

Minnesota's Elderly Population: A 1990 Census Profile

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The 1990 census shows great diversity within Minnesota's older population. Younger elderly people, those in their sixties and early seventies, tend to be relatively healthy and well-off. As people reach advanced ages, however, the likelihood they will be economically disadvantaged, disabled, or institutionalized increases sharply.

As they become older, women generally fare worse than men, at least in socioeconomic terms. Older women are more likely to be poor, to be living alone, to lack access to a car, to experience physical limitations, and to be institutionalized.

Most of the data reported here come from the 1990 Public Use Microdata Sample (PUMS) for Minnesota. This file contains data for a 5 percent sample of the population and contains all the items from the 1990 census long form questionnaires. Geographic detail is minimized to prevent identification of individuals. Besides PUMS, the other major data sources for this report include the STP28 file, also called the county-to-county migration file, and several published reports.

Number of Older Minnesotans

The 1990 Census counted 718,154 Minnesotans over the age of 60, about 16 percent of the state's population. This included 68,835 people who were 85 or older and 24,752 who were 90 or older. The growth trends between 1980 and 1990 differed by age group, with the fastest gains occurring at the oldest ages. The number of people ages 60 to 64 dropped slightly, while the 85 and older population grew by 30 percent and the 90 and older population increased 45 percent. Rates of increase for those in their 70s and early 80s were intermediate between these two extremes. The decline in numbers in the youngest elderly population reflects the low birth rates during the late 1920s and the Depression era of the 1930s. The rapid growth of the very old age groups reflects historical birth and migration trends as well as greater longevity.

Living Arrangements

Living arrangements of elderly Minnesotans vary with age and gender. The younger elderly, especially men, are usually living in married-couple households. Among men ages 60 to 74, 81 percent were the householder or spouse in a married-couple family in 1990. Only 11 percent lived alone. About 60 percent of women in the same age group were living in a married-couple household, while 28 percent were living alone.

As people become older, they are less likely to be in a married-couple family and more likely to be living alone. The gap between men and women also increases with age. Among those between ages 85 and 89, 42 percent of the men but only 8 percent of the women were the husband or wife in a married couple family. About 52 percent of the 85- to 89-year-old women were living by themselves, compared to 27 percent of the men.

Household living arrangements other than married couples or one-person households were relatively uncommon among Minnesota's elderly residents. These other arrangements included living in families other than married couples, living in non-family households with two or more people, and living with children. Only 1.5 percent of Minnesotans over age 60 lived in their children's homes in 1990. (A few older people may have lived with their children in the older person's home.) Very old people, those over age 85, were most likely to live with their children, but even in that age group only 5 or 6 percent lived with offspring.

Age, Disability, and Gender Are Related to Institutionalization

The probability of institutionalization rises with advancing age, and women are more likely to be institutionalized than men. The PUMS data do not distinguish between nursing homes and other types of institutions, but the vast majority of institutionalized older people are living in nursing homes.

In 1990, only 2 percent of men ages 60 to 74 were institutionalized. This rose to 18 percent among men ages 85 to 89 and 43 percent for men over 90. Institutionalization rates for women were 2 percent for the 60- to 74-year-olds, 27 percent for those 85 to 89 and 48 percent of those over age 90.

A major reason that women are more likely to be institutionalized is that they are less likely to be married. Spouses are the major caretakers for frail elderly people, and an older man is more likely to have a spouse than an older woman. Women tend to outlive their husbands, partly because females have a longer life expectancy and partly because husbands are on average several years older than their wives.

Controlling for age, unmarried men are just as likely to be institutionalized as unmarried women. Married women, however, are more likely to be in a nursing home than married men the same age, though less likely to be institutionalized than single women. Thus while marriage helps keep older women out of institutions, it is not as helpful for women as for men.

One possible reason marriage has less effect for older women is that their husbands are generally older and thus more likely to be impaired and unable to take care of their wives. In addition, older men may be less experienced at playing a caretaker role.

Not surprisingly, people with mobility or personal care limitations are more likely to be

institutionalized. Though some users have been dissatisfied with the census disability measures, they are strong predictors of institutionalization. Among institutionalized people over age 60, 73 percent were reported in the census to have both a mobility and a personal care limitation. Fifteen percent were said to have neither disability. Among non-institutionalized people 60 or older, only 4 percent had both types of limitation and 86 percent had neither disability.

Disability rates rise with age, but at every age people with personal care or mobility limitations were more likely to be living in institutions than people who did not have limitations. People with both a mobility and a personal care limitation were far more likely to be institutionalized than those who had only one limitation. For example, among those age 85 or older, 68 percent of those with two disabilities lived in an institution, compared to 18 percent of those with one limitation and only 9 percent of those with no limitations.

Controlling for disabilities greatly reduced the differences in institutionalization rates between men and women. In other words, one reason more women are institutionalized is that more of them have personal care or mobility limitations. This conclusion assumes there is no gender bias in the reporting of disabilities, i.e. that women really do have more limitations and are not simply more willing to acknowledge them.

It should be noted that the limitations are those reported by the person filling out the census questionnaire. Most older people living in households probably fill out their own forms, while a nursing home employee may be providing the information for those who are institutionalized. This could affect the results. For example, a nursing home employee may assume most of the home's residents must have disabilities or else they would not be in the facility.

Childless women were more likely to be institutionalized than women who had at least one child. The advantage of having a child was most noticeable among the extremely old. Among women over age 85, about 42 percent of childless women were in institutions, regardless of marital status. This compares to 34 percent of those who had children but no spouse and 17 percent for the lucky few who had both a husband and child. Interestingly, having more than one child did not seem to confer additional benefits.

Like the disability questions, the census question about children ever born has a number of limitations. The census does not ask men how many children they had, nor does it ask if a woman's children are living nearby or even if they are still alive. In addition, it appears that childlessness of very old women may be over-reported in the census. If the census form is filled out a nursing home employee, the employee may not be aware that the resident ever had a child. This is especially likely if the child has died or does not visit. This could lead to overstating the relationship between childlessness and institutionalization.

Institutionalization Rates Decline During the 1980s

Elderly Minnesotans were less likely to be in nursing homes in 1980 than in 1990. The total nursing home population rose a modest 6 percent over the decade, from 44,553 to 47,051. During the same period, the population most at risk of being in a nursing home, those ages 85 and older, went up 30 percent. The fact that nursing home population grew much slower than the at-risk population reflects the decline in age-specific rates of institutionalization during the 1980s. In other words, there were more very old people in Minnesota, but a smaller proportion of them were living in nursing homes.

Rates of institutionalization generally declined more for women than for men, especially at the oldest ages. Of course there was more room for decline at older ages because the initial rates were so high. The institutionalization rate for men over age 90 went up, but that is a relatively small group.

Because nursing homes are so expensive, Minnesota's public policies now encourage the use of alternative care. Many older people can remain in their homes, at lower public cost, if they are provided with appropriate housekeeping and medical services. Part of the decline in institutionalization rates may reflect greater use of these alternatives. The state has also instituted a screening program to determine whether elderly people really need to be in a nursing home, and has instituted a moratorium on building new nursing homes.

