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America's Elderly Population and Their Need for Supportive Services

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## **Abstract**

This paper explores the characteristics of America's elderly population, using data from the recently available Assets and Health Dynamics Among the Oldest-Old (AHEAD) survey. The elderly make up a substantial and rapidly increasing proportion of the US population. While there were about 20 million persons age 65 or older in 1970 (9.8 percent of the population), the number is expected to grow to 58.9 million (20.2 percent of the population) in 2030.

Many characteristics of the elderly, such as the largely female composition, are widely known, but some findings are unexpected. In general, the elderly are distributed geographically in proportion to the population. About half of those 70 or older live with their spouse while 40 percent are widowed. The educational achievement and occupational status of the elderly reflect societal trends: young elderly have higher educational achievement, are more likely to be craftsmen and professionals/managers, and have a smaller difference between men and women in terms of education and occupation.

Nearly every elderly person receives social security. Over one-half of the average elderly household's income is derived from social security and 20 percent comes from pensions. However, about nine percent of those 70 or older are currently working, and earnings make up about five percent of elderly incomes. Although approximately 20 percent of the elderly have a net worth under \$25,000, about 18 percent have a net worth between \$200,000 and \$500,000.

The best measures of their health and need for assistance are measures of difficulty with activities of daily living (e.g., walking, dressing, bathing, eating) and instrumental activities of daily living (e.g., preparing meals, grocery shopping, taking medicine, money management). The elderly show increased difficulty with these activities as age increases. In addition, cognitive skills decline and depression increases with age. The elderly need support services to assist with these difficulties. A variety of responses are required to match the great variety in the characteristics of the elderly.

## **America's Elderly Population and Their Need for Supportive Services**

by

Robert Schafer

America's elderly population is growing rapidly. Although the largest increases are expected to occur between 2010 and 2030, the number of persons 65 years old or older has grown from twenty million in 1970 (9.81 percent of the population) to nearly thirty-four million in 1996 (12.76 percent of the population). The population 65 years old or older is projected to grow by about three million persons to 37.2 million in 2010 (13.2 percent of the population) and to soar to 58.9 million in 2030 (20.2 percent of the population). (Statistical Abstract of the United States, 1998, Table 17.) The relatively slow growth of the elderly population between now and 2010 is attributable to a decline in births over the 1926-1936 period and the decline in immigration starting in 1915 being offset by increased longevity. The increasing importance of the elderly after 2010 is largely due to the aging of the baby boom generation born between 1942 and 1964 with assistance from the revolution in nutrition and health care that has extended life expectancies. This paper explores the characteristics of the elderly using a recently available extensive data base on the elderly.

The National Institute on Aging, one of the National Institutes of Health, has commissioned a longitudinal survey of persons late in life. The survey, conducted by the Institute for Social Research at the University of Michigan, is a representative sample of all elderly persons in the United States who were 70 or more years of age in 1993. Persons living in long-term care facilities or other institutions at the date of the initial interview are excluded from the survey. As a result, the information is limited to the non-institutionalized elderly population. (Approximately four percent of the elderly population reside in institutions such as nursing homes.) The first wave of data collection was completed between October 1993 and July 1994, and the responses to the initial interviews are now available for analysis. Information on 8,222 elderly persons and 6,047 housing units are contained in the data. The respondents are to be re-interviewed every two years; and, for respondents who die or enter nursing homes, the interviews will be through proxy respondents. While the second wave of data collection was completed in 1996, the information is not yet available for analysis. This

survey is known as the Assets and Health Dynamics Among the Oldest-Old (AHEAD) survey.

AHEAD contains a wealth of information on a wide variety of topics related to the elderly. An extensive series of questions gather information on the activities of daily living that the elderly need assistance with and on the physical and mental health of the respondents. The survey has information on income, assets, debts, net worth, occupation, education and many other characteristics.

This paper is an overview of the elderly population as seen through the eyes of the AHEAD survey with an emphasis on their health and need for supportive services. The paper is divided into the following sections: demographic characteristics, socio-economic characteristics, spatial distributions, health and capacity for independent living, hospitalization and nursing home use, potential helpers, and insurance coverage.

### **Demographic Characteristics**

Approximately nine percent of the population is 70 years old or older ( 8.8 percent in 1992 and 9.0 percent in 1996). Based on the 1993 AHEAD data, there are approximately 21 million elderly persons at least 70 years of age; 38.3 percent of them are between 70 and 74, 28.8 percent are between 75 and 79, 19.5 percent are between 80 and 85, 9.3 percent are between 85 and 89 and 4 percent are 90 or older. (See Table 1.) Although 51 percent of the US population is female, a larger fraction of the elderly population is female, 62.1 percent of those 70 or older. Consistent with popular notions, the percentage female rises steadily with age from 58.3 percent for 70-74 year olds to 79.2 percent for those 90 or older. Population projections from 1995 through 2030 show that the percentage of the elderly that is female is expected to decline slowly from 56.6 percent to 52.0 percent of the 70-74 year olds and from 76.4 percent to 68.5 percent of the 90 year old and older persons. (US Census Bureau, 1996)

A large majority (approximately 85 percent) of the 70 year old and older persons are white non-Hispanic persons, with approximately 10 percent being black/Afro-American and one percent being other race, non-Hispanic persons. Approximately four percent of the elderly are Hispanic persons; the Hispanic persons are composed of Mexican-American/Chicano (56 percent), Cuban American (17 percent), Puerto Rican (8 percent) and other (19 percent). The racial distribution of the elderly population does not vary with age or

sex, except that the oldest males appear to have more blacks and Hispanics than other age-sex categories. See Table 2. Population projections from 1995 through 2030 indicate that the share of the elderly composed of white, non-Hispanic persons is expected to decline from 86.6 percent to 75.1 percent with the shares composed of non-Hispanic blacks expected to rise slightly from 7.4 percent to 8.4 percent and the share composed of persons of Hispanic origin expected to more than double from 4.1 percent to 10.7 percent. The share of non-Hispanic persons of other races (largely Asian) is also expected to more than double from 1.9 percent to 4.9 percent over this period. (US Census Bureau, 1996) The major reason for this expected shift is the large stream of immigrants of Hispanic and Asian origins that began arriving in the United States in the 1970s.

Approximately 62 percent of people age 70-74 are married and living with their spouse and about 28 percent are widowed. Only 3.1 percent were never married and 5.5 percent are divorced or separated. (Table 3.) As the elderly age, the situation changes dramatically. By age 90, the share of persons who are married and living with their spouse declines to 12.7 percent and those widowed increases to 76.5 percent. Table 3 also presents the marital status of the elderly for each sex. The main gender difference is the higher incidence of widowhood among women, which reflects the longer life expectancies of women and their younger average age at marriage. At age 70-74, women are nearly four times as likely as men to be widowed; men who live to be older have a higher tendency than women to be married and living with their spouse (41.7 percent versus 5.1 percent for the 90 or older persons). The oldest women have in large part been married and are now widowed (84.3 percent versus 46.9 percent for men).

### **Socioeconomic Characteristics**

The educational achievement of the elderly is higher among the younger groups. This reflects changes in the economy, especially the increased requirements of education for a productive workforce. The educational achievement information is summarized in Table 4. Overall, approximately 12.4 percent of the 70 and over elderly have completed college (the sum of the last two columns in Table 4); another 15 percent have had some college and another 30 percent completed high school without proceeding to obtain further education. More of the youngest elderly persons (70-74 years old) have completed college (15.8 percent

compared to 9.1 percent for the oldest group), have attended college without completing college (16.5 percent compared to 7.6 percent for the oldest group), and have finished high school without proceeding farther (35.8 percent compared to 18.6 percent for the oldest group). These trends are consistent with the labor market's increased demand for more educated workers. The fraction of the population completing college has grown from 5.4 percent in 1940 to 23.6 percent in 1996. (US Census Bureau, 1975 and 1996)

In general, slightly more women than men have either completed high school without seeking further education or attended but not completed four years of college, while many more men than women have completed college. However, the gap between the higher educational achievement of men and women has been narrowing as women have increasingly obtained higher education. The younger members of the elderly show this effect. Approximately 6.6 percent of the 70-74 year old women have completed college without pursuing graduate education compared to 8 percent of the 70-74 year old men, whereas the oldest women had only 4.3 percent completing college without pursuing graduate education compared to 7.9 percent of the oldest men. A wide gap remains between men and women who complete education beyond college (4.4 percent of the youngest women compared to 9.7 percent of the youngest men), although this gap has also narrowed from the 2.6 percent of the oldest women completing education beyond college versus the 9.8 percent of the oldest men. The educational achievement of men and women will continue to approach similar levels of achievement as even younger people age and join the ranks of the 70 and older.

AHEAD asked a series of questions about the occupations of the elderly. These questions were designed to provide information on current occupation (if any), occupation in the last two years, and occupation in jobs of 10 or more years with the same employer. For purposes of this analysis, the responses have been combined into an occupation variable that reflects the occupation in long-time positions and, where that information is lacking, supplements it with the occupation in the last two years or the current occupation. An occupational response was available for 6,305 of the 8,222 respondents. Table 5 presents the results by age of respondent. Overall, about 28 percent of the elderly had professional or managerial positions; 18 percent clerical jobs; 13 percent craftsmen; 16 percent operatives; 12 percent service workers; 7 percent sales workers; 4 percent laborers, and 2 percent farmers. There is very little variation in occupation by age. Younger elders have a slightly higher

representation in the professions and a smaller representation in service workers and farmers.

Essentially all of the men had an occupation, but only two-thirds of the women had an occupation. Although those elderly persons with occupations are approximately equally divided between men and women (53.2 percent of them are women), there are significant differences between the occupations of men and those of women. Table 5 shows the occupations of the elderly separately for men and women. Women are more concentrated than men in the occupational categories of clerical and kindred workers and service workers, and men are more concentrated than women in the managerial and crafts occupations. To a lesser degree, more men are operatives, laborers and farmers, and more women are sales workers. Reflecting a long national trend, women have a slightly higher representation in the professions than do men largely due to their historic involvement in teaching and nursing.

The work behavior of the elderly is summarized in Table 6. Approximately 20 percent of the 70-74 year old males had jobs at the time of the survey and an additional 10 percent had a job in the prior two years. The fraction working declines as age increases. Elderly women show a pattern similar to elderly men, except the levels of employment are lower, approximately half the magnitude of the male labor force participation.

