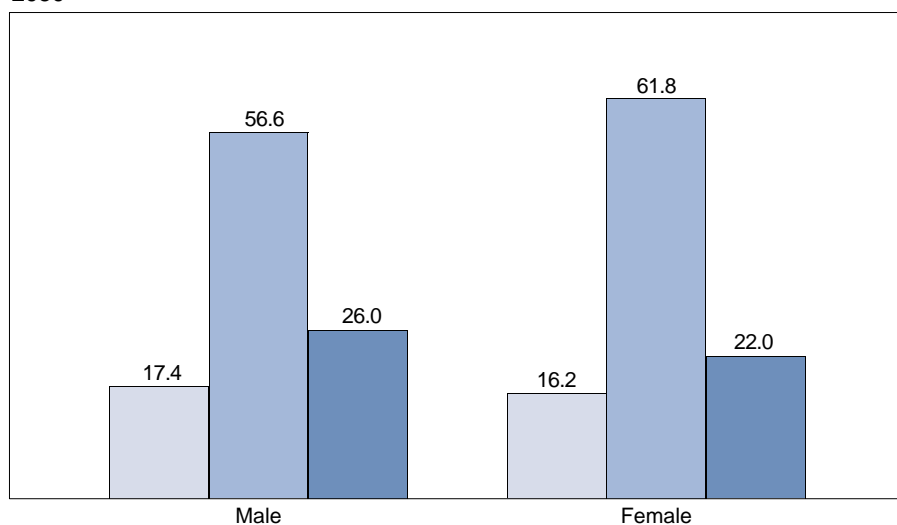
(In percent)

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.<sup>38</sup> 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.<sup>39</sup>

<sup>38</sup> 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).

<sup>39</sup> 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 <sup>1</sup>	Number				Percent foreign-born of total population			
	1980	1990			1980	1990		
	Both sexes	Both sexes	Male	Female	Both sexes	Both sexes	Male	Female
<b>All races</b>								
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
<b>White</b>								
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
<b>Black</b>								
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
<b>American Indian, Eskimo, and Aleut</b>								
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
<b>Asian and Pacific Islander</b>								
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
<b>Other</b>								
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
<b>Hispanic<sup>1</sup></b>								
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
<b>Non-hispanic</b>								
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

<sup>1</sup>Hispanic 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.

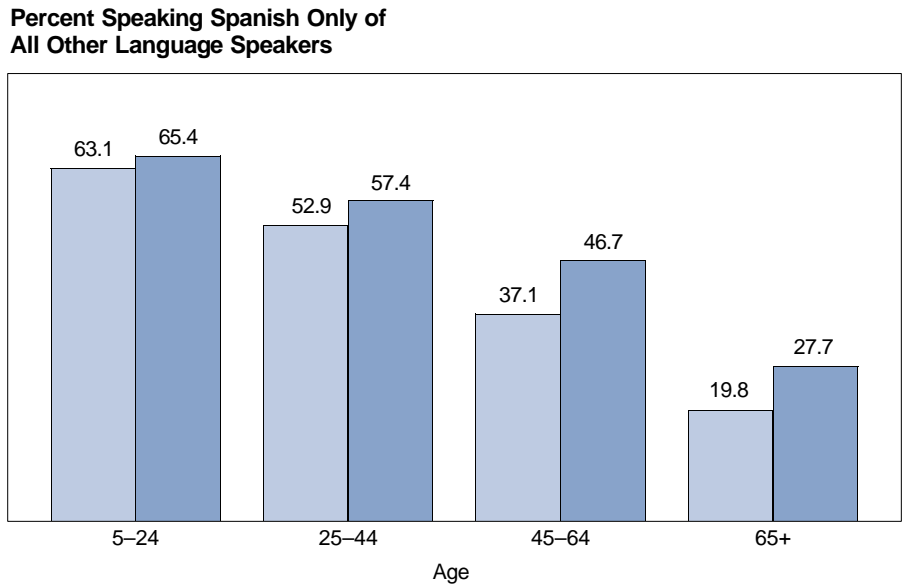
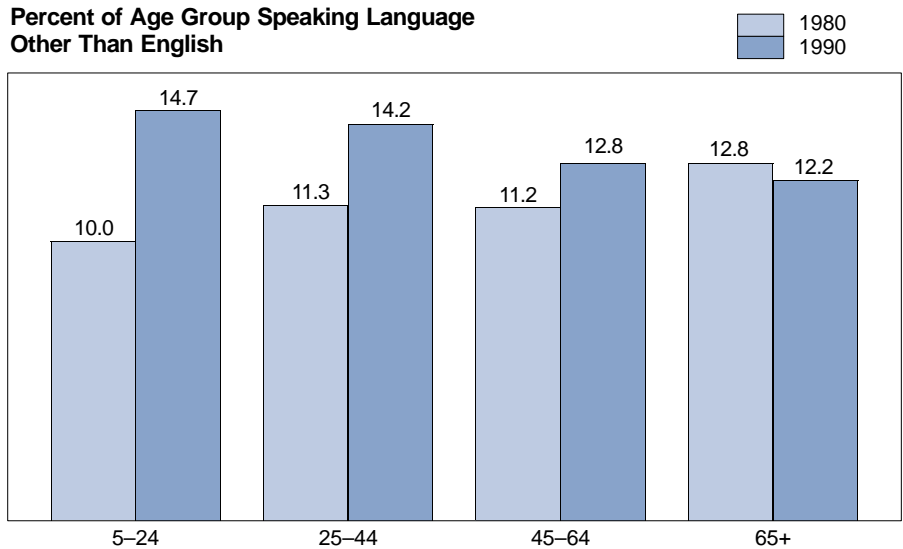
*About 1 of Every 8 Elderly Speaks a Language Other Than English at Home*

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.<sup>40</sup>

<sup>40</sup> 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.<sup>41</sup> 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.

<sup>41</sup> 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

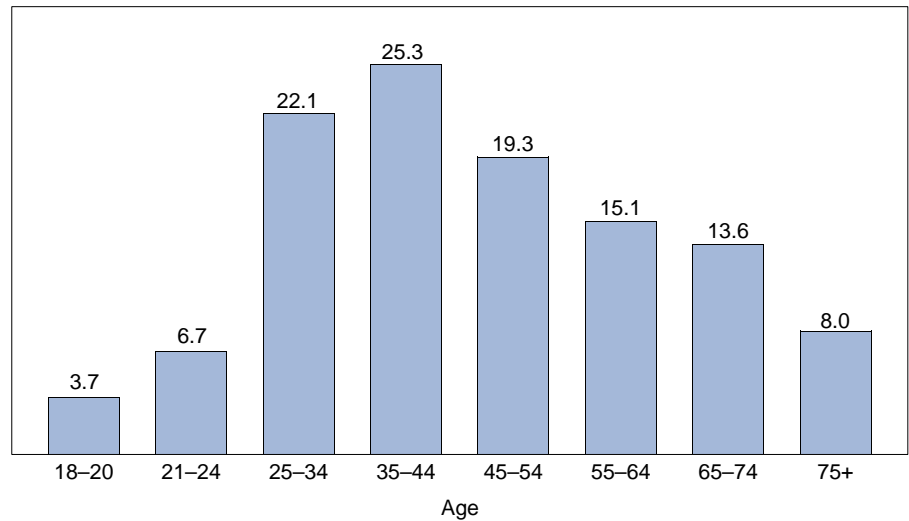
Source: U.S. Bureau of the Census, 1964 to 1980 data from *Voting and Registration Highlights From the Current Population Survey: 1964 to 1980*, Current Population Reports, P-23, No. 131, U.S. Government Printing Office, Washington, DC, 1984, tables 2-6; 1984 and 1988 data from *Voting and Registration 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
<b>REGION</b>			
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
<b>YEARS OF SCHOOL COMPLETED, 65 YEARS AND OVER</b>			
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
<b>YEARS OF SCHOOL COMPLETED, 25 to 44 YEARS</b>			
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
<b>EMPLOYMENT STATUS AND CLASS OF WORKER, 65 YEARS AND OVER</b>			
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
<b>FAMILY INCOME</b>			
<b>Family members, 65 to 74 years</b>			
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**

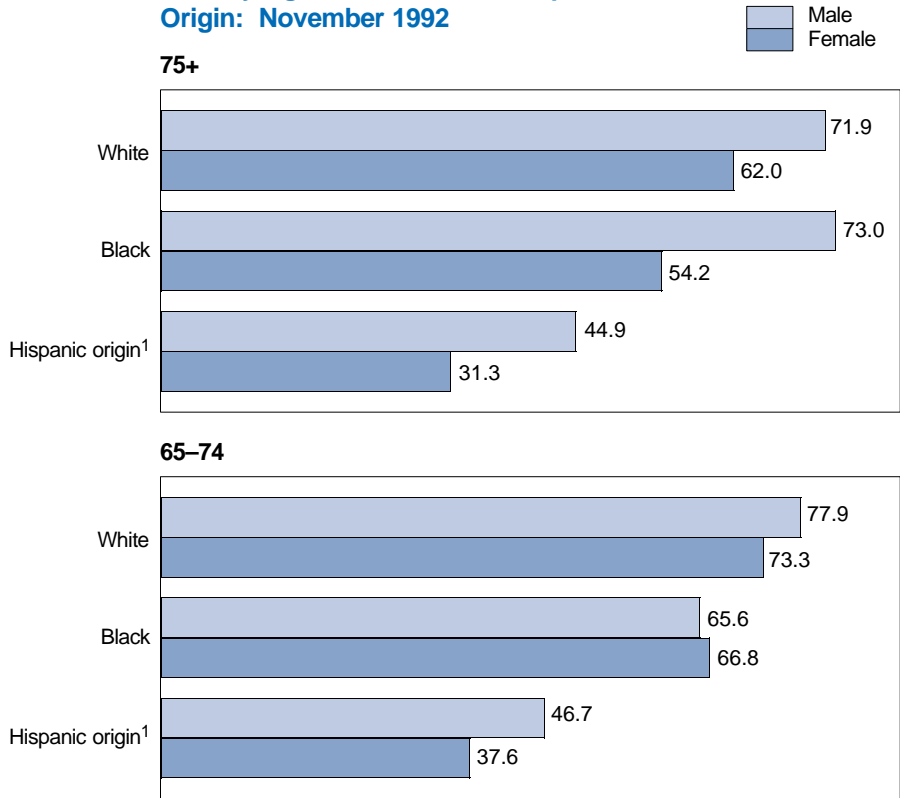
(Numbers in thousands. Civilian noninstitutional population)

Characteristics	All persons	Reported voting	
		Number	Percent
<b>FAMILY INCOME—Con.</b>			
<b>Family members, 75 years and over</b>			
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
<b>Family members, 25 to 44 years</b>			
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**



<sup>1</sup> 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.<sup>42</sup>

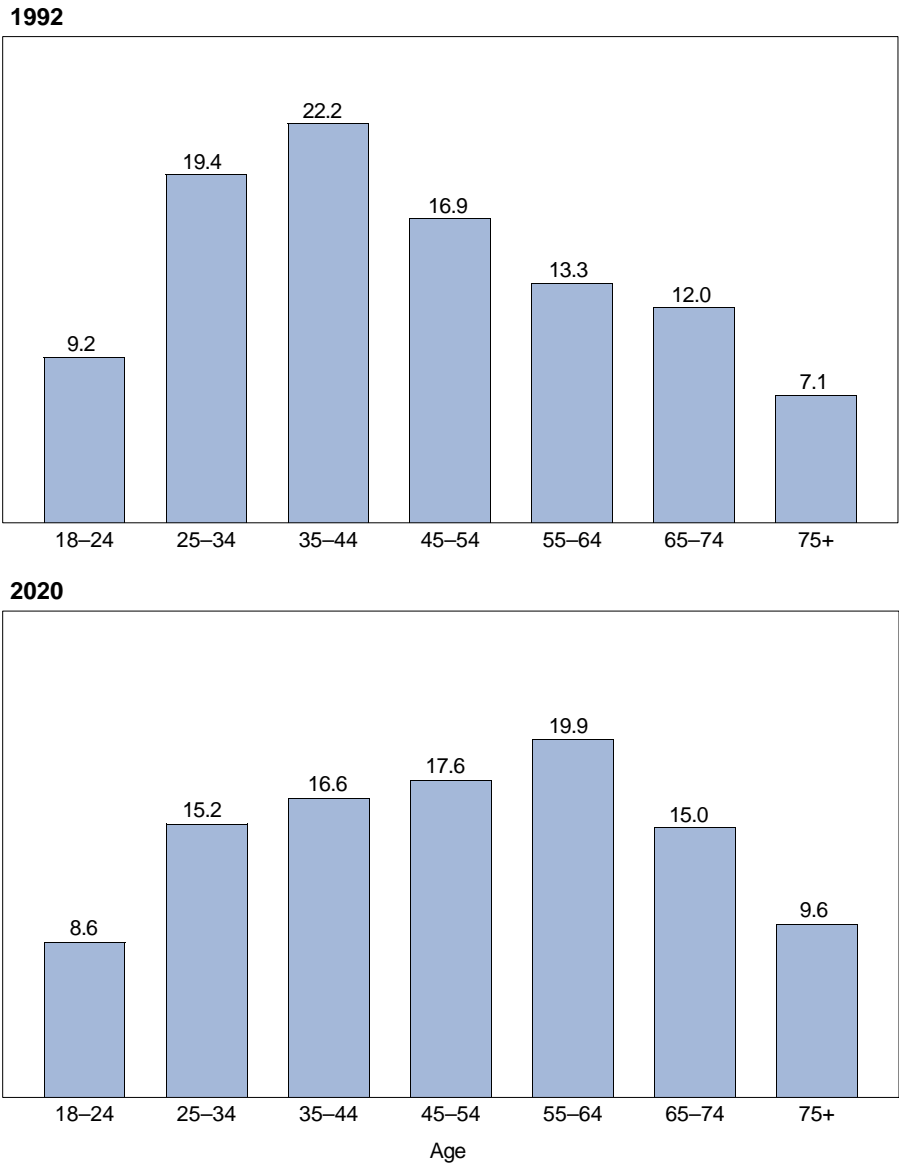
<sup>42</sup> Jerry T. Jennings, U.S. Bureau of the Census, *Voting and Registration in the Election of November 1992*, Current Population Reports, P20-466, U.S. Government Printing Office, Washington, DC, 1993, table 2.

<sup>43</sup> 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.<sup>43</sup> 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.

## Chapter 7.

# The Elderly of Today and Tomorrow

7-1

Among the countries of the world, the United States is remarkable for the diversity of its population, including the older population. Population diversity will increase in the years ahead. Within the elderly population itself, there are important differences between the various age segments in terms of their health and socioeconomic characteristics. In the coming decades, the oldest old (85 years and over) will comprise an increasing proportion of the total elderly population. The pace and course of the demographic changes ahead will create compelling social, economic, and ethical choices for individuals, families, and governments. "One can only speculate on the precise number, direction, pace, and synergistic effects of such social and demographic changes for future cohorts in the U.S. population. It is even more difficult to estimate how these matters will be exacerbated or modified by changes in the technological and legal milieus."<sup>1</sup>

The coming growth of the elderly population is inevitable, and will occur worldwide. In developed nations, especially, we can expect to see less of the traditional focus on youth. Already we are beginning to confront impending issues and to seek answers to essential questions. Questions have arisen, principally in developed countries, pertaining to ethics and aging, such as: what are the moral and ethical limits of euthanasia and end of life treatments; should health care be provided on an age-based rationing system; and who can judge the level of competence of

a patient with respect to decision-making<sup>2</sup>. Decisions made today and directions chosen in these and other aging-related areas will directly affect the quality and vitality of our lives for many decades.

We face numerous questions raised by the growth and increasing longevity of the older population. Some of the most urgent are: will tomorrow's generation of older people be healthy; will they be independent; will societies provide productive and purposeful roles for them<sup>3</sup>. Questions about the older population of tomorrow, such as whether more people will be subject to extended years of disability or whether the age of the onset of chronic conditions is going to be postponed, remain unanswered.

While "accurate projections of the size, structure, and health of the elderly population are essential to planning public and private programs,"<sup>4</sup> data and methodological deficiencies partially limit researchers' ability to answer some mortality, morbidity, and health questions regarding the elderly of the future. For example, the ability to better forecast mortality for specific causes of death "will depend on improving cause of death data in vital statistics reports, taking into account multiple causes."<sup>5</sup> Models of human

morbidity and morbidity-mortality linkages are even less developed than mortality models.<sup>6</sup>

Simply considering growth of the elderly population, especially for those aged 80 and over, suggests that there will be increases in the number of incident cancers diagnosed over the next several decades.<sup>7</sup> Other simulation model research has concluded that the interaction of demographic, health, and income trends will result in a tripling of the number of elderly requiring nursing home care between 1990 and 2030, compared to only a 100 to 125 percent increase in the elderly population during this period.<sup>8</sup> This study also suggests that recent cohorts' marital patterns and fertility histories will lead to an elderly population in the future that is more likely to be living alone and less likely to have family caregivers.

The future roles of individuals, families, and society with respect to the older population are unknown. What is needed to educate the public about long-term physical and economic effects of lifestyle in younger years? Who will care for the physically and economically dependent aged? Will care programs take into account cultural differences? Will older per-

<sup>1</sup> Richard M. Suzman, Kenneth G. Manton, and David P. Willis, "Introducing the Oldest Old," Chapter 1 in *The Oldest Old*, R.M. Suzman, D.P. Willis, and K.G. Manton (eds.), Oxford University Press, New York, 1992.

<sup>2</sup> Government of Canada, National Advisory Council on Aging, Ethics and Aging, Ottawa, Ontario, 1993.

<sup>3</sup> Daniel Perry, "Aging Research and Public Policy in the United States," Unpublished remarks presented to the European Federation of Pharmaceutical Industries' Association, Salzburg, Austria, May 1993.

<sup>4</sup> Kenneth G. Manton, Burton H. Singer, and Richard M. Suzman, "The Scientific and Policy Needs for Improved Health Forecasting Models for Elderly Populations," Chapter 1 in *Forecasting the Health of Elderly Populations*, Kenneth G. Manton, Burton H. Singer, and Richard M. Suzman (eds.), Springer-Verlag, New York, 1993.

<sup>5</sup> Institute of Medicine, *Forecasting Survival, Health, and Disability: Workshop Summary*, Michael A. Stoto and Jane S. Durch (eds.), National Academy Press, Washington, DC, 1993.

<sup>6</sup> Kenneth G. Manton, Burton H. Singer, and Richard M. Suzman, op. cit.

<sup>7</sup> Anthony P. Polednak, "Projected Numbers of Cancers Diagnosed in the U.S. Elderly Population, 1990 through 2030," *American Journal of Public Health*, Vol. 84, No. 8, 1994, pp. 1313-1316.

<sup>8</sup> Sheila Rafferty Zedlewski and Timothy D. McBride, "The Changing Profile of the Elderly: Effects on Future Long-Term Care Needs and Financing," *The Milbank Quarterly*, Vol. 70, No. 2, 1992, pp. 247-275.

sons be able to pay a larger proportion of the costs of their old age? What is the proper funding balance between research to prevent non-fatal chronic illness and research to prevent and treat killer diseases? For example, one recent simulation study determined that reductions in arthritis would result in much greater savings in future disability than similar reductions in stroke, diabetes, heart disease, or cancer.<sup>9</sup>

This report generally describes the older population of the 1990's. Some historical trends and future projections of the older population also are discussed. Today's older population looks very different from the older population of the past. The older population of tomorrow will not look the same as today's elderly. Current lifestyle choices of younger persons will affect their life prospects at older ages. Looking at the characteristics of younger cohorts can help to predict change. Educational attainment is much higher for the Baby-Boom generation, for example, and we know that the elderly of tomorrow will have higher educational attainment levels than present-day elderly. Many predictions have been made for the Baby-Boom generation as they age,<sup>10</sup> and in a few decades their characteristics will, of course, become those of the elderly. Still, health and economic status characteristics of the elderly of

<sup>9</sup> C. Boulton, M. Altmann, D. Gilbertson, C. Yu, and R.L. Kane, "Disability in the 21st Century: Future Effects of Controlling Fatal and Nonfatal Disease," *American Journal of Public Health*, under review.

<sup>10</sup> Cheryl Russell, *100 Predictions for the Baby Boom: The Next 50 Years*, Plenum Press, New York, 1987.

tomorrow are particularly problematic to predict. For example, we cannot simply use the characteristics and attitudes of the current generation of the elderly to predict future labor prospects for the older population. The Baby-Boom generation is quite different. Their health is generally better, their educational attainment higher, and most women work. Their attitude towards retirement may differ and their pension plans are increasingly dependent on individual contributions. The age for receiving full benefits for retirement may move upward. Each of these factors complicates the drawing of an accurate portrait of the older population's labor force characteristics.

While we can be confident that the United States will experience a "boom" in the absolute size and growth rate of the elderly population, as well as increased diversity and an increased proportion oldest old of the total elderly population, some characteristics of the elderly of tomorrow are less predictable. What will happen if large numbers of people have Alzheimer's disease, for example? Is it inevitable? Preventable? The continued study of the genetic, biochemical, and physiologic aspects of aging is certain to alter the future world of the elderly. Ongoing scientific research advances are beginning to identify "the basic biological mechanisms that control aging" and to clarify "the differences between normal aging processes and disease states." In the future, one outlook is that "older Americans can expect to stay healthy for more of their later years."<sup>11</sup> "It is

likely that several factors will work to reduce disability among the elderly, including improved health, new forms of service delivery, and improved technology."<sup>12</sup> Perhaps the human life span will be extended. It has been suggested that such research will "very certainly contribute to better health, less disability, and more independence in the second fifty years of life."<sup>13</sup>

On balance, our knowledge of the elderly population in the United States has increased phenomenally over the past two decades. Regarding the future elderly, their growth explosion, increased diversity, and increasing proportion of oldest old will influence the society of tomorrow. Our ability to understand and describe the future elderly varies considerably, depending on their demographic, social, health, or economic characteristics. Data, methodology, and research on the older population continue to improve and evolve, leading us toward a clearer view of the profile of tomorrow's elderly. As individuals, families, and a nation, our current and expected gains in understanding will provide us with informed opportunities to make appropriate adjustments to effectively meet the challenges and needs associated with our aging society.

<sup>11</sup> National Institutes of Health, National Institute on Aging, "Older Americans Can Expect to Live Longer and Healthier Lives," *Special Report on Aging 1993*, Washington, DC, 1993.

<sup>12</sup> Charles F. Longino, Jr., "Myths of An Aging America," *American Demographics*, August 1994, pp. 36-42.

<sup>13</sup> National Institutes of Health, National Institute on Aging, *In Search of the Secrets of Aging*, Bethesda, MD, 1993.

# Chapter 8.

## Detailed Tables

Table 8-1.  
Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>1994</b>									
<b>Sub-Saharan Africa</b>									
Angola . . . . .	9,803,576	6,177,803	2,919,479	262,153	318,310	72,204	34,989	18,638	248,989
Benin . . . . .	5,341,710	3,654,814	1,380,263	99,382	129,589	36,910	22,526	18,226	131,785
Botswana . . . . .	1,359,352	882,763	381,387	28,090	40,256	12,538	7,783	6,535	44,419
Burkina . . . . .	10,134,661	6,848,638	2,560,905	219,827	313,602	94,421	56,953	40,315	327,527
Burundi . . . . .	6,124,747	4,070,943	1,669,464	118,695	161,001	47,564	31,945	25,135	171,641
Cameroon . . . . .	13,132,191	8,308,572	3,809,841	320,592	440,215	127,803	75,427	49,741	440,745
Central African Republic . . . . .	3,142,182	1,956,801	918,560	85,136	124,473	33,718	16,974	6,520	109,832
Chad . . . . .	5,466,771	3,486,661	1,687,983	115,226	129,436	27,747	13,245	6,473	97,636
Congo . . . . .	2,446,902	1,566,532	697,325	54,300	81,653	24,992	14,359	7,741	82,726
Cote d'Ivoire . . . . .	14,295,501	9,593,590	3,891,189	301,957	357,017	83,567	44,219	23,962	294,643
Eritrea . . . . .	3,309,360	2,175,111	895,955	75,470	101,975	30,506	16,056	14,287	103,539
Ethiopia . . . . .	54,252,938	34,979,600	15,666,047	1,197,706	1,596,685	431,955	241,565	139,380	1,487,003
Gabon . . . . .	1,139,006	584,784	406,928	53,029	63,580	16,676	8,808	5,201	57,135
Ghana . . . . .	17,225,185	11,089,528	4,942,111	382,941	516,749	150,890	88,732	54,234	514,985
Guinea . . . . .	6,391,536	4,042,983	1,912,186	151,193	195,976	50,530	25,759	12,909	170,352
Guinea-Bissau . . . . .	1,098,231	699,166	322,977	25,599	32,250	8,639	5,463	4,137	31,108
Kenya . . . . .	28,240,658	19,535,235	7,174,662	501,441	672,731	186,687	105,938	63,964	638,049
Lesotho . . . . .	1,944,493	1,186,234	580,847	47,176	76,967	25,412	15,926	11,931	87,534
Liberia . . . . .	2,972,766	1,860,121	894,755	66,383	85,749	25,494	17,304	22,960	101,925
Madagascar . . . . .	13,427,758	8,798,049	3,697,974	267,067	418,380	127,773	74,664	43,851	429,105
Malawi . . . . .	9,732,409	6,621,111	2,511,251	199,337	263,866	73,203	39,630	24,011	247,911
Mali . . . . .	9,112,950	6,085,159	2,343,881	208,905	298,947	90,497	51,475	34,086	306,314
Mauritania . . . . .	2,192,777	1,487,184	579,596	43,180	57,141	15,023	7,737	2,916	49,413
Mauritius . . . . .	1,116,923	514,165	472,932	36,146	56,270	18,557	11,186	7,667	65,087
Mozambique . . . . .	17,346,280	11,174,187	5,066,615	383,742	488,063	126,667	68,652	38,354	433,181
Namibia . . . . .	1,595,567	1,045,357	433,066	37,257	51,883	14,746	8,010	5,248	50,281
Niger . . . . .	8,971,605	6,082,419	2,370,992	167,473	220,216	63,348	37,308	29,849	223,353
Nigeria . . . . .	98,091,097	62,423,698	28,715,168	2,340,367	3,095,074	847,235	452,089	217,466	2,817,776
Rwanda . . . . .	8,373,963	5,820,130	2,082,208	140,437	208,050	62,786	38,076	22,276	213,210
Senegal . . . . .	8,730,508	5,666,769	2,435,109	195,946	280,261	78,276	44,815	29,332	271,852
Sierra Leone . . . . .	4,630,037	2,897,849	1,363,824	128,384	159,584	39,755	23,565	17,076	146,146
Somalia . . . . .	6,666,873	4,279,831	1,899,057	130,425	194,646	65,429	52,877	44,608	248,034
South Africa . . . . .	43,930,631	25,818,728	14,328,081	1,132,985	1,553,886	493,933	336,152	266,866	1,773,753
Sudan . . . . .	29,419,798	19,413,944	8,298,972	638,017	695,155	184,337	107,632	81,741	648,441
Tanzania . . . . .	27,985,660	18,788,502	7,369,182	579,821	780,638	223,162	143,457	100,898	792,469
Togo . . . . .	4,255,090	2,894,048	1,132,791	76,991	96,973	26,196	15,070	13,021	94,059
Uganda . . . . .	19,121,934	13,109,623	4,969,806	341,771	471,304	132,107	72,301	25,022	429,240
Zaire . . . . .	42,684,091	28,739,089	11,296,466	835,096	1,181,286	340,400	191,883	99,871	1,136,270
Zambia . . . . .	9,188,190	6,329,063	2,342,963	168,444	223,347	63,527	37,610	23,236	217,753
Zimbabwe . . . . .	10,975,078	7,559,432	2,765,146	204,233	268,218	82,443	53,817	41,789	291,498
<b>North Africa</b>									
Algeria . . . . .	27,897,670	17,280,478	8,404,935	629,895	967,852	278,649	180,331	155,530	1,022,226
Egypt . . . . .	60,765,028	35,623,729	20,084,746	1,641,963	2,276,152	606,464	327,980	203,994	2,093,720
Libya . . . . .	5,057,392	3,351,158	1,333,233	125,202	168,256	44,397	20,321	14,825	151,409
Morocco . . . . .	28,560,873	16,936,919	9,082,805	737,677	1,079,270	331,962	211,733	180,507	1,198,723
Tunisia . . . . .	8,727,417	4,873,134	2,917,140	254,026	419,228	126,437	79,057	58,395	450,510

See footnotes at end of table.