Before concluding that Minnesota's public policies deserve the credit for the decline in institutionalization rates, we should consider other factors that may have been involved. For example, older people may be healthier than they used to be. Data on this topic are inconclusive. Disability data from 1980 census are not comparable to the 1990 figures, and national studies show no consensus about what is happening to the health status of the elderly.

Rising life expectancy is another possible explanation. Greater longevity means that older people are more likely to have a living spouse, and thus a potential caretaker. In 1980, among people ages 75 to 84, 26 percent of the women and 67 percent of the men were currently married. Among the same age group in 1990, 30 percent of the women and 72 percent of the men were married. This might have had some effect on institutionalization in the 75- to 84-year-old age group, but the greatest declines in institutionalization rates occurred among the oldest women, and few of them had living spouses in either 1980 or 1990.

On average, older people today have more education and are better off financially than older people of the past. These advantages may make them more able to cope with problems created by aging, allowing them to purchase needed services in the private market.

There is no conclusive answer to the question of why Minnesota's elderly residents were less likely to be institutionalized in 1990 than in 1980, but the data support the notion that the trend reflects something specific to the state. National institutionalization rates did not

decline as much as in Minnesota and actually increased slightly in the over-85 age group.

Data for the U.S. show that the number of people living in nursing homes grew faster nationally than in Minnesota, 24 percent compared to 6 percent. Nationally, the proportion of people over age 85 living in institutions grew from 23 percent in 1980 to 25 percent in 1990. The comparable figure in Minnesota dropped from 35 percent to 32 percent. These figures reflect all institutions, not just nursing homes, but in this age category the two are virtually equivalent. According to the 1980 Minnesota tabulations, about 98 percent of institutionalized people over age 85 lived in nursing homes.

The data also suggest that Minnesota continues to institutionalize its older residents at a rate well above the national average. National data show 5 percent of those 65 and older and 25 percent of those 85 or older were institutionalized. The comparable institutionalization levels in Minnesota were 8 percent of those 65 and older and 33 percent of those 85 and older. It is clear that Minnesotans rely heavily on institutional settings to care for the elderly, though the reasons for this are not evident.

Disability Increases with Age

Disability rates rise sharply with age, and are higher for people living in institutions. Institutionalized people have very high disability rates at all ages. This makes sense because usually the reason people are institutionalized is that they cannot care for themselves. For example, among people 60 to 74, 72 percent of those in institutions had a mobility limitation and 66 percent had a personal care limitation. Comparable figures for the non-institutionalized 60- to 74-year-olds were much lower. Only 6 percent had a personal care limitation and 6 percent had a mobility limitation.

Even among the non-institutionalized population, disability rates rise sharply with advancing age. As an illustration, 19 percent of non-institutionalized people between the ages of 80 and 84 have a mobility limitation. This goes up to 35 percent for those 85 to 89 and 49 percent for those 90 and over. Fewer people report having a personal care limitation, but that risk also rises sharply with age.

Women report more disabilities than men. In part this may occur because men are more reluctant to admit their physical limitations, but the results are consistent with national surveys showing that women suffer more chronic disabling conditions in old age. In the census, 53 percent of women 85 to 89 years old had a mobility limitation, compared to 33 percent of the men. Personal care limitations are also more frequent among women, though the differences between men and women are less dramatic.

Economic Characteristics

Incomes drop and poverty rates rise as people become older, and women are economically

worse off than men. The 1989 median household income of Minnesota male-headed households declined from \$26,775 at ages 60 to 74 to \$12,000 for those 90 and over. Female-headed households had a median income of \$13,609 at ages 60 to 74 and \$7,900 over age 90. There was not much difference in incomes between those over age 90 and those between the ages of 85 and 89.

Poverty rates rise with advancing age. Among Minnesota men ages 60 to 74, the 1990 poverty rate (based on 1989 income) was 6 percent, lower than the figure for the population as a whole. This went up to 16 percent for those 85 and older. Women between the ages of 60 and 74 had a poverty rate of 10 percent. This rose to 26 percent for those 85 and older.

Older elderly people may have lower incomes for a variety of reasons. They are likely to live in smaller households, and smaller households usually have lower incomes. The very old are less likely than younger elderly people to be employed and, if they receive a pension, its value may have eroded over time. Elderly women face additional problems. They may lose their husband's pension when he dies. Often older women did not work long enough to qualify for a pension on their own, and if they did it may be small because it is based on lower lifetime earnings.

Sources of Income

Older Minnesotans rely on four major sources of income: earnings, Social Security, assets (including interest, dividends, and rent), and retirement income (pensions). The average income of all persons over 60 was \$14,745 in 1989. This included \$4,846 from earnings, \$4,390 from Social Security, \$3,172 from assets, and \$1,920 from retirement income. These four principal sources accounted for 97 percent of all income for people 60 or older. It should be noted that these average income figures refer to personal, not family income; more than one family member may have received income.

These averages can be misleading. For example, although older Minnesotans received on average more than \$3,000 in asset income, the "average" older resident did not have any asset income at all. Less than half of Minnesota residents over age 60 had any asset income in 1989, and only a quarter received pension income. Fewer than 30 percent had any earned income, and most of those with earnings were under age 70.

Men were more likely to have multiple sources of income. About 72 percent of men had income from at least two of the four major sources, compared to only 48 percent of the women. In other words, over half of all women over 60 had only one source of income or did not receive any personal income themselves. Many of these women, particularly the younger ones, had husbands who received income.

About one-fifth of Minnesotans over age 60 relied solely on Social Security for their income. Women were especially likely to rely totally on Social Security. About 30 percent of 60-plus women listed Social Security as their only source of income, compared to 12 percent of

men.

Although women depended more on Social Security, they received lower average amounts than did men, \$3,837 versus \$5,150. This reflects differences in earnings history; on average older women spent less time in the work force and earned less when they worked. Income differences by gender are not confined to Social Security. Women had lower average incomes from every source, even public assistance. Average earnings for older men were four times as high as for women, average retirement income three times as high, and average asset income almost twice as high. These income differences partly reflect differences in age distribution; there are more women at the oldest ages where incomes tend to be lower. Even controlling for age, however, men have higher incomes. Men's incomes drop off more as they become older, so the incomes of men and women tend to converge as they reach more advanced ages.

About three-quarters of Minnesotans over age 60 received Social Security benefits. Social Security coverage peaked at more than 90 percent among those ages 70 to 79. About 80 percent of those over age 90 received Social Security. These figures may understate coverage somewhat, since income sources may be reported by a third party. Social Security is the only type of income more likely to be received by women than by men. This probably reflects differences in age distribution.

As people become older, they become more reliant on Social Security. Average Social Security income is actually slightly lower in dollar terms at more advanced ages, but it accounts for a larger proportion of total income. For example, Social Security accounts for 47 percent of the income of men age 90 or older, compared to 26 percent of the income of men 65 to 69.

About 46 percent of elderly Minnesota residents received income from interest, dividends, or rent in 1989. The likelihood of getting asset income did not vary dramatically by age. People in their seventies were most likely to have asset income, but even among those over age 90, about 38 percent had asset income.

