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A Documented List of Critical Issues Facing American Families

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Many problems related to individuals and society originate or are compounded by dysfunctional family relationships. In order to combat societal problems, there needs to be a national effort to prioritize and strengthen the family in its role (Olson, 1990).

Many individual problems are known to be related to dysfunctional families such as substance abuse, child abuse and neglect, family violence, childhood and adolescent depression, runaways, early teen sexual acting out, civil disobedience, and other family and social problems.

Attitudes expressed by people in the 1980s have shown an increased emphasis for meaningful, fulfilling, interpersonal relationships. This focus will likely continue in the following decade. This type of fulfillment is sought more within the family than in other societal institutions.

The divorce rate during the 1980s stabilized; however, the actual numbers of persons divorcing continue to increase due to size of the 18-45 age cohort which are the most prone to divorce. There is a direct relationship between female and children impoverishment and divorce (Day and Bahr, 1986).

The largest increase in any one family type is the single-parent household headed by the mother. The number of households headed by a female has doubled since 1970 and is expected to increase 23% to 25% of all families by the year 2000 (Federal Register, 1986; Evans, 1987).

Twenty-three percent of all children under age 18 now live with only one parent, illustrating the rapid growth of the single-parent household (U.S. Bureau of Census, 1987). Recent projections suggest that 60 percent of today's 3-year-olds will spend some time as a member of a single-parent household prior to their 18th birthday (Vobejda, 1987).

Another large contributor to those living in poverty is the swelling ranks of unmarried teenage females who become parents. The actual number of births to teens is declining, but the percentage of children born out-of-wedlock is increasing among women under age 20. The rate is considerably higher among black and Hispanic teens (Moore, 1986).

Upwards of six million children and three million spouses are seriously assaulted annually in America. Individuals in families where abuse is present are more likely to have psychological problems—even in the absence of personal
abuse. Observing another family member being abused can cause emotional damage. (Siroyn, 1990).

Physical and sexual child abuse along with family violence have increased significantly in the past few years. Many of the existing local and state programs designed to repair the damage done by violent and abusive homes are overworked and inadequately funded (Children's Defense Fund, 1988).

The exact amount of abuse and violence is very difficult to measure since much of it occurs in the privacy of a home during the day-to-day activities of family relationships. Some experts suggest that while reported cases are still increasing, the actual rate of increase is declining. Further, in recent years, what has been defined as abusive behavior has been expanded to encompass a wider range of abuse. Hopefully, some of the sharp increase is due to better reporting and greater public awareness (United Way, 1987).

Runaway children and youth represent the majority of "missing children." Most common reasons for youth running away are abuse, neglect and other family problems. A national study indicated that more than a third of the children and youth on the run were running from physical or sexual abuse at home (Children's Defense Fund, 1988).

The consequences of pregnancy for a teenager are very costly in terms of educational and emotional deprivation. Mothers who give birth during their teen years tend to be poor, less educated, and receive less prenatal care. Their children are more likely to be born at low-birth weight, grow up in disadvantaged neighborhoods, be involved in accidents, attend lower quality schools, and have a greater chance of growing up in a single-parent family (Children's Defense Fund, 1987).

Nearly one-half million teenagers give birth to a child each year. Four in 10 teenage females, 14 years of age, will have at least one pregnancy before their 20th birthday. Six out of 10 women presently receiving public assistance had a child during their teenage years (Federay Register, 1986). Although the actual number of teenage births is declining, this decline results from fewer youth in the teenage years and a wider use of abortion as a means to resolve the pregnancy. The rates of unmarried teenage births for both black and white teenage youth have shown substantial increases during the 1980s. The number of out-of-wedlock births to teenagers has increased by 270 percent since 1980. Approximately 42 percent of white teenagers and 89 percent of black teenagers who gave birth were unmarried (Moore, 1986).

Unmarried parents, many of which are teens, accounted for 21 percent of all births in 1986. These trends hold true for child rearing. In 1986, 6 percent of all children under age 18 were being reared by mothers who had not married. The problem is greater in black families where 25 percent of all families are headed by a never-married mother. Children from never-married mothers face a multitude of problems. They are more likely to have parents with little education who are at high risk for unemployment or low income, and parents who depend on governmental assistance. The growth of unmarried parenthood has continued into the 1980s, but appears to be slowing (U.S. Children and Their Families, 1987).

