



Profile of Rural Pennsylvania Elderly Women



Introduction

This analysis looks at the population of elderly women who are 65 years old and older living in rural Pennsylvania. It was completed to better understand this population, which constitutes 19 percent of all rural women.

According to the analysis, rural elderly women are likely to live in poverty, live alone and have a disability. The analysis also suggests there are no significant differences in marital status, household characteristics, employment, home ownership, and poverty levels between rural and urban elderly women. In fact, rural and urban elderly women share many of the same characteristics.

Methods

To complete the analysis, the Center for Rural Pennsylvania used a variety of data sources, including the U.S. Census Bureau, the Pennsylvania Departments of Aging and Health, the Rural Pennsylvania Current Population Survey (RuralPA-CPS), and the 2003 Attitudinal Survey of Rural Residents. A more complete description of each data source is on Page 7.

The elderly are defined as persons 65 years old and older. The rural elderly are persons living in a rural county, or a county that has a population density below the statewide average of 274 persons per

square mile. The urban elderly include those persons living in a county with a population density of 274 persons or more.

Since different data sources were used in the analysis, the results include different timeframes for each of the variables examined. And while the Center used the most current data available for the analysis, the results of the different data sources may not be completely comparable.

Findings

Population

According to U.S. Census Bureau estimates, in 2006, there were nearly 325,000 women age 65 years old and older in rural Pennsylvania. This age group made up 19 percent of the 1.74 million rural women statewide. The state's urban areas included 793,300 women, who were 65 years old and older, or 17 percent of the 4.65 million urban women.

In 2006, women who were 65 years old and older made up 14 percent (21.6 million) of the 151.7 million women in the United States. Pennsylvania had the fifth highest number of elderly women; California, Florida, New York and Texas each had more elderly women. As a percent of the female population, however, Pennsylvania had the second highest number of elderly women

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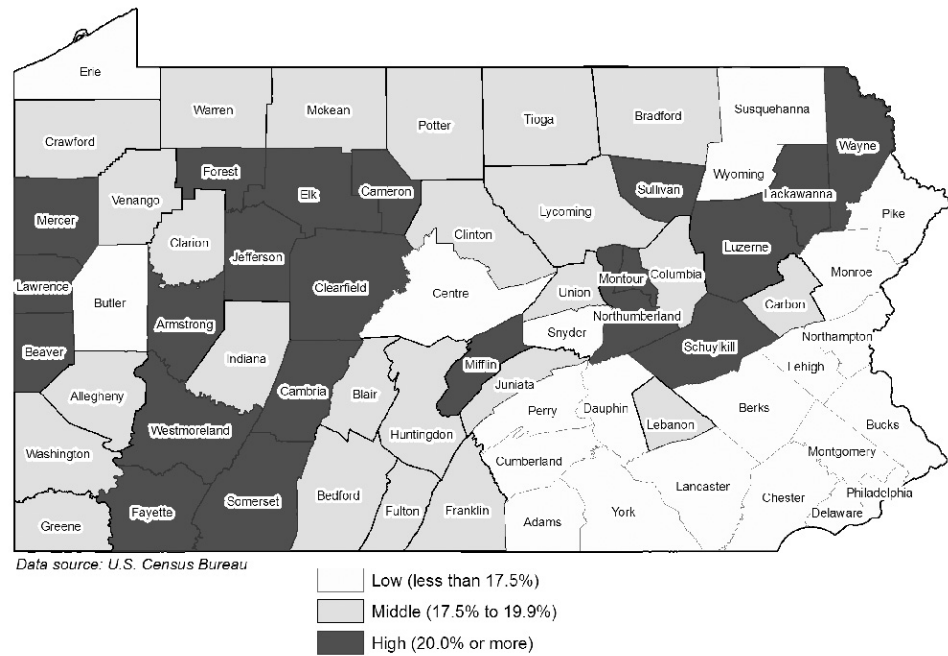


at 17 percent; Florida had the highest with 19 percent.

Between 2000 and 2006, the number of elderly women in rural Pennsylvania declined 1 percent while the number in urban areas declined 4 percent. This decline may, in part, be attributed to the relatively low number of births during the 1930s and early 1940s.