The AHEAD questionnaire requested information on the incomes of the respondents and other household members using two approaches. Respondents were asked what their (including spouses/partners) total income was before taxes. In addition, respondents were asked how much income they and their spouses/partners received from the following specified sources: earnings, social security, supplemental security income (SSI), food stamps, pensions, and other investments. In addition, respondents were asked how much income was from other members of the household. The AHEAD survey administrators combined the responses to the questions of how much income the respondents and their spouses/partners received and how much income was from other household members into a household income variable. When the shares of household income coming from the various identified sources were examined, some inconsistent and conceptually impossible results were obtained (shares from a source greater than 100% of household income). As a result, a different measure of total household income was constructed from the components of income responses, including the response to the amount of income from other household members. Not surprisingly, this

variable produced internally consistent estimates of the shares of income from various sources.

A comparison of the distributions of the reported calculation of household annual income and our calculation of total household annual income shows that the two variables have much in common. The mean of the reported household income is \$25,246, and the mean of our calculated total household income is \$25,815. Similarly, the medians are \$18,000 and \$17,868 for the reported household income and the calculated total household income, respectively. The actual distributions of the two variables (when income is represented in \$1000 increments) shows that the main difference between the two is that the reported household income is much noisier than the calculated total household income. See Figures 1 and 2. The total household income calculated from its component parts will be used in the remainder of this paper.

Household income varies by the age of the oldest respondent in the household with younger households generally having higher incomes. The incomes of the older households are more concentrated at the lower end of the distribution. While 18.6 percent of the 70-74 year old households have household incomes under \$10,000, 42.9 percent of the oldest households have household incomes under \$10,000. The percentage is 26.3 percent for 75-79 year old households, 32.8 percent for 80-84 year old households and 38.6 percent for 85-89 year old households. Over two-thirds of each age group have household incomes below \$30,000. The percentage with household incomes below \$30,000 increases from 68.3 percent for the youngest households to about 80 percent for 80 or older households. (The percentage with household incomes under \$30,000 does not vary much with age for the 80 or older households; it is 81.2 for the 80-84 year old households, 83.2 for the 85-89 year old households and 80.8 for the 90 or older households. Slightly less (76.6 percent) of the 74-79 year old households have household incomes under \$30,000.) The shapes of each of the five age specific income distributions are similar to that shown in Figure 2 for the entire 70 and older group.

Households were also categorized by the sex of the oldest elderly respondent. Household incomes vary by the sex of the oldest respondent with women oldest respondent households having lower incomes than male oldest respondent households. Approximately 75 percent of the oldest male households had incomes of at least \$15,000 while only 44



percent of the female oldest respondent households had incomes of at least \$15,000. The difference is due, at least in part, to the differences in marital status and earnings histories. While most of the oldest men are married (71.8%), most of the oldest women are widowed, divorced or separated or have never married (82.5%). Therefore, the oldest men have, on average, more than one source of income, while, in general, the oldest women tend to have one source. In addition, the men have generally earned more during their lives, and, as a result, have higher social security payments on average.

Household income varies with the race/ethnicity of the oldest person in the household. These variations generally reflect the larger patterns found in the entire population. Other (neither white nor black) non-Hispanics, who are probably largely composed of Asians, have the highest average household income at \$36,911 and the second highest median household income at \$15,288. White non-Hispanics have the second highest average and the highest median incomes at \$26,754 and \$18,636, respectively. Black non-Hispanics have an average household income of \$18,303 and a median one of \$12,000. Hispanic households have the lowest incomes of these four groups with an average household income of \$17,971 and a median of \$11,428, just slightly behind black non-Hispanic households.

The sources of household income are summarized in Table 7. Not surprisingly, nearly every household (96.6 percent) receives some income from social security. The second most frequent source of income is pensions (58.5 percent) followed closely by other investment income (45.4 percent). A reasonably large percentage of households (16.7) receive some income from the earnings of the elderly respondent or his/her spouse. Other household members provide income with a similar frequency (17.1 percent). Supplemental security income (SSI) is received by a relatively small number of households (6.0 percent) as is food stamps (4.2 percent).

The share of households with earnings declines with age from 28.1 percent for the 70-74 year olds to 15.4 percent for 75-79 year olds, 8.9 percent for 80-84 year olds, 3.5 percent for 85-89 year olds and 0.6 percent for the oldest group. The share of households with income from pensions also declines with age from 67.6 percent of the 70-74 year olds to 35.3 percent for the oldest group. The share of households with income from other household members is relatively flat at the lower ages (approximately 15 percent for the 70-79 year olds) and then increases at first slowly to 17.5 percent for the 80-84 year olds and 20.1 for the 85-

89 year olds followed by a large rise to 39.1 percent for the oldest group. Supplemental security income and food stamps show small increases with age; shares of households with income from SSI rises from 5.0 percent for the youngest group to 9.3 percent for the oldest group and from food stamps rises from 3.7 percent for the youngest group to 5.6 percent for the oldest group. Shares of households with income from social security and other investments remains stable across age.

While help from other household members appears to offset, at least in part, the decline in households with earnings and pension income, the increased assistance from household members does not appear to fully offset the decline from the other sources. For example, if the shares of households with pension and other household member income for the 70-74 year olds are used to predict the number of 90 or older households with income from such sources, the actual number of 90 or older households with income from pensions is 233,017 below the predicted number and the actual number of 90 or older households with income from other household members is 174,399 households above the predicted number with that source of income. As a result, the changes in participation in pension and other household member income leaves approximately 60,000 of the oldest households with less resources.

The amount contributed to household income from other household members does vary widely with a mean around \$20,000 and a median around \$12,000 for all age groups. In general, the amounts contributed by each of the various other sources of income either remains stable or declines somewhat with age. For example, social security declines from an average of \$10,397 (median of \$9,768) for 70-74 year olds to \$7,447 (median of \$7,200) for the oldest group, reflecting the earnings years of those households and the factors in the social security benefits determination formula. The average pension received declines from \$12,259 (median of \$7,680) for 70-74 year olds to \$9,680 (median of \$4,200) for the oldest group, again probably reflecting variations in the earning years, the availability of pensions and the provisions of pension formulas.

The largest average contribution to household income, however, is from the income of other household members; those households with other household members contributing income to the household receive an average amount of \$19,640 annually from such members. Earnings is a close second; those with earnings receive \$18,265 annually in income from the

earnings of respondents and their spouses/partners. Social security contributes \$10,084 annually on average to those households receiving social security, which is nearly all households. Households receiving income from pensions receive \$10,697 annually from that source. Those with other investment income receive on average \$7,084 annually from that source. Supplemental security income and food stamps contribute \$2,803 and \$611 annually to those households receiving income or assistance from these two programs.

The last column of Table 7 shows the share of household incomes on average coming from the various sources. Social security provides, on average 55.9 percent of the average household's income, followed by pensions at 19.4 percent, income from other household members at 8.9 percent, other investment income at 8.1 percent, earnings at 5.4 percent, supplemental security income (SSI) at 1.9 percent, and food stamps at 0.3 percent.

The net worth (including home equity) of the AHEAD households is summarized in Table 8. Most of the households have modest net worth with approximately 23 percent having a positive net worth under \$25,000 and another 11 percent having a net worth between \$25,000 and \$50,000. Nearly 80 percent of those with positive net worth under \$25,000 do not own their homes. Tenure explains the bimodal nature of the distribution in Table 8, with the second mode at a net worth between \$100,000 and \$200,000 (20.6 percent of the households) due to households owning their homes; over ninety percent of these households own their homes. Only 7.43 percent have a net worth of \$500,000 or more. Nearly four-fifths of the households have no debt. Approximately 15 percent have debt of less than \$15,000, and only five percent have debt of \$25,000 or more.

A small percentage of the households (1.86 percent) have negative net worth. One-third of the households with negative net worth have a negative net worth of less than \$500. Overall, approximately 77 percent of the households with negative net worth have a negative net worth of less than \$5,000. Less than ten percent of the households with negative net worth have a negative net worth larger than \$25,000. A closer look at the debts of the persons with negative net worth shows that only seven of the 132 households in the sample with negative net worth had any mortgage debt. The elderly are somewhat more wealthy than the population at large. According to the 1995 survey of consumer finances, 50 percent of elderly households had \$100,000 or more of net worth (45.6 percent in the AHEAD) compared with

36 percent of all households. Similarly, only 1.9 percent of elderly households had negative net worth compared with 7.3 percent of all households.

Net worth varies with the sex of the oldest respondent in the household. In general, the female oldest respondent households have accumulated a smaller net worth than the male oldest respondent households. Approximately 60 percent of the female respondent households have positive net worth under \$100,000 compared to approximately 42 percent of the male respondent households. The male households also had a higher percentage of wealthy households ( 10.2 versus 5.4 percent with net worth over \$500,000) and a lower percentage with negative net worth (1.4 versus 2.2 percent).

Households with different racial and ethnic characteristics have different distributions and levels of net worth. For example, 4.8 percent of households in which the oldest respondent is black not of Hispanic origin and 5.8 percent of the households with a Hispanic oldest respondent have negative net worth compared to 1.4 percent of households with a white not of Hispanic origin oldest respondent and 1.2 percent of households with an other not of Hispanic origin oldest respondent. Whereas approximately 63 percent of households with a black non-Hispanic respondent have a positive net worth under \$50,000, only approximately 29 percent of households with a white not of Hispanic origin oldest respondent have a net worth under \$50,000. The comparable figure for Hispanic households is approximately 64 percent with net worth under \$50,000; other (neither white nor black) non-Hispanic households have 66 percent with a net worth under \$50,000. At the upper end of the net worth distribution, white non-Hispanic households and other (neither white nor black) non-Hispanic households are well represented with 8.4 and 6.9 percent having a net worth of \$500,000 or more. Less than one percent of black non-Hispanic and of Hispanic households have a net worth of \$500,000 or more.

### **Spatial Distribution**

The states with the largest populations also have the largest elderly populations with New York leading the way and followed by California, Florida, Pennsylvania, Texas, Illinois, Ohio, Michigan and New Jersey. However, the states with the highest incidence of the elderly are New York with 15.2 percent, Idaho with 14.4 percent and Florida with 13.3 percent. The other high incidence states join Idaho in not being among the largest states and include such sparsely populated states as North and South Dakota and Nebraska. These

sparsely populated states probably appear on this list because of the heavy out-migration of younger persons from them. The states with the fastest growing elderly population are located in the west (Alaska, Nevada, Hawaii and Arizona followed by Colorado, Utah, New Mexico, Wyoming, California, Washington and Oregon). Southern and eastern coastal states had the next fastest growth in the elderly population (Delaware, South Carolina, Maryland, North Carolina, Virginia, Texas, Florida, and Georgia). An exception to this pattern is New Hampshire. (These figures are from the U. S. Bureau of the Census population estimates for 1996 and utilize changes from 1990 to 1996 for the rate of growth calculations.) Two forces are behind these regional distributions: aging population in place and migration patterns of the elderly.

