

# **Planning for the Needs of Utah's Senior Citizens**

*Final Project Report*

## **Executive Summary**

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by

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# Executive Summary

## Introduction

This report presents a detailed summary of findings from a statewide survey of older Utah residents conducted by the authors in 2001 for the Utah Department of Human Services, Division of Aging and Adult Services. The broad purposes of the study were to assess Utah senior citizens' health status and assistance needs, their levels of informal and formal service utilization, social participation patterns, and their attitudes and preferences regarding a variety of service provision options that may be available to them.

At present, about one in eight Americans is age 65 or older. However, as a result of the aging of the "baby boom" cohort, it is projected that by 2030 about one in five Americans will be age 65 or older. This rapid aging of the population is also occurring in Utah which currently has one of the youngest populations in the United States. According to 2000 census data, about one in three residents of the state were below the age of 18, while only about one in 12 were age 65 or older.

It is important for the public and policy makers to recognize that Utah's population of senior citizens will expand very rapidly during the coming decades. Between 2000 and 2030 the number of Utahns age 65 and older is projected to increase by over 165 percent, growing from 181,805 to 482,542 during that 30-year period. The current social and health care service needs of this aging population, and the inevitable future expansion of those needs, represent important considerations in the planning of service programs provided by federal, state and local governments.

The study design for this project involved the administration of self-completion mail questionnaires to a stratified probability sample of 6,000 Utahns ages 55 and older. The questionnaire included a broad range of questions pertaining to the status of the state's older population, current and anticipated service utilization patterns, and a variety of attitudinal measures regarding the importance of various types of services and support mechanisms that are often available to senior citizens. Questions were initially developed by the researchers based on a review of relevant gerontological literature and then modified, based on input from the Directors of the 12 Area Agencies on Aging in Utah, and from the state's Division of Aging and Adult Services. Completed questionnaires were returned by slightly over 60 percent of those who were included in the sample.

The main body of the project report is organized into this separately-bound Executive Summary and four major thematic volumes, each addressing a different set of related topics. Volume I provides a detailed description of the research procedures used for the study, an overview of the social and demographic characteristics of Utah's older population as derived from survey responses, and a description of response patterns to a series of survey questions that addressed retirement planning and expectations. Volume II focuses on results pertaining to services and programs that are intended to meet the needs of Utah's senior citizens, including patterns of service utilization, knowledge about service availability, expectations about future service use, and attitudes about the importance of various types of senior citizen service programs. Volume III presents results pertaining to a variety of health and safety issues, including the physical and mental health status of Utah's older population, criminal victimization

experiences, and attitudes regarding elder abuse and neglect. Volume IV describes patterns of social integration and social participation among older Utahns, as well as informal support and helping processes that often provide important assistance to senior citizens and that may supplement, or in some instances substitute, for the use of formal services. In addition, two appendix Volumes are provided. Appendix A , which is presented as twelve separately-bound sections, contains tabular representations of response patterns to all items included in the survey, across each of four age categories, for each of Utah's 12 Area Agency on Aging regions. Appendix B contains tabular presentations of response patterns broken out across each of the Salt Lake County council districts.

## **Key Findings**

Our analysis of survey responses addressed the full range of issues included in the questionnaire. Based on this, we have identified the following key findings:

- While income levels are broadly distributed, nearly three out of ten Utahns ages 55 and older report annual household incomes falling below \$20,000, with those reporting the lowest incomes more likely to be 85 and older, female, and living without a spouse present.
- Residential stability appears to be fairly high among Utah's seniors. Over 90 percent of those ages 55 and older continue to live in their own homes, over one-half have lived in the same community for 25 years or more, and nearly three-fourths consider it unlikely that they will move to another place within the next 5 years.