According to Census Bureau projections, between 2005 and 2030, the number of elderly women in the United States is expected to increase 87 percent, as members of the Baby Boom generation, or those born between 1946 and 1964, become senior citizens. In Pennsylvania, however, the number of elderly women is expected to increase 46 percent. One reason why the state rate is lower than the

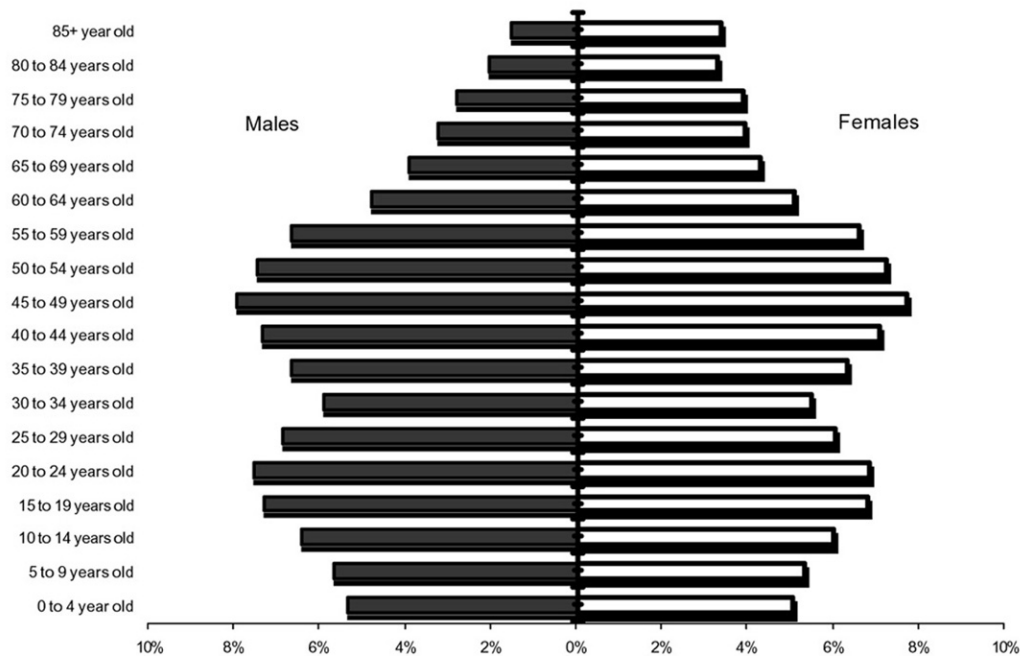
Map 1: Percent of Pennsylvania Women Who Are 65 Years Old and Older, 2006 (est.)



national rate is the higher percentage of elderly women already living in rural Pennsylvania.

Within Pennsylvania, there was no statistical difference between the percent of rural and urban elderly women. There was, however, a significant

Figure 1: Age Distribution in Rural Pennsylvania, 2006 (est.)



Data Source: U.S. Census Bureau

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difference between the percent of rural elderly males and females. In 2006, 14 percent of the rural male population was 65 years old and older, compared to 19 percent of the rural female population: on average, there were 1.4 rural elderly females for every rural elderly male. Among those rural persons age 85 years old and older, there were 2.2 females for every male.

Age Cohorts

According to U.S. Census Bureau estimates for Pennsylvania, in 2006, 23 percent of elderly women were between 65 and 69 years old; 42 percent were in their 70s; and the remaining 36 percent were 80 years old and older. These percentages were nearly identical to urban elderly women.

Between 2000 and 2006, the 85 years old and older age group was the fastest growing group of rural elderly women. This age group increased 21 percent. In urban areas, the number of women in this age group increased 9 percent.

Minorities

In 2006, U.S. Census Bureau estimates showed that 2 percent of elderly women in rural Pennsylvania were minorities (non-white, Hispanic/Latino). In urban areas, 12 percent of elderly women were minorities.