The regional distribution of the AHEAD elderly by age is summarized in Table 9. In general, the elderly are fairly equally distributed across age groups in each region. Based on a comparison in each region of the percentages of each of the age groups to the percentage of the entire 70 years old and older group, the two oldest groups (over 84) are slightly over represented in the East North Central (20.5 percent versus 18.7 percent) and East South Central (5.2 percent versus 4.3 percent) regions. Nearly three quarters (72.3 percent) of the elderly live in metropolitan areas, with those over 84 showing a slightly higher affinity for urban areas (74.7 and 77.5 percent for the 85-89 and over 89 age groups, respectively). The regional and urban/rural distributions of the elderly is approximately the same for men and women.

### **Health and Capacity for Independent Living**

Surveys of the preferences of the elderly show that they overwhelmingly desire to live independently in their own homes. The desire to “age in place” is now recognized as an important objective in the design and implementation of support services for the elderly as they age and develop needs for various forms of assistance. Health and capacity for independent living are important to understanding the needs of the elderly and the support services required to respond to their desire to remain in their own home or at least in housing situated in their community. Some will require or prefer specialized support environments such as assisted living facilities. Many more will demand mechanisms for support services to be furnished in their own homes, whether they be renters or owners. There is need for a

better understanding of who demands which type of housing/services combinations and what differentiates them.

AHEAD asked many questions concerning the health of the elderly. Table 10 summarizes the incidences of specific conditions probed in the AHEAD and the response to the open ended probe of whether they had any other health problems not included in the specific list. The ailments with the highest incidences for the 70 and over group are: high blood pressure (49.7 percent), bothered by pain often (32.8 percent with 58.9 percent of those bothered by pain being prevented from partaking of activities), experienced arthritis in the past twelve months (25.4 percent), fell in the past twelve months (25.3 percent), and incontinence in the past twelve months (19.6 percent). Many experienced other health problems not specified in the questionnaire (31.2 percent); a follow-up inquiry requesting a description of these unspecified problems indicated that the most common of these are heart problems, back, neck and spine problems, and arthritis, rheumatism and bursitis. Several other specified conditions have incidences ranging from 6.1 percent to 13.9 percent.

Two of these conditions, however, show a dramatic rise in incidence as the person ages from 70 to over 90; poor vision (after correction with glasses) rises from an incidence of 4.2 percent for the 70-74 year old group to 28.5 percent for the over 90 group, and poor hearing (after correction with hearing aids) increases from an incidence of 3.6 percent for the 70-74 year old group to 24.6 for the over 90 year old group. Although the use of glasses does not vary with age (not shown in the table), the use of hearing aids increases substantially from 8.6 percent to 30.6 percent with age. This means that the overall deterioration of hearing is larger than the two separate statistics on hearing suggest by themselves. Surprisingly, the incidence of other specified ailments, with the exception of incontinence and falls, does not increase much with age within the 70 year old and older group. The incidence of incontinence doubles and that of falls nearly doubles over the twenty year age differential. The incidence of diabetes, lung disease and psychiatric problems actually falls significantly over the period from 12-14 percent to 4-6 percent. People with diabetes, lung disease and psychiatric problems may have a shorter life expectancy. Another interpretation for psychiatric problems may be that they are less important as people age, perhaps reflecting a calmer outlook on the world and the stress of living weighing less heavily on the elderly.

The incidence of these various health problems is also presented in Table 10 separately for each sex. In general the differences across sex in the incidences of these ailments is relatively small. Women have higher incidences of high blood pressure, psychiatric problems, arthritis in the past 12 months, falling down in the past 12 months, incontinence, poor vision (after correcting with glasses), pain and pain preventing activity. Only high blood pressure and arthritis have rather sizable differentials of approximately ten percentage points with the women being about 25 percent more likely than men to have high blood pressure and being about 50 percent more likely than men to have arthritis. Men are more likely than women to have diabetes, cancer, lung disease, heart condition, hearing problems, and other unspecified health problems. Men are 60 percent more likely than women to have hearing problems, the largest differential on the male side. Many of the higher incidences of the men relative to women appear to have some relationship to work environments, especially lung disease and hearing problems. The change in the incidence of these ailments with age does not vary by sex with one exception: the incidence of high blood pressure declines substantially among older men while remaining high among older women.

Limited income does not appear to be a large constraint on the ability of the elderly to obtain and take prescribed medication. However, a meaningful, although small, portion of the elderly seem to be financially constrained in their health care. Only 6.4 percent of the elderly took less medicine than was prescribed due to its cost. The percent taking less than their prescribed medicine remains at about 6-7 percent for persons 70-84, and then, perhaps indicating the quality of care, declines with age to 3.7 and 1.7 percent for the 85-89 and 90-plus groups, respectively.

The emotional health of the elderly is also of interest for measuring their overall well being. AHEAD asked several questions designed to permit the construction of indexes of affective or emotional health. The questions probe matters such as how much of the past week:

- person felt depressed;
- everything was an effort;
- sleep was restless;
- person was happy (reverse coded);
- person felt lonely;
- person enjoyed life (reverse coded);
- person felt sad;

person could not get going;  
person felt interest in things (reverse coded); and  
person had a lot of energy (reverse coded).

The reverse coded references mean that these answers were coded as opposite to the way the question was asked for purposes of calculating three indexes of affective health presented in the AHEAD data files. For example, the answers to how much a person was happy were coded in calculating the indexes to represent how much the person was unhappy. As a result, the answers to all of these questions were coded for index purposes so that responses reflected less affective health or more depression. The first index is the sum of the responses to the first eight items listed above (after reverse coding as indicated); it is referred to as CESD8. The second index (AFF9) is the sum of the first nine items listed above (after reverse coding as indicated), and the third index (AFF10) is the sum of all ten items. The results do not change much between the CESD8 and AFF9 indexes. However, adding the energy question into the index increases the incidence of persons who are classified as depressed.

Table 11 shows the percentage of respondents in each age category that had no indication of depression. Approximately 40 percent of the elderly have emotional health according to the CESD8 index with the percent declining from 44.7 percent for the 70-74 year olds to 26.2 percent for the 90 or older persons. The AFF10 index shows a similar pattern with an overall lower level of emotional health of about ten percentage points. Most of the persons with depression had one or two indicators of it; those with one indicator did not vary much with age. However, the number with multiple indicators of depression increases with age; the percent of persons with three or more indicators of depression increases from 29.2 percent for 70-74 year olds to 43.7 percent for persons 90 or older. Elderly women appear to be more depressed than elderly men. While 33.5 percent of the elderly men have no indicators of depression, only 26.2 percent of the elderly women have no indicators of depression on the AFF10 measure. (See Table 11.) The variation with age appears to be the same for men and women.

Another concern lies in the area of cognitive functioning. Evaluation of cognitive functioning requires that the respondent be interviewed in person. For a variety of reasons, about ten percent of the respondent interviews were with persons other than the respondent; that is, the interviewee was a proxy providing information on the respondent. As a result, the



questions about cognition were not asked of all respondents; the proxy interviewees were asked a different set of questions that shed some light on cognition. However, there is no single measure of cognition that can be used across all respondents.

All non-proxied respondents were given the following cognition tests: immediate recall, delayed recall, Serial 7s (counting backward from 100 in increments of 7), dates, counting backward, name scissors, name cactus, name President and name Vice President. (For a discussion of the cognition portion of the AHEAD, see Herzog and Wallace, 1997) The naming questions, counting backward and dates were answered correctly by large majorities of the respondents. For example, over 95 percent of the people gave the correct dates; 90 percent were able to count backwards correctly; 99 percent were able to name scissors, and over 91 percent were able to name the President.

One summary measure of cognition is the cumulative number of correct answers on all but the word recall questions; this measure is referred to as TICS7. Using this measure approximately two-thirds of all the 70 year old and older persons scored a cumulative result greater than or equal to 80 percent of the maximum value of 15. The percentage scoring 80 or more percent correct declines with age from 73.5 percent for 70-74 year olds to 40.3 percent for persons 90 or older. Men have higher cognitive functioning as measured by the TICS7 index. Approximately 71 percent of the men 70 years old and older had 80 or more percent of correct answers while only approximately 62 percent of the women aged 70 or older had correct answers on 80 or more percent of the cognitive function questions (i.e., a TICS7 score of 12 or more). The differential between men and women appears at each of the five age categories.

Herzog and Wallace (1997) construct an aggregate index of cognition by summing the raw scores from all of these tests, which ranges from zero to 35, and conduct a multivariate analysis of the relationship between cognition and a variety of factors. The Herzog and Wallace measure includes the word recall measures that are excluded from TICS7; each of the two word recall measures can have values from zero to ten. The average value of immediate recall of words was 4.5 words out of 10; the mean value of the delayed word recall was 3.0 words out of 10. Strokes, current psychological problems, vision problems, hearing problems, and moderate smoking are negatively related to cognition in a multivariate

analysis with various controls such as age, education and income. In the same equation, moderate drinking was positively related to cognition.

Cognition for the proxied respondents can be examined through the questions that asked the proxy to rate the respondent's memory, ability to organize, and tendency to get lost. As one would expect, interviews with proxies increases dramatically with age from 8.4 percent of the youngest group to 49.3 percent of the oldest group. Table 12 presents information on these three queries. Approximately 20 percent of the respondents who answered through proxies tend to get lost. In addition, about a quarter of them are rated to have poor memories or ability to organize. The incidence of each of these factors increases with age from 10 to 20 percent for the youngest group to 30 to 40 percent for the oldest group. In general women have a greater likelihood than men of having a poor memory (29.7 percent compared to 23.8 percent), having poor organization (34.8 percent compared to 21.2 percent) and getting lost (21.9 percent compared to 16.7 percent). Older women (over 84 years of age) have particularly poor memory and organization compared to older men.

The physical and emotional health of the respondents as well as their cognitive functioning underlie the difficulties that individual elderly persons have in performing various tasks that support independent living. The capacity of the elderly to live independently is explored by examining their ability to perform various functions required for daily living. Two sets of questions are asked of each respondent. The first set addresses Activities of Daily Living (ADLs) and the second set probes Instrumental Activities of Daily Living (IADLs). ADLs are concerned with the ability of the person to walk, dress, bathe, eat, go to bed or use the toilet without help. For example, AHEAD asks whether the person needs any help eating (such as cutting up food), or in getting in and out of bed. A person is considered to need help with an ADL when the person has difficulty, needs help or uses equipment or a device (e.g., cane or wheel chair in the case of walking across a room) to accomplish that activity of daily living. (Only some of the activities have equipment or devices that can help accomplish them; for example, these are not available to help someone dress themselves.) IADLs attempt to capture more complex aspects of life maintenance activities such as the ability to prepare hot meals, shop for groceries, make telephone calls, take medications, or manage their own money (pay bills and keep track of expenses) without help.

