



# **Status Report: Aging in Polk County, Florida**

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## Executive Summary

The West Central Florida Area Agency on Aging, Inc. (WCFAAA) and Hillsborough County Department of Aging Services conducted coordinated *Planning for an Aging Society* surveys and analysis of Census data of the five-county region served by WCFAAA. The data from these surveys provided valuable information that can be used to plan for the future, housing, transportation, financial, healthcare, and socialization needs of seniors. The current report analyzes these Census and Survey data for Polk County compared to the region.

There will be a shift in the size and proportion of Non-Hispanic Whites who will be a much smaller majority. In addition, the younger and older adult age groups will be much closer in size. That and the racial and ethnic makeup of the population will mean that the public and private service sector will need to be able to address the increased number and diversity of its clientele and a potential shortage of workers to meet those needs.

Polk residents age 40+ exercise more than their peers in the WCFAAA region as a whole, yet they are twice as likely to say they have been too sick for regular activities six or more months and to have been in the hospital five or more times in the past year. They report higher rates of the top five conditions, especially related to heart disease, including high blood pressure. They also report higher rates of arthritis and diabetes which have a significant impact on quality of life and would benefit from early detection and treatment. Rates of depression are lower than for the region but still affect more than one in ten residents age 40+.

One in five people pay out of pocket for their health insurance and one in twenty have no health insurance. Polk county has lower Medicaid rates (2.7%) for this age group compared to the region and most survey respondents age 40+ spend less than \$100 a month on remedies but that could add up to as much as \$1,200 a year. One in twenty do not pay anything for remedies (it is covered under insurance or they do not need or choose to buy them). One in five pays up to \$3,600 a year for remedies

Polk residents age 40+ are distributed across household income categories with half of this population straddling \$2,000-\$4,000 a month. One in five lives on less than \$1,500 a month, or \$18,000 a year. At the other end, one in four live on \$48,000 or more a year. Fifteen percent of the 40+ population did not have enough money to pay their bills each month and another 32% had just enough to make ends meet. Half thought they would have enough money for the rest of their lives. This means that at least half of Polk's 40+ population is not prepared for retirement financially and may not have the capacity with their current income and monthly expenses to change that course.

Less than half owned their homes free and clear and most of the remainder were paying off a mortgage. One in ten was renting. Participants in Polk County were almost twice as likely to live in a manufactured or mobile home, compared to the region. Two-thirds had steps inside or outside their home, making it less accessible if they should become disabled. Compared to the region, Polk County participants were 50% more likely to

live in a senior citizens community now and 60% more likely to consider a life care community.

Three out of five had the most basic planning documents: a will and living will or healthcare surrogate. Two out of five had a power of attorney for finances and one in five had a prepaid funeral. One in four had long-term care insurance, a much higher rate than reported in the region as a whole.

More than nine in ten survey participants age 40+ currently drive their own car or motorcycle everywhere. Five in ten have no idea what they would do if they could no longer drive. Just two percent use the bus now but 15% expect to use if they cannot drive. One in ten walk to some destinations now but 16% expect to do that later, when they can no longer drive. They see their children and parents at least once a week. Although one in four has a child living nearby, 36% live up to an hour's drive from their nearest child. How will that child help them get places if they can no longer drive themselves?

Currently, the 40+ participants are regular voters, active in their communities and one-third volunteer their time. One in four attends classes and half go out for movie, concert, or meal almost weekly. All of these important social activities would change with inadequate transportation. On the other hand, three-fourths of these participants have a computer at home and nearly the same percentage use the internet.

One in five Polk respondents age 40+ is a caregiver, usually for a spouse, followed by other non-relatives, or a parent. They were three times more likely to identify "others" than participants in the region and half as likely to identify parents. The types of care are similar to those identified in the region: transportation, home health, financial affairs, meals, and housekeeping. One in ten have no one to provide this care for them and three in five plan to rely on their spouse even though the rates of widowhood are high among the older generation and rates of divorce and never married are high among the baby boom cohort. They are more likely than participants in the region to count on their children and compared to the region, they are more likely to have children living nearby.

Fortunately, survey participants age 40+ were aware of the signature senior services: home delivered meals, senior center, adult day care, and Alzheimer's programs, even though most had not used these services. They were less knowledgeable about programs that would help them to stay in their own home or continue to provide care to a family member: elder helpline, respite care, help paying for in-home care, housekeeping, and case management. Although one in five participants said they were involved in religious activities "a lot," less than five percent would count on their faith community for this type of assistance and about the same would count on a government program. Polk residents, as in the rest of the region, plan on handling these needs through their immediate family first.

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## Introduction

In 2000, West Central Florida was home to nearly one million adults ages 40 and older, including 306,641 seniors age 65 and older. Half of the 40 and older population in the region lives in Hillsborough County (54%) and half lives in one of the other four counties in the region (24% in Polk; 15% in Manatee; 6% in Highlands; and 1% in Hardee).

The West Central Florida Area Agency on Aging, Inc. (WCFAAA) contracted with the Center for Housing and Long-Term Care at the University of South Florida to conduct a needs assessment of four of the five counties in its region (Hardee, Highlands, Manatee, and Polk). Hillsborough County was surveyed under a separate contract with Hillsborough County Department of Aging Services. WCFAAA later contracted with Aging Research Group for a separate status report of these same data displayed just for Polk County. These data are taken from the two reports described below.

## Method

This Status Report on Aging in Polk County, Florida, is based on two reports prepared for the WCFAAA in Fall 2007:

1. *WCFAAA Population Characteristics and Projections for an Aging Society 2000-2030 (Population Projections)*<sup>1</sup> and
2. *WCFAAA Planning for an Aging Society Survey of the Population Age 40 and Older (Planning Survey)*.<sup>2</sup>

In this status report we summarize these previously published data from both studies for Polk County only. First we provide baseline population and household characteristics for the most recent Census year—2000 and projections through 2030. Then we provide a more detailed analysis of the population age 40 and older which is based on a sample of Polk County residents who responded to a mailed survey of a representative sample of households selected from census block groups where 50 percent or more of the population was age 40 and older. The mailed household survey addressed: health, mental health, disability, caregiving; and use of and preferences for healthcare, mental health services, and long-term care. The survey was structured to provide information that will allow the WCFAAA to assess the need for services available for the 40+ population, and how to better meet current and future needs of this population.

Polk is the fourth largest county in Florida and the largest in the WCFAAA region (2,010 square miles) and is both rural and urban; its largest city is Lakeland. It was home to one-fourth of the region's population (Figures 1 and 2).

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<sup>1</sup> [http://www.fpeca.cas.usf.edu/chlhc/PDF Files/West Central Florida AAA Population and Projections FINAL.pdf](http://www.fpeca.cas.usf.edu/chlhc/PDF%20Files/West%20Central%20Florida%20AAA%20Population%20and%20Projections%20FINAL.pdf)

<sup>2</sup> [http://www.fpeca.cas.usf.edu/chlhc/PDF Files/West Central Florida Area Agency on Aging Planning for an Aging Society.pdf](http://www.fpeca.cas.usf.edu/chlhc/PDF%20Files/West%20Central%20Florida%20Area%20Agency%20on%20Aging%20Planning%20for%20an%20Aging%20Society.pdf)

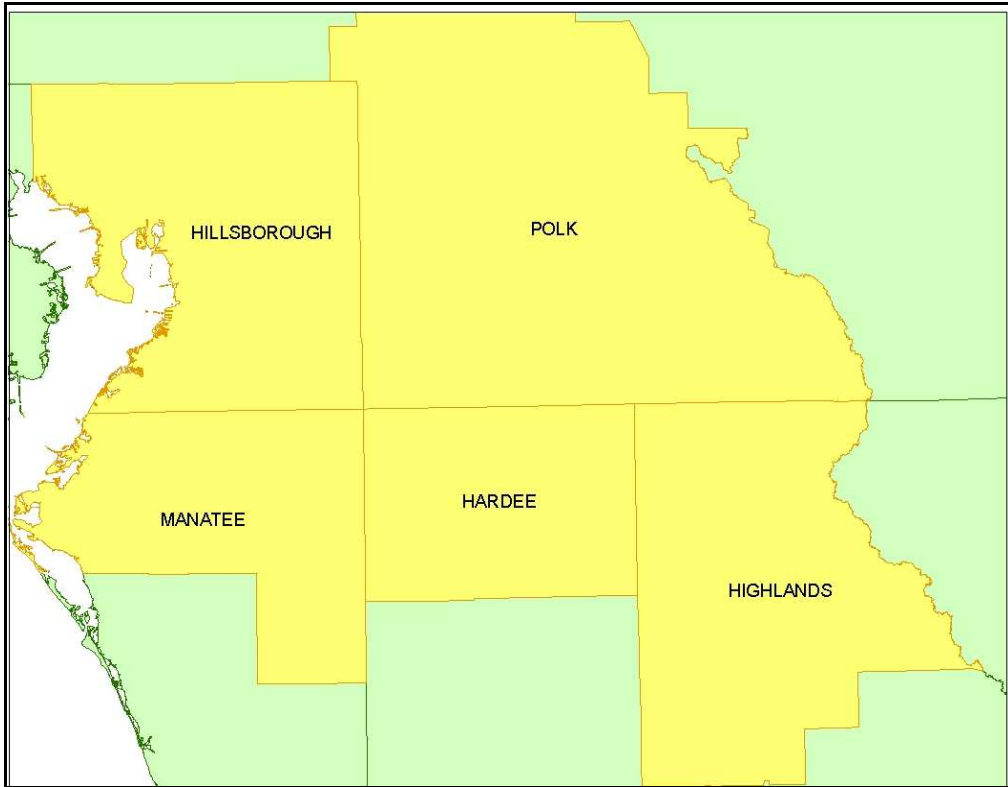


Figure 1. WCFAAA Service Region

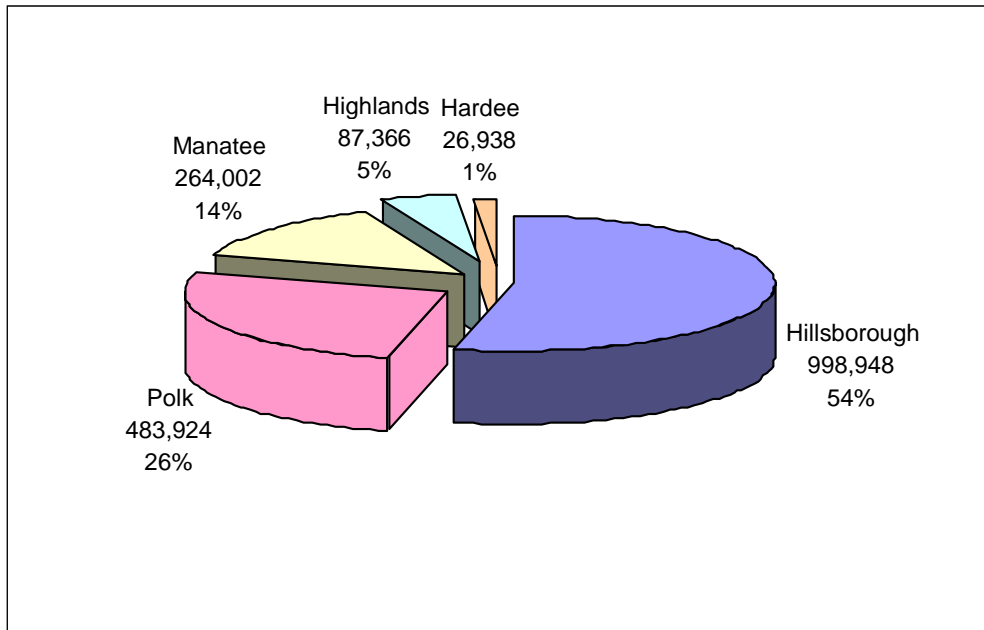


Figure 2. WCFAAA Population Distribution by County, 2000

## **Method: Census 2000 and projections 2005-2030**

County data were drawn from the U.S. Census 2000. Population projections by age and ethnicity for each county were drawn from the 2007 estimates of the Bureau of Economic and Business Research at the University of Florida.<sup>3</sup>

The variables that measure baseline demographic and economic characteristics of the population and households are described below.

**Age.** Age was aggregated for age 35 to 64 and age 65 and older. The younger group corresponds to the Baby Boom generation in 2000.

**Ethnicity.** Race and ethnicity are measured by the U.S. Census with two separate items that were combined here into non-Hispanic White, non-Hispanic Black, or Hispanic of any race. Individuals of other racial or ethnic groups were excluded. They represent a very small proportion of the population (2.14%).

**Marital status.** Marital status was categorized as: never married, married, widowed, or divorced.

**Education.** Educational attainment was the highest grade or level of education completed. There are seven levels: Less than 9<sup>th</sup> grade, 9<sup>th</sup> to 12<sup>th</sup> grade (no high school diploma), high school graduate, some college (no college diploma), Associate's degree, Bachelor's degree, and Graduate or Professional degree.

**Poverty.** Poverty status in 2000 was based on total family income in 1999 and the federal poverty guidelines for that year.<sup>4</sup> For example, a single person younger than 65 with no more than \$8,667 in annual income or 65 and older with income no more than \$7,990 were classified as in poverty. The income cut points increase based on size of household but not geographic region.

**Disability.** Disability is defined by the U.S. Census as having any of the following: 1) age five and older and reporting a long-lasting sensory, physical, mental or self-care disability; 2) age 16 or older and reporting difficulty going outside of the home because of a physical, mental, or emotional condition lasting six months or more; 2) age 16 to 64 and reporting difficulty working because of one of these conditions lasting six months or more. These proportions do not include persons in institutions, the Armed Forces or under age 5.<sup>5</sup> For these analyses, residents who have one or more disabilities as defined above were aggregated for ages 21 to 64 (only younger adult age range available) and the 65+ populations.

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<sup>3</sup> Smith, S.K. & Rayer, S. (2007). Projections of Florida Population by County, 2006-2030. *Florida Population Studies*, Bulletin No. 145.

<sup>4</sup> U.S. Census, 1999. Poverty Thresholds 1999. Retrieved December 12, 2006 from: <http://www.census.gov/hhes/www/poverty/threshld/thresh99.html>

<sup>5</sup> U.S. Census, 2000. State & County Quick Facts: Persons with a Disability. Retrieved December 18, 2006 from [http://quickfacts.census.gov/qfd/meta/long\\_101608.htm](http://quickfacts.census.gov/qfd/meta/long_101608.htm)

**Housing units.** The number of housing units includes vacant and occupied residences, not including institutional housing. For housing units that are not vacant, the age of the householder, identified as the person who owns or rents the unit, was reported and used in these analyses.

**Household occupancy.** Household occupancy status was categorized as vacant, owner-occupied, or renter-occupied.

**Average household income.** Average household income was calculated by dividing total household income by the number of housing units.

### ***Method: Planning survey, 2007***

Marketing Systems Group (Fort Washington, PA) provided a mailing list from the US Postal Service for residential addresses in block groups in the five-county region where 50 percent of the population was age 40 and older. The mailing list was representative in terms of race and ethnicity and did not include resident names. The actual percentage of the population age 40+ and occupancy rates were used to calculate the mailing size in order to reach the desired sample size. From this list, 1,454 addresses were selected in Polk County.

We expected that 611 of these households would be occupied and have at least one eligible member of the household (that was age 40 or older). A total of 188 were eligible and returned a completed questionnaire (31% Figure 3). Each respondent in Polk represented 1,282 of residents in this sample (i.e., age 40+ in census block groups where 50% of the residents were age 40 and older).

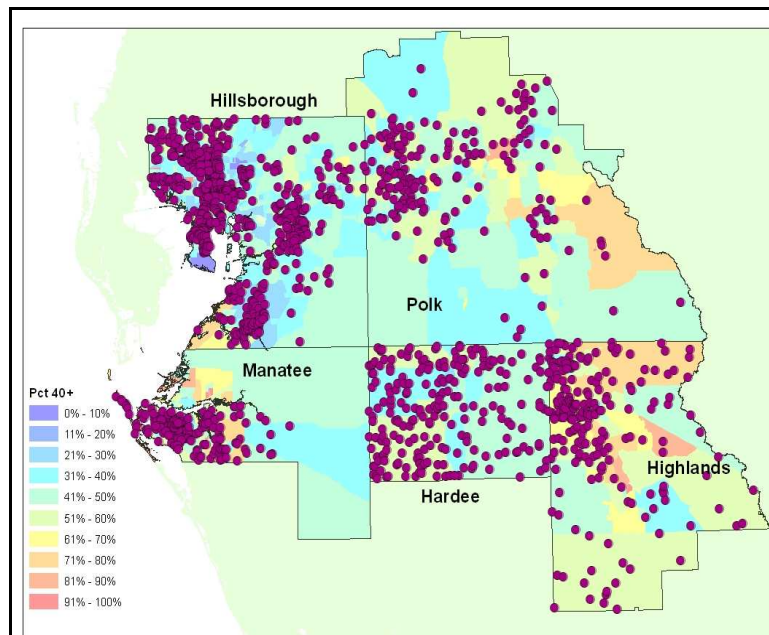


Figure 3. Respondents by Percentage of the Population Age 40+.

