

112366
H2814

GAO

United States General Accounting Office
Washington, DC 20548

Human Resources
Division

B-165430

MAY 23, 1980

Mr. Nelson H. Cruikshank
Chairman, Federal Council on Aging

DLG 04665

Subject: [Comparison of Data on Older People
in Three Rural and Urban Locations]
(HRD-80-83)



Dear Mr. Cruikshank:

In your July 19, 1979, letter and later discussions with Dr. Thomas Davis of your staff, we were asked to provide the Council with information in specific areas, including transportation, housing, employment, and income of older people living in rural and urban locations. To respond to your request, we analyzed information obtained from data bases on older people (65 years old and older) living in three locations--Cleveland, Ohio (urban); Lane County, Oregon (rural and urban); and Gateway Health District, northeastern Kentucky (rural).

In summary, our comparison of rural and urban older people in these three locations shows:

- The source of transportation varied among the three locations. In Lane County, older people most often provided their own transportation. In northeastern Kentucky, family and friends provided most of the transportation. In Cleveland, transportation was provided by various sources.
- Fewer older people owned homes in Cleveland than in Lane County or northeastern Kentucky--51 percent in Cleveland compared to 79 percent or more in the other two locations.
- Family incomes were lower in northeastern Kentucky than in the other two locations. Over 52 percent of the older people in northeastern Kentucky had incomes of less than \$3,000 compared to 32 percent in Cleveland and 15 percent or less in Lane County.

(104101)



010455
112366

--Older people in northeastern Kentucky were more likely to receive Supplemental Security Income, food stamps, and/or Medicaid than were people at the other two locations.


--Only a small percentage of the older people were employed full time in any of the locations--ranging from 1 percent in northeastern Kentucky to 3 percent in urban Lane County.

Some of the information you asked us to provide is included in our recently issued report "Comparison of Well-Being of Older People in Three Rural and Urban Locations" (HRD-80-41, Feb. 8, 1980). This report was prepared in response to a request from the Chairman--Senator Lawton Chiles--and the ranking minority member--Senator Pete Domenici--of the Senate Special Committee on Aging. A copy of this report has been sent to Dr. Davis.

Enclosure I contains detailed information in the question and answer format agreed to by your office. The data for older people in these locations come from three studies that used the same questionnaire of people 65 years old and older not residing in institutions. The demographic characteristics of the samples for each of the study locations are presented in enclosure II.

As arranged with your office, we will make copies of this report available to others upon request. We hope this information will be helpful to you.

Sincerely yours,


Gregory J. Ahart
Director

Enclosures - 2

QUESTIONS AND ANSWERS ABOUT PEOPLE65 YEARS OLD AND OLDERIN THREE LOCATIONSDESCRIPTION OF DATA BASES

The data for our comparative analyses come from three separate studies that included information about people 65 years old and older not residing in institutions. The older people in the samples lived in Cleveland, Ohio; Lane County, Oregon; and the Gateway Health District, northeastern Kentucky. Using Bureau of Census definitions of rural and urban, we classified the data from Cleveland as urban, the data from Lane County as rural and urban, and the data from northeastern Kentucky as rural.

In our comparative analyses we applied statistical tests to determine if the differences we observed among locations were statistically significant. These statistical tests consider the sample sizes. When we state differences between locations in answering the questions, these differences are statistically significant.

Although the older people in the three locations were interviewed at different times, our statistical procedures made it possible to compare the information. We did not compare people by income, sex, or race because the total number of people in these comparisons was too small to be statistically meaningful.

Cleveland, Ohio

We took a statistical sample of people from over 80,000 people in Cleveland who were 65 years old and older and were not in institutions, such as nursing homes. In our study, 1,609 older people were interviewed by Case Western University in 1975 and 1,311 were reinterviewed a year later. Our analysis used data on the 1,311 older people interviewed in 1976. We refer to these people in the analyses as urban Cleveland.

Lane County, Oregon

The Lane County study was made by the University of Oregon and the Lane County Community Health and Social Services Department. The study was initiated to develop a comprehensive data base for planning programs for persons 60 years old and older living in the county. The county, located in west-central Oregon, contains two adjacent cities, Eugene and Springfield, which had a 1976 combined population of about 132,000 (54 percent of the county's population). The county also contains four other incorporated areas, each with a population over 2,500.

