



**Progress Report 88**

**March 1960**

# **Socio-Economic Problems of Older Persons in Casey County, Kentucky**

**By E. GRANT YOUMANS  
Department of Rural Sociology**

Filing Code 26

**UNIVERSITY OF KENTUCKY  
KENTUCKY AGRICULTURAL EXPERIMENT STATION  
LEXINGTON**

SOCIO-ECONOMIC PROBLEMS OF OLDER  
PERSONS IN CASEY COUNTY, KENTUCKY

E. Grant Youmans

University of Kentucky  
Kentucky Agricultural Experiment Station  
Lexington

In cooperation with  
Farm Population and Rural Life Branch, Agricultural Economics Division,  
Agricultural Marketing Service, U.S. Department of Agriculture



#### ACKNOWLEDGEMENTS

The survey on which this report is based was made jointly by the Department of Rural Sociology, University of Kentucky, and the Farm Population and Rural Life Branch, Agricultural Marketing Service, U. S. Department of Agriculture. Administrative and technical assistance was provided by a number of persons: Howard W. Beers, S. C. Bohanan, James S. Brown, A. Lee Coleman, C. Milton Coughenour, Thomas R. Ford, and Earl Mayhew, all of the University of Kentucky; and Margaret Jarman Hagood, Gladys K. Bowles, and James D. Cowhig, all of the Agricultural Marketing Service, U. S. Department of Agriculture.

Acknowledgement is made to John W. Hamblen, Director of the Computing Center, and to David A. Sheets, Director of the Office of Machine Statistics, University of Kentucky, for use of tabulating equipment.

CONTENTS

|   | <u>Page</u> |
|---|-------------|
| Acknowledgements . . . . .              | 2           |
| List of Tables . . . . .                | 4           |
| INTRODUCTION . . . . .                  | 5           |
| Problems of Older People . . . . .      | 5           |
| The Survey Sample . . . . .             | 6           |
| Procedures . . . . .                    | 8           |
| Focus of Report . . . . .               | 10          |
| WORK AND RETIREMENT . . . . .           | 12          |
| Changes in Work Status . . . . .        | 12          |
| Potentials for Work . . . . .           | 19          |
| Plans for Retirement . . . . .          | 22          |
| Satisfactions with Retirement . . . . . | 24          |
| ECONOMIC CONDITIONS . . . . .           | 29          |
| Money Income . . . . .                  | 29          |
| Sources of Income . . . . .             | 33          |
| Value of Estate . . . . .               | 37          |
| Housing . . . . .                       | 39          |
| Equipment and Facilities . . . . .      | 41          |
| Economic Deprivation . . . . .          | 44          |
| SUMMARY . . . . .                       | 47          |



LIST OF TABLES

| <u>Table</u>  | <u>Page</u> |
|---|-------------|
| 1. Number of Persons Aged 60 and Over in Casey County, Kentucky, in 1950 and in the 1959 Sample . . . . . | 7           |
| 2. Characteristics of the Older Persons in the Sample . . . . .   | 9           |
| 3. Work Status of Older Men at Age 50 and at Age 60 and Over . . .  | 14          |
| 4. Work Status of Older Women at Age 50 and at Age 60 and Over . .  | 16          |
| 5. Reasons for Retiring, by Sex . . . . .   | 23          |
| 6. Satisfaction with Retirement Status, by Age and Sex . . . . .  | 25          |
| 7. Factors Related to Dislike with Retirement, by Sex . . . . .   | 27          |
| 8. Total Money Income for 1958 for Men, by Age . . . . .  | 30          |
| 9. Sources of Money Income for Men, by Age . . . . .  | 35          |
| 10. Estimated Value of the Estate Owned by Older Men, by Age . . . .                                      | 38          |
| 11. Access to Equipment and Facilities, by Age (Males) . . . . .  | 42          |

SOCIO-ECONOMIC PROBLEMS OF OLDER  
PERSONS IN CASEY COUNTY, KENTUCKY

E. Grant Youmans

INTRODUCTION

Problems of old age have continually plagued mankind. The increasing proportion of older persons in the population of the United States has focused public attention on these problems. A few persons have enjoyed prestige, fame, and fortune in old age. Most older persons are confronted with pressing problems such as termination of employment, reduced income, and a decreasing standard of living; social isolation brought about by the death of family, friends, and peers; increased periods of unoccupied time and a lack of meaningful activities; loss of physical and mental vigor; and the feelings, attitudes, and emotions which attend old age in American society.

Very few systematic studies have been made of the problems of older rural men and women.<sup>1</sup> This report includes part of the data collected in a larger survey of the economic conditions, social activities, health,

---

<sup>1</sup>Walter C. McKain, Jr., "Aging and Rural Life" in The New Frontiers of Aging, edited by Wilma Donahue and Clark Tibbitts (Ann Arbor: University of Michigan Press, 1957), pp. 118-128.



family relationships, and value orientations of rural older people. Such information should be useful to older people, and also to county agents, extension workers, health and welfare workers, and others who may be involved in establishing programs for older rural people.

#### The Survey Sample

Several considerations were involved in selecting a sample of rural older persons for study. Should the study be confined to men only, or should women be included? At what age should persons be designated as "older" in American rural life? The limited research data on older women in the United States suggested that they be included. Since information was sought on community and family activities, older persons in institutions were not included. Persons 60 years old and over were selected for study. Age 65 is commonly accepted as the age for retirement in the United States. By including persons 60 to 64 years, information could be obtained on the pre-retirement period, as well as on the retirement period.

Households in which interviews were to be held were selected by means of an area probability sample drawn by the Agricultural Marketing Service, U.S. Department of Agriculture. The sample was confined to one 100 - percent rural county in a low-income farming area in Kentucky. Casey county is located in south central Kentucky and is relatively isolated from any large urban community. In 1950 Casey county had a total population of 17,446 persons, of whom 10.2 percent or 1,784 persons were 60 and over (Table 1). Of these, 52 percent were men and 48 percent were women. The study was planned to include approximately one-third of these older age persons. The actual interviews

Table 1. Number of Persons Aged 60 and Over in Casey County, Kentucky, in 1950 and in the 1959 Sample

|       | 1950*         |                | 1959 Sample   |                |
|-------|---------------|----------------|---------------|----------------|
|       | <u>Number</u> | <u>Percent</u> | <u>Number</u> | <u>Percent</u> |
| Men   | 936           | 52             | 312           | 50             |
| Women | 848           | 48             | 315           | 50             |
| Total | 1,784         | 100            | 627           | 100            |

\* U.S. Bureau of the Census, U.S. Census of Population: 1950, Vol. II, Characteristics of the Population, Part 17, Kentucky, Chapter B, (Washington: U.S. Government Printing Office, 1952), Table 41.



numbered 627, of which 50 percent were with men and 50 percent with women.

Details on the age, marital and family status, residence, and education of the persons in the sample are shown in Table 2. The age range was 60 to 97 years. The median age for the men was 70 years and for the women 68 years. More men than women were married (81 to 57 percent), and more women than men were widowed (39 to 12 percent). Over nine-tenths of the men reported themselves as head of the house, but only one-third of the women made this statement. More women than men lived alone (21 to 12 percent).

Almost all the men and women had lived in rural Kentucky all their lives and they had seldom changed residence within the State: 92 percent said they had grown up in rural areas of Kentucky, 4 percent in rural areas elsewhere, and only 4 percent had grown up in urban areas. On the average, they had lived 62 years in their present community and 45 years at their present address. The sample included rural farm and rural nonfarm persons. Seven-tenths lived on farms, one-tenth lived in the open country but not on farms, and two-tenths lived in towns or villages. The median formal schooling of the men was 5.5 grades and for the women 6.0 grades.

