
Planning for an Aging Society: Baby Boom vs. Current Retirees

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Study Funding

- Hillsborough County Department of Aging Services
 - West Central Florida Area Agency on Aging, Inc.
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Method

- Population: USPS addresses randomly selected from census block groups with 50% or higher age 40+ households.
 - Mailed questionnaire (30% response rate)
 - Demographics, health, mental health
 - Health insurance and costs
 - Living arrangements, transportation, family & caregiving
 - Social activities, use and knowledge of aging services
 - Employment, retirement, finances
 - Physical activities
 - Life satisfaction and satisfaction with county services
 - Comparisons
 - Age 40-59 (Baby Boom) vs. Age 60+ (Current retirees)
 - County (Hardee, Highlands, Hillsborough, Manatee, Polk)
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Snapshot:

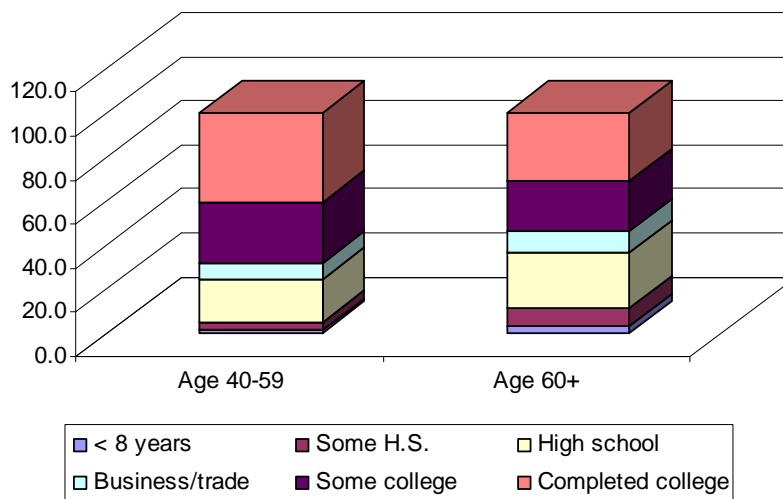
Baby Boom vs. Current Retirees

- Demographics
 - Physical and mental health
 - Health costs
 - Employment, retirement, finances & planning
 - Housing and transportation
 - Caregiving
 - Knowledge of aging services
 - Summary
 - Policy Implications
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Baby Boom vs. Current Retirees: Demographics

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| <ul style="list-style-type: none"> ■ Average age 51 ■ Female (67%) ■ Marital status <ul style="list-style-type: none"> □ Married (60%) □ Divorced (24%) □ Never married (9%) ■ Race or ethnicity <ul style="list-style-type: none"> □ White (78%) □ Black (8%) □ Hispanic (9%) | <ul style="list-style-type: none"> ■ Average age 72 ■ Female (49%) ■ Marital status: <ul style="list-style-type: none"> □ Married (59%) □ Widowed (24%) □ Never married (2%) ■ Race or ethnicity <ul style="list-style-type: none"> □ White (90%) □ Black (5%) □ Hispanic (4%) |
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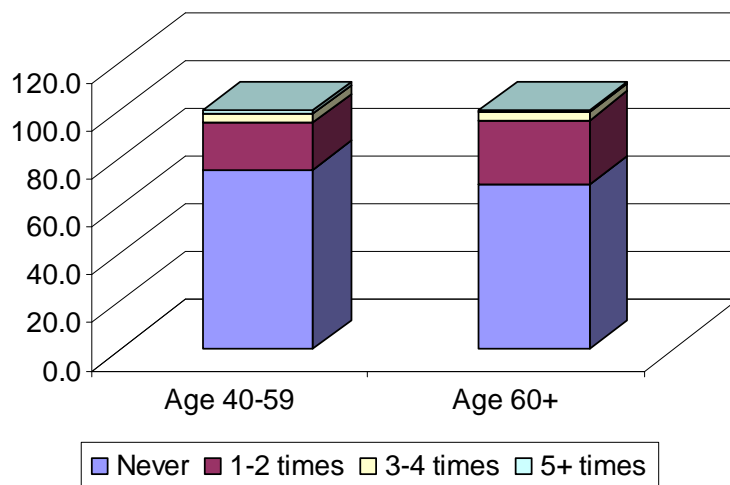
Level of Education



