

Planning for an Aging Saint Petersburg
Results of a Survey of the Age 45 and Older Population

Conducted for the Saint Petersburg Commission on Aging
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Table of Contents

List of Figures	ii
List of Tables.....	iv
Executive Summary	v
Introduction	1
Method.....	1
Results.....	8
Demographic characteristics	8
Health and healthcare	9
Housing	14
Transportation	19
Contact with family and friends	22
Caregiving	23
Retirement planning	27
Financial well-being.....	29
Activities	30
Unmet needs.....	32
Discussion and recommendations	35
Appendices	41
Appendix A: Planning for an Aging Society Questionnaire.....	43
Appendix B: Tables B1-B15	51

Figures

Figure 1. Saint Petersburg Council Districts and location of responders	4
Figure 2. Marital status of sample.	8
Figure 3. Race and ethnicity of sample.	8
Figure 4. Education level of sample.	9
Figure 5. Health conditions of sample.	9
Figure 6. Top conditions for Districts 6, 7, and 8.	10
Figure 7. Days too sick for usual activities in the past year.	10
Figure 8. Times in E/R or hospital in past year.	11
Figure 9. Sources of health insurance	11
Figure 10 Delayed care due to cost past year.	12
Figure 11. Out of pocket monthly expenditures for prescription drugs.	12
Figure 12. Delayed prescription drugs due to cost past year.	13
Figure 13. Current housing.	14
Figure 14. Home ownership	14
Figure 15. Steps in home	15
Figure 16. Repairs needed.	15
Figure 17. Why moved or stay in St. Petersburg.	16
Figure 18. Where might move.	17
Figure 19. Why might move.	17
Figure 20. Neighborhood safety.	18
Figure 21. Total roundtrips each week.	19
Figure 22. Doctor or health one way trips	19
Figure 23. Current transportation.	20
Figure 24. Transportation if cannot drive.	20
Figure 25. How often see your child(ren)	22

Planning for an Aging Saint Petersburg 2011

Figure 26. How often see your parent(s).....	22
Figure 27. Caregiver relationship	23
Figure 28. What are you providing?	24
Figure 29. Who will take care of you?	24
Figure 30. Do not know about existing programs.....	25
Figure 31. Do not know about these Adult Centers.....	25
Figure 32. Retirement age.	27
Figure 33. Legal documents.....	27
Figure 34. Preferred retirement housing.	28
Figure 35. Enough money for rest of life.....	28
Figure 36. Employment status.	29
Figure 37. Monthly household income.	29
Figure 38. Money leftover each month.....	30
Figure 39. Top four physical activities.....	30
Figure 40. Top four social activities.....	31
Figure 41. Top four learning activities.	31
Figure 42. Computer and internet use.	32
Figure 43. Top four creative activities.	32
Figure 44. Areas of unmet need.....	33
Figure 45. Life satisfaction.	33
Figure 46. Involved in religious activities.....	34
Figure 47. Vote regularly.....	34
Figure 48. High priority needs.	34

Tables

Table 1. Response rate.....	4
Table 2. Response bias comparing early and late responders.	6
Table 3. Full-time versus Part-time responders	7
Table B1. Demographic characteristics	52
Table B2. Health conditions	53
Table B3. Health status.....	54
Table B4. Health insurance and access to care.....	55
Table B5. Current housing	56
Table B6. Attractors to live in Saint Petersburg.....	57
Table B7. Current and future travel and transportation patterns	58
Table B8. Travel distances.....	59
Table B9. Contact with family and friends.....	60
Table B10. Caregiving	61
Table B11. Do not know about existing programs.....	62
Table B12. Retirement readiness.....	63
Table B13. Financial well-being	64
Table B14. Participate in regular activities	65
Table B15. Needs met poorly or not at all.....	66

Executive Summary

The Saint Petersburg Commission on Aging contracted with Aging Research Group to conduct a needs assessment of the 45 and older population of the city in terms of current and future needs. As the first baby boomers turned 65 at a rate of 10,000 a day nationally, locally the Commission wanted to be prepared by conducting its first ever survey of a randomly selected sample of the city's older population. The data reported here will be used for strategic planning, grant writing, and preparing for the city's national accreditation for its senior center programs.

A ten page Planning for an Aging Society questionnaire was mailed to 13,700 households in block groups where 50 percent or more of the population was age 45 or older on March 3, 2011 and were completed by May 19, 2011. Of the 6,667 expected eligible and deliverable addresses, 2,669 were completed (40%). All data were analyzed by age group and by Council District.

Health and healthcare

Respondents were living with high blood pressure (48%), arthritis (37%), vision problems (36%), and allergies (35%). The prevalence of chronic diseases and mental health problems is higher among the baby boom population and in certain geographic areas of the city. They also are more likely not to have health insurance. These conditions are related to lost productivity, isolation, and premature death. Respondents from Districts 6, 7, and 8 had higher levels of chronic pain, diabetes, depression, bone fractures, and hearing problems.

One in five baby boomers did not have health insurance (19%). Half of this age group had insurance through their workplace (54%) and another one in five had it purchased through someone else in their household (16%). Retirees relied mostly on Medicare.

One in four respondents delayed their health care in the last year due to cost. This was much higher for baby boomers (38%) and for respondents living in Districts 1, 6, 7, and 8. They also had higher rates of not filling prescriptions due to cost.

Housing

Baby boomers were more likely to own their home with a mortgage while retirees owned their homes free and clear although half either rented or were still paying off a mortgage. Rentals were more likely in Districts 4,5,6, and 7 while homes owned free and clear were in Districts 2,3,5, and 8.

Almost half the respondents lived in homes with no steps (45%) and this was truer for retirees (48%), and those living in Districts 1, 5 and 6.

Almost half the respondents said they did not need repairs to their home; this was higher for retirees (55%) compared to baby boomers (39%). In fact baby boomers had higher rates of needing nearly every repair listed.

For the 39 percent of the respondents who thought they might move in the next five years, they cite costly home insurance, taxes, and maintenance as their main reasons. The next most common reasons are the same reasons they moved here: to be closer to relatives and climate. If they move, it

Planning for an Aging Saint Petersburg 2011

will be outside the county or within Saint Petersburg. In addition to financial reasons, baby boomer respondents also cited wanting to buy a house, to be closer to work or for a different climate. Retirees added to be closer to relatives, live in a 55+ community and to get help with their care needs. District 1 respondents were motivated by finances. Districts 2 and 3 respondents wanted to be closer to relatives. Districts 3 and 4 wanted to buy a house. District 4 also wanted to be closer to friends. District 6 added different climate and District 7 added wanting a more expensive home.

Both age groups reported safe neighborhoods; approximately 45% said it was very safe and another 49% said it was somewhat safe. Respondents who reported feeling very safe were from Districts 3 (57%), 2 (55%), and 5 (51%). The remaining districts reported lower levels of safety and respondents from Districts 6 and 7 were more likely than the rest of the city to report feeling unsafe.

Although most people want to stay in their single family home for the rest of their lives, there is interest in downsizing, especially for people concerned about high energy costs and difficult maintenance. There appears to be a cohort of aging Saint Petersburg residents who are attracted to a more urban environment with apartments, public transportation, and easy walking distance to services and entertainment. In the focus groups, people who came from high end life care communities and low income senior housing had the same goals--less effort, more convenience, and a place to be safe as they grow older and encounter frailty. Senior housing for those with low to moderate incomes needs to be promoted and new projects encouraged. The changes in the HUD service coordinator program mean that it is harder to gain access to available services than it was in the past. These coordinators played an important role in preventing declines in health and function by connecting people with services and ensuring nutrition and social activities through onsite congregate meals.

Transportation

Forty percent of respondents have no idea how they will get around if they can no longer drive. Nine out of ten responders use their car. One in ten uses a relative or friend's car and that is who they will rely on when they can no longer drive (38%). They also plan to use public buses when they can no longer drive, even though, at this time, just six percent use the bus. Two out of five respondents are unsure how they will get around if they cannot drive.

For many reasons, the car is easier, perceived to be safer, and can be used day and night, in good and bad weather. It is convenient. There is notable use of alternative transportation such as bikes, by baby boomers especially, and, to a lesser extent, by retirees. Bicycling has an added cardiovascular benefit and saves on energy costs.

Saint Petersburg has put in place many bike trails throughout the city and may be situated to encourage bikes, including the more stable three-wheel bikes for adults, as people give up their cars. For example, 14 percent of District 4 responders age 45 and older currently ride a bike for their regular transportation. Slightly smaller percentages do this in District 3 (9%), and District 6 (11%). So, when 24% of District 4 and 21% of District 6 responders say they will use their bike when they can't drive, it is believable. All of the remaining districts show 13-15 percent of responders planning to ride their bike if they cannot drive, even though a lower percentage now bikes.

Usually, the decision to stop driving is event driven. A woman loses her vision, feels the tug of frailty, and no longer feels confident driving. It may still be a stretch to imagine her using a bike at that point. Scooters had a slight edge over golf carts in this survey. Just 4% of respondents thought they would

Planning for an Aging Saint Petersburg 2011

use them at a later date while golf carts were chosen by just two percent of responders. The current short trip habits make scooters, golf carts, and three wheel adult bikes all possible for visiting, shopping, and even going to the doctor. In the meantime, the Pinellas Suncoast Transit Authority (PSTA) could provide ride free days to encourage adults of all ages to become more frequent riders. There are many activities where bicycling is not a reasonable alternative but a PSTA bus or the city's trolley would be an alternative if it felt safe to wait for it and to make transfers. Focus group participants noted that the large PSTA bus may be outmoded and smaller van style service may work better and feel safer. Although seniors in focus groups discussed the high cost of taxis, they want an affordable option that is safe at all times and that is nearly as convenient as their own car.

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Contact with family and friends

Baby boomers are more likely to be living nearby or with their children, which is also true in Districts 3, 7 and 8. Two-thirds of respondents with a living child lived within one hour's drive of their closest child. As a result, three-fourths of all respondents see their child at least once a month or less

For those with a living parent, retirees were more likely to see their parents daily (22%) compared to just 8% of baby boomers. Respondents from Districts 1 and 7 had higher than average contact with their parents.

Caregiving

Caregivers are providing transportation (48%), health needs (42%), managing finances (37%), housekeeping (35%) meal preparation (33%), and home repairs or yard work.

One in five respondents did not know who will provide similar care to them when they need it. Baby boomers are more likely to rely on a government program (10%) or not know who will care for them (22%) compared to retirees. District 6 respondents had the highest rates of not knowing who will care for them (25%) and counting on a government program (14%).

Caregivers and those who do not know who will help them in the future could benefit from a number of programs already in place in Saint Petersburg or Pinellas County and yet over half of nearly all programs were not known by these respondents who are 45 and older.

Retirement planning

Retirees were significantly more likely than baby boomers to have all of the various legal documents in place including a power of attorney for health care decisions (74%). Respondents from Districts 4 and 5 were more likely than those in other Districts to have these plans in place. Just one in five respondents had long-term care insurance and prepaid funeral arrangements.

Financial well-being

One in five baby boomers and four out of five retirees were retired from all jobs. Respondents from District 1 have the highest rates of working 30 or more hours a week. District 4 has highest rates of less than 30 hours. Respondents from Districts 2,3,5,6 and 8 had the highest rates of being retired from all jobs. One in five baby boomer households earns at least \$6,000 a month. Districts 1, 4, 5, and 6 respondents had higher than average rates of earning this much. Districts 1, 2, 3, 7 and 8 all peak at \$1,500-\$2999. Districts 4 and 5 peak at \$5,000 or more monthly household income and District 6 peaks at under \$1,500. Retirees and respondents from Districts 3, 4, and 5 have higher than average rates of reporting some money leftover each month while District 7 respondents had just enough to make ends meet (44%) or not enough (23%). One in five baby boomers have just enough to make ends meet as well.

Activities

Baby boomers were more likely to participate in the top four physical activities including walking, stretching, biking and swimming. Districts 4, 5 and 6 reported higher rates of these same activities. Districts 1, 7 and 8 had higher than average rates for gardening or yard work. Going out to a restaurant is the most common regular activity and there is no difference by age group but it occurs at higher rates in Districts 3, 4, and 5. Baby boomers are more likely to also go out for entertainment and this is true for Districts 4 and 5 as well. Retirees are more likely to go to meetings and this is also more common in Districts 4 and 5. The fourth most common social activity is volunteering. About one in four respondents volunteer and this is done at higher rates in Districts 2, 3, and 4. Retirees are more likely to report that they participate in learning about computers and baby boomers are more likely to report learning about home repairs. Districts 4, 5, and 6 have higher than average rates in learning about computers. Baby boomers and Districts 1 and 5 residents have higher than average rates of having a computer at home and using the internet. But at least 70 percent of all districts use computers and the internet. Baby boomers are more likely to participate in music, crafts, and photography.

Unmet needs

The highest areas of unmet need (ranging from 20-38 percent of respondents) were for: senior center activities, support groups, substance abuse treatment, dental care, chances to volunteer, employment, and legal services.

These findings generated fourteen initial recommendations related to access to healthcare and prescriptions, home maintenance, transportation, education regarding existing programs for caregiver support and to help retirees, and to increase retirement planning in the baby boomer generation.

Introduction

The Saint Petersburg Commission on Aging contracted with Aging Research Group to conduct a needs assessment of the 45 and older population of the city in terms of current and future needs. As the first baby boomers turned 65 at a rate of 10,000 a day nationally, locally the Commission wanted to be prepared by conducting its first ever survey of a randomly selected sample of the city's older population. The data reported here will be used for strategic planning, grant writing, and preparing for the city's national accreditation for its senior center programs.

Method

Procedures

A ten page Planning for an Aging Society conducted by the author for the Hillsborough County Department of Aging Services was adapted for the current study and reduced to 8 pages. It was mailed with a cover letter and prepaid business reply envelope on March 3, 2011 with a request to return it by April 15, 2011. We asked the oldest person in the household who was able to complete the questionnaire. A reminder post card was mailed on March 17, 2011. This generated requests for the questionnaire to be mailed again and increased the response rate.

Measures

The Saint Petersburg Planning for an Aging Society Survey was based, in part, on the 2000 Older Americans Status and Needs Assessment Survey conducted by the Howard County (Maryland) Office on Aging and modified first for Hillsborough County Aging Services. Some questions were modified, removed, or added but were in keeping with the tenor of the original questionnaire. The current version is found in Appendix A and has the following individual measures.

Demographics. Household data included household size and composition, monthly income from all sources, zip code, and district. 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 21 diseases or conditions, and their self-rated health.

Mental health. Depressive symptoms were measured on a scale from all of the time (5) to none of the time (1) and include feeling: sad, nervous, restless, hopeless, that everything was an effort, and worthless. The resulting scale ranged from 6 (not depressed) to 30 (high depressive symptoms). In addition, one of the 21 health conditions was a diagnosis of depression.

Health insurance and healthcare costs. Participants could indicate that they receive up to seven different types of insurance (employer paid, military or VA, private, Medicare, Supplemental, Medicare Advantage, Medicaid, 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 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 Saint Petersburg and why they moved to or continued to live in the city. 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 Saint Petersburg or Pinellas County and the reasons for such a move, if they 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 car or motorcycle, 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 were asked to speculate if they would use any of these same means to get around if they could no longer drive. In both cases, they could choose more than one usual source of 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 relatives. They were also asked about their own caregiving activities—to whom they provided care and what type of care—and who 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 to do so.

Knowledge of aging services. They were asked if they ever used or had knowledge of 16 common services available to retirees and their families in Saint Petersburg: adult day care, Alzheimer's programs, case management, Elder Helpline, paying for assisted living or in-home care services, housekeeping or personal care, home delivered meals, legal services, respite care, senior volunteer program, senior center, and senior meal sites. For each service they indicated if they had heard about it or family and used it or if they did not know about it.

Activities. Participants were asked about how often they participate in various physical, social, learning, or creative activities, and are involved in religious activities, and vote.

Employment, retirement, and finances. Participants were asked to identify their current employment status (work at least 30 hours a week, less than 30 hours a week, retired from all jobs, never worked for pay), the age they plan to retire (before age 60, age 60-64, age 65, age 66-69, age 70 and older and not sure). They were asked to identify one of eight categories of total household monthly income, after taxes, from less than \$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 will have enough money to take care of themselves the rest of their lives.

Life satisfaction in Saint Petersburg. They were asked to rate their life satisfaction on a four-point scale from very satisfied (4) to very dissatisfied (1) and to rate how well their needs were met for 18 areas where city government, business, or non-profit organizations 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, preventive care, safety, social and cultural activities, substance abuse treatment, support groups, and transportation. For each of these areas, they could rate it as needs met fully (4) to needs not met at all (1).

Open-ended questions and focus groups. The respondents were provided an opportunity to list up to three aging or disability-related services they would need most to help them continue to live in their homes. They could also write in their phone number or call Aging Research Group to identify themselves as interested in participating in a one of eight focus groups that were planned for in June 2011 at the following locations around the city: Sunshine Center, Roberts Recreation Center, Bay Vista Recreation Center, Enoch Davis Center, and Childs Park Recreation Center. With the exception of those who participated in the focus groups, the Identities of all participants were unknown to us. Identifying information is not linked to the numeric data or any comments quoted from the focus groups.

The focus group participants were asked to discuss several topics identified as of interest from the answers to the questionnaire: areas of life feel best prepared as you look towards your own aging; areas of life that you are most worried about; transportation and long-term care needs now or in the future, why they live in Saint Petersburg, how could services be better.

Statistical Analyses

Variables from the 8-page questionnaire were recoded for analysis. Two grouping variables were created—City Council District (1-8) and age group (45-64 and 65+). The first allowed us to understand the differences by geographic area in order to better target services to the areas of most need and to support the areas with less need in ways that allow those residents to continue to manage in their homes. The second allowed us to compare the baby boomer generation (born between 1946 and 1964) with the senior population.

All data were compared using one-way analysis of variance (ANOVA) for continuous or ordinal data with a continuous nature (e.g. life satisfaction) or Chi-Square for categorical data. Statistical significance was set at $p=.05$. The p-value indicates the potential for error in generalizing from this sample to the whole population. Lower p-values represent less chance for such an error. In some cases, skip patterns in questions meant that the sample answering a set of questions was smaller than the full sample. Data presented in bold are statistically significant. Most of the significant findings have less than a .001 chance of error.

Population and Sample

City of Saint Petersburg identified the block groups for the eight City Council Districts. Marketing Systems Group (Fort Washington, PA) provided a mailing list from the US Postal Service for residential addresses in block groups in Saint Petersburg where 50% of the population is age 45 and older. The median age in Saint Petersburg is 42.1 so half of the population is age 42 or older. Even so, census block groups have varying proportions of older and younger residents. So, by design, half of the questionnaires mailed would be to households that were not eligible to participate. In order to achieve a sufficient sample for District 7, which has a younger population, we added four block groups where 41 to 48 percent of the population was age 45 and older. As a result, the total sample was drawn from 53 block groups that are home to 39,285 residents age 45 and older.

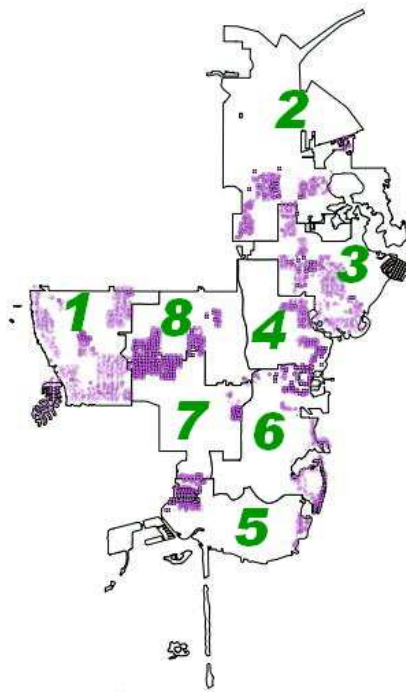


Figure 1. Saint Petersburg Council Districts and location of responders.

District 1 is approximately 58th Street to the Causeway; District 2 is from Weedon Island to 28th Street N; District 3 is 63rd Ave N to Snell Isle; District 4; is 54th Ave N to 5th Ave N; District 5 is 38th Ave S to Pinellas Point; District 6 is 1st Ave N to Boyd Hill; District 7 is 7th Ave N to 38th Ave S; and District 8 is 38th Ave N to 7th Ave N & 13th Ave N to Central Ave.

The mailing list was representative of the areas of the eight city council districts where higher percentages of older people live. The actual percentage of the population age 45+ and expected occupancy rates for each district were used to calculate the mailing size in order to reach the desired sample size of at least 250 per district. From this list, 13,700 addresses were selected at random (Table 1).

Table 1. Response rate

	City Council Districts								Total
	1	2	3	4	5	6	7	8	
Mailed	1675	1739	1733	1519	1312	1702	2194	1826	13700
Expected deliverable	10%	17%	14%	16%	13%	22%	15%	15%	15%
Expected undeliverable	164	288	250	247	175	366	331	271	2058
Expected eligible	55%	57%	56%	66%	73%	62%	45%	54%	58%
Expected eligible	924	999	974	995	962	1062	981	978	7917
Expected deliverable & eligible	833	833	833	833	833	833	833	833	6667
Total Returned	430	412	391	384	354	311	403	399	3098
Ineligible	37	49	44	35	13	38	72	61	349
Refused	4	11	13	6	7	4	9	12	80
Completed	389	352	334	343	334	269	322	326	2669
Response rate	47%	42%	40%	41%	40%	32%	39%	39%	40.0%

Response rate. Of the 6,667 expected eligible and deliverable addresses, 2,669 were completed and returned (40%). **(Table 1)Open-ended response rates.** 1,878 respondents (70%) provided from one to three responses to an open-ended question "As you get older, what are the three aging or disability-related services you would need most to help you continue to live in your home?" A total of 332 respondents (12%) provided a phone number for us to call to invite them to a one-time focus group at one of eight locations in the city. We called 167 respondents, 64 refused; 11 were wrong numbers; and 19 never answered. A total of 73 said they would attend one of the focus group meetings. They were mailed a follow-up letter with directions. A total of 49 attended one of seven groups. None of the confirmed participants at one focus group showed up. Four of the groups were for participants who were 65 and older (N=29). Three groups were for participants who were age 45-64 (N=20). Within each category, half the groups were counting on family to help them later in life; and half were for those who were counting on other sources of help. The group with no participants was for those who were age 45 to 64 and counting on family. Focus group participants were provided refreshments.

Weighted data. The numeric data were weighted in the age group analysis to balance the differential return rates across the eight districts which ranged from 269 (District 6) to 389 (District 1). We calculated the weight for the expected population 45+ in each of the 53 block groups included in the study and this was applied to each respondent for the age group analyses only. The Block group's percentage of the study population was divided by the corresponding sample's percentage. Weights that were less than 1 reduced the effect of high response areas while those with weights greater than 1 increased the value of respondents from the lower responding districts. The resulting totals column can be generalized to the city's population that lives in areas that have a higher density of 45 and older residents.

The District analyses are not weighted because the data are reported by District which controls any bias from differential response rates by District.

Response bias. We compared early responders (67% of the completed questionnaires) with late responders who returned their questionnaire after the reminder post card went out two weeks after the initial mailing **(Table 2)**. Although questionnaires continue to be returned long past the cut off date, we included all that were returned as late as May 19, 2011, ten weeks after the first mailing. Early responders were more likely to be male, married, white, and to have completed college or university. Late responders were more likely to be female, never married, Black or African-American, and to have completed some college or junior college.