#### Procedures

The survey was made in April 1959. The interviewers were local residents who were given preliminary training in interviewing. They were guided by a pre-tested schedule of questions, designed in consultation with representatives of the Kentucky State Department of Health and with representatives of the Cooperative Extension Service, University of Kentucky.

Table 2. Characteristics of the Older Persons in the Sample

| Characteristic                  | Male |      | Female |      | Total Sample |      |
|---------------------------------|------|------|--------|------|--------------|------|
|                                 | No.  | Pct. | No.    | Pct. | No.          | Pct. |
| <u>Age</u>                      |      |      |        |      |              |      |
| 60-64                           | 72   | 23   | 94     | 30   | 166          | 26   |
| 65-69                           | 78   | 25   | 81     | 26   | 159          | 25   |
| 70-74                           | 60   | 19   | 64     | 20   | 124          | 20   |
| 75 and over                     | 102  | 33   | 76     | 24   | 178          | 29   |
| <u>Marital Status</u>           |      |      |        |      |              |      |
| Married                         | 253  | 81   | 176    | 57   | 429          | 68   |
| Widowed                         | 37   | 12   | 124    | 39   | 161          | 26   |
| Never married                   | 12   | 4    | 11     | 3    | 23           | 4    |
| Divorced or separated           | 10   | 3    | 4      | 1    | 14           | 2    |
| <u>Status in Family</u>         |      |      |        |      |              |      |
| Head of house                   | 291  | 93   | 108    | 35   | 399          | 64   |
| Spouse of head of house         | ---  | --   | 169    | 53   | 169          | 27   |
| Parent of head of house         | 11   | 4    | 25     | 8    | 36           | 6    |
| Sibling of head of house        | 3    | 1    | 6      | 2    | 9            | 1    |
| Relative of head of house       | 7    | 2    | 7      | 2    | 14           | 2    |
| <u>Living Arrangements</u>      |      |      |        |      |              |      |
| Living alone                    | 38   | 12   | 67     | 21   | 105          | 17   |
| Living with one other person    | 187  | 60   | 170    | 54   | 357          | 57   |
| Living with two or more persons | 87   | 28   | 78     | 25   | 165          | 26   |
| <u>Residence</u>                |      |      |        |      |              |      |
| Farm                            | 231  | 74   | 207    | 66   | 438          | 70   |
| Village or town                 | 57   | 18   | 75     | 24   | 132          | 21   |
| Open country, not farm          | 24   | 8    | 33     | 10   | 57           | 9    |
| <u>Formal Education</u>         |      |      |        |      |              |      |
| 4 grades or less                | 133  | 42   | 95     | 30   | 228          | 36   |
| 5 to 8 grades                   | 149  | 47   | 190    | 60   | 339          | 54   |
| 9 grades or more                | 30   | 11   | 30     | 10   | 60           | 10   |
| <u>Total Number of Cases</u>    |      |      |        |      |              |      |
|                                 | 312  |      | 315    |      | 627          |      |



All interviews were conducted in the homes of the respondents. The interviewers were instructed to obtain data only from older persons in the sample areas. If the older person could not communicate adequately, the interview was terminated and the schedule was not used. When interviews were made with a husband and wife, an effort was made to interview them separately. If the couple was interviewed together, the schedule for one member was completed before interviewing the spouse. Only 10 older persons in the area sample refused to be interviewed; 23 older men and 8 older women were not at home (at least one return call was made); and 13 women and 8 men were in the hospital or physically or mentally unable to be interviewed.

#### Focus of the Report

This report includes a portion of the data from the survey. It has two major objectives.

(1) It aims to supply information about the work, retirement, and economic conditions of older persons in a rural county of Kentucky, which will be useful to action programs.

(2) A second objective is to assess some of the socio-economic changes which have occurred with advancing chronological age.

As already mentioned, the population studied is a highly stable aggregate of older men and women, most of whom have grown up and lived their adult lives in rural Kentucky. Socio-economic changes which occur with advancing age thus have a special significance. These changes as reported by the respondents, reveal how older men and women in rural Kentucky perceive certain aspects of their life situation over periods of time. In addition, these reported socio-economic changes indicate the

treatment accorded rural persons as they grow older in American society. The patterns which emerge from such an analysis will probably persist for some time to come. The findings will thus have practical implications for men and women in rural Kentucky who will in the near future become "older persons."



## WORK AND RETIREMENT

The transition from full-time work status to retirement status is a critical problem for many men and women in the United States. It is generally expected that men (and employed women) who reach the age of 65 or thereabouts should withdraw from gainful employment. This involves relinquishing the roles and relationships typical of adulthood and accepting the roles and statuses accorded old age. At a time in life when security and stability are greatly desired, older persons are confronted with a period of change, uncertainty, and adaptation. The retired person is obliged to find a different way of life for himself. Some are able to make this transition with a minimum of stress; others experience deep personal anxiety and unhappiness.

This portion of the report examines the changes in work status which have occurred over a period of time among the rural persons in the study. It also examines their attitudes about doing more work, their plans for retirement, and their reactions to their retirement status and conditions.

### Changes in Work Status

The men and women interviewed in the survey were asked to state the major kinds of work they performed at age 50 and their major work at the time of the survey. They also were asked to estimate the number of hours they worked per week at each of these two periods of time. Such retrospective data are subject to the vagaries of memory and may include errors of recollection. However, as already mentioned, the men and women surveyed have lived practically all their lives in a rural Kentucky

environment which offered little opportunity for spatial or occupational mobility. Their responses give some indication of the changes which have taken place over time.

The men evidenced substantial changes in work status between the time when they were 50 and the time of the survey in 1959 (Table 3). Ninety-eight percent of the men said they were full-time workers at age 50, but only 23 percent considered themselves fully employed in 1959. Seventy-two percent of the men reported that they were full-time farm operators at age 50, but only 18 percent claimed this in 1959. At age 50, 15 percent of the men were engaged in business or professional work. In 1959, only 4 percent were doing this work. Only 2 percent of the men said they were unable to work at age 50, but 6 percent were unable to work in 1959. Between the age of 50 and the time of the survey, the proportion of men doing nonfarm wage work decreased from 7 to less than 1 percent.

The pronounced change in work status is explained by the very substantial number of men who had withdrawn from the labor force (Table 3). In response to the question, "What is your present major occupation?" 41 percent of the men volunteered the information that they were fully retired. The men who indicated a major occupation were then asked, "Are you partly retired?" To this question another 30 percent said "yes." Thus, 71 percent of the men considered themselves fully or partly retired.

The person who says he is retired implies that he no longer works for a living. Many wage and salary workers are retired by company policy and have little choice about continuing their employment.



Table 3. Work Status of Older Men at Age 50  
and at Age 60 and Over

| Work Status<br>at Age 60<br>and Over | Work Status at Age 50 |                  |                      |                          |                     |                              | Unable<br>to Work |
|--------------------------------------|-----------------------|------------------|----------------------|--------------------------|---------------------|------------------------------|-------------------|
|                                      | Total                 | Farm<br>Operator | Farm<br>Wage<br>Work | Unpaid<br>Family<br>Work | Bus.<br>or<br>Prof. | Non-<br>farm<br>Wage<br>Work |                   |
| Farm operator                        | 53                    | 50               |                      |                          | 1                   | 2                            |                   |
| Farm wage work                       | 1                     | 1                |                      |                          |                     |                              |                   |
| Unpaid family work                   | 2                     |                  |                      |                          | 1                   | 1                            |                   |
| Business or<br>profession            | 14                    | 1                |                      |                          | 12                  | 1                            |                   |
| Non-farm wage work                   | 1                     |                  |                      |                          |                     | 1                            |                   |
| Partly retired                       | 95                    | 79               | 1                    | 1                        | 9                   | 5                            |                   |
| Fully retired                        | 127                   | 81               | 9                    |                          | 21                  | 11                           | 5                 |
| Unable to work                       | 19                    | 12               | 1                    |                          | 4                   | 1                            | 1                 |
| Total                                | 312                   | 224              | 11                   | 1                        | 48                  | 22                           | 6                 |

The self-employed person is not, of course, subject to enforced retirement by reason of company policy. Apparently the rural men have adopted the urban notion of "being retired" and applied it to themselves. This term is convenient and useful to indicate that the older rural man has "tapered off" his productive work and is beginning the period of life known as "old age."

