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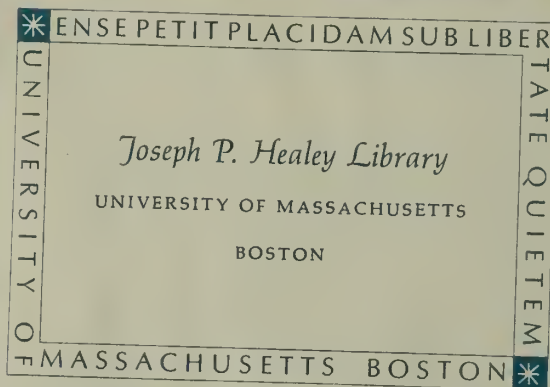
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The Older Population in Massachusetts 1980-1990

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**The Older
Population
in Massachusetts
1980-1990**

October 1992
Gerontology Institute
University of Massachusetts at Boston

Acknowledgments

This report results from collaboration of institutes from two campuses of the University of Massachusetts - the Massachusetts Institute for Social and Economic Research (MISER) at Amherst and the Gerontology Institute at Boston. A number of individuals in both institutes made important contributions. For MISER, Nora Groves and Roy Williams performed the technical work in drawing needed data from the Current Population Survey and the 1980 and 1990 Census of Population and Housing. Director Stephen Coelen provided guidance for MISER's participation. Francis Caro and Ellen A. Bruce with assistance from Lillian Glickman directed the Gerontology Institute's work on the project. Donna Jerry served as liaison between the two institutes. In addition, she identified data for potential inclusion and wrote a first draft of the narrative. Francis Caro selected and organized the tables and carried major responsibility for the narrative. Jill R. Norton edited both the tables and the text. Mary T. Concannon assisted with production of the text. Boris Tahmasian Associates set the type and designed the document.

Scott A. Bass, Ph.D.
Director, Gerontology Institute

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Introduction

Massachusetts and the nation are aging! People 65 and older are growing in numbers more rapidly than other younger segments of the population, and the unprecedented growth of this group has created new demands on and new opportunities for every major sector of American life. But if we are to make constructive plans for an aging society, we must have sound information on the major changes in the make-up of the population.

This report shows how the older populations in Massachusetts and in the United States have changed in the decade between 1980 and 1990. It is designed to serve the basic information needs of ordinary citizens, of organizations working with the elderly, and of the mass media.

At the core of the report are a set of tables. Some show changes that took place during the last decade in Massachusetts and in the country as a whole. Others show the relationships between major variables for Massachusetts in 1990. Supplementing the tables is a brief text that highlights major findings. In addition, some of the results are illustrated in graphic form as well as tables.

The first part of this publication covers information on our population regarding age, gender, race, and education. The second section is concerned with poverty, income, and work status. The final section includes information on marital status, living arrangements, and housing tenure.

The information comes from two sources. Data on the overall growth of the population are based on the 1980 and 1990 federal Census of Population and Housing. Other data, concerning education, income, and poverty, are derived from the 1980 and 1990 Current Population Survey (CPS). Because it is less well known than the Decennial Census, the CPS merits some explanation. Conducted monthly by the federal Bureau of the Census, the CPS is the source of official government statistics on employment and unemployment. The March CPS, also known as the Annual Demographic File, contains demographic and labor-force data as well as additional information on work experience, income, and noncash benefits. The CPS sample is large enough to provide reasonably precise estimates of population characteristics for the larger states and major metropolitan areas. In 1990, the Massachusetts sample was 5,761, including 731 elderly.

CPS data differ from Census data for a variety of reasons. Numbers or figures in CPS data are lower than in Census data in part because the Census enumerates the entire population, and CPS, on the other hand, is limited to the noninstitutionalized population. CPS figures for 1990 are also lower than Census figures apparently because the Census Bureau during the 1980-1990 decade somewhat underestimated the extent of growth in various segments of the population.

CPS data must be interpreted cautiously because they comprise estimates based on samples. Some error occurs in all sample surveys because of chance factors in the households included in the survey. The risk of serious sampling error is particularly great in cases where the sample size is small. In the current report, the sample size is sufficient to establish the relationships and trends reported. However, estimates of numbers of persons in various categories are rough. As a caution to the reader, all estimates of group size based on CPS data are rounded to the nearest thousand. In Table 7, for example, the number of people age 85 and older is estimated to be 61,000. Because this is a report intended for general audiences, data on the precision of various estimates are not reported. For a technical discussion of sampling error in the CPS, readers are referred to the Current Population Reports, issued by the Bureau of the Census.

The Census is also subject to systematic error. Concerns about undercounts, particularly of low-income and minority groups, have received a great deal of attention recently. Further, the Census is only as accurate as the information that is provided by those who respond to it.

Data for the report were provided by the Massachusetts Institute for Social and Economic Research (MISER) at the University of Massachusetts at Amherst. The Gerontology Institute is responsible for the selection of the data reported here, the relationships examined, the narrative, and the format of data presentation.

Those who are seeking more detailed 1990 Census information about the elderly in Massachusetts are encouraged to contact either of the offices below:

Executive Office of Elder Affairs
1 Ashburton Place (McCormack Bldg.)
Boston, MA 02109
(617) 727-7750

**Massachusetts Institute for
Social and Economic Research**
University of Massachusetts/Amherst
128 Thompson Hall
Amherst, MA 01003
(413) 545-3460

These research units have the ability to assist the public with specialized requests for the analysis of Census data.

Francis G. Caro
Director of Research
Gerontology Institute
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Ellen A. Bruce
Director of Public Policy
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October 1992

