


1-1986

# Elderly Population of Connecticut: 1980, The

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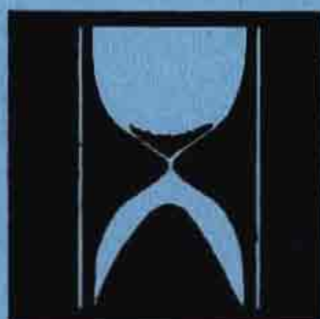
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## Recommended Citation

Hadden, Kenneth P, "Elderly Population of Connecticut: 1980, The" (1986). *Storrs Agricultural Experiment Station*. 24.  
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# **The Elderly Population of Connecticut: 1980**

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## ACKNOWLEDGEMENTS

The author wishes to thank Dr. Robert L. Leonard, Dr. Thomas E. Steahr and Dr. William H. Groff of Agricultural Economics and Rural Sociology and Dr. Sandra Cookson, Storrs Agricultural Experiment Station, for reviewing the manuscript. Thanks also to Mr. John Allie of Agricultural Publications for his artwork and Ms. Wendy West for her typing.

The research reported in this publication was supported in part by Federal funds made available through the provisions of the Hatch Act.

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Received for publication August 15, 1985.

## **Executive Summary**

This report presents and discusses a broad spectrum of characteristics of Connecticut's elderly population as revealed in the 1980 Census of Population and Housing. Following is a summary of major points, along with an indication of where (by table number) the reader may find more extensive discussions of these points.

1. At the turn of the century, one person in 18 was elderly in Connecticut; by 1980, 11.7 percent (or about one person in nine) of the population was elderly (Table 1).

2. During the 1970's the state's population increased by 2.5 percent, while the elderly population increased by over 26 percent (Table 2). In fact, **all** of the population increase experienced by Connecticut during the '70's was due to the increase in the number of elderly persons (Table 6).

3. A large majority of the state's 364,000 elderly persons live in urban places; the elderly are, in fact, more urbanized than the general population (Table 3). The elderly were especially concentrated in Bridgeport, New Britain, New Haven, Norwich and Waterbury (Table 4).

4. The female elderly population grew to a greater extent than the male during the 1970's, and this growth occurred across all elderly age groups except for males 95 years old and over (Table 6). The greater longevity of females has resulted in a much larger number of elderly women than men, a difference that becomes

greater with increasing age (Table 7). Consequently, elderly women are quite likely to be widowed (Table 9) and living alone or in institutions (Tables 10 and 11).

5. The white population has a much larger elderly component than does the black or Spanish origin populations, and elderly whites are much less likely to be living in central cities of metropolitan areas than the other two groups (Table 8).

6. A majority of housing units occupied by elderly persons are owned by them; these housing units generally have complete bathroom and kitchen facilities, central heating and telephone, but often do not have an automobile available (Table 12).

7. A large majority of Connecticut's elderly were born in Connecticut or elsewhere in the Northeast; this holds, too, for elderly whites, but a majority of elderly blacks were born in the South and most Hispanic elderly were born outside the continental United States (Table 13). In general, the elderly are less geographically mobile than the non-elderly (Table 14).

8. As a result of long term increases in educational attainment, the elderly generally have less education than younger people (Table 15), although a small proportion of elderly people were enrolled in school in 1980 (Table 16).

9. Approximately one elderly man in five and one elderly woman in 12 were either working or looking for work in 1980, a reduction from earlier levels of labor force participation (Tables 17 and 18). A large proportion of working elderly are employed on a part-time basis (Table 19). Working elderly are more likely than younger workers to be employed in sales and service occupations, especially personal services; these jobs lend themselves to part-time employment (Tables 20 and 21).

10. Reaching elderly status means a sharp reduction in personal income (Tables 22 and 23). As a result, a larger proportion of elderly males and females are in poverty than any other adult age group (Table 24). The probability of elderly being poor is greater for those with low levels of educational attainment (Table 26), who are female, who are black or Hispanic (Table 24), who live in an urban community (Table 25), and who have no earnings, which essentially means not working (Table 27 and 28) or having no social security income (Table 29). The central importance of social security income for the elderly can be seen by comparing the actual poverty rate of Connecticut's elderly in 1979 — 8.8 percent — with the poverty rate which would have been observed had there been no social security income — 39.1 percent.



# The Elderly Population of Connecticut: 1980

## Introduction

It is perhaps superfluous to begin a report dealing with the elderly population living in Connecticut in 1980 by observing that there are many differences between modern industrial societies and developing societies. We are mostly aware of wealth differences and all that those imply. But there is another difference which is also profoundly important: developing societies have elderly populations (here defined as 65 years old or over) which make up a very small proportion of their total populations, while in modern industrial societies the elderly constitute a much larger and growing proportion of the total.

A detailed discussion of the reasons why this is so is beyond the scope of this report. We can note that the fundamental reason for this is that developing societies have now and have had in the past much higher birth rates than developed societies and, consequently, have very large numbers of children; the elderly, therefore, are vastly out-numbered by the younger members of their societies. By contrast, in developed societies the secular decline in fertility which accompanied industrialization, urbanization and modernization has produced populations which are much older, have fewer children and, ultimately, have relatively large numbers of elderly.\*

Connecticut and the United States as a whole typify the above described pattern of modern industrial societies. The elderly population

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\*Some might think that the lower death rates, and the consequent greater longevity in developed societies, is the cause of the differential sizes of the elderly populations. This is true only to a very minor extent because the lower death rates and longer life span occurred through massive declines in infant and childhood mortality, not through significant declines in mortality at older ages (Coale, 1964).

of the state has been increasing at high rates for several decades now and will continue to do so for the foreseeable future. As the elderly segment of the total population continues to grow, its social and economic needs will become increasingly prominent. In order to understand and appreciate the diverse needs of the elderly population, a good deal more needs to be known about the basic characteristics of this heterogeneous group.

The objectives of this report, one of a continuing series which discusses various aspects of the population of Connecticut as revealed by the 1980 Census of Population and Housing, are to identify, describe, explain and interpret basic social and economic characteristics of the State's elderly population. More specifically, the extent of the growth of this population will be presented in a national and historical context; the geographical distribution of the State's elderly will be detailed; and a variety of demographic, social, economic and housing characteristics of the elderly (including, but not limited to, marital and family status, geographic mobility, labor force participation, income and poverty) will be presented. In most cases data will also be presented for the non-elderly population so that comparisons and contrasts with the elderly are facilitated. In general, we will focus on the elderly from a state-wide perspective, but some information will be presented for units within the State.

## **The Size and Growth of Connecticut's Elderly Population**

Table 1 presents the size of the elderly population of the United States and of Connecticut from 1900 to the most recent census of 1980. During this period the elderly population of the state grew from approximately 50 thousand to over 364 thousand, an increase of about 617 percent. During this same period the nation's elderly increased from slightly over 3 million to 25.5 million, an increase of 728 percent. In short, the number of elderly persons living in this country and in this state have increased substantially since the turn of the century, although the rate of growth was somewhat higher for the nation than the state.

When we focus on the percent of the total population which was elderly (Table 1), the results are also striking. At the turn of the century 5.6 percent of the state's population was elderly. This percentage decreased to 5.0 percent by 1920, probably because large numbers of

TABLE 1: Number and Percent Elderly, 1900-1980: Connecticut and the United States

Year	United States		Connecticut	
	Number	Percent of Total Population	Number	Percent of Total Population
1900	3,083,939	4.0%	50,850	5.6%
1910	3,953,945	4.3	59,588	5.3
1920	4,939,737	4.7	68,517	5.0
1930	6,644,378	5.4	93,319	5.8
1940	9,019,314	5.8	128,554	7.5
1950	12,269,537	8.1	176,824	8.8
1960	16,559,580	9.2	242,615	9.6
1970	20,065,502	9.9	288,908	9.5
1980	25,549,427	11.3	364,291	11.7

Source: U.S. Bureau of the Census, 1983a, Table 43; 1983b, Table 62; Hadden, Clark and Crockett, 1975, Table 1.

young immigrants entered the state prior to the establishment of immigrant quotas (see Hadden, 1974), thereby reducing the relative size of the elderly population. Thereafter, the relative size of the elderly population grew steadily until the decade of the 1960's when the elderly share of the total population stabilized briefly at about nine and one-half percent; this brief stability occurred largely as a result of the high levels of fertility during the "baby boom" as compared with the relatively small cohorts entering the elderly category. Finally, the decade of the 1970's saw by far the largest absolute and relative increases in the elderly; over 75 thousand people were added to the elderly group between 1970 and 1980, and the percent of the population which was elderly increased from 9.5 percent to 11.7 percent. To put this somewhat differently, in 1970 approximately two people out of every 21 in the state were elderly, but by 1980 some two out of every 17 were elderly.

Oddly enough, the ups and downs in the relative size of the elderly population in Connecticut during this century are related. The large increase in the percent elderly between 1970 and 1980 occurred, in part, as a result of the entry into elderly status of many of those young immigrants who were partly responsible for the declines in the percent elderly during the opening decades of this century. The continuing decline in birth rates since the mid-1960's also contributed to the large increase in percent elderly during the 70's, since fewer young people were being added to the state's population and, as result, the elderly group became proportionately larger.

The relative size of the nation's elderly population was smaller than in Connecticut in every decade of this century with the exception of



1970. Unlike the pattern in Connecticut with its ups and downs in percent elderly (although clearly with a long-term upward movement), the relative size of the American elderly population has grown uninterruptedly during this century from 4 percent to 11.3 percent.

We can see in Table 2, a somewhat different view of the growth of Connecticut's elderly population. During the first two decades of this century only small absolute increases in the elderly population were registered and the percentage increase in the size of this group was below that of the total population. Succeeding decades, through the 1950's, saw progressively larger increases in the size of the elderly population, culminating in a gain of over 65 thousand during the 50's; during this four decade period the elderly population grew at a substantially greater rate than the population in general. The 1960's saw a large decline in both the absolute and relative increases in the elderly population as compared to the 1920-1960 period, but both increased considerably nonetheless; the total population grew slightly more than the elderly did during the '60's for the first time since the 1910-20 period. Finally, during the '70's the state's population grew only slightly (2.5 percent) while the elderly population grew about ten times faster (26.3 percent); the number of elderly added to the state's population during this most recent decade was larger than during any other decade in the state's history.

In summary, the elderly population of Connecticut (and of the nation as a whole) has grown substantially during this century, both in absolute numbers and relative to the general population. Barring abrupt increases in the out-migration of elderly citizens and/or in the mortality rates of Connecticut's elderly during the 1980's, there will very likely be even

TABLE 2: Absolute and Percentage Increase in the Elderly Population and Total Population by Decades, 1900-1980: Connecticut

Decade	Absolute Increase in Number of Elderly Persons	Percentage Increase in Elderly Population	Percentage Increase in Total Population
1900-10	9,008	17.8%	22.7%
1910-20	8,929	15.0	23.9
1920-30	24,802	36.2	16.4
1930-40	35,235	37.8	6.4
1940-50	48,270	37.5	17.4
1950-60	65,791	37.2	26.3
1960-70	46,293	19.1	19.6
1970-80	75,383	26.3	2.5

Source: See Table 1.

larger absolute and relative increases in the elderly population during the 1980's than we have seen during the '70's. While some of those who were over 65 in 1980 will migrate to other states and others will die by 1990, the sheer size of the 55 to 65 year old group in 1980 (approximately 337,000) — that is, those who will enter elderly status by 1990 — virtually assures a substantially larger elderly population in 1990 in Connecticut than in 1980.

## The Geographic Distribution of Connecticut's Elderly Population

We would not expect to find, nor do we find, the elderly uniformly distributed around the state. And while the elderly are distributed in roughly the same way as the non-elderly, there are some significant departures. In this section we will examine the distribution of the state's elderly according to size of place, metropolitan area, county and town of residence.

**Size of Place of Residence:** Table 3 presents the distribution of the total population and the elderly population according to the size of community of residence. Over three-quarters (78.8 percent) of the total population lives in urban places (i.e., places having 2500 population or more) with the remaining 21.2 percent living in rural areas. Of those living in urban places, the vast majority (74.5 percent of the total population) live in built-up urbanized areas; only 4.3 percent of the total population lives in smaller urban places. Within urbanized areas more people live in the urban fringe than within the central cities. Finally, the great majority of the rural population of the state (19.5 percent of the total) live in very small communities of less than 1000 population or in the open country; very few live in places of 1000 to 2500 inhabitants. The general population, in short, is highly urban; the most likely place of residence is the fringe (i.e., suburbs) of urbanized areas, followed by the central cities of urbanized areas and then the open country rural areas; together these three types of areas contain 95 percent of Connecticut's population.

