



***Seniors Count!***  
**Working Paper Series, No. 2**  
January 27, 2011

# Gender Disparities of Older Adults in Southeast Michigan

---

Thomas B. Jankowski, PhD, Jason C. Booza, PhD, and Carrie A. Leach, MPA

Institute of Gerontology  
Wayne State University  
87 East Ferry Street  
Detroit, MI 48202



Adult Well-Being Services  
1423 Field  
Detroit, MI 48214

The *Seniors Count!* project is funded by the Kresge Foundation, the Community Foundation for Southeast Michigan, and the American House Foundation.



## **Seniors Count! Summary**

A lack of easily accessible data on the aging population prompted the development of the *Seniors Count!* project, a collaboration begun and led by the Institute of Gerontology (IOG) at Wayne State University in Detroit, Michigan, and Adult Well-Being Services (AWBS), a local non-profit community agency that provides services supporting the health and independence of older adults. *Seniors Count!* project staff are conducting a collection, analysis, and interpretation of secondary demographic, economic, and social data on older adults in the seven-county Southeast Michigan region. The results will be used by planners, service providers, policymakers, and advocates in the aging network.

### **Fast Facts**

- Older people in Southeast Michigan are more likely to be women. The male and female ratios of the population are roughly equal through youth and middle adulthood, but a gender imbalance develops with increasing age.
- The explanation for the gender imbalance later in life, of course, is that in general, older men suffer from higher mortality rates than their female counterparts.
- Because of the gender imbalance between males and females over the age of 65, women are more likely to be widowed. Further, because the imbalance increases with age, the rate of widowhood among women increases as they get older.
- The greater level of widowhood for women means that older women are more likely to live alone than older men, and therefore to be more at risk of insufficient social and physical support.
- Older women are also more likely to be financially disadvantaged when their spouses die. Women of earlier generations tended to have lower levels of education, were more likely to be homemakers or to be employed in lower-paid jobs with fewer retirement benefits, and therefore depend upon the retirement income of their spouses more than men do. For this reason, the loss of a spouse later in life has a greater potential to negatively affect the income of women.
- Gender differences in poverty, for the most part, show that women are at a distinct disadvantage to men. Some women are twice as likely to live in poverty than their male counterparts, such as those age 65 to 74 in Monroe, Oakland, and Washtenaw Counties, and those age 75 and above in Monroe, Oakland, and St. Clair Counties.