Age, Gender, Race, and Education

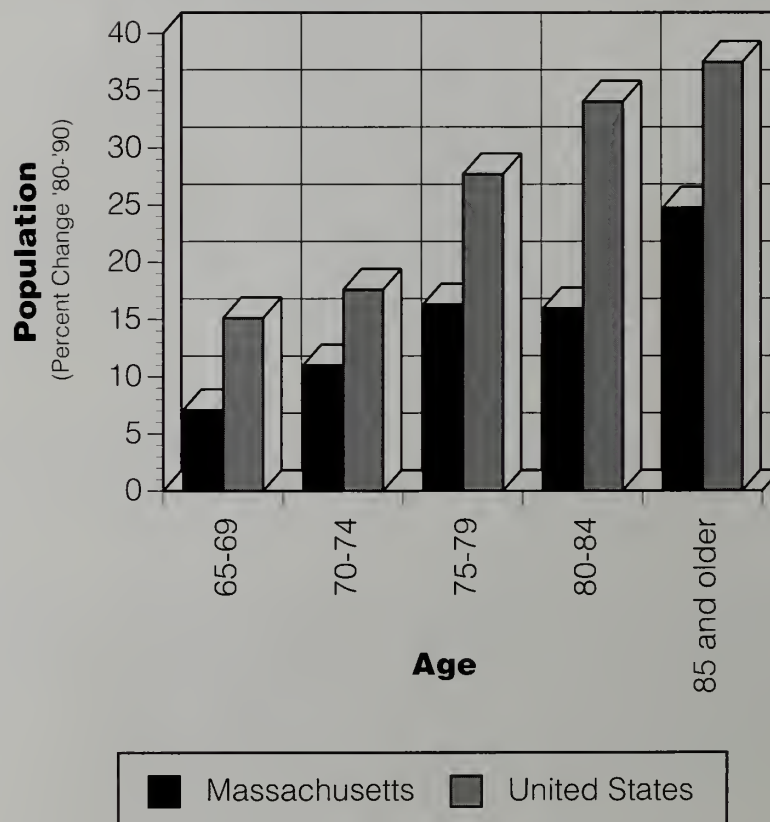
The Elderly Population

In Massachusetts, the elderly population has grown much more rapidly than the general population. While the number of people under 65 years of age grew only 3.7 percent between 1980 and 1990, the percentage of people 65 years of age and older grew 12.8 percent.

However, national trends were even more dramatic. Nationally, the 65-and-older population grew 22.3 percent while the under-65 population grew 8.2 percent. In other words, growth in both the general population and the elderly population was greater nationally than in Massachusetts.

The fastest growth rate in Massachusetts as well as for the country was in the 85-and-over population. The growth rate among those persons 85 and over was 25 percent in Massachusetts and 33.5 percent in the United States.

In Massachusetts, **13.6 percent of the population is now 65 or older, slightly above the 12.6 percent 65 or older in the country as a whole.**



**The Elderly Population
Massachusetts and the United States
1980 and 1990**

Massachusetts

Age	Numbers 1980	Numbers 1990	Percent change '80-'90	Percent of total Population 1990
Under 65	5,010,506	5,197,141	3.7	86.4
65-69	235,574	252,266	7.1	4.2
70-74	187,041	207,615	11.0	3.5
75-79	137,828	160,309	16.3	2.7
80-84	92,180	106,885	16.0	1.8
85 and older	73,908	92,209	24.8	1.5
Total, 65 and older	726,531	819,284	12.8	13.6
Total, all ages	5,737,037	6,016,425	4.9	100.0

United States

Age	Numbers 1980	Numbers 1990	Percent change '80-'90	Percent of total Population 1990
Under 65	200,996,378	217,468,042	8.2	87.4
65-69	8,782,481	10,111,735	15.1	4.1
70-74	6,798,124	7,994,823	17.6	3.2
75-79	4,793,722	6,121,369	27.7	2.5
80-84	2,935,033	3,933,739	34.0	1.6
85 and older	2,240,067	3,080,165	37.5	1.2
Total, 65 and older	25,549,427	31,241,831	22.3	12.6
Total, all ages	226,545,805	248,709,873	9.8	100.0

Source: 1980 and 1990 Census of Population and Housing, Bureau of the Census

Table 1

Age and Gender

The population under age 60 in the state is nearly evenly divided between men and women. In the older age groups, the number of men drops off much more rapidly than the number of women. For the “oldest old,” or those 85 and older, women outnumber men by more than three to one.

This pattern has remained relatively stable over the past decade in Massachusetts. Further, Massachusetts is

similar to the United States in the predominance of women in older age groups.

The older population is predominantly female.



**Age and Gender
Massachusetts, 1990**

Age	Numbers		Percentages	
	Men	Women	Men	Women
Under 60	2,454,923	2,480,621	49.7	50.3
60-64	121,548	140,049	46.5	53.5
65-69	111,013	141,253	44.0	56.0
70-74	85,747	121,868	41.3	58.7
75-79	59,416	100,893	37.1	62.9
80-84	33,778	73,107	31.6	68.4
85 and older	22,320	69,889	24.2	75.8
Total, all ages	2,888,745	3,127,680	48.0	52.0

Source: 1990 Census of Population and Housing, Bureau of the Census

Table 2

Age and Race

The elderly population in Massachusetts remains predominantly white. Although the nonwhite older population grew more rapidly than the white population between 1980 and 1990, 96.4 percent of the older population in the state in 1990 was white. Nonwhites represent a substantially larger proportion of the elderly population in the United States as a whole than in Massachusetts. Nationally, approximately 11 percent of the elderly in 1990 were nonwhite.

Increases in the nonwhite population were much more dramatic among those under 65. In Massachusetts, among those under 65, the white population declined slightly while the nonwhite population increased by nearly 40 percent. The basic pattern was the same for the country as a whole. Nonwhites are a much larger part of the under 65 population. In Massachusetts, 11 percent of the under-65 population is nonwhite; in the United States, 21 percent of the same group is nonwhite.

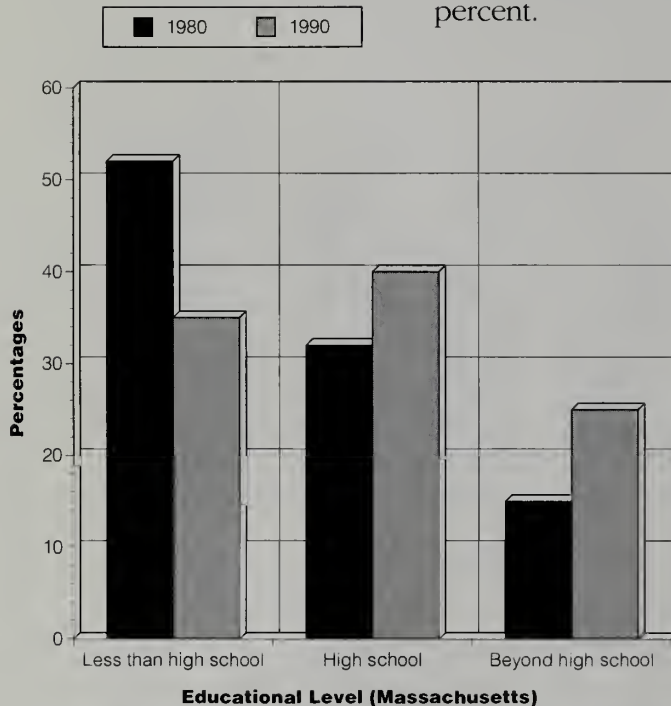
Age and Race					
Massachusetts and the United States, 1980 and 1990					
Massachusetts					
Age	Percent Nonwhite		Percent Change, 1980-1990		
	1980	1990	White	Nonwhite	Total
Under 65	7.1	11.2	-0.9	38.9	3.6
65 and older	2.6	3.6	10.4	35.8	11.3
Total, all ages	6.5	10.2	0.8	38.8	4.6
United States					
Age	Percent Nonwhite		Percent Change, 1980-1990		
	1980	1990	White	Nonwhite	Total
Under 65	17.7	21.0	3.7	22.0	7.6
65 and older	10.2	10.9	17.6	23.3	18.2
Total, all ages	16.9	19.7	5.7	22.1	8.9