The functioning of the elderly on activities of daily living are summarized in Table 13. Overall 29.7 percent of the 70 year old and older population needs help with at least one of the six ADLs (walk, dress, bathe, eat, bed, or toilet). The incidence is 18.9 percent for the 70-74 age group and increases steadily with age to 74.4 percent for the 90 plus age group. Women have a higher incidence of having at least one ADL than men, 33.1 percent compared to 24.2 percent for men. The higher incidence for women is present at each of the five age categories, but is most dramatic for the 80-84 year old women, 39.0 percent of whom have at least one ADL compared to only 26.6 percent of the 80-84 year old men.

The incidence of ADLs reported in AHEAD is higher than that reported for the Survey of Income and Program Participation (SIPP), which indicated that in 1994-95 approximately 14 percent of persons 65 years or older experienced at least one ADL with 28 percent of those 80 or older having at least one ADL. (United States Census Bureau, 1997) At the same time, SIPP reports that 28 percent of person 65-79 years old and 53.5 percent of those 80 years old or older have a “severe disability,” which are comparable to the percentages that AHEAD finds for the ADL measure. AHEAD is probably a more accurate source of data on the elderly because AHEAD has nearly twice as many persons 70 years old or older in its sample and has more detailed questions probing the need for assistance with activities of daily living. In addition, SIPP is not focused on gathering information on the elderly; rather it is focused on income and program participation and covers all persons 15 years or older. (SIPP also has a similar underestimate of IADLs relative to the AHEAD figures.)

Table 13 also provides information on the incidence of needing help with each of the six ADLs by age. It appears that most of the difficulty with independent functioning is captured by the difficulty in walking without help or assistance, which rises steadily from 14.0 percent for the 70-74 year olds to 65.4 percent for the 90 years old or older group, and has an overall incidence of 23.6 percent. It closely tracks the overall incidence of having any ADL. Difficulty with bathing and dressing are the next two most important of these ADLs. A detailed study of ADLs using the AHEAD data has found that walking, dressing and bathing contain nearly all of the useful information (Rodgers and Miller, 1997). However, all of these ADLs except walking have a relatively low incidence in the youngest of these age groups, ranging from 2.7 to 8.6 percent. Except for the generally higher incidence of each

ADL for women, the distribution across age within each category of ADL is similar for men and women.

The distribution of multiple occurrences of difficulty with activities of daily living are shown in Table 14. Nearly half of the persons with ADL difficulties have only one ADL that is giving them trouble. As people age, the incidence of difficulty with more than one ADL increases; 11.0 and 11.9 percent of persons 90 years old or older have two and three ADLs, respectively, that give them difficulty. Nearly ten percent of the oldest group have six ADLs that give them difficulty. The patterns are similar for men and women with women having more ADLs at each age level than do the men.

The incidence of difficulties with Instrumental Activities of Daily Living is generally similar to that for ADLs. Table 15 summarizes the AHEAD information on IADLs. The overall incidence of difficulty with IADLs is 30.1 percent and increases with age from 20.1 percent for the 70-74 year old group to 73.7 percent for the 90 years old and older group. The most frequent of the five IADLs is the inability to do grocery shopping without assistance; 18.1 percent of the 70 and over population experience this constraint on independence, with increases from 10.0 percent for the youngest group to 62.4 percent for the oldest group. The need for assistance with money management is a close second to grocery shopping. The other three IADLs have relatively small impact on the youngest group (ranging from 2.4 to 5.0 percent), while growing over time to affect between one-quarter and one-third of the oldest group. In general, women and men have similar incidences of IADLs with slightly more women than men having at least one IADL. Two exceptions are that women have much more difficulty with grocery shopping than do men and the oldest group of women have more difficulty preparing hot meals than do the oldest group of men. These differentials probably reflect the tendency for males to be married with spouse present; 73 percent of the men but only 33 percent of the women are married with spouse present.

The frequency with which persons experience difficulties with IADLs is summarized in Table 16. More than half the persons who experience difficulty with any IADL have difficulty with only one IADL. However, the oldest groups have a substantial incidence of difficulty with more than one IADL. Approximately sixteen percent of the persons in the oldest group have difficulty with all five IADLs. Aside from a slightly higher incidence of IADLs among women, there is little difference in the frequency of IADL difficulties between

men and women. The oldest women have more IADL difficulty (76 percent of them with at least one IADL) than do the oldest men (65 percent of them with at least one IADL).

AHEAD asked several other questions that parallel the types of functioning information contained in the ADL and IADL questions. In particular, respondents were asked whether they had difficulty in walking several blocks, climbing a flight of stairs, pulling or pushing large objects (such as a living room chair) across a floor, lifting ten pounds, picking up a dime or driving an automobile. Table 17 gives the percent of each age category that had difficulty with each of these tasks (other than driving a car), could not do it or, for health reasons, did not do it. Walking several blocks, lifting ten pounds and moving a heavy object across a floor all are difficult for about a third of the 70 year old or older persons; climbing a flight of stairs is difficult for about a fifth of them, and picking up a dime is difficult for about a tenth of them. In general, each of these tasks becomes strikingly more difficult with age. Walking several blocks and lifting ten pounds is difficult or impossible for about two-thirds of the oldest group, and approximately half of the oldest group find climbing stairs or moving heavy objects difficult or impossible to do. Although the difficulty with picking up a dime triples, it still affects less than twenty percent of the oldest group. Gross motor skills seem to deteriorate earlier and faster than dexterity skills.

The functioning of men with respect to the various activities delineated in Table 17 is generally higher than for women. Whereas 37.7 percent of the women have difficulty walking several blocks, only 28.2 percent of the men have such difficulty. While 17.2 percent of the men have difficulty climbing stairs, 28.1 percent of the women have that problem. Moving heavy objects and lifting ten pounds tell the same story; approximately 20 percent of the men have difficulty with these tasks compared to roughly 40 percent of the women. The variation with age of the incidence of difficulty with these activities is similar for men and women, with women having generally higher chances of having difficulties. One exception is that the oldest men and women have about the same likelihood of having difficulty walking several blocks (about 61 percent).

Driving behavior varies with age. An important part of the variation is the percentage of persons who have never driven; 8.4 percent of 70-74 year olds have never driven while 25.8 percent of the 90 year old and older persons have never driven. (Most of the persons who have never driven are women; 17.8 percent of the women have never driven compared to

1.6 percent of the men.) When the never driven persons are excluded, one finds that 86.9 percent of the youngest group drives with driving declining, at first slowly, to 80.7, 69.1, 50.4 and finally 17.7 percent of each progressively older age category.

### **Hospitalization and Nursing Home Use**

The incidence of hospitalization does not vary much with age or sex. Approximately twenty percent of the youngest group was hospitalized during the twelve months prior to their interview, while the percent for the oldest group was only somewhat higher at 27.9 percent. In addition, the length of stay did not vary systematically with age. The percentage of the youngest and oldest groups that stayed seven or less nights were 60.8 and 62.7, respectively. The group with the lowest incidence of shorter stays was the 80-84 year old group at 54.2 percent. See Table 18.

Very few of the persons in the AHEAD survey (1.4 percent) had spent any time in a nursing home during the last twelve months. It is important to remember that elderly persons living in nursing homes were excluded from the AHEAD sample. As a result, AHEAD provides no information about the prevalence of nursing homes and other similar institutional forms of residence as a housing outcome for the elderly. According to the 1995 National Nursing Home Survey, approximately four percent of the elderly were resident in nursing homes with an average stay of 838 days. Approximately 75 percent of the elderly resident in nursing homes required assistance with three or more ADLs and approximately 61 percent required assistance with four or more IADLs. A comparison of these needs for assistance with those of the elderly in the AHEAD sample (see Tables 9 and 11) show that the resident nursing home elderly population require substantially more assistance. (National Center for Health Statistics, 1997.) Sixty percent of the few AHEAD respondents that had spent time in nursing homes spent 30 or less nights there. See Table 18.

### **Potential Helpers**

Respondents were asked if they had relatives (other than a spouse or partner) who “would be willing to help you over a long period of time”. Perceived availability of helpers declines dramatically with age. Approximately 44 percent of the 70-74 year olds perceived that either a relative or a friend would be willing to provide long term help. The percent

perceiving such assistance to be available to them declines steadily with age to 30.8 percent for 75-79 year olds, 16.9 percent for 80-84 year olds, 6.7 percent for 85-89 year olds, and finally to 1.5 percent for the oldest group, with little difference between men and women. Younger and healthier persons appear more ready to expect family and friend assistance. The extent of assistance required with increasing frailty (i.e., age), as well as the decrease in the number of potential helpers from their own age cohort, and the growing conflicts between helping and leading normal lives in the younger cohorts of relatives lead very few of the oldest elderly to expect family or friend assistance. These trends coupled with a growing elderly population are responsible for the growth in the assisted living and home health care industries in recent years. The expected source of perceived helpers showed little variation with age; 74.4 percent of the elderly expected help from their children or grandchildren; 16.2 percent expected help from other relatives, and 9.4 percent expected it from someone else (i.e., not a relative). The only small variation with age is an increase in the percent expecting help from someone else which rises from 7.7 percent for the youngest group to 12.7 percent for the 85-89 year old group and drops back to 7.9 percent for the oldest group.

### **Insurance Coverage**

Not surprisingly, nearly every person is covered by Medicare including Part B; 97.2 percent have Medicare coverage and 93.7 percent have Medicare Part B coverage. Medicaid coverage increases with age from 7.5 percent for the youngest group to 14.9 percent for the oldest group. A small percentage of respondents (3.3 percent) have coverage under some other government health insurance programs. Over three-quarters of the respondents have additional health insurance coverage. (See Table 19.) Insurance coverage exhibits only relatively small variations by gender. The types of coverage provided by these other health insurance policies is summarized in Table 20. Approximately one-fifth of the respondents receive additional basic health coverage under one of these other policies; slightly over a third of these other policies provide Medigap coverage; and about two-fifths of them provide some other supplemental plan.

