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The Carter record is a litany of despair, of broken promises, of sacred trusts abandoned and forgotten.

Eight million out of work. Inflation running at 18 percent in the first quarter of 1980. Black unemployment at about 14 percent, higher than any single year since the government began keeping separate statistics. Four straight major deficits run up by Carter and his friends in Congress. The highest interest rates since the Civil War -- reaching at times close to 20 percent -- lately down to more than 11 percent but now going up again --

- MORE -

productivity falling for six straight quarters among the most productive people in history.

Through his inflation he has raised taxes on the American people by 30 percent -- while their real income has risen only 20 percent. He promised he would not increase taxes for the low and middle-income people -- the workers of America. Then he imposed on American families the largest single tax increase in history.

Directly and indirectly, this crushing burden has fallen upon older Americans.

FIRST DRAFT (WG)
9-1-80
(TIME)

Philadelphia "Super Senior Sunday" Remarks

Philadelphia is proud to be known as city of neighborhoods. I think all of them must be here today.

~~meet~~ on these steps, made world-famous by "Rocky". They symbolize determination, hope, a belief in a dream. Rocky finally realized that dream. And in November the people of Philadelphia and of America will see ~~the new beginning of their dream for a better America.~~ the new beginning of their dream for a better America.

You want inflation to stop killing your hopes and dreams. You want to have more of your hard-earned money in your pocket and not going to Washington. You want a job. You want a strong national defense.

Demands for four years, by his words and lack of action, has been saying;

To all of these Jimmy Carter says: "No, we can't"

But ~~we are going to take~~ **YOU PREFER AND I PREFER** the spirit of Philadelphia,

WE CAN HAVE the spirit of Rocky and were going to say "Yes we can!" ~~we will start in January of 1981 if you help us between now and November.~~ **A STRONG AMERICA AGAIN AND**

~~There's a sense of community in this great city and it is~~

~~nowhere better exemplified than here, today, on Super Senior Sunday.~~

Q THERE IS SOMETHING

But I see something more to today's gathering than good friends, good food, good music and good fellowship.

I see a living commitment to ~~the~~ values of family, work and neighborhood ~~I spoke of in my acceptance speech.~~

Q I SEE A COMMITMENT TO THE

~~In that same speech, I spoke of a compact that binds all Americans, a pledge to each other of all that is best in our lives for the sake of our country. Today, all along this majestic parkway, that compact is seen in action.~~

BEN FRANKLIN'S

In ~~this~~ city, where our nation first announced its independence to the world, we are reminded in a special way that older Americans want and deserve the kind of compassion and effectiveness and responsiveness from government that the Founders envisioned.

Q BEN WAS 81 WHEN HE HELPED

~~SHAPE THE CONSTITUTION OF THE UNITED STATES. THAT'S THE SPIRIT OF PHILADELPHIA'S OLDER~~

Q In 1776 when, in this city, the Declaration of Independence was proclaimed, one out of every fifty Americans was 65 years of age or older, (2% of the total population or 50,000 out of 2 1/2 million).

~~By 1900 one out of every twenty-five Americans was 65 years of age or older (4% of the population or 3.1 million out of 76 million).~~

In 1980 one out of every nine Americans is 65 or over. (11% of the population or 25 million out of a total population of 223 million).

AND AMERICA'S OLDER CITIZENS: FAITH IN THIS COUNTRY; BELIEF IN ITS VALUES.

In 1776, the Founders gave us a Declaration of Independence; in the past four years, Jimmy Carter has given us a Declaration of Indifference--
 ¶-- indifference to the plight of the home-owner, ^{¶-- INDIFFERENCE TO} the worker, ^{¶-- INDIFFERENCE TO} the young
 just starting out and, especially, ^{¶-- INDIFFERENCE TO} older Americans whose happiness and peace of mind depends on a strong, sound, economy.

I am particulalry aware of what the Carter polices have done to women over 65. They are the fastest grwoing group of poor in America today. (according to testimoy brfore the Pension Subcommittee of the Senate Finance Commitee, April 3, 1979). They are ^{tragic} victims of the ^{Carter} Declaration of indifference.

¶ OLDER AMERICANS ARE AN IMPORTANT, VITAL PART OF THE COMMUNITY THAT MAKES AMERICA STRONG. THIS IS TO THE TRADITION OF BEN FRANKLIN

¶ OLDER AMERICANS WANT A GOVERNMENT THAT WILL KEEP ITS PROMISES, MEET ITS COMMITMENTS TO THEM. TODAY I PLEDGE SUCH A GOVERNMENT TO YOU.
 Inflation is a thief--but it is more than a thief. It is a killer. It kills hopes and dreams.

In the past four years we have seen savings eaten away, pensions eroded and fixed incomes savaged by the inflationary policies of the Carter administration.

This is the way things are. But things don't have to be this way.

The spirit that is so evident here today, the spirit of family and neighborhood and work and a committment to our compact together--this spirit, if put into effective political action can put an end to this rising inflation, **INSENSITIVE GOVERNMENT AND THE CARTER APPROACH OF "NO ACTION, NO HOPE, NO RECORD".**

¶ Inflation isn't a force of nature, something beyond our capacity to control--although Jimmy Carter certainly makes it seem that way.

Inflation is caused. It is caused by decisions--bad decisions, unnecessary decisions--made in the White House and in Congress. If there is one message I want you to carry away with you today it is this: something can be done about inflation. Something can be done about high taxes. Something can be done to insure that the older Americans get the benefits they deserve without seeing them eaten away by inflation.

Don't believe the Carter message that all we can do is wait and hope, ~~wait and hope~~

3.

Working together we can change the government policies and make them responsive to our values, ^{and} to our goals, ~~not to those who have long forgotten if they ever knew what government can and should do for the people.~~

We know it can be done. When President Ford left office the inflation rate was 4.8%. You know what has happened to that inflation rate under Carter policies. It has gone as high as 18%. Look back over his record and ask yourself: does the kind of economic treatment ^{you} have been getting from this administration deserve four more years?

~~Jimmy Carter, during his acceptance speech in New York, told the American people that he is "wiser" now than he was four years ago.~~

~~Wisdom purchased at the price of an 18% rate of inflation, purchased at the price of suffering, may seem a fair price to Jimmy Carter but millions of older Americans don't think so.~~

If you want to take a look at the future as it would be under Mr. Carter, let me quote what Jimmy Carter was saying four years ago. In 1976 he said: "Older people with fixed incomes fear the day that their lives are squeezed. An elderly person on a fixed retirement check buys inferior food, maybe has to leave one's own home, can't buy a new dress every year, ^{and} ~~and when Christmas time comes, if they can give their grandchildren a present, it's a cheap present."~~

If that's what Jimmy Carter thought of inflation when it was below five per cent, what does he expect us to think of it today, when through his policies it is in double digits?

According to his own views of the evils of inflation, things are twice as bad, three times as bad today.

4.

But he doesn't want to talk about that. He doesn't want to talk about his record. He doesn't want to talk about what his policies have done to Americans and especially to older Americans. ~~He'd rather talk about his wisdom.~~

He doesn't want to talk about his record because he's ashamed of it.