Sources: 1980 and 1990 Census of Population and Housing, Bureau of the Census

Table 3

Educational Attainment

The levels of education attained by people 65 and older in the state have risen steadily. In 1990 in Massachusetts, 65 percent of the elderly had completed at least a high school education. A decade earlier, only 47 percent of the elderly in the state were high school graduates. In Massachusetts between 1980 and 1990, those with educational attainment beyond high school increased from 14.6 percent to 24.7 percent.



The level of education among older people in Massachusetts is somewhat above the national average for the elderly. The percentage of those over 65 who have at least completed high school is 9 percent higher in Massachusetts than in the country as a whole.

**Educational Attainment Among the Elderly
Massachusetts and the United States, 1980 and 1990**

Educational Level	Massachusetts		United States	
	1980	1990	1980	1990
Less than high school	52.6	35.4	59.3	44.6
High school	32.8	39.9	24.0	32.8
Beyond high school	14.6	24.7	16.7	22.5
Total Percent	100.0	100.0	100.0	100.0
Total Number	624,000	731,000	24,194,000	29,555,000

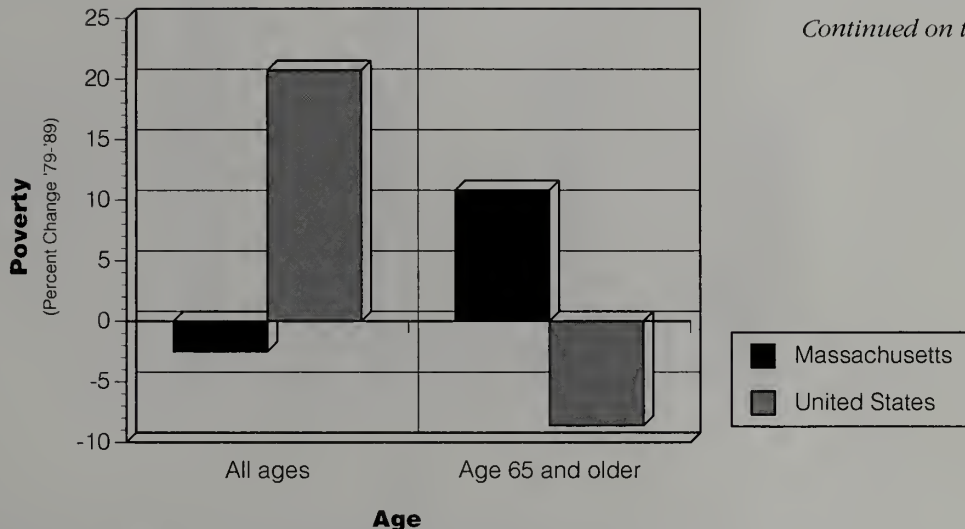
Source: Current Population Survey, March 1980 and 1990, Bureau of the Census

Table 4

Poverty, Income, and Work Status

Poverty

Massachusetts did not experience the decline in poverty rates among the elderly that occurred throughout the country between 1979 and 1989. Nationally, poverty among the elderly declined significantly from 15.2 percent to 11.4 percent. In Massachusetts however, the poverty rate among the elderly remained constant at 9.4 percent. Nationally, the **number** of poor older people declined during the decade. **In Massachusetts, the number of poor older people rose from 65,000 to 72,000, an increase of 10.8 percent.** (Because of the general growth in the older population, the number of poor older people increased while the rate of poverty among the state's elderly remained constant.)



Continued on the next page

Poverty Among the Elderly Massachusetts and the United States, 1979 and 1989

	Massachusetts			United States		
	Percent Poor	Percent Poor	Percent Change	Percent Poor	Percent Poor	Percent Change
	1979	1989	'79-'89 ⁽¹⁾	1979	1989	'79-'89 ⁽¹⁾
All ages	9.6	8.9	-2.5	11.7	12.8	20.7
Age 65 and older	9.4	9.4	10.8	15.2	11.4	-8.6

⁽¹⁾ Percent change in number of people in each category.

Sources: Current Population Survey, March 1980 and 1990, and 1980 and 1990 Census of Population and Housing, Bureau of the Census

Table 5

Poverty, Income, and Work Status

Poverty... *continued from the previous page*

Massachusetts has become much more like the United States as a whole regarding the extent of poverty among the elderly. In 1979, the elderly in Massachusetts were much less likely to be poor than were older people nationally. By 1990, the difference between poverty rates among the elderly in Massachusetts and in the country as a whole was only 2 percent.

The poverty pattern among the elderly in Massachusetts is particularly surprising in light of poverty trends among people of all ages. Nationally, the poverty rate increased among the population as a whole in the last decade. In Massachusetts, however, the overall poverty rate declined and the absolute number of poor people declined. Nationally, poverty increased among younger people; in Massachusetts, it increased among the elderly.

Poverty status is related to both age and gender. In Massachusetts in 1989, poverty rates were highest among children and older women. Women over 75 years of age had the highest poverty rate — 14.9 percent. Among those under 18 years of age, poverty rates were 13 percent and 13.4 percent respectively for males and females. Among adults, poverty rates were consistently higher for women than men. Those least likely to be poor were men between the ages of 65 and 74; their poverty rate was only 4.6 percent.