One half of all teenage mothers will not complete high school nor marry before the birth of their child, and most teen mothers will live in poverty. Approximately three fourths of all teens who give birth will be on public welfare within a 4 year period. Teenage pregnancy costs the U.S. in welfare expenses alone over $1 billion annually (Making the Grade: A Report Card on American Youth, 1989).

The lack of family planning services, the lack of access to abortion services, and the difficulty of the teens to discuss their sexual problems with their parents are major factors that contribute to the rising teenage pregnancy rates. The pregnancy rates are particularly high for teens with lower socioeconomic status (U.S. Bureau of Census, 1987).

Child care for many working parents is catch-as-catch-can. The working mother does most of the child-care selection (U.S. Children and Their Families, 1987). Twenty-five percent leave their children in the care of relatives, and 21 percent of the couples have flexible or differing work hours so they can trade with each other in caring for the children. Ten percent take their children to commercial day-care centers. Another 10 percent solicit the services of a friend or neighbor. Seven percent stay with older siblings, 6 percent tend themselves, and 5 percent attend a nursery school (Harris, 1987).

In recent years, for children under age five who have working mothers, the most common type of care has shifted from care in the child's own home, to care in the home of another, or to group care (U.S. Children and Their Families, 1987).

The income poverty level in 1988 for a family of four was $11,650. About 34 million Americans, including 8 million children, are living below the poverty line. About 34 million Americans, including 8 million children, are living below the poverty line. The overall poverty rate was 25 percent, and 26 percent are Hispanics. Of all black families, 30 percent live below the poverty line compared to 8 percent of all whites. Living below the poverty level places the individual at risk for malnutrition, inadequate health care, less educational opportunities and becoming a victim of crime along with many other social disadvantages (United Way, 1989).

In the 1980s the "underclass" increased in size. The underclass are defined as "persistently poor" and live their lives largely out of the mainstream of society. It has been estimated that the underclass make up 31 percent of the poor population. The underclass are predominantly black and Hispanic. Behavior and lifestyle rather than race are the distinguishing characteristics of this class. They are caught up in a cycle of poverty. Teenage pregnancy, homelessness, fatherless households, crime, chronic unemployment, substance abuse and long-term welfare dependence are characteristics of the underclass (United Way, 1989).
Rural poverty is becoming more of a problem as America’s economic expansion tends to occur in urban areas. People living in smaller cities and rural areas account for about 48 percent of the poor population. Between 1979 and 1986 rural median family income fell 10 percent compared to 1 percent in urban areas. Also in 1986 unemployment was 36 percent higher in rural areas than urban locations and rural poverty rates were comparable to poverty rates in urban ghettos (United Way of America, 1989). Resources available to assist persons in getting out of poverty are lacking in most rural areas.

The majority of those living in poverty are children.

Poverty is more likely to be present in families with children. Twenty percent of families with children under age 18 are living in poverty, compared to 5 percent of adult households without children (Harris, 1987).

High poverty coincides with the high rate of single-parent households in minority racial groups (Children’s Defense Fund, 1989; U.S. Bureau of Census, 1987; United Way of America, 1989). The childhood poverty rate has increased significantly within the past two decades. In 1970, 15 percent of all children were living in poverty compared to 21 percent of children under 18 and more than 22 percent of children under 6 in 1987. Poverty has a greater impact on black and Hispanic children (United Way, 1989). One in four Hispanic families is poor today. Among Hispanic female headed families 51.8 percent are poor. Two in five Hispanic children live in poverty (Children’s Defense Fund, July 1989).

The income of young families has declined over the past decade and a half. This income decline hit young families harder than any age group. Early financial strain is a predictable part of the life cycle of young families, but the gap between young versus other American families has widened by nearly one-third in the last two decades. It seems to be an increasingly less likelihood of young families catching up to the generation that preceded them—resulting in most young families working more to take home less. This decline in take-home income is reflected in the quality of housing they are able to purchase, the education they attain, and the health care they purchase.

The poverty rate in 1986 was 25 percent higher for all families but nearly doubled for young families. Minority and single parent families under 25 were being hit the hardest (The Forgotten Half, 1988).

Single elderly women are at high risk for poverty.

