

American Maturity

by Diane Crispell and William H. Frey

As your car speeds down Interstate 95, pine trees and scrub palms blur into a wash of green and brown. You could be anywhere in central Florida—until you reach The Watertower. A huge blue inverted waterdrop marks the entrance to “Palm Coast,” America’s newest population oasis. Stop the car at the

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SUMMARY

Americans aged 65 and older are a fast-growing and formidable market. Some older people move to be closer to their family, and some move to a better climate, but most stay put. The “young” elderly, aged 65 to 74, are a relatively affluent and healthy group. The “older” elderly, aged 75 and older, are far more likely to be disabled. Elderly people with disabilities cluster in the fast-growing Southeast, while the Midwest has a slow-growing but healthy elderly population.

edge of Palm Coast. Get out, and you can almost hear the town creaking under the weight of rapid growth and demographic change. This is Flagler County, the place with the fastest-growing elderly population in the country.

In the 1980s, an explosion of Americans aged 65 and older added a new dimension to demographic change. Because of increased longevity and the aging of larger generations, most U.S. counties saw their elderly populations grow rapidly. The 1990 census counted 31.2 million Americans aged 65 or older, a 22 percent increase since 1980. Elderly people are now 13 percent of the U.S. adult population, up from 11 percent in 1980.

Growth in the mature market presents a new set of opportunities for businesses. But to reach mature Americans effectively, businesses must understand this market's considerable diversity. One aspect of this diversity is geographic. America's elderly populations are growing in different places for different reasons.

CLOSER TO FAMILY

Willie Tomlinson, a 74-year-old retired teacher, lived in the same house in Falls Church, Virginia, for 47 years. Then she moved to Peachtree City, Georgia, a small but rapidly growing town in Fayette County. She moved to be closer to her son, a colonel stationed at nearby Fort McPherson.

Tomlinson's story is a common one among older residents of Peachtree City. Retirees move to the planned developments southwest of Atlanta because of their low crime rates, unhurried and friendly atmosphere, temperate climate, and other amenities. But the main reason, many willingly concede, is to be near their children and grandchildren.

At first glance, elderly people may seem

isolated. The 1990 census found that fewer than two-thirds of the elderly live in family households, compared with 83 percent of adults aged 18 to 64. More than one in four people aged 65 or older lives alone, compared with 9 percent of younger adults. But at least one demographic trend keeps older people from getting too lonely. Life expectancy has risen for both men and

To reach mature Americans, businesses must understand this market's considerable diversity.

women. Consequently, couples who don't divorce may live together well past the age of 65.

Today's elderly people are nearly as likely as younger adults to be married (in each group, about half are married). About 56 percent of people aged 65 or older either head a family or are married to a family householder. Their numbers have grown 25 percent since 1980, when the proportion stood at 55 percent.

Even so, women live an average of seven years longer than men. Moreover, most women marry older men. As a result, nearly half of elderly women are widowed, compared with just 14 percent of elderly men. The number of elderly people who live alone grew 27 percent during the 1980s, and the proportion who live alone rose from 28 percent to 30 percent. Nearly 80 percent of elderly Americans who live alone are women, and elderly people make up 40 percent of all single-person households, according to the census.

But living alone and being lonely are two different things. Other research shows that the share of elderly parents who live within 25 miles of adult children

has hovered around 75 percent for the past 30 years. A 1992 *Modern Maturity/Roper Organization* study finds that 58 percent of grandparents see their grandchildren quite often. Grown children and their offspring often remain within drop-in distance of grandma and grandpa. And sometimes older people relocate to be near the kids and grandkids, especially if the kids have moved to a southern clime.

A BETTER CLIMATE

Migrants young and old accounted for virtually all of the growth in Flagler County during the 1980s. Thirty years ago, the Palm Coast region was a rural area known best for growing telephone poles. Then International Telephone and Telegraph (ITT) changed its focus from tree farming to city building. Flagler's population grew 163 percent during the 1980s, making it the fastest-growing county in the U.S. Its elderly population grew even faster, by 267 percent. But in seven of the years between 1967 and 1987, the number of deaths in Flagler exceeded the number of births.

