

Socio-Economic Status of Older Black Americans: Education, Income, Poverty, Political Participation, and Religious Involvement

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Our ability to understand the status and position of current cohorts of older Black Americans must begin with an appreciation of the multiple effects of disadvantaged socioeconomic status they have endured over the course of their lives. This unique disadvantage is the result of membership in two devalued status groups, that of old age and of being Black (i.e., double jeopardy). However, in order to fully appreciate the dual effects of double jeopardy, it is necessary to examine the life experiences of older Black adults within a life course perspective.

Present cohorts of older Black Americans are survivors. They were born and raised during a period of time when the rule of "separate and unequal" was enforced by Jim Crow laws and limited opportunities in diverse areas such as education, health care, housing, and the labor market. In addition, today's older Black adults have had to struggle with the longer term effects of these early life experiences in their attempts to cope with poverty, unemployment, low levels of education, inadequate housing, serious health problems, and poor health care. Yet, despite these significant obstacles, older Black Americans exhibit a high degree of strength and resiliency. Older Blacks have strong kinship bonds, display a high levels of religiosity, and vote on a more frequent basis than their younger Black counterparts. This article presents a brief review of data on the social and economic status of elderly Black adults. Please refer to the volumes by Harel, McKinney and Williams (1990), Jackson (1988), and Jackson, Chatters and Taylor (1993) for more exhaustive investigations of research on elderly Black Americans.

Population Trends

One of the clearest population trends characterizing our nation is that America is growing older. In 1900, fewer than one in 10 Americans was age 55 years of age and older and only 1 in 25 was 65 years of age or older. By 1989, however, 1 in 5 Americans was at least 55 years old and one in 8 was at least 65 years. Black Americans have a smaller proportion of elderly than the white Americans. Twelve percent of white Americans were aged 65 and above, as compared to only 8 percent of the Black American population (U. S. Bureau of the Census, 1990; U. S. Senate, 1991: Table 1-4). However, the Black elderly population is growing at a much faster rate than the white elderly population (Siegel, 1993: Table 2-3).

Income, Poverty, Net Worth

As compared to the non-elderly, older Americans possess fewer economic resources. This disparity largely results from transitions and disruptions in economic status and income sources that are associated with growing older. Upon retirement, elderly people relinquish their role as active earners and the associated incomes and benefits that are associated with that role. In most cases, older persons in retirement rely on Social Security benefits that are supplemented with pensions and whatever assets they have accumulated over their lifetimes. With limited potential to improve their income through work, older people become economically vulnerable to personal and social circumstances that impact their economic status and over which they have no control. These include the economic effects

of the loss of a spouse, deterioration of their health and self-sufficiency, legislation affecting Social Security and Medicare benefits, and inflation (U. S. Senate, 1991). Racial comparisons of the economic status of the elderly indicate that white elderly have substantially higher incomes than their Black and Hispanic counterparts. In 1989, white elderly had an annual income of \$9,838 whereas, elderly Black and Hispanic elderly had incomes of \$5,772 and \$5,978, respectively. In addition to these racial differences, there are also substantial gender differences in income with men of all racial groups possessing higher incomes than their female counterparts. For example, in 1989, elderly Black women had an annual income of \$5,059, compared to an income of \$8,192 for elderly Black men (U. S. Senate, 1991: Table 2-5).

In 1960, 1 in every 3 older Americans was poor – a poverty rate double that found among younger adults. During the 1960s and 70s, significant increases occurred in the average income of the elderly. These gains were due to overall gains in the standard of living and improvements in Social Security and employer-sponsored pension benefits. In particular, the most noticeable gains in average income came as a result of benefit increases enacted in Social Security between 1969 and 1972. Legislated cost of living increases from 1968 to 1971 increased benefits by 43%, while prices increased by only 27%. The 1972 Social Security amendments mandated an additional 20% increase in benefits (U. S. Senate, 1991:56).

The resulting improvements in the economic status of the elderly were significant. The poverty rate among those 65 and older was cut in half, declining from 28.5% in 1966 to 15.3% in 1975 (U. S. Senate, 1991:56; Taeuber, 1992). The decline in poverty among elderly Blacks in the last few decades has been even more dramatic. In 1959, 62.5% of elderly Black Americans were in poverty, as compared to 36.3% in 1970. Unfortunately, there has been little change in the rate of poverty in the last 20 years. In 1990, 33.8% of elderly Black Americans were living below the poverty line (Taeuber, 1992: Table 4-4). Race and gender differences in income are reflected in the 1989 poverty rates. Of the four race-gender groups, white men have the lowest rates of poverty (6.6%), followed by white women (11.8%), Black men (22.1%), and Black women (36.7%) (U. S. Senate, 1991: Table 2-6). Living arrangements are a strong predictor of poverty, with elderly adults who live alone having higher rates of poverty. The factors of race, gender, and living arrangements represent a situation involving multiple jeopardies. Sixty-one percent (60.6%) of elderly Black women who live alone had incomes below the poverty line in 1989 (U. S. Senate, 1991: Table 2-6).