- Most older Utahns report that children or other relatives, a potentially important source of social support and informal assistance for many older persons, live nearby. However, one in five older Utahns live alone and that number climbs to nearly one-half among those ages 85 and older.
- Utahns who are 85 and older are also substantially less likely than those in younger age brackets to report the use of e-mail or internet technologies to communicate and acquire information. This is consistent with evidence from prior gerontological research with persons in this oldest age bracket that shows lower levels of engagement with new technologies and/or activity-limiting impairments.
- It appears that a substantial segment of Utah's older population does not plan carefully for retirement needs, particularly those involving the adequacy of financial resources. Among older Utahns who have not yet retired, most report that they have given retirement either some thought or a lot of thought. However, only one in three report that they have given a lot of thought to advance planning for post-retirement financial needs and nearly one-half believe that concerns about access to adequate financial resources could cause a delay in their retirement date. Similarly, while most older Utahns who already have retired generally indicate that they did give some or a lot of advance thought to doing so, only about one third say that they did a lot of advance planning for their post-retirement financial needs.
- Relatively few older Utahns report that they have used any of the services that are provided to seniors through the state's Area Agencies on Aging and local Senior Citizens Centers. This is true even with meals provided at senior centers, which, despite being the most commonly used service, are not utilized by well over 80 percent of older Utahns. More than 90 percent report that they have not used any of the other array of services (in-home meals, transportation services, respite care programs, etc.) that are available to them. The highest utilization of senior center programs is found among those 75-84 years of age and those in the lowest income brackets.
- Despite low current levels of service utilization, many older Utahns expect that they will likely make use of these types of senior services at some point in the future. About one-third anticipate the future use of programs that provide meals at senior centers, home-delivered meals, or recreation programs and services, while 20 to 30 percent anticipate the use of transportation services, respite services, and various other programs designed to address seniors' needs. In general, those in younger age brackets are more likely than the state's oldest citizens to anticipate the future use of senior services.
- Most seniors believe that programs that address senior nutrition, transportation services, and assistance with in-home care, are available in their communities. Awareness about the local availability of other types of programs is lower,

possibly reflective of more limited interest in or need for certain types of services, as well as the fact that some programs may not be available in all areas of the state.

- Overall, older Utahns exhibit fairly limited knowledge about where to obtain information about many programs that serve the needs of senior citizens. The percentage who indicate that they would know whom to contact for program information is under 50 percent for all senior citizen service programs except those that involve meals. Efforts to improve this situation by disseminating information about senior services may be most effective if they use medical care providers and clinics, telephone directory listings, and senior center displays and personnel as key information access points. These were the only information sources, other than friends and family, identified by more than half of survey respondents as a place where they would go for information.
- Despite low service utilization rates, overall, older Utahns tend to consider the provision of services for senior citizens to be quite important. When asked about the importance of various services in allowing them to continue living independently at home, older Utahns tend to highlight importance of transportation assistance programs in particular. Women, members of racial minority populations, and those in the lowest income brackets, tend to consider senior services more important to their ability to live independently.
- There is substantial support among older Utahns for the allocation of government funding for senior services and programs. Support for the allocation of such funding is especially evident with regard to senior nutrition programs, programs that assist seniors in filing for and obtaining medical benefits, health care screening and information programs, and transportation services. Women, those in lower income brackets, and those in the younger age categories (e.g., those under 85) tend to be especially supportive of senior program funding.
- While most of Utah's senior citizens do not take advantage of services available to them through senior centers and other Area Agency on Aging programs, they do consider it important that they, and other seniors, could access such programs if and when they are needed. In addition, a tendency for those in younger age brackets to be more supportive of such programs, and more likely to anticipate the use of such services in the future, suggests that demands for service use may very well increase as those now in the 55 to 64 and 65 to 74 age brackets age. Younger age cohorts may attach less stigma to the use of such services, and may be more likely to consider the availability of such services an entitlement. If that is the case, rates of service utilization may well increase in future years. In combination with certain growth in the number of older Utahns, this could portend substantial increases in future service demands.
- Most Utahns ages 55 and older consider their physical health status to be good to excellent. However, the proportion of individuals reporting poor health is

markedly higher among those in the oldest age brackets, those who do not live with a spouse, and those in the lowest income categories. These same distinctions are evident when examining the levels of difficulty reported for each of several activities of daily living such as walking, getting in and out of chairs, bathing, and so forth. Even though relatively low percentages of older Utahns indicate major or even moderate problems with most of these activities, evidence of such difficulties is particularly evident among persons 85 and older, the poor, and those living alone. While most older Utahns report their current health status as being good, about two in five consider it moderately or highly likely that they will require long-term care in a nursing home or similar care facility at some point in time.