Economic concerns for single, elderly persons are increasing. The added life expectancy has increased the numbers of people 65 years and older. This age group will make up 13 percent of the population in the year 2000 and will grow to 21 percent by 2050 (AAA, 1988). The poverty rate for elderly persons living alone is five times the rate of elderly couples. Poverty status most affects widowed women, increases with age and is highest among minorities. A spouse’s death can lead to loss of pension and when combined with medical, funeral, and other expenses can lead to poverty for the elderly (Report of the Commonwealth Commission on Elderly People Living Alone, 1987).

Homeless families are the fastest growing segment of the homeless population.

Families with children are the fastest growing homeless group in America making up one-third of the homeless population. Millions of American experience hunger at some point monthly. Every night there are 100,000 children excluding runaways, throwaways, and abandoned children who have no home (National Academy of Sciences, 1988). Inadequate education, nutrition and medical care are among the many problems confronting the homeless family.

Minorities face a disproportionately high rate of economic difficulty.

Minority groups will comprise 30 percent of the total U.S. youth population in the mid 1980s. That represents a 33 percent increase from 1980. Within 5 years over 15 percent of the youth population will be black, 12 percent Hispanic, and 4.5 percent Native American, Asian, and Pacific Islanders (Wetzell, 1989). During 1988 24 percent of black youth and 14 percent of Hispanics were unemployed compared to just over 9 percent of white youth. Youth unemployment is currently 2.6 times the rate for prime-age (ages 25 or older) workers (Burton of Labor Statistics, 1989).

Most minorities experience higher unemployment, receive lower pay, attain lower levels of education, experience higher levels of teen pregnancies and single parenthood, and when combined with family dysfunction is higher for minority groups (Wetzell, 1989).

In 1985, the ratio of debt to disposable personal income in American families was near 24 percent. That reflects nearly a 3 percent increase over 1984 (U.S. Bureau of Census, 1987). Financial resource specialists indicate that anything over 20 percent puts the family at high risk for financial stress.

The rate of no savings as a percent of the annual family income has dropped to a low of 3 percent. The average from the previous 8 years has ranged from a high of 7.5 to 4.3 percent (Economic Indicators, September 1987).

The consumer debt load has grown faster than the general economy. The family credit card debt level is at an all-time high, with a dependence upon credit steadily growing (United Way, 1987).

While parents are spending on credit and deepening their family’s debt, our nation’s children are observing if not internalizing these spending tendencies. A recent study showed that the average 12-year-old has a weekly income of $5.50 but manages to save 25 cents a week. Children’s spending habits are learned from experience and often a child is unaware of personal money’s mismanagement (Forecast, April 89).

Home ownership is becoming difficult for many American families.

The American dream of owning a home is becoming more difficult to achieve. From 1973-1987, the home ownership rate for young married couples dropped from nearly 40 percent to just over 29 percent. For families with a single parent, rates dropped from 33.7 percent to 6.3 percent. Both rent and house payments continue to take a higher percentage of monthly income (Joint Center for Housing Studies, Harvard University, 1989).

The percentage of America’s youth at risk.

Educators warn that nearly a third of our Nation’s school-age children, based on their life’s circumstances, are at risk of failing or dropping out of school. School dropouts are much more prone to be participants in crime, substance abuse, teenage pregnancy, or being chronically unemployed during their working years (Vobela, 1987).

In 1986 the dropout rate for schools in Washington, D.C. was 43.2 percent. Nine other states located mostly in the South to Southeast, but including New York, Nevada, District of Columbia and Arizona, had dropout rates between 34.8 percent and 38 percent. The high school dropout rates in some of America’s larger cities approach 50 percent. Those rates can be improved as evidenced by such places as Minnesota who had a graduation rate in 1986 of 91.4 percent. Nine other states located mostly in the North to Northeast had graduation rates between 81.2 percent and 91.4 percent (World Almanac, 1989).

The proportion of the population completing high school and college continues to rise. The proportions finishing high school have increased more rapidly for blacks than whites (U.S. Bureau of the Census, 1987: Ayers, 1987). The percentage of Americans who at least a high school education has greatly increased within the last 40 years. Currently one American in five holds a college degree (U.S. Bureau of Census, 1987).
Despite the trend to get more education, 25 percent of youth do not complete high school. Less than three fourths of all students graduated from high school on time with their age cohorts in 1986. Most of the non-graduating youth are from households that are living below the poverty level, are members of a minority group, or have parents who have not graduated from high school. Hispanics, followed by blacks, have the highest dropout rate (Federal Register, 1986; Making the Grade, A Report Card on American Youth, 1989).

