



**MSF**

MINISTRY OF  
SOCIAL AND FAMILY  
DEVELOPMENT

# AGEING FAMILIES IN SINGAPORE

**INSIGHT SERIES**

Insight Series Paper 02/2015

## **INSIGHT SERIES**

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## DEFINITIONS

### Household

A household refers to a group of two or more persons living together in the same house and sharing common food or other arrangements for essential living. It also includes a person living alone or a person living with others but having his own food arrangements. Although persons may be living in the same house, they may not be members of the same household. A resident household refers to a household headed by a resident (i.e. Singapore citizen or permanent resident). An aged resident household is defined as a resident household with at least one member aged 65 years and above.

### Generation

Generation is defined in this report as the number of unique generations present in the household.

### Nuclear Families

Nuclear families consist mainly of two-generation households with a married couple living with their children.<sup>1</sup>

### 3G Households

This refers to couple-based (i.e. with a married head and spouse) or single-parent-headed households comprising three or more generations.

### Single Parents with Children

This refers to two-generation households headed by divorced/separated, widowed and never-married parents living with at least one child in the same household.

### Married without Co-Residing Children

This refers to one-generation couple-based households with no children living in the household. Such couples may be childless or have children who are not residing with them.

### One-Person Households

This refers to persons living alone, such as a widowed person whose children have moved out, or a never-married person who has moved out from his/her parents' home.

### Other Households

This refers to households that do not fall into any of the above categories.<sup>2</sup>

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<sup>1</sup> Others include a small group of two-generation couple-based households where the married couple heading the household is living with neither their parents nor children, but with extended family members from another generation.

<sup>2</sup> Examples include households comprising siblings only, households comprising a widowed grandparent and his/her grandchildren only, as well as households composed of a divorced/separated, widowed or never-married aunt/uncle living with his/her nieces/nephews only.

## SUMMARY OF FINDINGS

### **Number and proportion of aged households is increasing as population ages**

The number and proportion of the elderly resident population is increasing. In 2014, those aged 65 years and above constituted 11.2% of the resident population, an increase from 7.2% in 2000. The composition of aged resident households is also changing. Between 2000 and 2014, 3G aged households declined in proportion. The proportion of one-person aged households and one-generation married without co-residing children aged households increased over the same period. Nuclear families remained stable at around one in four aged resident households.

### **Family is a key source of physical, emotional and financial support for the elderly**

Families remain a key source of support for the elderly to rely on. In terms of physical care, grown-up children accounted for the bulk of caregivers of elderly who needed caregiving.

Younger married residents and elderly residents have different opinions on the ideal living arrangement for an elderly person who is not able to live alone. The majority of younger married residents felt that it was ideal for the elderly to move in with his/her children, while a much lower proportion of elderly residents felt the same. On the other hand, elderly residents were more likely to find it ideal for the elderly to live in their own homes with increased caregiving by family members and/or domestic helpers.

Financially, the majority of younger married residents across gender, economic status and life-cycle stages provide support to their parents. The number of elderly persons who lodged cases against their children under Maintenance of Parents Act is small and has declined from 286 in 2011 to 213 in 2014.

Family members also provide emotional support to the elderly. The majority of elderly residents who exchanged visits with their married children did so either daily or at least once a week. Around 66% of elderly residents also kept in frequent contact with family members not living with them.

### **Elderly members have an important role in their families**

Elderly members play an important role in the ageing family, either as confidants or as caregivers to other family members.

### **Majority hold positive attitudes towards the older generation**

Family support for the elderly may be affected as people have fewer children. Nonetheless, societal attitudes towards the elderly are mostly positive. Majority of survey respondents agree with the importance of intergenerational ties and filial values.

## AGEING FAMILIES IN SINGAPORE

### Introduction

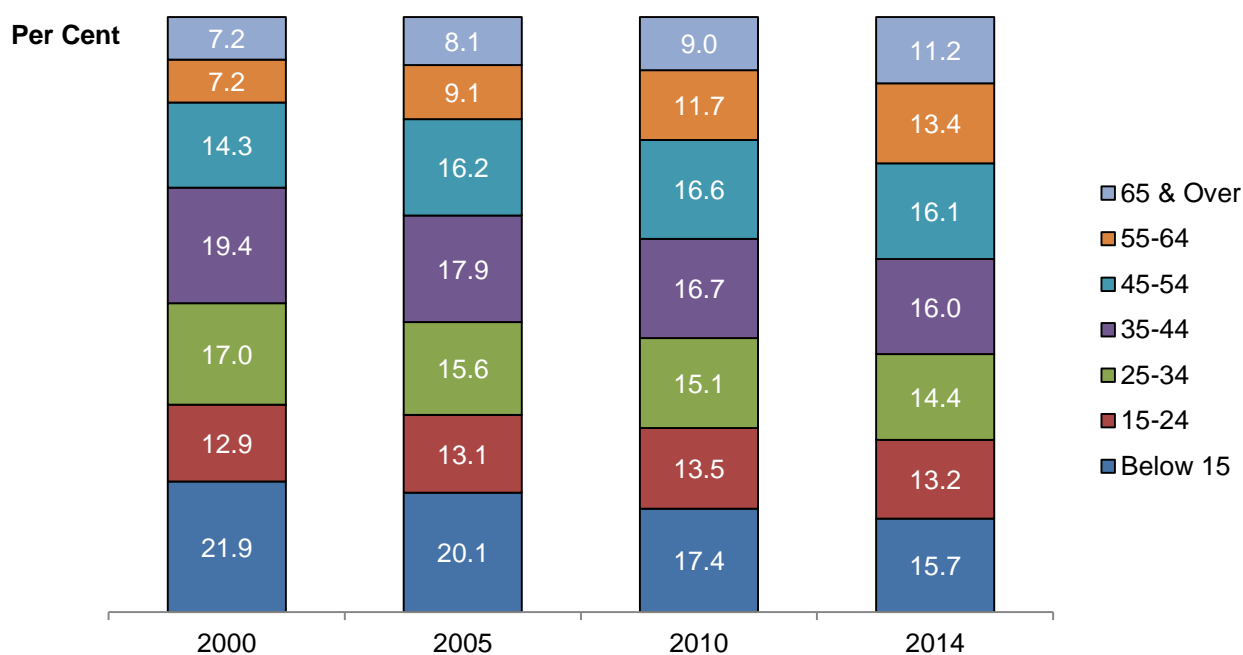
1 This report provides an overview of families and households with elderly members in Singapore, focusing on the demographic characteristics and the role of family as a key source of physical, emotional and financial support for the elderly.