Poverty Status by Gender and Age Massachusetts, 1989

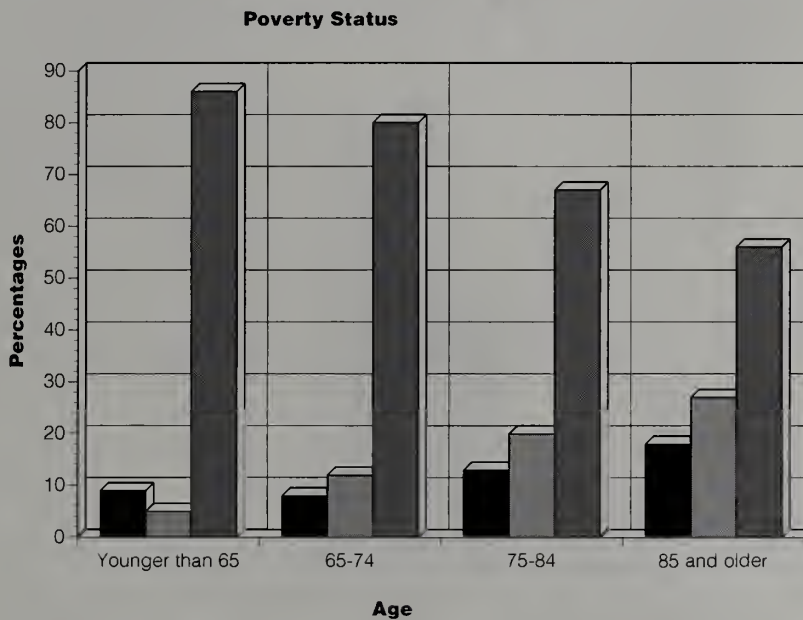
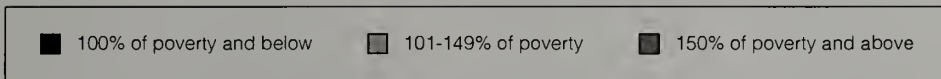
Age	Percent Poor	
	Men	Women
0-17	13.0	13.4
18-64	5.7	8.8
65-74	4.6	9.3
75 and older	7.8	14.9

Note: Based on all people for whom poverty status was determined.
Source: 1990 Census of Population and Housing, Bureau of the Census

Table 6

Poverty and Age

Poverty in Massachusetts is particularly concentrated among the very old. In 1989, nearly 18 percent of those over 85 years of age had incomes below the federal poverty threshold. In that age group, 44 percent were either classified as “poor” or “near poor,” that is, below 150 percent of poverty.



Among those 65-74 years of age, poverty is more prevalent than it is in the under-65 population. Twenty percent of those 65-74 years of age were either poor or near poor in 1989. In the under-65 population, 14 percent were either poor or near poor. Most of that 6 percent difference is in the near-poor category. The young elderly were twice as likely as those younger than 65 to be near poor.

**Poverty Status and Age
Massachusetts, 1989**

Ages	Poverty Status		
	100% of poverty and below	101-149% of poverty	150% of poverty and above
Younger than 65	8.8	5.4	85.8
65-74	8.5	11.8	79.7
75-84	12.9	20.5	66.6
85 and older	17.6	26.8	55.6

Current Population Survey, March 1990, Bureau of the Census

Table 7

Poverty and Living Arrangements

Elderly people who live alone in Massachusetts are much more likely to live in poverty. In fact, in 1989 elderly persons living alone were four times more likely to be poor than those living with a spouse or with others. The contrast between those living alone and those living with a spouse is particularly striking.

Of persons living alone, 52 percent in 1989 were poor or near poor, that is, below 150 percent of the poverty line. In contrast, only 12 percent of elderly persons living with a spouse were poor or near poor.



Poverty Status and Living Arrangements Among the Elderly Massachusetts, 1989

Living Arrangement People 65 and Older (Percentages)

Poverty Status	Live alone	With spouse	With others	Total
Below 100% of poverty	21.3	4.9	5.3	10.7
100-149% of poverty	30.7	7.3	9.8	15.8
Above 150% of poverty	48.0	87.9	84.9	73.5
Total Percent	100.0	100.0	100.0	100.0
Total Number	256,000	371,000	104,000	731,000

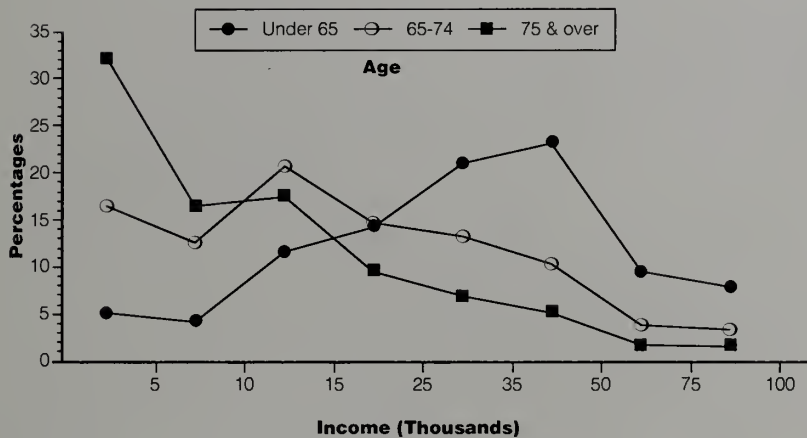
Source: Current Population Survey, March 1990, Bureau of the Census

Table 8

Age and Household Income

Household income is strongly associated with the age of the head of the household. The older the head of the household, the lower the income is likely to be. In 1989 in Massachusetts, the median household income was \$43,200 for all households in which the head of the household was under 65 years of age. (The median indicates that half of these households had incomes above \$43,200 and half had incomes below that

amount.) Nearly half the households headed by people under 65 years of age had incomes between \$35,000 and \$75,000. Among those households headed by people in the 65-74 age category, however, incomes were widely dispersed, with the median \$22,700. Among the households headed by a person 75 years of age or older, the median income was \$12,700. Nearly a third of the households headed by someone 75 years of age or older had incomes of just \$5,000 to \$9,999.