We mailed the questionnaire in time for seasonal residents to participate and provided directions that allowed them to be included by identifying themselves as part-time residents. Just 100 questionnaires were returned from these individuals although they represent a good portion of the winter members of the Sunshine Center. In an analysis of full-time and part-time responders **(Table 3)**, Full-time residents who responded to the survey were more likely to be female, single (divorced, never married), or in a long-term relationship. They were more likely to speak Spanish at home. They were more likely to have some high school or technical training and to live in District 1. Part-time residents who responded were more likely to be male, married, White, have completed a business or trade school or completed college and live in Districts 3,4 or5. The part-time residents were more like the full sample with the exception of where they live while they are here; therefore they were combined in all analyses.

Table 2. Response bias comparing early and late responders.

N	Early (1940)	Late (633)	Total (2573)
Gender			
Male	47%	41%	46%
Female	53%	59%	54%
Marital status			
Currently married	46%	36%	43%
Widowed	19%	21%	19%
Divorced	20%	22%	21%
Separated	2%	3%	2%
Never married	8%	13%	9%
Long-term relationship	6%	5%	5%
Ethnicity			
American Indian/Alaskan Native	3%	3%	3%
Asian	1%	1%	1%
Black/African-American	3%	9%	4%
Hispanic	3%	3%	3%
White	94%	88%	92%
English	98%	98%	98%
Spanish	3%	4%	3%
Other Language	3%	4%	3%
Education			
Less than 8 years	1%	2%	1%
Some high school or technical school	4%	6%	4%
Completed high school	16%	19%	17%
Post high school business or trade school	9%	7%	8%
Some college or completed junior college	25%	29%	26%
Completed college or university	44%	37%	42%
Council Districts			
District 1	14%	15%	15%
District 2	13%	12%	13%
District 3	13%	12%	13%
District 4	14%	11%	13%
District 5	13%	11%	12%
District 6	9%	13%	10%
District 7	12%	12%	12%
District 8	12%	14%	12%

Based on not weighted data. Missing=96. Significant findings are highlighted and **bold**.

Table 3. Full-time versus part-time responders

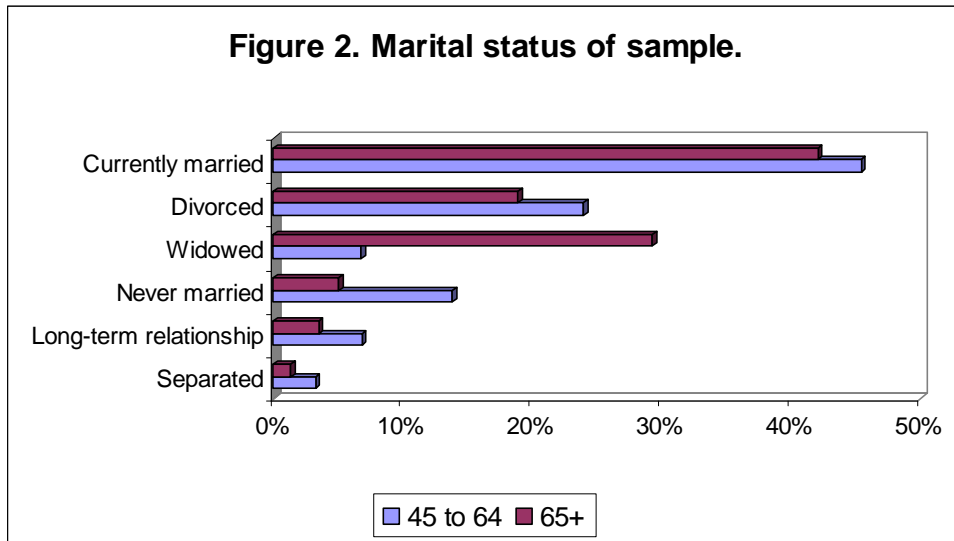
N	Full time (2474)	Part-time (100)	Total (2574)
Gender			
Male	45%	55%	46%
Female	55%	45%	54%
Marital status			
Currently married	42%	67%	43%
Widowed	19%	19%	19%
Divorced	21%	7%	21%
Separated	2%	0%	2%
Never married	9%	4%	9%
Long-term relationship	6%	2%	5%
Ethnicity			
White	92%	98%	92%
Black/African-American	5%	2%	4%
American Indian/Alaskan Native	3%	5%	3%
Hispanic	3%	1%	3%
Asian	1%	0%	1%
English	98%	98%	98%
Spanish	3%	0%	3%
Other Language	3%	7%	3%
Education			
Completed college or university	42%	55%	42%
Some college or completed junior college	27%	12%	26%
Completed high school	17%	19%	17%
Post high school business or trade school	8%	12%	8%
Some high school or technical school	5%	1%	4%
Less than 8 years	1%	1%	1%
Council District			
District 1	15%	4%	15%
District 2	13%	13%	13%
District 3	12%	21%	13%
District 4	13%	19%	13%
District 5	12%	17%	13%
District 6	10%	9%	10%
District 7	12%	4%	12%
District 8	12%	13%	12%

Based on not weighted data. Missing=96. Significant findings are highlighted in **bold**.

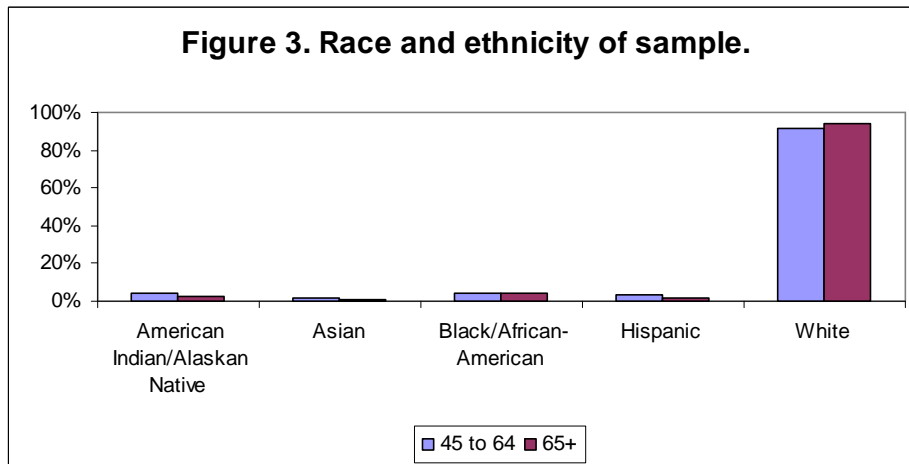
Results

Demographic characteristics.

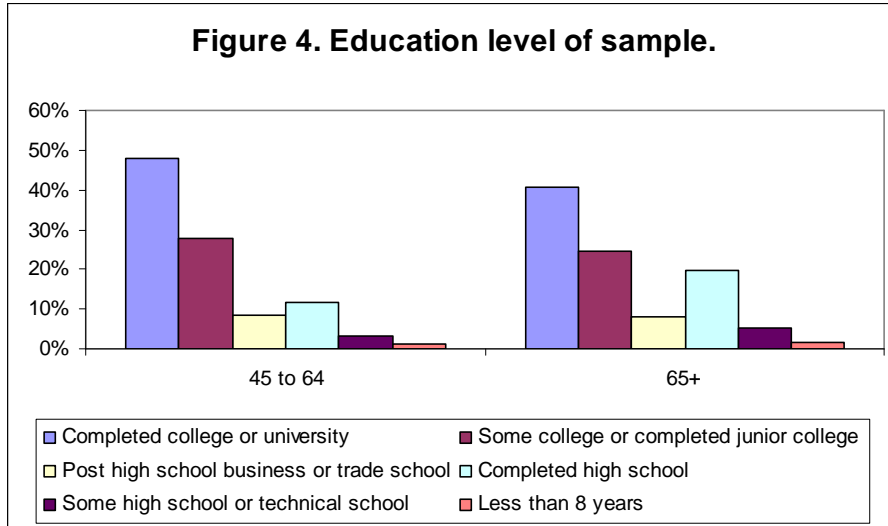
More than half of the sample was female (53%). Baby boomers were most likely to be female (55%) and retirees were more likely to be male. We asked that the oldest person who is able to complete the questionnaire to do so which resulted in a higher participation of older men (**Table B1**). There were no gender differences by District. Most of the sample was currently married although this was truer for the baby boomers than the current retirees (**Figure 2**). The retirees were more likely to be widowed. Districts 4, 6 and 7 were more likely to be never married. Districts 6, 7 and 8 were more likely to be in a long-term relationship. This was true of the baby boomers as well.



Most of the sample identified as White (93%) although this was less true for baby boomers and Districts 6, 7, and 8 (**Figure 3**). Districts 6 and 7 were more likely to be Black or African American and District 8 was more likely to be Asian or American Indian than the other districts.

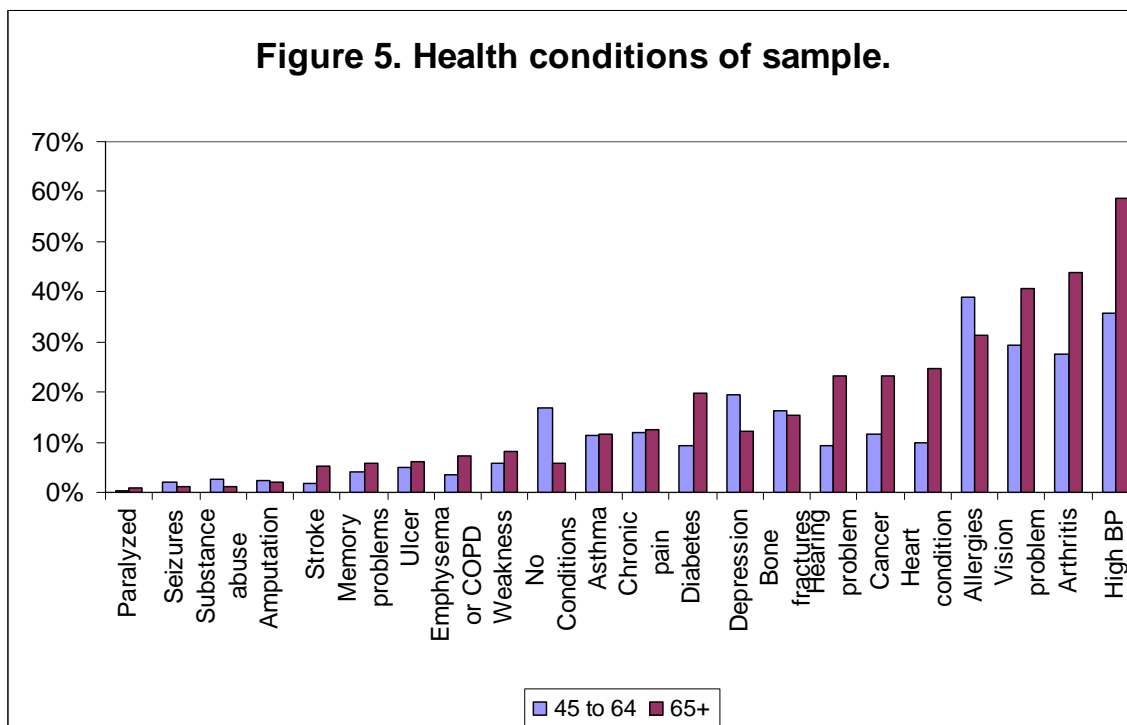


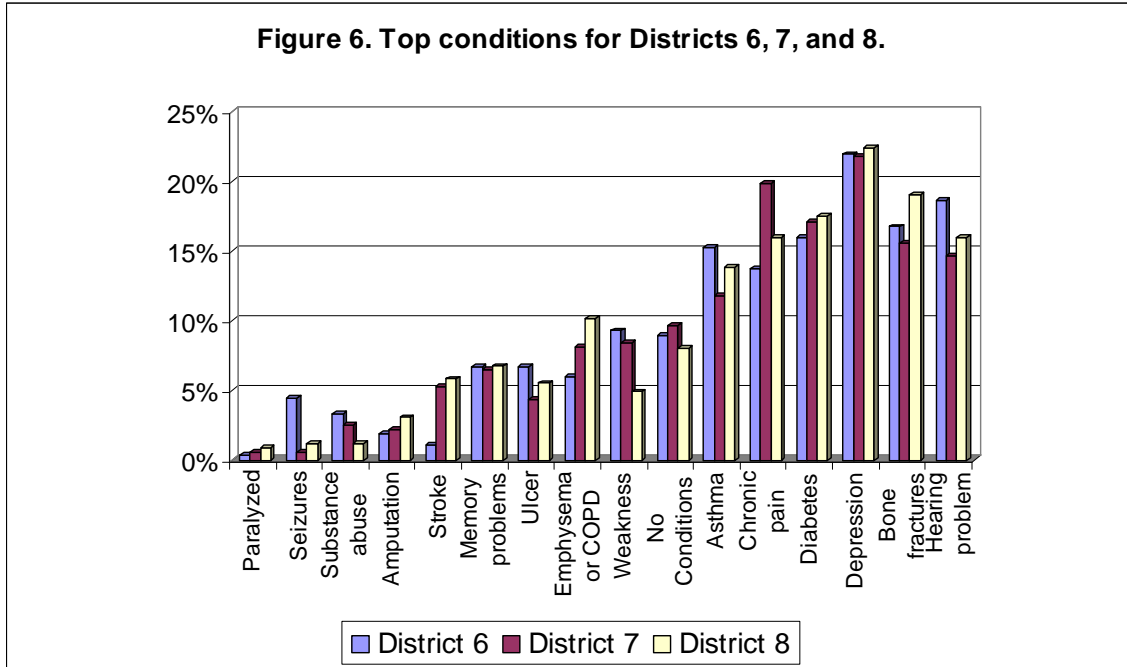
Two in five respondents had finished college (44%; **Figure 4**). This was truer for baby boomers and respondents from Districts 4 and 5. This was followed by completing some college or junior college (26%). The latter group was found in Districts 1, 7, and 8. Retirees were more likely than baby boomers to have completed high school only. This was true for Districts 2, 7 and 8 as well.



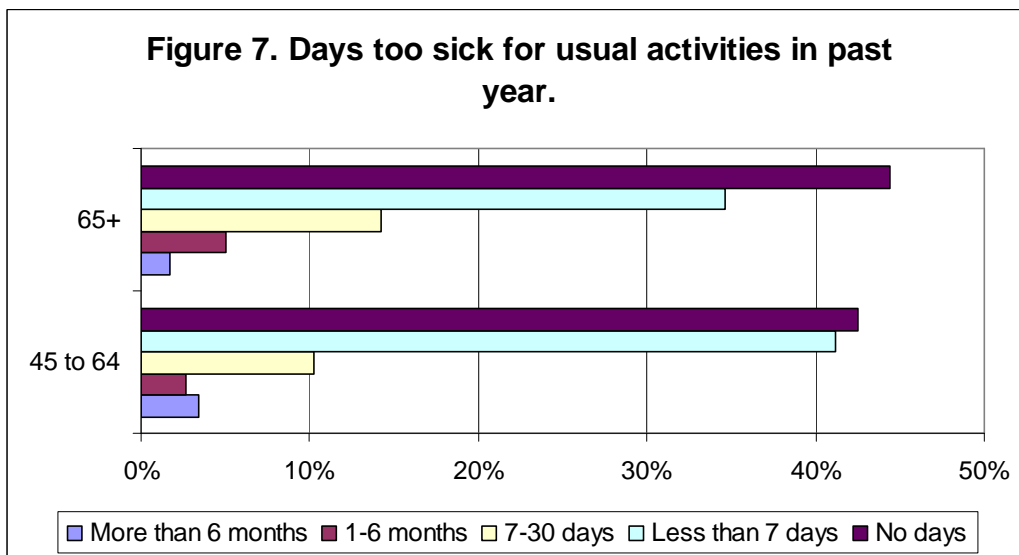
Health and healthcare.

Respondents were living with high blood pressure (48%), arthritis (37%), vision problems (36%), and allergies (35%). Baby boomers had higher levels of depression (20%) compared to 12% of retirees (**Figure 5; Table B2**). Respondents from Districts 6, 7, and 8 had higher levels of chronic pain, diabetes, depression, bone fractures, and hearing problems (**Figure 6**).



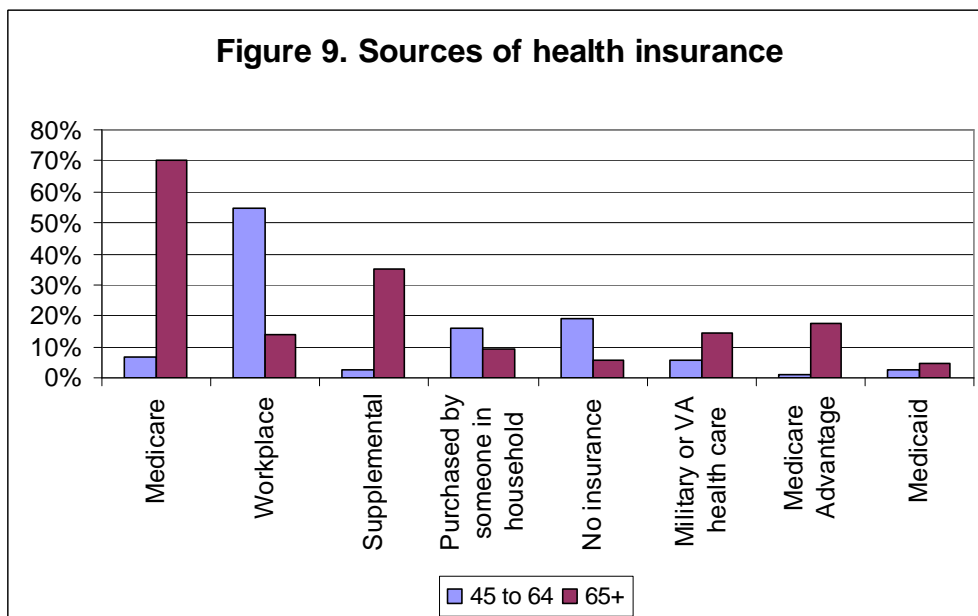
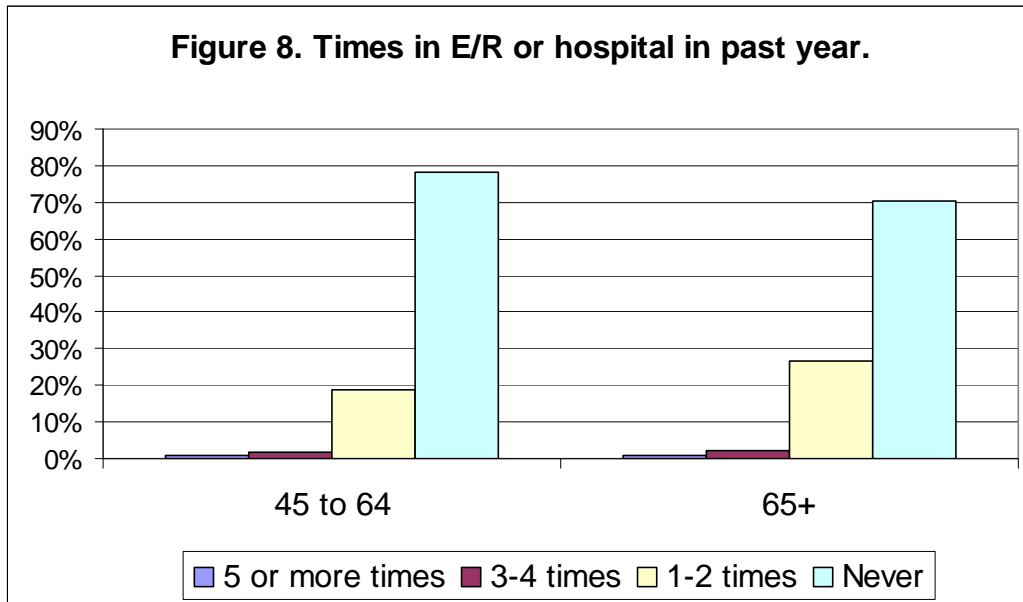


Just one in ten respondents had no health conditions. This was truer for baby boomers (17%) compared to retirees (6%). There was no significant difference by District. Nearly half the respondents had no days in the past year when they were too sick for usual activities (44%, **Figure 7; Table B3**). Another two in five had fewer than 7 days feeling this sick. This was slightly higher for baby boomers and respondents from Districts 1, 3 and 4). About twenty percent of the retirees and slightly fewer baby boomers were sick for one or more months in the last year. Respondents from Districts 6 and 8 also reported these rates.



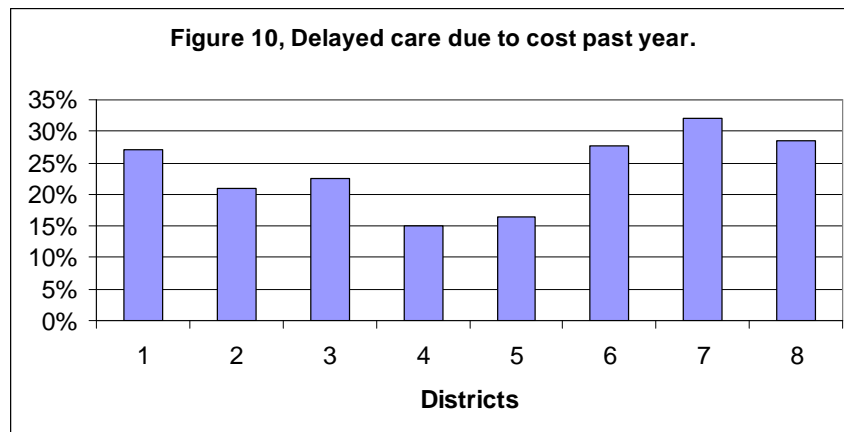
Even with these reported rates of being too sick for usual activity, three-fourths of the respondents did not use a hospital in the last year and this was slightly truer for baby boomers. There were no significant differences by District (**Figure 8, Table B3**). In fact, just one in ten respondents had ever had home health ordered by a doctor and about the same percentage needed personal care help (such as with bathing or dressing) in the past five years. This was higher for retirees who also paid for this help through insurance or got it for free from family.

Three in ten respondents reported excellent health and another five in ten said it was good. This was higher for baby boomers and those who lived in Districts 1, 4 and 5. Retirees and respondents in Districts 2, 6, 7, and 8 were more likely to report fair or poor health than respondents in the other categories (**Table B3**).

