

Council on Children & Families

A Research Brief on the Status of Older Adults in New York State

George Pataki
Governor

Deborah Benson
Acting Chief Executive Officer

THROUGH THE LOOKING GLASS— OLDER WOMEN IN NEW YORK STATE

In 1902 a newborn girl was expected to live 51 years. This increased to 71 years by 1950 and reached 80 years in 2002 (1). By 2020, it is estimated that eighteen percent of our state's population, almost one in five residents, will be women 50 years and older.

Women's experience of aging will be greatly influenced by the roles they assume and the resources available to them. This is evident in the responses from a national poll of women 50 years and older where health, relationships and financial resources were identified as being key to their aging experience (2).

This research brief, based on analyses of Census data, examines demographic characteristics of women 50 years and older in New York state. The focus is on how these characteristics influence the quality of their lives as well as the well-being of our state.

Older women are becoming increasingly diverse...

Ethnic diversity tends to be similar among men and women who are 50 years and older. Diversity is more pronounced among

“The experience of aging is better than expected...”

Four keys to being able to age well:

- (1) Stay active physically, mentally and socially*
- (2) Save, regardless of income level*
- (3) Live within your means*
- (4) Keep the connections to family, friends, and community alive*

2002 National Poll of Women 50+
National Center on Women and Aging

Author

Mary DeMasi, PhD

New York State Council on Children and Families

women when we look across age groups instead of gender. For example, 23 percent of women 50 years and older are members of a minority group compared to 36 percent less than 50 years. If current longevity patterns continue, we will see an increasing diversity among older women since females 50 to 64 years old are twice as likely to be members of a minority group compared to females who are now 85 years and older (27% and 13% respectively).

Similar patterns exist with respect to Latino heritage also. About one in six women under 50 years are Latino (17%) as compared to one in ten women 50 years and older (9%).

Older women outnumber older men...

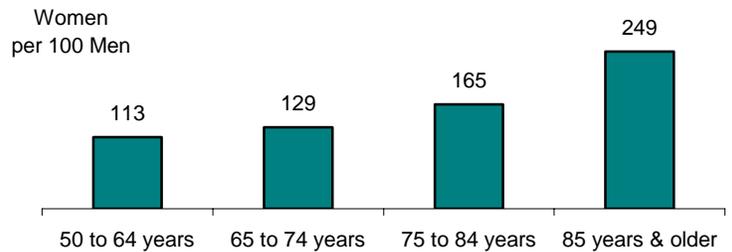
Gender differences in life expectancy have narrowed somewhat from a gap of 7.8 years in 1979 to 5.3 years in 2002; however, women continue to live longer than men (3). Among individuals 50 to 64 years old, New York's population reflects an almost equal balance between genders with 113 women to every 100 men. This changes considerably among older individuals, 85 years and older, where we see a ratio of 249 women to 100 men (Figure 1).

Older women are more likely than men to be widowed...

Most women 50 years and older are married (49%) or widowed (28%) (Figure 2). A smaller percentage are divorced or separated (11%) or never married (3%).

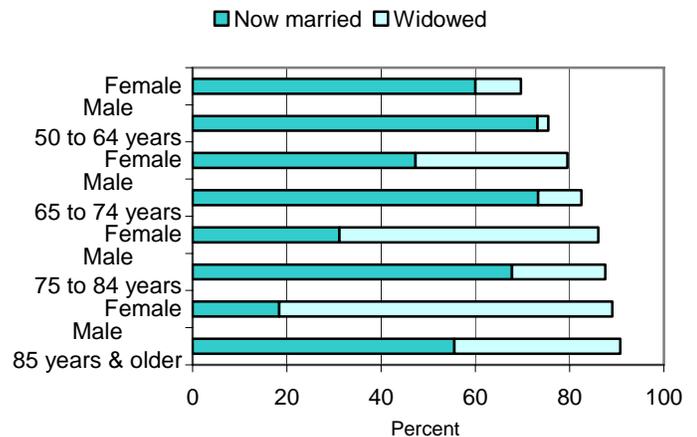
Widowhood is more common for women among all age groups but most pronounced among individuals 75 to 84 years where 20 percent of males are widowed compared to 55 percent of women. It is estimated that seven in ten 'baby boom' women will live as widows for approximately 15 to 20 years (4).