Table 8-1.  
**Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued**

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>1994—Con.</b>									
<b>Asia, excluding Near East</b>									
Afghanistan . . . . .	19,253,533	11,659,784	6,328,605	439,725	555,140	146,561	79,633	44,085	499,304
Bangladesh . . . . .	125,149,469	77,608,218	38,604,821	2,916,398	3,992,600	1,163,360	623,891	240,181	3,727,106
Bhutan . . . . .	1,739,463	1,018,385	560,462	51,490	71,106	20,066	11,369	6,585	67,991
Burma . . . . .	44,277,014	24,580,732	15,458,293	1,264,801	1,877,696	551,263	324,059	220,170	1,912,659
Cambodia . . . . .	10,264,628	6,427,149	3,136,570	206,612	311,161	99,289	55,235	28,612	322,989
China, Mainland . . . . .	1,190,431,106	543,435,875	494,302,719	43,493,396	67,325,901	20,650,514	12,213,079	9,009,622	71,072,508
China, Taiwan . . . . .	21,298,930	9,020,194	9,228,206	792,948	1,347,671	443,469	265,183	201,259	1,552,561
Hong Kong . . . . .	5,548,754	1,877,535	2,589,582	247,520	450,234	156,695	109,138	118,050	590,586
India . . . . .	919,903,056	503,401,819	330,460,359	27,793,400	37,929,376	10,368,534	5,928,280	4,021,288	36,281,819
Indonesia . . . . .	200,409,741	107,543,215	74,551,652	6,448,646	8,272,181	1,958,874	1,026,091	609,082	6,874,962
Iran . . . . .	63,120,170	40,669,058	17,359,579	1,395,136	2,338,136	681,976	396,483	279,802	2,368,283
Japan . . . . .	125,106,937	39,795,180	53,002,485	7,905,889	13,344,431	4,339,918	3,121,951	3,597,083	17,140,265
Laos . . . . .	4,701,654	3,040,263	1,310,240	103,686	155,382	45,163	26,515	20,405	158,954
Malaysia . . . . .	19,283,157	10,654,499	6,940,569	564,691	698,057	197,363	132,689	95,289	734,228
Mongolia . . . . .	2,429,762	1,470,703	754,206	58,857	87,776	28,039	17,669	12,512	96,853
Nepal . . . . .	21,041,527	13,135,525	6,352,426	546,775	686,644	170,427	91,928	57,802	597,353
North Korea . . . . .	23,066,573	11,463,881	9,436,155	698,028	922,409	259,421	159,785	126,894	923,274
Pakistan . . . . .	128,855,965	80,861,240	37,055,691	3,246,687	4,636,262	1,517,969	959,312	578,804	5,078,074
Philippines . . . . .	71,631,023	42,185,227	23,665,629	1,782,822	2,438,905	753,122	474,998	330,320	2,603,458
Singapore . . . . .	2,859,142	1,089,914	1,374,919	118,466	161,416	48,208	33,608	32,611	185,809
South Korea . . . . .	45,082,880	19,522,826	19,896,980	1,892,361	2,381,579	685,044	393,126	310,964	2,367,235
Sri Lanka . . . . .	18,129,850	8,827,545	7,175,408	584,641	900,914	295,427	192,460	153,455	1,048,681
Thailand . . . . .	59,510,471	29,615,456	23,540,927	1,982,832	2,734,688	762,275	494,415	379,878	2,809,309
Vietnam . . . . .	73,103,898	41,583,970	24,362,996	1,820,712	3,116,450	996,027	613,354	610,389	3,570,178
<b>Near East</b>									
Iraq . . . . .	19,889,666	13,638,722	5,030,034	313,879	554,322	167,121	104,175	81,413	613,815
Israel . . . . .	5,050,850	2,340,316	1,845,230	180,200	331,621	141,089	98,971	113,423	515,962
Jordan . . . . .	3,961,194	2,555,431	1,150,781	87,389	111,390	26,688	16,724	12,791	101,641
Kuwait . . . . .	1,819,322	1,010,558	714,417	39,976	39,057	7,668	4,257	3,389	30,156
Lebanon . . . . .	3,620,395	2,200,906	1,015,442	107,676	177,377	58,549	33,398	27,047	201,004
Oman . . . . .	1,701,470	1,104,502	479,656	39,594	50,678	13,567	8,158	5,315	48,302
Saudi Arabia . . . . .	18,196,783	10,135,007	6,911,890	451,886	485,835	109,340	60,181	42,644	397,053
Syria . . . . .	14,886,672	10,140,327	3,820,242	273,823	415,280	119,974	63,459	53,567	422,380
Turkey . . . . .	62,153,898	33,948,216	21,479,742	1,968,349	2,849,327	882,841	540,428	484,995	3,141,428
United Arab Emirates . . . . .	2,791,141	1,297,017	1,383,761	54,897	42,842	6,310	3,882	2,432	26,991
West Bank . . . . .	1,443,790	901,184	441,403	26,469	42,985	14,309	9,109	8,331	51,193
Yemen . . . . .	11,105,202	7,728,804	2,658,609	242,843	315,372	84,262	46,155	29,157	289,789
<b>Latin America and the Caribbean</b>									
Argentina . . . . .	33,912,994	15,459,006	12,459,949	1,429,629	2,475,545	896,413	625,224	567,228	3,246,361
Bolivia . . . . .	7,719,445	4,601,017	2,438,802	200,919	298,781	92,875	53,599	33,452	312,958
Brazil . . . . .	158,739,257	82,810,727	60,236,523	4,789,363	6,743,221	2,044,750	1,225,906	888,767	7,097,604
Chile . . . . .	13,950,557	6,460,868	5,654,513	502,394	769,189	249,611	166,728	147,254	909,787
Colombia . . . . .	35,577,556	18,684,358	13,586,191	969,892	1,427,720	440,335	268,604	200,456	1,536,321
Costa Rica . . . . .	3,342,154	1,809,148	1,212,355	86,987	132,630	42,071	28,859	30,104	159,607
Cuba . . . . .	11,064,344	4,443,152	4,776,485	456,272	686,331	253,803	195,343	252,958	1,013,555

See footnotes at end of table.

Table 8-1.  
Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>1994—Con.</b>									
<b>Latin America and the Caribbean—Con.</b>									
Dominican Republic.....	7,826,075	4,310,771	2,824,715	202,883	295,992	78,539	52,985	60,190	322,784
Ecuador.....	10,677,067	6,112,707	3,632,031	270,850	380,927	118,762	78,403	83,387	446,082
El Salvador.....	5,752,511	3,683,433	1,589,965	139,967	217,647	59,216	35,661	26,622	215,215
Guatemala.....	10,721,387	6,832,089	3,089,412	236,704	356,419	101,471	57,240	48,052	360,637
Haiti.....	6,491,450	4,156,750	1,767,365	172,241	225,715	70,247	47,775	51,357	264,743
Honduras.....	5,314,794	3,432,707	1,500,468	112,567	158,313	48,550	30,797	31,392	178,769
Jamaica.....	2,555,064	1,362,051	898,330	67,057	114,578	44,920	33,401	34,727	166,789
Mexico.....	92,202,199	54,259,188	29,801,378	2,375,783	3,307,942	1,032,414	680,798	744,696	3,882,404
Nicaragua.....	4,096,689	2,682,556	1,166,023	79,527	110,568	30,819	16,813	10,383	105,661
Panama.....	2,630,000	1,406,861	944,679	74,817	110,532	37,838	26,828	28,445	142,568
Paraguay.....	5,213,772	3,126,990	1,660,159	112,785	179,778	59,662	40,028	34,370	215,796
Peru.....	23,650,671	13,310,435	8,190,784	670,199	928,768	270,486	166,147	113,852	945,018
Puerto Rico.....	3,801,977	1,614,691	1,518,409	158,584	255,462	95,777	72,737	86,317	373,497
Trinidad and Tobago.....	1,328,282	666,129	521,312	39,131	56,320	19,112	13,229	13,049	71,059
Uruguay.....	3,198,910	1,331,211	1,171,395	152,800	286,163	102,412	71,466	83,463	391,433
Venezuela.....	20,562,405	11,590,519	7,172,850	519,864	751,510	232,282	146,534	148,846	859,118
<b>North America</b>									
Canada.....	28,113,997	9,693,967	12,605,121	1,235,496	2,252,338	913,397	636,398	777,280	3,400,754
United States.....	<b>261,090,952</b>	<b>94,076,869</b>	<b>112,713,154</b>	<b>10,797,598</b>	<b>20,472,814</b>	<b>8,723,540</b>	<b>6,546,671</b>	<b>7,760,306</b>	<b>33,169,227</b>
<b>Europe</b>									
Albania.....	3,374,085	1,703,469	1,265,913	117,897	166,666	55,728	32,412	32,000	192,419
Austria.....	7,954,974	2,408,264	3,529,935	399,212	767,734	345,436	180,836	323,557	1,230,662
Belgium.....	10,062,836	3,091,331	4,264,238	550,808	1,081,251	448,063	237,438	389,707	1,592,070
Bulgaria.....	8,799,986	2,961,020	3,525,312	514,912	1,012,220	383,229	177,614	225,679	1,269,213
Czech Republic.....	10,408,280	3,732,199	4,343,446	481,787	982,063	405,754	177,285	285,746	1,345,083
Denmark.....	5,187,821	1,579,750	2,295,063	270,133	464,164	210,312	159,731	208,668	804,892
Finland.....	5,068,931	1,592,107	2,254,786	265,333	475,174	187,696	132,056	161,779	712,441
France.....	57,840,445	19,116,452	23,999,299	2,863,192	5,673,122	2,476,692	1,149,066	2,562,622	8,923,771
Germany.....	81,087,506	22,435,201	36,207,626	5,677,228	8,250,730	3,438,311	1,765,422	3,312,988	12,475,638
Greece.....	10,564,630	3,374,433	4,300,495	661,697	1,195,874	374,222	287,980	369,929	1,580,255
Hungary.....	10,319,113	3,490,873	4,263,694	560,201	1,063,557	432,425	198,795	309,568	1,449,113
Ireland.....	3,539,296	1,501,446	1,349,538	144,499	259,769	114,359	82,442	87,243	410,292
Italy.....	58,138,394	17,327,829	24,735,755	3,507,437	6,364,532	2,563,752	1,418,005	2,221,084	9,258,956
Netherlands.....	15,367,928	4,883,558	6,991,959	755,410	1,320,442	550,580	383,184	482,795	2,039,942
Norway.....	4,314,604	1,426,118	1,822,407	187,245	368,827	189,653	145,443	174,911	696,807
Poland.....	38,654,561	14,963,899	15,750,032	1,876,570	3,448,674	1,167,072	594,015	854,299	4,215,660
Portugal.....	10,524,210	3,691,300	4,273,615	555,813	1,021,214	400,853	273,435	307,980	1,468,246
Romania.....	23,181,415	8,836,207	9,028,866	1,361,765	2,327,057	789,580	351,670	486,270	2,700,102
Slovakia.....	5,403,505	2,154,740	2,196,624	232,395	442,235	180,839	74,071	122,601	586,937
Spain.....	39,302,665	13,254,308	16,084,296	2,041,949	4,050,734	1,526,119	1,058,243	1,287,016	5,768,081
Sweden.....	8,778,461	2,738,303	3,656,678	439,315	813,544	410,779	312,778	407,064	1,538,472
Switzerland.....	7,040,119	2,061,308	3,228,041	378,365	639,499	264,207	183,358	285,341	1,031,490
United Kingdom.....	58,135,110	18,853,779	24,305,616	2,997,159	5,457,616	2,546,393	1,632,833	2,341,714	9,174,566
<b>(Former) Yugoslavia*</b>									
Bosnia and Herzegovina.....	4,651,485	1,763,681	2,031,901	259,635	383,975	99,567	42,139	70,587	374,460
Croatia.....	4,697,614	1,531,505	1,969,131	298,184	527,071	179,539	73,517	118,667	605,643
Macedonia, the former Yugoslav Republic of.....	2,213,785	912,814	921,549	105,992	166,413	52,242	23,208	31,567	179,647
*Serbia and Montenegro.....	10,093,314	3,723,693	4,026,943	593,749	1,080,983	340,383	125,318	202,245	1,154,627
Slovenia.....	1,972,227	673,949	842,089	110,263	195,329	64,869	30,603	55,125	238,503

See footnotes at end of table.

Table 8-1.  
**Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued**

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>1994—Con.</b>									
<b>(Former) Soviet Union</b>									
<b>Baltics</b>									
Estonia . . . . .	1,616,882	586,710	648,772	95,140	161,936	51,088	30,693	42,543	200,516
Latvia . . . . .	2,749,211	976,429	1,103,766	167,702	282,511	90,487	52,134	76,182	352,907
Lithuania . . . . .	3,848,389	1,423,375	1,548,806	212,236	372,220	120,504	65,005	106,243	464,705
<b>Commonwealth of Independent States</b>									
Armenia . . . . .	3,521,517	1,645,005	1,317,819	170,635	263,399	52,913	29,062	42,684	248,289
Azerbaijan . . . . .	7,684,456	3,852,924	2,768,273	341,001	461,198	97,872	57,138	106,050	456,721
Belarus . . . . .	10,404,862	3,727,287	4,154,334	635,953	1,115,250	327,380	175,025	269,633	1,306,365
Georgia . . . . .	5,681,025	2,210,743	2,209,523	344,482	556,501	147,617	93,536	118,623	630,477
Kazakhstan . . . . .	17,267,554	8,216,139	6,572,381	798,419	1,025,775	265,453	169,193	220,194	1,173,835
Kyrgyzstan . . . . .	4,698,108	2,577,447	1,548,104	160,983	255,946	65,653	37,335	52,640	277,022
Moldova . . . . .	4,473,033	1,881,669	1,773,869	221,715	352,912	118,601	59,364	64,903	408,947
Russia . . . . .	149,608,953	54,324,016	61,220,457	9,296,403	14,862,908	3,961,191	2,626,898	3,317,080	17,384,133
Tajikistan . . . . .	5,995,469	3,689,654	1,752,270	160,275	241,859	62,012	35,582	53,817	260,104
Turkmenistan . . . . .	3,995,122	2,362,756	1,275,757	107,028	156,629	40,134	23,981	28,837	164,231
Ukraine . . . . .	51,846,958	17,841,908	20,527,611	3,666,233	5,562,219	1,788,064	1,040,335	1,420,588	7,155,418
Uzbekistan . . . . .	22,608,866	13,317,188	7,114,291	634,419	939,688	238,958	138,857	225,465	1,031,162
<b>Oceania</b>									
Australia . . . . .	18,077,419	6,661,681	7,817,032	773,923	1,407,388	574,139	405,678	437,578	2,115,679
New Zealand . . . . .	3,388,737	1,323,918	1,389,893	142,822	261,474	106,033	76,253	88,344	398,304
Papua New Guinea . . . . .	4,196,806	2,609,127	1,289,033	100,082	139,603	35,981	14,934	8,046	119,842
<b>2020</b>									
<b>Sub-Saharan Africa</b>									
Angola . . . . .	19,272,113	11,706,269	6,168,735	490,398	572,359	164,175	99,842	70,335	570,788
Benin . . . . .	11,919,983	7,462,250	3,736,974	242,111	301,664	88,529	53,885	34,570	303,160
Botswana . . . . .	2,186,815	992,723	952,951	77,735	103,222	27,027	17,447	15,710	103,396
Burkina . . . . .	18,123,341	11,906,226	5,214,431	273,823	430,292	142,261	90,207	66,101	491,894
Burundi . . . . .	10,733,515	6,931,222	3,155,783	179,896	293,486	81,375	48,343	43,410	304,447
Cameroon . . . . .	28,329,473	17,405,861	8,662,288	672,858	954,678	294,823	186,986	151,979	1,048,207
Central African Republic . . . . .	4,561,126	2,855,973	1,393,989	88,586	128,639	40,423	29,450	24,066	148,055
Chad . . . . .	9,396,034	5,616,755	3,170,067	224,399	269,274	64,299	33,059	18,181	222,990
Comoros . . . . .	1,248,591	789,244	381,931	25,762	31,471	9,530	6,057	4,596	33,479
Congo . . . . .	3,774,843	2,215,520	1,261,137	89,209	126,266	37,242	24,977	20,492	135,486
Cote d'Ivoire . . . . .	29,705,179	19,034,864	8,871,667	480,273	772,274	274,580	162,112	109,409	920,333
Eritrea . . . . .	7,674,281	4,707,448	2,422,090	171,979	231,435	74,301	41,003	26,025	240,756
Ethiopia . . . . .	114,402,266	71,766,061	34,884,597	2,566,952	3,370,735	927,338	527,549	359,034	3,223,573
Gabon . . . . .	1,674,634	837,222	610,743	50,759	85,937	41,066	29,229	19,678	132,884
Gambia, The . . . . .	2,073,372	1,290,179	642,784	45,080	61,406	17,597	9,887	6,439	60,005
Ghana . . . . .	35,876,919	21,774,117	11,357,170	931,214	1,216,305	270,514	180,677	146,922	1,075,259
Guinea . . . . .	11,663,881	6,833,124	3,927,854	301,781	396,330	108,456	60,279	36,057	370,250
Guinea-Bissau . . . . .	1,925,160	1,073,286	685,614	49,770	75,727	21,138	12,086	7,539	73,726

See footnotes at end of table.



Table 8-1.  
**Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued**

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>2020—Con.</b>									
<b>Sub-Saharan Africa—Con.</b>									
Kenya . . . . .	44,240,071	26,041,507	15,217,752	848,446	1,239,016	406,434	268,249	218,667	1,442,540
Lesotho . . . . .	3,314,373	1,658,461	1,282,504	116,253	153,786	45,777	28,885	28,707	167,648
Liberia . . . . .	6,449,072	3,863,069	2,030,893	164,123	220,107	66,852	44,935	59,093	264,859
Madagascar . . . . .	29,361,770	18,183,990	9,114,599	681,193	884,681	247,530	141,111	108,666	865,154
Malawi . . . . .	16,696,823	11,170,520	4,674,866	232,486	365,834	122,589	77,485	53,043	418,728
Mali . . . . .	20,427,491	13,355,514	5,874,344	367,079	516,409	158,231	94,384	61,530	538,914
Mauritania . . . . .	4,858,822	3,118,712	1,472,845	95,322	116,461	30,456	16,928	8,098	103,100
Mauritius . . . . .	1,428,162	505,017	594,773	95,289	142,373	42,814	23,796	24,100	154,186
Mozambique . . . . .	35,240,106	21,238,212	11,411,736	849,781	1,126,452	313,772	184,023	116,130	1,088,328
Namibia . . . . .	3,637,859	2,243,062	1,129,542	83,572	108,168	32,772	21,718	19,025	119,501
Niger . . . . .	21,147,561	14,030,314	5,912,099	392,426	538,628	148,995	81,151	43,948	504,274
Nigeria . . . . .	215,893,447	131,746,168	67,492,045	5,106,304	6,950,758	2,313,076	1,385,486	899,610	7,666,012
Rwanda . . . . .	15,006,486	10,200,932	4,081,280	198,386	326,186	95,895	54,445	49,362	348,365
Senegal . . . . .	19,126,682	11,617,381	6,044,406	434,619	624,474	198,389	117,028	90,385	688,292
Sierra Leone . . . . .	9,035,817	5,442,541	2,908,920	205,669	275,807	97,208	62,847	42,825	330,826
Somalia . . . . .	16,832,452	10,313,748	5,214,587	438,008	521,612	135,187	104,346	104,964	539,966
South Africa . . . . .	82,501,526	44,821,319	28,614,296	2,671,112	3,732,629	1,147,801	775,014	739,355	4,253,029
Sudan . . . . .	58,090,474	33,386,067	20,332,287	1,432,448	1,835,830	568,743	325,584	209,515	1,911,908
Swaziland . . . . .	2,128,022	1,325,440	655,342	48,623	62,290	17,748	10,649	7,930	62,349
Tanzania . . . . .	48,526,191	32,025,299	13,697,401	739,870	1,184,106	399,316	266,133	214,066	1,416,971
Togo . . . . .	10,145,548	6,409,040	3,077,503	219,583	277,997	80,845	48,237	32,343	279,267
Uganda . . . . .	29,881,575	19,795,852	8,609,410	464,885	626,654	188,301	128,591	67,882	648,485
Zaire . . . . .	92,859,851	60,732,120	26,785,276	1,691,833	2,274,509	659,051	403,587	313,475	2,331,569
Zambia . . . . .	15,828,491	10,603,296	4,405,108	214,087	343,191	115,486	78,566	68,757	419,147
Zimbabwe . . . . .	14,619,629	8,098,063	5,452,945	283,494	441,398	143,396	103,029	97,304	540,766
<b>North Africa</b>									
Algeria . . . . .	44,783,265	20,212,493	18,986,434	1,789,543	2,376,534	665,093	384,289	368,879	2,412,555
Egypt . . . . .	92,604,379	41,943,524	39,021,186	3,658,289	5,151,932	1,459,379	787,796	582,273	5,047,354
Libya . . . . .	12,391,415	7,864,628	3,697,369	264,904	313,121	113,809	72,436	65,148	388,033
Morocco . . . . .	44,518,893	19,558,409	18,614,376	1,875,874	2,643,218	694,094	519,815	613,107	2,923,938
Tunisia . . . . .	12,413,020	4,806,925	5,476,145	622,196	851,618	249,208	189,576	217,352	1,002,207
<b>Asia, excluding Near East</b>									
Afghanistan . . . . .	49,569,668	28,273,445	16,956,217	1,501,698	1,889,754	497,635	279,900	171,019	1,723,091
Bangladesh . . . . .	210,247,865	105,809,389	82,828,748	7,203,119	9,482,310	2,709,729	1,517,679	696,891	8,949,211
Bhutan . . . . .	3,034,570	1,669,377	1,055,890	97,119	136,682	37,491	22,293	15,718	134,048
Burma . . . . .	65,913,524	29,746,066	26,853,365	2,967,895	3,927,781	1,060,750	708,764	648,903	4,027,923
Cambodia . . . . .	20,207,884	11,959,743	6,580,628	605,549	700,819	187,031	101,999	72,115	664,104
China, Mainland . . . . .	1,424,725,202	443,498,595	643,904,698	95,728,074	142,233,004	44,122,526	26,500,990	28,737,315	168,318,035
China, Taiwan . . . . .	25,122,314	7,695,067	10,438,446	1,821,545	3,085,482	838,095	523,012	720,667	3,490,062
Hong Kong . . . . .	5,729,119	1,393,788	2,193,484	516,704	897,100	276,720	143,554	307,769	1,116,363
India . . . . .	1,320,745,649	567,331,314	555,466,938	61,007,182	84,832,227	24,292,022	15,177,330	12,638,636	87,797,082
Indonesia . . . . .	276,473,535	111,982,737	119,386,697	14,023,108	20,134,083	4,652,031	3,261,308	3,033,571	19,476,381
Iran . . . . .	104,282,274	49,052,305	43,780,056	3,521,692	4,683,186	1,363,546	842,010	1,039,479	5,198,973

See footnotes at end of table.

