

Council on Children & Families

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

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CONDITION OF FIFTY PLUS IN NEW YORK STATE

In 1950 a forty-year-old individual living in the United States was expected to live another 28 years. By 2002 that scenario was similar for a fifty-year-old individual whose life expectancy was estimated at 77 years (1). It appears that 'fifty' has become the new 'forty.'

New York residents, like the national population, also are living longer. In 1991 a newborn in New York state was expected to live 71.4 years and this increased over the course of the next decade to 78.2 for infants born in 2001 (1).

This research brief examines demographic characteristics of New York's population that is 50 years and older, focusing on how these characteristics influence the quality of their lives as well as influence the well-being of our state.

Population Trends in New York

The increasing life expectancy among New Yorkers translates to an increased number of older members in our state. Currently, about three in ten residents of New York (28%) are 50 years or older and a review of the state's population over time indicates

Every county
in New York State has at
least one in five residents 50
years or older.

Nine of the 62 counties
have 1 in 3 residents 50
years or older

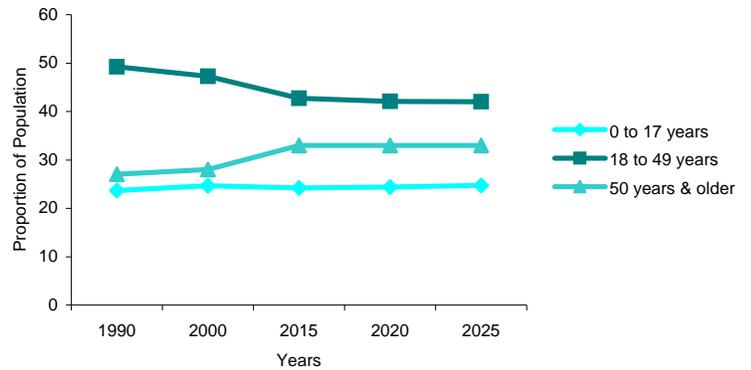
that the proportion of individuals 50 and older will show the greatest percent change. Specifically, between the period of 1990 to 2025, we anticipate a 21 percent change in the number of individuals 50 years or older—such a change represents an additional 1.96 million older adults.

Enhanced life expectancies influence the number of older adults in our state but the proportion of older adults to other New York residents is also influenced by population changes among those who are less than 50 years old; the population segments of particular interest include our workforce and children. For the period from 1990 to 2025 we expect to see a drop (14% change) in the proportion of our population that comprises our workforce—individual 18 to 64 years old. Children will remain relatively stable during this period with a slight percent change of 4% (Figure 1).

The population shift presented in Figure 1 represents changes in the three primary population segments in our state but also provides an estimate of the shift we expect to see in the number of dependent individuals for every 100 members in New York's workforce. This ratio, referred to as the dependency ratio, compares the proportion of people less than 16 years old and over 65 years to the proportion of people 16 to 64 years old. The dependency ratio reflects the economic responsibility of those economically active in providing for those that are not. Based on population estimates, it appears that the dependency ratio will increase from 52 per 100 in 1990 to 62 per 100 in 2025. This means that in 2025, every 100 members of the workforce must support 62 individuals who are not in the workforce instead of the 52 individuals in 1990.

The traditional dependency ratio that uses 16 year olds as the lower bound for the workforce may be an underestimate since many youth delay entry into the workforce until completing high school or college. Therefore, if we use a less conventional calculation of a dependency ratio with 18 to

Figure 1: New York's Changing Population



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

In 2025, it is expected that every 100 members of the workforce will need to support **62** individuals who are not in the workforce—up from **52** individuals in 1990.

64 year olds as the workforce population we see a higher dependency ratio both in 1990 and 2025 (58 to 70 dependents per 100 workforce members). Although the dependency ratio rises when using the 18 to 64 year old workforce, the actual change from 1990 to 2025 reflects a percent change of 17 percent, regardless of which workforce grouping is used.

The rising number of individuals 'dependent' on others suggests an increased need for anti-poverty efforts directed at both younger and older New York residents, increased awareness regarding individuals and community benefits of longer time in the workforce, and an increased need for financial independence among older adults.

Ethnic Diversity

New York's older residents are less diverse than its younger members. This is evident in that we have almost 7 times more non-minority residents 85 years and older than minority New Yorkers in the same age group. Diversity tends to increase among the younger cohorts. For example, among individuals 50 to 64 years old, we see about 3 times more non-minority members than minority members (Figure 2).