### How have families in Singapore aged?

#### Number and proportion of aged households are increasing as population ages

2 There has been a steady increase in the size of Singapore's elderly population over the years. In 2014, those aged 65 years and older constituted 11.2% of the resident population, a rise of four percentage points from 7.2% in 2000 (Chart 1). It is projected that 22.6% of the resident population will be aged 65 years and over in 2030.<sup>3</sup> These changes may have implications on the family unit.

**Chart 1: Age Distribution of Resident Population, 2000 – 2014**



Source: Department of Statistics

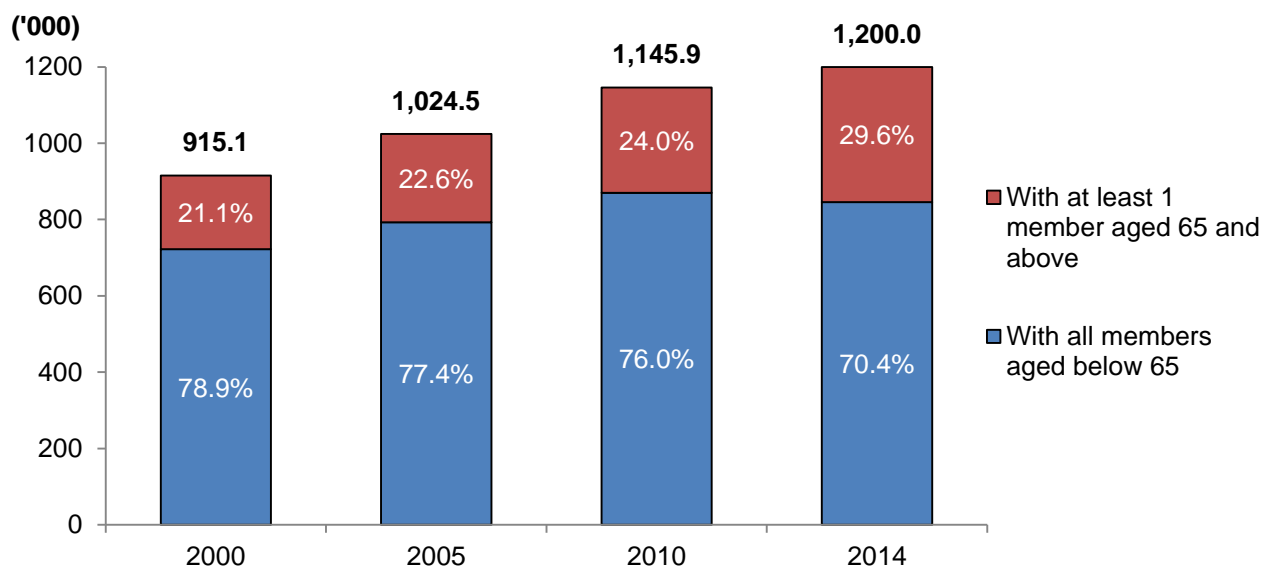
3 The greying population has resulted in an increase in the number and proportion of aged resident households, which are defined as resident households with at least one member aged

<sup>3</sup> Source: Department of Statistics. The resident population as at end-Jun 2013 was used as the base population for the resident population projections. The projections are not predictions or forecasts, but are illustrations of the growth and change in population that would occur if certain assumptions about future demographic trends were to prevail over the projection period. The assumptions may or may not be realised.



65 years and above. In 2014, there were 354,700 aged resident households, compared to 192,800 in 2000. Similarly, the proportion of aged resident households has increased from 21.1% to 29.6% over the same period (Chart 2).

**Chart 2: Resident Households by Presence of Member Aged 65 Years and Above, 2000 – 2014**



Source: Department of Statistics

## What does an ageing family in Singapore look like?

### More married couples without co-residing children and one-person aged resident households

4 MSF's Statistics Series Paper no. 2/2015 on families and households in Singapore examined the household structures for all resident households in Singapore between 2000 and 2014.<sup>4</sup> This section focuses on a subset of these households, namely the aged resident households.