Both men and women were asked the same questions about their work. The women, like the men, reported substantial changes in their work status between the time when they were age 50 and the time of the survey (Table 4). Whereas 98 percent of the women were engaged in full-time work activity at age 50, in 1959 only 37 percent said they worked full-time. The work done by 89 percent of the women at age 50 was house-keeping, which is not considered to be in the "labor force." Five percent of the women stated they were business or professional women at age 50, but in 1959 less than 1 percent made this claim. Two percent of the women said they were unable to work at age 50, but 5 percent said this in 1959.

Slightly fewer women than men considered themselves retired: 19 percent of the women said they were fully retired and 39 percent said they were partly retired. Retirement to the rural women meant withdrawal from this housework rather than from paid employment. With advancing years, fewer demands are probably made upon them in the home. There are fewer children to care for in the home and, thus, fewer household duties and responsibilities to perform. Like the rural men, the older women in this study indicated that they have relinquished the roles typical of their adulthood and entered the roles of old age, that of "retirement."



Table 4. Work Status of Older Women at Age 50 and at Age 60 and Over

| Work Status at Age 60 and Over | Work Status at Age 50 |               |                |               |               |                    |                |
|--------------------------------|-----------------------|---------------|----------------|---------------|---------------|--------------------|----------------|
|                                | Total                 | Farm Operator | Farm Wage Work | House-keeping | Bus. or Prof. | Non-farm Wage Work | Unable to Work |
| Farm operator                  | 1                     | 1             |                |               |               |                    |                |
| Housekeeping                   | 113                   |               |                | 111           | 2             |                    |                |
| Business or profession         | 3                     |               |                |               | 3             |                    |                |
| Non-farm wage work             | 1                     |               |                |               |               | 1                  |                |
| Partly retired                 | 123                   | 3             |                | 108           | 7             | 3                  | 2              |
| Fully retired                  | 59                    |               | 1              | 49            | 5             | 1                  | 3              |
| Unable to work                 | 15                    |               |                | 13            |               |                    | 2              |
| <b>Total</b>                   | <b>315</b>            | <b>4</b>      | <b>1</b>       | <b>281</b>    | <b>17</b>     | <b>5</b>           | <b>7</b>       |

Among the older rural men in this study, withdrawal from the labor force did not take place automatically at age 65, although this is the age at which the greatest change occurred. At the time of the survey, 11 percent of the men aged 60 to 64 said they had fully retired or were unable to work. The proportions of the men 65 to 69, 70 to 74, and 75 and over who were fully retired or unable to work were, respectively, 38 percent, 50 percent, and 69 percent. The percentages of men in the four age categories who reported themselves partly retired were as follows: age 60 to 64, 22 percent; age 65 to 69, 37 percent; age 70 to 74, 40 percent; and age 75 and over, 25 percent.

The percentage of men 65 years old and over in Casey county, Kentucky, who considered themselves employed either full- or part-time in 1959 was slightly more than the percentage for this age category in the nation in 1958. In 1958, according to the U. S. Department of Commerce, the proportion of men 65 years old and over who were in the labor force was 36 percent.<sup>2</sup> In Casey county 43 percent of the men 65 and over reported they worked either full- or part-time.

Among the rural women in this study, withdrawal from full-time work activity, which for almost all the women was housekeeping, followed a pattern similar to that of the men. However, the change for the women at 65 was not so sharply pronounced as for the men. The percentages of women in the four age categories who reported themselves fully retired or unable to work were: age 60 to 64, 11 percent; age 65 to 69, 20 percent; age 70 to 74, 20 percent; and age 75 and over, 45 percent.

---

<sup>2</sup>Current Population Reports, "Income of Families and Persons in the United States: 1958," Series P-60, No 33, January 15, 1960, P.5.



More of the women than the men considered themselves partly retired. The percentages of partly retired women age 60 to 64, 65 to 69, 70 to 74, and 75 and over were, respectively, 22 percent, 52 percent, 53 percent, and 34 percent.

The older men and women in Casey county reported substantial changes over the years in the number of hours they devoted to work each week. The men and women were asked to estimate the "average" number of hours they worked per week at age 50 and at the time of the survey. For the men the median for these estimates was 52 hours at age 50. This varied only slightly with the major occupation of the men. Farm operators and farm wage workers estimated they worked slightly more than 52 hours each week at age 50, and business and professional men and nonfarm wage workers estimated they worked slightly less than this amount.

The hours the men worked each week in 1959, at the time of the survey, varied substantially with their work status. The men who were full-time workers estimated they worked an average of 41 hours each week. Full-time farm operators estimated they worked fewer hours each week than did the business and professional men (38 hours to 46 hours). In contrast, the median hours worked by the men who said they were partly retired was 22 hours each week. The men who were fully retired or unable to work estimated they did practically no work.

The rural women worked (at housekeeping) slightly fewer hours each week than did the men. The median of the estimated hours worked by the women at age 50 was 50 hours per week. At the time of the survey, the median hours worked by the women who considered themselves full-time workers was 37 hours each week. The median hours worked by the women who considered themselves partly retired was 22 hours each week.

Among the full-time male workers, advancing age did not appear to interfere with the number of hours worked each week. For these men, the number of hours worked each week appeared to increase with age. The median of the estimated hours worked by the 48 full-time male workers aged 60 to 64 was 38 hours each week. In comparison, the median for the 23 full-time male workers age 65 and over was 45 hours each week.

The men and women were asked if they had any chronic ailments. The possession of chronic ailments appeared not to interfere with the hours worked. The full-time men workers who reported one or more chronic ailments estimated they worked an average of 38 hours each week. The men who reported no chronic ailments estimated they worked an average of 39 hours each week.

On the other hand, both increased chronological age and poor health appeared to bring a slight reduction in the weekly hours worked by the women who considered themselves full-time workers. Full-time women workers 60 to 64 years old estimated they worked an average of 39 hours each week. In contrast, full-time women workers 65 and over estimated they worked an average of 34 hours each week. Full-time women workers who reported one or more chronic ailments estimated they worked an average of 34 hours per week. On the other hand, full-time women workers with no chronic ailments estimated they worked an average of 41 hours each week.

#### Potentials for Work

The potential of persons in low-income farming areas for productive work is a question commonly raised. The Rural Development Program in the United States has focused on this problem. What proportion of a



sample of older age persons has potential for more productive work, and how may these persons be identified? This survey included one question which probed this problem. Both men and women were asked if they felt the need for more opportunities to work for pay or profit. It is recognized that one question on "feelings" about doing more work does not assess adequately the work potentialities of men and women. However, it is assumed the responses to such a question will give some indication of the motivations of the older persons. The responses also may suggest some of the factors which motivate those older persons who would like to do more work.

The older persons surveyed also were asked how much they liked the work they were doing. Slightly more than 4 out of 5 men who considered themselves full-time workers said they liked their work very much. Only 12 percent said they disliked their work very much, 2 percent had no strong feeling, and 3 percent did not respond.

From these very favorable attitudes toward work, it would be expected that large numbers of the older men might be interested in doing more work. The responses of the men did not confirm this expectation. Only 13 percent of the total sample of men felt they needed more opportunities to work for pay. Only one-fifth of the fully employed men expressed an interest in doing more work for pay. An even smaller percentage of the retired men were interested in doing more work: 1 of 9 of the partly retired men and 1 of 10 of the fully retired men said they wanted more work for pay.

