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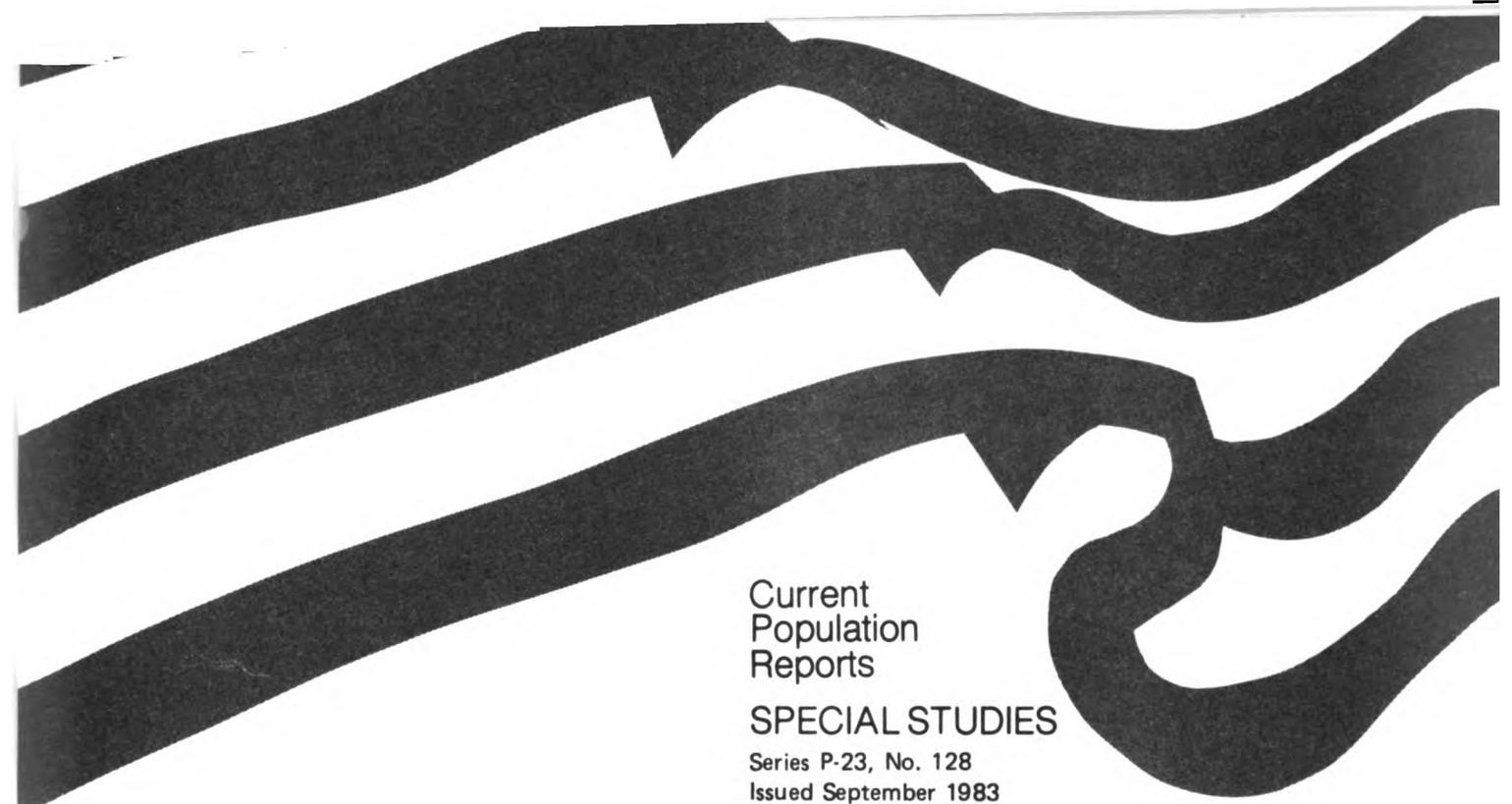
Series P-23, No. 128

# America in Transition:

# An Aging Society

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U.S. Department of Commerce  
BUREAU OF THE CENSUS



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Population  
Reports

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Series P-23, No. 128

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# America in Transition: An Aging Society

by Cynthia M. Taeuber



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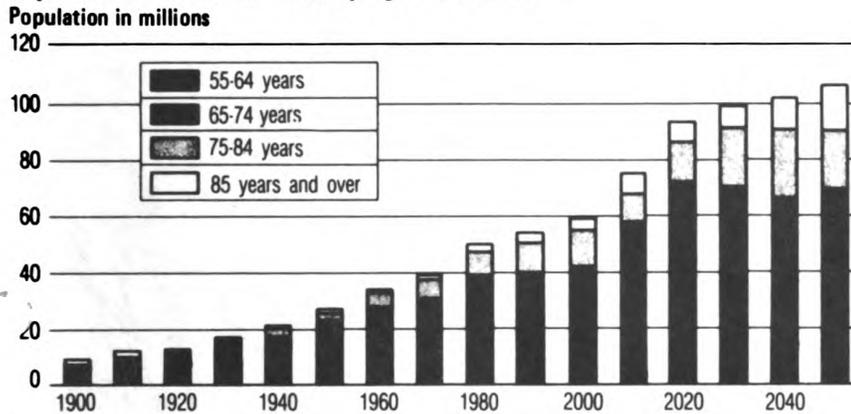
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# America in Transition:

# An Aging Society

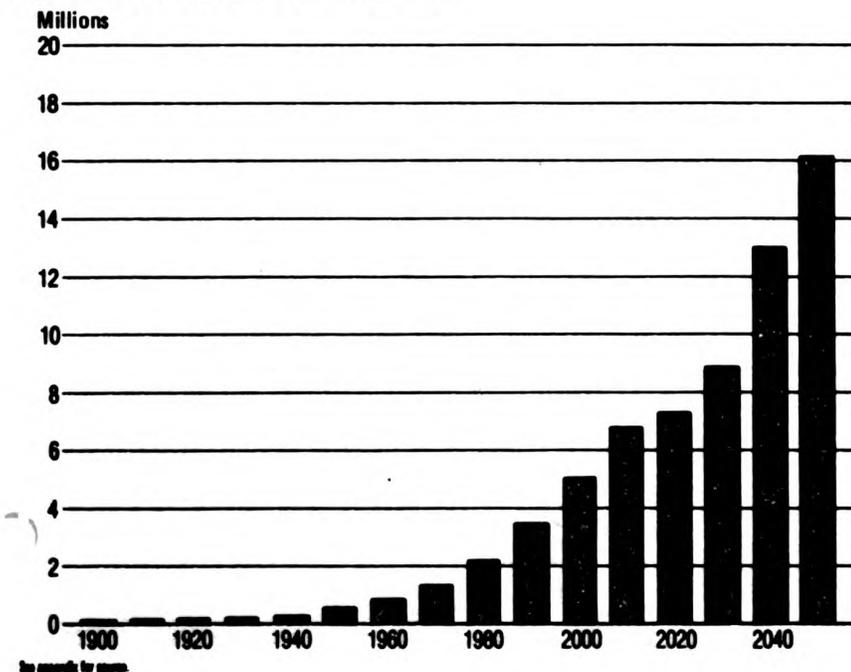
FIGURE 1.  
Population 55 Years and Over, by Age: 1900-2050



## ERRATA SHEET

In the published report, the scale caption for figure 1 should have read "Population in millions," and the scale caption for figure 2 should have read "Millions."

FIGURE 2.  
Population 85 Years and Over: 1900-2050



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# Introduction

One of the most significant demographic facts affecting American society is the aging of its population. The number of elderly persons has grown and, for the next 50 years, will continue to grow more rapidly than the total population. In 1982, 11 percent of all Americans were elderly (65 and older); by the year 2025, a projected 19 percent of the total population will be elderly.<sup>1</sup>

This report was originally prepared for the Senate Special Committee on Aging and is included as chapter 1 in the committee's report, *Developments in Aging: 1982, Volume 1*. This Census report presents a compendium of facts brought together to provide a readily usable profile of the demographic, social, and economic circumstances of the older members of American society.

Highlights of the report include:

- The 65 and over population grew twice as fast as the rest of the population in the last two decades.
- The 85 and over group is growing especially rapidly, up 165 percent from 1960 to 1982.
- The death rates of the elderly population, especially women, fell considerably over the last 40 years.
- The ratio of elderly to those under 65 will probably be 1 to 5 in 1990 and 1 to 3 in 2025.

- In 50 years, the ratio of people over 65 to people 18 to 64 will be almost three times as great as it was in 1950.
- The median income of elderly persons had a higher percentage increase over the last two decades than the median income of the younger adult population.
- Despite this improvement, about 1 of every 7 Americans over the age of 65 lives in poverty.
- Elderly women are almost twice as likely as elderly men to be poor; half of elderly widowed Black women live in poverty.
- About 8 in 10 persons 65 and over now describe their health as "good" or "excellent," compared with others of their own age.
- Elderly men are most likely to be married while elderly women are most likely to be widowed.
- The number of elderly women living alone has doubled in the last 15 years.
- During the last decade, the number of elderly persons living in central cities has declined, while the number living in the suburbs and small towns has increased.
- Half of those 65 and over who work now do so on a part-time basis as compared with a third 20 years ago.
- In the 1980 election, one-third of Americans who voted were 55 or older; 70 percent of those aged 55 to 74 voted.

"Aging" is a general term which can be defined as a physiological, behavioral, sociological, or chronological phenomenon. This report will use the chronological concept to look at the population 55 years and over on the assumption that the other aspects of aging tend to follow chronological age for large populations. When possible, the statistics will be distinguished for the "older" population (age 55 and over), the "elderly" (age 65 and over), the "aged" (75 years and over), and the "very old" (85 years and over).

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<sup>1</sup> U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-25, No. 922, *Projections of the Population of the United States, 1982 to 2050 (Advance Report)*. The projections used here are the "middle" series which assumes that fertility rates will remain steady, life expectancy will rise slowly, and net immigration will remain at 450,000 per year. The accuracy of the projections of the number of older Americans depends primarily on the accuracy of the mortality assumption; the accuracy of the percentage depends additionally on future birth rates, and thus we have less confidence in the proportions.

# Numerical Growth

At the beginning of this century, about 7.1 million persons, less than 10 percent of the total U.S. population, were age 55 and over. In 1982, over one-fifth of the American population was 55 years old or over, an estimated 48.9 million persons. Of the total population, about 9.5 percent (22.1 million) were 55 to 64 years old, 7 percent (16.1 million) were 65 to 74 years old, 3.6 percent (8.2 million) were 75 to 84 years old, and 1.1 percent (2.5 million) were 85 years old and over. About 32,000 persons were aged 100 and over; about 60 percent of this group was female.

## Projected Increases

Through the year 2000, the population age 55 and over is expected to remain at just over one-fifth of the total population. By 2010, because of the maturation of the baby boom group, the proportion of older to younger will rise dramatically—one-fourth of the total U.S. population (74.1 million) is projected to be at least 55 years old. One out of seven Americans are expected to be 65 and over (34.3 million) and the number of persons aged 85 and over could more than double to 6.8 million, 2.4 percent of the total population.

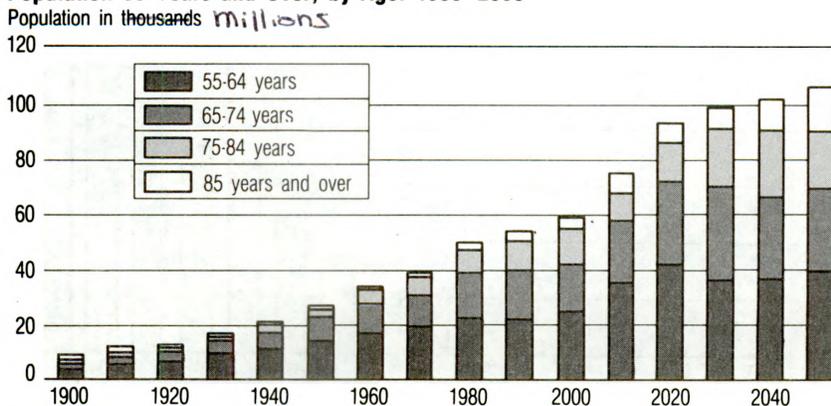
By the year 2030, it is likely that 1 out of 5 Americans will be 65 or older (64.3 million), which will represent an 87-percent increase in a 20-year span. At that same time, almost 3 percent of the population will be 85 or older (8.8 million). Finally, by 2050, nearly one-third of the population (104.3 million) is expected to be at least age 55.<sup>2</sup> So, while the total U.S. population is projected to increase by a third from its present size between 1982 and 2050, the older element—those persons age 55 and over—is expected to grow 113 percent (table 1, figure 1).

TABLE 1.  
Growth of the Older Population, Actual and Projected: 1900-2050  
(Numbers in thousands)

Year	Total population all ages	55 to 64 years		65 to 74 years		75 to 84 years		85 years and over		65 years and over	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1900	76,303	4,009	5.3	2,189	2.9	772	1.0	123	0.2	3,084	4.0
1910	91,972	5,054	5.5	2,793	3.0	989	1.1	167	0.2	3,950	4.3
1920	105,711	6,532	6.2	3,464	3.3	1,259	1.2	210	0.2	4,933	4.7
1930	122,775	8,397	6.8	4,721	3.8	1,641	1.3	272	0.2	6,634	5.4
1940	131,669	10,572	8.0	6,375	4.8	2,278	1.7	365	0.3	9,019	6.8
1950	150,697	13,295	8.8	8,415	5.6	3,278	2.2	577	0.4	12,270	8.1
1960	179,323	15,572	8.7	10,997	6.1	4,633	2.6	929	0.5	16,560	9.2
1970	203,302	18,608	9.2	12,447	6.1	6,124	3.0	1,409	0.7	19,980	9.8
1980	226,505	21,700	9.6	15,578	6.9	7,727	3.4	2,240	1.0	25,544	11.3
1990	249,731	21,090	8.4	18,054	7.2	10,284	4.1	3,461	1.4	31,799	12.7
2000	267,990	23,779	8.9	17,693	6.6	12,207	4.6	5,136	1.9	35,036	13.1
2010	283,141	34,828	12.3	20,279	7.2	12,172	4.3	6,818	2.4	39,269	13.9
2020	296,339	40,243	13.6	29,769	10.0	14,280	4.8	7,337	2.5	51,386	17.3
2030	304,330	33,965	11.2	34,416	11.3	21,128	6.9	8,801	2.9	64,345	21.1
2040	307,952	34,664	11.3	29,168	9.5	24,529	8.0	12,946	4.2	66,643	21.6
2050	308,856	37,276	12.1	30,022	9.7	20,976	6.8	16,063	5.2	67,061	21.7

See appendix for source.