5 The composition of aged resident households has shifted over the years (Chart 3):

- (i) Amongst aged resident households, the proportion of nuclear families remained stable between 2000 and 2014, at approximately 25%.
- (ii) Three-generation (3G) households have declined in proportion. They comprised 23.1% of aged resident households in 2014, compared to 32.6% in 2000.

<sup>4</sup> The report can be accessed at: <http://app.msf.gov.sg/Research-Room/Families-and-Households-in-Singapore-2000-2014>.

(iii) The proportion of single parents with children among aged resident households decreased slightly, from 9.3% in 2000 to 7.2% in 2014.

(iv) The proportion of one-generation households comprising a married couple without co-residing children increased considerably from 2000 to 2014, from 9.2% to 17.7% of aged resident households. These couples could be childless, or have children who are not living with them.

(v) The proportion of one-person resident households among aged resident households rose from 7.5% in 2000 to 11.9% in 2014.

**Chart 3: Aged Resident Households by Household Structure, 2000 – 2014**



Source: Department of Statistics

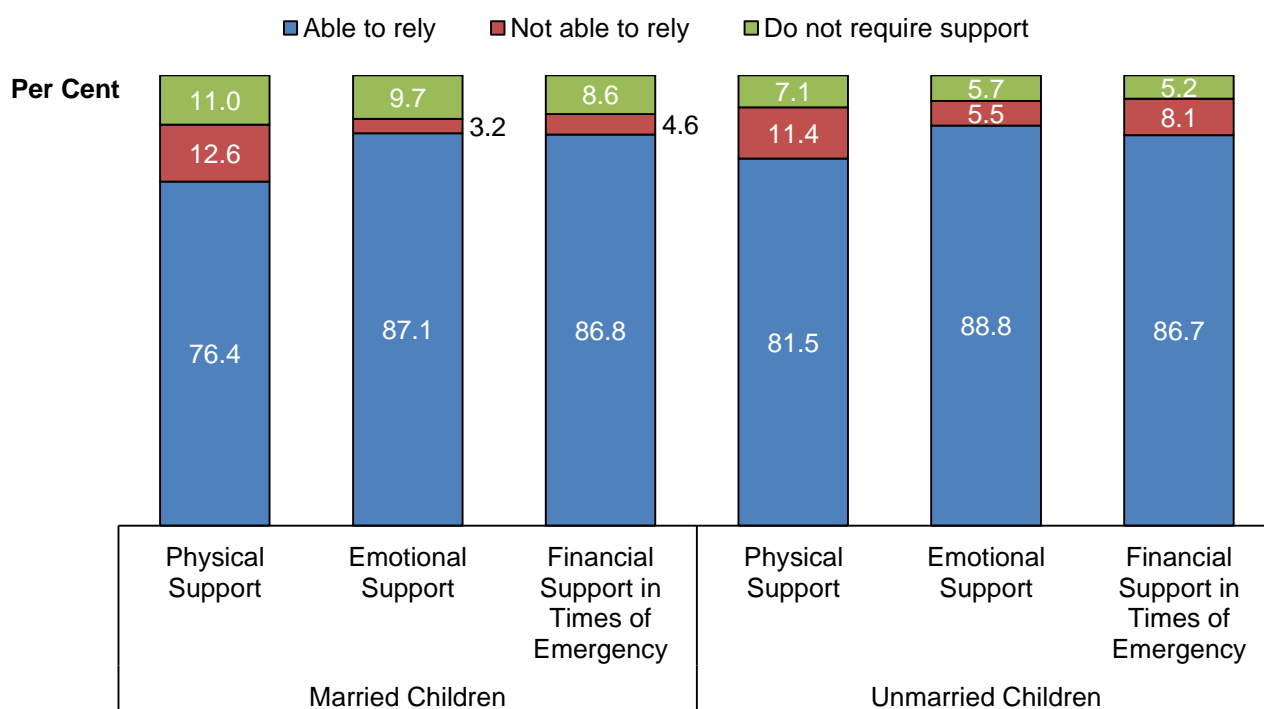
## How does the family support its elderly members?

### Family is a key source of physical, emotional and financial support for the elderly

6 Family is an important source of support for most elderly persons. The Perception and Attitudes towards Ageing and Seniors (PATAS) survey<sup>5</sup> in 2013 found that 96.5% of respondents aged between 50 and 74 years agreed that family support was key to successful ageing.

7 In the Housing and Development Board (HDB) Sample Household Survey (SHS) 2013, the majority of elderly residents<sup>6</sup> expressed confidence that they were able to rely on their children for physical, emotional and financial support.<sup>7</sup> They also reported that they were able to rely more on their unmarried children as most of them were living together, compared to their married children for physical support, while they were able to rely similarly on both married and unmarried children for emotional and financial support (Chart 4).

**Chart 4: Elderly Residents' Reliance on Children for Physical, Emotional and Financial Support, 2013**



Source: HDB (SHS 2013)

<sup>5</sup> The Perception and Attitudes Towards Ageing and Seniors Survey (2013/2014), IPS Working Papers No. 22.

<sup>6</sup> Elderly residents in the HDB SHS 2013 refer to Singapore citizens and permanent residents aged 65 years and above, who are main lessees or registered tenants in HDB flats.