The elderly are even more urbanized than the general population, with 83 percent living in urban places. No single urban size-of-place category is responsible for the greater urbanization of the elderly; in fact,

TABLE 3: Distribution of Total and Elderly Populations According to Size of Place of Residence,  
1980: Connecticut

Size of Place	Total Population		Elderly Population		Percent of Population Which is Elderly
	Number	%	Number	%	
TOTAL	3,107,576	100.0%	364,291	100.0%	11.7%
URBAN TOTAL	2,449,233	78.8	302,303	83.0	12.3
Urbanized Areas:					
Central Cities	1,004,247	32.3	126,708	34.8	12.6
Urban Fringe	1,310,178	42.2	157,612	43.3	12.1
Other Urban Places of:					
10,000 or more	56,977	1.8	7,392	2.0	13.0
2,500 to 9,999	77,831	2.5	10,591	2.9	13.6
RURAL TOTAL	658,343	21.2	61,988	17.0	9.4
Places of 1,000 to 2,499	53,675	1.7	7,089	1.9	13.2
Other Rural Places	604,668	19.5	54,899	15.1	9.1

Source: U.S. Bureau of the Census, 1983b, Table 62.

in each of the four urban categories the elderly are proportionately more concentrated than the general population. The elderly, as the general population, are more likely to be living in the fringes of urbanized areas than in central cities,\* although central cities are the second most likely places of residence for the elderly, too. Again, the smallest rural places were the third most likely place of residence for the elderly, as was the case for the general population.

So the patterns of residence of the elderly rather closely resemble those of the general population; the elderly, however, are somewhat more likely to be living in urban places of all sizes and less likely to be living in the open country than the general population. These points can more easily be seen by looking at the last column of Table 3 which shows the percentage of the elderly population in each of the size-of-place categories. Any category having a larger percentage of elderly than the state as a whole, which we have seen is 11.7 percent, will have a greater concentration of elderly than the state generally. Every size-of-place category except "other rural places" has a disproportionate share of the state's elderly population. Even though these smallest of rural places contain relatively fewer elderly residents than we would expect on the basis of the distribution of the total population, over 15 percent, or almost 55 thousand, of the state's elderly do live there. The problems and the needs of these very rural elderly (e.g., housing, medical care, legal advice and so forth) are likely to be more severe than those living elsewhere because of the absence of various social service organizations which are readily available in larger communities.

**Metropolitan Areas:** Standard Metropolitan Statistical Areas (SMSAs) consist of densely settled, populous towns (central cities) and surrounding towns (suburban ring) which are closely integrated with the central city. Occasionally, as in the case of Meriden, no suburban ring is defined. In 1980 Connecticut had 11 SMSAs which contained 88 percent of the total population and of the elderly population (in both cases up from 82 percent in 1970).

Table 4 shows the distribution of the state's elderly population within metropolitan areas as compared with the general population. The SMSAs vary considerably in the extent to which the total population is concentrated in the central city or dispersed outward in the suburban ring. Clearly, this will be importantly influenced by the size or expanse of

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\*This is in contrast to the situation in 1970 when 35.5 percent of the elderly lived in fringe areas and 37.3 percent lived in central cities (Hadden, Clark and Crockett, 1976, Table 4).

the suburban ring. Hartford SMSA, which has by far the most extensive ring, is the most suburbanized with over four-fifths of the total SMSA population in the ring. New London-Norwich SMSA is also quite large and has 70 percent of its population in the ring. At the other extreme, the most centralized SMSA\* is Bristol with almost four-fifths of its population located in the central city; it has a very small ring.

TABLE 4: Distribution of Elderly and Total Population Within Metropolitan Areas, 1970 and 1980: Connecticut

Metropolitan Area	Total Population, 1980		Elderly Population, 1980		Percent of Total Population Which Was Elderly	
	Number	Percent	Number	Percent	1980	1970
Bridgeport SMSA	395,455	100%	48,218	100%	12.2%	9.6%
Central City	142,546	36	18,879	39	13.2	11.9
Suburban Ring	252,909	64	29,339	61	11.6	8.1
Bristol SMSA	73,762	100	7,605	100	10.3	8.2
Central City	57,370	78	6,253	82	10.9	8.1
Suburban Ring	16,392	22	1,352	18	8.2	8.7
Danbury SMSA	146,424	100	13,655	100	9.3	8.9
Central City	60,470	41	6,490	48	10.7	9.5
Suburban Ring	85,954	59	7,165	52	8.3	7.9
Hartford SMSA	726,089	100	82,646	100	11.4	9.2
Central City	136,392	19	15,360	19	11.3	10.8
Suburban Ring	589,697	81	67,286	81	11.4	8.7
Meriden SMSA	57,118	--	7,200	--	12.6	10.1
New Britain SMSA	142,241	100	17,469	100	12.3	9.6
Central City	73,840	52	10,513	60	14.2	11.2
Suburban Ring	68,401	48	6,956	40	10.2	7.4
New Haven/West Haven SMSA*	417,679	100	51,500	100	12.3	10.3
Central City	179,293	43	23,362	45	13.0	12.3
Suburban Ring	238,386	57	28,138	55	11.8	9.1
New London/Norwich SMSA*	223,568	100	23,779	100	10.6	8.7
Central City	66,916	30	8,813	37	13.2	9.5
Suburban Ring	156,652	70	14,966	63	9.6	7.7
Norwalk SMSA	126,673	100	12,524	100	9.9	8.2
Central City	77,767	61	8,414	67	10.8	8.7
Suburban Ring	48,906	39	4,110	33	8.4	7.4
Stamford SMSA	198,854	100	24,640	100	12.4	9.5
Central City	102,453	52	12,344	50	12.0	9.3
Suburban Ring	96,401	48	12,296	50	12.8	9.8
Waterbury SMSA	228,145	100	31,443	100	13.8	10.5
Central City	103,266	45	15,938	51	15.4	12.5
Suburban Ring	124,879	55	15,505	49	12.4	8.3

\*In 1970 the New Haven/West Haven SMSA included West Haven as part of the suburban ring; and the New London/Norwich SMSA included Groton as a central city.

Source: U. S. Bureau of the Census, 1983b, Table 115; Hadden, Clark and Crockett 1976, Table 5.

\*Strictly speaking, the Meriden SMSA is the most centralized, with 100 percent of its population in the central city; there is no suburban ring in this SMSA.



In general, the elderly are distributed between central city and suburban ring in much the same pattern as the total population. In most cases the percentage distribution of total and elderly population between central city and rings are within a few points of each other. In the New Britain SMSA the elderly have eight percent more in the central city than the general population; in both the Danbury and New London-Norwich SMSAs the elderly have seven percent more in the central city. Only one SMSA, Stamford, has a smaller percentage of elderly in the central city than the total population does, but the difference here is quite small. The tendency for the elderly population to be more centralized than the total population (regardless of the level of that centralization) reflects the different sorts of housing and neighborhoods generally present in the central city as opposed to the ring; smaller housing units and ready access to shopping and other facilities may make central city residence more attractive to some elderly, while in other cases there's little choice.

The last two columns of Table 4 show the elderly as a percentage of the total population in 1970 and 1980. In virtually every SMSA, both central city and suburban ring had proportionately larger elderly populations in 1980 than in 1970; the single exception is the suburban ring of the Bristol SMSA where the elderly declined from 8.7 to 8.2 percent over the decade of the '70's. The largest percentage increase occurred in the suburban ring of the Waterbury SMSA which increased from 8.3 percent elderly in 1970 to 12.4 percent in 1980.

In 1980 the SMSAs varied in the percentage of their populations which were elderly from a low of 9.3 percent in Danbury SMSA to a high of 13.8 percent in Waterbury SMSA. This range of 4.5 percentage points in 1980 is about double what it was in 1970, indicating that the state's metropolitan areas are becoming more heterogeneous with respect to the elderly component of their total populations. Closer examination reveals more, however. The diversity in the percentage elderly in central cities changed little between 1970 and 1980; it is in the suburban rings of the state's SMSAs that diversity in percentage elderly increased markedly. In 1980 the suburban ring of Stamford SMSA had 12.8 percent elderly and Bristol had 8.2, a range of 4.6 percentage points; in 1970 the corresponding range was 2.4 percentage points. What all of this means is that the overall growth in the elderly population from 9.5 percent in 1970 to 11.7 percent of the total population in 1980 is occurring disproportionately in some locations, most notably in the rings of Waterbury, Bridgeport and Stamford and in the central cities of New London, Norwich and New Britain. Elsewhere, especially in the ring of Bristol and the central cities of Danbury, Hartford, and New/West Haven, the elderly population has declined or increased only slightly on a proportional basis.

TABLE 5: Distribution of Elderly and Total Populations by County, 1980 and 1970: Connecticut

County	<u>Total Population</u>		<u>Elderly Population</u>		<u>Elderly as Percent of Total Population</u>	
	Number	Percent	Number	Percent	1980	1970
Fairfield	807,143	26.0%	91,959	25.3%	11.4%	9.3%
Hartford	807,766	26.0	95,935	26.3	11.9	9.3
Litchfield	156,769	5.0	20,512	5.6	13.1	11.1
Middlesex	129,017	4.2	15,198	4.2	11.8	10.0
New Haven	761,337	24.4	96,746	26.6	12.7	10.2
New London	238,409	7.7	24,357	6.7	10.2	8.7
Tolland	114,823	3.7	8,510	2.3	7.4	5.9
Windham	92,312	3.0	11,074	3.0	12.0	10.8
TOTAL	3,107,576	100.0	364,291	100.0	11.7	9.5

Source: U. S. Bureau of the Census, 1983b, Table 171; Hadden, Clark, Crockett, 1976, Table 6.

**Counties:** Table 5 presents the same basic information for Connecticut's eight counties that we have already reviewed for size of place and metropolitan areas. The total population is heavily concentrated in the three highly urban counties of Fairfield, Hartford and New Haven; over three-quarters (76.4 percent) of the total population lives in these three counties. The elderly, too, are heavily concentrated in these counties; a slightly larger proportion of the elderly (78.2 percent) live in these urban counties than of the general population. Of these three, only New Haven County has a significantly greater share of the elderly population (26.6 percent) than of the total (24.4 percent).

Of the remaining five counties, two — Middlesex and Windham — have the same proportion elderly as total population. New London and Tolland Counties have disproportionately few elderly, in part due to young military populations in New London and prison inmates (Somers) and college students (Storrs) in Tolland. Only Litchfield County (along with Hartford and New Haven Counties) has a disproportion of elderly residents.

**Towns:** Because Connecticut has 169 towns we are not able to discuss their elderly populations in a comprehensive way. Instead, we have presented Figure 1, a map of the state which indicates the location of all 169 towns. Each town has been placed in one of five categories depending on the percentage of the town's population which was elderly in 1980.

The first category contains those towns which had 7 percent or less elderly; the 23 towns in this category are mostly outer suburbs, although a few are actually adjacent to SMSA central cities. Almost half (11) of the towns are either northwest or east of Hartford; another 4 make-up a tier between Norwich and New London; the remainder are arrayed around Danbury, Bridgeport, New Haven and Bristol. Although there are idiosyncrasies in some of these towns (e.g., The University of Connecticut in Mansfield) which produce the very low elderly percentage, most are suburbs in the classical sense: the residents of these towns are disproportionately young or middle-aged couples with school-age children.

The second category consists of 44 towns with between 7 and 10 percent elderly in their populations. With a few exceptions these towns do not differ markedly from those in the preceding category. These towns, too, are largely suburban; most are not contiguous to central cities but there are a few which are. Their elderly populations are

relatively small for the same reasons as those towns in the preceding category.