Fewer women than men appeared to be interested in more work for pay. Only 7 percent of the total sample of women felt they needed more opportunities to work for pay. The percentages of women who were doing

housework full-time, who were partly retired, or who were fully retired and felt the need for more work for pay were, respectively, 9 percent, 7 percent, and 3 percent.

Neither the amount of income, the level of formal education, the equipment and facilities in the home, nor the condition of health were related to the desire of the older men and women to do more work for pay. Chronological age, however, appeared to be related to the desire for more work for pay for both men and women. Persons 60 to 64 expressed more interest in more work for pay than did the persons 65 and over. Among the men, 25 percent of those 60 to 64 said they felt the need for more work for pay. The percentages of the men 65 to 69, 70 to 74, and 75 and over expressing this need were, respectively, 13 percent, 8 percent, and 6 percent. Among the women, a similar tendency existed. The percentages of women who expressed a need for more work for pay in the four age categories 60 to 64, 65 to 69, 70 to 74, and 75 and over were 14 percent, 6 percent, 2 percent, and 4 percent, respectively.

The conclusion may be stated that the desire, or need, for more work for pay decreases with chronological age in this sample of older men and women. These attitudes on the part of the older men and women in this study probably reflect two conditions (1) the extremely limited opportunities to work for pay available to the rural respondents and (2) the strong expectation in society that older people should withdraw from full-time work. Apparently the older persons in this study have internalized these expectations and have made a corresponding adjustment to their environmental situation.



### Plans for Retirement

The older men and women interviewed were asked a number of questions relevant to their retirement plans. Those who had not retired were asked if they expected to retire and if they had made any plans for retirement. Those who had retired were asked why they had retired and what plans they had made for retirement.

About one-half (48 percent) of the men working full-time and about one-fifth (19 percent) of the women working full-time said they expected to retire sometime. Slightly more than one-half of the men who had this expectation and slightly less than one-third of the women who expected to retire said they had made any plans for retirement. The chief plans made by both men and women consisted of building up social security and setting aside some savings.

Thirty-seven percent of the men working full-time and 68 percent of the women who worked full-time at housekeeping said they never expected to retire. The greatest percentage (58 percent) of the men who made this statement said they would not retire because they liked their work and wanted to keep on working. A slightly smaller number of men (34 percent of those who never expected to retire) said they would not retire because they could not do so. They said they must keep on working. Among the women who said they would never retire, the largest number (47 percent) said they could not retire because they must keep on working. A slightly smaller number of women (44 percent) said they would not retire because they liked to work and wanted to keep on working.

The men and women who were fully retired gave a variety of reasons for retiring. (Table 5). The reason given by four-fifths of both men

Table 5. Reasons for Retiring, by Sex

| Reason for Retiring      | Men       |          | Women     |           |
|--------------------------|-----------|----------|-----------|-----------|
|                          | No.       | Pct.     | No.       | Pct.      |
| Health of self or spouse | 76        | 60       | 35        | 59        |
| Not able to work         | 29        | 23       | 14        | 24        |
| Age                      | 6         | 5        | 4         | 7         |
| Social Security          | 3         | 2        | 2         | 3         |
| Other                    | 2         | 2        | 4         | 7         |
| No response              | <u>11</u> | <u>8</u> | <u>--</u> | <u>--</u> |
| Total fully retired      | 127       | 100      | 59        | 100       |



and women for retiring was their own health or that of their spouses. About one-quarter said they had retired because they were unable to work. A very small number of men and women gave age or Social Security as the reason for retiring.

Very few of the fully retired men and women (17 percent and 7 percent, respectively ) said they had made any plans for their retirement. These plans consisted of building up Social Security and accumulating some savings.

#### Satisfaction With Retirement

Many of the rural older people in this study expressed dissatisfaction with their retirement status. Over half of the fully retired men (55 percent) and slightly less than half of the fully retired women (44 percent) said they disliked being retired very much (Table 6). In contrast, only about one-fifth of the fully retired men (19 percent) and slightly more than one-third of the fully retired women (36 percent) said they liked being retired very much. For both men and women, dislike of retirement tended to increase with advancing years. For example, the percentages of men 65 to 69, 70 to 74, and 75 and over who said they disliked being retired very much were, respectively, 42 percent, 55 percent, and 61 percent. Among the older women a more pronounced dislike occurred with advancing age. Only 14 percent of the retired women 65 to 69 reported that they disliked being retired. But in the age groups 70 to 74 and 75 and over this dislike for retirement increased, respectively, to 55 percent and 66 percent.

Several questions may be raised concerning the older persons dislike for retirement. Does this expression of dislike refer solely

Table 6. Satisfaction With Retirement Status, by Age and Sex

| Satisfaction<br>With Retirement | Age        |                        |                        |                        |                        |                        |                        |                        |
|---------------------------------|------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
|                                 | 60-64      | 65-69                  | 70-74                  | 75 and over            | Total                  |                        |                        |                        |
|                                 | <u>No.</u> | <u>No.</u> <u>Pct.</u> | <u>No.</u> <u>Pct.</u> | <u>No.</u> <u>Pct.</u> | <u>No.</u> <u>Pct.</u> | <u>No.</u> <u>Pct.</u> | <u>No.</u> <u>Pct.</u> | <u>No.</u> <u>Pct.</u> |
| <u>Men</u>                      |            |                        |                        |                        |                        |                        |                        |                        |
| Dislike very much               | 3*         | 12 42                  | 16 55                  | 39 61                  | 70                     | 55                     |                        |                        |
| Like very much                  | -          | 9 31                   | 5 17                   | 10 16                  | 24                     | 19                     |                        |                        |
| No strong feeling               | 3*         | 7 24                   | 8 28                   | 13 21                  | 31                     | 24                     |                        |                        |
| No response                     | -          | 1 3                    | -- --                  | 1 2                    | 2                      | 2                      |                        |                        |
| Total fully retired             | 6          | 29 100                 | 29 100                 | 63 100                 | 127                    | 100                    |                        |                        |
| <u>Women</u>                    |            |                        |                        |                        |                        |                        |                        |                        |
| Dislike very much               | -          | 2 14                   | 6 55                   | 18 66                  | 26                     | 44                     |                        |                        |
| Like very much                  | 6*         | 6 43                   | 4 36                   | 5 19                   | 21                     | 36                     |                        |                        |
| No strong feeling               | 1*         | 6 43                   | 1 9                    | 4 15                   | 12                     | 20                     |                        |                        |
| Total fully retired             | 7          | 14 100                 | 11 100                 | 27 100                 | 59                     | 100                    |                        |                        |

\*Percentages not computed because of the small number.



to economic losses which come with retirement? Does this dissatisfaction reflect non-economic factors connected with retirement? Their responses to two questions about their former work suggest that their dissatisfaction with retirement arises from both economic and non-economic sources. The men and women were asked "Do you miss anything connected with your former work?" To this question, two-thirds of the fully retired men (64 percent) and almost half of the fully retired women (47 percent) replied in the affirmative. Those who gave this response were then asked "What things do you miss?" Approximately equal percentages of both men and women said they missed the work or the money (68 percent), being active (14 percent), social relationships (6 percent), or "other" things (12 percent).

A number of factors appeared to influence the older rural persons' dissatisfaction with their retirement status. Among the older men, low income, lack of plans for retirement, and poor health appeared to aggravate their dislike for retirement (Table 7). Neither socio-economic status, amount of formal education, number of social activities, marital status, nor living alone showed any appreciable influence upon the men's contentment with retirement.

The dissatisfaction of the older women with retirement appeared to relate to a wider range of factors. Like the men, the chief factors influencing their dislike for retirement were low income and poor health. In addition, their dissatisfaction appeared to be aggravated by low socio-economic status, little formal education, being single or widowed, and by living with others (Table 7).