The WCFAAA Planning for an Aging Society Survey (Appendix A) was based, in part, on the *2000 Older Americans Status and Needs Assessment Survey* conducted by the Howard County (Maryland) Office on Aging (2000). Some questions were modified, removed, or added but were in keeping with the tenor of this original questionnaire. In addition, we combined the age 40-59 and age 60+ versions of the questionnaire and this combined questionnaire worked well in a pilot test. It was translated into Spanish.

**Demographics.** Household data included household size and composition, monthly income from all sources, zip code. Participant data included age, gender, marital status, race or ethnicity, language spoken at home, and education.

**Health.** Participant health was measured by: days too sick for normal activities (ranging from no days to more than six months); whether told by a doctor that they had any of 19 diseases or conditions, and their self-rated health.

**Mental health.** Depressive symptoms were measured on a scale from all of the time (1) to none of the time (5) and included feeling: sad, nervous, restless, hopeless, that everything is an effort, and worthless. The resulting scale ranged from 6 (high depressive symptoms) to 30 (not depressed). In addition, one of the 19 health conditions was a diagnosis of depression.

**Health insurance and healthcare costs.** Participants indicated that they received up to six different types of insurance (employer paid, military or VA, self paid insurance, Medicare, Medi-Gap, Medicaid) or no insurance or not known. They were asked if they changed insurance in the past 12 months and the reasons why. They were also asked if they had delayed or not obtained medical care or prescription drugs because of cost, the number of times they used the emergency room or hospital in the past 12 months, and if they ever had home health ordered by a doctor, purchased such help or received it through a public agency. In addition, they were asked if they had a long-term care insurance policy and a living will or health care surrogate.

**Living arrangements.** Participants were asked the total number of years they lived in their respective counties and why they moved to or continued to live in that county. They were asked to identify the type of home (single-family house, townhouse or condominium, apartment or duplex, mobile or manufactured home), if it was owned, had a mortgage, or was rented and potential barriers to continued use with disability (steps, maintenance). They were asked about their plans for moving within or outside their county and the reasons for such a move, if they currently lived in a senior citizens development or would consider this option or a number of other housing options, including a life care community, for retirement.

**Transportation.** Participants were asked about the number of round trips they made each week, the typical distance to work, recreation, visiting, shopping or errands, and healthcare, and their usual means of travel (own vehicle, relative's car, friend's or neighbor's car, taxi, public bus, medical van service, walk, bicycle or adult tricycle, wheelchair or scooter, or golf cart). They could speculate if they would use any of these

same means if they could no longer drive and could choose more than one usual source of transportation or give their car to a reliable agency for transportation.

**Family and caregiving.** Participants were asked about the number of living children who were minors or adults and how far away the closest child was to them, and frequency of contact. The same was asked about living parents, and other relatives. They were also asked about their own caregiving activities—to whom they provide care and what type of care—and who was or would care for them if they needed it. And they were asked if they were raising any of their grandchildren and if they could afford it.

**Social activities.** Participants were asked about how often they see friends who lived nearby; if they attended regular meetings of organizations, voted, attended classes (or intended to attend), volunteered, went out for dinner or entertainment, and participated in religious organizations.

**Knowledge and use of aging services.** They were asked if they ever used or had knowledge of 13 common services provided by aging services in each county: adult day care, Alzheimer's programs, case management, Elder Helpline, help with paying for assisted living or in-home care services, housekeeping or personal care, home delivered meals, legal services, respite care, retired senior volunteer program (RSVP), senior center, and senior meal sites. For each service they indicated if they heard about it (yes or no) and if they had used it (yes or no). The latter list was used as part of the description of health and healthcare.

**Employment, retirement, and finances.** Participants were asked to identify their current employment status (worked at least 30 hours a week, less than 30 hours a week, retired from all jobs, never worked for pay), the age they planned to or did retire (before age 60, age 60-64, age 65, age 66-69, age 70 and older and not sure) and whether they would retire in their current county. They were asked to identify one of eight categories of total household monthly income, after taxes, from under \$750 to \$6,000 or more and how many people were financially dependent on them (including them) using a four-point categorical response (only me, two, three to four, five or more). They were asked if at the end of the month, they had some money left over, just enough to make ends meet, not enough to make ends meet, or not sure. And they were asked if they expected to have enough money to take care of themselves the rest of their lives.

**Physical activities.** They were asked to identify any of 12 activities that they did regularly which ranged from walking and gardening to stretching and weight lifting, jogging, dancing, bicycling, swimming, boating or fishing, racquet sports, golf, or team sports.

**Satisfaction.** They were asked to rate the life satisfaction on a four-point scale from very satisfied (1) to very dissatisfied (4) and to rate how well their needs were met in 16 areas where public services could potentially have an impact through existing or new programs. These areas were: volunteering, emergency home repairs, employment, housing, legal services, medical, mental health, personal care, physical fitness,

prescription drugs, preventative care, safety, social and cultural activities, substance abuse treatment, support groups, and transportation. For each of these areas, they rated it as needs met fully (1) to needs not met at all (4) or did not apply (5). Those areas that were not applicable were removed from the analysis.

### **Data analysis**

Population projections are compared by age 35-64 and age 65+ except for disability rates which are reported for the age 21-64 and 65+ age groups (the only comparison available for adults).

Planning survey results for Polk residents age 40+ are compared to those for the five-county region served by WCFAAA. The original sample was recruited to represent the Baby Boom and Retiree populations in the entire region. The sample size by county (with the exception of Hillsborough County) does not permit this comparison.

# Results

## Census: Demographics, 2000

The Baby Boom population in Polk was more likely to be married and the older population was more likely to be widowed (Figure 4). In addition, the Baby Boom had three times the divorce rate as the older population. Two in five Baby Boomers had completed some college or earned a degree while just one-third of the 65+ population had this much education (Figure 5). The older group was more likely to have a high school education or less.

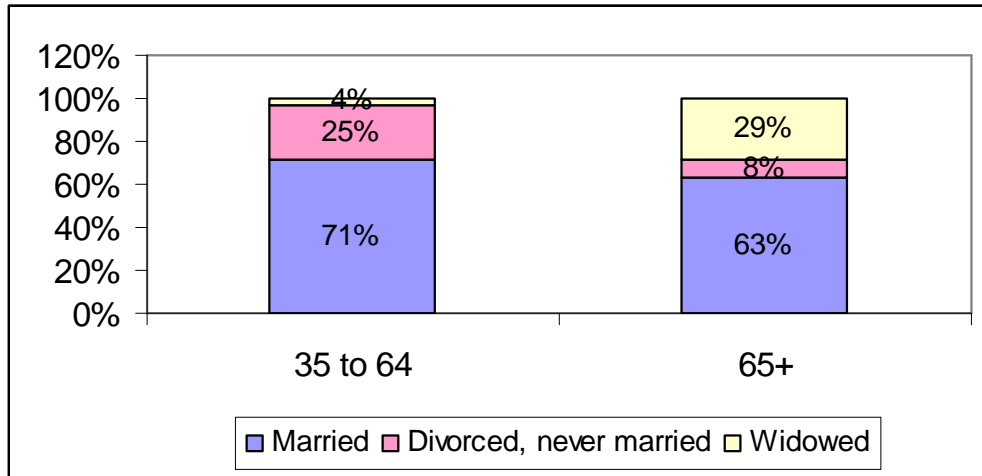


Figure 4. Marital Status, Polk County, 2000

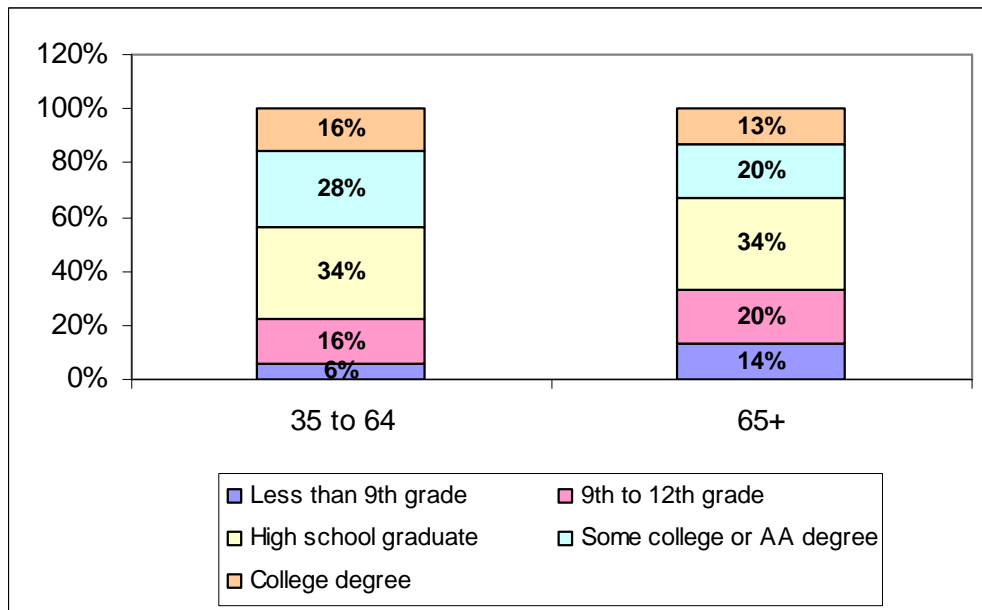


Figure 5. Educational Status, Polk County, 2000

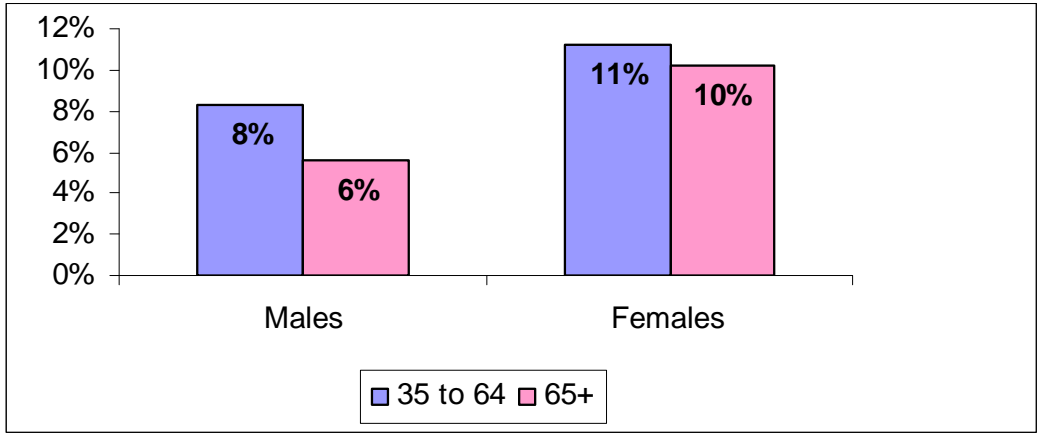


Figure 6. Poverty by Gender, Polk County, 2000

The Baby Boom population was more likely to be in poverty in 2000 but one in ten women of either generation was in poverty (Figure 6). The older generation was two-thirds more likely to have a long-lasting sensory, physical, mental or self-care disability as defined by the U.S. Census (see page 5), compared to the age 21-64 year old population, the only younger age group available for comparison (Figure 7).

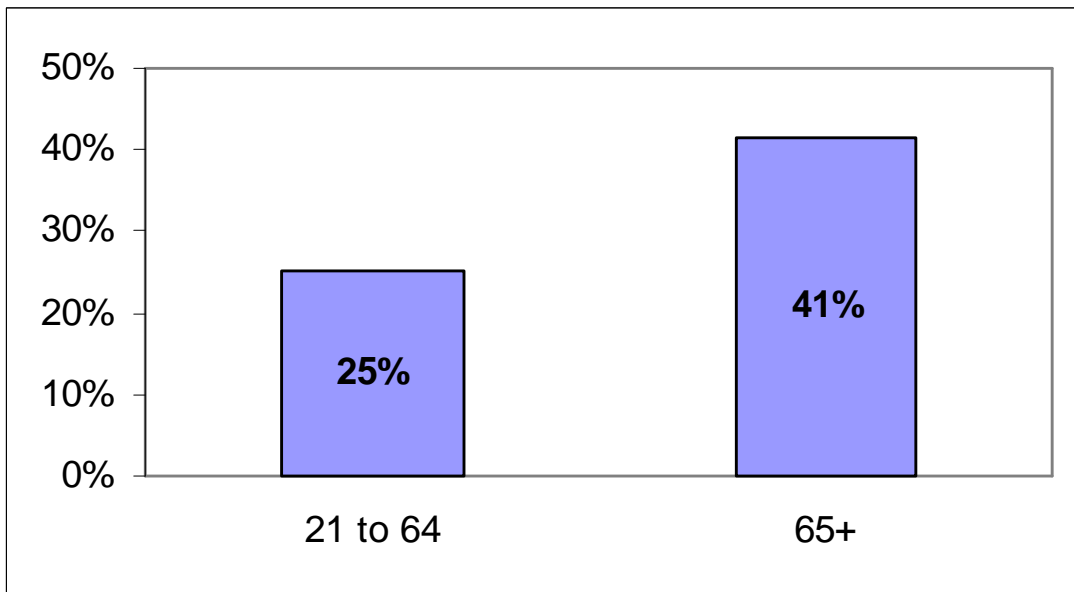


Figure 7. Disability, Polk County, 2000

### **Census: Household characteristics, 2000**

More than half of the housing units in Polk County were occupied by members of the Baby Boom while 30 percent were occupied by the older population (Figure 8). The Baby Boom households had higher incomes compared to the senior households, but this difference does not take into account household size (Figure 9).

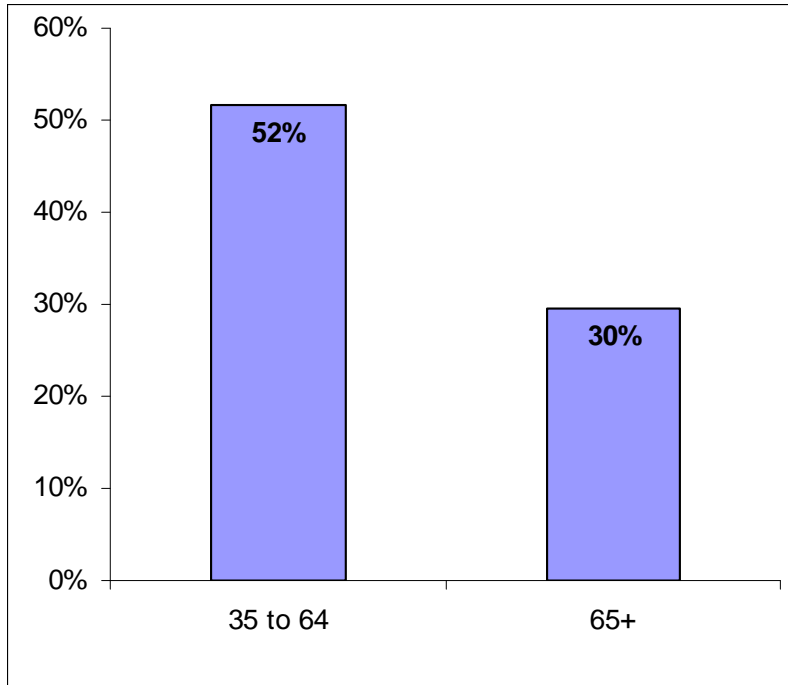


Figure 8. Owner Occupied Households, Polk County, 2000

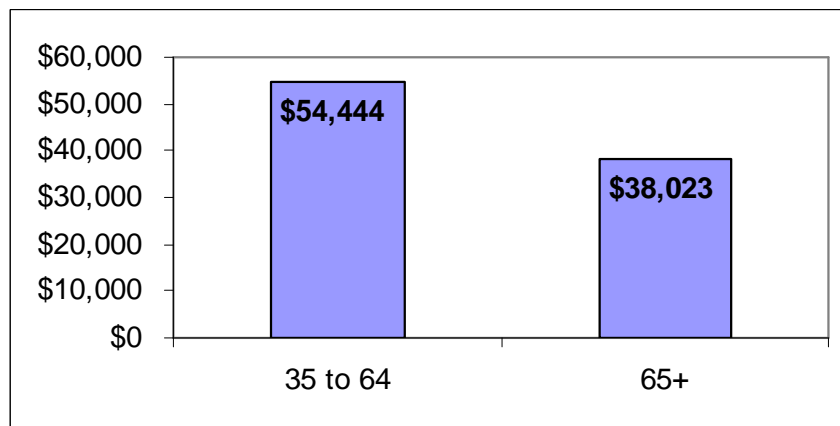


Figure 9. Average Annual Household Income, Polk County, 2000

### **Census: Population projections, 2005-2030**

Polk is anticipated to grow from approximately 484,000 residents in 2000 to 779,000 residents in 2030 (Figure 10). The WCFAAA region will grow 2.2% a year compared to Polk which will grow 2% a year. In 2030, WCFAAA will be serving a region inhabited by over 3 million people. The 35 to 64 population is anticipated to remain relatively stable but will converge with the older population by 2030, when one out of four people will be 65+ and one out of three will be ages 35-64 (Figure 11).