**Household Income by Age of Householder
Massachusetts, 1989**

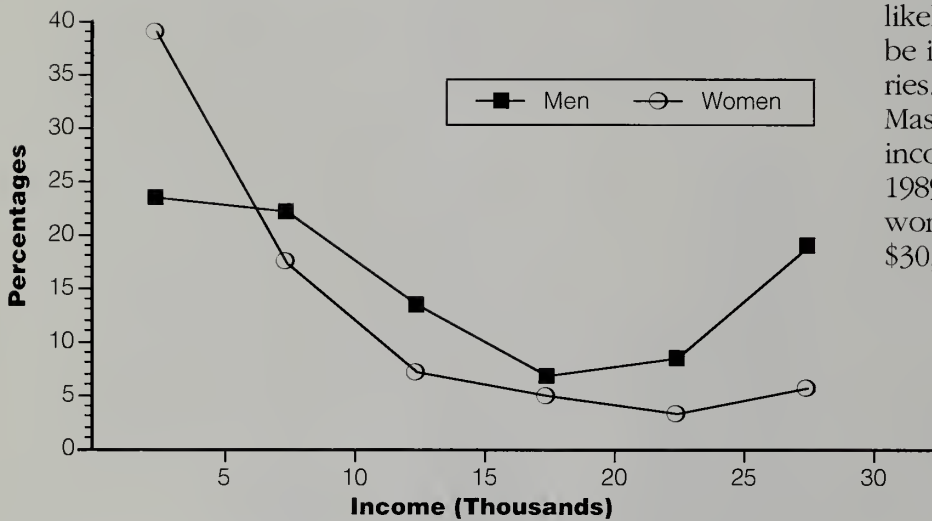
Income	Age Categories			Total
	Under 65	65-74	75 and older	
Under 5,000	3.3	5.2	8.9	4.1
5,000-9,999	5.1	16.4	32.2	9.3
10,000-14,999	4.2	12.5	16.4	6.5
15,000-24,999	11.6	20.7	17.5	13.4
25,000-34,999	14.3	14.7	9.6	13.8
35,000-49,999	21.0	13.1	6.9	18.6
50,000-74,999	23.2	10.2	5.2	19.7
75,000-99,999	9.5	3.8	1.7	8.0
100,000 and over	7.9	3.4	1.6	6.7
Total percent	100.0	100.0	100.0	100.0
Total number	1,723,866	295,691	224,849	2,244,406
Median income	\$43,200	\$22,700	\$12,700	\$37,300

Source: 1990 Census of Population and Housing, Bureau of the Census

Table 9

Gender and Personal Income

In Massachusetts, older women were much worse off financially than older men in 1989; 23 percent had incomes that year below \$5,000. In contrast, 7 percent of men that year had incomes below \$5,000. Sixty-two percent of older women had personal incomes below \$10,000, compared to 30% for men.



Older men were much more likely than older women to be in higher-income categories. Among the older men in Massachusetts, 19 percent had incomes above \$30,000 in 1989. Only 6 percent of older women had incomes above \$30,000.

**Personal Annual Income Among the Elderly by Gender
Massachusetts, 1989**

Income	Percentages			Cumulative Percentages		
	Men	Women	Total	Men	Women	Total
Under \$5,000	6.8	22.7	16.5	6.8	22.7	16.5
\$5,000-9,999	23.5	39.0	33.0	30.4	61.7	49.5
\$10,000-14,999	22.2	17.4	19.2	52.6	79.1	68.7
\$15,000-19,999	13.4	7.2	9.6	66.0	86.3	78.3
\$20,000-24,999	6.8	4.9	5.6	72.7	91.2	83.9
\$25,000-29,999	8.4	3.2	5.2	81.1	94.4	89.1
\$30,000 and over	18.9	5.6	10.9	100.0	100.0	100.0
Total	100.0	100.0	100.0			

Source: Current Population Survey, March 1990, Bureau of the Census

Table 10

Sources of Income

Social Security is by far the most prevalent source of income for elderly persons in both Massachusetts and the United States. In 1989, roughly 90 percent of persons over age 65 in the state and in the country received some Social Security. The second most common source of income in Massachusetts and in the United States is interest from savings, followed by pension income.

In Massachusetts in 1989 only **slightly more than one third of people over age 65 had income from pensions**. When this group is further broken down by gender, only one quarter of women and one half of men received pension income. Almost 74 percent of elderly persons had some interest from savings.

Fewer elderly people received public assistance in Massachusetts in 1989 than in 1979. In 1979, 10 percent of persons age 65 or older were receiving public assistance. By 1989, the number had dropped to 4 percent.

Continued on the next page

**Sources of Income Among the Elderly
Massachusetts and the United States, 1979 and 1989**
(Percentages)

Sources of Income	Massachusetts		United States	
	1979	1989	1979	1989
Wages	19.9	15.7	17.2	14.1
Social Security	86.9	89.2	88.4	90.8
Public Assistance	10.0	4.0	8.5	6.4
Pension	26.5	35.0	28.3	30.5
Interest from savings	69.2	73.9	67.9	69.8
Compensation ⁽¹⁾	6.2	13.2	7.0	13.9

Source: Current Population Survey, March 1980 and 1990, Bureau of the Census

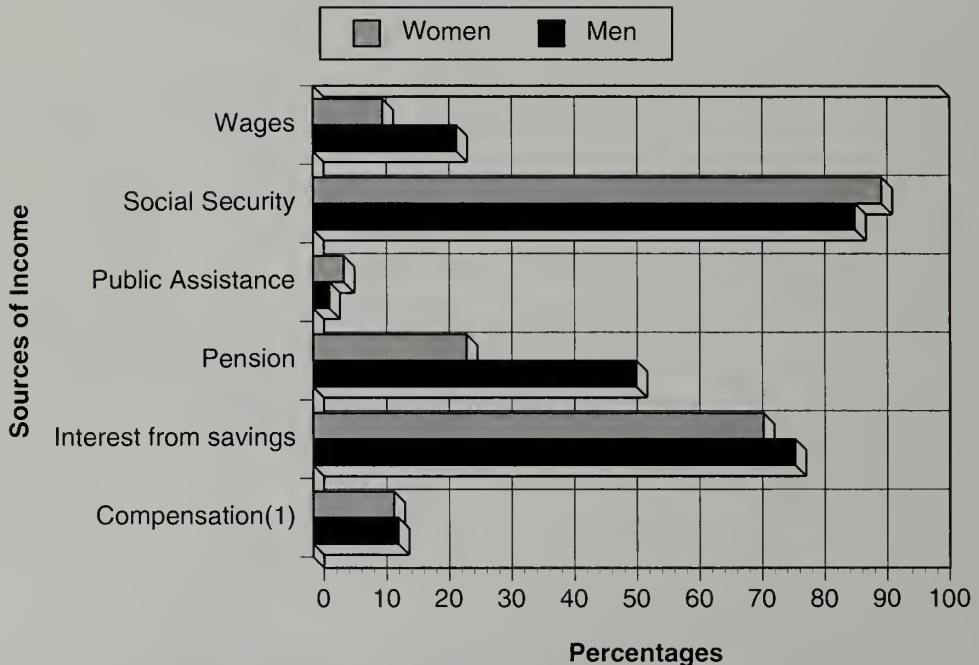
⁽¹⁾ Includes unemployment compensation, workmen's compensation etc.