Table 8-1.  
**Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued**

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>2020—Con.</b>									
<b>Asia, excluding Near East—Con.</b>									
Japan .....	126,062,097	31,668,682	47,296,675	7,641,258	15,321,567	8,395,881	6,376,082	9,361,952	32,231,249
Laos .....	8,922,700	5,106,927	3,128,874	225,613	293,351	81,416	47,397	39,122	289,660
Malaysia .....	31,680,692	14,870,163	12,138,166	1,409,921	1,976,327	599,767	349,502	336,846	2,133,499
Mongolia .....	4,309,089	2,187,199	1,625,520	153,669	211,453	57,947	38,085	35,216	217,946
Nepal .....	37,767,446	20,742,157	13,727,363	1,058,896	1,423,216	392,790	244,745	178,279	1,419,920
North Korea .....	30,968,795	11,248,063	13,575,736	1,828,974	2,640,739	727,414	474,032	473,837	2,734,407
Pakistan .....	251,329,845	147,077,935	82,756,108	6,738,069	9,109,498	2,541,579	1,721,847	1,384,809	9,447,549
Philippines .....	115,988,445	56,524,500	44,886,358	4,364,589	6,335,327	1,818,134	1,129,958	929,579	6,631,241
Singapore .....	3,335,233	950,117	1,300,298	266,221	471,765	155,454	82,526	108,852	556,215
South Korea .....	54,013,718	16,305,581	23,637,382	3,935,848	5,998,829	1,722,984	1,192,000	1,221,094	6,607,375
Sri Lanka .....	22,876,980	7,759,672	10,003,513	1,350,548	2,125,998	691,370	478,633	467,246	2,583,812
Thailand .....	62,941,226	21,215,000	27,175,718	3,924,108	6,046,049	1,848,069	1,254,984	1,477,298	7,234,002
Vietnam .....	102,359,259	42,040,894	44,631,745	5,039,170	6,846,948	1,602,970	998,962	1,198,570	6,610,169
<b>Near East</b>									
Bahrain .....	1,008,332	459,242	348,179	47,663	97,075	27,265	15,284	13,624	101,195
Gaza Strip .....	1,636,049	1,003,027	519,476	39,014	48,076	10,693	7,367	8,396	43,880
Iraq .....	46,259,719	27,918,094	15,194,642	1,010,751	1,310,627	385,010	233,738	206,857	1,439,670
Israel .....	6,935,430	2,713,887	2,710,568	328,430	606,009	227,499	138,999	210,038	872,052
Jordan .....	7,594,934	3,908,541	2,901,637	256,590	304,283	98,447	66,324	59,112	351,020
Kuwait .....	4,090,984	2,057,885	1,363,369	192,333	311,243	85,134	47,697	33,323	298,480
Lebanon .....	5,747,794	2,605,691	2,461,830	206,695	242,975	87,000	66,572	77,031	340,990
Oman .....	4,174,612	2,632,101	1,214,080	82,723	140,349	47,305	31,496	26,558	170,728
Saudi Arabia .....	42,084,714	25,631,848	11,500,273	1,232,113	2,286,569	719,577	414,154	300,180	2,474,910
Syria .....	34,309,054	20,733,623	11,186,978	815,116	974,122	262,706	170,966	165,543	1,003,653
Turkey .....	93,361,833	38,571,712	38,923,401	4,484,259	6,312,887	1,929,368	1,388,732	1,751,474	7,834,760
United Arab Emirates .....	6,079,587	2,771,793	2,191,634	300,333	579,999	138,146	65,295	32,387	495,306
West Bank .....	2,368,207	1,063,682	993,901	100,804	131,206	33,984	21,211	23,419	128,888
Yemen .....	25,907,090	16,898,431	7,765,553	481,506	435,340	147,127	105,150	73,983	503,215
<b>Latin America and the Caribbean</b>									
Argentina .....	43,189,700	16,703,755	17,459,126	2,087,086	3,600,490	1,324,950	942,585	1,071,708	5,021,897
Bolivia .....	12,547,357	6,014,510	4,911,327	463,596	676,731	221,670	140,615	118,908	779,716
Brazil .....	197,466,256	73,185,871	87,140,678	10,460,650	15,391,681	4,940,161	3,215,606	3,131,609	18,084,409
Chile .....	19,224,706	7,322,445	7,536,288	1,120,155	1,729,861	599,565	436,534	479,858	2,273,868
Colombia .....	49,266,260	17,861,334	21,702,727	2,917,065	4,047,580	1,157,276	755,510	824,768	4,445,735
Costa Rica .....	5,257,018	2,199,724	2,111,090	263,916	388,554	118,400	79,131	96,203	457,637
Cuba .....	12,754,861	3,753,509	5,420,521	977,128	1,237,884	491,325	366,955	507,539	1,933,524
Dominican Republic .....	11,153,011	4,369,339	4,862,194	593,970	797,572	236,078	149,996	143,862	865,592
Ecuador .....	15,893,847	6,486,233	6,883,712	739,813	1,041,393	309,807	209,354	223,535	1,189,668
El Salvador .....	8,763,390	4,354,009	3,462,349	293,436	353,955	118,306	87,631	93,704	450,170
Guatemala .....	18,131,240	9,114,638	7,052,463	574,355	826,723	246,105	156,120	160,836	925,742
Haiti .....	9,499,319	5,307,800	3,407,503	209,377	324,005	99,396	77,889	73,349	391,726
Honduras .....	9,042,135	4,433,342	3,630,651	290,155	404,475	122,291	79,348	81,873	458,487

See footnotes at end of table.

Table 8-1.  
Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>2020—Con.</b>									
<b>Latin America and the Caribbean—Con.</b>									
Jamaica . . . . .	3,446,078	1,260,633	1,552,135	195,238	251,826	71,903	50,907	63,436	292,579
Mexico . . . . .	136,096,133	59,192,415	55,820,302	5,894,875	8,242,543	2,719,691	1,930,217	2,296,090	10,625,254
Nicaragua . . . . .	6,944,878	3,357,708	2,867,052	231,826	308,695	82,154	51,682	45,761	311,024
Panama . . . . .	3,885,791	1,585,790	1,601,379	191,947	274,335	92,516	65,328	74,496	354,216
Paraguay . . . . .	9,473,632	4,729,866	3,536,343	345,336	517,967	146,682	97,397	100,041	564,708
Peru . . . . .	34,339,754	13,996,156	14,876,802	1,639,636	2,278,990	692,741	452,505	402,924	2,534,663
Puerto Rico . . . . .	4,220,383	1,351,552	1,792,429	242,158	395,447	158,338	119,256	161,203	624,887
Trinidad and Tobago . . . . .	1,721,773	622,305	749,105	108,495	146,695	43,021	26,515	25,637	156,483
Uruguay . . . . .	3,821,865	1,361,774	1,516,771	205,064	342,575	130,998	102,847	161,836	552,224
Venezuela . . . . .	31,311,639	13,037,224	13,127,424	1,434,764	2,169,166	642,485	430,430	470,146	2,485,999
<b>North America</b>									
Canada . . . . .	34,346,876	9,867,978	13,368,942	2,487,997	4,320,452	1,618,827	1,088,053	1,594,627	6,287,193
United States . . . . .	<b>326,322,233</b>	<b>108,377,618</b>	<b>122,334,479</b>	<b>21,705,044</b>	<b>37,918,934</b>	<b>13,547,749</b>	<b>9,431,896</b>	<b>13,006,513</b>	<b>53,348,064</b>
<b>Europe</b>									
Albania . . . . .	4,423,721	1,600,333	1,884,048	250,679	385,868	111,246	86,790	104,757	465,879
Austria . . . . .	8,329,284	2,038,553	3,285,554	690,275	1,048,244	411,915	353,344	501,399	1,731,429
Belgium . . . . .	10,015,219	2,514,133	3,810,164	770,320	1,354,865	551,545	366,229	647,963	2,198,781
Bulgaria . . . . .	8,642,065	2,337,087	3,399,018	537,356	1,044,417	475,804	327,589	520,794	1,839,178
Czech Republic . . . . .	10,990,957	3,187,660	4,328,207	639,735	1,309,821	615,992	409,908	499,634	2,205,034
Denmark . . . . .	5,307,446	1,405,468	2,018,805	384,586	654,406	309,335	234,443	300,403	1,158,899
Finland . . . . .	5,283,341	1,440,604	1,948,261	360,731	700,622	337,839	203,803	291,481	1,181,726
France . . . . .	61,792,505	17,266,656	23,528,057	4,120,828	7,605,311	3,455,112	2,062,866	3,753,675	12,969,436
Germany . . . . .	82,385,025	19,616,342	31,274,298	7,014,116	10,997,678	3,941,773	3,652,032	5,888,786	18,550,906
Greece . . . . .	10,688,963	2,632,547	4,221,600	773,198	1,343,033	561,642	405,717	751,226	2,347,611
Hungary . . . . .	10,449,167	2,981,326	4,060,324	569,190	1,353,790	525,392	396,047	563,098	2,181,141
Ireland . . . . .	4,033,859	1,248,813	1,694,332	232,076	422,796	169,370	113,034	153,438	636,555
Italy . . . . .	57,844,198	14,049,936	22,321,727	4,591,203	7,228,028	3,176,972	2,334,680	4,141,652	13,012,151
Netherlands . . . . .	16,221,798	4,035,708	6,289,530	1,275,973	2,174,597	953,795	617,440	874,755	3,466,892
Norway . . . . .	4,446,293	1,114,334	1,806,645	311,804	562,807	249,170	169,210	232,323	919,049
Poland . . . . .	42,473,803	12,724,462	16,925,480	2,437,824	5,491,633	1,949,336	1,067,655	1,877,413	7,536,096
Portugal . . . . .	11,038,067	2,886,486	4,569,139	821,927	1,286,259	491,330	371,864	611,062	2,060,997
Romania . . . . .	24,336,996	7,235,932	10,064,419	1,192,433	2,826,845	1,036,882	716,647	1,263,838	4,397,640
Slovakia . . . . .	6,078,281	1,855,428	2,475,650	365,113	719,210	252,403	167,746	242,731	1,011,510
Spain . . . . .	40,240,912	10,223,173	16,243,689	3,053,714	4,822,322	1,932,307	1,477,213	2,488,494	8,086,499
Sweden . . . . .	9,469,375	2,651,588	3,633,321	612,657	1,083,044	534,758	411,825	542,182	2,016,218
Switzerland . . . . .	7,696,467	1,954,113	3,007,148	597,727	973,028	408,391	317,723	438,337	1,616,250
United Kingdom . . . . .	60,042,409	16,721,768	23,098,134	4,472,429	6,963,980	3,172,394	2,213,277	3,400,427	12,017,977
(Former) Yugoslavia*									
Bosnia and Herzegovina . . . . .	5,116,876	1,374,253	2,111,097	404,315	636,126	199,121	137,968	253,996	879,500
Croatia . . . . .	4,646,710	1,193,565	1,807,295	314,442	635,361	235,354	169,127	291,566	1,003,610
Macedonia, the former Yugoslav Republic of . . . . .	2,577,743	772,375	1,070,680	166,988	293,846	102,807	71,115	99,932	412,362
*Serbia and Montenegro . . . . .	11,130,684	3,416,838	4,338,739	656,215	1,301,008	484,404	337,806	595,674	2,078,351
Slovenia . . . . .	2,007,818	522,297	793,127	131,709	270,606	98,783	74,949	116,347	425,163

See footnotes at end of table.

Table 8-1.  
**Population by Age, for Countries With More Than 1 Million Population: 1994 and 2020—Continued**

Region and country/area	Total, all ages	0 to 24 years	25 to 54 years	55 to 59 years	60 to 69 years	70 to 74 years	75 to 79 years	80 years and over	65 years and over
<b>2020—Con.</b>									
<b>(Former) Soviet Union</b>									
<b>Baltics</b>									
Estonia . . . . .	1,879,603	585,321	767,318	109,947	203,066	76,379	52,968	84,604	309,559
Latvia . . . . .	3,193,660	1,006,527	1,285,999	190,654	335,366	123,783	99,007	152,324	527,819
Lithuania . . . . .	4,505,363	1,377,276	1,801,481	290,160	477,072	173,306	145,724	240,344	769,460
<b>Commonwealth of Independent States</b>									
Armenia . . . . .	3,958,708	1,490,360	1,482,731	247,674	421,671	110,242	60,252	145,778	494,850
Azerbaijan . . . . .	9,688,584	3,626,830	3,891,761	625,938	877,328	202,137	111,551	353,039	1,009,288
Belarus . . . . .	11,046,942	3,150,476	4,306,572	780,779	1,414,877	469,160	291,364	633,714	2,021,094
Georgia . . . . .	6,506,287	2,031,419	2,548,722	453,539	738,467	237,813	155,485	340,842	1,062,731
Kazakhstan . . . . .	19,404,049	7,171,347	8,009,654	1,126,948	1,781,340	505,442	266,315	543,003	2,084,006
Kyrgyzstan . . . . .	6,489,901	2,887,402	2,551,790	307,957	445,531	111,191	55,675	130,355	482,138
Moldova . . . . .	4,879,700	1,606,897	2,015,522	301,162	551,320	160,115	98,707	145,977	652,774
Russia . . . . .	159,262,562	47,877,111	64,168,662	10,393,604	19,924,528	6,474,967	3,232,482	7,191,208	26,050,142
Tajikistan . . . . .	10,428,597	5,264,126	3,906,578	392,204	502,236	118,940	71,706	172,807	563,456
Turkmenistan . . . . .	6,115,628	2,929,308	2,425,043	251,164	327,741	74,079	38,253	70,040	311,878
Ukraine . . . . .	52,336,839	14,794,978	20,484,771	3,561,137	6,664,476	2,346,214	1,562,640	2,922,623	9,917,157
Uzbekistan . . . . .	35,422,199	16,715,672	13,805,700	1,533,715	2,051,681	468,610	264,681	582,140	2,131,736
<b>Oceania</b>									
Australia . . . . .	22,723,981	6,830,016	9,155,125	1,489,692	2,601,646	1,034,536	688,110	924,856	3,856,512
Fiji . . . . .	1,036,800	445,351	430,805	51,434	70,774	20,018	11,625	6,793	68,023
New Zealand . . . . .	3,586,242	1,041,124	1,414,558	240,443	430,496	175,610	118,260	165,751	661,190
Papua New Guinea . . . . .	7,044,351	3,642,790	2,744,720	220,375	275,222	79,112	47,145	34,987	276,538

\* The U.S. view is that the Socialist Federal Republic of Yugoslavia has dissolved and no successor state represents its continuation. Serbia and Montenegro have asserted the formation of a joint independent state, but this entity has not been recognized as a state by the U.S.

Source: U.S. Bureau of the Census, International Data Base.

Table 8-2.  
**Employment Status of the Civilian Noninstitutional Population 25 Years and Over  
 by Age, Sex, and Race: 1993**

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

Age, sex, and race	Civilian non-institutional population	Civilian labor force					Not in labor force
		Total	Percent of population	Employed	Unemployed		
					Number	Percent of labor force	
<b>ALL RACES</b>							
<b>Men</b>							
25 to 54 years . . . . .	54,232	50,225	92.6	47,239	2,986	5.9	4,007
25 to 34 years . . . . .	20,381	19,053	93.5	17,734	1,319	6.9	1,328
35 to 44 years . . . . .	19,829	18,537	93.5	17,508	1,029	5.6	1,292
45 to 54 years . . . . .	14,021	12,634	90.1	11,997	638	5.0	1,387
55 to 64 years . . . . .	9,980	6,639	66.5	6,294	345	5.2	3,341
55 to 59 years . . . . .	5,146	4,022	78.2	3,811	211	5.2	1,124
60 to 64 years . . . . .	4,834	2,616	54.1	2,482	134	5.1	2,218
65 years and over . . . . .	13,079	2,041	15.6	1,976	65	3.2	11,038
65 to 69 years . . . . .	4,580	1,162	25.4	1,119	43	3.7	3,418
70 to 74 years . . . . .	3,765	555	14.7	543	11	2.0	3,210
75 years and over . . . . .	4,735	324	6.9	313	11	3.4	4,410
<b>Women</b>							
25 to 54 years . . . . .	56,276	42,046	74.7	39,682	2,364	5.6	14,230
25 to 34 years . . . . .	20,933	15,412	73.6	14,373	1,038	6.7	5,522
35 to 44 years . . . . .	20,510	15,727	76.7	14,894	833	5.3	4,783
45 to 54 years . . . . .	14,833	10,907	73.5	10,415	492	4.5	3,926
55 to 64 years . . . . .	11,056	5,228	47.3	5,017	211	4.0	5,828
55 to 59 years . . . . .	5,627	3,215	57.1	3,085	130	4.0	2,412
60 to 64 years . . . . .	5,430	2,013	37.1	1,933	81	4.0	3,417
65 years and over . . . . .	18,086	1,479	8.2	1,433	46	3.1	16,608
65 to 69 years . . . . .	5,468	880	16.1	855	24	2.8	4,589
70 to 74 years . . . . .	4,777	378	7.9	366	12	3.3	4,399
75 years and over . . . . .	7,841	221	2.8	212	9	4.1	7,620
<b>WHITE</b>							
<b>Men</b>							
25 to 54 years . . . . .	46,250	43,359	93.8	41,043	2,316	5.3	2,891
25 to 34 years . . . . .	17,124	16,217	94.7	15,211	1,006	6.2	907
35 to 44 years . . . . .	16,973	16,043	94.5	15,248	795	5.0	930
45 to 54 years . . . . .	12,153	11,099	91.3	10,584	516	4.6	1,053
55 to 64 years . . . . .	8,695	5,861	67.4	5,588	274	4.7	2,834
55 to 59 years . . . . .	4,460	3,540	79.4	3,371	169	4.8	920
60 to 64 years . . . . .	4,235	2,322	54.8	2,217	105	4.5	1,914
65 years and over . . . . .	11,713	1,873	16.0	1,818	55	2.9	9,840
65 to 69 years . . . . .	4,063	1,058	26.0	1,023	35	3.3	3,005
70 to 74 years . . . . .	3,358	514	15.3	505	10	1.9	2,844
75 years and over . . . . .	4,292	301	7.0	291	9	3.2	3,991

See footnotes at end of table.

Table 8-2.  
**Employment Status of the Civilian Noninstitutional Population 25 Years and Over  
 by Age, Sex, and Race: 1993—Continued**

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

Age, sex, and race	Civilian non-institutional population	Civilian labor force					Not in labor force
		Total	Percent of population	Employed	Unemployed		
					Number	Percent of labor force	
<b>WHITE—Con.</b>							
<b>Women</b>							
25 to 54 years . . . . .	46,816	35,234	75.3	33,481	1,753	5.0	11,582
25 to 34 years . . . . .	17,161	12,779	74.5	12,045	734	5.7	4,382
35 to 44 years . . . . .	17,084	13,148	77.0	12,529	619	4.7	3,936
45 to 54 years . . . . .	12,571	9,308	74.0	8,907	400	4.3	3,263
55 to 64 years . . . . .	9,475	4,524	47.7	4,349	175	3.9	4,951
55 to 59 years . . . . .	4,787	2,769	57.8	2,665	104	3.8	2,018
60 to 64 years . . . . .	4,688	1,755	37.4	1,684	71	4.0	2,933
65 years and over . . . . .	16,104	1,316	8.2	1,277	39	3.0	14,788
65 to 69 years . . . . .	4,804	780	16.2	760	20	2.6	4,023
70 to 74 years . . . . .	4,228	335	7.9	324	11	3.3	3,893
75 years and over . . . . .	7,073	200	2.8	192	8	4.0	6,872
<b>BLACK</b>							
<b>Men</b>							
25 to 54 years . . . . .	5,814	4,953	85.2	4,419	534	10.8	862
25 to 34 years . . . . .	2,422	2,115	87.3	1,854	261	12.3	308
35 to 44 years . . . . .	2,077	1,788	86.1	1,600	188	10.5	289
45 to 54 years . . . . .	1,315	1,050	79.8	964	85	8.1	266
55 to 64 years . . . . .	977	566	57.9	515	51	9.1	411
55 to 59 years . . . . .	519	347	66.9	315	32	9.2	172
60 to 64 years . . . . .	458	219	47.7	199	19	8.8	240
65 years and over . . . . .	1,087	126	11.6	119	7	5.7	961
65 to 69 years . . . . .	408	78	19.1	72	6	7.4	330
70 to 74 years . . . . .	327	29	9.0	28	1	(B)	298
75 years and over . . . . .	351	18	5.3	18	-	(B)	333
<b>Women</b>							
25 to 54 years . . . . .	7,075	5,166	73.0	4,667	499	9.7	1,908
25 to 34 years . . . . .	2,897	2,053	70.9	1,789	264	12.9	844
35 to 44 years . . . . .	2,540	1,950	76.8	1,783	167	8.6	590
45 to 54 years . . . . .	1,638	1,163	71.0	1,096	67	5.8	475
55 to 64 years . . . . .	1,206	536	44.4	508	28	5.2	670
55 to 59 years . . . . .	633	332	52.5	312	20	6.0	301
60 to 64 years . . . . .	573	204	35.6	196	8	3.8	369
65 years and over . . . . .	1,586	131	8.2	126	5	3.6	1,455
65 to 69 years . . . . .	516	82	15.9	79	3	3.7	434
70 to 74 years . . . . .	440	32	7.3	31	1	(B)	408
75 years and over . . . . .	630	16	2.6	16	1	(B)	614

Source: U.S. Bureau of Labor Statistics, 1993 Annual Average Tables from the January 1994 Issue of Employment and Earnings, table 3.

Table 8-3.  
**Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992**

(Numbers in thousands. Persons, families and unrelated individuals as of March 1993. For meaning of abbreviations and symbols, see introductory text)

Characteristic	All races			White			Black			Hispanic origin <sup>1</sup>		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Percent of total	Number		Number	Percent of total
<b>ALL PERSONS</b>												
<b>Both Sexes</b>												
Total .....	253,969	36,880	14.5	211,820	24,523	11.6	31,916	10,613	33.3	22,720	6,655	29.3
Under 18 years .....	66,834	14,617	21.9	53,090	8,955	16.9	10,599	4,938	46.6	7,807	3,116	39.9
18 to 24 years .....	24,309	4,367	18.0	19,711	3,023	15.3	3,531	1,121	31.7	2,813	844	30.0
25 to 34 years .....	41,864	5,540	13.2	34,666	3,749	10.8	5,399	1,521	28.2	4,277	1,076	25.2
35 to 44 years .....	40,342	3,944	9.8	33,976	2,641	7.8	4,629	1,077	23.3	3,330	719	21.6
45 to 54 years .....	28,503	2,245	7.9	24,505	1,591	6.5	2,910	544	18.7	2,037	349	17.1
55 to 59 years .....	10,718	1,073	10.0	9,190	771	8.4	1,144	262	22.9	680	137	20.2
60 to 64 years .....	10,529	1,112	10.6	9,182	800	8.7	1,044	263	25.2	554	145	26.2
65 years and over .....	30,870	3,983	12.9	27,501	2,992	10.9	2,660	887	33.3	1,222	269	22.0
65 to 74 years .....	18,362	1,956	10.7	16,210	1,397	8.6	1,703	504	29.6	806	157	19.5
75 years and over .....	12,508	2,027	16.2	11,290	1,595	14.1	957	383	40.0	416	112	26.8
<b>Male</b>												
Total .....	123,873	15,700	12.7	103,850	10,493	10.1	15,001	4,388	29.3	11,378	3,067	27.0
Under 18 years .....	34,180	7,343	21.5	27,231	4,509	16.6	5,379	2,468	45.9	3,958	1,551	39.2
18 to 24 years .....	12,049	1,714	14.2	9,821	1,221	12.4	1,669	404	24.2	1,417	360	25.4
25 to 34 years .....	20,856	2,050	9.8	17,408	1,477	8.5	2,487	441	17.7	2,237	467	20.9
35 to 44 years .....	19,904	1,647	8.3	16,976	1,166	6.9	2,109	388	18.4	1,682	328	19.5
45 to 54 years .....	13,847	964	7.0	12,081	695	5.7	1,289	221	17.1	1,035	170	16.5
55 to 59 years .....	5,122	443	8.7	4,428	328	7.4	516	94	18.2	292	53	18.1
60 to 64 years .....	5,084	397	7.8	4,460	288	6.4	471	82	17.5	249	50	19.9
65 years and over .....	12,832	1,142	8.9	11,443	809	7.1	1,081	290	26.9	508	88	17.4
65 to 74 years .....	8,114	657	8.1	7,187	465	6.5	742	173	23.3	345	57	16.7
75 years and over .....	4,718	485	10.3	4,256	344	8.1	338	118	34.8	163	31	18.8
<b>Female</b>												
Total .....	130,096	21,180	16.3	107,970	14,030	13.0	16,915	6,225	36.8	11,342	3,588	31.6
Under 18 years .....	32,654	7,273	22.3	25,859	4,446	17.2	5,220	2,470	47.3	3,849	1,565	40.7
18 to 24 years .....	12,260	2,653	21.6	9,889	1,802	18.2	1,862	717	38.5	1,396	484	34.7
25 to 34 years .....	21,008	3,490	16.6	17,257	2,272	13.2	2,912	1,081	37.1	2,040	609	29.9
35 to 44 years .....	20,438	2,297	11.2	17,000	1,475	8.7	2,520	689	27.3	1,648	391	23.7
45 to 54 years .....	14,655	1,281	8.7	12,424	896	7.2	1,620	323	20.0	1,002	178	17.8
55 to 59 years .....	5,597	630	11.3	4,762	443	9.3	628	168	26.8	387	84	21.7
60 to 64 years .....	5,445	715	13.1	4,721	512	10.8	573	181	31.5	305	96	31.3
65 years and over .....	18,038	2,840	15.7	16,057	2,183	13.6	1,579	596	37.7	715	181	25.3
65 to 74 years .....	10,249	1,299	12.7	9,023	932	10.3	960	331	34.5	462	100	21.6
75 years and over .....	7,790	1,542	19.8	7,034	1,252	17.8	619	265	42.8	253	81	32.0

See footnotes at end of table.

Table 8-3.  
**Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992—Continued**

(Numbers in thousands. Persons, families and unrelated individuals as of March 1993. For meaning of abbreviations and symbols, see introductory text)

Characteristic	All races			White			Black			Hispanic origin <sup>1</sup>		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Percent of total	Number		Number	Percent of total
<b>PERSONS IN FAMILIES</b>												
<b>Both Sexes</b>												
Total .....	215,515	27,947	13.0	179,199	17,645	9.8	27,280	8,908	32.7	20,116	5,655	28.1
Under 18 years .....	65,748	13,911	21.2	52,172	8,361	16.0	10,476	4,856	46.4	7,606	2,958	38.9
18 to 24 years .....	19,692	2,793	14.2	15,771	1,724	10.9	3,116	937	30.1	2,368	623	26.3
25 to 34 years .....	33,055	4,100	12.4	27,316	2,677	9.8	4,326	1,243	28.7	3,492	862	24.7
35 to 44 years .....	34,393	2,958	8.6	29,092	1,933	6.6	3,779	851	22.5	2,894	585	20.2
45 to 54 years .....	24,350	1,507	6.2	21,055	1,077	5.1	2,292	338	14.8	1,770	285	16.1
55 to 59 years .....	8,915	606	6.8	7,721	423	5.5	853	158	18.5	593	108	18.1
60 to 64 years .....	8,528	588	6.9	7,525	400	5.3	739	150	20.3	456	102	22.4
65 years and over .....	20,825	1,484	7.1	18,547	1,050	5.7	1,700	375	22.0	935	133	14.2
65 to 74 years .....	13,652	876	6.4	12,118	616	5.1	1,159	231	20.0	641	86	13.4
75 years and over .....	7,172	609	8.5	6,429	434	6.8	541	143	26.5	294	47	15.9
<b>Male</b>												
Total .....	105,988	12,303	11.6	89,054	8,024	9.0	12,594	3,639	28.9	9,899	2,608	26.4
Under 18 years .....	33,659	7,028	20.9	26,792	4,251	15.9	5,325	2,431	45.7	3,865	1,485	38.4
18 to 24 years .....	9,700	1,023	10.5	7,831	659	8.4	1,463	318	21.8	1,175	251	21.3
25 to 34 years .....	15,548	1,310	8.4	13,056	969	7.4	1,801	274	15.2	1,715	355	20.7
35 to 44 years .....	16,205	1,073	6.6	13,970	763	5.5	1,535	240	15.7	1,384	242	17.5
45 to 54 years .....	11,750	640	5.4	10,340	478	4.6	972	121	12.5	863	137	15.9
55 to 59 years .....	4,350	270	6.2	3,795	208	5.5	394	48	12.2	252	42	16.6
60 to 64 years .....	4,301	255	5.9	3,833	178	4.6	333	54	16.1	217	41	18.7
65 years and over .....	10,475	705	6.7	9,437	518	5.5	771	153	19.9	427	56	13.2
65 to 74 years .....	6,841	413	6.0	6,125	309	5.0	557	92	16.6	291	38	13.2
75 years and over .....	3,633	292	8.0	3,312	210	6.3	214	61	28.5	135	18	13.2
<b>Female</b>												
Total .....	109,527	15,643	14.3	90,145	9,621	10.7	14,686	5,269	35.9	10,217	3,047	29.8
Under 18 years .....	32,089	6,883	21.4	25,379	4,110	16.2	5,151	2,425	47.1	3,741	1,473	39.4
18 to 24 years .....	9,992	1,771	17.7	7,940	1,066	13.4	1,653	619	37.4	1,194	373	31.2
25 to 34 years .....	17,516	2,790	15.9	14,260	1,709	12.0	2,525	969	38.4	1,776	507	28.6
35 to 44 years .....	18,188	1,885	10.4	15,122	1,170	7.7	2,244	611	27.2	1,510	342	22.7
45 to 54 years .....	12,600	867	6.9	10,715	598	5.6	1,319	217	16.5	907	148	16.3
55 to 59 years .....	4,565	336	7.4	3,926	215	5.5	459	110	24.0	341	66	19.3
60 to 64 years .....	4,227	333	7.9	3,693	222	6.0	406	97	23.8	239	61	25.7
65 years and over .....	10,350	780	7.5	9,110	531	5.8	929	222	23.9	509	77	15.1
65 to 74 years .....	6,811	463	6.8	5,993	307	5.1	602	139	23.1	350	48	13.7
75 years and over .....	3,539	317	9.0	3,117	225	7.2	327	82	25.2	159	29	18.3

See footnotes at end of table.