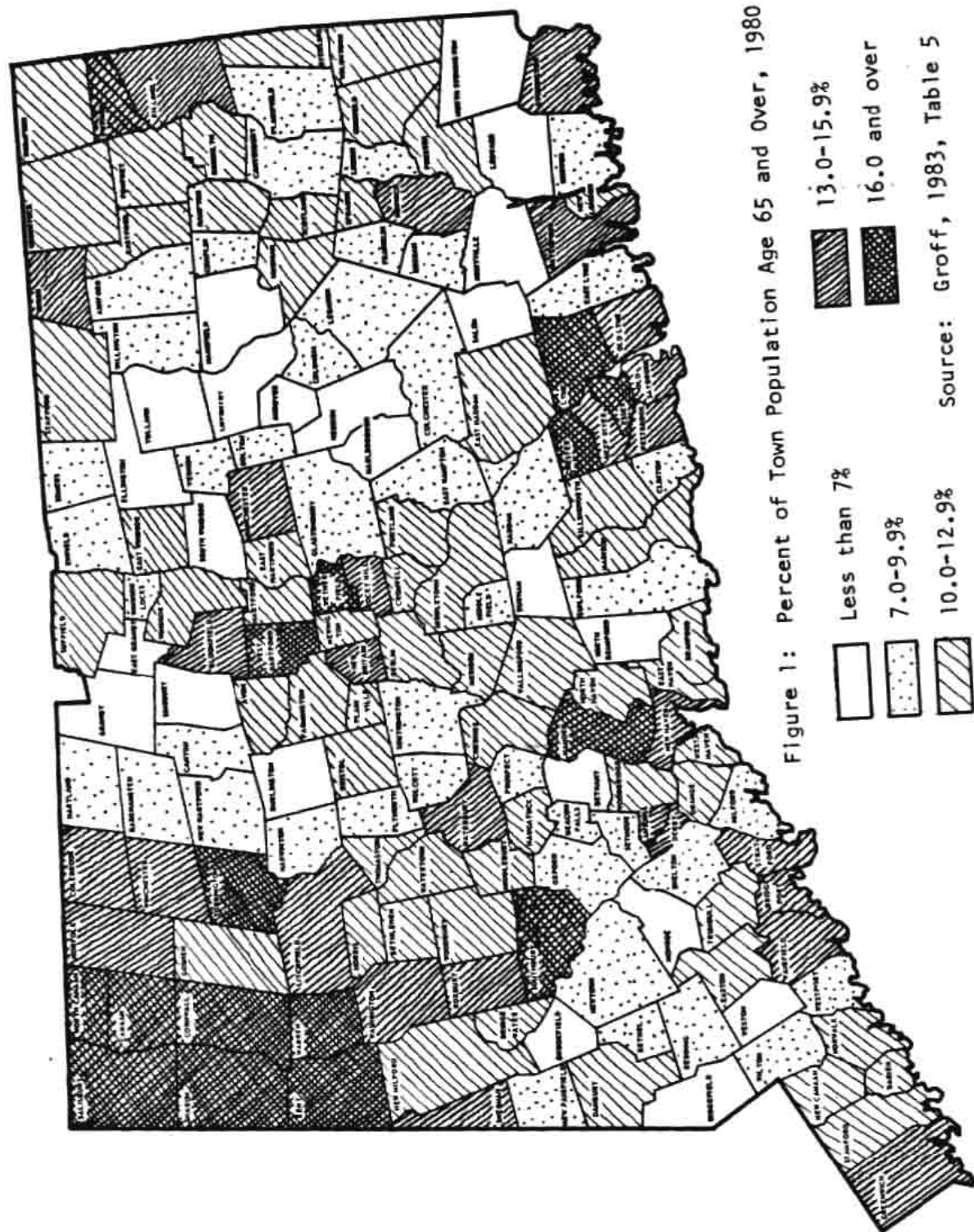
The third category, towns which are rather close to the state-wide elderly proportion (11.7 percent), contains 58 towns. This group is much more diverse than those discussed above. A number of central cities (Stamford, Norwalk, Danbury, West Haven, Bristol, Meriden, Hartford, New London) are in this category; there are also many suburban towns, generally inner suburbs which are more proximate to central cities than the towns in the two preceding categories. A number of quite rural towns, especially in the northeastern portion of the state, are also in this category.

The fourth category contains 28 towns which have a modest over-representation of elderly in their populations. Like the previous category, this one contains some central cities (Bridgeport, Norwich, New Haven, Waterbury, New Britain), some suburban towns and some rural towns (e.g., Union, Norfolk, Colebrook, Deep River).

The fifth and final category contains the 16 towns with substantially disproportionate elderly populations (16 percent or more). Almost half (7) of these towns make-up a block of very rural towns in the extreme northwestern part of the state; three other rural towns at the mouth of the Connecticut River are in this group. A couple of small urban towns (Torrington, Putnam) are also in this category, as are older inner suburbs (Hamden, West Hartford). The remaining town in this category, Southbury, is influenced by the substantial institutionalized elderly population of Southbury Training School.

Connecticut's towns vary considerably in the relative size of their elderly populations. Many are rather representative of the state as a whole, but others diverge from this norm in both directions. At the lower extreme we find Ledyard with only 3.7 percent of its population over 65; other towns with fewer than 5 percent elderly are Tolland and Hebron (4.7 percent) and Mansfield (4.8 percent). At the upper extreme is Southbury with 27.6 percent elderly; only Salisbury (22.9 percent) and West Hartford (20.2 percent), in addition to Southbury, have more than 20 percent of their populations over 65 years old.

**Summary:** In terms of absolute numbers the state's elderly population, like the population generally, is concentrated in metropolitan areas; approximately 320 thousand of the state's 364 thousand elderly live in SMSAs. About 40 percent of these people live in central cities with the remaining 60 percent residing in the suburban rings. Fully one-fourth of the





state's elderly live in just 6 metropolitan towns — Bridgeport, New Haven, Waterbury, Hartford, West Hartford and Stamford.

However, when one focusses on the relative size of the elderly population — that is, the percentage of an area's population which is elderly — a somewhat different picture emerges. The elderly are disproportionately located in smaller cities (e.g., Torrington, Putnam) and small towns outside the built-up urbanized areas (Table 3), although a few of the state's SMSA central cities (notably Waterbury, New Britain and Bridgeport) also have an overrepresentation of elderly.

Between 1970 and 1980 the major shift in the geographic distribution of Connecticut's elderly was a decline in the proportion of elderly living in central cities of urbanized areas (from 37.3 to 34.8 percent over the decade) and a more than compensating increase in the proportion living in the built-up fringe portions of urbanized areas (from 35.3 percent in 1970 to 43.3 percent in 1980). The distribution of the general population also changed in this way to about the same degree.

## Characteristics of Connecticut's Elderly Population

In this section we will describe the elderly population of the state in terms of a variety of demographic, social, economic and housing characteristics. When possible and appropriate, we will provide information for 1970 as well as 1980 and for the non-elderly (or total) population as well as the elderly for comparative purposes.

**Age and Sex:** Table 6 presents the number of persons under 65 years of age and 65 years old and older, by sex, in 1970 and 1980; and those 65 or over have been further disaggregated into seven detailed age groups. Several patterns or trends are evident in these data.

First and perhaps most striking, the state's non-elderly population actually declined very slightly between 1970 and 1980. We noted earlier (Table 2) that the state's population increased by about 2.5 percent during the decade of the 1970's. We are now able to be even more specific: Connecticut's population growth between 1970 and 1980 was due ENTIRELY to the growth in its elderly population.

Second, the total elderly population increased by over 25 percent between 1970 and 1980. Put another way, for every four elderly persons in the state in 1970, there were five in 1980. Had this high rate of growth

TABLE 6: Population by Age and Sex, 1970 and 1980, and Percent Change  
1970-80: Connecticut

Age and Sex Groups	Numbers of Persons in:		Percent Change Between 1970 and 1980
	1970	1980	
Under 65 years	2,742,801	2,742,712	0.0%
Male	1,353,693	1,354,490	0.1
Female	1,389,108	1,388,222	-0.1
65 and Over	288,908	364,864	26.3
Male	116,794	143,515	22.9
Female	172,114	221,349	28.6
65-69 years	96,959	126,415	30.4
Male	42,198	56,435	33.7
Female	54,761	69,980	27.8
70-74 years	77,851	93,302	19.8
Male	31,665	38,383	21.2
Female	46,186	54,919	18.9
75-79 years	57,158	66,081	15.6
Male	22,421	24,333	8.5
Female	34,737	41,748	20.2
80-84 years	34,518	43,337	25.5
Male	12,825	14,051	9.6
Female	21,693	29,286	35.0
85-89 years	14,847	24,096	62.3
Male	5,078	7,118	40.2
Female	9,769	16,978	73.8
90-94 years	4,755	9,099	91.4
Male	1,419	2,547	79.5
Female	3,336	6,552	96.4
95 and Over	2,820	2,534	-10.1
Male	1,188	648	-45.5
Female	1,632	1,886	15.6

Source: U.S. Bureau of the Census, 1971, Table 19; 1982, Table 18.

obtained for the total population, the state would have had over 3.8 million people in 1980 rather than the 3.1 million actually counted by the Census.

Third, the elderly female population increased more than did the male. In 1970 there were some 55 thousand more elderly women than men in Connecticut, and by 1980 this difference increased to about 78 thousand. This sex differential among the elderly and some of its implications will be addressed shortly when we discuss sex ratios and later when we discuss marital status and household relationships.

Finally, we note that the pattern of increasing numbers of elderly, both male and female, pervades the detailed age groups. The only in-

stance of decline is among males in the oldest (95 years old and over) age category. Elderly females increased in numbers at a greater rate than males in all of the specific age groups except the two youngest.

This last point has two implications which are borne out by Table 7. First, elderly females as a group are becoming progressively older than their male counterparts. The top panel of Table 7 shows that while the median age of the state's elderly population changed only slightly between 1970 and 1980, males as a group were somewhat younger in 1980 (71.8 years) than in 1970 (72.4 years) and females were a little older in 1980 (73.6 years) than in 1970 (73.3 years). In short, Connecticut's elderly population has disproportionately more females than males and these elderly females are generally older than their male counterparts (in 1980 1.8 years) and have become more so in recent years.

The second implication, shown in the bottom panel of Table 7, is that females outnumber males in every elderly age group and this differential is increasing in all but the two youngest elderly age groups. In 1980, there were fewer than two elderly males for every three elderly females; the sex ratios decrease regularly with increasing age until at the very oldest age group there is but one male for every three females. This means that there will be many more widows than widowers and that problems of adjustment to life after the death of a spouse must be faced predominantly by women.

In closing this section we should provide a broader context within which the pattern of declining sex ratios with increasing age may be understood. Contrary to all the indications available in Table 7, more males than females are born, and males actually outnumber females at every age up through the teen years (U.S. Bureau of the Census, 1982, Table 18); that is, the sex ratios in 1980 in Connecticut were over 100 up to age 20. Males, however, have higher death rates than females throughout virtually the entire life span. Consequently, males are progressively more and more outnumbered by females as one looks at successively older ages, culminating in the strikingly low sex ratios observed at the elderly ages in Table 7. This pattern of sex ratios seen in Table 7, then, arises out of greater longevity for women than men and represents a continuation and exacerbation of a pattern which extends throughout the life span, not a pattern restricted to the elderly ages.

**Racial and Ethnic Composition:** Table 8 presents some selected information for the elderly population classified by race (whites, blacks and other racial groups) and for the Spanish-origin elderly. Several patterns are evident. First, a much larger share of the white population is elderly

TABLE 7: Median Age and Sex Ratios of the Elderly Population, 1970 and 1980: Connecticut

Population Groups	Median Age* of the Elderly Population	
	1970	1980
Total Elderly	72.9	72.8
Male	72.4	71.8
Female	73.3	73.6
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	Sex Ratio** of the Elderly Population	
	1970	1980
Under 65 years	97.5	97.6
65 Years and Over	67.9	64.8
64-69	77.1	80.6
70-74	68.6	69.9
75-79	64.5	58.3
80-84	59.1	48.0
85-89	52.0	41.9
90-94	42.5	38.9
95 and Over	72.8	34.4

Source: See Table 6.

\* Median age is that age which divides the elderly population into two equal groups, one above that age and one below.

\*\* Sex ratio is defined as the number of males per 100 females in a given age group.

than is the case for the other groups; this arises primarily from the recency of the arrival in Connecticut of many blacks and Hispanics and the fact that migrants are generally young adults. A consequence of this is that the elderly population is more "white" (96 percent) than the general population (90 percent).

A second point to note is that the earlier observation concerning the smallness of the elderly male population relative to female holds for all of the groups presented in Table 8. Variations exist, of course, but among whites, blacks and Hispanics there are about two elderly males per three females. The major implication of this sex differential is, again, that there are many more elderly widows, often living alone, than elderly widowers.

