Living Arrangements of Minority Elders

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We used 1990 census data to examine differences in the current living arrangements of minority elderly. We found that differences among the minority populations in age, sex, and marital status account for only a small part of the observed differences in living arrangements. However, while minority groups as a whole differ substantially from the White population, national ethnic patterns within groups appear to be relatively small. Hispanic ethnic groups vary little once differences in marriage patterns are taken into account, although differences are greater within the Asian population.

It is well established that the living arrangements of Blacks, Asians, and Hispanics differ from those of White, non-Hispanics over the entire life course. The more complex household systems that characterize these groups have alternatively been viewed as a result of (a) family disruption rooted in a history of deprivation and the unsettling effects of migration (Markides and Mindel, 1987; Muschkin and Myers, 1985), (b) a response to socioeconomic needs through the pooling of resources and increased informal support (Angel and Tienda, 1982; Mutran, 1985), and (c) a legacy of cultural traditions that emphasize kin solidarity and extended family coresidence (Chow, 1983; Hays and Mindel, 1973). Minority family life has thus been variously characterized as deviant or as beneficial for its members. These characterizations differ for young and old persons within minority groups, and are differentially seen as hurting or benefiting the generations.

While prior research has documented differences in household structure between White and minority groups, the most detailed and informative studies have been done on small community-based samples and/or on the families of client populations. Other studies have used nationally representative survey data, but have left unexamined cultural and national origin differences within the Hispanic, Asian, and Native American populations, which may be as great as the differences between groups. Finally, as an alternative to family life, institutionalization is a critical factor in understanding the living arrangements of elderly persons; yet, most studies have been based on noninstitutional populations. These shortcomings have limited prior studies from making definitive and generalizable statements about minority family life.

Our research fills an important gap in our current understanding of the differences in living arrangements within and between ethnic groups. We use nationally representative census data for 1990 to describe the living arrangements of older persons in minority race and ethnic groups. We examine differences among major race and ethnic groups including the non-Hispanic, non-Black (hereafter, White) majority. We also measure differences in the living arrangements of minority elders within each of the major race and ethnic groups by national origins. For both types of analyses, we determine overall differences and measure the extent to which they are a result of the groups' different age, sex, and marital status compositions.

Background

The racial and ethnic diversity of the elderly population is rapidly increasing. While Whites (including Hispanic Whites) made up nearly 90 percent of the population over age 65 in 1990, that percentage is projected to drop to 85 percent in 2020 and below 80 percent by 2050 (U.S. Bureau of the Census, 1989). This racial diversity, coupled with the growth of the White Hispanic population, will create an increasingly complex older population. This complexity requires examinations of the factors which influence the choices and preferences of the elderly population and their variation by race and ethnic background.

Among elderly persons, health, the availability of family, and access to institutional care are especially relevant in determining living arrangements (Burr and Mutchler, 1992; Wolf and Soldo, 1988). The level of ill health and chronic disease at older ages varies across minority groups. In general, African Americans have poor functional status and higher levels of morbidity than Whites, although this differential may be attenuated or reversed at the oldest ages (Berkman, Singer, and Manton, 1989). Differences in relative health status also exist within the Hispanic population. Burr and Mutchler (1992) found elderly Mexican Americans and Puerto Ricans more likely to report a disability in the 1980 Census than non-Hispanic Whites; however, Cuban and other Hispanic elderly persons reported lower levels of disability. Wolinsky and his colleagues (1989) report higher levels of functional limitation and poorer self-reported health status among Puerto Ricans relative to Mexicans and Cubans. The health and disability profile of Asian minorities is relatively unknown but is also likely to vary among different ethnic components, and among earlier and late migrants. Native American elderly persons are perhaps the most disadvantaged in terms of health of all the minority groups (John, 1991).

The family structures of minority groups also are more diverse than those of the White non-Hispanic population. Rising rates of marital disruption which have led to high
This family support may take the form of coresidence of for the need of formal long-term care services. Yet the few would seem to put most minority populations at greater risk component of social networks, and most informal care consistently found that being African American is related to a cultural and language barriers to the use of formal long-term facilities (National Center for Health Statistics, 1987). Stud- community-based formal long-term care services. Censuses underrepresented in the use of both institutional and studies available reveal that minority elderly persons are often is able to prevent or delay the institutionalization of an impaired elder member (Brody, Poulishock, and Mas- cianer, 1978; Smallerin, 1985; Wan and Weissert, 1981). This family support may take the form of coresidence of elderly persons with children and other kin.