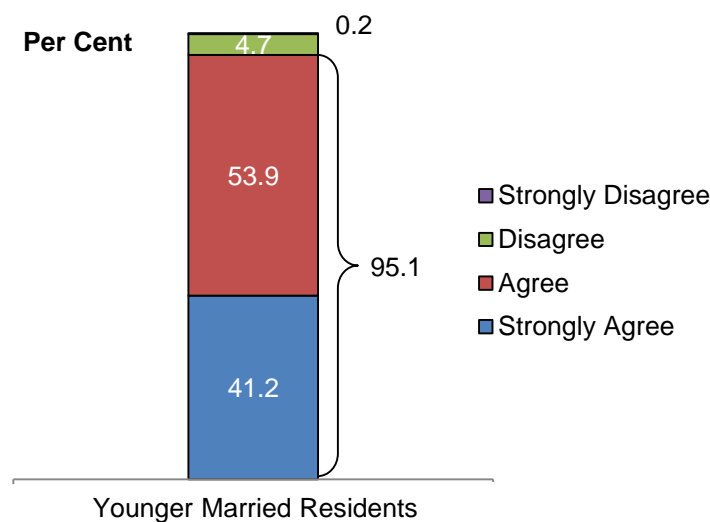
<sup>7</sup> Physical support refers to helping with the buying of groceries, transportation, escorting to see doctor, housework/home maintenance, helping in taking care of health (e.g. medicine management, aid in moving around). Emotional support refers to providing information/advice or moral support. Financial support refers to financial help in times of emergency.

## Physical/Caregiving Support

8 Family members are the main source of caregiving support for older persons. According to MSF's Survey on Informal Caregiving in 2012, Singaporeans aged 75 years and above who required human assistance with at least one Activity of Daily Living were mostly cared for by their children. Daughters constituted 33.7% of these caregivers; sons, 31.3%; and sons- or daughters-in-law, 12.4%. The same survey indicated that on average, caregivers who were the children or children-in-law of the elderly care recipients spent 35.6 hours each week caring or ensuring care for the care recipient.

9 There is also strong consensus among non-aged family members about their role in caring for their elderly parents. As indicated in the HDB SHS 2013, over 95% of younger married residents<sup>8</sup> would take care of their parents in their old age, regardless of the circumstances (Chart 5).

**Chart 5: Younger Married Residents' Responses to the Statement "I would take care of my parents in their old age, regardless of circumstances", 2013**



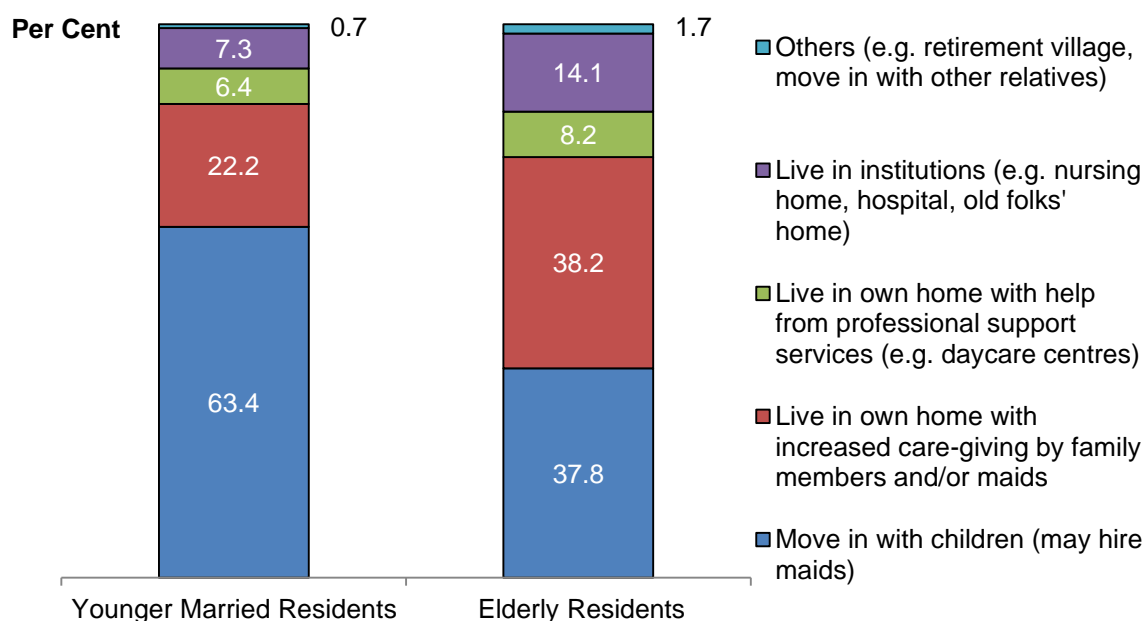
Source: HDB SHS 2013

10 There are some differences between the younger married residents and elderly residents with regard to their perception of the ideal living arrangement for elderly persons who were unable to live on their own. In the HDB SHS 2013, the majority of the younger married residents surveyed felt that the best option would be for the elderly person to move in with his/her children, while a much lower proportion of elderly residents felt the same (Chart 6). On the other hand, elderly residents were more likely to find it ideal for the elderly to live in their own home with increased care-giving by family members and/or domestic helpers.

<sup>8</sup> This group is defined in the HDB SHS 2013 as married residents aged 54 years and below who live in HDB flats and with parents living in Singapore.