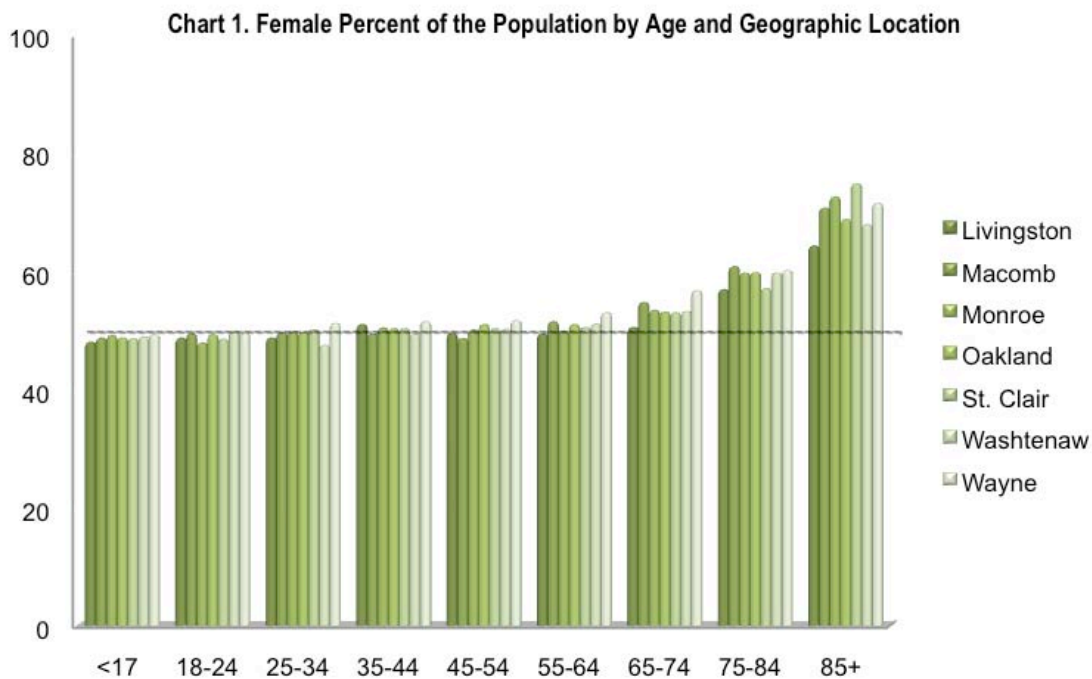
## Population

It is nearly universally recognized that while the older population is at least as diverse as its younger counterparts across a wide range of demographic, social, and economic indicators, one notable exception is in the characteristic of gender. Older people are much more likely to be women, and this gender imbalance grows more pronounced with increasing age. The seven counties of Southeast Michigan are no exception. As Table 1 and Chart 1 show, the male and female proportions of the population are roughly equal through youth and middle adulthood, but then become increasingly weighted in favor of women in the older population.

Table 1. Female Percent of the Population by Age and Geographic Location

County	<17	18-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
Livingston	47.9	48.6	48.6	50.9	49.4	49.3	50.4	56.8	64.2
Macomb	48.6	49.3	49.5	49.3	48.5	51.4	54.6	60.7	70.6
Monroe	49.0	47.8	49.7	50.3	50.0	49.8	53.3	59.6	72.5
Oakland	48.6	49.2	49.5	50.2	50.9	50.9	53.0	59.7	68.7
St. Clair	48.5	48.4	50.0	50.2	50.2	50.4	52.9	57.0	74.7
Washtenaw	48.8	49.7	47.4	49.3	50.1	51.0	53.1	59.6	67.8
Wayne	49.2	49.4	51.1	51.4	51.6	52.9	56.6	60.1	71.4

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 3 Year Estimates (2006-2008), Table B01001.



## Mortality

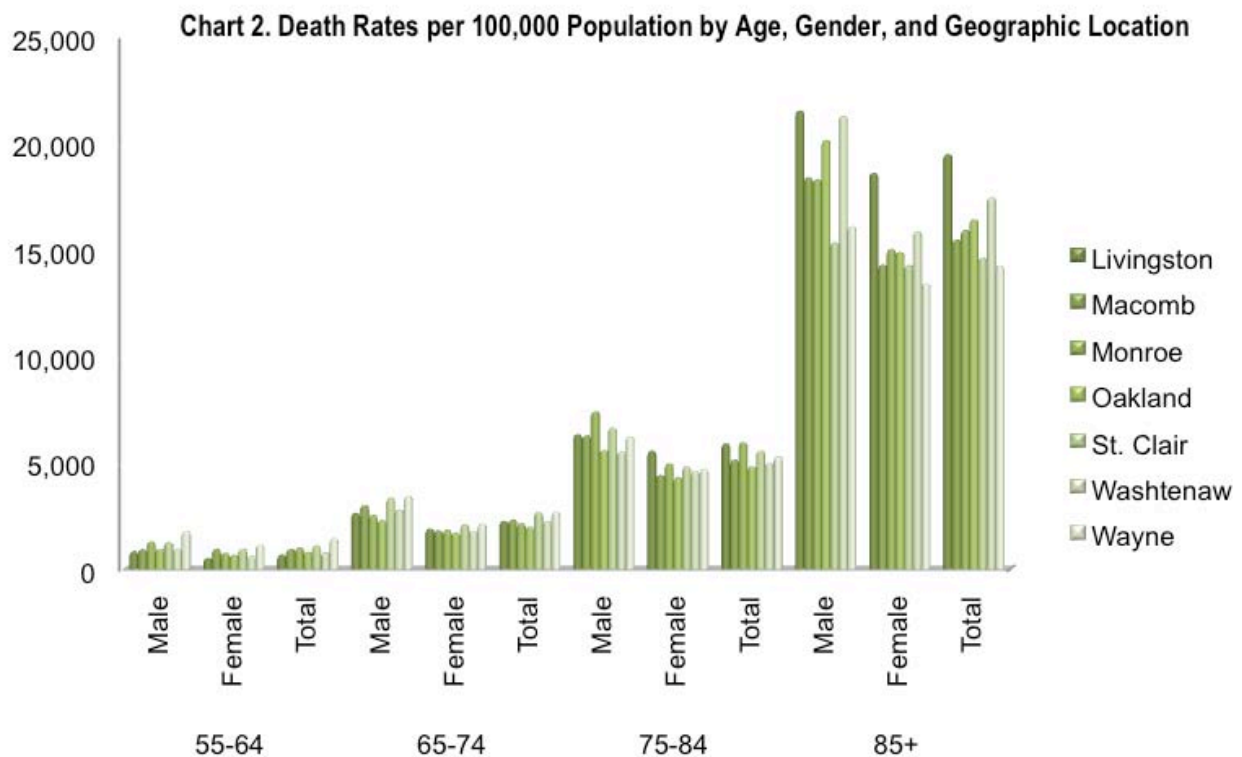
The explanation for the gender imbalance later in life is that, in general, older men suffer from higher mortality rates than their female counterparts. Table 2 and Chart 2 below show the gender differences in death rates per 100,000 population in each Southeast Michigan county. They demonstrate that as mortality rises with age, so do gender differences in mortality within those advancing age categories.

