

Historical Living Arrangements of Older Adults: 1967–2016

Jonathan Vespa US Census Bureau
4600 Silver Hill Rd
Washington, DC 20233
301-763-7283
jonathan.vespa@census.gov

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Abstract

This study examines historical trends in later-life living arrangements using annual data from the 1967–2016 Current Population Survey, Annual Social and Economic Supplement (CPS ASEC). It bridges previous work in this field by looking at a more comprehensive list of living arrangements for older adults—including living alone, with a spouse, other family, nonrelatives and cohabiting partners—and by examining a longer period of time than studies on later-life cohabitation have been able to do so far. The largest increase in living alone and in cohabiting is among 50-64 year olds, while the largest increase in living with a spouse is at the oldest ages, among those 75 or older. Black and Hispanic older adults are more likely to be living with relatives or nonrelatives than in other arrangements. Economic characteristics are associated with living arrangements as well; being in the labor force and higher education are linked with living alone or with a spouse. Consistent with prior studies, Social Security receipt is associated with living alone for all older adults.

Background

Young adult living arrangements have undergone a tremendous transformation over the last few decades. In the 1960s, roughly 5 in 10 young women were married by age 24, but that figure fell to just 1 in 10 today (U.S. Census Bureau 2015). At the same time, cohabitation has grown more than tenfold (U.S. Census Bureau 2015), while more young adults now live with their parents than in any other arrangement (Fry, Parker, and Rohal 2016). But while the media

focuses on the millennial generation's retreat from marriage and return to their parent's home (Parker 2012),¹ older adults have been quietly transforming living arrangements in later life. Nearly one in three baby boomers is not married (Lin and Brown 2012), evidenced by the growing shares of never married older adults (Kreider and Ellis 2011) and later-life divorcees (Brown and Lin 2012). Even following divorce or widowhood, many older adults are choosing to remain single or cohabit with an unmarried partner (Brown et al 2012; Vespa 2012). These demographic trends mirror changing attitudes about family life, with a growing acceptance of less traditional family forms (Thornton and Young-DeMarco 2001). The change in later-life living arrangements has implications for social support and caregiving (Lin 2008), as well as the economic resources that older adults would have available to them through Social Security benefits.

Most of the research on living arrangements in later life has historical breadth, but limited descriptive depth. Prior studies focus on select living arrangements, such as the rise in living alone among widows (McGarry and Schoeni 2000) or the decline in intergenerational coresidence (Ruggles 2007). Other work has looked at cohabitation in later life (Brown, Lee, and Bulanda 2006; Vespa 2012) and changes in marital status following the rise in divorce among older adults (Brown and Lin 2012), but these studies have focused on changes within the last few decades. The current study will bridge much of the research on this topic by taking a more comprehensive look at later-life living arrangements and by following changes in older adult households since 1967.

¹See also news stories by [Forbes](#), the [Wall Street Journal](#), [Slate](#) and the [New York Times](#).

One of the best documented trends in older adult living arrangements has been the rise in living alone and the decline in intergenerational coresidence, or living with extended family members outside the nuclear family (McGarry and Schoeni 2000; Ruggles 2007, 2009). Ruggles has argued that as economic opportunities in wage labor and employment outside of the family farm or business grew for younger generations, they were more likely over time to form their own households during young and middle adulthood (Ruggles 2015). The result is that older adults have become increasingly less likely to live with extended family members. At the same time, McGarry and Schoeni (2000) found that increasing income, especially Social Security benefits were the single most important determinant of type of living arrangement among this group, accounting for nearly half of the change. They noted that those who had higher incomes were more likely to live alone.

While older adults are more likely to live alone than in prior decades, they are transforming living arrangements in other ways as well. In recent years, several researchers have noted the rising in unmarried cohabitation – a trend that has become widespread among younger adults is spreading to older adults as well (Cooney and Dunne 2001; Brown et al 2005, 2006). Although there is a litany of speculation as to how the motivations for cohabitation are different at older ages, this living arrangement is more common among the divorced, among men, and among older adults who have lower levels of income or education (Brown et al 2006; Vespa 2012). It is also far more common among adults in their 50s and 60s than it is at older ages (Brown and Lin 2012; Vespa 2012).