FIGURE 1.  
Population 55 Years and Over, by Age: 1900-2050



Overall, those 85 and over are projected to be the fastest growing part of the older population. In less than 30 years, the number of White males, White females, and Black males 85 years and over is expected to increase about 1½ times, while the number of Black women in that group is expected almost to triple. Because of the increasing number of persons who survive into their eighties, it is increasingly likely that older persons will themselves have a surviving parent.

<sup>2</sup> Ibid.

## Impact of High Fertility Periods

It is commonly assumed that the current growth of the older population is due to increased longevity. The prime cause, however, is a steady increase in the annual number of births in the years prior to 1920. Increases in longevity are, in fact, only a secondary cause of this shift. From 1920 to 1940, there was a drop in the number of births, accounting for the projected slowdown in the growth of the older population from 1990 to 2010. The post-World War II baby boom accounts for the projected rapid rise in the number of elderly from 2010 until 2030. After that, the growth rate will slow again because of low birth rates during the "baby bust" period from 1965 to 1973. With continued improvements in mortality rates, the projections shown in table 1 will understate the projected size of the future older population.

## Race and Ethnic Origin

The proportion of the population which is elderly varies considerably by race and ethnic origin. In 1982, about 12 percent of Whites, 8 percent of Blacks, 6 percent of Asians and Pacific Islanders, and 5 percent each of American Indians and Hispanics were 65 and over.<sup>3</sup>

Over the last decade, the elderly White population grew by about one-fourth, but the elderly Black population grew about one-third. The Black population has grown at a faster rate than the White population partly as a result of higher fertility levels and partly as a result of the

<sup>3</sup> The discussion of minority elderly in this report is primarily limited to the Black population because of insufficient data on other minority elderly groups. The 1980 census figures on the characteristics of these populations will be available sometime in 1983.

more rapid gains in life expectancy experienced by Blacks than Whites. In 1900, the average life expectancy at birth was 16 years higher for Whites than for Blacks; by 1978, the difference had been reduced to 5 years.

In 1982, 8.5 percent of the population 55 years and over was Black (table 2); by 2050, Blacks are projected to make up over 14 percent of the older population. In 1982, White females 55 years and over constituted almost 11 percent of the total U.S. population, White males about 8 percent, Black women just over 1 percent, and Black men less than 1 percent.

## Sex Differentials

Because the life expectancy of men is less than that of women, the health, social, and economic problems of the elderly, especially those over age 70, are mostly the problems of women. Old age is associated with "one-person (female) households,

reduced income, increased poverty, and greater risk of ill-health, death, and institutionalization."<sup>4</sup>

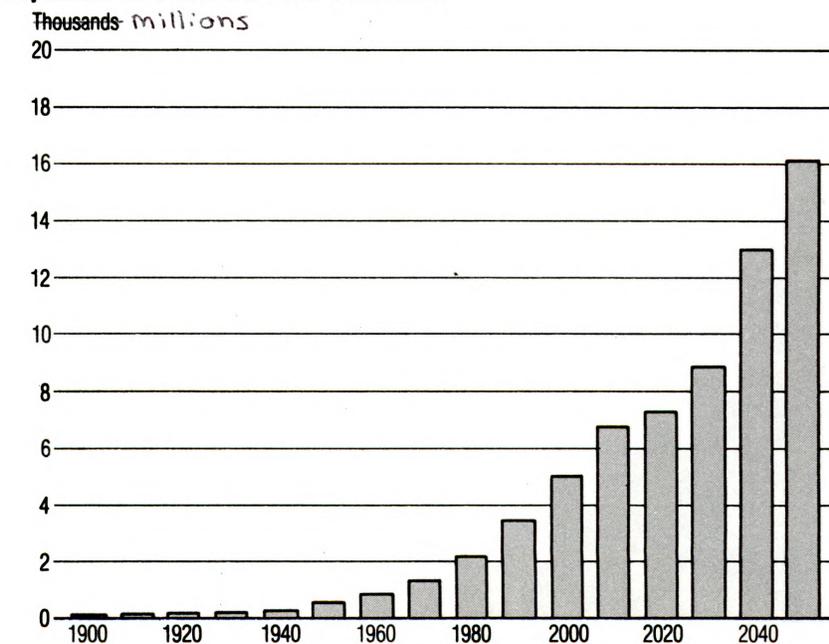
<sup>4</sup> Siegel, Jacob S., and Sally L. Hoover. *Demographic Aspects of the Health of the Elderly to the Year 2000 and Beyond*. World Health Organization, WHO/AGE/82.3, July 1982. Prepared for the World Assembly on Aging, July-August 1982, Vienna, Austria. p. 22.

TABLE 2.  
Population 55 Years and Over, by Race and Sex: 1982  
(Numbers in thousands)

Age (Years)	Total	White	Black races	Other
Total 55 and over	48,930	44,078	4,148	704
55 to 64	22,096	19,780	1,953	363
65 to 74	16,129	14,531	1,380	218
75 to 84	8,239	7,495	646	98
85 and over	2,466	2,272	169	24
Male 55 and over	21,105	19,043	1,737	325
55 to 64	10,329	9,300	861	167
65 to 74	6,996	6,318	576	102
75 to 84	3,053	2,761	245	47
85 and over	728	664	55	9
Female 55 and over	27,825	25,036	2,410	379
55 to 64	11,768	10,480	1,092	196
65 to 74	9,133	8,213	804	116
75 to 84	5,186	4,734	400	52
85 and over	1,738	1,609	114	15

See appendix for source.

FIGURE 2.  
Population 85 Years and Over: 1900-2050



See appendix for source.

Elderly women now outnumber men 3 to 2, a considerable change from 1960 when women outnumbered men by only 5 to 4. In 1982, there were 80 men aged 65 to 69 years for every 100 females in that same age group, and 42 men aged 85 and over for every 100 females aged 85 and over (figure 3). These statistics emphasize the fact that the older woman has a higher probability

of living longer than the older man. Moreover, she is unlikely to remarry once she is widowed. The difference between the number of older men and women is significant within every age group.

**Life Expectancy**

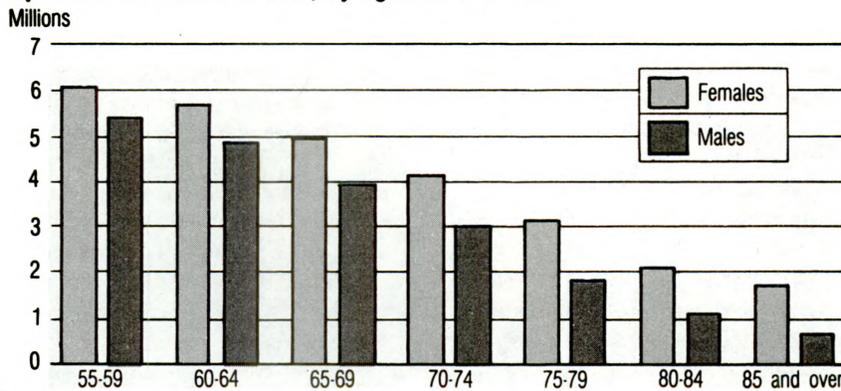
Based on the mortality experience of 1900, an individual born in that

year could expect to live an average of 49 years. By 1954, life expectancy at birth had jumped to 70 years; by 1981, it almost reached 74. In 1930, only half of all babies were expected to live to age 65; by 1981, over three-fourths of all newborns could expect to reach that age. From 1940 to 1978, remaining life expectancy for males age 65 increased by only about 2 years (from 12.1 to 14 years), but for females it increased by almost 5 years (from 13.6 to 18.4 years) (figure 4).

Life expectancy at birth differs according to race (figure 5). In 1940, the difference between Whites and Blacks was 11 years; by 1978, the difference had been reduced to 5 years. Much of the difference has been attributed to socioeconomic status.<sup>5</sup> The difference between Blacks and

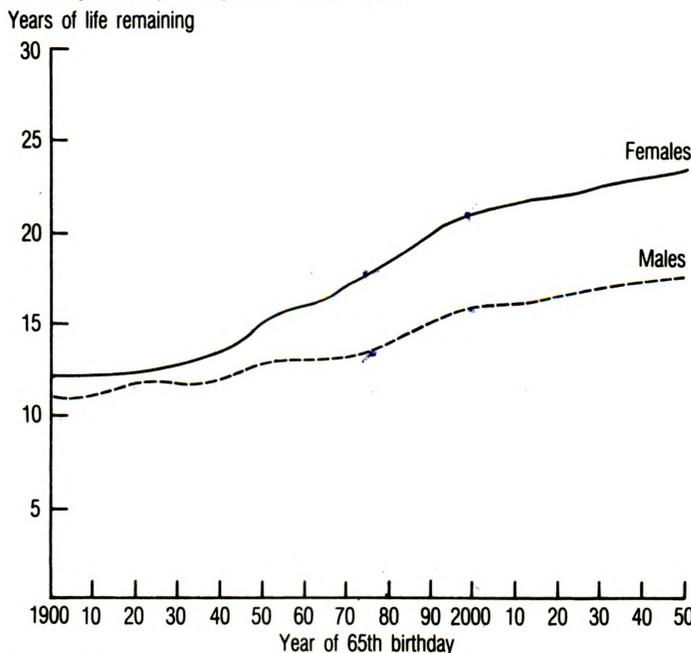
<sup>5</sup> Kitagawa, E.M., and P.M. Hauser. *Differential Mortality in the United States: A Study in Socioeconomic Epidemiology*. Cambridge, Harvard University Press, 1973. Chapters 2 and 8.

FIGURE 3. Population 55 Years and Over, by Age and Sex: 1982



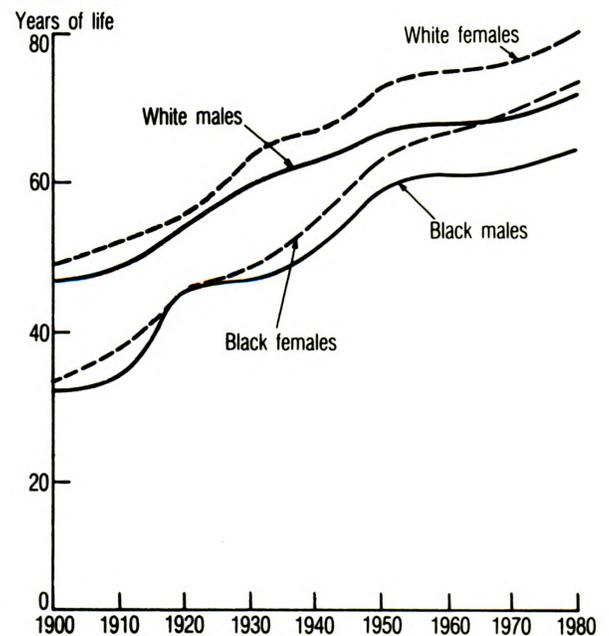
See appendix for source.

FIGURE 4. Life Expectancy at Age 65: 1900-2050



See appendix for source.

FIGURE 5. Expectation of Life at Birth, by Race and Sex: 1900-1980



See appendix for source.

Whites in life expectancy at age 65, however, is small and has been for decades. In fact, death rates are higher for Whites after age 75 than for Blacks.

Dramatic changes in mortality rates have been registered since 1940. Mortality declined rapidly from 1940 to 1954, changed little from 1955 to 1967, and again declined rapidly from 1968 to 1978. While the death rates have fallen for both men and women, the rates have declined at a faster pace for women. In the 1968-78 period, the average annual rate of decline in the mortality rate for those 65 and over was 1.5 percent for males and 2.3 percent for females. The largest declines were for those 65 to 69 and for those 85 and over. The declines in this period were primarily due to a reduction in the mortality rates of major cardiovascular diseases.<sup>6</sup> Mortality differences among older males and females have steadily increased, from a difference in the age-adjusted death rates of 22 percent in favor of females in 1940 to a difference of 73 percent in favor of females by 1978.<sup>7</sup> Whether this difference is primarily due to environmental or genetic factors is not easily established.

Not only do mortality trends have major implications for the numbers and proportion of elderly in the future American population, but they also affect the health needs of the older population. Decreases in mortality rates do not translate into better health for all those living

longer. Rather, the projected rapid increase in the size of the older population, particularly the very old, implies related increases in the demand for health care delivery and assistance. The projections for needed health care services are based upon the continuation of current mortality and utilization levels. If utilization rates decrease and if major diseases (especially heart diseases) are eliminated or delayed, the need for long-term care services and similar age-related health expenditures will decrease accordingly. However, if the onset of chronic disease were simply delayed and the duration is not shortened, health costs could exceed even current projections.

### Relation to Working-Age Population

The combined effect of decreased fertility levels and increased numbers of elderly persons will result in growth

in the ratio of elderly persons to persons of working age (18 to 64 years of age). In 1900, there were about 7 elderly persons for every 100 persons 18 to 64 years; by 1982, that ratio was almost 19 elderly persons per 100 of working age. By 2010, that ratio is expected to be 22 per 100 and to increase rapidly to 38 per 100 by 2050. This ratio is often referred to as a "support ratio." The ratio reflects the economic fact that the working population "supports" nonworking age-groups. The ratio reflecting those who have retired, as opposed to children, is especially important since it is primarily publicly funded programs which serve retirees. Moreover, the previously noted dramatic growth in the very old age group, with relatively greater health, social and economic needs will require proportionately higher levels of "support" than is true today (table 3, figure 6).

TABLE 3.

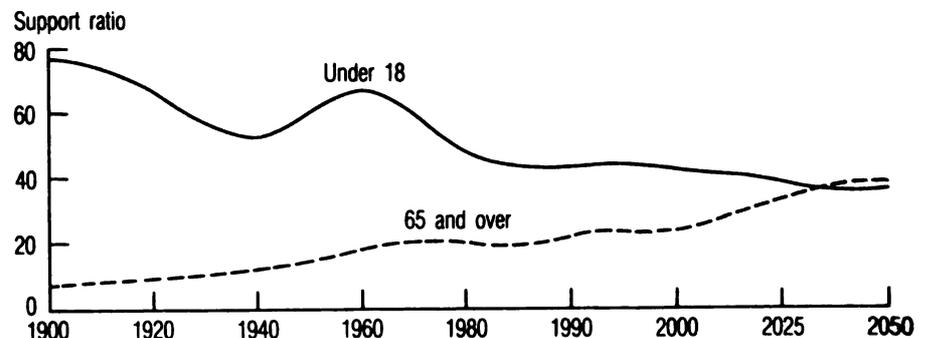
**Total Support Ratio, Aged Support Ratio, and Young Support Ratio: 1900-2050**  
(Number of persons per 100 aged 18 to 84 years)

Support ratio	1900	1920	1940	1960	1980	1982 <sup>1</sup>	1990	2000	2025	2050
Total support ratio (under 18 and 65 and over)	83.65	75.69	62.84	81.95	64.39	62.86	62.57	61.86	71.00	74.46
Aged support ratio (65 years and over)	7.35	7.99	10.90	16.84	18.59	18.82	20.70	21.16	33.31	37.85
Young support ratio (under 18)	76.30	67.70	51.94	65.11	45.80	44.04	41.87	40.70	37.69	36.61

<sup>1</sup> Based on estimates.