Table 2. Death Rates per 100,000 Population by Age, Gender and Geographic Location, 2008

County	55-64			65-74			75-84			85+		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Livingston	830	507	672	2,621	1,877	2,239	6,311	5,546	5,880	21,505	18,587	19,462
Macomb	910	947	929	2,975	1,808	2,317	6,256	4,390	5,121	18,373	14,276	15,452
Monroe	1,273	743	1,009	2,521	1,832	2,143	7,383	4,935	5,938	18,287	15,019	15,910
Oakland	925	645	782	2,289	1,698	1,966	5,560	4,299	4,809	20,128	14,862	16,398
St. Clair	1,248	948	1,097	3,333	2,086	2,664	6,619	4,799	5,539	15,328	14,252	14,583
Washtenaw	943	597	768	2,772	1,773	2,233	5,501	4,575	4,960	21,256	15,839	17,448
Wayne	1,764	1,112	1,418	3,407	2,116	2,656	6,191	4,692	5,280	16,089	13,394	14,212

Source: 2008 Michigan Resident Death File, Vital Records & Health Statistics Section, Michigan Department of Community Health, accessible online at the following URL: <http://www.mdch.state.mi.us/pha/osr/CHI/Deaths/frame.html>.

Note: Age-adjusted death rates are based on age-specific death rates per 100,000 population in specified group. Age-adjusted death rates are computed by the direct method, using as the standard population the age distribution of the total population of the United States for the year 2000. Death records with race and/or sex not stated were randomly allocated prior to computation of age-specific death rates. Records with age not stated were included in the "85+" row. Death records with "all other races" stated are included only in the "Total" column.