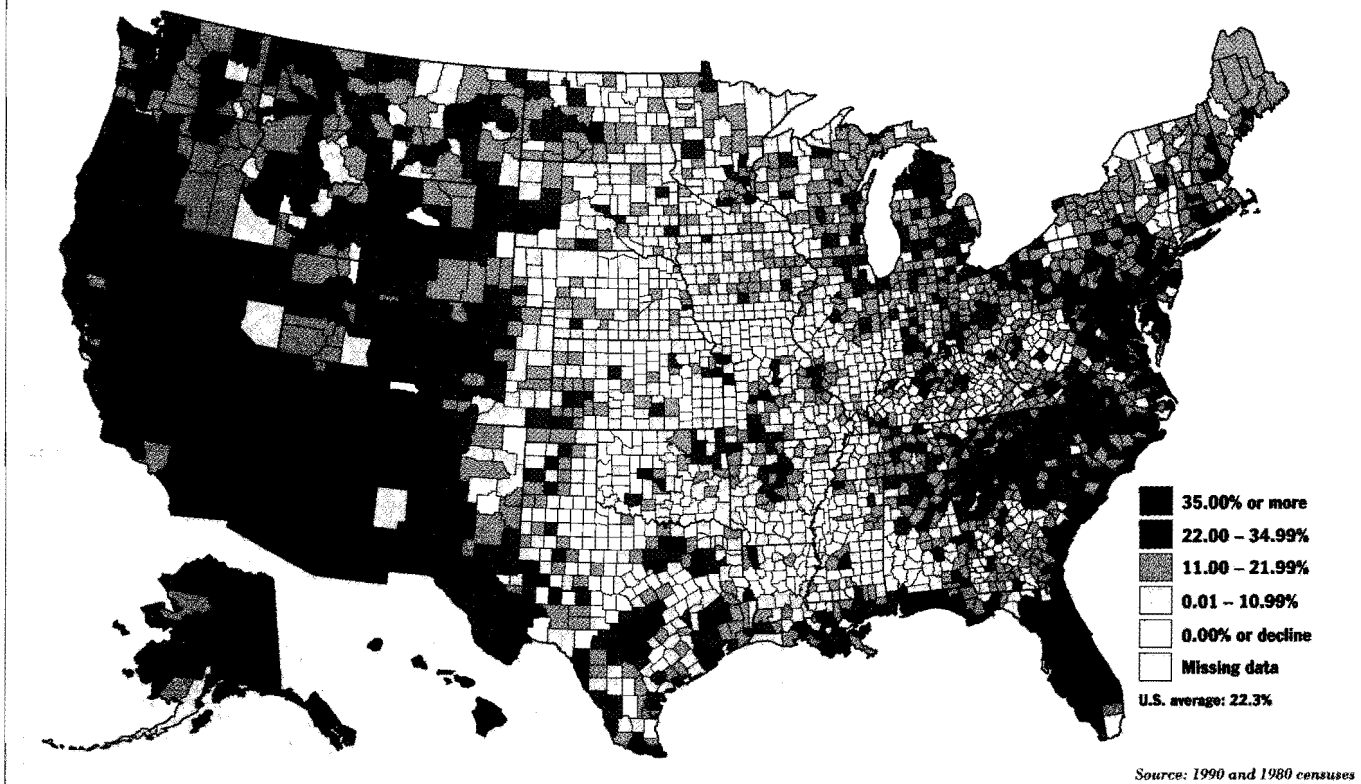
Flagler County lies on the Atlantic coast midway between St. Augustine and Daytona Beach, at the eastern fringes of the Orlando and Jacksonville metropolitan areas. In this way, it is similar to many other counties that have fast-growing elderly populations. Magnets of elderly growth cluster in the coastal regions, the Southwest, and the Rocky Mountains. Some are large, economically prosperous areas. Others are rural counties where the climate and scenery attract younger and older people alike.

Four of the top-ten growth counties for the elderly are also among the fastest-growing counties for all ages. These are Flagler and Hernando in Florida; Fayette, Georgia; and Matanuska-Susitna

Growing Old

Counties with fast-growing elderly populations are likely to have fast-growing economies.

(percent increase in population aged 65 and older, 1980-90)



Source: 1990 and 1980 censuses

Borough, Alaska. In contrast, a broad swath of counties in the nation's heartland—including the farmbelt, rustbelt, and oil-patch states—saw slow growth or

“The average retirement migrant household's overall impact on the local economy is \$71,600 a year.”

even declines in both their younger and older populations during the 1980s. These places had struggling economies that

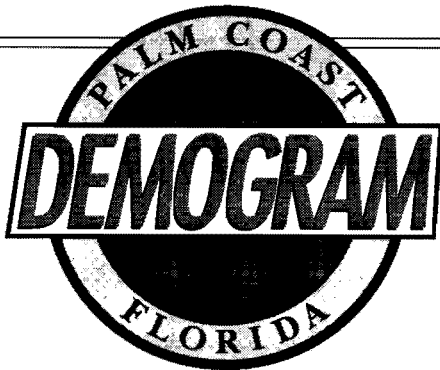
could do little to attract or retain people.

As a result, places with fast-growing elderly populations are often better-off and healthier markets than those with slow-growing elderly populations. Many are retirement areas that attract long-distance migrants, both seasonal and permanent. Long-distance moves are especially popular among “sixtysomething” couples who have both the financial resources and wanderlust to relocate during their early elderly years. Retirement migrants of the 1980s favored Hernando, St. Lucie, Collier, and Marion counties in Florida. They also chose newly popular

retirement areas in South Atlantic coastal states (Beaufort County, South Carolina) and the Rocky Mountains (Summit County, Colorado).

Retirees may not be employed, but their presence creates jobs and consumer demand. “The average retirement migrant household's overall impact on the local economy is \$71,600 a year,” according to a 1992 analysis prepared for the Appalachian Regional Commission. Estimates of the number of jobs retirees create range from one-third to one full job for each new migrant.

The longer a retirement migrant stays



"There's one reason Flagler County is full of old people," says Jim Martin, 78. "It's because a big corporation decided they could make more money selling little pieces of real estate than they could growing pine trees."

By his own admission, Martin is an "obstreperous old S.O.B." He started out as a radio host in New York City, hoping to launch an opera career. Instead, he caught tuberculosis and spent three years in a sanitarium. The doctors said if he didn't shut up and take it easy, he was going to die. He was retrained as an accountant. But Jim ended up in a factory organizing white-collar unions. "I've always been drawn to political action," says Jim. "It's my heritage. For one thing, I have an insatiable curiosity about the community process. And I've never been able to sit still."

"My wife and I were living in Connecticut when we saw an ad in the *New York Times*. The ITT Corporation was selling land in Florida. We mailed in a coupon and a salesman—a retired school teacher—came to our house. He gave us a wonderful pitch about the community of the future. He called it Palm Coast. Like a lot of other people, we figured that anything backed by ITT had to be good, so we signed on the bottom line. Then, in 1979, we packed up and moved South.

"When we got here, we found that Palm Coast was nothing but pine trees. What ITT really had was a beautiful beach sitting next to a huge swamp. So ITT sold us the beach and moved us into the swamp! First, they dug a huge grid of drainage ditches. Then, they renamed them 'ribbon lakes' and called the lots waterfront property. From the air, it looks like the intestines of some poor bastard who fell flat on his face in the salty mud!