Earned incomes, not surprisingly, decline dramatically with age as more people retire. Overall, 40 percent of those over age 60 reported earnings in 1989. This dropped from 59 percent of those between 60 and 64 to only 2 percent of people over age 90. Average earnings also fell sharply, from \$12,688 for 60- to 64-year-olds to \$173 for those 90 and older.

About 26 percent of Minnesotans age 60 or older had pension income in 1989. The likelihood of receiving a pension peaked among those ages 65 to 74. Only 14 percent of people over 90 had pension income. The greater concentration of women in the older age groups is part of the reason, since women are less likely to receive pensions. Another factor may be that pension coverage has improved over time; younger elderly of both sexes were more likely to receive retirement income than were older people.

Housing Characteristics

Home ownership is the major financial asset for many older people. Many older people live in houses that are fully paid for. In addition to having a financial cushion, older homeowners often have reduced housing costs because they do not need to make a monthly mortgage payment. About 61 percent of Minnesota householders over age 60 owned their homes free and clear in 1990.

Older elderly people and women are less likely to be homeowners than are younger elderly people and men. Women and the very old who do own homes are more likely to live in older, lower-value properties and to spend a higher fraction of their income on housing costs.

About 90 percent of male householders between the ages of 60 and 74 are homeowners, compared to 70 percent of female householders the same age. Home ownership declines with age. Among those over age 90, 68 percent of male-headed households and 47 percent of female-headed households are owner-occupied.

Older homeowners are likely to be living in a house built before 1940. While some older homes are very desirable, on average older homes are smaller, less valuable, and need more repairs and improvements. Among male-headed households over age 90, 49 percent lived in a house constructed before 1940, compared to 27 percent of male households in the 60- to 74-year-old age group. In every age group, female homeowners were more likely to be living in a pre-1940 house.

Younger elderly people and men were also more likely to be living in a home valued at more than \$40,000, though the age and gender differences were not dramatic. Among owner-occupied households with a 60- to 74-year old male householder, about 20 percent lived in a housing unit valued at less than \$40,000, compared to 40 percent of those over age 90.

Among homeowners, older women spent the largest proportion of their income on housing costs. Among female homeowners ages 90 and older, 45 percent spent more than a quarter of their income on housing costs, compared to only about 20 percent of male homeowners who spent that much. Housing expenditures as a fraction of income were more strongly related to gender than to age. Since women have lower incomes, it is not surprising that they have to spend more of their income on housing.

Rental housing expenditures were related to age among men but not among women. Older male renters were more likely to spend a large fraction of their income on housing than younger male renters, but for female renters there was little relationship between age and burdensome expenditures. At all ages, women spent a larger share of their income on rental expenses than men, but in the older age groups the expenditure levels of male and female renters begin to converge. This reflects the fact that females tend to have relatively low incomes at all ages, while male incomes decline more dramatically as they become older.

Vehicles Available

Almost all older Minnesotans had telephones in their households in 1990. Many, however, did not have access to a motor vehicle. Without a vehicle available, older people must rely on public transportation or must obtain rides from friends or relatives.

There were marked differences in vehicle access according to age and gender. Older people were less likely to have vehicles, and women were substantially less likely to have vehicles than men. For example, among people ages 85 to 89, 58 percent of women but only 17 percent of men did not have a vehicle available. Among those over age 90, the percent without a vehicle was 34 percent for men and 65 percent for women.

Data Sources

Public Use Microdata Sample (PUMS) for Minnesota.

County-to-County Migration file for Minnesota (STP28).

1980 Census, Detailed Population Characteristics, United States Summary, PC80-1-D1-A, Table 266.

1980 Census, Detailed Population Characteristics, Minnesota, PC80-1-D25, Table 207.

1990 Census, General Population Characteristics, United States, 1990 CP-1-1, Table 26.

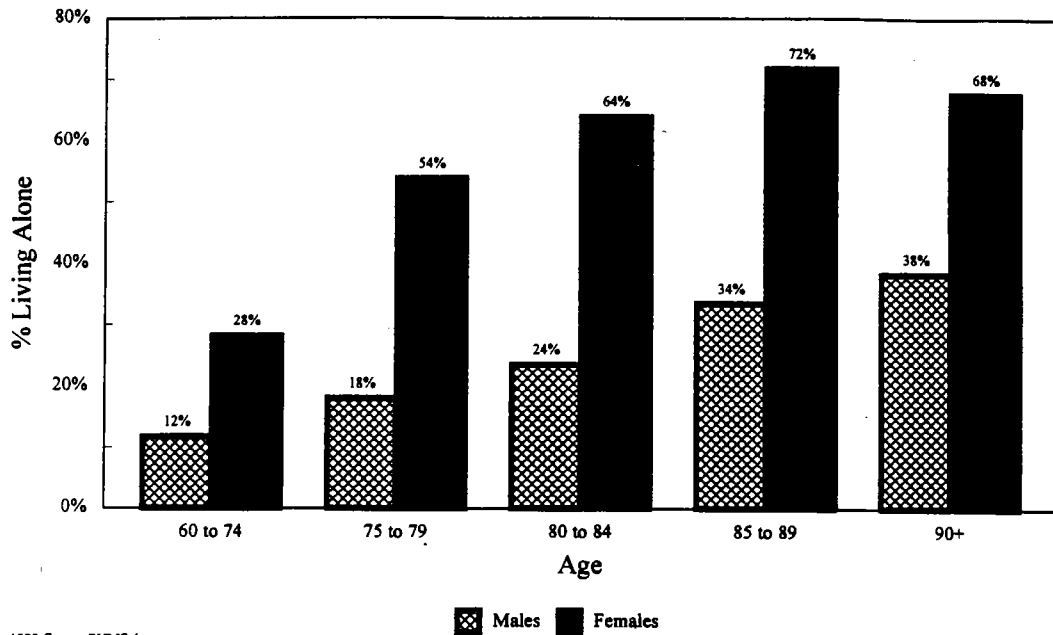
1990 Census, General Population Characteristics, Minnesota, 1990 CP-1-25, Table 29.

"Nursing Home Population Increases in Every State, Census Bureau Reports," United States Department of Commerce News, CB93-117, June 28, 1993.