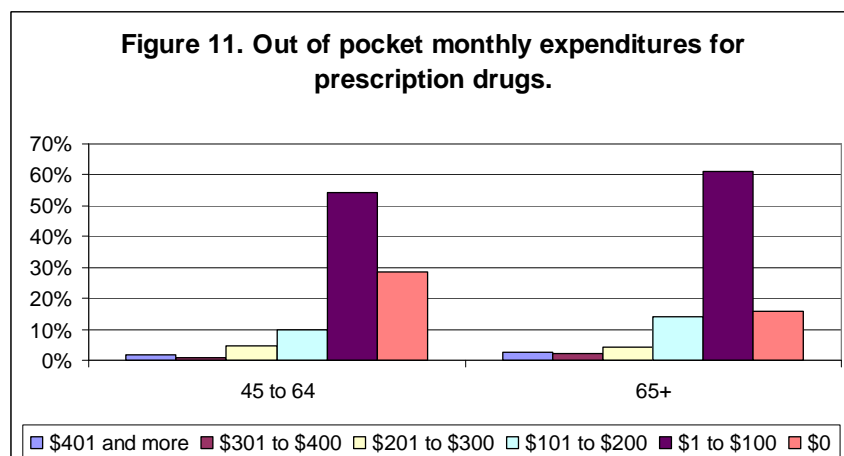


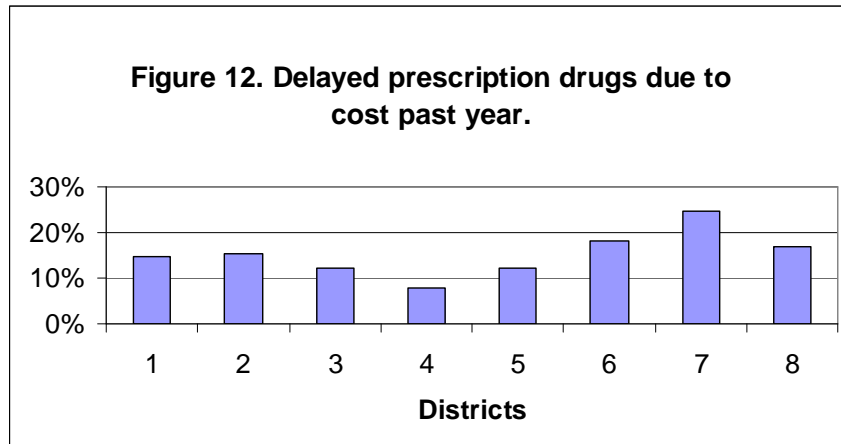
One in five baby boomers did not have health insurance (19%; **Figure 9, Table B4**). Half of this age group had insurance through their workplace (54%) and another one in five had it purchased through someone else in their household (16%). Retirees relied mostly on Medicare (70%), Supplemental plans (35%), and military or VA health care (14%). Just five percent of retirees reported no health insurance and relying on Medicaid (5%). Districts 1 and 2 were more likely to rely on workplace insurance. Districts 2, 4, 5 and 6 had higher percentages of respondents with Medicare but Districts 6, 7, and 8 had higher rates of respondents without any health insurance.

Thirteen percent of respondents changed their insurance in the last year and this was nearly twice as true for baby boomers compared to retirees. Cost was the most common reason for changing insurers followed by changing jobs (**Table B4**).



One in four respondents delayed their health care in the last year due to cost. This was much higher for baby boomers (38%) and for respondents living in Districts 1, 6, 7, and 8 (**Figure 10**). One in five respondents had no out of pocket costs for prescription drugs and this was higher for baby boomers (**Figure 11**). Nearly three in five of the respondents spent up to \$100 for their prescriptions each month: 54% of baby boomers and 61% of retirees. Fifteen percent of respondents delayed filling a prescription due to cost in the last year and this was twice as high for baby boomers (21%) compared to retirees (10%; **Figure 12**). One-fifth to one-fourth of District 6 and 7 respondents delayed prescriptions due to cost (**Figure 12**). Three-fourths of respondents spent up to \$100 on non-prescription remedies each month.





Focus group participants listed their health as a strength and insurance as a worry. Some had recent down turns or accidents that reminded them how close they were to dependency. There was a lot of frustration with the cost of health care and the role of private insurance and a lot of support for a single payer system. A few focus group members preferred a low cost clinic downtown that charges a flat \$5 a visit. Others wanted to require the downtown hospitals to pay into a transit system to help people to get to doctor's appointments and also enjoy Saint Petersburg's downtown amenities.

Strengths:

Smart and curious, I read new health ideas; financial resources are decent; never enough; mostly good health habits.

Health is good and clear mind.

Good physical health; still learning and willing to learn more.

My mind, spirit and health still good.

Retired military so comfortable in health insurance and living conditions.

Worries:

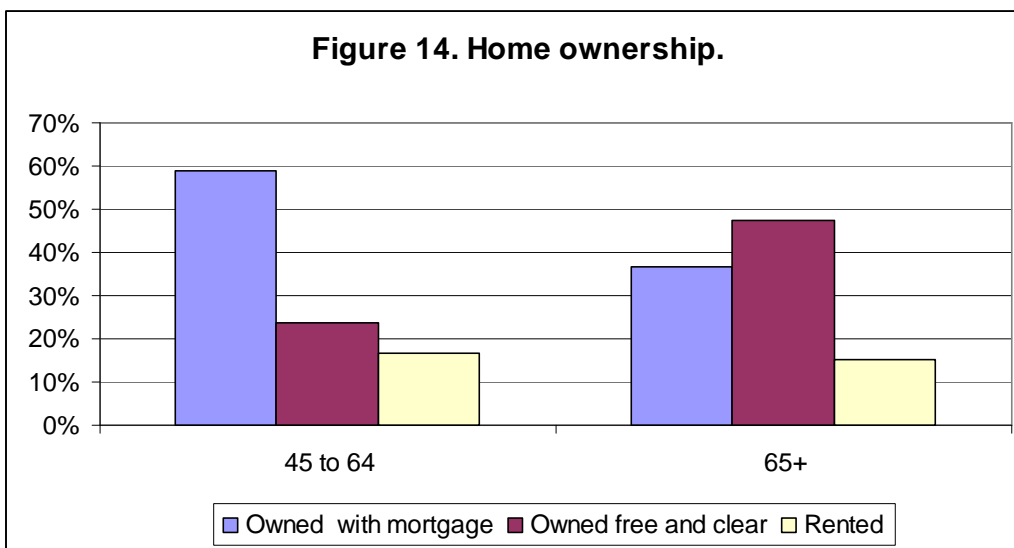
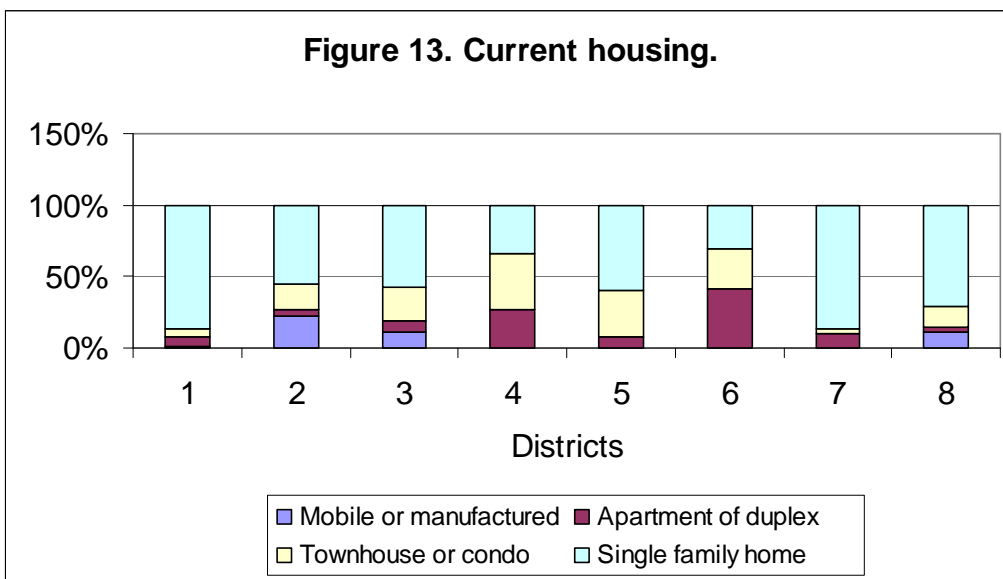
Health is a concern; what will happen to you as you see others deteriorate. Society does not deal with end of life--huge mistake.

Medical system is broken.

Healthcare is half of what it was last year. Can't use flexible spending account and going through more and more hoops. Need national health care; single payer. Same paperwork geared to health care. Need a revolution; change elections.

Housing,

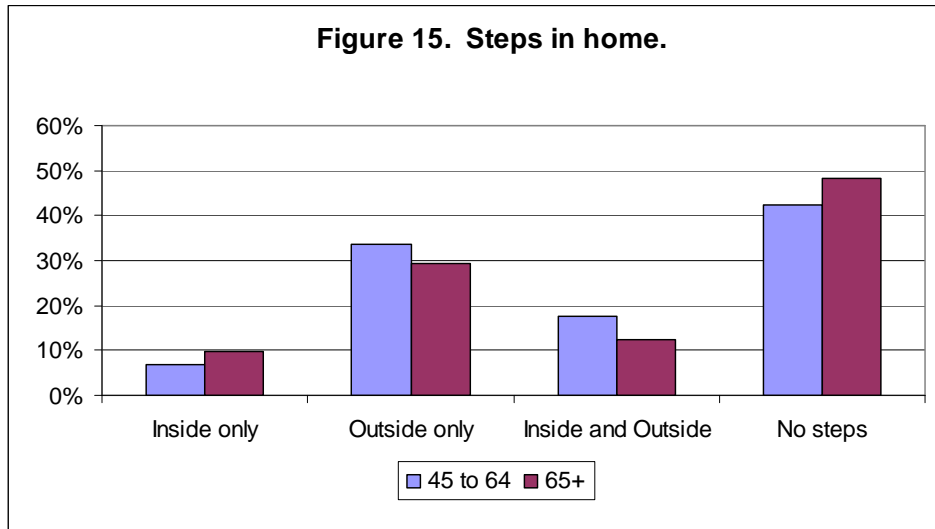
Three out of five respondents live in a single family home although the rates for baby boomers were higher (72%) than for retirees (55%). The latter group was more likely than the baby boomers to live in a townhouse or condo or an apartment or mobile home (**Figure 13; Table B5**). Districts 2, 3, and 8 were more likely to live in a mobile home; Districts 4 and 6 were more likely to live in an apartment. Town houses were popular in Districts 2,3,4,5, and 6. Single family homes were more likely in Districts 1, 7 and 8.



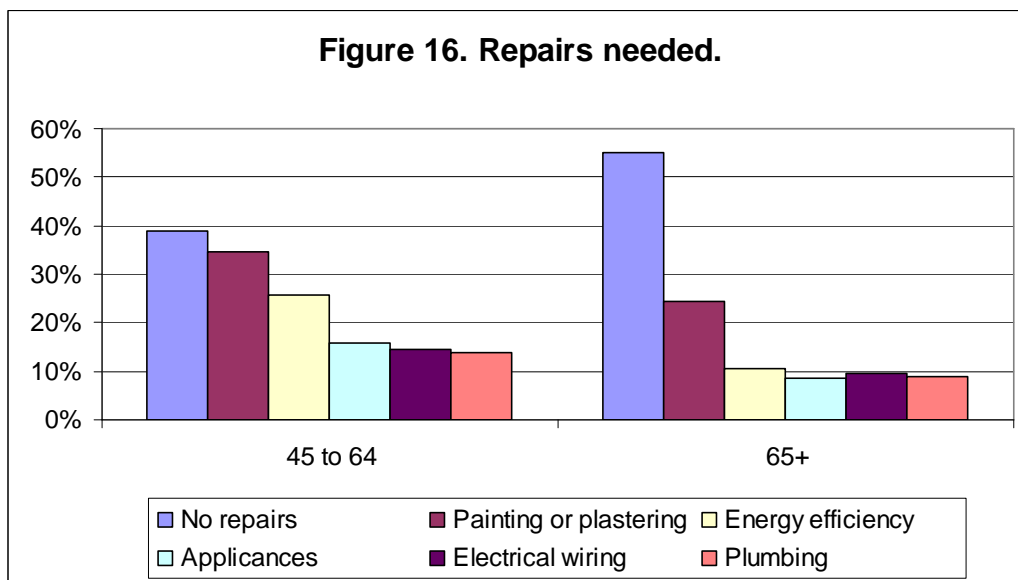
Baby boomers were more likely to own their home with a mortgage while retirees owned their homes free and clear although half either rented or were still paying off a mortgage (**Figure 14**). Rentals were more likely in Districts 4,5,6, and 7 while homes owned free and clear were in Districts 2,3,5, and 8.

Almost half the respondents lived in homes with no steps (45%; **Figure 15, Table B5**) and this was truer for retirees (48%), and those living in Districts 1, 5 and 6. One third (32%) had just outside steps. There was no difference by age but Districts 2,3, 7, and 8 had higher than average rates. Fifteen percent of respondents had inside and outside steps and this was truer for baby boomers (18%) and those living in Districts 4 and 7. Just 8% had inside steps only and this was higher for District 6.

Arthritis and other health conditions can make it difficult to negotiate steps. Homes with outside steps can mean that frailer residents feel stuck inside. Steps in the house can limit the rooms that can be used by those residents. They can also increase the risk of falls.



Even though half the homes had some steps in them, just three percent of respondents said they needed to modify their homes for disability. Five times that rate (17%) needed to modify to improve energy efficiency (**Figure 16, Table B5**). Almost half the respondents said they did not need repairs to their home; this was higher for retirees (55%) compared to baby boomers (39%). In fact baby boomers had higher rates of needing nearly every repair listed.



Focus group participants described how home maintenance is a reason to move and a worry as health and energy are reduced. Even if they wanted to move, many respondents were worried about their ability to sell their home for a reasonable price.

Energy not what it used to be; maintaining house and yard is full time job; yard used to be manually weeded and now it is a mess; all I can do to maintain inside of house; two contractors did not work out.

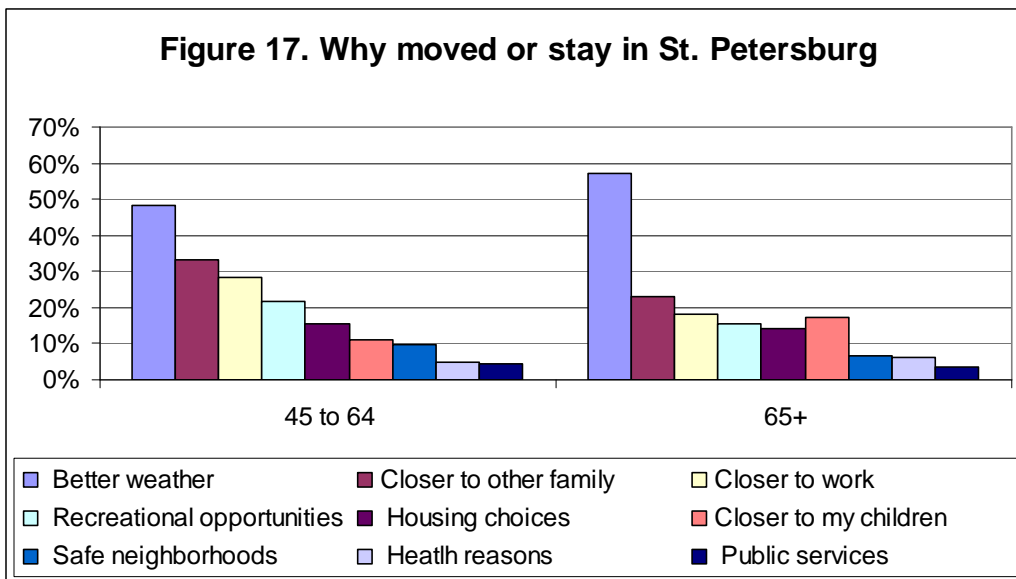
Instead move into 55+ to save money, but how or when to sell?

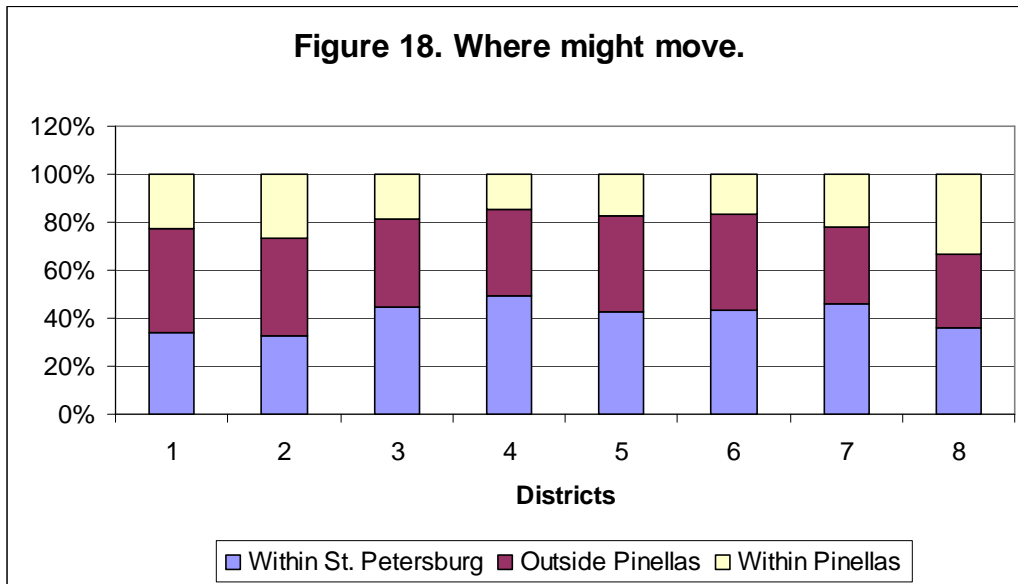
Trapped in house that lost value. Can't afford to sell

Went from 3 bedroom house to 1 bedroom apartment. Independent living housing; downsizing and assisted living and nursing home all available.

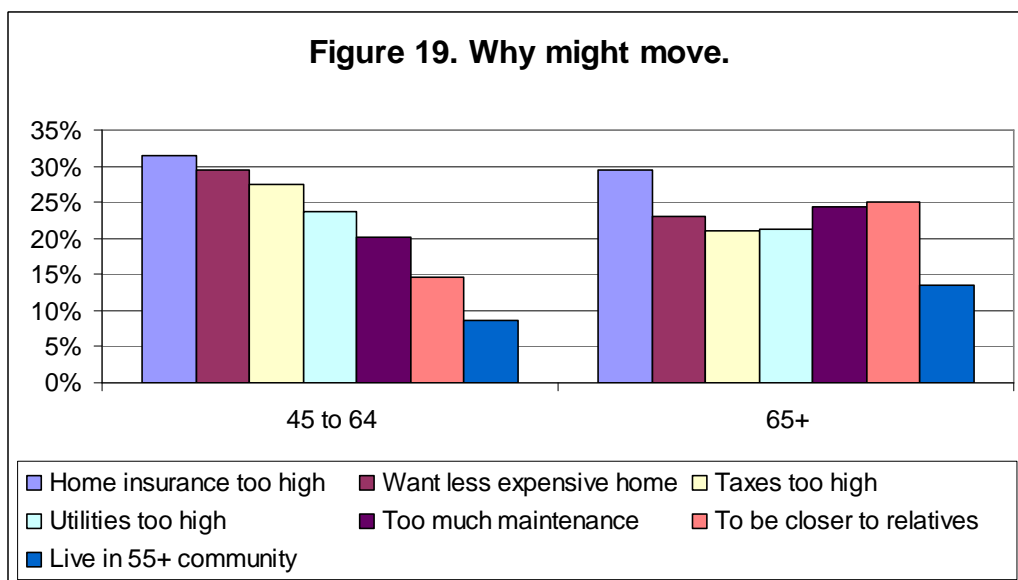
Moving--because of steps; would look at apartment with optional services; Assisted living but cost is considerable if you own a house, now is not a good time to sell.

Seniors have lived in Saint Petersburg for 30 years, on average while the baby boomer respondents have lived here for 25 years. They came here for the weather (53%) followed by closeness to family and work (Figure 17, Table B6).

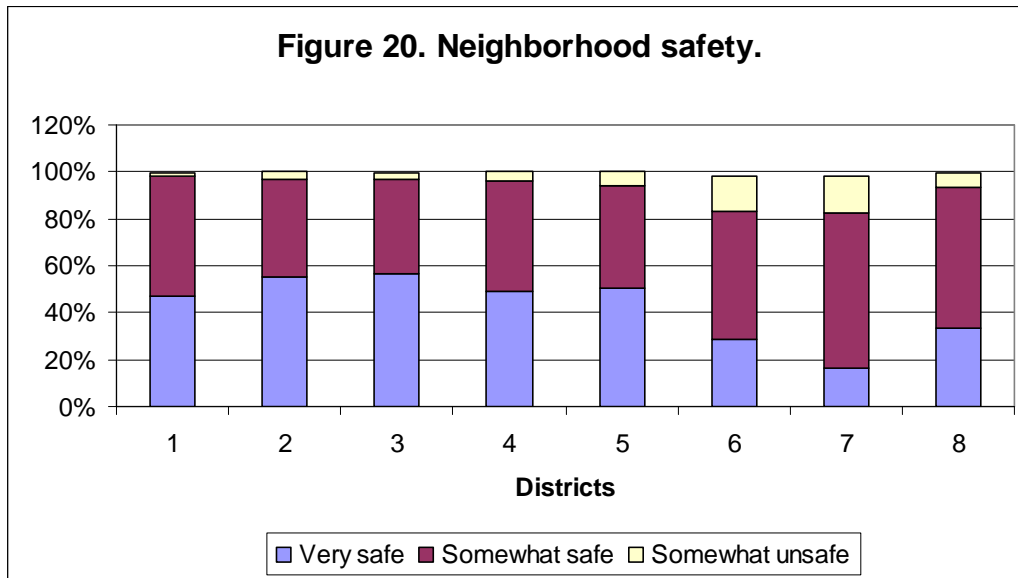




For the 39 percent of the respondents who thought they might move in the next five years, they cite costly home insurance, taxes, and maintenance as their main reasons (Figures 18 and 19). The next most common reasons are the same reasons they moved here: to be closer to relatives and climate. If they move it will be outside the county or within Saint Petersburg. In addition to financial reasons, baby boomer respondents also cited wanting to buy a house, to be closer to work or for a different climate. Retirees added to be closer to relatives, live in a 55+ community and to get help with their care needs. District 1 respondents were motivated by finances. Districts 2 and 3 respondents wanted to be closer to relatives. Districts 3 and 4 wanted to buy a house. District 4 also wanted to be closer to friends. District 6 added different climate and District 7 added wanting a more expensive home.



Both age groups reported safe neighborhoods; approximately 45% said it was very safe and another 49% said it was somewhat safe (**Figure 20**). Respondents who reported feeling very safe were from Districts 3 (57%), 2 (55%), and 5 (51%). The remaining districts reported lower levels of safety and respondents from Districts 6 and 7 were more likely than the rest of the city to report feeling unsafe.



Focus group participants were particularly concerned about safety at bus transfer stations and downtown at night when they most wanted to go out to restaurants, movies, and other entertainment.

I go to Williams Park and get solicited.

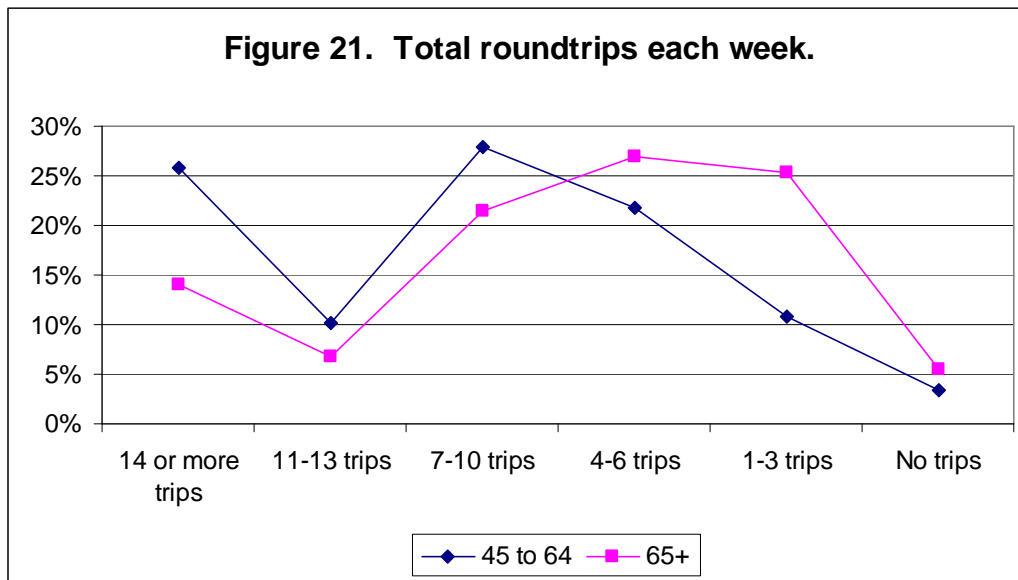
Transfer areas need to be safe and secure.

