
Demographics and living arrangements of the minority elderly in the United States

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Using data from the U.S. Census Bureau, this study assesses the demographics and living arrangements of the minority elderly population of the United States. Rapid growth in both the number and the proportion of all elderly minority populations are expected. By 2050, one-third of the elderly population will be other than a non-Hispanic White. While existing literature primarily focuses on the demographics and living arrangements of the White elderly population, this study attempts to show the diversity and differences in economic and cultural patterns among the minority elderly population and the implications of such diversity on the living arrangements of the elderly. The data show variations in elderly living arrangements in minority population groups by gender, and across and within the groups themselves. Such differences in living arrangements have important policy implications on both macro and micro level.

I. Introduction

The elderly population in the United States represents a substantial portion of the total population. In 2005, 34.7 million people aged 65 years and over represented 12.1% of the total population (American Community Survey Factsheet, 2005). The number of elderly Americans has increased beyond 10-fold in the twentieth century, rising from 3 million in 1900 to just over 31 million in 1990. In comparison, the total population of the United States tripled during that time period. Between 2010 and 2030, the elderly population is projected to rapidly increase, almost doubling from 39 million people to over 71 million. At the same time, the demographics of the elderly population will also undergo significant changes in the United States. The minority elderly population is

projected to grow much more quickly than Whites over the next few decades (U.S. Census, 2000).

While existing literature primarily focuses on the White elderly population, this article analyses the demographics and living arrangements of the elderly by race and ethnicity. The minority elderly groups, primarily Blacks and Hispanics, differ significantly from the White elderly in their socio-economic and marital status, labour market participation trends, and social and cultural patterns. These differences will be manifested in the living arrangements of the various groups of the elderly population. It is important to focus on the differential nature of living arrangements of the elderly by race and ethnicity as they have important policy implications. The choice of living arrangements has a profound impact on several areas of an elderly person's life.

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Quality of care issues arise as a person ages and health deteriorates. Additionally the cost, in both time and money, of particular living arrangements can affect not only an elderly person but also immediate caregivers and the care they can provide.

We use data from the U.S. Census Bureau to describe the projected trends of the growth in the elderly minority population, their social and economic characteristics, and their living arrangements. Section II discusses the changing demographics of the elderly in the United States. Section III focuses on the determinants of living arrangements of the elderly. Section IV compares and contrasts the living arrangements of the elderly by race, gender and ethnicity. Finally Section V concludes with the main findings and the policy implications of this study.

II. Growth of the Minority Elderly Population

The minority elderly population is expected to experience dramatic increases over the next few years. In 2000 the White population made up a majority of the 35 million elderly with an estimated 84% of the total, compared with 8%Blacks, 2% Asian and Pacific Islander, and <1% American Indian or Alaskan native. The Hispanic elderly represented <6% of the elderly population. Though the number of White elderly is projected to increase from 29 million in 2000 to 53 million in 2050, their proportion will steadily decrease from 84 to 64%. At the same time, the percentage of elderly Hispanics is expected to triple from 5.5% to >16% (Table 1).

Similarly, remarkable changes are expected in other elderly minority groups between 2000 and 2050. The number and proportion of Black elderly will increase from 8 to 12% of the elderly population.

Table 1. Elderly population projections by race in percentage

	NonHispanic				Asian
	Hispanic	White	Black	American Indian and Alaska Native	
2000	5.6	83.5	8.1	0.4	2.4
2010	7.5	80.0	8.6	0.5	3.4
2020	8.9	77.0	9.5	0.5	4.0
2030	10.9	73.6	10.5	0.5	4.5
2040	14.0	70.7	9.0	0.6	5.7
2050	16.4	64.2	12.2	0.6	6.5

Source: U.S. Census Bureau, National Population Projections, Middle Series.

The American Indian, Eskimo and Aleut elderly population, though a small percentage of the elderly population at one-half a percent, will nearly quadruple to half a million people. Finally, the Asian elderly population will increase from over 2 to 6.5% of the total elderly population. As a whole by 2050, the elderly population will experience a significant shift in that about one in three elderly persons will be Hispanic, Black, or other minority member.

III. Determinants of Living Arrangements of the Elderly

Several studies have attempted to pinpoint specific factors that determine an elderly person's living arrangements. The establishment of a cause-effect relationship would sharpen the tools that policy-makers use as they chart courses of action with public policy. Studies have explored the selection of living arrangements as a function of many characteristics, including wealth, income, health status, family structure, marital status, education and geography.