Data and Sample

Using annual data from the 1967 to 2016 Current Population Survey, Annual Social and Economic Supplement (CPS ASEC), this study looks at five kinds of living arrangements among

civilian, non-institutionalized adults 65 and older: living with a spouse, living alone, cohabiting, coresiding with other relatives, and living with nonrelatives. Living with relatives includes people other than a spouse, such as a sibling or adult child. Living with nonrelatives includes people who were not related to the householder in any way and did not report being the cohabiting partner. To measure cohabitation, I used an indirect measure from 1967 to 1995: the household had only two adults, one man and one woman, who were unrelated to each other, had no spouse present, and were at least 18 years old. From 1996 to 2006, I used data from the relationship to householder question because it included a response category for unmarried partner. Since 2007, when a direct question about the presence of unmarried partners was added to the CPS ASEC, I am able to measure all cohabiting couples regardless of whether they included the householder.

The pooled cross-sections from the 1967–2015 CPS ASEC include more than 880,000 non-institutionalized adults from the 49 years of data, averaging about 18,000 people per year. The sample size provides an ample number of cases to look at changes in living arrangements by sex, age, and race groups. To look at historical changes in living arrangements, I combine the annual cross-section of data into 10-year periods for analysis: 1967-1976, 1977-1986, 1987-1996, 1997-2006, and 2007-2016. I then look at differences in living arrangements across these periods by age group, sex, and race and Hispanic origin.

Next, I use logistic regression to model the likelihood of living in each of the five arrangements, relative to all other arrangements, among adults 65 or older. For demographic characteristics, the models include sex, race, and age. The latter is logged to correct for skew. Race/origin groups include White non-Hispanic, Black non-Hispanic, other non-Hispanic, and Hispanic. Importantly, Hispanic origin is not available in the CPS until 1974. Prior to 1974, the

Hispanic variable is coded zero for all cases in the logistic models. For the models predicting living alone, with an unmarried partner, other relatives, or nonrelatives, the analysis includes marital status. The four categories are never married, separated or divorced, widowed, and married but living away from spouse.

Economic characteristics include whether older adults are retired or still in the labor force. Educational attainment is measured as having at least some college experience, a high school diploma or equivalent, or less than a high school diploma. The last economic characteristic is a basic proxy of financial security. The CPS does not measure assets or wealth, so we have to rely on income. Prior research has found that income is positively associated with being married in later life, and negatively associated with cohabitation (Brown et al. 2006). There is also some evidence that Social Security receipt has accelerated the rise in living alone among older adults (McGarry and Schoeni 2000), since older women with higher Social Security income are less likely to remarry and more likely to live alone or with an unmarried partner (Vespa 2012, 2014). To gauge financial security as well as to control for the associations between Social Security and later-life living arrangements, I create a dichotomous measure of reliance on Social Security. I first create a ratio of Social Security income to total personal income. This ratio can range from zero (an older adult who receives no Social Security income) to 1.0 (an older adult whose only income is Social Security; they receive nothing else from earnings, pensions, or other retirement accounts). A low reliance on Social Security is an older adult who falls in the bottom quartile of this ratio; a moderate reliance is the middle quartile. And a high reliance is an older adult who falls in the upper quartile – meaning that they rely on Social Security for most of their income.

Descriptive trends

Table 1 shows the percent of older adults living in each arrangement, by age group. Among 50-64 year olds, living alone, with an unmarried partner, or with other family members are now more prevalent than they were several decades ago. The rise in these living arrangements has come at the expense of living with a spouse, which described three quarters of all 50-64 year olds in 1967-1976 but today describes two thirds of adults in this age group. Other researchers have documented the rising divorce rates among 50-64 year olds, and the so-called “gray divorce” among baby boomers (Brown and Lin 2012). Among 65-74 year olds, however, the proportion living with a spouse has actually gone up, while the proportion living alone is roughly the same as it was four decades ago. This runs contrary to the perception that more and more older adults are living by themselves.