A small percentage of the respondents with other policies have long term care policies (3.2 percent). An additional 17 percent of respondents having other health insurance policies stated that these policies provided long term care or nursing home coverage. Together

approximately 20 percent of the respondents with other insurance policies have long term care or nursing home coverage; this is about 15 percent of all the respondents. (See Table 21.) Men and women have approximately the same incidence of long term or nursing coverage under these policies. Interestingly, most of the policies with long term or nursing home coverage also provided coverage for home care (about 75 percent, 12.7 percentage points out of the 16.9 percentage points, of those that have long term care coverage). The younger respondents had more home care coverage (14.2 percent compared to 8.0 percent for the oldest group). This differential could reflect an increasing industry shift toward home care or a reduction of availability in coverage for older persons. Approximately 17 percent of the persons with long term or nursing care coverage in their other health insurance received this coverage without any cost to them. (The questionnaire did not inquire into the mechanism through which this coverage was available without charge, but a prime candidate would seem to be employer health plans.)

The average cost of other health insurance for those who had to pay for it was \$2,787 per year with a median cost of \$1,044 per year. The most expensive policy was for medigap coverage which averaged \$3,731 per year. The average cost of a long term care policy was \$2,489 per year. Other policies that included some long term care or nursing coverage averaged \$1,397 per year. The average cost of a basic health policy was \$1,390 per year. About half of the other policies with long term care coverage have inflation adjustments (8.2 percentage points out of the 16.9 percentage points that have policies with long term coverage).

## **Summary**

Persons 70 years old or older are largely women and increasingly so with age, rising from 58.3 percent for the youngest to 79.2 percent for the oldest of the elderly. In general, the elderly are geographically distributed in proportion to the population at large; however, western, southern and eastern coastal states have the highest elderly growth rates. Half of the elderly are married with spouse present; 40 percent are widowed; and five percent are divorced or separated. The educational achievement and occupational status of the elderly reflect society wide trends; younger elderly have higher educational achievement and are more likely to be craftsmen and slightly more likely to have professional or managerial



occupations, and less likely to have service occupations. The share of the elderly with higher education and professional/managerial occupations is likely to grow for all age groups over the next thirty years.

Approximately nine percent are currently working. However, over half of the incomes of the elderly are derived from social security; another 20 percent comes from pensions with earnings contributing only five percent. Earnings from other household members and other investment income contribute nine and eight percent of the incomes of the elderly, respectively. Very little income comes from SSI or food stamps.

The distribution of the net worth of the elderly is bimodal with approximately 20 percent of the elderly having net worth under \$25,000 and about 20 percent having net worth between \$100,000 and \$200,000. About ten percent have net worth between \$25,000 and \$50,000, and about 18 percent have net worth between \$200,000 and \$500,000.

The incidence of various ailments such as high blood pressure, diabetes, cancer, lung disease, and arthritis do not vary with the age of the elderly. Only poor vision and poor hearing out of over a dozen ailments showed a meaningful increase in incidence with age; somewhat smaller increases are found for incontinence and falls. Gender had little effect on the incidence of these ailments.

The best measures of the health of the elderly and their need for assistance are measures of difficulty with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). ADLs include walking, dressing, bathing, eating, getting in and out of bed, and using the toilet, and IADLs include preparing meals, grocery shopping, telephone use, taking medicine and money management. In general, the elderly experience increasing difficulty with ADLs and IADLs as they grow older. Whereas about 19 percent of 70 to 74 year olds had difficulty with at least one ADL, 74 percent of those 90 years old or older had difficulty with at least one ADL. Similarly for IADLs, the percentage increased from 20 percent to 74 percent over the same age range. Age also increased the difficulty of walking several blocks, climbing stairs, moving heavy objects, lifting ten pounds or picking up a dime. However, the last task, picking up a dime, was only difficult for 18 percent of the oldest group. In addition, the cognitive skills decline with age, and depression increases with age.

The elderly have considerable medical insurance coverage, largely due to Medicare, but relatively few carry long term care or nursing home coverage.

The elderly are much like the rest of the population in many ways. The major aspects differentiating them are difficulties with activities of daily living and lower incomes. Elderly persons need support services that provide appropriate assistance with activities of daily living and in countering declines in cognitive skills and increased depression. The large variety in the characteristics of the elderly suggests that the provision of supportive services must include a variety of responses. One size will not fit all. The elderly have substantial resources and provide an opportunity for entrepreneurial skill to develop sensitive and cost effective market responses to their needs.

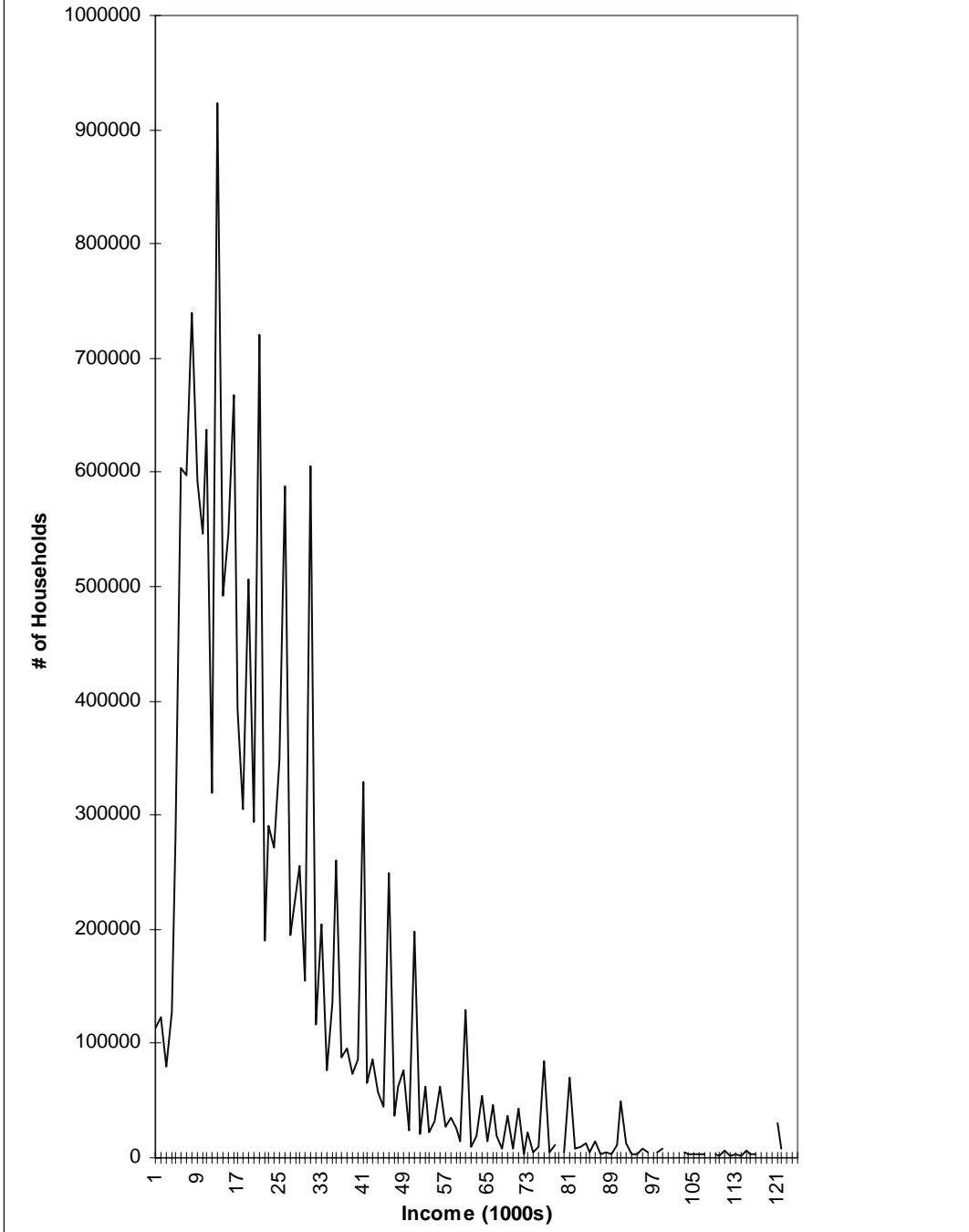
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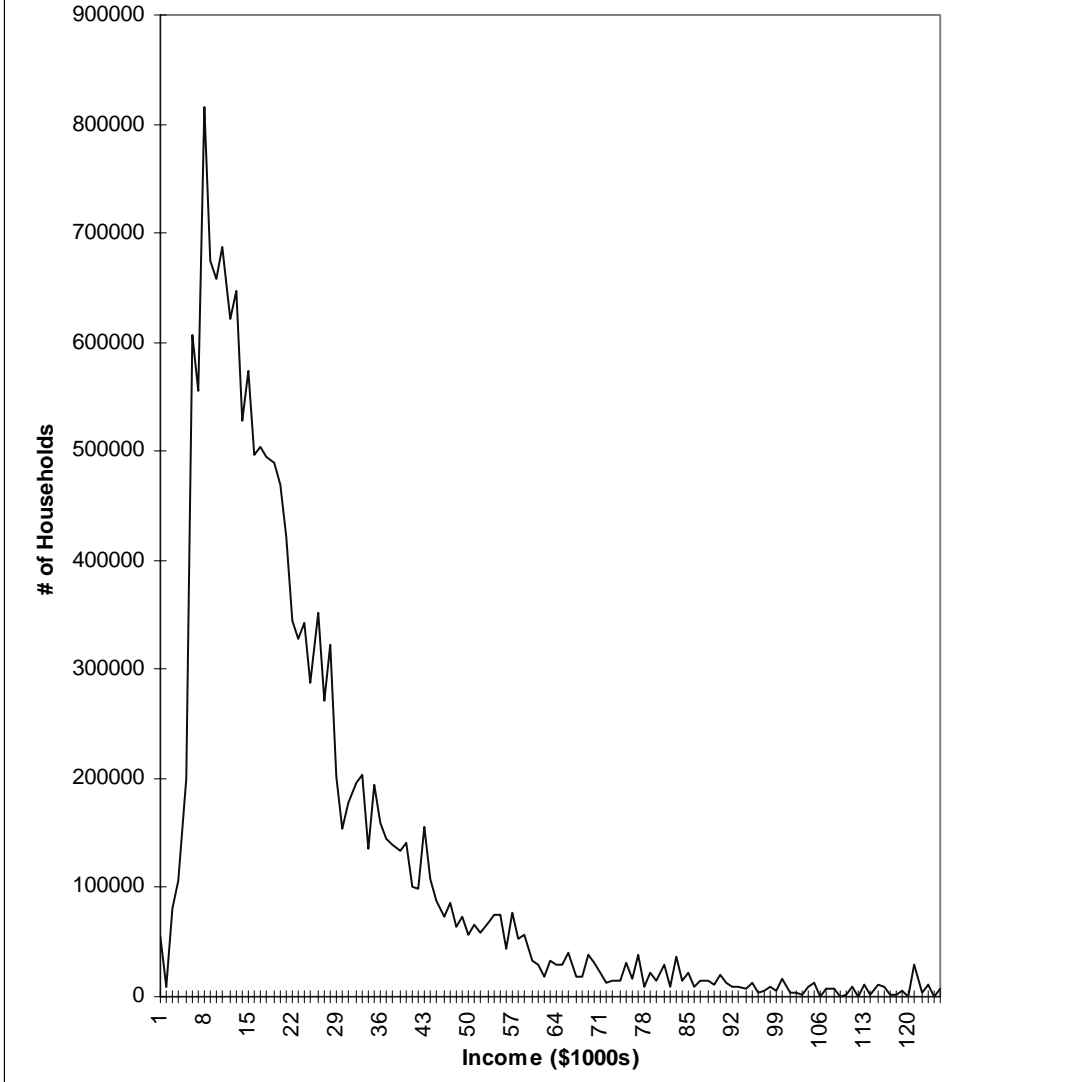
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**Figure 1**  
**Distribution of Reported Household Income of Households With A**  
**Person 70 or Older: 1993**  
**(Household Income as Reported By AHEAD Survey Administrators)**



