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The Economic Status of Older Women in Massachusetts

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Gerontology

College of Public and
Community Service

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1987

THE ECONOMIC STATUS
OF OLDER WOMEN
IN MASSACHUSETTS

Prepared by: The Older Women's Internship Group
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The Gerontology Institute
College of Public and Community Service
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May 1987

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FOREWORD

Since its inception in 1984 the Gerontology Institute, University of Massachusetts at Boston, has produced a number of studies and reports focusing on public policy issues affecting the aging population in Massachusetts. These efforts have included an analysis of the impact of the federal budget on elders in Massachusetts, a report and recommendations on the housing status and needs of elders in Cambridge, a demographic analysis of Eastern Massachusetts, a report on problems of access to nursing homes, and a study on the pre-retirement and post-retirement experiences and interests of persons in the greater Framingham area. Particularly striking in all of these studies are the unique and serious problems older women face in terms of income, health care, living arrangements, caregiving, and social supports.

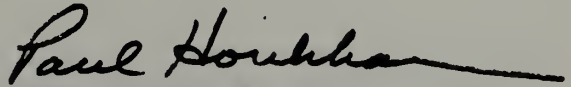
For example, in the study entitled Older Neighbors - Aging in Eastern Massachusetts (1987) the Institute found that "women numerically dominate the population in this age group...One of every five women 65 and over has below poverty income" and "single elderly women suffer substantially higher poverty rates than their married counterparts."

Based on these repeated findings the Institute has made an organizational commitment to conduct further study in order to inform policymakers, lawmakers and the public about the issues which older women in the Commonwealth face. In doing so, the Institute has worked closely with the Boston Chapter of the Older Women's League (OWL). The research and development of this report evolved from the work of one of the Institute's Public Policy Intern programs entitled "Older Women in Massachusetts."

The Institute's Intern program was established in 1985 to provide graduates of the Gerontology Certificate Program (average age, 67) the opportunity to receive further formal accredited training in a public policy issue area combined with a supervised field work experience in conjunction with a community organization or agency. At present, the Institute's Intern programs focus on housing and community development issues, legal rights issues, health policy issues, retirement preparation issues, and older women's economic issues. One of the goals of each Intern group is to develop a product useful to public policy debate. This report, The Economic Status of Older Women is one of the products of this year's Older Women's Internship.

Our next publication in this series on older women in Massachusetts will examine more closely the need for support services in the areas of housing, care giving and long-term

care. It is our hope that this report and those to follow will serve to focus public attention, discussion, and action on behalf of older women in the Commonwealth. All of us have the right to live in economic dignity. Older women deserve no less.



Paul Houlihan
Associate Director
Gerontology Institute
May 1987

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TABLE OF CONTENTS

	Page
Executive Summary	1
Table of Charts and Graphs	3
Introduction	4
State Wide Profile	6
Gender	9
Income Distribution	11
Poverty	14
Sources of Income	14
Labor Force Participation	15
Race	17
Marital Status	18
Living Arrangements	19
Summary	20
List of Current Legislation	22
Conclusion	26

EXECUTIVE SUMMARY

THE ECONOMIC STATUS OF OLDER WOMEN

In September 1986, the Gerontology Institute, University of Massachusetts at Boston undertook the study of economic issues confronting older women. This decision was based on the clear pattern of economic discrepancy being documented in other studies conducted by the Institute. This report, The Economic Status of Older Women, documents the economic hardships women face in their later years using 1980 Census data.

Though elders (65+) comprise only 12% of the state's population, Massachusetts ranks 10th in the nation in proportion of elderly. All indicators point to an unprecedented burgeoning of this segment of the population in the years to come.

Women outnumber men in this population. This pattern increases with age. In Massachusetts, 62% of the 65+ population are women. Among the 85+ population, 73% are women.

The problems facing the elderly in Massachusetts are disproportionately women's problems. This report found that in the Commonwealth:

- 72% of older women report annual incomes lower than \$6,000 as compared to 41% of men.
- 47.4% of older women report annual incomes below \$4,000. This is the case for 18.5% of men in

the same age group.