But I'm here today to tell you that a new beginning can be ours. ~~As President!~~ **AND THIS IS A SPECIAL DAY TO BRING THAT MESSAGE**

Seven years ago, as Governor of California, I notified all California agencies on aging to observe and honor this day, the first Sunday after Labor Day, as "Grandparent's Day". I don't take credit for originating this idea. That must go to Mrs. Marion McQuade of West Virginia, a grandmother of ~~eighty~~ **fifteen** grandchildren. ~~She has written me many times and she has told me that she has had to say!~~ **SO THIS IS A DAY HONORING MANY GRANDPARENTS TODAY -- INCLUDING ME, I'M PROUD TO SAY!**

¶ As Governor I cared about the ~~senior citizens~~ older citizens in California **and** I did something about their problems:

- ¶ 1** ~~California~~ approved cost of living increases in senior citizen aid.
- and** ~~California~~ provided \$46 million in new property tax relief for senior

citizens, ranging from 32 per cent for those at the \$6,000 a year income level to more than 80 per cent at \$3,000 a year and below, and up to 92 per cent in the lowest income bracket.

5

And in case I need any reminder of what we owe to older Americans--and I don't--I have ~~xxxxxxx~~ the example set by Nancy when we were in Califnrrian.

She has been involved in the Foster Grandparents programs .It brings to ghter the elemnsts that make up a sebse of couumity for all Americans: those in need, those who can help and an awful lot of love. The expeirnce and te tendeness, the love and the wisdom thay only older citizens can bring to the care of children is at te herta of this programa. ~~xxxxxxx~~ Nancy saw this program wornin Clafirnia and through her help, we have seen it expand inot other states and is part of a fderal program as well.

~~z8azyonzeanzzbenzkhazxwexcebxkexzcxnzznbnzkhazxwexzxxz~~
So we will bring to Washinton a committmnet to ~~zhnx~~ the need and the hops of older Amricans, a proven record of accomishmnet. ~~xxxxxxx~~

And it is on this record I intned to build a ~~vbmh~~ grwoing committmnet to your needsx. As President

--I will proect ~~andcmakevrev~~ and defnad the integrity of the Social Security. **SYSTEM**

I will ~~make~~ **SEE TO IT** certain that the promised ~~made~~ **MADE** by governme- to every older American under the Medicare ~~progak~~ **AND OTHER** are kept. ~~andxxxxxxx~~

I will ~~reduce~~ institute real tax reforms that can help older American ~~retian~~ their dignrt, their self-res~~act~~ and their slef-relaince as productive members of society.

I will take up the ~~problem~~ of victims of crime. Yiu hear baout the rights of criminals. But what baout the rights of vcitism. The time has come for Washington to show some comassion for the ~~ced~~ older Americans and all Americans who are victims of crime. I alerday have instituted a national commitee to advise e on the rights of victims of crime. And in my admsnsation I will cerat a national cmmsiiosn to deal wot the rblsm of the victims of crime.

~~xxxxxxx~~
~~Washington~~

I will ~~put~~ ~~end~~ to the ~~inequity~~ ~~and~~ ~~fraud~~ ~~and~~ ~~abuse~~ in federal ~~programs~~ for ~~older~~ Americans. ~~The~~ ~~Secretary~~ ~~of~~ ~~what~~ ~~used~~ ~~to~~ ~~be~~ ~~called~~ ~~HEW~~ ~~now~~ ~~admits~~ ~~that~~ ~~between~~ ~~1963~~ ~~and~~ ~~1974~~ ~~it~~ ~~cost~~ ~~the~~ ~~tax~~ ~~payer~~ ~~at~~ ~~least~~ ~~in~~ ~~Federal~~ ~~1977~~ ~~alone~~

And I will not tolerate and will ~~attcak~~ **FIGHT** with every bit of

6

INEXCUSABLE FRAUD - ABUSE

stregh at my command the ~~inexcusable~~ waste, ~~fraud~~ and ~~abuse~~ of ~~pro~~ government programs, many aimed ^{at} the older Americans.

A May 31, 1979, Joint Economic Committee report cited a Justice Department estimate that deliberate fraud and abuse accounted for one to ten percent of the federal budget -- that's \$5 to \$50 billion. "That excludes waste," the report noted, "including it would give a much higher figure."

The same report said that fraud, abuse and waste in HEW's programs alone ranged between \$6.3 billion and \$7.4 billion. Jimmy Carter's own Secretary of Health, Education, and Welfare estimated a few years ago that at least \$7 billion was wasted every year by his department. ~~HEW~~

--Estimates of waste in GAO reports over an eight-month period came to an astonishing \$10 billion -- and that's only from studies of relatively few federal programs.

~~No one has to take the word of Republicans about the Carter Administration's failure to control waste and fraud:~~

~~- MORE -~~

IF ALL OF THIS WASTE IS NOT ONLY ECONOMICALLY UNACCEPTABLE; IT IS AN INSULT TO MILLIONS OF OLDER AMERICANS WHO HAVE TO WATCH EVERY PENNY, TO SCRIMP AND SAVE WHILE ~~WASH~~ ~~WASH~~ THE FEDERAL GOVT. SQUANDERS TAX DOLLARS.

I SAY ITS TIME THEN ^{FEDERAL} GOVERNMENT STARTS WATCHING EVERY PENNY AND OLDER AMERICANS START GETTING THEIR MONEYS WORTH OUT OF ~~GOVERNMENT~~ TAXES AND THEIR FULL VALUE OUT OF SOCIAL SECURITY AND PENSIONS!

That's the spirit I'm going to bring to Washington. That's the spirit of Philadelphia. That's the spirit that older Americans want to see once more in government.

And soon these steps, on Grandparents Day I say to you, in that great spirit:

"Yes, we can!"

Special Studies
Series P-23, No. 59
Issued May 1976

CURRENT POPULATION REPORTS

Special Studies

U.S Bureau of the Census

↓
**DEMOGRAPHIC ASPECTS OF AGING
AND THE OLDER POPULATION
IN THE UNITED STATES**



60+ p. 3, p. 6

by Jacob S. Siegel
with the assistance of
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Chapter II.

NUMBERS AND PROPORTIONS OF OLDER PERSONS

Number of Older Persons

The older ("gerontic") population of the United States is large and continues to grow rapidly. There are now 42 million persons over 55 years of age, 32 million over 60, 22 million over 65, 8.5 million over 75, and 1.9 million over 85 (table 2-1). The latest population projections suggest that the numbers in all of these age categories will be considerably larger by the end of this century and will continue to grow in the early part of the next century.

The population 60 and over numbered 4.9 million in 1900. By 1930, the group had more than doubled in size to 10.5 million. It approximately tripled again to 31.6 million in 1975. In the year 2000, the number is expected to be about 42 million, or about one-third greater than at present. Decennial growth rates for the

population 60 and over approximated 30 percent between 1920 and 1960, but then they began a declining trend which is expected to bring the figure down to about 4 percent in the decade 1990-2000.

The population 65 and over numbered 3.1 million in 1900. By 1940, the group had nearly tripled in size to 9.0 million. It more than doubled again to 20.1 million by 1970. In the year 2000, the number of persons 65 and over is expected to be about 31 million. The number has been rising in recent decades by about 3 to 4 million per decade, or roughly 300,000 to 400,000 per year, and is expected to continue rising in the next few decades at the same "rate." The estimated 22.4 million persons over 65 on July 1, 1975, exceeded the July 1, 1970 figure by 2.3 million, a quinquennial increase corresponding to an annual average gain of 460,000 persons.