See appendix for source.

FIGURE 6.  
**Young and Elderly Support Ratios: 1900-2050**



Note: "Young" support ratio is the number of persons under 18 per 100 aged 18 to 64 years. "Elderly" support ratio is the number 65 and over per 100 aged 18 to 64 years.

See appendix for source.

<sup>6</sup> Manton, Kenneth G., and Eric Stallard. "Temporal Trends in U.S. Multiple Cause of Death Mortality Data: 1968 to 1977." *Demography*, v. 19, No. 4, November 1982, pp. 527-547.

<sup>7</sup> U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics. L. Fingerhut, *Changes in Mortality Among the Elderly, United States, 1940-1978*, Vital and Health Statistics. Series 3, No. 22. DHHS pub. No. (PHS) 892-1406, March 1982. Washington, U.S. Govt. Print. Off. pp. 2-5.

# Income and Poverty

The economic position of elderly persons is, in general, at a considerably lower level and is much less secure than that of the younger population. Only a minority manage to maintain relatively high incomes throughout their later years. Income is not a precise measure of economic well-being and simple comparisons of income between the older and younger population do not tell the whole story. For example, some older people have considerable assets (such as homes with high equity) but often these assets are not readily converted into cash and the annual incomes of older people are relatively low. Some older people, often those with good retirement plans, choose to accept the lower incomes associated with retirement so that they can enjoy more leisure time.

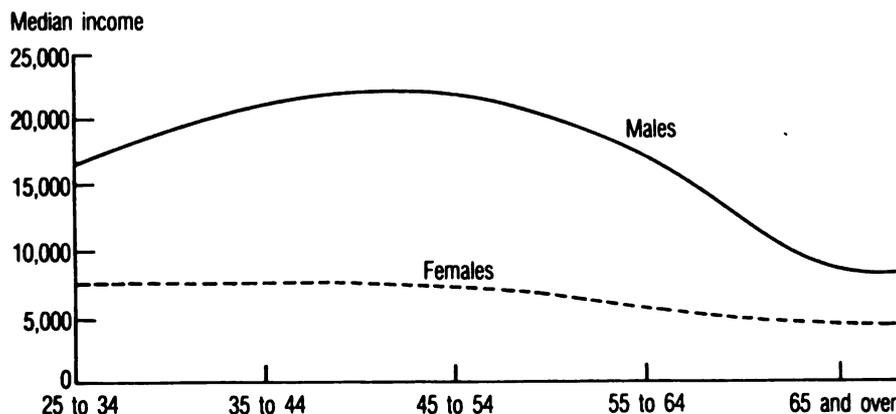
Lower incomes in the elderly population are associated with many factors over which elderly persons themselves have little control: their sex and race, the health and survival of their spouses, and their own health and ability to continue to work at acceptable wages. Other factors include the association of educational attainment and lifetime earnings and investments at younger ages for retirement. There is a strong pattern of declining income associated with advancing age. Older

people who work full time tend to have incomes similar to younger persons of the same race and sex. For many elderly who do not work, Social Security payments are vital. The paragraphs which follow discuss more specifically the factors which affect the income levels of elderly persons, the most important sources of income, and poverty levels.<sup>8</sup>

Age, race, and sex are significant factors in income level. Income tends to increase with age until about 55, when significant numbers of people begin to retire and a steady decline in income level begins (figure 7). For example, the median income in 1981 of men aged 60 to 64 years was about three-fourths that of men 15 years younger (\$15,000 versus \$21,000) but almost double that of men aged 65 and over (\$8,200). The pattern for women is much the same, although the decline begins at age 50 and is at much lower levels. Elderly women had a median income in 1981 of \$4,800, compared with about \$7,000 for women aged 25 to 64 years. Three-fourths of the elderly had incomes below \$10,000, compared with

<sup>8</sup> Current data are from the March 1982 Current Population Survey and refer to money income in 1981 for the noninstitutionalized population only.

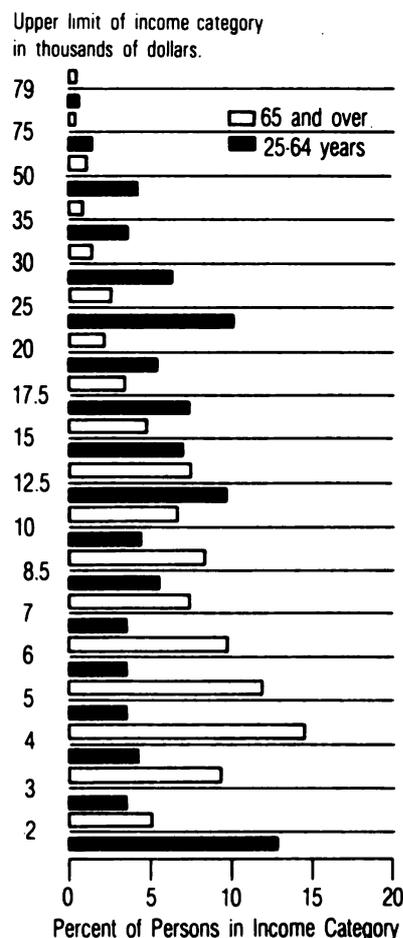
FIGURE 7.  
Median Income of Persons 25 Years and Over, by Sex and Age: 1981



See appendix for source.

about 42 percent of those aged 25 to 64 years. About one-fourth of the younger group had incomes greater than \$20,000, but only about 7 percent of the elderly were so wealthy. Incomes greater than \$50,000 were received by not quite 1 percent of the elderly (219,000 out of the 25 million elderly with income), about half of whom were 65 to 69 years old (figure 8).

FIGURE 8.  
Income Distribution of Persons With Income 25 to 64 Years and 65 and Over: 1981



See appendix for source.

While the income levels of most elderly persons are low in an absolute sense, as well as in comparison to the younger adult population, inflation did not affect the elderly population as much as the younger population

Real median incomes of the elderly remained about constant from 1980 to 1981, a reflection in part of the indexing of many sources of retirement income to the Consumer Price Index. For the younger population, however, median income dropped a few percent from the 1980 level. In 1972, a major "catchup" increase was enacted in Social Security benefits, and as a result, the median incomes of the elderly grew at about double the rate of those for younger people over the past decade. Using constant dollars, the median income of elderly persons has more than doubled since 1951 (table 4, figure 9).

**TABLE 4.**  
**Median Income of Persons 65 Years and Over: 1951-81**  
(In constant 1981 dollars)

Year	Male		Female	
	In current dollars	In 1981 dollars	In current dollars	In 1981 dollars
1981	\$8,173	\$8,173	\$4,757	\$4,757
1978	5,293	8,456	2,816	4,483
1971	3,449	7,745	1,708	3,831
1966	2,162	6,059	1,085	3,041
1961	1,758	5,345	854	2,586
1956	1,421	4,755	738	2,470
1951	1,008	3,529	536	1,877

See appendix for source.

Within the elderly population, income differences between men and women and Whites and Blacks are striking. The income level of women, for all age groups, is much less than that of men of the same race. White men tend to have the highest median incomes and Black women the lowest. In 1981, elderly White men had median incomes of about \$8,600; White women, \$4,900; Black men, \$4,900; and Black women, \$3,500 (figure 10). Four out of five elderly Black women had incomes in 1981 less than \$5,000, compared with about half of White women and Black men and a fifth of White men. Contrary to the popular notion of the older rich widow, the statistics show that such women are a very small proportion of the elderly: out of 24 million older White women, only 86,000 had incomes greater than \$50,000, and not

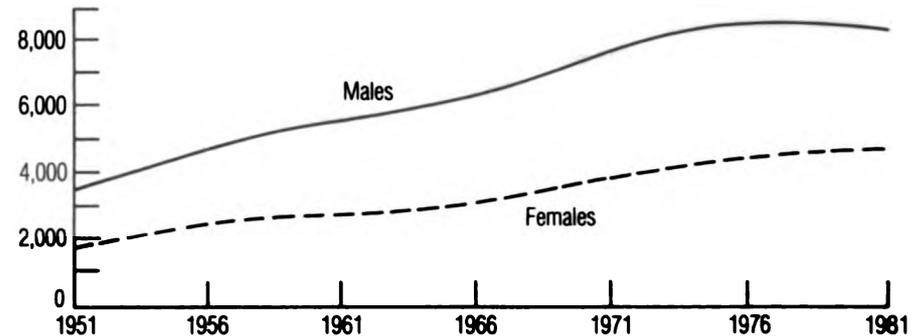
all of these women were widows. As already indicated, the high-income elderly population is relatively small with White males by far the most likely to be in this group. Almost 9 percent of elderly White males had incomes greater than \$30,000 in 1981, compared with 1 percent for White females and two-tenths of 1 percent for Black males and Black females.

Comparisons of income between elderly persons living alone and those living as part of a family or as part of multiperson households show that those living alone receive much less income. Some of the per-person difference is undoubtedly due to the fact

that those not part of a family are older, and income usually declines with age. But much of the difference is due to the loss of a spouse and the alteration of stable and supporting living arrangements and the loss of income from work.

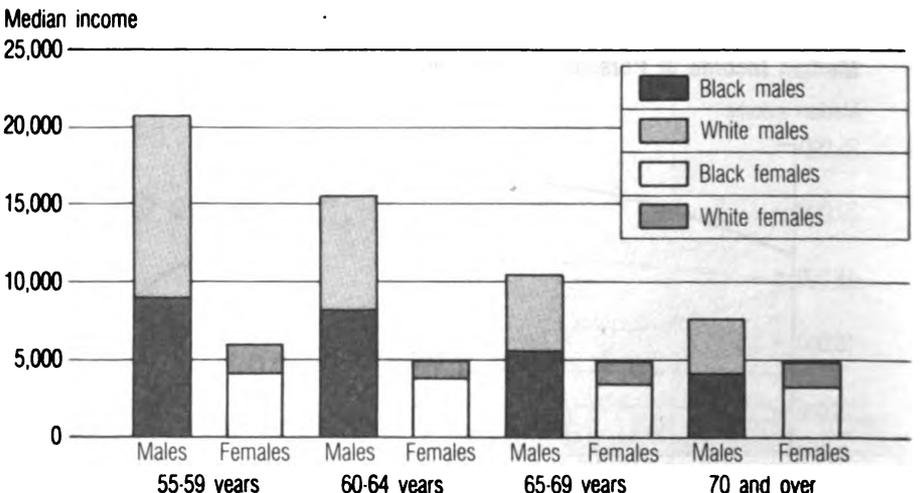
In 1981, there were 9.4 million families maintained by a person 65 years old or over. The median income of elderly families for that year was \$14,335 (figure 11), much lower than that of younger families. But elderly families tend to be smaller than younger families, and when family size is taken into account, the median income of the elderly family was

**FIGURE 9.**  
**Median Income in Constant Dollars (1981), for Males and Females 65 Years and Over for Selected Years**  
Median income in 1981 dollars



See appendix for source.

**FIGURE 10.**  
**Median Annual Incomes of Persons 55 Years and Over, by Age, Race, and Sex: 1981**



See appendix for source.

about 90 percent of that of all families in 1981.

The relative position of elderly families has improved considerably since 1970 when they had a median income adjusted for family size of about 77 percent of that of all families. Much of this improvement is due to the 1972 one-time 20-percent increase and the cost-of-living increases in Social Security benefits which began in 1975.

Even when family size is considered, there are a substantial number of elderly families with incomes at the lowest economic levels as compared with younger families. Among families

maintained by an elderly person in 1981, 3 out of 10 had incomes less than \$10,000 5 had incomes between \$10,000 and \$25,000, and 2 had incomes greater than \$25,000.

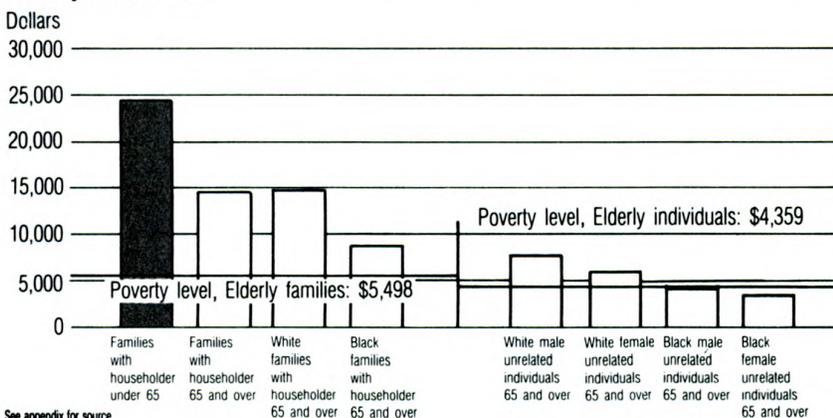
The difference in the income level of Black families and White families was considerable. The income of elderly Black families in 1981 was about 44 percent of that of elderly White families when adjusted for average family size. The relative differences were even greater when the family was maintained by a woman with no husband present.

While elderly married couples had economic resources approaching

those of their sons and daughters, the picture is much different for the divorced, widowed, and others not living in families (figure 12). There were 8.1 million elderly "unrelated individuals" in 1981, most of whom lived alone and some of whom lived with persons other than their relatives. Elderly unrelated individuals had a 1981 median income of \$5,771, which was less than two-thirds that of unrelated individuals of all ages, a relative position that was also true in 1950. The median income of those who lived alone was \$5,134. Single women were the most likely to have the lowest incomes and to be poor. One-fourth of elderly unrelated individuals had incomes less than \$4,000, another fourth had incomes between \$4,000 and \$6,000, and still another fourth had incomes between \$6,000 and \$10,000. The remaining quarter had incomes greater than \$10,000, with 6 percent having incomes greater than \$20,000. For unrelated individuals under age 65, about 70 percent had incomes greater than \$10,000.

FIGURE 11.