One factor strongly related to the choice of living arrangements in the elderly is economic status. Higher economic status brings about financial independence and this strongly affects an elderly person's decision on whether to stay alone or with other family members. The effect of income and wealth on the determination of living arrangements has been clearly demonstrated (Borsch-Supan *et al.*, 1993; Bethencourt and Rios-Rull, 2005). In 2003, about 10.2% of the elderly population lived in poverty. Across all groups, the poverty rates among elderly women were significantly higher than men. The poverty rate was the highest among Black women (27.4%), followed by Hispanics (21.7%) and Asians (16%). White elderly women had the lowest incidence of poverty (10%). Among males, Blacks had the highest rate of poverty, followed by Hispanics, Asians and Whites (U.S. Census, 2003). Table 2 shows the income of the elderly by age and ethnicity. Among all groups, the income level

Table 2. Median household money income (in dollars) for elderly population, 2003

Race/ethnicity	65-69 years	70-74	75 and above
Whites	35 798	28 451	20 298
Blacks	20 503	-	13 903
Asians	32 652	24 084	15 649
Hispanics	19 962	17 971	15 658

Source: U.S. Census Bureau, 2004.

decreases as one gets older. Whites have the highest income across all age groups followed by Asians. The income level for Black and Hispanic elderly are much lower than that of Whites and Asians.

The income level for the different groups may be partly attributed to their differential educational attainment. Table 3 shows that among the elderly, Asians have the highest percentage of bachelor's degrees (column 4) followed by Whites in 2003. While the percentage of elderly with a bachelor's degree were 29.1 and 18.6 for the Asians and Whites, respectively, only 10.2 and 6.2% of Blacks and Hispanics received a bachelor's degree.

Cultural and social norms as well as tastes and preferences may also affect the choice of living arrangements even after controlling for education and economic status. In many cultures, it is expected that family members, including sons and daughters will take care of the elderly parents irrespective of the latter's economic status. Thus, the existence of social networks and support from family members also determine the living arrangements of the elderly (Cicarelli, 1983; Stone *et al.*, 1987; De Vos and Arias, 2003). Co-residence with family members is largely dependent on the marital status of the elderly. The marital status of men and women differ across different ethnicities among the elderly. Since women outlive men in general, among all races more men are categorized as married with spouse compared to females. The number is highest for White males and is lowest for Black males. Among women, Black women have the lowest percentage of living with their spouses. This is directly related to the fact that fewer Black women are married. More Asian and White women are married with their spouses present than Blacks and Hispanics.

IV. Minority Living Arrangements

Living arrangements of the elderly population vary by race and Hispanic origin. Researchers have noted that beneath the surface the elderly constitute a

Table 3. Educational attainment of population 65 and above, 2003

Race/ethnicity	High school	Some college	Bachelors degree or above
Whites	38.6	18.9	18.6
Blacks	27.4	13.9	10.2
Asians	25.8	15.5	29.1
Hispanics	21.5	8.7	6.1

Source: U.S. Census Bureau, 2003a.

diverse group that defies simple characterization (Angel and Hogan, 1992; Robinson and Hogan, 1996; De Vos and Arias, 2003). Past research concluded that elderly Black females were much more likely to live with others, especially adult children, through extended family networks (Wolf, 1984). Later studies applied the same idea of cultural norms, influencing the living arrangements of other minority groups and confirmed the importance of cultural preferences in several different elderly populations (Himes *et al.*, 1996). However, all minority elderly groups share certain characteristics in common concerning living arrangements. Table 4 shows that the majority of elderly live in households not alone, while a smaller portion live in households alone.

Examining elderly minority populations by gender, White and Black females have the highest proportions of any minority group living alone, at 40% (Table 4). In comparison, Asian and Hispanic elderly females live alone about half as much, at 20%. Living with other relatives is almost three times as common for Black, Asian and Hispanic elderly females at 34%, White females at 13%. The percentage of Black females who are married is very low compared to White and Hispanic females, and consequently Black females are the least likely group at 25% to live with a spouse, while 40% of White, Asian and Hispanic elderly females do.

Table 4 also shows that double the proportion of elderly females live alone in comparison to males,

Table 4. Living arrangements of the population age 65 and over, by sex and race and Hispanic origin, 2003

Characteristics	With spouse	With other relatives	With non-relatives	Alone
Men				
Total	71.2	7.1	3.0	18.8
NonHispanic white	72.9	5.7	2.7	18.7
NonHispanic Black	56.6	9.5	4.3	29.5
NonHispanic Asian	68.5	22.5	0.5	8.3
Hispanic	68.7	14.4	4.7	12.0
(of any race)				
Women				
Total	41.1	17.4	1.8	39.7
NonHispanic white	42.9	13.6	1.7	41.8
NonHispanic Black	25.4	33.5	2.1	39.0
NonHispanic Asian	42.6	35.8	2.2	19.4
Hispanic	39.9	36.0	2.2	21.9
(of any race)				

Sources: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement. Reference population: These data refer to the civilian noninstitutionalized population.

