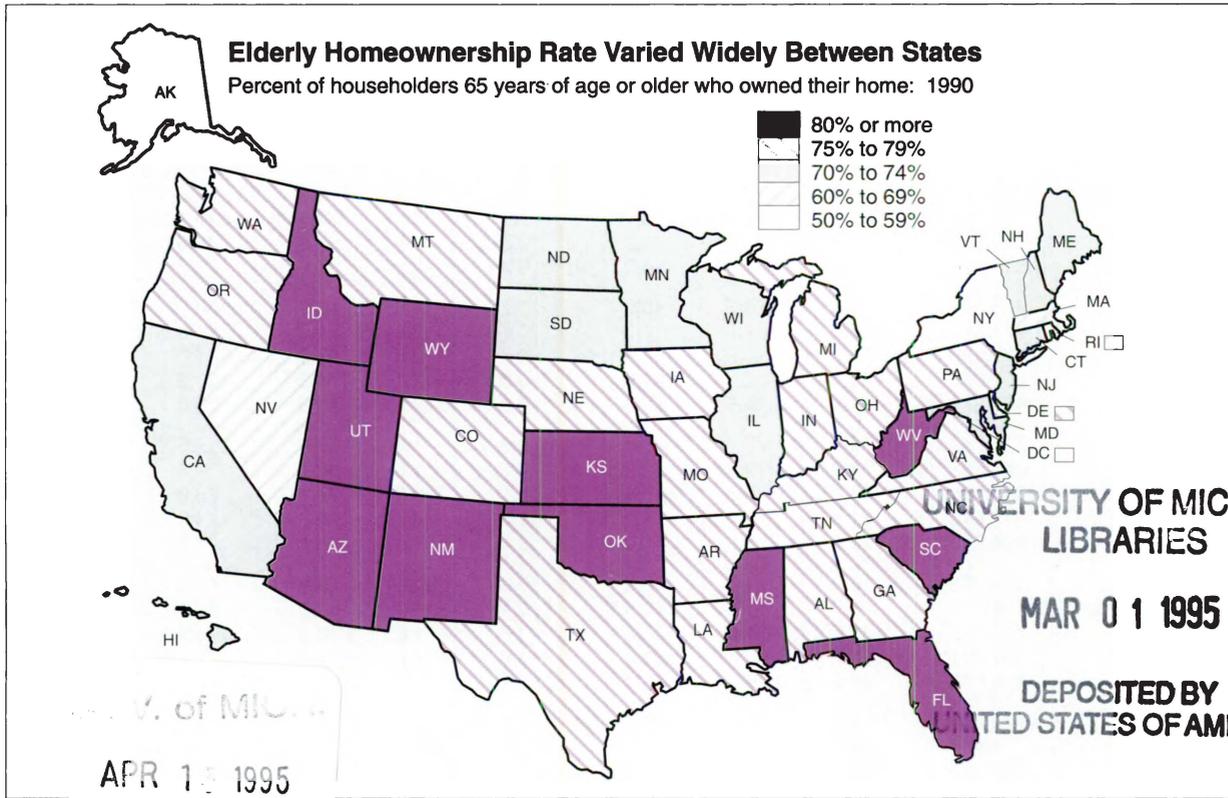


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# Bureau of the Census

# Statistical Brief

## Housing of the Elderly



**Documents Center**  
According to the 1990 census, more than 1 in 5 American householders were elderly (aged 65 or over). The housing conditions they faced are the focus of this Brief. Among the topics covered are where they lived, their chances of owning their home, the type of structure they lived in, and the odds of lacking plumbing and

telephones. The Brief compares 1990 data with similar information from the 1980 census. More extensive data on the housing characteristics of the elderly can be found in 1990 census *Subject Summary Tape File 8 (SSTF 8)*, described at the end of this Brief.