The selection process for the Oregon study involved a statistical sample of 1,197 people from six subareas of the county. The people sampled were interviewed in 1978. Data from the study are to be used for planning and evaluation with a capability to study rural and urban differences.

We segregated data on 868 persons 65 years old and older from the Lane County sample. We divided the data into three groups, which we refer to as rural Lane County, Oregon; urban Lane County, Oregon; and Lane County, Oregon (town). They are described as follows:

- Rural Lane County, Oregon--426 older persons who live in unincorporated areas consisting of farms, timberland, or open space or in incorporated areas with populations of fewer than 2,500 people.
- Urban Lane County, Oregon--318 older persons who live within the corporation limits of Eugene and Springfield, Oregon. Over 60 percent of Lane County's residents who are 65 years old and older live in these two cities.
- Lane County, Oregon (town)--124 older persons who live in three small towns--Florence, Cottage Grove, and Oakridge. These towns have populations of 3,050, 6,900, and 3,930, respectively.

Gateway Health District, Kentucky

The Gateway Health District studied the demographic characteristics and needs of people 60 years old and older living in the district. This district consists of five counties in northeastern Kentucky (Bath, Menifee, Montgomery, Morgan, and Rowan) within the Cumberland Plateau. The district is a severely economically depressed rural area consisting of small communities and homes dispersed over a large area of mountainous terrain in Appalachia. In 1970, this area had a population of 55,678.

A statistical sample of people 60 years old and older living in the five-county area was selected for interviews. This sample included people from rural and urban areas, and people in institutions. People not in institutions were interviewed in 1977. Data on 128 people 65 years old and older, not in institutions and living in unincorporated or incorporated areas of fewer than 2,500 people, were segregated by us from this sample and used in our comparative analyses. We refer to these 128 people as rural northeastern Kentucky.

- - - -

All three studies used the Older Americans Resources and Service Questionnaire developed by a multidisciplinary team headed by Dr. George Maddox and Dr. Eric Pfeiffer at the Duke University Center for the Study of Aging and Human Development. During a personal interview, the older people in the three studies replied to 101 questions about their well-being in five areas of functioning--social, economic, mental, physical, and activities of daily living. Data from these interviews were used to answer the following questions. The questions are grouped by subject areas--transportation, housing, income, and employment.

QUESTIONS AND ANSWERSTransportation

1. Question: Considering all sources of transportation, what were the major sources of transportation in the three locations?

Answer: In northeastern Kentucky, 57 percent of the older people received transportation from family and friends. In Lane County, most of the older people provided their own transportation (ranging from 51 to 61 percent). In Cleveland, 52 percent of the older people received transportation from two or more sources, as shown in the following table.

<u>Source of transportation</u>	<u>Urban</u>		<u>Lane</u>	<u>Rural</u>	
	<u>Cleveland</u>	<u>Lane County, Oregon</u>	<u>County, Oregon (town)</u>	<u>Lane County, Oregon</u>	<u>North-eastern Kentucky</u>
	—————(percent)—————				
None	1	0	0	1	2
One source:					
Self	13	51	61	54	29
Family and friends	25	20	32	25	57
Public and private agencies	9	4	0	2	3
Two or more sources:					
Family and friends and self	10	7	0	12	3
Agency and family and friends	23	11	6	3	6
Agency and self	8	6	1	3	0
All other possible combinations	11	1	0	0	0
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

2. Question: wnat percentages of older people in the three locations provided their own transportation?

Answer: Most people in Lane County, Oregon (ranging from 62 to 69 percent), provided all or some of their own transportation. In Cleveland and northeastern Kentucky, however, 58 and 68 percent, respectively, provided none of their own transportation, as shown in the table on the following page.

Trans- portation provided by self	Urban		Lane County, Oregon (town)	Rural	
	Cleveland	Lane County, Oregon		Lane County, Oregon	North- eastern Kentucky
	(percent)				
All	13	51	61	54	29
		} 65	} 62	} 69	
Some	29	14	1	15	3
None	<u>58</u>	<u>35</u>	<u>38</u>	<u>31</u>	<u>68</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

3. Question: Did older people feel they needed more transportation than was available?

Answer: Older people in Cleveland (17 percent) and northeastern Kentucky (20 percent) were more likely to express a need for more transportation than those in Lane County (8 percent or less), as shown in the following table.