- Despite generally positive responses to a question regarding their overall health status, about one-fourth of older Utahns report taking five or more prescription drugs on a regular basis. For many of those who do rely on prescription drugs, the financial burdens can be considerable – nearly one-fourth of Utahns ages 55 and older report out-of-pocket prescription expenses averaging \$100 or more per month, with 6 percent spending \$200 or more per month.
- The vast majority of older Utahns also rate their mental and emotional health as good to excellent, with only about one in ten saying that they experience only fair or poor mental health. Similarly, responses to several life satisfaction measures that can provide one means of assessing the overall incidence of depression suggest that most older Utahns are satisfied with their life experiences and circumstances. However, as with physical health status, responses to these measures of mental health status vary with respect to age, the presence or absence of a spouse, and income levels. In general, mental health difficulties are more evident among those who are in the oldest age categories, those who do not live with a spouse, and those in the lowest income brackets.
- Very few (only about 5%) older Utahns report having ever used community mental health services, and relatively few indicate that they would make use of such services even if they felt a need for them, which suggests sensitivity among many older persons to the perceived stigma associated with mental health treatment. Nevertheless, there is broad-based support among older Utahns for the provision of mental health services for senior citizens through local Senior Citizen Centers. As with other types of service provision issues addressed in this study, many Utah seniors want to know that mental health services are accessible should they or others in their community need such assistance.
- Most older Utahns exhibit substantial social ties and regular interactions with family members, friends, and neighbors. Such ties are particularly evident with respect to interactions that involve their children who live outside of their households and less frequently involve interactions with other adult relatives. At the same time, there is a substantial minority of older Utahns (10% to 30%, depending on the types of other persons specified) who report very little or no

interaction with family members, friends, or neighbors. Additional analyses are needed to more carefully examine the levels of well-being and the specific needs of this socially-isolated segment of the state's senior population.

- With the exception of participation in church-related activities, relatively few older Utahns (10% to 16%) report regular participation in local civic groups, recreation groups, Senior Citizens Center programs, or other community organizations. While regular participation in church activities is reported by about one-half of older Utahns, levels of church participation drop off among those in the oldest age brackets, those who do not live with a spouse, members of racial and ethnic minority populations, and persons reporting very low household income levels. To the extent that active engagement in group activities is an important mechanism for enhancing quality of life, these results suggest that substantial benefits may result from efforts to build stronger community-level programs that could more actively engage Utah's seniors in community activities and group interaction.
- Most Utahns indicate that they could rely upon a variety of informal social support linkages if they needed assistance with household chores, transportation to medical appointments, personal care needs, or meal preparation. Family members are identified by over one-half of older Utahns as the most likely source of such assistance across each of the task categories addressed in the survey. However, the proportion of persons indicating that they could rely on family members for assistance tends to be substantially lower among those in the oldest age categories, those living without a spouse present, and those in the lowest income brackets.
- Friends, neighbors and church members are also identified by substantial numbers of older Utahns as important potential sources of assistance with some tasks, particularly those involving help with household chores and transportation to appointments. However, few individuals identify people other than family members as potential sources of assistance for personal care needs such as bathing or dressing or for help with meal preparation.
- Relatively few older Utahns believe that they could turn to government agencies and programs for assistance with these types of activities and needs. This suggests a need for additional agency efforts to enhance public awareness regarding the availability of services and programs that are designed to assist Utah's senior citizens with a variety of activities and tasks.
- Overall, relatively few Utahns ages 55 and older report that they receive informal assistance from others on a regular basis. Receipt of assistance with household chores several times monthly or more is reported most often by nearly one-fourth of this segment of the state's population. Assistance with activities like meal preparation, transportation to appointments, and shopping is reported much less frequently by 7 to 12 percent of those 55 and older, while assistance with