"There were no facilities, no hospitals, no shopping centers, no young people—just a bunch of frightened retirees. What made it

worse was that most of them were perfectly content to forget their roots, play cards, watch TV, get drunk, and die. That made them perfect victims."

Since 1979, Jim and his wife have built a modest house on a secluded lot in the vast pine-forest grid. As we toured the area by car, Jim plucked from a list of development woes heard many times throughout the state: poor drainage, outrageously expensive sewer and water hookups, shoddy construction, insufficient roads. "This little road was supposed to be a four-lane highway with a median strip," he says. "That's why those street lights are sitting way out in that field!

"ITT probably thinks I'm the biggest pain that ever existed," says Jim. "Even the local ministers think I'm some sort of rebellious goofball. But here's how I see it: A corporation is essentially a secret organization that is out to make a profit. There's nothing wrong with that. But there needs to be an opposing force to maintain some sort of social integrity between them and the people. When old people give up

put, the better for the magnet area. "Major durable expenditures are not so much a function of age as . . . the length of time a household resides in an area," says the commission report.

Retirement migrants like Willie Tomlinson are one reason for Fayette County's fast-growing elderly population, which ranked fourth in the U.S. during the 1980s. But the main reason is a phenomenon called "aging in place."

In the 1970s, thousands of people moved to rural Fayette County in search of roomy homes in tranquil subdivisions, good schools, and a quick commute to Atlanta. "It's not so much that a lot of older people have moved into the county, but that a lot of middle-aged people moved in a while ago. Now they have gotten old," says Bart Lewis of the Atlanta Regional Commission.

Most counties with fast-growing elderly

populations have also experienced aging in place. Many of these are affluent suburbs or exurbs of small metropolitan areas. These areas have spent the past few decades building up a sizable working-age population, and now those migrants are getting older. Nevada, Alaska, Colorado, New Mexico, Utah, California, and Texas have many such communities.

Suburban areas all over the country are becoming havens for retirees who choose

by Tom Parker

their sense of community, they no longer have any protection. They're like the marines getting blasted on Iwo Jima. Every time one wave drops, a new one comes up. But the new wave doesn't know much more than the one that just got massacred. An old man and woman mave down here and build a mansion in the pines. Then he dies and she's left living in his mausoleum. Then what? They cut all their lifelines to everybody! And the development companies are never held accountable; they just sit back and play the actuarial tables!

"Most of the people down here are fresh out of Kalamazoo, and they haven't done their homework; they've never been politically active anywhere. Many couldn't tell you the name of their state senator. When their dreams go up in smoke, they just sit and gripe. 'You tell 'em, Martin,' they say. Hell, I can't get up at every meeting with a whole menu of stuff! They'd just holler, 'For chrissake, Martin, sit down. You want to talk about everything!'" For a community like this to work, you have to have about 50 people who are active in various categories.

Right now, I could put my hand on maybe half a dozen; that's it."

Jim looks off into the pines. "I had one great guy who was working with me—a car salesman from New Jersey—but the poor bastard dropped dead last year."

I admit that the street lights are kind of funny and that those ribbon lakes do look a lot like irrigation ditches. But I also point out that it is midwinter, the sky is a beautiful blue, the temperature is 82 degrees, and I can hear crickets. We pass a tidy little house with a snow shovel nailed above the garage door. Reading between the lines, I suggest that Jim might have a certain love for this place.

"Sure, I like it down here," he says. "The pluses outweigh the minuses. I'm just saying this: when you retire, for chrissakes, don't retire from the world! Find a community and get involved. Give your brain something to work on. That's what keeps you alive!"

Jim Martin's book, Palm Coast, is available through Papier-Mache Press, in Watsonville, California; telephone (408) 726-2933.

not to move. They include Fayette and Gwinnett counties in suburban Atlanta, Virginia's Fairfax and Prince William counties in suburban Washington, D.C., and Howard County in suburban Baltimore. Many other counties with fast-growing suburban elderly populations don't appear on the top-50 list: these include St. Charles County in suburban St. Louis, Anoka County in suburban Minneapolis-St. Paul, Macomb County in suburban

Detroit, and Bucks County in suburban Philadelphia.

THE "YOUNG" ELDERLY

The scattering of counties with large shares of elderly people are tempting targets for businesses that market to mature Americans. But a focus on total elderly share can be misleading. Some counties with high elderly shares have fast-growing older populations, while in many

others, elderly populations have declined.

A good way to understand elderly growth is to divide the elderly into two age groups: 65 to 74, and 75 and older. In 1990, the U.S. had 18 million 65-to-74-year-olds. Most people in this group live with a spouse, are in good health, and are financially comfortable. They are a prime target for leisure markets such as travel and recreation. But most of the 13 million Americans aged 75 or older are women. "Older" elderly people have poorer health, and they are more likely to live alone, with relatives, or in institutions. They are a different market than the "younger" elderly, and they also concentrate in different places.

Younger elderly are more likely than their older counterparts to move, and they are also the ones who age into "elderhood" by staying put. As a result, counties with high shares of young elderly are the best places to find fast-growing elderly popula-

Suburban areas are becoming havens for retirees who chose not to move.