**Key Trends**

The trends to

- In the workplace, are eroding creating a wage loss for many families.

Many schools are failing to prepare students to interface with the labor market. Survey show that high school counselors place securing a job for students lower on their priority list. Often high schools are accustomed to cooperating with employers (Washington Post, 1989).

One half of America's young adults have no college education. In the next ten years, America will depend on

- Many future jobs will require college or trade school training, and that training is becoming increasingly more expensive, barring many from participation. Federal funds for college assistance are becoming less available. By the year 2000, 75 percent of all jobs will require some college education. However, the past decade has shown college costs to outstrip the rate of inflation. The U.S. is moving toward a two-layered education system where children of higher income families will be able to meet the financial challenges of education and lower income families will continue to be less prepared for future jobs.

Federal grant money has declined within the past few years while student loan volume has risen significantly. Between 1978-1983 college participation rate declined among students from families with income under $20,000, while participation increased for students with families earning over $30,000 (Children and Families - Key Trends in the 1980s, 1989).

When secondary educations' misgivings are combined with the economic troubles and forecasts for non-college bound youth, family survival for this forgotten half seems bleak (U.S. News & World Report, June 26, 1989).

**EMPLOYEE BENEFITS IN THE WORKPLACE ARE ERODING—CREATING A WAGE LOSS FOR MANY FAMILIES**

Families are losing an estimated $6007 million annually as a result of U.S. employers decreasing their benefit package or providing inadequate family and medical leave benefits. Taxpayers pick up the tab on $108 million annually for government aid to families with no access to family and medical leave protection. These figures released in a recent study indicate a significant wage loss suffered by many families. (Consumer Union News Digest, 1989).

**HEALTH CARE COSTS CONTINUE TO RISE FASTER THAN THE FAMILY INCOME**

Medical care spending by individuals is rising faster than the general economy and the national inflation rate. In 1986, health-care costs rose 8 1/2 percent above the previous year. If these increases continue, the battle between labor and management over employees health-care benefits will intensify and possibly bankrupt the current Medicare system. Millions of Americans, especially lower income and unemployed families, go without necessary health care. These families have no public or private health insurance (United Way, 1987 and 1989). Fewer children are covered by health care polices (Children's Defense Fund, 1989). In 1985, health-care spending accounted for nearly 6 percent of the gross national product. In 1986, it was almost 11 percent and predicted to be 15 percent by the year 2000 (Rich, 1987).

**THE QUALITY OF HEALTH CARE FOR THE ELDERLY DOES NOT KEEP UP WITH THE NEED FOR SERVICES**

The elderly use more health care services than other age groupings. The costs for health care for the elderly have shown marked increases. Various strategies have been tried to contain increasing costs. Medicare programs have been credited with the greatest cost containment; however some feel the new cost containment practices are discharging elderly people from hospitals "quickier and sicker." This early discharge program has created the need for more in-home care or day care for the elderly; yet, in-home and day care are only minimal assistance programs from Medicare. Because of the high costs, Americans are not getting the care they need to enjoy good health. As the proportion of elderly grows in society, this problem will become worse (United Way, 1987 & 1989).

**PUBLIC RESOURCES FOR CHILDREN AND YOUTH ARE DECLINING WHILE PROBLEMS ARE GROWING**

Seventy-four percent of Americans feel the problems facing today's children are worse than those faced by the previous generation. The resources and attention given to the problems of children and youth have declined. Sizable numbers of Americans feel that the problems of children and youth have not been adequately addressed by local, state, and national governments; nor have parents, religions, and other community resources addressed the problems to the extent they should. Examples cited include: educational institutions being unable to attract quality teachers, increases in school dropout rates, child kidnapping, child pornography, and substance abuse, declining emphasis in government-sponsored child care, cuts in the funding of school lunch programs, campaigns against sex education in the schools, failure to provide birth control services for sexually active teenagers, and declining budgets for immunizations for children. The public is asking for dynamic leadership in addressing the needs of children and youth (Harris, 1987).