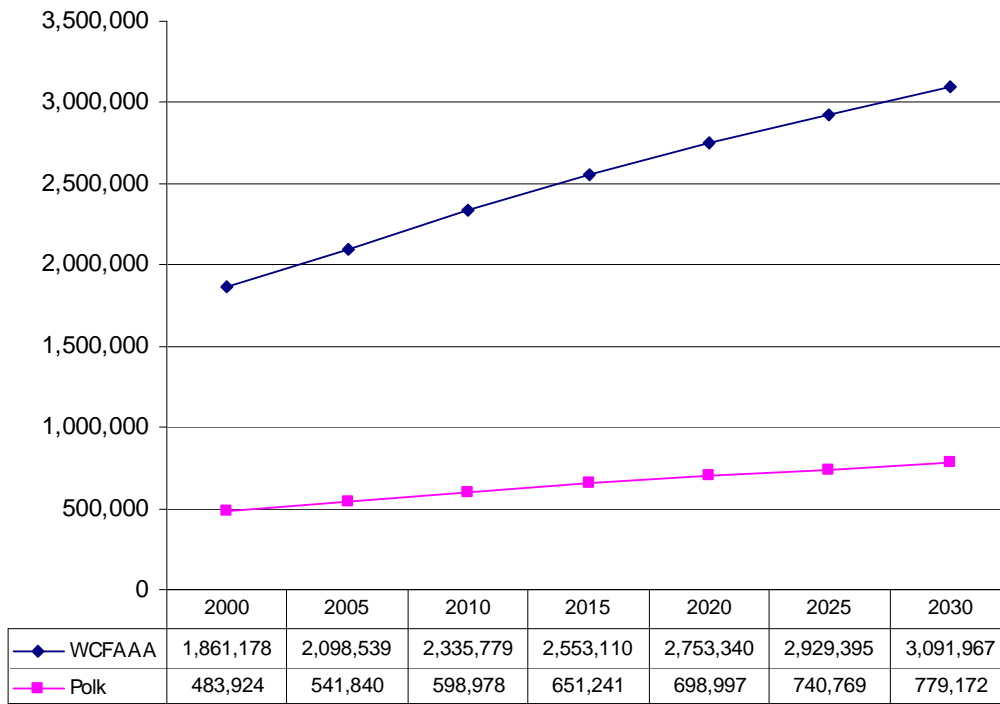


Figure 10. WCFAAA and Polk County Population Projections.

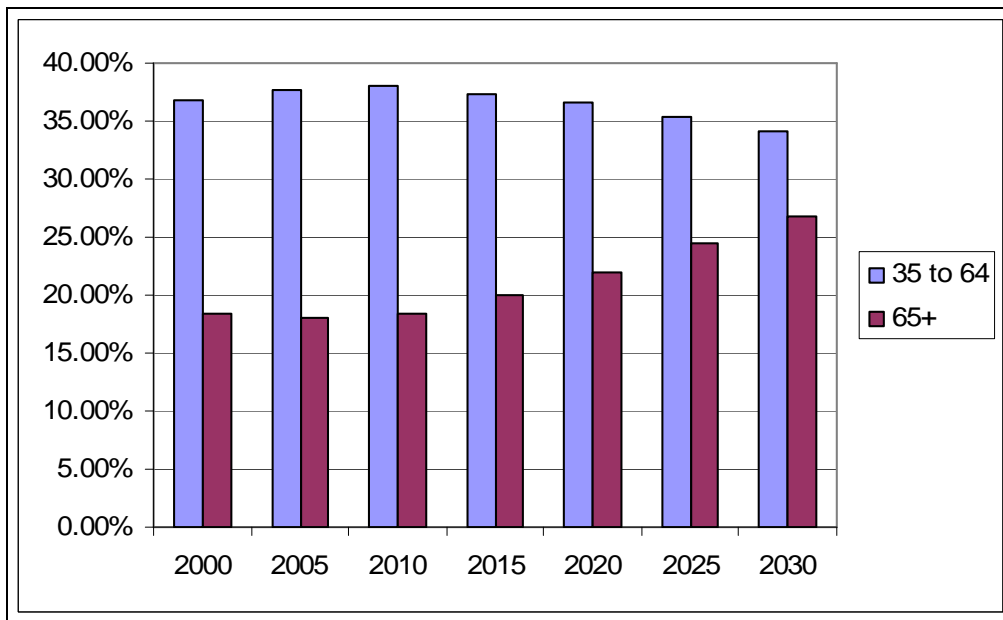


Figure 11. Polk County Population Projections by Age Group.

The proportion of the 35 to 64 population who is Black or Hispanic will double from 20% to 40% by 2030 (Figure 12) and from 10% to 20% for the 65 and older population (Figure 13).

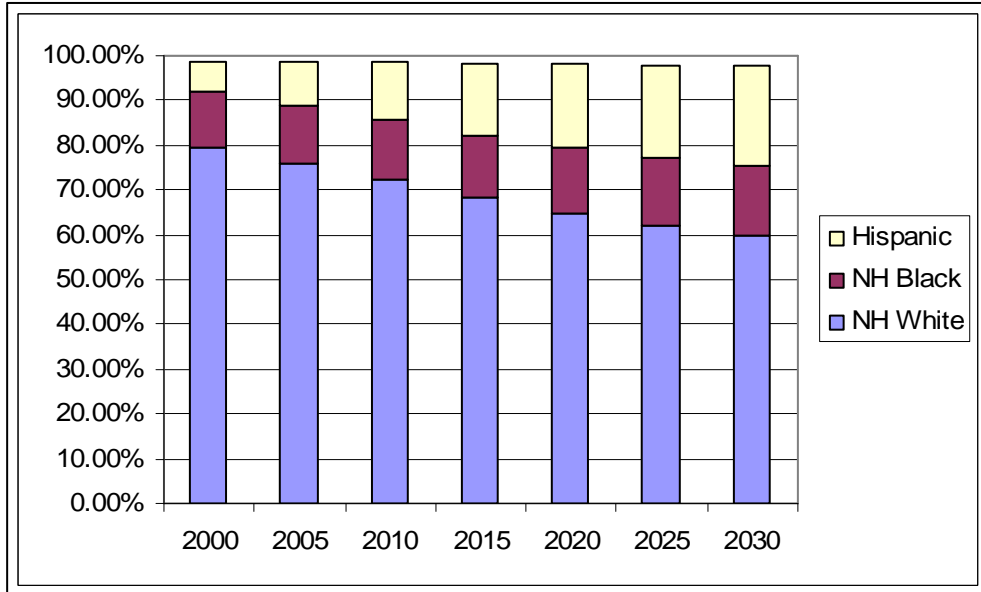


Figure 12. Projected Population by Ethnicity for Among the 35-64 Population, Polk, 2000-2030.<sup>6</sup>

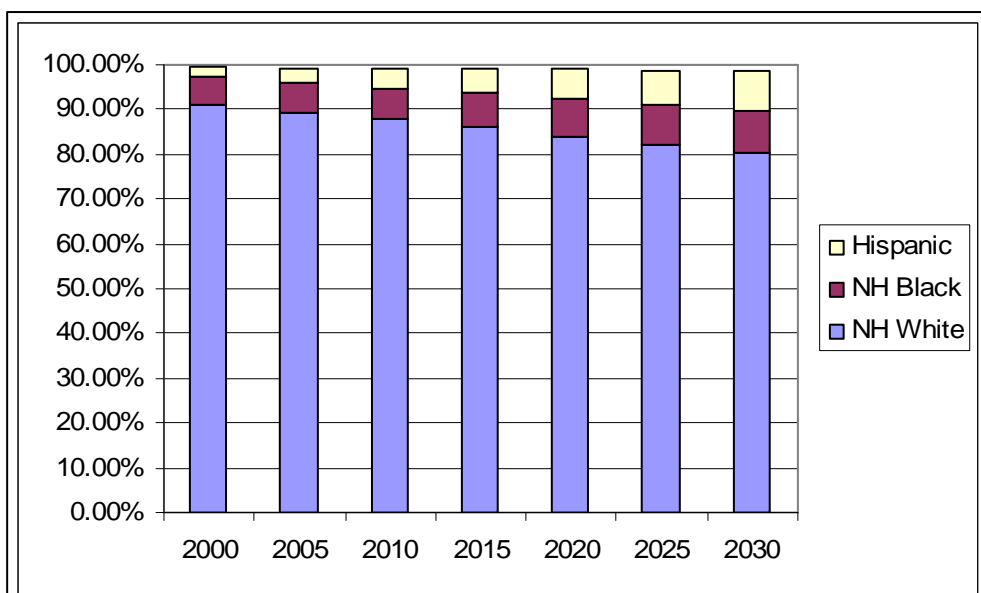


Figure 13. Projected Population by Ethnicity Among the 65+ Population, Polk, 2000-2030.<sup>6</sup>

Most of this growth is due to increases in the Hispanic population which is projected to grow from 9.5 percent to almost 22 percent of the total population over that time period, while non-Hispanic whites decrease from 75 to 61 percent of the total population (not displayed). The age 35 to 64 Hispanics are projected to increase threefold from almost 7 percent to 22 percent. Hispanics and Blacks are projected to each represent about 9 percent of the 65+ population in 2030.

<sup>6</sup> NH=Non-Hispanic

## ***Planning survey: Respondent demographics, 2007***

Polk participants age 40 and older in a regional *Planning for an Aging Society* survey were more likely to be married and less likely to be widowed, compared to the West Central Florida Area Agency on Aging, Inc. region (WCFAAA). They were average in terms of the percentage who were White or African-American, but slightly less likely to be Hispanic (Table 1; Figure 14).

**Table 1. Polk County Age 40+ Population: Participant Demographics**

	<b>Polk N=188</b>	<b>WCFAAA N=1,435</b>
Average Age	65.6	64.3
	<b>Percentage</b>	
Gender=Female	56.1	54.9
<u>Marital status</u>		
Currently married	62.2	59.6
Divorced	16.5	17.0
Widowed	12.8	16.2
Never married	5.3	4.9
Separated	3.2	2.3
<u>Race or ethnicity</u>		
African-American or Black	5.9	5.9
Hispanic, any race	3.8	5.6
White	85.5	85.5
Other	4.8	3.0
<u>Language<sup>1</sup></u>		
English	99.5	98.5
Spanish	2.7	6.0
Other	0.5	2.4
<u>Education</u>		
Less than 8 years	1.7	2.3
Some high school or technical school	8.0	6.4
Completed high school	25.1	23.4
Post high school business or trade school	11.4	8.6
Some college or completed junior college	22.9	24.8
Completed college or university	30.9	34.6

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

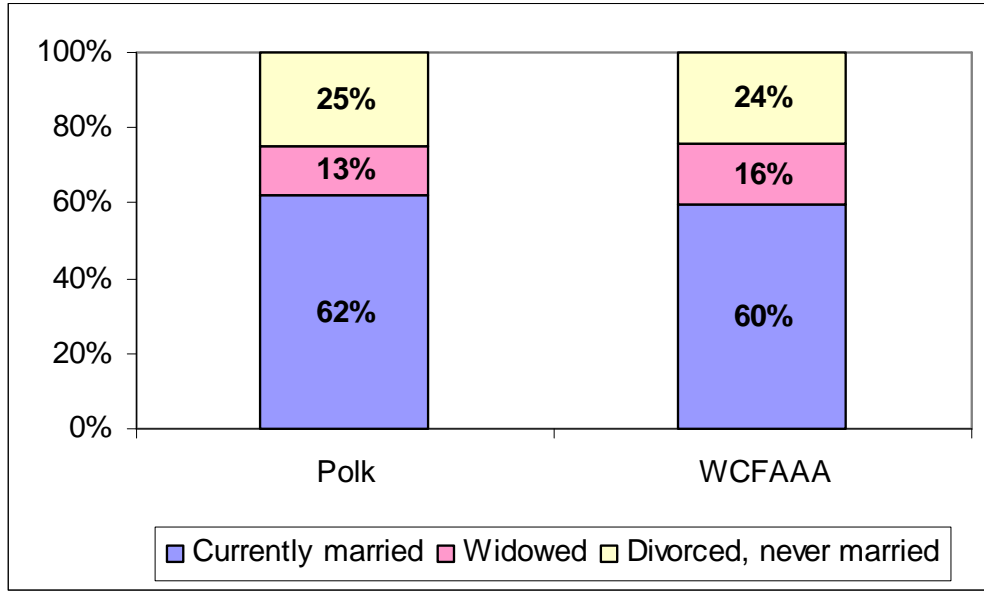


Figure 14. Planning Survey Respondents: Marital Status

Polk survey participants age 40+ were less likely to have a college education, compared to their counterparts in the 5-county region (Figure 15). Given their marital status, it is not surprising that they were also more likely to be living with their spouse. They were also much more likely to be living with other relatives (besides children, siblings, grandchildren, or parents; Table 2; Figure 16).

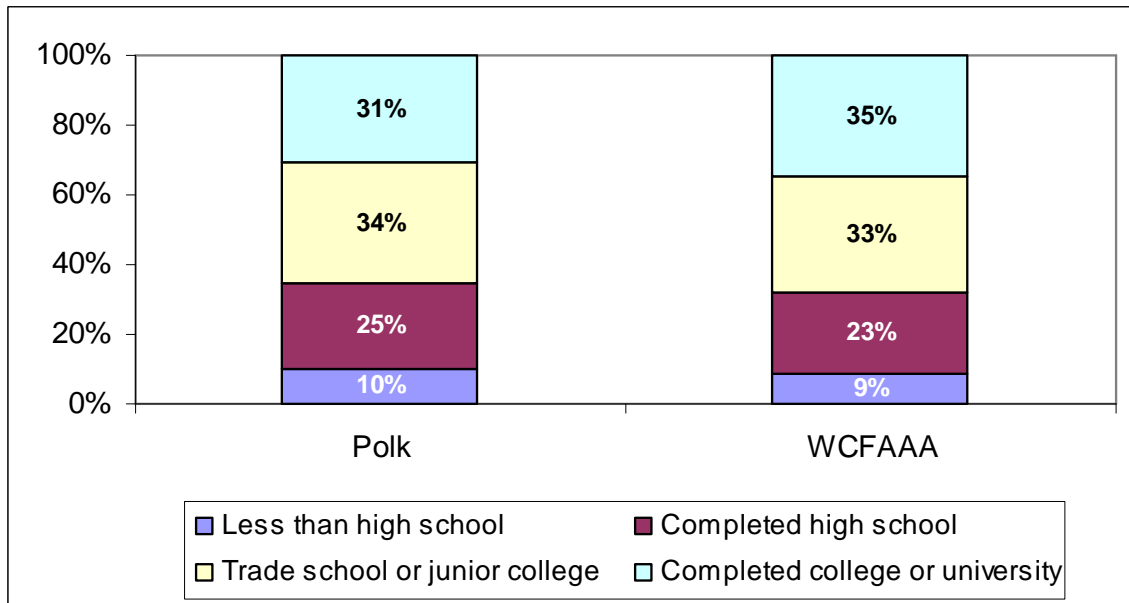


Figure 15. Planning Survey Respondents: Education.

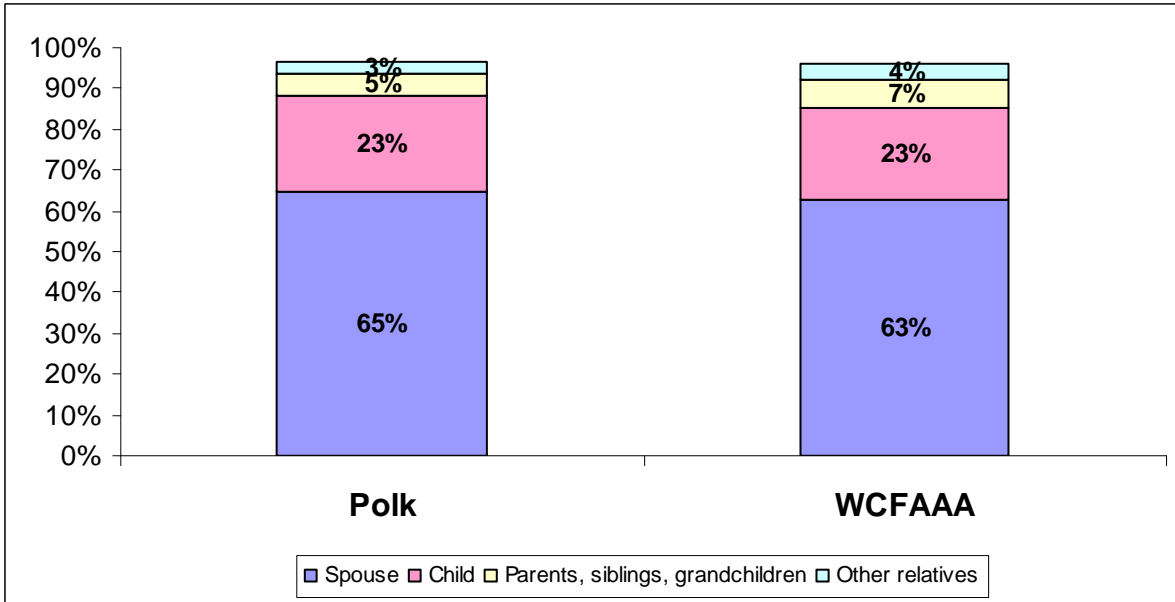


Figure 16. Planning Survey Respondents: Household Makeup.