The relatively high percentage of single, divorced, and widowed

Table 7. Factors Related to Dislike With Retirement, by Sex

| Factors                                       | Dislike Retirement Very Much |      |       |      |
|---|------------------------------|------|-------|------|
|   | Men                          |      | Women |      |
|   | No.                          | Pct. | No.   | Pct. |
| Low family income (under \$1,000 per year)    | 59                           | 64   | 22    | 51   |
| High family income (\$1,000 and over)         | 12                           | 38   | 4     | 25   |
| Low socio-economic status (1 to 4 items)*     | 36                           | 61   | 13    | 68   |
| High socio-economic status (5 items or more)* | 35                           | 51   | 13    | 33   |
| Low formal education (0-4 grades)             | 35                           | 58   | 12    | 55   |
| High formal education (5 grades or more)      | 36                           | 56   | 14    | 38   |
| Low social activity (1 or 2)                  | 50                           | 62   | 18    | 50   |
| High social activity (3 or more)              | 22                           | 48   | 10    | 43   |
| Made plans for retirement                     | 8                            | 38   | 3     | 75*  |
| Made no plans for retirement                  | 56                           | 61   | 22    | 42   |
| One or more chronic ailments                  | 64                           | 62   | 23    | 53   |
| No chronic ailments                           | 4                            | 25   | 2     | 15   |
| Married                                       | 54                           | 57   | 6     | 29   |
| Single, divorced, widowed                     | 18                           | 55   | 20    | 53   |
| Living alone                                  | 10                           | 56   | 4     | 25   |
| Living with others                            | 60                           | 56   | 22    | 51   |

\*Socio-economic status was assessed from a checklist of 14 items of home equipment (see Table 11).

\*Percentage based on only 4 cases.



women who expressed dissatisfaction with retirement, compared with married women, probably reflects their accentuated feelings of economic insecurity and greater social isolation. The older rural woman who is single, divorced, or widowed is probably acutely aware of her lack of a husband for emotional and social support, and this tends to aggravate her dissatisfaction with retirement.

The larger percentage of older women who were dissatisfied with retirement and living with others, compared with the women who lived alone, may reflect their greater sensitivity to their declining role and status. The older woman who lives with others may be continually reminded in subtle ways that she no longer can perform adequately her typical adult role. She is obliged to "give way" to more active, more assertive, and younger adults in her immediate environment. The persons with whom she lives may not deliberately remind her of her deficiencies. They may make efforts to make the older woman feel wanted and comfortable. But the older woman probably perceives that she no longer plays a dominant role in the household and that her role is becoming more and more restricted.

In contrast, the older woman living alone is probably not so acutely aware of her declining role and status. She is still the dominant figure in her own home. Since she is not so intimately related to others in her day-to-day living, she is not so readily exposed to the situations which might remind her of declining position. Her greater isolation in living alone probably prompts her to feel less dissatisfaction with her retirement status.

## ECONOMIC CONDITIONS

For most older persons in the United States, advancing age brings a restriction of economic activities, a reduction in economic resources, and a lower standard of living. As the older adult worker moves from active employment to retirement status, his income is usually reduced and he is obliged to adjust his level of living accordingly. This portion of the report examines the changes in economic conditions which have occurred over time among the rural older persons in the study. What are their sources and amounts of income? What are their housing and living conditions? How much property do they own? Do they feel economically deprived? Answers to such questions should provide an assessment of the economic conditions of older persons in Casey county, Kentucky.

### Money Income

The older persons in Casey county were asked to estimate their money income for 1958. For married persons this estimate represented the money incomes of husband and wife combined. The average money income of the men for 1958 was \$815. Five percent of the men reported they had no money income in 1958, and 5 percent said they received some income but less than \$250. One-fifth of the men (19 percent) reported money incomes at \$250 or more but less than \$500, and almost one-third (31 percent) had money incomes between \$500 and \$1,000. Only 3 percent of the men reported incomes of \$5,000 or more for 1958.

The money incomes reported by the men for 1958 declined markedly with advancing age (Table 8). The median annual incomes for men



Table 8. Total Money Income for 1958 for Men, by Age

| Income         | Age       |            |           |            |           |            |             |            |            |            |
|----------------|-----------|------------|-----------|------------|-----------|------------|-------------|------------|------------|------------|
|                | 60-64     |            | 65-69     |            | 70-74     |            | 75 and over |            | Total      |            |
|                | No.       | Pct.       | No.       | Pct.       | No.       | Pct.       | No.         | Pct.       | No.        | Pct.       |
| None           | 3         | 4          | 5         | 6          | 3         | 5          | 4           | 4          | 15         | 5          |
| \$1 - \$249    | 3         | 4          | 2         | 3          | 3         | 5          | 7           | 7          | 15         | 5          |
| 250 - 499      | 9         | 12         | 14        | 18         | 14        | 23         | 25          | 24         | 62         | 19         |
| 500 - 999      | 18        | 25         | 22        | 28         | 16        | 27         | 40          | 39         | 96         | 31         |
| 1,000 - 1,999  | 19        | 26         | 21        | 27         | 17        | 28         | 14          | 14         | 71         | 23         |
| 2,000 - 2,999  | 10        | 14         | 7         | 9          | 3         | 5          | 4           | 4          | 24         | 8          |
| 3,000 - 4,999  | 4         | 6          | 2         | 3          | 2         | 3          | 4           | 4          | 12         | 4          |
| 5,000 and over | 4         | 6          | 4         | 5          | 1         | 2          | 1           | 1          | 10         | 3          |
| No response    | 2         | 3          | 1         | 1          | 1         | 2          | 3           | 3          | 7          | 2          |
| Total          | <u>72</u> | <u>100</u> | <u>78</u> | <u>100</u> | <u>60</u> | <u>100</u> | <u>102</u>  | <u>100</u> | <u>312</u> | <u>100</u> |
| Median income  | \$1,105   |            | \$ 897    |            | \$ 796    |            | \$ 668      |            | \$ 815     |            |

60 to 64, 65 to 69, 70 to 74, and 75 and over were, respectively, \$1,105, \$897, \$796, and \$668. For the men 65 and over the median income was \$759, representing a decline of 31 percent from the median income of the men 60 to 64.

The 1958 money incomes of the men 65 years old and over in Casey county were substantially lower than the money incomes of all men 65 and over in the United States in 1958. According to the U. S. Department of Commerce the average income for men 65 years old and over in the United States in 1958 was \$1,500.<sup>3</sup> This is double the median income of the men age 65 and over in Casey county in 1958 (i.e. \$759).

The relationship between money income and advancing age results principally from participation in gainful employment. The older men tended to withdraw from the labor force and thus presumably earned less money income. For example, the average money income of the men in this study who considered themselves full-time workers was \$1,221 for 1958. This is considerably more than the average income for those who said they were partly retired (\$991), substantially more than the income of the fully retired men (\$655), and markedly above the income of those unable to work (\$499).

In the case of the older man who had withdrawn completely from the labor force, chronological age appeared to bear little or no relationship to money income for 1958. For example, 127 men in this study considered themselves fully retired. The median incomes for these retired men 60 to 64, 65 to 69, 70 to 74, and 75 and over were,

---

<sup>3</sup>Ibid., p.5



respectively, \$664, \$642, \$675, and \$630.

The men in this study were asked to estimate the average annual income they had received when they were 50 years of age. These estimates include errors of memory as well as the differences in real income which result from varying inflationary and deflationary periods. Their responses indicate a persistent low money income over this period of time. The average of their estimated annual incomes at age 50 was \$789, compared with \$815 in 1958.

In 1958, the median annual income of 53 men who considered themselves full-time farm operators was \$984. These 53 farm operators estimated their money income to be \$1,285 at age 50. This decline in money income for full-time farm operators is in sharp contrast to the estimates of money income given by the 14 business and professional men who considered themselves full-time workers in 1958. On the average these men estimated they earned \$2,033 at age 50, but in 1958 they estimated they earned \$3,750.