Table 2-1. TOTAL POPULATION IN THE OLDER AGES AND DECENNIAL INCREASES: 1900 TO 2040

(Numbers in thousands. Estimates and projections as of July 1. Total resident population of the 48 States and District of Columbia (excluding Alaska and Hawaii) for 1900 to 1930. Estimates for 1940 and later years refer to the total population of the 50 States and District of Columbia and include Armed Forces overseas. A minus sign (-) denotes a decrease)

Year	55 years and over			60 years and over			65 years and over			75 years and over			85 years and over		
	Number	Increase in preceding decade		Number	Increase in preceding decade		Number	Increase in preceding decade		Number	Increase in preceding decade		Number	Increase in preceding decade	
		Amount	Percent		Amount	Percent		Amount	Percent		Amount	Percent		Amount	Percent
ESTIMATES															
1900.....	7,125	(X)	(X)	4,901	(X)	(X)	3,099	(X)	(X)	899	(X)	(X)	1,122	(X)	(X)
1910.....	9,087	1,962	27.5	6,274	1,373	28.0	3,986	887	28.6	1,170	271	30.1	1,167	45	36.9
1920.....	11,548	2,461	27.1	7,952	1,678	26.7	4,929	943	23.7	1,449	279	23.8	1,210	43	25.7
1930.....	15,182	3,634	31.5	10,484	2,532	31.8	6,705	1,776	36.0	1,945	496	34.2	1,272	62	29.5
1940.....	19,725	4,543	29.9	13,822	3,338	31.8	9,031	2,326	34.7	2,664	719	37.0	370	98	36.0
1950.....	25,793	6,068	30.8	18,500	4,678	33.8	12,397	3,366	37.3	3,904	1,240	46.5	590	220	59.5
1960.....	32,299	6,506	25.2	23,828	5,328	28.8	15,675	4,278	34.5	5,621	1,717	44.0	940	350	59.3
1970.....	38,749	6,450	20.0	28,751	4,923	20.7	20,085	3,410	20.4	7,598	1,977	35.2	1,432	492	52.3
1975.....	42,180	(X)	(X)	31,643	(X)	(X)	22,400	(X)	(X)	8,527	(X)	(X)	4,877	(X)	(X)
PROJECTIONS ²															
1980.....	45,570	6,821	17.6	34,267	5,516	19.2	24,523	4,438	22.1	9,112	1,514	19.9	2,071	639	44.6
1990.....	49,412	3,842	8.4	39,127	4,860	14.2	28,922	4,410	18.0	11,402	2,290	25.1	2,487	416	20.1
2000.....	53,537	4,124	8.3	40,589	1,462	3.7	30,600	1,667	5.8	13,521	2,119	18.6	3,217	730	29.4
2010.....	65,733	12,196	22.8	48,012	7,423	18.3	33,239	2,640	8.6	13,893	372	2.7	3,841	624	19.4
2020.....	79,481	13,749	20.9	60,664	12,652	26.4	42,791	9,552	28.7	15,381	1,488	10.7	3,826	-15	-0.4
2030.....	82,546	3,065	3.9												
Range.....	82,418	2,937	3.7	67,037	6,373	10.5	51,590	8,798	20.6	20,716	5,335	34.7	4,409	583	15.2
2040.....	84,783	2,237	2.7	65,854	-1,183	-1.8	50,266	-1,324	-2.6						
Range.....	79,809	-2,610	-3.2	63,822	-3,215	-4.8	50,149	-1,441	-2.8	24,218	3,503	16.9	5,993	1,584	35.9
	91,053	8,323	10.1	68,318	1,281	1.9	50,431	-1,158	-2.2						

X Not applicable.

¹Estimates for 1900-30 as of April 1.

²Pertains to 10 1/4 year period.

³Base date of projections is July 1, 1974.

Source: Census of Population, 1930, Population Vol. II, General Report; and Current Population Reports, Series P-25, Nos. 311, 519, 614, and 601.

Net and Gross Changes

Because of the relatively high death rates of the older population, membership in the group is relatively short in duration and the identity of the members changes rapidly over relatively short periods of time. "Population turnover" in this group may be measured in several ways. Consider the period of a decade. Most simply, we may examine the percentage of the total population 65 and over at the end of the decade falling in the 65-to-74-year group, the surviving new entrants. Of the population 65 and over in 1970, 62 percent joined after 1960 (table 2-3). We may also examine estimates of the components of change in population during the 1960-70 decade in relation to the initial size of the population. The gross increase rate during the decade 1960-70 was 87 percent. The gross increase rate is the number of persons reaching age 65 during the decade (14.4 million for 1960-70) plus the number of (net) immigrants (0.1 million), expressed as a percentage of the initial population (16.6 million). The gross loss rate—the number of deaths during the decade (11.0 million) expressed as a percent of the initial population—was 66 percent. The difference between the gross increase rate and the gross loss rate is the rate of net increase, or 21 percent.

The percent of the initial population 65 and over who died during the decade was 53 percent. In addition, the new arrivals in the group (i.e., persons reaching age 65 during the decade) sustained a loss of 15 percent by 1970. The resulting gross loss rate for the initial population and the new arrivals combined was 36 percent.

A more sensitive measure of the turnover, or "growth effectiveness," of the elderly population is given by the ratio of (a) the net increase in the population 65 and over to (b) the gross change in this age group (i.e., the sum of the components of change without regard to sign). The lower the ratio, the greater the turnover. For the 1960-70 decade this ratio was 0.14, that is, there was a net addition to the population 65 and over of only 14 persons for every 100 demographic events (additions through aging; net immigration; and deaths) affecting that age group.

During the course of the present decade, 1970-80, the rate of gross gain and the rate of gross loss of the population 65 and over are expected to remain at about the same levels as during the 1960-70 period (88 percent and 65 percent, respectively) although the number of persons reaching age 65 and the number of deaths are expected to increase sharply. The 10-year mortality rate for the initial population aged 65 and over (in 1970) is expected to be about the same as during the 1960-70 decade (55 percent), but the population reaching age 65

during the decade will experience a substantially smaller loss (12 percent, or about 2½ percentage points less) than persons reaching age 65 during the 1960-70 decade.

The rate of turnover for the male population aged 65 and over is much higher than for the female population at these ages, and the rate of turnover for the white population is higher than for the black population. The growth effectiveness ratio of the female population for 1970-80 will be about three-quarters greater than that of the male population (0.178 vs. 0.102) as a result of the higher male mortality. For blacks and whites the figures are expected to be closer, 0.183 and 0.138, respectively.

Proportion of Older Persons

The older population has been growing steadily as a share of the total U.S. population. From 1900 to 1975, the proportion of the population 60 years of age and over more than doubled. Persons in these ages now approximate 14.8 percent of the total population as compared with 6.4 percent in 1900 (table 2-4). Whether this group's share will decline, remain about the same, or continue to increase in the future depends principally on the future course of fertility. The proportion is now expected to fall between 14.1 percent and 16.6 percent at the end of this century. The first figure corresponds to the "high" fertility series (Series I) and the second figure corresponds to the "low" fertility series (Series III);³ both series incorporate slight decreases in future death rates and a small allowance for net immigration (400,000 annually).