**Table 2. Polk County Age 40+ Population: Living Arrangements**

	Polk N=188	WCFAAA N=1,435
	<b>Average</b>	
Household size	2.17	2.13
<u>Males</u>		
Age 0-39	0.20	0.22
Age 40-59	0.27	0.31
Age 60+	0.48	0.46
<u>Females</u>		
Age 0-39	0.20	0.20
Age 40-59	0.36	0.38
Age 60+	0.62	0.54
	<b>Percentage</b>	
<u>Household makeup<sup>1</sup></u>		
Spouse/partner	64.9	62.8
Child/children	23.4	22.7
Siblings	1.1	1.0
Grandchildren	2.7	4.0
Parents	1.6	1.6
Other relatives	4.8	1.9

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

## Planning survey: Physical activities, health, and health care, 2007

Two-thirds of Polk residents age 40+ walked regularly and 50% did gardening or yard work. One of five biked or stretched. Just 13% did not exercise regularly (Table 3).

**Table 3. Polk County Age 40+ Population: Regular Physical Activities**

	Polk	WCFAAA
	N=188	N=1,435
	Percentage	
Walking	62.9	60.4
Gardening or yard work	47.8	42.7
Bicycling or exercise bike	18.5	17.0
Stretching exercises	18.0	23.8
Swimming	14.0	11.0
Golf	14.0	11.7
Weight lifting or exercises to increase muscle strength	12.9	18.0
None	12.9	15.2
Boating or fishing	9.0	11.2
Jogging or running	4.5	4.2
Other	3.9	6.0
Aerobics or dancing	3.4	7.0
Team sports	1.7	1.4
Tennis, handball, racquetball, squash	0.6	1.7

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

On average, Polk residents age 40+ reported having 3.2 health conditions and rated their health as “good.” One out of ten had no health problems. Two out of five reported no time in the past year when they were too sick for normal activity, while 9% were this sick for at least six months (Figure 17; Table 4).

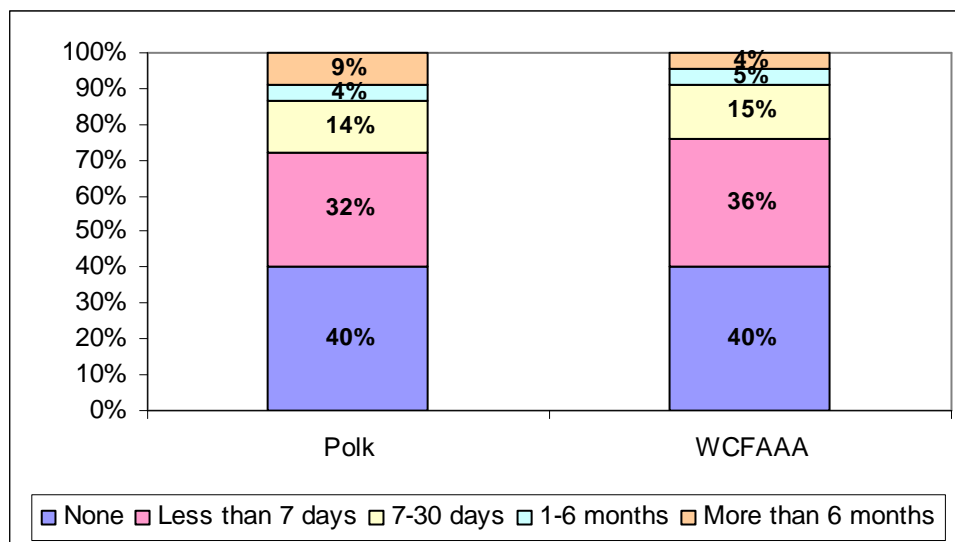


Figure 17. Planning Survey Respondents: Disability in Past Year.

The top five health conditions that affected at least one in four adults age 40+ were: high blood pressure, arthritis, vision problems, allergies, and heart problems (Figure 18). Even so, two-thirds did not use the hospital in the past year, while 4% used it three or more times and 29% used it once or twice (Figure 19).

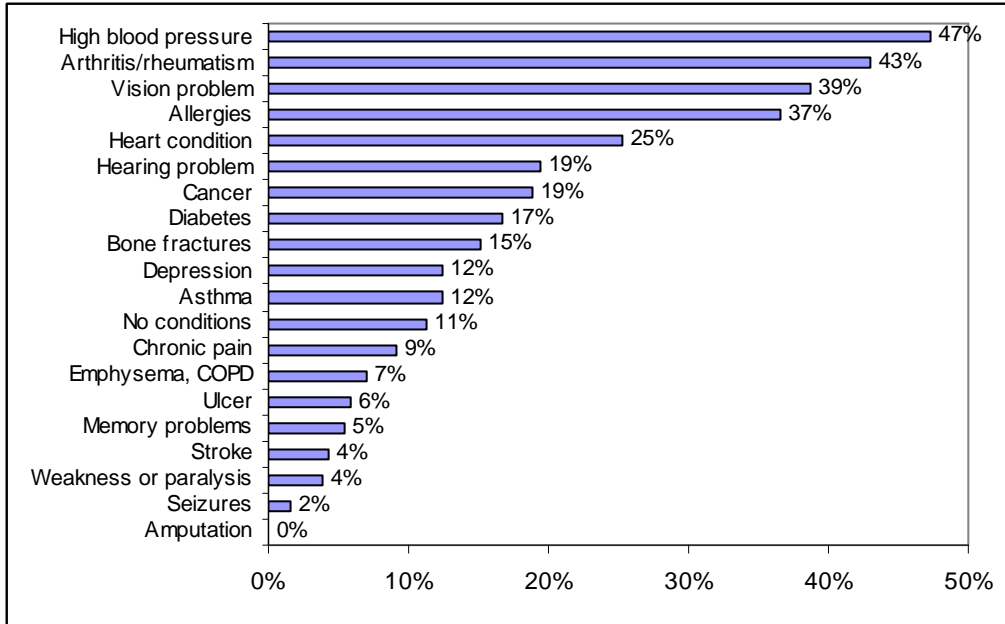


Figure 18. Planning Survey Respondents: Health Conditions.

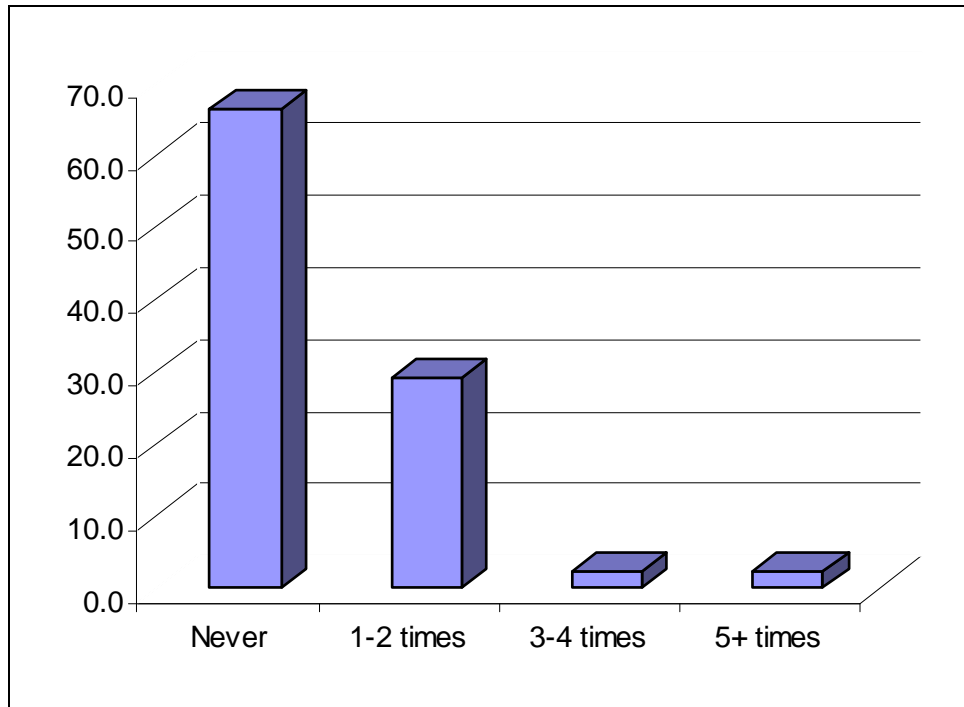


Figure 19. Planning Survey Respondents: Hospital Use in Last Year.

**Table 4. Polk County Age 40+ Population: Health**

	<b>Polk N=188</b>	<b>WCFAAA N=1,435</b>
	<b>Average</b>	
Number of health conditions	3.2	3.0
Self-rated health (4=poor)	2.1	2.1
Depressive symptoms (30=none of the time)	26.9	26.8
	<b>Percentage</b>	
<u>Days too sick for normal activity</u>		
None	40.4	40.0
Less than 7 days	31.9	35.7
7-30 days	14.4	15.0
1-6 months	4.3	5.0
More than 6 months	9.0	4.2
<u>Conditions<sup>1</sup></u>		
High blood pressure	47.3	47.2
Arthritis/rheumatism	43.0	39.7
Vision problem	38.7	37.6
Allergies	36.6	33.1
Heart condition	25.3	20.5
Hearing problem	19.4	17.5
Cancer	18.8	14.7
Diabetes	16.7	17.7
Bone fractures	15.1	14.1
Asthma	12.4	9.5
Depression	12.4	15.9
No conditions	11.3	10.9
Chronic pain	9.1	9.7
Emphysema, COPD	7.0	5.2
Ulcer	5.9	5.3
Memory problems	5.4	5.4
Stroke	4.3	3.8
Weakness or paralysis	3.8	4.2
Seizures	1.6	1.3
Amputation	0.0	0.7
<u>Times in E/R or Hospital in past 12 months</u>		
Never	66.5	71.0
1-2 times	29.2	24.5
3-4 times	2.2	3.3
5+ times	2.2	1.1

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

A higher percentage of Polk residents age 40+, compared to the 5-county region, delayed or did not obtain medical care because of cost (26%; Table 5). One in five did not fill a prescription for the same reason. Nearly 69% spent up to \$1,200 a year on prescriptions, over the counter medications, vitamins, and natural remedies (Table 5; Figure 20).

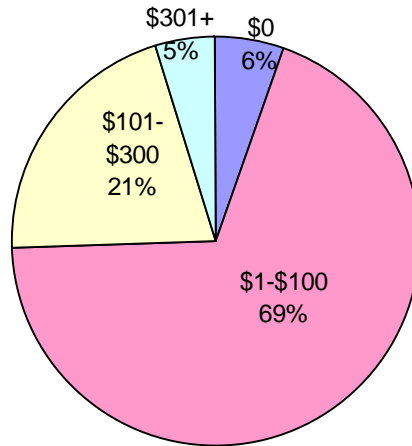


Figure 20. Planning Survey Respondents: Monthly Spending for Prescriptions and other Remedies.

Nearly half of the respondents age 40+ had Medicare; another 45% had employer paid health insurance and 15% had health insurance through the military or VA. (Table 5). One in five paid for their health insurance themselves and one in 20 had no health insurance.

**Table 5. Polk County Age 40+ Population: Health Insurance and Planning**

	Polk N=188	WCFAAA N=1,435
	Percentage	
Delayed or not obtained medical care because of cost (last year)	26.1	23.0
Not obtained Rx because of cost (last year)	18.6	16.3
<u>Monthly spending on Rx, OTC, Vitamins, Natural Remedies</u>		
\$0	5.5	5.1
\$1-\$100	68.9	64.4
\$101-\$200	14.2	18.3
\$201-\$300	6.6	7.0
\$301-\$400	2.7	2.2
\$401-\$500	0.5	1.0
\$501-\$600	0.0	0.3
\$601+	1.6	1.8
<u>Health insurance<sup>1</sup></u>		
Medicare	49.5	46.6
Employer paid	45.1	47.5
Self-pay insurance	21.7	20.0
Military/VA	14.7	10.0
Medi-gap	6.0	5.7
No insurance	5.4	5.4
Other insurance	4.3	4.3
Medicaid	2.7	4.3
Don't know	0.0	0.1

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

## ***Planning survey: Finances, housing and retirement planning, 2007***

One-third of the 40+ population in Polk worked 30 or more hours a week and 56% were retired from all jobs (Table 6). Monthly household income was evenly divided between those with \$2,000-\$3,000, \$3,000-4,000, and \$4,000+ (Figure 21). Thirty percent of households had less than \$2,000 a month. Nearly half had some money left over each month but 15% did not have enough and 32% had just enough to make ends meet (Figure 22). Half had enough money for the rest of their lives. These rates were worse than for the 5-county region.

**Table 6. Polk County Age 40+ Population: Financial Capacity and Planning**

	<b>Polk</b>	<b>WCFAAA</b>
	<b>N=188</b>	<b>N=1,435</b>
	<b>Percentage</b>	
<u>Employment status</u>		
Work 30+ hours	34.1	38.6
Work less than 30 hours	8.5	9.7
Retired from all jobs	56.3	50.8
Never worked for pay	1.1	0.9
<u>Household monthly income</u>		
Under \$750	1.8	4.9
\$750-\$1499	18.0	12.9
\$1600-\$1999	9.6	10.5
\$2000-\$2999	23.4	20.2
\$3000-\$3999	24.0	16.9
\$4000-\$4999	9.0	11.9
\$5000-\$5999	5.4	7.2
\$6000+	9.0	15.5
<u>Number of dependents</u>		
Self only	37.3	39.3
Two	48.6	45.7
Three-Four	12.4	12.6
Five or more	1.7	2.4
<u>Money left over each month</u>		
Some	48.6	54.9
Just enough to make ends meet	32.2	27.1
Not enough	14.7	14.7
Don't know/unsure	4.5	3.3
<u>Legal &amp; financial planning</u>		
Enough money for rest of life	50.6	54.3
Will	64.9	61.9
Power of Attorney for Finances	41.3	39.7
LTC Insurance	26.1	19.4
Living will or healthcare surrogate	57.0	53.9
Prepaid pre-arranged funeral	17.5	14.5

Based on unweighted data.

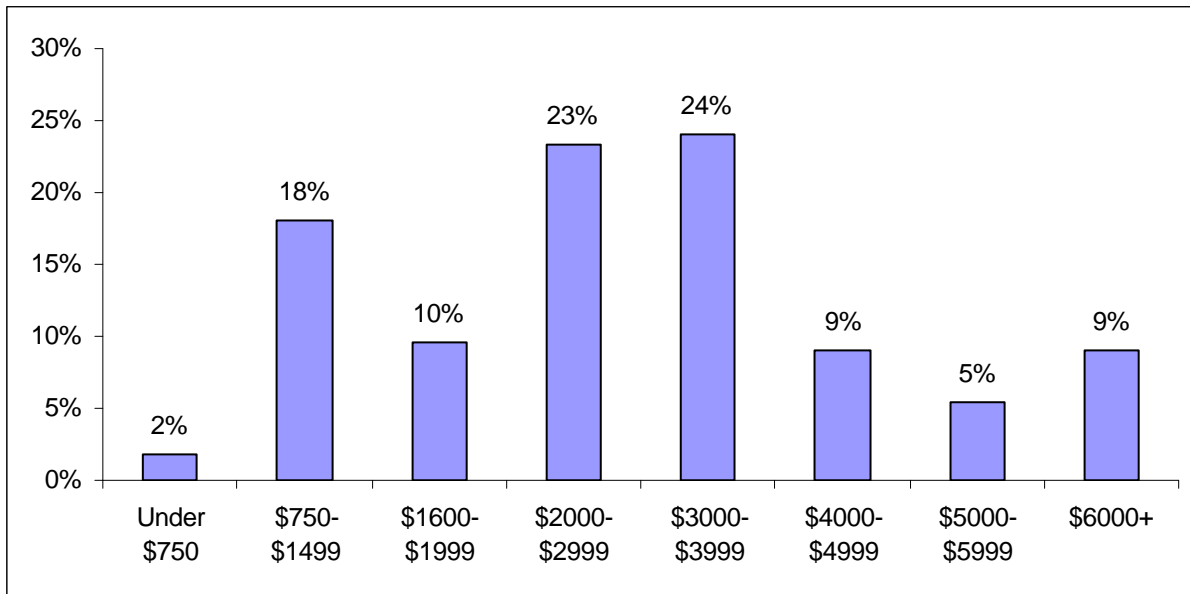


Figure 21. Planning Survey Respondents: Monthly Household Income.