- The median income for older women is \$4,149; for men it is \$7,101.
- Older women account for 62.7% of the state's elderly and 74.10% of the state's poor elderly.
- The probability of living in poverty increases with age. 10.5% of women 65+ and 14.2% of women 75+ report incomes below the poverty level.
- Older women of color fare worse. 53% of Black older women, and 62% of Latina (Spanish origin) older women have incomes below \$4,000 annually.
- Older women are less likely to be married than older men. The higher rates of mortality among men, and their tendency to marry younger women, contribute to the high rate of widowhood which increases with age.
- Only one third of older women live with their husbands.
- 40.6% of older women live alone.
- 73.8% of institutionalized elders are women.

This report also presents a list of current state legislative initiatives which, directly or indirectly, affect older women in Massachusetts.

Despite the progress made by the Commonwealth in the area of elder services, a significant portion of this population continues to live in dire need. It is important that State Legislators, State Administrators, policymakers and community leaders understand the needs of this population and work to increase the financial resources and enhance the dignity of older women in the Commonwealth.

TABLE OF CHARTS AND GRAPHS

	Page
The Elderly Population of Massachusetts	6
Projected Growth in Massachusetts Elderly Population by Gender	7
Percentage of Projected Growth of Elderly in Massachusetts (1970-2000)	8
Age Distribution Among the Elderly in Massachusetts	9
Percentage of Women in Massachusetts Elderly Population	10
Income Distribution Among 65+ Population of Massachusetts by Gender	11
Proportion of the 65+ Population in Massachusetts with Income Less Than \$6,000 (annually)	12
Persons 65+ Living Below Poverty Level in Massachusetts by Gender and Age	13
Occupations of Older Women	16
Racial Distribution Among Older Women in Massachusetts by Age	17
Distribution of Race Among Older Women with Low Incomes (below \$6,000 annually) in Massachusetts	17
Marital Status of Older Women in Massachusetts by Age	18
Age, Living Arrangement and Race Among Older Women in Massachusetts	19

INTRODUCTION

To speak of older women in Massachusetts is to speak of a population facing serious economic problems. They can be seen at the supermarket carefully choosing their meager groceries or standing in line to receive surplus food. As of 1980 women comprised two-thirds of all elderly in the State, and had a significantly higher rate of poverty than older men.

- Women are more likely than men to be totally dependent on Social Security for income in old age. Social Security alone seldom guarantees more than a marginal standard of living since it was never intended to meet all of a retiree's financial needs.
- The few women who receive income from private pensions generally receive lower benefits than their male counterparts. The reduced benefits awarded to surviving spouses of workers with pension coverage, and the small amounts to which women are entitled as retired workers with a history of relatively low wages, yield benefits which are substantially lower than those for men.
- The median income for older women is about 58% of the median income for older men.
- Older couples fare better financially than either single older men or single older women. Since women

outlive men by 4.3 years, on average, older women are far more likely than men to become single because of the death of a spouse.

- Women predominate among the vulnerable very old.

(85+) whose incomes are lowest, health poorest, and risk of institutionalization greatest.

In sum, by every economic measure women are more deprived in their later years than are men.

The Reagan administration's policies regarding the elderly in the United States have been built on the premise that the older population is doing better than it ever has and that the income of older people is at an all-time high. Based on these assumptions the Administration's policy has been to scale down the programs and reduce the appropriations which were set in place during the 1960's and 1970's.

The facts of the matter suggest that a much more careful analysis is required to properly understand the economic disparities among elders, particularly women, both nationally and in Massachusetts.

Recognizing that policymakers, program planners, and advocates need accurate information on this growing segment of the state's population, the Gerontology Institute has produced this report, The Economic Status of Older Women in Massachusetts.

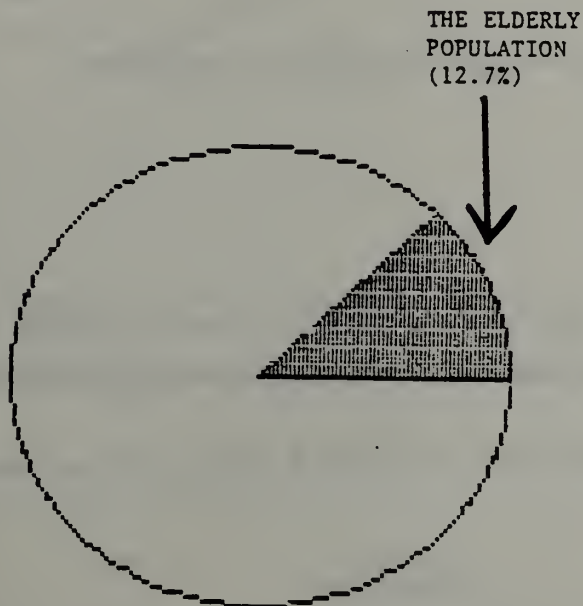
Charts, graphs and tables¹ are used liberally to enable the reader to quickly grasp the characteristics of older

women and how these characteristics distinguish older women from older men. The purpose of this document is to bring together existing data into an accessible resource which focuses on the often overlooked older woman.