Table 8-3.  
**Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992—Continued**

(Numbers in thousands. Persons, families and unrelated individuals as of March 1993. For meaning of abbreviations and symbols, see introductory text)

Characteristic	All races			White			Black			Hispanic origin <sup>1</sup>		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Percent of total	Number		Number	Percent of total
<b>PERSONS IN FAMILIES—Con.</b>												
<b>Householder</b>												
Total .....	68,144	7,960	11.7	57,858	5,160	8.9	7,888	2,435	30.9	5,318	1,395	26.2
Under 18 years .....	23	20	(B)	18	16	(B)	3	3	(B)	10	7	(B)
18 to 24 years .....	2,728	1,031	37.8	2,118	649	30.7	508	342	67.2	416	187	45.0
25 to 34 years .....	14,376	2,567	17.9	11,769	1,605	13.6	2,039	855	41.9	1,507	481	31.9
35 to 44 years .....	17,569	1,904	10.8	14,699	1,237	8.4	2,142	567	26.5	1,453	367	25.3
45 to 54 years .....	13,069	901	6.9	11,288	633	5.6	1,295	225	17.4	935	168	18.0
55 to 59 years .....	4,663	338	7.3	4,015	216	5.4	484	108	22.2	310	61	19.8
60 to 64 years .....	4,454	321	7.2	3,905	207	5.3	429	88	20.6	249	52	20.9
65 years and over .....	11,261	878	7.8	10,046	597	5.9	986	246	24.9	438	72	16.3
65 to 74 years .....	7,350	496	6.7	6,522	337	5.2	683	145	21.2	305	48	15.7
75 years and over .....	3,911	383	9.8	3,524	260	7.4	303	101	33.4	133	24	17.9
<b>Related Children</b>												
Under 18 years .....	65,691	13,876	21.1	52,122	8,333	16.0	10,471	4,850	46.3	7,589	2,946	38.8
Under 6 years .....	23,129	5,781	25.0	18,240	3,527	19.3	3,765	2,000	53.1	2,870	1,223	42.6
6 to 17 years .....	42,562	8,095	19.0	33,882	4,806	14.2	6,706	2,850	42.5	4,719	1,723	36.5
Own Children:												
Under 18 years .....	61,184	12,422	20.3	49,521	7,701	15.6	8,782	4,068	46.3	6,738	2,642	39.2
Under 6 years .....	21,019	5,105	24.3	17,010	3,232	19.0	2,989	1,633	54.6	2,469	1,080	43.7
6 to 17 years .....	40,165	7,317	18.2	32,511	4,469	13.7	5,793	2,436	42.0	4,270	1,562	36.6
18 years and over .....	21,091	1,833	8.7	16,572	950	5.7	3,705	803	21.7	1,888	333	17.7
<b>PERSONS IN MARRIED-COUPLE FAMILIES</b>												
<b>Both Sexes</b>												
Total .....	171,514	12,830	7.5	150,715	10,053	6.7	13,555	1,942	14.3	14,624	3,136	21.4
Under 18 years .....	48,567	5,284	10.9	41,932	4,152	9.9	4,190	764	18.2	5,266	1,505	28.6
18 to 24 years .....	14,094	1,181	8.4	12,120	917	7.6	1,407	195	13.8	1,584	338	21.3
25 to 34 years .....	26,275	2,026	7.7	23,027	1,614	7.0	2,112	296	14.0	2,669	543	20.3
35 to 44 years .....	28,633	1,496	5.2	25,184	1,150	4.6	2,182	230	10.5	2,228	347	15.6
45 to 54 years .....	20,988	964	4.6	18,596	754	4.1	1,520	137	9.0	1,374	181	13.2
55 to 59 years .....	7,755	380	4.9	6,906	312	4.5	564	51	9.0	472	71	15.0
60 to 64 years .....	7,498	406	5.4	6,794	318	4.7	478	55	11.5	353	67	18.9
65 years and over .....	17,704	1,093	6.2	16,156	838	5.2	1,103	216	19.6	679	86	12.7
65 to 74 years .....	11,973	681	5.7	10,863	516	4.8	818	147	17.9	488	60	12.3
75 years and over .....	5,731	412	7.2	5,292	321	6.1	285	69	24.3	191	26	13.6

See footnotes at end of table.

Table 8-3.  
**Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992—Continued**

(Numbers in thousands. Persons, families and unrelated individuals as of March 1993. For meaning of abbreviations and symbols, see introductory text)

Characteristic	All races			White			Black			Hispanic origin <sup>1</sup>		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Percent of total	Number		Number	Percent of total
<b>PERSONS IN MARRIED-COUPLE FAMILIES—Con.</b>												
<b>Male</b>												
Total .....	87,646	6,570	7.5	77,003	5,148	6.7	7,082	1,005	14.2	7,483	1,599	21.4
Under 18 years .....	24,947	2,721	10.9	21,595	2,165	10.0	2,137	372	17.4	2,728	771	28.3
18 to 24 years .....	7,005	520	7.4	5,987	391	6.5	731	102	14.0	778	139	17.9
25 to 34 years .....	12,879	991	7.7	11,238	789	7.0	1,084	148	13.7	1,347	278	20.6
35 to 44 years .....	14,335	801	5.6	12,587	610	4.8	1,144	134	11.7	1,122	191	17.0
45 to 54 years .....	10,755	504	4.7	9,566	396	4.1	783	71	9.1	714	101	14.1
55 to 59 years .....	3,989	198	5.0	3,544	161	4.5	304	28	9.2	237	34	14.2
60 to 64 years .....	3,956	196	4.9	3,572	153	4.3	263	19	7.4	194	34	17.4
65 years and over .....	9,780	639	6.5	8,915	482	5.4	637	130	20.5	363	52	14.4
65 to 74 years .....	6,418	376	5.9	5,816	286	4.9	467	81	17.2	253	36	14.2
75 years and over .....	3,362	263	7.8	3,099	196	6.3	169	50	29.4	110	16	14.6
<b>Female</b>												
Total .....	83,868	6,260	7.5	73,712	4,905	6.7	6,473	937	14.5	7,141	1,537	21.5
Under 18 years .....	23,621	2,563	10.9	20,337	1,987	9.8	2,053	392	19.1	2,538	733	28.9
18 to 24 years .....	7,089	662	9.3	6,134	527	8.6	675	92	13.7	805	199	24.7
25 to 34 years .....	13,396	1,034	7.7	11,789	824	7.0	1,028	148	14.3	1,321	265	20.1
35 to 44 years .....	14,298	695	4.9	12,597	540	4.3	1,038	96	9.2	1,106	156	14.1
45 to 54 years .....	10,233	461	4.5	9,030	357	4.0	737	66	8.9	661	80	12.1
55 to 59 years .....	3,766	181	4.8	3,362	150	4.5	261	23	8.7	235	37	15.9
60 to 64 years .....	3,542	210	5.7	3,222	164	5.1	215	35	16.4	159	33	20.6
65 years and over .....	7,924	454	6.5	7,241	355	4.9	466	86	18.4	315	34	10.8
65 to 74 years .....	5,555	304	5.5	5,047	230	4.6	351	66	18.9	235	24	10.3
75 years and over .....	2,369	150	6.3	2,193	125	5.7	115	19	16.8	81	10	12.1
<b>Householder</b>												
Total .....	53,171	3,318	6.2	47,601	2,631	5.5	3,748	486	13.0	3,674	680	18.5
Under 18 years .....	2	2	(B)	2	2	(B)	-	-	(B)	-	-	(B)
18 to 24 years .....	1,462	263	18.0	1,311	215	16.4	114	38	33.6	206	72	35.2
25 to 34 years .....	10,655	881	8.3	9,440	711	7.5	794	119	15.0	1,058	236	22.3
35 to 44 years .....	13,522	722	5.3	11,959	577	4.8	997	89	9.0	1,028	172	16.7
45 to 54 years .....	10,550	469	4.4	9,426	368	3.9	735	69	9.4	669	92	13.7
55 to 59 years .....	3,883	187	4.8	3,456	148	4.3	293	29	10.0	215	28	13.1
60 to 64 years .....	3,791	207	5.5	3,451	157	4.6	234	25	10.5	187	33	17.6
65 years and over .....	9,307	589	6.3	8,557	453	5.3	581	117	20.1	310	48	15.4
65 to 74 years .....	6,223	355	5.7	5,681	273	4.8	440	76	17.3	221	33	14.9
75 years and over .....	3,084	234	7.6	2,875	180	6.3	141	41	28.9	89	15	16.6

See footnotes at end of table.

Table 8-3.  
**Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992—Continued**

(Numbers in thousands. Persons, families and unrelated individuals as of March 1993. For meaning of abbreviations and symbols, see introductory text)

Characteristic	All races			White			Black			Hispanic origin <sup>1</sup>		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Percent of total	Number		Number	Percent of total
<b>PERSONS IN FAMILIES WITH FEMALE HOUSEHOLDER, NO SPOUSE PRESENT</b>												
<b>Both Sexes</b>												
Total .....	35,639	13,716	38.5	22,037	6,656	30.2	12,316	6,609	53.7	4,207	2,154	51.2
Under 18 years .....	14,816	8,047	54.3	8,369	3,796	45.4	5,912	3,968	67.1	1,970	1,295	65.7
18 to 24 years .....	4,404	1,443	32.8	2,695	692	25.7	1,553	704	45.4	540	234	43.4
25 to 34 years .....	5,213	1,868	35.8	3,171	928	29.3	1,871	895	47.8	571	268	47.0
35 to 44 years .....	4,561	1,266	27.8	2,995	663	22.1	1,390	561	40.4	498	191	38.4
45 to 54 years .....	2,556	452	17.7	1,792	256	14.3	669	184	27.5	269	75	27.9
55 to 59 years .....	910	184	20.2	648	87	13.4	225	92	40.8	101	28	28.0
60 to 64 years .....	770	139	18.1	530	63	11.9	215	73	34.0	79	26	33.0
65 years and over .....	2,411	318	13.2	1,837	171	9.3	482	132	27.5	179	37	20.6
<b>Householder</b>												
Total .....	11,947	4,171	34.9	7,848	2,202	28.1	3,680	1,835	49.8	1,238	604	48.8
Under 18 years .....	15	14	(B)	14	13	(B)	1	1	(B)	6	6	(B)
18 to 24 years .....	989	701	70.8	585	385	65.8	362	289	79.9	141	98	69.2
25 to 34 years .....	2,946	1,549	52.6	1,760	804	45.7	1,093	703	64.3	327	208	63.7
35 to 44 years .....	3,269	1,059	32.4	2,100	567	27.0	1,041	451	43.3	337	171	50.9
45 to 54 years .....	1,957	370	18.9	1,370	217	15.9	504	141	28.0	196	58	29.3
55 to 59 years .....	640	131	20.5	458	53	11.6	159	75	47.2	84	25	29.6
60 to 64 years .....	539	99	18.5	350	38	10.9	180	61	34.0	51	15	(B)
65 years and over .....	1,592	248	15.6	1,211	125	10.3	339	113	33.3	95	24	25.1
<b>UNRELATED INDIVIDUALS</b>												
<b>Both Sexes</b>												
Total .....	36,734	7,991	21.8	31,176	6,087	19.5	4,431	1,584	35.8	2,278	777	34.1
Under 18 years .....	145	137	94.3	125	118	94.0	8	8	(B)	33	32	(B)
18 to 24 years .....	4,453	1,476	33.2	3,801	1,216	32.0	398	173	43.3	388	184	47.4
25 to 34 years .....	8,385	1,231	14.7	7,002	892	12.7	1,026	254	24.8	712	172	24.1
35 to 44 years .....	5,784	926	16.0	4,744	663	14.0	831	216	26.0	415	120	29.0
45 to 54 years .....	4,125	731	17.7	3,428	507	14.8	615	205	33.3	260	61	23.6
55 to 59 years .....	1,800	468	26.0	1,469	348	23.7	289	104	36.1	87	30	34.3
60 to 64 years .....	2,001	525	26.2	1,656	400	24.1	305	113	37.0	98	43	43.9
65 years and over .....	10,041	2,498	24.9	8,949	1,943	21.7	960	512	53.3	285	136	47.6
65 to 74 years .....	4,709	1,080	22.9	4,091	781	19.1	544	272	50.1	165	71	43.0
75 years and over .....	5,332	1,418	26.6	4,858	1,161	23.9	417	240	57.5	120	65	54.1

See footnotes at end of table.

Table 8-3.  
**Poverty Status of Persons by Age, Sex, Household Relationship, Race, and Hispanic Origin: 1992—Continued**

(Numbers in thousands. Persons, families and unrelated individuals as of March 1993. For meaning of abbreviations and symbols, see introductory text)

Characteristic	All races			White			Black			Hispanic origin <sup>1</sup>		
	Total	Below poverty level		Total	Below poverty level		Total	Below poverty level		Total	Below poverty level	
		Number	Percent of total		Number	Percent of total		Percent of total	Number		Number	Percent of total
<b>UNRELATED INDIVIDUALS—Con.</b>												
<b>Male</b>												
Total .....	17,278	3,103	18.0	14,290	2,229	15.6	2,338	708	30.3	1,354	382	28.2
Under 18 years .....	65	61	(B)	54	51	(B)	3	3	(B)	11	10	(B)
18 to 24 years .....	2,321	675	29.1	1,969	547	27.8	201	86	42.7	227	97	42.6
25 to 34 years .....	5,232	722	13.8	4,297	497	11.6	674	161	23.9	501	106	21.1
35 to 44 years .....	3,670	570	15.5	2,977	400	13.4	574	147	25.7	296	85	28.9
45 to 54 years .....	2,081	321	15.4	1,727	213	12.3	317	100	31.4	168	32	19.3
55 to 59 years .....	771	173	22.5	633	120	19.0	122	46	37.5	40	11	(B)
60 to 64 years .....	783	142	18.1	627	110	17.5	138	29	20.7	32	9	(B)
65 years and over .....	2,355	438	18.6	2,004	291	14.5	309	137	44.4	80	32	39.9
65 to 74 years .....	1,273	244	19.2	1,062	157	14.8	185	80	43.5	53	19	(B)
75 years and over .....	1,082	193	17.9	942	134	14.2	125	57	45.8	26	13	(B)
<b>Female</b>												
Total .....	19,456	4,888	25.1	16,886	3,858	22.8	2,093	876	41.8	924	396	42.8
Under 18 years .....	80	76	94.4	71	67	(B)	5	5	(B)	23	22	(B)
18 to 24 years .....	2,132	801	37.6	1,832	669	36.5	197	87	43.9	161	87	54.2
25 to 34 years .....	3,154	508	16.1	2,704	394	14.6	352	93	26.5	212	66	31.2
35 to 44 years .....	2,114	356	16.8	1,767	264	14.9	257	68	26.7	119	35	29.3
45 to 54 years .....	2,044	410	20.1	1,700	294	17.3	298	106	35.4	91	29	31.6
55 to 59 years .....	1,028	294	28.6	836	228	27.2	167	58	35.0	47	19	(B)
60 to 64 years .....	1,218	383	31.4	1,029	290	28.2	167	84	50.5	66	34	(B)
65 years and over .....	7,686	2,061	26.8	6,946	1,652	23.8	651	374	57.5	205	104	50.7
65 to 74 years .....	3,437	836	24.3	3,029	625	20.6	359	192	53.5	112	52	46.5
75 years and over .....	4,250	1,225	28.8	3,916	1,027	26.2	292	183	62.5	93	52	55.7

<sup>1</sup>Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, *Poverty in the United States: 1992*, Current Population Reports, P60-185, U.S. Government Printing Office, Washington, DC, 1993, table 5.

**Table 8-4.  
County Estimates of the Elderly Population by Age for Counties With 10,000  
or More Elderly: 1991**

(Ranked by number of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent	Number	Per-cent
1	Los Angeles	CA	865,309	9.6	85,507	1.0	61	Jefferson	KY	89,853	13.5	9,281	1.4
2	Cook	IL	632,961	12.3	58,941	1.1	62	Contra Costa	CA	88,990	10.9	8,034	1.0
3	Queens	NY	283,449	14.5	28,851	1.5	63	Norfolk	MA	87,481	14.2	10,116	1.6
4	San Diego	CA	278,661	10.9	25,626	1.0	64	Volusia	FL	87,117	22.8	8,354	2.2
5	Kings	NY	278,056	12.1	26,911	1.2	65	Shelby	TN	87,012	10.4	8,571	1.0
6	Dade	FL	276,841	14.0	31,187	1.6	66	Delaware	PA	85,786	15.6	8,213	1.5
7	Maricopa	AZ	275,009	12.7	23,584	1.1	67	Lee	FL	85,696	24.7	6,117	1.8
8	Broward	FL	266,547	20.7	26,049	2.0	68	Clark	NV	85,256	10.6	4,667	.6
9	Wayne	MI	265,302	12.6	24,718	1.2	69	Jackson	MO	82,754	13.0	9,699	1.5
10	Philadelphia	PA	238,498	15.2	22,486	1.4	70	Multnomah	OR	80,836	13.6	9,338	1.6
11	Allegheny	PA	234,118	17.5	20,964	1.6	71	San Mateo	CA	80,144	12.2	7,537	1.1
12	Pinellas	FL	225,437	26.1	27,857	3.2	72	Middlesex	NJ	79,596	11.8	5,504	.8
13	Orange	CA	223,136	9.1	23,407	1.0	73	Suffolk	MA	79,190	12.2	9,546	1.5
14	Cuyahoga	OH	223,059	15.8	20,714	1.5	74	Montgomery	MD	79,147	10.3	7,741	1.0
15	Palm Beach	FL	214,992	24.3	19,181	2.2	75	District of Columbia	DC	77,078	12.9	7,854	1.3
16	Harris	TX	204,589	7.0	17,547	.6	76	Polk	FL	76,292	18.5	6,122	1.5
17	New York	NY	195,734	13.1	22,819	1.5	77	Bristol	MA	74,431	14.7	7,692	1.5
18	Nassau	NY	183,085	14.2	16,438	1.3	78	Union	NJ	74,304	15.1	6,730	1.4
19	Middlesex	MA	176,444	12.7	20,422	1.5	79	Orange	FL	73,829	10.6	6,903	1.0
20	King	WA	168,632	11.0	17,242	1.1	80	Duval	FL	73,580	10.7	6,419	.9
21	Riverside	CA	162,026	13.1	13,489	1.1	81	Oklahoma	OK	73,565	12.1	7,578	1.3
22	Dallas	TX	155,976	8.3	15,506	.8	82	Montgomery	OH	73,048	12.7	6,774	1.2
23	Erie	NY	148,167	15.2	13,825	1.4	83	Summit	OH	72,601	14.0	7,113	1.4
24	Suffolk	NY	142,209	10.7	14,255	1.1	84	Monmouth	NJ	71,723	12.9	7,308	1.3
25	Alameda	CA	136,803	10.6	13,926	1.1	85	Fresno	CA	70,950	10.3	7,081	1.0
26	Bronx	NY	136,506	11.4	16,954	1.4	86	Hudson	NJ	70,430	12.7	6,156	1.1
27	St. Louis	MO	130,866	13.1	13,843	1.4	87	DuPage	IL	69,586	8.7	6,702	.8
28	Santa Clara	CA	130,536	8.7	12,176	.8	88	Brevard	FL	68,847	16.6	4,640	1.1
29	Milwaukee	WI	130,124	13.6	14,766	1.5	89	Hampden	MA	67,735	14.9	7,492	1.7
30	San Bernardino	CA	129,914	8.7	11,323	.8	90	Denver	CO	66,320	13.9	7,847	1.6
31	Bergen	NJ	127,636	15.4	11,944	1.4	91	Luzerne	PA	65,716	19.9	5,777	1.8
32	Westchester	NY	125,756	14.3	14,145	1.6	92	Fulton	GA	65,471	10.0	6,929	1.1
33	Oakland	MI	121,073	11.0	11,880	1.1	93	St. Louis city	MO	65,160	16.6	8,332	2.1
34	Hartford	CT	120,836	14.2	12,934	1.5	94	Westmoreland	PA	64,372	17.3	5,367	1.4
35	Bexar	TX	120,396	10.0	11,170	.9	95	Orleans Parish	LA	64,267	13.0	6,581	1.3
36	New Haven	CT	119,226	14.8	12,583	1.6	96	Salt Lake	UT	63,598	8.5	6,136	.8
37	Hennepin	MN	118,188	11.4	15,184	1.5	97	Ventura	CA	63,524	9.4	5,856	.9
38	Hamilton	OH	117,259	13.5	12,802	1.5	98	Pierce	WA	62,969	10.4	6,112	1.0
39	Sacramento	CA	113,681	10.6	10,008	.9	99	Camden	NJ	61,898	12.3	5,394	1.1
40	Fairfield	CT	111,051	13.4	11,790	1.4	100	Onondaga	NY	61,592	13.0	6,590	1.4
41	San Francisco	CA	106,818	14.6	12,036	1.6	101	Manatee	FL	60,795	28.1	6,156	2.8
42	Montgomery	PA	104,010	15.2	11,139	1.6	102	Lucas	OH	60,488	13.1	6,152	1.3
43	Hillsborough	FL	103,556	12.3	8,766	1.0	103	Bucks	PA	60,190	11.0	5,847	1.1
44	Ocean	NJ	102,901	23.5	9,108	2.1	104	Ramsey	MN	59,732	12.3	7,738	1.6
45	Baltimore city	MD	100,729	13.7	9,679	1.3	105	Tulsa	OK	59,692	11.6	6,237	1.2
46	Tarrant	TX	100,665	8.4	9,608	.8	106	Davidson	TN	59,412	11.6	6,084	1.2
47	Baltimore	MD	98,941	14.1	8,929	1.3	107	Lake	IN	59,104	12.3	4,344	.9
48	Worcester	MA	98,178	13.9	11,129	1.6	108	Passaic	NJ	58,595	12.9	5,916	1.3
49	Essex	NJ	97,731	12.6	9,860	1.3	109	Lancaster	PA	57,107	13.3	6,453	1.5
50	Essex	MA	95,393	14.3	10,688	1.6	110	Kent	MI	55,588	10.9	6,262	1.2
51	Franklin	OH	95,282	9.7	9,519	1.0	111	Fairfax	VA	54,972	6.6	3,979	.5
52	Marion	IN	94,251	11.7	9,567	1.2	112	Kern	CA	54,632	9.6	4,312	.8
53	Pima	AZ	94,114	13.9	8,242	1.2	113	San Joaquin	CA	54,608	11.1	5,304	1.1
54	Honolulu	HI	94,102	11.0	7,723	.9	114	Stark	OH	53,981	14.6	5,363	1.4
55	Providence	RI	94,100	15.8	10,405	1.7	115	Berks	PA	53,731	15.8	5,451	1.6
56	Pasco	FL	92,474	32.4	6,918	2.4	116	Sonoma	CA	53,152	13.4	5,309	1.3
57	Jefferson	AL	91,852	14.0	9,244	1.4	117	Bernalillo	NM	52,036	10.6	4,515	.9
58	Sarasota	FL	91,802	32.3	9,076	3.2	118	New Castle	DE	51,451	11.5	4,504	1.0
59	Macomb	MI	90,340	12.5	7,449	1.0	119	Prince Georges	MD	51,353	6.9	3,848	.5
60	Monroe	NY	90,207	12.5	10,326	1.4	120	Plymouth	MA	51,039	11.7	5,445	1.2

See footnotes at end of table.