Figure 1: Ratio of Women to Men



Source: US Census Bureau, Census 2000 Public Use Microdata Sample (PUMS)

Figure 2: Marital Status by Age and Gender



Source: US Census Bureau, Census 2000 Public Use Microdata Sample (PUMS)

Older women tend to live alone but rely on family members for support...

The increased longevity observed among women tends to translate to more time spent living alone as they age. Approximately 18 percent of women 50 to 64 years old live alone and this more than triples among women 85 years and older (56%). Although women tend to live alone, about 9 in 10 (89%) report having someone to take care of them, if needed (4). Children of disabled women, particularly female children, assume responsibility for the care of their mothers while disabled men tend to rely on assistance from their spouse (5)

Older women are less likely than men to live with a younger family member...

A higher percentage of men live with a younger family member than do women; however this gender difference disappears among the oldest cohort (Figure 3). This change in women's living arrangements may be due, in part, to the fact that a higher percentage of women 85 years and older report having a disability (77% compared to 64% of men.).

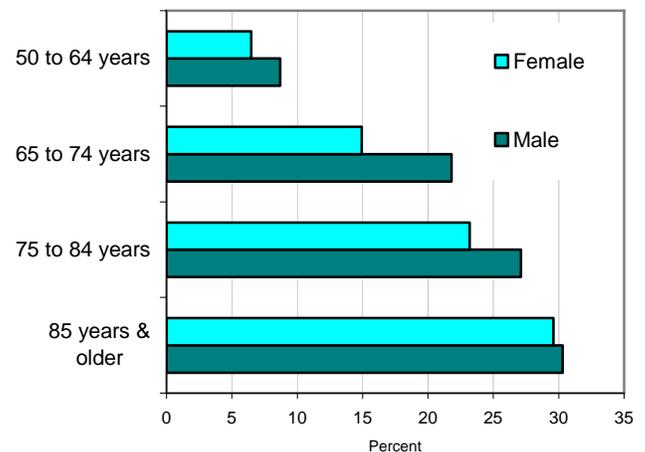
Higher educational attainment, more common among men, is shifting...

Men 50 years and older are 22 percent more likely than their female counterparts to have a college degree—older women often ended their educational aspirations with a high school diploma (34%). However; this gender difference is reversed for individuals younger than 50 years of age with more women obtaining a postsecondary degree (27% for females compared to 22% for men).

Educational gains made by women 50 years and older are most apparent between the youngest and oldest female cohort groups—the percent of women 50 to 64 years old with

Children of disabled women, particularly female children, assume responsibility for the care of their mothers while disabled men tend to rely on assistance from their spouse

Figure 3. Older Adults Living with Younger Family Members by Age and Gender



Source: US Census Bureau, Census 2000 Public Use Microdata Sample (PUMS)

a higher education degree is more than double that of women 85 years and older (31% and 12% respectively).

Women are in the workforce at a lower rate and for shorter periods of time than men...