The 1958 estimated money income of the men in this study varied with the amount of formal education and also with the money value they placed on their estates. The men with least formal education (0 to 4 grades of schooling) reported an average money income in 1958 of \$706. The men with most formal education (5 grades of schooling or more) reported an average income of \$932 for the same year. The men who valued their estate at less than \$5,000 reported an average money income for 1958 of \$603. The men who valued their estate at \$5,000 or more estimated their money income for 1958 to be, on the average, \$1,434.

The married men reported higher money income in 1958 than did the widowed or other single men. The married men estimated their 1958 income at \$881, compared with \$458 for the widowed men and \$694 for the men who had never married, who were divorced, or who were separated. The 290 men who were "heads of the house" estimated their money income for 1958 to be \$848. The 11 men who were parents of the head of the house said their cash income for 1958 averaged \$450.

The money income reported by the women was slightly less than that reported by the men. The women reported an average income of \$714 for 1958. Seven percent of the women said they received no cash income, and 6 percent said they received some income but less than \$250 for 1958. The differences in income between the men and the women in the survey are accounted for largely by the low incomes of a substantially large group of widows. The average income of these 124 women was estimated at \$553 for 1958. The 15 women who had never married or who were divorced or separated reported an average money income for 1958 of \$453. The 25 women who were parents of the heads of the house estimated their money income for 1958 at \$375. The 108 women who said they were the "heads of the house" estimated their 1958 cash income to be \$607

#### Sources of Income

The older persons in the study were asked to state the sources of their money income for the 12 month period prior to the interview. Married persons were asked to include the sources of income of their spouses.

Employment was a source of income for 77 percent of the men.



Sixty-six percent of the men 65 years and over reported money income from employment sources. This percentage appears to be substantially higher than that for men of comparable age throughout the United States in 1958, (i.e. 36 percent).<sup>4</sup>

Employment as a source of income declined substantially with advancing chronological age (Table 9). Eight-tenths of the men 60 to 64 reported money income from operating a farm. The percentages of the men 65 to 69, 70 to 74, and 75 and over who reported income from this source were, respectively, 65 percent, 55 percent, and 48 percent. Salary, wages, or operating a nonfarm business as a source of income likewise decreased with advancing age. Thirty-six percent of the men 60 to 64 reported income from these sources, but the percentages of the men 65 to 69, 70 to 74, and 75 and over who reported these sources were, respectively, 18 percent, 10 percent, and 6 percent.

Retirement and pension systems were the second most common source of income for the men in this study. Sixty-two percent of the men reported they received some income from some form of retirement or pension system. Social Security provided income for 42 percent of the men in the study. The men were unable to specify the types of Social Security benefits received. County help and assistance provided income for 16 percent of the men, and private retirement pensions were a source of income for 4 percent.

Retirement and pension systems as a source of income varied inversely with the age of the men. For the men aged 65 to 69, 58 percent received some income from Social Security, for the men

---

<sup>4</sup>Ibid., p.5

Table 9. Sources of Money Income for Men, by Age

| Sources of Income                 | Age   |       |       |       |       |       |             |       |       |       |
|-----------------------------------|-------|-------|-------|-------|-------|-------|-------------|-------|-------|-------|
|                                   | 60-64 |       | 65-69 |       | 70-74 |       | 75 and over |       | Total |       |
|                                   | No.   | Pct.* | No.   | Pct.* | No.   | Pct.* | No.         | Pct.* | No.   | Pct.* |
| <u>Employment income</u>          |       |       |       |       |       |       |             |       |       |       |
| Operating farm                    | 57    | 79    | 51    | 65    | 33    | 55    | 48          | 48    | 189   | 61    |
| Salary & wages                    | 21    | 29    | 9     | 12    | 3     | 5     | 2           | 2     | 35    | 11    |
| Non-farm business                 | 5     | 7     | 5     | 6     | 3     | 5     | 4           | 4     | 17    | 5     |
| <u>Property &amp; investments</u> |       |       |       |       |       |       |             |       |       |       |
| Interest & dividends              | 10    | 14    | 4     | 5     | 4     | 7     | 13          | 13    | 31    | 9     |
| Rentals                           | 5     | 7     | 7     | 9     | 4     | 7     | 10          | 10    | 26    | 8     |
| Sale of property                  | 8     | 11    | --    | --    | 1     | 2     | 2           | 2     | 11    | 4     |
| Annuities                         | 2     | 3     | 2     | 3     | 3     | 5     | 2           | 2     | 9     | 3     |
| <u>Retirement and pensions</u>    |       |       |       |       |       |       |             |       |       |       |
| Social Security                   | 3     | 4     | 45    | 58    | 40    | 67    | 44          | 44    | 132   | 42    |
| County assistance                 | 2     | 3     | 9     | 12    | 11    | 18    | 29          | 29    | 51    | 16    |
| Private retirement                | 1     | 1     | 3     | 4     | 2     | 3     | 6           | 6     | 12    | 4     |
| <u>Relatives</u>                  | 10    | 14    | 19    | 24    | 6     | 10    | 9           | 9     | 44    | 14    |
| Number of cases                   | 72    |       | 78    |       | 60    |       | 102         |       | 312   |       |

\*Percentages exceed 100 because of multiple sources of income.



70 to 74, 67 percent, and for those 75 years and over, 44 percent reported income from Social Security. The men 75 and over appear to have a smaller percentage of their number covered by Social Security than do the younger aged groups in this study. The men interviewed were asked if they possessed a Social Security number. Approximately nine-tenths of the men below 74 years said they did, but only slightly more than one-half (56 percent) of the men 75 and over reported that they had a Social Security number. The reasons given by the men 75 and over for not having a Social Security number were: "Didn't bother to get one," 37 percent; "Didn't need one," 40 percent; "No Social Security law in my time," 5 percent; "Didn't know about it," 2 percent; and "Don't know," or "No response," 16 percent.

The third major source of income for the men in the study was "property and investments." One-quarter of the men reported some income from these sources: interest and dividends, 9 percent; income from rentals, 8 percent; income from sale of property during the past year, 4 percent; and income from annuities, 3 percent (Table 9).

Only 14 percent of the men reported that they received some money income from relatives. This varied inversely with chronological age. Only 9 percent of the men 70 and over named this source, but 19 percent of the men under 70 reported this source of income.

The sources of money income reported by the women (for themselves or their husbands) paralleled the sources reported by the men. The sources reported by the women were: income from employment, 58 percent; from retirement and pensions, 58 percent; from property and investments, 19 percent; and from relatives, 11 percent. Among the women who had

never married or who were divorced, separated, or widowed, the largest percentage (63 percent) received income from retirement or pension systems. Approximately half of these received income from Social Security and half from county sources. Fifty percent of these women named "employment" as a source of income, and farm operation was the source for three-fifths of these. Seventeen percent of the "single" women reported income from property and investments and 14 percent from relatives.

#### Value of Estate

The older men in the survey were asked to place a money value on the estate they (and their wives) owned. The median value of the estates owned by the total sample of men was \$3,943. Fifteen percent of the men said they had no possessions, 5 percent reported they owned some but less than \$500 worth, and another 4 percent valued their estate at \$500 or more but less than \$1,000. The largest number of men (34 percent) valued their estate at \$1,000 or more but less than \$5,000. Four percent reported they owned an estate valued at \$30,000 or more.

The estimated value of the estate reported by the men decreased with chronological age (Table 10). The median estate values for the men 60 to 64, 65 to 69, 70 to 74, and 75 and over were, respectively, \$5,417, \$4,076, \$3,900, and \$3,555. Probably many of the older men had used their savings during retirement. The estate evaluation made by the men also varied with their work status. Apparently withdrawal from the labor force is more prevalent among the rural men with slight economic resources than among those with more resources.



never married or who were divorced, separated, or widowed, the largest percentage (63 percent) received income from retirement or pension systems. Approximately half of these received income from Social Security and half from county sources. Fifty percent of these women named "employment" as a source of income, and farm operation was the source for three-fifths of these. Seventeen percent of the "single" women reported income from property and investments and 14 percent from relatives.