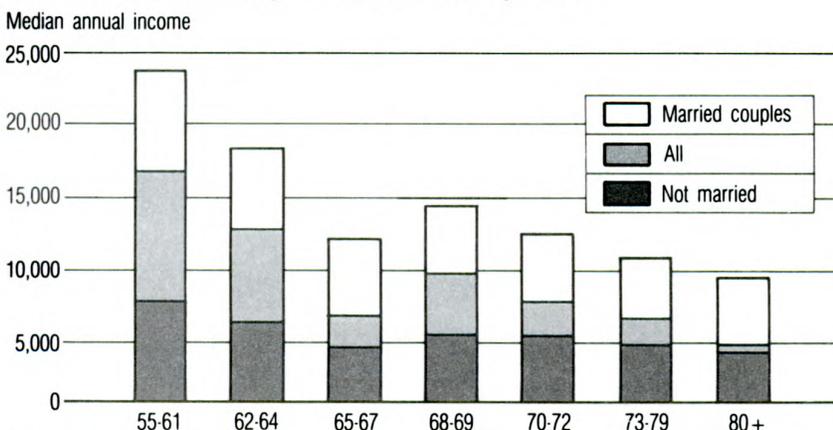
**Median Income of Families and Individuals, by Age and Race, Compared to Poverty Levels: 1981**



See appendix for source.

FIGURE 12.

**Median Annual Income, by Marital Status and Age: 1980**



See appendix for source.

**Sources of Income**

Social Security benefits are the single largest source of money income for the elderly, and the single source on which the largest proportion is most dependent. Social Security benefits reach 91.2 percent of the elderly population, and for over half, the benefits constitute over half of their income. For some, Social Security is vital: a fifth of the total elderly population and two-fifths of Blacks living alone received virtually all (90 percent or more) of their income from Social Security.

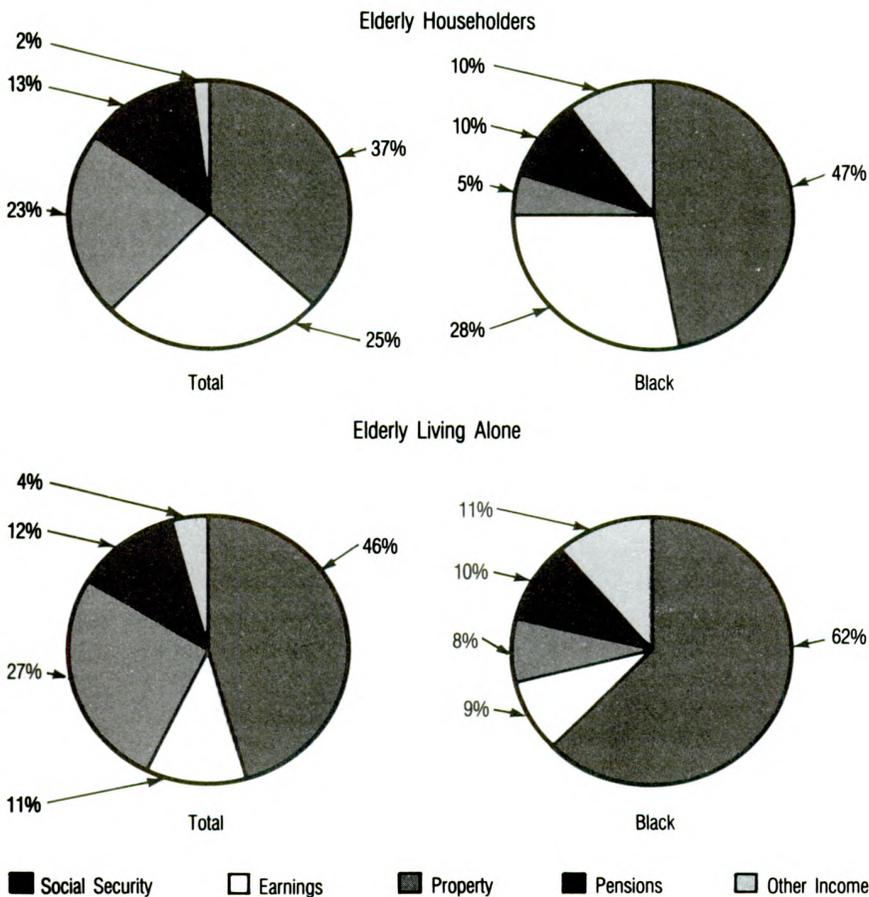
While Social Security accounted for 37 percent of the total money income of elderly persons in 1981, earnings accounted for 25 percent, property income (mainly rents, dividends, and interest) for 23 percent, and private and

public pensions for 13 percent (figure 13). A recent study by the Social Security Administration showed that one of the most significant changes in the source of income for the elderly since the 1960's was a decline in the importance of earnings and increased reliance on retirement income from Social Security, public and private pensions, and assets.<sup>9</sup> Social Security income also increases in relative importance as a person ages.

<sup>9</sup> U.S. Dept. of Health and Human Services. Social Security Administration. Melinda Upp, "Relative Importance of the Aged, 1980," *Social Security Bulletin*, V. 46, No. 1, January 1983, pp. 9-10.

FIGURE 13.

**Source of Money Income in 1981, by Race, for Elderly Householders and Persons Living Alone: 1981**



See appendix for source.

Earnings, property income, and pensions are less universal than is Social Security and are of varying significance. For example, most of the elderly who reported property income in 1978 received less than \$1,000 from that source, and most receiving pensions got less than \$2,000. While private pensions are now more likely to be received than in the past, in 1981 only 2 percent of the elderly relied on pensions for at least half of their total income.

Earnings make the greatest difference in the economic position of older persons. Those who are year-round, full-time workers have incomes

close to those of younger people until the age of 70 when the median income dropped from \$19,000 to \$16,000. In 1981, about 8.9 million persons 55 to 64 years old worked full time and year round (41 percent of the total); about 800,000 (10 percent) 65 to 69 years old and about 400,000 (2 percent) 70 years and over worked full time and year round. The likelihood of continuing to work after one becomes eligible for retirement is related to the ability to make more from work than from Social Security or pension benefits: half of the elderly who worked year round and full time had incomes between \$10,000 and \$30,000. It is also likely that the health of those with higher earnings is good, which allows them to make a choice about working.

**Poverty: Cash Income**

For the first time in their lives, many persons face poverty as they age, particularly after retirement. One out of seven elderly persons (15.3 percent or 3.9 million) lived in poverty in 1981 (table 5), the same proportion as in 1975. This rate is a signifi-

TABLE 5. **Percentage of Persons 65 Years and Over in Poverty: 1959-81**

Characteristic	1959	1970	1980	1981
Persons under 65	20.9	11.3	12.7	13.9
Persons 65 and over	35.2	24.6	15.7	15.3
In families	26.9	14.8	8.5	8.4
Householder	29.1	16.5	9.1	9.0
Male	29.1	15.9	8.2	8.0
Female	28.8	20.1	15.2	16.0
Other family members	24.6	13.0	27.8	7.6
Unrelated individuals	61.9	47.2	30.6	29.8
Male	59.0	38.9	24.4	23.5
Female	63.3	49.8	32.3	31.4
White	33.1	22.6	13.6	13.1
Black	62.5	47.7	38.1	39.0
Hispanic	( <sup>1</sup> )	( <sup>1</sup> )	30.8	25.7
Metropolitan	26.9	20.0	12.9	12.6
Nonmetropolitan	47.0	31.5	20.5	19.9

<sup>1</sup> Not available

<sup>2</sup> Other family members in families with married couples only; the 1980 figure for other family members in families without married couples was 6.7 percent.

See appendix for source.

cant change from 1970, when 1 out of 4 elderly persons lived in poverty, and from 1959, when more than a third had incomes below the poverty level.

Poverty rates are highest among the aged, women, minorities, those who live alone, and among those who are not married, do not work, depend exclusively on Social Security benefits, and live in small towns and rural areas.

In 1981, there were 17.3 million elderly households and their poverty rate was 18 percent; if the "near poor" (money incomes below 125 percent of the poverty level) are included, the poverty rate for this population was closer to 30 percent.

Poverty rates increase sharply with age, partly because of the substantial reductions in income as a result of retirement and partly because of the likelihood of major expenditures for health care. The poverty rate for those aged 60 and 61 was about 10 percent in 1981 but jumped to nearly 18 percent for those aged 72 and over.<sup>10</sup>

Poverty is also disproportionately high among women and Blacks. Elderly White men had a poverty rate of 8.5 percent in 1981, but elderly White women were twice as likely as their male counterparts to be in poverty, Black men four times as likely, and Black women five times as likely (figure 14).

Poverty rates tend to be lower for those who are married than for those who are widowed, single, divorced, or separated. For example, one-fourth of older Black women who are married are poor, but one-half of the widows are poor. Those who are not married generally live alone; 29 percent of

those who lived alone also lived in poverty, compared with 8 percent of those who lived in families. Of all poor people 60 years and over, over half lived alone. This was especially true of women 60 years and over; about two-thirds of poor White women lived alone as did over half of poor Black women. Black women living alone had the highest poverty rates, twice as high as those of White women living alone (figure 15).

Of all poor persons 60 years and over, just over half lived in metropolitan areas and the remainder lived in small towns and rural areas (non-

metropolitan). The poverty rate in 1981 for those who lived in metropolitan areas was 11.5 percent. But for those who lived in the small towns outside of metropolitan areas and in rural areas, the poverty rate was 18.6 percent; for aged Black women in those areas, it was over 60 percent.

The incidence of poverty is closely associated with the type of income a person has. The lowest poverty rates were reported for older persons who had wage and salary income (4 percent), while over 30 percent of those who had only Social Security income were poor in 1981.

FIGURE 14. Poverty Rate in 1981 of Persons 60 Years and Over, by Age, Race, and Sex

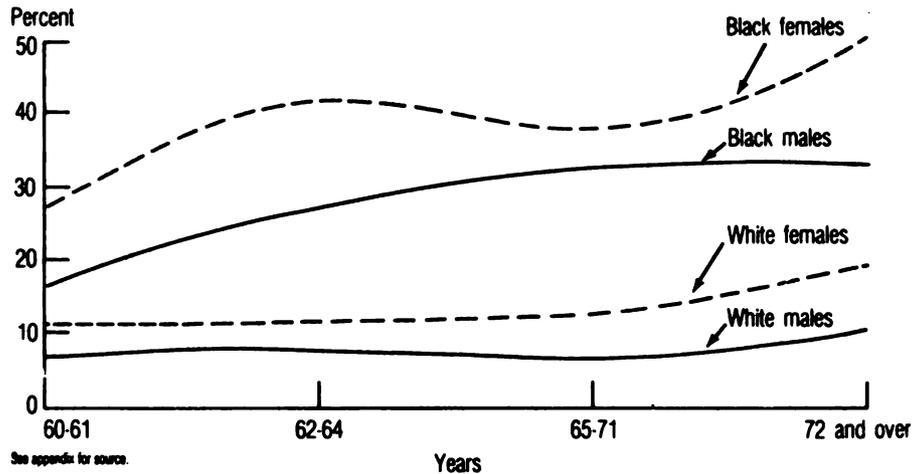
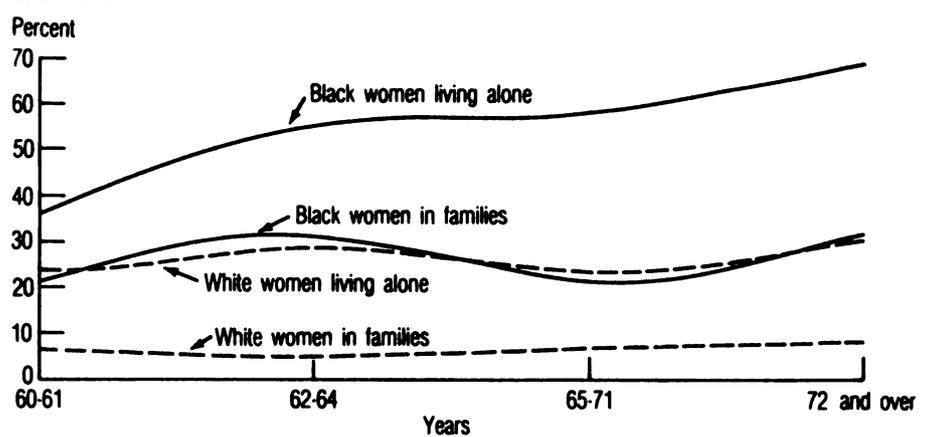


FIGURE 15. Poverty Rate in 1981 of Women 60 Years and Over, by Living Arrangements and Race



<sup>10</sup> U.S. Dept. of Commerce, Bureau of the Census, *Money Income and Poverty Status of Families and Persons in the United States: 1981*, Current Population Reports, Series P-60, No. 134, July 1982, table 15, p. 22.

See appendix for source.

Of the 5 million persons 60 years old and over who were poor in 1981, less than 500,000 worked and only about a fourth of those worked full time and year round. Those who worked all year had poverty rates about half the rate of those who worked part of the year and about a fourth of those who did not work at all during the year. Of those poor who worked only part of the year, over one-quarter said they did not work a full year because they were ill or disabled, and about 1 in 7 said they could not find work. Of those poor who did not work at all during the year, a third said they could not work because they were ill or disabled and 40 percent said they were retired.

Although over 1 in 7 elderly persons had an income below the poverty level in 1981, only about 1 in 9 received cash income from public assistance. For one-third of such

recipients (or 1 in 27 persons over 65), public assistance provided more than half of their income.<sup>11</sup>

Poverty levels vary widely by State, as do the relative poverty levels for the elderly as compared with the younger population. According to the 1980 census, the poverty rates for the elderly in most States in 1979 were slightly higher than the poverty rate for all persons. The exceptions included New York, Arizona, California, and Florida. In the latter three "Sunbelt" States, the lower poverty rates for persons 65 years old and over may be related to the presence of substantial numbers of relatively well-to-do retirees who have migrated from other States.