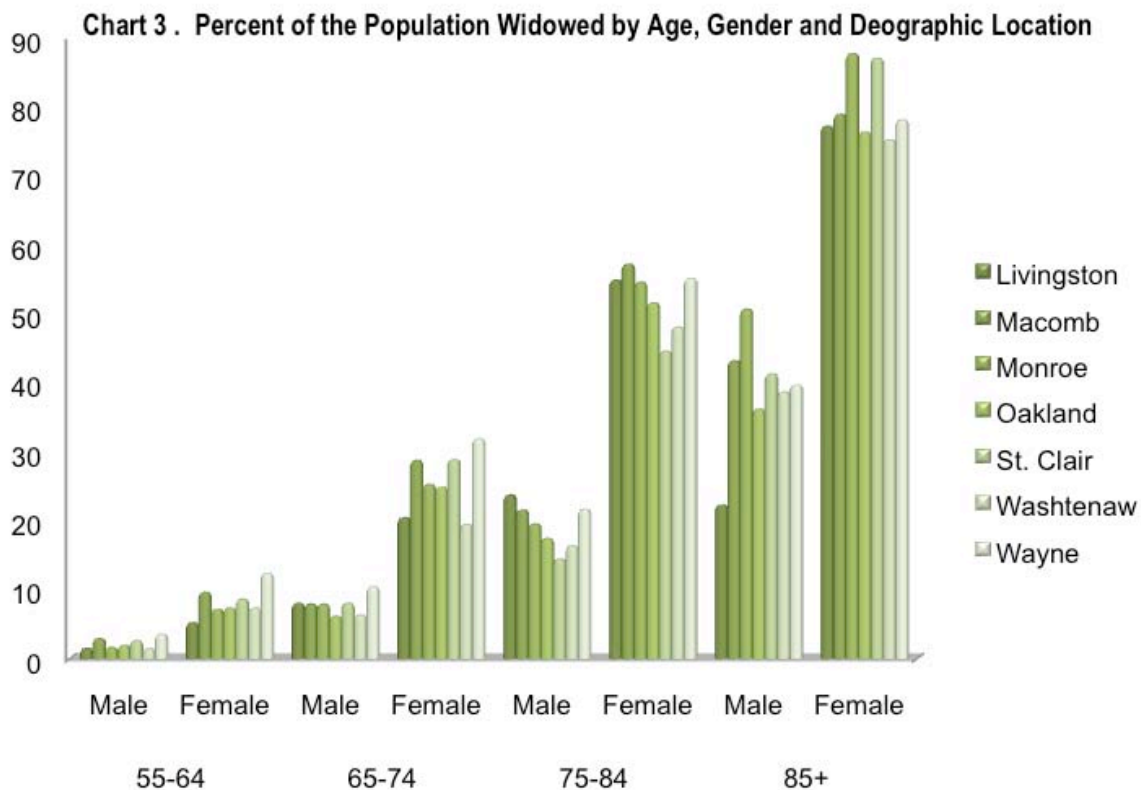
## Widowhood and Living Alone

One direct result of differential mortality rates is a distinct gender difference in widowhood. Widowhood rises with age, with women in every age strata of late adulthood more likely to be widowed than their male counterparts. Once again, the seven counties of Southeast Michigan follow this same general pattern.

Table 3a. Percent of the Population Widowed by Age, Gender and Geographic Location

County	55-64		65-74		75-84		85+	
	Male	Female	Male	Female	Male	Female	Male	Female
Livingston	1.5**	5.2*	8.0*	20.4	23.7*	54.8	22.2**	77.1
Macomb	2.9*	9.6	7.9	28.7	21.5	57.1	43.1	78.8
Monroe	1.6**	7.1*	7.9*	25.2	19.5	54.5	50.6*	87.6
Oakland	1.9	7.3	6.1	24.8	17.4	51.5	36.1	76.2
St. Clair	2.6*	8.6	8.0*	28.8	14.4*	44.5	41.2*	86.9
Washtenaw	1.4**	7.3	6.3*	19.4	16.3*	48.0	38.6*	75.1
Wayne	3.5	12.3	10.4	31.8	21.6	55.0	39.6	78.0

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 3 Year Estimates (2006-2008), Tables B01001 and B12002. Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.



As one would expect, with a greater likelihood of being widowed, a greater proportion of older women live alone than do older men. As Table 3b shows, across the age 65 and older population in our seven counties, many more women than men live alone. Even if women did not outnumber men in this age group, there would still be more women living alone; between 15.4% and 23.5% of men live alone, but between 28.4% and 40.5% of women live alone.

**Table 3b. Number and Percent of the Population 65 years and over Living Alone by Gender and Geographic Location**

County	# Living Alone		% Living Alone	
	Male	Female	Male	Female
Livingston	1,301	2,789	15.4	28.4
Macomb	9,453	26,921	20.5	40.5
Monroe	1,384	3,609	17.7	34.0
Oakland	10,877	30,716	17.7	36.9
St. Clair	1,589	4,237	16.6	33.4
Washtenaw	2,338	6,217	17.3	34.8
Wayne	22,023	51,806	23.5	36.7

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 3 Year Estimates (2006-2008), Tables B01001 and B09017.

While women’s greater longevity may seem a benefit to them over men, it often results in age-related gender disparities in living conditions that are unfavorable for women. Older adults who are widowed and who live alone are more likely to be isolated, lonely, and without the help and support of a spouse or housemate. Women are disproportionately exposed to these downsides.

### **Socio-Economic Status**

Of equal or greater concern are disparities in socio-economic status. Women in general tend to have lower incomes than men. Older women in particular, who came of age during a time when women were even more likely to depend upon the financial support of a husband, are further disadvantaged when their spouses die. Women of those earlier generations tended to have lower levels of education and were more likely to be employed in lower-paid jobs with fewer retirement benefits. Therefore the loss of a spouse later in life has a greater potential to negatively affect the income of women.

To illustrate, although we have no direct data on the job histories of older adults, we do have data on the related and persistent individual characteristic of education, shown below in Table 4. The table shows that the greatest gender differences can be found among those with higher education, particularly those with a bachelor’s or advanced degree. Keep in mind that this gender difference is not a function of age but of history and generation; older women tend to have lower levels of education than their male counterparts not because they are older, but because they are members of a birth cohort that came of age during a certain historical period in which women were not encouraged to pursue education to the extent that men were.