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% Living Alone: Minnesota 1990

(Excluding Group Quarters Population)

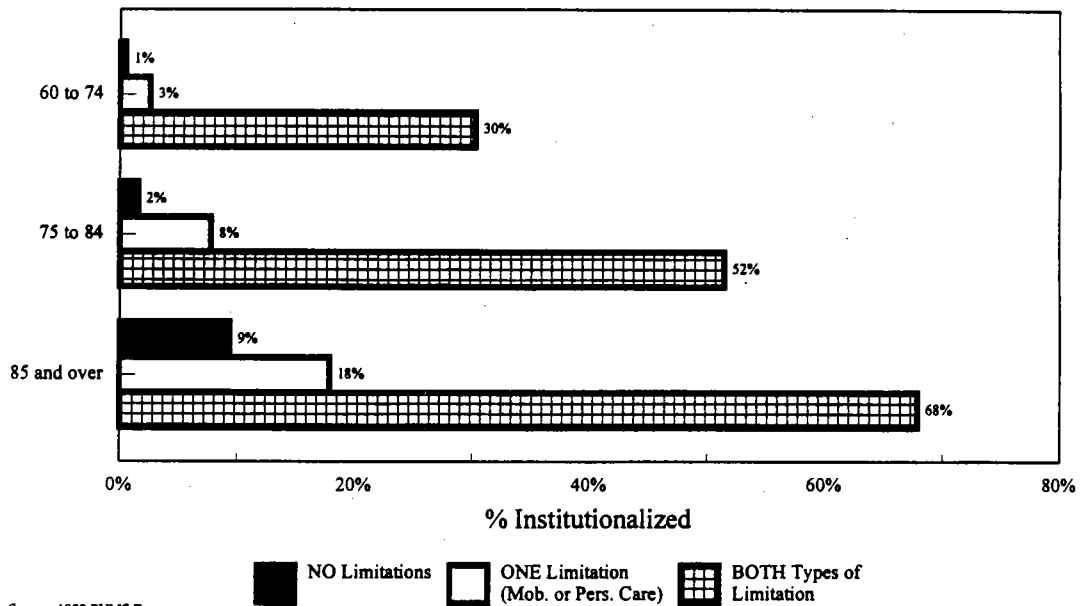


1990 Census PUMS data
Demographer's Office Graphic

Effect of Disability on Institutionalization

Institutionalization by Age and Limitations

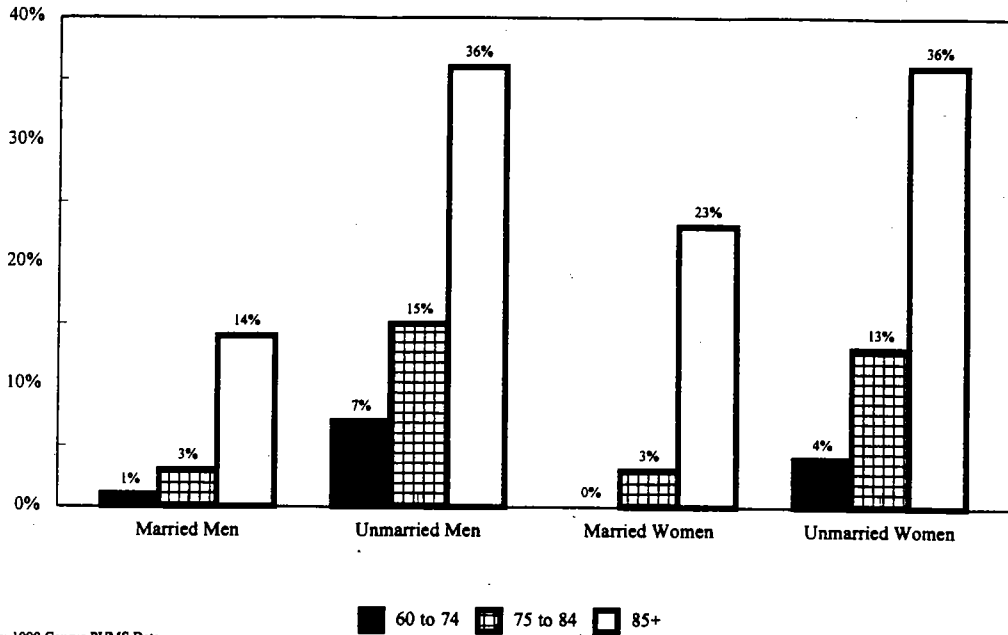
Minnesota: 1990



Source: 1990 PUMS Data
Demographer's Office Graphic

Marital Status, Sex Affect Institutionalization

% of Minnesotans in Institutions: 1990

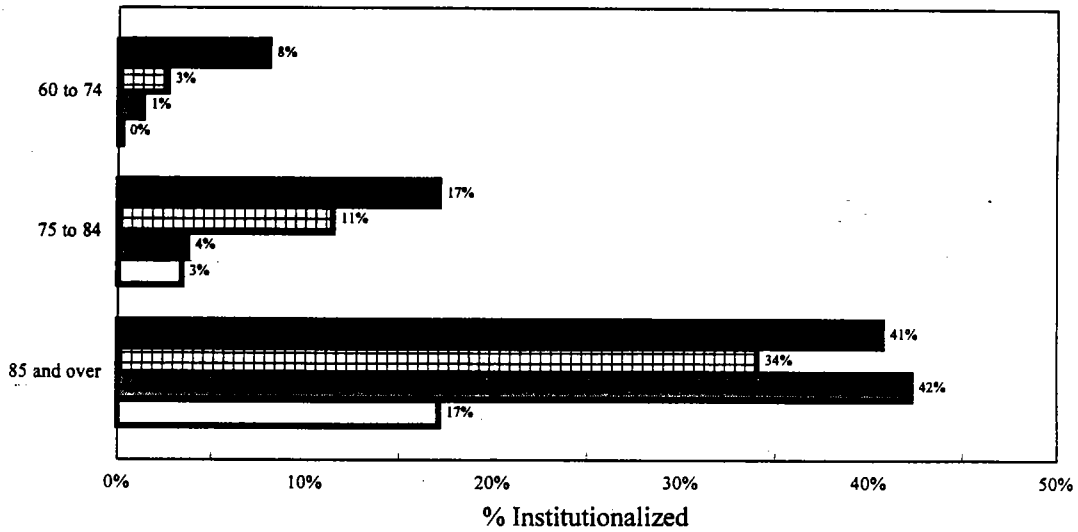


Source: 1990 Census PUMS Data
Demographer's Office Graphic