Baby Boom vs. Current Retirees: Physical and Mental Health

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| <ul style="list-style-type: none"> ■ 2.5 health conditions ■ 2.0 self-rated health (1=excellent) ■ No days too sick (33%) ■ More than 6 months too sick (5%) ■ Frequent conditions (>25%) <ul style="list-style-type: none"> □ Vision □ Allergies □ High BP ■ 26 depressive symptoms (30=none) ■ 1.8 life satisfaction (1=very satisfied) | <ul style="list-style-type: none"> ■ 3.4 health conditions ■ 2.2 self-rated health ■ No days too sick (14%) ■ More than 6 months too sick (4%) ■ Frequent conditions (>25%) <ul style="list-style-type: none"> □ High BP □ Arthritis, rheumatism □ Vision □ Allergies □ Heart condition ■ 28 depressive symptoms ■ 1.5 life satisfaction |
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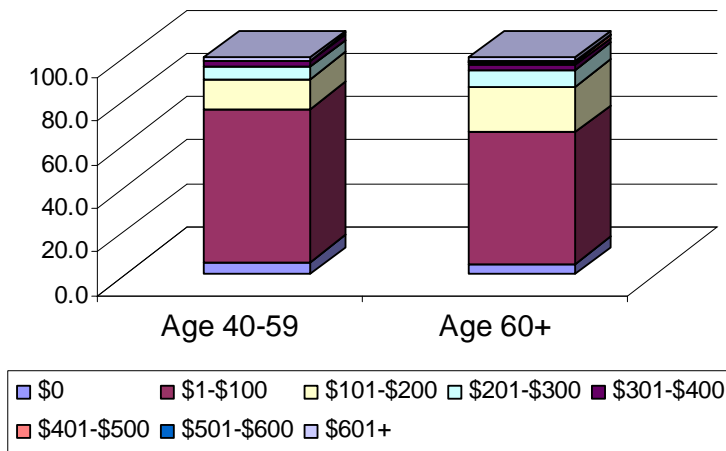
Times in E/R Past Year



Baby Boom vs. Current Retirees: Health Costs

- Delayed medical care due to cost (36%)
- Delayed medical care due to cost (16%)
- Delayed Rx due to cost (23%)
- Delayed Rx due to cost (12%)