STATE WIDE PROFILE

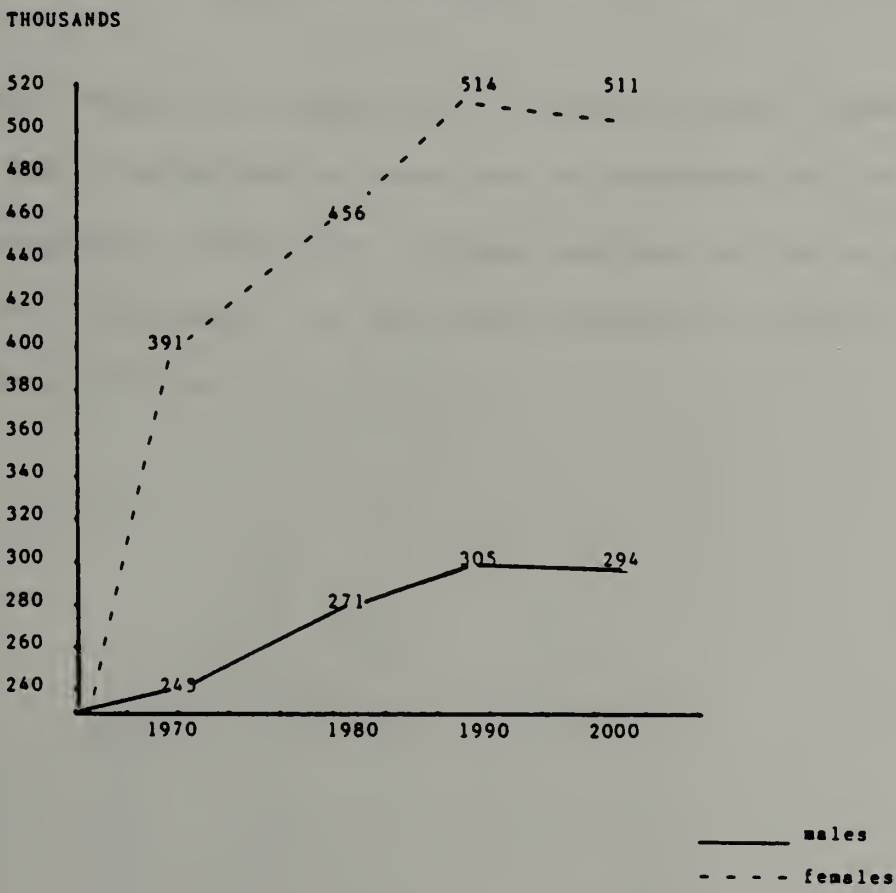
The growth of the aging population is one of the most pronounced and significant demographic trends of the 20th century. Massachusetts ranks tenth in proportion of older residents in the United States. In 1980, one person out of eight in Massachusetts, was 65+.

THE ELDERLY POPULATION OF MASSACHUSETTS



Over the course of the century, the number of elderly in Massachusetts has increased steadily. The projected 1990 overall state population shows a decline but there is a projected increase of 12.8% over the total number of elderly recorded in the 1980 census.²

PROJECTED GROWTH IN MASSACHUSETTS ELDERLY POPULATION BY GENDER 1970-2000



SOURCE: U.S. Bureau of Census. Series P-25. Number 937. Current Population Reports. Provisional Projections.

CHANGING PROPORTIONS OF THE ELDERLY IN THE GENERAL POPULATION

	1980	1990 (PROJECTED)	CHANGE	PERCENTAGE CHANGE
Total population	5,737,037	5,703,900	-33,137	-0.57
Elderly	726,119	819,400	+93,218	+12.87

PROJECTED GROWTH OF ELDERLY IN MASSACHUSETTS: 1970 - 2000

1970 - 1980	##### #####	12.7%
1980 - 1990	##### #####	14.1%
1990 - 2000	##### #####	15.0%

As the total population continues to decrease until the year 2000, the 65+ population is expected to increase by 10% over its corresponding 1980 total. These numbers can be expected to increase dramatically as the "Baby Boomers" begin to reach their mid-60's.