The rise in living with a spouse among those 65 or older is likely linked to men's rising life expectancy over the last half century. Men are living 10 years longer, on average, than they were 50 years ago (Murphy, Xu, and Kochanek 2013), so the proportion of (still) married older adults has risen over time as wives experience the death of a husband later in life. Among those 75 or older, there has been a marked decline in living with other family members, from 26 percent in 1967-1976 to 15 percent in 2007-2016 (Table 1). This trend is consistent with research showing that older adults have been shifting away from living with siblings and adult children (Ruggles 2007).

Table 2 shows that later-life living arrangements vary significantly by sex. For men 65 - 74 and 75 or older, the proportion living with a spouse has moved only a few percentage points over the last four decades. But for women in these age groups, the proportion living with a spouse has risen significantly (Table 2) – again, evidence that men's increasing life expectancy is helping transforming older women's living arrangements. Gendered differences persist at the

oldest ages as well. Among women 75 or older, more than twice as many live alone and nearly three times as many live with extended family compared with older men.

Thus far this paper has looked at changes in the prevalence of living arrangements since 1967. This is different from looking at changes *within* each type of arrangement because as the prevalence has changed over time, so too has the composition of the older adults in each living arrangement. Among older adults living alone, men make up proportionally more of the population in 2016 than in 1967 (see Table 3). For example, men aged 50-64 make up 21 percent of all older adults who lived alone in 2016, a 9 percentage point increase from the earlier period. In contrast, among older adults living with a spouse, both men and women aged 50-64 make up proportionally less of this group today – perhaps evidence of the rise in divorce rates among people of this age (Brown and Lin 2012). The other three living arrangements (living with an unmarried partner, other relatives, or nonrelatives) follow a similar pattern: proportionally, the biggest increases were among men and women aged 50-64, who made up a larger share of the population in each arrangement in 2016 than they did in 1967. These trends suggest that it is the group of older adults nearing retirement, those in their 50s and early 60s, who are transforming living arrangements in middle and later life.

Just as later life living arrangements differ by age group and sex, they vary significantly across race and Hispanic origin. Figure 1 shows the percentage of people 65 or older in each living arrangement in 2007-2016. For White and Black older adults, the figure compares this period to 1967-1976. For Hispanic older adults, the figure compares the most recent period to 1977-1986 (because Hispanic origin is not available in the CPS before 1974).

Some trends cut across groups. For example, compared with the earlier period, a smaller percentage of older adults live with other relatives today, for Whites, Blacks, and Hispanics.

What is more, older adults among all the racial groups are more likely to be living alone today, compared with the earlier period. Looking at residential unions, the percentage of older adults living with an unmarried partner does not differ across the three groups. And while Black older adults are slightly less likely to live with a spouse today than in the earlier period, White and Hispanic older adults are more likely.

Multivariate results

Table 4 shows results from logistic regressions predicting the likelihood of older adults living in each of the five arrangements, relative to the other arrangements. For three living arrangements – living alone, with a spouse, or with an unmarried partner – older adults are more likely to be in these arrangements in 2007-2016 compared with 1967-1976. The decline in living with other relatives is apparent in every period, where older adults were less likely to live with extended family than in another arrangement, compared with their odds in 1967-1976. Consistent with other research, Blacks and Hispanics are more likely to be living with other relatives or nonrelatives compared with Whites, but are less likely to be living alone or with a spouse.