Expressed need for more trans- portation	Urban		Lane County, Oregon (town)	Rural	
	Cleveland	Lane County, Oregon		Lane County, Oregon	North- eastern Kentucky
	(percent)				
Yes	17	8	2	4	20
No	<u>83</u>	<u>92</u>	<u>98</u>	<u>96</u>	<u>80</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

4. Question: Did older people living in rural locations make fewer weekly trips (visiting friends, going shopping, going to the doctor, etc.) than people living in urban locations?

Answer: Older people living in rural locations made significantly fewer weekly trips than urban people. Greater percentages of older people living in rural Lane County and northeastern Kentucky--78 percent and 85 percent, respectively--made three or fewer trips weekly, compared to 63 percent in Cleveland and 52 percent in urban Lane County, as shown in the following table.

Number of trips (weekly)	Urban		Lane County, Oregon (town)	Rural	
	<u>Cleveland</u>	<u>Lane County, Oregon</u>		<u>Lane County, Oregon</u>	<u>North-eastern Kentucky</u>
	(percent)				
None	23	13	18	24	31
One to three trips	40	39	59	54	54
Four or more trips	<u>37</u>	<u>48</u>	<u>23</u>	<u>22</u>	<u>15</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Housing

1. Question: What percentage of the older people owned homes?

Answer: Fewer older people owned homes in Cleveland than in Lane County or northeastern Kentucky. As shown in the following table, 51 percent owned homes in Cleveland, compared to 79 percent or more in the other locations.

Home ownership	Urban		Lane County, Oregon (town)	Rural	
	<u>Cleveland</u>	<u>Lane County, Oregon</u>		<u>Lane County, Oregon</u>	<u>North-eastern Kentucky</u>
	(percent)				
Owned home	51	88	79	88	84
Did not own home	<u>49</u>	<u>12</u>	<u>21</u>	<u>12</u>	<u>16</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

In Cleveland, 61 percent of the unmarried older people rented housing or lived in public housing, the highest for all locations. Of these, 51 percent rented housing and 10 percent lived in public housing. In all locations married people had higher home ownership than unmarried people. For example, in Cleveland 70 percent of the married people owned homes, compared to 39 percent of those not married, as shown in the following table. ^{1/}

<u>Location</u>	<u>Marital status</u>	<u>Owned home</u>	<u>Did not own home</u>		<u>Total</u>
			<u>Rental housing</u>	<u>Public housing</u>	
—————(percent)—————					
Cleveland	Married	70	26	4	100
	Not married	39	51	10	100
<div style="display: flex; justify-content: center; align-items: center;"> } 61 </div>					
Urban Lane County, Oregon	Married	94	6	0	100
	Not married	79	21	0	100
Rural Lane County, Oregon	Married	92	7	1	100
	Not married	77	23	0	100
Northeastern Kentucky	Married	85	15	0	100
	Not married	82	18	0	100

2. Question: What percentage of the older people who owned homes had their homes paid for or mortgaged? What were the estimated values of these homes?

Answer: Most older people at all locations had their homes paid for--ranging from 80 percent of the homeowners in urban Lane County to 96 percent in northeastern Kentucky, as shown in the table on the following page.

^{1/}The sample size in Lane County (town) was not large enough for this analysis.

<u>Home</u>	<u>Urban</u>		Lane County, Oregon (<u>town</u>)	<u>Rural</u>	
	<u>Cleveland</u>	Lane County, Oregon		Lane County, Oregon	North- eastern Kentucky
	(percent)				
Mortgaged Paid for	9 <u>91</u>	20 <u>80</u>	6 <u>94</u>	9 <u>91</u>	4 <u>96</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
Number in sample owning homes	656	276	95	367	104
Percent of total sample	51	88	79	88	84

The estimated values of homes in rural and urban Lane County were higher than in Cleveland, Lane County (town), and northeastern Kentucky. For example, about 17 percent and 15 percent of the older people in rural and urban Lane County, respectively, estimated their homes to be worth over \$50,000. This compared to 4 percent or less in the other locations, as shown in the following table.