**Figure 2**  
**Distribution of Total Household Income of Households With A Person**  
**70 or Older: 1993**  
**(Household Income Calculated from the Component Parts)**



**Table 1**

**Elderly Population by Age and Sex: 1993**

Age	Male	Female	Percent Female	Percent by Age*
70-74	3,352,525	4,685,699	58.3	38.3
75-79	2,413,169	3,633,550	60.1	28.8
80-84	1,384,726	2,706,771	66.2	19.5
85-89	616,979	1,342,498	68.5	9.3
>=90	176,470	672,281	79.2	4.0
Total	7,943,869	13,040,799	62.1	100.0

Source: Compiled from the 1993 AHEAD survey data.

\* Percentages may not add to one hundred due to rounding error.



**Table 2**  
**Elderly Population by Age and Race and Sex: 1993**  
 (percent)

	White, Non-Hispanic	Black, Non-Hispanic	Other, Non-Hispanic	Hispanic
<b>Both Sexes</b>				
70-74	85.1	9.4	1.3	4.2
75-79	85.4	9.9	1.3	3.5
80-84	83.5	11.1	1.4	4.1
85-89	85.2	10.8	1.1	2.9
>=90	84.3	10.8	0.6	4.4
<b>Total&gt;=70</b>	<b>84.8</b>	<b>10.1</b>	<b>1.3</b>	<b>3.9</b>
<b>Males</b>				
70-74	85.4	8.9	1.5	4.5
75-79	87.4	8.4	1.4	2.8
80-84	83.3	11.1	1.7	3.9
85-89	85.7	8.7	1.1	4.5
>=90	77.4	13.6	1.6	7.4
<b>Total&gt;=70</b>	<b>85.5</b>	<b>9.1</b>	<b>1.4</b>	<b>3.9</b>
<b>Females</b>				
70-74	84.8	10.0	1.3	4.0
75-79	84.0	10.8	1.3	3.9
80-84	83.5	11.1	1.2	4.3
85-89	85.0	11.8	1.1	2.2
>=90	86.1	10.0	0.3	3.6
<b>Total&gt;=70</b>	<b>84.4</b>	<b>10.6</b>	<b>1.2</b>	<b>3.8</b>

Source: Compiled from the 1993 AHEAD survey data.

**Table 3****Elderly Population by Age, Sex and Marital Status: 1993  
(Percent)**

Age	Married Spouse Present	Married Spouse Absent	Living with Someone	Divorced Separated	Widowed	Never Married	Total
<b>Both Sexes</b>							
70-74	61.8	1.0	1.0	5.5	27.6	3.1	100
75-79	51.2	1.0	0.7	5.0	39.2	3.0	100
80-84	36.4	2.3	0.4	4.3	53.5	3.1	100
85-89	23.7	2.1	0.0	3.4	66.1	4.8	100
>=90	12.7	1.3	0.0	4.2	76.5	5.3	100
Total >=70	48.2	1.4	0.7	4.9	41.6	3.3	100
<b>Males</b>							
70-74	79.1	1.3	1.7	3.8	11.2	2.9	100
75-79	75.0	1.0	1.2	4.7	16.2	2.0	100
80-84	68.7	2.7	0.7	3.3	23.0	1.6	100
85-89	49.9	5.8	0.0	3.5	36.3	4.5	100
>=90	41.7	2.0	0.0	6.6	46.9	2.9	100
Total >=70	72.9	1.8	1.2	4.0	17.5	2.5	100
<b>Females</b>							
70-74	49.4	0.9	0.5	6.7	39.3	3.2	100
75-79	35.3	1.0	0.3	5.2	54.5	3.6	100
80-84	19.9	2.0	0.2	4.8	69.2	3.9	100
85-89	11.6	0.4	0.0	3.3	79.8	4.9	100
>=90	5.1	1.2	0.0	3.5	84.3	5.9	100
Total >=70	33.2	1.1	0.3	5.4	56.2	3.8	100

Source: Compiled from the 1993 AHEAD survey data.

Percentages may not add to one hundred due to rounding error.

**Table 4**

**Educational Achievement of the Elderly by Age and Sex: 1993**  
 (Percent completing years of schooling in the indicated range)

	0-6	7-8	9-11	12 High School	13-15	16 College	17 or more
<b>Both Sexes</b>							
70-74	8.1	10.3	15.4	35.8	16.5	7.2	6.6
75-79	8.9	14.4	19.6	31.7	14.3	5.8	5.4
80-84	13.4	19.2	17.6	25.3	13.0	6.0	5.5
85-89	14.2	22.3	15.9	20.1	14.8	8.1	4.6
>=90	23.5	25.5	15.7	18.6	7.6	5.0	4.1
<b>Total&gt;=70</b>	<b>10.6</b>	<b>15.0</b>	<b>17.1</b>	<b>30.4</b>	<b>14.7</b>	<b>6.6</b>	<b>5.8</b>
<b>Males</b>							
70-74	10.3	9.6	16.3	30.5	15.6	8.0	9.7
75-79	8.3	13.6	20.2	28.6	13.3	8.4	7.6
80-84	13.9	22.1	13.8	24.8	11.8	5.5	8.1
85-89	19.4	21.8	18.2	15.9	11.6	6.4	6.6
>=90	33.8	25.0	12.0	9.6	1.8	7.9	9.8
<b>Total&gt;=70</b>	<b>11.6</b>	<b>14.3</b>	<b>17.1</b>	<b>27.4</b>	<b>13.6</b>	<b>7.5</b>	<b>8.5</b>
<b>Females</b>							
70-74	6.6	10.8	14.7	39.6	17.2	6.6	4.4
75-79	9.3	14.9	19.2	33.7	14.9	4.1	3.9
80-84	13.1	17.8	19.6	25.5	13.6	6.3	4.1
85-89	11.8	22.5	14.9	22.1	16.3	8.8	3.6
>=90	20.8	25.6	16.7	20.9	9.1	4.3	2.6
<b>Total&gt;=70</b>	<b>10.0</b>	<b>15.4</b>	<b>17.1</b>	<b>32.3</b>	<b>15.3</b>	<b>6.0</b>	<b>4.1</b>

Source: Compiled from the 1993 AHEAD survey data.

Table 5

Occupation of the Elderly by Age and Sex: 1993

Age	Professional, Technical	Managers, Officials and Proprietors	Clerical and Kindred Workers	Sales Workers	Craftsmen, Foremen and Kindred Workers	Operatives and Kindred Workers	Laborers and Foremen	Service Workers	Farmers and Farm Managers	Total
<b>Both Sexes</b>										
70-74	15.8	13.5	18.8	6.8	14.4	15.9	3.3	9.6	1.9	100
75-79	14.7	11.9	16.4	7.4	13.5	17.7	4.3	12.2	2.0	100
80-84	14.2	13.8	15.9	6.0	12.7	16.1	3.8	15.0	2.5	100
85-89	14.5	12.8	18.5	5.3	11.0	13.9	4.6	15.5	3.9	100
>=90	13.4	7.3	17.2	3.2	11.8	16.2	5.1	22.3	3.4	100
Total>=70	15.0	12.8	17.5	6.6	13.4	16.3	3.9	12.3	2.2	100
<b>Males</b>										
70-74	15.5	18.1	4.6	5.5	25.9	18.2	4.9	3.6	3.6	100
75-79	13.7	16.3	5.2	6.9	25.2	19.9	6.0	3.0	3.8	100
80-84	9.8	22.3	4.5	4.9	25.1	17.4	6.5	3.7	5.8	100
85-89	9.6	19.4	6.0	3.0	24.2	18.2	6.7	4.7	8.1	100
>=90	11.7	10.1	3.2	2.3	27.3	17.1	9.1	10.1	9.2	100
Total>=70	13.4	18.2	4.9	5.6	25.5	18.6	5.8	3.7	4.5	100
<b>Females</b>										
70-74	16.0	9.1	32.8	8.0	3.1	13.6	1.8	15.5	0.2	100
75-79	15.5	7.7	27.1	8.0	2.2	15.5	2.8	21.2	0.2	100
80-84	17.6	7.3	24.4	6.9	3.4	15.1	1.7	23.6	0.0	100
85-89	17.9	8.2	27.4	6.9	1.7	10.8	3.1	23.1	0.8	100
>=90	14.1	6.1	23.2	3.8	5.2	15.8	3.4	27.5	1.0	100
Total>=70	16.3	8.1	28.6	7.5	2.9	14.3	2.2	20.0	0.3	100

Source: Compiled from the 1993 AHEAD survey data. Percentages may not add to one hundred due to rounding error.



**Table 6****Working Behavior of the Elderly By Age and Sex: 1993**

	Percent Currently Working	Percent Working in Last Two Years and Not Currently Working
<b>Both Sexes</b>		
70-74	14.7	7.0
75-79	7.8	2.7
80-84	3.9	3.4
85-89	1.0	1.0
>=90	0.2	0.4
Total>=70	8.7	4.1
<b>Males</b>		
70-74	19.4	9.4
75-79	11.8	3.9
80-84	7.3	4.2
85-89	2.1	1.8
>=90	0.8	2.0
Total>=70	13.2	5.8
<b>Females</b>		
70-74	11.3	5.4
75-79	5.1	1.9
80-84	2.2	3.0
85-89	0.5	2.1
>=90	0.0	0.0
Total>=70	6.0	3.1

Source: Compiled from the 1993 AHEAD survey data.