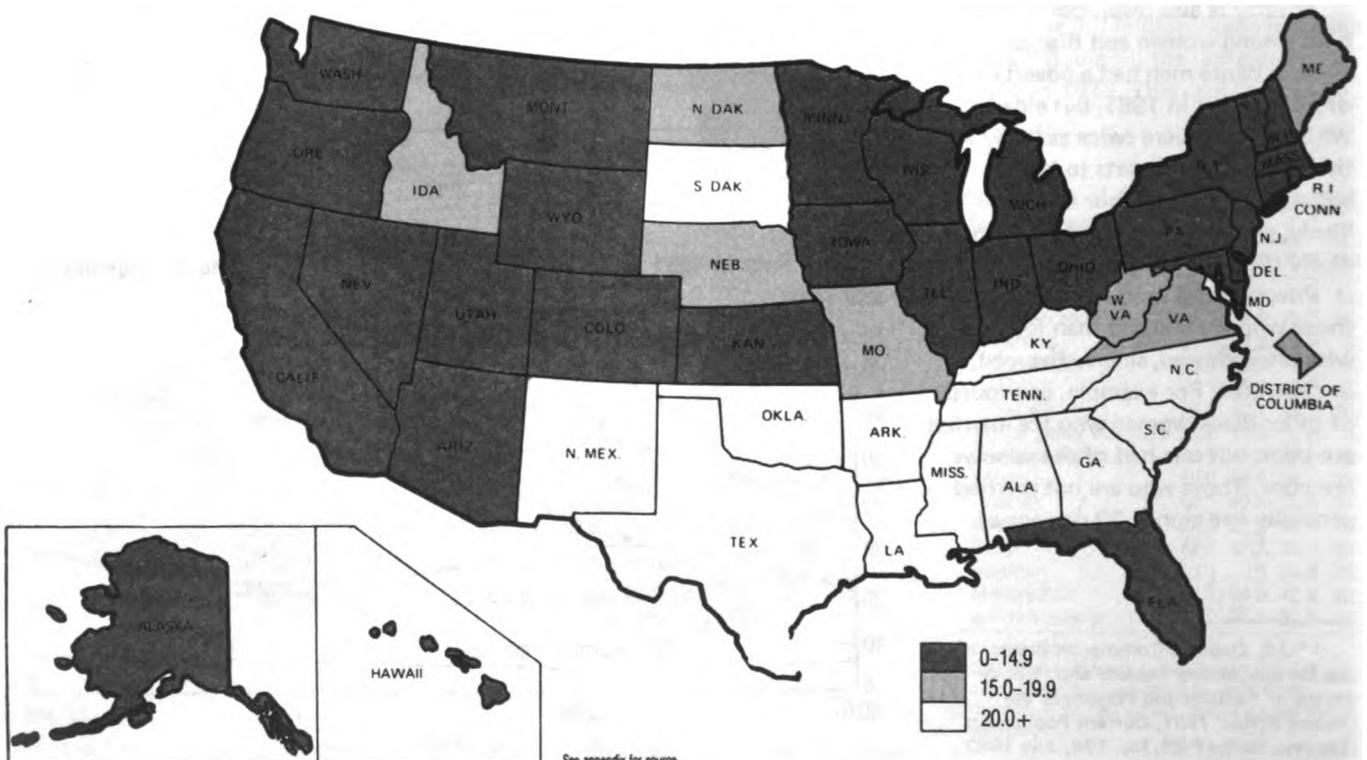
<sup>11</sup> U.S. Dept. of Health and Human Services. Social Security Administration. Office of Policy. Office of Research and Statistics. *Income and Resources of the Aged, 1978*, Social Security Publication, No. 13-11727, October 1981.

The highest 1979 poverty rates for the aged were found in Mississippi (34.3 percent), Alabama (28.4 percent), and Arkansas (28.2); the States with the lowest rates were California, Connecticut, and Wisconsin (8.3, 8.8, and 9.6 percent, respectively).

### Poverty: Noncash Benefits

In-kind public transfers in the form of food (food stamps), housing (publicly owned or subsidized rental housing), and medical care (Medicare and Medicaid) have expanded markedly in the last decade. The current government definition of poverty, however, is based on money income only and does not include the value of in-kind transfers as income. If the value of in-kind food, housing, and medical care transfers received by the low-income elderly population were

FIGURE 16.  
Percentage of Persons 65 Years and Over With Incomes Below Poverty Level in 1979



regarded as money income, the poverty rate would change.

A recent study determined that the various methods used to value in-kind benefits resulted in a large range of poverty rates depending on the methodology used and the type of benefits included.<sup>12</sup> Estimating the value of noncash benefits is difficult and controversial. Considering money income only, the poverty rate for elderly persons in 1979 was 14.7 percent. Using market values, if food and housing benefits were included, the poverty rate would have been reduced—but only to 12.9 percent. Adding the market value of medical benefits, including institutional care, reduced the poverty rate signifi-

cantly, but there is serious disagreement over the inclusion of medical care—especially institutional care—for determining poverty status. Except for Medicare, most of the noncash benefits received by elderly households were means-tested; i.e., income criteria determined eligibility. Of the 1.1 million elderly households that received food stamps in 1981, 86 percent had incomes below 125 percent of the poverty level and received food stamps with a mean face value of less than \$500 annually. About 949,000 (5 percent) elderly households lived in Government-subsidized housing. About 2.5 million (14 percent) elderly households received Medicaid benefits, and, in 16.8 million elderly households, Medicare covered at least one person. Elderly households made up approximately 1 out of 6 households receiving food stamps, about 1 in 3 of the households in public or otherwise-

subsidized housing, and 30 percent of those who received Medicaid.<sup>13</sup>

The persistence of relatively high rates of poverty among the elderly despite the enormous sums devoted in the Federal budget for elderly program recipients (\$197 billion in fiscal year 1982) presents a paradox. Basically, there are three explanations for this seeming paradox.

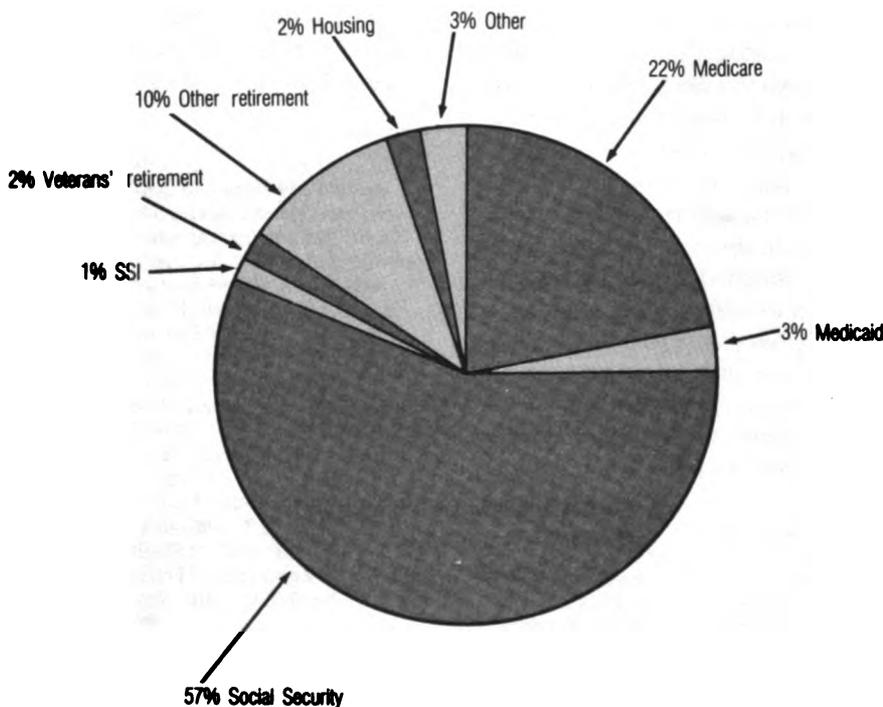
First, a large portion of elderly persons with incomes below the poverty line do not participate in the means-tested programs designed to assist them. In fact, nearly half (49 percent) of elderly households in the poverty category received neither cash nor in-kind assistance from means-tested programs.

Second, of the approximately \$200 billion spent for the elderly, the overwhelming portion is committed to social insurance programs (figure 16). These certainly aid many low-income

<sup>12</sup>U.S. Dept. of Commerce. Bureau of the Census. Technical Paper No. 50, *Alternative Methods for Valuing Selected In-Kind Transfer Benefits and Measuring Their Effect on Poverty*. Washington, U.S. Govt. Print. Off., 1982.

<sup>13</sup>U.S. Dept. of Commerce. Bureau of the Census. *Characteristics of Households Receiving Selected Noncash Benefits: 1981 (Advance Data from the March 1982 Current Population Survey, Current Population Reports, Series P-60, No. 135*. Washington, U.S. Govt. Print. Off., 1982, tables B, C, and I.

FIGURE 17.  
Federal Outlays Benefiting the Elderly: Fiscal Year 1982



See appendix for source.

elderly persons, but they are not, by definition, programs targeted at the poverty population. Instead, the social insurance programs are earned entitlements which make benefits available to all those who qualify on the basis of age and other factors. An analysis of fiscal year 1982 Federal budget expenditures reveals that 92 percent of the total spent on elderly persons was allocated to retirement and health insurance programs that are largely self-funded through lifetime contributions from individuals and employers. Less than \$16 billion, or 2.1 percent

of the entire budget, was spent to assist low-income elderly persons through cash or in-kind means-tested programs.

The third reason that poverty among the elderly persists despite the current level of Federal spending is that the principal means-tested programs, such as Supplemental Security Income, pay maximum benefits which are below the poverty level.

# Health Status

Contrary to the stereotype, the older population as a whole is healthier than is commonly assumed. In 1980, 9 or 10 elderly persons described their own health as fair, good, or excellent as compared with others of their own age; only 8 percent said their health was comparably poor.<sup>14</sup> About 40 percent of the elderly population reported that, for health reasons, a major activity had been limited (compared with about 20 percent of the population 45 to 64 years), but 54 percent reported no limitations of any kind in their activities.<sup>15</sup> Not until age 85 and over do about half of the population report being limited or unable to carry on a major activity because of a chronic illness.<sup>16</sup>

Good health is associated with higher incomes: 40 percent of those with incomes over \$25,000 described their health as excellent as compared with others of their own age, but less than a quarter of those with low income (less than \$7,000) reported excellent health.<sup>17</sup>

Persons 65 years and over have about twice as many days of restricted activity due to illness as the general population (almost 40 days versus

19 in 1981). But those elderly who worked do not experience a marked difference in the number of lost work days—about 4 or 5 days a year, on the average, for both the younger and older working population.<sup>18</sup>

The very old do have more need for assistance than the younger-old. For instance, in 1978, less than 1 percent of the noninstitutional population 65 to 84 years needed help in eating, while about 4 percent of the population 85 and over did; about 7 percent of the very old needed help toileting versus less than 2 percent of the younger-old; 11 percent of the 85 and over group needed help dressing, and 18 percent needed help bathing, while the figures were about 3 and 4 percent, respectively, for the 65- to 84-year-old group. Based on these functional measures, more than 80 percent of the noninstitutionalized very old were able to take care of their own daily needs.<sup>19</sup>

The rural elderly are the most likely to have chronic health conditions that limit their activities. In the South in the 1973-74 period, 53 percent reported a chronic problem as compared with 43 percent of metropolitan elderly and 48 percent of all non-metropolitan elderly. Duration of illness is higher for the nonmetropolitan elderly who reported 39 days per person per year of restricted activity (52 days in the nonmetropolitan South) as compared with 34 days in metropolitan areas. Thus, the nonmetropolitan elderly, because of the incidence and duration of chronic conditions, are more likely to require assistance, even though it is

less available to them than to their healthier counterparts in metropolitan areas.

Despite relatively stable overall health status over the past 15 years, health expenditures by elderly persons continue to climb faster than increases in either income or the overall inflation rate. Health-care expenditures not covered by Medicare now equal an average of 19.9 percent of all yearly income for those 65 and over. Even with the assistance of Federal health insurance programs, elderly persons are now paying an average of 29 percent of their total annual health bills out-of-pocket—a greater proportion than they were before the enactment of Medicare and Medicaid.<sup>20</sup>

## Morbidity Trends

The pattern of chronic morbidity has changed in the past 80 years. Whereas acute conditions were predominant at the turn of the century, chronic conditions are now the most prevalent health problem for elderly persons. There has also been a change in the pattern of illness within one's lifetime. That is, as people age, acute conditions become less frequent and chronic ones more prevalent. The likelihood of having a chronic illness or disabling condition increases dramatically with age. Over 80 percent of persons 65 and over have at least one chronic condition, and multiple conditions are commonplace for the elderly.

Even though there has been significant improvement in death rates, measures from the Health Interview Surveys from 1965 (the first year of the survey) through 1979 do not show

<sup>14</sup> U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics. 1980 Health Interview Survey, publication forthcoming.

<sup>15</sup> U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics. B. Bloom, *Current Estimates from the National Health Interview Survey, United States, 1981*, Vital and Health Statistics. Series 10, No. 141, DHHS Publication No. (PHS) 83-1569. Washington, U.S. Govt. Print. Off., October 1982, table 14, p. 24.

<sup>16</sup> U.S. Dept. of Health and Human Services. Federal Council on Aging. *The Need for Long Term Care: Information and Issues*. DHHS Publication No. (OHDS) 81-20704. Washington, U.S. Govt. Print. Off., pp. 27-29.

<sup>17</sup> U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics, publication forthcoming, op. cit.

<sup>18</sup> U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics. *Current Estimates from the National Health Interview Survey, United States, 1981*, op. cit., table 12, p. 22.

<sup>19</sup> U.S. Dept. of Health and Human Services. Federal Council on Aging. op. cit., pp. 27-29.

<sup>20</sup> U.S. Congress. Senate. Health Care Expenditures for the Elderly: How Much Protection Does Medicare Provide, 97th Cong., 2d Sess., Prepared by the Staff of the Senate Special Committee on Aging. Washington, U.S. Govt. Print. Off., April 1972.

any major improvements in the health status of the elderly. In the early part of this century, infectious and parasitic diseases were the major causes of illness among the group. Now, however, the major causes are chronic diseases, accidents (especially traffic accidents), and stress-related conditions.<sup>21</sup> The leading chronic conditions causing limitation of activity for the elderly in 1979 were arthritis and rheumatism, heart conditions, hypertension without heart involvement, impairments of the lower extremities and hips, and impairments of the back or spine. The first two conditions accounted for half of the total in 1979.<sup>22</sup> Stress-related conditions include hypertension, attempted suicide, and drug dependency. The principal diagnoses made by doctors for the elderly in the 1980-81 period were hypertension, diabetes, chronic ischemic heart disease, cataracts, and osteoarthritis.<sup>23</sup>

The diseases which affect elderly men predominate as causes of death, while those which affect elderly women predominate as causes of illness. The health situation of elderly Blacks is generally poorer than that of elderly Whites. For example, hypertension was more prevalent among Blacks 65 to 74 years old (45 percent) than among Whites (33 percent) in the 1971-75 period.<sup>24</sup>

<sup>21</sup> Omran, Abdel R. *Epidemiological Transition in the United States: The Health Factor in Population Change*. Population Bulletin, v. 32, No. 2, May 1977. Washington, Population Reference Bureau, Inc.