11 Across both groups, a low proportion of residents saw institutional care and living at home with help from professional support services as ideal. However, a higher proportion of elderly residents (14.1%) saw institutional care as ideal as compared to 7.3% of younger married residents.

**Chart 6: Perceived Ideal Living Arrangement for Elderly Persons Unable to Live on their Own, 2013**



Source: HDB (SHS 2013)

### Financial Support

12 Family members also provide regular financial support to the elderly. According to the HDB SHS 2013, 74.9% of younger married residents provided regular financial support to their parents. This finding was corroborated by elderly residents with children, of whom 77.5% reported receiving such financial support. The proportion of younger married residents who provided regular financial support to their parents also differed by their life-cycle stage. 78.1% and 72.2% of younger married residents with young and teenage children respectively provided such support to their parents. This figure was higher at 82.2% for those without children (Table 1). Slight differences are also observed based on elderly residents' attributes. Those who were female or economically inactive were more likely to receive financial support from their children (Table 2). The same survey also found that the average monthly amount received by one elderly parent from all his/her children was \$535 in 2013.

**Table 1: Regular Financial Support from Younger Married Residents to Parents, 2013**

Attributes of Younger Married Residents	Supported Parents Financially (Per Cent)	Did Not Support Parents Financially (Per Cent)
<b>a) Sex</b>		
Male	77.5	22.5
Female	71.8	28.2
<b>b) Economic Status</b>		
Economically Active	77.5	22.5
Economically Inactive	59.2	40.8
<b>c) Resident's Life-Cycle Stage</b>		
Family without Children	82.2	17.8
Family with Young Children	78.1	21.9
Family with Teenage Children	72.2	27.8
Family with Unmarried Grown-up Children	67.3	32.7

Source: HDB (SHS 2013)

**Table 2: Regular Financial Support Received by Elderly Residents from All Children, 2013**

Attributes of Elderly Residents	Received Financial Support (Per Cent)	Did Not Receive Financial Support (Per Cent)
<b>a) Economic Status</b>		
Economically Active	63.4	36.6
Economically Inactive	82.7	17.3
<b>b) Sex</b>		
Male	71.3	28.7
Female	87.6	12.4

Source: HDB (SHS 2013)

13 Older residents are more dependent on their children for healthcare financing. The same HDB survey found that one in three elderly residents aged 65 years and above would rely on their children to foot their medical bills, while only 9.5% of those aged between 55 and 64 years would do so.

14 While the majority of elderly parents receive regular financial support from their children, a small group may require state intervention to have their children support them. Under the Maintenance of Parents Act, an elderly parent who is unable to support himself/herself financially is allowed to claim maintenance from his/her adult children. In 2014, there were 213 cases lodged with the Commissioner for the Maintenance of Parents (Table 3). This was lower than the numbers lodged in the preceding years, despite the increasing number of elderly over the years.

**Table 3: Number of Cases with the Commissioner for the Maintenance of Parents, 2011 – 2014**

Years	2011	2012	2013	2014
Number of Cases	286	303	257	213
<b>a) By Sex</b>				
Mothers	104 (36%)	127 (42%)	110 (43%)	81 (38%)
Fathers	182 (64%)	176 (58%)	147 (57%)	132 (62%)
<b>b) By Age Group</b>				
Below 60 years	26 (9%)	31 (10%)	13 (5%)	13 (6%)
60 to 79 years	212 (74%)	212 (70%)	202 (79%)	153 (72%)
80 years & above	48 (17%)	60 (20%)	42 (16%)	47 (22%)
<b>c) By Living Arrangement</b>				
Alone/Homeless	82 (29%)	56 (18%)	60 (23%)	48 (23%)
Living with Family Members	124 (43%)	155 (51%)	137 (53%)	112 (53%)
Living with Non-Family Members	61 (21%)	66 (22%)	50 (19%)	45 (21%)
Living with Community	19 (7%)	26 (9%)	10 (4%)	8 (4%)
<b>d) By Marital Status</b>				
Married	74 (26%)	79 (26%)	78 (30%)	51 (24%)
Divorced	108 (38%)	101 (33%)	87 (34%)	90 (42%)
Widowed	89 (31%)	100 (33%)	69 (27%)	59 (28%)
Separated	15 (5%)	23 (8%)	23 (9%)	13 (6%)

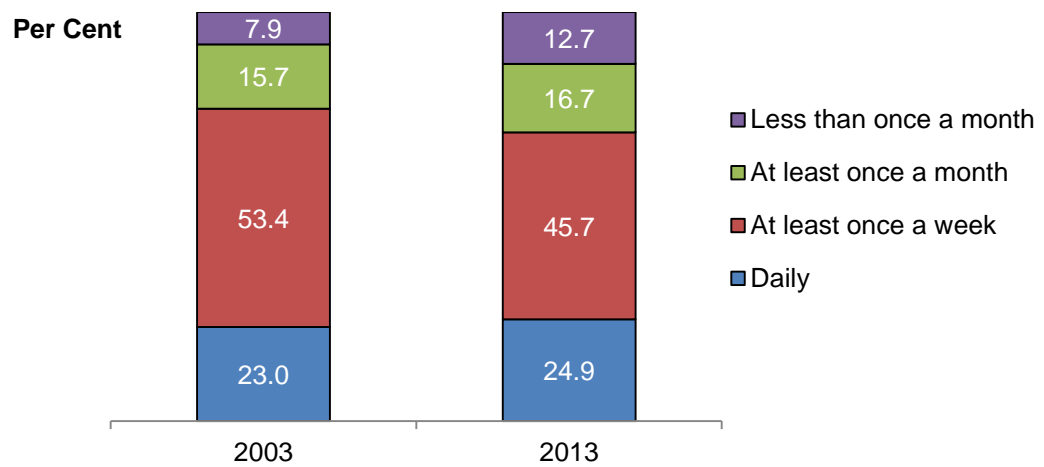
*Source: Commissioner for the Maintenance of Parents*