The proportion of the population 65 years and over has been increasing even more rapidly (figure 2-2). It grew 2½ times between 1900 and 1975, from 4.1 percent in 1900 to 10.5 percent in 1975. The proportion may then rise and fall again, or rise steadily, between 1975 and the year 2000, depending mainly on the course of fertility. For example, the proportion may reach a peak of nearly 11.7 percent in 1990 and then stay at about this level to the year 2000 (Series II); it may rise to only 11.1 percent in 1990 and then fall back to 10.7 percent in 2000 (Series I); or it may rise steadily to 12.5 percent in 2000 (Series III). The era of the rapid rise in the proportion 65 and over is past. Even the

³Series I, Series II (the central series of projections), and Series III are the principal series of population projections presented in *Current Population Reports*, Series P-25, No. 601. Series I assumes a total fertility rate of 2,700, Series II a total fertility rate of 2,100 (replacement level), and Series III a total fertility rate of 1,700.

Special Studies
Series P-23, No. 85
Current Population
Reports

Social and Economic Characteristics of the Older Population: 1978



U.S. Department
of Commerce

BUREAU OF
THE CENSUS

Social and Economic Characteristics of the Older Population: 1978

INTRODUCTION

This report consolidates data on a variety of social and economic characteristics of the older population. All of these statistics were compiled by the Bureau of the Census or by the National Center for Health Statistics and are now presented in this publication as a convenience to the user. The data which were taken from Bureau of the Census reports were primarily collected in the 1978 Current Population Survey (CPS), although a few tables contain data from other Bureau surveys or for other years.

In the report, most of the material on the "older" population relates to persons 65 years old and over. However, tables in which data are classified by age often show data for persons 55 to 64 years and occasionally for persons 50 to 59 years old. Data for these younger age groups are included to facilitate comparison of characteristics of "elderly" persons with persons just before they enter the elderly age category.

The emphasis on the lower age limit of 65 for the data presented here is partially arbitrary and partially a recognition of factors which, over the years, have combined to make the attainment of 65 a milestone—for example, a time of retirement, Social Security benefits, Medicare coverage, income tax advantages, and reduction in transit fares and admission prices.

Among the social and economic variables considered in this report are family and marital status, institutionalization, nativity and parentage, mobility, residence, educational attainment, voting, labor force participation, occupation and industry, income and earnings, poverty status, housing, health, and crime victimization. A later report will examine the demographic aspects of aging and the older population in a broader perspective.

HIGHLIGHTS

- In 1978, there were 24.1 million persons in the United States 65 years and over, as compared with 20.1 million in 1970. Women outnumbered men in 1978 by 4.5 million.
- Most (63 percent) of these older Americans lived in families, 6 percent were institutionalized, and 30 percent lived alone.
- About 6.9 million women and 1.3 million men 65 and over were widowed.
- Nearly half of all Americans 65 years and over never attended high school; only 16 percent attended 1 or more years of college.
- In 1976, 62 percent of persons 65 years and over voted in the Presidential election compared with 49 percent of those 18 to 34 years old.
- One out of every 5 of the men 65 and over and 1 out of every 12 of the women 65 and over were in the labor force in 1978.
- The median income in 1977 of families with the head 65 years and over was \$9,121.
- About 3.2 million persons 65 years and over (or 14 percent of the total) lived in families or as unrelated individuals that had incomes below the poverty level in 1977. About 27 percent of older persons not living in families were poor in 1977.
- Nearly three-fourths (72 percent) of the householders 65 years and over owned their own homes in 1978.

Population

Since the turn of the century, the population 65 years and over has increased nearly 8 times, while the total population increased about 3 times. The earlier extremely high rate of increase in the older population has not continued; between 1970 and 1978, the number of persons 65 years and over increased by 20 percent, from 20.0 to 24.0 million. In 1900, persons 65 years and over constituted about 4 percent of the total population, while in 1978 they made up 11 percent of the total.

The number of women 65 years and over has grown faster than the number of men of this age. The numbers of men and women of this age group were quite similar in the early

years of this century, but women 65 and over now outnumber men by 4.5 million (14.3 million compared to 9.8 million). The number of older women has increased 22 percent since 1970, as compared with a 16 percent increase in the number of men of this age.

In 1978, Blacks 65 years and over numbered around 2 million and made up about 8 percent of all persons 65 and over. Between 1900 and 1978, the Black population 65 and over increased 7 to 8 times. Since 1970, the Black population 65 and over has risen by 28 percent, while the White population of this age increased by about 19 percent.

**Table 1. Population 50 Years and Over, by Race, Spanish Origin, Sex, and Age:
July 1, 1978, 1974, and 1970**

(In thousands. For meaning of symbols, see text)

Sex and age	All races			White			Black			Spanish origin ¹		
	1978	1974	1970	1978	1974	1970	1978	1974	1970	1978 ²	1974	1970 ³
Both sexes.....	56,547	53,299	49,915	50,961	48,263	45,333	4,909	4,525	4,167	1,551	(NA)	1,165
50 to 59 years.....	23,061	22,265	21,161	20,617	20,061	19,107	2,126	1,970	1,867	807	(NA)	559
60 to 64 years.....	9,432	9,201	8,666	8,544	8,300	7,852	793	822	744	226	(NA)	202
65 to 69 years.....	8,575	7,840	7,023	7,649	7,054	6,338	851	725	626	217	(NA)	164
70 and 71 years.....	2,843	2,503	2,420	2,587	2,297	2,199	231	184	201	53	(NA)	105
72 to 74 years.....	3,516	3,199	3,045	3,227	2,929	2,802	250	236	221	91	(NA)	
75 years and over....	9,120	8,291	7,600	8,337	7,622	7,035	658	588	508	157	(NA)	135
Male.....	25,258	23,938	22,612	22,757	21,659	20,514	2,173	2,019	1,877	721	(NA)	552
50 to 59 years.....	11,063	10,671	10,158	9,928	9,644	9,196	988	912	865	387	(NA)	268
60 to 64 years.....	4,418	4,297	4,049	4,014	3,881	3,669	358	373	339	101	(NA)	96
65 to 69 years.....	3,803	3,474	3,137	3,398	3,126	2,828	365	312	277	100	(NA)	79
70 and 71 years.....	1,215	1,080	1,037	1,103	986	938	98	82	87	27	(NA)	49
72 to 74 years.....	1,469	1,330	1,284	1,337	1,208	1,176	111	106	99	35	(NA)	
75 years and over....	3,290	3,086	2,947	2,977	2,814	2,707	253	234	210	71	(NA)	60
Female.....	31,287	29,358	27,302	28,205	26,604	24,817	2,735	2,506	2,287	829	(NA)	613
50 to 59 years.....	11,998	11,594	11,004	10,689	10,417	9,911	1,138	1,058	1,001	420	(NA)	291
60 to 64 years.....	5,014	4,903	4,618	4,531	4,419	4,183	436	449	405	124	(NA)	106
65 to 69 years.....	4,771	4,366	3,885	4,251	3,928	3,510	486	412	349	118	(NA)	85
70 and 71 years.....	1,628	1,424	1,383	1,484	1,311	1,261	132	102	112	26	(NA)	56
72 to 74 years.....	2,047	1,867	1,760	1,890	1,721	1,627	138	130	122	55	(NA)	
75 years and over....	5,829	5,204	4,652	5,360	4,808	4,325	405	355	298	86	(NA)	75

¹Persons of Spanish origin may be of any race.

²March 1978. Current Population Survey.

³April 1, 1970.

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-25, No. 721; 1970 Census of Population, Vol. II, 1C, "Persons of Spanish Origin;" and unpublished population estimates for 1978.