<sup>22</sup> U.S. Dept of Health and Human Services. Public Health Service. National Center for Statistics. *Limitations of Activity Due to Chronic Conditions, United States, 1974*. Vital and Health Statistics, Series 10, No. 111, June 1977.

<sup>23</sup> U.S. Dept of Health and Human Services. Public Health Service. National Center for Health Statistics, unpublished.

<sup>24</sup> U.S. Dept of Health and Human Services. Public Health Service. National Center for Health Statistics. *Limitations of Activity Due to Chronic Conditions*. op. cit.

## Medical Care

With a greater prevalence of chronic conditions than the population at large, older persons utilize medical personnel and facilities somewhat more frequently than do younger people. Persons 65 and over average 6 doctor visits for every 5 made by the general population. The elderly are hospitalized approximately twice as often as the younger population, stay twice as long, and use twice as many prescription drugs.

Since 1965, the year Medicare was enacted, elderly persons have increased their use of short-stay hospitals by more than 50 percent versus an 11 percent increase for the total population. The hospital discharge rate for the very old is over 75 percent higher than that for the 65- to 74-year-old group. The average hospital stay for persons under age 65 was about 6 days, compared with almost 12 days for those 85 years and over.<sup>25</sup>

## Mental Health

A destructive age-related stereotype is that senility is inevitable in old age and that it is the rare aged

<sup>25</sup> U.S. Dept of Health and Human Services. Federal Council on Aging. op. cit., pp. 39-41.

individual who is not in some state of mental deterioration. In fact, the term "senility" has been used generally to describe any number of symptoms and diseases, many of which are treatable. Estimates for the 1976-79 period indicate that from 15 to 25 percent of the elderly in the community may have significant symptoms of mental illness. It is estimated that for about 10 percent, these symptoms may be due to depression, and for 5 to 6 percent, to senile dementia. Among nursing home residents, about 56 percent suffer a chronic mental condition or form of senility. Even though the elderly apparently suffer significant mental health problems, many of which could be treated, the older population uses mental health services at only about half the rate of the general population—7 versus 16 admissions per 1,000.<sup>26</sup> One trend has been the shift of older persons out of the mental health system and into nursing homes. From 1969 to 1973, the number of nursing home residents with diagnosed mental health problems doubled to a total of 194,000.<sup>27</sup>

## Institutionalization

Contrary to popular assumptions, only about 5 percent of the

<sup>26</sup> *Ibid.*, pp. 32-33, 39.

<sup>27</sup> *Ibid.*, pp. 46-47.

TABLE 6.  
Population 65 Years and Over in Nursing Homes, by Age  
(Numbers in thousands)

Age (years)	1963	1973	1977	1982 <sup>1</sup>
65 and over	448	961	1,126	1,316
65 to 74	93	159	211	232
75 to 84	207	394	465	527
85 and over	148	408	450	557

<sup>1</sup> Based on 1982 estimate and proportion of the population for each age group in nursing homes in 1977: 65 and over, 0.049; 65 to 74, 0.0144; 75 to 84, 0.064; 85 and over, 0.2259.

See appendix for source.

TABLE 7.  
**Death Rates and Percentage of Total Deaths for the 10 Leading Causes of Death for Persons 65 Years and Over: 1979**  
 (Rates per 100,000 population 65 years and over)

Rank <sup>1</sup>	Cause of death <sup>2</sup>	Rate	Percent of total deaths
	All causes	5,157.2	100.0
1	Diseases of heart	2,299.1	44.6
2	Malignant neoplasms, including neoplasms of lymphatic and hematopoietic tissues	1,005.4	19.5
3	Cerebrovascular diseases	587.6	11.4
4	Chronic obstructive pulmonary diseases and allied conditions	155.1	3.0
5	Pneumonia and influenza	148.4	2.9
6	Atherosclerosis	111.6	2.2
7	Accidents and adverse effects	97.5	1.9
	Motor vehicle accidents	23.9	0.5
	All other	73.6	1.4
8	Diabetes mellitus	97.1	1.9
9	Nephritis, nephrotic syndrome, and nephrosis	48.5	0.9
10	Chronic liver disease and cirrhosis	36.3	0.7
	All other causes	570.4	11.1

<sup>1</sup> Rank based on number of deaths.

<sup>2</sup> 9th Rev. International Classification of Diseases, 1975.

See appendix for source.

TABLE 8.  
**Gain in Expectation of Life at Birth Due to Elimination of Specified Causes of Death: 1959-61, 1969-71, 1978**

Cause of death	Total population			White male			White female		
	1959-61	1969-71	1978	1959-61	1969-71	1978	1959-61	1969-71	1978
1. Tuberculosis, all forms	.10	.04	.02	.10	.03	.02	.05	.02	.01
2. Infective and parasitic diseases	.22	.17	.17	.20	.13	.14	.14	.12	.14
3. Malignant neoplasms of digestive organs and peritoneum	.66	.60	.71	.63	.55	.63	.68	.62	.72
4. Malignant neoplasms of respiratory system	.32	.50	.73	.49	.69	.92	.11	.22	.43
5. Malignant neoplasms	2.27	2.47	3.09	2.12	2.31	2.85	2.43	2.57	3.12
6. Diabetes mellitus	.22	.24	.22	.15	.17	.15	.27	.28	.25
7. Diseases of the heart	5.89	5.86	7.01	6.51	6.14	6.49	5.04	5.17	6.94
8. Cerebrovascular diseases	—	1.19	1.14	—	.86	.74	—	1.36	1.42
9. Arteriosclerosis	.18	.13	.16	.15	.09	.10	.21	.17	.21
10. Influenza and pneumonia	.53	.47	.39	.46	.41	.33	.42	.40	.39
11. Bronchitis, emphysema, and asthma	—	.20	.14	—	.26	.17	—	.10	.10
12. Diseases of the respiratory system	—	.83	.84	—	.86	.85	—	.61	.71
13. Peptic ulcer	.09	.06	.04	.11	.06	.04	.05	.04	.03
14. Cirrhosis of liver	.19	.28	.27	.22	.30	.29	.15	.20	.18
15. Nephritis and nephrosis	—	.07	.06	—	.05	.05	—	.05	.05
16. Congenital anomalies	.36	.29	.25	.37	.30	.25	.38	.30	.25
17. Certain diseases of early infancy	1.12	.82	.49	1.12	.82	.44	.90	.66	.37
18. Motor vehicle accidents	.55	.70	.65	.78	.93	.69	.30	.41	.39
19. All other accidents	.62	.63	.56	.77	.76	.69	.35	.35	.33
20. Suicide	.22	.26	.30	.31	.34	.42	.12	.18	.18
21. Homicide	.13	.23	.26	.09	.16	.22	.04	.06	.09

See appendix for source.

elderly population live in nursing homes. In 1982, an estimated 1.3 million elderly persons resided in nursing homes. An estimated 1.5 percent (232,000) of those aged 65 to 74 years old were in a nursing home as compared with about 6 percent (527,000) of those aged 75 to 84 years, and only about 23 percent (557,000) of those 85 and over (table 6). The rate of nursing home use by the elderly has almost doubled since the introduction of Medicare and Medicaid in 1966, from 2.5 to 5 percent of the over-65 population. Almost three-fourths of nursing home residents are without a spouse as compared with just over 40 percent of the noninstitutionalized elderly. Such statistics, along with those which show that nursing home residents tend to have health problems which significantly restrict their ability to care for themselves, suggest that the absence of a spouse or other family member who can provide informal support for health and maintenance requirements is the most critical factor in the institutionalization of an older person. It is likely that the nursing home population will continue to grow rapidly, partly because of the rapid growth in the size of the very old population, and partly because of the increasing gap in life expectancy between husbands and wives.<sup>28</sup>

## Mortality

In the United States, 3 out of 4 elderly persons die from heart disease, cancer, or stroke (table 7). Heart disease was the major cause of death in 1950 and remains so today even though there have been rapid declines in death rates from heart diseases since 1968, especially among females. Death rates from cancer have con-

<sup>28</sup> Ibid., pp. 42-43.

tinued to rise since 1900, especially deaths caused by lung cancer. Cancer accounted for about a fourth of all deaths for those aged 65 to 74 years, a little less than a fifth of the deaths for the 75- to 84-year-old group, and about 10 percent for the very old.<sup>29</sup> Even if cancer were eliminated as a cause of death, the average lifespan would be extended by only 2 to 3 years (table 8) and more would then die from heart disease. Eliminating deaths due to major cardiovascular-renal diseases would add an average of 11.4 years to life at age 65, and would lead to a sharp increase in the proportion of older

<sup>29</sup>U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics. *Health: United States, 1981*. pp. 17-19.

persons in the total population.<sup>30</sup> The third leading cause of death among the elderly, stroke, has been a decreasing factor since 1968.

The factors which have led to reductions in mortality may or may not also lead to reductions in morbidity. If we continue to live only to about age 85 such changes could produce a healthier older population, but if we survive in future years, on average, beyond the age of 85, they could also mean a delay in the onset of illness without an actual shortening of the period of illness.<sup>31</sup>

<sup>30</sup>U.S. Dept. of Health and Human Services. Public Health Service. National Center for Health Statistics. *U.S. Life Tables by Cause of Death: 1969-1971, U.S. Decennial Life Tables for 1969-1971*, v. 1, No. 5, 1978.

<sup>31</sup>*Health: United States, 1981*. Ibid., pp. 20-23.

# Social and Other Characteristics

## Geographic Distribution

In 1981, as was true a decade earlier, almost two-thirds of the elderly population lived in metropolitan areas (standard metropolitan statistical areas); of that group, just over half lived outside the central city, a reversal from 1970, when more lived inside the central city. Elderly persons are less likely to live in the suburbs than are persons under age 65 (34 versus 41 percent). Of the elderly population living in nonmetropolitan areas, 3 out of 4 lived in counties that did not have towns as large as 25,000. The White, Black, and Hispanic elderly are all more likely to live in metropolitan areas than in nonmetropolitan areas. White elders are more likely to be suburban dwellers, whereas Black and Hispanic elders are more concentrated in the central cities. A decreasing proportion of persons 65 and over lived in farm areas, 3 percent in 1980, compared with almost 4.5 percent in 1970.

Even though most elderly live in metropolitan areas, they constitute about 10 percent of the metropolitan population, compared with about 12 percent of the nonmetropolitan population. About 45 percent of the Nation's nonmetropolitan elderly live in the South, while the Northeast and West combined have only about 25 percent. Growth of the elderly population in small towns and rural areas has been about 2.5 percent annually in recent years, a somewhat higher growth rate than that for the total older population.<sup>3,2</sup>

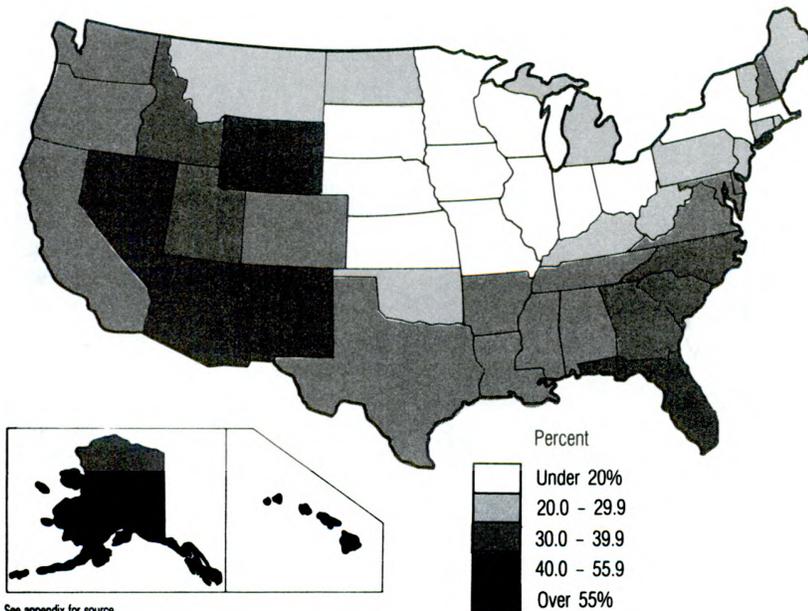
In 1980, there were seven States with more than 1 million persons 65 years and over: California (2.4 million), New York (2.2 million), Florida (1.7 million), Pennsylvania (1.5 million), Texas (1.4 million),

<sup>3,2</sup> U.S. Congress. Senate. Special Committee on Aging. Calvin L. Beale, Rural Older Americans: Unanswered Questions. Hearing, 97th Cong., 2d Sess. May 19, 1982. Washington, U.S. Govt. Print. Off.

Illinois (1.3 million), and Ohio (1.2 million). With the inclusion of Michigan, almost half of the total elderly population of the United States is accounted for in these eight States. Alaska had the smallest number of elderly persons—only 11,500—less than 3 percent of its total population. Florida is the State with the largest proportion of over 65's in the population—17.3 percent. Arkansas, Rhode Island, Iowa, Missouri, South Dakota, Nebraska, and Kansas followed with 13 to 14 percent. The largest percent increases in the elderly population over the decade were in the South and West. Most States had at least a 50-percent increase in the number of persons 85 and over in the last decade, while Arizona, Florida, and Nevada more than doubled the size of their very old population.

The traditional notion of Florida as the State with the greatest concentration of elderly persons is borne out by the statistics. The three large metropolitan areas in 1980 with the greatest proportion of elderly in the United States were all in Florida: Fort Lauderdale-Hollywood (22.0 percent), Tampa-St. Petersburg (21.4 percent), and Miami (15.7 percent). These three metropolitan areas also had the largest proportions 75 and over (7 to 8 percent), and over 85 (1.3 to 1.7 percent); these proportions however, were not much above the national average. The smallest proportion of metropolitan elderly were in Houston, Texas, with less than 7 percent elderly. Only the New York metropolitan area had over 1 million elderly residents.

FIGURE 18.  
Percent Increase in State Populations Aged 65 and Over: 1970 - 80



See appendix for source.

## Residential Mobility

Most older persons remain in the same place where they spent most of their adult lives. With increasing age, people move less often. The older population who moved from one

house to another did so at about half the rate of the population of all ages. Between 1975 and 1980, about one-fourth of the population 55 to 64 years old moved, and about one-fifth of the entire elderly population moved, compared with 45 percent of the population age 5 and over.

While about 9 percent of the population age 5 and over relocated to a different State, only a little over 4 percent of the elderly population did

so. Estimates of net migration from 1970 to 1980 indicate movement of elderly persons away from the Middle Atlantic States and the East North Central States (e.g., New York, Illinois, Michigan, Ohio) and into retirement areas, rural areas, and small towns in the South and West, especially Florida, Texas, Arizona, California, and Nevada. Of the population 65 and over who lived in the West in 1980, about 7 percent were new residents since 1975,

and 6 percent of the elderly in the South were new since 1975 as compared with 2 percent in the Northeast and North Central States who were migrants.