15 Among those who lodged cases in 2014, 62% were fathers while 38% were mothers (Table 3). The majority (72%) were between 60 and 70 years of age and living with a family member (53%) or alone (22%). A significant proportion was divorced (42%).

### **Emotional Support**

16 A good proportion of the elderly have frequent interaction with their families. Based on the HDB SHS 2013, around 70% of elderly residents who exchanged visits with their married children did it daily or at least once a week (Chart 7). This was slightly lower than in 2003 when around three in four did so. The same survey also found that in 2013, close to 66% of elderly residents kept in touch with their family members who were not living with them on a daily or weekly basis (Chart 8). An additional 15.3% kept in touch at least once a month.

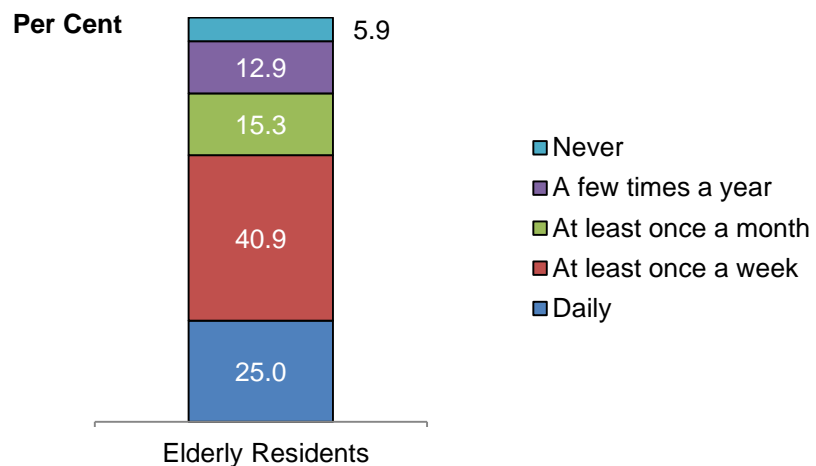
**Chart 7: Frequency of Visits between Elderly Residents and their Married Children, 2003 and 2013**



\* Excluding those who never visit, are living together and non-response cases

Source: HDB (SHS 2013)

**Chart 8: Keeping in Touch with Family Members whom Elderly Residents Do Not Live with, 2013**

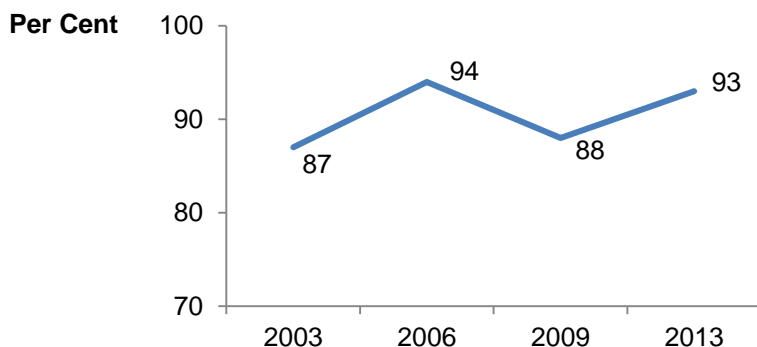


Source: HDB (SHS 2013)

17 Most elderly also have a strong sense of closeness to their family. In the HDB SHS 2013, elderly residents gave a high average score of 8.2 when asked to indicate how close they were to their family, with “0” being not close at all and “10” being very close. Likewise, in MSF’s Survey on Social Attitudes of Singaporeans 2013, the majority of respondents (93%) aged 65 years and above reported having a close-knit family (Chart 9). The proportion has fluctuated slightly over the years while remaining high within the range of 87% to 94%.



**Chart 9: Proportion of Respondents Aged 65 and Above Agreeing with the Statement “I have a close-knit family”, 2003 – 2013**