Income and Earnings

Men 65 years and over who earned income in 1977 had a median income of \$5,526, compared with about \$12,243 for men 55 to 64 years old. This difference largely reflects the higher proportion of retirees in the older group. This pattern of age difference in reported income applied to both Whites and Blacks; in each of the two age groups, the median income for Blacks was considerably lower than for Whites.

Although women 65 and over with incomes in 1977 outnumbered men of this age with incomes, the median reported income of the women was considerably lower than for men. Median incomes were approximately \$4,533 for women 55 to 64 years old and \$3,087 for women 65 years and over. For men, reported incomes for the corresponding age groups were \$12,243 and \$5,526, respectively.

Single, widowed, or divorced persons 62 years and over who lived in families reported lower median incomes in 1977 than those living outside of families. Furthermore, family income tended to be lower when the older person was maintaining a family than when he or she lived in the family of a relative. This is because in the latter case the incomes of

the younger relatives are, on the average, higher than those of older persons.

Families maintained by a White woman 65 years and over with no husband present had median family incomes in 1977 that were somewhat higher (\$10,370) than those maintained by a White man whose wife was not in the paid labor force (\$8,672). However, this was not true for Black families. Among Blacks, husband-wife families had higher median incomes than Black families maintained by a woman. In both racial groups, highest family incomes occurred among husband-wife families in which both partners were in the paid labor force.

Unrelated individuals 65 and over in both racial groups also had low median incomes. Their median incomes were less than one-half that of families and also lower than that of the slightly younger single, widowed, or divorced persons 62 years and over referred to above. The median income of unrelated individuals in 1977 was about \$3,829. About 80 percent of such persons reported no income from earnings and were primarily dependent on Social Security income, either exclusively or in combination with sources of income other than earnings.

Poverty Status of Persons and Families

About 1 out of every 7 persons 65 years and over in 1977, or 3.2 million persons, lived in families or as unrelated individuals with low enough incomes to place them below the poverty level. Although the total number of poor people in the United States has not changed much since 1970, the number of elderly poor (those 65 years and over) dropped by about 1.5 million, or from one-fourth of the age group in 1970 to about one-seventh in 1977. One out of every 5 poor persons was Black in 1977.

About the same number of older poor persons (1.6 million) lived in metropolitan as in nonmetropolitan areas, although a higher proportion of older persons in nonmetropolitan areas were poor in 1977. Relatively few (8 percent) of the older poor worked in 1977.

A little more than one-half of the older poor people lived alone and about 37 percent were part of a family; the remainder lived with nonrelatives. Approximately 710,000 families maintained by persons 65 years and over, or 9 percent of all families maintained by persons of this age, were below the poverty level in 1977. About 9 percent of families maintained by a man and 14 percent maintained by a woman fell below the poverty level. Black families were about 5 times as likely to be poor as White families.

The number and kinds of income sources reported were closely associated with whether a family's income fell below the poverty level in 1977. Not surprisingly, the lowest

incidence of family poverty among the elderly occurred where the family had earnings along with other sources of income; only about 4 percent of these families were poor in 1977.

Families without earnings income and families whose major source of income was Social Security, either as their only income source or in conjunction with Supplemental Security income, had a high incidence of poverty. About 31 percent of families with Social Security income only, and 49 percent of those with Social Security and Supplemental Security incomes, were below the poverty level in 1977.

The incidence of poverty varies significantly between race and sex groups. In 1977, poor older Whites outnumbered poor older Blacks in the ratio of 3 to 1, but the proportions among the two groups were reversed; thus, 36 percent of Blacks and 12 percent of Whites were poor. One-half of all Blacks living outside of families were poor in 1977; of those living within families, about one-fourth were poor. Among Whites, the corresponding figures were 20 percent for those outside families and 6 percent for those in families. The contrast between race and sex groups is particularly striking when all older White men are compared with all older Black women. In 1977, 41 percent of Black women 65 years and over lived in poverty, while only 8 percent of White men of this age group were poor.

Senior Citizens. Recognizing the contributions made by senior citizens to our society, Governor Reagan consistently sought to ease their financial burden, respect their dignity, and to protect their rights. Among the actions taken by him on behalf of senior citizens were:

* providing \$46 million in property tax relief for senior citizens, ranging from 32% for those earning \$6,000 or more a year, to over 80% for those earning \$3,000 and below, and up to 92% in the lowest income bracket.

* approving cost of living increases in senior citizen aid.

* signing a law requiring hospitals, and similar institutions such as convalescent homes, to install sprinkler systems for fire protection for their patients.

* broadening senior citizen tax assistance for farmers by raising their gross income limitation from \$10,000 to \$20,000.

National Women's Political Caucus
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Statement by Mildred Jeffrey, Chair
National Women's Political Caucus
on
S.94 - Homemaker Retirement Bill
Before Pension subcommittee of The
Senate Finance Committee

April 3, 1979

Senator Bentsen and other members of the Committee, my name is Mildred Jeffrey. I am chair of the National Women's Political Caucus, a nationwide, multi-partisan organization with local chapters in 200 towns and cities across the country. The major goal of the Caucus is to obtain equal representation for women in elective and appointive office. Central to reaching that objective is the achievement of economic justice.

NWPC is pleased that these hearings on S.94 the Homemaker Retirement Bill are taking place in the same year as the comprehensive hearings on American Women and Human Resources Policies and Programs, and on the ERISA Improvements Act. The picture of women which emerges from these sessions enables us to see the isolation and vulnerability of the American homemaker. Her problems are especially acute in her retirement years.

Let's take a look at just what it means to be female and over 65 today. Women 65 and over are the fastest growing group of poor in America. The median income for women 65 and older is \$3,008, for minority women it is only \$2,413, while for men 65 and older it is \$5,526. Today there are 961,000 or 10.5% of men 65 and older who live below the poverty line, but there are 2,216,000 women or 16.5% of women 65 over living in poverty, and 457,000 or 41.2% of minority women 65 and older who live in poverty. This poverty is explained in part by the failure of the traditional retirement income security

programs - social security and pensions to meet the needs of women, and particularly to credit unpaid labor in the home.

Your introduction of the Homemaker Retirement bill, Mr. Chairman, reflects the recognition that economic security, especially in the form of an adequate retirement income, is desperately needed by American women.

We applaud you for addressing the needs of homemakers whose toil has been undervalued by our society, and for predicating redress on the assumption that a homemaker is entitled to benefits just as a paid worker is. S.94 provides an important opportunity for this large group of women to insure for themselves a decent standard of living in their retirement years.

The Tax Code currently permits a very limited group of non-earning spouses to establish Independent Retirement Accounts (IRA's). As S.94 acknowledges, the current eligibility criteria are so stringent that many non-earning spouses desiring IRA's are precluded from establishing them. This bill wisely removes the strictures that limit spousal IRA's to homemakers who have no earnings, and to homemakers whose spouses are eligible for IRA's. Though precise statistics are not available, there are doubtless many homemakers who pick up seasonal, part-time or occasional work, and the extension of eligibility to these women is important. The stipulation in current law that the wage earning spouse must have an IRA is totally arbitrary, and bears no relation to the need of the non-earning spouse. The removal of this restriction by this bill extends eligibility in an important way. Finally, S.94 replaces the current \$1,750 ceiling on both partners' contribution, with a much more realistic ceiling of \$1,500 per spouse, or \$3,000 in total. Under the proposal before us the earning spouse will no longer have to divide his account in half in order to provide for an IRA for a dependent spouse, but will be

able to contribute the maximum amount to her IRA as well as his own. This too, is an important improvement, and will we hope, substantially increase incentives to establish spousal IRA's. In conclusion, S.94 extends eligibility for IRA's to all homemakers, and enables women who work in the home without compensation to set aside some money for their later years. It is an important new opportunity for the long neglected homemaker.