Finally, there are sharp differences between the residential patterns of elderly whites, on one hand, and blacks and Hispanics, on the other. The latter two groups are heavily concentrated in urbanized areas (the sum of the percent living in central cities and in urban fringe); about 96 percent of elderly blacks and 90 percent of elderly Hispanics live in urbanized areas, as compared with 77 percent of elderly whites. Even within urbanized areas striking differences exist; both blacks and Hispanics are concentrated in the central cities. Fully three-quarters of elderly blacks and two-thirds of elderly Hispanics reside in central city

TABLE 8: Selected Characteristics of Total and Elderly Populations by Race and Spanish Origin, 1980: Connecticut

	Race			Spanish Origin
	White	Black	Other	
Total Population	2,811,092	216,614	79,870	125,256
Elderly Population	351,186	10,899	2,206	3,546
Percent Elderly	12.5%	5.0%	2.6%	2.8%
Sex Ratio, Total	93.3	89.2	94.6	93.6
Sex Ratio, Elderly	64.8	63.2	77.2	68.0
Percent of Elderly Living in:				
Central Cities	33.3	77.0	---*	68.1
Urban Fringe	44.1	19.2	---*	22.3
Rural	17.5	2.6	---*	6.0

\*Data not available.

Sources: U.S. Bureau of the Census, 1982, Table 19; 1983b, Tables 58, 73, 83.

locations, while only one-third of elderly whites live in central cities.

In sum, even though minority groups make up a small proportion of the total population in Connecticut, they make up an even smaller share of the elderly population. These minority groups are heavily concentrated in urbanized areas, especially the central cities, as compared with the white majority. All of these elderly groups, majority and minority alike, are disproportionately female.

**Marital Status and Family Status:** Table 9 presents the marital status of males and females in the general population (15 years old and older) and in the elderly population classified by age. A majority of both males and females in the total population are married and living with their spouses. Males are somewhat more likely to be married (and living with their spouse) and single than are females; females, on the other hand, are more likely to be separated, divorced and widowed than males.

Among the elderly generally, men are most likely (71 percent) to be married and living with their wives and second most likely (15.4 percent) to be widowers; elderly women, by contrast, are most likely (50 percent) to be widows, followed by married and living with their husband (33.6 percent). Elderly women are more likely to be single (never married) or divorced, and are less likely to be separated than men.

Marked differences in marital status can be observed across the age groups of both elderly men and women. A majority of men are married and living with their wives up to age 85, but thereafter only a minority (38 percent) are. Only a minority (46.3 percent) of women in the 65-74



TABLE 9: Current Marital Status, by Sex, for the Total and Elderly Populations, 1980: Connecticut

Sex and Current Marital Status	Population 15 Years Old and Older	Elderly Population			
		Total*	65-74 Years Old*	75-84 Years Old*	85 Years Old and Older*
Males, Total Number	1,167,377	143,307	94,885	38,835	9,587
Total Percent	100.0%	100.0%	100.0%	100.0%	100.0%
Single	31.3	7.2	7.3	7.5	6.0
Married, Spouse Present	58.8	71.0	77.4	63.4	38.0
Married, Spouse Absent	2.7	3.5	2.9	4.3	6.4
Divorced	4.6	2.9	3.2	2.4	1.6
Widowed	2.6	15.4	9.2	22.4	48.0
Females, Total Number	1,293,404	220,984	124,709	71,357	24,918
Total Percent	100.0%	100.0%	100.0%	100.0%	100.0%
Single	25.6	10.2	9.6	10.7	11.5
Married, Spouse Present	52.9	33.6	46.3	21.4	5.2
Married, Spouse Absent	3.2	2.4	2.4	2.4	2.5
Divorced	6.4	3.7	4.5	3.0	1.4
Widowed	11.9	50.1	37.2	62.5	79.4

\*Total numbers may differ slightly from those reported in other tables; this is due to the weighting technique used in the cited source to inflate the sample figures to 100 percent population totals.

Source: U.S. Bureau of the Census, 1983c, Table 205.

year old group are married and living with their husbands, and this percentage drops sharply to 21.4 among the 75-84 year old women and then to 5.2 among women 85 years old and over. This decline, with increasing age, in the percentage of both elderly men and women who are married and living with spouse is almost exactly paralleled by equal increases in the percentages who are widowed. For men, the percent who are widowed increases from 9.2 percent among the 65 to 74 year olds to 48 percent among those 85 and older; for women, the increase is from 37.2 percent (65-74 years old) to 79.4 percent widowed among those 85 and older. Women are so much more likely to be widowed than men because, as mentioned earlier, women have lower death rates than men and therefore greater life expectancy than men, resulting in many more women surviving their husbands than vice versa. This pattern is exacerbated by the marked tendency for women to be married to men who are older than themselves. In fact, given the sex differences in life expectancy, were women to generally marry men a few years younger than themselves the observed preponderance of women among the widowed would be substantially diminished.

TABLE 10: Distribution of the Elderly Population According to Family Status, by Sex, 1980 and 1970: Connecticut

Family Status	Percentage of Males 65 and Older by Family Status		Percentage of Females 65 and Older by Family Status	
	1970	1980	1970	1980
Living in Households	94.7%	95.0%	92.5%	91.2%
With Family Members	79.3	79.8	60.5	55.2
With Non-Family	2.1	1.8	1.9	2.0
Alone	13.3	13.4	30.1	34.0
Living in Group Quarters	5.3%	5.0%	7.5%	8.8%
In Institutions*	4.6	4.7	6.7	8.0
In Other Group Quarters**	0.7	0.3	0.8	0.8
Total Percent	100.0	100.0	100.0	100.0
Total Number	116,794	143,307	172,114	220,984

\* Includes mental and chronic disease hospitals, homes for the aged, correctional institutions and the like.

\*\* Includes rooming and boarding houses, military quarters, college dorms, convents and monestaries, workers' dorms, missions, Salvation Army shelters and the like.

Source: U.S. Bureau of the Census, 1983c, Tables 206, 207; Hadden, Clark and Crockett, 1976, Table 11.

Table 10 presents information on the living arrangements of elderly men and women for both 1970 and 1980. By Census classification, everyone lives in either a household or in group quarters; those living arrangements called group quarters are illustrated in the footnotes to Table 10. A household includes all the persons who occupy a housing unit (a house, apartment or one or more rooms which constitute separate living quarters — those in which the occupants live and eat separately from others living in the building and have direct access from outside the building). The occupants of a household may be a single family, two or more families living together, a person living alone, or any other group of related or unrelated persons who share living arrangements.

As Table 10 shows, the vast majority of elderly live in households. About 95 percent of elderly males lived in households in both 1970 and 1980, and most of those lived in families (about 80 percent); only about two percent of males lived with non-family members in households and about 13 percent lived alone. Most of the 5 percent of elderly males who lived in group quarters were in institutions, overwhelmingly in homes for the aged.

In contrast to stability in living patterns for males from 1970 to 1980, elderly females changed their patterns in several important ways. A considerably smaller proportion of elderly women than men lived in families in 1970 — three in five women compared to four in five men; this percentage decreased further to about 55 percent in 1980. The difference between men and women derives from the fact (see Table 9) that because of longevity differences elderly men are much more likely than elderly women to be living with their spouses. The downward shift in the proportion of elderly women living with family members is paralleled by an increase (about four percent) in the percentage living alone to 34 percent (as contrasted to only 13.4 percent of elderly males) and by a smaller increase to 8.8 percent in those institutionalized, again primarily in homes for the aged.

Table 11 provides additional information on patterns of living arrangements of the elderly by disaggregating data from Table 10 for elderly age groups. Briefly, the oldest age group for both males and females are more likely than the younger to be living in group quarters, primarily homes for the aged, and are less likely than the younger to be living in households with members of their own families. While about the same percentage of the 65 to 74 year old males and females were institutionalized, this figure is somewhat larger among 75 to 84 year old females than corresponding males and is much larger among females 85 years old or over; almost one female in three in the oldest age group is institutionalized as compared with about one male in five.

Successively older age groups of both males and females show decreasing proportions living with family; males go from about 84 percent among 65 to 74 year olds to about 58 percent among the oldest age group, while females go from about 64 percent to 36.5 percent from the youngest to oldest elderly age groups. Females are more likely than males to suffer the loss of a spouse through death, which accounts for the large difference in the likelihood of each sex to be living with family members.\*

The other major category of living arrangements — elderly living in households by themselves — has an increasing percentage of elderly males, going from 11 percent in the 64 to 74 age group to 20 percent in the 85 and older group. The pattern for women is different; about 31 percent of the youngest group of elderly women live alone, increasing to about 40 percent in the 75 to 84 age group, then decreasing to a level (28.4 percent) below that of the youngest elderly group among those elderly women 85 or older. This relatively low level of the oldest elderly women living alone is, as we have seen, not a matter of family "taking them in," but rather reflects the sharply higher level of institutionalization among women of these advanced ages.

To sum up this somewhat lengthy description and discussion of Tables 9, 10 and 11, we can draw the following conclusions:

1. Because women generally live longer than men and because women typically marry men several years older than themselves, many more women than men are (a) elderly and (b) widowed.
2. As a result of this and the fact that widows are far less likely to remarry than widowers, elderly men are much more likely than elderly women to be living with family, typically their spouses, and this difference has been increasing in recent years.
3. The proportion of both elderly men and women who live with family decreases with increasing age.
4. Correspondingly, the proportion of both elderly men and women who are either living alone or institutionalized increases with increasing age.
5. Elderly women; therefore, are more likely than their male counterparts to spend their last years living a rather solitary life. To paraphrase one author on the subject (Stillion, 1984), beyond the grief of widowhood many women experience ongoing suffering; this suffering arises in part from the solitude just described, but also has its roots in the

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\*Both elderly males and females who do live with family members are predominantly living with their spouses, although the proportion is lower for women and decreases with increasing age more than for elderly men. Elderly women live rather frequently with their children or siblings.

TABLE 11: Distribution of Elderly, by Age and Sex, According to Family Status, 1980:  
Connecticut

Family Status	Percentage of Males, by Age, According to Family Status			Percentage of Females, by Age, According to Family Status		
	65-74	75-84	85 and Older	65-74	75-84	85 and Older
Living in Households	97.3%	93.0%	80.2%	97.1%	89.5%	66.7%
With Family Members	84.2	74.6	57.7	63.7	47.1	36.5
With Non-Family	1.9	1.6	2.1	2.0	2.0	1.8
Alone	11.2	16.8	20.4	31.4	40.4	28.4
Living in Group Quarters	2.7%	7.0%	19.8%	2.9%	10.5%	33.3%
In Institutions	2.4	6.6	19.4	2.5	9.5	31.2
In Other Group Quarters	0.3	0.4	0.4	0.4	1.0	2.1
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0
Total Numbers	94,885	38,835	9,587	124,709	71,357	24,918

Source: U.S. Bureau of the Census, 1983c, Tables 206, 207.



disproportionate poverty of elderly women (which will be discussed later) and the fact that many women who are now elderly have been socialized into passivity and dependence to a much greater extent than men and thus have more difficulty initiating new lives upon widowhood.

**Selected Housing Characteristics:** In 1980 Connecticut had slightly fewer than 1.1 million occupied housing units; some 21 percent of these (230 thousand) were households in which the head or spouse was 65 years old or over. Selected characteristics of these "elderly housing units" are presented in Table 12. The reader should bear in mind that this discussion excludes all those elderly living in institutions or other group quarters.

We see from the bottom two lines of Table 12 that housing units with elderly heads or spouses are more likely than housing units in general to be owned by the occupants, to have complete plumbing facilities for the exclusive use of the occupants, to have complete kitchen facilities, to have central heating, to have a telephone, and are less likely to have a motor vehicle available to the housing unit occupants.

The upper portion of Table 12 shows the variability in these characteristics across size of place of residence categories. Elderly housing units are most likely to be owner-occupied in rural areas (83 percent) and in the urban fringe of urbanized areas (73 percent), and least likely to be owner-occupied where apartments are plentiful in the central cities (52 percent). There is relatively little variation across size of place categories in the likelihood of elderly housing units to have complete plumbing facilities, complete kitchen facilities, and a telephone; housing units with an elderly householder or spouse are overwhelmingly likely to have these facilities. Somewhat greater variation exists when we focus on the presence of central heating; elderly housing units in the urban fringe are most likely to have central heating (96 percent) while those in the larger of the other urban places are least likely (86 percent). Finally, the necessity for private transportation in rural areas accounts for the relatively high proportion (88 percent) of elderly housing units having motor vehicles, a figure which is about the same as housing units in general in the state; correspondingly, the greater availability of public transportation in central cities accounts for the relatively small proportion (62 percent) of elderly housing units having motor vehicles.