Monthly Spending on Rx, OTC, Natural Remedies

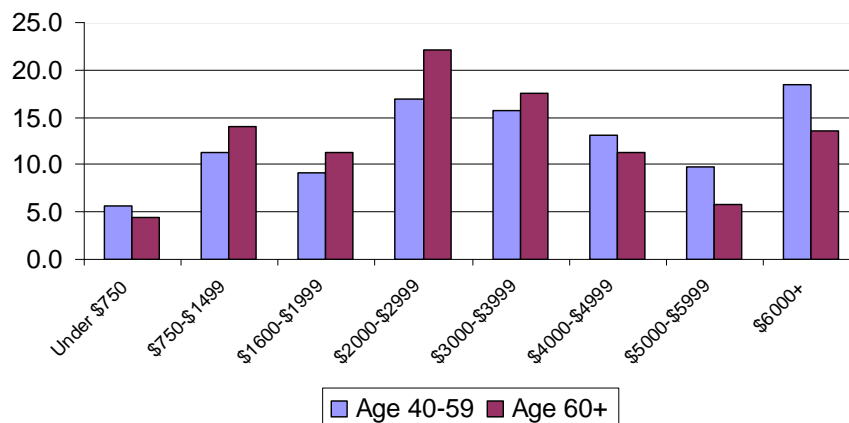


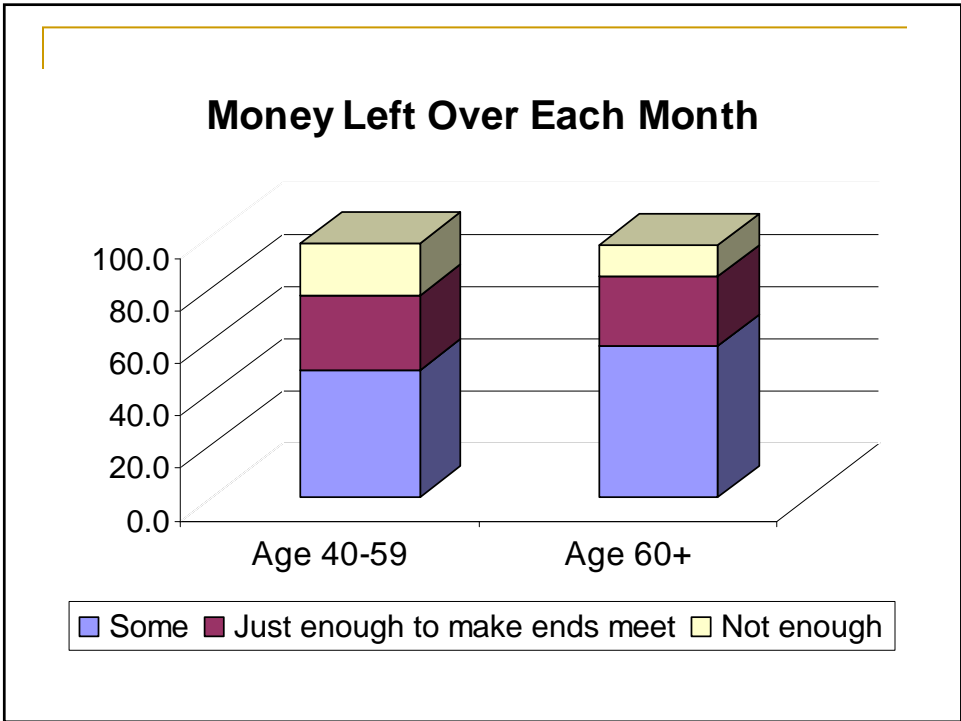
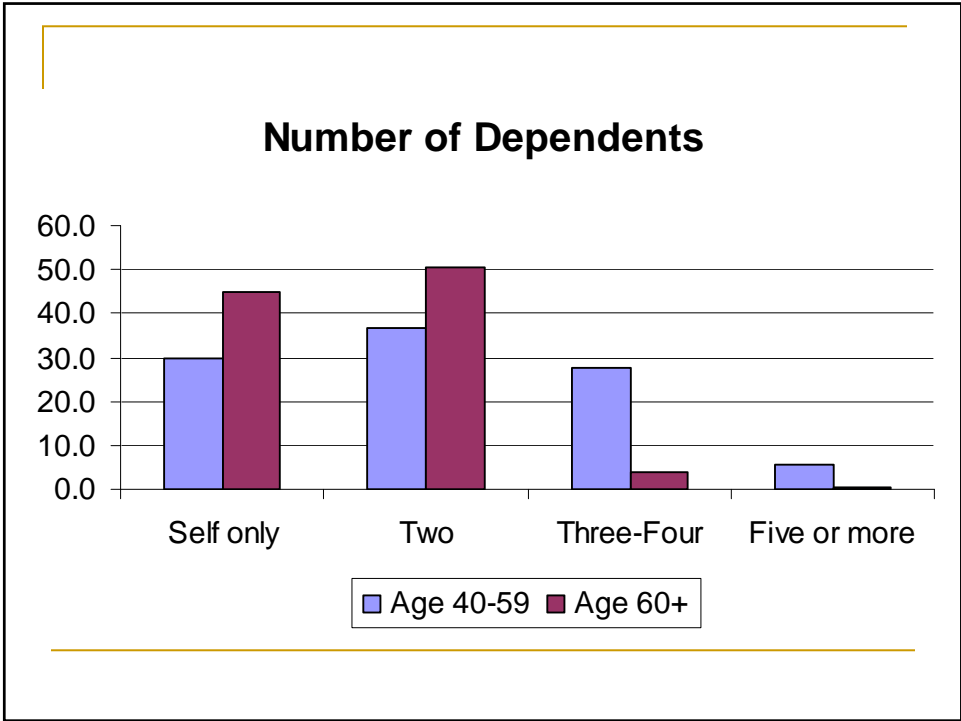
Baby Boom vs. Current Retirees:

Employment, Retirement, Finances and Planning

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|---------------------------------------|---------------------------------------|
| ■ Retired from all jobs (15%) | ■ Retired from all jobs (71%) |
| ■ Enough money for rest of life (39%) | ■ Enough money for rest of life (63%) |
| ■ Have LTC insurance (18%) | ■ Have LTC insurance (20%) |
| ■ Have living will (33%) | ■ Have living will (66%) |

Monthly Household Income

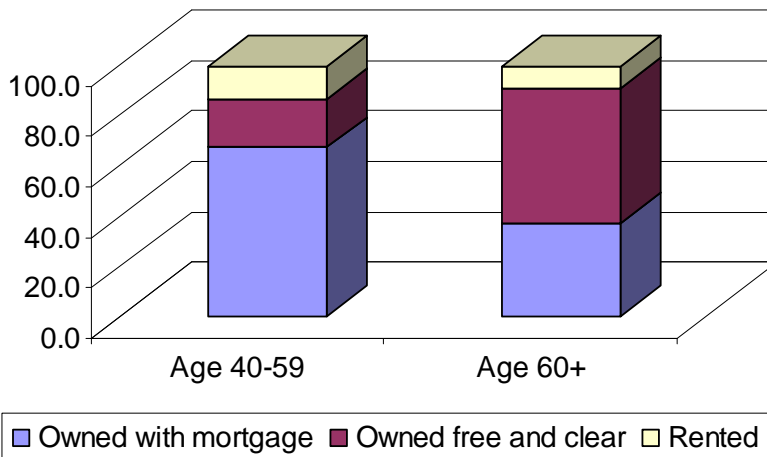




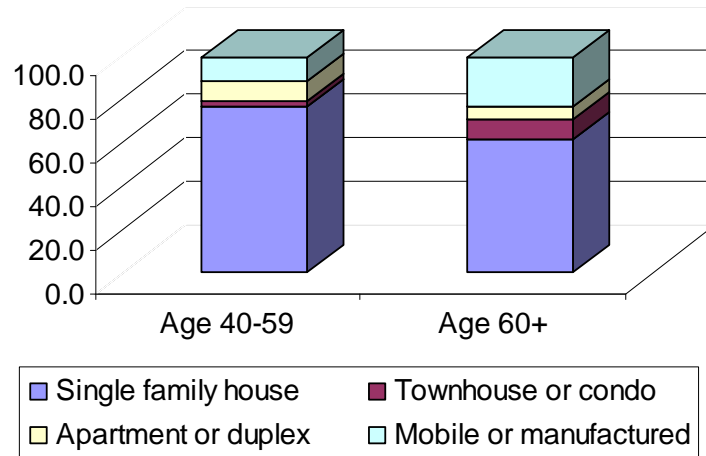
Baby Boom vs. Current Retirees: Home ownership and transportation

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| <ul style="list-style-type: none"> ■ 26 years in this county ■ 1.6 neighborhood safety (1=very safe) ■ No steps (42%) ■ No repairs needed (42%) | <ul style="list-style-type: none"> ■ 26 years in this county ■ 1.4 neighborhood safety (1=very safe) ■ No steps (45%) ■ No repairs needed (58%) |
|---|---|