Marital Status

According to the 2006-2007 RuralPA-CPS, 52 percent of rural elderly women were married, 39 percent were widowed, 5 percent were divorced or separated, and 4 percent never married. There was

no significant difference in the marital status between rural and urban elderly women. There was, however, a significant difference in age between currently married and currently unmarried elderly women. Those currently married were, on average, five years younger than those who were not currently married.

Households

(Note: the following excludes those living in group quarters)

Fifty-nine percent of rural Pennsylvania elderly women lived with a family member, such as a spouse, child, or other relative; 40 percent lived alone; and 1 percent lived with a non-family member, such as a roommate or unmarried partner, according to data from the 2006-2007 RuralPA-CPS. Among urban elderly women, 56 percent lived with a family member, 43 percent lived alone, and 1 percent lived with a non-family member.

Among those rural elderly women who lived with a family member, 76 percent lived with a spouse, 16 percent lived with a child or grandchild, and 8 percent lived with some other relative. Among rural elderly women living alone, 83 percent were widowed; 10 percent were divorced or separated, and the remaining 7 percent never married.

Because of the relatively high percentage of rural elderly women living alone, the average rural household with elderly women had an average of 1.9 persons. This average is nearly identical to urban households with elderly women (1.8 persons).

Four percent of rural elderly women lived in households with children. In urban areas, 3 percent of elderly women lived in households with children.

Table 1: Rural Elderly Women in Long-Term Care Facilities, 2006

	# Rural Women, 2006 (est. ¹)	# Women in Long-term Care Facilities, 2006 ²	% Women in Long-Term Care Facilities, 2006
65 to 69 years old	74,563	626	0.8%
70 to 74 years old	67,855	971	1.4%
75 to 79 years old	67,370	2,184	3.2%
80 to 84 years old	57,211	3,481	6.1%
85+ year old	57,985	8,792	15.2%
Total	324,984	16,054	4.9%

1. Data source: U.S. Census Bureau estimates

2. Data source: Pennsylvania Department of Health

Long-Term Care Facilities

In 2006, 16,054 rural elderly women were in long-term care facilities, according to data compiled by the Pennsylvania Department of Health. These women represented 5 percent of rural Pennsylvania's elderly women. The number of elderly women in long-term care facilities increases as the population gets older.

In urban areas, there were 38,383 elderly women living in long-term care facilities in 2006. These elderly women represented 5 percent of the total number of urban elderly women.

From 1996 to 2006, the number of rural elderly women living in long-term care facilities decreased 10 percent. In urban areas, there was a 14 percent decline.

Educational Attainment

Rural elderly women had lower levels of educational attainment compared to urban elderly women. According to data from the 2006-2007 RuralPA-CPS, 13 percent of rural elderly women had a bachelor's degree or higher compared to 23 percent of urban elderly women. In addition, 16 percent of rural elderly women did not have a high school diploma compared to 14 percent of urban elderly women.

Levels of educational attainment among rural elderly women are also reflected in other socioeconomic indicators. For example, rural elderly women without a high school diploma were more likely to live in poverty (26 percent), be widowed (55 percent) and receive food stamps (46 percent) compared to elderly women with a bachelor's degree or higher (5 percent, 29 percent, and 15 percent, respectively). In addition, 9 percent of rural elderly women without a high school diploma were working compared to 19 percent who had a bachelor's degree or higher.

Among urban elderly women without a high school diploma, 42 percent were in poverty, 53 percent were widowed and 12 percent received food stamps. In terms of employment, 4 percent of urban elderly women without a high school diploma were working, compared to 15 percent who had a bachelor's degree or higher.

Employment

According to the 2006-2007 RuralPA-CPS, 7 percent of rural elderly women were employed. Among these individuals, 34 percent worked full-time, 55 percent worked part-time, and 10 percent were self-employed. In urban areas, 8 percent of elderly women were employed.

Among employed rural elderly women, 29 percent were working in retail, 24 percent were working in health services, and 14 percent were working in food services. There was no significant difference between rural and urban elderly women in employment by sector.