In a multivariate analysis among older Black adults, gender, marital status, age, urbanicity and region were all important predictors of socio-economic status (Taylor & Chatters, 1988). Reflecting the noted gender difference, elderly Black women had lower levels of income and a higher incidence of poverty than elderly Black men. This finding was consistent with the work of Gibson (1982) and Jackson (1985) who suggest that older, Black women are particularly disadvantaged due to the combined effects of a devalued social status vis-a-vis age, race, and sex. The marital status findings highlighted the relatively advantaged position that married couples have in terms of income and incidence of poverty. Age was negatively associated with education, income and poverty, indicating that a disadvantaged socioeconomic status was particularly associated with membership in the oldest age groups. Further, regional differences in socioeconomic status indicated that persons residing in the South had fewer years of formal education, lower incomes, and a higher incidence of poverty than those in other regions of the

country. These findings were especially important considering that the over half of older Black adults reside in the South.

Race differentials in income and poverty are also evident in indicators such as the degree of home ownership and the net worth of elderly adults. With regard to home ownership, 72% of white elderly adults own their homes as opposed to only 58% of elderly Black adults (Siegel, 1993: Table 9.4). Net worth consists of home equity, bank accounts, financial investments, real estate and business ownership. Black and Hispanic elderly adults had a much lower net worth than their white counterparts. The median net worth of white households (\$81,648) was double the net worth of older Hispanic households (\$40,371) and almost quadruple the net worth of older Black households (\$22,210) (U. S. Senate, 1991: Table 2-15) .

Work and Retirement

Consistent with research which indicates the low socio-economic status of Blacks, Gibson (1982, 1993; Jackson & Gibson, 1985) suggests that the work histories and retirement patterns of Blacks and whites are drastically different. Gibson argues that an individual's retirement experiences have their roots in previous work history and life experiences. The tracking of current cohorts of Black youth into dead-end jobs and occupations in the secondary labor market is viewed as having important later consequences for establishing poor work histories, unemployment and underemployment in later adulthood, and economic difficulties in later life. The lack of pensions and other benefits may force a portion of elderly Blacks to work long past the average working age of persons in the majority population. In examining the retirement patterns of older Blacks, Jackson and Gibson (1985) found three distinct sub-groups: the working, retired, and non-retired. Non-retired elderly Blacks (who worked less than 20 hours per week but did not view themselves as retired) were less secure financially, less educated, and possessed the poorest health profiles than their counterparts. Older Blacks who were objectively and subjectively retired, however, reported the highest level of global well-being, feelings of personal efficacy, and sense of accomplishment.

Education

Black-white differences in education are rooted in historical inequalities in basic opportunities to obtain an education. To compare educational attainment differences among Blacks and whites outside of this historical context is extremely problematic (Farley & Allen, 1987). This is particularly true for Black elderly who have faced higher levels of overt racism in education than their younger counterparts.

Most scholars are aware of the restrictions placed on education during slavery, but many incorrectly assume that these constraints ended with Emancipation. In many Southern localities throughout the 1930's and 1940's, it was illegal for Black children to attend junior high and high school. Due to the demands of sharecropping system and Jim Crow separate but equal laws, the education that was available to Blacks was inferior and encompassed only a few months of the year. Despite these tremendous barriers, Black Americans have considered education to be the major strategy for socioeconomic advancement.

Elderly Black Americans have much lower levels of educational attainment than their white counterparts. Elderly whites are much more likely than elderly Blacks to have graduated from high school (57.9% vs. 24.6%) and college (11.7% vs. 4.6%). Over half

of all elderly Blacks (57.3%) have completed less than 9 years of formal education (Taeuber, 1992: Tables 6-7, 6-8).

Relatively high percentages of elderly Blacks can be classified as functionally illiterate, that is completing no more than 4 years of elementary school (Siegel, 1993). In 1980, roughly 10% of elderly whites were functionally illiterate as compared to 34.3% of elderly Black males and 22.4% of elderly Black females (Siegel, 1993: Table 7.3). Having a literate spouse may help mitigate the impact of functional illiteracy to some degree. However, many illiterate elderly Black men and most illiterate elderly Black women do not have a spouse. The percentage of elderly Blacks who are functionally illiterate has declined tremendously since 1950 (64.4% and 59.9% of elderly Black men and women, respectively were functionally illiterate in 1950). Literacy rates are expected to rapidly improve as younger more literate cohorts of Blacks become elderly (Siegel, 1993: Table 7.3). Current efforts to provide literacy training for adults will also help reduce the number of elderly Blacks who are functionally illiterate.

Reducing the number of persons who do not possess basic literacy in our society is a critical goal for social workers. Persons who are functionally illiterate have some of the highest levels of poverty, have high rates of unemployment over their life span, experience extreme difficulty in the ability to read and follow instructions on medications, have lower levels of voting, and are disproportionately victims of consumer fraud. Despite high need for a variety of services, the limited ability to read and write poses serious barriers to access to services from social agencies.