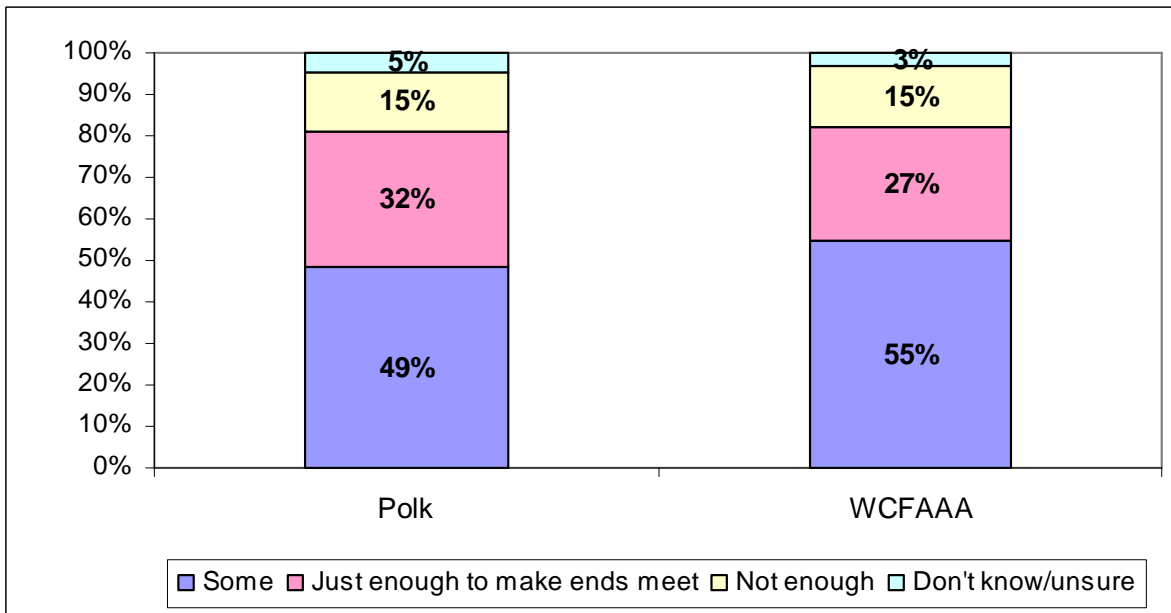


Figure 22. Planning Survey Respondents: Income Leftover at End of Month.

On the other hand, Polk residents age 40+ had better rates of planning for the future. More than three out of five had a will; 41% had a power of attorney for finances and slightly less 18% had a pre-paid funeral. One in four had a long-term care insurance policy and nearly three in five had a living will or healthcare surrogate (Table 6).

Most had a mortgage or owned their home and usually it was a single family home; 11% rented (Table 7; Figure 23). On average, they lived in Polk for 28 years. Three in five had steps so the home would not be accessible for disability. They were attracted to Polk because of weather and to be closer to family (Figure 24).

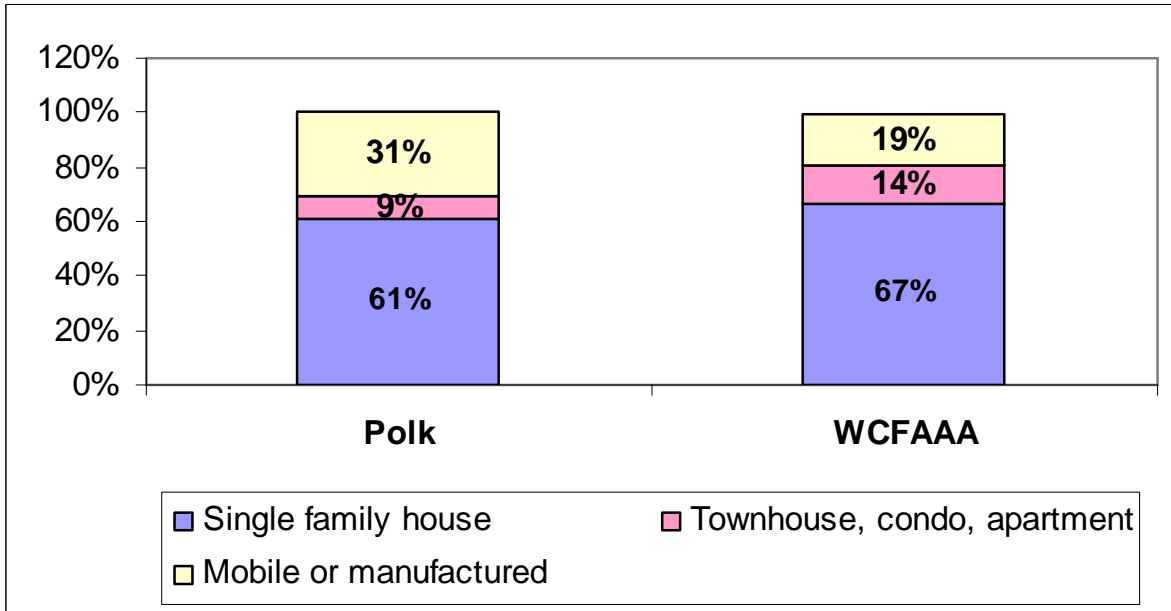


Figure 23. Planning Survey: Current Housing.

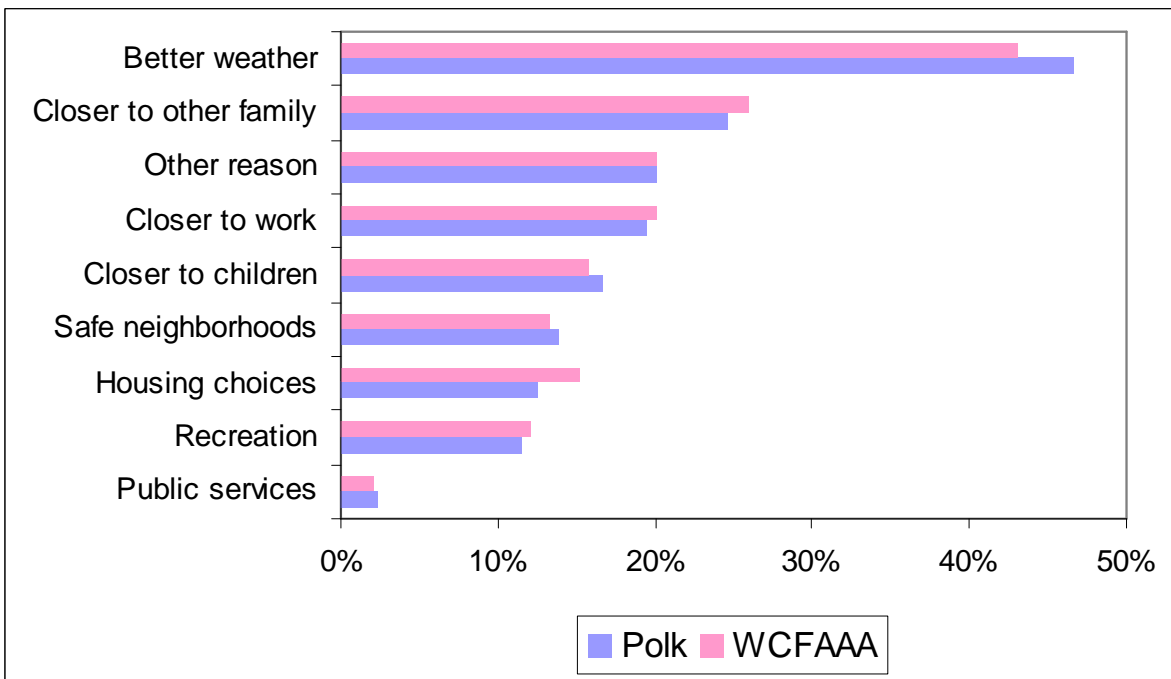


Figure 24. Planning Survey: Why Moved To or Stayed in County.

**Table 7. Polk County Age 40+ Population: Current Housing**

	<b>Polk</b>	<b>WCFAAA</b>
	<b>N=188</b>	<b>N=1,435</b>
Average years living in county	27.7	26.0
Average neighborhood safety (4=very unsafe)	1.8	1.5
	<b>Percentage</b>	
<u>Home ownership</u>		
Owned with mortgage	42.7	47.6
Owned free and clear	45.9	40.9
Rented	10.8	10.3
<u>Type of home</u>		
Single family house	60.8	66.7
Mobile or manufactured	30.6	18.5
Apartment or duplex	5.9	7.2
Townhouse or condo	2.7	6.8
<u>Steps</u>		
Inside steps	17.2	19.8
Outside steps	57.5	47.7
No steps	37.1	43.9
<u>Maintenance needed<sup>1</sup></u>		
No repairs needed	50.6	52.4
Painting, plastering	25.8	27.6
Minor structural	16.3	15.3
Plumbing	10.1	11.7
Roof	9.6	9.4
Rodents or bugs	6.7	6.3
Appliances	6.2	7.9
Electrical wiring	6.2	8.4
Other	6.2	4.8
Modifications for disability	3.4	3.2
Major structural	1.7	1.9
<u>Why moved or stayed in County<sup>1</sup></u>		
Better weather	46.6	43.0
Closer to other family	24.7	25.9
Other reason	20.1	20.1
Closer to work	19.5	20.1
Closer to children	16.7	15.8
Safe neighborhoods	13.8	13.3
Housing choices	12.6	15.2
Recreation	11.5	12.1
Public services	2.3	2.0
Now in a senior citizens community	29.0	20.3

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

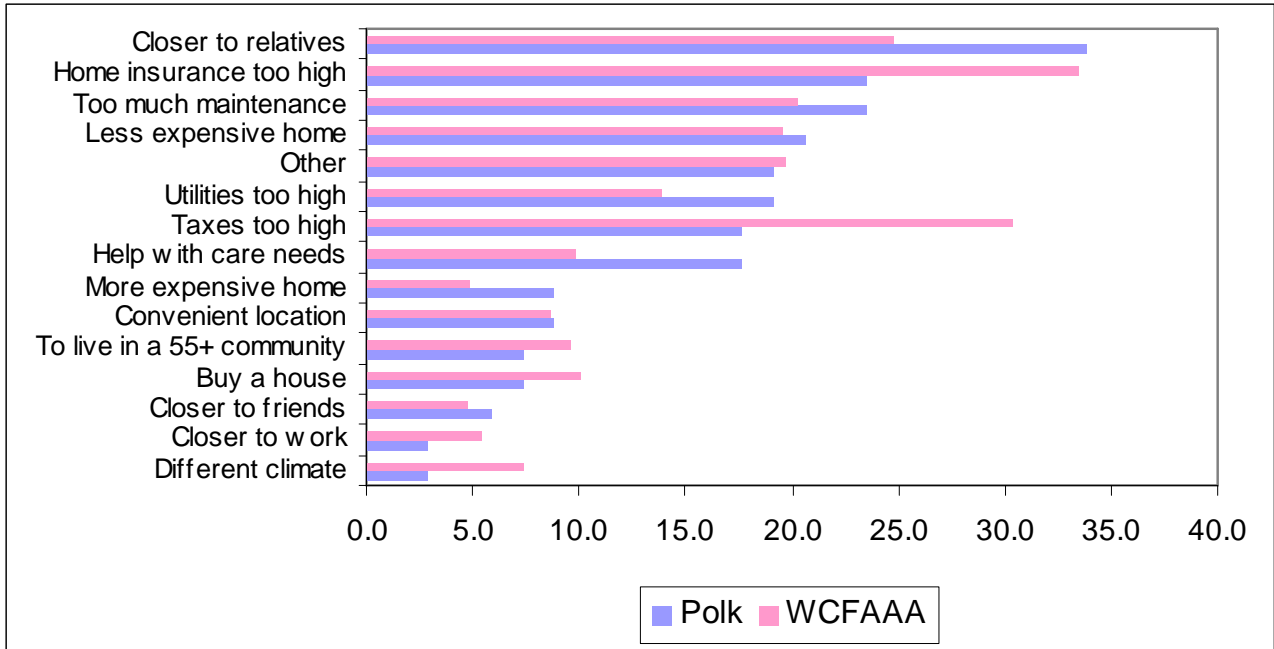


Figure 25. Planning Survey: Why Would Move From Current Home (multiple responses permitted).

Nearly 40% may move in the next five years but half of the movers would move within the county (Table 8). They want to be closer to relatives (34%), less maintenance (24%), lower insurance (24%), or a less expensive home (21%) (Figure 25). They were the least likely in the region to say they would move due to high taxes but more likely to move due to high utilities (19%). They would prefer to stay or live in a single family home for retirement, but one in four would live in a 55+ community (Figure 26). Currently, 29% live in a senior citizens community (Table 7).

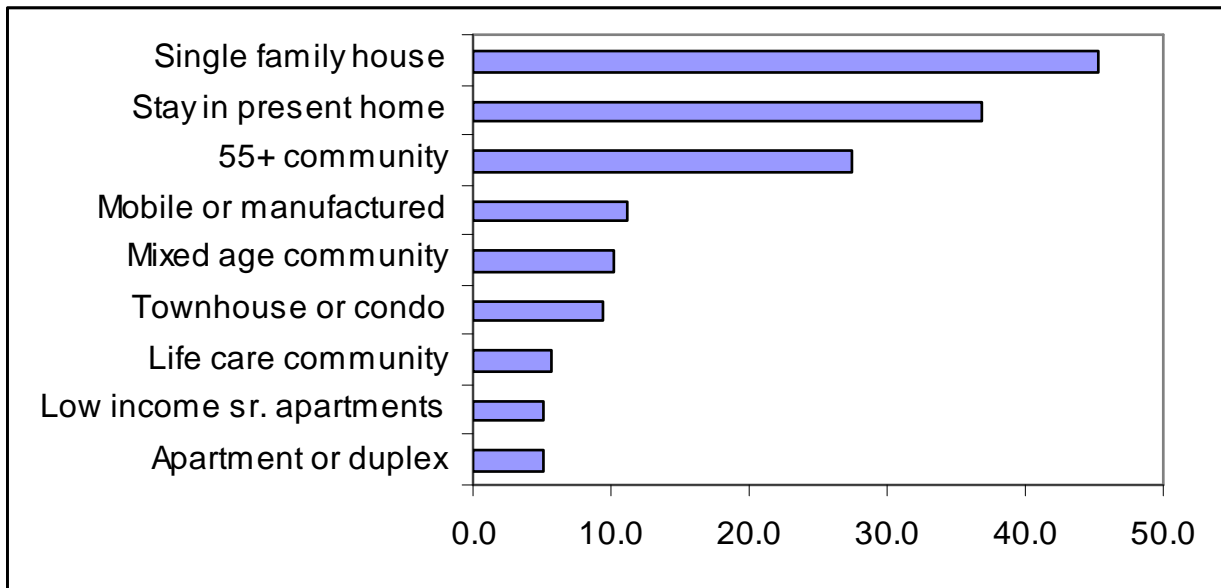


Figure 26. Planning Survey: Retirement Housing Preferences (multiple responses permitted).

**Table 8. Polk County Age 40+ Population: Moving and Retirement Housing**

	<b>Polk</b>	<b>WCFAAA</b>
	<b>N=188</b>	<b>N=1,435</b>
	<b>Percentage</b>	
<u>Move in next five years</u>		
Yes	12.5	14.3
Maybe	24.5	24.8
Move within same County (N=554)	51.9	50.2
<u>Why might move? (N=552)<sup>1</sup></u>		
Closer to relatives	33.8	24.8
Too much maintenance	23.5	20.3
Home insurance too high	23.5	33.5
Less expensive home	20.6	19.6
Utilities too high	19.1	13.9
Other	19.1	19.7
Help with care needs	17.6	9.8
Taxes too high	17.6	30.4
Convenient location	8.8	8.7
More expensive home	8.8	4.9
Buy a house	7.4	10.1
To live in a 55+ community	7.4	9.6
Closer to friends	5.9	4.7
Different climate	2.9	7.4
Closer to work	2.9	5.4
<u>Retirement housing preferences</u>		
<u>(N=1,391)<sup>1</sup></u>		
Single family house	45.3	48.4
Stay in present home	36.9	36.7
55+ community	27.4	20.3
Mobile or manufactured	11.2	8.8
Mixed age community	10.1	15.0
Townhouse or condo	9.5	16.2
Life care community	5.6	3.5
Apartment or duplex	5.0	6.0
Low income sr. apartments	5.0	4.8

Based on unweighted data.<sup>1</sup> Multiple responses permitted.

## Planning survey: Transportation, relationships and activities, 2007

On average, residents age 40+ traveled 6-10 miles a week for work or recreation and slightly less than that to visit friends, shop, or see the doctor. Five percent did not travel at all while one in five took 1-3 trips or 4-6 trips a week, and a third took 7-10 trips (Table 9).

Most people (93%) drove their own car or motorcycle but one in ten walked or used a relative's car. Six percent used a golf cart or friend's car. (Respondents could check more than one option.) If they could no longer drive, 49% had no idea what they would do, while others would ask a relative or friend or walk. Although just 2% use public transportation now, 15% thought they would use it if they could no longer drive (Figure 27).