GENDER

There are 455,504 older (65+) women in Massachusetts. They comprise 62.7% of the state's 65+ population. According to the census data the number of older women is increasing faster than the number of older men. This increase is most evident when looking at the 85+ population.

AGE DISTRIBUTION AMONG ELDERLY IN MASSACHUSETTS

THOUSANDS

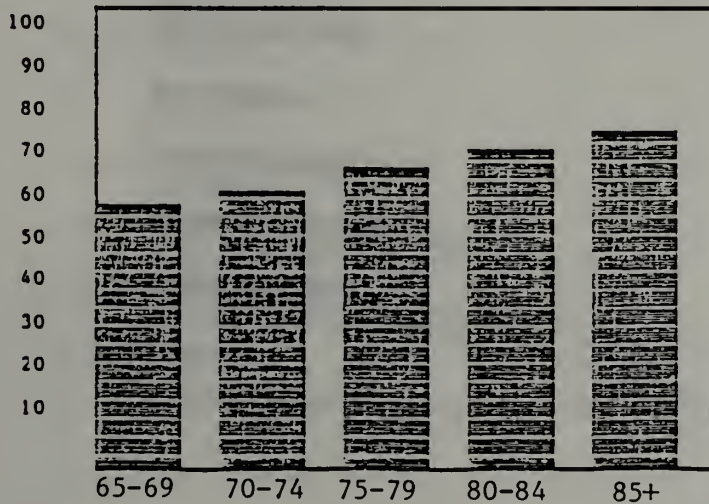


WOMEN
MEN

An explosion of the number of older women in this age category is predicted. In 1980 females 85+ numbered 53,601. The projected figure for that group in 1990 is 77,300 and for the year 2000 it is expected to reach 101,100, having nearly doubled in 20 years.

Women comprise a large proportion of the 65+ population and this proportion increases with age. Women represent 57% of the age group 65-69, but this percentage increases to 73% in the age group 85+.

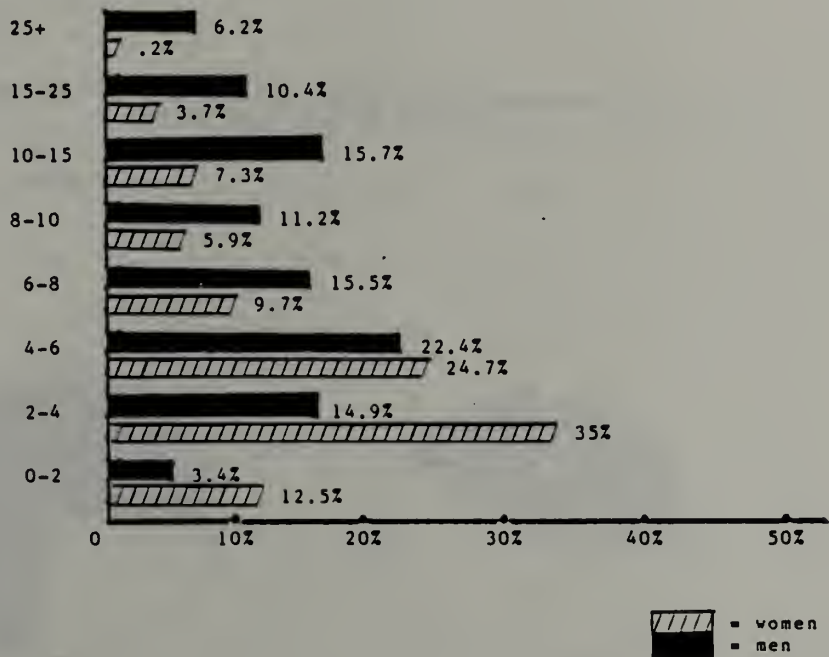
PERCENTAGE OF WOMEN IN MASSACHUSETT'S ELDERLY POPULATION



INCOME DISTRIBUTION

The limited income of older women reflects the restrictions imposed on them throughout their adult lives. Women characteristically have lower earnings.