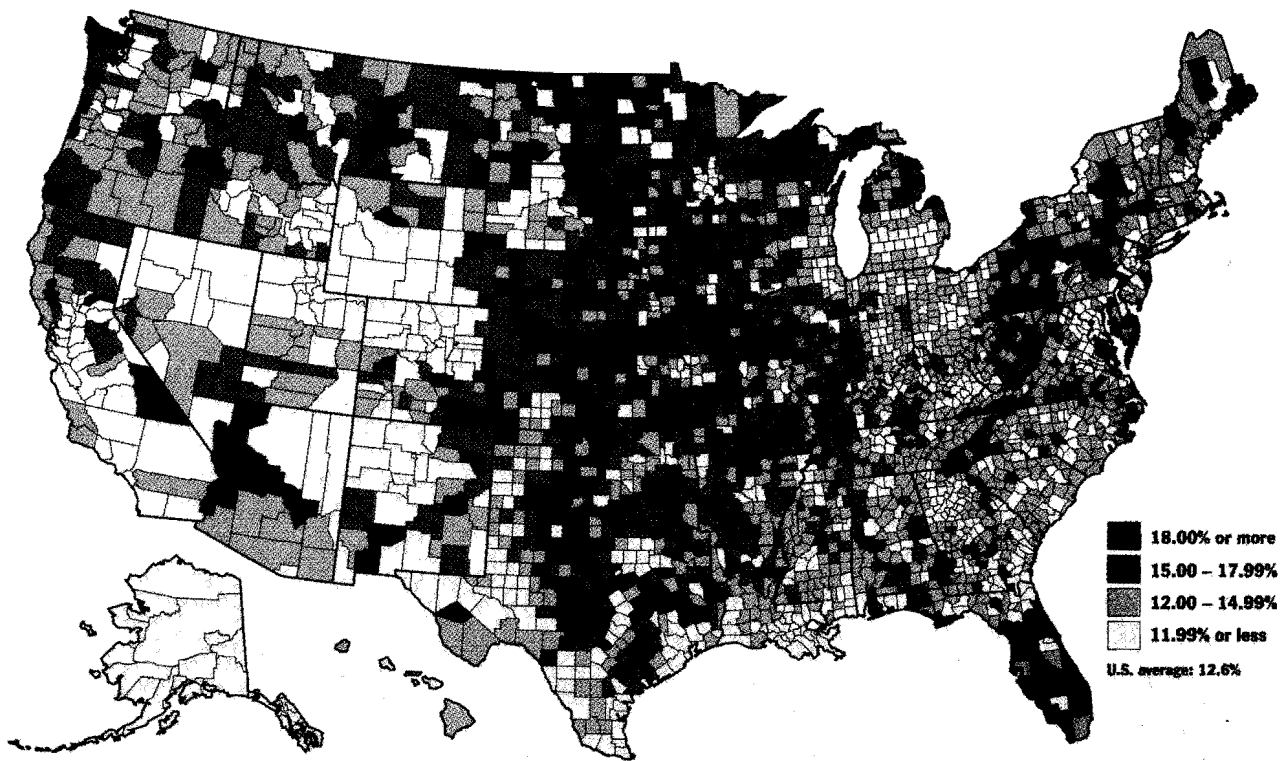
tions. Seven of the top-ten counties for share of 65-to-74-year-olds are also among the 50 fastest-growing elderly counties. All are in Florida: Hernando, Charlotte, Highlands, Citrus, Flagler, Indian River, and Martin. But only two of the top-ten counties for share of people aged 75 or older are also on the top-50 growth list (Highlands and Charlotte).

Many counties with large shares of very old people have lost younger people. As a result, the aged-in-place in these counties make up a bigger piece of a diminishing pie. They cluster in rural regions and in cities with sustained economic declines.

Aging in Place

Elderly people cluster in wealthy retirement areas in the Southeast and West, but predominate in the Midwest.

(percent of population aged 65 and older, 1990)



Source: 1990 census

The exceptions are older retirement communities that have seen their younger elderly age in place. Florida counties such as Sarasota, Pasco, and Pinellas have high concentrations of both younger old and older old people.

Despite its concentration of affluent older people, Fayette, Georgia, is not a true retirement county. Only 7 percent of its population is aged 65 or older, lower than the average for Atlanta or the U.S. But James Price, executive director of Fayette Senior Services, believes that most of the county's middle-aged residents will stay put. He wants to expand his op-

erations by opening a new senior center. Peachtree City grew from about 2,000 residents in 1975 to 22,000 in 1990 and is planning for about 45,000 residents by

Almost two-thirds of elderly Americans are free of serious chronic health problems.

2000. The area should draw active retirees with its abundant parks, two golf courses and lakes, an amphitheater, and numerous pools and tennis courts.

Many independent elderly move to retirement communities while they are still physically and financially able to enjoy recreational and social activities. Retirement meccas like Peachtree City have sprouted up in many areas of the South and West. Not all of these meccas have the kind of family ties that Peachtree City residents commonly mention, but they make up for it in other ways. Retirement migrants value companionship with peers, and they insist on access to high-quality health services.