This particular approach to retirement security has one major limitation which I will now discuss. It is an opportunity which is in fact only really available to middle and upper income couples, for they are the only ones who have enough money left over at the end of the month or year to put some away for the future. The Treasury Department has some preliminary data on who uses IRA's, and these statistics bear out our concern: the low and middle income families who are least likely to be well-off in their later years derive little or no benefit from IRA's. These recent figures reflect the utilization rate by eligible participants in various income brackets:

Adjusted gross income (in thousands of \$)	Rate
0-5	.2%
5-10	1.4%
10-15	2.5%
15-20	5.2%
20-50	14.8%
50 and above	45.0%

We hope that by expanding eligibility to all homemakers - the use of spousal IRA's will increase.

Finally, Mr. Chairman, I would like to remind you and other members of the Committee, that NWPC has gone on record in favor of comprehensive pension reform. We firmly believe that all women, regardless of their earnings record, and or marital status, are entitled to live in dignity in their retire-

ment years. While the approach under consideration today is a modest effort which benefits a portion of women who need guarantees of economic security in their retirement years, NWPC applauds this bill as an important first step in this direction. We appreciate the opportunities which S.94 provides to homemakers, and we hope that you will join the National Women's Political Caucus in supporting comprehensive pension reform for all women.

Budget studies by the Bureau of Labor Statistics show three areas where the percent of income spent by senior citizens exceeds that of the under 65 age group. These include food, where people over 65 spend 118 percent of those under age 65; housing, where the expenditures are 111 percent; and health care, where the out-of-pocket expenses are 173 percent. As of December 1978, the Consumer Price Index stood at 202.9 percent of the 1967 base figure. More importantly, the areas of major expenditure for older persons have increased ~~more~~ *faster* than the overall inflation rate. Medical care has risen to 227.8 percent, food at home rose to 217.9 percent, and housing costs have jumped 211.5 percent. Inflation weighs more heavily upon the elderly, both in terms of the items they buy and their reduced ability to buy due to lower money incomes.

Inflationary pressures place an additional burden on the older person's emotional reservoir of coping abilities. ~~For~~ Those ~~experiencing~~ below the poverty line/ are forced to sacrifice nutrition, health care, and physical ~~comfort~~ comfort. Cutbacks in these critical areas tend to exacerbate the ordinary ~~infirmities~~ infirmities connected with age. ~~Ex~~

For those elderly whose incomes are above the poverty line, the consequences of inflation place restrictions on their relative purchasing power. Beyond the minimum income levels provided by Social Security, and other forms of government transfer payments, most older retired persons rely on either private income sources or a systematic drawing down of wealth stocks accumulated during the ~~work~~ work portion of the life cycle. The real purchasing power derived from pensions, annuities, and personal savings ~~can be~~ *are* reduced dramatically in the face of double digit inflation rates. Thus millions of ~~retirees~~ *retirees* are made relatively poorer by inflation with little or no opportunities to defend their financial position.

Essay

Whether confronted ~~with~~ with absolute poverty or a relative deterioration in their standards of living, the realities of inflation, combined with the expectation of future inflationary events, work to further destabilize the emotional environment of older persons. Inflation complicates the coping abilities of the later years, particularly those which touch upon survival and security.

Most Americans will admit they have found themselves in the clutches of inflation with little power to break the syndrome. Because inflation means losses for everyone, it is easy to forget the impact it has on the more disadvantaged victims, the elderly.

For the elderly -- the major sources of income include Social Security, Supplemental Security Income, and income from financial assets or ~~the~~ private pensions and annuities. For individuals, Social Security transfers replace between one third and slightly less than one half of the average worker's pre-retirement income.

U.S. DEPARTMENT OF LABOR
EMPLOYMENT STANDARDS ADMINISTRATION
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WOMEN WITH LOW INCOMES

Improvements in the U.S. economy since 1975 are reflected in the decline in the number of persons with low incomes.^{1/} Between 1975 and 1976 the number of poor persons decreased from 25.9 million to 25.0 million.^{2/} This is the first decrease since 1973 when there were about 23 million poor persons.

The poverty rate--the percentage of all persons with incomes below the low-income level--also decreased from 12.3 percent in 1975 to 11.8 percent in 1976. However, regardless of this improvement in the economy, there still are sizable portions of our population who are unable to provide adequately for themselves or their families.

Persons in Poverty

Females who were poor outnumbered males by more than 4 million in 1975. The 15 million females living in poverty accounted for 3 out of 5 persons (58 percent) who were poor in the United States. Advance data for 1976 indicate that more than 10 million women age 16 and over had low incomes, and that these women accounted for nearly 2 out of 3 poor persons (table 1). Poverty is more prevalent among women for several reasons.

First, working women characteristically have lower earnings than working men. In 1976 the median earnings of year-round full-time women workers (\$8,312) were only 60 percent of men's (\$13,859). The major explanation for the earnings gap between women and men is the relatively greater concentration of women in the low paying and low skilled occupations--those in which advancement and upward mobility are particularly limited.

^{1/} The low income or poverty level classifies families and unrelated individuals who need assistance in providing themselves and others with the necessities of life as being above or below this level. It uses cutoffs adjusted to take into account such factors as family size, sex and age of the family head, number of children, and farm or nonfarm residence. These cutoffs are also adjusted annually to take inflation into account. In 1976 the low-income thresholds ranged from \$2,313 for an unrelated woman age 65 and over living on a farm, to \$9,622 for a nonfarm family of seven or more persons headed by a man. The threshold for a nonfarm family of four was \$5,815 in 1976, about 6 percent higher than the comparable 1975 level of \$5,500.

^{2/} Data used throughout this report are the latest available. Only limited data for 1976 were available at the time this report was issued.

Second, women experience significantly higher unemployment rates than men, which also makes it difficult for many women to "work" their way out of poverty. In 1976 the jobless rate for women stood at 8.6 percent; for men it was 7.0 percent. Women who headed families had an unemployment rate of 9.8 percent, while 25.6 percent of the poor women family heads were unemployed. The comparable rates for male family heads were 5.0 percent and 15.9 percent, respectively.

In addition to having higher unemployment rates, women are more likely than men to become discouraged with job prospects and discontinue looking for work. In 1976 about 590,000 women compared with 321,000 men were so classified. Thus, many women who want jobs are not in the labor force (neither working nor looking for work) because they think no jobs are available. Also, more women than men are working part time involuntarily. Although a number of these women want full-time jobs, they can find only part-time work.

Third, responsibilities for the care of children, especially very young children, often restrict employment and earning opportunities for many women. Expanded day care facilities--both public and private--would help to alleviate this restriction.

Fourth, because they have greater longevity than men, women predominate among those whose chances of being poor are the greatest--the aged. Although the poverty rate of women exceeded that of men in virtually every age group, the greatest differential occurred among those persons 65 years and over. There were 2.3 million poor women and about 1 million poor men in this age group (see table 1).