Voting

Surprisingly little research focuses on the voting behavior of elderly Black adults. Among persons 65 to 74 years of age, white elderly are slightly more likely to vote than Black elderly, with about 70% of both groups indicating that they voted in the 1988 presidential elections. Racial differences were much larger among individuals 75 years of age and older (Taeuber, 1992: Figure 6-9) where whites were more likely to vote than Blacks. These differences may be due to the lower levels of education and disadvantaged health status of older Black Americans. Analysis of political participation among Black Americans has clearly indicated that older Black adults are more likely to vote than their younger counterparts. Their rates of voting are especially high when considering the severe racism and discrimination that have limited opportunities to exercise this right. These high levels of political participation are a testament of the significance of voting to this group.

Taylor and Thornton (1993) investigated the demographic and religious correlates of the voting behavior of older Black adults. Little information is currently known on the correlates of political participation among elderly Black adults, and even less is known about the impact of religion on political participation among this group. This study found that, consistent with previous work, education and income were primary predictors of voting behavior. Church attendance, however, remained an important predictor of voting behavior in the presence of controls for education and income. The positive relationship between church attendance and voting behavior confirms that attendance does not hinder political participation and suggests that churches may be a critical element in political mobilization within Black communities.

Religious Participation

Recent work by Taylor, Chatters and Levin (Chatters, Levin & Taylor, 1992; Chatters & Taylor, 1989; Levin, Taylor & Chatters, 1994, 1995; Taylor, 1986, 1988a, 1988b; Taylor & Chatters, 1991; Taylor, Thornton & Chatters, 1987) investigates the correlates of religious involvement using data from the National Survey of Black Americans. This research indicates both a significant degree of religious involvement and substantial heterogeneity in religious participation among Blacks. Blacks adults generally (Taylor, 1988b), and older Black adults, in particular (Taylor, 1986; Taylor & Chatters, 1991), are frequent church attenders, have high rates of church membership, have a high likelihood of characterizing themselves as religious, and are extensively involved in private religious activities (e.g., prayer, reading religious materials, watching or listening to religious programs). Despite these high levels of religiosity, there is considerable heterogeneity in extent of religious involvement. Age (Chatters & Taylor, 1989; Levin, Taylor & Chatters, 1995), gender (Levin & Taylor, 1993), and region exert pervasive influences, and marital status, socioeconomic status, and urbanicity also demonstrate important effects on religious involvement. In particular, women, older and married persons, those of higher socioeconomic status, rural respondents, and Southerners display a greater degree of religious involvement than their counterparts. Of these factors, age and gender differences were the strongest and most consistent (Chatters & Taylor, 1989; Levin, Taylor & Chatters, 1995). Lastly, an examination of racial differences in religiosity indicates that Black elderly exhibit significantly higher levels of religious involvement than elderly Whites (Levin, Taylor & Chatters, 1994). This difference is consistent across several measures of religiosity, using data from four national data sets, and controlling for the effects of socioeconomic status, region, and religious denomination.

Church-Based Informal Social Support Networks

Several studies have investigated the determinants and functional attributes of church-based support networks. Taylor and Chatters (1986a) found that church members provide a variety of forms of social support to elderly Black adults. Frequency of church attendance, as a form of public commitment, was a critical indicator of both receiving assistance and the amount of aid received. Taylor and Chatters (1986b) found that older Black adults received concomitant support from family, friends, and church members. Analyses of the type of support received indicated that advice, encouragement, and help during sickness were the most frequently reported forms of assistance. Analyses involving the full adult age range found that sociodemographic and religious factors were associated with support from church members (Taylor & Chatters, 1988). Overall, two out of three respondents indicated that church members provided some level of support to them. Church attendance, church membership, subjective religiosity, and religious affiliation were all significantly related to receiving support. The salience of network involvement variables as determinants of the receipt of support is congruent with work suggesting that assistance is linked to degree of network participation and integration.

Conclusion

This brief review of the literature has revealed the extremely low levels of income, education and high levels of poverty among elderly Black Americans. Although elderly Blacks have been able to rely on strong informal support networks of family, friends and church members, these networks are no substitute for governmental programs which provide an adequate income and access to quality medical care (e.g., Social Security,

Medicare, Medicaid). Earlier articles (Taylor & Taylor, 1982; Taylor & Chatters, 1988) on the social and economic status of elderly Blacks noted the impoverished situation of this population. Unfortunately, the situation of elderly Blacks has not changed much since the publication of those articles. During the early 80's with the onset of Reaganomics, elderly Blacks had to confront cutbacks in social welfare programs. Unfortunately, the political reality in 1995 suggests that older Blacks will have to endure the Republican assault on the poor by coping with even more severe cuts in critical programs such as Medicaid and Food Stamps.

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