INCOME DISTRIBUTION AMONG 65+ POPULATION OF MASSACHUSETTS BY GENDER THOUSANDS



They have typically been employed in low paying and low skilled occupations in which advancement is limited. They have experienced higher unemployment rates than men, and have participated in the job market episodically and/or part-time. This, in combination with child-bearing/rearing

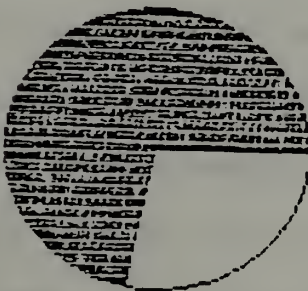
or homemaker responsibilities, has resulted in lower retirement benefits. In addition, age and sex discrimination have prevented women from taking full advantage of job market opportunities.

Almost half (47.4%) of the women 65+ with income living in Massachusetts in 1980 had incomes of \$4,000 or less as compared to 18.5% of men with income in the same age group. The median income of all women 65+ was \$4,149; for men it was \$7,101. Approximately 72% of all women in this age group received less than \$6,000 income annually compared to 41% of men.

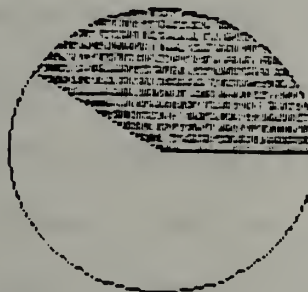
PROPORTION OF THE 65+ POPULATION IN MASSACHUSETTS WITH INCOME LESS THAN \$6,000.00

WOMEN

MEN



72.1% have annual income less than \$6,000.00



40.9% have annual income less than \$6,000.00

As women grow older their chances of living in poverty increase. 10.5% of women aged 65+ had incomes below the poverty level in 1980. For those 75+ the number increased to 14.2%.

PERSONS 65+ LIVING BELOW POVERTY LEVEL IN MASSACHUSETTS
BY AGE AND GENDER

	<u>65 - 69</u>	<u>70 - 74</u>	<u>75+</u>
MALES	5.52%	5.97%	8.22%
FEMALES	8.9 %	10.5 %	14.2 %

According to researchers at George Washington University, prices have increased 27% since the minimum wage was set at \$3.35 an hour in 1981. Inflation can have a devastating effect on elders living on fixed incomes. Despite the recent slowing of the rate, many elderly experienced income erosion during the 1970's when the country experienced double digit inflation. The purchasing power of people with limited income is at its lowest level since 1955. The security of fixed incomes is only as safe as a stable economy allows.

Despite the Social Security Cost of Living Adjustments (COLA) which are indexed to average wage or price increases (whichever is lower) the elderly are unable to keep up with inflation. Given the concentration of older women at the lower end of the income scale, they are especially vulnerable to fluctuations in the economy.

POVERTY

Older women are heavily represented among the state's elderly poor. While they account for 62.7% of the 65+ population in Massachusetts, they account for 74.10% of the state's elderly poor. 51.7% of the older women living in Massachusetts reported income below \$4,000 annually. This was the case for 53% of Black older women and 62% of Latina older women living in the state.

Marital status, age, and living arrangement contribute significantly to the poverty status of older women. In the Commonwealth, 6.4% of single older women (widowed, divorced, or never married) have incomes below the poverty level. 14.2% of women 75+ live below the poverty level.

Elderly women of color fare worse. 19.9% of older Black women and 23.2% of older Latina women live in poverty. Older women of color who live alone are more likely to be poor than their white counterparts. 14.2% of Black women living alone are poor. 34.4% of Latina women living alone are poor.

SOURCES OF INCOME

Social Security is the most common and often sole source of income for older women. 77.2% of older women in Massachusetts report income from Social Security.

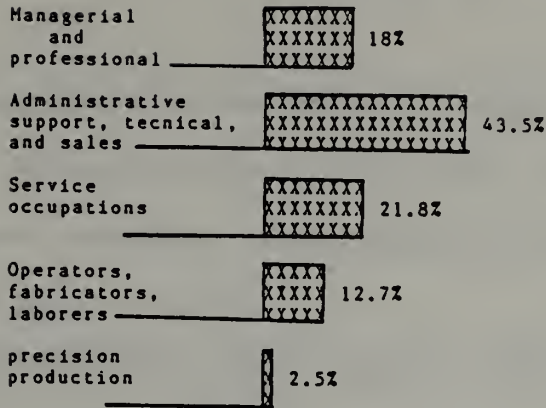
Nationally, three-quarters of all non-married women who receive Social Security depend on it for at least half of their income. It is the mainstay of elderly widows. 80.8% of older women who are widowed receive Social Security. Women of color are especially dependent on Social Security which is often their only source of income. Nationally, interest ranks as the second most common source of income, followed by pensions. 20.89% of the older women in Massachusetts reported interest income and 13.4% reported income from a pension and other sources. Only 6.49% of older women reported income from wages.