Housing

Eighty-six percent of rural elderly women lived in their own home and 14 percent rented their home, according to the 2006-2007 RuralPA-CPS. Among urban elderly women, 82 percent lived in their own home and 18 percent rented. In urban areas, there was a higher percentage of elderly women living alone and renting their home (33 percent) than in rural areas (29 percent.)

Eighty-five percent of rural elderly women lived in their own home and had no monthly mortgage. The 15 percent of rural elderly women with a mortgage had a median monthly payment of \$502, or approximately 19 percent of their household income. In urban areas, 87 percent of elderly women had no monthly mortgage payments. The 13 percent of urban elderly women with a mortgage had a median monthly payment of \$704, or approximately 14 percent of their household income.

For rural elderly women who rented their home, the median rent was \$350. In urban areas, elderly women paid a median rent of \$568. In both rural and urban areas, monthly rent payments take a larger percentage of their incomes. In rural areas, 28 percent of rural elderly women's income was spent on rent, while in urban areas, rent accounted for 31 percent of income.

Home Computers

Forty-eight percent of rural households with elderly women had computers, while 52 percent of households did not, according to the 2007 RuralPA-CPS. In urban areas, 56 percent of households with elderly women had computers and 44 percent did not. Among rural households with computers and elderly women, 83 percent had Internet access.

Among those with Internet access, 56 percent had a broadband connection and 44 percent used a dial-up modem. In urban areas, 87 percent of households with elderly women had Internet access; 60 percent had a broadband connection and 40 percent used a dial-up modem.

Income

The 2006-2007 RuralPA-CPS indicates that the median income for rural households with elderly women was \$25,000. For elderly women in urban areas, the median household income was \$32,000.

Rural elderly women living in married couple households had median incomes of \$34,000. Those living alone, however, had median incomes of \$15,000. In comparison, urban elderly women in married couple households had median incomes of \$50,000, while those living alone had median incomes of \$14,400.

The largest source of income for rural elderly women was Social Security (36 percent), followed by pensions, dividends, and interest (25 percent). In 2006-2007, the median amount these women received from Social Security was \$12,000 and the median for pensions, dividends and interest was \$10,000. In comparison, urban elderly women were getting almost equal shares of their income from Social Security (30 percent) and from pensions, dividends and interest (31 percent). The median amount urban elderly women received from Social Security was \$14,000 and the median for pensions, dividends and interest was \$15,000.

Twenty-two percent of rural elderly women rely

solely on Social Security for their income versus 23 percent of urban elderly women. The median Social Security income amount was \$12,500 for both rural and urban elderly women. Seven percent of rural elderly women rely solely on pensions as their source of income. In comparison, only 4 percent of urban elderly women rely on pensions. The median amount from pensions was \$12,750 for rural elderly women and \$27,500 for urban elderly women.

Poverty

Statewide, the poverty rate among the elderly was 9 percent, according to the 2006-2007 RuralPA-CPS. Among rural elderly women, however, the poverty rate was 11 percent, and among urban elderly women the rate was 13 percent.

There was no significant difference in age between rural elderly women who are in poverty and those who are not in poverty.

The majority of rural elderly women in poverty (52 percent) lived alone, and 34 lived with their spouse.

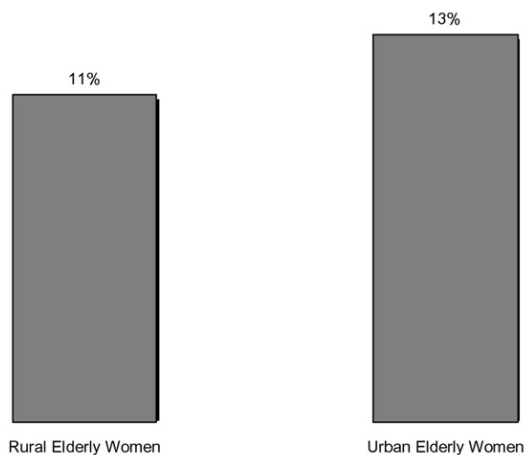
Eighty-six percent of rural elderly women in poverty were retired or disabled and not looking for work.