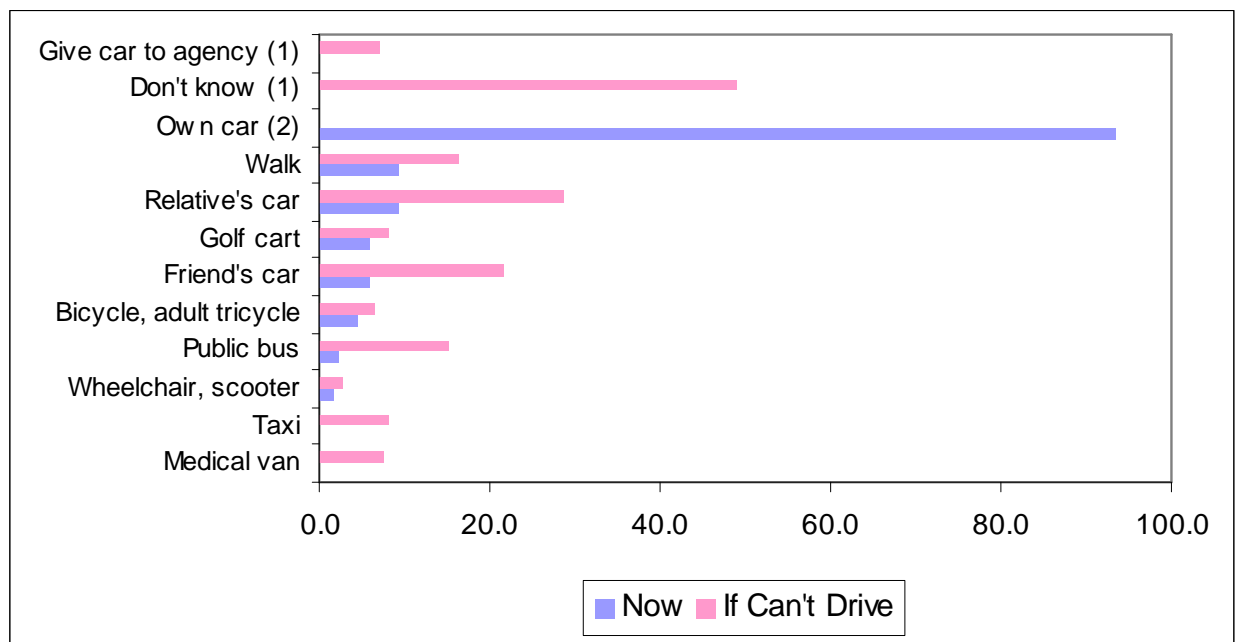


Figure 27. Planning Survey: Usual Source of Transportation Now and If Can No Longer Drive (multiple responses permitted). (1) Not applicable for "Now" response. (2) Not applicable for "Can't Drive" response.

**Table 9. Polk County Age 40+ Population: Transportation**

	<b>Polk N=188</b>	<b>WCFAAA N=1,435</b>
<u>Average miles (1=less than 1; 2=1-5; 3=6-10; 4=10+)</u>		
Work	3.04	3.06
Recreation	3.08	3.02
Visit friends, socialize	2.89	2.82
Shopping or errands	2.66	2.62
Doctor or health	2.90	2.82
	<b>Percentage</b>	
<u>How many round trips a week</u>		
None	4.5	4.2
1-3 trips	19.6	17.2
4-6 trips	22.9	25.1
7-10 trips	29.6	26.4
11-13 trips	8.4	8.3
14 or more trips	15.1	18.8
<u>Usual means of transportation<sup>1</sup></u>		
Own car, motorcycle	93.4	94.6
Walk	9.3	9.7
Relative's car	9.3	5.7
Golf cart	6.0	5.9
Friend's or neighbor's car	6.0	4.4
Bicycle, adult tricycle	4.4	5.3
Public bus	2.2	2.0
Wheelchair, scooter	1.6	1.0
Taxi	0.0	0.8
Medical van	0.0	0.8
<u>Transportation if cannot drive<sup>1</sup></u>		
Don't know, unsure	49.1	47.5
Relative's car	28.7	29.6
Friend's or neighbor's car	21.6	15.9
Walk	16.4	19.1
Public bus	15.2	15.2
Taxi	8.2	11.0
Golf cart	8.2	6.9
Medical van	7.6	7.7
Give car to reliable agency for free transportation	7.0	5.7
Bicycle, adult tricycle	6.4	9.2
Wheelchair, scooter	2.9	3.3

Based on unweighted data.<sup>1</sup>Multiple responses permitted.

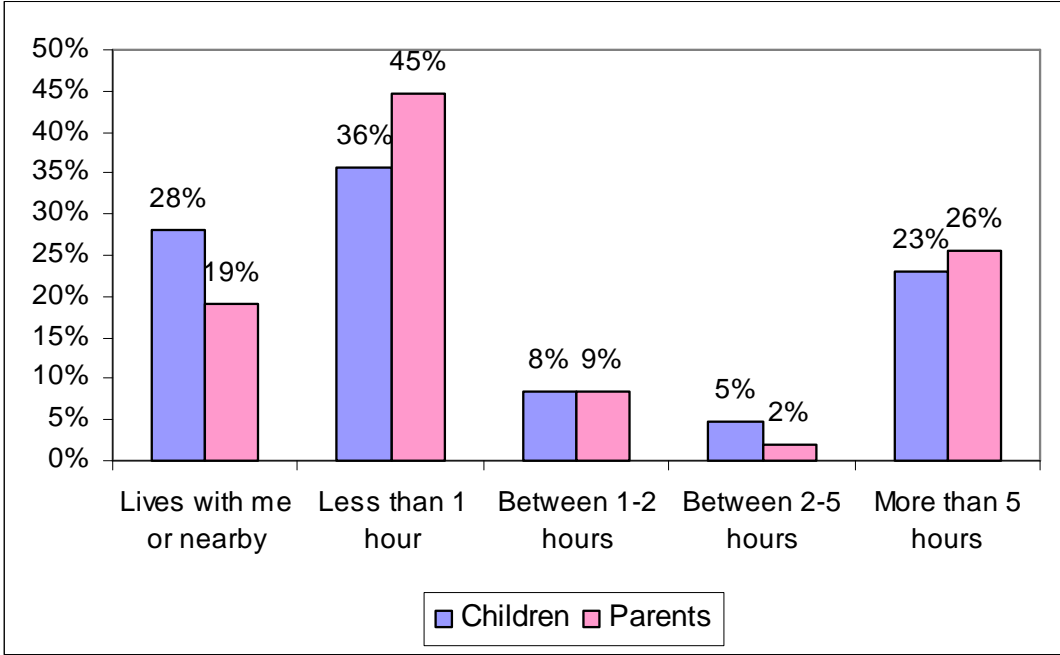


Figure 28. Planning Survey: How Long a Drive to See Nearest Child or Parent.

As noted earlier, 25% of Polk respondents age 40 and older moved or stayed in Polk to be closer to family. In fact, two-thirds have living children and 36% have a living parent. Three out of five respondents live within an hour's drive of their children and parents (Table 10; Figure 28). More than half see their children or parents at least once or twice a week (Figure 29).

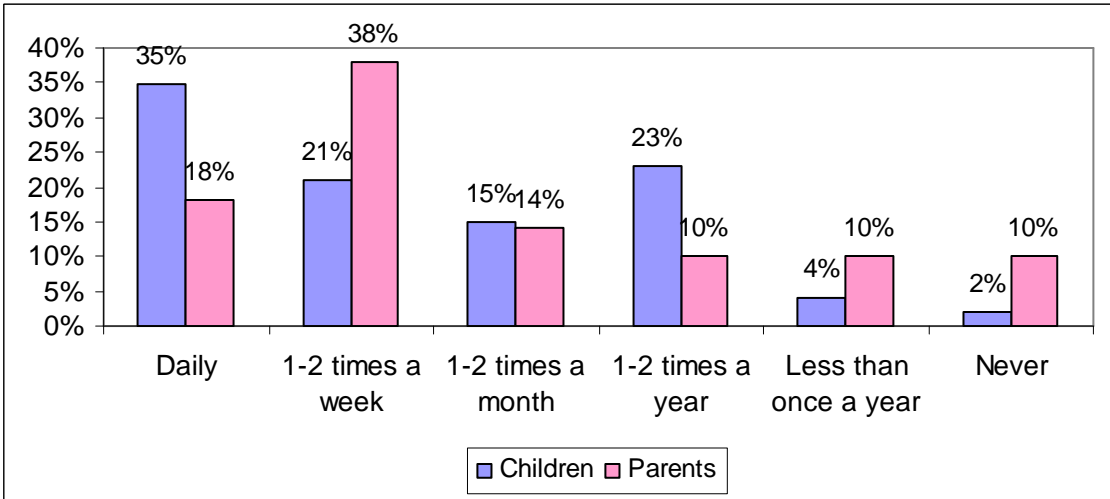


Figure 29. Planning Survey: How Often See Any of Your Children or Parents (for those with family).

**Table 10. Polk County Age 40+ Population: Social Relationships**

	<b>Polk</b>	<b>WCFAAA</b>
	<b>N=188</b>	<b>N=1,435</b>
	<b>Percentage</b>	
Have living children	65.1	70.1
<u>How long a drive to closest child.</u>		
Lives with me or in neighborhood	28.0	30.8
Less than 1 hour	35.7	32.6
Between 1-2 hours	8.4	7.7
Between 2-5 hours	4.9	6.2
More than 5 hours	23.1	22.8
<u>How often see any of your children</u>		
Daily	34.9	33.4
1-2 times a week	21.1	21.8
1-2 times a month	15.1	17.5
1-2 times a year	23.0	20.5
Less than once a year	3.9	4.3
Never	2.0	2.5
<u>Regular contact with parent(s)</u>		
Yes	26.5	32.7
No	9.4	12.4
Deceased	64.1	54.9
<u>How long a drive to see parent(s) (N=461)</u>		
Lives with me or in neighborhood	19.1	18.4
Less than 1 hour	44.7	38.4
Between 1-2 hours	8.5	7.6
Between 2-5 hours	2.1	5.6
More than 5 hours	25.5	29.9
<u>How often see parent(s)</u>		
Daily	18.0	14.4
1-2 times a week	38.0	27.1
1-2 times a month	14.0	19.6
1-2 times a year	10.0	25.7
Less than once a year	10.0	8.1
Never	10.0	5.0
<u>How often see other relatives who live closest to you</u>		
Daily	5.6	5.7
1-2 times a week	22.3	20.2
1-2 times a month	20.1	23.9
1-2 times a year	35.2	31.9
Less than once a year	11.2	11.3
Never	5.6	7.0
<u>How often see friends who live close to you</u>		
Daily	10.4	11.4
1-2 times a week	50.0	42.1
1-2 times a month	24.7	29.9
1-2 times a year	5.5	7.9
Less than once a year	2.7	3.4
Never	6.6	5.3

Based on unweighted data.

The 40+ population is also involved in their communities. Half regularly attend meetings, four out of five votes regularly; and a third volunteer. One in four is involved

in religious activities “a lot.” (Table 11; Figure 30). Three out of four have a computer in their home and nearly that many (70%) use the internet.

**Table 11. Polk County Age 40+ Population: Social Activities**

	Polk	WCFAAA
	N=188	N=1,435
	Percentage	
Regularly attend meetings	50.0	47.5
Regularly vote	82.4	84.4
Volunteer	33.7	30.4
<u>Went to movie, concert, out to eat</u>		
Almost weekly	50.0	48.0
Almost monthly	27.5	32.2
Almost once a year	12.6	11.6
Never	9.9	8.2
Attended class in last 12 months	27.2	24.6
If no, would attend class next 12 months	14.9	14.1
<u>Classes do or would attend<sup>1</sup></u>		
Related to my job	29.0	36.3
Health or exercise	22.6	28.1
Computers	17.7	24.1
Hobbies	24.2	18.9
Other	29.0	17.6
Personal finance	6.5	9.6
Language	4.8	7.3
Literature, history	6.5	7.1
Home repairs	1.6	3.6
Have a computer at home	76.9	77.2
Use the internet	69.6	70.6
Involved in religious activities: a lot	22.7	22.2

Based on unweighted data. <sup>1</sup>Multiple responses permitted.

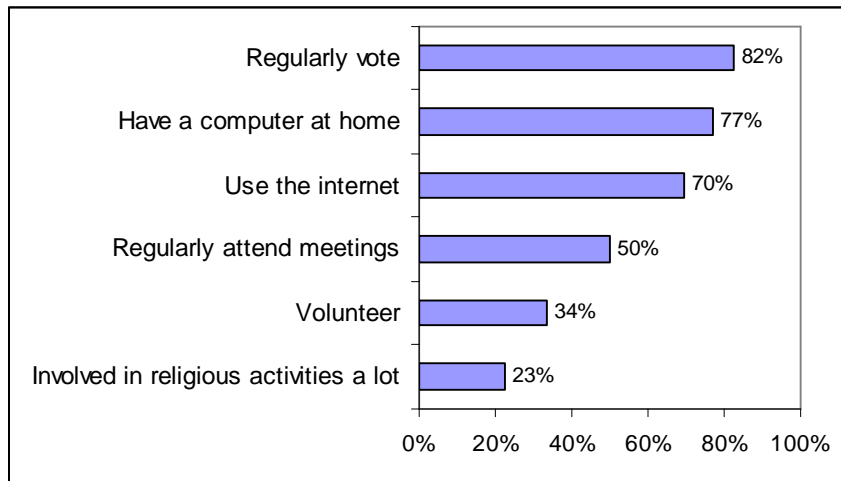


Figure 30. Planning Survey: Social Activities.

# Planning survey: Caregiving and long-term care, 2007

Although one in ten of respondents has received doctor-ordered home health care or purchased housekeeping services (Table 12), just 3% has received help from a public agency. Fewer than 5% received home delivered meals or case management services at some point (Figure 31). Fewer than 3% used a senior center, elder helpline, in-home assistance, or help for paying for such assistance at home or in an assisted living facility. Even so, most respondents knew about the signature long-term care services available in most communities: home delivered meals, senior center, adult day care, and Alzheimer’s programs (Figure 32; Table 13).

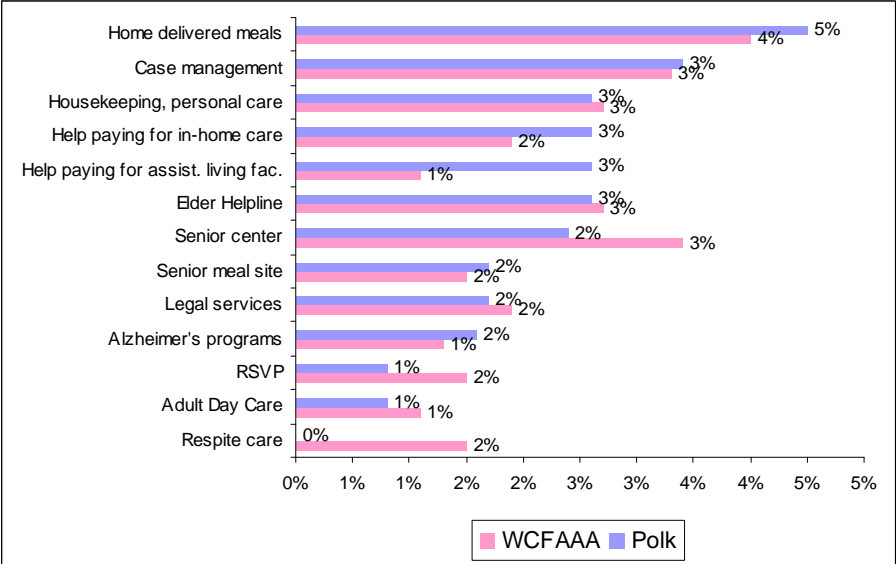


Figure 31. Planning Survey: Used This Service.

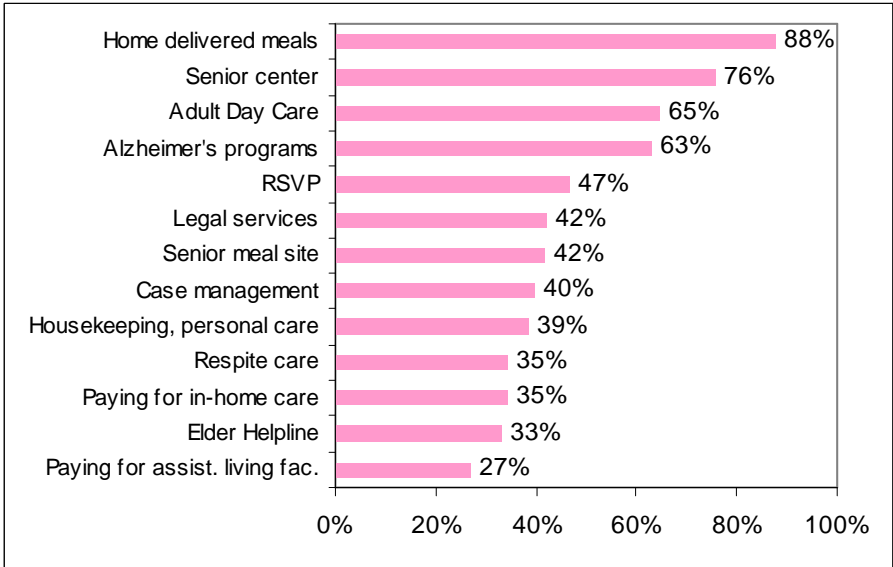


Figure 32. Planning Survey: Know About This Service.

**Table 12. Polk County Age 40+ Population: Use of Instrumental or Personal Care Services**

	Polk	WCFAAA
	N=188	N=1,435
	Percentage	
Doctor ordered home health	11.4	10.6
Purchased housekeeping services	10.3	10.1
Received help from public agency	3.2	2.3
<u>Used these county services<sup>1</sup></u>		
Home delivered meals	4.5	4.0
Case management	3.4	3.3
Elder Helpline	2.6	2.7
Help paying for assisted living facility	2.6	1.1
Help paying for in-home care	2.6	1.9
Housekeeping, personal care	2.6	2.7
Senior center	2.4	3.4
Legal services	1.7	1.9
Senior meal site	1.7	1.5
Alzheimer's programs	1.6	1.3
Adult Day Care	0.8	1.1
RSVP	0.8	1.5
Respite care	0.0	1.5

Based on unweighted data.<sup>1</sup>Multiple responses permitted.