LABOR FORCE PARTICIPATION

There are 1.4 older men for every older woman in the labor force. More than 20% of men 65+ remain in the work force while only 8.1% of women 65+ continue to be employed. Only 12.7% of the older population remains in the work force.

Jobs for women are concentrated in technical, sales and administrative support categories, including licensed practical nurses, electronics technicians, secretaries and sales persons. About 95% of all employed older women are employed as sales workers in retail/personal services or as cashiers. These are the traditionally low-skilled, low-paying jobs providing few benefits.

OCCUPATIONS OF OLDER WOMEN



Furthermore, their episodic and part-time work patterns mean lower Social Security benefits and/or pension benefits. Until the passage of the Retirement Equity Act of 1984, if a woman had not worked during her marriage, chances were that she would be denied pension benefits which her husband might have accrued. Frequently, a husband's pension plan did not include survivor benefits. The episodic or part-time nature of women's work experience often did not provide benefits at all. In addition, the fact that women's salaries tend to be much lower than those of men translates into appreciably lower Social Security benefits.

RACE

The overwhelming majority of older women as reported by the Census Bureau are white (97.4%). This can obscure the fact that the economic circumstances are substantially worse for older women of color.

RACIAL DISTRIBUTION AMONG ELDERLY WOMEN IN MASSACHUSETTS

White	97.4 %
Black	1.7 %
Latina	.66%
Other	.34%

Older women of color have lower incomes than those of white women. Among Black women 65+, 53% had annual incomes of below \$4,000. This was the case for 62% of Latina women in the same age group, as compared with 47.4% of white women. Clearly, older women regardless of race predominate among the poor, but it is important to note that women of color have a higher concentration in the categories which evidence the worst conditions.

DISTRIBUTION OF RACE AMONG OLDER WOMEN WITH LOW INCOMES IN MASSACHUSETTS

<u>INCOME RANGE</u> (THOUSANDS)	<u>ALL WOMEN</u>	<u>WHITES</u>	<u>BLACKS</u>	<u>LATINAS</u>
\$ 0 - 2	12.4%	12.4%	13.09%	9.5 %
\$ 2 - 4	35.0%	34.8%	39.9 %	52.35%
\$ 4 - 6	24.7%	24.6%	28.9 %	27.79%
Total number of women with annual incomes below \$6,000.00	72.1%	71.8%	81.89%	86.64%

MARITAL STATUS

A woman's marital status has an effect on both her current and future financial status. The marital status profile of older women is significantly different than that of younger women.

Although divorce is relatively uncommon within this older age group, and although the rate of divorce decreases with age, when it does occur it has a significant impact on the standard of living which falls for women and rises for men. Nationally, the divorce rate is increasing dramatically in the 55+ population.³ As the divorce laws are liberalized, life expectancy rises, and the "Baby Boomers" move into middle and late life, the economic impact of divorce on the elderly will increase in severity. Older women are also less likely to be married. Higher rates of mortality among men, and their tendency to marry younger women, contribute to the high rate of widowhood which increases with age. The longer life expectancy of women implies an increasing percentage of widowhood.

MARITAL STATUS OF OLDER WOMEN IN MASSACHUSETTS BY AGE

<u>AGE CATEGORY</u>	<u>% MARRIED</u>	<u>% SINGLE</u>	<u>% WIDOWED</u>	<u>% DIVORCED/ SEPARATED</u>	<u>TOTAL LIVING WITHOUT SPOUSE</u>
65 - 69	51.5	11.4	33.2	3.9	48.5
70 - 74	38.7	13.5	44.5	3.3	61.3
75 - 79	26.5	14.1	56.9	2.5	73.5
80 - 84	7.1	14.9	76.7	1.3	92.9
85+	5.7	15.1	78.4	0.8	94.3

LIVING ARRANGEMENTS

Marital status has a significant impact on where and how older women live. Only 33.2% of older women in Massachusetts live with their husbands; 11.29% live with other people; and 40.6% live alone.