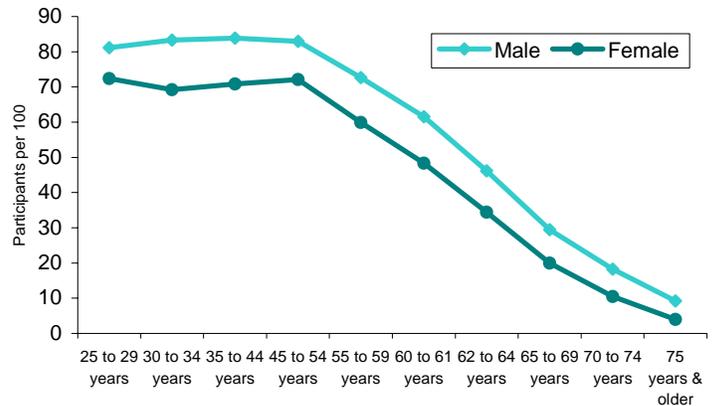
Women participate in the workforce at a lower rate than men. Workforce participation declines as individuals age with both men and women beginning to leave the workforce in their mid to late fifties. However, workforce participation declines at a somewhat earlier age for women than men (Figure 4). Women cite caregiver responsibilities for family members as a reason for their decision to retire early (6).

Workforce participation among older adults is an economic issue of importance to all New York residents since this can influence the growth rate. A slow growth rate, an economic outcome often associated with an aging population, can occur when our population has a greater number of older nonworking adults compared to working adults. However, analysts note this can be offset if women, who tend to live longer, decide to remain in the workforce for longer periods of time (7).

Women have lower personal earnings...

Women's lower educational levels coupled with less time in the workforce and employment at lower pay rates translate to lower personal earnings. Specifically, half of all women 50 years and older report having personal earnings of less than \$25,000. This differs from their male counterparts where 33 percent of men report similar earnings. Men are three times more likely than women to report earnings of \$75,000 or more.

Figure 4: Workforce Participation by Age and Gender



Source: US Census Bureau, Census 2000 Public Use Microdata Sample (PUMS)

A slow growth rate, an economic outcome often associated with an aging population, can be offset if women, who tend to live longer, decide to remain in the workforce for longer periods of time

An increasing proportion of women live in poverty as they grow older...

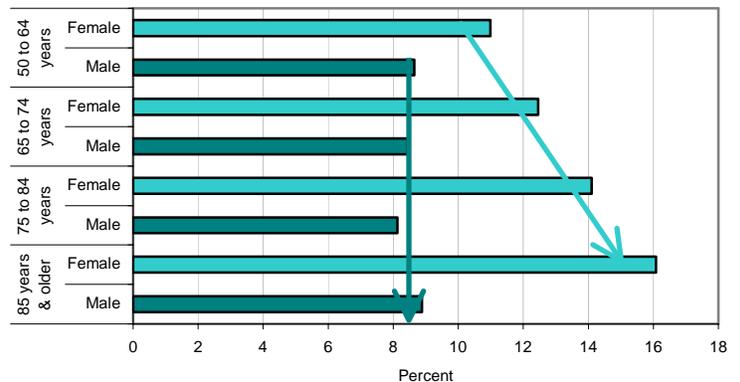
Twelve percent of women 50 years or older live below the poverty level and an additional 17 percent live at 200% of the poverty level. The percent of women living below poverty increases slightly as women age with 11 percent of 50 to 64 year olds living in poverty compared to 16 percent 85 years and older. This trend does not occur among men—about 9 percent of men live below poverty and that holds constant across all age groups (Figure 5).

Women often assume caregiver roles for our younger and older family members...

An increasing proportion of grandparents are assuming responsibility for their grandchildren and New York ranks third among all states in the number of children being raised by their grandparents (8). Most grandchildren are raised in married households; however, approximately four in 11 householders responsible for grandchildren are solely headed by women 50 years and older.

Women often assume responsibility for older family members too. The average caregiver is 46 years old, female, married and working outside the home earning an annual income of \$35,000 (9). Women who have caregiver responsibilities report they seek employment in settings that provide more flexibility in work arrangements or they retire earlier than planned. Both these options often result in lower earnings and lower retirement income. Women who return to the workforce once caregiving responsibilities have ended tend to earn lower wages, take jobs without benefits and/or receive reduced retirement benefits (6, 10). Additionally, women who early in life care for elderly parents are at a higher risk of poverty later (11).