When we focus on the racial and Spanish origin groups, we see that in each case elderly white housing units are at one extreme (most likely to be owner-occupied, to have complete plumbing and kitchen facilities, and to have central heating, a telephone and a motor vehicle); Spanish origin elderly housing units are at the other extreme and black elderly

TABLE 12: Selected Characteristics of Housing Units\* with Householder or Spouse 65 Years Old or Older, by Residence, Race and Spanish Origin, 1980: Connecticut

Housing Unit Class	Housing Unit Characteristics					
	Percent Owner Occupied	Percent of Units Lacking:				Motor Vehicle
		Complete Plumbing	Complete Kitchen	Central Heating	Telephone	
<u>Elderly Housing Units by Residence</u>						
Inside Urbanized Areas						
Central City	52.5%	1.4%	1.1%	9.0%	3.4%	37.6%
Urban Fringe	73.1	0.9	0.6	4.0	1.2	20.9
Other Urban Places						
10,000 pop. or more	60.4	1.4	0.4	14.4	1.0	30.0
2,500-10,000 pop.	62.6	2.2	1.5	9.4	3.1	29.3
Rural	83.3	1.9	1.0	6.7	1.4	11.8
<u>Elderly Housing Units by Race/Origin</u>						
White	67.8%	1.3%	0.9%	6.4%	1.9%	25.2%
Black	37.1	1.6	1.5	13.4	5.8	45.2
Spanish Origin	33.3	3.3	2.9	19.0	13.8	47.2
Total Elderly Housing Units	66.6	1.3	0.9	6.7	2.1	26.0
Total Housing Units	61.1	2.0	1.3	9.2	3.4	10.8

\*Only elderly living in households are considered here, excluding all those living in institutions or other group quarters.

Source: U.S. Bureau of the Census, 1983d, Tables 54, 61, 63, 64, 65.

housing units are in an intermediate position. The differences among racial-ethnic groups are far more substantial than those among size of place categories, reflecting in part differences in the probability of being below the poverty level from one racial-ethnic group to another (to be discussed in detail later) and in part differences between these groups in their patterns of residence; Table 8 showed the heavy concentration of black and Spanish origin elderly located in central cities.

In summary, those housing units with WHITE elderly householders compare favorably to housing units generally in the state as far as these selected characteristics are concerned, while those with BLACK or SPANISH ORIGIN householders are clearly inferior on these measures. In particular, given our earlier concern about the isolation of the elderly\*, minority elderly housing units are even further disadvantaged in this regard by their disproportionate lack of means of communication (i.e., telephone) and transportation (i.e., a motor vehicle).

**Nativity and Residential Mobility:** Table 13 shows the place of birth distribution of the elderly and non-elderly populations of the state, for the major racial groups and the Spanish-origin group, in 1980. About 60 percent of the non-elderly population was born in Connecticut and another 21 percent was born elsewhere in the Northeast. Most of the remaining non-elderly were foreign born (about 7 percent) or born in the South (5.4 percent).

The major difference between elderly and non-elderly is that a much larger proportion of the elderly population was foreign born (21.5 percent), reflecting the continuing impact of the heavy immigration into this country prior to about 1920. The elderly are also less likely than the non-elderly to have been born in Connecticut but are more likely to have been born elsewhere in the Northeast.

A large majority of the white population, both non-elderly and elderly, was born in Connecticut or the Northeast. Slightly over half of the younger black population was born in this region, but about one-third was born in the South; only about three in fifteen of the elderly black population were born in this region while ten of fifteen were born in the South. Relatively small proportions of the Spanish origin population, both elderly and non-elderly, were born in the Northeast; this group was predominantly born in Puerto Rico or in other countries.

The foregoing discussion pertains to place of birth; we turn now to

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\*Recall that those perhaps most affected by isolation from family and friends, namely those elderly living in institutions or other group quarters, are excluded from this discussion.

TABLE 13: Place of Birth for the Elderly and Non-Elderly Population, by Race and Spanish Origin,  
1980: Connecticut

Place of Birth	Under 65 Years Old				65 Years Old and Older			
	Total	White	Black	Spanish Origin	Total	White	Black	Spanish Origin
Connecticut	59.6%	61.6%	48.3%	30.8%	44.5%	45.6%	14.7%	7.8%
Other Northeast	21.0	22.5	7.3	9.7	26.6	27.3	6.6	6.0
North Central	3.4	3.7	1.5	0.9	3.2	2.7	1.5	1.1
South	5.4	3.2	33.5	1.4	3.5	1.5	67.5	2.9
West	1.4	1.5	0.4	1.0	0.4	0.4	0.3	0.9
Foreign Born	6.9	6.2	8.1	16.2	21.5	21.8	8.5	40.9
Naturalized Citizen	3.5	3.4	3.0	6.5	18.5	18.9	5.7	21.0
Not a Citizen	3.4	2.8	5.1	9.7	3.0	2.9	2.8	19.9
Other*	3.2	1.3	0.9	40.0	0.3	0.7	0.9	40.4
TOTAL %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL PERSONS	2,743,285	2,459,906	205,742	121,710	364,291	351,186	10,899	3,546

\*Includes Puerto Rico and foreign born to American parents.

Source: U.S. Bureau of the Census, 1983c, Table 194.

Table 14 which provides information on geographic mobility during the last half of the decade of the 1970's. Several conclusions can be drawn from these data. First, total mobility is fairly low for the youngest age group, increases sharply among the 20-34 year olds, then decreases among the older age groups. This pattern is a function of the family life cycle and career progression. Mobility of all kinds is highest among the 20 to 34 year olds who are forming families and establishing careers; marriage, the birth of children and the pursuit of a career all often involve changes of residence. As careers become established, children enter school and social ties with one's community develop, mobility generally declines; thus, children (5 to 19 years old) and their families, and middle-aged and elderly persons generally have relatively low rates of residential or geographic mobility.

Second, local (within or intra-county) movement is by far the most frequent type of mobility for all age groups. This reflects the tendency for people to minimize the economic and social costs of moving when it is possible to do so. Economic costs are minimized by moving short distances; economic costs include primarily the actual costs of moving and costs associated with knowledge of alternative housing markets. Social costs also tend to increase with distance; major social costs are those incurred as a result of disrupting established kin and friendship relations. Thus, when geographical mobility becomes necessary or desirable, people will resist the high costs of long distance movement when that is possible.

Finally, the elderly population in Connecticut is about as mobile in all respects as the next youngest age group; both of these groups are substantially less mobile than any of the younger age groups. Apparently, entering elderly status, despite the fact that employment frequently ceases to be a constraint on mobility, does not alter patterns of mobility in any important way. We have seen (Table 12) that elderly are more likely to be home owners than the general population and home ownership typically acts as a restraint on mobility. In addition, older people often have become established community members with many close ties there with family and friends, which also constrains movement.

**Educational Attainment and Current School Enrollment:** There have been substantial increases in the amount of formal education received by the nation's and the state's population in the course of the 20th century. Each succeeding generation has received more formal education than the preceding one, in part because of the increasing demands placed upon job seekers.



TABLE 14: Mobility Status by Age, 1975-80: Connecticut

Age Groups	Percentage of Age Group Which, Between 1975-80, were:						
	Total	Not Mobile	Total Mobile	Intra-County Movers	Movers Within Connecticut	Movers from Different State	Movers From Abroad
5-19 years	100.0%	58.5%	41.5%	25.1%	5.0%	9.0%	2.4%
20-34 years	100.0	32.6	67.5	37.6	10.4	16.5	2.9
35-49 years	100.0	62.3	37.7	22.6	4.4	8.7	1.8
50-64 years	100.0	80.6	19.4	13.1	2.2	3.4	0.7
65 Years or Older	100.0	79.6	20.4	13.8	2.4	3.7	0.5

Source: U.S. Bureau of the Census, 1983c, Table 200.

We see from Table 15 that in both 1970 and 1980 the elderly age groups were two to three times more likely than the general population to have received 8 years of formal education or less. At the other end of the educational continuum we see that the elderly age groups were less likely to be high school graduates or to have attended college than the general population. The comparatively low levels of educational attainment of the elderly age groups, we repeat, are due to the lower educational expectations and demands in existence at the time the elderly were of school age.

Generational changes in formal education are evident when we compare the three elderly age groups with each other and when we compare 1970 and 1980, as well as when we compare the general and elderly populations as we have just done. Whether we focus on males or females, 1970 or 1980, the oldest elderly age group is more likely than the younger to have less than 8 years of formal education and is generally less likely to have graduated from high school or to have attended college. Clearly, the more recently one was of school age, the further one generally proceeds in the formal educational system. Equally clearly, the secular improvement in educational attainment we have described means that future censuses will show future elderly to have received more formal education than today's elderly population.

Regardless of the age or sex group we focus on, a comparison of educational attainment in 1970 and 1980 also shows secular improvement. Smaller proportions had 8 years of education or less in 1980 than in 1970 and larger proportions had graduated from high school or had attended college in 1980 than in 1970. We anticipate that the 1990 Census will show a continuation of this trend.

Finally, we focus on sex differences in educational attainment in

TABLE 15: Educational Attainment for the Total and Elderly Populations, by Sex, 1970 and 1980: Connecticut

Age and Sex Groups	Level of Education						Totals	
	Less than 8 Years	8 Years	1-3 Years High School	High School Graduate	1-3 Years College	4 or More Years College	Percent	Number
Total Population, 25 and Over								
Male 1970	13.6%	13.2%	18.4%	26.8%	10.3%	17.7%	100.0%	795,401
1980	7.9	8.1	13.2	30.1	14.7	26.0	100.0	885,953
Female 1970	12.8	12.7	17.4	36.0	11.1	10.0	100.0	890,197
1980	8.1	8.5	13.5	38.2	15.7	16.0	100.0	1,014,211
Elderly Population 65-69 Years Old								
Male 1970	27.7	24.4	16.1	14.7	7.0	10.1	100.0	42,318
1980	15.8	20.2	16.6	25.2	8.5	13.7	100.0	56,422
Female 1970	25.8	21.8	15.9	22.4	7.9	6.2	100.0	55,001
1980	14.5	21.1	17.0	29.4	10.1	7.9	100.0	69,359
70-74 Years Old								
Male 1970	33.4	23.9	15.2	12.9	5.8	8.8	100.0	32,175
1980	19.1	21.5	16.8	20.4	8.2	14.0	100.0	38,463
Female 1970	30.7	22.9	14.7	19.5	6.9	5.3	100.0	46,334
1980	17.1	22.1	15.7	26.2	9.9	9.0	100.0	53,252
75 Years and Older								
Male 1970	42.5	24.0	11.5	11.1	4.4	6.5	100.0	42,996
1980	28.8	23.2	13.8	16.3	6.7	11.2	100.0	47,037
Female 1970	34.7	24.4	12.7	17.4	6.5	4.3	100.0	71,244
1980	25.5	23.2	13.8	22.1	8.3	7.1	100.0	93,592

Source: U.S. Bureau of the Census, 1972, Table 148; 1983c, Table 203.

TABLE 16: Current Level of School Enrollment for Persons 40-64 and 65 Years Old or Over, by Sex, 1980: Connecticut

Currently Enrolled in:	Males		Females	
	Persons 40-64 Years Old	Persons 65 or Older	Persons 40-64 Years Old	Persons 65 or Older
Upper Elementary (Grades 7-8)	3.1%	19.7%	1.8%	17.1%
High School (Grades 9-12)	8.8	17.3	9.8	19.4
1st to 4th Year College	52.1	42.1	59.7	50.5
5th or Later Year College	36.0	20.9	28.7	13.0
Total %	100.0	100.0	100.0	100.0
Total Persons	6,334	1,115	10,332	1,736
Percent of Age-Sex Group Currently Enrolled	1.6	0.8	2.4	0.8

Source: U.S. Bureau of the Census, 1983c, Table 201.