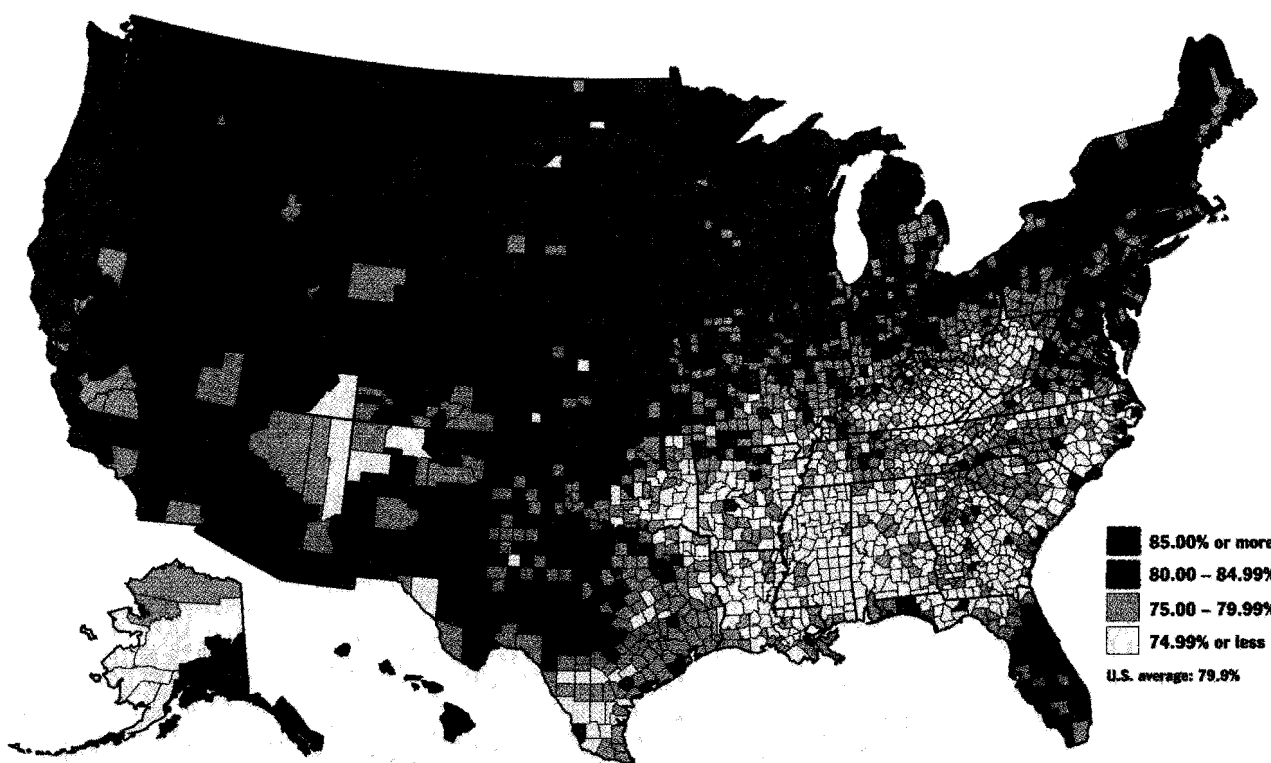
DISABLED IN THE SOUTHEAST

Even the healthiest elderly must face the

No Limits

Aging with no health limitations is the rule in the Rockies, the Northwest, and the Plains.

(percent aged 65 and older with no mobility or self-care limitation, 1990)



Source: 1990 census

future possibility of long-term disability. This is an especially crucial concern for those who don't have family nearby. The number of elderly people living in group quarters, mostly in nursing homes, grew 17 percent during the 1980s. The share of the population in group quarters remained stable, at about 6 percent.

Although the share of elderly in nursing homes is small at a given point in time, a person's risk of being institutionalized later in life is high. Almost half (43 percent) of people who turned 65 in 1990 may end up in a nursing home at some time in their lives, according to Peter Kemper and

Christopher Murtaugh. Even vigorous states like Alaska, which had the smallest number and share of people in nursing homes in 1990, have a fast-growing older population at risk of becoming institutionalized. Three of the top-ten counties for growth of the elderly population in the 1980s were Alaskan boroughs.

Younger people take their good health for granted, but older people cannot. Chronic conditions begin to accumulate after age 45. Twenty-four percent of people aged 65 to 74 have hearing impairments, 38 percent have high blood pressure, and 44 percent have arthritis, ac-

ording to the National Center for Health Statistics' 1989 National Health Interview Survey. The share with cataracts rises from 11 percent of those aged 65 to 74 to 23 percent of those aged 75 or older. Reflexes also slow with age, and activities like shopping and driving become difficult and unsafe.

The 1990 census asked people about three kinds of limitations that affect their daily lives. In the census definition, people with disabilities have a physical or mental condition lasting six months or more. A work disability prevents them from working or limits the work they can do. People

with "mobility limitations" have difficulty getting out of the house on their own, and those with "self-care limitations" have trouble doing things like dressing, bathing, and feeding themselves. Some people have all three types of limitations; others have just one or two.

All told, 62 percent of noninstitutionalized elderly Americans have no limitations that interfere with their daily lives.

Elderly men are less likely than elderly women to have mobility or self-care limitations.

But 33 percent are unable to work as much as they want to, 16 percent have a mobility limitation, and 12 percent have a self-care limitation. Seven percent have both mobility and self-care limitations.

Elderly men are less likely than elderly women to have mobility or self-care limitations. One reason is that more elderly men are in the 65-to-74 age group, but this doesn't explain all of the difference. Even among 65-to-74-year-olds, 15 percent of women have trouble getting around or taking care of themselves, compared with 12 percent of men. Among those aged 75 or older, 34 percent of women have mobility or self-care limitations, compared with 24 percent of men. Women of all ages are more likely than men to suffer from chronic conditions such as arthritis, bursitis, and osteoporosis.