Table 11

Poverty, Income, and Work Status

Sources of Income... continued
from the previous page

The percentage of older people receiving income from wages also declined over the decade, both in Massachusetts and in the United States as a whole. In Massachusetts in 1989, fewer than one in seven older people received income through wages. Men were twice as likely as women to have income from wages.



Sources of Income Among the Elderly by Gender Massachusetts, 1989

People 65 and Older (Percentages)

Sources of Income	Men	Women
Wages	22.9	11.1
Social Security	86.6	90.8
Public Assistance	2.6	4.9
Pension	51.6	24.5
Interest from savings	77	71.9
Compensation ⁽¹⁾	13.6	12.9

⁽¹⁾ Includes unemployment compensation, workmen's compensation etc.
Source: Current Population Survey, March 1990, Bureau of the Census

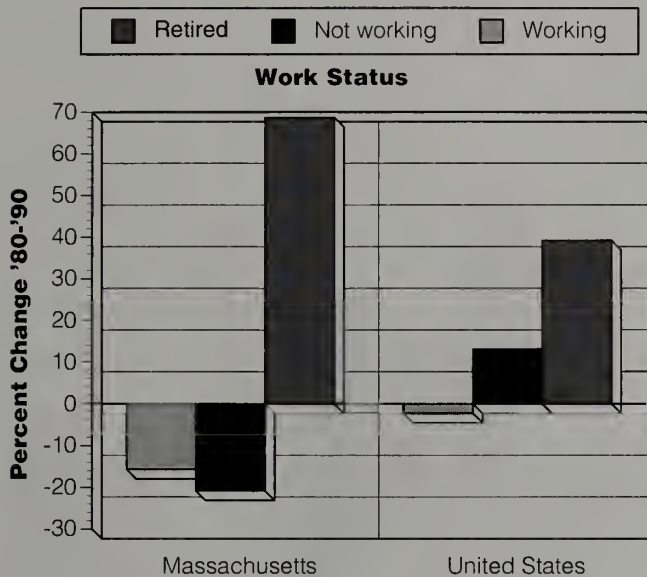
Table 12

Work Status

Employment among the elderly in Massachusetts declined during the decade. Between 1980 and 1990, the number of people over 65 who were employed decreased by 16 percent. The reduction in employed older people in Massachusetts is in contrast with a relatively stable national pattern.

With the decline in employment in the state came a dramatic

increase in the percentage of the elderly in Massachusetts who were "retired," by their own definition. Through the decade, the percentage of the elderly in Massachusetts who considered themselves retired increased from just over 40 percent to nearly 60 percent. Nationally, the growth in the number of persons who considered themselves retired was much less dramatic, changing from 42% in 1980 to about 48% in 1990.



**Work Status Among the Elderly
Massachusetts and the United States, 1980 and 1990**

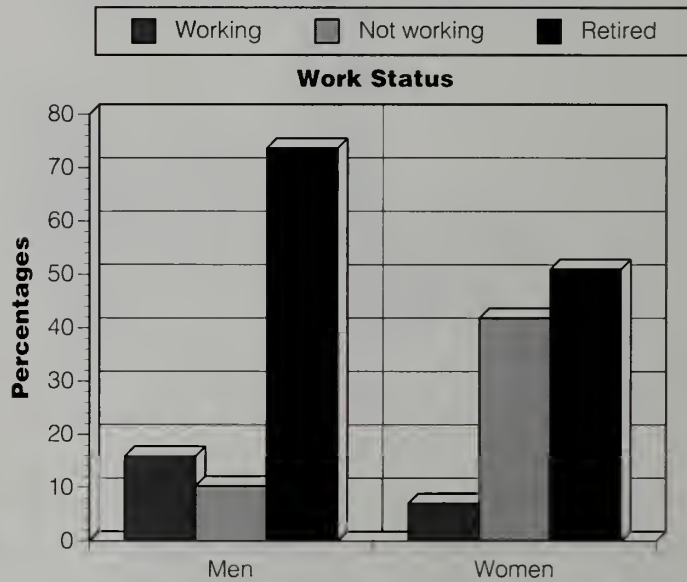
Work Status	Massachusetts (Percentages)			United States (Percentages)		
	1980	1990	Percent Change '80-'90	1980	1990	Percent Change '80-'90
Working	14.6	10.5	-15.7	12.3	9.9	-2.3
Not working	43.9	29.7	-20.8	45.7	42.3	13.1
Retired	41.5	59.8	68.7	42.0	47.8	39.2
Total percent	100.0	100.0	17.1	100.0	100.0	22.2
Total number	624,000	731,000		24,194,000	29,555,000	

Source: Current Population Survey, March 1980 and 1990, Bureau of the Census

Table 13

Gender and Work Status

Older men in Massachusetts in 1990 were twice as likely as older women to be employed. Sixteen percent were employed in contrast to 7 percent of the women. Men were also much more likely than women to report that they were “retired.” This difference may be due to the larger percentage of men 65 and over who have worked outside the home, and thus consider themselves “retired” when they no longer work for a wage. Long-term homemakers 65 and over, on the other hand, may consider themselves “not working” instead of “retired.” Forty-two percent of such women described themselves as “not working.”



**Work Status Among the Elderly by Gender
Massachusetts, 1990**

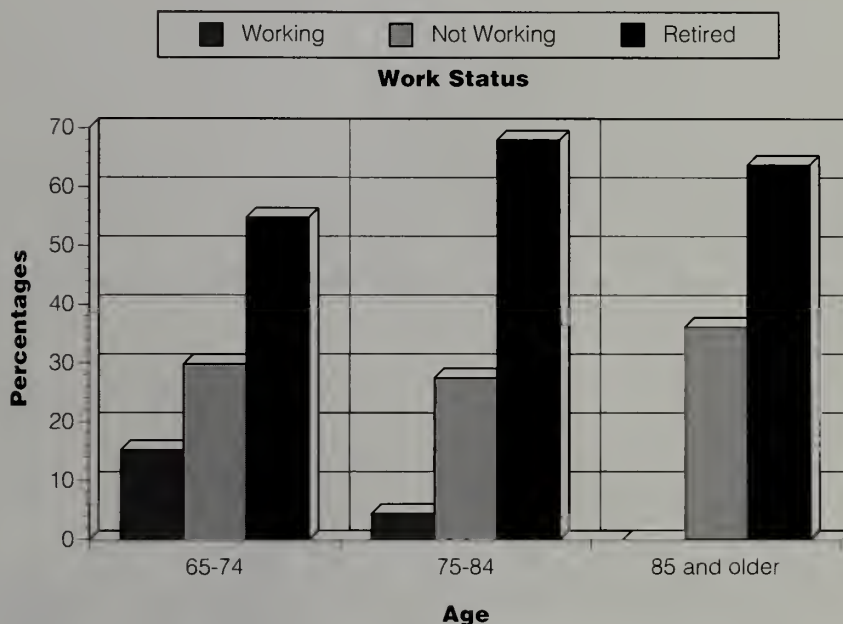
	Work Status (Percentages)			Percent
	Working	Not working	Retired	
Men	16.0	10.4	73.7	100.0
Women	7.1	41.9	51.0	100.0
Total	10.5	29.7	59.8	100.0

Source: Current Population Survey, March 1990, Bureau of the Census

Table 14

Age and Work Status

The young elderly (65-74 years of age) were much more likely to be employed than the older elderly (75-84), which is not surprising. Fifteen percent of the young elderly in Massachusetts were employed in 1990; only 5 percent of the older elderly were employed in the same year.