The regression models help to show a portrait of each living arrangement in later life, of the characteristics that are associated with living in a particular kind of household. For example, living with other relatives is associated with fewer economic resources. Older adults who are in the labor force are more likely to be in some other living arrangement than with other relatives, while those with only a high school diploma or less are more likely to be living with other family than older adults with college experience. In contrast, older adults who are still in the labor force are more likely to be living alone or with a spouse than in another arrangement. Consistent with past research, higher Social Security receipt is associated with living alone. This suggests that Social Security may provide older adults with financial resources to maintain independence

(McGarry and Schoeni 2000) or that some older adults may not want to lose access to their Social Security benefits (particularly for the widowed) if they remarried (Vespa 2012).

Living arrangements are not the same across race groups, but period by race interactions in logistic models are cumbersome. To make these interactions easier to understand, I calculated predicted probabilities from the logistic model predicting each living arrangement, where race was interacted with period to test for changes in their likelihood over time (see Table 5). The predicted probabilities are calculated for each race group by period, holding all other variables constant in the models.

For some living arrangements, we see remarkably stable period and race effects. For example, the chances that a typical White older adult was living with nonrelatives in 1967-1976 was just 2.2 percent. The chances in 2007-2016 are just 2 percent (see Table 5). Black and Hispanic older adults show similarly stable probabilities as well for living with nonrelatives. In contrast, the chances that a White older adult will live with other relatives has fallen from 33 percent in 1967-1976 to 24 percent in 2007-2016. The chances for a Black older adult have fallen from 49 percent to 37 percent across the same period, but the chances for Hispanics have remained largely unchanged (falling from 51 percent to 49 percent). Changes in the probability of living alone show similarly large shifts for older Whites and Blacks, but smaller ones for Hispanics. What these patterns suggest is that living arrangements have changed more rapidly for older Whites and Blacks since the late 1960s than they have for older Hispanics. This may be because Whites and Blacks have witnessed larger demographic and economic changes over time that have affected their living arrangements. Or, it may be an artifact of the data: Hispanic origin was not available in the earliest period in the data, plus who might identify as Hispanic could

have changed since the 1970s so that the category in this analysis is not describing the same population over time.

Conclusions

This paper has described the historical changes in living arrangements among older adults. It found that living alone or with an unmarried partner increased the fastest between 1967 and 2016 for the 50-64 year old age group. Older age groups, 65-74 and 75 or older, saw a relatively faster rise in living with a spouse and a far more substantial decline in living with other relatives. These changes are most noticeable among older women, in large part because of the gains to life expectancy among older men, which means that fewer women experience the death of a spouse in their 60s and 70s. Looking at living arrangements by race group also revealed that all of the increases in living with a spouse were concentrated among older Whites, while the decline in living with other family was concentrated among older Whites and older Blacks. By using a longer range of historical data, we are able to see that the decline in living with extended family and the increase in living with a spouse are not necessarily trends in the broader population, but are concentrated among specific age and race groups. This will have important consequences as the size of the older population continues to grow in the coming decades and as the older population becomes more racially diverse.

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Historical living arrangements of older adults

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Table 1. Living arrangements among older adults, by age group
(percent)

Adults aged 50–64

Period	Alone	Spouse	Unmarried Partner	Other relatives	Nonrelatives
1967–1976	10.8	76.9	0.7	10.7	0.9
1977–1986	11.9	75.7	1.0	10.3	1.2
1987–1996	12.9	73.1	1.6	10.7	1.6
1997–2006	14.8	68.9	2.3	11.4	2.6
2007–2016	16.2	65.4	4.4	12.1	1.9

Adults aged 65–74

Period	Alone	Spouse	Partner	Other relatives	Nonrelatives
1967–1976	23.9	60.4	0.8	13.9	1.0
1977–1986	25.4	61.8	0.9	10.9	1.1
1987–1996	24.2	63.6	1.0	10.3	0.9
1997–2006	23.2	63.8	0.9	10.4	1.7
2007–2016	22.7	64.0	2.2	9.7	1.3