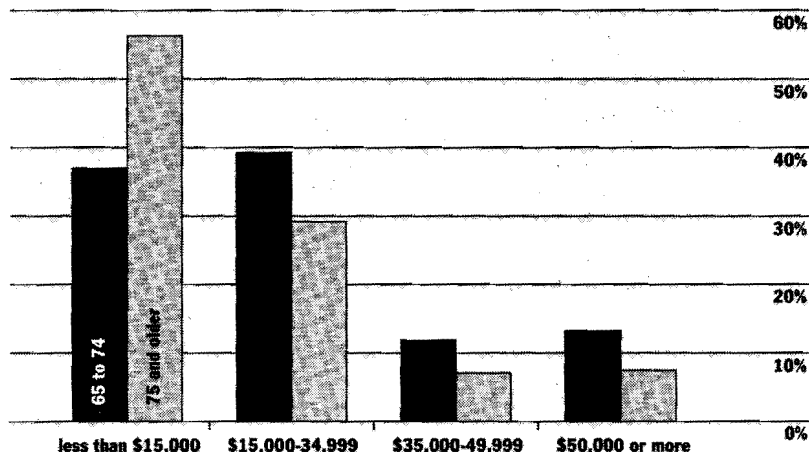
SLOW-GROWING BUT HEALTHY

It could be that mountain air is good for elderly circulation systems. Perhaps only sturdy lungs can endure the high altitudes. Whatever the reason, six of the top-ten counties for elderly people who suffer

Mature Money

The majority of older elderly householders have low household incomes, while younger elderly fall in the low- to middle-income range.

(percent of households headed by people aged 65 to 74 and 75 and older by 1989 household income)

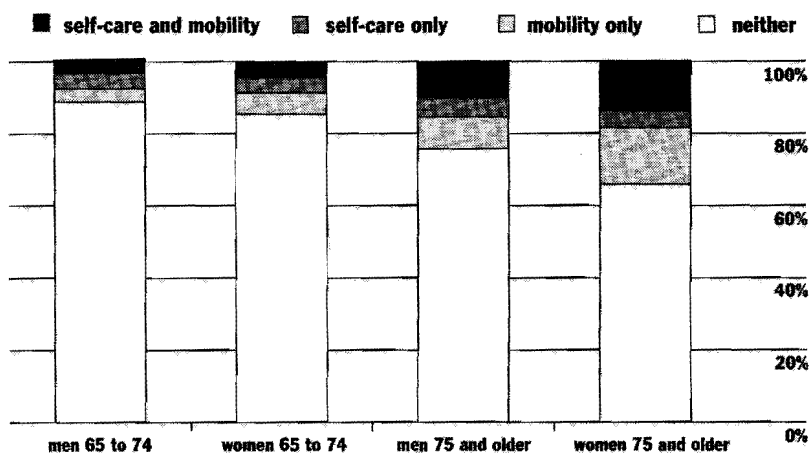


Source: 1990 census

Reaching Limits

Even among older elderly women, two-thirds have no mobility or self-care limitations that interfere with their daily lives.

(percent of men and women aged 65 to 74 and 75 and older by type of limitation, 1990)



Source: 1990 census

Maturing Rapidly

Florida is not the only state experiencing rapid growth among its elderly population. Counties in Nevada, Georgia, and even Alaska rank high on the top-50 list for elderly growth.

(counties ranked by percent increase in number aged 65 and older, 1980-90, and total aged 65 and older, 1990)

rank	county (metropolitan area)	number aged 65 and older	percent increase 1980-90	rank	county (metropolitan area)	number aged 65 and older	percent increase 1980-90
1	Flagler, FL	7,345	266.7%	27	Fairfax, Fairfax,*		
2	Hernando, FL (Tampa-St. Petersburg-Clearwater)	31,048	186.1		Falls Church,* VA (Washington)	57,118	94.4%
3	Nye, NV	2,179	166.4	28	Arapahoe, CO (Denver)	29,171	94.3
4	Fayette, GA (Atlanta)	4,468	159.5	29	Horry, SC	18,229	94.0
5	Matanuska-Susitna, AK	1,866	155.6	30	Lyon, NV	3,019	93.7
6	Summit, CO	300	145.9	31	Yavapai, AZ	25,613	92.0
7	Kenai Peninsula, AK	2,015	143.7	32	Columbia, GA (Augusta)	3,872	91.5
8	Anchorage, AK (Anchorage)	8,258	134.6	33	Brevard, FL (Melbourne-Titusville-Palm Beach)	66,382	91.5
9	Los Alamos, NM (Santa Fe)	1,668	131.0	34	Chesterfield, Colonial Heights,* VA (Richmond-Petersburg)	15,305	91.1
10	Washington, UT	7,898	127.0	35	Santa Rosa, FL (Pensacola)	7,759	90.6
11	Mohave, AZ	19,273	125.5	36	Charlotte, FL	37,489	88.8
12	Clark, NV (Las Vegas)	77,678	121.2	37	Howard, MD (Baltimore)	11,399	87.5
13	Douglas, NV	3,352	116.3	38	Sandoval, NM	6,385	86.6
14	Douglas, CO (Denver PMSA)	2,524	115.7	39	Citrus, FL	29,283	84.5
15	St. Lucie, FL (Fort Pierce)	31,534	113.1	40	St. Johns, FL (Jacksonville)	13,791	83.9
16	Collier, FL (Naples)	34,583	111.0	41	Hood, TX	4,668	83.1
17	Okaloosa, FL (Fort Walton Beach)	13,319	109.0	42	Highlands, FL	22,897	82.8
18	Marion, FL (Ocala)	43,189	106.7	43	Carson City, NV	6,041	82.3
19	Indian River, FL	24,592	101.9	44	Clay, FL (Jacksonville)	8,984	82.2
20	Beaufort, SC	10,664	101.1	45	Lee, FL (Fort Myers-Cape Coral)	83,003	81.0
21	Pitkin, CO	557	100.4	46	Nevada, CA	14,251	81.0
22	Fairbanks North Star, AK	2,540	99.1	47	Davis, UT (Salt Lake City-Ogden)	11,567	77.8
23	Okeechobee, FL	4,807	96.1	48	Prince William, Manassas,* Manassas Park,* VA (Washington)	8,167	77.5
24	Gwinnett, GA (Atlanta)	16,776	95.9	49	Juneau, AK	1,364	76.9
25	Virginia Beach city, VA Norfolk-Virginia Beach-Newport News)	23,214	94.9	50	Martin, FL (Fort Pierce)	27,690	76.9
26	Brunswick, NC	7,494	94.8				

U.S. average equals 22.3 percent.