**Florida had the highest proportion of elderly householders.**

Just under 3 in 10 Florida householders were elderly — the highest ratio in the Nation. (See table on page 2.) The elderly also accounted for a large share (25 percent or more) in West Virginia, Pennsylvania, Arkansas, South Dakota, Iowa, and Rhode Island.

On the other side of the coin was Alaska, where only 8 percent of all householders were elderly. Ten other States — Colorado, Nevada, Utah, Georgia, Virginia, Texas, Wyoming, New Hampshire, Maryland, and California — were also below the 20-percent mark.

**Elderly householders were likelier than average to own their home.**

Nationally, 75 percent of elderly householders owned the home they lived in. (The rate for all householders, by comparison, was just 64 percent.) Once again, there were some large differences between individual States (see page 2). Elderly homeownership rates topped 80 percent in Utah, Idaho,



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## Housing of the Elderly at a Glance

Selected housing characteristics of householders 65 years of age or older: 1990 and 1980

State	1990							1980	1980-1990 percent- age point change in home- owner- ship rate
	Number of elderly house- holders	Percent of all house- holders	Percent living in single- family home	Percent in home built before 1940	Percent lacking complete plumbing	Percent with no phone in unit	Percent who owned their home	Percent who owned their home	
<b>United States</b>	<b>20,125,860</b>	<b>22.3</b>	<b>66.5</b>	<b>23.6</b>	<b>1.0</b>	<b>2.5</b>	<b>75.0</b>	<b>70.1</b>	<b>4.9</b>
Alabama	359,496	23.9	78.0	16.6	2.1	5.1	79.3	74.8	4.5
Alaska	14,716	7.8	61.6	6.7	9.5	8.2	74.2	71.0	3.1
Arizona	310,450	22.7	60.6	4.3	1.4	4.5	80.9	79.5	1.4
Arkansas	236,533	26.5	78.9	14.5	2.0	5.0	79.7	76.8	2.9
California	2,007,534	19.3	61.5	13.5	0.4	1.5	72.3	64.6	7.6
Colorado	218,026	17.0	67.2	18.8	0.4	2.0	75.0	71.3	3.7
Connecticut	280,437	22.8	62.1	28.2	0.4	1.1	71.5	65.9	5.6
Delaware	52,771	21.3	70.3	20.7	0.7	1.5	79.5	72.5	7.0
Dist. of Col.	55,582	22.3	48.1	40.2	0.5	2.0	53.8	48.6	5.2
Florida	1,515,459	29.5	51.8	4.3	0.4	2.2	81.9	77.0	4.9
Georgia	435,636	18.4	74.7	16.0	1.7	4.6	76.9	70.2	6.7