**Work Status Among the Elderly by Age
Massachusetts, 1990**

Work Status (Percentages)				
Age	Working	Not Working	Retired	Total Percent
65-74	15.3	29.9	54.8	100.0
75-84	4.5	27.5	68.0	100.0
85 and older	0.0	36.2	63.8	100.0
All 65 and older	10.5	29.7	59.8	100.0

Source: Current Population Survey, March 1990, Bureau of the Census

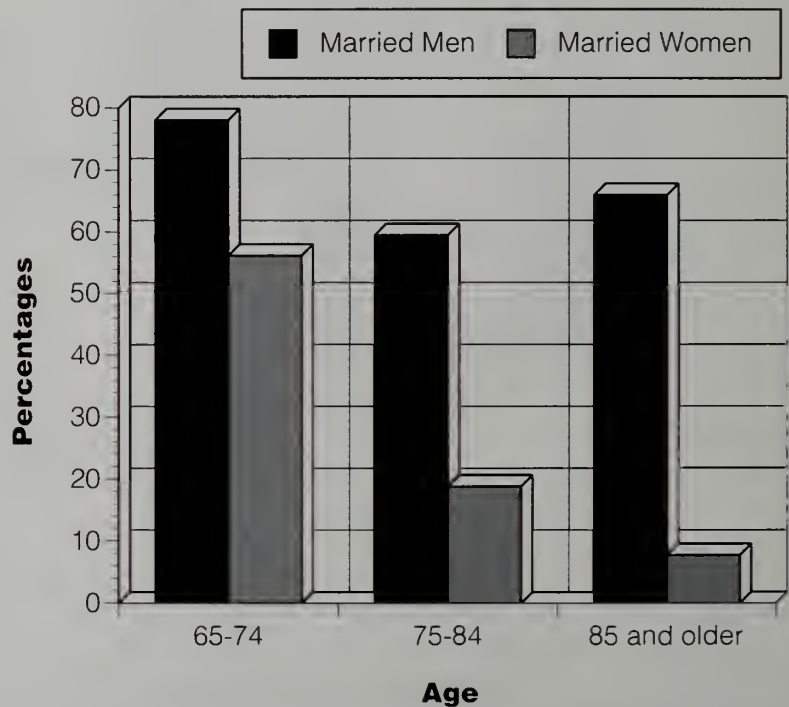
Table 15

Marital Status, Living Arrangements, and Housing Tenure

Marital Status

Marital status among the elderly is related to both age and gender. Among the elderly in Massachusetts in 1990, marital status for those 65 through 74 years of age was dramatically different from that of those 85 and over. Of the younger group, approximately two thirds were married and one in five was widowed. Among those 85 and over, one in six people were married and three in five were widowed.

Within every age group, men were more likely than women to be married and women were more likely to be widowed. The contrast is particularly great among those over 85. Of these men in 1990, two thirds were married; among the women only 8 percent were married.



**Marital Status Among the Elderly by Gender
Massachusetts, 1990**

Men and Women (Percentages)

Age	Married	Widowed	Other	Percent Total
65-74	65.9	20.1	14.0	100.0
75-84	32.9	54.8	12.3	100.0
85 and older	17.4	61.1	21.5	100.0
All 65 and older	51.2	34.7	14.1	100.0

Men (Percentages)

Age	Married	Widowed	Other	Percent Total
65-74	78.0	7.9	14.1	100.0
75-84	59.5	33.2	7.3	100.0
85 and older	66.0	34.0	0.0	100.0
All 65 and older	72.3	16.1	11.6	100.0

Women (Percentages)

Age	Married	Widowed	Other	Percent Total
65-74	56.2	29.8	14.0	100.0
75-84	18.9	66.2	15.0	100.0
85 and older	7.8	66.5	25.7	100.0
All 65 and older	37.9	46.5	15.7	100.0

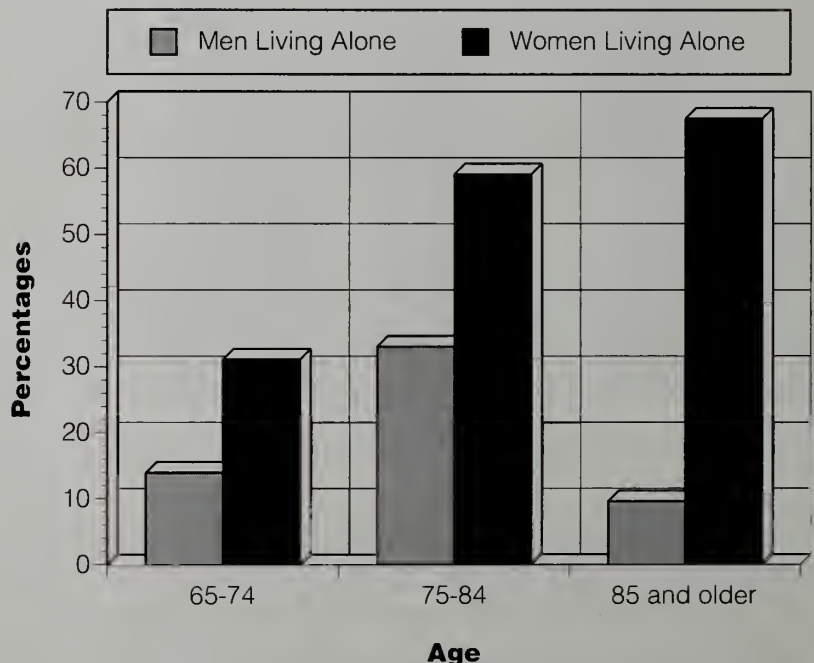
Source: Current Population Survey, March 1990, Bureau of the Census

Table 16

Living Arrangements

Various living arrangements — whether people lived alone, with a spouse, or with people other than a spouse — is related both to gender and age. Among noninstitutionalized older Massachusetts residents in 1990, women were more likely to live alone than men within every age group. The differences were particularly dramatic among those 85 years of age and older. Two thirds of women 85 and older lived alone. In contrast, only one tenth of this group of men lived alone.