Move transit away from Williams Park. Reclaim downtown.

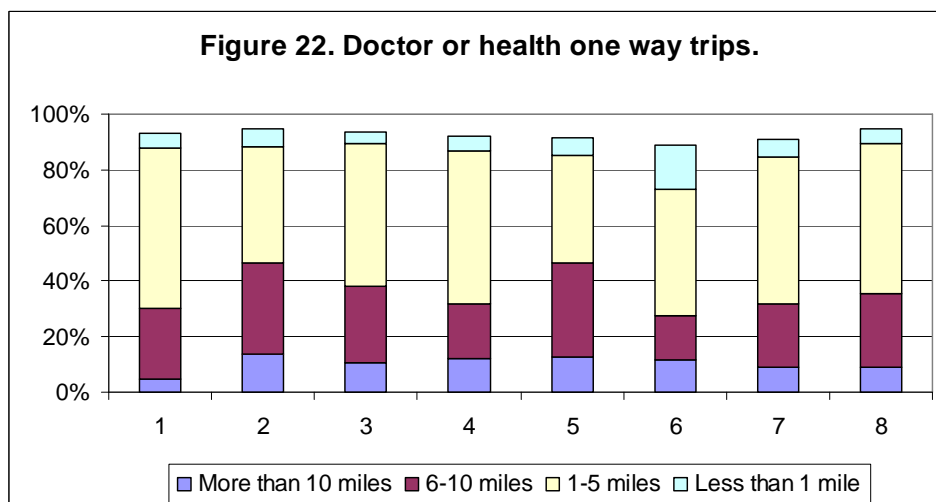
Williams Park is dangerous; scary; good to move homeless to Sheriff's Department.

Getting out at night by self--concern for safety.

Transportation

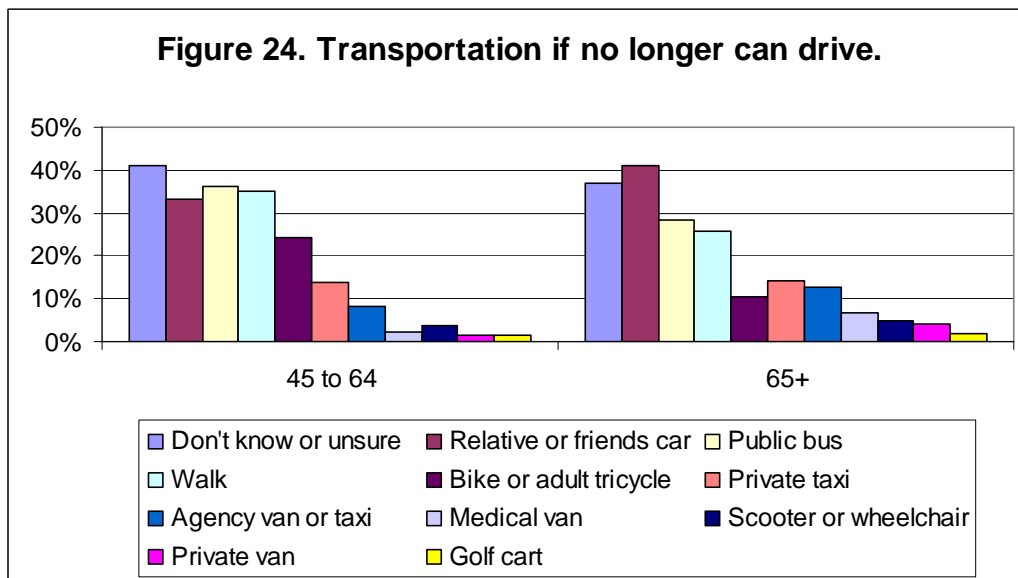
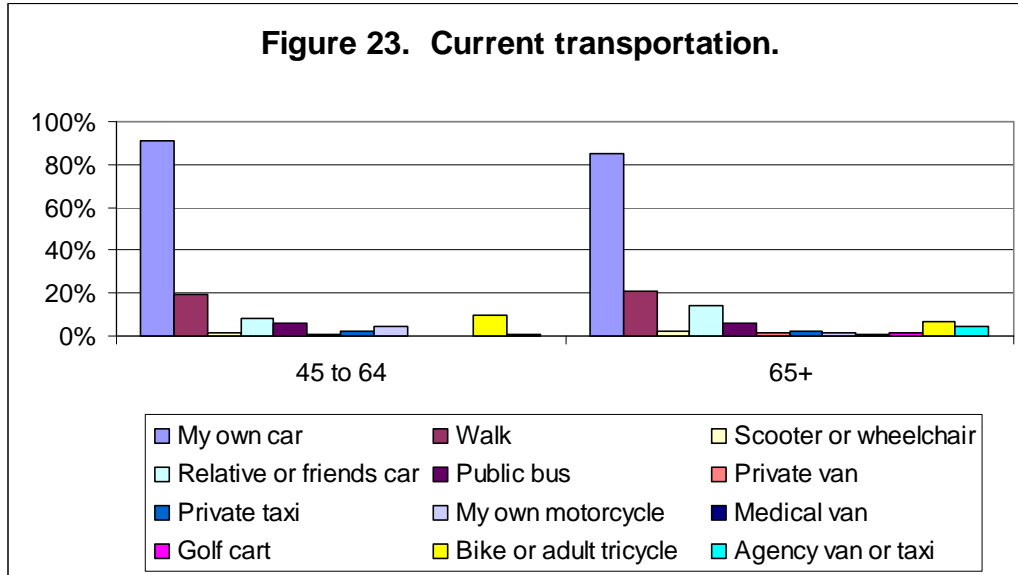


On average weekly trips distribute almost normally with a spike for the longest trips (**Figure 21**). This is likely because the baby boomers are still working. About one-third (31%) drive more than 10 miles to work (**Table B8**). Only twenty percent of recreation trips are over 10 miles; half of such trips are less than five miles for baby boomers and retirees. The pattern is the same for social trips. Health related trips are the closest (**Figure 22**). Half of these trips are less than 5 miles, and just one in ten is over 10 miles away.



Even with short distances, Saint Petersburg drivers, as is true in most of the County and in most places in the United States, rely on their cars. Nine out of ten responders use their car (**Figure 23, Table B7**). One in ten uses a relative or friend's car and that is who they will rely on when they can no longer drive (38%). They also plan to use public buses even though, at this time, just six percent use the bus. Necessity may turn them into instant bus riders. Although just six percent of both age groups use the bus now, the baby boomers are more optimistic about using it later (36%) compared to today's seniors (28%; **Figure 24**). Smaller numbers would use a variety of private and public vans

and taxis but these ideas did not get the same endorsement as the bus or walking (20% now and 37% if can no longer drive). Ten percent of baby boomers in the study use a bike now and 24% of them expect to use it when they cannot drive in the future. Most telling is the 41 percent of baby boomers and 37 percent of retirees who are unsure how they will get around if they cannot drive.



Several focus group participants were heavy users of PSTA and the Saint Petersburg trolley. They noted that as much as they like using public transit, they did not feel safe at some of the transfer stations and they would not use it to go out. They thought that the city and the county would be interested in making it safer since it was keeping them from patronizing local businesses. Others spoke to the long distances from home to a bus stop; infrequent schedules; and other obstacles to using public transit. Some focus group members mentioned that they had positive experiences with public transportation in other cities and states. Some moved to downtown so that they could walk to services. One focus group member bought a house next to a bus stop.

No bus routes within 2 blocks of my house and no corner stores within a mile.

Mom gave up license, but catching a bus to go from A to B is 5 hours for 15 minutes of shopping. Have to go here to get here. St. Pete is widespread.

Reduce transfer time in buses and coordinate transfer locations.

Move to a concentrated area so you can have access to transportation.

Retired and moved downtown to be closer to stores and services.

Neighborly Care Network bus transport to all areas and door to door.

Use small vans instead of huge buses.

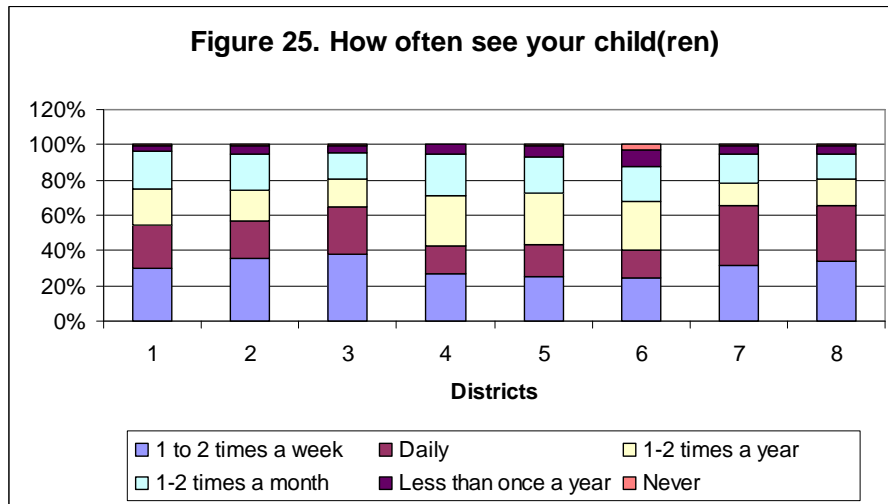
*Scooter as transportation okay but sidewalks deplorable in St Pete.
Ramps are not at each end of street. Hexagonal tiles are broken and uneven.*

No crosswalks.

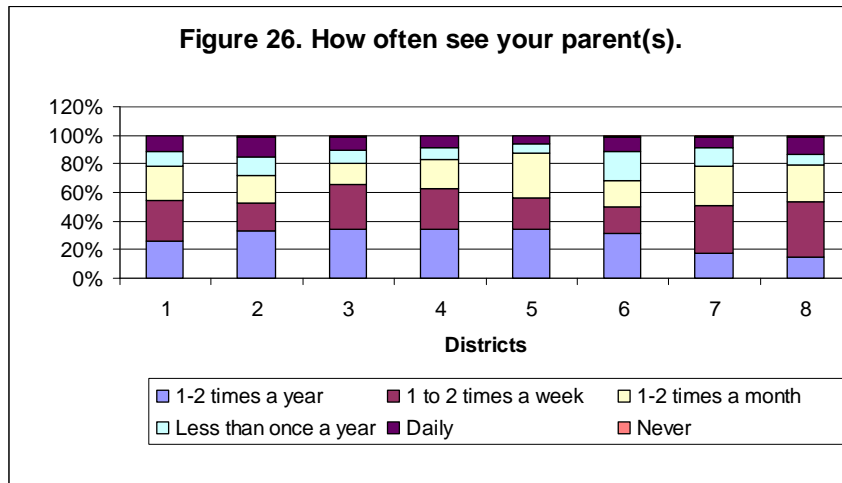
I give rides to neighbors to bus stops 1-2 miles away.

Buses only stop at designated bus stops and have to walk quite a ways.

Contact with family and friends.



Three quarters of respondents have regular contact with their children and it is more likely among retirees and in Districts 1, 2, 3 and 5. Baby boomers are more likely to be living nearby or with their children, which is also true in Districts 3, 7 and 8. Two-thirds of respondents with a living child lived within one hour's drive of their closet child. As a result, three-fourths of all respondents see their child at least once a month or less (**Figure 25, Table B9**).



Just eight percent of retirees have contact with at least one parent; most of them no longer had a living parent. Over half of the baby boomers have regular contact with a parent (**Figure 26; Table B9**).

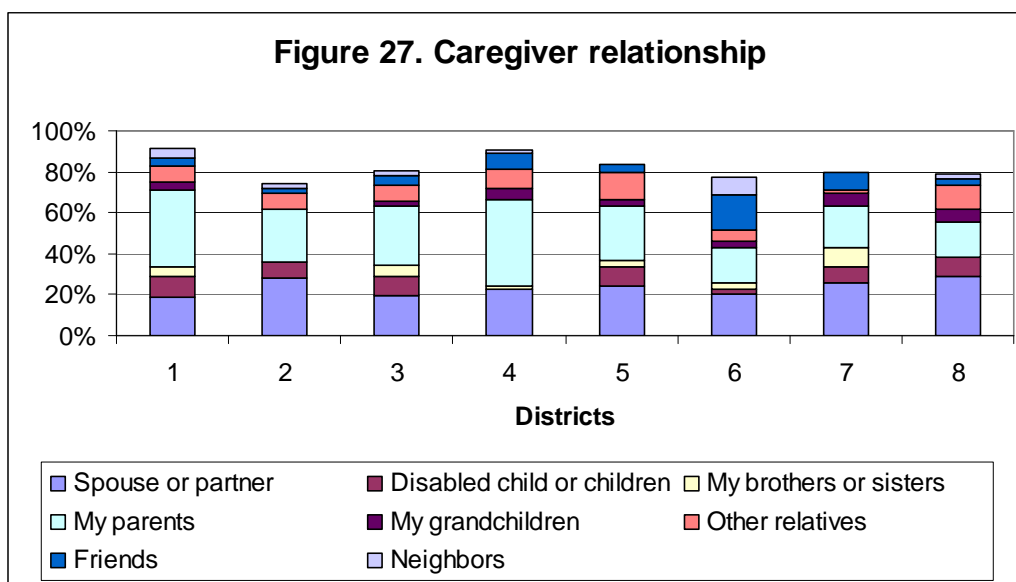
Of those retirees who do have this contact, one-fourth lives with at least one parent or live nearby (34%). Baby boomers live further away from their parents with just 14% in the neighborhood and 38% nearby. Both age groups had the same distribution of over one hour up to five or more hours drive. For those with a living parent, retirees were more likely to see their parents daily (22%) compared to just 8% of baby boomers. Respondents from Districts 1 and 7 had higher than average contact with their parents and reported higher than average rates of living in the same neighborhood or with their parents. Nearly half of District 7 and 8 respondents live within one hour's drive of their

parents and nearly that many see their parents at least once a week with the remainder seeing a parent at least once a month.

Retirees are more likely to see friends and other relatives daily and both groups see these people at least monthly (85%). The remaining 15% of all respondents see friends or other relatives rarely. Respondents from Districts 2, 3, and 4 are six times more likely to see friends and other relatives daily than to see their parents. District 8 respondents were the most likely to see friends and other relatives even though they also had high rates of seeing their parents and their children.

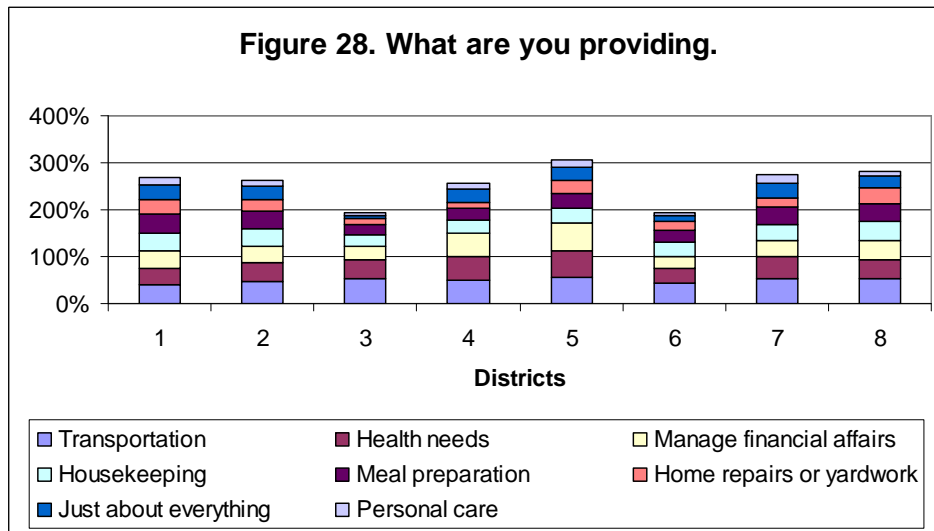
Caregiving.

Just one in ten respondents is caring for someone who needs regular assistance and it is not for an able bodied minor child nor for their job. Districts 1 and 7 have the highest rates of caregivers (**Table B10**). Two-thirds of caregivers say they can afford it. This is higher in Districts 2, 5, and 6. Retirees are more likely to be caring for a spouse or partner (33%) while baby boomers are caring for their parents (50%; **Figure 27**). Just two percent of respondents are caring for their grandchildren. The lowest rates are in Districts 3 and 6 and highest in District 7. Just 30 percent of the latter group can afford to do this.

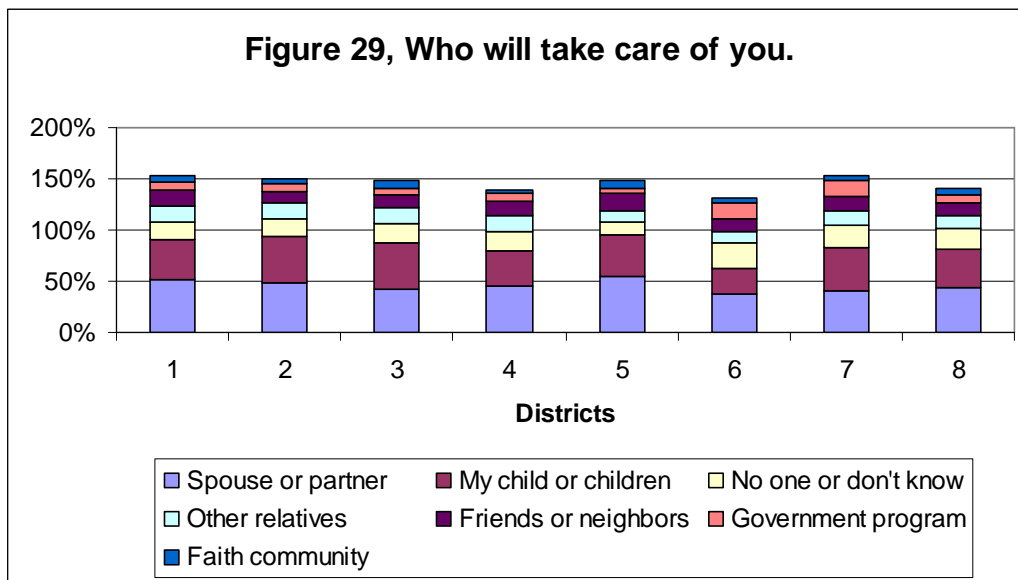


Caregivers are providing transportation (48%), health needs (42%), managing finances (37%), housekeeping (35%) meal preparation (33%), and home repairs or yard work (25%; **Figure 28; Table B10**). These instrumental activities of daily living can typically be scheduled and do not require living in the same home. For families who live at a distance, commuting time adds to these responsibilities. Just one in ten caregivers are providing daily personal care such as bathing, dressing, and help with using the toilet.

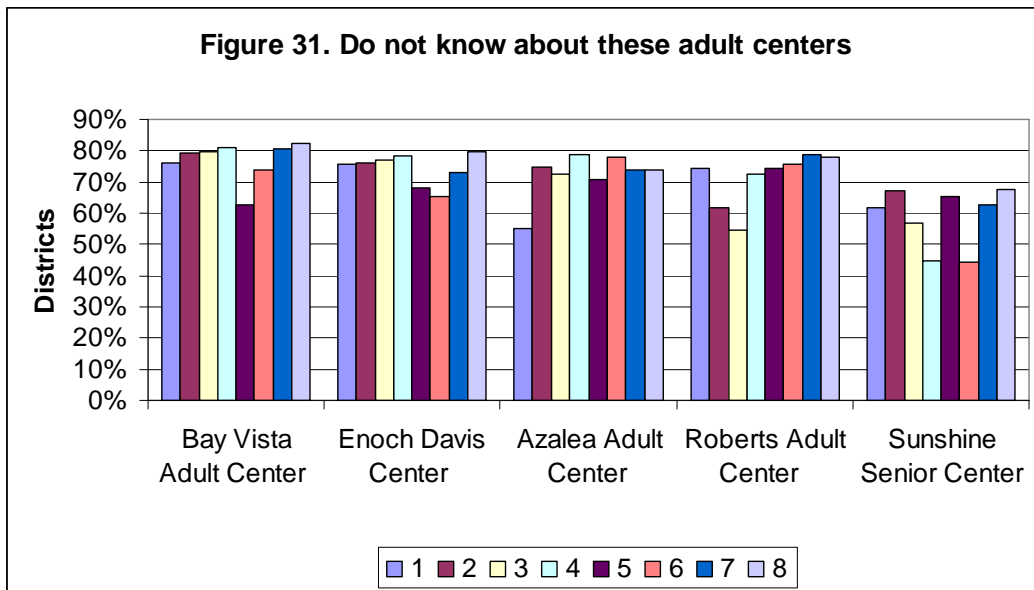
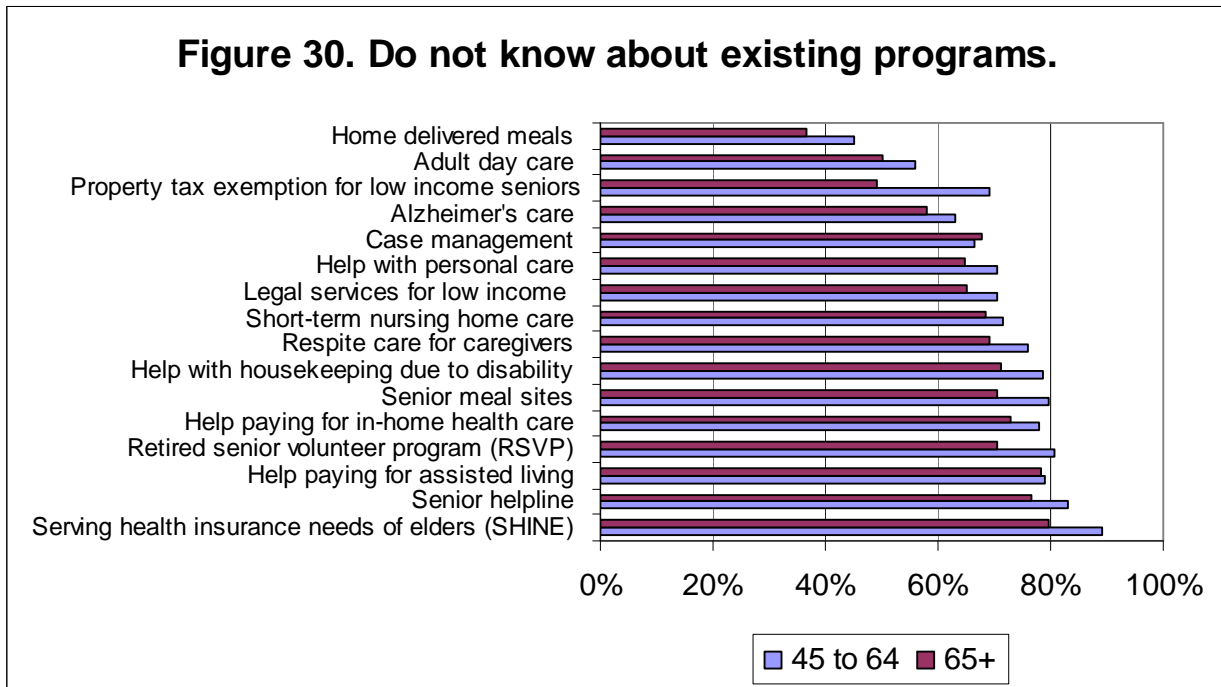
Districts 3, 4, 5 and 7 report higher rates of providing transportation and Districts 4, 5, and 8 have higher rates of helping with financial affairs. Districts 4 and 5 also have higher rates of helping with health needs; Districts 5 and 7 help more with personal care. Respondents from Districts 7 and 8 relied on family for this care as described earlier (**Table B3**).



