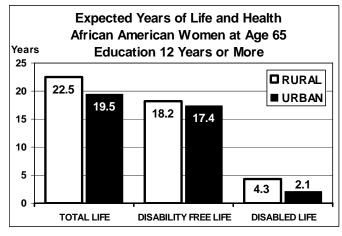
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Disability Burdens among Older Americans in Rural and Urban Areas

We examined differences in disability-free and disabled life expectancy among rural or urban residents, using an indicator called "health expectancy." This indicator has two parts. "Healthy life expectancy," also often called "active life expectancy" or "disability-free life expectancy," measures years an individual can expect to live free of serious disability. "Inactive life expectancy" or "disabled life expectancy," measures years a person can expect to live with disability. Disability was defined as being unable to perform one or more of six Activities of Daily Living, such as walking, bathing, or eating, without help from other individuals or assistive devices. Using a group of Americans aged 65 to 69 in 1982, followed through 1999 by the National Long-term Care Survey, we compared these measures for eight subgroups of people, distinguished by sex, race (non-Hispanic white and African American) and educational attainment, in rural and urban areas.

Key Findings:

- In seven of the eight subgroups, individuals in rural areas lived longer than those in urban areas. Rural residents lived: (a) more disability-free years, (b) more disabled years, and (c) a notably greater proportion of their lives with disability. For example, rural women lived 21.7 years disability-free, compared with 18.9 years for urban women. However, rural women lived 3.6 years with a disability, or 14.3% of their life after age 65, compared with 1.8 years or 8.5% of remaining life for women in urban areas.
- There were striking differences among the high and low education groups. Individuals with more education lived substantially longer lives, with much less disability. For example, [ersons with high education in rural areas lived an average of 25.3 years, compared with 20.7 years for those in urban areas. Consistent with previous research, women lived longer than men, but with more of that time with disability.
- For most subgroups, African Americans lived shorter, more disabled lives than whites. However, the



- differences between African Americans and whites were modest, compared with the much greater differences associated with education. The chart at right shows how many years past age an African American woman with a high school education will live, on average, showing both disability-free and disabled years.
- African American women in rural areas spent a greater percentage of their remaining lives with a disability, compared with those in an urban area (19.1% versus 10.7%).

A full copy of the report can be obtained from the SC Rural Health Research Center at http://rhr.sph.sc.edu



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