Institutionalization of Older Women

Effects of Marital Status and Fertility History

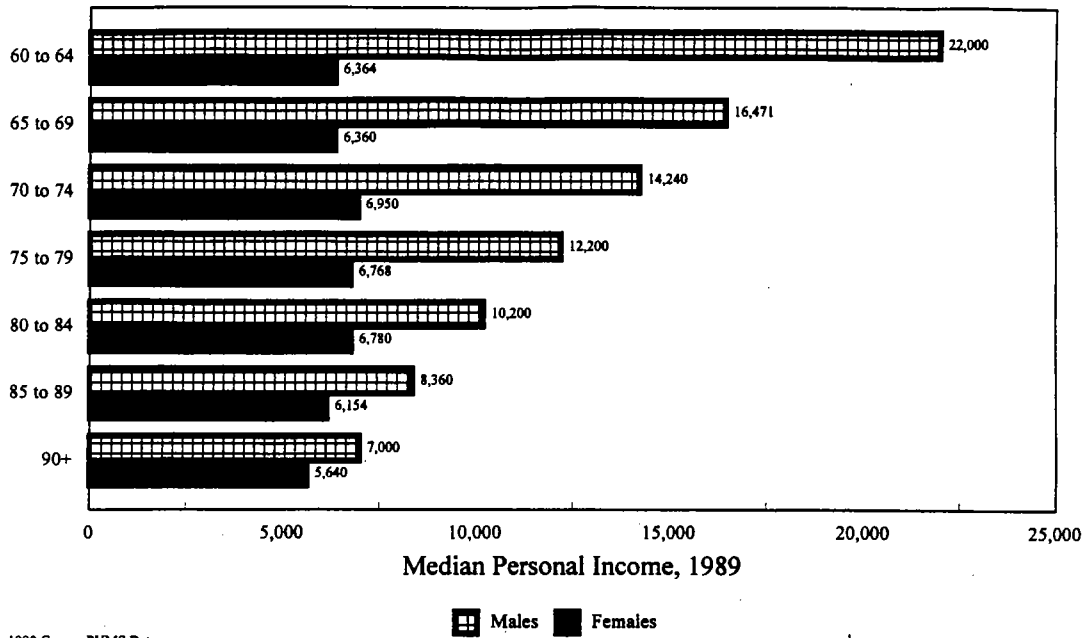
Minnesota: 1990



Source: 1990 PUMS Data
Demographer's Office Graphic

Median Personal Income by Age and Sex

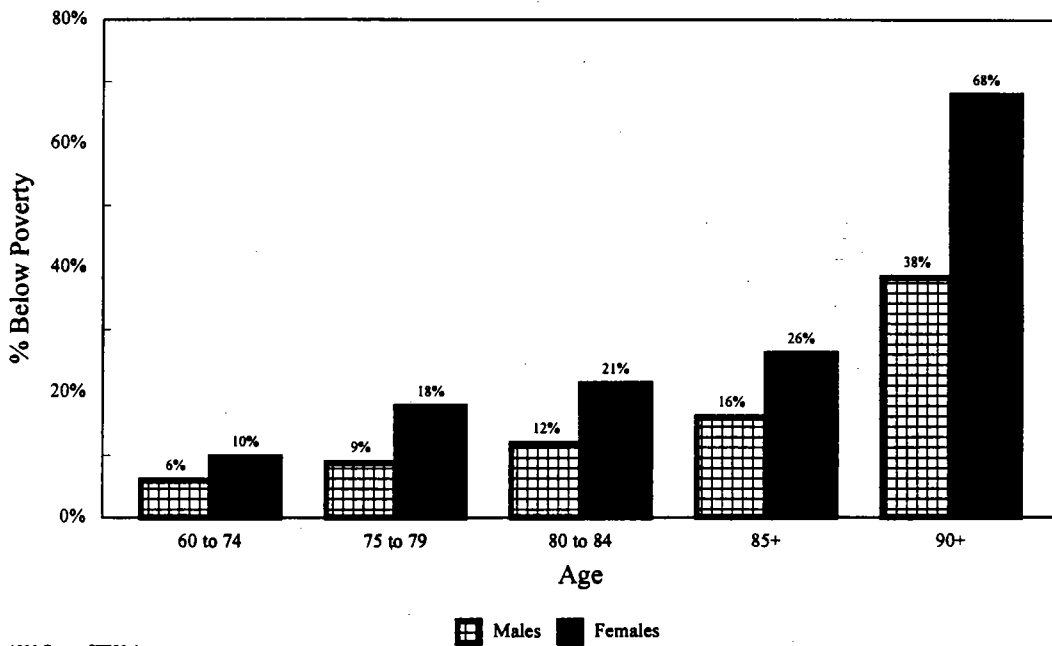
Minnesota: 1989



1990 Census PUMS Data
Demographer's Office Graphic

Poverty Rates by Age: Minnesota 1990

(Excluding Group Quarters Population)

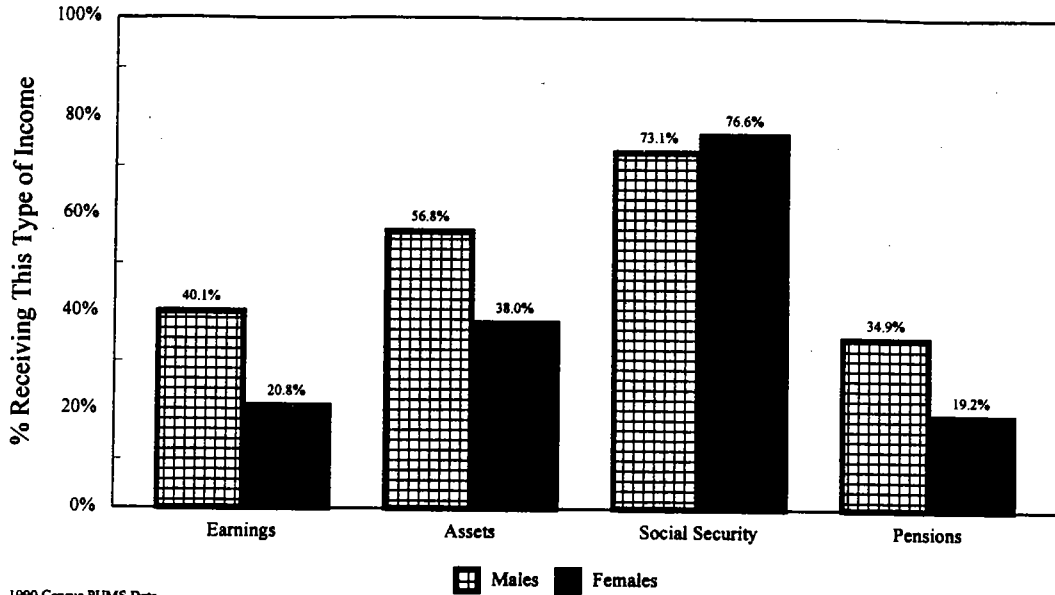


1990 Census STF28 data
Demographer's Office Graphic

Type of Income for Persons 60+ by Gender

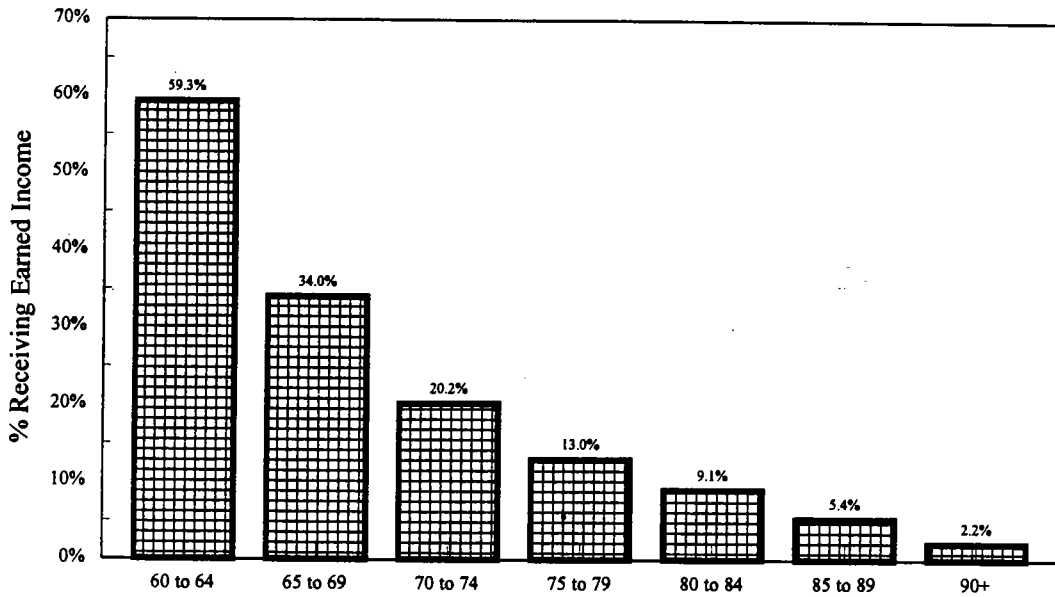
% of Males and Females Receiving Each Type