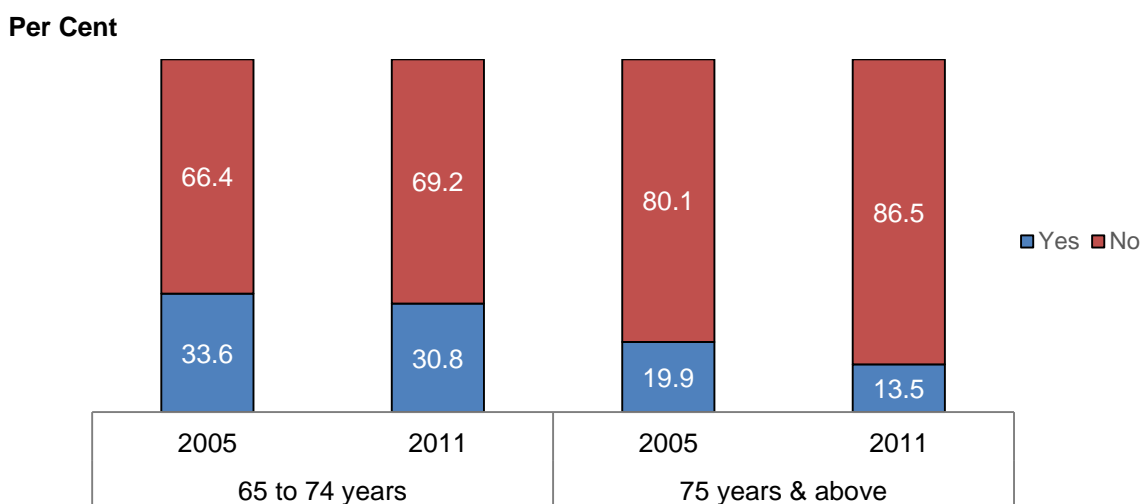
Source: MSF (Survey on Social Attitudes of Singaporeans)

### What roles do the elderly play in the ageing family?

#### Elderly are caregivers and expect to care for other family members

18 According to the National Survey of Senior Citizens 2011, almost one in three elderly aged between 65 and 74 years with grandchildren helped to look after their grandchildren (Chart 10). This figure was 13.5% among those aged 75 years and above. The proportion of grandparents who looked after their grandchildren decreased slightly for both age groups from 2005 to 2011 (Chart 10). More women were also involved in grandparenting compared to men.

**Chart 10: Elderly Respondents with Grandchildren who Looked after their Grandchildren, by Age of Elderly, 2005 and 2011**



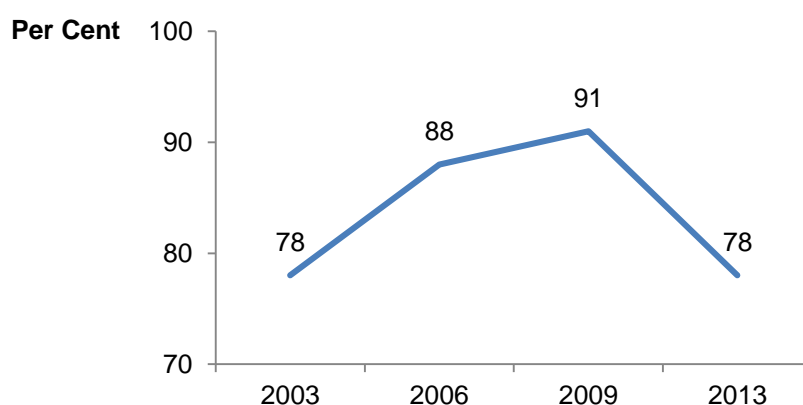
Source: MSF (National Survey of Senior Citizens)

19 Many elderly also expect to be engaged in caregiving tasks for other family members. Based on the PATAS 2013/2014 survey, around half of those aged between 50 and 74 years stated that it was likely or very likely that they would take care of an ageing spouse, parent or relative in the future.

### Elderly also offer emotional support to their families

20 Many elderly continue to be confidants to their family members. Based on MSF's Survey on Social Attitudes of Singaporeans in 2013, 78% of respondents aged 65 years and above reported that their family members told them about their personal problems (Chart 11). This proportion fluctuated between 78% and 91% between 2003 and 2013.

**Chart 11: Proportion of Respondents Aged 65 and Above Agreeing with the Statement "My family members tell me their personal problems", 2003 – 2013**



Source: MSF (Survey on Social Attitudes of Singaporeans)

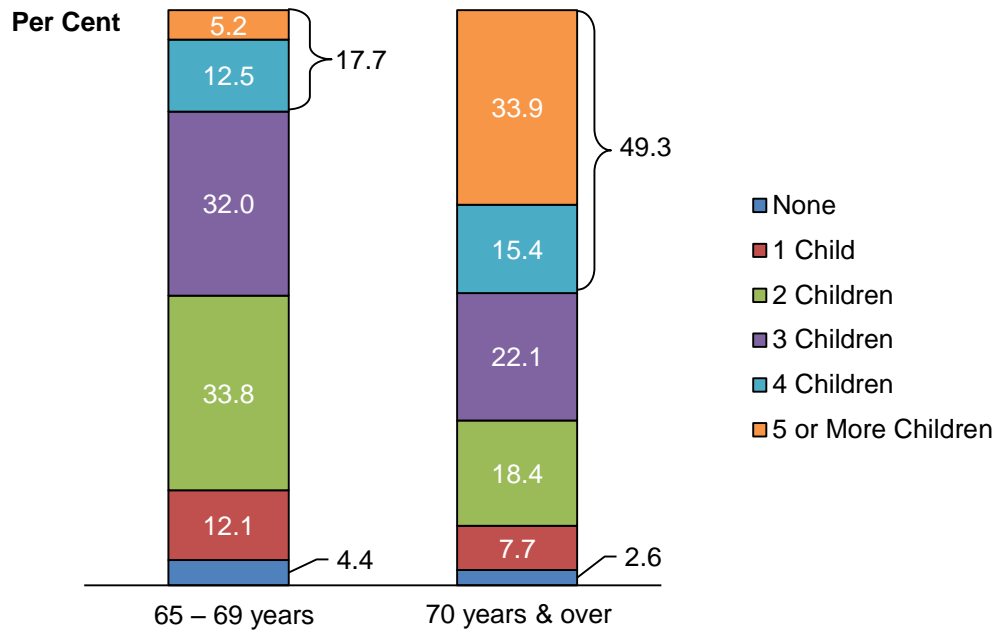
### Can the immediate family continue to be the main source of support for the elderly?