personal care needs such as bathing or dressing is reported by very few individuals (4%). Not surprisingly the proportion of persons reporting that they receive these forms of assistance increases fairly uniformly across age categories, with those in the oldest age brackets substantially more likely to receive such help on a regular and frequent basis.

- Provision of help to others is reported more often by older Utahns than is receipt of such assistance. While relatively few (7%) indicate that they help others with personal care needs such as bathing or dressing, between 20 and 25 percent of Utah residents ages 55 and older report that they regularly help someone else with household chores, meal preparation, transportation to appointments or shopping activities. Provision of these forms of assistance occurs at a higher rate among persons in the younger age brackets, particularly those ages 55 to 64, undoubtedly reflecting a tendency to provide assistance to elderly relatives.

### **Suggestions for Further Analysis**

The results derived from this analysis of survey responses provide some important insights into the health and well-being of older Utahns and their utilization of and needs for various types of formal assistance programs as well as informal assistance processes. At the same time, the findings presented in this report represent only a partial exploration of many potentially important relationships that may exist among variables measured in survey questionnaire. There are a number of areas where additional, in-depth analyses could prove fruitful in developing a more complete understanding of the needs, expectations, and experiences of specific segments of Utah's senior citizen population.

One of the interesting findings from this study is that the vast majority of older Utahns do not use any of the services that are provided through local Senior Citizens Centers and the state's Area Agencies on Aging. This is apparently not due to lack of knowledge about service availability because Utah seniors generally do report a fairly high degree of service awareness. Additionally, we found that service utilization does

not vary much by age, sex, race, income, or place of residence. Further analysis is warranted to determine what factors are most important in accounting for whether or not people make use of senior services programs. Such analysis might entail looking at relationships between service usage and variables such as health status, information sources, and perceptions of the importance of services for maintaining independence.

A well established finding in the gerontological literature is the importance of social integration, social support and informal assistance in the lives of senior citizens. Our analysis of this set of variables reveals that while most older Utahns exhibit substantial levels of social involvement and interaction and access to support and assistance through relatives and others, a segment of the population is more isolated and has less access to informal assistance. Further analysis is warranted to determine possible relationships between participation in assistance programs for seniors and variables measuring levels of social interaction, access to social support, and availability of informal assistance.

Another topic that merits closer scrutiny involves the degree to which Utah's senior citizens are able to rely on neighbors for various types of assistance. Overall, survey results show that about 53 percent of older Utahns report frequent contact with neighbors. This degree of contact appears to be relatively widespread across the socio-demographic categories considered in the analysis. Although varying with the type of assistance, Utah seniors generally believe that, if necessary, they can turn to their neighbors for help. Given the positive impact that contact with neighbors can have as a mechanism of informal support, further examination of this association, and of the extent to which various need variables (e.g., income, health status) may intervene in the

availability of such support linkages, would be useful. Should such analysis determine that contact with neighbors provides a viable substitute for certain types of formal service use, development and support of neighborhood-based networking and assistance programs might be suggested.

The kinds of in-depth analysis needed to fully address these and other interrelationships were beyond the scope of what could be pursued within the time and budget limits of the current project. However, additional analytic efforts are clearly warranted. The data obtained through this statewide survey of older Utahns provide a unique opportunity for understanding the well-being of Utah's senior citizens and their needs and expectations regarding various kinds of assistance. Hopefully this report will prove useful both in identifying key topics for future data analysis and in suggesting policy initiatives that could better address the needs and expectations of Utah's senior citizens.