**Table 13. Polk County Age 40+ Population: Knowledge of Aging Services**

	Polk	WCFAAA
	N=188	N=1,435
	Percentage	
Home delivered meals	87.8	90.1
Senior center	75.8	69.5
Adult Day Care	64.7	66.6
Alzheimer's programs	63.1	57.9
RSVP	46.9	45.8
Legal services	42.3	44.7
Senior meal site	41.6	44.9
Case management	39.6	41.3
Housekeeping, personal care	38.5	42.0
Help paying for in-home care	34.5	31.7
Respite care	34.5	38.8
Elder Helpline	33.1	37.5
Help paying for assisted living care	26.9	26.3

Based on unweighted data.

One in five Polk respondents age 40+ is currently a caregiver (Table 14). Of these, 19% care for a parent, 32% for a spouse, and 30% care for others in addition to relatives, siblings, disabled children, friends or neighbors. They are most likely to help with transportation (64%), home health (49%), and financial affairs (46%) (Figure 33).

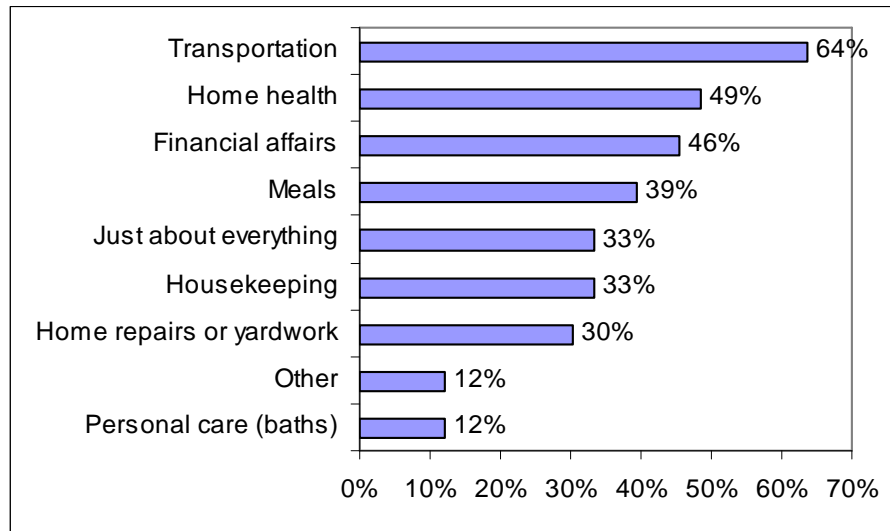


Figure 33. Planning Survey: Services Provided By Informal Caregivers (multiple responses permitted.)

Just 3% are taking care of their grandchildren and of these, half cannot afford to do so. Three out of five are counting on their spouse to care for them if they need it in the future; 53% are also counting on their children (Figure 34). One in ten does not know who will help them but only 4% are counting on their faith community and 6% are counting on a government program. Compared to the five-county region, Polk is more likely to count on a spouse or child and less likely to say no one is available.

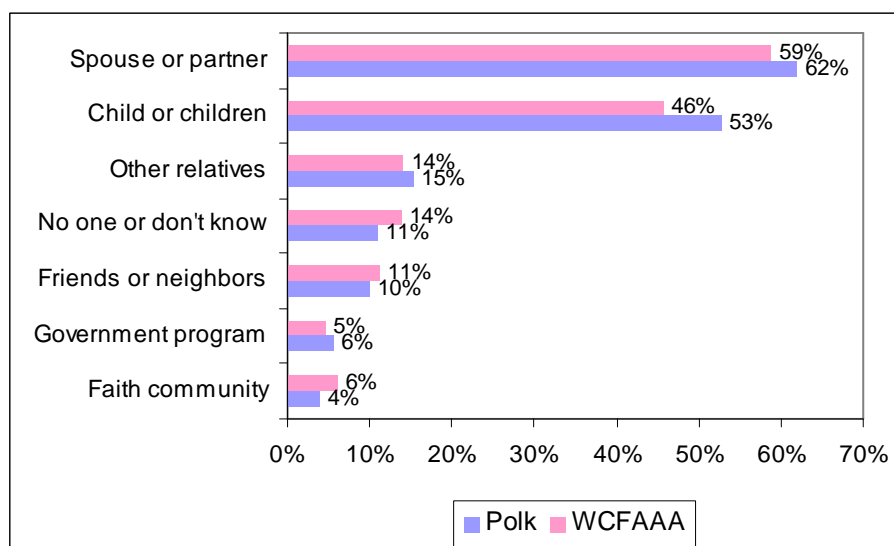


Figure 34. Planning Survey: Who Would Care For You (multiple responses permitted.)

**Table 14. Polk County Age 40+ Population: Informal Caregiving**

	<b>Polk</b>	<b>WCFAAA</b>
	<b>N=188</b>	<b>N=1,435</b>
	<b>Percentage</b>	
Now a caregiver (N=1,394)	21.8	18.7
<u>To whom (N=259)<sup>1</sup></u>		
Parents	18.9	34.7
Spouse or partner	32.4	32.0
Others	29.7	10.0
Other relatives	5.4	8.9
Siblings	5.4	7.3
Disabled child or children	2.7	6.6
Friends	8.1	6.6
Grandchildren	5.4	4.2
Neighbors	2.7	3.5
<u>What kind of care (N=251)<sup>1</sup></u>		
Transportation	63.6	66.1
Home health	48.5	57.0
Financial affairs	45.5	49.4
Meals	39.4	39.0
Housekeeping	33.3	38.6
Home repairs or yard work	30.3	34.7
Just about everything	33.3	32.3
Personal care (baths)	12.1	12.4
Other	12.1	9.2
Raising grandchildren (N=1,386)	3.3	3.5
Can afford to do this (N=59)	50.0	37.3
<u>Who does/would care for you<sup>1</sup></u>		
Spouse or partner	62.1	58.7
Child or children	52.7	45.6
Other relatives	15.4	14.1
No one or don't know	11.0	13.9
Friends or neighbors	9.9	11.3
Faith community	3.8	6.1
Government program	5.5	4.6

Based on unweighted data.<sup>1</sup>Multiple responses permitted.

## ***Planning survey: Satisfaction, 2007***

Polk respondents reported slightly higher levels of life satisfaction compared to the five-county region (Table 15). In particular, Polk respondents were more likely to say that their needs were met fully in the areas of: chances to volunteer, personal care, access to prescription drugs, housing, physical fitness/exercise, and medical treatment. Their average ratings on these and a number of other opportunities in the county were routinely better than those for the region. The only exception was that, like their counterparts in the region, they rated access to substance abuse treatment the worst of all services (Figure 35).

**Table 15. Polk County Age 40+ Population:  
Satisfaction with Opportunities in County**

	Polk N=188	WCFAAA N=1,435
	Average	
Life satisfaction (1=very satisfied)	1.60	1.63
<u>Living here meets needs (1=met fully)</u>		
Chances to volunteer	1.15	1.42
Personal care	1.17	1.36
Prescription drugs	1.40	1.41
Housing	1.41	1.48
Physical fitness/exercise	1.44	1.51
Medical treatment	1.45	1.59
Preventive health care	1.55	1.68
Social and cultural activities	1.55	1.72
Safety	1.56	1.64
Mental health care	1.67	1.97
Support groups	1.67	2.00
Legal services	1.71	1.82
Employment	1.74	1.78
Transportation	1.86	2.13
Emergency home repairs	2.03	2.16
Substance abuse treatment	2.10	2.11

Based on unweighted data.

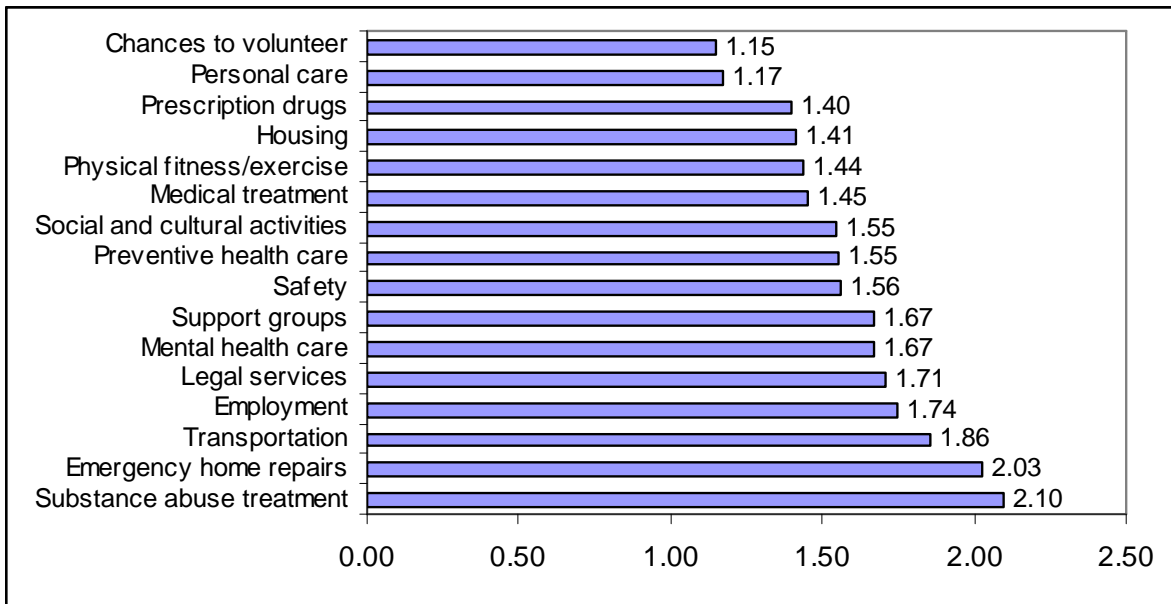


Figure 35. Planning Survey: Needs Being Met (1=Met Fully; 4=Not At All).

## **Discussion**

This survey of the West Central Florida age 40 and older population shows important distinctions between Polk County and the entire 5-County ACFAAA region, in terms of strengths and challenges that inform the West Central Florida Area Agency on Aging in its future planning.

Polk is the fourth largest county in Florida and the largest in the AAA region (2,010 square miles) and is home to one-fourth of the region's 40 and older population (N=240,947). It is both rural and urban and its largest city is Lakeland. Participants were average for the region in terms of age, marital status, race, ethnicity, and household size. Polk participants had a high number of health conditions and average self-rated health. Life satisfaction was average for the region.

There were some differences between the county and the region in the areas of health, financial capacity, resources for informal caregiving, housing, and retirement, and plans for transportation. There were also differences by county for social relationships, activities and life satisfaction.

### ***Demographic changes***

The next 25 years will see a big shift in the makeup of Polk County's population. There will be a shift in the size and proportion of Non-Hispanic Whites who will be a much smaller majority. In addition, the younger and older adult age groups will be much closer in size. That is, as we are seeing nationally, the dependency ratio, or the number of working age adults to retirees is becoming closer to one to one. That and the racial and ethnic makeup of the population will mean that the service sector (public and private) will need to be able to address the increased number and diversity of its clientele and a potential shortage of workers to meet those needs. This is magnified by the marital status differences between the younger and older cohorts. The younger generation will enter retirement more likely to be divorced or never married which will leave out an important source of informal caregiving—the spouse—the person most survey participants expect to rely on for this type of assistance. One positive difference is that the baby boom cohort will also enter retirement with more education which should mean better financial and health status.

### ***Health and healthcare insurance***

Polk residents age 40+ exercise more than their peers in the WCFAAA region as a whole, yet they are twice as likely to say they have been too sick for regular activities six or more months and to have been in the hospital five or more times in the past year. They report higher rates of the top five conditions, especially related to heart disease, including high blood pressure. Primary prevention in this area could help to reduce the incidence of these killer diseases. They also report higher rates of arthritis and diabetes which have a significant impact on quality of life and would benefit from early detection

and treatment. Rates of depression are lower than for the region but still affect more than one in ten residents age 40+. They were also dissatisfied with access to support groups, mental health care, and substance abuse treatment, all areas that can be addressed by public and private organizations.

One in five people pay out of pocket for their health insurance and one in twenty have no health insurance. Polk county has lower Medicaid rates (2.7%) for this age group compared to the region and most survey respondents age 40+ spend less than \$100 a month on remedies but that could add up to as much as \$1,200 a year. One in twenty do not pay anything for remedies (it is covered under insurance or they do not need or choose to buy them). One in five pays up to \$3,600 a year for remedies. Citizens who qualify for existing programs such as Medicaid, VA, and Medicare, need to be counseled on the availability of these programs and how to maximize that benefit. The SHINE (Serving Health Insurance Needs of Elderly) program is an appropriate program to reach out to these individuals. Access to programs such as Partnership for Prescription Assistance<sup>7</sup>, Medicare Prescription Drug Assistance for individuals enrolled in Part D<sup>8</sup>, Rx Assist<sup>9</sup>, and other sources found on the internet. There are 58 Part D plans registered in the state and all are available in Polk County. The volume of options provides a lot of choice but also a lot of work to find the one that meets an individual's needs. SHINE can assist with this task as well.

## ***Retirement planning***

At a minimum, retirement planning requires the capacity to save or contribute to a pension in addition to access to adequate and affordable healthcare insurance as described above; appropriate housing now or in the future; and executing legal and financial planning tools to ensure that your wishes are carried out.

Polk residents age 40+ are distributed across household income categories with half of this population straddling \$2,000-\$4,000 a month. One in five live on less than \$1,500 a month or \$18,000 a year. At the other end, one in four live on \$48,000 or more a year. According to the Census, average household income in 2000 for the baby boom cohort was \$54,444 compared to the 65+ cohort which was \$38,023 in Polk County. Women of any age were more likely to be in poverty. Although the survey participants are not analyzed by age or gender, we found that 15% of the 40+ population did not have enough money to pay their bills each month and another 32% had just enough to make ends meet. This survey was conducted in Spring 2007 before the state instituted local tax breaks while at the same time the economy, in general, has worsened, evidenced by home values decreasing and fuel costs increasing. The trends found in 2007 are likely to be better than they would be in 2008. Half of the survey participants thought they would have enough money for the rest of their lives. This means that at least half of Polk's 40+ population is not prepared for retirement financially and may not have the capacity with their current income and monthly expenses to change that course. There

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<sup>7</sup> <https://www.pparx.org/Intro.php>

<sup>8</sup> <https://secure.ssa.gov/apps6z/i1020/main.html>

<sup>9</sup> <http://www.rxassist.org/>

is a need for non-partisan advice on financial planning for these individuals. This could be offered at the workplace or community organizations such as places of worship or part of recreational or education programs.

Less than half owned their homes free and clear and most of the remainder were paying off a mortgage. One in ten was renting. Reverse mortgages are available to those who have paid off their mortgage and are a reasonable option for individuals who do not want to leave their home to heirs and want to stay in their home for the rest of their lives. For those who do not meet those two criteria, then “trading down” or selling their home for a smaller, affordable home is a possible retirement option and one in five who would move would do so for a less expensive home (less than one in ten would trade up).

Participants in Polk County were almost twice as likely to live in a manufactured or mobile home, compared to the region. They were much less likely to live in a condominium. Two-thirds had steps inside or outside their home, making it less accessible if they should become disabled. Compared to the region, Polk County participants were 50% more likely to live in a senior citizens community now and 60% more likely to consider a life care community.

On the bright side, three out of five had the most basic planning documents: a will and living will or healthcare surrogate. Two out of five had a power of attorney for finances and one in five had a prepaid funeral. One in four had long-term care insurance, a much higher rate than reported in the region as a whole. For those who have such a policy as a work-related benefit, they need to be educated about how to keep that benefit if they change jobs.

## ***Transportation and social activities***

Planning for transportation in retirement may have a lot to do with transportation options at an earlier stage in life. More than nine in ten survey participants age 40+ currently drive their own car or motorcycle everywhere. Five in ten have no idea what they would do if they could no longer drive. Although less than two percent currently use public bus, a wheelchair or scooter, taxi, or medical van, the other five in ten expect to increase their use of these options. For example, just two percent use the bus now but 15% expect to use if they cannot drive. One in ten walk to some destinations now but 16% expect to do that later, when they cannot longer drive. This is an area of retirement planning that is sorely in need of public education and improved transportation options as well as locating of housing near common services. It is very clear that adults age 40+ have not thought through this important aspect of social and economic life. For example, now these adults see their children and parents at least once a week. Although one in four has a child living nearby, 36% live up to an hour’s drive from their nearest child. How will that child help them get places if they can no longer drive themselves?

Currently, the 40+ participants are regular voters, active in their communities and one-

third volunteer their time. One in four attends classes and half go out for movie, concert, or meal almost weekly. All of these important social activities would change with inadequate transportation. On the other hand, three-fourths of these participants have a computer at home and nearly the same percentage use the internet. The internet and the phone can substitute for social activities and may be a greater source of connections in the baby boom cohort as it reaches retirement.