#### Value of Estate

The older men in the survey were asked to place a money value on the estate they (and their wives) owned. The median value of the estates owned by the total sample of men was \$3,943. Fifteen percent of the men said they had no possessions, 5 percent reported they owned some but less than \$500 worth, and another 4 percent valued their estate at \$500 or more but less than \$1,000. The largest number of men (34 percent) valued their estate at \$1,000 or more but less than \$5,000. Four percent reported they owned an estate valued at \$30,000 or more.

The estimated value of the estate reported by the men decreased with chronological age (Table 10). The median estate values for the men 60 to 64, 65 to 69, 70 to 74, and 75 and over were, respectively, \$5,417, \$4,076, \$3,900, and \$3,555. Probably many of the older men had used their savings during retirement. The estate evaluation made by the men also varied with their work status. Apparently withdrawal from the labor force is more prevalent among the rural men with slight economic resources than among those with more resources.

Table 10. Estimated Value of the Estate Owned by Older Men, by Age

| Estimated Value<br>of Estate | Age     |      |         |      |         |      |             |      |         |      |
|------------------------------|---------|------|---------|------|---------|------|-------------|------|---------|------|
|                              | 60-64   |      | 65-69   |      | 70-74   |      | 75 and over |      | Total   |      |
|                              | No.     | Pct. | No.     | Pct. | No.     | Pct. | No.         | Pct. | No.     | Pct. |
| No property                  | 5       | 7    | 11      | 14   | 13      | 22   | 16          | 16   | 45      | 15   |
| \$1 - \$499                  | 4       | 6    | 4       | 5    | 5       | 8    | 3           | 3    | 16      | 5    |
| 500 - 999                    | 1       | 1    | 3       | 4    | 2       | 3    | 7           | 7    | 13      | 4    |
| 1,000 - 4,999                | 24      | 33   | 26      | 33   | 20      | 33   | 36          | 35   | 106     | 34   |
| 5,000 - 9,999                | 18      | 25   | 12      | 15   | 10      | 17   | 17          | 17   | 57      | 18   |
| 10,000 - 29,999              | 17      | 24   | 17      | 22   | 8       | 13   | 14          | 13   | 56      | 18   |
| 30,000 and over              | 2       | 3    | 3       | 4    | 1       | 2    | 5           | 5    | 11      | 4    |
| No response                  | 1       | 1    | 2       | 3    | 1       | 2    | 4           | 4    | 8       | 2    |
| Total                        | 72      | 100  | 78      | 100  | 60      | 100  | 102         | 100  | 312     | 100  |
| Median value<br>of estate    | \$5,417 |      | \$4,076 |      | \$3,900 |      | \$3,555     |      | \$3,943 |      |



The money values placed on the estates owned by the male full-time workers, those partly retired, those fully retired, and those unable to work were, respectively, \$5,468, \$4,888, \$2,534 and \$2,500. A sharp contrast existed between the estate values of the 53 full-time male farm operators and the 14 full-time business and professional men. The median value of the estates of the former was \$5,468, and the latter \$18,000.

The rural men with least formal education (4 grades or less) placed less value on their estate than did the men with most formal education (5 grades or more). The median value of the estates of those with least formal schooling was \$2,962 and of those with most formal schooling \$4,962.

The older women who had never married, who were divorced or separated, or who were widowed had few economic possessions. More than one-quarter of these 139 women (26 percent) reported that they owned no estate. Seven percent reported some but less than \$500 worth. Another 5 percent valued their estate between \$500 and less than \$1,000. The median value of the estate owned by the "single" women was \$2,282.

#### Housing

Information was collected on the older persons' home ownership and on the condition and upkeep of their homes. Almost all (98 percent) of the older men and women in the study lived in private homes. Only 8 of the women and 2 of the men lived in apartments. Eight-tenths of the men and slightly over seven-tenths of the women said they or their spouses owned their own homes. One-tenth of the older men paid

rent and one-tenth "lived free" in the home. One-tenth of the older women paid rent and 14 percent "lived free."

Among the older men there was a very slight decline in home ownership with advancing age. While 89 percent of the men 60 to 64 owned their homes, the percentage for the men 65 and over was slightly less-- 75 percent.

Among the older women, however, home ownership appeared to decrease more sharply with advancing age. The percentages of women who said they or their husbands owned their own homes in the four age categories 60 to 64, 65 to 69, 70 to 74, and 75 and over were, respectively, 82 percent, 74 percent, 75 percent, and 58 percent. A corresponding increasing proportion of the women in the older age categories paid rent or "lived free." The percentage of widows who owned their own homes was considerably less than the percentage of married women who said they or their husbands owned their own homes (60 percent to 82 percent).

The interviewers rated the condition and upkeep of the homes in which the older persons lived. Approximately seven-tenths of the homes visited were rated as being in good or fair condition, that is, with no major defects in structure. The remaining three-tenths were rated as being in poor or very poor condition. These latter homes were judged to be "run down" or in "very dilapidated condition."

The condition of the home varied only slightly with the advancing age of the older people in the study. While 74 percent of the homes of the respondents 60 to 64 were judged in good or fair condition, 62 percent of the homes of the respondents 75 and over were given this rating. Socio-economic status appeared to be the important factor



in the ratings of the condition of the older persons' homes. Older persons of high socio-economic status appeared to occupy homes in good condition, while older persons in lower socio-economic circumstances occupied poorer homes. For example, 86 percent of the older people who had access to five or more conveniences in their homes (see Table 11) were judged to be living in homes of good or fair condition. In contrast, only 48 percent of the respondents who had access to less than four of these conveniences were given this rating.

Slightly over seven-tenths of the homes visited by the interviewers were rated as clean and neat and tastefully and adequately furnished. The remainder were rated as somewhat unclean or unkept with rather unattractive furniture. Socio-economic status and marital status, rather than the advancing age of the respondents, appeared to be related to the upkeep of the home. For example, 65 percent of the homes of respondents of lower socio-economic status (those having fewer than four conveniences in the home) were rated as clean and neat. In comparison, 90 percent of the homes of higher socio-economic status (5 or more items) were rated in this manner. The homes of the widowed men were not rated as high as the homes of the married men. While 77 percent of the homes of married men were rated as clean and neat, only 55 percent of the homes of the widowers were given this rating.

#### Equipment and Facilities

The older persons interviewed were asked about the equipment and facilities they owned or had use of. They were asked to check a list of 14 items commonly owned by American families (Table 11). Over eight-tenths of the men had electricity, a radio, and a mechanical

Table 11. Access to Equipment and Facilities, by Age (Males)

| Item                        | Age         |             |             |             | Total       |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|
|                             | 60-64       | 65-69       | 70-74       | 75 and over |             |
|                             | <u>Pct.</u> | <u>Pct.</u> | <u>Pct.</u> | <u>Pct.</u> | <u>Pct.</u> |
| 1. Electricity              | 85          | 92          | 90          | 85          | 88          |
| 2. Radio                    | 88          | 86          | 88          | 83          | 86          |
| 3. Mechanical refrigerator  | 84          | 79          | 83          | 75          | 80          |
| 4. Gas or electric range    | 57          | 60          | 52          | 49          | 54          |
| 5. Automobile               | 72          | 56          | 40          | 31          | 49          |
| 6. Television               | 40          | 55          | 38          | 27          | 39          |
| 7. Automatic clothes washer | 32          | 37          | 30          | 33          | 33          |
| 8. Piped water              | 29          | 29          | 28          | 24          | 27          |
| 9. Running hot water        | 26          | 24          | 23          | 20          | 23          |
| 10. Inside flush toilet     | 19          | 17          | 17          | 17          | 17          |
| 11. Bath and shower         | 22          | 15          | 17          | 16          | 17          |
| 12. Home freezer            | 19          | 17          | 12          | 9           | 14          |
| 13. Telephone               | 18          | 9           | 10          | 14          | 13          |
| 14. Central heating         | <u>8</u>    | <u>4</u>    | <u>5</u>    | <u>7</u>    | <u>6</u>    |
| Total cases                 | 72          | 78          | 60          | 102         | 312         |
| Median number of items      | 5.9         | 5.5         | 5.1         | 4.0         | 5.3         |



refrigerator. Half of the men reported they owned or had use of an automobile and a gas or electric range. Forty percent had use of a television and one-third had the use of an automatic clothes washer. One-fourth had piped water in the home. Only 17 percent had use of an inside flush toilet or an inside bath or shower. Fourteen percent of the men said they owned or had use of a home freezer, 13 percent had access to a telephone, and 6 percent had central heating. The average of the items reported by the total sample of men was 5.3.