One in five respondents did not know who will provide similar care to them when they need it. Baby boomers are more likely to rely on a government program (10%) or not know who will care for them (22%) compared to retirees. District 6 respondents had the highest rates of not knowing who will care for them (25%) and counting on a government program (14%; **Figure 29**).



Caregivers and those who do not know who will help them in the future could benefit from a number of programs already in place in Saint Petersburg or Pinellas County and yet over half of nearly all programs were not known by these respondents who are 45 and older (**Figure 30; Table B11**). Just two in five respondents did not know about home delivered meals, the program with the most public awareness. Baby boomers were significantly more likely to not know about these programs compared to the retirees.



The City of Saint Petersburg provides five centers throughout the city that offer senior services (Enoch Davis and Sunshine Senior Center) or recreation, physical fitness, learning and social opportunities for adults of all ages (**Figure 31; Table B11**).

Bay Vista is closest to Districts 5 and 6 and is best known by District 5. Enoch Davis is closest to Districts 6 and 7, and is best known by these districts. Azalea is closest to and best known by District 1 respondents. Roberts Center is closest to and best known by Districts 2 and 3. The Sunshine Center is closest to Districts 4 and 6 and barely crosses the 50% threshold from District 4 respondents. Even with local recognition, none of the other centers has achieved at least 50% of nearby residents knowing about them.

Focus group participants were very aware of what they do not know and suggested many ways to provide better education about existing programs both as caregivers and also for their own needs now or in the future. Several groups showed interest in starting a group to advocate for these needs. Most participants recognized that they did not want their needs to eclipse the future for their children and grandchildren. The social compact between generations was very present in these discussions.

St Pete is a scary place; where to start.

We need better information but needs to be written straight skinny on paper.

Educate on process to get funding and policy.

Start discussion groups on aging and how to deal with it so we have knowledge--where to go for services.

Publicity on what services are available: housing meals, best way to do it, is to use St Pete Times, Channel 9; [There are] multiple ways to go.

Communication about access to healthcare and transportation.

Financial planning and education on wills and durable power of attorney.

Use "in the know" people to write a curriculum.

Education about programs.

Organize seniors for lobbying and activism.

Keep funding for senior services.

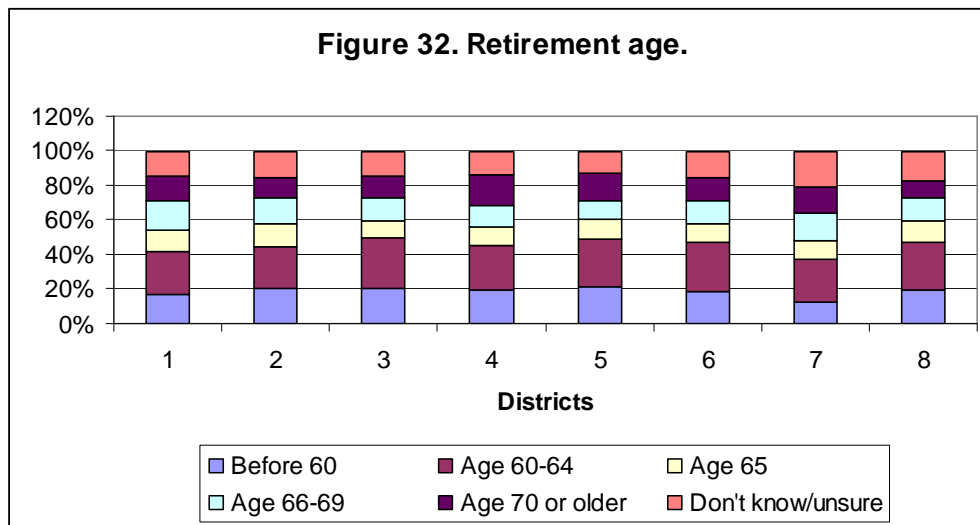
Worry about my children's ability to have a reasonable lifestyle when they get older. Concerns me--retirement will have to plan for themselves. Young people have no clue about what it takes to pay for life today.

Don't cut back on children and young people.

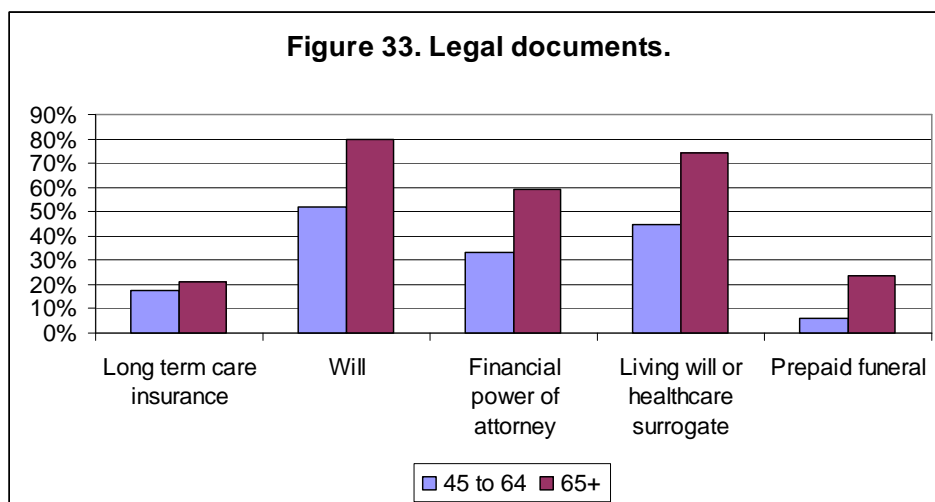
Join together as a force and have a voice to be our own advocate--lobbyists.

Retirement Planning

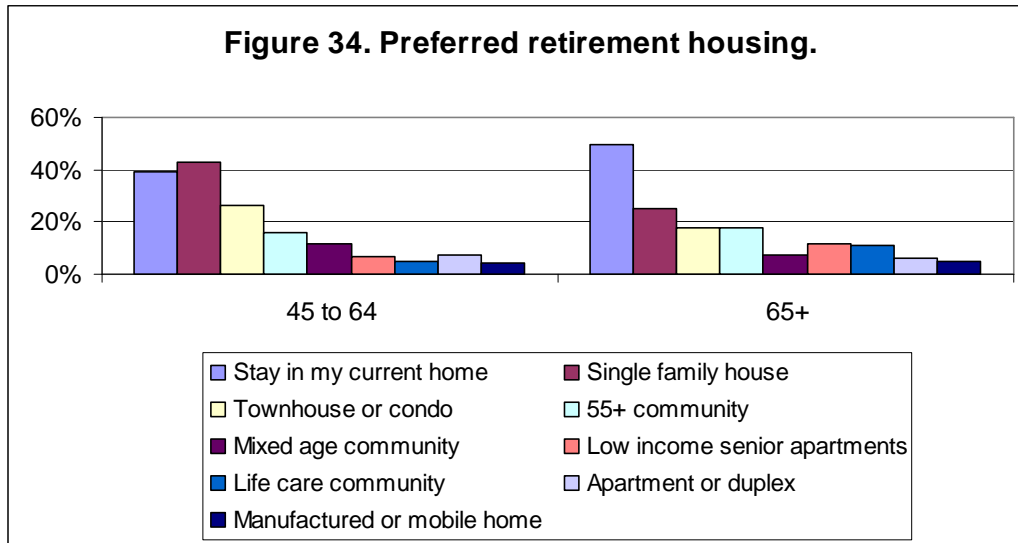
Retirement planning is affected both by the 1983 changes that gradually increases the age to receive full Social Security benefits to 67 by 2027 for workers born after 1937 as well as the more recent economic downturn and loss of employment. One in five of the respondents in either age group retired (or expects to retire) before age 60 (**Figure 32, Table B12**). Nearly one-third of current retirees did so between the ages of 60-64. Retirees are still eligible for the lesser Social Security benefit at age 62. About one in ten respondents of both age groups plan to retire at age 65; 15% each by age 69 or 70 and older. There are no significant differences in these expectations by District (**Figure 32**).



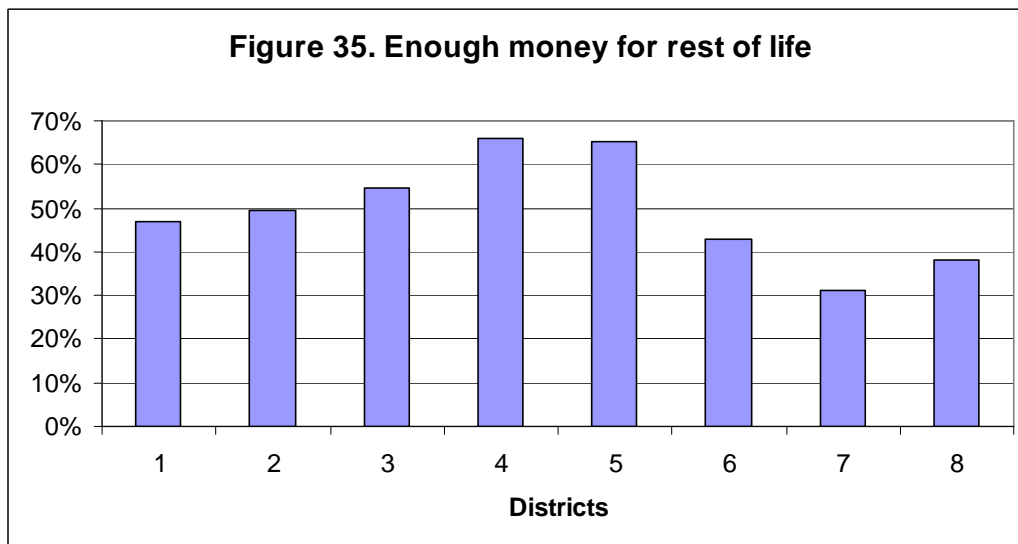
Retirees were significantly more likely than baby boomers to have all of the various legal documents in place (**Figure 33, Table B12**) including a power of attorney for health care decisions (74%). Respondents from Districts 4 and 5 were more likely than those in other Districts to have these plans in place. One in five respondents had long-term care insurance and prepaid funeral arrangements. These rates are on par with national studies.



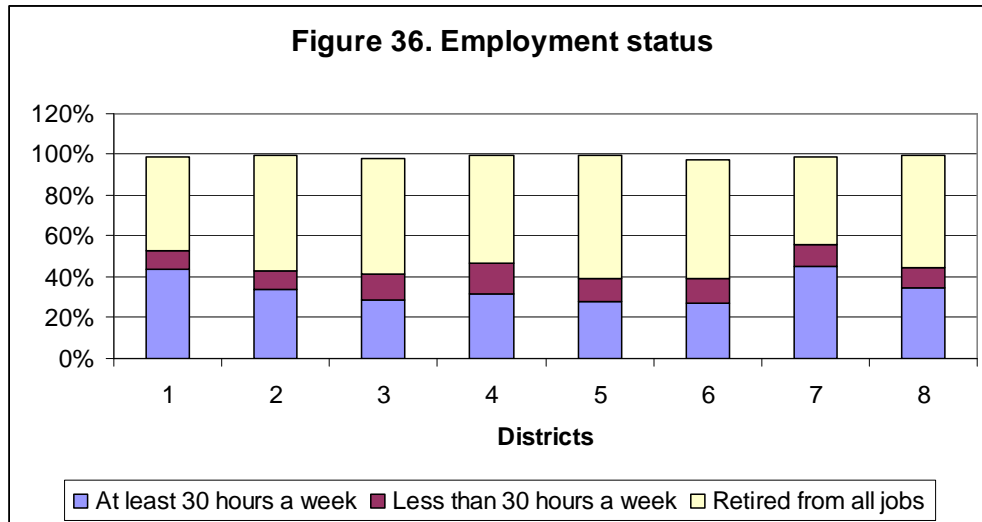
Just under half of respondents want to remain in their own home for retirement (45%; **Figure 34**). This was higher for retirees (49%) compared to baby boomers (39%). Presumably most of the first group had made this decision already.



For example, baby boomers chose to stay in current home and a single family house while retirees chose to stay put but equally chose single family, townhouse, or a 55+ community. The latter choices were preferred in Districts 4, 5, and 6. Mobile homes were more likely in Districts 2 and 8. Districts 6 and 7 wanted mixed age communities. There were no age group or District trends regarding wanting a 55+ retirement home. Low income senior apartments were endorsed at higher than average rates in Districts 6 and 7. Retirees preferred life care communities twice as often as baby boomers. They were endorsed at higher rates in Districts 5 and 6 as well.



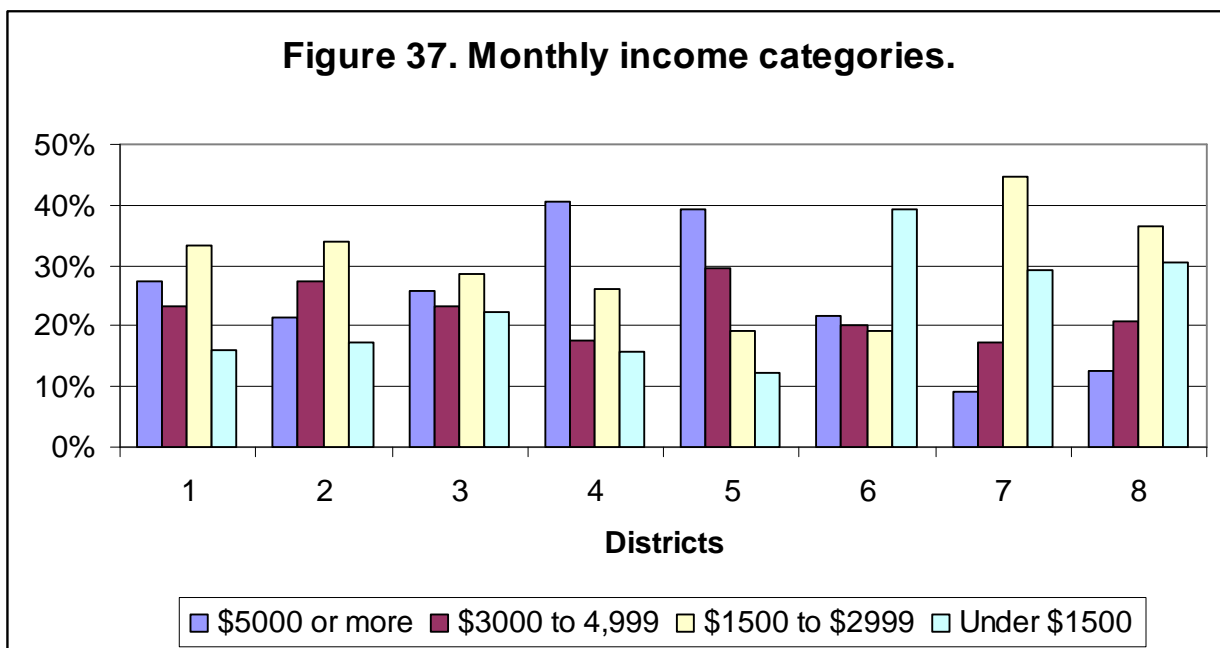
Retirees were more confident that they would have enough money for the rest of their lives (60%) compared to baby boomers (36%). This belief was stronger in Districts 3, 4, and 5 and weakest in Districts 6, 7, and 8.



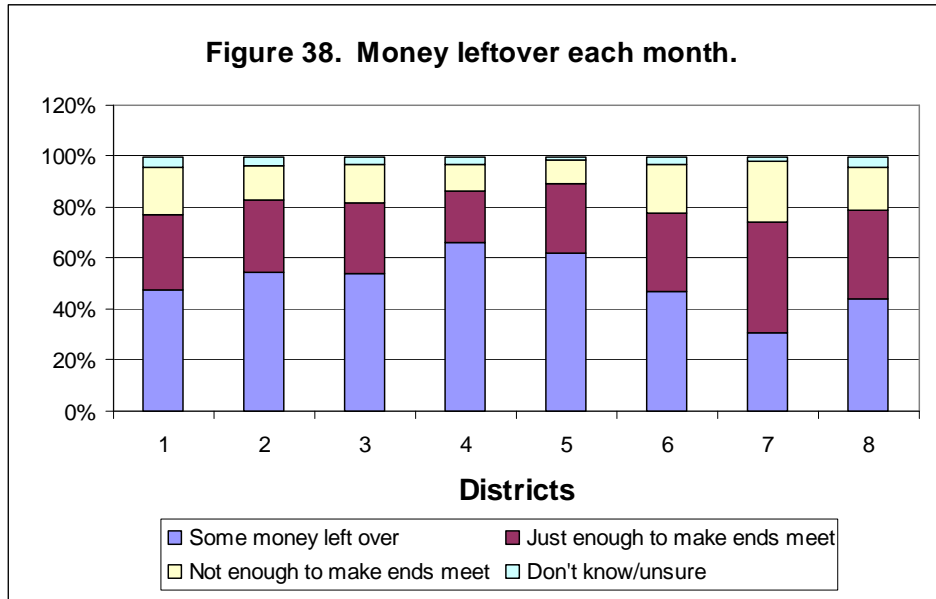
Financial well-being.

Baby boomers are working at least 30 hours a week (65%) or less (14%). One in five was retired from all jobs. Four out of five retirees were retired from all jobs and the other 20% were working full- or part-time (**Figure 36; Table B13**). Respondents from Districts 1 have the highest rates of working 30 or more hours a week. District 4 has highest rates of less than 30 hours. Respondents from Districts 2,3,5,6 and 8 had the highest rates of being retired from all jobs.

One in five baby boomer households earns at least \$6,000 a month (**Figure 37**). Districts 1, 4, 5, and 6 respondents had higher than average rates of earning this much. Districts 1, 2, 3, 7 and 8 all peak at \$1,500-\$2999 a month in household income (**Figure 37**). Districts 4 and 5 peak at \$5,000 or more monthly household income and District 6 peaks at under \$1,500 a month in household income.

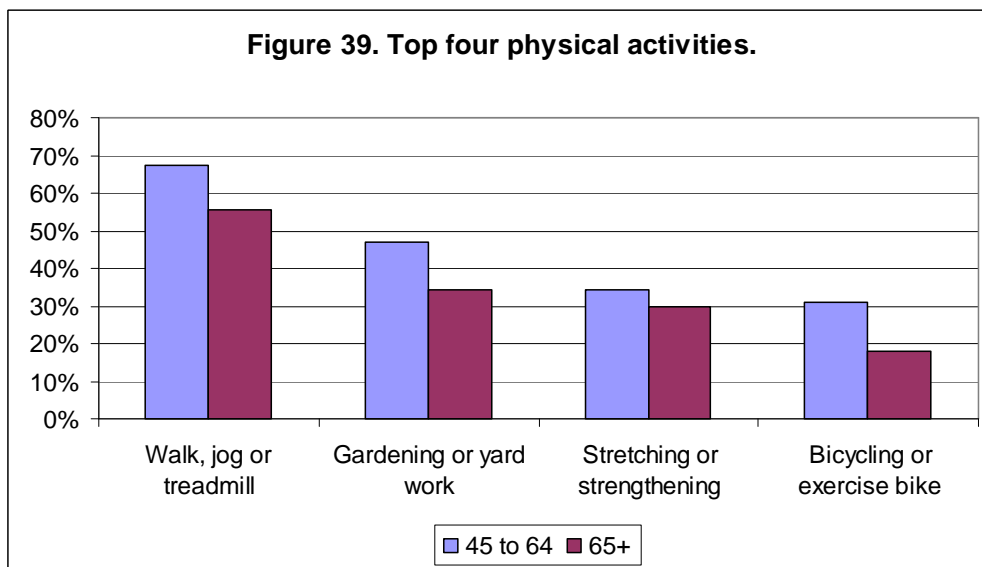


Retirees and respondents from Districts 3, 4, and 5 have higher than average rates of reporting some money leftover each month (**Figure 38**) while District 7 respondents had just enough to make ends meet (44%) or not enough (23%). One in five baby boomers have just enough to make ends meet as well.

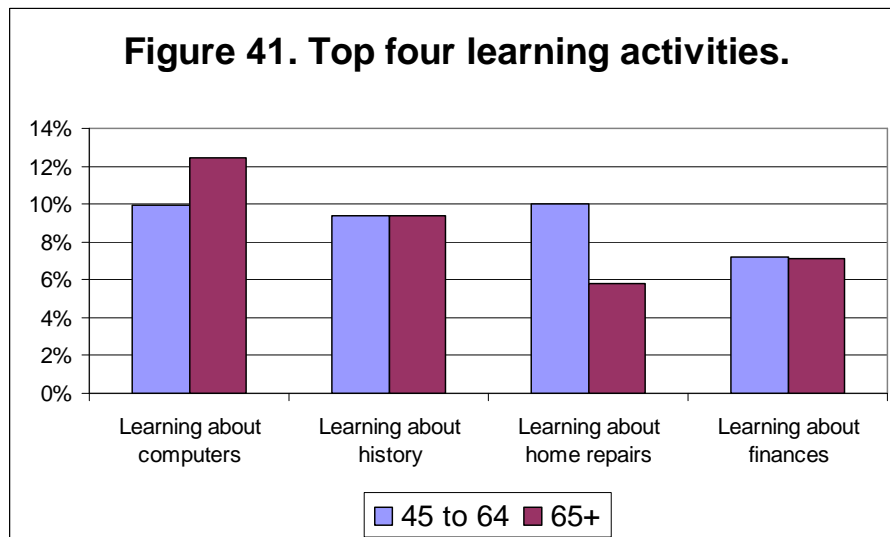
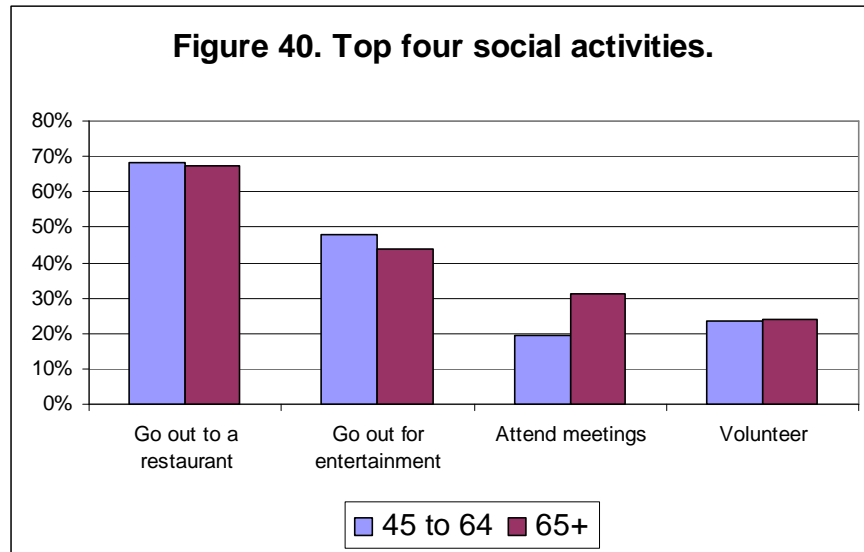


Activities.