Table 8-4.  
**County Estimates of the Elderly Population by Age for Counties With 10,000  
 or More Elderly: 1991 —Continued**

(Ranked by number of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent	Number	Per-cent
121	El Paso	TX	50,328	8.2	4,175	.7	181	Forsyth	NC	33,200	12.4	3,600	1.3
122	Mecklenburg	NC	49,655	9.4	4,590	.9	182	Atlantic	NJ	33,151	14.6	3,373	1.5
123	Spokane	WA	49,426	13.2	5,362	1.4	183	Washington	OR	33,089	10.1	3,621	1.1
124	Douglas	NE	48,085	11.4	5,392	1.3	184	Caddo Parish	LA	33,041	13.4	3,721	1.5
125	DeKalb	GA	46,975	8.5	4,402	.8	185	Clackamas	OR	33,040	11.4	3,418	1.2
126	Sedgwick	KS	46,973	11.4	4,746	1.2	186	Kanawha	WV	32,714	15.8	2,969	1.4
127	Jefferson Parish	LA	46,665	10.3	3,453	.8	187	Winnebago	IL	32,714	12.7	3,567	1.4
128	Santa Barbara	CA	46,169	12.3	5,144	1.4	188	El Paso	CO	32,686	8.1	2,930	.7
129	Lehigh	PA	45,794	15.6	4,545	1.5	189	Hernando	FL	32,611	30.7	1,678	1.6
130	York	PA	45,736	13.2	4,655	1.3	190	Orange	NY	32,540	10.4	3,316	1.1
131	Mahoning	OH	45,543	17.2	3,930	1.5	191	St. Lucie	FL	32,529	20.9	1,913	1.2
132	Snohomish	WA	45,301	9.4	4,195	.9	192	Butte	CA	32,419	17.3	2,960	1.6
133	Mobile	AL	45,273	11.8	3,994	1.0	193	Cumberland	ME	32,184	13.2	3,633	1.5
134	Morris	NJ	45,019	10.7	4,722	1.1	194	Broome	NY	32,095	15.1	3,504	1.7
135	Marion	FL	44,662	22.1	2,753	1.4	195	Beaver	PA	32,060	17.1	2,440	1.3
136	Lake	IL	44,597	8.4	4,266	.8	196	Lorain	OH	31,937	11.7	2,762	1.0
137	Genesee	MI	44,408	10.3	4,262	1.0	197	Escambia	FL	31,890	11.9	2,655	1.0
138	Lackawanna	PA	43,691	19.9	3,979	1.8	198	Will	IL	31,708	8.6	2,877	.8
139	Knox	TN	43,683	12.8	4,221	1.2	199	Richmond city	VA	31,503	15.5	3,507	1.7
140	Travis	TX	43,560	7.3	4,358	.7	200	San Luis Obispo	CA	31,044	14.2	2,799	1.3
141	Lake	FL	43,392	27.5	3,515	2.2	201	Seminole	FL	30,989	10.3	2,747	.9
142	Albany	NY	43,176	14.7	5,037	1.7	202	Schuylkill	PA	30,988	20.3	2,412	1.6
143	Burlington	NJ	43,010	10.8	3,829	1.0	203	New London	CT	30,851	12.1	3,070	1.2
144	Richmond	NY	42,831	11.1	3,958	1.0	204	Butler	OH	30,820	10.3	3,057	1.0
145	Mercer	NJ	42,611	13.1	3,900	1.2	205	Cambria	PA	30,808	19.0	2,604	1.6
146	Guilford	NC	42,491	12.0	4,320	1.2	206	Charleston	SC	30,782	10.1	2,398	.8
147	Chester	PA	41,908	11.0	4,026	1.1	207	Waukesha	WI	30,769	9.8	3,389	1.1
148	Barnstable	MA	41,805	22.3	4,332	2.3	208	Arapahoe	CO	30,608	7.5	2,479	.6
149	Stanislaus	CA	41,586	10.8	4,037	1.0	209	Kane	IL	30,420	9.3	3,531	1.1
150	Pulaski	AR	40,464	11.5	4,148	1.2	210	Citrus	FL	30,405	31.3	1,969	2.0
151	Hidalgo	TX	40,009	10.0	3,159	.8	211	Nueces	TX	30,222	10.2	2,553	.9
152	Charlotte	FL	39,357	33.8	2,829	2.4	212	Dutchess	NY	29,940	11.5	3,147	1.2
153	Oneida	NY	39,129	15.5	4,161	1.7	213	Spartanburg	SC	29,424	12.8	2,394	1.0
154	Erie	PA	38,819	14.0	3,407	1.2	214	Cobb	GA	29,299	6.3	2,186	.5
155	Greenville	SC	38,764	12.0	3,167	1.0	215	Buncombe	NC	29,050	16.3	3,082	1.7
156	Hamilton	TN	38,703	13.4	3,918	1.4	216	Solano	CA	28,893	8.2	2,199	.6
157	Anne Arundel	MD	38,531	8.9	2,815	.6	217	Cameron	TX	28,477	10.6	2,308	.9
158	Polk	IA	38,426	11.5	4,474	1.3	218	Hinds	MS	28,441	11.2	2,845	1.1
159	Northampton	PA	37,809	15.1	3,240	1.3	219	Marin	CA	28,432	12.2	2,850	1.2
160	Lane	OR	37,670	13.1	3,643	1.3	220	Greene	MO	28,388	13.4	3,322	1.6
161	Jefferson	CO	36,359	8.1	3,346	.7	221	Martin	FL	28,358	27.4	2,040	2.0
162	Washington	PA	36,340	17.7	2,956	1.4	222	Chatham	GA	28,055	12.8	2,277	1.0
163	Collier	FL	36,119	22.6	2,329	1.5	223	Richland	SC	27,680	9.5	2,312	.8
164	East Baton Rouge Par- ish	LA	35,690	9.2	3,115	.8	224	Henrico	VA	27,617	12.5	2,824	1.3
165	Hillsborough	NH	35,459	10.6	3,765	1.1	225	Washoe	NV	27,281	10.4	1,988	.8
166	St. Joseph	IN	35,257	14.2	3,665	1.5	226	Norfolk city	VA	27,163	10.7	2,307	.9
167	Monterey	CA	35,162	9.7	3,401	.9	227	Rockland	NY	27,074	10.1	3,145	1.2
168	Madison	IL	35,157	14.0	3,516	1.4	228	Yavapai	AZ	26,892	24.0	1,873	1.7
169	Wake	NC	34,925	7.9	3,255	.7	229	Cumberland	PA	26,818	13.5	2,888	1.5
170	Dane	WI	34,920	9.3	4,153	1.1	230	Clark	WA	26,666	10.6	2,440	1.0
171	Tulare	CA	34,761	10.7	3,223	1.0	231	Somerset	NJ	26,624	10.9	2,808	1.2
172	Allen	IN	34,614	11.4	3,749	1.2	232	Fayette	PA	26,514	18.1	2,258	1.5
173	Dauphin	PA	34,570	14.4	3,273	1.4	233	Lake	OH	26,364	12.1	2,205	1.0
174	Johnson	KS	34,493	9.5	3,287	.9	234	Vanderburgh	IN	26,254	15.8	2,812	1.7
175	Jefferson	TX	34,312	14.1	3,304	1.4	235	Peoria	IL	26,246	14.3	2,886	1.6
176	Marion	OR	33,796	14.3	3,894	1.7	236	McLennan	TX	26,156	13.7	2,861	1.5
177	Niagara	NY	33,736	15.3	3,099	1.4	237	Saginaw	MI	25,971	12.2	2,611	1.2
178	St. Louis	MN	33,659	16.9	3,540	1.8	238	Santa Cruz	CA	25,803	11.3	3,054	1.3
179	St. Clair	IL	33,394	12.7	3,478	1.3	239	Gloucester	NJ	25,348	10.9	2,038	.9
180	Trumbull	OH	33,351	14.6	2,642	1.2	240	Schenectady	NY	25,142	16.7	2,738	1.8

See footnotes at end of table.

**Table 8-4.**  
**County Estimates of the Elderly Population by Age for Counties With 10,000**  
**or More Elderly: 1991 —Continued**

(Ranked by number of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent	Number	Per-cent
241	Indian River	FL	25,088	27.2	1,757	1.9	301	Cumberland	NJ	18,851	13.6	1,682	1.2
242	Litchfield	CT	25,072	14.3	2,670	1.5	302	La Salle	IL	18,739	17.4	2,143	2.0
243	Yakima	WA	24,972	12.9	2,575	1.3	303	Larimer	CO	18,727	9.7	2,007	1.0
244	Sangamon	IL	24,847	13.8	2,745	1.5	304	Calcasieu Parish	LA	18,576	10.9	1,409	.8
245	Ingham	MI	24,825	8.8	2,791	1.0	305	Northumberland	PA	18,560	19.2	1,786	1.8
246	Montgomery	AL	24,546	11.6	2,493	1.2	306	Madison	IN	18,550	14.1	1,713	1.3
247	Kent	RI	24,546	15.2	2,395	1.5	307	Calhoun	MI	18,533	13.5	1,849	1.3
248	Jackson	OR	24,339	16.1	2,136	1.4	308	Napa	CA	18,513	16.6	2,184	2.0
249	Kalamazoo	MI	24,160	10.8	2,680	1.2	309	St. Clair	MI	18,479	12.4	1,783	1.2
250	Virginia Beach city	VA	24,025	6.0	1,911	.5	310	Winnebago	WI	18,439	12.9	2,227	1.6
251	Berkshire	MA	23,671	17.2	2,694	2.0	311	Lycoming	PA	18,352	15.3	1,897	1.6
252	Lancaster	NE	23,667	10.9	2,960	1.4	312	McHenry	IL	18,287	9.5	1,838	1.0
253	Galveston	TX	23,457	10.5	1,905	.9	313	Benton	AR	18,222	17.9	1,480	1.5
254	Highlands	FL	23,346	33.3	1,667	2.4	314	Dakota	MN	18,187	6.4	1,759	.6
255	Rockingham	NH	22,869	9.4	2,341	1.0	315	Weber	UT	18,118	11.2	1,765	1.1
256	Fayette	KY	22,621	9.9	2,385	1.0	316	Harrison	MS	18,018	10.8	1,508	.9
257	Chautauqua	NY	22,540	15.9	2,645	1.9	317	Lawrence	PA	18,002	18.7	1,619	1.7
258	Blair	PA	22,530	17.2	2,278	1.7	318	Franklin	PA	17,979	14.6	1,839	1.5
259	Rock Island	IL	22,450	15.0	2,266	1.5	319	Boulder	CO	17,969	7.7	2,087	.9
260	Berrien	MI	22,395	13.9	2,133	1.3	320	Rock	WI	17,846	12.6	2,032	1.4
261	Ada	ID	22,358	10.4	2,207	1.0	321	Elkhart	IN	17,771	11.3	2,009	1.3
262	Lubbock	TX	22,355	10.0	2,185	1.0	322	Gwinnett	GA	17,749	4.8	1,427	.4
263	Madison	AL	21,940	9.0	1,869	.8	323	Scott	IA	17,608	11.5	1,844	1.2
264	Washtenaw	MI	21,792	7.6	2,414	.8	324	Lebanon	PA	17,498	15.2	1,800	1.6
265	Ulster	NY	21,760	13.0	2,283	1.4	325	Tuscaloosa	AL	17,460	11.4	1,756	1.1
266	Shasta	CA	21,674	14.1	1,736	1.1	326	Hampshire	MA	17,441	11.8	1,732	1.2
267	Placer	CA	21,559	12.0	2,063	1.1	327	Rowan	NC	17,351	15.5	1,638	1.5
268	Gaston	NC	21,533	12.2	1,790	1.0	328	Alachua	FL	17,338	9.3	1,717	.9
269	Brown	WI	21,526	10.8	2,359	1.2	329	Macon	IL	17,272	14.7	1,965	1.7
270	Racine	WI	21,449	12.1	2,277	1.3	330	Washington	MD	17,261	14.0	1,776	1.4
271	Shawnee	KS	21,438	13.2	2,556	1.6	331	Penobscot	ME	17,187	11.7	1,799	1.2
272	Kitsap	WA	21,425	10.7	2,013	1.0	332	Black Hawk	IA	17,028	13.6	1,905	1.5
273	Smith	TX	21,308	13.9	2,160	1.4	333	Cumberland	NC	17,006	6.2	1,091	.4
274	Muskegon	MI	21,210	13.2	2,017	1.3	334	Merced	CA	16,990	9.2	1,393	.8
275	Mercer	PA	21,141	17.4	2,111	1.7	335	Roanoke city	VA	16,784	17.3	2,051	2.1
276	Butler	PA	21,136	13.7	2,324	1.5	336	Montgomery	TX	16,690	8.6	1,286	.7
277	York	ME	21,082	12.7	2,142	1.3	337	Tazewell	IL	16,645	13.4	1,753	1.4
278	Adams	CO	20,915	7.7	1,662	.6	338	Kenosha	WI	16,638	12.6	1,741	1.3
279	Wyandotte	KS	20,857	13.0	2,231	1.4	339	Whatcom	WA	16,608	12.5	1,833	1.4
280	Mohave	AZ	20,853	20.8	1,003	1.0	340	Garland	AR	16,584	22.2	1,417	1.9
281	Linn	IA	20,785	12.2	2,452	1.4	341	Richland	OH	16,584	13.1	1,558	1.2
282	Rensselaer	NY	20,777	13.3	2,289	1.5	342	Kenton	KY	16,484	11.5	1,634	1.1
283	Sullivan	TN	20,771	14.3	1,654	1.1	343	Columbiana	OH	16,450	15.0	1,400	1.3
284	Clark	OH	20,717	14.0	2,114	1.4	344	Alamance	NC	16,413	14.9	1,374	1.2
285	Durham	NC	20,049	10.8	2,068	1.1	345	Bell	TX	16,335	8.8	1,689	.9
286	Anderson	SC	20,000	13.7	1,508	1.0	346	Newport News city	VA	16,328	9.4	1,246	.7
287	Arlington	VA	19,714	11.5	1,771	1.0	347	Pinal	AZ	16,324	13.8	983	.8
288	Bibb	GA	19,601	12.9	1,746	1.2	348	Leon	FL	16,315	8.2	1,449	.7
289	Thurston	WA	19,582	11.6	1,904	1.1	349	Ouachita Parish	LA	16,277	11.3	1,644	1.1
290	Sussex	DE	19,551	16.8	1,666	1.4	350	Vigo	IN	16,233	15.2	1,793	1.7
291	Muscogee	GA	19,549	10.8	1,620	.9	351	Clay	MO	16,207	10.4	1,510	1.0
292	Cape May	NJ	19,476	20.4	1,856	1.9	352	Etowah	AL	15,964	16.0	1,281	1.3
293	Richmond	GA	19,369	10.1	1,770	.9	353	Rapides Parish	LA	15,949	12.1	1,572	1.2
294	Ottawa	MI	19,285	10.0	2,077	1.1	354	Cabell	WV	15,935	16.4	1,690	1.7
295	Saratoga	NY	19,197	10.4	1,766	1.0	355	Outagamie	WI	15,897	11.2	1,802	1.3
296	Middlesex	CT	19,117	13.3	2,207	1.5	356	New Hanover	NC	15,858	12.7	1,332	1.1
297	Utah	UT	18,947	7.0	1,731	.6	357	Osceola	FL	15,855	13.8	1,598	1.4
298	Jackson	MI	18,941	12.5	1,919	1.3	358	Grayson	TX	15,853	16.5	1,834	1.9
299	Horry	SC	18,935	12.7	1,078	.7	359	Kennebec	ME	15,827	13.5	1,787	1.5
300	Pueblo	CO	18,888	15.3	1,808	1.5	360	Hawaii	HI	15,815	12.5	1,251	1.0

See footnotes at end of table.

Table 8-4.  
**County Estimates of the Elderly Population by Age for Counties With 10,000  
or More Elderly: 1991 —Continued**

(Ranked by number of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per cent	Number	Per cent				Number	Per cent	Number	Per cent
361	Harford .....	MD	15,782	8.3	1,220	.6	421	Clermont .....	OH	13,590	8.8	1,337	.9
362	Wichita .....	TX	15,726	12.9	1,880	1.5	422	Greene .....	OH	13,582	9.8	1,347	1.0
363	Henderson .....	NC	15,661	22.1	1,495	2.1	423	Crawford .....	PA	13,547	15.6	1,327	1.5
364	El Dorado .....	CA	15,638	11.8	1,036	.8	424	Cabarrus .....	NC	13,544	13.4	1,064	1.0
365	Davidson .....	NC	15,623	12.2	1,203	.9	425	Chesapeake city .....	VA	13,521	8.5	1,034	.7
366	Bay .....	FL	15,606	12.0	1,097	.8	426	Belmont .....	OH	13,490	19.0	1,281	1.8
367	Licking .....	OH	15,605	12.0	1,588	1.2	427	Somerset .....	PA	13,472	17.1	1,202	1.5
368	Brazoria .....	TX	15,594	7.8	1,245	.6	428	St. Tammany Parish .....	LA	13,464	8.9	1,084	.7
369	Yuma .....	AZ	15,543	14.0	954	.9	429	Randolph .....	NC	13,450	12.4	1,034	1.0
370	Lexington .....	SC	15,501	9.0	1,152	.7	430	Chesterfield .....	VA	13,434	6.2	861	.4
371	Baldwin .....	AL	15,498	15.2	1,229	1.2	431	Kankakee .....	IL	13,412	13.7	1,311	1.3
372	Champaign .....	IL	15,321	8.8	1,692	1.0	432	Oswego .....	NY	13,409	10.9	1,326	1.1
373	Delaware .....	IN	15,246	12.7	1,491	1.2	433	Monroe .....	PA	13,263	13.2	1,143	1.1
374	Sheboygan .....	WI	15,237	14.6	1,776	1.7	434	Josephine .....	OR	13,228	20.5	1,193	1.8
375	Bay .....	MI	15,188	13.6	1,320	1.2	435	Washington .....	TN	13,209	14.0	1,432	1.5
376	St. Charles .....	MO	15,174	6.9	1,499	.7	436	Washington .....	AR	13,198	11.3	1,377	1.2
377	Merrimack .....	NH	15,026	12.5	1,915	1.6	437	Clearfield .....	PA	13,188	16.9	1,208	1.5
378	Ashtabula .....	OH	14,925	14.9	1,454	1.4	438	Windham .....	CT	13,172	12.8	1,512	1.5
379	Humboldt .....	CA	14,880	12.3	1,351	1.1	439	Armstrong .....	PA	13,165	17.8	1,249	1.7
380	Frederick .....	MD	14,879	9.6	1,494	1.0	440	Carroll .....	MD	13,137	10.3	1,440	1.1
381	Allen .....	OH	14,841	13.6	1,616	1.5	441	Blount .....	TN	13,097	14.8	1,152	1.3
382	Marathon .....	WI	14,835	12.7	1,507	1.3	442	Porter .....	IN	13,095	9.9	1,133	.9
383	Minnehaha .....	SD	14,834	11.7	1,891	1.5	443	Potter .....	TX	13,084	13.2	1,474	1.5
384	Nevada .....	CA	14,761	18.1	1,124	1.4	444	Hampton city .....	VA	13,080	9.6	913	.7
385	Douglas .....	OR	14,698	15.4	1,258	1.3	445	Florence .....	SC	13,080	11.2	985	.8
386	Steuben .....	NY	14,652	14.7	1,550	1.6	446	Wood .....	WV	12,982	14.9	1,389	1.6
387	Woodbury .....	IA	14,638	14.7	1,877	1.9	447	Manitowoc .....	WI	12,973	16.0	1,532	1.9
388	Jefferson .....	MO	14,578	8.3	1,365	.8	448	Skagit .....	WA	12,960	15.5	1,256	1.5
389	Collin .....	TX	14,555	5.2	1,373	.5	449	Fond du Lac .....	WI	12,857	14.1	1,681	1.8
390	Catawba .....	NC	14,528	12.1	1,151	1.0	450	Tuscarawas .....	OH	12,852	15.1	1,401	1.6
391	Portsmouth city .....	VA	14,505	14.0	1,097	1.1	451	Cochise .....	AZ	12,838	12.9	915	.9
392	Denton .....	TX	14,498	5.1	1,466	.5	452	Ontario .....	NY	12,799	13.3	1,329	1.4
393	York .....	SC	14,476	10.7	1,138	.8	453	Canyon .....	ID	12,779	13.6	1,426	1.5
394	Aiken .....	SC	14,458	11.5	972	.8	454	Stearns .....	MN	12,760	10.6	1,412	1.2
395	Chemung .....	NY	14,435	15.2	1,568	1.6	455	Iredell .....	NC	12,732	13.4	1,099	1.2
396	Taylor .....	TX	14,414	12.2	1,737	1.5	456	Indiana .....	PA	12,664	14.0	1,104	1.2
397	Yellowstone .....	MT	14,381	12.4	1,425	1.2	457	Tom Green .....	TX	12,660	12.9	1,370	1.4
398	Gregg .....	TX	14,361	13.4	1,543	1.4	458	La Crosse .....	WI	12,651	12.8	1,577	1.6
399	Calhoun .....	AL	14,343	12.4	1,194	1.0	459	Moore .....	NC	12,623	20.9	931	1.5
400	St. Johns .....	FL	14,340	16.4	1,236	1.4	460	Rockingham .....	NC	12,559	14.5	1,107	1.3
401	Jasper .....	MO	14,300	15.7	1,545	1.7	461	Tippecanoe .....	IN	12,545	9.5	1,448	1.1
402	La Porte .....	IN	14,241	13.2	1,218	1.1	462	Monroe .....	FL	12,541	15.9	716	.9
403	Sebastian .....	AR	14,228	14.1	1,562	1.5	463	Harrison .....	WV	12,456	17.9	1,268	1.8
404	Lafayette Parish .....	LA	14,207	8.4	1,387	.8	464	Warren .....	NJ	12,395	13.4	1,208	1.3
405	Androscoggin .....	ME	14,201	13.6	1,719	1.6	465	Dona Ana .....	NM	12,390	8.8	1,064	.8
406	Monroe .....	MI	14,140	10.5	1,328	1.0	466	Jefferson .....	NY	12,387	11.1	1,454	1.3
407	Mesa .....	CO	14,095	14.6	1,373	1.4	467	Medina .....	OH	12,273	9.8	1,261	1.0
408	Allegheny .....	MD	14,088	18.8	1,402	1.9	468	Dubuque .....	IA	12,248	14.1	1,551	1.8
409	Anoka .....	MN	14,076	5.6	1,137	.5	469	Scioto .....	OH	12,188	15.1	1,421	1.8
410	Vermilion .....	IL	13,987	15.9	1,441	1.6	470	Fairfield .....	OH	12,131	11.4	1,296	1.2
411	Jefferson .....	OH	13,919	17.4	1,083	1.4	471	Wayne .....	OH	12,125	11.8	1,389	1.4
412	McLean .....	IL	13,856	10.5	1,721	1.3	472	Cattaraugus .....	NY	12,046	14.2	1,320	1.6
413	Washington .....	RI	13,835	12.4	1,308	1.2	473	Miami .....	OH	12,030	12.8	1,209	1.3
414	Linn .....	OR	13,820	14.8	1,234	1.3	474	Davis .....	UT	12,022	6.2	941	.5
415	Weld .....	CO	13,814	10.3	1,466	1.1	475	Cleveland .....	OK	12,017	6.8	1,085	.6
416	St. Lawrence .....	NY	13,810	12.2	1,495	1.3	476	Floyd .....	GA	11,995	14.7	1,027	1.3
417	Yolo .....	CA	13,751	9.6	1,372	1.0	477	Sussex .....	NJ	11,956	9.0	1,360	1.0
418	Portage .....	OH	13,726	9.5	1,195	.8	478	Lake .....	CA	11,948	22.6	851	1.6
419	Buchanan .....	MO	13,721	16.5	1,767	2.1	479	Kent .....	DE	11,937	10.4	1,195	1.0
420	Okaloosa .....	FL	13,697	9.2	991	.7	480	Morgan .....	AL	11,937	11.7	1,033	1.0

See footnotes at end of table.



Table 8-4.  
**County Estimates of the Elderly Population by Age for Counties With 10,000  
 or More Elderly: 1991 —Continued**

(Ranked by number of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent	Number	Per-cent
481	Fort Bend	TX	11,930	4.9	1,003	.4	528	Muskogee	OK	10,895	15.9	1,193	1.7
482	Maui	HI	11,896	11.3	1,028	1.0	529	Walworth	WI	10,883	14.2	1,354	1.8
483	Raleigh	WV	11,860	15.4	1,054	1.4	530	Campbell	KY	10,872	12.9	1,043	1.2
484	Howard	MD	11,854	6.1	967	.5							
485	Bowie	TX	11,838	14.5	1,208	1.5	531	Chittenden	VT	10,845	8.2	1,210	.9
486	Putnam	FL	11,834	17.9	776	1.2	532	Mercer	WV	10,841	16.7	1,029	1.6
487	Ciallam	WA	11,816	20.3	1,067	1.8	533	Clayton	GA	10,828	5.8	814	.4
488	Cleveland	NC	11,775	13.7	1,017	1.2	534	Clark	IN	10,814	12.2	1,063	1.2
489	Adams	IL	11,769	17.7	1,553	2.3	535	Allegan	MI	10,775	11.7	1,090	1.2
490	Tolland	CT	11,745	9.1	1,044	.8	536	Carbon	PA	10,756	18.7	876	1.5
							537	Eau Claire	WI	10,748	12.5	1,254	1.5
491	Alexandria city	VA	11,727	10.4	1,426	1.3	538	Anderson	TN	10,723	15.5	803	1.2
492	Cayuga	NY	11,720	14.2	1,215	1.5	539	Sumner	TN	10,721	10.2	1,012	1.0
493	Imperial	CA	11,715	10.1	857	.7	540	Orangeburg	SC	10,697	12.4	891	1.0
494	Wood	OH	11,695	10.3	1,226	1.1							
495	Lauderdale	AL	11,613	14.4	1,056	1.3	541	Johnston	NC	10,673	12.8	792	.9
496	Benton	WA	11,606	10.0	933	.8	542	Warren	OH	10,660	9.1	1,143	1.0
497	Muskingum	OH	11,548	14.0	1,295	1.6	543	Hall	GA	10,634	10.8	873	.9
498	Dodge	WI	11,530	14.9	1,486	1.9	544	Erie	OH	10,603	13.8	975	1.3
499	Robeson	NC	11,504	10.8	903	.8	545	Wood	WI	10,580	14.2	1,275	1.7
500	Newport	RI	11,461	13.0	1,209	1.4	546	Marion	WV	10,544	18.3	1,119	1.9
							547	Wayne	NY	10,516	11.6	1,069	1.2
501	Jefferson	AR	11,432	13.4	1,217	1.4	548	Rutherford	TN	10,496	8.5	1,032	.8
502	Henderson	TX	11,409	19.3	810	1.4	549	Cass	ND	10,484	10.1	1,448	1.4
503	Centre	PA	11,389	9.1	1,120	.9	550	Coos	OR	10,475	17.2	871	1.4
504	Strafford	NH	11,349	11.0	1,091	1.1							
505	Cowlitz	WA	11,323	13.4	1,069	1.3	551	Santa Fe	NM	10,393	10.2	876	.9
506	Lenawee	MI	11,305	12.2	1,169	1.3	552	Hunterdon	NJ	10,385	9.6	1,038	1.0
507	Aroostook	ME	11,305	12.9	1,151	1.3	553	Johnson	TX	10,339	10.5	1,177	1.2
508	Daviess	KY	11,294	12.9	1,094	1.2	554	Columbia	NY	10,332	16.4	1,164	1.9
509	Williamson	TX	11,273	7.7	1,282	.9	555	Washington	WI	10,328	10.5	1,156	1.2
510	Herkimer	NY	11,252	17.0	1,177	1.8	556	McCracken	KY	10,319	16.3	1,049	1.7
							557	Franklin	MA	10,318	14.7	1,190	1.7
511	Madera	CA	11,247	12.1	976	1.1	558	Sullivan	NY	10,271	14.7	919	1.3
512	Webb	TX	11,233	8.0	1,124	.8	559	Lauderdale	MS	10,261	13.5	1,120	1.5
513	Ector	TX	11,231	9.3	831	.7	560	Grant	IN	10,257	13.8	1,059	1.4
514	Deschutes	OR	11,111	13.8	777	1.0							
515	Lynchburg city	VA	11,108	16.7	1,414	2.1	561	Houston	AL	10,251	12.4	883	1.1
516	Pottawattamie	IA	11,097	13.4	1,251	1.5	562	Reno	KS	10,211	16.3	1,293	2.1
517	Beaufort	SC	11,067	12.4	658	.7	563	Grays Harbor	WA	10,203	15.8	965	1.5
518	Adams	PA	11,040	13.8	1,299	1.6	564	Montgomery	NY	10,189	19.6	1,139	2.2
519	Pitt	NC	11,035	10.0	909	.8	565	Columbia	PA	10,176	16.0	958	1.5
520	Mendocino	CA	10,983	13.5	991	1.2	566	Marshall	AL	10,170	14.2	924	1.3
							567	St. Landry Parish	LA	10,080	12.5	868	1.1
521	Wayne	IN	10,967	15.2	1,222	1.7	568	Cascade	MT	10,076	12.8	1,058	1.3
522	Madison	TN	10,965	13.9	1,262	1.6	569	Danville city	VA	10,068	18.8	997	1.9
523	Wayne	NC	10,961	10.3	840	.8	570	Burke	NC	10,061	13.2	803	1.1
524	Pickens	SC	10,959	11.3	961	1.0							
525	Roanoke	VA	10,936	13.7	1,220	1.5	571	Franklin	MO	10,011	12.2	1,059	1.3
526	Olmsted	MN	10,935	10.0	1,550	1.4	572	Otter Tail	MN	10,006	19.5	1,394	2.7
527	Jackson	MS	10,925	9.3	756	.6	573	Cullman	AL	10,001	14.6	911	1.3

Source: U.S. Bureau of the Census, Population Division, *Estimates of the Population of Counties, by Age, Sex, and Race: 1991, PE-9*, November 1993.