1980. Surprisingly, in this time of women's liberation\* we see very similar differences between males and females in the general population and among the elderly age groups. Males and females were about equally likely, regardless of age, to have received 3 years of high school education or less. Again, regardless of age, females were more likely than males to have graduated from high school or to have received 1 to 3 years of college education, and were less likely than males to have received 4 or more years of college. These data show that the educational accomplishments of women as compared to men of the same age have not changed appreciably, although were we to focus upon young men and women (which is beyond the scope of this report) we would observe recent effects of the women's liberation movement upon the educational attainment of women.

While we tend to think of attending school as an activity largely confined to youths and young adults, Table 16 indicates that approximately one person in fifty in the 40 to 64 age group and about one in 125 in the elderly group were attending school in 1980. Among both males and females, the middle-aged group was somewhat more likely to be attending college than the elderly, although a clear majority of persons attending school in both age groups were enrolled in college courses. In both age groups women were more likely to be enrolled in high school or in undergraduate level (1st to 4th year) of college, while men were more likely to be attending upper elementary school or post-undergraduate

\*We are thinking specifically of increased occupational and career opportunities and options for women, with corresponding increases in the need for education for those women planning to pursue careers.

college. Although we have no data which bears on the question, it seems probable that school enrollment among the 40 to 64 year olds is largely job related and that enrollment among the elderly is mostly avocational.

**Labor Force Participation:** Participants in the labor force include employed persons (including those on vacation, sick leave, temporary layoff, etc.) and unemployed persons (those currently without a job but looking for work). Table 17 shows the labor force participation rates — the percentage of a population group which was participating in the labor force — for males and females who were working age and elderly in 1950, 1960, 1970 and 1980. Over 50 thousand elderly men and women were in the labor force in 1980. Several patterns or trends are evident in Table 17.

First, not unexpectedly, labor force participation rates for elderly males and females are well below those for the working age population. Retirement, voluntary or otherwise, is the major reason for this difference.

Second, participation rates for both working age and elderly males exceeds those for females, largely due to the traditional housewife role performed by many women. That this traditional role has been undergoing change in recent decades is evident from the striking increases in the participation rates of working age females over the past 30 years which went from about 38 percent in 1950 to about 63 percent in 1980; the latter time period was the first time that a majority of working age women was in the labor force. As Table 19 shows, a significant part of this increase, 1950 to 1980, is due to large numbers of women who worked on a part-time basis. During the same period, working age male participation fluctuated irregularly in the 82 to 86 percent range.

Finally, elderly male participation rates have declined between 1950 and 1980 to almost the same extent that working age female participation increased. This decline among elderly males may be understood in the context of changing social definitions of work and leisure, in the proliferation and expansion of employee retirement programs, and in the increase in compulsory retirements. Elderly females have not shared in the trend of increasing participation which we have noted for working age females; elderly female participation rates have fluctuated irregularly between about 9 and 12 percent.

Different racial and ethnic groups vary in their labor force participation rates. Table 18 shows these rates for whites, blacks, and Hispanic working age and elderly people, separately for males and females, in 1980. Briefly, we see the following in Table 18: (a) males have higher par-

TABLE 17: Labor Force Participation Rates for Working Age and Elderly Males and Females, 1950, 1960, 1970, 1980: Connecticut

Population Group	Percent of the Population in the Labor Force			
	1950	1960	1970	1980
Working Age Population*				
Males	84.2%	86.4%	82.3%	86.5%
Females	38.2	43.3	49.1	63.1
Elderly Population				
Males	43.0	32.4	28.5	22.0
Females	9.0	11.4	11.8	8.6

\*Defined as 14-64 years old in 1950, 1960 and 1970; defined as 16-64 years old in 1980.

Source: U.S. Bureau of the Census, 1983c, Table 213, Hadden, Clark and Crockett, 1976, Table 14.

TABLE 18: Labor Force Participation Rates for Working Age and Elderly Males and Females, by Race/Spanish Origin, 1980: Connecticut

Population Group	Percent of Population Group in the Labor Force			
	Total	Whites	Blacks	Spanish Origin
Working Age Population*				
Males	86.5%	87.5%	75.3%	78.1%
Females	63.1	63.4	63.8	50.2
Elderly Population				
Males	22.0	21.9	25.7	21.3
Females	8.6	8.5	13.9	8.5

\*See note to Table 17.

Source: U.S. Bureau of the Census, 1983c, Table 213.

ticipation rates than females in both age and all racial-ethnic groups; (b) participation rates are substantially higher among working age people than elderly people for both sexes and all racial-ethnic groups; (c) among working age males, the highest participation rate is among whites where seven out of eight are in the labor force, while six out of eight blacks are participants; among working age females almost two-thirds of whites and blacks are in the labor force as compared with one-half of Spanish origin women; (d) among the elderly, blacks have the highest participation rates among both males and females, while whites and Hispanic participation rates are virtually identical for both men and for women.

In order to understand these data more fully, we need to look at unemployment rates and rates of part-time work. This additional information is presented in Table 19. We will focus now on the elderly although comparative information for the working age population is also



TABLE 19: Rates of Unemployment and of Part-Time Work for Working Age and Elderly Populations,  
by Sex and Race/Spanish Origin, 1980: Connecticut

Population Group	Total Number in Labor Force	Percent Unemployed				Percent Employed Part-Time*			
		Total	White	Black	Spanish Origin	Total	White	Black	Spanish Origin
Working Age Population**									
Male	859,509	4.5	4.1	11.0	9.3	9.9	9.9	10.4	10.8
Female	659,226	4.7	4.4	8.7	9.2	30.9	32.0	18.8	22.4
Elderly Population									
Male	31,478	5.3	5.3	7.0	--	42.8	43.0	38.6	27.2
Female	19,032	6.0	5.7	10.9	12.8	52.0	51.9	52.9	33.3

\*Worked fewer than 35 hours per week.

\*\*See note to Table 17.

Source: U.S. Bureau of the Census, 1983c, Table 213.

presented. First, a couple of general comments: unemployment rates and part-time employment rates are higher for elderly women than for men; unemployment rates are lowest\* for white males and females, while part-time employment rates were lowest for Spanish origin males and females.

The importance of all the figures regarding labor force participation and employment hinges upon two considerations: work as a means of economic survival and work as a means of integrating the individual with others.\*\* We have already seen that social isolation or solitude is a problem confronting many elderly people; work, whether full-time, part-time or seasonal, provides one way for a relatively small portion of the elderly population to avoid or reduce that isolation. We will shortly be addressing questions concerning income and poverty among Connecticut's elderly. At that time it will become apparent that the continuation of one's work life beyond normal retirement age is a necessity for many of the state's elderly who are able to continue working. We turn now to an examination of the kinds of work performed by the elderly population of Connecticut.

**Occupation and Industry of the Employed:** Table 20 presents the occupational distributions of employed people who are working age and who are elderly, by sex, in 1980, and Table 21 shows the corresponding industrial distributions for 1970 and 1980. The differences that we observe between the occupational and industrial distributions of working age and of elderly men and women arise from two major sources. First, the occupational and industrial structure of our economy has changed considerably over the past several decades and we would, therefore, expect some of the recent labor force entrants to pursue different occupations in different industries than older people who have been working for four or five decades. Second, compulsory retirement is more rigorously practiced in some occupations and industries than in others, thereby selectively eliminating some elderly persons from those occupations and industries in which they spent their working lives.

In general, we find elderly workers concentrated in many of the same occupations as their younger counterparts, reflecting the relative flexibility of retirement policies in those jobs and also the importance of

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\*This assertion needs to be qualified since we have not presented an unemployment rate for Spanish origin males; the number of cases was too small to provide a stable estimate.

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\*\*Clearly, work as an end and as a pleasure in and of itself is also important and, in reality, is very difficult to separate from these two features of the work experience.

self-employment (for which no retirement policy exists) in some of these occupations, e.g., doctors, lawyers, writers, accountants, and the like. In addition to these workers who are continuing their careers beyond ordinary retirement age, we see an apparent shift of fairly large numbers of both male and female elderly workers into two occupational categories — sales and services — which are generally not physically demanding and may often be pursued on a part-time basis.

Table 21 presents the distributions of working age and elderly men and women across the major industrial categories for both 1970 and 1980.\* The same three industrial categories — manufacturing, wholesale and retail trade, and professional and related services — dominate the employment of men and women, young and old, in both 1970 and 1980. These categories account for a majority of all workers regardless of age or sex. There were across-the-board declines in the share of workers in manufacturing between 1970 and 1980, and an across-the-board increase in the share of workers in professional and related services; there was very little change in the proportion of workers in the wholesale and retail trade category during the decade.

Elderly male workers as compared to their younger counterparts had significantly larger proportions (although not necessarily large proportions) in the extractive industries (agriculture, etc.), personal services, and professional and related services; they had significantly smaller shares in manufacturing, in construction, and in transportation, communication and public utilities, industries where physical demands may be substantial and where retirement policies are often rather strict.

Elderly female workers in comparison with younger women are heavily concentrated in personal services, an industry where a majority of female workers are part-time (less than 35 hours per week), and have a much smaller share of manufacturing employment.

Again, as was the case for the occupational distributions, we find elderly workers to be either continuing work in industries that they apparently had worked in during their earlier careers or taking jobs in industries which are amenable to part-time employment and/or are not typically physically demanding.

In conclusion, we have seen that people 65 years old or over are far less likely than younger people to be in the labor force, far more likely to be working part-time and, accordingly, are likely in many cases to have shifted (voluntarily or not) to occupations and industries in which part-

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\*Because of major changes in the occupational categories between 1970 and 1980 we were not able to present comparative information on occupations for 1970.

TABLE 20: Occupational Distribution of the Working Age and Elderly Populations, by Sex, 1980:  
Connecticut

Occupational Groups	Percent of Employed Persons 16-64 Years Old		Percent of Employed Persons, 65 Years and Older	
	Male	Female	Male	Female
Executive, Administrative and Managerial	15.9%	7.5%	15.0%	5.8%
Professionals	13.3	15.5	14.5	13.4
Technicians and Related Support	3.4	3.2	1.0	1.6
Sales	8.6	10.4	14.1	12.8
Administrative Support	7.2	33.0	7.3	29.9
Services	8.6	14.3	16.5	22.3
Farming, Forestry, Fishing	1.3	0.5	3.2	0.7
Precision Production, Craft and Repair	20.7	2.5	13.5	2.2
Machine Operators, Assemblers and Inspectors	11.9	10.8	7.5	9.6
Transportation and Material Moving	5.0	0.7	4.7	0.6
Handlers, Equipment Cleaners, Helpers, Laborers	4.1	1.6	2.7	1.1
Total Percent	100.0	100.0	100.0	100.0
Total Numbers	806,722	627,895	29,795	17,897

Source: U.S. Bureau of the Census, 1983c, Table 221.

time employment is common. These patterns have consequences for the size of incomes available to elderly people and for the incidence of poverty among the elderly. It is to these latter issues that we now turn.

**Income and Poverty:** Table 22 presents the median personal income\* of the population of Connecticut classified by age, sex and race/Spanish origin in 1979. The well-known gross disparities are obvious: (a) males have higher incomes than females at all ages and in all three race/Spanish origin groups; (b) white males have considerably higher incomes than black males at all ages, and black males have slightly higher or equivalent incomes at all ages, except 20 to 24 year olds, as compared to Spanish origin males; (c) white females have somewhat higher incomes at all ages, except 35 to 44 years old, than black females, and black females have slightly higher incomes than Spanish origin females at all ages except 20 to 24 years old; (d) peak incomes generally occur in middle age (35 to 54 years old) with young adults (typically fairly recent labor force members with little accumulated job longevity) and the elderly (who are dependent upon fairly modest social security or other retirement incomes, are working only part-time, or are not in the labor force at all) having substantially lower incomes.

While young adults can anticipate rising incomes in the future, as their work lives progress, this is clearly not the case for the elderly. The sharp declines in income which accompany elderly status are permanent and, in fact, generally get worse with increasing age after 65. Even though median incomes for all sex and race/origin groups decline between the 45 to 54 and 55 to 64 age groups, the largest decreases occur between the 55 to 64 and the 65 to 69 age groups; these decreases in income range from about 55 percent for Spanish origin males to about 35 percent for Spanish origin females, with the other groups experiencing declines within this range.