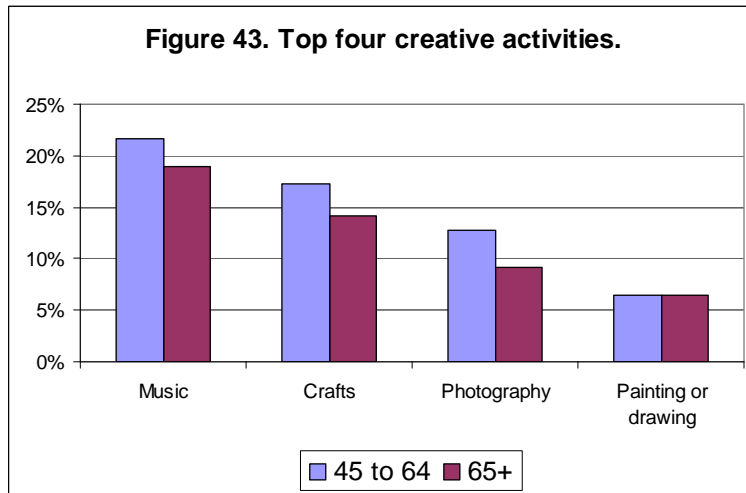
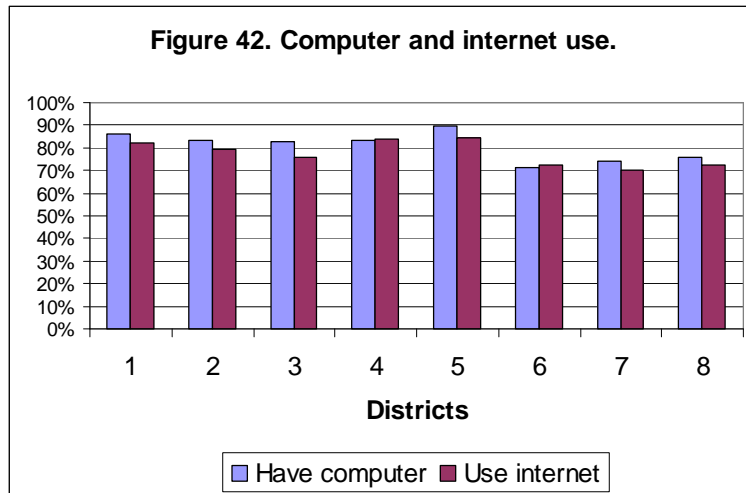
Baby boomers were more likely to participate in the top four physical activities including walking (67%), Stretching (34%), Biking (31%) and swimming (19%; **Figure 39, Table B13**). Districts 4, 5 and 6 reported higher rates of these same activities. Districts 1, 7 and 8 had higher than average rates for gardening or yard work.



Going out to a restaurant is the most common regular activity (68%) and there is no difference by age group but it occurs at higher rates in Districts 3, 4, and 5 (**Figure 40**). Baby boomers are more likely to also go out for entertainment (48%) and this is true for Districts 4 and 5 as well. Retirees are more likely to go to meetings (31%) and this is also more common in Districts 4 and 5. The fourth most common social activity is volunteering. About one in four respondents volunteer and this is done at higher rates in Districts 2, 3, and 4.



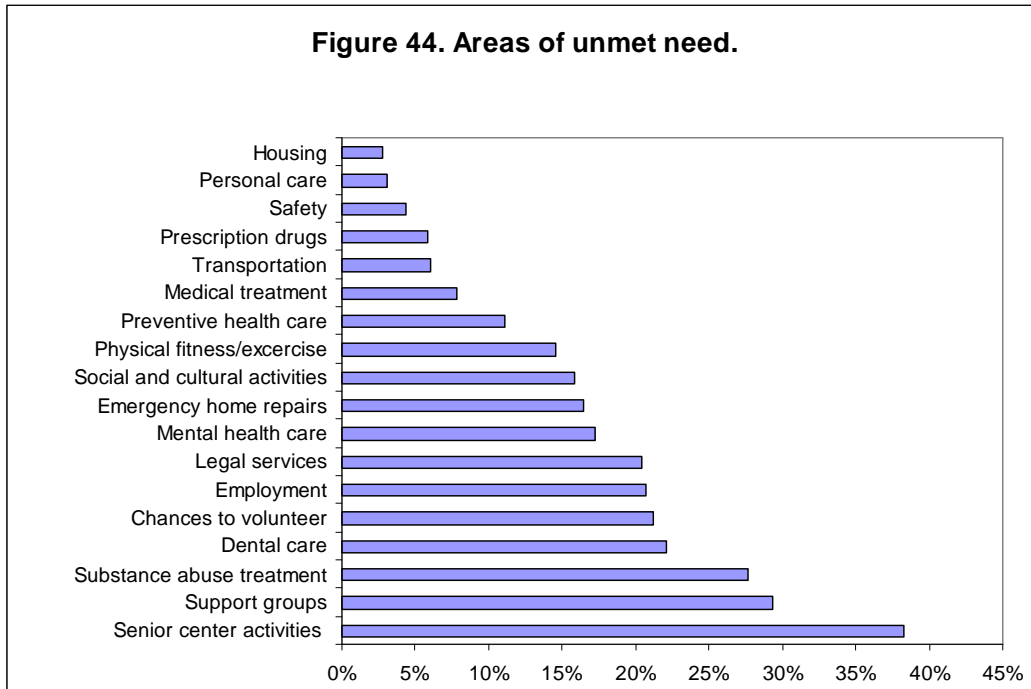
Retirees are more likely to report that they participate in learning about computers (12%) and baby boomers are more likely to report learning about home repairs (10%; **Figure 41**). There is no age difference in terms of learning about history or finances. Districts 4 and 5 have higher than average rates in all learning, especially in the areas of history, computers, book groups, and languages. District 6 has higher rates on computer education as well. Baby boomers and District 1 and 5 residents have higher than average rates of having a computer at home and using the internet. At least 70% of all districts use computers and the internet (**Figure 42**).



Baby boomers are more likely to participate in music, crafts, and photography. There are no differences by age or District for those who paint or draw (**Figure 43**).

Unmet needs.

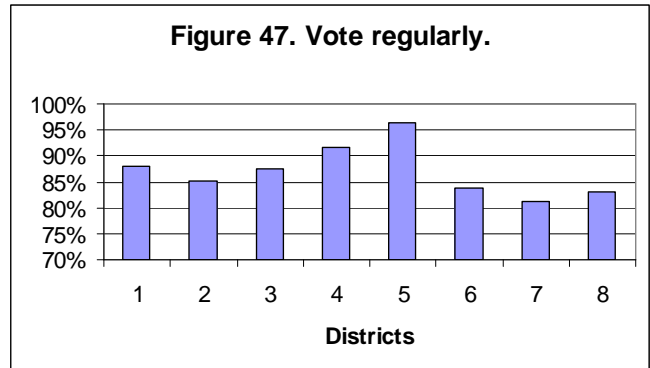
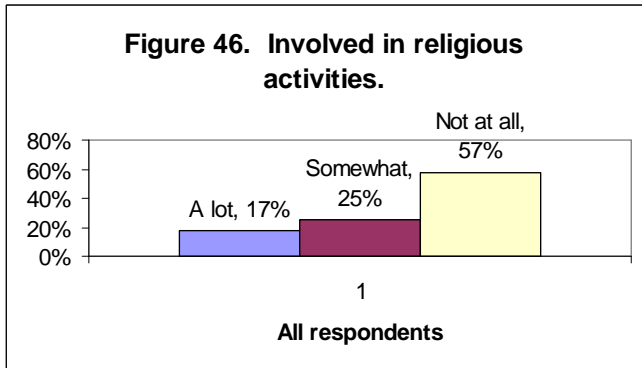
The least amount of unmet need (20% or less) is in eleven areas of life that can be affected by location: housing, personal care, safety, prescription drugs, transportation, medical treatment, preventive healthcare, physical fitness, social and cultural activities, emergency home repairs, and mental health care (**Figure 44, Table B15**).



The highest areas of unmet need (ranging from 20-38 percent of respondents) were for: senior center activities, support groups, substance abuse treatment, dental care, chances to volunteer, employment, and legal services. For Districts 6, 7, and 8, these unmet needs along with the consistent differences in employment, income, and knowledge of existing programs may also explain the lower levels of life satisfaction (**Figure 45**). Overall, life satisfaction is high in Saint Petersburg; 87 percent of the 45 and older population are somewhat or very satisfied.

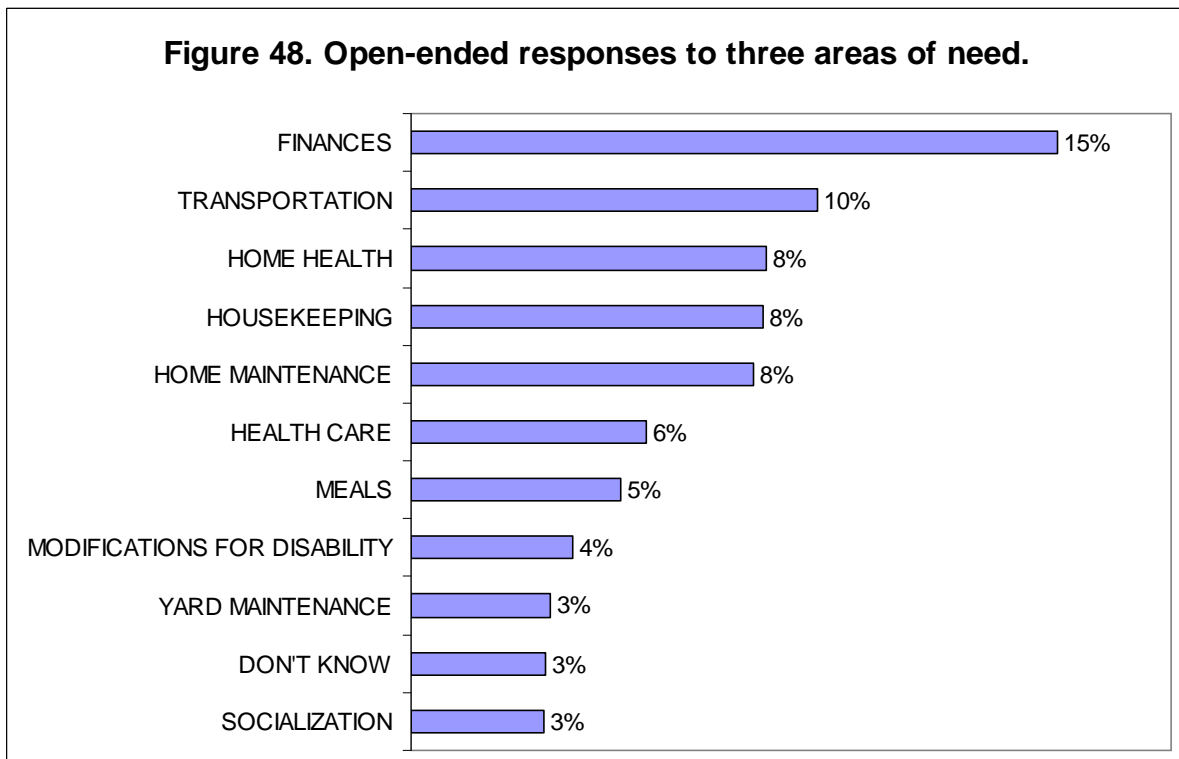


Over half of the respondents are not involved in religious activities (**Figure 46**) and 87 percent vote regularly (**Figure 47**). This is consistent with their long tenure in Saint Petersburg.



High priority needs.

The open-ended questions generated 2,160 ideas that were grouped into 59 categories. The eleven most frequent responses accounted for 74 percent of these responses (N=1,594; **Figure 48**). The most frequent concern was financial (15%) which included the high cost of home insurance, utilities, and property taxes. This was followed by transportation (10%), home health, housekeeping, and home maintenance (8% each), and health care (6%), meals (5%), modifications for disability (4%), yard maintenance and socialization (3% each). Three percent of respondents stated that they had no idea what they would need. Often the other top areas of need were modified with "affordable" or "reliable." Socialization included someone to check on them, visitors, and social activities outside the home.



Discussion and Recommendations

The results presented here apply to Saint Petersburg residents who are 45 and older and live in block groups where 50 percent of the population is age 45 and older. The median age in Saint Petersburg is 42.1 so half of the population is age 42 or older. Even so, census block groups have varying proportions of older and younger residents. In order to efficiently reach the population age 45 and older, we selected block groups where at least half of the population met this criterion. So, by design, half of the questionnaires mailed would be to households that were not eligible to participate. In order to achieve a sufficient sample for District 7, which has a younger population, we added four block groups where 41 to 48 percent of the population was age 45 and older. As a result, the total sample was drawn from 53 block groups that are home to 39,285 residents age 45 and older.

Early responders are usually considered to be less representative of the population than are late responders. In this needs assessment, early responders (67%) were more likely to be male, married, white, and to have completed college or university. Late responders (33%) were more likely to be female, never married, Black or African-American, and to have completed some college or junior college. Therefore, the findings from this needs assessment are biased towards married white males with a college education. Since these demographic characteristics are generally considered to be related to better life-time opportunities in terms of education, jobs, income, and other assets like housing and insurance, significant differences identified here would be even more pronounced if our respondents looked more like our late responders (African-American never married women with some college education). These differences are found in the District comparisons. We summarize the main findings in each area of the questionnaire and provide initial recommendations that address solutions that could be provided by non-profit organizations, citizen initiatives, businesses, or county and city governments.

Health and healthcare

Respondents were living with high blood pressure (48%), arthritis (37%), vision problems (36%), and allergies (35%). The prevalence of chronic diseases and mental health problems is higher among the baby boom population and in certain geographic areas of the city. They also are more likely not to have health insurance. These conditions are related to lost productivity, isolation, and premature death. Respondents from Districts 6, 7, and 8 had higher levels of chronic pain, diabetes, depression, bone fractures, and hearing problems.

One in five baby boomers did not have health insurance (19%). Half of this age group had insurance through their workplace (54%) and another one in five had it purchased through someone else in their household (16%). Retirees relied mostly on Medicare.

One in four respondents delayed their health care in the last year due to cost. This was much higher for baby boomers (38%) and for respondents living in Districts 1, 6, 7, and 8. They also had higher rates of not filling prescriptions due to cost.

Recommendation #1: Work with the health department, public clinics, for-profit hospitals, support groups, and case managers to develop and disseminate materials to help people who are suffering from physical and mental health challenges to gain access to affordable healthcare providers.

Recommendation #2: The city could offer the National League of Cities Prescription Drug discount card to help baby boomers who have insurance but are putting off filling prescriptions due to cost. These working age residents would be able to get the medications they need so they can fully participate in work and other activities.

Housing

Baby boomers were more likely to own their home with a mortgage while retirees owned their homes free and clear although half either rented or were still paying off a mortgage. Rentals were more likely in Districts 4,5,6, and 7 while homes owned free and clear were in Districts 2,3,5, and 8.

Almost half the respondents lived in homes with no steps (45%) and this was truer for retirees (48%), and those living in Districts 1, 5 and 6.

Almost half the respondents said they did not need repairs to their home; this was higher for retirees (55%) compared to baby boomers (39%). In fact baby boomers had higher rates of needing nearly every repair listed and this would contribute to them moving in the next five years. For the 39 percent of the respondents who thought they might move in the next five years, they cite costly home insurance, taxes, and maintenance as their main reasons.

The next most common reasons to move are the same reasons they moved here: to be closer to relatives and climate. If they move, it will be outside the county or within Saint Petersburg. In addition to financial reasons, baby boomer respondents also cited wanting to buy a house, to be closer to work or for a different climate. Retirees added to be closer to relatives, live in a 55+ community and to get help with their care needs. District 1 respondents were motivated by finances. Districts 2 and 3 respondents wanted to be closer to relatives. Districts 3 and 4 wanted to buy a house. District 4 also wanted to be closer to friends. District 6 added different climate and District 7 added wanting a more expensive home.

Both age groups reported safe neighborhoods; approximately 45% said it was very safe and another 49% said it was somewhat safe. Respondents who reported feeling very safe were from Districts 3 (57%), 2 (55%), and 5 (51%). The remaining districts reported lower levels of safety and respondents from Districts 6 and 7 were more likely than the rest of the city to report feeling unsafe.

Although most people want to stay in their single family home for the rest of their lives, there is interest in downsizing, especially for people concerned about high energy costs and difficult maintenance. There appears to be a cohort of aging Saint Petersburg residents who are attracted to a more urban environment with apartments, public transportation, and easy walking distance to services and entertainment. In the focus groups, people who came from high end life care communities and low income senior housing had the same goals--less effort, more convenience, and a place to be safe as they grow older and encounter frailty. Senior housing for those with low to moderate incomes needs to be promoted and new projects encouraged. The changes in the HUD service coordinator program mean that it is harder to gain access to available services than it was in the past. These coordinators played an important role in preventing declines in health and function by connecting people with services and ensuring nutrition and social activities through onsite congregate meals.

Recommendation #3: Help local and national programs that use the "barn raising" technique to help people build an affordable home (Habitat for Humanity), landscaping (Permaculture), and repair and paint the exterior of their homes (Paint Your Heart Out). People help others with their projects and earn time towards getting the same help for their property. In the meantime they learn skills that will make them more self-sufficient. The city benefits by the improved properties and eventually (depending on the economy) increased property values. For some programs, people with disabilities or who are frail and alone get help from volunteers without needing to reciprocate.

Recommendation #4: Promote energy efficiency programs to help home owners to lower their utility costs. The city can build on its existing programs but focus on low to middle income property owners who would see the most benefit.

Recommendation #5: Hire care managers (navigators) who work for the Sunshine and Enoch Davis centers to be a point of contact for an entire low income senior housing building.

Recommendation #6: Encourage developers to build housing for the age 55 and older population that is within walking distance of stores and services; set a percentage of such housing for low to moderate income housing.

Transportation

Forty percent of respondents have no idea how they will get around if they can no longer drive. Nine out of ten responders use their car. One in ten uses a relative or friend's car and that is who they will rely on when they can no longer drive (38%). They also plan to use public buses when they can no longer drive, even though, at this time, just six percent use the bus. Two out of five respondents are unsure how they will get around if they cannot drive.

For many reasons, the car is easier, perceived to be safer, and can be used day and night, in good and bad weather. It is convenient. There is notable use of alternative transportation such as bikes, by baby boomers especially, and, to a lesser extent, by retirees. Bicycling has an added cardiovascular benefit and saves on energy costs.

Saint Petersburg has put in place many bike trails throughout the city and may be situated to encourage bikes, including the more stable three-wheel bikes for adults, as people give up their cars. For example, 14 percent of District 4 responders age 45 and older currently ride a bike for their regular transportation. Slightly smaller percentages do this in District 3 (9%), and District 6 (11%). So, when 24% of District 4 and 21% of District 6 responders say they will use their bike when they can't drive, it is believable. All of the remaining districts show 13-15 percent of responders planning to ride their bike if they cannot drive, even though a lower percentage now bikes.

Usually, the decision to stop driving is event driven. A woman loses her vision, feels the tug of frailty, and no longer feels confident driving. It may still be a stretch to imagine her using a bike at that point. Scooters had a slight edge over golf carts in this survey. Just 4% of respondents thought they would use them at a later date while golf carts were chosen by just two percent of responders. The current short trip habits make scooters, golf carts, and three wheel adult bikes all possible for visiting, shopping, and even going to the doctor. In the meantime, the Pinellas Suncoast Transit Authority (PSTA) could provide ride free days to encourage adults of all ages to become more frequent riders.

There are many activities where bicycling is not a reasonable alternative but a PSTA bus or the city's trolley would be an alternative if it felt safe to wait for it and to make transfers. Focus group participants noted that the large PSTA bus may be outmoded and smaller van style service may work better and feel safer. Although seniors in focus groups discussed the high cost of taxis, they want an affordable option that is safe at all times and that is nearly as convenient as their own car.

Recommendation #7: Work with PSTA to create hubs within neighborhoods so residents feel safe using the buses and can get to shopping areas without needing to transfer. PSTA should consider purchasing smaller buses that could have shorter and more frequent routes.

Recommendation #8: Consider the taxi voucher system in place in many communities in the country and in Florida (see Coral Gables). Taxi drivers are trained on working with seniors and in exchange they are promoted as senior friendly. Seniors purchase a voucher at half price. The other half is subsidized through the senior centers, grants, or other sources. The benefit of the program is that the taxi companies cover all of the dispatch, maintenance insurance, fuel, and employee costs. The senior center is responsible for their cost of the voucher and training drivers. The benefit is a door through door service (help with carrying groceries) at an affordable price.

Recommendation #9: The city could close downtown streets periodically to promote biking and health. This would appeal to all age groups and would provide these residents an orientation to bike lanes, the Pinellas trail, and other ways they can safely bike within the city. Local businesses could offer coupons to entice bicyclists to use this form of transportation to reach specific destinations.

Contact with family and friends; Caregiving

Baby boomers are more likely to be living nearby or with their children, which is also true in Districts 3, 7 and 8. Two-thirds of respondents with a living child lived within one hour's drive of their closest child. As a result, three-fourths of all respondents see their child at least once a month or less

For those with a living parent, retirees were more likely to see their parents daily (22%) compared to just 8% of baby boomers. Respondents from Districts 1 and 7 had higher than average contact with their parents.

Caregivers are providing transportation (48%), health needs (42%), managing finances (37%), housekeeping (35%) meal preparation (33%), and home repairs or yard work.

One in five respondents did not know who will provide similar care to them when they need it. Baby boomers are more likely to rely on a government program (10%) or not know who will care for them (22%) compared to retirees. District 6 respondents had the highest rates of not knowing who will care for them (25%) and counting on a government program (14%).

Caregivers and those who do not know who will help them in the future could benefit from a number of programs already in place in Saint Petersburg or Pinellas County and yet over half of nearly all programs were not known by these respondents who are 45 and older.

Recommendation #10: Increase awareness of the Sunshine and Enoch Davis senior programs through community events hosted at both locations. Review the list of high interest activities in Table 14 to identify new programs of interest to the 45 and older population in each District. Offer

suggestion boxes at each site to add new programs of interest to the newer generations who are using these services. Reach out to caregivers so that they can help their family member and learn more about services they could use for themselves when the time comes.

Retirement planning; Financial well-being

Retirees were significantly more likely than baby boomers to have all of the various legal documents in place including a power of attorney for health care decisions (74%). Respondents from Districts 4 and 5 were more likely than those in other Districts to have these plans in place. Just one in five respondents had long-term care insurance and prepaid funeral arrangements.

One in five baby boomers and four out of five retirees were retired from all jobs. Respondents from District 1 have the highest rates of working 30 or more hours a week. District 4 has highest rates of less than 30 hours. Respondents from Districts 2,3,5,6 and 8 had the highest rates of being retired from all jobs. One in five baby boomer households earns at least \$6,000 a month. Districts 1, 4, 5, and 6 respondents had higher than average rates of earning this much. Districts 1, 2, 3, 7 and 8 all peak at \$1,500-\$2999. Districts 4 and 5 peak at \$5,000 or more monthly household income and District 6 peaks at under \$1,500. Retirees and respondents from Districts 3, 4, and 5 have higher than average rates of reporting some money leftover each month while District 7 respondents had just enough to make ends meet (44%) or not enough (23%). One in five baby boomers have just enough to make ends meet as well.

Recommendation #11: Work with staff and other experts at the Area Agency on Aging and in the field of aging, to create a series of "dog and pony show" presentations to take to the recreation and senior centers. The presentations could be on topics such as "Caring for the caregiver," "The 1-2-3's of retirement: housing, transportation, and legal issues". It is important that these presentations are offered without a conflict of interest.