Hawaii	74,144	20.8	67.0	12.3	0.7	2.1	71.9	64.5	7.3
Idaho	79,299	22.0	72.9	22.4	0.5	2.5	83.5	81.0	2.5
Illinois	952,052	22.7	62.2	31.0	0.6	2.1	73.3	67.3	6.0
Indiana	461,814	22.4	74.6	30.3	0.8	2.4	78.3	76.8	1.5
Iowa	276,782	26.0	77.7	37.5	0.8	1.4	79.5	77.5	1.9
Kansas	225,893	23.9	79.2	32.9	0.6	1.7	80.7	79.4	1.3
Kentucky	318,025	23.0	75.5	23.6	3.1	5.3	79.2	76.0	3.2
Louisiana	319,943	21.3	78.1	17.0	1.3	4.6	79.3	74.3	5.0
Maine	104,972	22.6	63.4	41.0	2.1	1.9	73.4	71.9	1.5
Maryland	330,952	18.9	71.1	22.5	0.9	1.6	73.5	67.0	6.4
Massachusetts	532,871	23.7	51.5	40.4	0.4	1.2	63.9	56.4	7.5
Michigan	733,525	21.5	71.9	25.4	0.6	1.6	78.6	76.9	1.7
Minnesota	357,611	21.7	68.4	29.1	0.9	1.5	74.6	71.8	2.8
Mississippi	223,676	24.5	79.6	15.4	2.8	7.3	81.9	77.1	4.9
Missouri	475,244	24.2	72.9	25.7	1.0	2.2	76.3	73.2	3.1
Montana	71,864	23.5	69.4	28.5	0.9	3.5	77.6	73.8	3.8
Nebraska	147,017	24.4	78.0	36.3	0.6	1.6	79.1	76.4	2.7
Nevada	84,692	18.2	47.4	4.6	0.5	4.2	66.9	66.0	0.9
New Hampshire	77,628	18.9	60.0	34.8	0.8	1.8	72.7	68.5	4.2
New Jersey	656,802	23.5	60.7	28.8	0.4	1.5	71.0	63.7	7.3
New Mexico	108,908	20.1	72.5	12.6	2.0	7.2	81.2	77.6	3.6
New York	1,549,707	23.3	43.5	38.4	0.7	2.4	56.8	49.1	7.8
North Carolina	534,168	21.2	78.4	18.6	2.2	3.6	79.3	75.4	3.9
North Dakota	59,418	24.7	70.2	32.4	1.1	1.8	73.8	72.4	1.4
Ohio	926,303	22.7	72.2	29.5	0.8	2.0	76.2	72.0	4.2
Oklahoma	286,609	23.8	82.3	19.8	0.8	3.8	82.7	79.8	2.9
Oregon	257,320	23.3	64.8	18.3	0.4	2.0	77.7	75.6	2.1
Pennsylvania	1,200,708	26.7	72.2	41.2	0.7	1.5	75.9	71.8	4.1
Rhode Island	96,562	25.5	52.3	34.2	0.5	1.5	62.0	56.1	5.9
South Carolina	268,216	21.3	77.4	16.5	1.9	4.7	81.7	75.9	5.8
South Dakota	67,454	26.0	71.2	35.0	1.2	3.0	72.4	72.3	0.0
Tennessee	413,573	22.3	77.2	17.1	2.2	3.6	78.7	74.7	3.9
Texas	1,137,433	18.7	77.0	13.7	1.2	4.1	79.7	77.1	2.5
Utah	98,836	18.4	75.6	21.5	0.5	1.8	84.9	82.7	2.3
Vermont	42,935	20.4	64.1	47.5	1.0	1.9	74.6	71.0	3.6
Virginia	427,518	18.7	77.0	18.9	3.0	3.0	78.1	74.4	3.7
Washington	378,708	20.2	64.4	19.4	0.4	1.9	76.3	72.5	3.8
West Virginia	185,684	27.0	78.0	33.8	2.9	4.9	82.4	78.2	4.2
Wisconsin	422,012	23.2	68.1	31.4	0.9	1.4	73.7	71.5	2.2
Wyoming	31,838	18.9	73.9	25.4	0.7	2.8	80.8	77.6	3.2