Much of the difference in living arrangements is explained by marital status. Of the men 65 years of age and older, 72 percent lived with a spouse in 1990. Only 37 percent of the women lived with a spouse in the same year. The likelihood of living with a spouse declined sharply with age, particularly among women. While 56 percent of women between 65 and 74 years of age lived with a spouse, fewer than 8 percent of women over 85 years of age and older lived with a spouse.



**Living Arrangements Among the Elderly by Gender
Massachusetts, 1990**

Men (Percentages)

Ages	Live alone	With spouse	With others	Total percent
65-74	14.0	78.0	8.0	100.0
75-84	33.1	58.1	8.8	100.0
85 and older	9.6	66.0	24.4	100.0
Total 65 and older	19.3	71.9	8.8	100.0

Women (Percentages)

Ages	Live alone	With spouse	With others	Total percent
65-74	31.1	55.9	13.0	100.0
75-84	59.1	18.3	22.6	100.0
85 and older	67.5	7.8	24.7	100.0
Total 65 and older	44.9	37.4	17.6	100.0

Source: Current Population Survey, March 1990, Bureau of the Census

Table 17

Housing Tenure

The majority of older people in Massachusetts and in the United States live in homes occupied by owners. In many of these cases, the elderly people themselves are the owners. In Massachusetts in 1990, 68 percent of older people lived in one or the other. Home ownership among the elderly in Massachusetts is somewhat lower than it is in the nation as a whole. Nationally, 78 percent of older people lived in their own homes. Patterns of home ownership among the elderly remained relatively stable over the decade 1980 to 1990.

Housing Tenure Among the Elderly Massachusetts and the United States, 1980 and 1990

Massachusetts (Percentages)

Housing Tenure	1980	1990
Owner Occupied	70.2	68.0
Rent	29.8	32.0
Total Percent	100.0	100.0
Total Number	624,000	731,000

United States (Percentages)

Housing Tenure	1980	1990
Owner Occupied	77.6	78.4
Rent	22.4	21.6
Total Percent	100.0	100.0
Total Number	24,194,000	29,555,000

Source: Current Population Survey, March 1980 and 1990, Bureau of the Census

Table 18

Conclusion

The most striking trend among the elderly in Massachusetts in the last decade has been a 10.8 percent increase in the number of elders living below the poverty line. The number of poor elders 65 years and older increased from 65,246 to 72,323. This trend occurred at the same time that there was a decrease in the number of Massachusetts' elders receiving public assistance.

The profile of the elderly in Massachusetts shows many elders living close to the poverty line. In 1989, 26.5 percent of elders had incomes below 150 percent of the poverty line. Among the elderly, women age 75 and older have the highest poverty rates in Massachusetts at 14.9 percent. Sixty-two percent of all older women in Massachusetts in 1989 had incomes of less than \$10,000.

The older a person is the more likely she or he is to be poor. Also, an elder is more likely to be poor if she or he is living alone. Half of Massachusetts' poor or near-poor elders are living alone. The profile of "old, female, and alone" is still a profile of poverty.

In 1979, Massachusetts elderly were noticeably better off than their counterparts throughout the United States. By 1989, this advantage had been significantly reduced. The poverty rate in the United States of persons 65 and older dropped from 15.2 percent to 11.4 percent, while it remained constant in Massachusetts at 9.4 percent. The number of elders in poverty nationally declined by 8.6 percent while it increased 10.8 percent in Massachusetts.

The persistence of the poverty rate among the elderly in Massachusetts in the last decade — at a time when poverty among the elderly was declining nationally — should be of concern to policymakers. In Massachusetts, the elderly poor not only grew substantially in numbers but also became a larger percentage of the overall population. Further, poverty rates understate the scope of economic hardship in states with high living costs such as Massachusetts. Of additional concern is the fact that Massachusetts experienced an economic boom and a decline in the poverty rates of people under the age of 65 during this same period. Further, the data do not reflect the economic difficulties that have occurred since 1989.

Other notable trends during the last decade included an elderly population that was increasing faster than the under 65 population, an increasing nonwhite elderly population, and a decrease in employment among those persons over 65.

The trends and statistics included in this report are not exhaustive of the information available concerning Massachusetts' aging population but they provide a picture of the Commonwealth's growing elderly population. Although these numbers do not provide explanations for the trends revealed, they do give us an indication of the difficulties ahead for older people, service providers, and policymakers.

The Gerontology Institute

Established in 1984, the Gerontology Institute at the University of Massachusetts at Boston furthers the University's commitment to the study and development of social policy on aging. The Institute conducts policy research on issues affecting older people and their families. In addition, the Institute assists national, state, and local organizations in analyzing policy issues and formulating policy options on matters concerning the elderly. Core funding is provided by the Massachusetts Legislature. Major projects are funded through grants and contracts.

Programs of the Institute are carried out through two divisions: The Frank J. Manning Research Division and the Public Policy Division. A major research priority is productive aging, that is, opportunities for older people to play useful social roles. A second priority is long-term care for the elderly. Additional major concerns of the Public Policy Division include health care policy, income security policy, and housing, with particular attention to the special needs of racial and ethnic minority elderly.

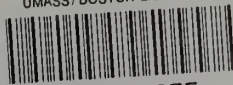
In the fall of 1990, the University introduced a Ph.D. program in Gerontology with an emphasis in social policy. It is the second such program in the country. The Institute is a teaching resource for the Ph.D. program. In addition, the Institute provides doctoral students with experience in research and policy analysis.

The Institute also supports the University's Gerontology Certificate program. A one-year program of concentrated study, the Gerontology Certificate program prepares older learners for roles in aging services. Most students are over 60 years of age. Through an Advanced Certificate program, selected graduates participate in applied research projects within the Institute. The regular involvement of older people helps to assure that Institute projects reflect the concerns of older people.

Another activity of the Institute is the publication of a scholarly quarterly with an international perspective, the *Journal of Aging & Social Policy*. The journal is issued by Haworth Press.

Since its formation, the Institute has been directed by Scott A. Bass, Ph.D. It has a permanent faculty and staff of approximately 16 people.

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