#### Younger cohorts of elderly persons have fewer children to rely on for support

21 There are fewer children now to support parents in their old age. In 2014, nearly half of ever-married women aged 70 years and above had at least four children (Chart 12). The corresponding proportion was lower for younger cohorts, with only 17.7% of those aged 65 to 69 years having at least four children. With more recent cohorts having even smaller families, there will be fewer children for parents to rely on in old age, especially for emotional support. Nonetheless, younger cohorts of elderly persons are likely to save more during their working years with the enhancements made to the Central Provident Fund (CPF) system over the years<sup>9</sup>, and may hence require less financial support.

<sup>9</sup> For example, the higher salary ceiling (introduced in Budget 2015 and to take effect from 1 Jan 2016) means that a 45 year-old worker who earns \$6,000 or more today will save an additional \$60,000 by the time he reaches 65. Amount is based on additional contributions to the CPF Special, Medisave and Retirement Accounts only. The Ordinary Account has not been included as the additional contributions can be withdrawn for housing.

**Chart 12: Resident Ever-Married Females Aged 65 Years and Above, by Age Group and Number of Children Born, 2014**



Source: Department of Statistics

### Singaporeans hold positive attitudes towards the older generation

22 Despite smaller family sizes, family members can continue to be a source of support for elderly. On the whole, Singaporeans value intergenerational closeness and unconditional love and respect for their parents. Based on MSF’s Survey on Social Attitudes of Singaporeans, 97% of respondents in 2013 felt that it is important for grandparents and their grandchildren to maintain close ties with each other. This was an increase of six percentage points from 2009. The same survey also found that 96% of respondents in 2013 agreed that regardless of the qualities and faults of one’s parents, one must always love and respect them. These social attitudes are positive and bode well for ageing families in Singapore.



# Appendix

*(All tables in the Appendix are provided by the Department of Statistics)*

Table A: Age Distribution of Resident Population, 2000 – 2014

Age (Years)	Number ('000)				Per Cent			
	2000	2005	2010	2014	2000	2005	2010	2014
Total	3,273.4	3,467.8	3,771.7	3,870.7	100.0	100.0	100.0	100.0
Below 15	717.6	695.3	654.4	608.0	21.9	20.1	17.4	15.7
15 – 24	423.5	453.9	510.9	511.3	12.9	13.1	13.5	13.2
25 – 34	557.5	541.2	571.3	557.9	17.0	15.6	15.1	14.4
35 – 44	635.0	620.6	629.5	618.1	19.4	17.9	16.7	16.0
45 – 54	468.9	561.7	626.5	624.0	14.3	16.2	16.6	16.1
55 – 64	235.6	315.4	440.7	519.9	7.2	9.1	11.7	13.4
65 & Over	235.3	279.7	338.4	431.6	7.2	8.1	9.0	11.2

Table B: Resident Households by Presence of Member Aged 65 Years and Above, 2000 – 2014

Presence of Member Aged 65 Years and Above	Number ('000)				Per Cent			
	2000	2005	2010	2014	2000	2005	2010	2014
Total	915.1	1,024.5	1,145.9	1,200.0	100.0	100.0	100.0	100.0
With all members aged below 65 years	722.3	792.9	870.4	845.2	78.9	77.4	76.0	70.4
With at least one member aged 65 years and above	192.8	231.6	275.5	354.7	21.1	22.6	24.0	29.6

Table C: Aged Resident Households, by Household Structure, 2000 – 2014

Household Composition	Number ('000)				Per Cent			
	2000	2005	2010	2014	2000	2005	2010	2014
Total	192.8	231.6	275.5	354.7	100.0	100.0	100.0	100.0
Nuclear Families	47.9	56.7	64.3	88.9	24.9	24.5	23.3	25.1
Married without Co-Residing Children	17.7	26.0	37.6	62.9	9.2	11.2	13.7	17.7
3G Households	62.8	72.0	81.3	82.1	32.6	31.1	29.5	23.1
Single Parents with Children	17.9	18.0	23.3	25.6	9.3	7.8	8.5	7.2
One-Person	14.5	20.0	27.9	42.1	7.5	8.6	10.1	11.9
Other Households	31.9	38.8	41.1	53.1	16.5	16.8	14.9	15.0

Table D: Resident Ever-Married Females Aged 65 Years and Above, by Age Group and Number of Children Born, 2014

Age (Years)	Number ('000)						
	Total	None	1 Child	2 Children	3 Children	4 Children	5 or More Children
Total (65 & Over)	242.4	7.9	22.4	57.6	62.0	34.8	57.6
65 – 69	85.2	3.7	10.3	28.8	27.3	10.7	4.4
70 & Over	157.1	4.2	12.1	28.8	34.8	24.1	53.2
	Per Cent						
65 – 69	100.0	4.4	12.1	33.8	32.0	12.5	5.2
70 & Over	100.0	2.6	7.7	18.4	22.1	15.4	33.9