Adults aged 75 or older

Period	Alone	Spouse	Partner	Other relatives	Nonrelatives
1967–1976	33.1	38.1	0.8	26.4	1.6
1977–1986	39.1	39.3	0.8	19.5	1.3
1987–1996	41.1	40.7	0.7	16.1	1.4
1997–2006	39.3	43.7	0.5	15.0	1.6
2007–2016	37.1	45.7	1.1	14.9	1.1

Source: Current Population Survey, Annual Social and Economic Supplement, 1967–2016

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Table 2. Living arrangements among older adults, by sex and age
(percent)

Men, 65 or older

Period	Alone	Spouse	Unmarried partner	Other relatives	Nonrelatives
1967–1976	14.6	74.1	0.9	9.3	1.0
1977–1986	15.1	75.7	1.0	7.1	1.1
1987–1996	16.4	74.5	1.2	6.9	1.0
1997–2006	18.1	72.7	1.0	6.4	1.8
2007–2016	19.2	71.4	2.2	5.8	1.3

Women, 65 or older

Period	Alone	Spouse	Unmarried partner	Other relatives	Nonrelatives
1967–1976	36.5	36.2	0.8	25.1	1.4
1977–1986	41.2	37.9	0.6	19.0	1.2
1987–1996	41.4	40.1	0.6	16.7	1.2
1997–2006	39.9	41.2	0.5	17.0	1.5
2007–2016	36.7	43.9	1.4	16.8	1.2

Men, 75 or older

Period	Alone	Spouse	Unmarried partner	Other relatives	Nonrelatives
1967–1976	19.4	64.2	1.2	13.9	1.3
1977–1986	20.7	68.3	1.0	9.0	1.0
1987–1996	21.5	67.6	1.0	8.8	1.0
1997–2006	22.3	67.4	0.7	7.8	1.7
2007–2016	22.6	67.0	1.7	7.5	1.2

Women, 75 or older

Period	Alone	Spouse	Unmarried partner	Other relatives	Nonrelatives
1967–1976	41.9	21.3	0.6	34.4	1.8
1977–1986	50.0	22.3	0.6	25.7	1.5
1987–1996	52.8	24.6	0.5	20.5	1.6
1997–2006	50.1	28.7	0.3	19.5	1.5
2007–2016	47.1	31.1	0.7	20.0	1.1

Source: Current Population Survey, Annual Social and Economic Supplement, 1967–2016

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Table 3. Changes in the composition of later life living arrangements, by age and sex (percent)

Living Alone	1967	2016	Difference
Men 50–64	11.4	20.8	9.4
Men 65–74	7.8	9.7	1.9
Men 75 or older	6.5	8.2	1.7
Women 50–64	28.2	22.7	-5.5
Women 65–74	27.2	17.1	-10.1
Women 75 or older	18.9	21.5	2.6
Spouse			
Men 50–64	36.7	30.2	-6.5
Men 65–74	13.1	14.0	0.9
Men 75 or older	5.2	8.2	3.0
Women 50–64	33.0	29.9	-3.1
Women 65–74	9.3	12.2	2.9
Women 75 or older	2.6	5.5	2.9
Unmarried partner			
Men 50–64	27.4	39.6	12.2
Men 65–74	12.9	9.4	-3.5
Men 75 or older	12.5	3.5	-9.0
Women 50–64	25.6	35.4	9.8
Women 65–74	12.8	8.9	-3.9
Women 75 or older	8.9	3.1	-5.8
Other relatives			
Men 50–64	15.1	22.3	7.2
Men 65–74	5.5	4.7	-0.8
Men 75 or older	7.6	3.9	-3.7
Women 50–64	30.5	37.6	7.1
Women 65–74	19.5	15.2	-4.3
Women 75 or older	21.8	16.3	-5.5
Nonrelatives			
Men 50–64	28.4	35.4	7.0
Men 65–74	10.6	10.0	-0.6
Men 75 or older	11.3	6.0	-5.3
Women 50–64	23.8	26.8	3.0
Women 65–74	13.5	13.0	-0.5
Women 75 or older	12.5	8.6	-3.9