Oklahoma, West Virginia, Mississippi, Florida, South Carolina, New Mexico, Arizona, Wyoming, and Kansas. At the other end of the spectrum were New York and the District of Columbia, where the rates were under 60 percent. (The District of Columbia is not a State, but is treated as an equivalent in this Brief.)

**Among the elderly, homeownership declined with age.**

For householders under age 65, the chances of owning a home increased with age. But for the elderly, the opposite was true. The homeownership rate steadily declined from almost 80 percent for householders between ages 65 and 69 to 62 percent for those in their nineties or older.

**Elderly homeownership rate increased between the censuses.**

Though the homeownership rate for all householders declined marginally between 1980 and 1990, it climbed 5 percentage points for those who were elderly. In fact, every State, except perhaps South Dakota, Nevada, and Alaska, recorded a gain (see page 2).

**Elderly householders were as likely as all householders to live in a single-family home ....**

About 2 in 3 elderly householders lived in single-family homes, about the same as the norm. There was, however, some variation among

States. (See page 2.) The rate for the elderly —

- Stood at more than 75 percent in 16 States.
- Dipped below 50 percent in three States (New York, Nevada, and the District of Columbia).

**... but were more apt to dwell in a large apartment building.**

Elderly renters (23 percent) were more than twice as likely as all renters (10 percent) to live in structures with 50 or more units. For the elderly, the proportion living in these large buildings increased with age. Elderly renters with both low incomes (i.e. less than \$10,000) and higher incomes (i.e. \$40,000 or more) were more likely than renters with moderate incomes to live in such structures (see graph below). It is likely that elderly renters at the two ends of the income distribution live in very different types of structures. A sizable proportion of elderly renters with low incomes probably reside in government-subsidized housing. In contrast, elderly renters with substantial incomes may seek retirement communities with many amenities.

**Although many elderly resided in "old" homes ....**

When we discuss older housing, we are referring to homes that were built before 1940. Elderly householders were likelier (24 percent) than all householders (18 percent)

to reside in "old" homes. In five eastern States — Vermont, Pennsylvania, Maine, Massachusetts, and the District of Columbia — roughly 40 percent or more of elderly householders lived in older homes. Conversely, in four States — Alaska, Nevada, Arizona, and Florida — less than 10 percent lived in homes built before 1940. (See page 2.)

**... few lacked plumbing and telephones.**

Plumbing facilities and telephones are two virtual necessities of modern life. In elderly households, their absence was a rarity. Nationally, only 1 percent of elderly households lacked complete plumbing facilities — hot and cold piped water, a flush toilet, and a shower or bathtub. Although there were 10 States in which 2 to 3 percent of elderly householders lacked complete plumbing, only in Alaska was the rate considerably higher (10 percent). (See page 2.)

The lack of a telephone was an only slightly more prevalent problem for elderly householders. Nationally, 3 percent of them were phoneless. However, in three States — Alaska, Mississippi, and New Mexico — the percentage was noticeably higher (between 7 and 9 percent). (See page 2.)

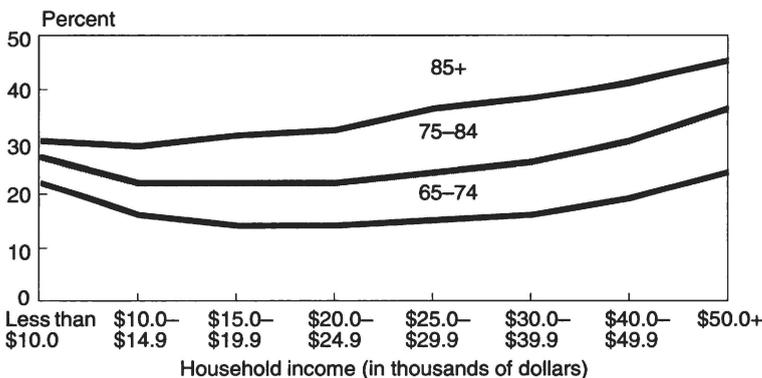
Looking at the phoneless based on the kinds of homes they lived in, we see that renters living in mobile homes were the leaders (15 percent were phoneless, compared with 8 percent or less in all other tenure-structure categories). In terms of numbers, however, most elderly householders who lacked a phone were owners living in single-family detached homes. This was simply because this was the most prevalent type of housing among the elderly.

**Many elderly owners have stayed put for a long time .....**

It was quite common for elderly owners to have lived in their home for at least 30 years. It was especially common, though, for the oldest elderly (those aged 85 or

**For Elderly Renters, the Chances of Living in a Large Apartment Building Rose With Age**

Percent of renters 65 years of age or older living in structure with 50 or more units, by age and household income: 1990



more). Just over one-half of them had lived at their current residence for 3 decades or more; over 90 percent of these homes were single-family detached houses.

... but when they last moved, it was probably to a fairly new home.