Table 1.--Persons Living in Poverty, by Sex and Age, 1976

Age	Number (in thousands)		Poverty rate	
	Women	Men	Women	Men
Total, 16 years and over	10,034	5,736	12.2	7.7
16 to 21 years	1,785	1,341	14.4	11.1
22 to 44 years	3,640	2,098	10.7	6.4
45 to 54 years	1,071	617	8.9	5.5
55 to 59 years	590	342	10.4	6.7
60 to 64 years	622	350	12.6	8.0
65 years and over	2,326	988	17.9	10.8

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 107. September 1977. (Advance Report)

Finally, sex discrimination prevents women--both minority and white--from taking as full advantage of job market opportunities as their male counterparts. Such discrimination is often based on notions that women cannot and should not fill the same jobs as men.

Occupations

Among women who worked in 1974, the largest numbers of those who were poor were employed in the traditional, low paying occupations--service, clerical and sales, and private household work. Although the poverty rates of women exceeded those of men in virtually all occupation groups, the largest differentials were among those who were private household workers and other service workers (see table 2).

Table 2.--Occupation Groups of Low-Income Wage and Salary Workers, by Sex, 1974

(Persons 14 years of age and over)

Occupation group	Number (in thousands)		Poverty rate	
	Women	Men	Women	Men
Total	<u>2,731</u>	<u>2,457</u>	6.7	4.6
Professional and managerial workers	168	166	2.3	1.3
Clerical and sales workers	677	179	4.1	2.7
Craft and kindred workers	20	360	3.5	3.3
Operatives, including transport	400	509	7.3	4.9
Laborers, except farm	34	543	7.1	9.9
Farm laborers, managers, and supervisors	113	286	23.3	19.9
Service workers, except private household	882	409	11.6	7.4
Private household workers	437	6	21.7	6.9

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 102. January 1976.

Education

Although women with low incomes were slightly better educated than their male counterparts in 1975, their rate of poverty was greater than that of men. Women had completed a median of 10.2 years of schooling compared with a 9.7 median for men, as shown in table 3. Black women had completed an average of 10.0 years of schooling, nearly equal to the 10.2 years completed by white women.

Furthermore, the poverty rate of women exceeded that of men for all levels of educational attainment, as shown in table 4.

Table 3.--Median Years of School Completed by Low-Income Persons, by Age, Sex, and Race, 1975

Age	Women			Men		
	Total	White	Black	Total	White	Black
Total	10.2	10.2	10.0	9.7	10.0	9.1
14 and 15 years	8.4	8.4	8.4	8.1	8.1	8.1
16 and 17 years	10.2	10.2	10.0	9.8	10.0	9.6
18 to 21 years	12.1	12.1	12.0	11.8	12.0	11.6
22 to 34 years	12.1	12.1	11.9	12.4	12.4	12.0
35 to 44 years	10.8	10.8	10.8	10.6	10.8	9.2
45 to 54 years	10.3	10.6	9.6	9.3	9.6	8.5
55 to 59 years	9.7	10.3	8.5	8.6	8.8	6.9
60 to 64 years	8.9	9.2	7.6	8.4	8.7	6.6
65 years and over	8.4	8.6	5.9	7.5	8.1	4.5

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Table 4.--Educational Attainment of Low-Income Persons, by Sex, 1975

(14 years of age and over)

Educational attainment	Number (in thousands)		Poverty rate	
	Women	Men	Women	Men
Total	10,726	6,573	12.6	8.5
No years of school completed	211	193	34.7	30.1
Elementary school				
1 to 5 years	935	754	35.6	26.6
6 and 7 years	1,172	851	25.8	18.4
8 years	1,747	1,037	20.3	13.1
High school				
1 to 3 years	3,074	1,712	17.5	11.3
4 years	2,524	1,142	7.9	4.8
College (1 year or more)	1,065	884	5.6	3.9

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Black Women

Despite the fact that white women below the poverty level in 1975 (10.3 million) outnumbered by more than 2 to 1 their black counterparts (4.4 million), the incidence of poverty among black women far exceeded that among white women, with respect to the size of their populations. While black women represented only 6.1 percent of the total population, they made up 17.0 percent of all those who were poor in 1975. White women, who were 45 percent of the total population, accounted for 40 percent of all poor persons.

Spanish-Origin Women

More than one-fourth (26.9 percent) of all Spanish-origin persons, both female and male, had low incomes in 1975--more than double the national rate for all persons. However, more than half (53.6 percent) of the women of Spanish origin who headed families were poor. Members of these low-income families accounted for 35 percent of all poor Spanish-origin persons.

Families in Poverty

The number of poor families decreased from 5.5 million in 1975 to 5.3 million in 1976--nearly 4 percent (see table 5). Of the 56.7 million families in the United States in 1976, women headed 7.7 million. Although women were only 14 percent of all family heads, they made up 48 percent of all poor family heads. Further, black women, who accounted for 4 percent of all family heads, were 21 percent of all those with low incomes. Spanish-origin women headed 1 percent of all families but were 5 percent of all poor family heads.

About one-third of all families headed by women were poor--more than five times the 5.6 percent rate for male-head families. About 1 out of 4 families headed by a white woman, but 2 out of 4 of those headed by black women were poor.

Among unrelated individuals ^{3/} who were poor in 1976, women outnumbered men by slightly more than two to one (see table 5). The increase from 1975 to 1976 in the number of poor females classified as unrelated individuals was nearly 4 percent; among poor males it was more than 7 percent. In terms of income of poor unrelated individuals in 1976, the median for women was \$833 below the poverty level, better than the \$1,024 deficit for men.

Employment Status of Family Heads

Among women family heads who were employed in 1976, 891,000 (19.8 percent) were poor. Among employed black women family heads, jobs were an even less successful route out of poverty--an indication of the low paying jobs these women hold. There were 382,000 employed black female family heads with incomes below the poverty level, or 33 percent of all employed black female heads of families. Even among black women who worked year round full time, 11 percent were poor, compared with 3 percent of white women and 7 percent of women of Spanish origin.

Income of Family Heads

The median income of all low-income families headed by women in 1975 was \$2,936, less than the \$3,234 income of poor families headed by men (see table 6.) For poor Spanish-origin families headed by women, the median income was \$3,128; for similar black families, \$3,060; and for similar white families, \$2,847.

^{3/} Unrelated individuals are persons (other than inmates of institutions) who are not living with any relatives. For example, a widow living alone or with one or more persons not related to her would be considered an unrelated individual.

Table 5.--Low-Income Persons, Families, and Unrelated Individuals,
by Race and Sex, 1975 and 1976

(Numbers in thousands)

Persons, families, and unrelated individuals	Number		Change	
	1976	1975	Number	Percent
<u>Persons:</u>				
Total	24,975	25,877	-902	-3.5
White	16,713	17,770	-1,057	-5.9
Black	7,595	7,545	50	0.7
Other races	667	562	105	18.7
Spanish origin <u>1/</u>	2,783	2,991	-208	-7.0
<u>Families:</u>				
Total	5,311	5,450	-139	-2.6
Female head	2,543	2,430	113	4.7
Male head	2,768	3,020	-252	-8.3
White	3,560	3,838	-278	-9.2
Female head	1,379	1,394	-15	-1.1
Male head	2,181	2,444	-263	-10.8
Black	1,617	1,513	104	6.9
Female head	1,122	1,004	118	11.8
Male head	495	509	-14	-2.8
Spanish origin	598	627	-29	-4.6
Female head	275	279	-4	-1.4
Male head	323	348	-25	-7.2
<u>Unrelated individuals:</u>				
Total	5,344	5,088	256	5.0
Female	3,557	3,422	135	3.9
Male	1,787	1,667	120	7.2