**Table 7**

**Source of Household Income: 1993**

Source of Income	Percent of Households with Income From	Average Amount of Income From (When Income From That Source Exists)	Percent of Household Income From
Earnings	16.7	\$18,265	5.4
Social Security	96.6	10,084	55.9
Supplemental Security Income	6.0	2,803	1.9
Food Stamps	4.2	611	0.3
Pensions	58.5	10,697	19.4
Other Investment Income	45.4	7,084	8.1
Income of Other Household Members	17.1	19,640	8.9

Source: Compiled from the 1993 AHEAD survey data.

**Table 8**

**Net Worth of the elderly Households: 1993**

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	Percent of Households
Negative	1.86
0 to \$24,999	23.29
\$25,000 to \$49,999	10.81
\$50,000 to \$74,999	9.58
\$75,000 to \$99,999	8.85
\$100,000 to \$199,999	20.60
\$200,000 to \$499,999	17.60
\$500,000 to \$999,999	5.34
\$1,000, 000 or more	2.09

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Source: Compiled from the 1993 AHEAD survey data.



**Table 9**

**Elderly Population by Age and Region: 1993**  
(Percent)

Age	New England	Mid-Atlantic	East North Central	West North Central	South Atlantic	East South Central	West South Central	Mountain Pacific	All Regions
70-74	6.2	15.3	18.3	8.3	18.0	4.7	10.2	4.7	14.4
75-79	7.2	16.5	18.4	7.0	17.7	4.1	11.1	3.4	14.6
80-84	6.2	17.8	18.9	8.6	17.4	3.3	10.3	3.7	13.8
85-89	6.3	13.1	19.9	8.7	16.9	5.0	11.6	5.2	13.4
>=90	7.0	16.5	21.9	6.7	18.8	5.8	9.5	2.3	11.5
Total >=70	6.5	16.0	18.7	8.0	17.7	4.3	10.6	4.1	14.1

Source: Compiled from the 1993 AHEAD survey data.

Percentages may not add to one hundred due to rounding error.

Census Divisions contain the following states:

New England - Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont

Middle Atlantic - New York, New Jersey and Pennsylvania

East North Central - Indiana, Illinois, Michigan, Ohio and Wisconsin

West North Central - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota

South Atlantic - Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia and West Virginia

East South Central - Alabama, Kentucky, Mississippi and Tennessee

West South Central - Arkansas, Louisiana, Oklahoma and Texas

Mountain - Arizona, Colorado, Idaho, Montana, New Mexico, Nevada, Utah and Wyoming

Pacific - California, Oregon and Washington

**Table 10**  
**Health Conditions of the Elderly: Incidence of Various Ailments by Age and Sex in 1993**  
 (Percent of persons in each age/sex category with the indicated condition)

Age	High Blood Pressure	Diabetes	Cancer Ever	Lung Disease Ever	Heart Condition Ever	Psychiatric Problems Ever	Arthritis Past 12 Months	Fall down Past 12 Months	Incontinence Past 12 Months	Poor Vision (with glasses) or Legally Blind	Hearing Aid	Poor Hearing (with aid)	Bothered by Pain Often	For Those Bothered by Pain, Prevents Activity Last 12 Months	Other Health Problems
<b>Both Sexes</b>															
70-74	48.7	14.2	12.1	12.4	28.3	12.3	21.4	20.8	15.6	4.2	8.6	3.6	31.0	56.6	30.4
75-79	51.2	13.3	14.9	12.5	31.8	11.8	27.9	23.8	19.3	7.8	13.5	4.7	31.5	56.4	29.8
80-84	51.5	11.7	16.0	11.9	35.8	9.5	27.0	29.1	21.9	11.2	16.8	7.4	35.2	62.9	33.8
85-89	48.9	9.5	13.4	8.6	34.5	7.3	29.1	36.0	27.0	15.7	23.4	10.3	37.0	64.6	35.4
>=90	41.0	6.2	13.1	4.3	35.6	5.1	27.8	38.0	31.0	28.5	30.6	24.6	37.4	61.2	25.2
Total >=70	49.7	12.7	13.8	11.7	31.6	10.9	25.3	25.4	19.6	8.6	13.9	6.1	32.8	58.9	31.2
<b>Males</b>															
70-74	45.1	14.3	12.4	14.7	34.2	9.2	18.0	18.7	9.1	3.5	12.3	5.3	26.6	52.4	30.8
75-79	47.0	15.7	17.7	14.8	36.3	9.4	22.0	22.1	13.6	5.5	19.5	6.7	27.7	53.6	31.7
80-84	43.1	11.7	18.3	15.3	40.4	6.9	21.3	27.1	15.5	11.1	22.1	11.4	31.8	61.6	35.2
85-89	33.3	8.8	15.7	11.2	33.8	5.3	18.8	37.5	17.3	15.7	31.5	15.3	31.3	51.7	35.5
>=90	17.9	8.6	13.8	4.2	32.3	4.3	23.0	36.3	25.7	25.8	29.6	32.1	30.8	42.4	28.9
Total >=70	43.8	13.7	15.3	14.3	35.8	8.5	19.9	23.0	12.6	6.9	18.1	8.2	28.3	54.3	32.2
<b>Females</b>															
70-74	51.2	14.1	11.9	10.8	24.1	14.5	23.9	22.3	20.3	4.6	5.9	2.4	34.1	58.9	30.1
75-79	54.0	11.7	13.0	11.0	28.8	13.4	31.8	24.9	23.0	9.4	9.5	3.4	34.0	57.9	28.6
80-84	55.9	11.7	14.8	10.2	33.5	10.9	29.9	30.1	25.3	11.2	14.1	5.3	36.9	63.5	33.1
85-89	56.1	9.9	12.4	7.5	34.8	8.3	33.9	35.4	31.5	15.7	19.7	8.0	39.9	69.2	35.3
>=90	46.9	5.6	12.9	4.4	36.4	5.3	29.1	38.4	32.4	29.2	30.8	22.6	39.1	65.1	24.2
Total >=70	53.2	12.1	12.9	10.1	29.1	12.3	28.6	26.8	23.9	9.7	11.3	4.9	35.5	61.2	30.6

Source: Compiled from the 1993 AHEAD survey data.

**Table 11**

**Emotional Health by Age and Sex: 1993**  
(Percentage with no indication of depression or affective health)

Age	CESD8	AFF9	AFF10
<b>Both Sexes</b>			
70-74	44.7	43.5	34.0
75-79	39.5	38.5	29.7
80-84	31.9	30.4	22.9
85-89	29.2	28.3	20.8
>=90	26.2	25.8	15.6
Total >=70	38.8	37.6	28.9
<b>Males</b>			
70-74	49.7	48.0	37.5
75-79	45.9	44.1	34.7
80-84	38.3	36.0	26.7
85-89	30.2	28.3	24.0
>=90	31.2	29.8	21.7
Total >=70	44.8	42.9	33.5
<b>Females</b>			
70-74	41.3	40.6	31.6
75-79	35.6	35.0	26.6
80-84	28.8	27.7	21.1
85-89	28.7	28.3	19.4
>=90	24.7	24.7	13.8
Total >=70	35.3	34.6	26.2

Source: Compiled from the 1993 AHEAD survey data.

**Table 12**

**Cognition Measures for Proxied Respondents by Age and Sex: 1993  
(Percent)**

Age	Memory rated poor	Ability to organize rated poor	Gets lost
<b>Both Sexes</b>			
70-74	16.3	19.1	10.1
75-79	29.6	23.6	18.3
80-84	28.8	34.7	20.8
85-89	31.1	34.3	25.6
>=90	37.4	40.1	33.8
Total>=70	26.8	28.3	19.4
<b>Males</b>			
70-74	17.2	18.4	9.3
75-79	30.1	16.4	18.4
80-84	25.3	33.7	19.0
85-89	28.2	22.6	28.4
>=90	23.3	20.7	35.6
Total>=70	23.8	21.2	16.7
<b>Females</b>			
70-74	15.2	20.4	11.4
75-79	28.7	35.2	18.1
80-84	31.2	35.4	22.1
85-89	32.3	39.2	24.4
>=90	40.4	44.1	33.4
Total>=70	29.7	34.8	21.9

Source: Compiled from the 1993 AHEAD survey data.

**Table 13****Incidence of Various Activities of Daily (ADLs) by Age and Sex: 1993**  
(Percent in each category needing help)

Age	Walk	Dress	Bathe	Eat	Bed	Toilet	Any ADL
<b>Both Sexes</b>							
70-74	14.0	8.6	7.0	3.0	5.5	2.7	18.9
75-79	20.8	11.8	10.7	4.2	8.2	3.8	26.8
80-84	27.5	15.5	15.0	6.3	11.4	5.7	34.8
85-89	45.2	22.1	22.0	9.7	17.8	8.4	53.0
>=90	65.4	32.5	41.0	22.1	25.6	17.8	74.4
Total >=70	23.6	13.1	12.4	5.4	9.4	4.7	29.7
<b>Males</b>							
70-74	12.0	7.9	5.8	3.3	4.3	2.2	16.4
75-79	18.0	11.7	8.8	4.5	6.5	2.3	24.2
80-84	20.9	14.4	11.0	5.6	8.1	4.3	26.6
85-89	41.7	19.6	18.1	10.3	15.2	6.7	49.4
>=90	55.6	29.0	30.4	14.5	16.8	12.0	63.4
Total >=70	18.7	11.6	9.1	4.9	6.7	3.2	24.2
<b>Females</b>							
70-74	15.5	9.1	7.8	2.8	6.3	3.0	20.7
75-79	22.6	12.0	12.0	4.0	9.3	4.8	28.5
80-84	30.9	16.0	17.0	6.7	13.1	6.4	39.0
85-89	46.8	23.3	23.8	9.4	19.0	9.3	54.7
>=90	68.0	33.5	43.8	24.0	28.0	19.4	77.3
Total >=70	26.6	14.1	14.4	5.7	11.0	5.7	33.1

Source: Compiled from the 1993 AHEAD survey data.