Source: Current Population Survey, Annual Social and Economic Supplement 1967-2016

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Table 4. Logistic regression predicting living arrangements among people 65 or older (odds ratios reported)

	Alone	Spouse	Unmarried partner	Other relatives	Nonrelatives
Time period (ref = 1967–1976)					
1977–1986	1.42 ***	1.07 ***	1.02	0.69 ***	0.99
1987–1996	1.60 ***	1.12 ***	1.05	0.61 ***	0.92 *
1997–2006	1.54 ***	1.13 ***	0.83 ***	0.61 ***	1.31 ***
2007–2016	1.47 ***	1.11 ***	1.82 ***	0.62 ***	0.89 **
Demographics					
Male (ref = female)	0.99	4.23 ***	3.19 ***	0.77 ***	1.79 ***
Race (ref = White)					
Black	0.54 ***	0.44 ***	1.01	1.92 ***	1.27 ***
Hispanic	0.35 ***	0.73 ***	0.79 ***	3.07 ***	1.27 ***
Other	0.30 ***	0.89 ***	0.66 ***	3.47 ***	1.50 ***
Age (logged)	0.75 ***	0.01 ***	0.02 ***	2.02 ***	1.20
Marital status (ref = never married)					
Separated or divorced	1.35 ***	X	1.88 ***	0.71 ***	0.55 ***
Widowed	1.42 ***	X	0.84 ***	0.88 ***	0.28 ***
Married, spouse absent	1.33 ***	X	0.66 ***	0.92 ***	0.49 ***
Economics					
In labor force	1.17 ***	1.25 ***	0.83 ***	0.92 ***	0.71 ***
Education (ref = at least some college)					
High school diploma	0.71 ***	0.98 **	0.92 **	1.53 ***	0.92 **
Less than high school diploma	0.61 ***	0.74 ***	0.91 **	1.80 ***	0.86 ***
Reliance on Social Security (ref = low)					
Moderate	1.51 ***	0.84 ***	0.86 ***	0.68 ***	0.73 ***
High	1.09 ***	0.88 ***	1.00	0.93 ***	0.87 ***

* p < .05; ** p < .01; *** p < .001

Source: Current Population Survey, Annual Social and Economic Supplement 1967-2016

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Table 5. Predicted probability of living arrangements among older adults 65 or older, by race and period

	Alone			Spouse			Unmarried partner		
	White	Black	Hispanic	White	Black	Hispanic	White	Black	Hispanic
1967–1976	62.0	47.3	X	50.7	31.1	X	1.4	1.4	X
1977–1986	69.7	55.8	47.5	56.6	36.4	49.7	1.4	1.4	1.2
1987–1996	72.3	58.9	50.6	58.3	38.0	51.5	1.5	1.5	1.2
1997–2006	71.9	58.5	50.2	58.5	38.2	51.6	1.2	1.2	1.0
2007–2016	71.0	57.4	49.1	57.9	37.6	51.0	2.5	2.5	2.0

	Other relatives			Nonrelatives		
	White	Black	Hispanic	White	Black	Hispanic
1967–1976	32.9	47.8	X	2.2	2.8	X
1977–1986	25.4	39.9	48.0	2.2	2.7	2.8
1987–1996	23.1	35.9	44.9	1.9	2.4	2.5
1997–2006	22.9	35.6	44.6	2.7	3.4	3.5
2007–2016	22.9	35.7	44.6	1.9	2.3	2.4