Minnesota 1989



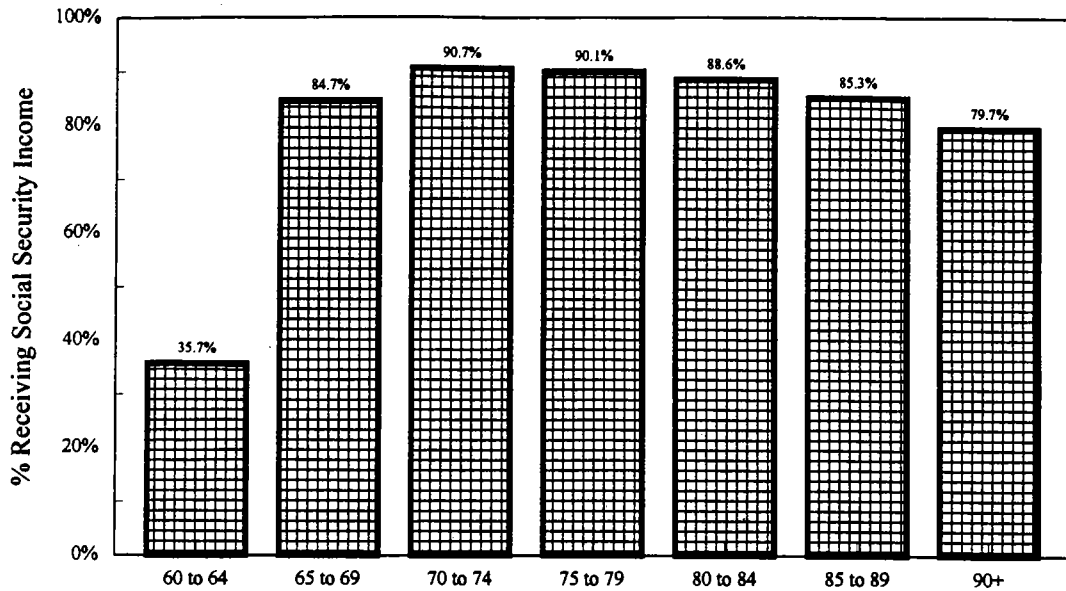
% Receiving Earned Income, by Age

Both Genders, Minnesota: 1989



% Receiving Social Security Income, by Age

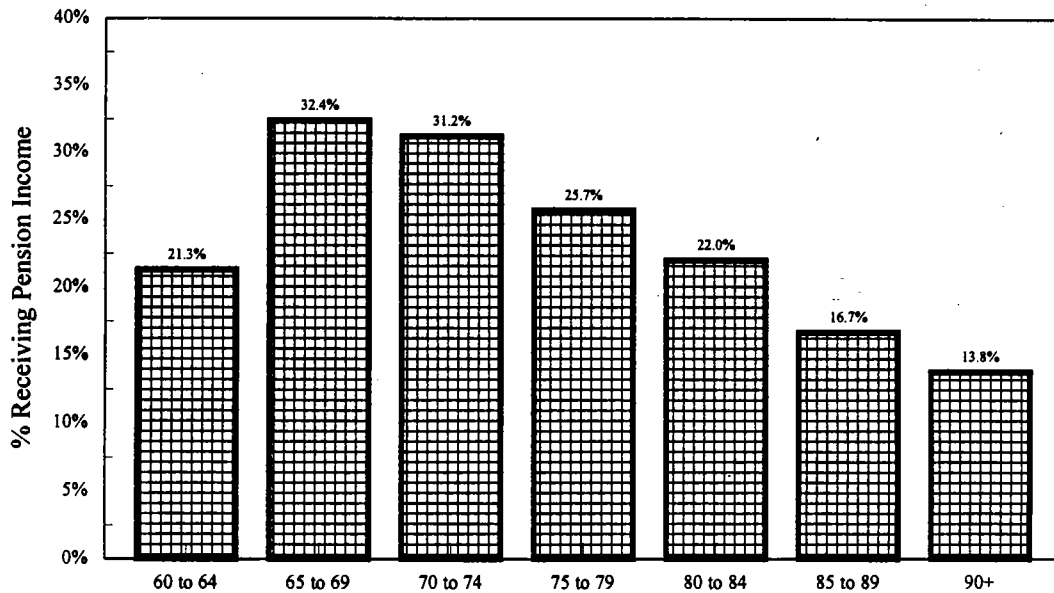
Both Genders, Minnesota: 1989



1990 Census PUMS Data
Demographer's Office Graphic

% Receiving Pension Income, by Age

Both Genders, Minnesota: 1989

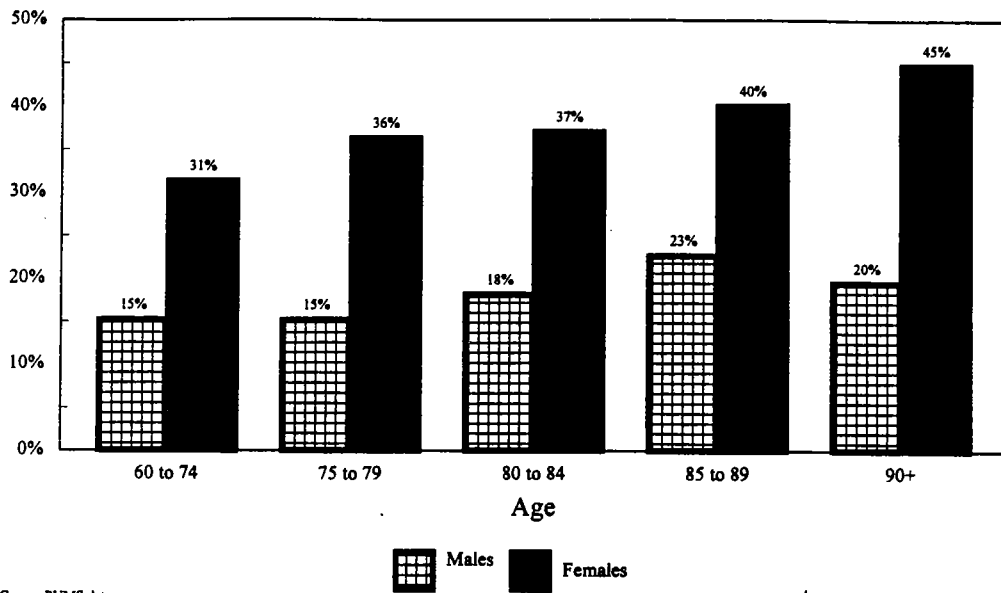


1990 Census PUMS Data
Demographer's Office Graphic

% Spending More than 25% of Income on Housing

Male and Female Homeowners

Minnesota: 1990

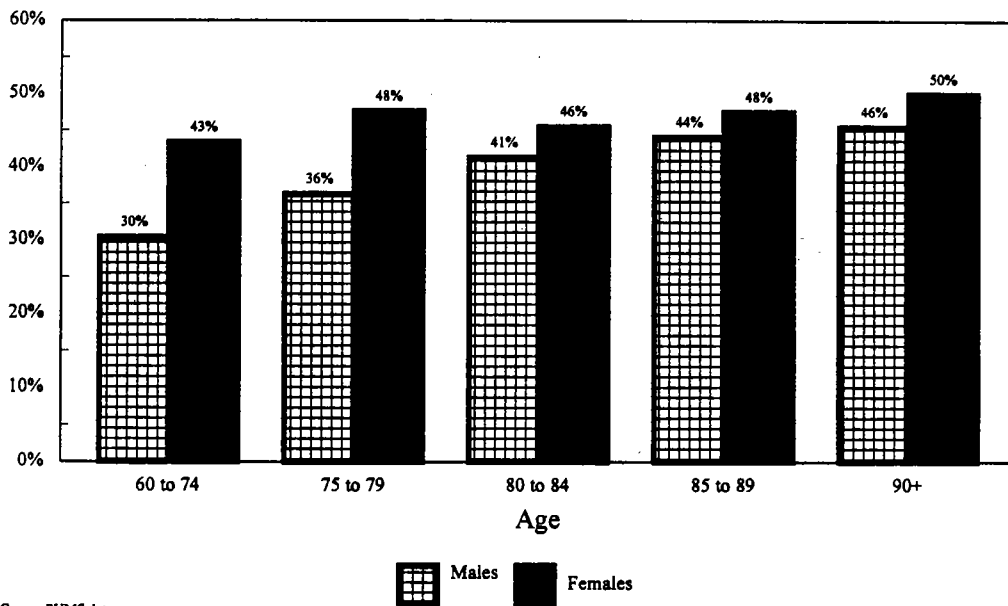


1990 Census PUMS data
Demographer's Office Graphic

% Spending More than 35% of Income on Housing

Male and Female Renters

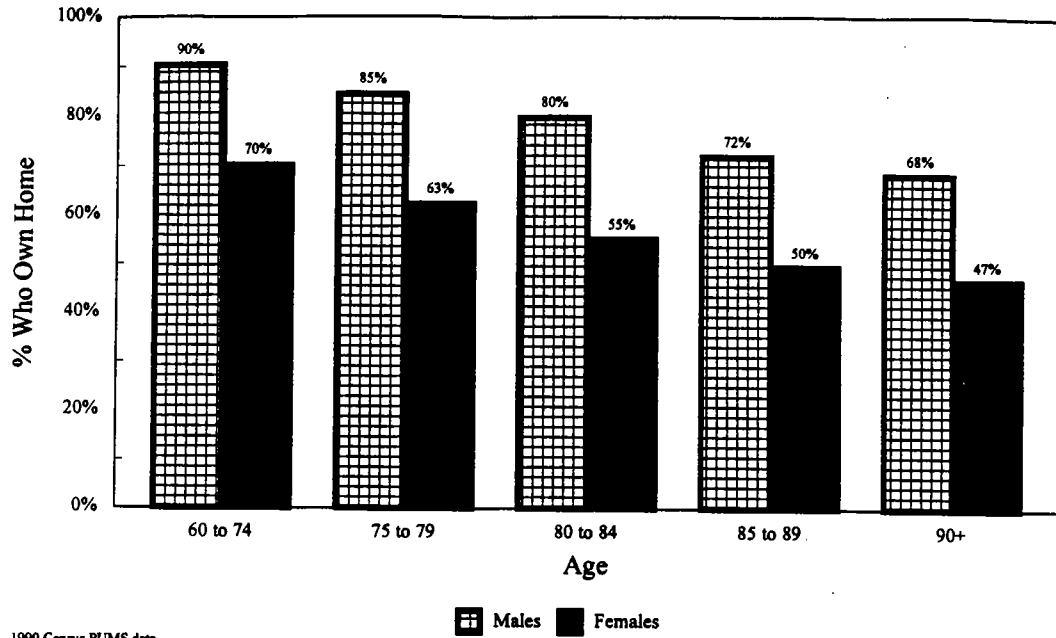
Minnesota: 1990



1990 Census PUMS data