Participation in Public Assistance Programs

The participation rate in government assistance programs, such as food stamps, heating assistance, and Supplemental Security Income (SSI), is low among rural elderly women. According to the 2006-2007 RuralPA-CPS, 3 percent of rural elderly women were in households that received food stamps; 5 percent were in households that received heating assistance; and 3 percent were in households that received SSI payments. There were slight, but statistically significant, differences between rural elderly women who live alone and received government assistance, and those who live in households with two or more persons and received government assistance. Rural elderly women living alone had higher participation rates than those living with others. There was, however, no significant difference between rural elderly women and urban elderly women in public program participation.

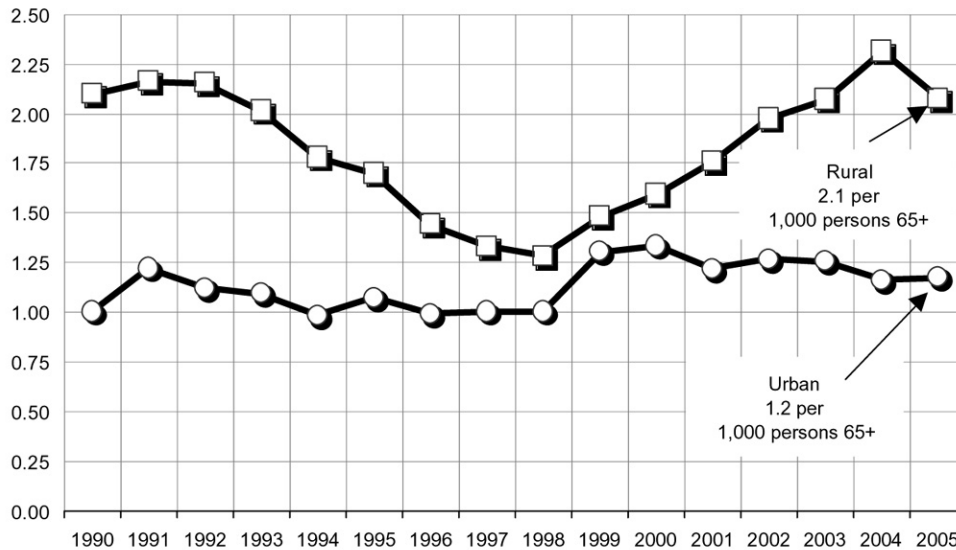
Programs with significant levels of participation were the PACE and PACENET programs. Administered by the Pennsylvania Department of Aging, these programs provide prescription assistance to persons 65 years old and older with lower incomes

Figure 2: Percent of Rural and Urban Elderly Women in Poverty, 2006-2007



Data source: 2006-2007 RuralPA-CPS

Figure 3: Number of Cases of Elder Abuse Per 1,000 Senior Citizens, 1990-2005



Data source: Pennsylvania Department of Aging

(for PACE less than \$14,500 for a single person or \$17,700 for a married couple, and for PACENET, \$23,500 for a single person or \$31,500 for a married couple). In 2005, 22 percent of rural senior citizens were enrolled in PACE or PACENET; in urban areas, 17 percent were enrolled in these programs. Statewide, 80 percent of PACE enrollees were women as were 66 percent of PACENET enrollees.

Elder Abuse

Elder abuse includes neglect, and physical, financial and sexual abuse. According to 2005 data from the Pennsylvania Department of Aging, 42 percent of the 2,719 substantiated cases of elder abuse in Pennsylvania were in rural areas. On a per capita basis, rural counties have a higher proportion of abuse cases than urban counties. In 2005, rural counties had 2.1 substantiated cases per 1,000 senior citizens. In urban areas, there were 1.2 substantiated cases per 1,000 senior citizens. Between 1995 and 2005, the number of substantiated cases of elder abuse in rural counties increased 27 percent, while urban counties had a 9 percent increase. Statewide, 64 percent of the abuse victims were women and 36 percent were men.

Community Satisfaction and Participation

The *2003 Attitudinal Survey of Pennsylvania's Rural Residents* provides information on only rural residents, and there is no comparable data on urban

residents. The survey asked rural residents their attitudes and opinions on economics, government, the environment and other relevant policy issues. The survey sample included 1,737 adults (18 years old and older). Of these adults, 30 percent were 65 years old and older. Among the senior citizens in the survey, 50 percent were female.