* Independent city.

Note: Includes only counties with 10,000 or more people in 1990. Metro areas defined before December 1992.

Source: 1990 and 1980 censuses

from no mobility or self-care limitations are in the Mountain states of Colorado, Wyoming, and Utah. Most of the 50 best counties for physically fit elderly are scattered throughout the North and West, with five each in Colorado, Minnesota, and Wisconsin; four each in Idaho and Nebraska; three each in Washington and Alaska; two each in Montana, Kansas, North Dakota, Utah, and Wyoming; and one each in Oregon, South Dakota, Vermont, Nevada, Pennsylvania, Maine, New Hampshire, and California. But only two counties on this list are in the South, both in Florida. Altogether, there are 621 U.S.

One of the biggest unknowns older people face is whether they will become disabled and how much it will cost.

counties where at least 85 percent of the elderly population are free of mobility or self-care limitations.

Because physical condition deteriorates with age, it seems contradictory that regions with high concentrations of relatively fit elderly people are the same places that have high shares of people aged 75 or older. But if you insist on living in Minnesota at the age of 80, you should be able to shovel your driveway. Those who can't take the cold move south, whatever their age.

Elderly people who are plagued with arthritis and other disabling conditions are clustered in milder climates. They are also found in regions where the jobs are dangerous (such as coal mining) and poverty is common. Kentucky has six of the top-ten counties for share of elderly with mobility or self-care limitations: Knox, Breathitt, Lawrence, Leslie, Letcher, and

Younger Old

Nine of the top-ten counties with the highest share of population aged 65 to 74 are in Florida.

(counties ranked by percent aged 65 to 74, and number aged 65 to 74, 1990)

rank	county (metropolitan area)	number aged 65 to 74	percent aged 65 to 74
1	Hernando, FL (Tampa-St. Petersburg-Clearwater)	21,312	21.1%
2	Charlotte, FL	23,195	20.9
3	Highlands, FL	14,081	20.6
4	Citrus, FL	18,525	19.8
5	Llano, TX	2,273	19.5
6	Flagler, FL	5,496	19.2
7	Pasco, FL (Tampa-St. Petersburg-Clearwater)	53,270	19.0
8	Sarasota, FL (Sarasota)	49,857	18.0
9	Indian River, FL	15,444	17.1
10	Martin, FL (Fort Pierce)	16,828	16.7
11	Baxter, AR	5,137	16.5
12	Lake, FL	24,641	16.2
13	Roscommon, MI	3,189	16.1
14	Curry, OR	3,033	15.7
15	Manatee, FL (Bradenton)	33,028	15.6
16	Northumberland, VA	1,638	15.6
17	Sharp, AR	2,191	15.5
18	Lee, FL (Fort Myers-Cape Coral)	51,424	15.4
19	Yavapai, AZ	16,351	15.2
20	Van Buren, AR	2,112	15.1

U.S. average equals 7.3 percent.

Note: Includes only counties with 10,000 or more people. Metro areas defined before December 1992.

Source: 1990 census

Clay. All but one of the top-50 counties for share of elderly with limitations are in the South—13 in Kentucky, 12 in Mississippi, 7 in Alabama, 4 each in West Virginia and Georgia, 2 each in Virginia and Oklahoma, and 1 each in Arkansas, Louisiana, South Carolina, Tennessee, and Florida. Apache County, Arizona, is the only nonsouthern county on the top-50 list, and it also happens to rank number 1 in its share of elderly with mobility or self-care limitations.

erly with mobility or self-care limitations.

Apache is the northeasternmost county in Arizona, bordering on both New Mexico and Utah. Thirty-eight percent of its elderly residents are restricted by mobility or self-care limitations. The county is rural and poor, and two-thirds of its residents live on the Navajo Reservation. Native Americans, particularly elders, are known to suffer from poor health. But the high

Older Old

Just 5.3 percent of the U.S. population is aged 75 and older, but 15 percent are this old in Llano County, Texas.

(counties ranked by percent aged 75 and older, and number aged 75 and older, 1990)

rank	county (metropolitan area)	number aged 75 and older	percent aged 65 to 74
1	Llano, TX	1,692	14.6%
2	Sarasota, FL (Sarasota)	39,551	14.2
3	Cloud, KS	1,500	13.6
4	Pasco, FL (Tampa-St. Petersburg-Clearwater)	37,553	13.4
5	Highlands, FL	8,816	12.9
6	Charlotte, FL	14,294	12.9
7	Baxter, AR	3,970	12.7
8	Pinellas, FL (Tampa-St. Petersburg-Clearwater)	106,792	12.5
9	Manatee, FL (Bradenton)	26,380	12.5
10	Monona, IA	1,231	12.3
11	Marion, KS	1,578	12.2
12	Marshall, KS	1,425	12.2
13	Iron, MI	1,599	12.1
14	Bosque, TX	1,831	12.1
15	Comanche, TX	1,615	12.1
16	Kiowa, OK	1,363	12.0
17	Linn, MO	1,641	11.8
18	Cottonwood, MN	1,494	11.8
19	Sharp, AR	1,643	11.7
20	Montgomery, IA	1,405	11.6

U.S. average equals 5.3 percent.

Note: Includes only counties with 10,000 or more people. Metro areas defined before December 1992.

Source: 1990 census

The Healthiest Elderly

The most physically fit older bodies are in nonmetro areas of the West and Midwest.