Table 4. Percent of Educational Attainment for the Population 65 years and over by Gender and Geographic Location

County	Less than 9th grade		9th to 12th grade		High School graduate		Some College, no degree		Associate's Degree		Bachelor's Degree		Graduate or Professional Degree	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Livingston	5.6*	6.2*	11.4	13.4	29.7	42.5	22.3	19.3	6.1*	5.5*	15.8	7.1*	9.2	5.9*
Macomb	9.7	10.3	16.7	18.2	33.0	47.3	21.9	13.2	3.5	3.3	9.5	4.1	5.8	3.5
Monroe	12.7	8.6	19.2	18.9	38.2	50.0	16.4	12.1	1.7**	2.8*	6.7*	5.6*	5.0*	2.1*
Oakland	4.7	6.4	10.7	11.3	23.4	39.4	19.4	17.6	3.5	3.5	19.1	12.6	19.1	9.1
St. Clair	11.6	9.7	16.2	15.6	33.7	45.0	20.4	17.9	3.3*	4.1*	6.5	3.7*	8.3	4.0*
Washtenaw	5.3*	5.2	8.7	11.2	20.6	32.0	12.1	17.9	2.8*	3.8*	16.4	14.3	34.0	15.7
Wayne	13.4	12.1	17.2	19.1	31.8	39.8	17.8	14.7	3.1	3.9	9.0	5.7	7.6	4.8

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 3 Year Estimates (2006-2008), Table 15001.

Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

Women of this cohort, then, have most likely experienced lower levels of employment during their working lives, and lower status jobs when they did work. They are thus more dependent upon their spouses for financial support than are men, and they are less financially secure when they lose the support of a spouse.

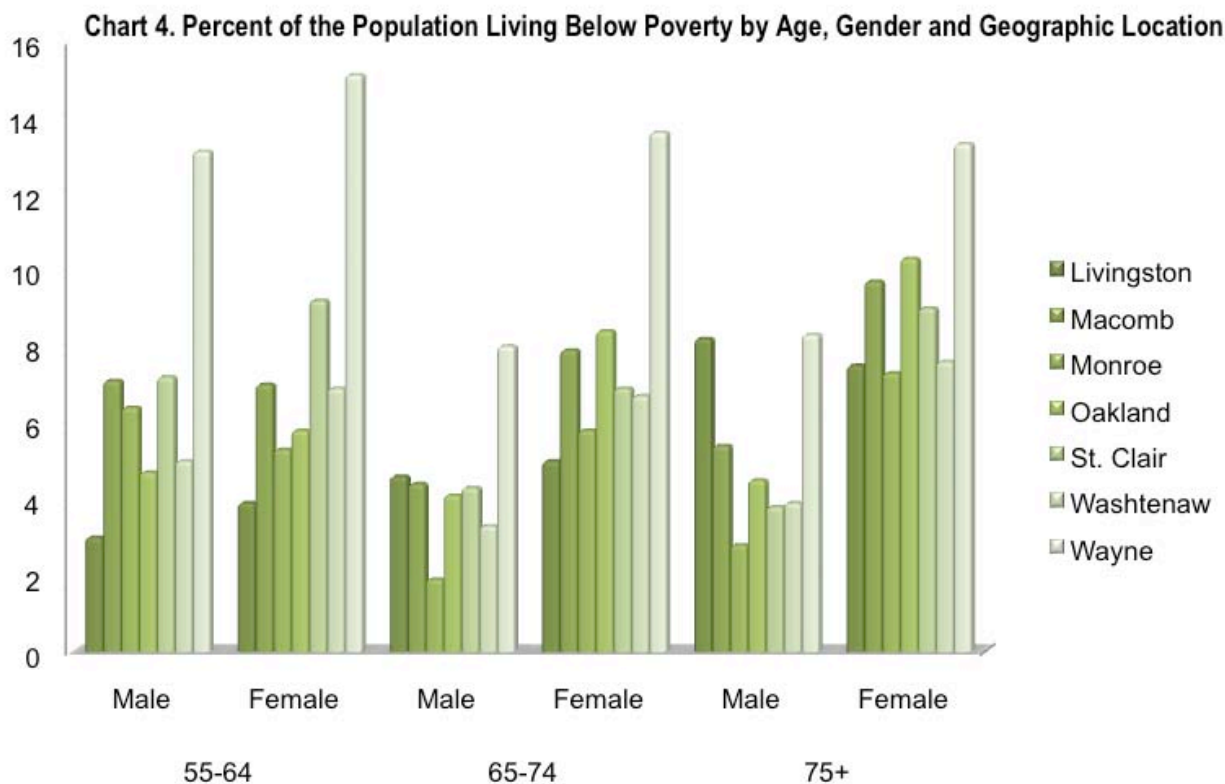
An important indicator of financial insecurity is poverty status. We know that those living in poverty face severe financial challenges that can threaten their very well being. Table 5 and Chart 4 below show the percent of the population living below the federal poverty level by age and gender within each county. In this case we have included the results for the 55-to-64-year-old group as well, since so many of the age-related income and other supports, such as Social Security and Medicare, are less available or not available at all to those who must leave the workforce due to poor health or disability. The tables bear this fact out; in some gender/geography groups, the proportion of those living in poverty is higher among the 55 to 64 age group than their elder peers. Gender differences in poverty, in all but a few of the groups, show that women are at a distinct disadvantage to men. In some cases, women are at twice as likely to live in poverty than their male counterparts, such as among those age 65 to 74 in Monroe, Oakland, and Washtenaw Counties, and those age 75 and above in Monroe, Oakland, and St. Clair Counties.