For a majority of elderly homeowners, their most recent move was to either a new or a relatively new home — in other words, one built during either the decade of their move or the preceding decade. A little over three-fifths (63 percent) moved into such a home at the time of their most recent change of residence.

#### Plenty of elderly owners with low incomes owned high-valued homes.

Just because an elderly homeowner had a low income didn't necessarily mean that their home had a low value. To illustrate, there were more than 600,000 elderly homeowners who had incomes of \$20,000 or less but owned a home free and clear that was valued at \$100,000 or more. About half of these owners were aged 75 or older. Reverse annuity mortgages make their homes a potential source of income.

#### For a lot of elderly renters, meals came as part of the package.

One in ten elderly renters lived in homes where meals were provided to them as part of their rental agreement. The proportion with this rent-meals combo rose with age, reaching 23 percent for renters aged 85 or older. Most of these

elderly renters paid \$750 or more per month for this combination of housing and meals.

#### Special file provides more detailed information on the housing of the elderly.

If you need to analyze various housing characteristics of the elderly, look no further than *Subject Summary Tape File 8*. It provides data on a wide range of subjects — from housing costs to home heating fuel used (see the chart at the bottom left). But what makes the file even more useful is the amount of demographic and geographic detail it has. Just how much detail is there? Read on!

- *Age* — *SSTF 8* permits comparisons of different elderly age groups, as well as comparisons for elderly persons living with nonelderly householders. Every table provides statistics for at least three separate householder age groups: 65 to 74, 75 to 84, and 85 and over. And some tables (generally those without racial, income, or household type data) go even further, presenting information instead for eight different categories: 65 to 69, 70 to 74, 75 to 79, 80 to 84, 85 to 89, and 90 and over, plus householders 60 to 64, and 15 to 59 who had at least one person aged 60 or older living with them.
- *Race, Income, and Household Type* — For each topic listed in the chart at the bottom left, you will also find tables containing a great deal more demographic detail. They provide statistics (by

age and tenure) for five householder race groups and Hispanic origin; five household types (married-couple, male/female householder in multi-person households, and men/women living alone); and nine household income brackets (increments of \$5,000 up to \$30,000 and increments of \$10,000 up to \$50,000 or more).

- *Geography* — As the chart just below shows, *SSTF 8* has data for myriad levels of geography.

#### Geographic Areas Covered in SSTF 8

United States  
States

Inside metro areas  
In central cities  
Not in central cities  
Outside metro areas  
Individual metro areas  
(CMSA's, PMSA's, and MSA's)  
Total  
In central cities  
Not in central cities

- *Media* — *SSTF 8* comes on both computer tape and CD-ROM. The tapes are designed for any computer with a tape drive; the CD's can be used on IBM®-compatible personal computers with a CD-ROM drive. We've installed simple retrieval software on our *SSTF 8* discs to allow for easy access. It's called "GO" and it contains menus of options based on both topics and geographic areas. To obtain prices or to order *SSTF 8*, call Customer Services (301-457-4100).

#### Contacts:

Housing of the Elderly/*SSTF 8* —  
Mary Naifeh or Housing staff  
301-763-8553

Statistical Briefs —  
Robert Bernstein  
301-457-1221

*This Brief is one of a series that presents information of current interest. It examines data from the 1990 census and previous censuses. A complete description of statistical quality and limitations is included in the SSTF 8 technical documentation.*

#### Topics Included in SSTF 8

Type of unit  
Year householder moved into unit  
Number of persons in the unit  
Number of bedrooms  
Telephone availability  
Number of vehicles  
Source of water  
Mortgage status  
Selected monthly owner costs  
Gross rent  
Housing costs as a percent of income

Year structure built  
Number of rooms  
Persons-per-room  
Presence of plumbing and kitchen facilities  
House heating fuel used  
Sewage disposal  
Home value  
Real estate taxes paid  
Meals included in rent  
Condominium status

Note: When appropriate, totals for these items are presented separately for owners and renters.