(counties ranked by percent of population aged 65 and older with no mobility or self-care limitations, and number aged 65 and older, 1990)

rank	county (metropolitan area)	number aged 65 and older	percent without limitations
1	Pitkin, CO	549	94.0%
2	Gunnison, CO	615	93.7
3	Union, SD	1,592	93.0
4	McLean, ND	1,869	92.9
5	Lincoln, WY	1,265	92.7
6	Summit, CO	283	92.2
7	Curry, OR	4,669	92.1
8	Summit, UT	892	91.9
9	Jefferson, WA	4,089	91.6
10	Routt, CO	772	91.6
11	Holt, NE	2,011	91.5
12	Whitman, WA	3,527	91.4
13	Gooding, ID	1,926	91.3
14	Blaine, ID	871	91.2
15	Lamoille, VT	2,018	91.1
16	Seward, KS	1,701	91.1
17	San Juan, WA	2,064	91.1
18	Douglas, NV	3,295	90.9
19	Swift, MN	2,365	90.8
20	Marshall, MN	1,921	90.6

U.S. average equals 79.9 percent.

Note: Includes only counties with 10,000 or more people. For definitions of limitations, see text.

Source: 1990 census

limitation rate may be due to both the physical condition of older Indians and the lack of public transportation, according to Joe Weidman of the Northern Arizona Council of Governments. "The older people on the reservations have a hard time getting out of the house. They are quite isolated," says Weidman. On the other hand, there's no place they really have to go. "The young people often live and work off-reserva-

tion," says Weidman. "But they come back on weekends to be with their families."

THE ECONOMICS OF OLD AGE

One of the biggest unknowns older people face is whether they will become disabled and how much it will cost. In the 1980s, Social Security payments kept up with the cost of living better than salaries did. Many of today's elderly also enjoy substantial

pensions. Yet advancing age usually brings declining income and increasing health costs. Forty-five percent of households headed by someone aged 65 or older had a 1989 annual income below \$15,000, according to the census. Many householders aged 75 or older are widowed women without substantial survivor or retirement benefits, and 56 percent of householders this old had 1989 household incomes below \$15,000.

The Sickest Elderly

Elderly people who have trouble getting around concentrate in the poorer southern states.

(counties ranked by percent of population aged 65 and older with mobility or self-care limitations, and number aged 65 and older, 1990)

rank	county (metropolitan area)	number aged 65 and older	percent with limitations
1	Apache, AZ	3,863	38.2%
2	Lowndes, AL	1,605	37.4
3	Knox, KY	3,640	37.2
4	Breathitt, KY	1,609	37.2
5	Lawrence, KY	1,732	37.0
6	Leslie, KY	1,198	36.2
7	Clarke, AL	3,457	36.1
8	Montgomery, MS	1,964	36.1
9	Letcher, KY	3,080	36.0
10	Clay, KY	2,201	35.9
11	Dickinson, VA	2,085	35.8
12	Jefferson Davis, MS	1,950	35.7
13	Smith, MS	2,028	35.7
14	Greene, MS	1,145	35.6
15	Floyd, KY	4,923	35.5
16	Wayne, MS	2,238	35.4
17	George, MS	1,827	35.4
18	Noxubee, MS	1,668	35.4
19	Mingo, WV	3,394	35.3
20	Simpson, MS	2,931	35.1

U.S. average equals 20.1 percent.
Includes only counties with 10,000 or more people.

Source: 1990 census

the educational equality and ethnic diversity of elderly people will increase.

Some things may never change, however. Retired boomers of the 21st century may resemble Adele Carson, a spunky 84-year-old who maneuvers her golf cart around a 60-mile network of paved paths

As boomers age, the educational equality and ethnic diversity of elderly people will increase.

that winds through the forested neighborhoods, golf courses, and shopping centers of Peachtree City. Life is good for Mrs. Carson, despite her failing eyesight. "It's one reason I came here," she says. "I knew I could drive a golf cart."

But the biggest reason for Mrs. Carson's move had nothing to do with golf-cart paths. "Who are we kidding? Nobody would come from Montana or wherever just because we have a senior citizens' center," she says. "If it were a desert, we would live here—just to be near the family."

—Additional reporting by
John Hoeffel and Ron Cossman
Maps prepared by Linda Jacobsen

TAKING IT FURTHER

The maps, tables, and charts in this article are based on data from Summary Tape Files 1A and 3A from the 1990 and 1980 censuses. For more information, contact the Census Bureau's Public Information Office at (301) 763-4040. See also William H. Frey, "Metropolitan Redistribution of the U.S. Elderly: 1960-70, 1970-80, 1980-90" *Research Report* 92-246. Population Studies Center, University of Michigan, 1225 S. University Avenue, Ann Arbor, MI 48104. "American Maturity" is seventh in a series of *American Demographics* special reports based on the 1990 census. For more information, call (800) 828-1133.

The share of affluent elderly households is not insignificant, however. Eleven percent of households headed by someone aged 65 or older had 1989 incomes of \$50,000 or more, and 4 percent had incomes of \$75,000 or more. These people often hoard considerable assets and savings. Except for health care, older people often spend less than younger adults do; their homes are paid off, and they are no longer supporting children.

The treasure troves guarded by elderly Americans may empty a bit in the future. Baby boomers got a late start buying homes and raising families, and growing

shares of adults will have children and mortgages to support even after they reach "retirement age." If life expectancy continues to rise, more and more boomers will also have to support their own elderly parents. But the news isn't all bad: many retired boomer couples will collect two Social Security and pension checks.

Things will be different for older people in the 21st century. Today's elderly Americans come from a different era. When they were younger, women were half as likely as men to have a college education, and minorities were not as numerous or visible as they are today. As boomers age,