Table 5. Percent of the Population Living Below Poverty by Age, Gender and Geographic Location

County	55-64		65-74		75+	
	Male	Female	Male	Female	Male	Female
Livingston	3.0*	3.8*	4.6**	5.0*	8.2*	7.5*
Macomb	7.1	7.0	4.4*	7.9	5.4*	9.7
Monroe	6.4*	5.3*	1.9**	5.7*	2.8**	7.3*
Oakland	4.7	5.8	4.1	8.4	4.5	10.3
St. Clair	7.2*	9.1	4.3*	6.9*	3.8**	9.0*
Washtenaw	5.0*	6.9	3.3*	6.7*	3.8**	7.6*
Wayne	13.1	15.1	8.0	13.6	8.3	13.3

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 3 Year Estimates (2006-2008), Table 17001.  
 Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data.  
 See Methodology section.



## Disability

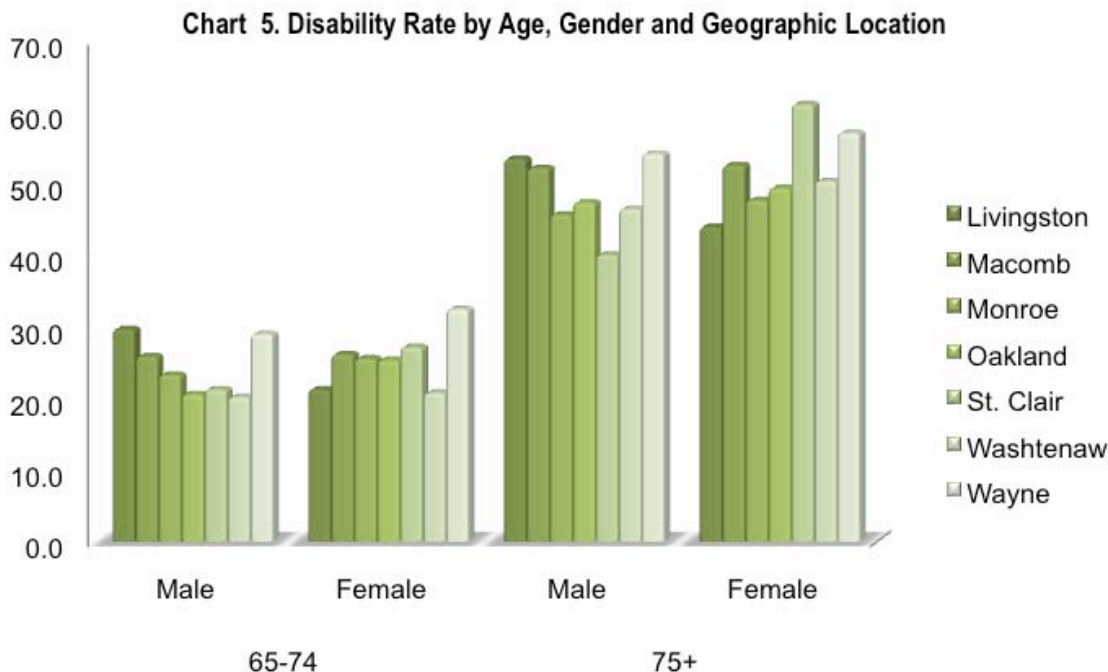
In general, women live longer, are more likely to be widowed and to live alone, and suffer poverty at greater rates than men. However, there are no such clear-cut gender differences when it comes to overall levels of disability. Table 6 and Chart 5 below show rates of disability, as measured by the Census Bureau’s American Community Survey, by gender and geography. A look at the numbers reveals that, as one would expect, rates of disability are markedly greater

for those in the older age group, but with regard to gender only minor differences emerge that in most cases are neither systematic nor significant.