While incomes of the elderly — male and female, black, white and Hispanic — are well below the incomes of those approaching elderly status, the income level of the elderly has been increasing sharply and the income position of the elderly may be improving. Table 23 compares median incomes of persons in 1969 and in 1979, by sex, for the total population and for three elderly age groups. For the total population, males had a median income 76 percent higher in 1979 than in 1969, and

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\*The discussion of income refers to income received in 1979 only (i.e., new income). Similarly, the identification of persons in poverty is based on the 1979 level of income. Thus, other resources (e.g., savings, property, stocks, bonds, etc.) are excluded from consideration except insofar as they contribute to the 1979 income as rents, interest, dividends and the like.



TABLE 21: Industrial Distribution of Employed Working Age and Elderly Populations, by Sex,  
1970 and 1980: Connecticut

Industrial Groups	Percent of Employed Persons, 16 to 64 Years Old				Percentage of Employed Persons 65 Years Old and Older			
	Males		Females		Males		Females	
	1970	1980	1970	1980	1970	1980	1970	1980
Agriculture, Forestry, Fishery, Mining	1.6%	1.4%	0.6%	0.6%	3.3%	3.1%	1.3%	1.0%
Construction	9.0	7.2	0.8	0.7	7.8	4.7	1.2	0.7
Manufacturing	40.3	37.9	27.3	22.9	25.8	23.1	17.2	15.3
Transportation, Communi- cation, Public Utilities	5.9	7.3	3.3	3.7	4.0	4.9	1.6	2.2
Wholesale and Retail Trade	17.6	17.2	19.7	19.2	20.7	21.1	21.3	20.5
Finance, Insurance, Real Estate	4.8	5.8	8.6	10.9	6.0	7.2	5.0	7.3
Business and Repair Services	3.4	5.0	2.2	3.3	4.5	7.0	2.2	3.0
Personal Services	1.5	1.1	4.9	3.3	4.4	3.6	15.2	10.2
Entertainment and Recrea- tion	0.6	0.8	0.5	0.8	1.5	1.5	0.7	1.0
Professional and Related Services	10.7	12.1	29.4	31.2	16.3	18.6	30.9	33.7
Public Administration	4.6	4.2	2.7	3.4	5.7	5.2	3.4	5.1
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	735,144	806,722	466,837	626,585	31,768	29,795	19,207	17,897

Source: U.S. Bureau of the Census, 1983c, Table 230; 1972, Table 187.

TABLE 22: Median Personal Income, by Age, Sex, and Race/Spanish Origin, 1979: Connecticut

Age Group	Median Personal Income, 1979					
	Whites		Blacks		Spanish Origin	
	Male	Female	Male	Female	Male	Female
Total, 15 years and Over	\$14,399	\$5,892	\$9,809	\$5,997	\$9,693	\$5,119
20-24	8,027	5,906	6,213	4,590	6,698	4,658
25-34	15,434	8,159	11,708	7,792	10,900	6,195
35-44	21,113	7,191	14,091	8,425	13,423	6,560
45-54	20,896	8,332	13,246	7,785	13,255	6,414
55-64	17,527	7,500	11,499	5,941	10,958	4,452
65-69	9,876	4,631	6,180	3,432	4,989	2,841
70-74	7,955	4,554	5,140	3,220	4,606	2,910
75 and Over	6,393	4,100	4,358	2,943	4,210	2,665
Total Persons with Income	1,087,391	1,009,177	57,782	67,689	30,836	31,229

Source: U.S. Bureau of the Census, 1983c, Table 234.

females' median income more than doubled during the decade. The percentage increases in median income for both elderly males and females were greater; further, the percentage increase for elderly males and females are greater for each successively older age group. In relative terms, then, the large percentage increases in median income for the elderly as compared with the general population indicates that the elderly have improved their income positions vis-a-vis younger people during the 1970's.

The last column in Table 23 shows the changes in median income for the various age-sex groups expressed in constant (1967) dollars\*; this permits us to assess the actual changes in purchasing power with the effects of inflation removed. Viewed in this way, we see that the median income of males generally and in the 65-69 year age group actually declined; median incomes of older males and of females increased. Consistent with the preceding discussion of percentage changes, it is clear that

TABLE 23: The Relationship of 1979 to 1969 Median Incomes, by Age and Sex: Connecticut

Age-Sex Group	Median Income		Percentage Increase in Median Income 1969 to 1979	Absolute Change in Median Income, 1969 to 1979 (in 1967 dollars)
	1979	1969		
Total Population*				
Male	\$13,950	\$7,926	76%	\$ -790
Female	5,881	2,828	108	+135
65-69 Years Old				
Male	9,715	5,053	92	-124
Female	4,560	1,978	131	+300
70-74 Years Old				
Male	7,848	3,430	129	+493
Female	4,486	1,757	155	+467
75 Years Old and Over				
Male	6,321	2,554	147	+587
Female	4,048	1,498	170	+501

\*The age base for the total population was 14 years old and over in 1969, but 15 years old and over in 1979.

Source: U.S. Bureau of the Census, 1972, Table 193; 1983c, Table 234; 1982b, Table 744.

\*One 1967 dollar was worth .911 dollar in 1969 and .461 dollar in 1979, reflecting the relatively high rates of inflation experienced during the mid and late 1970's (U.S. Bureau of the Census, 1982b, Table 744, p. 452).

elderly people of both sexes gained in income relative to the general population. Nonetheless, disproportionate numbers of elderly people in Connecticut are living in a state of poverty. It is to that topic — poverty — that the remainder of this report will be directed.

Table 24 shows the percentage of persons, by age, sex and race/Spanish origin who were below the poverty level in Connecticut in 1979. The general pattern is rather clear for both sexes and all three race/origin groups: the probability of being below the poverty level is relatively high for people 25 to 34 years old, decreases to a low in the 45 to 59 year old age groups, then increases more or less regularly with age up to the oldest age group. There are exceptions but in general the percent below poverty is higher for all three elderly age groups than for any of the age groups below 65; a major exception to this arises from the unusually high rate of poverty among Spanish origin women between 25 and 34, which as one will see shortly is due to extremely high poverty rates among young Hispanic female-headed families.

Other conspicuous patterns evident from Table 24 are: females have higher poverty rates than males for all age and race-origin groups except the oldest Hispanics; and whites have much lower poverty rates than blacks or Hispanics for both sexes and all ages. In fact, the poverty rates for blacks and Hispanics are "double-digit" in every case, while for whites they are "single-digit" in every instance except among the oldest women.

What concerns us here, though, is the relatively high poverty rates among the elderly. Connecticut is one of the wealthiest states in the union, yet one woman in seven who has reached 75 years of age is poor. To take an extreme but real example, almost one black woman in three who is 70 or older is below the poverty level. The combination of being old and being a member of one of these minority groups, or of being old and female is sufficient to insure an unacceptably high probability of being poor.

As bad as these and the other elderly poverty rates are, we should bear in mind that the present discussion has excluded those living in institutions, which as we saw in Table 11 excludes significant numbers of elderly; it is reasonable to assume that these individuals are at least as likely to be poor as those included in Table 24 and in all probability actually have higher rates of poverty.

But our objective here is not to discover or explain the root causes of poverty in Connecticut, a topic which will be covered more directly and thoroughly in future reports; rather, it is to discuss major features of elderly poverty, to which we now turn.

TABLE 24: Percent of Persons\* Below Poverty Level by Age, Sex, and Race/Origin, 1979: Connecticut

Age Group	Percent of Persons Below the Poverty Level							
	Total		White		Black		Spanish Origin	
	Male	Female	Male	Female	Male	Female	Male	Female
25-34	4.5%	8.9%	3.7%	6.8%	11.5%	24.4%	16.1%	33.2%
35-44	3.6	6.6	2.8	4.9	10.4	20.0	13.4	27.6
45-54	3.1	4.5	2.3	3.4	12.7	17.7	10.8	18.6
55-59	2.8	4.9	2.3	4.0	11.4	20.1	13.1	21.7
60-64	4.0	7.4	3.4	6.5	17.2	25.3	18.9	24.2
65 and Over	5.5	11.0	5.0	10.3	18.8	28.9	19.1	25.0
65-69	4.5	8.3	4.1	7.5	14.9	27.0	20.9	29.8
70-74	5.4	10.0	4.7	9.2	23.8	30.7	26.7	22.3
75+	6.8	13.8	6.3	13.4	21.5	29.6	10.2	20.2
Total	6.6	9.3	4.8	7.1	22.2	28.2	29.8	35.7

\*Excludes persons living in institutions or in military and college group quarters; see notes to Table 10 for additional information.

Note: In some instances the total percent below poverty exceeds any of the percentages for the specific age groups reported; this is due to the large percentages of children and young adults (under 25 years old) who are below the poverty level.

Source: U.S. Bureau of the Census, 1983c, Table 245.



Table 25 presents the poverty rates by age for families, by sex of head, and unrelated individuals living in Connecticut's urban\* and rural areas. Several observations may be made. First, in all cases the likelihood of being poor is greater in urban than in rural areas. Second, among the elderly it is the unrelated individuals who have by far the highest poverty rates, while female-headed families have rates that are somewhat above those for male-headed and/or husband-wife families. This contrasts sharply with the working age population in which female-headed families, typically with their dependent children, have the highest poverty rates, followed by unrelated individuals who were also rather likely to be poor, and predictably, families with male head of working age had extremely low rates.

We have seen that among the elderly being a woman and/or being a black or Hispanic makes for a relatively high probability of being poor. Table 26 shows a clear relationship between levels of education and poverty levels among the elderly — a pattern that holds for other age groups as well. The more education one has obtained, the lower the likelihood that one's family is below the poverty level. Because lifetime earnings, and presumably savings and other accumulated resources including pension benefits, are greater for those with more education, the observed association between education and poverty is easily understandable. We see, too, from Table 26 that the probability of being poor among the elderly is greatest for those not living in families (i.e., the unrelated individuals), lower for female-headed families, and lowest for male-headed/husband-wife families.\*\* In particular, elderly unrelated individuals, regardless of educational level, have very high poverty rates ranging from one in three among those with less than a fifth grade education to one in nine among those with at least some college.

We noted earlier (Table 15) that elderly people are concentrated to a much greater extent than the general population in the lower educational attainment categories — those with the highest rates of poverty. The conjunction of these facts means, of course, that the poverty rates of the elderly are influenced by educational attainment.

Not surprisingly, we see from Table 27 that having earnings (which is tantamount to being at work at least part-time) makes it much less like-

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\*The definition of "urban" employed by the U.S. Bureau of the Census is not a very strict one; persons and families living in communities with 2500 inhabitants or more are considered urban, and all others are considered to be rural.

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\*\*Had we looked separately at whites, blacks and Spanish-origin elderly, we would generally have observed these same patterns; further, we would have seen substantially lower poverty rates for whites than the other two groups consistent with results presented in Table 24.

TABLE 25: Percentage of Families and Unrelated Individuals Below the Poverty Level, by Age and Rural-Urban Residence, in 1979: Connecticut

Age and Residence	Percentage Below the Poverty Level*		
	Male Headed or Husband-Wife Families	Female-Headed Families	Unrelated Individuals
25-64 Years Old,			
Total	2.5%	25.9%	13.7%
Urban	2.7	27.4	14.2
Rural	1.9	15.4	10.8
65 or Older,			
Total	3.8	5.5	20.3
Urban	4.0	5.7	20.9
Rural	3.1	4.3	16.8

\*See Note to Table 24.

Source: U.S. Bureau of the Census, 1983c, Table 248.

TABLE 26: Percentage of Elderly Below the Poverty Level, by Educational Attainment and Family Type/Unrelated Individuals, 1979: Connecticut

Education Attainment	Percent of Elderly* Below the Poverty Level, 1979		
	Male-Headed or Husband-Wife Families	Female-Headed Families	Unrelated Individuals**
0-4 years	6.8%	8.8%	35.5%
5-7 years	5.9	6.6	27.9
8 years	4.4	6.6	24.5
1-3 years High School	3.7	6.3	20.1
High School Graduate	3.2	3.6	15.0
1 or more years College	2.0	3.1	11.0
Total Percent	3.8	5.5	20.3

\*See Note to Table 24.

\*\*An unrelated individual is (1) a householder living alone or with non-relatives only, (2) a household member who is not related to the household head, or (3) a person living in group quarters who is not an inmate of an institution.

Source: U.S. Bureau of the Census, 1983c, Table 247.

ly, regardless of age or family type, that one is below the poverty level as compared with those who have no earnings. Among the elderly the by now familiar pattern of low poverty rates for husband-wife or male-headed families and high rates for unrelated individuals is evident; and among working age people the equally familiar pattern of low poverty rate for male-headed or husband-wife families and very high rates for female-headed families is also apparent in Table 27.