The rapid growth of the minority population, their comparatively poorer health, and changing family structures would seem to put most minority populations at greater risk for the need of formal long-term care services. Yet the few studies available reveal that minority elderly persons are underrepresented in the use of both institutional and community-based formal long-term care services. Censuses of long-term care facilities indicate that the non-Hispanic White population is disproportionately represented in these facilities (National Center for Health Statistics, 1987). Studies examining risk factors of institutionalization have consistently found that being African American is related to a lower risk of nursing home entry (Greene and Ondrich, 1990; Kane and Matthias, 1984; Weisert and Cready, 1989). However, the trend has been toward convergence in the rates of institutionalization over the past 30 years (Burr, 1990). Hispanic or Asian ethnicity has been examined less frequently as a determinant of institutionalization, but the evidence that does exist indicates lower rates of usage (Burr and Mutchler, 1992; Greene and Ondrich, 1990). The greater reliance on informal support networks among His- panics and Asians in particular may relate to the presence of cultural and language barriers to the use of formal long-term care services (Ward, 1977).

While multigenerational households among minorities may be a result of their decreased use of formal care services, a number of researchers have suggested such households may be a response to economic hardships among African Americans (Mutran, 1985), or may permit a better division of labor and higher rate of labor force participation among Mexican Americans (Angel and Tienda, 1982). Other investigators have attributed the greater use of informal care arrangements among ethnic minorities to stronger kin networks or stronger filial traditions among the minority groups (Chow, 1983; Hanson, Sauer, and Seelbach, 1983; Maeda, 1983; Markides et al., 1983). Burr and Mutchler (1993, 1994) argue that these economic and cultural hypothe- ses do not necessarily contradict one another; rather, it is the interaction of economic resources and cultural prefer- ences that is important.

Before these competing explanations can be adequately tested, however, we need a better understanding of the variations in living arrangements within and between minor- ity groups. National origin groups differ greatly in their economic and social standing within the society. Given that diversity, homogeneity of living arrangements within minority groups might indicate a stronger role of cultural influences rather than structural. On the other hand, differ- ences in living arrangements among national origin groups within the Hispanic and Asian populations might indicate a stronger role of structural factors.

METHODS

The 1990 Census of the United States provides the requisite information for this study. The 1990 Census Public Use Micro Sample (PUMS) contains individual- and household- level information from the “long-form” questionnaires distributed to a sample of the population enumerated in the Census (approximately 1 in 6 households). Unlike most surveys of the aged, the PUMS also includes individual- level data for a sample of people living in institutions and group quarters. This permits us to consider both institutional and various noninstitutional living arrangements simultaneously, avoiding the selectivity biases typical in studies of the living arrangements of the elderly population based on survey data. The Census has a clear advantage over all other sources in the number of cases it provides for the analysis of the minority aged, particularly for elderly persons in relatively small national origin or ethnic groups. All minority aged (persons aged 60 and older except White, non- Hispanics) included in the PUMS are used in this analysis. We selected 10 percent of the White, non-Hispanic elderly population in the PUMS for this study to keep the number of cases to a manageable size for statistical analysis.

Our classification of ethnicity is based primarily upon self-reported race and Hispanic ethnicity. In cases of un- known race or ethnicity, place of birth and ancestry are used to allocate individuals to ethnic groups. (Details of the race and ethnicity classification scheme used are available from the authors.) Table 1 shows each major race and ethnic group we identify, its estimated population size, sample count for this analysis, and the mean values of several demographic characteristics. In our analysis we use these data to characterize differences between major race and ethnic groups (non-Hispanic Whites, Blacks, Asians, His- panics, American Indians). We also include analyses that distinguish among national origin groupings of the Asians (Chinese, Japanese, Korean, Southeast Asian, and other Asian), and Hispanics (Mexican, Puerto Rican, Cuban, and other Hispanic).

The dependent variable in this analysis is a six-category measure of living arrangement (institutionalized, living alone, living with spouse only, living with spouse with other kin present, living with no spouse but other kin present, and living with non-kin but no kin present — including those
living in noninstitutional group quarters). With the Census one can experiment with a variety of measures of household complexity, type of kin and non-kin coresiding, who is head of the household, and the like. Preliminary analyses indicated that the distinctions between institutional and noninstitutional residence, spouse and nonspouse presence, and other kin and non-kin presence captured major dimensions of variability in living arrangements of elderly persons. More detailed distinctions would lead to definitions of increasingly unusual forms of living arrangements that would not be especially informative for this comparative analysis of relatively small populations. We begin by describing the observed living arrangements of each race and ethnic group. One way in which to examine the effects of differences in patterns of age, sex, and marital status on living arrangements is to use standardized comparisons (Clogg and Eliason, 1988). Demographic methods for standardized comparisons allow us to answer the question, How would living arrangements among minority groups compare if all groups had the same age, sex, and marital status distributions? In this case we use the age, sex, and marital status distributions of the entire older population as the standard for comparisons among broad minority groups and the distributions of the total older Asian or Hispanic populations for comparisons of national origin groups within those populations.