**HIGH LEVELS OF STRESS AFFECTS THE HEALTH AND WELLBEING OF MANY AMERICANS**

Stress has been identified as one of the most frequently occurring maladies of the century. Eighty-nine percent of Americans report feeling stress levels so high that stress related to their occupation is affecting their personal lives; for example, farm families who risk losing the farm, the unemployed worker, the new single parent, and others. Children, youth and adults all face more stress than previous generations (Harris, 1987).

AIDS: THE DISEASE WITH RAMIFICATIONS FOR INDIVIDUALS, FAMILIES & SOCIETY AS A WHOLE

AIDS is a disease of the 1980s and 90s with far reaching ramifications for individuals, families and society as a whole. The facts and figures regarding AIDS change almost daily. The implications for individuals and families are changing as well. Most cases of AIDS disease have occurred to persons who voluntarily place themselves at risk for being infected. The distribution of those who have the disease is as follows:

- sexually active homosexual and bisexual males = 61%
- present and past abusers of intravenous drugs = 21%
- heterosexual contact with someone infected with AIDS virus = 5%
- persons who have received infected blood or blood products = 2%
- persons with hemophilia or other similar disorders = 1%
- Undetermined = 3% (Center for Disease Control, 1990)

For the black AIDS population, approximately 37 percent are in the male homosexual and bisexual category and 58 percent are in the category of intravenous drug users, and for Hispanics the rate is 42 percent and 40 percent respectively.

The number of persons diagnosed as having AIDS in the United States has gone from 183 in 1981 to 121,645 by March 2, 1990. Sixty percent of those who have been diagnosed as having the AIDS disease have died. The remaining 40 percent are expected to die within the next few years. Fourteen states and territories now have AIDS rates over 10 per 100,000. Seventeen metropolitan areas currently have an annual rate of 20 or more per 100,000 compared to 13 areas last year. Larger cities are more susceptible AIDS. Metropolitan areas with over one million population make up 41 percent of the U.S. population but contain three-fourths of the AIDS cases. The World Health Organization speculates that 10-30 million people have been exposed to the AIDS virus, all of whom are contagious. Ninety percent of those who have been exposed are not aware of their exposure. Between 20 and 30 percent of those exposed will develop AIDS; most will die within a 2-year period (Center for Disease Control, 1990; Facts About AIDS, 1987; Nation's Health, 1989; Surgeon General's Report, undated).
In January of 1990 the Center for Disease Control indicates that 1,947 AIDS cases have been confirmed in children 13 years of age and younger. Approximately 2 percent of the total confirmed AIDS cases are infants born with AIDS. Half of these infants are black and a fourth are Hispanic (Lehman and Rosed, 1987). AIDS may be transmitted to children in utero during the birth process or by breast feeding.

Children with AIDS are predominantly from poor families. Financial assistance is needed to assist these families with the staggering cost of treatment (Urwin, 1988).

Increase of crack-cocaine use has been identified by health professionals to accelerate AIDS rates in teenagers. Crack houses, which sometimes involve a tradeoff of drugs for sex, lead to a higher likelihood of virus transmission. Crack use alone has been correlated with increased promiscuity (U.S. News and World Report, Oct. 23, 1989).

Tobacco use is addictive and is a leading cause of death.

Cigarette smoking leads annually to 1 million deaths in the United States. Lung cancer and various other lung and heart diseases are frequently associated with smoking. The majority of smokers began smoking while in their teens. One half of eighth graders have tried smoking and 20 percent have done so by the 10th grade (Wetzel, 1989). One in ten high school students are smoking on a daily basis. While society in general has made some progress with "kicking the habit," the nation's youth have progressed very little since 1980 (University of Michigan, News and Information Services, 1989).

Ten times more die from tobacco use than illegal drugs and AIDS combined. One out of every six packages of cigarettes sold in the United States are sold abroad (Pillow, 1988). As a nation we have declared war on those whoexport illegal drugs to our country while we export nicotine to other countries. The Surgeon General has determined nicotine to be just as addictive as the illegal drugs we are trying to combat from coming into our country (Koop, 1988).

Illegal substance abuse causes death, pain for the crime rate, and bitterness families.

The nature, extent and control of illegal drug use in America has been a topic of much debate. Drug use rates tend to vary by time and location. Obtaining an accurate reading of the extent of use at any one point of time is very difficult.