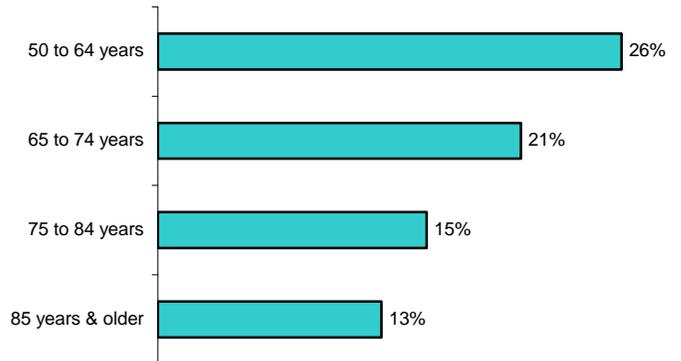
With respect to Latino heritage, non-Latinos 85 years and older outnumber Latinos about 22 to one. The ratio narrows among individuals 50 to 64 years old to about 8 to one.

Gender Ratio

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 (2). 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

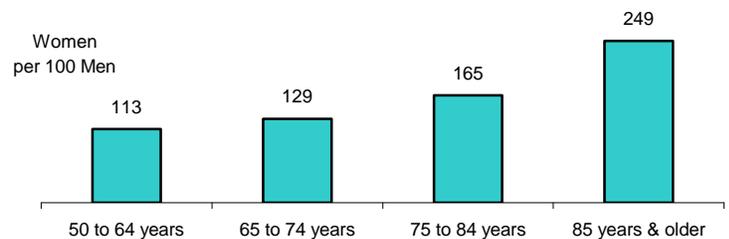
The rising number of individuals 'dependent' on others suggests an increased need for anti-poverty efforts directed at both younger and older New York residents.

Figure 2: Percent of Individual in Minority Groups



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

Figure 3: Ratio of Women to Men



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

we see a ratio of 249 women to 100 men (Figure 3).

Marital Status

A statewide review of marital status indicates most individuals 50 years or older are married (60%) or widowed (19%). A smaller percentage are divorced or separated (13%) or never married (9%). This marital profile varies by age group where we see a higher percentage of widowed individuals among people 85 years and older. The younger cohort is more likely than their elders to be divorced or separated or never married (Figure 4). Consistent with gender ratios described earlier, we see a higher percentage of older women who are widowed and living alone.

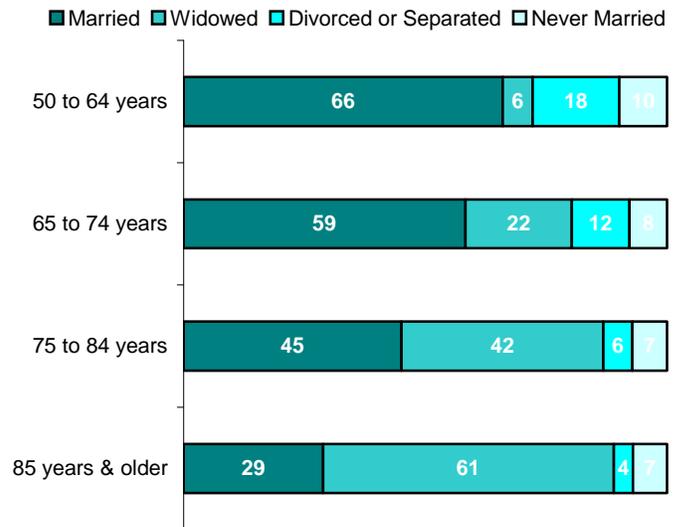
The increasing number of individuals who divorce or never marry may be less likely to experience caregiver roles but also may be able to draw from fewer supports as they age.

Living Arrangements

Approximately 1 in 5 individuals (23%) who are 50 years or older lives alone and, like marital status, the percentage of individuals living alone increases as people become older—15 percent among individuals 50 to 64 years compared to 48 percent among individuals 85 years and older, with more women in the later grouping.