AGE, LIVING ARRANGEMENT, AND RACE AMONG OLDER WOMEN IN MASSACHUSETTS

AGED 65+

LIVING SITUATION	% men	% women	%White women	%Black women	%Latina women
With spouse	71.9	33.2	33.4	26	24.8
With other (family)	4.2	10.18	10.12	12.76	8.9
With other (non-family)	4.64	1.1	1.09	2.2	.8
Alone	15.59	40.6	40.65	40.47	33.65

AGED 75+

LIVING SITUATION	% men	% women	%White women	%Black women	%Latina women
With spouse	60.75	18.3	18.4	13.2	14.2
With other (family)	5.83	11.37	11.30	14.0	7.45
With other (non-family)	.75	1.29	1.3	1.1	1.88
Alone	21.84	48.6	48.67	46.5	33.99

Many of the state's unmarried older women maintain their own households, most of whom live either alone or with other family members.

Only 6.8% of Massachusetts elders live in institutions (nursing homes, homes for the aged, correctional institutions, mental hospitals, etc.), yet 73.8% of them are women. Nationally, older women are twice as likely as men to be institutionalized. The possibility of institutionalization increases with age. Since women are much more likely to live to an advanced age, and men tend to marry younger women who care for, and outlive them, women are more likely to need institutional settings.

SUMMARY

Elders in Massachusetts comprise almost 13% of total state residents and constitute a significant and growing segment of the population. While there is a belief, fostered by certain politicians and the media, that the elderly are doing very well financially, we find that a sizeable proportion of elders, namely women, are barely surviving.

Women comprise 63% of the elder population in the Commonwealth. Their proportional size increases dramatically with age, as does their rate of widowhood. However, given historical inequality in the distribution of income, older women are least financially equipped to be alone during their later years. 72% of older women have annual incomes below \$6,000 as compared to 40.9% of men in the same age group. Older women account for 72% of the elderly with incomes below the poverty line. Women of color in this age group are more likely to be in poverty. 82% of Black older women, and 87% of Latina older women have annual incomes below \$6,000 as compared to 71% of white older women.

40% of women over the age of 65 live alone. This is the case for 48% of women aged 75+. Though the rate of institutionalization of the elderly is low (6.8%), women comprise three-quarters (73.8%) of the older persons in institutions (nursing homes, homes for the elderly, mental hospitals, correctional institutions).

The question now remaining is what can be done through public policy, regulation, legislation, and other vehicles to alleviate the severe economic strain which older women face. Among the public bodies asked to respond to this economic crisis is the Massachusetts State Legislature. The following section of this report briefly outlines a number of legislative initiatives which would help to respond to some of the economic needs faced by older women

Commonwealth of Massachusetts 1987 Legislative Session (Partial Listing)

<u>BILL NUMBER</u>	<u>SPONSOR</u>	<u>CONTENT</u> <u>HOUSE</u>
H110	EOEA	Insures equal access to long-term care facilities participating in Medicaid program.
H114	EOEA	Provides further protection of elderly persons.
H558	Rep. Bradford	Program to use elderly volunteers to provide respite care.
H560	Rep. Collaro	Establish pilot program of respite care.
H564	Rep. Doyle	Restore annual cost-of-living increases for elderly, blind, and disabled persons.
H565	Rep. Doyle	Equal access to long-term facilities (See H110).
H571	Rep. Walrath	Establish a Public Guardianship Commission.
H575	Rep. Scaccia	Study to convert the Shattuck Hospital to long-term care facility.
H959	Rep. Flynn	Addition of services under the homecare program.
H966	Rep. Flynn	Provision to provide homecare services to all persons over 70 years of age who are sick.
H973	Rep. Kollios	Simplification of Massachusetts supplement to SSI.
H1158	Rep. Businger	Assistance to the working, disabled and elderly poor.
H1160	Rep. Howe	Establishment of a managed care system in the community care program for the elderly.
H1161	Rep. Howe	Restore annual c-o-l for elderly, etc. (H564).