Table 6: Disability Rate by Age, Gender and Geographic Location

County	65-74		75+	
	Male	Female	Male	Female
Livingston	29.7	21.3*	53.5	44.0
Macomb	25.9	26.2	52.2	52.6
Monroe	23.3*	25.6*	45.7*	47.7
Oakland	20.6	25.4	47.4	49.4
St. Clair	21.3*	27.2*	40.1*	61.1
Washtenaw	20.2*	20.8*	46.5	50.4
Wayne	29.0	32.5	54.2	57.1

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18101.  
 Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.



More distinct gender differences do appear to emerge, however, when we examine rates of disability broken down by specific areas of functional difficulty, although the significance of many of these differences may be doubtful. Any conclusions drawn from these tables must be tempered by a sober consideration of reliability. For example, Table 7 below suggests that men are much more likely to suffer from hearing problems than women, but of the 28 estimates in the table, 14 are of low reliability and 4 are completely unreliable. Tables 8 and 9, for example shows that there are few discernable and regular differences between estimates for women and men in vision or cognitive difficulty, and that most of them are of questionable reliability. It should be noted that the ACS measure of cognitive difficulty is somewhat less comprehensive

and probably less reliable than clinical assessments provided by health care and elder service professionals. The ACS merely asks whether the person has “serious difficulty concentrating, remembering, or making decisions.”

**Table 7: Hearing Difficulty Rate by Age, Gender and Geographic Location**

County	65-74		75+	
	Male	Female	Male	Female
Livingston	15.4*	6.5**	28.9*	19.1*
Macomb	12.3	6.3*	29.4	19.0
Monroe	15.0*	10.3**	23.2*	13.6*
Oakland	9.8	5.2*	23.2	18.4
St. Clair	12.1*	3.0**	24.6*	24.1*
Washtenaw	10.1*	5.9**	20.2*	16.3*
Wayne	11.5	5.4	25.3	19.2

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18102.

Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

**Table 8: Vision Difficulty Rate by Age, Gender and Geographic Location**

County	65-74		75+	
	Male	Female	Male	Female
Livingston	3.9**	3.1**	8.6**	10.6**
Macomb	4.3**	2.4**	9.5*	10.6
Monroe	3.2**	1.3**	5.8**	7.4**
Oakland	4.1*	4.2*	8.0*	12.3
St. Clair	1.5**	4.0**	9.3**	16.0*
Washtenaw	2.6**	2.6**	8.5**	3.9**
Wayne	4.8*	4.9*	12.7	11.7

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18103.

Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

**Table 9: Cognitive Difficulty Rate by Age, Gender and Geographic Location**

County	65-74		75+	
	Male	Female	Male	Female
Livingston	8.3**	3.7**	0.0**	11.5**
Macomb	5.2*	6.1*	13.4*	13.5
Monroe	4.7**	1.0**	11.6**	14.3*
Oakland	4.0*	5.2*	11.8	16.1
St. Clair	4.3**	6.6*	9.1**	19.4*
Washtenaw	4.6**	6.9**	12.0**	10.2*
Wayne	6.7	8.0	18.4	18.1

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18104.

Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

The final three ACS measures of disability do indicate the possibility of significant gender disparities, particularly at older ages. Ambulatory difficulty, which involves difficulty walking or climbing stairs, is shown in Table 10. Ambulatory difficulty tends to affect women at a greater rate than men, a relationship that is statistically significant for both age groups in Macomb, Oakland, and Wayne Counties. The differences appear to increase with age, and by the time they reach the 75-and-over age group, we see rates of difficulty among women at 7 to 20 percentage points higher than that of men. The estimated differences are less stark and more likely to be insignificant when it comes to self-care difficulty, shown in Table 11 and indicating serious problems with dressing or bathing unaided, but by the older ages it is women who seem to struggle with self-care limitations at a greater rate than men.

**Table 10: Ambulatory Difficulty Rate by Age, Gender and Geographic Location**

County	65-74		75+	
	Male	Female	Male	Female
Livingston	14.2*	17.2*	25.2*	33.2*
Macomb	14.6	17.5	29.3	37.0
Monroe	10.6**	16.9*	26.1*	40.0*
Oakland	8.7	17.7	26.4	36.0
St. Clair	10.3*	19.0*	25.5*	45.5
Washtenaw	9.9*	14.1*	21.2*	35.1
Wayne	18.3	23.6	31.1	42.2

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18105.

Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

**Table 11: Self-Care Difficulty Rate by Age, Gender and Geographic Location**

County	65-74		75+	
	Male	Female	Male	Female
Livingston	6.0**	4.7**	3.5**	9.0**
Macomb	6.3*	4.5*	7.9*	11.8
Monroe	3.6**	6.7**	12.6**	18.1**
Oakland	3.8*	5.0*	11.8*	15.6
St. Clair	1.7**	7.1**	10.3**	12.6*
Washtenaw	6.7**	5.1**	6.8**	8.8*
Wayne	8.6	6.6	13.2	17.5

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18106.

Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

The last measure of disability is called independent living difficulty by the Census, and is measured by asking, “Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor’s office or shopping?” As suggested by Table 12, women appear to have more difficulty with independent living at ages 65 to 74, and quite a bit more at ages 75 and older. This coincides with the age at which women are more

likely to be widowed and living alone and therefore lacking the assistance of a spouse or housemate, just when such assistance would be most needed.

Table 12: Independent Living Difficulty Rate by Age, Gender and Geographic Location

County	65-74		75+	
	Male	Female	Male	Female
Livingston	10.5**	8.0**	12.3**	27.2*
Macomb	7.9*	11.0	20.8	31.1
Monroe	5.4**	7.1**	23.4*	36.0*
Oakland	6.3*	9.2	20.4	31.5
St. Clair	6.6**	16.1*	19.2*	35.2
Washtenaw	5.9**	6.9**	16.2*	20.1*
Wayne	10.5	13.1	22.6	34.6

Source: *Seniors Count!* calculations based on US Census Bureau American Community Survey 1 Year Estimates (2008), Table B18107.  
 Note: Estimates classified as reliable are *not* denoted in the table, one asterisk (\*) denotes somewhat reliable data, two asterisks (\*\*) denotes unreliable data. See Methodology section.

## Conclusion

There are two primary mechanisms through which gender disparities among the elderly are generated and maintained. One is the greater mortality of men and the concomitant greater longevity of women. The other is the traditional social and economic disadvantage of women relative to men. Women tend to live longer and thus in later life are more likely to be widowed and to live alone. Older women also tend to have less education and thinner work histories with less pay and fewer benefits, accumulating scant resources to support themselves in later life compared to their male counterparts. Although gains in equity have diminished gender disparities over time, those disparities still persist, especially within earlier—i.e., older—generations. As a result, women age 65 and older are more likely to live in poverty. Women are also more likely to suffer from mobility and independent living limitations which, when combined with a greater likelihood of living alone, puts them in greater need of support and assistance as they age.

## Methodology

The data presented in this report are derived mainly from the 2006-2008 American Community Survey (ACS) three-year estimates and 2008 ACS one-year estimates. We are also grateful to the Michigan Community Department of Health (MDCH) for making county death rate data available as shown in Table 2.

The ACS is a relatively new survey employed by the US Census Bureau to supply data users with timely and reliable demographic, housing, social and economic data. In the past, these types of data were collected using what was known as the long form from a population subsample during the decennial census. The most important differences between the decennial census long form and the ACS are that ACS data are collected continuously and released

annually rather than only once every ten years, and that ACS estimates tend to be less reliable because of a much smaller sample size.

As a result, we carefully reviewed the reliability of all ACS estimates provided in this report. To strike a balance between easy use/readability of the estimates, we adopted a three-category reliability typology reflected in all tables in this report (except those in Table 2, for which reliability information is not available). For ease of interpretation we converted the margins of error into coefficients of variation (CV) and indicated the CV levels using asterisks. Estimates classified as reliable are those with CVs of less than 15 at the 90% confidence level. In other words, we estimate that nine times out of 10, the actual number in the population will vary by no more than plus or minus 15% of the estimate. These reliable estimates are *not* asterisked. Estimates classified as somewhat reliable ( $15 < CV < 30$ ) are denoted with a single asterisk (\*) and caution should be taken when reaching conclusions or making comparisons with other estimates. Estimates deemed unreliable ( $CV > 30$ ) are denoted with a double asterisk (\*\*) and should not be used at all. The methodology used to calculate reliability estimates is explained in the U.S. Census Bureau's publication entitled, "A Compass for Understanding and Using American Community Survey Data: What Researchers Need to Know," which is available online at "<http://www.census.gov/acs/www/Downloads/handbooks/ACSResearch.pdf>". Feel free to contact the authors by e-mail at [seniorscount@wayne.edu](mailto:seniorscount@wayne.edu) with any questions or comments.