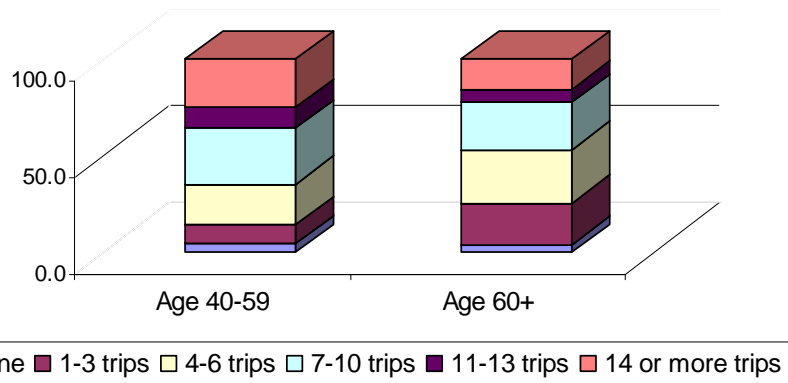
Home Ownership



Type of Home



Round Trips a Week



Baby Boom vs. Current Retirees: Means of Transportation Now

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|-----------------------|-----------------------|
| ■ Own vehicle (94%) | ■ Own vehicle (95%) |
| ■ Walk (9%) | ■ Walk (10%) |
| ■ Relative's car (6%) | ■ Golf Cart (9%) |
| ■ Bicycle (5%) | ■ Relative's car (6%) |
| ■ Public bus (3%) | ■ Bicycle (5%) |
| ■ Golf Cart (1%) | ■ Public bus (1%) |

Baby Boom vs. Current Retirees: Means of Transportation If Cannot Drive

- | | |
|------------------------------------|------------------------------------|
| ■ Don't know/unsure (45%) | ■ Don't know/unsure (49%) |
| ■ Relative's car (32%) | ■ Relative's car (28%) |
| ■ Walk (23%) | ■ Walk (17%) |
| ■ Friend's or neighbor's car (15%) | ■ Friend's or neighbor's car (17%) |
| ■ Public bus (19%) | ■ Public bus (13%) |
| ■ Bicycle (13%) | ■ Golf cart (9%) |
| | ■ Bicycle (7%) |

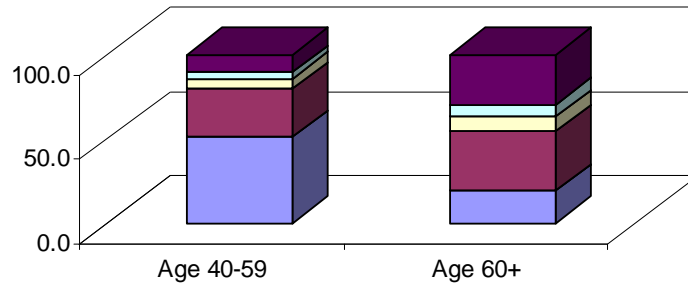
Baby Boom vs. Current Retirees: Caregiving

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|---|---|
| <ul style="list-style-type: none">■ Now a caregiver (21%) for:<ul style="list-style-type: none">□ Parents (51%)□ Spouse (16%)□ Disabled child (9%)□ Grandchildren (3%)■ What type of help:<ul style="list-style-type: none">□ Transportation (61%)□ Home health (54%)□ Financial (46%)□ Meals or yard work (40%) | <ul style="list-style-type: none">■ Now a caregiver (18%) for:<ul style="list-style-type: none">□ Parents (24%)□ Spouse (43%)□ Disabled child (5%)□ Grandchildren (5%)■ What type of help:<ul style="list-style-type: none">□ Transportation (69%)□ Home health (59%)□ Financial (51%)□ Housekeeping or just about everything(40%) |
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Baby Boom vs. Current Retirees: Caregiving