According to a Harris Poll, marijuana is the most widely used illicit drug, and white males ages 12-17 are the most prone to use it. Although overall drug abuse has increased, marijuana use has decreased slightly. Most high school seniors have tried alcohol and half of college students have experienced heavy drinking bouts. The use of cocaine among youth has gone up in the last 10 years. An encouraging note, however, is that over 90 percent of youth surveyed indicated a disapproval of regular use of illicit drugs, along with alcohol and cigarette smoking (Harris, 1987). There are only a small number of employers who use drug screening tests. The following percentages of employees tested positive to drug use: retail = 24 percent, wholesale = 17 percent, mining = 13 percent, construction = 12 percent, manufacturing = 12 percent, service = 10 percent, transportation = 10 percent, financial = 7 percent, and communication and utilities = 6 percent. More and more employers are just saying "no" to drug screening due to widespread casual drug use. Overlooking the transgression is becoming more common among employers due to widespread drug familiarity. Thirty eight percent of adults admit using drugs at least once (U.S. News and World Report, October 30, 1989).

A recent survey of issues illustrated that substance abuse, followed by AIDS, wagers, then benefits as being the rank order of major areas of concern to corporate executives (USA Today, December 6, 1989).

One out of 35 Americans has been a victim of an attempted or completed violent crime in the following categories: assault, robbery, and rape. In 1987 the victim rate for 16-24-year-olds was about 1 in 15, which is triple that of the 35-49 year-old age group. Youth are more likely to take self protective measures in violent crimes and are more likely to sustain physical injury. Much of the increase in crime is attributed to drug trafficking (Wetzel, 1989).

Alcoholism—a disease found in one of three American families.

Approximately 32 percent of America's households have someone with a drinking problem. People living in the West are the heaviest drinkers, followed by the South, Midwest, then the East. Persons under the age of 30 experience the most problems with alcohol, followed by the 50 to 64 age group. The highest users of any age group are the 18 to 20 year olds. Men have higher rates than do females in all categories; and more women than men report their lives being impacted negatively by a family member who is drinking excessively. Approximately 21 percent of all youth 14 to 17 years old have a problem with uncontrolled alcohol use (Federal Register, 1986).

Alcoholism has the most impact on young, middle-income families. It destroys health, individual productivity, and families. Wider public support for corrective measures to curb the abuse of alcohol provides some hope. This is evidenced in raising the age for consumption and stiffer penalties for offenders who drink and drive (Harris, 1987).

There are 28 million children of alcoholics in the United States. Research has shown children of alcoholic parents have a greater risk of becoming alcoholics themselves. However, most children of alcoholics do not become alcoholics, but are at an increased risk of many other health problems. Children of alcoholics use medical and hospital facilities more than other children. They are also more likely to have school problems and become involved in substance abuse. Their mental health problems follow them into adulthood (Public Health Reports, 1988).

In 1988, 92 percent of high school seniors had tried alcohol. Nearly two thirds of senior had taken a drink within the past 30 days and 4 percent had done so each day for the past 30 days. In 1988 nearly 90 percent of college students had used alcohol within the previous year. Heavy drinking bouts (5 or more drinks on one occasion) were reported by about half of college men and one third of college women. (National Institute on Drug Abuse, 1989).

Although youth consumption of alcohol is high, there has been a modest decrease since the late 70s (Wetzel, 1989).

Youth suicide rates are three times higher than in ADULT.

Reported youth suicides have increased by 300 percent in the past 20 years and is the second leading cause of death among youth in the 15 to 24 year-old age bracket. Male youth commit suicide five times more frequently than females; but females attempt suicide five times more frequently than males. The differences are attributed to the more lethal methods used by males. Thirty to 50 percent of high school students have considered suicide during their high school years, going as far as planning how they would carry out the act (Suicide Prevention Program, 1987).

Suicide rates for youth have slowly but progressively increased since the 1950s. Experts and lay persons associate increased suicide rates with competitive pressure for success, decline of the nuclear family, and an increased sense of alienation and depression in our society (Wetzel, 1989). Reports from medical examiners indicate a strong correlation between substance abuse and suicide. Nearly a third of the deaths in 1986 of the emergency room treatments for drug problems in 1986 involved suicide attempts. Frequently these attempts involved the mixing of alcohol and drugs (National Institute on Drug Abuse, 1986).

 Elderly suicide is increasing faster than the overall national suicide rate.