RESULTS

Living Arrangements

Only a small portion of the nation's elderly persons live in institutions or in households with persons who are not their kin; more than 9 out of every 10 elderly persons either live alone or with a spouse or other kin (Table 2, top panel). While institutionalization is rare, it is more than twice as common among Whites (3.3%) and Blacks (3.1%) as among Hispanics (1.6%) or Asians (1.2%). Native Americans fall in between Blacks and Hispanics. Blacks (4.8%) and Hispanics (4.3%) are somewhat more likely to live with non-kin than other groups, but this form of living arrangement is not common for any group.

There are major differences among the groups in other forms of household living arrangements. One-quarter of older Whites, Blacks, and Native Americans live alone, compared to only one in six Hispanics and one in ten Asians. Whites differ from all other groups in the predominance of living in a household with a spouse and other kin. In general, the Whites are still seen as especially common for Hispanics (26.3%) and Asians (33.8%). Clearly there are major race and ethnic differences in the living arrangements of the American elderly population, and these differences are captured by the living arrangement categories we have developed.

The key research question is whether these differences persist when we control for basic demographic differences among the groups, and whether these differences are observed across all national origin groups. To address these questions, we first calculate what the distribution of living arrangements would look like if each race and ethnic group had the same age, sex, and marital status compositions as the entire U.S. elderly population. We do this using demographic methods for direct standardization (Clogg and Eliason, 1988). The race and ethnic differentials in living arrangements for most groups are only slightly diminished by standardization for the age, sex, and marital status compositions of the race and ethnic groups (Table 2, bottom panel). The distribution of Black elderly persons is most affected by the adjustment, with more Blacks in categories including a spouse after the standardization. For the other groups, age, sex, and marital status distributions have little impact on the observation that most of the nation’s elderly population lives alone or with kin. In general, the Whites are still seen as
living alone or with a spouse only, whereas extended family living is more common among the Blacks, Hispanics, and Asians.

The effects of standardization largely involve shifts across the categories of residence that distinguish residence with a spouse — fewer Whites and more Blacks and Asians would live with a spouse (alone or with others) if all groups had the same percentage of persons who were currently married. Even so, those Whites and Native Americans with a spouse predominantly live with that person alone, whereas the Blacks, Hispanics, and Asians are more nearly split between couple and extended family arrangements.

To check whether the demographic availability of kin accounts for these variations in living arrangements, we selected women for whom we had fertility information, and calculated living arrangements for the groups, standardizing for number of children ever born, age, and marital status (Table 3). A measure of the number of children ever born can only serve as a rough proxy for the ability to coreside with kin. It does not, for instance, take into account the survival of those children nor their resources, needs, or preferences. However, never having a child will obviously limit the ability to reside with a child, and a large family size will increase the odds that at least one child is available. While the number of women in these race and ethnic groups who are of high parity varies considerably, a high proportion of women in each of the race and ethnic groups have had at least one or two children. Tabulations not shown here indicate that the presence or absence of children ever born affects living arrangements, but the number of children among persons having three or more children matters very little. Thus, the standardization for family size reduced the average differences in the living arrangements of the groups (as measured by the index of dissimilarity) by less than one-fifth.

The analysis thus far has assumed that these major race and ethnic groups most appropriately capture group differences in living arrangements. But it is possible that the history of migration may produce differences within these race and ethnic groups, and mask similarities between groups with similar histories but of different races. For example, Cuban migrants to the U.S. (among these elderly persons) were typically middle- and upper-class refugees who fled Cuba with their families three decades earlier. The

<table>
<thead>
<tr>
<th>Ethnic Group</th>
<th>Living Alone</th>
<th>Living With Spouse Only</th>
<th>Living With Spouse, Kin Present</th>
<th>Living With No Spouse, Kin Present</th>
<th>Living With Non-kin</th>
<th>Institutionalized</th>
</tr>
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<tr>
<td>Total</td>
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<td>45.7</td>
<td>12.3</td>
<td>11.8</td>
<td>2.6</td>
<td>3.2</td>
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<td>9.8</td>
<td>2.3</td>
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<td>24.3</td>
<td>4.3</td>
<td>1.6</td>
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<tr>
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<td>33.8</td>
<td>25.5</td>
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<td>1.2</td>
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<tr>
<td>Native American</td>
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<td>30.2</td>
<td>19.2</td>
<td>20.7</td>
<td>3.6</td>
<td>2.3</td>
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Table 3. The Living Arrangements of Americans Age 60 or Older by Race and Ethnicity; Standardized by Age, Sex, and Marital Status