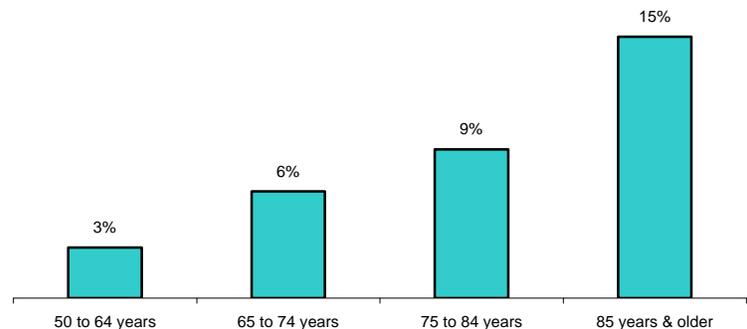
The percent of individuals living with a younger family member increases as individuals become older (Figure 5). However, even among the oldest group, this is not common (15%). Household members living with younger family members tend to be parents, parents-in-law, aunts, and uncles.

Figure 4: Marital Status



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

Figure 5: Individuals Living with Younger Family Members



Source: US Census Bureau, Census 2000 American Factfinders; SF-3, Table P56. Available online at www.census.gov

Educational Attainment

The educational attainment among older adults is rising. Individuals 50 to 64 years old are about twice as likely (2.42) to have higher education degrees than their counterparts who are 85 years or older. One of the greatest educational differences across age groups is in terms of lowest levels of education—approximately one in ten individuals 50 to 64 years old (9%) has less than a ninth grade education and this triples among individuals 85 years and older (29%).

Levels of educational attainment also vary by gender. A review of educational attainment between men and women indicates men are 22 percent more likely to have a college degree. However, educational gains among women are most apparent between the youngest and oldest female cohort groups where the percent of women 50 to 64 years old with a higher education degree is more than double that of women 85 years and older (48% and 21% respectively).

The education gap is greatest among individuals who are members of minority groups where these individuals are 44 percent less likely to have a higher education degree and 94 percent more likely to lack a high school education. In fact, the youngest cohort, those 50 to 64 years old are 2.54 times more likely than non-minority members to have less than a high school education.

The differences we see in educational attainment have considerable influence on the quality of life that New York's older population will experience since educational attainment is linked to employment opportunities, earning power, and retirement savings. Additionally, education has been shown to influence one's ability to access services particularly necessary for older adults and influence one's ability to follow through with those services. (e.g., healthcare treatment and compliance) (3).

The differences in educational attainment have considerable influence on the ability of older New Yorkers to age well given the close link between educational attainment and employment opportunities, earning power, and retirement savings.

Almost **3 in 10** older adults 85 years and older have less than a ninth grade education

4 in 9 older adults 50 and older who are members of a minority group have less than a high school education

Literacy Levels

Literacy is closely tied to educational attainment however it is important to examine this separately since individuals may have mastered the ability to read, write and synthesize information without the benefit of formal education. Recent information regarding literacy among New York's adults indicates two in ten individuals 50 to 64 years old score below the basic level of literacy and four in 11 individuals 65 years and older score at this level, impacting their ability to receive information necessary for their safety and well-being (e.g., read and understand nutrition labels or medications) (Figure 6). Furthermore, New York tends to have a lower percentage of individuals scoring at the highest literacy level when compared to the nation. In fact, the percentage of individuals 25 to 39 years scoring at the highest literacy level is significantly lower than their peers in the nation¹. This may have serious implications for the quality of New York's workforce and the ability of that workforce to assume responsibility for those not in the workforce (dependency ratio described earlier).

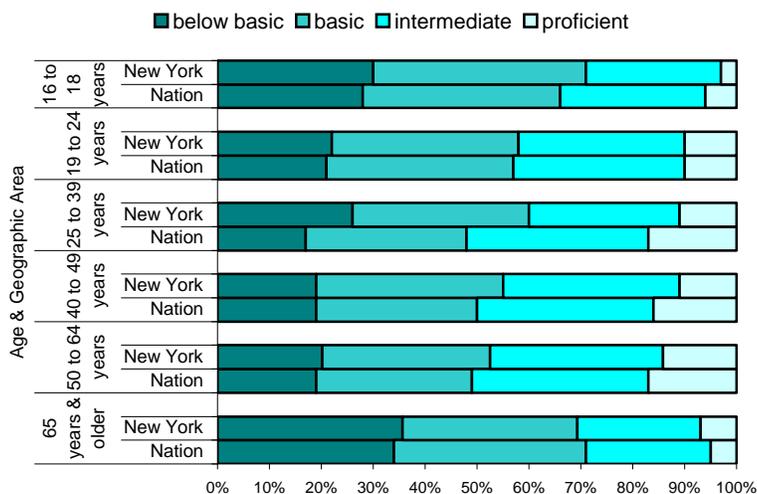
Workforce Participation

Workforce participation declines as individuals age with individuals beginning to leave the workforce in their mid to late fifties. The balance between participation and non-participation begins to shift more toward non-participation among individuals 62 to 64 years of age where we see a greater percentage of individuals leave the workforce (60%) than remain (40%). The percent of older adults remaining in the workforce steadily decreases with age (Figure 7).