Table 8-5.  
**County Estimates of the Elderly Population by Age for Counties With 20 Percent or More Elderly: 1991**

(Ranked by percent of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent	Number	Per-cent
1	Kalawao	HI	45	34.6	7	5.4	61	Gentry	MO	1,730	25.4	306	4.5
2	Llano	TX	4,015	34.2	341	2.9	62	Eddy	ND	738	25.2	115	3.9
3	Charlotte	FL	39,357	33.8	2,829	2.4	63	Bedford city	VA	1,578	25.2	257	4.1
4	Highlands	FL	23,346	33.3	1,667	2.4	64	Clifton Forge city	VA	1,191	25.2	190	4.0
5	Pasco	FL	92,474	32.4	6,918	2.4	65	Roscommon	MI	5,140	25.2	281	1.4
6	Sarasota	FL	91,802	32.3	9,076	3.2	66	Jewell	KS	1,033	25.1	141	3.4
7	Sierra	NM	3,218	31.9	295	2.9	67	Cloud	KS	2,719	25.0	481	4.4
8	Citrus	FL	30,405	31.3	1,969	2.0	68	Boyd	NE	688	25.0	113	4.1
9	Hernando	FL	32,611	30.7	1,678	1.6	69	Northumberland	VA	2,688	25.0	208	1.9
10	Keweenaw	MI	516	30.2	30	1.8	70	Sullivan	MO	1,577	25.0	209	3.3
11	McIntosh	ND	1,150	30.0	161	4.2	71	Polk	NC	3,636	25.0	408	2.8
12	Elk	KS	957	29.9	145	4.5	72	Pierce	ND	1,234	24.9	200	4.0
13	Baxter	AR	9,360	29.4	754	2.4	73	Bosque	TX	3,764	24.8	436	2.9
14	Pawnee	NE	965	28.7	135	4.0	74	Kerr	TX	9,163	24.8	916	2.5
15	Smith	KS	1,353	28.3	256	5.4	75	Wells	ND	1,399	24.8	207	3.7
16	Hickory	MO	2,153	28.2	187	2.4	76	Decatur	KS	962	24.8	179	4.6
17	Republic	KS	1,801	28.1	282	4.4	77	Haskell	TX	1,661	24.7	197	2.9
18	Manatee	FL	60,795	28.1	6,156	2.8	78	Lee	FL	85,696	24.7	6,117	1.8
19	McPherson	SD	878	27.9	108	3.4	79	Cheyenne	KS	808	24.6	106	3.2
20	Hamilton	TX	2,091	27.7	299	4.0	80	Miner	SD	794	24.6	125	3.9
21	Osborne	KS	1,361	27.5	230	4.6	81	Gillespie	TX	4,297	24.6	559	3.2
22	Lake	FL	43,392	27.5	3,515	2.2	82	Traverse	MN	1,064	24.6	150	3.5
23	Martin	FL	28,358	27.4	2,040	2.0	83	Ringgold	IA	1,320	24.5	186	3.4
24	Iron	MI	3,575	27.3	314	2.4	84	Harrison	MO	2,072	24.5	299	3.5
25	Hooker	NE	210	27.3	36	4.7	85	Alcona	MI	2,512	24.5	193	1.9
26	Furnas	NE	1,548	27.3	294	5.2	86	Iron	WI	1,526	24.5	160	2.6
27	Sharp	AR	3,968	27.3	335	2.3	87	Greer	OK	1,568	24.5	243	3.8
28	Divide	ND	756	27.2	93	3.4	88	Cedar	MO	2,954	24.4	323	2.7
29	Indian River	FL	25,088	27.2	1,757	1.9	89	Mason	TX	818	24.4	112	3.3
30	Nelson	ND	1,157	27.1	201	4.7	90	Palm Beach	FL	214,992	24.3	19,181	2.2
31	Webster	NE	1,133	26.8	184	4.4	91	Jerauld	SD	585	24.3	85	3.5
32	Hall	TX	1,047	26.8	128	3.3	92	Gogebic	MI	4,391	24.3	466	2.6
33	Chautauqua	KS	1,159	26.7	149	3.4	93	Harmon	OK	902	24.3	132	3.6
34	Mills	TX	1,215	26.7	153	3.4	94	Clark	KS	573	24.3	93	3.9
35	Washington	KS	1,856	26.6	293	4.2	95	Garden	NE	574	24.3	89	3.8
36	Woodson	KS	1,072	26.6	145	3.6	96	Griggs	ND	779	24.3	103	3.2
37	Baylor	TX	1,139	26.6	133	3.1	97	Garfield	NE	533	24.3	82	3.7
38	Comanche	KS	593	26.4	95	4.2	98	Putnam	MO	1,220	24.2	160	3.2
39	Wayne	IA	1,858	26.4	297	4.2	99	Taylor	IA	1,718	24.2	248	3.5
40	Lincoln	KS	931	26.4	175	5.0	100	Grant	MN	1,508	24.2	225	3.6
41	Franklin	NE	1,042	26.4	171	4.3	101	Russell	KS	1,895	24.2	223	2.8
42	Foard	TX	456	26.2	60	3.4	102	Harlan	NE	908	24.2	120	3.2
43	Motley	TX	384	26.2	49	3.3	103	Curry	OR	4,749	24.2	276	1.4
44	Thayer	NE	1,731	26.1	296	4.5	104	Monona	IA	2,404	24.0	358	3.6
45	Pinellas	FL	225,437	26.1	27,857	3.2	105	Richardson	NE	2,378	24.0	376	3.8
46	Lancaster	VA	2,857	26.1	312	2.9	106	Lavaca	TX	4,512	24.0	534	2.8
47	Coleman	TX	2,453	26.1	323	3.4	107	Towns	GA	1,655	24.0	161	2.3
48	Izard	AR	2,997	26.1	288	2.5	108	Yavapai	AZ	26,892	24.0	1,873	1.7
49	Mercer	MO	972	26.0	128	3.4	109	Cottle	TX	519	24.0	56	2.6
50	Donley	TX	922	26.0	111	3.1	110	Kingsbury	SD	1,408	24.0	231	3.9
51	Dickens	TX	640	25.8	69	2.8	111	Collingsworth	TX	844	23.9	118	3.3
52	Hutchinson	SD	2,107	25.8	321	3.9	112	Delta	TX	1,148	23.9	144	3.0
53	Sabine	TX	2,487	25.7	179	1.8	113	Knox	NE	2,243	23.9	347	3.7
54	Coke	TX	877	25.7	122	3.6	114	Calhoun	IA	2,761	23.9	402	3.5
55	Greenwood	KS	2,027	25.6	307	3.9	115	Big Stone	MN	1,483	23.9	252	4.1
56	Rush	KS	980	25.6	126	3.3	116	Comanche	TX	3,165	23.8	406	3.1
57	Worth	MO	628	25.5	109	4.4	117	Menard	TX	530	23.8	72	3.2
58	Prairie	MT	344	25.5	29	2.1	118	Jefferson	NE	2,068	23.8	278	3.2
59	Lincoln	MN	1,725	25.4	265	3.9	119	Van Buren	AR	3,395	23.8	238	1.7
60	Flagler	FL	7,896	25.4	345	1.1	120	Trego	KS	858	23.8	108	3.0

See footnotes at end of table.

Table 8-5.  
**County Estimates of the Elderly Population by Age for Counties With 20 Percent or More Elderly: 1991 —Continued**

(Ranked by percent of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent		
121	Hyde.....	SD	396	23.8	59	3.5	181	McCook.....	SD	1,283	22.7	195	3.4
122	Burke.....	ND	667	23.7	75	2.7	182	Cottonwood.....	MN	2,823	22.6	440	3.5
123	Marion.....	KS	3,041	23.7	468	3.7	183	Lake.....	CA	11,948	22.6	851	1.6
124	Johnson.....	NE	1,116	23.7	163	3.5	184	Delta.....	CO	4,893	22.6	512	2.4
125	Linn.....	MO	3,294	23.7	463	3.3	185	San Augustine.....	TX	1,773	22.6	203	2.6
126	Stafford.....	KS	1,232	23.6	140	2.7	186	Collier.....	FL	36,119	22.6	2,329	1.5
127	Nuckolls.....	NE	1,360	23.6	211	3.7	187	Bon Homme.....	SD	1,583	22.5	240	3.4
128	Sheridan.....	ND	495	23.6	45	2.1	188	Ellsworth.....	KS	1,474	22.5	228	3.5
129	Fayette.....	TX	4,720	23.6	553	2.8	189	Dade.....	MO	1,680	22.5	251	3.4
130	Aitkin.....	MN	2,969	23.6	299	2.4	190	Morris.....	KS	1,415	22.5	181	2.9
131	Edwards.....	KS	862	23.5	127	3.5	191	Woods.....	OK	2,023	22.5	287	3.2
132	Shelby.....	MO	1,616	23.5	268	3.9	192	Covington city.....	VA	1,568	22.4	121	1.7
133	Chase.....	KS	687	23.5	107	3.7	193	Swift.....	MN	2,371	22.4	304	2.9
134	Towner.....	ND	821	23.5	108	3.1	194	Norman.....	MN	1,760	22.4	273	3.5
135	Adair.....	IA	1,982	23.5	288	3.4	195	Kiowa.....	OK	2,505	22.4	342	3.1
136	Ocean.....	NJ	102,901	23.5	9,108	2.1	196	Knox.....	TX	1,063	22.3	146	3.1
137	St. Clair.....	MO	1,961	23.4	256	3.0	197	Sac.....	IA	2,708	22.3	421	3.5
138	Phillips.....	KS	1,518	23.4	247	3.8	198	Pope.....	MN	2,400	22.3	323	3.0
139	Harper.....	KS	1,643	23.4	264	3.8	199	Sumter.....	FL	7,168	22.3	406	1.3
140	San Saba.....	TX	1,218	23.4	168	3.2	200	Kent.....	TX	217	22.3	23	2.4
141	Audubon.....	IA	1,691	23.3	253	3.5	201	Barnstable.....	MA	41,805	22.3	4,332	2.3
142	Hardeman.....	TX	1,155	23.3	153	3.1	202	Daniels.....	MT	476	22.3	50	2.3
143	Logan.....	ND	648	23.3	58	2.1	203	Montague.....	TX	3,848	22.3	506	2.9
144	Day.....	SD	1,608	23.2	249	3.6	204	Hettinger.....	ND	733	22.3	59	1.8
145	Lac qui Parle.....	MN	2,026	23.2	303	3.5	205	Garfield.....	WA	495	22.2	53	2.4
146	Dundy.....	NE	584	23.1	82	3.2	206	Wright.....	IA	3,149	22.2	457	3.2
147	Schuyler.....	MO	969	23.1	123	2.9	207	Garland.....	AR	16,584	22.2	1,417	1.9
148	Clay.....	KS	2,098	23.1	362	4.0	208	Ransom.....	ND	1,308	22.2	203	3.4
149	Eastland.....	TX	4,223	23.1	556	3.0	209	Wilson.....	KS	2,229	22.2	256	2.5
150	Marshall.....	KS	2,665	23.1	411	3.6	210	Wheeler.....	TX	1,273	22.2	198	3.5
151	Alfalfa.....	OK	1,473	23.1	191	3.0	211	McCulloch.....	TX	1,862	22.2	253	3.0
152	Montmorency.....	MI	2,101	23.1	204	2.2	212	Linn.....	KS	1,864	22.2	280	3.3
153	Polk.....	NE	1,272	23.0	202	3.7	213	Grundy.....	MO	2,347	22.2	343	3.2
154	Holt.....	MO	1,371	23.0	203	3.4	214	Anderson.....	KS	1,723	22.2	249	3.2
155	Grant.....	OK	1,276	23.0	173	3.1	215	Middlesex.....	VA	1,959	22.2	205	2.3
156	Sedgwick.....	CO	619	23.0	66	2.5	216	Henderson.....	NC	15,661	22.1	1,495	2.1
157	Scotland.....	MO	1,097	23.0	159	3.3	217	Custer.....	NE	2,713	22.1	405	3.3
158	Edmunds.....	SD	978	22.9	153	3.6	218	Jefferson.....	OK	1,541	22.1	207	3.0
159	Throckmorton.....	TX	424	22.9	68	3.7	219	Marion.....	FL	44,662	22.1	2,753	1.4
160	Mathews.....	VA	1,919	22.9	240	2.9	220	Mitchell.....	KS	1,589	22.0	259	3.6
161	Ness.....	KS	917	22.9	128	3.2	221	Montgomery.....	IA	2,633	22.0	398	3.3
162	Hughes.....	OK	2,957	22.9	384	3.0	222	Brown.....	KS	2,441	22.0	397	3.6
163	Marshall.....	OK	2,529	22.9	238	2.2	223	Grant.....	ND	759	22.0	68	2.0
164	Hamlin.....	SD	1,142	22.9	165	3.3	224	Dewey.....	OK	1,203	22.0	182	3.3
165	Volusia.....	FL	87,117	22.8	8,354	2.2	225	Clark.....	SD	952	22.0	113	2.6
166	Gregory.....	SD	1,206	22.8	155	2.9	226	Adams.....	IA	1,038	22.0	137	2.9
167	Ellis.....	OK	1,011	22.8	93	2.1	227	Mitchell.....	IA	2,395	22.0	405	3.7
168	DeBaca.....	NM	527	22.8	81	3.5	228	Red River.....	TX	3,116	22.0	438	3.1
169	Valley.....	NE	1,149	22.8	156	3.1	229	Kittson.....	MN	1,255	21.9	184	3.2
170	Benton.....	MO	3,224	22.8	301	2.1	230	Dickey.....	ND	1,320	21.9	222	3.7
171	Turner.....	SD	1,928	22.8	294	3.5	231	Pocahontas.....	IA	2,068	21.9	306	3.2
172	LaMoure.....	ND	1,208	22.8	139	2.6	232	Trinity.....	TX	2,509	21.9	226	2.0
173	Vilas.....	WI	4,142	22.8	360	2.0	233	McIntosh.....	OK	3,700	21.9	304	1.8
174	Marion.....	AR	2,771	22.7	210	1.7	234	Chariton.....	MO	1,986	21.9	262	2.9
175	Norton.....	KS	1,324	22.7	229	3.9	235	Howard.....	IA	2,172	21.9	322	3.2
176	Deuel.....	NE	505	22.7	73	3.3	236	Armstrong.....	TX	422	21.9	59	3.1
177	Burnet.....	TX	5,180	22.7	498	2.2	237	Hamilton.....	IL	1,858	21.9	230	2.7
178	Greene.....	IA	2,284	22.7	311	3.1	238	Marshall.....	SD	1,042	21.9	153	3.2
179	Childress.....	TX	1,354	22.7	200	3.3	239	Aurora.....	SD	664	21.9	125	4.1
180	Macon.....	NC	5,438	22.7	505	2.1	240	Fillmore.....	NE	1,554	21.9	238	3.4

See footnotes at end of table.

Table 8-5.  
**County Estimates of the Elderly Population by Age for Counties With 20 Percent or More Elderly: 1991 —Continued**

(Ranked by percent of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent		
241	Rooks	KS	1,322	21.8	182	3.0	301	Hickman	KY	1,176	21.0	162	2.9
242	Brown	NE	800	21.8	113	3.1	302	Foster	ND	813	21.0	140	3.6
243	Knox	MO	968	21.7	127	2.8	303	White	IL	3,444	21.0	385	2.3
244	Fremont	IA	1,769	21.7	213	2.6	304	Chippewa	MN	2,778	21.0	425	3.2
245	Faribault	MN	3,633	21.7	509	3.0	305	Cleburne	AR	4,178	21.0	336	1.7
246	Sheridan	MT	991	21.7	113	2.5	306	Moore	NC	12,623	20.9	931	1.5
247	Adams	ND	672	21.7	95	3.1	307	Tillamook	OR	4,615	20.9	333	1.5
248	Burt	NE	1,697	21.7	249	3.2	308	Sheridan	NE	1,394	20.9	196	2.9
249	Kinney	TX	676	21.7	34	1.1	309	Faulk	SD	573	20.9	81	2.9
250	Emmons	ND	1,014	21.6	120	2.6	310	Galax city	VA	1,401	20.9	215	3.2
251	Macon	MO	3,276	21.6	471	3.1	311	Ottawa	KS	1,172	20.9	179	3.2
252	Potter	SD	685	21.6	106	3.3	312	Mitchell	TX	1,630	20.9	176	2.3
253	Lake	MI	1,908	21.6	175	2.0	313	Harper	OK	825	20.9	98	2.5
254	Appanoose	IA	2,972	21.6	382	2.8	314	Dickinson	IA	3,183	20.9	367	2.4
255	McHenry	ND	1,376	21.6	154	2.4	315	St. Lucie	FL	32,529	20.9	1,913	1.2
256	Barnes	ND	2,686	21.6	377	3.0	316	Pike	IL	3,660	20.9	482	2.8
257	Yellow Medicine	MN	2,512	21.5	386	3.3	317	Otoe	NE	2,988	20.9	502	3.5
258	Kiowa	KS	771	21.5	93	2.6	318	Runnels	TX	2,325	20.9	314	2.8
259	Taney	MO	5,702	21.5	502	1.9	319	Keokuk	IA	2,430	20.9	347	3.0
260	Barber	KS	1,236	21.5	142	2.5	320	Gosper	NE	420	20.9	58	2.9
261	Golden Valley	ND	427	21.5	49	2.5	321	San Juan	WA	2,218	20.9	167	1.6
262	Emporia city	VA	1,179	21.4	124	2.2	322	Lucas	IA	1,903	20.8	269	2.9
263	Kimble	TX	883	21.4	130	3.2	323	Morgan	MO	3,244	20.8	356	2.3
264	Fisher	TX	988	21.4	105	2.3	324	Clay	AR	3,746	20.8	374	2.1
265	Sherman	NE	791	21.4	93	2.5	325	Steele	ND	487	20.8	43	1.8
266	Carroll	MO	2,269	21.4	328	3.1	326	Redwood	MN	3,589	20.8	528	3.1
267	Atchison	MO	1,595	21.4	228	3.1	327	Baca	CO	948	20.8	111	2.4
268	Hardin	IA	4,041	21.3	596	3.1	328	Palo Alto	IA	2,202	20.8	344	3.2
269	Rawlins	KS	719	21.3	108	3.2	329	Traill	ND	1,812	20.8	310	3.6
270	Sweet Grass	MT	673	21.3	89	2.8	330	Oscoda	MI	1,668	20.8	155	1.9
271	Huerfano	CO	1,268	21.3	139	2.3	331	Mohave	AZ	20,853	20.8	1,003	1.0
272	DeWitt	TX	3,900	21.3	622	3.4	332	Nemaha	KS	2,175	20.8	310	3.0
273	Pacific	WA	4,069	21.3	361	1.9	333	Murray	MN	2,025	20.8	238	2.4
274	Bottineau	ND	1,666	21.3	234	3.0	334	Real	TX	501	20.8	43	1.8
275	Greeley	NE	643	21.3	101	3.4	335	Stonewall	TX	422	20.8	50	2.5
276	Hill	TX	5,776	21.2	664	2.4	336	Henry	MO	4,202	20.7	521	2.6
277	Wheeler	OR	307	21.2	33	2.3	337	Fall River	SD	1,521	20.7	172	2.3
278	Fannin	TX	5,184	21.2	613	2.5	338	Briscoe	TX	383	20.7	29	1.6
279	Ozark	MO	1,841	21.2	172	2.0	339	Butler	IA	3,286	20.7	432	2.7
280	Wheatland	MT	484	21.2	61	2.7	340	O'Brien	IA	3,208	20.7	484	3.1
281	Guthrie	IA	2,363	21.2	323	2.9	341	Broward	FL	266,547	20.7	26,049	2.0
282	Humboldt	IA	2,259	21.2	265	2.5	342	Monroe	IA	1,694	20.7	253	3.1
283	Hitchcock	NE	787	21.2	122	3.3	343	Clay	NC	1,505	20.7	119	1.6
284	Wood	TX	6,300	21.2	657	2.2	344	Saline	NE	2,601	20.6	425	3.4
285	Stone	MO	4,174	21.1	310	1.6	345	Colfax	NE	1,903	20.6	274	3.0
286	Lawrence	IL	3,374	21.1	479	3.0	346	Polk	TX	6,569	20.6	540	1.7
287	Walworth	SD	1,241	21.1	196	3.3	347	Lane	KS	479	20.6	74	3.2
288	Page	IA	3,537	21.1	514	3.1	348	Shackelford	TX	687	20.6	88	2.6
289	Cass	IA	3,178	21.1	426	2.8	349	Campbell	SD	400	20.6	36	1.9
290	Perkins	SD	805	21.1	92	2.4	350	Perkins	NE	666	20.6	91	2.8
291	Caldwell	MO	1,767	21.1	255	3.0	351	Decatur	IA	1,685	20.6	267	3.3
292	Pipestone	MN	2,207	21.1	330	3.2	352	Bourbon	KS	3,064	20.6	413	2.8
293	Gasconade	MO	2,968	21.1	368	2.6	353	Deuel	SD	928	20.6	119	2.6
294	Keya Paha	NE	214	21.1	15	1.5	354	Kidder	ND	673	20.6	63	1.9
295	Phillips	CO	880	21.1	138	3.3	355	Tyler	TX	3,470	20.5	303	1.8
296	Fulton	AR	2,103	21.1	193	1.9	356	Forest	PA	982	20.5	87	1.8
297	Douglas	SD	782	21.1	113	3.0	357	Renville	MN	3,614	20.5	506	2.9
298	Sullivan	PA	1,284	21.0	172	2.8	358	South Boston city	VA	1,406	20.5	200	2.9
299	Harding	NM	207	21.0	19	1.9	359	Graham	KS	721	20.5	110	3.1
300	Worth	IA	1,656	21.0	267	3.4	360	Ida	IA	1,701	20.5	257	3.1

See footnotes at end of table.

Table 8-5.  
**County Estimates of the Elderly Population by Age for Counties With 20 Percent or More Elderly: 1991 —Continued**

(Ranked by percent of persons 65 years and over)

Rank	County	State	65 years and over		85 years and over		Rank	County	State	65 years and over		85 years and over	
			Number	Per-cent	Number	Per-cent				Number	Per-cent		
361	Jefferson.....	WA	4,362	20.5	294	1.4	386	Mower.....	MN	7,601	20.3	916	2.4
362	Josephine.....	OR	13,228	20.5	1,193	1.8	387	Luna.....	NM	3,829	20.2	282	1.5
363	Saline.....	IL	5,428	20.5	644	2.4	388	Blanco.....	TX	1,271	20.2	144	2.3
364	Daviess.....	MO	1,630	20.5	218	2.7	389	Calhoun.....	IL	1,061	20.2	118	2.2
365	Butler.....	NE	1,761	20.4	273	3.2	390	Franklin.....	IA	2,284	20.2	316	2.8
366	Logan.....	KS	626	20.4	87	2.8							
367	Fillmore.....	MN	4,207	20.4	683	3.3	391	Cotton.....	OK	1,307	20.2	159	2.5
368	Cape May.....	NJ	19,476	20.4	1,856	1.9	392	Delaware.....	OK	5,757	20.2	475	1.7
369	Fulton.....	KY	1,664	20.4	217	2.7	393	Talbot.....	MD	6,308	20.2	640	2.0
370	Renville.....	ND	618	20.4	71	2.3	394	Wayne.....	MO	2,395	20.1	218	1.8
							395	Highland.....	VA	518	20.1	46	1.8
371	Hand.....	SD	884	20.4	130	3.0	396	Colorado.....	TX	3,681	20.1	443	2.4
372	Tillman.....	OK	2,102	20.4	287	2.8	397	Wahkiakum.....	WA	677	20.1	68	2.0
373	Shelby.....	IA	2,708	20.4	395	3.0	398	Musselshell.....	MT	835	20.1	69	1.7
374	Marquette.....	WI	2,569	20.4	225	1.8	399	Las Animas.....	CO	2,733	20.1	332	2.4
375	Van Buren.....	IA	1,583	20.4	195	2.5	400	Kiowa.....	CO	328	20.1	36	2.2
376	Gove.....	KS	670	20.4	87	2.7							
377	Wibaux.....	MT	236	20.3	25	2.2	401	Northampton.....	VA	2,612	20.1	272	2.1
378	Grundy.....	IA	2,425	20.3	280	2.3	402	Boone.....	NE	1,336	20.1	187	2.8
379	Dixon.....	NE	1,264	20.3	215	3.5	403	Rock.....	MN	1,964	20.0	273	2.8
380	Cuming.....	NE	2,041	20.3	296	2.9	404	Garvin.....	OK	5,318	20.0	625	2.4
							405	Fergus.....	MT	2,484	20.0	328	2.6
381	Clallam.....	WA	11,816	20.3	1,067	1.8	406	Edwards.....	IL	1,488	20.0	170	2.3
382	Franklin.....	IL	8,198	20.3	885	2.2	407	Cavalier.....	ND	1,176	20.0	163	2.8
383	Burnett.....	WI	2,669	20.3	255	1.9	408	Marion.....	TX	1,991	20.0	165	1.7
384	Schuykill.....	PA	30,988	20.3	2,412	1.6	409	Presque Isle.....	MI	2,780	20.0	236	1.7
385	Rice.....	KS	2,116	20.3	294	2.8	410	Jackson.....	MN	2,332	20.0	351	3.0

Source: U.S. Bureau of the Census, Population Division, *Estimates of the Population of Counties, by Age, Sex, and Race: 1991*, PE-9, November 1993.