According to federal statistics the suicide rate of people 65 years of age and older has risen 25 percent between 1981 and 1986 in the United States. The suicide rate for elderly had been steadily declining in previous decades but began to rise in the 80s (Consumer Union News Digest, 1989).

An increase between 1981-1986 brought the elderly suicide rate up to 21.5 per 100,000 people according to the National Center for Health Statistics in Huntsville, MD. The overall national suicide rate rose 5 percent in this time period (Consumer News Digest, 1989). The elderly population in our country is growing, as are the problems of growing old. The suicide rate is expected to continue to increase unless the problems of loneliness and ill health can be addressed.

Elder care: an increasing stress for adult children and grandchildren.

The population of the elderly continues to rise and stress on family caregivers is inevitable. Long-term residences locations are expensive and many elderly are financially incapable of meeting expenditures for these types of residences. This leaves the family members with the responsibility of providing care for many of the elderly. Increasing longevity comes simultaneously with an increased numbers labor force participation. Historically women have been the primary caregivers of the elderly. They are becoming increasingly unavailable because of workplace responsibilities. Education, training and counseling are needed for family care givers (Force, 1990).

In 1987 about one in eight Americans were in the elderly category (over 65 million). The female to male ratio was 14.6 women to every 10 men. Seventy-seven percent of older men and 41
percent of older women were married. Forty-nine percent of older women were widows. There was a ratio of 5 to 1 of widows to widowers. Eighty-two percent of older men and 57 percent of older women lived in families.

About 30 percent of all non-institutionalized elderly lived alone in 1987. Ninety percent of the elderly were whites, 8 percent black, and 2 percent were other races. Eight states: California, New York, Florida, Pennsylvania, Texas, Illinois, Ohio, and Michigan represented 49 percent of all elderly population. The poverty rate for the elderly in 1987 was 12.2 percent. Ten percent of whites, 39 percent of black and 27 percent of Hispanic elderly were poor (AARP, 1988; Bureau of the Census 1987). This raises the question: "As the population continues to grow, how will America address the increasing number and concerns of the elderly?"

In a sample survey in a Boston metropolitan area, Pillmer and Finkelthor (1988) found that there were 32 malnourished elderly per 1000. If a similar survey were issued nationwide, this would reflect that almost 1,000,000 of U.S. elderly have been or are currently being abused. It is estimated that one out of every 25 elderly Americans are abused each year. This abuse knows no economic, racial or geographical boundaries (United Way, 1987). Males showed a stronger likelihood of being abused. Those living with a spouse and at least one other person seemed more vulnerable to such treatment. Most of the perpetrators were spouses, followed by adult children (58 percent and 24 percent). Abuse is three times more common for those living with someone than for those living alone (Pillmer & Finkelthor, 1988).

One-fourth of young adults (age 19-24) in the U.S. have no health insurance coverage, according to the Institute of Health Policy Studies at the University of California in San Francisco (McManus, Greaney, and Newachock, 1989).

In the 1980's, 246-263). Young adults living in the Northeast or Midwest were more likely to have some type of coverage than those living in the South or West. This is probably due to the availability of broader public health insurance in the Northeast and Midwest and more unionized jobs requiring health insurance benefits (McManus, Greaney, and Newachock, 1989).

LACK OF ACCESS TO AFFORDABLE BANKING SERVICES IS A SERIOUS PROBLEM FOR MANY LOW INCOME CONSUMERS

Consumers without checking accounts encounter additional costs, inconvenience and risk in getting checks cashed, paying bills and keeping cash safe. This was one finding from the Basic Banking Consumer Survey conducted by the Virginia Citizens Consumer Council. Individual interviews were conducted with 308 consumers in the summer of 1989 at 29 Virginia sites (Fox, 1989).

Twenty-seven percent of the sample reported they sometimes or frequently have trouble cashing their checks. Bills are often paid in cash. Money orders, the other option for paying bills, cost about $2.50 each.

The study showed families without checking accounts are more likely to receive public benefits, and be larger, younger, less educated and slightly poorer than those who have accounts. Consumers without checking accounts (58 percent of the sample) gave these reasons for not opening one: inability to save enough money to open one, unaffordable fees, difficulty in managing the checkbook, and fear of bounced check charges.

Only 13 percent of the consumers without checking accounts said they did not need one. Sixty-five percent said they definitely or maybe would open a free or low-cost account if available (Fox, 1989).

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