1/ Refers to persons in the continental United States who identified themselves as Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish origin or descent. According to the 1970 census, approximately 96 percent of the Spanish-origin population is white.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 107. September 1977.
(Advance Report)

Table 6.--Median Income and Income Per Family Member of Low-Income Families, by Sex, Race, and Spanish Origin of Family Head, 1975

Families	Number of families (in thousands)	Median income	Income per family member
<u>All races:</u>			
Total	5,450	\$3,105	\$813
Female head	2,430	2,936	820
Male head	3,020	3,234	807
<u>White:</u>			
Total	3,838	3,071	828
Female head	1,394	2,847	866
Male head	2,444	3,188	809
<u>Black:</u>			
Total	1,513	3,198	784
Female head	1,004	3,060	767
Male head	509	3,458	814
<u>Spanish origin:</u>			
Total	627	3,484	872
Female head	279	3,128	867
Male head	348	4,146	875

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Age of Family Heads

Families with female heads are more likely to be poor if the head is young (see table 7). Three-fifths of white women family heads age 14 to 24 years were poor in 1976. However, black and Spanish-origin families headed by women were considerably more likely to be poor than families headed by white women in all age groups.

Although the poverty rates for all race groups tend to decline with advancing age, the rates for black family heads decline much slower than those for whites. For those age 65 years and over, black family heads are five times as likely to be poor as their white counterparts. Limited age group data for Spanish-origin families suggest that the poverty rates are high for older family heads.

Table 7.--Percentage of Female-Head Families With Low Incomes, by Age, Race, and Spanish Origin of Family Head, 1976

Age	Total	White	Black	Spanish origin
Total	33.0	25.2	52.2	53.1
14 to 24 years	67.3	60.7	75.1	(<u>1</u> /)
25 to 34 years	45.5	40.5	56.0	60.7
35 to 44 years	34.2	26.5	51.7	50.8
45 to 54 years	22.2	17.4	36.3	43.9
55 to 59 years	23.6	13.7	53.4	(<u>1</u> /)
60 to 64 years	13.2	8.0	35.2	(<u>1</u> /)
65 years and over	14.4	8.3	38.9	(<u>1</u> /)

1/ Base less than 75,000.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

Size of Family and Number of Children

The poverty status of a female-head family is directly related to the number of family members. Twenty-three percent of all small families (two members) headed by women were poor in 1975, while 54 percent of the families with five members and 62 percent with seven or more persons were poor (see table 8). Among black families with a woman head, 48 percent of the two-person families and 67 percent of the families with seven or more persons were poor. Of the small families headed by Spanish-origin women, 42 percent were poor.

A similar pattern occurred according to the number of children in female-head families. In families where there were no children under 18 years of age, only 8 percent were poor (see table 8). However, even among small families with only one child, 33 percent were poor; in the families with five or more children, 77 percent had low incomes.

Table 8.--Percentage of Female-Head Families With Low Incomes, by Size of Family and Number of Related Children Under 18 Years of Age, and by Race and Spanish Origin, 1976

Size of family and number of children	Total	White	Black	Spanish origin
Size of family:				
2 persons	23.0	18.2	40.8	41.7
3 persons	31.0	25.7	47.6	51.6
4 persons	42.7	35.4	56.5	60.5
5 persons	54.3	46.2	63.4	(1/)
6 persons	56.7	40.9	71.8	(1/)
7 persons or more	62.4	52.0	67.2	(1/)
Number of related children under 18 years				
No children	8.3	5.9	21.2	18.8
1 child	32.7	28.0	44.6	45.0
2 children	41.9	34.7	58.2	58.0
3 children	55.3	49.9	63.9	67.1
4 children	66.9	63.2	69.9	(1/)
5 children or more	77.1	69.9	80.8	(1/)

1/ Base less than 75,000.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 106. June 1977.

U.S. Department of Labor
Employment Standards Administration
Women's Bureau
Washington, D.C. 20210

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The first Sunday after Labor Day is officially known as National Grandparents Day. Originated by Mrs. Marion McQuade, Oak Hill, West Virginia, former Governor Arch Moore sponsored and publically put it into act in 1973 in West Virginia. When Mrs. McQuade sent notice to all the states, Governor Reagan notified all California agencies on aging to observe and honor grandparents on this day. As a mother of 15 children and on June 17, 1980, a grandmother of her fifteenth grandchild, McQuade said her original thought was to honor the shut-in. Drawing the attention of younger people to the shut-in older person, they as individuals would do something every day, of every year to honor them, before the time has past.

Mrs. McQuade is senior citizens chairman for Arch Moore, candidate for Governor.

U. S. Senator Jennings Randolph, D-W. Va. instituted the legislation and it finally became law July 1978.

- - -

The Foster Grandparents program:

Legislation passed into law on August 28, 1965 under LBJ's administration. Even though August 28 is the official anniversary of the 15 years of existence, it will be celebrated on September 4, officially beginning the day with a luncheon in the Rayburn Building, followed by a film premier, A TOUCH OF LOVE, at 5:00 p.m. in the Kennedy Center and award presentation at Botanical Gardens. 70 some odd Seniors will attend from all over the country, representing the thousands of seniors involved in this program.

Foster Grandparents Program is a special interest of Mr. Reagan. Over 16,000 people participate in the program.

CHARLES E. GRASSLEY, IOWA
RANKING MINORITY MEMBER

WALTER A. GUNTARP, PH. D.
MINORITY STAFF DIRECTOR

SELECT COMMITTEE ON AGING
U.S. HOUSE OF REPRESENTATIVES

Aug 29, 1980

Bill Grassley:

Your remarks are very good.
The request for input caught me
at a bad time with no opportunity
to fit them into the text.

Much of what we are saying is
the same with the main difference
lying in the approach. I like to
pump them up a bit: "We did
a good job, now Carter is messing
it up."

If there is anything in my
contribution that you can use,
welcome. I am willing to help
whenever I can.

Walter Guntarp

8/29/80

Bill:

In the last fews days we've had many calls from Seniors very, very concerned with the LINE they have heard from the Carter Camp regarding..... if Gov. Reagan becomes Pres. their social security and Medicare will be taken away or greatly reduced.....

Sept. 7th is the ideal time to bounce back on this very vital misconception.....

Jean Bergant

To _____

Date _____ Time _____

WHILE YOU WERE OUT

M _____

of _____

Phone _____

Area Code Number Extension

TELEPHONED		PLEASE CALL	
CALLED TO SEE YOU		WILL CALL AGAIN	
WANTS TO SEE YOU		URGENT	

RETURNED YOUR CALL

Message _____

Operator

505 North Ave. Apt. 528
Fort Lee, N.J. 07024

Dear Governor Reagan,

It is our fervent hope that you will be elected President next November.

As gold star parents of the Vietnam War Jimmy Carter has caused us much pain.

We have a President and Commander-in-Chief who expects the young men of our country to rally round the flag while he has consistently denounced draft evaders. One has even been raised to the status of envoy and campaign aide. Where is his honor and integrity we hear so much of?

Another thing. We live in a senior citizens complex and we would like to mention the attitude of some of the people here. They are being fed the line that if you become President their social security and medicine will be taken away or greatly decreased.

most of these ^{people} vote, so that they need some reassurance on these issues.

We are glad to see that you have already started to remind the country of Bert Lance and other appointees of our so honest Jimmy Carter.

Best of luck

Mr. & Mrs. B. O'Connell