Table 5. Living arrangements of the population age 65 and older, hispanic populations, 2000

	Hispanic Total	Hispanic Mexican	Hispanic Puerto Rica	Hispanic Cuban	Hispanic other
In households living alone	18.8	16.3	27.0	20.0	19.5
In households not alone	78.1	80.7	69.6	77.0	77.6
In group quarters	3.0	3.0	3.4	3.0	2.9

Source: U.S. Census Bureau, Census 2000 Summary File 4 (SF 4).

Table 6. Living arrangements of the population age 65 and older, by race and ethnicity, 1989

	Hispanic Mexican	Hispanic Puerto Rican	Other Hispanic	NonHispanic		
				White	Black	Asian
Living alone	22.4	16.7	22.5	32.0	31.2	13.3
Living with spouse	51.0	50.8	53.3	55.3	36.7	47.7
Living with others	26.6	32.5	24.2	12.7	32.1	38.9

Source: March 1990 Current Population Survey (CPS), unpublished poverty tabulations, Table 2, Bureau of the Census, Poverty Division, 1989.

while a larger portion of elderly males live with their spouse compared to females. The percent of elderly males living with a spouse is lowest for Black men at 56%. White elderly males have the lowest proportion living with other relatives at 6%, while Blacks and Hispanics round out the field at 10 and 14%, respectively. Asian males have the highest proportion living with other relatives at 23%, and they also have the lowest proportion of living alone at 8%. The proportion of elderly men living alone is highest for Blacks at 30%.

Broadly speaking, the living arrangements of Hispanics differ markedly from that of other elderly minority groups although Hispanics share some common economic and educational attributes with the Black elderly. Hispanic elderly subpopulations also demonstrate that variations within different minority subpopulations may be hidden by aggregate data. Table 5 shows that though similar in some regards, Hispanic Mexicans, Puerto Ricans and Cubans differ in their household living arrangements. Eight of ten Hispanic Mexicans (81%) live in households with another person, while roughly seven in ten Hispanic Puerto Ricans do (70%). Just as fewer Puerto Ricans live in households with another person than Mexicans, more Puerto Ricans live alone (27%) than Mexicans (16%). Hispanic Cubans appear to fall in the middle ground, with figures that resemble other Hispanic subpopulations very closely. Thus, the culture, tastes and preferences of minority subpopulations may be

obscured by aggregate data and are important variables that determine the living arrangements of minority elderly.

Comparing living arrangements between 1989 (Table 6) and 2000 (Table 7) by race and ethnicity highlights important changes. Elderly Whites changed little during that time period, though the small reduction in living alone accompanied slight increases in living with a spouse or other people. The same results describe Hispanic Mexicans as well. On the other hand, a significant increase in the proportion of elderly Blacks living with a spouse matched a precipitous decline in the proportion living with others. Hispanic Puerto Ricans experienced a sharp increase in the proportion living alone, while the amount living with others sharply declined.

V. Conclusions

Between 2000 and 2050 significant growth in the elderly population, and the minority elderly population in particular, will be marked by profound changes. The living arrangements of the elderly are shaped to some extent by their current economic and human capital attributes. Culture, family ties and social norms also influence the living arrangements of the different ethnicities among the elderly. To address the growing elderly population, the markets of housing, transportation and health care will be

Table 7. Living arrangements of the population age 65 and older, by race and ethnicity, 2000

	Hispanic Mexican	Hispanic Puerto Rican	Other Hispanic	NonHispanic		
				White	Black	Asian
Living alone	16.3	27.0	19.7	28.9	30.2	13.2
Living with spouse	55.7	50.4	50.4	57.9	49.4	48.1
Living with others	28.0	22.6	29.9	13.2	20.4	38.7

Source: U.S. Census Bureau, Census 2000 Summary File 4 (SF 4).

impacted to a significant extent. The oldest old age group requires a substantial amount of public assistance in the form of government programmes such as Social Security and Medicare, and these programs must also be modified to address the growing elderly population. Additionally, the increased impact of the elderly on caregivers must be evaluated.

The growing diversity of the elderly population will result in a need for equally diverse services that accommodate the needs of these particular groups. Structures and programs created for a predominantly non-Hispanic White elderly population will need to be reassessed to meet the needs of a rapidly increasing minority population that have their particular social, cultural and economic characteristics. It is imperative that policy makers focus on addressing the needs of the diversifying and growing elderly population in the twenty-first century United States.

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