Commonwealth of Massachusetts 1987 Legislative Session (Partial Listing)

<u>BILL NUMBER</u>	<u>SPONSOR</u>	<u>CONTENT</u>
		<u>HOUSE</u>
H1162	Rep. Howe	Development of home care services for the elderly.
H1163	Reps. Howe & Cleven	Establish a companionship program for elderly.
H1164	Rep. Howe	Permit recipients of SSI to benefit from increases in social security benefits.
H1165	Reps. Howe & Cleven	Addition of services under the homecare program (H959).
H1166	Reps. Howe & Cleven	Permit recipients of SSI to be eligible for food stamp program
H1318	Rep. Brett	Protect the provision of homecare services.
H1323	Rep. Herren	Equalize rest home residents' rights with those of nursing homes.
H1324	Rep Herren	Improve the availability of respite care.
H1325	Rep. Loring	Restore the c-o-l increase for elderly, blind and disabled persons. (H564, H1161)
H1328	Rep. Myerson et. al.	Transportation services for residents of long-term care facilities.
H1556	Rep. Magnani et. al.	Equal access to long-term care facilities. (H110, H565)
H1557	Rep. Magnani et. al.	Equalize rest home residents' rights. (H1323).
H1680	Rep. Blanchette	Equalize rest home residents' rights, (H1323, H1557).
H1688	Rep. Nagle, Jr.	Restore the c-o-l increase, (H565, H1161, H1325).
H1690	Rep. Rushing and others	Establish training program for persons caring for elderly clients in home care program.
H1827	Rep. Kollios and others	Study to determine availability of workers in long-term care service for the elderly.
H2019	Rep. Aleixo, Jr.	Commission to investigate promotion of non-institutional care for the elderly.

<u>BILL NUMBER</u>	<u>SPONSOR</u>	<u>CONTENT</u>
		<u>HOUSE</u>
H2020	Rep. Aleixo, Jr.	Transportation for elderly persons to congregate meal sites.
H2023	Rep. Aleixo, Jr.	Inclusion of respite care as an additional home care service.
H2028	Rep. Galvin	Regulation of the case load and salaries of case managers to improve quality of home care services for the elderly.
H2030	Rep. Karol	Provision of additional home care services, (H959, H1165).
H2031	Rep. Karol	Provision of homemaker services to family members.
H315	Rep. Frenier	Provision for sheltering one half of jointly held assets of married couples from certain health related bills when one spouse becomes mentally or physically incapacitated.
H955	Rep. Pierce	Establishment of a reasonable relationship between the value of transfer of assets and the duration of ineligibility for medical assistance.

<u>BILL NUMBER</u>	<u>SPONSOR</u>	<u>CONTENT</u>
		<u>SENATE</u>
S.547	Sen. Albano	Transportation for residents of long-term care (LTC) facilities.
S.430	Sen. Barrett	Extend right of elderly recipients to nursing home services.
S.559	Sen. Berry	Equal access to nursing home for medicaid recipients.
S.569	Sen. Bolling, Sr.	Provides increased medical services to elderly home care clients.
S.575	Sen. Brennan	Improve services to homebound elders and handicapped.
S.580	Sen. Burke	Increase personal care allowance for residents of LTC facilities.
S.581	Sen. Burke	Special commission on worker availability in LTC facilities.
S.582	Sen. Burke	Restore cost-of-living increase for elderly, blind, disabled.
S.591	Sen. Costello	Provide medical assistance to needy elders.
S.592	Sen. Costello	Pay prescription costs for certain elderly.
S.593	Sen. Costello	Prohibit nursing homes from charging additional fees for medicaid patients.
S.619	Sen. LoPresti	Extend rights of elderly to enroll in HMO's.
S.628	Sen. Norton	Improve quality of home care services for elderly.
S.640	Sen. Reilly	Establish senior center in Springfield.

CONCLUSION

Massachusetts is widely recognized as a leader in the provision of elder services. Despite the progress made to date, a significant segment of this population continues to be unrecognized and underserved. It is clear, from the data, that the experiences of women in later life differ dramatically from that of men. The projections of continued growth in this population necessitate the need to focus on the problems which are unique to, and especially severe, among older women. It is important that State Legislators, State Administrators, policymakers and community leaders understand the needs of this population and work to increase the financial resources and enhance the dignity of older women in the Commonwealth.

NOTES

1. Unless otherwise noted, the data reported herein is based on the 1970 and 1980 census data using "General Population Characteristics." Massachusetts: 1970, 1980, U.S. Bureau of Census.
2. "Current Population Reports: Provisional Projections," U.S. Bureau of the Census, Series P25. Number 937.
3. Divorce data is not broken down by age group for the population older than 55.

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