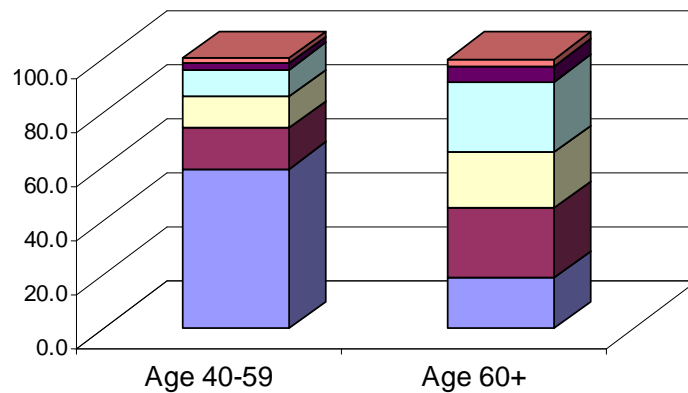
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|---|---|
| <ul style="list-style-type: none">■ Who would/does provide care for you?<ul style="list-style-type: none">□ Spouse (64%)□ Child (39%)□ No one or don't know who would care for me (14%) | <ul style="list-style-type: none">■ Who would/does provide care for you?<ul style="list-style-type: none">□ Spouse (55%)□ Child (50%)□ No one or don't know who would care for me (14%) |
|---|---|

Drive To See Nearest Child



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

How Often See Children



- Daily
- 1-2 times a week
- 1-2 times a month
- 1-2 times a year
- Less than once a year
- Never

Baby Boom vs. Current Retirees: Knowledge of Aging Services

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|-------------------------------------|-------------------------------------|
| ■ Home delivered meals (90%) | ■ Home delivered meals (90%) |
| ■ Senior center (67%) | ■ Senior center (71%) |
| ■ Adult day care (68%) | ■ Adult day care (66%) |
| ■ Alzheimer's programs (57%) | ■ Alzheimer's programs (59%) |
| ■ RSVP (41%) | ■ RSVP (49%) |
| ■ Respite care (39%) | ■ Respite care (39%) |
| ■ Paying for in-home or AL (31-32%) | ■ Paying for in-home or AL (23-31%) |

Baby Boom: Summary

- Just as likely to be married but more likely to be divorced or never married.
- More racially and ethnically diverse; more education.
- Better health but just as likely to be very sick 6+ months. Similar rates of E/R use.
- More likely to be depressed and lower life satisfaction.
- More likely to delay health care and treatments due to cost.
- Less likely to be retired. Less optimistic about current and future finances.
- Just as likely to have LTC insurance but half as likely to have a living will. More likely to be paying a mortgage and to live in a single family house and not a mobile home. Take more trips a week but just as likely to use own vehicle or walk.
- More likely to have 3+ dependents and to be caring for parents. Counting on spouse for care. Lives in same neighborhood as child and more likely to see children often.
- Knowledgeable about core aging services but not respite care.

Current retirees: Summary

- Just as likely to be married but more likely to be widowed.
- Less racially and ethnically diverse; lower education.
- Worse health but just as likely to be very sick 6+ months. Similar rates of E/R use.
- Less likely to be depressed and higher life satisfaction.
- Less likely to delay health care and treatments due to cost.
- More likely to be retired. More optimistic about current and future finances.
- Just as likely to have LTC insurance but twice as likely to have a living will. More likely to own a house free and clear and to live in a single family house, condo, or a mobile home. Take fewer trips a week but just as likely to use own vehicle or walk.
- More likely to live alone or have one dependent and to be caring for a spouse. Counting on spouse and child, equally, for care. Less likely to live in same neighborhood as child and see them less often.
- Knowledgeable about core aging services but not respite care.

Policy Implications

- Mental health services need to be more available to the Baby Boom generation.
- Baby Boomers need opportunities to realistically plan for retirement and potential long-term care.
- Senior services need to become more appropriate for different race and ethnic groups.
- Aging network can build on a relatively high level of knowledge about core services but should educate more about lesser known and beneficial programs such as respite care and Medicaid funded HCBS programs.

Policy Implications

- Developers should be encouraged to build zero-step homes with universal design features.
 - Community planners should be planning for transportation needs of the Baby Boom and consider zoning that incorporates housing, basic services, and transportation alternatives.
 - AAAs and other aging service providers could replicate the Planning for an Aging Society survey in other Florida Planning and Service Areas (PSAs).
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For more information:

Florida Policy Exchange Center on Aging
Center for Housing and Long-Term Care

<http://www.fpeca.cas.usf.edu/chlhc/>

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