According to the survey results, rural elderly women were overall satisfied with and participated in their community. For example: 92 percent of rural elderly women said their community was a desirable place to live; 65 percent were more or less satisfied with the way things were going in Pennsylvania; 77 percent often voted in elections; 49 percent occasionally or often participated in community clubs and organizations; and 69 percent often attended religious services.

Disabilities

According to the 2006 American Community Survey, conducted by the U.S. Census Bureau, 42 percent of Pennsylvania's rural elderly women had a disability. This percentage was nearly identical to urban elderly women (41 percent). The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition that can make it difficult for a person to perform activities, such as walking, climbing stairs, dressing, bathing, learning, or remembering. A disability can also impede a person from being able to go outside the home alone or to work at a job or business.

Mortality

According to data from the Pennsylvania Department of Health, 48,606 elderly women died between 2003 and 2005. These deaths represented 44 percent of all deaths in rural Pennsylvania during this period. There was no statistically significant difference in the death rate of rural and urban elderly women. The rural rate was 4,954 deaths per 100,000 elderly women and the urban rate was 5,003 per 100,000.

Conclusion

Similar demographic characteristics

Demographically, rural and urban elderly women share many of the same characteristics. For example, there was no significant difference between these two groups in marital status, household characteristics, employment, and homeownership. The similarities suggest that the needs of elderly women are similar statewide. However, while the needs of these women may be the same, different delivery methods are needed to ensure adequate services.

Mixed financial and socio-economic picture

According to the data, the financial and socio-economic status of rural elderly women is mixed. Some rural elderly women may be more vulnerable to changing economic conditions as they have lower incomes and higher housing costs, while others, who are more financially secure, may not be as susceptible to changing economic conditions. This mixed financial picture may be a forewarning to public service agencies to step up their outreach efforts in the event of a severe economic downturn.

Dramatic increase in population

According to state level population projections from the U.S. Census Bureau, from 2000 to 2030, the number of elderly women in Pennsylvania is likely to increase 46 percent. In 2030, one in four women will be 65 years old and older. Fueling this increase is the aging of Baby Boomers. While data is not currently available for Pennsylvania's rural counties, it is very likely that the number of rural elderly women will also increase dramatically. This increase will likely have workforce implications, along with significant impacts on rural health care and social service delivery systems.

Data sources

Pennsylvania Department of Health:

Mortality data, and persons in long-term care facilities by gender, 1996, 2003, and 2005.

Pennsylvania Department of Aging:

Abuse data and PACE and PACENET data, 1990 to 2005.

U.S. Census Bureau:

Population, age and race estimates along with population and age projections. The Census Bureau also provided information on disabilities through the American Community Survey.

Rural Pennsylvania Current Population Survey (RuralPA-CPS):

A household phone survey of 6,065 Pennsylvania households (67 percent rural and 33 percent urban) that is closely modeled after the March Supplement of the federal Current Population Survey (CPS). The data presented in this analysis are from the 2006 and 2007 surveys. Interviews were conducted from the offices of the Center for Survey Research at Pennsylvania State University-Harrisburg. In 2006, the overall cooperation rate for the survey was 53 percent, and, in 2007, the rate was 59 percent. In 2006, there were 3,028 completed interviews, and, in 2007, there were 3,037 completed interviews. The confidence level for both years was plus or minus 1.6 percentage points at the 95 percent level. The data analyzed for this report were on rural and urban women and men 65 years old and older.

2003 Attitudinal Survey of Pennsylvania Rural Residents:

A random mail survey of 1,737 adults living in rural Pennsylvania was conducted in 2003. This survey had a response rate of 53 percent and a margin of error not greater than plus or minus 3 percentage points at the 95 percent level. The survey included questions on attitudes and perceptions on state and local communities issues, as well as the respondent's personal well-being and other concerns. The data analyzed for this report were on rural women 65 years old and older. The survey did not include urban residents.

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