### ***Informal caregiving and long-term care planning***

One in five Polk respondents age 40+ is a caregiver, usually for a spouse, followed by other non-relatives, or a parent. They were three times more likely to identify “others” than participants in the region and half as likely to identify parents. The types of care are similar to those identified in the region: transportation, home health, financial affairs, meals, and housekeeping. But just as they did not plan for the future transportation needs, one in ten have no one to provide this care for them and three in five plan to rely on their spouse even though the rates of widowhood are high among the older generation and rates of divorce and never married are high among the baby boom cohort. They are more likely than participants in the region to count on their children and compared to the region, they are more likely to have children living nearby.

Fortunately, survey participants age 40+ were aware of the signature senior services: home delivered meals, senior center, adult day care, and Alzheimer’s programs, even though most had not used these services. They were less knowledgeable about programs that would help them to stay in their own home or continue to provide care to a family member: elder helpline, respite care, help paying for in-home care, housekeeping, and case management. The new Aging Resource Center with ties to many other service providers and programs will be a good way to reach out to families and let them know these services exist. Although one in five participants said they were involved in religious activities “a lot,” less than five percent would count on their faith community for this type of assistance and about the same would count on a government program. Polk residents, as in the rest of the region, plan on handling these needs through their immediate family first.

### **Conclusion**

The West Central Florida Area Agency on Aging and Hillsborough County Department of Aging Services conducted coordinated *Planning for an Aging Society* surveys of the five-county region. The data from these surveys provided valuable information that can be used to plan for the future, housing, transportation, financial, healthcare, and socialization needs of seniors. The participants in this survey were not planning to use public services but if the Baby Boom does not pay attention to the experiences of today’s seniors, they run the risk of not being ready for their own retirement and potential long-term care needs. The AAA and its affiliates can do a lot to increase awareness in these areas so that the drain on the public budget is no more than it is today (less than five percent of the population needing this help) even as the largest generation heads towards retirement by 2030. Building on the strengths of family

caregivers and friendships and improving the infrastructure for housing and transportation will ensure that people aging in Polk County and the West Central Florida Area Agency on Aging region will have a good quality of life.

Appendix A

CID: \_\_\_\_\_

Si usted desea una copia del cuestionario en español por favor llamar al teléfono 974-1102 – Rosa Díaz.



PLANNING FOR AN AGING SOCIETY



Thank you for participating in this survey of residents who are age 40 and older. Please give this survey to the oldest person in your household who is able to complete this survey. It takes about 25 minutes to complete. All of your answers are completely confidential. Fill in the circle for your answers using a black pen: ● If you make a mistake, cross out the wrong answer ✕ and fill in the correct one.

- 1. Do you live in Polk County?
2. Are you 40 years old or older?
3. If you are not a Polk County resident who is at least 40 years old, please STOP and return the questionnaire in the postage-paid envelope.

- 4. In what year were you born?
5. How many people live in your household including you?
6. How many males and females in your household, including you, are the following ages?

Table with 2 columns: Number of Males, Number of Females. Rows: Age 0-39, Age 40-59, Age 60 or older.

- 7. Who lives in your household? Fill in all that apply.
Options: Myself, My spouse or partner, My child or children, My brothers or sisters, My grandchildren, My parents, Other relatives or family, Paid helpers, Unrelated persons, Other.

YOUR HEALTH AND HEALTHCARE. Please answer just about you.

- 8. During the PAST 12 MONTHS, how many days were you so sick that you had to give up most of your regular activities like work or shopping?
Options: No days, Less than 7 days, 7-30 days, 1-6 months, More than 6 months.

- 9. Have you ever been told by a doctor or other health professional that you had any of the following conditions? Fill in all that apply.
Options: Allergies, Amputation, Arthritis, rheumatism, Asthma, Bone fractures, Cancer, Chronic pain, Depression, Diabetes, Emphysema, COPD, Hearing problem, Heart condition, High blood pressure, Memory problems, Seizures, Stroke, Ulcer, Vision problem, Weakness or paralysis, No conditions.



18. During the PAST 12 MONTHS, how many times did you go to the emergency room or hospital?  
*Fill in one answer.*
19. Has your doctor ever ordered home health services for you?
20. Have you ever purchased help such as cleaning, bathing, or food preparation?
21. Have you ever received help such as cleaning, bathing, or food preparation from the County or other public agency?
22. Do you have a long-term care insurance policy?
23. Do you have a will?
24. Do you have a power of attorney for financial decisions?
25. Do you have a living will, health care surrogate, or a power of attorney for health care?
26. Do you have a prepaid, pre-arranged funeral?

- Never  
 1-2 times  
 3-4 times  
 5 or more times
- Yes  
 No
- Yes  
 No
- Yes  
 No
- Yes  
 No
- Yes  
 No
- Yes  
 No
- Yes  
 No
- Yes  
 No

**HOUSING AND LIVING SITUATION**

27. How long have you been living in Polk County? Number of years # \_\_\_\_\_  
*(Total years even if you took a break.)*
28. Why did you move to or stay in Polk County: *Fill in all that apply.*
- To be closer to my children       Better weather/climate       Safe neighborhoods  
 To be closer to other family       Housing choices       Recreational opportunities  
 To be closer to work       Public services       Other: \_\_\_\_\_
29. What type of home do you have? *Fill in one answer.*
- Single family house  
 Townhouse or condo  
 Apartment or duplex  
 Mobile or manufactured home  
 Other: \_\_\_\_\_

30. Is your home owned or rented? *Fill in one answer.*
- Owned by me or someone in this household with a mortgage or loan
  - Owned by me or someone in this household free and clear (no mortgage or loan)
  - Rented
  - Not owned or rented
31. Do you have steps inside or outside of your home? *Fill in all that apply.*
- Inside steps
  - Outside steps
  - No steps
32. What kind of repairs or maintenance does your home need at this time? *Fill in all that apply.*
- No repairs needed
  - Painting and plastering
  - Appliances
  - Plumbing
  - Electrical wiring
  - Rodents or bugs
  - Roof
  - Major structural repairs
  - Minor structural repairs
  - Modifications for disability
  - Other: \_\_\_\_\_
33. How safe is your neighborhood? *Fill in one answer.*
- Very safe
  - Somewhat safe
  - Somewhat unsafe
  - Very unsafe
34. Do you plan to move out of your present home in the next five (5) years? *Fill in one answer.*
- Yes (Go to question 35 and question 36)
  - Maybe (Go to question 35 and question 36)
  - No (Go to question 37)
35. Would you move within Polk County or out of the county? *Fill in one answer.*
- Within Polk County
  - Outside of Polk County
36. If you move in the next 5 years, why? *Fill in all that apply:*
- More convenient location
  - Too much maintenance
  - Want a different climate
  - To be closer to relatives
  - To be closer to friends
  - To be closer to work
  - Want to buy a house
  - Want a more expensive home
  - Want a less expensive home
  - To live in a 55+ community
  - To get help with my care needs
  - Taxes too high
  - Home insurance too high
  - Utilities too high
  - Other: \_\_\_\_\_
37. Is your home now part of a development for senior citizens only?
- Yes
  - No
38. When you retire (or if you are retired now), would you prefer to live in a building or community that is for senior citizens only?
- Yes
  - No

39. What kind of housing would you prefer for your retirement? *Fill in all that apply:*

- Single family house
- Townhouse or condo
- Apartment or duplex
- Manufactured or mobile home
- Mixed age community
- 55+ community
- Low income senior apartments
- Stay in my present home
- Life care community with a substantial entrance fee (\$50,000 or more) plus a monthly rent and receiving all care if needed.

40. How many round trips a week do you go by car or other transportation? *Fill in one answer.*

- 0 (no trips)
- 1-3 trips
- 4-6 trips
- 7-10 trips
- 11-13 trips
- 14 or more trips

41. How far do you usually travel (one way) for each trip? *Fill in the circles under your answers:*

	Less than 1 mile	1-5 miles	6-10 miles	More than 10 miles	Not Applicable
Work-related	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visit friends or socialize	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shopping or errands	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doctor or health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

42. What is your usual means of getting around? *Fill in all that you use regularly.*

- My own car or motorcycle
- Relative's car
- Friend's or neighbor's car
- Taxi
- Public bus
- Medical van service
- Walk
- Bicycle or adult tricycle
- Wheelchair, scooter
- Golf Cart
- Other: \_\_\_\_\_

43. If you are no longer able to use your own car or motorcycle, what type of transportation would you use? *Fill in all that apply.*

- Relative's car
- Friend's or neighbor's car
- Taxi
- Public bus
- Medical van service
- Walk
- Bicycle or adult tricycle
- Wheelchair, scooter
- Golf Cart
- I would give my car to a reliable agency in return for free transportation.
- Don't know/unsure
- Other: \_\_\_\_\_

**FAMILY AND SOCIAL LIFE**

44. How many living children do you have who are under age 18 and over age 18?

- None (Go to question 47)
- Number of children 18 and older: \_\_\_\_\_
- Number of children under 18: \_\_\_\_\_

45. How long a drive is it to your child who lives closest to you? (For children who live with you part-time, how long a drive is it to their other home?) *Fill in one answer.*

- Lives with me or in same neighborhood
- Less than 1 hour drive
- Between 1 and 2 hours drive
- Between 2 and 5 hours drive
- More than 5 hours drive

46. How often do you see any of your children? *Fill in one answer.*
- Daily
  - 1-2 times a week
  - 1-2 times a month
  - 1-2 times a year
  - Less than once a year
  - Never
47. Do you have regular contact with one or more of your parents? *Fill in one answer.*
- Yes (Go to question 48 and question 49)
  - No (Go to question 50).
  - Both parents died or does not apply to me (Go to question 50).
48. How long a drive is it to your parent who lives closest to you? *Fill in one answer.*
- Lives with me or in same neighborhood
  - Less than 1 hour drive
  - Between 1 and 2 hours drive
  - Between 2 and 5 hours drive
  - More than 5 hours drive
49. How often do you see either of your parents? *Fill in one answer.*
- Daily
  - 1-2 times a week
  - 1-2 times a month
  - 1-2 times a year
  - Less than once a year
  - Never
50. How often do you get together with your other relatives who live closest to you? *Fill in one answer.*
- Daily
  - 1-2 times a week
  - 1-2 times a month
  - 1-2 times a year
  - Less than once a year
  - Never
51. Do you now have the personal responsibility of caring for family, friends, or neighbors who are sick or disabled or need assistance on a regular basis? (Not minor children who are able bodied or people you care for as part of your job).
- Yes (Go to question 52)
  - No (Go to question 54)
52. Who do you take care of? (Not minor children who are able bodied or people you care for as part of your job). *Fill in all that apply.*
- |   |  |                                     |
|---|--|-------------------------------------|
| <input type="radio"/> My spouse or partner          | <input type="radio"/> My parents       | <input type="radio"/> Friends       |
| <input type="radio"/> My disabled child or children | <input type="radio"/> My grandchildren | <input type="radio"/> Neighbors     |
| <input type="radio"/> My brothers or sisters        | <input type="radio"/> Other relatives  | <input type="radio"/> Others: _____ |
53. What kind of care do you provide to these people? *Fill in all that apply.*
- |  |   |   |
|--|---|---|
| <input type="radio"/> Transportation           | <input type="radio"/> Helping with health needs | <input type="radio"/> Meal preparation      |
| <input type="radio"/> Manage financial affairs | <input type="radio"/> Personal care (baths)     | <input type="radio"/> Just about everything |
| <input type="radio"/> Housekeeping services    | <input type="radio"/> Home repairs or yard work | <input type="radio"/> Other: _____          |

54. Are you raising any of your grandchildren?  Yes (Go to question 55)  
 No (Go to question 56)
55. If Yes, can you afford to do this?  Yes  
 No
56. How often do you get together with your friends who live close to you? *Fill in one answer.*  Daily  
 1-2 times a week  
 1-2 times a month  
 1-2 times a year  
 Less than once a year  
 Never
57. Who does or would take care of you if you were sick or disabled? *Fill in all that apply.*  
 My spouse or partner  Friends or neighbors  Government program  
 My child or children  Members of my faith community  No one or don't know who  
 Other relatives  Other: \_\_\_\_\_
58. Do you regularly attend meetings of any groups or organizations?  Yes  
 No
59. Do you vote regularly?  Yes  
 No

60. The following is a list of programs provided for seniors in Polk County. For each program, please fill in the circle if you have heard about it and if you have used the program.

	<u>Heard about it</u>		<u>I have used it</u>	
	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Adult Day Care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alzheimer's programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Case management (finds services for you)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Elder Helpline: 1-800-96ELDER or 1-800-963-5337	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help paying for assisted living facility care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help paying for in-home care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with housekeeping and personal care in your own home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home delivered meals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Respite care for caregivers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retired Senior Volunteer Program (RSVP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior Center	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior meal sites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**EMPLOYMENT AND FINANCIAL SITUATION**

61. What is your current employment status? *Fill in one answer.*
- Work at least 30 hours a week
  - Work less than 30 hours a week
  - Retired from all jobs
  - Never worked for pay
62. At what age did you (or do you plan to) retire? *Fill in one answer.*
- Before age 60
  - Age 60-64
  - Age 65
  - Age 66-69
  - Age 70 or older
  - Don't know or not sure
63. Are you or will you retire in Polk County?
- Yes
  - No
64. Are you involved in any volunteer work?
- Yes
  - No
65. What is your total HOUSEHOLD monthly income (after taxes)? *Fill in one answer.*
- Under \$750
  - \$750-\$1,499
  - \$1,500-\$1,999
  - \$2,000-\$2,999
  - \$3,000-\$3,999
  - \$4,000-\$4,999
  - \$5,000-\$5,999
  - \$6,000 or more

66. How many people are financially dependent on you, including you? *Fill in one answer.*
- 1 (only me)
  - 2 (including me)
  - 3-4 (including me)
  - 5 or more (including me)
67. At the end of the month, do you usually end up with some money left over, just enough to make ends meet, or not enough money to make ends meet? *Fill in one answer.*
- Some money left over
  - Just enough to make ends meet
  - Not enough money to make ends meet
  - Don't know or unsure
68. Do you think you will have enough money to take care of yourself the rest of your life?
- Yes
  - No

**RECREATION AND SERVICES**

69. In the PAST 12 MONTHS, how often have you been to a movie, a concert, or out to eat? *Fill in one answer.*
- Almost every week
  - Almost every month
  - Almost once a year
  - Never go to a movie, concert, or out to dinner
70. Which of the following activities do you do regularly? *Fill in all that apply.*
- Walking
  - Gardening or yard work
  - Stretching exercises
  - Weight lifting or exercises to increase muscle strength
  - Jogging or running
  - Aerobics or dancing
  - Bicycling or exercise bike
  - Swimming
  - Boating or fishing
  - Tennis, handball, racquetball, or squash
  - Golf
  - Team sports
  - None
  - Other: \_\_\_\_\_
71. In the PAST 12 MONTHS, have you attended any classes?
- Yes (Go to question 73)
  - No (Go to question 72)

72. If no, will you attend classes in the COMING 12 MONTHS?  Yes (Go to question 73)  
 No (Go to question 74)

73. If yes, what types of classes? *Fill in all that apply.*

- Literature, history  Personal finance  Hobbies  
 Learn a language (including English)  Health or exercise  Related to my job  
 Computers  Home repairs  Other: \_\_\_\_\_

74. Do you have a computer in your home?  Yes  
 No

75. Do you use the Internet?  Yes  
 No

76. To what degree are you involved in activities organized by a religious organization? *Fill in one answer.*  A lot  
 Somewhat  
 Not at all

77. In general, how well does living in Polk County meet your current needs? *Please respond to each possible need. If the need does not apply to you, fill in under "not applicable."*

	Needs met fully	Needs met moderately	Needs met poorly	Needs not met at all	Not applicable
Chances to volunteer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency home repairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical treatment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental health care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal care (bathing)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical fitness/exercise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prescription drugs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Preventive health care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social and cultural activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Substance abuse treatment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support groups	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

78. How would you describe your satisfaction with life in general at the present time? *Fill in one answer.*
- Very satisfied
  - Somewhat satisfied
  - Somewhat dissatisfied
  - Very dissatisfied

***Please fill in the answer that best describes you.***

79. Are you:
- Male
  - Female
80. What is your marital status? *Fill in one answer.*
- Currently Married
  - Widowed
  - Divorced
  - Separated
  - Never Married

81. What is your ethnic or racial background? *Fill in all that apply*
- American Indian/Alaskan Native
  - Asian
  - Black/African-American
  - Hispanic
  - White

82. What languages do you speak at home? *Fill in all that apply*
- English
  - Spanish
  - Other: \_\_\_\_\_

83. What is the highest level of education you completed? *Fill in one answer*
- Less than 8 years
  - Some high school or technical school
  - Completed high school
  - Post high school business or trade school
  - Some college or completed junior college
  - Completed college or university

84. What is your 5-digit zip code? \_\_\_\_\_

85. As you get older, what are the 3 aging or disability-related services you would need most to help you continue to live in your home?
1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_

**THANK YOU FOR COMPLETING THE  
PLANNING FOR AN AGING SOCIETY SURVEY**

**Please return your survey in the enclosed pre-paid envelope by March 30, 2007 to:  
Dr. Jennifer Salmon  
University of South Florida  
13301 Bruce B. Downs Blvd., MHC 1319  
Tampa, FL 33612  
Questions? Call 813-974-6873**