Demographer's Office Graphic

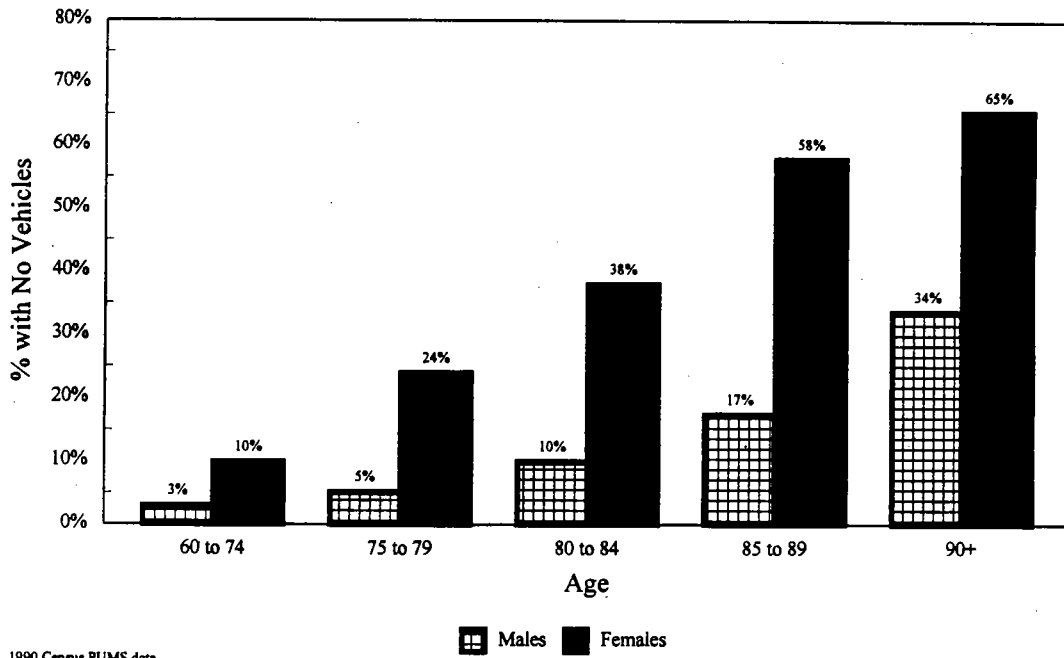
Tenure by Age and Sex: Minnesota 1990

Homeowners as % of Householders



% With No Vehicle Available: Minnesota 1990

(Excluding Group Quarters Population)



Institutionalization Rates by Age and Sex: Minnesota, 1980 and 1990

Age	Males		Females		Change, 1980 to 1990		Gender Difference (Females-Males)	
	1980		1990		Males	Females	1980	1990
60-64	1%	1%	1%	1%	-0%	0%	-0%	0%
65-69	2%	1%	2%	1%	-1%	-1%	-0%	0%
70-74	4%	3%	4%	3%	-0%	-1%	0%	-1%
75-79	6%	5%	7%	6%	-2%	-1%	1%	2%
80-84	12%	8%	17%	15%	-4%	-2%	5%	7%
85-89*	20%	18%	33%	27%	-2%	-6%	13%	10%
90+*	40%	43%	52%	48%	3%	-4%	12%	5%
85+	28%	26%	39%	35%	-2%	-4%	10%	9%
65+	7%	5%	10%	10%	-1%	-1%	3%	4%

* 1980 numbers for nursing homes only for 85-89 and 90+. Rate for 85+ is institutionalization total.