Activities; Unmet needs

Baby boomers were more likely to participate in the top four physical activities including walking, stretching, biking and swimming. Districts 4, 5 and 6 reported higher rates of these same activities. Districts 1, 7 and 8 had higher than average rates for gardening or yard work. Going out to a restaurant is the most common regular activity and there is no difference by age group but it occurs at higher rates in Districts 3, 4, and 5. Baby boomers are more likely to also go out for entertainment and this is true for Districts 4 and 5 as well. Retirees are more likely to go to meetings and this is also more common in Districts 4 and 5. The fourth most common social activity is volunteering. About one in four respondents volunteer and this is done at higher rates in Districts 2, 3, and 4. Retirees are more likely to report that they participate in learning about computers and baby boomers are more likely to report learning about home repairs. Districts 4, 5, and 6 have higher than average rates in learning about computers. Baby boomers and Districts 1 and 5 residents have higher than average rates of having a computer at home and using the internet. But at least 70 percent of all districts use computers and the internet. Baby boomers are more likely to participate in music, crafts, and photography.

The highest areas of unmet need (ranging from 20-38 percent of respondents) were for: senior center activities, support groups, substance abuse treatment, dental care, chances to volunteer,

employment, and legal services. Overall, life satisfaction is high among the population age 45 and older in Saint Petersburg; 87 percent are somewhat or very satisfied.

Recommendation #12: Expand the offerings at each of the adult recreation and senior centers to address the areas of unmet need by offering space for self-help or support groups.

Recommendation #13: Offer a mobile dental program at the Sunshine and Enoch Davis centers.

Recommendation #14: Develop volunteer programs for seniors to mentor younger adults or school-aged children. Create opportunities for reciprocity so seniors could learn about topics that could be taught by younger volunteers such as optimal use of computers and the internet.

Appendix A

Planning for an Aging Society Questionnaire

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22. Do you have a long-term care insurance policy? Yes No
23. Do you have a will? Yes No
24. Do you have a power of attorney for financial decisions? Yes No
25. Do you have a living will, health care surrogate, or a power of attorney for health care? Yes No
26. Do you have a prepaid, pre-arranged funeral? Yes No

HOUSING AND LIVING SITUATION

27. Why did you move to or stay in St. Petersburg: *Fill in all that apply.*

- To be closer to my children Better weather/climate For health reasons
- To be closer to other family Housing choices Safe neighborhoods
- To be closer to work Public services Recreational opportunities

28. What type of home do you have? *Fill in one answer.*

- Single family house Apartment or duplex
- Townhouse or condo Mobile or manufactured home

29. 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

30. Do you have steps inside or outside of your home? *Fill in all that apply.*

Inside steps

Outside steps

No steps

31. What kind of repairs or maintenance does your home need at this time? *Fill in all that apply.*

- Painting and plastering Heating or air conditioning Energy efficiency
- Appliances Rodents or bugs Modifications for disability
- Plumbing Roof No repairs needed
- Electrical wiring Major structural repairs

32. How safe is your neighborhood? *Fill in one answer.*

Very safe

Somewhat safe

Somewhat unsafe

Very unsafe

33. Do you plan to move out of your present home in the next five (5) years? *Fill in one answer.*

Yes (Go to question 34 below) ↓

Maybe (Go to question 34 below) ↓

No (Skip to question 36 on next page) →

34. Would you move within St. Petersburg or out of the City? *Fill in one answer.*

Within St. Petersburg

Within Pinellas County

Outside of Pinellas County

35. Is your home now part of a 55+ community? Yes No

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

37. 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 mobile home
- Mixed age community
- 55+ community
- Low income senior apartments
- Stay in my present home
- Life care community with an entrance fee and monthly rent and receiving all care if needed.

38. 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

39. 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"/>

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

- My own car
- My own motorcycle
- Relative or friend's car
- Public bus
- Agency van or taxi service
- Medical van service
- Private van service
- Private taxi
- Golf cart
- Bicycle or adult tricycle
- Scooter or wheelchair
- Walk

41. 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 or friend's car
- Public bus
- Agency van or taxi service
- Medical van service
- Private van service
- Private taxi
- Golf cart
- Bicycle or adult tricycle
- Scooter or wheelchair
- Walk
- Don't know/unsure

FAMILY AND SOCIAL LIFE

42. Do you have regular contact with one or more of your children? *Fill in one answer.*

- Yes (Go to question 43 below) ↓
- No (Skip to question 45 on next page) →
- No living children (Go to question 45 on next page) →

43. 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

44. How often do you see the child who lives closest to you? *Fill in one answer.*

- Daily
 1-2 times a year
 1-2 times a week
 Less than once a year
 1-2 times a month
 Never
45. Do you have regular contact with one or more of your parents? *Fill in one answer.*
- Yes (Go to question 46)
 Both parents died or does not apply to me
 No (Skip to question 48) ↓
 (Skip to question 48) ↓
46. 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
 Between 2 and 5 hours drive
 Less than 1 hour drive
 More than 5 hours drive
 Between 1 and 2 hours drive
47. How often do you see your parent who lives closest to you? *Fill in one answer.*
- Daily
 1-2 times a year
 1-2 times a week
 Less than once a year
 1-2 times a month
 Never
48. How often do you get together with your friends or other relatives who live closest to you? *Fill in one answer.*
- Daily
 1-2 times a year
 1-2 times a week
 Less than once a year
 1-2 times a month
 Never
49. Do you now have the personal responsibility of caring for someone who needs assistance on a regular basis? (Not able bodied minor children or as part of your job).
- Yes (Go to question 50)
 No (Skip to question 53) ↓
50. If Yes, can you afford to do this? Yes No
51. Who do you take care of? (Not able bodied minor children or as part of your job). *Fill in all that apply.*
- My spouse or partner
 My parents
 Friends
 My disabled child or children
 My grandchildren
 Neighbors
 My brothers or sisters
 Other relatives
 Others
52. What kind of care do you provide to these people? *Fill in all that apply.*
- Transportation
 Helping with health needs
 Meal preparation
 Manage financial affairs
 Personal care (such as baths)
 Just about everything
 Housekeeping services
 Home repairs or yard work
53. 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
54. Are you raising any of your grandchildren?
- Yes (Go to question 55) →
 No (Skip to question 56 on next page) ↓
55. If Yes, can you afford to do this?
- Yes
 No

56. Do you know about the following programs? <i>Fill in one answer</i>	I know about it	My family or I have used it	I don't know about it
Adult Day Care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alzheimer's programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Case management (finds services for you)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with paying for assisted living facility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with paying for in-home health care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with housekeeping due to health or disability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help with personal care (such as baths)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home delivered meals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal services for low income seniors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Property tax exemption for low income seniors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Respite care for caregivers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retired Senior Volunteer Program (RSVP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior Helpline: 217-8111	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior meal sites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Serving Health Insurance Needs of Elders (SHINE)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Short-term nursing home care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enoch Davis Center 1111 18th Avenue S	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sunshine Senior Center, 330 5th Street N	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Azalea Adult Center, 1600 72nd Street N	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bay Vista Adult Center, 7000 4th Street S	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roberts Adult Center, 1330 50th Avenue N	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

EMPLOYMENT AND FINANCIAL SITUATION

57. 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

58. 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

59. 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)

60. 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

61. 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

62. Do you think you will have enough money to take care of yourself the rest of your life?

- Yes
- No

RECREATION AND SERVICES

63. Which of the following activities or interests do you participate in regularly? *Fill in all that apply.*

- Walking, jogging, or treadmill
- Stretching or strengthening
- Bicycling or exercise bike
- Swimming
- Gardening or yard work
- Other physical activities
- Attend meetings
- Volunteer
- Go out for entertainment
- Go out to a restaurant
- Genealogy
- Book groups
- Learning a language
- Learning about computers
- Learning about finances
- Learning about history
- Learning about home repairs
- Taking online classes
- Online social networks
- Crafts
- Creative writing
- Dance
- Drama
- Music
- Painting or drawing
- Photography
- Other hobbies
- Do not participate in regular activities.

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

65. Do you use the Internet? Yes No

66. In general, how well are your current needs being met? *Fill in all that apply*

	Met fully	Met moderately	Met poorly	Not met at all	Not applicable
Chances to volunteer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dental care	<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 (such as baths)	<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"/>
Senior center activities	<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"/>

67. To what degree are you involved in activities organized by a religious organization? *Fill in one answer.*

- A lot
- Somewhat
- Not at all

68. Do you vote regularly? Yes No
69. 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.**
70. What is your gender? Male Female
71. What is your marital status? *Fill in one answer.*
 Currently Married Separated
 Widowed Never Married
 Divorced Long-term relationship
72. What is your ethnic or racial background?
Fill in all that apply
 American Indian/Alaskan Native
 Asian
 Black/African-American
 Hispanic
 White
73. What languages do you speak at home?
Fill in all that apply
 English
 Spanish
 Other: _____
74. 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
75. What is your 5-digit zip code?

76. 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. _____
77. If you would like to participate in a one-time group discussion related to these issues, please print your phone number here (or call 727-399-7432).
 Phone: _____

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

Please return your survey in the enclosed pre-paid envelope by April 15, 2011.

Questions? Contact Dr. Jennifer Salmon, Study Director, 727-399-7432
 Aging Research Group, PO Box 11417, St. Petersburg, FL 33733

Appendix B: Tables by Age Group and District

(Turn these pages 90 degrees before stapling or binding report.)

- Table B1. Demographic characteristics
- Table B2. Health conditions
- Table B3. Health status
- Table B4. Health insurance and access to care
- Table B5. Current housing
- Table B6. Attractors to live in Saint Petersburg
- Table B7. Current and future travel and transportation patterns
- Table B8. Travel distances
- Table B9. Contact with family and friends
- Table B10. Caregiving
- Table B11. Do not know about existing programs
- Table B12. Retirement readiness
- Table B13. Financial well-being
- Table B14. Participate in regular activities
- Table B15. Needs met poorly or not at all

Notes: District 1 is approximately 58th Street to the Causeway; District 2 is from Weedon Island to 28th Street N; District 3 is 63rd Ave N to Snell Isle; District 4; is 54th Ave N to 5th Ave N; District 5 is 38th Ave S to Pinellas Point; District 6 is 1st Ave N to Boyd Hill; District 7 is 7th Ave N to 38th Ave S; and District 8 is 38th Ave N to 7th Ave N & 13th Ave N to Central Ave. Percentages in **bold** are significant at $p \leq .05$).

Table B1. Demographic characteristics of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Gender											
Female	55%	52%	53%	55%	55%	51%	54%	51%	49%	60%	59%
Male	45%	48%	47%	45%	45%	49%	46%	49%	51%	40%	41%
Marital status											
Long-term relationship	7%	3%	5%	6%	1%	3%	6%	5%	8%	9%	7%
Never married	14%	5%	9%	8%	7%	9%	11%	6%	11%	13%	9%
Separated	3%	1%	2%	1%	2%	4%	1%	2%	3%	4%	1%
Divorced	24%	19%	21%	18%	22%	24%	20%	13%	24%	24%	22%
Widowed	7%	29%	19%	17%	20%	20%	19%	20%	22%	15%	23%
Currently married	45%	42%	44%	50%	48%	39%	42%	55%	33%	36%	38%
Race or ethnicity											
American Indian/Alaskan Native	4%	2%	3%	2%	2%	4%	2%	2%	4%	2%	4%
Asian	1%	1%	1%	1%	1%	1%	0%	1%	2%	1%	4%
Black/African-American	4%	4%	4%	1%	2%	0%		5%	15%	14%	2%
Hispanic	3%	2%	2%	2%	3%	3%	2%	1%	2%	4%	6%
White	92%	94%	93%	97%	95%	96%	98%	94%	82%	80%	91%
English	99%	99%	99%	99%	99%	99%	99%	99%	98%	98%	95%
Spanish	4%	3%	3%	2%	3%	5%	1%	2%	2%	6%	5%
Other Language	2%	3%	3%	2%	2%	2%	4%	3%	4%	2%	6%
Education											
Completed college or university	48%	41%	44%	44%	36%	46%	57%	57%	46%	26%	26%
Some college or completed junior college	28%	25%	26%	29%	28%	25%	23%	23%	22%	29%	30%
Post high school business or trade school	9%	8%	8%	8%	8%	10%	8%	7%	6%	8%	13%
Completed high school	12%	20%	16%	16%	22%	14%	9%	12%	14%	26%	23%
Some high school or technical school	3%	5%	4%	3%	5%	3%	2%	2%	7%	8%	6%
Less than 8 years	1%	2%	1%		1%	1%		0%	5%	3%	2%

Table B2. Health conditions of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Paralyzed	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%
Seizures	2%	1%	2%	1%	1%	2%	2%	1%	4%	1%	1%
Substance abuse	3%	1%	2%	2%	1%	1%	2%	1%	3%	2%	1%
Amputation	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	3%
Stroke	2%	5%	4%	3%	5%	5%	4%	2%	1%	5%	6%
Memory problems	4%	6%	5%	4%	3%	5%	5%	4%	7%	7%	7%
Ulcer	5%	6%	6%	5%	6%	7%	5%	4%	7%	4%	6%
Emphysema or COPD	4%	7%	6%	4%	7%	7%	5%	2%	6%	8%	10%
Weakness	6%	8%	7%	7%	10%	5%	3%	5%	9%	8%	5%
No Conditions	17%	6%	11%	11%	9%	13%	12%	10%	9%	10%	8%
Asthma	11%	12%	12%	13%	11%	8%	10%	14%	15%	12%	14%
Chronic pain	12%	13%	12%	11%	13%	10%	10%	10%	14%	20%	16%
Diabetes	9%	20%	15%	14%	17%	19%	8%	10%	16%	17%	17%
Depression	20%	12%	15%	15%	12%	12%	14%	13%	22%	22%	22%
Bone fractures	16%	15%	16%	17%	16%	15%	15%	13%	17%	16%	19%
Hearing problem	9%	23%	17%	16%	18%	16%	18%	21%	19%	15%	16%
Cancer	11%	23%	18%	16%	18%	21%	18%	21%	15%	16%	19%
Heart condition	10%	25%	18%	18%	17%	21%	17%	18%	17%	16%	19%
Allergies	39%	31%	35%	35%	35%	33%	36%	31%	38%	33%	40%
Vision problem	29%	41%	36%	34%	38%	33%	32%	33%	43%	38%	41%
Arthritis	28%	44%	37%	38%	39%	32%	34%	38%	37%	39%	38%
High BP	36%	59%	48%	49%	52%	49%	42%	46%	52%	46%	48%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B3. Health status of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Days too sick for usual activities past year											
More than 6 months	3%	2%	3%	2%	3%	1%	2%	1%	4%	4%	3%
1-6 months	3%	5%	4%	5%	5%	2%	5%	4%	3%	6%	4%
7-30 days	10%	14%	12%	10%	14%	11%	11%	11%	16%	13%	19%
Less than 7 days	41%	35%	38%	41%	33%	40%	40%	36%	31%	39%	36%
No days	43%	44%	44%	42%	44%	45%	43%	48%	46%	39%	38%
Times in E/R or hospital past year											
5 or more times	1%	1%	1%	1%	1%	0%	0%	0%	2%	1%	1%
3-4 times	2%	2%	2%	1%	3%	2%	2%	2%	3%	4%	3%
1-2 times	19%	27%	23%	24%	23%	23%	22%	16%	25%	24%	23%
Never	78%	70%	74%	75%	73%	75%	76%	82%	70%	71%	72%
Dr ordered home health ever	7%	19%	13%	12%	17%	13%	13%	14%	16%	12%	14%
Self rated health											
Excellent	34%	23%	28%	25%	26%	29%	37%	36%	28%	18%	20%
Good	50%	54%	52%	57%	50%	52%	51%	52%	47%	52%	53%
Fair	13%	21%	17%	16%	20%	15%	9%	11%	21%	26%	25%
Poor	3%	3%	3%	2%	4%	4%	2%	1%	5%	4%	2%
Needed personal care past 5 years											
Personal care free	47%	38%	41%	60%	37%	34%	34%	39%	32%	48%	48%
Personal care paid myself	24%	27%	25%	18%	23%	34%	32%	18%	26%	19%	17%
Personal care paid by insurance	12%	30%	23%	14%	24%	22%	32%	35%	32%	21%	24%
Personal care paid by public agency	5%	3%	4%	3%	5%	4%	4%	3%	2%	4%	2%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B4. Health insurance and access to care for 45+ population in block groups with 50% or more people age 45 and older.

Health insurance	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Medicare	6%	70%	41%	36%	45%	43%	47%	48%	46%	35%	39%
Workplace	54%	14%	32%	36%	36%	31%	31%	28%	21%	34%	34%
Supplemental	2%	35%	20%	21%	22%	22%	25%	28%	17%	13%	17%
Purchased by someone in household	16%	10%	12%	16%	10%	10%	14%	14%	12%	9%	9%
No insurance	19%	5%	12%	11%	9%	13%	9%	9%	14%	18%	15%
Military or VA health care	6%	14%	10%	10%	11%	12%	8%	10%	12%	9%	7%
Medicare Advantage	1%	18%	10%	9%	10%	12%	9%	12%	8%	9%	11%
Medicaid	2%	5%	4%	2%	2%	3%	3%	1%	11%	5%	3%
Don't know	0%	0%	0%		0%	1%			0%		1%
Changed insurance past year	17%	10%	13%	16%	10%	12%	13%	11%	18%	14%	13%
Dropped by insurance	5%	5%	5%	7%	4%	2%	5%	4%	4%	7%	13%
Doctor switched coverage	1%	9%	5%	6%	2%	6%	2%	8%	1%	4%	4%
Cost	26%	24%	25%	29%	14%	23%	40%	28%	26%	21%	22%
Changed jobs	31%	6%	19%	24%	24%	15%	16%	13%	13%	21%	22%
Delayed care due to cost	38%	12%	24%	27%	21%	22%	15%	16%	28%	32%	28%
Out of pocket Rx/month											
\$301 and more	3%	5%	3%	5%	4%	4%	5%	3%	4%	3%	4%
\$201 to \$300	5%	4%	4%	5%	2%	7%	4%	6%	2%	3%	3%
\$101 to \$200	10%	14%	12%	14%	12%	11%	10%	15%	11%	12%	11%
\$1 to \$100	54%	61%	58%	56%	60%	55%	58%	61%	59%	59%	62%
\$0	29%	16%	22%	20%	21%	23%	23%	15%	23%	23%	21%
Delayed Rx due to cost	21%	10%	15%	15%	15%	12%	8%	12%	18%	25%	17%
Out of pocket remedies / month											
\$301 and more	21%	10%	15%	15%	15%	12%	8%	12%	18%	25%	17%
\$201 to \$300	1%	1%	1%	1%	1%	1%	1%	2%	2%	0%	2%
\$101 to \$200	6%	8%	7%	6%	5%	8%	8%	8%	6%	6%	7%
\$1 to \$100	74%	79%	76%	75%	80%	78%	76%	79%	74%	76%	75%
\$0	19%	12%	15%	17%	14%	13%	14%	10%	18%	18%	14%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B5. Current housing for 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District								
	45 to 64	65+	Total	1	2	3	4	5	6	7	8	
Current housing												
Mobile or manufactured	3%	8%	6%	1%	23%	11%						11%
Apartment of duplex	11%	14%	13%	7%	4%	8%	27%	8%	42%	10%		3%
Townhouse or condo	14%	23%	19%	6%	18%	23%	40%	32%	27%	3%		14%
Single family home	72%	55%	63%	86%	55%	58%	34%	60%	31%	87%		71%
Home ownership												
Owned with mortgage	59%	37%	47%	54%	46%	44%	36%	46%	36%	57%		48%
Owned free and clear	24%	47%	36%	35%	47%	43%	34%	40%	19%	22%		45%
Rented	17%	15%	16%	10%	7%	12%	29%	9%	43%	19%		6%
Not owned or rented	1%	1%	1%		1%	0%	2%	4%	1%	1%		1%
Steps in home												
No steps	42%	48%	45%	48%	45%	38%	41%	64%	50%	28%		47%
Outside only	33%	29%	32%	28%	36%	41%	30%	20%	19%	47%		38%
Inside and Outside	18%	12%	15%	17%	11%	11%	21%	9%	17%	23%		11%
Inside only	7%	10%	8%	7%	9%	9%	9%	7%	14%	2%		4%
Repairs needed												
No repairs	39%	55%	48%	44%	44%	48%	63%	55%	61%	30%		39%
Painting or plastering	34%	24%	29%	31%	30%	29%	19%	25%	18%	40%		32%
Energy efficiency	26%	11%	17%	21%	18%	17%	13%	11%	12%	28%		23%
Appliances	16%	9%	12%	14%	11%	12%	10%	12%	8%	15%		11%
Electrical wiring	14%	9%	12%	13%	12%	10%	10%	8%	9%	20%		17%
Plumbing	14%	9%	11%	11%	14%	9%	11%	7%	9%	17%		13%
Roof	13%	7%	10%	9%	12%	12%	6%	7%	4%	19%		13%
Heating or air conditioning	12%	6%	9%	7%	11%	11%	5%	5%	7%	12%		13%
Rodents or bugs	7%	6%	6%	6%	6%	6%	5%	3%	10%	12%		6%
Modifications for disability	3%	2%	3%	3%	2%	2%	1%	2%	4%	5%		3%
Major structural repairs	2%	2%	2%	1%	3%	2%	3%	0%	1%	3%		4%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B6. Attractors to live in St. Petersburg for 45+ population in block groups with 50% or more people age 45 and older.