Table 8-6.  
**Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region:**  
**March 1993**

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

Marital status, sex and region	All races					White				
	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
<b>UNITED STATES</b>										
<b>Male</b>										
Total.....	94,854	12,832	8,114	3,925	792	80,755	11,443	7,187	3,553	703
Never married.....	28,775	568	389	157	23	22,738	500	331	146	22
Married, spouse present.....	54,199	9,568	6,316	2,826	426	48,386	8,752	5,735	2,622	395
Married, spouse absent.....	2,634	284	186	79	19	1,919	199	119	66	14
Separated.....	1,803	136	107	23	5	1,276	70	55	15	-
Other.....	831	148	79	55	14	642	128	64	51	14
Widowed.....	2,468	1,830	765	759	305	1,954	1,515	623	639	253
Divorced.....	6,778	582	458	104	20	5,759	478	378	80	20
Unmarried.....	38,021	2,980	1,612	1,020	348	30,451	2,493	1,332	865	295
<b>Female</b>										
Total.....	102,400	18,038	10,249	5,992	1,798	86,045	16,057	9,023	5,391	1,643
Never married.....	23,534	795	376	297	122	17,660	707	317	280	111
Married, spouse present.....	54,199	7,319	5,359	1,777	182	48,340	6,755	4,913	1,669	172
Married, spouse absent.....	3,569	292	178	102	13	2,328	208	117	83	8
Separated.....	2,837	172	124	45	4	1,808	111	77	32	2
Other.....	732	121	54	57	9	520	96	39	51	6
Widowed.....	11,214	8,578	3,607	3,548	1,424	9,512	7,499	3,076	3,129	1,295
Divorced.....	9,883	1,054	728	269	57	8,205	887	601	230	57
Unmarried.....	44,631	10,427	4,711	4,114	1,603	35,377	9,093	3,994	3,639	1,463
<b>NORTHEAST</b>										
<b>Male</b>										
Total.....	19,115	2,759	1,746	867	164	16,802	2,554	1,600	811	143
Never married.....	6,328	196	141	46	9	5,300	182	129	43	9
Married, spouse present.....	10,597	1,975	1,309	593	73	9,654	1,861	1,216	573	72
Married, spouse absent.....	508	59	38	15	6	375	44	27	11	6
Separated.....	358	27	23	3	1	275	20	18	2	-
Other.....	150	33	16	11	6	100	24	9	10	6
Widowed.....	583	420	178	190	52	503	373	158	165	50
Divorced.....	1,099	108	80	23	6	970	93	70	18	6
Unmarried.....	8,010	725	399	259	67	6,773	648	357	226	65
<b>Female</b>										
Total.....	21,177	4,061	2,238	1,406	417	18,421	3,745	2,048	1,305	392
Never married.....	5,519	293	136	115	42	4,442	266	116	108	42
Married, spouse present.....	10,597	1,518	1,104	391	23	9,667	1,435	1,035	377	23
Married, spouse absent.....	847	68	48	18	2	579	48	31	14	2
Separated.....	696	43	32	9	1	479	23	17	5	1
Other.....	151	26	16	9	1	100	24	14	9	1
Widowed.....	2,598	1,991	818	830	343	2,329	1,831	752	761	318
Divorced.....	1,615	190	132	51	6	1,404	166	115	45	6
Unmarried.....	9,732	2,474	1,086	996	392	8,175	2,263	983	914	366

See footnotes at end of table.

Table 8-6.  
**Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region:**  
**March 1993—Continued**

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

Marital status, sex and region	Black					Hispanic origin <sup>1</sup>				
	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
<b>UNITED STATES</b>										
<b>Male</b>										
Total.....	10,442	1,081	742	265	73	7,974	508	345	140	23
Never married.....	4,750	63	52	10	1	2,962	20	14	4	2
Married, spouse present.....	3,865	611	458	128	25	3,966	348	244	91	14
Married, spouse absent.....	566	75	58	12	5	465	28	21	6	1
Separated.....	491	64	51	8	5	190	18	15	2	-
Other.....	75	11	8	3	-	276	10	6	4	1
Widowed.....	426	252	116	94	42	127	87	49	33	5
Divorced.....	836	80	58	21	-	454	25	18	7	1
Unmarried.....	6,012	395	226	125	43	3,543	132	81	44	8
<b>Female</b>										
Total.....	12,495	1,579	960	482	137	8,047	715	462	193	61
Never married.....	4,867	68	44	14	11	2,285	59	25	25	10
Married, spouse present.....	3,720	417	332	77	8	4,080	265	213	44	8
Married, spouse absent.....	1,100	73	50	18	5	517	26	21	5	-
Separated.....	962	58	44	12	2	390	20	18	2	-
Other.....	138	15	5	6	3	127	5	2	3	-
Widowed.....	1,401	877	426	338	113	525	315	164	113	38
Divorced.....	1,408	144	109	35	-	641	50	39	6	4
Unmarried.....	7,676	1,089	579	387	124	3,451	424	228	144	52
<b>NORTHEAST</b>										
<b>Male</b>										
Total.....	1,707	167	125	39	3	1,104	73	50	19	4
Never married.....	817	14	11	3	-	444	5	3	2	-
Married, spouse present.....	610	90	80	10	-	499	41	28	11	2
Married, spouse absent.....	103	12	8	3	1	68	10	7	2	1
Separated.....	81	7	4	1	1	43	6	6	-	-
Other.....	22	6	4	2	-	25	3	1	2	1
Widowed.....	67	36	16	18	2	21	13	8	4	1
Divorced.....	110	16	10	5	-	71	4	4	-	-
Unmarried.....	994	65	37	27	2	537	22	15	6	1
<b>Female</b>										
Total.....	2,134	250	146	82	23	1,315	107	66	31	9
Never married.....	902	20	14	6	-	433	11	3	6	2
Married, spouse present.....	585	69	56	13	-	497	28	22	4	2
Married, spouse absent.....	240	19	15	4	-	168	6	4	2	-
Separated.....	206	19	15	4	-	136	5	3	2	-
Other.....	35	-	-	-	-	32	1	1	-	-
Widowed.....	219	124	47	54	23	82	50	28	17	5
Divorced.....	187	19	14	5	-	135	12	10	3	-
Unmarried.....	1,308	162	75	65	23	651	73	41	25	7

See footnotes at end of table.

Table 8-6.  
**Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region:**  
**March 1993—Continued**

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

Marital status, sex and region	All races					White				
	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
<b>MIDWEST</b>										
<b>Male</b>										
Total.....	22,581	2,975	1,878	875	222	20,124	2,717	1,708	817	192
Never married.....	6,983	140	77	57	6	5,790	124	61	57	6
Married, spouse present.....	12,991	2,247	1,517	606	123	12,130	2,115	1,424	579	112
Married, spouse absent.....	465	58	37	13	8	343	30	14	12	4
Separated.....	349	40	32	5	4	245	12	8	3	-
Other.....	116	19	6	9	4	98	19	6	9	4
Widowed.....	518	404	148	176	80	427	344	131	148	65
Divorced.....	1,625	126	98	23	5	1,435	104	78	21	5
Unmarried.....	9,126	670	323	255	91	7,652	572	270	226	76
<b>Female</b>										
Total.....	24,406	4,218	2,371	1,403	444	21,452	3,884	2,172	1,296	416
Never married.....	5,757	190	72	74	44	4,536	179	70	74	35
Married, spouse present.....	12,991	1,688	1,233	396	58	12,151	1,609	1,176	378	54
Married, spouse absent.....	616	53	27	26	1	414	40	19	20	1
Separated.....	498	22	13	8	1	315	12	5	6	1
Other.....	118	32	14	17	-	99	29	14	14	-
Widowed.....	2,640	2,057	882	854	321	2,315	1,858	772	779	307
Divorced.....	2,401	230	157	53	19	2,036	199	134	45	19
Unmarried.....	10,799	2,477	1,111	981	385	8,886	2,236	976	898	361
<b>SOUTH</b>										
<b>Male</b>										
Total.....	32,507	4,410	2,752	1,407	251	25,957	3,755	2,328	1,220	207
Never married.....	9,230	122	90	28	4	6,432	91	67	21	4
Married, spouse present.....	19,003	3,357	2,179	1,033	145	16,404	2,971	1,907	934	130
Married, spouse absent.....	986	101	67	30	4	644	68	43	21	3
Separated.....	696	45	34	10	1	414	19	14	5	-
Other.....	290	55	33	19	3	229	49	29	17	3
Widowed.....	871	632	257	281	94	608	478	187	224	67
Divorced.....	2,417	198	159	36	3	1,869	148	124	20	3
Unmarried.....	12,518	952	506	345	101	8,909	717	378	264	74
<b>Female</b>										
Total.....	35,461	6,291	3,627	2,061	603	27,842	5,314	3,011	1,779	524
Never married.....	7,548	208	111	75	22	4,835	170	81	67	22
Married, spouse present.....	19,003	2,584	1,891	641	52	16,371	2,316	1,679	590	48
Married, spouse absent.....	1,381	125	72	44	9	762	83	43	35	4
Separated.....	1,136	73	53	18	2	591	45	32	13	-
Other.....	244	51	18	25	8	172	38	11	22	4
Widowed.....	4,037	3,036	1,315	1,211	510	3,202	2,496	1,038	1,017	441
Divorced.....	3,492	339	239	91	9	2,672	249	170	70	9
Unmarried.....	15,077	3,583	1,665	1,377	541	10,709	2,915	1,289	1,153	472

See footnotes at end of table.



Table 8-6.  
**Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region:**  
**March 1993—Continued**

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

Marital status, sex and region	Black					Hispanic origin <sup>1</sup>				
	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
<b>MIDWEST</b>										
<b>Male</b>										
Total.....	2,051	225	144	54	26	599	31	23	8	1
Never married.....	1,018	14	14	-	-	224	4	3	1	-
Married, spouse present.....	674	111	75	25	11	298	21	16	4	1
Married, spouse absent.....	108	28	23	1	4	36	-	-	-	-
Separated.....	101	28	23	1	4	8	-	-	-	-
Other.....	7	-	-	-	-	28	-	-	-	-
Widowed.....	83	57	18	28	12	4	3	2	1	-
Divorced.....	167	14	14	-	-	38	2	1	2	-
Unmarried.....	1,269	86	46	28	12	266	10	7	3	-
<b>Female</b>										
Total.....	2,554	305	177	100	28	580	42	33	8	1
Never married.....	1,089	9	-	-	9	178	2	1	1	-
Married, spouse present.....	646	65	45	16	4	298	13	12	1	-
Married, spouse absent.....	193	13	7	6	-	28	3	1	2	-
Separated.....	177	10	7	3	-	22	1	1	-	-
Other.....	16	3	-	3	-	6	2	-	2	-
Widowed.....	306	191	106	71	14	29	21	16	4	-
Divorced.....	319	27	19	8	-	48	3	2	-	1
Unmarried.....	1,715	227	125	79	23	255	25	19	5	1
<b>SOUTH</b>										
<b>Male</b>										
Total.....	5,780	605	404	158	42	2,535	220	143	67	11
Never married.....	2,534	31	23	7	1	840	5	4	-	1
Married, spouse present.....	2,196	359	263	82	14	1,349	167	111	50	6
Married, spouse absent.....	312	32	24	7	1	172	8	6	2	-
Separated.....	270	26	20	6	1	61	6	4	2	-
Other.....	42	5	4	2	-	111	2	2	-	-
Widowed.....	247	142	69	46	26	48	34	17	13	3
Divorced.....	491	42	26	16	-	126	7	5	1	1
Unmarried.....	3,272	214	118	69	27	1,014	46	26	14	5
<b>Female</b>										
Total.....	6,807	909	565	269	76	2,545	308	185	90	33
Never married.....	2,542	38	30	8	-	611	26	9	10	7
Married, spouse present.....	2,143	246	196	46	4	1,409	123	97	22	4
Married, spouse absent.....	585	37	23	9	5	116	8	8	-	-
Separated.....	524	27	20	5	2	97	6	6	-	-
Other.....	62	10	4	3	3	19	1	1	-	-
Widowed.....	782	503	250	187	66	206	132	57	55	19
Divorced.....	754	86	66	20	-	202	19	14	3	2
Unmarried.....	4,078	627	346	215	66	1,019	177	80	68	29

See footnotes at end of table.

Table 8-6.  
**Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region:**  
**March 1993—Continued**

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

Marital status, sex and region	All races					White				
	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
<b>WEST</b>										
<b>Male</b>										
Total.....	20,651	2,688	1,738	776	174	17,872	2,417	1,551	705	162
Never married.....	6,234	110	81	25	4	5,216	103	74	25	4
Married, spouse present.....	11,609	1,989	1,310	595	84	10,198	1,806	1,189	536	81
Married, spouse absent.....	675	66	44	21	1	558	57	35	21	1
Separated.....	399	24	19	5	-	342	20	15	5	-
Other.....	275	42	25	16	1	215	37	20	16	1
Widowed.....	497	374	181	113	79	416	320	148	101	71
Divorced.....	1,637	150	121	22	6	1,484	133	106	21	6
Unmarried.....	8,368	633	384	161	89	7,117	555	327	148	80
<b>Female</b>										
Total.....	21,356	3,468	2,012	1,122	334	18,330	3,114	1,792	1,011	311
Never married.....	4,709	104	57	34	13	3,847	93	50	32	12
Married, spouse present.....	11,609	1,529	1,131	349	49	10,151	1,396	1,024	325	47
Married, spouse absent.....	725	46	32	14	-	573	37	23	14	-
Separated.....	507	34	25	8	-	423	32	23	8	-
Other.....	218	12	6	5	-	150	5	-	5	-
Widowed.....	1,939	1,494	593	652	249	1,666	1,315	514	572	229
Divorced.....	2,375	295	200	73	23	2,094	274	182	70	23
Unmarried.....	9,023	1,894	850	759	285	7,607	1,681	745	673	263

See footnotes at end of table.

Table 8-6.  
**Marital Status of Persons 15 Years and Over by Age, Sex, Race, Hispanic Origin, and Region:**  
**March 1993—Continued**

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

Marital status, sex and region	Black					Hispanic origin <sup>1</sup>				
	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over	Total, 15 years and over	65 years and over	65 to 74 years	75 to 84 years	85 years and over
<b>WEST</b>										
<b>Male</b>										
Total.....	904	84	69	13	2	3,736	183	129	46	7
Never married.....	380	5	5	-	-	1,455	6	4	1	1
Married, spouse present.....	385	51	40	11	-	1,820	118	88	25	5
Married, spouse absent.....	43	3	3	-	-	189	10	8	2	-
Separated.....	39	3	3	-	-	78	5	5	-	-
Other.....	4	-	-	-	-	112	5	3	2	-
Widowed.....	28	17	13	2	2	54	37	21	14	1
Divorced.....	68	8	8	-	-	219	12	8	4	-
Unmarried.....	476	30	26	2	2	1,727	54	33	19	2
<b>Female</b>										
Total.....	1,000	115	73	31	11	3,607	258	177	63	18
Never married.....	333	2	-	-	2	1,062	21	12	8	1
Married, spouse present.....	345	38	35	3	-	1,876	101	82	17	2
Married, spouse absent.....	81	4	4	-	-	206	9	8	1	-
Separated.....	56	2	2	-	-	136	7	7	-	-
Other.....	25	2	2	-	-	70	1	-	1	-
Widowed.....	93	59	23	26	10	207	113	62	37	14
Divorced.....	148	12	10	2	-	256	16	13	1	1
Unmarried.....	574	73	34	28	11	1,526	149	88	46	16

<sup>1</sup>Hispanic origin may be of any race.

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

# Appendix A.

## Definitions and Explanations

**Residence inside and outside metropolitan areas.** The population residing in metropolitan areas (MA's) constitutes the metropolitan population. MA's are defined by the Office of Management and Budget for use in presentation of statistics by agencies of the Federal Government. An MA is a geographic area consisting of a large population nucleus, together with adjacent communities which have a high degree of economic and social integration with that nucleus. The definitions specify a boundary around each large city so as to include most or all its suburbs. Entire counties form the MA building blocks, except in New England where cities and towns are used.

An area qualifies for recognition as an MA if (1) it includes a city of at least 50,000 population, or (2) it includes a city of at least 50,000 population with a total metropolitan population of at least 100,000 (75,000 in New England). In addition to the county containing the main city or urbanized area, an MA may include other counties having strong commuting ties to the central county. If specified conditions are met, certain large MA's are designated as consolidated MA's (CMA's) and divided into component primary MA's (PMA's).

In July 1985, the CPS began carrying the metropolitan statistical area definitions announced by the Office of Management and Budget on June 30, 1984. Figures published from the CPS in the early 1980's and throughout most of the 1970's referred to metropolitan areas as defined on the basis of the 1970 census. Since there are important differences in the population classified as metropolitan using the 1970 and 1984 definitions, comparisons should be avoided.

The new CPS metropolitan estimates have consistently been higher than independent estimates of the metropolitan population prepared by the Census Bureau; the new CPS estimates of population outside metropolitan areas have been lower than the independent estimates. The apparent overestimation of metropolitan population in the CPS relative to the Census Bureau's independent estimates should be taken into account when using the data.

**Age.** The age classification is based on the age of the person at his or her last birthday. The adult universe (i.e., population of marriageable age) now comprises persons 15 years and over. Prior to 1980 the adult universe was 14 years old and over.

**Race.** In most cases the population is divided into four groups on the basis of race: White; Black; American Indian, Eskimo and Aleut; and Asian and Pacific Islanders. In some tables and charts, the term "Other races" is used. This last category includes any other race except White and Black.

**Persons of Hispanic origin.** Persons of Hispanic origin in this report were determined on the basis of a question that asked for self-identification of the person's origin or descent. Respondents were asked to select their origin (or the origin of some other household member) from a "flash card" listing ethnic origins. Persons of Hispanic origin, in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. Persons of Hispanic origin may be of any race.

**Marital status.** The marital status classification identifies four major

categories: never married, married, widowed, and divorced. These terms refer to the marital status at the time of the enumeration.

The category "married" is further divided into "married, spouse present," "separated," and "other married, spouse absent." A person was classified as "married, spouse present" if the husband or wife was reported as a member of the household, even though he or she may have been temporarily absent on business or on vacation, visiting, in a hospital, etc., at the time of the enumeration. Persons reported as separated included those with legal separations, those living apart with intentions of obtaining a divorce, and other persons permanently or temporarily separated because of marital discord. The group "other married, spouse absent" includes married persons living apart because either the husband or wife was employed and living at a considerable distance from home, was serving away from home in the Armed Forces, had moved to another area, or had a different place of residence for any other reason except separation as defined above.

**Household.** A household consists of all the persons who occupy a housing unit. A house, an apartment or other group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live and eat with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated persons, if any, such as lodgers, foster children, wards, or employees who

share the housing unit. A person living alone in a housing unit or a group of unrelated persons sharing a housing unit as partners is also counted as a household. The count of households excludes group quarters.

**Group quarters.** As of 1983, group quarters were defined in the Current Population Survey as noninstitutional living arrangements for groups not living in conventional housing units or groups living in housing units containing ten or more unrelated persons or nine or more persons unrelated to the person in charge. (Prior to 1983, group quarters included housing units containing five or more persons unrelated to the person in charge.) Examples of persons in group quarters include a person residing in a rooming house, in staff quarters at a hospital, or in a halfway house. Beginning in 1972, residents of institutions have not been included in the Current Population Survey.

**Householder.** The householder refers to the person (or one of the persons) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.

Prior to 1980, the husband was always considered the householder in married-couple households. The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

**Head versus householder.** Beginning with the 1980 CPS, the Bureau of the Census discontinued the use of the terms "head of household" and "head of family." Instead, the terms "householder" and "family householder" are used. Recent social changes have resulted in greater sharing of household responsibilities among the adult members and, therefore, have made the term "head" increasingly inappropriate in the analysis of household and family data. Specifically, the Census Bureau has discontinued its longtime practice of always classifying the husband as the reference person (head) when he and his wife are living together.

**Reference person.** The reference person is the person with regard to whom the relationship of other persons in the household is recorded. The household reference person is the person listed as the householder (see definition of "Householder"). The subfamily reference person is either the single parent or the husband/wife in a married-couple situation.

**Family.** A family is a group of two persons or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such persons (including related subfamily members) are considered as members of one family. Beginning with the 1980 CPS, unrelated subfamilies (referred to in the past as secondary families) are no longer included in the count of families, nor are the members of unrelated subfamilies included in the count of family members.

**Family household.** A family household is a household maintained by a family (as defined above), and any unrelated persons (unrelated

subfamily members and/or secondary individuals) who may be residing there are included. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all persons living in the household, whereas family members include only the householder and his/her relatives. See the definition of family.

**Family group.** A family group is any two or more persons (not necessarily including a householder) residing together, and related by birth, marriage, or adoption. A household may be composed on one such group, more than one, or none at all. The count of family groups includes family households, related subfamilies, and unrelated subfamilies.

**Married couple.** A married couple, as defined for census purposes, is a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "husband-wife" or "married-couple" before the term "household," "family," or "subfamily" indicates that the household, family, or subfamily is maintained by a husband and wife. The number of married couples equals the count of married-couple families plus related and unrelated married-couple subfamilies.

**Unmarried couple.** An unmarried couple is composed of two unrelated adults of the opposite sex (one of whom is the householder) who share a housing unit with or without the presence of children under 15 years old.

**Unrelated individuals.** Unrelated individuals are persons of any age

who are not members of families or subfamilies.

**Nonfamily householder.** A nonfamily householder is a person maintaining a household while living alone or exclusively with persons to whom they are not related.

**Own children and related children.** “Own” children in a family are sons and daughters, including stepchildren and adopted children, of the householder. Similarly, “own” children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily.) “Related” children in a family include own children and all other children in the household who are related to the householder by birth, marriage, or adoption. For each type of family unit identified in the CPS, the count of own children under 18 years old is limited to never-married children; however, “own children under 25” and “own children of any age,” as the terms are used here, include all children regardless of marital status. The totals include never-married children living away from home in college dormitories.

The count of related children in families was formerly restricted to never-married children. However, beginning with data for 1968 the Bureau of the Census includes ever-married children under the category of related children. This change added approximately 20,000 children to the category of related children in March 1968.

**Tenure.** A housing unit (including cooperative or condominium unit) is “owned” if the owner or co-owner lives in the unit, even if it is mortgaged or

not fully paid for. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.

**Educational attainment.** Educational attainment refers to the highest of school completed or highest degree received. Education is derived from a single question that asks “What is the highest grade or school ... has completed, or the highest degree ... has received?” For persons who attended school beyond high school, highest degree is recorded, rather than years of college.

**Labor force and employment status.** The definitions of labor force and employment status in this report are related to the civilian population 15 years and over. Persons shown here are classified as in the labor force if they were employed as civilians or unemployed during the survey week.

**Employed.** Employed persons comprise (1) all civilians who, during the specified week, did any work at all as paid employees or in their own business or profession, or on their own farm, or who worked 15 hours or more as unpaid workers on a farm or in a business operated by a member of the family, and (2) all those who were not working but who had jobs or businesses from which they were temporarily absent because of illness, bad weather, vacation, or labor management dispute, or because they were taking time off for personal reasons, whether or not they were paid by their employers for time off, and whether or not they were seeking other jobs. Excluded from the employed group are persons whose only activity consisted of work around the house

(own home housework, painting or repairing own home, etc.) or volunteer work for religious, charitable, and similar organizations.

**Unemployed.** Unemployed persons are those civilians who, during the survey week, had no employment but were available for work and (1) had engaged in any specific job-seeking activity within the past 4 weeks, such as registering at a public or private employment office, meeting with prospective employers, checking with friends or relatives, placing or answering advertisements, writing letters of application, or being on a union or professional register; (2) were waiting to be called back to a job from which they had been laid off; or (3) were waiting to report to a new wage or salary job within 30 days.

**Not in the labor force.** All civilians who are not classified as employed or unemployed are defined as “not in the labor force.” This group who are neither employed nor seeking work includes persons engaged only in own home housework, attending school, or unable to work because of long-term physical or mental illness; persons who are retired or too old to work, seasonal workers for whom the survey week fell in an off season, and the voluntary idle. Persons doing only unpaid family work (less than 15 hours) are also classified as not in the labor force.

**Income.** Current Population Survey (CPS), data on income cover money income only, prior to deduction for taxes, received from such sources as wages or salaries, net income from self-employment, Social Security, dividends, interest, public assistance and welfare, unemployment compensation, government pensions, and veterans payments. Certain money

receipts such as capital gains are not included.

In data are from the Survey of Income and Program Participation (SIPP), the cash income concept includes the sum of all income received from any of the sources listed in table A-1. Rebates, refunds, loans and capital gain or loss amounts from the sale of assets, and interhousehold transfers of cash such as allowances are not included.

Accrued interest on Individual Retirement Accounts, KEOGH retirement plans, and U.S. Saving bonds are also excluded. This definition differs somewhat from that used in the annual income reports based on the March CPS income supplement questionnaire. The data in those reports, published in the Current Population Reports, Series P-60, are based only on income received in a regular or periodic manner and, therefore, exclude lump-sum or one-time payments, such as inheritances or insurance settlements which are included as

income in SIPP. Educational assistance, which is included in the March CPS income concept, is not included in the SIPP income concept.

The income amounts represent amounts actually received during the month, before deductions for income and payroll taxes, union dues, Part B Medicare premiums, etc.

The SIPP income definition includes three types of earnings: wages and salary, nonfarm self-employment, and farm self-employment. The definition of nonfarm self-employment and farm self-employment is not based on the net difference between gross receipts or sales and operating expenses, depreciation, etc. The monthly amounts for these income types are based on the salary or other income received from the business by the owner of the business or farm during the 4-month period. Earnings from all jobs and self-employment are included.

While the income amounts from most sources are recorded monthly for the

4-month reference period, property income amounts such as interest, dividends, and rental income, were recorded as totals for the 4-month period. These totals were distributed equally between months of the reference period for purposes of calculating poverty status for SIPP.

**Poverty.** The poverty definition used here is that adopted for official Government use by the Office of Management and Budget and consists of a set of money income thresholds that vary by family size and composition. Families or individuals with income below a particular threshold are classified as below the poverty level. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index. These thresholds are based on money income only and do not include the value of noncash benefits such as employer-provided health insurance, food stamps, or Medicaid. For a more detailed explanation, see Bureau of the Census, Current Population Reports, Series P-60.

# Appendix B.

## Source and Accuracy of Estimates

### Source of Data

Estimates in this report primarily come from data obtained from the Current Population Survey (CPS) conducted in March of 1980 through 1993. Some estimates come from 1960 through 1990 decennial census data. The Bureau of the Census conducts the CPS survey every month, although this report uses mostly the March survey data. Data from November 1992 were used for the voting estimates. The March and November CPS surveys use two sets of questions: the basic CPS and the supplements.

**Basic CPS.** The basic CPS collects primarily labor force data about the civilian noninstitutional population. Interviewers ask questions concerning labor force participation about each member 15 years old and over in every sample household.

The present CPS sample was selected from the 1980 Decennial Census files with coverage in all 50 States and the District of Columbia. The sample is continually updated to account for new residential construction. The United States was divided into 1,973 geographic areas. In most states, a geographic area consisted of a county or several contiguous counties. In some areas of New England and Hawaii, minor civil divisions are used instead of counties. A total of 729 geographic areas was selected for sample. About 60,000 occupied housing units are eligible for interview every month. Interviewers are unable to obtain interviews at

Table B-1.  
Description of Current Population Survey

Time period	Number of sample areas	Housing units eligible <sup>1</sup>	
		Interviewed	Not interviewed
1990 to 1993 .....	729	57,400	2,600
1989 .....	729	53,600	2,500
1986 to 1988 .....	729	57,000	2,500
1985 .....	<sup>2</sup> 629/729	57,000	2,500
1982 to 1984 .....	629	59,000	2,500
1980 to 1981 .....	629	65,500	3,000
1977 to 1979 .....	614	55,000	3,000
1973 to 1976 .....	461	46,500	2,500
1972 .....	449	45,000	2,000
1967 to 1971 .....	449	48,000	2,000
1963 to 1966 .....	357	33,500	1,500
1960 to 1962 .....	333	33,500	1,500

<sup>1</sup>Excludes about 2,500 Hispanic households added in March from the previous November sample. (See "March Supplement.")

<sup>2</sup>The CPS was redesigned following the 1980 Decennial Census of Population and Housing. During phase-in of the new design, housing units from the new and old designs were in the sample.

about 2,600 of these units because the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the Bureau of the Census has redesigned the CPS sample several times to improve the quality and reliability of the data and to satisfy changing data needs. The most recent changes were completely implemented in July 1985.