Most movement of the older population from 1975 to 1980 was within the same metropolitan area and usually did not involve a major relocation. For example, those who had lived in the central city tended to move someplace else within the central city, while those who had lived in the suburbs tended to move someplace else within the suburban area. Only about one-half of 1 percent of elderly movers moved from a suburban area to the central city. From 1975 to 1980, a net average of 45,000 elderly persons moved to rural areas and small towns in nonmetropolitan areas each year. Persons aged 55 to 74 years old were almost three times as likely to move from a metropolitan to a nonmetropolitan area as the reverse, but for persons 75 and over, migration streams in each direction were equally likely. A variety of factors—medical care, decreased physical mobility, widowhood, and the wish to be near family—may explain this shift for those over 75. About 5 percent of the total older population moved from one nonmetropolitan county to another.

Of those who are 65 years and over, unmarried persons are more likely to move than are married persons, those in the labor force are less likely to move than those not working, the better educated are more likely to move, and the majority of elderly families receiving assistance income tend not to move. Further, many older persons who move to nonmetropolitan areas are motivated by positive images of rural or small town life or negative views of metropolitan life. Most have preexisting ties to the new area, such as family, friends, or property.<sup>33</sup>

TABLE 9.  
Number and Percentage of Each State's Total Population Aged 65 and Over: 1980  
(April 1, 1980, census count. Numbers in thousands)

State	All ages		65 and over				Percent increase 1970-80
	Number	Rank	Number	Rank	Percent	Rank	
Alabama	3,890	22	440	19	11.3	24	35.8
Alaska	400	51	12	51	2.9	51	71.4
Arizona	2,718	29	307	28	11.3	25	90.7
Arkansas	2,286	33	312	27	13.7	2	31.6
California	23,669	1	2,415	1	10.2	34	34.8
Colorado	2,889	28	247	33	8.6	46	32.1
Connecticut	3,106	25	365	26	11.7	18	26.7
Delaware	585	46	59	48	10.0	36	34.1
District of Columbia	638	47	74	46	11.6	20	5.7
Florida	9,740	7	1,685	3	17.3	1	71.1
Georgia	5,464	13	517	16	9.5	41	41.6
Hawaii	965	39	76	45	7.9	49	72.7
Idaho	944	41	94	41	9.9	37	40.3
Illinois	11,418	5	1,261	6	11.0	29	15.8
Indiana	5,490	12	585	13	10.7	31	18.9
Iowa	2,913	27	387	24	13.3	4	10.9
Kansas	2,363	32	306	29	13.0	8	15.5
Kentucky	3,661	23	410	21	11.2	27	22.0
Louisiana	4,204	19	404	22	9.6	39	32.5
Maine	1,125	36	141	36	12.5	11	23.7
Maryland	4,216	18	396	23	9.4	42	32.9
Massachusetts	5,737	11	727	10	12.7	10	14.8
Michigan	9,258	8	912	8	9.8	38	21.8
Minnesota	4,077	21	480	18	11.8	17	17.9
Mississippi	2,521	31	289	31	11.5	21	30.8
Missouri	4,917	15	648	11	13.2	5	16.1
Montana	787	44	85	43	10.7	32	25.0
Nebraska	1,570	35	208	35	13.1	7	12.6
Nevada	799	43	68	47	8.2	47	113.0
New Hampshire	921	42	103	40	11.2	28	32.1
New Jersey	7,364	9	860	9	11.7	19	23.9
New Mexico	1,300	37	116	38	8.9	45	65.7
New York	17,557	2	2,161	2	12.3	13	10.8
North Carolina	5,874	10	602	12	10.2	35	46.1
North Dakota	653	46	80	44	12.3	14	21.2
Ohio	10,797	6	1,169	7	10.8	30	17.7
Oklahoma	3,025	26	376	25	12.4	12	25.8
Oregon	2,633	30	303	30	11.5	22	34.1
Pennsylvania	11,867	4	1,531	4	12.9	9	20.8
Rhode Island	947	40	127	37	13.4	3	22.1
South Carolina	3,119	24	287	32	9.2	44	51.1
South Dakota	680	45	91	42	13.2	6	13.8
Tennessee	4,591	17	518	15	11.3	26	35.6
Texas	14,228	3	1,371	5	9.6	40	36.8
Utah	1,461	38	109	39	7.5	50	41.4
Vermont	511	49	58	49	11.4	23	23.4
Virginia	5,346	14	505	17	9.4	43	38.7
Washington	4,130	20	431	20	10.4	33	31.7
West Virginia	1,950	34	238	34	12.2	15	22.7
Wisconsin	4,705	16	584	14	12.0	16	19.7
Wyoming	471	50	38	50	8.0	48	66.7

See appendix for source.

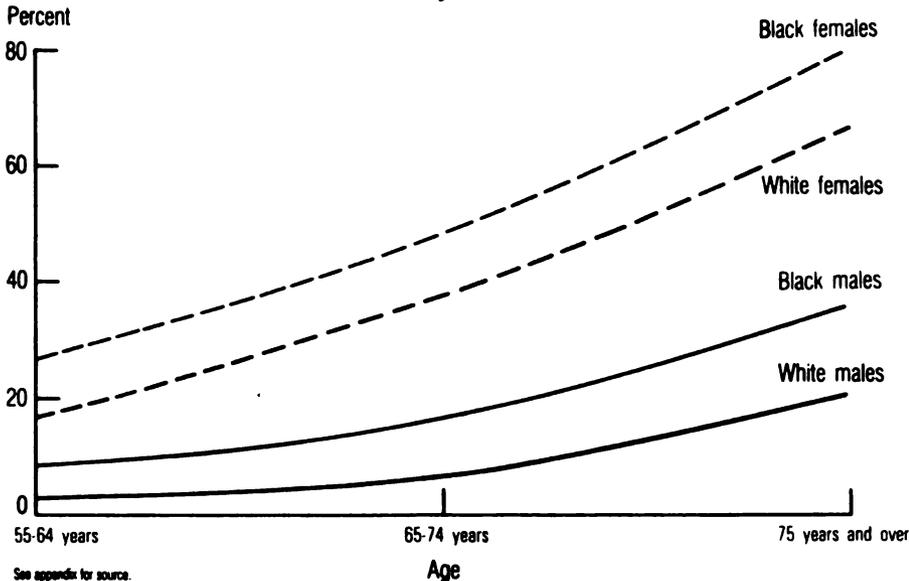
<sup>33</sup> Ibid.

**Marital Status and Living Arrangements**

Patterns of living arrangements and marital status differ sharply between elderly men and women. Five-sixths of the men live in a family setting and more than three out of four are married and living with their wives. Almost three-fifths of the women live in families, but only two-fifths are married and living with their husbands. Elderly women are more likely to be widowed than married, and a substantial proportion live alone. Half of elderly women are widowed, compared with only 1 out of 8 elderly men. Nearly 70 percent of women 75 years and over are widowed, compared with a fifth of aged men (figure 18). These differences are due to both the higher age-specific death rates of adult men and to the fact that men tend to marry younger women. Elderly widowed men have remarriage rates which are about seven times higher than those of women.<sup>34</sup>

<sup>34</sup> U.S. Dept of Commerce, Bureau of the Census, Jacob S. Siegel, *Demographic Aspects of Aging and the Older Population in the United States*, Current Population Reports, Series P-23, No. 59, Washington, U.S. Govt. Print. Off. pp. 45, 47, 1982.

FIGURE 19.  
**Widewood of Persons 55 and Over, by Race and Sex: 1982**



See appendix for source.

In 1982, 4 percent of elderly men and 6 percent of elderly women had never married, and 3 and 4 percent, respectively, were divorced, an increase since the 1960's.

Elderly White males had the highest probability of being married, elderly Black females the least. Yet, once married, Black females were most likely to be widowed, White males the least. Black persons were much more likely to be either single, separated, or divorced than were White persons.

Of the over 7 million elderly persons living alone in 1982 (about 30 percent of the elderly population), most were women. Two-fifths of elderly women lived alone as compared with 1 out of 7 elderly men. Of those 75 years and over, half of the women and about a fifth of the men lived alone.

**Educational Attainment**

Although educational attainment of the elderly population is well below that of the younger population, the gap in median school years completed has narrowed somewhat over the last 30 years and is expected to nearly close in the next 10 years. Even today, the proportion of the population aged

55 to 64 years which has completed high school is nearly equal that of the younger population (table 10).

In 1982, the percentage of the population 65 years and over which had graduated from high school was about three-fifths as great as in the entire population 25 years and over. About 44 percent of the elderly population were high school graduates as compared with 71 percent of the population 25 years and over. Nearly a third of elderly White Americans and two-thirds of elderly Black Americans never went beyond elementary school. Nearly half of Whites and three-fourths of Blacks over the age of 75 never attended high

TABLE 10.  
**Years of School Completed by Persons 55 Years and Over, by Age, Race, and Sex: March 1982**

	Percent			
	8 years or less	4 years of high school or more	College, 4 or more years completed	Median school years
<b>All races</b>				
<b>Both sexes:</b>				
25 and over	15.7	71.0	17.7	12.6
55 to 59	17.5	65.8	14.3	12.4
60 to 64	23.2	60.8	10.8	12.3
65 to 69	29.2	53.1	10.3	12.1
70 to 74	38.2	44.8	9.6	10.8
75 and over	49.7	35.3	8.0	9.0
<b>Male:</b>				
25 and over	15.7	71.7	21.9	12.6
55 to 59	18.6	64.4	19.7	12.4
60 to 64	24.0	59.9	13.7	12.3
65 to 69	30.9	51.7	13.2	12.1
70 to 74	40.1	43.0	12.0	10.5
75 and over	53.1	33.9	10.3	8.9
<b>Female:</b>				
25 and over	15.6	70.3	14.0	12.5
55 to 59	16.3	67.1	9.5	12.4
60 to 64	22.6	61.5	8.3	12.3
65 to 69	27.8	54.2	8.0	12.1
70 to 74	36.7	46.0	7.9	10.9
75 and over	47.7	36.1	6.7	9.4
<b>White, both sexes:</b>				
25 and over	14.7	72.8	18.5	12.6
55 to 59	14.9	69.1	15.2	12.5
60 to 64	20.9	63.6	11.4	12.3
65 to 69	25.9	58.5	10.8	12.2
70 to 74	35.2	47.6	10.3	11.3
75 and over	47.3	37.2	8.5	9.4
<b>Black, both sexes:</b>				
25 and over	24.8	54.9	8.8	12.2
55 to 59	38.8	35.9	4.9	10.3
60 to 64	45.4	33.2	3.8	9.7
65 to 69	59.0	21.0	4.7	8.4
70 to 74	65.9	18.9	3.0	7.9
75 and over	74.0	15.4	3.4	6.6

See appendix for source.

school. Forty-seven percent of elderly Whites completed high school, while only about 1 in 5 elderly Blacks reached that level.

In terms of higher education, 10 percent of elderly Whites attended 4 or more years of college as compared with about 4 percent of elderly Blacks.

The gap in educational attainment between age groups is expected to narrow significantly over the next 10 years, partly because of the educational opportunities that became available after World War II and partly because of our history of immigration. Today's elderly population has a much higher proportion of foreign born than does the younger population. The elderly foreign born have a higher rate of illiteracy and lower educational attainment than the native population.

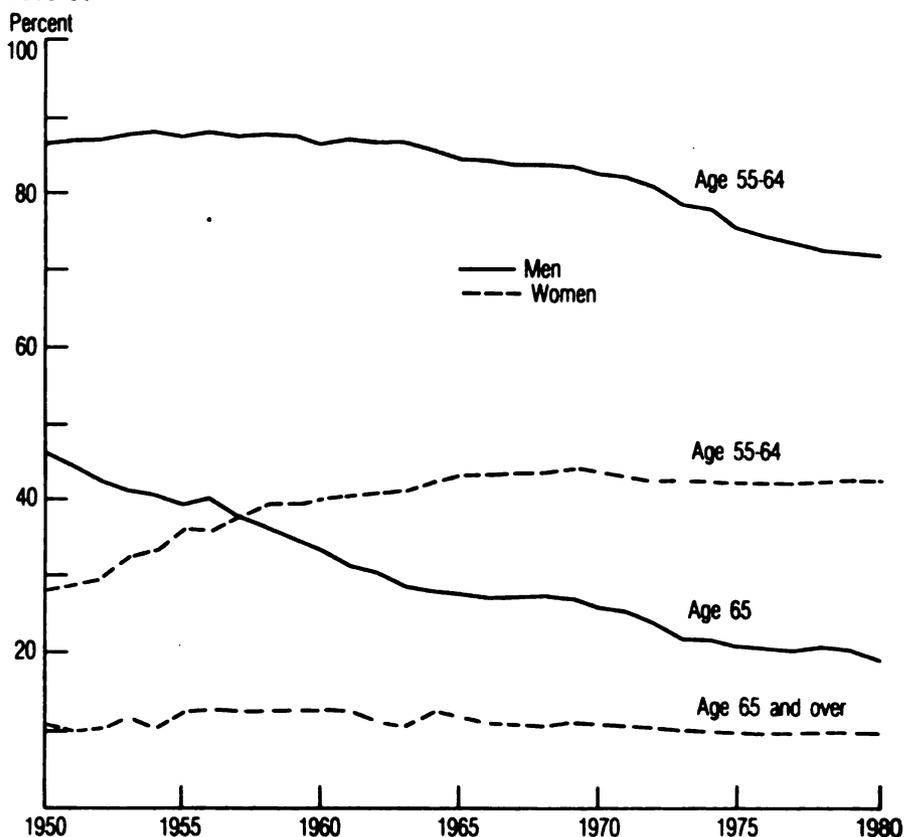
### Labor Force Participation

The labor force participation of elderly men has dropped rapidly over the last 30 years (figure 19). In 1950, almost half of all elderly men were in the labor force; by 1960, only a third were working or looking for work; by 1970, only a fourth; and by 1981, less than a fifth (18.4 percent or 1.9 million). The decreases are partly due to an increase in voluntary early retirement and a drop in self-employment. The decrease in male labor force participation extends even to men in their fifties. In 1960, over 88 percent of males in the 55- to 59-year-old group were in the labor force; by 1981, it had declined to just over 80 percent. In 1960, 77 percent of men aged 60 to 64 worked, but by 1981, less than 60 percent did. At age 70 and over, in 1960, one out of four men worked, but by 1981, the proportion had dropped to one out of eight.