Why live in St. Pete	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Better weather	48%	57%	53%	55%	50%	52%	55%	64%	51%	45%	55%
Closer to other family	33%	23%	28%	35%	23%	26%	19%	19%	21%	34%	29%
Closer to work	28%	18%	23%	24%	28%	25%	22%	17%	21%	18%	15%
Recreational opportunities	22%	16%	18%	17%	16%	23%	24%	22%	17%	12%	13%
Housing choices	16%	14%	15%	13%	14%	13%	21%	13%	22%	16%	10%
Closer to my children	11%	17%	14%	12%	15%	19%	13%	11%	14%	16%	16%
Safe neighborhoods	10%	6%	8%	9%	9%	11%	9%	3%	5%	5%	8%
Health reasons	5%	6%	6%	5%	5%	4%	5%	7%	8%	10%	7%
Public services	4%	4%	4%	2%	5%	4%	6%	1%	6%	4%	3%
May move within 5 years	45%	34%	39%	39%	35%	41%	39%	36%	38%	48%	39%
Move Where											
Within St. Petersburg	42%	41%	41%	34%	33%	44%	49%	42%	43%	46%	36%
Outside Pinellas	35%	41%	38%	43%	41%	37%	36%	41%	40%	32%	30%
Within Pinellas	23%	18%	21%	22%	26%	19%	15%	17%	17%	22%	34%
Why move											
Home insurance too high	32%	29%	30%	42%	31%	31%	21%	34%	20%	33%	23%
Want less expensive home	29%	23%	26%	37%	19%	26%	19%	26%	22%	22%	15%
Taxes too high	27%	21%	24%	35%	22%	24%	21%	26%	22%	19%	15%
Utilities too high	24%	21%	23%	29%	25%	19%	17%	22%	18%	23%	19%
Too much maintenance	20%	24%	22%	28%	20%	18%	16%	19%	19%	23%	26%
To be closer to relatives	15%	25%	20%	17%	24%	29%	16%	19%	17%	14%	16%
Live in 55+ community	9%	13%	11%	9%	15%	9%	9%	13%	10%	14%	11%
Get help with my care needs	2%	20%	11%	8%	14%	10%	9%	16%	11%	10%	14%
More convenient location	11%	9%	10%	8%	7%	11%	9%	9%	13%	10%	11%
Buy a house	14%	4%	9%	4%	8%	15%	14%	3%	9%	7%	8%
Different climate	12%	6%	9%	12%	5%	8%	10%	6%	9%	11%	7%
To be closer to friends	5%	6%	6%	4%	6%	8%	9%	2%	9%	4%	1%
To be closer to work	7%	1%	4%	2%	5%	7%	5%	2%	6%	3%	2%
Want more expensive home	4%	3%	3%	2%	5%	1%	4%	5%	4%	4%	10%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B7. Current and future travel and transportation patterns of 45+ population in block groups with 50% or more people age 45 and

older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Round trips each week											
14 or more trips	26%	14%	19%	23%	17%	23%	18%	17%	13%	18%	17%
11-13 trips	10%	7%	8%	12%	8%	8%	10%	8%	4%	10%	7%
7-10 trips	28%	21%	24%	26%	24%	25%	23%	28%	19%	24%	21%
4-6 trips	22%	27%	25%	21%	25%	24%	24%	27%	24%	28%	30%
1-3 trips	11%	25%	19%	14%	21%	17%	21%	16%	32%	15%	18%
No trips	3%	5%	5%	4%	4%	4%	5%	3%	8%	4%	6%
Current transportation											
My own car	91%	85%	88%	92%	92%	90%	87%	96%	67%	87%	91%
Walk	20%	21%	20%	16%	15%	17%	37%	19%	37%	19%	15%
Scoter or wheelchair	1%	2%	2%	1%	1%	2%	2%	1%	7%	1%	0%
Relative or friends car	8%	14%	11%	10%	11%	12%	7%	7%	16%	15%	11%
Public bus	6%	6%	6%	3%	4%	4%	8%	2%	20%	9%	3%
Private van	1%	1%	1%	1%	1%		2%	3%			
Private taxi	2%	2%	2%	2%	1%	1%	4%	0%	6%	3%	1%
My own motorcycle	4%	2%	3%	3%	2%	2%	2%	2%	5%	2%	2%
Medical van	0%	1%	1%	0%	1%	0%	1%	1%	2%	1%	1%
Golf cart	0%	1%	1%	1%	4%		0%	1%			
Bike or adult tricycle	10%	6%	8%	6%	7%	9%	14%	6%	11%	6%	4%
Agency van or taxi	1%	4%	3%	2%	2%	2%	3%	3%	6%	2%	0%
If cannot drive											
Don't know or unsure	41%	37%	39%	42%	40%	40%	32%	43%	28%	36%	48%
Relative or friends car	33%	41%	38%	37%	40%	40%	31%	39%	30%	41%	36%
Public bus	36%	28%	32%	30%	26%	27%	39%	21%	47%	39%	31%
Walk	35%	26%	30%	27%	28%	27%	42%	28%	41%	26%	26%
Bike or adult tricycle	24%	10%	17%	17%	14%	15%	24%	10%	21%	15%	13%
Private taxi	14%	14%	14%	14%	11%	13%	21%	18%	19%	10%	12%
Agency van or taxi	8%	13%	11%	11%	11%	9%	15%	12%	13%	10%	10%
Medical van	2%	7%	5%	4%	4%	5%	4%	4%	9%	6%	3%
Scoter or wheelchair	4%	5%	4%	4%	5%	4%	3%	2%	9%	5%	2%
Private van	2%	4%	3%	2%	3%	2%	6%	8%	3%	1%	2%
Golf cart	1%	2%	2%	2%	5%	1%	2%	3%	1%	1%	1%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B8. Travel distances of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Work trips one way											
Not applicable	18%	59%	36%	32%	40%	36%	41%	46%	45%	27%	37%
More than 10 miles	31%	10%	22%	20%	22%	22%	21%	21%	25%	26%	21%
6-10 miles	24%	13%	19%	24%	19%	19%	11%	15%	13%	17%	18%
1-5 miles	23%	15%	19%	20%	15%	21%	21%	16%	13%	25%	21%
Less than 1 mile	4%	3%	3%	4%	3%	2%	5%	2%	4%	5%	2%
Recreation trips one way											
Not applicable	7%	11%	9%	9%	10%	5%	13%	9%	9%	14%	10%
More than 10 miles	20%	20%	20%	16%	26%	23%	21%	24%	15%	19%	23%
6-10 miles	28%	27%	28%	27%	27%	28%	21%	32%	31%	27%	24%
1-5 miles	38%	36%	37%	44%	31%	40%	32%	29%	34%	37%	39%
Less than 1 mile	6%	6%	6%	4%	6%	4%	12%	6%	11%	4%	4%
Visit friends or socialize one way											
Not applicable	6%	7%	6%	4%	7%	5%	6%	8%	13%	6%	4%
More than 10 miles	18%	20%	19%	14%	22%	20%	19%	26%	18%	19%	21%
6-10 miles	26%	28%	27%	31%	28%	24%	27%	27%	25%	28%	24%
1-5 miles	44%	39%	42%	46%	35%	48%	40%	34%	34%	40%	46%
Less than 1 mile	6%	6%	6%	6%	8%	3%	8%	5%	10%	6%	5%
Shopping or errands one way											
Not applicable	1%	1%	1%	1%	2%	1%	0%	1%	3%	2%	1%
More than 10 miles	7%	8%	7%	3%	8%	10%	10%	11%	8%	5%	7%
6-10 miles	20%	21%	21%	17%	20%	20%	24%	23%	25%	21%	21%
1-5 miles	61%	60%	60%	70%	55%	59%	57%	54%	53%	60%	60%
Less than 1 mile	11%	10%	11%	9%	15%	11%	9%	10%	12%	11%	11%
Doctor or health one way											
Not applicable	11%	4%	7%	7%	5%	6%	8%	8%	11%	9%	5%
More than 10 miles	10%	11%	10%	5%	14%	11%	12%	13%	12%	9%	9%
6-10 miles	23%	28%	25%	26%	33%	28%	20%	34%	16%	23%	26%
1-5 miles	51%	50%	51%	57%	42%	51%	55%	39%	46%	53%	54%
Less than 1 mile	6%	7%	7%	5%	6%	4%	5%	7%	16%	6%	5%

Table B9. Contact with family and friends of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Contact with my child(ren)	67%	80%	74%	77%	78%	78%	66%	79%	64%	68%	68%
Lives with me or in same neighborhood	39%	21%	28%	28%	28%	36%	20%	21%	17%	35%	38%
Less than 1 hour drive	34%	42%	39%	43%	44%	35%	33%	32%	38%	39%	39%
Between 1 and 2 hours drive	5%	5%	5%	5%	6%	4%	6%	6%	3%	4%	3%
Between 2 and 5 hours drive	6%	5%	5%	6%	3%	5%	8%	6%	5%	5%	3%
More than 5 hours drive	17%	27%	23%	18%	19%	19%	33%	35%	37%	17%	18%
See Child											
1 to 2 times a week	28%	33%	31%	30%	35%	38%	27%	26%	25%	31%	34%
Daily	35%	15%	24%	24%	22%	27%	16%	18%	16%	34%	32%
1-2 times a year	16%	24%	21%	21%	17%	16%	28%	29%	27%	12%	15%
1-2 times a month	18%	21%	20%	22%	20%	15%	24%	20%	20%	17%	14%
Less than once a year	3%	6%	5%	3%	5%	3%	5%	6%	10%	4%	5%
Never	1%	1%	1%	1%	1%	1%		0%	3%	0%	0%
Contact with my parent(s)	55%	8%	30%	33%	26%	30%	28%	21%	25%	34%	26%
Lives with me or in same neighborhood	14%	23%	16%	21%	17%	12%	14%	14%	9%	17%	23%
Less than 1 hour drive	38%	34%	38%	39%	33%	40%	29%	38%	31%	46%	48%
Between 1 and 2 hours drive	5%	1%	4%	6%	2%	3%	9%	2%	5%	6%	4%
Between 2 and 5 hours drive	6%	5%	6%	5%	5%	6%	8%	14%	9%	4%	4%
More than 5 hours drive	36%	37%	36%	29%	43%	39%	40%	33%	45%	27%	22%
See parent											
1-2 times a year	29%	29%	29%	26%	33%	34%	34%	34%	31%	18%	14%
1 to 2 times a week	28%	25%	28%	28%	19%	31%	29%	22%	19%	33%	39%
1-2 times a month	22%	12%	21%	24%	19%	15%	21%	31%	19%	28%	25%
Less than once a year	12%	12%	12%	10%	14%	9%	8%	6%	20%	13%	8%
Daily	8%	22%	10%	11%	14%	9%	9%	6%	9%	8%	12%
Never	1%	0%	1%		1%	1%			2%	1%	1%
See friends or other relatives											
Daily or weekly	49%	63%	56%	55%	51%	62%	63%	61%	52%	53%	59%
Monthly	34%	25%	29%	31%	33%	26%	28%	29%	28%	29%	27%
Yearly or never	17%	13%	15%	14%	16%	12%	10%	10%	20%	17%	14%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B10. Caregiving for 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Now caring for someone who needs regular assistance	12%	10%	11%	14%	8%	8%	12%	13%	8%	16%	13%
Afford to be a caregiver	51%	82%	67%	62%	76%	67%	69%	76%	72%	48%	62%
Spouse or partner	11%	33%	23%	19%	28%	20%	23%	24%	20%	25%	29%
Disabled child or children	5%	9%	7%	10%	8%	10%		9%	3%	8%	10%
My brothers or sisters	4%	3%	3%	4%		5%		4%	3%	10%	
My parents	50%	14%	30%	38%	26%	29%	42%	26%	17%	21%	17%
My grandchildren	4%	3%	4%	4%		2%	6%	4%	3%	6%	6%
Other relatives	8%	8%	8%	7%	8%	7%	9%	13%	6%	2%	12%
Friends	7%	5%	6%	4%	3%	5%	8%	4%	17%	8%	4%
Neighbors	3%	4%	3%	4%	3%	2%	2%		9%		2%
Others	3%	1%	2%		3%		4%		6%	10%	4%
What are you providing											
Transportation	52%	45%	48%	39%	46%	54%	51%	56%	43%	54%	52%
Health needs	45%	39%	42%	36%	41%	39%	49%	56%	31%	46%	40%
Manage financial affairs	42%	34%	37%	36%	36%	29%	49%	61%	26%	35%	42%
Housekeeping	38%	32%	35%	39%	36%	24%	28%	30%	31%	33%	40%
Meal preparation	36%	31%	33%	41%	38%	22%	26%	33%	26%	37%	38%
Home repairs or yard work	30%	21%	25%	32%	26%	12%	13%	28%	17%	21%	35%
Just about everything	20%	28%	24%	30%	26%	7%	26%	28%	14%	30%	23%
Personal care	13%	11%	12%	14%	13%	5%	13%	17%	6%	21%	12%
Who will take care of you											
Spouse or partner	51%	42%	46%	52%	49%	42%	45%	55%	37%	40%	44%
My child or children	32%	45%	39%	39%	45%	45%	35%	40%	26%	43%	37%
No one or don't know	22%	15%	19%	16%	18%	19%	18%	12%	25%	20%	21%
Other relatives	20%	10%	14%	16%	16%	15%	16%	12%	10%	14%	13%
Friends or neighbors	15%	13%	13%	15%	11%	13%	15%	16%	13%	16%	12%
Government program	10%	7%	8%	8%	8%	6%	6%	5%	14%	16%	7%
Faith community	6%	5%	6%	6%	5%	7%	3%	7%	6%	4%	6%
Raising my grandchildren now	2%	2%	2%	2%	3%	1%	2%	2%	0%	4%	2%
Can afford to raise my grandchildren	52%	75%	66%	88%	50%	100%	50%	57%	100%	30%	40%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B11. Do not know about existing programs by 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Serving health insurance needs of elders (SHINE)	89%	80%	84%	83%	86%	87%	87%	85%	77%	83%	89%
Senior helpline	83%	77%	80%	76%	81%	81%	85%	79%	79%	80%	89%
Help paying for assisted living	79%	78%	79%	76%	80%	80%	80%	75%	76%	82%	85%
Retired senior volunteer program (RSVP)	81%	70%	75%	75%	79%	77%	81%	68%	70%	73%	80%
Help paying for in-home health care	78%	73%	75%	75%	75%	78%	76%	71%	71%	77%	79%
Senior meal sites	80%	71%	75%	73%	75%	80%	77%	72%	67%	72%	83%
Help with housekeeping due to disability	78%	71%	75%	75%	74%	79%	74%	70%	67%	78%	81%
Respite care for caregivers	76%	69%	72%	70%	76%	74%	73%	68%	70%	73%	76%
Short-term nursing home care	71%	69%	70%	68%	68%	70%	74%	65%	71%	71%	75%
Legal services for low income	70%	65%	68%	66%	74%	67%	67%	65%	63%	72%	75%
Help with personal care	71%	65%	68%	66%	68%	69%	67%	62%	64%	70%	75%
Case management	67%	68%	67%	64%	68%	75%	65%	69%	63%	69%	70%
Alzheimer's care	63%	58%	60%	56%	61%	63%	59%	55%	63%	64%	67%
Property tax exemption for low income seniors	69%	49%	59%	54%	63%	61%	62%	52%	61%	61%	62%
Adult day care	56%	50%	53%	49%	57%	56%	52%	47%	55%	53%	60%
Home delivered meals	45%	37%	41%	38%	42%	43%	36%	35%	46%	41%	48%
Adult and Senior Centers											
Bay Vista Adult Center	76%	76%	76%	76%	79%	80%	81%	63%	74%	81%	82%
Enoch Davis Center	73%	74%	74%	76%	76%	77%	78%	68%	65%	73%	80%
Azalea Adult Center	70%	69%	69%	55%	75%	73%	79%	71%	78%	74%	74%
Roberts Adult Center	72%	66%	69%	74%	62%	55%	72%	74%	76%	79%	78%
Sunshine Senior Center	66%	52%	58%	62%	67%	57%	45%	66%	44%	63%	68%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B12. Retirement readiness of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Retirement age											
Before 60	19%	19%	19%	17%	20%	21%	19%	21%	19%	13%	19%
Age 60-64	20%	32%	27%	25%	24%	29%	25%	28%	28%	25%	28%
Age 65	10%	12%	11%	12%	13%	10%	11%	12%	11%	10%	12%
Age 66-69	14%	15%	14%	17%	15%	13%	13%	10%	13%	16%	13%
Age 70 or older	13%	15%	14%	15%	12%	12%	17%	16%	14%	15%	10%
Don't know/unsure	23%	8%	15%	14%	15%	15%	14%	13%	15%	21%	17%
Enough money for rest of life	36%	60%	49%	47%	49%	55%	66%	65%	43%	31%	38%
Advanced planning											
Long term care insurance	18%	21%	20%	19%	18%	19%	19%	26%	24%	17%	17%
Will	52%	80%	67%	69%	65%	69%	76%	82%	60%	50%	60%
Financial power of attorney	33%	59%	47%	49%	43%	49%	56%	60%	45%	36%	41%
Living will or healthcare surrogate	45%	74%	61%	61%	56%	61%	73%	73%	61%	50%	55%
Prepaid funeral	6%	23%	16%	13%	17%	16%	17%	15%	18%	17%	19%
Preferred retirement housing											
Stay in my current home	39%	49%	45%	48%	44%	44%	40%	48%	37%	44%	49%
Single family house	43%	25%	33%	40%	32%	38%	25%	25%	22%	39%	33%
Townhouse or condo	26%	18%	22%	18%	20%	22%	31%	28%	27%	18%	17%
55+ community	16%	18%	17%	12%	23%	18%	14%	14%	20%	16%	17%
Mixed age community	11%	8%	9%	9%	6%	9%	11%	10%	15%	12%	7%
Low income senior apartments	7%	12%	9%	8%	7%	9%	11%	3%	22%	12%	8%
Life care community	5%	11%	8%	6%	9%	7%	9%	16%	11%	6%	6%
Apartment or duplex	8%	6%	7%	7%	4%	7%	10%	6%	10%	7%	4%
Manufactured or mobile home	4%	5%	5%	4%	10%	6%	2%	1%	2%	4%	8%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B13. Participate in regular activities for 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Physical activities											
Walk, jog or treadmill	67%	55%	61%	61%	57%	63%	72%	65%	61%	52%	48%
Gardening or yard work	47%	34%	40%	49%	39%	40%	31%	37%	25%	46%	49%
Stretching or strengthening	34%	30%	32%	27%	27%	38%	47%	38%	32%	24%	25%
Bicycling or exercise bike	31%	18%	24%	23%	24%	27%	27%	24%	25%	18%	19%
Other physical activities	25%	19%	22%	24%	19%	20%	31%	27%	19%	18%	14%
Swimming	19%	16%	17%	19%	18%	17%	14%	28%	14%	15%	17%
Social activities											
Go out to a restaurant	68%	67%	68%	67%	66%	71%	77%	75%	62%	59%	60%
Go out for entertainment	48%	44%	46%	44%	42%	48%	56%	57%	44%	35%	35%
Attend meetings	20%	31%	26%	26%	21%	27%	32%	36%	28%	20%	20%
Volunteer	23%	24%	24%	26%	18%	27%	31%	29%	23%	17%	17%
Online social networks	19%	6%	12%	14%	12%	11%	12%	12%	12%	9%	11%
Learning activities											
Learning about computers	10%	12%	11%	9%	11%	11%	14%	17%	14%	9%	11%
Learning about history	9%	9%	9%	11%	8%	6%	12%	12%	12%	7%	9%
Learning about home repairs	10%	6%	8%	7%	7%	10%	7%	5%	7%	7%	8%
Learning about finances	7%	7%	7%	7%	5%	8%	9%	10%	8%	4%	6%
Book groups	4%	6%	5%	5%	3%	6%	8%	8%	6%	3%	4%
Genealogy	3%	6%	5%	5%	5%	4%	5%	5%	4%	3%	6%
Learning a language	4%	4%	4%	4%	4%	4%	8%	5%	5%	2%	4%
Taking online classes	6%	2%	4%	3%	4%	4%	4%	4%	7%	3%	2%
Creative activities											
Music	22%	19%	20%	21%	18%	19%	26%	21%	22%	22%	17%
Crafts	17%	14%	16%	15%	18%	16%	12%	13%	12%	16%	19%
Photography	13%	9%	11%	11%	10%	10%	13%	13%	9%	9%	11%
Painting or drawing	6%	6%	6%	6%	7%	7%	8%	7%	6%	6%	5%
Dance	7%	5%	6%	7%	4%	6%	8%	7%	6%	4%	5%
Creative writing	6%	4%	5%	4%	3%	4%	8%	5%	6%	2%	6%
Drama	3%	3%	3%	3%	2%	4%	4%	6%	3%	1%	2%
Other hobbies											
No Recreations	3%	5%	4%	3%	5%	4%	4%	4%	5%	6%	2%
Have computer	91%	75%	82%	86%	83%	83%	83%	89%	71%	74%	76%
Use internet	91%	68%	79%	82%	79%	76%	84%	85%	72%	70%	72%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B14 Financial well-being of 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Employment											
At least 30 hours a week	65%	11%	35%	44%	34%	29%	31%	28%	28%	46%	34%
Less than 30 hours a week	14%	9%	11%	9%	9%	13%	15%	12%	12%	10%	10%
Retired from all jobs	20%	79%	52%	47%	56%	57%	53%	60%	58%	43%	55%
Never worked for pay	1%	1%	1%	1%	1%	2%	1%	0%	2%	1%	0%
Monthly household income											
\$6,000 or more	22%	16%	18%	21%	15%	19%	30%	27%	15%	8%	7%
\$5,000-\$5,999	8%	7%	7%	7%	6%	7%	11%	12%	7%	1%	5%
\$4,000-\$4,999	9%	9%	9%	12%	9%	7%	8%	12%	10%	8%	7%
\$3,000-\$3,999	13%	14%	14%	11%	18%	17%	9%	17%	10%	9%	14%
\$2,000-\$2999	18%	17%	17%	22%	16%	17%	15%	12%	10%	27%	19%
\$1500-\$1999	12%	13%	12%	11%	17%	12%	11%	7%	9%	17%	18%
\$750-\$1,499	13%	20%	16%	13%	15%	18%	12%	11%	26%	21%	24%
Under \$750	6%	4%	5%	3%	3%	4%	4%	1%	13%	8%	6%
Household size											
5 or more including me	2%	1%	1%	1%	2%	1%	1%	2%		2%	1%
3-4 including me	18%	3%	10%	13%	10%	11%	7%	8%	6%	14%	6%
2 including me	33%	37%	35%	44%	37%	30%	29%	45%	29%	36%	33%
Only me	47%	59%	53%	43%	51%	58%	63%	46%	65%	48%	60%
Money left over each month											
Some money left over	46%	55%	51%	48%	54%	54%	66%	62%	47%	31%	44%
Just enough to make ends meet	30%	29%	29%	30%	28%	28%	21%	27%	31%	44%	35%
Not enough to make ends meet	21%	12%	16%	18%	13%	15%	10%	9%	19%	23%	17%
Don't know/unsure	2%	5%	4%	4%	4%	3%	3%	1%	3%	2%	5%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

Table B15. Needs met poorly or not at all for 45+ population in block groups with 50% or more people age 45 and older.

	Age Group			District							
	45 to 64	65+	Total	1	2	3	4	5	6	7	8
Met poorly or not at all											
Senior center activities	50%	33%	38%	42%	43%	39%	22%	23%	33%	51%	49%
Support groups	31%	27%	29%	26%	44%	28%	23%	15%	32%	34%	34%
Substance abuse treatment	33%	20%	28%	23%	36%	29%	35%	9%	21%	25%	26%
Dental care	27%	18%	22%	19%	25%	19%	14%	12%	31%	40%	27%
Chances to volunteer	25%	17%	21%	24%	25%	20%	12%	10%	27%	32%	25%
Employment	20%	23%	21%	18%	18%	18%	20%	20%	30%	24%	27%
Legal services	26%	15%	20%	16%	22%	20%	12%	12%	26%	39%	25%
Mental health care	21%	13%	17%	18%	20%	19%	14%	10%	18%	24%	14%
Emergency home repairs	21%	12%	16%	15%	16%	16%	7%	11%	14%	35%	24%
Social and cultural activities	18%	14%	16%	14%	19%	15%	7%	8%	19%	26%	21%
Physical fitness/exercise	15%	14%	15%	14%	17%	11%	10%	11%	15%	20%	20%
Preventive health care	17%	6%	11%	11%	9%	10%	6%	5%	18%	19%	13%
Medical treatment	15%	2%	8%	8%	6%	7%	5%	4%	10%	12%	11%
Transportation	8%	4%	6%	7%	7%	4%	6%	2%	11%	6%	4%
Prescription drugs	11%	2%	6%	7%	4%	5%	3%	3%	8%	11%	7%
Safety	5%	3%	4%	2%	3%	6%	3%	2%	10%	9%	3%
Personal care	4%	2%	3%	2%	2%	4%	2%		9%	4%	2%
Housing	3%	2%	3%	1%	1%	4%	3%	1%	4%	7%	5%
Religious activities											
A lot	16%	19%	17%	19%	17%	15%	17%	22%	14%	17%	19%
Somewhat	24%	27%	25%	26%	23%	27%	26%	25%	28%	23%	26%
Not at all	61%	55%	57%	56%	59%	58%	57%	53%	58%	60%	56%
Vote regularly	83%	90%	87%	88%	85%	87%	92%	96%	84%	81%	83%
Life Satisfaction											
Very satisfied	39%	51%	45%	45%	47%	47%	53%	56%	40%	32%	35%
Somewhat satisfied	45%	39%	42%	41%	38%	43%	39%	34%	45%	54%	48%
Somewhat dissatisfied	12%	8%	10%	11%	11%	8%	6%	8%	12%	12%	13%
Very dissatisfied	4%	2%	3%	4%	4%	3%	2%	2%	3%	2%	5%

Notes: Age groups are weighted to represent the 8 districts; Districts are not weighted.

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