<u>Estimated home value</u>	<u>Urban</u>		Lane County, Oregon (<u>town</u>)	<u>Rural</u>	
	<u>Cleveland</u>	Lane County, Oregon		Lane County, Oregon	North- eastern Kentucky
	(percent)				
Less than \$10,000	12	14	22	13	29
\$10,000 to \$24,000	49	20	39	32	48
\$25,000 to \$50,000	35	51	36	38	20
Over \$50,000	<u>4</u>	<u>15</u>	<u>3</u>	<u>17</u>	<u>3</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

3. Question: Did living arrangements of older people vary among the three locations?

Answer: Because most married people lived with their spouse, we looked at whether single people lived with other people or alone. Most (57 percent) of the single people in northeastern Kentucky lived with others. Only 39 percent or less lived with others in rural and urban Lane County and in Cleveland, as shown in the following table. 1/

<u>Single people living</u>	<u>Urban</u>		<u>Rural</u>	
	<u>Cleveland</u>	<u>Lane County, Oregon</u>	<u>Lane County, Oregon</u>	<u>North- eastern Kentucky</u>
	(percent)			
Alone	61	73	66	43
With others	<u>39</u>	<u>27</u>	<u>34</u>	<u>57</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
Number single in the sample	810	131	139	51
Percent of total sample	62	41	33	39

Income

1. Question: Did family income vary among the three locations?

Answer: Family incomes were lower in northeastern Kentucky than in the other locations. Over 52 percent of the older people in northeastern Kentucky had incomes of less than \$3,000, compared to 32 percent in Cleveland and 15 percent or less in Lane County. (See enc. II.)

1/The sample size in Lane County (town) was not large enough for this analysis.

Because married people often have higher incomes than single people and because the percentage of married people varies at each location, we analyzed income by location and marital status. As shown in the following table (even when marital status is considered), older people in northeastern Kentucky have lower incomes than those in other locations. For example, 80 percent of the married people in northeastern Kentucky have an income of less than \$5,000. In urban Lane County only 11 percent of the married people had an income under \$5,000.

Income range	Marital status	Urban		Lane County, Oregon (town)	Rural	
		Cleveland	Lane County, Oregon		Lane County, Oregon	North-eastern Kentucky
(percent)						
Less than \$3,000	Married	6	1	3	3	39
	Not married	48	29	32	37	73
\$3,000 to \$3,999	Married	10	3	7	12	23
	Not married	23	26	25	24	10
\$4,000 to \$4,999	Married	19	7	5	14	18
	Not married	11	14	11	9	0
\$5,000 or over	Married	65	89	85	71	20
	Not married	18	31	32	30	17

2. Question: Were there differences in sources of income among the three locations?

Answer: Similarities: Most older people at the three locations had income from social security--ranging from 88 percent in northeastern Kentucky to 96 percent in urban

Lane County. Differences: Fewer people in northeastern Kentucky (14 percent) had retirement pensions than elsewhere (ranging from 33 percent in rural Lane County to 43 percent in urban Lane County). Also, more older people in northeastern Kentucky had income from Supplemental Security Income payments (18 percent) compared to the other locations--3 percent in rural Lane County, 5 percent in Cleveland, and 1 percent in urban Lane County. This information is shown in the following table.

<u>Income sources</u>	<u>Urban</u>		<u>Lane</u>	<u>Rural</u>	
	<u>Cleveland</u>	<u>Lane County, Oregon</u>	<u>County, Oregon (town)</u>	<u>Lane County, Oregon</u>	<u>North-eastern Kentucky</u>
	(percent)				
Wage, salary, business income	8	18	10	12	13
Rental, interest, investments	23	45	36	27	19
Retirement pension	34	43	36	33	14
Veterans' benefits	5	7	11	5	9
Social Security	92	96	94	93	88
Supplemental Security Income	5	1	1	3	18

3. Question: What percentages of older people received Supplemental Security Income, food stamps, and/or Medicaid?

Answer: Older people in northeastern Kentucky were more likely to receive Supplemental Security Income, food stamps, and/or Medicaid and often from more than one source compared to the other locations. As shown in the table on the following page, 28 percent of the older people in northeastern Kentucky received such aid (17 percent from two or three sources), compared to a range of 3 percent in Lane County (town) to 13 percent in Cleveland.