<table>
<thead>
<tr>
<th>Ethnic Group</th>
<th>Living Alone</th>
<th>Living With Spouse Only</th>
<th>Living With Spouse, Kin Present</th>
<th>Living With No Spouse, Kin Present</th>
<th>Living With Non-kin</th>
<th>Institutionalized</th>
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<tr>
<td>White*</td>
<td>25.9</td>
<td>47.6</td>
<td>10.6</td>
<td>10.2</td>
<td>2.5</td>
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<tr>
<td>Black</td>
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<td>31.2</td>
<td>25.3</td>
<td>18.5</td>
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<tr>
<td>Hispanic</td>
<td>15.3</td>
<td>29.4</td>
<td>26.8</td>
<td>22.9</td>
<td>3.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Asian</td>
<td>11.6</td>
<td>23.9</td>
<td>30.5</td>
<td>28.6</td>
<td>3.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Native American</td>
<td>20.3</td>
<td>35.1</td>
<td>21.8</td>
<td>17.7</td>
<td>2.8</td>
<td>2.4</td>
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</tbody>
</table>

*Ten percent sample of the White, non-Hispanics in the PUMS.
Southeast Asians include many refugees as well, but these were often people with fewer skills who had been separated from their families. Puerto Ricans, with their U.S. citizenship and ability to move regularly between Puerto Rico and the U.S., may differ significantly from the Cubans, who cannot return. For all of these comparisons, standardization for age, sex, and marital status compositions is essential to take into account differences arising in the timing of migration, the form of migration, and U.S. migration policies favoring families or individuals.

Residential patterns of the Hispanic elderly population, classified into national origin groups, are displayed in the top panel of Table 4. It should be noted that, unlike its unimportance above, this standardization considerably modified the situation of the Puerto Rican elderly population relative to the other Hispanic groups. This is because Puerto Rican elderly persons are far less likely to be married compared to Cubans and Mexicans. In an analysis limited to older unmarried Hispanic women, Burr and Mutchler (1992) observed a similar effect on living arrangements for Puerto Rican women due to their lower average age and greater likelihood of being divorced. Once this difference in family structure is taken into account, however, there are remarkably few national origin differences among the Hispanic groups. Very few of the Hispanics of any group live in institutions or with non-kin, and fewer than one-fifth live alone. Roughly equal proportions of each group (around 25%) live only with a spouse, with a spouse and other kin, and with kin but not a spouse.

Turning to the Asian data, we see that very few Asians of any national origin spend their old age in institutions (Table 4, bottom panel). The Asians, especially groups such as the Chinese and Southeast Asians who migrated without families (because of immigration regulations for the former and refugee situation for the latter), are somewhat more likely to live with non-kin. The Japanese are less likely than Whites, but about as likely as Hispanics and Blacks, to live alone. Fewer than one in ten Koreans, Southeast Asians, or South Asians live alone. Each of these Asian national origin groups more often live with family members in old age, with this percentage being only slightly lower for the Japanese (80%) than for the other Asians (85%). Among the Japanese, however, half of those living with family are living only with a spouse. Southeast Asians and those of other Asian backgrounds show the lowest rates of living either alone or with just a spouse; nearly 70 percent of older Asians in these groups live with family members other than a spouse. Although exact comparisons do not exist, this pattern of living arrangements seems to have remained stable over the past ten years. Using information on elderly unmarried Asian women in the 1980s, Burr and Mutchler (1993) found Japanese women more likely to be living alone than Chinese, Filipino, or Korean women.

Among those living with family members, the Japanese much more frequently live with a spouse and no other kin. This may relate to the relatively smaller family sizes of Japanese Americans in the 1950s, following the wartime disruption of their lives. To test this idea, we selected all older Asian American women and measured differences by national origin in their living arrangements, standardizing for age, marital status, and fertility history (data not shown). Differences between the Japanese and other Asian groups were reduced by only one-fifth, with the Japanese more often living alone or with a spouse only.