**Table 14**

**Frequency of Number of Activities of Daily Living Giving Difficulty by Age and Sex: 1993**  
(Percent having difficulty with the indicated number of responses)

Age	None	One	Two	Three	Four	Five	Six	Total
<b>Both Sexes</b>								
70-74	81.1	9.2	4.1	2.2	1.5	0.8	1.1	100
75-79	73.2	12.5	5.8	3.4	2.2	1.4	1.6	100
80-84	65.2	14.6	7.7	5.4	2.5	2.5	2.1	100
85-89	47.0	23.2	11.3	6.0	5.4	3.3	3.9	100
>=90	25.6	27.9	11.0	11.9	8.9	4.7	9.9	100
Total >=70	70.3	13.3	6.2	3.9	2.6	1.7	2.1	100
<b>Males</b>								
70-74	83.7	8.1	3.5	1.9	0.9	0.6	1.4	100
75-79	75.8	11.4	5.8	3.0	1.8	0.8	1.4	100
80-84	73.4	10.5	6.4	3.7	2.0	2.3	1.7	100
85-89	50.6	23.5	10.6	5.8	2.2	3.4	4.0	100
>=90	36.7	27.6	6.6	13.9	5.7	4.3	5.2	100
Total >=70	75.9	11.1	5.3	3.1	1.6	1.2	1.7	100
<b>Females</b>								
70-74	79.3	10.0	4.5	2.3	2.0	0.9	1.0	100
75-79	71.5	13.2	5.7	3.6	2.4	1.8	1.7	100
80-84	61.0	16.7	8.4	6.2	2.8	2.6	2.3	100
85-89	45.3	23.0	11.6	6.1	6.9	3.2	3.9	100
>=90	22.7	27.9	12.2	11.4	9.7	4.9	11.2	100
Total >=70	66.9	14.6	6.8	4.3	3.2	2.0	2.3	100

Source: Compiled from the 1993 AHEAD survey data.

Percentages may not add to one hundred due to rounding error.

**Table 15**

**Incidence of Various Instrumental Activities of Daily Living (IADLs) by Age and Sex: 1993**

(Percent in each category needing help)

Age	Preparing Hot Meals	Grocery Shopping	Telephone Use	Taking medicine	Money Management	Any IADL
<b>Both Sexes</b>						
70-74	5.1	10.0	2.4	2.4	12.4	20.1
75-79	6.5	13.6	4.1	3.6	14.9	26.4
80-84	11.9	22.7	5.7	5.8	20.1	35.7
85-89	18.2	36.5	10.6	9.6	30.2	52.1
>=90	37.1	62.4	24.1	23.3	49.4	73.7
Total>=70	9.4	18.1	5.2	4.9	17.8	30.1
<b>Males</b>						
70-74	5.4	7.3	3.5	2.8	15.2	19.7
75-79	6.3	9.0	5.4	4.1	17.6	26.8
80-84	11.3	13.5	7.4	6.4	20.8	31.8
85-89	18.3	27.0	14.5	10.5	33.3	47.7
>=90	29.9	50.1	25.6	19.2	39.3	64.8
Total>=70	8.3	11.4	6.1	4.8	18.8	27.2
<b>Females</b>						
70-74	5.0	12.0	1.6	2.1	10.4	20.4
75-79	6.6	16.7	3.2	3.4	13.0	26.2
80-84	12.2	27.5	4.9	5.5	19.8	37.7
85-89	18.2	40.8	8.8	9.2	28.8	54.2
>=90	39.0	65.6	23.7	24.4	52.0	76.0
Total>=70	10.0	22.3	4.6	5.0	17.1	31.9

Source: Compiled from the 1993 AHEAD survey data.

**Table 16**

**Frequency of Number of Instrumental Activities of Daily Living Giving Difficulty  
by Age and Sex: 1993**

(Percent having difficulty with the indicated number of responses)

Age	None	One	Two	Three	Four	Five	Total
<b>Both Sexes</b>							
70-74	79.9	12.9	3.4	1.9	0.9	1.0	100
75-79	73.6	16.9	4.7	2.2	1.2	1.5	100
80-84	64.3	18.9	8.1	3.6	2.6	2.4	100
85-89	47.9	25.4	12.3	5.4	3.1	5.9	100
>=90	26.3	24.8	12.8	11.2	9.3	15.6	100
Total>=70	69.9	16.9	5.9	3.0	1.9	2.5	100
<b>Males</b>							
70-74	80.3	12.8	2.6	1.5	1.3	1.5	100
75-79	73.2	17.8	4.3	2.1	1.2	1.5	100
80-84	68.2	18.6	5.1	2.7	2.4	3.0	100
85-89	52.3	22.5	8.5	8.3	1.6	6.7	100
>=90	35.2	23.2	12.1	9.5	8.0	12.0	100
Total>=70	72.8	16.3	4.2	2.6	1.7	2.4	100
<b>Females</b>							
70-74	79.6	13.0	3.9	2.1	0.7	0.7	100
75-79	73.8	16.3	4.9	2.3	1.2	1.6	100
80-84	62.4	19.1	9.6	4.0	2.7	2.2	100
85-89	45.9	26.7	14.0	4.1	3.9	5.6	100
>=90	24.0	25.3	13.0	11.6	9.7	16.5	100
Total>=70	68.1	17.2	6.9	3.2	2.0	2.6	100

Source: Compiled from the 1993 AHEAD survey data.

Percentages may not add to one hundred due to rounding error.



**Table 17**

**Difficulties in Performing Specific Tasks by Age and Sex: 1993**  
(Percent having difficulty, cannot do, or for health reasons do not do)

Age	Walk Several Blocks	Climb Stairs	Move Heavy Objects	Lift Ten Pounds	Pick Up A Dime
<b>Both Sexes</b>					
70-74	24.8	17.4	24.9	24.4	6.1
75-79	33.0	22.4	30.2	31.7	7.5
80-84	41.7	30.4	36.0	41.4	10.8
85-89	51.2	34.2	35.3	44.1	14.4
>=90	61.8	48.0	44.7	61.2	18.1
Total>=70	34.0	23.9	30.2	33.2	8.7
<b>Males</b>					
70-74	21.2	12.9	15.2	14.5	6.4
75-79	28.3	17.2	21.4	19.7	6.7
80-84	33.7	20.0	24.3	25.6	11.1
85-89	46.1	28.7	25.9	28.9	14.7
>=90	60.9	43.7	37.8	44.2	19.1
Total>=70	28.2	17.2	19.9	19.8	8.2
<b>Females</b>					
70-74	27.4	20.7	31.9	31.5	5.9
75-79	36.1	25.9	36.2	39.6	8.0
80-84	45.9	35.8	42.0	49.5	10.6
85-89	53.6	36.9	39.7	51.1	14.2
>=90	62.2	49.4	46.8	65.7	17.8
Total>=70	37.7	28.1	36.6	41.3	8.9

Source: Compiled from the 1993 AHEAD survey data.

**Table 18****Hospitalization and Nursing Home Stays by Age and Sex: 1993**

Age	Percent in Hospital last 12 months	Percent of those in hospital in last 12 months who stayed <= 7 nights	Percent in Nursing Home last 12 months	Percent of those in Nursing Home in last 12 months who stayed <= 30 nights
<b>Both Sexes</b>				
70-74	20.6	60.8	0.7	67.0
75-79	23.0	59.9	1.0	56.4
80-84	24.4	54.2	1.9	71.9
85-89	26.0	65.1	4.4	50.5
>=90	27.9	62.7	2.9	60.5
Total>=70	22.8	59.7	1.4	60.9
<b>Males</b>				
70-74	22.5	60.1	0.5	88.9
75-79	24.6	63.5	0.9	58.6
80-84	26.6	50.8	1.0	59.7
85-89	25.9	70.7	2.5	75.1
>=90	32.0	57.9	4.0	100.0
Total>=70	24.3	60.2	0.9	76.7
<b>Females</b>				
70-74	19.3	61.4	0.8	57.1
75-79	21.9	57.2	1.0	55.1
80-84	23.3	56.2	2.4	74.6
85-89	26.1	62.5	5.2	44.8
>=90	26.8	64.2	2.6	44.1
Total>=70	21.9	59.4	1.7	56.8

Source: Compiled from the 1993 AHEAD survey data.

**Table 19**

**Insurance Coverage by Age and Sex: 1993**  
(Percent with indicated coverage)

Age	Medicare	Medicare Part B	Medicaid	Other government insurance	Other health Insurance
<b>Both Sexes</b>					
70-74	96.6	93.5	7.5	3.9	80.4
75-79	97.4	94.6	8.6	3.3	78.6
80-84	97.9	93.4	11.2	2.6	71.9
85-89	97.5	93.4	13.1	2.6	71.9
>=90	97.5	92.4	14.9	2.3	64.7
Total>=70	97.2	93.7	9.4	3.3	76.8
<b>Males</b>					
70-74	96.1	92.7	4.8	5.9	82.1
75-79	97.5	92.8	6.0	5.2	83.0
80-84	98.0	93.3	6.3	4.0	73.2
85-89	98.1	91.9	10.5	2.4	70.3
>=90	98.7	94.4	14.8	1.2	60.7
Total>=70	97.1	92.8	6.1	5.0	79.4
<b>Females</b>					
70-74	97.0	94.0	9.4	2.4	79.2
75-79	97.4	95.8	10.4	2.1	75.6
80-84	97.9	93.5	13.7	2.0	71.2
85-89	97.2	94.1	14.3	2.7	72.6
>=90	97.2	91.9	14.9	2.7	65.7
Total>=70	97.3	94.3	11.3	2.3	75.2

Source: Compiled from the 1993 AHEAD survey data.

**Table 20**

**Types of Other Health Insurance Purchased by Those Purchasing Other Insurance  
by Age: 1993**

(Percent of those purchasing other insurance purchasing the indicated coverage)

Age	Basic Health	Medigap	Other Supplemental Plan	Long Term Care	Other
70-74	20.6	35.9	40.6	3.9	5.3
75-79	20.3	35.8	41.0	3.4	4.1
80-84	19.6	38.8	39.6	2.3	4.7
85-89	15.1	39.5	42.3	2.3	4.8
>=90	21.1	32.9	42.4	0.7	3.0
Total>=70	19.9	36.6	40.7	3.2	4.7

Source: Compiled from the 1993 AHEAD survey data.

**Table 21**

**Incidence of Long Term or Nursing Home Coverage Among Other Health Insurance  
by Age and Sex: 1993**  
(Percent of those having other insurance)

Age	Long Term or Nursing Home Care Coverage	Inflation Adjustment in Long Term Care Coverage	Long Term Care Coverage
<b>Both Sexes</b>			
70-74	17.7	14.2	9.1
75-79	16.6	12.7	8.5
80-84	16.0	11.3	7.4
85-89	15.9	10.2	7.0
>=90	16.0	8.0	4.2
Total>=70	16.9	12.7	8.2
<b>Males</b>			
70-74	16.5	14.4	9.2
75-79	17.9	12.8	9.8
80-84	17.8	13.3	9.4
85-89	15.9	10.8	6.8
>=90	16.4	5.0	0.0
Total>=70	17.1	13.3	9.3
<b>Females</b>			
70-74	18.7	14.1	8.7
75-79	15.6	12.7	7.5
80-84	15.1	10.3	6.3
85-89	15.8	9.9	7.1
>=90	16.0	8.8	5.2
Total>=70	16.7	12.3	7.6

Source: Compiled from the 1993 AHEAD survey data.