In every case, regardless of the presence or absence of earnings and of family type, poverty rates for the elderly were lower than among the working age population.\* Further, the differences in poverty rate for those with earnings and those with no earnings were smaller among the elderly than among the working age population. This is primarily due to the relatively low poverty rates among elderly people without earnings as compared with working age people who had no earnings; this, in turn, is partly due (as we will see clearly in a moment) to the widespread availability of social security benefits for the elderly, while access to social welfare programs for working age people is relatively limited.

Table 28 presents the same information as Table 27 for whites, blacks and Hispanics, except that Table 28 is restricted to the elderly. We see that having earnings greatly reduces the likelihood of elderly people being poor, regardless of race/origin and of family type. In fact, the poverty rates for those with no earnings and especially for the two minority groups are quite high; over one-half of black and Hispanic unrelated individuals with no earnings are below the poverty level, and while the poverty rates for the other family types with no earnings are not as high they are nonetheless in excess of 28 percent in every case.

The poverty rates in all instances are lower for elderly whites than for the corresponding minorities. Each race/origin group shows the same pattern of increasing poverty rates as one goes from male-headed or husband-wife families to female-headed families and to unrelated individuals, whether they have earnings or not. Finally, we see that unrelated individuals are much less likely than others to have earnings; elderly female-headed families are more likely to have earnings than male-headed or husband-wife families, except among blacks where both have about the same likelihood of having earnings.

To summarize the several preceding tables, we can draw the following conclusions:

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\*The *total* poverty rates, however, are lower for working age people than elderly people who either are in male-headed or husband-wife families or are unrelated individuals; a glance at the percentage with earnings will resolve this apparent paradox.

TABLE 27: Percentage Below the Poverty Level,\* by Age, Family Type and Presence or Absence of Earnings, and Percentage with Earnings, 1979: Connecticut

Age Groups and Presence or Absence of Earnings	Percent Below the Poverty Level, by Age, Family Type and Presence or Absence of Earnings,** and Percent with Earnings		
	Husband-Wife or Male-Headed Families	Female-Headed Families	Unrelated Individuals
25-64 Years Old			
Have Earnings**	1.9%	13.4%	6.9%
No Earnings	32.0	81.0	55.8
TOTAL	2.5	25.9	13.7
Percent with Earnings	97.9	81.5	86.1
65 or Older			
Have Earnings**	1.3	1.8	6.2
No Earnings	6.5	12.8	23.0
TOTAL	3.8	5.5	20.3
Percent with Earnings	51.2	66.3	16.3

\* This table excludes those living in institutions, military quarters and college dorms.

\*\*Earnings include income from wages and salaries, as well as self-employment income; in order to have earnings, one must be working at least part-time.

Source: U.S. Bureau of the Census, 1983c, Table 248.

TABLE 28: Percent of Elderly Below the Poverty Level,\* by Family Type, Race/Spanish Origin, and Presence or Absence of Earnings, and Percentage of Elderly with Earnings, 1979: Connecticut

Race/Spanish Origin Groups and Presence or Absence of Earnings	Percentage of Elderly Below the Poverty Level		
	Husband-Wife or Male-Headed Families	Female-Headed Families	Unrelated Individuals
White, 65 and Over			
With Earnings**	1.2%	1.5%	5.7%
No Earnings	6.0	11.0	21.8
TOTAL	3.5	4.7	19.2
Percent With Earnings	50.9	66.6	16.1
Black, 65 and Over			
With Earnings**	3.1	8.6	15.9
No Earnings	28.3	41.0	51.8
TOTAL	12.4	20.8	44.0
Percent With Earnings	63.1	62.5	21.9
Hispanic, 65 and Over			
With Earnings**	4.8	--	9.3
No Earnings	34.0	47.6	50.8
TOTAL	19.4	17.5	45.2
Percent With Earnings	50.1	63.3	13.6

\* and \*\*See corresponding notes to Table 27.

Source: U.S. Bureau of the Census, 1983c, Table 248.

1. Among the elderly of Connecticut several characteristics or situations increase the probability of being below the poverty level. These include:
  - a) being among the older of the elderly groups;
  - b) being an unrelated individual\*;
  - c) being a black or Hispanic;
  - d) being a female;
  - e) living in an urban community;
  - f) having attained relatively few years of education;
  - g) having no earnings, which essentially means not working.
2. While poverty rates for some groups of elderly are high, in general the poverty rates for Connecticut's elderly population are not as high as for some groups of the working age population. The most significant reason for this is the general availability to the elderly of social security income and, to a much lesser extent, public assistance income.

We turn now to an examination of the impact on elderly poverty of social security income.

We will be addressing two related questions: (1) Are those elderly who receive social security less likely to be poor than those who do not receive income from social security? And (2) What would be the effect on poverty rates among the elderly if there was no income from social security but income otherwise was the same? We are able to answer both questions by disaggregating the total\*\* elderly population according to whether social security income is received or not and according to poverty status; we have done this in Figure 2.

Figure 2 shows that there were about 340 thousand people 65 years old or over in Connecticut in 1980 who were not living in institutions, military quarters or college dorms (Cell a). A large majority (about 89 percent) of these people received some social security income in 1979 (Cell d); the remaining 11 percent received no such income (Cell b). The poverty rate among those elderly with no social security income was 18.4 percent (Cell c), while for those with social security income it was 7.5 percent (Cell e). The answer to our first question, then, is that the likelihood of being poor is some 2½ times greater among the elderly with no social

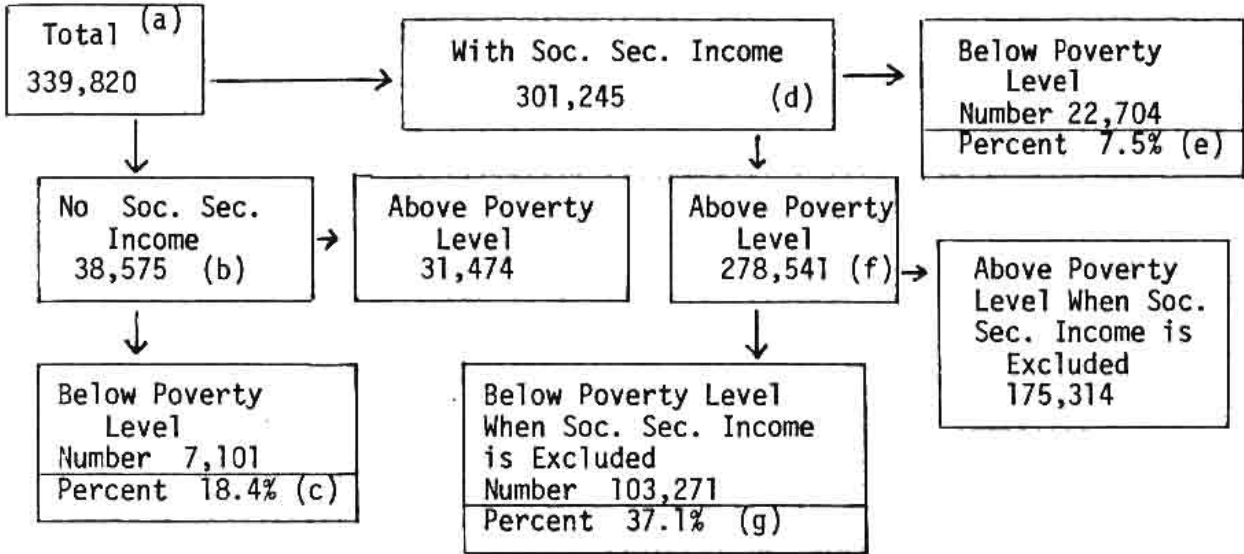
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\*Again, an unrelated individual is a household head living alone or with non-relatives, a household member who is not related to the household head, or a person living in group quarters who is not an inmate of an institution.

\*\*Excluding those elderly who are inmates of institutions, or living in military quarters or college dorms; there were some 24,000 elderly so living in Connecticut in 1980, overwhelmingly in homes for the aged.



FIGURE 2: Disaggregation of Elderly Population, by Receipt of Social Security Income and Poverty Status, 1979: Connecticut



Source: See Table 29.

security income than for those with such income; about two out of every eleven elderly with no social security income were poor.

Most of the state's elderly who received social security income were above the poverty level (Cell f), although over one-third of these people (37.1 percent) would have been below the poverty level had they not received income from social security (Cell g). Clearly, the existence of the social security system and the level of old age benefits paid in 1979 had the effect of keeping significant numbers of the state's elderly from falling below the poverty threshold.

The overall poverty rate for people 65 and over in 1979 in Connecticut was 8.8 percent. If social security did not provide income to the state's elderly and if their income levels remained otherwise unchanged, the elderly poverty rate would have been 39.1 percent. In effect, an additional 30 percent of Connecticut's elderly would have been poor but were not by virtue of income received from social security.

The information in the lettered cells of Figure 2 is summarized in the first column of Table 29, along with corresponding information for white, black and Spanish origin elderly. Because whites comprise a large majority of total elderly, the figures just discussed for total elderly are very close to, but slightly above, those for white elderly persons.

A smaller portion of black and Hispanic elderly received social security income than white; respectively, 79 percent and 71 percent as contrasted to 89 percent of white elderly. Regardless of whether elderly



blacks and Hispanics received social security income their poverty rates were higher than for elderly whites; this is especially true among those with social security income where the white poverty rate is about one-third of those for blacks and Hispanics. This latter difference suggests that receiving social security income does not provide the same protection against poverty for elderly blacks and Hispanics as it does for whites. We can only speculate as to why this is the case. It may well be that whites generally have other sources of income (e.g., pensions, savings, etc.) to a greater extent than blacks and Hispanics; for example, in 1979 elderly white families in Connecticut received an average of about \$4700 from interest, dividends and rent as compared to an average of \$700 for blacks and \$1700 for Hispanics (U.S. Bureau of the Census, 1983c, Table 248). Differences of this magnitude could, of course, make the difference between being below the poverty level or above it.

For those receiving social security income who are above the poverty level, the effect of excluding (or losing) that income has even more disastrous impact on black and Hispanic elderly than on whites which is itself quite serious; among blacks one-half of such persons would have been below the poverty level, among Hispanics 40 percent and among whites 37 percent of those elderly receiving social security income who are not poor would be in the absence of that income.

Finally, the last two rows of Table 29 show the overall rates of elderly poverty, first, as they would have been in the absence of social security income in 1979 and, second, as they actually were in 1979. Clearly, the loss of social security income would prove devastating to whites, blacks and Hispanics alike; under these conditions the poverty rate for blacks would exceed 50 percent, for Hispanics it would approach 50 percent and for whites would be nearly 40 percent. Of course, were there to be no social security providing old age benefits to the state's elderly, presumably many would make other plans for their later years so that even under this extreme scenario elderly poverty rates would not be so high. On the other hand, even with social security as it existed in 1979 we see in the bottom rows of Table 29 that elderly poverty rates, especially for blacks and Hispanics, are unacceptably high. Our older citizens, with lifetimes of work and productivity, and of rearing families, deserve better in the twilight of their lives.

TABLE 29: Percentage of Elderly Below the Poverty Level, by Race/Spanish Origin and Presence or Absence of Social Security Income, 1979: Connecticut

Poverty Status and Presence or Absence of Social Security Income	Race or Spanish Origin			
	Total	White	Black	Spanish Origin
Total elderly (a)**	339,820	327,380	10,278	3,419
No Social Sec. Income (b)	38,575	35,857	2,087	970
% Below Poverty (c)	18.4%	17.8%	23.9%	29.0%
With Soc. Sec. Income (d)	301,245	291,523	8,191	2,449
% Below Poverty (e)	7.5	7.0	25.1	20.0
With Soc. Sec. Income and Above Poverty Level (f)	278,541	271,167	6,137	1,958
% Below Poverty Level Excluding Soc. Sec. Income (g)	37.1	36.8	49.7	40.1
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Assume no Social Security:				
Number Below Poverty Level	133,032	126,483	5,605	1,558
Percent Below Poverty Level	39.1	38.6	54.5	45.6
Actual % Below Poverty Level	8.8	8.2	24.8	22.6

\* All figures exclude inmates of institutions and residents of military quarters or college dorms.

\*\* See Figure 2 for more precise meaning of letters.

Source: U.S. Bureau of the Census, 1983c, Tables 245, 249.

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