1990 numbers are from PUMS. 1980 numbers from Detailed Population Characteristics, Table 207 for ages 60 to 84 and for 85+.

Average Personal Income by Source, All Persons 60+
1989 Income; PUMS Data for Minnesota

	All Persons Age 60+	All Males Age 60+	All Females Age 60+
Wage/salary	4027	6,843	1,973
Nonfarm self-emp.	523	1,081	116
Farm self-emp.	296	650	38
Int., Div., Rent	3,172	4,314	2,340
Social Security	4,391	5,150	3,837
Public Assistance	174	188	163
Retirement	1,920	3,160	1,016
All Other	242	382	140
Total Earnings	4,846	8,574	2,128
Total personal income	14,745	21,768	9,623
 % of Income from:			
Earnings	32.9%	39.4%	22.1%
Assets	21.5%	19.8%	24.3%
Social Security	29.8%	23.7%	39.9%
Pensions	13.0%	14.5%	10.6%
All Other	2.8%	2.6%	3.1%

Average Personal Income by Source for Minnesota Elderly Population (1989 Income; PUMS Data)

	Age 60-64 Both Sexes	Age 65-69 Both Sexes	Age 70-74 Both Sexes	Age 75-79 Both Sexes	Age 80-84 Both Sexes	Age 85-89 Both Sexes	Age 90+ Both Sexes
Wage/salary	11,015	3,599	1,821	955	536	515	121
Nonfarm self-employment	1,050	609	510	183	63	71	52
Farm self-employment	624	346	184	118	109	90	0
Interest, Dividends, Rent	2,623	3,069	3,688	3,550	3,428	3,110	2,512
Social Security	1,810	4,786	5,686	5,612	5,335	4,658	4,091
Public Assistance	116	175	218	201	154	196	235
Retirement	2,053	2,697	2,141	1,526	1,196	824	586
All Other	262	273	244	165	233	224	290
Total Earnings	12,688	4,554	2,514	1,257	707	676	173
Total personal income	19,552	15,553	14,491	12,311	11,053	9,689	7,887

% of Income from:

Earnings	64.9%	29.3%	17.4%	10.2%	6.4%	7.0%	2.2%
Assets (Int., Div., Rent)	13.4%	19.7%	25.5%	28.8%	31.0%	32.1%	31.8%
Social Security	9.3%	30.8%	39.2%	45.6%	48.3%	48.1%	51.9%
Pensions	10.5%	17.3%	14.8%	12.4%	10.8%	8.5%	7.4%
All Other	1.9%	2.9%	3.2%	3.0%	3.5%	4.3%	6.7%

Average Personal Income by Age, Sex, and Source of Income: Minnesotans 60+

1989 Income: PUMS Data

Age 60-64		Age 65-69		Age 70-74	
Males	Females	Males	Females	Males	Females
Wage/salary	16,760	5,680	2,125	2,950	969
Nonfarm self-emp.	1,880	278	101	1,014	129
Farm self-emp.	1,204	85	47	391	27
Int., Div., Rent	3,729	1,596	2,116	5,016	2,686
Social Security	2,108	1,533	3,885	6,872	4,791
Public Assistance	131	102	187	269	179
Retirement	3,334	863	1,271	3,362	1,218
All Other	370	162	114	391	132
Total Earnings	19,844	6,043	2,272	4,355	1,125
Total personal income	29,517	10,299	9,845	20,265	10,132
% of Income from:					
Earnings	67.2%	58.7%	23.1%	21.5%	11.1%
Assets	12.6%	15.5%	21.5%	24.8%	26.5%
Social Security	7.1%	14.9%	39.5%	33.9%	47.3%
Pensions	11.3%	8.4%	12.9%	16.6%	12.0%
All Other	1.7%	2.6%	3.1%	3.3%	3.1%

Age 75-79	Males	Females	Age 80-84	Males	Females	Age 85-89	Males	Females	Age 90+	Males	Females
Wage/salary	1,765	443	1,072	251	804	394	804	394	Wage/salary	246	76
Nonfarm self-emp.	410	40	144	19	181	25	181	25	Nonfarm self-emp.	82	41
Farm self-emp.	279	17	280	17	285	9	285	9	Farm self-emp.	(6)	2
Int., Div., Rent	5,010	2,628	4,392	2,914	3,896	2,781	3,896	2,781	Int., Div., Rent	3,304	2,229
Social Security	6,846	4,832	6,376	4,781	5,379	4,356	5,379	4,356	Social Security	4,698	3,874
Public Assistance	232	181	133	166	303	151	303	151	Public Assistance	252	229
Retirement	2,342	1,009	1,630	965	1,188	672	1,188	672	Retirement	1,013	433
All Other	242	116	462	111	298	193	298	193	All Other	364	264
Total Earnings	2,453	500	1,497	287	1,271	427	1,271	427	Total Earnings	322	119
Total personal income	17,126	9,267	14,489	9,223	12,335	8,580	12,335	8,580	Total personal income	9,954	7,148
% of income from:			% of income from:			% of income from:			% of income from:		
Earnings	14.3%	5.4%	10.3%	3.1%	10.3%	5.0%	10.3%	5.0%	Earnings	3.2%	1.7%
Assets	29.3%	28.4%	30.3%	31.6%	31.6%	32.4%	31.6%	32.4%	Assets	33.2%	31.2%
Social Security	40.0%	52.1%	44.0%	51.8%	43.6%	50.8%	43.6%	50.8%	Social Security	47.2%	54.2%
Pensions	13.7%	10.9%	11.2%	10.5%	9.6%	7.8%	9.6%	7.8%	Pensions	10.2%	6.1%
All Other	2.8%	3.2%	4.1%	3.0%	4.9%	4.0%	4.9%	4.0%	All Other	6.2%	6.9%

**Percent Institutionalized by Age, U.S. and Minnesota
1980 and 1990**

Age:	Minnesota		U.S.	
	1980	1990	1980	1990
65-74	2.8%	2.0%	1.8%	1.6%
75-84	10.4%	8.4%	7.0%	6.3%
85+	35.2%	33.2%	23.2%	24.5%
Total 65+	8.8%	8.0%	5.3%	5.4%

Sources: 1980 Census, Detailed Population Characteristics, United States Summary, PC 80-1-D1-A, Table 266.
 1980 Census, Detailed Population Characteristics, Minnesota, PC 80-1-D25, Table 207.
 1990 Census, General Population Characteristics, United States, CP-1-1, Table 26.
 1990 Census, General Population Characteristics, Minnesota, CP-1-25, Table 29.