The equipment and facilities owned by the family appeared to vary slightly with the age of the men. The older men in the sample reported fewer pieces of equipment and fewer facilities than did the younger men (Table 11). For example, the average of the items reported by the men 60 to 64, 65 to 69, 70 to 74, and 75 and over were, respectively, 5.9, 5.5, 5.1, and 4.0. The percentage of men having access to an automobile dropped markedly with advancing years. Whereas 72 percent of the men 60 to 64 owned or had use of an automobile, the percentages reported by the men 65 to 69, 70 to 74, and 75 and over were, respectively, 56 percent, 40 percent, and 31 percent. The decreasing proportion of men in the advanced age categories who used an automobile is probably explained by three major factors: (1) physical disabilities which occur with advancing age and which make auto transportation less desirable and less feasible, (2) the tendency of the older men to place less value on this means of transportation, and (3) the financial inability to afford an automobile.

The older men who lived with others were more fortunate in having access to auto transportation than were the older men who lived alone.

Only 29 percent of the men who lived alone owned or had use of an automobile, but 51 percent of the men who lived with others reported they had access to auto transportation.

A high percentage of the widows seemingly had no automobile transportation. Almost half of the married women said they had access to automobile transportation, but only a fourth the widowed women made this statement.

#### Economic Deprivation

It is recognized that persons of relatively high income and economic status may feel economically deprived, while persons of less income may not. To probe their assessment of economic deprivation, the older men and women in this study, were asked, "Do you have to go without some things because you don't have enough money?" Despite the low money income reported by the persons in the study, only 48 percent of the men and 40 percent of the women responded affirmatively. Forty-nine percent of the men and 52 percent of the women in the study answered, "No." The remaining 3 percent of the men and 9 percent of the women did not respond to the question.

The men and women who said they went without things because they lacked money were asked an additional question, "What things do you go without?" The largest percentage (56 percent of the men and 70 percent of the women) said they lacked proper food and clothing and other necessities of life. The second largest percentage (28 percent of the men and 21 percent of the women) said they went without certain luxuries. Eleven percent of the men and 9 percent of the women who felt economically deprived said they lacked health services because



they did not have enough money. Very few (5 percent) of the men who felt deprived said they lacked suitable farm equipment.

Feelings of economic deprivation appeared to decrease with advancing age for both men and women. The men and women 60 to 64 reported more economic deprivation than did those 65 and over. Among the men, for example, 57 percent of those 60 to 64 said they had to go without things because they lacked money. In comparison, a decreasing proportion of the men 65 to 69, 70 to 74, and 75 and over gave this response -- 52, 40, and 42 percent, respectively. Similar responses were given by the women in the study. In the age category 60 to 64, 52 percent said they did not have sufficient money for their needs. In the age categories 65 to 69, 70 to 74, and 75 and over those who felt deprived were respectively, 32, 45, and 33 percent.

With advancing chronological age there is a decline in money income (Table 8), and at the same time a decline in feelings of economic deprivation. Several hypotheses may be suggested to account for this paradox. The younger men are more actively engaged in productive work, probably have greater economic responsibilities, have higher aspirations and expectations for economic betterment, have more unmet wants and needs, and consequently feel more acutely deprived economically. In contrast, the older men are less involved in productive work, tend to have fixed incomes principally from retirement and pension systems, have lower aspirations and expectations for economic betterment, have fewer unmet wants and needs, and consequently "feel" less deprivation than the younger men in this study. With advancing chronological age, the older men and women in this

study appear to have made an adjustment to their changed economic situation.

Feelings of economic deprivation appeared to vary with a number of factors besides chronological age. Among the men in the study, marital status and health were factors. The married men felt more deprivation than did the men who were widowers, who had never married, or who were divorced or separated. Whereas 53 percent of the married men said they did without things because they lack money, only 25 percent of the single men gave this response. The men in poor health reported more economic deprivation than the men in good health. While 54 percent of the men who had some chronic ailments said they were deprived of things because they lacked money, only 23 percent of the men with no chronic ailments made this complaint.

Among the older women in the study, marital status appeared to have no bearing on their feelings of economic deprivation. Equal proportions of both married and widowed women said they had to go without things because they lacked money. Their health status did influence their responses to the question on economic deprivation. While 47 percent of the women with chronic ailments said they went without things because they lacked money, only 20 percent of the women with no chronic ailments made such a statement. Among the women, but not among the men, feelings of economic deprivation appeared to decline with a higher level of formal education. Fifty-three percent of the women with less than 4 grades of formal education said they went without things because they lacked money. In contrast, only 39 percent of the women with 5 to 8 grades of formal schooling and 17 percent with more than 8 grades of formal education made this claim.



## SUMMARY

This report provides information (1) on the work status and economic resources of 627 men and women aged 60 and over living in Casey county, Kentucky, and (2) on the changes in socio-economic conditions which occur with advancing chronological age among these older men and women. The sample did not include older persons in institutions.

1. In April 1959 almost 4 of every 5 men and 2 out of 3 women considered themselves retired or unable to work. The men and women who said they were full-time workers estimated they averaged, respectively, 41 and 37 hours of work each week. Only 1 out of 8 men and 1 out of 14 women felt they needed more opportunities to work for pay.

2. The average annual money income reported by the men was \$815 and by the women \$715. Six percent of the total sample of men and women said they had no money income, and 26 percent reported they had some money income but less than \$500 per year. For the men, money income varied with participation in work activity. Full-time working men reported an average annual income of \$1,221, the partly retired men \$991, the fully retired men \$655, and the men unable to work \$499.

Despite the high percentage of men in retirement status, "employment income" constituted the major source of money income. Seventy-seven percent of the men in the study reported money income from this source, 63 percent reported money income from pensions, 25 percent from property and investments, and 14 percent from relatives.

3. The median of the money values placed on the estates owned by the men was \$3,943. One out of every 5 men had an estate worth less

than \$500. One out of 3 single women (who had never married, who were divorced, or who were widowed) valued their estate at less than \$500. Almost 4 out of 5 respondents said they or their spouses owned their homes. A substantially smaller percentage of widows than of married women reported they owned their homes. The men and women in the study reported that they owned or had use of less than half of 14 items of equipment commonly found in American homes.

4. Very few of the retired men and women had made any plans for retirement. The retired men who had made some plans for retirement evidenced greater satisfaction with retirement status than did the men who had made no plans.

5. Socio-economic conditions changed markedly with advancing chronological age among the older people in Casey county. With advancing years, increasing proportions of the men and women interviewed had moved from full-time work status to retirement status, had less money income, owned estates of decreasing value, and had access to fewer facilities and equipment. With advancing age, the older men and women appeared to adjust to their more circumscribed socio-economic situations. With the advancing years, decreasing proportions of the older men and women felt economically deprived and decreasing proportions felt the need for more opportunities to work for pay.



2M-3-60