Table B-1 summarizes changes in the CPS designs for the years for which data appear in this report.

**March Supplement.** In addition to the basic CPS questions, interviewers asked supplementary questions in March about marital status, educational attainment, and geographical mobility.

To obtain more reliable data for the Hispanic-origin population, the March CPS sample was increased

by about 2,500 eligible housing units. These housing units were interviewed the previous November and contained at least one sample person of Hispanic origin. In addition, the sample included persons in the Armed Forces living off post or with their families on post.

**November Supplement.** In addition to the basic CPS questions, interviewers asked supplementary questions in November 1992 about voting in the presidential election.

**Estimation Procedure.** This survey's estimation procedure inflates weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, sex, race, and Hispanic/non-Hispanic categories. The independent estimates were based on statistics from decennial censuses of population; statistics on births, deaths,



immigration, and emigration; and statistics on the size of the Armed Forces. The independent population estimates used for 1981 to present were based on updates to controls established by the 1980 Decennial Census. Data before 1981 were based on independent population estimates from the most recent decennial census. For more details on the change in independent estimates, see the section entitled "Introduction of 1980 Census Population Controls" in an earlier report (Series P-60, No. 133). The estimation procedure for the March supplement included a further adjustment so the husband and wife of a household received the same weight.

The estimates in this report for 1985 and later also employ a revised survey weighting procedure for persons of Hispanic origin. In previous years, weighted sample results were inflated to independent estimates of the non-institutional population by age, sex, and race. There was no specific control of the survey estimates for the Hispanic population. Since then, the Bureau of the Census developed independent population controls for the Hispanic population by sex and detailed age groups. Revised weighting procedures incorporate these new controls. The independent population estimates include some, but not all, undocumented immigrants.

### Accuracy of Estimates

Since the CPS estimates come from a sample, they may differ from figures from a complete census using the same questionnaires, instructions, and enumerators. A sample survey estimate

has two possible types of errors: sampling and nonsampling. The accuracy of an estimate depends on both types of errors, but the full extent of the nonsampling error is unknown. Consequently, one should be particularly careful when interpreting results based on a relatively small number of cases or on small differences between estimates. The standard errors for CPS estimates primarily indicate the magnitude of sampling error. They also partially measure the effect of some nonsampling errors in responses and enumeration but do not measure systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

**Nonsampling Variability.** There are several sources of nonsampling error including the following:

- Inability to get information about all sample cases.
- Definitional difficulties.
- Differences in interpretation of questions.
- Respondents' inability or unwillingness to provide correct information.
- Respondents' inability to recall information.
- Errors made in data collection, such as recording and coding data.
- Errors made in processing the data.
- Errors made in estimating values for missing data.

- Failure to represent all units with the sample (undercoverage).

CPS undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1990 Decennial Census, overall CPS undercoverage is about 7 percent. CPS undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for females and larger for Blacks and other races combined than for Whites. As described previously, ratio estimation to independent age-sex-race-Hispanic population controls partially corrects for the bias caused by undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics from those of interviewed persons in the same age-sex-race-Hispanic group. Furthermore, the independent population controls have not been adjusted for undercoverage in the 1980 Census.

A common measure of survey coverage is the coverage ratio, the estimated population before the post-stratification ratio estimate divided by the independent population control. Table B-2 shows CPS coverage ratios for age-sex-race groups for a typical month. The CPS coverage ratios can exhibit some variability from month to month. Other Census Bureau household surveys experience similar coverage.

Table B-2.  
CPS Coverage Ratios

Age	Non-Black		Black		All Persons		
	Male	Female	Male	Female	Male	Female	Total
0-14 .....	.929	.964	.850	.838	.916	.943	.929
15 .....	.933	.895	.763	.824	.905	.883	.895
16-19 .....	.881	.891	.711	.802	.855	.877	.866
20-29 .....	.847	.897	.660	.811	.823	.884	.854
30-39 .....	.904	.931	.680	.845	.877	.920	.899
40-49 .....	.928	.966	.816	.911	.917	.959	.938
50-59 .....	.953	.974	.896	.927	.948	.969	.959
60-64 .....	.961	.941	.954	.953	.960	.942	.950
65-69 .....	.919	.972	.982	.984	.924	.973	.951
70+ .....	.993	1.004	.996	.979	.993	1.002	.998
15+ .....	.914	.945	.767	.874	.898	.927	.918
0+ .....	.918	.949	.793	.864	.902	.931	.921

For additional information on non-sampling error, including the possible impact on CPS data when known, refer to Statistical Policy Working Paper 3, *An Error Profile: Employment as Measured by the Current Population Survey*, Office of Federal Statistical Policy and Standards, U.S. Department of Commerce, 1978 and Technical Paper 40, *The Current Population Survey: Design and Methodology*, Bureau of the Census, U.S. Department of Commerce.

**Comparability of Data.** Data obtained from the CPS and other sources are not entirely comparable. This results from differences in interviewer training and experience and in differing survey processes. This is an example of nonsampling variability not reflected in the standard errors. Use caution when comparing results from different sources.

CPS estimates in this report (which reflect 1980 Census-based population controls) may differ from 1990 Census results. Population controls incorporating 1990 Census results began to be used

for CPS estimates beginning with the 1994 surveys.

Caution should also be used when comparing estimates in this report with estimates for 1980 and earlier years (which reflect 1970 census-based population controls). This change in population controls had relatively little impact on summary measures such as means, medians, and percent distributions. It did have a significant impact on levels. For example, use of 1980-based population controls results in about a 2-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for data collected in 1981 and later years will differ from those for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain subpopulation groups than for the total population.

Since no independent population control totals for persons of Hispanic origin were used before 1985, compare Hispanic estimates over time cautiously.

**Note When Using Small Estimates.** Summary measures (such as medians and percentage distributions) are shown only when the base is 75,000 or greater.

Because of the large standard errors involved, summary measures would probably not reveal useful information when computed on a smaller base. However, estimated numbers are shown even though the relative standard errors of these numbers are larger than those for corresponding percentages. These smaller estimates permit combinations of the categories to suit data users' needs. These estimates may not be reliable for the interpretation of small differences. For instance, even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

**Sampling Variability.** Sampling variability is variation that occurred by chance because a sample was surveyed rather than the entire population. Standard errors, as calculated by methods described next, are primarily measures of sampling variability, although they may include some nonsampling errors.

**Standard Errors and Their Use.** A number of approximations are required to derive, at a moderate cost, standard errors applicable to all the estimates in this report. Instead of providing an individual standard error for each estimate, parameters are provided to calculate standard errors for various types of characteristics. These parameters are listed in table B-3.

Table B-3.  
**a and b Parameters and Factors for Calculating Approximate Standard Errors for Persons, Families, Households, Householders, and Unrelated Individuals 65+ in the USA**

Characteristic	Persons		Families, households, householders, and unrelated individuals	
	a	b	a	b
<b>Educational Attainment—March 1992 and 1993</b>				
Total or White .....	-0.000021	2,532	-0.000011	1,899
Black.....	-0.000247	3,425	-0.000071	1,716
Hispanic.....	-0.000371	3,425	-0.000142	1,716
<b>Geographical Mobility—March 1993</b>				
Total or White .....	-0.000025	7,130	-0.000011	1,899
Black.....	-0.000025	7,130	-0.000071	1,716
Hispanic.....	-0.000589	7,130	-0.000142	1,716
<b>Marital Status—March 1993</b>				
Total or White .....	-0.000026	4,785	-0.000011	1,899
Black.....	-0.000283	6,864	-0.000071	1,716
Hispanic.....	-0.000567	6,864	-0.000142	1,716
<b>Voting—November 1992</b>				
Total or White .....	-0.000017	3,011	-0.000011	1,899
Black.....	-0.000216	4,408	-0.000084	1,716
Hispanic.....	-0.000540	7,428	-0.000210	2,892
<b>Poverty—1992</b>				
Total or White .....	-0.000040	9,502	-0.000093	2,243
Black.....	-0.000322	9,502	-0.000093	2,243
Hispanic.....	-0.000470	9,502	-0.000093	2,243
65 and over.....	-0.000113	3,607	(X)	(X)
<b>Income—1992</b>				
Total or White .....	-0.000012	2,254	-0.000012	2,058
Black.....	-0.000122	2,577	-0.000109	2,243
Hispanic.....	-0.000182	2,577	-0.000175	2,243

Note: Multiply the above parameters by 0.83, 0.93, 0.98, and 1.37 for the Northeast, Midwest, South, and West, respectively. Multiply the above parameters by 1.5 for outside metropolitan.

For information on how to calculate standard errors for Census data see the census reports.

The sample estimate and its standard error enable one to construct a confidence interval. A confidence interval is a range that would include the average result of all possible samples with a known probability. For example, if all possible samples were surveyed under essentially the same general conditions and using the same sample design, and if an estimate and its standard error were calculated from each sample, then approximately 90 percent of the intervals from 1.645 standard errors below the estimate to 1.645 standard errors above the estimate would include the average result of all possible samples.

A particular confidence interval may or may not contain the average estimate derived from all possible samples. However, one can say with specified confidence that the interval includes the average estimate calculated from all possible samples.

Some statements in the report may contain estimates followed by a number in parentheses. This number can be added to and subtracted from the estimate to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the phrase “grew by 1.7 percent (±1.0),” the 90 percent confidence interval for the estimate, 1.7 percent, is 0.7 percent to 2.7 percent.

Standard errors may be used to perform hypothesis testing. This is

a procedure for distinguishing between population parameters using sample estimates. The most common type of hypothesis appearing in this report is that the population parameters are different. An example of this would be comparing White voters to Black voters.

Tests may be performed at various levels of significance. The significance level of a test is the probability of concluding that the characteristics are different when, in fact, they are the same. All statements of comparison in the text have passed a hypothesis test at the 0.10 level of significance or better. This means that the absolute value of the estimated difference between characteristics is greater than or equal to 1.645 times the standard error of the difference.

**Standard Errors of Estimated Numbers.** Use the following formula to compute the approximate standard error,  $s_x$ , of an estimated number shown in this report.

$$s_x = \sqrt{ax^2 + bx} \quad (1)$$

Here,  $x$  is the size of the estimate and  $a$  and  $b$  are the parameters in table B-3 associated with the particular type of characteristic. When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the set of parameters for the characteristic that will give the largest standard error.

*Illustration*

Suppose that 19,818,000 persons 65 years old and over reported voting in the 1992 presidential

election. Use the appropriate parameters from table B-3 and formula (1) to get

Number, $x$	19,818,000
$a$ parameter	-0.000017
$b$ parameter	3,011
Standard error	230,000
90% conf. int.	19,440,000 to 20,196,000

The standard error is calculated as

$$s_x = \sqrt{-0.000017 \times 19,818,000^2 + 3,011 \times 19,818,000}$$

$$= 230,000$$

The 90-percent confidence interval is calculated as 19,818,000 ± 1.645x230,000.

A conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 90 percent of all possible samples.

**Standard Errors of Estimated Percentages.** The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on the size of the percentage and its base. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. When the numerator and denominator of the percentage are in different categories, use the parameter from table B-3 indicated by the numerator.

The approximate standard error,  $s_{x,p}$ , of an estimated percentage can be obtained by use of the formula

$$s_{x,p} = \sqrt{(b/x) p (100-p)} \quad (2)$$

Here,  $x$  is the total number of persons, families, households, or unrelated individuals in the base of the percentage,  $p$  is the percentage ( $0 \leq p \leq 100$ ), and  $b$  is the parameter in table B-3 associated with the characteristic in the numerator of the percentage.

**Illustration**

Suppose that of the 17,232,000 females 65 years old and over, 39.7 percent were living with their spouses. Use the appropriate parameter from table B-3 and formula (2) to get

Percentage, $p$	39.7
Base, $x$	17,232,000
$b$ parameter	4,785
Standard error	0.8
90% conf. int.	38.4 to 41.0

The standard error is calculated as

$$s_{x,p} = \sqrt{\frac{4,785}{17,232,000} \times 39.7 \times (100.0 - 39.7)} = 0.8$$

The 90-percent confidence interval for the percentage of females 65 years old and over living with their spouses is calculated as  $39.7 \pm 1.645 \times 0.8$ .

**Standard Error of a Difference.**

The standard error of the difference between two sample estimates is approximately equal to

$$s_{x-y} = \sqrt{s_x^2 + s_y^2} \quad (3)$$

where  $s_x$  and  $s_y$  are the standard errors of the estimates,  $x$  and  $y$ . The estimates can be numbers, percentages, ratios, etc. This will represent the actual standard error quite accurately for the difference between estimates of the

same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. However, if there is a high positive (negative) correlation between the two characteristics, the formula will overestimate (underestimate) the true standard error.

**Illustration**

Suppose that 2,747,000 persons 70-74 years old,  $x$ , and 3,051,000 persons 75 years old and over,  $y$ , completed high school. Use the appropriate parameters from table B-3 and formulas (1) and (3) to get

	$x$	$y$	difference
Number	2,747,000	3,051,000	304,000
$a$ parameter	-0.000021	-0.000021	-
$b$ parameter	2,532	2,532	-
Standard error	82,000	87,000	120,000
90% conf. int.	2,612,000 to 2,882,000	2,908,000 to 3,194,000	107,000 to 501,000

The standard error of the difference is calculated as

$$s_{x-y} = \sqrt{82,000^2 + 87,000^2} = 120,000$$

The 90-percent confidence interval around the difference is calculated as  $304,000 \pm 1.645 \times 120,000$ .

Since this interval does not contain zero, we can conclude, at the 10-percent significance level, that the number of persons 75 years old and over who completed high school is greater than the number of persons 70-74 years old who did.

**Quality and Types of Data Available on the Elderly in the 1990 Census**

A decennial census provides rich subject-matter and geographic

detail generally not possible from a sample survey. Census counts by age, sex, and race are used as the denominator of many health, mortality, and other measures. Thus, the quality of census data is critical. First, we discuss the quality of data available on the elderly population, particularly as it affects denominators of measures. Second, we discuss some types of data available from the 1990 census and evaluation studies.

**Data Quality**

Data users always should carefully consider the quality of the information they are using from censuses, surveys, and vital statistics. All data, whether from a complete enumeration of the population or from a sample, are subject to coverage and content errors. Data based on a sample are also subject to sampling error. Data on the older population have some particular problems with respect to these sources of error.

Errors in the data are of two types: sampling errors and non-sampling errors. Sampling error affects those items collected from a sample of the population in a census or survey. Sampling error occurs when a portion of the population is surveyed to represent the entire population. Data based on a sample are estimates that would differ somewhat from data based on a complete enumeration of all households or persons. Sampling error can be measured based on the actual sample observed. In the census, about one in six households and one in six persons in group quarters received the sample form.

The deviation of the sample estimate from the average of all possible samples (which approximates a complete enumeration) is called "sampling error." The sampling error is a function of the observed sampling size; as the sample size becomes smaller, sampling error increases. Thus, for local areas with a small population, or when the group of interest is small, such as the population 85 years and over, sampling error may be quite large and should be accounted for in analysis. Each census report with sample data contains an appendix explaining the calculation of sampling error and its interpretation.

Nonsampling errors occur in the collection and processing of data. They are often difficult to measure and identify. Nonsampling errors may be random or in a consistent direction which biases the data. Nonsampling errors are of two basic types: coverage and content errors. Coverage errors result in persons being missed or counted erroneously (for example, counted more than once). Content errors include errors by respondents and interviewers, processing errors, and those occurring when the data item is not completed (that is, nonresponse). Errors in age data include misstatement of age, a preference for giving an age or year of birth that ends in "0" or "5," and ages that are not known or not given.

Coverage errors occur when whole households are missed and when persons within households are missed or counted more than once. For example, an older couple may be traveling in their

trailer and not receive their census form in the mail. In another type of coverage error, the same household may be counted twice. This might occur, for example, if a retired couple from the Northeast goes to their second home in Florida for the winter. There are census procedures to catch persons who may be travelling and to avoid counting in both places, but such errors do occur.

Evaluation studies performed after the 1980 census showed there was a net overcount of persons in the age groups 65 to 69 and 70 to 74, for both Blacks and Whites. Some of this was likely due to errors in reporting age as well as coverage error. At ages 75 and over, the studies concluded there was a net undercount of 0.6 percent for Black males, 6.4 percent for Black females, 0.9 percent for White males and 2.6 percent for White females.<sup>1</sup>

For 1990, results from demographic analysis show different coverage patterns for males and females. For females, estimates indicate a net overcount for age groups 65 to 69, 70 to 74, and 75 to 79, for both Blacks and races other than Black (Nonblack). Net undercounts occur at ages over 79 and the results indicate a relatively large undercount of persons 85 years and over. For males, results indicate a net undercount for most age groups (with the exception of a net overcount for

ages 75 to 79 for Black and Nonblack males and at ages 80 to 84 for Nonblack males only). These results, especially for the group 85 years and over are subject to change based on further research. There are problems with the files used for comparison (for example, Medicare files do not purge all deaths).<sup>2</sup>

Some nonsampling errors occur during data collection and processing. The Census Bureau mailed forms to most households. In most households, one household member fills out the questionnaire even though they may not know accurate information (such as age) for every household member. Sometimes, census takers visited respondents door-to-door. If a census taker does not understand a question, he or she may give seemingly authoritative but incorrect advice to respondents on how to answer. This can affect the data. In institutions such as nursing homes, the questionnaires are often filled out by staff using administrative records and their own knowledge and guesses. In larger institutions, the extra work can be a tedious, burdensome process and nonresponse to particular questions is often quite high. Clerical processing of forms in census offices can also lead to errors if workers make clerical errors or do not follow procedures. For the 1990 census, much of the processing has been automated to reduce the extent of clerical error.

<sup>1</sup>U.S. Bureau of the Census, "The Coverage of Population in the 1980 Census," Evaluation and Research Reports, PHC80-E4, Washington, DC, U.S. Government Printing Office, 1988, table 3.3.

<sup>2</sup>J. Gregory Robinson, Bashir Ahmed, Prithwis Das Gupta, and Karen A. Woodrow, "Estimating Coverage of the 1990 United States Census: Demographic Analysis," Proceedings of the Social Statistics Section of the American Statistical Association, 1992.

Questionnaires may be returned with incomplete or inconsistent information. Nonresponse may be total, in which a respondent does not complete any items on the questionnaire, or partial, in which only some questions that should have been answered actually are answered. In institutions, such as nursing homes, the information may not be available in the administrative records and nonresponse rates, especially for social and economic characteristics, may be unusually high. For example, neither a patient nor the institution staff may be aware of an income source that goes directly to the patient's family.

If efforts to obtain missing information fail, the computer "imputed," or filled in, the missing or inconsistent information. This imputation for missing data is based on the observed responses of a household with similar characteristics such as household size and race. In group quarters, it is based on the responses of others in the group quarters. In the 1990 census, if there had been no imputation for missing data, 14.7 percent of the population for which age was observed would have been shown as aged 65 or older; after imputation, however, the proportion of the population aged 65 or older decreased to 12.6.

Nonresponse can introduce bias into the data, as the characteristics of the nonrespondents have not been observed directly and may be different from those imputed. Each census report contains an appendix with a table showing the percentage of

responses to particular items that were imputed. Data users should consult these appendices, especially when using information subject to nonresponse or misreporting, such as income. A high percentage of allocation indicates that particular caution is warranted in using the information.

Additional errors occur that affect the quality of census data. A respondent may misreport information, either intentionally or by misunderstanding the intent of the question. For example, respondents may misreport income intentionally. Or, they may simply not have understood that they should have included income amounts from a particular source such as self-employment.

Errors in the statement of age may affect total error in data for the elderly more than coverage errors. This is especially true in data before the 1990 census around age 65 and among the oldest old (especially centenarians) because of the misreporting of age. In modern censuses, "year of birth" is asked in addition to "age" which has reduced this error considerably. Nevertheless, reporting error remains. Age reporting error found in the 1990 census data is described in Appendix C. Sometimes people misreport their age because they do not know or remember their age. Some give a "rounded-off" age and numbers ending in "0" or "5" occur more frequently than they should, a phenomenon known as "age heaping." These errors are especially important when data are for single years of age and less

important when grouped in 5- or 10-year age groups. Historical data may need to be adjusted as the errors are often sufficient to affect death rates.<sup>3</sup>

Age seems to be exaggerated the most at the oldest ages and among those with lower levels of education. This affects both census and mortality data on the extreme aged. Traditionally, death rates have been unreliable for persons 85 years and older. There have, however, been improvements in these data and we can expect vast improvements as more people reach these ages with higher education and with birth certificates that document year of birth. There also remains plenty of room for additional improvement.

Census error is measured by reinterviews, record matching studies, and demographic analysis. In addition, reinterviews and matching studies are one way to partially measure the effect of imputations for missing data. Another way is to compare the reported census age with death certificate information for those who die close to the time of the census. Neither method is a perfect check as age may be misstated in both

<sup>3</sup>Greville developed an adjustment technique described in Mortimer Spiegelman, *Introduction to Demography*, rev. ed., Cambridge, MA: Harvard University Press, 1968. Spiegelman discusses an adjustment technique developed by Greville for historical age data (p. 67) and a blending method for age heaping (pp. 71-75). For death rates, Spiegelman recommends choosing an age grouping for which the death rates would be essentially correct if both population and deaths were biased in the same direction and in about the same proportion.

a reinterview and on death certificates. Demographic analysis develops estimates of population largely from administrative records such as vital statistics, Medicare data, and immigration statistics.<sup>4</sup> For example, census age distributions can be compared with those from demographic analysis to determine if systematic errors have skewed the distribution.

In summary, data users should be aware of the errors to which the data are subject. Users should review the data to make sure they make sense historically. Census estimates can often be compared with survey estimates to see if the reported trends differ significantly. While census operations include procedures to minimize errors, it is impossible to avoid some data problems, such as adamant refusal to respond to the census form. Some census procedures themselves, such as clerical

checking and computer editing and imputation, introduce error into the data. Knowledge of the types and extent of errors that may be present contributes to more meaningful understanding of the census results.

### Types of Data Available

The census asks everyone basic demographic questions on household relationship, sex, race, age, marital status, and Hispanic origin and social and economic questions of a sample of households and persons in group quarters. For the 1990 census, counts of persons, by sex, race, and Hispanic origin are available for single years to the end category, "105 years and over" for the United States, and sub-state statistical and administrative divisions.

There are nine main report series from the census as well as summary tape files and public-use microdata files. Public-use microdata samples (PUMS) are computer data files that contain the edited responses from a sample

of individual households. The records contain no identifying information and only large geographic areas are identified to protect the confidentiality of respondents. In addition to the PUMS for the entire population, a file that focuses specifically on the population 60 years and over is available (and is known as "PUMSO").

Finally, reports have been issued that evaluate the quality of 1990 census data. These reports focus on coverage and content evaluation and provide additional insight into the uses and limitations of data on America's population. These reports include a Content Reinterview Study (response bias and variance); the Integrated Evaluation of Error Study (evaluates the magnitude of all sources of error, including item nonresponse); Coverage Sampling Research (alternative coverage questions to improve coverage within households); Outreach Survey (respondent attitudes towards and the census); and ethnographic studies on response and coverage problems.

<sup>4</sup>J. Gregory Robinson, Prithwis Das Gupta, and Bashir Ahmed, U.S. Bureau of the Census, "Evaluating the Quality of Estimates of Coverage Based on Demographic Analysis," paper presented at the 1990 annual meeting of the Population Association of America, May 3-5, 1990.



Table B-4  
**Items in the 1990 Census**

<p>I. <b>Information collected from households:</b><sup>1</sup></p> <p>Population  Household relationship  Sex  Race  Age  Marital status  Spanish/Hispanic origin</p> <p><b>Housing</b>  Number of units in structure  Number of rooms in unit  Own or rent housing  Business at residence  Value of owned unit or rent paid  Congregate housing (meals included in rent)  Vacancy characteristics</p>	<p>II. <b>Information collected from a sample of households:</b><sup>1</sup></p> <p>Population  Social characteristics  Place of birth, citizenship, year of entry  Education—enrollment and attainment  Ancestry  Migration, residence 5 years ago  Language spoken at home, ability to speak English  Military status  Disability limiting work, ability to go outside, or care for personal needs  Fertility  Economic Characteristics  Employment and unemployment, year last worked  Place of work and commuting to work  Occupation, employer, and type of work  Work experience, income in 1989, and sources of income</p> <p><b>Housing</b>  Year moved into residence  Number of bedrooms  Plumbing and kitchen facilities  Telephone  Autos, light trucks and vans  Fuel use  Source of water and method of sewage disposal  Age of building  Condominium or mobile home status  Farm residence  Shelter costs, including utilities  Real estate taxes and insurance  Mortgages and loans</p>
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<sup>1</sup>Persons in group quarters, including institutions, are asked population items only.

# Appendix C.

## Age-Race Modifications to the 1990 Census (CPH-L-74 Series)

Where possible, 1990 census data in this report are from a special Modified Age, race, and Sex (MARS) file, the CPH-L-74 series. Age and race data have been modified in this series to meet the needs of many users of census data. Essentially, the race statistics were modified to be consistent with the classification used in data sets other than the census, while the age data were adjusted to correspond with the April 1, 1990 census data. These modified data are consistent with the counts of the 1990 census as enumerated. Information about modified data for states, counties, census tracts and MCD's are available from Data Users Services Division (301-457-4100). Further information about the modifications in the CPH-L-74 series are available from David L. Word (301-457-2103) or Gregory Spencer (301-457-2428).

### Race Modification

There were 9.8 million "Other race" persons included in the 1990 census. Over 95 percent were of Hispanic origin. Such non-specified race persons are not found in data sources other than the census and the category is inconsistent with the Office of Management and Budget Directive 15. The CPH-L-74 series assigns each "other race" person to a specified

race. The race assignment rule was: assign each "other race" person to the specified race reported by a nearby person with an identical response to the Hispanic origin question.

The assignment of a specified race was made on an individual basis. That is, no effort was made to minimize racial heterogeneity within households.

### Age modification

The following is a portion of the text of a user note which is incorporated in 1990 census products:

Review of detailed 1990 information indicated that respondents tended to provide their age as of the date of completion of the questionnaire, not their age as of April 1, 1990. In addition, there may have been a tendency for respondents to round up their age if they were close to having a birthday. It is likely that approximately 10 percent of persons in most age groups are actually one year younger. For most single years of age, the misstatements are largely offsetting. The problem is most pronounced at age 0 because persons lost to age 1

may not have been fully offset by the inclusion of babies born after April 1, 1990 and because there may have been more rounding up to age 1 to avoid reporting age as 0 years. Age in completed months was not collected for infants under age 1. The reporting of age one year older than age on April 1, 1990 is likely to have been greater in areas where the census data were collected later in 1990.

About 95 percent of the population provided acceptable birth year responses where were adjusted with the following procedures. The age data for individuals in households were modified by adjusting the reported birth year data by race and sex to correspond with the national level quarterly distribution of births available from the National Center for Health Statistics. Approximately 100 million persons have an age in this modified file which is one year different from what they marked in the 1990 census.

The modification procedure was done separately for each birth year, by sex, for the White, Black, Asian and Pacific Islander; and American Indian, Eskimo, and Aleut populations.