The overall pattern presented in Figure 6 is similar for women and members of minority groups with a shift toward non-participation

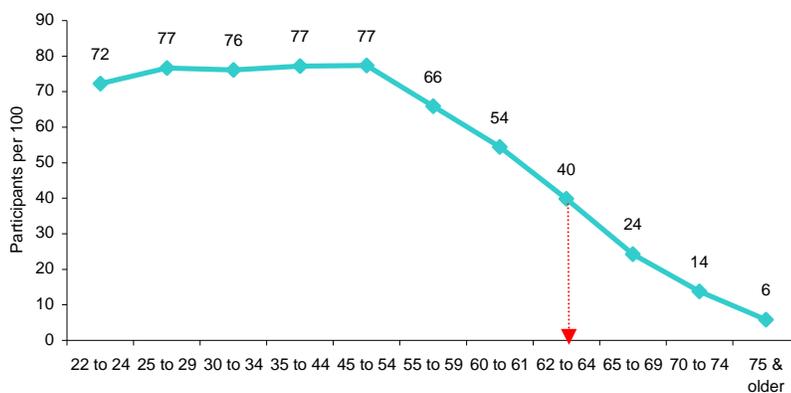
¹ Among individuals 25 to 39, there is a statistically significant difference between New York residents and the nation at the proficient level of literacy and the below basic level of literacy.

Figure 6. Percent of Adults in New York and the Nation by Literacy Level



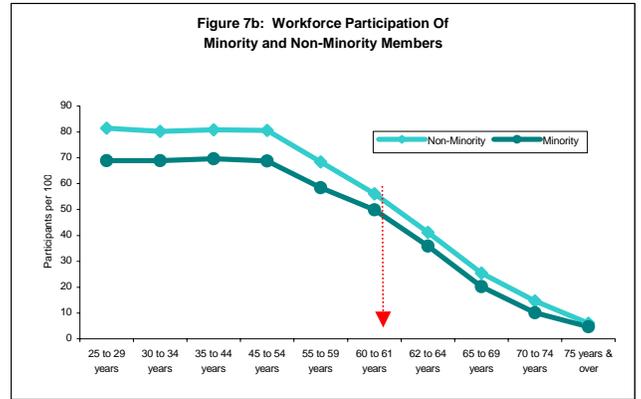
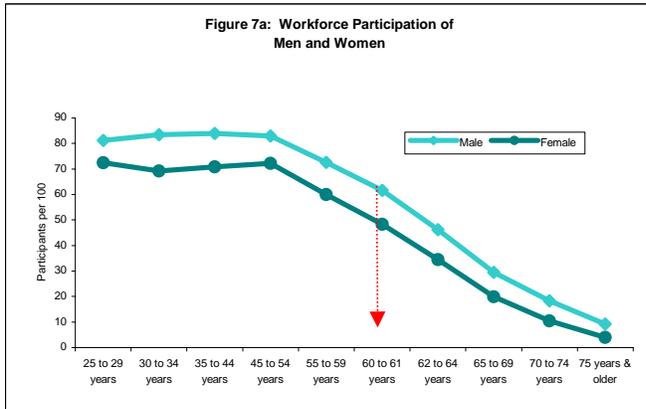
Source: American Institutes for Research, Highlights from the 2003 New York State Assessment of Adult Literacy. Available online at: <http://www.air.org/naal/>

Figure 7: Workforce Participation



Source: US Census Bureau, Census 2000 American Factfinders; SF-3. Available online at www.census.gov

occurring at ages 60 to 61. However, women’s participation rate in the workforce tends to be lower than men for all age groups (Figure 7a). The workforce profile of minority members is similar to women where participation occurs at a lower level across all age groups (Figure 7b).