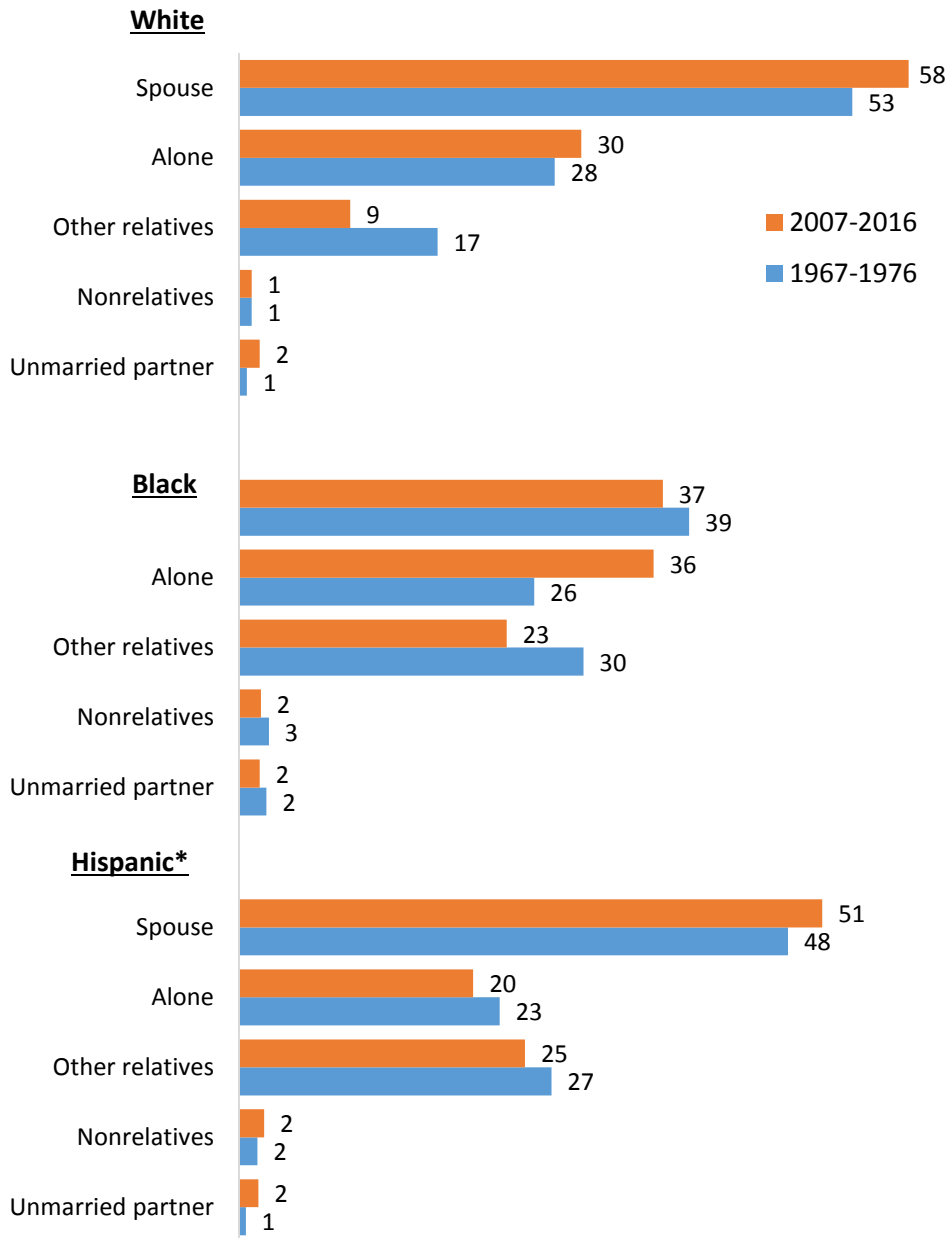
Note: Predicted probabilities were calculated from a logistic regression predicting each living arrangement, relative to all others. All other variables in the model were held constant at their mean: sex, age, marital status, labor force participation, education, and reliance on Social Security.

Source: Current Population Survey, Annual Social and Economic Supplement 1967-2016

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Figure 1. Living arrangements for older adults, 65 or older, by period and race (percent)



Note: Hispanics are shown for 1977–1986, because Hispanic origin was not available in the CPS for the entire period of 1967–1976.

Source: Current Population Survey, Annual Social and Economic Supplement 1967-2016