Figure 5: Older Adults Living Below the Poverty Level by Age and Gender



Source: US Census Bureau, Census 2000 Public Use Microdata Sample (PUMS)

The collective cost of caregiving is substantial—

- It costs businesses approximately \$3.3 billion to replace women who quit their jobs due to family caregiving responsibilities
- Absenteeism among female caregivers costs businesses \$270 million
- The cost of care provided informally by family caregivers is estimated to cost \$196 billion if provided by paid staff. (11)

It appears that the role of caregiver will be passed to future daughters. A national poll of women 50 years and older indicates that one-third of women identify their daughters as their potential caregivers and are more likely to discuss their caregiving arrangements with their daughters than their sons (2). However, this may become more difficult in the future as more households are solely headed by females.

Health in later years is a fundamental concern of women...

In a national poll, women 50 years and older identify access to good health care as the issue of most importance to them and state the aging experience has been better than expected (2). When women rate the quality of their own health, approximately half of New York women ages 50 to 64 rate it as 'excellent' or 'very good.' The percent assigning these ratings decreases as women age; however, the ratings within each age group are relatively stable across time (Figure 6).

Physical activity, a fundamental factor associated with good health is particularly important to women since it is related to reduced chronic disease as well as one's emotional well-being—two health limitations observed among caregivers.

Conclusions...

Women play a critical role in our families' and society's future. First, they often accept the role of informal caregivers, providing assistance to both younger and older family members at a financial loss to *themselves*; however, their ability to assume this role provides collective cost savings to *taxpayers* in terms of services not charged to formal providers.

Secondly, women hold a possible key to future economic growth. Economists state that the economic decline experienced as populations age can be diminished if women

Figure 6: Women Reporting 'Excellent' or 'Very Good' Health

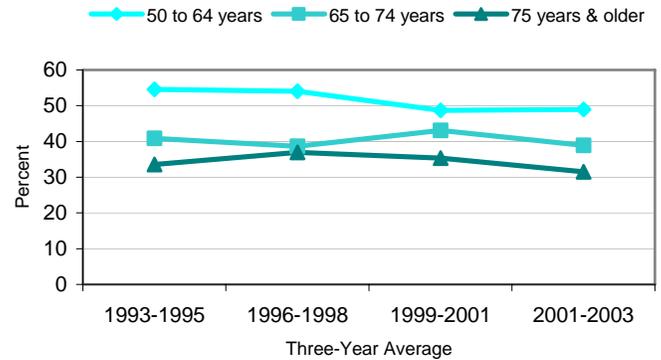
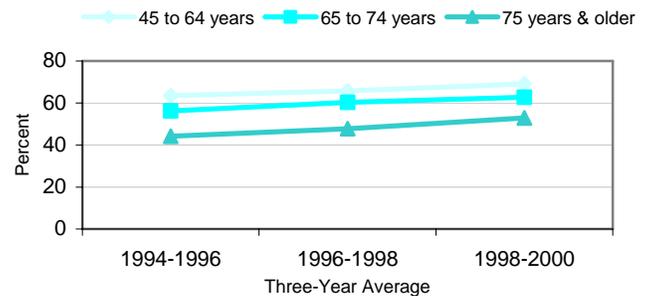


Figure 7: Physical Activity Among Women



Source: National Center on Health Statistics (1994 to 2000). Trends in Health and Aging—BFRSS Tables.

remain in the workforce at higher levels for longer periods of time. This option has numerous benefits for women since this can offer greater financial independence over the course of their extended lives. However, it conflicts with their role of caregiver.

Our challenge is to ensure equitable workforce opportunities, identify workplace policies that assist informal caregivers and determine opportunities that provide coordinated, accessible formal caregiver services. This balance has the potential to support our families and economy without jeopardizing the financial future of women. Then all New Yorkers can come to the realization that the experience of aging truly is *better than expected*.

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