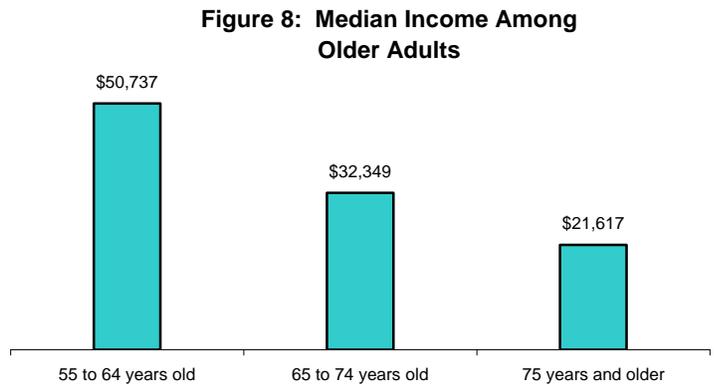
Source: US Census Bureau, Census 2000 American Factfinders; SF-3. Available online at www.census.gov

Household Income

Younger individuals tend to have higher household incomes than older peers, in part, due to the fact that individuals 55 to 64 years old are still in the workforce and have not yet begun to spend down their savings (Figure 8).

Household incomes for women tend to be lower than men and the greatest disparity is observed at either end of the income continuum. Specifically, women are more likely (1.89 times) to have household incomes less than \$10,000 while men are more likely to have incomes above \$200,000 (1.43 times)

Members of minority groups follow the same pattern as women in that they are twice as likely to have incomes below \$10,000 and are two times less likely to have



Source: US Census Bureau, Census 2000 American Factfinders, SF-3. Available online at www.census.gov

incomes at the higher end of the continuum (above \$200,000).

Poverty

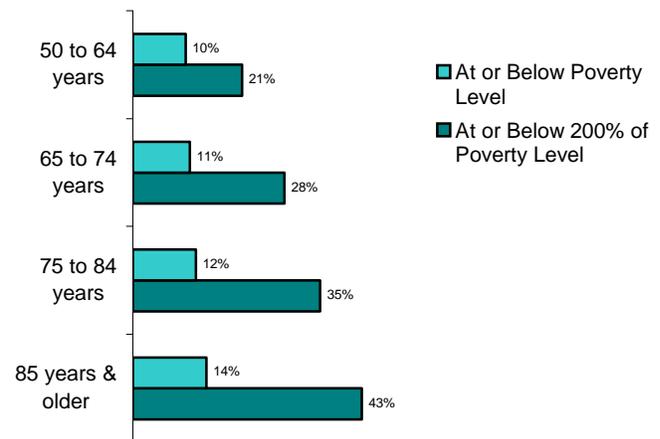
Approximately one in ten (11%) individuals 50 years or older lives at or below the poverty level. The percentage varies slightly across age groups with individuals 85 years or older more vulnerable.

About 1 in 4 individuals (26%) who are 50 years or older lives at or below 200% of the poverty level with considerable variation across age groups. For example, 2 in ten individuals 50 to 64 years are at this poverty level and this more than doubles for individuals 85 years and older (Figure 9).

Educational attainment, workforce participation and income levels bear on poverty rates so, consistent with previous patterns, we see the state of living in poverty is more likely for women and this is the case for women in all age groups of 50 years and older. Furthermore, the gender-poverty gap between men and women tends to increase as individuals age. For example, women 50 to 64 years old are 22 percent more likely to live in poverty than their male counterparts but this gap increases to 78 percent between women and men 85 years and older. Female householders living alone (49%) are most likely to live at or below the 200% poverty level.

Examination of poverty rates among minority and non-minority groups reveals an even greater disparity than we see between genders. Members of minority groups are 2.55 times more likely to live in poverty than their non-minority peers. However, unlike gender differences, the gap between members of minority and non-minority groups tends to decrease as individuals age. Non-minority individuals 50 to 64 years old are 2.54 times more likely to live in poverty than their non-minority peers and this decreases somewhat to 2.29 among individuals 85 years and older.

Figure 9. Poverty Levels of Older Adults



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

“Men and women in their 50s today are much more likely than earlier groups of fiftysomethings to say they will be working full time after the traditional retirement age of 65.”

*Robert Willis,
Director of the Health & Retirement Study (4)*

Conclusions

New Yorkers are making advances in life expectancy and with these advances come decisions regarding the best strategies to ensure a high quality of life for this segment of our population. The strategies adopted must take into consideration the ongoing contributions older adults make to communities as well as anticipate new service needs. The extent counties experience change will be influenced by the proportion of older adults in their communities as well as the overall net migration-- almost half of the counties in New York state (46%) are expected to experience a *negative* net migration by 2015, with the most severe changes expected in upstate rural and urban areas (Montgomery, 9.36%; Chemung, 8.80%; Tioga, 7.86% and Erie, 7.0%) (5).

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