Aids received	Urban		Lane	Rural	
	<u>Cleveland</u>	Lane County, Oregon	County, Oregon (town)	Lane County, Oregon	North-eastern Kentucky
	(percent)				
None	87	89	97	91	72
One	10	10	2	7	11
Two	2	1	1	2	11
Three	1	0	0	0	6
	13	11	3	9	28
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Analysis of the homeowners receiving Supplemental Security Income, food stamps, and/or Medicaid shows that 23 percent of the homeowners in northeastern Kentucky received aid, compared to a range of 1 percent in Lane County (town) to 9 percent in urban Lane County, as shown in the following table.

Home-owners received aid	Urban		Lane	Rural	
	<u>Cleveland</u>	Lane County, Oregon	County, Oregon (town)	Lane County, Oregon	North-eastern Kentucky
	(percent)				
Yes	6	9	1	7	23
No	<u>94</u>	<u>91</u>	<u>99</u>	<u>93</u>	<u>77</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
Number in sample owning homes	656	276	95	367	104
Percent of total sample	51	88	79	88	84

4. Question: Did the number of self-supporting households differ among the three locations?

Answer: We defined a household to be self-supporting if the family did not receive financial help in the form of rent, food, or regular money assistance from family or private organizations. Cleveland had significantly more households receiving some form of financial aid than did Lane County. For example, 27 percent received aid in Cleveland, compared to a range of 10 to 14 percent in Lane County, as shown in the following table.

Was household self-supporting?	Urban		Lane County, Oregon (town)	Rural	
	Cleveland	Lane County, Oregon		Lane County, Oregon	North-eastern Kentucky
	(percent)				
Yes	73	87	90	86	81
No	27	13	10	14	19
Total	100	100	100	100	100

Employment

1. Question: What was the employment status of the older people in the three locations?

Answer: Only a small percentage of the older people were employed full time in any of the locations--1 percent in northeastern Kentucky to 3 percent in urban Lane County. About 5 to 11 percent were employed part time, as shown in the following table.

Em- ployment status	Urban		Lane County, Oregon (town)	Rural	
	Cleveland	Lane County, Oregon		Lane County, Oregon	North-eastern Kentucky
	(percent)				
Full time	2	3	1	1	1
Part time	6	11	9	5	5
Not employed	92	86	90	94	94
Total	100	100	100	100	100

2. Question: Were older people seeking employment?

Answer: Most older people were not seeking employment. Three percent or less of the older people in all of the locations were seeking employment, as shown in the following table.

Not em- ployed but seeking <u>work</u>	<u>Urban</u>		<u>Lane</u>	<u>Rural</u>	
	<u>Cleve-</u> <u>land</u>	<u>Lane</u> <u>County,</u> <u>Oregon</u>	<u>County,</u> <u>Oregon</u> <u>(town)</u>	<u>Lane</u> <u>County,</u> <u>Oregon</u>	<u>North-</u> <u>eastern</u> <u>Kentucky</u>
	(percent)				
Yes	3	2	1	0	1
No	<u>97</u>	<u>98</u>	<u>99</u>	<u>100</u>	<u>99</u>
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

DEMOGRAPHIC CHARACTERISTICS OF SAMPLES

<u>Character- istics</u>	<u>Urban</u>		<u>Lane County, Oregon (town)</u>	<u>Rural</u>	
	<u>Cleve- land</u>	<u>Lane County, Oregon</u>		<u>Lane County, Oregon</u>	<u>North- eastern Kentucky</u>
	(percent)				
Sex:					
Male	38	43	40	50	30
Female	62	57	60	50	70
Age:					
65-74	54	65	59	64	60
75 and older	46	35	41	36	40
Education:					
Less than 12 years	75	53	56	62	87
12 years or more	25	47	44	38	13
Race:					
White	72	99	100	98	98
Black	28	1	0	2	2
Marital status:					
Married	38	59	55	67	61
Widowed	48	32	40	25	37
Single	14	9	5	8	2
Income:					
Less than \$3,000	32	13	15	14	52
\$3,000 to \$6,999	50	44	50	51	40
More than \$7,000	18	43	35	35	8
Number in sample	1,311	318	124	426	128