The major story for the Asians, then, is the remarkable similarity of the national origin groups (excluding the Japanese) in their living arrangements in old age despite their major differences in migration time, acculturation, and socioeconomic status. Surprisingly, the same observations appear even more true among the Hispanic groups. Other than for differences arising in patterns of marriage, there are no systematic variations in the living arrangements of Cubans, Puerto Ricans, and Mexicans. Despite all of the scholarly rhetoric about distinguishing among these different national origin groups, it is satisfactory to distinguish only the major race and ethnic groups in studies of living arrange-

### Table 4. The Living Arrangements of Hispanic and Asian Americans Age 60 or Older by National Origin; Standardized by Age, Sex, and Marital Status

<table>
<thead>
<tr>
<th>Ethnic Group</th>
<th>Living Alone</th>
<th>Living With Spouse Only</th>
<th>Living With Spouse, Kin Present</th>
<th>Living With No Spouse, Kin Present</th>
<th>Living With Non-kin</th>
<th>Institutionalized</th>
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<tr>
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<td></td>
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<tr>
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<td>26.3</td>
<td>24.3</td>
<td>4.3</td>
<td>1.6</td>
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<tr>
<td>Mexican</td>
<td>15.4</td>
<td>25.4</td>
<td>28.3</td>
<td>25.2</td>
<td>4.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Puerto Rican</td>
<td>18.2</td>
<td>28.5</td>
<td>25.3</td>
<td>22.3</td>
<td>3.9</td>
<td>1.9</td>
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<tr>
<td>Cuban</td>
<td>16.2</td>
<td>29.5</td>
<td>24.8</td>
<td>23.5</td>
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<td>1.4</td>
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<tr>
<td>Other Hispanic</td>
<td>17.1</td>
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<td>22.4</td>
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<td>1.3</td>
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<td><strong>Asian</strong></td>
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<td></td>
</tr>
<tr>
<td>Total</td>
<td>10.0</td>
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<tr>
<td>Japanese</td>
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<td>Korean</td>
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<td>26.8</td>
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<tr>
<td>Southeast Asian</td>
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<td>42.7</td>
<td>32.4</td>
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<tr>
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<td>38.6</td>
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<td>2.0</td>
</tr>
</tbody>
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ments of the elderly population as long as these confounding factors are taken into account.

DISCUSSION

The size and representativeness of the 1990 Census Public Use Microdata Sample provide a unique opportunity to document the living arrangements of elderly Americans from relatively small national origin or ethnic groups. Our analyses reveal several important findings. First, the living arrangements of elders are markedly different by race and ethnic status. Minority elders are much less likely than Whites to live alone or with only their spouse and are more likely to live with other family members. Furthermore, differences among minority populations in age, sex, and marital status distributions fail to account for these patterns.

These findings contribute to our understanding of the determinants of ethnic and racial differences in living arrangements by underscoring the limited importance of social structural factors in determining the observed patterns. Also, decisions about living arrangements reflect not only the characteristics, resources, needs, and preferences of the elderly person, but also the needs, resources, and desires of individuals who make up the larger family network within which elderly persons are embedded (Kotlikoff and Morris, 1990; Pratt, Jones-Aust, and Pennington, 1993). Of course, none of these important factors can be measured with census data. Nevertheless, we would argue that the fairly limited explanatory power of the social structural factors strongly suggests that cultural preferences play a central role in the decision-making processes surrounding living arrangement choices. In short, researchers can no longer ignore cultural preferences as a major determinant of ethnic and racial differences in living arrangements.

In contrast to the finding of overall distinctive ethnic patterns in living arrangements, we did not find evidence of many differences in living arrangements within Hispanic or Asian groups once differences in marriage patterns are taken into account. Differences within the Asian population are somewhat more likely to persist than is the case for Hispanics. For example, elderly Japanese are much more likely to live alone or with only their spouse relative to elderly persons from other Asian groups, and elderly Southeast Asians are more likely to be living with other family members. Nevertheless, our analyses demonstrate that distinctions within racial and ethnic minority groups, particularly within the Hispanic population, are much less important than differences between minority groups and Whites. One implication of this is that researchers interested in living arrangements can safely combine in their analyses Hispanics and Asians from various countries of origin without fear of gravely distorting results, provided marital status is controlled.

In sum, our results underscore the centrality of race and ethnicity for understanding the living arrangements of elderly persons. Unfortunately, why race/ethnicity matters is still not clear, although our results suggest future work must incorporate adequate measures of both social structural factors and cultural preferences to avoid serious model misspecification.

Incorporating information on the larger family context must also be done. Of course, these suggestions place considerable demands on data. However, the growing racial and ethnic diversity of the elderly population means that coming to grips with the mechanisms that determine these observed race and ethnic differences in living arrangements is crucial for design of effective social policies to serve the elderly population.

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