Labor force participation of elderly women, however, has varied little. In

FIGURE 20.

### Labor Force Participation of Persons Aged 55 to 64 and 65 and Over, by Sex: 1950-80



See appendix for source.

TABLE 11.

### Labor Force Participation and Unemployment Rates, by Age and Sex: November 1982 (In thousands)

Labor force participation	55 to 64 years old			65 or more years old		
	Total	Male	Female	Total	Male	Female
Seasonally adjusted:						
Civilian labor force	12,168	7,234	4,935	3,011	1,838	1,174
Labor force participation rate (percent)	55.4	70.7	42.1	11.8	17.6	7.7
Number unemployed	724	470	254	142	97	46
Unemployment rate (percent)	6.0	6.5	5.1	4.7	5.3	3.9
Number employed	11,444	6,763	4,681	2,869	1,741	1,128
Not seasonally adjusted:						
Number employed	11,481	6,777	4,704	2,920	1,767	1,153
Employed part time:						
For economic reasons	652	339	312	181	100	82
As a matter of choice	1,445	345	1,099	1,392	754	638
Employed full time	9,385	6,093	3,292	1,347	913	433
Number unemployed	670	397	273	131	87	44
Duration of unemployment:						
Less than 5 weeks	204	123	80	59	38	21
5 to 14 weeks	158	87	71	21	10	11
15 to 26 weeks	143	87	56	25	23	2
27 or more weeks	168	99	66	26	16	10
Average (mean) duration (in weeks)	20.9	21.6	19.9	15.6	16.9	13.1
Median duration (in weeks)	12.9	13.0	12.8	7.4	8.1	7.1

Note: The U.S. labor force includes workers who are employed or actively seeking employment. The participation rate is the percentage of individuals in a given group (e.g., age group) who are in the labor force.

See appendix for source.

1950, about 10 percent of elderly women worked, and by 1981, the percentage had dropped only to 8 percent (1.2 million). For women over the age of 70, labor force participation dropped from 6 percent to just under 5 percent from 1950 to 1981. But women between the ages of 55 and 64 have increasingly joined the work force: in 1950, only 27 percent of these women worked, but by 1982 the proportion had risen to 42 percent. (table 11)

Historically, among older Black women, labor force participation has been distinguished by much higher rates than those for White women. Over the last 30 years, however, the rates have converged so rapidly that, by 1981, only a few percentage points separated the two groups. The extent of labor force participation for older Black males is somewhat lower today than the rate for older White men, and it has fallen more rapidly. (table 12)

Among the 3.1 million elderly workers, over half were in white-collar occupations. Sex and race were important determinants of the occupations of the employed elderly. Three-fifths of elderly White female workers were in white-collar professions and about two-thirds of Black female workers were service workers, predominantly in private households. About one-half of elderly White male workers were in white-collar and one-quarter were in blue-collar work. Over a third of elderly Black males were blue-collar workers with nearly a fourth in white-collar jobs and another quarter in service jobs. Farm occupations were more common among the oldest men: nearly a fifth of Black and a sixth of White working males 70 and over were farmworkers, compared with less than 4 percent for all males 25 years and over.

### Part-Time Employment

Part-time work is an increasingly important source of employment for the elderly. In 1981, of the elderly who were at work in nonagricultural industries, 48 percent of the men and 60 percent of the women were on part-time schedules as compared with 30 percent of the men and 43 percent of the women in 1960 (table 12). Most who are on part-time schedules report that it is their choice to work part time rather than being forced to work part time for economic reasons.<sup>3 5</sup> Over the last decade, elderly men have made up 5 to 6 percent of all persons on voluntary part-time work schedules, and elderly women have made up about 4 percent as compared with women 18 to 64 years old who constitute about 50 to 60 percent of such workers.<sup>3 6</sup>

TABLE 12.  
Labor Force Participation and Unemployment Rates, by Age, Sex, and Race: 1981  
(Numbers in thousands—noninstitutional population)

Age (years), sex, and race	Total labor force			Not in labor force
	Number	Percent of total population	Percent of civilian labor force unemployed	
<b>Males:</b>				
16 and over	63,839	77.5	7.4	18,537
55 to 64	7,171	70.6	3.8	2,981
55 to 59	4,405	81.2	3.7	1,019
60 to 64	2,768	58.5	3.6	1,962
65 and over	1,866	18.4	2.9	8,303
65 to 69	1,080	27.8	3.2	2,803
70 and over	768	12.5	2.6	5,495
<b>White:</b>				
16 and over	58,409	78.4	6.5	15,585
55 to 64	5,531	71.5	3.4	2,609
55 to 59	1,305	82.3	3.4	864
60 to 64	2,527	59.1	3.4	1,745
65 and over	1,704	18.5	2.4	7,491
<b>Black and other:</b>				
16 and over	7,530	71.3	14.1	2,952
55 to 64	640	63.3	6.2	372
55 to 59	400	72.0	6.3	155
60 to 64	240	52.6	6.1	217
65 and over	162	16.7	8.0	812
<b>Females:</b>				
16 and over	48,873	52.2	7.9	42,922
55 to 64	4,799	41.4	3.8	6,806
55 to 59	3,003	49.3	4.0	3,091
60 to 64	1,798	32.6	3.6	3,715
65 and over	1,178	8.0	3.6	13,504
65 to 69	724	14.9	4.1	4,145
70 and over	452	4.6	2.8	9,359
<b>White:</b>				
16 and over	40,285	51.9	6.9	37,272
55 to 64	1,235	40.9	3.7	6,111
55 to 59	2,654	49.1	3.9	2,752
60 to 64	1,581	32.0	3.5	3,359
65 and over	1,049	7.9	3.4	12,243
<b>Black and other:</b>				
16 and over:	6,588	53.8	14.3	5,851
55 to 64	585	44.9	4.6	694
55 to 59	349	50.7	4.7	339
60 to 64	216	37.8	4.3	355
65 and over	127	9.1	5.7	1,262

See appendix for source.

<sup>3 5</sup> U.S. Dept of Labor, Bureau of Labor Statistics, Employment and Earnings for January 1961, 1971, and 1982.

<sup>3 6</sup> Employment and Training Report of the President, 1981, Table A-25, p. 158.

## Unemployment

The unemployment rate for the elderly in 1982 (4.7 percent) was about half that of the population 16 years and over. Unemployment among older workers (55 and over) at the close of 1982 (6 percent) was the highest since the Government began measuring joblessness after World War II. More than 770,000 Americans 55 and over were out of work. This figure increases to 1.1 million if discouraged workers who stopped looking actively for work are included.<sup>37</sup>

Older workers, once they lose their jobs, stay unemployed longer than younger workers, earn less in a subsequent job than younger workers, and are more likely to give up looking for another job following a layoff. Persons 55 and over are out of work on the average nearly 20 weeks before being reemployed. That is 23 percent longer than the 15.5 weeks between jobs, on the average, for all unem-

<sup>37</sup>U.S. Dept. of Labor, Bureau of Labor Statistics, unpublished data, November 1982.

TABLE 13.

### Persons 45 Years and Over at Work in Nonagricultural Industries on Part-Time Schedules, by Sex and Age: Annual Averages for 1960, 1970, and 1981 (Numbers in thousands)

Sex and age (years)	Number			Percent		
	Total at work	On full-time schedule	On part-time schedule	Total at work	On full-time schedule	On part-time schedule
<b>1981</b>						
Male:						
45 to 64	14,476	13,675	801	100	94.5	5.5
65 and over	1,395	729	666	100	52.3	47.7
Female:						
45 to 64	10,101	7,532	2,569	100	74.6	25.4
65 and over	983	397	586	100	40.4	59.6
<b>1970</b>						
Male:						
45 to 64	14,915	14,302	613	100	95.9	4.1
65 and over	1,536	946	590	100	61.6	38.4
Female:						
45 to 64	9,306	7,151	2,155	100	76.8	23.2
65 and over	921	473	448	100	51.4	48.6
<b>1960</b>						
Male:						
45 to 64	12,815	12,088	727	100	94.3	5.7
65 and over	1,494	1,040	454	100	69.6	30.4
Female:						
45 to 64	7,059	5,499	1,560	100	77.9	22.1
65 and over	784	446	338	100	56.9	43.1

See appendix for source

ployed Americans. Likewise, the older worker who successfully finds another job will, on the average, earn \$1,500 less than he or she got earlier.<sup>38</sup> Finally, older workers are more than twice as likely as others to give up searching for a new job. There are about 334,000 discouraged workers 55 years and older who are no longer counted as unemployed because they've stopped looking for work.<sup>39</sup>

## Housing

Housing, while an asset for most older people, represents a serious problem for others. In 1979, 3 out of 4 of the households maintained by an elderly person were owner occupied; nearly half were owned free and clear. Two-thirds of all homes owned free and clear are maintained by an elderly person.

<sup>38</sup>Mincer, J., and H. Ofek. "Interrupted Work Careers: Depreciation and Restoration of Human Capital." *Journal of Human Resources*, vol. 17, Winter 1982, pp. 1-24.

<sup>39</sup>U.S. Dept. of Labor, Bureau of Labor Statistics, unpublished data, November 1982.

Homeownership is most often related to intact families, yet over a third (37 percent) of owner-occupied elderly households were inhabited by elderly men and women living alone. Only one-third of renter-occupied elderly households were maintained by elderly persons in families; the other two-thirds were maintained mostly by elderly men and women living alone.

## Voting Behavior

There are direct relationships between voter participation rates and the demographic and socioeconomic characteristics of the electorate. In the November 1980 election, one-third (30.7 million) of those who reported voting were 55 years or older. Of all age groups, voters age 55 to 64 had the highest participation rate (71 percent); with the 65- to 74-year-old group the next highest (69 percent). Voting participation is lower among the aged—58 percent of those 75 and over voted. These figures compare favorably to the rate of voter participation (59.2 percent in 1980) for the total population 25 and over.<sup>40</sup>

Overall, among the elderly, White men were the most likely to vote, followed by White women, then Black men and Black women. Among the elderly who were registered to vote but did not, two-fifths attributed the cause to illness. About a fifth of all registered voters did not vote because of lack of interest or lack of preference for either candidate, but the elderly mentioned these reasons only about half as often. Higher education levels, employment, white-collar occupations, higher income, homeownership, and duration of residence in the community were all characteristics associated with high voter participation.

<sup>40</sup>U.S. Dept. of Commerce, Bureau of the Census, Current Population Reports, Series P-20, No. 370, *Voting and Registration in the Election of November 1980*, U.S. Govt. Print. Off., Washington, 1982.

## Summary

The older population is growing faster than the rest of the population and will be an increasing proportion of the U.S. population over the next 50 years. But the implications of this fact for American society and government are not clear without greater differentiation of the trends. Older Americans are not now and will never be a homogenous group subject to sweeping generalizations. Improvements in income and longevity, for example, that have taken place over the last two decades have made the earlier years of retirement much better today than in 1960. But the situation is quite different for the very old population. This group has both a lower average income and a much greater need for health services and living assistance than do younger age groups. Similarly, widows living alone and most minority elderly face very different and more difficult situations today than do married, White elderly couples.

While America and the rest of the world are today an aging society, the rate of change will be an uneven one. Essentially, we will enjoy a period for the next 30 years when there will be sustained but undramatic growth in the elderly population. But then, in 2010, there will come a remarkable surge in the numbers of older persons as the post-war baby boom matures. In less than 30 years, an aging society will be upon us, whether we have prepared for it or not. If we anticipate and plan for this momentous social event now, individuals and families can still adjust their own expectations and plan for their futures. The foreseeably great magnitude of these events challenges our capacity to adapt public policy far enough in advance to be successful and sets the overall context for the decisions made today regarding the aged and aging in America.

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# Appendix .

## Sources for Figures and Tables

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### Figures

**Figure 1.** U.S. Department of Commerce, Bureau of the Census, Censuses of Population, 1900 to 1980, and Current Population Reports, Series P-25, No. 922, *Projections of the Population of the United States: 1982 to 2050 (Advance Report)*, middle series projections.

**Figure 2.** U.S. Department of Commerce, Bureau of the Census, Censuses of Population, 1900 to 1980, and Current Population Reports, Series P-25, No. 922, middle series projections.

**Figure 3.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-25, No. 922.

**Figure 4.** Social Security Administration, Office of the Actuary, September 1982.

**Figure 5.** National Center for Health Statistics, Vital Statistics Division, U.S. Department of Commerce, Bureau of the Census, *Historical Statistics of the United States*, 1975, and National Center for Health Statistics, *Monthly Vital Statistics*, Vol. 29, No. 13, September 1981.

**Figure 6.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-25, Nos. 310, 311, and 922; middle series projections.

**Figure 7.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 134, *Money Income and Poverty Status of Families and Persons in the United States: 1981 (Advance Report)*.

**Figure 8.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 137, *Money Income of Households, Families, and Persons in the United States: 1981*.

**Figure 9.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60 for indicated years, 1981 constant dollars computed.

**Figure 10.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 137.

**Figure 11.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 134.

**Figure 12.** *Income and Resources of the Aged*, Social Security Administration, No. 13-11871, January 1983.

**Figure 13.** U.S. Department of Commerce, Bureau of the Census, March 1982 Current Population Survey, Unpublished data.

**Figure 14.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 138, *Characteristics of the Population Below the Poverty Level: 1981*.

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**Figure 16.** U.S. Department of Commerce, Bureau of the Census, 1970 and 1980 Censuses of Population, U.S. Summary, *General Population Characteristics*, Vol. 1, Ch. B.

**Figure 17.** Executive Office of the President, Office of Management and Budget.

**Figure 18.** U.S. Department of Commerce, Bureau of the Census, 1970 and 1980 Censuses of Population, U.S. Summary, *General Population Characteristics*, Vol. 1, Ch. B.

**Figure 19.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, No. 380, *Marital Status and Living Arrangements, March 1982*.

**Figure 20.** U.S. Department of Labor, Employment and Training Report of the President, Transmitted to Congress, 1981, table A-3.

### Tables

**Table 1.** U.S. Department of Commerce, Bureau of the Census, Censuses of Population, 1900-1980, and Current Population Reports, Series P-25, No. 922,

*Projections of the Population of the United States: 1982 to 2050 (Advance Report)*, October 1982. Projections are middle series.

**Table 2.** U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-25, No. 922.

**Table 3.** U.S. Department of Commerce, Bureau of the Census, Series P-25, No. 922, Series P-25, No. 311, *Estimates of the Population of the United States, by Single Years of Age, Color, and Sex: 1900 to 1959*, July 1965; and Series P-25, No. 310, June 1965. Projections are middle series.

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